

Limits and Collateral Management User Guide
Oracle FLEXCUBE Universal Banking
Release 11.11.0.0.0
[May][2022]
Part No. F55411-01



Table of Contents

TABLE OF CONTENTS	1
1. ABOUT THIS MANUAL	1
1.1 INTRODUCTION	1
1.2 AUDIENCE.....	1
1.3 DOCUMENTATION ACCESSIBILITY	1
1.4 ORGANIZATION	1
1.5 ACRONYMS AND ABBREVIATIONS	2
1.6 RELATED DOCUMENTS	3
1.7 GLOSSARY OF ICONS.....	3
2. LIMITS & COLLATERALS	1
2.1 INTRODUCTION	1
2.2 CREDIT SCORE MAINTENANCE	1
2.2.1 <i>Invoking the Credit Score Maintenance Screen</i>	1
2.3 AGENCY DETAILS FOR CREDIT RATING	2
2.3.1 <i>Invoking the Credit Rating Agency Maintenance Screen</i>	2
2.4 USER DEFINED STATUS.....	3
2.4.1 <i>Invoking User Defined Status Maintenance Screen</i>	3
2.5 LIABILITY MAINTENANCE.....	4
2.5.1 <i>Maintaining Liability Maintenance</i>	4
2.5.2 <i>Scores Button</i>	8
2.5.3 <i>Credit Rating Button</i>	8
2.6 CUSTOMER TO LIABILITY LINK.....	9
2.6.1 <i>Invoking the Customer to Liability Link Maintenance Screen</i>	9
2.7 COVENANT MAINTENANCE.....	11
2.7.1 <i>Invoking the Covenant Maintenance Screen</i>	11
2.8 COLLATERAL TYPES MAINTENANCE	13
2.8.1 <i>Invoking Collateral Types Maintenance Screen</i>	13
2.9 COLLATERAL CATEGORY MAINTENANCE.....	14
2.9.1 <i>Invoking Collateral Category Maintenance Screen</i>	14
2.10 ISSUER MAINTENANCE.....	17
2.10.1 <i>Invoking the Issuer Maintenance Screen</i>	17
2.11 SECURITIES MAINTENANCE	19
2.11.1 <i>Invoking the Securities Maintenance Screen</i>	19
2.12 INSURANCE COMPANY DETAILS	22
2.12.1 <i>Viewing Insurance Company Details</i>	22
2.13 INSURANCE TYPES DETAILS.....	24
2.13.1 <i>Viewing Insurance Types Details</i>	24
2.14 COLLATERALS MAINTENANCE.....	25
2.14.1 <i>Invoking Collaterals Maintenance Screen</i>	25
2.14.2 <i>Insurance Details Button</i>	32
2.14.3 <i>Covenant Button</i>	34
2.14.4 <i>Shared Details Button</i>	36
2.14.5 <i>Linked Contract-Accounts Button</i>	36
2.14.6 <i>UDE Values Button</i>	38
2.14.7 <i>Source Restrictions Button</i>	39
2.14.8 <i>Haircut Schedules Button</i>	39
2.14.9 <i>Specific Details Button</i>	41
2.14.10 <i>Field Investigation Details Button</i>	51
2.14.11 <i>Valuation Details Button</i>	52
2.14.12 <i>External Check Button</i>	53
2.14.13 <i>Legal Opinion Button</i>	54
2.14.14 <i>Risk Evaluation Button</i>	55
2.14.15 <i>Collateral Perfection Button</i>	57
2.15 COLLATERAL POOL MAINTENANCE.....	58

2.15.1	<i>Invoking Collateral Pool Maintenance Screen</i>	58
2.16	FACILITIES MAINTENANCE	62
2.16.1	<i>Invoking the Facilities Maintenance Screen</i>	62
2.16.2	<i>Schedules Button</i>	72
2.16.3	<i>Covenant Button</i>	75
2.16.4	<i>Value Date Button</i>	76
2.16.5	<i>Exposure Button</i>	76
2.16.6	<i>Charges Button</i>	77
2.16.7	<i>UDE Details Button</i>	78
2.16.8	<i>Pool Links Button</i>	79
2.16.9	<i>Limit Restriction Button</i>	81
2.16.10	<i>Tenor Restrictions Button</i>	86
2.16.11	<i>Source Restrictions Button</i>	89
2.16.12	<i>Mandate Button</i>	89
2.16.13	<i>Comments on Facility Button</i>	90
2.16.14	<i>Including Netting Amount in Facility's Netting Contribution</i>	91
2.16.15	<i>Viewing Previous Credit Limit Changes</i>	92
2.17	TRACK EXPOSURE MAINTENANCE	95
2.17.1	<i>Invoking Track Exposure Maintenance Screen</i>	95
2.17.2	<i>Value Date Exposure Button</i>	98
2.18	EXPOSURE ANALYSIS	99
2.19	EXPOSURE DASHBOARD	104
2.20	ACCOUNT/CONTRACT BALANCE MAINTENANCE FOR NETTING	106
2.20.1	<i>Invoking the Account/Contract Balance for Netting screen</i>	106
2.21	EAR MARKING MAINTENANCE	108
2.21.1	<i>Invoking the Ear Marking Maintenance Screen</i>	108
2.22	GLOBAL BLOCK EXPOSURE MAINTENANCE	110
2.22.1	<i>Invoking the Global Exposure Block Maintenance Screen</i>	110
2.23	EXCEPTION QUEUE MAINTENANCE	112
2.23.1	<i>Invoking the Exception Queue Maintenance Screen</i>	112
2.24	EXCEPTION QUEUE SLAB MAINTENANCE	112
2.24.1	<i>Invoking the Exception Queue Slab Maintenance</i>	112
2.25	SECTOR AND INDUSTRY MAINTENANCE	114
2.25.1	<i>Invoking the Sector and Industry Maintenance</i>	114
2.26	LIMITS & COLLATERALS PARAMETER DETAILS	115
2.26.1	<i>Invoking the Global Exposure Parameter Detail</i>	115
2.27	FACILITIES AMOUNT TRANSFER MAINTENANCE	118
2.27.1	<i>Invoking the Facilities Amount Transfer Maintenance</i>	118
2.28	FORCE COLLATERAL REVALUATION	120
2.28.1	<i>Invoking the Ad-Hoc Revaluation Screen</i>	120
2.29	MULTI AUTHORIZATION MAINTENANCE	121
2.29.1	<i>Invoking the Multi Authorization Maintenance Screen</i>	121
2.30	DUAL AUTHORIZATION OF UTILIZATION TRANSACTION	124
2.31	LIABILITIES MERGER	125
2.31.1	<i>Invoking Liability Merger Maintenance Screen</i>	125
2.31.2	<i>Invoking Liability Merger Process Screen</i>	127
2.32	ALERT DEFINITION	128
2.32.1	<i>Invoking Alert Definition Screen</i>	128
2.32.2	<i>Preferences Tab</i>	134
2.32.3	<i>Target Tab</i>	135
2.32.4	<i>Message Tab</i>	136
2.32.5	<i>Viewing Alert Definition Summary</i>	139
2.33	ALERT SELECTION CRITERIA	140
2.33.1	<i>Viewing Alert Selection Criteria Screen</i>	140
2.33.2	<i>Viewing Alert Criteria Definition Summary</i>	141
3.	CREDIT DESKTOP	1
3.1	INTRODUCTION	1
3.2	CREDIT DESKTOP	1

3.2.1	Invoking Credit Desktop.....	1
3.2.2	Search Results.....	4
3.2.3	Additional Information.....	5
3.2.4	Comments Tab.....	5
3.2.5	Report Types.....	6
4.	QUERIES.....	1
4.1	LIABILITIES QUERY.....	1
4.1.1	Invoking the Liability Query Screen.....	1
4.2	LIABILITY HISTORY.....	3
4.2.1	Invoking the Liability History Query Screen.....	3
4.3	UTILIZATION TRANSACTION QUERY.....	4
4.3.1	Invoking the Utilization Transaction Query Screen.....	4
4.4	COVENANTS QUERIES.....	5
4.4.1	Invoking the Facility Covenants Query Screen.....	5
5.	REPORTS.....	1
5.1	GENERATING REPORTS.....	1
5.2	COVENANT HISTORY REPORTS.....	1
5.2.1	Generating Covenant History Reports.....	1
5.2.2	Contents of the Report.....	2
5.3	OVER DRAWN LINES REPORT.....	2
5.3.1	Viewing Over Drawn Lines Report.....	2
5.3.2	Contents of the Report.....	3
5.4	UTILIZATIONS REPORT DATE WISE REPORT.....	5
5.4.1	Viewing Utilization Report Date Wise Report.....	5
5.4.2	Contents of the Report.....	6
5.5	COLLATERAL DETAILS REPORT.....	7
5.5.1	Viewing Collateral Details Report.....	7
5.5.2	Contents of the Report.....	7
5.6	POOL LINKAGE REPORT.....	8
5.6.1	Viewing Pool Linkage Report.....	8
5.6.2	Contents of the Report.....	9
5.7	CREDIT MOVEMENT REPORT.....	10
5.7.1	Viewing Credit Movement Report.....	10
5.7.2	Contents of the Report.....	11
5.8	LIMIT DETAILS REPORT.....	13
5.8.1	Viewing Limit Details Report.....	13
5.8.2	Contents of the Report.....	13
5.9	LINE SUMMARY REPORT.....	14
5.9.1	Viewing Line Summary Report.....	14
5.9.2	Contents of the Report.....	15
5.10	EXCEPTION REPORT.....	16
5.10.1	Viewing Exception Report.....	16
5.10.2	Contents of the Report.....	17
6.	ANNEXURE 1 - UTILIZATION TRANSACTIONS.....	1
6.1	NEW UTILIZATION.....	1
6.1.1	Input Utilization.....	2
6.1.2	Validations for a New Utilization Process.....	5
6.1.3	Authorize Utilization.....	7
6.1.4	Delete Utilization.....	8
6.1.5	Technical Undo (Special Delete).....	8
6.2	INCREASE/DECREASE UTILIZATION.....	9
6.2.1	Validations for Modify Utilization Process.....	11
6.3	ALTER UTILIZATION.....	11
6.3.1	Input Alter Utilization.....	11
6.4	REVERSE UTILIZATION.....	15
6.4.1	Input Reverse Utilization.....	15

6.5	SET BALANCE OF UTILIZATION TRANSACTION	17
6.5.1	<i>Validations for Modify Utilization process</i>	19
6.6	QUERY UTILIZATION.....	19
6.7	MATURE UTILIZATION TRANSACTION	20
6.8	UTILIZATION TRANSACTION SCREEN.....	22
6.9	RECONCILIATION OF UTILIZATION TRANSACTIONS	25
6.10	INCREASING/DECREASING UTILIZATIONS	26
6.11	LINKING AN UTILIZATION TRANSACTION TO A FACILITY.....	27
6.11.1	<i>Collateral Pool Utilization Transaction Process</i>	28
6.11.2	<i>Utilization Transaction Status</i>	28
7.	ANNEXURE 2 - VALUE DATED FACILITY.....	1
7.1	VALUE DATE BASED FACILITY MAINTENANCE	1
7.2	VALUE DATE BASED UTILIZATION	2
7.2.1	<i>Processing Value Date Based Utilization</i>	2
7.2.2	<i>Back Valued Transactions</i>	2
7.2.3	<i>EOD Processing</i>	3
8.	ANNEXURE 3 – REVALUATION	1
8.1	CURRENCY REVALUATION.....	1
8.1.1	<i>Facility Currency and Utilization Currency</i>	1
8.1.2	<i>Facility Currency and Collateral Currency</i>	3
8.2	COLLATERAL REVALUATION	5
8.2.1	<i>Collateral Revaluation of Market Based Securities</i>	5
8.2.2	<i>Collateral Revaluation of Non-Market Based Securities</i>	9
9.	ANNEXURE 4 - GATEWAY PROCESSES & INTERFACES.....	1
9.1	GATEWAY ONLINE.....	1
9.1.1	<i>Gateway Online Process</i>	1
9.1.2	<i>Maintenance Transactions</i>	1
9.1.3	<i>Batch Process</i>	2
9.1.4	<i>Reprocessing Locked Online Transactions</i>	2
9.1.5	<i>Technical undo (Functional Rollback)</i>	2
9.2	GATEWAY BATCH.....	2
9.2.1	<i>Gateway Batch Process</i>	2
9.2.2	<i>Batch Inbound Process</i>	2
9.2.3	<i>Batch Outbound Process</i>	3
9.3	INTERFACES	4
10.	FUNCTION ID GLOSSARY	6

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Limits and Collateral Management module. It provides an overview and takes you through the various steps involved in setting up and maintaining the Limits and Collateral Management module.

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 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 Organization

This manual is organized into the following chapters:

Chapter	Description
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	<i>Limits & Collaterals</i> explains a series of maintenance options facilitated in Limits and Collateral Management module.
Chapter 3	<i>Queries</i> explains about the query functions and helps you to query records on Liabilities, Transactions, Collateral Covenants, and so on.

Chapter 4	<i>Reports</i> provide a list of reports that can be generated in this module and also explains their contents.
Chapter 5	<i>Annexure 1 - Value Dated Facility</i> describes how to track and maintain all facility utilizations based on the value date of the transaction.
Chapter 6	<i>Annexure 2 – Revaluation</i> describes how to maintain the fluctuating exchange rates of marketable securities such as currency and collateral, over a period of time.
Chapter 7	<i>Annexure 3 - Gateway Processes & Interfaces</i> details on how an external system can be integrated with LCM module for communication.
Chapter 8	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 **Acronyms and Abbreviations**

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

Acronym	Description
UI	User Interface
LCM	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

1.6 **Related Documents**

- The Procedures User Manual

1.7 **Glossary of Icons**

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Limits & Collaterals

2.1 Introduction

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

2.2 Credit Score Maintenance

2.2.1 Invoking the Credit Score Maintenance Screen

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 'Credit Score Maintenance' screen. These credit scores can later be linked to Liability Maintenance (GEDMLIAB) for assessing the liability score.

Credit Score Maintenance is a bank level maintenance and will be accessible in all Branches. You can invoke the 'Credit 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.

The screenshot shows a software window titled "Credit Score Maintenance". At the top left, there are two buttons: "New" and "Enter Query". Below these are two text input fields: "Score Name *" and "Score Description". A horizontal line separates the input area from a "Fields" section. This section contains a list of fields: "Maker", "Checker", "Mod No", "Date Time:", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is positioned in the bottom right corner of the window.

Enter the following details:

Credit Score Name

Specify a unique credit score name here.

Credit Score Description

Give a brief description of the score.



Note: This is only for information and not for processing.

2.3 Agency Details for Credit Rating

2.3.1 Invoking the Credit Rating Agency Maintenance Screen

You can maintain details regarding credit rating agencies in the 'Credit Rating Agency 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 (GEDMLIAB) for specifying customer rating published by an agency.

You can invoke the 'Credit Rating Agency 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	Priority
<input type="text"/>	<input type="text"/>	<input type="text"/>

Enter the following details:

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 Details

Specify the following here:

Credit Rating

Specify the unique Credit Rating code/ID.

Credit Rating Description

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

Priority

Specify the priority of the credit rating to enable sequencing of the credit rating.



Note: This is only for information and not for processing.

2.4 User Defined Status

2.4.1 Invoking User Defined Status Maintenance Screen

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. This can later be linked to Liability Maintenance (GEDMLIAB) & Facilities Maintenance (GEDFACTL) for choosing the status of the liability or facility respectively.

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

A screenshot of a software application window titled "User Define Status Maintenance". The window has a blue header bar with a diamond icon on the left and standard window controls (minimize, maximize, close) on the right. Below the header, there is a toolbar with "New" and "Enter Query" buttons. The main area contains two input fields: "User Defined Status *" and "Description". At the bottom, there is a "Fields" section with a scrollable list of fields: "Maker", "Checker", "Mod No", "Date Time:", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the window.

Enter the following details:

User Defined Status

Provide a name/ID for the status here.

Description

Give a brief description of the status.

2.5 Liability Maintenance

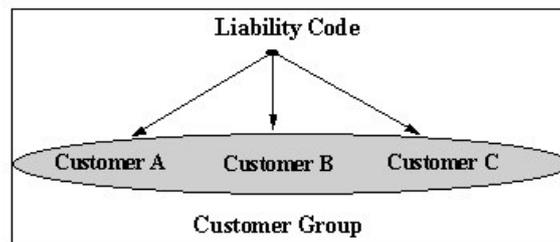
2.5.1 Maintaining Liability Maintenance

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

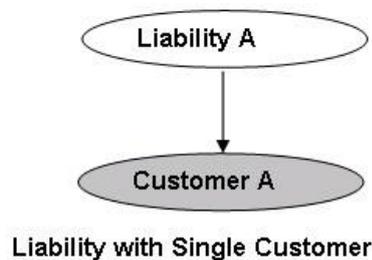
Single Liability Linked To Multiple Customers

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.

Main Liability Number

Specify the main liability number. The adjoining option list displays a list of liability numbers maintained in the system. Choose the appropriate one.

The child liability's overall limit amount should not exceed the parent liability's overall limit amount.

During Utilization transaction, the utilization is tracked for both the specified Liability and also the parent Liability to which it is linked.

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

Specify the currency with which the liability is associated. If Liability currency is different from Limit currency specified in Global Exposure Parameter then the Liability amount is converted to the limit currency.

System displays an override message, if the LCY equivalent of overall limit of the customer liability is greater than 35000 USD.

Overall limit amount \$1 of the customer liability exceeds the maintained Internal Lending Limit Equivalent Amount \$2.



Note: You can modify the Liability Currency after authorization if:

- There are no lines, collaterals or collateral pools linked to the liability.
- The liability is not utilized.
- The liability is not the parent liability for another child liability

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 maintained in the credit rating sub screen is displayed here.



Note: These details are maintained only for information and have no processing impact.

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.



Note: These details are maintained only for information and have no processing impact.

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.



Note: System validates the overall limit amount against the internal lending limit equivalent amount. If the overall limit amount is greater than the Internal Lending Limit Equivalent Amount then the system displays an override message as 'Overall limit amount \$1 of the customer liability exceeds the maintained Internal Lending Limit Equivalent Amount \$2.'

Counterparty Appetite

Specify the total project limit which can be sanctioned to the customer. This value must be less than or equal to the overall limit of the liability. If it exceeds the overall limit under the liability, the system will display an error message.

Head Room Limit

The system displays the future dated headroom available to the customer.

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 the netting amount defined in the 'Account/Contract Balance for Netting' screen will be updated in the 'Netting Contribution' field for the specific facility for which 'Netting required' checkbox is enabled.

This is only for information and not for processing.

You can have the Facility to display the Netting Amount in the 'Netting Contribution' screen. For more details on this feature, refer the section 'Including Netting Amount in Facility's Netting Contribution' in this document.

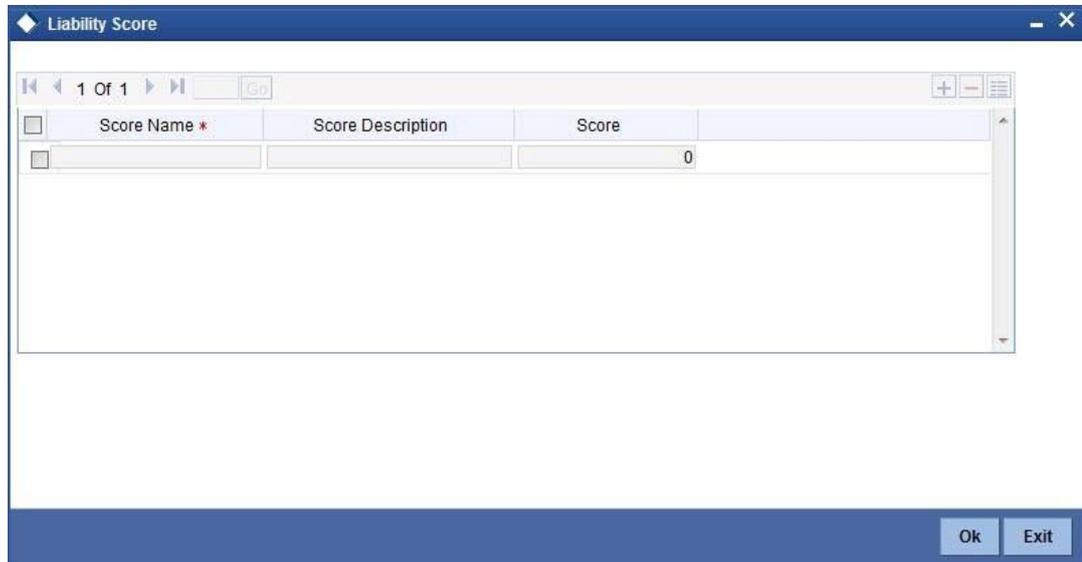


Note: Limits tracking at liability level is based on liability tracking at the parameterization level.

- If the liability tracking is enabled, then the system allows you to track the limit at the liability level.
- Disabling liability tracking does not allow tracking limits at liability level.

2.5.2 Scores Button

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.



The screenshot shows a window titled "Liability Score" with a table containing one row. The table has three columns: "Score Name *", "Score Description", and "Score". The "Score" column contains the value "0". There are "Ok" and "Exit" buttons at the bottom right of the window.

Score Name *	Score Description	Score
		0

Score Name

Select the score name from the adjoining option list.

Score Description

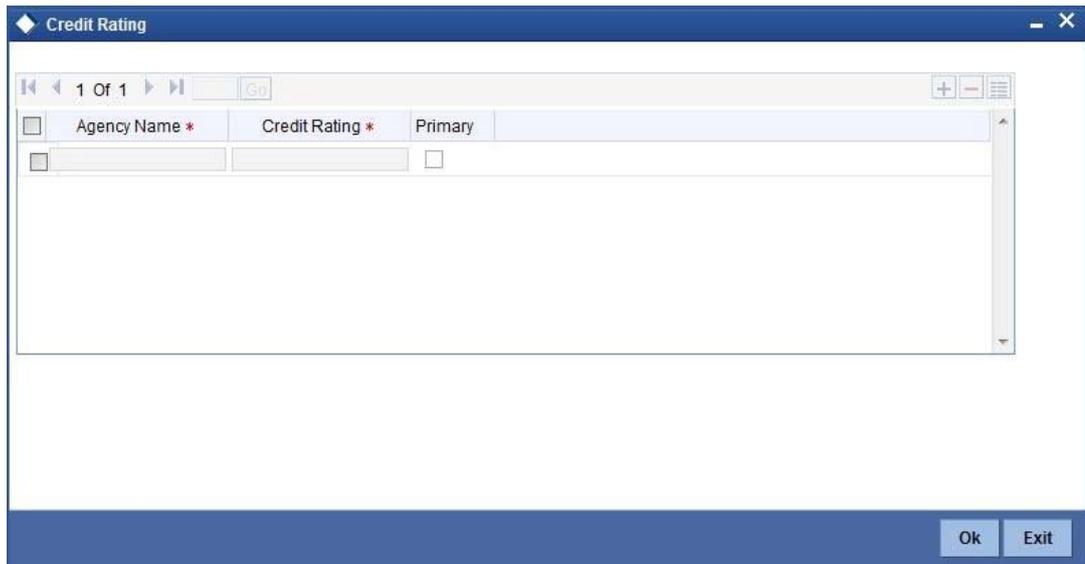
Give a brief description on the liability score.

Score

Specify the liability score here.

2.5.3 Credit Rating Button

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.

Agency Name

Select the credit rating agency name from the adjoining option list.

Credit Rating

Select the credit rating from the adjoining option list.

Primary

Select one of the Credit ratings as the primary rating for liability.

2.6 Customer to Liability Link

2.6.1 Invoking the Customer to Liability Link Maintenance Screen

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 Link Maintenance' screen by typing 'GEDCULIK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Branch Code

The branch code of the branch in which the Customer to liability link Maintenance is done gets defaulted here.

Customer Number

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

Liability Number and Liability Name

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

Sector Code

Specify the sector code to which the customer belongs. Alternatively, you can select the sector code from the option list. The list displays all valid sector codes maintained in the system.

Industry Code

Specify the industry code to which the customer belongs. Alternatively, you can select the industry code from the option list. The list displays all valid industry codes maintained in the system.

Customer Exposures

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 - The exposure type for the exposure, as maintained in the 'Track Exposure Maintenance' screen gets defaulted here based on the 'Exposure Name' chosen.

- Exposure Code - Specify an exposure code which is maintained in the 'Track Exposure Maintenance' screen.
- Exposure Description - The description for the exposure, as maintained in the 'Track Exposure Maintenance' screen gets defaulted here based on the 'Exposure Name' chosen.

 **Note:**

- The Customer to Liability Link Maintenance is mandatory, when limits tracking are required under any of the Oracle FLEXCUBE modules.
- In the 'Customer Exposures' section, the 'exposure name' LOV will display the exposures having utilization type as 'Customer' maintained in the 'Track Exposure Maintenance' (GEDTREXP) screen.
- 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.
- When account for the customer is created without maintaining liability and later the liability is created and linked to the customer, the 'Limits tracking' option at the customer level would be automatically selected by the system.

2.7 **Covenant Maintenance**

2.7.1 **Invoking the Covenant Maintenance Screen**

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 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 Convent has to collected/revised. 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.

Remarks

Specify the remarks about the covenant maintenance.

This can be linked to 'Collateral Category Maintenance' screen (GEDCOLCA), 'Collaterals Maintenance' screen (GEDCOLLT) and 'Facilities Maintenance' screen (GEDFACTL) for choosing the covenant that is to be linked to the Collateral Category, Collaterals and Facilities respectively. On choosing the covenant in these screens the values maintained for the covenant is defaulted. You can modify these defaulted values.

2.8 Collateral Types Maintenance

2.8.1 Invoking Collateral Types Maintenance Screen

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.

The screenshot shows a software window titled "Collateral Types Maintenance". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are three input fields: "Collateral Type *", "Description", and "Interest Rate". At the bottom of the window, there is a "Fields" section with a list of fields: "Maker Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the window.

Collateral Type

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

Description

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

Interest Rate

Specify the interest rate to be applied on the customer account when customer uses the overdraft facility against the collateral type.

This can later be linked to 'Collateral Category Maintenance' screen (GEDCOLCA), 'Issuer Maintenance' screen (GEDISSUR) and 'Securities' screen (GEDSECTY) for choosing the collateral type.

2.9 Collateral Category Maintenance

2.9.1 Invoking Collateral Category Maintenance Screen

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.

Type Name *	Description	Haircut Percentage *	Primary
			<input type="checkbox"/>

Category Name and Category Description

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

Collateral Type and Collateral Description

Specify the collateral type. Collateral description will default from the 'Collateral Types Maintenance' screen based on Collateral type chosen.

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

Remarks

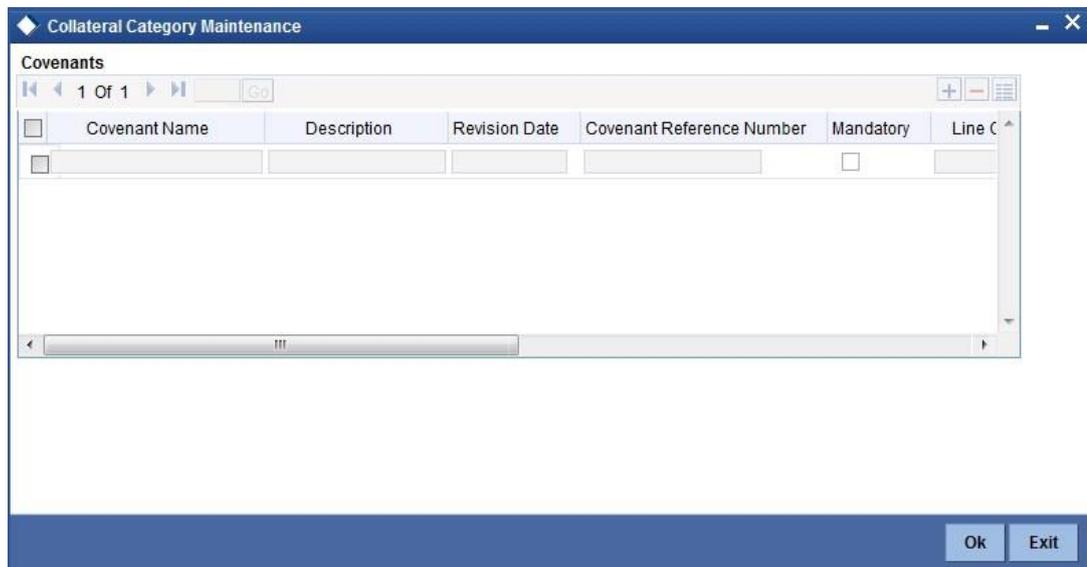
Specify the remarks about the collateral category maintenance.

2.9.2 Covenant Button

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.



Covenant Name

Specify a covenant name which is maintained in the 'Covenant Maintenance' screen.

Description

The description for the covenant, as maintained in the 'Covenant Maintenance' screen gets defaulted here based on the 'Covenant Name' chosen.

Revision Date

The system defaults the Revision Date for the covenant, on save of the collateral category record, based on the Frequency and Due Date of the covenant, maintained in the 'Covenant Maintenance' screen.

Covenant Reference No

Specify the covenant reference no for the collateral category being maintained.

Mandatory

The mandatory field for the covenant, as maintained in the 'Covenant Maintenance' screen gets defaulted here based on the 'Covenant Name' chosen.

Grace Days

The grace days for the covenant, as maintained in the 'Covenant Maintenance' screen gets defaulted here based on the 'Covenant Name' chosen.

This can later be linked to 'Collaterals Maintenance' screen (GEDCOLLT) for choosing the collateral category while maintaining the collateral.

2.10 Issuer Maintenance

2.10.1 Invoking the Issuer Maintenance Screen

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.

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

Select the Issuer Identification Number if any, from the adjoining option list.

The option list for 'Issuer Identification Number' displays only those customers that belong to the bank and those that have been created in the application using the screen 'Customer Maintenance' (STDCIF) with the checkbox 'Issuer Customer' enabled.

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.

Collateral Type

Select the collateral type for which issuer limits are being specified.

Limit Currency

Select the limit currency from the adjoining option list.

Limit Amount

Specify the limit amount for that collateral type in the limit currency.

This can later be linked to 'Securities Maintenance' screen (GEDSECTY) for choosing the issuer code while maintaining the security.

2.11 Securities Maintenance

2.11.1 Invoking the Securities Maintenance Screen

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 LCM module. 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.

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

Security Code

Assign a unique ID to identify the security. This ID is called the Security Code. This ID 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.

For 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 revaluates 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.

For 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.

For 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

This can later be linked to 'Collaterals Maintenance' screen (GEDCOLLT) for maintaining market value based collaterals.

2.12 Insurance Company Details

2.12.1 Viewing Insurance Company Details

You can maintain the details of insurance companies using 'Insurance Company Details' screen. You can later use this information while maintaining details of collaterals offered by customers.

To invoke this screen, type 'GEDINSCO' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows a software window titled "Insurance Company Summary". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are several input fields: "Insurance Company Name *" (with an asterisk indicating it's required), "Short Name", "Address Line 1", "Address Line 2", "Address Line 3", and "Address Line 4". At the bottom of the window, there is a "Field" dropdown menu and an "Exit" button. The bottom status bar contains the following text: "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status".

Specify the following details:

Insurance Company Name

Specify the name of the insurance company. This must be a unique name, using which you can identify the insurance company later.

Short Name

Specify a short name to identify the insurance company.

Address Line 1 to 4

Specify the address of the insurance company in the fields provided.

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

Viewing Insurance Company Summary

You can view the summary of all insurance company details maintained in the system using 'Insurance Company Details Summary' screen. To invoke this screen, type 'GESINSCO' in the field at the top right corner of the application toolbar and click the adjoining arrow button

Authorization Status	Record Status	Insurance Company Name	ID

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Insurance company name

Once you have specified the search criteria, click 'Search' button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance company name

2.13 Insurance Types Details

2.13.1 Viewing Insurance Types Details

You can maintain insurance types using 'Insurance Type Details' screen. You can later use this information while maintaining details of collaterals offered by customers.

To invoke this screen, type 'GEDINSTY' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Field	Maker	Checker	Mod No	Date Time:	Record Status
-------	-------	---------	--------	------------	---------------

Specify the following details:

Insurance Type

Specify the insurance type. This must be a unique value, using which you can identify the insurance type later.

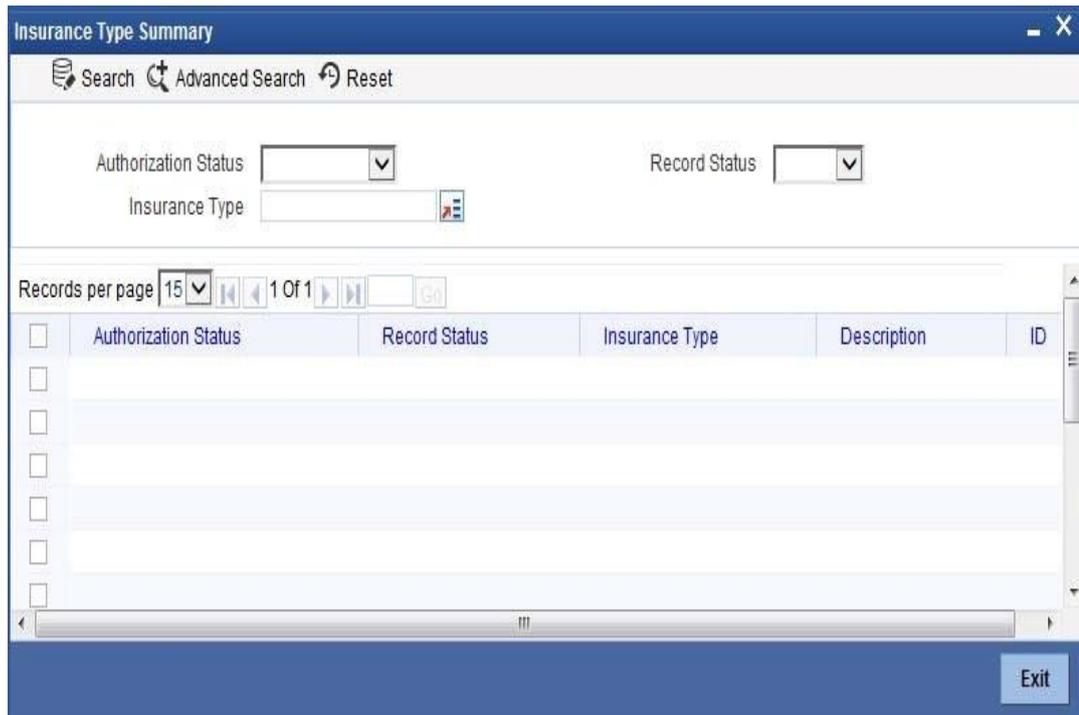
Description

Specify a brief description of the insurance type.

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

Viewing Insurance Type Summary

You can view the summary of all insurance types maintained in the system using 'Insurance Type Details Summary' screen. To invoke this screen, type 'GESINSTY' in the field at the top right corner of the application toolbar and click the adjoining arrow button



You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Insurance type

Once you have specified the search criteria, click 'Search' button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance type
- Description of the insurance type

2.14 **Collaterals Maintenance**

2.14.1 **Invoking Collaterals Maintenance Screen**

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

Specify the liability Number for which the collateral is linked. Alternatively you can select the liability number from the list. The list displays all valid liability number maintained in the system. Collaterals issued have to be linked to a liability.

Customer Number

The system displays the customer number based on the liability number specified.

The option list of liability number will have customer number as search criteria. Once the liability number with the customer number combination is selected, the customer number field will be defaulted and you will not be able to modify.

Collateral Code

Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique.

Collateral Description

Give a brief description of the collateral here.

Remarks

Specify remarks, if any.

Collateral Currency

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

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	$(70/100) * 5,00,000 = 350000$
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

On save of the collateral, system calculates the amount contribution that will be applicable for the collateral after applying the hair cut percentage on the collateral value.

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.

Revision Date

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

Revaluation Date

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

Revalue Collateral

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

Category Name

Select the name of the category from the adjoining option list.

Utilization Amount

The system computes and displays the utilization amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.

Available Amount

The system defaults the available amount for the collateral, on save of the collateral record.

Block Amount

When the collateral is linked to the collateral pool, the system computes and displays the amount to be blocked. The blocked amount is computed based on the linked percentage or linked amount specified when a collateral is linked to a Collateral Pool.

For example, Collateral 'Collat1' is created with collateral value of 10000 USD. And 60% of

Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as

6000 (i.e., 60% of 10000). The available amount of collateral is updated as 4000(10000-6000). The available amount of the collateral is arrived by using the below mentioned calculation

Available amount = Collateral value – utilization – blocked amount.

The available amount of pool is increased to the extent of linked amount in the pool currency. Any utilization to the pool will only impact the available amount and the utilization of the pool and not the collateral.

Commitment Reference Number

Specify the commitment reference number.

Collateral Zip Code

Specify the zip code of the collateral.

Branch

By default, the branch code in which collateral is created is displayed here and you cannot modify this value.

Lendable Margin

On save of the collateral, system calculates the lendable margin for the collateral This value will be:

100 – Haircut (%).

Seniority of Claims

Specify the seniority of bank's claim on the property.

Charge Type

Specify the charge type.

User Reference Number

Specify the User Reference Number for the collateral.

Secured Type

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

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:

- 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 be 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.

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%.



Note: You cannot modify this option after you authorize the collateral.

Haircut (%)

Specify the bank's margin (Haircut) to be assigned for Collateral. Haircut% applied by the system as per the Haircut schedule would be displayed here.

Collateral Type

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

Mortgage Initiate

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.

For more information about the 'Mortgage Initiated' field please refer to the section, 'Linkages Tab' under the Chapter 'Account Creation' of the 'Mortgages' user manual.

Interest Rate

The interest rate to be applied if the customer uses overdraft facility against the collateral gets defaulted here when you select the 'Collateral Category'.

Taken Over

Taken Over collateral is checked if the collateral linked to CI/CL account is taken over.

Interest Rate

The interest rate to be applied if the customer uses overdraft facility against the collateral gets defaulted here when you select the 'Collateral Category'.

Specifying Details for Market Value Based Type

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

Security Id

Specify the security Id for which the collateral is linked. On specifying the security Id, 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. 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.

Next Reval Date

Select the next revaluation date for the security.

Specifying Details for Guarantee Based Type

Guarantor

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

Rating

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

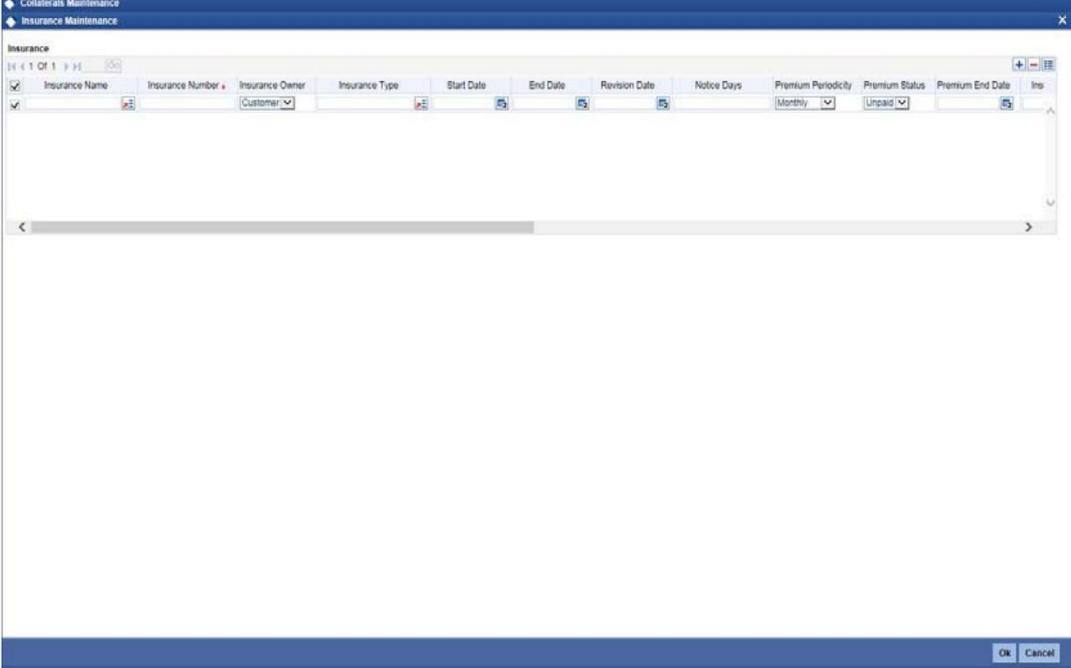
Indicate whether the Guarantor can revoke (withdraw) this guarantee provided or not.

Revoke Date

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

2.14.2 Insurance Details Button

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



The screenshot shows a software window titled "Collaterals Maintenance" with a sub-tab "Insurance Maintenance". Inside, there is a table with the following columns: Insurance Name, Insurance Number, Insurance Owner, Insurance Type, Start Date, End Date, Revision Date, Notice Days, Premium Periodicity, Premium Status, and Premium End Date. The "Insurance Owner" column has a dropdown menu currently showing "Customer". The table is currently empty. At the bottom right of the window, there are "OK" and "Cancel" buttons.

You can specify the following details:

Insurance Name

Specify the name of the Insurance/Insurance Company associated with the collateral. Alternatively you can select the insurance name from the option list. The list displays all valid insurance company names maintained in the system.

Insurance No

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 that has been associated for that collateral. Alternatively you can select the insurance type from the option list. The list displays all valid insurance company types maintained in the system.

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

On choosing a covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify this value. 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 payment status. You can select one of the following premium payment statuses from the drop-down list.

- Paid
- Unpaid

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.

Policy Assigned to Bank

Specify whether the insurance policy has been assigned to the bank or not. You can select one of the following options.

- Yes
- No

Coverage

Specify the coverage details of the insurance.

2.14.3 Covenant Button

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	Description	Revision Date	Mandatory	Grace Days	Notice Days	Freq
<input type="checkbox"/>			<input type="checkbox"/>			Mor

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.

Description

Description of the specified covenant is displayed here based on the details maintained at 'Covenant Maintenance' level.

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

Once you select the covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify the value.. The period during the notice days will be the notice period.

Revision Date

System defaults the Revision Date for the covenant, on save of the collateral category record, based on the Frequency and Due Date of the covenant, maintained in the 'Covenant Maintenance' screen.



Note:

- The covenant revision date will not be reset automatically. You have to manually update the next revision date.
- Automated alerts for Rule8 will be triggered based on the revision date specified in the collateral covenant subsystem.

Due date

Due date of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' level.

Start Month

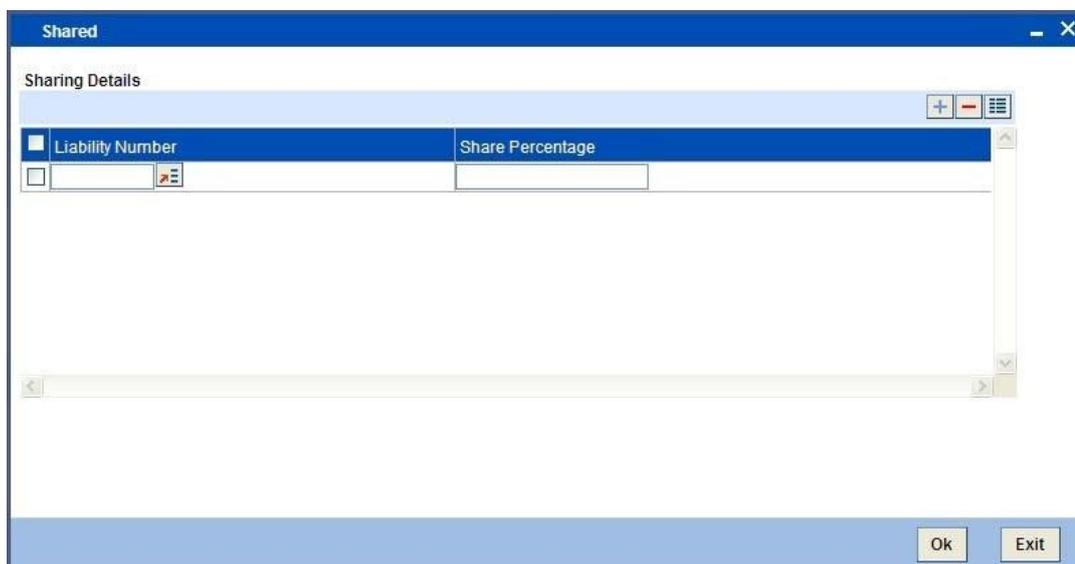
Starting month of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' level.

Remarks

Remarks if any specified for the covenant at the 'Covenant Maintenance' level are defaulted here.

2.14.4 Shared Details Button

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	Share Percentage
------------------	------------------

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 retails post authorization. The modification must be authorized.

 **Note:** Sharing can be specified only if sharing required field is checked in the 'Collaterals Maintenance' screen (GEDCOLLT).

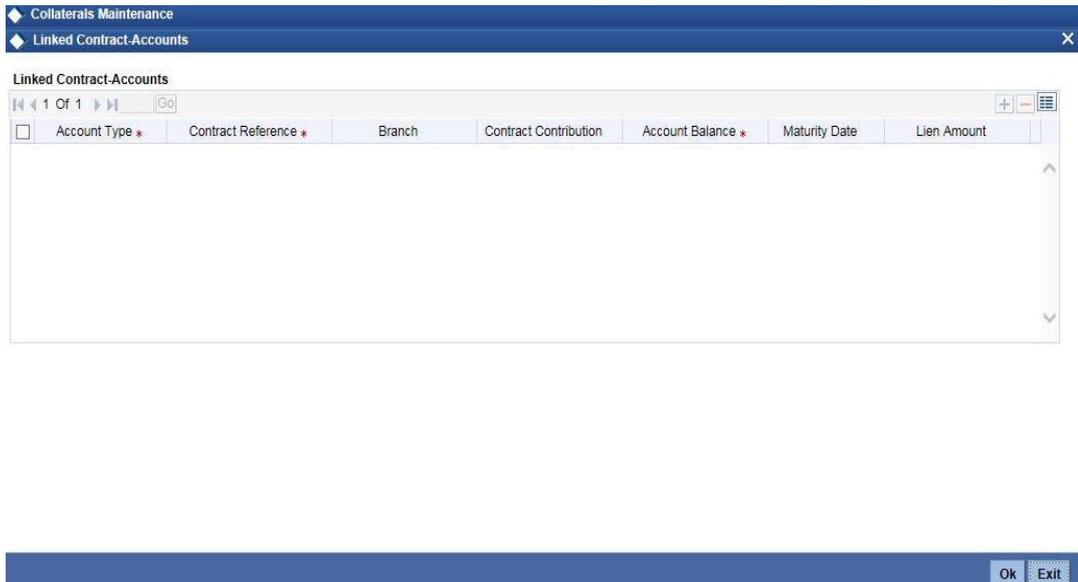
2.14.5 Linked Contract-Accounts Button

The LCM module 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.

 **Note:**

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-Accounts'. The following screen appears where 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

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 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.



Note:

You are allowed to link contracts associated to LC, BC and MM modules as part collateral maintenance in LCM. The amount which is contributed to the collateral is the sum of the contract amounts (specified under 'Contract Contribution') of the contracts linked.

2.14.6 UDE Values Button

You can capture UDE values details for a collateral in the 'UDE Value Details' screen. Click 'UDE Values' button in 'Collateral Maintenance' screen to invoke the below screen.

The screenshot shows a window titled "UDE" with the following fields:

- Commitment Branch:
- Commitment Product: (with a selection icon)
- Settlement Account: (with a selection icon)
- Settlement Branch:
- Commitment Reference:

Below these fields is a section titled "UDE Values" containing a table with the following columns:

User Defined Element Id	UDE Value	Rate Code	Code Usage	Effective Date
<input type="text"/> (with selection icon)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> (with selection icon)

At the bottom right of the window are "Ok" and "Exit" buttons.

Commitment Branch

Select the branch from the adjoining option list in which the commitment contract needs to be created.

Commitment Product

Select the product code from the adjoining option list to be used for creating the commitment contract.



Note:

If the commitment contract is created in FCUBS, then the system will not allow modify the product code.

Commitment Settlement Account

Select the settlement account number from the adjoining option list used in commitment contract for passing the accounting entries.

Commitment Settlement Branch

Specify the commitment settlement branch code used in commitment contract for passing the accounting entries.

Commitment Ref No

Specify the Commitment reference number.

2.14.7 Source Restrictions Button

You can specify which sources are allowed or restricted to access the collateral in 'Source Restrictions' screen. Click on 'Source Restrictions' button to invoke this screen.

The screenshot shows a dialog box titled "Source Restrictions". At the top, there are two radio buttons under the heading "External Restrictions": "Allowed" (which is unselected) and "Disallowed" (which is selected). Below this is a section titled "External System Restrictions" which contains a table. The table has two columns: "External System" and "Description". The table is currently empty, showing only the header row. At the bottom right of the dialog box, there are two buttons: "Ok" and "Exit".

Restriction Type

Choose the 'Allowed' option to maintain an allowed list of liability restrictions. Choose the 'Disallowed' option to maintain a disallowed list of liability restrictions.

Default value of this field will be 'Disallowed'. If you select restriction type as 'allowed', then you need to input at least one record.

Source

Specify the source from the adjoining option list.

2.14.8 Haircut Schedules Button

You can specify the hair-cut revisions for the collateral in 'Haircut' screen. Click on 'Haircut Schedules' button to invoke this screen.

Effective Date

Specify the date on which the Haircut % will become effective from the adjoining option list.

Haircut %

Specify the Hair cut % of the Collateral. You can enter values between 1 to 100



Note:

System applies the haircut% to the collateral on the schedule effective date during the BOD process of the collateral batch (GEBCOLAT).

The following validations are performed during save,

For New operation,

- Effective date should be greater than the application date and start date of the collateral
- Multiple Haircuts for the same effective date will not be allowed.
- Haircut % chosen at the main screen gets defaulted as the first schedule with collateral start date as the effective date, in the Haircut schedules sub screen..

For Modify operation,

- Effective date should be greater than the application date and start date of the collateral
- Effective date should be less than the end date of the collateral.
- Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed.
- Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process.
- Existing field Haircut % would show the latest haircut of the collateral.

2.14.9 Specific Details Button

You can maintain details related to the collateral type in this screen. The system allows to capture specific collateral details in relevant tab based on the collateral type selected. At the same time the system prevents you from entering other collateral details.

Property Tab

- If the collateral type is 'Property', then the system displays the following Property tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a close button (X) in the top right corner. Below the title bar is a tabbed interface with the following tabs: "Property", "Vehicle", "Marketable Securities", "Plant & Machinery", "Term Deposit & Transaction Account", "Policy", "Precious Metal", "Guarantee", and "Miscellaneous". The "Property" tab is currently selected. The main area of the window contains the following fields:

- Property Type * (text input)
- Country * (text input)
- Property Address * (text input)
- Construction Date (date input)
- Purchase Date (date input)
- Zone Classification * (text input)
- Govt. value * (text input)
- Customer Valuation Date (date input)
- Customer Valuation source (text input)
- Customer valuation amount (text input)
- Other Lenders charge amount (text input)
- Property Index Value (text input)
- Basis of Property Value * (dropdown menu, currently showing "Market value")
- Market value * (text input)

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

Property Type

Select the type of property from the adjoining option list.

Country

Select the country of the property location from the adjoining option list.

Property Address

Specify the address of the property.

Construction Date

Specify the construction date of the property.

Purchase Date

Specify the date of property purchase.

Zone Classification

Select the zone of the property from the option list.

Govt. Value

Specify the government value of the property.

Customer Valuation Date

Specify the last valuation date from the customer submitted valuation report.

Customer Valuation Source

Specify the source of valuation from the customer submitted valuation report.

Customer Valuation Amount

Specify the valuation amount from the customer submitted valuation report.

Other Lenders Charge Amount

Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.

Property Index Value

Specify the index value of the property.

Basis of Property Value

Select the basis of property value from the drop-down list. The options available are:

- Market Value
- Property Index Value
- Govt. Value

Market Value

Specify the market value of the property.

Vehicle Tab

If the collateral type is 'Vehicle', then the system displays the following Vehicle tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a close button (X) in the top right corner. Below the title bar is a tabbed interface with the following tabs: "Property", "Vehicle", "Marketable Securities", "Plant & Machinery", "Term Deposit & Transaction Account", "Policy", "Precious Metal", "Guarantee", and "Miscellaneous". The "Vehicle" tab is currently selected. The form contains the following fields:

- Invoice value *
- Vehicle Type * (dropdown menu showing "TWO WHEELER")
- New/Used * (dropdown menu showing "New")
- Make *
- Model *
- Year * (calendar icon)
- Regn.No * (help icon)
- Chasis No * (help icon)
- Engine No. * (help icon)
- Owner *
- Regn. Authority *
- Resale Value
- Valuation Date (calendar icon)
- Valuation Amount

At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Invoice Value

Specify the invoice value of the vehicle.

Vehicle Type

Select the type of vehicle from the drop-down list.

New/Used

Specify if the vehicle is a new vehicle or a pre-owned vehicle.

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Year

Specify the year of manufacturing of the vehicle.

Regn.No

Specify the vehicle registration number.

Chasis No

Specify the chasis number of the vehicle.

Engine No.

Specify the engine number of the vehicle.

Owner

Specify the ownership details of the vehicle.

Regn. Authority

Specify the registration authority details with whom the vehicle is registered.

Resale Value

Specify the resale value of the vehicle.

Valuation Date

Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only.

Valuation Amount

Specify the valuation amount from the customer submitted valuation report. This is applicable for used cars only.

Marketable Securities Tab

If the collateral type is 'Marketable Securities', then the system displays the following Marketable Securities tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a blue header and a tabbed interface. The "Marketable Securities" tab is selected. The form contains the following fields:

- Security Type * (dropdown menu)
- Security Code * (dropdown menu)
- Description * (text input)
- Issuer Name * (text input)
- Issuer Reference No * (text input)
- Unit value * (text input)
- Number Of Units * (text input)
- Rating (text input)
- Maturity Date (calendar icon)
- Name of the Fund (text input)
- Name of the scheme (text input)
- Electronic Mode (checkbox)
- Interest Payout (dropdown menu)
- Interest % (text input)
- Bond Duration (text input)
- Next reval Date (calendar icon)

At the bottom right, there are "Ok" and "Cancel" buttons.

Security Type

Select the type of marketable security from the adjoining option list.

Security Code

Select the security code from the adjoining option list.

Description

The system displays the security code description.

Issuer Name

The system displays the issuer name from the Issuer Maintenance (GEDISSUR) screen.

Issuer Reference No

The system displays the issuer reference number from the Securities (GEDSECTY) screen.

Unit Value

The system displays the unit value from the Securities (GEDSECTY) screen.

Number of Units

Specify the number of units submitted by the customer.

Rating

Specify the rating of the securities.

Maturity Date

Specify the maturity date of bonds.

Name of the Fund

Specify the name of the mutual fund.

Name of the Scheme

Specify the mutual fund scheme name.

Electronic Mode

Check this box if the securities are in electronic mode.

Interest Payout

Select the interest payout frequency from the option list.

Interest %

Specify the interest percentage on bonds.

Bond Duration

Specify the bond duration.

Next Reval Date

Specify the next revaluation date for the security.

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. 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.

Security Price

Select the security price from the adjoining option list.

Last Reval Price

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

Plant and Machinery Tab

If the collateral type is 'Plant and Machinery', then the system displays the following Plant and

Machinery tab in the Specific Details sub screen

The screenshot shows a software window titled "Specific Details" with a tabbed interface. The "Plant & Machinery" tab is active. The fields are as follows:

- Machine Details *
- Manufacturer *
- Manufactured year *
- Purchased year *
- Invoice value *
- Written Down Value *
- Assessed Value *
- Machinery Location *
- Replacement value *
- Third party charge amount *
- Machinery condition *
- Intended use *
- Machine value basis * (Assessed Value)

Machine Details

Specify the machine number of the machine submitted as collateral.

Manufacturer

Specify the manufacturer details of the machine.

Manufactured Year

Specify the manufactured year of the machine.

Purchased Year

Specify the year of purchase of the machine.

Invoice Value

Specify the invoice value of the machine.

Written Down Value

Specify the written down value of the machine after depreciation.

Assessed Value

Specify the assessed value of the machinery.

Machinery Location

Specify the machinery location.

Replacement Value

Specify the replacement value of the machinery.

Third Party Charge Amount

Specify the charge amount of other lenders, if any.

Machinery Condition

Specify the machinery condition.

Intended Use

Specify the intended usage of the machinery.

Machine Value Basis

Select the basis of machine value from the drop-down list. The options available are:

- Assessed Value
- Written Down Value
- Invoice Value

Term Deposit and Transaction Account

If the collateral type is 'Term Deposit and Transaction Account', then the system displays the following Term Deposit and Transaction Account tab in the Specific Details sub screen.

The screenshot shows a window titled 'Specific Details' with a tabbed interface. The 'Term Deposit & Transaction Account' tab is selected. The form contains the following fields:

- Account Type * TD (dropdown menu)
- Account No * (text input field with a search icon)
- Account Balance * (text input field)
- Contribution % * (text input field)
- Maturity Date (calendar icon)
- Lien Amount (text input field)

At the bottom right of the window are 'Ok' and 'Cancel' buttons.

Account Type

Select the account type from the drop-down list.

Account No

Select the account number from the option list.

Account Balance

The system displays the account balance.

Contribution%

Specify the percentage of account balance that should be used as collateral.

Maturity Date

Specify the maturity date of the TD.

Lien Amount

The system displays existing lien amount, if any.

Policy Tab

If the collateral type is 'Policy', then the system displays the following Policy tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a tabbed interface. The "Policy" tab is active. The fields are as follows:

- Policy No * (text input)
- Insurance Amount * (text input)
- Policy Start Date * (date picker)
- Premium Amount * (text input)
- Assignment Date * (date picker)
- Insurer Address * (text input)
- Insurer details * (text input with a help icon)
- Renewal Frequency * (dropdown menu)
- Next Renewal Date * (date picker)

Policy No

Specify the life insurance policy number.

Insurance Amount

Specify the sum assured amount.

Policy Start Date

Specify the start date of the policy.

Premium Amount

Specify the premium amount.

Assignment Date

Specify the date of assigning the policy to the bank.

Insurer Address

Specify the insurance company address.

Insurer Details

Specify the details of insurance company like nature of policy, term etc.

Renewal Frequency

Select the insurance policy renewal frequency from the adjoining option list.

Next Renewal Date

Specify the next renewal date.

Precious Metal Tab

If the collateral type is 'Precious Metal', then the system displays the following Precious Metal tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a close button (X) in the top right corner. Below the title bar is a horizontal tabbed menu with the following tabs: "Property", "Vehicle", "Marketable Securities", "Plant & Machinery", "Term Deposit & Transaction Account", "Policy", "Precious Metal", "Guarantee", and "Miscellaneous". The "Precious Metal" tab is selected and active. The main content area of the window contains the following fields:

- "Precious Metal Type *": A dropdown menu with a small icon on the right.
- "Weight in Gms *": A text input field.
- "Valuation Amount *": A text input field.
- "Unit Rate *": A text input field.
- "Precious Metals Form *": A dropdown menu with a small icon on the right.
- "Notes": A text input field with a speech bubble icon on the right.

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

Precious Metal Type

Select the type of precious metal from the option list.

Weight in gms

Specify the weight of the precious metal in grams.

Valuation Amount

Specify the valuation amount of the precious metal.

Unit Rate

Specify the unit rate of precious metal.

Precious Metal Form

Select the form of precious metal from the option list.

Notes

Specify notes, if any, on the precious metal.

Guarantee Tab

If the collateral type is 'Guarantee', then the system displays the following Guarantee tab in the Specific Details sub screen.

The screenshot shows a software window titled "Specific Details" with a tabbed interface. The "Guarantee" tab is selected. The fields and controls are as follows:

- Property | Vehicle | Marketable Securities | Plant & Machinery | Term Deposit & Transaction Account | Policy | Precious Metal | **Guarantee** | Miscellaneous
- Guarantee Type * (dropdown menu)
- Guarantee Amount * (text input)
- Guarantor CIF No (dropdown menu)
- Guarantor Name * (text input)
- Guarantor Address * (text input)
- Agreement Date * (calendar icon)
- Continuing Guarantee
- Guarantor's own exposure (text input)
- Total Guarantee Amount (text input)
- Revokeable
- Revoke Date (calendar icon)
- Rating (text input)
- Ok | Cancel (buttons)

Guarantee Type

Specify if the guarantee is personal or corporate guarantee.

Guarantee Amount

Specify the guarantee amount.

Guarantor CIF No

Specify the customer number (CIF ID) of the guarantor.

Guarantor Name

Specify the guarantor's name. The system displays the guarantor's name if guarantor CIF is entered.

Guarantor Address

Specify guarantor's address.

Agreement Date

Specify the guarantee agreement date.

Continuing Guarantee

Check this box if the guarantee is a continuing guarantee.

Guarantor's Own Exposure

The system displays the total exposure of the guarantor.

Total Guarantee Amount

Specify the combined guarantee amount of guarantor.

Revocable

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

Revoke Date

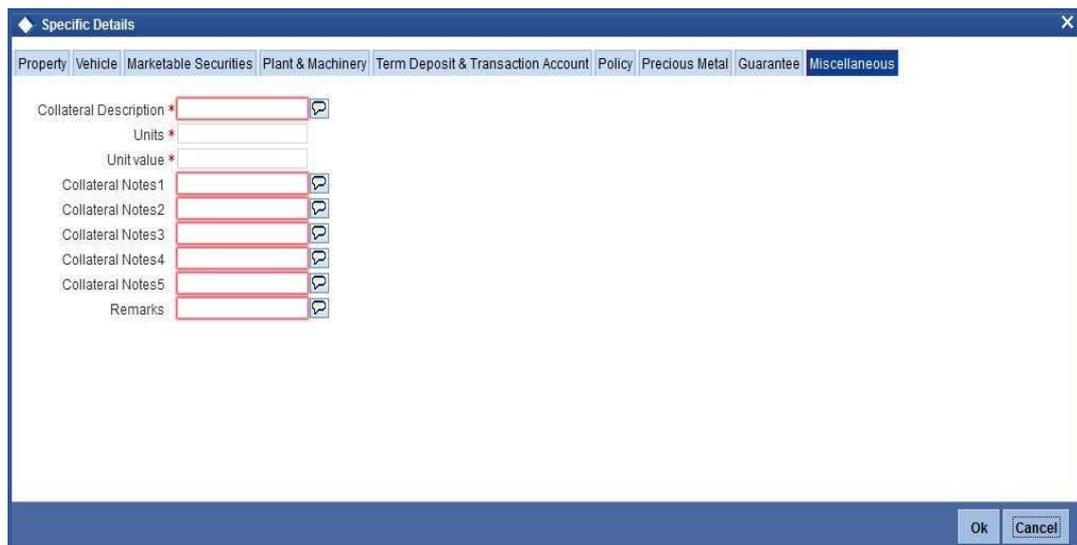
Specify the date when the Guarantor will revoke the guarantee. This field is enabled only when the Revoke check box is selected.

Rating

Specify the rating assigned to the Guarantor. You can assign a credit rating to each

Guarantor. **2.14.9.9 Miscellaneous Tab**

If the collateral type is 'Miscellaneous', then the system displays the following Miscellaneous tab in the Specific Details sub screen.



Collateral Description

Specify a brief description on the collateral which does not belong to other standard collateral types. For example: Aeroplane, Ship, Live stock etc.

Units

Specify the number of collateral. For example: 100 live stock sheeps, 2 ships etc.

Unit Value

Specify the value of each unit.

Collateral Notes 1 - 5

Specify additional collateral details, if any.

Remarks

Specify remarks, if any.

2.14.10 Field Investigation Details Button

You can maintain field investigation details in the Field Investigation Details screen. To invoke this screen click 'Field Investigation Details' button in Collateral Maintenance screen

Field Investigation details

Agency Code *

Agency Name *

Result

Date of FI *

FI Agent Remarks

Credit Remarks *

Ok Exit

Agency Code

Specify the valuation agency code.

Agency Name

The system displays the valuation agency name.

Result

Specify the result of the field investigation.

Date of FI

Specify the date of field investigation.

FI agent Remarks

Specify the remarks by the field investigation agent.

Credit Remarks

Specify the remarks by credit team.

2.14.11 Valuation Details Button

You can maintain valuation details of a collateral in Valuation Detail screen. Click 'Valuation Details' button in 'Collateral Maintenance' screen to invoke this screen

Agency Code

Specify the valuation agency code.

Agency Name

The system displays the valuation agency name.

Valuation Amount

Specify the valuation amount.

Valuation Date

Enter the date of valuation.

Initial Valuation

The system displays the initial valuation as 'Yes' if the valuation is done during collateral creation process.

Credit Remarks

Specify the remarks by credit team.

Valuer Remarks

Specify the remarks by valuation agent.

2.14.12 External Check Button

You can maintain the details of external check in 'External Check' screen. Click 'External Check' button in Collateral Maintenance screen to invoke the following screen:

External check

Registration Authority *

Regn. Authority Contact *

Details

Result *

Date of check *

Credit Remarks

Ok Cancel

Registration Authority

Specify the registration authority details.

Registration Authority Contact Details

Specify the registration authority contract details.

Result

Specify the result of the external check.

Date of Check

Specify the date when the external check was started.

Credit Remarks

Specify credit remarks, if any.

2.14.13 Legal Opinion Button

Click 'Legal Opinion' button in Collateral Maintenance screen to maintain legal opinion details.

Legal Opinion

Specify the legal opinion on the acceptability of the proposed collateral.

Legal Adviser Details

Specify the legal adviser details.

Date of Advice

Specify the date when the advice was received from legal team.

External Opinion

Specify the external legal opinion.

External Adviser Details

Specify the external legal adviser details.

Credit Remarks

Specify remarks of the credit team, if any.

Final Recommendation

Specify the final opinion based on the internal and external legal opinion.

2.14.14 Risk Evaluation Button

You can maintain risk evaluation details in the Risk Evaluation scree. Click Risk Evaluation button in Collateral Maintenance screen to invoke the following screen

Eligible for Central Bank Funding

Check this box if the collateral is eligible for central bank funding.

CCP Eligible

Check this box if the collateral is part of the eligible collaterals accepted by Central Clearing Party

CRM Eligible

Check this box if the collateral is recognized as credit risk mitigant for basel capital calculations.

Geo Political Risk

Specify Geo political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.

Currency Risk

Specify if the collateral currency poses any currency risk.

Liquidity Risk

Specify the liquidity risk of the collateral.

Issuer Credit Risk

Specify the credit risk of the collateral issuer.

Operational Risk

Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.

Natural Hazard Risk

Specify if the location of the collateral is prone to natural hazards like floods, earthquake etc.

Recommendation

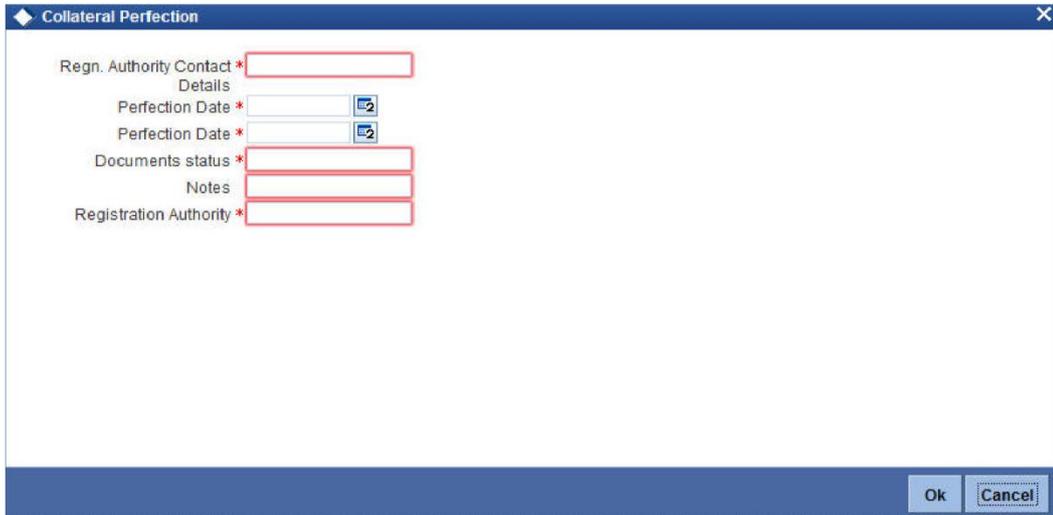
Specify the final recommendation after risk evaluation.

Credit Remarks

Specify credit remarks, if any.

2.14.15 Collateral Perfection Button

You can maintain the collateral perfection details in the Collateral Perfection sub screen of Collateral maintenance screen



The screenshot shows a window titled "Collateral Perfection" with a close button (X) in the top right corner. The window contains the following fields:

- Regn. Authority Contact * (text input)
- Details (text input)
- Perfection Date * (date picker)
- Perfection Date * (date picker)
- Documents status * (text input)
- Notes (text input)
- Registration Authority * (text input)

At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Registration Authority

Specify the registration authority with which collateral is perfected.

Regn. Authority Contact Details

Specify the contact details of registration authority.

Perfection Date

Specify the date on which bank's charge has been registered.

Confirmation Date

Specify the date on which you received confirmation of perfection.

Documents Status

Specify if the perfection documents are received from registration authority.

Notes

Specify notes, if any.

2.15 Collateral Pool Maintenance

2.15.1 Invoking Collateral Pool Maintenance Screen

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.

The screenshot shows the 'Collateral Pools Maintenance' application window. It features a 'Save' button at the top left. The main area contains several input fields: 'Liability Number *', 'Pool Code *', 'Pool Description', 'Pool Currency *', 'Pool Amount', 'Pool Utilized', 'Available Amount', and 'Block Amount'. To the right, there are checkboxes for 'Mortgage Initiate' and 'Auto Facility Create', and a field for 'Auto Facility Customer'. Below these is a 'Collateral Pool Linkage' table with columns for 'Collateral Code *', 'Collateral Description', 'Collateral Currency', 'Limit Contribution', and 'Linked Percent'. The table shows one row with a checked checkbox in the first column. At the bottom, there is a 'Fields' section with labels for 'Maker', 'Checker', 'Mod No', 'Date Time:', 'Record Status', and 'Authorization Status', along with a 'Cancel' 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 Description

Specify a brief description of the collateral pool here.

Pool Currency

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

Available Amount

On save of the collateral pool record, system defaults the available amount for the collateral pool. It is the difference between Pool Amount and Pool Utilized.

Description (Collateral Pool Linkages)

The description for the collateral, as maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected 'Collateral Code'.

Order

Specify the order for collateral utilization.

Type

The type for the collateral, as maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected 'Collateral Code'

Branch Code

The branch code for the branch where the collateral is maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected 'Collateral Code'.

Collateral Utilization

System updates the collateral utilization for each of the collateral codes linked in the 'Collateral Pool Linkages', based on the utilization, when the collateral pool comprising the collateral is linked to the facility.

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.

Auto Facility Create

Check this box to indicate that a facility should be created automatically for the given Liability number with line code as pool code.



Note:

This automatically created line code can be used to maintain limits for customer account in 'Account Limits' screen, if required.

For more details on maintaining Account Limits, refer Core Entities User Manual.

Auto Facility Customer

Specify the customer number to which the collateral pool is linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. You can select the customer number from the option list.

Auto facility customer is enabled and it is mandatory if 'Auto facility Create' is checked,

The customer number specified here is defaulted in the restriction subsystem of 'Facilities Maintenance' screen

For more details on maintaining Account Limits, refer Core Entities User Manual.

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 Code

Select the collateral code from the adjoining option list.

If the 'Linked Percent Number', is specified, on save of the record, system defaults the 'Linked Amount' calculated as Linked Percentage of 'Collateral Contribution'.

If the 'Linked Amount' is specified, on save of the record, system defaults the 'Linked Percent' calculated as percentage of 'Linked Amount' out of the 'Collateral Contribution'.

Collateral Currency

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

Collateral Contribution

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

Linked Amount

When a collateral pool comprising the collateral is linked to the facility, the system computes and displays the amount to be linked. The linked amount of Collateral pool is computed based on the pool percentage or pool amount specified when a collateral pool is linked to a Facility.

For example, Collateral Pool 'Pool1' is created with pool amount of 6000 USD. And 60% of Pool1 is linked to a Facility, then the linked amount of the collateral pool is updated as 3600 (i.e., 60% of 6000). The available amount of collateral pool is updated as 2400 (6000-3600). The available amount of the collateral pool is arrived by using the below mentioned calculation

Available amount = pool amount – pool utilization – linked amount.

The available amount of facility is increased to the extent of linked amount in the facility currency. Any utilization to the facility will only impact the available amount and the utilization of the facility and not the collateral pool or the underlying collateral.

Pool Amount

The system computes and displays the utilization amount to the Collateral Pool, if a collateral Pool is attached to a contract or account and not through a facility.

Pool Utilized

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.

When the pool is directly linked to the contract, pool utilized amount will be updated at the pool level. When the pool is linked to the facility, linked amount will be updated as the blocked amount at pool level, and available balance will come down by the blocked amount and when the utilization happens on facility, it will happen only at the facility level and not at the pool level.

Linked Amount Pool Currency

.System defaults the 'Linked Amount Pool Currency' for each of the collaterals added in the 'Collateral Pool Linkages' as the linked amount in the pool currency.

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	DE M	100,000	75,000
AC777228	GB P	55,000	55,000
COLSHRS15	INR	2,000.000	1,500,000
COLHS819	US D	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. On save of the record, if Linked Percent Number is specified, system defaults the 'Linked Amount' calculated as Linked Percent Number Percentage of 'Collateral Contribution'.

Available Interest Rate

The interest rate maintained for the collateral code in 'Collateral Type Maintenance' screen gets defaulted here,

Interest Spread

Specify the interest spread to be applied on the customer account. The interest spread can be zero. If the collateral attached is a term deposit, then on rollover of the term deposit the interest spread is defaulted to the spread applicable for the term deposit on rollover.

Rate of Interest

The rate of interest applicable on the customer account when customer uses the overdraft facility against the collateral type is derived as follows:

Rate of Interest = Available Interest Rate + Interest Spread + Customer spread

Expiry Date

On save of the record, system defaults the expiry date based on the end date of the collateral maintained. If the collateral attached is of a deposit then on rollover of the term deposit the maturity date of the term deposit is updated as the expiry date of the collateral.



Note:

- The batch program 'CASABAT' is used to update the overdraft utilization at collateral level.
- If a rollover happens for a TD linked as collateral, during BOD, the interest rate applied on the TD gets updated to the interest rate value maintained at the collateral pool level.

2.16 Facilities Maintenance

2.16.1 Invoking the Facilities Maintenance Screen

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 'GEDFACTL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details:

Liability Number

Specify the Liability number 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, LCM module 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.

Facility Branch

By default, the system displays the branch code in which facility has been created. You can change the branch code from the adjoining option list before saving the facility. Once the facility is saved, you cannot modify the branch code.

Description

Give a brief description of the facility here.

Main Line Code

Specify the main line code if the created facility is a sub line.

If the main line code is not specified, then the system defaults the facility code as the main line code.

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.

Category

Select the facility category from the list available here. The list displayed here is based on maintenance done in 'Category Maintenance' screen.

Revolving Line

Check this box if 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.

Netting Required

Check this box if netting is required for the facility. It is unchecked by default.

Unadvised

Check this box if the facility is unadvised.



Note:

Charges can be collected on the utilization transactions for facilities that are unadvised.

For this purpose SDEs ADVISED_LINE and COMMITMENT_CUR_UTIL can be used while setting up the charge rule at the CL product creation level.

Funded

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

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.



Note:

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.

User Defined Status

Specify status of the facility (e.g. NORM for normal, BLOCKED etc) from the list available here The list displayed here is based on maintenance done in 'User Define Status Summary' screen.

Status Changed Date

Specify the date on which you wish to change the status. You can specify a date before the line start date to block the line till the specified date. Also, you can set a date prior to the application date.

Internal Remarks

Specify the internal remarks as limits terms and conditions.

Amounts

Specify the following details:

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.

 **Note:**

The charges can be collected on facility limit amount change. In this case commitment contract created should be capable of charging the customer on the facility limit amount change. For this purpose SDE INCREASED_PRINCIPAL can be used while setting up the charge rule at the CL product creation level.

LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility limit amount.

Collateral Amount

System defaults the Collateral Amount on save, based on the pools linked in the 'Pool Links' sub screen.

Transfer Amount

System displays the transfer amount resulting from 'Facilities Amount Transfer' transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is "-", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.

Effective Line Amount

The system displays the effective line amount.

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

 **Note:**

EFF_LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility effective limit amount.

Uncollected Amount

The system displays the uncollected amount.

Approved Limit Amount

This is the maximum limit amount allowed for the facility and must be specified whenever you maintain schedule limits. System ensures that neither the 'Limit Amount' maintained here nor the schedule 'Limit Amount', maintained as part of the limits schedule is greater than the limit specified here".

Block Amount

Specify the block amount.

Approved Limit Amount

This is the maximum limit amount allowed for the facility and must be specified whenever you maintain schedule limits. System ensures that neither the 'Limit Amount' maintained here nor the schedule 'Limit Amount', maintained as part of the limits schedule is greater than the limit specified here".

Max Daily Limit

Specify the maximum daily limit.

Daily Light Limit

Specify the daily light limit.

Utilization

This section contains the following details:

Available Amount

The system displays the available amount. This value is the difference between the line amount and line utilization.

Maximum Available Amount

The system displays the maximum line amount available for utilization. This is the minimum of available amount in the entire line hierarchy traversing upwards.

If the lines in the structure are of different currencies then system converts the line amount into the currency of the line code using standard mid rate for calculating the minimum amount.

Date of First OD

The system displays the date of first OD.

Date of Last OD

The system displays the date of last OD.

Netting Contribution

The system displays the netting contribution if:

- the facility is linked in the 'Netting Account' screen.
- 'Netting Required' is checked at Liability level, Facility level and Netting Account level.

Last New Utilized Date

The system displays the last date when a utilization increase is done for a particular facility. The utilization can be either a new utilization or an increase in the existing utilization.

Amount Utilized Today

The system displays the amount utilized on the current date.

Utilization Amount

The system displays the utilization amount.

Tanked Utilization

The system displays the tanked utilization.

Availability

Specify the following details:

Line Start Date

Specify the line start date. If not specified, system defaults the line start date as the current application date.

Line Expiry Date

Specify the expiry date for the facility. 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 LCM EOD Batch.

The LCM module 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.

If the expiry date falls on a holiday maintained in the branch, then system displays the error message 'Facility Expiry Date falls on a branch Holiday'.

The facility shall not be available on the maturity/expiry but you can modify the facility on the expiry date if required.

Line Grace Days

Specify the grace days which will be applied on linked expiry date to derive final expiry date.

Line Final Expiry Date

The system displays line final expiry date. This is derived by adding the line grace days with the line expiry date. If 'Line Grace Days' is null, then system considers the limit expiry date as the final expiry date.

Available

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

The LCM module 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. LCM will initiate an amendment event and then un-checks the 'Available' check box.

Availment Date

Specify the availment date on which the first utilization should take place. If the limit amount assigned to the facility is not utilized within the specified availment date then the available check box will be disabled. This freezes the line for the respective liability.

Renewal Date

Specify the facility renewal date from the adjoining calendar.

Exception

Specify the following details:

Exception Transaction Amount

Specify the Exception Txn Amount. During utilization transaction when utilization amount crosses the specified Exception Txn Amount, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility.



Note:

The utilization transaction can also be authorized or rejected using the "Multi Authorization Maintenance screen based on the system configuration.

Exception Breach Percentage

Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility



Note:

The utilization transaction can also be authorized or rejected using the 'Multi Authorization Maintenance' screen based on the system configuration.

Facility Fee Preferences

Specify the following details:

You can maintain a facility fee on the customer OD accounts.

Interest Fee Required

Check this box to indicate the facility is applicable for interest calculation. If Interest Fee Required is checked and authorized then the field gets disabled.

Fee Calculation Account

Fee calculation account is used for fee calculation. Specify the account which is linked with the facility. The same account will be applicable for interest calculation based on LCM facility. If Fee calculation account is selected and authorized then the field gets disabled.

Facility Creation Fee

Check this box to apply fee for facility creation. If Facility Creation Fee is checked and authorized then the field gets disabled.

You can achieve service fee for facility sanction if the charge basis for charge product is selected as LINE_CREATION and the periodicity is 'Daily'.

Facility Renewal Fee

Check this box to apply fee for facility renewal.

You can achieve service fee for facility renewal if the charge basis for charge product is selected as LINE_RENEWAL and the periodicity is 'Daily'.

Facility Increase Fee

Check this box to apply fee for facility amount increase. You can achieve service fee for facility increase if the charge basis for charge product is selected as LINE_INCREASE and the periodicity is 'Daily'.

Facility Expiry Fee

Check this box to apply fee for facility expiry.

You can achieve service fee for facility expiry if the charge basis for charge product is selected as LINE_EXPIRY and the periodicity is 'Daily'.

Expiry Upfront Fee

Check this box for upfront collection of facility expiry fee Expiry Upfront Fee is disabled if 'Expiry Fee Frequency' is selected.

Expiry Fee Frequency

Select the expiry fee frequency from the adjoining drop-down list. The options available are:

- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

Expiry Fee Frequency is disabled if 'Facility Upfront Fee' is selected. On save, the system validates and displays error messages if:

- the 'Interest Fee Required' is checked and the 'Fee Calculation Account' is null.
- an existing record is available for 'Fee Calculation Account'.
- after the expiry date if Facility Expiry Fee is checked
- after the expiry date if Facility Upfront Fee and Expiry Fee Frequency is modified.
- if renewal date is entered and expiry date is not entered.

if 'Facility Renewal Fee' is checked and 'Renewal Date' is entered or modified and 'Expiry Date' is not changed

 **Note:**

The following SDEs will not be applicable for LCM based interest calculation.

- LCM based interest calculation SDEs,
- Limit_Amount, Eff_Limit_Amount
- Matured_Amount - If you repay the already utilized amount, then the repay credit will update on the Matured_Util field of the 'Getm_facility' table.

Limit Status

Select the status of the limit from the adjoining drop-down list. The options available are:

- Active
- Closed
- Frozen

Next Review Date

Based on the review frequency, the system displays the next limit review date. This date is derived by adding the frequency days to the current date.

If you do not select any of the provided review frequency and set it to blank, then you need to manually enter the next review date.

The next review date must always be before the facility expiry date.

Review Frequency

Select the frequency at which the limit should be reviewed. The options available are:

- Monthly
- Quarterly
- Half yearly
- Yearly
- Blank - if you select this, you need to specify the next review date.

Closure Reason

Specify the reason for limit closure. The system also displays the closure reason based on CAM process flow.

Freeze Reason

Specify the freeze reason of the limit. The system displays this based on CAM process flow.

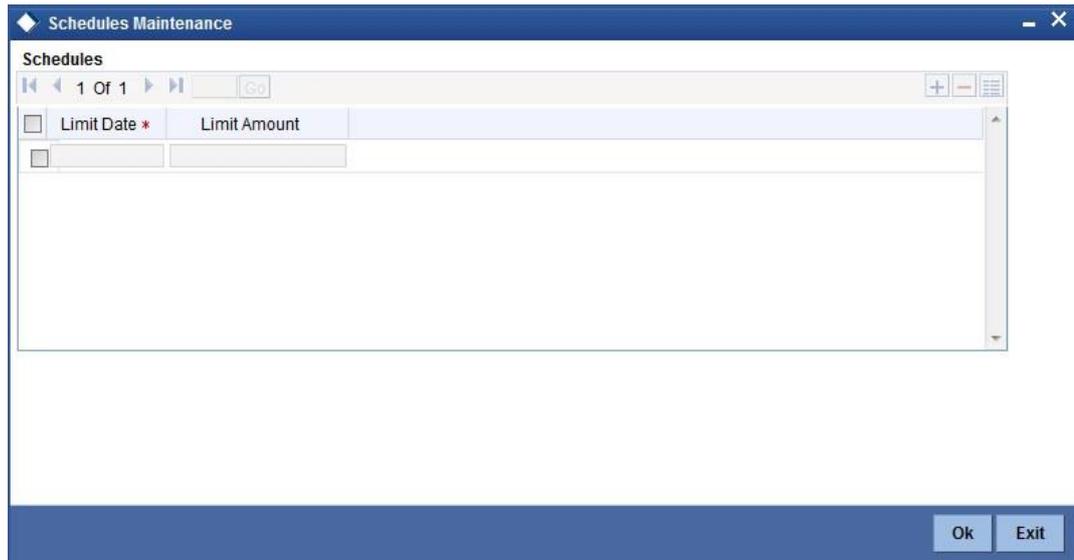
 **Note:**

The following SDEs will not be applicable for ELCM based interest calculation.

- ELCM based interest calculation SDEs,
- Limit_Amount, Eff_Limit_Amount
- Matedured_Amount - If you repay the already utilized amount, then the repay credit will update on the Matedured_Util field of the 'Getm_facility' table.

2.16.2 Schedules Button

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 '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.

For 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 Approved Limit Amount as the validation of the Tenor Limit Amount is against the Approved 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

2.16.3 Covenant Button

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

On save of the collateral record ,the Revision Date for the covenant is defaulted based on the Frequency and Due Date maintained in the 'Covenant Maintenance' screen.

2.16.4 Value Date Button

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

<input type="checkbox"/>	Limit Amount	Value Date	Main Line Code
<input type="checkbox"/>			

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

2.16.5 Exposure Button

The facility defined can be tracked for particular exposures.

The exposure details can be captured for facility in the 'Exposure Details' screen. Click 'Exposure' to invoke this screen.



Exposure Code

Select the exposure code from the list available here. The list displays the exposure codes maintained in Exposure Maintenance screen. Based on the exposure selected, all other details of the exposure maintenance will be displayed here.

Description

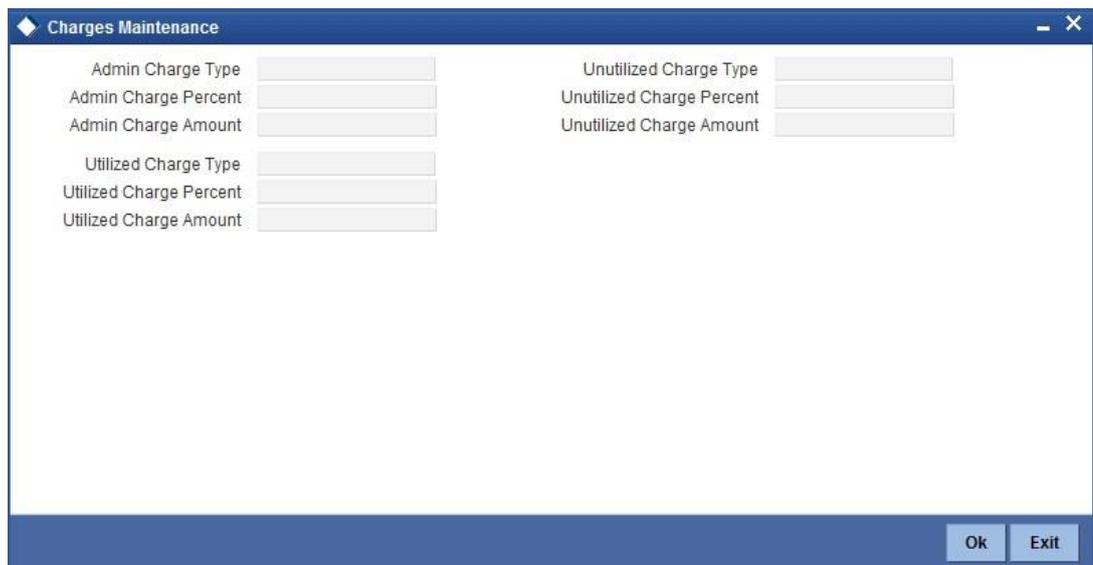
The system displays the description of the selected exposure code.

Exposure Type

The system displays the exposure type to which the selected exposure code is associated.

2.16.6 Charges Button

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



Admin Charge Type

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 Charge Amount

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 Charge Amount

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.

2.16.7 UDE Details Button

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

The screenshot shows a window titled "UDE Details" with several input fields and a table. The input fields are arranged in two columns:

- Commitment Branch
- Commitment Product
- Commitment Settlement Account
- Commitment settlement Branch
- PPC Reference No
- PPC Project Id
- Commitment Reference Number

Below the input fields is a section titled "UDE Values" which contains a table with the following columns: User Defined Element Id *, UDE Value, Rate Code, Code usage, and Effective Date. The table has one row with empty input fields. At the bottom right of the window are "Ok" and "Exit" buttons.

You need to capture the following details here:

Commitment Branch

Specify the branch in which the commitment contract needs to be created. By default, it will be the same branch in which the liability has been created.

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.

PPC Project Id

The system displays the PPC Project ID to which the facility is linked to.

PPC Ref No

The system displays the PPC reference number to which the facility is linked to.

UDE Values

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.

Commitment Ref No

Specify the reference number of the commitment.

Effective Date

Specify the effective date of the commitment.

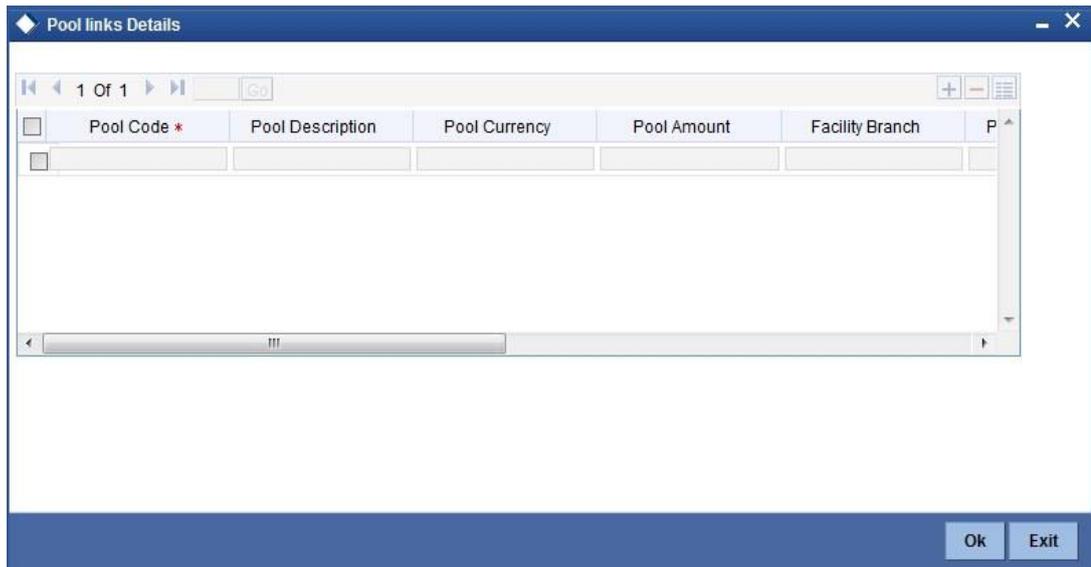


Note:

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.

2.16.8 Pool Links Button

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 Facilities Maintenance screen, click on the 'Pool Links' button.



Pool Code

Select the pool code from the adjoining list. The list displays all the pool codes associated for that liability Id.

Pool Description

System displays the pool description based on the selected pool code.

Pool Currency

System displays the pool currency based on the selected pool code.

Pool Amt

System displays the pool amount based on the selected pool code.

Facility Branch Code

Select the branch code from the adjoining list.

Pool %'

System displays the pool %.

Facility Amount In Pool CCY

System displays the facility amount In Pool currency.

Facility Currency

System displays the facility currency

Facility Amount

System displays the facility amount

Type

System displays the type.

Percentage Of Contract

System displays the percentage of contract.

Pool Linkages multi entry block does two functions:

Firstly, on clicking 'Plus' button you can link one row of the available pool amount (i.e. Pool amount – Pool Utilized) to that Line code for which the collateral contribution is required. Secondly, it displays at any point in time the pool amount (in percentage terms) utilized by various Line Codes and Contracts.

2.16.9 Limit Restriction Button

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. 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 Facilities Maintenance screen.

The screenshot shows the 'Limits Restrictions' screen with the following sections:

- Customer Restrictions:** Table with columns 'Customer No' and 'Short Name'. Radio buttons for 'Allowed' and 'Disabled'.
- Currency Restrictions:** Table with columns 'Currency' and 'Currency Name'. Radio buttons for 'Allowed' and 'Disabled'.
- Branch Restrictions:** Table with columns 'Branch Code' and 'Branch Name'. Radio buttons for 'Allowed' and 'Disabled'.
- Product Restrictions:** Table with columns 'Source Code', 'Product Code', and 'Product Description'. Radio buttons for 'Allowed' and 'Disabled'.
- Exposure Restrictions:** Table with columns 'Exposure Code', 'Exposure Description', and 'Exposure Type'. Radio buttons for 'Allowed' and 'Disabled'.

Restriction Type

The system selects the Allowed option by default.

Customer Restrictions

Customer Number

Specify the customer number for the Customer Restriction. You can specify the customer number which should be linked to the limit.

If the limit is originated through credit appraisal management process flow, then the customer number linked to the limit will be populated in this field.

The following table explains various situations in customer restriction.

Scenario	System behaviour
Customer linked to a facility is different from the customer linked to the collateral	<p>If an unshared single collateral is linked to a limit, then the customer of the collateral must be the same as the facility customer. If the customers are different, the system will not allow you to save the record.</p> <p>In case a collateral pool is linked to a facility and collaterals in the collateral pool belong to different customers, then at least one of them must be the customer of the facility. Otherwise, the system displays a configurable exception or error. This can be configured as error or override based on the bank policy and business practice.</p>
Facility utilization triggered by external systems or Oracle FLEXCUBE in ELCM embedded environment	<p>The system validates the customer number of the contract/ account from which the request was initiated. If the customer of the contract/account is the same as the facility customer, then the facility utilization continues. If the customer is different, then the system displays an error message.</p>
Facility utilization in Liability - Pool - Facility - Collateral linkage	<p>If a collateral pool having collaterals of different customers is linked to a facility, then utilization request is allowed only from customers linked to that facility. The collaterals can be directly utilized by all customers of the collaterals included in the pool.</p> <p>One customer of a shared liability cannot contribute a shared collateral to link to the facility of the other customer within the same liability.</p> <p>If a collateral is shared by two liabilities, then that collateral can be linked to the facilities of a customer who belongs to one of those liabilities.</p>

	In case of direct utilization of a shared collateral, the collateral can be utilized by the customer who provided the collateral and / or the customers of the liability with whom the collateral is being shared.
Facility transfer	During limit transfer process, if customer of each limit is different, the system displays a configurable override message. You can either allow such limit transfers or not by appropriately configuring the exception.

You cannot modify the customer number after authorization of the facility.

Short Name

System displays the short name for the customer, as maintained in the 'Customer Maintenance' screen based on the selected 'Customer Number'.

Currency Restrictions

Currency Code

Specify the currency code for the Currency Restriction.

Currency Name

System displays the currency name for the currency, as maintained in the 'Currency Definition' screen based on the selected 'Currency Code'.

Branch Restrictions

Branch Code

Specify the branch code for the Branch Restriction.

Branch Name

System displays the branch name for the branch, as maintained in the 'Branch Parameters Maintenance' screen based on the selected 'Branch Code'.

Ext System Restrictions

External System

Specify the external system for the External System Restriction.

Description

System displays the description for the external system, as maintained in the 'External System Maintenance' screen based on the selected 'External System' chosen

Exposure Restrictions

Exposure Name

Specify the exposure name for the Exposure Restriction.

Exposure Description

System displays the description for the exposure, as maintained in the 'Track Exposure Maintenance' screen based on the selected 'Exposure Name'.

Product Restrictions

Product Code

Specify the product code for the Product Restriction.

Product Description

System displays the description for the product based on the selected 'Product Code'

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 choose the restriction type as 'Allowed', click on the 'Plus' button and select the customer code from the list to indicate that they are allowed to use the line. If you choose the restriction type as 'Disallowed', click on the 'Plus' button and select the customer code from the list to indicate that they are not allowed to use the line. Once you choose restriction type as 'Allowed', 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.

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. If you choose the restriction type as 'Allowed', click on the 'Plus' button and select the branch code from the list to indicate that those branches of your bank can use the line. If you are choose the restriction type as 'Disallowed', click on the 'Plus' button and select the branch code from the list to indicate that those branches of your bank are not allowed to use the line.

Once you choose restriction type as 'Allowed', 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.

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. Once you choose the restriction type as 'Allowed', select the currencies to which you would like to restrict application from the available option list. The list of currency codes you choose in this field will be described in the adjacent column.

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.

Maintaining Exposure Restrictions for a Line

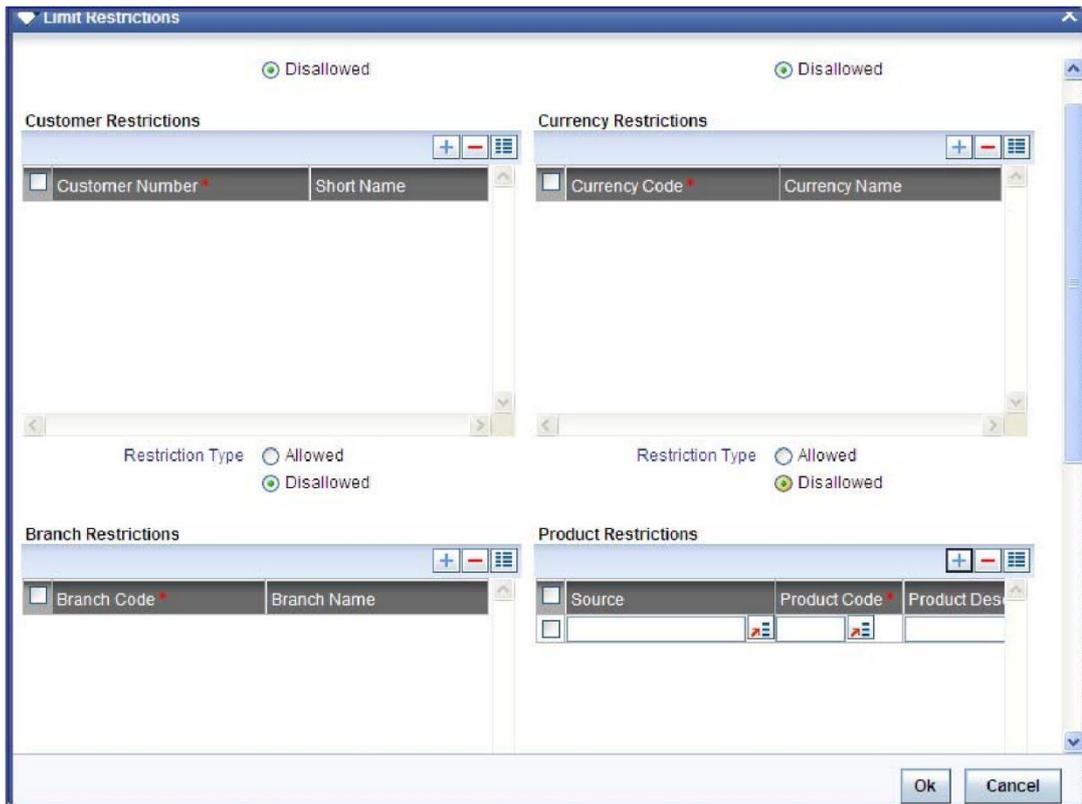
You can also define the types of exposures that should be allowed (or disallowed) for a line. Based on the list you maintain, the system will display an error message if a utilization request with a transaction exposure is received where the exposure for the facility is either disallowed or not maintained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

Maintaining Product Restrictions for a Line

You can define the types of products that should be allowed or disallowed for a line. To add a product to the list of allowed products, click on the 'Plus' button and select the Source and Product Code from the adjoining option lists. The system defaults the description of the chosen source and product code.



To remove a product from the list of Allowed Products, select the Product Code and click on the 'Minus' button.



Note: System considers both the source and the product code to validate the restriction.

2.16.10 Tenor Restrictions Button

You can define Limits based on the tenor of the contracts that utilize the limit.

Click 'Tenor Restrictions' button from the Facilities Maintenance screen to maintain Tenor restrictions for the limit you have specified for the Line-Liability combination.



Tenor

Specify the name of the tenor.

Tenor (Days)

Specify the number of days

Limit

Specify the limit for the tenor in days.

Utilization

System displays the utilization amount for the specific tenor in days, based on the utilization of the facility in 'Schedules' sub screen

Limit Date

Specify the limit date on which the limit amount is updated in the 'Limit Amount' field

Limit Amount

Specify the limit amount for the specific limit date

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.

2.16.10.1.1 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.

2.16.10.1.2 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 subline 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.



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
30D	0.5M
60D	0.3M
90D	0.25 M

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

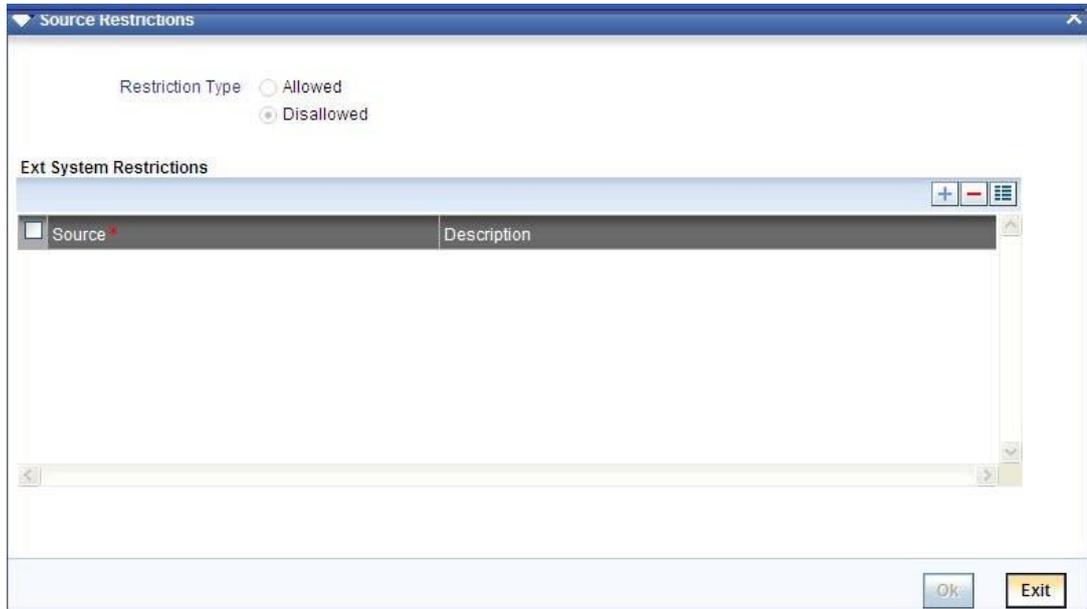
You can define a tenor list and have tenor based limits for both the *Main Line* and *Sub-lines*. So we shall also maintain tenor based limits for the sub-line STLOANS (as shown in the table below):

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.

2.16.11 **Source Restrictions Button**

You can specify which sources are allowed or restricted to access the facility in 'Source Restrictions' screen. Click on 'Source Restrictions' button in 'Facilities Maintenance' screen to invoke this screen.



Restriction Type

To maintain an allowed list of liability restrictions choose the 'Allowed', option. To maintain a disallowed list of liability restrictions, choose the 'Disallowed' option.

Default value of this field will be 'Disallowed'. If you select restriction type as 'allowed', then you will have to input at least one record.

Source

Specify the source from the adjoining option list.

Description

Give a brief description about the System restriction here.

2.16.12 **Mandate Button**

You can maintain mandate information for specific line codes using 'Mandate' screen. Click 'Mandate' button on 'Facility Maintenance' screen.

You can specify the following details here:

Line Code

Specify the line code for which the mandate has to be maintained. The system displays the line code from the main screen of facility.

Serial Number

The system displays the line serial number of the line code maintained.

Mandate

Collateral Type

Specify the collateral type required for validating mandate for the utilization transaction. The option list displays all valid collateral types maintained in the system. Choose the appropriate one.

You can add more rows to the list using add button.

Min % Available

Specify the minimum percentage of the specific collateral type to be collected while processing the utilization transaction against the line code specified. The system verifies whether the mandate percentage of the line utilization amount is greater than the collateral limit contribution. If the mandate percentage is higher, the system displays an override message. You may choose to continue or cancel the maintenance.

2.16.13 Comments on Facility Button

You can add your comments on the facility maintenance using 'Comments' screen. To invoke this screen, click 'Comments' button on the 'Facility Maintenance' screen.

<input checked="" type="checkbox"/>	Date	Input by	Comments
<input checked="" type="checkbox"/>	01-DEC-2014	DOC003	

Following fields are available for capturing the comments.

Date

The system displays the current system date.

Input by

The system displays the user ID of the user of the current session.

Comments

Type in the comments that you wish save. This is a free text field where you can type in your comments.

The comments that you maintain here will be displayed in the Credit Desktop also. For details, refer to the chapter 'Credit Desktop' in this user manual.

Once you have captured the above details, click 'OK' button to navigate to the 'Facilities Maintenance' screen.

2.16.14 Including Netting Amount in Facility's Netting Contribution

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 displayed in the Netting Contribution field for the facility in facility currency.

Account Netting

When you authorize an account netting transaction with contract type 'AC' and netting enabled, then the netting amount will be included in the facility in facility currency after netting has been enabled in Liability level & Facility level. Here 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.

2.16.15 Viewing Previous Credit Limit Changes

You can view previous changes made to the credit limit using the 'Facilities Summary' screen. You can invoke this screen by typing 'GESQYFAC' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

- Authorization Status
- Mod No
- Serial No
- Line Currency
- Limit Amount
- Utilisation
- Avl Flag
- Expiry Date
- Record Status
- Line Code
- Liability No
- Eff. Line Amount Basis
- Eff Line Amount
- Available Amount
- Start Date

- ID

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

- Authorization Status
- Record Status
- Mod No
- Line Code
- Serial No
- Liability No
- Line Currency
- Eff. Line Amount Basis
- Limit Amount
- Eff, Line Amount
- Utilisation
- Available Amount
- Avl Flg
- Start Date
- Expiry Date
- ID

To view any previous changes made to the credit limit, double-click the corresponding record. A detailed screen appears containing changes made.

 Note: This is a view-only screen hence you cannot make any modifications in this screen.

2.17 Track Exposure Maintenance

2.17.1 Invoking Track Exposure Maintenance Screen

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.

Exposure Type

Specify the exposure type. The option list displays all valid exposure types maintained in the system. Select the appropriate one.

The values allowed in field exposure code depends on the exposure type you select here. The validations are as follows.

Selected exposure type	Values allowed for 'Exposure Code' field
Currency	Active currencies maintained in the system
Country	Active country codes maintained in the system
Industry	Active industries maintained in 'Sector - Industry Maintenance' screen
Sector	Active sectors or industries maintained in 'Sector - Industry Maintenance' screen

If you select any of the above exposure types, you cannot specify an exposure code that does not belong to the selected exposure type.

For other exposure types, you need to enter a unique exposure code.

Exposure Code

Specify the Exposure Code.

If the exposure type is Currency, Country, Industry or Sector, then you need to select the appropriate exposure code from the option list. For other exposure types, you need to manually enter a unique exposure code.

The code maintained in this screen can be linked in the 'Customer to liability link Maintenance' screen if the 'Utilization type' is 'Customer' and it can be linked in the 'Facilities Maintenance' screen if the 'Utilization type' is 'Transaction' to make exposure tracking possible. It is possible to track a customer in multiple exposures. For this multiple exposure code should be linked to the 'Customer to liability link Maintenance' screen.

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 'Exposure Maintenance' having function id CODEXPTY.

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.

Block Amount

The value of the 'Block Amount' field in the 'Global Exposure Block Maintenance' screen is displayed here.

Utilization

System displays utilization for the exposure 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.

Remarks

Add remarks about the track exposure maintenance, if any.

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

Head Room Limit

The system displays the head room limit. This amount is arrived by deducting sum of effective line amounts from exposure amount. The system displays the head room limit in terms of exposure currency of the facilities linked to the exposure.

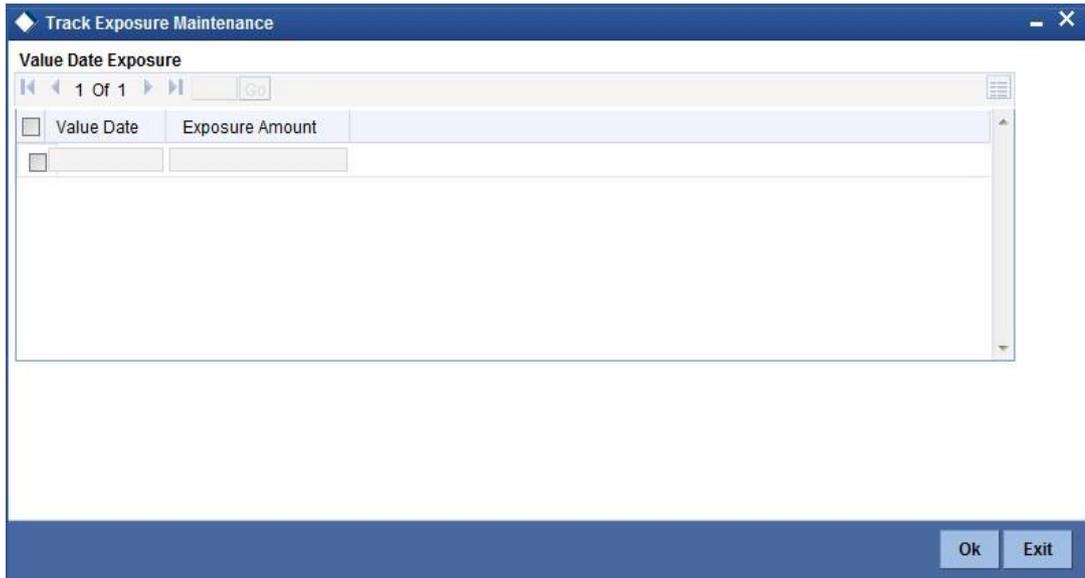


Note:

If the exposure records of type Transaction or Customer are linked to a facility or a customer, you cannot close the records.

2.17.2 Value Date Exposure Button

Value dated exposure can be specified using the Value Date Exposure screen. Click 'Value Date Exposure' to invoke this screen.

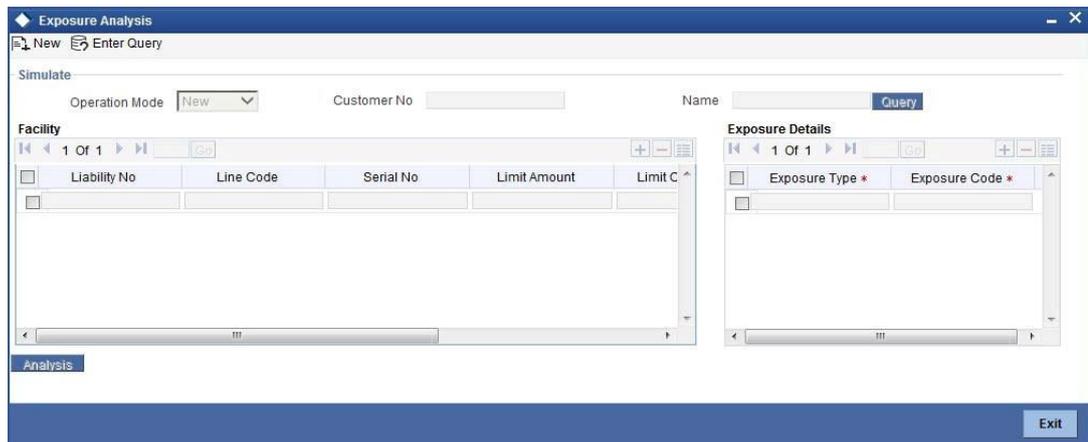


For each record added here you must specify the following:

- Exposure Amount - The value dated Exposure amount
- Value Date - The value date post which the mentioned amount is valid

2.18 Exposure Analysis

You can simulate the facilities operations such as creation, modification and renewal of facilities and analyse the impact of such operations on the exposure. To invoke 'Exposure Analysis' screen, type 'GEDEXPAN' in the field at the top right corner of the application toolbar and click adjoining arrow button



Specify the following details:

Operation Type

Select the operation that you want to simulate from the drop-down list. The list displays the following facility operations.

- New
- Modify

- Renewal

Details are given in the below table.

Operation Type	Query Facilities	Editable Fields	Remarks
New	Not Applicable	New Limit Amount Limit Currency Limit Expiry Date Exposure Type Exposure Code	Select this to simulate creation of a new facility. Simulation fields other than the editable ones are disabled for this operation.
Operation Type	Query Facilities	Editable Fields	Remarks
Modify	Based on Customer Number	New Limit Amount Exposure Type Exposure Code	Select this to simulate modification of an existing facility. You can specify a customer ID and click 'Query' button to query all the facilities of that customer. The system defaults the Effective Line Amount as the New Limit Amount. The system also defaults the exposure details. You can modify the New Limit Amount and click 'Analysis' button to view the impact of modification on the exposure linked with the facility. You can also add a new limit, enter the New Limit Amount and Limit currency, and link the exposures to the new limit before the analysis.

Renew	Based on Customer Number	Limit Expiry Date Exposure Type Exposure Code	<p>Select this to simulate renewal of an existing facility.</p> <p>You can specify a customer ID and click 'Query' button to query all the facilities of that customer.</p> <p>Modify the Expiry Date to a later date and click 'Analysis' button to view the impact of the renewal operation on the exposure.</p>
-------	--------------------------------	---	--

Customer Number

You can search for existing facilities based on the customer number. This is applicable only for Modify and Renew operations.

For Modify and Renew operations, you can click 'Query' buttons to view the facility details of the selected customer.

Name

The system displays the name of the customer, based on the customer number you have selected for facility query.

Facility Details

For New operation, you can enter the details of the facility. For Modify and Renew operations, you can edit specific fields required for such operations.

Liability Number

The system displays the liability number. You cannot modify this.

Line Code

The system displays the line code. You cannot modify this.

Serial Number

The system displays the serial number. You cannot modify this.

Limit Amount

The system displays the limit amount. You cannot modify this.

Limit Currency

For New operation, you need to specify the limit currency.

For Modify or Renew operations, the system displays the limit currency. You cannot modify this.

Limit Expiry Date

The system displays the limit expiry date.

For Renew operation, you can modify the limit expiry date, For New and Modify operations, you cannot modify this.

New Limit Amount

For New and Modify operations, you can specify the new limit amount. For Renew operation, you cannot edit this field.

Exposure Details

Exposure Type

For New operation, you need to specify the exposure type.

For Modify and Renew operations, the system displays the exposure type. You can modify this.

Exposure Code

For New operation, you need to specify the exposure code.

For Modify and Renew operations, the system displays the exposure code. You can modify this.

Once you have specified/modified the details for simulation, click 'Analysis' button. The system analyses the impact of the operation on the exposure of the respective facility. You can view the details in 'Exposure Analysis' screen



You can view the following details of the selected facility.

- Exposure code
- Exposure type
- Exposure currency
- Total appetite - this is the exposure amount in terms of exposure currency
- Granted appetite - this is the sum of effective line amounts of the facilities linked to this exposure in terms of exposure currency
- Head room - this is arrived by deducting granted appetite from total appetite
- Headroom with HO currency
- Pipe line deals - this is arrived as follows: sum of new facilities in pipe line using CAM process + (plus) sum of modified facilities using CAM process where the modified amount is greater than the original amount + (plus) sum of (modified amount - original amount) modified facilities using cam process where the expiry date is earlier than or equal to current date and new expiry date is later than current date - (minus)

sum of (original amount - modified amount) of modified facilities using CAM process where modified amount is lesser than the original amount in exposure currency

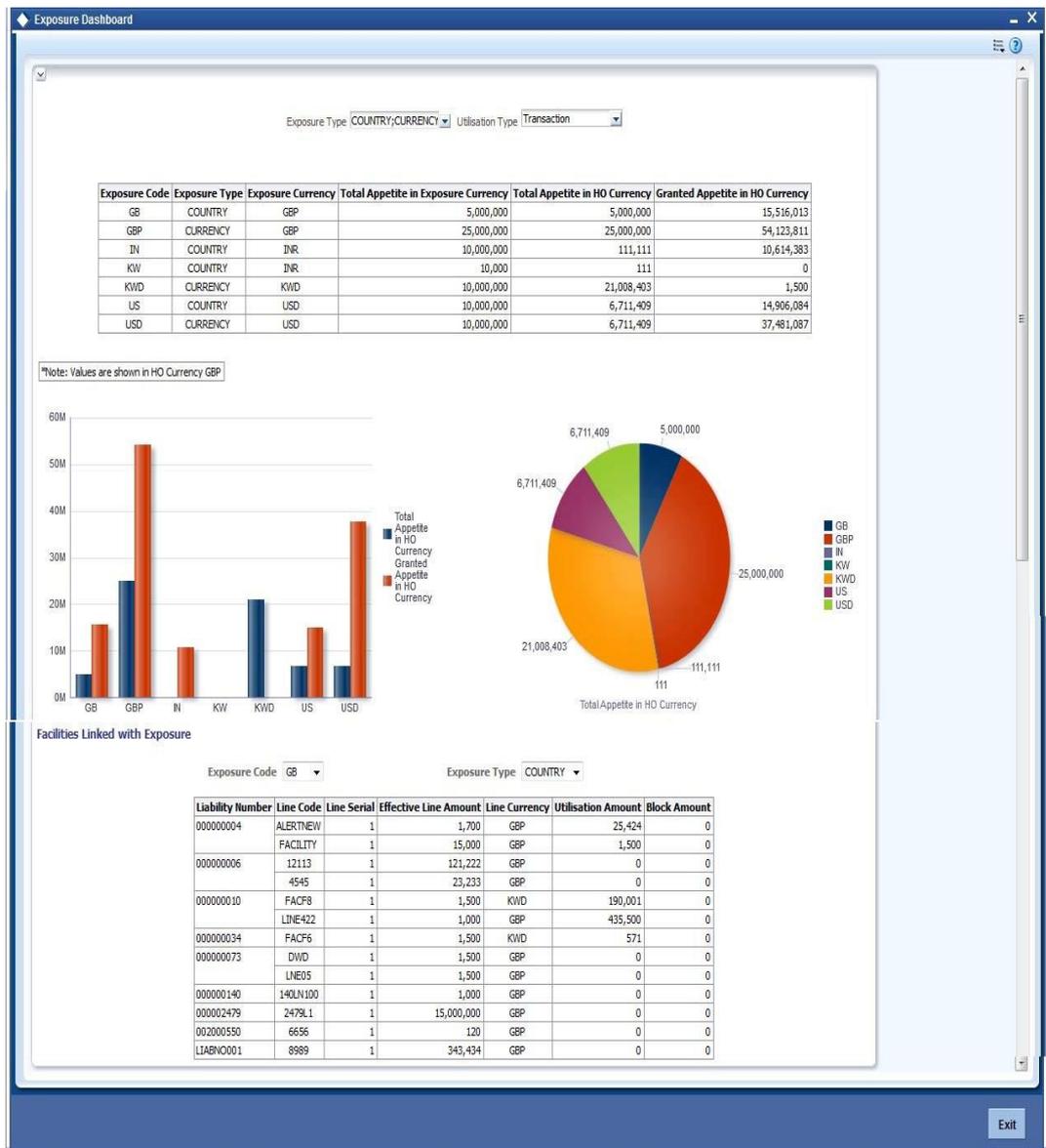
- Head room with pipe line deals (Head room - pipe line deals in exposure currency)
- Simulated head room
 - For New operation, Head Room - New Limit Amount
 - For Modify operation, if the limit amount is reduced, then Head Room - (Limit amount - New Limit Amount)
 - For Modify operation, if the limit amount is increased, then Head Room + (New Limit amount - Limit Amount) in terms of exposure currency
 - White text in green background indicates that it is a positive value
 - White text in red background indicates that it is a negative value
- Simulated headroom in HO currency
- Simulated head room with pipe line deals
- Number of days to expire - difference between exposure expiry date and application date

You can view a bar chart that shows the exposure name, head room and head room with this limit fields. You can click an exposure name on the main table to view the following details.

- Liability number - liability number of the facility linked to the selected exposure of the bar chart
- Line Code - line code of the facility linked to the selected exposure of the bar chart
- Line Serial - serial number of the facility linked to the selected exposure of the bar chart
- Effective Line Amount - effective line amount of the facility linked to the selected exposure of the bar chart
- Limit Currency - limit currency of the facility linked to the selected exposure of the bar chart
- Utilization Amount - utilized facility amount
- Block Amount - blocked facility amount
- Number of days to expire - difference between facility expiry date and application date

2.19 Exposure Dashboard

Exposure dashboard helps you analyse the total and granted appetite of exposure codes as bar chart and pie chart. To invoke 'Exposure Dashboard', type 'GEDEXDBD' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button



Exposure Type

Select the exposure type whose details you wish to analyse. The option list displays all valid exposure types. Check the boxes adjoining each exposure type to include the details of that exposure type in the dashboard.

Utilisation Type

Select the utilization type that you wish to analyse. The option list displays all valid utilization types. Check the boxes adjoining each utilization type to include the details of that in the dashboard.

As you select the required options and tab out of the field, the system displays the following details of the exposure codes associated with the selected exposure type.

- Exposure code
- Exposure type
- Exposure currency

- Total appetite
- Granted appetite
- Head room
- Head room in HO currency
- Pipe line deals
- Headroom with pipe line deals
- Simulated head room
- Simulate head room in HO currency
- Simulated head room with pipe line deals
- Number of days to expire

Bar Chart

The bar chart displays the total appetite and granted appetite in HO currency for each exposure code.

Pie Chart

You can view a pie chart of the total appetite in HO currency.

You can view the following details of the facilities linked with a selected exposure code and exposure type.

- Liability number
- Line code
- Line serial
- Effective line amount
- Limit currency
- Block amount
- Utilization amount
- Number of days to expire

2.20 Account/Contract Balance Maintenance for Netting

2.20.1 Invoking the Account/Contract Balance for Netting screen

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.

The screenshot shows the 'Account Balance For Netting' application window. The window title is 'Account Balance For Netting'. The interface includes a menu bar with 'New' and 'Enter Query' options. The main area contains several input fields: Reference Number * (required), Liability No, Customer Number, Currency, Amount, Value Date, Booking Date, Expire Date, Line Code, Serial Number, a checkbox for 'Netting Required', Contract Type, Source Code, and User Reference. Below the input fields is a 'Fields' section with labels for Maker, Checker, Mod No, Date Time, Record Status, and Authorization Status. An 'Exit' button is located in the bottom right corner.

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'.

Customer Number

Specify the customer number to which the Reference number belongs to.

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.

Value Date

Specify the date from when this account/contract is valid for netting.

Booking Date

Specify the booking date when the account/contract was created.

Expiry Date

Specify the date till when this account/contract is valid for netting.

Liability Number

Specify the liability number to which the Reference number is linked.

Line Code

Specify the line code for the account/contract.

Serial Number

System displays the Serial Number for the line chosen in the field 'Line Code'.

Netting Required

Select this check box to indicate that the netting amount defined in the 'Account/Contract Balance for Netting' screen will be updated in the 'Netting Contribution' field for the specific facility for which 'Netting Required' check box is checked. You can have the Facility to display the Netting Amount in the 'Netting Contribution' screen.

If Netting required check box is checked, system will validate whether the customer number captured in this screen and customer of the facility is same. If not system will display an configurable override message. If it is configured as exception system will allow you to proceed with exception authorization. Else if it is configured as an error, system will not allow you to proceed further.

For more details on this feature, refer the section 'Including Netting Amount in Facility's Netting Contribution' in this User Manual.

'Account/Contract Balance for Netting' (GEDACCNT) screen is supported only in standalone

ELCM.

2.21 Ear Marking Maintenance

2.21.1 Invoking the Ear Marking Maintenance Screen

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.

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.

Serial Number

System displays the serial number for the line chosen in the field 'Line Code'.

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.

Auto Block

Check this box to indicate that the system should automatically create block for the specified amount for the specified facility. This check box will be unchecked by default indicating that the block on the facility will be manual.

Remarks

Add remarks about the ear marking maintenance, if any.

2.22 Global Block Exposure Maintenance

2.22.1 Invoking the Global Exposure Block Maintenance Screen

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.

The screenshot shows a software window titled "Global Exposure Block Maintenance". At the top, there is a menu bar with "New" and "Enter Query" options. The main content area is divided into several sections. The first section contains input fields for "Block No *", "Branch *", "Exposure Code *", "Exposure Type", "Utilisation type", "Exposure Description", "Block Currency *", "Block Amount *", "Effective Date", and "Expiry Date". Below these fields is a checkbox labeled "Auto Block". The second section, titled "Additional Information", contains input fields for "Customer No", "Liability No", "Remarks", "Line Code", and "Serial No". At the bottom of the window, there is a "Fields" section with labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of the window.

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

Specify the branch from which the block is being maintained. 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.

Exposure 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.



Note: It is also updated as the 'Block Amount' in the 'Track Exposure Maintenance' screen.

Effective Date

Specify the date from which the amount block should be applied for the exposure.

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'.

Additional Information

As part of additional information for the exposure, you can capture the following details:

Customer Number

Specify the customer number for the global exposure block maintenance.

Liability Number

Specify the liability number for the global exposure block maintenance.

Remarks

Add remarks about the global block exposure maintenance, if any.

Line Code

Specify the line code for the global exposure block maintenance.

Line Serial

System displays the serial number for the line chosen in the field 'Line Code'.

2.23 Exception Queue Maintenance

2.23.1 Invoking the Exception Queue Maintenance Screen

You can maintain exception queue records with their respective user roles allowed for authorization 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.

The screenshot shows a software application window titled "Exception Queue Maintenance". At the top left, there are buttons for "New" and "Enter Query". Below these are two text input fields: "Queue Name *" and "Description". A section titled "Queue Details" contains a table with two columns: "Role Name" and "Description". The table has one row with empty input fields. At the bottom of the window, there are several fields: "Maker", "Checker", "Mod No", "Date Time", and "Record Status". An "Exit" button is located in the bottom right corner.

Queue Name

Specify the Queue Name.

Description

Give a brief description of the queue here.

Queue Detail

Here you can specify multiple user roles for a Queue name. For each record you must specify the Role Name i.e. the user role allowed for authorization. System then defaults the description for the role

2.24 Exception Queue Slab Maintenance

2.24.1 Invoking the Exception Queue Slab 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 'Exception Queue Slab Maintenance' screen by typing 'GEDTAUTH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

Specify the branch for which the maintenance is being done.

Description

The description for the branch chosen in the field 'Branch' is displayed here.

Remarks

Specify the remarks about the Transaction Authorize Maintenance

Category

Specify the category for which the transactions authorize maintenance is being done. Having specified the category for the liability and the facility, the transaction authorize maintenance can be done for the same category. When the Exception Txn Amount or Exception Breach Percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction will be available in the queue defined in the transaction authorize maintenance for the specific category

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

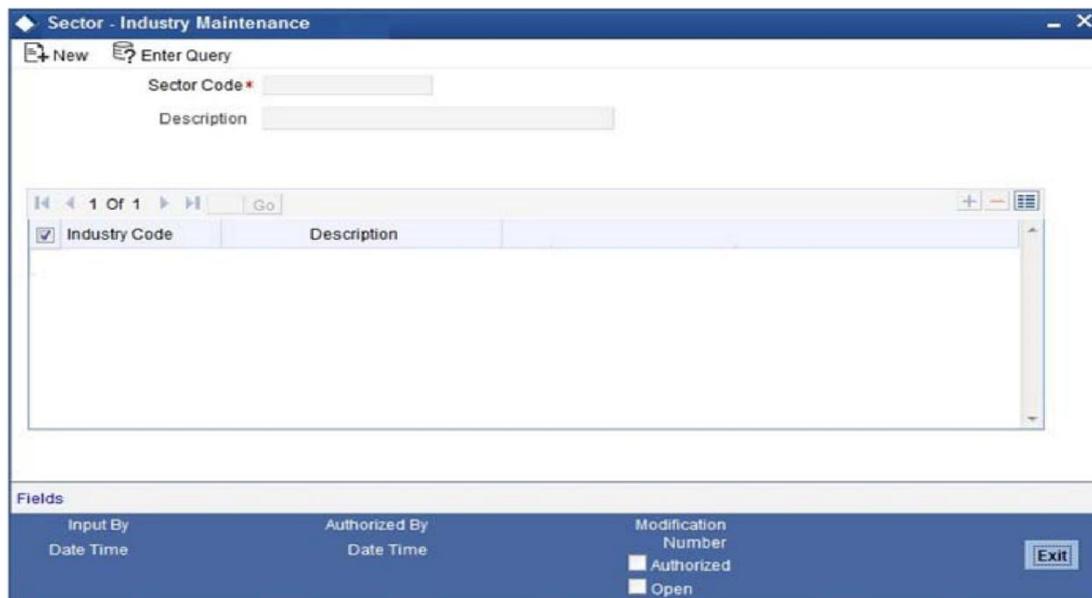
Here for each record you can specify the following:

- 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

2.25 Sector and Industry Maintenance

2.25.1 Invoking the Sector and Industry Maintenance

You can maintain sectors and industries associated each sector using 'Sector-Industry Maintenance' screen. To invoke this screen, type 'GEDSECMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Sector Code

Specify a unique code to identify the sector you are defining.

Description

Specify a brief description of the sector.

Industry Code

Specify the industry code to be associated with the sector code. You can associate multiple industry codes with a sector code.

Description

Specify a brief description of the industry.

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

2.26 Limits & Collaterals Parameter Details

2.26.1 Invoking the Global Exposure Parameter Detail

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 Detail' screen by typing 'GEDPARAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Global Exposure Parameter Detail

Save

Maximum No of Processes * 1

Rate Type STANDARD

Currency System

CRM System

Maximum Retry Lock * 5

Transaction

System Maker ID *

System Checker ID *

Auto CNR

Exposure Tracking

Generate Customer Number

CIF Mask 1

Bank Capital

Limit Currency GBP

Central Bank Lending Percent

Internal Lending Percent

Reevaluate Currency Online Batch Online

Reevaluate 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

Fields

Maker Date Time:

Checker Date Time:

Mod No Record Status

Authorization Status

Cancel

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 threading feature in LCM 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 LCM.

Currency System

Specify the external currency system if the Bank is using a external currency system other than the one provided in LCM.

CRM System

Specify the external CRM system if the Bank is using an external CRM system other than the one provided in LCM.

Generate Customer Number

Check this box to generate the customer number automatically at the time of customer creation and customer replication from the Oracle FLEXCUBE as per the specified customer mask.

Auto CNR (Auto Closure of Non Revolving Line)

Check this box to close the non-revolving line automatically on expiry date.

Exposure Tracking

Check this check box if exposure tracking is to be enabled in the system.

Customer Mask

If you have selected 'Generate Customer Number' option, you need to specify the customer mask.

The customer mask will be maximum nine characters length, out of which it is mandatory to use three characters from the branch code of the customer number and the rest six can be numbers. E.g. bbbnnnnnn. If branch code is not part of customer mask, then maximum characters of number digit will be nine else it would be six characters and minimum characters of number digit would be four. E.g. nnnnnnnnn.

If the customer number is less than nine digits, then the system will left pad it with '0' i.e zero.



Note: Character 'b' indicates the branch code and character 'n' indicates number digits.

Bank Capital

Specify the amount to calculate internal lending equivalent amount

Limit Currency

The System defaults the local currency of the bank.

Central Bank Lending Limit %

Specify the percentage of central bank lending limit. Central Bank Lending Limit percentage of the bank capital is considered as limit amount allowed by the central bank. The central bank lending limit percentage should be between 0 and 100.

Internal lending Limit %

Specify the percentage of internal lending limit. The internal lending limit percentage should be between 0 and 100.



Note: If Bank Capital is specified then Central Bank Lending Limit % and Internal Lending Limit % fields are mandatory.

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 LCM.

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.

The EOD process closes all the active non-revolving lines automatically when the check box 'Auto CNR' is checked. Example

Limits:

Facility	Expiry Date	Revolving
FACILI-TY1	15-Jul-2009	N
FACILI-TY2	16-Jul-2009	Y
FACILI-TY3	16-Jul-2009	N
FACILI-TY4	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.



Note: This process does not close the following lines:

- If there are any underlying active transactions on that line
- If there are any active sub lines reporting to this main line

If line is not closed due to the above exceptions then the system logs the same into an exception table 'GETB_EXCEPTION_LOG'. If particular line is not closed on expiry date due to the above exception then same line is taken up for auto closure process on next EOD.

2.27 Facilities Amount Transfer Maintenance

2.27.1 Invoking the 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.

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

System will default the names of the 'From Liability' and 'To Liability' when the 'From Liability Number' and 'To Liability Number' are chosen respectively.

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.

When configured as an override, if From line and To line details are different, the system displays an override message, "CIF of both lines are different. Do you want to proceed.?"

When configured as an error, if From line and To line details are different then the transfer will not be allowed.

 Note:

- From line and To line will list facilities that are not expired.
- Expiry is set based on the available field in the 'Facility Maintenance' screen (GEDFACTL)

- Effective From date can't be greater than From line end date and Effective To date can't be less than From line Start date.

From and To Facility Currencies

System will default the names of the from facility currency and to facility currency when the 'From Line' & 'To Line' are chosen respectively. 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

System will default the from facility start date and from facility end date when the 'From Line' is chosen. To Facility Start Date and End Date

System will default the 'To Facility Start Date' and 'To Facility End Date' when the 'To Line' is chosen.

From Facility Available Amount and To Facility Available Amount

System will default the 'From Facility Available Amount' and 'To Facility Available Amount' when the 'From Line' & 'To Line' are chosen respectively.

Effective From Date and Effective To Date

Specify the Effective From Date of transfer i.e. the date from when the transfer of limits will be effective.

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

 Note:

Effective From date can't be greater than From line end date and Effective To date can't be less than From line Start date.

Transfer Amount

Specify the transfer amount to be transferred, from the 'From Line' to the 'To Line', from the 'Effective From Date' onwards.

2.28 Force Collateral Revaluation

2.28.1 Invoking the Ad-Hoc Revaluation Screen

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 'Ad-hoc Revaluation' screen by typing 'GEDADREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Security Id

Specify the security id for which Ad-hoc Revaluation is to be done.

Security Price

System displays the price code as maintained in the 'Securities' screen.

Click the 'Process' button to process the Ad-hoc Revaluation.

2.29 Multi Authorization Maintenance

2.29.1 Invoking the Multi Authorization Maintenance Screen

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.

 Note:

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.

Serial No

Indicates the LCM generated unique identifier for the transaction.

Utilization Reference Number

Specifies the LCM utilization reference number.

Customer Number

Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in LCM 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 LCM system.

Liability Number

Specifies the liability number of the utilization transaction. Liability Number entered should be valid Liability Number in LCM system.

Line Code

Specifies the facility code of the utilization transaction. Facility Code entered should be valid Facility Code in LCM 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 Branch

Indicates the transaction branch.

Utilization Product

Indicates external product code of the utilization transaction. This is only if the utilization has been done from an external product

Value Date

Specifies the value date of the transaction. If value is not passed then system will default to LCM 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). This is only if the utilization has been done from an external product

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.

2.30 Dual Authorization of Utilization Transaction

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. Transactions which are breached could be either authorized using BPEL process flow Credit Exception management or using UI multi Auth screen. 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. You can specify the facility maintenance breach amount and breach percentage in LCM.

When the transaction amount inputted is more than breach amount or percentage, during utilization process LCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the LCM 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 LCM.

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 LCM 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 LCM, 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 LCM, 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 Contracts requiring multilevel authorization can be viewed using Oracle FLEXCUBE function 'OVDAUDET.

If you delete the dual authorization contract in Oracle FLEXCUBE, then the system deletes the contract details in Oracle FLEXCUBE and LCM will delete the utilization LCM.



Note:

LCM 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.

2.31 Liabilities Merger

2.31.1 Invoking Liability Merger Maintenance Screen

You can merge any two liabilities existing in the system into one single liability. LCM 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

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.

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

System defaults the branch code as the branch from which the 'Liability Merger Maintenance' screen is launched and 'New' button is clicked.

Effective Date

Specify the date from which the merger of liabilities must take effect.

Remarks

Specify the remarks about the Liability Merger Maintenance.

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

2.31.2 Invoking Liability Merger Process Screen

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 'GESMRGTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

	Process
From Liab ID	<input type="text"/>
To Liab ID	<input type="text"/>
Branch Code	<input type="text"/>
From Liability Code	<input type="text"/>
To Liability Code	<input type="text"/>
Status Movement	<input type="text"/>
Source Code	<input type="text"/>
User Reference	<input type="text"/>

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

- Branch Code
- To Liability Code
- From Liability Code
- Effective Date
- Status

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

- From Liability ID
- To Liability ID
- Branch Code
- From Liability Code
- To Liability Code
- Status
- Effective Date

Click 'Process' button to initiate the merger of maintained liabilities.



Note:

Merger between Liabilities that form part of a hierarchy is not allowed.

2.32 Alert Definition

2.32.1 Invoking Alert Definition Screen

You can define specific alerts to be sent to the bank users. You need to define the alert codes and map the alert code to the bank user using 'Alert Code Definition' screen. To invoke this screen, type 'ITDADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

Specify the following details:

Alert Code

Specify the alert code to be mapped to the customer or bank.

Description

The system displays the description of the alert based on the alert code specified.

Criteria Code

Specify the selection criteria code to be used for the alert. The option list displays valid criteria codes (Rules 1 to 9 which are factory shipped) that are maintained in the system. Choose the appropriate one. The description of each criteria code is explained in the following table:

Rule Code	Rule Name	Rule Description	Parameter Configuration	Trigger for Alert	Alert (Message) Description

RULE 1	Limits Due for Expiry	Review required X days before Limit Expiry Date, where X is a configurable parameter	Notice Days (ITDAC-MNT Screen)	Limit Expiry Date	<FACILITY_ID> - Limit <LIAB- B_ID> - <LINE_CO DE> due for expiry
RULE 2	Limits where Collateral due for Expiry	Review required X days before Collateral Expiry Date, where X is a configurable parameter	Notice Days (ITDAC-MNT Screen)	Collateral Expiry Date	<COLLATERAL_ID> - Collaterals <COLLAT- ERAL CODE> for Limit <LIABILITY ID> due for expiry
RULE 3	Limits where the Utilization Threshold % is breached with respect to Sanctioned Limit	Review required for Limit Utilization % breached with respect to Sanctioned Limit, where Threshold % is a configurable parameter	Threshold % (ITDAC-MNT Screen)	Sanctioned Limit Amount	<FACILITY_ID> - Sanctioned Limit for Limit <LIABILITY ID> - <LINE CODE> has breached the predefined threshold percentage
RULE 4	Limits where the Utilization Threshold % is breached with respect to Collateral Value	Review	Threshold % (ITDAC-MNT Screen)	Collateral Value	<COLLATERAL_ID> - Collaterals Value for Limit <LIABILITY ID> has breached the predefined threshold percentage

		required for Limit Utilization % breached with respect to Collateral Value, where Threshold % is a configurable parameter			
Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert (Message) Description
RULE 5	Frequency Based Limit Review	Frequency based Limit Review.	Frequency maintained in the Facilities Maintenance (GEDFACT) screen.	Frequency and Next Review Date on the Facilities Maintenance Screen (GEDFACT)	<FACILITY_ID> - Limit Review for Limit <LIABILITY ID> - <LINE CODE> is due

RULE 8	Documents due for Expiry	Review required when the documents are expired	<p>Frequency, Start Month, Due date on field on the</p> <p>Covenant Maintenance Screen (GED-COVNT)</p> <p>and Notice Days on the</p> <p>Rule Criteria Code</p> <p>Screen. Notice days on the Covenant Maintenance Screen will not be considered for Alert generation</p>	Revision Date on the Covenants tab on the Collateral Maintenance (GEDCOLL T)	<p><COVE-NANT_ID> - Documents/Covenants</p> <p><COVE-NANT NAME> for Limit <LIABILITY ID> due for expiry</p>
RULE 9	Marketable/ non-marketable securities value decrease	Review required when the marketable or the nonmarketable securities value is decreased	From Securities Maintenance Level	Securities Value	<p><SECURITY_ID> - Securities</p> <p><SECURITY CODE> for Limit <LIABILITY ID> value decreased</p>

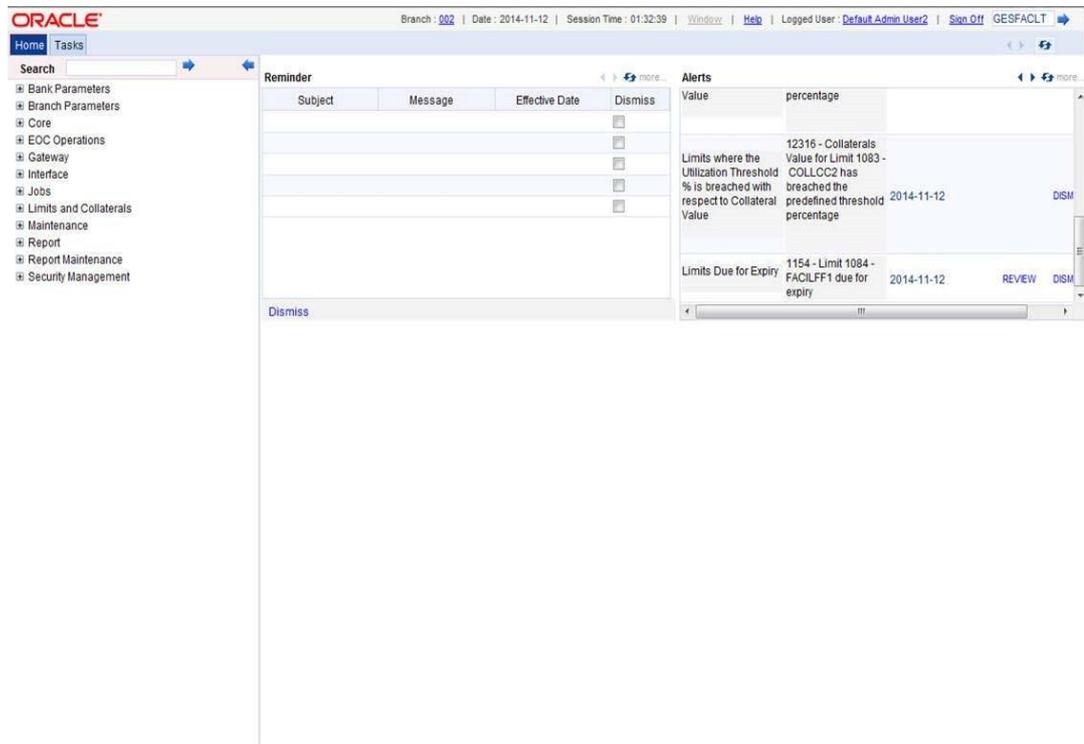
 Note:

You can configure the credit desktop alerts for CIF query. If credit desktop alerts is configured for accounts and contracts, then it will not be displayed and operationally controlled.

Final SQL Statement

Based on the criteria code selected, the system displays the final SQL statement.

Based on the review rules maintained in the ITDADMNT screen, alerts can be defined in the ITDADMNT screen. These alerts are generated for a bank user and are generated on a daily basis as per the frequency set in the Alert Definition Screen (ITDADMNT). Based on the parameters defined in the ITDADMNT screen, when a review rule is satisfied, then an alert is triggered in the user dashboard or Credit Desktop (GEDSKTOP). In the user Dashboard, when an alert is generated, the 'Review' or 'Dismiss' buttons are displayed against the alert. You can either Review or Dismiss these alerts by clicking the relevant buttons as shown in the following screen shot.



The Review button is displayed for only Rule 1, Rule 3, and Rule 5. On clicking the 'Review' button the limit review process flow is initiated. For the remaining rules, besides the limit review rules, the 'Dismiss' button is displayed. If you click the 'Review' or 'Dismiss' buttons against any alert, then the system removes the alert from the Dashboard. If the target user at alert definition is 'ALLROLES', then the alert generated is available for all the users accessing the dashboard. If any user clicks the 'Review' or 'Dismiss' button, then the system removes the alert from the dashboard and the remaining users will be unable to view the same alert in the dashboard.

If a user dismisses an alert and no corrective action is taken within a day, then the alert is regenerated the next day with a new effective date that is considered to be the current date. The alerts are generated based on the ITALRM and ITPURGE batch jobs. The frequency for these alert batch jobs should be set as daily in the Alert Definition Screen. All the alerts that are reviewed, dismissed, or have expired are archived in the ITPURGE batch. This archival is an automated process which happens based on the system date (physical date) and time.



Note:

The dashboard and relevant alerts are displayed for only those users for whom the 'Show Dashboard and Alerts' flag is set as Yes in the Home Page

In the Credit Desktop screen, the 'Review' button is enabled for all facilities mapped to a liability and is not only applicable for those facilities where alerts are generated. If a facility has a CIF ID mapped to it, then the CIF ID will be listed. The 'Dismiss' button option is not available in the Credit Desktop. Also, all alerts are available in a report format with 'Exception' or 'Warning' stated against each alert.

For more information on Credit Desktop, refer to the section "Credit Desktop" in this User Manual.

For more information on defining Alerts refer to the section "Defining Alerts" in this User Manual.

2.32.2 Preferences Tab

You can set the preferences for alert message generation under 'Preferences' tab. Click 'Preferences' tab on 'Alert Definition' screen:

The screenshot shows the 'Alert Definition' screen with the following elements:

- Alert Definition Header:** Includes 'New' and 'Enter Query' buttons.
- Form Fields:**
 - Alert Code *
 - Description *
 - Criteria Code *
 - Final SQL Statement (text area)
- Navigation Tabs:** 'Preferences', 'Targets', 'Messages'.
- Preferences Tab Fields:**
 - Effective From *
 - End Date
 - Frequency * (Dropdown menu set to 'Once')
 - View Days *
- Footer Bar:**
 - Maker / Checker
 - Date Time:
 - Mod No
 - Record Status
 - Authorization Status

Under this tab, you can set the following preferences for the alert generation.

Effective From

Specify the start date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers from this date.

End Date

Specify the end date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers until this date.

Frequency

Specify the frequency of the alert message generation as Daily only from the drop down list.

View Days

Specify the number of days you wish to keep the alert message in the dashboard or the portal. The user or customer can view the alert message in the dashboard or portal for the number view days maintained here. After that, the message will disappear from the dashboard or portal.

2.32.3 Target Tab

You can capture the details of the customer and bank users, who will receive the alert message. Click 'Target' tab

The screenshot shows the 'Alert Definition' form with the 'Targets' tab selected. The form includes fields for 'Alert Code *', 'Description *', and 'Criteria Code *', along with a 'Final SQL Statement' text area. Below these are tabs for 'Preferences', 'Targets', and 'Messages'. Under the 'Targets' tab, there are dropdowns for 'Target Type *' (set to 'Customer') and 'Customer/Both'. There are also input fields for 'Customer No Column' and 'Position'. A 'Targets' section contains a table with columns 'Bank User Type', 'Target ID', and 'Description'. The table has one row with 'User' selected in the 'Bank User Type' dropdown. At the bottom of the form, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'.

Bank User Type	Target ID	Description
User		

Specify the following details:

Target Type

The target type indicates the receiver of the alert message. The system displays the default value as a Bank User.

Customer No Column Position

Specify the position of the customer number column in the SQL statement. If you have selected the target type as 'Customer' or 'Both', it is mandatory to specify the customer number column position.

Bank User Type

Specify the bank user type to receive the alert message. The drop-down list displays the following user types:

- Role
- User ID

Choose the appropriate one.

This is applicable only if the target type is 'Bank User'.

Target ID

Specify the target ID. If the Bank User Type is 'Role', you need to specify the particular user role. If the Bank User Type is 'User ID', you need to specify the respective user ID.

You can choose the appropriate target ID from the option list. The alert message will be generated to the target IDs selected here.

Description

The system displays the description of the selected target ID.

You can add more bank user types by clicking the add button. You can also delete a bank user type using delete button.

2.32.4 Message Tab

You can capture the details of the message to be sent to the customers and users under 'Message' tab. Click 'Message' tab.

The screenshot shows the 'Alert Definition' window with the 'Messages' tab selected. The 'Messages' section contains a table with the following columns: Channel, Language, Subject, Customer Message, and User Message. The 'Channel' column has a dropdown menu with 'Dashboard' selected. Below the table, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can capture the following details under this tab:

Channel

Select the mode of message delivery. You can select any one of the following options:

- Dashboard – applicable to bank users only
- Credit Desktop - applicable to bank users only

Choose the appropriate one. The alert message is delivered to the bank user by the mode specified here.

Language

Specify the language of the alert message. The option list displays all valid languages that are applicable. Choose the appropriate one.

Subject

Specify a subject that is significant to the alert message to be generated.

Customer Message

Enter the message to be generated for the customer. The message may contain two types of text, viz. static and dynamic.

The static text will be generated as they are defined here. The dynamic text will vary based on the intended customer and the nature of the message.

This field is enabled only if the alert message is generated for the customer.

User Message

Enter the message to be generated for the bank user or RM. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended user and the nature of the message.

This field is enabled only if the alert message is generated for the bank user.

2.32.5 Viewing Alert Definition Summary

You can view a summary of the alerts defined in Oracle FLEXCUBE using 'Alert Definition Summary' screen. To invoke this screen, type 'ITSADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button

The screenshot shows the 'Alert Definition Summary' window. At the top, there are search options: 'Search', 'Advanced Search', and 'Reset'. Below this, there are two columns of search criteria. The left column includes: Authorization Status (dropdown), Alert Code (text field with a search icon), Description (text field with a search icon and a help icon), Frequency (dropdown), End Date (text field with a calendar icon), and Target Type (dropdown). The right column includes: Record Status (dropdown), Criteria Code (text field with a search icon), Effective From (text field with a calendar icon), View Days (text field with a search icon), Customer No Column (text field with a search icon), Position (text field), and Customer/Both (dropdown). Below the search criteria, there is a table with columns: Authorization Status, Record Status, Alert Code, Criteria Code, Description, Effective From, Frequency, and View Days. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Alert code
- Alert description
- Frequency of the alert
- End date
- Target type
- Record status

- Criteria code
- Effective date
- View days
- Customer number column position
- Customer/both

Once you have set the search parameters, click 'Search' button. The system displays the records that match the search criteria. Double-click a record to view the detailed screen of the record.

2.33 Alert Selection Criteria

2.33.1 Viewing Alert Selection Criteria Screen

You can define alert selection criteria in Oracle FLEXCUBE. The system identifies the set of customers who receive the alerts based on the selection criteria.

The system generates the alerts based on the selection criteria defined in 'Alert Selection Criteria' screen. To invoke this screen, type 'ITDACMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button

Specify the following details:

Criteria Code

Select a unique code that identifies the criterion that you are defining. To retrieve the criteria code click the F7 and F8 function keys. This code will be the unique identifier of the criterion based on which alert is generated.

The system will not allow you to modify the criteria code after saving it.

Description

Specify a brief description of the selection criterion that you are defining.

Select

Specify the 'Select' part of the selection criterion.

The criterion must be defined as an SQL statement with aliases. You need not enter the keyword 'SELECT'.

The alias naming convention is 'ColX'. Here, 'X' refers to the sequential number of the column in the 'Select' clause.

Examples are s1.cust_ac_no Col1 ,s1.cust_no Col2 ,s1.ccy Col3 ,s1.account_class Col4 ,s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7, s2.default_media Col8

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

From and Where Clause

Specify the remaining part of the selection criterion. You need not enter the keyword 'From'.

Based on the columns defined under 'Select' and 'From and Where Clause', the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.



Note:

The 'From and Where Clause' values and 'Alert Criteria Code' values are already pre-defined in the system as these are factory shipped values.

Final SQL Statement

The system concatenates the values defined under 'Select' and 'From and Where Clause' and displays the final SQL statement. This must be a valid SQL statement.

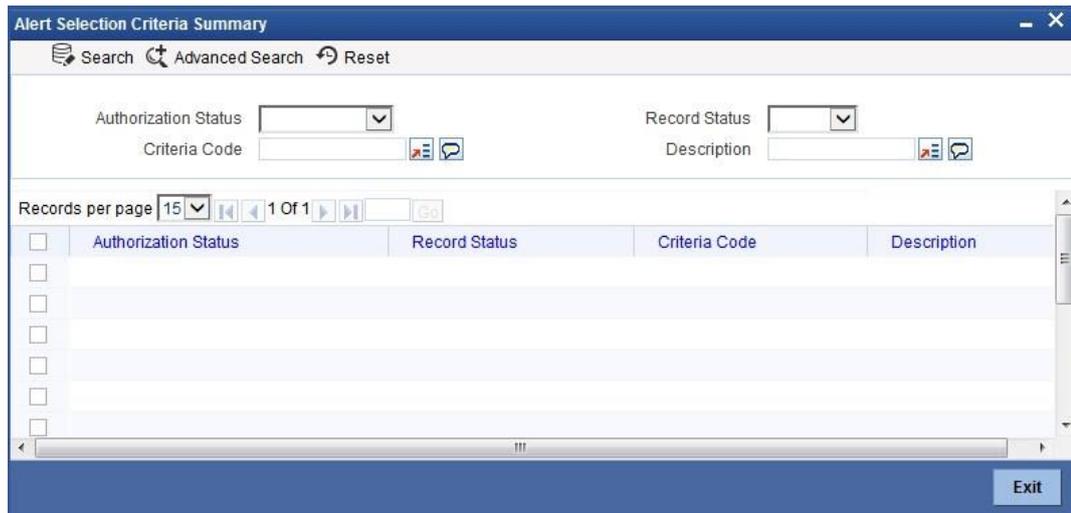
The system generates the alert messages based on this final SQL statement.

Once you have captured the details, save the record.

To define the criteria as SQL statement, you need to have sufficient understanding about the data model of Oracle FLEXCUBE and SQL programming language.

2.33.2 Viewing Alert Criteria Definition Summary

You can view a summary of the alert criteria maintained in Oracle FLEXCUBE using 'Alert Selection Criteria Summary' screen. To invoke this screen, type 'ITSACMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button



You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Status of the record
- Selection criteria code
- Selection criteria description

Once you have set the search parameters, click the 'Search' button. The system displays the records that match the search criteria. Double-click a record to view the details.

3. Credit Desktop

3.1 Introduction

This chapter discusses the integrated credit desktop of Oracle FLEXCUBE. The credit desktop provides access to all credit related information from a single screen.

Credit desktop enables the credit officers and relationship managers perform the following tasks:

- Access all credit related information from a single screen
- Perform proposal analysis of existing customers
- Access real time credit data of existing customers
- Perform what if analysis
- View warnings and alerts populated by the system for a given customer
- Initiate manual review of limit line

3.2 Credit Desktop

3.2.1 Invoking Credit Desktop

You can access credit desktop if the user role assigned to your user ID has sufficient access permissions.

To invoke the credit desktop, type 'GEDSKTOP' at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot displays the Oracle FLEXCUBE Credit Desktop interface. At the top, there is a search bar with various filters like Cost ID, Customer Name, and Unique Identifier. Below this is a table titled 'Liability Details' with columns for Lib Id, Cust ID, Customer Name, Line No, Line Code, Line Currency, Main Lib Id, Main Line Code, Counterparty Applicable, Sanctioned Limit, Incautious, Sanctioned Date, Expiry Date, Utilized Today, Total Utilized, Available, Blocked Amount, Revolving Line, Funded, Next Review Date, Action, and To Delete. The table contains 10 rows of data. Below the table is a section for 'Limits and Collateral Details' with a table showing Collateral Code, Description, Category, Pool Code, Currency, Current Value, Pool Amount, Type, Start Date, End Date, Charge Type, Incautious, and To Delete. At the bottom, there are three charts: 'Sanctioned Limit' (a gauge chart), 'Current Value' (a gauge chart), and 'Counterparty Limit' (a bar chart comparing Counterparty Applicable, Sanctioned Limit, and Total Utilized).

The credit desktop has three sections, viz. header, body and footer.

In the header section of the screen, you will see a set of filter criteria to search the credit details. If you are a relationship manager, then the system will filter and display the records that are linked to your RM ID.

You can search for the credit details of the customers using one or more of the following parameters:

RM

If you are a relationship manager, then the system displays your RM ID in this field. When you invoke the credit desktop, the system displays the records of customers for whom you are the relationship manager.

You cannot modify the information on this field. However, you can still apply filters such as Liability ID, Facility ID and Customer ID to narrow down your results. The option lists of all these fields will display only those records that are associated with your RM ID.

Cust ID

Select a customer ID from the option list, based on which you need to filter the search results. The option list displays all customer IDs maintained in the system.

Cust Name

Select the name of the customer from the option list, based on which you need to filter the search results. The option list displays all valid customer names associated with the selected customer ID.

Unique Identifier

Specify the unique identifier, based on which you need to filter the search results. The option list displays all valid unique identifier names maintained in the system. Select the appropriate one.

Unique Identifier Value

Specify the value of the unique identifier, based on which you need to filter the search results. This is mandatory if you have specified a unique identifier in the above field.

If you have specified a customer ID, the system will validate the unique identifier value against the customer ID.

Liab No

Select the liability number, based on which you need to filter the search results.

Line Code

Specify the line code, based on which you need to filter the search results. The option list displays all valid line codes that you can access. Select the appropriate one.

Collateral Code

Specify the collateral code, based on which you need to filter the search results. The option list displays all valid collateral codes that you can access. Select the appropriate one.

Exposure Type

Specify the exposure type, based on which you need to filter the search results.

Exposure ID

Specify the exposure ID, based on which you need to filter the search results.

The option list displays all valid exposure IDs associated with the exposure type selected above.

You can also use the 'Advanced Search' button to do an advanced search for the exposure ID. When you click the 'Advanced Search' button, the system displays a new window, where you can define the parameters for search. Execute the search and select an appropriate exposure ID from the results.

Overdrawn Lines

Check this box to display records of overdrawn lines only.



Note:

Filter based on overdrawn lines is available only in Oracle FLEXCUBE Universal Banking- ELCM integrated environment. This is not available in standalone ELCM.

Expiry Date Between

You can view the records whose expiry date falls in a certain date range. Specify the start date and end date of the date range in the fields provided. In the search results, you can see the records whose expiry date is within the start date and end date specified here.

Once you have captured the above details, click 'Apply' button and 'Analysis Refresh' button to view the results..

The screenshot displays the Oracle FLEXCUBE Universal Banking interface. At the top, there are several search filters including 'RSH RPH', 'Cust ID', 'Cust Name', 'Cust Additional Info', 'Unique Identifier', 'Unique Identifier Value', 'Liab No', 'Line Code', 'Comments', 'Collateral Code', 'Overdrawn Lines', 'Expiry Date Between', 'Exposure Type', 'Exposure Name', and 'Advanced Search'. Below the filters is a 'Click on refresh' button and an 'Analysis Refresh' button. The main section is titled 'Liability Details' and contains a table with columns: Liab Id, Cust ID, Customer Name, Liab No, Line Code, Line Currency, Main Liab Id, Main Line Code, Counterparty Apperite, Sanctioned Limit, (Readroom), Sanctioned Date, Expiry Date, Utilized Today, Total Utilized, Available, Mined Amount, Revolving Limit, Funded, Next Review Date, Action, and To Delete. Below the table is an 'Update' button. The next section is 'Limits and Collateral Details', which shows a 'Report Type: Limits and Collateral Details' dropdown and a table with columns: Collateral Code, Description, Category, Pool Code, Currency, Current Value, Pool Amount, Type, Start Date, End Date, Charge Type, Haircut, and To Delete. Below this table is another 'Update' button. The bottom section shows three charts: 'Sanctioned Limit' (a gauge chart), 'Current Value' (a gauge chart), and 'Counterparty Limit' (a bar chart comparing Counterparty, Sanctioned, and Total Utilized limits).

In this screen, you can view the following details:

- The results of the search under various columns

- Additional information tab
- Comments tab
- Limits and collateral details tab
- Linked contracts tab
- Utilization transactions tab
- What if analysis of limits and collaterals tab

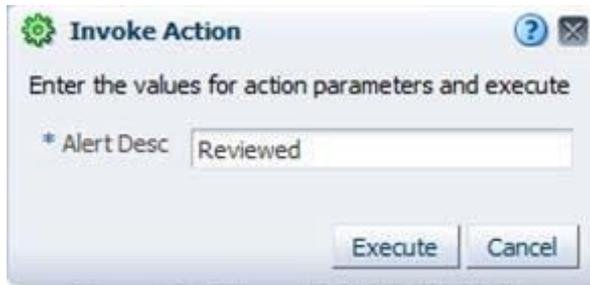
3.2.2 Search Results

The system displays the following details of all records that match the filter criteria:

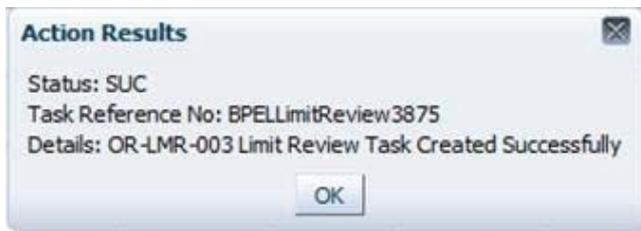
- Liability ID
- Customer ID of the counterparty
- Customer name
- Liability number
- Line code
- Line currency
- Main liability ID
- Main line code
- Counterparty appetite, which is the overall limit that can be sanctioned to the counterparty
- Sanctioned limit for the line code
- Headroom amount (Counterparty appetite - Sum of all sanctioned limit)
- Sanctioned date of the line
- Expiry date of the line
- Utilised today
- Total utilized
- Available
- Blocked amount
- Revolving line
- Funded
- Next review due date, if the limit is eligible for auto review
- Action: Review BPEL process with user to allow entry of Alert Description

Whether to delete the line or not

While viewing the results, you can also use the 'Action' button to invoke a text capture window where important information about the credits can be recorded.



Enter the description and click 'Execute'. You will see the result window.



You can also create a manual review task through the workflow process.

3.2.3 Additional Information

Under 'Additional Information' section, you can view the following details:

- Cust ID
- Cust name
- Credit rating
- Customer status (Frozen, Deceased, Whereabouts unknown, Active etc.)

3.2.4 Comments Tab

Under 'Comments' tab, you can view the captured comments. Following fields are available in this screen.

Sr No.

The system displays the serial number of the comment.

Input Date

The system displays date on which the comment was added.

Input by

The system displays the user ID of the user who added the comments.

Comments

The system displays the comments added.

3.2.5 Report Types

In the Credit Desktop, below the results of your search, you can find a drop-down field by name 'Report Types'. You can select various report types from this drop-down list to access additional credit information and tabs.

- Limits and Collateral Details
- Contracts Linked
- Utilisation Transactions
- Exposure Analysis
- Revised Headroom
- Exceptions and Warnings
- Exposure Linked

Limits and Collateral Details

In 'Report Type' field, if you select 'Limit and Collateral Details', the system displays this tab. This contains the limits and collateral details linked to the line/liability ID.

The screenshot displays the Oracle Credit Desktop interface for the 'Limits and Collateral Details' report. At the top, there is a search bar with various filters like 'RH: RP11', 'Cust ID', 'Cust Name', 'Cust Additional Info', 'Unique Identifier', and 'Unique Identifier Value'. Below the search bar, there are buttons for 'Click on refresh' and 'Analysis Refresh'. The main section is titled 'Liability Details' and contains a table with the following columns: Lib ID, Cust ID, Customer Name, Line Code, Line Currency, Main Lib ID, Main Line Code, Counterparty Appetite, Sanctioned Limit, Headroom, Sanctioned Date, Expiry Date, Utilized Today, Total Utilized, Available, Blocked Amount, Revolving Limit, Funded, Next Review Due Dt, Action, and To Delete. The table lists several liability entries with their respective values and dates. Below the table, there is a section titled 'Limits and Collateral Details' with a dropdown menu for 'Lib ID: 300609'. This section contains a table with columns: Collateral Code, Description, Category, Pool Code, Currency, Current Value, Pool Amount, Type, Start Date, End Date, Charge Type, Haircut, and To Delete. The table shows one entry for 'CL4' with a current value of 14,250. At the bottom of the interface, there are three charts: 'Sanctioned Limit' (a gauge chart showing the value 300609), 'Current Value' (a gauge chart showing the value YES), and 'Counterparty Limit' (a bar chart comparing Counterparty Appetite, Sanctioned Limit, and Total Utilized).

From this tab, you can view a graph displaying the counterparty appetite, Sanctioned Limit and Total Utilized for every Liability.

You can also perform a what if analysis from this tab.

While doing what if analysis, you can edit the report and click 'Apply' button to apply the changes.

Linked Contract

In 'Report Type' field, select 'Linked Contracts' to view the contracts linked to a particular line/ customer.

The screenshot displays the Oracle BI Interactive Dashboard interface. At the top, there are several search filters including RPH, RPHI, Cust ID, Cust Name, Unique Identifier, and various line codes. Below the filters is a table titled 'Liability Details' with columns for Lib Id, Cust ID, Customer Name, Line No, Line Code, Line Currency, Plan Lib Id, Main Lib Code, Country/Property, Applicable, Sanctioned Limit, Headroom, Sanctioned Date, Expiry Date, Utilized Today, Total Utilized, Available, Blocked Amount, Resolving Line, Funded, Next Review Date, Action, and To Delete. The table contains 10 rows of data. Below the table is an 'Update' button. Underneath, there is a 'Report Type' dropdown menu set to 'Contracts Linked'. At the bottom, a 'Contracts Linked' section shows a dropdown for 'Lib Id' set to '300613' and a table with columns 'Type', 'Contract Ref #', 'Description', 'Product', 'Issued Date', and 'Expiry Date'. The table contains one row with values: 'AC', 'XMB', 'UTB', '01/01/2015'.

Lib Id	Cust ID	Customer Name	Line No	Line Code	Line Currency	Plan Lib Id	Main Lib Code	Country/Property	Applicable	Sanctioned Limit	Headroom	Sanctioned Date	Expiry Date	Utilized Today	Total Utilized	Available	Blocked Amount	Resolving Line	Funded	Next Review Date	Action	To Delete
300607	00300032	00300032	PA2	SE2	GBP					989	-1,000	01/01/2015	31/12/15	0	538	499	2	N	N		Review	N
300608	00300033	00300033	PA2	SE3	GBP		300607			1,557	-1,000	01/01/2015	31/12/15	0	538	1,017	2	N	N		Review	N
300609	00300034	00300034	PA4	SE4	GBP					614	-1,000	01/01/2015	31/12/15	0	538	29	2	N	N		Review	N
300610	00300035	00300035	PA5	SE5	GBP					-2,014	-1,000	01/01/2015	31/12/15	0	538	1,587	2	N	N		Review	N
300611	00300036	00300036	PA6	SE6	GBP					-157	-1,000	01/01/2015	31/12/15	0	538	-708	2	N	N		Review	N
300612	00300037	00300037	PA7	SE7	GBP					4,129	-1,000	01/01/2015	31/12/15	0	538	3,578	2	N	N		Review	N
300613	00300038	00300038	PA8	SE8	GBP					2,843	-1,000	01/01/2015	31/12/15	0	538	1,348	2	N	N		Review	N
300614	00300039	00300039	PA9	SE9	GBP					-871	-1,000	01/01/2015	31/12/15	0	538	-1,499	2	N	N		Review	N
300616	00300041	00300041	PA11	SE11	GBP					3,557	-1,000	01/01/2015	31/12/15	0	538	3,028	2	N	N		Review	N
300617	00300042	300041	PA12	SE12	GBP					2,717	-1,000	01/01/2015	31/12/15	0	538	2,188	2	N	N		Review	N

Utilisation Transaction

In 'Report Type' field, select 'Utilization Transaction' to view transaction details of any OD account linked to the line. If the number of transactions is more than 50, then the system will prompt you to define a date range criteria.

The screenshot displays the Oracle Credit Desktop interface. At the top, it shows the Oracle logo and system information: Branch: 000, Date: 2015-10-05, Session Time: 00:16:16, Window, Help, Logged User: Default Admin User2, Sign Off, GEDSKTOP. The main window is titled 'Credit Desktop' and contains a 'Liability Details' section with a table of liability information.

Liab Id	Cost ID	Customer Name	Liab No	Line Code	Line Currency	Main Liab Id	Main Line Code	Counterparty Appetite	Sanctioned Limit	Headroom	Sanctioned Date	Expiry Date	Utilized Today	Total Utilized	Available	Blocked Amount	Revolving Line	Funded	Next Review Due Dt	Action
1223	000002611	Deepak K	000002611	LINE2611	GBP			400,000	100,000	-2,310,000	04/16/2015		0	0	100,000	0	N	N	04/16/2016	Review
1182	000002565	SHERA K	LIAB2001	LINE2001	GBP			200,000	100,000	100,000	04/16/2015		0	0	100,000	0	N	N	04/16/2016	Review
1010	000000055	HARDY	000000055	LINE1	GBP			8,000	8,000		10/21/2014		0	0	8,000	0	N	N	10/21/2015	Review
1139	000002532	SUSHANT	000002532	LINE2530	GBP			500,000	150,000	130,000	04/16/2015	4/14/2017	0	0	150,000	0	N	N	04/16/2016	Review
1142	000002534	Pushpalatha DS	LIAPUS001	002	GBP			1,000,000	430,000	570,000	01/06/2015		0	50,000	380,000	0	N	N	01/06/2016	Review
1119	000002512	Shiv Nadar	000002512	LINE_01	GBP				50,000	-20,000	04/16/2015		0	0	50,000	0	N	N	04/16/2016	Review
1154	000002547	RAMLAL	MAINLIAB	MAINLINE	GBP			500,000	718,000	-27,200	01/06/2015		0	0	718,000	0	N	N	01/06/2016	Review
1162	000002552	Sanjay Patel	BURLIAB	LINE2552	GBP			400,000	241,100	250,900	04/16/2015		0	550,000	-308,900	0	N	N	04/16/2016	Review
1139	000002532	SUSHANT	000002532	LINE2532	GBP			500,000	197,701	130,000	01/06/2015	4/28/2016	0	100,000	97,701	0	N	N	01/06/2016	Review
1129	000002522	Gautam Thapar	000002522	RELIANCE	GBP				545,800	0	12/01/2014		0	0	545,800	0	Y	N	12/01/2015	Review

Below the table, there are buttons for 'Update', 'Refresh', 'Print', and 'Export'. A 'Report Type' dropdown menu is set to 'Utilisation Transactions'. Below this, there is a section for 'Utilisation Transactions' with a 'Liab Id' dropdown set to '1139'. A small table shows transaction details for the selected liability:

Transaction Date	Type	Contract Ref #	Tran Ref #	Amount	Currency	Cr/Dr	Narration
01/06/2015	BC	F182532	0001500600000031	100,000	GBP	Dr	

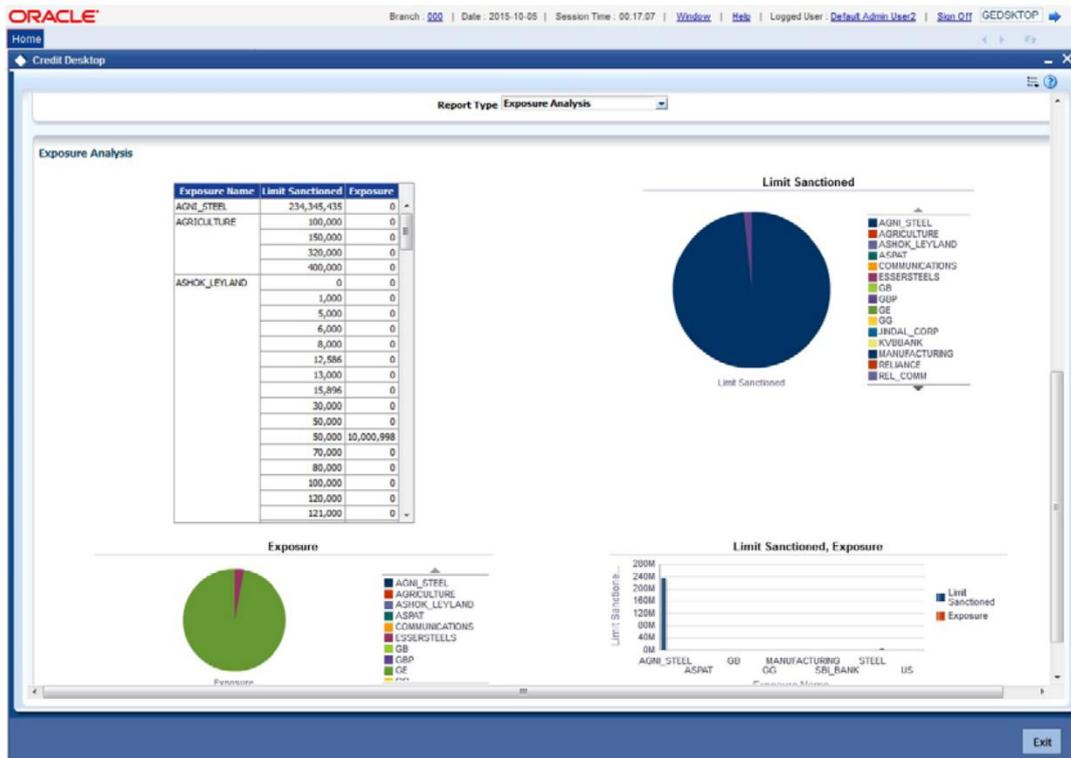
At the bottom right of the window is a 'Exit' button.

STOP Note:

'Utilization Transactions' is disabled in standalone ELCM system.

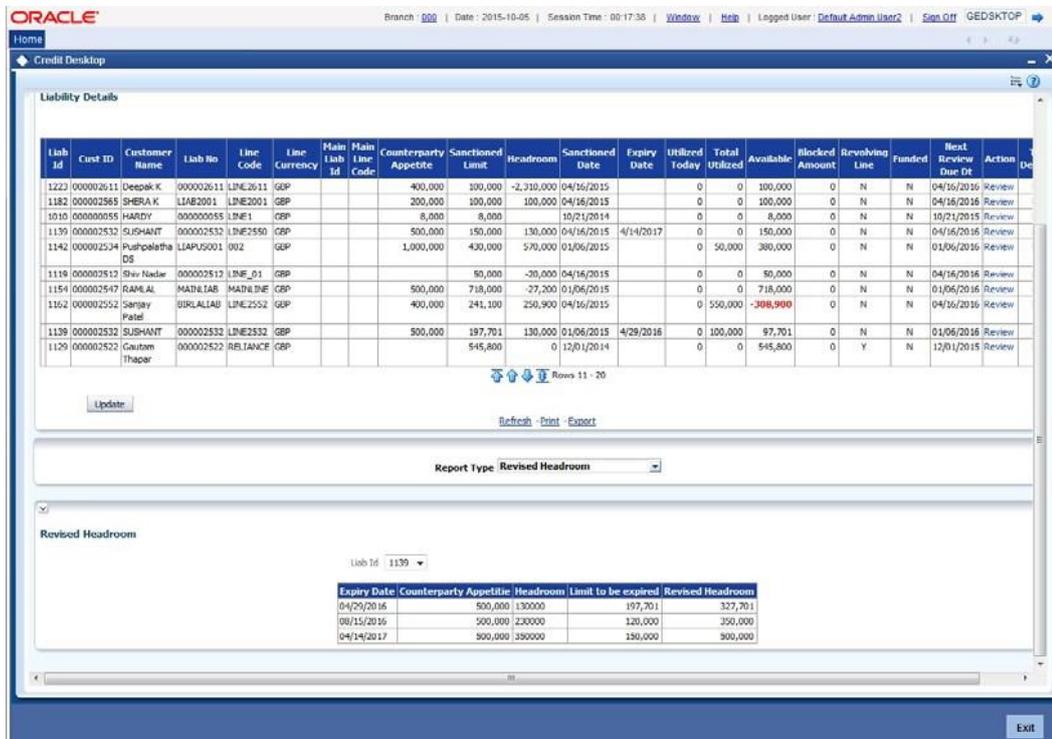
Exposure Analysis

In 'Report Type' field, select 'Exposure Analysis' to view the data and graph of bank/branch wise exposure based on a selected criteria.



Revised Headroom

In 'Report Type' field, select 'Revised Headroom' to view the future dated headrooms available to the customer. This depends on the expiry of the limit.



Exceptions and Warnings

In 'Report Type' field, select 'Exceptions and Warnings' to view the list of exceptions and warnings in a separate window. These exceptions and warnings are the alerts generated for the rules maintained in the system with channel 'Credit Desktop'. Click and select a liability ID in Liability Details to view the alert codes and alert messages.

Liability Details

Liab Id	Cust ID	Customer Name	Liab No	Line Code	Line Currency	Main Liab Id	Main Line Code	Counterparty Appetite	Sanctioned Limit	Headroom	Sanctioned Date	Expiry Date	Utilized Today	Total Utilized	Available	Blocked Amount	Revolving Line	Funded	Next Review Due Dt	Action	De
1223	000002611	Deepak K	000002611	LINE2611	GBP			400,000	100,000	-2,310,000	04/16/2015		0	0	100,000	0	N	N	04/16/2016	Review	
1182	000002565	SPHERA K	LIAB2001	LINE2001	GBP			200,000	100,000	100,000	04/16/2015		0	0	100,000	0	N	N	04/16/2016	Review	
1010	000000055	HARDY	000000055	LINE1	GBP			8,000	8,000		10/21/2014		0	0	8,000	0	N	N	10/21/2015	Review	
1139	000002532	SUSHANT	000002532	LINE2530	GBP			500,000	150,000	130,000	04/16/2015	4/14/2017	0	0	150,000	0	N	N	04/16/2016	Review	
1142	000002534	Pushalatha DS	LIAPUS001	002	GBP			1,000,000	430,000	570,000	01/06/2015		0	50,000	380,000	0	N	N	01/06/2016	Review	
1119	000002512	Shiv Nadar	000002512	LINE_01	GBP				50,000	-20,000	04/16/2015		0	0	50,000	0	N	N	04/16/2016	Review	
1154	000002547	RAMLAL	MADNLAB	MADNLINE	GBP			500,000	718,000	-27,200	01/06/2015		0	0	718,000	0	N	N	01/06/2016	Review	
1162	000002552	Sanjay Patel	BIRLALLAB	LINE2552	GBP			400,000	241,100	250,900	04/16/2015		0	550,000	-308,900	0	N	N	04/16/2016	Review	
1139	000002532	SUSHANT	000002532	LINE2532	GBP			500,000	197,701	130,000	01/06/2015	4/29/2016	0	100,000	97,701	0	N	N	01/06/2016	Review	
1129	000002522	Gautam Thapar	000002522	RELIANCE	GBP			545,800		0	12/01/2014		0	0	545,800	0	Y	N	12/01/2015	Review	

Update

Refresh - Print - Export

Report Type: Exceptions and Warnings

Exceptions and Warnings

Liab Id: 1139

Alert Code	Alert Message
RULE3	1213 - Sanctioned Limit for Limit 1139 - LINE2532 has breached the predefined threshold percentage.

Exposure Linked

In 'Report Type' field, select 'Exposure Linked' to view the exposures linked to a selected customer.

GEDSKTOP

R#1 WSE#2 Cust ID: --Select Value-- Cust Name: --Select Value-- Cust Additional Info Unique Identifier: --Select Value-- Unique Identifier Value: --
 Liab No: NNR18 Line Code: --Select Value-- Comments Collateral Code: --Select Value-- Overdrawn Lines Expiry Date: Between: --
 Exposure Type: --Select Value-- Exposure Name: --Select Value-- Advanced Search Apply Reset

Click on refresh Analysis Refresh

Liability Details

Liab Id	Cust ID	Customer Name	Liab No	Line Code	Line Currency	Main Liab Id	Main Line Code	Counterparty Appetite	Sanctioned Limit	Headroom	Sanctioned Date	Expiry Date	Utilized Today	Total Utilized	Available	Blocked Amount	Revolving Line	Funded	Next Review Due Dt	Action	To Delete
1000	00000017	NR#18	USR111	GBP				10,000	-177,138		10/21/2013		2,300	2,300	7,700	0	N	N		Review	N
10000	00000015	VHFK	MM#18	MM#_18	GBP			100			09/26/2013		0	0	101	0	N	N		Review	N
10000	00000015	VHFK	MM#18	AUTH6	GBP			100			10/21/2013		160	160	-60	0	N	N	10/21/2014	Review	N
9999																				Review	N

Update

Report Type: Exposure Linked

Exposure Linked

Liab Id: 1000

Line Code	Exposure
USR111	MINING_COAL_MINING_COAL_MINING_COAL

4. Queries

The Queries module under the Menu Browser provides query functions for the following:

- Liabilities
- Liability History
- Facilities
- Utilizations
- Utilization Transactions
- Utilization Log
- Collateral Covenants
- Facility Covenants

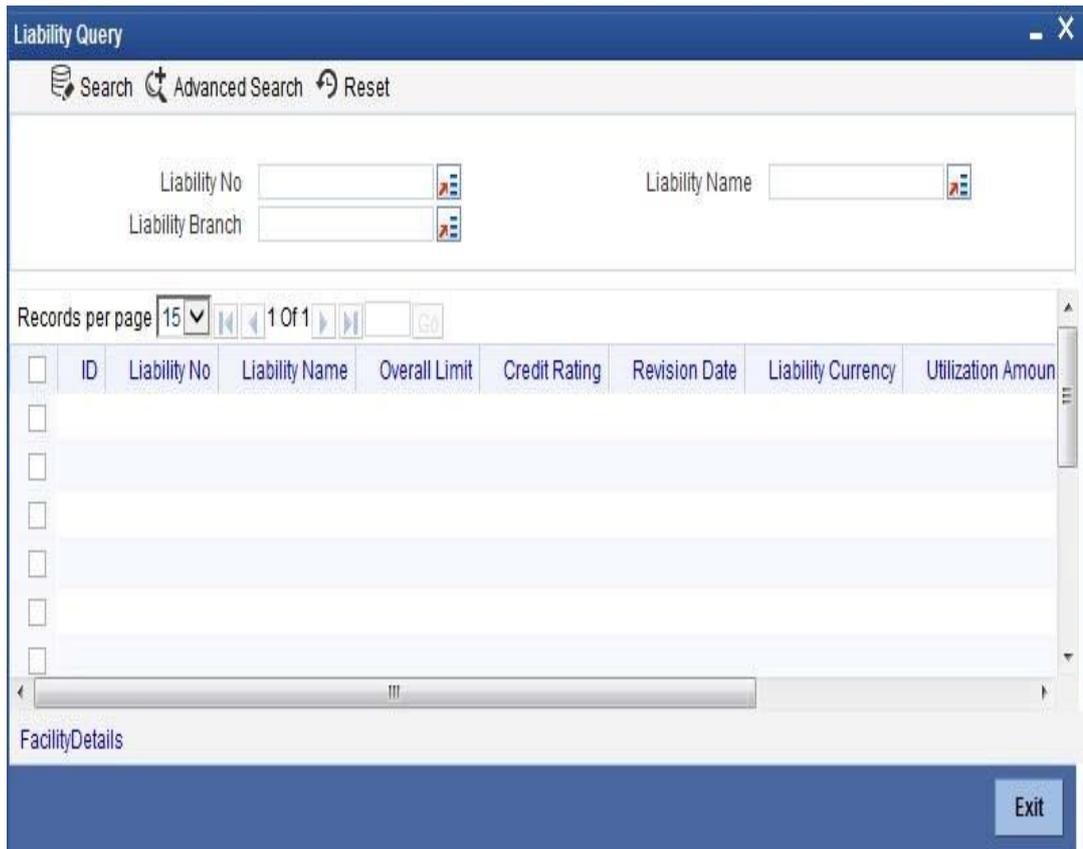
4.1 **Liabilities Query**

4.1.1 **Invoking the Liability Query Screen**

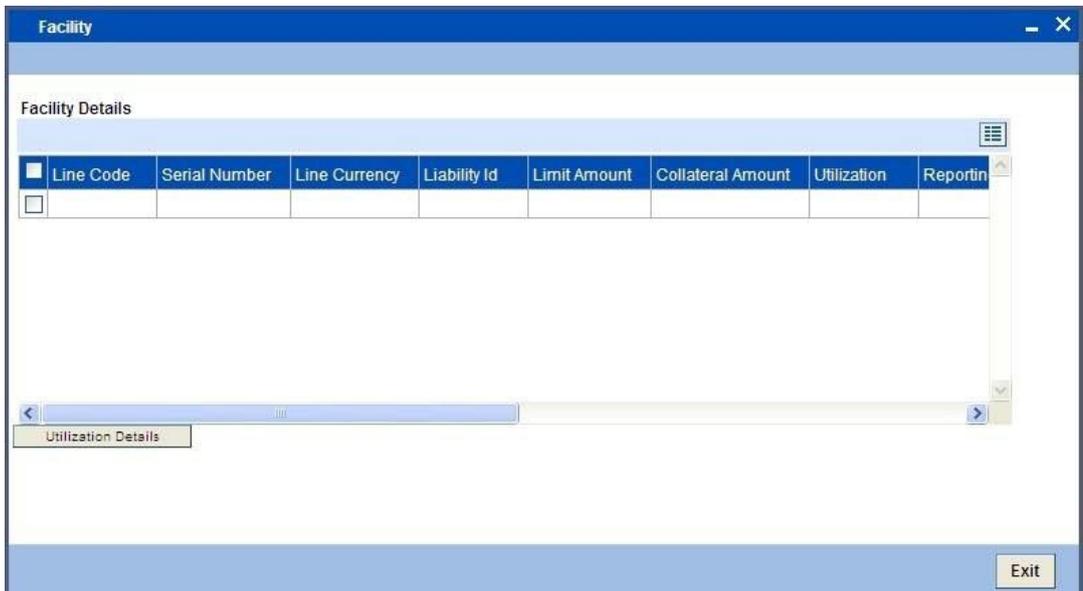
The 'Liability Query' screen allows you to query for records based on the following parameters:

- Authorization Status
- Liability Number
- Liability Branch
- Record Status
- Liability Currency

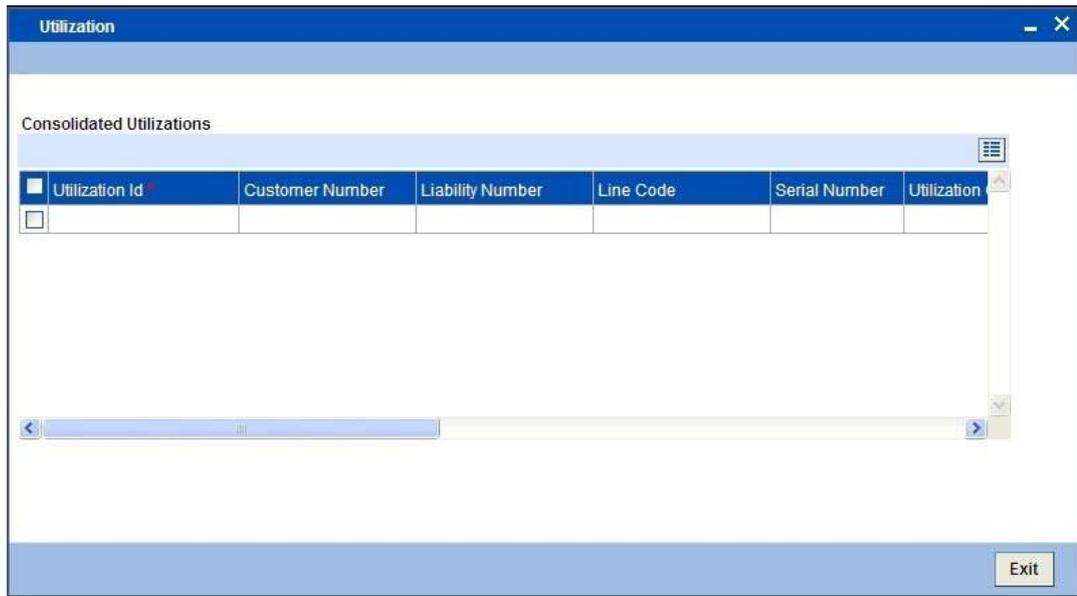
You can invoke the 'Liability Query' screen by typing 'GESQLIAB' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



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:



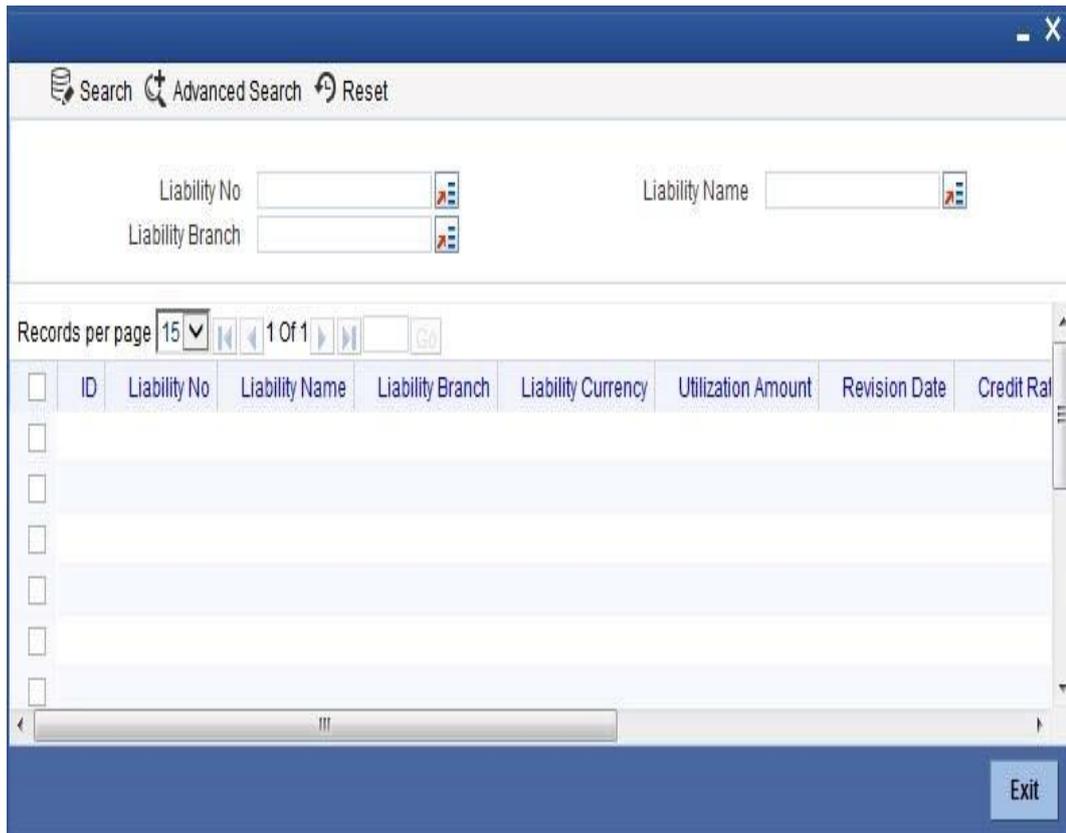
4.2 Liability History

4.2.1 Invoking the Liability History Query Screen

The 'Liability History Query' screen allows you to query for records based on the following parameters:

- Authorization Status
- Liability Number
- Record Status
- Liability Branch

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



4.3 Utilization Transaction Query

4.3.1 Invoking the Utilization Transaction Query Screen

The 'Utilization Transaction Query' screen allows you to query for records based on the following parameters:

- Liability Number
- Line Code
- Branch Code
- Customer Number
- Liability Branch
- Utilization Price
- Auth status
- Record Status

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 'Utilization Transaction Query' screen by typing 'GESQSLIA' 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 "LBL_LIAB_EXP". At the top, there are search options: "Search", "Advanced Search", and "Reset". Below this, there are two columns of search filters, each with a text input field and a small icon to its right:

- Liability No
- Line Code
- Record Status
- Customer No
- Liability Branch
- Utilisation Currency
- Utilization Branch
- Authorization Status

Below the filters is a pagination control showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. The main area contains a table with the following columns:

<input type="checkbox"/>	Liability No	Liability Name	Liability Branch	Liability Currency	Overall Limit	Line Code	Serial No	Utilization A
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								

An "Exit" button is located in the bottom right corner of the window.

4.4 Covenants Queries

4.4.1 Invoking the Facility Covenants Query Screen

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

Search Advanced Search Reset

Liability No Line Code

Serial No Covenant Name

Description Covenant Reference Number

Frequency Due Date On

Start Date Mandatory

Grace Days Revision Date

Notice Days

Records per page 15 1 Of 1 Go

<input type="checkbox"/>	Liability No	Line Code	Serial No	Covenant Name	Description	Covenant Reference Number	Frequency	Du
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								
<input type="checkbox"/>								

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 [Close]

Liability No	<input type="text"/>	<input type="button" value="⌵"/>	Collateral Code	<input type="text"/>	<input type="button" value="⌵"/>
Covenant Reference Number	<input type="text"/>	<input type="button" value="⌵"/>	Due Date On	<input type="text"/>	<input type="button" value="⌵"/>
Covenant Name	<input type="text"/>	<input type="button" value="⌵"/>	Description	<input type="text"/>	<input type="button" value="⌵"/>
Mandatory	<input type="text"/>	<input type="button" value="⌵"/>	Grace Days	<input type="text"/>	<input type="button" value="⌵"/>
Revision Date	<input type="text"/>	<input type="button" value="⌵"/>	Notice Days	<input type="text"/>	<input type="button" value="⌵"/>
Frequency	<input type="text"/>	<input type="button" value="⌵"/>	Start Month	<input type="text"/>	<input type="button" value="⌵"/>

Records per page: 1 Of 1

<input type="checkbox"/>	Liability No	Collateral Code	Covenant Reference Number	Transaction Type	Due Date On	Start Date	Covenant
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							
<input type="checkbox"/>							

5. Reports

This manual lists the details of various reports that you can generate for Limits and Collateral Management module of Oracle FLEXCUBE.

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

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

5.1 Generating Reports

From the Application Browser, select the Reports option. A list of all the modules to which you have access rights are displayed in the screen. When you click on a module, all the reports for which you have access rights under the selected module are displayed. Click on the report you want to generate. You will be given a selection Criteria based on which the report would be generated.

Click 'OK' button when you have specified your preferences. The 'Print Options' screen gets displayed, where you can specify the preferences for printing the report.

5.2 Covenant History Reports

5.2.1 Generating Covenant History Reports

You can invoke the 'Covenant History Reports' screen by typing 'ELRP CONH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Covenant History Report- Options' dialog box. It features a title bar with a diamond icon and standard window controls. The main area contains a 'Covenant Name *' text field, a 'Liability' section with radio buttons for 'All' (selected) and 'Single', a table with a 'Type *' column and one empty row, a 'Report Format' dropdown set to 'PDF', a 'Report Output' dropdown set to 'View', a 'Printer At' dropdown set to 'Client', and an empty 'Printer' text field. 'Ok' and 'Exit' buttons are at the bottom right.

Covenant Name

Select the covenant name from the adjoining option list.

Liability Number

Select the liability number for which you want to retrieve the covenant data.

5.2.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header

The Header carries the title of the report, information on the branch and branch date, user id, the date and time, the page number and module of the report.

Body of the Report

This report contains details of:

Field Name	Field Description
Covenant Name	This is the name of the covenant.
Transaction Type	This is the facility or collateral type of transaction.
Mandatory	This is to specify whether the Covenant is mandatory or not.
Frequency	This is to specify the frequency of the Covenant submission.
Start Date	This is the start date of the covenant.
End date	This is the end date of the covenant.
Grace days	This is the grace days of the Covenant.
Notice days	This is the notice days of the Covenant.
Remarks	This is the additional comments associated with the covenant

5.3 Over Drawn Lines Report

5.3.1 Viewing Over Drawn Lines Report

The report is used to check the overdrawn balances with the respect to the credit lines being used. You can invoke the 'Over Drawn Lines Report' screen by typing 'ELRPOVLN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

Line Code

Select the line code as All or Single.

List of Credit Lines

Select the credit line from the adjoining option list, if single line code is selected.

 Note:

The list of credit lines is disabled, if line code is opted as All. If line code is opted as single, then list of credit lines are mandatory.

5.3.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header Section

The header contains the following:

Field Name	Field Description
Liability Number	The liability number of the customer is displayed.
Name	The name of the liability is displayed.
Customer Number	The customer associated with the facility is displayed.
Customer Name	The name of the customer associated with the facility is displayed.
Line	The credit line number of the facility is displayed.

Serial	The serial number of the credit line is displayed.
Currency	The currency of the credit line is displayed.
Main Line	The main credit line of the facility is displayed
Effective Line Amount	The effective credit line amount is displayed.
Overdrawn Amount	The amount overdrawn by utilization is displayed.

Tabular Section

This report contains details of:

Field Name	Field Description
Contract Reference Account Number	The reference number of the contract account which utilizes the line with the primary key as the facility associated with the liability, is displayed.
Module	The associated module from which the transaction is generated is displayed.
Utilization Amount in Contract Currency/A/c Currency	The utilization amount in the contract currency is displayed.
Utilization Amount in line currency	The utilization amount in the line currency is displayed. If full reinstatement is made to the utilization made, then utilization amount in contract currency/ account currency and utilization amount in line currency is 0. This is applicable for revolving lines only. In case of non revolving lines, even if reinstatement is made, utilization amount will remain as is.
Date of Overdrawn Amount	The date on which the transaction has overdrawn the line is displayed.
Reason/Remark	Reason or Remark of the overdrawn amount is displayed here.



Note:

The subtotal of the overdrawn amount is displayed. The grand total displays the grand total of the overdrawn amount is also displayed. The sub total and the grand total will be displayed in the branch local currency.

5.4 Utilizations Report Date Wise Report

5.4.1 Viewing Utilization Report Date Wise Report

This report is used to track the utilizations on a credit line. You can invoke the 'Utilizations Report Date Wise' screen by typing 'ELRPUTLD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Liability

Select All liabilities or Single liability.

From Date

Select the date from which the utilization is to be considered to generate this report.

To Date

Select the date till which the utilization is to be considered to generate this report.



Note:

From Date and To Date fields are mandatory fields. The report lists all utilizations that have taken place between the From and To Dates selected. The From and To Dates cannot be a future date. 'To Date' cannot be less than 'From Date'.

List of Liability Names

Select the name of the liability from the adjoining option list, if single liability is selected.



Note:

The list of liability names is enabled only if Single Liability is selected. This field is disabled if 'All Liabilities' are selected.

5.4.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header Section

This report contains details of:

Field Name	Field Description
Liability Name	The name of the liability is displayed.
Line Code	The line code of the utilization line is displayed.
Serial Number	The serial number of the line is displayed.
Line Currency	The currency of the line is displayed.
Contract Reference Number	The contract reference number that emanates from the Product Processor is displayed.
Contract Currency	The contract currency of the contract which utilizes the line is displayed,
Module	The module from which the transactions are triggered is displayed.
Date	Date wise utilization on the credit line is displayed.
Utilization Line Currency	The line currency of the utilization amount is displayed.
Utilization Contract Currency	The utilization in contract currency is displayed.



Note:

The utilization remains the same even if a reinstatement is made as the utilizations are made for a line, date wise. The subtotal shows the liability wise total in liability currency and grand total displays the total utilizations in branch currency.

5.5 Collateral Details Report

5.5.1 Viewing Collateral Details Report

This report is used to view the collaterals at any point in time. You can invoke the 'Collateral Report' screen by typing 'ELRPCOLT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The screenshot shows a software window titled "Collateral Details". Inside, there's a "Collaterals Report" section with two radio buttons: "All Liability" (which is selected) and "Single Liability". Below this is a "REPORT" section containing a table with one header row "Liability No *" and one data row. At the bottom of the window, there are several controls: "Report Format" set to "PDF", "Report Output" set to "View", "Printer At" set to "Client", and an empty "Printer" field. "Ok" and "Exit" buttons are located in the bottom right corner.

Liability

Select all liabilities or single liability.

List of Liabilities

Select the liability from the adjoining option list, if single liability is selected.

5.5.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header Section

This report contains details of:

Field Name	Field Description
Liability Number	The liability number is displayed.
Liability Name	The name of the liability is displayed.
Customer Name	The name of the customer is displayed.
Customer Number	The CIF number of the customer is displayed.
Collateral Code	The collateral code is displayed.

Description	The collateral description is displayed.
Currency	The collateral currency is displayed.
Collateral Value	The value of the collateral is displayed.
Collateral Category	The category of the collateral is displayed.
Collateral Type	The type of collateral which is linked with the category is displayed.
Shared	Indication on whether the collateral is shared or not is displayed.

 Note:

The subtotal displays the liability wise total collateral value. The grand total displays the liability wise total collateral value. The sub total and grand total will be displayed in the branch local currency.

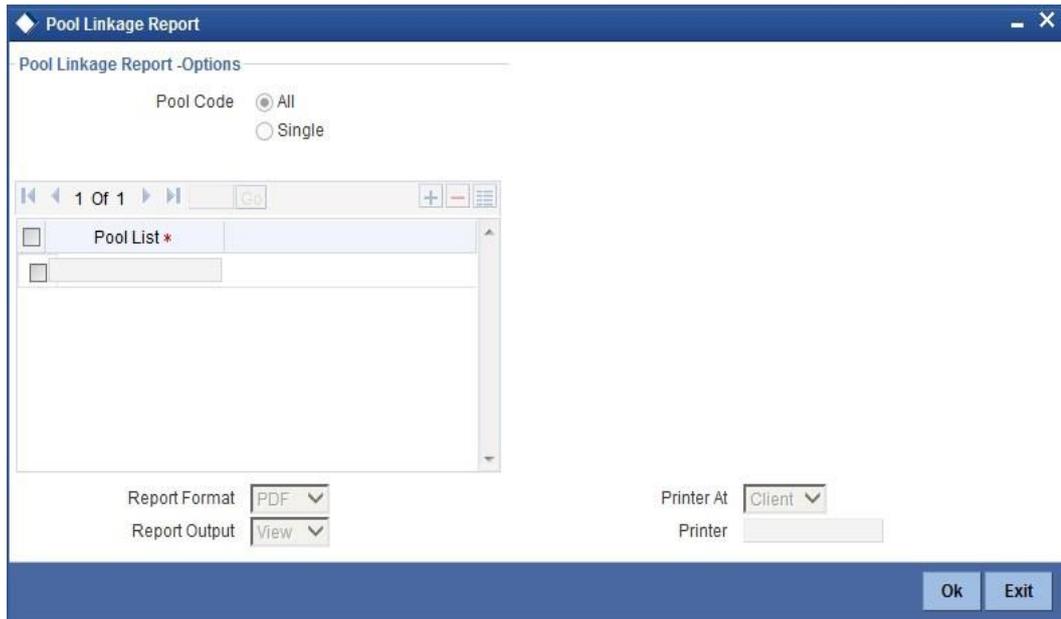
5.6 Pool Linkage Report

5.6.1 Viewing Pool Linkage Report

This report is used to analyse the following information:

- Pool of collateral linked to the contract or credit line
- The pool amount linked to the credit line or contract
- The utilized amount across credit line or contract

This report gives details of the pool linkage. You can invoke the 'Pool Linkage Report' screen by typing 'ELRPOLNK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Pool Code

Select All Pool Code or Single Pool Code.

Pool List

Select the pool from the adjoining option list, if Single pool code is selected.



Note:

Pool Codes should not be selected from the Pool List, if All Pools are selected, else an error message is displayed. The pool code can be selected only if single pool code is selected.

5.6.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header Section

The header contains the following:

Field Name	Field Description
Pool Code	The collateral pool code is displayed.
Description	The description of the pool code is displayed.
Liability Number	The liability number is displayed.
Pool Currency	The collateral pool currency is displayed.
Pool Amount	The total collateral pool amount is displayed.

Pool Utilized	The utilized collateral pool amount is displayed.
Available Amount	The available amount post the transaction is displayed. This is calculated as Total Available Pool Amount - Transaction Amount of the Pool.
Link/Contract Linkage	The utilization line or contract linked to the pool is displayed.

Tabular Section

This report contains details of:

Field Name	Field Description
Collateral Code	The collateral code is displayed.
Collateral Currency	The collateral currency is displayed.
Collateral Contribution	The collateral contribution to the pool is displayed.
Linked Percentage	The linked percentage of the collateral is displayed.
Lined Amount	The linked amount of the collateral is displayed here.
Linked Amount Pool currency	The linked amount pool currency of the collateral is displayed here.
Collateral Type	The type of collateral is displayed.

 Note:

The subtotal displays the pool code wise total pool amount. The grand total displays the pool code wise total pool amount. The sub total and grand total will be displayed in the branch local currency.

5.7 Credit Movement Report

5.7.1 Viewing Credit Movement Report

This report is used to analyze the credit movement of the customer exposure across different credit lines of the overall exposure limit given to the customer. Banks require this report to monitor the exposure limit of the customer for the fund based and non fund based credit limits. You can invoke the 'Credit Movement Report' screen by typing 'ELRPCRMO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

Liability

Select all liabilities or single liability.

List of Liabilities

Select the liability from the adjoining option list, if single liability is selected.



Note:

The liability from the list of liabilities field can be selected only if single liability is selected or else an error message is displayed.

5.7.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header

The header contains the following:

Field Name	Field Description
Liability ID	The liability ID for the credit movement is displayed.
Liability Name	The name of the liability is displayed.
Line Code	The line code of the credit facility is displayed.
Line Serial Number	The serial number of the facility line code is displayed.
Line Currency	The currency of the line is displayed.

Limit Amount	The limit amount of the facility is displayed.
Collateral Contribution	The collateral contribution in the facility or the credit line is displayed.
Revolving line	The revolving line indicator is displayed.
Available Amount	The available amount is displayed. The opening balance is updated only after EOD and not after each transaction. After EOD, the closing balance is displayed as the opening balance for the day. The opening balance is not updated for each utilization transaction.
Amount reinstated today	The line reinstated amount is displayed. The re-paid amount on the loan which is attached to the credit line is displayed.
Amount Utilized Today	The amount utilized for the day in the line is displayed.
Available Amount	The available balance of the line is displayed here.

Tabular Section

This report contains details of:

Field Name	Field Description
Contract Reference Number	The reference of the contract which utilizes the line is displayed.
Contract Currency	The currency of the contract which utilized the line is displayed,
Amount	The amount of the contract which utilizes the line is displayed. Amount is displayed as 0, if full reinstatement is made to the utilization for a revolving line. In case of part reinstatement, the amount is updated based on the reinstatement. In case of non revolving lines, there is no change in amount after reinstatement.

5.8 Limit Details Report

5.8.1 Viewing Limit Details Report

This report is used to view the limit details of the customer at any point in time. You can invoke the 'Limit Details Report' screen by typing 'ELRPLIMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

The screenshot shows a software window titled "Limit details". Inside, there's a section "Limit Details Report- Options". Under "Line Code", the "All" radio button is selected, and "Single" is unselected. Below this is a navigation bar with "1 Of 1" and a "Go" button. A list box contains "List of Credit Lines *" with a checkbox. At the bottom, there are dropdowns for "Report Format" (PDF) and "Report Output" (View). On the right, there are dropdowns for "Printer At" (Client) and a "Printer" field. "Ok" and "Exit" buttons are at the bottom right.

Line

Select all line codes or single line code.

List of Credit Lines

Select the credit line from the adjoining option list, if Single line code is selected.

Note:

The credit lines from the list of credit lines can be selected only if single line code is selected else an error message is displayed.

5.8.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header

The header contains the following:

Field Name	Field Description
Line Code	The line code of the limit details are displayed.
Line Serial Number	The serial number of the line code is displayed.

Currency	The currency of the line code is displayed.
Start Date	The start date of the line is displayed.
Expiry Date	The expiry date of the line is displayed.
Limit Amount	The limit amount of the line is displayed.
Available Amount	The available amount of the line is displayed.
Utilized Amount	The utilized amount of the line is displayed.
Blocked Amount	The blocked amount of the line is displayed.

Tabular Section

This report contains details of:

Field Name	Field Description
Contract Reference Number	The reference number of the contract attached to the line is displayed.
Module Account Number	The module or source from which the transaction is generated is displayed.
Currency	The contract currency is displayed.
Amount	The contract amount is displayed.
Line Currency Equivalent	The line currency equivalent of the contract currency is displayed.

5.9 Line Summary Report

5.9.1 Viewing Line Summary Report

This report is used to view the liability details and the corresponding line details associated with the customer liability. You can invoke the 'Line Summary Report' screen by typing 'ELRPML' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

Line

Select all line codes or single line code.

List of Credit Lines

Select the credit line from the adjoining option list, if single line code is selected.



Note:

The credit lines from the list of credit lines can be selected only if single line code is selected else an error message is displayed.

5.9.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header Section

The header contains the following:

Field Name	Field Description
Liability Number	The liability number of the line is displayed.
Liability Currency	The liability currency of the line is displayed.
Liability Limit	The liability limit of the line is displayed.
Liability Utilization	The overall utilization of the liability is displayed.
Overdrawn Amount	The overdrawn amount of the liability is displayed.

Tabular Section

This report contains details of:

Field Name	Field Description
Line ID	The overdrawn line ID is displayed.
Status	The status of the line is displayed.
Currency	The currency of the overdrawn line is displayed.
Limit	The overall limit of the line is displayed.
Utilization	The utilization from the contract as on date is displayed.
Overdrawn Amount	The overdrawn amount of the line is displayed.
Contract Reference Number	The contract which has utilized the line and overdrawn is displayed.
Module	The module or source which has utilized the line is displayed.

5.10 Exception Report

5.10.1 Viewing Exception Report

This report is used to identify any exception transaction. This report fetches two types of data:

- Exception Transaction: which takes place when a limit amount is breached.
- Breach Exception Transaction: which takes place when a transaction breaches the breach maintenance threshold maintained for a line and the transaction moves to the exception queue. This data is generated if either exception breach percentage and exception transaction amount is maintained.

You can invoke the 'Exception Report' screen by typing 'ELRPEXCE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Liability

Select Single or All Liabilities. If 'All Liabilities' is selected, then the report is generated with all exceptions that would have occurred in the transaction with different liabilities.

List of Liability Names

Select the liability name from the adjoining option list, if a single liability is selected. You can select multiple liabilities by adding multiple rows by clicking the '+' sign.

From Date

Select the start date. This date should be less than or equal to the system date.

To Date

Select the end date. The date should be less than or equal to the system date.



Note:

The From Date and To Date are mandatory fields. The exception transactions performed between the From Date and the To Date are listed.

5.10.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header

This section contains the following:

Field Name	Field Description
Liability Number	The liability number with which the line has created the exception in the transaction is displayed.

Tabular Section

This report contains details of:

Field Name	Field Description
Transaction Date	The date on which the exception transaction was made is displayed.
Source	The product processor or source from which the transaction with exception was generated, is displayed.
Line ID	The facility ID which created the exception transaction, is displayed.
Customer Number	The customer number of the customer who has transacted in the line which has created the exception is displayed. For a liability where multiple customers are associated with the facility, the system will fetch the customer number which is attached to the facility.
Customer Name	The name of the customer is displayed.
Currency	The currency of the facility is displayed.
Transaction Amount	The transaction amount which has created this facility is displayed.
User ID	The user ID of the user who has made this transaction is displayed.
Approver ID	The officer user who has approved the exception transaction is displayed.
Exception	The exception reason or the override captured while processing of the transaction during save or authorization is displayed.

6. Annexure 1 - Utilization Transactions

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)

6.1 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)

6.1.1 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

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
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
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

6.1.2 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

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.

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.

6.1.3 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.

Sl 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
---	-----------	------------------	---	----

6.1.4 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

6.1.5 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.



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.

6.2 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 FLEX-CUBE 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 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

6.2.1 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.

6.3 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.

6.3.1 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 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.	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
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	Yes

			(User ID)	
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

6.4 Reverse Utilization

Reverse Utilization transaction is used to reverse an authorized utilization transaction. This is used when user/customer wants to close the transaction.

6.4.1 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" (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	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
----	----------	-------------	--	----

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.

6.5 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). 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	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

6.5.1 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.

6.6 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 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
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

6.7 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 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 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

6.8 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.



Note:

The limit utilization feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. In case of embedded or hybrid setups, you will not be able to invoke this screen.

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 software dialog box titled "Exposures". It contains two columns of input fields. The left column is labeled "Transaction Exposures" and the right column is labeled "Customer Exposures". Each column has five rows, each labeled "Exposure Code 1" through "Exposure Code 5". Each row has a text input field and a small icon to its right. At the bottom right of the dialog are "Ok" and "Exit" buttons.

6.9 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.

6.10 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.

Utilization ID	Customer No	Limit Type	Liability No	Liability Currency	Utilisation Currency	Utilization Amount	Amount tag	Utilisation
----------------	-------------	------------	--------------	--------------------	----------------------	--------------------	------------	-------------

Note:

The feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. In case of embedded or hybrid setups, you will not be able to invoke this screen.

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.

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.

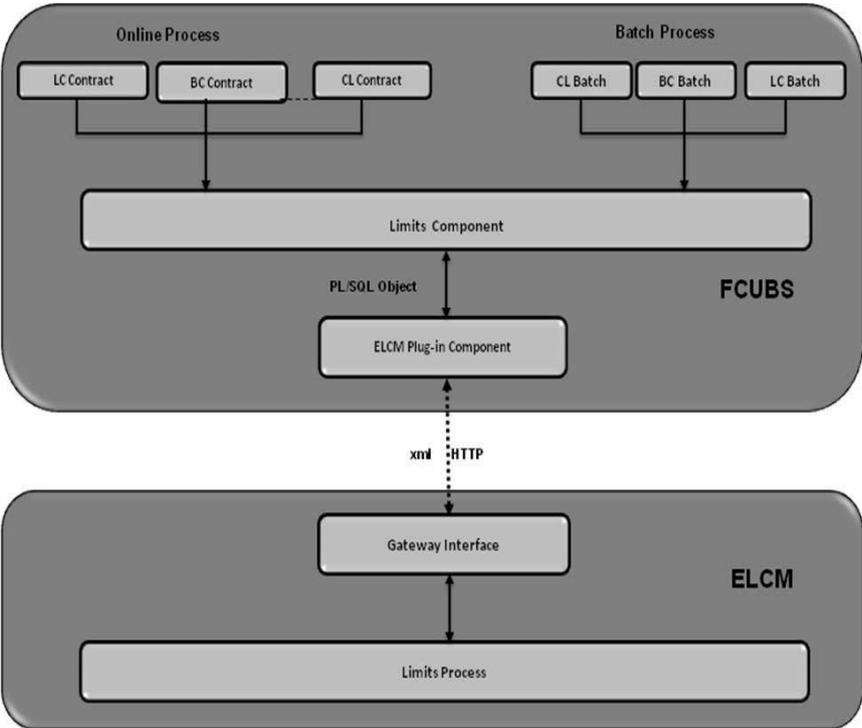
6.11 Linking an Utilization Transaction to a Facility

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:

Sl. No	Oracle FLEXCUBE Transaction Action	Utilization Transaction Action
1	New	New
2	Modify	Modify/ Increase/Decrease
3	Delete	Delete

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.

6.11.1 Collateral Pool Utilization Transaction Process

You are allowed to link collateral pool as part of contact 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.

6.11.2 Utilization Transaction Status

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

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.

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 with 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:

- All error code of ELCM are available as part of the Oracle FLEXCUBE
- All ELCM error codes starts with 'EL'

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.



Note:

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.

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 dualauth error code.

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 'COACOLA' is created in ELCM with below details:

Liability Code - COACOLA

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 'COACOLA' using customer liability linkage maintenance. Facility 'COALOAN01' is created in ELCM with below details:

Liability Code - COACOLA

Facility Code - COALOAN01

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 - COALOAN01

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

 Note:

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

7. Annexure 2 - Value Dated Facility

Limits and Collateral Management module 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.

LCM 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:

- 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

7.1 Value Date Based Facility Maintenance

LCM 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 limit amount in the Facilities maintenance (booking dated) is same as the limit amount 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 LCM. 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.

7.2 Value Date Based Utilization

7.2.1 Processing Value Date Based Utilization

LCM 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 LCM 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.

7.2.2 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.

7.2.3 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
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
-------------	------------------	-------------------	--------------------

			n
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

8. Annexure 3 – Revaluation

Limits and Collateral Management 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.

8.1 Currency Revaluation

8.1.1 Facility Currency and Utilization Currency

Currency revaluation is triggered off as a result of the cases explained in the sections explained below.

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	100,000	USD
----------------	-------	---------	-----

On 01 January 2008 the following Loan contracts has been sent to LCM 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
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

8.1.2 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 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= 1.5 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	Pool 1	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 available amount
-----------	---------------	-----------	---------------	-------------------	-----------------------------	-----------------------

				%	line	
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 revaluates all the contracts and the collaterals having this exchange pair with the facility currency. If at the LCM 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.

8.2 Collateral Revaluation

8.2.1 Collateral Revaluation of Market Based Securities

Collateral Revaluation will be of two types. These types are explained in the sections below. 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-IncreaseSensitivity 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			Pool amount Collateral POOL code Cap Amount Collateral Contribution amount Pool % linkage
ABB			\$50,000 100% Pool1 \$60,000 \$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 LCM Global Parameter maintenance, the option for 'Revalue Market Online' has been selected, as batch, 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.



8.2.2 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	Collatera l Value	Collateral Contribution amount	Pool code	Collatera l Pool % linkage	Pool Amount
Fixed Deposit	\$50,000	\$50,000	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
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

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 LCM 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			Pool amount Collateral Pool code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			\$55,000 100% Pool1 \$55,000 \$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
-------	-----	-------	-----	------	----------	----------------

9. Annexure 4 - Gateway Processes & Interfaces

Limits and Collateral Management Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

9.1 Gateway Online

9.1.1 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

9.1.2 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
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

9.1.3 **Batch Process**

The Batch processes which can be triggered using Gateway Online Process:

- EOD Process
- Input File Process
- Output File Process

9.1.4 **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. LCM provides a feature to process the locked records.

9.1.5 **Technical undo (Functional Rollback)**

This feature of Gateway will allow the external system to rollback previously entered transactions in LCM. 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.

9.2 **Gateway Batch**

9.2.1 **Gateway Batch Process**

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

9.2.2 **Batch Inbound Process**

LCM 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 LCM 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.

Facility Upload

Facility creation as part of batch upload is provided for. Facility upload allows more than one Facility record to be uploaded in a single upload process.

Collateral Upload

Collateral creation as part of batch upload is provided for. Collateral 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. Securities 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. Customer 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. Rates upload allows more than one Customer record to be uploaded in a single upload process.

9.2.3 Batch Outbound Process

LCM 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 LCM 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 LCM 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 LCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

9.3 Interfaces

The following interfaces are available as part of the LCM 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
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'.

10. Function ID Glossary

E

ELRPCOLT	5-7
ELRPCONH	5-2
ELRPCRMO	5-10
ELRPEXCE	5-16
ELRPLIMT	5-12
ELRPML	5-14
ELRPOLNK'	5-8
ELRPOVLN	5-3
ELRPUTLD	5-5

G

GEDACCNT	2-100
GEDADREV	2-113
GEDBLOCK	2-102
GEDCOLCA	2-14
GEDCOLLT	2-25
GEDCOLTY	2-13
GEDCOVNT	2-11
GEDCREDIT	2-3
GEDCRSCR	2-2
GEDCULIK	2-10
GEDDAUTH	2-114
GEDEXDBD	2-98
GEDEXPAN	2-93
GEDEXPBL	2-103
GEDFACTL	2-59

GEDINSCO	2-21
GEDINSTY	2-23
GEDISSUR	2-17
GEDMERGE	2-117
GEDMLIAB	2-6
GEDMPOOL	2-55
GEDMRGTR	2-119
GEDPARAM	2-108
GEDQUEMN	2-105
GEDSECMT	2-107
GEDSECTY	2-19
GEDSKTOP	3-2
GEDTAUTH	2-106

GEDTRANS	2-111
GEDTREXP	2-90
GEDUDFNS	2-4

GESINSCO	2-22
GESINSTY	2-24
GESQCCNV	4-6

GESQFCNV	4-5
GESQHIA	4-3

GESQLIAB	4-1
----------------	-----

GESQSLIA	4-4
GESQYFAC	2-86

I

ITSACMNT	2-132
----------------	-------

ITSADMNT	2-129
----------------	-------



Limits and Collateral Management User Guide
[May] [2022]
Version 11.11.0.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/

Copyright © [2007], [2022], Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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

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

