

Oracle® Banking Retail Lending Servicing

Retail Lending Servicing User Guide



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ORACLE®

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Purpose

This guide is designed to help user to get acquainted with the product configurations and account operations of Global Retail Lending application. This guide provides answers to specific features and procedures that the user needs to be aware to perform the tasks successfully

Before You Begin

Kindly refer to the **Getting Started User Guide** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

Module Pre-requisite

Specify **User Id** and **Password**, and login to the **Home** screen.

Module Definitions

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Definitions

Term	Definitions
Entity Code	A unique identifier used to represent different entities within the system, such as branches, customers, or external organizations.

Table (Cont.) Definitions

Term	Definitions
Relationship	Information concerning the connections between the party and related parties, including household members, guardians, custodians, and other relevant affiliations.
Business Process Code	A unique identifier used to define and manage various business processes within the system.
MIS Details	The configuration and management of data related to various business aspects for reporting and analysis purposes.
Bankrupt	The party has been legally declared bankrupt.
Frozen	The party is frozen due to regulatory or internal reasons.
Dormant	An account is in dormant status which means not used for along time.
Primary Party	The primary customer of a specific account.
Secondary Party	The secondary customer of a specific account.
Suffix	A word or letters added after the surname (last name) to provide additional information about a person. The suffix used in the party's name, such as Jr., Sr., III, etc.
Party De-duplication check	To prevent the onboarding of duplicate parties, a check is performed during the onboarding process. This ensures that a party does not already exist in Oracle Banking Party
CIBIL/Credit Score	Credit score as per credit KYC check of the party.
Police DB Check	Police database is been checked as part of police KYC check.
Risk Mitigation	The process of reducing risk exposure and minimizing the likelihood of an incident.
Solicitor	Alegal professional who handles a wide range of legal tasks, from drafting documents and negotiating contracts to providing legal guidance.
Custodian	A person or entity that holds and safeguards assets, often in a financial context especially of minor/child party.
Guardian	A person who is legally responsible for the care of another person, especially of minor/child party.

Audience

This guide is intended for the following User/User Roles:

Table Audience

Role	Function
Back Office Data Entry Clerk	Input functions for maintenance related to the interface
Back Office Managers/Officers	Authorization functions

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

Related Resources

This is the start of your topic.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
OBRH	Oracle Banking Routing Hub
OBRLS	Oracle Banking Retail Loans Servicing
BRD	Business Requirement Document
TDD	Technical design document
PII	Personal Identification Information
MIS Details	Management Information System Details
KYC	Know Your Customer
ISD Code	International Subscriber Dialing code
Email ID	Electronic mail address
TIN	Tax Identification Number
SSN	Social Security Number

Table (Cont.) Acronyms and Abbreviations

Abbreviation	Description
CIF	Customer Information File
FCUBS	FLEXCUBE Universal Banking
E-Sign	Electronic Signature
PEP	Politically Exposed Person
FIDM	Financial Institution Data Match
AML	Anti–Money Laundering
FATCH	Foreign Account Tax Compliance Act
SDN	Specially Designated Nationals
CIBIL Score	Credit Information Bureau (India) Limited score
TIN	Tax Identification Number
FATCA	Foreign Account Tax Compliance Act
DOB	Date of Birth
OFAC	Office of Foreign Assets Control
LOC	Line of Credit
AI	Artificial Intelligence
Reg Z	Regulation Z
APR	Annual Percentage Rate
UCC	Uniform Commercial Code
RP	Relationship Pricing

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
New	Click New to add a new record. The system initiates a new record and enables the user to specify the required data. The fields marked with required are mandatory.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. This button is displayed only for the already created records. For more information on the process, refer Authorization Process.

Table (Cont.) Basic Actions

Actions	Description
Approve	Click Approve to approve the action on selected record. This button is displayed once you click Authorize.
Reject	Click Reject to reject the action on the selected record. This button is displayed once you click Authorize.
Audit	Click Audit to view the maker details, checker details of the record. This button is displayed only for the records that are already created.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
Compare	Click Compare to view the comparison of the field values of previous record and the current record. This button is displayed in the widget once you click Authorize.
View	Click View to view the details in a particular modification stage. This button is displayed in the widget once you click Authorize.
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed once you click Compare.
Expand All	Click Expand All to expand and view all the details in the sections. This button is displayed once you click Compare.
Collapse All	Click Collapse All to hide the details in the sections. This button is displayed once you click Compare.
OK	Click OK to confirm the details in the screen.

Table (Cont.) Basic Actions

Actions	Description
Auto Authorization	The auto authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Auto authorization as follows: 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Auto authorization for any servicing screen and add the expression in Rule for that screen's lifecycle code. 3. While creating a Rule the product processor should be given as LOAN and fact should be selected as LIFECYCLECODE. For example: 1. IF (LIFECYCLECODE == LNRDCH) output Section1 LEVEL:0 Create or modify a Rule Group with Name ApprovalRuleGroup and map the Rule(s) created in the step (2). Note • You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. • For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group. Multi-Level Authorization Initiation Multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. • You can define one single Rule for all the screens and add the expression for the life cycle code or you can define individual Rule for each screen and map to the Rule group. Note: For more information, refer to the Oracle Banking Common Core User Guide to create Fact, Rule and Rule Group

Table (Cont.) Basic Actions

Actions	Description
Multi-Level Authorization	The multi-level authorization can be configured for the branch servicing screens by creating a Rule based on life cycle code. The steps to create the Multi-level authorization as follows: 1. Create the fact value as LIFECYCLECODE. 2. Create Rule to enable Multi-level authorization for any servicing screen and add the expression in the Rule for that screen's lifecycle code. 3. While creating a Rule the product processor should be given as LOAN and fact should be selected as LIFECYCLECODE. For Example: IF (LIFECYCLECODE == LNRDCH) output Section1 LEVEL:1~LSR_FA_LNRDCH_AUTH, LEVEL:2~LSR_FA_LNRDCH_AUTH Note • If customer wants to use separate Functional Activity Code for each Level then Rule output need to be define like LVELE:1~<FUNCTIONAL_ACTIVITY_CODE1>, LVELE:2~<FUNCTIONAL_ACTIVITY_CODE2> . Create or modify a Rule Group with name ApprovalRuleGroup and map the rule(s) created in the step (2). • You can define one single rule for all the screens and add the expression for the life cycle code or you can define individual rule for each screen and map to the rule group. • The maker checker validation will be provided if the same maker tries to authorize the single or multi-level approval transaction.

Table (Cont.) Basic Actions

Actions	Description
Change Log	This button will be displayed on all the Maintenance screens. The button is enabled, only after the user modifies the existing details on the screen. As the user clicks the Change Log button, the details are displayed: • A Change Log section is displayed along with Updated Fields and All Fields tabs. • In the Updated Fields tab, user can view the fields updated, what was the old value, and the updated new value. This helps the user to compare or verify the values and decide on further action. • In the All Fields tab, user can view all the fields present on the screen. • In a grid view, the New Value field will display tag as: – Added - When a new line is added. – Edited - When an existing line which is received from host is edited. – Deleted - When an existing line which is received from host is deleted. – No Change - When no change is done.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status

Table (Cont.) Symbols and Icons - Widget

Symbol/Icon	Function
	Rejected status
	Closed status
	Authorized status
	Modification Number

Module Post-requisite

After finishing all the requirements, log out from the **Home** screen.

Retail Lending Servicing - An Overview

This topic describes the overview about Retail Lending Servicing application.

Oracle Banking Retail Lending Servicing Cloud Service has been purposefully crafted to address the diverse challenges faced by banks and financial institutions at every stage of their lending processes, ranging from initial design to final execution.

Oracle Banking Retail Lending Servicing Cloud Service caters to the multifaceted needs of banks and financial lending institutions by offering a comprehensive suite of capabilities spanning lending and leasing domains. This solution encompasses extensive functionalities that enable banks and financial institutions to swiftly introduce sophisticated products, expand their customer base, reduce overall ownership and transaction costs, all while enhancing security, reliability, performance, and scalability in their operations.

It has been meticulously developed from the ground up, incorporating microservices, Event-Driven Architecture, and a cloud-first approach. This design allows organizations to rapidly adapt to evolving market demands and evolving customer expectations, providing them with a competitive edge.

The unique value proposition of Oracle Banking Retail Lending Servicing Cloud Service lies in its ability to provide your business with entirely customizable processes and a top-tier framework that supports all your lending requirements. It offers unparalleled functional coverage and harnesses enterprise data to assist you in making informed decisions regarding product offerings and lending.

Furthermore, Oracle Banking Retail Lending Servicing Cloud Service enhances your business flexibility by reducing the time it takes to bring products to market. Oracle Banking Retail Lending Servicing Cloud Service supports a variety of consumer financial products, including

- loans (such as closed-end, fixed-rate, variable-rate, secured, and unsecured programs for vehicles, personal, and home equity loans)
- lines of credit (equipped with tools to manage revolving credit programs like home equity and unsecured lines of credit)

Note

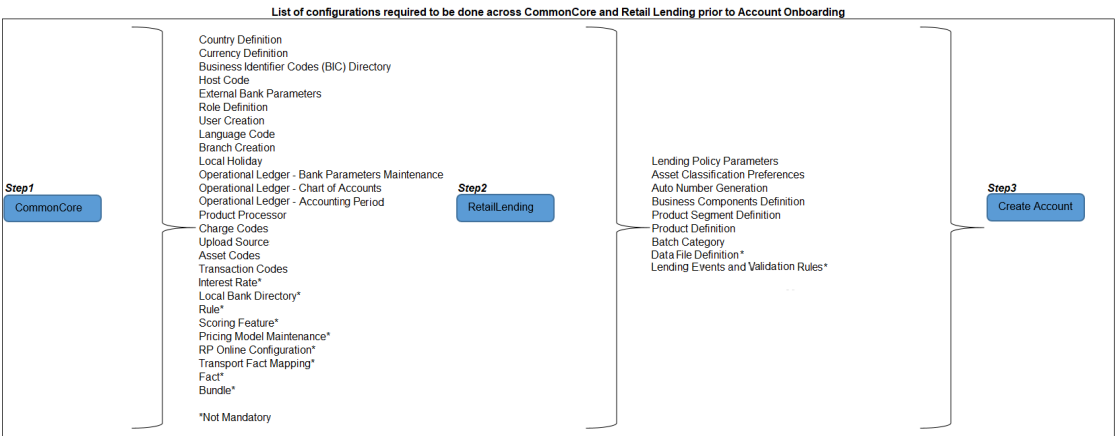
Oracle Banking Retail Lending (OBRL) supports the Unsecured Revolving Lines of Credit.

- leases (covering consumer financial and operating leases with comprehensive and sophisticated termination programs and processing capabilities).

This service offers multiple access channels, including traditional customer service models and web-based self-service options. Its customer-centric data model promotes transparency throughout the entire customer relationship, enabling banks and financial lending institutions to swiftly identify new revenue opportunities while encouraging cross-selling of products.

Moreover, Oracle Banking Retail Lending Servicing Cloud Service provides standard API's and web services to facilitate 24x7 customer self-service for all user transactions.

Figure 1-1 List of configurations required to be done across CommonCore and Retail Lending Servicing prior to Account Onboarding



2

Maintenance

This topic describes branch level configurations and product maintenances that need to be done in order to start using the application.

This topics contains following subtopics:

- [Retail Lending Policy](#)
This topic describes the information to configure Bank level Retail Lending Policy.
- [Auto Number Generation](#)
This topic describes the information on how to configure the Auto Number Generation.
- [Lookups](#)
This topic describes the information on how to configure the Look-ups.
- [Business Components](#)
This topic describes the information to configure the business components.
- [Asset Classification Plan](#)
This topic describes the Plan for classification of an asset.
- [Product Segment](#)
Product Segment encapsulates defining various attributes of different types of lending products offered by financial institutions.
- [Product](#)
This topic describes the information about defining the product.
- [Restructure Plan](#)
This topic describes to define a Hardship - Restructure program with various Hardship Benefits/Restructuring amendment can be formed in the System.
- [PII Mask](#)
This topic describes the systematic procedures used to view PII Mask Maintenance.
- [Batch Category](#)
This topic describes the information to view the batch summary, maintenance and its operations.
- [Batch Dashboard Summary Screen](#)
This topic describes the systematic procedures for Batch Dashboard Summary Screen.
- [Facts Configuration for Criteria Based Conditions](#)
This topic describes the systematic procedures used to view Facts Configuration.
- [Data Files Definitions](#)
This topic describes the information to view information pertaining to the various output data files that the system can generate.
- [Lending Events and Validation Rules](#)
In the retail lending lifecycle, every action is associated with a specific event. This section enables the user to define validation rules that are executed when an event is triggered online.
- [Replay Events](#)
This topic describes the systematic procedures for the Reversal and Replay of Events.

2.1 Retail Lending Policy

This topic describes the information to configure Bank level Retail Lending Policy.

Maintain bank-level features and parameters that are applicable across all branches and financing products. Some of the features include maintaining options for Holiday processing for batch, Delinquency tracking level and frequency, Provisioning Frequency, Inter system settlement preferences etc.

This topic contains following subtopics:

- [Create Retail Lending Policy](#)
This topic describes the systematic instructions to create bank level Lending policy parameters.
- [View Retail Lending Policy](#)
This topic describes the systematic instructions to view various retail lending policy.

2.1.1 Create Retail Lending Policy

This topic describes the systematic instructions to create bank level Lending policy parameters.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Retail Lending Policy**, then click **Create Retail Lending Policy**.

The **Create Retail Lending Policy** screen is displayed.

Figure 2-1 Create Retail Lending Policy

Create Retail Lending Policy

Backdating Allowed Within(Days): 99999

Effective Interest Rate Variant: UK Annual Percentage Rate (A)

Interest Rate for SCBA:

Inactive Account Closure Days: 30

Reversal Allowed Within(Days): 0

Maximum Number of Retries for Auto Debits: 0

Loan Against Deposit Linkage: Direct

Holiday Batch Processing Till: System Date

Interest Period Basis: Include From Date

Rescission Period Type: Calendar Days

Payoff Quote Validity Days: 1

MAPI:

Minimum Days to First Due Date: 0

Asset Classification

Asset Tracking: Account

Balance Transfer

Income: ☐

Event Based Fees: ☐

Provisioning Details

Provisioning Frequency: Monthly

Provisioning Criteria: Calendar

Contingent Accounting

Contingent Accounting Required: ☐

Contingent Asset Ledger: 50010002

Contingent Asset Ledger Description: Retail Loan Contingent Asset SUBS

Contingent Liability Ledger: 60010001

Contingent Liability Ledger Description: Retail Contingent Liability

Inter System Settlement Preferences

Settlement Mode	System Code	Settlement General Ledger	Directory Key	Integration Mode	Action
Current Account And Savings Account	OBRACC	200002000000000000000000		REST API	
Loan Account	OBRL	200002000000000000000000		REST API	
Ledger Account	ATM			File Mode	
Automated Clearing House	OBPM	200002000000000000000000	NACHA	REST API	
Insurance Settlement Mode	PREGL	200002000000000000000000		REST API	

Page: 1 of 2 (1-5 of 6 items) | < 1 2 >

FCRA Preferences

Address Change Window Alert (Days): 12

Audit

Cancel Save

- Specify the fields on **Create Retail Lending Policy** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-1 Create Retail Lending Policy - Field Description

Field	Description
Backdating Allowed Within(Days)	Specify the number of days within which posting of back dated transaction is allowed.
Reversal Allowed Within(Days)	Specify the number of days within which reversal of a transaction is allowed.
Holiday Batch Processing Till	Select the end of day batch processing option in case of holidays. The allowed values are: Next Working Day - 1- The bank will process until the next working day (minus one day), considering holidays. System Date- The bank will process up to the current system date. The allowed values are defined by the lookup type HOLIDAY_PROCESS.

Table 2-1 (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Payoff Quote Validity Days	Specify the payoff quote validity days. During payoff quote generation, the bank derives the validity of the payoff quote using the logic Today + Future Payoff Days .
Effective Interest Rate Variant	Select the interest rate variant from the drop-down list. The available options are: • Not Applicable • APR (Annual Percentage Rate) • ACTUARIAL • UK Annual Percentage Rate (APR) Note: UK APR is a legally disclosed APR for the agreement, applicable only to products within the UK regulatory framework. • Extended Internal Rate of Return (XIRR) The allowed values are defined by the lookup type CASHFLOW_METHOD.
Maximum Number of Retries for Auto Debits	Specify the maximum retries allowed in case of failure of auto debit of installment amount.
Interest Period Basis	Select the interest period basis from the drop-down list. The available options are: • Include From Date • Include To Date System will use this option to calculate the no of days for which interest will be computed, by including either start date of loan or including end date of loan. The allowed values are defined by the lookup type INT_PERIOD_BASIS.
MAPR	Specify the value for Military Annual Percentage Rate (MAPR). The MLA (Military Lending Act) applies to active duty service members (including those on active Guard or active Reserve duty), spouses, and certain dependents. Service members have specific rights under the Military Lending Act (MLA). Financial institutions cannot charge more than a set Military Annual Percentage Rate (MAPR), which includes costs such as fees, premiums, and other applicable charges when calculating the interest rate, with some exceptions. This field applicable for US Entity.
Interest Rate for SCRA	Specify the maximum interest rate that may be charged on during the period of the service member's qualifying military service. The SCRA offers additional safeguards for service members to protect their rights when legal or financial transactions negatively impact them during military or uniformed service. Under the Service members Civil Relief Act (SCRA), the maximum interest rate that can be charged on certain types of loans. This field applicable for US Entity.
Loan Against Deposit Linkage	Specify the method to link loan to deposits. The available options are: • Direct- The loan is linked directly to one or more deposit accounts. • Collateral- The loan is linked to deposit accounts via a collateral record in the collateral management system (Example, ELCM).

Table 2-1 (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Rescission Period Type	Select the rescission calculation type which is used for calculating the mandatory rescission period prior to loan disbursement. This determines whether the cooling-off period is calculated based on Calendar Days (including weekends and holidays) or Business Days (standard banking days). The available options are: • Working Days- The system excludes weekends and public holidays based on the holiday calendar of the loan's home branch. • Calendar Days- The system counts all days including weekends and holidays The allowed values are defined by the lookup type RESCISSION_PERIOD_TYPE
Minimum Days to First Due Date	Specify the number of days configuration. The field allows numeric values ranging from 0 to 99. Decimals are not permitted. Note: For Line of Credit, the First Bill Due Date is configured to 55 days from the Account Opening Date. This field supported for the Line of Credit products. This field is only applicable for the Line of Credit.
Inactive Account Closure Days	Specify the number of days an account can remain inactive before the system automatically closes it. Retail lending supports creating inactive accounts awaiting formalities or related aspects to be completed before they can be activated. The support however is subject to the accounts being activated after reasonable duration.
Asset Classification	Specify the fields under this section.
Asset Tracking	Select the asset tracking from the drop-down list. Specify the value for Status change batch processing for delinquency. The available options are: • Account - The asset classification applies specifically to the account in question, regardless of the status of other accounts held by the same Party. • Party - The asset classification must consider all accounts, determine the worst status among them, and apply that classification at the Party level. The allowed values are defined by the lookup type DQ_TRACKING.
Balance Transfer	Specify the fields under this section. Retail lending supports balance transfers from one ledger bucket to another based on pre-configurations. The support is in the form of an asset classification plan wherein the lender can define the days past due, status codes and accrual status in the form of Continue accruals, Contingent accruals, Stop Accruals, and Reverse Accruals. Further, the interface provides an option to the lender to opt for balance movements among the various status codes.
Income	Switch ☒ to enable the income. Balance transfer, as a feature, will apply to the Income category across interest and fee components due to a status change. Switch ☐ to disable the income. Balance transfer, as a feature, will not apply to the Income category across interest and fee components due to a status change.

Table 2-1 (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Event Based Fees	Switch ☒ to include the fees based on events. This means that balance transfer for receivable components, in the event of a status change, will apply to fee components classified as event-based in the business component definition for fees. Consequently, the auto-population of accounting entries for these components will be performed at the Product Segment level. Switch ☐ to exclude the fees. This means that balance transfer for receivable components, in the event of a status change, will not apply to fee components classified as event-based in the business component definition for fees.
Contingent Accounting	Specify the fields under this section.
Contingent Accounting Required	Toggle to introduced at the lending policy for contingent accounting. If the flag is enabled, contingent accounting will be passed to the extent of the sanctioned amount during on-boarding.
Contingent Asset Ledger	Click on the Search icon to select the general ledger account head.
Contingent Asset Ledger Description	Displays the Contingent Asset Ledger description, which is based on the selected general ledger account head for the contingent asset ledger.
Contingent Liability Ledger	Click on the Search icon to select the general ledger account head.
Contingent Liability Ledger Description	Displays the Contingent Asset Ledger description, which is based on the selected general ledger account head for the contingent liability ledger.
Provisioning Details	Specify the fields under this section.
Provisioning Frequency	The process of building reserves to mitigate against events like borrower defaults is known as provisioning. Specify the value for Provisioning as per a per-defined frequency. Select the frequency from the drop-down list. The available options are: • Monthly • Quarterly This feature applies to Non-Billing Accounts. To enable or disable the Billing Feature, refer to the Product Segment Preference settings. The allowed values are defined by the lookup type PROV_FRQ.
Provisioning Criteria	Specify the value for provisioning as per a per-defined criteria. Provisioning Batch will process to compute provisions as per the predefined frequency and Criteria. Select the criteria as Calendar from the drop-down list. The allowed values are defined by the lookup type PROV_CRITERIA.
Inter System Settlement Preferences	Specify the fields under this section.

Table 2-1 (Cont.) Create Retail Lending Policy - Field Description

Field	Description
Settlement Mode	Select the destination system to which Retail Lending application needs to communicate for settlement of funds. Select the settlement mode from the drop-down list. The allowed values are: • Ledger Account • Current Account and Savings Account • Automated Clearing House • Excess Settlement Mode • Insurance Settlement Mode • Loan Account The allowed values are defined by the lookup type SETTLEMENT_MODE.
System Code	Click  icon and select the system code from the list.
Settlement General Ledger	Click  icon and select the general ledger from the list. Accounting is posted to this Inter-system Ledger account while settlement of funds.
Directory Key	Specify the directory Key for referring bank directory values maintained for Automated Clearing House. The Common Core Local Bank Directory screen records the Bank Directory, allowing multiple products to reference the data and validate the Local Bank Code before forwarding payment requests to OBPM. The participant banks for different networks are distinguished using the Network Directory Key. For more information, refer Common Core User Guide.
Integration Mode	Specify the communication mode. The available options are: • REST API • File Mode Note: Integration Mode Value FILE is only applicable for Settlement Mode LEDGER - Ledger Account.
Action	Displays the action to be taken on record. The available options are: • Edit - Click to edit the record. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. • Delete - Click to delete the record.

4. Click **Save** to save the details.

The Retail Lending Policy is successfully created and can be viewed using the [View Retail Lending Policy](#) screen.

2.1.2 View Retail Lending Policy

This topic describes the systematic instructions to view various retail lending policy.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Retail Lending Policy**, then click **View Retail Lending Policy**.

The **View Retail Lending Policy** screen is displayed.

Figure 2-2 View Retail Lending Policy

3. Specify the fields on **View Retail Lending Policy** screen.
For more information on fields, refer to the field description table.

Table 2-2 View Retail Lending Policy - Field Description

Field	Description
Code	Displays the bank code.
Description	Displays the description of the bank code.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

2.2 Auto Number Generation

This topic describes the information on how to configure the Auto Number Generation.

Auto Number Generation can be configured to be included in the reference number generation for the following entities and selection criteria:

- **Loan Account Number**
- **Customer Number**
- **Vendor Number**
- **Work Order Number**
- **Invoice Number**

System uses the definition in this screen to generate these numbers automatically based on a predefined logic instead of any random numbers that the system may generate. The predefined logic provides the following options that are represented in the form of a combination of system-defined lookup types and codes. The sequence is configurable

- Lookup Type: NUM_GEN_UNITS_CD
Lookup Type Description: Number Generation Unit Codes
- Lookup Code: Constant

Lookup Code Description: Constant

- Lookup Code: YYYYMM
Lookup Code Description: Record Creation Year/Month(YYYYMM)
- Lookup Code: YYYY
Lookup Code Description: Record Creation Year(YYYY)
- Lookup Code: MM
Lookup Code Description: Record Creation Month(MM)
- Lookup Code: DD
Lookup Code Description: Record Creation Date(DD)
- Lookup Code: USER_SEQ
Lookup Code Description: User Sequence Number length
- Lookup Code: RND_NUM
Lookup Code Description: Random Number length
- Lookup Code: SYS_SEQ
Lookup Code Description: System Sequence Number length
- Lookup Code: JULIAN_DT
Lookup Code Description: Julian Date
- Lookup Code: VARIABLE_CODE
Lookup Code Description: Variable Code
- Lookup Code: HHMMSS
Lookup Code Description: Hours,minutes and seconds
- Lookup Code: SYS_ALPHA_SEQ
Lookup Code Description: System sequence alphanumeric length

Example: LN000PR0120240000001 LN - Constant, 000- Branch Code, PR01- Product Code, 2024 - Year of account creation, 0000001 - 7 digit user generated sequence.

User can create and manage definitions for auto number generation using this screen.

This topic contains following subtopics:

- [Create Definition](#)
This topic describes the systematic instructions to configure Auto Number Generation by inputting various details.
- [View Definition](#)
This topic describes the systematic instructions to view the configuration of Auto Number generation.

2.2.1 Create Definition

This topic describes the systematic instructions to configure Auto Number Generation by inputting various details.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Auto Number Generation**, then click **Create Definition**.

The **Create Definition** screen is displayed.

Figure 2-3 Create Definition

Create Definition

Branch: SE1

Entity Type: Account Number

User Sequence # Reset Frequency: Annual

Maximum Length: 10

Length: Variable (Fixed)

Add Check Digit: ☐

Sequence	Units	Value	Enabled	Action
1	Constant	LN	☐	
2	Variable Code	Product segment code	☐	
3	Variable Code	Branch Code	☐	
4	System Sequence Number length	7	☐	

Page 1 of 1 (1-4 of 4 items)

[View Definition](#) [Identifier Definition](#) [Cancel](#) [Save](#)

- Specify the fields on **Create Definition** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-3 Create Definition - Field Description

Field	Description
Branch	Click icon and select the branch from the list. The value *.* represents Auto Number maintenance, which can be commonly referred by all the branches. The maintenance can be performed for a specific branch with branch Code value also other than *.* (Common maintenance for all branches).
Entity Type	Specify the type from the drop-down list. The available options are: Account Number Quote ID
User Sequence # Reset Frequency	This field refers to the frequency at which system will reset the User Sequence, if it is part of auto number generation logic. Select the frequency from the drop-down list. The available options are: None Daily Weekly Monthly Quarterly Semi-Annual Annual Note: When the User sequence is reset, it can form duplicates and sequences again re-start from 1, to avoid this the Julian date is included when User sequence is included in Unit and reset frequency is configured.

Table 2-3 (Cont.) Create Definition - Field Description

Field	Description
Maximum Length	This field indicates the maximum length of the entity number that system should generate. Specify the maximum length. For entity type account number maximum length allowed is 36.
Length	This field refers to whether the length of sequence number generated will be variable or fixed length. The available options are: • Variable • Fixed For both the above options, the length of entity reference number can be maximum upto Maximum Length. If it is fixed and total length of reference number is less than the maximum length, then zeroes are prefixed to system sequence number. If it is variable, then zeroes are not prefixed to system sequence number.
Add Check Digit	Switch ☒ to add the check digit. Refer to whether the system should add a check digit to the end of the reference number. Switch ☐ to avoid adding the check digit. Modulus 11 algorithm is used for the check digit derivation.
Validate Sequence	Click on Validate Sequence button to view the sample reference number that will get generated as per the format configuration done
Sequence	Specify the sequence in which the fields of reference number will be ordered while generating the same. For example, lets say first field in the sequence is a constant, say LN and the second field is branch code, followed by third field product code, then generated reference number will be always having LN+ branch code value+Product code value in that order.

Table 2-3 (Cont.) Create Definition - Field Description

Field	Description
Units	This refers to type or nature of reference fields like constant or variable or julian date that forms the components of reference number generation logic. The available options are: • Constant - Constant value mentioned will be used as it is in number generation logic. • Record Creation Year/Month(YYYYMM) - This refers to the year and month of reference number generation. The parameter's length is 6 (eg) 201401 for Jan 2014. • Record Creation Year(YYYY) - This refers to the year of reference number generation. The parameter's length is 4. eg. 2014. • Record Creation Year(YY) - This refers to the year of reference number generation. The parameter's length is 2. eg. 14. • Record Creation Month(MM) - This refers to the month of reference number generation. The parameter's length is 2. Eg. 01/02/03 etc. • Record Creation Date(DD) - This refers to the date of reference number generation. The parameter's length is 2. Eg. 15 for 15th day of the month. • User Sequence Number Length - The allowed value is integer. The length will be aligned with the user input value. The system should always start the sequence number with 1 and pad it with zeros based on the length specified. • Random Number Length - The allowed value is integer. The length will be aligned with the user input value. The system should generate a random number of this length.. • System Sequence Number Length - The allowed value is integer. The length will be aligned with the user input value. • System Sequence Alphanumeric Length - The system should produce the sequence number by this alphanumeric base 62 generated value is padded with zero when Fixed length definition is defined and Length generated is less than length specific in the Unit value against it. The Alphanumeric base 62 is an encoding scheme that represents numerical data as a string of 62 characters, including the digits 0-9, lowercase letters a-z, and uppercase letters A-Z . • Julian Date - The parameter's length is always 5, where the first two digits are the year's final figures, while the last three digits represent the day of the year. • Variable Code - When Units is selected as a variable, the Value field will have a drop-down. The available options are: – Product Segment Code - The system will return the value of the product segment code, the length of which is always 4. – Branch Code - The system will return the value of the branch code. The length of which is always 3. – Product Code - The system will return the value of the product code. The values allowed between greater than 0 and less than or equal to 30. • Hours, minutes, and seconds - The code is HHMMSS, the length of which is always 6. This field cannot be modified and cannot be used standalone. It can be used only in case of Julian Date is selected for Account Number Mask.
Value	Specify the value based on the Units selected.

Table 2-3 (Cont.) Create Definition - Field Description

Field	Description
Enabled	Click on toggle status to enable the parameter to be used in the number generation.

4. Click **Validate Sequence**.

The popup is displayed to generate the sequence by adding Product segment or product code Code.

a. Click **Generate Sequence**.

The success message is displayed along with the generated sequence sample in the popup window.

b. Click **OK**.

5. Click **Save** to save the details.

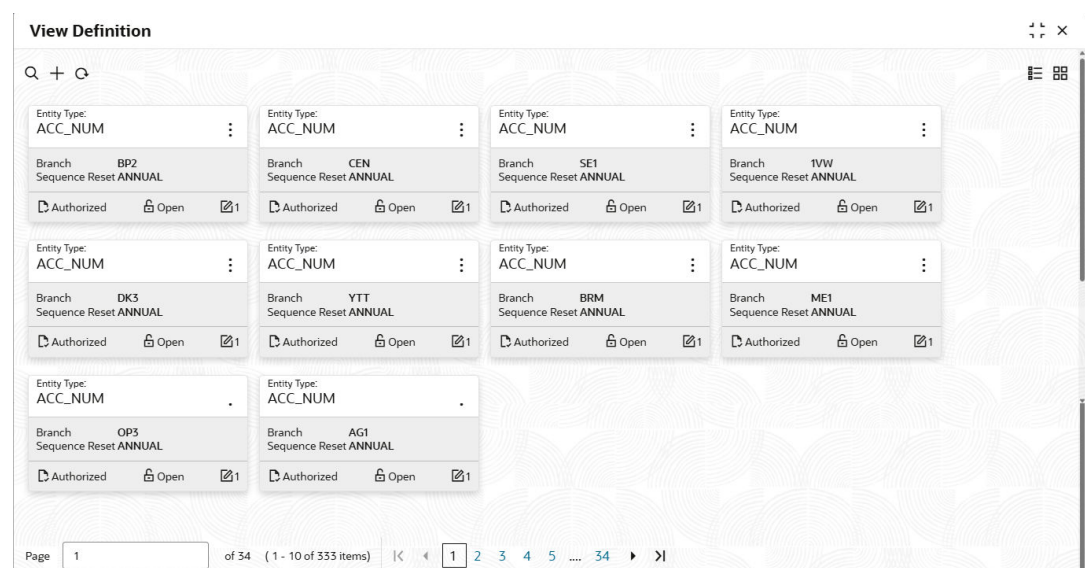
The Auto Number Generation is successfully created and can be viewed using the [View Definition](#) screen.

2.2.2 View Definition

This topic describes the systematic instructions to view the configuration of Auto Number generation.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Auto Number Generation**, then click **View Definition**.

The **View Definition** screen is displayed.

Figure 2-4 View Definition

3. Specify the fields on **View Definition** screen.

For more information on fields, refer to the field description table.

Table 2-4 View Definition - Field Description

Field	Description
Entity type	Displays the entity type.
Branch	Displays the branch code.
Sequence Reset	Displays the frequency of the record. The options are: • Weekly • Semi-Annual • Quarterly • Monthly • Daily • Annual • None
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.3 Lookups

This topic describes the information on how to configure the Look-ups.

The lookup maintenance allows the user to define the allowed set of values for a drop-down field. Fields that make use of this looks up will accept only the entries stored in this maintenance, at the time of processing.

Lets say, for lookup type ACCRUAL_FREQUENCY, the look up values are defined as MONTHLY, DAILY. When a drop-down field like Interest Accrual frequency is attached to above look up type, only MONTHLY and DAILY are considered as allowed values for selection. The look up types can be configured as system driven or user defined. System driven look up types are preshipped with the product and only the description can be modified. This way the features supported in **Oracle Banking Retail Lending Servicing** can be controlled. Also, this configuration allows the user to define their own values and use them for processing.

This topic contains following subtopics:

- [Create Lookup](#)
This topic describes the steps used to create lookup definitions.
- [View Lookup](#)
This topic describes the systematic procedures used to view lookup definitions by revising various particulars.

2.3.1 Create Lookup

This topic describes the steps used to create lookup definitions.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.

- Under **Maintenance**, click **Lookups**, then click **Create Lookup**.
The **Create Lookup** screen is displayed.

Figure 2-5 Create Lookup

Lookup Definition

Basic Details

Type: Description: System Defined: ☒ Yes

Lookup Codes

Code	Description	Sort	System Defined	Sub Code 1	Sub Code 2	Active
☐ MA...	Marriage	1	No	RegZ		☒
☐ ED...	Education	2	No	RegZ		☒
☐ HO...	Home renovation	3	No			☒

Page 1 of 1 (1-3 of 3 items) [Navigation icons]

- Specify the fields on **Create Lookup** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-5 Create Lookup - Field Description

Field	Description
Type	Specify the unique name for look up type that is to be used while attaching the same to a field.
Description	Specify the short description for lookup type.
System Defined	Displays the value is system defined or not for the lookup type. Note: - The value of this field will be Yes for the majority of the product shipped lookup codes, which cannot be changed or removed. - The value of this field will be No for a user-defined code. By default, the value is No .
Lookup Codes	Specify the details under this section.
Code	Specify the unique lookup code for the defined lookup type.
Description	Specify the short description for lookup code.
Sort	Specify the unique sort order for the lookup code. Look up codes are sorted and displayed as per this order while showing up the list of values.
System Defined	Displays the value is system defined or not for the lookup type. Note: - The value of this field will be Yes for the majority of the product shipped lookup codes, which cannot be changed or removed. - The value of this field will be No for a user-defined code. By default, the value is No .

Table 2-5 (Cont.) Create Lookup - Field Description

Field	Description
Sub Code 1	Specify the sub code 1 used for processing logic. This is used to handle small use case or filter to show value or do some action; to avoid hard coding or explicit parameter. For example, look up type is defined as VILLAGEC_ODES and codes refer to the village codes, Sub Type 1 can be defined as District of the village and Sub Type 2 can be defined as Taluk of the village. Note: By assigning Reg Z as a lookup attribute within the Allowed Purpose Code table, the system can automatically identify and flag RegZ applicable loan purpose codes such as such as Education, Marriage, Medical, or Vacation. These purpose codes will not be pre-shipped and it is the responsibility of the user to configure the Reg Z allowed purpose codes as applicable.
Sub Code 2	Specify the sub code 2 used for processing logic. This is used to handle small use case or filter to show value or do some action; to avoid hard coding or explicit parameter.
Active	Switch ☒ to enable lookup codes for the type. Switch ☐ to disable lookup codes for the type.

- Click **Save** to save the details.

The Lookups is successfully created and can be viewed using the [View Lookup](#) screen.

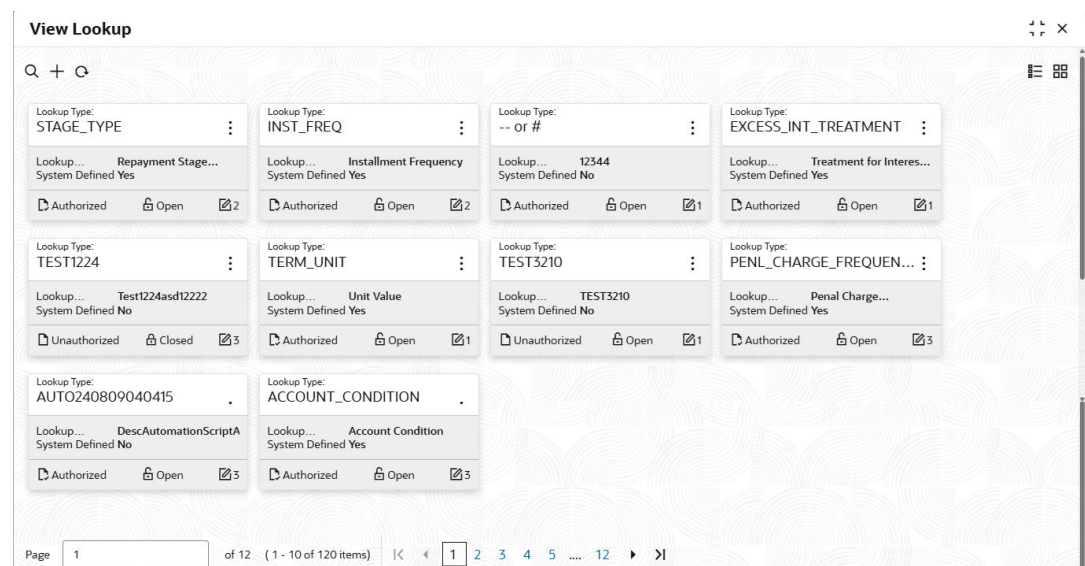
2.3.2 View Lookup

This topic describes the systematic procedures used to view lookup definitions by revising various particulars.

- From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
- Under **Maintenance**, click **Lookups**, then click **View Lookup**.

The **View Lookup** screen is displayed.

Figure 2-6 View Lookup



3. Specify the fields on **View Lookup** screen.

Table 2-6 View Lookup - Field Description

Field	Description
Type	Displays the lookup type.
Description	Displays the description of the lookup.
System Defined	Displays the value of the system defined. The available options are: • Yes • No
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.4 Business Components

This topic describes the information to configure the business components.

When a bank or financial institution lends money to an individual or entity, the borrower is required to repay the principal amount along with additional obligations. These obligations typically include interest on the borrowed amount, fees for processing the loan, taxes, penalties for delayed payments, and insurance premiums if applicable. Each of these elements contributes to the total repayment amount and plays a crucial role in structuring a loan or lease.

To manage these different financial elements efficiently, Oracle Retail Lending Servicing System defines them as Business Components. A Business Component represents each type of amount collected from the borrower throughout the loan or lease lifecycle—whether it is Principal, Interest, Fees, or Insurance.

The Business Component Definition screen allows banks to configure and maintain these components based on their applicability to different lending products, ensuring standardized processing and accurate financial management. Each component can be linked to a specific Loan or Lease product, ensuring flexibility in defining repayment structures, accrual methodologies, and financial reporting.

1. **Principal** - The Principal Amount refers to the actual loan amount disbursed to the customer, which forms the base on which interest and repayment calculations are performed.
2. **Interest** - Interest is the cost charged to the customer for borrowing funds. Different types of interest are supported:
 - **Regular Interest** - The standard interest charged as per the loan agreement.
 - **Penal Interest** - Additional interest applied on overdue amounts.

Interest calculations are governed by predefined rules, such as interest rates, compounding methods, and accrual frequency.

3. **Fees and Charges** - Various fees and charges may be applicable throughout the loan lifecycle. These are managed using configurable component codes, such as,
 - **Processing Fee** - One-time fee charged at the time of loan processing.
 - **Late Payment Fee** - Fee levied when a payment is missed beyond the due date.
 - **Prepayment Fees** - Fee applicable when the loan is repaid before the scheduled term.

These fees are system-configurable and can be applied based on the bank's product policies.

4. **Insurance** - Insurance is an addition to a loan product that safeguards the lender, the borrower, or both from unexpected events. The insurance premium can either be included in the loan amount or paid separately. The insurance component can be associated with the loan product segment, where the details of premium collection events are established.

This topic contains the following subtopics:

- [Create Business Component](#)
This topic describes the systematic procedure for creating the component using various preferences.
- [View Business Component](#)
This topic describes the systematic instructions to view the list of configured components.

2.4.1 Create Business Component

This topic describes the systematic procedure for creating the component using various preferences.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Business Components**, then click **Create Business Component**.

The **Create Business Component** screen is displayed.

Figure 2-7 Create Business Component



3. Specify the fields on **Create Business Component** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-7 Create Business Component - Field Description

Field	Description
Type	Select the type from the drop-down list. The available options are: • Principal • Interest • Fees • Tax • Down Payment • Insurance • Expense The allowed values are defined by the lookup type COMP_CODE_TYPES.
Code	Specify the code for component type.
Description	Specify the short description for component type.

4. Under **Type** field, select **Principal** to display the fields on **Principal** component.

The **Create Business Component - Principal** screen is displayed.

The Principal business component represents the amount of money that has been drawn down or borrowed from the available credit limit. It represents the outstanding balance that the customer owes to the Financial Institution/Bank at any given time.

Figure 2-8 Create Business Component - Principal

The screenshot shows the 'Create Business Component' window with the 'Basic Details' tab selected. The 'Type' field is a dropdown menu currently showing 'Principal'. To its right are two text input fields: 'Code' and 'Description', both of which are empty and have a 'Required' label below them. At the bottom right of the window are 'Cancel' and 'Save' buttons.

5. Specify the fields on **Create Business Component - Principal** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-8 Create Business Component - Principal - Field Description

Field	Description
Type	Displays the component type as Principal .
Code	Specify the code for component.
Description	Specify the description for component.

6. Under **Type** field, select **Interest** to display the fields on **Interest** component.

The **Create Business Component - Interest** screen displays.

Figure 2-9 Create Business Component - Interest

Create Business Component

Basic Details

Type:

Code:
Required

Description:
Required

Component Preferences

Interest Category:

Basis Element:

Accrual Required: ☐

Amortization Method:

Accrual Frequency:

Monthly Accruals:

Accrual Day:

Day Count Convention:

7. Specify the fields on **Create Business Component - Interest** screen.

Note

For Interest Component Linkage, the system allow linking to Interest Component Codes where the Interest Category is '**Regular**' and the Balance Base is '**Outstanding**'.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-9 Create Business Component - Interest - Field Description

Field	Description
Type	Displays the component type as Interest .
Code	Specify the code for component.
Description	Specify the description for component.
Interest Category	Select the category from the drop-down list. The available options are: Regular Interest Penalty Interest - Penalty Interest is applicable for Non-Billing Accounts. Refer Product Segment for enabling Billing Functionality. Note: The Penalty Interest is not applicable for Line of Credit products. The allowed values are defined by the lookup type INT_CATEGORY. This field is mandatory.

Table 2-9 (Cont.) Create Business Component - Interest - Field Description

Field	Description
Basis Component	This field refers to the amount basis up on which the business component type will be computed. For regular interest, this component basis will refer to PRINCIPAL. Click  icon and select the basis component from the list. This field is displayed only if the Interest Category is selected as Regular Interest. This field is displayed as drop-down list if the Interest Category is selected as Penalty Interest. The available options are: • Principal Overdue • Interest Overdue • Installment Overdue
Balance Base	Select the balance from the drop-down list. The available options are: • Expected Balance • Outstanding Balance This field displays only if the Interest Category is selected as Regular Interest. Note: Only Outstanding Balance Base is in scope for Line of Credit. This field is mandatory for Line of Credit. The allowed values are defined by the lookup type BALANCE_BASE.
Accrual Required	Click the toggle to enable the accrual. Note: For Line of Credit products, Accrual Required is mandatory and will always be enabled, with the Accrual Frequency set to Daily When accrual is enabled, interest is recognized as income at the accrual frequency mentioned even before received.
Amortization Method	Select the method from the drop-down list. The options are: • Linear or Straight Line Method • Yield Based This field is displayed only if the Accrual Required is enabled.
Accrual Frequency	Select the frequency at which accrual entries are to be posted from the drop-down list. The available values are: • Daily • Monthly This field is displayed only if the Accrual Required is enabled. Note: For Line of Credit products, Accrual Required is mandatory and will always be enabled, with the Accrual Frequency set to Daily The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.
Monthly Accruals	Select the specific Monthly Accrual posting date from the drop-down list. The available options are: • DATE • INSTALMENTDATE - 1 This field is enabled only if the Monthly option is selected as Accrual Frequency. This field is mandatory if the Accrual Frequency is chosen as Monthly.

Table 2-9 (Cont.) Create Business Component - Interest - Field Description

Field	Description
Accrual Day	Specify the Monthly Accrual posting date. This field is enabled only if the Monthly option is selected as Accrual Frequency . This field is mandatory if the Accrual Frequency is chosen as Monthly .
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is ACTUAL , then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is ACTUAL , a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. Select the value from the drop-down list. The available options are: • ACTUAL/ACTUAL • ACTUAL/365 • ACTUAL/360 • 30US/360 • '30/360ISDA The allowed values are defined by the lookup type DAY_COUNT_CONVENTION.
Grace Days for Penalty	Specify the number of days after which penalty interest will be applied. A grace period allows a borrower to postpone payment for a short duration beyond the due date without incurring Penalty Interest or triggering default. This field displays only if the Interest Category is selected as Penalty Interest . Note: This field is not supported for the Line of Credit products.
Charging Frequency	Select the frequency from the drop-down list. The available options are: • Daily • Installment Due Date and Post Maturity Daily Specify the frequency in which Penalty Interest calculated balances to be charged to the account. The allowed values are defined by the lookup type PENL_CHARGE_FREQUENCY.

8. Under **Type** field, select **Fees** to display the fields on **Fees** component.

The **Create Business Component - Fees** screen is displayed.

 Note

In Fee Component Linkage, the system only supports a Basis Element value of **FIXED**.

Figure 2-10 Create Business Component - Fees

Create Business Component

Basic Details

Type: Fees
Code: Required
Description: Required

Component Preferences

Fee Type: Events
Basis Element: Fixed Amount
Accrual Required: ☒
Amortization Method: Linear or Straight Line Method
Accrual Frequency: Monthly
Monthly Accruals: Date
Accrual Day: 12
Day Count Convention: ACTUAL/ACTUAL

Cancel Save

9. Specify the fields on **Create Business Component - Fees** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-10 Create Business Component - Fees - Field Description

Field	Description
Type	Displays the component type as Fees .
Code	Specify the code for component.
Description	Specify the description for component.
Fee Type	Select the type from the drop-down list. The available options are: Events - In case of fee to be charged on specific event everytime the event occurs or periodic/scheduled in nature or to be raised in manually/adhoc application. Periodic - The fees are defined for a specific periodicity. The Frequency and periodicity are defined further in linking the Fee in Product Segment. The allowed values are defined by the lookup type FEE_TYPE. Note: The Book Fee, Adhoc Fee, Late Fee, Payoff Quote Fee, and Periodic Fee are examples of common fees that are typically configured for Line of Credit product type to support various servicing & transactional requirements.

Table 2-10 (Cont.) Create Business Component - Fees - Field Description

Field	Description
Basis Element	Select the element type from the drop-down list. The available options are: • Fixed Amount • Principal Overdue • Interest Overdue • Installment Overdue • Sanctioned Amount • Disbursed Amount • Principal Outstanding • Additional Sanction Amount • Prepaid Amount • Installment Amount • User Input The Basis Element is defaulted to Fixed Amount if the Assessment Method is selected as Adhoc Based. The allowed values are defined by the lookup type FEE_BASIS_ELEMENT. User Input and Fixed Amount are supported for Line of Credit products.
Accrual Required	Click the toggle to enable the accrual. The toggle is disabled by default. When accrual is enabled, interest is recognized as income at the accrual frequency mentioned, even before fee is due/received
Amortization Method	Select the method from the drop-down list. The options are: • Linear or Straight Line Method • Yield Based This field is displayed only if the Accrual Required is enabled.
Accrual Frequency	Select the frequency at which accrual entries are to be posted, from the drop-down list. The available values are: • Daily • Monthly This field is displayed only if the Accrual Required is enabled. The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.
Amortization Method	Select the method from the drop-down list. The options are: • Linear or Straight Line Method • Yield Based

Table 2-10 (Cont.) Create Business Component - Fees - Field Description

Field	Description
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is ACTUAL, then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is ACTUAL, a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. Select the value from the drop-down list. The available options are: • ACTUAL/ACTUAL • ACTUAL/365 • ACTUAL/360 The allowed values are defined by the lookup type FEE_AMORT_METHOD.

10. From the **Type** field, select **Insurance** option to display the fields on **Insurance** component.

The **Create Business Component - Insurance** screen is displayed.

Note

This section is not supported for the Line of Credit products.

Figure 2-11 Create Business Component - Insurance

11. Specify the fields on **Create Business Component - Insurance** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-11 Create Business Component - Fees - Field Description

Field	Description
Type	Displays the component type as Insurance .
Code	Specify the code for component.
Description	Specify the description for component.

12. From the **Type** field, select **Expense** option to display the fields on **Insurance** component. The **Create Business Component - Expense** screen is displayed.

Note

This section is not supported for the Line of Credit products.

Figure 2-12 Create Business Component - Expense

13. Specify the fields on **Create Business Component - Expense** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-12 Create Business Component - Expense - Field Description

Field	Description
Type	Specify the component type as Expense .
Code	Specify the code for component. The User defined Code is only applicable for the expense component.
Description	Specify the user defined description for the expense component.
Component Preferences	Section allows to specify the component preferences for Expenses .

Table 2-12 (Cont.) Create Business Component - Expense - Field Description

Field	Description
Basis Element	The only basis element applicable for expense component is User Input . User Input and Fixed Amount are supported for Line of Credit products.
Accrual Required	Click the toggle to enable the accrual. The toggle is disabled by default.
Accrual Frequency	Select the frequency at which accrual entries are to be posted, from the drop-down list. The available values are: • Daily • Monthly This field is displayed only if the Accrual Required and in Amortization Method field , Linear or Straight Line Method is enabled. The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.
Amortization Method	Select the method from the drop-down list. The options are: • Linear or Straight Line Method • Yield Based Note: The field sequence has been updated to ensure the Amortization Method appears before the Accrual Frequency . • BOOK Event: Unamortizable expense incurred prior to and for the loan account , whereas Straight line based expense incurred prior to and for the loan account • DSBP Event: Unamortizable expense incurred prior to and for the loan account, whereas Straight line based expense incurred prior to and for the loan account . And Yield based expense incurred prior to and for the loan account • EXPB Event: Unamortizable expense incurred during the loan life-cycle, whereas Straight line based expense incurred during the loan life-cycle
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is ACTUAL , then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is ACTUAL , a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. Select the value from the drop-down list. The available options are: • ACTUAL/ACTUAL • ACTUAL/365 • ACTUAL/360 The allowed values are defined by the lookup type FEE_AMORT_METHOD.

14. Click **Save** to save the details.

The Business Components is successfully created and can be viewed using the [View Business Component](#) screen.

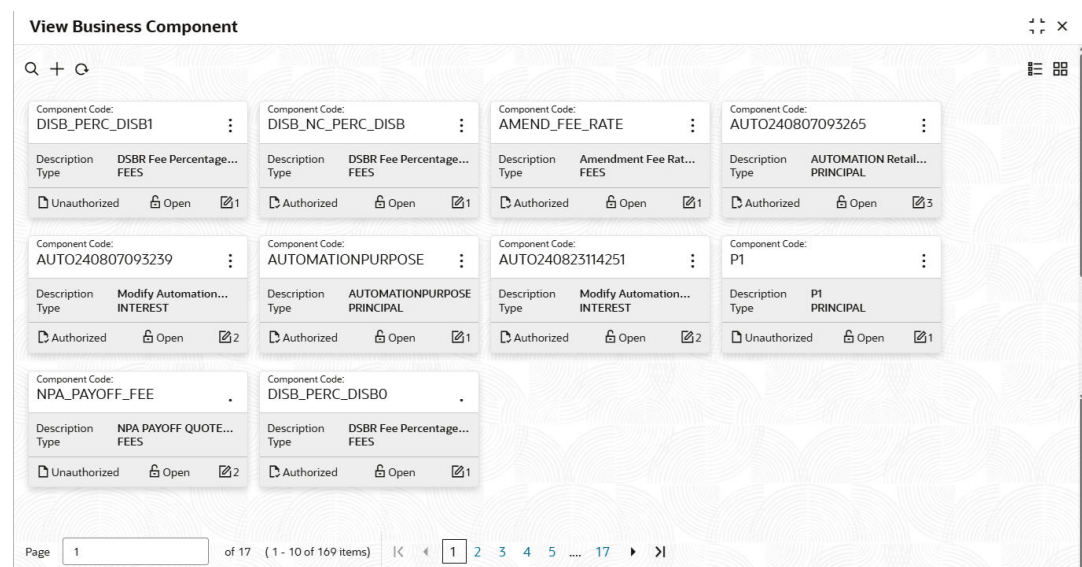
2.4.2 View Business Component

This topic describes the systematic instructions to view the list of configured components.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Business Components**, then click **View Business Component**.

The **View Business Component** screen is displayed.

Figure 2-13 View Business Component



3. Specify the fields on **View Business Component** screen.

Table 2-13 View Business Component - Field Description

Field	Description
Type	Displays the component type. The options are: • Principal • Interest • Fees • Insurance
Component Code	Displays the code of the component.
Description	Displays the description of the component.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized

Table 2-13 (Cont.) View Business Component - Field Description

Field	Description
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.5 Asset Classification Plan

This topic describes the Plan for classification of an asset.

The **Asset Classification Plan** plan consolidates the criteria for asset classification, asset classification codes, and various other classification Plan. This plan is linked to a classification criterion, and multiple criteria can be associated with the same plan. Currently, the supported asset classification criterion is the **Arrear Payment Criterion**. Under this criterion, assets are classified based on the number of days the borrower has not paid the overdue amounts.

Asset classification Plan are linked to the product segment, causing all loan accounts under that product segment to follow the same classification preference plan. The status of a loan account is automatically determined during the end of day batch process, based on the classification criteria of the plan and the arrears due condition the account falls under. Loan account status can move forward, indicating a longer past due tenor and worsening status, or move in reverse, indicating a shorter past due tenor due to repayment and improving status.

This topic contains the following subtopics:

- [Create Asset Classification Plan](#)
This section describes the steps for creating asset classification Plan.
- [View Asset Classification Preferences](#)

2.5.1 Create Asset Classification Plan

This section describes the steps for creating asset classification Plan.

Classification preference is identified by a unique plan code, and the plan is linked to a classification criterion. Within the classification criterion, multiple rules can be created. Each rule corresponds to a status code, indicating the status an account should be moved to upon satisfying the rule condition.

For the **Classification Criteria - Arrear payment**, rules are based on **Past Due Tenor**. This field refers to the number of days borrower has not paid the arrears due. Lets say, if borrower has not paid arrears for 30 days or more, asset classification status code **Doubtful** can be attached. If borrower has not paid arrears for say 60 days or more, status code with higher severity say **Substandard** can be attached. Based on the increasing no of Past Due Tenor, increasing severity status codes to be attached.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Asset Classification Plan**, then click **Create Asset Classification Plan**

The **Create Asset Classification Plan** screen is displayed.

Figure 2-14 Create Asset Classification Plan

- Specify the fields on **Create Asset Classification Plan** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-14 Create Asset Classification Plan - Field Description

Field	Description
Plan Code	Specify the unique plan code.
Plan Description	Specify the description of plan code.
Classification Method	Select the classification method from the drop-down list. This field is defaulted to Automatic and is disabled. This means the asset classification will be automatically performed by the system as part of the end of day batch processing, based on the configurations set up.
Classification Criteria	Select the criteria from the drop-down list. This field is defaulted to Arrear Payments . This option refers to classifying loan accounts based on tenor (number of days) for which the arrears remain unpaid.
Arrears Criteria	Specify the fields under this section. Dues unpaid by the borrower are also referred to as arrears. The fields under this section represent the definition for classification criteria for unpaid arrears
Rule number	Displays the total number of criteria associated with the plan. Each classification criteria will be linked to a rule.
Serial Number	Displays the number of rows defined under the criteria. It will be increased automatically for each new row added under the rule.
Past Due Tenor	Specify the number of days during which the borrower has not paid arrears owed to the lender.
Past Due Tenor (Days)	This field refers to the tenor unit of Past Due Tenor. It is defaulted to Days .
Status Code	Click  icon and select the status code from the list. The codes are defined in Asset Classification Codes . The first status code is mandatory to defined as NORM .
Severity	Based on the selected status code, the system automatically displays the severity associated with that status code.

Table 2-14 (Cont.) Create Asset Classification Plan - Field Description

Field	Description
Description	Based on the selected status code, the system automatically displays the description associated with that status code.
Accrual Status	Select the status from the drop-down list. The available options are: • Continue Accrual - The loan accounts transitioning to this status will continue the accrual process for business components configured for accrual, such as interest and fees, in the real ledgers. • Contingent Accrual -When loan accounts move to this status, the interest accrued to date but not collected continue to reside in the real ledgers while the new accruals will be tracked under the contingent receivable ledgers Enabling this feature is subject to lending policy parameters definition for event based fees. • Reverse Accrual - When loan accounts move to this status, the accruals recorded up to that point are reversed. • Stop Accrual - When loan accounts move to this status, the accrual process will be halted for all accruing business components. Note: The Contingent Accrual, Reverse Accrual, Stop Accrual are not supported for the Line of Credit products.
General Ledger balance Movement	Click the toggle status to enable this parameter. This field determines whether the preference plan enables general ledger balance transfer between a pair of status codes. If enabled, the status change processing event will transfer balances among components, as applicable, using the general ledger codes defined at the segment The balances referred here are for assets, receivables and incomes. This field needs to be understood in conjunction with balance and income transfer features as defined in the lending policy parameters

4. Click **Save** to save the details.

The Asset Classification Plan is successfully created and can be viewed using the [View Asset Classification Preferences](#) screen.

2.5.2 View Asset Classification Preferences

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Asset Classification Plan**, then click **View Asset Classification Plan**

The **View Asset Classification Preferences** screen is displayed.

Figure 2-15 View Asset Classification Preferences

The screenshot displays the 'View Asset Classification Plan' interface. It features a search bar at the top left and a grid of plan entries. Each entry includes a 'Plan Code' field, a description, an 'Authorized' status (with a lock icon), an 'Open' status (with a lock icon), and a modification number (indicated by a small square icon with a number). The plans listed are:

- Plan Code: PLC2, Asset Plan Code2, Authorized, Open, 2
- Plan Code: PLB1, Plan Code For Billing, Authorized, Open, 4
- Plan Code: TEST1, TEST1, Authorized, Open, 3
- Plan Code: PLN1, Plan Code Non Billing, Authorized, Open, 1
- Plan Code: RACP1, Retail Asset..., Authorized, Open, 1
- Plan Code: PLNB1, Non Billing, Authorized, Open, 1
- Plan Code: PLC1, Asset Plan Code1, Authorized, Open, 2
- Plan Code: PNORM, P3 NORM, Authorized, Open, 1
- Plan Code: APLAN, APLAN, Authorized, Open, 1
- Plan Code: ACP1, Retail Classification, Authorized, Open, 1

At the bottom, there is a pagination bar showing 'Page 1 of 2 (1 - 10 of 12 items)' and navigation controls.

- Specify the fields on **View Asset Classification Preferences** screen.

Table 2-15 View Asset Classification Preferences - Field Description

Field	Description
Plan Code	Displays the plan code defined.
Plan Description	Displays the description of the plan code.
Authorization Status	Displays the authorization status of the record. The options are: Authorized Unauthorized
Record Status	Displays the status of the record. The options are: Open Closed
Modification Number	Displays the number of modification performed on the record.

2.6 Product Segment

Product Segment encapsulates defining various attributes of different types of lending products offered by financial institutions.

The lending account inherits the attributes of the product segment and also the product and some of these preferences can be modified at account level.

This topic contains following subtopics:

- [Create Product Segment](#)
This section describes the systematic instructions to create a product segment in Retail Lending.
- [View Product Segment](#)
This topic provides the systematic instructions to view the list of configured products.

2.6.1 Create Product Segment

This section describes the systematic instructions to create a product segment in Retail Lending.

Product Segment allows defining the type of product segment which can be classified either of Loan or Lease.

It facilitates configuring various attributes of a segment starting with associating revenue generating components like Principal, Interest and Fees.

The segment can be expanded by defining preferences specific to supported currencies, interest rates derivation, amount and term based range for disbursements, borrower communication mechanisms, delinquency and provisions processing, life cycle events, and finally the general ledger codes for accounting purposes.

This topic contains the following subtopics:

- [Basic Details](#)
This topic describes about configuring type of the product segment as Loan or Lease and its brief description and validity period.
- [Component Linkage](#)
This topic describes about configuring applicable business components to the product segment.
- [Preferences](#)
This section describes adding transaction level preferences for the product segment.
- [Asset Classification and Provisioning](#)
This section is about tracking the account's performance in terms of timely repayments, also known as delinquency processing.
- [Accounting Roles and Ledgers](#)
This section illustrates defining general ledgers for related accounting roles. Accounting roles are dynamically created by the segment based on the attributes associated with the components linked to the segment.
- [Events and Accounting](#)
This topic describes the life cycle events of lending product segment and accounting entries passed in each of the life cycle events.

2.6.1.1 Basic Details

This topic describes about configuring type of the product segment as Loan or Lease and its brief description and validity period.

Product creation starts with basic details wherein the product code and its description will be detailed. The product will be classified as per its purpose based on the product type field. The product validity will be defined in terms of its start date and end date respectively.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Product Segment**, then click **Create Product Segment**.

The **Basic Details** screen is displayed.

Figure 2-16 Basic Details

3. Specify the fields on **Basic Details** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-16 Basic Details - Field Description

Field	Description
Code	Specify a unique code. A product code can be of a maximum of 4 characters that includes alphabets and numerical values. Special and negative character inputs are not supported.
Description	Specify the description of the code. The description can be of a maximum of 240 characters that includes alphabets, numerical and restricted special characters.
Type	Select the type as Loan from the drop-down list. The available options are: Loan Line of Credit
Start Date	Specify the start date from when the product segment is valid. Note: Onboarding a loan account / Line of Credit with start date before the start date of the product segment code is not allowed.
End Date	Specify the end date till which the product segment is valid. Note: Onboarding a loan account / Line of Credit under a product segment where the end date has elapsed is restricted.

4. Click **Cancel** to discard the changes and close the window.
5. Click **Save and Close** to save and close the details.
6. Click **Next** to save and navigate to the next screen (**Component Linkage**).

2.6.1.2 Component Linkage

This topic describes about configuring applicable business components to the product segment.

In **Component Linkage** screen, **Business Components** are displayed grouped together under **Component Type**. Business components defined using **Create Business Component** screen are listed under each component type and available for linkage to the product segment in this screen.

For more information on Business Component, refer to [Create Business Component](#).

To link business component to product segment, follow the below steps.

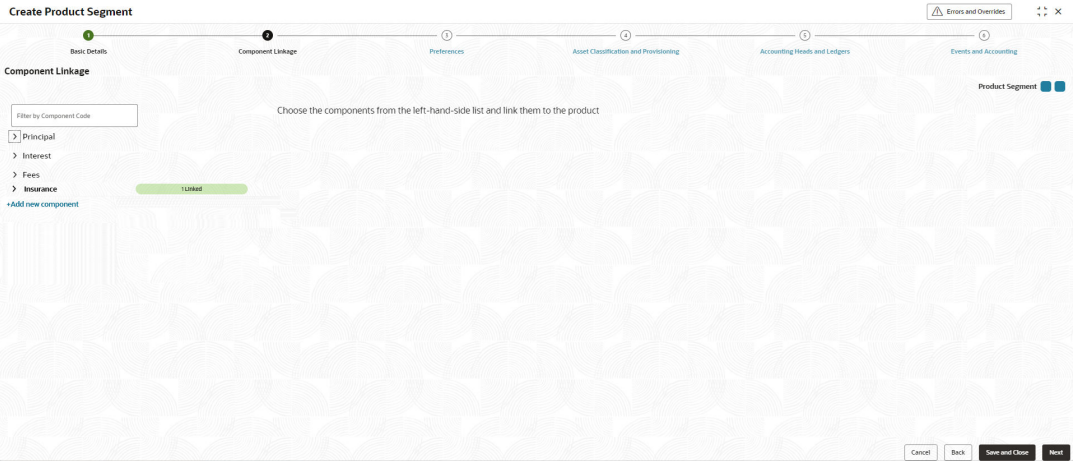
- **Method 1:**
 - Type the **Business Component Code** in filter by Component Code field.
 - System lists all the components matching the typed code.
 - Select the component from the list shown. Link Component toggle, basic details of the component, and its preferences are displayed on the right.
 - Enable the component toggle to link the component.
 - **Method 2:**
 - Click on the **Expand** icon besides **Principal**.
 - Select the principal component from the list shown. Link Component toggle, basic details of the component, and its preferences are displayed on the right.
 - Enable the component toggle to link the component.
 - Repeat the above steps for linking **Interest**, **Fees**, **Insurance** and any other components.
 - To de-link the business components, select the component and click on the toggle to disable.
1. Click **Next** in the **Basic Details** screen to link the components.

The **Component Linkage** screen displays.

Note

The Components defined in the **Component Linkage** will be displayed.

Figure 2-17 Component Linkage

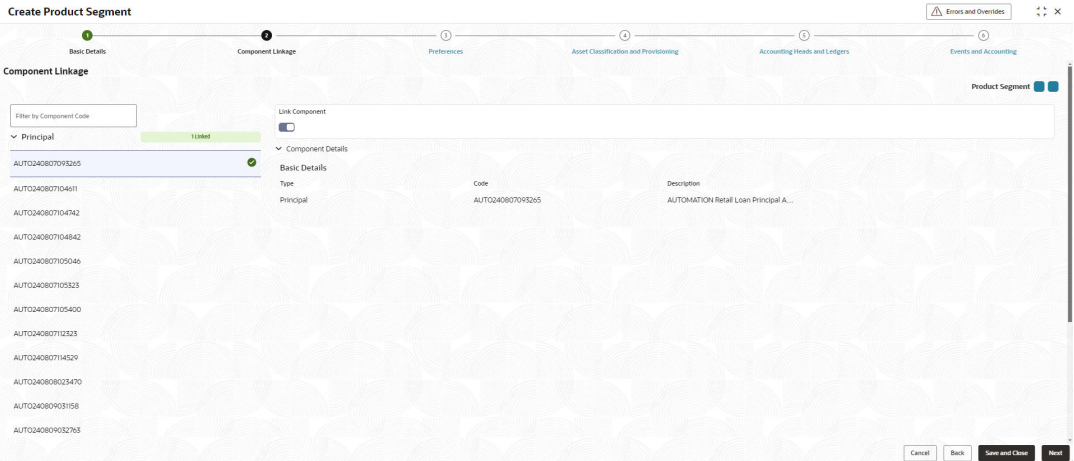


Principal

- 2. Specify the fields on **Principal** screen.

Refer above to link the Principal component. On linking **Principal** component, below component details are displayed.

Figure 2-18 Principal



Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-17 Principal - Field Description

Field	Description
Type	Displays the type of component as Principal .

Table 2-17 (Cont.) Principal - Field Description

Field	Description
Code	Displays the unique code of principal component .
Description	Displays the description of the principal component code

Interest

- Specify the fields on **Interest** screen.

Before enabling the **Link** toggle, user is required to define **Pricing Preferences** for **Interest** and **Currency wise Interest Rate preferences**.

Interest Pricing Preferences refer to attributes based on which Interest Rate and Spread applicable on loan account is determined across the term of the loan.

Currency wise Interest Rate preferences refer to Minimum and Maximum Rate and Spread that can be allowed on the account for each of the allowed product currencies.

Figure 2-19 Interest - Basic Details and Component Preferences

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-18 Interest - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as Interest .
Code	Displays the unique code of interest component .
Description	Displays the description of the interest component code
Interest Category	Displays the category.
Basis Component	This field refers to the amount basis up on which the business component type will be computed. For regular interest, this component basis will refer to PRINCIPAL. Click  icon and select the basis component from the list. This field is displayed only if the Interest Category is selected as Regular Interest. This field is displayed as drop-down list if the Interest Category is selected as Penalty Interest. The available options are: • Principal Overdue • Interest Overdue • Installment Overdue The allowed values are defined by the lookup type FEE_BASIS.
Accrual Required	Displays the whether the accrual is enabled or not. When accrual is enabled, interest is recognized as income at the accrual frequency mentioned, even before interest is due/received
Accrual Frequency	Displays the frequency at which accrual entries are to be posted. The available options are: • Daily • Monthly This field is displayed only if the Accrual Required is enabled. The allowed values are defined by the lookup type ACCRUAL_FREQUENCY.
Day Count Convention	This field refers to the method used to derive the no of days computed at the time of calculation of interest. The numerator refers to method of calculating of no of days in the interest period. If it is ACTUAL, then it is the actual no of days between start date and end date of the interest computation period (including start date and excluding end date). Denominator refers to the total no of days in a year. If it is ACTUAL, a leap year will be taken as 366 days and a non-leap year will be taken as 365 days. If it is 365/360, no of days is taken as 365/360, irrespective of the leap year. The available options are: • ACTUAL/ACTUAL • ACTUAL/365 • ACTUAL/360 • 30US/360 • '30/360ISDA The allowed values are defined by the lookup type DAY_COUNT_CONVENTION.

Table 2-18 (Cont.) Interest - Basic Details and Component Preferences

Field	Description
Grace Days for Penalty	Displays the number of days after which penalty interest will be applied. A grace period allows a borrower to postpone payment for a short duration beyond the due date without incurring Penalty Interest or triggering default. This field displays only if the Interest Category is selected as Penalty Interest . Note: This is not supported by the for Line of Credit products.
Charging Frequency	Displays the charging frequency. The available options are: Daily Installment Due Date and Post Maturity Daily Specify the frequency in which Penalty Interest calculated balances to be charged to the account. The allowed values are defined by the lookup type PENL_CHARGE_FREQUENCY.
Include in Installment	This field is not applicable for Interest type component.
Include in APR	This field is not applicable for Interest type component.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-19 Interest - Currency Wise Rate Preferences - Field Description

Field	Description
Currency	Click  icon and select the currency from the list. Note: One currency is to be mandatorily selected.
Minimum Rate	This is the minimum interest rate allowed for the interest type component. Specify the minimum rate value up to 6 decimals. Note: While on-boarding loan account / Line of Credit or during life cycle of loan, an error is displayed if final interest rate of account goes below the specific minimum rate.
Maximum Rate	This is the maximum interest rate allowed for the interest type component. Specify the maximum rate value up to 6 decimals. Note: While on-boarding loan account / Line of Credit or during life cycle of loan, an error is displayed if final interest rate of account exceeds this maximum rate.
Minimum Spread Rate	This is the minimum spread rate for the interest type component. Specify the minimum spread rate value up to 6 decimals. Note: While on-boarding loan account / Line of Credit or during the life cycle of loan, an error is displayed if spread value goes below the minimum spread rate.

Table 2-19 (Cont.) Interest - Currency Wise Rate Preferences - Field Description

Field	Description
Maximum Spread Rate	This is the maximum spread rate for the interest type component. Specify the maximum spread rate value up to 6 decimals. Note: While on-boarding loan account / Line of Credit or during the life cycle of loan, an error is displayed if spread value exceeds the maximum spread rate.
Floor Rate	The Floor Rate should be set up greater than the Minimum Rate and less than the Ceiling Rate . Note: The borrower is charged the floor rate if the calculated interest rate (benchmark rate + margin) is lower than the floor rate.
Ceiling Rate	The Ceiling Rate should be set up greater than the Maximum Rate . Note: The borrower is charged the ceiling rate if the calculated interest rate is higher than the ceiling rate.
Action	Displays the action. The user can edit or delete the record.

Fees

- Specify the fields on **Component Linkage - Fees** screen.

Before enabling Link Component toggle, user need to specify charge code of the fees. Below Component Details are displayed.

Figure 2-20 Fees

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-20 Fee - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as Fee .
Code	Displays the unique code of fee component.
Description	Displays the description of the fee component code
Fee Type	Displays the fee type. Options are: - Events - In case of fee to be charged on specific event everytime the event occurs or periodic/scheduled in nature or to be raised in manually/adhoc application. This allow attaching fees on BOOK event. - Periodic - The fees are defined for a specific periodicity. The Frequency and periodicity are defined further in linking the Fee in Product Segment. The allowed values are defined by the lookup type FEE_TYPE.
Basis Element	Displays the basis element type. The Basis Element is defaulted to Fixed Amount if the Assessment Method is selected as Adhoc Based at a transaction level. The allowed values are defined by the lookup type FEE_BASIS_ELEMENT.
Accrual Required	Display whether accrual required is enabled or disabled. When accrual is enabled, fee is recognized as income at the accrual frequency mentioned, even before fee is due/received

Table 2-21 Fees - Additional Preferences and Pricing Preferences - Field Description

Field	Description
Include in Installment	Click the toggle status to enable this feature. This toggle should be enabled if the said component is required to be considered in the installment amount. Note: This field is not supported for the Line of Credit products.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Annual Percentage Rate . Note: This field is not supported for the Line of Credit products.
Include in MAPR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Military Annual Percentage Rate . Note: This field is not supported for the Line of Credit products.
Charge Code	Amount of fees or percentage of fees to be applied is decided based on the Charge Code. Click  icon and select the code from the list. Charge code maintained are displayed in the list. For more information on charge code, refer Charge Code in Common Core User Guide.
Charge Code Description	Displays the description of the charge code selected.

Insurance

This allows linking Insurance Components to Product Segment.

Note

Note: This feature is not supported for the Line of Credit products.

5. Specify the fields on **Component Linkage - Insurance** screen.
- Enable **Link Component** toggle to link insurance component to product segment. Below **Component Details** are displayed.

Figure 2-21 Insurance

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-22 Insurance - Basic Details - Field Description

Field	Description
Type	Displays the type of component as Insurance .
Code	Displays the unique code of Insurance component.
Description	Displays the description of the Insurance component code.

Table 2-23 Insurance - Additional Preferences - Field Description

Field	Description
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Annual Percentage Rate .

6. Click the **Click here** link under the **Fees** shown along the row of event code to link the fees or insurance component to respective event.

Note: Insurance component can be linked only Booking or Disbursement event.

7. Click **Cancel** to close the details without saving.
8. Click **Back** to navigate to previous screen (**Basic Details**).
9. Click **Save and Close** to save the details.
10. Click **Next** to save and navigate to the next screen (**Preferences**).

2.6.1.3 Preferences

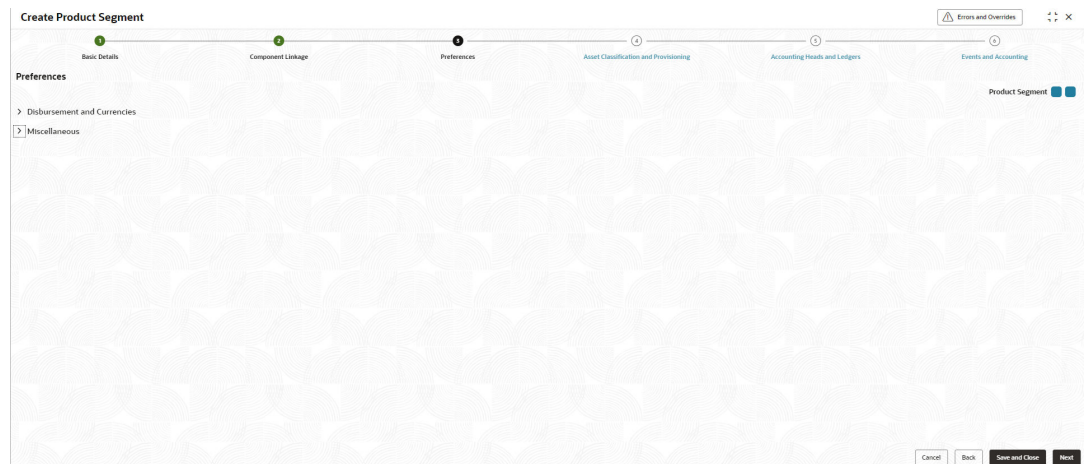
This section describes adding transaction level preferences for the product segment.

Preferences is about associating supported currencies to the segment along with defining a range for the loan amount to be disbursed and its term. Additional aspects like exchange rates for foreign currency products and miscellaneous features can also be defined, as applicable

1. Click **Next** in the **Component Linkage** screen to add the Preferences.

The **Preferences** screen displays.

Figure 2-22 Preferences



2. Specify the fields on **Preferences** screen.

Figure 2-23 Disbursement and Currencies

This section is about permissible currencies for disbursement along with a range for amount and tenor combinations. The range as defined in this section will be validated during account opening and related life cycle events.

Create Product Segment

Errors and Overrides

Basic Details | Component Linkage | Preferences | Asset Classification and Provisioning | Accounting Heads and Ledgers | Events and Accounting

Product Segment 221

Disbursement and Currencies

Currency	Currency Description	Minimum Amount	Maximum Amount	Action
No data to display.				
Page 1 (0 of 0 items) < 1 >				

Term

Term Units: Select (Required)

Minimum Term: (Required)

Maximum Term: (Required)

Exchange Rate Preferences

Rate Type: (Required)

Rate Indicator: Mid Rate

Minimum Variance: (Required)

Maximum Variance: (Required)

Right to Rescission

Rescission Period: (Required)

Rescission Event Trigger: Contract Signing Date

Miscellaneous

Holiday Treatment

Cancel Back Save and Close Next

For more information on fields, refer to the field description table.

Table 2-24 Disbursement and Currencies - Field Description

Field	Description
Currency	Click icon and select the currency from the list. Note: One Currency to be selected from the list. The currency linked in the component and in disbursement ought to be same.
Currency Description	Displays the description of the currency selected.
Minimum Amount	Specify the minimum amount for loan account / Line of Credit opened under the product segment in the specified currency. Note: For Line of Credit products, this is a mandatory, non-editable field with default value set to 1.
Maximum Amount	Specify the maximum amount for the loan account opened under the product segment in the specified currency. Note: This field is not supported for Line of Credit products.
Term Units	Select the term units as either of Months , YEARS , or SCHEDULE from the drop-down list. The term of the loan account will be specified in this term unit for the accounts opened under this product segment. Note: This field is not supported for Line of Credit products.
Minimum Term	Specify the minimum term for the loan account opened under the product segment. Note: This field is not supported for Line of Credit products.
Maximum Term	Specify the maximum term for the loan account opened under the product segment. Note: This field is not supported for Line of Credit products.

Table 2-24 (Cont.) Disbursement and Currencies - Field Description

Field	Description
Rate Type	The rate type is referred for currency conversion when account currency is different from local currency. Click  icon and select the type from the list. The rate types maintained are displayed in the list. This section is for products that supports the lending life-cycle for currencies in addition to or other than the local currency. The rate types as defined in the common core will be available for the user to choose. Note: - Currently, Loan accounts can be opened only in local currency. - This field is not supported for Line of Credit products.
Rate Indicator	The rate indicator refers to the value of rate to be considered while currency conversion in case of loan account currency being different from local currency. The available options are: Mid Rate Buy Rate Sell Rate Note: This field is not supported for Line of Credit products.
Minimum Variance	Specify the minimum variance for the loan account. This field determines the minimum deviation in absolute terms that the user can opt for, as compared to the actual exchange rate, during account disbursement. Note: This field is not supported for Line of Credit products.
Maximum Variance	Specify the maximum variance for the loan account. This field determines the maximum deviation in absolute terms that the user can opt for, as compared to the actual exchange rate, during account disbursement. Note: This field is not supported for Line of Credit products.
Rescission Period	Specify the number of days during which the borrower has the right to rescind the loan, if applicable.
Rescission Event Trigger	Select the trigger event from which rescission period begins for this product segment. The available options are: Contract Signing Date Account Onboarding Date Account Open Date Account Disbursement Date The allowed values are defined by the lookup type RESCISSION_TRIGGER_EVENT.

Note

The system calculates the rescission window using the configured trigger event, rescission period, and day-count basis. If a request is received within the allowed period, the system initiates rescission, updates the account with the relevant rescission status, restricts incompatible servicing events, and processes applicable disbursement and fee reversals.

Figure 2-24 Miscellaneous

The section on miscellaneous is about certain aspects that are related to the servicing of the loan accounts.

This feature allows defining whether revision of sanctioned amount upwards/downwards is allowed.

The screenshot shows the 'Product Segment' configuration interface for the 'Miscellaneous' section. The interface includes a top navigation bar with tabs for 'Basic Details', 'Component Linkage', 'Preferences', 'Asset Classification and Provisioning', 'Accounting Heads and Ledgers', and 'Events and Accounting'. The 'Preferences' tab is active, and the 'Miscellaneous' sub-section is selected. The configuration area is organized into several sections:

- Sanctioned Amount Revision:** Includes a 'Miscellaneous' checkbox (checked), 'Allow Upwards' and 'Allow Downwards' toggle switches, 'Credit Bureau Portfolio Type' and 'Credit Bureau Account Type' dropdowns, and a 'Collect Unsettled Interest' toggle switch.
- Receivable Tracking:** Includes a 'Partial Funds Auto Payment' toggle switch.
- Write-Off:** Includes a 'Write-Off Auto Closure' toggle switch, a 'Term Units' dropdown, a 'Term' text input, and a 'Write-Off Ledger' search field.
- Provisions:** Includes a 'Provision Mode' dropdown (set to 'None'), a 'Provision expense Ledger' search field, and a 'Provision Ledger Description' text input.
- Yield Accruals:** Includes a 'Yield Adjustment Ledger' search field, an 'Income Ledger Description' text input, an 'Adjustment Ledger Description' text input (with 'Retail Loan Interest Capitalized' below it), and a 'Yield Income Ledger' search field.

At the bottom of the page, there are buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'.

For more information on fields, refer to the field description table.

Table 2-25 Miscellaneous - Field Description

Field	Description
Sanctioned Amount Revision	Lending Institution can allow revision of sanction amount upwards/downwards based on borrower credentials like age, salary, occupation, credit score and repayment capacity. Specify the fields under this section . Note: - This is applicable only for non-billing accounts. - This field is not supported for Line of Credit products.
Allow Upwards	Click the toggle status to enable, to allow sanction amount increase. Note: - The Multi disbursement should be enabled to allow sanction revision upwards. - This is applicable only for non-billing accounts. - This field is not supported for Line of Credit products.
Allow Downwards	Click the toggle status to enable, to allow sanction amount decrease. Note: - This is applicable only for non-billing accounts. - This field is not supported for Line of Credit products.

Table 2-25 (Cont.) Miscellaneous - Field Description

Field	Description
Buffer Days(Auto Closure)	This field refers to the period required to complete the formalities related to loan account closure post the full repayment of loan by the borrower. Specify the number of days after which loan account will be marked as closed, following the full repayment of loan. Note: This field is not supported for Line of Credit products.
Credit Bureau Portfolio Type	Select the portfolio type from the drop-down list. This field is currently disabled and is for future use.
Credit Bureau Account Type	Select the account type from the drop-down list. This field is currently disabled and is for future use.
Billing Required	Click the toggle status to enable, if billing advices /notices to be generated for the product. Note: - Billing advice includes due details of business components with Include in Installment enabled. - This field is mandatory for the Line of Credit products.
Collect Unbilled Interest	Click the toggle status to enable, to consider unbilled interest along with installment due for payment during manual and auto payments. Note: On manual payment, flag on UI will be defaulted as per this field and will be allowed to modify. This field is only applicable if Billing Required is selected.
Receivable Tracking	Specify the fields under this section.
Partial Funds Auto Payment	Click the toggle status to enable this feature. Enable this feature if the lender intends to collect partial funds from the borrower's savings account during auto-payment in event of the account not having adequate funds to collect the entire dues Note: This field is not supported for Line of Credit products.
Write-Off	Specify the fields under this section. The account can be written off if the lender does not expect the borrower to repay his obligations. Where the account has been fully written-off, the lender can choose to wait for a pre-configured term before it can be marked as closed. Note: This field is not supported for Line of Credit products.
Term Units	Select the term after write-off after which the account can be closed from the drop-down list. The available options are: Months Years Note: This field is not supported for Line of Credit products.
Term	Specify the term. Note: This field is not supported for Line of Credit products.
Write-Off Ledger	Click  icon and define a expense ledger for write-off processing. Note: This field is not supported for Line of Credit products.
Ledger Description	Displays the description of the ledger selected. Note: This field is not supported for Line of Credit products.
Provisions	The lender can define component and status-wise provisions for a loan account. Note: This field is not supported for Line of Credit products.

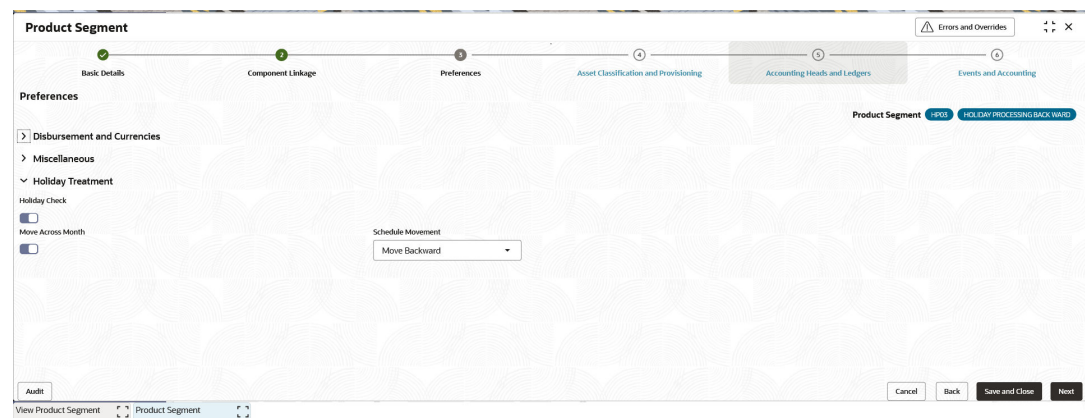
Table 2-25 (Cont.) Miscellaneous - Field Description

Field	Description
Provision expense Ledger	Click  icon and define a expense ledger for provisions processing. Note: This field is not supported for Line of Credit products.
Provision Ledger Description	Displays the description of the expense ledger selected. Note: This field is not supported for Line of Credit products.
Yield Accruals	In this section user can define the Yield accounting ledgers.
Yield Adjustment Ledger	Select an asset type of ledger from the drop-down list.
Adjustment Ledger Description	Displays the ledger description.
Yield Income Ledger	Select an income type of ledger from the drop-down list.
Income Ledger Description	Displays the ledger description.

Figure 2-25 Holiday Treatment

The section on holiday treatment is about certain aspects that are related to the servicing of the loan accounts / Line of Credit.

This feature automatically aligns all installments and the maturity date with the local holiday calendar during the initial schedule setup and across all services that generate a repayment schedule. It applies to phased disbursements, prepayments, and amendments—including changes to rate, tenor, installments, due dates, and rate revisions.



The screenshot shows the 'Product Segment' configuration window. The 'Preferences' tab is selected, and the 'Holiday Treatment' section is expanded under 'Miscellaneous'. The 'Holiday Check' toggle is turned on. Below it, the 'Move Across Month' toggle is also turned on. The 'Schedule Movement' dropdown menu is set to 'Move Backward'. The interface includes a breadcrumb trail at the top: 'Basic Details' > 'Component Linkage' > 'Preferences' > 'Asset Classification and Provisioning' > 'Accounting Heads and Ledgers' > 'Events and Accounting'. The bottom of the window has buttons for 'Audit', 'View Product Segment', 'Product Segment', 'Cancel', 'Back', 'Save and Close', and 'Next'.

For more information on fields, refer to the field description table.

Table 2-26 Holiday Treatment - Field Description

Field	Description
Holiday Check	Toggle to enable shifting repayment dates if an installment falls on a holiday. Note: The holiday treatment feature is applicable only for Non billing Account.

Table 2-26 (Cont.) Holiday Treatment - Field Description

Field	Description
Move Across Month	If the Holiday Treatment parameter is enabled, the lender will have an option to enable the said flag. This flag will act as a check to ensure that an entire month is not skipped as a result of holiday related schedule movements. The lender will enable the flag if the date movements as a result of the holidays are not expected to skip an entire month from an installment perspective. This field is disabled by default.
Schedule Movement	Select the preferred Holiday Treatment to determine whether to shift the due date to the previous or next working day when an installment coincides with a holiday from the drop-down list. The available options are: • Move Forward - This indicates that if the instalment day in question is a holiday, it will be postponed to the next immediate working day • Move Backward - This indicates that if the instalment day in question is a holiday, it will be preponed to the previous immediate working day

3. Click **Cancel** to close the details without saving.
4. Click **Back** to navigate to previous screen (**Business Components**).
5. Click **Save and Close** to save the details.
6. Click **Next** to save and navigate to the next screen (**Asset Classification and Provisioning**).

2.6.1.4 Asset Classification and Provisioning

This section is about tracking the account's performance in terms of timely repayments, also known as delinquency processing.

Accounts will be tracked by comparing contractual repayments against the actual repayments made by the borrower.

The tracking is based on an asset classification plan code that defines the criteria for repayments tracking. The criteria, method, days past due matrix and eligible components for tracking are all derived from the asset classification plan.

The plan will also facilitate defining the applicable status codes, related accrual status and parameters for general ledger balance movement, as opted for.

For more information about defining the status codes and asset classification preferences – refer to the relevant sections on status codes and asset classification preferences respectively

1. Click **Next** in the **Preferences** screen to define the classification and provisioning.

The **Asset Classification and Provisioning** screen displays.

Figure 2-26 Asset Classification and Provisioning

Product Segment

Basic Details | Component Linkage | Preferences | **Asset Classification and Provisioning** | Accounting Heads and Ledgers | Events and Accounting

Asset Classification

Asset Classification Preferences
Quick Billing

Eligible Components

Component Code	Component Type	Description	Action
PRINCIPAL	PRINCIPAL	Retail Loan Principal	
INT_OUT_365	INTEREST	Retail Interest Outstanding ACT/365	

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Payment Appropriation Preferences

Longest Overdue First
☐

Severity	Status Code	Status Code Description	Appropriation Sequence
10	NORM	STANDARD	Click here
20	DOUB	DOUBTFUL	Click here
30	SUBS	SUBSTANDARD	Click here
40	LOSS	LOSS	Click here
50	WROFF	WRITEOFF	Click here

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Accounting Heads and Ledgers | Events and Accounting

View Product Segment | Product Segment

Cancel Back Save and Close Help

- Specify the fields on **Asset Classification and Provisioning** screen.

For more information on fields, refer to the field description table.

Table 2-27 Asset Classification- Field Description

Field	Description
Asset Classification Preferences	Displays the list of authorized asset classification preferences. The user can choose the one that is applicable to the product in question.

Table 2-28 Eligible Components - Field Description

Field	Description
+ button	Click to add a new row.
Component Code	Select the desired component from a pre-defined list of component codes as are associated to the product.
Component Type	The component type associated with the component code chosen will be displayed.
Description	The component description associated with the component code chosen will be displayed.
Action	The component codes can be added or removed as applicable, using the action button.

Figure 2-27 Appropriation Sequence

Component Code	Component Type	Description	Appropriation Sequence	Provision Percentage	Billed	Action
ADHOC_FEE	FEES	Adhoc Fee	1		☐	
LATE_FEE_FIXED	FEES	Late Fee Fixed Amount	2		☐	
PAWOFF_QUOTE_FEE	FEES	Payoff Quote Fee	3		☐	
ACH_RET_FEE	FEES	ACH Debit Return Fee	4		☐	
DSBR_FEE_FIXED_365	FEES	DSBR Fee Fixed Based Accrued365	5		☐	

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Save Cancel

Table 2-29 Payment Appropriation Preferences - Field Description

Field	Description
Longest Overdue First	The toggle can be used to enable the consideration for longest overdue first. If enabled, payment will consider the longest overdue arrears first followed by the appropriation sequence for arrears settlements. Note: For Line of Credit, the longest Overdue flag is set as N .
Severity	The severity as carried forward from the asset classification preferences will be displayed.
Status Code	The status codes as carried forward from the asset classification preferences will be displayed.
Status Code Description	The status code description, as applicable for the related status code, as carried forward from the asset classification preferences will be displayed.
Appropriation Sequence	Appropriation sequence for adjusting dues on payments made by the borrowers will be specified using the Click Here link. Refer Appropriation Sequence Updation screenshot for more information. The lender can define liquidation order for every status code for components associated to the product. The behavior of this parameter will correlate to the longest overdue first parameter, as applicable. Note: - To support the reversal of allocated payments (including those post-backdated transactions and post-backdated allocated payments), the sequence of allocation must be recorded to enable automated reversal and re-posting. - This feature restricts user-entered allocations, providing additional flexibility to support bank-level restrictions on supported allocated payment sequences. - The Appropriation Liquidation sequence for Line of Credit is as follows: - Billed Interest - Billed Fees - Billed LOC Principal Arrear - LOC Principal Balance - Unbilled Interest

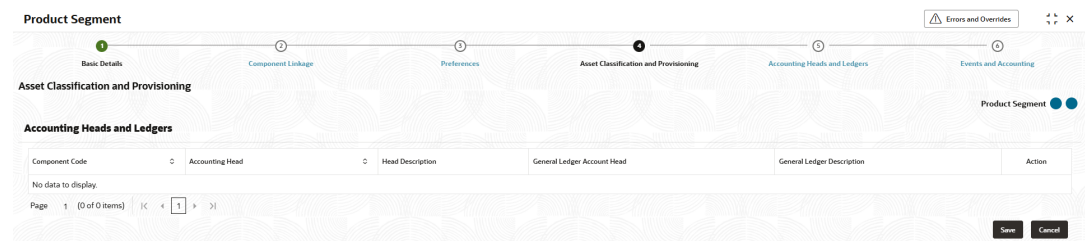
Table 2-29 (Cont.) Payment Appropriation Preferences - Field Description

Field	Description
Provision Percentage	Specify the Provision Percentage. Values allowed between greater than 0 and less than or equal to 100, with up to 2 decimal places. This field gets displayed only if the Billing Required toggle is disabled in Preferences .
Billed	Click the toggle status to enable the billing for the component code. This field gets displayed only if the Billing Required toggle is enabled in Preferences .
Action	The component codes can be added or removed as applicable, using the action button. The appropriation sequence can also be edited, as required.

- On **Asset Classification and Provisioning** screen, click **Accounting Heads and Ledgers** tab.

The **Accounting Heads and Ledgers** screen is displayed.

Figure 2-28 Accounting Heads and Ledgers



For more information on fields, refer to the field description table.

Table 2-30 Accounting Roles and Ledgers - Field Description

Field	Description
Component Code	Displays the Business component code linked in Component Linkage section.
Accounting Head	Displays the accounting head created.
Head Description	Displays the description of the accounting head.
General Ledger Account Head	Click  icon and select the appropriate general ledger from the list. The ledgers are defined in common core and available for the lender to select.
General Ledger Description	Displays the description of the general ledger selected.

- On **Asset Classification and Provisioning** screen, click **Events and Accounting** tab.

The **Events and Accounting** screen is displayed.

Figure 2-29 Events and Accounting

For more information on fields, refer to the field description table.

Table 2-31 Events and Accounting - Field Description

Field	Description
Event Code	Displays the event codes.
Description	Displays the description of the event codes.
Accounting Entries	For more information on defining the accounting entries, refer Event and Accounting .

5. Click **Cancel** to close the details without saving.
6. Click **Back** to navigate to previous screen (**Preferences**).
7. Click **Save and Close** to save the details.
8. Click **Next** to save and navigate to the next screen (**Asset Heads and ledgers**).

2.6.1.5 Accounting Roles and Ledgers

This section illustrates defining general ledgers for related accounting roles. Accounting roles are dynamically created by the segment based on the attributes associated with the components linked to the segment.

Roles and ledgers are about accounting treatment for components associated to the product as per their purpose and objectives for which they were defined. The definition spawns across heads like assets, liabilities, receivables, expenses, payable and incomes. The application shall display the above heads for all the associated components. The lender will have an option to define a general ledger against each of the heads, as applicable.

1. Click **Next** in the **Asset Classification and Provisioning** screen to define the roles.
The **Accounting Roles and Ledgers** screen displays.

Figure 2-30 Accounting Roles and Ledgers

Accounting Head	Head Description	General Ledger Account Head	General Ledger Description	Action
MEMO_LIB	MEMO_LIB	20010015	Loan Additional Repayment Received	☐
MEMO_INC	MEMO_INC			☐
WRITEOFF_EXP	WRITEOFF-Expense	GL11000002	Retail Loan Payable	☐
PROVISION_EXP	Provision-Expense	GL31000004	Retail Loan Fee Capitalized	☐
AUTO240807104611_AST	AUTO240807104611-Asset			☐

- Specify the fields on **Accounting Roles and Ledgers** screen.
For more information on fields, refer to the field description table.

Table 2-32 Accounting Roles and Ledgers - Field Description

Field	Description
Accounting Head	Displays the accounting head created as explained in Annexure 1.
Head Description	Displays the description of the accounting head.
General Ledger Account Head	Click  icon and select the appropriate general ledger from the list. The ledgers are defined in common core and available for the lender to select.
General Ledger Description	Displays the description of the general ledger selected.

- Click **Cancel** to close the details without saving.
- Click **Back** to navigate to previous screen (**Asset Classification and Provisioning**).
- Click **Save and Close** to save the details.
- Click **Next** to save and navigate to the next screen (**Event and Accounting**).

2.6.1.6 Events and Accounting

This topic describes the life cycle events of lending product segment and accounting entries passed in each of the life cycle events.

Events defined in the form of lookups are defaulted in the events and accounting section. The application will default accounting entries for events, as applicable. The lender will have the option of modifying the entries or adding them, as applicable. Additionally, fees can be associated with events in the same section.

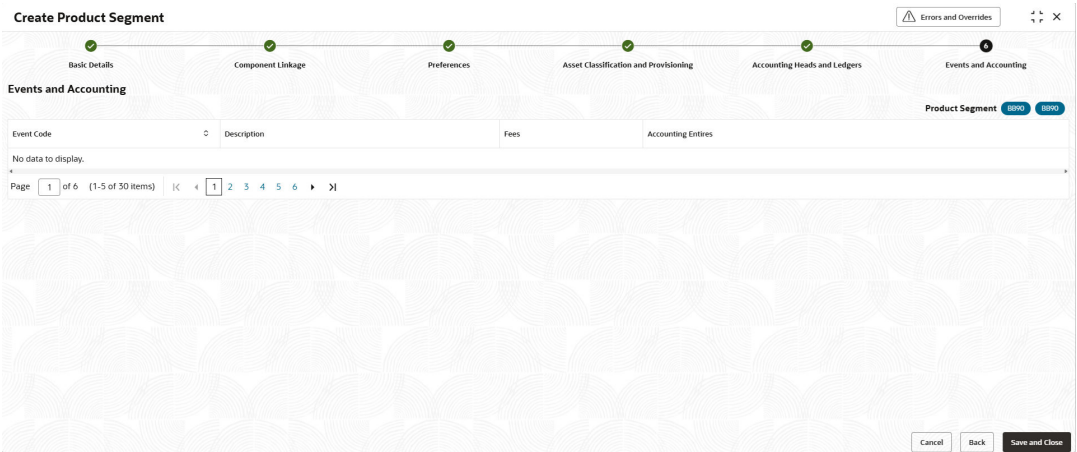
For the list of events supported, please refer to section : **Event Codes**. For list of amount tags, please refer to section: **Amount Tags**. For list of accounting entries for each of the events, please refer to section **Accounting Entries**.

For each of these events, specify the following details in this section.

- Fees applicable for each of the events.
- Advices to be sent to customer for each of the events.

- 3. Transaction code for the accounting entries passed in these events.
- 1. Click **Next** in the **Accounting Roles and Ledgers** screen to define the roles.
The **Events and Accounting** screen displays.

Figure 2-31 Events and Accounting



- 2. The **Events and Accounting** screen displays the following details.

Table 2-33 Events and Accounting - Field Description

Field	Description
Event Code	Displays the event codes.
Description	Displays the description of the event codes.

- 3. Click the **Click here** link under the heading **Fees** shown along the row of event code to link the fees or insurance component to respective event.

Note

Insurance component can be linked only Booking or Disbursement event.

The **Events and Accounting - Fees** screen displays.

Figure 2-32 Events and Accounting - Fees

The screenshot shows the 'Create Product Segment' application with the 'Events and Accounting' tab selected. Under the 'Fees For Booking' heading, there is a table with the following data:

Event Sub-Type	Fee Component Code	Component Description	Action
Amendment - Rate Change	DSB_FEE_PERC_SANCT	DSBR Fee Percentage Based Sanctioned Amount	[Edit] [Delete]

At the bottom of the screen, there are buttons for 'OK', 'Cancel', and 'Save and Close'.

For more information on fields, refer to the field description table.

Table 2-34 Events and Accounting - Fees - Field Description

Field	Description
Event Sub-Type	Fees can be associated with the following event sub-types: • First Disbursement • Prepayments • Amendments – Term Change – Repayment Date Change – Installment Change – Term Change – Rate Change • Pyramid Law Late Fee - Ability to differentiate between regular and pyramid law late fee assessment. Late fee will not be charged if bill amount is paid irrespective of Liquidation Order. Insurance can be associated only with events Booking or Disbursement with event sub type as All Events.
Fee Component Code	Select the component from the drop-down list. The business components of type Fees or Insurance linked to product segment are displayed in this list.
Component Description	Displays the description of the fee or Insurance component selected.
Actions	Click on Save icon to save the added record. Click on Edit icon to modify the details of added record. Click on Delete icon to delete the record.

- Click **OK** to save the data and close the panel.
- Click the **Click here** link under the heading **Accounting Entries** shown along the row of event code. This shows Accounting entries. Please refer to Annexure 4 for the list of accounting entries. Specify the Transaction Code for each row of accounting entries.

The **Events and Accounting - Accounting Entries** screen displays.

Figure 2-33 Events and Accounting - Accounting Entries

For more information on fields, refer to the field description table.

Table 2-35 Events and Accounting - Accounting Entries - Field Description

Field	Description
Entry Pair	This field displays the serial no of the accounting pair. The accounting pair refers to the pair of debit and credit entries posted with the same amount tag. This is shown incrementally for each accounting pair.
Accounting Head	This field displays the accounting head against which the accounting will be passed. Please refer to Accounting Heads and Ledgers section to know the mapping of Ledger accounts to respective accounting heads.
Amount Tag	This field displays the amount tag for which accounting is passed. Amount tag refer to the amount/value of the business component in a specific event. Please refer to Annexure 3 for list of amount tags and value derived for the same.
Debit / Credit	This field displays the type of accounting entry passed. It can be: • Debit • Credit
Transaction Code	Specify the transaction code for accounting. Transaction codes as defined in common core will be available for the lender to select. The purpose of transaction code is to easily differentiate among transactions and to assist the lender in borrower communication.
Netting Indicator	Click the toggle status to enable this feature. This toggle can be appropriately enabled if two sets of accounting need to be combined and displayed in the customer account (Oracle Banking Accounts product).

6. Click **OK** to save the data and close the panel.
7. Click **Cancel** to close the details without saving.
8. Click **Back** to navigate to previous screen (**Accounting Roles and Ledgers**).
9. Click **Save and Close** to save the details.

The Product Definition is successfully created and can be viewed using the [View Product Segment](#) screen.

2.6.2 View Product Segment

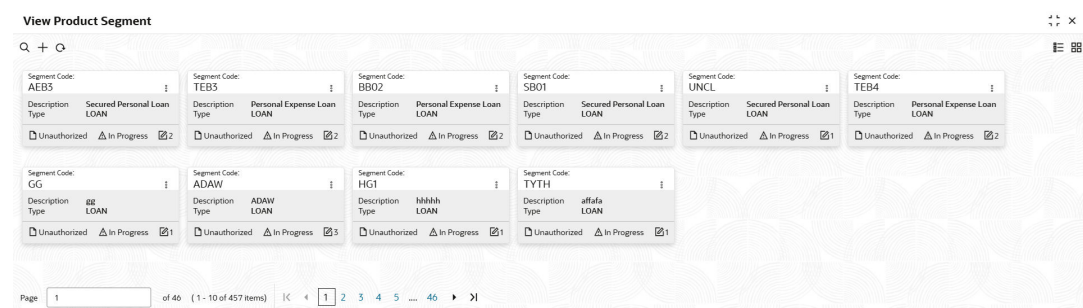
This topic provides the systematic instructions to view the list of configured products.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Homescreen**, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Product Segment Definition**, under **Product Segment Definition**, click **View Product Segment**.

The **View Product Segment** screen displays.

Figure 2-34 View Product Segment



For more information on fields, refer to the field description table.

Table 2-36 View Product Segment – Field Description

Field	Description
Product Code	Displays the product code.
Product Description	Displays the description of the product code.
Product Type	Displays the product type.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.7 Product

This topic describes the information about defining the product.

Loan products are often offered with different types of business components like interest, fees, tax applicable and different types of interest rate charts like fixed/floating or term/amount/rule

based rates and different stages of schedule like Interest Only Installment (IOI) or Equated Periodic Installment (EPI) etc depending on the type of customer segment to who the loan product is being offered and also the purpose of loan.

Loan products help in configuring all these attributes and all these attributes are combined to derive a loan account repayment schedule. For example, A student loan can be created with floating interest rate with quarterly rate reset frequency with loan repayment schedule like Interest only Installment (IOI) for initial years until education is over followed by Equated Periodic Installment (EPI) with increasing installment amount every 2 years.

There can be multiple products created under a product segment each catering to different purposes of the loan with different stages of schedule, interest rates and other preferences. A Loan account inherits the properties of both the loan product and product segment under which it is created.

This topic contains the following subtopics:

- [Create Product](#)
This topic describes the steps to create a new Product.
- [View Product](#)
This topic provides the systematic instructions to view the list of configured products.

2.7.1 Create Product

This topic describes the steps to create a new Product.

This topics contains following subtopics:

- [Basic Details](#)
This topic describes capturing basic details related to identification of products like Product Description, validity period of the product and Product segment under which it is created.
- [Business Components](#)
This topic describes about configuring various types of Business components applicable to the product.
- [Product Preference](#)
This topic describes about configuring various loan account specific preferences applicable for the accounts created under this product.
- [Restriction Preference](#)
This topic describes about configuring products to allowed or disallowed branches, customer categories and/or adhoc codes
- [Stage Definition](#)
This topic describes about configuring the repayment schedule of the loan accounts opened under this product and/or adhoc codes.

2.7.1.1 Basic Details

This topic describes capturing basic details related to identification of products like Product Description, validity period of the product and Product segment under which it is created.

1. On **Home** screen, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Product**, under **Product** screen, click **Create Product**.

The **Basic Details** screen is displayed.

Figure 2-35 Basic Details

The screenshot shows the 'Create Product' interface with the 'Basic Details' tab selected. The form contains the following fields:

- Code**: A text input field marked as 'Required'.
- Description**: A text input field marked as 'Required'.
- Product Segment Code**: A dropdown menu with a search icon, marked as 'Required'.
- Product Segment Description**: A text input field.
- Start Date**: A date picker field showing 'March 30, 2018', marked as 'Required'.
- End Date**: A date picker field showing 'March 30, 2018', marked as 'Required'.

The form is part of a multi-step process with tabs for 'Basic Details', 'Business Components', 'Product Preference', 'Restriction Preference', and 'Stage Definition'. At the bottom right, there are buttons for 'Cancel', 'Save and Close', and 'Next'.

- Specify the fields on **Basic Details** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-37 Basic Details - Field Description

Field	Description
Code	Specify a unique code. A product code can be of a maximum of 30 characters that includes alphabets and numerical values. Special and negative character inputs are not supported.
Description	Specify the description of the code. The description can be of a maximum of 240 characters that includes alphabets, numerical and restricted special characters.
Product Segment Code	Click  icon and select the code as loan account / Line of Credit from the drop-down list.
Product Segment Description	Displays description of the product Segment code selected.
Start Date	Specify the start date for the product, and the system will allow the backdated start date. However, The system validates the date during on-boarding of account and displays an error if loan start date is less than the start date of product code.
End Date	Specify the end date for the product, and the system will allow the future date. On loan account / Line of Credit onboarding, the start date will need to be with in the start date and end date of product under which the loan account / Line of Credit is opened. Note: Start date and End date of product will need to be with in the start and end date of product segment to which it is linked.

Table 2-37 (Cont.) Basic Details - Field Description

Field	Description
Type	Select the loan account / Line of Credit type from the drop-down list. The available options are: • Personal Loan • Home/Mortgage Loan • Home Equity Loan • Vehicle Loan • Student Loan • Pay Day Loan • Gold Loan • Equipment Loan • Agriculture Loan • Lease • Line of Credit • Loan against Deposit The allowed values are defined by the lookup type LOAN_TYPE. Note: Additional values defined in the look up are for future use.

4. Click **Cancel** to discard the changes and close the window.
5. Click **Save and Close** to save and close the details.
6. Click **Next** to save and navigate to the next screen (**Business Components**).

2.7.1.2 Business Components

This topic describes about configuring various types of Business components applicable to the product.

All the business components defined for the product segment are defaulted to the product and Loan officer creating the product can deselect the components not applicable for this product.

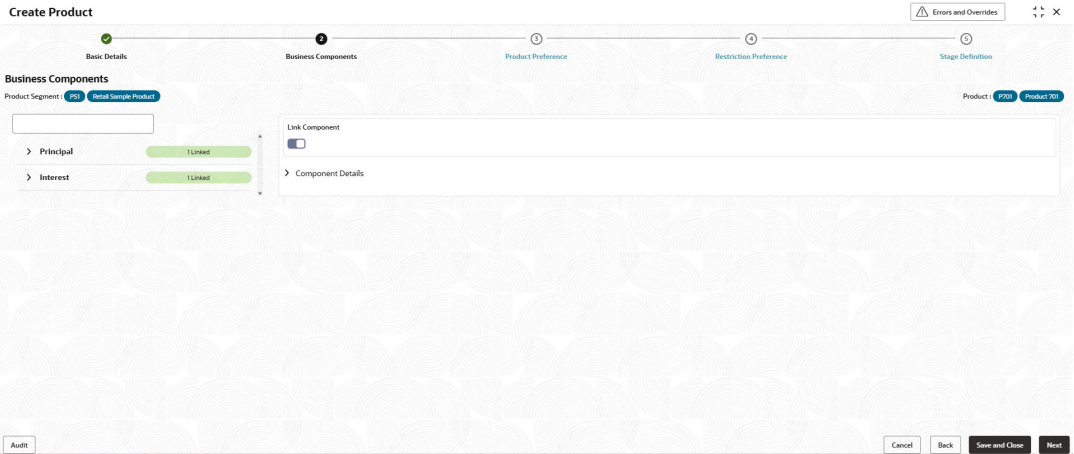
New business components cannot be added directly to the product. They need to be added to the product segment and in turn to the product.

In this section, Loan officer can only de-link the components not applicable for the product. Also, in this section loan officer can configure the pricing preferences for interest components and charge code applicable for fee components.

In this section, the system allows linking Insurance Components to Product Segment with **Include in APR** option.

1. Click **Next** in the **Basic Details** screen to link the components.
The **Business Components** screen is displayed.

Figure 2-36 Business Components



Principal

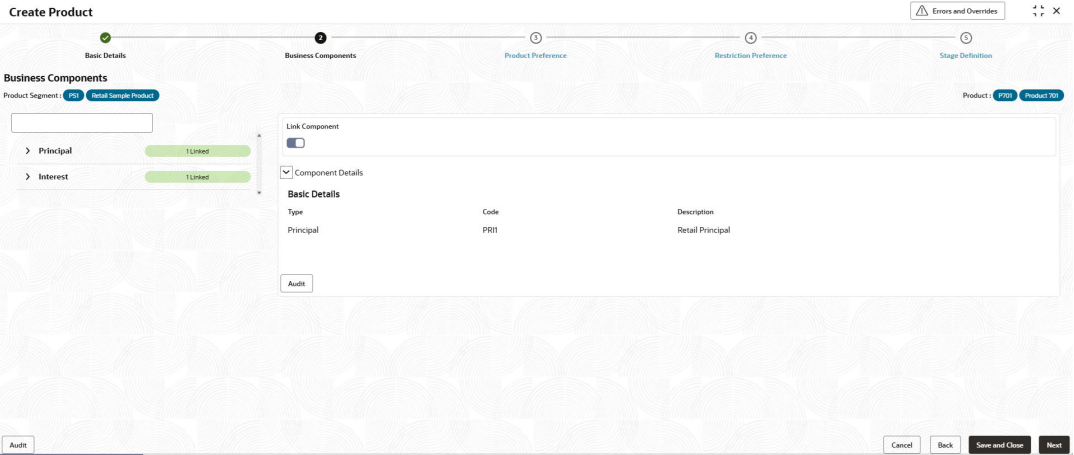
- 2. Specify the fields on **Principal** screen.

The Principal type components defined in the Business Components section of Product segment are listed here. Click on toggle status to disable the component selected.

Note

Atleast one principal component type needs to be enabled.

Figure 2-37 Principal



For more information on fields, refer to the field description table.

Table 2-38 Principal - Field Description

Field	Description
Type	Displays the type of component.

Table 2-38 (Cont.) Principal - Field Description

Field	Description
Code	Displays the unique code.
Description	Displays the description of the code.

Interest

- Specify the fields on **Interest** screen.

The Interest type components defined in the **Business Components** section of **Product Segment** are listed here. The user can link the component code by specifying the pricing preferences and currency wise rate preferences for interest and enable the toggle.

Figure 2-38 Interest - Basic Details and Component Preferences

The screenshot displays the 'Create Product' interface. On the left, under 'Business Components', the 'Interest' component is selected and marked as 'Linked'. The main area shows 'Component Details' with a table:

Type	Code	Description
Principal	PR01	Retail Principal

Buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next' are visible at the bottom.

For more information on fields, refer to the field description table.

Table 2-39 Interest - Basic Details and Component Preferences

Field	Description
Type	Displays the type of component as Interest .
Code	Displays the unique code of interest component .
Description	Displays the description of the interest component code

Figure 2-39 Interest - Pricing Preferences

Interest pricing preferences for different periods are captured in this section. For example, For first 3 years the interest to remain fixed, followed by floating rate for the remaining term can be configured in this section as below.

Table 2-40 Interest Pricing Preferences

Serial Number	Period	Unit	Rate Application
1	3	Years	Fixed
2	999	Years	Floating

Create Product Errors and Overrides

Basic Details 2 Business Components 3 Product Preference 4 Restriction Preference 5 Stage Definition

Product Segment: **BB02** Personal Expense Loan Product: 0022 test

Business Components

Principal 1 Linked

Interest 1 Linked

INT_OUT_360 ✓

Fees 6 Linked

Link Component ☐

Component Details

Preferences

Include in Instalment ☐ Include in APR ☐ RP Benefit Applicable ☐ Deposit Rate Calculation Method: **Lowest Rate**

Pricing Preferences

☐	Serial Number	Default Period	Unit	Pricing Type	Default Rate	Rate Code	Price Code
☐	1	12	Months	User Defined	18		

Page 1 of 1 (1 of 1 items) |< < 1 > >|

Currency Wise Rate Preferences

Currency	Minimum Rate	Maximum Rate	Minimum Spread...	Maximum Spread Rate	Floor Rate	Ceiling Rate	Action
USD	1	10	0.1	0.9	2	9	

Page 1 of 1 (1 of 1 items) |< < 1 > >|

Cancel Back **Save and Close** Next

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-41 Interest - Interest Pricing Preferences - Field Description

Field	Description
Include in Installment	Click the toggle status to enable this feature. This toggle should be enabled if the said component is required to be considered in the installment amount. Note: This field is not supported for Line of Credit products.

Table 2-41 (Cont.) Interest - Interest Pricing Preferences - Field Description

Field	Description
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Annual Percentage Rate. Note: - This flag needs to be ON for Reg Z enabled products as it is considered as part of Finance charge under Reg Z. - This field is not supported for Line of Credit products.
RP Benefits Applicable	Click the toggle status to enable applicability of relationship pricing (RP) feature to the product. If enabled, certain configurations are additionally required as per the criteria sought under relationship pricing.
Deposit Rate Calculation Method	Specify the method used to calculate the deposit rate from the drop-down list. The available options are: Weighted Average – The system calculates the weighted average of deposit rates based on the deposit linkage amounts. Highest Rate – The system selects the highest deposit rate from the linked deposits. Lowest Rate – The system selects the lowest deposit rate from the linked deposits. Note: This field is mandatory for Loan against deposit products.
Pricing Preferences	Section displays the pricing preferences for different periods.
Default Period	Specify the default period.
Unit	Specify the unit from the drop-down list. The available options are: Days Months Years The allowed values are defined by the lookup type PERIOD_UNIT.
Pricing Type	Specify the pricing type from the drop-down list. The other values are: User Defined Rate Code Based Price Code Based Deposit Rate Based If it is User Defined , then interest rate value is directly given at the time of on-boarding loan account / Line of Credit. If it is Rate Code Based , interest rate value is derived based on the rate code maintenance configuration in common core. If it is Price Code Based , interest rate is derived based on price code defined in common core. If it is Deposit Rate Based , then interest rate is derived based on selected value of deposit rate calculation method . Note: Deposit Rate Based is allowed only for Loan against deposit products The allowed values are defined by the lookup type PRICING_TYPE.
Default Rate	Specify the default rate. This field is enabled only if the Pricing Type is selected as User Defined . Note: If Pricing Type is User Defined , system default Rate Application as Fixed . and the field gets disabled

Table 2-41 (Cont.) Interest - Interest Pricing Preferences - Field Description

Field	Description
Rate Code	Specify the rate code. This field is enabled only if the Pricing Type is selected as Rate Code Based .
Price Code	Specify the price code. This field is enabled only if the Pricing Type is selected as Price Code Based .
Rate Application	Specify the rate application. The available options are: • Fixed- Fixed rate application means interest rate remain fixed for the entire loan term. • Floating - Floating rate application means the interest rate is revised automatically as per refresh frequency configured in product preference. The allowed values are defined by lookup type RATE_APPLICATION. Note: When the pricing type is User Defined or Deposit Rate Based , the rate application is defaulted to FIXED and disabled. For Rate Code Based or Price Code Based pricing types, selecting a rate application is mandatory.
Spread Type	Specify the spread type from the drop down list. The available options are: • User Defined. • Price Code Based Pricing - This is for future use. The allowed values are defined by look up type SPREAD_TYPE.
Default Spread	Specify the default spread when the spread type is User Defined. This spread will be added as product spread to arrive at the final rate of loan. Note: Default Spread should be within the range of Minimum and Maximum Spread Rate.
Spread Price code	Specify the spread price code when the spread type is Price Code Based Pricing . This is for future use.
Currency Wise Rate Preferences	Section displays the currency wise rate preferences.
Currency	Displays the currency selected.
Minimum Rate	Specify the minimum rate for the interest type component. This value is populated from Currency Wise Rate Preference setup at product segment and can be modified. Specify the minimum rate value up to 6 decimals and ensure that the value is less than the Maximum rate and also within the range of product segment level minimum rate and maximum rate for the same component. Also, note that system validates during account on-boarding and also during the Life cycle of the loan and displays an error if final rate of loan account / Line of Credit goes below the minimum rate or goes above the maximum rate.

Table 2-41 (Cont.) Interest - Interest Pricing Preferences - Field Description

Field	Description
Maximum Spread Rate	Specify the maximum spread rate for the interest type component. This value is populated from Currency Wise Rate Preference setup and can be modified. Specify the maximum spread rate value up to 6 decimals and ensure that the value is within the range of product level minimum spread rate and maximum spread rate for the same component defined in product. Also, note that system validates this value either during account onboarding or during the Life cycle of the loan and displays an error if spread value goes below the minimum spread rate or if minimum spread rate is greater than maximum spread rate.
Floor Rate	Specify the floor rate. Note: The Floor Rate should be set up greater than the Minimum Rate and less than the Ceiling Rate .
Ceiling Rate	Specify the ceiling rate. Note: The Ceiling Rate should be set up greater than the Maximum Rate .
Action	Displays the actions to be taken on record. The available options are: Edit - Click to edit the record. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. Delete - Click to delete the record.

Fees

4. Specify the fields on **Fees** screen.

The Fee type components defined in the Business Components section of Product segment are listed here. The user can link the component code by specifying the charge code preferences and enabling the toggle.

Figure 2-40 Fees

The screenshot displays the 'Create Product' application window. The 'Business Components' tab is active, showing a list of components under the 'Product Segment' dropdown. The 'Fees' component is expanded, revealing a list of fee types: ADHOC_FEE, DISB_FEE_FIXED, LATE_FEE_FIXED, and PERIOD_MACCR_FEE. Each fee type has a 'Link Component' toggle and a 'Charge Code' field. The 'DISB_FEE_FIXED' fee type is selected, and its 'Charge Code' is 'DSBFEFFIXED'. The 'Charge Code Description' is 'DSBR Fee Fixed Based'. The interface also shows a 'Pricing Preferences' section with a 'Advanced Pricing' toggle.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-42 Fees - Field Description

Field	Description
Link Component	Click the toggle to associate a component to the product.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Annual Percentage Rate. Note: For any Fee that needs to be included as Finance charge under RegZ, should have this flag as ON .
Advance Pricing	This is for future use.
Charge Code	Select the charge code from the list. Displays the charge codes from Charge Code maintenance screen.
Charge Code Description	Displays the description of the charge code selected.
First Due Date	This is applicable only for periodic fees component. It is defaulted as First Due Date . The first due of periodic fees will be same as installment due date and further fee due dates will be by adding fee frequency to the previous due date. The allowed values are defined by the lookup type FEE_FIRST_DUE_DATE. Note: This field is supported for Line of Credit products.
Fee Frequency	This is frequency of charging the periodic fees. The allowed values are : • MONTHLY • QUARTERLY • ANNUALLY • HALF YEARLY The allowed values are defined by the lookup type FEE_FREQUENCY. Note: The Fee Frequency as Monthly is supported for both Loan accounts and Line of Credit products.

Insurance

5. Specify the fields on **Insurance** screen.

The Insurance type components defined in the Business Components section of Product segment are listed here. Click on toggle status to disable the component selected.

Note

This section is not supported for Line of Credit products.

Figure 2-41 Insurance

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-43 Insurance - Component Details - Field Description

Field	Description
Component Details - Basic Details	This section displays the basic details of component.
Type	Displays the type of component as Insurance .
Code	Displays the unique code.
Description	Displays the description of the code.
Preferences	This section displays the preferences of component.
Include in Installment	This field is not applicable for Insurance type component.
Include in APR	Click the toggle status to enable this feature. This toggle to be enabled, if the said component is required to be considered for computation under the Annual Percentage Rate .

6. Click **Cancel** to close the details without saving.
7. Click **Back** to navigate to previous screen (**Basic Details**).
8. Click **Save and Close** to save the details.
9. Click **Next** to save and navigate to the next screen (**Product Preference**).

2.7.1.3 Product Preference

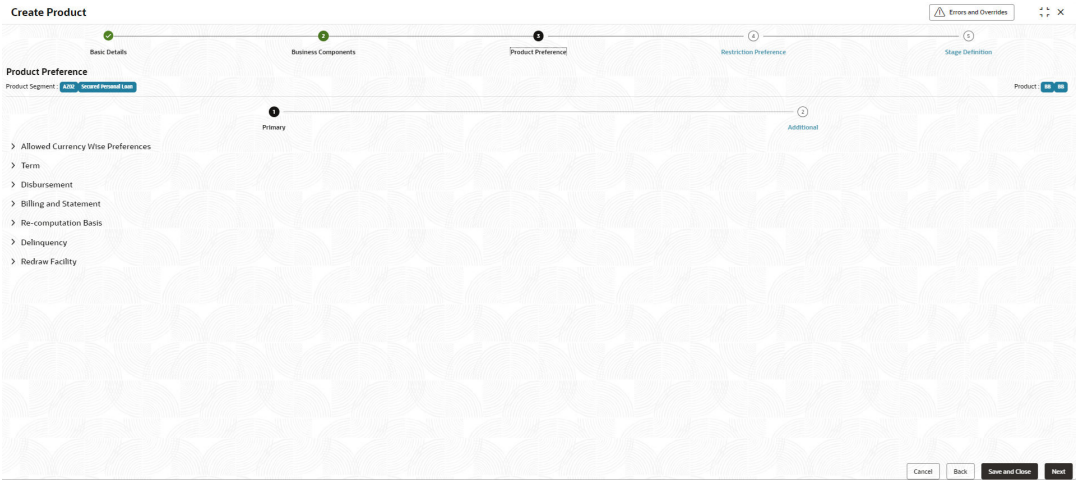
This topic describes about configuring various loan account specific preferences applicable for the accounts created under this product.

This topic describes about configuring various loan account preferences applicable for the accounts created under this product and these preferences control the account's behavior throughout its life cycle. Preference related to Term, Amount and Currencies and lifecycle events like disbursement, repayment, closure etc are configured in this section. The sections

following, go into greater detail on the preferences, intended functionality, and related parameters.

1. Click **Next** in the **Business Components** screen to add the preferences.
The **Contract Preferences - Primary** screen is displayed.

Figure 2-42 Contract Preferences - Primary



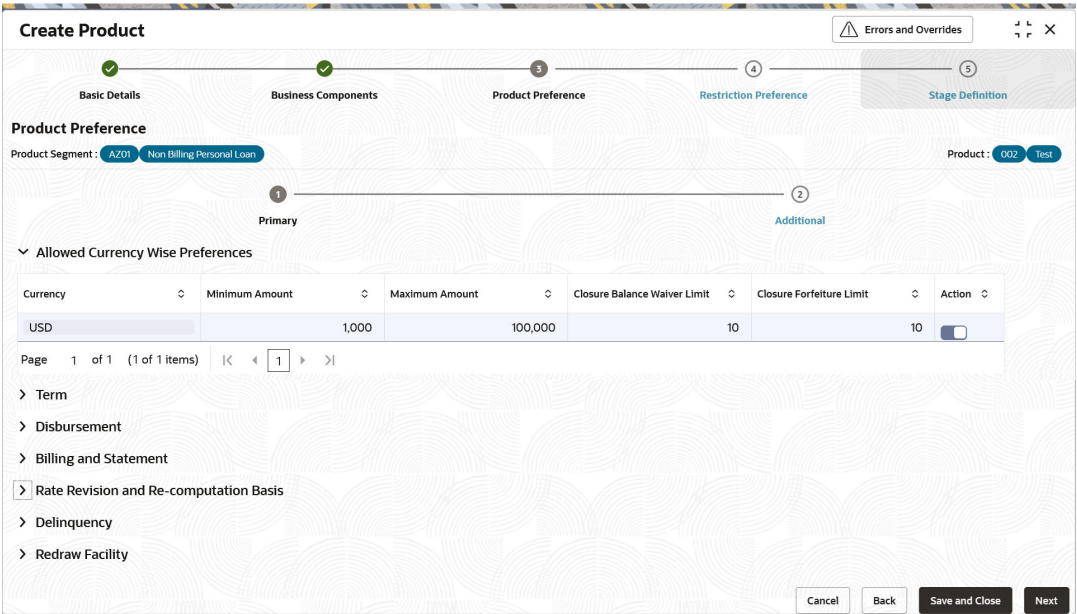
Allowed Currency Wise Preference

2. Specify the fields on **Contract Preferences - Primary** screen.

This section describes the list of allowed currencies under which loan accounts of this product can be opened. Currencies defined in Product segment are defaulted and enabled here. They can be disabled by toggling the **Action** button.

On loan account on-boarding validation is done to ensure the loan amount lies within the range of minimum amount and maximum amount.

Figure 2-43 Allowed Currency Wise Preference



For more information on fields, refer to the field description table.

Table 2-44 Allowed Currency Wise Preference - Field Description

Field	Description
Currency	Displays the currency selected for a loan account.
Minimum Amount	Displays the minimum amount in the specified currency for a loan account opened under the product. Note: - In US region Regulation Z compliance is mandatory for consumer loan products between USD 1 and USD 69,500. (Limits are updated annually based on CFPB guidelines). - Displays the lowest allowable sanctioned limit for a Line of Credit (LOC) to ensure valid Sanctioned limit during LOC Account On-boarding. This field value should be set to 1 by default. This field is editable for all product types except Line of Credit products.
Maximum Amount	Displays the maximum amount in the specified currency for the loan account opened under the product. Note: In US region Regulation Z compliance is mandatory for consumer loan products between USD 1 and USD 69,500. (Limits are updated annually based on CFPB guidelines). User can modify the same.
Closure Balance Waiver Limit	Specify the closure balance waiver limit. When full payoff of loan, when total outstanding is less than small balance waiver limit, the outstanding will be waived automatically and account will be marked as paid off. Note: This field is not supported for Line of Credit products as this is not applicable during Draw Period.
Closure Balance Forfeiture Limit	Specify the closure balance forfeiture limit. During full payoff of loan, when amount paid is more than total due, excess amount is forfeited and account will be marked as paid off. Note: This field is not supported for Line of Credit products as this is not applicable during Draw Period.
Action	Indicates if the allowed currency wise preference is enabled or not. By default, this option is enabled. Note: Enabling at least one currency row is required.

Figure 2-44 Term

For more information on fields, refer to the field description table.

Table 2-45 Term - Field Description

Field	Description
Term Units	Displays the term units as selected in product segment → preferences → term → term units. Note: This field is not supported for Line of Credit products.
Minimum Term	Specify the minimum term for a account opened under the product. Note: This field is not supported for Line of Credit products.
Maximum Term	Specify the maximum term for a account opened under the product. Note: This field is not supported for Line of Credit products.

Figure 2-45 Disbursement

For more information on fields, refer to the field description table.

Table 2-46 Disbursement - Field Description

Field	Description
Auto Disbursement	Toggle to enable the auto disbursement. The toggle is enabled by default but will be allowed to disable. Note: field is not supported for Line of Credit products.
Multi Disbursement Allowed	Toggle to enable the multiple disbursement. The toggle is enabled by default but will be allowed to disable. Note: This field is not applicable for Line of Credit products; as multiple draw-downs applicable for Line of Credit by default
Schedule Drawn On	Select the schedule drawn from the drop-down list. The available options are: • Sanction Amount • Outstanding Principal Amount If schedule is drawn on Sanction Amount, installment amount is computed on sanctioned amount and schedule is drawn for the same installment amount. If schedule is drawn on Outstanding Principal amount, installment amount is computed on outstanding principal at the time of disbursement and schedule is re-computed on every disbursement The allowed values are defined by the lookup type SCHEDULE_DRAWN_ON. Note: This field is not supported for Line of Credit products.
Days to First Payment	Specify the number of days post first disbursement, when the first payment will become due on the loan account. For example, if a loan account is disbursed on 10-Jan and Days to First payment is say 45 days, then first payment due date is derived as 24-Feb. Subsequent payment dates of loan are derived by adding the frequency of installment payment to the first due date derived. The allowed values are: • Anniversary • 30 • 45 • 60 • 90 The allowed values are defined by the lookup type DAYS_FIRST_PAYMENT. Note: This field is not supported for Line of Credit products.
Update Collateral Utilization	Toggle this to enable collateral utilization on disbursement and de-utilization on payment, for the secured loans. The toggle is enabled by default. If not checked, utilization against collateral will not be done. Note: • Blocking of collateral for the Collateral linkage amount will be done as a default behavior for secured loans. • This field is not supported for Line of Credit products.
Auto Payment of back dated Schedules	This is for future use. Note: This field is not supported for Line of Credit products.

Figure 2-46 Billing and Statement

For more information on fields, refer to the field description table.

Table 2-47 Billing and Statement - Field Description

Field	Description
Billing Required	This field indicates if loan billing notice to be generated or not. The toggle is disabled by default and can be modified to enable. Enabling this flag initiates the billing cycle. The system generates the upcoming bill on the calculated Billing Date (Bill Due Date–Billing Notice Days) which includes all current and overdue Principal, Interest, and Fees. Note: This field is mandatory for the Line of Credit products.
Payment Tolerance Percentage	Specify the tolerance percentage for the payment. This is the threshold percentage of payment amount that must be achieved before a due amount is considered PAID or UNPAID. It is only supported for billing accounts. And allowed values for Payment Tolerant Percentage are from 1 to 100, with up to 2 decimal places. See the Examples - Payment Tolerance Percentage below for related examples. Note : This field is not supported for Line of Credit products.
Billing Post Maturity Lag Days	Specify the number of days after maturity date, when loan billing notice will be sent to the customer, after every lag days is crossed, if the loan account is not fully settled. Input in this field is required if Billing Required is enabled. For example if this field is maintained as 15 days and 10-Jan is the maturity date, then Post maturity bill will be sent every 15 days on 25-Jan, 09-Feb, 24-Feb and so on until the loan is fully repaid. Note : This field is not supported for Line of Credit products.

Table 2-47 (Cont.) Billing and Statement - Field Description

Field	Description
Statement Frequency	Select the frequency from the drop-down list, when the loan account / Line of Credit statement needs to be generated. The allowed values are defined by the lookup type STMT_FREQ. Note: - Billing Accounts supports weekly, biweekly and quarterly frequencies. - If the frequency is set to Same as Billing Date, the statement will be generated specifically on the Billing Date.
Start Month	Specify the month on which statement generation will begin. This field is required if statement frequency is greater than Monthly. Valid values are Jan, Feb, Mar etc. If frequency is Quarterly and Start month is Feb, then statement will be generated every Feb, May, Aug and Nov. This field is enabled only when the Statement Frequency is set to Quarterly, Half-Yearly, or Yearly. In these cases, the field is mandatory. The allowed values are defined by the lookup type MONTH. Note: This field is supported for Line of Credit products.
Statement Date	Specify the date when the statement is to be generated as per the statement frequency. If statement frequency is Quarterly and Start Month is Feb and Statement Date is 5, then statement will be generated on 5-Feb, 5-May, 5-Aug and 5-Nov. This field is mandatory when Statement Frequency other than None or Same as Billing Date. Note: This field is supported for Line of Credit products.
Installment Frequency	Select the multiple installment frequency when the installment amount will become due for payment from the drop-down list. The available options are: Monthly Quarterly Weekly Half Yearly The allowed values are defined by the lookup type INST_FREQ. Note: - The MONTHLY Installment Frequency is the only supported configuration for the Line of Credit products for generating the bill. - This field is mandatory when the Billing Required is captured. - This field is supported for Line of Credit products.
Pre-bill Days	Specify the number of days before the schedule due date for generating the billing notice. This field is mandatory when the Installment Frequency is captured. This field allows values between 1 to 28 with no decimals. Note: - This field is mandatory when the Billing Required is captured. - This field is supported for Line of Credit products.
Minimum Days between Installments	This field is mandatory when the Billing Required is not selected and Installment Frequency is captured. Note: This field is not supported for Line of Credit products.

Figure 2-47 Examples: Payment Tolerance Percentage

Paid 95

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	95	16-Jan-25	01-Feb-25	95	Paid

Paid 95

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	100	16-Jan-25	01-Feb-25	95	Paid
2	100	90	14-Feb-25	01-Mar-25	95	Unpaid

Paid 110

Bill Number	Bill Due Amt	Pmt Receive	Bill Generation	Bill Due Dt	Payment Tolerance %	Bill Status
1	100	100	16-Jan-25	01-Feb-25	95	Paid
2	100	100	14-Feb-25	01-Mar-25	95	Paid
3	100	100	16-Mar-25	01-Apr-25	95	Paid

Line of Credit

Note: This section is only supported for Line of Credit products.

Figure 2-48 Line of Credit

The screenshot shows the 'Create Product' form for a Line of Credit product. The form is divided into several sections: Basic Details, Business Components, Product Preference, Restriction Preference, and Stage Definition. The 'Line of Credit' section is expanded, showing the following fields:

- Minimum Amount Due Calculation Method:** A dropdown menu with 'Greater of % Total Outstanding' selected.
- Minimum Amount Due Percentage:** A text input field with the value '11'.
- Minimum Amount Due Fixed Amount:** A text input field with the value '12'.
- Bill Flat Amount:** A text input field with the value '12'.
- Delinquency:** A section with two sub-fields:
 - Payment Grace Days:** A text input field with the value '0'.
 - Time Bar Years:** A text input field.
- Redraw Facility:** A section with a dropdown menu.

At the bottom right of the form, there are buttons for 'Cancel', 'Back', 'Save and Close', and 'Next'.

Table 2-48 Line of Credit- Field Description

Field	Description
Minimum Amount Due Calculation Method	Specify the minimum portion of the total outstanding balance that the borrower is required to pay by the due date to keep the account in good standing and avoid delinquency and penalty charges. Refer below table for more information on applicable Minimum Amount Due Calculation Methods . Note: This field is applicable for Line of Credit Products.

Table 2-48 (Cont.) Line of Credit- Field Description

Field	Description
Minimum Amount Due Percentage	Specify the predefined constant percentage for required for calculating Minimum Amount Due. This field is enabled and mandatory only when a Minimum Amount Due Calculation Method has been selected.
Minimum Amount Due Fixed Amount	Specify the a predefined fixed amount, that is Minimum Amount Due Fixed Amount. This field is enabled and mandatory only when a Minimum Amount Due Calculation Method has been selected.
Bill Flat Amount	Specify the minimum bill amount threshold. The field is applicable for all the Minimum Amount Due formulas but with below exception, • If Minimum Amount Due Calculation Method = 'Greater of % Total Outstanding or Fixed Amount', this field value = Minimum Amount Due Fixed Amount and non-editable. • If Minimum Amount Due Calculation Method = 'Fixed Amount', this field value = Minimum Amount Due Fixed Amount and non-editable. See the Examples - Bill Flat Amount below for related examples.

Table 2-49 Minimum Amount Due Calculation Methods

Sr No.	Minimum Amount Due Calculation Method	Formula	Bill is marked Paid	Billed Component
1	Percentage of Balance	(Principal Balance x X%) + Interest + Fees*	Payment is more than or equal to Billed Interest + (Principal Balance x X%)	• Billed Interest • Billed Fee • Principal Balance x X%
2	Flat Percentage	Total Outstanding Balance x X%	Payment is more than or equal to Billed Interest + Billed Principal First Minimum Amount Due is calculated Then Billed Principal = Minimum Amount Due - Billed Interest - Billed Fee	• Billed Interest • Billed Fee • Billed Principal
3	Interest + Fixed Amount	Interest + Fees* + Fixed Amount*(example,\$25)	Payment is more than or equal to Billed Interest + Billed Principal First Minimum Amount Due is calculated Then Billed Principal = Minimum Amount Due - Billed Interest - Billed Fee	• Billed Interest • Billed Fee • Billed Principal

Table 2-49 (Cont.) Minimum Amount Due Calculation Methods

Sr No.	Minimum Amount Due Calculation Method	Formula	Bill is marked Paid	Billed Component
4	Grater of % or Fixed	MAX((Balance x X%), \$Y) Example, MAX(2% of balance, \$25)	Payment is more than or equal to Billed Interest + Billed Principal First Minimum Amount Due is calculated Then Billed Principal = Minimum Amount Due - Billed Interest - Billed Fee	- Billed Interest - Billed Fee - Billed Principal
5	Fixed Dollar Payment	\$X per month (example, \$50)	Payment is more than or equal to Billed Interest + Billed Principal First Minimum Amount Due is calculated Then Billed Principal = Minimum Amount Due - Billed Interest - Billed Fee	- Billed Interest - Billed Fee - Billed Principal

Note

Based on the selected **Minimum Amount Due Calculation Method**, **Minimum Amount Due Percentage (X%)** and **Minimum Amount Due Fixed Amount (\$Y)** are captured.

Examples : Bill Flat Amount

Case 1: At the time of Bill generation, if the Total Minimum Amount Due is less than the defined Bill Flat Amount (as per product definition), the Bill will be generated for the defined Bill Flat Amount.

Total Minimum Amount Due = \$20

Defined Bill Flat Amount (as per product definition) = \$30

Since \$20 < \$30, the system will generate the Bill for \$30 instead of \$20.

Case 2: At the time of Bill generation, if the Total Outstanding of the Bill is less than the defined Bill Flat Amount (as per product definition), the Bill will be generated for the Total Outstanding Amount.

Defined Bill Flat Amount (as per product definition) = \$30

Total Outstanding Amount Due = \$15

Although \$15 < \$30, the system will generate the Bill for \$15.

Figure 2-49 Rate Revision and Re-computation Basis

Product Preference

Product Segment: **PMS - Loan Billing Product** Product: **PMS_F00_PMS_Alt - Green Kiosk**

1 Primary 2 Additional

> Allowed Currency Wise Preferences
> Term
> Disbursement
> Billing and Statement
> Rate Revision and Re-computation Basis

Refresh Frequency: Every Bill Generation Date Refresh Interval: 1 Month

Event	Re-computation Basis	Action
Rate Revision	Balloon Payment	
Amendment Initiation	Balloon Payment	
Payment	Balloon Payment	
SCRA Deactivation	Recalculate Term	
SCRA Activation	Balloon Payment	

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> Delinquency
> Redraw Facility

Audit View Product Product Cancel Back Save and Close Next

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-50 Re-computation Basis - Field Description

Field	Description
Refresh Frequency	This field refers to the frequency at which the rate changes at rate code/price code level to be propagated to loan account. This field is applicable when Interest Pricing level, Rate Application is selected as Floating for interest component. Select the frequency from the drop-down list. The available options are: • Immediate • Every Due Date • Every Bill Generation Date • Every N months The allowed values are defined by the lookup type RATE_REFRESH_FREQUENCY.
Refresh Interval	Specify the refresh interval. This field refers to refresh period when rate revision is to be triggered if Refresh frequency is Every N months. Specify the refresh interval in months. Allowed value can be from 1 – 12 months.

Table 2-50 (Cont.) Re-computation Basis - Field Description

Field	Description
Event	Select the event from the drop-down list. The available options are: • Disbursement • Payment • Amendment Initiation • Rate Revision • SCRA Activation • SCRA Deactivation The allowed values are defined by the lookup type PRODUCT_EVENTS_RECOMPBASIS.
Re-computation Basis	Select the Re-computation basis from the drop-down list. The available options are: • Recalculate Term - The installment amount remains same as before the operation and term is recomputed. • Recalculate Installment - The term remains the same as before and Installment amount is recomputed. • Balloon Payment - Neither the term nor the installment is changed, anything excess will be adjusted in maturity schedule or schedules with zero dues are drawn. The allowed values are defined by the lookup type RECOMPUTE_BASIS.

Figure 2-50 Delinquency

Create Product

Progress: Basic Details, Business Components, **Product Preference**, Restriction Preference, Stage Definition

Product Preference

Product Segment: Retail Sample Product

Primary

- > Allowed Currency Wise Preferences
- > Term
- > Disbursement
- > Billing and Statement
- > Rate Revision and Recomputation Basis
- ☒ **Delinquency**
 - Payment Grace Days: 0
 - Time Bar Years:
- > Redraw Facility

Audit, Cancel, Back, Save and Close, Next

For more information on fields, refer to the field description table.

Table 2-51 Delinquency - Field Description

Field	Description
Payment Grace Days	Specify the number of grace days to be provided for payment of dues after the installment has become due. Account is not levied penalty if payment is done within the grace days. Example: Due date: 10th January 2024, Grace 3 days, If payment done on or before 13th January 2024, penalty will not be levied. Note: For Line of Credit products, if the Principal and Interest portion of the Total Minimum Amount Due (TMAD) are not settled by the due date, the system will apply a Late Fee (if configured) once the Grace Days have expired.
Time Bar Years	This field is for future use.

Figure 2-51 Redraw Facility

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-52 Redraw Facility - Field Description

Field	Description
Redraw Applicable	This feature allows to refund the excess amount paid by customer. Click the toggle status to enable this feature. Note: This field is not supported for Line of Credit products.

- On **Product Preference** screen, click **Additional** tab.

The **Product Preference - Additional** screen displays.

Figure 2-52 Product Preference - Additional

The screenshot shows the 'Create Product' form with the 'Product Preference' tab selected. The 'Additional' section is expanded, showing a table of 'Allowed Purpose Codes'. The table has three columns: 'Allowed Purpose Codes', 'Purpose Code Description', and 'Action'. There are two rows: 'Marriage' and 'Home renovation'. The 'Home renovation' row is highlighted. The 'Action' column contains edit and delete icons. The bottom of the form has navigation buttons: 'Cancel', 'Back', 'Save and Close', and 'Next'.

Allowed Purpose Codes	Purpose Code Description	Action
Marriage	Marriage	
Home renovation	Home renovation	

Figure 2-53 Installment Day Cap Rules

The screenshot shows the 'Product Preference' form with the 'Installment Day Cap Rules' section expanded. The section has two tabs: 'Primary' and 'Additional'. The 'Primary' tab is selected. The section contains a list of rules, but no rules are currently defined. The bottom of the form has navigation buttons: 'Cancel', 'Back', 'Save and Close', and 'Next'.

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-53 Installment Day Cap Rules - Field Description

Field	Description
Minimum Installment Day	Specify the minimum start day for the repayment frequency. For example, For the minimum installment frequency set to monthly and the minimum installment day set to 10, any installment or schedule due date ranging from the 1st to the 9th cannot be accepted during the on-boarding or installment change operation, as the minimum start day is the 10th.

Table 2-53 (Cont.) Installment Day Cap Rules - Field Description

Field	Description
Maximum Installment Day	Specify the maximum start day for the repayment frequency. At the Product level or at account level, if the user wants the date to be month end then the Due Date Day has to be entered as 31. In such a case the system will validate that the First Installment Due Date is the last day of that month and not do an exact comparison with 31. Also going forward all due dates will be month end. The system should also validate that the Product Level Due Date Day is within the Minimum Installment Day and Maximum Installment Day otherwise an error will be thrown "Due Date Day is not within the range of Minimum Installment Day and Maximum Installment Day". The system should also validate that the Account Level Due Date Day is within the Minimum Installment Day and Maximum Installment Day. For example1: Product Level Due Date Day = 10 Defaults to Account Level, User modifies to 20 All Installments for the frequencies Monthly and above will have the Day part of the Installment Due Date as 20 20-Feb-2025 20-Mar-2025
Date Change Gap Days	Specify the gap days between each date change operation is captured.
Maximum Number of Date Change in a Year	Specify the maximum number of installment date changes allowed within a year.
Maximum Number of Date Change in Life	Specify the maximum number of loan term installment date changes allowed within a lifetime.

Figure 2-54 Term Cap Rules

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-54 Term Cap Rules - Field Description

Field	Description
Maximum Number of Term Increase in Life	Specify the maximum number of term increase in life. If there is a term increase, the system tracks the occurrence count. When this count (for the entire duration) exceeds the allowed number of term increases, the system will display an error message: Term Increase is not allowed as it exceeds the maximum number of term increases permitted during the lifetime. This validation is only applicable if the field is not blank; if the field is blank, the validation will be skipped.
Maximum Number of Term Increase in a Year	Specify the maximum number of term increase in year. When there is a Term Increase, the system tracks the occurrence count for the year. If the count exceeds the allowed limit, the system will display the error message: Term Increase is not allowed as it exceeds the maximum number of term increases permitted in a year. This validation is only applied if the field value is not blank; if the field is blank, the validation will be skipped. The value will be compared with the original or booking-time term value to determine whether there is an increase or decrease.
Maximum Number of Term Decrease in Life	Specify the maximum number of term decrease in life. When there is a Term Decrease, the system tracks the occurrence count for the entire duration. If the count exceeds the allowed limit, the system will display the error message: Term Decrease is not allowed as it exceeds the maximum number of term decreases permitted during the lifetime. This validation will only apply if the field value is not blank; if the field is blank, the validation will be skipped. The count will be compared against the original or booking-time term value to determine whether there is an increase or decrease.
Maximum Number of Term Decrease in a Year	Specify the maximum number of term decrease in year. For a Term Increase, the system tracks the occurrence count within a year. If the count exceeds the allowed limit, the system will display the error message: Term Decrease is not allowed as it exceeds the maximum number of term decreases permitted in a year. This validation is only triggered if the field value is not blank; if the field is blank, the validation will be skipped. The value will be compared to the original or booking-time term value to assess whether there is an increase or decrease.

Figure 2-55 Rate Cap Rules

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-55 Rate Cap Rules - Field Description

Field	Description
Maximum Number of Rate Changes in a Year	Specify the maximum number of rate changes allowed in a year. For an interest rate change, the system tracks the occurrence count within a year. If the number of changes exceeds the allowed limit, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum number of rate changes allowed in a year. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum Number of Rate Changes in Life	Specify the maximum number of rate changes allowed in a lifetime. For an interest rate change, the system tracks the occurrence count over the entire life term. If the number of increases exceeds the allowed limit, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum number of interest rate increases allowed during the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Increase in Life	Specify the maximum percentage of rate changes allowed in a lifetime. For the maximum number of term increases allowed in a year, the system tracks the difference (including spread or net interest) from the original interest rate value. If the cumulative difference exceeds the specified field value over the life term, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the maximum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.

Table 2-55 (Cont.) Rate Cap Rules - Field Description

Field	Description
Maximum percentage of Rate Change Increase in a Year	Specify the maximum percentage of rate changes allowed in a year. For an interest rate increase, the system tracks the difference from the original value at the start of the year. If the difference (including spread or net interest) exceeds the specified field value within a year, the system will display the error message: "Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term." This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Decrease in Life	Specify the maximum percentage of rate changes allowed in a lifetime. For an interest rate decrease, the system tracks the difference from the original value. If the decrease (including spread, i.e., net interest) exceeds the specified field value over the life term, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum percentage of Rate Change Decrease in a Year	Specify the maximum percentage of rate changes allowed in a year. For an interest rate decrease, the system tracks the difference from the original value at the start of the year. If the decrease (including spread, i.e., net interest) exceeds the specified field value within a year, the system will display the error message: Interest Rate Increase is not allowed as it exceeds the minimum percentage of rate change increase in the life term. This validation will only be applied if the field value is not blank; if the field is blank, the validation will be skipped.

Figure 2-56 Installment Amount Cap Rules

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-56 Installment Amount Cap Rules - Field Description

Field	Description
Maximum Amount Increase in a Year	Specify the maximum amount increase allowed in a year. For an Installment/EMI Amount Increase, the system tracks the total amount of increase within a year. If the increase exceeds the value specified in the field, the system will display the error message: Installment Amount Increase is not allowed as it exceeds the maximum installment amount increase allowed in a year and log the error in the exception table. This validation is only applied if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum Amount Increase in Life	Specify the maximum amount increase allowed in a year. For an Installment/EMI Amount Increase, the system tracks the total amount of increase over the life term, starting from the original or initial value. If the increase over the life term exceeds the specified field value, the system will display the error message: Installment Amount Increase is not allowed as it exceeds the maximum installment amount increase allowed during the life term and log the error in the exception table. This validation will only be triggered if the field value is not blank; if the field is blank, the validation will be skipped.
Maximum Number of Advance Installments Allowed	Specify the maximum number of installments that can be paid as advance payment. If it is maintained as zero, advance payment will be disallowed for all the accounts of this product.
Minimum Number of Installment for Partial Payoff	Specify the minimum number of installments for which partial payoff can be prepaid.
Accelerated Payment Allowed	Click the toggle status to allow the accelerated payment. This field is for future use.
Minimum Lock-in Period	Specify the lock in period(in Days) which is the minimum period before which an early settlement of loans. This field is for future use.
Minimum Notice Period for Settlement	Specify the minimum duration or notice period in the given unit (Days) for the early and final premature settlement of the loan. This field is for future use.

Figure 2-57 Extension Cap rules

Product

Errors and Overrides

Basic Details Business Components Product Preference Restriction Preference Stage Definition

Product Preference

Product Segment: Auto - Personal Expense Loan

Product: 001

Primary Additional

> Installment Day Cap Rules
 > Term Cap Rules
 > Rate Cap Rules
 > Installment Amount Cap Rules
☒ Extension Cap rules

Maximum Term for Extensions in a Year
 Maximum Number of Extensions in a Year
 Maximum Term for Extensions in Life
 Maximum Number of Extensions in Life
 Extension Gap in Months
 Minimum Payment before Extension

> Document
 > Additional

Cancel Back Save and Close Next

Note

This section is not supported for Line of Credit products.

For more information on fields, refer to the field description table.

Table 2-57 Extension Cap rules - Field Description

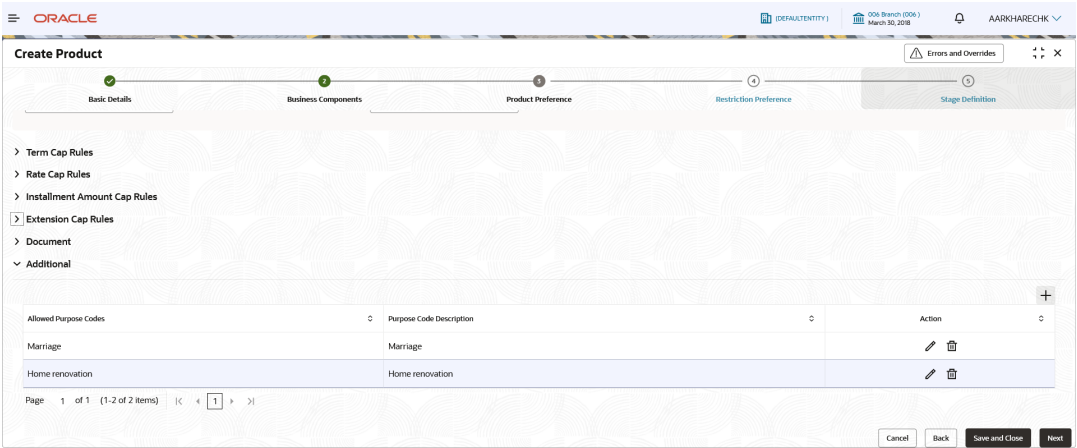
Field	Description
Maximum Term for Extensions in a Year	Specify the maximum term(Days) of extension allowed in a year. During the payment suspension, the system will validate the gap in days between the maturity date and the revised maturity date upon extending the repayment holiday. This field is for future use.
Maximum Term for Extensions in Life	Specify the maximum term of extension allowed in Life. During payment suspension, the system will validate the gap in days between the maturity date and the revised maturity date following a repayment holiday extension. This field is for future use.
Extension Gap in Months	Specify the gap in months between two extension transactions. During payment suspension, the system will validate the gap in months. This field is for future use.
Maximum Number of Extensions in a Year	Specify the maximum term of extension allowed in a year. During payment suspension, the system will validate the count of extensions. This field is for future use.
Maximum Number of Extensions in Life	Specify the maximum term of extension allowed in a life. During payment suspension, the system will validate the count of extensions. This field is for future use.
Minimum Payment before Extension	Specify the minimum payment amount before posting extension. During a payment extension, the system will track the total payment amount received to date. This field is for future use.

Document

This section is currently not supported

Additional

Figure 2-58 Additional



For more information on fields, refer to the field description table.

Table 2-58 Additional - Field Description

Field	Description
Allowed Purpose Codes	Select the allowed purpose code from the drop-down list.
Purpose Code Description	Displays the purpose code description for selected purpose code.
Action	Displays the actions to be taken for record. The available options are: Edit - Click to edit the record. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. Delete - Click to delete the record

- 4. Click **Cancel** to close the details without saving.
- 5. Click **Back** to navigate to previous screen (**Business Components**).
- 6. Click **Save and Close** to save the details.
- 7. Click **Next** to save and navigate to the next screen (**Restriction Preference**).

2.7.1.4 Restriction Preference

This topic describes about configuring products to allowed or disallowed branches, customer categories and/or adhoc codes

These restrictions maintained at product level are validated while on-boarding loan account / Line of Credit.

Note

- Branch Code restriction will be applicable on the branch where the account is getting opened.
- Customer category code restriction will be applicable on customer category of the primary customer of the loan account / Line of Credit.
- User can configure either the allowed list or the disallowed list for a product, but not both at the same time.

1. Click **Next** in the **Product Preference** screen to define the stage.
The **Restriction Preference** screen is displayed.

Figure 2-59 Restriction Preference - Category Code Restriction

2. Select the **Category Code Restriction** tab.

The **Restriction Preference - Category Code Restriction** screen is displayed. User can create a product with allowed/ disallowed list of Customer Categories in Restriction preference.

- a. Select the appropriate option allow/disallow some products for configuring restriction preferences.
- b. Specify the fields on the **Restriction Preference - Category Code Restriction** screen.

Table 2-59 Restriction Preference - Category Code Restriction - Field Description

Field	Description
Category Code Restriction	The list of allowed/disallowed customer categories can be configured in this section. Note: Customer category code restriction will be applicable on customer category of the primary customer of the loan account / Line of Credit.

Table 2-59 (Cont.) Restriction Preference - Category Code Restriction - Field Description

Field	Description
Restriction Details	Select the restriction details from the drop-down list. The available options are: Allowed Disallowed Note: The Allowed option requires a minimum of one customer category code to be added. For the Disallowed option, user can add a list of category codes, but this is not mandatory.
Customer Category Details	The Customer categories maintained in Core Maintenance → View Customer Category. Select the appropriate category from the provided pick-list to add the customer categories.
+ button	Click to add a row.
Delete	Click to delete a row that is already selected.
Customer Categories Code	Specify the allowed/disallowed customer category code from the drop-down list.
Customer Category Description	Displays the customer category description.
Action	Displays the actions to be taken for restriction preference. The available options are: Edit - Click to edit the restriction preference. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. Delete - Click to delete the restriction preference record.

3. Select the **Branch Code Restriction** tab.

The **Restriction Preference - Branch Code Restriction** screen is displayed.
You can create a product with allowed/disallowed list of branch codes in Restriction preference.

- a. Select the appropriate option allow/disallow some products for configuring restriction preferences.
- b. Specify the fields on the **Restriction Preference - Branch Code Restriction** screen.

Figure 2-60 Restriction Preference - Branch Code Restriction

The screenshot shows the 'Create Product' interface with the 'Restriction Preference' tab selected. Under 'Restriction Preference', the 'Branch Code Restriction' sub-tab is active. The 'Restriction Details' section shows 'Allowed' selected. Below, the 'Branch Code Details' table contains one entry: '001' for Branch Code and '001 Branch' for Branch Code Description. The Action column for this entry shows an edit icon and a delete icon. The bottom of the screen has 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

Table 2-60 Restriction Preference - Branch Code Restriction - Field Description

Field	Description
Restriction Details	Select the restriction details from the drop-down list. The available options are: Allowed Disallowed Note: The Allowed option requires a minimum of one branch code to be added. For the Disallowed option, you can add a list of branch codes, but this is not mandatory.
Branch Code Details	The Branch Codes maintained in Core Maintenance → External Branch Parameters → View External Branch Parameters screen are shown in the list of adding the branch codes.
+ button	Click to add a row.
Delete	Click to delete a row that is already selected.
Branch Code	Specify the allowed/disallowed branch code from the drop-down list.
Branch Description	Displays the branch description,
Action	Displays the actions to be taken for restriction preference. The available options are: Edit - Click to edit the restriction preference. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. Delete - Click to delete the restriction preference record.

4. Select the **Adhoc Restriction** tab.

The **Restriction Preference - Adhoc Restriction** screen is displayed.

User can create a product with allowed/ disallowed list of Adhoc codes in Restriction preference. The allowed values of adhoc codes are defined by the lookup type ADDL_RESTRICTION

- Select the appropriate option allow/disallow some products for configuring restriction preferences.
- Specify the fields on the **Restriction Preference - Adhoc Restriction** screen.

Figure 2-61 Restriction Preference - Adhoc Restriction

The screenshot shows the 'Create Product' application interface. The 'Restriction Preference' tab is active, and the 'Adhoc Restriction' sub-tab is selected. The 'Restriction Details' section shows 'Allowed' selected. Below, the 'Adhoc Code Details' table has one row: 'REG2_APPLICABLE' with description 'Regulation Z'. The bottom of the screen features 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

Table 2-61 Restriction Preference - Adhoc Restriction - Field Description

Field	Description
Adhoc Code Details	This section enables the configuration of products subject to Regulation Z (Reg Z) and Insider exposure limit.
+ button	Click to add a row.
Delete	Click to delete a row that is already selected.
Adhoc Code	Specify the allowed/disallowed adhoc code from the drop-down list. The available options are: • REGZ_APPLICABLE- If attached, the product is categorized as Reg Z-enabled, and corresponding compliance features shall be triggered. This is to identify whether the Product is RegZ applicable or not • INSIDER_LIMIT_APPLICABLE - If attached to a product, insider lending limit validations will apply. The Insider Exposure Service aggregates the balances of all accounts under this product to calculate the total party exposure.
Adhoc Code Description	Displays adhoc code description.
Action	Displays the actions to be taken for restriction preference. The available options are: • Edit - Click to edit the restriction preference. As user clicks this icon, the fields becomes editable. User can edit the required details and click Save. • Delete - Click to delete the restriction preference record.

5. Perform one of the following action:
 - Click **Cancel** to close the details without saving.
 - Click **Back** to go back to previous tab.
 - Click **Save and Close** to save the details.
 - Click **Next** to save and navigate to the next screen.

2.7.1.5 Stage Definition

This topic describes about configuring the repayment schedule of the loan accounts opened under this product and/or adhoc codes.

This topic describes the instructions to configure various stages of loan product. Each stage can be any of the below installment payment types - Interest only Installment (IOI), Moratorium(MOR), Equated Periodic Installment (EPI), Post Maturity Installment (PMI) etc. Single or multiple of these stages can be defined for the product. Loan repayment schedule is drawn using the above stage definition. For example, we can configure a student education loan to have MOR stage followed EPI stage.

1. Click **Next** in the **Restriction Preference** screen to define the stage.

The **Stage Definition** screen is displayed.

Figure 2-62 Stage Definition

2. Specify the fields on **Stage Definition** screen.

Table 2-62 Stage Definition - Field Description

Field	Description
+ button	Click to add a row.
- button	Click to delete a row that is already selected.
Due Date On	Specify the due date when all the schedule due dates need to fall for the account. It is an optional field. The allowed values are 1 to 31. If the value is entered as 31, then due dates will fall on month ends.
Stage Name	Specify the name for each stage as per bank's naming convention. Note: The Line of Credit product supports the Draw Stage.
Stage Type	Select the stage type from the drop-down list. The available options are: • Equated Periodic Installment • Interest Only Installment • Moratorium • User Defined Schedule • Interest Principal Installment • Draw The allowed values are defined by the lookup type STAGE_TYPE. Note: The Line of Credit product supports the Draw Stage.
Installment Computation Method	Select the method as PMT Formula Method from the drop-down list. The available options are: • PMT Formula Method • Annuity Method • PMT Recursive Formula Method This field indicates the formula for the computation of installment amount for the stage. The allowed values are defined by the lookup type COMP_METHOD. Note: This field is not supported for the Line of Credit products.

Table 2-62 (Cont.) Stage Definition - Field Description

Field	Description
Installment Due Type	This field indicates whether the installments will become due at the beginning of the installment period or at the end. Select the due type as Arrears from the drop- down list. In this type of method, the installment is due at the end of the installment cycle. The allowed values are defined by the lookup type INST_TYPE. Note: This field is not supported for the Line of Credit products.
Installment Frequency	This field indicates the frequency when the installment amount will become due for payment for the configured stage. Different stages can be configured to have different payment frequency. Select the frequency from the drop- down list. The allowed values are defined by the lookup type INST_FREQ. Note: This field is not supported for the Line of Credit products.
Component Applicable	Select the component as All Components from the drop-down list. This field indicates different definitions for each component type at the stage level. The allowed values are defined by the lookup type COMP_APPLICABLE. Note: This field is not supported for the Line of Credit products.
Default Stage Duration	Specify the default stage duration which percolates or defaulted down to the account. The allowed values are defined by the lookup type STAGE_UNIT. Note: The Line of Credit product supports Draw Stage, with the Default Stage Duration configured as Indefinite .
Maximum Stage Duration	Specify the maximum stage duration (cumulative) allowed for the stage type at the account level. Note: This field is not supported for Line of credit as Revolving Line of Credits are flexible and Draw stage is intended to remain active until the customer requests to convert the Line to Repayment stage.
Stage Duration Unit	Select the duration as Months from the drop-down list. This field is unit value of duration for the values entered in Default Stage Duration and Maximum Stage Duration . For example, maximum stage definition and stage duration unit can be expressed as 36 months, which means maximum duration of the configured stage in loan account can be only upto 36 months. Note: This field is not supported for Line of credit products.
Interest Compounding Frequency	This field is defaulted to None. Note: This field is for future use.
Excess Interest Behavior	This field specifies the treatment for the excess interest amount (i.e. when the interest amount computed for the schedule period is more than the installment amount). Select the interest behaviour from the drop-down list. The available options are: • Capitalize • Charge • Carry Forward to Subsequent Installments The allowed values are defined by the lookup type EXCESS_INT_TREATMENT. Note: This field is not supported for Line of credit products.

Table 2-62 (Cont.) Stage Definition - Field Description

Field	Description
End of period behavior	This field specifies the treatment for accrued components (i.e Interest) at the end of the stage term. The available options are: • No Treatment Required • Carry Forward to First Installments • Capitalize Interest • Spread across loan term equally • Carry Forward with Notional Capitalization The allowed values are defined by the lookup type END_PERIOD_BEHAVIOUR. Note: This field is not supported for the Line of Credit products.

3. Click **Back** to go back to previous tab.
4. Click **Cancel** to close the details without saving.
5. Click **Save and Close** to save the details.

The Contract Template is successfully created and can be viewed using the [View Product](#) screen.

2.7.2 View Product

This topic provides the systematic instructions to view the list of configured products.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Product**, then click **View Product**.

The **View Product** screen is displayed.

Figure 2-63 View Product

Code	Description	Product	Status
TESTINGEDIT	testingedit	BL80	Unauthorized, In Progress, 5
SB07_PERS1	SB07 Personal Loan	SB07	Unauthorized, In Progress, 1
ASHU	Loan	TEB5	Unauthorized, In Progress, 1
PERS_SEC_MONTH_MB1	Secured Loans	P801	Unauthorized, In Progress, 1
XN03	Insta Flex Personal...	P205	Unauthorized, In Progress, 2
CODE	name	P802	Unauthorized, In Progress, 1
PMUTEST1	PMUTEST1	PMUTEST1	Unauthorized, Open, 4
ZXC	ZXC	P201	Unauthorized, In Progress, 1
NBL	NBL	NBL	Unauthorized, In Progress, 5
HH	HH	AZ04	Unauthorized, In Progress, 1

Page 1 of 54 (1 - 10 of 531 items) | 1 2 3 4 5 ... 54 >

For more information on fields, refer to the field description table.

Table 2-63 View Product – Field Description

Field	Description
Code	Displays the code for the product.
Description	Displays the description of the Product Code.

Table 2-63 (Cont.) View Product – Field Description

Field	Description
Product code	Displays the product code selected.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.8 Restructure Plan

This topic describes to define a Hardship - Restructure program with various Hardship Benefits/Restructuring amendment can be formed in the System.

Note: This feature is not supported for the Line of Credit products.

This topic contains the following subtopics:

- [Create Restructure Plan](#)
This topic describes the instructions to capture the hardship restructure as distinct programs.
- [View Restructure Plan](#)
This topic describes the systematic procedures used to view restructure definitions.

2.8.1 Create Restructure Plan

This topic describes the instructions to capture the hardship restructure as distinct programs.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Restructure Plan**, then click **Create Restructure Plan**.

The **Create Restructure Plan** screen is displayed.

Figure 2-64 Create Restructure Plan

Create Restructure Plan

Basic Details

Restructure Plan Code

Required

Restructure Plan Description

Required

Maximum Allowed Duration Period

Required

Duration Unit

Required

Start Date

Required

End Date

Required

Other Preferences

Installment Suspension

Required

Interest Only Installment Required

Suspended Period As Term Extension

Repayment Plan

Required

Suspension Period Interest Tr...

Required

Post Restructure Installment Treatment

Interest Rate Restructure

Required

Restructure Period Interest Rate

Required

Fee Waiver

Required

Add New

Delete

Component Code

Description

Action

No data to display.

Cancel

Save

3. Specify the fields on **Create Restructure Plan** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-64 Create Restructure Plan - Field Description

Field	Description
Restructure Plan Code	Specify the unique plan code.
Restructure Plan Description	Specify the description for plan code defined.
Maximum Allowed Duration Period	Specify the maximum allowed period for benefit plan to a lending account. The benefit plan can be applied to a Lending Account multiple times, but the total cumulative period cannot exceed the specified limit.
Duration Unit	Select the units from the drop-down list. The available options are: Months
Start Date	Specify the start date for the benefit plan.
End Date	Specify the end date for the account condition to effect.
Installment Suspension	The fields under Installment Suspension are described below:

Table 2-64 (Cont.) Create Restructure Plan - Field Description

Field	Description
Required	Click the toggle status to indicate the installment suspension is required. When enabled, following additional details to be captured.
Interest Only Installment Required	Click the toggle status to indicate if installment suspension period to be treated as Interest Only Installment. Borrower will need to pay only the interest during suspension period. This is for future use.
Suspension Period as Term Extension	Click the toggle status to indicate if loan term to be extended by the term of installment suspension. When not enabled, maturity date of loan remains same and installment amount on maturity date will balloon up. Note: Loan term extension is the default option supported on installment suspension.
Repayment Plan	This refers to the repayment options at the end of installment suspension period. Following options are supported. Payment Deferral refers to deferring the missed payment until the maturity date of loan. Deferred amount is paid at the end of the loan term along with final installment. The allowed values are defined by look up type REPAYMENT_PLAN. Note: The other options of the look up are for future use.
Suspension Period Interest Treatment	This refers to the treatment of interest post the installment suspension period. Following options are supported. Carry Forward to First Installment -The interest amount of suspended period is carried forward to first installment due after the suspension period. If this interest amount is more than the installment amount, then the additional interest is carried forward to subsequent installment. The allowed values are defined by look up type RESTR_SUSP_INT_BEHAVIOUR. Note: The other options of the look up are for future use.
Post Restructure Installment Treatment	This field is for future use.
Interest Rate Restructure	The fields under Interest Rate Restructure are described below:
Required	Click the toggle status to indicate whether interest rate restructure is required. When enabled, the system will capture the reduced interest rate or period value from the servicing layer and apply it to the lending account.
Restructure Period Interest Rate	Specify the net interest rate considered during restructure period.
Fee Waiver	The fields under Fee Waiver are described below:
Required	Click the toggle status to indicates whether a fee waiver (for any fees not linked to installments) is required. When enabled, the system will capture the component values and waiver details from the servicing layer and apply them to the lending account.
Add New	Click this icon to add fee waiver details.
Component Code	Select the component code from the drop-down list. The system to fetch from Business Component Maintenance - Fee Type Component (Active and Open Records).
Component Code Description	Displays the description of the component code selected.

- Click **Save** to save the details.

The Lookups is successfully created and can be viewed using the [View Restructure Plan](#) screen.

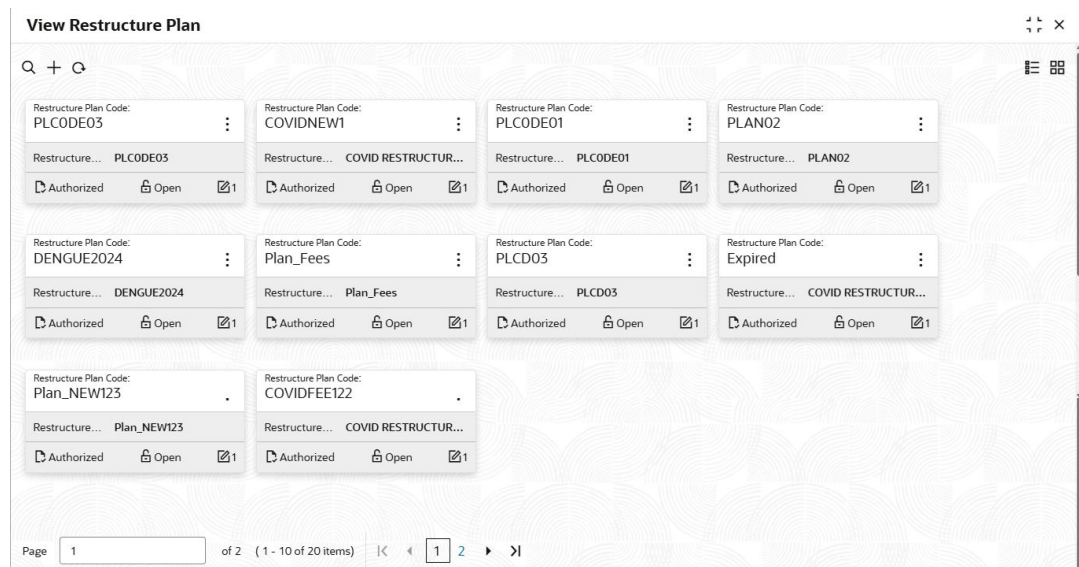
2.8.2 View Restructure Plan

This topic describes the systematic procedures used to view restructure definitions.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Restructure Plan**, then click **View Restructure Plan**.

The **View Restructure Plan** screen is displayed.

Figure 2-65 View Restructure Plan



3. Specify the fields on **View Restructure Plan** screen.

Table 2-65 View Restructure Plan - Field Description

Field	Description
Restructure Plan Code	Displays the plan code.
Restructure Plan Description	Displays the description of the plan code.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.9 PII Mask

This topic describes the systematic procedures used to view PII Mask Maintenance.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **PII Mask**.
The **View Lookup** screen is displayed.

Figure 2-66 PII Mask

3. Specify the fields on **PII Mask** screen.

Table 2-66 PII Mask Maintenance - Field Description

Field	Description
PII Mask Key	Displays the mask key.
Mask Description	Displays the description of the mask.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

4. On **PII Mask**, click  icon.
The **PII Mask - Search** screen is displayed.

Figure 2-67 PII Mask - Search

Search Filter

Auth Status

Record Status

Search

Reset

5. On **PII Mask - Search** screen, specify the **Search Filter** to fetch the required PII attributes. For more information on fields, refer to the field description table.

Table 2-67 PII Mask - Search - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Select the record status from the drop-down list. The available options are: - Open - Closed

6. Click **Search** to display the required PII Maintenance.
-
7. On **PII Mask** screen, click icon to **Unlock**, **Delete**, **Authorize** or **View** the created PII maintenance.
8. Click **Unlock** to modify the created system parameter.
The **PII Mask Management** screen is displayed.

Figure 2-68 PII Mask Management

PII Mask Management

PII Group: AccountAddress

Attribute Name	Data Type	Data Length	Enable Mask	Mask Character	Mask Entire Field	First n characters	Last n characters	Action
Country	String	30	Y	X	N	1	1	
Address1	String	120	Y	X	N	2	0	
Address2	String	120	Y	X	Y	0	0	
Address4	String	120	Y	X	Y	0	0	
State	String	30	Y	X	N	1	1	
zip code	String	15	Y	X	Y	0	0	
City	String	30	Y	X	N	1	2	
Address3	String	120	Y	X	Y	0	0	

Audit Cancel Save

For more information on fields, refer to the field description table.

Table 2-68 PII Mask Management - Field Description

Field	Description
PII Group	Displays the List of PII groups. user can select different group from list. User can modify the same.
Attribute Name	The list shall be auto-populated based on the selected PII group.
Data Type	This field shall be pre-populated corresponding to each attribute.
Data Length	This field shall be pre-populated corresponding to each attribute.
Enable Mask	This field is disabled by default. If the user enables (sets it to 'Y'), the system shall apply masking to the corresponding attribute across the functionalities.
Mask Character	The masking character shall be determined based on the data type: VARCHAR: Displayed as X. Date: It can be left blank. The default masked value will be 01-01-1800. Number: A random number will be generated for masking.
Mask Entire Field	Click the toggle to enable this feature.
First n characters	Enabled only if Mask Entire Field is disabled. Indicates the number of characters from the start of the field to be masked.
Last n characters	Enabled only if Mask Entire Field is disabled. Indicates the number of characters from the end of the field to be masked.

Table 2-68 (Cont.) PII Mask Management - Field Description

Field	Description
Action	This functionality is only available in Edit mode and allows the user to edit the selected PII record. A popup will be displayed containing the fields mentioned above. Only the Mask Enabled and Mask Entire Field fields are editable.

9. Click **Save** to update the modified fields.

2.10 Batch Category

This topic describes the information to view the batch summary, maintenance and its operations.

This topic contains the following subtopics:

- [Batch Job Maintenance](#)
This topic describes the systematic instructions to configure the category and job details.
- [View Batch Job Summary](#)
This topic describes the systematic procedures used to view batch job summaries.

2.10.1 Batch Job Maintenance

This topic describes the systematic instructions to configure the category and job details.

This topic contains the following subtopics:

- [Category Details](#)
This topic describes the systematic procedures used to create the category details.
- [Job Details](#)
This topic describes the systematic procedures used to create the job details.

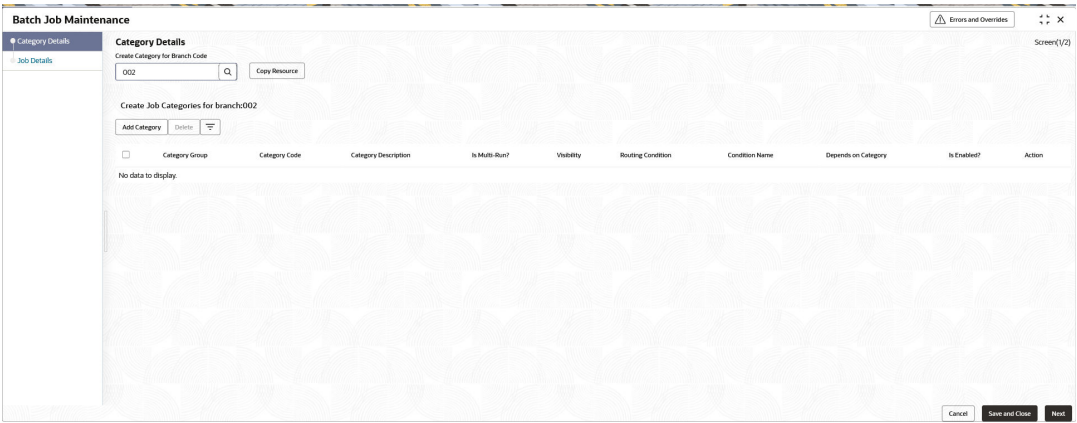
2.10.1.1 Category Details

This topic describes the systematic procedures used to create the category details.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Batch Category**, then click **Batch Job Maintenance**.

The **Batch Job Maintenance - Category Details** screen is displayed.

Figure 2-69 Batch Job Maintenance - Category Details



3. Specify the fields on the **Batch Job Maintenance - Category Details** screen.

 Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-69 Batch Job Maintenance - Category Details - Field Description

Field	Description
Create Category for Branch Code	Click  and select the branch code from the list.  Note The Batch Job Operations module supports the use of the "." wildcard to represent 'ALL' branches.

4. Click **Copy Resource** button to copy resource.

The **Copy Resource** screen is displayed.

For more information on fields, refer to the field description table.

Figure 2-70 Copy Resource

Copy Resource

Copy To Branch

Copy To All Branch

Copy From
002

Copy To

003 - 003 Branch ×

006 - 006 Branch ×

Close

Submit

Table 2-70 Copy Resource - Field Description

Field	Description
Copy To Branch	Select the copy to from the drop-down list. The branch code are displayed in the drop-down.
Copy To All Branch	Select the copy from the drop-down list.

5. Click on **Add Category** to create the job categories for the branch selected.
The **Add Job Category** screen is displayed.

Figure 2-71 Add Job Category

Add Job Category

Category Group

Required

Category Code

Required

Category Description

Required

Visibility

Required

Depends on Category

Routing Condition

Condition Name

Is Enabled?

☒

Is Multi-Run?

☐

Cancel

Save

Save & Next

6. Specify the fields on the **Add Job Category** screen.

 Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-71 Add Job Category

Field	Description
Category Group	Select the category group from the drop-down list. The available options are: • GENERIC • CUTOFF • EOD • HOUSEKEEPING • EOFI • FLIPDATE • BOD • RELEASE_CUTOFF
Category Code	Specify the unique code for every branch.
Category Description	Specify the description of the category code.
Visibility	Select the visibility from the drop-down list. The available options are: • Functional • Technical • Any
Depends on Category	Select the depends on category from the drop-down list.
Routing Condition	Select the condition from the drop-down list. The available options are: • METHOD_BASED
Condition Name	Specify the condition name for the category.
Is Enabled?	Click the toggle status to enable the parameter.
Multi-Run?	Click the toggle status to enable the parameter.

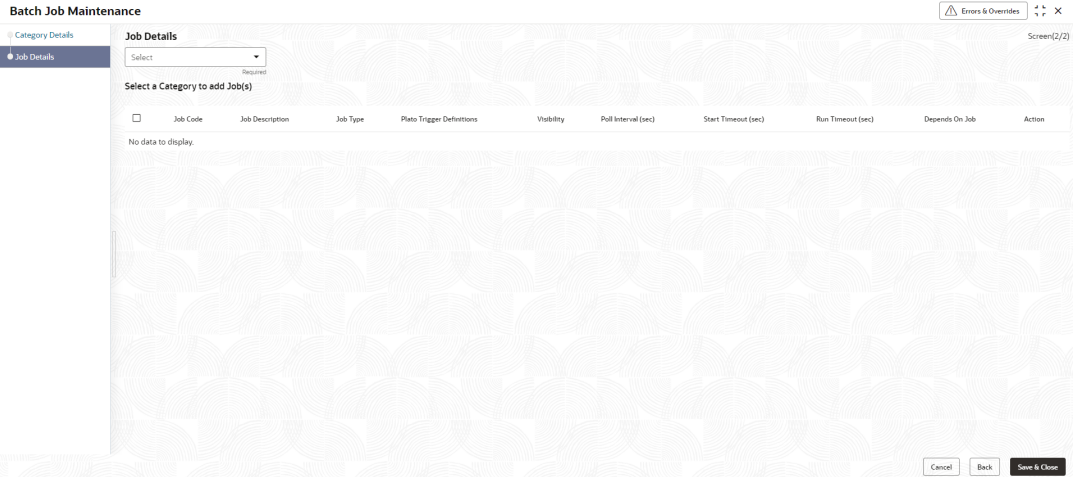
7. Perform one of the following action:
 - Click **Cancel** to discard the changes and close the screen.
 - Click **Save and Close** or **Save** to save or save and close the details.
 - Click **Next** to save and navigate to the next screen (**Job Details**).

2.10.1.2 Job Details

This topic describes the systematic procedures used to create the job details.

1. Click **Next** on the **Batch Job Maintenance** screen.
The **Batch Job Maintenance - Job Details** screen is displayed.

Figure 2-72 Batch Job Maintenance - Job Details



2. Specify the fields on the **Batch Job Maintenance - Job Details** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-72 Batch Job Maintenance - Job Details - Field Description

Field	Description
Job Details	Select the job details from the drop-down list.

3. Click **Graph View** button to display the details in the graphical format.
The **Graph View of Categories And Jobs** screen is displayed.
4. Click **Add Job** to create job under specified category.
The **Create Job under Category** screen is displayed.

Figure 2-73 Create Job under Category

Create Job under category: aaaa

Job Code

Job Description

Required

BATCH

API

Visibility

Required

Start Timeout (sec)

Required

Plato Trigger Definitions

Required

Poll Interval (sec)

Required

Run Timeout (sec)

Required

Depends On Job

Cancel

Save

Save & Next

5. On the **Create Job under Category** screen, click **BATCH** tab to define configuration. The **BATCH** screen is displayed.

 Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Figure 2-74 BATCH

Create Job under category: aaaa

Job Code

Job Description

Required

BATCH

API

Visibility

Required

Poll Interval (sec)

Required

Start Timeout (sec)

Required

Run Timeout (sec)

Required

Plato Trigger Definitions

Required

Depends On Job

Cancel

Save

Save & Next

For more information on fields, refer to the field description table.

Table 2-73 Create Job under Category - BATCH - Field Description

Field	Description
Job Code	Displays the job code based on the selected trigger definitions.
Job Description	Displays the description of the job based on the selected trigger definitions.
Visibility	Displays the visibility for the job selected. User can modify the same.
Poll Interval (sec)	Displays the details of poll interval in seconds. User can modify the same.
Start Timeout (sec)	Displays the start timeout in seconds. User can modify the same.

Table 2-73 (Cont.) Create Job under Category - BATCH - Field Description

Field	Description
Run Timeout (sec)	Displays the run timeout in seconds. User can modify the same.
Plato Trigger Definitions	Select the Plato trigger definitions from the drop-down list.
Depends On Job	Select the job from the drop-down list. The available options are: • TBSDateChange • flipdate
Failure Threshold	Displays the failure threshold. User can modify the same.

6. On the **Create Job under Category** screen, click **API** tab to define configuration.
The **Create Job under Category - API** screen is displayed.

Figure 2-75 Create Job under Category - API

Create Job under category: aaaa

Q Job Code

Job Description

BATCH

API

Batch Job API Configuration

Is Polling Required?

Source

Required

Method Type

Required

Query Parameters

Poller Invocation Type

Required

API URI

Required

Path Parameters

Body

Service Header

Required

Service Consumer

Required

Service Consumer Service

Required

Is via OBRH?

Visibility

Required

Start Timeout (sec)

Required

Poll Interval (sec)

Required

Run Timeout (sec)

Required

Depends On Job

Cancel

Save

Save & Next

For more information on fields, refer to the field description table.

Table 2-74 Create Job under Category - API - Field Description

Field	Description
Job Code	Click  icon and select the code from the list.
Job Description	Displays the description of the job based on the selected job code.
Is Polling Required?	Click this toggle status to enable this feature.
Poller Invocation Type	Displays the poller innovation type. Select the type from the drop-down list. User can modify the same. The available options are: • STREAM • LIBRARY
Poller Job Name	Specify the job name of the poller.
Source	Displays the source as Input from the list. User can modify the same.
API URI	Displays the URI of the API for the selected job code. User can modify the same.
Method Type	Displays the method for the selected job code. User can modify the same.
Path Parameters	Specify the path parameters for the job code.
Query Parameters	Displays the query parameters for the job. User can modify the same.
Body	Displays the body. User can modify the same.
Service Header	Displays the service header for the job code.
Is via OBRH?	Click the toggle status to enable this feature.
Service Consumer	Specify the service consumer for the job. This field gets displayed only if the Is via OBRH? toggle is enabled.
Service Consumer Service	Specify the service consumer for the job. This field gets displayed only if the Is via OBRH? toggle is enabled.

7. Perform one of the following action:
 - Click **Cancel** to discard the changes and close the screen.
 - Click **Back** to get to previous screen.
 - Click **Save and Close** to save the details.

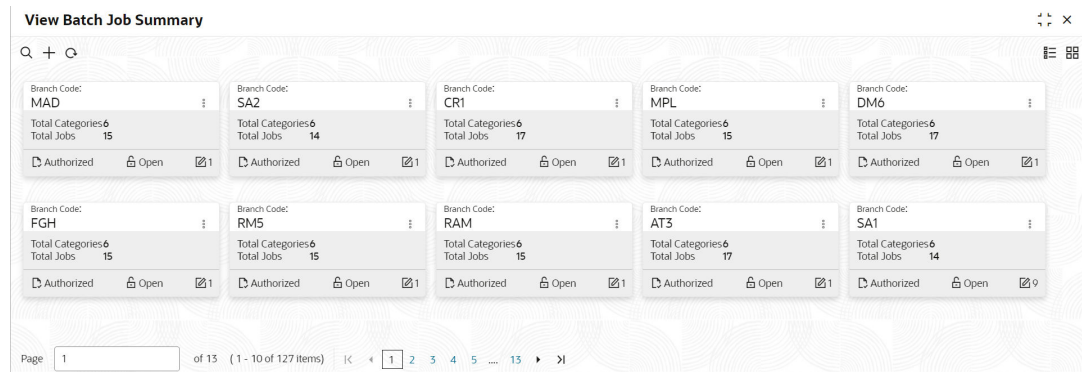
2.10.2 View Batch Job Summary

This topic describes the systematic procedures used to view batch job summaries.

Note: Refer the [Batch Job Details](#) attachment for the configuration details of batch jobs.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Batch Category**, then click **View Batch Job Summary**.

The **View Batch Job Summary** screen is displayed.

Figure 2-76 View Batch Job Summary

- Specify the fields on the **View Batch Job Summary** screen.

Table 2-75 View Batch Job Summary - Field Description

Field	Description
Branch Code	Displays the branch code.
Total Categories	Displays the total number of categories.
Total Jobs	Displays the total number of Jobs.
Authorization Status	Displays the authorization status of the record. The options are: Authorized Unauthorized
Record Status	Displays the status of the record. The options are: Open Closed
Modification Number	Displays the number of modification performed on the record.

2.11 Batch Dashboard Summary Screen

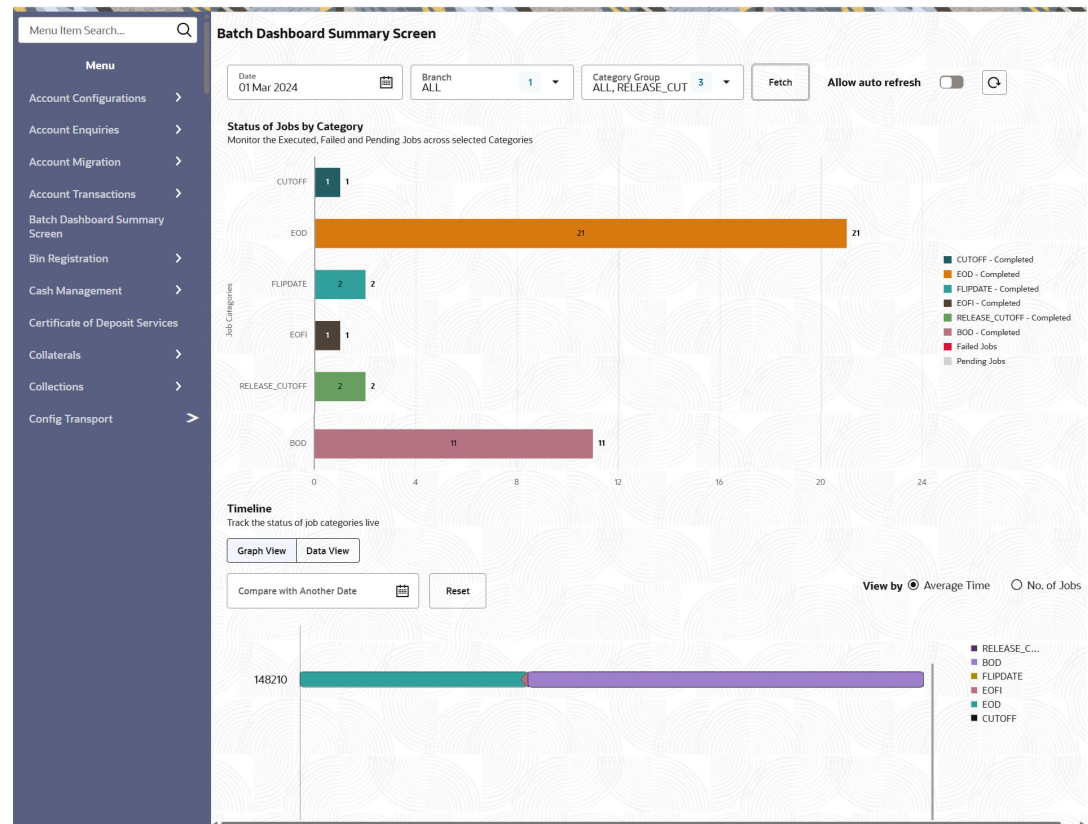
This topic describes the systematic procedures for Batch Dashboard Summary Screen.

The dashboard provides a consolidated view of batch execution status, job counts, and execution timelines across the selected branches and category groups.

- From **Home** screen, click **Batch Dashboard Summary Screen**.

The **Batch Dashboard Summary Screen** is displayed.

Figure 2-77 Batch Dashboard Summary Screen



- Specify the fields on **Batch Dashboard Summary** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-76 Batch Dashboard Summary Screen - Field Description

Field	Description
Date	Specifies the business date for which batch execution details are to be viewed. Only jobs executed for the selected date are displayed.
Branch	Specifies the branch or branches whose batch execution details are to be displayed. Multiple branches can be selected, if supported.
Category Group	Specifies the batch category group to be monitored. One or more category groups can be selected to view the corresponding job status and execution metrics.
Allow Auto Refresh	Enables automatic refresh of dashboard data at predefined intervals to display the latest batch execution status.
Status of Jobs by Category	Displays the execution status of jobs grouped by category. The chart shows completed, failed, and pending jobs for each selected category.
Job Categories	Represents the batch processing categories such as BOD, EOD, EOFI, FLIPDATE, RELEASE_CUTOFF, and CUTOFF.

Table 2-76 (Cont.) Batch Dashboard Summary Screen - Field Description

Field	Description
Completed Jobs	Indicates the number of jobs that have completed successfully within a category.
Failed Jobs	Indicates the number of jobs that have failed during execution within a category.
Pending Jobs	Indicates the number of jobs that are yet to start or are currently waiting for execution.
Timeline	Displays the execution timeline of selected job categories, enabling users to monitor batch progression and duration.
Graph View	Displays timeline and status information in graphical format.
Data View	Displays timeline and status information in tabular format.
Compare with Another Date	Allows comparison of batch execution metrics and timelines with another business date.
View By – Average Time	Displays the average execution time for each batch category in the timeline view.
View By – No. of Jobs	Displays the number of jobs executed for each batch category in the timeline view.
Category Legend	Provides a color-coded reference for the batch categories displayed in the charts and timeline.
Chart Legend and Descriptions	Displays legend and descriptions. • BOD- Beginning of Day batch processing jobs. • EOD- End of Day batch processing jobs. • EOFI- End of Financial Input batch processing jobs. • FLIPDATE- Batch process responsible for business date transition. • RELEASE_CUTOFF- Batch jobs executed during release cutoff processing. • CUTOFF- Batch jobs executed as part of cutoff processing activities. • Completed- Jobs that completed successfully. • Failed Jobs- Jobs that terminated with errors. • Pending Jobs- Jobs that are waiting for execution or completion.

3. Click **Fetch**.

Retrieves and displays batch execution details based on the selected Date, Branch, and Category Group.

 Note

Click  icon to refresh the details displayed on the screen.

4. In **Timeline** section, select the **Graph View** or **Data View** to monitor batch progression and duration.

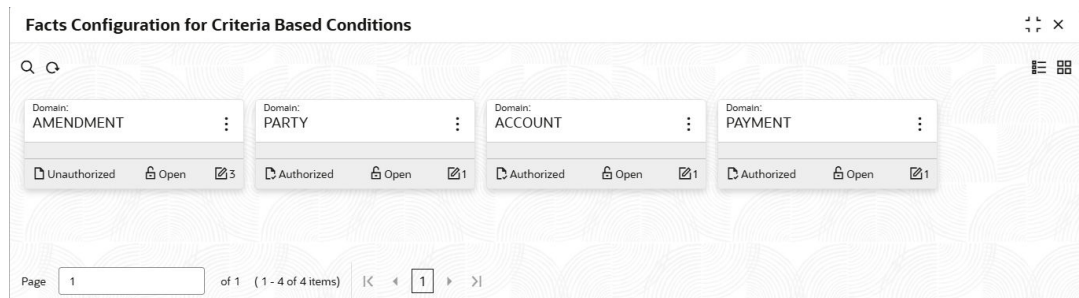
Displays the current status of job categories.

2.12 Facts Configuration for Criteria Based Conditions

This topic describes the systematic procedures used to view Facts Configuration.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Facts Configuration for Criteria Based Conditions**.
The **Facts Configuration for Criteria Based Conditions** screen is displayed.

Figure 2-78 Facts Configuration for Criteria Based Conditions



3. Specify the fields on **Facts Configuration for Criteria Based Conditions** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-77 Facts Configuration for Criteria Based Conditions - Field Description

Field	Description
Domain	Displays the domain type.
Authorization Status	Displays the authorization status of the record. The options are: • Authorized • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

4. Click  icon to perform the actions **Copy**, **Unlock**, **Delete**, **Authorize**, and **Close**.
5. Click **Unlock** to update the details of an existing record.
The system displays an existing record in editable mode.

Figure 2-79 Facts Configuration for Criteria Based Condition

Facts Configuration for Criteria Based Conditions

Domain
COMMON

Fact Details

View Enabled Facts

Fact Code	LOV Type	Enable/Disable Flag	Action
TRANSACTION_AMOUNT		☐	
TODAY		☐	
PARTY_STATUS		☐	
CUSTOMER_CATEGORY_JOINT		☐	
CUSTOMER_CATEGORY_PRIMARY		☐	
EFFECTIVE_DATE		☐	

Cancel

Save

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-78 Facts Configuration for Criteria Based Conditions- Editable mode - Field Description

Field	Description
Domain	Displays the domain type.
Facts Details	This section displays the fact details.
View Enable Facts	Click on the link to view the enabled fact along with the Facts and respective LOV type.
Fact Code	Displays the fact code.
LOV Type	Displays the LOV type with respect to Fact code.
Enable/Disable Flag	Toggle to enable the facts at the domain level.
Action	Displays the action. The user can edit the record.

2.13 Data Files Definitions

This topic describes the information to view information pertaining to the various output data files that the system can generate.

This topic contains the following subtopics:

- [Create Data File Definitions](#)
This topic describes the systematic procedure for creating the data file definitions. The system uses the Data Files definitions screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

- [View Data File Definitions](#)
This topic provides the systematic instructions to view the list of configured products. This screen will provide the user to define a format mask for each column name within each data file.
- [Data File Download](#)
This topic describes the systematic procedures used to view and download the data files generated.

2.13.1 Create Data File Definitions

This topic describes the systematic procedure for creating the data file definitions. The system uses the Data Files definitions screen to outline the file layouts of each data file produced within the system, including the length and data type of each column name.

This allow the user to configure data files.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Data File Definitions**, then click **Create Data File Definitions**.
The **Create Data File Definitions** screen is displayed.
3. Specify the fields on **Create Data File Definitions** screen.

Figure 2-80 Create Data File Definitions

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-79 Create Data File Definitions - Field Description

Field	Description
Name	Name of data file definition
Description	Data file description

Table 2-79 (Cont.) Create Data File Definitions - Field Description

Field	Description
File Name	Specify data file name. Prefix used for files generated for this Data File. This is the only field on the Data File Definitions screen that can or should be modified by your Administrator. Note: The generated file name will be in the form of <FILE NAME>_<BRANCH ID>_<PROCESS DATE FORMAT>_<PROCESS ID>.DAT. The inclusion of<BRANCH ID> depends entirely on the associated batch process.
Component Format	Select the format of output data (FIXED, VARIABLE and FIXEDDELIMITED) from the drop-down list. The available options are: • FIXED - For files with a FIXED type, no line terminator is added. Instead, the lines are padded with empty spaces to ensure a fixed length, as specified in the configuration. This guarantees that each line conforms to the required length without any additional line-ending characters. • VARIABLE - For files with a VARIABLE type, a line terminator is appended at the end of each line. The specific terminator—CRLF, LF, or CR—is determined based on the configuration settings. • FIXEDDELIMITED - For files with a FIXEDDELIMITED type, at first the lines are padded with empty spaces to ensure a fixed length, as specified in the configuration. A line terminator is appended at the end of each line.
Delimiter	Specify the delimiter (column separator used with VARIABLE format).
Terminator	Select the Terminator from the drop-down list. The available options are: • UNDEFINED • CARRIAGE RETURN • LINE FEED • CARRIAGE RETURN AND LINE FEED Note: This is not applicable for FIXED of the Component Format .
Padding Type	Select the padding type from the drop-down list. The available options are: • Right • Left Note: This is applicable only for FIXED and FIXEDDELIMITED of the Component Format .
System Defined	Select the checkbox if user wish to maintain the data file definition as system defined. System defined entries cannot be modified. If the entry is not system defined, then it can be modified.
Component Definition	This section provides the definition for multiple Component types available in a data file.
Component Sequence	Sequence in which the Component processed in file.
Component Name	Name of the Component.
Derivation Required	This will indicate if the Component is a derived value or a direct value from the selected field.
Derivation Logic	User can derive the Component, if it's not a direct.
Field Definition	Define Field Description.

Table 2-79 (Cont.) Create Data File Definitions - Field Description

Field	Description
Action	Displays the action. The user can edit or delete.

4. Click on the **Field Definition** icon to provide the definition for the list of fields under each Component type.

The **Field Definition** screen is displayed .

The **Field Definitions** is a the child section for **Component Definitions** and and consist of the following fields. This section provides the definition for the list of fields under each Component type, with Length of the field and Format mask.

- a. Click on the + icon, and enter details in the **Field Definitions** section.

Figure 2-81 Create Data File Definitions - Field Definition

The screenshot shows the 'Fields Definition' window with the following sections:

- Data File Definition:**
 - Name: Test
 - Description: Test111
 - File Name: SAM
 - Component Format: Fixed
 - Delimiter:
 - Terminator:
 - Padding Type: Left
 - System Defined: No
- Component Definition:**
 - Component Sequence: 2
 - Component Name:
 - Derivation Required: No
 - Derivation Logic:
- Field Definition:**
 - A 'Filter Fields' button.
 - A table with columns: Sequence, Field Name, Field Description, Data Type, Format Mask, Length, Source Node, Source Field, Derivation Required, Derivation Logic, Default parameter, and Action.
 - Page 1 of 1 (1 of 1 Items)
 - Buttons: Cancel, Save

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-80 Field Definitions- Field Description

Field	Description
Field Name	Define Field Name.
Field Description	Define Field Description.
Data Type	This is the Data type (CHARACTER, DATE, NUMBER and INTEGER) of the field.

Table 2-80 (Cont.) Field Definitions- Field Description

Field	Description
Format Mask	Create a New Lookup for Format Mask and use the Sub code to filter out the applicable format masks for the data type. The options are: • Data Type • CHARACTER - Not Applicable • DATE - Following list of format Masks – YYMMDD – HH24MI – YYYYDDDD – YYDDD – DDD – MM/DD/YYYY – MM/DD/YYYY HH24:MI:SS – YYYYMMDDHH24MI – YYYYMMDD – MMDDYY – CCYYMMDD – YYYY – MM/YYYY • NUMBER: Following list of formats Masks – ZERO FILL 2 DIGITS – ZERO FILL 4 DIGITS – ZERO FILL 3 DIGITS – ZERO FILL 5 DIGITS – ZERO FILL 6 DIGITS – ZERO FILL 7 DIGITS – ZERO FILL 8 DIGITS – ZERO FILL 9 DIGITS – ZERO FILL 10 DIGITS – ZERO FILL 12 DIGITS – (9, 2) 999999999.90 – (10, 2) 9999999999.99 – (4, 6) 9999.999990 – (4,4) 9999.9990 – BLANK FILL 10 DIGITS – (AMT 5,2) \$99,999.90 – (AMT 7,2) \$9,999,999.90 – (AMT 8,2) \$99,999,999.90 • INTEGER: Following list of formats Masks – ZERO FILL 1 DIGIT
Length	The field Length.
Source Node	The Source Node from which the source field gets selected.
Source Field	The Source Field. There should be an "NOT APPLICABLE" option should available if there is no Source field associated.
Derivation Required	Indicate if the field is a derived value or a direct value from the selected field.
Derivation Logic	It derive the field value, if it's not a direct value.

- b. Click **Save** to save the details.

The **Create Data File Definitions** screen is displayed.

- Click **Save** to save the details.

The Data File Definitions is successfully created and can be viewed using the [View Data File Definitions](#) screen.

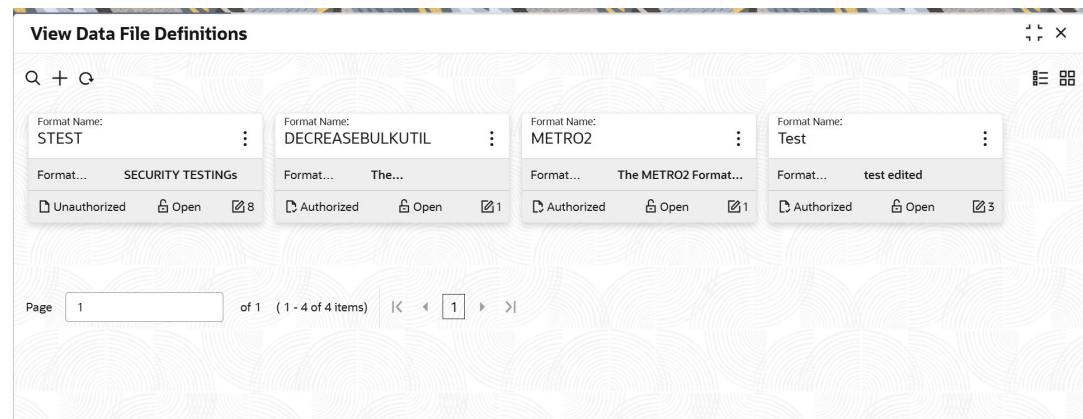
2.13.2 View Data File Definitions

This topic provides the systematic instructions to view the list of configured products. This screen will provide the user to define a format mask for each column name within each data file.

- From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
- Under **Maintenance**, click **Data File Definitions**, then click **View Data File Definitions**.

The **View Data File Definitions** screen is displayed.

Figure 2-82 View Data File Definitions



For more information on fields, refer to the field description table.

Table 2-81 View Data File Definition – Field Description

Field	Description
Format Name	Displays the name of the format.
Format Description	Displays the format description
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.13.3 Data File Download

This topic describes the systematic procedures used to view and download the data files generated.

User can search and list the data files based on the Data File Definition Name according to search criteria and download it.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Loan Services**.
2. Under **Loan Services**, click **Data File Download**.

The **Data File Download** screen is displayed.

Figure 2-83 Data File Download

3. Specify the fields on **Data File Download** screen.

Table 2-82 Data File Download - Field Description

Field	Description
Definition Name	Click  icon and select the Definition from the list. The Definition list displayed as defined in the Create Data File Definitions screen.
Definition Description	Displays the data file definition description. This description is defined in the Create Data File Definitions screen.
Period	Select the period for inquiring the data files from the drop-down list. The available options are: • Data Range • Last Month • Last 2 Months • Last 3 Months
From Date	Select or specify the start date from which the user needs to view the data files. Note: This field is displayed if Date Range option is selected from the Period field.

Table 2-82 (Cont.) Data File Download - Field Description

Field	Description
To Date	Select or specify the end date till which the user needs to view the data files. Note: This field is displayed if Date Range option is selected from the Period field.
Generated Files	This section displays the list of data files generated based on search criteria entered.
File Name	Displays name of the data file generated in the system.
File ID	Displays an auto-generated File System Storage File ID.
Creation Date	Displays the file creation date (in the format of YYYY-MM-DD Followed by Hours/Minutes/Seconds).
Action	Click on the Download icon to fetch the file and download to local system. Note: The No Download Available message is displayed if the Download link is corrupted or couldn't able to create.

- On **Data File Download** screen, click  icon to display the data files based on search criteria entered.

The **Data File Download** screen, fetches all data files generated within the selected period for user download.

- Click **Download** icon to download the data file.

2.14 Lending Events and Validation Rules

In the retail lending lifecycle, every action is associated with a specific event. This section enables the user to define validation rules that are executed when an event is triggered online.

User can create rules to validate specific conditions, such as:

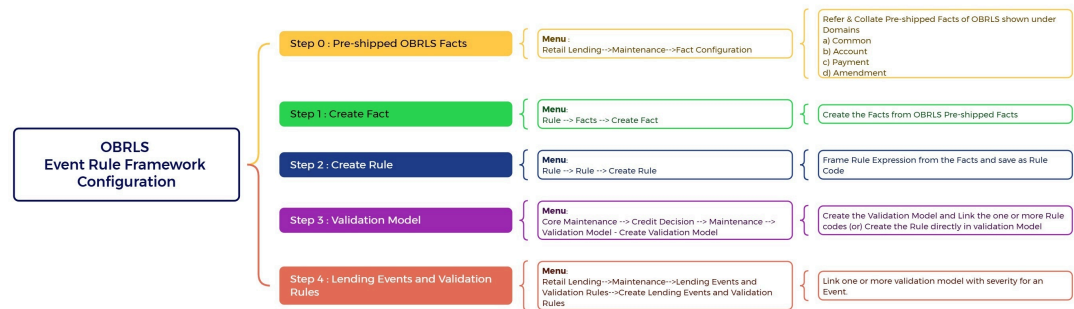
- For secured products, ensuring that collateral details are captured before onboarding a loan
- Restricting the types of collateral that can be provided as security for specific products
- Preventing disbursement if there is a debit freeze condition on an account
- Preventing payment if there is a credit freeze condition on an account.

These validation rules are defined and linked to validation models, which are then attached to events. If all rules are successfully executed, the event processing proceeds. Otherwise, an error message configured in the rules is displayed.

Note: OBRLCS allows authorized users (example; compliance, product, or servicing administrators) to configure any type of notice, disclosure, or report for retail loan accounts by incorporating localized logic for US (1099-C), UK/EU, and APAC regions. It ensures that automated threshold monitoring, trigger event identification, and data capture (Facts to be Dumped) are fully configurable at the bank and product levels, significantly reducing the risk of regulatory non-compliance.

Prerequisites: Before defining event validation rules, refer the following:

Figure 2-84 Event Rule Framework Configuration



For more information on creating rules and validation models, refer to the **Oracle Banking Common Core User Guide**.

This topic contains the following subtopics:

- [Create Lending Events and Validation Rules](#)
This section describes the steps for creating Lending Events and Validation Rules.
- [View Lending Events and Validation Rules](#)
This topic provides the systematic instructions to view the list of lending events and validation rules.

2.14.1 Create Lending Events and Validation Rules

This section describes the steps for creating Lending Events and Validation Rules.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Lending Events and Validation Rules**, then click **Create Lending Events and Validation Rules**

The **Create Lending Events and Validation Rules** screen is displayed.

Figure 2-85 Create Lending Events and Validation Rules

Create Lending Events And Validation Rules

Event Code Details

Event Code: BOOK Description: Booking

Link Validation Model

Validation Model Code	Description	Severity	Action
HOMECCOLL	Validation for Home Loan Collateral Type	2	

Cancel Save

3. Specify the fields on **Create Lending Events and Validation Rules** screen.

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 2-83 Create Lending Events and Validation Rules - Field Description

Field	Description
Event Code Details	This sections allows selecting the events to be associated with validation rules.
Event Code	Specify the event code to be associated with the validation rules.
Description	Displays the short description assigned to the event.
Link Validation Model	This section allows selecting validation models to be associated with events.
Validation Model Code	Specify the validation model code to be associated with an event.
Description	Displays the description of the valdiation model.
Severity	Specify the order of execution of validation models. Multiple validation models can be attached to same event.
Action	Displays the action that can be performed for the selected validation model. The user can edit or delete the record.

4. Click **Save** to save the details.

The Lending Events and Validation Rules is successfully created and can be viewed using the [View Lending Events and Validation Rules](#) screen.

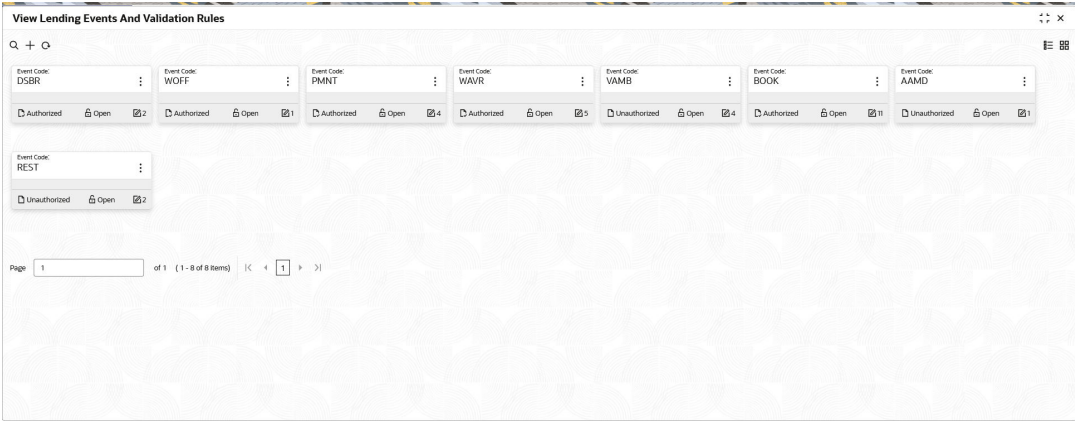
2.14.2 View Lending Events and Validation Rules

This topic provides the systematic instructions to view the list of lending events and validation rules.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Lending Events and Validation Rules**, then click **View Lending Events and Validation Rules**

The **View Lending Events and Validation Rules** screen is displayed.

Figure 2-86 View Lending Events and Validation Rules



For more information on fields, refer to the field description table.

Table 2-84 View Lending Events and Validation Rules – Field Description

Field	Description
Event Code	Displays the event code associated with validation models.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

2.15 Replay Events

This topic describes the systematic procedures for the Reversal and Replay of Events.

It is used in case of any back dated transaction or back dated reversal posted.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Loan Services**.
2. Under **Loan Services**, click **Replay Events**.

The **Replay Events** screen is displayed.

Figure 2-87 Replay Events

Replay Events

Account Number: LNP2019032000964

Replay Log Details

Event Code	Event Description	Event Reference Number	Status	Value Date	Transaction Date	Sequence Number	Error Code	Error Reason
PENL	Penalty Interest	X02REVRI448180865038471168	Completed	2024-01-01	2024-01-02	4	--	--
STCH	Status Change	X02REVRI448180865038471168	Completed	2024-01-01	2024-01-02	7	--	--
ACCR	Interest Accruals	X02REVRI448180865038471168	Completed	2024-01-01	2024-01-02	10	--	--
PMNT	Payments	X02REVRI448180865038471168	Error	2024-01-02	2024-01-02	3	SLP-EVEACC-018	--
STCH	Status Change	X02REVRI448180865038471168	Unprocessed	2024-01-02	2024-01-02	7	--	--

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- Specify the fields on **Replay Events** screen.

Table 2-85 Replay Events - Field Description

Field	Description
Account Number	Click icon and select the accounts from the list which are currently in replay failed State only.
Replay Log Details	In this section, system displays the list of Events replay details.
Replay Failed Event	Click to resubmit for re-trigger the replay. Note: This button is enabled only for the Events which is in Error Status.
Event Code	Displays the name of the Event Code.
Event Description	Displays the description of the Event Code .
Event Reference Number	Displays the Replay Event Reference Number generated by the system.
Status	Displays the status of the replay. The options are: Completed - The Replay completed Error - The replay failed for the Error Unprocessed - Events yet to be processed
Value Date	Displays the value date of the Event Replay.
Transaction Date	Displays the transaction date of the Event Replay.
Sequence number	Displays the event sequence number marked for the replay.
Error Code	Displays the error code if any when the status is in Error.
Error Reason	Displays the error code description.

- In the **Account Number** field, click icon and select an account for which user wish to re-initiate the replay.

The **Replay Events** screen, fetches all the accounts which are currently in replay failed State.

- On **Replay Events** screen, click **Replay Failed Events** to resubmit for re-trigger the replay.

The **Data File Download** screen, fetches all data files generated within the selected period for user download.

3

Operation

This topic describes the information to maintain the various setup in order to start using the application.

This topics contains following subtopics:

- [Account On-boarding](#)
This topic describes about the creating the loan account / Line of Credit.
- [Batch Operations](#)
This topic describes the information to view the batch summary, maintenance and its operations.

3.1 Account On-boarding

This topic describes about the creating the loan account / Line of Credit.

One of the key expectations from financial institutions today is to provide a smooth, seamless, and fast customer journey, while ensuring compliance with all applicable regulatory requirements. As part of this broader objective, the **Loan account / Line of Credit Onboarding** process into the loan servicing system plays a critical role within the overall loan origination lifecycle.

The specific onboarding requirements can vary across financial institutions — ranging from straightforward account creation with basic data capture to fully comprehensive onboarding, where all loan, party, and collateral details are captured upfront to support immediate servicing and disbursal.

This section describes how the **Loan account / Line of Credit Onboarding** process works in the servicing system, ensuring consistency, compliance, and readiness for servicing operations immediately upon account creation.

The **Loan account / Line of Credit Record** is the central object created in the servicing system during onboarding. Each Loan account / Line of Credit is created directly in **Active** status, with all necessary details captured upfront. The Loan account / Line of Credit Record consists of the following sections:

For more information on creating the Loan account / Line of Credit, refer Retail Loans Origination User Guide

Basic Details

This section captures the **core attributes** of the loan account. These attributes form the foundational data required to onboard the account into the servicing system.

As part of Basic Details, the following information is captured:

- **Account Number:** This is the unique identifier for the Loan account / Line of Credit in the servicing system. If **Auto Generation** of account numbers is enabled, this field is not required in the onboarding request — the system will automatically generate the account number. If auto generation is disabled, the account number must be provided in the request.

- **Product Segment Code & Product Segment Type:** These fields identify the broader product segment to which the loan account belongs. The **Product Segment Definition** encapsulates multiple attributes common across lending products, such as eligibility criteria, regulatory reporting parameters, and operational policies.
- **Product Code & Product Type:** These fields identify the specific product within the selected product segment. Each **Product** defines key operational aspects, including: Multiple products can exist under a product segment, each catering to different customer segments or loan purposes.
- **Currency:** The currency of the Loan account / Line of Credit. This must match one of the currencies configured at the product level.
- **Loan Amount:** The sanctioned loan amount, which must be explicitly provided during onboarding.

Note

This field captures the **Sanctioned Credit Limit** for the Line of Credit products.

- **First Installment Date:** This is the date the first installment becomes due.

Note

This field captures the **First Bill Due Date** for the Line of Credit products.

- **Account Onboarding Date:** The date the Loan account / Line of Credit is officially onboarded into the servicing system. This typically aligns with the disbursement date or account approval date.

Note

This field is applicable for Line of Credit and it captures the date on which the Line of Credit account is on-boarded.

- **Account Open Date:** The date on which the account is officially considered "open." This may match the onboarding date but can be separately provided to align with regulatory reporting needs.

Note

This field captures the date on which the Line of Credit account is activated. It is the same as the Account Onboarding Date and is non-modifiable.

- **Account Status:** This indicates the current lifecycle status of the Loan account / Line of Credit. At onboarding, this is always set to **ACTIVE**.
- **Consolidation Loan:** This field indicates if the loan account opened is a Consolidation loan. A debt consolidation loan is new loan account opened to pay off multiple existing debts like personal loans, credit card balances etc, combining them to a single loan. Existing debts can be internal loan accounts or external loan accounts.

Note

This field is not supported for the Line of Credit products.

Party Information

As part of Party Information, the following details are captured:

- **Party ID:** Unique identifier for each Party associated with the Loan account / Line of Credit. This could be an existing Party already present in the system or a newly created Party during onboarding.
- **Primary Indicator:** This field identifies whether the Party is the **Primary Party** responsible for the loan or a **Joint Party**.
- **Percentage Share:** For cases where there are multiple Parties associated with the loan, the user can capture the **Percentage Share** for each Party. This indicates the proportionate ownership or liability of each Party.
- **Relationship Type:** This field captures the relationship between the Party and the loan — for example, **Cosigner**, **Co-borrower**, or other applicable relationship types based on the institution's policy.

Collateral Information**Note**

This section is not supported for the Line of Credit products.

As part of Collateral Information, the following details are captured:

- **Collateral IDs:** A list of Collateral IDs associated with the loan account. Collateral ID must be linked to the primary customer (Liability number) of the loan. These IDs refer to records maintained in the Enterprise Collateral System.

Note

Multiple collaterals can be linked to loan. When multiple collaterals are linked, priority of collateral utilization is decided by the system as the order in which collateral details are passed while on-boarding.

- **Liability Number:** This field indicates the liability number linked to each collateral. When multiple collaterals are linked to loan, liability number will need to be captured for each collateral.
- **Collateral Type :** This is the type of collateral like Property, Vehicle, Jewellery etc that is securing the loan as defined in Enterprise collateral system. The allowed values are defined by the lookup type COLL_TYPE.
- **Linkage Type :** It indicates type of linkage of collateral to loan whether collateral is linked as Primary collateral or secondary collateral. The allowed options are Primary or Secondary. Primary refers to collateral linked to the loan is a primary security used to cover the loan outstanding. Secondary security is for reporting purposes. The allowed values are defined by the lookup type COLL_LINKAGE_TYPE.
- **Collateral category and Sub-category:**

- Collateral category and Sub-category are further classification of collateral under the collateral type. Both these fields are optional and free text fields and additional information captured
 - Under collateral type property, Collateral category can be like Under Construction Home , Free Land etc
 - Collateral sub-category can be like 2BHK, VILLA which is sub-classification under collateral category.
- **Collateral Currency:** This is the currency of the collateral linkage amount.

Note

The currency of the collateral linked should be same as the currency of loan account.

- **Collateral Linkage Amount :** It is the amount of collateral value that is used for covering the loan outstanding. Lets say, If a Collateral value is 10 Lakhs, for Loan sanction Amount of 5 Lakhs, collateral amount linked to loan can be 5 or any value greater than 5 lakhs. Sum of the linkage amount of primary collaterals need to be more than or equal to loan sanction amount. Blocking of collateral for the linkage amount is done at the time of on-boarding loan account.
- **Collateral Details Management:** While the loan servicing system captures and links the **Collateral IDs**, all additional collateral details (such as valuation, lien details, and ownership) are managed directly within the **Enterprise Collateral System**. Any updates or modifications to collateral records must be performed in that system.

Deposit Details

For loan against deposit products, this section captures the deposits directly linked to loan.

- **Deposit Account Number:** It is the account number of the deposit in the deposit system .
- **Linkage Amount :** It is the amount of deposit linked to loan account. Hold/Lien is applied on the deposit for the linkage amount.

Credit Limit Details

Loans can be linked and tracked against credit limit facilities created in Enterprise Limit System.

- **Credit Limit ID:** It refers to the credit limit ID created in Enterprise Limit system. There can be only one credit limit that can be linked to loan account.
- **Liability Number:** It refers to the liability number linked to the limit ID. Liability number should belong to one of the parties linked to loan.
- **Limit Currency :** It refers to the currency of credit limit. It has to be same as loan account currency.

Note

Loan can be linked to either a collateral or limit, not both.

Disbursement Instruction Details

Multiple disbursement instructions can be captured in this section and for each disbursement instruction multiple Settlement Accounts can be captured. Each settlement record can have a distinct Settlement Mode and corresponding account details, providing flexibility in defining how the disbursement is to be processed and routed.

Note

This section is not supported for the Line of Credit products.

As part of Disbursement Details, the following information is captured:

- **Disbursement Date:** The planned disbursement date for each disbursement segment, representing the value date of the disbursement. Multiple disbursement records can be captured on the same day, with each record triggering a separate disbursement event.
- **Disbursement Amount:** The planned disbursement amount recorded against each disbursement record.
- **Itemization Type:** This field indicates the purpose of the disbursement. This field is non-mandatory and used primarily for **reporting purposes**.
- **Disbursement Recipient / Disbursement To:** The recipient of the disbursement, such as a school, dealer, or customer.
- **Settlement Details:** System allows capturing **multiple Settlement Accounts** for each disbursement record with distinct
 - **Settlement Mode**
 - **Settlement Account details**
 - **Settlement Amount**

This enables the user to distribute a single disbursement amount across different settlement channels or accounts based on operational requirements.

- **Settlement Mode**
Multiple disbursement settlement modes are supported based on look up type SETTLEMENT_MODE.

Following settlement modes are supported

- **Internal CASA account:** Direct settlement within the institution's internal accounts. Requires a valid **Settlement Account**, which must be an internal CASA account maintained within the bank's core banking system.

The system validates the account status and currency against the disbursement currency.
- **Ledger Account:** Requires a valid **General Ledger (GL) Account**. This option is typically used for disbursements processed through cash transactions or internal ledger postings.
- **External Account via ACH:** Settlement through Automated Clearing House (ACH) for disbursements to external bank accounts.
Following details are to be captured if settlement mode is External accounts via ACH.
 - * **Name on account:** Name of the customer owning the account

- * **ACH Routing no** : Identification code for the Other Financial Institution where customer is maintaining the account
- * **Account Type** :Type of the account. The allowed values are defined by the lookup type ACCOUNT_TYPE_ACH
- * **Standard Entry Class Code**: It is a three letter code that describes the type of transaction and how a payment was authorized by the consumer or business initiating an ACH transaction. The allowed values are defined by the lookup type USNACHA_SEC_CODE
- **Loan Account**: For a Consolidation loan, to pay off internal loan account , disbursement settlement mode to be provided as loan account . Funds disbursed to internal Loan account is first credited to the Settlement General Ledger maintained in Lending policy definition for settlement mode Loan account. Subsequently async process is triggered to pay off the Loan account captured in this field
- **Settlement Account** : Account number to which settlement amount is to be disbursed. Based on settlement mode, internal CASA account no or ledger account number or external account number to be provided.
- **Settlement Amount** : Settlement amount that is to be disbursed to settlement account. Sum of the Settlement amount across different settlement modes need to sum up to disbursement amount.
- **Disbursement Percentage** : Instead of Settlement Amount, Percentage of Disbursement Amount can be provided. Sum of the percentage across settlement modes need to sum up to 100%.

Auto Payment Instruction Details

As part of Auto Payment Instruction Details, the following information is captured:

- **Activation Date**: The date from which the **payment instruction** becomes applicable.
- **End Date**: The date until which the **payment instruction** remains applicable

Applicable Fees Information

As part of **Applicable Fees Information**, the following details are captured:

- **List of Fees**: The list of fees applicable to the Loan account / Line of Credit.
- **Fee Amount**: If the origination system overrides the default fee amount, the overridden value is captured.
- **Satisfaction Options**:
The user has three options to **satisfy** the fee:
 - **Pay Now** : The fee is paid immediately.
 - **Pay Later** : The fee remains due and will be settled later.

Note

This field captures the **Fee Collection Type** as **Pay Later** for the Line of Credit products.

- **Capitalize** :The fee is added to the loan principal.
- **Waived Fees**: If the fee is **waived** at the origination stage, it will be marked as waived and will not be applied

Stage Information

When defining a Loan account, banks can structure the repayment schedule into multiple **stages**, each representing a different phase in the loan lifecycle. These stages dictate how **interest and principal payments** are handled over time, allowing flexibility based on the borrower's financial situation.

For example, a loan might be structured as follows:

- **Moratorium (MOR) Stage** : A **grace period** during which the borrower is not required to make any principal or interest payments. This is typically used for student loans, project finance, or loans with deferred repayment start dates.
- **Interest-Only Installment (IOI) Stage** : A period where the borrower **only pays interest**, while the principal remains unchanged. This is common in real estate financing, where cash flows may not be immediate.
- **Equated Periodic Installment (EPI) Stage**: The standard loan repayment phase, where the borrower repays both **principal and interest** in fixed periodic installments (Example, monthly EMIs).
- **User Defined Schedule (UDS)** : A loan repayment phase where there is a flexibility of defining payment schedule as per user's needs. User defined schedule can be defined in 2 ways.
 - **Due Date based** : UDS Schedule is defined as list of adhoc payment dates and installment amount.
 - **Frequency based** : UDS schedule is defined as list of term duration, with an installment frequency and installment amount. In a User Defined schedule, installment amount of last due date is always computed by the system as remaining outstanding principal and this is internally referred as EPI schedule. In a User Defined schedule, installment amount of last due date is always computed by the system as remaining outstanding principal and this is internally referred as EPI schedule.

Loan account can be onboarded either only with UDS stage or UDS stage can be followed by EPI stage. Excess Installment behaviour applicable for EPI stage is applicable for UDS stage as well.
- **Interest Principal Installment (IPI) Stage**: A loan repayment phase where interest and principal can be paid in same/different frequency. For example, interest can be paid monthly and principal can be paid monthly/quarterly. Installment amount can vary for each of the installment. Principal portion of installment is computed as total loan amount divided by number of principal repayments. Interest portion of installment is computed on the outstanding principal.

The transition from one stage to another is predefined in the loan agreement and configured during **account onboarding**. Each stage has its own **duration, installment frequency, and end-period behavior**, ensuring structured repayment aligned with the borrower's cash flow and the bank's risk management policies.

As part of **Stage Information**, the following details are captured:

- **Stage Name**: A user-defined name for each stage, based on the bank's naming convention.
- **Stage Type**: The type of stage selected from a predefined list of stage types. The allowed values are defined by look up type STAGE_TYPE.

Note

This field only supports **Draw** stage type for the Line of Credit products.

- **IOI** : Interest Only Installment
- **EPI** : Equated Periodic Installment
- **MOR** : Moratorium
- **UDS**: User Defined Schedule
- **IPi** : Interest and Principal Installment
- **Duration**: The default duration for each stage, which is then applied at the account level.
- **Installment Frequency**: The frequency at which installments are scheduled:
 - **Weekly**
 - **Biweekly**
 - **Monthly**
 - **Biweekly**
 - **Quarterly**
 - **None**

Note

For EPI stages, the system supports an installment frequency of **None**, which means single installment with bullet payment on maturity date. This field is not supported for the Line of Credit products.

- **Stage Sub Type** : This field is applicable only for stage type User Defined Schedule (UDS). User defined schedule can be Due Date based (DUE_DATE) or Frequency based (FREQUENCY). The allowed values for Stage sub type is defined by look up type UDS_STAGE_TYPE.
- **Installment Details**: This section captures the installment details for User Defined Schedule.
 - For a due date based UDS, it is necessary to capture Installment Due date and Installment amount for each due date. List of due dates and installment amount can be captured. For example,

Table 3-1 List of due dates and installment amount

Due Date	Installment Amount
10-Jan-2025	4000
25-Mar-2025	6000
31-Aug-2025	5000

- For frequency based UDS, it is necessary to capture duration, unit of duration and installment amount and also the frequency of payment. Unit of duration can be MONTHS, YEARS or SCHEDULES. For example,

Table 3-2 For frequency based UDS

Duration	Duration Unit	Installment Amount
3	MONTHS	1000
6	MONTHS	1200

Installment frequency = Monthly.

- **Component Stage Definition Details:** This is applicable only for Interest Principal Installment schedule. This section captures the installment frequency and first installment date of Interest and Principal component, if they are different from the frequency defined at stage level. It is optional to capture component wise stage definition details. If it is not captured, the frequency defined at stage level and first installment date of loan is applicable for both interest and principal components. For example,

Table 3-3 Installment frequency (Monthly)

Component	Installment Frequency	First Installment Date
PRINCIPAL	QUARTERLY	10-Apr-2025
INTEREST	MONTHLY	10-Jan-2025

Interest Rate Preferences

The **Interest Rate Preferences** section defines how the interest rate is determined and applied to the Loan account / Line of Credit. This includes pricing mechanisms, spread configurations, and final rate calculations.

- **Effective From (Resolved Date):** Indicates the date from which the assigned interest rate becomes effective. The first period starts from the Account Opening Date.
- **Pricing Type:** Determines how the interest rate is set for the loan. Only the following options are applicable:
 - **User Defined Rate:** The interest rate is manually provided at the time of account onboarding.
 - **Rate Code Based:** The interest rate is derived from predefined floating rate codes.
- **Rate Application:** Specifies whether the interest rate remains constant or varies over time.
 - **Fixed:** The interest rate remains unchanged throughout the loan tenure, even if the rate code changes.
 - **Floating:** The interest rate updates dynamically based on modifications in rate codes.
- **Spread Category:** Multiple spread records can be captured, categorized under specific types to allow for detailed breakdowns.
- **Spread:** Captures or displays the resolved bank spread based on loan terms.
- **Rate or Rate Code :** Captures or displays the resolved interest rate based on the selected pricing method.
- **Final Rate:** The total interest rate applied to the loan, should be sent as:
Final Rate = Interest Rate + Sum of All Spread

Insurance Information

This section allows capturing insurance premium details. Lump sum one time premium amount can be collected at the time of booking or disbursement event. This is based on the event to which insurance component is linked in product segment definition.

Note

This section is not supported for the Line of Credit products.

Following insurance details are captured.

- **Premium Amount and Currency**
- **Partner Code:** This field identifies the insurance partner/vendor
- **Insurance Collection Type:** This refers to the type of insurance premium collection. The allowed values are PAYNOW or CAPITALIZE. If collection type is PAYNOW, insurance premium is collected from account defined in Common Settlement Data for instruction type PAYMENT. If collection type is CAPITALIZE, insurance premium is capitalized to outstanding to principal. Only PAYNOW option is allowed for insurance collected during booking event and both PAYNOW and CAPITALIZE options are supported for insurance collected during disbursement event.

Common Settlement Details

This section allows capturing settlement details for Disbursement/Repayment instruction types. The settlement account details captured are used for execution of auto payment instructions or payment of fees / insurance collected as part of booking event.

Note

This section is not supported for the Line of Credit products.

These account details are referred for auto disbursement as well if settlement accounts are not provided as part of disbursement schedule.

- **Instruction Type:** The purpose of this field is to identify the type of Settlement Instruction, whether for Disbursements or Repayments. For Disbursement only 1 Instruction can be captured while for Repayment multiple instructions can be captured.
- **Account Currency:** The cross currency Disbursements are not applicable and thus the Account Currency should be same as the Loan account / Line of Credit Currency.
- **Priority :** This field defines which settlement instruction to execute in priority for the Repayment. In case, the first settlement instruction is failing, the system should try for the next Settlement Instruction.
- **Settlement Mode (CASA, Clearing, External Account)**

Settlement Mode

Multiple disbursement settlement modes are supported based on look up type SETTLEMENT_MODE. Following settlement modes are supported.

- **Internal CASA accounts :** Direct settlement within the institution's internal accounts. Requires a valid **Settlement Account**, which must be an internal CASA account maintained within the bank's core banking system. The system validates the account status and currency against the disbursement currency.
- **Ledger Account :** Requires a valid **General Ledger (GL) Account**. This option is typically used for disbursements processed through cash transactions or internal ledger postings.

- **External accounts via ACH** : Settlement through Automated Clearing House (ACH) for disbursements to external bank accounts.
Following details are to be captured if settlement mode is External accounts via ACH.
 - **Name on account** : Name of the customer owning the account
 - **ACH Routing no**: Identification code for the Other Financial Institution where customer is maintaining the account
 - **Account Type**: Type of the account. The allowed values are defined by the lookup type ACCOUNT_TYPE_ACH
 - **Standard Entry Class Code**: It is a three letter code that describes the type of transaction and how a payment was authorized by the consumer or business initiating an ACH transaction. The allowed values are defined by the lookup type USNACHA_SEC_CODE

Bundling

This section allows capturing the bundle benefits applicable to the account at the time of account onboarding. Bundle benefits refer to interest or fee benefit provided to the customer as result of customer purchasing the products (say a combination of savings or deposit or loan accounts) offered in a bundle.

Note

This section is not supported for the Line of Credit products.

Following details are captured in this section.

- **Bundle Code**: Unique code that identifies the bundle
- **Bundle Type**: This field refers to the period of applicability of bundle. Allowed values are PERPETUAL and SPECIFIC.
PERPETUAL refers to bundle benefits are applicable for the entire term of the account.
SPECIFIC refers to bundle benefits are applicable for a specific period.
- **Benefit Start and End Date**: If bundle benefits are applicable for a specific period, it is necessary to capture the start and end date of the benefit applicability.

MLA Information

The **MLA (Military Lending Act) Information** section enables the bank to identify and process loans extended to customers who are **Service Members on Active Duty** or their **covered dependents**, in accordance with the **Military Lending Act (MLA)** regulations.

This section becomes applicable during **Account Onboarding** when the customer's eligibility or status requires MLA compliance checks.

Banks must ensure that all loans covered under MLA comply with Military APR limits. The MLA Information captured during onboarding forms the basis for subsequent **Military APR (MAPR)** validation.

Note

This section is not supported for the Line of Credit products.

- **Capturing MLA Details:** When the customer applying for a loan is identified as a Service Member or dependent on active duty, the user should capture the following information.
- **MLA Applicable:** Indicates whether the account falls under **Military Lending Act (MLA)** applicability. This flag may be received from the **Origination System** or manually set by the user. When set to **Yes**, additional MLA fields become mandatory for input.
- **Service Member Party ID:** Unique identifier of the Service Member in the Party system. Used to link the Loan account with the corresponding Service Member.
- **Active Duty Start Date:** Specifies the date from which the Service Member is on **active duty**. Determines the start of the MLA coverage period.
- **Active Duty End Date:** Indicates the end date of the Service Member's active duty (if available). Optional field; may be left blank if the active duty period is ongoing.
- **Order Number:** Reference number of the **military orders** authorizing active duty service. Optional input for documentation and audit tracking.
- **Reference Number:** Unique identifier of the **Active Duty record** maintained in the Party system. Enables traceability and linkage between Loan account and Party's Active Duty record.

3.2 Batch Operations

This topic describes the information to view the batch summary, maintenance and its operations.

This topic contains the following subtopics:

- [Batch Failure Inquiry](#)
This topic describes the systematic procedures for batch failure inquiry.
- [Batch Job Operations](#)
This topic describes the systematic instructions for operating a batch job.

3.2.1 Batch Failure Inquiry

This topic describes the systematic procedures for batch failure inquiry.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Batch Category**, then click **Batch Failure Inquiry**.

The **Batch Failure Inquiry** screen is displayed.

Figure 3-1 Batch Failure Inquiry

3. Specify the fields on **Batch Failure Inquiry** screen.

For more information on fields, refer to the field description table.

Table 3-4 Batch Failure Inquiry - Field Description

Field	Description
Error Code	Select the error code from the drop-down list.
Processing Date	Specify the processing date.
Event Code	Select the event code from the drop-down list. The available options are: • All • Booking • Initiation • Disbursement • Rescission • Interest Accruals • Fee Accruals • Bill Generation • Paidoff • Closed • Fee Amendments • Payments • Amendment Booking • Amendment Initiation • Non-financial Amendment • Waivers • Rollover • Rollover Amendment • Rate Revision • Status Change • Provisioning • WriteOff • Account Reversal • PayOff Quote Event • Payment Reversal • Accrual Components Balance Update • Event reversal • Adhoc fees Assessment • Late Payment Fees Assessment • Periodic Scheduled Fees Assessment • Account Restructure • Due Date Balance and Schedule Update • Amendment Reset Counter • Payment Return Fee • Excess Payment • Refund • Forfeiture • Disbursement Reversal
Branch Code	Click on  and select the branch code from the list.

4. Click on **Search** to display the details related to batch failure.
5. Click download icon to download the batch failure.

3.2.2 Batch Job Operations

This topic describes the systematic instructions for operating a batch job.

1. On **Home** screen, click **Retail Lending**, under **Retail Lending**, click **Maintenance**.
2. Under **Maintenance**, click **Batch Category**, under **Batch Category**, click **Batch Job Operations**.

The **Batch Job Operations** screen is displayed.

Figure 3-2 Batch Job Operations



3. Specify the fields on **Batch Job Operations** screen.
For more information on fields, refer to the field description table.

Table 3-5 Batch Job Operations - Field Description

Field	Description
Branch Code	Click and select the branch code from the list. Note: The Batch Job Operations module supports the use of the "." wildcard to represent 'ALL' branches. User can search the record by "."
Time Period	Select the time period from the drop-down list. The available options are: • Today • Yesterday • Date • Previous Working Day
Today Till Next Working date	Displays the date of the next working date. This field gets displayed only if the Time Period is selected as Today .
Date	Select the date. This field gets displayed only if the Time Period is selected as Date .
Till Today	Displays the date of the till today. This field gets displayed only if the Time Period is selected as Previous Working Day .
Allow auto refresh	Toggle status to set the time for auto refresh.

4. Click on **Allow auto refresh** toggle status to set the time for auto refresh.

The **Set Auto Refresh** screen is displayed.

Figure 3-3 Set Auto Refresh

Table 3-6 Set Auto Refresh - Field Description

Field	Description
Time	Specify the time interval for which the batch has to auto refresh.
Unit	Select the unit as Seconds from the drop-down list.

- Click on **Graph View** to displays the details in graphical format.

Figure 3-4 Graph View

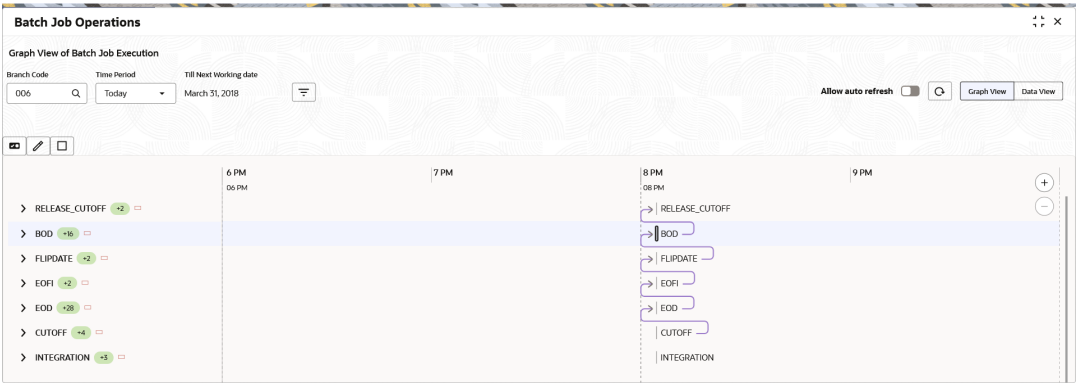


Table 3-7 Graph View - Field Description

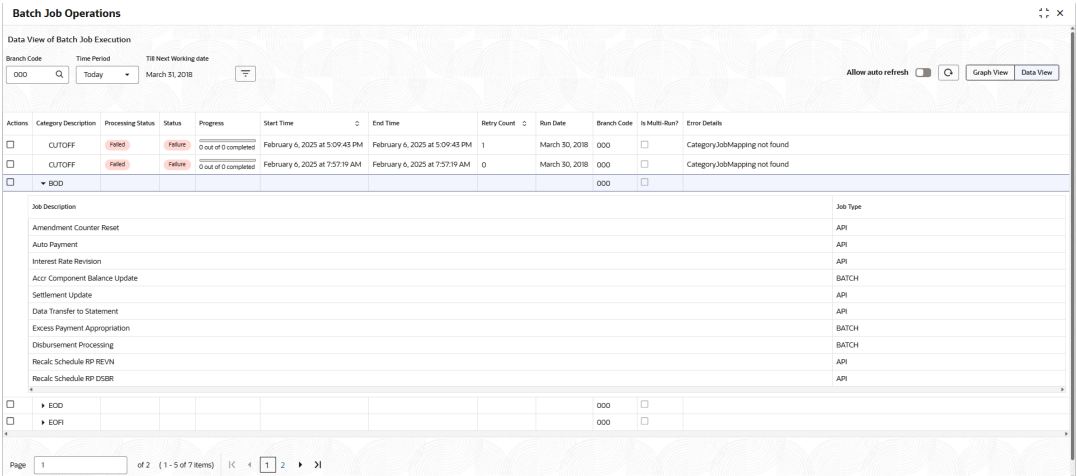
Field	Description
Enable/Disable the Task button	Click to update the in all branches (*.*) if no specific maintenance record exists in Batch Job Maintenance. If a record already exists for a specific Branch Code, the system will update that branch-level data instead.
Update the Task Attribute button	Click to update task attributes in the all branches (*.*) if no specific maintenance record exists in Batch Job Maintenance. If a record already exists for a specific Branch Code, the system will update that branch-level data instead.

Table 3-7 (Cont.) Graph View - Field Description

Field	Description
Stop the execution	Click to terminate the batch execution currently running for a specific branch.

6. Click on **Data View** to displays the details in table format.

Figure 3-5 Data View



4

Event Failure Inquiry

This topic describes the systematic procedures for Event failure inquiry.

The **Event Failure Inquiry** screen helps users view and investigate account-level failures that occur during batch processing and Online Processing. User can download to export all failure inquiry records in CSV format. It helps user to monitor failures, analyze issues, and take necessary recovery actions.

1. From **Home** screen, click **Retail Lending**. Under **Retail Lending**, click **Loan Services**.
2. Under **Loan Services**, click **Event Failure Inquiry**.

The **Event Failure Inquiry** screen is displayed.

Figure 4-1 Event Failure Inquiry

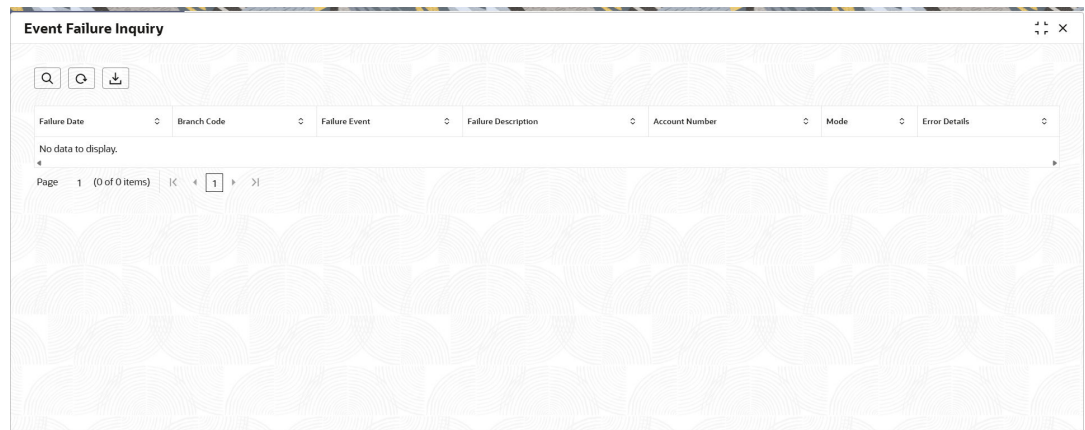


Table 4-1 Event Failure Inquiry - Field Description

Field	Description
Failure Date	The Processing Date on which account processing failed.
Branch Code	The Branch Code of the Account.
Failure Event	A specific processing event that failed during batch execution.
Failure Description	A brief explanation of the reason or nature of a failure that occurred during processing.
Account Number	An Account Number which is failed.
Mode	Displays the run mode of the failed transaction. The possible options are: - Batch - Online
Error Details	The details about why a particular account or batch record failed during processing.

3. Click on  icon the **Search Criteria** overlay screen is displayed.

- Enter search criteria and click **Search**.
Based on the search, the details related to event failure are displayed.
- View the required failed events details. For more information on fields, refer to field description table below:

Figure 4-2 Event Failure Inquiry - Search Criteria

For more information on fields, refer to the field description table.

Table 4-2 Event Failure Inquiry - Search Criteria - Field Description

Field	Description
Account Number	An Account Number which is failed.
Branch Code	The Branch Code of the Account.
Failure Start Date	Select or specify the start date from which the user needs to view the failed events.
Failure End Date	Select or specify the end date till which the user needs to view the failed events.
Failure Event	Select for the specific option to view the failed events from the drop-down list.
Error Code	Select the error code which to be searched from the drop-down list.
Mode	Select the run mode of the failed transaction from the drop-down list. The possible options are: • Batch • Online

4. Click  icon to export all failure inquiry records in CSV format.

Note

Customize the download by selecting the columns for failure inquiry records user want to export.

5. Click  icon to refresh the details displayed on the screen.

5

Functional Activity Codes

Table 5-1 List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_AMEND	AMEND	Service API to update a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_AUTHORIZ	AUTHORIZE	Service API to approve a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_CLOSE	CLOSE	Service API to close a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_DELETE	DELETE	Service API to delete a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_GETLOOKUPCODES	VIEW	Service API to get a lookup codes for the given set of lookup types.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_NEW	NEW	Service API to create a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_REOPEN	REOPEN	Service API to reopen a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEW	VIEW	Service API to get the data for a given lookup type.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEW_LOOKUP	LOOKUP	Service API to get the data for a given lookup type.
Lookup Screen	OBRL_LN_FA_LOOKUPSERVICE_VIEWALL	VIEWALL	Service API to get all lookup records.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_ACTIONS	ACTIONS	Screen function to get the applicable actions for a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AMEND	AMEND	Screen function to update a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AUTHORIZ	AUTHORIZE	Screen function to approve a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_AUTHQUERY	AUTHQUERY	Screen function to query an unauthorized lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_CLOSE	CLOSE	Screen function to close a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_COPY	COPY	Screen function to copy a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_DELETE	DELETE	Screen function to delete a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_GETLOOKUPCODES	Not Applicable	Screen function to get a lookup codes for the given set of lookup types.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_HISTORY	HISTORY	Screen function to get the history of modifications for a lookup type record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/A PI Name	Functional Activity Code	Action	Description
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_NEW	NEW	Screen function to create a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_REOPEN	REOPEN	Screen function to reopen a closed lookup record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VALIDATION_ACC_LOVS	Not Applicable	Screen function to perform validation for the given lookup values.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VALIDATION_LOV	Not Applicable	Screen function to validate a given lookup type.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEW	VIEW	Screen function for querying a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEW_LOOKUP	LOOKUP	Screen function to get a lookup type record.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEWALL	VIEWALL	Screen function to get all lookup records.
Lookup Screen	OBRL_LN_FA_LOOKUPTYPE_VIEWCHANGES	VIEWCHANGES	Screen function to view the changes in lookup type record before authorization.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AMEND	AMEND	Screen function to update the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AUTHORIZE	AUTHORIZE	Screen function to approve the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_AUTHQUERY	AUTHQUERY	Screen function to fetch all the unauthorized modifications of an asset classification plan record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_CLOSE	CLOSE	Screen function to close the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_COPY	COPY	Screen function to copy an asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_DELETE	DELETE	Screen function to delete the asset classification preference record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_HISTORY	HISTORY	Screen function to get the history of modifications for an asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_NEW	NEW	Screen function to create the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_REOPEN	REOPEN	Screen function to reopen the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_VIEW	VIEW	Screen function to fetch the asset classification preference record using an ID.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_VIEW_PLAN_CODE	CODE	Screen function to fetch the asset classification preference record using the plan code.
Asset Classification Preference	OBRL_LN_FA_ASSET_CLASS_MANT_VIEWALL	VIEWALL	Screen function to get all asset classification preference records.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_AMEND	AMEND	Service API to update the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_AUTHORIZE	AUTHORIZE	Service API to approve the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_CLOSE	CLOSE	Service API to close the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_DELETE	DELETE	Service API to delete the asset classification preference record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_NEW	NEW	Service API to create the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_REOPEN	REOPEN	Service API to reopen the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_VIEW	VIEW	Service API to get the asset classification preference record.
Asset Classification Preference	OBRL_LN_FA_ASSETSERVICE_MANT_VIEWALL	VIEWALL	Service API to get all asset classification preference records.
Business Components	OBRL_LN_FA_CMP_MANT_AMEND	AMEND	Screen function to update the business component record.
Business Components	OBRL_LN_FA_CMP_MANT_AUTHORIZE	AUTHORIZE	Screen function to approve the business component record.
Business Components	OBRL_LN_FA_CMP_MANT_AUTHQUERY	AUTHQUERY	Screen function to fetch all the unauthorized modifications of a business component record.
Business Components	OBRL_LN_FA_CMP_MANT_CLOSE	CLOSE	Screen function to close the business component record.
Business Components	OBRL_LN_FA_CMP_MANT_COMP_LIST	Not Applicable	Screen function to fetch the details for a list of components.
Business Components	OBRL_LN_FA_CMP_MANT_DELETE	DELETE	Screen function to delete the business component record.
Business Components	OBRL_LN_FA_CMP_MANT_HISTORY	HISTORY	Screen function to get the history of modifications for a business component record.
Business Components	OBRL_LN_FA_CMP_MANT_NEW	NEW	Screen function to create the business component record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Business Components	OBRL_LN_FA_CMP_MANT_REOPEN	REOPEN	Screen function to reopen the business component record.
Business Components	OBRL_LN_FA_CMP_MANT_VIEW	VIEW	Screen function to get the business component record using ID.
Business Components	OBRL_LN_FA_CMP_MANT_VIEW_COMP_ID	Not Applicable	Screen function to get the business component record using component code.
Business Components	OBRL_LN_FA_CMP_MANT_VIEWALL	VIEWALL	Screen function to get all business components.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_AMEND	AMEND	Service API to update the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_AUTHORIZE	AUTHORIZE	Service API to approve the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_CLOSE	CLOSE	Service API to close the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_COMP_LIST	LIST	Service API to fetch the details for a list of components.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_DELETE	DELETE	Service API to delete the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_NEW	NEW	Service API to create the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_REOPEN	REOPEN	Service API to reopen the business component record.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_VIEW	VIEW	Service API to get the business component record for a given component code.
Business Components	OBRL_LN_FA_CMPSERVICE_MANT_VIEWALL	VIEWALL	Service API to get all business components.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Fact Maintenance	OBRL_LN_FA_FACT_ACTIONS	ACTIONS	Screen function to perform the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_AMEND	AMEND	Screen function to update the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_AUTHORIZE	AUTHORIZE	Screen function to approve the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_AUTHQUERY	AUTHQUERY	Screen function to fetch all the unauthorized modifications of a fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_CLOSE	CLOSE	Screen function to close the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_DELETE	DELETE	Screen function to delete the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_REOPEN	REOPEN	Screen function to reopen the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_VIEW	VIEW	Screen function to get the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACT_VIEWALL	VIEWALL	Screen function to get all fact maintenance records.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_AMEND	AMEND	Service API to update the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_AUTHORIZE	AUTHORIZE	Service API to approve the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_CLOSE	CLOSE	Service API to close the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_DELETE	DELETE	Service API to delete the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_REOPEN	REOPEN	Service API to reopen the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_VIEW	VIEW	Service API to get the fact maintenance record.
Fact Maintenance	OBRL_LN_FA_FACTSERVICE_VIEWALL	VIEWALL	Service API to get all fact maintenance records.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITION_ACTIONS	ACTIONS	Screen function to get the actions associated with auto number identifier record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/A PI Name	Functional Activity Code	Action	Description
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_AMEND	AMEND	Screen function to update the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_AUTHORIZE	AUTHO RIZE	Screen function to approve the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_AUTHQUERY	AUTHQ UERY	Screen function to get all unauthorized modifications for the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_CLOSE	CLOSE	Screen function to close the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_COPY	COPY	Screen function to copy the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_DELETE	DELETE	Screen function to delete the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_GEN_NUM	NUM	Screen function to generate a value using the auto number identifier definition.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_GET_ALL_BRN	BRN	Screen function to query the common auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_HISTORY	HISTOR Y	Screen function to get the history of modifications on the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_NEW	NEW	Screen function to create the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_REOPEN	REOPE N	Screen function to reopen the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_VALIDATE_LOV	LOV	Screen function to validate the list of values used in the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_VIEW	VIEW	Screen function to get the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_VIEWALL	VIEWAL L	Screen function to get all auto number identifier records.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO N_VIEWCHANGES	VIEWCH ANGES	Screen function to view the changes in an auto number identifier record before authorization.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO NSERVICE_AMEND	AMEND	Service API to update the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO NSERVICE_ANG_CONFIG	Not Applicab le	Service API to fetch the auto number identifier record for a given set of criteria.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO NSERVICE_AUTHORIZE	AUTHO RIZE	Service API to approve the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO NSERVICE_CLOSE	CLOSE	Service API to close the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIERDEFINITIO NSERVICE_DELETE	DELETE	Service API to delete the auto number identifier record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Auto Number	OBRL_LN_FA_IDENTIFIEDEFINITIO NSERVICE_GEN_NUM	NUM	Service API to generate a value using the auto number identifier definition.
Auto Number	OBRL_LN_FA_IDENTIFIEDEFINITIO NSERVICE_NEW	NEW	Service API to create the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIEDEFINITIO NSERVICE_REOPEN	REOPEN	Service API to reopen the auto number identifier record.
Auto Number	OBRL_LN_FA_IDENTIFIEDEFINITIO NSERVICE_VIEW	VIEW	Service API to get the auto number identifier record using the entity type.
Auto Number	OBRL_LN_FA_IDENTIFIEDEFINITIO NSERVICE_VIEWALL	VIEWALL	Service API to get all auto number identifier records.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_ACTIONS	ACTIONS	Screen function to get the actions associated with PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AMEND	AMEND	Screen function to update the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AUTHORIZE	AUTHORIZE	Screen function to approve the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_AUTHQUERY	AUTHQUERY	Screen function to get all unauthorized modifications for the PII mask record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_DELETE	DELETE	Screen function to delete the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_HISTORY	HISTORY	Screen function to get the history of modifications on the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_VIEW	VIEW	Screen function to get the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASK_VIEWALL	VIEWALL	Screen function to get all PII mask maintenance records.
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_AME ND	AMEND	Service API to update the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_AUT HORIZE	AUTHORIZE	Service API to approve the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_DEL ETE	DELETE	Service API to delete the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_VIE W	VIEW	Service API to get the PII mask maintenance record.
PII Mask Maintenance	OBRL_LN_FA_PIIMASKSERVICE_VIE WALL	VIEWALL	Service API to get all PII mask maintenance records.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/A PI Name	Functional Activity Code	Action	Description
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AMEND	AMEND	Screen function to update the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AUTHORIZ E	AUTHORIZE	Screen function to approve the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_AUTHQUE RY	AUTHQUERY	Screen function to get all unauthorized modifications on the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_CLOSE	CLOSE	Screen function to close the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_DELETE	DELETE	Screen function to delete the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_HISTORY	HISTORY	Screen function to get the history of modifications on the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_NEW	NEW	Screen function to create the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_REOPEN	REOPEN	Screen function to reopen the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEW	VIEW	Screen function to get the lending policy record using ID.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEW_BANK_CODE	Not Applicable	Screen function to fetch the lending policy record using the bank code.
Lending Policy Maintenance	OBRL_LN_FA_POL_MANT_VIEWALL	VIEWALL	Screen function to get all lending policy records.
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_AMEND	AMEND	Service API to update the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_AUTHORIZED	AUTHORIZE	Service API to approve the lending policy record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_DELETE	DELETE	Service API to delete the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_NEW	NEW	Service API to create the lending policy record.
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_VIEW	VIEW	Service API to get the lending policy record using the bank code.
Lending Policy Maintenance	OBRL_LN_FA_POLICYSERVICES_VIEWALL	VIEWALL	Service API to get all lending policy records.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AGGREGATE	AGGREGATE	Screen function to do the aggregate save of the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AMEND	AMEND	Screen function to update the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AMEND_SERVICE	SERVICE	Service API to perform the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHORIZ	AUTHORIZE	Screen function to approve the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHORIZ_SERVICE	SERVICE	Service API to approve the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_AUTHQUERY	AUTHQUERY	Screen function to get all the unauthorized modifications on the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_CLOSE	CLOSE	Screen function to close the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_CLOSE_SERVICE	SERVICE	Service API to close the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_COPY	COPY	Screen function to copy the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_DELETE	DELETE	Screen function to delete the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_DELETE_SERVICE	DELETE	Service API to delete the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GENERATE_ENTRY	Not Applicable	Screen function to generate accounting entries for a product segment for a given set of criteria.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_ACC_ENTRY_SERVICE	Not Applicable	Service API to generate accounting entries for a product segment for a given set of criteria.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_ACC_ROLE	Not Applicable	Screen function to generate accounting roles associated with the product segment record for a given set of criteria.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_ACC_ROLE_SERVICE	Not Applicable	Service API to generate accounting roles associated with the product segment record for a given set of criteria.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_STATUS_ACC_ENTRY	Not Applicable	Screen function to generate status movement based accounting entries for the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_GEN_STATUS_ACC_ENTRY_SERVICE	Not Applicable	Service API to generate status movement based accounting entries for the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_HIST ORY	HISTORY	Screen function to fetch the history of modifications on the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_NEW	NEW	Screen function to create the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_NEW_SERVICE	SERVICE	Service API to create the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_PRINT	PRINT	Screen function to perform the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REMOVELOCK	REMOVELOCK	Screen function to unlock the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REOPEN	REOPEN	Screen function to reopen the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_REOPEN_SERVICE	REOPEN	Service API to reopen the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_SUBMIT	SUBMIT	Screen function to perform the final save on product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_UNAUTH	UNAUTH	Screen function to fetch all unauthorized modifications on the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VALIDATE	VALIDATE	Screen function to perform validations on the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW	VIEW	Screen function to get the product segment record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_ASSET_PLAN	Not Applicable	Screen function to fetch the asset classification plan details attached to product segment.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_ASSET_PLAN_SERVICE	Not Applicable	Service API to fetch the asset classification plan details attached to product segment.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_PRODSEG_ID	Not Applicable	Screen function to fetch the product segment record for a given ID.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_PRODSEG_ID_SERVICE	Not Applicable	Screen function to fetch the product segment record for a given product segment code.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_PROV_PLAN	Not Applicable	Screen function to perform the product segment record.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_WALL	VIEWALL	Screen function to get all product segment records.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_WALL_SERVICE	Not Applicable	Service API to fetch all product segment records.
Product Segment	OBRL_LN_FA_PROD_SEG_DEF_VIEW_WCHANGES	VIEWCHANGES	Screen function to view the modifications on the product segment record.
Product	OBRL_LN_FA_PRODUCT_AMEND	AMEND	Screen function to update the lending product record.
Product	OBRL_LN_FA_PRODUCT_AMEND_SERVICE	SERVICE	Service API to update the lending product record.
Product	OBRL_LN_FA_PRODUCT_AUTHORIZE	AUTHORIZE	Screen function to approve the lending product record.
Product	OBRL_LN_FA_PRODUCT_AUTHORIZE_SERVICE	Not Applicable	Service API to approve the lending product record.
Product	OBRL_LN_FA_PRODUCT_CLOSE	CLOSE	Screen function to close the lending product record.
Product	OBRL_LN_FA_PRODUCT_CLOSE_SERVICE	Not Applicable	Service API to close the lending product record.
Product	OBRL_LN_FA_PRODUCT_DELETE	DELETE	Screen function to delete the lending product record.
Product	OBRL_LN_FA_PRODUCT_DELETE_SERVICE	Not Applicable	Service API to delete the lending product record.
Product	OBRL_LN_FA_PRODUCT_GETSUMMARY_SERVICE	Not Applicable	Service API to get all valid products.
Product	OBRL_LN_FA_PRODUCT_NEW	NEW	Screen function to create the lending product record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Product	OBRL_LN_FA_PRODUCT_NEW_SERVICE	Not Applicable	Service API to create the lending product record.
Product	OBRL_LN_FA_PRODUCT_REMOVELOCK	REMOVELOCK	Screen function to unlock the lending product record.
Product	OBRL_LN_FA_PRODUCT_REOPEN	REOPEN	Screen function to reopen the lending product record.
Product	OBRL_LN_FA_PRODUCT_REOPEN_SERVICE	SERVICE	Service API to reopen the lending product record.
Product	OBRL_LN_FA_PRODUCT_SUBMIT	SUBMIT	Screen function to perform the final save on the lending product record.
Product	OBRL_LN_FA_PRODUCT_VALIDATE	VALIDATE	Screen function to perform validations on the lending product record.
Product	OBRL_LN_FA_PRODUCT_VIEW	VIEW	Screen function to get the lending product record using ID.
Product	OBRL_LN_FA_PRODUCT_VIEW_COMPONENT_ID	Not Applicable	Screen function to get the lending products linked to a component code.
Product	OBRL_LN_FA_PRODUCT_VIEW_COMPONENT_ID_SERVICE	SERVICE	Service API to get the lending products linked to a component code.
Product	OBRL_LN_FA_PRODUCT_VIEW_TEMPLATE	Not Applicable	Screen function to fetch the lending product record for a given product code.
Product	OBRL_LN_FA_PRODUCTSERVICE_VIEW_TEMPLATE	Not Applicable	Service API to fetch the lending product record for a given product code.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_ACTIONS	ACTIONS	Screen function to get the applicable actions on the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_AMEND	AMEND	Screen function to update the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_AUTHORIZE	AUTHORIZE	Screen function to approve the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_AUTHQUERY	AUTHQUERY	Screen function to get all the unauthorized modifications on the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_CLOSE	CLOSE	Screen function to close the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEFINITION_COPY	COPY	Screen function to copy the restructure definition record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_DELETE	DELETE	Screen function to delete the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_GETALLACTIVE	Not Applicable	Screen function to fetch all active restructure definition records.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_GETBYPLANCODE	Not Applicable	Screen function to fetch the restructure definition record for a given plan code.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_HISTORY	HISTORY	Screen function to fetch the history of all modifications on the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_NEW	NEW	Screen function to create the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_REOPEN	REOPEN	Screen function to reopen the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VALIDATE_LOV	Not Applicable	Screen function to perform the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEW	VIEW	Screen function to get the restructure definition record.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEWALL	VIEWALL	Screen function to get all all restructure definition records.
Restructure Definition	OBRL_LN_FA_RESTRUCTURE_DEF_VIEWCHANGES	VIEWCHANGES	Screen function to view the modifications on the restructure definition record.
Loan Restructure	OBRL_LN_FA_RESTRUCTURE_FETCH	Not Applicable	Service API to fetch the restructure details for a given loan.
Batch Category	SLPR_FA_BATCH_JOB_FETCHALL	FETCHALL	Screen function to fetch all batch job records for a given set of criteria.
Batch Category	SLPR_FA_BATCH_CATEGORY_COPY	COPY	To copy the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_AMEND	AMEND	To update the batch category record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Batch Category	SLPR_FA_BATCH_CATEGORY_AUTHORIZ	AUTHORIZE	To approve the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_DELETE	DELETE	To delete the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_NEW	NEW	To create the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_REMOVELOCK	REMOVELOCK	To unlock the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_SUBMIT	SUBMIT	To perform the final save of batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_VALIDATE	VALIDATE	To validate the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEW	VIEW	To get the batch category record.
Batch Category	SLPR_FA_BATCH_CATEGORY_EXEC_SUMMARY	SUMMARY	To fetch the execution summary details for a batch run.
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEWCAT_BRNCODE	Not Applicable	To fetch all batch categories for a branch code.
Batch Category	SLPR_FA_BATCH_CATEGORY_VIEWJOBS	Not Applicable	To fetch the job details for a given category code.
Batch Category	SLPR_FA_BATCH_CATEGORY_PROGRESS_DETAILS	Not Applicable	To fetch the job progress details during a batch run.
Batch Category	SLPR_FA_BATCH_CATEGORY_EXECUTE	Not Applicable	To execute a batch category.
Batch Category	SLPR_FA_BATCH_CATEGORY_INQUIRE	Not Applicable	To fetch the execution status for a batch category.
Batch Category	SLPR_FA_BATCH_CATEGORY_STOP_EXECUTE	Not Applicable	To stop the execution of a batch category.
Batch Category	SLPR_FA_BATCH_CATEGORY_JOB_STATISTICS	Not Applicable	To fetch the statistics related to a batch run.
Batch Category	SLPR_FA_BATCH_CATEGORY_MODIFY	MODIFY	To amend the batch category maintenance.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Batch Category	SLPR_FA_BATCH_JOB_MODIFY	MODIFY	To perform the batch job maintenance.
Batch Category	SLPR_FA_BATCH_CATEGORY_ENABLE_DISABLE	Not Applicable	To enable or disable a specific batch category.
Batch Category	SLPR_FA_EXECBATCH_SUMMARY	Not Applicable	To get the execution summary for a batch category.
Batch Category	SLPR_FA_JOB_STATISTICS	Not Applicable	To perform the batch category record.
Batch Category	SLPR_FA_DASHBOARD_SUMMARY	Not Applicable	To get dashboard summary based on different parameters.
Batch Category	SLPR_FA_FETCH_RECORD	Not Applicable	To fetch individual job record details for the statistics.
Batch Category	SLPR_FA_BATCH_CATEGORY_DASHBOARD_STATISTICS	Not Applicable	To get dashboard statistics based on different parameters.
API to Fetch Event Details	OBRL_FA_ACCOUNT_EVENT_DETAILS	Not Applicable	Service API to fetch event details for a given loan and event reference number.
API to Fetch Event Exception Inquiry	OBRL_FA_ACCOUNT_EVENT_EXCEPTION_INQUIRY	Not Applicable	Service API to fetch event exception inquiry record.
API to Fetch Event Inquiry	OBRL_FA_ACCOUNT_EVENT_INQUIRY	Not Applicable	Service API to fetch the list of events for an account and the given set of criteria.
API to Handoff to Common Core Lending Entity	OBRL_FA_ACCOUNT_HANDOFF	Not Applicable	Service API to create a loan account.
API to Fetch Account Numbers	OBRL_FA_ACCOUNT_NOS_VIEWALL	Not Applicable	Service API to fetch the list of account numbers for a given range of selection.
API to Fetch Account Details	OBRL_FA_ACCOUNT_VIEW	Not Applicable	Service API to fetch account details record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API to Trigger Adhoc fees charging process	OBRL_FA_ADHOC_FEE_CHARGING	Not Applicable	Service API to apply an adhoc fee on a loan.
API to Create Account Condition	OBRL_FA_AMENDMENT_ACC_COND	Not Applicable	Service API to create account condition record.
API to Fetch Account Condition	OBRL_FA_AMENDMENT_ACC_COND_VIEW	Not Applicable	Service API to fetch account condition record.
API to Financial Amendment Create	OBRL_FA_AMENDMENT_FIN_CREATE	Not Applicable	Service API to do a financial amendment on a loan.
API to Non Financial Amendment Create	OBRL_FA_AMENDMENT_NON_FIN_CREATE	Not Applicable	Service API to do a non-financial amendment on a loan.
API to Financial Amendment Simulation	OBRL_FA_AMENDMENT_SIM_CREATE	Not Applicable	Service API to simulate a financial amendment on a loan.
API to Apply Scra Benefit	OBRL_FA_APPLY_SCRA	Not Applicable	Service API to apply scra benefit record.
API to Inquire Balance	OBRL_FA_BALANCE_ENQUIRY	Not Applicable	Service API to inquire loan balances.
API to Inquire Balance Currency Wise	OBRL_FA_BALANCE_ENQUIRY_CCY	Not Applicable	Service API to inquire currency-wise loan balances for a given counterparty.
API to Inquire Balance Details	OBRL_FA_BALANCE_VIEW	Not Applicable	Service API to inquire loan balances.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API to fetch Billing Details Inquiry	OBRL_FA_BILLING_DETAILS_ENQUIRY	Not Applicable	Service API to fetch billing details for a loan and a given bill number.
API to Billing Data	OBRL_FA_BILLING_ENQUIRY	Not Applicable	Service API to fetch the summary of bills generated for a loan.
API to Simulation for Loan Disbursement	OBRL_FA_DISBSIMULATION	Not Applicable	Service API to simulate a loan disbursement.
API for API for Loan Disbursement	OBRL_FA_DISBURSEMENT	Not Applicable	Service API for manual disbursement to a loan.
API for Disbursement Instructions	OBRL_FA_DSBR_INSTRUCTIONS	Not Applicable	Service API to create disbursement instructions record.
API for Fetch Disbursement Instructions	OBRL_FA_DSBR_INSTRUCTIONS_VIEW	Not Applicable	Service API for fetch disbursement instructions record.
API for Functional Activity for EMI Calculator	OBRL_FA_EMICAL	Not Applicable	Screen function for EMI calculator.
API for event reversal	OBRL_FA_EVENTREVERSAL_SERVICE	Not Applicable	Service API for reversing an event on a loan based on event reference number.
API for Forfeit Excess Amount to Bank	OBRL_FA_EXCESS_FORFEIT	Not Applicable	Service API to forfeit excess amount to bank.
API for Refund Excess Amount to Customer	OBRL_FA_EXCESS_REFUND	Not Applicable	Service API to refund excess amount to customer.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Fetch API for getting account statistics	OBRL_FA_FETCH_ACC_STATS	Not Applicable	Service API for fetch account statistics .
API for Fetch all charges details of account	OBRL_FA_FETCH_ALL_CHARGES	Not Applicable	Service API to fetch all charges details of account .
API for Get PayOff Quote details	OBRL_FA_GET_PAYOFFQUOTE	Not Applicable	Service API to get payoff quote details .
API for Wrapper API for fetching Rate Code based interest and RP Benefit	OBRL_FA_INTEREST	Not Applicable	Service API for fetching the pricing information for interest components based on the product config.
API for Manual Payment Allocate	OBRL_FA_PAYMENT_ALLOCATE	Not Applicable	Service API for allocating payment amount to the loan dues .
API for Payment Instructions	OBRL_FA_PAYMENT_INSTRUCTIONS	Not Applicable	Service API for fetching payment instructions applied on a loan.
API for Manual Payment populate	OBRL_FA_PAYMENT_POPULATE	Not Applicable	Service API to fetch loan dues as of a given date .
API for Manual Payment Save	OBRL_FA_PAYMENT_SAVE	Not Applicable	Service API to save manual repayment on a loan.
API for Manual Payment Simulate	OBRL_FA_PAYMENT_SIMULATE	Not Applicable	Service API to simulate repayment on a loan.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Post ACH Notification	OBRL_FA_POST_NOTIFICATION	Not Applicable	Service API to post ACH notification.
API for Save Pay Off Quote Request	OBRL_FA_SAVE_PAYOFFQUOTE	Not Applicable	Service API to save payoff quote request .
API for Functional Activity for OBRL SCHEDULE SERVICE	OBRL_FA_SCHEDULE	Not Applicable	Service API for schedule generation .
API for Schedule Inquiry	OBRL_FA_SCHEDULE_ENQUIRY	Not Applicable	Service API for schedule inquiry .
API for Inquiry of accounts for SCRA eligibility	OBRL_FA_SCRA_INQUIRY	Not Applicable	Service API for inquiry of accounts for SCRA benefit eligibility .
API for Simulated Charges	OBRL_FA_SIMULATED_CHARGES	Not Applicable	Service API for simulated charges .
API for Asset Classification Status Freeze	OBRL_FA_STATUS_FREEZE	Not Applicable	Service API to perform asset classification status freeze on a loan .
API for Asset Classification Status Freeze EndDate Update	OBRL_FA_STATUS_FREEZE_ENDDATE_MODIFY	Not Applicable	Service API to update the end date of asset classification status freeze .

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Download Statement	SLPINTR_FA_STMNT_DOWNLOAD	Not Applicable	Service API to download a specific loan statement .
API for Fetch Statement Details	SLPINTR_FA_STMNT_FETCHMSG	Not Applicable	Service API to fetch statement details .
API for Statement generation	SLPINTR_FA_STMNT_GENERATE	Not Applicable	Service API for adhoc statement generation .
API for Generate Statement Batch	SLPINTR_FA_STMNT_GENERATEBATCH	Not Applicable	Service API for statement generation batch .
API for Txn Inquiry Details	SLPINTR_FA_STMNT_TXNDETAILS	Not Applicable	Service API for inquiry of accounting entries generated for a loan.
API for Txn Inquiry Items	SLPINTR_FA_STMNT_TXNITEMS	Not Applicable	Service API to fetch the details of a specific accounting entry for a loan.
API for Update Scra Benefit	OBRL_FA_UPDATE_SCRA	Not Applicable	Service API to update SCRA benefit .
API for Writeoff Operation	OBRL_FA_WRITEOFF	Not Applicable	Service API to write-off a loan, partially or fully.
Data File Definition	SLPR_FA_FILEGENDETAILS_AUTHORIZE	AUTHORIZE	To approve file format maintenance.
Data File Definition	SLPR_FA_FILEGENDETAILS_AUTHQUERY	AUTHQUERY	To fetch all the unauthorized modifications on a file format maintenance.
Data File Definition	SLPR_FA_FILEGENDETAILS_CLOSE	CLOSE	To close file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_DELETE	DELETE	To delete a file format record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/A PI Name	Functional Activity Code	Action	Description
Data File Definition	SLPR_FA_FILEGENDETAILS_HISTOR Y	HISTOR Y	To fetch the history of modifications on a file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_REOPEN	REOPEN	To reopen a closed file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_NEW	NEW	To create a new file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_VIEWALL	VIEWALL	To fetch all the file format records.
Data File Definition	SLPR_FA_FILEGENDETAILS_VIEW	VIEW	To fetch a file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_AMEND	AMEND	To amend a file format record.
Data File Definition	SLPR_FA_FILEGENDETAILS_COPY	COPY	To copy a file format record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_NEW	NEW	Screen function to create the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AUTHQUERY	AUTHQUERY	Screen function to approve the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AUTHORIZE	AUTHORIZE	Screen function to get all unauthorized modifications on the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_CLOSE	CLOSE	Screen function to close the event to rule mapping record.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_DELETE	DELETE	Screen function to delete the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_HISTORY	HISTORY	Screen function to get the history of modifications on the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_REOPEN	REOPEN	Screen function to reopen the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_AMEND	AMEND	Screen function to amend the event to rule mapping record.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_VIEWALL	VIEWALL	Screen function to get all the event to rule mapping records.
Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAP_MANT_VIEW	VIEW	Screen function to fetch the event to rule mapping record using the ID.
Lending Events and Validation Rules	OBRL_FA_EVENT_EXCEPTION_INQUIRY	Not applicable	Service API to fetch all async event exceptions.
API For Lending Events and Validation Rules	OBRL_FA_ACCOUNT_EVENT_EXCEPTION_INQUIRY	Not applicable	Screen function to fetch all async event exceptions.
API for Manual Provision	OBRL_FA_CREATE_MANUAL_PROVISION	Not applicable	Service API to post manual provisioning on a loan.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Payment Capitalize	OBRL_FA_PAYMENT_CAPITALIZE	Not applicable	Service API for capitalization of Interest or fees.
API for Payment Waive	OBRL_FA_PAYMENT_WAIVE	Not applicable	Service API for waiver of components associated with a loan.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_NEW	NEW	Service API to create the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_AUTHORIZE	AUTHORIZE	Service API to approve the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_CLOSE	CLOSE	Screen function to close the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_DELETE	DELETE	Screen function to delete the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_REOPEN	REOPEN	Screen function to reopen the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_AMEND	AMEND	Screen function to amend the event to rule mapping record.
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_VIEWALL	VIEWALL	Screen function to get all the event to rule mapping records.

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API For Lending Events and Validation Rules	OBRL_LN_FA_EVENT_RULEMAPSERV_VIEW	VIEW	Screen function to fetch the event to rule mapping record using the event code.
API for Account Activation	OBRL_FA_ACCOUNT_ACTIVATION	Not applicable	Account Activation
API for account handoff for loc	OBRL_FA_ACCOUNT_HANDOFF_LOC	Not applicable	account handoff for loc
API for APR History Inquiry	OBRL_FA_APR_HISTORY	Not applicable	APR History Inquiry
API for Post Rescission Process	OBRL_FA_CREATE_RESCISSION	Not applicable	Post Rescission Process
API for expense booking	OBRL_FA_EXPENSE_BOOKING	Not applicable	expense booking
API for Fetch Provision enabled Accounts	OBRL_FA_GET_PROVISION_ACCTS	Not applicable	Fetch Provision enabled Accounts
Replay Events	OBRL_FA_REPLAY_ERROR_CONTRACT	Not applicable	Fetch Contracts with Replay Errors
Replay Events	OBRL_FA_REPLAY_LOG_DETAILS	Not applicable	Replay Error Log Details
Replay Events	OBRL_FA_REPLAY_PROCESS	Not applicable	Replay Process

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Service API for Restructure application, withdrawal, extension and simulation	OBRL_FA_RESTRUCTURE	Not applicable	Service API for Restructure application, withdrawal, extension and simulation
API for API for Scra benefit Inquiry	OBRL_FA_SCRA_BENEFIT_INQUIRY	Not applicable	API for Scra benefit Inquiry
API for Account Status Change Enquiry API	OBRL_FA_STATUSCHANGE_INQUIRY	Not applicable	Account Status Change Enquiry API
API for Update Events Diary	OBRL_FA_UPDATE_EVENTS_DIARY	Not applicable	Update Events Diary
API for Update MLA Benefit	OBRL_FA_UPDATE_MLA	Not applicable	Update MLA Benefit
API for Validate Transaction	OBRL_FA_VALIDATE_TRANSACTION	Not applicable	Validate Transaction
API for Validate Account Lows	OBRL_LN_FA_LOOKUPSERVICE_VALIDATE_LOV	Not applicable	Validate Account Lows
API for Migration batch	OBRL_LN_FA_MIGRATION_BATCH	Not applicable	Migration batch
API for Account Data Transfer	OBRL_LN_FA_MIGRATION_DATA_TRANSFER	Not applicable	Account Data Transfer
API for Update the record	OBRL_LN_FA_OPT_IN_OUT_MANT_A MEND	Not applicable	Update the record

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Update the record	OBRL_LN_FA_OPT_IN_OUT_MANT_A MEND_SERVICE	Not applicable	Update the record
API for View complete maintenance	OBRL_LN_FA_OPT_IN_OUT_MANT_V IEWALL	Not applicable	View complete maintenance
API for View complete maintenance	OBRL_LN_FA_OPT_IN_OUT_MANT_V IEWALL_SERVICE	Not applicable	View complete maintenance
API for Update Product	OBRL_LN_FA_PRODUCT_AMEND	Not applicable	Update Product
API for Update Product	OBRL_LN_FA_PRODUCT_AMEND_SE RVICE	Not applicable	Update Product
API for Authorize Product	OBRL_LN_FA_PRODUCT_AUTHORIZ E	Not applicable	Authorize Product
API for Authorize Product	OBRL_LN_FA_PRODUCT_AUTHORIZ E_SERVICE	Not applicable	Authorize Product
API for Close Product	OBRL_LN_FA_PRODUCT_CLOSE	Not applicable	Close Product
API for Close Product	OBRL_LN_FA_PRODUCT_CLOSE_SE RVICE	Not applicable	Close Product
API for Delete Product	OBRL_LN_FA_PRODUCT_DELETE	Not applicable	Delete Product
API for Delete Product	OBRL_LN_FA_PRODUCT_DELETE_S ERVICE	Not applicable	Delete Product
API for Get Summary	OBRL_LN_FA_PRODUCT_GETSUMM ARY_SERVICE	Not applicable	Get Summary
API for Create Product	OBRL_LN_FA_PRODUCT_NEW	Not applicable	Create Product

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Create Product	OBRL_LN_FA_PRODUCT_NEW_SERVICE	Not applicable	Create Product
API for Remove Lock Validate Product	OBRL_LN_FA_PRODUCT_REMOVELOCK	Not applicable	RemoveLock Validate Product
API for Reopen Product	OBRL_LN_FA_PRODUCT_REOPEN	Not applicable	Reopen Product
API for Reopen Product	OBRL_LN_FA_PRODUCT_REOPEN_SERVICE	Not applicable	Reopen Product
API for Submit Product	OBRL_LN_FA_PRODUCT_SUBMIT	Not applicable	Submit Product
API for Validate Product	OBRL_LN_FA_PRODUCT_VALIDATE	Not applicable	Validate Product
API for Get Permitted Actions On Resource	OBRL_LN_FA_PRODUCT_VIEW	Not applicable	Get Permitted Actions On Resource
API for Get Product details by Component Code and Product Segment Code	OBRL_LN_FA_PRODUCT_VIEW_COMPONENT_ID	Not applicable	Get Product details by Component Code and Product Segment Code
API for Get Product details by Component Code and Product Segment Code	OBRL_LN_FA_PRODUCT_VIEW_COMPONENT_ID_SERVICE	Not applicable	Get Product details by Component Code and Product Segment Code

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Get Product by code	OBRL_LN_FA_PRODUCT_VIEW_TEMPL	Not applicable	Get Product by code
API for Get Product by code	OBRL_LN_FA_PRODUCTSERVICE_VIEW_TMPL	Not applicable	Get Product by code
API for Migration Abort running migration	OBRL_MIG_FA_ABORT	Not applicable	Abort running migration
API for Migration Abort running migration	OBRL_MIG_FA_ABORT_SERVICEAPI	Not applicable	Abort running migration
API for Migration Cleanup past migration	OBRL_MIG_FA_CLEANUP	Not applicable	Cleanup past migration
API for Migration Cleanup past migration	OBRL_MIG_FA_CLEANUP_SERVICEAPI	Not applicable	Cleanup past migration
API for Migration Get Cleanup status	OBRL_MIG_FA_CLEANUP_STATUS	Not applicable	Get Cleanup status
API for Migration Get Cleanup status	OBRL_MIG_FA_CLEANUP_STATUS_SERVICEAPI	Not applicable	Get Cleanup status
API for Migration Setup encryptionKey	OBRL_MIG_FA_CREATE_KEY	Not applicable	Setup encryptionKey
API for Migration Setup encryptionKey	OBRL_MIG_FA_CREATE_KEY_SERVICEAPI	Not applicable	Setup encryptionKey

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration Delete Files	OBRL_MIG_FA_DELETE_FILE	Not applicable	Delete Files
API for Migration Delete Files	OBRL_MIG_FA_DELETE_FILE_SERVICEAPI	Not applicable	Delete Files
API for Migration Remove Encryption	OBRL_MIG_FA_DELETE_KEY	Not applicable	Remove Encryption
API for Migration Remove Encryption	OBRL_MIG_FA_DELETE_KEY_SERVICEAPI	Not applicable	Remove Encryption
API for Migration Download Files	OBRL_MIG_FA_DOWNLOAD_FILE	Not applicable	Download Files
API for Migration Download Files	OBRL_MIG_FA_DOWNLOAD_FILE_DASHBOARD	Not applicable	Download Files
API for Migration Download Files	OBRL_MIG_FA_DOWNLOAD_FILE_DASHBOARD_SERVICEAPI	Not applicable	Download Files
API for Migration Download Files	OBRL_MIG_FA_DOWNLOAD_FILE_SERVICEAPI	Not applicable	Download Files
API for Migration Download Migration Report	OBRL_MIG_FA_DOWNLOAD_REPORT	Not applicable	Download Migration Report

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration Download Migration Report	OBRL_MIG_FA_DOWNLOAD_REPORT_SERVICEAPI	Not applicable	Download Migration Report
API for Migration Begin Report Generation	OBRL_MIG_FA_GENERATE_REPORT	Not applicable	Begin Report Generation
API for Migration Begin Report Generation	OBRL_MIG_FA_GENERATE_REPORT_SERVICEAPI	Not applicable	Begin Report Generation
API for Migration Get Validation Errors found in migrated data	OBRL_MIG_FA_GET_ERRORS	Not applicable	Get Validation Errors found in migrated data
API for Migration Get Validation Errors found in migrated data	OBRL_MIG_FA_GET_ERRORS_SERVICEAPI	Not applicable	Get Validation Errors found in migrated data
API for Migration Get File Metadata	OBRL_MIG_FA_GET_FILE_METADATA	Not applicable	Get File Metadata
API for Migration Get File Metadata	OBRL_MIG_FA_GET_FILE_METADATA_SERVICEAPI	Not applicable	Get File Metadata
API for Migration Get encryptionKey	OBRL_MIG_FA_GET_KEY	Not applicable	Get encryptionKey

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration Get encryptionKey	OBRL_MIG_FA_GET_KEY_SERVICEAPI	Not applicable	Get encryptionKey
API for Migration Get Maintenance Details for a Migration Type	OBRL_MIG_FA_GET_MAINTENANCE	Not applicable	Get Maintenance Details for a Migration Type
API for Migration Get Maintenance Details for a Migration Type	OBRL_MIG_FA_GET_MAINTENANCE_SERVICEAPI	Not applicable	Get Maintenance Details for a Migration Type
API for Migration Get Stages	OBRL_MIG_FA_GET_STAGE_CONFIG	Not applicable	Get Stages
API for Migration Get Stages	OBRL_MIG_FA_GET_STAGE_CONFIG_SERVICEAPI	Not applicable	Get Stages
API for Migration Initiate Global Stage	OBRL_MIG_FA_INITIATE_GLOBAL_STAGE	Not applicable	Initiate Global Stage
API for Migration Initiate Global Stage	OBRL_MIG_FA_INITIATE_GLOBAL_STAGE_SERVICEAPI	Not applicable	Initiate Global Stage
API for Migration Initiate Migration to Staging Table	OBRL_MIG_FA_INITIATE_MIGRATION	Not applicable	Initiate Migration to Staging Table

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration Initiate Migration to Staging Table	OBRL_MIG_FA_INITIATE_MIGRATION_SERVICEAPI	Not applicable	Initiate Migration to Staging Table
API for Migration Execute Migration Stages	OBRL_MIG_FA_INITIATE_NEXT_STAGE	Not applicable	Execute Migration Stages
API for Migration Execute Migration Stages	OBRL_MIG_FA_INITIATE_NEXT_STAGE_SERVICEAPI	Not applicable	Execute Migration Stages
API for Migration Initiate a migration patch	OBRL_MIG_FA_INITIATE_PATCH	Not applicable	Initiate a migration patch
API for Migration Initiate a migration patch	OBRL_MIG_FA_INITIATE_PATCH_SERVICEAPI	Not applicable	Initiate a migration patch
API for Migration Search File Metadata	OBRL_MIG_FA_SEARCH_FILE_METADATA	Not applicable	Search File Metadata
API for Migration Search File Metadata	OBRL_MIG_FA_SEARCH_FILE_METADATA_SERVICEAPI	Not applicable	Search File Metadata

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration Get Report Generation Status	OBRL_MIG_FA_TRACK_REPORT	Not applicable	Get Report Generation Status
API for Migration Get Report Generation Status	OBRL_MIG_FA_TRACK_REPORT_SERVICEAPI	Not applicable	Get Report Generation Status
API for Migration Update Maintenances	OBRL_MIG_FA_UPDATE_MAINTENANCE	Not applicable	Update Maintenances
API for Migration Update Maintenances	OBRL_MIG_FA_UPDATE_MAINTENANCE_SERVICEAPI	Not applicable	Update Maintenances
API for Migration Upload Files	OBRL_MIG_FA_UPLOAD_FILE	Not applicable	Upload Files
API for Migration Upload Files	OBRL_MIG_FA_UPLOAD_FILE_SERVICEAPI	Not applicable	Upload Files
API for Migration View all Attempt Summaries	OBRL_MIG_FA_VIEW_ATTEMPT_SUMMARY	Not applicable	View all Attempt Summaries
API for Migration View all Attempt Summaries	OBRL_MIG_FA_VIEW_ATTEMPT_SUMMARY_SERVICEAPI	Not applicable	View all Attempt Summaries

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration View all Migration Details	OBRL_MIG_FA_VIEW_MIGRATION_DETAILS	Not applicable	View all Migration Details
API for Migration View all Migration Details	OBRL_MIG_FA_VIEW_MIGRATION_DETAILS_SERVICEAPI	Not applicable	View all Migration Details
API for Migration View all Migration Summaries	OBRL_MIG_FA_VIEW_MIGRATION_SUMMARY	Not applicable	View all Migration Summaries
API for Migration View all Migration Summaries	OBRL_MIG_FA_VIEW_MIGRATION_SUMMARY_INITIATE	Not applicable	View all Migration Summaries
API for Migration View all Migration Summaries	OBRL_MIG_FA_VIEW_MIGRATION_SUMMARY_INITIATE_SERVICEAPI	Not applicable	View all Migration Summaries
API for Migration View all Migration Summaries	OBRL_MIG_FA_VIEW_MIGRATION_SUMMARY_SERVICEAPI	Not applicable	View all Migration Summaries
API for Migration View all Stage Summaries	OBRL_MIG_FA_VIEW_STAGE_SUMMARY	Not applicable	View all Stage Summaries

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Migration View all Stage Summaries	OBRL_MIG_FA_VIEW_STAGE_SUMMARY_SERVICEAPI	Not applicable	View all Stage Summaries
API for saving account party data in intr schema	SAVE_FA_PARTY_INTR	Not applicable	API for saving account party data in intr schema
API for Create Contract ObcrEvent	SLPINTR_FA_CREATE_CONTRACTOB CREVENT	Not applicable	Create Contract ObcrEvent
API for Delete Contract ObcrEvent	SLPINTR_FA_DELETE_CONTRACTOB CREVENT	Not applicable	Delete Contract ObcrEvent
API for Get All Contract ObcrEvents	SLPINTR_FA_GET_ALL_CONTRACTOB CREVENT	Not applicable	Get All Contract ObcrEvents
API for Get Contract ObcrEvent	SLPINTR_FA_GET_CONTRACTOB CREVENT	Not applicable	Get Contract ObcrEvent
API for Debt cancellation Enquiry	SLPINTR_FA_STMNT_DEBTCANCELI NQUIRY	Not applicable	Debt cancellation Enquiry
API for Event Exception Enquiry	SLPINTR_FA_STMT_EVENT_EXCEPTION_ENQUIRY	Not applicable	Event Exception Enquiry
API for Update Contract ObcrEvent	SLPINTR_FA_UPDATE_CONTRACTOB CREVENT	Not applicable	Update Contract ObcrEvent

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Update Metro2 Status By Obcr Event	SLPINTR_FA_UPDATE_METRO2STAT USBYOBCREVENT	Not applicable	Update Metro2 Status By Obcr Event
API for Get view jobs Summary	SLPR_FA_BATCH_CATEG_VIEW_BATCH_JOBS	Not applicable	Get view jobs Summary
API for Close Batch Category Service	SLPR_FA_BATCH_CATEGORY_CLOSE	Not applicable	Close Batch Category Service
API for Reopen Batch Category	SLPR_FA_BATCH_CATEGORY_REOPEN	Not applicable	Reopen Batch Category
API for Dashboard Summary	SLPR_FA_BATCH_DASHBOARD_SUMMARY	Not applicable	Dashboard Summary
API for File Gen for Bulk Utilization	SLPR_FA_BULKUTIL_FILEGEN	Not applicable	File Gen for Bulk Utilization
API for Create Resource For FileGen	SLPR_FA_FILEGEN_CREATERESOURCE	Not applicable	Create Resource For FileGen
API for File upload details For FileGen	SLPR_FA_FILEGEN_FILEUPDRESOURC	Not applicable	File upload details For FileGen
API for File Generation	SLPR_FA_FILEGEN_GENERATEFILEJOB	Not applicable	File Generation
API for Upload File Gen	SLPR_FA_FILEGEN_UPLOADFILEGENJOB	Not applicable	Upload File Gen

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for File upload details For FileGen	SLPR_FA_FILEGEN_WEBFILEUPDRE SOURCE	Not applicabl e	File upload details For FileGen
API for Update File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_AMEND	Not applicabl e	Update File Generation Details
API for Authorize File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_AUTHORIZE	Not applicabl e	Authorize File Generation Details
API for Auth Query File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_AUTHQUERY	Not applicabl e	Auth Query File Generation Details
API for Close File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_CLOSE	Not applicabl e	Close File Generation Details
API for Delete File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_DELETE	Not applicabl e	Delete File Generation Details
API for Get History of File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_HISTORY	Not applicabl e	Get History of File Generation Details
API for Create File Generation Details	SLPR_FA_FILEGENDETAILS_SERVIC E_NEW	Not applicabl e	Create File Generation Details

Table 5-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
API for Reopen File Generation Details	SLPR_FA_FILEGENDETAILS_SERVICE_REOPEN	Not applicable	Reopen File Generation Details
API for Retrieve File Generation Detail	SLPR_FA_FILEGENDETAILS_SERVICE_VIEW	Not applicable	Retrieve File Generation Detail
API for Retrieve All File Generation Details	SLPR_FA_FILEGENDETAILS_SERVICE_VIEWALL	Not applicable	Retrieve All File Generation Details

6

Error Code and Description

This topic provides the error code and messages found while using Oracle Banking Retail Lending Cloud Service.

Table 6-1 List of Error Code and Description

Error Code	Description
OBRL-LN-ACC-001	Error while updating account address.
OBRL-LN-CMC-001	Error while updating cmc account \$1.
OBRL-LN-CMC-002	CMC account \$1 does not exist.
OBRL-LN-AMD-028	Unexpected error occurred during runtime \$1.
OBRL-LN-COM-001	Lock already exists on \$1.
OBRL-LN-COM-002	\$1 is not a valid account.
OBRL-LN-AMD-029	Account open date should not be null.
OBRL-LN-AMD-030	\$1 is not a valid component code.
OBRL-LN-AMD-031	Component codes are not present in contract comp details.
OBRL-LN-AMD-032	Component pricing effective date should be greater than or equal to account open date.
OBRL-LN-AMD-033	Effective date should be greater than or equal to account open date.
OBRL-LN-AMD-034	Duplicate activation date or end date exists in payment instruction node.
OBRL-LN-AMD-035	Activation date and end date cannot be same in payment instruction node.
OBRL-LN-AMD-036	At least one common settlement account must be linked with loan account.
OBRL-LN-AMD-037	Activation date cannot be less than current system date.
OBRL-LN-AMD-038	Invalid date range given in payment Instruction Node
OBRL-LN-AMD-039	Source reference number already exist in core.
OBRL-LN-AMD-040	Invalid source system.
OBRL-LN-AMD-041	Effective date must be equal to current system date.
OBRL-LN-AMD-042	Effective date must be equal or greater than current system date.
OBRL-LN-AMD-043	Effective date must be not be null.
OBRL-LN-AMD-044	End date cannot be later than loan maturity date or earlier than current system date.
OBRL-LN-AMD-045	The new loan amount must be greater than the existing loan amount.
OBRL-LN-AMD-046	The new loan amount must be mandatory.
OBRL-LN-ACC-002	Invalid account status.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-PMT-045	The payment transaction failed due to an unexpected error that occurred during runtime.
OBRL-LN-PMT-002	The loan account number is not valid.
OBRL-LN-PMT-003	Branch is not valid.
OBRL-LN-PMT-004	Payment request cannot be initiated for this account.
OBRL-LN-PMT-005	Transaction branch code is not valid.
OBRL-LN-PMT-006	Payment amount field value is incorrect.
OBRL-LN-PMT-007	Payment amount is greater than outstanding balance
OBRL-LN-PMT-008	Value for payment amount field is mandatory.
OBRL-LN-PMT-009	Value for value date field is mandatory.
OBRL-LN-PMT-010	Value date cannot be before account open date.
OBRL-LN-PMT-011	Value for transaction branch the code field is mandatory.
OBRL-LN-PMT-012	The collect unbilled interest field value is not valid.
OBRL-LN-PMT-013	Payment processed successfully.
OBRL-LN-PMT-014	The value for the book date field is mandatory.
OBRL-LN-PMT-015	The re-computation basis field value is not valid.
OBRL-LN-PMT-016	The value for the Maker ID field is mandatory.
OBRL-LN-PMT-017	The value for the Maker Dt Stamp field is mandatory.
OBRL-LN-PMT-018	The value for the Checker ID field is mandatory.
OBRL-LN-PMT-019	The value for the Checker Dt Stamp field is mandatory.
OBRL-LN-PMT-020	The checker date and timestamp value are not valid.
OBRL-LN-PMT-021	Maker date and timestamp value are not valid.
OBRL-LN-PMT-022	The amount paid field value is incorrect.
OBRL-LN-PMT-023	The amount paid field value is not valid.
OBRL-LN-PMT-024	The amount capitalized field value is incorrect.
OBRL-LN-PMT-025	The amount capitalized field value is not valid.
OBRL-LN-PMT-026	The amount waived in the field value is incorrect.
OBRL-LN-PMT-027	Component code is not Valid.
OBRL-LN-PMT-028	The unbilled amount should be derived only for interest component.
OBRL-LN-PMT-029	Fee component code value is not Valid
OBRL-LN-PMT-030	Calculated fee amount field value is incorrect
OBRL-LN-PMT-031	Modified fee amount field value is incorrect.
OBRL-LN-PMT-032	Modified fee amount field value is not valid.
OBRL-LN-PMT-033	Account currency value is not correct.
OBRL-LN-PMT-044	Failed during call to core payment.
OBRL-LN-PMT-034	The value date should be current branch date.
OBRL-LN-PMT-039	The source reference number already exists in the core.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-AMD-001	The term value cannot be less than the minimum term.
OBRL-LN-AMD-002	The term value cannot be greater than the maximum term allowed.
OBRL-LN-AMD-003	A term increase is not allowed as it exceeds the maximum number of term increases allowed in life.
OBRL-LN-AMD-004	A term decrease is not allowed as it exceeds the maximum number of term decreases allowed in life.
OBRL-LN-AMD-005	A term increase is not allowed as it exceeds the maximum number of term increases allowed in a year.
OBRL-LN-AMD-006	A term decrease is not allowed as it exceeds the maximum number of term decreases allowed in the year.
OBRL-LN-AMD-007	Sanction amount cannot go below minimum loan amount.
OBRL-LN-AMD-008	Sanction amount cannot go above maximum loan amount.
OBRL-LN-AMD-009	Sanctioned amount cannot be increased as per product configurations.
OBRL-LN-AMD-010	Sanctioned amount cannot be decreased as per product configurations.
OBRL-LN-AMD-011	An increase in the installment amount is not allowed as it exceeds the maximum installment amount allowed in a year.
OBRL-LN-AMD-012	An increase in the installment amount is not allowed as it exceeds the maximum installment amount allowed in the life term.
OBRL-LN-AMD-013	Interest rate changes are not allowed as they exceed the maximum number of rate changes allowed in a year.
OBRL-LN-AMD-014	Interest rate change is not allowed as it exceeds the maximum number of rate changes allowed in a lifetime.
OBRL-LN-AMD-015	Interest rate increase is not allowed as it exceeds the maximum % of rate change increase in the long term.
OBRL-LN-AMD-016	Interest rate increase is not allowed as it exceeds the maximum percentage of interest rate increase allowed in the long term.
OBRL-LN-AMD-017	Interest Rate Decrease is not allowed as it exceeds the maximum percentage of rate decrease in the year.
OBRL-LN-AMD-018	Interest rate decrease is not allowed as it exceeds the maximum number of interest rate decreases allowed in the long term.
OBRL-LN-AMD-019	The resolved rate is less than the minimum rate, and the floor rate is defaulted as the base rate.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-AMD-020	The resolved rate is greater than the maximum rate, and the ceiling rate is defaulted as the base rate.
OBRL-LN-AMD-021	The spread rate cannot be less than the minimum spread rate.
OBRL-LN-AMD-022	The spread rate cannot be greater than the maximum spread rate.
OBRL-LN-AMD-023	Source reference number already exists.
OBRL-LN-AMD-024	Payment instruction date range already exists
OBRL-LN-AMD-025	Amend change indicator must contain valid values, or any one of the field values should be Y.
OBRL-LN-AMD-026	There is no maintenance done for the \$1 comp code.
OBRL-LN-AMD-027	Installment amount must be greater than zero.
OBRL-LN-CNT-046	The end date value should be less than or equal to the attached product level end date and greater than or equal to the start date.
OBRL-LN-CNT-047	Error while parsing date values \$1.
OBRL-LN-CNT-048	The minimum rate cannot be greater than the maximum rate for currency \$1.
OBRL-LN-CNT-049	The maximum rate cannot be less than the minimum rate for currency \$1.
OBRL-LN-CNT-050	The minimum rate should be within the product level minimum rate and maximum rate range for currency \$1.
OBRL-LN-CNT-051	The maximum rate should be within the product level minimum rate and maximum rate range for currency \$1.
OBRL-LN-CNT-052	The minimum spread rate cannot be greater than the maximum rate for currency.
OBRL-LN-CNT-053	The maximum rate cannot be less than the minimum rate for currency.
OBRL-LN-CNT-054	The minimum spread rate should be within the product level minimum spread rate and maximum spread rate range for currency \$1.
OBRL-LN-CNT-055	The maximum spread rate should be within the product level minimum spread rate and maximum spread rate range for currency \$1.
OBRL-LN-CNT-056	The maximum amount cannot be less than the minimum amount of \$1.
OBRL-LN-CNT-057	Billing Required is not enabled, and the statement frequency value of \$1 is not valid.
OBRL-LN-CNT-058	\$1 value is not applicable in the case of the first due date field. The value is the installment due date.
OBRL-LN-PRD-027	No \$1 is maintained; at least one row is required.
OBRL-LN-PRD-028	Status Code \$1 contains inconsistent components for the liquidation order.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL_CMN_001	The effective date should not be greater than the expiry date.
OBRL_LN_CMN_002	The effective date or expiry date should not be less than the system date.
OBRL_LN_COM_001	OBDRM is a common error. Kindly check if the transaction reference is present.
OBRL_LN_CMN_ERR	An internal server error occurred. For more details, see the logs.
OBRL_LN_CMN_003	\$1 field \$2.
OBRL_LN_LKP_001	Lookup type cannot be empty.
OBRL_LN_LKP_002	Duplicate lookup type.
OBRL_LN_LKP_003	Mandatory fields cannot be empty.
OBRL_LN_LKP_004	Duplicate the lookup code for the selected lookup type.
OBRL_LN_LKP_005	System defined flag cannot be true.
OBRL_LN_LKP_006	Cannot delete system defined lookup code.
OBRL_LN_LKP_007	Some fields are not modifiable.
OBRL_LN_IDD_002	Auto number generation definition mandatory fields cannot be empty.
OBRL_LN_IDD_003	The generated number cannot exceed the maximum length defined.
OBRL_LN_IDD_004	Record not exist for the given criteria.
OBRL_LN_IDD_005	No parameters are configured to generate the number.
OBRL_LN_IDD_006	The parameter value for random sequence is not a number.
OBRL_LN_IDD_007	The system sequence is not defined.
OBRL_LN_IDD_008	The parameter value for the system sequence is not a number.
OBRL_LN_IDD_009	The maximum length is 36 characters for the entity type account number generation.
OBRL_LN_IDP_001	Auto generation parameters mandatory fields cannot be empty.
OBRL_LN_IDP_002	The combination of auto-number generation definition and parameter combination already exists.
OBRL_LN_IDP_003	The system sequence number length record is mandatory
OBRL_LN_IDP_004	The system sequence number length record should be last in the sequence.
OBRL_LN_IDP_005	Duplicate auto-number generation parameter records exist.
OBRL_LN_IDP_006	No child record exists.
OBRL_LN_IDP_007	The system sequence is not defined.
OBRL_LN_IDP_008	The system sequence unit should be enabled.
OBRL_LN_IDP_009	Invalid sequence
OBRL-LN-CMP-001	\$1 field value is mandatory.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CMP-002	The value of \$1 is not valid.
OBRL-LN-CMP-003	Decimals are not allowed for \$1.
OBRL-LN-CMP-004	Fields that are not required for the \$1 component are present.
OBRL-LN-CMP-005	Only alphanumeric and underscore characters are allowed in the \$1 field.
OBRL-LN-CMP-006	Preshipped lookup type for \$1 field not found
OBRL-LN-CMP-007	Preshipped lookup code values for the \$1 field were not found.
OBRL_LN_IDD_001	The auto-number generation definition record for the product processor, branch, and entity already exists.
OBRL-LN-COM-001	Preshipped lookup type for \$1 field not found
OBRL-LN-COM-002	The value of \$1 is not valid.
OBRL-LN-COM-003	\$1 field value is mandatory.
OBRL-LN-CMP-008	The \$1 anniversary field value is not applicable if Include in Installment is enabled.
OBRL-LN-CMP-009	Error while fetching \$1 of data
OBRL-LN-STC-001	Duplicate Status Code in the List
OBRL-LN-STC-002	Duplicate status ID in the list
OBRL-LN-POL-001	Only one record is allowed for the policy parameter.
OBRL-LN-POL-002	The bank code value is invalid.
OBRL-LN-STC-004	The status code value is invalid.
OBRL-LN-POL-003	Only one record will be allowed for the settlement mode and handoff system combination.
OBRL-LN-CMP-010	The component code size must be between 1 and 20.
OBRL-LN-POL-004	The field value for field reversal allowed within (days) is mandatory.
OBRL-LN-PRD-001	\$1 field value is mandatory.
OBRL-LN-PRD-002	The \$1 field value should be greater than 0.
OBRL-LN-PRD-003	The maximum amount cannot be less than the minimum amount for currency \$1.
OBRL-LN-PRD-004	Special characters are not allowed in \$1.
OBRL-LN-PRD-005	The value of \$1 is not valid.
OBRL-LN-PRD-006	The end date cannot be less than the current application date.
OBRL-LN-PRD-007	The product end date cannot be less than the product start date.
OBRL-LN-PRD-008	Decimals are not allowed for \$1.
OBRL-LN-PRD-009	The \$1 field value should be less than 999.
OBRL-LN-PRD-010	Preshipped lookup type for \$1 field not found.
OBRL-LN-PRD-011	Preshipped lookup code values for the \$1 field were not found.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-PRD-012	Currency \$1 is not maintained under preference currency.
OBRL-LN-PRD-013	Extra currency \$1 is maintained under preference currency.
OBRL-LN-PRD-014	No currency is maintained under the interest component.
OBRL-LN-PRD-101	Failed to insert or update product core maintenance service data for \$1.
OBRL-LN-PRD-015	No component codes are linked. At least one component code is mandatory to be linked.
OBRL-LN-PRD-016	Failed to retrieve the lending policy.
OBRL-LN-PRD-017	Accounting role \$1 is not mapped to any general ledger.
OBRL-LN-PRD-018	At least one interest pricing detail is mandatory for component \$1.
OBRL-LN-PRD-019	Duplicate \$1 field record present
OBRL-LN-PRD-020	Fields that are not required for the \$1 component are present.
OBRL-LN-PRD-021	The principal type component \$1 should be enabled as a component; it is linked under the interest component as a basis component.
OBRL-LN-PRD-022	Only alphanumeric and underscore characters are allowed in the \$1 field.
OBRL-LN-PRD-023	Error while fetching the common core \$1.
OBRL-LN-PRD-024	\$1 already exists.
OBRL-LN-PRD-025	BOOK, INIT, and DSBK are mandatory events.
OBRL-LN-PRD-026	Failed to retrieve details for component \$1.
OBRL-LN-CNT-001	\$1 field value is mandatory.
OBRL-LN-CNT-002	The value of \$1 is not valid.
OBRL-LN-CNT-003	Decimals are not allowed for \$1.
OBRL-LN-CNT-004	Fields that are not required for the \$1 component are present.
OBRL-LN-CNT-005	Duplicate \$1 field record present
OBRL-LN-CNT-006	No component codes are linked. At least one component code is mandatory to be linked.
OBRL-LN-CNT-007	The principal type component code is mandatory to be linked.
OBRL-LN-CNT-008	The contract preference currency list is not in sync with the interest component pricing currency.
OBRL-LN-CNT-009	Only alphanumeric and underscore characters are allowed in the \$1 field.
OBRL-LN-CNT-010	The contract end date cannot be less than the current application date.
OBRL-LN-CNT-011	Preshipped lookup type for \$1 field not found.
OBRL-LN-CNT-012	Preshipped lookup code values for the \$1 field were not found.
OBRL-LN-CNT-013	The principal repayment stage is mandatory.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CNT-014	Only one principal repayment stage is allowed.
OBRL-LN-CNT-016	At least one currency code is mandatory for the contract preference segment.
OBRL-LN-CNT-017	At least one currency code is mandatory for interest component pricing.
OBRL-LN-CNT-018	At least one interest pricing preference is mandatory for the component preference segment.
OBRL-LN-CNT-019	No matching common core \$1 field value was found.
OBRL-LN-CNT-020	Error while fetching common core \$1.
OBRL-LN-CNT-021	\$1 segment data is mandatory.
OBRL-LN-CNT-022	Restrictions allowed or disallowed details should not be empty when no data is present.
OBRL-LN-CNT-023	A record does not exist for the contract template code \$1.
OBRL-LN-CNT-025	In interest component code \$1, the principal type component code linked to the basis component is not mapped.
OBRL-LN-CNT-026	Component Code \$1 is not mapped to the product.
OBRL-LN-CNT-027	Unable to fetch the product definition for code \$1
OBRL-LN-CNT-028	Unable to fetch the product component model for product code \$1.
OBRL-LN-CNT-029	Unable to link component code \$1 as it is not mapped in the product.
OBRL-LN-CNT-030	Unable to fetch the product preference model for product code \$1.
OBRL-LN-CNT-031	Unable to fetch the minimum loan term from product code \$1.
OBRL-LN-CNT-032	The contract level minimum term cannot be less than the product level minimum term.
OBRL-LN-CNT-033	Unable to fetch the maximum loan term from product code \$1.
OBRL-LN-CNT-034	The contract level maximum term cannot be greater than the product level maximum term allowed.
OBRL-LN-CNT-035	The Product Code \$1 preference currency list is empty.
OBRL-LN-CNT-036	The currency code of \$1 is not allowed for the contract template.
OBRL-LN-CNT-039	The product code cannot be empty in the \$1 data segment section.
OBRL-LN-CNT-040	The product code in the \$1 data segment section is different from the basic details.
OBRL-LN-CNT-041	Failed to insert or update contract template core maintenance service data for \$1.
OBRL-LN-CNT-042	The minimum amount cannot be greater than the maximum amount of \$1.

Table 6-1 (Cont.) List of Error Code and Description

Error Code	Description
OBRL-LN-CNT-015	The \$1 anniversary field value is not applicable if Include in Installment is enabled.
OBRL-LN-CNT-024	Contract Preference: The currency list does not match the product-level currency list.
OBRL-LN-CNT-037	The contract level minimum amount cannot be less than the product level minimum loan amount for currency \$1.
OBRL-LN-CNT-038	The contract level maximum amount cannot be greater than the product level maximum amount for currency \$1.
OBRL-LN-CNT-043	The currency list does not match the product-level currency list for component code \$1.
OBRL-LN-CNT-044	Error while fetching \$1 of data
OBRL-LN-CNT-045	The start date value should be less than or equal to the attached product level end date and greater than or equal to the product start date.

7

Batch Details

This topic provides information about the batch details.

Table 7-1 Batch Details

Batch Name	Brief Description/Functional Overview
RL_AUTO_PAYMENT	Automatic Payment based on Payment Instruction / EMI Debit from Settlement Account
RL_PERIODIC_FEES	Settlement Update Processing (OBOL, OBA)
RL_PUB_DT_STMT	Data Transfer to Statement Domain for Batch initiated Transactions
RL_DBSU	Due Date Balance Update for Outstanding Balance Base
RL_PENAL_PROCESS	Penalty Processing Batch
RL_RECALC_SCH	Recalculate Schedules for Outstanding Balance Base
RL_ACCRUAL_PROCESS	Accrual Processing
RL_DT_TO_PDS	Data Transfer to PDS (Pricing Decisioning Service)
RL_CHARGES_PROCESS	Charges Processing in PDS((Pricing Decisioning Service)
RL_DT_FROM_CMC	Charges Data Transfer to OBRL
RL_LATE_FEE_PROCESS	Late Fee Assessment
STATUS_CHANGE_ASSET	Status Change Processing
RL_LOAN_PROVISION	Loan Provisioning Processing
RL_AHIU	Account Health Information Update processing
RL_DT_CORETOCMCRP_J OB	Data Transfer Core to CMC for RP
RL_RP_FACTAUGUMENTATI ON	CMC Batch for Fact Update
CMC_RP_EVALUATION	CMC RP Evaluation
DT_CMCRPTOCORE_JOB	Data Transfer CMC to Core
RL_RPBENEFIT_EVALUATI ON	RP Benefit apply to Eligible Accounts
RL_RECALC_SCHEDULES_ RP	Recalculate Schedules for RP Benefit
DF1_CORETOINTR	Data Transfer Core to Integration Schema for Delinquency
DF2_CORETOINTR	Data Transfer Core to Integration Schema for Delinquency
OBRL_INTR	Integration Data Processing before Moving to collection System
DF3_INTRTOOBCR	Data Transfer from Integration Schema to Collection System Processing
RL_SETTLEMENT_UPDATE	Settlement Update Processing (CMC, OBA)
RL_SETTLEMENT_BATCH	Backup Settlement Update Processing (CMC,OBA)
RL_BILL_GENERATE	Bill Generation (US Region /Localization)
RL_DT_PRE_BILL	Data Transfer Before Bill Statement Generation
RL_BILL_STMT_GENERATE	Bill Statement PDF Generation (US Region /Localization)
RL_STMT_GENERATE	Periodical Statement PDF Generation for Accounts
RL_CLOSURE_BATCH	Paid off to closure Processing
RL_FEE_PROGRESSION	Fee Progression to existing accounts for new Fees added in Product

Table 7-1 (Cont.) Batch Details

Batch Name	Brief Description/Functional Overview
RL_AUTO_DSBR	Disbursement Instruction Processing
RECALCULATE_SCHEDULE S_DSBR	Recalculate Schedule for Disbursement
RECALCULATE_SCHEDULE S_REVN	Recalculate Schedule after Rate Revision Batch processing
RL_ACBU	Due Date Balance Update for Accruing Components
RL_AUTO_PAYMENT	Automatic Payment based on Payment Instruction / EMI Debit from Settlement Account
RL_SETTLEMENT_UPDATE	Settlement Update Processing (CMC, OBA)
RL_RATE_REVISION	Interest Rate Revision Account Rescheduling
RL_ACBU	Accruing component Balance Update
RL_EXCESS_PAYMENT	Excess Payment Appropriation on Due Date
RL_COUNTER_RESET	Amendment Counter Reset Batch
RL_UTIL_DATA_CREATE	Bulk Utilization Collateral Data Creation
RL_DT_FDT	Data Transfer for Collateral Bulk Utilization to INTR Schema
RL_TRANSFORM_BULK_UTIL_DATA	Collateral Bulk Utilization Data Transformation
UPLOAD_BULK_UTIL_FILE	Collateral Upload Bulk Utilization File to ELCM
DT_ACCOUNT_STATISTICS	Data Transfer Job for Account Statistics.
RL_METRO2_GENFILE	Generates the Metro2 File
RL_METRO2_FILEUPLOAD	Metro2 File Upload to FSS (This batch has to be operationally kept in HO Branch)
YACR	Yield Accruals
OBRL_ADHO_BATCH	Adhoc Holidays

 Note

Lending events posted via batch will have the **Maker ID/Checker ID** stamped as **BATCHUSER** for identification.

8

Accounting Heads

This topic describes the accounting heads of the business components.

Accounting Head - Principal

Table 8-1 Accounting Heads - Principal

Accounting Head	Head Description
BORROWER	Borrower
PRINCIPAL_AST	Principal - Asset
PRINCIPAL_AST_DOUB	Principal - Asset Doubtful
PRINCIPAL_AST_SUBS	Principal - Asset Substandard
PRINCIPAL_CAST_SUBS	Principal - Contingent Asset Substandard
PRINCIPAL_CLBT_SUBS	Principal - Contingent Liability Substandard

Accounting Head - Interest

Table 8-2 Accounting Heads - Interest

Accounting Head	Head Description
INTEREST_REC	Interest Receivable
INTEREST_INC	Interest Income
INTEREST_REC_DOUB	Interest Receivable Doubtful
INTEREST_REC_SUBS	Interest Receivable Substandard
INTEREST_CAST_SUBS	Interest Receivable Contingent Asset
INTEREST_CLBT_SUBS	Interest Receivable Contingent Liability

Accounting Head - Expense

Table 8-3 Accounting Heads - Expense

Accounting Head	Head Description
EXP	Expense - Expense Incurred
PAY	Payable - Expense Payable
PIA	Expense - Paid in Advance

Accounting Roles and Ledgers

Table 8-4 Accounting Roles and Ledgers

Accounting Head	Head Description
COMPONENT_AST	Asset
COMPONENT_RIA	Received in Advance - Asset

Table 8-4 (Cont.) Accounting Roles and Ledgers

Accounting Head	Head Description
COMPONENT_REC	Receivables - Asset
COMPONENT_INC	Income
COMPONENT_EXP	Expenses - Liability
COMPONENT_PAY	Payables - Expenses

9

Event Codes

The list of event codes and their description are provided in this appendix.

Table 9-1 List of Event Codes

Event Code	Description
BOOK	Booking - This event registers loan account information, borrowing party information and loan product and account preferences on onboarding loan account
INIT	Initiation - This event marks the loan account as Active. Disbursement can be triggered only on Active loan accounts.
DSBR	Disbursement - This events disburses loan amount to the borrower, draws up repayment schedule and also logs trigger for next of set of internal events like accrual, charging and also logs trigger for the next set of events based on user instructions like automated payments, statement generation.
ACBU	Accruing Component Balance Update - This is called charging event and it raises arrears to be paid by the borrower on due date and thus updates arrear balances of business components
ACCR	Interest Accruals - This event computes charge amount to be accrued from last accrual date to current date and books the same as receivable and income (as per the asset status) in books of accounts
FACR	Fee Accruals - This event computes fee amount to be accrued from last accrual date to current date and books the same as receivable and income (as per the asset status) in books of accounts
PMNT	Payments - This event allocates funds to the arrears raised on installment due dates, as per the appropriation sequence defined for the asset status in Product Definition. Payment can be Installment Payment, Partial Pre Payment, Full and Final payment.
DBSU	Due Date Update - This events updates principal outstanding balance as per the non-payment and does recomputation of interest component whose balance base is outstanding principal. This also logs Late Payment Fee Assessment (LPFA) , AHIU, STCH event to be triggered after payment grace days.
VAMB	Amendment Booking - This event registers the amendment event information and effective date when the event to be initiated
VAMI	Amendment Initiation - This event updates of loan account balances or term or installment amount or installment due dates or interest rates as per the type of amendment request registered
AAMD	Non-financial Amendments - This event updates the details registered for modification
ADCH	Adhoc Fees Assessment - This event raises arrear for the adhoc fee amount charged to the loan account and does accounting accordingly
PSFA	Periodic Scheduled Fees Assessment - This event raises arrears for the periodic fee amount charged to the loan account and does accounting accordingly
LPFA	Late Payment Fee Assessment - This event raises arrears for the late payment fee amount charged to the loan account and does accounting accordingly

Table 9-1 (Cont.) List of Event Codes

Event Code	Description
DREV	Disbursement Reversal - This event reverses all the accounting entries passed as of disbursement event with a negative sign and brings account balances to the state before disbursement.
PREV	Payment Reversal - This event reverses all the accounting entries passed as of payment event with a negative sign and brings account balances to the state before payment.
STCH	Status Change - This event determines the quality of asset account as per the Asset Classification preferences and classification criteria attached to the account. Currently, classification is supported based on arrear payment criteria. As per this criteria loan account status is classified based on the number of days lapsed between the current date and when the installment payment has become due for payment
AHIU	Account Health Information Update - This event updates Account Health Information like Account Status, Accrual Status, Due Past Days, First Default date, No of defaults and also delinquency status, delinquency start and end date for the accounts for which payment is not done.
BGEN	Bill Generation - This event generates billing notice with details of bill dues and pay by date, to be sent to customer
PQTE	Payoff Quote Generation - This event generates payoff quote advice with details of total amount and its segregation across components to be paid as of pay off date
POFF	Paidoff - This event updates all the dues as paid and also zeroes the outstanding balance of account and marks loan account status as paid. No further events are triggered on account in this status.
CLOS	Closed - This event updates the account status as Closed and marks the end of loan life cycle
REVR	Reversal Event - This event reverses all the transactions taken place between the current date and back value date. It reverses the accounting entries and updates the account balances and brings it to the state as of back value date. Note: Once system posts payment transaction as of back value date, it replays the transactions posted between the back value date and current date
REST	Restructure of Account - This event does restructure of loan and repayment schedule is changed as per the benefit plan provided to the account.
AMDC	Amendment Counters Reset - This event resets the following yearly counters for the account. - Count of Rate change in a year - Count of Date change in year - Count of Term increase in a year - Count of Term decrease in a year - Count of Term extension in year
PROV	Provisioning
WOFF	Writeoff
CAPN	Capitalization
WAVR	This event waives the specified components in the form of Interest, Fees or Principal by reducing the receivables and booking them as expense
EXPB	Expense Booking
ADHO	Adhoc Holidays

Table 9-1 (Cont.) List of Event Codes

Event Code	Description
YACR	Yield Accruals - This events represents accounting entries passed by the application for yield accruals
RECN	Rescission - This events represents the rescission transaction in event of the borrower has put in a request to rescind the account
WREV	Write off Reversal - This event represents the reversal of a write-off transaction. Where an account has been written off - partially or fully - the write-off can be reversed if payments are received post write off and are required to be accounted for. The application will reverse the writeoff transaction passed and undo the accounting against the said event.

10

Amount Tags

This topic describes the amount tags of the business components.

Amount Tags - Principal

Table 10-1 Amount Tags - Principal

Amount Tags	Head Description
PRINCIPAL_DSBR	Amount of Principal disbursed
PRINCIPAL_PMNT	Amount of Principal paid
PRINCIPAL_AST_DOUB	Amount Principal booked as Doubtful asset
PRINCIPAL_AST_SUBS	Amount of Principal booked as Substandard status
PRINCIPAL_AST_LOSS	Amount of Principal booked as Loss
PRINCIPAL_CONT_LOSS	Amount of Principal in Loss status booked as contingent asset
PRINCIPAL_AST_WOFF	Amount of Principal booked as written off asset
PRINCIPAL_CONT_WOFF	Amount of Principal in written off status booked as contingent asset
PRINCIPAL_WAVR	Amount of Principal waived

Amount Tags - Interest

Table 10-2 Amount Tags - Interest

Amount Tags	Head Description
INTEREST_ACCR	Amount of interest accrued
INTEREST_PMNT	Amount of interest paid
INTEREST_REC_DOUB	Amount of interest receivable booked as Doubtful
INTEREST_REC_SUBS	Amount of interest receivable booked as Substandard
INTEREST_CONT_SUBS	Amount of interest in substandard status booked as contingent
INTEREST_REC_LOSS	Amount of interest receivable booked as Loss
INTEREST_CONT_LOSS	Amount of interest receivable in Loss status booked as contingent
INTEREST_REC_WOFF	Amount of interest receivable booked as Writeoff
INTEREST_CONT_WOFF	Amount of interest receivable in Writeoff booked as contingent
INTEREST_RACR	Amount of accrued interest reversed
INT_RACR_CONT	Amount of accrued interest booked as contingent and is reversed
INTEREST_WAVR	Amount of Interest waived

Amount Tags - Fees

Table 10-3 Amount Tags - Fees

Amount Tags	Head Description
FEE1_ACCR	Amount of fees accrued

Table 10-3 (Cont.) Amount Tags - Fees

Amount Tags	Head Description
FEE1_PMNT	Amount of fees paid
FEE1_REC_DOUB	Amount of fees receivable booked as Doubtful
FEE1_REC_SUBS	Amount of fees receivable booked as Substandard
FEE1_CONT_SUBS	Amount of fees in substandard status booked as contingent
FEE1_REC_LOSS	Amount of fees receivable booked as Loss
FEE1_CONT_LOSS	Amount of fees in Loss status booked as contingent
FEE1_REC_WOFF	Amount of fees receivable booked as Writeoff
FEE1_CONT_WOFF	Amount of fees receivable in Writeoff booked as contingent
FEE1_RACR	Amount of accrued fees reversed
FEE1_RACR_CONT	Amount of accrued fees booked as contingent and is reversed
FEE_WAVR	Amount of fees waived

Amount Tags - Expense**Table 10-4 Amount Tags - Expense**

Amount Tags	Head Description
Y_PACR	Positive Yield Accrual
Y_PACR	Positive Yield Accrual
Y_NACR	Negative Yield Accrual
Y_NACR	Negative Yield Accrual
Y_PACR	Yield accrual reversals (Negative accounting)
Y_PACR	Yield accrual reversals (Negative accounting)
Y_NACR	Yield accrual reversals (Negative accounting)
Y_NACR	Yield accrual reversals (Negative accounting)

11

Accounting Entries

This topic describes about the accounting entries to help the time required in defining the product.

Table 11-1 Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	1	PRINCIPAL_ AST_DOUB	Debit	PRINCIPAL_ DOUB	Status accounting (Forward Movement) for PRINCIPAL Component
STCH	Status Change	2	PRINCIPAL_ AST_NORM	Credit	PRINCIPAL_ DOUB	Status accounting (Forward Movement) for PRINCIPAL Component
STCH	Status Change	1	INTEREST_ REC_NORM	Debit	INTEREST_ REC_DOUB	Status accounting (Forward Movement) for INTEREST Component
STCH	Status Change	2	INTEREST_ REC_DOUB	Credit	INTEREST_ REC_DOUB	Status accounting (Forward Movement) for INTEREST Component
STCH	Status Change	1	INTEREST_I NC_NORM	Debit	INTEREST_I NC_DOUB	Status accounting (Forward Movement) for INTEREST Component - Income Transfer

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	INTEREST_I NC_DOUB	Credit	INTEREST_I NC_DOUB	Status accounting (Forward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	1	FEE_REC_N ORM	Debit	FEE_REC_D OUB	Status accounting (Forward Movement) for FEE Component
STCH	Status Change	2	FEE_REC_D OUB	Credit	FEE_REC_D OUB	Status accounting (Forward Movement) for FEE Component
STCH	Status Change	1	FEE_INC_N ORM	Debit	FEE_INC_D OUB	Status accounting (Forward Movement) for FEE Component - Income Transfer
STCH	Status Change	2	FEE_INC_D OUB	Credit	FEE_INC_D OUB	Status accounting (Forward Movement) for FEE Component - Income Transfer
STCH	Status Change	1	PRINCIPAL_ AST_NORM	Debit	PRINCIPAL_ DOUB	Status accounting (Backward Movement) for PRINCIPAL Component
STCH	Status Change	2	PRINCIPAL_ AST_DOUB	Credit	PRINCIPAL_ DOUB	Status accounting (Backward Movement) for PRINCIPAL Component

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	1	INTEREST_ REC_DOUB	Debit	INTEREST_ REC_DOUB	Status accounting (Backward Movement) for INTEREST Component
STCH	Status Change	2	INTEREST_ REC_NORM	Credit	INTEREST_ REC_DOUB	Status accounting (Backward Movement) for INTEREST Component
STCH	Status Change	1	INTEREST_I NC_DOUB	Debit	INTEREST_I NC_DOUB	Status accounting (Backward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	2	INTEREST_I NC_NORM	Credit	INTEREST_I NC_DOUB	Status accounting (Backward Movement) for INTEREST Component - Income Transfer
STCH	Status Change	1	FEE_REC_D OUB	Debit	FEE_REC_D OUB	Status accounting (Backward Movement) for FEE Component
STCH	Status Change	2	FEE_REC_N ORM	Credit	FEE_REC_D OUB	Status accounting (Backward Movement) for FEE Component
STCH	Status Change	1	FEE_INC_D OUB	Debit	FEE_INC_D OUB	Status accounting (Backward Movement) for FEE Component - Income Transfer

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_INC_N ORM	Credit	FEE_INC_D OUB	Status accounting (Backward Movement) for FEE Component - Income Transfer
STCH	Status Change	1	PRINCIPAL_ CAST_DOUB	Debit	PRINCIPAL_ CONT_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	2	PRINCIPAL_ CLBT_DOUB	Credit	PRINCIPAL_ CONT_DOUB	Status accounting (Forward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	1	INTEREST_ CAST_DOUB	Debit	INTEREST_ CONT_DOUB	Status accounting (Forward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	2	INTEREST_ CLBT_DOUB	Credit	INTEREST_ CONT_DOUB	Status accounting (Forward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	1	FEE_CAST_ DOUB	Debit	FEE_CONT_ DOUB	Status accounting (Forward Movement) for FEE Component - Contingent Accounting

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_CLBT_DOUB	Credit	FEE_CONT_DOUB	Status accounting (Forward Movement) for FEE Component - Contingent Accounting
STCH	Status Change	1	PRINCIPAL_CLBT_DOUB	Debit	PRINCIPAL_CONT_DOU B	Status accounting (Backward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	2	PRINCIPAL_CAST_DOUB	Credit	PRINCIPAL_CONT_DOU B	Status accounting (Backward Movement) for PRINCIPAL Component - Contingent Accounting
STCH	Status Change	1	INTEREST_CLBT_DOUB	Debit	INTEREST_CONT_DOU B	Status accounting (Backward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	2	INTEREST_CAST_DOUB	Credit	INTEREST_CONT_DOU B	Status accounting (Backward Movement) for INTEREST Component - Contingent Accounting
STCH	Status Change	1	FEE_CLBT_DOUB	Debit	FEE_CONT_DOUB	Status accounting (Backward Movement) for FEE Component - Contingent Accounting

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
STCH	Status Change	2	FEE_CAST_DOUB	Credit	FEE_CONT_DOUB	Status accounting (Backward Movement) for FEE Component - Contingent Accounting
STCH	Status Change	1	INTEREST_I NC_DOUB	Debit	INTEREST_RACR_REAL	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Real Ledgers
STCH	Status Change	2	INTEREST_REC_DOUB	Credit	INTEREST_RACR_REAL	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Real Ledgers
STCH	Status Change	1	INTEREST_I NC_DOUB	Debit	INTEREST_RACR_CON T	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Contingent Ledgers
STCH	Status Change	2	INTEREST_REC_DOUB	Credit	INTEREST_RACR_CON T	Status accounting (Forward Movement) for INTEREST Component - Accruals Reversed - Contingent Ledgers

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	PRINCIPAL_ CLBT_DOUB	Debit	PRINCIPAL_ DOUB_CRE V	Accounting for Contingent Reversals as a result of payment - PRINCIPAL Component
PMNT	Payments	2	PRINCIPAL_ CAST_DOUB	Credit	PRINCIPAL_ DOUB_CRE V	Accounting for Contingent Reversals as a result of payment - PRINCIPAL Component
PMNT	Payments	1	INTEREST_ CLBT_DOUB	Debit	INTEREST_ DOUB_CRE V	Accounting for Contingent Reversals as a result of payment - INTEREST Component
PMNT	Payments	2	INTEREST_ CAST_DOUB	Credit	INTEREST_ DOUB_CRE V	Accounting for Contingent Reversals as a result of payment - INTEREST Component
PMNT	Payments	1	FEE_CLBT_ DOUB	Debit	FEE_DOUB_ CREV	Accounting for Contingent Reversals as a result of payment - FEE Component
PMNT	Payments	2	FEE_CAST_ DOUB	Credit	FEE_DOUB_ CREV	Accounting for Contingent Reversals as a result of payment - FEE Component

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	INTEREST_I NC_STAT	Debit	INTEREST_I NCM	Accounting for Income Transfers as a result of payment - INTEREST Component
PMNT	Payments	2	INTEREST_I NC_NORM	Credit	INTEREST_I NCM	Accounting for Income Transfers as a result of payment - INTEREST Component
PMNT	Payments	1	FEE_INC_ST AT	Debit	FEE_INCM	Accounting for Income Transfers as a result of payment - FEE Component
PMNT	Payments	2	FEE_INC_N ORM	Credit	FEE_INCM	Accounting for Income Transfers as a result of payment - FEE Component
PMNT	Payments	1	BORROWER	Debit	INTEREST_ SPMT	Accounting for INTEREST Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	2	INTEREST_I NC_NORM	Credit	INTEREST_ SPMT	Accounting for INTEREST Component - Partial Payment allocation among Real and Contingent Ledgers

Table 11-1 (Cont.) Accounting Entries - Asset Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	BORROWER	Debit	FEE_SPMT	Accounting for FEE Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	2	FEE_INC_N ORM	Credit	FEE_SPMT	Accounting for FEE Component - Partial Payment allocation among Real and Contingent Ledgers
PMNT	Payments	1	BORROWER	Debit	INTEREST_CACR	Accounting for INTEREST Component - CatchUp Accruals as per the amount paid
PMNT	Payments	2	INTEREST_I NC_NORM	Credit	INTEREST_CACR	Accounting for INTEREST Component - CatchUp Accruals as per the amount paid
PMNT	Payments	1	BORROWER	Debit	FEE_CACR	Accounting for FEE Component - CatchUp Accruals as per the amount paid
PMNT	Payments	2	FEE_INC_N ORM	Credit	FEE_CACR	Accounting for FEE Component - CatchUp Accruals as per the amount paid

Legion - Asset**PRINCIPAL** - PRINCIPAL Component.

INTEREST - INTEREST Component including Penalty interest.

FEE - FEE Component including Event and Periodic fees.

Contingent and Income transfer accounting as a combined feature are not supported.

Income Transfer accounting is applicable for Principal, Interest and Periodic fee.

Contingent Accrual, Stop Accrual and Reverse Accrual features are applicable for Billing Products.

Accounting depends on multiple features, as enabled in lending policy and asset classification preferences.

Table 11-2 Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	1	Capitalization	Debit	PRINCIPAL_ CAST_xxx*	PRINCIPAL_ CONT_CAP	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Contingent
CAPN	2	Capitalization	Credit	PRINCIPAL_ CLBT_xxx*	PRINCIPAL_ CONT_CAP	Interest - Regular, Penalty, Accrued - capitalized → Accrual → Contingent
CAPN	1	Capitalization	Debit	PRINCIPAL_ CAST_xxx*	PRINCIPAL_ CONT_CAP	Fee - Periodic, Accrued Periodic - capitalized → Accrual → Contingent
CAPN	2	Capitalization	Credit	PRINCIPAL_ CLBT_xxx*	PRINCIPAL_ CONT_CAP	Fee - Periodic, Accrued Periodic - capitalized → Accrual → Contingent
CAPN	1	Capitalization	Debit	INTEREST_ CLBT_xxx*	INTEREST_ CREV	Contingent Interest accounting reversal to the extent of interest capitalization

Table 11-2 (Cont.) Accounting Entries - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	2	Capitalization	Credit	INTEREST_ CAST_xxx*	INTEREST_ CREV	Contingent Interest accounting reversal to the extent of interest capitalization
CAPN	1	Capitalization	Debit	FEE_CLBT_x xx*	FEE_CREV	Contingent Fee accounting reversal to the extent of fees capitalization
CAPN	2	Capitalization	Credit	FEE_CAST_ xxx*	FEE_CREV	Contingent Fee accounting reversal to the extent of fees capitalization
CAPN	1	Capitalization	Debit	PRINCIPAL_ AST	INTEREST_ SCAP	Accounting for differential amount wherein balances for real and contingent interest ledgers are not in sync and a partial sum is capitalized
CAPN	2	Capitalization	Credit	INTEREST_I NC	INTEREST_ SCAP	Accounting for differential amount wherein balances for real and contingent interest ledgers are not in sync and a partial sum is capitalized

Table 11-2 (Cont.) Accounting Entires - Asset

Event Code	Pair	Event Description	Debit/Credit	Accounting Head	Amount Tag	Remarks
CAPN	1	Capitalization	Debit	PRINCIPAL_ AST	FEE_SCAP	Accounting for differential amount wherein balances for real and contingent fee ledgers are not in sync and a partial sum is capitalized
CAPN	2	Capitalization	Credit	FEE_INC	FEE_SCAP	Accounting for differential amount wherein balances for real and contingent fee ledgers are not in sync and a partial sum is capitalized
CAPN	1	Capitalization	Debit	INTEREST_I NC	INTEREST_I NCM	Interest income transfer to the extent of interest capitalization **
CAPN	2	Capitalization	Credit	INTEREST_I NC_NORM	INTEREST_I NCM	Interest income transfer to the extent of interest capitalization **
CAPN	1	Capitalization	Debit	FEE_INC	FEE_INCM	Fee income transfer to the extent of fee capitalization **
CAPN	2	Capitalization	Credit	FEE_INC_N ORM	FEE_INCM	Fee income transfer to the extent of fee capitalization **

PRINCIPAL, INTEREST, FEE → considered as component codes in the above illustration

*xxx - Stands for the respective status code applicable

** - Subject to income transfers enabled

Accounting Entires - Non-Asset

Table 11-3 Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
BOOK	Booking	1	Principal_OA ST	Dr.	Principal_CO NT_BOOK	Off-balance sheet Contingent Accounting
BOOK	Booking	2	Principal_OL BT	Cr.	Principal_CO NT_BOOK	Off-balance sheet Contingent Accounting
BOOK	Booking	1	BORROWER	Dr.	FEES_DEDN	Not Amortized,Pa yNow → Payment during booking
BOOK	Booking	2	FEES_INC	Cr.	FEES_DEDN	Not Amortized, PayNow → Payment during booking
BOOK	Booking	1	FEES_REC	Dr.	FEES_ASMT	Not Amortized, PayLater → Booking a receivable
BOOK	Booking	2	FEES_INC	Cr.	FEES_ASMT	Not Amortized, PayLater → Booking a receivable
BOOK	Booking	1	BORROWER	Dr.	FEES_DEDN	Amortized, PayNow → Payment during booking
BOOK	Booking	2	FEES_RIA	Cr.	FEES_DEDN	Amortized, PayNow → Payment during booking
BOOK	Booking	1	FEES_REC	Dr.	FEES_ASMT	Amortized, PayLater → Booking a receivable
BOOK	Booking	2	FEES_RIA	Cr.	FEES_ASMT	Amortized, PayLater → Booking aReceivable

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
BOOK	Booking	1	BORROWER	Dr.	INSURANCE_DEDN	Insurance Premium collection pay now
BOOK	Booking	2	INSURANCE_GL	Cr.	INSURANCE_DEDN	Insurance Premium collection pay now
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	PRINCIPAL_DSBR	Disbursement Accounting
DSBR	Disbursement	2	BORROWER	Credit	PRINCIPAL_DSBR	Disbursement Accounting (Credit account is subject to payment mode)
DSBR	Disbursement	1	PRINCIPAL_OLBT	Debit	Principal_CONT_DSBR	Off-balance sheet Contingent Accounting Reversal
DSBR	Disbursement	2	Principal_OAST	Credit	Principal_CONT_DSBR	Off-balance sheet Contingent Accounting Reversal
DSBR	Disbursement	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
DSBR	Disbursement	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
DSBR	Disbursement	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
DSBR	Disbursement	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	FEE_FCAP	Fee Assessed and Capitalized (Unamortized Fees capitalized)

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
DSBR	Disbursement	2	FEE_INC	Credit	FEE_FCAP	Fee Assessed and Capitalized
DSBR	Disbursement	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting
DSBR	Disbursement	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	FEE_FCAP	Fee Assessed and Capitalized (Amortized Fees capitalized)
DSBR	Disbursement	2	FEE_RIA	Credit	FEE_FCAP	Fee Assessed and Capitalized
DSBR	Disbursement	1	BORROWER	Debit	INSURANCE_DEDN	Insurance Premium collection pay now
DSBR	Disbursement	2	INSURANCE_GL	Credit	INSURANCE_DEDN	Insurance Premium collection pay now
DSBR	Disbursement	1	PRINCIPAL_AST	Debit	INSURANCE_FCAP	Insurance Premium collection capitalize
DSBR	Disbursement	2	PRINCIPAL_GL	Credit	INSURANCE_FCAP	Insurance Premium collection capitalize
DSBR	Disbursement	1	MEMO_LIB	Debit	MEMO_DSB_R	Advance
DSBR	Disbursement	2	BORROWER	Credit	MEMO_DSB_R	Advance

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
ACCR	Interest Accruals	1	INTEREST_R EC	Debit	INTEREST_ ACCR	Interest Accruals Accounting
ACCR	Interest Accruals	2	INTEREST_I NC	Credit	INTEREST_ ACCR	Interest Accruals Accounting (Application in arrears)
FACR	Fee Accruals	1	FEE_REC	Debit	FEE_FACR	Fee Accruals Accounting
FACR	Fee Accruals	2	FEE_INC	Credit	FEE_FACR	Fee Accruals Accounting (Application in advance)
FACR	Fee Accruals	1	FEE_RIA	Debit	FEE_FACR	Fee Accruals Accounting
FACR	Fee Accruals	2	FEE_RIA	Credit	FEE_FACR	Fee Accruals Accounting (Application in advance)
ADCH	Adhoc Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
ADCH	Adhoc Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
ADCH	Adhoc Fees Assessment	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
ADCH	Adhoc Fees Assessment	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
ADCH	Adhoc Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
ADCH	Adhoc Fees Assessment	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting
ADCH	Adhoc Fees Assessment	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)

Table 11-3 (Cont.) Accounting Entries - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
ADCH	Adhoc Fees Assessment	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
PSFA	Periodic Scheduled Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
PSFA	Periodic Scheduled Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
LPFA	Late Payment Fees Assessment	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
LPFA	Late Payment Fees Assessment	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
VAMB	Amendment Booking	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
VAMB	Amendment Booking	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
VAMB	Amendment Booking	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
VAMB	Amendment Booking	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
VAMB	Amendment Booking	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
VAMB	Amendment Booking	2	FEE_RIA	Credit	FEE_ASMT	Fee Assessment Accounting

Table 11-3 (Cont.) Accounting Entries - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
VAMB	Amendment Booking	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
VAMB	Amendment Booking	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
VAMI	Amendment Initiation	1	PRINCIPAL_OAST	Debit	PRINCIPAL_CONT_INCR	Off-balance sheet Contingent Accounting - Sanction amount increase
VAMI	Amendment Initiation	2	PRINCIPAL_OLBT	Credit	PRINCIPAL_CONT_INCR	Off-balance sheet Contingent Accounting - Sanction amount increase
VAMI	Amendment Initiation	1	PRINCIPAL_OLBT	Debit	PRINCIPAL_CONT_DEC R	Off-balance sheet Contingent Accounting - Sanction amount decrease
VAMI	Amendment Initiation	2	PRINCIPAL_OAST	Credit	PRINCIPAL_CONT_DEC R	Off-balance sheet Contingent Accounting - Sanction amount decrease
PQTE	Payoff Quote Fees	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Unamortized Fees assessed)
PQTE	Payoff Quote Fees	2	FEE_INC	Credit	FEE_ASMT	Fee Assessment Accounting
PQTE	Payoff Quote Fees	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Unamortized Fees paid - BORROWER CASA)
PQTE	Payoff Quote Fees	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PQTE	Payoff Quote Fees	1	FEE_REC	Debit	FEE_ASMT	Fee Assessment Accounting (Amortized Fees assessed)
PQTE	Payoff Quote Fees	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Amortized Fees paid - BORROWER CASA)
PQTE	Payoff Quote Fees	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
ACBU	Accrual Components Balance Update	1	PRINCIPAL_AST	Debit	INTEREST_CAP	Moratorium Interest Capitalization Accounting
ACBU	Accrual Components Balance Update	2	INTEREST_R EC	Credit	INTEREST_CAP	Moratorium Interest Capitalization Accounting
FRFT	Forfeiture	1	MEMO_LIB	Debit	MEMO_FRFT	Excess Payment Forfeiture Accounting
FRFT	Forfeiture	2	MEMO_INC	Credit	MEMO_FRFT	Excess Payment Forfeiture Accounting
RFND	Refund	1	MEMO_LIB	Debit	MEMO_RFND	Excess Payment Refund Accounting
RFND	Refund	2	BORROWER	Credit	MEMO_RFND	Excess Payment Refund Accounting
PROV	Provisions	1	PROVISION_EXP	Debit	PRINCIPAL_PROV	Provision Accounting for Principal (Configurable)
PROV	Provisions	2	PRINCIPAL_PAY	Credit	PRINCIPAL_PROV	Provision Accounting for Principal
PROV	Provisions	1	PROVISION_EXP	Debit	INTEREST_PROV	Provision Accounting for Interest (Configurable)

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PROV	Provisions	2	INTEREST_P AY	Credit	INTEREST_ PROV	Provision Accounting for Interest
PROV	Provisions	1	PROVISION_ EXP	Debit	FEE_PROV	Provision Accounting for Fee (Configurable)
PROV	Provisions	2	FEE_PAY	Credit	FEE_PROV	Provision Accounting for Fee
WAVR	Waivers	1	FEE_EXP	Debit	FEE_WAVR	Waiver Accounting for Fee
WAVR	Waivers	2	FEE_REC	Credit	FEE_WAVR	Waiver Accounting for Fee
WAVR	Waivers	1	FEES_EXP	Debit	FEES_WAVR	Fees unpaid waived
WAVR	Waivers	2	FEES_REC	Credit	FEES_WAVR	Fees unpaid waived
WAVR	Waivers	1	INTEREST_E XP	Credit	INTEREST_ WAVR	Waiver Accounting for Interest
WAVR	Waivers	2	INTEREST_R EC	Credit	INTEREST_ WAVR	Waiver Accounting for Interest
WAVR	Waivers	1	PRINCIPAL_ EXP	Debit	PRINCIPAL_ WAVR	Waiver Accounting for Principal
WAVR	Waivers	2	PRINCIPAL_ REC	Credit	INTEREST_ WAVR	Waiver Accounting for Principal
WOFF	WriteOff	1	WRITEOFF_ EXP	Debit	PRINCIPAL_ WOFF	Write-off Accounting for Principal
WOFF	WriteOff	2	PRINCIPAL_ AST	Credit	PRINCIPAL_ WOFF	Write-off Accounting for Principal
WOFF	WriteOff	1	WRITEOFF_ EXP	Debit	INTEREST_ WOFF	Write-off Accounting for Interest
WOFF	WriteOff	2	INTEREST_R EC	Credit	INTEREST_ WOFF	Write-off Accounting for Interest
WOFF	WriteOff	1	WRITEOFF_ EXP	Debit	FEE_WOFF	Write-off Accounting for Fee

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
WOFF	WriteOff	2	FEE_REC	Credit	FEE_WOFF	Write-off Accounting for Fee
PMNT	Payments	1	BORROWER	Debit	PRINCIPAL_PMNT	Principal Repayment Accounting (Debit account is subject to payment mode)
PMNT	Payments	2	PRINCIPAL_AST	Credit	PRINCIPAL_PMNT	Principal Repayment Accounting
PMNT	Payments	1	PRINCIPAL_OLBT	Debit	Principal_CO NT_PMNT	Off-balance sheet Contingent Accounting Reversal → Loan Payoff leading to Closure
PMNT	Payments	2	Principal_OA ST	Credit	Principal_CO NT_PMNT	Off-balance sheet Contingent Accounting Reversal → Loan Payoff leading to Closure
PMNT	Payments	1	BORROWER	Debit	INTEREST_PMNT	Interest Repayment Accounting (Debit account is subject to payment mode)
PMNT	Payments	2	INTEREST_R EC	Credit	INTEREST_PMNT	Interest Repayment Accounting
PMNT	Payments	1	BORROWER	Debit	FEE_PMNT	Fee Payment Accounting (Assessed Fees paid later)
PMNT	Payments	2	FEE_REC	Credit	FEE_PMNT	Fee Payment Accounting

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Prepayment - Unamortized Fees paid - BORROWER CASA)
PMNT	Payments	2	FEE_INC	Credit	FEE_DEDN	Fee Payment Accounting
PMNT	Payments	1	BORROWER	Debit	FEE_DEDN	Fee Payment Accounting (Prepayment - Amortized Fees paid - BORROWER CASA)
PMNT	Payments	2	FEE_RIA	Credit	FEE_DEDN	Fee Payment Accounting
PMNT	Payments	1	BORROWER	Debit	MEMO_PMNT	Excess Payment Accounting
PMNT	Payments	2	MEMO_LIB	Credit	MEMO_PMNT	Excess Payment Accounting
PMNT	Payments	1	BORROWER	Debit	FEES_PMNT	BOOK Fees Not Amortized, Pay Later → Payment
PMNT	Payments	2	FEES_REC	Credit	FEES_PMNT	BOOK Fees Not Amortized, Pay Later → Payment
PMNT	Payments	1	PRINCIPAL_EXP	Debit	PRINCIPAL_WAVR	Automatic principal waiver on full payoff
PMNT	Payments	2	PRINCIPAL_AST	Credit	PRINCIPAL_WAVR	Automatic principal waiver on full payoff
PMNT	Payments	1	INTEREST_EXP	Debit	INTEREST_WAVR	Automatic Interest waiver on full payoff
PMNT	Payments	2	INTEREST_REC	Credit	INTEREST_WAVR	Automatic Interest waiver on full payoff

Table 11-3 (Cont.) Accounting Entires - Non-Asset

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
PMNT	Payments	1	FEE_EXP	Debit	FEE_WAVR	Automatic Fee waiver on full payoff
PMNT	Payments	2	FEE_REC	Credit	FEE_WAVR	Automatic Fee waiver on full payoff
PMNT	Payments	1	MEMO_LIB	Debit	MEMO_FRFT	Automatic Forfeiture of excess on full payoff
PMNT	Payments	2	MEMO_INC	Credit	MEMO_FRFT	Automatic Forfeiture of excess on full payoff
CAPN	Capitalization	1	PRINCIPAL_AST	Debit	FEE_FCAP	Fee Capitalization
CAPN	Capitalization	2	FEE_REC	Credit	FEE_FCAP	Fee Capitalization
CAPN	Capitalization	1	PRINCIPAL_AST	Debit	INTEREST_CAP	Interest Capitalization
CAPN	Capitalization	2	INTEREST_RECD	Credit	INTEREST_CAP	Interest Capitalization
YACR	Yield Accruals	1	Y_AST	Dr	Y_PACR	Positive Yield Accrual
YACR	Yield Accruals	1	Y_INC	Cr	Y_PACR	Positive Yield Accrual
YACR	Yield Accruals	2	Y_INC	Dr	Y_NACR	Negative Yield Accrual
YACR	Yield Accruals	2	Y_AST	Cr	Y_NACR	Negative Yield Accrual
YACR	Yield Accruals	3	Y_AST	Dr	Y_PACR	Yield accrual reversals (Negative accounting)
YACR	Yield Accruals	3	Y_INC	Cr	Y_PACR	Yield accrual reversals (Negative accounting)
YACR	Yield Accruals	4	Y_INC	Dr	Y_NACR	Yield accrual reversals (Negative accounting)
YACR	Yield Accruals	4	Y_AST	Cr	Y_NACR	Yield accrual reversals (Negative accounting)

Legion - Non-asset

PRINCIPAL - PRINCIPAL Component.

INTEREST - INTEREST Component including Penalty interest.

FEE - FEE Component including Event and Periodic fees.

INSURANCE – INSURANCE Component

Accounting Documentation with the assumption that account is in **NORMAL** status.

Status change related accounting separately documented.

Life cycle events without Accounting

Table 11-4 Life cycle events without Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
INIT	Initiation	NA	NA	NA	NA	Event indicates account initiated for further life-cycle after onboarding/booking
DREV	Disbursement Reversal	NA	NA	NA	NA	Event indicates disbursement reversal with accounting reversal for disbursement and replayed events, if any
PREV	Payment Reversal	NA	NA	NA	NA	Event indicates payment reversal with accounting reversal for payment and replayed events, if any
REVR	Event Reversal	NA	NA	NA	NA	Event indicates backdated transaction with accounting for replayed events
BGEN	Bill Generation	NA	NA	NA	NA	Event indicates bill generation for billing products

Table 11-4 (Cont.) Life cycle events without Accounting

Event Code	Event Description	Pair	Accounting Head	Debit/Credit	Amount Tag	Remarks
POFF	Paidoff	NA	NA	NA	NA	Event indicates account is fully paid, awaiting closure
CLOS	Closed	NA	NA	NA	NA	Event indicates account is fully paid and closed
AAMD	Non-financial Amendments	NA	NA	NA	NA	Event indicates non-financial amendments
REVN	Rate Revision	NA	NA	NA	NA	Event indicates index based rate revision
REST	Restructure	NA	NA	NA	NA	Event indicates restructure in terms of borrower obligations
AMDC	Amendment Reset Counter	NA	NA	NA	NA	Event indicates resetting of amendment counters post financial amendments
EPMT	Excess Payment	NA	NA	NA	NA	Event indicates excess payments for billing products
DBSU	Due date Balance & Schedule Update	NA	NA	NA	NA	Event indicates updates for interest and late fee updates in case of payment failures

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Allocated Payment Reversal Repost for Billing Accounts

Reversal and repost of allocated payment is based on below rules and the liquidation order:

- Rule 1: New Component balance due = Old Component balance Paid, system should allocate new component balance due
- Rule 2: New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.
- Rule 3: New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.

Table 12-1 Liquidation Order

Component	Billed
Interest	Y
Principal	Y
Adhoc Fee	Y
Interest	N
Principal	N

Example 1:

Figure 12-1 Example 1

Txn Date	Event	Txn Amt	Comments	Txn Date	Event	Txn Amt	Comments
09-Jan-25	ADHOC FEE	20		09-Jan-25	ADHOC FEE	20	
12-Jan-25	Payment	10		10-Jan-25	Payment	120	
Simulate	Comp	Billed	Due Paid	Simulate	Comp	Billed	Due Paid
	Interest	Billed	10 10		Interest	Billed	10 10
	Principal	Billed	100 0		Principal	Billed	100 100
	Adhoc fee	Billed	20 0		Adhoc fee	Billed	20 10
	Interest	Unbilled	450 0		Interest	Unbilled	450 0
Allocate	Principal	Unbilled	4550 0	Replay Allocated	Principal	Unbilled	4550 0
	Comp	Billed	Due Paid		12-Jan-25	Payment	10
	Interest	Billed	10 0		Comp	Billed	Due Paid
	Principal	Billed	100 0		Interest	Billed	0 0
	Adhoc fee	Billed	20 10		Principal	Billed	0 0
	Interest	Unbilled	450 0		Adhoc fee	Billed	10 10
	Principal	Unbilled	4550 0		Interest	Unbilled	450 0
					Principal	Unbilled	4550 0

Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 20 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest based on liquidation order. During allocation 10 is allocated to Adhoc Fee.

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

1. Reverse 20 payment as of 09-Jan-25
2. Apply 120 Payment with values date of 10-Jan-25
Interest - 10

Principal - 100

Adhoc Fee - 10

3. Reapply 10 Payment of 12-Jan-25
Interest - 0 Rule 1

Principal - 0 Rule 1

Adhoc Fee - 10 - Rule 1

Example 2:

Figure 12-2 Example 2

Txn Date	Event	Txn Amt	Comments		Txn Date	Event	Txn Amt	Comments	
09-Jan-25	ADHOC FEE	10			09-Jan-25	ADHOC FEE	10		
12-Jan-25	Payment	10			10-Jan-25	Payment	120		
Simulate	Comp	Billed	Due	Paid	Simulate	Comp	Billed	Due	Paid
	Interest	Billed	10	10		Interest	Billed	10	10
	Principal	Billed	100	0		Principal	Billed	100	100
	Adhoc fee	Billed	10	0		Adhoc fee	Billed	10	10
	Interest	Unbilled	450	0		Interest	Unbilled	450	0
	Principal	Unbilled	4550	0		Principal	Unbilled	4550	0
Allocate	Comp	Billed	Due	Paid	12-Jan-25	Payment	10		
	Interest	Billed	10	0	Replay Allocated	Comp	Billed	Due	Paid
	Principal	Billed	100	0		Interest	Billed	0	0
	Adhoc fee	Billed	10	10		Principal	Billed	0	0
	Interest	Unbilled	450	0		Adhoc fee	Billed	0	0
	Principal	Unbilled	4550	0		Interest	Unbilled	450	0
				Principal		Unbilled	4550	0	
					Fixed				
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Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 10 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest based on liquidation order. During allocation 10 is allocated to Adhoc Fee.

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

1. Reverse 10 payment as of 09-Jan-25
2. Apply 120 Payment with value date of 10-Jan-25
Interest - 10

Principal - 100

Adhoc Fee - 10

3. Reapply 10 Payment of 12-Jan-25
Interest - 0 Rule 1

Principal - 0 Rule 1

Adhoc Fee - 0 - Rule 2

Remaining goes to Excess - 10

Example 3:

Figure 12-3 Example 3

Txn Date	Event	Txn Amt	Comments		Txn Date	Event	Txn Amt	Comments	
09-Jan-25	ADHOC FEE	10			09-Jan-25	ADHOC FEE	10		
12-Jan-25	Payment	110			10-Jan-25	Payment	120		
Simulate	Comp	Billed	Due	Paid	Simulate	Comp	Billed	Due	Paid
	Interest	Billed	10	10		Interest	Billed	10	10
	Principal	Billed	100	100		Principal	Billed	100	100
	Adhoc fee	Billed	10	0		Adhoc fee	Billed	10	10
	Interest	Unbilled	450	0		Interest	Unbilled	450	0
	Principal	Unbilled	4550	0		Principal	Unbilled	4550	0
Allocate	Comp	Billed	Due	Paid	12-Jan-25	Payment	110		
	Interest	Billed	10	10	Replay Allocated	Comp	Billed	Due	Paid
	Principal	Billed	100	90		Interest	Billed	0	0
	Adhoc fee	Billed	10	10		Principal	Billed	0	0
	Interest	Unbilled	450	0		Adhoc fee	Billed	0	0
	Principal	Unbilled	4550	0		Interest	Unbilled	450	0
				Principal		Unbilled	4550	0	
					Excess			110	

Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.

Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.

Rule 2 New Component balance due < Old Component balance paid, system should allocate new component balance due and remaining will got excess amount.

Rule 3 New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.

Rule 3 New Component balance due > Old Component balance paid, system should allocate old component balance paid and remaining will got excess amount.

Bill is raised on 01-Jan-25 for 110 (Principal - 100 and Interest 10)

Adhoc Fee of 110 is posted on 09-Jan-25

Payment of 10 is posted on 12-Jan-25. This appropriates to Interest, Principal based on liquidation order. During allocation 110 is allocated as follow: P-90 I- 10, Adhoc Fee- 10

On receiving, backdated payment of 120 on 10-Jan-25, system performs below:

- Reverse 110 payment as of 09-Jan-25
- Apply 120 Payment with value date of 10-Jan-25
Interest - 10
Principal - 100
Adhoc Fee - 10
- Reapply 110 Payment of 12-Jan-25
Interest - 0 Rule 1
Principal - 0 Rule 1
Adhoc Fee - 0 - Rule 2
Remaining goes to Excess - 110

United States Region - Market Regulations

This topic describes the United States Region - Market Regulations.

RegZ

Oracle Banking Retail Lending (OBRL) now includes enhanced support for Regulation Z (Reg Z) compliance, a key US federal regulation under the Truth in Lending Act (TILA) that mandates transparent disclosures for consumer credit products.

This release focuses on identifying Reg Z-applicable products and transactions, handling finance charges and APR re-computations on trigger of specific events.

Product Identification: Products will be flagged as Reg Z-enabled through a configurable product code mechanism.

Transaction Eligibility: Transactions will be evaluated for Reg Z applicability based on loan purpose and amount.

Finance Charge Identification: Finance charges will be identified and tracked for APR computation and disclosure.

APR Calculations: APR will be computed using the actuarial method and recomputed upon occurrence of specific Reg Z-triggering events.

APR History: APR changes will be recorded and made available for inquiry.

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