

ORACLE FLEXCUBE Enterprise Limits and Collateral
Management

Oracle FLEXCUBE Universal Banking

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system. It provides an overview and takes you through the various steps involved setting up and maintaining the Oracle FLEXCUBE ELCM system.

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the *Help* Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Back office data entry clerk	Input functions for funds
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	About This Manual
Chapter 2	Getting Started – General Features and Procedures in Oracle FLEXCUBE ELCM
Chapter 3	Security Maintenance Services
Chapter 4	Core Maintenances
Chapter 5	Currency Maintenances
Chapter 6	Limits & Collaterals
Chapter 7	Gateway Maintenances
Chapter 8	End Of Day Processes
Chapter 9	Process Flows

Chapter 10	Queries
Chapter 11	Utilizations Transactions
Chapter 12	Value Dated Facility
Chapter 13	Revaluation
Chapter 14	Gateway Processes & Interfaces

1.4 Acronyms and Abbreviations

You may find the following acronyms/abbreviations in this manual.

UI	User Interface
ELCM	Enterprise Limits and Collateral Management
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
XML	eXtensible Mark-up Language
XSD	XML Schema Definition
XSLT	eXtensible Stylesheet Language Transformations
BPEL	Business Process Execution Language
SMS	Security Services
ID	Identification Number
PK	Primary Key
RDBMS	Relational Data Base Management System
VD	Value Date
Mark EOTI	Mark End of Transaction Input
Mark TI	Mark Transaction Input
TD	Term Deposits
CIF	Customer Information File

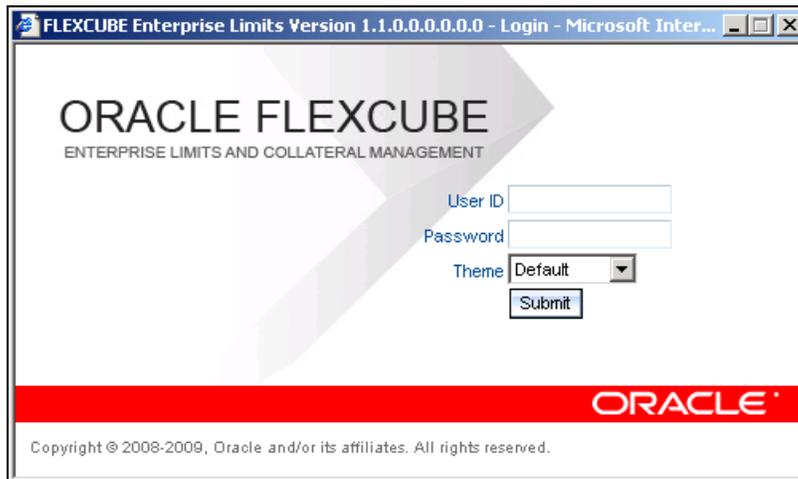
2. Getting Started - General Features and Procedures

2.1 Introduction

Oracle FLEXCUBE Enterprise Limits and Collateral Management is an enterprise application that enables banks to gain a holistic view of their exposure by centralizing limits definition process and collateral management. It is a real-time solution for exposure tracking, credit facility creation and renewal, collateral pooling and collateral valuation. It is capable of multi-currency, multi-entity and multi-instance operations.

2.2 Logging In

The Log In window to the Oracle FLEXCUBE Enterprise Limits and Collateral Management (Oracle FLEXCUBE ELCM) system is shown below.

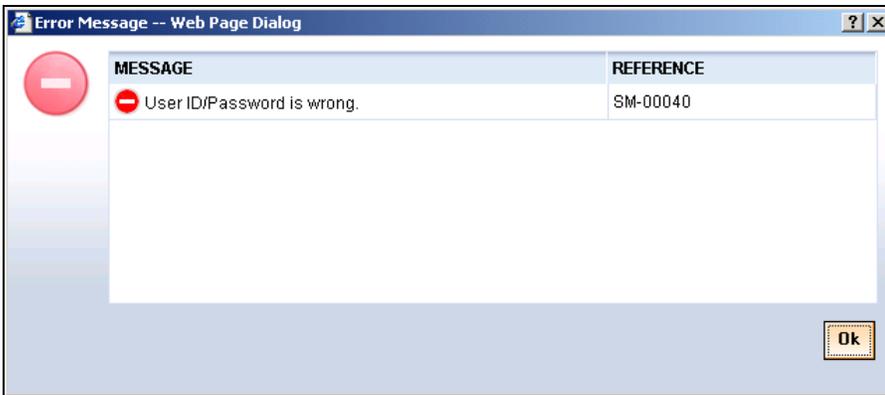


You can log into the system by entering your 'User ID' and 'Password'. Only users with valid access rights – a valid User ID and Password – can log into the system.

You may also select different background 'themes' for the user interface. The themes available are Default, Sandstone, and Classic.

Click 'Submit' button to login to the system.

 In case your User ID or Password (or both) is wrong, then the following screen is displayed. Click 'Ok' to try logging in again.



Upon successful login you are shown a message displaying the last login into the system.



Click 'Ok' to proceed.

When you log in for the first time you will be forced to change your password if the 'Force Password Change' option has been selected in User Profile Definition.



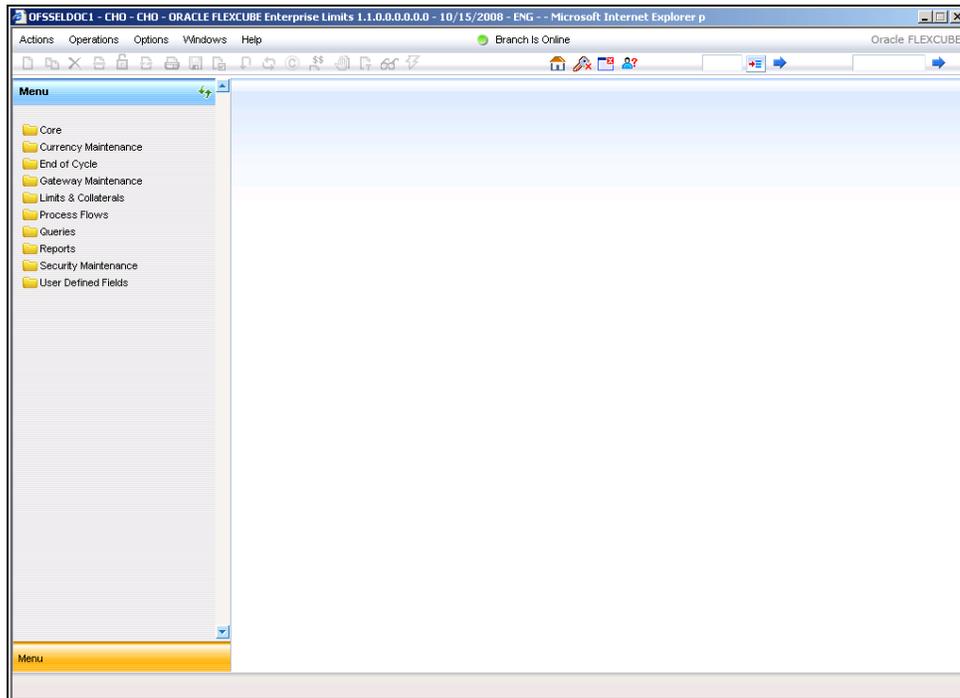
Your user profile will be disabled under any one the following circumstances:

- Number of successive invalid login attempts defined for your user ID has been reached
- Cumulative number of invalid login attempts defined for your user ID has been reached

In the above cases a message conveying that your user profile has been disabled will be displayed.

2.3 Oracle FLEXCUBE ELCM System Main Screen

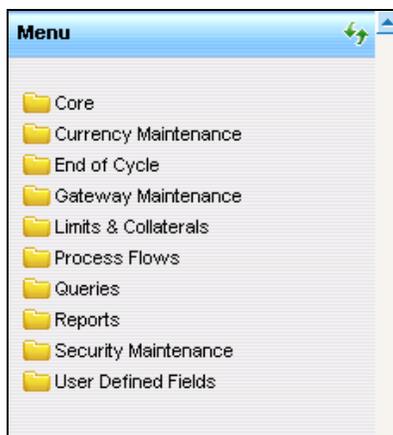
The Main screen of the Oracle FLEXCUBE ELCM system will be displayed on successful login as shown below.



The features of the main Oracle FLEXCUBE ELCM screen is are described in the sections below.

2.4 Application Browser

The Application Browser is the vertical bar found on the left side of the Main screen.



2.4.1 Menu Browser

The Menu Browser contains the operational modules to which you have access rights. For you, the Menu Browser may display some or all of the following modules depending on your access rights:

- Core
- Currency Maintenance
- End Of Cycle
- Gateway Maintenance
- Limits & Collaterals
- Process Flows
- Queries
- Security Maintenance
- User Defined Fields

All your maintenances and operations are done via the screen available under the Menu Browser. The chapters in this user manual are also named according to the Menu Browser modules.

For more details on the Menu Browser modules, refer the relevant chapters.

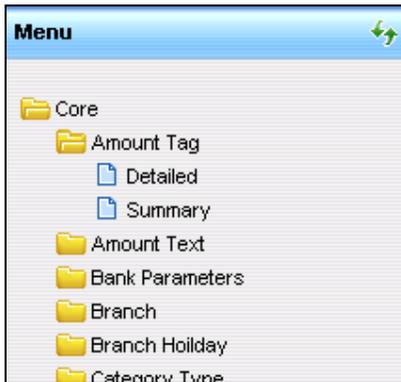
2.4.1.1 Operating Menu Browser

In the Menu Browser only the names of the operational modules are displayed.

To go to a particular screen under a module, click the module name. A collapsible list of functions available for that particular module will be displayed as shown below.



Click on a function to view its list of sub-functions.



Click on the item you need. The screen for the particular item will be displayed.

Example

If you click on Core, one of the functions you see displayed is Amount Text. If you click Amount Text the options available under it will be displayed:

- Detailed
- Summary

Click on any of the above to see the respective screen displayed.



Only those functions to which you have access rights in a module are displayed. If you do not have access rights to the module then the module is not displayed.

2.4.1.2 Operating the Screen Displayed

The screen displayed on clicking an item, from a Menu Browser function, is most often in view only mode. It can either be an existing record or a blank record. You can either create a new record or modify the existing record.

Creating a New Record

To create a new record, select 'New' from the Actions menu in the Application tool bar or click new icon.

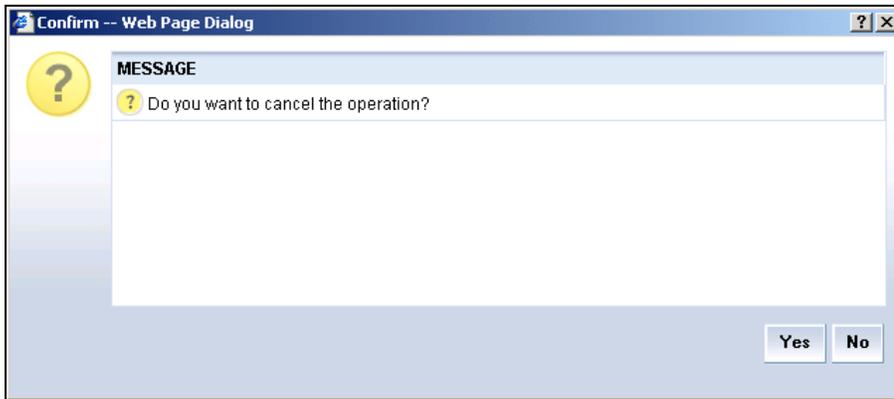
The fields in the screen will be enabled for entry. Upon finishing your entries, select 'Save' from the Actions menu in the Application tool bar or click save icon. Then click 'Exit' button to exit the screen.

Modifying an Existing Record

To modify an existing record, select 'Unlock' from the Actions menu in the Application tool bar or click unlock icon to unlock this record. This enables you to make the desired modifications in the screen.

On clicking 'Unlock' icon, 'Exit' button has changes to 'Cancel' button and 'Save' is enabled. Once your new entries are made, select 'Save' from the Actions menu in the Application tool bar or click save icon Then click 'Exit' button to exit the screen.

If you do not want to save your changes, click 'Cancel'. A message gets displayed.



Click 'Yes' button to save your changes.

Click 'No' button to exit without saving the changes.

2.4.2 **Workflow Browser**

The Workflow Browser lists various task lists as given below:

- Pending
- Assigned
- Failed
- Un-assigned
- Asynchronous
- Completed
- Reversed
- Tanked
- Un-Tanked
- Search Tasks

2.5 Menu Bar and Toolbar Features

The Menu and Toolbar are found at the very top of the Main screen.



The Menu Bar and Toolbar operations are explained below.

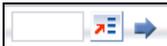
Toolbar Icon	Menu Bar Path	Action
	Actions - New	New - Displays a record with no data so that you can enter data to create a new record
	Actions – Copy	Copy - Copies the details of the record on display on to a new record
	Actions - Delete	Delete - Deletes the details from the record on display
	Actions - Close	Close – Close a contract
	Actions - Reopen	Reopen – Reopen a closed contract
	Actions - Unlock	Unlock - Unlocks a record enabling you to make changes
	Actions - Print	Print - Prints details of the record on display
	Actions - Save	Save - Enables you to save the new record/changes you have made on the record on display
	Actions - Authorize	Authorize - Activates the authorization function. Authorization has to be done by a user other than the one who has created or modified a record. Authorization is normally done during End of Day processing.
	Operations - Reverse	Reverse
	Operations - Rollover	Rollover
	Operations - Confirm	Confirm
	Operations -	Liquidate - Activates the liquidation function

Toolbar Icon	Menu Bar Path	Action
	Liquidate	
	Actions - Hold	Hold
		Template
		Generate
 Home		Click to return to Home Branch operation
 Sign Off	Actions – Sign Off	Click to sign off from your login
 Exit	Actions - Exit	Click to Exit from and close the Oracle FLEXCUBE ELCM system

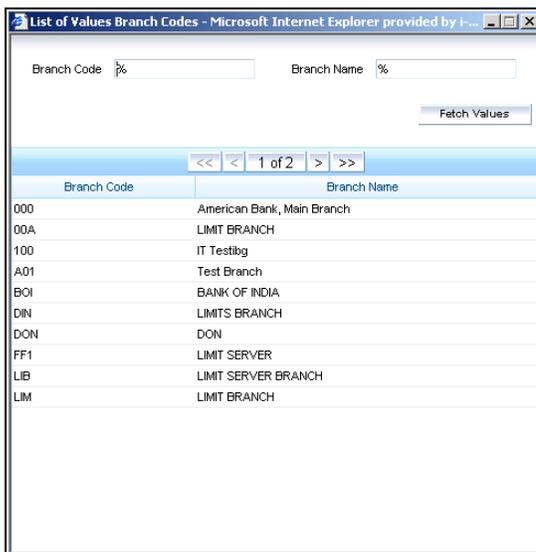
2.5.1 Changing the Branch

You can change your branch of operation to a branch other than the one you are signed on to. The branches to which you can change to will be defined in your user profile. You can change your branch of operation only when any function that has been initiated by you in the current branch has been completed.

To change the branch your are operating from, use the feature shown below.



Click the adjoining option list to invoke the list of Branch Code as shown below.



From this list, click the Branch Code of the branch you wish to operate on. Next click  to change your operation to the selected branch.

2.5.2 Using Screen Code to Invoke Screens

To invoke a particular screen, you can use the Screen Code for the screen. Use the field at the top right corner of the Application Toolbar.



Enter the <Screen Code> of the screen you wish to invoke and then click the adjoining arrow button.



This facility is applicable only to Parent Screens and not to screens which are invoked from other screens.

2.6 Data Entry and Maintenance

Your inputs into the Oracle FLEXCUBE ELCM are of the following two types:

- Maintenances necessary for the system operation
- Recording customer transactions

For the above actions, the Oracle FLEXCUBE ELCM system has the following functionalities respectively:

- Functions that is necessary for the system's operation like Maintenance screens. These can be inputted via:
 - Direct Transaction Input
 - Workflow Transaction Input
- Functions that support customer transactions like Transaction entry screens.

Direct Transaction Input refers to cases when complete transaction details are available and are entered/ recorded in the system. After data entry, a user with proper Authorization Rights must authorize the transaction in the same day.

Direct transaction input involves two screens:

- Detailed screens – To enter or view all the data associated to the function/screen
- Summary screens – To set values for a predefined set of fields and then query for results based on it from the database.

Following actions are allowed for Direct Transaction Input:

Action	Select the action to
New	Create a new record
Modify	Modify an existing record
Close	Close a record. A closed record cannot be used for business transactions.
Reopen	Reopen a closed record
Delete	Delete a record from the database. A deleted record cannot be recovered.
Authorize	Authorize a record. Authorization of a record enables it for business transactions.
Query	Query a record from database. The query condition is based on the values provided for the primary fields. Use the Summary screen to query records for any other criterion. Query action gives only one record or no record as a result since it is based on just the primary field of the record.
Copy	Copy a record for re-using the entries in it for another record. You must query a record in order to copy. All the values except for primary fields are retained in Copy action.

2.7 Data Entry Screen Features

The following sections explain features commonly seen in most 'Detailed' screens and other screens which allow data entry.

2.7.1 Field Types

You will encounter three types of fields in most screens:

- Mandatory fields
- Optional fields
- Conditional fields

Mandatory Fields

Of the many fields in a screen, the inputs to some may be mandatory. This means that you cannot save your record without giving a valid input in such fields. Mandatory fields are denoted by an * in red.

Bank Code * CHO

Optional Fields

The inputs to some of the fields in a screen may be optional. You may or may not give an input to such fields. Further, an optional field may have a default value; a value that the system puts in the field if you do not enter anything. Unless you change this default value, it will be taken as the input to the field. However, please note that all optional fields need not have default values. It is possible that some fields can be left blank.

Conditional Fields

There are some fields, which take input based on data in some other field(s). For example, in the Loans and deposits module, you have to specify the Cluster ID only if you are processing a deposit. It is not unusual that a conditional field also has a default.

2.7.2 LOVs

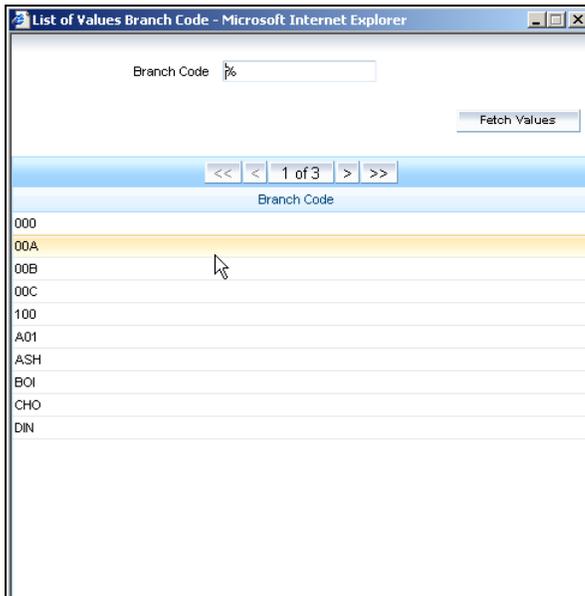
Inputs to certain fields can be selected from the option list provided with the field. This option list will contain values that are valid inputs to the field. If a field has an option list, it will have an icon against it.

For example, consider the following field:



A screenshot of a web form showing a text input field labeled "Branch Code". To the right of the input field is a small icon representing a dropdown menu.

This field requires you to specify the branch code for an operation. If you click the option list, the system will display all valid inputs permitted to this field, as shown:



A screenshot of a dialog box titled "List of Values Branch Code - Microsoft Internet Explorer". The dialog box contains a text input field labeled "Branch Code" with a cursor. Below the input field is a "Fetch Values" button. Underneath the button is a list of branch codes: 000, 00A, 00B, 00C, 100, A01, ASH, B01, CHO, and DIN. The list is displayed in a table format with a header "Branch Code". The first row, "000", is highlighted in yellow. A mouse cursor is pointing at the "00B" row. Navigation buttons are visible above the list: "<<", "<", "1 of 3", ">", and ">>".

From this list, you can select an appropriate value. You will come across option lists whenever an entry into a field is based on prior records.

2.7.3 Multi Record Blocks

At times, you may need to maintain a number of records of the same nature, as part of a single transaction. Multi record blocks provides for such maintenances. Following is an example of a multi record block.



<input type="checkbox"/>	Rate Type *	Mid Rate	Buy Spread	Sale Spread	Buy Rate	Sale Rate
<input type="checkbox"/>	CASH					
<input type="checkbox"/>						
<input type="checkbox"/>						

In the above instance, you can maintain a number of currency rates within the same screen. You may add more rows to the table using 'Plus' button. At any time during the entry, if you feel that a particular row is not required, you can check the box adjacent to the row and click 'Minus' to remove it. Additionally, you can view further details of a single record on the multi record block using 'Details' button.

2.7.4 Maker/Authorizer Details

Maker is a user who actually inputs details into the system. The system requires each such entry to be verified and authorized by a different user, called 'Authorizer'. Towards the bottom, on most screens, you will observe some details as shown:



Input By HANIT1	Date Time 9/19/2008 17:04:00	Modification Number 2	<input checked="" type="checkbox"/> Open
Authorized By HANIT	Date Time 9/19/2008 17:04:52		<input checked="" type="checkbox"/> Authorized

Exit

This portion of the screen displays the following details:

- **Input By:** This is the name of the maker, who has actually input the details. The date and time of this entry is displayed adjacent to it.
- **Authorized By:** This is the name of the authorizer who verifies the details. The date and time of verification is displayed adjacent to it. The checkbox 'Authorized' will be clear for an entry which has not been authorized. In that case, you will not find any details of the authorizer.

2.8 Summary Screens

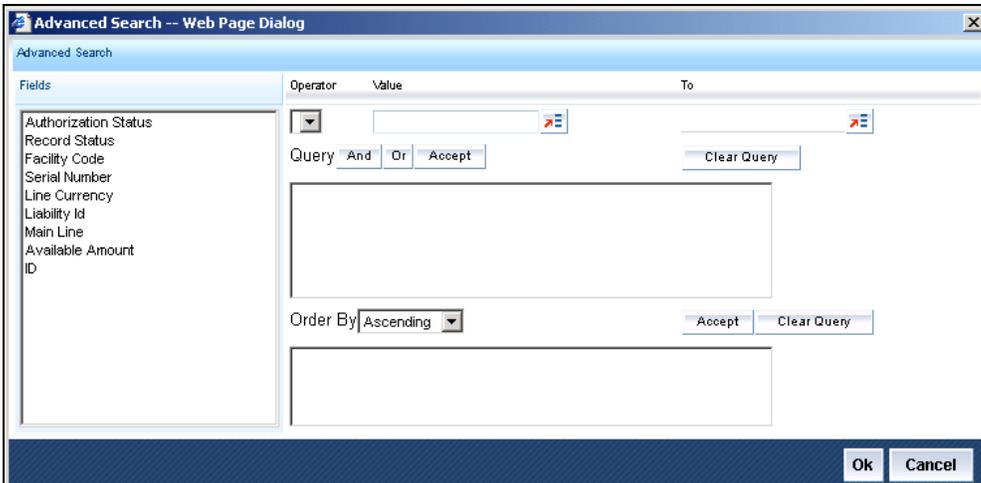
You can maintain a number of records in the system. A summary screen serves as a single window to access all records that bear the same characteristics. Summary screens display the details pertaining to each such record in a tabular format. You can browse such details and view the actual record on clicking a result record.

Authorization Status	Record Status	Facility Code	Serial Number	Line Currency	Liability Id	Main Line	Available Amount	ID	Line Start Date
A	O	MLINECD01	8	USD	1001		685,000.00	1112	10/15/2008
A	O	SLINECD01	6	USD	1001	1112	485,000.00	1113	10/15/2008
A	O	MLINECD01	11	USD	1001		500,000.00	1201	10/15/2008
A	O	MLINE01	1	USD	1201		700,000.00	1202	10/18/2008
A	O	MLINE01	1	USD	1202		700,000.00	1203	10/18/2008
A	O	MLINE01	1	USD	2805		694,651.00	4801	10/20/2008
A	O	Z991	1	USD	1103		0.00	5002	10/15/2008
A	O	MLINE01	2	USD	2805		700,000.00	5103	10/15/2008
A	O	Z91	1	USD	1003		101,680.00	5301	10/15/2008
A	O	Z92	1	USD	1003		933.33	5302	10/15/2008
A	O	MLINE01	1	USD	3005		90,000.00	5401	10/15/2008
A	O	MLINE01	5	USD	1004		247,000.00	5402	10/29/2008
A	O	MLINE01	6	JPY	1005		12,098,140.00	5403	10/29/2008
A	O	MLINE01	1	USD	1002		100,000.00	5501	10/29/2008
A	O	MAINLINE01	1	USD	1007		100,000.00	5502	10/29/2008

On a summary screen, you can query the records based on various parameters. For instance, on the above screen, you can specify an Authorization Status in the given space and click 'Search' button to view all records that uses the same transaction code. Similarly, you can query the details based on different parameters, specific to each screen.

Advanced Search

The results displayed in usual summary view may amount to hundreds. To avoid wading through this mass of data, you can make a query to see only those records which are relevant to you at a particular time. The Advanced Search screen makes this possible. For this, click 'Advanced Search' button.



2.9 Automatic Authorization

If automatic authorization has been enabled for a function, branch and user profile, and such a user has rights for both input and authorize operations, any record maintained by such a user in the corresponding function (maintenance or online) screens will be automatically authorized when the Save operation is performed.

When automatic authorization takes place,

- The authorization screen is not opened. Authorization is considered as full or complete authorization, which would mean that all unauthorized changes to the record would be authorized.
- The re-key fields configured for authorization in respect of the function are not required to be entered by the user.
- Messages in respect of overrides are not displayed, but are internally authorized. Similarly, overrides requiring confirmation are also automatically confirmed.
- Any applicable online message are generated and displayed. The user can respond based on the error type – For 'Ignore' error types, the system automatically generates the messages; for 'Override' error types, the user is prompted about whether message generation is required; for 'Error' error types, messages are not generated.
- The user's authorization limit is checked when automatic authorization takes place
- The maker/ checker validation is not performed when automatic authorization takes place

2.10 User Defined Fields (UDF)

You may wish to have your own additional fields in the Oracle FLEXCUBE ELCM system. These fields can be for your convenience or to suit the requirements of your bank. Limit Server facilitates this via the User Defined Fields (UDF) feature.

For you each UDF you can specify default values and validations for the field. Oracle FLEXCUBE ELCM system will validate all entries made using validations you define for a field.

2.10.1 Maintaining User Defined Fields

User Defined Fields can be defined using the 'User Defined Field Maintenance' screen. You can invoke the 'User Defined Field Maintenance' screen by typing 'UDDMAINT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'User Defined Field Maintenance' web page dialog. The form is organized into several sections:

- Field:** Field Name * NUM_FIXED, Field Description NUM_FIXED, Field Type * Number, Usage Allowed * Function, Function * GEDCOLTY, Validation Type * Length.
- Length:** Fixed Length, Fixed Length 5, Minimum Length, Maximum Length.
- Range:** Minimum Value, Maximum Value, Mask, Default Value.
- Flags:** Back Dates, Future Dates, Mandatory, Derivation Rule Type, Shipped, Validation Rule Type.
- Default Value:** Amendable, Unique Field, Update Allowed.

The footer contains the following information:

- LOV Cube Entity
- Input By TANJU, Date Time 9/19/2008 14:53:56, Modification Number 3, Open
- Authorized By TANUJAU, Date Time 9/19/2008 14:55:00, Authorized, Exit button

Field Name and Description

To identify a field that you create name it with a unique identifier. Each field that you define in Oracle FLEXCUBE ELCM should be assigned a unique code. You can briefly describe the field in Description field. The description is for your information only. It will not be printed on any customer correspondence.

Field Type

The type of field that you can create in Oracle FLEXCUBE ELCM can be of the following formats:

- Number — Select this option to create a Numeric field
- Text — Select this option to create a Text field
- Date— Select this option to create a Date field
- Cube Entity —should you need to reuse any of the existing fields of Oracle FLEXCUBE ELCM, to enter additional details you can indicate the Field Type as Cube Entity. The Cube Entity can be any of the existing fields in Oracle FLEXCUBE ELCM like customer, currency, account, etc

Mandatory

You can make entry to a field mandatory. To do so select the 'Mandatory' check box. Leave it unselected to indicate that the field is not mandatory.

Usage Allowed

While defining a new User Defined Field, the scope or usage of the field that is being defined should be specified as 'Function' here.

Function

You can specify here the function Id of the screen in which the new field has to be used. Select the function ID from the list positioned next to this field. The function IDs of all the maintenance screens will be available here

For example, if you want to use the new field in the 'Collateral Types Maintenance - Detailed' screen, select the Function Id GEDCOLTY, thus allowing the usage of the field in the Collateral Types Maintenance screen only.

Amendable

You may choose to modify the value of a field after it is populated in the 'User Defined Field'/'Field Name to Value Definition' screen of Contract Input or Function Id screen. To allow amendments to the values after they are populated, select the 'Amendable' check box at the time of defining a new field.

2.10.1.1 Defining a Numeric Field

To define a numeric field, select 'Number' against 'Field Type'. You can set up validation rules for a numeric field using one of the following validation types:

- Range
- Length
- LOV
- None

Indicate your preferred validation type against the 'Validation Type' field. Select 'None' to indicate that no validation should be performed on entries made to this field.

Validation Type - Range

The Range validation type is applicable only to Numeric fields. In this validation you can specify the permissible range of values which can be entered in your field.

Specify your range using the 'Minimum Value' and 'Maximum Value' fields. Any valid entry to your field should be within the range specified.

Validation Type - Length

Select the validation type as 'Length' to indicate that the entry should be of a certain length. The length can either be fixed or can be within a maximum and minimum specified length.

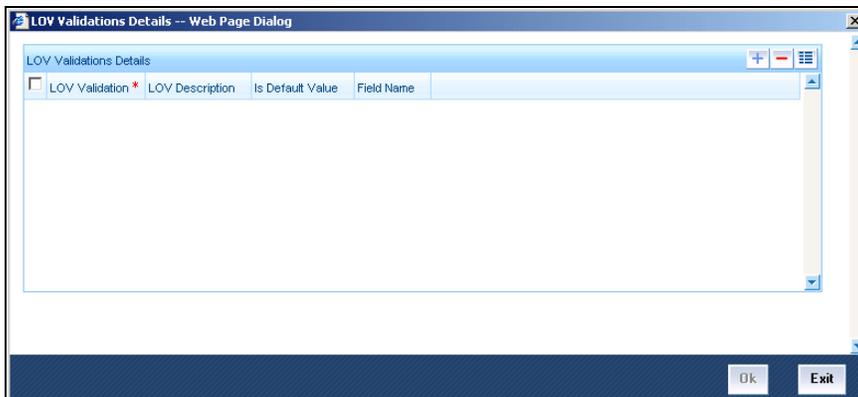
To specify a fixed length, select the 'Fixed Length' check box. Then specify the length against the 'Fixed Length' field.

Alternatively you may specify a length range using a maximum and minimum length. For this leave the Fixed Length check box un-selected. Then specify the length range using the 'Maximum Length' and 'Minimum Length' fields.

Validation Type - LOV (List of Values)

Select LOV to indicate that the entry to this field can be chosen from a predefined list.

To define the items that should be displayed on this list, click 'LOV' button. In the 'LOV Validation Details' screen you can define the list of values and their description. The items that you define for the list are displayed whenever the field is used.



2.10.1.2 Defining a Text Field

To define a text field, choose 'Text' against 'Field Type'.

A text field can contain alphabets of the English language or a combination of alphabets and numeric values.

You can specify validation rules using one of the following validation types applicable to a text field:

- Length
- Mask
- LOV
- None

You can indicate your preference at the Validation Type field of this screen. Choose 'None' to indicate that no validation should be performed on entries made to this field.

Validation Type - Length

Select the validation type as 'Length' to indicate that the entry should be of a certain length. The length can either be fixed or can be within a maximum and minimum specified length.

To specify a fixed length, select the 'Fixed Length' check box. Then specify the length against the 'Fixed Length' field.

Alternatively you may specify a length range using a maximum and minimum length. For this leave the Fixed Length check box un-selected. Then specify the length range using the 'Maximum Length' and 'Minimum Length' fields.

Validation Type - Mask

If you wish specify a data entry format in alphabets and numbers (i.e. a Mask) for a text field, then select the 'Mask' Validation Type.

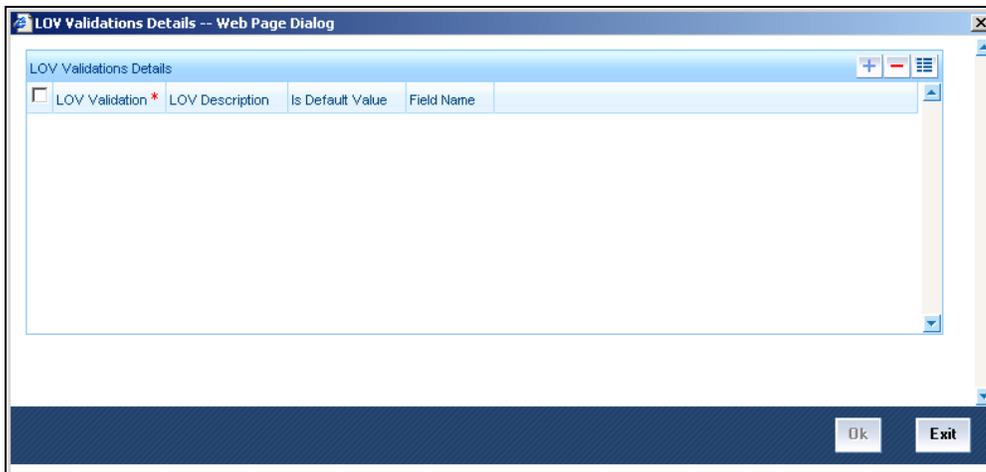
The Mask's format structure can consist solely of "a" or "n" or a combination of these. An "a" indicate an alphabet of the English language and "n" a numeric value. Specify your mask format against the 'Mask' field.

All entries made to the field will be validated against the format that you specify for the mask.

Validation Type - LOV (List of Values)

Select LOV to indicate that the entry to this field can be chosen from a predefined list.

To define the items that should be displayed on this list, click 'LOV' button. In the 'LOV Validation Details' screen you can define the list of values and their description. The items that you define for the list are displayed whenever the field is used.



2.10.1.3 Defining a Date Field

To define a Date field, select 'Date' as the Field Type. The validation types applicable to a date field are:

- LOV
- None

Select 'LOV' button so that an entry to the field can be made only from the predefined list that you maintain for the field. Select 'None' to indicate that no validation should be made for the field.

Back Dates and Future Dates

For a Date field, you can specify whether back and future dates can be entered. You can also specify how many days into the past or future the date entered can be.

To allow entry of past dates, select the 'Back Dates' check box. Then against 'Period Days', you must specify the number of days, into the past, up till when the Back Date entered can be.

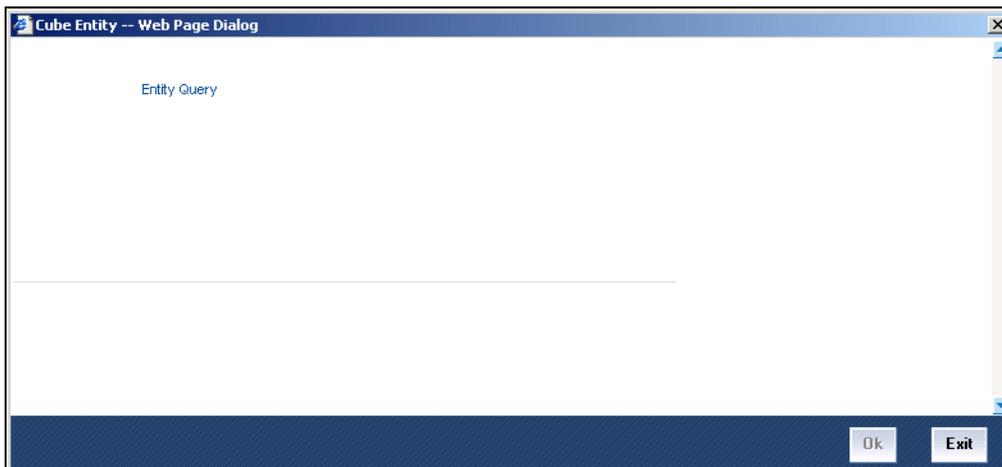
To allow entry of future dates, select the 'Future Dates' check box. Then against 'Period Days', you must specify the number of days, into the future, till when the Future Date entered can be.

Example

If you indicate "3" as the back date period, the field will accept dates up to three days before the current system date as a valid entry.

2.10.1.4 Defining a Cube Entity

To reuse any of the existing fields of the Oracle FLEXCUBE ELCM application, specify the Field Type as 'Cube Entity'. Select the field type as 'Cube Entity'. Then click 'Cube Entity' to invoke the 'Cube Entity' screen.



A dynamic query can be written for the corresponding field. Through this query system will validate the entries made at the maintenance screen level for the new UDF defined.

If the field type is 'Cube Entity', the values of a field can be selected from Oracle FLEXCUBE ELCM tables. In the 'Cube Entity' screen, you need to specify the required Select Query which should select only one column.

Example:

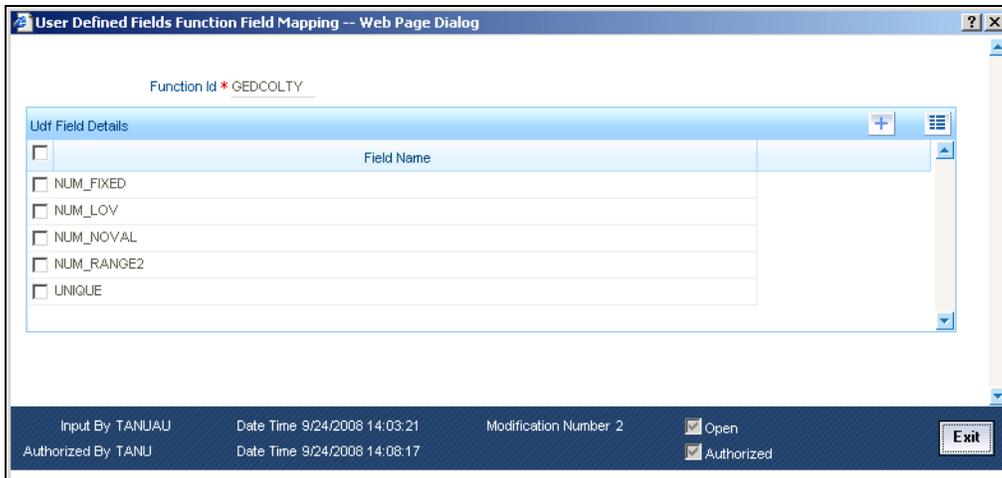
You need to capture details of an additional branch for a maintenance/transaction. You can choose the Cube Entity field type and write a query for the defined field as

```
SELECT BRANCH_CODE FROM STTM_BRANCH WHERE BRANCH_LCY = 'USD'
```

The list of branches maintained according to the above query will be taken for validating with the input to the UDF field at the maintenance screen level

2.10.2 Mapping Function Field

To invoke the 'User Defined Fields Function Field Mapping' screen, first select 'User Defined Fields' from the Application Browser. Under it, click 'Field Mapping' and then click on the 'Detailed'. You can invoke the 'User Defined Fields Function Field Mapping' screen by typing 'UDDFNMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen you can map the fields to be included in the specified Function ID/screen.

Function ID

You can specify here the function Id of the screen in which the new field has to be used. Select the function ID from the list positioned next to this field. The function IDs of all the maintenance screens will be available here.

Field Name

Specify the field name that should be mapped\used in the above function ID\maintenance screen.

2.10.3 Viewing the UDF Sub-Screens

You can view the User Defined Fields maintained for a particular screen/function in the UDF sub-screen of that screen.

To view the UDF sub-screen, if any, for a screen, click the 'Fields' button on that screen.

2.11 Reports Generation

Reports spooling will be a part of Oracle FLEXCUBE ELCM environment. The extracted reports can be handed off to a given External Report Analysis System. Oracle FLEXCUBE ELCM supports spooling of Reports for analysis.

The Oracle FLEXCUBE Enterprise Limits and Collateral Management system supports generation of the following reports as part of an external Oracle BIP Reports facility.

Report Id	Description
ELRPCOLT	Collaterals details
ELRPISUR	Issuer details
ELRPLIMIT	Limit details
ELRPSECM	Securities
ELRPCLMT	Credit lines by maturity dates
ELRPOLNK	Pool Linkage report
ELRPCNEX	Country exposure report
ELRPCOUL	Collateral utilization of collateral party report
ELRPCOUT	Collateral utilization of credit lines
ELRPLIAB	Credit rating details
ELRPCRMO	Credit movements report
ELRPCUTI	Country utilization report
ELRPOLUT	Pool utilization report
ELRPISEX	Issuer exposure report by collateral type
ELRPLB	Liability summary report
ELRPLN	Line details report

Report Id	Description
ELRPML	Line summary report
ELRPNRLN	Movements to non-revolving lines
ELRPOVLN	Overdrawn lines
ELRPUTLD	Utilizations report -- date wise
ELRPUSEX	Issuer exposure report by security
ELRPUA	Utilizations report
ELRPPREX	Product Exposure Report
ELRPUT	Limits - Tenor wise Details Report
ELRPTN	Limits - Tenor wise Details Report
ELREXPSD	Exposure Details

3. Security Maintenance

3.1 Introduction

The SMS module of the Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) provides the following two functionalities:

- User Authentication
- User Authorization

The SMS module has maintenances which help to control user access to various other functionalities of the system.

SMS Module Features

- Only authorized users access the system – Logging into the system
- Creating User Roles and User Profiles
- Restricting the number of unsuccessful login attempts
- Restricting access to branches
- Tracking all the activities in the system – With respect to users?
- Providing Audit Trails

3.2 Maintaining Bank Parameters for a Branch

There are certain security parameters which are maintained specifically for each branch. These parameters apply to all users in the branch. The following are examples of such parameters:

- Parameters for password maintenance
- Parameters for Invalid login attempts

You can maintain bank level security parameters in the 'Bank Parameters Maintenance' screen. You can invoke the 'Fund Product Preferences Class Summary' screen by typing 'SMDBNKPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Site Code

Specify the site code of the bank branch site here.

Head Office

Specify the Head Office code of the branch's Head Office here

Invalid Logins – Cumulative and Successive

You can specify the allowable number of times an invalid login attempt is made by a user. Each user accesses the system through a unique User ID and password. While logging on to the system, if any of these are provided wrongly, it amounts to an invalid login attempt.

Against 'Cumulative' specify the maximum allowable number of cumulative invalid attempts made during the course of a day or made at a time. In either case, if the number of invalid attempts exceeds the specified number, the user ID will be disabled.

Against 'Successive' specify the maximum number of successive invalid login attempts. If the number of invalid attempts exceeds the specified number, the user ID will be disabled.

Once specified, you can change the allowable number of cumulative or successive login attempts, provided you do so only at a time when no users are logged in to the system.

Idle Time

Specify the allowable idle time (in seconds) that a user can spend without performing any activity, after logging in to the system. If no activity has been performed up to the end of stipulated idle time, the user is automatically signed off when the idle time has elapsed.

You can specify the idle time as any period between 30 and 600 seconds, inclusive.

Override Idle Time in Seconds

Specify the allowable time (in seconds) within which a response to an override must be entered. If no response is given up to the end of stipulated override idle time, the response to the override is deemed as 'Cancel', which means the override has been rejected.

Password Repetitions

You can stipulate the number of previous passwords that cannot be set as the new current password, when a password change occurs.

Force Password Change after

The password of a user can be made valid for a fixed period after which a password change should be forced. In the 'Force Password Change after' field, you can specify the number of calendar days for which the password should be valid. After the specified number of days has elapsed for the user's password, it is no longer valid and a password change is forced.

The number of calendar days defined here will be applicable for a password change of any nature - either through the 'Change Password' function initiated by the user or a forced change initiated by the system.

Intimate Users (before password expiry)

The number of days for which a password is to be valid is defined in the 'Force Password Change' after field. You can also indicate the number of working days before password expiry that a warning is to be issued to the user. When the user logs into the system (the stipulated number of days before the expiry date of the password), a warning message will be displayed, which will be displayed till the password expires.

Archival Period in Days

You can specify the period (in calendar days) for which the audit trail details of system security related activities (such as usage of the system by a user, activities by the system administrator, etc.) should be maintained. You can specify an archival period that is greater than or equal to 7 calendar days.

Force Password change for a new user/Reset

You can indicate whether a new user should be forced to change the user password during the first login after the profile is created. If you indicate so, when a new user logs in for the first time after the profile has been created, a password change will be mandated by the system.

Minimum Days between Password Changes

You can specify the minimum number of calendar days that must elapse after a user changes the user password, after which the user can effect another password change. After a user has changed the user password, it cannot be changed again until the number of days you specify here has elapsed.

Dormancy Days

You can set the system to automatically disable the profile of all the users who have not logged in for a specified period of time.

A user ID is considered dormant if the difference between the last login date and the current date is equal to or greater than the number of 'Dormancy Days' that you specify here. This is inclusive of holidays.

All dormant users (whose home branch is same as the current branch) are disabled during the end of day run at the current branch.

 You can modify the number of Dormancy Days only when your branch is in the transaction input stage.

Display Legal Notice

Select this check box to use the 'Warning Screen Text' option.

Warning Screen Text

At your bank, you may require a warning message containing legal requirements and security policy to be displayed to all users before allowing them to login to Oracle FLEXCUBE ELCM.

You can specify the text (content) of such a message, in the Warning Screen Text field. This message will be displayed soon after a user initiates login. The user will be allowed to continue with the login process only after he clicks 'OK' button on the message window.

You can modify the contents of the message only during the transaction input stage. The changes will come into effect during the next login by a user.

 You will be allowed to specify the contents of the warning message only if the 'Display Legal Notice' option is enabled.

Password Length (characters) – Maximum and Minimum

You can indicate the range of length (in terms of number of characters) of a user password. The number of characters in a user password is not allowed to exceed the maximum length, or fall below the minimum length that you specify here.

The minimum length that you specify must not exceed the maximum length that you have specified.

Maximum Consecutive Repetitive Characters

You can define the maximum number of allowable repetitive characters occurring consecutively, in a user password. This specification is validated whenever a user changes the user password, and is applicable for a password change of any nature - either through the "Change Password" function initiated by the user or a forced change initiated by the system.

Minimum/Maximum Number of Alpha Characters in Password

You can define the minimum and maximum number of alpha characters allowed in a user password. The system validates these specifications only when a user chooses to change the password.

If you do not specify the limits, the following default values will be used:

- Minimum No of Alpha Characters = 0
- Maximum No of Alpha Characters = Maximum Password Length

Minimum/Maximum Number of Numeric Characters in Password

Likewise, you can also to define the minimum and maximum number of numeric characters allowed in a password. The system will validate the password only when a user chooses to change his password.

If you do not specify the limits, the following default values will be used:

- Minimum No of Numeric Characters = 0
- Maximum No of Numeric Characters = Maximum Password Length



You can specify any number between 0 and 11 in each of these fields. However, you must ensure that the sum total of the minimum number of alpha characters and the maximum number of numeric characters is less than or equal to the 'Maximum Password Length'. Similarly, the sum total of the maximum number of alpha characters and the minimum number of numeric characters should be less than or equal to the 'Maximum Password Length'.

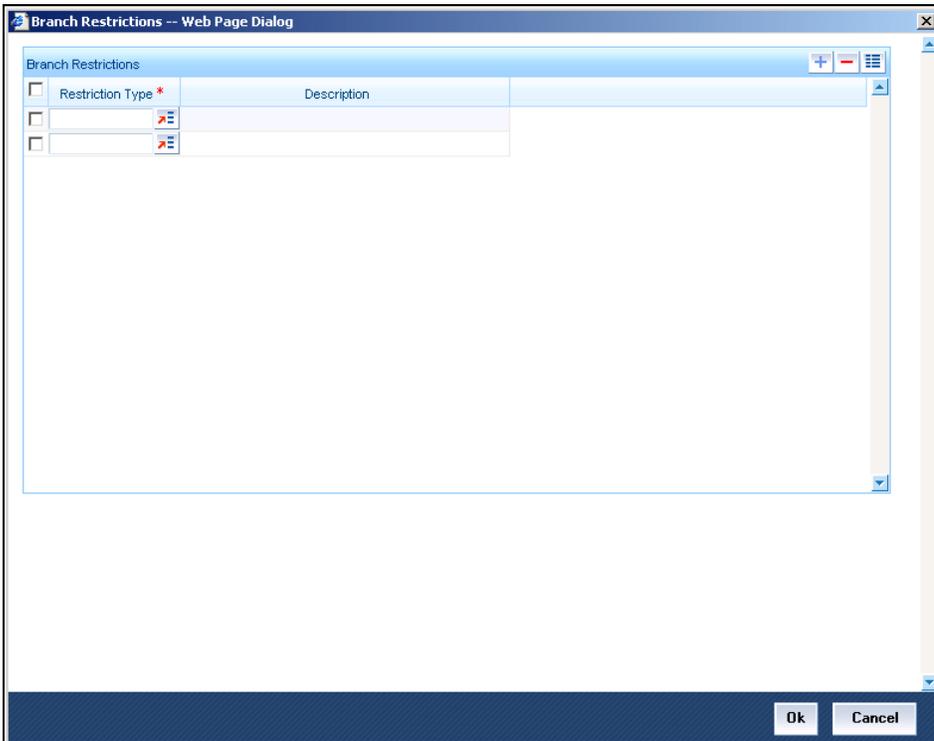
3.2.1 Specifying Branch Restrictions

You can restrict administrators of branches from performing operations related to specific functions in branches other than their home branch. These are referred to as 'Branch Restrictions for Specific Applications'. You can also maintain a list of branches in which the administrator of a certain branch is allowed / restricted to perform specific operations. These other restrictions are referred to as 'Common Branch Restrictions'.

According to the restrictions you maintain, the administrator of a specific branch is allowed to perform specific operations in the administrator's home branch, as well as any branch found in the list of allowed branches.

According to your requirements, the implementers at your installation configure a list of the specific functions or applications for which you might wish to maintain such branch restrictions. You can maintain branch restrictions for each of these applications, as required.

In the Branch Restrictions screen, you can specify the applications for which you intend to maintain branch restrictions. To invoke the 'Branch Restrictions' screen, click 'Branch Restrictions' button in the 'Bank Parameters' screen.



For maintaining the Branch Restrictions for an application, click 'Plus' button to add a record to the list. Then click on each field's option list to select the application for which you intend to maintain branch restrictions.

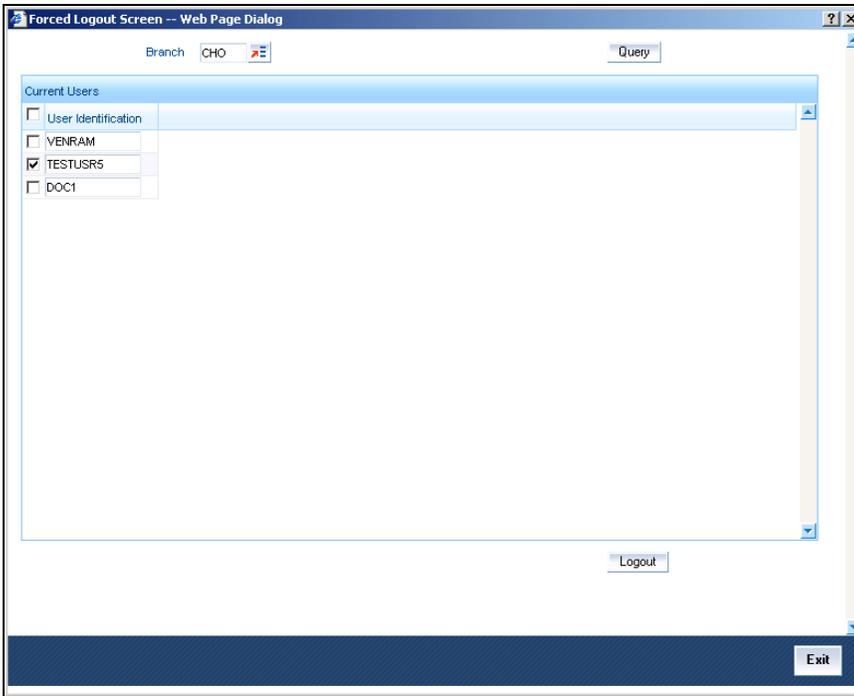


You cannot create common branch restrictions for an application that you have not specified in this screen.

3.3 Performing Forced Logout Operation

Sometimes when a user accidentally logs off or closes the system, the User ID may continue to be in the Currently Logged In status. While the User ID continues to be in the Currently Logged In status the user cannot log in to the system. Such User IDs can be logged out properly through the 'Forced Logout' screen.

You can invoke the 'Forced Logout' screen by typing 'SMDLOGOU' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



First select the 'Branch' for which you wish to perform a forced logout of a user. Then click 'Query' to view a list of all users in the Logged Status at that branch. Select the check box of the User ID to be cleared and then click 'Logout' button..

3.4 Maintaining Function Descriptions

Any function that is a part of the system is defined through the 'Function Description Maintenance' screen before it is available for execution.

In the event of a function being added at your bank, you should define it through this screen. You can invoke the 'Function Description Maintenance' screen by typing 'SMDFNDES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Function Identification

Specify a Function ID for the function you wish to maintain.

Module

Click the adjoining option list to view a list of modules. Select the module for which the function will be used.

Type String

Indicate the type of the function – Maintenance, On-Line or Batch

Control String for Functions and Reports

You can then specify the rights to the different actions for the functions by checking against the action. These actions are listed under 'Control String for Functions and Reports':

- New (Define a new record)
- Copy (Copy details of an existing record)
- Delete (Delete an existing record)
- Close (Close an existing record)
- Unlock (to amend an existing record)
- Reopen (Reopen an existing record)
- Print (Print the details of selected records)
- Authorize (Authorize any maintenance activity on a record)

- Reverse (reverse an authorized contract)
- Rollover (to manually roll over an existing contract into a new contract)
- Confirm (to indicate the counterparty or broker confirmation of a contract)
- Liquidate (to manually liquidate a contract)
- Hold (to put a contract on hold)
- Template (to save a contract as a template)
- View (to see the details of the contract)
- Generate (to generate reports)
- View (view the reports)
- Print (print the reports)

Auto authorization

As configured for your installation according to your requirement, automatic authorization is applicable for a pre-shipped list of functions. For those functions, you can revoke the applicability of automatic authorization, if required.

It is not possible to indicate the applicability of automatic authorization for any other functions than those pre-shipped functions configured for your installation.

Head Office Function

Select this check box to specify that the function can be used only by the Head Office branch.

3.5 Maintaining Codes for System Languages

You can assign a three character alphanumeric code for every language supported in the system. The 'Language Codes' maintenance screen is available under the Menu Browser.

Example

For English, you may specify the code as ENG

You can invoke the 'Language Code Maintenance' screen by typing 'SMDLNCOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the Language Code and the name of the language in the above screen.

3.6 Maintaining User Role Limits

You can maintain different Role Limits, which can then be linked to a user profile. The limits defined for the attached role will be applicable to the user profile to which it is linked.

Role Limits allows you to place restrictions on the amount specified by a user when processing a transaction. You can also restrict users with authorization rights from authorizing transactions with amounts beyond a specific limit.

The Role Limits are maintained in the 'Role Limits Maintenance' screen. You can invoke the 'Role Limits Maintenance' screen by typing 'SMDRLMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Role Identification

Specify here a Role ID that will uniquely identify the Role Limit throughout the system. A Role Limit is distinct from the User Role. In that the Role Limit is designated for the specific purpose of enabling you to set transaction amount processing limits that you wish to impose on a user.

Description

You can specify a brief description for the Role Limit being defined.

Limits Currency

Indicate the currency in which the limits (transactions amounts) will be expressed. If a user captures a transaction in a different currency, Oracle FLEXCUBE will convert the transaction amount to the Limits Currency and then perform the validations.



For currency conversions, the system will use the mid-rate of the STANDARD exchange rate type maintained in your system.

Input Limit

Specify the maximum amount that a user (to which the limits role is associated) is allowed to process while entering a transaction.

If the transaction amount exceeds the input limit maintained for the Role, the system displays an override message. Selection of the 'OK' button in the message window will allow the user to continue despite exceeding the limits. If the user selects the 'Cancel' button, he will not be able to proceed with transaction processing.

Authorization Limit

Specify the maximum amount that a user (to which the limits role is associated) is allowed to process while authorizing a transaction.

If the transaction amount that the user is attempting to authorize exceeds the authorization limit maintained for the Role, the system displays an override message. Selection of the 'OK' button in the message window will allow the user to continue with the authorization despite exceeding the limits. If the user selects the 'Cancel' button, he will not be able to proceed with authorizing the transaction.



The role limits (input and authorization) would apply to a user with which the limits role has been associated, for operations in any of the modules listed above.

3.7 Defining a User Roles

It is likely that users working in the same department at the same level of hierarchy need to have similar user profiles. In such cases, you can define a Role Profile that includes access rights to the functions that are common to a group of users. A user can be linked to a Role Profile by which you give the user access rights to all the functions in the Role Profile.

Roles Maintenance allows you to define a role profile that includes access rights to the functions that are common to a group of users. While creating a user you can specify a user role for the user. You can define and maintain Role Profiles in the 'Role Maintenance' screen. You can invoke the 'Role Maintenance' screen by typing 'SMDROLED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Roles Maintenance -- Web Page Dialog". It contains two input fields: "Role Identification" with the value "EXCEP01" and "Description" with the value "TRANSACTION AUTH ROLE". Below the fields is a horizontal menu with tabs: "Maintenance", "Batch", "On Line", "Process", "Branch Restriction", "Password Restriction", and "Fields". The "Maintenance" tab is currently selected. At the bottom of the dialog, there is a status bar with the following information: "Input By SWP01", "Date Time 9/17/2008 19:59:12", "Modification Number 1", "Authorized By SWP02", "Date Time 9/17/2008 20:09:10", "Open" (checked), and "Authorized" (checked). An "Exit" button is located in the bottom right corner.

Specify a 'Role Identification' for the role profile. You may provide a brief description of the role too.

After you have defined the Role Identification and Description you should define the functions to which the role profile has access. The various functions in the system fall under different categories.

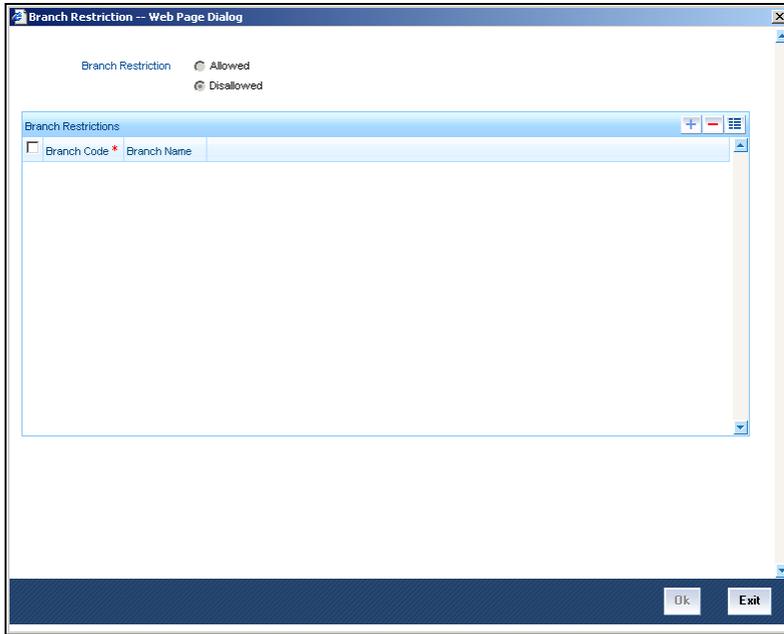
To assign a function to a role in the Role Description screen, you must use function categories in the Role Description screen:

- **Maintenance** - Functions relating to the maintenance of static tables
- **Batch** - Functions relating to the automated operations (like automatic liquidation of contract, interest, etc.)
- **On Line** - Functions relating to contract processing
- **Process**

The lower portion of the Role Description screen has buttons corresponding to each of the above function categories. Click a button to view the corresponding screen.

Branch Restriction

You can specify the branches to which the role profile is associated, and for which it is available. Click 'Branch Restriction' button in the Role Description screen.



You can maintain a list of branches for which the role is either:

- Allowed
- Disallowed

Choose the 'Allowed' option to maintain an allowed list, and the 'Branch Restrictions' list will show the list of allowed branches. Choose the 'Disallowed' option, to maintain a disallowed list of branches. If you maintain an 'allowed' list, then the role profile will be available only for those branches that you specify in the Branch Restrictions list. Similarly, if you maintain a 'disallowed' list, then the role profile will not be available only for those branches that you specify in the Branch Restrictions list.

After choosing either the 'Allowed' or 'Disallowed' option, click 'Plus' button to add a record under the 'Branch Restrictions' list. Into each added record field select the required branch by clicking the field's option list.

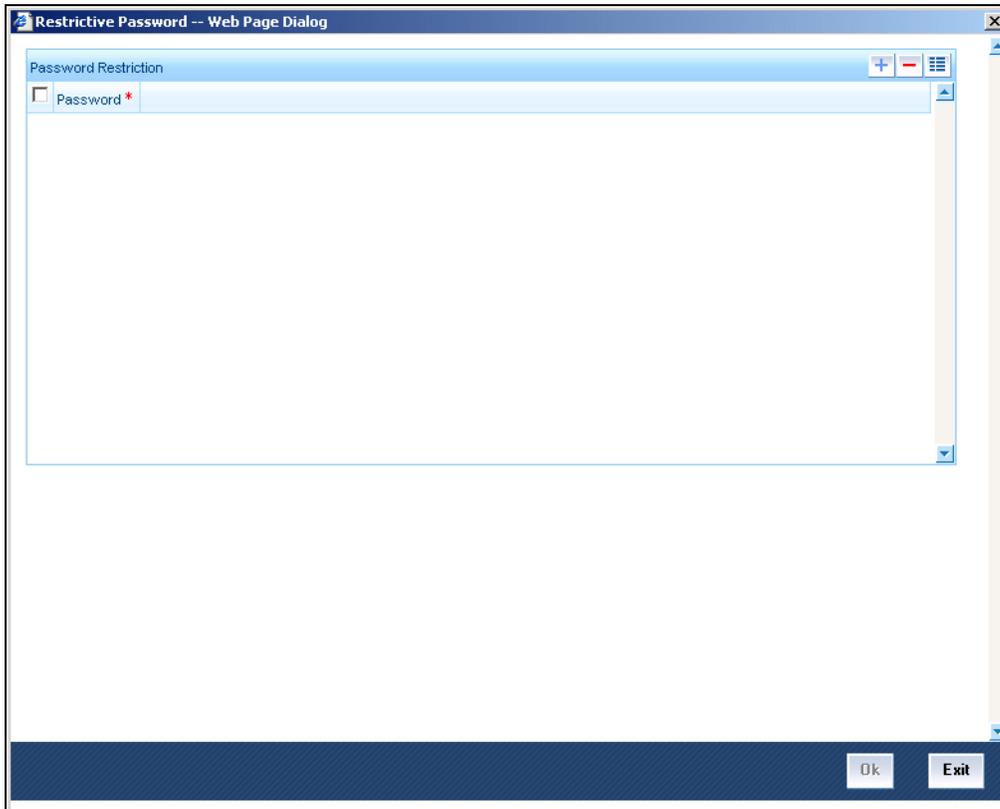
Password Restriction

You can define a list of passwords that cannot be used by a user. This list, called the Restrictive Passwords list can be defined at three levels:

- At the bank level (applicable to all the users of the system)
- At the user role level (applicable for all the users doing a similar kind of role)
- At the user level (applicable for the user)

The list of Restrictive Passwords should contain those passwords that the users are most likely to use: the name of your bank, city, country, etc. For a user role, it could contain names, or terms, that are commonly used in the department. At the user level, it could contain the names of loved ones, etc. By disallowing users from using such common passwords, you can reduce the risk of somebody other than the user knowing the password.

Click 'Password Restriction' button to define the list of Restrictive Passwords for the role profile you are defining. Any user, who is attached to the role, cannot use a password in this list.



You can define only the functions that are applicable for the role and the list of Restrictive Passwords for a role. All the other attributes of a user profile should be defined when the user profile is being created.

3.8 Maintaining Single Sign on Details

You can maintain details for the Third Party or External System Sign On mechanism. This maintenance can be done in the 'Single Sign On Maintenance' screen. You can invoke the 'Single Sign On Maintenance' screen by typing 'SMDSIGON' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Single Sign On Maintenance -- Web Page Dialog

LDAP Host * TEST121
LDAP Port * TEST121
LDAP Admin Id * TEST12
LDAP Password * *****
LDAP Base * TEST121
Time Out Duration(Seconds) * 10

Fields

Input By OFSSSELD0C1 Date Time Modification Number 4 Open
Authorized By Date Time Authorized Cancel

3.9 Defining and Maintaining System Users

You must define and maintain the details of every system user in the 'User Maintenance' screen. Here you can define the activities that a user can carry out on the system. You can set the User's ID and password. In addition you can also set the user role profile, password restrictions, branch restrictions and user access rights.

You can invoke the 'User Maintenance' screen by typing 'SMDUSERD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a 'User Maintenance' web page dialog with the following fields and values:

- User Details:**
 - Name: Dinesh Sam
 - Language: ENG
 - Home Branch: CHO
 - Propagate Detailed to Work Flow:
 - Customer Number: [empty]
 - LDAP DN: [empty]
 - Time Level: 9
 - Auto Authorize:
 - User Identification: DINESH
 - User Status: Enabled, Hold, Disabled
 - Classification: Staff, Customer, Auto End of Day, Branch
 - Status changed on: 10/15/2008
 - Last Signed on: 10/15/2008
- User Password:**
 - Password changed on: 10/15/2008
 - Force password change:
 - Start Date: 10/15/2008
 - End Date: 7/3/2099
 - Password: [masked]
- Invalid Logins:**
 - Cumulative: 2
 - Successive: 2

At the bottom, there are tabs for 'Restricted Passwords', 'Roles', 'Functions', 'Branches', and 'Disallowed Functions'. A footer bar contains fields for 'Input By' (OFSELDOC1), 'Date Time', 'Authorized By', 'Date Time', 'Modification Number' (1), 'Open', and 'Authorized' buttons, along with a 'Cancel' button.

User Identification

A unique Id has to be created for a user in Oracle FLEXCUBE ELCM. Specify the ID here.

Home Branch

Specify the User Login branch. It is treated as home branch.

Language

Specify the language preference of the User. English is the normal specification here.

Status Changed On

Specify the date when the status is changed from enabled to disabled or disabled to enabled

Last Signed On

Specify the last date timestamp of the user logged.

User Status

Indicate one of the following statuses for the user:

- Enabled - Users who can do transactions. This is the default.
- Hold - User doesn't have the privileges to do, or has been put on hold from doing, any kind of transaction
- Disabled – Users is disabled in Oracle FLEXCUBE ELCM. The user cannot do any transaction.

Password Changed On

The date the user changed his password.

Force Password Change

Select this check box to indicate that right after the first log in of the User ID, the system forces the user to change the password.

Start Date

Indicates the starting date of the user's login privilege

End Date

Indicates the ending date of the user's login privilege

Classification

You can classify a user as belonging to one of the following categories:

Staff	A user of the system who is an employee of your bank. You can include any of the functions available in the system in the user profile. Ideally, you should not include functions that are part of End of Cycle operations in the profile of a Staff user.
Customer	A customer who would want to log into the system from a remote terminal. You can include only those functions through which the customer can inquire into balances and transactions.
Auto EOD	A user at the bank who is responsible for running the automated End of Day operations. You can include any of the functions available in the system in the user profile. Ideally, you should include only functions that are part of End of Cycle operations in the profile of a AEOD user.
Branch	This provides a single login and change password rights for both the system and branch system. You can specify the vacation start date, vacation end date and dual password.

Propagate Detailed to Workflow

You can propagate the User Id and Password defined for a user of the system to the Workflow system as well. In other words, a user can use the same id and password to log into both the systems. To enable this feature select the 'Propagate Detailed to Workflow' option.

The following basic details will be sent to the Workflow system:

- User ID
- User Description
- User Password
- Record Status

The Password will be sent in an encrypted form and the encryption will be done based on the Workflow encryption logic.

Any modifications that you make in the above mentioned fields would be transmitted to the Workflow system. Whenever any modification (to the above mentioned fields) takes place in the system, it will first verify whether the user record exists in the Workflow system also. If the record is not present, a new record will be created in the Workflow database. If the record already exists in the system, the changes will be updated accordingly.

Auto Authorize

To indicate that a user is allowed to perform automatic authorization, you must enable the 'Auto Authorize' option in the User Maintenance screen.

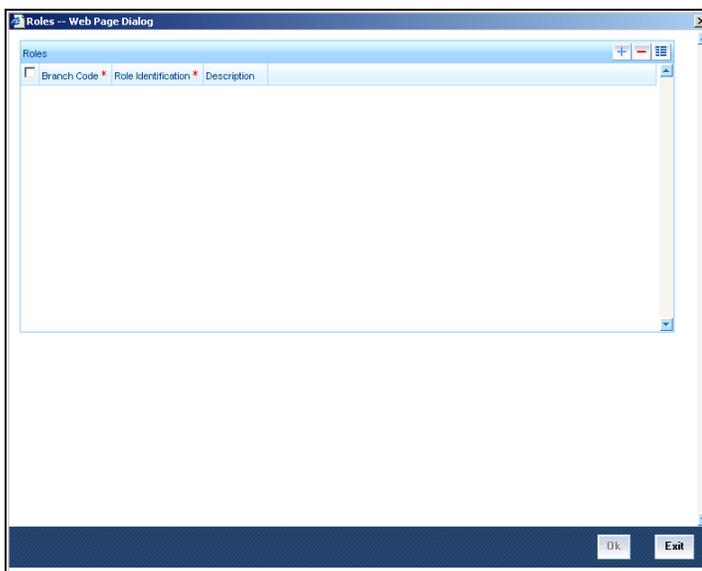
If automatic authorization has been enabled for a function, branch and user profile, and such a user has rights for both input and authorize operations, any record maintained by such a user in the corresponding function (maintenance or online) screens will be automatically authorized when the Save operation is performed.

Customer Number

For User Profiles of users/employees who also happen to be your bank's customers, you can restrict the viewing and printing of Balances (in case of accounts) and financial details of contracts. To enable this, while creating the User Profile of the employee, specify the Customer Number of the employee here.

3.9.1 Roles

To attach the user profile you are defining to a role, you must use the 'Roles' screen. Click 'Roles' button and the 'Roles' screen will be displayed. The roles to be attached to the user profile can be listed under 'Roles' list.



Click 'Plus' button to add a record under the 'Roles' list. Into each added record's field select the required role by clicking the field's option list. Repeat this procedure to attach more roles.

To delete a role(s) that has been attached to a user profile, check the box beside it and then click 'Minus' button.

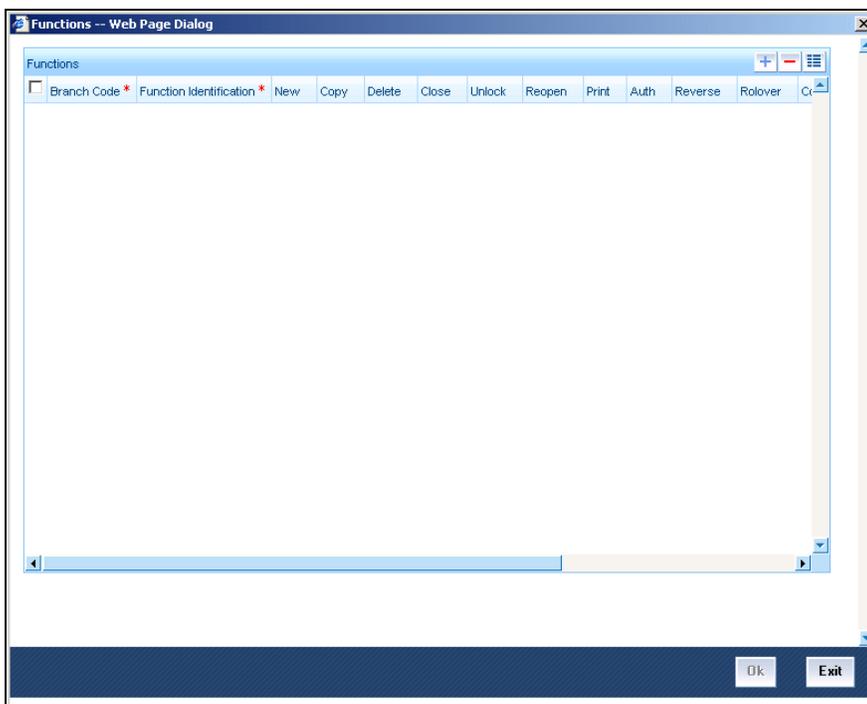
3.9.2 Functions

In addition to attaching a user profile to a role, you can give rights to individual functions. For a user profile to which no role is attached, you can give access to specific functions. If you have:

- Attached one or more roles to a user profile
- Given access to individual functions to a profile to which roles are attached

The rights for Function IDs that figure in both the role and user specific functions will be applied as explained in the following example.

To give access to functions for the user profile you are defining, click 'Functions' button in the User Maintenance screen. The Functions screen will be displayed as shown below.

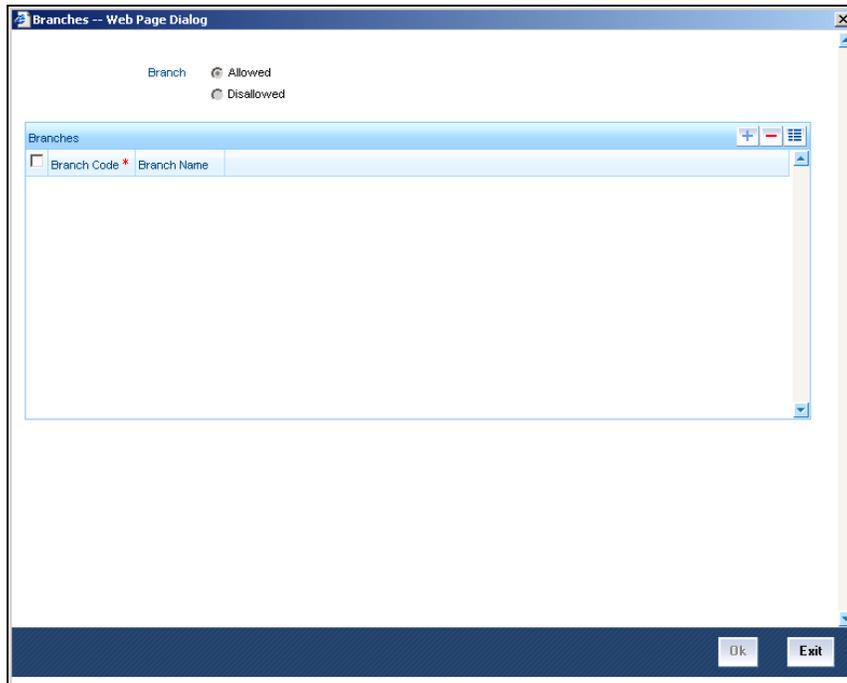


The various functions in the system fall under different categories.

Click 'Plus' button to add a function. At Function Identification, you should select the function for which you want to give rights. Click on the adjoining option list for a list of Function IDs belonging to the category along with their descriptions. From this list you can pick up the function for which you want to give access rights by double clicking on it when it is highlighted. You can then specify the rights to the different actions for the functions by checking against the action.

3.9.3 Branches

To specify the branches from which the Staff and End of Day users of the bank can operate, you must use the 'Branches' screen. Click 'Branches' button in the User Maintenance screen and 'Branches' screen will be displayed as shown below.



You can maintain a list of branches to which the user is either:

- Allowed
- Disallowed

To maintain an allowed list of branches choose the 'Allowed, option. Then the 'Branch Restrictions' list will show the list of allowed branches. To maintain a disallowed list of branches, choose the 'Disallowed' option.

If you maintain an 'allowed' list, then the user profile will be available only for those branches that you specify in the Branch Restrictions list. Similarly, if you maintain a 'disallowed' list, then the user profile will not be available only for those branches that you specify in the Branch Restrictions list.

After choosing either the 'Allowed' or 'Disallowed' option, click 'Plus' button to add a record under the 'Branch Restrictions' list. Into each added record's field select the required branch by clicking the field's option list.



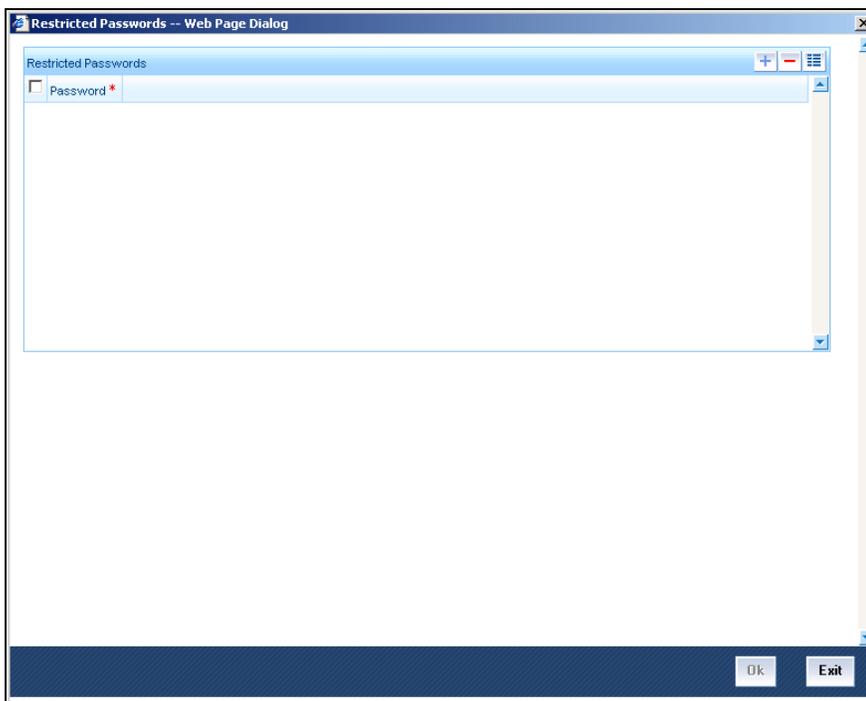
Note the following:

- The branch in which the user profile is defined is known as the Home Branch. The branches the user can access are known as the Host Branches
- If the user belongs to the End-of-Day category, the user can perform functions he has access to in his Home Branch in the Host Branches also
- You should create an ID called GUEST in each branch. When a user belonging to the Staff category changes the branch of operation, he can perform the functions defined for the GUEST ID in the Host Branch.

3.9.4 Restricted Passwords

You can maintain a list of passwords that the user is most likely to use. For example, a user may tend to use the names of loved ones, the bank, department, etc. as a password as they are easy to remember. This might be a security risk as it will be easy for another person to guess a password. To prevent this, you can maintain a list of passwords that the user should not use. This list of restrictive passwords will be checked before a password is accepted when the user is changing passwords. If the password entered by the user exists in the list, it will not be accepted.

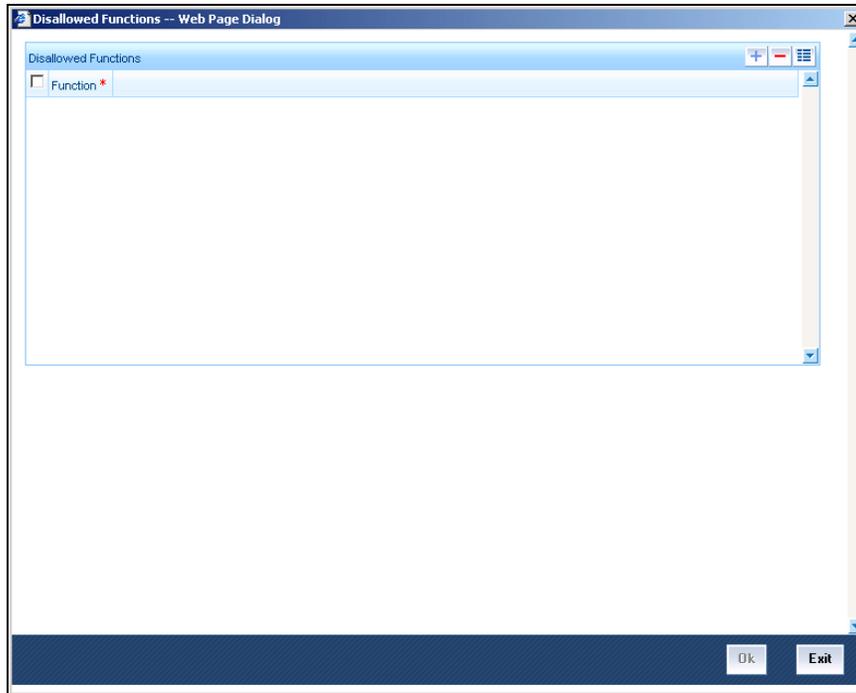
To specify a list of passwords that the user is not allowed to use, click 'Restricted Passwords' button in the User Maintenance screen.



The user for whom you are defining the restrictive passwords cannot use restrictive passwords defined in the Bank Level Parameters screen and the Role Profile screen.

3.9.5 Disallowed Functions

You can restrict the user from operating certain functions by maintaining the functions in the Disallowed Functions screen. To invoke this screen, click 'Disallowed Functions' button.



3.10 User Administration - Branch Restrictions

In the Branch Restrictions maintenance under Bank Parameters, you have identified those applications and operations, for which you intend to maintain branch restrictions. Having done this, you must proceed to create the appropriate common branch restrictions for each branch administrator.

You can maintain common branch restrictions in the 'Branch Restrictions' screen. This can be done only at the head office branch. You can invoke the 'Branch Restrictions' screen by typing 'SMDBRRES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Branch Restrictions -- Web Page Dialog". It features several input fields: "User Branch *", "Description", "Restriction Type *", and "Branch Restriction". The "Branch Restriction" field has two radio buttons: "Allowed" and "Disallowed". Below these fields is a table titled "Restricted Branches" with columns for "Branch Code *" and "Description". At the bottom, there is a "Fields" section with labels for "Input By", "Authorized By", "Date Time", "Modification Number", "Open", and "Authorized", along with an "Exit" button.

In this screen, you create common branch restrictions by specifying the information described below.

User Branch

You must first select the home branch of the administrator for which you are maintaining common branch restrictions, in the User Branch field.

Restriction Type

You must also indicate the specific application for which you wish to maintain common branch restrictions, for the administrator of the selected branch. You can only specify a restriction type that has been maintained in the SMS Branch Restriction Type maintenance.

Branch Restriction

You maintain common branch restrictions by creating a list of branches for each administrator, in which the administrator will either be allowed / disallowed access to perform operations related to the selected application (Restriction Type). You can maintain either an 'allowed' or a 'disallowed' restriction list.

The common branch restrictions you maintain are applicable for operations in the selected application (Restriction Type) in the home branch (User Branch) of the administrator and the list of allowed / disallowed branches.



Note the following:

The following must be borne in mind while creating common branch restrictions:

- The administrator of the head office branch is allowed to perform all operations in any of the other branches
- When a new branch is created, it must be manually added to the allowed / disallowed list, as required
- For those applications (Restriction Types) that you have specified in the Bank Parameters - Branch Restriction maintenance, you must create the appropriate common branch restrictions in the Common Branch Restrictions screen. If no restrictions have been created in the Common Branch Restrictions screen for a specific branch for an application chosen in the Bank Parameters - Branch Restriction maintenance, operations pertaining to the application will not be allowed from that branch.
- To allow the administrator of a certain branch to perform operations pertaining to a specific application for all branches, you can either maintain an allowed list with all branches selected or maintain a disallowed list with none of the branches selected.

4. Core Maintenances

4.1 Introduction

The Core Maintenances section explains maintaining information related the core processes in the system. Core Maintenances include the following:

- Maintaining bank related parameters
- Creating and maintaining Branch details
- Creating and maintaining Liability records
- System related maintenances

4.2 Maintaining Your Bank Parameters

You can maintain information about your bank in the 'Bank Parameters Maintenance' screen. The information maintained here includes the bank name, head office, account number structure, local currency, spread and other preferences.

Details maintained in the 'Bank Parameters Maintenance' screen are applied to all branches of your bank.

For example the account number structure that you define in this screen will be a common format for customer accounts in all branches of your bank.

You can invoke the 'Bank Parameters Maintenance' screen by typing 'CODBNKPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Bank Parameters Maintenance -- Web Page Dialog

Bank Code * CHO Bank Name BANK OF INDIA1

Head Office Branch

Head Office Branch Code * CHO Description BANK OF INDIA

Default Currencies

Discount Currency * USD Description U.S.DOLLAR

Reporting Currency * USD Description U.S.DOLLAR

Head Office Currency * USD Description U.S.DOLLAR

Local Currency * USD Description U.S.DOLLAR

Propagate Exchange Rates to Branches

Fields

Input By SUNDAR Date Time Modification Number 253 Open

Authorized By SUNDAR Date Time 7/3/2000 09:25:40 Authorized Exit

Bank Code

Specify a unique character code for identifying your bank. You can follow your own convention in devising this code. In all inter-bank transactions this code identifies your bank.

Bank Name

Specify the detailed name of your bank. This name will always be displayed whenever the bank code is used.

Head Office Branch Code

From the list of the branches you have already maintained for your bank, select your Head Office code. The description of the branch designated as Head Office is displayed on selecting the code.

Default Currencies Code

You can indicate currency preferences for your bank. You can specify preferences to indicate the default currencies for the following purposes:

- **Local Currency**— Specify the local currency for all branches of your bank. This will be the default currency for all transactions. The income and expense balances of your bank will also be maintained in this currency.
- **Discount Currency** — If the discount rate for a particular currency is not maintained the discount rate of the currency specified here will be picked up for discounting profits on forward foreign exchange contracts.
- **Head Office Currency** — Specify the default currency for the Head Office.
- **Reporting Currency** — Specify the default currency in which all financial reporting should be done.



You cannot modify the currencies you specify here once the Bank Parameters record has been stored and authorized.

Propagate Exchange Rates to Branches

Specify whether the currency exchange rates maintained here must be propagated to all the bank branches as well. Select this check box to propagate rates to all branches.

4.3 Maintaining Branch Parameters

You can create and define various parameters for your bank's branches using the 'Branch Maintenance' screen. Here you can record the details of your bank's branches, define their reporting hierarchy, and maintain parameters such as their names and addresses including SWIFT, TELEX, and HOST addresses.

You can create the branch records only at the Head Office. All subsequent modifications on the records can be done at the branches only.

You can invoke the 'Branch Maintenance' screen by typing 'SMDBRANH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields				
Input By	SRIAUTH	Date Time	Modification Number	<input checked="" type="checkbox"/> Open
Authorized By		Date Time		<input type="checkbox"/> Authorized

You can maintain the following details in the above screen.

Branch Code

Assign a code to the bank branch. The code acts as an identifier in the system for the particular office / branch.

Branch Name

Specify the name of the branch.

Local Currency

Specify the currency of operation for your branch and the default currency for all transactions of your branch. The income and expense balances of your branch will also be maintained in this currency.

Parent Branch

Parent Branch is to define an alternate reporting line, other than the three level 'Head Office – Regional Office –Branch' structure. The 'Parent' for all the branches you create is the Head Office. You may specify a Parent, other than the Head Office, here. The name of the parent branch is displayed on selection.

Regional Office

This is the branch code of the Head Office or Regional Office (RO) to which the branch reports to.

For a Head Office or a Regional office, this code should be the Head Office branch code, which is also the default for this field. For the branches, specify that branch as the RO, to which the branch reports. Select from the list of options available here.

Country Code

Specify the code of the country in which the branch operates. Select from the list available here.

Branch Address

Enter the address of location of the branch here.

Telex Address

Specify the branch's TELEX address here.

Host Name

Enter the name of the Host server for this branch.

Time Level

This field displays the system time level status, represented by a number between 0 and 9.

User access to the system can be controlled by assigning each user and the system, a time level. Both the system and the users are set to different time levels. Only those users who have a time level equal to or greater than the system time level can log into the system. A control clerk, during the EOC process, does the change in time level status.

EOC Status

Under EOC status one of the following will be displayed:

B - Beginning of financial input; indicates system transactions in progress

I -- Indicates that user transactions are in progress

T-- End of user transaction input; indicates system transactions in progress

F -- End of financial input; system transactions also completed

E -- End of Day, Branch awaiting date change

The values are updated by EOC process.

Time Zone Offset – Hours and Minutes

For branches with different time zones, you can define the Offset Time that has be displayed in maker/authorizer time stamps and also in all the reports generated for the branch.

The offset time is specified in terms of hours and minutes. The time will be added/ subtracted from the Server Time maintained for the bank.

Specify the number of 'hours' to be offset from Server Time to arrive at the local branch time. This is the number of hours by which the branch leads or lags behind the Server Time.

Specify the additional 'minutes' by which the branch leads or lags behind the Server Time.

Weekly Holiday

Specify the weekly holiday days of the branch. You can specify up to two weekly holidays.



The reference time is always the System Time (System Server Time).

4.4 Maintaining Your Branch Holidays

You can specify the weekly and annual holidays for your bank branch in the 'Branch Holiday Maintenance' screen.

The system uses the information maintained in this screen to do the following:

- For checking whether the start date, maturing date and schedule date for Limits does not fall on a holiday
- To display and record today's date and the next working date.

You can invoke the 'Branch Holiday Maintenance' screen by typing 'CODBRHOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This maintenance must be done at each branch of your Bank. You can thus have different sets of holidays for different branches of the bank.

Branch Code

Specify the branch code of the Branch for which you are maintaining the holidays.

Year

Select the year for which you are performing the maintenance. You can specify both weekly and annual holidays for the branch up to the year 9999 AD.

Click 'Refresh' after specifying the Year. The calendar will be displayed of the specified year. Click a date in the calendar to record it as a holiday. Holidays appear in red.

 Future dates for future schedules can be maintained only if the holidays for the corresponding year have been maintained here.

4.5 Maintaining Country Codes

You can specify codes for countries in the 'Country Code Maintenance' screen. You can invoke the 'Country Code Maintenance' screen by typing 'STDCNTRY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Country Code Maintenance -- Web Page Dialog". It features several input fields and checkboxes. The fields are: "Country Code *" (with a red asterisk indicating it is required), "Country Name", "Alternate Country Code", "Limit Currency" (with a currency selector icon), and "Overall Limit". The checkboxes are: "Blacklisted", "EU Member", "IBAN Mandatory for Payment Messages", and "Clearing Code in BIC+". At the bottom, there is a "Fields" tab and a status bar with fields for "Input By", "Date Time", "Modification Number", "Open", "Authorized By", "Date Time", "Authorized", and a "Cancel" button.

Country Code

Give a unique three-character alpha numeric code to identify the country. For example you can maintain 'USA' as the country code for the United States of America.

Country Name

Specify the name of the country whose details are being maintained.

Alternate Country Code

You can also associate an alternate country code. This is for information purposes only and will not be printed on any customer correspondence. For example you can have US as the alternate code for USA.

Blacklisted

Select this checkbox if the country has been blacklisted for any reason with regard to banking.

EU Member

Select this checkbox to specify that the country is a member of the European Union.

4.6 Maintaining Customer Information Details

You can maintain all basic information about a customer can be maintained via the 'Customer Maintenance' screen. These details are maintained at the branch level and are accessible to all branches. Duplicate customer records are hence not maintained at different branches.

You can invoke the 'Customer Maintenance' screen by typing 'CODCIFDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based form titled "Customer Maintenance -- Web Page Dialog". The form is divided into two main columns of input fields. The left column includes fields for Customer No (* VIM001), Short Name (* VIM001), Short Name2 (VIM001xxxxxxxxxxxx), Branch Code (CHO), Full Name (VIM001), Group Code, Country (* USA), Nationality (* USA), Language (* ENG), Exposure (USA), Location Code, Unique Identifier Name, Unique Identifier Value, Customer Category (* CUSTOMER), Credit Rating, Revision Date, Source, and User Reference Number. The right column includes Customer Type (radio buttons for Bank, Corporate, Individual), Customer Name (VIM001), Address Line1 (* BANGALORE1), Address Line 3 (BANGALORE2), Address Line 2 (BANGALORE3), Address Line 4 (BANGALORE4), Fax, and a list of checkboxes for customer status: Frozen, Deceased, Unadvised, CRM Customer, Issuer Customer, and Treasury Customer. Below these fields is an SSN field. At the bottom of the form, there is a "Fields" tab and a status bar containing: Input By (TESTUSR1), Date Time (9/19/2008 11:53:18), Modification Number (4), Open checkbox, Authorized By (VIM6), Date Time (9/19/2008 20:14:51), Authorized checkbox, and an Exit button.

Customer Number

Specify the Customer Number to uniquely identify a customer. This number should be unique across branches.

Short Name

Specify a short name for the customer here.

Customer Type

You have to indicate the Type to which the customer belongs. The options available are:

- Bank
- Corporate
- Individual

Country

Specify the country as given in the address of correspondence of this customer.

Nationality

Specify the nationality of the customer.

Language

As part of maintaining customer accounts and transacting on behalf of your customer you will need to send periodic updates to your customers in the form of official bank documents.

You have to indicate the language in which your customer wants the communication from the Bank to be in.

Exposure

Specify the country of exposure of this customer.

Customer Category

Specify the Customer Category here.

Credit Rating

Specify the credit worthiness of the customer using a credit rating.

Revision Date

Specify the revision date for the credit rating for the customer.

Source

Specify the source of the credit rating of the customer.

Customer Name

Enter the name of the customer. The customer will be addressed by this name in all correspondences sent from the bank

Address Line 1 - 4

You can specify the mailing address of the customer in the fields that are provided. You can specify the details of the address in each appropriate field, such as City, State, Country and Zip Code.

Fax

Specify the FAX number for the customer.

SSN

Specify the Social Security Number of the customer.

Frozen

Select the check box if the customer account is supposed to be frozen.

Deceased

If the customer whereabouts are unknown, then select this check box.

Unadvised

Select to indicate that the customer account is unadvised.

CRM Customer

If the customer is not of Oracle FLEXCUBE ELCM, then the customer will be treated as a CRM Customer. Select this check box to indicate this.

Issuer Customer

If the customer is not directly a part of Limits transaction, but is providing guarantees to other customer(s) in Oracle FLEXCUBE ELCM, such as in the case of Collateral Guarantees, then select this check box.

Treasury Customer

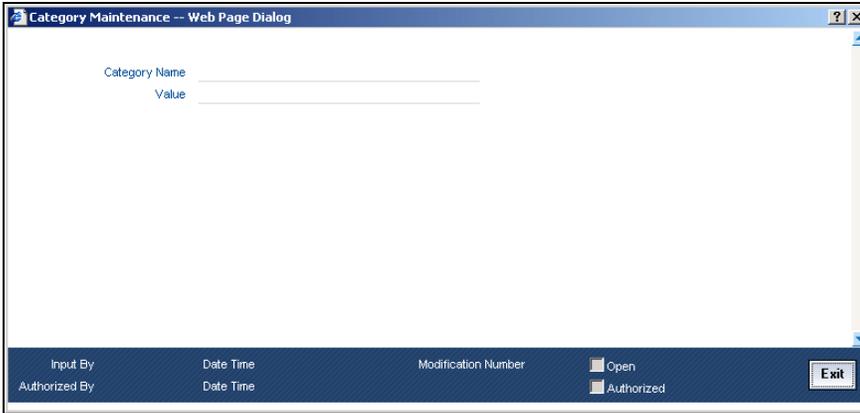
Select this checkbox to specify that the customer is a treasury customer.

4.7 **Static Maintenances**

Data that remains constant over a period of time is called static data. Usually, such data will be commonly accessed by more than one module. Such data is maintained in tables. Once the data is entered in a table, it has to be authorized before it can be used by any function. Each item in a table is called a record. Each record has a key that uniquely identifies it.

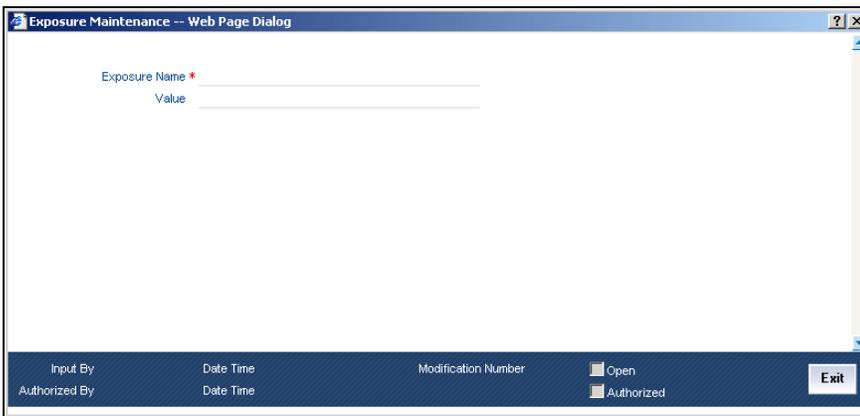
The following static values can be maintained as part of the FLEXCUBE ELCM system.

You can invoke the 'Category Maintenance' screen by typing 'CODCATGY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



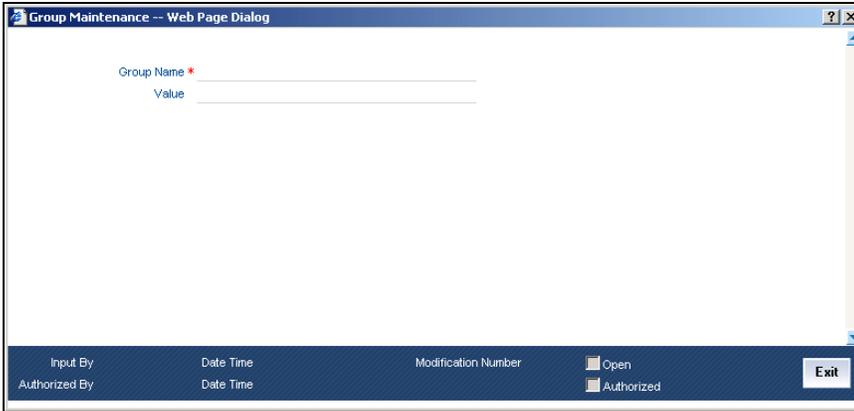
Here you can maintain the Category Name and its display value.

You can invoke the 'Exposure Maintenance' screen by typing 'CODEXPTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



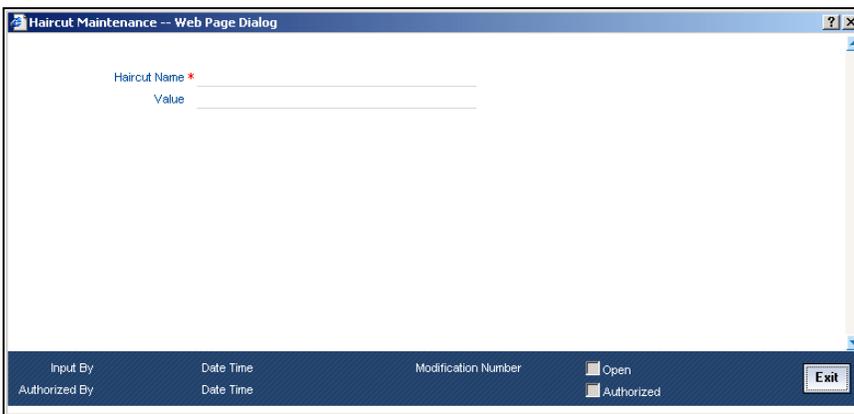
Here you can maintain an Exposure Name and its display value.

You can invoke the 'Group Maintenance' screen by typing 'CODGROUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Here you can maintain Group Names and their values.

You can invoke the 'Haircut Maintenance' screen by typing 'CODHCUTT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



This screen allows Haircut Type Maintenance. This Haircut type would be required in the credit risk mitigation process and this is as part of BASEL II standards. Haircut Type maintained here will be utilized in Collateral category Maintenance.

This maintenance is at bank level and all branches would be able to access this information.

- Haircut Name
- Haircut Description

You can invoke the 'Liability Maintenance' screen by typing 'CODMLIAB' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Liability Maintenance -- Web Page Dialog

Liability Name * _____
Value _____

Input By _____ Date Time _____ Modification Number _____ Open
Authorized By _____ Date Time _____ Authorized Exit

Here you can maintain Liability Names and their values.

You can invoke the 'Location Maintenance' screen by typing 'CODLOCCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Location Maintenance -- Web Page Dialog

Location Code * _____
Value _____

Input By _____ Date Time _____ Modification Number _____ Open
Authorized By _____ Date Time _____ Authorized Exit

Here you can maintain Location Codes and values.

You can invoke the 'Restriction Maintenance' screen by typing 'CODRESTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

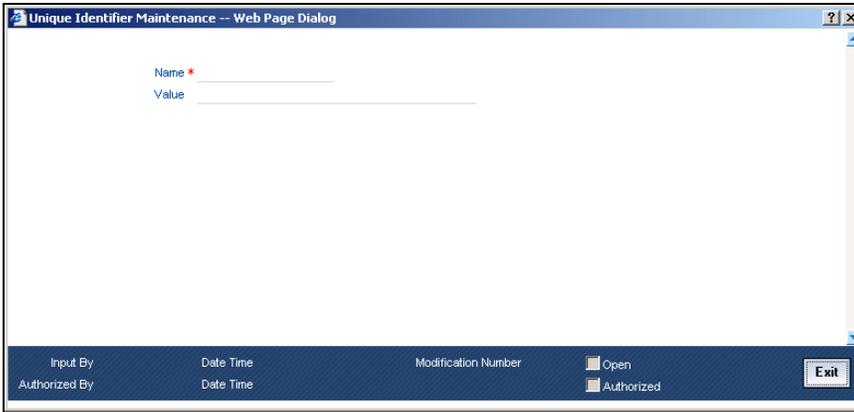
Restriction Maintenance -- Web Page Dialog

Restriction Name * _____
Value _____

Input By _____ Date Time _____ Modification Number _____ Open
Authorized By _____ Date Time _____ Authorized Exit

Here you can maintain Restriction names and their values.

You can invoke the 'Unique Identifier Maintenance' screen by typing 'CODUIDN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

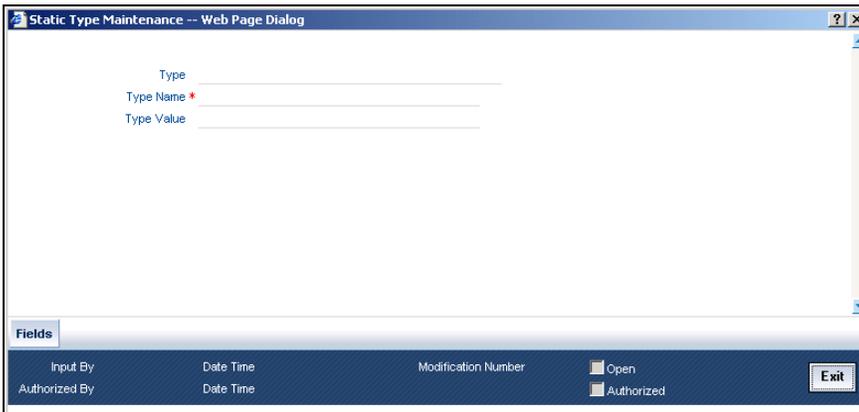


The screenshot shows a web page dialog titled "Unique Identifier Maintenance -- Web Page Dialog". The main area contains two input fields: "Name" with a red asterisk and "Value". The bottom toolbar includes fields for "Input By", "Authorized By", "Date Time", "Modification Number", "Open", "Authorized", and an "Exit" button.

Here you can maintain Name and values for Unique Identifiers.

4.8 Static Type Maintenance

Maintenance of Static Types can be done via the Static Type Maintenance screen. You can invoke the 'Static Type Maintenance' screen by typing 'CODTYPES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a web page dialog titled "Static Type Maintenance -- Web Page Dialog". The main area contains three input fields: "Type", "Type Name" with a red asterisk, and "Type Value". The bottom toolbar includes fields for "Input By", "Authorized By", "Date Time", "Modification Number", "Open", "Authorized", and an "Exit" button.

4.9 Maintaining the System Date

You can set/ re-set the OracleFLEXCUBE ELCM system date in the 'System Date Maintenance' screen. You can invoke the 'System Date Maintenance' screen by typing 'STDDATE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web dialog window titled "System Date Maintenance -- Web Page Dialog". The main area contains the following fields:

- Branch Code * (with a dropdown arrow)
- Branch Name (text input)
- Next Working Date (date picker)
- Today (date picker)
- Next Next Working Date (date picker)

At the bottom, there is a "Fields" section with the following labels and checkboxes:

- Input By: OFSELDOC1
- Date Time
- Modification Number
- Open
- Authorized By
- Date Time
- Authorized

A "Cancel" button is located in the bottom right corner.

Select the 'Branch Code' of branch to view its Today (current date), Next Working Date (next working day), and Next Working Date (the working day after the next working day) dates. You can modify the Next Working Date and the Next Working Date before EOD.

5. Currency Maintenance

5.1 Introduction

The Currency Maintenance section deals with the following details with regard to currencies:

- Maintaining currency codes
- Maintaining common currency pairs to quote exchange rates
- Maintaining the currency holidays
- Maintaining exchange rates and rate types

5.2 Defining and Maintaining Currency Details

In the 'Currency Definition' screen you can define and maintain the attributes of currencies which your bank deals in. The attributes include the SWIFT code for the currency, the country to which the currency belongs, the interest method, the spot days, the settlement days, and many others.

You can define and maintain currency details only at your bank's Head Office. The maintained details will then be available to all the branches of your bank. You can invoke the 'Currency Definition' screen by typing 'CODCDEFN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Currency Definition' web page dialog. The form includes the following fields and options:

- Code * NYC
- Country * NO
- Alternate Code * 543
- Currency Name NORWAY CURRENCY
- Currency Type NY
- Decimals
- Index Base Currency
- Cut-Off Time: Days, Hour, Minute
- Index Currency
- Euro Conversion
- Rounding: Rule (Truncate), Unit
- Amount Format Mask: Null, 9999,99,99,999
- Euro Type: EURO Currency, IN Currency, OUT Currency, EURO Closed

The bottom status bar shows: Input By ML2, Date Time 8/29/2008 10:48:24, Modification Number 1, Open, Authorized By ML1, Date Time 8/29/2008 10:54:59, Authorized, and an Exit button.

Code

Specify the currency code of the currency being defined.

Alternate Code

Specify the alternate code used to identify the currency.

Country

Select the country, to which the currency belongs to, from the list available here.

Cut-Off Time

Transactions received before the cut-off times for the transaction currency will be processed on the same day. Transactions received after the currency cut-off time will be processed the next working day. Specify the Cut-Off Time for the currency using the following fields:

- Days
- Hour
- Minute

Index Currency

Indicates that the maintained currency is a Notional Currency

Euro Conversion

Indicates that the maintained currency falls under Euro Conversion Required

Rounding

If you have selected Round Up or Round Down in the Rounding Rule field, you need to indicate the nearest unit to which the rounding should take place. The number of units specified here should not be greater than the number of decimals allowed for the currency.

Example

The decimal points specified for currency 'A' is 2. Rounding unit is .05

Amount for transaction is USD 100.326, which will be rounded off depending upon the decimals specified and the rounding rule and rounding unit.

For Rounding Rule 'Up', the amount available for transaction would be USD 100.35. For rounding rule 'Down', the transaction amount would have been rounded down to 100.30

If the rounding rule was specified as 'truncate' then, the amount would have rounded off to 100.32 (simply, knock off all decimal points beyond the stated decimals places to be rounded off). Thus whenever you specify a 'truncate' option you need not state the 'Rounding unit'.

Amount Format Mask

Specify the format in which amounts in this currency are to be displayed for contracts in this currency. Two options are available:

- 999,999,999
- 9,999, 999, 99

The system defaults to the 999,999,999 format.

Euro Type

By choosing the appropriate option, you can indicate if the currency is one of the following:

- The Euro
- An 'In' currency
- An 'Out' currency
- 'Euro Closed'

National currencies of 'In' countries are referred to as 'In' currencies. When maintaining other currencies, you have to choose the 'Out Ccy' option under Euro Type.

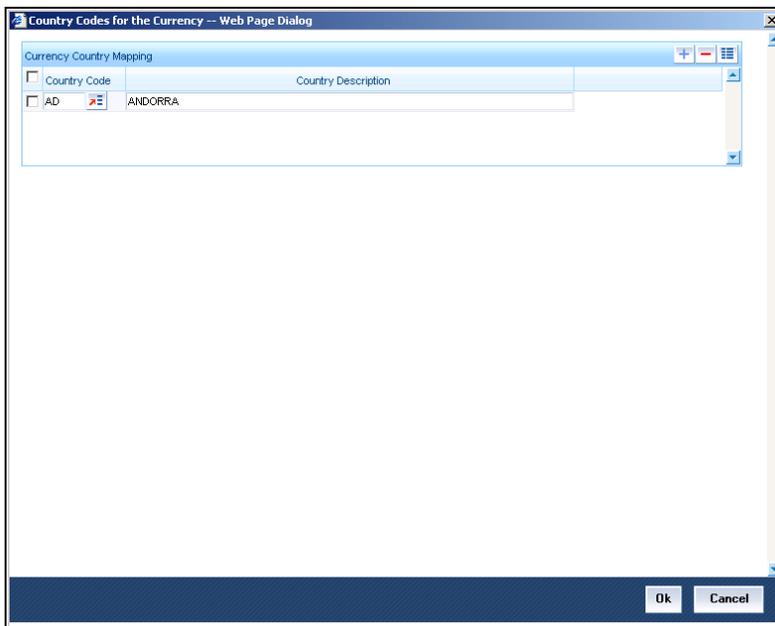
When the transition period ends, the national currencies of the participating countries would cease to exist as valid legal tenders. The Euro would be the only legal tender in the participating countries. Consequently, the Euro changes made to Oracle FLEXCUBE ELCM will no longer be required.

You can turn off the changes at the end of the transition period by:

- Closing all 'In' currencies, and
- Choosing the 'Euro Closed' option (for the Euro)

5.2.1 Performing Currency Country Mapping

You can do mapping of currency countries to the currency using the Currency Country Mapping screen. To invoke this, click 'Currency Country Mapping' button.



For each record, select a Country Code and then give its name/description.

5.3 Maintaining Currency Pairs for Foreign Exchange

Certain currency pairs are frequently traded in foreign exchange (ForEx) markets. The exchange rates for such common currency pairs - like USD & GBP or USD & JPY - are easily obtainable. For currency pairs wherein a currency is not traded in often – like ZAR-INR (South African Rand - Indian Rupee) – the ForEx rate is determined through a third currency. This third currency is called the ‘Through Currency’ and is usually a commonly quoted currency like the US dollar.

You can maintain the ForEx currency pairs common to your business in the ‘Currency Pair Maintenance’ screen. This maintenance is done at the Bank Head Office level. Invoke this screen from the Menu Browser. You can invoke the ‘Currency Pair Maintenance’ screen by typing ‘CODCPAIR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based form titled "Currency Pair Maintenance -- Web Page Dialog". The form is organized into several sections:

- Currency Pair:** Includes input fields for "Currency1 *", "Currency2 *", "Description", and "Description2 *".
- Through Currency:** Includes a "Code" field, a "Description" field, and radio buttons for "Number Of Units" (One, Hundred, Thousand).
- Quotation Method:** Includes radio buttons for "Direct" and "Indirect".
- Spread Defn:** Includes radio buttons for "Percentage" and "Points".
- Points Multiplier:** A text input field containing the value "1.0000".

At the bottom of the dialog, there is a "Fields" section with labels for "Input By OFSSEDOC1", "Date Time", "Modification Number", "Open", "Authorized By", "Date Time", "Authorized", and a "Cancel" button.

In the above screen you can maintain commonly traded currency pairs (for which a regular market quote is readily available) and their details. For un-common pairs you can specify and maintain a ‘Through Currency’.

Currency 1 and Currency 2

Here specify the currency pairs by their currency codes. You can also give brief descriptions/names of the currencies.

Through Currency

Select this check box to maintain a Through Currency for the currency pair.

For commonly traded currency pairs a regular market quote is readily available. For un-common pairs you must specify and maintain a 'Through Currency' to calculate the market quotes.

For the Through Currency you must specify the following:

- Currency Code
- Description or name of the currency
- Quotation Method – Direct or Indirect
- Number of Units for the quotation
- Spread Definition for the quotation
- Points Multiplier



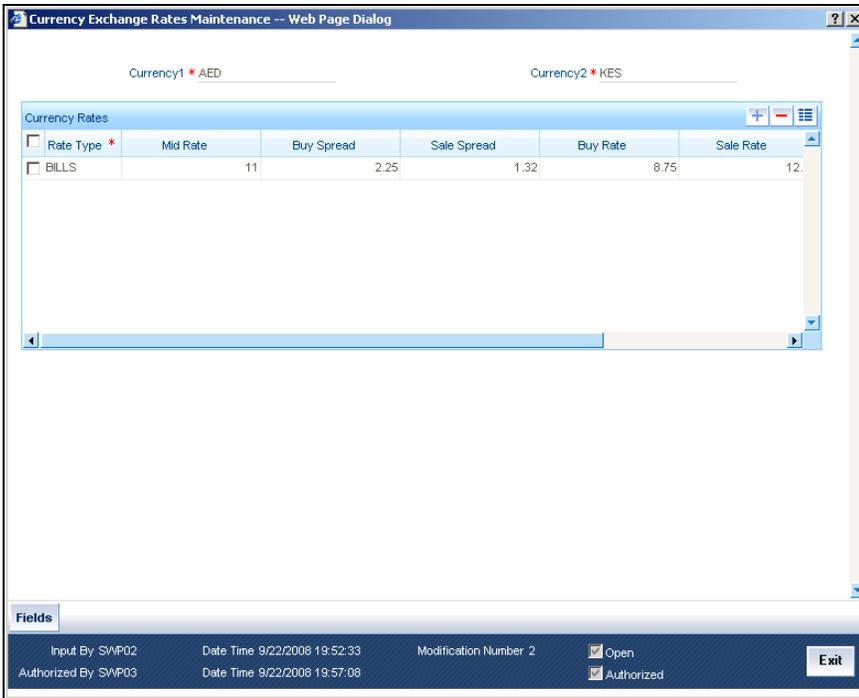
You need not maintain currency pairs whose through currency is the local currency as defined in the Bank-wide Parameters. This is because during exchange rate computation the local currency is taken as the through currency, unless specified otherwise.

5.4 Specifying Exchange Rates

In the rates input screen you can maintain the following parameters for each rate type and currency pair:

- Mid rate
- Buy spread and sell spread
- Buy rate and sell rate

You can specify the exchange rate and spread details for a currency pair and Rate Type combination in the 'Currency Exchange Rates Maintenance' screen. You can invoke the 'Currency Exchange Rates Maintenance' screen by typing 'CODRATES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Currency 1 and 2

Specify the currency pair for which you are specifying the exchange rates. Specify the pair with regard to the ForEx market quotation method for exchange rates.

Currency Rates

You can specify the following rate and spread details for a currency pair and Rate Type combination:

- Rate Type
- Mid Rate
- Buy Spread
- Sale Spread
- Buy Rate
- Sale Rate
- Rate Date
- Rate Serial

5.5 Viewing Exchange Rates History

You can query for and view a history of all exchange rate maintained for a branch using the 'Exchange Rates History' screen. You can invoke the 'Exchange Rates History' screen by typing 'COSQRATE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Code	Currency1	Currency2	Rate Type	To Date	Mid Rate	Buy Rate	Sale Rate	Rate Serial
000	AED	KES	BILLS	8/4/2000	11	6.75	12.32	1
000	ATT	BNT	STANDARD	7/3/2000	1.1	1.1	1.1	1
000	AUC	INC	STANDARD	7/3/2000	9	-1	21	1
000	AZN	TZN	STANDARD	7/14/2000	200	-100	400	1
000	GBP	USD	STANDARD	7/3/2000	4	4	4	1
000	GBP	USD	CASH	7/3/2000	1.98	1.98	1.98	2
000	GBP	USD	BILLS	7/3/2000	3.97	3.97	3.97	3
000	INR	GBP	STANDARD	7/3/2000	.0125	.0125	.0125	1
000	INR	GBP	BILLS	7/3/2000	.0129	.0129	.0129	2
000	INR	GBP	CASH	7/3/2000	.013	.013	.013	3
000	NYC	NGC	STANDARD	7/3/2000	2.37	1.37	2.37	1
000	TS1	TS2	STANDARD	7/3/2000	110.25	108.25	113.25	1
000	USD	AUD	STANDARD	7/3/2000	3	3	3	1
000	USD	IDR	STANDARD	7/3/2000	50	50	50	1
000	USD	INR	STANDARD	7/3/2000	45	45	45	1

To query for a rate history, specify the following details first:

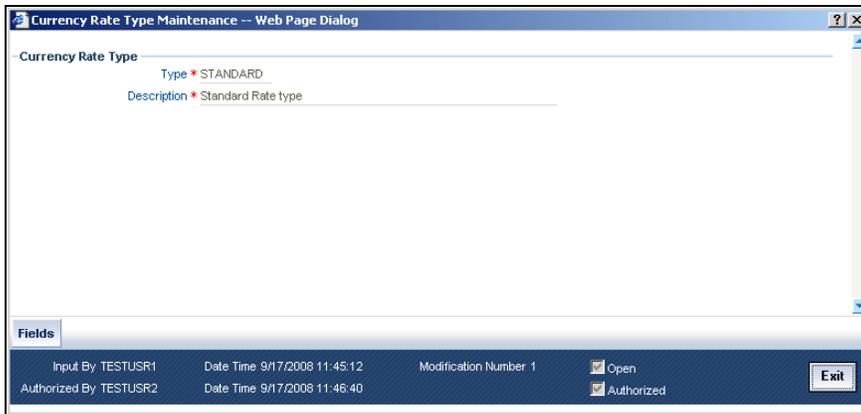
- Branch Code of the branch for which the rate history must be displayed
- Currency 1 and 2 involved in the foreign exchange transaction
- Rate type applied to the transaction
- To Date to specify the date till when the rates history must be shown

Once you specify the above details, click 'Query' button to view the results.

5.6 Maintaining Currency Rate Types

Your bank may quote different exchange rates for different ForEx transaction types. This means that the quote for currency exchange maybe different from that for Travellers Cheques.

To maintain currency rate types, use the 'Currency Rate Type Maintenance' screen. You can invoke the 'Currency Maintenance' screen by typing 'CODCRTYP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



In the above screen you can maintain the rate types applicable to different transaction categories of your bank. The exchange rate corresponding to each maintained rate type can be specified in the Rate Definition screen.

Type

Assign a name to the rate type you wish to maintain here.

Description

Give a brief description of the rate type maintained.

Example

You can define a rate type called CASH. This rate type can be applied to all cash transactions in foreign currency. Another rate type called TRAV-CHKS can be used for traveller's cheques.

On defining a product for transaction type, you can also assign a rate type to the product. This rate type will then be applied to all contracts of the product. The Currency Rate Type maintenance is done for each bank branch at the Bank Head Office.

6. Limits & Collaterals

6.1 Introduction

The functions and actions provided by the Oracle FLEXCUBE Enterprise Limits and Collateral Management are explained below. All functions explained below, come under Limits & Collaterals in the Menu Browser.

6.2 Maintaining Credit Score

Before creating a Liability in the system, your Bank will assess the credit score of individual liabilities. You can create and maintain Credit Score names in the 'Score Maintenance' screen. These credit scores can later be linked to liability maintenance for assessing the liability score.

Credit Score Maintenance is a bank level maintenance and will be accessible in all Branches. You can invoke the 'Score Maintenance' screen by typing 'GEDCRSCR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields			
Input By	VIM	Date Time	9/17/2008 18:49:49
Authorized By	VIM2	Date Time	9/17/2008 18:53:58
Modification Number	1	<input checked="" type="checkbox"/>	Open
		<input checked="" type="checkbox"/>	Authorized

Score Name

Specify a unique credit score name here.

Score Description

Give a brief description of the score.

6.3 Maintaining Agency Details for Credit Rating

You can maintain details regarding credit rating agencies in the 'Credit Rating Maintenance' screen. Using this maintenance you can record the credit rating codes published by each credit rating agency. This can later be linked to liability maintenance for specifying customer rating published by an agency.

You can invoke the 'Credit Rating Maintenance' screen by typing 'GEDCREDIT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Credit Rating	Credit Rating Description
CRERAT1	CREDIT RATING1

Fields

Input By VIM2 Date Time 9/17/2008 14:35:39 Modification Number 1 Open
Authorized By VIM Date Time 9/17/2008 14:37:16 Authorized **Exit**

Agency Name

Specify the name of the credit rating agency here.

Agency Description

Give a brief description of the credit rating agency here.

Credit Rating

Specify the unique Credit Rating code/ID.

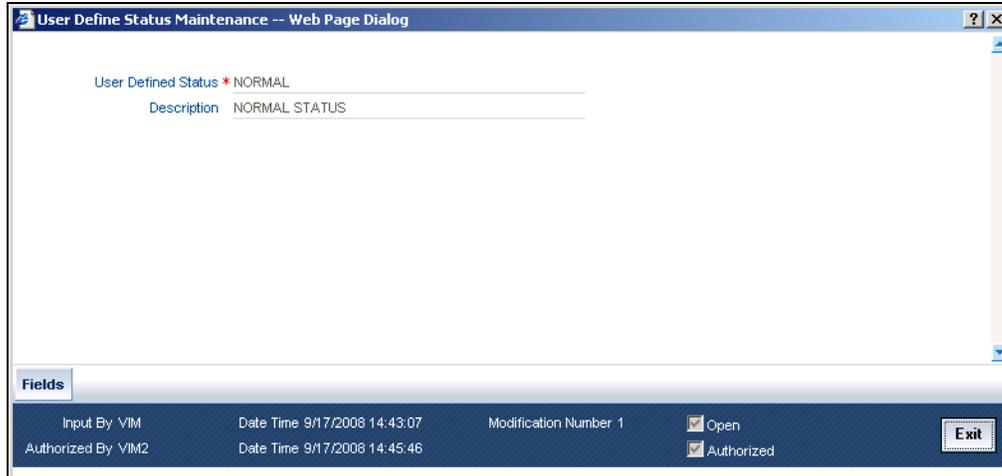
Credit Rating

Give a brief description of the Credit Rating code/ID.

6.4 Maintaining User Defined Status

You may wish to specify certain statuses for liabilities such as Normal, Partially Defaulting, Defaulting etc. Such statuses can be maintained first in the 'User Define Status Maintenance' screen. You can name and describe statuses here.

You can invoke the 'User Define Status Maintenance' screen by typing 'GEDUDFNS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a web page dialog titled "User Define Status Maintenance -- Web Page Dialog". The main content area contains two input fields: "User Defined Status" with the value "NORMAL" and "Description" with the value "NORMAL STATUS". Below the input fields is a "Fields" tab. At the bottom of the dialog is a status bar with the following fields: "Input By VIM", "Date Time 9/17/2008 14:43:07", "Modification Number 1", "Open" (checked), "Authorized By VIM2", "Date Time 9/17/2008 14:45:46", "Authorized" (checked), and an "Exit" button.

User Defined Status

Provide a name/ID for the status here.

Description

Give a brief description of the status.

6.5 Maintaining Customer to Liability Link

You can link customers to liabilities using the 'Customer to Liability Link Maintenance' screen.

Multiple customers can be linked to a liability. But a customer cannot be linked to multiple liabilities. You can invoke the 'Customer to liability Maintenance' screen by typing 'GEDCULIK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Customer to liability link Maintenance -- Web Page Dialog

Branch Code SMS
 Customer No * HANI004
 Liability No * HANI004
 Liability Name HANI004
 Source SOURCE14
 User Reference Number

Exposure Type	Exposure Name	Exposure Description
---------------	---------------	----------------------

Input By HANIT1 Date Time 9/17/2008 18:10:35 Modification Number 1 Open
 Authorized By HANIT1 Date Time 9/17/2008 18:35:34 Authorized Exit

Customer No

Specify customer's number to whom the liability has to be linked.

Liability No and Liability Name

Specify the number and name of the Liability to be linked to the customer.

Customer Exposure - Exposure Type and Exposure Name

Here you can specify different Exposure Types for the customer. This allows you to track the exposure of a customer. Multiple exposure names can be linked (e.g. IT for Sector exposure, INDIA for country exposure) to track exposures.

- **Exposure Type** - Specify the exposure type which needs to be linked for the customer.
- **Exposure Name** - Specify a particular exposure name under the exposure type which is maintained under track exposures.



Note the following:

- The Customer to Liability Link Maintenance is mandatory, when limits tracking are required under any of the Oracle FLEXCUBE modules.
- The Customer to Liability Link Maintenance is mandatory, when account for the customer is created using account class, for which limit check flag is set as Y at preference sub-system screen.

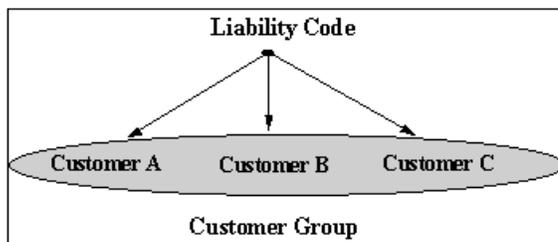
6.6 Liability Maintenance

Every customer of your bank who enjoys credit facilities should be assigned or linked to a Liability Code category. Several customers can be linked to the same Liability Code. Liability linkage can be in two ways.

- Single Liability linked to multiple customers (i.e. a Customer Group)
- Single Liability linked to only one customer

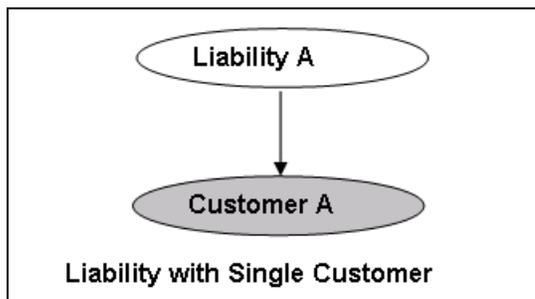
Single Liability Linked To Multiple Customers

Here multiple customers are linked to same the Liability Code and all restrictions/facilities maintained at liability level are shared to all the customers.



Single Liability Linked To Only One Customer

Here a liability is linked to only one customer and all restrictions/facilities maintained at liability level are applicable to that customer alone.



You can create or modify the Liabilities using the 'Liability Maintenance' screen.

You can invoke the 'Liability Maintenance' screen by typing 'GEDMLIAB' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Liability Number

Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

Liability Name

Specify the Liability Name here. A maximum of 35 characters are allowed in this field.

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

Specify the currency with which the liability is associated. This cannot be changed post authorization.

Utilization Amount

This field displays the utilized amount for that liability Id at any point in time. You cannot edit this display.

Revision Date

Specify the date on which your bank would wish to revise the limit for the liability. The limit check will continue irrespective of the date maintained here. The revision date must be greater than the start date and can also be left blank.

Credit Rating

The primary credit rating selected in the credit rating sub screen is displayed here.

Overall Score

Specify the overall credit score for the liability. The given credit score is supplemented by the multiple credit score details (if any) entered in the Credit Score sub screen.

Overall Limit

Specify the overall limit amount for that liability. Value entered in the field will be in the currency stated above. If liability is of customer group then overall limits stated will be common to all the customers.

Limit Start Date

Indicate the limit start date. This is a mandatory field.

Limit Expiry Date

Indicate the limit end date. This is a mandatory field.

The system will display an error message if any of these details is not entered.

Liability Category

Select the Liability Category from the list available here.

User Defined Status

Specify status of the liability (e.g. NORM for normal, BLOCKED etc).

Unadvised

Select this check box if the Liability is unadvised.

For any transaction involving an unadvised liability, you will be notified so.

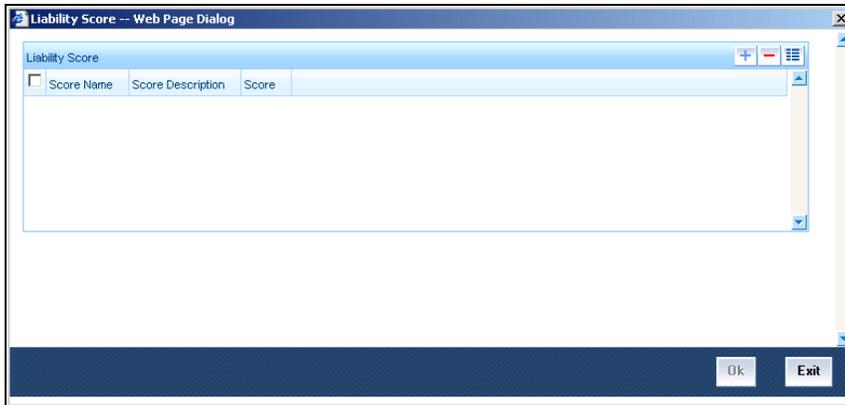
Netting Required

Select this check box to indicate that all facility amounts linked to the liability should be consolidated.

You can set the available amount under a Facility to include the Netting Amount too. For more details on this feature, refer the section 'Including Netting Amount in Facility's Available Amount' in this document.

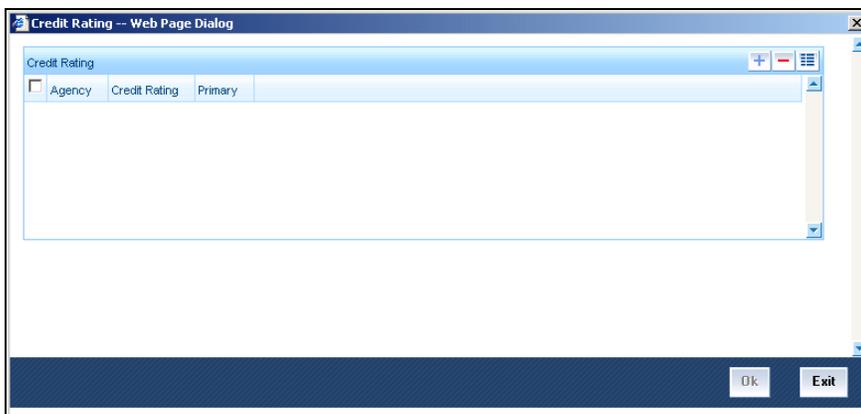
6.6.1 Specifying Liability Scores

When a Liability is created, Bank will assess the credit score for the liability. You can link score parameters in the Liability Score screen. Here you can also assign a score value to each. You can maintain multiple score parameters for the single Liability. To invoke the Liability Score screen, click 'Score' button.



6.6.2 Specifying Liability Credit Rating

When Liability is created, Bank will assess the credit rating for the liability. You can link all the rating parameters to which the liability is associated to in the Liability Credit Rating screen. Click 'Credit Rating' button to invoke this screen.



Here you can select the Credit Rating Agency its Credit Rating for the liability. Out of all the Credit Ratings, you may select one as the primary rating for the Liability. You can maintain multiple score parameters for a single Liability.

6.7 Covenant Maintenance

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'.

You can maintain Covenant details in the 'Covenant Maintenance' screen. You can invoke the 'Covenant Maintenance' screen by typing 'GEDCOVNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Covenant maintenance -- Web Page Dialog

Covenant Name * MANDATE

Description MANDATE COVENANT

Mandatory Yes No

Frequency Monthly

Start Month July

Due Date On 3

Notice Days 10

Grace Days 5

Remarks MANDATE COVENANT

Input By SWP01 Date Time 9/19/2008 20:07:19 Modification Number 1 Open

Authorized By SWP03 Date Time 9/22/2008 13:22:16 Authorized Exit

Covenant Name and Description

Specify the Covenant Name for which information is entered. A maximum of 50 alpha numeric characters are allowed in this field. You may also provide a brief description of the covenant maintained.

Mandatory

Indicate whether covenant defined is mandatory as part of the process or not. You may change this preference when this covenant is linked to a Collateral/Facility.

Frequency

Select a frequency according to which the Covenant has to be collected/reviced. You may select any one of the following frequencies:

- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

Start Month

If the Frequency select is Yearly, Half Yearly, Quarterly or Monthly, then specify the start month here.

Due Date On

Specify the number of days after which the covenant needs to be reviewed.

Grace days

Specify the Grace days past the next due/revision date allowed for renewal of the covenant.

Notice days

Specify the number of days in the notice period. The notice period will start this many days prior to the revision date of the covenant.

6.8 Collateral Types Maintenance

Collateral Types maintenance is used to capture all types of Collateral which your bank accepts. Collateral Types information would be required when creating a new collateral in the system.

You can maintain Collateral Types in the 'Collateral Types Maintenance' screen. You can invoke the 'Collateral Types Maintenance' screen by typing 'GEDCOLTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This maintenance is at done at the bank level and all branches would be able to access this information.

Sub Type	Description	Code
----------	-------------	------

Fields

Input By	Date Time	Modification Number	<input type="checkbox"/> Authorized
Authorized By	Date Time		<input type="checkbox"/> Open

Exit

Collateral Type

Specify the Collateral Type. A maximum of 20 characters are allowed in this field.

Collateral Type Description

Give a brief description of Collateral Type. A maximum of 50 characters are allowed in this field.

Sub Type(s)

Sub Type

Specify the sub type. A maximum of 50 characters are allowed in this field.

Description

Give a brief description of the sub type.

Code

Specify a code for the sub type. Each code should have a unique value for each of the sub type.

6.9 Collateral Category Maintenance

You can define the category to which collateral belongs to using the 'Collateral Category Maintenance' screen. You can invoke the 'Collateral Category Maintenance' screen by typing 'GEDCOLCA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Haircut Name *	Description	Haircut Percentage	Primary
<input type="checkbox"/> HAIRCUT MARGIN3	15	0	<input type="checkbox"/>
<input type="checkbox"/> HAIRCUT MARGIN2	13	20	<input type="checkbox"/>
<input type="checkbox"/> HAIRCUT MARGIN1	10	15	<input checked="" type="checkbox"/>

Category Name and Description

Specify the Category name and a brief description of the category.

Collateral Type and Description

Specify the collateral type and a brief description of it.

Category Type

Indicate the category type from the following:

- Sovereigns
- Bank
- Corporate

Revision Date

Specify the date on which the Collateral Category has to be revised

Secured Type

Indicate the Collateral Exposure Type from the following:

- Secured
- Unsecured
- Liquid Type

Tangible Type

Specify the asset type here - Tangible or intangible

Frequency

Select the frequency with which the collateral has to be revaluated. You can select one of the following:

- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

Start Month

If the Frequency select is Yearly, Half Yearly, Quarterly or Monthly, then specify the start month here.

Due Date On

Specify the number of days after which the covenant needs to be reviewed.

Collateral Haircut Category

Here you can maintain several collateral haircut categories for use in the credit risk mitigation process. Multiple haircut records for same collateral category can be maintained.

Specify the following haircut details for each record:

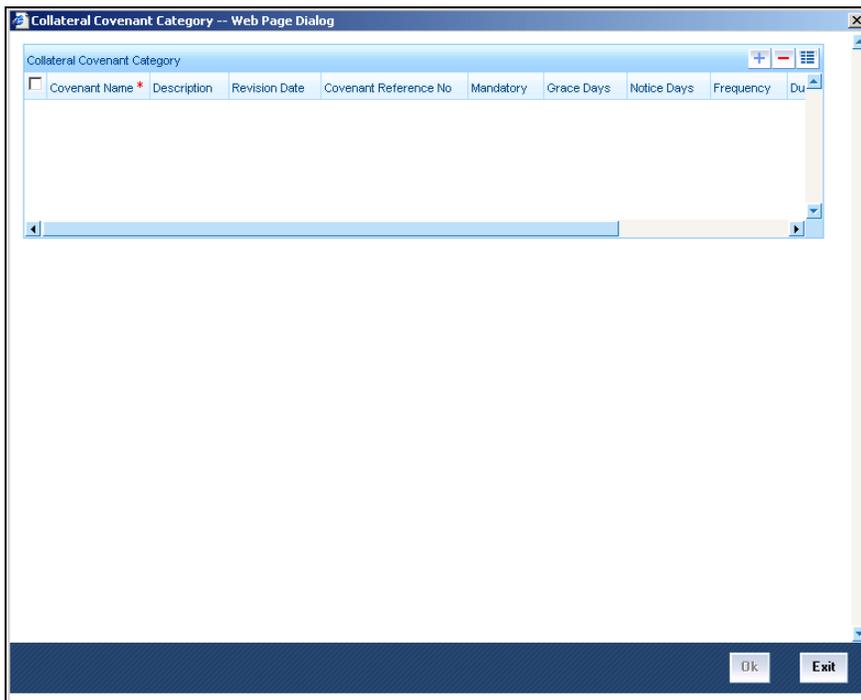
- Haircut Name and Description
- Haircut Percentage - Specify the final Haircut (offset margin)
- Primary – Select a haircut as the primary haircut value for the Collateral Category

6.9.1 Maintaining Covenant Details for Collateral Category

To maintain the Covenant details for the Collateral Category, use the 'Collateral Category' screen. Invoke this screen by clicking 'Covenant' button

The Revision Date for the covenant is generated based on the Frequency and Due date.

For example, if the collateral category covenant for a particular covenant name the frequency is monthly and the due date is 15. Based on the date of creation of the collateral covenant category (say 20 JAN 2008) the revision date will be 15-feb-2008.



6.10 Issuer Maintenance

A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer's portfolio. The type of collateral that a customer offers can be in the form of marketable or non-marketable securities.

Marketable collaterals, driven by market forces, tend to fluctuate unpredictably. You may hence need to monitor your bank's exposure to issuers of such collateral. The details of the issuer and limit for his securities can be defined using the 'Issuer Maintenance' screen.

You can invoke the 'Issuer Maintenance' screen by typing 'GEDISSUR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Collateral Type *	Limit Currency *	Limit Amount
<input type="checkbox"/> LAND	USD	125000.00

Limits for the issuers of Collateral can be setup at the following two levels:

- Overall limit for each Issuer
- Limit for the Securities issued by an Issuer

Issuer Code

Each Issuer whose securities the bank accepts should be assigned a unique code. The Issuer will be identified by this code. This code can also be used to retrieve information about the Issuer. Specify the Issuer Code here.

Overall Limit

Specify an Overall Limit for the issuer here. This limit indicates the maximum limit beyond which your bank would not like to expose itself to the Issuer.

An issuer can issue different types of market based securities; these could be debentures, shares, bonds etc. By defining an overall limit for an Issuer, the bank can limit its exposure to the issuer.

When the total of all the collateral given by the customer in the form of market- based securities exceeds the overall limit specified for the Issuer, the system will show an appropriate message indicating that the limit has been exceeded.

Overall Limit Currency

Specify the currency in which the Overall Limit is specified.

Issuer Identification Number

Specify the Issuer Identification Number, if any, here.

Issuer Details

Specify in brief any additional details of the issuer.

Issuer Limits for Collateral Types

An Issuer of Securities may issue different types of securities. These can be used by a customer as collateral for credit availed from the bank. The securities used as collateral can be debentures, shares, bonds, commercial papers etc. These securities can therefore be classified under different Collateral Types too.

For each security type that your bank accepts as collateral from the issuer, you can specify a limit indicating the maximum exposure amount (in value) to the issuer for this security type.

When the total of the collateral given by the customer in the form of a particular collateral type exceeds the limit set for the Issuer, the system will show you a notification.

You can define Issuer Limits for different collateral types under Issuer Limits. You can maintain several collateral types here, with their respective Limit Currencies and Limit Amounts.

6.11 Securities Maintenance

The credit facilities granted to the customers of the bank under a credit line can be backed by the securities that the customer offers as collateral. You can maintain the details of all such securities in the Oracle FLEXCUBE ELCM system. These details can then be used for determining the:

- Limit granted under a particular security
- Credit worthiness of a security when it's used as collateral

Since market based securities (Marketable Securities) are driven by market forces, the price of such securities tends to rise or fall in value. These fluctuations have a direct effect on the collateral value of the security. You can update the value of the collateral if the value of the security that backs it fluctuates beyond the increase and decrease sensitivity that has been specified.

You can capture details of marketable securities in the 'Securities' screen as shown below. You can invoke the 'Securities Maintenance' screen by typing 'GEDSECTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Security Code * SEC001
 Equity Base 2500000
 Currency * GBP
 Face Value * 10.00
 Price Increase Sensitivity 5.00
 Price Decrease Sensitivity 5.00
 Collateral Type * MARKET

Description * MARKET COLLATERAL
 Start Date 11/1/2007
 Expiry Date 12/31/2008
 Limit 1,000,000,000.00
 Nominal Value Based
 Issuer Code ISR001

Price Code *	Market Price	Last Price Change
PRC001	150	11/30/2007

Input By OFSSLIM4 Date Time 12/10/2007 00:00:00 Modification Number 14 Authorized
 Authorized By OFSSLIM4 Date Time 12/10/2007 00:00:00 Open

Details of the marketable security that your bank accepts as collateral can be specified in the above screen.

Security Code

Assign a unique code to identify the security. This code is called the Security Code. This code is used while maintaining Collateral for a market value based Security.

Description

Describe in brief the security maintained.

Equity Base

Here you can specify the equity base for the security i.e. the total amount raised by the issue of this security. This entry is for information purposes only.

Example

Gem granites have come out with Debentures 98 and have raised US \$1 Million through this issue. This US \$1M that Gem Granites has raised constitutes the equity base for Debentures 98.

Price Increase Sensitivity and Price Decrease Sensitivity

If the value of collateral is backed by a marketable security (whose value is driven by market forces) you may want to revalue the collateral, so that its value reflects the current market price of the security, which backs it. To do so, you should specify your sensitivity to the security.

The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process reevaluates the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.

Price Increase Sensitivity denotes the percentage increase in the market price that should trigger a revaluation of the Collateral. This means, if the current market price of the security rises above the old market price by the percentage you have defined as the Increase sensitivity for the security, then the revaluation process happens.

Example

Consider a case wherein you have specified the price increase sensitivity for Debentures 98 to be 15%. If the market price of the security has increased from \$100 to \$125. At this rise in the market price of the security (which is 25% above the old market value), the revaluation process will be triggered off, so that the Collateral value of the security reflects its current market value.

Price Decrease Sensitivity denotes the percentage decrease in the market price of the security that should trigger a revaluation of the Collateral. This means, if the current market price of the security falls below the old market price by the percentage you have defined as the decrease sensitivity for the security, the revaluation process happens.

Example

Consider a case wherein you had specified the price decrease sensitivity of Debentures 98 to be 15%. If the market price of the security has decreased from US \$100 to US \$75. At this fall in the market price of the security (which is 33.33% below the old market value of the security), the revaluation process will be triggered off, so that the Collateral value of the security reflects its current market price.

Currency

Specify the currency to be associated with the Security using the list available here. Once authorized this entry cannot be changed.

Face Value

Specify the face value of the security. A maximum of 50 numeric characters are allowed here.

Collateral Type

Specify the collateral type here.

Issuer Code

Specify the issuer code for the customer for whom the securities are collected. The list of issuers is available here.

Start Date and Expiry Date

Specify Start date and Expiry Date of the security in these fields

Limit Amount

Specify the limit amount for the particular security.

Nominal Value Based

Select this check box if the collateral value is to be calculated on the nominal value based for a particular security.

Security Price

If the security is quoted in different markets, its value would differ in different markets. You can maintain the various market prices of the security under the Security Price table.

You can specify the following details here:

- Price Code - Indicates the market place for which the price is quoted
- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed

6.12 Collaterals Code Template

You can associate collateral category, type and branch code to each other using the 'Collateral Code Template' screen. You can invoke this screen by typing 'GEDCOLTP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web browser window titled "Collaterals Code Template -- Webpage Dialog". The main content area contains the following fields:

- Branch Code * B07
- Collateral Code * (text input)
- Description (text input)
- Collateral Type * (dropdown menu)
- Collateral Category * (dropdown menu)
- Description (text input)
- Collateral Sub-type (dropdown menu)

At the bottom of the dialog, there is a "Fields" tab and a status bar with the following information:

- Input By: DOCUSER2
- Date Time
- Modification Number
- Authorized (checkbox)
- Open (checkbox)
- Authorized By
- Date Time
- Cancel button

Specify the following details:

Branch Code

The system displays the branch code.

Collateral Code

Specify the collateral code.

Description

Enter a valid description for the collateral code.

Collateral Type

Specify the collateral type. The adjoining option list displays all valid collateral types maintained in the system. Choose the appropriate one.

Collateral Category

Specify the collateral category. The adjoining option list displays all the categories linked with selected collateral type in the 'Collateral Category Maintenance' screen. Choose the appropriate one.

Description

The system displays the description based on the category chosen.

Collateral Sub-Type

Specify the collateral sub-type. The adjoining option list displays all valid collateral sub-types based on the collateral type chosen. You can select the appropriate one.

6.13 Collaterals Maintenance

In the 'Collaterals Maintenance' screen, you can maintain the details of collateral offered by customers for the credit that the bank grants under a credit line. The collateral can either be market value based or non market value based.

You can invoke the 'Collaterals Maintenance' screen by typing 'GEDCOLLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen you can specify the contribution that the collateral should make to the limit assigned to a customer under a credit line.

The collateral details which are associated with a collateral code can be picked up during collateral pool maintenance.

Liability Number

Collaterals issued have to be linked to a liability. Specify the liability Number for which the collateral is linked.

Collateral Code

Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. There should be only one Collateral code for a given Liability. The adjoining option list displays all valid collateral codes maintained in the system. You can select the appropriate one.

Collateral Description

Give a brief description of the collateral here.

Collateral Type

Indicate the type of collateral - Market Based Type, Guarantee Type or Normal Type.

Secured Type

Indicate the Collateral Exposure Type here. A particular collateral category can be of a Secured or Unsecured or Liquid Type.

Auto Pool Create

Check this box if you wish to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the 'Available' option be checked for the collateral. The system then creates a collateral pool with the following characteristics when you save the record:

- The Pool Code, Pool Description and Pool Currency are the Collateral Code, Collateral Description and Collateral Currency respectively.
- The Collateral Linked Percentage is set at 100%.



You cannot modify this option after you authorize the collateral.

Mortgage Initiated

On authorizing a mortgage loan account, the system creates collateral and collateral pool based on the property details maintained in the Mortgage Tab and 'Mortgage Initiated' option will be checked automatically.

Collateral Currency

Specify the currency in which the Collateral has to be maintained. Once authorized you cannot change this entry.

Charge Type

Select the charge type from the following list:

- Lien
- Pledge
- Hypothecation
- Mortgage
- Assignment

Haircut (%)

Specify the bank's margin (Haircut) to be assigned for Collateral.

Available

This check box will be checked by default, indicating that the collateral is available for linking to the collateral pool. You can uncheck this so as to manually freeze this collateral.

If the 'Available' check box is unchecked then the collateral will be frozen i.e. it will not be available for subsequent linkages to new collateral pools. The collateral's current links to collateral pools will not be affected.



Note the following:

- As a part of Collateral Pool creation for a Liability, only those collaterals which are checked as 'Available' will be displayed in the list for collateral pool linkage.
- Collateral which was 'Available' and which has been linked to pool/pools can modified as unavailable later on. Unavailable collateral will not be available for subsequent new collateral pool linkages, but the old linkages will not be affected.

Sharing Required

Check this box to indicate that the collateral can be shared among several liabilities. If you choose this option, you can specify the details of such liabilities in the 'Shared Details' screen.

If this option is chosen then in collateral maintenance for a collateral pool, the list of collaterals will include shared collaterals too. As part of Collateral Revaluation, pools with the shared collaterals will be considered for revaluation.

Lendable Margin

Specify the bank's lendable margin assigned for the Collateral. This value will be

100 – Haircut (%).

Collateral Value

The collateral value depends on whether the security is Market Value based or Non-Market Value based.

If it is market value based then the collateral value is calculated as shown in the following examples.

Example

Input in case of a nominal quoted security:

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal Amount]
10,00,000	BOM1	65	$(65/100) * 10,00,000=650000$
5,00,000	BOM2	70	$(70/100) * 5,00,000= 350000$

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal Amount]
7,00,000	BOM3	80	(80/100) * 7,00,000= 560000

Input in case of a unit quoted security:

Number of Units	Price Code	Market Price	Collateral Value (Number of Units x Market price)
65	BOM1	120	7800
70	BOM2	130	9100
40	CAL1	95	3800

If it is Non-Market Value based then the user has to enter the collateral value manually.

Limit Contribution

Specify the final amount contribution that will be applicable for a Limit.

Example

Collateral is valued at \$1000, and you wish to offer the customer credit only worth \$ 980. This amount is 98% of the collateral contribution.

$(1000 - 980) / 1000 = 2\%$ is the Hair cut percentage

This means you want to have a lendable margin of 98%.

For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut will be calculated as described above and the limit contribution will be calculated.

Start Date and End Date

Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

The start date indicates the date from which the collateral becomes effective. The end date that you specify indicates the date on which the collateral ceases to exist. On the end date, the credit limit, of the credit line backed by the collateral, will be reduced by the amount that the collateral contributes to the credit line.

Reevaluate Collateral

Select the check box if the collateral is to be reevaluated.

Revaluation Date

Specify the date on which the next revaluation has to be done.

Revision Date

Specify the date on which this collateral has to be revisited for review.

6.13.1 Specifying Details for Market Value Based Type

For a market value based security you must maintain the following security related details.

Security Code

Specify the security code for which the collateral is linked. On specifying the security code, the price details and Market where security is traded are displayed.

Number of Units/Nominal Value

The collateral value of Marketable Securities will be computed by multiplying its market value (which is picked up from the Securities maintenance screen) by the number of units of the security that constitutes the collateral. Therefore, while maintaining details of Marketable Collateral, it is mandatory to specify the number of units of the marketable asset that constitutes the collateral.

If the security is nominal value based, input the nominal value of the security.

If it is a units quoted security then enter the number of units of the security that the bank accepts as collateral.

Cap Amount

As the price of marketable securities tend to fluctuate based on the forces of demand and supply, specify an upper limit on the contribution of this security to the collateral value, as a result of an increase in the price of the security. This upper limit is called the Cap Amount. The Cap Amount indicates that at any point in time the limit contribution of the collateral cannot exceed this amount, even though its actual computed value is much higher. However, if the actual computed value of the collateral is lower than the Cap Amount, then the system picks up the collateral value as the actual computed value.

Price Code

Specify the market price code (E.g. NYSE, NASDAQ) based on which the revaluation price for collateral value calculation should be considered.

Last Revaluation Price

The last market price based on which the collateral value was revaluated will be displayed here.

Revaluation Due Date

This field will indicate when value associated to Frequency. It is a Number field and only Positive Integers should be keyed in. This indicates the number of days after which the due date of collateral has to be revaluated.

6.13.2 Specifying Details for Guarantee Based Type

Guarantor ID

Specify the customer number (CIF ID) of the guarantor. This field is alpha numeric and a maximum of 50 characters can be entered.

Rating of Guarantor

You can assign a credit rating to each Guarantor. Here specify the rating assigned to the Guarantor. This Field is of numeric and maximum of 50 digits can be entered.

Revocable

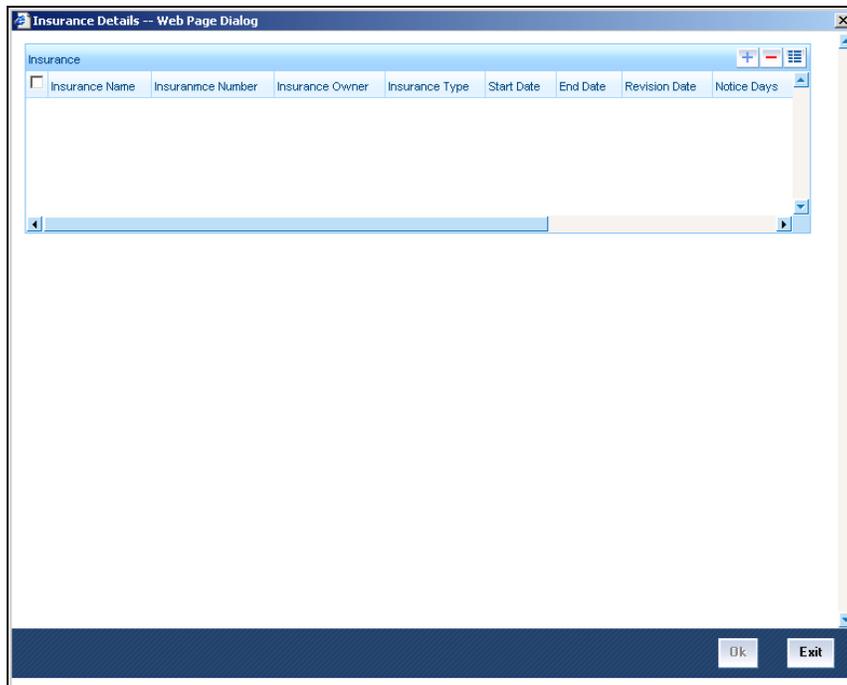
Indicate whether the Guarantor can revoke (withdraw) this guarantee provided or not.

Revoke Date

Indicate the date when the Guarantor will revoke the guarantee. This field is enabled only when the Revoke check box is selected.

6.13.3 Specifying the Insurance Details

You may enter the Insurance details for a Collateral via the 'Insurance Details' screen. Click 'Insurance' button to invoke this screen.



You can specify the following details:

Insurance Name

Specify the name of the Insurance/Insurance Company associated with the collateral.

Insurance Number

Specify the insurance number under which that insurance has been issued.

Insurance Owner

Select the owner of the insurance policy from the adjoining drop-down list. This list displays the following values:

- Bank
- Customer

Insurance Type

Specify the type of the insurance (e.g. FIRE, DAMAGE, THIEFT etc) that has been associated for that collateral.

Start Date

Specify the start date for that insurance.

End Date

Specify the end date for that insurance.

Revision Date

Specify the date of revision of the insurance.

Notice Days

Specify the notice days i.e. the number of days prior to next revision date of the covenant. The period during the notice days will be the notice period.

Insurance Premium Periodicity

Select the premium periodicity of the insurance. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Premium Status

Specify the insurance premium status, where in the premium status like normal, overdue, premium payment failure status etc can be specified.

Premium End Date

Specify the end date of the premium payment.

Insurance Amount

Specify the insured amount of the policy.

Insurance Currency

Specify the insurance currency of the policy.

Cover Date

Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.

Insurance Code

Specify the insurance code of the policy for which you want to capture insurance details.

Premium Currency

Specify the currency of the premium to be paid.

Premium Amount

Specify the amount of the premium to be paid.

Remarks

Specify the remarks about the insurance details.

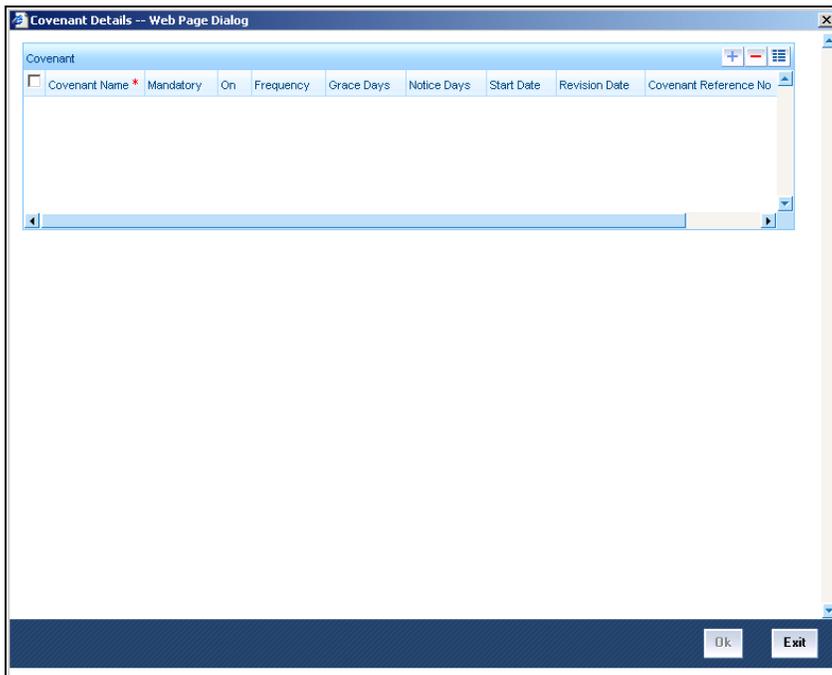
Coverage

Specify the coverage details of the insurance.

6.13.4 Specifying Covenant Details

The covenant details can be captured for a collateral in the 'Covenant Details' screen. Click 'Covenant' button to invoke this screen.

Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.



Covenant Name

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance will be brought here.

Mandatory

Mandatory/Non mandatory details will be shown on choosing a covenant name. You may change this.

Frequency

You may change the frequency shown here on choosing a covenant name.

Grace Days

You can change the Grace Days details which are displayed here on choosing a covenant name.

Notice Days

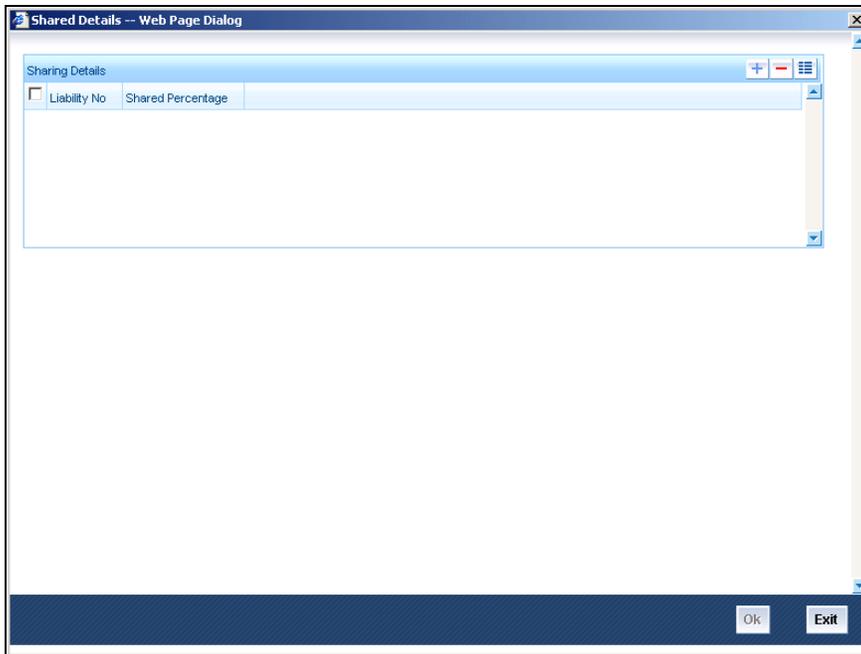
Specify the notice days i.e. the number of days prior to next revision date of the covenant. The period during the notice days will be the notice period.

Revision Date

You can change the Revision Date Details which are displayed here on choosing a covenant name.

6.13.5 Specifying Shared Details

The details of the liabilities sharing the collateral can be captured for a collateral in the 'Shared Details' screen. Click 'Shared Details' button to invoke this screen.



Liability Number

Specify the liability number of the liability that is sharing the collateral. Each liability mapped here cannot be more than 100% of the total collateral value.

Shared Percentage

Specify the percentage share of the liability in the collateral.

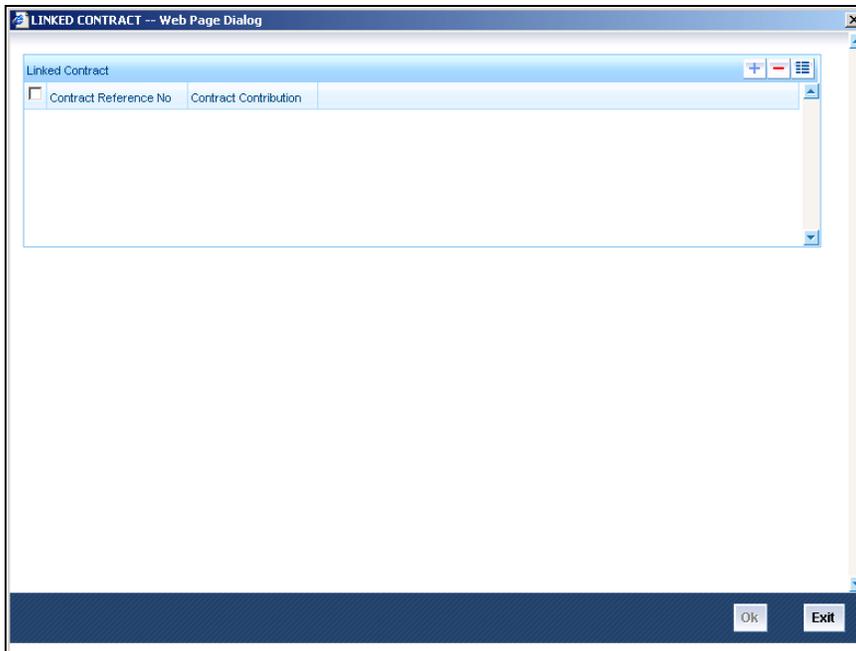
You can modify the above details post authorization. However the modification must be authorized.

6.13.6 Linking Contracts as Collaterals

The Oracle FLEXCUBE ELCM system supports linking of Term Deposit Accounts or Contracts as collaterals. You can link the Term Deposit Account Number or Contract Reference Number as collateral to a Liability in the Collateral Maintenance screen. The system subsequently blocks/marks Lien on the linked Term Deposit.

 Once a Term Deposit has been linked as collateral, the system will generate an output batch file to block/mark Lien on the linked Term deposits Accounts/Contracts. This output batch file will be generated as a part of Out Bound Batch Transaction.

For linking a contract as collateral, click 'Linked Contract'. The following screen appears where in you can link the Term Deposit Contract Reference Numbers of all Term Deposits you wish to link.



Modification of existing linked contracts can also be done in the above screen.

Contract Reference No

You can link the Term Deposit Account Number or Contract Reference Number as collateral for a Liability by specifying the 'Contract Reference No' here. The adjoining list of options in this field displays all contract types other than Contract Type 'AC'.



Note the following:

- The Term Deposit contract needed for Collateral Linkage must be maintained in Netting Maintenance with any contract type other than 'AC'
- Once the contract is linked as collateral, then its collateral value cannot exceed its contract amount as maintained in the Account Netting screen.
- The start date of the collateral should be later than the value date of the respective contract netting maintenance. Likewise, the expiry date of the collateral should be earlier than the expiry date of the respective contract netting maintenance.
- The system blocks/marks Lien on the linked Term Deposit contract.

Contract Contribution

Specify here the amount being contributed from the contract as a collateral for the liability.

On saving the above maintenance, the system computes the sum of all the collateral values (specified under 'Contract Contribution') and updates the same in the 'Collateral Value' field of the 'Collaterals Maintenance' screen.



You are allowed to link contracts associated to LC, BC and MM modules as part collateral maintenance in ELCM. The maximum amount which is contributed to the collateral is the contract amount.

6.13.7 Adding More Information

You can add more information with respect to Collateral Type, Code and Sub types. Click 'Add Info' button to invoke this screen.

Based on the collateral type, code, and subtypes mapping, you can input information in the relevant tab:

- Collateral Mortgage
 - Housing
 - Equipment
 - Land Vehicle
 - Others
 - Collateral Pledge
 - Securities
 - Patent
 - Vehicle
 - Collateral Guarantor
- Company

- Personnel
 - Collateral Joint Guarantor
- Company

PersonnelThe system displays the sub types.

6.14 Collateral Pool Maintenance

You may group together two or more collaterals to create a Collateral Pool. You can create and maintain collateral pools in the 'Collateral Pools Maintenance' screen.

You can invoke the 'Collateral Pools Maintenance' screen by typing 'GEDMPOOL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Liability Number

Specify the liability to which the collaterals need to be linked.

Pool Code

Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a Liability while creating credit limits.

Pool Code Description

Specify a brief description of the collateral pool here.

Pool Currency

Specify the currency in which the Collateral Pool has to be maintained.

Mortgage Initiated

This option will be checked automatically for collateral and collateral pool created as a result of authorization of mortgage account and you cannot modify it.

6.14.1 Creating Collateral Pool Linkages

Under 'Collateral Pool Linkages' you can add the different collaterals pooled in for the particular Liability.

To add a new collateral click 'Plus' button, specify the relevant details and save the record.

To delete an existing collateral, select it and then click 'Minus' button and save the record.

While creating collateral pools, remember the following:

- Collateral can be linked to more than one pool if the collateral amount available is not zero.
- A credit line can be backed by only one pool but a single pool can back multiple credit lines.

You must maintain the following details for each of the collateral.

Collateral Identifier

Specify the collateral code here.

Collateral Currency

The currency in which the collateral has been maintained will be displayed when a collateral code has been picked.

Collateral Amount

The collateral amount which has been maintained will be displayed when a collateral code has been picked.

Linked Amount

Specify the part of the collateral amount which has to be linked to the pool. This indicates whether the pool contribution amount is less than or equal to the collateral amount. Hence for every collateral that you choose to include in the pool you can indicate whether the entire collateral amount or only a part it should be contributed to the pool amount.

Linked Amount Pool Currency

In addition to specifying the linked amount you also have to specify the currency of the pool. This is essential because the collaterals linked to a pool can be in different currencies.

For Example, you have linked the pool 'LOANP001' to the liability 'BIRLA0001'. LOANP001 is in turn backed by the following collaterals:

Collateral Code	Ccy	Collateral Amount	Linked Amount
ISDP16924	DEM	100,000	75,000
AC777228	GBP	55,000	55,000
COLSHRS15	INR	2,000.000	1,500,000
COLHS819	USD	1,500,000	1,500,000

Now the pool currency specified is USD. Therefore the system does the necessary calculations and converts the linked amount into the currency of the pool and displays the pool amount in the respective field.

Linked Percent Number

The part of the collateral amount which has to be linked to the pool can be specified as a percentage here.

Pool Amount

The entire Collateral Linked amount will be displayed in this field.

Utilization

This field displays the pool amount that has been linked to a various credit lines, hence displaying the total pool amount utilized at any point in time.

6.15 Facilities Maintenance

You can maintain credit limits for a Line Code - Liability Code combination in the 'Facilities Maintenance' screen. You can invoke the 'Facilities Maintenance' screen by typing 'GEDFACT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Liability ID

Specify the Liability ID here.

Line Code

Specify the Line Code to which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line.

By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked against this code.

Serial Number

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Line Currency

Specify the currency in which the facility is defined. The currency that has been selected will have the following implications:

- The limit amount that has been specified for this Line-Liability combination is taken to be in this currency.
- The line that has been defined will be available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen.

Once the entry is authorized you cannot change the currency.

If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization will be arrived at by using the mid rate for the currency pair as of that day.

Shadow Limit

Select this check box to indicate that utilization amounts should be updated only for the facility and mainlines for the facility. Thus, when a utilization request is processed, the system updates the utilization amount only at the facility level and leaves the utilization amount at the liability level untouched.

The mainline and sub-lines of a facility need to have the same preference. This implies that you can enable this option for a sub-line only if the mainline has this option already enabled. Similarly, you cannot create a sub-line as a 'Shadow Limit' if the mainline does not have this facility.



You cannot modify this option after you authorize the facility.

Bulk Payment Required

Check this box to indicate if bulk payment is required. If you specify here that bulk payment is required for the liner, then the same is maintained at the 'Bulk Payments' screen.

For more information about the 'Bulk Payments' screen please refer to the section, 'Making Bulk Payments against loan or commitment' under the Chapter 'Operations' of the 'Retail Lending' user manual.

Funded

Indicate whether the line is fund based or non fund based.

Revolving Line

Select this check box to indicate that the credit line is Revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer. You can modify the preference, as required.

Example

You have defined the Credit Line for your customer ABC Corporation for Loans to be \$1 Million. You also define the credit line to be revolving.

ABC Corporation takes a loan for \$ 300,000 on 01 January 1998. ABC s credit limit now stands at \$700,000 as it is reduced by \$ 300,000 on account of the loan.

The repayment schedule for the loan as follows:

- USD 100,000 to be repaid on 01 February 1998
- USD 100,000 to be repaid on 01 March 1998
- USD 100,000 to be repaid on 01 April 1998

On 1 February 1999, when ABC repays \$ 100,000, its credit limit is reinstated by \$100,000. Therefore on 01 February 1998, the available Credit Limit of ABC stands reinstated at \$ 800,000.

You can define a credit line as Non-revolving for a special transaction line or to allot a one-time credit facility to a customer. This will ensure that the line is used for just one transaction and repayments on that transaction will not make the limit available again.

Example

You have defined the Credit Line for your customer ABC Corporation for Loans to be \$1 Million. You also define the credit line to be non-revolving.

ABC Corporation takes a loan for \$ 300,000 on 01 January 1998. ABC s credit limit now stands at \$700,000, as it is reduced by \$ 300,000 on account of the loan.

The repayment schedule for the loan as follows:

- US \$100,000 to be repaid on 01 February 1998
- US \$100,000 to be repaid on 01 March 1998
- US \$ 100,000 to be repaid on 01 April 1998

On 1 February 1999, when ABC repays US \$100,000, its credit limit will not be reinstated by US \$100,000 repayment. Therefore on 01 February 1998, the Credit Limit available to ABC will remain at US \$700,000.

Availability – Available

If the Line facility is available then this check box will be checked.

The Oracle FLEXCUBE ELCM system tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility will become unavailable.

The product processor will give an ASCII file including all the facilities which need to be frozen. Oracle FLEXCUBE ELCM will initiate an amendment event and then un-checks the 'Available' check box.

Approved Limit Amount

This is the maximum limit amount allowed for the facility and must be specified whenever you maintain schedule limits. The system ensures that neither the 'Limit Amount' maintained here nor the schedule 'Limit Amount' (maintained as part of the limits schedule) is equal to or greater than the limit specified here.

Once the above entry is authorized, then you cannot modify it.

Limit Amount

Specify the limit for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.

Effective Line Amount Basis

For defining drawing power of line the elements mentioned below are treated as the basis for the effective line amount calculation.

- Line Amount + Collateral
- Line Amount
- Minimum of Line Amount and Collateral

The effective line amount basis will be validated for the following criteria:

- Effective line amount basis will be defaulted from the template
- Effective line amount basis will be made as a mandatory field
- Effective line amount basis will be allowed to change only before first authorization of line

The Effective Limit Amount can be modified only before the first authorization of the Line.

Availment Expiry Date

Specify the expiry date on which first utilization should happen. If the limit amount assigned to the facility is not utilized within the specified expiry date then the Available check box will remain unselected. This freezes the line for the respective liability.

The freezing of the line code will be part of the Oracle FLEXCUBE ELCM EOD Batch.

The Oracle FLEXCUBE ELCM system will not allow the expiry date of a facility to exceed the expiry date of linked collateral(s).

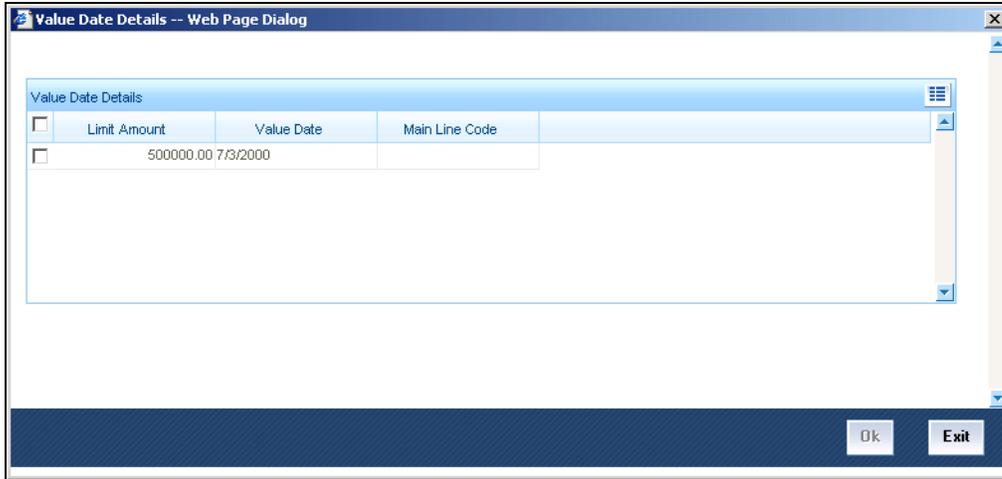
When a Facility record is saved, the system will compare the expiry date of all the collaterals in the Pool which is linked to the Facility. An error message will be shown if any expiry dates are less than the expiry date of the Facility.

Last New Utilization Date

The system updates the Last New Utilization Date for the respective facility record as and when the transaction is processed. You are not allowed to amend it.

6.15.1 Maintaining Value Dates Details

To maintain details regarding value dates, click 'Value Date' button.



Value dated limits for a particular facility are automatically populated in the above screen when you save the Facility. The following are the details available:

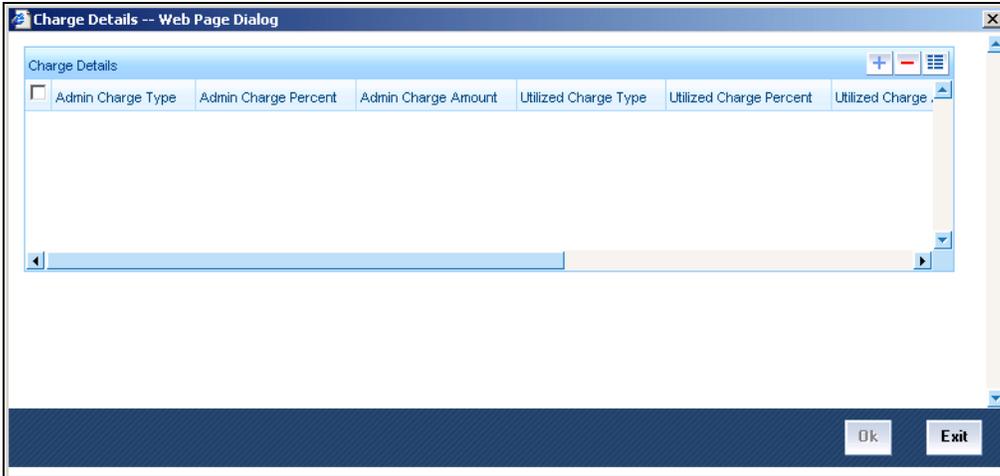
- Value dated Limit Amount
- Value Date after which the mentioned amount is valid – You may modify this when required.
- Main Line to which the limit amount is linked to

6.15.2 Tracing Exposure Restrictions for a Line

The facility defined can be restricted for particular Tracing exposures. Sector Code maintained as part of sector type maintenance has to be selected and associated for the facility to specify sector code restrictions. The selected sector code and line code will not be allowed to be a part of sector maintenance and sector exposure calculation.

6.15.3 Capturing Facility Maintenance Charges Details

To capture facility maintenance charge details, click 'Charges' button.



Admin Charge

Administrations charges as a part of creation of new line can be specified here. Charge can be a fixed amount or a percentage of the Limits amount.

Unutilized Amount Charge

Specify the charge amount that has to be collected on a certain frequency (daily, monthly etc) based on the unutilized amount. Charge can be a fixed amount or a percentage of the unutilized amount.

Utilized Amount Charge

Specify the charge amount that has to be collected on a certain frequency (daily, monthly etc) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.

Limit Transaction Amount

Specify the limit transaction amount. During utilization transaction when utilization amount crosses the specified limit transaction amount it will trigger BEPL process for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified must be below the total effective line amount specified for that facility.

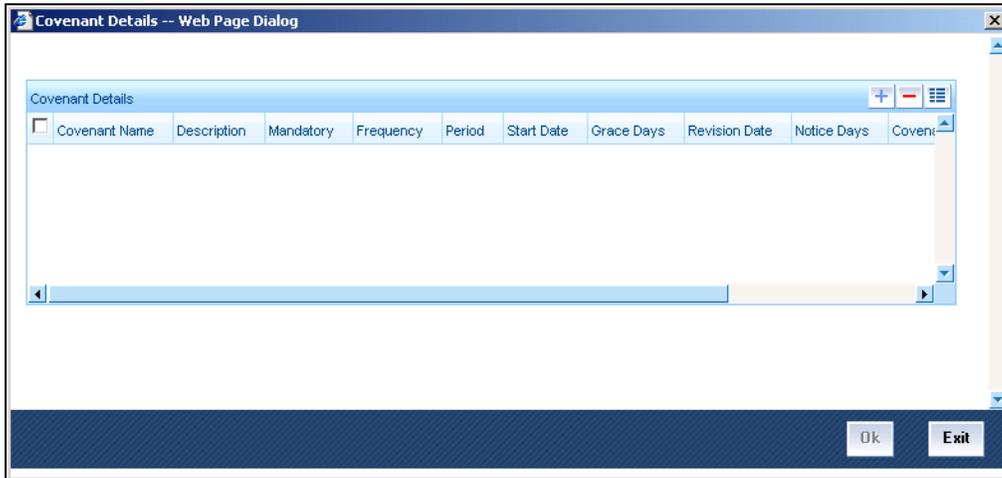
Breached Transaction Amount

Specify the Breached transaction amount. During utilization transaction when utilization amount crosses the specified limit transaction amount it will trigger BEPL process for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified must be below the total effective line amount specified for that facility.

6.15.4 Specifying Covenant Details

The covenant details can be captured for facility in the 'Covenant Details' screen. Click 'Covenants' to invoke this screen.

Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.



Covenant Name

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance will be brought here.

Mandatory

Mandatory/Non mandatory details will be shown on choosing a covenant name. You may change this.

Frequency

You may change the frequency shown here on choosing a covenant name.

Grace Days

You can change the Grace Days details which are displayed here on choosing a covenant name.

Notice Days

Specify the notice days i.e. the number of days prior to next revision date of the covenant. The period during the notice days will be the notice period.

Revision Date

You can change the Revision Date Details which are displayed here on choosing a covenant name.

Conversion Date

Conversion Date is the date when facility has been migrated from other system to Oracle FLEXCUBE ELCM.

6.15.5 Maintaining Restrictions for a Line

By default, all customers, branches and products maintained in your bank can utilize the limit defined for a credit line. You can also define the limit for a line in any currency. However, you can opt to restrict the limit available under a credit line to specific customers, branches, products and currencies.

You can define these restrictions in the Limits Restrictions screen. To invoke this screen, click 'Limit Restrictions' button from the Limits Maintenance Detailed screen.

The screenshot displays the 'Limit Restrictions - Web Page Dialog' window, which is organized into six distinct sections, each representing a different type of restriction. Each section includes a 'Restriction Type' header with radio buttons for 'Allowed' and 'Disallowed', and a table for defining the specific restrictions.

- Customer Restrictions:** Features a table with columns for 'Customer No *' and 'Short Name'.
- Currency Restrictions:** Features a table with columns for 'Currency Code *' and 'Currency Name'.
- Branch Restrictions:** Features a table with columns for 'Branch Code *' and 'Branch Name'.
- Ext System Restrictions:** Features a table with columns for 'Ext System *' and 'Description'.
- Exposure Restrictions:** Features a table with columns for 'Exposure Name' and 'Description'.
- Product Restrictions:** Features a table with columns for 'Product Code *' and 'Product Description'.

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

6.15.5.1 Maintaining Customer Restrictions for a Line

To recall, you can assign a limit to a Line - Liability combination. A liability code can have several customers linked to it. By default, the line that you define is available to all customers linked to the liability code.

You can restrict the limit available under this line-liability combination to specific customers. If you are maintaining restrictions for the first time, the list of customers that are linked to a liability code is displayed under the Customers Allowed list (indicating that they are allowed to use the line). You can restrict a customer(s), from using the credit under a line by highlighting the code that identifies the customer and clicking on the 'Minus' button. You can remove the restrictions earlier imposed on a customer i.e., (allow a restricted customer usage of the limit under a line). To allow a restricted customer usage of a line, select the customer code from the list and click on the 'Plus' button.

6.15.5.2 Maintaining Branch Restrictions for a Line

You can restrict the usage of a credit line that you have defined to certain branches of your bank. When you invoke this screen for the first time and have not maintained branch restrictions for the line in the Limits template, a list of all the branches of your bank is displayed under the Branches Allowed list (indicating that all branches of your bank can use the line). From this list of allowed branches you can restrict a certain branch(s) from using the line.

If you have already specified branch restrictions for the line in the Limits Template, these restrictions will be defaulted here. You can modify the branch restrictions defaulted from the Limits Template.

You can disallow a branch(s) from using this line by selecting code that identifies the branch and clicking on the 'Minus' button. You can remove the restrictions earlier imposed on a branch i.e., to allow a restricted branch usage of the limit under this line. To allow a restricted branch usage of a line, select the code that identifies the branch from the option list and click on the 'Plus' button.

6.15.5.3 Maintaining Currency Restrictions for a Line

Just as you can restrict the limit defined for a line to specific customers, branches, and products, you can restrict it to specific currencies. From the option list available, choose the currencies to which you would like to restrict application. The list of currency codes you choose in this field will be described in the adjacent column.

If you have already specified currency restrictions for the line in the Limits Template, these restrictions will default here. You can modify these default restrictions to suit your requirement.

To remove a currency from the list of allowed currencies, highlight the currency code and click on the 'Minus' button. To add a currency to the list of allowed currencies, click on the 'Plus' button, and choose the currency from the option list available.

6.15.5.4 Maintaining Exposure Restrictions for a Line

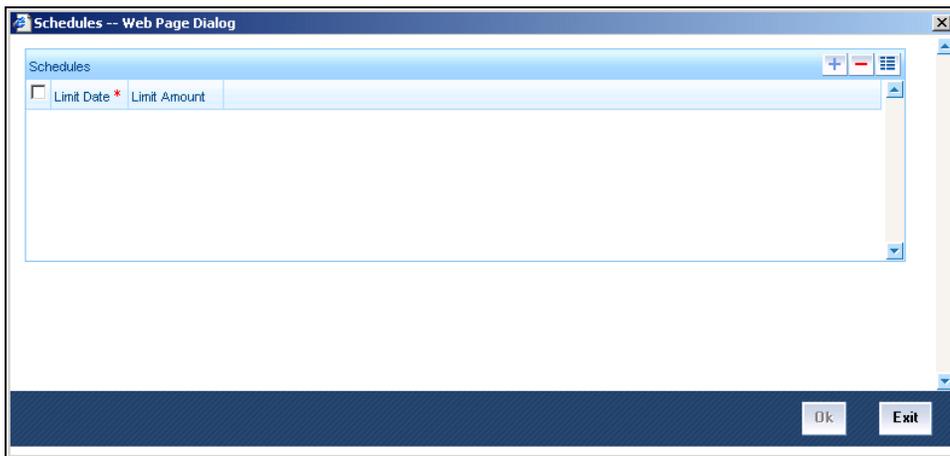
You can also define the types of exposures that should be allowed (or disallowed) for a line. Based on the list you maintain, the system will display an error message if a utilization request with a transaction exposure is received where the exposure for the facility is either disallowed or not maintained as part of the allowed exposures.

Indicate if the exposure codes that you are specifying should be allowed or disallowed. From the option list available, select the exposure codes. The system defaults the description of the chosen exposure codes. To remove an exposure code from the list, highlight the code and click on the 'Minus' button. To add to the list, click on the 'Plus' button, and choose the exposure code from the option list available.

While saving the record, if the exposures disallowed here are found to be linked to existing Facility Exposures or Customer Liability Exposures, the system will display an error message and will not save the details.

6.15.6 Maintaining Limit Schedules

The limit assigned to a customer under a revolving line can be reduced. You can define these details while maintaining limits for a customer. From the Limits Maintenance screen, click 'Schedules' button.



For a liability code and credit line combination, you can define limit schedules and indicate the limit that is applicable for the period. You can enter a negative limit amount. The limits maintained for a tenor are for information purposes. It will not become automatically effective to the line liability combination when the tenor begins. However, the 'Limit Date' should not be earlier than the 'Limit start date' and later than the 'Limit Expiry Date'.

The Facility batch which runs at BOD checks the limits schedule for a facility and if a schedule is due on the current date in the branch. If so, it updates the limit amount for the facility for which the schedule is due with the schedule limit amount.

Example

You have defined a limit schedule for a facility for your client ABC Corporation where the Limit Amount initially is USD 1 million and the start date for the facility is Jan 01, 2009. The schedule is as shown below:

Limit Date	Limit Amount
Feb 01, 2009	500000
Mar 02, 2009	800000
April 03, 2009	400000
May 04, 2009	900000

In this case, during BOD on Feb 01, 2009, the limit amount will be updated to USD 500,000 and on Mar 02, 2009 it will be modified again to USD 800,000. If the batch does not run on Mar 02, 2009, it will be run on Mar 03, 2009. Accordingly, the 'Scheduled Limit Amount' defined for Mar 02, 2009 Schedule will be updated as Facility Limit Amount.

During EOD, the system processes limits schedules and revision process takes place for the facilities as per the scheduled date. It processes the limit schedules till next working day and marks all the schedules till date as processed.

When the Facility Start Date and Schedule Date falls on the same day, then on save of Facility record, you will get an override message for confirmation on updating the limit amount of Facility as per the schedule amount.

While processing, if there are any errors or overrides, it should be logged. The following are the possible errors:

- Available amount is negative for the facility.
- The Tenor Limit Amount exceeds the Line Limit Amount.
- The amount cannot exceed the overall limit specified for the liability id.
- The Main Line Limit cannot be less than any of its Sub Line Limit.
- The Sub Line Limit cannot exceed the Main Line Limit.

Example

Assume the following:

- Liability - GROUPLIAB
- Line - SHTLLIMIT
- Serial - 1
- Start Date - 01-Jul-2009
- Limit Currency - USD
- Limit Amount - 50000

Schedules:

Limit Date	Limit Amount
15-Jul-2009	60000
28-Jul-2009	65000
30-Jul-2009	75000
15-Aug-2009	80000

- System Date - 14-Jul-2009
- Limit Amount - 50000

On 14-Jul-2009 EOD, limit revision process picks the 15-Jul-2009 schedule and update 60000 as limit amount. The revised limit is enforced or effective on 15-Jul-2009.

- System Date - 15-Jul-2009
- Limit Amount - 60000

Schedules:

Limit Date	Limit Amount
15-Jul-2009	60000
28-Jul-2009	65000
30-Jul-2009	75000
15-Aug-2009	80000

- System Date - 27-Jul-2009
- Limit Amount - 60000
- Next working Day - 30-Jul-2009

On 27-Jul-2009 EOD, the limit revision process picks 28-Jul-2009 and 30-Jul-2009 schedules and update 75000 as limit amount. The revised limit is enforced / effective on 30-Jul-2009.

- System Date - 30-Jul-2009
- Limit Amount - 75000

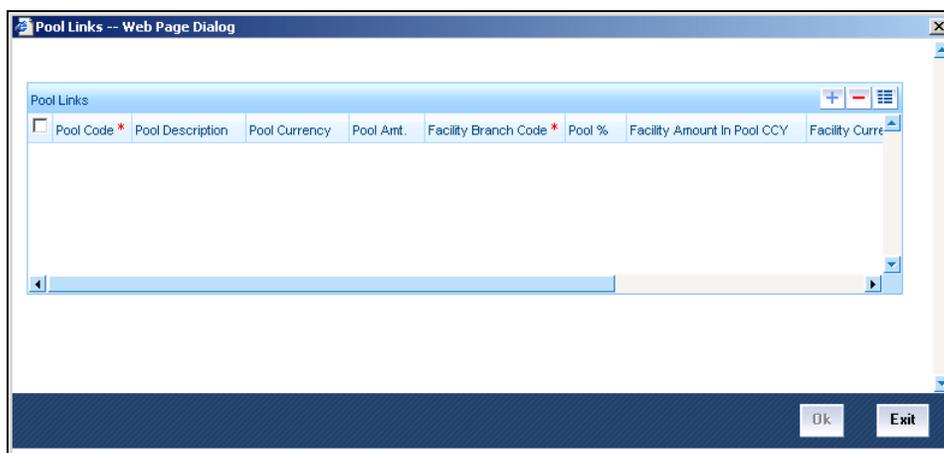
Schedules:

Limit Date	Limit Amount
15-Jul-2009	60000
28-Jul-2009	65000
30-Jul-2009	75000

15-Aug-2009	80000
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6.15.7 Maintaining Collateral Pool Linkages

For collateral Contribution in Total Effective line amount, the pool code maintained for that particular Liability id has to been linked, which can be achieved using this sub screen. From the Limits Maintenance screen, click on the 'Pool Links' button.



The LOV button for pool code will display all the pool codes associated for that liability Id. On choosing a pool code the pool amount, pool description and the pool currency will get displayed.

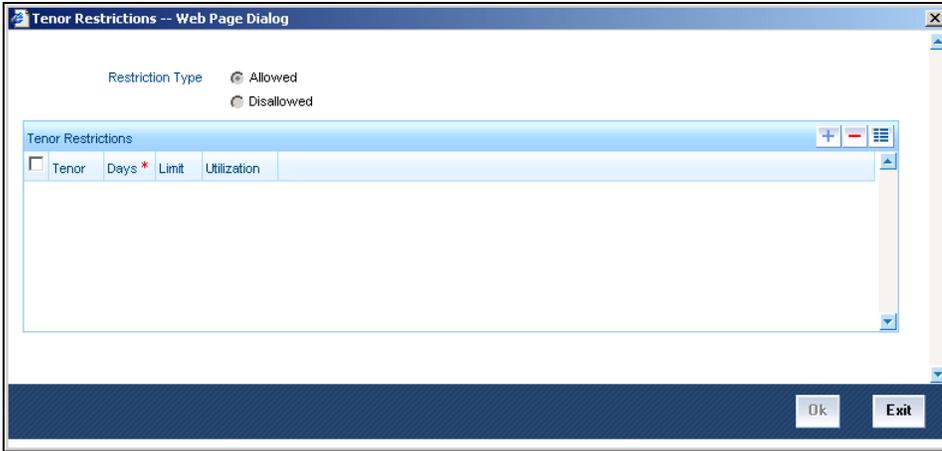
Pool Linkages multi entry block does two functions:

Firstly, on clicking 'Plus' button we can link one row of the available pool amount (i.e. Pool amount – Pool Utilized) to that a Line code for which the collateral contribution is required.

Secondly, it displays at all point in time the pool amount utilized by various Line Codes and Contracts.

6.15.8 Defining Tenor based Restrictions

You can define Limits based on the tenor of the contracts that utilize the limit. Click 'Tenor Restrictions' button from the Limits Maintenance Detailed screen to maintain Tenor restrictions for the limit you have specified for the Line-Liability combination.



You need to enter details in this screen only for transactions that involve a Tenor (e.g. Loans, Money market transactions etc). Through this screen you can specify a list of Tenors and the associated limit that tenor based transactions can utilize under this line.

6.15.8.1 Maintaining Tenor Restrictions for a Main Line

For a main line, you can:

- Specify the list of tenor restrictions for which you would like to limit your exposure.
- Assign limits for the Tenor restrictions.

6.15.8.2 Maintaining Tenor Restrictions for a Sub-Line

You can define a sub-line tenor list and also define limits for each of them. To recall, a sub-line falls under the umbrella of the Main Line to which it is linked. Therefore, the maximum tenor that you define for a sub-line should not exceed the maximum tenor defined for the main line to which it is linked. The limit amount that you define for each sub-line tenor cannot be higher than the tenor limit defined for the main line to which it is linked.

Tenors and limits can be placed at both the sub-line and main line levels. But the maximum tenor of a sub-line cannot exceed the maximum tenor defined for the main line to which it is linked.

Example

You define a Line LOANS and link it to the Liability Code CREATIVITY INC. (the Liability and the Customer Code in this case are the same). The limit set for this line - LOANS is \$ 1million.

Main Line Code
LOANS

You define a credit limit of \$ 1 million for Creativity Inc. under this Credit Line. You also specify the tenor Restrictions for the line to be the following 30D, 60D, and 90D.

Main Line Tenor List	Limit
-----------------------------	--------------

Main Line Tenor List	Limit
30D	0.5M
60D	0.3M
90D	0.25M

The loans that this customer can avail can be further classified into Short, Medium and Long Term Loans.

For our example we shall make Short Term, Medium Term and Long Term loans as sub-lines under the Main Line Loans. It is only when you link these credit lines to the Credit Line Loans that it becomes a Main line.

Sub-line Code
STLOANS
MTLOANS
LTLOANS

You can define a tenor list and have tenor based limits for both the *Main Line* and *Sub-lines*. So we shall also maintain tenor based limits for the sub-line STLOANS (as shown in the table below):

Sub-line Tenor List	Limit
30D	0.3M
60D	0.2M
90D	0.1M

You can add to the list of tenors maintained for a Main Line by specifying the Tenor restriction under the head Tenor and clicking on the 'Plus' button. If you want to remove a tenor restriction from the list of tenor restrictions highlight it and click on the 'Minus' button.

6.15.9 Capturing UDE Details

To capture the UDE details, click 'UDE Details' button.

The screenshot shows a web-based dialog box titled "User Data Element Details -- Webpage Dialog". It features three text input fields at the top: "Commitment Product", "Commitment Settlement Branch", and "Commitment Settlement Account". Below these is a table titled "Facility UDE Values" with columns for "UDE ID", "UDE Value", "Rate Code", and "Code Usage". The "UDE ID" column header has a red asterisk. The table is currently empty. At the bottom of the dialog are "Ok" and "Exit" buttons.

You need to capture the following details here:

Commitment Product

Specify the product details of the commitment.

Commitment Settlement Branch

Specify the settlement branch details of the commitment.

Commitment Settlement Account

Specify the settlement account details of the commitment.

UDE ID

Specify the UDE ID of the commitment.

UDE Value

Specify the UDE value of the commitment.

Rate Code

Specify the rate code of the commitment.

Code Usage

Specify the code usage of the commitment.

 You can use the above UDE details to upload commitment details to Oracle FLEXCUBE as a part of facility maintenance. While uploading the commitment details, you need to use the batch 'ELBCOMNT', which is configured as part of EOD process.

6.15.10 Including Netting Amount in Facility's Available Amount

You can set the available amount under a Facility to include the Netting Amount too. To enable this feature you must check the 'Netting Required' check box in the following levels:

- Account Netting level
- Liability level
- Facility level

Once the netting option is enabled in the above levels the Netting amount maintained as a part of Account Netting screen will be added to the available amount of the facility in facility currency. The netting amount field in the facility screen will be added with the new netting amount in facility currency.

Account Netting

When you authorise an account netting transaction with contract type 'AC' and netting enabled, then the netting amount will be included in the facility in facility currency. Here both the Available Amount and the Netting Amount will be updated accordingly.

When you modify an Account Netting Record and un-check the Netting check box, then the system will automatically subtract the netting amount from the Available Amount and the Netting Amount for the corresponding facility

When you modify an Account Netting Record and check the Netting check box, then the system will automatically add the netting amount to the Available Amount and the Netting amount for the corresponding facility.

When an Account Netting Record is closed and authorised, the system will automatically subtract the netting amount from Available Amount and the Netting Amount for the corresponding facility.

When an Account Netting Record is re-opened and authorised, the system should automatically add the netting amount to Available Amount and the Netting Amount for the corresponding facility.

Facility

When the Netting option is un-checked and the modification is authorised, the system will automatically set the netting amount to zero and recalculate the available amount. Likewise, when the netting option is enabled, the system will update the netting amount based on all the Account Nettings which have Netting option enabled for the facility.

Liability

When the Netting option is un-checked and the modification is authorised, the system will automatically set the netting amount of all its facilities to zero and recalculate the available amount. Similarly when the netting option is enabled the system will update the netting amount based on all the Facilities and Account Nettings records, which have Netting option enabled for the liability.

6.16 Maintaining Branch Exposure

You can maintain exposure and provide branch limits for each of them using the 'Branch Exposure Maintenance' screen. You can invoke this screen by typing 'STDEXPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based dialog box titled "Branch Exposure Maintenance -- Webpage Dialog". It features several input fields: "Exposure Name" and "Exposure Description". Below these is a "Branch Restriction" section with two radio buttons: "Allowed" and "Disallowed". A table with columns "Branch Code" and "Branch Name" is visible, with a "Go to Page" control above it. At the bottom, there are fields for "Maker", "Checker", "Date Time", "Mod No", "Authorized", and "Open", along with a "Cancel" button.

Specify the following details.

Exposure Name

Specify a unique code to identify an exposure.

Exposure Description

Specify a brief description of the exposure.

Branch Restriction

Indicate whether you want to create a list of allowed branches or disallowed branches by choosing one of the following options:

- Allowed
- Disallowed

Branch Code

Specify the branch that should be included in the list of allowed or disallowed branches for the exposure. The adjoining option list displays all valid branch codes under the current logged in regional office. You can also select the appropriate one from it.

Branch Name

The system displays the name of the chosen branch.

The record needs to be saved and authorized for it to become effective.

You can view summary of all exposures created using the 'Branch Exposure Restriction Summary' screen. You can invoke this screen by typing 'STSEXPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Branch Exposure Summary -- Webpage Dialog". At the top, there are two dropdown menus: "Authorisation Status" and "Transaction Status". Below them is a text input field for "Exposure Name" with a small icon to its right. A search bar contains "Search", "Advanced Search", "Refresh", and "Reset" buttons. Below the search bar, there are controls for "Records per page" (set to 15), a "Lock" button, and pagination controls showing "1 of 1" records. The main area is a table with three columns: "Authorisation Status", "Transaction Status", and "Exposure Name". The table is currently empty. At the bottom right of the window is an "Exit" button.

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

- Authorisation Status
- Transaction Status
- Exposure Name

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

- Authorisation Status
- Transaction Status
- Exposure Name

Note that exposure created in one regional office cannot be viewed or queried upon from another regional office. However, they can be viewed from the Head office.

6.17 Tracking Exposure Maintenance

Maintenances for exposure tracking can be done via the 'Track Exposure Maintenance' screen. This screen not only allows tracking, but also allows you to define a limit for a particular exposure. This means that when the utilization exceeds the limit, you will have to provide a confirmation for process to proceed.

You can invoke the 'Track Exposure Maintenance' screen by typing 'GEDTREXP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web browser window titled "Track Exposure Maintenance -- Webpage Dialog". The main area contains a form with the following fields and controls:

- Exposure Name * (text input)
- Exposure Description (text input)
- Exposure Currency (text input)
- Exposure Amount (text input)
- Exposure Block Amount (text input)
- Exposure Utilization (text input)
- Exposure Effective Date (date input)
- Exposure Renewal Date (date input)
- Exposure Expiry Date (date input)
- Exposure Type (text input)
- Utilisation type: Customer, Transaction, Revolving
- Freeze
- Exposure rating (text input)
- Remarks (text input)
- Available Amount (text input)

At the bottom, there is a status bar with the following information:

- Value Date Exposure
- Fields
- Input By SANJIVANI1
- Date Time
- Modification Number
- Authorized
- Open
- Cancel

Exposure Name

Specify the Exposure name. The adjoining option list displays all valid exposure names made available for the logged in branch. You can also select the appropriate one from it. The name maintained in this screen has to be linked in the customer screen to make tracking effective.

It is possible to track a customer in multiple exposures. For this multiple exposure names should be linked to the customer.

Exposure Description

Provide a brief description of the exposure here.

Exposure Type

Specify what kind of exposure it is. The exposure types will be as maintained in the Static Maintenance screen.

Utilization Type

Indicate whether exposure is linked with customer or transaction.

As part of utilization, a maximum of five exposures can be linked to customer and another five exposures can be linked to a facility.

Revolving

Check this box if the exposure is a revolving exposure. This implies that each time a repayment is made (revolving amount) against the exposure, the available limit for the exposure is increased by the amount of repayment. In case of non-revolving exposure, the available limit is the amount of exposure reduced by the loans already availed by the customer (if any); repayment does not increase the limit.

This can be denoted in terms of utilized amounts as follows:

For revolving exposure: $\text{New Exposure utilization} = \text{Exposure utilization} - \text{Revolving amount}$

For non-revolving exposure: $\text{New Exposure utilization} = \text{Exposure utilization}$

Exposure Currency

Specify the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will be non-amendable.

Exposure Amount

Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation will be sought during utilization when the utilization amount crosses the exposure amount.

Exposure Block Amount

The value of the 'Block Amount' field in the 'Block Exposure Maintenance' screen is displayed here.

Exposure Effective Date

Specify the effective date after which the maintained exposure becomes valid or applicable.

Exposure Renewal Date

Specify the exposure Renewal date. This is only for information purposes.

Exposure Expiry Date

Specify the expiry date after which the maintained exposure is not applicable for tracking.

Freeze

Select this check box to indicate that the exposure will be frozen and during utilization. Exposure tracking will not be allowed for such an exposure (i.e. Utilization under such exposures will not be allowed).

Exposure Rating

Specify the rating of the exposure (e.g. Sovereign rating). This is only for information purposes.

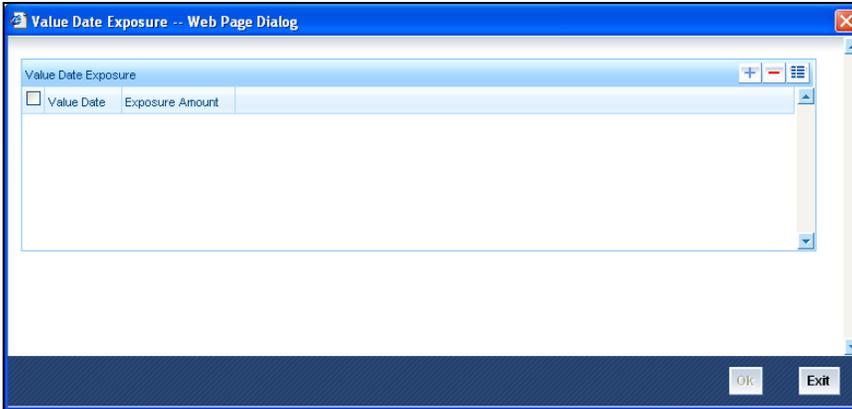
Exposure Available Amount

This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilizations and amount block (earmark) in force for an exposure. It is calculated as shown below:

Exposure Available Amount = Exposure Limit Amount – Utilization – Exposure block amount

6.17.1 Maintaining Value Date Exposure Details

Value dated limits for a particular facility can be specified using the Value Date Exposure details screen. Click 'Value Date Exposure' to invoke this screen.

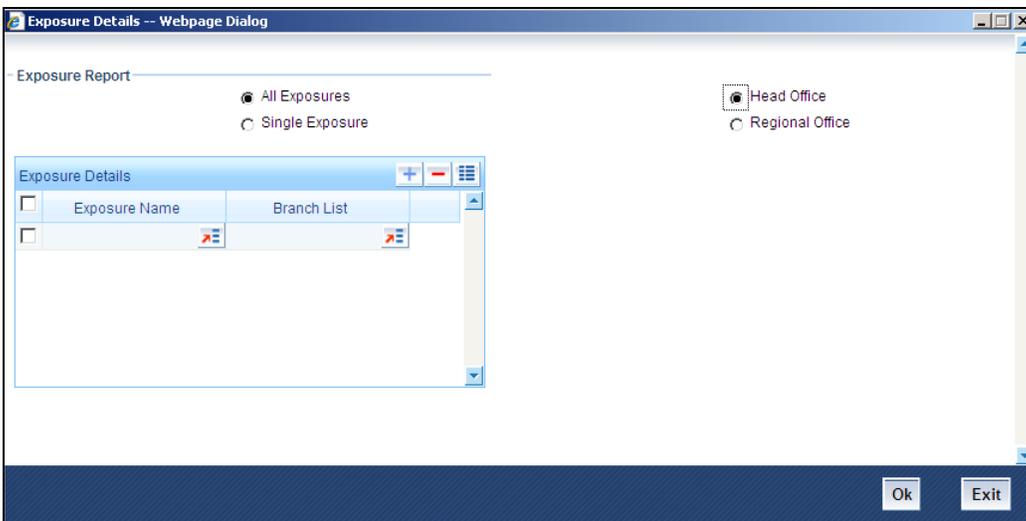


For each record added here you must specify the following:

- Exposure Amount - The value dated Exposure amount
- Value Date - The value date post which the mentioned amount is valid

6.18 Tracking Branch-wise Exposure Details

You can generate a report to view the exposures under the Head Office or under a certain regional office using the 'Exposure Details' screen. You can invoke this screen by typing 'LMRPEXP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following criteria for generation of the report.

All Exposures/Single Exposure

Indicate whether the report should be generated considering all exposures or only a single exposure.

Head Office/Regional Office

Indicate whether the report should consider the exposure (s) under the Head Office or under a single regional office.

If you select 'Head Office' and 'All Exposures', the system will consider all exposures for the report.

If you select 'Head Office' and 'Single Exposure' then you need to select the relevant branch code and the required exposure.

If you select 'Regional Office' and 'All Exposures', you will have to select the relevant Regional Office. Subsequently, the system will consider all exposures under that regional office for the report.

Exposure Details

Specify the following details.

Exposure Name

If you have specified a specific regional office and 'Single Exposure', specify the Exposure name. The adjoining option list displays all valid exposure names made available for the head office or regional office (as per selection). You can also select the appropriate one from it.

Available Branches

Specify the branch that should be considered for creation of the report. The adjoining option list displays all branch codes to which the specified exposure is available. You can also select the appropriate one from it.

Click 'OK' to generate the report. The system creates the report based on specified criteria.

6.19 Account/Contract Balance Maintenance for Netting

To pool balances across accounts/contracts for netting, account/contract balance information has to be maintained. You can perform this maintenance in the 'Account/Contract Balance for Netting' screen.

You can invoke the 'Account/Contract Balance for Netting' screen by typing 'GEDACCNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Reference Number

Specify the reference number, which is the account number or the contract reference number for which the balance has to be considered.

Contract Type

The 'Contract Type' field will show 'AC' by default for the account netting facility. In this case you must also define the facility code (Line Code) to which the netting amount is to be added.

If the account is a Term Deposit account which you wish to link as collateral to a collateral pool, then specify a Contract Type other than 'AC'. Here you need not specify the facility code.

For more details on linking Term Deposit accounts/contracts as collaterals, refer the section 'Collaterals Maintenance'.

Liability Number

Specify the liability number to which the Reference number is linked.

Customer Number

Specify the customer number to which the Reference number belongs to.

Line Code

Specify the line code for the account/contract.

Currency

Specify the currency based on which the balance amount of the account/contact has to be considered. Once authorized, this entry will be non-amendable.

Amount

Specify the account/contract balance amount for netting.

Booking Date

Specify the booking date when the account/contract was created.

Value Date

Specify the date from when this account/contract is valid for netting.

Expiry date

Specify the date till when this account/contract is valid for netting.

Netting Required

Select this check box to indicate that all facility amounts linked to the liability should be consolidated.

You can set the available amount under a Facility to include the Netting Amount too. For more details on this feature, refer the section 'Including Netting Amount in Facility's Available Amount' in this document.

6.20 Ear Marking Maintenance

You can use the 'Ear Marking Maintenance' screen for blocking of funds for a Facility.

You can invoke the 'Ear Marking Maintenance' screen by typing 'GEDBLOCK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "EAR Marking Maintenance -- Web Page Dialog". The main area contains the following fields:

- Block Number *
- Branch code * CHO
- Liability Code *
- Customer No *
- Line Code *
- Serial Number
- Block Currency *
- Block Amount
- Effective Date
- Expiry Date
- Auto Block
- Remarks

At the bottom of the dialog, there is a "Fields" tab and a status bar with the following fields:

- Input By
- Authorized By
- Date Time
- Date Time
- Modification number
- Open
- Authorized
- Exit

Block Number

Specify the unique number which is to be assigned for every block that has been created.

Branch

Specify the branch in which the block has been created.

Liability Code

Specify the liability code for which the amount block is to be done.

Customer Number

Specify the customer for whom the amount block is to be done.

Line Code

Specify the Line code for which the amount block is to be done.

Block Currency

Specify the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry will be non-amendable.

Block Amount

Specify the amount to be blocked for ear marking.

Effective Date

Specify the date from when this block amount for that facility becomes effective.

Expiry Date

Specify the date till when this block amount for that facility is applicable.

6.21 Global Block Exposure Maintenance

You can block (earmark) a certain amount of an exposure limit using the 'Global Block Exposure Maintenance' screen. You can invoke the 'Global Exposure Block Maintenance' screen by typing 'GEDEXPBL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Block Number

Specify a unique number for the block you are creating. The system will not allow you to modify it after authorization of the maintenance.

Branch

The current branch is displayed here. You can change it to a branch that you require. You cannot change the branch after authorization of the maintenance.

Exposure Name

Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes. Select the appropriate one.

Description

The system defaults the exposure description here.

Block Currency

Specify the currency in which the amount block is to be applied. You cannot modify this once the maintenance has been authorized.

Block Amount

Specify the amount to be earmarked. This amount is deducted from the existing utilization of an exposure before additional utilization requests are processed.



It is also updated as the 'Exposure Block Amount' in the 'Track Exposure Maintenance' screen.

Effective Date

This is the date from which the amount block should be applied for the exposure. The system defaults the current branch date. You can however change it.

Expiry Date

This is the date till which the amount block for the exposure is enforced.

Auto Block

The system automatically checks this option on the date the block on the exposure comes into force i.e. the 'Effective Date'.

6.21.1 Additional Information

As part of additional information for the exposure, you can capture the following details:

- Customer Number
- Liability Number
- Remarks
- Facility Code

The system displays the 'Serial Number'.

6.22 Exception Queue Maintenance

You can maintain exception queue records with their respective transaction authorizer details in the 'Exception Queue Maintenance' screen.

You can invoke the 'Exception Queue Maintenance' screen by typing 'GEDQUEMN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Exception Queue Maintenance -- Web Page Dialog

Queue Name * EXPQUE02
Description EXPQUE02

Role Name	Role Description
<input type="checkbox"/> TXNBRH	TRANSACTION BREACH ROLE

Fields

Input By SWP01 Date Time 9/17/2008 20:50:30 Modification Number 1 Open
 Authorized By SWP02 Date Time 9/17/2008 20:54:17 Authorized

Queue Name

Specify the Queue Name.

Description

Give a brief description of the queue here.

Queue Details

Here you can specify multiple user roles for a Queue name. For each record you must specify the following:

- Role Name – User role allowed for authorization
- Role Description

6.23 Transaction Authorize Maintenance

As a part of BEPL process for Credit Exception management, the Transaction authorizer details and breached authorizer details can be entered in the 'Transaction Authorize Maintenance' screen.

You can invoke the 'Transaction Authorize Maintenance' screen by typing 'GEDTAUTH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Transaction Authorize Maintenance -- Web Page Dialog

Branch * CHO
Description BANK OF INDIA
Category CUSTCAT

Queue Name	From Amount	To Amount
EXPQQUE01	100	200
EXPQQUE02	500	600

Queue Name	From Amount	To Amount
EXPQQUE01	100	200
EXPQQUE02	300	400

Fields

Input By VIVEK Date Time 9/18/2008 16:14:46 Modification Number 2 Open
Authorized By Date Time Authorized

The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction for that branch. If no authorizers are maintained for that branch then a default authorizer will be assigned to all branches.

The Default Authorizer details will be used for processing Credit Exception management.

Branch Code

Specify the branch for which the maintenance is being done.

Category

Specify the category of the branch here.

Transaction Details

Here for each record you can specify the following:

- Queue Name – Specifying this will in turn fetch all the user roles attached to the queue name. During utilization transaction users having these roles will have to perform the authorization for the corresponding amount range.
- From Amount and To Amount – For specifying the amount range

Breached Details

Here for each record you can specify the following:

- Queue Name – Specifying this will in turn fetch all the user roles attached to the queue name. During utilization transaction users having these roles will have to perform the authorization on Breached Transaction amount blocks.

- From Amount and To Amount – For specifying the amount range to define the block of amount

6.24 Limits & Collaterals Parameter Details

You can specify certain parameters relating to the End Of Day operations in the 'Limits & Collaterals Parameter Details' screen.

You can invoke the 'Global Exposure Parameter Details' screen by typing 'GEDPARAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Global Exposure Parameter Detail -- Web Page Dialog". The dialog contains the following parameters and options:

- Maximum No of Processes: 1
- Rate Type: STANDARD
- Currency System: _____
- CRM System: _____
- Maximum Retry Lock: 5
- System MakerID: *
- System CheckerID: *
- Auto Closure Of Non Revolving Lines
- Exposure Tracking
- Revaluate Currency Online: Batch, Online
- Revaluate Market Online: Batch, Online
- Rate Range: Mid Rate, Buy Rate, Sell Rate
- Holiday Treatment: System Date, Next Working Day - 1
- UPD Utils: Batch, Online
- Block Facility on Status: Yes, No
- Batch Process: Application Server, Database Server

The 'Fields' section at the bottom includes:

- Input By: _____
- Authorized By: _____
- Date Time: _____
- Date Time: _____
- Modification number: _____
- Open
- Authorized
- Exit button

The following details are maintained here.

System Maker ID and System Checker ID

During the processing of user entries, if the maker ID and checker ID is not mentioned, then IDs specified here will be recorded.

Maximum Retry Lock Transaction

Specify the number of times authorization can be tried before the transaction is locked.

Maximum Number of Processes

Multi Treading feature in Oracle FLEXCUBE ELCM can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.

Rate Type

Specify the rate type that has to be considered for all amount conversions in Oracle FLEXCUBE ELCM.

Currency System

Specify the external currency system if the Bank is using a external currency system other than the one provided in Oracle FLEXCUBE ELCM.

CRM System

Specify the external CRM system if the Bank is using an external CRM system other than the one provided in Oracle FLEXCUBE ELCM

Revalue Currency Online

Indicate whether the currency revaluation should be an online or a Batch (EOD) process. Revaluation of the line amount takes place online if the parameter is set to online.

Revalue Market Online

Indicate whether Market price revaluation should be Online or Batch. Market price based security Revaluation takes place online if the parameter is set to online.

UPD Utils

Specify whether Value date utilization updating can be Online or Batch. Value date updating takes place online if the parameter is set to online.

Block Facility on Status

Indicate whether, depending on the worst status of a liability, the EOD process should block the facility or not.

Rate Range

Specify the rate - Mid Rate, Buy rate, Sell rate - which has to be considered during all Conversion Amount calculations in Oracle FLEXCUBE ELCM.

Batch Process

Indicate whether the EOD Batch Process should be set up as part of the Database Server or the Application Server. Application server is the recommended choice.

Holiday Treatment

The revaluation process for the securities, collaterals and covenants may fall on a bank holiday. You can specify which of the following actions must be taken in such cases:

- System Date – Choose this to indicate that only collaterals with a Reval Date prior to or same as the system date will be considered for revaluation.

- Next Working Date -1 – Choose this to indicate that all the collaterals with the Reval Date prior to or same as the day before the next working date will be considered.

Auto Closure of Non Revolving Line

Check this box to close the non-revolving limit automatically on expiry date.

The EOD process closes all the active non-revolving limits automatically based on the value of 'Auto Closure Non Revolving Line'.

Example

Limits:

Facility	Expiry Date	Revolving
FACILITY1	15-Jul-2009	N
FACILITY2	16-Jul-2009	Y
FACILITY3	16-Jul-2009	N
FACILITY4	15-Aug-2009	N

- System Date - 15-Jul-2009
- Next Working Day - 17-Jul-2009

On 15-Jul-2009 EOD, the system closes FACILITY1 and FACILITY3.



This process does not close the following limits:

- If there are any underlying active transactions on that limit
- If there are any active sub lines reporting to this main line

If limit is not closed due to the above exceptions then the system logs the same into an exception table 'GETB_EXCEPTION_LOG'. If particular limit is not closed on expiry date due to the above exception then same limit is taken up for auto closure process on next EOD.

6.25 Facilities Amount Transfer Maintenance

Transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. It is also possible to close/cancel this transfer operation before a specified End Date.

Upon manual closure/cancellation or on automatic expiry, the system will transfer the transferred amount back to the original line.

For the above functionality you must do the following maintenances.

Limit transfer details can be defined through the 'Facilities Amount Transfer Maintenance' screen. You can invoke the 'Facilities Amount Transfer Maintenance' screen by typing 'GEDTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

From Liability Number and To Liability Number

Specify the 'From Liability No' i.e. for whom the limit amount is to be transferred

Specify the 'To Liability No' i.e. to whom the liability amount is allocated.

From Liability Name and To Liability Name

Specify the names of the respective Liabilities here

From Line and To Line

Specify the 'From Line' i.e. the Line from which the line amount is transferred.

Specify the 'To Line' i.e. the Line to which the line amount is transferred to for a specified period.

From and To Facility Currencies

For effective line transfer from one line to another, the currency of both the lines has to be the same.

From Facility Start Date and End Date

Specify the Start Date for line transfer when the allocation of certain portion or full amount becomes effective.

Specify the Expiry Date of the line transfer from the 'From Line'.

To Facility Start Date and End Date

Specify the Start Date for line transfer when the allocation of certain portion or full amount becomes effective.

Specify the Expiry Date of the line transfer to the 'To Line'.

From Facility Available Amount and To Available Amount

Specify the available amount for the To Line from the From Facility.

Specify the limit of the transferred amount allowed to the To Facility.

Effective From Date and Effective To Date

The Effective From Date of transfer is defaulted to the application date and is allowed for modification only during contract amendment.

Specify the Effective To Date of transfer i.e. the date till when the transfer of limits will be effective. This date must be greater than the Effective From Date

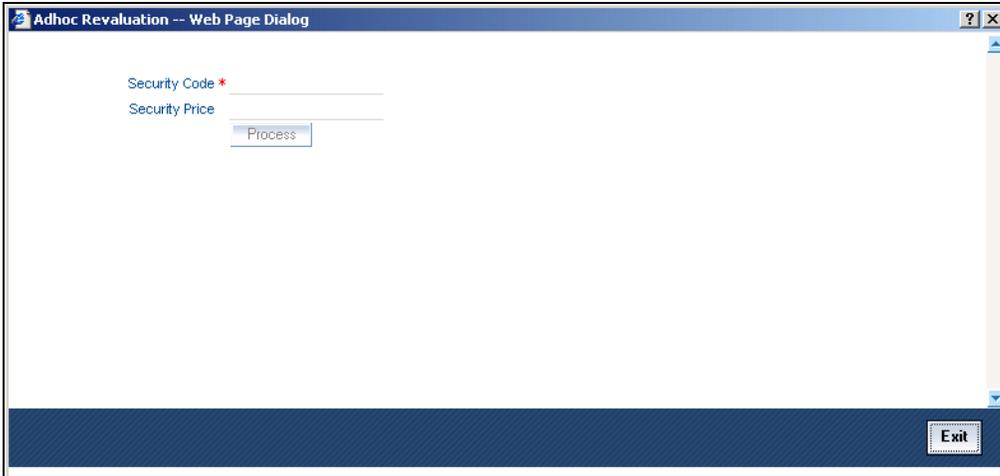
Transfer Amount

Specify the transfer amount to be transferred, from the From Liability, from the Effective Date onwards.

6.26 Force Collateral Revaluation

You can run the ad hoc revaluation process for market based collaterals using the 'Ad Hoc Revaluation' screen. For such collateral values to be revised, an input file containing the latest security prices must to be given to the system before using this facility.

You can invoke the 'Adhoc Revaluation' screen by typing 'GEDADREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the Security Code for revaluation. Then click 'Process'.

6.27 Multi Authorization Maintenance

Multi authorisation maintenance can be done via the 'Multi Authorisation Maintenance' screen.

You can invoke the 'Multi Authorization Maintenance' screen by typing 'GEDDAUTH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Whenever Utilization Transactions has been breached then the utilization transaction would require multiple authorizations. Transactions which are breached could be either authorized using BPEL process flow Credit Exception management or using UI multi Auth screen.

STOP During implementation either the BPEL process needs to be used or the screen here needs to be used. Both can't be used at the same time

Whenever utilization transaction has been breached this screen has to be used by the authorizer to either Accept or Reject the breached transaction. The following fields mentioned below indicate all the values that will associated with the transaction. The fields are all display fields and cannot be edited for a transaction using this screen. Only Accept or Reject for authorization of the breached transaction is allowed.

SL No

Indicates the Oracle FLEXCUBE ELCM generated unique identifier for the transaction.

Utilization Reference Number

Specifies the Oracle FLEXCUBE ELCM utilization reference number.

Customer Number

Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.

Transaction Date

Indicates the date and time when the transaction was entered in the external system.

Utilization Amount

Indicates the Utilization Amount.

Utilization Currency

Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle FLEXCUBE ELCM system.

Liability Number

Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.

Line Code

Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.

Serial Number

Specifies the Facility Serial number of the utilization transaction.

Facility Currency

Specifies the Facility currency.

Facility utilization

Indicates the Facility utilization amount.

Utilization Amount

Indicates the Utilization Amount.

Utilization Branch

Indicates the transaction branch.

Utilization Product

Indicates External product code of the utilization transaction.

Value Date

Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.

Source

Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)

Utilization status

Indicates the utilization status, possible values are A-Active, R-Reverse, L- Liquated

Delete

Indicates whether the transaction is deleted or not. If the check box is selected then it is deleted.

Liability Currency

Specifies the Liability currency.

Liability utilization

Indicates the Liability utilization amount.

Exception Queue

Specifies the exception queue in which transaction has been parked.

Error Code

Specifies the Error code of the transaction.

Error parameter

Specifies the Error parameters associated to the transaction.

Remarks

You can enter your remarks associated with the transaction.

6.28 Dual Authorization of Utilization Transaction

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. You have to perform dual authorization of utilization related transactions in ELCM only. You can specify the facility maintenance breach amount and breach percentage in ELCM.

When the transaction amount inputted is more than breach amount or percentage, during utilization process ELCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the ELCM contains dual authorization error code, then Oracle FLEXCUBE logs the transaction details in dual authorization tables and processes it completely.

The authorization for the breached (dual auth) transactions will be authorized using function ID 'GEDDAUTH' of ELCM.

However till the dual authorization happens Oracle FLEXCUBE does not allow you to authorize the main transaction. You can also perform dual authorization using Oracle FLEXCUBE screen, but system performs certain validations to ensure that Oracle FLEXCUBE does not authorize the ELCM breach transactions.

Example

Assume that for liability 'TATA' line 'TATABILL' is created with below details.

- Limit amount - 10,000.00
- Collateral amount - 0.00
- Breach percentage - 110 (which is equal to 11,000)
- Brach amount - 15,000

The system calculated values:

- Available amount - 10,000.00
- Utilized amount - 0

Assume that as part of BC, a contact line 'TATABILL' is linked. As part of the contact data input, when you link the line 'TATABILL' and press 'Save' button during transaction processing in ELCM, if the transaction requires dual authorization then the system displays this information to the user.

Till the dual authorization error code (breached transaction) is authorized in ELCM, Oracle FLEXCUBE does not allow the contact to be authorized. In case, if the breached transaction is rejected, then you have to delete the contact Information irrespective of whether the error code has been authorized or not be viewed using Oracle FLEXCUBE function 'OVDAUDET'.

If you delete the dual authorization contact in Oracle FLEXCUBE, then the system deletes the contact details in Oracle FLEXCUBE and ELCM will delete the utilization ELCM.



ELCM deletes the utilization transaction if any dual authorization error is not authorized and the system updates the status as 'Ignored' so that this information is not shown to the user. However if the error code is authorized, then this information is ignored.

6.29 Merging Liabilities

You can merge any two liabilities existing in the system into one single liability. Oracle FLEXCUBE ELCM allows you to merge one liability into another. Upon merger, both liabilities will assume the same liability code. The structure of the liabilities will not change.

The merging of liabilities is done in the following two steps:

- Step 1 – Liability Merger Maintenance
- Step 2 – Liability Merger Process

The above steps are described in the sections below.

6.29.1 Liability Merger Maintenance

You must first maintain the details of liabilities to be merged using the 'Liability Merger Maintenance' screen. You can invoke the 'Liability Merger Maintenance' screen by typing 'GEDMERGE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Liability Merger Maintenance -- Web Page Dialog". The main area contains a form with the following fields:

- Branch Code: CHO
- From Liability Code * (required)
- To Liability Code * (required)
- Effective Date
- Remarks

Below the form, there are several buttons for logging different types of mergers:

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- EarMarking Merger Log
- Utilization Merger Log

At the bottom of the dialog, there are input fields for user information and a status section:

- Input By
- Authorized By
- Date Time
- Date Time
- Modification Number
- Open
- Authorized
- Exit button

In the above screen you must maintain the following details for merger of two liabilities.

From Liability Code

Specify using the adjoining list of options the code of the liability which is to be merged into another liability.

To Liability Code

Specify using the adjoining list of options the code of the liability into which the liability specified under 'From Liability Code' must be merged into.

Branch Code

Specifies the branch code of the liabilities.

Effective Date

Specify the date from which the merger of liabilities must take effect.

Once you have maintained the above merger details, you must initiate the Merger Batch Process using an Intra Day Process so as to complete the merger. During this batch process all liability IDs for all the related maintenances will be modified. These include the following maintenances:

- Liability Customer
- Collateral
- Collateral Pool
- Facility
- Netting
- Facility Transfer
- Ear Marking

Upon merger, all the Utilizations will to point at the new liability. The liability utilization will then be moved from the old liability to the new liability and the old liability will be closed.

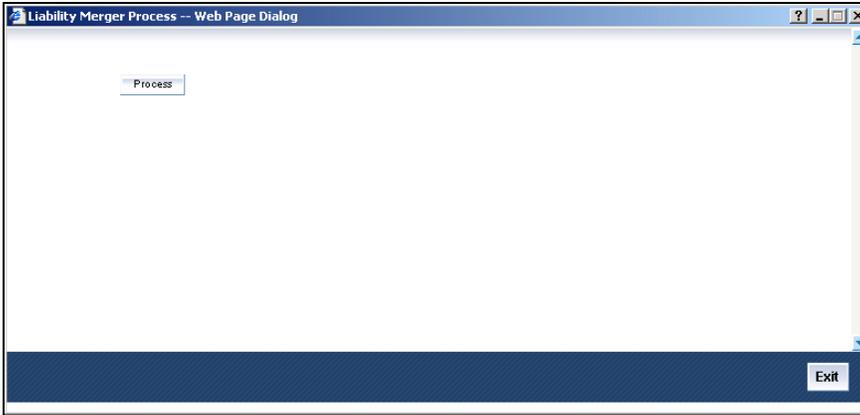
You may view the following merger logs from the above screen:

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- EarMarking Merger Log
- Utilization Merger Log

6.29.2 Liability Merger Process

Once you maintained the details of liabilities to be merged, you can initiate the process of merger using the 'Liability Merger Process' screen.

You can invoke the 'Liability Merger Process' screen by typing 'GEDMRGTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Click 'Process' button to initiate the merger of maintained liabilities.

7. Gateway Maintenance

7.1 Introduction to Oracle FLEXCUBE ELCM Gateway

The Oracle FLEXCUBE ELCM Gateway processes allow seamless communication and integration of the Oracle FLEXCUBE ELCM system with a variety of other specialized applications. These other systems may be deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

7.2 Defining an External System

To define an external system that will communicate via the Oracle FLEXCUBE ELCM Gateway, you need to use the 'External System – Detailed' screen. You can invoke the 'External System - Detailed' screen by typing 'GWDEXTSY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'External System - Detailed' web page dialog. The dialog is titled 'External System - Detailed -- Web Page Dialog'. It contains several sections:

- External System:** External System * TEST1, Description TEST1.
- Correlation Pattern:** Request Message ID.
- Message Exchange Pattern:** Request Message Input Only, Response Message Full Screen.
- Queue:** Default Response Queue DEFAULT, Dead Letter Queue DEAD.
- Checkboxes:** XSD Validation Required, Register Response Queue Message Id.
- External System Queues:** A table with columns 'In Queue *' and 'Response Queue'. The table is currently empty.

At the bottom, there is a 'Fields' section with the following information:

Input By RIAD	Date Time 9/5/2008 16:53:57	Modification Number 3	<input type="checkbox"/> Open
Authorized By	Date Time		<input type="checkbox"/> Authorized

An 'Exit' button is located in the bottom right corner.

External System

Specify a name for the external system. This should be the same as the Source in an incoming message.

Description

Specify a brief description for the External System.

Correlation Pattern - Request

You can define a way in which the external system should correlate its request message with the response message. You can choose Message ID of a request message as the Correlation ID in the response message. Alternatively, you can choose Correlation ID of a request message and maintain it as the Correlation ID of the corresponding response message.

Message Exchange Pattern - Request Message

You can choose the Request message to be 'Full Screen' or 'Input Only'.

Message Exchange Pattern - Response Message

You can choose the Response message to be 'Full Screen' or 'Primary Key'.

Queue - Default Response Queue

You can define a response queue for each of the In Queue's through which the External System will communicate with the system. Define a valid queue name as the Default Response Queue.

Queue - Dead Letter Queue

If the messages received are non-readable, such messages are directed to Dead Letter Queue defined for the external system.



If the Dead Letter Queue is not defined, such messages will be redirected to a queue with the name of the request queue appended with '_E'.

XSD Validation Required

Check this box to indicate if the request message should be validated against its corresponding XSD.

Register Response Queue Message ID

Check this box to indicate if the message ID provided by the Response Queue should be logged when a response message is posted into the queue.

7.2.1.1 Maintaining External System Queues

The 'External System Queues' list contains the 'In Queue' and 'Response Queue' lists. To add a record to the 'External System Queues' list click 'Plus' button. To delete a record from the list, you need to select the record using its check box and then click 'Minus' button. To view the details of a selected record click 'Details' button.

In Queue

Specify the name of the queue from which the messages were received. The name of the queue will help identify the external system.

 This is required only if an incoming message does not display the source of the message. An In Queue is mapped to only one External System.

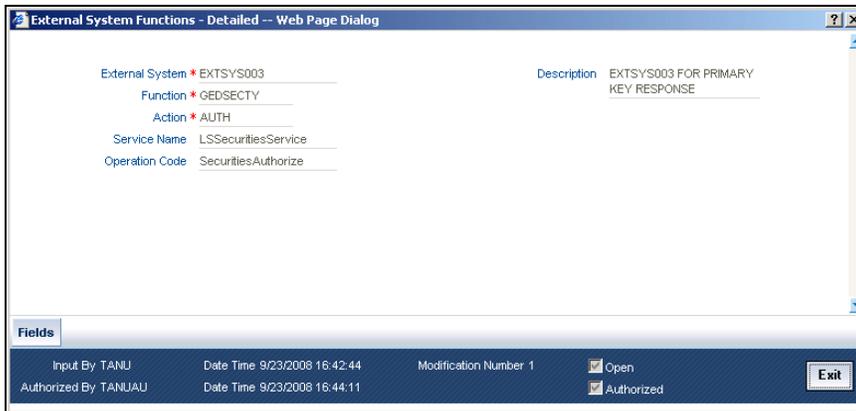
You can map multiple queues to a source. System will allow a source to post messages to multiple queues.

Response Queue

You can define Response Queue for every In Queue. This is required only when the External System fails to display the queue name on posting a request message into the In Queue.

7.3 Defining Access Rights to an External System

You can define access rights to an external system using the 'External System Functions – Detailed' screen. You can invoke the 'External System Functions - Detailed' screen by typing 'GWDEXFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



External System *	EXTSYS003	Description	EXTSYS003 FOR PRIMARY KEY RESPONSE
Function *	GEDSECTY		
Action *	AUTH		
Service Name	LSSecuritiesService		
Operation Code	SecuritiesAuthorize		

Fields

Input By TANU Date Time 9/23/2008 16:42:44 Modification Number 1 Open
Authorized By TANUAU Date Time 9/23/2008 16:44:11 Authorized

In the above screen, you need to specify the following details:

External System

Select an external system for which you wish to provide access rights. Click on the adjoining option list to display the list of values. The list displays all the external systems you have maintained in the 'External Systems – Detailed' screen.

Function ID

Select a Function ID from the list of values by clicking on the adjoining option list. The function ids are invoked from Gateway Functions.

Action

Select an action for the external system.

The following fields will be displayed in the screen:

Service Name

This displays the service name based on the Function ID and Action you select.

Operation Code

This displays the Operation Code based on the Function ID and Action you select.

7.4 External Communicator

You can maintain the details of the communication channel used by the Oracle FLEXCUBE ELCM Gateway system to communicate with the external system. This maintenance can be done in the 'External Communicator Maintenance' screen.

You can invoke the 'External Communicator Maintenance' screen by typing 'GWDECOMM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Interface ID

Specify the interface ID here.

External System

Specify the External System here.

Communication Channel

Indicate the kind of communication channel for which this maintenance is being done. The available channels are:

- Web Service
- Queue
- HTTP
- EJB (Enterprise Java Beans, the default value)

Request Queue and Reply Queue

Specify the queues for the Request and Reply messages.

Request XSLT and Reply XSLT

Specify the names of the Request and Reply XSLTs. Add the extension '.xsl' to the names.

Timeout Interval

Specify in seconds the maximum time interval before which the communication must be timed out.

Retry Count

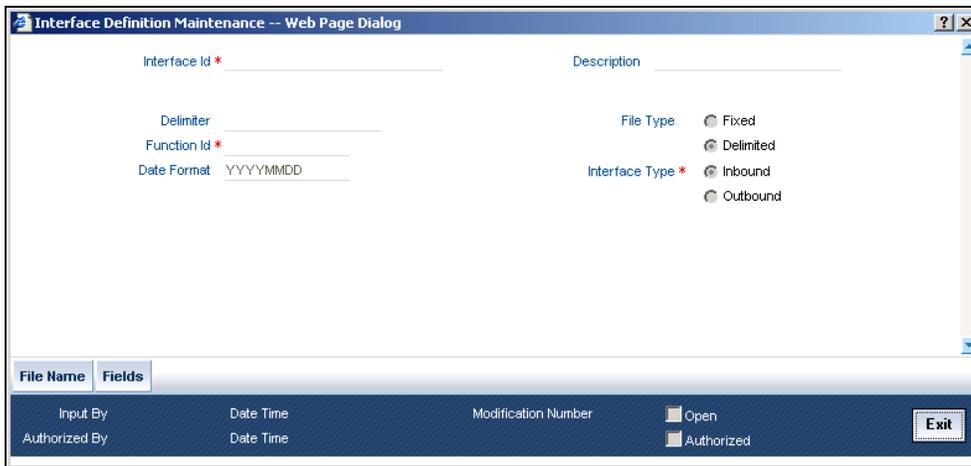
Specify the number of times the communication should be re-tried upon time out.

Response Required

Specify whether a response is required for your communication.

7.5 Interface Definition

After you maintain the names of external systems, you can define the actual external system interface related details. You can maintain these details through the 'Interface Definition Maintenance' screen. You can invoke the 'Interface Definition Maintenance' screen by typing 'GWDINTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Interface ID

Specify the unique Interface ID to identify the interface between the external system and Oracle FLEXCUBE ELCM.

Function ID

Specify the function ID related to the interface.

Description

Briefly describe what the interface is all about. The description that you enter is for information purposes only and will not be printed on any correspondence with your customer.

File Type

Specify whether the file is used for the interface will be of Fixed or Delimited type.

Delimiter

Specify the Delimiter, if any, used in the interface file. If no delimiter is specified, the '\$' symbol is taken as the delimiter by default.

Interface Type

Indicate whether the interface is an Outbound Interface or an Inbound Interface.

An Outbound Interface is one, which results in the transfer of data from Oracle FLEXCUBE ELCM to an external system. When data is received into Oracle FLEXCUBE ELCM from an external source it is called an Inbound Interface.

Date Format

Indicate the filename mask from which data is to be read. For outgoing interfaces data is written according to the filename mask parameters that you set.

An example of the filename mask would be 'YYYYMMDD'.

File Name

Click the 'File Name' to specify the details of the input file and its directory path.

7.6 Defining the Notifications Enroute

You can invoke the 'Notification Enroutes - Detailed' screen by typing 'GWDNTFED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Notifications Enroutes - Detailed -- Web Page Dialog". The dialog contains two columns of input fields. The left column has "Branch Code *", "Description", and "Destination Name *". The right column has "Notification Code *" and "Description". At the bottom, there is a "Fields" section with "Input By", "Authorized By", "Date Time", "Date Time", "Modification Number", "Open", and "Authorized" checkboxes, and an "Exit" button.

In 'Notification Enroutes - Detailed' screen, you define the following details:

Branch Code

Specify a branch for which you wish to define a topic. If you want to use a single topic for all branches and for a given notification code, you can use a wildcard '***'. Once you select a Branch Code, the corresponding description is displayed.

Notification Code

Select a notification code from the list of notification codes provided. You can indicate a wildcard '***' if a single topic needs to be used for all notifications in a branch.

Destination Name

Define a topic or a queue here. If you define a topic, you can assign multiple notification codes for a branch. In case of a queue, you can define only one notification code for each branch.

7.7 Defining Notifications Installed Messages

At the branch level, you can maintain notification codes for each branch. You can do this using the 'Notifications Installed' screen. You can invoke the 'Notification Installed Detailed' screen by typing 'GWDNTFIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Notifications Installed - Detailed -- Web Page Dialog". The dialog contains four input fields: "Branch Code *", "Branch Name", "Notification Code *", and "Description". Below these fields is a "Fields" tab. At the bottom of the dialog, there is a dark blue bar with labels for "Input By", "Authorized By", "Date Time", "Date Time", "Modification Number", "Open", and "Authorized", along with an "Exit" button.

In this screen, you need to specify the following details:

Branch Code

Select a branch code for which you wish to assign a notification code. Once you select the branch code, the corresponding description is displayed.

Notification Code

From the list of values, select a notification code you wish to link with the branch. This will be used to generate notifications for the entire branch. Once you select the notification code, the corresponding description is displayed.

In addition to maintaining a notification code for a given branch, you can also specify a topic or a queue to which the notification messages should be sent.

You can define a topic/queue for a given branch and notification code in the 'Notifications Enroute' screen.

7.8 Incoming Message Browser

The messages received from the external system can be queried for in the 'Incoming Message Browser Summary' screen. You can invoke the 'Incoming Message Browser Summary' screen by typing 'GWSQIMSG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Transaction Code	Branch	External System	Service Name	Operation Code	Function	Action	User Id	Transaction Status	Trans
08259033316779001856	CHO	FLEXCUBE			GWDEXSYS	MODIFY	TESTUSR5	P	
08259034029431001862	CHO	FLEXCUBE			GWDEXSYS	AUTH	TESTUSR1	W	
08259034545016001869	CHO	FLEXCUBE			GWDEXSYS	CLOSE	TESTUSR1	P	
08260043440655001872	CHO	FLEXCUBE			GWDEXSYS	NEW	TESTUSR5	P	
08259034236441001863	CHO	FLEXCUBE			GWDEXFUN	NEW	TESTUSR1	W	
08260043522202001873	CHO	FLEXCUBE			GWDEXSYS	NEW	TESTUSR5	E	EXIS
08260043754595001875	CHO	FLEXCUBE			GWDEXSYS	NEW	TESTUSR5	E	
08260043849501001876	CHO	FLEXCUBE			GWDEXSYS	NEW	TESTUSR5	P	
08259033418219001857	CHO	FLEXCUBE			GWDEXSYS	MODIFY	TESTUSR5	P	
08260044021481001878	CHO	FLEXCUBE			SMDINGCD	CLOSE	PUL2	P	
08260044035387001879	CHO	FLEXCUBE			SMDINGCD	REOPEN	PUL2	E	REOP
08260044115806001881	CHO	FLEXCUBE			SMDUSRDF	MODIFY	PUL2	E	
08259032719923001849	CHO	FLEXCUBE			GWDEXSYS	NEW	TESTUSR5	E	MAN
08259033018694001854	CHO	FLEXCUBE			GWDEXSYS	MODIFY	TESTUSR5	P	
08259033237877001855	CHO	FLEXCUBE			GWDEXSYS	MODIFY	TESTUSR5	P	

This summary screen can be used to search for incoming messages which match the any of the following criteria:

- Transaction Code
- External System
- Operation Code
- Action

- Branch
- Service Name
- Function
- User ID

The 'Result' list shows the messages which match your query.

The following details of the messages received from the external systems are displayed in the summary screen results.

- Transaction Code
- Branch
- External System
- Service Name
- Operation Code
- Function
- Action
- User ID
- Transaction Status

The search functions available are:

Advanced

Click 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset

Click 'Reset' to empty the values in the criteria fields, so that you may begin a new search.

Query

After specifying your search criteria click 'Query' to view the list of results which match your search criteria.

Refresh

Click 'Refresh' to refresh the list of results.

7.9 Outgoing Message Browser

Once the incoming messages have been processed, a response message will be sent to the external systems along with the status of the processed messages. You can query for these response messages in the 'Outgoing Message Browser Summary' screen. You can invoke the 'Outgoing Message Browser Summary' screen by typing 'GWSQOMSG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Transaction Code	Branch	Related Message Reference	External System	Service Name	Operation Code	User Id	Branch Date Stamp
08259033316779001856	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259034432541001866	CHO		FLEXCUBE			TESTUSR1	7/3/2000
08259034545016001869	CHO		FLEXCUBE			TESTUSR1	7/3/2000
08260043440655001872	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259032807507001851	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259033237877001855	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259034236441001863	CHO		FLEXCUBE			TESTUSR1	7/3/2000
08259033418219001857	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08260043522202001873	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08260043552065001874	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259032719923001849	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08259034029431001862	CHO		FLEXCUBE			TESTUSR1	7/3/2000
08260043849501001876	CHO		FLEXCUBE			TESTUSR5	7/3/2000
08260044021481001878	CHO		FLEXCUBE			PUL2	7/3/2000
08259030719663001848	CHO		FLEXCUBE			TESTUSR5	7/3/2000

This query screen can be used to search for outgoing messages which match the criteria you specify. You can specify any or all of the following criteria:

- Transaction Code
- Related Message Reference
- Service Name
- User ID
- Branch
- External System
- Operation Code

The 'Result' list shows the messages which match your query.

The search functions available are:

Advanced

Click on 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset

Click on 'Reset' to empty the values in the criteria fields, so that you may begin a new search.

Query

After specifying your search criteria click on 'Query' to view the list of results which match your search criteria.

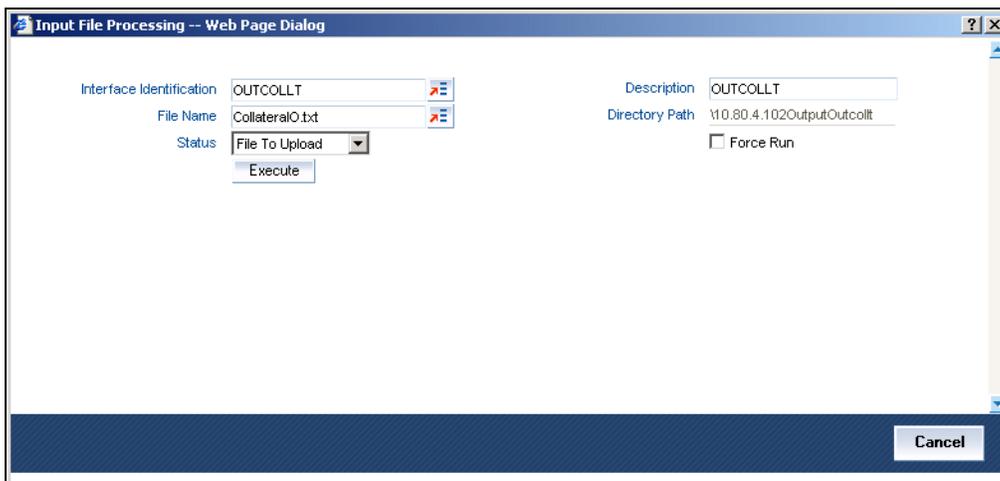
Refresh

Click on 'Refresh' to refresh the list of results.

7.10 Input File Processing

The processing of input files for the interface can be done via the 'Input File Processing' screen.

You can invoke the 'Input File Processing' screen by typing 'GWDINFUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Interface Identification

Specify the Interface for which the input file is being processed. Select the Interface ID from the list available here. On selecting an ID, the interface description is displayed in the field alongside.

File Name

Specify the input file name here. The file name should have the extension '.txt'. This means that only text files are allowed. Select the File name from the list available. On selecting a file name, the directory path (storage location) of the file is displayed in the field alongside.

Status

Specify the status of the file processing – File To Upload or Upload to Master.

Click 'Execute' button to execute the processing of the Input File.

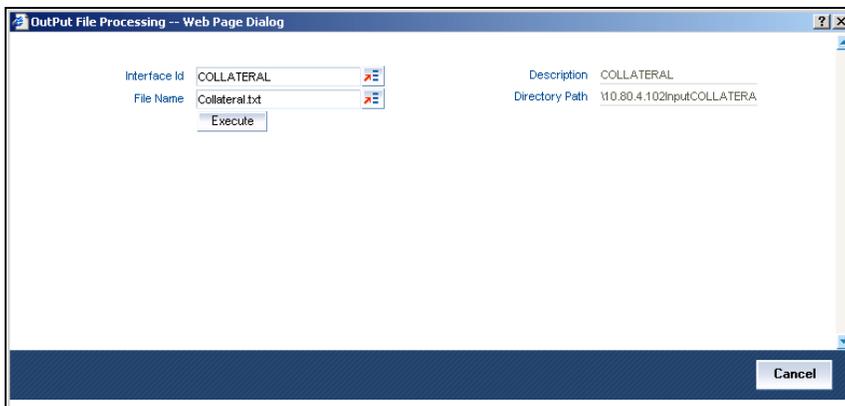
Force Run

If the file processing fails, you must re-enter the above details in the screen. Then select the Force Run check box before clicking 'Execute' button.

7.11 Output File Processing Screen

The processing of output files for the interface can be done via the 'Output File Processing' screen.

You can invoke the 'OutPut File Processing' screen by typing 'GWDOUFUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Interface Identification

Specify the Interface for which the output file is being processed. Select the Interface ID from the list available here. On selecting an ID, the interface description is displayed in the field alongside.

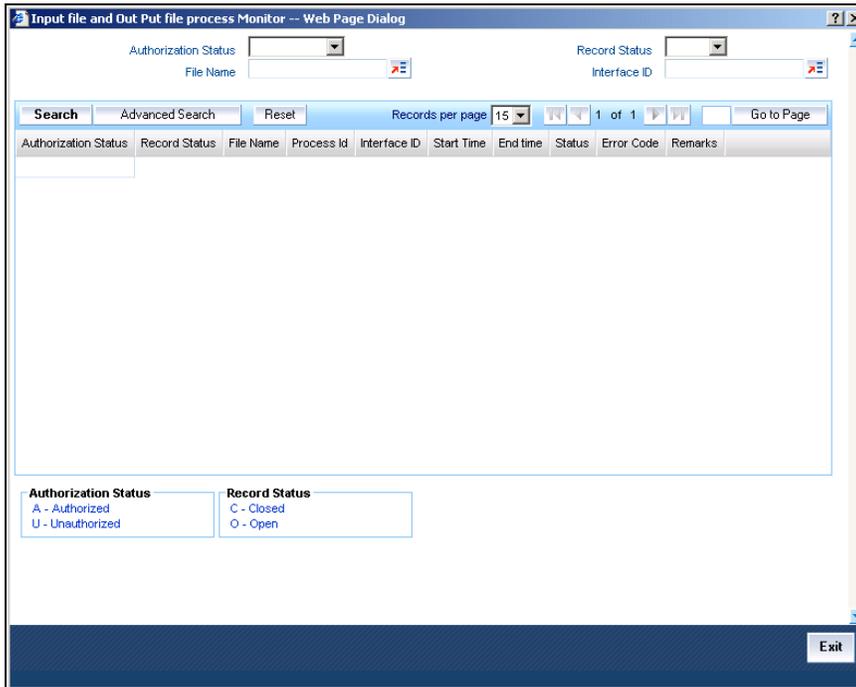
File Name

Specify the output file name here. Select the name from the list available. On selecting a file name, the directory path (storage location) of the file is displayed in the field alongside.

Click 'Execute' button to initiate the processing of the Output File.

7.12 Input File Process and Output File Process Monitor

You can query for and view the status of input and output file processing in the 'Input File and Output File Process Monitor' screen. You can invoke the 'Input File and Output File Process Monitor' screen by typing 'GWSIOSTS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify any or all of the following criteria for your query here:

- Authorization Status
- File Name
- Record Status
- Interface ID

The following details will be displayed in the results displayed

- Authorization Status
- Record Status
- File Name
- Process ID
- Interface ID
- Start Time
- End Time

- Status
- Error Code
- Remarks

The search functions available are:

Advanced

Click 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset

Click 'Reset' to empty the values in the criteria fields, so that you may begin a new search.

Query

After specifying your search criteria click 'Query' to view the list of results which match your search criteria.

Refresh

Click 'Refresh' to refresh the list of results.

7.13 Maintaining Upload Sources

Sources, from where file upload has to be performed for the gateway, can be maintained in the 'Upload Source Maintenance' screen. You can invoke the 'Upload Source Maintenance' screen by typing 'GWDSORCE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Fields	Value
Input By	DOC3
Date Time	
Modification Number	
Open	<input checked="" type="checkbox"/>
Authorized By	
Date Time	
Authorized	<input type="checkbox"/>

In the above screen, specify a 'Source Code' for the source. You may also give a brief description of the source.

8. End of Day Process

8.1 Introduction

The objective of the End of Day (EOD) cycle and processes is to perform the revaluation of operation and system date changes i.e. moving the Limit Server application date to the next working date.

EOD cycles in Oracle FLEXCUBE ELCM have a certain predefined stages/status which happens in the order given below:

- Mark End of Transaction Input (Mark EOTI)
- Post End of Transaction Input (Post EOTI)
- Facility Batch
- Date Change (DTCHG)
- Post Beginning of day (Post BOD)
- Mark Transaction Input (Mark TI)
- Post Mark Transaction Input (Post MarkTI)

Before running an EOD cycle there are some basic maintenances which you must do. These maintenances are explained below.

8.2 System Date Maintenance

The next working day for a particular branch has to be maintained in the 'System Date Maintenance' screen.

For details on System Date Maintenance, refer the section in the Core chapter of this User Manual

8.3 Maintaining Mandatory Batch Programs

Batch operations like Facility Batch, Reval (Collateral, currency) batch etc to be run during EOD cycle, their details must to be maintained using the 'Mandatory Batch Program Maintenance' screen. You can invoke the 'Mandatory Batch Program Maintenance' screen by typing 'EIDMANPR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Mandatory Batch Program Maintenance -- Web Page Dialog". It contains the following fields and options:

- Branch * CHO
- Module *
- End Of Cycle Group * End Of Day (dropdown menu)
- Function Identification *
- Description
- Sequence Number *
- Error Handling:
 - Stop Automatic End Of Day and Run Emergency Program
 - Continue with Automatic End Of Day
- Fields section with checkboxes for:
 - Input By
 - Authorized By
 - Date Time
 - Date Time
 - Modification Number
 - Open
 - Authorized
- Exit button

Branch

Specify the Branch Code for which the batches need to be maintained.

Function Identification

Specify the Batch Name / function Id of the batch needs to be specified by using the list available here.

End of Cycle Group

The end of cycle (EOC) group that the batch needs to be run during EOD cycle has to be indicated here.

Error Handling

Indicate the action that must be taken if the EOD process runs into an error. You can indicate either of the following:

- Stop automatic EOD and run emergency program
- Continue with the Automatic EOD program

Module

Specify the module with regard to which the batch process is executed.

Sequence Number

Specify the sequence number of the batch process.

8.4 Running the End of Day Batch Process

After the above maintenances, the End of Day Batch Process - AEOD can be run using the 'End of Day Batch Start' screen. You can invoke the 'End of Day Batch Start' screen by typing 'AEBEODST' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

<input type="checkbox"/> Branch Code *	Current Status	Run Till
<input type="checkbox"/> 000	Start Transaction Input	
<input type="checkbox"/> 00A	Start Transaction Input	
<input type="checkbox"/> 00B	Start Transaction Input	
<input type="checkbox"/> 00C	Start Transaction Input	
<input type="checkbox"/> 100	Start Transaction Input	
<input type="checkbox"/> A01	Start Transaction Input	
<input type="checkbox"/> ASH	Start Transaction Input	
<input type="checkbox"/> BOI	Start Transaction Input	
<input type="checkbox"/> CHO	Start Transaction Input	
<input type="checkbox"/> DIN	Start Transaction Input	
<input type="checkbox"/> DON	Date Change	
<input type="checkbox"/> FF1	Start Transaction Input	
<input type="checkbox"/> LIB	Start Transaction Input	
<input type="checkbox"/> LIM	Start Transaction Input	
<input type="checkbox"/> LM1	Start Transaction Input	
<input type="checkbox"/> LM2	Start Transaction Input	
<input type="checkbox"/> MIL	Start Transaction Input	
<input type="checkbox"/> MM1	Start Transaction Input	
<input type="checkbox"/> RAM	Start Transaction Input	
<input type="checkbox"/> SMS	Start Transaction Input	

All the branches that are maintained in Oracle FLEXCUBE ELCM will be displayed under 'Branch Code' in this screen.

To run a branch/branches select the check box for each branch. This action displays the current status of the branch. Then, under 'Run Till', specify the Stage/status till which the EOD cycle has to be run.

Once you have selected all the required branches, click 'Ok' to start the AEOD cycle.

On starting of the AEOD cycle the following process stages will occur in a sequential order:

1. Mark End of Transaction Input (Mark EOTI): This process will check for unauthorized Transactions, Holiday Maintenance checks and Process that has been pending as a part of Post MarkTI.
This process also checks if all the batches as a part of POST MarkTI have been run successfully. If not, then all the unsuccessful batches as part of POST MarkTI are re-run. Once the Mark EOTI is processed and successful, the branch status will be changed to 'EOTI'. After this stage and until MARK TI stage is completed no transactions will be allowed to process.
2. Post End of Transaction Input (Post EOTI): All batches, which are maintained for the branch under EOC process, are run as a part of this stage.
As a part of EOD batch processing in POST EOTI there are certain batches to be run in a specific order. These are explained under the 'EOD Batch Processing Post EOTI' section.
3. Date Change (DTCHG): In this stage, the system date / branch date/Branch Application date is changed to the next working date. If the Next Working Date falls in the next Period Code then the branch will be updated accordingly.
4. Post Beginning of day (Post BOD): All batches, which are maintained for the branch under EOC process, are run as a part of this stage.

The batches that can be maintained as a part of Post BOD are as follows:

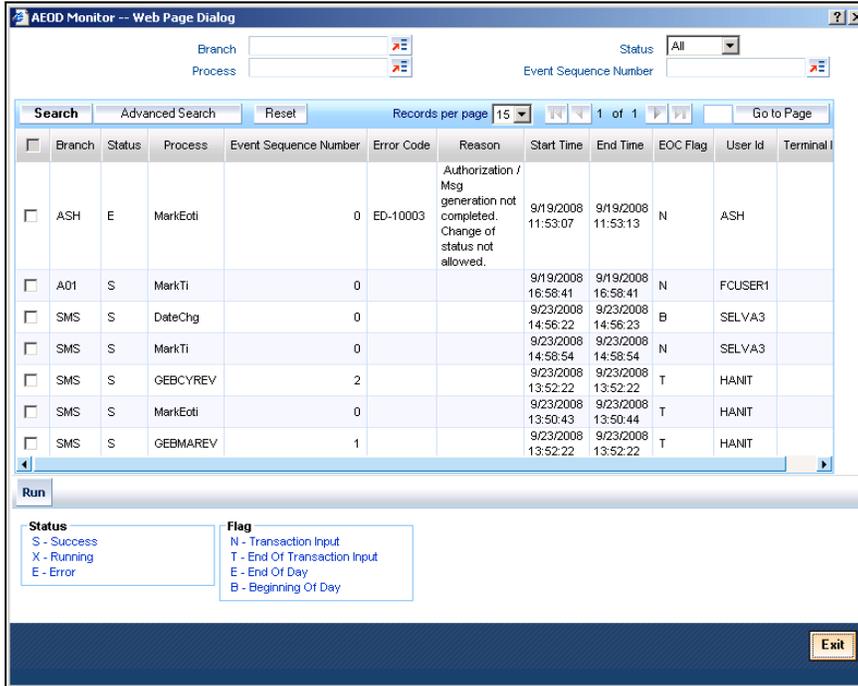
- Facility Batch (Fast Path: GEBFACTL) - As part of this batch all the tanked utilization which has happened as part of utilization transaction will be un-tanked and the tanked amount for the facility of that branch will be set back to Zero.
 - Archival Batch (Fast Path : ARCBATCH) - This batch involves the process where in all the Records in the upload tables incase of input file processing will be migrated to Respective Archive Tables.
5. Mark Transaction Input (Mark TI): Checks if all the batches as a part of Post BOD have been run successfully .If not they are re-run as part of POST BOD. It will change the status of the Branch Transaction Input: Post Mark Transaction Input (Post MarkTI)

All batches, which are maintained for branch under EOC process, will be run as a part of this stage.

8.5 Viewing the AEOD Process Details

All the above process flow stages can be viewed using AEOD Monitor Screen as shown below:

You can invoke the 'AEOD Monitor' screen by typing 'AESEODMR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows the 'AEOD Monitor -- Web Page Dialog' window. It features a search interface at the top with fields for 'Branch', 'Process', 'Event Sequence Number', and 'Status'. Below the search area is a table with columns: Branch, Status, Process, Event Sequence Number, Error Code, Reason, Start Time, End Time, EOC Flag, User Id, and Terminal. The table contains several rows of data, including one with an error code 'ED-10003' and a reason 'Authorization / Msg generation not completed. Change of status not allowed.' Below the table is a 'Run' button and a legend for 'Status' and 'Flag'.

Branch	Status	Process	Event Sequence Number	Error Code	Reason	Start Time	End Time	EOC Flag	User Id	Terminal
ASH	E	MarkEoti	0	ED-10003	Authorization / Msg generation not completed. Change of status not allowed.	9/19/2008 11:53:07	9/19/2008 11:53:13	N	ASH	
A01	S	MarkTi		0		9/19/2008 16:58:41	9/19/2008 16:58:41	N	FCUSER1	
SMS	S	DateChg		0		9/23/2008 14:56:22	9/23/2008 14:56:23	B	SELVA3	
SMS	S	MarkTi		0		9/23/2008 14:58:54	9/23/2008 14:58:54	N	SELVA3	
SMS	S	GEBCYREV		2		9/23/2008 13:52:22	9/23/2008 13:52:22	T	HANIT	
SMS	S	MarkEoti		0		9/23/2008 13:50:43	9/23/2008 13:50:44	T	HANIT	
SMS	S	GEBMAREV		1		9/23/2008 13:52:22	9/23/2008 13:52:22	T	HANIT	

Status
S - Success
X - Running
E - Error

Flag
N - Transaction Input
T - End Of Transaction Input
E - End Of Day
B - Beginning Of Day

Exit

All errors and successful processes can be viewed in the AEOD Monitor.

8.6 EOD Batch Processing Post EOTI

As a part of EOD batch processing in POST EOTI there are certain batches to be run in a specific order as mentioned below.

8.6.1 Market Revaluation Batch (Screen Code: GEBMAREV)

The price of the security changes every day. This price change should effect the market value based collateral, and in turn the collateral contribution to line code. This process of recalculation due to security price change is called Security Revaluation.

Currency Revaluation - Due to exchange rate variation every day, the value of the limit available amount will be made recalculated. This process of recalculation due to exchange rate variation is Currency Revaluation.

8.6.2 Currency Revaluation Batch (Screen Code: GEBCYREV)

This batch takes care of the revaluation of Limit Contribution as a part of collateral due to change in Exchange rates. This is only if the collateral currency and collateral pool currency are different and there is a change in exchange rate between the two pairs maintained for Collateral and Collateral Pool.

This batch also takes care of revaluation of Collateral Contribution as a part of Facility maintenance due to change in Exchange rates. This is only if the Collateral Pool currency and Facility currency are different and there is a change in exchange rate between the two pairs maintained for Collateral Pool and Facility.

8.6.3 Utilization Batch (Screen Code: GEBUTILS)

As a part of this batch, Value Date Balances will be updated if the value date updating is a part of batch processing (according to Gems Parameters). Also Exposures Update will be updated if the Exposures updating is a part of batch processing (according to Gems Parameters).

8.6.4 Facility Batch (Screen Code: GEBFACTL)

- As a part of this batch all the Line Code, Collaterals and Securities which have crossed their Expiry date will be made Unavailable.
- Freeing of limits.
- If the covenants for the particular collateral or facility are not submitted with the defined covenant renewal date.
- If Facility Review date is crossed
- If User Defined Status for the facility is in bad status.
- Availment expiry date
- If the limit amount assigned to the facility is not utilized with in the specified expiry date then available flag will be turned off. Hence freezing the line for respective liability.
- Recalculation of Rolling Tenors
- Handles Limit Transfer Expiry
- Intra Day utilization for each facility will be set to zero.
- Back Up of line code, utilization and liability details into history/Archival will be done.
- End of cycle group: This batch has to run during the EOTI (End of Transaction Input)

8.6.5 Collateral Batch (Screen Code: GEBCOLAT)

As a part of collateral batch all the expired collaterals will be taken up and the their respective limit contribution will be made to zero and the corresponding linked Collateral Pools and Facility will be updated with the latest value.

8.7 Integrating Oracle FLEXCUBE EOD Process with ELCM

Oracle FLEXCUBE facilitates integrating EOD process of Oracle FLEXCUBE and ELCM. It allows you to maintain all the batches of ELCM in Oracle FLEXCUBE. After integrating there will be only one EOD process of Oracle FLEXCUBE and ELCM. And you have to link all the batches associated to ELCM as part of Oracle FLEXCUBE EOD maintenance.

The below table explains ELCM batches maintained as part of Oracle FLEXCUBE EOD mandatory programs and these batches are executed before Mark EOFI stage of Oracle FLEXCUBE.

SI No	Batch Name	Description
1	ELBCOLAT	Collateral Batch
2	ELBFACT	Facility Batch
3	ELBCYREV	Currency Revaluation Batch
4	ELBMRKAT	Market Revaluation Batch
5	ELBUTILS	Utilization Batch

Oracle FLEXCUBE EOD framework is used to trigger the EOD process for both system Oracle FLEXCUBE and ELCM. The ELCM batches are maintained as part of Oracle FLEXCUBE batch maintenance.

During EOD process, if the processing batch is of ELCM then batch process invokes ELCM batch process. After completing ELCM batch process, ELCM updates the batch status in Oracle FLEXCUBE.

9. Process Flows

9.1 Introduction

This chapter illustrates the process flows while creating a Credit Facility. The different stages are:

- Facility Creation
- Facility Renewal
- Credit Exception Management

9.2 Facility Creation

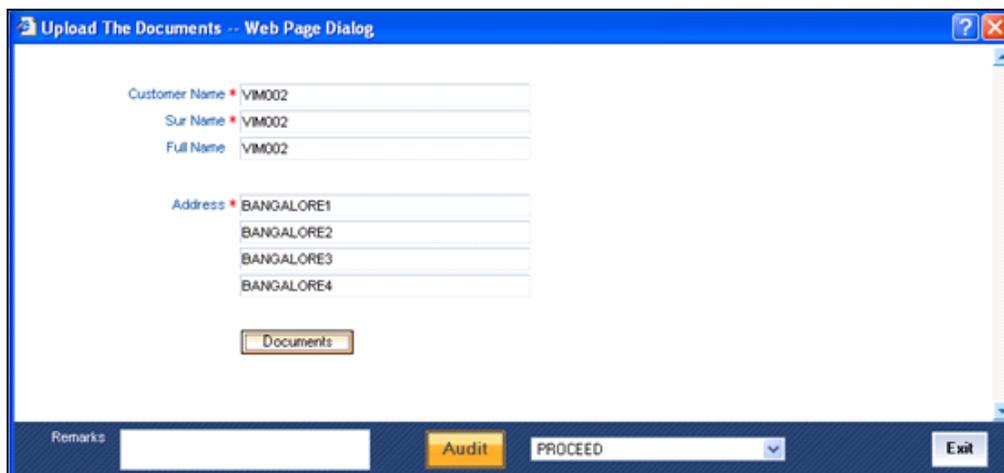
Facility creation involves collecting the required information from the customer and creating a Facility in the system. This facility creation feature is allowed only for existing customers.

The Limits Creation process in the Oracle FLEXCUBE ELCM application has several stages to complete the transaction.

9.2.1 Stage 1 – Upload of Documents (Initiation Stage)

The first stage of the process flow is the process initiation stage. Use the 'Upload The Documents' screen to initiate the process.

To invoke the 'Upload the Documents' screen, first select 'Process Flows' from the browser. Under that click 'Limits Creation' button and then click 'Stage 1'.



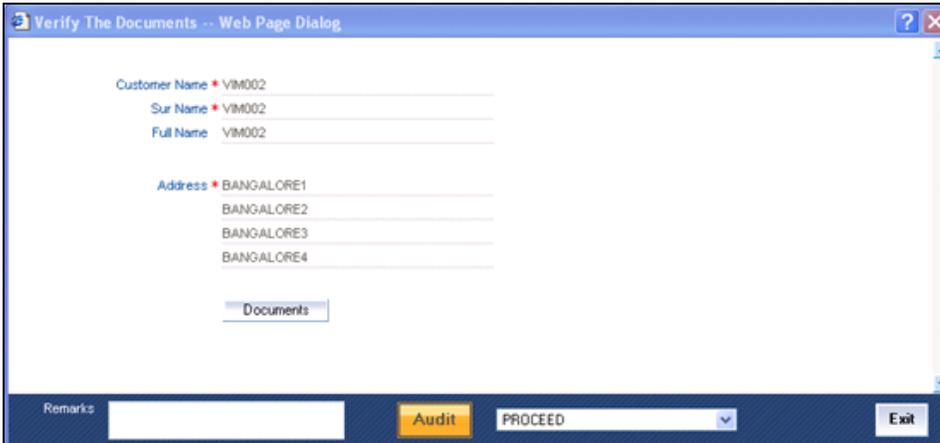
The screenshot shows a web page dialog titled "Upload The Documents -- Web Page Dialog". The form contains the following fields and controls:

- Customer Name * VIM002
- Sur Name * VIM002
- Full Name VIM002
- Address * BANGALORE1
- BANGALORE2
- BANGALORE3
- BANGALORE4
- Documents (button)
- Remarks (text field)
- Audit (button)
- PROCEED (dropdown menu)
- Exit (button)

Here you can enter Customer Information such as Customer Name and Address.

9.2.2 Stage 2 – Verify the Documents

To view the Assigned tasks queue, select the 'Tasks' browser first. Then choose 'Assigned'. In the Assigned queue, double-click a task. The 'Verify the Documents' screen opens.



Verify The Documents -- Web Page Dialog

Customer Name * VM002
Sur Name * VM002
Full Name VM002

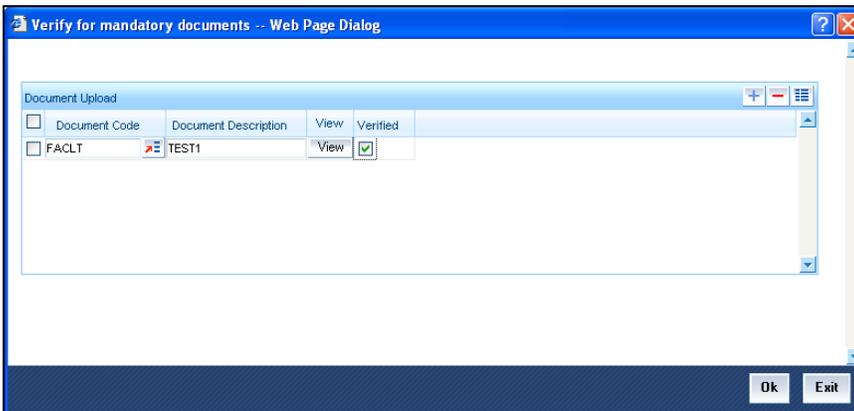
Address * BANGALORE1
BANGALORE2
BANGALORE3
BANGALORE4

Documents

Remarks

Audit PROCEED Exit

Click 'Documents' button to verify the documents. In the screen that opens, indicate against each document whether it's verified or not.



Verify for mandatory documents -- Web Page Dialog

Document Upload

Document Code	Document Description	View	Verified
<input type="checkbox"/> FACT1	TEST1	<input type="button" value="View"/>	<input checked="" type="checkbox"/>

Ok Exit

On click of the Ok button the DMS reference number will be saved in the database.

On satisfactorily verifying the documents, you may choose 'Proceed'. Click 'Ok' button. On saving the record, the task goes to the Pending queue with 'Check for the Customer' work title. From the Pending queue, click 'Acquire' button to move the task to the Assigned queue.

You can pick up the task from the Assigned Queue.



In case the documents are not found, then select 'DOCMISSING' and then proceed to the previous stage – Upload of Documents.

9.2.3 Stage 3 – Checking for the Customer

Double-click on the task in the assigned queue. The 'Check For the Existing Customer' screen will be displayed.

Customer No *	LBL_LIABID	LBL_CCATEG	Name	Sur Name	Customer
CUS0001	CUS0001	Individual	CUS0001	CUS0001	CUS0001

You may click 'Details' button to view the Customer details screen as shown below.

Customer No * CUSTON001
Short Name * NAME
Short Name2 NAME
Branch Code CHO
Full Name
Group Code
Country * USA
Nationality * USA
Language * ENG
Exposure
Location Code
Unique Identifier Name
Unique Identifier Value
Customer Category * CAT
Credit Rating
Revision Date
Source
User Reference Number

Customer Type
 Bank
 Corporate
 Individual

Customer Name NAME
Address Line1 * ADD
Address Line 3 ADD
Address Line 2 ADD
Address Line 4 ADD
Fax
 Frozen
 Deceased
 Unadvised
 CRM Customer
 Issuer Customer
 Treasury Customer
SSN

Specify the customer as 'Existing' and save your record.

On saving the task goes to the Pending queue with 'Check for the Collaterals' work title. From there, on selecting the task and clicking 'Acquired', the task will successfully acquired and sent to the 'Assigned' queue.

9.2.4 Stage 4 – Check for the Collaterals

Double-click the transaction from the Assigned Queue.

Task List										
Branch	Module	Work Id	Work Title	Customer No	Txn Amt	Txn Currency	User Ref No	Product	Assigned Date	Actions Header
CHO	CreateLimitsForCorpCust	100003	CheckForTheCollaterals						Fri May 30 15:34:43 IST 2008	<input type="button" value="Release"/>
CHO	CreateLimitsForCorpCust	90006	CheckForTheCustomer						Thu May 29 12:13:19 IST 2008	<input type="button" value="Release"/>
CHO	CreateLimitsForCorpCust	100001	CreateLineCode						Fri May 30 12:20:51 IST 2008	<input type="button" value="Release"/>
CHO	CreateLimitsForCorpCust	100002	UploadTheDocuments						Fri May 30 14:44:50 IST 2008	<input type="button" value="Release"/>

From the Task List, go to the 'Check for Collateral' for the transaction.

Customer No * VIM002
Short Name * VIM002
Short Name2 VIM002
Branch Code CHO
Full Name VIM002
Group Code
Country * USA
Nationality * USA
Language * ENG
Exposure USA
Location Code
Unique Identifier Name
Unique Identifier Value
Customer Category * CUSTOMER
Credit Rating
Revision Date
Source
User Reference Number

Customer Type
 Bank
 Corporate
 Individual

Customer Name VIM002
Address Line 1 * BANGALORE1
Address Line 3 BANGALORE2
Address Line 2 BANGALORE3
Address Line 4 BANGALORE4
Fax
 Frozen
 Deceased
 Unadvised
 CRM Customer
 Issuer Customer
 Treasury Customer
SSN

Fields
Remarks
 ADDCOLLATERAL

If you want to add a new collateral, select 'ADD COLLATERAL'. On saving the record, the record goes to the Pending Queue with 'Upload Collateral Docs' work title. Click 'Acquire' to move the task into the Assigned queue.

If you have not selected ADD COLLATERAL, the you will proceed to the Create Limits stage (Stage 9).

9.2.5 Stage 5 – Upload Collateral Docs

Collateral acquisition is the process where the user can add more documents and more collaterals and collateral pools before going to create the limits. This stage is the first stage in the collateral acquisition process.

Double-click on the task from the Assigned queue. The 'Upload Documents' screen is displayed.

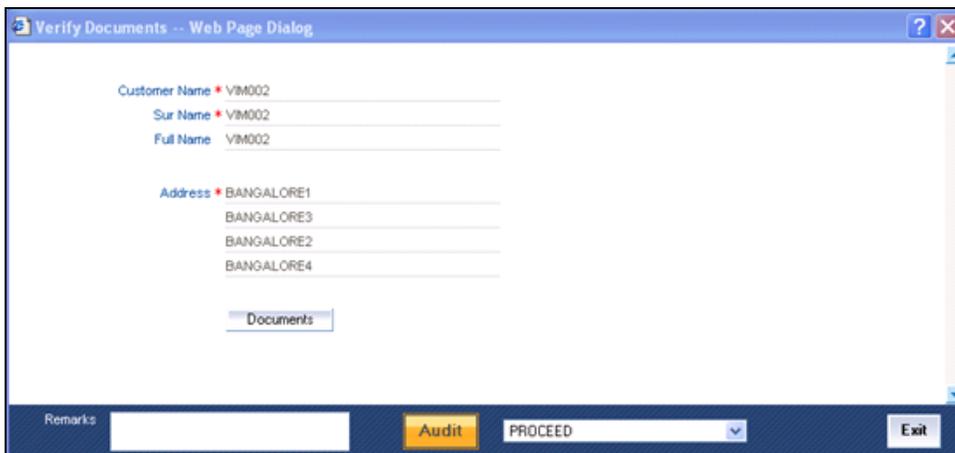


The Customer name and other address details will be displayed here. Click on 'Documents' button to upload the documents.

On saving, the task goes to the Pending queue with the work title 'Verify Collateral Docs'. Click 'Acquire' button to send the task to the Assigned Queue.

9.2.6 Stage 6 – Verify Collateral Docs

Here the user can verify the documents which were previously uploaded. Double-click on the task in the Assigned Queue to view the 'Verify Documents' screen.



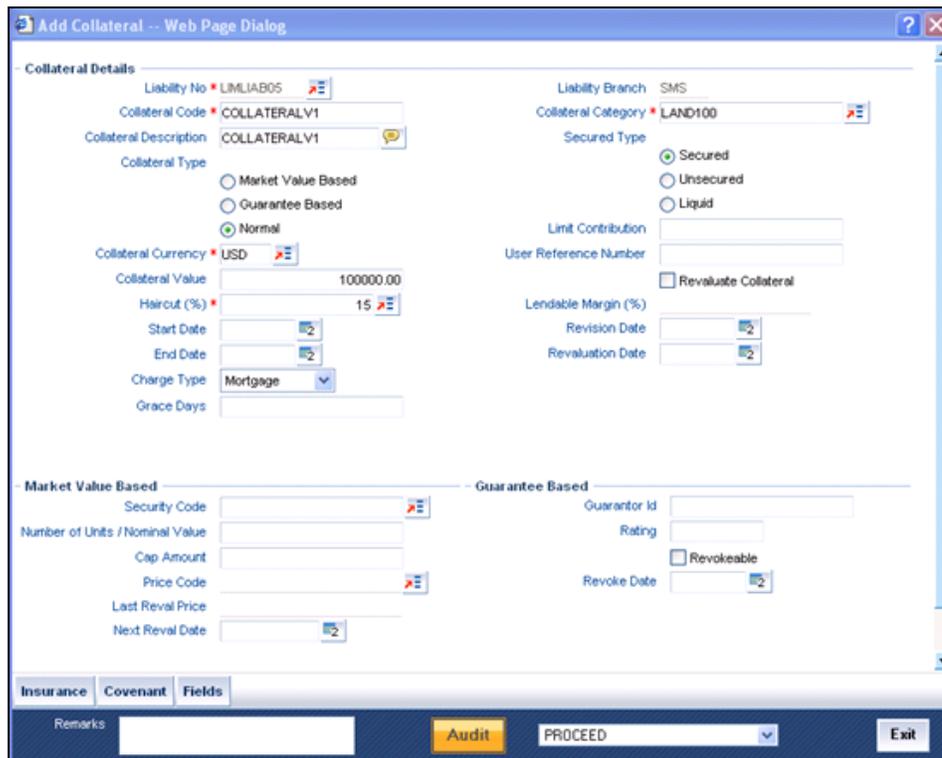
Here, click 'Documents' button to verify the documents.

Select PROCEED. On saving, the task goes to the Pending queue with the work title 'Add Collaterals'. Click 'Acquire' button to send the task to the Assigned Queue.

 In case the documents are not found, then select 'DOCMISSING' and then proceed to the previous stage – Upload of Collateral Documents.

9.2.7 Stage 7 – Add Collaterals

In this stage you can add more collaterals for the facility. Double-click on the task in the Assigned Queue to view the 'Add Collateral' screen.



Here you may specify the necessary Collateral Details. On successfully creating the record the following message is displayed:

Record Created Successfully

On saving, the task goes to the Pending queue with the work title 'Add Collateral Pools'. Click 'Acquire' to send the task to the Assigned Queue.

9.2.8 Stage 8 – Add Collateral Pools

Here you can add collateral pools to the facility. Double-click on the task in the Assigned Queue to view the 'Add Collateral Pool' screen.

Collateral Code	Collateral Description	Collateral Ccy	Collateral Amount	Branch Code	Order	Type	Linked Amount
COLLATERALV1	COLLATERALV1	USD	100000.00	CHD	1	N	

Here you can specify the details of the Collateral Pool. On successfully creating the record, the following message is displayed:

Record Created Successfully

On saving, the task goes to the Pending queue with the work title 'Create Limits'. Click 'Acquire' button to send the task to the Assigned Queue.

9.2.9 Stage 9 – Creation of Limits

Double-click on the task in the Assigned Queue to view the 'Create Facility' screen.

Tenor Restrictions	Limit Restrictions	Schedules	Value Dates	Charges	Covenants	Pool Links	Exposures
--------------------	--------------------	-----------	-------------	---------	-----------	------------	-----------

Enter the details for creating the Limits Facility. After successfully creating the limits facility the following message is displayed.

Record Created Successfully

You may check for the created facility in the Facilities Maintenance summary screen.

9.3 **Facility Renewal**

The Facility Renewal process begins with the receipt of an application seeking renewal of existing credit facilities with or without enhancement from the bank. On receipt of the application for credit facilities, the bank will carry out activities such as, basic verification of documents, KYC review, limits review for renewal (credit worthiness checks), collateral evaluation, etc.

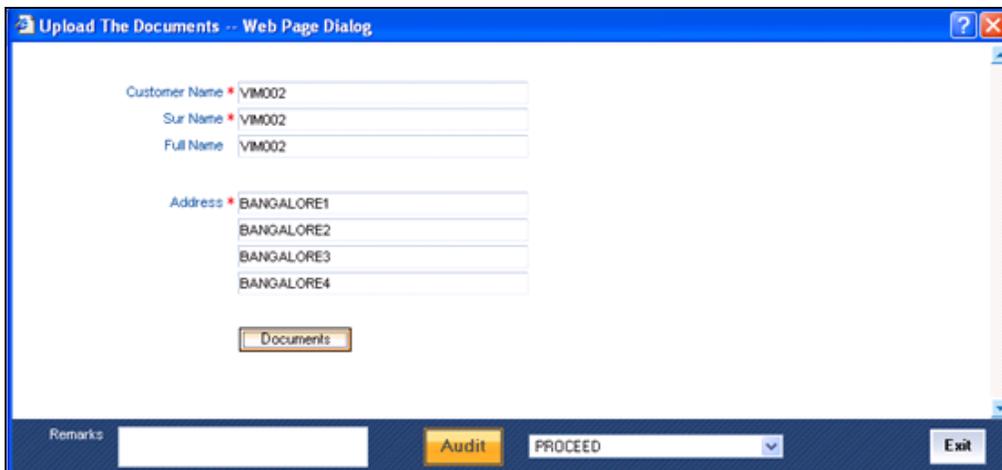
Once credit worthiness checks are passed and collateral evaluation is done, the bank will arrive at a decision on renewal of limits (with or without enhancement) or reduction of existing limits and will communicate the same to the client (borrower). Once the borrower's agreement is obtained for the sanctioned terms, the bank will modify the existing limit details in the relevant application.

The procedure involved in the Renewal of Credit Facilities for a customer are illustrated below.

9.3.1 **Stage 1 – Upload of Documents (Initiation Stage)**

The first stage of the process flow is the process initiation stage. Use the 'Upload The Documents' screen to initiate the process.

To invoke the 'Upload the Documents' screen, first select 'Process Flows' from the browser. Under that click 'Credit Facility Renewal' button and then click 'Stage 1'.

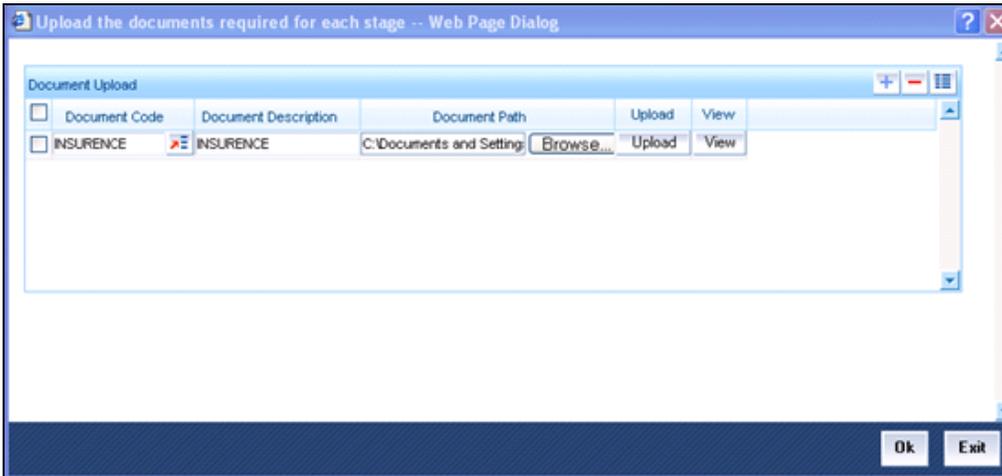


The screenshot shows a web page dialog titled "Upload The Documents -- Web Page Dialog". The form contains the following fields and buttons:

- Customer Name: VIM002
- Sur Name: VIM002
- Full Name: VIM002
- Address: BANGALORE1, BANGALORE2, BANGALORE3, BANGALORE4
- Documents: [Button]
- Remarks: [Text Field]
- Audit: [Button]
- PROCEED: [Dropdown Menu]
- Exit: [Button]

Here you can enter Customer Information such as Customer Name and Address.

If you want to upload documents, click 'Documents' button to invoke the Upload the Documents screen.



For each document you wish to upload, specify the following details:

Document Code

Specify the document code of the particular document. Document code is maintained for particular documents in the document system.

Document Description

Provide a brief description of the document here.

Document Path

Browse for, and hence specify the path of, the location of the document. Click 'Browse' button for the path.

Click 'View' button to view the document you are uploading.

Click 'Upload' button to upload the document. Click 'Ok'.

On saving you entries, the task goes to the Pending Queue with the work title 'Verify the Documents'. Click 'Acquire' button to move it from pending queue to the assigned queue.

9.3.2 Stage 2 – Verify the Documents

To view the Assigned tasks queue, select the 'Tasks' browser first. Then choose 'Assigned'. In the Assigned queue, double-click a task. The 'Verify the Documents' screen opens.

Verify The Documents -- Web Page Dialog

Customer Name * VM002
Sur Name * VM002
Full Name VM002

Address * BANGALORE1
BANGALORE2
BANGALORE3
BANGALORE4

Documents

Remarks

Audit PROCEED Exit

After re-specifying customer details, in case of any changes, click 'Documents' button to verify the documents. In the screen that opens, indicate against each document whether it's verified or not.

Verify for mandatory documents -- Web Page Dialog

Document Code	Document Description	View	Verified
FACT1	TEST1	View	<input checked="" type="checkbox"/>

Ok Exit

On clicking the 'Ok' button the DMS reference number will be saved in the database.

On satisfactorily verifying the documents, you may choose 'Proceed'. Click 'Ok' button. On saving the record, the task goes to the Pending queue with 'Input Credit Details' work title. From the Pending queue, click 'Acquire' button to move the task to the Assigned queue.

You can pick up the task from the Assigned Queue.



In case the documents are not found, then select 'DOCMISSING' and then proceed to the previous stage – Upload of Documents.

9.3.3 Stage 3 – Input Credit Details

Double-click on the task in the assigned queue. The 'Credit Details Input' screen will be displayed.

The screenshot shows the 'Credit Details Input' web page dialog. The form is divided into several sections:

- Liability Id:** LIAB001
- Line Code:** LINEVIM2
- Serial No:** 1
- Line Currency:** USD
- User Defined Status:** (empty)
- Main Line Code:** (empty)
- Checkboxes:** Currency Restriction, Revolving Line, Netting Required, Funded
- Amounts:** Limit Amount (777770.00), Collateral Amount, Transfer Amount, Effective Line Amount, Uncollateralized Funds Line, Reporting Amount, Block Amount
- Unadvised:** (checkbox)
- Eff. Line Amount Basis:** Limit Amount + Collateral Contribution
- Category:** (empty)
- Availability:** Available (checkbox), Line Start Date (7/3/2000), Expiry Date, Last Available Date, Availment Date, Conversion Date
- Utilization:** Available Amount, Date Of First CD, Date Of Last CD, Utilization Amount, Tanked Utilization, Netting Utilization
- Exception:** Exception Txn Amount, Exception Breach Percentage

At the bottom, there are tabs for Tenor Restrictions, Limit Restrictions, Schedules, Value Dates, Charges, Covenants, Pool Links, Exposures, Ext System Restrictions, and Fields. A Remarks field, an Audit button, a PROCEED dropdown, and an Exit button are also present.

Specify the required Credit Details in the above screen.

On saving, the task goes to the Pending queue with 'Verify Input' work title. From there, on selecting the task and clicking 'Acquired', the task will successfully acquired and sent to the 'Assigned' queue.

9.3.4 Stage 4 – Verify Credit Details

Double-click on the task in the assigned queue. The 'Verify Credit Details' screen will be displayed.

The credit details you have specified before are displayed here. You can verify the credit details displayed. If found satisfactory select APPROVE. On saving the record, the record goes to the Pending Queue with 'View Customer List' work title. Click 'Acquire' button to move the task into the Assigned queue.

If the Credit Details are not found to be satisfactory, then select REJECT and the task is terminated.

9.3.5 Stage 5 – View Customer Details List

Here the user can check the number of customers available. Double-click on the task in the assigned queue. The 'Customer Details' screen will be displayed.

Customer No	Customer Name	Address Line 1	Address Line 3	Address Line 2
<input type="checkbox"/> DINC001	VM001	AAAAA	BANGALORE2	BANGALORE3
<input checked="" type="checkbox"/> VM001	VM001	BANGALORE1	BANGALORE2	BANGALORE3

The customer details of the customer for the facility are displayed. You can verify the details displayed. If found satisfactory, select PROCEED. On saving the record, the record goes to the Pending Queue with 'Check for KYC Information' work title. Click 'Acquire' button to move the task into the Assigned queue.

9.3.6 Stage 6 – Check for KYC Changes

Double-click on the task in the assigned queue. The 'Check for Changes in KYC' screen will be displayed.

Customer No * VM001
Short Name * VM001
Short Name2 VM001
Branch Code CHO
Full Name VM001
Group Code
Country * USA
Nationality * USA
Language * ENG
Exposure USA
Location Code
Unique Identifier Name
Unique Identifier Value
Customer Category * CUSTOMER
Credit Rating
Revision Date
Source
User Reference Number

Customer Type
 Bank
 Corporate
 Individual
Customer Name VM001
Address Line1 * BANGALORE1
Address Line3 BANGALORE2
Address Line2 BANGALORE3
Address Line4 BANGALORE4
Fax
 Frozen
 Deceased
 Unadvised
 CRM Customer
 Issuer Customer
 Treasury Customer
SSN

The Know Your Customer details are displayed. You can make changes, if any, in the details displayed. If there is no change, select NOCHANGE. On saving the record, the record goes to the Pending Queue with 'Renewal of Credit Facility' work title. Click 'Acquire' button to move the task into the Assigned queue.

9.3.7 Stage 7 – Renewal of Limits

Double-click on the task in the assigned queue. The 'Sanction Decision for Renewal of Limits' screen will be displayed.

The screenshot shows a web page dialog titled "Sanction Decision for Renewal of Limits". The form is organized into several sections:

- Liability Information:** Liability Id * LIAB001, Line Code * LINEVM2, Serial No * 1, Line Currency USD, User Defined Status, Main Line Code.
- Restrictions:** Currency Restriction, Revolving Line, Netting Required, Funded (all checkboxes are unchecked).
- Amounts:** Limit Amount 777770.00, Collateral Amount, Transfer Amount, Effective Line Amount, Uncollateralized Funds Line, Reporting Amount, Block Amount.
- Availability:** Available checkbox (unchecked), Line Start Date 7/3/2000, Expiry Date, Last Available Date, Availment Date, Conversion Date, Internal Remarks.
- Utilization:** Available Amount, Date Of First CD, Date Of Last CD, Utilization Amount, Tanked Utilization, Netting Utilization.
- Exception:** Exception Tm Amount, Exception Breach Percentage.
- Eff Line Amount Basis:** Unadvised checkbox (unchecked), dropdown menu showing "Limit Amount + Collateral Contribution", Category.

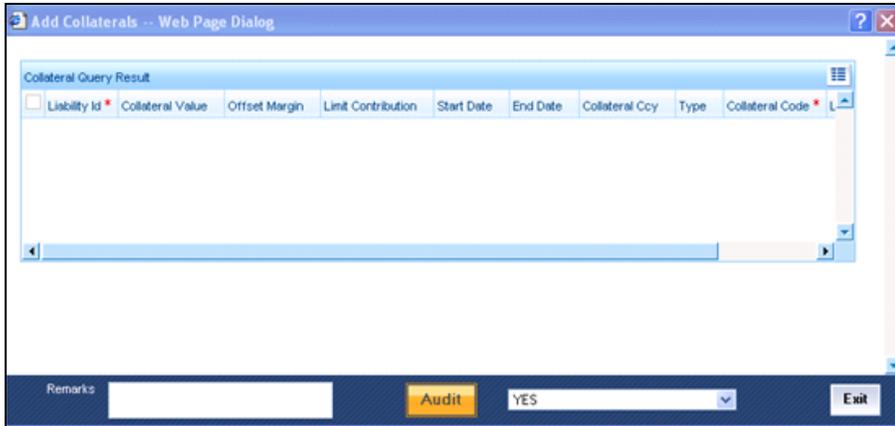
At the bottom, there are tabs for "Tenor Restrictions", "Limit Restrictions", "Schedules", "Value Dates", "Charges", "Covenants", "Pool Links", "Exposures", and "Fields". Below the tabs is a "Remarks" field, an "Audit" button, a dropdown menu set to "APPROVE", and an "Exit" button.

The details pertaining to Renewal of limits are displayed. You can make changes, if any, in the details displayed. If found satisfactory, select APPROVE. On saving the record, the record goes to the Pending Queue with 'Add Collateral' work title. Click 'Acquire' button to move the task into the Assigned queue.

If the Sanction Decision Details are not found to be satisfactory, then select REJECT and the task is terminated.

9.3.8 Stage 8 – Add Collaterals

Double-click on the task in the Assigned Queue to view the 'Add Collateral' screen.



Here you may specify the necessary Collaterals. On saving, the task goes to the Pending queue with the work title 'Update Collateral Docs'. Click 'Acquire' button to send the task to the Assigned Queue.

9.3.9 Stage 9 – Upload Collateral Docs

Double-click on the task from the Assigned queue. The 'Upload Documents' screen is displayed.

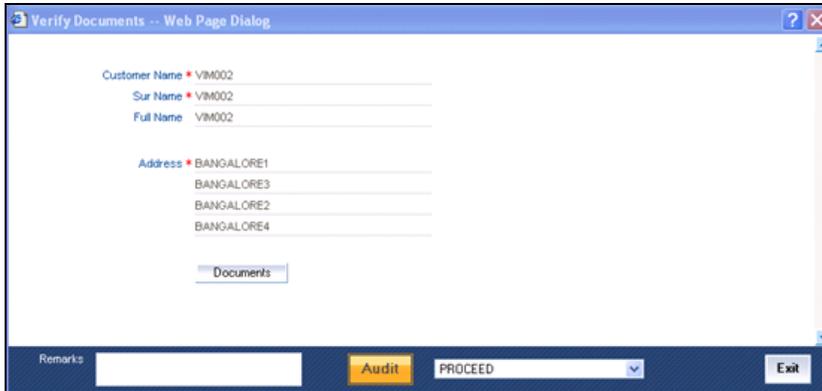


The Customer name and other address details will be displayed here. Click on 'Documents' button to upload the documents.

On saving, the task goes to the Pending queue with the work title 'Verify Collateral Docs'. Click 'Acquire' button to send the task to the Assigned Queue.

9.3.10 Stage 10 – Verify Collateral Docs

Double-click on the task in the Assigned Queue to view the 'Verify Documents' screen.



Here, click 'Documents' button to verify the documents.

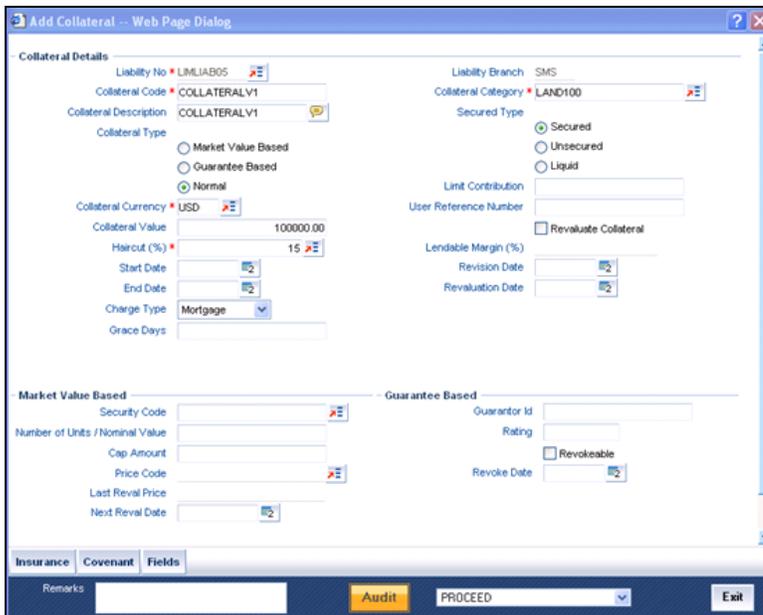
Select PROCEED. On saving, the task goes to the Pending queue with the work title 'Add Collateral'. Click 'Acquire' button to send the task to the Assigned Queue.



In case the documents are not found, then select 'DOCMISSING' and then proceed to the previous stage – Upload of Collateral Documents.

9.3.11 Stage 11 – Add Collateral

Double-click on the task in the Assigned Queue to view the 'Add Collateral' screen.



Here you may specify the necessary Collateral Details. On saving, the task goes to the Pending queue with the work title 'Add Collateral Pools'. Click 'Acquire' button to send the task to the Assigned Queue.

9.3.12 Stage 12 – Add Collateral Pools

Double-click on the task in the Assigned Queue to view the 'Add Collateral Pool' screen.

Here you can specify the details of the Collateral Pool. On saving, the task goes to the Pending queue with the work title 'Modify the Limits'. Click 'Acquire' button to send the task to the Assigned Queue.

9.3.13 Stage 13 – Modify the Limits

Double-click on the task in the Assigned Queue to view the 'Modify the Limits' screen.

Enter the details for modifying the Limits Facility. After successfully modifying the limits facility the following message is displayed.

Record Modified Successfully

You may check for the modified facility in the Facilities Maintenance summary screen.

9.4 Credit Exception Management

Credit exception management handles the transaction amount authorization and breached amount authorization. All transaction utilization process is made to validate for these two amounts against the maintenance done for their respective facility in Facility Maintenance. If the amount crosses the specified transaction amount in facility maintenance then the incoming transaction has to be authorized via BEPL workflow.

Utilization transactions received for facilities where netting is allowed (at facility, liability and account levels) and where the funds under the concerned facility are insufficient are also handled by the credit exception process flow and need dual authorization.

The user id to whom the authorization will be assigned is based on the two conditions given below:

- Transaction amount exception: If the transaction amount falls in any one of the range in Transaction authorization amount as per the maintenance in Transaction Authorize Screen, then the following transaction goes into credit exception management and then taken up by BEPL workflow for pending authorization.
- Breached amount exception: If the Breached amount falls in any one of the range in Breached authorization amount as per the maintenance in Transaction Authorize Screen, then the following transaction goes into credit exception management and then taken up by BEPL workflow for pending authorization.

Breached Transaction

If the transaction amount has crossed the limit line amount then the following transaction is a Breached transaction. The excessive amount is called as the Breached amount.

9.4.1 Pending Task before Acquiring the Task

Task List										
Branch	Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO		MultiAuthorization270001	AuthorizationHumanTask	LIMCUST02	18000	USD		CFCF	Mon Sep 29 09:14:45 GMT+05:30 2008	Acquire
CHO		CreateLimitsForCorpCust230003	CheckForTheCollaterals						Tue Sep 23 11:59:52 GMT+05:30 2008	Acquire
CHO		CreditRenewalForCorpCust220007	ModifyTheLimits						Mon Sep 22 16:29:03 GMT+05:30 2008	Acquire
CHO		CreditRenewalForCorpCust220001	ModifyTheLimits						Mon Sep 22 11:58:45 GMT+05:30 2008	Acquire
CHO		CreditRenewalForCorpCust230006	Upload Documents						Tue Sep 23 12:08:54 GMT+05:30 2008	Acquire
CHO		CreditRenewalForCorpCust240006	Upload Documents						Wed Sep 24 18:28:54 GMT+05:30 2008	Acquire
CHO		CreateLimitsForCorpCust240001	UploadTheDocuments						Tue Sep 23 17:33:33 GMT+05:30 2008	Acquire
CHO		CreditRenewalForCorpCust250001	ViewCustomerList						Wed Sep 24 19:25:16 GMT+05:30 2008	Acquire

9.4.2 Task in Assigned Task List for Assigned User Group Users

Task List									
Branch Module	Work Id	Work Title	Customer Number	Txn Amount	Txn Currency	User Reference Number	Product	Assigned Date	Actions Header
CHO	MultiAuthorization250017	AuthorizationHumanTask	LIMCUST02	65000	USD		LDPT	Fri Sep 26 12:27:51 GMT+05:30 2008	Release
CHO	MultiAuthorization270001	AuthorizationHumanTask	LIMCUST02	18000	USD		CFCF	Mon Sep 29 09:14:45 GMT+05:30 2008	Release
CHO	CreateLimitsForCorpCust250014	UploadTheDocuments						Fri Sep 26 10:33:48 GMT+05:30 2008	Release

9.4.3 After Launching the Screen

Dual Authorization Process -- Web Page Dialog

Utilisation Details

SI No * 102	Utilisation Branch SMS
Util Id SMSUTIL003090003	Utilisation Product CFCF
Customer No LIMCUST02	Value Date 11/4/2000
Transaction Date 11/4/2000	Source
Utilisation Amount 18000	Utilisation Status A
Utilisation Currency USD	<input type="checkbox"/> Deleted
Liability No LIMLIAB02	Liability Currency USD
Line Code TXNAUTH	Liability Utilisation 18000
Serial No 1	Exception Queue EXPQQUE01
Facility Currency USD	Error Code * TX
Facility Utilisation 18000	Error Parameters
	Remarks

Remarks

After authorization it will give the message 'Authorized Successfully'.

10.1 Introduction

The Queries module under the Menu Browser provides query functions for the following:

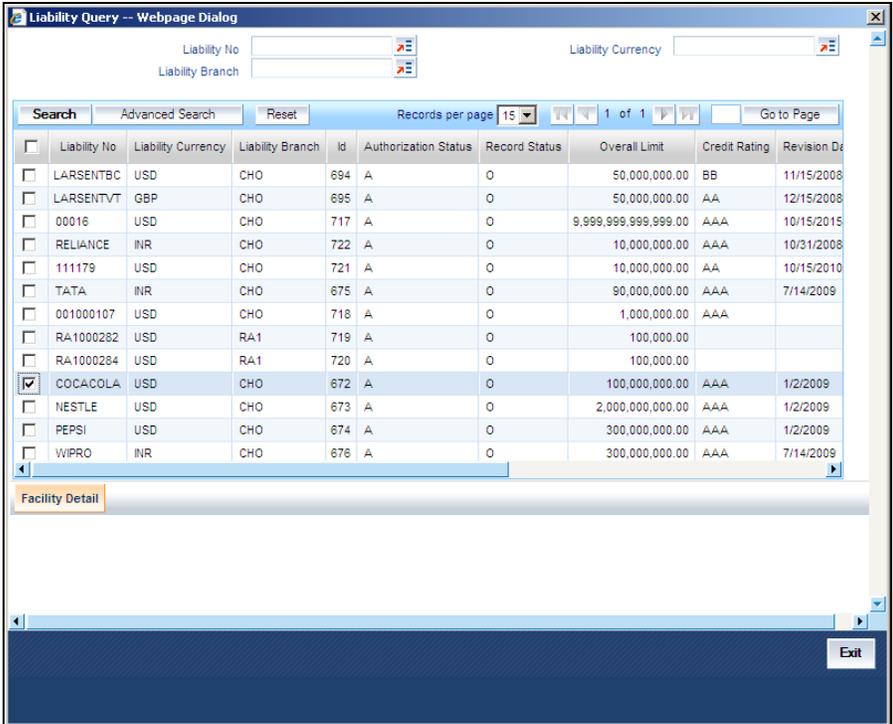
- Liabilities
- Liability Exposure
- Liability History

10.2 Liabilities Query

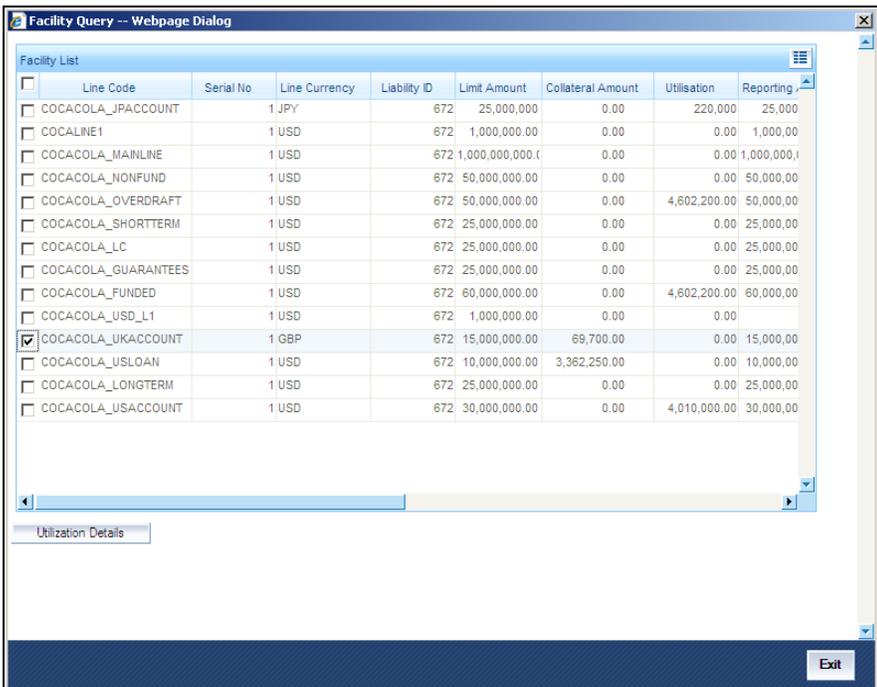
The 'Liability Query' screen allows you to query for records based on the following parameters:

- Liability Identification
- Overall limit issued to the liability ID
- Credit rating
- Revision date
- Utilization amount
- Branch to which the liability belongs to
- Customer name of the liability ID

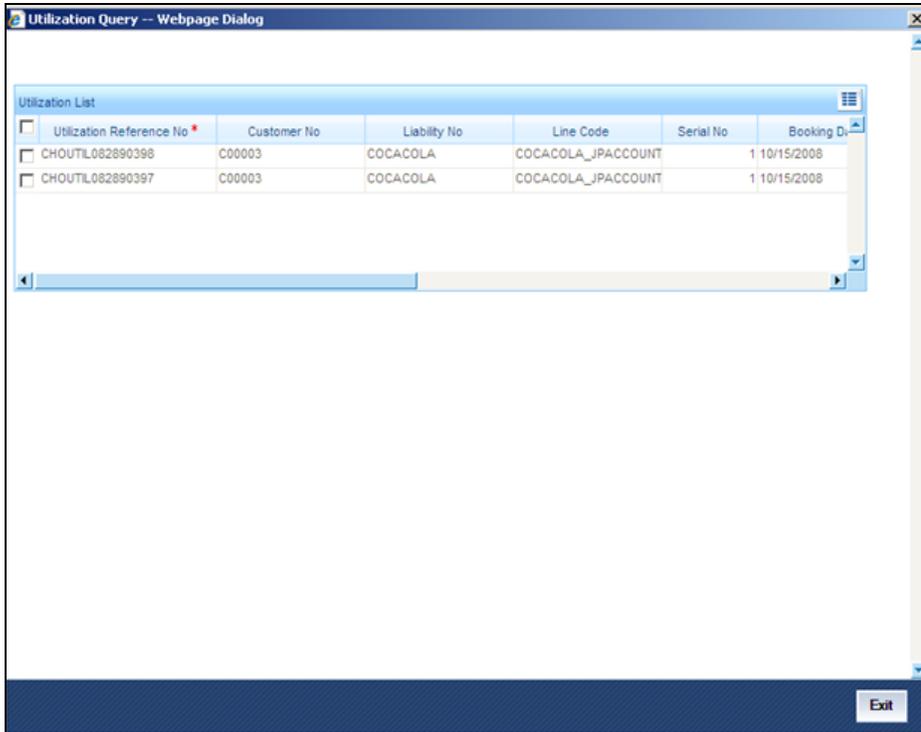
You can invoke the 'Liability Query' screen by typing 'GESQLIAB' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can use this screen to query the Facilities and the Utilizations Details for a Liability. To do this, choose the liability for which you wish to view details by checking the box at the beginning of each row and clicking the 'Facility Detail' button. The 'Facility Query' screen with details of the facilities is displayed:



In the 'Facility Query' screen, choose the facility for which you wish to view the utilization details by checking the box at the beginning of the row and clicking on the 'Utilization Details' button. The system displays the 'Utilization Query' screen containing details of the utilization, as shown below:



The screenshot shows a web browser window titled "Utilization Query -- Webpage Dialog". Inside the window, there is a table titled "Utilization List". The table has six columns: "Utilization Reference No.", "Customer No", "Liability No", "Line Code", "Serial No", and "Booking D.". There are two rows of data, each with a checkbox in the first column. The data is as follows:

<input type="checkbox"/>	Utilization Reference No *	Customer No	Liability No	Line Code	Serial No	Booking D.
<input type="checkbox"/>	CHOUTL082890398	C00003	COCACOLA	COCACOLA_JPACCOUNT	1	10/15/2008
<input type="checkbox"/>	CHOUTL082890397	C00003	COCACOLA	COCACOLA_JPACCOUNT	1	10/15/2008

An "Exit" button is located at the bottom right of the window.

10.3 Liability History

The 'Liability History Query' screen allows you to query for records based on the following parameters:

- Liability Identification
- Overall limit issued to the liability ID
- Utilization amount
- Credit rating over a period of time

You can invoke the 'Liability History Query' screen by typing 'GESQHLIA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Liability History Query -- Web Page Dialog

Authorization Status: Unauthorized Record Status: Open
 Liability No: Liability Branch: CHO

Search Advanced Search Reset Records per page: 15 1 of 1 Go to Page

Authorization Status	Record Status	ID	Liability No	Liability Name	Liability Branch	Liability Currency	Utilization Amount	Revision Date	Credit
U	O	161	L123	L123 Name	CHO	INR			
U	O	164	MMM	VDSF	CHO	GBP		7/19/2000	
U	O	156	G.GG	VDSF	CHO	GBP			
U	O	159	TYG	VDF	CHO	GBP			
U	O	164	MMM	SCSD	CHO	GBP		7/19/2000	
U	O	213	RRT4	ASH1	CHO	INR	0	8/20/2008	A
U	O	157	GTY	DVDF	CHO	GBP			
U	O	167	CCC	DFDFDFDF	CHO	GBP		7/19/2000	
U	O	142	LIAB987	DFDFDF	CHO	GBP			

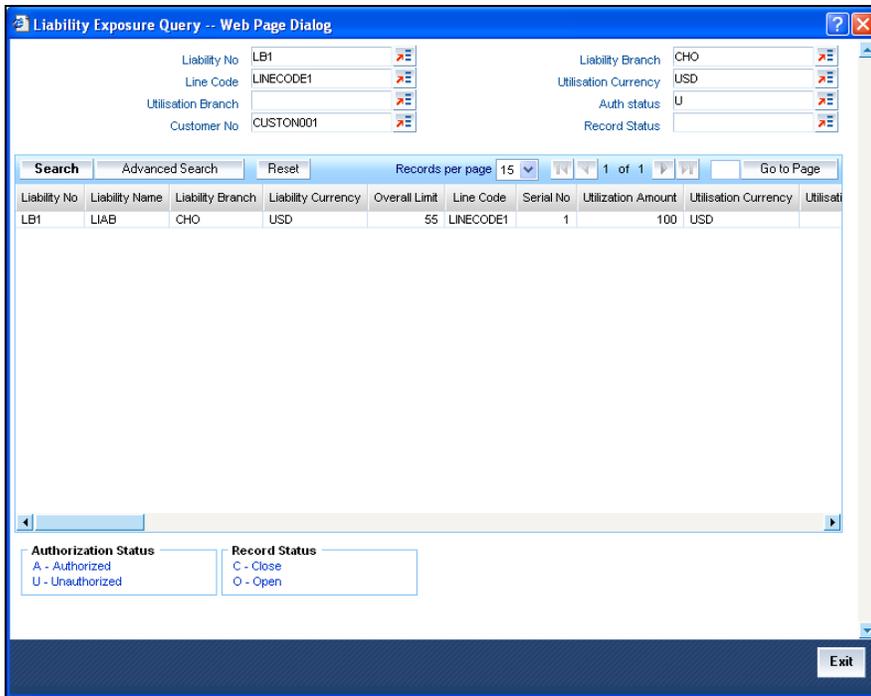
Authorization Status: A - Authorized, U - Unauthorized
 Record Status: C - Closed, O - Open

Exit

10.4 Liability Exposure Query

The 'Customer Liability Exposure Query' screen allows you to query for records based a customer number. The total number of exposure for the customer can be viewed. It also shows the Sum of Amount Utilization in local currency/ branch currency.

You can invoke the 'Liability Exposure Query' screen by typing 'GESQSLIA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



10.5 Covenants Queries

You can perform the following queries for covenants in the system:

The 'Facility Covenants Query' allows you to query the covenants associated with a particular facility. Details including the line code, liability number, last revision date, notice days and so on for the covenant can be viewed.

You can invoke the 'Facility Covenants Query' screen by typing 'GESQFCNV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Facility Covenants Query -- Webpage Dialog

Search Advanced Search Reset Records per page: 15 1 of 2 Go to Page

Covenant Name	Description	Liability No	Line Code	Serial No	Mandatory	Grace Days	Revision Date	No
MANDATE	MANDATE COVENANT	LARSENTBC	LARSENTBC_FIN2	1	Y	5		
MONTHLY_REVIEW	Monthly Review	COCACOLA	COCACOLA_USACCOUNT	1	Y	10		
FACILITY_NOTIFICATION	Facility Notification	COCACOLA	COCACOLA_USACCOUNT	1	N	5		
ANNUAL_REVIEW	ANNUAL REVIEW	COCACOLA	COCACOLA_LONGTERM	1	Y	10	10/15/2009	
FACILITY_NOTIFICATION	Facility Notification	COCACOLA	COCACOLA_UKACCOUNT	1	N	5	11/15/2008	
FACILITY_NOTIFICATION	Facility Notification	COCACOLA	COCACOLA_FUNDED	1	N	5	11/15/2008	
ANNUAL_REVIEW	ANNUAL REVIEW	COCACOLA	COCACOLA_FUNDED	1	Y	10		
STATEMENT	Annual Statement	COCACOLA	COCACOLA_GUARANTEES	1	Y	10	4/1/2009	
ANNUAL_REVIEW	ANNUAL REVIEW	COCACOLA	COCACOLA_LC	1	Y	10	10/15/2009	
MONTHLY_REVIEW	Monthly Review	COCACOLA	COCACOLA_SHORTTERM	1	Y	10	11/15/2008	
BANK_STATEMENT	Bank Statement	COCACOLA	COCACOLA_OVERDRAFT	1	N	5	10/15/2009	
FACILITY_NOTIFICATION	Facility Notification	COCACOLA	COCACOLA_NONFUND	1	N	5	11/15/2008	
ANNUAL_REVIEW	ANNUAL REVIEW	COCACOLA	COCACOLA_NONFUND	1	Y	10	10/15/2009	
ANNUAL_REVIEW	ANNUAL REVIEW	COCACOLA	COCACOLA_IPACCOUNT	1	Y	10	10/15/2009	
BANK_STATEMENT	Bank Statement	LARSENTB	LARSENTBNF_FX	1	Y	5	11/15/2008	

Exit

The 'Collateral Covenants Query' allows you to query the covenants associated with a particular collateral. Details including the collateral code, liability number, last revision date, notice days for the covenant can be viewed.

You can invoke the 'Collateral Covenants Query' screen by typing 'GESQCCNV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Collateral Covenants Query -- Webpage Dialog

Covenant Name Description
 Liability No Collateral Code
 Mandatory Grace Days
 Revision Date Notice Days
 Frequency Due Date On
 Start Month Covenant Reference No

Records per page: 15 | 1 of 2 |

Covenant Name	Description	Liability No	Collateral Code	Mandatory	Grace Days	Revision Date	Notice Days
COLLATERAL_NOTIFICATION	Collateral Notification	LARSENTBC	LARSENTBC_EQUITY001	Y	5	11/1/2008	10
STATEMENT	Annual Statement	LARSENTBC	LARSENTBC_BULID002	Y	10	4/1/2009	5
FACILITY_NOTIFICATION	Facility Notification	LARSENTBC	LARSENTBC_BULID002	Y	5	1/1/2010	10
COLLATERAL_NOTIFICATION	Collateral Notification	LARSENTBC	LARSENTBC_BULID002	Y	5	1/1/2010	10
BANK_STATEMENT	Bank Statement	LARSENTVT	LARSENTVT_GUAR001	Y	5	1/1/2008	5
ANNUAL_REVIEW	ANNUAL REVIEW	111179	LAND	Y	10	10/1/2010	10
ANNUAL_REVIEW	ANNUAL REVIEW	TATA	TATA_USD001	Y	10	10/1/2010	10
ANNUAL_REVIEW	ANNUAL REVIEW	TATA	TATA_INRM001	Y	10	1/1/2011	10
ANNUAL_REVIEW	ANNUAL REVIEW	TATA	TATA_INRL001	Y	10	1/1/2010	10
ANNUAL_REVIEW	ANNUAL REVIEW	TATA	TATA_INRB001	Y	10	1/1/2011	10
COLLATERAL_NOTIFICATION	Collateral Notification	COCACOLA	COCACOLA_USB002	Y	5	10/15/2009	10
BANK_STATEMENT	Bank Statement	COCACOLA	BCOCACOLA_USD001	N	5	10/15/2010	5
BANK_STATEMENT	Bank Statement	COCACOLA	COCACOLA_USD001	N	5	10/15/2011	5
MONTHLY_REVIEW	Monthly Review	COCACOLA	COCACOLA_USE0001	Y	10	10/1/2008	10
COLLATERAL_NOTIFICATION	Collateral Notification	NESTLE	NESTLE_USD001	N	5	10/15/2009	10

11. Annexure 1 - Utilization Transactions

11.1 Introduction

Utilization is a change in the Facility Available Amount. Whenever a contract is booked using a particular Line Code, then the respective line/main line's Available Amount should be altered in Oracle FLEXCUBE ELCM.

All utilization transactions maybe captured in their own external systems or through the 'Utilization Transaction' screen. The utilization details for each transaction taken place in the external product processor have to be sent to Oracle FLEXCUBE ELCM via Gateway online Inbound or Gateway Batch Inbound process.

Following utilizations transactions allowed by Oracle FLEXCUBE ELCM:

- New Utilization
- Increase Utilization
- Decrease Utilization
- Alter Utilization
- Reverse Utilization
- Mature
- Set balance
- Query Utilization

Each of the above utilization transactions (apart from Query transaction) has the following sub transactions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

11.2 New Utilization

The process wherein a facility is given to a customer and is utilized by the customer is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer utilizes his facility in a new transaction.

A New Utilization Transaction can arise from any kind of transaction like Loan input, Letter of credit input, Bill/Collection input, foreign exchange deal input etc.

New utilization involves the following actions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

11.2.1 Input Utilization

New Utilization process increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure. If the Liability Facility, Sector Facility Or Country Facility has an associated Main Line then the utilization will reflect at all the parent levels.

Following data are input for a New Utilization transaction.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Source	AlphaNumeric(35)	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)	Yes
2	TxnID	AlphaNumeric(50)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field will be as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field will be as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric(50)	Specifies the product processor reference number	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.	Yes
8	Facility Code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	No
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	No
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No
27	Block Reference Number	Alphanumeric(50)	Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization.	No

11.2.1.1 Validations for a New Utilization Process

Apart from the mandatory checks, system performs the following validations:

- Transaction ID should be unique
- Action code should be a valid Oracle FLEXCUBE ELCM action code
- Source and User should be valid in Oracle FLEXCUBE ELCM system and should have the rights to perform the action
- Utilization Branch - Branch code should be valid branch code
- Customer number should be a valid customer number
- Currency Code should be a valid currency code
- Liability Number should be a valid
- Facility code and Facility serial number should be valid

11.2.1.2 Overrides for New Utilization process

System raises overrides for the following actions

- Customer/Liability/Facility is unadvised
- Utilization Amount is greater than the available amount in both liability and facility levels
- Breach of Day Light Limit
- Breach Sector limit - This override will be raised only if Online Update option in Oracle FLEXCUBE ELCM parameters is enabled.

11.2.1.3 Credit Exception Management (Multi Authorization)

As part of the Utilization Transaction process, Oracle FLEXCUBE ELCM provides the Credit Exception Management feature. This process will be executed in the following case.

Inputted Transaction Amount Crosses Specified Limit

At facility maintenance level, you can specify what would be the Maximum Transaction amount, which can be processed without any RISK department approval. If the transaction amount is greater than the specified amount then system passes this transaction to Multi Authorization stage.

Example

Assume that facility has been maintained with following details

Liability No	: TATA
Facility Name	: PERLOAN
Facility SI No	: 1
Facility currency	: INR
Limit amount	: 1,00,000.00
Utilized amount	: 0
Available amount	: 1,00,000.00
Max transaction amount	: 10,000.00
Max breach amount	: 1,20,000.00

If the utilization amount is greater than 10,000.00 (INR) then the system passes these transactions to Multi authorization stage.

For more details, refer the section Credit Exception Management in the Process Flows document.

Inputted Transaction Amount Crosses the Breached Limit

At Facility Maintenance, you can specify a Maximum Breach Amount above which necessary approval is required from RISK department. If the transaction has been breached, i.e. the utilized and the breached amount are greater than the specified breached amount, then the system passes this transaction to Multi authorization stage.

In the above example, if the utilized amount is greater than 1,20,000.00 then the system passes these transactions to Multi Authorization stage. If the utilized amount is between 1,00,000 and 1,20,000 then the system throws an override.

Note: If transaction is Force Authorized then the system will upload the transaction as authorized and the system will send the information to RISK department. RISK department can't reject this transaction.

For more details, refer the section Credit Exception Management in the Process Flows document.

11.2.2 Authorize Utilization

A New Utilization transaction can be entered as Authorized Online or Unauthorized. If the transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to authorize the inputted transaction.

Apart from the Gate Way header information, Authorization process will require following the information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No

11.2.3 Delete Utilization

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to delete the inputted transaction.

Apart from the Gate Way header information, delete process would require the following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be deleted.	No

11.2.4 Technical Undo (Special Delete)

This feature of gateway will allow the external system to rollback previous inputted transaction in Oracle FLEXCUBE ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction.

Note: As part of technical undo transaction information related to header needs to be passed and in body only previous Transaction ID needs to be passed.

Refer the Gateway Maintenance user manual for more details.

11.3 Increase/Decrease Utilization

Increase/Decrease utilization transaction would be used to modify the utilization amount of the transaction. This transaction will be used when customer is making payment for the loan or when the loan amount is modified.

Apart from the GW header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
			is U	
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

11.3.1 Validations for Modify Utilization Process

Apart from the mandatory checks, system performs the following validations

- Utilization Reference Number: If this value is passed, then the system will check whether it is a valid utilization reference number and the system would modify this reference number.
- External Reference Number: If Oracle FLEXCUBE ELCM Utilization Reference Number is not passed, then the system has to pass an External Reference Number. Based on this number the system would retrieve the Oracle FLEXCUBE ELCM utilization reference number.

Other processing would be same as New Utilization Process.

11.4 Alter Utilization

Alter Utilization is used to modify the entire utilization transaction details. As part of Alter Utilization the external system should give the entire latest utilization details. Oracle FLEXCUBE ELCM will internally reverse previous transaction and upload alter utilization as the new utilization.

Example

Assume that loan has been created in the external system. As a part of loan creation, new utilization has been uploaded in Oracle FLEXCUBE ELCM. When loan parameters like product code, tenor of loan, customer etc. has to be changed then the loan transaction will be modified and subsequently Alter Utilization needs to be passed to the Oracle FLEXCUBE ELCM system.

Increase/decrease utilization would only modify only the utilization amount.

11.4.1 Input Alter Utilization

Oracle FLEXCUBE ELCM will internally reverse the previous transaction and upload Alter Utilization as a new utilization. New Utilization process will increase the utilization amount and decrease the available amount for the associated liability, liability facility, sector facility and country facility.

If the liability facility, sector facility or country facility has an associated Main Line then the utilization will be recored at all the parent levels.

Following data will be captured for a Alter Utilization transaction.

SI No	Field Name	Data Type	Remarks	Mandatory
1	Source	AlphaNumeric(35)	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)	Yes
2	TxnID	AlphaNumeric(50)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field will be as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field will be as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric(50)	Specifies the product processor reference number	Yes
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle	Yes

SI No	Field Name	Data Type	Remarks	Mandatory
			FLEXCUBE ELCM system.	
8	Facility Code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	Yes
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	Yes
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No

SI No	Field Name	Data Type	Remarks	Mandatory
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

11.5 Reverse Utilization

Reverse Utilization transaction is used to reverse an authorized utilization transaction. This is used when user/customer wants to close the transaction.

11.5.1 Input Reverse Utilization

Apart from the Gate Way header information, the system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U"	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
			(upload transaction as unauthorized). Default value is U	
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

11.5.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- Utilization Reference Number - If this value is passed, then the system will be check whether it is a valid utilization reference number. If so the system will reverse this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

11.6 Set Balance of Utilization Transaction

Set Balance Transaction will be used when an external system processes the Utilization Transactions and then during EOD or some point of time the final balance of the utilization transaction is given to the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM system will update the balance of the utilization transaction and subsequent difference in the utilization amount will be updated at liability, facility, sector and country levels. If there facility, sector and country has a main line associated with it, then the system will update the utilization details in all the main lines.

Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized).	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
			Default value is U	
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

11.6.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- Utilization Reference Number - If this value is passed, then the system will be check whether it is a valid utilization reference number. If so the system will reverse this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

11.7 Query Utilization

A Query Utilization transaction can be performed on all the Contracts. Here on query only the consolidated information about the contract will be provided.

Apart from the Gate Way header information, Query process will require following the information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
			FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No
4	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

11.8 Mature Utilization Transaction

Mature Transaction will be used to set the mature amount for that the specified contract Utilization Transactions and then the amount specified will be treated as the matured amount for that contract.

Oracle FLEXCUBE ELCM system will update the mature amount of the utilization transaction.

Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
			which component needs to be modified.	
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No

11.9 Utilization Transaction Screen

All utilization requests explained above can also be raised through the 'Limit Utilization' screen.

You can invoke the 'Limit Utilization' screen by typing 'GEDUTILS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Limit utilisation -- Web Page Dialog

Utilisation details

Utilisation ID
Utilisation Branch *
User Reference No *

Transaction Module AC
Source ELCM
Transaction Date
 Simulate?

Transaction Details

Customer Number *
Liability No
Line Code
Serial Number
Utility Currency
Utilization Amount
Utilization Product
Amount Tag PRINCIPLE
Value Date
Uncollected Amount
 Tenor Basis
Tenor
Maturity Date
Maturity Amount
Remarks
Facility Block Reference No

Liability Details

Liability Currency
Liability Branch
Liability Utilisation

Facility Details

Facility Currency
Facility Utilisation

Exposures

Input By	Date Time	Authorized By	Date Time	Contract Status	Authorized
OFSSELD0C1					<input type="checkbox"/>

Cancel

Utilisation Branch

Specify the branch where the utilization request should be processed. The adjoining option list contains all the branches maintained in the system. Select the appropriate one.

User Reference Number

Specify a unique reference number for the transaction.

Transaction Module

Specify the module for the transaction. The adjoining option list contains all the modules in the system. Select the appropriate one.

Transaction Date

Specify the date for the transaction.

Simulate

Check this box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a simulated transaction has been successfully put through, the system will display the utilized amount for the facility and the for the liability.

Customer Number

Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system. Select the appropriate one.

Utilisation Amount

Specify the amount for the utilization transaction.

Utilisation Currency

Specify the currency for the amount entered. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.

Utilisation Product

Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.

Uncollected Amount

Specify the amount that has not yet been collected from the customer.

Tenor Basis

Check this box to indicate that the utilization should be tracked tenor wise for the facility. You can specify the basis on which it is to be tracked in the 'Tenor' field.

Tenor

Enter the basis on which tenor tracking should be done for the utilization. You need to have checked the 'Tenor Basis' option before you can specify the basis here.

Maturity Date

Specify the date on which the transaction matures.

Amount Tags

Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one.

Remarks

Enter any additional remarks that you wish to maintain for this transaction. You can enter up to 255 characters.

Value Date

Specify the value date for the transaction.

Line Code

Specify the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. Select the appropriate one.

Facility Block Reference Number

During a new utilization, you can specify a valid block reference number to increase the amount in a facility. On the basis of the block reference number, the system validates if the liability and facility details of the new utilization and the existing facility for which the block has been maintained match. If there is a match, it increases the amount available under the facility by unblocking the corresponding amount block for the facility and making it available for use by the new utilization.

Click the 'Exposures' button. In the screen that is displayed, you can specify the transaction exposures that the system should track while processing utilization requests. The system defaults the customer exposures.

The screenshot shows a web page dialog titled "Exposures -- Web Page Dialog". It is divided into two main sections: "Transaction Exposures" on the left and "Customer Exposures" on the right. Each section contains five rows, each labeled "Exposure Code 1" through "Exposure Code 5". Each row has a text input field and a small icon with a red arrow and a list symbol. At the bottom right of the dialog, there are "Ok" and "Cancel" buttons.

11.10 Reconciliation of Utilization Transactions

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system receives Utilization Transactions (or contracts) from different external product processing systems. These external systems include Loans systems, Treasury systems, Trade and Finance systems and others. The bulk of the contract details will remain with these external systems and the only the details required for processing will be sent to Oracle FLEXCUBE ELCM.

During such Utilization Transactions, mismatch of details between the external product processor and Oracle FLEXCUBE ELCM may occur. To handle such mismatches, the Oracle FLEXCUBE ELCM system features an EOD Reconciliation Process to bring both system in sync by the end of the day.

EOD Reconciliation Process

As part of the EOD Reconciliation Process, an inbound transaction process happens wherein each product processor generates a batch file containing details pertaining to all the utilization requests for the day. The Oracle FLEXCUBE ELCM system will process these batch files as part of EOD batch operation and perform the reconciliation process.

The “Manual/System” parameter will specify whether the mismatched transaction should be handled manually by the user or the system should perform the reconciliation process

The system will read all the batch files for reconciliation and perform a comparison of all the transaction that has been performed in the product process with the utilization transactions performed in Oracle FLEXCUBE ELCM.

The following table shows the possible types of the mismatch.

Transaction Status in Product Processor/Oracle FLEXCUBE	Corresponding Utilization status in Oracle FLEXCUBE ELCM	Resulting Oracle FLEXCUBE ELCM Action
Not Saved	Saved	Reversal
Saved	Not saved	Upload

The above mentioned Oracle FLEXCUBE ELCM action is performed only if the system parameter has been set to 'System'.

Viewing Mismatch Summary

You can view in the mismatch Summary screen all the counter transactions that has been performed by Oracle FLEXCUBE ELCM for handling the mismatches. The summary also indicates whether the counter transactions have succeeded or failed.

For failed transactions, the reason for failure will be shown. You will have to take manual action in case of failed transactions.

11.11 Increasing/Decreasing Utilizations

You can modify the utilization amount of the transaction through the 'Utilization Increase And Decrease' screen. This transaction can be used when customer is making payment for the loan or when the loan amount is modified.

You can invoke the 'Utilization Increase and Decrease' screen by typing 'GEDUTNID' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web page dialog titled "Utilization Increase And Decrease -- Web Page Dialog". It contains several input fields and controls:

- User Reference Number ***: A text input field with a dropdown arrow.
- Utility Currency**: A text input field.
- Utilization Amount**: A text input field.
- Action**: Two radio buttons, "Increase" (selected) and "Decrease".
- User Reference No**: A text input field.
- Amount Tag**: A text input field.
- Transaction Date**: A date picker field.
- Transaction Initiation Date**: A date picker field.
- Value Date**: A date picker field.

At the bottom of the dialog, there is a "Details" button on the left and a "Cancel" button on the right. Below the dialog, a status bar displays the following information:

Input By	Date Time	Authorized By	Date Time	Contract Status	Authorized
OFSSELD001					<input type="checkbox"/>

Utilization Reference No

Specify the reference number for the utilization that you wish to modify. The adjoining option list contains all the utilizations in the system. Select the appropriate one. The system displays the user reference number, the utilization currency and the amount tag.

Utilization Amount

Enter the amount by which you wish to modify the utilization.

Action

Indicate the operation for the utilization – whether you would like to increase or decrease the utilization amount

Transaction Date

Specify the transaction date from the adjoining calendar.

Value Date

Specify the value date (the date on which the transaction comes into effect) for the transaction from the adjoining calendar. It can be the system date or a future date.

The 'Limit Utilization' screen will be displayed when you click on the 'Details' button where you can view the details of the original utilization request.

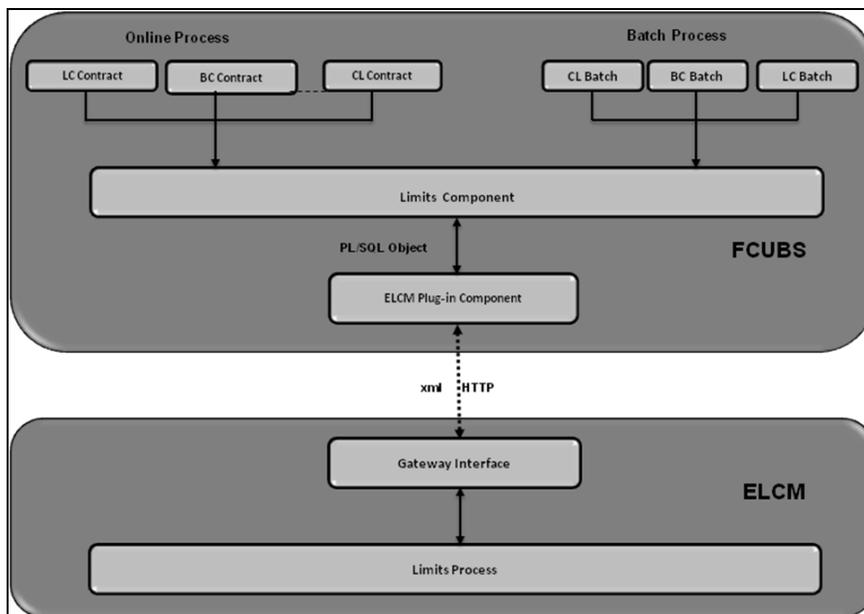
11.12 Linking an Utilization Transaction to a Facility

If you link an Oracle FLEXCUBE transaction to a facility, then based on the event of transaction corresponding, you need to process limits related data in Enterprise Limits and Collateral Management (ELCM) systems.

During processing if any error or override occurs in ELCM, then ELCM sends an error or override information to Oracle FLEXCUBE. Later Oracle FLEXCUBE will display the details to you. The Interface between Oracle FLEXCUBE and ELCM is online real time using HTTP and all transaction posted into ELCM is auto authorized. If delete or reversal action is triggered, the system will reverse the transaction in ELCM.

If a contact needs to be tracked under facility, then you have to link the contact to the facility and during transaction processing, Oracle FLXCUBE sends the utilization details to ELCM for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and ELCM:



The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

SI. No	Oracle FLEXCUBE Transaction Action	Utilization Transaction Action
1	New	New
2	Modify	Modify/ Increase/Decrease
3	Delete	Delete

Sl. No	Oracle FLEXCUBE Transaction Action	Utilization Transaction Action
4	Reverse	Reverse
5	Liquate	Liquate
6	Rollover	Rollover
7	Payment	Decrease

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with ELCM Gateway HTTP to upload the utilization transactions in ELCM. Based on the utilization event, the system creates utilization request in ELCM format. It also logs transaction data and status of each utilization transaction.

11.12.1 Collateral Pool Utilization Transaction Process

You are allowed to link collateral pool as part of contract and upload all collateral pool utilization transactions in ELCM. You can process the following events as part collateral pool utilization:

- New
- Modify
- Delete

The system allows you to plug the pool utilization data from Oracle FLEXCUBE and passes to ELCM using ELCM Gateway HTTP/WS communication channel.

11.12.2 Utilization Transaction Status

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

11.12.2.1 Transaction Status Success

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if ELCM processes it completely, then this transaction would be considered as success. Oracle FLEXCUBE would continue to process remaining contract process.

During transaction process, if transaction is uploaded successfully in ELCM and if any error or overrides (overrides not accepted) occurs in Oracle FLEXCUBE then uploaded transaction is reverted back using technical undo feature of ELCM.

11.12.2.2 Transaction Status Failure

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any error occurs, ELCM will send failure status with error details to Oracle FLEXCUBE.

ELCM plug-in updates the transaction error objects which ELCM error code, as part of transaction process. Later Oracle FLEXCUBE checks the error object and subsequently raises error as part of contract process.

As part of the transaction process, if ELCM process is failed then ELCM error details are displayed to the user.



Note the following:

- All error code of ELCM are available as part of the Oracle FLEXCUBE
- All ELCM error codes starts with 'EL'

11.12.2.3 Transaction Status Override

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any override occurs, in such cases ELCM would generate override reference number (Multitrip ID) and log override details along with Multitrip ID for further reference. It marks the final transaction status as override and override details only with Multitrip ID is passed to Oracle FLEXCUBE for further processing.

ELCM plug-in would updates override details in Oracle FLEXCUBE error object it also logs the status and Multitrip ID as part of log table, later as part of transaction process Oracle FLEXCUBE checks the error object and subsequently raises transaction status as override.



If overrides occur as part of transaction process, then the system displays the override details to the user. You have an option to accept or reject the overrides.

If the override occurs as part of the request, XML Multitrip ID is also passed and this Multitrip ID is passed to ELCM as part of utilization transaction. As part of the utilization process in ELCM if same (previous transaction) overrides occurs, then it is accepted and the transaction will be saved.

11.12.2.4 Transaction Status Dual Auth

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any of the validation requires authorization, then ELCM processes the transaction completely and sends dual auth details and marks the transaction status as Dual auth required.

ELCM plug-in updates dual auth details in error object, later as part of transaction process it updates dual auth details in Oracle FLEXCUBE tables. It updates the Auth status for the dual auth error code as 'U' – Unauthorized, if you try to authorize the contract, Oracle FLEXCUBE will check whether contract has any unauthorized dual-auth error code. If yes, the system does not allow contract to be authorized, till all dual-auth error codes are authorized.

In ELCM if any error code requires dual authorization, the system triggers credit exception management process flow. You are allowed to accept or reject the validation (dual-auth) error code. On accept or reject of the validation code, ELCM handoffs these details to JMS queue and ELCM out adapter is used to invoke Oracle FLEXCUBE WS for updating status of dual-auth error code.

11.12.2.5 Authorization of utilization transaction

All utilization transactions which are uploaded from Oracle FLEXCUBE are auto authorized and if contract or transaction is deleted in Oracle FLEXCUBE then ELCM would trigger the reversal transaction.

Example

Assume the following:

Liability 'COCACOLA' is created in ELCM with below details:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 0

Customer 'C00001' is created in Oracle FLEXCUBE and Customer 'C00001' is linked in ELCM using liability 'COCACOLA' using customer liability linkage maintenance. Facility 'COCALOAN01' is created in ELCM with below details:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 0
- Amount Utilized - Yes
- Revolving Flag - 1,000,000

Loan (CL module) has been inputted for customer 'C00001' created in Oracle FLEXCUBE with below details:

- Customer No - C00001
- Loan currency - USD
- Loan Amount - 500,000
- Value Date - 01-Mar-2008
- Maturity Date - 01-Sept-2008
- Facility Code - COCALOAN01

As part of loan processing, Oracle FLEXCUBE sends new utilization transaction to ELCM for the loan. As part of the utilization process ELCM updates utilized amount at facility level and liability level. The Liability details after loan transaction would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 500,000

The Facility details after loan transaction is as below:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Limit Amount - USD
- Facility currency - 1,000,000
- Amount Utilized - 500,000
- Revolving Flag - Yes

Assume that you have paid the first installment of amount 100,000 (principal) using CL payment screen in Oracle FLEXCUBE and after processing the transaction, the liability and facility details would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Amount Utilized - 100,000,000
- Overall Limit - 400,000



Since line linked to loan is revolving, as part payment transaction ELCM would reduce amount utilized.

The facility details after processing the loan transaction is as below:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 1,000,000
- Amount Utilized - 400,000
- Revolving Flag - Yes

12. Annexure 2 - Value Dated Facility

12.1 Introduction

Oracle FLEXCUBE ELCM provides a feature to maintain Facility details based on a particular value date. This is called the Value Dated Facility. This facilitates the changes in the Limits Amount, Main Line Linkage etc. to take effect from the particular date.

Oracle FLEXCUBE ELCM also tracks all the Utilizations of the Facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.



Note the following:

- Tenor wise limits will continue to be based on booking date
- Booking dated limit revaluation only will be done
- Booking dated based overrides only will be provided
- No validations based on the value dated balances will be done
- Auto limits transfer / limits transfer will be based on booking date

12.2 Value Date Based Facility Maintenance

Oracle FLEXCUBE ELCM facilitates maintaining Facility details based on a particular value date. The changes in the Limits amount, Main line linkage etc. would take effect from the particular date.

The following parameters will be taken from the Facility Maintenance screen:

- Value date - Any valid date in the past can be maintained. No future valued records can be maintained and the value date cannot be before the conversion date.
- Main Line Code - It is the main line that the Line reports to. It will be validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- Limit Amount - The limit amount for the facility. It will be validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.

Whenever a new Limit Line is created, a new record will be automatically created by the system with the value date as the Limit Start Date. The Main Line and the Limit Amount will be same as the booking dated limit maintenance.

Whenever the Mainline or the Limit amount is changed in the facility, a new record will be created in the maintenance with value date as the application date. The mainline and limit amount values will be same as in the booking dated Limits maintenance. You can manually change the value to an older value date by clicking 'Value Date' button.

The 'Conversion Date' contains the date when facility was migrated from the external system to Oracle FLEXCUBE ELCM. In the Facility screen this date will be displayed.

Back Valued Static Maintenance Changes

The value dated utilization details will be rebuilt from the value date of the change whenever the following static maintenances are done:

- Limit Amount Change
- Mainline Sub Line Linkage

If the facility has been migrated then back valued static maintenance cannot be prior to the conversion date.

12.3 Value Date Based Utilization Processing

Oracle FLEXCUBE ELCM also tracks all the utilizations of the facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.

The following transactions are supported for Value dated processing:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

As part of the above utilization transactions, the Value Date will be the value date of the transaction. Updating of value dated utilization can be set to be online or to be a part of EOD process. This parameter is maintained in Oracle FLEXCUBE ELCM Parameter Maintenance.

- If the parameter is set to update Value Date online, then during the transaction process the Value Date utilization details will be updated online. Otherwise it will be updated during EOD process.
- In the case of main lines, the system will identify all the sub lines linked and track the utilization. This utilization will be tracked in addition to the contracts that are directly linked to the main line.

Refer Annexure – 1 for more details on Utilization Transactions.

12.3.1 Back Valued Transactions

The following back valued operations will cause a rebuild of value dated utilization details:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

If the utilization currency is not same as the line amount currency, then the system will convert the utilization into line amount currency and update the utilization. The exchange rate will be that of the value date of the utilization. So for back valued utilization the exchange rate on the value date of the back valued transaction will be used.

In case the Value Date is less than the conversion date, then the rebuild of balances will be from the conversion date only.

12.3.2 EOD Processing

If the value date update is not online, but as part of Facility EOD process, it would be updated as shown in the following examples.

Example

Let us consider a Loan of 1 Million USD. Value date 10-Jan-2005 Revolving Line

Step 1: Initiation - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase

Line Utilization

S.no	Value date	Line code	Utilization
1	10-Jan-05	LINE1	1000000

Step 2: Payment of 0.1M Principal value date 10-Feb-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000

Step 3: Value dated amendment of 0.5M Principal increase value date 15-Feb-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease

S.no	Value date	Line code	Utilization	Component	Increase/decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000

Step 4: Payment of 0.2M value date 10-mar-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000
4	LINE1	10-Mar-05	1200000

Step 5: Reversal of Payment of 0.2M value date 10-mar-2005 on 15-mar-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase

Line Utilization - Step 6 Liquidation of Contract Value date 10-apr-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase
6	10-Apr-05	LINE1	1400000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000
4	LINE1	10-Mar-05	1400000
5	LINE1	10-Apr-05	0

13. Annexure 3 – Revaluation

13.1 Introduction

Oracle FLEXCUBE ELCM caters to different types of currencies and collaterals backed by marketable securities. Exchange rates and the value of marketable securities are driven by market forces and hence tend to fluctuate over a period of time. Revaluation is essential to keep set limits realistic and to reflect the current market trends.

Revaluation can be of two types:

- Currency Revaluation - The changes in the exchange rates of currencies involved in the active contracts and collateral linked to the Facility affects the Credit Limit under the facility.
- Collateral Revaluation - A change in the market price of a marketable security backing collateral causes a revaluation of the collateral amount.

13.2 Currency Revaluation

Currency revaluation is triggered off as a result of the cases explained in the sections explained below.

13.2.1 Facility Currency and Utilization Currency

Consider that a change takes place in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line. Due to this change in exchange rate revaluation takes place in two in the following two stages:

Stage 1 - Currency Revaluation occurs between utilized contract and the credit line of the facility

In the Currency Rates Screen of the Core services module, you can maintain exchange rates for currency pairs that your bank deals with. Along with this, you can also specify the Mid Rate and the Buy or Sell Spread for various currency pairs. After you update and authorize the new exchange rates, they become effective.

While defining a credit line for a facility, you have the option of maintaining currency restrictions for the line. If you do not specify currency restrictions for a facility, then contracts having currencies other than the facility currency, can utilize the limit under the credit line. The revaluation process is applicable for such a line.

If the above conditions hold good, then a change in the exchange rate will trigger of the revaluation process. The system calculates the Facility currency equivalent of all the contracts linked to the facility (using the new exchange rates) and updates the utilization and available amount under the line.

Example

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility.

Liability Code	Line Code	Facility Limit	Facility Currency
Symphony Group	Loans	50,000	USD

On 01 January 2008 the following Loan contracts has been sent to Oracle FLEXCUBE ELCM system for utilization, which are linked to this Credit Line. At the time of saving these utilization details, the line utilization will be computed based on the exchange rates as of the transaction date (i.e. 01 January 2008) of these contracts. The following table contains the details.

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.50	22500.00	22500.00	27500.00
DEM 2,000	1.20	2400.00	2400.00	25100.00
GBP10,000	0.5	20000.00	20000.00	5100.00
INR 72,000	36.00	2,000.00	2,000.00	3100.00
Total			\$46900.00	\$3100.00

On 01 February 2008 the exchange rates have changed (now 1USD=1.6 AUD). After the exchange rate revision has been changed and authorized, the revaluation process(online process) scans the contracts linked to the line, converts the contract currency to the Facility currency (using the new exchange rates) and updates the line's utilization and available amount.

The following table indicates these details:

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.60	24000.00	24000.00	26000.00
DEM 2,000	1.20	2400.00	2400.00	23600.00

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
GBP10,000	0.5	20000.00	20000.00	3600.00
INR 72,000	36.00	2,000.00	2,000.00	1600.00
Total			\$48400.00	\$1600.00

Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per **Stage 1**) there will be a revaluation on credit limit utilized by the liability.

Considering the same example as in Stage 1

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100000. This liability is linked only to one Facility (or line code) Loans.

Initially before the change in the exchange rate the utilization of the liability is as shown in the table:

Liability Code	Line Code	Liability Limit	Liability Currency	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	\$46900.00	\$53100.00

After the change in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line, due to this the utilization at the facility level is will changed. Due to this change the utilization at the Liability level also gets changed as shown in the table below:

Liability Code	Line Code	Liability Limit	Liability Currency	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	\$48400.00	\$51600.00

13.2.2 Facility Currency and Collateral Currency

Change in exchange rates between the Credit Line currency and the currency of the collateral.

When you update and authorize the exchange rates in the currency table, the system scans all the collateral linked to a line (bearing different currencies). The collateral contribution is then converted the into the line currency (using the latest exchange rates). After the conversion, the collateral contribution to the line is updated.

The calculated limit contribution of the collateral has to be linked to the pool. This pool containing the pool amount will be linked to the Facility. Hence any revaluation at collateral level will affect the pool amount.

Example:

You have defined a line for Loans on 01 January 2008, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility. Let us say that the Loans line has been backed by Collateral "ABC" and its maximum contribution amount that can be linked to the limit is GBP 10,000.

(1 GBP= 2 USD)

Collateral Code	Max. Collateral Contribution amount	Collateral Currency	POOL code	Pool Currency	Collateral Pool % linkage	Pool amount
ABC	10,000	GBP	Pool1	USD	100%	20,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution	Line Avl. amount
Pool1	USD	Loans	USD	100%	\$20,000	\$120,000

On 01 February 2008 the exchange rates have changed. After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans all the pools where this collateral has been linked and having the above exchange pair will be revaluated.

(1 GBP= 2.5 USD)

Collateral Code	Line Code	Max. Collateral Contribution amount	Collateral Currency	Pool code	Pool Currency	Collateral Pool % linkage	Pool amount
ABC	Loans	10,000	GBP	Pool1	USD	100%	15,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	\$15,000	\$115,000

The revaluation in both cases is triggered off automatically whenever there is a change in the exchange rates (i.e. online process).

The process explained above is an online process wherein the change in the currency exchange rate immediately reevaluates all the contracts and the collaterals having this exchange pair with the facility currency. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for Revalue Currency during Offline (batch) has been selected then the currency revaluation as explained above will be taken up as part of revaluation batch process.

13.3 Collateral Revaluation

Collateral Revaluation will be of two types. These types are explained in the sections below.

13.3.1 Collateral Revaluation of Market Based Securities

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer 'marketable securities' as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen and the Revalue collateral check box has been checked for that collateral in the collateral maintenance. Based on these changes, the collateral contribution to the overall credit limit of the customer will increase or decrease. Hence the availability under the line will also change.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase-Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process will be triggered off. Otherwise the price change will not affect the existing collateral value.

If the revaluation causes the collateral value to raise, this new value is compared with the Cap Amount that you specified for the collateral in the Collateral Maintenance screen.

- If the computed value is less than the cap amount then the collateral contribution will be increased to that effect on account of the revaluation. The available amount under the credit line increases.
- If it exceeds the Cap amount then the cap amount will be taken as the collateral contribution.

Similarly, if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Example

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of her portfolio, which you consider as Collateral. The Market value of the Debentures'08 is \$ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code "Loans".

You have specified that this collateral's contribution to the overall Limit of the customer should be \$ 50,000.

The maximum amount that it can contribute to the overall limit of the customer as \$ 60,000 (Cap Amount).

Liability Code	Line Code	Liability Limit
Symphony Group	Loans	\$1million

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	\$50,000	\$60,000	Pool1	100%	\$50,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount(credit limit + Pool contribution)
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

A Rise in Value

The market value of Debentures2008 has increased to \$55, which is a 10% increase over the old market price of \$50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at \$ 55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by \$ 5,000, as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	\$55,000	\$60,000	Pool1	100%	\$55,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055 million

A Rise in Value beyond the Cap Amount

The market value of Debentures2008 has increased to \$65 which is a 30% increase over the old market price of \$50.

At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (30%) is higher than the Increase Sensitivity (8%) defined for Debentures 1999. The value of this collateral now stands at \$ 65,000. As this amount is more than the Cap Amount of \$60,000 that you specified for the collateral, the Credit Limit available to the XYZ will be increased. However, the increase will not exceed the Cap Amount.

XYZ's maximum amount that is contributed to the overall limit will now stand at \$ 60,000 (cap Amount) and not at \$65,000 (market value) as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	\$60,000	\$60,000	Pool1	100%	\$60,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	\$60,000	\$1.06 million

A fall in value

The market value of Debentures2008 has decreased to \$45, which is a 10% decrease from the old market price of \$50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at \$ 45,000. XYZ's credit limit will stand decreased by \$ 5,000 as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	\$45,000	\$60,000	Pool1	100%	\$45,000

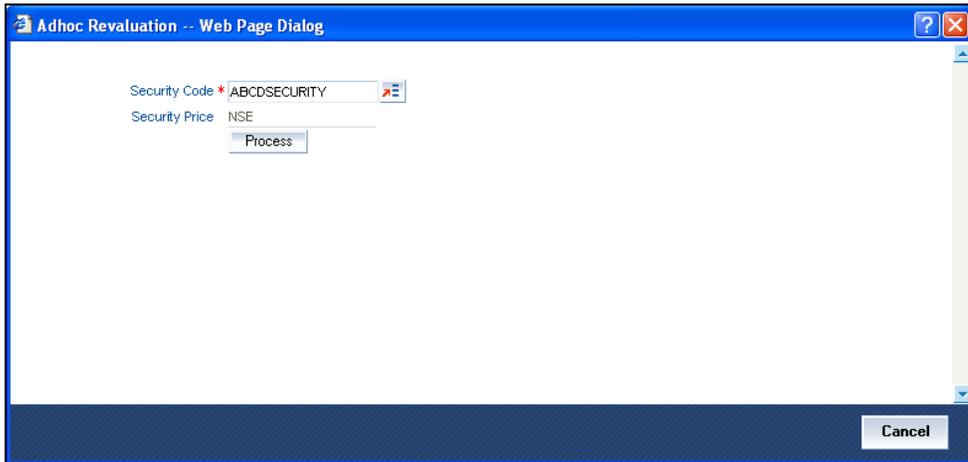
Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	\$45,000	\$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for Revalue Collateral during Offline (batch) has been selected then the collateral revaluation as explained above will be taken up as part of revaluation batch process.

Adhoc Revaluation of Market Based Collaterals

In the 'Adhoc Revaluation' screen, specific market based collaterals can be chosen to forcefully run the revaluation process. If such collateral values have to be revised then an input file containing the latest security price has to be sent to system prior running the Collateral Force Revalue.



13.3.2 Collateral Revaluation of Non-Market Based Securities

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system.

The revaluation process takes place online when ever there is a change in the collateral value.

Example:

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability Code	Line Code	Liability Limit
Symphony Group	Loans	\$1million

Collateral Code	Collateral Value	Collateral Contribution amount	Pool code	Collateral Pool % linkage	Pool Amount
Fixed Deposit	\$50,000	\$50,000	Pool1	100%	\$50,000

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

Pool contribution to the line

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as \$55,000. Now the latest value has to be sent to the Oracle FLEXCUBE ELCM system via input file and then the "Collateral Force Revalue" for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

Liability Code	Line Code	Liability Limit
Symphony Group	Loans	\$1million

Collateral Code	Collateral Value	Collateral Contribution amount	Pool code	Collateral Pool % linkage	Pool amount
Fixed Deposit	\$55,000	\$55,000	Pool1	100%	\$55,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount(credit limit + Pool contribution)
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055million

14. Annexure 4 - Gateway Processes & Interfaces

14.1 Introduction

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system's Gateway processes allow seamless communication and integration with variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE Enterprise Limits and Collateral Management Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

14.2 Gateway Online Process

Gateway Online process provides following process:

- Online Inbound process
- Online Outbound process
- Embedded process

Following are the transactions supported by Gateway process:

- Maintenance transactions
- Utilization transactions
- Batch process

14.2.1 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

Transaction	Creation & Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech. undo
Customer	Yes	Yes	Yes	Yes	Yes	No	No
Liability	Yes	Yes	Yes	Yes	Yes	No	Yes
Facility	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral	Yes	Yes	Yes	Yes	Yes	No	Yes

Transaction	Creation & Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech. undo
Collateral Pool	Yes	Yes	Yes	Yes	Yes	No	No
Issuers	Yes	Yes	Yes	Yes	Yes	No	No
Securities	Yes	Yes	Yes	Yes	Yes	No	No
Limits Transfer	Yes	Yes	Yes	Yes	Yes	No	No
Account Service	Yes	Yes	Yes	Yes	Yes	No	No

14.2.2 Utilization Transactions

Below table specifies the Utilization transactions supported by Gateway Online Process

Utilization Transactions	Input	Authorization	Deletion	Technical undo
New Utilization	Yes	Yes	Yes	Yes
Increase Utilization	Yes	Yes	Yes	Yes
Decrease Utilization	Yes	Yes	Yes	Yes
Alter Utilization	Yes	Yes	Yes	Yes
Reverse	Yes	Yes	Yes	Yes
Set Balance	Yes	Yes	Yes	Yes
Query Utilization				

14.2.3 Batch Process

The Batch processes which can be triggered using Gateway Online Process:

- EOD Process
- Input File Process
- Output File Process

14.2.4 Reprocessing Locked Online Transactions

During the processing of Gate Way online transactions some of the transactions processing may be fail because of a lock in the database. Oracle FLEXCUBE ELCM provides a feature to process the locked records.

Example

Assume that New utilization transaction has been uploaded from Loan system and at the same time there is another New utilization transaction treasury system. Assume that country exposure for both the transaction is same and parameter for update country exposure online is set to "Yes". In this case first transaction would be processed and other transaction would be failed because of lock in the country exposure. To handle this case Oracle FLEXCUBE ELCM provides reprocessing for locked records.

14.2.5 Technical undo (Functional Rollback)

This feature of Gateway will allow the external system to rollback previously entered transactions in Oracle FLEXCUBE ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction. Technical undo is not supported for Query and Notification transactions.

14.3 Gateway Batch Process

Gateway Online processes are mainly used to process single transaction. Gateway Batch process will be used when high volume of data needs to be transferred from external system to Oracle FLEXCUBE ELCM system or vice versa. Communication format for the Gateway Batch process would be through ASCII file and data within the file is delimited with a Delimiter Character. All interface transaction file formats are predefined in the Oracle FLEXCUBE ELCM system.

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

14.3.1 Batch Inbound Process

Oracle FLEXCUBE ELCM Batch Inbound process is used to upload large records. As a batch operation the necessary input files will be fetched from the mentioned location path.

The Batch Inbound process can also be initiated from the following screen:

Batch Operations→In Bound Batch→detailed

The following operations (via input files) will be supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload

- Facility upload
- Collateral upload
- Securities upload
- Rates upload

Utilization Upload

All the utilizations as part of Oracle FLEXCUBE ELCM Transaction functions are provided for as a part of Batch Inbound operations. Utilization upload allows more than one utilization record to be uploaded in a single upload process.

Liability Upload

Liability creation as a part of batch upload is provided for. Liability upload allows more than one Liability record to be uploaded in a single upload process.

Limits Upload

Limits creation as part of batch upload is provided for. Liability upload allows more than one Limits record to be uploaded in a single upload process.

Collateral Upload

Collateral creation as part of batch upload is provided for. Liability upload allows more than one Collateral record to be uploaded in a single upload process.

Securities Upload

Securities creation as part of batch upload is provided for. Liability upload allows more than one Securities record to be uploaded in a single upload process.

Customer Upload

Customer creation as part of batch upload is provided for. Liability upload allows more than one Customer record to be uploaded in a single upload process.

Rates Upload

Rates creation as part of batch upload is provided for. Liability upload allows more than one Rates record to be uploaded in a single upload process.

14.3.2 Batch Outbound Process

Oracle FLEXCUBE ELCM Batch Outbound process is used to upload large records. As a batch operation the necessary output files will be generated into the mentioned work path.

You can initiate the Batch Outbound Process using the following screen.

Batch Operations→Out Bond Batch→Detailed

The following operations will be supported as an Input Files Batch Operations.

- Utilization
- Liability
- Facility
- Collateral

Utilization Handoff (For the Current Day)

All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file will contain only the current day's utilization records.

Liability Handoff (Zero Based)

All the Liabilities created in Oracle FLEXCUBE ELCM can be grouped in to file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Facility Handoff (Zero Based)

All the facilities created in Oracle FLEXCUBE ELCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Collateral Handoff (Zero Based)

All the Collateral created in Oracle FLEXCUBE ELCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

14.4 Interfaces

The following interfaces are available as part of the Oracle FLEXCUBE ELCM system.

Module	Interface Name	Interface Type
Currency	Rates Interface	Online incoming
Core	Product Interface	Batch Incoming
Branch Holiday	Holiday Interface	Batch Incoming
SMS	User Interface	Batch Incoming
Account	Account Interface	Online Incoming
TD	TD Interface	Online/Batch Incoming
TD	TD block/unblock Interface	Online/Batch Outgoing
Core	Liability Link Interface	Online/Batch Outgoing
Limits	Facility Interface	Batch Outgoing

Module	Interface Name	Interface Type
Limits	Utilization interface	Batch Outgoing
Limits	Dual Authorization	Online Outgoing

For more details on maintaining External Systems and Interfaces, refer the chapter titled 'Gateway Maintenance'.



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