

Provisioning  
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# 1. About this Manual

## 1.1 Introduction

This manual is essentially designed to help you get acquainted with the provisioning feature in Oracle FLEXCUBE. It deals with the maintenances that are required for processing provisioning in Oracle FLEXCUBE.

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

## 1.2 Audience

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








Role	Function
Back office 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













## 1.3 Conventions Used in this Manual

Important information is preceded with the  symbol.

## 1.4 Glossary of Icons

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

Icons	Function
	New
	Copy
	Save
	Delete
	Unlock
	Print
	Close

Icons	Function
	Re-open
	Reverse
	Template
	Roll-over
	Hold
	Authorize
	Liquidate
	Exit
	Sign-off
	Help
	Add
	Delete

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

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## 2. Processing Provisioning

### 2.1 Introduction

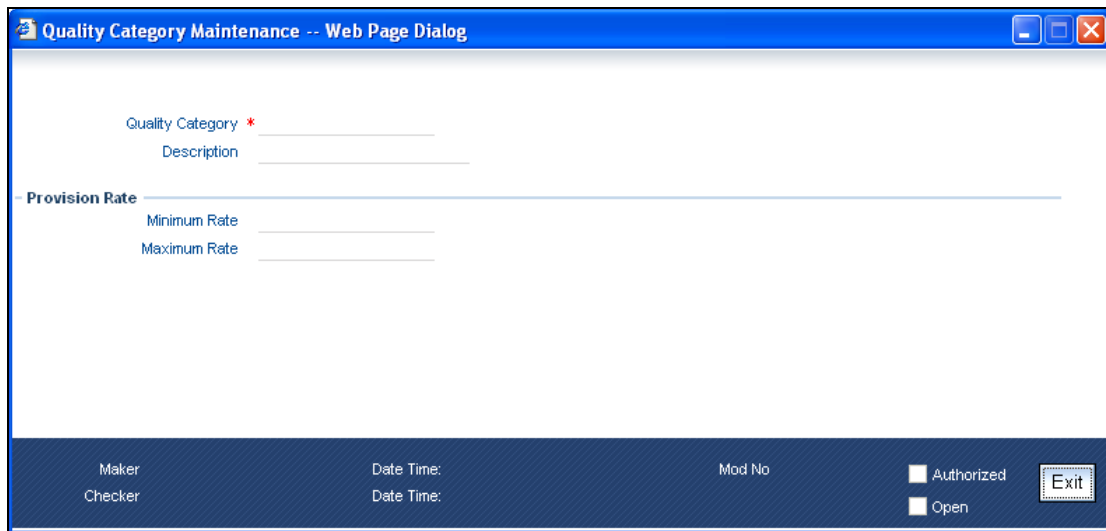
Provisioning can be done for a variety of services like consumer loans, corporate credits, credit cards, and overdrafts. Typically provisioning can be classified under the following heads:

- Individual Provisioning
- Special Items Provisioning
- Portfolio Provisioning.

For consumer loans, unutilised portion of limit lines, credit cards and overdraft facilities, and on an individual contract / account basis for others, provisions are usually done on a portfolio basis.

### 2.2 Maintaining Quality Category Details

You can maintain the minimum and maximum rate for each of the quality category in the 'Quality Category Maintenance' screen. To invoke this screen, type 'CSDPRVRG' in the field at the top right corner of the Application tool bar and click the adjoining button.



The screenshot shows a web page dialog titled "Quality Category Maintenance -- Web Page Dialog". The dialog contains the following fields and controls:

- Quality Category \* (text input)
- Description (text input)
- Provision Rate (text input)
- Minimum Rate (text input)
- Maximum Rate (text input)
- Maker (text input)
- Checker (text input)
- Date Time: (text input)
- Date Time: (text input)
- Mod No (text input)
- Authorized (checkbox)
- Open (checkbox)
- Exit (button)

You need to maintain the following details:

#### **Quality Category**

Specify the code for the quality category which is to be created.

#### **Description**

Specify the description of the quality category.

#### **Minimum Rate**

Specify the minimum provision rate for the quality category.

## Maximum Rate

Specify the maximum rate for the quality category.

## 2.3 Viewing Quality Category Details

You can view the details of quality category in 'Quality Category Maintenance Summary' screen. To invoke this screen type 'CSSPRVRG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Quality Category Maintenance Summary -- Web Page Dialog". The window contains several search filters: "Authorization Status" (dropdown), "Record Status" (dropdown), "Quality Category" (text input with a search icon), and "Description" (text input with a search icon). Below these filters are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A table below the filters has columns for "Authorization Status", "Record Status", "Quality Category", "Description", "Minimum Rate", and "Maximum Rate". The table is currently empty. At the bottom right, there is an "Exit" button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Quality Category
- Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Quality Category

- Description
- Minimum Rate
- Maximum Rate

## 2.4 Maintaining Portfolio Preference Details

You can maintain and map the portfolio either for multiple loan products or account classes using the 'Provision Portfolio Preference' screen. To invoke this screen, type 'CSDPRVPF' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

In this screen, specify the following details:

### **PF Code**

Specify the portfolio code for which the product or account class can be maintained.

### **PF Description**

Specify the description for the portfolio code.

### **Provision Effective Date**

Specify the following details:

#### **Effective Date**

Specify the date from which the provision is effective.

### **Provision Basket Date**

Specify the following details:



**Basket ID**

Specify the basket number to identify the range of overdue days.

**From Overdue**

Specify the overdue day from when the specific quality category and rate are applicable for provision calculation.

**Unit**

Select the unit for the specified tenor from the drop-down list. The following options are available for selection:

- Days
- Months
- Years.

**To Overdue**

Specify the overdue day to when the specific quality category and rate are applicable for provision calculation.

**Unit**

Select the unit for the specified tenor from the drop-down list. The following options are available for selection:

- Days
- Months
- Years

**Quality Category**

Specify the quality category. The adjoining option list displays all the quality categories that are maintained in the system. You can choose the appropriate one.

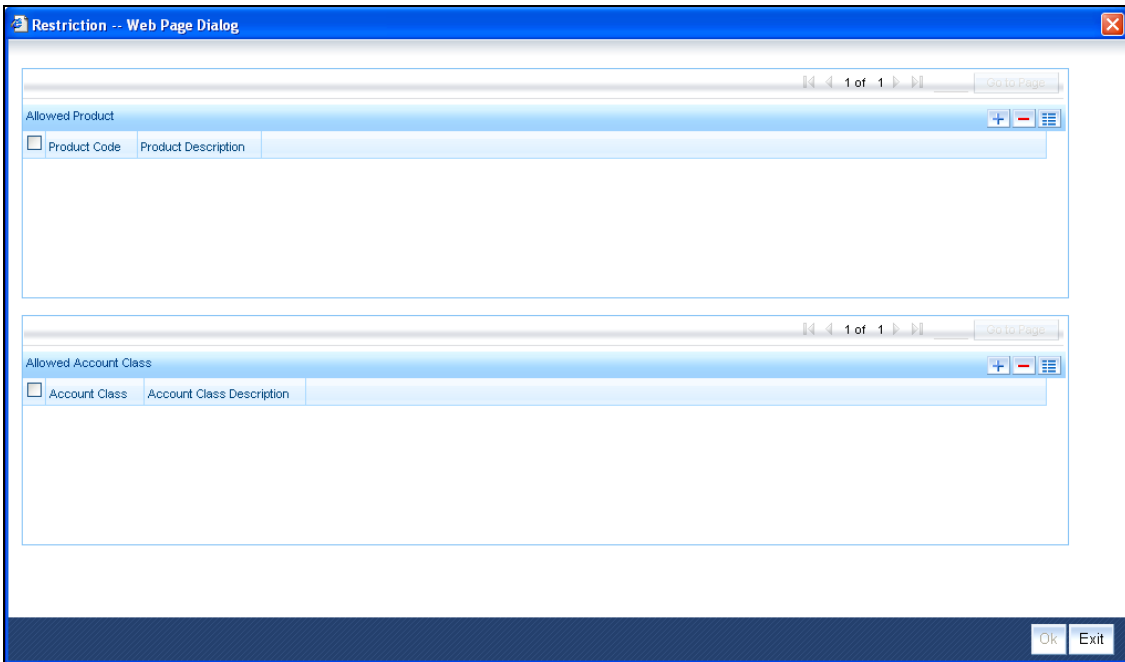
**Rate**

Specify the provision rate which is used for the provision calculation for the specific basket id.

**Block Upward Movement**

Check this box to indicate that the movement of basket is blocked even if the overdue day falls into an upper tenor.

On clicking of 'Restriction' button in the 'Provision Portfolio Preference' screen, the 'Restriction' screen will be displayed. Using this screen, you can map the product and account class for the specified portfolio.



In this screen, specify the following details:

### **Allowed Product**

Specify the following details:

#### **Product Code**

Specify the product code which is to be mapped with portfolio. The adjoining option list displays all the product codes that are maintained in the system. You can choose the appropriate one.

#### **Product Description**

The system displays the description for the product based on the product code selected.

### **Allowed Account Class**

Specify the following details:

#### **Account Class**

Specify the account class which is to be mapped with portfolio. The adjoining option list displays all the account classes that are maintained in the system. You can choose the appropriate one.

#### **Account Class Description**

The system displays the description for the account class based on the account class selected.

While mapping the portfolio, you can maintain either the product or account class for portfolio and not the both. At the same time, you cannot map the product or account class that has been already mapped with portfolio.

## 2.5 Viewing Provision Portfolio Preference

You can view the portfolio preference for in 'Provision Portfolio Preferences Summary' screen. To invoke this screen type 'CSSPRVPPF' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Provision Portfolio Preferences Summary -- Web Page Dialog". The window contains a search interface with four dropdown menus: "Authorization Status", "Record Status", "PF Code", and "PF Description". Below these are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A table below the search area has columns for "Authorization Status", "Record Status", "PF Code", and "PF Description". The table is currently empty. At the bottom right, there is an "Exit" button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- PF Code
- PF Description

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- PF Code
- PF Description

## 2.6 Maintaining Customer Provision Details

You can maintain customer quality category and provision rates for the customer in the 'Customer Provision Details' screen. To invoke this screen, type 'CSDPRVCF' in the field at the top right corner of the Application toolbar and click the adjoining button.

The screenshot shows a web page dialog titled "Customer Provision Details -- Web Page Dialog". The dialog contains a form with the following fields:

- Customer ID \*
- Customer Name
- Quality Category \*
- Description
- Provision Rate \*

At the bottom of the dialog, there is a footer area with the following labels and controls:

- Maker
- Checker
- Date Time:
- Mod No
- Date Time:
- Authorized
- Open
- Exit

In this screen, specify the following details:

### **Customer ID**

Specify the customer identification number for whom the quality category and provision rates are to be maintained. The adjoining option list displays the customer ids that are maintained in the system. You can choose the appropriate one.

### **Customer Name**

The system displays the customer name.

### **Quality Category**

Specify the quality category which is to be linked with the customer. The adjoining option list displays all the quality categories that are maintained in the system. You can choose the appropriate one.

### **Description**

The system displays the quality category name based on the quality category selected.

### **Provision Rate**

Specify the rate to be used for provision. The system will check whether the provision rate falls between the maximum and minimum rate allowed for the quality category.

## 2.7 Viewing Customer Provision Details

You can view the provision details of the customer in 'Customer Provision Details Summary' screen. To invoke this screen type 'CSSPRVCF' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Customer Provision Details Summary -- Web Page Dialog". At the top, there are two dropdown menus for "Authorization Status" and "Record Status", and a text input field for "Customer ID" with a search icon. Below these are buttons for "Search", "Advanced Search", "Refresh", and "Reset". A table header is visible with columns: "Authorization Status", "Record Status", "Customer ID", and "Provision Rate". The table body is empty. At the bottom right, there is an "Exit" button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Customer ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Customer ID
- Provision Rate

## 2.8 Maintaining Provision Group Details

You can maintain the component groups and priority order for provision in 'Provision Group Details' screen. To invoke this screen, type 'CSDPRVGD' in the field at the top right corner of the Application toolbar and click the adjoining button.

The screenshot shows a web page dialog titled "Provision Group Details -- Web Page Dialog". The dialog has a white background with a blue border. At the top, there is a section titled "Group Details" with a horizontal line below it. Below this line, there are three input fields: "Group Code \*" (with a red asterisk), "Group Description", and "Priority Seqn No \*" (with a red asterisk). At the bottom of the dialog, there is a dark blue footer area. This area contains several fields: "Maker", "Checker", "Date Time:", "Mod No", and "Date Time:". To the right of these fields, there are two checkboxes labeled "Authorized" and "Open", and two buttons labeled "Ok" and "Exit".

You need to maintain the following details:

**Group Code**

Specify the group code to be maintained for provision.

**Group Description**

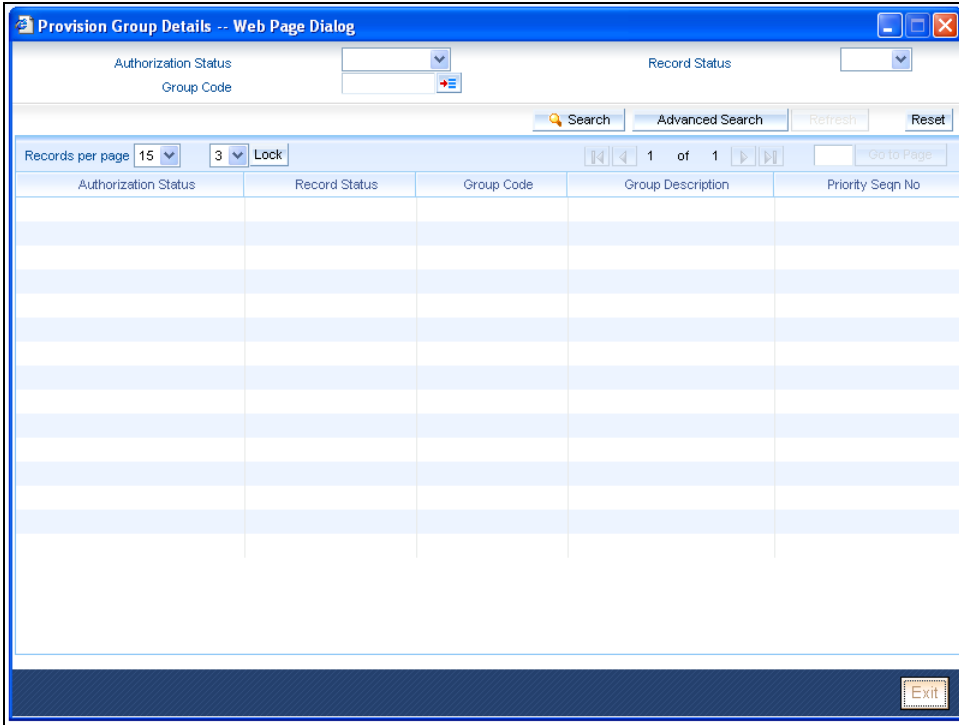
Specify the description for the group code.

**Priority Seqn No**

Specify the priority sequence number. The multiple groups can have a same priority sequence number.

**2.9 Viewing Provisioning Group Details**

You can view the provision group details in 'Provision Group Details Summary' screen. To invoke this screen type 'CSSPRVGD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Group Code

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Group Code
- Group Description
- Priority Seqn No

## **2.10 Defining Provision Products**

You can maintain the provision parameters in the 'Product Definition' screen. To invoke this screen, type 'CSDPRMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

Product Definition -- Web Page Dialog

Product Code \*

Product Description \*

Product Type

Description

Slogan

Product Group

Product Group Description

Start Date

Remarks

Accounting Roles | Events

Maker  
Checker

Date Time:  
Date Time:

Mod No

Authorized  
 Open

Exit

In this screen, specify the following details:

**Product Code**

Specify the product code.

**Product Description**

Specify the description for the product which will be associated with the product.

**Product Type**

Select the type of product as 'Provisioning' that you are creating for provision.

**Description**

The system displays the description for the product type selected.

**Slogan**

You can enter a marketing punch line for every product you create. This slogan will be printed on all advices that are sent to customers who avail of the product.

**Product Group**

Products can be categorized into groups based on the common elements that they share. You must associate a product with a group.



## Product Group Description

The system displays the description for the product group selected.

## Start Date

Specify the start date.

## Remarks

Specify the remarks regarding the products.

### 2.10.1 Specifying Accounting Entries

Click 'Accounting Entries' button in the 'Events' screen and invoke the 'Accounting Entries' screen to define accounting entries for every event.

The screenshot shows a web browser window titled "Accounting Entries -- Webpage Dialog". At the top, there are two text boxes: "Event Code" containing "BOOK" and "Event Description" containing "Booking". Below these is a navigation bar with "1 of 1" and "Go to Page" buttons. The main area is a table titled "Accounting Entries Details" with the following columns: "Entry Pair No", "Accounting Role\*", "Amount Tag\*", "Dr/Cr\*", "Txn Code\*", "Netting", "MIS Head", "Profit GL", "Loss GL", "Rate Code", and "Reval Tx". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

The system displays the event code and description. You are required to specify the following details:

### Entry Pair Number

Specify a unique number to identify a pair of accounting entries. At the time of saving the product, the system will check that no two pairs for an event have the same pair number and that all accounting entries have an entry pair number. When accounting entries are posted, the system stores this number for the given pair along with the entries.

*Refer the Products User Manual under Modularity for further details.*

## 2.11 Viewing Provision Product Definition

You can view the provision product details in 'Provision Product Maintenance Summary' screen. To invoke this screen type 'CSSPRMNT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Provision Product Maintenance Summary -- Web Page Dialog". The window contains a search interface with the following elements:

- Search fields: Authorization Status, Record Status, Product Code, Product Group, Product Type, and Start Date.
- Buttons: Search, Advanced Search, Refresh, and Reset.
- Table controls: Records per page (15), 3 Lock, and 1 of 1.
- Table columns: Authorization Status, Record Status, Product Code, Product Group, Product Type, and Start Date.
- Exit button at the bottom right.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Product Code
- Product Group
- Product Type
- Start Date

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Product Code
- Product Group
- Product Type
- Start Date

## 2.12 Mapping Provision Product Details

You can map the provision code and its type to the product in the 'Provision Product Mapping' screen. To invoke this screen, type 'CSDPRVPG' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

The screenshot shows a web page dialog titled "Provision Product Mapping -- Web Page Dialog". The dialog contains a form with the following fields:

- Provision Code Type: A dropdown menu with "Account Class" selected.
- Provision Code \*: A text input field.
- Provision Rate: A text input field.
- Quality Category: A text input field.
- Product Code \*: A text input field.

At the bottom of the dialog, there is a footer area with the following elements:

- Maker
- Checker
- Date Time:
- Mod No
- Authorized (checkbox)
- Open (checkbox)
- Exit button

You need to maintain the following details:

### **Provision Code Type**

Select the type of the provision code from the adjoining drop-down list. The list displays the following values:

- Account Class
- Loans
- Limits
- Special Item
- Portfolio Code

### **Provision Code**

Specify the provision code. The adjoining option contains all the provision codes that are defined for the provision code type you have selected. You can choose the appropriate one.

### **Provision Rate**

Specify the provision rate for the provision type selected.

### **Quality Category**

Specify the quality category for the provision type selected. The adjoining option list displays all the quality category codes that are maintained in the system. You can choose the appropriate one.

## Product Code

Specify the product code for which the mapping is to be done. The adjoining option list displays all the product codes that are maintained in the system. You can choose the appropriate one.

## 2.13 Viewing Provision Product Mapping

You can view the provision product mapping details in 'Provisions Product Mapping Summary' screen. To invoke this screen type 'CSSPRVPG' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows a web application window titled "Provision Product Mapping Summary -- Web Page Dialog". The window contains a search interface with the following elements:

- Authorization Status: dropdown menu
- Record Status: dropdown menu
- Provision Code Type: dropdown menu
- Provision Code: text input field with a search icon
- Product Code: text input field with a search icon
- Search buttons: Search, Advanced Search, Refresh, Reset
- Table controls: Records per page (15), 3 Lock, 1 of 1, Go to Page
- Table columns: Authorization Status, Record Status, Provision Code Type, Provision Code, Provision Rate, Quality Category, Product Code
- Exit button: located at the bottom right of the window

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Provision Code Type
- Provision Code
- Product Code

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status

- Record Status
- Provision Code Type
- Provision Code
- Product Code
- Quality Category
- Provision rate

## 2.14 Maintaining Provision Details

You can maintain the provision details for new individual type of entries or modify the existing record for the movement from portfolio to individual in the 'Provision Details' screen. To invoke this screen, type 'CSDPRVRT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

**Contract Provision Details**

Reference Type \*       Liability ID \_\_\_\_\_

Reference Number \_\_\_\_\_      Line Code \_\_\_\_\_

Basket ID \_\_\_\_\_      Serial No \_\_\_\_\_

Quality Category \* \_\_\_\_\_

PF Code \_\_\_\_\_

Provision Rate \* \_\_\_\_\_      Provision Type  Individual

Branch Code \_\_\_\_\_       Portfolio

Status  \_\_\_\_\_

1 of 1      Go to Page

Amount	Provision Group	Provision Currency	Over Due Value	Term Value	Provision OD Value	Provision Term Value

Maker \_\_\_\_\_ Date Time: \_\_\_\_\_ Mod No \_\_\_\_\_  Authorized

Checker \_\_\_\_\_ Date Time: \_\_\_\_\_  Open

You need to maintain the following details:

### Reference Type

Specify the reference type from the adjoining drop-down list. The list displays the following values:

- Loans
- Limits

- CASA

**Reference Number**

Specify the reference number for which the provision to be maintained. The adjoining option list displays all the reference numbers related to the reference type that are maintained in the system. You can choose the appropriate one.

**Basket Id**

The system defaults the basket id.

**Quality Category**

Specify the quality category for which the product to be maintained. The adjoining option list displays all the quality categories that are maintained in the system. You can choose the appropriate one.

**PF Code**

The system displays the portfolio code mapped to the account class or product.

**Provision Rate**

Specify the rate to be used for provision.

**Branch Code**

On clicking 'New' , the system displays the branch code for which the provision details are maintained.

**Status**

The system displays the status.

**Liability Id**

Specify the limit liability code. The adjoining option list displays the liability codes that are maintained in the system. You can select the appropriate one. This field is applicable only if you select the reference type as 'Limit'.

**Line Code**

The system displays the line code based on the liability Id selected. This field is applicable only if you select the reference type as 'Limit'.

**Line Serial**

The system displays the line serial based on the liability Id selected. This field is applicable only if you select the reference type as 'Limit'.

**Provision Type**

Indicate the type of provisioning that you are maintaining. You can select one of the following options:

- Individual
- Portfolio

If the provision type 'Portfolio' is selected, the system creates a record in the 'Provision Details' screen on authorization of the contract. If you want to enter a new record, you must select 'Individual'.

### **2.14.1 Specifying the Amount Details**

#### **Provision Group**

The system displays the provision group for which the provisioning is done.

#### **Provision Currency**

The system displays the provision currency in which provisioning is done.

#### **Over Due Value**

The system displays the total over due value during provisioning.

#### **Term Value**

The system displays the term value during provisioning.

#### **Provision OD Value**

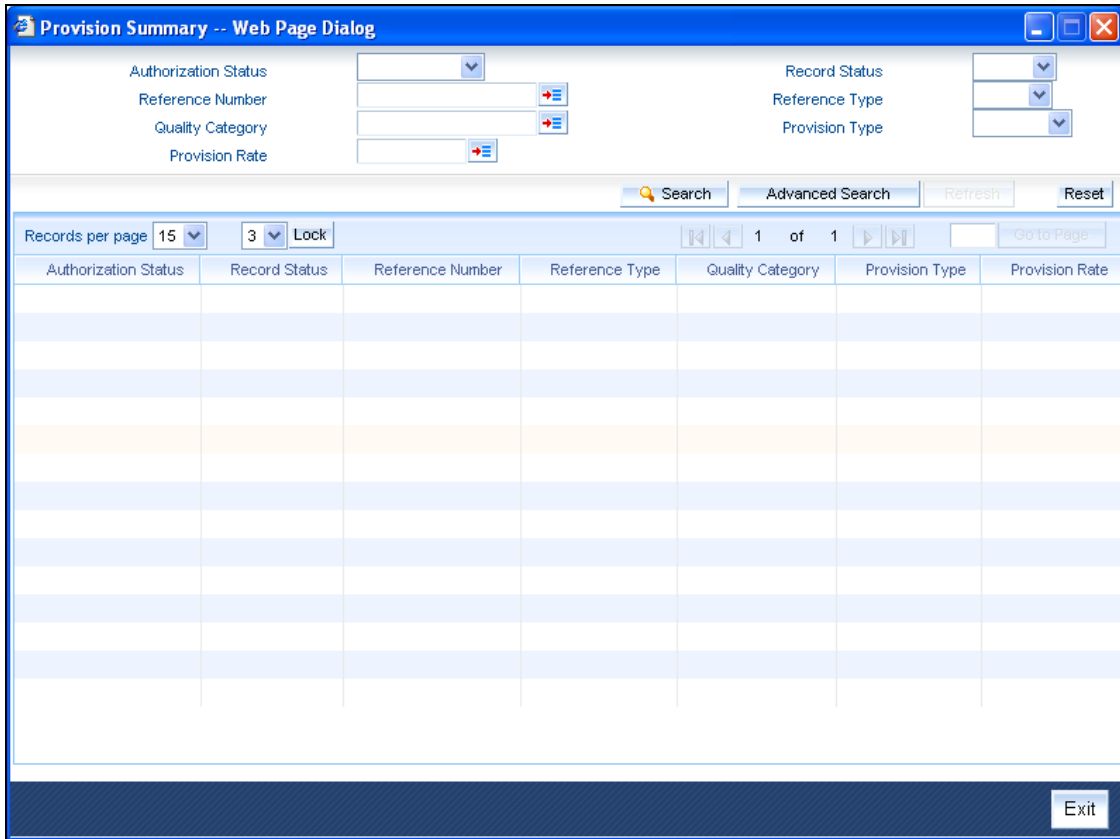
The system displays the amount for which the provisioning is done.

#### **Provision Term Value**

The system displays the term for which the provisioning is done

## **2.15 Viewing Provision Details**

You can view the provision details in the 'Provision Summary' screen. To invoke this screen, type 'CSSPRVRT' in the top right corner of the Application toolbar and click the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Reference Number
- Reference Type
- Quality Category
- Provision Type
- Provision Rate

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reference Number
- Reference Type
- Quality Category
- Provision Type
- Provision Rate



## **2.16 Processing Provisioning**

Provisioning can be done for CL, MO, Limits (Unutilized Portion), CASA (Negative amount) GL (Special Item provision).

Provision processes are done in the following ways:

- Individual Provisioning - You need to maintain the respective account in the 'Provision Detail' screen manually.
- Portfolio Provisioning – You need to maintain the product in the 'Provision Portfolio Preference' screen (Restriction). The provision group needs to be mapped for the CL/MO products. All the accounts booked under those products will be considered for provisioning. On authorization of the accounts, the system will default a record in 'Provision Detail' screen for each account.

### **Provision for Loans**

During the End of Day operation, the system process all the contracts marked for provisioning (Individual and Portfolio).

The term and overdue provision basis amount are derived from the overdue and expected part of any component available for the Loan/Mortgage and mapped to a provision component group.

### **Provision for CASA**

During the End of Day operation, the system process all the accounts marked for provisioning (Individual and Portfolio).

For CASA account, negative balance amount should be considered as term provision basis amount and there is no overdue provision basis amount.

### **Provision for LIMITS**

During the End of Day operation, the system process all the facilities marked for provisioning (Individual and Portfolio).

Basis amount for provisioning should be unutilized amount in the Limit line and is to be derived from the available balance at the 'Limit Maintenance' screen.

The provision amounts calculated for a processing date should be compared against the provision amounts for previous processing date and the difference should be booked as current provision entries.

You can change the provision type from 'Portfolio' to 'Individual' in the 'Provision Details' screen. Upon authorization, the accounting entries would be reversed for the portfolio type and new accounting entries would be passed for the individual provisioning. You cannot change the provision type from 'Individual' to 'Portfolio' provisioning.

In case of IA, provisioning is calculated in the account currency. But in case of RA, it is always calculated in Russian Roubles.



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