

Oracle® Banking Corporate Lending

Product Definition



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Preface

This topic contains the following sub-topics:

- [Purpose](#)
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Purpose

This manual is essentially designed to help you set up products in Oracle Lending. It takes you through the various steps involved in creating a product.

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

Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

Module Prerequisite

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviations	Description
GL	General Ledger
LC	Letter of Credit
LN	Bilateral loans
LS	Loan Syndication
MIS	Management Information System
OL	Oracle Lending
SL	Sub Ledger
UDF	User Defined Field

Audience

This manual is intended for the following User/User Roles

Table 2 Audience

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

Basic Actions

Table 3 List of Basic Actions

Action	Description
Approve	Click Approve to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the performed action.
Cancel	Click Cancel to cancel the performed action.
Compare	Click Compare to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .

Table 3 (Cont.) List of Basic Actions

Action	Description
Collapse All	Click Collapse All to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Click Expand All to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Click New to add a new record. The system displays a new record to specify the required data. Note: The fields which are marked in asterisk red are mandatory fields.
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
View	Click View to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .

Critical Patches

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

Conventions

The following text conventions are used in this document:

Table 4 Conventions and Meaning

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

Diversity and Inclusion

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

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>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Related Resources

For more information on any related features, refer to the following documents:

- *Common Procedures User Guide*
- *Interest User Guide*
- *Charge and Fees User Guide*
- *Tax User Guide*
- *Settlements User Guide*
- *Bilateral Loans User Guide*

Screenshot Disclaimer

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

Symbols and Icons

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

Table 5 Symbols and Icons - Common

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

Table 5 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search

Table 5 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Advanced search
	Clear all
	Reset
	Export
	Print
	View Details
	Sorting

Table 6 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number
	Hold
	Reverse
	Authorize
	Rollover

Module Prerequisite

After finishing all the requirements, please log out from the Homescreen.

1

Product Definition

The word **product** is frequently used in the Oracle Lending user manuals. A **product** is a specific service that is offered.

This topic contains following sub topics:

- [Advantages of Defining a Product](#)
- [Creating a Product](#)
- [Identifying Interest Components for a Product](#)
- [Identifying Charge Components for a Product](#)
- [Identifying Tax Components for a Product](#)
- [Associating the Fee Component with a product](#)
- [Setting up Accounting Details for a Product](#)
- [Specifying Branch, Currency, and Customer Restrictions](#)
- [Specifying MIS Details for a Product](#)
- [User Defined Fields for a Product](#)
- [Associating the discount accrual preferences](#)
- [Status control of a product](#)
- [Specifying accrual fee details of a product](#)
- [Associating diary events of a product](#)
- [Maintaining multi-level authorization of a contract](#)
- [Maintaining Financial Centre for Holiday Treatment](#)

1.1 Advantages of Defining a Product

The attributes that you define for a product apply on all contracts that are processed under the product. By creating a product, you construct a broad framework within which you can process contracts. This helps to minimize the details you have to capture when processing a contract.

1.2 Creating a Product

In the Product Definition screen of every module, you can enter basic information about a product such as the Product Code, the Description, and so on. The Product Definition screens of the various modules of Oracle Lending are navigated from the Application Browser.

To capture details of product definition screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, type **OLDPRMNT** and click next arrow.

The **Bilateral Loans Product Definition**

Figure 1-1 Bilateral Loans Product Definition

2. In a Product Definition screen, you should specify the following details for the products you create:
 - A unique code to the product
 - A brief description of the product
 - The product type
 - The product group
 - A slogan for the product
 - The life span of the product
 - Remarks

Note

Product Definition screen is specific to a module. To create an LD product, for an instance, navigate to **Loans and Commitment Product Definition** screen from the Application Browser. Similarly, to create an LS product, navigate to **LS Product Definition** screen from the Application Browser.

3. You can enter below details in **Bilateral Loans Product Definition** screen. For information on fields, refer to the field description table.

Table 1-1 Bilateral Loans Product Definition

Field	Description
Product Code	A Product Code identifies a product throughout Oracle Lending. This code should be four characters in length. When defining a new product, you should enter a code that is unique across the different modules of Oracle Lending. For instance, if you have used LC01 for a product in the Loans and Commitment module, you cannot use it as a product code in any other module.

Table 1-1 (Cont.) Bilateral Loans Product Definition

Field	Description
Product Description	It may be difficult to recognize a product just by its code. In the Description field, therefore, suitably describe the product code so that it can be easily identified. This description is displayed along with the code throughout Oracle Lending.
Product Type	Product categories are referred to as Product Types . When you create a product, you must specify the type to which it belongs. For an instance, you should specify the product type as Loan if you are defining a lending product and Commitment if you are defining a Funds Transfer product.
Product Group	Products can be categorized into groups based on the common elements that they share. You must associate a product with a group. This facilitates the retrieval of information of a class of products at one stroke. Product Groups are maintained in the Product Group Maintenance screen. You can invoke the Product Group Maintenance screen by typing OLDPRGRT in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
Product Slogan	You can enter a marketing slogan line for every product you create. This slogan is printed on all advices that are sent to customers who avail of the product. For example, if you set up a Loans product, you can enter the slogan Loans On Demand .
Life Span of a Product	A product can be defined to be active over a specific period. When you create a product, you can specify a Product Start Date and Product End Date for it. The product can only be used within the specified period. That is, within the Product Start Date and Product End Date . If you do not specify the Product Start Date , the branch date is displayed as the Product Start Date . If you do not specify an Product End Date for a product, it can be used for an indefinite period.
Product Remarks	When creating a product, you can enter information about the product intended for your bank's internal reference. This information is not to be printed on any correspondence with the customer.

Table 1-1 (Cont.) Bilateral Loans Product Definition

Field	Description
Defining the Other Attributes of a Product	Once you have specified the basic details of a product, you can define the other attributes for it. From the Loans and Commitment Product Definition main screen, you can move to the screen of your choice to define an attribute by clicking on the appropriate icon. The other product attributes that you can define include: • Interest, charges, and fees that you like to levy on contracts involving the product. • Taxes that apply on the contracts involving the product. • Type of accounts and the GL/SLs to which the accounting entries generated by contracts involving the product have to be posted. • Advices to be generated at different points in the life cycle of contracts involving the product. • List of allowed or a list of disallowed branches (of your bank) that can use a product. • List of currencies that are allowed or disallowed for a product. • Certain preferences, specific to a product. • Management Information System (MIS) details Discount accrual, Accrual fee details, Diary events for a product. The product attributes that you can define depends on the module in which you are creating the product. For instance, the attributes that you define for a product in the Oracle Lending (OL) module vary significantly from the product attributes that you define in the Funds Transfer module. For products you create in the OL module, you can define, interest, clause, and document details, whereas, these attributes cannot apply to products you create in the Funds Transfer module. Note: There are some fields in the product definition screens in which a value must be entered. If you try to save a product without entering details in these fields, the product is not saved. You are prompted to enter all mandatory details before attempting to save the product. For more information on fields and tabs, refer to <i>Bilateral Loans User Manual</i>.

1.3 Identifying Interest Components for a Product

In Oracle Lending, the interest that applies on a contract (say, a loan) is referred to as the interest component of the contract. Calculating the interest component for a contract is achieved by:

- Creating interest rules.
- Building interest classes (specifically, for the Securities module).
- Associating a product with an interest rule (or an interest class in case of the Securities module). This rule applies on all contracts processed under the product.
- Amending, if required, certain interest details that a contract acquires from the product under which it is processed.

For more information about interest, refer to the *Interest User Manual*.

Click **Interest** in the **Bilateral Loans Product Definition** screen to access the **Interest** screen. In this screen, you can associate the product you are creating with an Interest Rule. The attributes defined for the interest rule or class that you link to a product default to all contracts processed under the product.

Note

For products created in certain modules of Oracle Lending, you may have to specify additional interest details. These details have to be specified in the Product Preferences screen of the module. For more information about Products, refer to the respective *Products User Manuals*.

1.4 Identifying Charge Components for a Product

On the transactions and contracts you enter in Oracle Lending, you may opt to levy charges. You can calculate charges for a contract in the following manner:

- Define a Charge Rule.
- Build a Charge Class and associate it with a rule.
- Associate a product with charge classes. These classes apply on all contracts processed under the product.
- Amend, if required, certain charge details that a contract acquires from the product under which it is processed.

You can identify the charge component for a product in the **Charges Definition** screen. Click **Charges** from the **Bilateral Loans Product Definition** screen to access this screen.

The steps involved in processing charges for a contract, that is, defining charge rules, defining charge classes, associating charge classes with a product, and amending charge details to suit a contract are explained in the *Charge and Fees User Manual*.

1.5 Identifying Tax Components for a Product

In Oracle Lending, you can compute the tax that applies on a contract or deal by:

- Setting up a tax rule.
- Linking tax rules to create a tax scheme.
- Associating a product with a tax scheme. The rules that are part of the scheme applies on all contracts processed under the product.
- Amending, if required, certain tax details that a contract acquires from the product under which it is processed.

You can identify the tax components for a product in the **Tax Details** screen. Click **Tax** in the **Bilateral Loans Product Definition** screen of any module to access this screen.

The steps involved in processing tax for a contract is explained in the *Tax User Manual*.

1.6 Associating the Fee Component with a product

In Oracle Lending, you have the option to collect and accrue a certain amount as fee, upfront at the time of booking a contract. These are the steps involved in processing contracts in Oracle Lending, for which the fee components need to be accrued:

- Defining a fee component.
- Associating the fee component with products.
- Entering the fee details at the contract level.

- Accrual Processing of fee components.

After defining a fee component, you need to link the fee component to a product in Oracle Lending. Consequently, you can collect and accrue fees on all contracts associated with that product.

Click **Fees** in the **Bilateral Loans Product Definition** screen of the (for which the fee accrual functionality is applicable) to access the **Fee Details** screen to link the fee components to a product.

For details relating to upfront fee collection, refer the Processing Upfront Fee Collection and Accruals section in the relevant modules.

For more information about fee component, refer to the *Charges and Fees User Manual*.

1.7 Setting up Accounting Details for a Product

In Oracle Lending, accounting-simplistically, posting accounting entries to the appropriate ledgers maintained in your Chart of Accounts-is automated. This is achieved by defining an intricate accounting structure that includes the Chart of Accounts, Transaction Codes and Amount Tags, and by identifying accounting roles, heads, and amount tags for the products you create at your bank. As a result, the accounting entries that are generated at the various events in the life cycle of contracts are automatically posted to the ledgers specified for the product.

Before we proceed with setting up accounting details for a product, we shall discuss a few terms that are frequently used in this section.

- **Accounting Head** - In Oracle Lending, the different General Ledgers (GLs) and Sub-Ledgers (SLs) maintained in your Chart of Accounts are referred to as accounting heads, or, account heads.
- **GL Types** - The GL/SLs that you have maintained in your bank can be categorized into different GL Types: Asset, Liability, Income, Expense, Contingent Asset, Contingent Liability, Position GL, Position Equivalent GL, and so on. When maintaining a GL in the Chart of Accounts, you have to identify its type.
- **Amount Tag** - A contract is typically consist of several components. For instance, a loan contract consists of the principal, interest, charges, tax, and so on. These amounts are referred to as the **components** of a loan contract. In Oracle Lending, a unique tag called the Amount Tag identifies each component.
- **Accounting Roles** - Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head. For instance, in the Oracle Lending (OL) module, assume you have specified the following interest for an OL product, to be collected when issuing OLs processed under the product: INTERST1 and INTERST2. The following Accounting Roles are automatically generated in Oracle Lending to identify all possible types of accounting entries involving these interest components:

Table 1-2 Interest Components

INTEREST 1	INTEREST 2	Type of Accounting Entry
INTERST1INC	INTERST2INC	Income
INTERST1EXP	INTERST2EXP	Expense
INTERST1PAY	INTERST2PAY	Payable
INTERST1REC	INTERST2REC	Receivable
INTERST1RIA	INTERST2RIA	Received in Advance

Table 1-2 (Cont.) Interest Components

INTEREST 1	INTEREST 2	Type of Accounting Entry
INTERST1PIA	INTERST2PIA	Paid in Advance

Similarly, based on your accounting set up in a module, accounting roles are automatically generated for the other components of a contract.

You can maintain the accounting details for a product in two screens:

- The Product Accounting Roles to Head Mapping Definition screen.
- The Product Events Accounting Entries and Advices Maintenance screen.

This topic contains following sub-topics:

- [Identifying the Accounting Roles and Heads for a Product](#)

1.7.1 Identifying the Accounting Roles and Heads for a Product

Before you define the accounting details for a product, you should define the various components of the contracts involving the product such as interest, charges, tax, and so on.

In the **Accounting Roles** screen, a list of accounting roles are automatically generated based on the components you define for the product. You should map all the accounting roles that are available with the appropriate accounting heads.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

1. From the **Bilateral Loans Product Definition** screen, click on **Accounting Roles** tab.
The **Accounting Roles** screen is displayed.

Figure 1-2 Accounting Roles

2. Adopting either of the following procedures, you can specify the accounting roles and heads for a product:
 - Associating the product with an Accounting Role to Head Mapping Class. (This is possible only if you have maintained classes of Accounting Roles and Heads specifically for the module.)
 - Mapping accounting roles and heads specifically for the product.

Table 1-3 Accounting Roles

Field	Description
Using a Class	Click Default From Class in the Accounting Roles screen to associate the product you are maintaining with a class of mapped roles and heads. A list of the classes that you have defined specifically for the module is displayed. Choose a class with the requisite accounting heads and roles mapped. You can select and modify the required role to head mapping details to suit the product you are defining. You can also define new role to head mapping by clicking the + button. The procedure for setting up an Accounting Roles to Head Mapping classes is similar to mapping accounting roles and accounting heads specifically for a product.
Mapping Accounting Roles to Heads specifically for a product	If you do not use a class to define accounting role and heads for a product, in this screen, you can define them specifically for the product you are creating.
Map Type	The mapping between an accounting role and account head can be of the following types: • Static: If the map type is static, you can link an accounting role to only one accounting/ GL head (one to one mapping). • User Defined: For a user defined map type, you can maintain multiple linkages under different conditions using a case-result rule structure (one to many accounting).
Accounting Role and Description	Accounting role is used to denote the accounting function of a GL or Account. To map an accounting role to an account head, select a valid accounting role from the option list provided. This list displays the roles available for the module. Once you choose the accounting role, the description maintained for the role is also displayed in the adjacent field. If you do not want to select a role from the option list, you can also create an accounting role for a product and specify a brief description for the same.
Account Head and Description	The account head identifies the GL or Account to which the accounting entries are to be posted. Based on the type of accounting role you select (Asset, Liability so on.), the list of Account Heads (General Ledger heads) that are of the same type as that of the accounting role, becomes available in the option list provided. You can select an accounting head from this list and thus, create a role to head mapping. On selection of the Account Head, the description is also displayed in the adjacent field. Click Add icon to create subsequent mappings for the product. If you want to delete a role to head mapping, click Delete icon.
Rule	If the Map Type is User Defined , you can create a case-result rule structure based on which the entries are posted to the appropriate account head. To create a rule, click Rule in the Roles section of the product screen.

3. You can define multiple conditions and for each condition you can specify the resultant **Account Head**. This way you can maintain one to many mappings between an accounting role and an account head. Depending on the condition that is evaluated favourably, the corresponding account head is used for posting the entries.

To define condition you can use SDEs or UDF fields. SDEs are selected from the LOV where as UDF fields have to be manually defined using the prefix UDF@
For example, UDF@RESIDENT=YES.

Figure 1-3 Role Mapping

Role Mapping

Rule No	Condition	Account Head	Condition
			Condition

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

Cancel Save

To build a condition, click **Condition** in the **Role Mapping** screen. The **Condition Builder** is displayed. You can build the conditions using the elements (SDEs), operators and logical operators available in the screen above.

For details on building a condition using the options available in the screen, refer *Defining Events and Accounting Details specifically for a Product* topic.

Note

The system ensures that all accounting roles that are applicable for the product and which have been used in the definition of the accounting entries are necessarily linked to an account head. If the mapping is not complete, an error message is displayed when you attempt to save the product specifying Events and Accounting Entries.

4. A contract goes through different stages in its life cycle. In Oracle Lending, the different stages a contract passes through in its life cycle are referred to as **Events**.
The **Events** screen is displayed.
5. At an event, typically, if you want to post the accounting entries to the appropriate account heads and generate the required advices. When setting up a product, you can define the accounting entries that have to be posted and the advices that have to be generated at the various events in the life cycle of contracts involving the product. To do this, click **Events** in the **Bilateral Loans Product Definition** screen.

The **Events** screen is displayed.

Figure 1-4 Events

6. You can define the accounting entries and advices for events using either of the following methods:
- Associating a product with an Events Class. This is possible only if you have maintained Events classes specifically for the module.
 - By defining event details specifically for the product.

This topic contains following sub-topics:

- [Defining transaction types for reversal](#)
- [Using a class](#)
- [Defining Events and Accounting Details specifically for a Product](#)

1.7.1.1 Defining transaction types for reversal

To capture details of reversal type maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDREVTP** and click next arrow.
The **Reversal Type Maintenance** screen is displayed.

Figure 1-5 Reversal Type Maintenance

2. In this screen to capture the list of allowed transaction types for the product in case of a reversal.

After you open this screen, you can associate new transaction codes for each transaction type. During reversal of events, the system replaces the old transaction codes with the corresponding (new) transaction codes. In case no new transaction codes are associated for the old transaction code, the entries are passed with the old transaction code.

1.7.1.2 Using a class

Click **Default From Class** in this screen to associate the product you are maintaining with an Events class. A list of the Events classes that you have defined specifically for the module is displayed. Choose a class with the requisite events and accounting details maintained. The product acquires the accounting entries and advices defined for the Events class you choose.

The procedure for setting up an Events class is similar to defining events and accounting details for a product.

1.7.1.3 Defining Events and Accounting Details specifically for a Product

If you do not use an events class, you should define event details specifically for the product.

Click **Add row** to display a list of events pertaining to the module. Select an event from the list by double-clicking on it.

For every event you select, you should specify the accounting entries that should be passed and the advices that should be generated.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

To capture details of accounting entries screen

From the **Bilateral Loans Product Definition** screen, click on **Events** tab.

1. From the **Events** screen, click on **Accounting Entries** tab.

The **Accounting Entries** screen is displayed.

Figure 1-6 Accounting Entries

The screenshot displays the 'Accounting Entries' configuration window. At the top, there are tabs for 'Event Code' (set to 'ACCR') and 'Event Description' (set to 'Accrual'). Below these, the 'Accounting Rules' section shows a table with one rule: Rule No. 1, Condition 1=1. The 'Accounting Entries Details' section shows a table with 8 columns: Accounting Role, Amount Tag, Dr/Cr, Transaction Code, Netting, Msg Netting, and MIS Head. It lists four entries: PNLINTRFRINC (Credit, 000), PNLINTRFRREC (Debit, 000), PRIN_PNLINC (Credit, 000), and PRIN_PNLIREC (Debit, 000). The bottom of the screen has 'Exit' and 'Save' buttons.

2. You can define the accounting entries based on the set of rules.

SDEs are used to define rules while creating the product. When the product is created, the rules and the accounting entries for the respective rules are also saved.

During the life cycle of a loan when an event occurs, the system does the following:

- a. System checks the rules that are getting satisfied by deriving the SDEs defined in the rule.
 - b. Select the accounting entries for that corresponding rule.
 - c. Process the events accordingly.
3. You can specify below details in this screen. For information on fields, refer to the field description table.

Table 1-4 Accounting Entries

Field	Description
Rule No	Every rule/condition you define for a product should be assigned a unique number. The rule number can consist of a maximum of 5 digits.
Condition	You can either enter the condition here or using condition builder. If you use condition builder, the condition gets defaulted here.
Condition Builder	You can define conditions for rule using Condition Builder . For more information, refer Condition Builder table.
Accounting Role	Specify the accounting role that should be used at the event. The drop-down list displays all the accounting roles specified for the product in the Accounting Role Definition screen.
Amount Tag	Specify the tag, which identifies the component that has to be posted to the account head.
Indicating a debit or credit	Indicate whether the accounting role you specified is for the debit or credit leg of the contract event.
Transaction Code	Every accounting entry in Oracle Lending is associated with a Transaction Code that describes the nature of the entry. Specify the transaction code that should be used to post the accounting entry to the account head.

Table 1-4 (Cont.) Accounting Entries

Field	Description
Indicating if accounting entries can be netted	Specify whether accounting entries should be netted at an event. You can net the accounting entries that are generated at an event if the set of entries satisfy the following criteria: - The entries belong to the same Account and Branch. - The entries to be netted are in the same currency. - The entries have the same value date. - The exchange rate to be picked up for the entries is the same If you want a particular leg of an accounting entry to be considered for netting (subject to the above criteria), select Yes from the drop-down list in the Netting field against this leg. You should define details for both the legs of an accounting entry. For each accounting entry, you should specify the details of the debit and the credit leg. Thus, the first two specifications are for one entry, the next two for another, and so on. The Transaction Code for the entry should be specified for both legs of the entries. This netting of accounting entries is only for processing and not for message generation.
Netting outgoing payment instructions	You can net multiple entries posted into the same account for processing. Independent of this, you can net entries posted into the same account with a view to sending out netted payment instruction messages. If you want a particular leg of an accounting entry to be considered for netting for messaging purpose, select Yes from the drop-down list in the Msg Netting field against this leg. For sending out payment instructions, the system identifies the netted amount based on entries in the Msg Netting field, and not based on entries in the Netting field. Therefore, you can specify an accounting entry to be considered for Msg Netting and not for Netting. The validation criteria mentioned for the Netting field is same for the Msg Netting field also.

Figure 1-7 Condition Builder

The screenshot shows the 'Condition Builder' dialog box. It features a search bar under 'Fields', a 'Condition' dropdown, and a 'Mathematical Operator' dropdown. To the right, there's an 'Operator' section with a 'Value' dropdown and buttons for 'And', 'Or', 'Accept', and 'Clear Condition'. The bottom right corner contains 'Cancel' and 'Save' buttons.

You can specify the following details in **Condition Builder** screen:

Table 1-5 Condition Builder

Field	Description
Fields	You can select the SDEs from the adjoining option list. The system displays list of SDEs maintained.
Condition	The system displays the final condition that is defined.
Mathematical Operations	You can select the mathematical operations like + , - , * , \ from the drop-down list.
Operator	You can select the logical operators from the drop-down list. • Equal to • Not Equal to • Greater than • Less than • Greater than or Equal to • Less than or Equal to • Like • Not Like
Value	You can enter the value. Using And, Or, Accept button you build the condition. After selecting Fields, Operator and Value the condition gets build in the Condition field. For an each event, you have to maintain the following accounting entries information.

1.8 Specifying Branch, Currency, and Customer Restrictions

From the head office of your bank, you may want to establish certain controls or standardize operations across the branches of your bank. For instance, you may want to restrict the products you offer to select branches and currencies, or allow specific branches to offer products only to a specific set of customers. You can achieve these controls by maintaining restriction lists when creating a product. When you create a product, you can specify the branches of your bank that can offer it, the currencies that are allowed or disallowed for it, and the customers who can avail it.

Note

When you create a product, it is, by default, available to all the branches of your bank, in all currencies, and for all customers.

This topic contains following sub-topics:

- [Specifying Product Preferences](#)
- [Maintaining Branch and Currency Restrictions](#)
- [Restricting Customers](#)

1.8.1 Specifying Product Preferences

Preferences are options that you can choose to give shape to a product. You can specify your preferences for the products you create in the Product Preferences screens of the respective modules.

To capture details of preferences screen

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

- From the **Bilateral Loans Product Definition** screen, click on **Preferences** tab.
The **Preferences** screen is displayed.

Figure 1-8 Preferences

The screenshot shows the 'Preferences' window with a close button (X) in the top right corner. At the top, there are input fields for 'Product Code' and 'Product Description'. Below this, the window is divided into three tabs: 'Main Preferences', 'Additional Preference', and 'Other'. The 'Main Preferences' tab is active and contains several sections:

- Disbursement Mode:** A dropdown menu set to 'Auto'.
- Payment Method:** A dropdown menu set to 'Bearing'.
- Schedule type:** A dropdown menu set to 'Normal'.
- Notice Day Basis:** A dropdown menu set to 'Product'.
- Billing Notice Days:** An input field.
- Grace Days:** An input field with the value '0'.
- Rate Variance:** Two input fields for 'Normal Rate Variance' and 'Maximum Rate Variance'.
- Accruals:** Three input fields for 'Accrual Frequency' (set to 'Monthly'), 'Start Month', and 'Start Date'.
- Status Preferences:** A toggle switch for 'Schedule Level Status Change'.
- Reversal Transaction Type:** A dropdown menu and an input field for 'Transaction Type' with a search icon, and an input field for 'Minimum Principal Balance'.

The 'Additional Preference' tab is also visible and contains:

- Spread/Margin Type:** Two radio buttons, 'Flat' (selected) and 'Slab/Tier'.
- Rate:** Two radio buttons for 'Rate Code', 'Buy / Sell Rate' and 'Mid Rate' (selected), and an input field for 'Rate Type' with a search icon.
- Tenor:** Three input fields for 'Minimum Tenor', 'Default', and 'Maximum Tenor', and a dropdown menu for 'Tenor Unit' set to 'Days'.
- Amortisation Preferences:** Two input fields for 'On Rate Revision' and 'On Pre Payment', and two toggle switches for 'Allow user input installment' and 'Allow Re-amortization'.
- Net Negative Interest:** A toggle switch.

At the bottom of the window, there is a row of tabs: 'Rekey Fields', 'Installment Details', 'Liquidation Order', 'Rollover Details', 'Schedules', 'Holiday Preferences', 'Linkage Preferences', 'Special Penalty', and 'Disclosure Details'. On the far right, there are 'Exit' and 'Save' buttons.

Figure 1-9 Additional Preferences

Preferences

Product Code Product Description

Main Preferences Additional Preference Other

Revaluation Preferences

Revaluation Required ☐ Yes ☒ No

Exchange Rate Code

Exchange Rate Type Mid

Revaluation Frequency Daily

Revaluation Start Month January

Revaluation Start Day

Partial Liquidation Allowed ☐

Initiation Mode Auto

Liquidation Mode Auto

Auto Liquidation Retry Count

LC Fee

LC Contract ☐

LC Type

Product Restrictions

Branch Restrictions ☒ Disallowed ☐ Allowed

Currency Restrictions ☒ Disallowed ☐ Allowed

Prepayment Schedule Processing

Prepayment Schedule Processing ☒ FIFO ☐ LIFO ☐ Pro rata

Retain Payment Schedule Frequency ☐

Reduce Tenor ☐

Schedule Cutoff Days 0

Tax Preferences

Apply Tax ☐

Tax Type Withholding Tax

Refund Tax to Customer ☐

Financial Operations Tax(EOF)

EOF Payment Method

Apply Book Rate for VAMI ☐

Int/Fee Distribution

Int/Fee Distribution ☒ Lender of Actuals ☐ Lender of Records

Other Preferences

Packing Credit Product ☐

Loan Against Bill ☐

Rekey Fields Installment Details Liquidation Order Rollover Details Schedules Holiday Preferences Linkage Preferences Special Penalty Disclosure Details

Exit Save

This topic contains following sub-topics:

- [Maintaining Financial Operation Tax](#)
- [Defining Branch and Currency Restrictions specifically for a product](#)
- [Defining Customer Restrictions specifically for a product](#)

1.8.1.1 Maintaining Financial Operation Tax

Table 1-6 Financial Operation Tax

Field	Description
IOF Payment Method	You can either select Advance Payment, Capitalization from the drop-down list. By default, nothing is selected. If you have selected Advance Payment option, then IOF is collected upfront when loan is disbursed If you have selected Capitalization option, then IOF is capitalized along with the principal amount. Note: • If IOF payment method is defined at the product level, then this option is not available at the contract level. • IOF is applicable for Bearing, Discounted, and True discounted method of loans. • IOF is applicable for Normal and Amortized schedule type of loans. • IOF commutation scope for Discounted and True Discounted loan methods are limited to loans with bullet payment schedules. • IOF is not recomputed or collected during any prepayment related activities. For example, normal prepayment, partial prepayment, pre-closure, and so on. • IOF Advance Payment method is applicable for Bearing Normal, Bearing Amortized, Discounted and True Discounted. • IOF Capitalization payment method is allowed only for Bearing Normal and Bearing Amortized Loans only.
Apply Book Rate for VAMI	If this check box is selected, then contract booking rate is taken instead of VAMI maintained rate. For more information about Financial Operation Tax, refer to <i>Bilateral Loans User Manual</i>.

1.8.1.2 Defining Branch and Currency Restrictions specifically for a product

If you do not use a class to indicate branch and currency restrictions, you should define these restrictions specifically for the product in the **Product Preferences** screen.

You can indicate whether you are maintaining an allowed or a disallowed list type by choosing the appropriate option. You can select either **Allowed** or **Disallowed** option. These values are defaulted to the **Bilateral Loans and Commitment Restrictions** screen.

1.8.1.3 Defining Customer Restrictions specifically for a product

If you do not use a class to indicate customer restrictions, you should define these restrictions specifically for the product in the **Customer Restrictions** screen.

- **Choosing Category Restriction** - You can select either **Allowed** or **Disallowed** option. These values are defaulted to the **Bilateral Loans and Commitment Restrictions** screen.

Note

- For more information about defining attributes specific to loan products, refer to the *Bilateral Loans User Manual*.
- Product Preferences are specific to a module. For more information, refer to the *Products* chapter of the respective user manuals.

1.8.2 Maintaining Branch and Currency Restrictions

You can maintain a list of allowed/disallowed branches and currencies in **Bilateral Loans and Commitment Restrictions** screen.

To capture details of bilateral loans and commitment restrictions screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDPRDRS** and click next arrow.

The **Bilateral Loans and Commitment Restrictions** screen is displayed.

Figure 1-10 Bilateral Loans and Commitment Restrictions

2. When defining a product, you can choose to specify Branch and Currency, and Customer Restrictions either by:
 - Associating the product with a Branch and Currency Restrictions Class, and a Customer Restrictions Class, or
 - By defining these restrictions specifically for the product in the Branch and Currency, and Customer Restrictions section.

This topic contains following sub-topics:

- [Using a Branch and Currency Restrictions Class](#)
- [Defining Branch and Currency Restrictions specifically for a product](#)

1.8.2.1 Using a Branch and Currency Restrictions Class

In Oracle Lending, you can define a set of branch and currency restrictions as a Branch and Currency Restrictions Class. You can maintain several restriction classes of branches and currencies.

When creating a product, you can associate it with a branch and currency restrictions class that best suits your requirement.

The manner of creating a branch and currency restrictions class is similar to defining Branch and Currency Restrictions specifically for a product.

If you want to associate a branch and currency restrictions class to a product, click **Default From Class** in the **Bilateral Loans and Commitment Restrictions** screen. The product acquires the restrictions defined for the class.

1.8.2.2 Defining Branch and Currency Restrictions specifically for a product

Table 1-7 Defining Branch and Currency Restrictions

Field	Description
Branch List and Currency Restrictions	The Branch List and Currency Restrictions values are defaulted from the Product Definition screen. You are not allowed to modify these values.
Branch and Currency section	You can specify branch and currency restrictions in the form of allowed lists or disallowed lists. If you have selected Allowed in Product Definition screen, the product can only be offered in those branches and currencies that are part of the respective allowed lists. On the other hand, if you have selected Disallowed lists, the product cannot be offered by the branches and currencies on the respective disallowed lists. If you choose to maintain an allow/disallow list of branches, the column displays the branches that you opt to allow/disallow respectively. The branch and currency codes of all the branches and currencies maintained at your bank are displayed. Using the Add Row or Delete Row buttons, you can modify a branch or currency to the corresponding allowed/disallowed column that you have maintained. Example You have a network of twenty branches. You want to exclude six branches from dealing in loans. You want all other branches to deal in loans. Since there are more branches that can offer the facility than those that cannot, you can choose to maintain a disallowed list, and include the six disallowed branches in it.
Confirming your specifications	After you maintain branch and currency restrictions for a product, click Ok to confirm your specifications. Click Exit to delete your specifications.

1.8.3 Restricting Customers

Customer category

You can group your customers according to the common features that they share. For example, you can group your customers into categories such as:

- Banks
- Corporate
- Financial Institutions (excluding banks)

- Individuals, and so on

You can maintain customer categories in the Customer Categories screen invoked from the Application Browser.

Maintaining Customer and Category Restrictions for a product

You can maintain customer restrictions for a product in the Product Customer and Category Restrictions sections.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans and Commitment Restrictions** screen.

1. From the **Bilateral Loans and Commitment Restrictions**, click on **Customer Restriction** tab.

The **Customer Restriction** tab is displayed.

Figure 1-11 Customer Restrictions

2. Using a Customers and Categories Restrictions Class

In Oracle Lending, you can define a set of customer restrictions as a Customer Restrictions Class. You can maintain several restrictions classes of customer categories. When creating a product, you can associate it with a customer restrictions class that best suits your requirement. The procedure for creating a customer restrictions class is similar to setting up customer restrictions for a product, as explained below.

If you want to associate a customer restrictions class to a product, click **Default From Class** in the **Customer Restrictions** screen. The product acquires the restrictions defined for the class.

This topic contains following sub-topics:

- [Defining Customer Restrictions specifically for a product](#)

1.8.3.1 Defining Customer Restrictions specifically for a product

If you do not use a class to indicate customer restrictions, you should define these restrictions specifically for the product in the **Customer Restrictions** screen.

- **Choosing Category Restriction** - You can select either **Allowed** or **Disallowed** option. These values are defaulted to the **Bilateral Loans and Commitment Restrictions** screen.

Note

- For more information about defining attributes specific to loan products, refer to the *Bilateral Loans User Manual*.
- Product Preferences are specific to a module. For more information, refer to the *Products* chapter of the respective user manuals.

1.9 Specifying MIS Details for a Product

To capture details of MIS for a product

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

1. From the **Bilateral Loans Product Definition** screen, click on **MIS**.
The **MIS Details** screen is displayed.

Figure 1-12 MIS Details

2. In this screen, you should capture the following MIS details for a product.

You can link a product to an MIS Group. (If you do not want to link a product to an MIS Group, you can define the individual entities under which the product should be reviewed). If you link the product to an MIS Group, the entities defined for the group is displayed; you can change these entities. For a product, only the transaction type of MIS Class applies. The specific MIS entity (in the form of an MIS Code) is picked up, by default, only if you have defined them for the group. If not, you have to indicate the appropriate MIS code for each applicable MIS class.

If an MIS Group is linked, you can indicate whether the linkage with the group should always be maintained. If so, any change done to the MIS Group is automatically be applied

to the product. If not, the entities defaulted for the product is continued even if they are changed subsequently for the group.

The details defined for the product is picked up for the contracts processed under it. The Pool Code to which the product belongs should be defined.

Note

You need to maintain **Ref Rate Code, Fixed Rate Type, Fixed Rate Code** in **Bilateral Loans Product Definition- MIS** screen and the same rate codes are defaulted to Loan and Commitment-Contract Input -MIS screen. Based on these rates, **Refinance Rate** is fetched from the **Treasury Floating Rate Maintenance** screen.

Identifying the Operations MIS Group

While performing revaluation you have apportion the profits between the treasury and the respective Operations department in your bank. This internal apportioning of profits requires an Operations MIS Group to be specified at the product level.

For more information, refer to the *MIS and Core Services User Manuals*.

1.10 User Defined Fields for a Product

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

1. From the **Bilateral Loans Product Definition** screen, click on **Fields**.

The **Product User Defined Fields** screen is displayed.

2. From the list of all the fields that you created, you can choose specific fields and make them applicable to the product. Besides, you can also specify the values that should be defaulted for the field.

Fields defined in the **Product User Defined Fields** screen can be made applicable to the products that you create for the front-end modules of Oracle Lending.

The list of fields that you select for a product is applied to all transactions associated with the product. At the product level you need not capture the default value for each UDF that you associate with the product. When a contract is processed under that product, you have to indicate the value of the UDF on a mandatory basis.

Example

Assume that your bank wants to know whether a customer is a Resident or Non-resident before sanctioning a loan. Therefore, you have associated a UDF called Resident/Non-Resident with the Loan scheme – Short Term loans for Individuals. Your selection as follows:

- Yes – if the customer is a Resident.
- No- if the customer is a Non-resident.

Moreover, you have specified that input to this field is mandatory. Since, you are not be able to determine this at the product level, you are allowed to save the product without capturing the default value of this UDF. For transactions processed under this product you are required to capture this information.

For more information, refer to the *User Defined Fields User Manual*.

1.11 Associating the discount accrual preferences

After building discount accrual fee classes you can associate the class with loans or bills products.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

1. From the **Bilateral Loans Product Definition** screen, click on **Discount Accrual**.

The **Discount Accrual Preference Association** screen is displayed.

2. To associate discount accrual fee class with a product, click **Default From Class** in the **Discount Accrual Preference Association** screen. Select the appropriate discount accrual fee class from the list of classes.

The attributes defined for the discount accrual fee class defaults to the product. You have the option to modify the attributes defined for the class, to suit the requirement of the product you are creating.

Alternatively, you can choose to define the discount accrual details for the product.

Note

- If the **Acquisition Type** is different from what is maintained at Discount Accrual Class level then the system gives an error and contract is not saved.
- You are allowed to change **Acquisition Type** during the life cycle of the contract on the basis of the maintenance done at the product level.

1.12 Status control of a product

When setting up a product, you should identify all possible status that contracts involving the product can move into. You should also indicate the sequence of status changes for contracts.

For more information about status control of a product, refer to *Bilateral Loans User Manual*.

Figure 1-13 Status Control

The screenshot shows the 'Status Control' window. At the top, there are input fields for 'Product Code' and 'Product Description'. Below these is a table with the following headers: 'Status', 'Status Description', 'Status Sequence', and 'Adverse Status'. The table body is empty, with the text 'No data to display.' below the headers. Below the table is a pagination bar indicating 'Page 1 (0 of 0 items)' and navigation controls. At the bottom right of the window are 'Exit' and 'Save' buttons.

1.13 Specifying accrual fee details of a product

After defining a fee component, you need to link the fee component to a product in Oracle Lending.

Specify the **User ID** and **Password**, and login to Homepage.

From the Homepage, navigate to **Bilateral Loans Product Definition** screen.

1. From the **Bilateral Loans Product Definition** screen, click on **Accrual Fee Details**.
The **Accrual Fee Input** screen is displayed.

Figure 1-14 Accrual Fee Input

2. Click **Add Row** to add fee components. Click **Default From Class** to associate the required fee component with the product. System defaults the parameters of the selected fee component. However, you can change the parameters according to your requirements.
3. You need to specify the following details:

Table 1-8 Accrual Fee Input

Field	Description
Accrual Method	Specify the accrual method from the adjoining drop-down list. This list displays the following values: • Straight Line • Yield • Flat Amount
Basis Amount	Select the basis amount on which the fee component should be calculated from the adjoining drop-down list. This list displays the following values: • Expected balance • Expected Outstanding Facility • Expected utilized Facility

Table 1-8 (Cont.) Accrual Fee Input

Field	Description
Fee Type	Specify the fee type from the adjoining drop-down list. This list displays the following values: - Income - Expense
Payment Method	Specify the fee type from the adjoining drop-down list. This list displays the following values: - Discounted - Bearing
Allow Method Amendment	Select this box to indicate that the amendment method is allowed for the accrual fee component.
Allow End Date input	Select this box to indicate that the fee component (if applicable for the product involved in the contract) is ceased to be associated with a contract on the contract End Date .
CLP Buy Price Diff	Select this box to indicate that the difference between the PAR price (100%) and actual buy price is booked as fee against that component.

1.14 Associating diary events of a product

In the **Diary Event Maintenance** screen, you can also specify the different diary events that are need to be processed for loan contracts using a product.

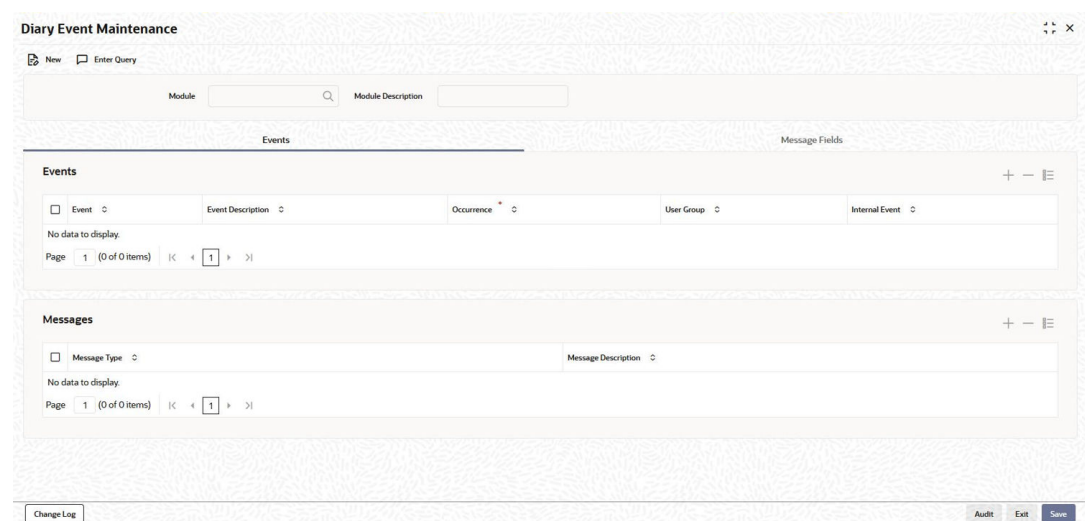
Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDDIAEV** and click next arrow.

Note

The fields which are marked in asterisk red are mandatory fields.

Figure 1-15 Dairy Event Maintenance



The **Diary Event Maintenance** screen is displayed.

2. In this screen, select the **Event** of the diary event that you want to associate with the product, in the **Event Code** field.

For more information on fields, refer to *Bilateral Loans User Manual*.

1.15 Maintaining multi-level authorization of a contract

High value transactions requires multi-level of authorization. The levels of authorizations are defined in the **Product Transaction Limits** screen. You can use the **Multi-level Authorization Detailed** screen for authoring a contract n-1 times. However, final authorization can take place only in the contract screen.

When contract booked with huge amount, the contract must go for multi-level authorization. This can be done through three ways:

1. **Product level limit:**

Product limit can be further divided into 2 as follows:

- a. **Transaction limit authorization:**

In this type, you have to maintain only transaction limit and level of authorization in the **Product Transaction Limits Maintenance (OLDPLMNT)** screen. When the transaction amount goes beyond the limit specified, then you have to authorize the transaction in **Multilevel Authorization** screen and final authorization can be done through the transaction screen.

- b. **Role Based Authorization:**

In this type you have to specify the transaction limit along with role based authorization, such that authorization can be done by the users with the roles mapped, which was specified in **Multilevel Authorization** screen. This can be done in two ways with sequence and without sequence.

2. **User limit:**

User limit can be maintained in three different ways through the **User Limits Maintenance (OLDUSRLM)** screen, This does not move the transaction for multi authorization. The system throws a configurable error when the transaction amount goes beyond the input and authorization limit specified.

- a. **User Limits:**

When user limits option is selected then you can maintain, the user level input and authorization limit which is applicable for all branches.

- b. **Limits role:**

Limits role option is used to maintain branch specific user and authorization limit, specific role templates can be maintained through the **Role Limit Maintenance (OLDRLMT)** screen.

- c. **No limits:**

When no limits option is selected, then input and authorization limit is not used.

3. **Combination of product level limit and user level limit:**

This can be used only when the option cumulative and minimum authorization limit specified in the screen **Product Transaction Limits Maintenance** screen. This option helps to authorization the transaction when cumulatively. If minimum authorization limit in **Product Transaction Limits Maintenance** screen is greater than or equal to authorization limit specified at **User Limits Maintenance** screen.

Note

The system throws the validation if the authorization limit is less than the minimum authorization limit specified.

Using **Product Transaction Limits Maintenance** screen (OLDPLMNT) and **Multilevel Authorization** screen (OLDOVDEF), you can perform the following:

- Transaction limits maintenance for validating transaction amount.
- Defining authorization level hierarchy based on roles while authorizing a transaction.

This topic contains following sub-topics:

- [Product Transaction Limits maintenance](#)
- [Role Limit Maintenance](#)
- [User Limits Maintenance](#)

1.15.1 Product Transaction Limits maintenance

To capture details of product transaction limits maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDPLMNT** and click next arrow.

The **Product Transaction Limits Maintenance** screen is displayed.

Note

The fields which are marked in asterisk red are mandatory fields.

Figure 1-16 Product Transaction Limits Maintenance

2. In **Product Transaction Limits Maintenance** screen, you need to maintain specific combination of fields so that the transactions belonging to this combination can be

authorized based on the authorization hierarchy. The specific combination of fields are **Module**, **Product**, **Limit Currency**, **Customer type** and **Source Code**.

Table 1-9 Product Transaction Limit Maintenance

Field	Description
Module	Specify the module for multi-level authorization. The list displays all the modules maintained in the system which require multilevel authorizations.
Product Code	Select the product code from the option list. The list displays all the product codes maintained in the system which require multilevel authorizations.
Limit Currency	Select the limit currency from the option list. The list displays all the limit currency maintained in the system which require multilevel authorizations.
Customer Type	You can select the customer type either as ALL , Corporate , Individual , or Bank Customer .
Module Description	The module description appears based on the module selected.
Product Description	The product description appears based on the product selected.
Source Code	Specify the source code as FLEXCUBE in case of external system then source code is EXTSYS .
Role Based Authorization	If this check box is selected, then Level 1 , Level 2 , Level 3 , or Level 4 should be selected.
Follow Sequence	This option is applicable only if role based authorization is selected. When this option is selected, the system allows you to authorize the transaction only in sequence with the roles are specified.

Note

Multiple transaction limits can be maintained for the combinations for Module, Product, Customer type and Source Code. However, Limit Currency should be the same across all these records. This exclusion is due to the system's ability to internally convert transaction currency amounts to the maintained currency amount when a contract is booked in a different currency, and then determine the appropriate multi-level authorization.

3. In **Product Transaction Limit Details** section, you can specify transaction limit and authorization levels based on that authorization hierarchy.

Table 1-10 Product Transaction Limit Details

Field	Description
Transaction Limit	If the transaction is booked in excess of the maintained transaction limit then an appropriate message indicating the levels of authorization appears.
Level of Authorization	Indicates the number of users to be involved in the contract authorization.
Cumulative	Select this check box to indicate whether shared authorization to be allowed for a contract's transaction amount.
Minimum Authorization Limit	This field is applicable only when the Cumulative check box is selected. The amount cannot be greater than the transaction limit. This amount is used to validate authorizer limit while authorizing the contract.

4. In **Authorization Role Mapping** section, you can define the user roles involved in authorizing the transaction. Role details should be provided for **primary rule**. Optionally, an **alternate rule** can also be set up for the combination.

Table 1-11 Authorization Role Mapping

Field	Description
Authorization Role Mapping	Select the role as Primary or Alternate . In case of three level of authorization, you authorize only 2 level. The other authorization has to be done in the main contract screen.
Authorization Role	This is applicable only role based authorization is selected, you can select either Primary or Alternate .
Level1 to Level4	System allows you to fetch the role maintained in the Role Maintenance (SMDROLDF) screen.

1.15.2 Role Limit Maintenance

To capture details of role limit maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDRLLMT** and click next arrow.
The **Role Limit Maintenance** screen is displayed.

Note

The fields which are marked in asterisk red are mandatory fields.

Figure 1-17 Role Limit Maintenance



2. You can enter below details in this screen. For information on fields, refer to the field description table.

Table 1-12 Role Limit Maintenance

Field	Description
Role ID	Specify the role ID, which has to be mapped in the screen User Limits Maintenance screen.
Role Description	Specify the corresponding description.
Limit currency	Specify the Limit currency which can be fetched in the corresponding LOV.
Input limit	Specify the transaction input limit for role.
Authorization limit	Specify the authorization limit for the role.

1.15.3 User Limits Maintenance

To capture details of user limits maintenance screen

Specify the **User ID** and **Password**, and login to Homepage.

1. On the Homepage, Type **OLDUSRLM** and click next arrow.
The **User Limits Maintenance** screen is displayed.

Note

The fields which are marked in asterisk red are mandatory fields.

Figure 1-18 User Limits Maintenance

2. You can enter below details in this screen. For information on fields, refer to the field description table.

Table 1-13 User Limits Maintenance

Field	Description
User ID	Specify the user id from adjoining LOV for which user limit to be maintained.

Table 1-13 (Cont.) User Limits Maintenance

Field	Description
Limits	Limits are of three types, which is specified below, select one of the following: • User limits • Limits role • No limits
Limit Currency	This is applicable only when user limits selected, select the currency from the adjoining LOV.
Maximum Transaction Amount	Specify the maximum transaction amount allowed for the user.
Authorization Limit	Specify the Authorization limit for the user.
Role Details	This is applicable only if limits role option is selected.
Branch	Specify the branch for which limit role is used.
Limit ID	You have to select the limit ID from the corresponding LOV.
Limit Currency, Input Limit and Authorization	The system fetches the corresponding limit ID details when limit ID is selected.

1.16 Maintaining Financial Centre for Holiday Treatment

Financial centre based holiday treatment is applied to the financial centres in product and contract screens. There is no validation performed by the system for the financial centre list.

In addition to the existing holiday treatment (based on branch holiday and currency holiday), you can apply for holiday treatment based on the financial centre holidays.

One or more financial centres can be added for the holiday treatment. You can go with local and financial centre holiday treatment (working day in all the financial centres), currency and financial centre holiday treatment or both (currency and local) and financial centre holiday treatment (working day in all the financial centres).

The functionality like move forward, move backward, move across month, cascade schedules are applicable to financial centre holiday treatment as well.

You need to maintain a yearly list of holidays for the financial centers using Financial Center Maintenance (STDFCDMT) and Financial Center Holiday Maintenance (STDFCHOL) screens.

For more information on maintaining Financial Center Maintenance and Financial Center Holiday Maintenance refer to *Common Core - Core Entities and Services User Guide*.

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