

Securitization of Loan
Oracle FLEXCUBE Universal Banking
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Securitization of Loans module of Oracle FLEXCUBE.

It provides an overview of the module and guides you, through the various steps involved in securitization of loans.

You can further obtain information about to a particular field by placing the cursor on the relevant field and striking the <F1> key on the keyboard.

1.1.1 Audience

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

| Role | Function |
|---|--|
| Back office data entry clerk | Input functions for contracts |
| Back office managers/officers | Authorization functions |
| Product Managers | Product definition and authorization |
| End of Day operators | Processing during End of Day/ Beginning of Day |
| Financial Controller / Product Managers | Generation of reports |

1.1.2 Abbreviations

The following are the abbreviations used in this user manual:

| Abbreviation | Description |
|--------------|-------------------------|
| SZ | Securitization |
| SPV | Special Purpose Vehicle |
| VAMI | Value dated Amendments |
| EOD | End of Day cycle |
| SECR | Securitization |
| INC | Income |

| Abbreviation | Description |
|--------------|---------------------|
| PIA | Paid in Advance |
| RIA | Received in Advance |

1.1.3 Organization

This manual is organized into the following chapters:





| | |
|------------------|--|
| Chapter 1 | <i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual. |
| Chapter 2 | <i>Securitization of Loans - An Overview</i> offers a snapshot of the features of the entire module. |
| Chapter 3 | <i>Maintenances</i> details the procedure to set up static information related to the module. |
| Chapter 4 | <i>Defining Attributes for Securitization Products</i> explains at length how to capture the details of the Securitization of Loans product in Oracle FLEXCUBE |
| Chapter 5 | <i>Securitization Contract</i> describes the Securitization Contract Life Cycle and processing of Securitization of Loans. |
| Chapter 6 | <i>Annexure</i> contains a list of suggested events, accounting entries, amount tags and advices that can be set up for the Securitization module. |





1.1.4 Related Documents

- Procedures
- Settlements
- User Defined Fields
- MIS

1.1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons.

| Icons | Function |
|---|----------|
|  | New |
|  | Copy |
|  | Save |
|  | Delete |

| Icons | Function |
|---|---------------|
|  | Unlock |
|  | Print |
|  | Close |
|  | Re-open |
|  | Reverse |
|  | Template |
|  | Roll-over |
|  | Hold |
|  | Authorize |
|  | Liquidate |
|  | Exit |
|  | Sign-off |
|  | Help |
|  | Add row |
|  | Delete row |
|  | Option List |
|  | Confirm |
|  | Enter Query |
|  | Execute Query |

Refer the Procedures User Manual for further details about the icons.

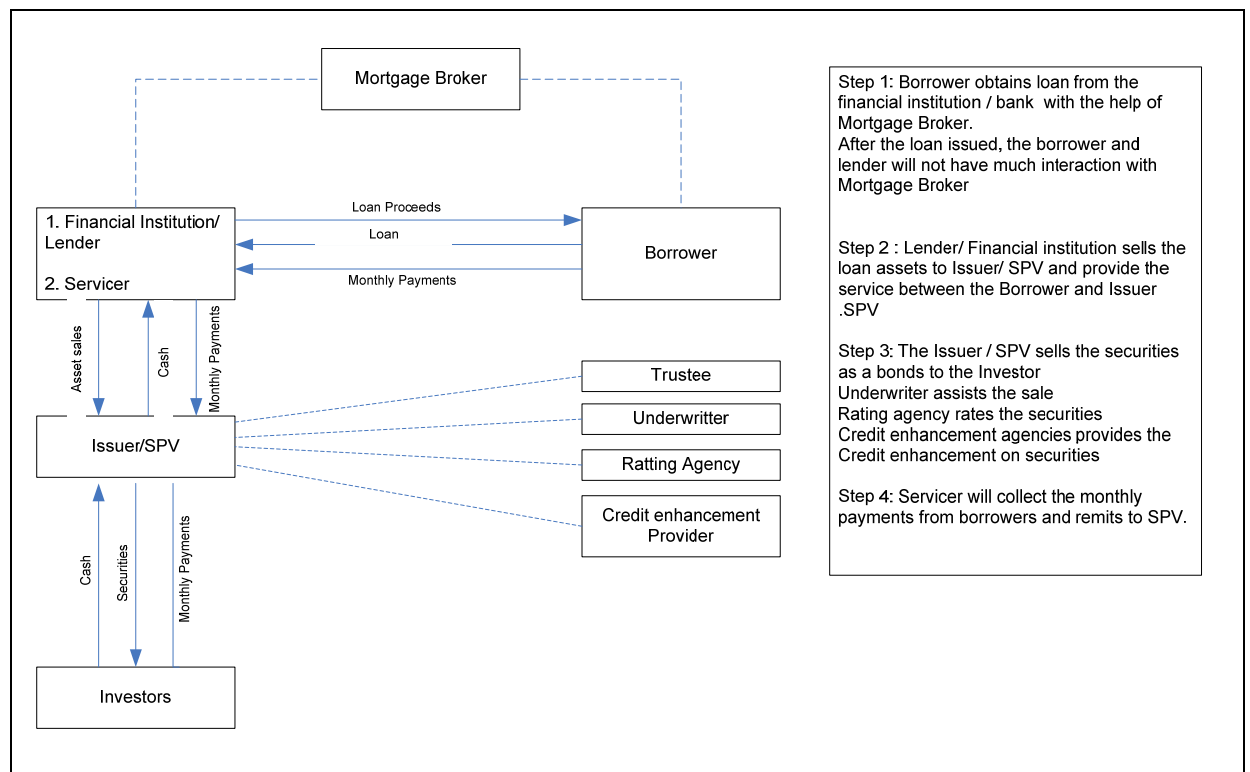
2. Securitization of Loans - An Overview

2.1 Introduction

Securitization is the process of transformation of non-tradable assets into tradable securities. It is a structured finance process that distributes risk by aggregating debt instruments in a pool and issues new securities backed by the pool.

When a bank or financial institution is in need of additional capital to finance a new facility, to raise the fund, instead of selling the assets, the financial institution decides to sell the portion of the loan to a Trustee named as Special Purpose Vehicle (SPV) and collect the fund up front and remove the loan asset from the balance sheet of the institution. SPV holds the asset as collateral in balance sheet and issues bonds to the investors. It uses the proceeds from those bond sales to pay the originator for the assets.

The detailed securitization process with typical components has explained with typical components in the diagram below:



The roles and responsibilities of various components involved in the securitization structure are explained below:

- **Borrower** – An Individual or organization which obtains loan from financial institution / bank and pays the monthly payments.

- Mortgage Broker - Acts as a facilitator between a borrower and the lender. The mortgage broker receives fee income upon the loan's closing.
- Issuer - A bankruptcy-remote Special Purpose Entity (SPE) formed to facilitate a securitization and to issue securities to investors.
- Lender - An entity that underwrites and funds loans that are eventually sold to the SPE for inclusion in the securitization. Lenders are compensated by cash for the purchase of the loan and by fees. In some cases, the lender might contract with mortgage brokers. Lenders can be banks or non-banks.
- Servicer - The entity responsible for collecting loan payments from borrowers and for remitting these payments to the issuer for distribution to the investors. The servicer is typically compensated with fees based on the volume of loans serviced. The servicer is generally obligated to maximize the payments from the borrowers to the issuer, and is responsible for handling delinquent loans and foreclosures
- Trustee - A third party appointed to represent the investors' interests in a securitization. The trustee ensures that the securitization operates as set forth in the securitization documents, which may include determinations about the servicer's compliance with established servicing criteria.
- Securitization Documents - The documents create the securitization and specify how it operates. One of the securitization documents is the Pooling and Servicing Agreement (PSA), which is a contract that defines how loans are combined in a securitization, the administration and servicing of the loans, representations and warranties, and permissible loss mitigation strategies that the servicer can perform in event of loan default.
- Underwriter - Administers the issuance of the securities to investors.
- Credit Enhancement Provider - Securitization transactions may include credit enhancement (designed to decrease the credit risk of the structure) provided by an independent third party in the form of letters of credit or guarantees.



Not all securitizations are identical. For example, the lender and the servicer are sometimes the same entity, or in other arrangements brokers may not play a role.

Securitization takes the role of the lender and breaks it into separate components. Unlike the more traditional relationship between a borrower and a lender, securitization involves the sale of the loan by the lender to a new owner--the issuer--who then sells securities to investors. The investors are buying 'bonds' that entitle them to a share of the cash paid by the borrowers on their mortgages. Once the lender has sold the mortgage to the issuer, the lender no longer has the power to restructure the loan or make other accommodations for its borrower. That becomes the responsibility of a servicer, who collects the mortgage payments, distributes them to the issuer for payment to investors, and if the borrower cannot pay, action is taken to recover cash for the investors. The servicer can only do what the securitization documents allow it to do. These contracts may constrain the servicer's flexibility to restructure the loans

Example

A Financial institution has processed 10 housing loans under the total worth of 5,000,000 USD (each loan for 500,000USD). The Maximum Tenor for the loan is 20 Years and aggregated Monthly Installment for the housing loan is 50,000USD.

In order to overcome the financial crisis, the financial institution decided to sell the loan assets and raise capital. It sold the loan assets to an SPV for 7,000,000 USD and got the profit of 2,000,000 USD.

Once the contract has been signed after the legal verification, the financial institution becomes the service provider for borrowers and SPV. It transfers the monthly payments / interest / charges / Fees / Prepayment / penalty charges directly to SPV as per the agreement.

3. Maintenances

3.1 Introduction

Before you begin using the Securitization of Loans module, you need to capture Formula Definition which is used to filter or identify the loan contracts that forms part of the securitization pool.

3.2 Maintaining Rule/Formula Details

Oracle FLEXCUBE allows you to capture rule condition, which is used to identify the loan contracts to form the securitization pool. You can maintain the formula details in the 'Securitization Formula Maintenance' screen. You can invoke this screen by typing 'SZDFRMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

| Condition Id * | Description | Rule Condition |
|----------------|-------------|----------------|
| | | |

Here you can capture the following details:

Formula Name

Specify the formula name.

Description

Specify the description for the formula.

Condition ID

Specify the condition ID.

Description

Specify the description for the condition.

Rule Condition

Specify the rule condition.

The system provides the following pre-defined elements to form the rule expression:

- Outstanding Principal
- Disbursed Amount
- Un-Disbursed Principal(future scheduled disbursement amount)
- Loan Type (Discounted/ True Discounted / Amortized/Amortized 78)
- Outstanding Tenor
- Rate of Interest
- Type of Interest (Floating / Fixed)
- Payment Frequency
- Customer Type
- Customer City Location
- Collateralized/Non-collateralized
- Collateral Amount
- Credit Rating
- Payment Outstanding
- Currency of Loan
- Customer Category

While creating the securitization pool, the system computes the values for the elements dynamically and executes the expression.

You should use the Rule Name and Condition Name in securitization pool addition / deletion screen to execute the specific condition.



The system allows you to modify the formula. This modification will not have any impact on the already selected loan accounts in the securitization pool based on the modified formula.

3.2.1 Viewing Securitization Formula Maintenance Summary Details

You can view the summary details of the Securitization Formula Maintenance in 'Securitization Formula Maintenance Summary' screen'. You can invoke this screen by typing 'SZSFRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Summary". At the top, there are four search filters: "Authorization Status" (dropdown), "Record Status" (dropdown), "Formula Name" (text input with a search icon), and "Description" (text input with a search icon). Below these filters are two buttons: "Search" and "Advanced". To the right of these are "Refresh" and "Reset" buttons. Below the buttons is a table with the following columns: "Authorization Status", "Record Status", "Formula Name", and "Description". The table is currently empty. At the bottom right of the window is an "Exit" button.

In this screen, you can query based on any combination of the following fields:

- Authorization Status
- Formula Name
- Record Status
- Description

After specifying the parameters for the query, click 'Search' button. The system displays all the records matching the parameters specified.

4. Defining Attributes for Securitization Products

4.1 Introduction

In this chapter, we shall discuss the attributes for a Securitization Product. You can maintain the securitization product details in the 'Securitization Product Definition' screen. You can invoke this screen by typing 'SZDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Securitization Product Maintenance". The main area contains the following fields:

- Product Code *
- Product Description *
- Product Type
- Slogan
- Product Group
- Start Date
- End Date
- Remarks

Below the main area is a navigation bar with the following tabs: Accounting Roles, Events, Branch & Currency, Customer, Preferences, Charges, MIS, Fields.

At the bottom of the window, there are several fields and a button:

- Maker
- Checker
- Date Time:
- Date Time:
- Mod No
- Record Status
- Authorization Status
- Exit button

Here you can capture the following details:

Product Code

Specify the product code of the product.

Product Description

Specify a short description about the product,

Product Type

Specify the type of the product.

Slogan

Specify the slogan of the product.

Product Group

Specify the product group.

Start Date

Specify the product available start date.

End Date

Specify the product available end date.

Remarks

Specify short note about the product.

4.1.1 Mapping Accounting Role to a GL/Customer Account

You are allowed to map Accounting Role to a GL or a customer account. The system defaults the GL configured in this screen in the 'Securitization Contract Online' screen. Click on 'Accounting Roles' button to capture the details to map the accounting role to a GL or a customer account.

The screenshot shows the 'Accounting Roles' window with the following fields and controls:

- Product Code: _____
- Product Description: _____
- Class Details: _____
- Class Code: _____
- Class Description: _____
- Default From Class: [Button]
- Roles Table:

| Accounting Role | Role Description | Account Head | GL Description |
|--------------------------|------------------|--------------|----------------|
| <input type="checkbox"/> | | | |
- Bottom Right: [Ok] [Exit]

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.2 Maintaining Events Details

You are allowed to define or specify the pre-defined events in securitization product based on the nature of securitization. You should click on the 'Events' button to capture the details of the event. In the 'Events' screen, you can attach the applicable events to the product.

The screenshot shows a software window titled "Events". It contains the following elements:

- Product Code** and **Product Description** input fields.
- Class Details** section with **Class Code** and **Class Description** input fields.
- A **Default From Class** button.
- Event Details** section containing a table with two columns: **Event Code** and **Description**. The table is currently empty.
- Navigation controls for the table, including arrows and a "10f1" label.
- Bottom navigation tabs for **Accounting Entries** and **Advices**.
- Ok** and **Exit** buttons at the bottom right.

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.3 Maintaining Branch and Currency Restriction

Click 'Branch & Currency' button and invoke the 'Branch/Currency Restriction' screen. In this screen you have the option of allowing all the branches of your bank to use the product or restricting its use to only some branches. By default when a new product is created no branches will be disallowed.

The screenshot shows a software window titled "Branch/Currency Restriction". At the top, there are four text input fields: "Product Code", "Product Description", "Class Code", and "Class Description". To the right of the "Class Code" field is a button labeled "Default From Class". Below these fields are two sets of radio buttons. The first set is for "Branch Restrictions", with "Disallowed" selected. The second set is for "Currency Restrictions", also with "Disallowed" selected. Below the radio buttons are two data grids. The left grid is titled "Branch Code" and has columns "Branch Code" and "Branch Name". It contains one row with a checkbox. The right grid is titled "Currency" and has columns "Currency Code" and "Currency Name". It also contains one row with a checkbox. At the bottom right of the window are "Ok" and "Exit" buttons.

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.4 Maintaining Customer Restriction

Click 'Customer' button to invoke the 'Customer Restrictions' screen. In this screen you can specify the categories of customers or the customers themselves with whom you can enter into bills involving the product.

Product Code _____
Product Description _____

Class Details _____ Default From Class

Class Code _____
Class Description _____

Restriction Type _____

Categories List Disallowed
 Allowed

Category

| Code | Description |
|------|-------------|
| | |

Customers

| Customer Id | Customer Name | Restriction Ty |
|-------------|---------------|----------------|
| | | Disallowed |

Ok Exit

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.5 Maintaining Preferences

You need to maintain the common attributes which are used to define the Securitization product in the Preference section.

The screenshot shows a 'Preferences' dialog box with the following fields and options:

- Product Code:** _____
- Description:** _____
- Rate:**
 - Rate Type: STANDARD (selected), Middle Rate, Buy/Sell Rate
 - Liquidation: Auto (selected), Manual
 - Tenor: Minimum Tenor _____, Default _____, Maximum Tenor _____, Unit: Months (dropdown)
- Others:**
 - Buyback of Pool Allowed:
- Periodic Charges:**
 - Frequency: Half Yearly (dropdown)
 - Start Reference: Value Date (dropdown)
 - Month: January (dropdown)
 - Day: _____
 - Charge Amount: _____
 - Currency: _____
- Profit/Loss Accrual:**
 - Accrual Required:
 - Frequency: Half Yearly (dropdown)
 - Start Reference: Value Date (dropdown)
 - Month: January (dropdown)
 - Day: _____
- Rekey Requirements:**
 - Rekey Required: No (selected), Yes
 - Amount:
 - Currency:
 - Value Date:
 - Maturity Date:

Buttons: Ok, Exit

Here you need to capture the following details:

Preferences

You can set the preference details here.

Product Code

The system defaults the product code.

Product Description

The system defaults the product description.

Rate

You can set the rate details here.

Rate Type

Select the code that should be used for the product from the option list provided. The 'Rate' and 'Rate Type' are used in combination to determine the actual rate applicable for currency conversion.

The default value for Rate Code is 'STANDARD'. This means that, if you choose 'Mid Rate', the mid rate maintained for the STANDARD code is used for the loans created under the product.

Rate

Indicate the exchange rate applicable for the product you are maintaining. The available options are:

- Mid Rate
- Buy/Sell Rate

By default, the Buy/Sell Rate is used.

Liquidation

You can specify the liquidation details here.

Liquidation Mode

Indicate the mode of liquidation. The options available are:

- Auto
- Manual

Tenor

You can set the tenor details here.

Minimum Tenor

Specify the minimum tenor of a product. The tenor of the loan account that involves the product should be greater than or equal to the Minimum tenor that you specify.

Maximum Tenor

Specify the maximum tenor for a product. The tenor of the loan accounts that involve the product should be less than or equal to the Maximum tenor that you specify.

Default Tenor

The 'default tenor' is the tenor that is associated with a loan account involving this product. The value captured here should be greater than the minimum tenor and less than the maximum tenor. You can change the default tenor applied on a loan account during loan processing. However, the new tenor should be within the minimum and maximum tenors maintained for the product.

Unit

Select the tenor details for a product from the drop down list. The options available are:

- Days
- Months
- Year

Others

You can set the buy back of pool details here.

Buyback of Pool Allowed

Check this option to allow the bank to buy back the sold accounts.

Periodic Charges

You can specify the periodic charges here.

Frequency

Select the frequency of the periodic charges to be applied from the drop down list. The options available are:

- Monthly
- Quarterly
- Half yearly
- Yearly

Start Reference

Select the periodic charge starting day from the drop down list. The options available are:

- Value Date
- Colander Date

Month

Select the starting month of the periodic service charge.



It is applicable only when start reference is calendar date.

Day

Specify the starting day from which charges should be levied.



It is applicable only when start reference as calendar date.

Charge Amount

Specify the amount to be charged for the service during the period.

Currency

Specify the service charge currency.

Profit/Loss Accrual

You can set the accrual details here.

Here

Accrual Required

Check this box to indicate that the component has to be accrued and provisioning is applicable.

Frequency

If you have opted for accrual and provisioning for the components, you have to specify the frequency for the same. The frequency can be one of the following:

- Daily
- Monthly
- Quarterly
- Half yearly
- Yearly

Start Reference

Select the starting date for the Profit/Loss accrual. If it is Value Date, system will take the value date as starting date and compute the schedule. In case if the starting date is Calendar Date, system will compute the start date based on Month and Date specified.

Month

Specify the month in which the *first* accrual has to begin, if you set the accrual/provisioning frequency as quarterly, half yearly or yearly.

Day

Specify the day on which the accrual/provisioning has to be done.

Rekey Requirements

If you wish to ensure re-keying of values in certain fields of the contract during contract authorization, you can indicate it here. You can also select the fields for which you wish re-keying to be done. Specify the following details:

Rekey Required

Indicate whether to avail the re-key facility or not during contract authorization for contracts created using this product. The options available are:

- Yes
- No

Amount

Check this box to re-key the amount during contract authorization.

Currency

Check this box to re-key the currency during contract authorization.

Value Date

Check this box to re-key the start date during contract authorization.

Maturity Date

Check this box to re-key the end date during contract authorization.

4.1.6 Specifying Charge Details

Click on 'Charges' button to specify the charge details.

The screenshot shows the 'Charge Details' dialog box with the following sections and fields:

- Product Code** and **Product Description** (text input fields)
- Component Details** section:
 - Component * (text input)
 - Description (text input)
 - Charge Type (dropdown menu)
 - Third Party Type (text input)
 - Net Consideration
 - Advice Charge
 - Debit/Credit (dropdown menu)
 - Add/Subtract (dropdown menu)
 - SWIFT Qualifier (text input)
 - Stop Association
 - Propagation Required
 - Default From Class (button)
- Event Details** section:
 - Event For Association (text input)
 - Description (text input)
 - Event For Liquidation (text input)
 - Description (text input)
 - Event For Application (text input)
 - Description (text input)
 - Basis Amount Tag (text input)
 - Description (text input)
- Rule Details** section:
 - Settlement Currency (text input)
 - Rule (text input)
 - Description (text input)
 - Default Waiver
 - Capitalize
 - Collect LC Advising Charges in Bills
- Other Details** section:
 - Allow Rule Amendment
 - Amend After Association
 - Allow Amount Amendment
 - Accrual Required
 - Amend After Application (checkbox)
 - Consider as Discount (checkbox)
 - Discount Basis (dropdown menu)

Buttons: Ok, Exit

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.7 Capturing MIS Details

You can retrieve MIS related information for a product by linking it to a Warehouse Code. Linking a product to a warehouse code ensures that all contracts processed under the product are automatically tracked under the specified Warehouse Code.

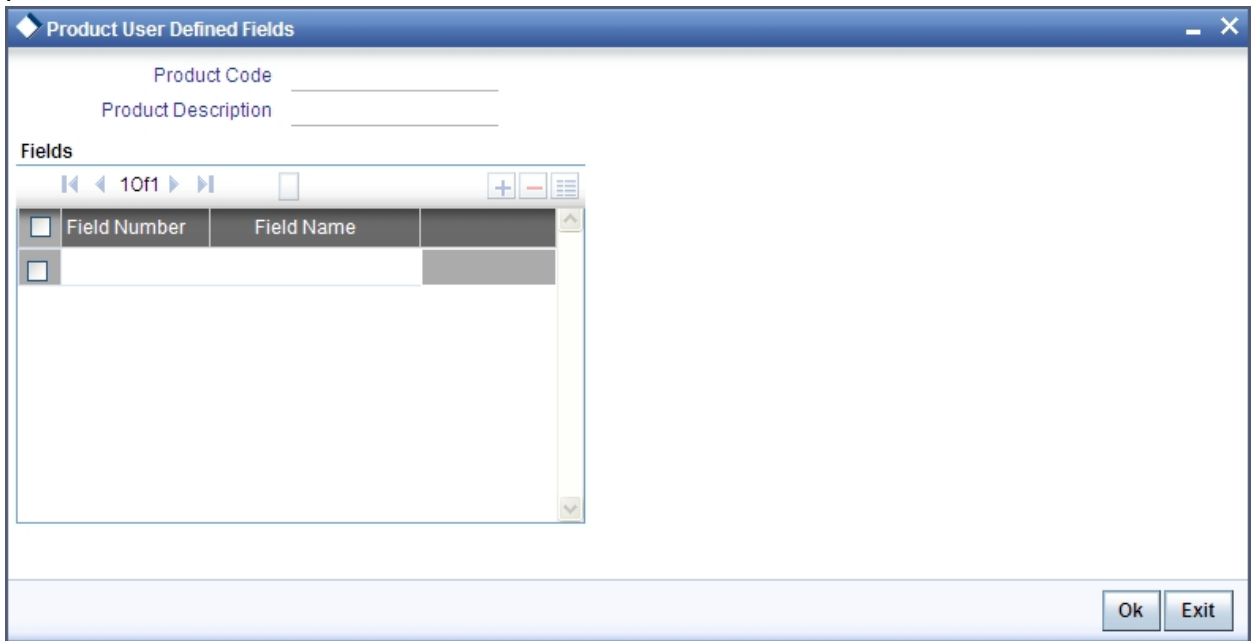
Click 'MIS' button to define the MIS details for the product you are creating.

The screenshot shows a software window titled "MIS Details". At the top, there are three input fields: "Product Code", "MIS Group", and "Pool Code". To the right of the "MIS Group" field is a button labeled "Default From MIS Group". Below these fields is a table titled "MIS Classes". The table has two columns: "MIS Class" and "MIS Code". The table is currently empty. To the right of the table is a field labeled "- Cost Code" with four horizontal lines for input. At the bottom right of the window are "Ok" and "Exit" buttons.

For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.8 Specifying User Defined Fields

You need to click on 'Fields' button to link the user-defined fields to the product that you are defining.



For further information on this screen refer chapter the 'Product Definition' under 'Modularity' User Manual.

4.1.9 Accounting Roles and Amount Tags for Securitization

The following are the Accounting Roles and Amount Tags for Securitization:

| Accounting Role | Description |
|-----------------|--|
| SPV_SETTL_ACC | Accounting role for SPV settlement account. All credit/debit transaction for SPV is handled through the specified settlement account |



Note the following:

- A loan account can be part of only one securitization pool.
- Post securitization, Interest/penal interest accrual continues.
- Post securitization, the system does not allow readjustment/backdated amendments for loans participating in the securitization pool. It is handled operationally.
- The system does not transfer schedule payments paid in advance and realized before securitization to SPV during securitization.

- Securitization of loan (contract booking) is possible only in head office branch.
- Post sale, the system does not allow any amendments resulting in addition and removal and it cannot be combined in a single amendment.
- Post securitization, the system triggers CL events and posts the accounting entries according to the product configurations.

5. Securitization Contract

5.1 Introduction

Securitization Contract is a final entity to represent the securitization deal. Each securitization contract is associated with pool of loan contracts (securitization Pool) and a SPV. It allows both Selling/Buyback of previously sold pool.

5.1.1 Securitization Contract Life Cycle

The Securitization Contract Life Cycle consists of the following stages, they are:

1. Contract Booking
2. Contract Initiation / Securitization Loan Sale
3. Amendment for addition of loan accounts
4. Amendment for removal of loan accounts
5. Amendment for change the contract details
6. Liquidation of Payments
7. Reversal of Payment
8. Closure of Contract
9. Accrual of Profit / Loss and Periodic Service Charge

5.1.1.1 Contract Booking

You can book a new contract based on the Pool information and SPV details. Accordingly the system generates the Securitization BOOK Advice messages.

5.1.1.2 Contract Initiation / Securitization Loan Sale

Sale is a process of legally transferring the ownership of the loan asset from the bank to SPV as per the agreement. The system carries the following tasks:

10. The system initiates the booked securitization contract on the value date of the contract.
11. It computes the Profit/Loss for the transaction based on the outstanding principal, interest payment as mentioned below:

Profit or Loss of contract =

SALE_AMOUNT

–

Sum of (Simple and Amortized type Loans)

(Outstanding Principal, + Interest Accrued till sale date + Penalty accrued till sale date + overdue components)

+

Sum of (Discounted type Loans)

(Outstanding Principal -- RIA Balance)

12. If securitization product is set to realize the profit/loss immediately, then the system posts the calculated profit/loss directly to the bank's INCOME/EXPENSE GL directly.
13. If the securitization product is set to realize the profit/loss over a pre-defined period, then the system computes the profit/loss schedule internally and posts the entries accordingly during the EOD cycle.
14. The system generates the Sale Advice Message.

Impact on CL contracts:

- The system triggers the CL status change event and changes the status from NORM /Status which are supporting continue accrual to SECR for all underlying contract and pass the below accounting entries:
 - It transfers all underlying loan contracts' outstanding balance, from the bank's ASSET GL (LOAN_ACCOUNT) to SPV_SETTL_BRIDGE GL.
 - The system changes the Accrual GL for the interest and penal interest to BRIDGE GL.
 - For all underlying loans Accruals, it calculates till sale date and posts to Income GL. In case of underlying loan contracts where accrual frequency is not daily, then the system performs a force accrual till sale date and post the same to Income GL.
- Post securitization, the system continues the accrual of loan account.

The table below describes the accounting entries for Status change NORM or Status which are supporting continue accrual to SECR:

| | |
|--|---|
| <p>Simple Loan / Amortized Loan / Amortized Rule 78</p> | <p>Principal Component:</p> <ul style="list-style-type: none"> - Outstanding Principal is moved to SPV_SETTL_BRIDGE GL <p>Interest /Penal Interest Components:</p> <ul style="list-style-type: none"> -Accrued interest till the sale date, will be transfer to bank's Income GL -GL for interest , penal interest will be changed to Bridge GL |
| <p>Discounted Loan/ True Discounted Loan</p> | <p>Principal Component:</p> <ul style="list-style-type: none"> - Outstanding Principal is transferred to SPV_SETTL_BRIDGE GL <p>Interest /Penal Interest Components:</p> <ul style="list-style-type: none"> - A sum equivalent of accrued interest till the sale date, is transferred from MAIN_INTRIA to bank's Income GL - The balance interest amount in the MAIN_INTRIA is transferred to Bridge GL account /SPV Account |

5.1.1.3 Amendment for Addition of Loan Accounts (SAMD – Addition of New Loan Account to Securitization Pool)

During the course of SPV contract, SPV can increase the participating loan contracts in Securitization contract.

- You can amend the contract through 'Securitization Contract Online' screen. The system provides you an option to add new loan contracts to the existing Pool.
- You can compute the Profit/Loss for the transaction based on the outstanding principal, interest payment as mentioned below:

Profit or Loss of contract =

INCREASE_IN_SALE

-

[Sum of newly added Loans (Simple and Amortized type Loans)

(Outstanding Principal

+ Interest Accrued till sale date

+ Penalty accrued till sale date

+ Overdue components)

Sum of newly added Loans (Discounted type Loans)

(Outstanding Principal -- RIA Balance)]

- If you set the securitization product to realize the profit / loss immediately, then the system posts the calculated profit/loss directly to the bank's Income / Expense GL.
- If you set the securitization product to realize the profit/loss over a pre-defined period, system computes a schedule for the profit/loss and posts the accounting entries accordingly, during the EOD cycle.
- You need to maintain the Profit/Loss as a separate slab for each amendment on sale contract and should not merge it with previously calculated profit/loss.
- The system computes separate accrual schedule for profit and loss for that particular amendment based on the schedule defined during the amendment.
- During EOD, the system computes the consolidated profit/loss (Netting is done) on that due date and posts the accounting entries to Banks Income / Expense GL.
- The system generates the Amendment Advice Message.

Impact on CL contracts:

During the amendment (new loan contracts are included in securitization Pool), the system triggers the change status event for the newly added loan contract (changes the status from NORM /Status which are supporting continue accrual status to SECR) and passes the below accounting entries:

- The system transfers the new loan contracts' outstanding balance from the bank's ASSET GL(LOAN_ACCOUNT) to SPV_SETTL_BRIDGE GL
- It changes the new loan account's GL for the interest, penal interest from the bank's Income GL to the Bridge Income GL.
- Accrual is similar like SALE event.

5.1.1.4 Amendment for Removal of Loan Accounts (BAMD – Removal of Loan Account from Securitization Pool)

During the course of the SPV contract, SPV can reduce the participating loan contracts in Securitization Contract.

- You can amend the contract through the 'Securitization Contract Online' screen.

- The system computes the Profit/Loss for the transaction based on the outstanding principal, interest payment as mentioned below:

Profit or Loss of contract =

SALE_AMOUNT

–

[Sum of excluded loan (Simple and Amortized type Loans)

(Outstanding Principal

+ Interest Accrued till sale date

+ Penalty accrued till sale date

+ Overdue components)

Sum of excluded loan (Discounted type Loans)

(Outstanding Principal + RIA Balance)]

- If securitization product is set to realize the profit/loss immediately, then the system posts the calculated profit/loss directly to the bank's Income/Expense GL directly.
- If the securitization product is set to realize the profit/loss over a pre-defined period, then the system computes a schedule for the profit/loss and posts the accounting entries accordingly, during the EOD cycle.
- You need to maintain the Profit/Loss as a separate slab for each amendment on sale contract and should not merge it with previously calculated profit/loss.
- The system computes separate accrual schedule for profit and loss for that particular amendment based on the schedule defined during the amendment.
- During EOD, the system computes the consolidated profit/loss (Netting is done) on that due date and posts the accounting entries to Banks Income/Expense GL.
- The system generates the Amendment Advice Message.

Impact on CL Contracts:

During the amendment, the system triggers the change status event (from SECR status to NORM) for the removed contract from pool and passes the below accounting entries:

- It transfers the removed loan contracts' outstanding balance from SPV_SETTL_BRIDGE GL to bank's ASSET GL(LOAN_ACCOUNT)

- It changes the removed loan contracts' GL for the interest, penal interest from BRIDGE INCOME GL to Bank's INCOME GL
- Accrual is similar like SALE event.

The table below describes the accounting entries for Status change SECR or Status which are supporting continue accrual to NORM:

| | |
|--|--|
| Simple Loan / Amortized Loan / Amortized Rule 78 | <p>Principal Component:</p> <ul style="list-style-type: none"> – Outstanding Principal is transferred from SPV_SETTL_BRIDGE GL to LOAN ACCOUNT <p>Interest /Penal Interest Components:</p> <ul style="list-style-type: none"> –Accrued interest till the sale date, is transferred to SPV account or Bridge GL account –GL for interest, penal interest is changed to Bank INCOME GL |
| Discounted Loan/ True Discounted Loan | <p>Principal Component:</p> <ul style="list-style-type: none"> – Outstanding Principal is transferred from SPV_SETTL_BRIDGE GL to LOAN ACCOUNT <p>Interest /Penal Interest Components:</p> <ul style="list-style-type: none"> – Interest amount is calculated till the maturity date and it is posted to MAIN_INTARIA GL account and start accrue the interest and post the interest to Bank's Income GL |

5.1.1.5 Amendment for Changing the Contract Details (Amendment without Modifying the Securitization Pool)

The system triggers the AMND event and updates the modified contract details. And it generates the Amendment Advice Message.

5.1.1.6 Liquidation of Payments:

As per the Securitization contract, if any periodic charges are configured, system liquidates the same either automatically or manually based on the configuration. It generates the Debit Advice messages for the liquidation.

5.1.1.7 Reversal of Payment

The system reverses the payments received from SPV reversed.


5.1.1.8 Closure of Contract

After maturity of all underlying loan contracts, system closes the securitization contract during the EOD cycle. The system generates the Contract Closure Advice Message to SPV to indicate the closure of securitization contract.

If any of the underlying loan contract's maturity has been changed and if the maturity date is beyond the maturity date of securitization contract, system will update the maturity date of securitization contract during the EOD cycle and generates the advice message.

5.1.1.9 Accrual of Profit / Loss and Periodic Service Charge

If the securitization contract is configured to realize the Profit/Loss over a period, during EOD cycle, system will trigger the PLAC event based on the frequency set in securitization contract and accrue the Profit and Loss accordingly. And during EOD cycle, based on the frequency set in securitization contract for service charges, system triggers PRCH event and passes the accounting entries.

 During EOD cycle system updates the maturity date of the securitization contract, if the maturity date of any one of the underlying loan contract's maturity date has exceeded the maturity date of securitization contract.

5.2 Maintaining Contract Details

You can capture details of the securitization contract details in the 'Securitization Contract Details' screen. To invoke this screen, type 'SZDTRONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Here you can capture the following details:

Branch

Specify the branch code.

Product Code

Select the appropriate product code for which securitization contract is booked.

Product Description

Specify the product description for the selected product.

Contract Reference Number

The system generates a unique number as contract reference number to identify the contract.

User Reference Number

The system generates a unique user reference number to identify the contract.

Operation Code

Select the appropriate operation that you can perform from the drop down list. The options available are:

- Sale
- Buyback
- Amend



The system defaults 'Sale' as the default operation code.

5.2.1 **Specifying Main Details**

Here you need to capture the main details of the contract.

Contract Details**Book Date**

Specify the booking date of the contract.

Value Date

Specify the contract initiation date.

Maturity Date

Specify the maturity date or max maturity date of the underlying loan contract.

Contract Amount

Specify the sale/buyback amount of the pool.

Contract Currency

Specify the currency of the transaction.

Pool Details**Pool Amount**

Specify the pool amount of the underlying loan contracts which are under the process of Sale or Buyback.

Pool Currency

Specify the currency of the pool.

SPV Details**Customer Identification**

Specify the customer ID of the SVP.

Name

Specify the name of the SPV customer.

Profit/Loss Accrual**Accrual Required**

Check this box to indicate whether accrual required or not.

Accrual End Date

Specify the end date of the accrual. Based on the accrual end date, the system populates the schedule to accrue the profit and loss during the EOD cycle.

5.2.2 Specifying Advice Details

Click on the 'Advice' tab to define the contract advice details.

Here you need to capture the following details:

Advice Details

Advice Name

The system defaults the list of advice reference number which has been generated during the various events of the contract.

Party Type

The system defaults the part type.

Party ID

The system defaults the party ID.

Party Name

The system defaults the party name.

Medium

The system defaults the advice message available medium.

Priority

The system defaults the priority of the advice.

5.2.3 Specifying Service Charge Details

Click on the 'Service Charge' tab to define the service charge details.

Contract Details

Branch _____ Contract Reference * _____ Of _____

Product Code * _____ User Reference _____

Product Description _____ Operation Code * Sale

Main Advices Service Charge Profit/Loss Accrual

Service Charge Schedule

| Start Date | End Date | Frequency | Amount | Currency |
|------------|----------|-----------|--------|----------|
| | | | | |

Details

| Start Date | Due Date | Amount Due | Amount Settled | Currency | LCY Amount |
|------------|----------|------------|----------------|----------|------------|
| | | | | | |

Pool Details Pool Addition Pool Deletion Charges Settlement Events Event History Fields MIS

Maker _____ Date Time _____ Status _____

Checker _____ Date Time _____ Authorized _____

Exit

Here you need to capture the following details:

Service Charge Schedule

Start Date

Specify the start date of the service charge schedule.

End Date

Specify the end date of the service charge schedule.

Frequency

Specify the frequency of the service charge schedule.

Amount

Specify the amount of the service charge.

Currency

Specify the currency of the service charge.

Details**Start Date**

Specify the start date of the service charge.

Due Date

Specify the due date of the service charge.

Amount Due

Specify the amount due of the service charge.

Amount Settled

Specify the amount settled of the service charge.

Currency

Specify the currency of the service charge.

LCY Amount

Specify the LCY amount of the service charge.



The system computes the service charge schedule during authorization of the contract.

5.2.4 **Specifying Profit/Loss Accrual Details**

You can define the profit / loss realization period for transactions such as Sale, Sale Amendments and Buyback. Based on the schedule definition, system computes the detailed schedules for profit /loss realization. The system triggers the Profit/Loss accrual event during the EOD cycle and passes the accounting entries accordingly.

Click on the 'Profit/Loss Accrual' tab to capture the schedule details for the Profit /loss realization.

The screenshot shows the 'Contract Details' window with the following fields and sections:

- Contract Reference ***: [] Of []
- Product Code ***: [P]
- User Reference**: []
- Product Description**: []
- Operation Code ***: Sale
- Navigation**: Main | Advices | Service Charge | Profit/Loss Accrual
- Profit/Loss Schedules**:

| Version | Event | Frequency | Start Date | End Date | Type | Total Amount |
|---------|-------|-----------|------------|----------|------|--------------|
| | | | | | | |
- Details**:

| Version Number | Start Date | Due Date | Amount | Currency | Type | LCY Amount |
|----------------|------------|----------|--------|----------|------|------------|
| | | | | | | |
- Navigation**: Pool Details | Pool Addition | Pool Deletion | Charges | Settlement | Events | Event History | Fields | MIS
- Footer**:

| | | |
|---------|-----------|------------|
| Maker | Date Time | Status |
| Checker | Date Time | Authorized |
- Exit** button

Here you need to capture the following details:

Profit and Loss Schedule

Version

Specify the version of the profit and loss schedule.

Frequency

Specify the frequency of the profit and loss schedule.

Start Date

Specify the start date of the profit and loss schedule.

End Date

Specify the end date of the profit and loss schedule.

Type

Specify the type of the profit and loss schedule.

Total Amount

Specify the total amount of the profit and loss schedule.

Unit Amount

Specify the unit amount of the profit and loss schedule.

Currency

Specify the currency of the profit and loss schedule.

Total LCY Amount

Specify the total LCY amount of the profit and loss schedule.

Unit LCY Amount

Specify the unit LCY amount of the profit and loss schedule.

Details**Version**

Specify the version of the profit and loss schedule.

Start Date

Specify the start date of the profit and loss schedule.

Due Date

Specify the due date of the profit and loss schedule.

Amount

Specify the amount of the profit and loss schedule.

Currency

Specify the currency of the profit and loss schedule.

Type

Specify the type profit and loss schedule.

LCY Amount

Specify the LCY amount of the profit and loss schedule.

Accrued Amount

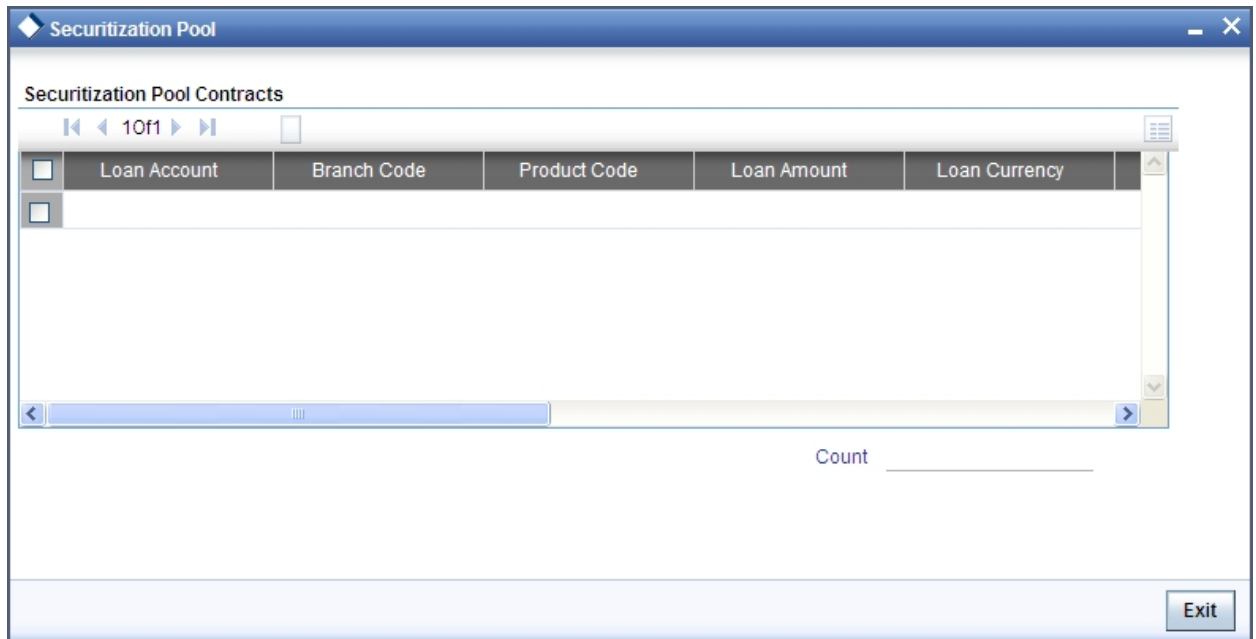
Specify the accrued amount profit and loss schedule.



The system computes the Profit/Loss accrual schedule during authorization of the contract.

5.2.5 Viewing Securitization Pool Details

Oracle FLEXCUBE provides a facility to view all the underlying loans which have been included as part of the securitization pool. Click on the 'Pool Details' button to view the list of loans bundled in securitization pool.



Here you can view the following details:

- Loan Account
- Branch Code
- Product Code
- Product Type
- Loan Amount
- Loan CCY
- Start Date
- Maturity Date
- Value Date
- Customer ID
- Customer Name
- Formula
- Condition

- Rule Expression
- Loan Status

5.2.6 Adding or Deleting Loans from the Pool

Oracle FLEXCUBE provides a rule based mechanism to add additional loan accounts and remove previously bundled loans from the Pool.

5.2.6.1 Adding Loans to the Pool

You can add new loans to the previously configured pool through 'Securitization Pool Addition' screen. Click on the 'Pool Addition' button to add new loans to the pool.

Formula Name _____ Rule Condition _____
 Condition Id _____

Search Add To Pool Add All To Pool

Search Result - Loan Account

| <input type="checkbox"/> | Loan Account | Branch Code | Product Code | Loan Amount | Loan CCY |
|--------------------------|--------------|-------------|--------------|-------------|----------|
| <input type="checkbox"/> | | | | | |

Count _____

Securitization Pool Loan Account

| <input type="checkbox"/> | Loan Account | Branch Code | Product Code | Loan Amount | Loan Currency |
|--------------------------|--------------|-------------|--------------|-------------|---------------|
| <input type="checkbox"/> | | | | | |

Count _____

Remove from Pool Remove All from Pool

Ok Exit

You need to capture the following details here:

Formula Name

Select the formula for searching the loan contracts from the option list provided.

Condition ID

Select the condition ID for searching the loan contracts from the option list provided.

Rule Condition

Specify the rule condition.

Click on 'Search' button to search for additional non-securitized loan contracts. The rule condition would include the standard set of CL attributes. The system displays the loan accounts which are matching with contract currency.

After searching the details, click on 'Add to Pool' button to include the selected loan account for grouping to create the securitization pool. If you want to include all the loan accounts to create the securitization pool, you need to click on 'Add All to Pool' button.

To remove the selected loan accounts from the pool, click on 'Remove from Pool' button. To exclude all the loan accounts from the securitization pool, click on 'Remove all From Pool' button.



The system allows only loans for which 'Continue accrual' flag is set to 'Y' for the current status to participate in the Securitization pool.

5.2.6.2 Removal of Loans from Pool

You can remove loans from the pool through 'Securitization Pool Deletion' screen. Click on the 'Pool Deletion' button to remove the loans from the pool.

Formula Name _____ Rule Condition _____
 Condition Id _____

Search Remove from Pool Remove All from Pool

Search Result - Loan Account

| <input type="checkbox"/> | Loan Account | Branch Code | Product Code | Loan Amount | Loan CCY |
|--------------------------|--------------|-------------|--------------|-------------|----------|
| <input type="checkbox"/> | | | | | |

Count _____

Securitization Pool Loan Account

| <input type="checkbox"/> | Loan Account | Branch Code | Product Code | Loan Amount | Loan Currency |
|--------------------------|--------------|-------------|--------------|-------------|---------------|
| <input type="checkbox"/> | | | | | |

Count _____

Add To Pool Add All To Pool

Ok Exit

You need to capture the following details here:

Formula Name

Select the formula for searching the loan contracts from the option list provided.

Condition ID

Select the condition ID for searching the loan contracts from the option list provided.

Rule Condition

Specify the rule condition.

The system allows you to select the rule and condition for searching/identifying the loan contracts for excluding from the securitization pool.

To remove the selected loan accounts from the pool, click on 'Remove from Pool' button. To exclude all the loan accounts from the securitization pool click 'Remove all From Pool' button.

To include the removed loan account into the pool, click on 'Add to Pool' button. To include all the removed loan account into the pool, click on 'Add All to Pool' button.



If any of the underlying loan account has been closed or pre-closed, the system does not remove those loan accounts from the pool. It will remain in the pool for future reference.

5.2.7 Viewing Contract Charge Details

You can view the charges for the securitization contract through 'Charge Details' screen. To invoke this screen, click on 'Charges' button.

Charge Details

Contract Reference * _____

Charge Association

10f1

| <input type="checkbox"/> | Creation ESN | Component * | Rule | Description | Consider as Discoun |
|--------------------------|--------------|-------------|------|-------------|--------------------------|
| <input type="checkbox"/> | | | | | <input type="checkbox"/> |

Charge Application

10f1

| <input type="checkbox"/> | Creation ESN | Component * | Tag Currency | Tag Amount | Charge Currency | Charge Amount |
|--------------------------|--------------|-------------|--------------|------------|-----------------|---------------|
| <input type="checkbox"/> | | | | | | |

Charge Liquidation

10f1

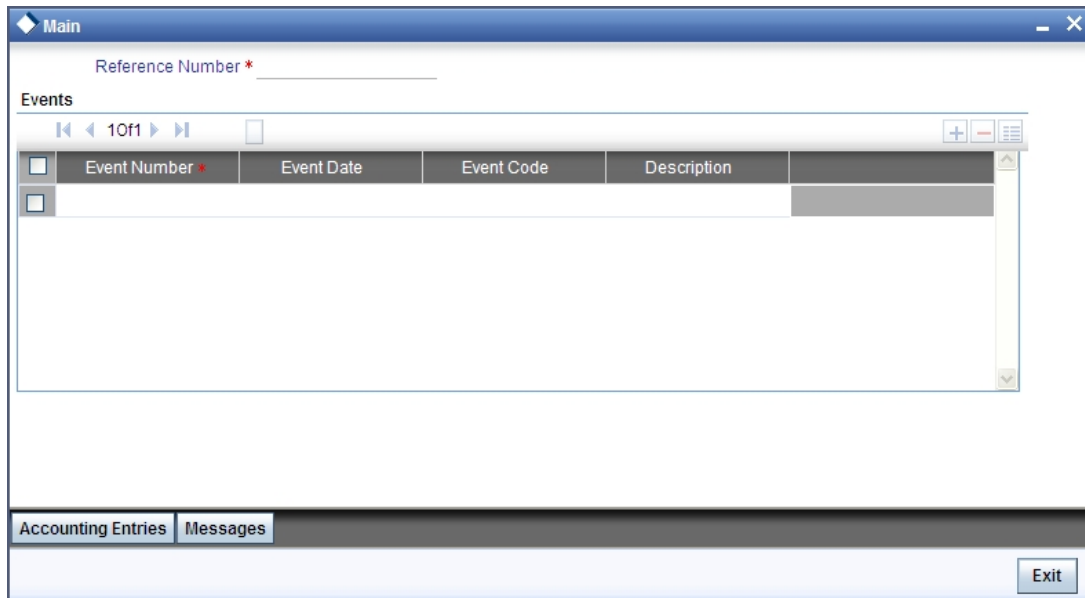
| <input type="checkbox"/> | ESN | Component | Charge Currency | Charge Amount | Liquidated |
|--------------------------|-----|-----------|-----------------|---------------|-------------------------------------|
| <input type="checkbox"/> | | | | | <input checked="" type="checkbox"/> |

Ok Exit

Here you can view the applicable charges for the securitization contract.

5.2.8 Viewing Contract Event Details

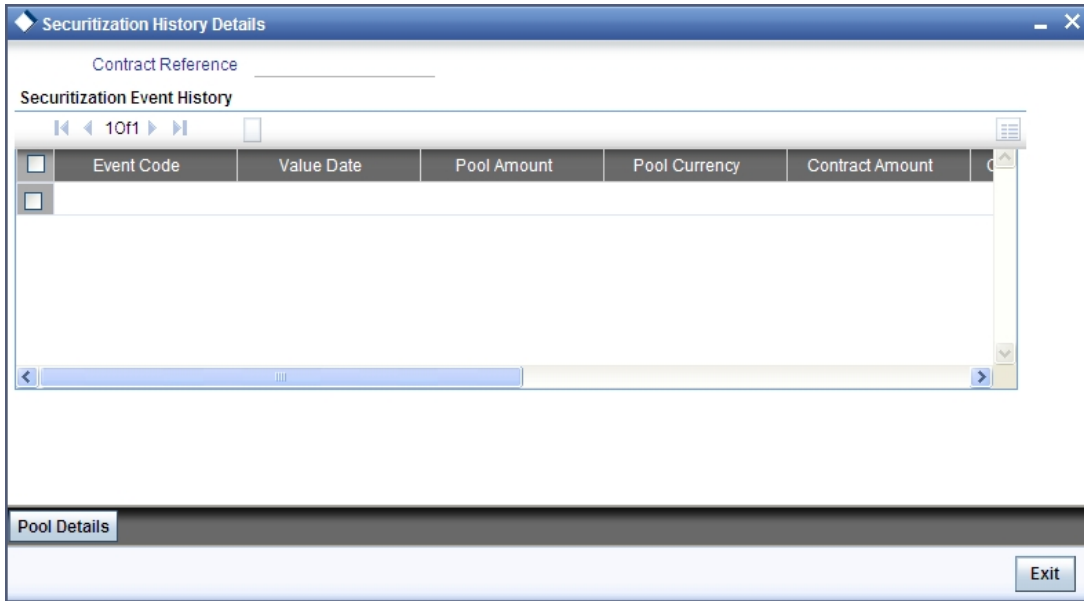
You can view the contract event details for the securitization contract through 'Events' screen. To invoke this screen, click on 'Events' button.



Here you can view the triggered events, corresponding accounting entries and the advice message generated for the securitization contract maintained at the product level.

5.2.9 Viewing Securitization Contact History

You can view the securitization contact history details through 'Securitization History Details' screen. To invoke this screen, click on 'Events History' button.



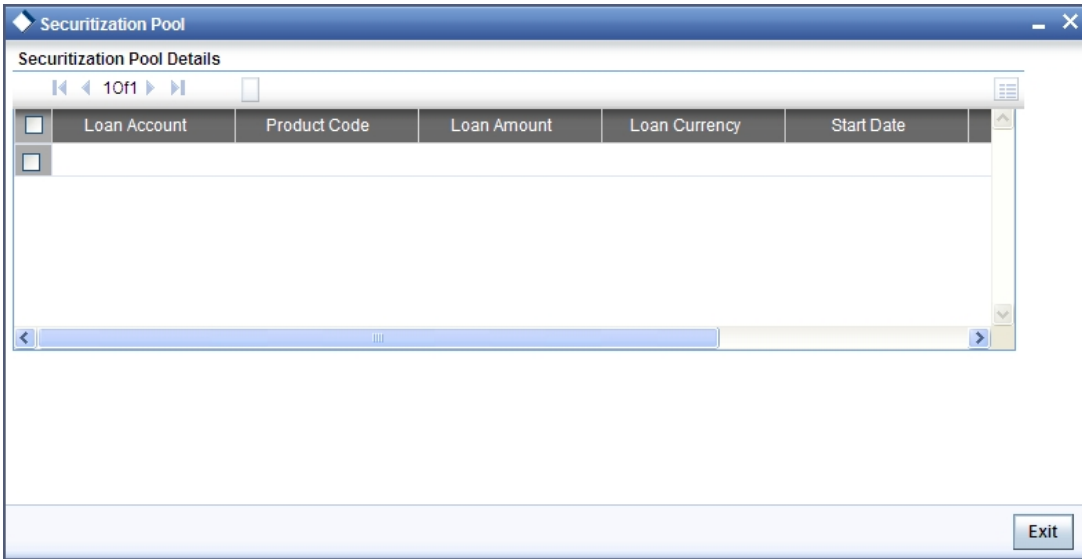
Here the system displays the events triggered, effective date, execution date of the Event, Pool Amount, Contract Amount and Profit/Loss of the transaction.

Oracle FLEXCUBE provides an option to view the underlying loan contracts when sale, amendment and buyback transactions are processed (for the amendment event, system displays the newly added/removed loan accounts from the pool).

The table below details the list of fields which are supported in the event history screen:

| Securitization Event History | | | | | | | | | |
|------------------------------|------------|-------------|---------------|-----------------|-------------------|--------|------|----------------|--------------|
| Event | Value Date | Pool Amount | Pool Currency | Contract Amount | Contract Currency | Profit | Loss | Profit Accrued | Loss Accrued |
| INIT | 5/5/2009 | 120000 | USD | 115000 | USD | 5000 | 0 | 0 | 0 |
| SALE | 5/5/2009 | 120000 | USD | 115000 | USD | 5000 | 0 | 2500 | 0 |
| AMD | 8/3/2009 | 123000 | USD | 121000 | USD | 2000 | 0 | 800 | 0 |
| AMD | 9/12/2009 | 110000 | USD | 112000 | USD | | 2000 | | 200 |

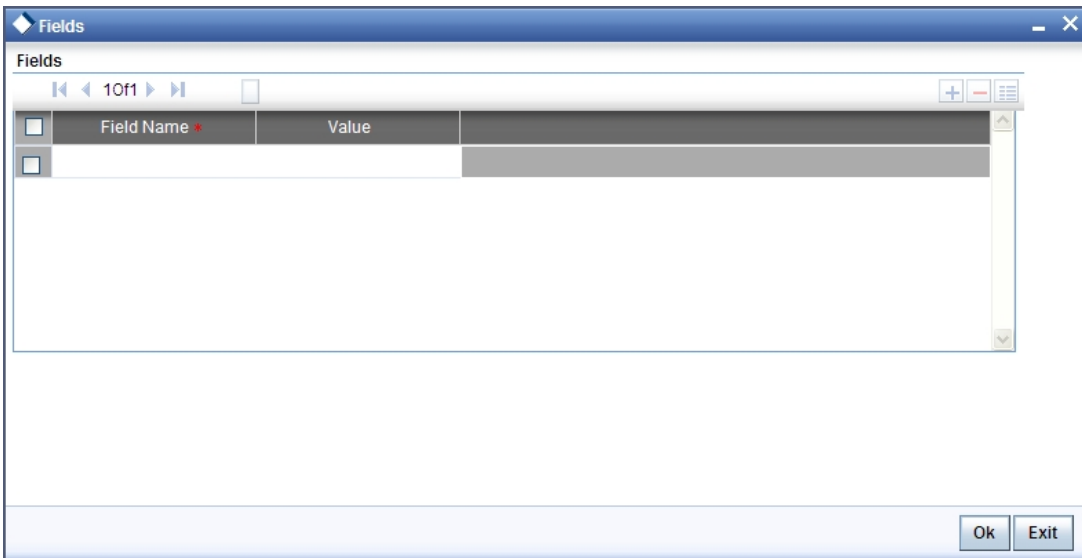
You need to select the event checkbox and press the 'Pool Details' button to view participating loan accounts.



Here the system displays the participating loan accounts for the securitization contract.

5.2.10 Viewing Fields Details

You can view the Fields details through 'Fields' screen. To invoke this screen, click on 'Fields' button.



Here you can view the Fields details for the securitization contract maintained at the product level.

5.2.11 Viewing MIS Details

You can view the MIS details through 'MIS' screen. To invoke this screen, click on 'MIS' button.

MIS

Contract Reference * _____ MIS Group Link To Group

Input

Link To Group Related Reference Related Account

Related Account _____ Rate Code _____

Related Reference _____ Spread _____

MIS Head _____

Rate At

Rate Type Interest Method

Pool Code Contract Level

Reference Rate _____ Cost Code1 _____

Pool Code _____ Cost Code2 _____

Cost Code3 _____

Cost Code4 _____

Cost Code5 _____

Transaction MIS - **Composite MIS** - **Fund MIS**

| | | |
|--------------------------|------------------------|-------------------|
| MIS Group _____ | MIS Group _____ | Fund MIS 1 _____ |
| Transaction MIS 1 _____ | Composite MIS 1 _____ | Fund MIS 2 _____ |
| Transaction MIS 2 _____ | Composite MIS 2 _____ | Fund MIS 3 _____ |
| Transaction MIS 3 _____ | Composite MIS 3 _____ | Fund MIS 4 _____ |
| Transaction MIS 4 _____ | Composite MIS 4 _____ | Fund MIS 5 _____ |
| Transaction MIS 5 _____ | Composite MIS 5 _____ | Fund MIS 6 _____ |
| Transaction MIS 6 _____ | Composite MIS 6 _____ | Fund MIS 7 _____ |
| Transaction MIS 7 _____ | Composite MIS 7 _____ | Fund MIS 8 _____ |
| Transaction MIS 8 _____ | Composite MIS 8 _____ | Fund MIS 9 _____ |
| Transaction MIS 9 _____ | Composite MIS 9 _____ | Fund MIS 10 _____ |
| Transaction MIS 10 _____ | Composite MIS 10 _____ | |

Here you can view the MIS details for the securitization contract maintained at the product level.

5.2.12 Authorizing Securitization Contract Details

You can authorize contracts in the 'Securitization Authorize Contract' screen. You can invoke this screen by typing 'SZDTRAUT' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Securitization Authorize Contract' window with the following sections:

- Contract Details:** Contract Reference * (required), Maker, Event Code, Event Date.
- Rekey Fields:** Currency, Contract Amount, Customer, Value Date, Maturity Date, and a checkbox for 'Generate Message'.
- Contract Overrides:** A table with columns: Confirmed, Override Remarks, Authorized By, Authorized Date, Status, Remarks. The table is currently empty.
- Buttons:** 'Authorize' and 'Exit'.

You need to specify the following details here:

Contract Reference

Specify the contract number which you are authorizing.

Maker

Specify the maker.

Event Code

The system displays a code for this authorizing event.

Event Date

The system displays the current system date.

Rekey Fields

Rekey the following details for authorizing a contract.

Currency

Specify the currency as part of the re-key requirements for authorizing a contract.

Contract Amount

Specify the amount as part of the re-key requirements for authorizing a contract.

Customer

Specify the customer as part of the re-key requirements for authorizing a contract.

Value Date

Specify the value date as part of the re-key requirements for authorizing a contract.

Maturity Date

Specify the maturity date as part of the re-key requirements for authorizing a contract.

Generate Message

Check this box to generate the messages.

Contract Overrides

Here the system displays the following override details of the contract for all operations:

- Confirmed
- Override Remarks
- Authorized By
- Authorized Date
- Status
- Remarks

5.2.13 Amendment of Securitization Contracts

Oracle FLEXCUBE supports amendment of securitization contracts after authorization (including or excluding of loan contracts to/from the securitization pool). SPV (Special Purpose Vehicle) may approach the financial institution to buy addition loans/drop bad dept loans from the securitization pool contract (as per the sale agreement). This may lead to addition/removal of loan contract in the securitization pool.

You can amend a securitization contract in the securitization contract screen itself. During the amendment system allows you to update the sale amount and pool contracts alone. During amendment, the system triggers the AMND/BAMD/SAMD event based on the amendment type selected.

The system allows you to capture the following type of amendments when you press the 'Unlock' button and trigger the events as per the below table:

| SL. No | Amendment Option | Event triggering |
|--------|---|--|
| 1 | Amendment type is "SALE" (addition of new loan accounts to Pool) | System will trigger the SAMD event while saving the contract and compute |
| 2 | Amendment type is "BUYBACK" (removal of loan accounts from Pool) | System will trigger the BAMD event while saving the contract and compute |
| 3 | Amendment type is "AMND" (Contract Modification other than Pool modification) | System will trigger the AMND event while saving the contract and compute |



The system enables the subsystem Pool addition and Pool deletion based on the amendment type.

Handling On-line Payment for Service Charges

Oracle FLEXCUBE provides a facility to handle payment of service charges from SPV (Special Purpose Vehicle) through 'Securitization On-line Payment Detailed' screen. You can invoke this screen by typing 'SZDPYMNT' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

Here you need to capture the following details:

Contract Currency

The system defaults the currency of the contract which is used for the service charge payment. It will be always the contract currency

Contract Reference Number

Specify the securitization contract reference number to which the payment is made.

Value Date

Specify the value date of the payment. The system defaults it to application date. However you can amend it.

Total Amount

The system calculates and displays the total payment amount which is the sum of the individual component amount paid during the payment.

Customer

Specify the associated SPV customer name.

Event Sequence Number

Specify the event sequence number for the payment.

Limit Due

Specify the limit date for the payment. You can do a prepayment through selecting future dated schedule.

Click 'Populate Due' button, the system lists the payment overdue/dues till the specified limit due date in the Liquidation details.

6. Annexure

6.1 Accounting entries for Securitization of Loan

This section contains details of the suggested accounting entries that can be set up, for the Securitization of Loan module of Oracle FLEXCUBE. The details of the suggested accounting entries are given event-wise.

6.2 Events

The following is an exhaustive list of events that can take place during the lifecycle of a Securitization of Loan. In the subsequent paragraphs we shall examine the accounting entries and advices for each of the events listed below.

| Event Code | Event Description |
|------------|--|
| BOOK | Booking Of Securitization Contract |
| INIT | Contract Initiation |
| SAMD | Sale of additional loans accounts to SPV |
| BAMD | Buyback of loan accounts from SPV |

| | |
|------|---|
| AMND | Amendment of Securitization Contract |
| LIQD | Manual Liquidation event to liquidate the charges / payments from / to SPV |
| CLOS | Auto Closure of Securitization Contract |
| MAMD | Update the Pool Maturity Date with the latest date of all underlying loans |
| REVP | Reversal of Payment |
| LAMD | Amendment of Loan Contract |
| LDBR | Disbursement of Loan Contract |
| LPMT | Payment of Loan Contract |
| PRCH | Collecting Service Charges from SPV on scheduled date based on the pre-defined schedule |
| PLAC | Realizing Profit / Loss on the scheduled date |

6.3 Amount Tag

The table below describes the Amount tags in securitization contract which supports accounting entries:

| Amount Tag | Description |
|------------------|--|
| LOAN_OUTSTANDING | <p>For a New Contract:</p> <p>Sum of (Simple and amortized loans)</p> <p>(Outstanding Principal,</p> <p>+ Interest Accrued till sale date</p> <p>+ Penalty accrued till sale date</p> <p>+ Overdue components)</p> <p>Sum of (Discounted type Loans)</p> <p>(Outstanding Principal, -- RIA Balance)</p> <p>For amendments (SAMD) – Addition of new loans to Pool:</p> <p>Sum of newly added Loans(Simple and amortized loans)</p> <p>(Outstanding Principal</p> <p>+ Interest Accrued till sale date</p> <p>+ Penalty accrued till sale date</p> <p>+ Overdue components)</p> <p>Sum of (Discounted type Loans)</p> <p>(Outstanding Principal, -- RIA Balance)</p> <p>For amendments (BAMD) – removal of loan accounts from Pool:</p> <p>Sum of excluded loan(Simple and amortized loans)</p> <p>(Outstanding Principal</p> <p>+ Interest Accrued till sale date</p> |

| Amount Tag | Description |
|----------------|---|
| | + Penalty accrued till sale date + Overdue components) Sum of (Discounted type Loans) (Outstanding Principal + RIA Balance |
| SALE_AMT | For new Contract: Sale Amount of the Securitization contract For amendment contracts: Increased / decreased in Sale Amount of the Securitization contract |
| SALE_PROFIT | Applicable, if the profit / loss accrual is not set as required For new Contract: Profit of the Securitization Sale contract For amendment(AMND,SAMD,BAMD) contracts: Increased in Profit of the amendment contract |
| SALE_PROFIT_AC | Applicable, if the profit / loss accrual is set as required For new Contract: Profit of the Securitization Sale contract For amendment(AMND,SAMD,BAMD) contracts: Increased in Profit of the amendment contract |
| SALE_LOSS | Applicable, if the profit / loss accrual is not set as required For new Contract: Loss of the Securitization Sale contract For amendment(AMND,SAMD,BAMD) contracts: Increased in Loss of the amendment contract |
| SALE_LOSS_AC | Applicable, if the profit / loss accrual is set as required |

| Amount Tag | Description |
|------------|--|
| | For new Contract: Loss of the Securitization Sale contract For amendment(AMND,SAMD,BAMD) contracts: Increased in Loss of the amendment contract |
| PLAC_PROFT | Consolidated profit accrual for the securitization contract |
| PLAC_LOSS | Consolidated loss accrual for the securitization contract |

6.4 Accounting Roles

The table below describes the accounting roles in Securitization contract:

| Accounting Role | Description |
|------------------|--|
| SPV_SETTL_BRIDGE | Accounting role head for the Bridge GL. |
| SPV_SETTLE_ACC | Accounting role head for the SPV Settlement Account |
| PLAC_INC | Bank real income GL for realizing the income arising out the Securitization contract |
| PLAC_EXP | Bank real expense GL for realizing the loss arising out the Securitization contract |
| PLAC_PIA | Bank GL to realize the loss from securitization contract periodically |
| PLAC_RIA | Bank GL to realize the profit from securitization contract periodically. |

6.5 Event-wise Accounting Entries

In this section we will discuss the suggested events and advices that should be generated for that particular event in the life cycle of Securitization of Loans.

INIT

The system executes the INIT event when a contract is initiated on value date. If the value date is application date, then system triggers the BOOK and INIT event while booking the contract. During this event, system computes the total profit/loss of the transaction. Depending on the type of profit/loss accrual mode set for product/contract, the system either posts the entries to RIA/PIA GL for periodic accrual of Profit/Loss to Balance sheet or posts it directly to the income/expense GL. The system generates the configured advices and sends as part of the INIT authorized.



The system triggers the CL status change event and changes the status from NORM to SECR. It does not allow backdated/future dated contract booking of securitization.

The table below describes the accounting entries for Processing Fee Components and Sale Activities:

| Role | Amount Tag | Debit/Credit | Remarks |
|---------------------|------------------|--------------|---------------------------|
| SPV_SETTLE_ACC | CHARGES | Dr | |
| CHG_INC | CHARGES | Cr | |
| SPV_SETTLE_ACC | LOAN_OUTSTANDING | Dr | |
| SPV_SETTL_BRIDGE_CR | LOAN_OUTSTANDING | CR | |
| SPV_SETTLE_ACC | SALE_PROFIT | DR | For immediate realization |
| PLAC_INC | SALE_PROFIT | CR | |
| SPV_SETTLE_ACC | SALE_PROFIT_AC | DR | For periodic realization |
| PLAC_RIA | SALE_PROFIT_AC | CR | |
| PLAC_EXP | SALE_LOSS | DR | For immediate realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS | CR | |
| PLAC_PIA | SALE_LOSS_AC | DR | For periodic realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS_AC | CR | |

SAMD

It is an event for sale of additional loans accounts to SPV (Addition of loan accounts to securitization pool). During this event, the system computes the total profit/loss of the transaction. Depending on the type of profit/loss accrual mode set for product/contract, the system will either post the entries to RIA/PIA GL for periodic accrual of Profit/Loss to balance sheet or post it directly to the income/expense GL. The system triggers the CL status change event and changes the status from NORM to SECR.

The table below describes the accounting entries for Charges incurred during amendment:

| Role | Amount Tag | Debit/Credit |
|----------------------|------------|--------------|
| SPV_SETTLE_ACC | CHARGES | Dr |
| CHARGE COMPONENT_INC | CHARGES | Cr |

The table below describes the accounting entries for Securitization Pool Amendment:

| Role | Amount Tag | Debit/Credit | Remarks |
|---------------------|------------------|--------------|---------------------------|
| SPV_SETTLE_ACC | LOAN_OUTSTANDING | DR | |
| SPV_SETTL_BRIDGE_CR | LOAN_OUTSTANDING | CR | |
| SPV_SETTLE_ACC | SALE_PROFIT | DR | For immediate realization |
| PLAC_INC | SALE_PROFIT | CR | |
| SPV_SETTLE_ACC | SALE_PROFIT_AC | DR | For periodic realization |
| PLAC_RIA | SALE_PROFIT_AC | CR | |
| PLAC_EXP | SALE_LOSS | DR | For immediate realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS | CR | |
| PLAC_PIA | SALE_LOSS_AC | DR | For periodic realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS_AC | CR | |

BAMD

It is an event for Buyback of loan accounts from SPV (removal of loan accounts from securitization pool). During this event, the system computes the total profit/loss of the transaction. Depending on the type of profit/loss accrual mode set for product/contract, the system will either post the entries to contingent GL for periodic accrual of Profit/Loss to Balance sheet or post it directly to the income/expense GL. The system triggers the CL status change activity from SECR to NORM.

The table below describes the accounting entries for Charge components during Buyback:

| Role | Amount Tag | Debit/Credit |
|----------------|------------|--------------|
| SPV_SETTLE_ACC | CHARGES | Dr |
| CHG_INC | CHARGES | Cr |

The table below describes the accounting entries for the Buyback Activity:

| Role | Amount Tag | Debit/Credit | Remarks |
|---------------------|------------------|--------------|---------|
| SPV_SETTL_BRIDGE_DR | LOAN_OUTSTANDING | Dr | |
| SPV_SETTLE_ACC | LOAN_OUTSTANDING | Cr | |

| | | | |
|---------------------|----------------|----|---------------------------|
| SPV_SETTLE_ACC | SALE_PROFIT | DR | |
| PLAC_INC | SALE_PROFIT | CR | For immediate realization |
| SPV_SETTLE_ACC | SALE_PROFIT_AC | DR | |
| PLAC_RIA | SALE_PROFIT_AC | CR | For periodic realization |
| PLAC_EXP | SALE_LOSS | DR | For immediate realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS | CR | |
| PLAC_PIA | SALE_LOSS_AC | DR | For periodic realization |
| SPV_SETTL_BRIDGE_CR | SALE_LOSS_AC | CR | |

AMND

It is an event for Amendment of Securitization Contract. The system does not allow modifying the Pool details.

The table below describes the accounting entries for Charges incurred during Amendment:

| Role | Amount Tag | Debit/Credit |
|-------------------------|-------------------|---------------------|
| SPV_SETTLE_ACC | CHARGES | Dr |
| CHARGE COMPONENT_INC | CHARGES | Cr |

The table below describes the accounting entries for Securitization Pool Amendment:

| Role | Amount Tag | Debit/Credit | Remarks |
|--------------------|-------------------|---------------------|------------------------------|
| SPV_SETTLE_A CC | SALE_PROFIT | DR | For immediate realization |
| PLAC_INC | SALE_PROFIT | CR | |
| SPV_SETTLE_A CC | SALE_PROFIT_AC | DR | For periodic realization |
| PLAC_RIA | SALE_PROFIT_AC | CR | |
| PLAC_EXP | SALE_LOSS | DR | For immediate realization |
| SPV_SETTLE_A CC | SALE_LOSS | CR | |
| PLAC_PIA | SALE_LOSS_AC | DR | For periodic realization |
| SPV_SETTLE_A CC | SALE_LOSS_AC | CR | |

REVP

It is an event for Reversal of Payment. The table below describes the accounting entries for Reversal of Payments (charge components).

| Role | Amount Tag | Debit/Credit |
|----------------|-------------------|---------------------|
| SPV_SETTLE_ACC | -PRCH_LIQD | Dr |
| PRCH_INC | -PRCH_LIQD | Cr |

LIQD

It is an event for Manual Liquidation to liquidate the charges/payments from/to SPV.

The table below describes the accounting entries for collecting periodic service charges from SPV on due date (Manual payment):

| Role | Amount Tag | Debit/Credit |
|----------------|-------------------|---------------------|
| SPV_SETTLE_ACC | PRCH_LIQD | Dr |
| PRCH_INC | PRCH_LIQD | Cr |

PRCH

The system triggers this event during EOD for collecting the service charges from SPV on scheduled date based on the pre-defined schedule.

The table below describes the accounting entries for collecting periodic service charges from SPV on due date:

| Role | Amount Tag | Debit/Credit |
|----------------|-------------------|---------------------|
| SPV_SETTLE_ACC | PRCH_CHG | Dr |
| PRCH_INC | PRCH_CHG | Cr |

LPMT

The system triggers this event during EOD if any payment has been triggered in underlying loan contract (principal, interest, penalty and overdue components). The system posts consolidated accounting entries posted to SPV accordingly for credit payment and debit payments.

The table below describes the accounting entries for posting the consolidated payments to/from SPV on value date:

| Role | Amount Tag | Debit/Credit |
|-------------------------|-------------------|---------------------|
| SPV_SETTLE_ACC | LOAN_PMNT_DR | DR |
| SPV_SETTL_BRIDGE_C R | LOAN_PMNT_DR | CR |
| SPV_SETTL_BRIDGE_D R | LOAN_PMNT_CR | DR |
| SPV_SETTLE_ACC | LOAN_PMNT_CR | CR |

PLAC

The system triggers the event during EOD for realizing the Profit/Loss on the scheduled date.

The table below describes the accounting entries for realize the profit / loss in real GL from the receivables:

| Role | Amount Tag | Debit/Credit |
|-------------|-------------------|---------------------|
| PLAC_RIA | PLAC_PROFT | Dr |
| PLAC_INC | PLAC_PROFT | Cr |
| PLAC_PIA | PLAC_LOSS | Dr |
| PLAC_EXP | PLAC_LOSS | Cr |



Note the following:

- _RIA – Received in advance
- _PIA – Paid in Advance

6.6 Formula Elements

The elements mentioned in the table below are available for constructing the formula:

| Pre-Defined Elements | Description | Type |
|------------------------|--|----------|
| PRODUCT_CODE | Product Code | VARCHAR2 |
| BRANCH_CODE | Branch Code | VARCHAR2 |
| COLLATERAL_AMOUNT | Collateral Amount | NUMBER |
| LOAN_STATUS | Loan Status | VARCHAR2 |
| PRINCIPAL_OUTSTAND | Outstanding Principal | NUMBER |
| AMOUNT_DISBURSED | Disbursed Amount | NUMBER |
| AMOUNT_NOT_DISBURSED | Undisbursed Principal(future scheduled disbursement amount) | NUMBER |
| LOAN_TYPE | Loan Type (Discounted/ True Discounted / Amortized/Amortized 78) | NUMBER |
| TENOR_OUTSTAND | Outstanding Tenor | NUMBER |
| INTEREST_RATE | Rate of Interest | NUMBER |
| INTEREST_TYPE | Type of Interest (Floating / Fixed) | NUMBER |
| PRINCIPAL_PAYMENT_FREQ | Principal Payment frequency | NUMBER |
| INTEREST_PAYMENT_FREQ | Interest Payment frequency | NUMBER |
| CUSTOMER_TYPE | Customer Type | NUMBER |
| CUSTOMER_CITY | Customer city location | NUMBER |
| COLLATERAL_TYPE | Collateralized/Non-collateralized | NUMBER |
| CREDIT_SCORE | Credit Rating | NUMBER |
| PAYMENT_OUTSTAND | Payment outstanding | NUMBER |
| LOAN_CURRENCY | Currency of Loan | NUMBER |

| Pre-Defined Elements | Description | Type |
|----------------------|-------------------|--------|
| CUSTOMER_CATEGORY | Customer Category | NUMBER |

6.7 Advice Messages

The table below describes the advice messages for the securitization product:

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|-------------------------------------|--------------|-----------------|------------------|----------|-----------------------------|
| Securitization Contract Book Advice | SZ_BOOK_ADV | SZ_BOOK_ADV_FMT | SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE_ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|-----------------|----------|----------------------------------|
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SPOOLAMT_ | Single | Securitized Pool Amount |
| | | | _SPOOLCURRENCY_ | Single | Securitized Pool Currency |
| | | | _SALEAMT_ | Single | Securitized Pool Sale Amount |
| | | | _SALECCY_ | Single | Securitized Pool Sale Currency |
| | | | _SALE_DATE_ | Single | Securitized Pool Sale Date |
| | | | _SECLNFLAG_ | Single | Loan Exists Flag |
| | | | _ACCNUM_ | Multiple | Underlying Loan's Account Number |
| | | | _AC-USERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME | Multiple | Underlying |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|-------------------------------------|--------------|-----------------|------------------|----------|-------------------------------|
| | | | _ | | Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Contract Init Advice | SZ_INIT_ADV | SZ_INIT_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE_ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| _SPVNAME_ | Single | SPV Name | | | |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|----------------------|----------|----------------------------------|
| | | | _SPOOLA MT_ | Single | Securitized Pool Amount |
| | | | _SPOOLC CY_ | Single | Securitized Pool Currency |
| | | | _SALEAM T_ | Single | Securitized Pool Sale Amount |
| | | | _SALECC Y_ | Single | Securitized Pool Sale Currency |
| | | | _SALE_DA TE_ | Single | Securitized Pool Sale Date |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS _ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME _ | Multiple | Underlying Loan's Borrower Name |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|--|--------------|-----------------|----------------|----------|-------------------------------|
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Contract Amendment Advice | SZ_AMND_ADV | SZ_AMND_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCHNAME_ | Single | Securitization Branch Name |
| | | | _SZSPVNAME_ | Single | SPV Customer Name |
| | | | _SZSPVADDRLN1_ | Single | SPV Address Line 1 |
| | | | _SZSPVADDRLN2_ | Single | SPV Address Line 2 |
| | | | _SZSPVADDRLN3_ | Single | SPV Address Line 3 |
| | | | _SZSPVADDRLN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE_ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SPOOLAMT_ | Single | Securitized Pool Amount |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---|-----------------|---------------------|----------------------|----------|--|
| | | | _SPOOLC CY_ | Single | Securitized Pool Currency |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS _ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME _ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Contract Sale Amendment Advice | SZ_SAM D_ADV | SZ_SAMD_ ADV_FMT | _SZBRAN CHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH- NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV- | Single | SPV Customer |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|--------------------------|----------|--|
| | | | NAME_ | | Name |
| | | | _SZSPV- ADDR- LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV- ADDR- LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV- ADDR- LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV- ADDR- LN4_ | Single | SPV Address Line 4 |
| | | | _USERRE F_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE _ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAM E_ | Single | SPV Name |
| | | | _SPOOLA MT_ | Single | Securitized Pool Amount |
| | | | _SPOOLC CY_ | Single | Securitized Pool Currency |
| | | | _LNFLAG_ | Single | Loan Exists Flag |
| | | | _LNACCN UM_ | Multiple | Underlying Loan's Account Number |
| | | | _LNACUS ERREF_ | Multiple | Underlying Loan's User |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|----------------------|----------|----------------------------------|
| | | | | | Reference |
| | | | _LNAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LNCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LNSTATU S_ | Multiple | Underlying Loan's Account Status |
| | | | _LNDATE_ | Multiple | Underlying Loan's Date |
| | | | _LNMDAT E_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LNTENO R_ | Multiple | Underlying Loan's Tenor |
| | | | _LNBNAM E_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LNBID_ | Multiple | Underlying Loan's Borrower ID |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS _ | Multiple | Underlying Loan's Account |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|--|--------------|-----------------|------------------|----------|---------------------------------|
| | | | | | Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Contract Buyback Amendment Advice | SZ_BAM D_ADV | SZ_BAMD_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|-----------------|----------|----------------------------------|
| | | | | | Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE_ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SPOOLAMT_ | Single | Securitized Pool Amount |
| | | | _SPOOLCURRENCY_ | Single | Securitized Pool Currency |
| | | | _LNFLAG_ | Single | Loan Exists Flag |
| | | | _LNACCOUNT_ | Multiple | Underlying Loan's Account Number |
| | | | _LNUSERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LNAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LNCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LNSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LNDATE_ | Multiple | Underlying Loan's Date |
| | | | _LNMATURITY_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LNTENOR_ | Multiple | Underlying Loan's Tenor |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|----------------------------------|--------------|------------------|----------------|----------|----------------------------------|
| | | | _LNBNAME_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LNBID_ | Multiple | Underlying Loan's Borrower ID |
| | | | _SECLNFLAG_ | Single | Loan Exists Flag |
| | | | _ACCNUM_ | Multiple | Underlying Loan's Account Number |
| | | | _AC-USERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Contract Maturity | SZ_MAM D_ADV | SZ_MAM D_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|-----------------------------|--------------|----------------|--------------------------|----------|--------------------------------|
| Date Amendment Advice | | | _BRANCH- NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV- NAME_ | Single | SPV Customer Name |
| | | | _SZSPV- ADDR- LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV- ADDR- LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV- ADDR- LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV- ADDR- LN4_ | Single | SPV Address Line 4 |
| | | | _USERRE F_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE _ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAM E_ | Single | SPV Name |
| | | | _SPOOLA MT_ | Single | Securitized Pool Amount |
| | | | _SPOOLC CY_ | Single | Securitized Pool Currency |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| _ACCNUM | Multiple | Underlying | | | |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|-------------------------------|-----------------|---------------------|--------------------------|----------|----------------------------------|
| | | | _ | | Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS _ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME _ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization Closure Advice | SZ_CLSR _ADV | SZ_CLSR_A DV_FMT | _SZBRAN CHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH- NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV- NAME_ | Single | SPV Customer Name |
| | | | _SZSPV- ADDR- LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV- ADDR- LN2_ | Single | SPV Address Line 2 |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|--------------------------|----------|--|
| | | | LN2_ | | |
| | | | _SZSPV- ADDR- LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV- ADDR- LN4_ | Single | SPV Address Line 4 |
| | | | _USERRE F_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE _ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SPOOLAMT_ | Single | Securitized Pool Amount |
| | | | _SPOOLC CY_ | Single | Securitized Pool Currency |
| | | | _SALEAM T_ | Single | Securitized Pool Sale Amount |
| | | | _SALECC Y_ | Single | Securitized Pool Sale Currency |
| | | | _SALE_DATE_ | Single | Securitized Pool Sale Date |
| | | | _SECLNFLAG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---|-----------------|---------------------|--------------------------|----------|--|
| | | | _AC- USERREF – | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS – | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME – | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Consolidate d Loan Account Amendment Advice | SZ_LAM D_ADV | SZ_LAMD_ ADV_FMT | _SZBRAN CHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH- NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV- NAME_ | Single | SPV Customer Name |
| | | | _SZSPV- ADDR- LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV- ADDR- LN2_ | Single | SPV Address Line 2 |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|--------------------------|----------|---|
| | | | _SZSPV- ADDR- LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV- ADDR- LN4_ | Single | SPV Address Line 4 |
| | | | _USERRE F_ | Single | SZ User Reference Number |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAM E_ | Single | SPV Name |
| | | | _SREFNO _ | Single | SZ Contract Reference Number |
| | | | _DATE_ | Single | Underlying Loan's Amendment Date |
| | | | _LNFLAG_ | Single | Loan Exists Flag |
| | | | _LNACCN UM_ | Multiple | Underlying Loan's Account Number |
| | | | _LNACUS ERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LNAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LNCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LNSTATU S_ | Multiple | Underlying Loan's Account Status |
| | | | _LNDATE_ | Multiple | Underlying Loan's Date |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|----------------------|----------|----------------------------------|
| | | | _LNMDAT E_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LNTENO R_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAM E_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LNBID_ | Multiple | Underlying Loan's Borrower ID |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS _ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME _ | Multiple | Underlying Loan's Borrower Name |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---|--------------|---------------------|------------------|----------|-------------------------------------|
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Consolidated Loan Account Disbursement Advice | SZ_LDSB_ADV | SZ_LDSB_A DV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SREFNO_ | Single | SZ Contract Reference Number |
| | | | _DATE_ | Single | Underlying Loan's Disbursement Date |
| | | | _LNFLAG_ | Single | Loan Exists Flag |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|----------------------|----------|--|
| | | | _LNACCN UM_ | Multiple | Underlying Loan's Account Number |
| | | | _LNACUS ERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LNAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LNCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LNSTATU S_ | Multiple | Underlying Loan's Account Status |
| | | | _LNDATE_ | Multiple | Underlying Loan's Date |
| | | | _LNMDAT E_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LNTENO R_ | Multiple | Underlying Loan's Tenor |
| | | | _LNBNAM E_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LNBID_ | Multiple | Underlying Loan's Borrower ID |
| | | | _SECLNFL AG_ | Single | Loan Exists Flag |
| | | | _ACCNUM _ | Multiple | Underlying Loan's Account Number |
| | | | _AC- USERREF _ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|--|--------------|-----------------|------------------|----------|----------------------------------|
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Consolidated Loan Account pre-payment Advice | SZ_PPAY_ADV | SZ_PPAY_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |
| | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|-------------|----------|------------------------------------|
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SPVID_ | Single | Special Purpose Vehicles ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _SREFNO_ | Single | SZ Contract Reference Number |
| | | | _DATE_ | Single | Underlying Loan's Pre-Payment Date |
| | | | _LNFLAG_ | Single | Loan Exists Flag |
| | | | _LNACCOUNT_ | Multiple | Underlying Loan's Account Number |
| | | | _LNUSERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LNAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LNCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LNSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LNDATE_ | Multiple | Underlying Loan's Date |
| | | | _LNMDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LNTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LNBNAME_ | Multiple | Underlying Loan's |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------------------------------|--------------|-----------------|----------------|----------|----------------------------------|
| | | | | | Borrower Name |
| | | | _LNBID_ | Multiple | Underlying Loan's Borrower ID |
| | | | _SECLNFLAG_ | Single | Loan Exists Flag |
| | | | _ACCNUM_ | Multiple | Underlying Loan's Account Number |
| | | | _AC-USERREF_ | Multiple | Underlying Loan's User Reference |
| | | | _LOAMT_ | Multiple | Underlying Loan's Amount |
| | | | _LCCY_ | Multiple | Underlying Loan's Loan Currency |
| | | | _LSTATUS_ | Multiple | Underlying Loan's Account Status |
| | | | _LDATE_ | Multiple | Underlying Loan's Date |
| | | | _MDATE_ | Multiple | Underlying Loan's Maturity Date |
| | | | _LTENOR_ | Multiple | Underlying Loan's Tenor |
| | | | _LBNAME_ | Multiple | Underlying Loan's Borrower Name |
| | | | _LBID_ | Multiple | Underlying Loan's Borrower ID |
| Securitization contract Payment | SZ_PMNT_ADV | SZ_PMNT_ADV_FMT | _SZBRANCHDATE_ | Single | Securitization Branch Date |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|------------------|----------|--|
| Advice | | | _BRANCH-NAME_ | Single | Securitization Branch Name |
| | | | _SZSPV-NAME_ | Single | SPV Customer Name |
| | | | _SZSPV-ADDR-LN1_ | Single | SPV Address Line 1 |
| | | | _SZSPV-ADDR-LN2_ | Single | SPV Address Line 2 |
| | | | _SZSPV-ADDR-LN3_ | Single | SPV Address Line 3 |
| | | | _SZSPV-ADDR-LN4_ | Single | SPV Address Line 4 |
| | | | _USERREF_ | Single | SZ User Reference Number |
| | | | _SVDATE_ | Single | SZ Contract Value Date |
| | | | _SBDATE_ | Single | SZ Contract Book Date |
| | | | _SMDATE_ | Single | SZ Contract Maturity Date |
| | | | _SPVID_ | Single | Special Purpose Vehicle ID |
| | | | _SPVNAME_ | Single | SPV Name |
| | | | _PMNTFLAG_ | Single | Payment Exists Flag |
| | | | _PAYAMT_ | Single | Securitization Contract Payment Amount |
| | | | _PAYCCY_ | Single | Securitization Contract Payment |

| Message | Message Type | Message Format | Tag Name | Tag Type | Tag Description |
|---------|--------------|----------------|---------------|----------|--|
| | | | | | Currency |
| | | | _PAYDAT E_ | Single | Securitization Contract Payment Date |

The table below describes the generation time and supported tag of the advices and its corresponding event:

| Advice Name | Event | Generation Time | Supported tags |
|--|-------|-----------------|----------------|
| Securitization Book Advice | BOOK | Authorize | SZ_ADV_FMT |
| Securitization Init Advice | INIT | Authorize | SZ_ADV_FMT |
| Securitization contract Amendment Advice | AMND | Authorize | SZ_AMD_ADV |
| Sale Advice | SAMD | Authorize | SZ_AMD_ADV |
| Buyback Advice | BAMD | Authorize | SZ_AMD_ADV |
| Payment Advice | LIQD | Authorize | SZ_PMNT_ADV |
| Closure Advice (Manual closure) | CLOS | Authorize | |
| | | | SZ_CLSR_ADV |
| Consolidated Loan Amendment statement | LAMD | EOD | SZ_LAMD_ADV |
| Consolidated Loan Disbursement Request | LDBR | EOD | SZ_LDSB_ADV |
| Consolidated Loan Pre-payments received | LPMT | EOD | |
| | | | SZ_PPAY_ADV |

7. Screen Glossary

7.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

| Function ID | Function Description |
|--------------------|--|
| SZDFRMNT | Securitization Formula Maintenance |
| SZDPRMNT | Securitization Product Definition |
| SZDPYMNT | Securitization Payment Input Detailed |
| SZDTRAUT | Securitization Contract Authorization |
| SZDTRONL | Securitization Contract Input Detailed |
| SZSFRMNT | Securitization Formula Maintenance Summary |



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