

Enterprise Information Systems - Management Information
Systems User Guide

Oracle FLEXCUBE Universal Banking

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1. Preface

1.1 Introduction

This user guide deals with the Oracle FLEXCUBE Enterprise Information System and Management Information System (EIS-MIS). The EIS-MIS facilitates reporting of analysable data that helps improved decision making. The maintenances required for the proper functioning of the EIS-MIS system and the processing related to it are covered in this manual.

1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions

1.3 Documentation Accessibility

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

1.4 Abbreviations

Abbreviation	Description
System	Unless specified, it shall always refer to Oracle FLEXCUBE
EIS	Enterprise Information System
MIS	Management Information System
FRS	FLEXCUBE Reporting System
NPA	
EOFI	End of Financial Input
RPD	

1.5 Organization

This manual is organized into the following chapters:





Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Enterprise Information Systems - Management Information Systems

1.6 Related Documents

You may refer the following manuals for more information:

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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

2. Enterprise Information Systems - Management Information Systems

2.1 Introduction

Oracle FLEXCUBE EIS-MIS system provides for flexible enterprise reporting that helps improved decision making. The EIS-MIS system collects the data stored in Oracle FLEXCUBE and generates reports.

You can use the EIS-MIS system for monitoring your business performance closely. With the reports generated using EIS-MIS, you can have a vivid view of the problems in the business environment and identify the areas that require attention. You can also analyse the new business opportunities and trends that help you enhance your businesses.

The key features of EIS-MIS reporting are as follows:

- Extraction of information in a consumable format at all operational levels and management hierarchies
- Cross functional data in summary form
- Provisions for totals, averages, changes, variances or ratios
- Information based on customer types and product types.
- Historical data for comparisons

2.2 Maintenances in Oracle FLEXCUBE

In order to use the EIS-MIS system, you need to maintain certain information in Oracle FLEXCUBE. These maintenances are discussed under the following headings.

2.2.1 Maintaining Batch Programs

You need to maintain the batch program 'EMXTRACT' using 'Mandatory Batch Program Maintenance' screen. This batch extracts the data from Oracle FLEXCUBE during end of financial input (EOFI) stage. You also need to maintain the extraction routine.

2.2.2 Maintaining Details of Data Transformation Tool

You need to map the source entities (staging tables) to the respective target entities (fact and dimension tables) using 'Data Transformation Tool' screen. To invoke this screen, type

'RPDDTT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'Data Transformation Tool' interface. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, the main workspace contains several input fields: 'Source Entity *', 'Program Name', 'Program Description *', 'Target Entity *', 'Surrogate Key Name', and 'Surrogate Key Type *' (with a dropdown menu showing 'ASCII'). A 'Mapping Details' button is located below the 'Program Description' field. The bottom status bar includes fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Source Entity

Select the source entity that you need to map to the target entity. The option list displays the existing staging tables available for selection. Select the appropriate one.

Target Entity

Select the target entity that you need to map to the selected source entity. The option list displays the existing fact and dimension tables available for selection. Select the appropriate one.

Program Name

Based on the target entity, the system displays the program name.

Program Description

Enter a brief description of the above program.

Surrogate Key Name

Based on the target entity, the system displays the surrogate name.

Surrogate Key Type

The surrogate key type is ASCII.

Once you have specified the above details, click 'Mapping Details' button to map the source and target elements. The system displays the 'Dimension Mapping Details' screen.

Dimension Mapping Details

Source Entity: ESTB_STG_ACC_PERIOD
Program Name: LD#_DIM_ACC_PERIOD

Target Entity: DIM_ACC_PERIOD
Enrich

Source-Target Element Mapping

Source Element *	Target Element *	Key Column Type *
<input checked="" type="checkbox"/>		

Ok Cancel

Specify the following details:

Source Element

Select the source element that you need to map to the target element.

Target Element

Select the target element to be mapped to the selected source element.

Key Column Type

Select the key column type. The drop-down list displays the following options:

- No versioning
- Natural key
- Versioning

Select the appropriate one.

You can add more rows to the list using add button. To delete a row, check the adjoining check-box and click delete button.

2.2.3 Maintaining EIS-MIS Scheduler

You can maintain the EIS-MIS jobs and their dependencies using 'EIS-MIS Scheduler Maintenance' screen. To invoke this screen, type 'RPDSCH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows the 'EIS-MIS Scheduler Maintenance' window. It includes a 'Save' button, a 'Job Type' dropdown menu set to 'Data Transformation', a 'Program ID' dropdown menu, a 'Program Name' text box, a 'Program Type' dropdown menu set to 'PLSQL_BLOCK', a 'Program Action' text box, and an 'Enable Flag' checkbox which is checked. Below these fields is a table with two columns: 'Dependency Program ID' and 'Dependency Program Name'. The table has one row with a dropdown icon in the 'ID' column and an empty 'Name' column. At the bottom of the window, there are labels for 'Maker', 'Checker', 'Mod No', 'Date Time', 'Record Status', and 'Authorization Status', along with a 'Cancel' button.

Specify the following details:

Job Type

Specify the job type 'Data Transformation'.

Program Type

Specify the program type. By default, the system displays 'PLSQL_BLOCK'. However, you can modify this.

Program ID

Select the program ID from the option list.

Program Name

Based on the program ID, the system displays the name of the program.

Program Action

Specify the program action.

Enable Flag

Check this box to enable the program action.

Dependency Program ID

Specify the dependency program ID. You can select the appropriate dependency program ID from the option list.

Dependency Program Name

Based on the dependency program ID, the system displays the name of the dependency program.

Once you have specified the above details, save the maintenance.

2.3 Generating Reports

You can generate the various preset reports from FLEXCUBE Reporting System (FRS). Login to Oracle Business Intelligence Enterprise Edition. Go to the FRS dashboard.



Oracle Business Intelligence system displays the reports for the selected year quarter. It also shows the data pertaining the previous four year quarters. You can drill down to the other levels by clicking the data.

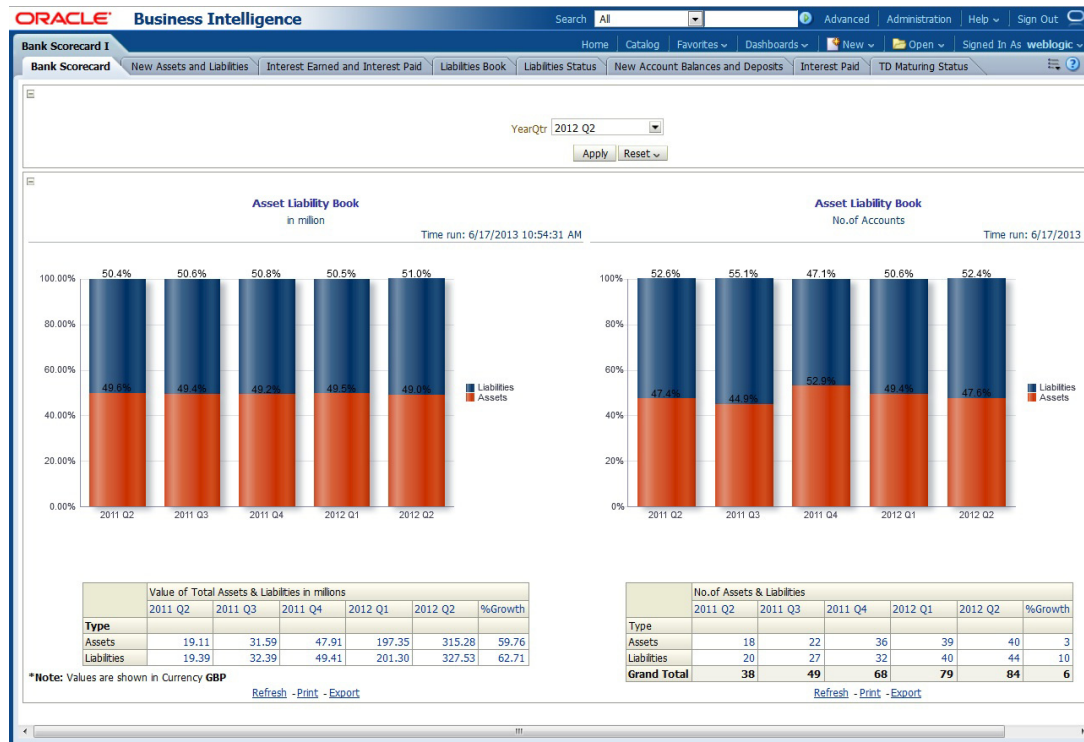
You can view the following reports:

- Bank Scorecard
- New Assets and Liabilities
- Interest Earned vs Interest Paid
- Liabilities Book
- Liabilities Status
- New Account Balances/Deposits
- Interest Earned
- TD Maturing Status
- Interest Paid
- Asset Book
- New Disbursements
- Lending Statistics
- NPA Status
- Total NPA Status
- Total Loan Status

2.3.1 Bank Scorecard

The bank scorecard shows the details of assets and liability books of your bank. Select the year quarter for which you need to generate the report and click 'Apply' button.

The Oracle Business Intelligence system generates the report with the details of the value and total number of assets and liabilities books, as of the last day of the quarter. The generated report is as follows:



You can view the following details:

- Value of Total Assets and Liabilities in Millions
 - Values of assets for the selected quarter and four previous quarters and growth percentage
 - Value of liabilities for the selected quarter and four previous quarters and growth percentage
- Number of Assets and Liabilities
 - Number of assets for the selected quarter and four previous quarters and growth percentage
 - Number of liabilities for the selected quarter and four previous quarters and growth percentage

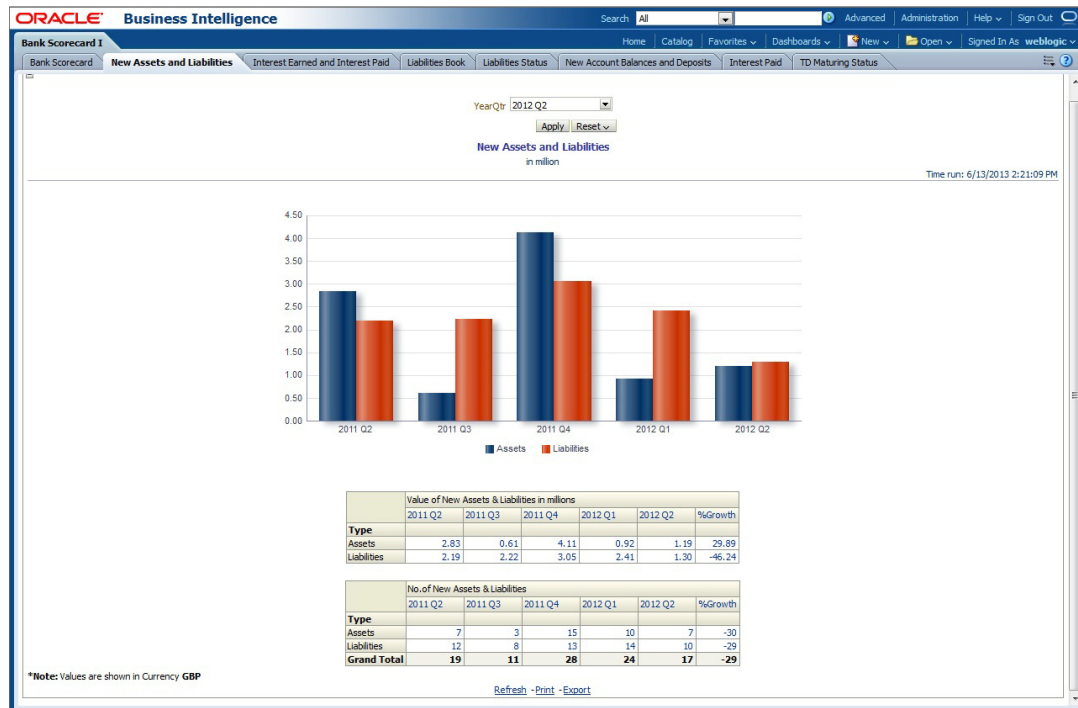
The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.2 New Assets and Liabilities

The new assets and liabilities report shows the value and total number of the new assets and liabilities of the bank for each quarter. Select the year quarter and click 'Apply' button.

The generated report is as follows:



You can view the following details:

- Value of New Assets and Liabilities in Millions
 - Values of new assets of the selected quarter and four previous quarters and growth percentage
 - Value of new liabilities of the selected quarter and four previous quarters and growth percentage
- Number of New Assets and Liabilities
 - Number of new assets of the selected quarter and four previous quarters and growth percentage
 - Number of liabilities of the selected quarter and four previous quarters and growth percentage

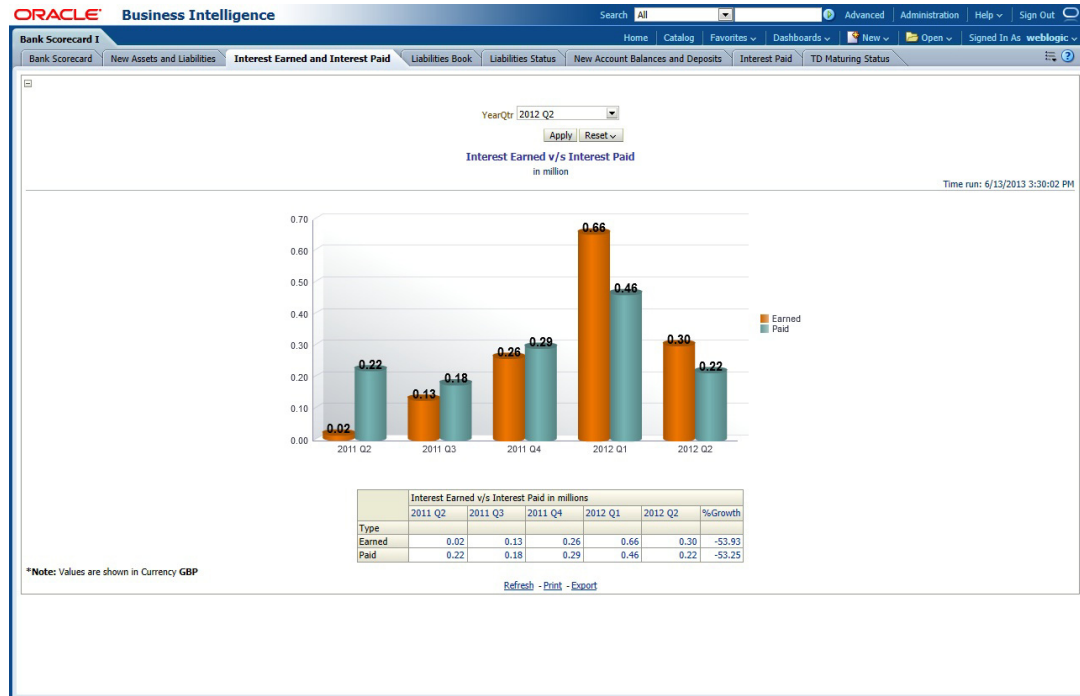
The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.3 Interest Earned vs Interest Paid

This report shows the interest earned and the interest paid by the bank for a given year quarter. Select the year quarter and click 'Apply' button.

The generated report is as follows:



You can view the following details:

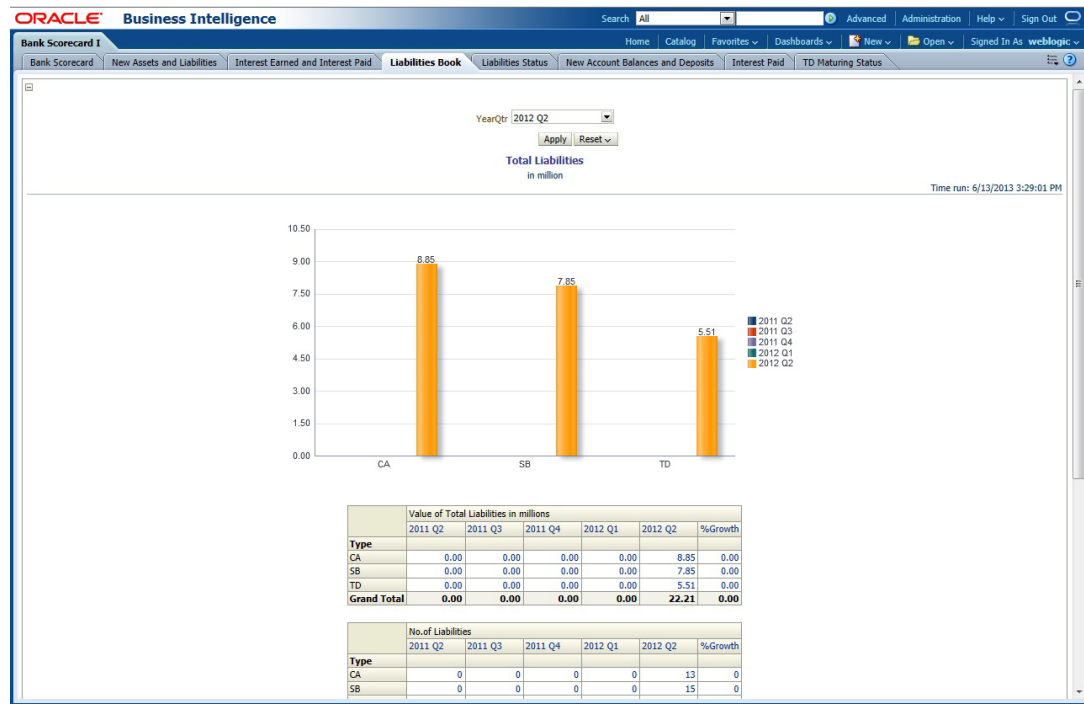
- Interest Earned vs Interest Paid in Millions
 - Interest earned for the selected quarter and four previous quarters and growth percentage
 - Interest paid for the selected quarter and four previous quarters and growth percentage

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.4 Liabilities Book

The liabilities book shows the liability account balance and count based on the account type. Select the year quarter and click 'Apply' button to view the report. The generated report is as follows:



The report shows the following details:

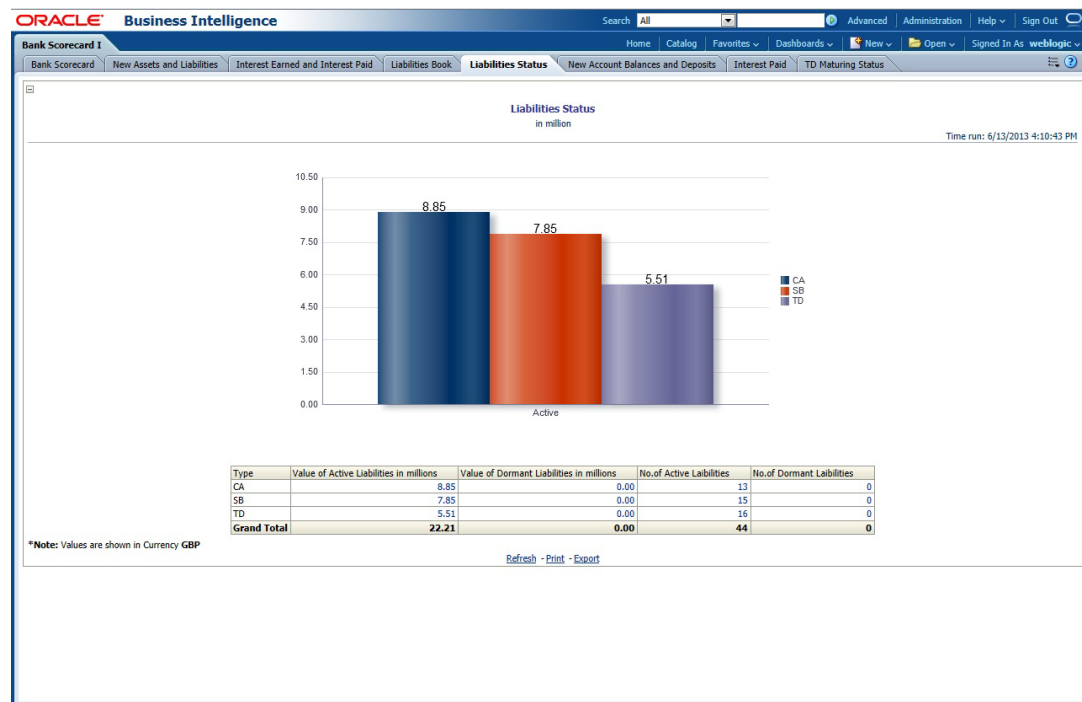
- Value of total liabilities in millions for the account types CA, SB and TD
- Number of liabilities for the account types CA, SB and TD
- Value of total liabilities by segments in millions for the segments Retail, Corporate, SME and Others
- Number of liabilities for the account types for the segments Retail, Corporate, SME and Others

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.5 Liabilities Status

This report shows the value and count of active and dormant liabilities for the previous business day. The generated report is as follows:



The report shows the following details:

- Value of active liabilities in millions for the account types CA, SB and TD
- Value of dormant liabilities in millions for the account types CA, SB and TD
- Number of active liabilities for the account types CA, SB and TD
- Number of dormant liabilities for the account types CA, SB and TD

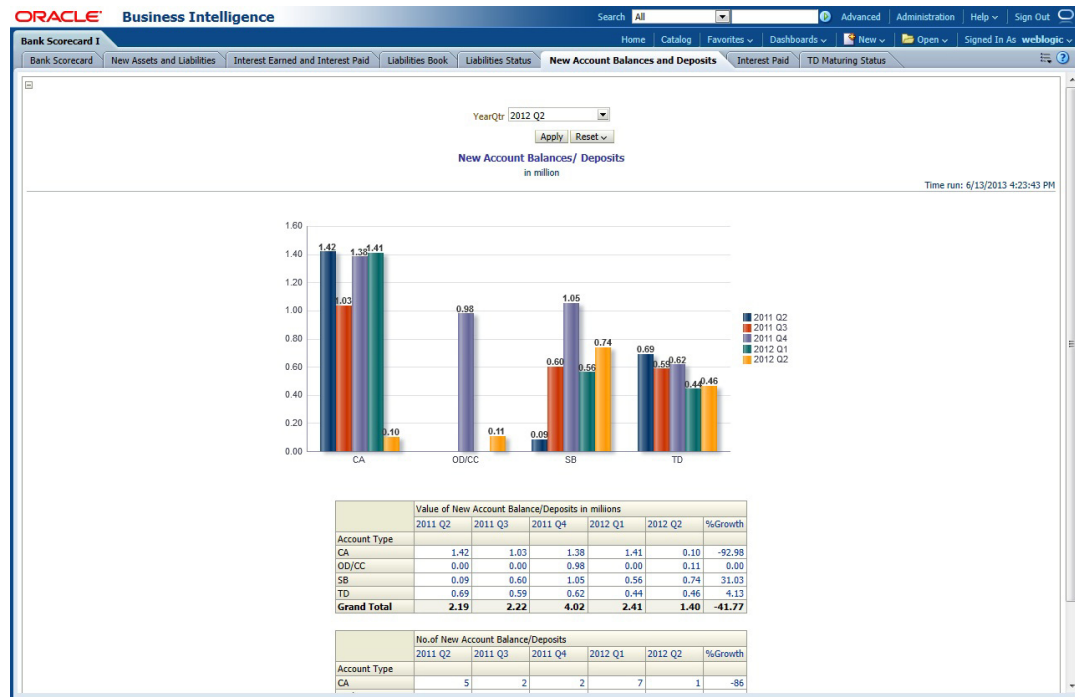
You can click the values in the report to see the details.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.6 New Account Balances/Deposits

This report shows the number of new accounts for a given quarter and the balance in each account. The details in this report are as of the last day of the selected quarter. The generated report is as follows:



The report shows the following details:

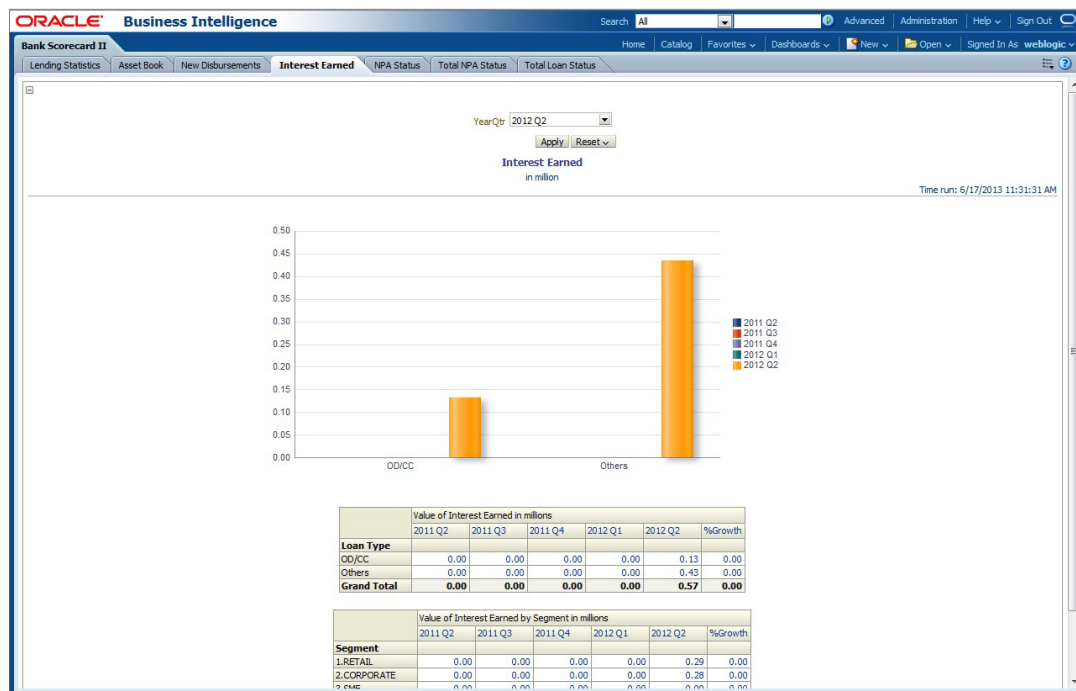
- Value of new account balance/deposits in millions for the account types CA, SB, TD and OD/CC
- Number of new account balance/deposits in millions for the account types CA, SB, TD and OD/CC

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.7 Interest Earned

This report shows the interest earned across loan types and customer segments for each quarter. The generated report is as follows:



You can view the following details:

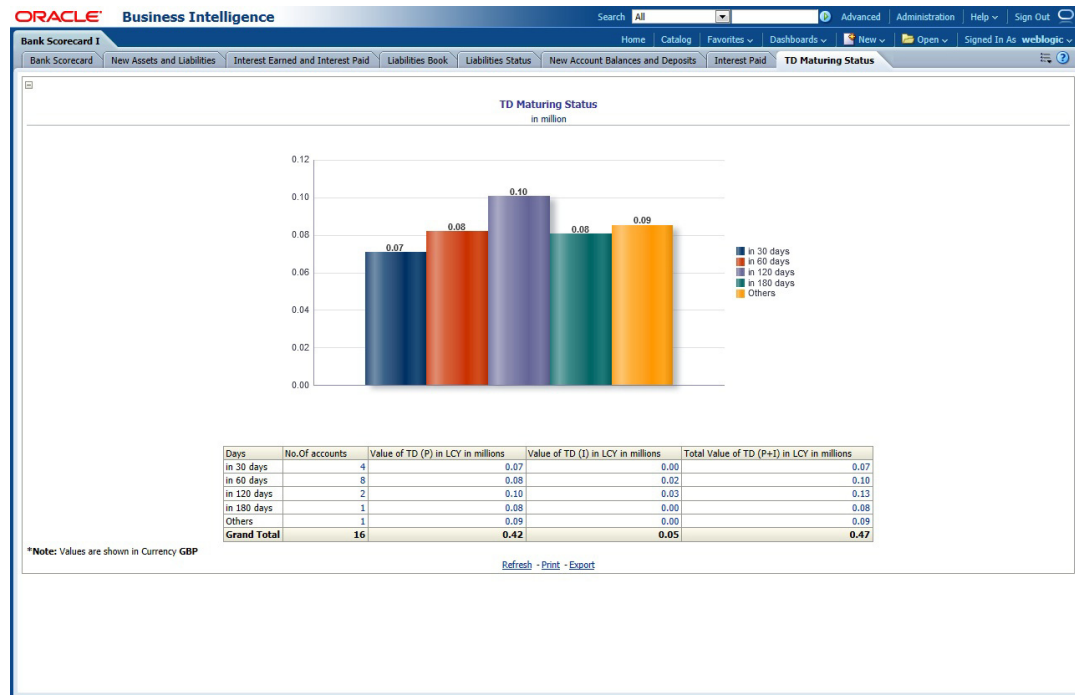
- Value of Interest Earned in Millions
 - Interest earned for the selected quarter and four previous quarters and growth percentage for OD/CC loan type
 - Interest earned for the selected quarter and four previous quarters and growth percentage for other loan types

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.8 TD Maturing Status

This report shows the balance and interest details of term deposit accounts that are expiring within certain periods of time. The details are displayed as of the previous business day. The generated report is as follows:



You can view the following details pertaining to TD(P), TD(I) and TD(P+I) accounts:

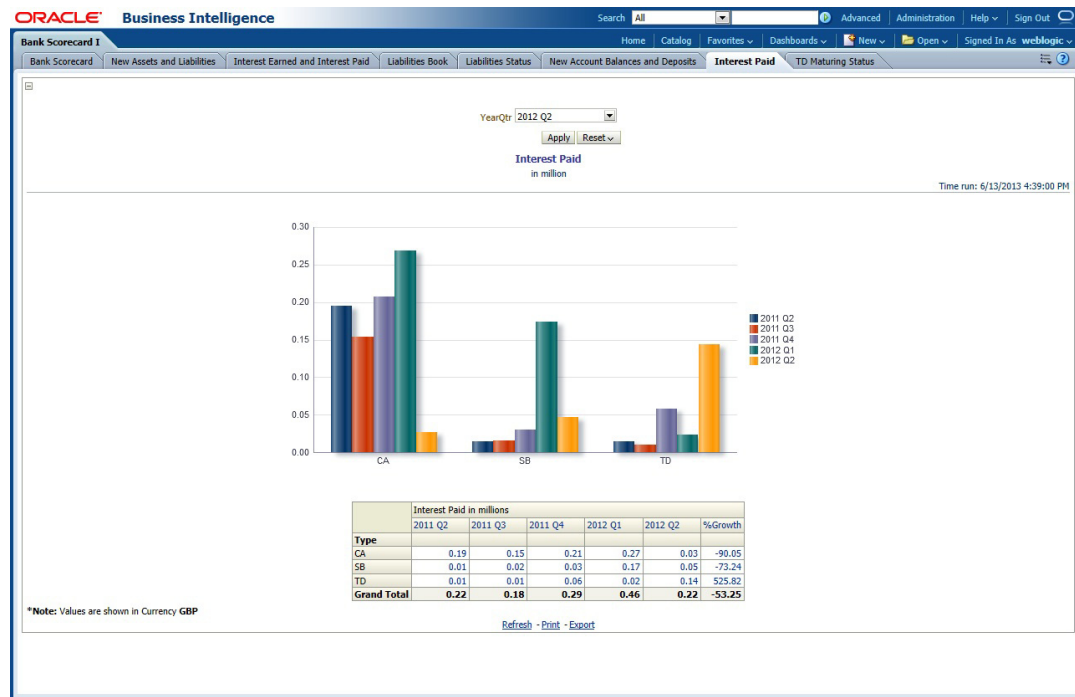
- Number and value of term deposit accounts expiring in 30 days
- Number and value of term deposit accounts expiring in 60 days
- Number and value of term deposit accounts expiring in 120 days
- Number and value of term deposit accounts expiring in 180 days

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.9 Interest Paid

This report shows the interest amount paid by the bank across account types for each quarter. The generated report is as follows:



You can view the following details:

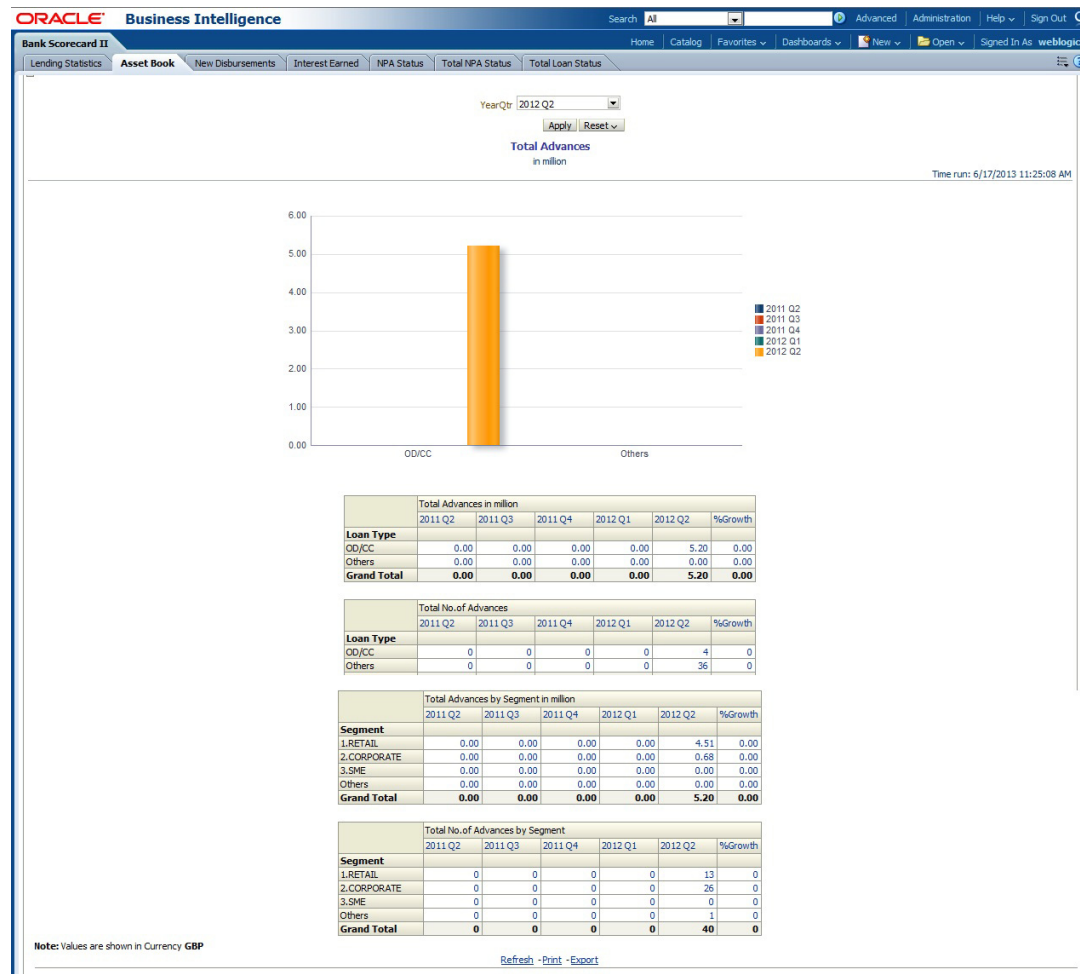
- Value of Interest Earned in Millions
 - Interest paid in millions for the selected quarter and four previous quarters and growth percentage for CA type of accounts
 - Interest paid for the selected quarter and four previous quarters and growth percentage for SB type of accounts
 - Interest paid for the selected quarter and four previous quarters and growth percentage for TD type of accounts

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.10 Asset Book

This report shows the total advances across different types of loans for each quarter. It also shows the total advances by customer segment. The generated report is as follows:



You can view the following details:

- Total advances in millions for loan types CO/CC and others for the selected quarter and four previous quarters including the growth percentage
- Total number of advances for the selected quarter and four previous quarters including the growth percentage
- Total advances in million for various customer segments for the selected quarter and four previous quarters including the growth percentage
- Total number of advances for various customer segments for the selected quarter and four previous quarters including the growth percentage

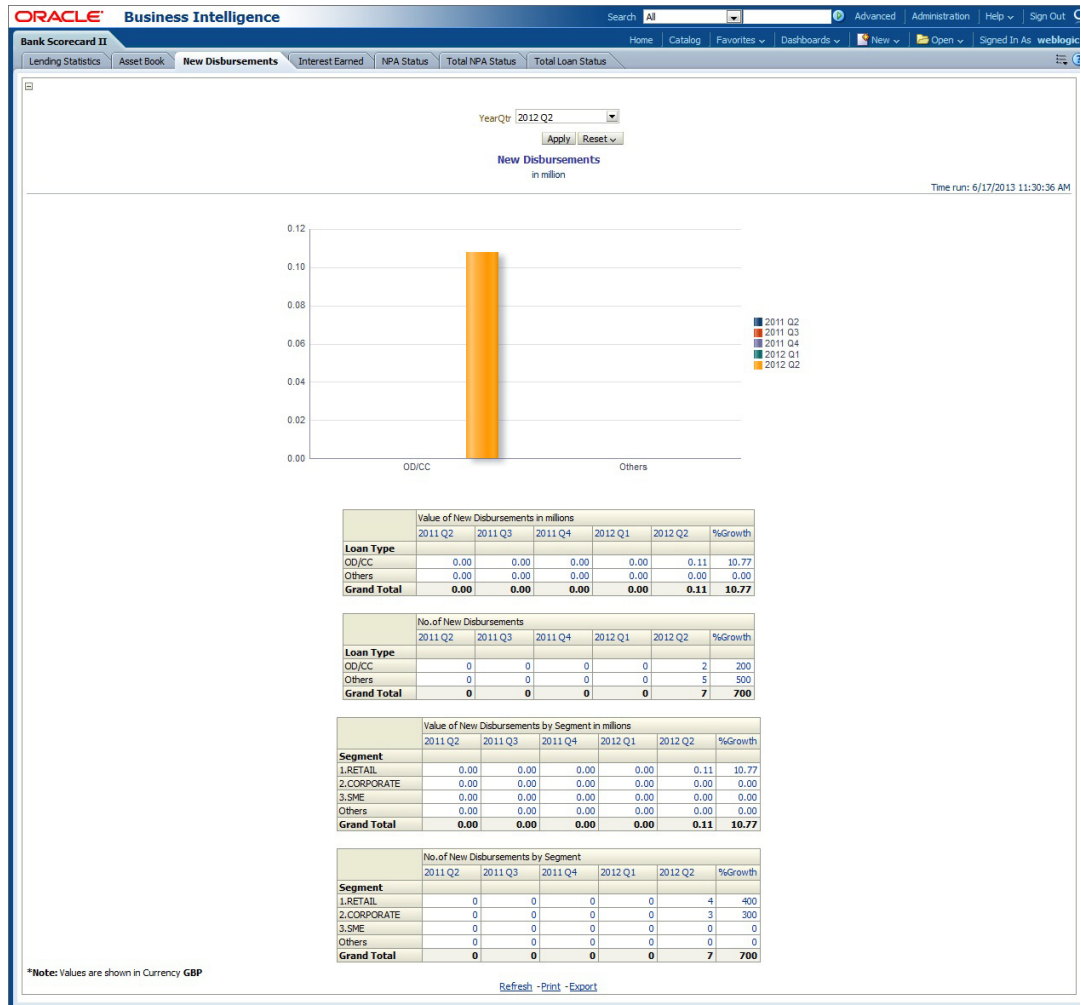
The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.11 New Disbursements

This report shows the value and the number of new disbursements made for each quarter. This also shows the same details for each segment.

The generated report is as follows:



You can view the following details:

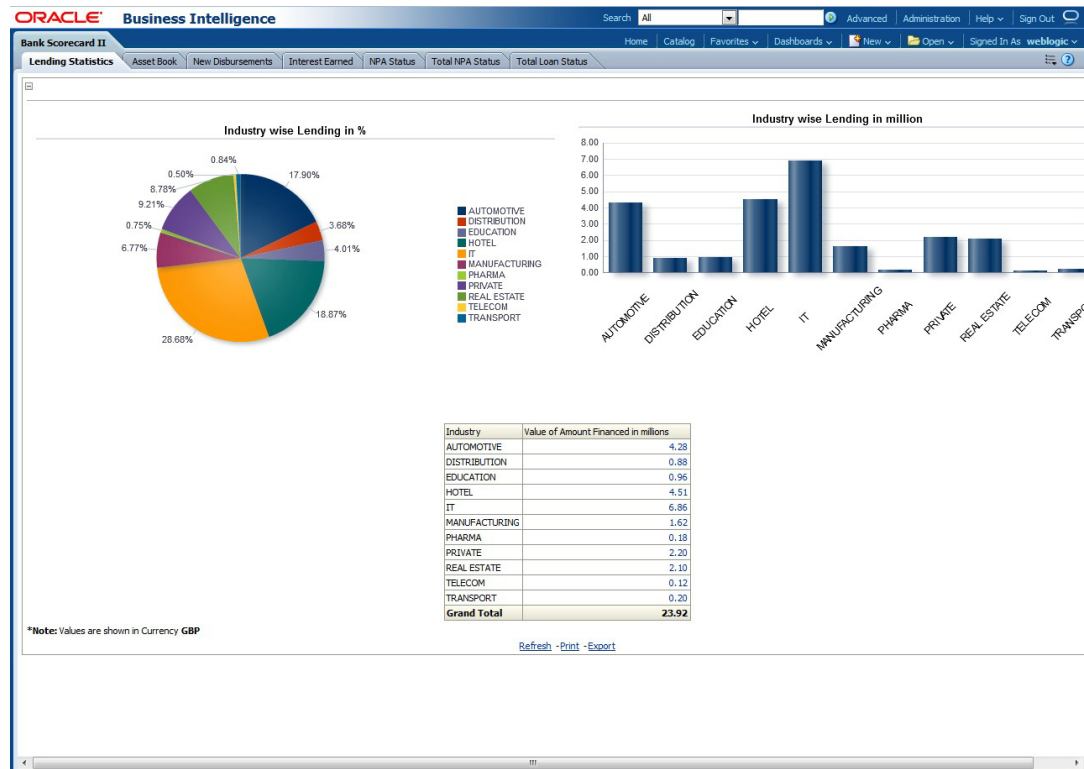
- Value of new disbursements in millions for loan types for the selected quarter and four previous quarters including the growth percentage
- Total number of new disbursements for loan types the selected quarter and four previous quarters including the growth percentage
- Value of new disbursements in million for various customer segments for the selected quarter and four previous quarters including the growth percentage
- Total number of new disbursements for various customer segments for the selected quarter and four previous quarters including the growth percentage

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.12 Lending Statistics

This report shows the amount that has been financed to various industries. The details are shown as of the previous business day. The generated report is as follows:



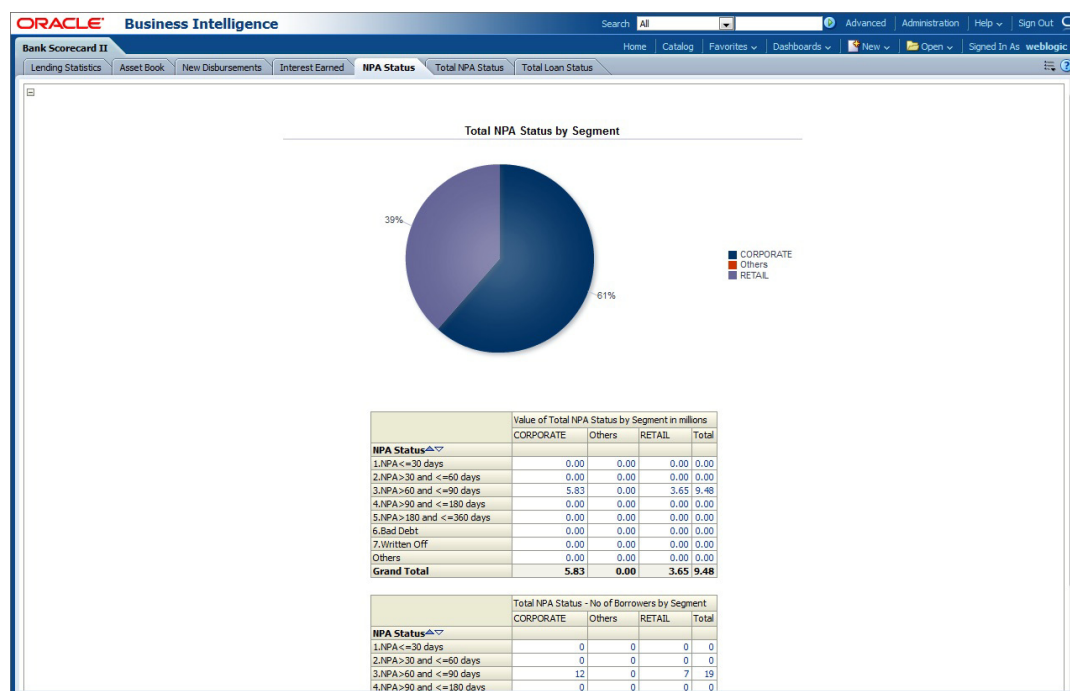
You can view the total amount financed in millions to each industry. You can click the links to drill down to the next levels for further details on each record.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.13 NPA Status

This report shows the details of non-performing assets for each segment. This report shows the details of the previous business day. The generated report is as follows:



You can view the following details:

- Value of total NPA status in millions for each segment
- Number of borrowers based on NPA status for each segment

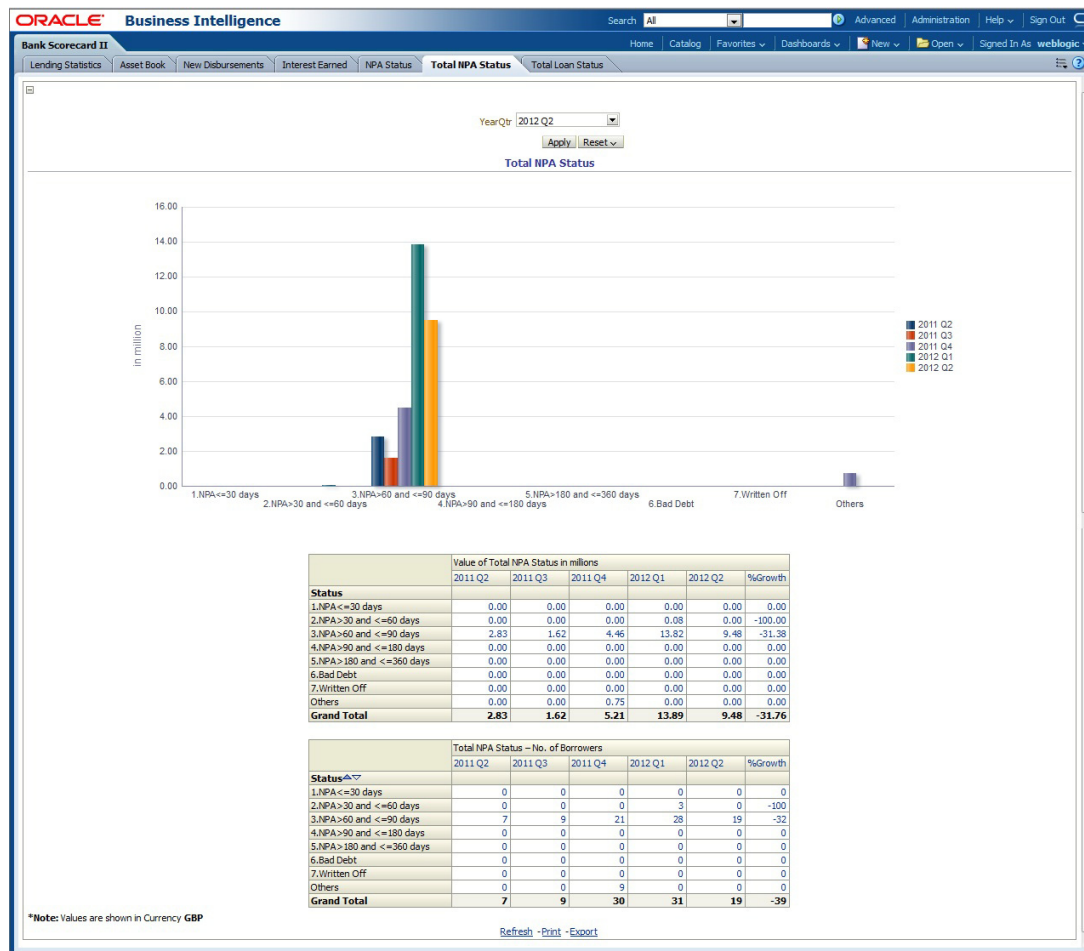
You can drill down to further levels by clicking the links.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.14 Total NPA Status

The generated report is as follows:



You can view the following details:

- Value of total NPA status in millions for the selected quarter and four previous quarters
- Number of borrowers based on NPA status for the selected quarter and four previous quarters

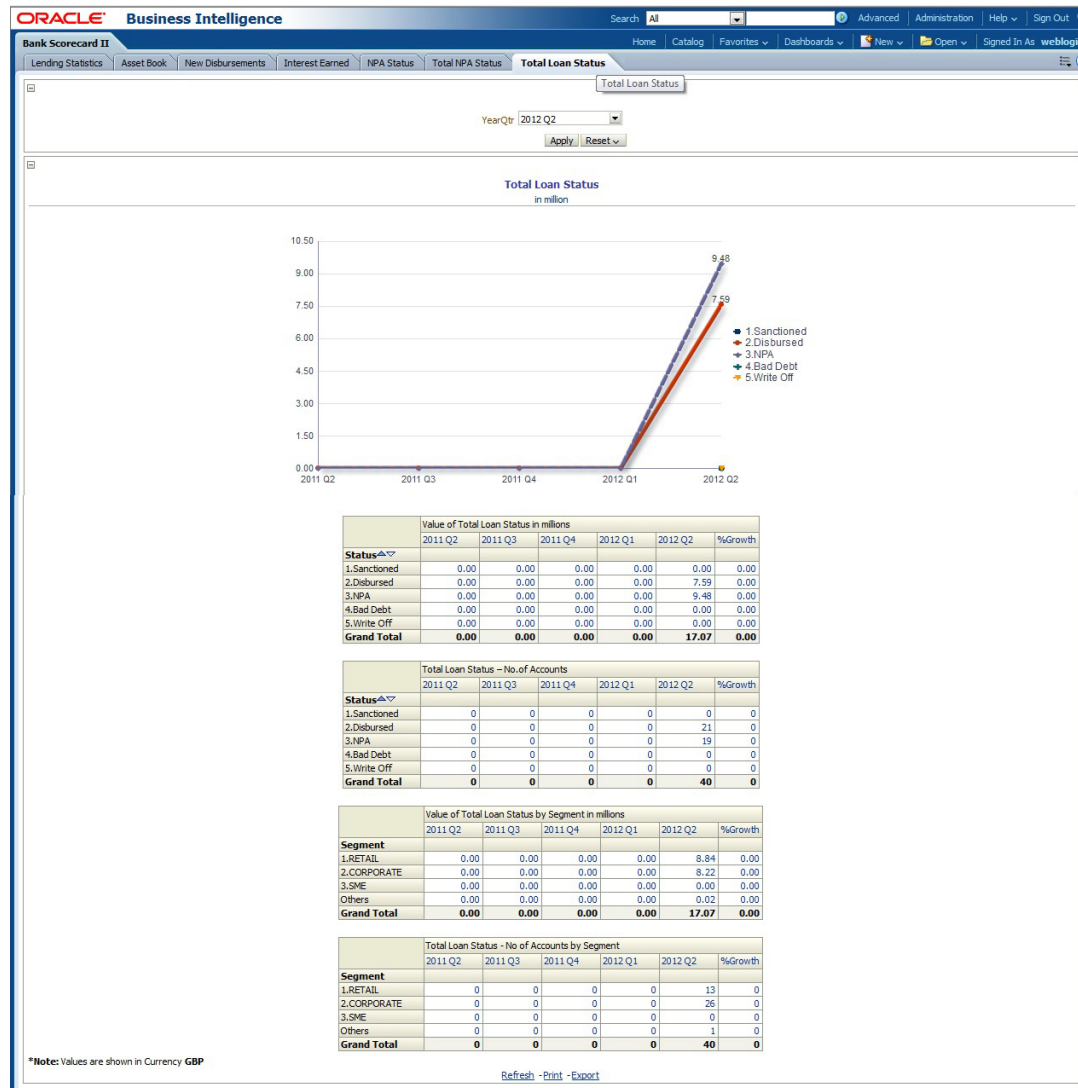
You can drill down to further levels by clicking the links.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.15 Total Loan Status

This report shows the status of loans for each quarter. The generated report is as follows:



You can view the following details:

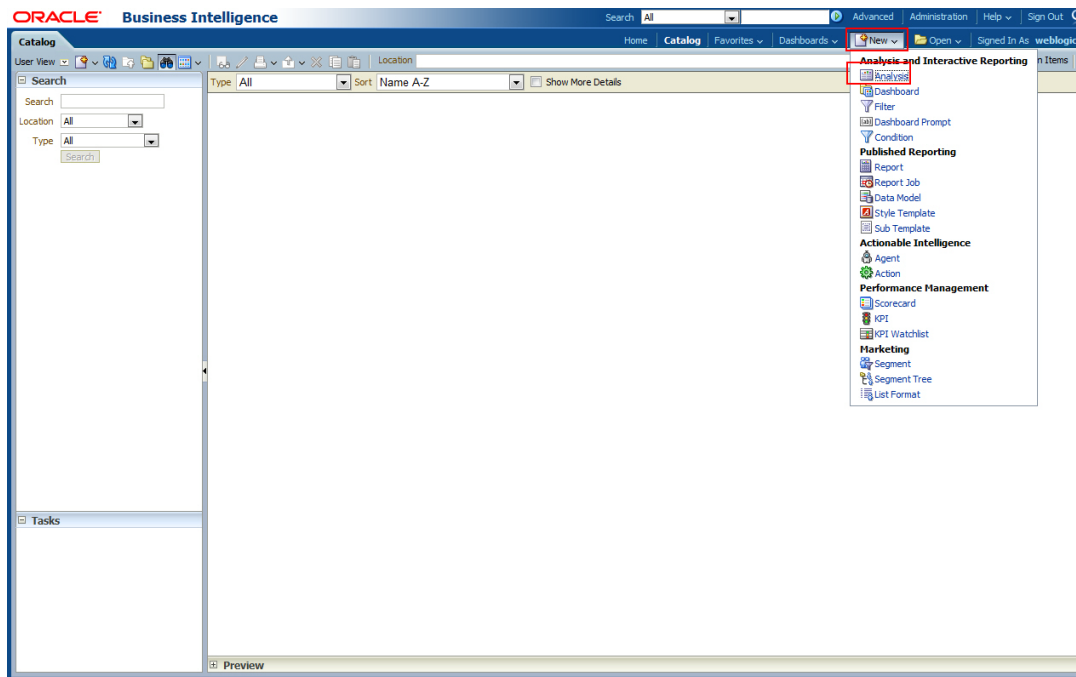
- Value of total loans in millions, for the selected quarter and four previous quarters
- Number of loan accounts for the selected quarter and four previous quarters
- Value of total loans in millions for each customer segment
- Number of loan accounts for each customer segment

The following actions are supported from this screen:

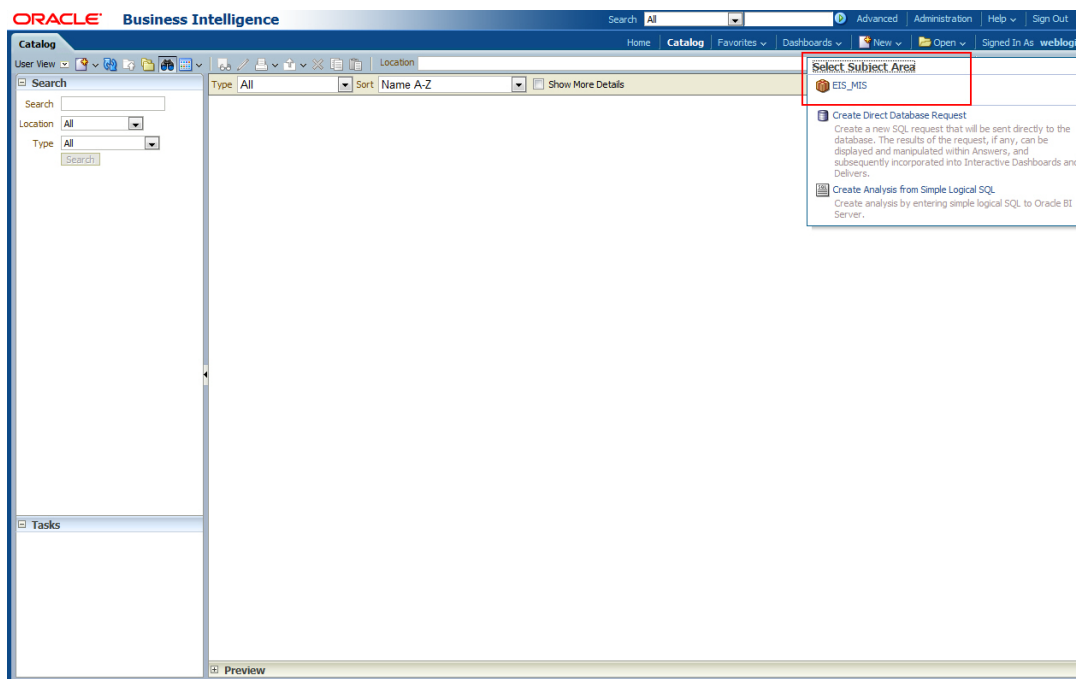
- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.4 Creating Dynamic Reports

You can create dynamic reports using the EIS-MIS RPD. In order to start with creation of a dynamic report, login to OBIEE system.

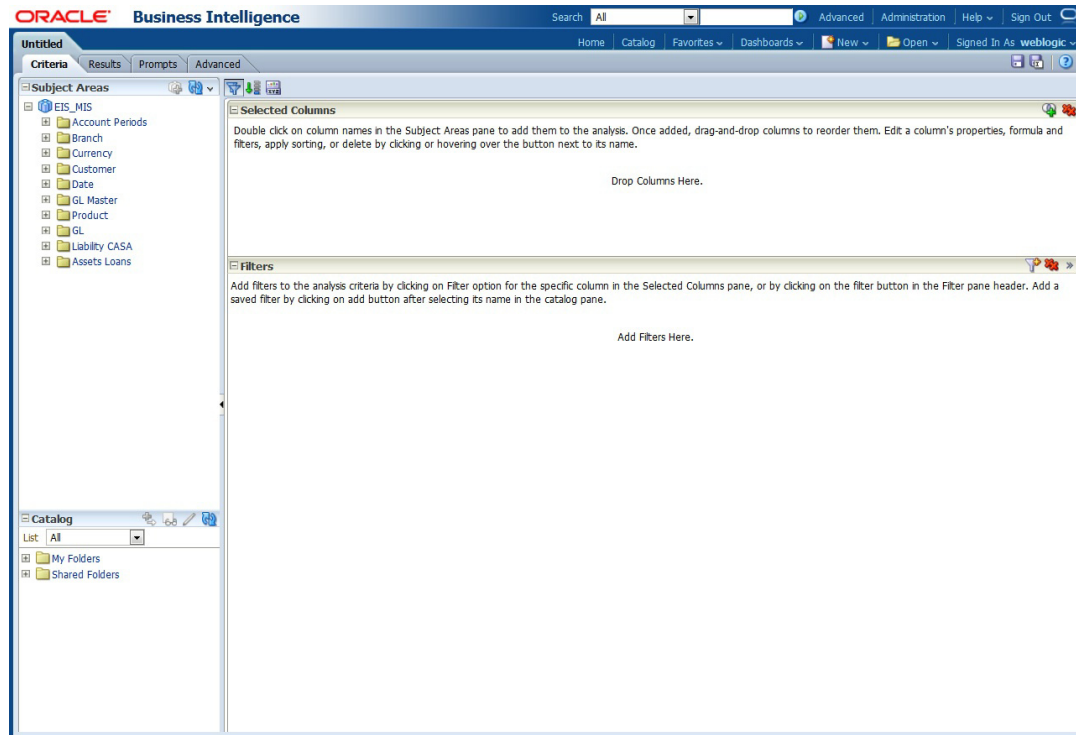


Click 'New' on the toolbar and select 'Analysis'. You will be prompted to select the Subject Area.



Select 'EIS-MIS' from the list.

Navigate to 'Criteria' tab.

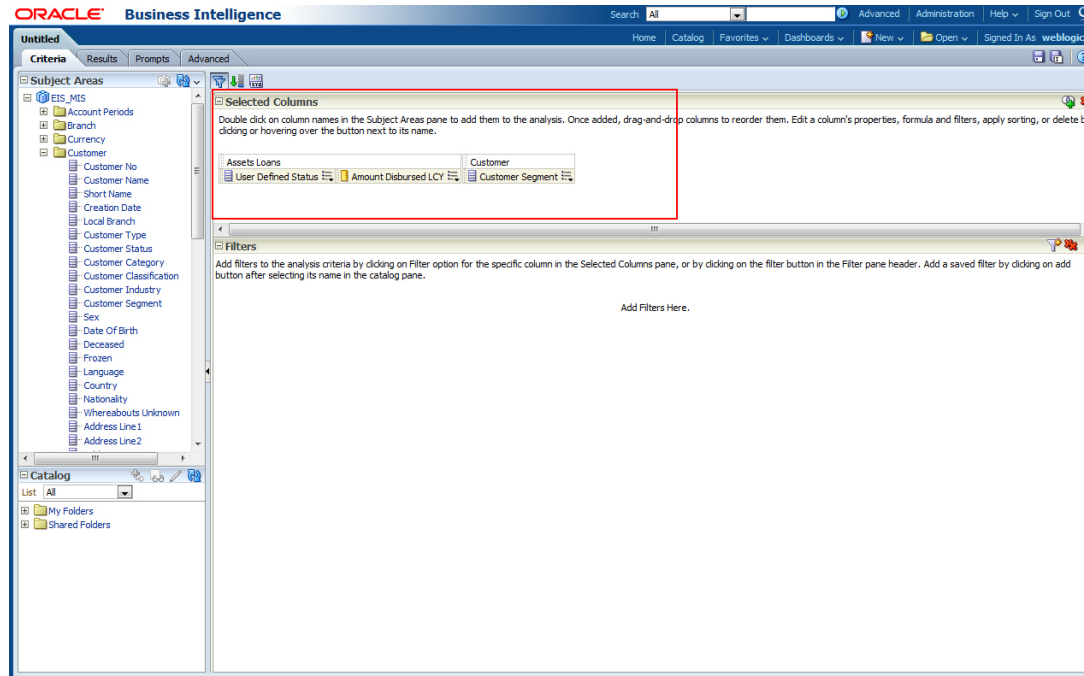


On the left pane, expand the 'EIS-MIS' subject area. You can find the following folders.

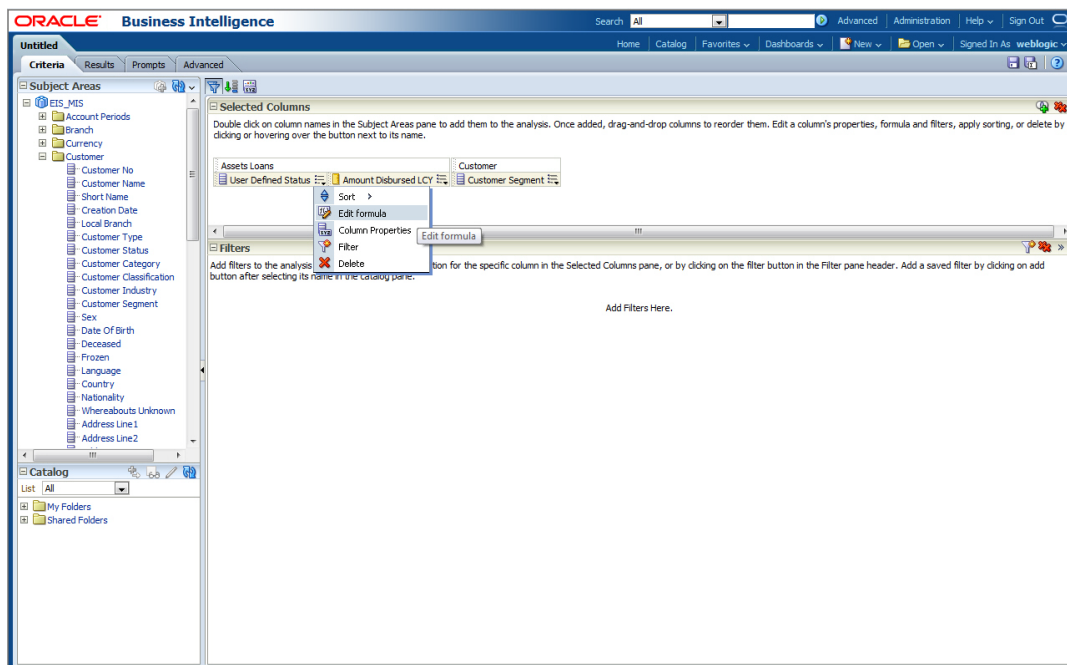
Folder	Data Type	Description
Account Period	Dimensional data	Displays the accounting periods maintained for the bank
Branch	Dimensional data	Displays all the branches maintained for the bank
Currency	Dimensional data	Displays all the currencies maintained for the bank
Customer	Dimensional data	
Date	Dimensional data	Displays all the dates from the start of accounting period to the end of accounting period
GL Master	Dimensional data	Displays all the general ledgers that are maintained in the system
Product	Dimensional data	Displays all the products that are maintained in the system
GL	Fact data	This displays the general ledger balances maintained in the system
Liability CASA	Fact data	Displays the liabilities of the bank, i.e. the current and saving accounts Overdraft accounts are displayed here
Asset Loans	Fact data	Displays all the assets of the bank, i.e. loans and overdrafts

The subject areas that you select for a particular report decide the data that needs to be taken for generating the report. You can expand the folders mentioned above and select the columns that are required in the report.

Double-click a column name to add it to the report. The selected columns are displayed on the screen.



In order to edit the properties and other details specific to the columns, click the list icon next to a selected column.

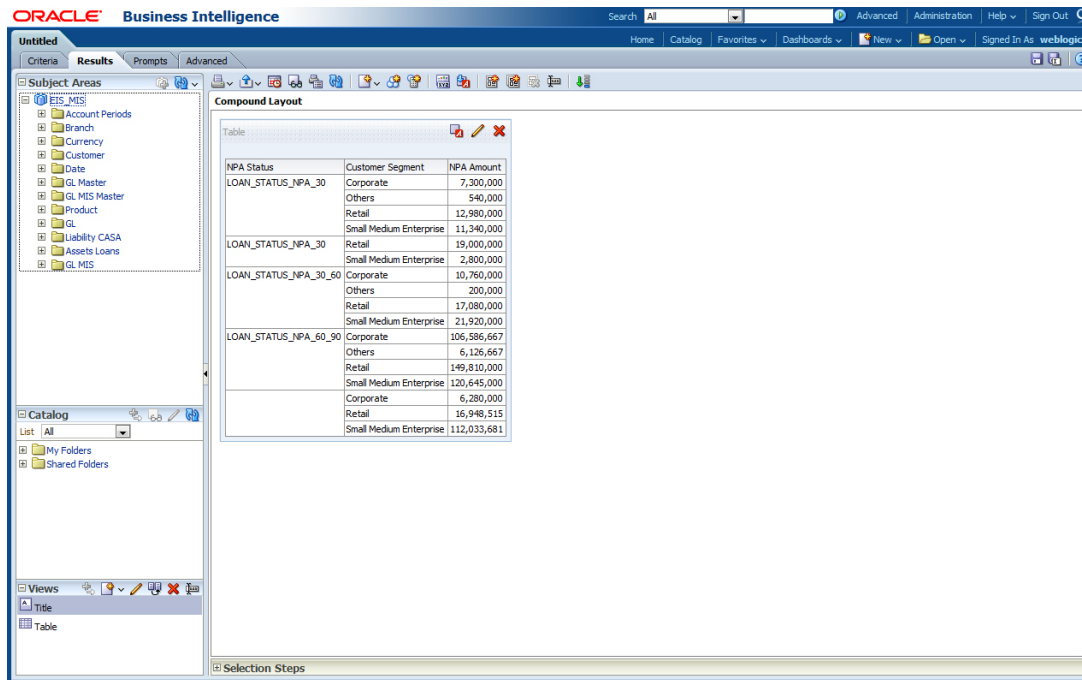


For a selected column, you can perform the following operations:

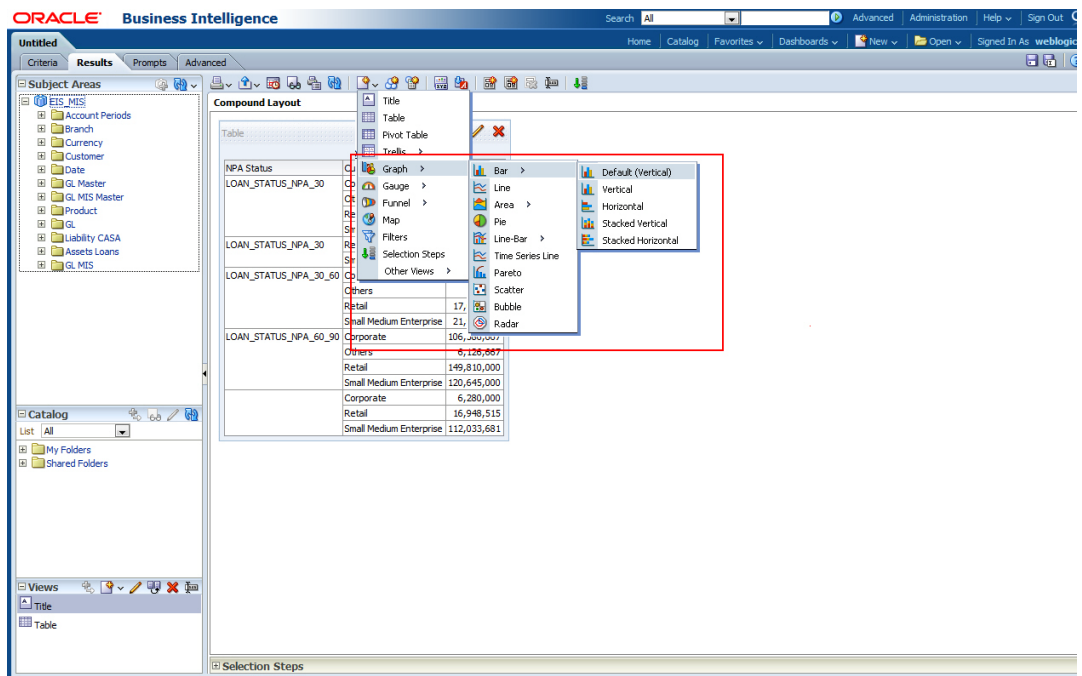
- Sort - sort in ascending or descending order
- Edit Formula - edit the column formula, folder heading, column heading and aggregation rule and add bins

- Column Properties - edit the column properties
- Filter - add new filters
- Delete - remove the columns from the list of selected columns

Once you have added the columns and done the required edits, click 'Results' tab.



From this tab, you can add graphical representation of the data by using the new view button.



Select the type of graphical representation that you need to add.

OBIEE will display the graph in the result area.

The screenshot displays the Oracle Business Intelligence Enterprise Edition (OBIEE) interface. The main window is titled "Compound Layout" and contains two visualizations:

Table: A table showing NPA Status, Customer Segment, and NPA Amount. The data is grouped by NPA Status and further categorized by Customer Segment.

NPA Status	Customer Segment	NPA Amount
LOAN_STATUS_NPA_30	Corporate	7,300,000
	Others	540,000
	Retail	12,980,000
LOAN_STATUS_NPA_30	Small Medium Enterprise	11,340,000
	Retail	19,000,000
LOAN_STATUS_NPA_30_60	Small Medium Enterprise	2,800,000
	Corporate	10,750,000
	Others	200,000
LOAN_STATUS_NPA_30_60	Retail	17,080,000
	Small Medium Enterprise	21,920,000
	Corporate	106,586,667
LOAN_STATUS_NPA_60_90	Others	6,126,667
	Retail	149,810,000
	Small Medium Enterprise	120,645,000
LOAN_STATUS_NPA_60_90	Corporate	6,280,000
	Retail	16,948,515
	Small Medium Enterprise	112,033,681

Graph (3): A pie chart titled "NPA Amount" showing the distribution of NPA amounts across three categories: LOAN_STATUS_NPA_30 (blue), LOAN_STATUS_NPA_30_60 (orange), and LOAN_STATUS_NPA_60_90 (green). The "Customer Segment" is set to "Corporate".

You can drag and drop the items in the result and rearrange the display. If you wish to edit the properties of the graph, click Edit icon on the graph item toolbar,

Once the changes are made, click Save icon to save the report that you have created. You may also add this dynamic report to a dashboard in OBIEE.

For details on creating dashboards and adding reports to dashboard, refer to the documentation of Oracle Business Intelligence Enterprise Edition.

3. Function ID Glossary

R

RPDDTT 2

RPDSCH 4