

Islamic Securitization User Guide

**Oracle FLEXCUBE Universal Banking**

Release 12.87.03.0.0

**Part No. E88027-01**

June 2017

Islamic Securitization User Guide  
June 2017  
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2007, 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

---

# Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Abbreviations.....	1-1
1.5 Organization .....	1-2
1.6 Related Documents .....	1-2
1.7 Glossary of Icons.....	1-2
<b>2. Securitization of Islamic Assets - An Overview .....</b>	<b>2-1</b>
2.1 Introduction.....	2-1
<b>3. Maintenances .....</b>	<b>3-1</b>
3.1 Introduction.....	3-1
3.2 Maintaining Rule/Formula Details.....	3-1
3.2.1 <i>Viewing Securitization Formula Maintenance Summary Details .....</i>	<i>3-2</i>
<b>4. Defining Attributes for Islamic Securitization Products .....</b>	<b>4-1</b>
4.1 Introduction.....	4-1
4.2 Maintaining Securitization Products .....	4-1
4.2.1 <i>Mapping Accounting Role to a GL/Customer Account .....</i>	<i>4-2</i>
4.2.2 <i>Maintaining Events Details .....</i>	<i>4-3</i>
4.2.3 <i>Maintaining Branch and Currency Restriction .....</i>	<i>4-3</i>
4.2.4 <i>Maintaining Customer Restriction.....</i>	<i>4-5</i>
4.2.5 <i>Maintaining Preferences.....</i>	<i>4-5</i>
4.2.6 <i>Specifying Charge Details .....</i>	<i>4-9</i>
4.2.7 <i>Capturing MIS Details .....</i>	<i>4-9</i>
4.2.8 <i>Specifying User Defined Fields .....</i>	<i>4-10</i>
4.2.9 <i>Accounting Roles and Amount Tags for Securitization .....</i>	<i>4-11</i>
<b>5. Islamic Securitization Contract .....</b>	<b>5-1</b>
5.1 Introduction.....	5-1
5.2 Securitization Contract Life Cycle.....	5-1
5.2.1 <i>Contract Booking.....</i>	<i>5-1</i>
5.2.2 <i>Contract Initiation / Securitization Finance Sale .....</i>	<i>5-1</i>
5.2.3 <i>Amendment for Addition of Finance Accounts (SAMD – Addition of New Finance Account to Securitization Pool) 5-2</i>	
5.2.4 <i>Amendment for Removal of Finance Accounts (BAMD – Removal of Finance Account from Securitization Pool) 5-3</i>	
5.2.5 <i>Amendment for Changing the Contract Details (Amendment without Modifying the Securitization Pool) 5-5</i>	
5.2.6 <i>Recourse of Finance Accounts.....</i>	<i>5-5</i>
5.2.7 <i>Liquidation of Payments: .....</i>	<i>5-7</i>
5.2.8 <i>Reversal of Payment .....</i>	<i>5-7</i>
5.2.9 <i>Closure of Contract.....</i>	<i>5-7</i>
5.2.10 <i>Accrual of Profit / Loss and Periodic Service Charge .....</i>	<i>5-7</i>
5.3 Maintaining Contract Details.....	5-8
5.3.1 <i>Specifying Main Details .....</i>	<i>5-9</i>

5.3.2	<i>Specifying Advice Details</i>	5-11
5.3.3	<i>Specifying Service Charge Details</i>	5-12
5.3.4	<i>Specifying Profit/Loss Accrual Details</i>	5-13
5.3.5	<i>Viewing Securitization Pool Details</i>	5-15
5.3.6	<i>Adding or Deleting Finances from the Pool</i>	5-16
5.3.7	<i>Adding Finances to the Pool</i>	5-16
5.3.8	<i>Viewing Contract Charge Details</i>	5-20
5.3.9	<i>Viewing Contract Event Details</i>	5-21
5.3.10	<i>Viewing Securitization Contact History</i>	5-21
5.3.11	<i>Viewing Fields Details</i>	5-23
5.3.12	<i>Viewing MIS Details</i>	5-23
5.3.13	<i>Authorizing Securitization Contract Details</i>	5-24
5.3.14	<i>Amendment of Securitization Contracts</i>	5-25
5.3.15	<i>Handling On-line Payment for Service Charges</i>	5-26
<b>6.</b>	<b>Online Batch Process</b>	<b>6-1</b>
6.1	Introduction	6-1
6.2	Processing Intra-day Batch	6-1
6.3	EOD Batch	6-1
<b>7.</b>	<b>Reports</b>	<b>7-1</b>
7.1	Introduction	7-1
7.2	Viewing Summary of Securitization Pool	7-1
7.3	Viewing Summary of Islamic Securitization Pool History	7-2
7.4	Viewing Summary of Payment Received by SPV	7-4
7.5	Viewing Summary of Over Due Payment Received by SPV	7-6
7.6	Viewing Summary of Disbursement Details for the Islamic Securitization Contract	7-8
7.7	Viewing Summary of Profit and Loss Accrual Details for the Islamic Securitization Contract	7-10
7.8	Viewing Summary of Islamic Securitization History details for the Islamic Finances	7-11
7.9	Viewing Summary of Islamic assets under securitization for the specific fund	7-13
7.10	Viewing Summary of Payments / Disbursement of Islamic assets under securitization for the Specific Fund	7-14
7.11	Viewing Summary of Islamic Securitization History Details for the CI Finances	7-16
7.12	Viewing Summary of Payments/Disbursement of Islamic Assets under Securitization for the Specific Fund	7-18
7.13	Viewing Summary of Islamic Assets under Securitization for the Specific Fund	7-20
<b>8.</b>	<b>Annexure</b>	<b>8-1</b>
8.1	Accounting entries for Securitization of Islamic Assets	8-1
8.2	Events	8-1
8.3	Amount Tag	8-2
8.4	Computing Islamic Securitization Pool Value (NPV)	8-3
8.5	Accounting Roles	8-4
8.6	Event-wise Accounting Entries	8-4
8.7	Formula Elements	8-10
8.8	Advice Messages	8-12
<b>9.</b>	<b>Function ID Glossary</b>	<b>9-1</b>

---

# 1. Preface

## 1.1 Introduction

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

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

## 1.2 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

## 1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.4 Abbreviations

The following are the abbreviations used in this user manual:

Abbreviation	Description
IZ	Islamic Securitization
SPV	Special Purpose Vehicle
VAMI	Value dated Amendments
EOD	End of Day cycle
SECR	Securitization
INC	Income
PIA	Paid in Advance

RIA	Received in Advance
-----	---------------------

## 1.5 Organization

This manual is organized into the following chapters:





<b>Chapter 1</b>	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
<b>Chapter 2</b>	<i>Securitization of Islamic Assets - An Overview</i> offers a snapshot of the features of the entire module.
<b>Chapter 3</b>	<i>Maintenances</i> details the procedure to set up static information related to the module.
<b>Chapter 4</b>	<i>Defining Attributes for Islamic Securitization Products</i> explains at length how to capture the details of the Securitization of Islamic Assets product in Oracle FLEXCUBE.
<b>Chapter 5</b>	<i>Islamic Securitization Contract</i> describes the Islamic Securitization Contract Life Cycle and processing of Islamic Securitization of Loans.
<b>Chapter 6</b>	<i>Online Batch Process</i> provides batch details related Islamic Securitization module.
<b>Chapter 7</b>	<i>Reports</i> describes various reports generated for Islamic Securitization module.
<b>Chapter 8</b>	<i>Annexure</i> contains a list of suggested events, accounting entries, amount tags and advices that can be set up for the IZ module.
<b>Chapter 9</b>	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

## 1.6 Related Documents

- Procedures
- Settlements
- User Defined Fields
- MIS

## 1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List



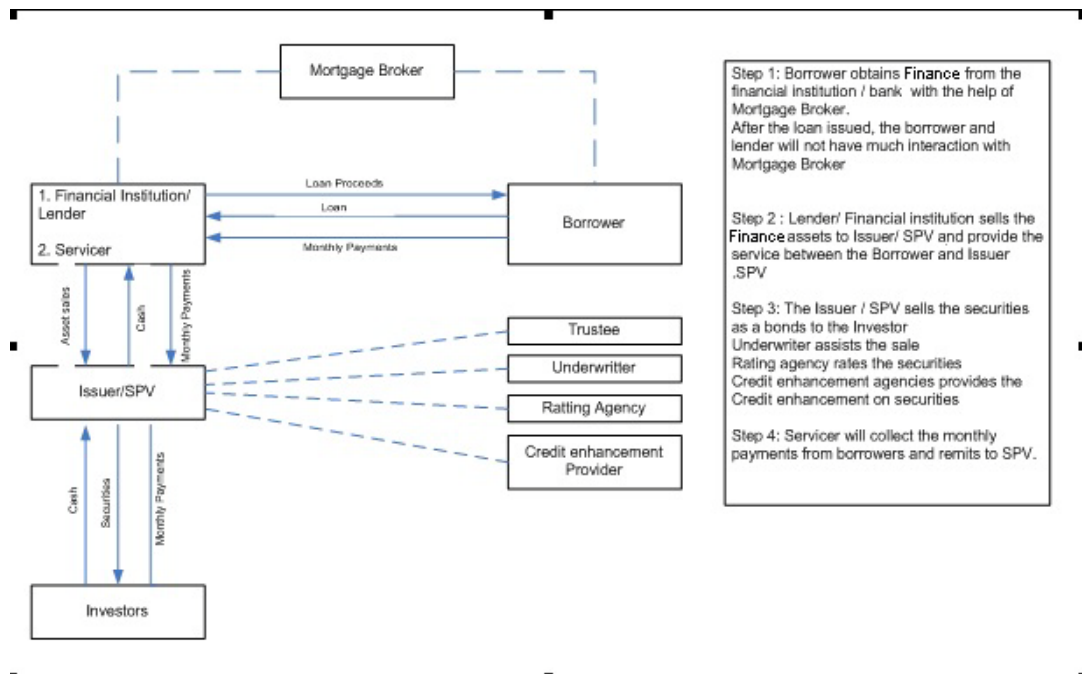
## 2. Securitization of Islamic Assets - An Overview

### 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 finance to a Trustee named as Special Purpose Vehicle (SPV) and collect the fund up front and remove the finance 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 finance from financial institution / bank and pays the monthly payments.
- Islamic asset Broker - Acts as a facilitator between a borrower and the lender. The Islamic asset broker receives fee income upon the finance'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 finances that are eventually sold to the SPE for inclusion in the securitization. Lenders are compensated by cash for the purchase of the finance and by fees. In some cases, the lender might contract with Islamic asset brokers. Lenders can be banks or non-banks.
- Servicer - The entity responsible for collecting finance 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 finances serviced. The servicer is generally obligated to maximize the payments from the borrowers to the issuer, and is responsible for handling delinquent finances and foreclosures

- Trustee - A third party appointed to represent the investors' profits 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 finances are combined in a securitization, the administration and servicing of the finances, representations and warranties, and permissible loss mitigation strategies that the servicer can perform in event of finance 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.

---

**Note**

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 finance 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 Islamic assets. Once the lender has sold the Islamic asset to the issuer, the lender no longer has the power to restructure the finance or make other accommodations for its borrower. That becomes the responsibility of a servicer, who collects the Islamic asset 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 finances.

## 3. Maintenances

### 3.1 Introduction

Before you begin using the Securitization of Islamic Assets module, you need to capture Formula Definition which is used to filter or identify the finance 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 finance contracts to form the securitization pool. You can maintain the formula details in the 'Islamic 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	Condition	Rule Condition
		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)
- Finance Type (Discounted/ True Discounted / Amortized/Amortized 78)
- Outstanding Tenor
- Rate of Profit
- Type of Profit (Floating / Fixed)
- Payment Frequency
- Customer Type
- Customer City Location
- Collateralized/Non-collateralized
- Collateral Amount
- Credit Rating
- Payment Outstanding
- Currency of Finance
- Customer Category
- Product Category
- Account Status
- Relationship Pricing Status
- Module Code

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.

---

**Note**

The system allows you to modify the formula. This modification will not have any impact on the already selected finance 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 'IZSFRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "Summary". At the top, there are two dropdown menus for "Authorization Status" and "Record Status". Below them are text input fields for "Formula Name" and "Description", each with a small red arrow icon to its right. A toolbar contains a "Search" button with a magnifying glass icon, an "Advanced Search" button, a "Refresh" button with a circular arrow icon, and a "Reset" button. Below the toolbar, there is a pagination control showing "Records per page" set to 15, and "1 Of 1" records. The main area is a table with the following columns: "Authorization Status", "Record Status", "Formula Name", "Description", and "Module Code". The table contains eight rows, each with a checkbox in the first column and empty cells in the others. 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 Islamic Securitization Products

### 4.1 Introduction

In this chapter, we shall discuss the attributes for a Securitization Product.

### 4.2 Maintaining Securitization Products

You can maintain the securitization product details in the 'Islamic Securitization Product Maintenance' screen. You can invoke this screen by typing 'IZDPRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Securitization Product Maintenance' window. It features a 'New' button at the top left. The main area contains the following fields:

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

Below the input fields is a navigation bar with buttons for 'Accounting Roles', 'Events', 'Branch & Currency', 'Customer', 'Preferences', 'Charges', 'MIS', and 'Fields'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with an '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.

#### 4.2.1 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 'Islamic 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. It has a blue header bar with the title 'Accounting Roles'. Below the header, there are two input fields: 'Product Code' and 'Product Description'. Underneath is a section titled 'Class Details' with a 'Default From Class' button. This section contains 'Class Code' and 'Class Description' input fields. The main part of the window is a table titled 'Roles'. The table has four columns: 'Accounting Role', 'Role Description', 'Account Head', and 'GL Description'. There is one row in the table with empty input fields for each column. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

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

## 4.2.2 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 the 'Events' application window. It features a blue header bar with the title 'Events'. Below the header, there are input fields for 'Product Code' and 'Product Description'. A 'Class Details' section follows, with input fields for 'Class Code' and 'Class Description'. A 'Default From Class' button is located to the right of the 'Class Description' field. The 'Event Details' section contains a table with two columns: 'Event Code \*' and 'Description'. The table is currently empty. At the bottom of the window, there are tabs for 'Accounting Entries' and 'Advices', and 'Ok' and 'Exit' buttons.

*For further information on Events, Accounting Entries, and Advices, refer 'Product Definition' User Manual under 'Modularity' User Manual.*

## 4.2.3 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". It contains the following elements:

- Input fields for Product Code, Product Description, Class Code, and Class Description.
- A "Default From Class" button.
- Radio buttons for "Branch Restrictions" (Disallowed selected) and "Currency Restrictions" (Disallowed selected).
- Two data tables: "Branch Code" and "Currency".
- Buttons for "Ok" and "Exit" at the bottom right.

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



## 4.2.4 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 securitization involving the product.

The screenshot shows the 'Customer Restrictions' window. It includes fields for Product Code, Product Description, Class Code, and Class Description. There is a 'Default From Class' button. Under 'Branch restriction', the 'Disallowed' radio button is selected. Below are two data grids: 'Category' with columns for Code, Description, and a checkbox; and 'Customers' with columns for Customer Id, Customer Name, and Restriction (with a 'Disall' button). The window ends with 'Ok' and 'Exit' buttons.

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

## 4.2.5 Maintaining Preferences

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

The screenshot shows the 'Preferences' window. It includes fields for Product Code and Description. The 'Rate' section has Rate Type set to STANDARD and Middle Rate selected. The 'Liquidation' section has Liquidation Mode set to Auto. The 'Tenor' section has fields for Minimum Tenor, Default, Maximum Tenor, and Unit (Months). The 'Others' section has a checkbox for Buyback of Pool Allowed. The 'Periodic Charges' section has Frequency set to Half Yearly, Start Reference set to Value Date, Month set to January, and fields for Day, Charge Amount, and Currency. The 'Profit/Loss Accrual' section has a checkbox for Accrual Required, Frequency set to Half Yearly, Start Reference set to Value Date, Month set to January, and a field for Day. The 'Rekey Requirements' section has Rekey Required set to No, and checkboxes for Amount, Currency, Value Date, and Maturity Date. The window ends with 'Ok' and 'Exit' buttons.

Here you need to capture the following details:

## **Preferences**

You can set the preference details here.

### **Product Code**

The system defaults the product code.

### **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 finances 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 finance 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 finance accounts that involve the product should be less than or equal to the Maximum tenor that you specify.

### **Default**

The 'default tenor' is the tenor that is associated with a finance 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 finance account during

finance 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
- Calander Date

### **Month**

Select the starting month of the periodic service charge.

---

#### **Note**

It is applicable only when start reference is calendar date.

---

### **Day**

Specify the starting day from which charges should be levied.

---

#### **Note**

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.

## 4.2.6 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
  - Stop Association
  - Propagation Required
  - Default From Class (button)
  - Debit/Credit (dropdown menu)
  - Add/Subtract (dropdown menu)
  - SWIFT Qualifier (text input)
- 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
  - Consider as Discount
  - Discount Basis (dropdown menu)

Buttons: Ok, Exit

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

## 4.2.7 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 the 'MIS Details' window. It features a blue title bar with a diamond icon and the text 'MIS Details'. The main area contains several input fields: 'Product Code', 'MIS Group', and 'Pool Code'. To the right of these fields is a button labeled 'Default From MIS Group'. Below the input fields is a section titled 'MIS Classes' which contains a table with columns 'MIS Class' and 'MIS Code'. To the right of the table is a section titled '- Cost Code' with a vertical list of input fields. 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.

#### 4.2.8 Specifying User Defined Fields

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

The screenshot shows the 'Product User Defined Fields' window. It features a blue title bar with a diamond icon and the text 'Product User Defined Fields'. The main area contains several input fields: 'Product Code' and 'Product Description'. Below these fields is a section titled 'Fields' which contains a table with columns 'Field Number' and 'Field Name'. 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.

## 4.2.9 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
SPV_SETTL_BRIDGE_CR	Bank GL account for SPV Credit Settlement bridge
SPV_SETTL_BRIDGE_DR	Bank GL account for SPV Debit Settlement bridge

---

### Note

- A finance account can be part of only one securitization pool.
  - Post securitization, Profit/penal profit accrual continues.
  - Post securitization, the system does not allow readjustment/backdated amendments for finances 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.
  - Post sale of securitization, the system disables amendments to securitizations. Also, combining changes into a single amendment is not enabled.
  - Post securitization, the system triggers Islamic events and posts the accounting entries according to the product configurations.
  - If the status of Islamic asset is 'Marked for securitization', then the system restricts performing account specific operations like amendment, disbursement or payments, on the same day until the securitization process is completed as part of intra-day batch and also raises the error message as, "Islamic asset is under batch securitization."
-

---

## 5. Islamic Securitization Contract

### 5.1 Introduction

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

### 5.2 Securitization Contract Life Cycle

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

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

#### 5.2.1 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.

#### 5.2.2 Contract Initiation / Securitization Finance Sale

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

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

Profit or Loss of contract =

SALE\_AMOUNT

–

Sum of (Simple and Amortized type Islamic assets)

(Outstanding Principal, + Profit Accrued till sale date + Compensation accrued till sale date + overdue components)

+

Sum of (Discounted type Finances)



(Outstanding Principal -- RIA Balance)

3. 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.
4. 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.
5. The system generates the Sale Advice Message.

**Impact on Islamic Assets:**

- The system triggers the CI 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 finance contracts' outstanding balance, from the bank's ASSET GL (LOAN\_ACCOUNT) to SPV\_SETTL\_BRIDGE GL.
  - The system changes the Accrual GL for the profit and penal profit to BRIDGE GL.
  - For all underlying finances Accruals, it calculates till sale date and posts to Income GL. In case of underlying finance 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 finance account.

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

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

**5.2.3 Amendment for Addition of Finance Accounts (SAMD – Addition of New Finance Account to Securitization Pool)**

During the course of SPV contract, SPV can increase the participating Islamic assets in Securitization contract.

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

Profit or Loss of contract =

INCREASE\_IN\_SALE

–

[Sum of newly added Islamic assets (Simple and Amortized type Islamic assets)

(Outstanding Principal

+ Profit Accrued till sale date

+ Penalty accrued till sale date

+ Overdue components )

Sum of newly added Islamic assets (Discounted type Islamic assets)

(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 Islamic assets:**

During the amendment (new finance contracts are included in securitization Pool), the system triggers the change status event for the newly added finance 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 finance contracts' outstanding balance from the bank's ASSET GL(LOAN\_ACCOUNT) to SPV\_SETTL\_BRIDGE GL
- It changes the new finance account's GL for the profit, penal profit from the bank's Income GL to the Bridge Income GL.
- Accrual is similar like SALE event.

#### **5.2.4 Amendment for Removal of Finance Accounts (BAMD – Removal of Finance Account from Securitization Pool)**

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

- You can amend the contract through the 'Islamic Securitization Contract Online' screen.
- The system computes the Profit/Loss for the transaction based on the outstanding principal, profit 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 Islamic Assets:

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 finance contracts' outstanding balance from SPV\_SETTL\_BRIDGE GL to bank's ASSET GL(LOAN\_ACCOUNT)
- It changes the removed finance contracts' GL for the profit, penal profit 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 Finance / Amortized Finance / Amortized Rule 78	<b>Principal Component:</b> – Outstanding Principal is transferred from SPV_SETTL_BRIDGE GL to FINANCE ACCOUNT  <b>Profit /Penal Profit Components:</b> –Accrued profit till the sale date, is transferred to SPV account or Bridge GL account –GL for profit, penal profit is changed to Bank INCOME GL
--	---

Discounted Finance/ True Discounted Finance	<p><b>Principal Component:</b></p> <p>– Outstanding Principal is transferred from SPV_SETTL_BRIDGE GL to FINANCE ACCOUNT</p> <p><b>Profit /Penal Profit Components:</b></p> <p>– Profit amount is calculated till the maturity date and it is posted to MAIN_INTARIA GL account and start accrue the profit and post the profit to Bank's Income GL</p>
---	---

**5.2.5 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. System supports the following amendments:

- Pool Amount
- Accrual dates
- Service charge
- Service charge dates

**5.2.6 Recourse of Finance Accounts**

During the course of the securitization contract, SPV can replace the existing finance contracts in Securitization Contract with new finance accounts which are not part of securitization.

You can amend the contract through the 'Securitization Contract Online' screen with the recourse option.

The below formula explains the calculation related to recourse operation:

Profit or Loss of contract =

SALE\_AMOUNT –

Sum of (newly added - Simple and amortized finances)

(Outstanding Principal,

+ Profit Accrued till sale date

+ Compensation accrued till sale date

+ Overdue components)

Sum of (newly added - Discounted type finances)

(Outstanding Principal, -- RIA Balance) -

Sum of excluded finance (Simple and amortized finances)

(Outstanding Principal

+ Profit Accrued till sale date

+ Compensation accrued till sale date

+ Overdue components)

Sum of (Discounted type finances)

(Outstanding Principal + RIA Balance)

Amount tags LOAN\_OUTSTANDING\_CR and LOAN\_OUTSTANDING\_DR are available for returning the credit or debit balance of replaced Finance Accounts. The amount tags provide the netted value of newly added Finance Accounts and removed Finance accounts.

1. 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.
2. 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.
3. Consolidated balance of newly added/removed finance accounts will be posted to securitization accounts.
4. The system generates the Recourse Advice Message.

**Impact on CI contracts:**

- For all newly added Finance Accounts, the system triggers the CI status change event and changes the status from NORM status which are supporting continue accrual to SECR for all underlying and passes the below accounting entries:
  - It transfers all underlying Finance contracts' outstanding balance, from the bank's ASSET GL (LOAN\_ACCOUNT) to SPV\_SETTL\_BRIDGE GL.
  - The system changes the Accrual GL for the profit and penal profit to BRIDGE GL.
  - For all newly added Finance Accruals, it calculates till sale date and posts to Income GL. In case of underlying finance contracts where accrual frequency is not daily, then the system performs a force accrual till sale date and post the same to Income GL.
- For removal of Finance Accounts, the system triggers the CI status change event and changes the status from SECR status to NORM and passes the below accounting entries:
  - It transfers the removed finance contracts' outstanding balance from SPV\_SETTL\_BRIDGE GL to bank's ASSET GL(LOAN\_ACCOUNT)
  - It changes the removed finance contracts' GL for the profit, penal profit from BRIDGE INCOME GL to Bank's INCOME GL
  - Accrual is similar like BAMD event.
- Post securitization, the system continues the accrual of finance account.

The table below provides details about amount tags maintained for recourse of loan accounts:

Amount Tag	Description
LOAN_OUTSTANDING_CR	Amount tag returns value only when Islamic Asset standing balance has Credit balance. Otherwise it will return '0'
LOAN_OUTSTANDING_DR	Amount tag returns value only when Islamic Asset standing balance has Debit balance. Otherwise it will return '0'

### **5.2.7 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.

### **5.2.8 Reversal of Payment**

The system reverses the payments received from SPV reversed.

### **5.2.9 Closure of Contract**

After maturity of all underlying finance 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 finance 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.

### **5.2.10 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.

---

#### **Note**

- During EOD cycle system updates the maturity date of the securitization contract, if the maturity date of any one of the underlying finance contract's maturity date has exceeded the maturity date of securitization contract.
  - There would be no effect on the Profit/Loss accrual date, even if the 'Maturity Date' value is increased
-

## 5.3 Maintaining Contract Details

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

The screenshot shows the 'Contract Details' application window. The window title is 'Contract Details'. The main area contains several sections of input fields and tabs. The 'Main' tab is selected, showing fields for Branch, Contract Reference, User Reference, Product Code, Operation Code, Book Date, Value Date, Maturity Date, Currency, Contract Amount, Securitization Mode (Online/ Batch), Securitization Status, Pool Currency, Pool Amount, Accrual Start/End Dates, SPV Details (Customer Id, Customer Name), Fund Details (Fund Id, Description), and Recourse Details (Outstanding Credit, Outstanding Debit, Payment To). There are also buttons for 'Enrich' and 'Exit'.

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

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
- Recourse

---

### Note

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

---

### 5.3.1 Specifying Main Details

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

#### Contract Details

You can maintain the following contract details:

##### **Book Date**

The system displays the current system date as the 'Book Date' for specified Islamic securitization contract.

##### **Value Date**

The system displays the current system date as the 'Value Date' for specified Islamic securitization contract.

##### **Maturity Date**

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

##### **Contract Amount**

Specify the sale/buyback amount of the pool.

##### **Currency**

Specify the currency of the transaction.

##### **Securitization Mode**

Select the securitization mode from the following option:

- Batch
- Online

---

##### **Note**

- In case you select online securitization, the system invokes the securitization process (status change from the current status to 'SECR') at the time of authorization of securitization contract.
  - In case you select batch securitization, the system saves the securitization contract without initiating the securitization process. The system will also change the internal status of the contract as 'Marked for Securitization'.
- 

##### **Securitization Status**

Select securitization status from the adjoining drop-down list.

#### Pool Details

##### **Pool Amount**

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

##### **Pool Currency**

Specify the currency of the pool.

#### Recourse Details

You can maintain the following recourse details here:



**Outstanding Credit**

The system displays the sum of NPV value of loan accounts which are newly included for sale.

**Outstanding Debit**

The system displays the sum of NPV value of loan assets which are removed from the pool as part of recourse operation.

**Payment To**

Select net payment direction you need for the recourse operation from the adjoining drop-down list. This list displays the following values:

- Bank – SPV will pay the contract amount to the Bank as part of the recourse operation
- SPV – Bank will pay the contract amount to SPV as part of the recourse operation

**SPV Details****Customer Identification**

Specify the customer ID of the SVP.

**Customer Name**

Specify the name of the SPV customer.

**Profit/Loss Accrual****Accrual Required**

Check this box to indicate whether accrual required or not.

**Accrual Start Date**

The system displays the current date as the accrual start date for the contract.

**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.

**Fund Details**

You can maintain the following fund details here:

**Fund ID**

Specify a valid fund ID you need to maintain for the specified contract. The adjoining option list displays a all valid fund IDs maintained for Islamic securitization. You can select the appropriate one.

**Description**

The system displays the description maintained for the specified Fund ID.

## 5.3.2 Specifying Advice Details

Click on the 'Advice' tab to get a list of the latest 25 contract advices generated.

The screenshot shows the Oracle Contract Details application window. At the top, there is a search bar with 'New' and 'Enter Query' options. Below this are several input fields: 'Branch', 'Product Code \*' (with a 'P' icon), 'Product Description', 'Contract Reference \*', 'User Reference', and 'Operation Code \*' (set to 'Sale'). A navigation bar contains tabs for 'Main', 'Advice' (highlighted in red), 'Service Charge', and 'Profit/Loss Accrual'. The 'Advice Details' section features a table with columns: 'Advice Name', 'Party Type', 'Party Id', 'Party Name', 'Medium', and 'Priority'. The table is currently empty. Below the table is a navigation bar with tabs for 'Pool Details', 'Pool Addition', 'Pool Deletion', 'Recourse', 'Charges', 'Settlement', 'Events', 'Event History', 'Fields', and 'MIS'. At the bottom, there are fields for 'Maker', 'Date Time', 'Status', 'Checker', 'Date Time', 'Authorization Status', and an 'Exit' button.

Here you can view 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.

---

#### **Note**

The system displays the latest 25 advices which are generated for the specified contract

---

### 5.3.3 Specifying Service Charge Details

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

The screenshot displays the 'Contract Details' window in Oracle. The 'Service Charge' tab is selected. The window contains several input fields for contract information, a 'Service Charge Schedule' table, and a 'Details' table. The 'Service Charge Schedule' table has columns for Start Date, End Date, Frequency, Amount, and Currency. The 'Details' table has columns for Start Date, Due Date, Amount Due, Amount Settled, Currency, and LCY Amount. The bottom of the window features a navigation bar with tabs for Pool Details, Pool Addition, Pool Deletion, Recourse, Charges, Settlement, Events, Event History, Fields, and MIS. Below the navigation bar are fields for Maker, Date Time, Status, Checker, Date Time, Authorization Status, and an Exit button.

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**

Frequency of the charge schedule is defaulted based on the values maintained at product level.

##### **Amount**

Specify the amount of the service charge.

##### **Currency**

Currency of the service charge is defaulted based on the values maintained at product level.

#### 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.

---

### Note

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

---

## 5.3.4 Specifying Profit/Loss Accrual Details

You can define the profit / loss realization period for transactions such as Sale, Sale Amendments, Buyback and Recourse. 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 displays the Oracle Contract Details application interface. At the top, there are input fields for Branch, Contract Reference, Product Code, User Reference, Product Description, and Operation Code. Below these fields is a tabbed menu with 'Main', 'Advices', 'Service Charge', and 'Profit/Loss Accrual' (highlighted in red). The 'Profit/Loss Accrual' tab contains two data grids. The first grid, titled 'Profit/Loss Schedules', has columns for Version, Event, Reminder Frequency, Start Date, End Date, Type, Total Amount, and Unit. The second grid, titled 'Details', has columns for Version Number, Start Date, Due Date, Amount, Currency, Type, LCY Amount, and Accru. At the bottom of the application, there is a navigation bar with tabs for Pool Details, Pool Addition, Pool Deletion, Recourse, Charges, Settlement, Events, Event History, Fields, and MIS. Below the navigation bar are fields for Maker, Date Time, Status, Checker, Date Time, Authorization Status, and an Exit button.

Here you need to capture the following details:

## **Profit and Loss Schedule**

### **Version**

Specify the version of the profit and loss schedule.

### **Event**

Specify the event to be linked to the 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 Number**

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.

---

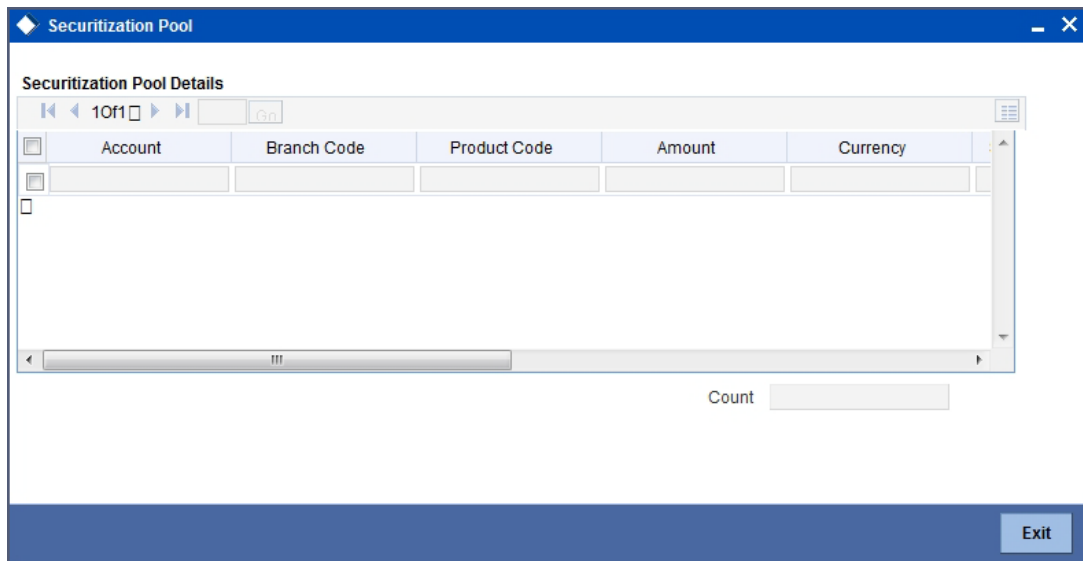
### Note

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

---

## 5.3.5 Viewing Securitization Pool Details

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



Here you can view the following details:

- Account
- Branch Code
- Product Code
- Product Type
- Amount
- Currency
- Start Date
- Maturity Date
- Value Date
- Customer ID
- Customer Name
- Formula
- Condition
- Rule Expression

### 5.3.6 Adding or Deleting Finances from the Pool

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

### 5.3.7 Adding Finances to the Pool

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

The screenshot shows the 'Securitization Pool Addition' window. It features a blue header bar with the title 'Securitization Pool Addition'. Below the header, there are input fields for 'Formula Name', 'Condition Id', and 'Rule Condition'. To the right of these fields are three buttons: 'Search', 'Add To Pool', and 'Add All To Pool'. Below this is a section titled 'Search Result - Account(s)' which contains a table with columns: Account, Branch Code, Product Code, Amount, and Currency. Below the table is a 'Count' input field. Below that is another section titled 'Securitization Pool Account(s)' which also contains a table with the same columns and a 'Count' input field. At the bottom of the window are two buttons: 'Remove from Pool' and 'Remove All from Pool'. In the bottom right corner, there are 'Ok' and 'Exit' buttons.

You need to capture the following details here:

#### Formula Name

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

#### Condition Id

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

#### Rule Condition

Specify the rule condition.

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

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

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

---

**Note**

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

---

### 5.3.7.1 **Removal of Finances from Pool**

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

The screenshot shows the 'Securitization Pool Deletion' window. It features a search interface with fields for 'Formula Name', 'Rule Condition', and 'Condition Id'. Below the search fields are buttons for 'Search', 'Remove from Pool', and 'Remove All from Pool'. The window displays two data grids: 'Search Result - Account(s)' and 'Securitization Pool Account(s)'. Each grid has columns for 'Account', 'Branch Code', 'Product Code', 'Amount', and 'Currency', and a 'Count' field below it. The window also includes 'Ok' and 'Exit' buttons at the bottom right.

You need to capture the following details here:

**Formula Name**

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

**Condition Id**

Select the condition ID for searching the finance 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 finance contracts for excluding from the securitization pool.

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

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

---

**Note**

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

---

### 5.3.7.2 Replacement of Finances in the Pool (Recourse of Financial Accounts)

You can replace one or more financial accounts which are not securitized with another finance accounts which are part of the securitized contract in the 'Securitization recourse (Swapping of accounts)' screen. To invoke this screen, click on 'Recourse' button.

The screenshot displays the 'Securitization Recourse(Swapping of accounts)' window. It is organized into four main sections:

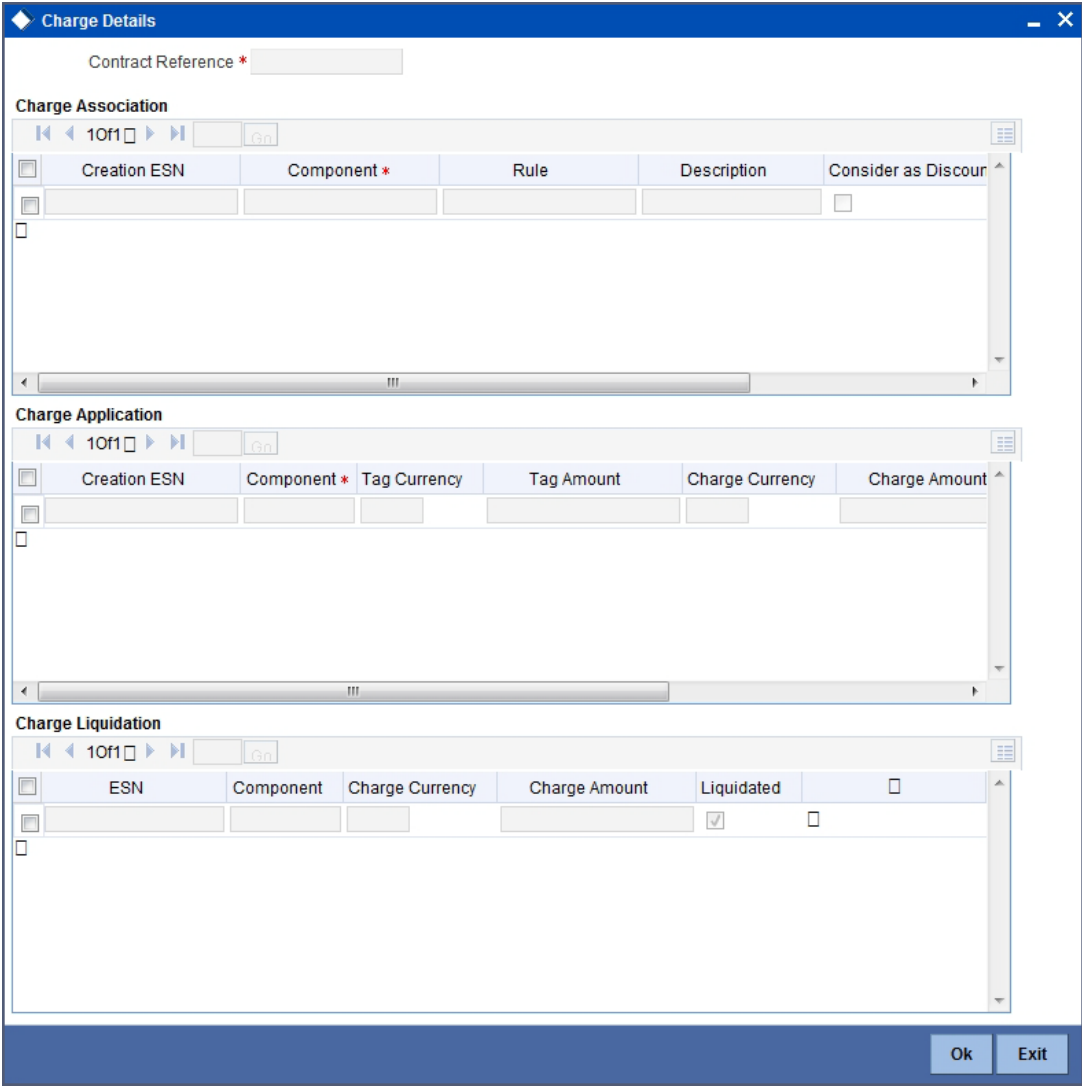
- Top Left:** Search criteria input fields for 'Formula', 'Condition Id', and 'Rule Expression'. Below these are buttons for 'Search', 'Add To Pool', and 'Add All To Pool'.
- Top Right:** Search criteria input fields for 'Formula', 'Condition Id', and 'Rule Expression'. Below these are buttons for 'Search', 'Remove from Pool', and 'Remove All from Pool'.
- Bottom Left:** A section titled 'Search Result - Account(s)' containing a table with columns 'Account', 'Account Branch', and 'Prod'. Below the table is a 'Count' field and buttons for 'Remove from Pool' and 'Remove All from Pool'.
- Bottom Right:** A section titled 'Securitization Pool Account(s)' containing a table with columns 'Account', 'Branch', and 'Prod'. Below the table is a 'Count' field and buttons for 'Add To Pool' and 'Add All To Pool'.

At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

In this screen you can identify the finance accounts from the non-securitized finances to add newly into the securitization pool for swapping the finance accounts. Also you can identify finance accounts which are part of the securitization pool and remove from the securitization pool.

### 5.3.8 Viewing Contract Charge Details

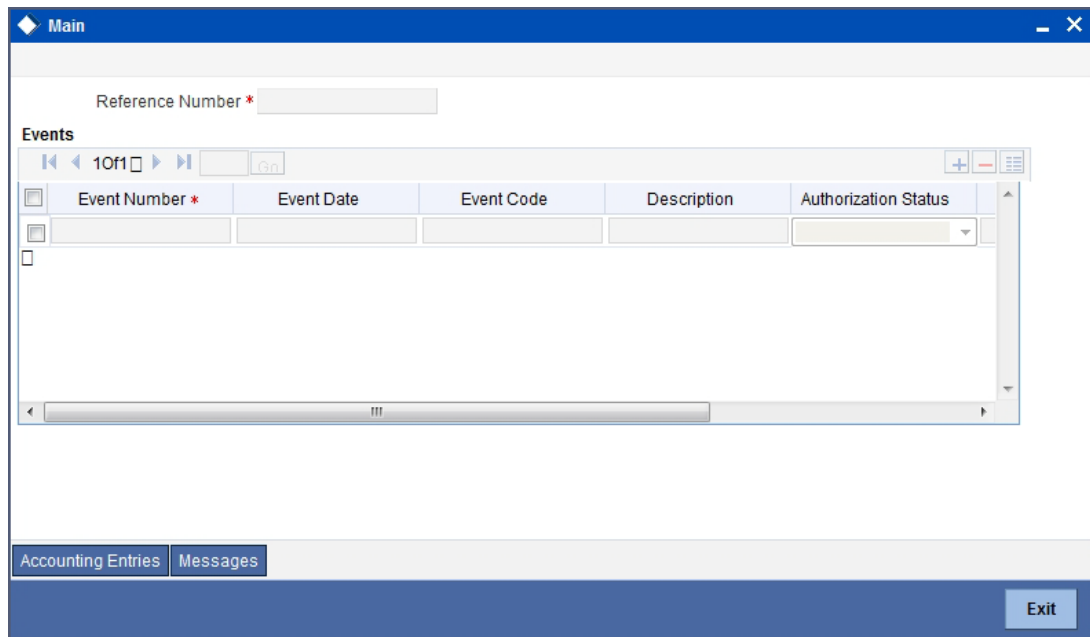
You can view the charges for the securitization contract through 'Charge Details' screen. To invoke this screen, click on 'Charges' button.



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

### 5.3.9 Viewing Contract Event Details

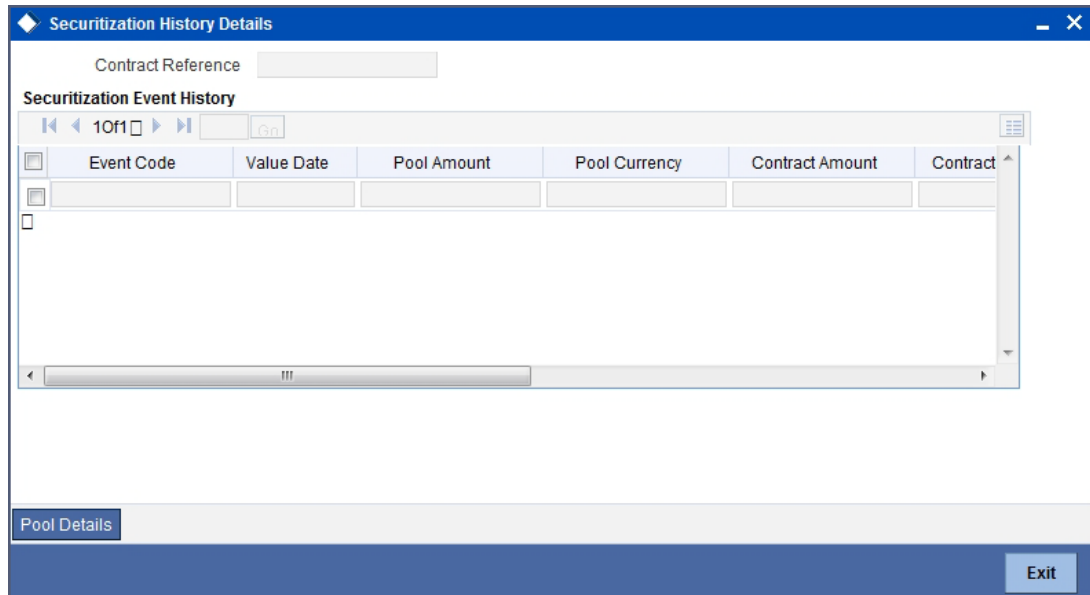
You can view the contract event details for the securitization contract through 'Events' screen. To invoke this screen, click on 'Events' button.



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

### 5.3.10 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.



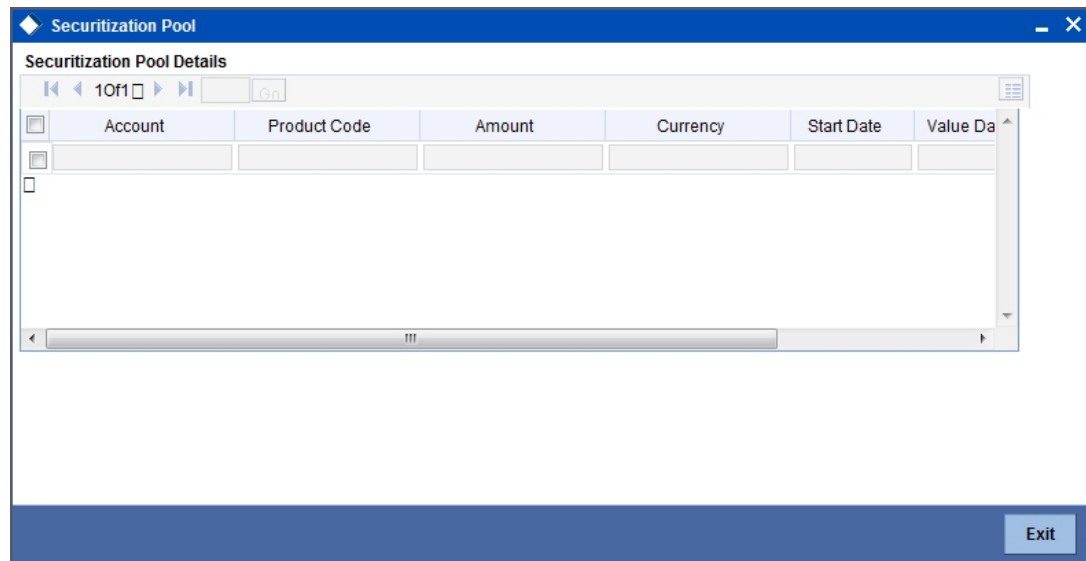
Here the system displays the events triggered, effective date, execution date of the Event, Pool Amount, Contract Amount and Profit/Loss of the transaction.

Oracle FLEXCUBE provides an option to view the underlying finance contracts when sale, amendment and buyback transactions are processed (for the amendment event, system displays the newly added/removed finance 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		
SAL E	5/5/2009	120000	USD	115000	USD	5000	0	2500	0		
AMN D	8/3/2009	123000	USD	121000	USD	2000	0	800	0		
AMN D	9/12/2009	110000	USD	112000	USD		2000				200

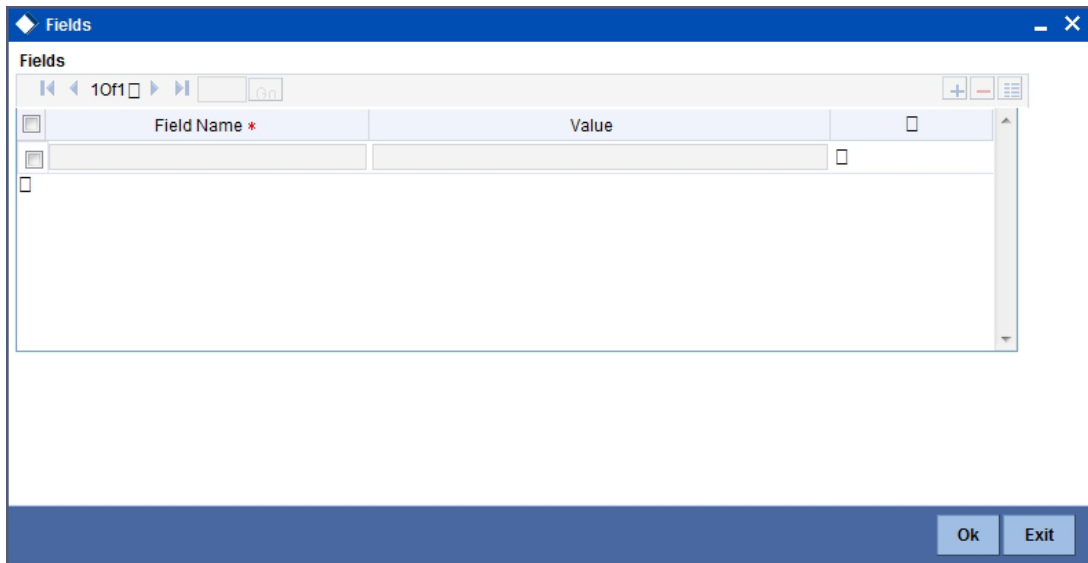
You need to select the event checkbox and press the 'Pool Details' button to view participating finance accounts.



Here the system displays the participating finance accounts for selected event in the securitization contract.

### 5.3.11 Viewing Fields Details

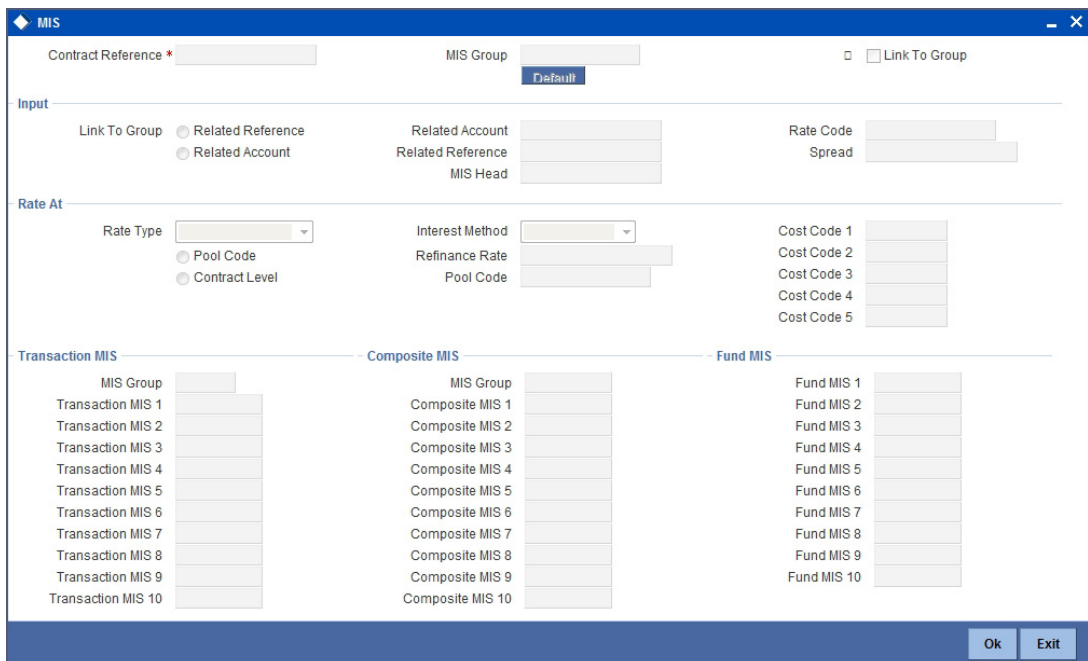
You can view the Fields details through 'Fields' screen. To invoke this screen, click on 'Fields' button.



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

### 5.3.12 Viewing MIS Details

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



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

### 5.3.13 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. It features a blue header bar with the title and window controls. The main area is divided into three sections: 'Contract Details', 'Rekey Fields', and 'Contract Overrides'. The 'Contract Details' section includes fields for 'Contract Reference \*', 'Maker', 'Event Code', and 'Event Date'. The 'Rekey Fields' section includes fields for 'Currency', 'Contract Amount', 'Customer', 'Value Date', and 'Maturity Date', along with a 'Generate Message' checkbox. The 'Contract Overrides' section is a table with columns for 'Confirmed', 'Override Remarks', 'Authorized By', and 'Authorized Date'. The table has one row with empty cells. At the bottom right of the window is an 'Authorize' button, and at the bottom right of the entire application area is an 'Exit' button.

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

## **5.3.14 Amendment of Securitization Contracts**

Oracle FLEXCUBE supports amendment of securitization contracts after authorization (including or excluding of finance contracts to/from the securitization pool). SPV (Special Purpose Vehicle) may approach the financial institution to buy addition finances/drop bad debt finances from the securitization pool contract (as per the sale agreement). This may lead to addition/removal of finance contract in the securitization pool. The system also facilitates replacement of one or more financial accounts which are not securitized with another financial accounts which are part of the securitized contracts.

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:

<b>SL. No</b>	<b>Amendment Option</b>	<b>Event triggering</b>
1	Amendment type is "SALE" (addition of new finance accounts to Pool)	System will trigger the SAMD event while saving the contract
2	Amendment type is "BUYBACK" (removal of finance accounts from Pool)	System will trigger the BAMD event while saving the contract
3	Amendment type is "AMND" (Contract Modification other than Pool modification)	System will trigger the AMND event while saving the contract
4	Amendment type is 'RECOURSE' (Replacement of finances in the Pool)	System will trigger the 'RECR' event while saving the contract

---

#### **Note**

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

---



### 5.3.15 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.

Component *	Currency	Due Date	Amount Due	Amount Paid	<input type="checkbox"/>
-------------	----------	----------	------------	-------------	--------------------------

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

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.

#### ESN

Specify the Event Sequence Number (ESN) for the payment.

#### Limit Date

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. Online Batch Process

### 6.1 Introduction

Oracle FLEXCUBE supports Online and Batch processes based on the options selected for 'Securitization Mode' at 'Contract Input' level. The following options are available:

- Online – If selected, the system will invoke the securitization process at the time of authorization of securitization contract.
- Batch – If selected, the system will save the securitization contract without initiating the securitization process and will change the internal status of the contract as 'Marked for Securitization'.

### 6.2 Processing Intra-day Batch

Securitization process is initiated as part of intra-day batch IZDSECR. The system securitizes the underlying Islamic assets which are marked with 'Marked for Securitization' status. Post securitization process, the system will update the internal status of the securitization contract as 'Securitized'.

The below table lists the possible status:

Securitization mode	Internal Status	Post securitization status
Online	NA	Securitized
Batch Mode	Marked for securitization	Securitized

If any one of the Islamic Asset's status change event fails, then the system stops the securitization process and raises appropriate error message.

---

#### Note

Skipping events is not enabled.

---

Once Islamic Asset is marked for 'Mark for Securitization', as part of the securitization pool, the system will not allow any operations to be performed on the underlying asset till the IZ contract's securitization process is complete.

---

#### Note

The system supports securitization of CI contracts.

---

### 6.3 EOD Batch

The below table provides details about the batches run and stage when they are run, for Islamic securitization:

Sl. No	EOD Stage	Sub-Stage	Module BatchTop of Form
1	Post EOTI	Stage : 1	IZDSECR

2		Stage : 2	CIDBATCH
3		Stage : 3	IZEOD
4	Post BOD	Stage : 1	CIDBATCH
5		Stage : 2	IZEODBottom of Form

## 7. Reports

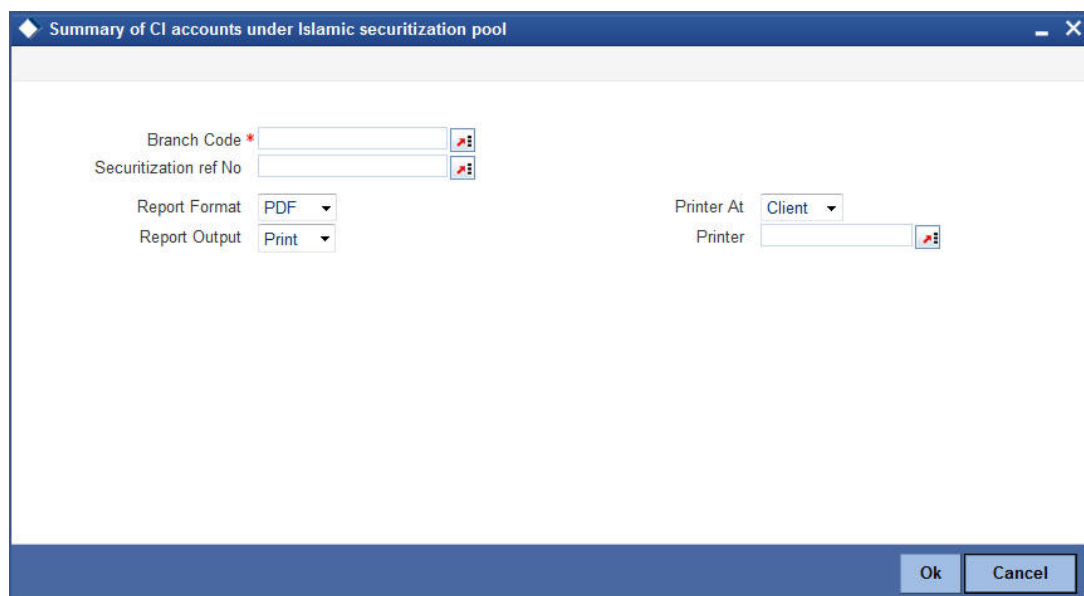
### 7.1 Introduction

You may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), history reports and so on. A set of report formats is pre-defined for every module. However, for securitization module special reports can be generated and is explained in the sections below.

### 7.2 Viewing Summary of Securitization Pool

You can manually generate a report that displays the list of participating CI accounts for the selected securitization contract / securitization pool in the 'Summary of CI accounts under Islamic Securitization Pool' screen. You can invoke this report screen by typing 'IZRPOACC' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.



The screenshot shows a dialog box titled "Summary of CI accounts under Islamic securitization pool". It contains the following fields and controls:

- Branch Code: A text input field with a red asterisk and a search icon.
- Securitization ref No: A text input field with a search icon.
- Report Format: A dropdown menu set to "PDF".
- Report Output: A dropdown menu set to "Print".
- Printer At: A dropdown menu set to "Client".
- Printer: A text input field with a search icon.
- Buttons: "Ok" and "Cancel" buttons at the bottom right.

You can specify the following preferences for the report:

#### **Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

#### **Securitization ref No**

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

#### **Contents of the Report**

The following information is provided in the report.

## Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization Ref No	This is the securitization reference number for which the report is generated.
Asset Ref No(Desc order)	This is the assest reference number (in descending order) for which the report is generated.
Product Code	This is the product code for which the report is generated.
Product Category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Finance Amount	This is the finance amount for which the report is generated.
Currency	This is the currency for which the finance amount is disbursed..
Value date	This is the value date of the finance for which the report is generated.
Maturity date	This is the maturity date of the finance for which the report is generated.

## 7.3 Viewing Summary of Islamic Securitization Pool History

You can manually generate a report that displays securitization contract history details for the specified intervals (history of accounts which are involved in the sale, buyback or amendment details for the securitization contract) in the 'Summary of Islamic Securitization Pool History Details' screen.

You can invoke this report screen by typing 'IZRPOHIS' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Securitization ref no**

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

**From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

**To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

**Header**

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization ref No	This is the securitization reference number for which the report is generated.
Event Code	This is the event code for which the report is generated.
Operation	This is the operation (Buy back, amendment, sale) for which the report is generated.
Asset Ref No	This is the asset reference number for which the report is generated.
Product Code	This is the product code for which the report is generated.
Product Category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Finance Amount	This is the finance amount for which the report is generated.
Currency	This is the currency for which the finance amount is disbursed..
Value Date	This is the value date of the finance for which the report is generated.
Maturity Date	This is the maturity date of the finance for which the report is generated.
Fund ID	This is the fund id of the finance for which the report is generated.

## 7.4 Viewing Summary of Payment Received by SPV

You can manually generate a report that displays the summary of payment received details (participating CI Accounts) for the securitization contract / SPV for the specified period in the 'Summary of Payment Received' screen. You can invoke this report screen by typing

'IZRSPVPY' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

You can specify the following preferences for the report:

#### **Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

#### **Securitization ref no**

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

#### **From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

#### **To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

#### **Header**

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time



## Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization ref No	This is the securitization reference number for which the report is generated.
Asset Ref No	This is the asset reference number for which the report is generated.
Product Code	This is the product code for which the report is generated.
Product Category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Event Code	This is the event code for which the report is generated.
Component Name	This is the component name for which the report is generated.
Due Date	This is the due date for which the report is generated.
Amount Due	This is the amount due for which the report is generated.
Payment Received	This is the payment received for which the report is generated.
Payment Currency	This is the payment currency for which the report is generated.
Payment Date	This is the payment date for which the report is generated.

## 7.5 Viewing Summary of Over Due Payment Received by SPV

You can manually generate a report that displays the summary of payments which are not received for the underlying CI Accounts for the securitization contract / SPV for the specified period in the 'Summary of overdue payments' screen.

You can invoke this report screen by typing 'IZRODYPT' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

◆ LBL\_OVRDUE\_PYMNT

Branch Code \*

Securitization ref No

From Date

To Date

Report Format PDF ▾

Report Output Print ▾

Printer At Client ▾

Printer

Ok Exit

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Securitization ref no**

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

**From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

**To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization ref No	This is the securitization reference number for which the report is generated.
Asset Ref No	This is the account number for which the report is generated.
Product Code	This is the product code for which the report is generated.
Product Category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Event Code	This is the event code for which the report is generated.
Component Name	This is the component name for which the report is generated.
Due Date	This is the due date for which the report is generated.
Amount Due	This is the amount due for which the report is generated.
Payment Received	This is the payment received for which the report is generated.
Payment Currency	This is the payment currency for which the report is generated.
Payment Date	This is the payment date for which the report is generated.

## 7.6 Viewing Summary of Disbursement Details for the Islamic Securitization Contract

You can manually generate a report that displays the future disbursement for the underlying CI Accounts for the securitization contract / SPV for the specified period in the 'Summary of disbursement details for the Islamic securitization contract' screen. You can invoke this report screen by typing 'IZRDSBDT' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a software window titled "LBL\_SEC\_DSBR" with a standard Windows-style title bar (minimize, maximize, close buttons). The window contains a form with the following elements:

- Branch Code \* (text input)
- Securitization ref No \* (text input)
- From Date (date input)
- To Date (date input)
- Report Format: PDF (dropdown menu)
- Report Output: Print (dropdown menu)
- Printer At: Client (dropdown menu)
- Printer: (text input)

At the bottom right of the window, there are two buttons: "Ok" and "Exit".

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Securitization ref no**

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

**From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

**To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization Ref No	This is the securitization reference number for which the report is generated.
Asset Ref No	This is the asset ref number for which the report is generated.
Product code	This is the product code for which the report is generated.
Product category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Component Name	This is the component name for which the report is generated.
Due Date	This is the due date for which the report is generated.
Amount	This is the amount for which the report is generated.
Currency	This is the currency for which the report is generated.

## 7.7 Viewing Summary of Profit and Loss Accrual Details for the Islamic Securitization Contract

You can manually generate a report that displays the summary of profit / loss accrual details for the securitization contract in the 'Summary of profit and loss accrual details for the Islamic securitization contract' screen. You can invoke this report screen by typing 'IZRPLACR' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a software window titled "LBL\_PROFIT\_LOSS". Inside the window, there are several input fields and dropdown menus. On the left side, there are fields for "Branch Code \*", "Securitization ref No", "From Date", and "To Date". Below these are "Report Format" (set to "PDF") and "Report Output" (set to "Print"). On the right side, there are "Printer At" (set to "Client") and "Printer" fields. At the bottom right of the window, there are "Ok" and "Exit" buttons.

You can specify the following preferences for the report:

### **Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

### Securitization ref no

You can generate a report based on the securitization reference number. Select a reference number from the option list provided.

### From date

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

### To date

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

### Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

### Body of the Report

Field Name	Field Description
Branch Code	This is the branch code for which the report is generated.
Securitization Ref No	This is the securitization reference number for which the report is generated.
Accrual Date	This is the accrual date for which the report is generated.
Event Code	This is the event code for which the report is generated.
Profit/Loss Type	This is the profit/loss type for which the report is generated.
Accrual Amount	This is the accrual amount for which the report is generated.
Accrual Currency	This is the accrual currency for which the report is generated.

## 7.8 Viewing Summary of Islamic Securitization History details for the Islamic Finances

You can manually generate a report that displays the summary Securitization history details for the specific CI account for a specified period in the 'Summary of Islamic Securitization History Details for CI Accounts' screen. You can invoke this report screen by typing

'IZRCLHIS' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Account Number**

You can generate a report based on the account number.

**From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

**To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

**Header**

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch code	This is the branch code for which the report is generated.
Asset Ref No	This is the asset reference number
Securitization Ref No	This is the securitization reference number for which the report is generated.
Securitization date	This is the securitization date for which the report is generated.
Operation	This is the operation (Buy back, amendment, sale) for which the report is generated.
From Status	This is the previous status of the account
To Status	This is the new status of the account

## 7.9 Viewing Summary of Islamic assets under securitization for the specific fund

You can manually generate a report that displays the underlying Islamic assets which are funded by the specified Islamic fund in the 'Summary of Islamic Assets under securitization for the specific fund' screen. You can invoke this report screen by typing 'IZRSECFD' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a software window titled "LBL\_IZ\_SEC\_FUND\_ID\_SUM". Inside the window, there are several input fields and dropdown menus. On the left side, there are two text input fields labeled "Branch Code \*" and "Fund ID \*". Below them are two dropdown menus: "Report Format" with "PDF" selected and "Report Output" with "Print" selected. On the right side, there are two more dropdown menus: "Printer At" with "Client" selected and "Printer" which is currently empty. At the bottom right corner of the window, there are two buttons: "Ok" and "Exit".

You can specify the following preferences for the report:

### Branch Code

You can generate a report based on the branch code. Select a branch code from the option list provided.

### Fund Id

Specify the fund id. The adjoining option list displays all the fund ids maintained in the system. You can choose the appropriate one.



## Header

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch code	This is the branch code for which the report is generated.
Securitization ref number	This is the securitization reference number for which the report is generated.
Asset ref no	This is the asset reference number for which the report is generated.
Product code	This is the product code for which the report is generated.
Product category	This is the product category for which the report is generated.
Customer ID	This is the customer ID for which the report is generated.
Finance amount	This is the finance amount for which the report is generated.
Currency	This is the currency for which the finance amount is disbursed..
Lcy amount	This is the local currency for which the finance amount is disbursed..
Value date	This is the value date of the finance for which the report is generated.
Maturity date	This is the maturity date of the finance for which the report is generated.

## **7.10 Viewing Summary of Payments / Disbursement of Islamic assets under securitization for the Specific Fund**

You can manually generate a report that displays payments / disbursement details for all underlying Islamic assets which are funded by the specified Islamic fund in the 'Summary of payments / disbursement of Islamic assets under securitization for the specific fund' screen.

You can invoke this report screen by typing 'IZRPMTFD' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Fund Id**

Specify the fund id. The adjoining option list displays all the fund ids maintained in the system. You can choose the appropriate one.

**From date**

Enter the From Date. The system will generate a report for the securitization pool that have a From Date greater than the date you enter here.

**To date**

Enter the To Date. The system will generate a report for the contracts that have a To Date less than the date you enter here.

**Header**

The following details are displayed in the header section:

Field Name	Field Description
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
BRANCH CODE	This is the branch code for which the report is generated.
SECURIZATION REF NO	This is the securitization reference number for which the report is generated.
ASSET REF NO	This is the asset reference number for which the report is generated.
PRODUCT CODE	This is the product code for which the report is generated.
PRODUCT CATEGORY	This is the product category for which the report is generated.
COMPONENT NAME	This is the component for which the report is generated.
CUSTOMER ID	This is the customer ID for which the report is generated.
AMOUNT	This is the amount for which the report is generated.
CURRENCY	This is the currency for which the finance amount is disbursed.
VALUE DATE	This is the value date of the finance for which the report is generated.
MATURITY DATE	This is the maturity date of the finance for which the report is generated.

## 7.11 Viewing Summary of Islamic Securitization History Details for the CI Finances

You can invoke this report screen by typing 'IZRCLHIS' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a window titled "LBL\_HIS\_SEC" with the following fields and controls:

- Branch Code \* (text input)
- LBL\_PM\_ACCOUNT\_NO (text input)
- From Date (date input)
- To Date (date input)
- Report Format (dropdown menu, currently set to PDF)
- Report Output (dropdown menu, currently set to Print)
- Printer At (dropdown menu, currently set to Client)
- Printer (text input)
- Ok and Exit buttons at the bottom right.

You can specify the following preferences for the report:

**Branch Code**

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Account Number**

Specify the account number from the adjoining option list.

**From Date**

Specify a valid date from when you wish to generate the report from the adjoining calendar.

**To Date**

Specify a valid date till when you wish to generate the report from the adjoining calendar.

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch code	This is the branch code for which the report is generated.
Securitization ref number	This is the securitization reference number for which the report is generated.
Asset ref no	This is the asset reference number for which the report is generated.
Securitization Date	Indicates the securitization date
Operation	Indicates the Operation
From Status	Indicates the from status
To Status	Indicates the to status

## 7.12 Viewing Summary of Payments/Disbursement of Islamic Assets under Securitization for the dpecific Fund

You can invoke this report screen by typing 'IZRPMTFD' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Summary of payments / disbursement of Islamic assets under securitization for the specific Fund". The window contains the following elements:

- Branch Code \***: A text input field.
- Fund ID \***: A text input field.
- From Date**: A date input field.
- To Date**: A date input field.
- Report Format**: A dropdown menu with "PDF" selected.
- Report Output**: A dropdown menu with "Print" selected.
- Mode**: Two radio buttons, "Payment" (selected) and "Disbursement".
- Printer At**: A dropdown menu with "Client" selected.
- Printer**: A text input field.
- Buttons**: "Ok" and "Exit" buttons at the bottom right.

You can specify the following preferences for the report:

### Branch Code

You can generate a report based on the branch code. Select a branch code from the option list provided.

### Fund ID

Specify the fund id from the adjoining option list.

### From Date

Specify a valid date from when you wish to generate the report from the adjoining calendar.

**To Date**

Specify a valid date till when you wish to generate the report from the adjoining calendar.

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

## Body of the Report

Field Name	Field Description
Branch code	This is the branch code for which the report is generated.
Securitization ref number	This is the securitization reference number for which the report is generated.
Asset ref no	This is the asset reference number for which the report is generated.
Product Code	This is the code of the product for which the report is generated.
Product Category	This is the category of the product for which the report is generated
Component Name	This is the name of the component for which the report is generated
Customer ID	This is the customer Identification number
Amount	Indicates the amount
Currency	This is the currency of the account
Value Date	Indicates the value date
Maturity Date	Indicates the maturity date

## 7.13 Viewing Summary of Islamic Assets under Securitization for the Specific Fund

You can invoke this report screen by typing 'IZRSECFD' in the field at the top right corner of the Application Toolbar and clicking the adjoining arrow button.

The screenshot shows a window titled 'LBL\_IZ\_SEC\_FUND\_ID\_SUM'. It contains the following fields and controls:

- Branch Code \* (text input)
- Fund ID \* (text input)
- Report Format (dropdown menu, currently set to PDF)
- Report Output (dropdown menu, currently set to Print)
- Printer At (dropdown menu, currently set to Client)
- Printer (text input)
- Ok and Exit buttons at the bottom right.

You can specify the following preferences for the report:

### Branch Code

You can generate a report based on the branch code. Select a branch code from the option list provided.

**Fund ID**

Specify the fund id from the adjoining option list.

**Header**

The following details are displayed in the header section:

<b>Field Name</b>	<b>Field Description</b>
Report Name	Indicates Report Name
Branch Code / Branch Name	Indicates Current Branch code and Branch Name
User ID	Indicates the Identification of the User
Module	Indicates the Module of the Report
Report Run Date	Indicates Current Branch Date
Report Run Time	Indicates Current Branch Time

**Body of the Report**

<b>Field Name</b>	<b>Field Description</b>
Branch code	This is the branch code for which the report is generated.
Securitization Ref No	This is the securitization reference number for which the report is generated.
Asset Ref No	This is the asset reference number for which the report is generated.
Product Code	This is the code of the product for which the report is generated.
Product Category	This is the category of the product for which the report is generated
Customer ID	This is the customer Identification number
Finance Amount	Indicates the finance amount
Currency	This is the currency of the account
Value Date	Indicates the value date
Maturity Date	Indicates the maturity date



---

## 8. Annexure

### 8.1 Accounting entries for Securitization of Islamic Assets

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

### 8.2 Events

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

<b>Event Code</b>	<b>Event Description</b>
BOOK	Booking Of Islamic Securitization Contract
INIT	Contract Initiation
SAMD	Sale of additional finances accounts to SPV
BAMD	Buyback of finance 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 finances
REVP	Reversal of Payment
LAMD	Amendment of Finance Contract
LDBR	Disbursement of Finance Contract
LPMT	Payment of Finance Contract
PRCH	Collecting Service Charges from SPV on scheduled date based on the pre-defined schedule
PLAC	Realizing Profit / Loss on the scheduled date
RECR	Replacement of finance transaction is securitized

### 8.3 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 finances)            (Outstanding Principal,            + Profit Accrued till sale date            + Compensation accrued till sale date            + Overdue components)</p> <p>Sum of (Discounted type Finances)            (Outstanding Principal, -- RIA Balance)</p> <p>For amendments (SAMD) – Addition of new finances to Pool:            Sum of newly added Finances(Simple and amortized finances)            (Outstanding Principal            + Profit Accrued till sale date            + Compensation accrued till sale date            + Overdue components)</p> <p>Sum of (Discounted type Finances)            (Outstanding Principal, -- RIA Balance)</p> <p>For amendments (BAMD) – removal of finance accounts from Pool:</p> <p>Sum of excluded finance(Simple and amortized finances)            (Outstanding Principal            + Profit Accrued till sale date            + Compensation accrued till sale date            + Overdue components)</p> <p>Sum of (Discounted type Finances)            (Outstanding Principal + RIA Balance)</p>

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 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

## 8.4 Computing Islamic Securitization Pool Value (NPV)

Oracle FLEXCUBE allows you to calculate NPV based on the type of Islamic product category. The various products and their formula is given in the table below:

S.No	Product - Category	Securitization Pool value computation logic
1	Musharakah	Outstanding Principal + Overdue Principal + Overdue Profits
2	Mudarabah	Outstanding Principal + Overdue Principal + Overdue expected Profits (excess profit and customer incentive will not be consider )

3	Murabahah	Outstanding Principal + Overdue Principal + Overdue Profits
4	Istisna	Outstanding Principal + Overdue Principal + Overdue Profits
5	Ijarah - Operational	Outstanding Principal + Overdue Principal + Overdue Profits - Residue Value  For calculating the overdue profit, it is required to consider the payment method ( pay in advance / pay in by arrears )

---

**Note**

Profit accrued till sale date will also be included.

---

## 8.5 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.
SPV_SETTL_BRIDGE_CR	Bank GL account for SPV Credit Settlement bridge
SPV_SETTL_BRIDGE_DR	Bank GL account for SPV Debit Settlement bridge

## 8.6 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 Islamic assets.

### 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.

---

**Note**

The system triggers the CI 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	
SECR_CONTINGENT_ASSET	LOAN_OUTSTANDING	DR	For tracking the book balance in off-balance sheet
SECR_CONTINGENT_POOL	LOAN_OUTSTANDING	CR	

**SAMD**

It is an event for sale of additional finances accounts to SPV (Addition of finance 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	
SPV_SETTLE_ACC	PRCH_CHG	DR	
CHG_INC	PRCH_CHG	CR	
SECR_CONTINGENT_ASSET	LOAN_OUTSTANDING	DR	For tracking the book balance in off-balance sheet
SECR_CONTINGENT_POOL	LOAN_OUTSTANDING	CR	

### **BAMD**

It is an event for Buyback of finance accounts from SPV (removal of finance 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 CI 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	
SECR_CONTINGENT_POOL	LOAN_OUTSTANDING	DR	For tracking the book balance in off-balance sheet
SECR_CONTINGENT_ASSET	LOAN_OUTSTANDING	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_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_SETTLE_ACC	SALE_LOSS	CR	
PLAC_PIA	SALE_LOSS_AC	DR	For periodic realization
SPV_SETTLE_ACC	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 finance contract (principal, profit, compensation 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:

<b>Role</b>	<b>Amount Tag</b>	<b>Debit/Credit</b>
SPV_SETTLE_ACC	LOAN_PMNT_DR	DR
SPV_SETTL_BRIDGE_CR	LOAN_PMNT_DR	CR
SPV_SETTL_BRIDGE_DR	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:

<b>Role</b>	<b>Amount Tag</b>	<b>Debit/Credit</b>
PLAC_RIA	PLAC_PROFT	Dr
PLAC_INC	PLAC_PROFT	Cr
PLAC_PIA	PLAC_LOSS	Dr
PLAC_EXP	PLAC_LOSS	Cr

---

#### **Note**

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

### **RECR**

The system supports this event in securitizing product and is triggered whenever the replacement of finance transaction is securitized.

The system compute the profit / loss for the securitization contract amendment and pass the accounting entries accordingly.

<b>Role</b>	<b>Amount Tag</b>	<b>Debit/Credit</b>
-------------	-------------------	---------------------

SPV_SETTLE_ACC	LOAN_OUTSTANDING_CR	DR
SPV_SET- TL_BRIDGE_CR	LOAN_OUTSTANDING_CR	CR
SPV_SET- TL_BRIDGE_DR	LOAN_OUTSTANDING_DR	DR
SPV_SETTLE_ACC	LOAN_OUTSTANDING_DR	CR
PLAC_EXP	SALE_LOSS	DR
SPV_SETTLE_ACC	SALE_LOSS	CR
PLAC_PIA	SALE_LOSS_AC	DR
SPV_SETTLE_ACC	SALE_LOSS_AC	CR
PLAC_EXP	SALE_LOSS_BR	DR
SPV_SET- TL_BRIDGE_CR	SALE_LOSS_BR	CR
PLAC_PIA	SALE_LOSS_BR_AC	DR
SPV_SET- TL_BRIDGE_CR	SALE_LOSS_BR_AC	CR
SPV_SETTLE_ACC	SALE_PROFIT	DR
PLAC_INC	SALE_PROFIT	CR
SPV_SETTLE_ACC	SALE_PROFIT_AC	DR
PLAC_RIA	SALE_PROFIT_AC	CR
SPV_SET- TL_BRIDGE_DR	SALE_PROFIT_BR	DR
PLAC_INC	SALE_PROFIT_BR	CR
SPV_SET- TL_BRIDGE_DR	SALE_PROFIT_BR_AC	DR
PLAC_RIA	SALE_PROFIT_BR_AC	CR
SPV_SETTLE_ACC	PRCH_LIQD	DR

## 8.7 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	Finance Status	VARCHAR2
PRINCIPAL_OUTSTAND	Outstanding Principal	NUMBER
AMOUNT_DISBURSED	Disbursed Amount	NUMBER
AMOUNT_NOT_DISBURSED	Undisbursed Principal(future scheduled disbursement amount)	NUMBER
TENOR_OUTSTAND	Outstanding Tenor	NUMBER
PROFIT_RATE	Rate of Profit	NUMBER
PROFIT_TYPE	Type of Profit (Floating / Fixed)	NUMBER
PRINCIPAL_PAYMENT_FREQ	Principal Payment frequency	NUMBER
PROFIT_PAYMENT_FREQ	Profit 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
FINANCE_CURRENCY	Currency of Finance	NUMBER
CUSTOMER_CATEGORY	Customer Category	NUMBER
PROD_CATEGORY	Product category	VARCHAR2
PROFIT_RATE	Profit rate	NUMBER
FUND_ID	Fund ID	VARCHAR2
ACC_STATUS	Account Status	VARCHAR2
RP_STATUS	Relationship Pricing Status	VARCHAR2

## 8.8 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	IZ_-BOOK_A DV	IZ_-BOOK_AD- V_FMT	IZBRANC HDATE_	Single	Securitization Branch Date
			_BRANCH -NAME_	Single	Securitization Branch Name
			_IZSPV- NAME_	Single	SPV Customer Name
			_IZSPV- ADDR- LN1_	Single	SPV Address Line 1
			_IZSPV- ADDR- LN2_	Single	SPV Address Line 2
			_IZSPV- ADDR- LN3_	Single	SPV Address Line 3
			_IZSPV- ADDR- LN4_	Single	SPV Address Line 4
			_USER- REF_	Single	IZ User Refer- ence Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM- DATE_	Single	IZ Contract Maturity Date
			_SPVID_	Single	Special Pur- pose Vehicles ID
			_SPVNAM E_	Single	SPV Name
			_SPOOLA- MT_	Single	Securitized Pool Amount
_SPOOLC CY_	Single	Securitized Pool Currency			
_SALEAM T_	Single	Securitized Pool Sale Amount			

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_SALECY_	Single	Securitized Pool Sale Currency
			_SALE_DATE_	Single	Securitized Pool Sale Date
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization Contract Init Advice	IZ_INIT_ADV	IZ_INIT_ADV_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ 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
			_SALEAM T_	Single	Securitized Pool Sale Amount
			_SALEC-CY_	Single	Securitized Pool Sale Currency
			_SALE_-DATE_	Single	Securitized Pool Sale Date
			_SECLN-FLAG_	Single	Finance Exists Flag

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization Contract Amendment Advice	IZ_AMN-D_ADV	IZ_AMN-D_AD-V_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ Contract Maturity Date
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAM E_	Single	SPV Name
			_SPOOLAMT_	Single	Securitized Pool Amount
			_SPOOLCY_	Single	Securitized Pool Currency
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount



Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LBNAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization Contract Sale Amendment Advice	IZ_SAM-D_ADV	IZ_SAM-D_ADV_FMT	_IZBRANCHDATE_	Single	Securitization Branch Date
			_BRANCHNAME_	Single	Securitization Branch Name
			_IZSPVNAME_	Single	SPV Customer Name
			_IZSPVADDRLN1_	Single	SPV Address Line 1
			_IZSPVADDRLN2_	Single	SPV Address Line 2
			_IZSPVADDRLN3_	Single	SPV Address Line 3
			_IZSPVADDRLN4_	Single	SPV Address Line 4
			_USERREF_	Single	IZ User Reference Number

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ 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	Finance Exists Flag
			_LNAC-CNUM_	Multiple	Underlying Finance's Account Number
			_LNA-CUSER-REF_	Multiple	Underlying Finance's User Reference
			_LNAMT_	Multiple	Underlying Finance's Amount
			_LNCCY_	Multiple	Underlying Finance's Finance Currency
			_LNSTA-TUS_	Multiple	Underlying Finance's Account Status
			_LNDATE_	Multiple	Underlying Finance's Date
			_LN-MDATE_	Multiple	Underlying Finance's Maturity Date
			_LNTEN-OR_	Multiple	Underlying Finance's Tenor

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LN-BNAME_	Multiple	Underlying Finance's Borrower Name
			_LNBID_	Multiple	Underlying Finance's Borrower ID
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
Securitization Contract Buyback Amendment Advice	IZ_BAM-D_ADV	IZ_BAM-D_AD-V_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ Contract Maturity Date
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAME_	Single	SPV Name
			_SPOOLAMT_	Single	Securitized Pool Amount
			_SPOOLCY_	Single	Securitized Pool Currency
_LNFLAG_	Single	Finance Exists Flag			

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LNAC-CNUM_	Multiple	Underlying Finance's Account Number
			_LNA-CUSER-REF_	Multiple	Underlying Finance's User Reference
			_LNAMT_	Multiple	Underlying Finance's Amount
			_LNCCY_	Multiple	Underlying Finance's Finance Currency
			_LNSTATUS_	Multiple	Underlying Finance's Account Status
			_LNDATE_	Multiple	Underlying Finance's Date
			_LN- MDATE_	Multiple	Underlying Finance's Maturity Date
			_LNTEN- OR_	Multiple	Underlying Finance's Tenor
			_LN- BNAME_	Multiple	Underlying Finance's Borrower Name
			_LNBID_	Multiple	Underlying Finance's Borrower ID
			_SECLN- FLAG_	Single	Finance Exists Flag
			_AC- CNUM_	Multiple	Underlying Finance's Account Number
			_AC- USER- REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTA-TUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization Contract Maturity Date Amendment Advice	IZ_MAM-D_ADV	IZ_MAM-D_ADV-FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ 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
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTA-TUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization Closure Advice	IZ_CLS-R_ADV	IZ_CLS-R_ADV_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ Contract Maturity Date
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAM E_	Single	SPV Name
_SPOOLA-MT_	Single	Securitized Pool Amount			



Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_SPOOLC CY_	Single	Securitized Pool Currency
			_SALEAM T_	Single	Securitized Pool Sale Amount
			_SALEC- CY_	Single	Securitized Pool Sale Currency
			_SALE_- DATE_	Single	Securitized Pool Sale Date
			_SECLN- FLAG_	Single	Finance Exists Flag
			_AC- CNUM_	Multiple	Underlying Finance's Account Num- ber
			_AC- USER- REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Cur- rency
			_LSTA- TUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Matu- rity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB- NAME_	Multiple	Underlying Finance's Bor- rower Name
			_LBID_	Multiple	Underlying Finance's Bor- rower ID

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
Consolidated Finance Account Amendment Advice	IZ_LAM-D_ADV	IZ_LAM-D_AD-V_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAM E_	Single	SPV Name
			_SREF-NO_	Single	IZ Contract Reference Number
			_DATE_	Single	Underlying Finance's Amendment Date
			_LNFLAG_	Single	Finance Exists Flag
			_LNAC-CNUM_	Multiple	Underlying Finance's Account Number
_LNA-CUSER-REF_	Multiple	Underlying Finance's User Reference			

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LNAMT_	Multiple	Underlying Finance's Amount
			_LNCCY_	Multiple	Underlying Finance's Finance Currency
			_LNSTATUS_	Multiple	Underlying Finance's Account Status
			_LNDATE_	Multiple	Underlying Finance's Date
			_LNMDATE_	Multiple	Underlying Finance's Maturity Date
			_LNTENOR_	Multiple	Underlying Finance's Tenor
			_LNBNAME_	Multiple	Underlying Finance's Borrower Name
			_LNBID_	Multiple	Underlying Finance's Borrower ID
			_SECLNFLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Consolidated Finance Account Disbursement Advice	IZ_LDS-B_ADV	IZ_LDS-B_AD-V_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAM E_	Single	SPV Name
			_SREF-NO_	Single	IZ Contract Reference Number

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_DATE_	Single	Underlying Finance's Disbursement Date
			_LNFLAG_	Single	Finance Exists Flag
			_LNAC-CNUM_	Multiple	Underlying Finance's Account Number
			_LNA-CUSER-REF_	Multiple	Underlying Finance's User Reference
			_LNAMT_	Multiple	Underlying Finance's Amount
			_LNCCY_	Multiple	Underlying Finance's Finance Currency
			_LNSTATUS_	Multiple	Underlying Finance's Account Status
			_LNDATE_	Multiple	Underlying Finance's Date
			_LN-MDATE_	Multiple	Underlying Finance's Maturity Date
			_LNTEN-OR_	Multiple	Underlying Finance's Tenor
			_LN-BNAME_	Multiple	Underlying Finance's Borrower Name
			_LNBID_	Multiple	Underlying Finance's Borrower ID
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Consolidated Finance Account pre-payment Advice	IZ_P-PAY_ADV	IZ_P-PAY_ADV_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SPVID_	Single	Special Purpose Vehicles ID
			_SPVNAM E_	Single	SPV Name
			_SREF-NO_	Single	IZ Contract Reference Number
			_DATE_	Single	Underlying Finance's Pre-Payment Date
			_LNFLAG_	Single	Finance Exists Flag
			_LNAC-CNUM_	Multiple	Underlying Finance's Account Number
			_LNA-CUSER-REF_	Multiple	Underlying Finance's User Reference
			_LNAMT_	Multiple	Underlying Finance's Amount
			_LNCCY_	Multiple	Underlying Finance's Finance Currency
			_LNSTATUS_	Multiple	Underlying Finance's Account Status
			_LNDATE_	Multiple	Underlying Finance's Date
			_LN-MDATE_	Multiple	Underlying Finance's Maturity Date
			_LNTENOR_	Multiple	Underlying Finance's Tenor

Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_LN-BNAME_	Multiple	Underlying Finance's Borrower Name
			_LNBID_	Multiple	Underlying Finance's Borrower ID
			_SECLN-FLAG_	Single	Finance Exists Flag
			_AC-CNUM_	Multiple	Underlying Finance's Account Number
			_AC-USER-REF_	Multiple	Underlying Finance's User Reference
			_LOAMT_	Multiple	Underlying Finance's Amount
			_LCCY_	Multiple	Underlying Finance's Finance Currency
			_LSTATUS_	Multiple	Underlying Finance's Account Status
			_LDATE_	Multiple	Underlying Finance's Date
			_MDATE_	Multiple	Underlying Finance's Maturity Date
			_LTENOR_	Multiple	Underlying Finance's Tenor
			_LB-NAME_	Multiple	Underlying Finance's Borrower Name
			_LBID_	Multiple	Underlying Finance's Borrower ID
Securitization contract Payment Advice	IZ_P-MNT_ADV	IZ_P-MNT_ADV_FMT	_IZ-BRANCH-DATE_	Single	Securitization Branch Date



Message	Message Type	Message Format	Tag Name	Tag Type	Tag Description
			_BRANCH-NAME_	Single	Securitization Branch Name
			_IZSPV-NAME_	Single	SPV Customer Name
			_IZSPV-ADDR-LN1_	Single	SPV Address Line 1
			_IZSPV-ADDR-LN2_	Single	SPV Address Line 2
			_IZSPV-ADDR-LN3_	Single	SPV Address Line 3
			_IZSPV-ADDR-LN4_	Single	SPV Address Line 4
			_USER-REF_	Single	IZ User Reference Number
			_SVDATE_	Single	IZ Contract Value Date
			_SBDATE_	Single	IZ Contract Book Date
			_SM-DATE_	Single	IZ Contract Maturity Date
			_SPVID_	Single	Special Purpose Vehicle ID
			_SPVNAM E_	Single	SPV Name
			_PMNT-FLAG_	Single	Payment Exists Flag
			_PAYAMT_	Single	Securitization Contract Payment Amount
			_PAYCCY_	Single	Securitization Contract Payment Currency
			_PAY-DATE_	Single	Securitization Contract Payment Date

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

<b>Advice Name</b>	<b>Event</b>	<b>Generation Time</b>	<b>Supported tags</b>
Securitization Book Advice	BOOK	Authorize	IZ_ADV_FMT
Securitization Init Advice	INIT	Authorize	IZ_ADV_FMT
Securitization contract Amendment Advice	AMND	Authorize	IZ_AMD_ADV
Sale Advice	SAMD	Authorize	IZ_AMD_ADV
Buyback Advice	BAMD	Authorize	IZ_AMD_ADV
Payment Advice	LIQD	Authorize	IZ_PMNT_ADV
Closure Advice (Manual closure)	CLOS	BOD	IZ_CLSR_ADV
Consolidated Finance Amendment statement	LAMD	EOD	IZ_LAMD_ADV
Consolidated Finance Disbursement Request	LDBR	EOD	IZ_LDSB_ADV
Consolidated Finance Pre-payments received	LPMT	EOD	IZ_PPAY_ADV
			IZ_PMNT_ADV

---

## 9. Function ID Glossary

### I

IZDFRMNT .....	3-1
IZDPRMNT .....	4-1
IZDTRONL .....	5-8
IZRCLHIS .....	7-16
IZRDSBDT .....	7-8
IZRODYPT .....	7-6
IZRPLACR .....	7-10
IZRPMTFD .....	7-18

IZRPOACC .....	7-1
IZRPOHIS .....	7-3
IZRSECFD .....	7-20
IZRSPVPY .....	7-5

### S

SZDFRMNT .....	3-1
SZDPYMNT .....	5-26
SZDTRAUT .....	5-24