Oracle Banking Enterprise Limits and Collateral Management
Enterprise Limits Management User Guide

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1.1 Purpose

This guide helps you understand the guiding rules for Oracle Banking Enterprise Limits and Collateral Management licensing, the components included in the license and the units that are separately licensed.

This guide also provides information on the third party software packaged along with Oracle Banking Enterprise Limits and Collateral Management.

1.2 Before You Begin

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

1.3 Module Prerequisite

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

> ⓘ **Note**
>
> For more information on login details, please refer to getting started user guide.

1.4 Acronyms and Abbreviations

Table 1-1   Acronyms and Abbreviations

Acronyms	Abbreviations
DDA	System that holds the CASA account and balances
OBELCM	Oarcle Banking Enterprise Limits and Collateral Management
ECA	External Credit Approval
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMB	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language
OBELM	Oracle Banking Enterprise Limits Management
URL	Uniform Resource Locator

1.5 Audience

Intended audience of the Enterprise Limits Management User Guide.

Table 1-2   Intended Audience

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.

1.6 Critical Patches

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

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.

Convention	Meaning
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Diversity and Inclusion

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

1.9 Documentation Accessibility

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

Access to Oracle Support

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

1.10 Related Documents

List of related documents for your reference.

For more information refer to the Oracle Banking Enterprise Limits and Collaterals User Manuals on:

• User Defined Fields User Guide

• Enterprise Collaterals User Guide

• Enterprise Limits and Collaterals Common User Guide

1.11 Screenshot Disclaimer

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

1.12 Symbols and Icons

Table 1-3   Icons

Icons	Function
🔍	Perform search
⌐⌐	Minimize
▶	Navigate to the next record
◀	Navigate to the previous record
⬤	Toggle OFF
⬤	Toggle ON
✕	Delete
✛	Click this icon to add a new row.
—	Click this icon to delete an existing row.
☰	List view
⛶	Maximize
⏮	Navigate to the first record
⏭	Navigate to the last record
🔍	Advance search
✎	Search record
💾	Save the record
↺	Reset the record
📋	Clear the record

Table 1-4   Symbols and Icons - Audit Details

Icons	Function
👤	A user
🏛	Branch details

Table 1-4   (Cont.) Symbols and Icons - Audit Details

Icons	Function
📅	Date and Time

1.13 Module Post-Requisites

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

2

Limits

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

This topic contains the following sub-topics:

- [Maintenances](#)
  This topic provides information about Maintenances.

- [Transactions](#)
  This topic provides information about transactions.

- [Query](#)
  This topic provides information about query.

- [Processing](#)
  This topic provides information about processing details.

2.1 Maintenances

This topic provides information about Maintenances.

- [Line Code Maintenance](#)
  This topic describes about the detailed information on maintaining line code details.

- [Facilities Maintenance](#)
  This topic describes about the detailed information on facility maintenance such as facility creation and amendment.

- [EAR Marking Maintenance](#)
  This topic provides systematic instructions about Earmarking Maintenance.

- [Exception Queue Maintenance](#)
  This topic describes about the procedure to maintain exception queue record.

- [Exception Queue Slab Maintenance](#)
  This topic describes about the procedure to maintain authorizer details for exception.

- [Facility Fee Payment Maintenance](#)
  This topic provides systematic instructions about facility fee payment maintenance.

- [Facility Main Line Change Maintenance](#)
  This topic describes about the procedure to capture main line change maintenance details.

- [Facilities Transfer Maintenance](#)
  This topic describes about the detailed information on transferring limit amounts from one facility to another facility.

2.1.1 Line Code Maintenance

This topic describes about the detailed information on maintaining line code details.

Line code maintenance helps banks to maintain template with applicable values for different facility parameters which when used during facility maintenance, configured parameters get defaulted from line code maintenance. However same can be modified during facility creation.

This helps to configure standard set of parameters for facilities based on business requirement.

The **Line Code Maintenance** screen allows you to create and maintain facility template.

1. On **Menu** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Line code**. Under Line code, select **Line code Maintenance**.

   The **Line code Maintenance** screen is displayed.

Figure 2-1   Line Code Maintenance

3. Specify the relevant details in data fields. The fields which are marked as Required are mandatory. For more information on fields, refer to the field description table below:

Table 2-1   Line Code Maintenance - Field Description

Fields	Description
Line Code Template	Specify a unique code for the line code template.
Description	Specify the description about the Line Code.
Non Revolving Special(Intra-day Revolving)	When selected facility works like inta-day revolving and across days non-revolving. This can be selected only for a non-revolving line.
Line Currency	Click the $\mathcal{Q}$ icon and select the currency in which the line code is to be defined.

Table 2-1   (Cont.) Line Code Maintenance - Field Description

Fields	Description
Limit Amount Basis	Select the limit amount basis from the drop down list. The value for limit amount can be maintained as follows. • **Limit Amount Basis** • **Limit Amount + Collateral Contribution Limit Amount** • **Min(Limit Amount, Collateral Contribution)** • **Min(Limit Amount, Drawing power)** - This can be selected only if Drawing Power Backed flag is checked.
Class Code	Select applicable fee class code from LOV. Fee preferences configured for the line code will be defaulted at facility maintenance when facility is created with this template.
Category	Select facility category applicable from the LOV
Utilization Tracking	Select from LOV to signify whether the facility to be created with this template is a local or a global line
Revolving Line	Switch to ⬤ to indicate that the credit line is revolving. Switch to ◯ to indicate that the credit line is not revolving. Revolving line allows restoration of available balance on account of de-utilization transactions on a credit line whereas same is not restored on a non-revolving line.
Revaluation Required	Switch to ⬤ to enable this parameter. Switch to ◯ to disable this parameter. When rate agreement is enabled on a facility and cross currency utilization is done, same is considered for revaluation based on rate changes. The system revaluates only those contracts using FX rate fixing parameters, for which **Rate Agreement Required** and **Revaluation Required** are selected.
Committed	Switch to ⬤ to enable this parameter, to signify that facility is a committed one. Switch to ◯ to disable this parameter.
Rate Agreement Required	Switch to ⬤ to indicates the rates are taken based on FX rate fixing. Switch to ◯ to indicate the rates are taken from **Currency Exchange Rates Input** screen based on config file parameters. The system selects the rate/rate code and updates the utilization on the facility for utilization from linked contracts.
Shadow Limit	Switch to ⬤ to enable this parameter. Switch to ◯ to disable this parameter. If shadow limit is enabled on a facility created with this template, liability level tracking will not happen.
Funded	Switch to ⬤ to enable this parameter, to signify that line is a funded line ex., WC/TL. Switch to ◯ to disable this parameter, to signify that line is a non-funded line ex., LC/Guarantee..
Unadvised	Switch to ⬤ to enable this parameter. When a line is signified as unadvised, override will be shown during utilization. Switch to ◯ to disable this parameter.
Drawing Power Backed	When enabled, facility created with this template will be a DP backed facility. If this is selected, effective line amount basis should be min (limit amount, Drawing power amount)
Product Restrictions	Specify the fields under this section.

Table 2-1   (Cont.) Line Code Maintenance - Field Description

Fields	Description
Product Code	Click the 🔍 icon and select the product code from the drop-down list for product restriction.
Product Description	Displays the description of the product code selected.
Tenor Restrictions	Specify the fields under this section.
Tenor Code	Specify the tenor code. You can define the limits based on the tenor of the contracts that utilize the limit.
Days	Specify the number of days corresponding to the tenor.

4. Click **Save and Close** to save and close the record.

5. Click **Next** to navigate to the next data segment.

-   View Line Code
    This topic describes the systematic instructions to view the Line Code.

-   FX Rate revaluation
    This topic describes about the Procedure to fix FX rate between transaction currency and facility currency.

2.1.1.1 View Line Code

This topic describes the systematic instructions to view the Line Code.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Line Code**. Under Line Code, select **View Line Code**.

    The **View Line Code** screen displays.

Figure 2-2   View Line Code

For more information on fields, refer to the field description table.

Table 2-2   View Line Code

Fields	Description
Line Code Template	Displays the line code template.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Line Code- Search** screen displays.

Figure 2-3   Search - View Line Code

4. Specify the search filter to fetch the required details and click **Search**.

2.1.1.2 FX Rate revaluation

This topic describes about the Procedure to fix FX rate between transaction currency and facility currency.

The system allows to fix a rate between a **Transaction Currency** and a **Facility Currency** in addition to maintaining the rates for utilization transaction at Parameter level in the Config service. User can provide a fixed rate or maintain a set of parameters like rate type and rate indicators to derive the rate pick up based on these parameters.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **FX Rate revaluation** screen is displayed.

Figure 2-4   FX Rate revaluation

2. Click [+], the FX Rate revaluation screen displays.

Figure 2-5   FX Rate revaluation

Table 2-3   Rate Code Parameters For FX Rate revaluation - Field Description

Field	Description
Module	Click the $\mathbb{Q}$ icon and select the associated module from the adjoining option list. This is based on **Product Maintenance** setup.
Product Code	Displays the product code based on the module selected. This can be modified during facility maintenance using this line code template. This again is based on **Product Maintenance** setup.
Currency Code	Click the $\mathbb{Q}$ icon and select the valid currency code. The Currency Code cannot be same as Line Currency.

Table 2-3   (Cont.) Rate Code Parameters For FX Rate revaluation - Field Description

Field	Description
Rate Input Method	Select the rate input method from the drop down list. The following options are: • **Fixed** - The system will pick the fixed rate provided at the FX level at facility. • **Derived** - Based on **Exchange Rate Code**, **FX Rate Type**, and **Rate Fixing Days** provided, the system will derive the rate The system evaluates only those contracts for which **Rate Agreement Required** and **revaluationuation Required** are selected. The **Next revaluation Date** is updated as today's date for each contract. After one EOD process, **Next revaluation Date** is updated based on the revaluation Frequency, revaluation Effective Date and Holiday Treatment selected at the facility level. After the End Of Day process, the system evaluates the facility with the modified values for fixed and derived rate input method type.
Revaluation Frequency	Select the revaluation Frequency type from the drop down list. The available options are: • **Adhoc** • **None**
Fixed Rate	Specify the fixed rate. **Fixed Rate** field entry is required, if the **Rate Input Method** is **Fixed**. The system throws an error, if **Fixed Rate** has a value and **Rate Input Method** is **Derived**.
Exchange Rate Code	Click the 🔍 icon and select the exchange rate code. These rate codes are picked from the **Currency Rate Type Definition** maintenance screen. The **Exchange Rate Code** field entry is mandatory, if the **Rate Input Method** is **Derived**. The rate defined in Currency Exchange Rate maintenance for specified rate code and rate type will be considered during revaluation. The system throws error, if the **Exchange Rate Code** has a value and **Rate Input Method** is **Fixed**
Foreign Exchange Rate Type	Select the type from the drop down list. The available options are: • **Mid** • **Sell** • **Buy** The rate defined in Currency Exchange Rate maintenance for specified rate code and rate type will be considered during revaluationuation.

Table 2-3   (Cont.) Rate Code Parameters For FX Rate revaluation - Field Description

Field	Description
Revaluation Effective Date	Select the revaluation effective date from the drop-down list. The available options are: • **Calendar Date** • **Value Date** In case of **Calendar Date**, next revaluation date will be set as the date in which first utilization transaction is made. After one EOD, next revaluation date will be set as 1st of next month irrespective of the revaluation frequency provided. After one more EOD, the system will update the next revaluation date based on 1st of the month + frequency. For example: If utilization transaction is made on 31st July, next revaluation date is set as 31st July. After one EOD, next revaluation date will be 1st August. If the **Frequency** is **Weekly**, post another EOD, next revaluation date will be updated as 8th Aug. If **Frequency** is **Monthly**, post another EOD, next revaluation date will be updated as 1st September and so on. In case of **Value Date**, next revaluation date will be set as the date in which first utilization transaction is made. After one EOD, the system updates the next revaluation date based on frequency provided. For example: If utilization transaction is made on 31st July, next revaluation date is set as 31st July. If **Frequency** is **Weekly**, post one EOD, next revaluation date will be updated as 7th August. If Frequency is Monthly, post one EOD, next revaluation date will be updated as 31st August and so on.
Rate Fixing Days	Specify the rate fixing days. The allowed values are 0-5. The system will pick up the rate from exact / nearest available date from the **Currency Exchange Rates maintenance** or **History of Currency Exchange Rates Input** screen. For example: The system date is 22th November 2024, T-2 is provided at the facility level, Currency Exchange Rates Input is available for 20th November and History rates are available for 19th November. In this case, the system will pick up the rate from Current Exchange Rates Input as 20th November.

Table 2-3   (Cont.) Rate Code Parameters For FX Rate revaluation - Field Description

Field	Description
Revaluation Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Ad Hoc** • **None** Ensure to select revaluation Frequency, if user have selected **revaluation Required** and **Rate Agreement Required** check boxes in the **Line Code Maintenance**screen or directly at the Facility level. **Adhoc** - Fixed rates are evaluated only on modification of rate at facility level. So, the frequency for fixed rates are maintained as **Ad Hoc** **None** - If user need to suppress currency revaluation for a certain combination of **Module**, **Product Code** and **Currency Code**, then **None** can be selected as the Frequency. For **Daily**, **Weekly**, **Monthly**, **Quarterly**, **Half Yearly**, and **Yearly**, next revaluation date is computed based on the Frequency selected. **Note:** revaluation frequency supported for **Fixed** rate input method are **ADHOC** and **NONE**. For **Derived** revaluation frequency except **ADHOC** rate input method all other are supported.
Ignore Holidays	Switch to 🔵, where the holiday treatment is not applied to calculate the next revaluation date. Switch to ⚪, where the holiday preferences settings are validated.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both** If holiday treatment is applicable, then you can select **Local**, **Currency**, or **Both** based on your holiday maintenance. If **Both** is selected and **Branch** or **Currency** is holiday, then holiday processing setting is considered.
Holiday Currency	Click the 🔍 icon and select the holiday currency from the list, if holiday check is maintained as **Currency** or **Both**.
Schedule Movement	Select the movement from the drop-down list. The available options are: • **Move Forward** - In case calculated next revaluation date is holiday, then date must be moved forward. In this scenario, next revaluation date moves to 1st September which is next working date. • **Move Backward** - In case calculated next revaluation date is holiday, then date must be moved backward. In this scenario, next revaluation date moves to 30th August which is previous working date.

Table 2-3   (Cont.) Rate Code Parameters For FX Rate revaluation - Field Description

Field	Description
Move Across Month	Switch to 🔵 to move the date to next month. Switch to ⚪ to avoid moving the date to next month. For more information, refer Example. In the above mentioned example, if **Move Across Month** is selected, then the system moves next revaluation date to 1-September. If **Move Across Month** is not selected, then the system changes next revaluation date to 30-August.
Cascade Schedules	Switch to 🔵 to calculate the next date based on the previous schedule date(as part of schedule movement) instead of the start date. Switch to ⚪ to avoid calculate the next date.

Table 2-4   Working Days - Holiday Treatment

Working Day	30-August
Holiday	31-August
Schedule Movement	Move Forward
Calculated next revaluation date	31-August

3. Click **Save and Close** to save the record.

2.1.2 Facilities Maintenance

This topic describes about the detailed information on facility maintenance such as facility creation and amendment.

The system allows user to maintain credit limits for a Line Code - Liability Code combination in the **Facilities Maintenance**.

- Facility Details
  This topic describes about the detailed information on facility details such as facility creation and amendment.

- Limit Credit Rating
  This topic describes about the detailed information on Limit Credit Rating in Facilities Maintenance.

- Fee Preference
  This topic describes about the procedure to add fee preference.

- Limit Schedules
  This topic describes about the procedure to define limit schedule.

- Collateral Linkage
  This topic describes about the procedure to link collateral to facility.

- Pool Linkage Details
  This topic provides systematic instructions about to link collateral pool to facility.

- Covenant Details
  This topic provides systematic instructions about the procedure to link covenant to facility.

- • [Exposure Linkage](#)
  This topic provides systematic instructions about the procedure to link exposure code for tracking facility.

- • [Limit Mandate](#)
  This topic provides systematic instructions about the procedure to maintain mandate information for the facility.

- • [Limit Restriction](#)
  This topic provides systematic instructions about the procedure to define restrictions.

- • [Tenor Restriction Details](#)
  This topic provides systematic instructions about the procedure to define tenor based restrictions.

- • [Rate Agreement Parameters](#)
  This topic describes about the information on FX rate revaluation.

- • [Limit Charges](#)
  This topic describes about the procedure to capture facility maintenance charges details.

- • [User Comments](#)
  This topic describes about the procedure to add comments for the facility maintenance.

- • [Limit Status Log](#)
  This topic provides systematic instructions about limit status log.

- • [Pricing](#)
  This topic provides systematic instructions about pricing.

- • [Term and Conditions](#)
  This topic describes about the procedure to define or link conditions to facility.

- • [Fields](#)
  This topic describes the systematic instructions to configure and maintain the additional fields screens.

- • [MIS Details](#)
  This topic provides systematic instructions about the procedure to link MIS class with the facility.

- • [View Facility](#)
  This topic describes the systematic instructions to view the facility.

2.1.2.1 Facility Details

This topic describes about the detailed information on facility details such as facility creation and amendment.

The system allows user to maintain credit limits for a Line Code - Liability Code combination in the **Facilities Details** screen .

1. On the **Menu** screen, select **Limits and Col laterals**. Under Limits and Col laterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenance, select **Facility**. Under Facility, select **Facility Maintenance**.

   The **Facility Details** screen is displayed in Facility Maintenance.

Figure 2-6   Facilities Maintenance

3. On **Facility Details** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 2-5   Facilities Maintenance - Field Description

Field	Description
Liability Code	Click the $\mathcal{Q}$ icon and select the liability code for linking the facility. **Note**: Incase of backdated facility creation, the liability selected must be available on line start date for successful facility creation.
Liability Name	Displays the name based on the selected liability code.

Table 2-5 (Cont.) Facilities Maintenance - Field Description

Field	Description
Branch Code	By default, the system displays the branch code in which facility has to be created. To change, click ⌕ the icon and select the branch from the list
Line Code Template	User can select this option to fetch the line code template and default the details maintained in it. This is non-mandatory step. Post selection, click on the Default button to default the attributes of the selected Line code template. On Fetch, **Line Code Template** field's value will get updated in **Line Code** field which user can override and provide his own. Similarly, all other defaulted values from line code template are overridable at facility level.
Line Code	User can enter the required line code for the facility. If you are using the line code template, the **Line Code Template** field's value will get updated in **Line Code** field which you can override and provide your own. This line code will get associated to the liability code and allocating credit limits for the line-liability combination can then be done. The customer(s) who fall under this liability code avails credit facilities under this Credit line. Bylinking 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 with this code
Serial Number	Each time a Liability - line code combination is specified. System always defaults 1 as serial number. Thus, for every new record entered for a Liability No-Line Code combination, a serial number is defaulted to 1. The Liability - Line- Serial number forms a unique combination for facility identification. **Note**: If a second facility is created with the same line code and for the same liability, then an error appears on clicking **Save**. To create multiple facilities, user can also select the line code from the list of values and default the values by clicking on **Populate** button. The value of line code can then be changed and saved.
Description	Provide the description that would help you easily identify the facility or give you related information.
Line Currency	Click the ⌕ icon and select the currency from the list. The currency that has been selected 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 is available for utilization only in currencies as specified in currency restrictions under **Currency Restrictions** in this screen. Once the entry is authorized user 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 is arrived at by using the rate for the currency pair as of that day. For more details, refer to **Cross Currency Behavior** section in Common user manual.

Table 2-5 (Cont.) Facilities Maintenance - Field Description

Field	Description
Main Line Code	Click the 🔍 icon and select the main line code, if the facility to be created is a sub-line. Following mainline and sub-line combinations are supported: • Revolving Main line and Revolving Sub-line • Non-revolving Main line and Non-revolving Sub-line • Revolving Main line and Non-Revolving Sub-line • NRS Main line and Revolving Sub-line • NRS Main line and Revolving Sub-line • Revolving Main line and NRS Sub-line **Note:** • Non-revolving lines cannot be added as part of a facility hierarchy branch, if an NRS line is part of the same hierarchy either as main line or sub-line at any level • Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line • In case of backdated facility creation, main line must be available as on backdated facility start date **Table 2-6 For Example** <table><tr><th>Main Line</th><th>Sub-Line (Level 1)</th><th>Sub-Line (Level 2)</th><th>Sub-Line (Level 3)</th></tr><tr><td>Revolving</td><td>Revolving</td><td>Revolving</td><td>Non-Revolving</td></tr><tr><td>-</td><td>NRS</td><td>Revolving</td><td>Revolving</td></tr></table>
Class Code	Click the 🔍 icon and select the fee class from the list. The list displayed here is based on maintenance done in **Fee and Accounting Class Maintenance** screen for facility. In case of attaching fee class to the backdated facility, the fee class must be available on the line start date (back value date) as well as active on book date.
Category	Click the 🔍 icon and select the facility category from the list. The list displayed here is based on maintenance done in **Category Maintenance** screen.
Maintenance Value Date	Specify the value date on which facility amount is modified. That is, the date on which facility amount modified is earlier than Book Date for an active credit line. When an amendment is done on a facility like limit amount, basis, and so on, if maintenance value date is given as a back value date, modification takes effect from the given maintenance value date and appropriately value dated balance is updated. If maintenance value date is not entered during amendment, processing date is default updated. However, maintenance value date cannot be prior to line start date. If limit amount is modified with a back date as maintenance value date and subsequent to this date, limit was already applied based on an existing schedule, then the effect of limit amount change is only till existing and applied schedule as per this schedule date. In case of future dated lines, if any amendment done between the booking date and line start date, maintenance value date is updated as Line Start Date.
Internal Remarks	Specify the internal remarks as required.

Table 2-5   Facilities Maintenance - Field Description

Field	Description
Populate	Click this button to populate the details such as line code template and fee class details.
Rating	This section specifies the rating details
External Credit Rating	The primary credit rating from external credit agency **(Credit rating agency type as External)** maintained in the limit credit rating data segment is displayed here.
Internal Credit Rating	The credit rating from internal credit agency **(Credit rating agency type as Internal)** maintained in the limit credit rating data segment is displayed here.

Preferences and Drawing Power - Facility Details

Figure 2-7   Preferences and Drawing Power - Facility Details

For more information on fields, refer to the field description table below:

Table 2-7   Facilities Maintenance - Preferences - Field Description

Field	Description
Revolving Line	Switch to 🔵 to indicate that the credit line is revolving. Switch to ⚪ to indicate that the credit line is not revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer. User can modify the preference, as required.
Intra Day Revolving	Non revolving line when selected works like intra day revolving and cross day non-revolving. When signified, system considers de-utilization amount for subsequent utilisation during the same day even though it is a non-revolving line.

Table 2-7   (Cont.) Facilities Maintenance - Preferences - Field Description

Field	Description
Funded	Switch to ⬤ enable this parameter. Switch to ◯ disable this parameter. A funded facility involves a lender directly providing money to a borrower for a specific purpose, such as loans, cash credit, or overdrafts, which are then repaid with interest. In contrast, a non-funded facility is a commitment from a lender to cover a borrower's obligation to a third party, without a direct transfer of funds. Examples include letters of credit and bank guarantees, where the lender promises to pay a debt if the borrower defaults, acting as a form of credit support.
Committed	Switch to ⬤mark the facility as committed. Switch to ◯ mark the facility as non-committed. This signifies whether the facility is a committed line or non-committed line and accordingly OSUC (Outstanding + Unutilized commitment amount) is calculated and displayed at facility level. After saving and authorizing the facility creation, the Committed flag will not be available for modification. It is not necessary that the commitment status of the main line and the sub-line to be same. If the main line is committed, the sub-line can be non-committed and vice-versa.
Netting Required	Switch to ⬤ to enable this parameter. Switch to ◯ to disable this parameter. User can select this toggle status to enable netting for the facility. **Refer to section - 2.4.14 Including Netting Amount in Facility's Netting Contribution**in processing section.
Unadvised	Switch to ⬤ to enable this parameter. Switch to ◯ to disable this parameter. System will validate during utilization if facility is Unadvised.
Shadow Limit	Switch to ⬤ 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. Switch to ◯ disable this parameter. The mainline and sub-lines of a facility need to have the same preference. This implies that user can enable this option for a subline only if the mainline has this option already enabled. Similarly, user cannot create a sub-line as a Shadow Limit, if the mainline does not have this facility. **Note**: User cannot modify this option once the facility is authorized.
Utilization Tracking	Signifies if the utilization tracking of the facility is done locally or globally. For NRS lines, Utilization Tracking must be always GLOBAL. Sub-lines attached to GLOBAL NRS lines can be of type GLOBAL or LOCAL.
Revaluation Required	Switch to ⬤ to enable this parameter. Switch to ◯ to disable this parameter. The system revaluates only those contracts using FX rate fixing parameters, for which **Rate Agreement Required** and**Revaluation Required** are selected.

Table 2-7   (Cont.) Facilities Maintenance - Preferences - Field Description

Field	Description
Rate Agreement Required	Switch to 🔵 to indicates the rates are taken based on FX rate fixing. Switch to ⚪ to indicate the rates are taken from **Currency Exchange Rates** Input screen based on the maintenance done in **Config Service** screen. The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.
Drop Line Limit	Switch to indicate that the Limit Schedule is Dropline Limit. Switch to disable this parameter. Uou can set the Dropline Limit when creating a facility or change it later in a Facility Amendment. But once a facility is marked as Dropline, it can't be changed.
Drawing Power Backed	Switch to 🔵 indicate the facility is drawing power backed. Only revolving type of facility can be signified as DP backed. Switch to indicate the facility is not drawing power backed. **Note**: • The user cannot modify the facility to a normal one once it is signified as Drawing Power Backed. • ForDrawing Power (DP) backed facility, **Effective Line Amount Basis** must be Minimum (limit amount, DP amount). the **Effective Line Amount Basis** cannot be modified for a DP backed facility.
Drawing Power	Specify the drawing power based on the stock statement date, to be considered for new effective line amount calculation. This field is enabled, if the Drawing Power Backed is toggled on.
Last Stock Statement Date	Specify the last stock statement date. This field is enabled, if the **Drawing Power Backed** is toggled on.

> ⓘ **Note**
>
> For more information on Drawing Power, refer Drawing Power Based Facility .

Amount - Facility Details

Figure 2-8   Amount - Facility Details

For more information on fields, refer to the field description table below:

Table 2-8   Facilities Maintenance - Utilization - Field Description

Field	Description
Limit Amount	Specify the limit for the facility. If user have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.
Collateral Amount	The system defaults the **Collateral Amount** based on the collateral linked in the **Collateral Linkage** data segment. **Refer section – 2.2.9 Collateral linkage**
Pool Amount	The system defaults the collateral **Pool Amount** basedon the pools linked in the **Pool Linkages** data segment. **Refer section – 2.2.8 Pool linkage**
Effective Line Amount Basis	For defining overall limit of line, the elements mentioned below are treated as the basis for the effective line amount calculation. • **Limit Amount** • **Limit Amount + Collateral Contribution** • **Minimum (Limit Amount and Collateral Contribution)** • **Minimum (Limit amount, Drawing Power amount)** **Table 2-9 Line Amount** | Line Amount	Collateral Amount	Pool Amount	Drawing Power | |---|---|---|---| | 40000 | 60000 | 50000 | 30000 | **Table 2-10 Effective Line Amount** | Effective Line Amount Basis	Effective Line Amount | |---|---| | Limit Amount | 40000 | | Limit Amount + Collateral Contribution | 150000 | | Min(Limit Amount,Collateral Contribution) | 40000 | | Min(Limit Amount,Drawing Power) | 30000 | **Note**: • For Drawing Power (DP) backed facility, Effective Line Amount Basis must be Minimum (limit amount, DP amount). the Effective Line Amount Basis cannot be modified for a DP backed facility.
Effective Line Amount	Displays the effective line amount based on the selected Effective Line amount basis. **Note**: • Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances. • As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions.

Table 2-8   (Cont.) Facilities Maintenance - Utilization - Field Description

Field	Description
Approved Amount	This is the maximum limit amount allowed for the facility and must be specified whenever user maintain schedule limits. The system ensures that neither the Limit Amount maintained here nor the schedule Limit Amount maintained as part of the limits schedule is greater than the approved amount specified here. Approved amount will get updated as Effective Limit Amount when facility is created, and if user does not explicitly specifies it. On modification of limit amount of facility, system validates if the approved amount is lesser than the facility Effective Limit Amount.
Daily Light Limit	Specify the daily light limit. The system validates the cumulative of all utilization transactions during the day against this **Day Light Limit**. It does not allow further utilization, if the **Day Light Limit** is breached. This is applicable, even for the utilization against NRS available balance available in NRS Lines.
Day Light OD Limit	Specify the day light overdraft limit for the line. This is the maximum limit to which the facility can be overdrawn on the facility without getting override. System considers this amount along with available balance during utilization. System will validate if the total amount exceeds this combined balance. When utilization is beyond available amount and against Day light OD limit, available amount is shown in negative. For and NRS line, in case the Day Light OD Limit is specified, the **total amount available for utilization = NRS Available amount + Available Amount + Day Light OD Limit**.
Transfer Amount	The 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. **Refer section – 2.10 facilities Amount Transfer Maintenance**
Netting Contribution	System displays the sum of all amounts from netting contract in this field. Refer to section - 2.2.22.1 **Including Netting Amount in Facility's Netting Contribution**.
Available Amount	The system displays the available amount. For a revolving line, available amount gets re-instated to the extent of repayment whenever a de-utilization is done. Available balance of the facility includes balances from the Effective Line Amount + Transfer Amount + or - Netting Contribution. For backdated utilization transaction on NRS lines, available amount for the current day is updated only if the utilization amount is more than the NRS available balance zeroed on the value date.
Maximum Available Amount	The system displays the maximum available amount. For a subline max available amount is least of available balance at main line and sub line. For NRS lines, maximum available amount considers NRS available amount. Also, the maximum available amount at sub-line level is calculated considering NRS available amount at main line level

Table 2-8   Facilities Maintenance - Utilization - Field Description

Field	Description
Non Revolving Special(Intra-day Revolving) Available	For NRS lines, the system displays the total amount de-utilized on the current business day in facility currency. This amount is yet to be utilized and available for utilization on the same day. Utilization transaction on the same day as that of de-utilization transaction first updates the Non Revolving Special (Intra-day Revolving) Available value. For NRS lines, Available Amount is updated only when the NRS amount is zero or completely utilized.
	For more information on NRS available balance calculation. Non-Revolving Special Available balance in main line is updated considering de-utilizations at both main and sub-lines.
	For sub-line utilization, NRS available amount and available amount at sub-line level is considered. If available amount + NRS available amount at main line level is less than subline, then utilization at subline level is restricted to total availability at main line level.
	The system updates the NRS Available balance even after the expiry of facility based on deutilizations. If the facility is made available post expiry on same day as that of de-utilization, NRS Available balance is considered for utilization before the Available Amount.
	Note: In the above example, de-utilization is considered on both the expired and active lines, whereas utilization is considered only on the active line. • For backdated utilization and de-utilization transactions, NRS Available amount gets updated on the value date and does not consider the book date. • Any backdated utilization done after the backdated de-utilization first updates the value dated NRS Available balance. The Available Amount as on current date is updated only if the utilization amount is more than the NRS available amount on that day. NRS Available balance becomes zero during the day itself in case NRS line is closed before EOD.
Uncollected Amount	User can capture any uncollected amount if pending from customer. This could be towards the fees or any other. This is only for information purpose.
Events	Click this button to specify the details under Facility Events. For more information on Events, refer **Facility Event Details**.

Availability - Facility Details

Figure 2-9   Availability - Facility Details

For more information on fields, refer to the field description table below:

Table 2-11   Availability - Facility Details

Field	Description
Available	Switch to ⬤ indicate the facilities created are available for linking to contracts and further transactions (utilizations and de-utilizations). . This can be the case of current or backdated facilities. Switch to ⬜ to indicate the facilities created are un-available for linking to contracts and further transactions (utilizations and de-utilizations). . This can be the case of future dated facilities. This toggle status is enabled by default for the backdated facilities as well as the facilities created with current system date as start date. The system will disable this check box if the **Line Start Date** is provided as future date, that is the credit line is in inactive state, and will enable on the date when the credit line becomes active. The Oracle Banking Enterprise Limits and Collateral Management system tracks the status of both the Contract and the Facility. The product processor gives an ASCII file including all the facilities which need to be frozen. Oracle Banking Enterprise Limits and Collateral Management initiates an amendment event and then deselects the **Available** check box.
Book Date	System defaults the date on which the credit line is booked in the system. User cannot modify this date. • For backdated facilities, fee entries will have transaction date as facility book date and value date as corresponding fee liquidation (FLIQ) / fee accrual (FACR) date

Table 2-11   (Cont.) Availability - Facility Details

Field	Description
Line Start Date	Specify the line start date. Line start date can be current business date, back value date or future date. In case of current business date and back value date, the line start date cannot be modified once the facility record is authorized.
	In case of future date, the line start date can be modified after the record is authorized. However, it cannot be prior to the current business date.
	If the line start date is not specified, system defaults the line start date as the current application date. User cannot modify this system defaulted date after the record is authorized.
	The credit line becomes active on the specified line start date. If the line start date falls on a holiday, an override message appears.
	For future dated facility, facility initiation event will be triggered on **Line Start Date** with contingent entries.
	For backdated facility, contingent entries for facility creation will be posted with transaction date as book date and value date as facility start date on facility creation date. Accounting entries handed off to UBS will also have transaction date as book date and value date as facility start date and accordingly BDBAL and VDBAL will be updated.
	Note: Line start date of backdated facility cannot be prior to the first day of start month configured in Config service.
	Note: Processing Future Dated Credit Line
	A future dated credit line is a credit line that has a value date later than the date on which it is booked. User can create credit line with value date as future date for the following lines.
	• Main-Lines
	• Sub-Lines
	User can create future dated sub-lines only for active main-lines. Both main-line and sub- line cannot be created with future value date. System validates that only active main lines can be linked to a future dated sub-line and only active lines are list in LOV against main line.

Table 2-11   (Cont.) Availability - Facility Details

Field	Description
Line Expiry Date	Specify the expiry date for the facility. . Facility gets expired on the provided expiry date and user will not be able to further utilize any limit amount of the facility if the same was not utilized within the specified expiry date. The **Available** check box at the facility gets deselected. This freezes the line for the respective liability. De-utilizations are allowed on the expired facility. The freezing of the line code is part of the Oracle Banking Enterprise Limits and Collateral Management EOD Batch. The Oracle Banking Enterprise Limits and Collateral Management system does 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 compares the expiry date of all the linked collateral (both collateral directly linked and collateral linked through pool) with the expiry date of facility. An error message is 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 override message Facility Expiry Date falls on a branch Holiday. The facility shall not be available on the maturity/expiry but user can modify the facility on or after the expiry date if required. **Note:** In case of backdated facility creation, the line expiry date must be later than the facility book date. For more details on Facility Expiry and Extension – **refer to section 2.2.30** facility Expiry and Closure with fee Handling
Line Grace Days	Line Grace Days can be provided for a facility. Facility will remain Active even after Line Expiry date, if Line Grace days are provided. Utilization on facility can be done during Line Grace days.
Line Final Expiry Date	Line Expiry date + Line Grace days = Line Final Expiry date. Utilization on facility cannot be done after Line Final Expiry date and facility will not be available De-utilizations on the expired facilities are allowed.
Availment Date	Specify the availment date before 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 is disabled. This freezes the line for the respective liability.
Renewal Date	Specify Renewal date.

Utilization and Block

Figure 2-10   Utilization and Block

This section displays the net, peak, and average utilization of the facility in facility currency based on predefined logic.

Table 2-12   Facilities Maintenance - Utilization Statistics - Field Description

Field	Description
Utilized Amount	The system displays the utilization amount in this field. For a revolving line, utilized amount gets re-instated to the extent of repayment whenever a de-utilization is done, For backdated transactions on NRS lines, utilization amount for the current day is updated only if the utilization amount is more than the value dated NRS available balance.
Block Amount	System displays the block amount as part of all block transactions from contracts against the facility.
Tanked Utilization	The system computes and displays the utilization amount that can be set in the Tanked Utilization field. As part of EOD process, the utilization amount is set in the Tanked Utilization field. As part of BOD process, the amount is cleared from the Tanked Utilization field and it is updated in the utilization amount.
Earmark Amount	Displays the earmark amount.
Total amount repaid	The system displays the amount which is updated on the facility on account of de-utilization. User cannot edit the amount displayed in this field.
Outstanding unutilized commitment amount	The system displays the outstanding unutilized commitment amount calculated based on logic provided in the following table. User cannot modify the value displayed in this field. The Outstanding Unutilized Commitment (OSUC) at individual facility level will be calculated for both revolving and non-revolving lines based on the commitment status (Committed / non-committed) of the facility. For both committed and non-committed NRS lines, OSUC amount is calculated as per the below logic, where NRS Adjustment is the utilization amount out of NRS available amount: **OSUC Amount = Utilized Amount - Matured Amount + NRS Adjustment**
Outstanding utilized amount	The system displays the outstanding utilized amount of non-revolving facility calculated using the formula **utilized amount - repaid amount**. The amount displayed in this field cannot be modified. **Note**: For revolving lines, de-utilized amount is updated back to the facility. Thus the utilized amount field is impacted. Whereas, for non revolving line, de-utilized amount does not impact the utilized amount field as the amount is not ploughed back into the facility. Outstanding Utilized Amount gives a visibility on actual outstanding utilization for the non-revolving line duly considering the utilized amount and the repaid amount.
Amount Utilized Today	The system displays the amount utilized on the current date. This gets updated with both utilization and de-utilization transactions during the day for both revolving and non-revolving line. The balance against this field is considered for allowing or disallowing transaction when daylight limit is fixed.
Last New Utilization Date	The system displays the last new utilized date when a new contract utilizes the facility in this field.
Date of First OD	Displays the date of first OD (utilization) in this field.
Date of Last OD	Displays the date of last OD (utilization) in this field.

Table 2-13   OSUC Amount Calculation Logic

Calculation	Facility Type			
	Committed, revolving facility	Non-committed, revolving facility	Committed, non-revolving facility	Non-committed, non-revolving facility's
OSUC after facility creation	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after utilization	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after payment	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after block	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount
OSUC amount after netting	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount
OSUC amount after transfer (in)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount
OSUC amount after transfer (out)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount

Table 2-14   NRS Available Balance Calculation

SL. No	Transaction	Date	Effective Line Amount	Utilized Amount	Available Amount	NRS Available
1	Facility Creation	1st January	10000	0	10000	0
2	Utilization of 6000	1st January	10000	6000	4000	0
3	De-utilization of 2000	1st January	10000	6000	4000	2000
4	Utilization of 1500	1st January	10000	6000	4000	500
5	Utilization of 3000	1st January	10000	8500	1500	0

Table 2-15   For example

SL. No	Amount / Transaction	1st January	2nd January (before facility reactivation)	2nd January (after facility reactivation)
1	Facility Status	Expired	Expired	Active
2	Available Amount	1500	1500	1500
3	De-utilization	0	1000	1000

Table 2-15   (Cont.) For example

SL. No	Amount / Transaction	1st January	2nd January (before facility reactivation)	2nd January (after facility reactivation)
4	NRS Available after de-utilization	0	1000	1000
5	Utilization	0	0	1000
6	NRS Available after utilization	0	0	0

ⓘ **Note**

- In the above example, de-utilization is considered on both the expired and active lines, whereas utilization is considered only on the active line.

- For backdated utilization and de-utilization transactions, NRS Available amount gets updated on the value date and does not consider the book date.

- Any backdated utilization done after the backdated de-utilization first updates the value dated NRS Available balance. The Available Amount as on current date is updated only if the utilization amount is more than the NRS available amount on that day.

- Collateral or currency revaluation does not impact the NRS Available balance.

- NRS Available balance becomes zero during the day itself in case NRS line is closed before EOD.

Processing Future Dated Credit Line

A future dated credit line is a credit line that has a value date later than the date on which it is booked. User can create credit line with value date as future date for the following lines.

- Main-Lines
- Sub-Lines

User can create future dated sub-lines only for active main-lines. Both main-line and sub-line cannot be created with future value date.

System validates that only active main lines can be linked to a future dated sub-line and only active lines are list in LOV against main line.

Utilization Statistics: This section displays the net, peak, and average utilization of the facility in facility currency based on predefined logic.

Figure 2-11   Utilization Statistics

For more information on fields, refer to the field description table below:

Table 2-16   Utilization Statistics

Field	Description
Net Utilization	Net Utilization is derived by deducting the collateral value against facility from the outstanding utilized amount. For example, if the facility effective limit amount is 100000, current outstanding utilized amount after payment is 60000, and the value of collateral attached to facility is 40000, then the Net Utilization is 20000 (60000-40000). Net utilization amount will be zero, if the linked collateral value is greater than the Outstanding (utilized) amount.
	If collateral is not linked to the facility, the net utilization amount is the outstanding utilized amount. The system calculates the net utilization amount everyday while processing BoD batch based on end of day outstanding utilized amount and the collateral value on the previous day.
	The Net Utilization will be displayed for both revolving and non revolving lines. In case of revolving lines, utilized amount is the current outstanding (utilized) amount. Whereas for non-revolving lines, the current outstanding (utilized) amount will be arrived by deducting total repaid amount from the outstanding utilized amount. **Note**: • Revaluation of collateral and facility will be considered while calculating the net utilization amount. • Net utilization cannot be reset during the life-cycle of facility.
Peak Utilization	Peak utilization is the maximum outstanding utilization of a facility over the time period configured in Config Service. For example, if Rollover in Days value is specified as 30 or Frequency is selected as Monthly Config Service, peak utilization is the end of day outstanding utilization amount that is greater than all other end of day outstanding utilization amounts during the configured number of days or in the whole month. The system calculates the peak utilization as a part of BOD batch process.
Average Utilization	Average utilization is the average outstanding of the end of day balances over the time period configured in Config Service. For example, if Rollover in Days value is specified as 30 or Frequency is selected as Monthly Config Service, average utilization is the average outstanding of the end of day balances over the configured number of days or the month. The system calculates the average utilization as a part of BOD batch process.

Utilization Order

User can specify utilization order of the facility. The Utilization Order is non mandatory. Once specified, the utilization of entity will happen in the mentioned order. The utilization order can be specified as part of facility creation or facility amendment

In case user links collateral and / or collateral pool to the facility and selected **Effective Line Amount Basis** as Limit Amount + Collateral or Minimum of Line Amount and Collateral, user can specify the order of utilization in this section. The Utilization Order is non mandatory, if the **Effective Line Amount Basis** is selected as Limit Amount. Once specified, the utilization of entity will happen in the mentioned order.

> **ⓘ Note**
>
> - Order has to be mentioned for all three components
>
> - After facility creation, the order of utilization be modified, if the utilization already happened has not been breached and the available balance is not negative.

Utilization Order

Figure 2-12   Utilization Order

For more information on fields, refer to the field description table below:

Table 2-17   Facilities Maintenance - Utilization Order Field Description

Field	Description
Limit Amount	Specify the utilization order for the limit amount. For example, 1, 2, or 3.
Pool Amount	Specify the utilization order for the pool amount. For example, 1, 2, or 3.
Collateral Amount	Specify the utilization order for the collateral amount. For example, 1, 2, or 3.

Exception Details

Figure 2-13   Exception Details

For more information on fields, refer to the field description table below:

Table 2-18   Exception Details

Field	Description
Exception Transaction Amount	Specify the Exception transaction amount. During utilization transaction when the utilization amount crosses the specified exception transaction amount, there is a breach of the signified transaction amount. This is a credit exception in the transaction. User can use the MultiAuthorization screen for authorizing or rejecting such a transaction.
Exception Break Percentage	Specify the Exception Breach Percentage. During utilization transaction when overall utilization crosses the specified Exception Breach Percentage, there is a breach of the limit amount. This is a credit exception in the transaction. User can use the MultiAuthorization screen for authorizing or rejecting such a transaction.

Limit Review

Figure 2-14   Limit Review

For more information on fields, refer to the field description table below:

Table 2-19   Facilities Maintenance - Limit Review - Field Description

Field	Description
Limit Status	Click 🔍 icon and select the status of the facility (For example, ACTIVE, CLOSED, EXPIRED and so on) from the list available. The list displayed here is based on maintenance done in **User Define Status Maintenance** screen. User can initiate logical closure of facility by selecting the Close status. **Refer - 2.2.30 Facility Expiry and Closure with Fee Handling.**
Review Frequency	Select the frequency at which the limit should be reviewed. The options available are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Blank** - if user select this, user need to specify the next review date.

Table 2-19   (Cont.) Facilities Maintenance - Limit Review - Field Description

Field	Description
Next Review Date	The system displays the next limit review date Based on the review frequency. This date is derived by adding the frequency days to the current date. If user do not select any of the provided review frequency and set it to blank, then user need to manually enter the next review date.
Status Changed on	Specify the date on which user want to change the status. The status changed on will be updated to the current System date whenever Limit Status is modified – example during logical closure of facility where status is updated as Closed
Freeze Reason	Specify the freeze reason of limit. If the closure reason is captured in the CAMS process flow in OBCFPM, the same is displayed here.
Closure Reason	Specify the reason for limit closure. If the closure reason is captured in the CAMS process flow in OBCFPM, the same is displayed here.

4. Click **Save and Close** to save the record. Click on **Next** to navigate to next data segment. Click on **Cancel** to cancel the record creation.

2.1.2.2 Limit Credit Rating

This topic describes about the detailed information on Limit Credit Rating in Facilities Maintenance.

Banks sometimes give credit ratings to the facilities sanctioned based on customer's standing. OBELCM provides for capturing both external as well as internal credit ratings at the facility level. Considering that credit ratings can change over a period, provision is made available to show history of credit ratings at the entity level.

This section explains the details of maintaining credit ratings at the entity level and display of history.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

    The **Limit Credit Rating** screen displays.

Figure 2-15   Limit Credit Rating

Refer, #unique_61 and #unique_62 in Common User Manual.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Fee Preference** screen is displayed.

Figure 2-16   Fee Preference

For more information on fields, refer to the field description table.

Table 2-21   Fee Preference - Field Description

Fields	Description
Holiday Treatment	This section gets populated based on the attached fee class in the facility. User can change all of the defaulted parameters. **For details on holiday procession of fees – refer to section - 1.2.28.5 Fee liquidation considering holiday settings**
Ignore Holidays	Switch to , where the holiday treatment is not applied to calculate the next fee liquidation date. Switch to , where the holiday preferences settings are validated.
Holiday Check	If holiday treatment is applicable, then you can select Local, Currency or Both options. Local refers to Branch Holiday Maintenance. Currency refers to the Currency Holiday Maintenance. If Both is selected and either, Branch or Currency is holiday (on fee liquidation date), then holiday processing setting is considered.
Holiday Currency	Click the icon and select the holiday currency from the list, if holiday check is maintained as Currency or Both. If holiday check is maintained as **Currency** or **Both** then you should mention the currency code to referred in 'Currency Holiday Maintenance'.

Table 2-21   (Cont.) Fee Preference - Field Description

Fields	Description
Schedule Movement	Select the movement from the drop-down list. The available options are: • **Move Forward**: In case calculated next reval date is holiday, then date must be moved forward. In this scenario, next revaluation date moves to 1st September which is next working date. • **Move Backward**: In case calculated next revaluation date is holiday, then date must be moved backward. In this scenario, next revaluation date moves to 30th August which is previous working date.
Move Across Month	Switch to to move the date to next month. Switch to to avoid moving the date to next month. . This flag should be read in conjunction to Move Forward or Move Backward option.
Cascade Schedules	Switch to to calculate the next fee liquidation date based on the previous schedule date (due to the holiday processing) instead of the original start date. Switch to to avoid calculate the next date fee liquidation date based on the previous schedule date (due to the holiday processing) and revert to the original start date. If fee liquidation date for one of the fee liquidation cycles is changed based on holiday processing setting and if cascade schedule is selected,future liquidation dates of corresponding fee gets modified as per the newly arrived liquidation date.
Verify Funds	Switch to to check the ECA is required. If its enabled, then liquidation of fees follows the ECA process (as opted for full or partial liquidation). Switch to where the system does a force post for all fees components. **Refer to section – 1.2.28.10 Processing of ECA and Partial/Full Fee Liquidation for more details.**
Partial Liquidation	Switch to where the partial liquidation/recovery is allowed based on the balance amount of fees available in CASA of customer. Switch to where the system will opt to recover full amount of fees and will not try for partial liquidation/recovery in case of insufficient CASA balance. **Note**: If this toggle status is enabled and Verify Funds toggle status is disabled, then an error appears on saving the facility. If this toggle status is disabled and Verify Funds toggle status is enabled, an override appears on saving the facility and then full liquidation happens. Only if both the toggle status are enabled then partial liquidation is allowed. **Refer to section – 1.2.28.10 Processing of ECA and Partial/Full Fee Liquidation for more details.**
Waive All Fees	Switch to to waive all the fees associated with the fee class.. Switch to to include the all fees.
Facility Fee Preference	When a facility is created using any fee class, the parameters configured for that fee class will get populated in the **Facility Maintenance** screen. Some of the populated details can be modified at facility level.
Rule Code	The system displays the fee rules linked to the fee class in the **Facility fee preference screen**

Table 2-21   (Cont.) Fee Preference - Field Description

Fields	Description
Rule Type	The system displays if the fee rule is of type Adhoc or Frequency based (recurring). This is a read-only field.
Fee Structure	System displays whether the fee is based on Slab or Tier structure. This value is fetched from the Fee Rule Maintennace screen and is a read-only field.
	For **Slab** Fee Structure, bothfee rate and amount are applicable whereas for **Tier**structure, only fee rate is applicable.
Fee Start Date	Specify the date from which the fee needs to be calculated. If fee start date is left blank, then **Line Start Date** is defaulted. The fee start date cannot be before **Line Start Date**.
	For backdated facility, fee start date gets updated as line start date (back value date).
Fee End Date	Specify the date till which the fee needs to be calculated. If it is left blank,system will default the **Line Expiry Date** as**Fee End Date** on clicking **Save**.
	For backdated facility, fee end date can be prior to or after the facility book date., but it should be on or before the facility expiry date.
	Fee end date does not gets defaulted with facility expiry date. User can provide the fee end date less or greater than facility expiry date and can choose to not provide it (keep blank). Below three cases can happen based on fee end date options:
	a. Fee end date < facility expiry date: Fee will be collected (accrual and liquidation) only till the given date.
	b. Fee end date > facility expiry date: Fee will continue to be collected (accrual and liquidation) post facility expiry up to the given date.
	c. Fee end date is blank: Fee will continue to be collected (accrual and liquidation) till logical closure of facility.
	User can modify the fee end date till logical closure of facility, provided fee end date has not crossed
	Refer section 1.2.28.9 Facility Expiry and Closure with Fee Handling for more details.
Fee Type	The system displays whether the Fee Type is **Rate** or **Amount**. These values get defaulted from the **Fee Rule Maintenance** screen. This is a read-only field.
User Input Fee Amount	Specify the fee amount if the fee is **User Input Fee**.
Adhoc Fee	For the Adhoc fee, specify the Adhoc fee Amount as opted in the fee rule maintenance screen.
	Refer to section - 1.2.28.11 Adhoc Fee Maintenance for more details.
SDE	If the fee is based on any SDEs (System Defined Elements), the SDE which is linked to that fee is displayed in this field. This is a read-only field.
Fee Currency	The system defaults the fee currency as line currency on facility creation. This is a read-only field.
Account Branch	This indicates the branch code. User can either enter the branch code or select the branch code from the adjoining option list.
Account Number	User can select the account number from the adjoining option list. The list displays all valid accounts related to customers in the selected branch.

Table 2-21   (Cont.) Fee Preference - Field Description

Fields	Description
Account Currency	The Account Currency is defaulted based on the selected account number. This is a read-only field.
Liquidation Method	The liquidation method (ArrearsorAdvance)of fee maintained in the Fee and Accounting Class Maintenance screens displayed here – Arrear, Advance or Adhoc This is a read-only field. While Arrear and Advance are applicable for Frequency based (recurring) fees, Adhoc is applicable only for fee type as adhoc.
Month End Liquidation	The month end liquidation (**Yes**or**No**)of fee maintained in the **Fee and Accounting Class Maintenance** screen is displayed here. You can change the option as required, **Refer to section - 1.2.28.7 Month End Liquidation for more details.**
Liquidation Frequency	The system defaults **Liquidation frequency** as maintained in **Fee and Accounting Class Maintenance** screen. This is a read-only field.
Accural Required	The system defaults **Accrual required** parameters maintained in **Fee and Accounting Class Maintenance** screen. This is a read-only field
Acuural Frequency	The system defaults **Accrual frequency** as maintained in **Fee and Accounting Class Maintenance** screen. This is a read-only field.
Start Date	The date on which the fee has to be liquidated is defaulted from the Fee and Accounting Class Maintenance screen. You can change and provide the start date as required.
Start Month	The month in which the fee has to be liquidated is defaulted from the Fee and Accounting Class Maintenance screen. You can change and provide the start month as required.
Waived	Switch to 🔵 to waive this specific fee linked to class in the facility fee preference.
Defer Liquidation	Switch to 🔵 to include an individual fee (arrears fee) for a facility has to be deferred for a fee liquidation cycle. It allows you to defer liquidation of fees attached to a credit line. Switch to ⚪to not to defer the arrear fee. If defer toggle status is disabled during facility creation, specifying the defer liquidation days is mandatory. Likewise,for a fee which is attached during facility creation, defer toggle is available for selection as part of amendment for the particular liquidation cycle. Fee which is marked as deferred gets liquidated on the deferred liquidation date. After liquidation of a deferred fee, defer settings will be carried forward to the next liquidation cycle with same number of defer days. In case you don't want to defer the fee liquidation for next liquidation cycle, you need to disable the Defer Liquidation toggle after liquidation of current cycle fee on the deferred date. Defer liquidation of fee can be signified even post expiry till logical closure of facility and will continue based on current functionality.

Table 2-21   (Cont.) Fee Preference - Field Description

Fields	Description
Defer Liquidation Days	Specify the number of days for which fee liquidation has to be deferred. That is, number of days after which fee is liquidated from its original liquidation date. **Note:** • Defer fee liquidation is applicable for all fees with **Liquidate Method** as **Arrears** and **Liquidation Preference** as **Auto**. • Defer fee liquidation is not applicable if the fee **Liquidation Frequency** is **One time** or **Daily**. If liquidation frequency is **Monthly/Quarterly/Half Yearly/Yearly**, then the maximum number of days deferred can be 27. • Defer fee liquidation is not applicable for fees with **Liquidate Method** as **Arrears** and **Liquidation Preference** as **Manual**. • Defer related changes (disabling **Defer Liquidation** check box and modifying **Defer Liquidation Days**) made during the deferment period will become effective from next liquidation cycle. • Fee liquidation event and entries are triggered on the deferred liquidation date. • Deferred fee liquidation transaction will have value date as original liquidation date and booking date as transaction date (deferred liquidation date). • Backdated utilizations or limit modifications done during defer period will result in recalculation of applicable fee as it impacts the fee rules linked to the facility. The recalculated fee amount will be liquidated on deferred liquidation date irrespective of configuration of recalculating already liquidated fee. • For fees with holiday processing applicable, new deferred liquidation date is arrived at by adding the defer number of days to the original liquidation date calculated based on applicable holiday processing rule. However, if the deferred liquidation date falls again on a holiday, fee liquidation event is triggered on the same day with accounting. • ECA processing considers the new fee liquidation date as a result of deferred fee liquidation.
External Pricing Required	This value is defaulted based on the class selected in **Fee and Accounting Class Maintenance** screen and you cannot modify this value.
Effective Dates	Specify the dates from which the fee rate details are applicable for the specific fee linked in the **Fee Rule Preference** screen. Effective dates cannot be prior to line start date. System prompts if there is no effective date record with rate/amount as on fee start date.
Add Amount	Click on this button to enter the Rate/Amount details for the fee against the effective date.
Basis Amount	Specify the fee basis amount. You can enter multiple basis amounts based on whether the fee is based on Slab or Tier structure. System will refer to these values for fee calculation duly considering the fee structure. **Note**: Basis Amount is mandatory when Fee Type is Rate/Amount.
Rate	Specify the fee rate in percentage excluding '%' symbol against each basis amount value if the Fee Type is 'Rate'. This is applicable for both **Slab and Tier** fee structure.

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Table 2-21 (Cont.) Fee Preference - Field Description

Fields	Description
Amount	Specify the fee amount against each basis amount value if the Fee Type is 'Amount'. Ac This is not applicable if fee structure is **Tier**. **Note:**For backdated facility, the system will liquidate the fee amount (both advance and arrears fee) due for liquidation till the facility book date on book date itself.
Compute Ext Pricing	This button is enabled only if **External Pricing Required** check box is selected in **Fee Rule Maintenance** screen. User need to provide the effective date for fee component and click **ComputeExt Pricing** button. The system fetches the pricing value for the date selected from the external pricing and billing system.

2. Click**Next** to navigate to the next data segment, after successfully capturing the data.

> ⓘ **Note**
>
> Refer to - **1.2.28 Value Dated Fee Processing** for details of fee processing.

2.1.2.4 Limit Schedules

This topic describes about the procedure to define limit schedule.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Limit Schedule** screen is displayed.

Figure 2-17 Limit Schedule

For more information on fields, refer to the field description table.

Table 2-22   Schedule Maintenance - Field Description

Field	Description
Basis	The option in Basis LOV are Amount & Percentage. User shall capture any one of the value.
Schedule Action	• The value in Schedule Action LOV are Increase, Decrease and Fixed. • The Percentage / Amount field will be calculated with the Limit Amount on the date of the schedule, and the Schedule Limit amount will be determined.
Start Date	• The Start Date should be between facility start date and end date. • The start date is set to the drop line limits' line start date, but it can be changed to a future date. For a one-time schedule, it must be later than today's date. • The start and end dates of each schedule must not overlap. If there are multiple schedules, the next one should start after the previous one ends, and its end date should be before the start of the following schedule. • It is a mandatory field.
End Date	• Users can directly set the End Date instead of defining the Duration and Unit of the schedule. • The end date must be on or before the facility's end date or before the next schedule starts, as schedules cannot overlap.
Action	• The value in Schedule Action LOV are Increase, Decrease and Fixed. • The Percentage / Amount field will be calculated with the Limit Amount on the date of the schedule, and the Schedule Limit amount will be determined.
Schedule Limit Date & Schedule Limit Amount	Based on the schedule definition, schedule Limit Date and Schedule Limit Amount will be exploded. However, these values can be modified and updated post generation which will be considered for applying on a facility.
Pause	Pause can be enabled if the generated schedule is not to be applied as Limit Amount.

2. Click ➕ icon.

The **Schedule Definition** screen displays.

Figure 2-18   Schedule Definition

Table 2-23   Schedule Definition

Fields	Description
Start Date	It can be prior or later to the existing Start date.
Is Month end	When month end selected, subsequent month schedules will fall on corresponding month end dates.
Duration and Unit	• The Schedule duration Unit value can also be modified i.e., increased or decreased, from its existing value. • Validation - The end date of the Schedule will be calculated using the adjusted Duration and its Unit. This end date must not conflict with any other Schedules in the facility and should not go beyond the facility's end date.
End Date	• The end date can modified either forward or backward from its current value. It should be greater than the system date. • Also, it has to be before the start date of the subsequent schedule, as schedules cannot overlap.
Basis	The option in Basis LOV are Amount & Percentage. User shall capture any one of the value. The available options are: • **Percentage** • **Amount**
Percentage	• When Percentage is chosen in the Basis field, the user needs to input a value in the Percentage field. • The Percentage value will be used with the Limit Amount to calculate the Schedule Limit.
Amount	• If Amount is selected in Basis field, User must enter value in Amount field. • The Amount field value will be used with the Limit Amount to calculate the Schedule Limit.

Table 2-23   (Cont.) Schedule Definition

Fields	Description
Schedule Frequency	• Schedule frequency is applicable for Drop line Limit Schedule. • The value in Schedule Frequency LOV are Daily, Weekly, Monthly, Quarterly, Half-yearly and Yearly. • Schedule Frequency must be lesser than equal to Schedule period.
Schedule Action	• The value in Schedule Action LOV are Increase, Decrease and Fixed. • The Percentage / Amount field will be calculated with the Limit Amount on the date of the schedule, and the Schedule Limit amount will be determined.
Schedule Reset	• User can enable Schedule Reset to restore the original Limit Amount after the Schedule ends; otherwise, the scheduled limit will remain until the next schedule starts or the facility expires. • Schedule Reset is applicable for Onetime and Recurrence Schedules. Its not applicable for Dropline Schedule.
Recurrence Frequency	• The limit on the schedule is based on a specific schedule definition that needs further review for updates, referred to as Recurrence Schedule – Frequency & Unit. • The value in Recurrence Frequency are Weekly, Monthly, Quarterly, Half-yearly and Yearly.
Recurrence Unit	Recurrence Unit must be captured. Based on the number of Unit, the schedule limit will be recurred.

3. Click **Save** to save the record. Click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.5 Collateral Linkage

This topic describes about the procedure to link collateral to facility.

During facility creation or amendment, you can also link the collaterals including external collaterals or shared collaterals, to the facility through collateral linkage feature.

Collaterals that are indirectly linked to the facility through collateral pool linkage cannot be directly linked to the facility. That is, collaterals that are part of collateral pool linked to a particular facility cannot be directly linked to the same facility.

The maximum number of collaterals that can be directly linked to the facility can be controlled by specifying a value (limit) to the FACILITY_COLLATERAL_LIMIT parameter in configuration file.

ⓘ **Note**

• Same collateral can be linked to different facilities

• Collaterals can be linked only to the active facility

• Collateral belonging to a particular liability in different branch can be linked to the facility belonging to the same liability in different branch

• For backdated facility, the start date of collaterals to be linked must be same as or prior to the facility start date (back value date) during creation.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Collateral Linkage** screen is displayed.

Figure 2-19   Collateral Links Details

For more information on fields, refer to the field description table.

Table 2-24   Collateral Links Details - Field Description

Field	Description
Collateral Code	Click the $\mathbb{Q}$ icon and select the collateral code for linking with the facility.
Collateral Description	Displays the description based on the collateral code selected.
Action	Displays the action based on the collateral code selected.

> ⓘ **Note**
>
> Delinking of collateral is allowed only if the collateral amount is already not utilized/ blocked. However, if the utilization / block is only to the extend of few linked collaterals, you can delink a particular collateral after changing the order of utilization of the collateral which you want to delink to the least order.

> ⓘ **Note**
>
> - For a DP backed facility, linked collaterals value will continue to get updated in the facility main screen as Collateral Amount, but this will not impact the effective line amount since the effective line amount basis will always be Min (Limit Amount, DP Amount).
>
> - Collaterals of all types (including Inventory and Account Receivables) can be linked to a DP backed facility.
>
> - For more information on drawing power, refer Drawing Power Based Facility .

2. Click ➕ icon,

The **Collateral Link** screen displays.

Figure 2-20   Add - Collateral Link

for more information on fields, refer to the field description table below.

Table 2-25   Add- Collateral Link

Fields	Description
Collateral Code	Click the 🔍 icon and select the collateral code for linking with the facility.
Collateral Description	Displays the description based on the collateral code selected.
Collateral Type	Displays the type based on the collateral code selected.
Collateral Branch	Displays the branch based on the collateral code is linked.
Collateral Source	Displays the code of the source system where the collateral is maintained in the external system.
Collateral Currency	Displays the currency based on the collateral code selected.
Collateral Value	Displays the total value of the collateral code.
Limit Contribution	The system calculates the Limit Contribution by reducing collateral value to the extent of haircut percentage.
Available Amount	Displays the available amount of the collateral linked.
Amount Basis	Select the amount basis for linking the collateral. The option available are: • **Percentage** • **Amount** If **Percentage** is selected, then the system allows you to enter the percentage only and not the **Linked Amount**. The **Linked Amount** in collateral currency is appropriately calculated by the system and it is not editable. The value of the percentage must be from range 0 to 100. If **Amount** is selected, then the system allows you to enter the amount only and not percentage. When amount is entered, the system appropriately calculates the percentage. Ensure to maintain amount in positive. User can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total value of collateral linked to one or multiple facilities is not more than limit contribution.
Linked Percentage	Specify the percentage of limit contribution to be linked with the facility, if **Amount Basis** is selected as **Percentage**.
Linked Amount in Collateral Currency	Specify the collateral amount out of available amount to be linked with the facility, if **Amount Basis** is selected as **Amount**. If the **Amount Basis** is selected as **Percentage**, the Linked Amount will get changed whenever the collateral revaluation happens as a part of batch process.
Facility currency	Specify the currency of facility is defaulted from facility details.
Linked Amount in Facility Currency	The collateral linked amount is converted to facility currency and displayed. If the collateral currency is different from facility currency, linked amount in facility currency is calculated and displayed. Same will be updated against collateral amount field in facility details.
Order No	Specify the order for collateral utilization. This is optional. If multiple collaterals are linked to the facility, the utilization will happen in the mentioned order.
Facility Branch	Specify the branch of facility is defaulted.

3. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.6 Pool Linkage Details

This topic provides systematic instructions about to link collateral pool to facility.

In addition to limit amount signified at the facility level, banks also consider allowing utilization against the collateral pools which are linked to facility. When a collateral pool is linked to facility with effective line amount basis as limit amount + collateral contribution, effective line amount derived is considered and utilization is allowed on the facility till effective line amount.

OBELCM allows linkage of a single pool to the facility. For backdated facility, the start date of collaterals linked to the pool must be same as or prior to the facility start date (back value date).

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Pool Links** screen is displayed.

Figure 2-21   Pool Links Details

For more information on fields, refer to the field description table.

Table 2-26   Pool Links Details - Field Description

Fields	Description
Pool Code	Click the $\mathcal{Q}$ icon and select the pool code from the list. The list displays all the pool codes associated for that liability ID.
Pool Description	Displays the description based on the selected pool code.
Action	Displays the action based on the pool link selected.

> ⓘ **Note**
>
> - For a DP backed facility, linked collateral pool value will continue to get updated in the facility main screen as Pool Amount, but this will not impact the effective line amount since the effective line amount basis will always be Min (Limit Amount, DP Amount).

2. Click [+] icon, the **Pool Links** screen displays.

Figure 2-22   Pool Links

For more information on fields, refer to the field description table below.

Table 2-27   Pool Links

Field	Description
Pool Code	Click the 🔍 icon and select the pool code from the list. The list displays all the pool codes associated for that liability ID.
Pool Description	Displays the description based on the selected pool code.
Pool Currency	Displays the currency based on the selected pool code.
Pool Amount	Displays the amount based on the selected pool code.

Table 2-27   (Cont.) Pool Links

Field	Description
Amount Basis	Select the amount basis for linking the pool from the drop-down list. The option available are: • **Percentage** • **Amount** If **Percentage** is selected, then system allows you to enter the percentage only and not the **Linked Amount**. The **Linked Amount** is appropriately calculated by the system and it is not editable. The value of the percentage must be from range 0 to 100. If **Amount** is selected, then the system allows you to enter the amount only and not percentage. When amount is entered, the system appropriately calculates the percentage. Ensure to maintain amount in positive. User can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total of pool value linked to one or multiple facilities is not more than the collateral pool value.
Linked Percentage and Linked Amount In Pool Currency	Incase **Collateral Pool Value** is increased in the **Collateral Pool Maintenance** screen,then the **Linked Amount** is modified only if the **Amount Basis** is **Percentage**. If the **Amount Basis** is **Amount**, then the **Linked Amount** is retained as is. However based on the changed **Collateral Pool Value**,the **Pool Percentage** isre-calculated considering the retained amount. Incase the **Collateral Pool Value** is decreased, modified amount of collateral pool is validated with all the Linked Amount in various facilities (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral pool value is to be allowed. Wherever **Percentageamount is the basis**is considered for linking collateral pool value to facility, if the **Collateral Pool Value** decreased amount is less than the total **Linked Amount** in various facilities, then an appropriate error message appears. When the value available balance of collateral pool becomes negative on account of linked collaterals revaluation, revaluation process skips such pools and logs exception in **OBELCM_PP_TM_CL_POOL_EXCEPTION** table.
Facility Branch	Click the 🔍 icon and select the branch code from the adjoining list.
Facility Currency	Facility currency is defaulted based on the facility to which pool is being linked.
Linked Amount in Facility Currency	Specify the facility amount. If the pool currency is different from facility currency, facility amount in facility currency is calculated and displayed. Same will be updated against pool amount field in facility details.
Percentage of Contract	The system displays the percentage of contract.

3. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.7 Covenant Details

This topic provides systematic instructions about the procedure to link covenant to facility.

Banks stipulate covenants as part of facility sanction and expect customers to comply with the same as per signified frequencies. OBELCM supports linkage of covenants at entity level like facility.

Covenants are maintained in Covenants domain under covenant master maintenance and same are fetched at entity level for linkage.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Covenant Details** screen is displayed.

Figure 2-23   Covenant Details

Multiple covenants can be linked at entity level.

> ⓘ **Note**
>
> For backdated facility, covenants linked to the facility will be tracked from the facility book date.

2. Click icon.

   The **Covenant Details** screen displays.

Figure 2-24   Covenant Details

Table 2-28   Covenant Details

Fields	Description
Covenant Code	Select the covenant code from the LOV. Active covenants maintained under covenant master maintenance of covenants domain are available for linking.

Table 2-28   (Cont.) Covenant Details

Fields	Description
Covenant Name	Covenant name of the selected covenant code gets defaulted from covenant master maintenance and is not editable
Description	Displays the description based on the selected covenant code. Defaulted description can be modified at entity level.
Classification Type	Select the classification type. The available options are: • **External** • **Internal** Covenant classification type is defaulted from the **Covenant Maintenance**screen on selecting covenant. Same is not modifiable at entity level.
Covenant Type	Select the covenant type from the drop-down list. The available options are: • **Internal** • **External** Covenant classification type is defaulted from the **Covenant Maintenance** screen on selecting covenant.
Revision Frequency	Select the frequency from the drop-down list. The available options are: • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** Frequency of the specified covenant is defaulted here based on the details maintained at **Covenant Maintenance** screen. Defaulted frequency can be modified by user during linkage **Note:** • **Frequency** can be modified after save and authorization of the Facility covenant record. • You can modify the **Frequency** from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice-versa. • You are allowed to change a covenant's frequency during the covenant period - either before the notice date or after the tracking task generation for the next instance. • All existing restrictions for frequency will continue to be there during the modification.

Table 2-28   (Cont.) Covenant Details

Fields	Description
Notice Days	Displays the number of days prior to revision date of the covenant gets defaulted from Covenant Maintenance. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking during the notice days prior to revision date. **Note:** • **Notice Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • **Notice Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days. • **Notice Days** can be modified after save and authorization of the Facility covenant record. • The **Notice Days** can either be increased or reduced, and it will update the Notice date in turn. • You are allowed to change a covenant's **Notice days** during thecovenant period - either before the notice date or after the tracking task generation. Notice date modification before task generation will be applicable for current instance duly considering the date on which it is done. Modification after task generation will be applicable for next instance. • All existing restrictions for notice days will continue to be there during the modification.
Start Date	Start date indicates the effective date of covenant for the particular facility. **Note:** • Start Date cannot be back date. • Start Date can be current date or future date. • Start Date cannot be modified after saving and authorizing the facility covenant record. This is applicable for current dated as well as future dated covenants.
End Date	Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable. The system performs certain validations for covenant end date as shown below based on the dependencies like Frequencies and Review/Notice/Grace days. For more information, refer #GUID-19F9AE7F-0703-408A-8E4C-58916C2E0F44/GUID-0BFEED1B-33A7-4D2F-9AAA-68CF37F07D4F **Note:** • **End Date** is not mandatory. • The authorization and saving of the Facility covenant record allow for a modification of the **End Date**.

Table 2-28   (Cont.) Covenant Details

Fields	Description
First Review Date	The system derives the first review date considering start date + frequency **Note:** • The Frequency modification post authorization will also update the next Review date of the current or future covenant tracking instance. • Subsequent Review date gets updated based on the first Review Date + Frequency specified. **Examples for the Review date calculation of different frequencies and combinations** For more details, refer Table 2-30
Grace Days	Displays the grace days maintained in the **Covenant Maintenance** screen gets defaulted here based on the **Covenant Code** selected. **Note:** • **Grace Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • **Grace Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days. • **Grace Days** can be modified after save and authorization of the Facility covenant record. • The **Grace Days** can be increased or decreased, and it will update the tracking end date in turn. • You are allowed to change a covenant's **Grace days** during the covenant period – either before the review date or after the review date. • Change of **Grace Days** before the review date - the new grace days will be applicable from the current covenant tracking instance. • Change of **Grace Days** after the review date - the new grace days will be applicable from the next covenant tracking instance.

Table 2-28   (Cont.) Covenant Details

Fields	Description

Monitoring Information Details	• If **Between** is selected as the **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is between specified **Target from value** and **Target to value**'.
	Example:
	  – Covenant = Debt to Equity ratio
	  – Monitoring information = Balance sheet
	  – Formula = Total Liabilities / Total Equity
	  – Covenant Target condition = BETWEEN
	  – Target type = Ratio
	  – Target From Value = 1
	  – Target To Value = 2
	If **Greater than** is selected as **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is greater than the specified **Target fvalue**.
	Example:
	  – Covenant = Free Cash Flow
	  – Monitoring information for the covenant = Cash Flow
	  – Final Formula = Operating Cash Flow – Capital Expenditures
	  – Covenant Target condition = GREATER THAN
	  – Target type = VALUE
	  – Target Value = 200000
	For the above case, system expects cash flow to be greater than USD 200000.
	For the above case, the system expects the debt to equity ratio to be between 1 and

Formula	Formulafor arriving at covenant condition gets defaulted from covenant master maintenance onselecting the covenant code. This is applicable for financial covenant.
Target type	Target type configured for the covenant gets defaulted from covenant master maintenance
Target Value	This field value gets defaulted from **covenant master maintenance** on selecting the covenant. Defaulted target value can be modified at the linkage level. When the covenant target condition selected is 'Between', then system populates two fields Target Value 1 and Target Value 2 to enter from and to values to be considered for the covenant.
Covenant Check Condition	Select the covenant check condition.
Compliance Status	Select the compliance status. The available options are: • **Met** • **Breached**
Covenant Status	Displays the covenant status.
Last Check Value	Displays the last check value.
Deferred Due Date	Displays the deferred due date.
Remarks	Specify the remarks, if any.
Linkage Details	This section displays about linkage details.
Linkage Type	This field is defaulted as **Facility**,**Collateral**,or **Customer**based on the covenant selected.

Table 2-29   Frequencies and Review/Notice/Grace days

Business Date	Start Date	Frequency	Review Date	Notice days	Notice date	End Date Existing	Modified End Date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH MAR	ALLOWED	-
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOWED	Last covenant will fall due on 10th November
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Modified end date cannot be less than next Review date, if tracking task is triggered
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed

Table 2-29   (Cont.) Frequencies and Review/Notice/Grace days

Business Date	Start Date	Frequency	Review Date	Notice days	Notice date	End Date Existing	Modified End Date	Modification	Remarks
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed

Table 2-30   Examples

Start date - 04-Apr-2017	
First Review Date	
Frequency	Without Start Month + Due Date
Daily	05-Apr-17
Weekly	11-Apr-17
Fortnightly	18-Apr-17
Monthly	04-May-17
Quarterly	04-Jul-17
Half Yearly	04-Oct-17
Yearly	04-Apr-18
Custom (5)	09-Apr-17

3. Click **Create** to create the covenant details.

4. Click **Save** and click **Next** to navigate to the next data segment.

2.1.2.8 Exposure Linkage

This topic provides systematic instructions about the procedure to link exposure code for tracking facility.

User can track the facility defined for multiple exposures. For this, one or more exposure code(s) must be linked to the facility.

User can link multiple exposure codes (of type Transaction) belonging to different hierarchies to a facility. At the exposure maintenance level, the system derives the exposure Head Room Limit by deducting the sum of effective line amounts of facilities from exposure amount. The linked exposures at facility can be in a different currency than the facility. Both Mainline and Sub-line can have different set of linked exposures.

System updates the linked exposure codes for each transaction (both utilization and block) on the facility. Transactions hitting the facility will update the linked exposure codes as well as the

exposures up the hierarchy. In case of backdated facility, exposure are codes linked to the facility are updated based on backdated utilization as on utilization transaction date.

Conversion rate as per exchange rate maintenance in utilization branch are used for cross currency transactions, in case exposure currency is different from utilization currency - Currency conversion is from the utilization currency to exposure currency.

When linking exposures at a facility level, system validates and throws an override message as below,

- Linking non-revolving exposure to a revolving facility – "Non revolving exposure is linked to a revolving facility. De-utilization will not be updated at exposure level."

- Linking revolving exposure to a non-revolving facility – "Revolving exposure is linked to a non-revolving facility. De-utilization will not be updated at exposure level."

While saving the record, system also refers to exposure restrictions as maintained under Restriction Maintenance, to validate the linked exposures (Allowed and Disallowed list) as,

- Error message – Either, if the disallowed exposures are found to be linked or Exposures other than the allowed list are found to be linked.

Refer to **Exposure User Manual** for details on **Exposure Maintenance**.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

    The **Exposure Linkage** screen is displayed.

Figure 2-25   Exposure Maintenance

2. Click 🔍icon, the **Exposure Code** screen displays.

Figure 2-26   Exposure Code

For more information on fields, refer to the field description table below.

Table 2-31   Exposure Code

Fields	Description
Exposure Code	Click the 🔍 icon and select the exposure code from the available option list. The list displays the exposure codes maintained in **Exposure Tracking Maintenance** screen. Based on the exposure selected, all below details of the exposure maintenance are displayed.
Exposure Type	Displays the description based on the selected exposure code. You can use this to search for the required exposure code.
Exposure Type Code	Displays the type code based on the selected exposure code. You can also use this to search for the required exposure code.
Exposure Amount	Displays the exposure amount based on the selected exposure code. You can use this to search for the required exposure code.
Available Amount	Displays the exposure available amount based on the selected exposure code. You can use this to search for the required exposure code.
Utilization	Displays the exposure utilization amount based on the selected exposure code. You can use this to search for the required exposure code.
Currency	Displays the exposure currency based on the selected exposure code.

You can use this to search for the required exposure code. |

3. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

> ⓘ **Note**
>
> Refer to **Exposures User Guide**, for more details on maintenance and tracking.

2.1.2.9 Limit Mandate

This topic provides systematic instructions about the procedure to maintain mandate information for the facility.

As part of business requirement, banks can stipulate specified types of collateral to be available in the name of liability while allowing utilization on the facility.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Limit Mandate** screen is displayed.

Figure 2-27   Limit Mandate

For more information on fields, refer to the field description table.

Table 2-32   Limit Mandate - Field Description

Fields	Description
Collateral Type	Click 🔍 icon, to select the collateral type. User can signify mandate settings for different collateral types at the facility level.

Table 2-32   (Cont.) Limit Mandate - Field Description

Fields	Description
Utilization Mandate Percentage	Specify the minimum percentage of the specific collateral type selected. 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.
	At the time of utilization of the facility with mandate settings, system validates and checks whether signified percentage of utilization amount is available as collateral for the configured type under the liability and displays appropriate message

2. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.10 Limit Restriction

This topic provides systematic instructions about the procedure to define restrictions.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

Using Limits Restrictions feature, user can opt to restrict the limit available under a credit line for utilization by to specific customers of the liability.

Likewise utilization coming from select branches, products, currencies and sources can be allowed/disallowed based on restriction type at the facility level.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Limit Restrictions** screen is displayed.

Figure 2-28   Limit Restrictions

For more information on fields, refer to the field description table.

Table 2-33   Limit Restrictions - Field Description

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Customer No	Click the 🔍 icon and select the customer number linked to liability for whom facility is created from linked customers sub-system in to liability maintenance.
Short Name	By default the short name of the selected customer.

Maintaining Customer Restrictions for a Facility

Facility is created for a particular liability code and liability can have one or more customers linked to it.

However, the facility can be restricted for select customers belonging to the liability for utilization. If user choose the restriction type as **Allowed**, click on the **+** button and select the customer code from the list to indicate that they are allowed to use the line. Modifications to customer restrictions by adding/removing customers can be done which is considered for further transactions on the facility.

2. Click **Current** tab.

   The **Currency Details** screen displays.

Figure 2-29   Currency Details - Limit Restriction

For more information on fields, refer to the field description table below.

Table 2-34   Currency Details - Limit Restriction

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Currency	Click the 🔍 icon and select the currency from the list.
Currency Name	Displays the currency name based on the selected currency. Allowed currencies at the sub-line level should be a sub-set or equal to allowed currencies at main line level.

Maintaining Currency Restrictions for a Facility

Through currency restrictions maintenance, user can signify the allowed/disallowed currencies of contracts which can utilize the facility. Currencies marked allowed signifies that contracts in these currencies are allowed to utilize the facility whereas currencies when marked Disallowed, contracts in those currencies cannot utilize the facility.

To remove a currency from the list of allowed currencies, highlight the currency code and click on the Minus icon (-). To add a currency to the list of allowed currencies, click on the Plus icon (+), and choose the currency from the option list available.

Currency Restrictions at Facility Level

• Sub-line currency is one of the currencies allowed at main line level and the system does not allow user to create sub-line in any other currency.

• Allowed currencies at the sub-line level should be equal to or a sub set of the allowed currencies at the main line level.

• Once a utilization is linked to the sub-line or main line in a certain currency, user is restricted from removing the respective currency from the facility. The system throw an error that **Utilization Exist with the Currency**. Hence, it cannot be removed from the allowed currencies.

• For a utilization attached to either the sub-line or the main-line directly, the system should check that the utilization currency is among the allowed currencies at the facility level, including that of the main-line. The same should be applicable for Block transaction. If it is different, system throws an error that **Utilization Currency is not an Allowed Currency at the Facility Level**.

• During block transaction, the system converts the currency in the block amount if Block and Facility are in different currencies after considering the rate maintained at config parameter.

• If user provide the fixed/derived rate at the facility level, in FX rate parameters the same is picked up during the utilization for the currency conversion.

• When the main-line and sub-line are in different currencies, rate for conversion between sub-line and main-line is to be picked from config parameter.

• The system checks the consistency of currency of the sub-line and allowed currencies at the main-line

• The system ensures that the utilization currency is among the allowed currencies of the facility(ies) attached, including that of the main-line, in case the utilization is attached to sub-line.

3. Click **Branch** tab.

The **Branch Details** screen displays.

Figure 2-30   Branch Details - Limit Restrictions

For more information on fields, refer to the field description table below.

Table 2-35   Branch Details - Limit Restriction

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Branch Code	Click the 🔍 icon and select the branch code from the list.
Branch Name	Displays the branch name based on the selected branch code.

Maintaining Branch Restrictions for a Facility

If user choose the restriction type as **Allowed**, click on the **+** button and select the branch code from the list to indicate that those branches of your bank can use the line. Through branch restrictions, user can allow/restrict utilizations coming from specified branches. Through branch restrictions, user can allow/restrict utilizations coming from specified branches. If user choose the restriction type as **Allowed**, click on the + button and select the branch code from the list to indicate that contracts of these branches of your bank can use the line facility. If user are chooses the restriction type as **Disallowed**, click on the + button and select the branch code from the list to indicate that contracts of these branches of your bank are not allowed to use the line facility.

Modifications to branch restrictions by adding/removing branches can be done which is considered for further transactions on the facility.

4. Click **Product** tab.

    The **Product Details** screen displays.

Figure 2-31   Product Details - Limit Restrictions

For more information on fields, refer to the field description table below.

Table 2-36   Product Details - Limit Restriction

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Product Code	Click the 🔍 icon and select the product code from the list. Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level.
Product Description	Displays the description based on the selected product.

Maintaining Product Restrictions for a Facility

Using product restrictions, user can signify which utilization from which products are to be allowed or disallowed on a facility. To add a product to the list of allowed products, click on the Plus icon (+) and select the Product Code from the adjoining option lists. The system defaults the description of the chosen product code.

To remove a product from the list of Allowed Products, select the Product Code and click the **-** button.

> ⓘ **Note**
>
> • Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level

5. Click **Exposure** tab.

The **Exposure Details** screen displays.

Figure 2-32   Exposure Details - Limit Restrictions

For more information on fields, refer to the field description table below.

Table 2-37   Exposure Details - Limit Restriction

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Exposure Code	Click the $\mathcal{Q}$ icon and select the product code from the list. Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level.
Exposure Description	Displays the description based on the selected exposure code.
Exposure Type	Displays the exposure type of the selected exposure code.
Exposure Type Code	Displays the exposure type code of the selected exposure code.

Maintaining Exposure Restrictions for a Facility

User can also define the types of exposures that should be allowed (or disallowed) for a line. Based on the list of allowed/disallowed exposures which user has maintained, the system validates when transaction type of exposure codes are linked to facility and displays appropriate message

Indicate if the exposure codes that user 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 **-** button. To add to the list, click on the **+** 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, system displays an error message and does not save the details.

6. Click **Source** tab.

   The **Source Details** screen displays.

Figure 2-33   Source Details - Limit Restrictions

For more information on fields, refer to the field description table below.

Table 2-38   Source Details - Limit Restriction

Fields	Description
Restriction Type	Select the restriction type for source restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Source	Click the 🔍 icon and select the source from the list. Utilization transactions from a particular source will be allowed or otherwise based on restriction type.
Description	Displays the source name based on the selected source.

7. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.11 Tenor Restriction Details

This topic provides systematic instructions about the procedure to define tenor based restrictions.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

Through tenor restriction maintenance, user can set different limits out of overall effective line amount of the facility for different tenors as per business requirement and track the status of utilization against each tenor vis-à-vis limit amount specified.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Tenor Restriction** screen is displayed.

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Figure 2-34   Tenor Restriction Details

For more information on fields, refer to the field description table.

Table 2-39   Tenor Restriction Details - Field Description

Field	Description
Tenor	Specify the name of the tenor.
Tenor (Days)	Specify the number of days for the tenor.
Limit	Specify the limit for the tenor. Limit Amount in Tenor Restriction cannot exceed Effective Line Amount in Facility.
Utilization	Displays the utilization amount for the specific tenor, based on the utilization of the Tenor.

2. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

• [Maintaining Tenor Restrictions for a Sub-Line](#)
  This topic describes about the information on tenor restrictions maintenance for sub-line.

2.1.2.11.1 Maintaining Tenor Restrictions for a Sub-Line

This topic describes about the information on tenor restrictions maintenance for sub-line.

When tenor maintenance is signified both at sub-line and mainline level, 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.

Consider the following example,

Table 2-40   Main Line Tenor List

Tenor Days	Limit
30D	0.5M
60D	0.3M
90D	0.2M

Table 2-41   Sub-Line Tenor List

Tenor Days	Limit
30D	0.3M
60D	0.2M
90D	0.1M

You can add to the list of tenors maintained for a main line/sub line by specifying the Tenor restriction under the head Tenor and clicking on the **+** button. If you want to remove a tenor restriction from the list of tenor restrictions, highlight it and click the **-** button

Points to consider:

- Multiple records with Same days and same/different Tenor cannot be provided at facility level.

- Tenor based utilization will be based only on the days provided and not on the Tenor name. In case Mainline and Sub-line have same days with different tenor names and utilization comes for the number of days, both sub-line and mainline tenor utilization will be updated for different tenor names.

- Utilization is allowed (with an override) for more than the limit specified for a particular tenor.

- Tenor based utilization is not allowed for a Tenor (Days) greater than the one specified at the Facility level

- De-utilization updates utilization amount for the concerned tenor at facility level.

Validation during modification:

- Tenor cannot be modified below the tenor already utilized.

- Modification of the Tenor (Limit / Days) specified more than the Limit utilized already is allowed

- Addition of Tenor with Days below already specified if utilized is not allowed

- Addition of Tenor with Days below already specified if not utilized is allowed

- Addition of Tenor with Days same as already specified is not allowed

- Addition of Tenor (Days/Limit) at Sub-line level above Maximum tenor (Days / Limit) of Mainline is restricted

- Deletion of Tenor at Facility level (Mainline / Sub-line) which has already been utilized is restricted

- Deletion of Tenor at Facility level (Mainline / Sub-line) which has NOT already been utilized is allowed.

2.1.2.12 Rate Agreement Parameters

This topic describes about the information on FX rate revaluation.

- Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

  The **Rate Agreement Revaluation** screen displays.
  For more information about this screen, refer to FX Rate revaluation section in Line Code Maintenance.

2.1.2.13 Limit Charges

This topic describes about the procedure to capture facility maintenance charges details.

Banks are required to collect different charges on facilities created for their customers like admin charges. OBELCM provides for noting such charges for information purposes.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Limit Charges** screen is displayed.

Figure 2-35   Limit Charges

For more information on fields, refer to the field description table.

Table 2-42   Limit Charges - Field Description

Fields	Description
Admin Charge Type	Specify the administrations charges as a part of creation of new line here. Charge can be a fixed amount or a percentage of the Limits amount.
Admin Charge Percent	Specify the admin charge percent.
Admin Charge Amount	Specify the admin charge amount.

Table 2-42   (Cont.) Limit Charges - Field Description

Fields	Description
Utilized Charge Type	Specify the utilized charge type.
Utilized Charge Percent	Specify the utilized charge percent.
Utilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.
Unutilized Charge Type	Specify the unutilized charge type.
Unutilized Charge Percent	Specify the unutilized charge percent.
Unutilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the unutilized amount. Charge can be a fixed amount or a percentage of the unutilized amount.

> ⓘ **Note**
>
> The details captured in the **Charges Maintenance** screen are stored in the Enterprise Limits and Collateral Management system and it does not have any impact on the processing of charges in the application.

2. Click **Next** to navigate to the next screen.

2.1.2.14 User Comments

This topic describes about the procedure to add comments for the facility maintenance.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **User Comments** screen is displayed.

Figure 2-36   User Comments

For more information on fields, refer to the field description table.

Table 2-43   User Comments - Field Description

Fields	Description
Date	Displays the current system date.
Input by	Displays the user ID of the user of the current session.
Comments	Specify the comments that you wish to save. This is a free text field. Multiple comments can be added by the user.

2. Click **Save and Close** to save the record. Click **Next** to navigate to the next screen.

2.1.2.15 Limit Status Log

This topic provides systematic instructions about limit status log.

Limit status log view the status change that happens for the facility like Facility Expiry and Facility Closure.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Limit Status Log** screen is displayed.

Figure 2-37   Limit Status Log

For more information on fields, refer to the field description table.

Table 2-44   Limit Status Log - Field Description

Fields	Description
Limit Status	This gets updated with the change in limit status as **EXPIRED** or **CLOSED**.
Status Changed On	This displays the date on which status changed happened.

2. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

2.1.2.16 Pricing

This topic provides systematic instructions about pricing.

Credit Pricing is the method by which a lender sets terms such as charge, commission or interest that is required as compensation for the assumed credit risk. Credit pricing may be set as an overall pricing for the credit facility involving all costs (funding cost and/or other operational costs) or it may be set up individually against the contracts associated with the facility.

Banks can maintain the various pricing components required for the facility through pricing maintenance functionality in OBELCM, so that when actual contracts are linked to the said facility, pricing decided as part of credit sanction can be referred for charging on the contracts.

Pricing functionality is supported for facility with the following features.

- User can maintain multiple records of pricing components like Interest, Charges and Commission for a facility.

- Base don facility type, applicable pricing components can be signified.

  – For example, for Funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.

- Applicable attributes are provided for each pricing component as, INTEREST pricing details can be added only if Facility Type is selected as FUNDED.

For example, for funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Pricing** screen is displayed.

Figure 2-38   Pricing Details

2. Click **Charge** tab.

   The **Charge** screen displays.

Figure 2-39   Pricing Details

For more information on fields, refer to the field description table below.

Table 2-45   Charge Details

Fields	Description
Charge Code	Displays the charge code.
Charge Currency	Displays the charge currency.
Amount	Displays the amount.
Action	Displays the action based on the charge selected.

3. Click

, the **Charge Details** screen displays.

Figure 2-40   Charge Details - Pricing

For more information on fields refer to the field description table below.

Table 2-46   Charge Details

Fields	Description
Charge Amount	If the charge is based on a Fixed amount, you should specify the amount that will be applied.
Charge Code	Define unique identifier for the charge, called the charge code.
Charge Currency	Click 🔍 icon, to select the charge currency. Charges levied on a contract will be settled in this currency that you specify for the charge code
Charge Description	Provide the charge description that would help you easily identify the charge
Charge Type	Select the charge type from the drop-down list. The available options are: • **Fixed** • **Rate** The charge type indicates whether the charge to be applied is a flat amount or a percentage of the base amount. If the charge that you are defining calculates charges on a flat amount (say a Documentation Charge on the contracts), choose the Fixed option. To levy a charge as a percentage basis, choose the Rate option.
Charge Base Amount	This indicates the base amount on which the charge is to be applied on a percentage (Rate) basis.

Table 2-46   (Cont.) Charge Details

Fields	Description
Is charge waived?	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter. Select this option if you want to waive the specific charge code that you do not wish to apply.
Maximum Charge Amount	You can specify the minimum charge amount that will be applied on a contract involving the charge code.
Manimum Charge Amount	You can specify the maximum charge amount that will be applied on a contract involving the charge code.
Net Charge Amount	You can specify the net charge amount that will be applied on a contract involving the charge code.
Waived Amount	You can define the amount that is waived out of the total charge amount.
Waived Remarks	Provide the reason for fee waiver.
Charge Rate	If the charge is based on a rate, you should specify the rate that will be applied.

4. Click **Comission** tab.

The **Comission** details screen displays.

Figure 2-41   Comission - Pricing

For more information on fields, refer to the field description table below.

Table 2-47   Pricing - Commission Details

Fields	Description
Collection Period	Displays the collection period.
Commission Rate	Displays the commission rate.
Commission Amount	Displays the commission amount.
Action	Displays the action based on the commission selected.

5. Click

, the **Commission Details** screen displays.

Figure 2-42   Commission Details

For more information on fields, refer to the field description table below.

Table 2-48   Commission Details

Fields	Description
Collection Period	Select the collection Period from drop-down list. The available options are: • **Advance** • **Arrears** Commission can be collected at the beginning or end of each collection period or when the contracts are created or matured. Select **Advance** if the commission is to be collected at the beginning of period or when contracts are created. Select **Arrears** if the commission is be collected at the end of each collection period or when the contracts mature.
Commission Amount	If the charge is based on a Fixed Amount, you should specify the amount that will be applied
Commission Rate	If the commission is based on a Fixed Rate, you should specify the rate that will be applied.

Table 2-48   (Cont.) Commission Details

Fields	Description
Commission Reference ID	Provide unique reference identifier for the commission, called the Commission reference id.
Commission Type	Select the commission type from the drop-down list. The available options are: • **Commitment** • **Usance** The commission type indicates whether the commission is to be applied on Usance type of contracts (typically in letters of credit) or it is to be applied on 'Commitment' type of contracts.
Currency	Click the 🔍 icon and select the currency from the list. Commission levied on a contract will be settled in this currency that you specify.
Minimum Commission Amount	You can specify the minimum commission amount that will be applied on a contract involving the commission.
Rate Basis	Select the commission collection frequency from the drop-down list. The available options are: • **Auto** • **Daily** • **Monthly** • **Quarterly** • **Half-yearly** • **Yearly**
Rate Type	Select the rate type from the drop-down list. The available options are: • **Fixed Rate** • **Fixed Amount** Commission can be defined as a flat amount, or it can be expressed in terms of a rate. If the commission that you are defining calculates commission on a flat amount (say, Issuance commission)choose the Fixed Amount option. To levy a commission as a percentage basis, choose the 'Fixed Rate' option.

6. Click **Interest** tab.

    The **Interest** details screen displays.

Figure 2-43   Pricing - Interest

For more information on fields, refer to the field description table below.

Table 2-49   Pricing - Interest Details

Fields	Description
Component Name	Displays the component name.
Component Type	Displays the component type.
Currency	Displays the currency.
Action	Displays the action based on the commission selected.

7. Click

, the **Interest Details** screen displays.

Figure 2-44   Pricing - Add Interest

For more information on fields, refer to the field description table below.

Table 2-50   Interest Details

Fields	Description
Component Name	Define unique identifier for the interest.

Table 2-50   (Cont.) Interest Details

Fields	Description
Component Type	The component type indicates the type of interest to be applied if contract has more than one type of interest applicable. User can create the interest component of type • **Main** (For capitalization and amortization purposes) • **Penal** (For penalty purposes) • **Prepay** (For loan prepayment purposes).
Currency	Interest levied on a contract will be settled in this currency that you specify.
Fixed Interest Rate	If you indicate that interest should be calculated based on a Fixed Rate, you must specify the 'Fixed interest rate'.
Interest reset cycle	If the floating rates must be applied periodically, the frequency of application should be defined from the list of available options. • **Auto** • **Daily** • **Monthly** • **Quarterly** • **Half-yearly** • **Yearly**
Rate Code	If you indicate that interest should be calculated based on a Floating Rate. Specify the Rate Code from the available options: • **LIBOR** • **SIBOR**
Rate Type	Interest can be applied in different ways: • **Fixed**: An interest rate is fixed at the time of initiating the contract. If you indicate that interest should be calculated based on a Fixed Rate, you must specify the **Fixed interest rate**. • **Floating**: These are the market rates (with or without a spread) that are applied on the contract. If you indicate that interest should be calculated based on a Floating Rate, you must specify the **Rate Code**. • **Special**: If the interest is a fixed amount and not a percentage of the principal amount, the rate type will be 'Special'. In this case you must specify the fixed amount in the **Special Interest Amount** field.
Special Interest Amount	If you indicate that interest is of type **Special**, specify the **Special Interest Amount**.
Spread	A spread can be applied on top of the specified floating rate of interest.

8. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

2.1.2.17 Term and Conditions

This topic describes about the procedure to define or link conditions to facility.

As part of facility sanction banks can stipulate certain conditions to be complied by the customer. OBELCM provides for capturing such conditions against the facility.

1. Click **Next** in previous data segemnt to proceed with the next data segment, after successfully capturing the data.

   The **Terms and Conditions** screen displays.

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Figure 2-45   Terms and Conditions

2. Click [+] icon, the **Add Conditions** screen displays.

Figure 2-46   Add Conditions

For more information on fields, refer to the field description table below.

Table 2-51   Add Conditions

Fields	Description
Conditions Code	Fetch the Condition Code through LOV from Condition Code Maintenance. Open and authorized records are available for the user to select.
Conditions Description	This field displays the Condition Description maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values cannot be modified.
Conditions Clause	This field displays the Condition Clause maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified. The user can input up to 250 characters.
Conditions Type	Displays the Condition Type maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified to the other values in the drop-down list. The available options are: • **Post- Disbursement** • **Pre-Disbursement** • **Pre-Sanction**
Conditions Reason	This field displays the Condition Reason maintained in the Conditions Maintenance for the selected Condition Code. Defaulted values can be modified to the other value in the drop-down list. The available options are: • **Maintenance** • **Restrictive**
Linkage Category	Displays the linkage category.
Compliance Status	Compliance status can be marked as Met / Breached, from the options available in the drop-down list, during linkage in the facility. User can amend the record, as part of facility amendment, before the due date. If Compliance Status is not updated during linkage of Conditions, system will track the Conditions either on the due date or on the date calculated as the due date minus the notice days, for updation.Select the compliance status from the drop-down list.
Due Days	Specify the due date for the Condition. The due date can be current business date or any future date, but cannot be a past date. Compliance status gets updated on EOD of due date if no grace days signified.
Notice Days	Specify the number of Notice days, to indicate how many days prior to the Condition's Due date, the system should track the Condition.
Grance Days	Specify the Grace days, to indicate the system to auto-update the Condition's Compliance status as Breached, if the same in Tracking record is not updated within the grace days after the due date by the user. The compliance date will be updated to the current date during the end-of-day process using the batch "tncTrackingOverdueBreachJob"
Compliance Remarks	Specify the additional information to be inputted for the Condition.

ⓘ **Note**

- Each Condition Code can be linked to a facility, only once.

- Multiple Conditions can be linked to a facility.

- Same Condition Code can be linked to other facilities under the same liability.

- Closed Conditions i.e., Condition's due date prior to current business date, cannot be modified.

3. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

2.1.2.18 Fields

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

- **Customization & Flexibility**: Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.

- **Enhanced Data Capture**: Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

Refer to **Oracle Banking Common Core User Guide**, section 1.3 Additional Field Maintenance.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Fields** screen displays.

Figure 2-47   Fields

> ⓘ **Note**
>
>   Refer to the sample additional field setup done for facility.

2. Click **Save and Close** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.19 MIS Details

This topic provides systematic instructions about the procedure to link MIS class with the facility.

This MIS Details data segment allows to link the MIS Class with the facility during facility maintenance

MIS details associated with the fee class (in fee and accounting class maintenance)will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on clicking **Populate** in Facility details data segment.

You can fetch both the MIS codes (from Fee and Accounting class Maintenance) as well as the MIS group (**MIS group maintenance**) directly maintained in the system. MIS codes that get defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Facility screen. A total of 10 MIS codes for each of the type **Transaction** and **Composite** can be linked at facility

The system will clear the MIS data as part of facility save activity if no fee class code is attached to facility and MIS class / codes are linked in MIS sub-system

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

    The **MIS Details** screen is displayed.

    Figure 2-48   MIS Details - Composite Class

    For more information on fields, refer to the field description table.

2. Click **Transaction Class** tab.

    The **Transaction Class** screen displays.

Figure 2-49   Transaction Class - MIS Details

For more information on fields, refer to the field description table below.

Table 2-52   MIS Details

Fields	Description
MIS Group	Click the 🔍 icon and select the MIS Group from the list of groups configured in **MIS Group Maintenance**screen. This field gets defaulted based on fee class selection or user can select the MIS group directly
MIS Class 1	Displays the MIS class based on the selected MIS code.
MIS Code	Transaction and Composite MIS codes configured in **Fee and Accounting class Maintenance** or **MIS Group Maintenance**screen are auto-populated based on the selected MIS Group or fee class. User can also add, modify, or delete the MIS codes of type Transaction and Composite. **Note:**MISCodes of Customer and Fund Types will not be populated in the **MIS details** screen and the same cannot be used for facility maintenance.
Description	Displays the description.

3. Click **Save** and click **Next** to navigate to the next data segment, after successfully capturing the data.

2.1.2.20 View Facility

This topic describes the systematic instructions to view the facility.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Facility**. Under Facility, select **View Facility** .

The **View Facility** screen displays.

Figure 2-50   View Facility

For more information on fields, refer to the field description table.

Table 2-53   View Facility

Fields	Description
Line Code	Displays the line code.
Liability Code	Displays the from liability code.
Line Serial	Displays the to line serial.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Facility - Search** screen displays.

Figure 2-51   View Facility - Search

Search Filter ✕

Line code

Liability code

Line currency

Line start date

Line expiry date

Line serial

Authorization status

Record status

Search   Reset

4. Specify the search filter to fetch the required details and click **Search**.

2.1.3 EAR Marking Maintenance

This topic provides systematic instructions about Earmarking Maintenance.

Earmarking is the process by which a specific portion of a facility is tentatively reserved for a planned or anticipated transaction. This helps banks to,

- **Pre-Reserve Funds**: Ensure limits will be available when the anticipated transaction is processed, reducing the risk of over-commitment when multiple requests are pending.

- **Enhance Planning**: Provide better visibility to relationship managers and credit officers about potential future obligations and limit usage.

- **Operational Flexibility**: Earmarked amounts can be adjusted or released if transactions do not materialize, keeping facility management agile.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Maintenances**.

2. Under Maintenances, Select **Earmarking**. Under Earmarking, select **Earmarking Maintenance**.

The **EAR Marking Maintenance** screen is displayed.

Figure 2-52   EAR Marking Maintenance

3. On **EAR Marking Maintenance** screen, specify the fields.

For more information on fields, refer to the field description table.

Table 2-54   EAR Marking Maintenance - Field Description

Fields	Description
Account Block Number	Specify the unique number which is to be assigned for every block that has been created.
Branch	Click the $\mathcal{Q}$ icon and select the branch from the list. This is the branch from where Earmarking transaction will be processed.
Customer Number	Click the $\mathcal{Q}$ icon and select the customer number from the list.
Liability Code	Click the $\mathcal{Q}$ icon and select the liability code from the list. All liabilities (default and non-default) to which a customer is linked are displayed.
Line Code	Click the $\mathcal{Q}$ icon and select the line code from the list. System will display all line codes based on the liability code selected.
Serial Number	The system displays the serial number for the line chosen in the **Line Code** field.
Default liability	Switch to ⬤ to enable this parameter. When a customer number is selected from drop-down list, default liability toggler is enabled by default and Liability No column shows the liability to which this customer is linked as default. Switch to ⬜ to disable this parameter. If a customer is linked to multiple liabilities and utilization transaction needs to consider the entitybelonging to a liability which is not default, then default liability needs to be disabled and liability number can be selected from drop-down list against this field. This gets disabled automatically when you select the non-default liability of the customer.
Block Currency	Click the $\mathcal{Q}$ icon and select the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry is non-amendable.
Block Amount	Specify the amount to be blocked for ear marking. The block amount cannot be a negative value.
Effective Date	Specify the date from when this block amount for that facility becomes effective. **Note**: Effective date cannot be backdated.
Expiry Date	Specify the date till when this block amount for that facility is applicable.
Remarks	Specify the remarks.
Auto Block	Switch to ⬤ to indicate that the system should automatically create block for the specified amount for the specified facility. Switch to ⬜ to indicate that the block on the facility is manual.

4. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

• View Earmarking
   This topic describes the systematic instructions to view the earmarking.

2.1.3.1 View Earmarking

This topic describes the systematic instructions to view the earmarking.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Earmarking**. Under Earmarking, select **View Earmarking**.

The **View Earmarking** screen displays.

Figure 2-53   View Earmarking

For more information on fields, refer to the field description table.

Table 2-55   View Earmarking

Fields	Description
Account Block Number	Displays the account block number.
Branch	Displays the branch code.
Customer Number	Displays the customer number.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Earmarking- Search** screen displays.

Figure 2-54   Search - View Earmarking

Search Filter   ✕

Account Block Number

[   ]

Customer number

[   ]

Serial number

[   ]

Liability code

[   ]

Branch

[   ]

Line code

[   ]

Earmark currency

[   ]

Record Status

[▼]

Authorization status

[▼]

4. Specify the search filter to fetch the required details and click **Search**.

2.1.4 Exception Queue Maintenance

This topic describes about the procedure to maintain exception queue record.

Banks would want to track utilization transactions crossing specified amounts and when overall limit amount breaches beyond the configured percentage by treating such transactions as exceptional transactions. Instead of normal authorization, such exceptional transactions are to be routed to authorized users for multi authorization.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Exception Queue Maintenance** screen allows you to maintain exception queue records with their respective user roles allowed for authorization.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Exception Queue**.

3. Under Exception Queue, select **Exception Queue Maintenance**.

The **Exception Queue Maintenance** screen is displayed.

Figure 2-55   Exception Queue Maintenance

4. On **Exception Queue Maintenance** screen, click **Add** and specify the fields.

For more information on fields, refer to the field description table.

Table 2-56   Exception Queue Maintenance - Field Description

Field	Description
Queue Name	Specify the Queue Name.
Description	Provide a brief description about the queue in this field.

Table 2-56   (Cont.) Exception Queue Maintenance - Field Description

Field	Description
Currency	Click the 🔍 icon and select the currency from the list. You can configure different queues with currency combination. Queue configured with a particular currency when used in **Exception Queue Slab Maintenance** determines the queue which needs to be considered for routing dual auth transaction for approval based on utilization amount in facility currency.
Queue Details	Specify multiple user roles for a queue name. For each record you must specify the Role Name, that is, the user role allowed for authorization. The system then defaults the description for the role.
Role Name	Click the 🔍 icon and select the role name from the list.
Description	Displays the description of the role name selected.
Email Approval	Switch to 🔵 to send the mail to the users attached to role. Switch to ⚪ to disable this parameter. When email approval is enabled, authorization transactions are routed to configured email id of the user.

5. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

•   [View Exception Queue](#)
    This topic describes the systematic instructions to view the Exception Queue.

2.1.4.1 View Exception Queue

This topic describes the systematic instructions to view the Exception Queue.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Exception Queue**. Under Exception Queue, select **View Exception Queue**.

    The **View Exception Queue** screen displays.

Figure 2-56   View Exception Queue

For more information on fields, refer to the field description table.

Table 2-57   View Exception Queue

Fields	Description
Queue Name	Displays the line code template.
Description	Displays the description.
Currency	Displays the currency.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3.   On View screen, select the $\mathcal{Q}$ icon.

The **View Exception Queue- Search** screen displays.

Figure 2-57   Search - View Exception Queue

4. Specify the search filter to fetch the required details and click **Search**.

2.1.5 Exception Queue Slab Maintenance

This topic describes about the procedure to maintain authorizer details for exception.

As part of credit exception management, banks would want to route exception transactions to users belonging to different roles based on different amount slabs. Utilizations transactions breaching configured amount and/or breaching configured overall limit percentages are required to be routed to different roles based on approval limits which can be configured using this maintenance

The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction. If no authorizers are maintained for that branch, then a default authorizer is assigned to all branches. The Default Authorizer details are used for processing Credit Exception management.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Exception Queue Slab**.

3. Under Exception Queue Slab, select **Exception Queue Slab Maintenance**.

The **Exception Queue Slab Maintenance** screen is displayed.

Figure 2-58   Exception Queue Slab Maintenance

4. On **Exception Queue Slab Maintenance** screen, click **Add** and specify the fields.

For more information on fields, refer to the field description table.

Table 2-58   Exception Queue Slab Maintenance - Field Description

Field	Description
Branch	Click the 🔍 icon and select the branch from the list.
Description	Displays the description of the branch selected.
Category	Click the 🔍 icon and select 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 transaction Amount or exception breach percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction is available in the queue defined in the transaction authorize maintenance for the specific category.
Transaction Details	Specify the details under transactions.
Queue Name	Click the 🔍 icon and select the queue name from queue maintenance for which amount slabs to be defined.
From Amount and To Amount	Specify the amount from and to range.
Currency	In this screen, while creating different slabs, the currency is defaulted from the **Exception Queue Maintenance** screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role.
Email Approval	Switch to 🔵 to send the mail to the users attached to role. Switch to ⚪ to disable this parameter.
Breached Details	Specify the details under breached.
Queue Name	Click the 🔍 icon and select the queue name.
From Amount and To Amount	Specify the amount from and to range.
Currency	In this screen, while creating different slabs, the currency is defaulted from the **Exception Queue Maintenance** screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role.
Email Approval	Switch to 🔵 to send the mail to the users attached to role. Switch to ⚪ to disable this parameter.

5. Click **Save and Close** to save the added record. Click **Next** to navigate to the next screen.

• [View Exception Queue Slab](link)
  This topic describes the systematic instructions to view the Exception Queue Slab.

2.1.5.1 View Exception Queue Slab

This topic describes the systematic instructions to view the Exception Queue Slab.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Exception Queue Slab**. Under Exception Queue Slab, select **View Exception Queue Slab**.

   The **View Exception Queue Slab** screen displays.

Figure 2-59   View Exception Queue Slab

For more information on fields, refer to the field description table.

Table 2-59   View Exception Queue Slab

Fields	Description
Branch	Displays the branch code.
Description	Displays the description.
Category	Displays the category.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Exception Queue Slab- Search** screen displays.

Figure 2-60   View Exception Queue Slab - Search

4. Specify the search filter to fetch the required details and click **Search**.

2.1.6 Facility Fee Payment Maintenance

This topic provides systematic instructions about facility fee payment maintenance.

User can capture Liquidation Method as Manual in Fee & Accounting Class Maintenance screen for a rule code in Rule Preferences screen.

At the time of facility creation in Facility Maintenance screen, this value gets defaulted as Manual in Liquidate Method field in facility Fee Details screen.

User can perform manual fee payment by selecting facility detail and limit date in the Facility Fee Payment Maintenance screen.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Facility Fee Payment**.

3. Under Facility Fee Payment, select **Facility Fee Payment Maintenance**.

The **Facility Fee Payment Maintenance** screen is displayed.

Figure 2-61   Facility Fee Payment Maintenance

Once you select the **Liability Code**, **Line Code**, and **Limit Date**, and click **Populate**, the **Fee Rule Details** and **Schedule Details** sections get displayed.

The **Serial No** field is disabled, and it gets defaulted from the **Facilities Maintenance** screen.

It shows the summary of amount due and amount scheduled for a particular fee starting from start date to limit date.

> ⓘ **Note**
>
> - Payment can be done till today's date only. Reversal of payment is allowed for latest version and today paid payment only
>
> - Fees that are due for backdated facility till facility book date can be liquidated once the facility record is authorized

As part of manual liquidation of facility fees, FLIQ (Fee Liquidation) event is triggered and appropriate entries are passed by system.

REVP (Reverse Payment) and RPRL (Reverse Pay/Receive Liquidation) events are system generated events when reversal of manual payment and pay-receive liquidation is opted for which accounting entries are internally generated by the system.

> ⓘ **Note**
>
> - Pending fee will be liquidated at the time of facility closure for the accrued amount.
>
> - In case the Fee Parameters at Facility level are modified after populating the Fee details in **Facility Fee Payment Maintenance** , you can click **Populate** again to recalculate the fee details.

4. Click **Save** to save the record.

- [View Facility Fee Payment](#)
  This topic describes the systematic instructions to view the facility fee payment.

2.1.6.1 View Facility Fee Payment

This topic describes the systematic instructions to view the facility fee payment.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Facility Fee Payment**. Under Facility Fee Payment, select **View Facility Fee Payment**.

The **View Facility Fee Payment** screen displays.

Figure 2-62   View Facility Fee Payment

For more information on fields, refer to the field description table.

Table 2-60   View Facility Fee Payment

Fields	Description
Liability Code	Displays the liability code.
Line Code	Displays the line code.

Table 2-60   (Cont.) View Facility Fee Payment

Fields	Description
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record. The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Facility Fee Payment - Search** screen displays.

Figure 2-63   View Facility Fee Payment - Search

Search Filter ✕

Liability Code

Liability Name

Line Code

Serial Number

Version Number

Limit Date 📅

Payment Status ▾

Value Date 📅

Checker Id

4. Specify the search filter to fetch the required details and click **Search**.

2.1.7 Facility Main Line Change Maintenance

This topic describes about the procedure to capture main line change maintenance details.

You can add main line to a standalone line (no main line is linked), change the existing mainline of the sub-line to a different line, and/or remove the existing linked mainline through the Facility Main Line Change Maintenance screen.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

In all cases, ,the transactions (utilization and blocks) linked to the sub-line also needs to be changed. Using the Facility Main Line Change Maintenance screen, all the transactions done on facility which has a main-line change, would reflect the utilization transaction changes in the new main line. These changes happen after processing EOD. In case of removal of mainline from a subline, the existing indirect transactions at mainline level (due to sub-line) are cleared off.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Facility Main line**. Under Facility Main line, select **Facility Main Line Change Maintenance**.

    The **Facility Main Line Change Maintenance** screen is displayed.

    Figure 2-64   Facility Main Line Change Maintenance

3. On **Facility Main Line Change Maintenance** screen, specify the fields.

    For more information on fields, refer to the field description table.

Table 2-61   Facility Main Line Change Maintenance - Field Description

Field	Description
Liability Code	Click the 🔍icon and select the liability code of the facility.
Line Code	Click the 🔍icon and Select the line for which the main line has to be changed.
Serial Number	System defaults the line serial number of selected line code
Main Line Code	The system defaults and displays the current main line, if the sub-line is already linked to a main line. This remains blank if the line code selected is a standalone line.
To Main Line Code	Click the 🔍icon and select the new main line code to which the selected line code is to be linked. For NRS line, the following mainline and sub-line combinations are supported: • NRS Main line and Revolving Sub-line • NRS Main Line and NRS Sub-line • Revolving Main line and NRS Sub-line **Note:** • Non-revolving lines cannot be added as part of a facility hierarchy, if an NRS line is part of the same hierarchy either as main line or sub-line at any level. • Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line. **For more information, refer Table 2-57** • Non-revolving lines cannot be added as mainline for Revolving sublines. • System will validate the limit amount of selected To Main Line with that of sub-line on save of record. • In case of the currency of sub-line and new mainline is different, the system will consider the exchange rate configured for overall limit validation. • If the To Main Line Code is not selected, then the sub-line's existing link to the mainline, if any, will be removed and no mainline will be attached to it.
To Main Line Serial	By default the line serial number selected To Main line code.
Effective Date	Specify the date on which the parent line change request is to be processed. The **Effective Date** can be present date or future date. In case the date falls on a holiday, the system will process the main line change request as per the holiday configurations defined in Config service.
Status	Displays the status of the facility main line. During the mainline change request capture, the status is displayed as **Unprocessed**.
Error Code	In case any error occurs during mainline change request processing, the error code of the same is displayed **Example**: In case the **To Main Line Code** limit amount has been reduced and it is less than Sub-line limit amount after the merge, the system skips the record from processing and updates the error code post EOD.
Error Parameters	Specifies the error parameters associated to the transaction in case of any error.
Reference Number	The system generates a unique reference number for main line change request.

> ⓘ **Note**
>
> - Before / during processing the main line change request, the system will allow transactions on the subline (for which main liability change is requested) as well as its linked mainline.
>
> - Main line change request details can be modified if the status of the request is unprocessed.
>
> - Only Status and Effective Date can be modified after creating the mainline change request.
>
> - New utilizations and blocks associated with subline will update (get tracked under) both the subline and new mainline post transfer.
>
> - Existing utilizations and blocks on the old mainline on account of earlier linked sub-line will get reversed.

4. Click **Save** to save the record.

- [View Facility Main Line Change](#)
  This topic describes the systematic instructions to view the facility main line change.

2.1.7.1 View Facility Main Line Change

This topic describes the systematic instructions to view the facility main line change.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Facility Main line**. Under Facility Main line, select **View Facility Main Line**.

The **View Facility Main Line** screen displays.

Figure 2-65   View Facility Main Line Change

For more information on fields, refer to the field description table.

Table 2-62   View Facility Main Line Change

Fields	Description
Line Code	Displays the line code.
Main Line Code	Displays the main line code.
Line Currency	Displays the line currency.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the $\mathcal{Q}$ icon.

The **View Facility Main Line Change- Search** screen displays.

Figure 2-66   Search - View Facility Main Line Change

Search Filter ✕

Liability Code

Line Code

Main Line Code

To Mainline Code

Effective Date

Status ▾

Error Code

Error Parameter

Record Status

▾

    4. Specify the search filter to fetch the required details and click **Search**.

2.1.8 Facilities Transfer Maintenance

This topic describes about the detailed information on transferring limit amounts from one facility to another facility.

Facilities Amount Transfer allows banks to move available limit amounts between different facilities or sub-limits held by the same customer or related parties. This feature enables:

- **Flexible Credit Management**: Customers or credit administrators can reallocate approved facility amounts based on changing business needs, without requiring a full credit reassessment.

- **Optimized Utilization**: Ensures unused facility limits are not idle and can be efficiently deployed where there is greater demand or utilization.

- **Operational Efficiency**: Simplifies the process compared to cancelling and re-issuing facilities, supporting seamless customer service and relationship management.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

In Oracle Banking Enterprise Limits Management, transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. The limit transfer details must be defined through the **Facilities Amount Transfer Maintenance** screen. You can close/cancel this transfer operation before a specified End Date. Upon manual closure/cancellation or on automatic expiry, the system transfers the transferred amount back to the original line.

1. On **Home** screen ,select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Facility Transfer**. Under Facility Transfer, select **Facility Transfer Maintenance**.

The **Facilities Transfer Maintenance** screen is displayed.

Figure 2-67   Facilities Transfer Maintenance

3. On **Facilities Amount Transfer Maintenance** screen, and specify the fields.

For more information on fields, refer to the field description table.

Table 2-63   Facility Amount Transfer Maintenance - Field Description

Fields	Description
Branch	Click the 🔍 icon and select the branch from the list. It indicates the transfer branch code.
Transfer Reference	Specify the unique number which is to be assigned for every transfer record created.
Rate	In case of cross currency transfers, this displays the exchange rate used from Currency Exchange Rate maintenance.

Table 2-63   (Cont.) Facility Amount Transfer Maintenance - Field Description

Fields	Description
Limit Transfer	This shows the transferred amount in To Facility currency, post conversion in case of cross currency transfers.
From Liability Number	Click the 🔍icon and select the liability code of the facility for which the limit amount is to be transferred.
From Liability Name	Displays the liability name based on the selected from liability code.
From Line	Click the 🔍icon and select the line from which the amount is to be transferred.
From Line Serial	This field displays based on the **From Line** selected. .
From Facility Currency	This field displays based on the **From Line** selected. User can transfer the amount between the facilities in different currencies.
From Facility Amount	Displays the effective amount of selected **From Line**.
From Facility Available Amount	Displays the available amount of the selected **From Line**.
From Facility Start Date	Displays the facility start date of the selected **From Line**
From Facility Start Date	Displays based on the **From Line** selected.
To Liability Number	Click the 🔍 icon and To Liability code,that is, to who's facility the amount is to be transferred.
To Liability Name	This field is displayed based on the selected **To Liability Code**.
To Line	Click the 🔍 icon and select the line to which the line amount to be transferred.
To Line Serial	Displays based on the **To Line** selected.
To Facility Currency	Displays based on the **To Line** selected. User can transfer the amount between the facilities in different currencies.
To Facility Amount	Displays the effective amount of selected **To Line** .
To Facility Available Amount	Displays the available amount of selected **To Line**
To Facility Start Date	Displays the facility start date of the selected **To Line**
To Facility End Date	Displays the facility expiry date of the selected **To Line**
Transfer Amount	Specify the fields under this section.
Transfer Amount	Specify the amount to be transferred from the **From Line** to the **To Line** from the **Effective From Date** onwards. This is in the From Line currency
Effective From Date	Specify the Effective From Date of transfer that is, the date from when the transfer of limits is effective. **Note:** • Effective From Date cannot be after To / From Facility End Date • Effective From Date cannot be before To / From Facility Start Date
Effective To Date	Specify the Effective To Date of transfer that is, the date till when the transfer of limits is effective. This date must be greater than the Effective From Date. Post the effective to date, system transfers the transferred amount back to the original line (From line).
Expiry Status	System shows the Expiry status as: • A – Active • E - Expired
Source Code	User can capture the source code for reference purpose.
User Reference	If required, you can provide a user reference number for this transfer.
Remarks	User can capture the remarks as required.

4. Click **Save** to save the record.

- [View Facility Transfer](#)
  This topic describes the systematic instructions to view the Facility transfer.

2.1.8.1 View Facility Transfer

This topic describes the systematic instructions to view the Facility transfer.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Facility Transfer**. Under Facility Transfer, select **View Facility Transfer**.

   The **View Facility Transfer** screen displays.

Figure 2-68   View Facility Transfer

For more information on fields, refer to the field description table.

Table 2-64   View Facility Transfer

Fields	Description
Transfer Reference	Displays the transfer reference number.
From Line Code	Displays the from line code.
To Line Code	Displays the to line code.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Facility Transfer- Search** screen displays.

Figure 2-69   Serach - View Facility Transfer

4. Specify the search filter to fetch the required details and click **Search**.

2.2 Transactions

This topic provides information about transactions.

Oracle Banking Enterprise Limits Management (OBLM) is an enterprise level application which facilitates in monitoring overall exposure for an entity considering that the borrower might have taken different types of facilities which are crated as contracts in different product processors.

For example, Customer is sanctioned Funded limit of 10 MN and non-funded limit of 5 MN which are maintained in enterprise limits management system as two limits/facilities. By utilizing the funded limit, borrower can avail short term/long term loans as well as working capital related running accounts. Likewise, borrower can utilize non funded limit for Letter of credit and Guarantee type of contracts.

Transactions in Enterprise Limits Management are basically initiated from other product processors as part of operations at their end pertaining to customer contracts depending on requirement as under.

- Block transactions to reserve a facility for specific contract disbursements
- Utilization transactions to utilize at facility level to the extent of contract disbursements.

Together, these transaction types help both banks and customers stay informed about how much credit is available, what is used, and what is reserved, leading to better financial management and risk control.

Table 2-65   Transactions

Customer's Credit Facility (e.g., $100,000)	
Utilizations	**Block**
Loan Drawdown $30,000	Bank Guarantee $20,000
Funds already used	Funds reserved/blocked
Available Facility $50,000 - Available for New Transactions	**Available Facility** $50,000 - Available for New Transactions

- [Linking a Utilization/Block Transaction to a Facility](#)
  This topic provides information about Linking a Utilization/Block Transaction to a Facility.

- [Facility Utilization](#)
  This topic provides information about Facility Utilization.

- [Limit Utilization (Facility/Liability)](#)
  This topic describes about the detailed information on facility/liability utilization maintenance.

- [Limits Block(Facility)](#)
  This topic describes about the information on blocking funds for the limits.

- [Multi Authorization](#)
  This topic describes about the detailed information about the maintenance required for multi authorization.

- [Accounting Handoff Retry Maintenance](#)
  This topic describes about the detailed information on **Accounting Handoff Retry Maintenance**.

2.2.1 Linking a Utilization/Block Transaction to a Facility

This topic provides information about Linking a Utilization/Block Transaction to a Facility.

When you link an External Product Processor transaction (e.g. Oracle FLEXCUBE) to a facility, then based on the transaction of corresponding events, you need to process limits related data in Enterprise Limits Management (ELM) system.

During processing if any error or override occurs in ELM system, then ELM sends an error or override information to External Product Processor (e.g. Oracle FLEXCUBE).

The Interface between External Product Processor (e.g. Oracle FLEXCUBE) and ELM can be in,

- – SYNC Mode (online real time) - where response received during transaction posting in ELM is shown in the same transaction window.
  - – ASYNC Mode - where communication between External Product Processor (e.g. Oracle FLEXCUBE) and ELM does not happen in single transaction window.

The below diagram briefs the Utilization/Block Transaction Integration Approach flow between an External Product Processor transaction (e.g. Oracle FLEXCUBE) and ELM.

Figure 2-70   Facility Utilization

ⓘ **Note**

If a contract needs to be tracked under facility, then you must link the contract to the facility and during transaction processing, External system (e.g. Oracle FLEXCUBE) sends the utilization/block details to ELM for processing. The external system(s) can expose limits as subsystem/data segment in their application and then any of their module can interact with ELM system.

2.2.2 Facility Utilization

This topic provides information about Facility Utilization.

In Enterprise Limits Management, 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 Banking ELM. The utilization details for each transaction taking place in the external product processor must be sent to Oracle Banking ELM through Gateway online process.

Below is an example of actual business case for utilization.

When a bank's customer draws down on a facility such as by disbursing a loan, completing a trade finance transaction, or using a portion of a credit line this action is recorded as a "utilization." Utilizations reflect the actual, real-time usage of a customer's available limit. Utilization tracking enables:

- Accurate Exposure Management: Banks ensure that credit exposures are updated promptly and reflect the latest obligations, supporting better risk management.

- Real-Time Availability: The remaining available limit is always clear, preventing over-commitment and providing customers with up-to-date information.

- Lifecycle Tracking: Utilizations typically have a lifecycle (e.g., a loan being fully repaid) after which the limit is released and becomes available for further use.

- Regulatory Compliance: Proper tracking supports reporting requirements and helps ensure the bank operates within prescribed exposure limits.

- [Utilization Transaction Actions](#)
  This topic provides information about Utilization Transaction Actions.

2.2.2.1 Utilization Transaction Actions

This topic provides information about Utilization Transaction Actions.

Following utilizations transaction actions are supported in Oracle Banking ELM which typically models the actual transactions happening in external product processor.

Table 2-66   Utilization Transaction Actions

External Product Processor transactions (e.g. Oracle FLEXCUBE)	Utilization Transaction Action(ELM)
New	New/Alter Utilization
Modify	Increase/Decrease/Alter Utilization
Delete	Delete Utilization
Reverse	Reverse Utilization
Liquidate	Mature Utilization

Additionally, below actions are supported for all above.

- – **Query Utilization**: To support the utilization query.

  – **Technical UNDO**:This feature of gateway allows the external system to rollback previous inputted transaction in Oracle Banking ELM.

  – **Event Reversal**: This feature of gateway allows to selectively reverse a specific past utilization event—such as INCREASE, DECREASE, or ALTER—without affecting other

preceding or subsequent utilization events on the facility. This is different from the full REVERSE option, as it targets only the designated event, keeping the rest of the event history intact. The utilization balances at facility are recalculated post E-reversal of an event.

– **Authorize**: This action allows to authorize the uploaded utilization transactions.

- [New Utilization](#)
  This topic provides information about new utilization.

- [INCREASE/DECREASE/ALTER Utilization](#)
  This topic provides information about Increase/Decrease/Alter Utilization.

- [Delete Utilization](#)
  This topic provides information about delete utilization.

- [Reverse Utilization](#)
  This topic provides information about reverse utilization.

- [Mature Utilization](#)
  This topic provides information about mature utilization.

2.2.2.1.1 New Utilization

This topic provides information about new utilization.

The process wherein a facility is given to a customer and is utilized by him is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer utilizes his facility for the first time as a new contract. 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, and so on.

- New Utilization action increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure. If the Liability, Facility or Exposure has an associated parent entity then the utilization will reflect at all the parent levels.

2.2.2.1.2 INCREASE/DECREASE/ALTER Utilization

This topic provides information about Increase/Decrease/Alter Utilization.

Increase/Decrease utilization transaction are 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.

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 Banking ELM internally takes the difference between the last and current utilization and posts the different amount as increase or decrease as the new utilization.

- Increase and Alter (Increase) utilization actions increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure.

- Decrease and Alter (Decrease) utilization actions decreases the Utilization Amount and increases the Available Amount (in revolving lines) for the associated Liability, Facility, or Exposure.

- If the Liability, Facility or Exposure has an associated parent entity then the utilization will reflect at all the parent levels.

2.2.2.1.3 Delete Utilization

This topic provides information about delete utilization.

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle Banking ELM provides the option to delete the inputted transaction.

2.2.2.1.4 Reverse Utilization

This topic provides information about reverse utilization.

Reverse Utilization transaction is used to reverse or roll back all existing utilizations linked to a facility, liability or Exposure thereby setting the utilization balance back to zero. This action undoes all previous utilization-related activities (NEW, INCREASE, DECREASE). This can be used to handle below scenarios.

- – **Error Correction:** If there was an operational error, reversing the utilizations allows you to quickly correct the account status without individually undoing every transaction.

  - **Contract or Cancelation:** When user wants to close the transaction.

2.2.2.1.5 Mature Utilization

This topic provides information about mature utilization.

The Mature Utilization action is used to mark a utilization (loan, facility usage, or contract) as having reached its maturity date, with the corresponding outstanding amount being considered fully repaid or settled. The system updates the utilization to reflect no remaining outstanding balance. Mature Transaction will set the mature amount for the specified contract Utilization Transactions. This signals the end of a contract utilization lifecycle, confirming repayment, freeing up associated limits, and ensuring the accuracy of exposure and financial reporting. This can happen in either scenario.

- Customer repays utilization early.
- Loan/facility reaches end of term and contract is settled.

> ⓘ **Note**
>
> The above utilization actions are also supported for the entity liability.

2.2.3 Limit Utilization (Facility/Liability)

This topic describes about the detailed information on facility/liability utilization maintenance.

> ⓘ **Note**
>
> - **The Limit Utilization** screen should be used only to trigger corrective transactions in the ELM system when a transaction was initiated by an external product processor and successfully completed in the originating system.
>
> - **Utilization details** for each transaction that takes place in the external product processor must be sent to Oracle Banking ELM via the Gateway Online Inbound process.

The**Limit Utilization** screen is a screen for capturing utilization request specific to liabilities and facilities in Enterprise Limits System.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits select **Transactions**. Under Transactions, select **Limit Utilization**.

    The **Limit Utilization** screen is displayed.

Figure 2-71   Limit Utilization

3. On **Limit Utilization** screen, specify the fields.

For more information on fields, refer to the field description table.

Table 2-67   Limit Utilization - Field Description

Field	Description
User Reference	Specify the unique number which is to be assigned for every utilization contract. Usually, User reference Number is the actual contract number in external system which is placing the utilization
Utilization Branch	Branch Code is displayed here. It indicates the transaction branch code.
Simulate	Switch to 🔘 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 successful simulation of a transaction, the system displays the utilized amount for liability, facility.

Table 2-67   Limit Utilization - Field Description

Field	Description
Action	During new utilization, you can perform below mentioned operations for the entities (liability, facility, and exposure linked to liability and facility). The options are: • **NEW Utilization** • **INCREASE Utilization** • **DECREASE Utilization** • **ALTER Utilization** • **UNDO Utilization** • **REVERSE Utilization** • **RE-OPEN Utilization** • **E.REVERSE Utilization** • **MATURE Utilization** The following examples depict utilization applied on a revolving line with limit amount of 10000 for different utilization operations. **Table 2-68 Revolving Facility Amount - Before Utilization** 	Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	- | **Table 2-69 After New Utilization of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
9000	1000	A | **Table 2-70 After Alter Utilization of 3000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
7000	3000	A | **Table 2-71 After Alter Utilization of 2000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
8000	2000	A | **Table 2-72 After Increase of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
7000	3000	A | **Table 2-73 After Decrease of 500** | Available Amount	Utilization Amount	Utilization Status
---	---	---
7500	2500	A	

Table 2-67   Limit Utilization - Field Description

Field	Description
	Table 2-74 After UNDO (reverse last transaction - Decrease)

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 2-75   After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Table 2-76   After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Table 2-77   After Increase of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 2-78   After Decrease of 2000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-79   After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
2000	2000	A

Table 2-80   After E-Reverse of Decrease (2000)

Available Amount	Utilization Amount	Utilization Status
6000	4000	A

Table 2-81   After Mature of 6000

Available Amount	Utilization Amount	Utilization Status
10000	0	L

Refer to table Transaction details – NRS for utilization applied on a non-revolving special line on the same day. Note: Unless specified otherwise all the transactions are considered to happen in sequence.

Table 2-67   Limit Utilization - Field Description

Field	Description
	Note: Unless specified otherwise all the transactions are considered to happen in sequence.
Maturity Date	Specify the date on which the transaction matures. This is contract attributes sent by external product processors
Force Process Ovd	This is for checking the error type of the error codes raised during transaction - online or batch. Possible values are N (Online) and B (Batch).
Utilization ID	Click Save, the system generates the Utilization ID. **Save**.
Customer Number	Specify the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle Banking ELCM system
Entity Type	Select the limit type from the drop down list. The options available are: • **Liability** • **Facility**
Default liability	Switch to ⬤ to enable this parameter. When a customer number is selected from drop-down list, default liability toggle is enabled by default and Liability No column shows the liability to which this customer is linked as default. Switch to ⬭ to disable this parameter. If a customer is linked to multiple liabilities and utilization transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disabled and liability number can be selected from drop-down list against this field. This gets disabled automatically when you select the non-default liability of the customer.
Liability Code	Click the Q icon and select the liability code from the list. All liabilities (default and non-default) to which a customer is linked are displayed
Liability Currency	Displays the currency the selected liability code.
Utilization Currency	Click the Q icon and select the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system
Utilization Amount	Specify the amount for the utilization transaction. **Note**: For sub-line utilization on the main line, the system considers both the main-line's NRS available and available amounts. During utilization of block amount in NRS line, NRS amount is considered first if de-utilization transaction is done on the same day.
Amount Tag	Click the Q icon and select the amount tag from the list. The Amount Tag entered in **Amount Tag Maintenance** screen is displayed here. This typically indicates the type of the component of the transaction such as **PRINCIPAL AMOUNT**.
Utilization Product	Click the Q icon and select the product for the transaction. The adjoining option list contains all the relevant products. This indicates external product code initiating the utilization transaction.
Liability Utilized Amount	The system displays the utilization amount in liability currency.
Line Code	Click the Q icon and select the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. This option is required when you select Entity Type as 'Facility'

Table 2-67   Limit Utilization - Field Description

Field	Description
Serial No	The **Serial Number** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Limit Currency	This field displays the limit currency of the entity (Liability or Facility)
Limit Utilized Amount	Specify the amount utilized from the limit in limit currency. **Note**: • As part of a Direct cross-currency utilization transaction, this accepts the utilization amount in limit currency and uses that directly instead of deriving it based on the utilization amount in transaction currency and the exchange rate. • If the Limit Utilized Amount is specified, currency revaluation is not applicable for the utilization transaction.
Utilization Status	Indicates the utilization status. The options are: • **Active (A)** • **Reverse (R)** • **Liquidated (L)**
Tenor Basis	Select this check 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. Refer to **Facility Tenor Restriction Maintenance**.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to check the **Tenor Basis** option before you specify the basis here. For more details, refer to **Facility Tenor Restriction Maintenance**.
Maturity Date	Specify the date on which the transaction matures. This is contract attributes sent by external product processors.
Matured Amount	Specify the maturity amount of the transaction. This is contract attributes sent by external product processors.
Value Date	Specify the value date for the transaction. System supports both current dated and back dated block transactions.
Module	The module from which the transactions are triggered is displayed here. This is typically the associated module of the product processor which initiates the transaction.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Ignore Overrides	Specify whether the transaction should ignore the overrides occurred in the process or not. Example - an overdrawn transaction. Possible values "Y" (force authorize) and "N" (not force authorized).
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities **Facility**, **Pool**, **Liability**, and **Exposure** linked to liability and facility will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in **Config Service**. If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency. **Note:** The exchange rate mentioned in **Facility Utilization** will be used only for the calculation of direct limit entities utilization. For more details, refer to Common User Guide for **Exchange Rate** in Cross Currency section.

Table 2-67   Limit Utilization - Field Description

Field	Description
Block Reference	Click the 🔍 icon and select the block reference from the list. If you enter the block reference number, you can utilize the facility amount to extend of block amount. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced. If you try to utilize more than facility amount, the system gives an override. An error appears, when you try to utilize more than blocked amount by providing block reference number. **Note**: • The system posts amount to contingent accounts to the extent of reduction of available balance and does not consider the utilization from NRS Available balance. • For backdated utilization transaction, contingent entry is triggered only if the utilization is partially or fully serviced out of Available balance on back date. If utilization is serviced entirely out of NRS Available balance on back date, contingent entry is not triggered. • Reversal of earlier de-utilization transaction triggers contingent entries in case there is subsequent utilization transactions that were serviced out of NRS available balance, as subsequent utilization will impact the available balance and lead to UTIL increase due to reversal. • Reversal of utilization transaction triggers contingent entries only if utilization is partially or fully serviced out of Available balance. If utilization is serviced entirely out of NRS Available balance, contingent entry is not triggered.
Block Reference Number	Specify the block reference number.

Table 2-82   Transaction details - NRS

S.No	Transaction	Amount						
		Transaction	Limit	Available	Utilization	Matured	Outstanding	NRS
1	Facility Creation		10000	10000	0	0	0	0
2	Utilization	2000	10000	8000	2000	0	2000	0
3	Alter Utilization	1500	10000	8000	2000	500	1500	500
4	Increase Utilization	3000	10000	5500	4500	500	4500	0
5	Decrease Utilization	2000	10000	5500	4500	2500	2500	2000
6	Utilization post decrease	3000	10000	4500	5500	2500	5500	0

Table 2-82   (Cont.) Transaction details - NRS

S.No	Transaction	Amount							
		Transaction	Limit	Available	Utilization	Matured	Outstanding	NRS	
7	Reversal of latest utilization (E-Reverse)	3000	10000	5500	4500	2500	2500	2000	
8	Liquidation of contract	2500	10000	5500	4500	5000	0	4500	

4. Click **Save** to save the record.

2.2.4 Limits Block(Facility)

This topic describes about the information on blocking funds for the limits.

> ⓘ **Note**
>
> Limits block maintenance can also be performed using Limit Blocks which is a common block maintenance screen for both collateral and Block.

Banks often need to ensure that funds or credit limits associated with a loan or credit Block are reserved and remain available for their customer's intended future contract use. By "blocking" (or reserving) a portion of the customer's overall credit limit or Block, banks can guarantee that these funds are not used for other transactions, ensuring availability when required for specific purposes (such as trade finance, guarantees, or drawing down loans). This blocking reduces the risk of over-commitment and improves compliance and risk management. The functionality, referred to as 'Block blocking', helps banks efficiently manage exposures, maintain regulatory compliance, and meet customer commitments.

> ⓘ **Note**
>
> - **Limits Block** screen should be used only to trigger corrective transactions in the ELM system when a transaction was initiated by an external product processor and successfully completed in the originating system.
>
> - **Block details** for each transaction that takes place in the external product processor must be sent to Oracle Banking ELM via the Gateway Online Inbound or Gateway Batch Inbound process.
>
> - During block transaction, non-revolving facilities will act as revolving facilities, decrease block will restore the available balance.
>
> - All Actions that are available for Utilization are also supported for Block transactions, user can refer to earlier section for details.

- Limits/Liability Block
  This topic provides systematic instructions about Limits/Liability Block.

2.2.4.1 Limits/Liability Block

This topic provides systematic instructions about Limits/Liability Block.

The **Limits Block** screen is a screen for capturing Block request specific to liabilities and facilities in Enterprise Limits System.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits select **Transactions**. Under Transactions, select **Limits Block**.

   The **Limits Block** screen is displayed.

Figure 2-72   Limits Block

3. On **Limit Block** screen, specify the fields.

   For more information on fields, refer to the field description table.

Table 2-83   Limit Block - Field Description

Field	Description
Block Reference Number	Specify the unique number which is to be assigned for every block to be created. Usually, Block reference Number is the actual contract number in external system which is placing the Block.

Table 2-83   Limit Block - Field Description

Field	Description
Simulate	Switch to ⬤▢ 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 successful simulation of a transaction, the system displays the utilized amount for liability and ,facility.
Force Process Override	This is for checking the error type of the error codes raised during transaction - online or batch. Possible values are N (Online) and B (Batch).
Block Branch	Branch code is displayed here. It indicates the transaction branch code.

Table 2-83   Limit Block - Field Description

Field	Description
Action	During new Block, you can perform below mentioned operations for the entities (liability, facility, and exposure linked to liability and facility). The options are:

During new Block, you can perform below mentioned operations for the entities (liability, facility, and exposure linked to liability and facility). The options are:

- **NEW Block**
- **INCREASE Block**
- **DECREASE Block**
- **UNDO Block**
- **ALTER Block**
- **REVERSE Block**
- **RE-OPEN Block**
- **E-REVERSE Block**
- **MATURE**

The following examples depict block applied on a revolving facility with limit amount of 10000 for different block operations.

Table 2-84   Revolving Facility Amounts - Before Block

Available Amount	Block Amount	Block Status
10000	0	0

Alter New Block of 1000

Table 2-85   After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-86   After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

Table 2-87   After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-88   After Increase of 1000

Available Amount	Block Amount	Block Status75
7000	3000	A

Table 2-89   After Decrease of 500

Available Amount	Block Amount	Block Status
7500	2500	A

Table 2-83   Limit Block - Field Description

Field	Description
	Table 2-90 After UNDO (reverses last transaction-Decrease) 	Available Amount	Block Amount	Block Status
---	---	---
7000	3000	A | **Table 2-91 After Reverse of Block** | Available Amount	Block Amount	Block Status
---	---	---
10000	3000	A | **Table 2-92 After Reverse of Block** | Available Amount	Block Amount	Block Status
---	---	---
10000	0	R | **Table 2-93 After Reopen of Block** | Available Amount	Block Amount	Block Status
---	---	---
10000	0	A | **Table 2-94 After Increase of 3000** | Available Amount	Block Amount	Block Status
---	---	---
7000	3000	A | **Table 2-95 After Reverse of Block** | Available Amount	Block Amount	Block Status
---	---	---
10000	0	R | **Table 2-96 After Reopen of Block** | Available Amount	Block Amount	Block Status
---	---	---
10000	0	A | **Table 2-97 After Increase of 3000** | Available Amount	Block Amount	Block Status
---	---	---
7000	3000	A	

Table 2-83   Limit Block - Field Description

Field	Description
	Table 2-98 After Decrease of 2000 | Available Amount	Block Amount	Block Status | |---|---|---| | 9000 | 1000 | A | **Table 2-99 After Increase of 1000** | Available Amount | Block Amount | Block Status | |---|---|---| | 8000 | 2000 | A | **Table 2-100 After E-REVERSE of Decrease (2000)** | Available Amount | Block Amount | Block Status | |---|---|---| | 6000 | 4000 | A | **Note:** For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction.
ID	Indicates the transaction ID. This is auto generated by the system.
Customer Number	Specify the Customer Number of the contract blocking the facility. Customer Number entered should be valid Customer Number in Oracle Banking ELCM system.
Entity Type	Select the limit type from the drop down list. The options available are: • **Liability** • **Facility**
Default Liability	Switch to ⬤ to enable this parameter. When a customer number is selected from drop-down list, default liability toggle is enabled by default and Liability Code column shows the liability to which this customer is linked as default.. Switch to disable this parameter. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disabled, and liability number can be selected from drop- down list against this field. This gets disabled automatically when you select the non-default liability of the customer.
Liability Code	Click the 🔍 icon and select the liability code from the list. . All liabilities (default and non-default) to which a customer is linked are displayed
Liability Currency	Displays the currency of the selected liability code.
Block Currency	Click the 🔍 icon and select the currency for the Block transaction. The adjoining option list contains all the currencies maintained in the system
Block Amount	Specify the amount for the Block transaction. **Note**: For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction.

Table 2-83   Limit Block - Field Description

Field	Description
Amount Tag	Click the 🔍 icon and select the amount tag from the list. The Amount Tag entered in **Amount Tag Maintenance** screen is displayed here. This typically indicates the type of the component of the transaction such as **PRINCIPAL AMOUNT**.
Block Product	Click the 🔍 icon and select the product for the transaction. This indicates external product code initiating the utilization transaction.
Line Code	Click the 🔍 icon and select the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. This option is required when you select Entity Type as 'Facility'
Serial No	The **Serial Number** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Limit Currency	This field displays the limit currency of the entity (Liability or facility)
Limit Block Amount	Specify the amount to be blocked from the entity in limit currency. **Note**: • As part of a cross-currency block transaction, this accepts the block amount in limit currency and uses that directly instead of deriving it based on the block amount in transaction currency and the exchange rate. • If the Limit Block Amount is specified, currency revaluation is not applicable for the utilization transaction.
Block Status	Indicates the Block status. The available options are: • **Active** • **Reverse** • **Liquidated**
Maturity Date	Specify the date on which the transaction matures. This is contract attributes sent by external product processors.
Maturity Date	Specify the date on which the transaction matures. This is contract attributes sent by external product processors.
Value Date	Specify the value date for the transaction. System supports both current dated and back dated block transactions.
Module	The module from which the transactions are triggered is displayed here. This is typically the associated module of the product processor which initiates the transaction.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Click the 🔍 icon and select the unique number for the block you are creating. The system does not allow you to modify this number after authorization.

Table 2-83   Limit Block - Field Description

Field	Description
Exchange Rate	Specify the Exchange Rate for cross currency Block transaction. The Block amount for the Limit Entities **Facility**, **Pool**, **Liability**, and **Exposure** linked to liability and facility will be calculated in the mentioned Block currency directly using this exchange rate instead of the exchange rate mentioned in **Config Service**. If Block amount is in limit currency and the Exchange Rate is not provided as a part of Block, then the system will calculate the Exchange Rate with the Block amount in transaction currency and the Block amount in limit currency. **Note:** The exchange rate mentioned in **Facility Block** will be used only for the calculation of direct limit entities Block. For more details, refer to Common User Guide in **Exchange Rate** topic in Cross Currency Behaviour section.

4. Click **Save** to save the record.

2.2.5 Multi Authorization

This topic describes about the detailed information about the maintenance required for multi authorization.

Whenever Utilization Transactions breaches exception transaction amount and/or exception breach percentage, then the utilization transaction would be routed for Multi authorization. Same will be available to the user belonging to the role configured in exception queue slab maintenance based on the amount slab to which it falls into. The Authorizer must either Accept or Reject the breached transaction using the Multi Authorization Maintenance screen.

Using View Multi authorization option filter criteria, user gets a list of transactions which requires authorization.

If the logged in user does not belong to appropriate role for Authorizing/Rejecting the selected Transaction, system displays appropriate error.

> ⓘ **Note**
>
> Fore more details, refer to **Breach Tracking Mechanism** section under **Processing**.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Transactions**. Under Transactions, select **Multi Authorization**.

   The **Multi Authorization** screen is displayed.

Figure 2-73   Multi Authorization Maintenance

3. On **Multi Authorization Maintenance** screen, specify the fields.

> ⓘ **Note**
>
> All the fields available in the **Multi Authorization Maintenance** screen are display only fields. Only **Accept** or **Reject** for authorization of the breached transaction is allowed.

For more information on fields, refer to the field description table.

Table 2-101   Multi Authorization Maintenance - Field Description

Field	Description
Serial Number	Click the 🔍 icon and select the serial number from the list. This is the Oracle Banking Enterprise Limits and Collateral Management generated unique identifier for the transaction, which specifies the exception queue in which transaction has been parked.
Error Code	Specifies the error code of the transaction.
Limit ID	Click the 🔍 icon and select the limit ID from the list. The authorizer can select the appropriate dual authorization transaction by selecting the list of values against the **Serial Number** along with **Limit ID**.
Limit Type	Select the limit type as **Facility**, **Liability**, **Collateral**, or **Collateral Pool**.
Transaction Type	Select the transaction type as **Utilization** or **Block**.
Error Parameters	Specifies the error parameters associated to the transaction.
Remarks	Capture your remarks for the transaction.
ID	Specifies the Oracle Banking Enterprise Limits and Collateral Management utilization ID.

Table 2-101   (Cont.) Multi Authorization Maintenance - Field Description

Field	Description
Customer No	Displays the customer number of the utilization transaction.
Transaction date	Indicates the date and time when the transaction was entered in the external system.
Amount	Indicates the utilization amount.
Currency	Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle Banking Enterprise Limits and Collateral Management system.
Liability Code	Specifies the liability code of the utilization transaction
Line Code	Specifies the facility code of the utilization transaction.
Line Serial	Specifies the line serial.
Facility Currency	Specifies the facility currency.
Limit Utilization	Indicates the limit utilization amount.
Branch	Indicates the transaction branch.
Product	Indicates external product code of the utilization transaction. This is only applicable 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 defaults to Oracle Banking Enterprise Limits and Collateral Management present branch date.
Source Code	Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code). This is applicable only if the utilization has been done from an external product.
Status	Indicates the utilization status. The available options are: • **Active** • **Reverse** • **Liquidated** .
Delete Status	Displays the deletion status of the transaction
Liability Currency	Specifies the liability currency.
Liability Utilization	Indicates the liability utilization amount.
Exception Queue	Displays the Exception Queue
Accept	Click accept to accept the transaction.
Reject	Click reject to reject the transaction.

• [View Multi Authorization](#)
  This topic describes the systematic instructions to view the multi authorization.

2.2.5.1 View Multi Authorization

This topic describes the systematic instructions to view the multi authorization.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Transactions**.

2. Under Transactions, select **Multi Authorization**. Under Multi Authorization, select **View Multi Authorization**.

   The **View Multi Authorization** screen displays.

Figure 2-74   View Multi Authorization

For more information on fields, refer to the field description table.

Table 2-102   View Multi Authorization

Fields	Description
Serial Number	Displays the serial number.
Customer Number	Displays the customer number.
Liability Code	Displays the liability code.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the 🔍 icon.

The **View Multi Authorization - Search** screen displays.

Figure 2-75   Search -View Multi Authorization

Search Filter ✕

Serial number

Customer number

Error code

Limit ID

Line code

Utilization ID

Liability code

Transaction type

Limit type

4. Specify the search filter to fetch the required details and click **Search**.

2.2.6 Accounting Handoff Retry Maintenance

This topic describes about the detailed information on **Accounting Handoff Retry Maintenance**.

The **Accounting Handoff Retry Maintenance** screen allows to view the summary of accounting handoff details of the facility. You can open a detailed screen using this Accounting Handoff Retry Maintenance screen and query the records based on the search criteria.

1. On **Home** screen, Select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Transactions**. Under Transactions, select **Accounting Handoff Retry**. Under Accounting Hnadoff Retry, select **Accounting Handoff Retry Maintenance**.

   The **Accounting Handoff Retry Maintenance** screen is displayed.

Figure 2-76   Accounting Handoff Retry Maintenance

The system allows to retry handoff for the records which have not been handed off to external system successfully, using 'Retry' or 'Retry All' option

- [View Accounting Handoff Retry](#)
  This topic describes about the detailed information on View Accounting Handoff Retry.

2.2.6.1 View Accounting Handoff Retry

This topic describes about the detailed information on View Accounting Handoff Retry.

The **Accounting Handoff Retry** screen is a view screen which shows the record of Accounting handoff retry.

1. On **Home** screen, Select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Transactions**. Under Transactions, select **Accounting Handoff Retry**. Under Accounting Hnadoff Retry, select **View Accounting Handoff Retry**.

   The **View Accounting Handoff Retry** is displayed.

Figure 2-77   View Accounting Handoff Retry

2.3 Query

This topic provides information about query.

- [Facility Event Details](#)
  This topic describes about the procedure to view facility event details.

- [Facility History](#)
  This topic provides systematic instructions about the facility history.

- [Facility Inquiry](#)
  This topic provides systematic instructions about facility inquiry,

- [Facility Log Details](#)
  This topic describes about the procedure to view facility log details.

- [Liability Inquiry](#)
  This topic provides systematic description Liability Inquiry.

- [Liability History](#)
  This topic describes information about the liability history.

- [Utilization Inquiry](#)
  This topic provides systematic instructions about utilization inquiry.

- [Utilization Log Inquiry](#)
  This topic provides systematic instructions about utilization log inquiry.

2.3.1 Facility Event Details

This topic describes about the procedure to view facility event details.

The **Facility Event Details** screen is used to view the event details related to the facility online.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Facility Events** Under Facility Events, select **Facility Event Details**.

   The **Facility Event Details** screen is displayed.

Figure 2-78   Facility Event Details

For more information on fields, refer to the field description table.

Table 2-103   Facility Event Details - Field Description

Field	Description
Liability No	Click this $\mathcal{Q}$ icon and select the liability number for which the facility is linked. The facilities has to be linked to a liability.
Liability Name	Displays the name based on the selected liability number.
Line Code	Click this $\mathcal{Q}$ icon and select the line code to be used for facility. If a line code is linked to a facility, then it is required to track the limits of the linked line.
Serial No	Serial number is the Enterprise Limits and Collateral Management generated unique identifier for the facility. The **Serial No** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Line Currency	Displays the currency based on the selected line code. The currency that has been selected 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 is 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 is arrived at by using the mid-rate for the currency pair as of that day.
Description	Specify the facility description.
From Event Date	Specify the event start date.
To Event Date	Specify the event end date.
From Value Date	Specify the value start date.
To Value Date	Specify the value end date.

The event details can be fetched based on the following filter conditions.

- • **Liability Number**
- • **Line Code**
- • **Serial Number**

Under the Events section, you can view all the events (both contingent and fee related) for the facility. Click on the Details option to view the corresponding accounting entries for the event.

2.3.2 Facility History

This topic provides systematic instructions about the facility history.

The Facility history inquiry allows you to view all the modifications till date on the facility based on Mod number. This screen can be navigated from Facilities Inquiry or can be launched independently.

1. On **Home** screen, Select **Limits and Collateral**. Under Limits and Collateral, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Facility History**.

   The **Facility History** screen displays.

Figure 2-79   Facility History

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record.

> ⓘ **Note**
>
> Line Code is a mandatory search criteria. All other are optional.

2.3.3 Facility Inquiry

This topic provides systematic instructions about facility inquiry,

The Facility Inquiry enables you to view the details of facilities created under a particular liability. This screen can be navigated from Liability Inquiry or can be launched independently.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Facility Inquiry**.

   The **Facility Inquiry** screen displays.

Figure 2-80   Facility Inquiry

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record. Inside the detail screen you have 2 options as,

- – **View Facility History**: You can view the modification history for the selected facility record. This opens the Facility History Inquiry with filters preselected and related results.

  – **View Utilization**: You can view the current utilizations on the selected facility. This opens the common Utilization Inquiry with filters (facility) preselected and related results

2.3.4 Facility Log Details

This topic describes about the procedure to view facility log details.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

User can view the list of changes on the facility selected for a given date or range of dates. Facility log summary provides an option to search the record based on **Liability No**, **Line Code**, **Serial No**, **From Date**, and **To Date**.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Facility Log Details**. Under Facility log Details, select **View Facility Log Details**.

   The **Facility Log Details** screen is displayed.

Figure 2-81   Facility Log Details

For more information on fields, refer to the field description table.

Table 2-104   Facility Log Details - Field Description

Field	Description
Liability No	Select the liability number from the list.
From Date	Specify the from date. This is the date from when you wish to see the changes on the facility.
Line Code	Select the line code from the list.
To Date	Specify the to date. This is the date till when you wish to see the changes on the facility.
Serial No	Select the serial number from the list.

User can view the indicative list of changes as below:

• Revolving to non-revolving and vice-versa

• Adding a main line code/removing existing main line code

• Adding a category/removing a category

• Limit amount increase/decrease

• Facility expiry

• Reopening/enabling after expiry

- Linking collateral pool to facility

- Increasing/decreasing collateral pool value at facility level

- Adding/deleting a mainline before utilization

- Change effective line basis

- Amendment to approved amount

- Modification of limit expiry date

- Modification of exception transaction amount

- Modification of exception breach percentage

- Increase or decrease limit through limit schedule

- Increase or decrease collateral pool value

- FX rate revaluation – amendments which impact facility

- Exception breach transactions

Impact on facility on account of amendments in other functions or batches triggering

- Increase/decrease collateral value

- Facility transfer

- Facility blocking

- Facility utilization

- Facility de-utilization

- Currency revaluation impacting facility

- Fee liquidation/fee reversal

2.3.5 Liability Inquiry

This topic provides systematic description Liability Inquiry.

The Liability Inquiry screen allows you to search liability records by specifying the liability parameters. You can use this query screen to monitor the liability and its associated facilities and transactions. You can also view the modifications done for the liability by way of Liability History.

> ⓘ **Note**
>
> This query screen can be used as a starting point for all other queries. You can navigate to all other query screens starting right form here.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Liability Inquiry**.

   The **Liability Inquiry** screen displays.

Figure 2-82   Liability Inquiry

For more information on fields, refer to the field description table below.

Table 2-105   Liability Inquiry

Field	Description
Customer Number	Search the customer number from the list.
Liability Code	Search the liability code from the list.
Liability Name	Search the liability name from the list.
Liability Branch	Search the liability branch from the list.

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record. Inside the detail screen you have 3 options as

- **View Liability History** – You can view the modification history for the selected liability record. This opens the Liability History Inquiry with filters preselected and related results.

- **View Linked Facility** – You can view the details of facilities created under the selected liability. This opens the Facility Inquiry with filters preselected and related results.

- **View Utilization** – You can view the current utilizations on the selected liability. This opens the common Utilization Inquiry with filters (liability) preselected and related results.

2.3.6 Liability History
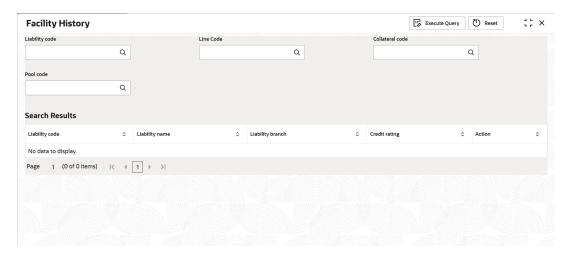
This topic describes information about the liability history.

The liability history inquiry allows you to view all the modifications till date on the liability based on Mod number. This screen can be navigated from Liability Inquiry or can be launched independently.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Liability History**.

The Liability History screen displays.

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Query

The **Liability History** screen displays.

Figure 2-83   Liability History

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record

2.3.7 Utilization Inquiry

This topic provides systematic instructions about utilization inquiry.

This is a common inquiry screen to view the current utilizations on a liability or on a facility.

- Indirect Utilizations on Facility refer to the utilizations on account of sub lines.
- Indirect Utilizations on Liability refer to the utilizations on account of child liability and/or linked facilities.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Utilization Inquiry**.

   The **Utilization Inquiry** screen displays.

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Figure 2-84   Utilization Inquiry

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record. Inside the detail screen you have option as,

* – **View Utilization log**: You can view each of the transaction actions on the contract using this inquiry. This opens the common Utilization log Inquiry with filters (liability/facility) preselected and related results

2.3.8 Utilization Log Inquiry

This topic provides systematic instructions about utilization log inquiry.

This is a common inquiry screen to view the current utilizations on a liability or on a facility based on the transaction actions.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Query**. Under Query, select **Utilization Log Inquiry**.

   The **Utilization Log Inquiry** screen displays.

Figure 2-85   Utilization Log Inquiry

You can select one or all the parameters and click on execute query option. System will display the result based on the search criteria(s). Click on the view option to view the details of the record.

2.4 Processing

This topic provides information about processing details.

- **Book Dated / Value Dated Fee Processing**
  This topic provides the information on Facility Fee Processing.

- **Accounting Entries for Facility**
  This topis describes about the detailed information on accounting entries for facility details.

- **Processing of Facility Fees - Advanced and Arrears**
  This topic describes about the detailed information on advanced and manual facility fees processing.

- **Fee liquidation considering holiday settings**
  This topic describes about the information on the fee liquidation.

- **Month End Liquidation**
  This topic describes about the detailed information on month end liquidation

- **Fee Recalculation Based on Backdated Transaction**
  This topic describes about the detailed information on recalculation of fees based on backdated transaction.

- **Facility Expiry and Closure with Fee Handling**
  This topic describes about the facility expiry and closure.

- **Processing of ECA and Partial/Full Fee Liquidation**
  This topic describes about the detailed information on ECA processing and fee liquidation.

- **Adhoc Fee Maintenance**
  This topic describes about the detailed information on Adhoc fee processing.

- **Facility Fee Retry**
  This topic describes about the procedure to retry auto liquidation of facility fees.

- **Facility Fee Summary**
  This topic describes about the procedure to view facility fee summary.

- **Breach Tracking at Main Line and Child Facility Level**
  This topic describes about the detailed information on breach tracking at main line and child facility level.

- **Drawing Power Based Facility**
  This topic describes about the detailed information on Drawing Power processing.

- **Including Netting Amount in Facility's Netting Contribution**
  This topic describes about the detailed information on including netting amount in facility's netting contribution.

- **Facility Credit Rating and History**
  This topic describes about the procedure to capture facility rating details.

- **Limit Schedule Functionality**
  This topics describes about the functionality limit schedule.

2.4.1 Book Dated / Value Dated Fee Processing

This topic provides the information on Facility Fee Processing.

Steps involved in processing fees,

- **Defining rules and attributes for fees**: User can define rule for fees based on value dated (VD) balance or book dated (BD) balance SDEs for facilities.

- **Defining a class for fees**: User can define a class for fees based on the holiday preferences maintained in the Fee and Accounting Class Maintenance.

- **Specifying fee details in facility**: Based on fee rules with holiday preference parameters from fee class, specify facility specific fee details for each fee rule at facility level

- User can maintain the details of an External Accounting System to which accounting entrieshandoff is sent during transaction processing. The accounting entries generated by Enterprise Limits Management system is handed off to this accounting system/DDA system.

For more details, refer to below documents.

- Refer to Fee Rule and Fee Class section in **Enterprise Limits and Collateral Management Common User Guide**.

- Oracle Banking Enterprise Limits and Collateral Management Integration with Corporate DD **Enterprise Limits and Collateral Management Common User Guide**.

Oracle Banking ELCM provides capability to capture and compute fees based on different value dated/book dated balances for facilities, for which system provides for SDE which corresponds to these balances.

Following SDE which corresponds to balances at facility level are provided to configure fee rules which in turn is used in fee class associated with facility and reckoned for fee calculation on these balances.

Table 2-106   Code and Description

Code	Description
BD_AVL_AMT	Book Dated Available Amount
BD_COLL_AMT	Book Dated Collateral Amount
BD_EFF_LINE_AMT	Book Dated Eff Line Amount
BD_LIMIT_AMT	Book Dated Limit Amount
BD_MAT_AMT	Book Dated Matured Amount
BD_NTG_AMT	Book Dated Netting Amount
BD_OVERLINE_AMT	Book Dated Overline Amount
BD_TFR_AMT	Book Dated Transfer Amount
BD_UNSEC_AMT	Book Dated Unsecured Amount
BD_UNUTIL_AMT	Book Dated Unutilized Amount
BD_UTIL_AMT	Book Dated Utilization Amount
EFF_LINE_AMT	Eff Line Amount
LIMIT_AMT	Limit Amount
MAT_AMT	Matured Amount
NTG_AMT	Netting Amount
OVERLINE_AMT	Overline Amount
TFR_AMT	Transfer Amount
UNSEC_AMT	Unsecured Amount
UNUTIL_AMT	Unutilized Amount
UTIL_AMT	Utilization Amount

Table 2-106   (Cont.) Code and Description

Code	Description
UNUTL_AMT	Unutilized contingent balance

- [Derived SDE](#)
  This topic provides the information on Derived SDE.

- [Derived Amount Tags](#)
  This topic provides the information on Derived Amount Tags .

2.4.1.1 Derived SDE

This topic provides the information on Derived SDE.

In addition to the above, OBELCM also provides following derived SDEs which can be configured in fee rules. These SDE balances are arrived at considering other balances at facility as per formula described there against.

Table 2-107   Derived SDE

Derived SDE	Derived SDE Description	Revolving Formula	Non Revolving Formula
OVERLINE_AMT_2	OVERL_INE_AMT_2	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)
BD_OVERLINE_AMT_2	OVER_LINE_AMT_2	MAX (SUBTRACT (BD_UTIL_AMT , BD_FINAL_LMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_-FINAL_LMT) , ZERO)
BD_UNUTIL_AMT_ 1	BD_UNUTIL_A MT_1	SUBTRACT (BD_LIMIT_AMT , BD_UTIL_AMT)	SUBTRACT (BD_LIMIT_AMT , BD_UTIL_AMT)
BD_FINAL_LMT	BD_FINAL_LMT	ADDITION (BD_EFF_LINE_AMT , BD_TFR_AMT , BD_NTG_AMT)	ADDITION (BD_EFF_LINE_AMT , BD_TFR_AMT , BD_NTG_AMT)
BD_UTL_AMT_2	BD_UTL_AMT_2	ADDITION (BD_UTIL_AMT , ZERO)	SUBTRACT (BD_UTIL_AMT , BD_MAT_AMT)
BD_UNUTIL_AMT_2	BD_UN_UTIL_AMT_2	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)
BD_OVERLINE_AMT_1	BD_OVER_LINE_AMT_ 1	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)
UNUTIL_AMT_1	UNU_TIL_AMT_1	SUBTRACT (LIMIT_AMT , UTIL_AMT)	SUBTRACT (LIMIT_AMT , UTIL_AMT)
FINAL_LMT	FINAL_LMT	ADDITION (EFF_LINE_AMT , TFR_AMT , NTG_AMT)	ADDITION (EFF_LINE_AMT , TFR_AMT , NTG_AMT)

Table 2-107   (Cont.) Derived SDE

Derived SDE	Derived SDE Description	Revolving Formula	Non Revolving Formula
UTL_AMT_2	UTL_AMT_2	ADDITION (UTIL_AMT , ZERO	SUBTRACT (UTIL_AMT , MAT_AMT)
UNUTIL_AMT_2	UNU_TIL_AMT_2	SUBTRACT (FINAL_LMT , UTIL_AMT)	SUBTRACT (FINAL_LMT , UTIL_AMT
OVERLINE_AMT_1	OVER_LINE_AMT_1	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)

2.4.1.2 Derived Amount Tags

This topic provides the information on Derived Amount Tags .

In addition to normal amount tags supported for configuring facility related accounting entries, OBELCM also supports following derived amount tags which can be used in configuring contingent accounting entries for various events.

Request and response messages can be viewed in EXTERNAL_ACCOUNTING_LOG tables - GETB_EXTERNAL_ACCOUNTING_LOG for facility.

Following are the derived amount tags available for configuring the contingent accounting entries.

Table 2-108   Derived Amount Tags

Derived Amount Tag	Amount Tag Description	Revolving Formula	Non Revolving Formula
FINAL_LIMIT_AMT	Final Limit Amount	ADDITION (EFF_LINE_AMT , TFR_AMT)	ADDITION (EFF_LINE_AMT , TFR_AMT)
FINAL_LIMIT_AMT_INCR	Final Limit Amount Increase	ADDITION (EFF_LINE_AMT_IN CR , TFR_AMT_INCR)	ADDITION (EFF_LINE_AMT_IN CR , TFR_AMT_INCR)
FINAL_LIMIT_AMT_DECR	Final Limit Amount Decrease	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)
UNAVAIL_AMT_IN CR	Unavailable Amount Increase	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_INCR)
UNAVAIL_AMT_- DECR	Unavailable Amount Decrease	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_DECR)

2.4.2 Accounting Entries for Facility

This topis describes about the detailed information on accounting entries for facility details.

This section contains details of the suggested accounting entries that can be set up, for Enterprise Limits and Collateral Management Facility. The details of the suggested accounting entries are given event-wise.

Table 2-109   Event Code and Description

Event Code	Description	Event type
INIT	Facility Initiation	Contingent
AMND	Facility Amendment	Contingent
UTIL	Facility Utilization from a contract	Contingent
DUTL	Release/reduction of Utilization on Facility from a contract	Contingent
EXPY	Facility Expiry	Contingent
CLOS	Facility Closure	Contingent
EXPT	Facility expiry on a revolving line will trigger this event along with DUTL	Contingent
EXPR	Extend post expiry	Contingent
FACR	Fee Accrual	Fee
FLIQ	Fee Liquidation	Fee
PRLQ	Pay Receive Liquidation	Fee

INIT: Facility Initiation

Accounting Entries

Table 2-110   Accounting Entries - considering one amount tag for example

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	EFF_LINE_AMT	Dr
CONASSETOFF	EFF_LINE_AMT	Cr

AMND: Facility Amendment - Increase/Decrease of Effective line amount

Table 2-111   Facility Amendment

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETOFF	EFF_LINE_AMT_DECR	Dr
CONASSETGL	EFF_LINE_AMT_DECR	Cr
CONASSETGL	EFF_LINE_AMT_INCR	Dr
CONASSETOFF	EFF_LINE_AMT_INCR	Cr

DUTIL: Repayment of Utilization to Facility

Accounting Entries

Table 2-112   Repayment of Utilization to Facility

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_INCR	Dr
CONASSETOFF	UTIL_INCR	Cr

UTIL: Facility Utilization

Accounting Entries

Table 2-113   Facility Utilization

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_INCR	Cr
CONASSETOFF	UTIL_INCR	Dr

EXPY: Facility Expiry

Accounting Entries

Table 2-114   Facility Expiry Accounting Entries - Reversal of unutilized contingent balance on facility expiry

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_DECR	Credit
CONASSETOFF	UTIL_DECR	Debit

CLOS: Facility Closure

Accounting Entries - Reversal of unutilized contingent balance on logical closure of facility

Table 2-115   Facility Closure

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_DECR	Credit
CONASSETOFF	UTIL_DECR	Debit

EXPT: De-utilization post expiry on a revolving line triggers EXPT event to reverse contingent entries on account of de-utilization transaction.

Accounting Entries

Table 2-116   Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETOFF	UNUTL_DECR	Debit
CONASSETGL	UNUTL_DECR	Credit

EXPY: Facility Expiry

Accounting Entries

Table 2-117   Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETOFF	UNUTL_AMT	Debit

Table 2-117   (Cont.) Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UNUTL_AMT	Credit

EXPR:

Accounting Entries

Table 2-118   Accounting Entries - extension of facility post expiry

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UNUTL_AMT	Debit
CONASSETOFF	UNUTL_AMT	Credit

FACR: Fee Accrual

Arrears Fee- Accounting Entries

Table 2-119   Fee Accrual

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEINC	RULE_ACCR	Cr
RULEREC	RULE_ACCR	Dr

FLIQ: Fee Liquidation

Arrears Fee- Accounting Entries

Table 2-120   Fee Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEREC	RULE_LIQD	Cr
CUSTOMER	RULE_LIQD	Dr

FACR: Fee Accrual

Advance Fee- Accounting Entries

Table 2-121   Fee Accrual

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEINC	RULE_ACCR	Cr
RULERIA	RULE_ACCR	Dr

FLIQ: Fee Liquidation

Advance Fee- Accounting Entries

Table 2-122   Fee Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULERIA	RULE_LIQD	Cr
CUSTOMER	RULE_LIQD	Dr

PRLQ: Pay Receive Liquidation - Applicable for advance fees

Table 2-123   Pay Receive Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
EFFLINE_AMTINC	EFFLINE_AMT_PAY	Dr
CUSTOMER	EFFLINE_AMT_PAY	Cr
EFFLINE_AMTINC	EFFLINE_AMT_REC	Cr
CUSTOMER	EFFLINE_AMT_REC	Dr

OB Enterprise Limits Management Integration with Corporate DDA

> ⓘ **Note**
>
> Prerequisites
>
> - Maintain the external source system (Corporate DDA) in common core – Exteranl Credit Approval System.
> - Update the Accounting System as 'CORPORATE DDA' and GL systems as 'FCUBS' / any other GL system name (code) in Host Param Maintenance.
> - Update the GL system code in Config Service as FCUBS / any other GL system name (code)
> - Configure External System Maintenance for Corporate DDA in External System Maintenance
>   – Specify **External System Code** as **CORPORATE DDA**
>   – Select the required Accounting entry as **Single** or **Double** – if **Double** selected then specify the Inter System Bridge GL
> - Update the Source Branch Code (same branch in OB Enterprise Limits and Collateral Management and Corporate DDA) and Source System (CORPORATE DDA) in Branch Core parameters maintenance.
> - Maintain **Source System** as CORPORATE DDA in External Customer Maintenance.
> - Maintain account details in External Customer Account Maintenance.
>   – Same account number must be created in Corporate DDA system
>   – External Credit Approval System must be opted as the CORPORATE DDA

In case of Corporate DDA without separate bridge GL for source systems - Single accounting entry:

- For all transactions (fees) in OB Enterprise Limits Management, only one leg of accounting entry (customer account related) will be handed over to the Corporate DDA system

- The other leg of transaction (fee GL) will be sent to GL system

Table 2-124   ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ ARREARS FEE - FLIQ AND FACR

ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR				
FEE TYPE	FLIQ		FACR	
	DR	CR	DR	CR
ADVANCE FEE	CUSTOMER	RECEIVED IN ADVANCE	RECEIVED IN ADVANCE	INCOME GL
HANDOFF TO	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM
ARREARS FEE	CUSTOMER	RECEIVABLE GL	RECEIVABLE GL	INCOME GL
HANDOFF TO	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM

In case of Corporate DDA with separate bridge GL for each source system - Double accounting entries:

- For all transactions in OB Enterprise Limits Management (fees), first pair of entry (customer account + Bridge GL) will be handed over to the Corporate DDA system

- The second pair of entries (Bridge GL + fee GL) will be handed over to the GL system

Table 2-125   ACCOUNTING ENTRY - DOUBLE (WITH BRIDGE GL) for ADVANCE/ ARREARS FEE - FLIQ AND FACR

ACCOUNTING ENTRY - DOUBLE (WITH BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR						
FEE TYPE	FLIQ - PAIR 1		FLIQ - PAIR 2		FACR	
	DR	CR	DR	CR	DR	CR
ADVANCE FEE	CUSTOMER	BRIDGE GL	BRIDGE GL	RECEIVED IN ADVANCE	RECEIVED IN ADVANCE	INCOME GL
HANDOFF TO	CORP DDA	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM	GL SYSTEM
ARREARS FEE	CUSTOMER	BRIDGE GL	BRIDGE GL	RECEIVABLE GL	RECEIVABLE GL	INCOME GL
HANDOFF TO	CORP DDA	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM	GL SYSTEM

> ⓘ **Note**
>
> All transaction in OB Enterprise Limits and Collateral Management can be viewed in daily_log_ac tables - OBELCM_PP_TB_LM_DAILY_LOG_AC (facility).
>
> - The above table has a column **CUST_GL** with values as A (Accounting System) and G (GL system).
>
> - Handoff to respective systems (DDA and GL) happens based on selected accounting entry (Single/Double) and value in above column.

2.4.3 Processing of Facility Fees - Advanced and Arrears

This topic describes about the detailed information on advanced and manual facility fees processing.

Oracle Banking Enterprise Limits Management supports **Advanced Fee** and **Manual Payment** of fee for facility.

- Advance Fee
  This topic describes about the information of advance facility fees processing.

- Arrears Fee
  This topic describes about the information of accrual and arrears facility fees processing.

2.4.3.1 Advance Fee

This topic describes about the information of advance facility fees processing.

An advance fee is the one that is collected upfront, on the start of the period or service it relates to. An advance fee ensures the fee is collected regardless of future performance or usage and reduces risk for the bank by collecting payment before providing service.

Example:

- When a customer avails a facility(say takes a loan), the bank can charge a 'processing fee' that must be paid at the time of disbursement.

- If an 'annual maintenance fee' for a facility is charged at the start of the year (covering the facility tenure), this is also an advance fee.

Configuration of Arrears Fee:

Fee Rule Maintenance:

- Advance fee can be of type User Input or Rate/Amount selected in Fee Rule Maintenance screen.

  – User Input can only be specified in terms of amount value

  – Rate/Amount is based on the underlying SDE selected in SDE Type

  – For User Input or Rate/Amount,the value specified is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis.

   * For example,Fee Amount=2400,Accrual Frequency=Daily,liquidation frequency= Monthly, Days in month = 30, Day Basis = Actual/Actual

    *   Fee accrued per day is 2400/30=80.This process is repeated for every schedule(in this case every month). Refer to **Fee Rule Maintenance** section in **Enterprise Limits and Collateral Management Common User Guide**.

Fee & Accounting Class Maintenance:

- You can capture Liquidation Method as Advanced in the Fee & Accounting Class Maintenance screen for a fee rule code in Preferences data segment.

- At the time of facility creation in Facility Maintenance screen, this value gets defaulted as 'Arrears' in Liquidation Method field in facility Fee preference data segment. Refer to **Fee and Accounting Class Maintenance** section in **Enterprise Limits and Collateral Management Common User Guide**.

Liquidation of Advanced Fee:
Advance fees can be collected/liquidated both manually or automatically (configured in liquidation preference in Fee & Account Class Maintenance screen as Manual or Auto.).

- Manual Liquidation can only be opted for fee type 'User Input'.

  – For fee type as User Input and liquidation as Manual, Arrear Fee is collected manually from Facility Fee Payment Maintenance screen.

  – FLIQ event is triggered at facility once the record is saved in Facility Fee Payment Maintenance screen. You are not allowed to make advance payments. Refer to **Facility Fee Payment Maintenance**, under Maintenance section.

- Auto Liquidation can also be opted for both fee type as 'UserInput'or'Rate/Amount'.

  – For advance fee on facility, calculated fee amount will be liquidated on the facility start date and accrual will be done for the fee cycle considering the day basis configured for fee rule.

  – For advance fee types as User Input and liquidation as Auto, Arrear fee is collected automatically on the day of facility creation and then based on the frequency.

  – For advance fee types as Rate/Amount and liquidation as Auto, Arrear fee is collected automatically on the day of facility creation (and then based on frequency) based on the balances of underlying SDEs.

> ⓘ **Note**
>
> - Manual Liquidation for Advance fee is supported only for fee type 'User Input'Ifon facility start date, the SDE closing balance is 0 the fee is not collected.
>
> - Fees are collected from the date the balances are updated.
>
> - In this case, if the balances are updated in mid of the fee liquidation cycle the fees are adjusted as part of PRLQ (PRLQ_REC/PRLQ_PAY) event triggered on cycle last date.
>
> - Fee accrual starts from the date the balances are updated

Example of Advance Fee Liquidation and Accrual:

- Note: that this is a sample to show how an Advance fee calculation works. Actual calculation will differ based on other parameters.

- Advance Fee of type 'Rate' based on Utilization Amount.

Fee Details:

Fee Rule	Fee Type	SDE	Day Basis	Liquidation Preference	Liquidation Frequency	Accrual Frequency	Facility Start Date	Fee Rate	Utilization Amount	Period	1st Fee Liquidation Date(system calculated)
UTILFEE	Rate	UTIL_AMT	Actual/Actual	Advance	Monthly	Daily	5-Apr-24	10%	$10,000	30	5-May-24

Calculation Logic:

Step	Description	Formula/Calculation	Result
1	Per Day Fee Rate Calculation	10% ÷ 365	0.0274%
2	Per Day Fee Amount	$10,000 × (10% ÷ 365)	$2.74
3	Total Fee for 30 Days (Month of April)	Per Day Fee Amount * 30	$82.19
4	1st Fee Liquidation date	End of Fee Cycle	5-May-24

Accounting Entries:

FACR:

Table 2-126   FACR

Accounting Role	Amount Tags	Dr/Cr. indicator	Amount	Value date
UTILFEEINC	UTILFEE_ACCR	Cr	$2.74	5-May-24
UTILFEEREC	UTILFEE_ACCR	Dr	$2.74	5-May-24

FLIQ

Table 2-127   FLIQ

Accounting Role	Amount Tags	Dr/Cr. indicator	Amount	Value date
UTILFEEREC	UTILFEE_LIQD	Cr	$82.19	5-May-24
CUSTOMER	UTILFEE_LIQD	Dr	$82.19	5-May-24

2.4.3.2 Arrears Fee

This topic describes about the information of accrual and arrears facility fees processing.

An arrears fee is a one that is collected after the period or service it relates to has been provided or has ended. This allows fee calculation based on actual usage or service provided and more favorable to customers who prefer to pay after services are rendered.

Example:

- When a customer avails a facility (say takes a loan), the bank can charge a commitment fee for the unused portion of the approved facility, to compensate for keeping funds

available. The commitment fee is calculated daily but charged at the end of each quarter (in arrears).

- Another example can be an annual fee for a credit facility charged after the first year of usage, it is an arrears fee.

Configuration of Arrears Fee:

Fee Rule Maintenance:

- Arrears fee can be of type User Input or Rate/Amount selected in Fee Rule Maintenance screen.

    – User Input can only be specified in terms of amount value

    – Rate/Amount is based on the underlying SDE selected in SDE Type

    – For User Input or Rate/Amount,the value specified is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis.

        * For example,Fee Amount=2400,Accrual Frequency=Daily,liquidation frequency= Monthly, Days in month = 30, Day Basis = Actual/Actual

        * Fee accrued per day is 2400/30=80.This process is repeated for every schedule(in this case every month). Refer to **Fee Rule Maintenance** section in **Enterprise Limits and Collateral Management Common User Guide**.

Fee & Accounting Class Maintenance:

- You can capture Liquidation Method as Arrears in the Fee & Accounting Class Maintenance screen for a fee rule code in Preferences data segment.

- At the time of facility creation in Facility Maintenance screen, this value gets defaulted as 'Arrears' in Liquidation Method field in facility Fee preference data segment. Refer to **Fee and Accounting Class Maintenance** section in **Enterprise Limits and Collateral Management Common User Guide**.

Configuration of Arrears Fee:
Fee Rule Maintenance:

- Arrears fees can be collected/liquidated both manually or automatically (configured in liquidation preference in Fee & Account Class Maintenance screen as Manual or Auto.)

    – Manual Liquidation can be opted for both fee type as 'User Input' or 'Rate/Amount'.

    – FLIQ event is triggered at facility once the record is saved in Facility Fee Payment Maintenance screen. Refer to **Facility Fee Payment Maintenance**.

- Auto Liquidation can also be opted for both fee type as 'UserInput'or'Rate/Amount'.

    – For arrears fee on facility,accrual will be done for the fee cycle considering the day basis configured for fee rule and accrued fee amount will be liquidated on the liquidation date.

    – For arrears fee type as Rate,daily accrual will be calculated on basis amount considering day basis and consolidated accrual amount till end of fee cycle will be liquidated on the fee liquidation date.

    – For arrears fee type as User Input and amount-based fee, per day accrual will consider the day basis which will sum unto user input or amount specified and same amount will be liquidated on the liquidation date.

> ⓘ **Note**
> - Manual and Auto Liquidation for an Arrears Fee is supported for both Fee type as 'User Input' or 'Rate/Amount
> - Arrears Fees are collected from the date the SDE balances are updated.
> - If the SDE balances are updated in mid of the fee liquidation cycle the fees are adjusted event triggered on cycle last date.

Example of Arrears Fee Liquidation and Accrual:

- Note that this is a sample to show how an Arrears fee calculation works. Actual calculation will differ based on other parameters.
- Arrears Fee of type 'Rate' based on Utilization Amount

Fee Details:

Fee Rule	Fee Type	SDE	Day Basis	Liquidation Preference	Liquidation Frequency	Accural Frequency	Facility Start Date	Fee Rate	Utilization Amount	Period	1st Fee Liquidation Date(system calculated)
UTILFEE	Rate	UTIL_AMT	Actual/Actual	Arrears	Monthly	Daily	5-Apr-24	10%	$10,000	30	5-May-24

Calculation Logic:

Step	Description	Formula/Calculation	Result
1	Per Day Fee Rate Calculation	10% ÷ 365	0.0274%
2	Per Day Fee Amount	$10,000 × (10% ÷ 365)	$2.74
3	Total Fee for 30 Days (Month of April)	Per Day Fee Amount * 30	$82.19
4	1st Fee Liquidation date	End of Fee Cycle	5-May-24

Accounting Entries:

FACR:

Table 2-128   FACR

Accounting Role	Amount Tags	Dr/Cr. indicator	Amount	Value date
UTILFEEINC	UTILFEE_ACCR	Cr	$2.74	5-May-24
UTILFEEREC	UTILFEE_ACCR	Dr	$2.74	5-May-24

FLIQ

Table 2-129   FLIQ

Accounting Role	Amount Tags	Dr/Cr. indicator	Amount	Value date
UTILFEEREC	UTILFEE_LIQD	Cr	$82.19	5-May-24
CUSTOMER	UTILFEE_LIQD	Dr	$82.19	5-May-24

2.4.4 Fee liquidation considering holiday settings

This topic describes about the information on the fee liquidation.

Section Title

Fee liquidation considering CONFIG SERVICE Config Service setting – Holiday Treatment setting and facility level fee parameter setting for holiday processing is explained in the following examples.

Example 1

With facility level fee processing setting as **Ignore Holiday**, fee liquidation will be as below for different holiday treatment setting in Config Service CONFIG SERVICE. .

Fee Preference Holiday Processing	Ignore	-
CONFIG SERVICE - HOLIDAY TREATMENT	S	-
Fee start date	September 1, 2021	-
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	st September - 30th September	-
Fee Transaction date	2nd October	-
Value date	1st October	-
Accrual considered till	30th September	-

Fee Preference Holiday Processing	Ignore	-
Config Service HOLIDAY TREATMENT	N-1	-
Fee start date	September 1, 2021	-
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	1st September - 30th September	-
Fee Transaction date	30th September	-
Value date	1st October	-
Accrual considered till	30th September	-

Example 2

With facility level fee processing setting as Move forward/Move backward and move across month enabled, fee liquidation will be as below for different holiday treatment setting in Config Service CONFIG SERVICE with 1st October marked as holiday.

Fee Preference Holiday Processing	Move forward and Move across
Config Service - Holiday Treatment	S

Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	2nd October
Value date	2st October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move forward and Move across
Config Service setting- Holiday Treatment	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	2nd October
Value date	2st October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move backward and Move across
Config Service - Holiday treatment	S
Fee start date	September 1, 2021
Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September

Fee Preference Holiday Processing	Move backward and Move across
Config Service setting- holiday treatment	N-1
Fee start date	September 1, 2021
Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September

Example 3

With facility level fee processing setting as Move forward and move across month enabled fee liquidation will be as below for different holiday treatment setting in Config Service CONFIG SERVICE with 1st October marked as holiday first and subsequently 2nd October is also marked as holiday (in between the cycle, say 15th September)

Fee Preference Holiday Processing	Move forward and Move across
Config Service setting - Holiday Treatment	S
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	3rd October

| Value date | 2nd October |
| Accrual considered till | 1st October |

Fee Preference Holiday Processing	Move forward and Move across
Config Service setting holiday treatment	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	30th September
Value date	2nd October
Accrual considered till	1st October

2.4.5 Month End Liquidation

This topic describes about the detailed information on month end liquidation

On selecting **Month End Liquidation** check box, liquidation happens on every month end for the configured fee rules irrespective of the Liquidation frequency.

For example: If Fee start date is 5th April and Month end liquidation is checked,

Advance fees- First fee gets liquidated on fee start date and second and subsequent fee payments will be collected on month end - for eg: 30th April. For last installment advance fees will consider number of days till fee end date

Arrear fees- First fee gets liquidated on Month end and last installment will be liquidated on fee end date.

> ⓘ **Note**
>
> Month End is applicable only if liquidation frequency is monthly and above.

Month End Liquidation

Figure 2-86   Month End Liquidation

2.4.6 Fee Recalculation Based on Backdated Transaction

This topic describes about the detailed information on recalculation of fees based on backdated transaction.

User can configure the system to recalculate already liquidated facility fee whenever a backdated transaction is posted with transaction date as current date and value date as back date. This configuration can be enabled by setting the value of **FEE_CALC_FLAG** field in CONFIG SERVICE table as Y. If this flag value is set as N, then the system will not recalculate fee for the already liquidated fee cycles. However, the concerned value dated balance will be updated based on back dated transaction.

ⓘ **Note**

- FEE_ALC_FLAG setting in CONFIG SERVICE table is a one time activity. Bank's can choose to recalculate the already liquidated fees or to not considering backdated transactions based on their requirement.

- Refer **CONFIG SERVICE** topic in OBELCM TECHNICAL manual for information on configurations related to backdated transaction.

The backdated transactions considered for fee recalculation are:

- Amendment to facility including sub-system changes impacting the facility level amounts in Facility screen with maintenance value date as back date

- Utilization transaction with value date as back date

- Rate change (including signifying new rate and modifying existing records) in fee preferences at facility level with effective date as back value date

> ⓘ **Note**
>
> - For backdated transactions posted during the deferment period, fee which are deferred but yet to be liquidated will be recalculated and liquidated on the deferred date
>
> - For the period pertaining to current liquidation cycle, accrual will get recalculated from the last liquidation date
>
> - Facility level limit changes done with back value date by signifying maintenance value date may result in change in slab/tier. For these amendments, appropriate rate/amount will be considered based on the new slab/tier while recalculating the fees.

Calculation of balances

- Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances. Fee associated with such SDE will be recalculated

- As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions

Differential amount for already liquidated cycles

- Separate entries (for both accrual and liquidation) will be posted for differential fee calculated for already liquidated cycles

- Value date of such separate entries will be liquidation date of corresponding cycles with transaction date as current application date

- Differential fee accrual entries are posted for each liquidation cycle

- Separate entries for current cycle accrual based on back dated transactions will be posted based on accrual frequency

- Irrespective of liquidation mode, the adjustment entries will get force posted as part of facility fee liquidation batch

Accounting

- Separate accounting entries (Increase/decrease) will be posted for each liquidation cycle for each fee rule with value date as liquidation date and book date as current date

- All recalculation related fee entries will be force posted

- If accrual is daily, accrual entries will be matched with liquidation frequency for backdated transactions. For example, if the liquidation cycle is monthly and accrual is daily, differential accrual for already liquidated cycle will be consolidated and posted monthly.

- For completed cycles, approach for advance fee is same as that of arrear fee

Example: If facility is created on 1st January with two fees (one advance fee and one arrears fee with percentage), liquidation cycle is monthly, and accrual is daily as below:

Facility Start Date	1st January	-	-
Monthly fee dates	1st January	1st February	1st March
Advance fee amount liquidated	1000	1100	1050

Arrears fee amount liquidated	-	2200	2100
Accrual entries daily (for these liquidated fee)	-	-	-

On 10th March, accrued amounts till date will be:

Current Business date	10th March
Advance fee accrual amount	300
Arrears fee accrual amount	700

If back value dated transaction is done on 10th March with value date as 10th January, already liquidated fee will be recalculated and differential amounts (liquidation cycle wise) will be:

Value date of backdated transaction	10th January	-	-
Value date of differential fee liquidation transaction	1st January	1st February	1st March
Resulting differential fee amount - Advance	200	300	350
Resulting differential fee amount - Arrears	-	700	800

Differential fee accrual entries for liquidated cycles with value date will be:

Value date of different fee accrual - advance	31st January	28th February	-
Different fee accrual amount	200	300	-
Value date of different fee accrual - arrears	s	1st February	1st March
Different fee accrual amount	-	700	800

Differential accrual for current cycle

- For the period from 1st March till 9th March, arrear/Advance fee differential accrual will be posted daily for different value dates with transaction date as 10th March.

- For advance fee, posting of backdated transaction with value date in the current cycle will result in recalculation and posting of accrual entries.

2.4.7 Facility Expiry and Closure with Fee Handling

This topic describes about the facility expiry and closure.

Facility Expiry

Facility Expiry functionality is now enhanced to handle below transactions.

1. Balancing of contingent GL accounts due to de-utilizations on a facility post expiry, in case of revolving line.

2. Restoring of contingent balance prior to facility expiry considering the payments when facility is extended post expiry.

3. Two new events are introduced:

- EXPT (Reversal of Payment post expiry) – This event will balance the de-utilizations post expiry of facility. It will get triggered, if there is a payment on the facility post expiry and will be accompanied with DUTL.

  – This event will be applicable for only revolving facilities (not applicable for non-revolving and NRS lines as de-utilization does not reinstates the limit).

Table 2-130   Event - EXPT

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPT	CONASSETOFF	UTIL_DECR	Debit
EXPT	CONASSETGL	UTIL_DECR	Credit

- EXPR (Reversal of Expiry) – This event will restore the contingent balance prior to expiry of the facility duly considering the payments. It will get triggered, only if the facility is getting extended post expiry.

Table 2-131   Event -EXPR

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPR	CONASSETGL	UNUTL_AMT	Debit
EXPR	CONASSETOFF	UNUTL_AMT	Credit

4. **Example**:

Table 2-132   Facility Creation (revolving line)

Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-133   Utilization

Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-134   De-utilization

De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-135   Facility Expiry

Facility Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-136   De-utilization post Expiry -DUTL

De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
DUTL	CONASSETGL	UTIL_DECR	Debit	2000
DUTL	CONASSETOFF	UTIL_DECR	Credit	2000

Table 2-137   De-utilization post Expiry - EXPT

De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPT	CONASSETOFF	UTIL_DECR	Debit	2000
EXPT	CONASSETGL	UTIL_DECR	Credit	2000

Table 2-138   Facility Extension

Facility Extension				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPR	CONASSETGL	UTIL_DECR	Debit	7000
EXPR	CONASSETOFF	UTIL_DECR	Credit	7000

Facility Closure

1. Facility Closure will signify the logical closure of facility (terminating/permanently closing the line).

2. Facility Closure can happen both prior and post expiry of the facility.

3. Closure of facility can only be done when there is no outstanding (both direct and indirect utilizations and blocks) – system will validate.

4. Mainline facilities cannot be closed if sub-line facilities are still open – system will validate.

5. Auto CNR process for non-revolving facilities will continue as is - updating record status as CLOSED [C].

   a. It will not mark the logical closure of record (update limit status as 'Closed').

   b. Thus, logical closure should always be initiated by the user.

6. Existing operation of record closure and reopen will continue its behavior as is.

7. Facility once logically closed cannot be activated again.

8. For closing the facility, user should:

   a. Unlock the facility.

b. Under **Limit Review** section.

c. Select the Limit Status as **Closed**.

d. **Closure Reason** can be provided.

e. Save the facility record.

9. On closure of facility,

   a. Status Changed On field will be updated based on closure date.

   b. System will trigger the event **CLOS** with accounting entries, depending on whether the closure happens before or after the facility expiry.

   - Close before expiry – contingent accounting same as that of expiry.

   - Close after expiry - no need for posting any contingent entries since EXPY event balances the contingent GLs.

> ⓘ **Note**
>
> CLOS event is to be maintained in Fee Class Maintenance with below accounting entries.

Table 2-139   Event -CLOS

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
CLOS	CONASSETOFF	UNUTL_AMT	Debit
CLOS	CONASSETGL	UNUTL_AMT	Credit

10. **Scenario 1** – Closure before Expiry (revolving Line).

Table 2-140   Closure before Expiry- Facility Creation (revolving line)

Closure before Expiry				
Facility Creation (revolving line)				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-141   Closure before Expiry- Utilization

Closure before Expiry				
Utilization				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETOFF	UTIL_INCR	Credit	4000

Table 2-142   Closure before Expiry- De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	4000
DUTL	CONASSETOFF	UTIL_DECR	Credit	4000

Table 2-143   Closure before Expiry

Closure before Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
CLOS	CONASSETOFF	UNUTL_AMT	Debit	10000
CLOS	CONASSETGL	UNUTL_AMT	Credit	10000

11. **Scenario 2** – Closure before Expiry (non-revolving Line).

Table 2-144   Closure before Expiry (non-revolving Line) - Facility Creation (non-revolving line)

Closure before Expiry				
Facility Creation (non-revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-145   Closure before Expiry (non-revolving Line) - Utilization

Closure before Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-146   Closure before Expiry (non-revolving Line) - De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
De-utilizatin of 4000				
No De-utilization				

Table 2-147   Closure before Expiry

Closure before Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
CLOS	CONASSETOFF	UNUTL_AMT	Debit	6000
CLOS	CONASSETOFF	UNUTL_AMT	Credit	6000

12. **Scenario 3** – Closure after Expiry.

Table 2-148   Closure after Expiry - Facility Creation (revolving line)

Closure after Expiry				
Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-149   Closure after Expiry - Utilization

Closure after Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-150   Closure after Expiry - De-utilization

Closure after Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-151   Closure after Expiry - Facility Expiry

Closure after Expiry				
Facility Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-152   Closure after Expiry - De-utilization post Expiry- DUTL

Closure after Expiry				
De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
DUTL	CONASSETGL	UTIL_DECR	Debit	3000
DUTL	CONASSETOFF	UTIL_DECR	Credit	3000

Table 2-153   Closure after Expiry - De-utilization post Expiry- EXPT

Closure after Expiry				
De-utilization post Expiry-EXPT				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPT	CONASSETOFF	UTIL_DECR	Debit	3000
EXPT	CONASSETGL	UTIL_DECR	Credit	3000

Table 2-154   Closure after Expiry

Closure after Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
NO CLOS EVENT				

Fee Handling:

1. Fees can now continue to be collected post expiry of the facility till logical closure.

2. Fee end date will not be defaulted with facility expiry date.

3. User can provide the fee end date less or greater than facility expiry date and can choose to not provide it (keep blank).

   - Fee end date < facility expiry date: Fee will be collected (accrual and liquidation) only till the given date.

   - Fee end date > facility expiry date: Fee will continue to be collected (accrual and liquidation) post facility expiry up to the given date.

   - Fee end date is blank: Fee will continue to be collected (accrual and liquidation) till logical closure of facility.

4. User can modify the fee end date till logical closure of facility, provided fee end date has not crossed.

5. Defer liquidation of fee can be signified even post expiry till logical closure of facility and will continue based on current functionality.

6. On logical closure of facility, system will liquidate all the fees till the date of closure - Accrual (FACR) and liquidation entries (FLIQ and PRLQ) will be passed till facility is logically closed.

7. These above points are applicable to all facilities – Current dated/Back dated/Future dated.

2.4.8 Processing of ECA and Partial/Full Fee Liquidation

This topic describes about the detailed information on ECA processing and fee liquidation.

- ECA request for fee liquidation is not created from ELCM where GL is chosen as settlement account

- ECA requests is triggered for both advance and arrears fee on the fee liquidation date.

- For fees where liquidation start month and date are opted, ECA request is triggered as below:

  – Arrears Fees – On selected month and date with amount due till that day

  – Advance fees – ECA request on facility start date with amount from facility start date till selected month and date

- ECA request is triggered for fee liquidation events (FLIQ and PRLQ - PRLQ_REC) and not for events like FACR

- No ECA requests are triggered for fees associated with facilities in closed, or inactive status. For expired facilities, ECA requests will be triggered till fee end date.

- No ECA requests are triggered for the fees that are waived

- You can verify fee amount for each liquidation cycle, recovered and due from 'Facility Fee Summary' screen

- You can Approve/Retry the rejected ECA request from 'ECA Queue' screen

- When you choose to approve, fee gets liquidated and force posted irrespective of available balance in DDA account (in Facility Fee Retry)

- The different ECA request are provided below:

  – P – Processed

  – E - Error

  – T – Timed Out

  – A – Approved

  – U - Unprocessed

ECA Request for Auto Liquidation

1. As part of ELCM batch process, amount due for liquidation for a fee is sent to the DDA system for approval based on (ECA_CHECK_REQD) parameter maintained in CONFIG SERVICE and verify funds flag at account and contract level. Only after receiving an approval from the DDA system, the system proceeds with liquidation of the fee component.

2. ELCM sends a consolidate request to the ECA - one for each facility contract. As the settlement account is configured for each fee component in ELCM, multiple settlement accounts for a facility is possible. ELCM for a due date groups the total amount due from each account and generate one ECA request for a facility and due date.

   a. Full Liquidation

      - Fees are liquidated if only balance is fully available

      - Example

        – Fee 1 = 100, Fee 2 = 300

        – ECA Request for = 400

– Amount in CASA = 300

– ECA response will be Rejected and no liquidation takes place

– Fee 1 and 2 will be updated as due

b. Partial Liquidation

- Fees are liquidated to the extent of available

- Example

– Fee 1 = 100, Fee 2 = 300

– ECA Request for = 400

– Amount in CASA = 300

– ECA response is Approved and partial liquidation takes (Fee 1 liquidated to 100 and Fee 2 liquidated to 200)

– Fee 2 is updated as due with amount 100.

3. The due amount when sent as part of ECA request will be in account/facility currency

4. As part of the ECA request, ELCM module sends the following additional preferences configured at a class/facility product level

- Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'N', then ECA system sends a fail approval in case the total amount requested is not available in the account.

- Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'Y', then ECA system sends a pass approval in case the total amount requested is not available in the account. Block to the extent of available amount is put and whatever fees can be recovered (in the order sent) is recovered

5. In case of multiple fees that are due from the customer as part of Auto Liquidation, ELCM places a ECA request based on internal order of fee maintenance in ELCM.

- Also applicable in case of multiple facilities using the same CASA and fees falling on same liquidation date – internal sequence of facility the same used for batch process is utilized for ECA request generation.

6. First process in ELCM batch would compute the amount due for a fee as part of Auto liquidation and place the request into ECA table with the current status as 'Unprocessed'. A Java program would constantly poll the table for any unprocessed records and transform the records into an ECA request XML and place the same into a IN queue of the external system configured.

7. Upon receipt of any response from the DDA system in the OUT queue of ELCM module, the response would be parsed by the JAVA program and update the status response status (Approved/Rejected) in GETB_ECA_REQ_MASTER and GETB_ECA_REQ_DETAIL table.

- Single block reference is sent by UBS for all fee rules in the facility

8. When ECA block is successfully (APPROVED) created on the accounts (Partial / Full), liquidation happens in ELCM module and accounting is done.

9. When ECA block is unsuccessfully (REJECTED) created on the accounts (Partial / Full), other activities continue and the exception is logged - Fee not liquidated

10. ECA request for auto liquidation will not be created from ELCM where GL is chosen as settlement account. For example, for a contract having fee component and GL is chosen as a settlement account then no ECA request will be created by ELCM. However, if GL is chosen only for one of the fee component and for another a valid customer account is

chosen as settlement account, then ECA request will be created only for that fee component.

11. When Auto Liquidation process is run for more than one day as part of EOD processing (due to holiday settings), then Auto liquidation for the fees that are due for a day can be processed only after Auto liquidation is processed successfully for the preceding day

    • On account of holiday processing, fees pertaining to multiple liquidation cycles getting triggered together, order of processing will be based on the order in which request sent – oldest first and latest last. Request for each liquidation date will have separate block reference.

12. In a situation where ECA block is successful, but subsequent processing in ELCM fails auto retry mechanism will be available

13. ECA check during auto liquidation is a batch process

    • This is applicable for advance fees as well as the fees with auto liquidations are liquidated post successful completion of GEBUTILS batch

14. PRLQ Event for Advance fee works as is and ECA requests are generated on the day they (PRLQ_REC) is triggered and work with the explained behaviour of blocking/recovery

    • Partial Liquidation Allowed option affects the fees that needs to be collected from customer as part of PRLQ (PRLQ_REC) – fees are collected from customer based on the flag

    • If a PRLQ fee is unable to be collected (ECA REJECT or ECA APPROVE for partial), it will be marked as overdue

    • The uncollected PRLQ fee is tracked separately and retried for recovery

    • Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared

    • If an advanced fee is not collected on facility start date and the due amount increases (due to utilization), then ECA request will include the full due amount on cycle end date as part of PRLQ.

15. Due fees (ECA response as REJECTED) is logged separately as OVERDUE and retried for recovery based on the defined frequency specified

    • Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared

16. System allows user to Reject/Retry the Rejected ECA request from ECA Queue screen

17. System passes the accounting entries to external system only for the authorized contract with handoff status as Y after unblocking of the amount

18. Below scenarios depict the behaviour of fees with auto liquidation and ECA check.

Table 2-155   Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	Yes*	Sum of all fees = 750	100	Collected

Table 2-155   (Cont.) Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
	Fee2	200	500	Yes	Yes*	Sum of all fees = 750	200	Collected
	Fee3	150	500	Yes	Yes*	Sum of all fees = 750	150	Collected
	Fee4	250	500	Yes	Yes*	Sum of all fees = 750	50	Partially Collected
	Fee5	50	500	Yes	Yes*	Sum of all fees = 750	0	Not Collected as CASA balance exhausted

Table 2-156   Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	No*	Sum of all fees = 750	0	Not Collected
	Fee2	200	500	Yes	No*	Sum of all fees = 750	0	Not Collected
	Fee3	150	500	Yes	No*	Sum of all fees = 750	150	Not Collected
	Fee4	250	500	Yes	No*	Sum of all fees = 750	50	Not Collected
	Fee5	50	500	Yes	No*	Sum of all fees = 750	0	Not Collected

19. When a fee is auto liquidated, verify funds (ECA check) is performed. It would depend upon maintenance for verify funds (ECA check) present at Config Service CONFIG SERVICE, facility and account levels. Following scenarios are handled here:

   a. Scenario 1: Verify funds (ECA check) is required and verify funds response is approved.

      • For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

      • For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

   b. Scenario 2: Verify funds (ECA check) is required and verify funds response is rejected

- For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

- For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

c. Scenario 3: Verify funds (ECA check) is not required

- Normal fees liquidation

- Fee Liquidation as part of PRLQ

d. Scenario 4: Verify funds (ECA check) is required, contract is entered in unauthorized mode

- For Partial Liquidation

- For Full Liquidation

ECA Request for Manual Liquidation

1. Manual Liquidation is applicable for both Advance and Arrears fees through Manual Fee Payment screen

2. Partial Liquidation Allowed option does not have any effect on fees with manual liquidation – this flag is not applicable for fees with manual liquidation

   - User can chose to enter the fee the fee that needs to be liquidated and can opt for partial if sufficient balance is not available

3. After capturing the necessary details in Manual Fee Payment screen and click **Save**, ELCM will place an ECA request for the amount requested for the payment

4. System displays the success or failure message based on response received from DDA system

5. When the ECA request is approved by the DDA system, the saved record in Manual Fee Payment needs to be manually authorized.

   - ELCM will process the payment request and update the tables and post liquidation entries as part of back ground process and payment status will be in unauthorized state.

   - Authorization of payment is possible only after the liquidation process is completed and entries are posted

6. When the ECA request is rejected by the DDA system, the saved record in Manual Fee Payment needs to be manually deleted

   - When manual payment is deleted for unauthorized contract, an undo ECA should be sent to the DDA system. – Block if processed should be unblocked

   - If there are multiple fees to be manually liquidated and if for one the ECA request is rejected, user needs to manually delete the payment instruction for that fee component and proceed with the approved ones.

   - Even in the case of rejection on account of insufficient CASA balance, UBS/DDA system will indicate the amount that can be blocked in CASA

   - User can then take a call how the amount needs to be apportioned across fee components.

7. Similarly, ELCM generates reversal entries upon reversal of record (payment reversal) in Manual Fee Payment .

   - Block if processed should be unblocked.

- In case where actual accounting to DDA system is not generated post ECA approval, ELCM generates both actual entries for liquidation with block number and its reversal.

Table 2-157   ECA Approval

Actions	System Response
After getting ECA response as 'Approved', if you try to delete the payment	The system should undo ECA with the approved block number

8. System allows you to 'Reject/Retry' the Rejected ECA request from 'ECA Queue' screen

9. System passes the accounting entries to external system only for the authorized contract with handoff status as 'Y' after unblocking of the amount

10. Below are the sample scenarios which depicts the functionality further.

Table 2-158   Scenario 1: Behaviour of fees with manual liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	200	User chooses to fully collect
Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	50	User chooses to partially collect

Table 2-158   (Cont.) Scenario 1: Behaviour of fees with manual liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee4	50	500	Yes	NA	Sum of all fees = 750	User chooses to partially collect	0	User chooses not to collect. New ECA request as per new appropriation rebuilt

Table 2-159   Scenario 2: Behaviour of fees with manual liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to partially
Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to partially collect

Table 2-159   (Cont.) Scenario 2: Behaviour of fees with manual liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee4	50	500	Yes	NA	Sum of all fees = 750	User chooses to partially collect	50	User chooses to partially collect. New ECA request as per new appropriation rebuilt

11. When a fee is manually liquidated through Manual Fee Payment screen, verify funds (ECA check) is performed. It would depend upon maintenance for verify funds (ECA check) present at CONFIG SERVICE, facility and account levels. Following scenarios are handled here:

   a. Scenario 1: Verify funds (ECA check) is required and verify funds response is approved

   • Sub Scenario a.1: Contract is authorized – fee liquidated

      – User chooses to fully liquidate

      – User chooses to partially liquidate

   b. Scenario 2: Contract is reversed – Reverse option in Manual Fee Payment

   c. Scenario 3: Verify funds (ECA check) is required and verify funds response is rejected

   • Sub Scenario c.1: CASA balance not available

   • Sub Scenario c.2: User chooses to liquidate fees partially

   • Sub Scenario c.3: User chooses to liquidate only selective fees

   d. Scenario 4: Verify funds (ECA check) is not required

   e. Scenario 5: Verify funds (ECA check) is required, contract is entered in unauthorized mode.

2.4.9 Adhoc Fee Maintenance

This topic describes about the detailed information on Adhoc fee processing.

• For a bank, there are various adhoc expenses incurred on a facility such as inspection, legal, amendment, renewal, registration, consultation and others during a facility's lifecycle. Banks can collect the various adhoc expenses associated with a facility through adhoc fees functionality from the customer on an ad-hoc (as and when required) manner.

• You can capture **Liquidation Method** as Adhoc in **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

• You have below two options to liquidate an Adhoc fee, depending upon the related business case.

- OPTION 1 – Adhoc fee where bank has to communicate in advance to customer.

- OPTION 2 - Adhoc fee where bank wants to collect as and when required – no upfront communication to customer required.

- The two options can be summarized as below.

Figure 2-87   Processing Flow Chart

- OPTION 1 - Via Facility – In a scenario where you have to communicate in advance to customer on applicable adhoc fees,

  - You can link the adhoc fee rule to same fee class which is going to be attached to facility.

  - Adhoc fee rules gets defaulted along with the fee class at time of facility creation in **Facility Maintenance** screen.

  - **Liquidation Method** value gets defaulted as **Adhoc** in **Liquidate Method** field in facility **Fee Preference** screen.

  - Fee start date and Fee end date – Not enterable for an adhoc fee and is defaulted based on facility start and end dates – for adhoc fee rules, fee start date will always be current dated.

  - You can configure the **Account No** and **Branch** to signify the account number which needs to be debited for adhoc fee.

  - Two additional columns (fields) are introduced in **Fee Rule Preferences** section as below.

* Adhoc Fee Rate – You can enter the required **Rate** as opted in **Fee Rule Maintennace** screen.

* Adhoc Fee Amount – You can enter the required **Amount** as opted in **Fee Rule Maintennace** screen.

* Since adhoc fees is collected as per the business requirement, the values entered for rate or amount here will only serve as reference values during actual liquidation.

* During actual adhoc fee liquidation, system will show the references value and based on business requirement, you can chose to either continue with the same or overwrite and enter a new fee value.

* You are allowed to avail below options during actual adhoc fee liquidation.

* Collect the suggested (referenced) adhoc fee based on rate/amount.

* Increase/decrease the adhoc fee value (from referenced value).

* Collect flat amount instead of configured (referenced) rate and vice versa.

* For Adhoc Fees, system does not allows to enter the effective dates and specify the corresponding amount/rate details in **Effective Dates** and **Fee Rate Details** sections respectively.

* You can continue to define **Effective Dates** and **Fee Rate Details** sections respectively for normal fee rules.

* You can then save the facility record.

* Adhoc fees configured as part of facility does not gets liquidated by the system automatically and is available for liquidation/collection whenever required via a new screen – Adhoc fee Maintenance screen.

* OPTION 2 – Direct - In a scenario where where bank wants to collect an adhoc fee as and when required but with no upfront communication to customer and thus does not requires the adhoc fee to be linked at facility level.

  – This can also be necessitated because a new adhoc fee needs to be collected against a facility.

  – In this case, adhoc fees could be merged into a separate class called as adhoc fee class and you would not link that fee class to the facility.

  – Post creating the fee class, you can navigate directly to Adhoc fee maintenance screen to perform adhoc fee liquidation.
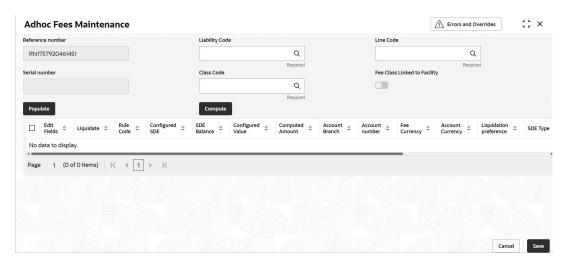
> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under limits, select **Maintenances**. Under Maintenances, select **Adhoc Fees** . Under Adhoc Fees, select **Adhoc Fee Maintenance**.

   The **Adhoc Fee Maintenance** screen is displayed.

Figure 2-88   Adhoc Fee Maintenance

- Each adhoc fee maintenance record is identified with a system generated UNIQUE REFERENCE NUMBER.

- Select the liability and Facility id (line code) for the selected liability.

- Based on the facility selected, system defaults the associated fee class and a non-modifiable flag **Fee Class linked to Facility** will get selected – OPTION 1

- You can modify the defaulted fees class and select the fee class that not linked to facility – OPTION 2

  – In above case, the flag **Fee Class linked to Facility** will not get selected.

- You can then click on the populate button to fetch and default the details of linked adhoc fees rules to the opted fee class.

- You can then select on or more of the adhoc fee rules for liquidation – liquidate flag as Yes or No.

> ⓘ **Note**
>
> It is not mandatory to enter the values for an adhoc fee which is not opted for liquidation – Liquidate flag is No.

- SDE balance column will get defaulted which will indicate the underlying SDE balance at linked facility.

- For OPTION 1 (via Facility) - System will also default the below attributes.

  – Configured values (reference value) at facility level.

    * If rate is configured then system will display both the rate and the calculated amount based on the current value (at the point of defaulting) of underlying SDE.

    * If amount is configured then system will display the configured amount at facility.

  – Account Branch and account number configured at facility level – you can update the same.

- For OPTION 2 (Direct) – The above attributes Configured values, Branch and Account Number will not get defaulted.

- System will also default the Liquidation Preference from fee class maintenance – Manual or Auto for each fee rule which you can modify.

- SDE Type – New dropdown after Liquidation Preference is made available with options as Rate or Amount – It is defaulted based on the rule configuration (rate/amount).

  – You need to select the appropriate option based on what is to be finally liquidated (RATE or AMOUNT).

  – You can even change the SDE type from amount to rate and vice versa.

- You can enter the appropriate value required for liquidation under 'Final Configured Value' based on the selected SDE Type Column

  – For OPTION 1 - The values in this column is defaulted from 'Configured Values' (reference value) sections and user can modify accordingly.

  – If SDE Type is selected as RATE then value entered here is considered as rate.

  – If SDE Type is selected as AMOUNT then value entered here is considered as amount.

- A **Compute** button is made available which on clicking will populate the Final Computed Amount for all adhoc fee rules as per below

  – For Rate - based on underlying SDE and Rate provided in Final Configured Value.

  – For Amount – Same value as Final Configured Value.

> ⓘ **Note**
>
> – On changing fee rule from amount to rate, system considers the SDE configured at Fee Rule Maintenance for calculating the amount.
>
> – Actual SDE balances during liquidation is considered for computation of Adhoc fee configured as rate and having liquidation preference as auto.
>
> – System alerts (override) on save of the record, if a fee rule is of type amount but a rate is opted for liquidation.
>
> – Similarly, system alerts (override) on save of the record, if a fee rule is of type rate but an amount is opted for liquidation.

- You are allowed to select the Liquidation date against each opted fee rule – can be current dated/future dated (defaulted with current date) but cannot be backdated.

  – Current dated liquidations can have Liquidation preference either as Manual or Auto.

  – Future dated liquidations can have Liquidation preference only as Auto.

- You are also allowed to select the amortization duration (amortization end date) against each selected fee rule - Only 'Daily' and 'One-time' amortization frequencies are supported for an adhoc fee.

  – This parameter defaults the facility expiry date if the same is provided at the linked facility level.

  – If required, you can overwrite the defaulted date and enter a new one subject to below validations.

  – Amortization end date cannot be greater than the facility expiry date.

- – For accrual frequency opted as 'One-Time', amortization end date should be same as fee liquidation date – System will validate.

- – For accrual frequency opted as 'Daily', amortization end date should be greater than fee liquidation date – System will validate.

- – System will consider the entered amortization end date for calculating the daily accruals/amortization amount.

- Once the record is saved and authorized, the adhoc fee maintenance record will retain only those fee rules which have been opted for liquidation – liquidate option selected as 'Yes'.

ⓘ **Note**

The adhoc fee record should be authorized in the same branch where it has been created.

- Adhoc fee liquidation is carried out based on below conditions.

- – If liquidation preference is manual and liquidation date is current dated, fee amount is liquidated immediately.

- – If liquidation preference is auto and liquidation date is current dated, fee amount is liquidated as part of EOD same date.

- – If liquidation preference is auto and liquidation date is future dated, fee amount is liquidated as part of EOD on future date.

- Accounting entries for the adhoc fee is posted at the linked facility for both fee liquidation (FLIQ) and fee accrual/amortization (FACR) and can be viewed in FACILITY > EVENTS button.

- You can view the adhoc fees collected against the facility using the screen **Adhoc Fee Summary**.

> ⓘ **Note**
>
> – Pending facility events if any such as INIT, UTILs and DE-UTILs will also be triggered as part of Manual Fee liquidation event (FLIQ) if they are yet to triggered for the facility.
>
> – If no Manual fee is configured then all events such as INIT, UTILs and DE-UTILs is triggered as part of Auto fee liquidation during end of the day processing – EOD BATCH.
>
> – Adhoc fee gets liquidated based on the facility currency.
>
> – You can collect the same adhoc fee any number of times from adhoc fee maintenance screen – including multiple times on the same date.
>
> – Each time an adhoc fee (same or different) is to be liquidated against a facility, you are required to create a new adhoc fee maintenance record - separate records for successive liquidations.
>
> – Separate FLIQ and FACR events with accounting entries gets posted if same adhoc fee is liquidated multiple times against a facility.
>
> – You can modify below fields in an existing adhoc fee maintenance record having yet to be liquidated adhoc fees – current dated (auto liquidation) or future dated.
>
>   * Liquidate flag
>
>   * Branch
>
>   * Account No
>
>   * SDE Type
>
>   * Final Configured Value
>
>   * Liquidation Date
>
>   * Amortization End Date
>
> – You cannot modify any attribute of adhoc fees which are already liquidated except 'Amortization End Date'.
>
> – For adhoc fees, which are yet to be liquidated (current and future dated), system validates and throws error message if you try to liquidate the same fees again
>
> – For adhoc fees, which are already liquidated, system warns and throws an OVERRIDE if you try to liquidate the same fees again on the same date irrespective of the amount.
>
> – To cancel an yet to be liquidated adhoc fee (current and future dated), you should visit the existing adhoc fee maintenance record and select the liquidate option as 'No' and save the record again.

• Examples

Table 2-160   Examples

Original Record Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-161   Example

Liquid ate	Adhoc fee	Bran ch	Account Number	Accou nt Numb er	Final Configur ed Value	Final Comput ed Amount	Liquidati on Date	Amortizati on End Date
Yes	Inspectio n Fee	505	ACCNT0 01	Manual	1000	1000	17-01-202 2	17-01-2023
Yes	Legal fee	505	ACCNT0 01	Auto	5%	500	17-01-202 2	17-01-2023
Yes	Admin Fee	505	ACCNT0 01	Auto	300	300	19-01-202 2	19-01-2023
Yes	Renewal fee	505	ACCNT0 01	Auto	7%	700	19-01-202 2	19-01-2023

– Scenario 1 – Same adhoc fees are to be collected again on the facility – same day.

Table 2-162   New Record

Modification 1 – UNLOCK Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC002
Facility	FAC001

Table 2-163   New Record

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	600	600	17-01-2 022	17-01-20 23	New Recor d with same fees – Overri de
Yes	Legal fee	505	ACCN T001	Auto	3%	300	17-01-2 022	17-01-20 23	New Recor d with same fees – Overri de

– Scenario 2 – Modification on existing record – Adhoc Fees yet to be liquidated - same day.

Table 2-164   Modification 1 – UNLOCK

Modification 1 – UNLOCK Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC001

Table 2-164   (Cont.) Modification 1 – UNLOCK

Modification 1 – UNLOCK Current Date : 17-01-2022	
Facility	FAC001

Table 2-165   Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	1000	1000	17-01-2 022	17-01-20 23	No Modifi cation allowe d as alread y liquida ted (excep t Amorti zation End Date).
Yes	Legal fee	505	ACCN T001	Auto	6%	600	18-01-2 022	18-01-20 23	Highli ghted cells have modifi ed values .
Yes	Admin Fee	506	ACCN T002	Manua l	500	500	17-01-2 022	17-01-20 23	Liquid ation Pref chang ed to Manu al – Liquid ation happe ns on save. Liquid ation date chang ed to curren t date.

Table 2-165   (Cont.) Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branch	Account Number	Liquidation Pref	Final Configured Value	Final Computed Amount	Liquidation Date	Amortization End Date	Remarks
No	Renewal fee	505	ACCNT001	Auto	7%	700	19-01-2022	19-01-2023	Fee will not be liquidated on 19-01-2022.

– Scenario 3 – Modification on existing record – Adhoc Fees yet to be liquidated – next day.

Table 2-166   Modification 2 – UNLOCK

Modification 2 – UNLOCK Current Date : 18-01-2022	
UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-167   Modification 2 – UNLOCK

Liqui date	Adhoc fee	Branch	Account Number	Liquidation Pref	Final Configured Value	Final Computed Amount	Liquidation Date	Amortization End Date	Remarks
Yes	Inspection Fee	505	ACCNT001	Manual	1000	1000	17-01-2022	17-01-2023	No Modification allowed as already liquidated (except Amortization End Date).

Table 2-167   (Cont.) Modification 2 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Legal fee	505	ACCN T001	Auto	7%	700	18-01-2 022	18-01-20 23	Modifi cation allowe d as not yet liquida ted – Will be liquida ted in 18-01-2022 EOD.
Yes	Admin Fee	506	ACCN T002	Manua l	500	500	17-01-2 022	17-01-20 23	No Modifi cation allowe d as alread y liquida ted.
Yes	Renew al fee	505	ACCN T001	Auto	7%	700	19-01-2 022	19-01-20 23	Fee will be liquida ted on 19-01-2022.

- [View Adhoc Fees](#)
  This topic describes the systematic instructions to view the Adhoc Fees.

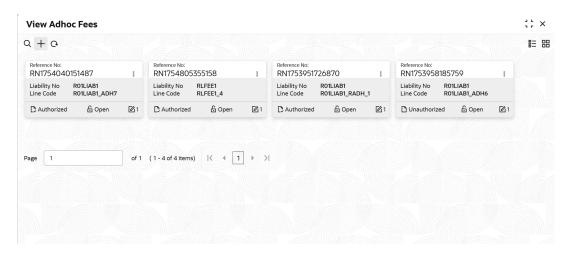## 2.4.9.1 View Adhoc Fees

This topic describes the systematic instructions to view the Adhoc Fees.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**. Under Limits, select **Maintenances**.

2. Under Maintenances, select **Adhoc Fees**. Under Adhoc Fees, select **View Adhoc Fees**.

   The **View Adhoc Fees** screen displays.

Figure 2-89   View Adhoc Fee

For more information on fields, refer to the field description table.

Table 2-168   View Adhoc Fees

Fields	Description
Reference Number	Displays the reference number.
Liability Number	Displays the liability number.
Liability Code	Displays the liability code.
Authorization Status	Displays the authorization status of the record.The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Displays the status of the record.The available options are: • **Open** • **Closed**
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the 🔍 icon.

   The **View Adhoc - Search** screen displays.

Figure 2-90   Search - View Adhoc

4. Specify the search filter to fetch the required details and click **Search**.

2.4.10 Facility Fee Retry

This topic describes about the procedure to retry auto liquidation of facility fees.

The **Facility Fee Retry** screen lists down the facility fees which are configured as auto liquidation and are rejected during ECA request or failed due to other reason, irrespective of ECA configuration.

The user can use this functionality Facilities Fee Retry to Approve / Retry the Rejected ECA request.
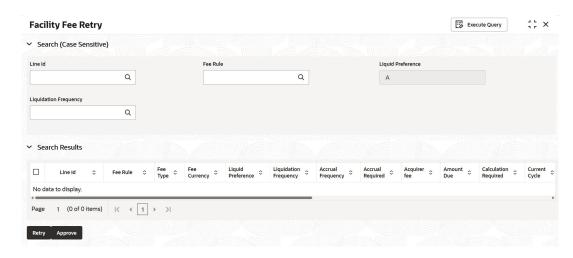
The fees rejected due to unavailability of funds can be re-triggered for liquidation once the balance is available in CASA of the customer and/or the fee that failed due to other reason can be retried for liquidation, by selecting the retry option.

The failed / rejected fees can be liquidated and force posted irrespective of available balance in CASA, by selecting the Approve option.

To filter the available details / attributes of fee in this screen, you can select the following filter criteria:

- **Line Id**
- **Fee Rule**
- **Liquidation Frequency**

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Facility Fee Retry**.

The **Facility Fee Retry** screen is displayed.

Figure 2-91   Facility Fee Retry

For more information on fields, refer to the field description table.

Table 2-169   Facility Fee Retry - Field Description

Fields	Description
Line Id	Click the 🔍 icon and select the line ID to view the rejected / failed fees.
Fee Rule	Click the 🔍 icon and select the fee rule associated with a facility to view the rejected / failed fees.
Liquidation Preference	Click the 🔍 icon and select the liquidation preference based on fee rule to view the rejected / failed fees.
Liquidation Frequency	Click the 🔍 icon and select the liquidation frequency based on fee rule to view the rejected / failed fees.

ⓘ **Note**

- Multiple fees associated with the facility that has been rejected as part of ECA request can be selected at once and ECA request can be triggered.

- As the screen displays all the fees for all the rules associated with the facility Id, retrying any one of the rule id will retrigger all the rejected fees with the facility.

- You cannot change the liquidation preference opted as Full / Partial at facility level from this screen.

- For the successful ECA request for which response is APPROVED, the fees are cleared off from the **Facility Fee Retry** screen. Whereas, the rejected ECA request (response as REJECTED) and / or the fees that gets failed again are continuously displayed in the **Facility Fee Retry** screen.

- FLIQ will get triggered for these fees as part of APPROVE / RETRY process along with the related accounting entries.

2.4.11 Facility Fee Summary

This topic describes about the procedure to view facility fee summary.
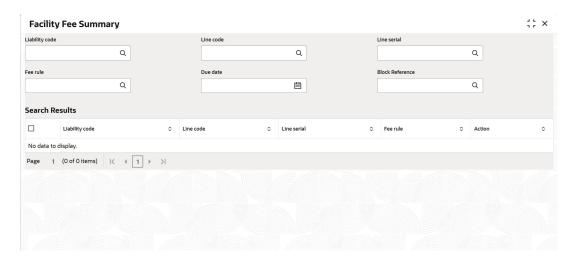
Using the Facility Fee Summary screen , you can verify what is the fee amount for each liquidation cycle, what is recovered and what is due.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, Select **Transactions**.

2. Under Transactions, select **Facility Fee Summary**.

   The **Facility Fee Summary** screen displays.

Figure 2-92   Facility Fee Summary

For more information on fields, refer to field description table below.

Table 2-170   Facility Fee Summary

Fields	Description
Liability Code	Click the $\mathcal{Q}$ icon and select the liability code from the list.
Line Code	Click the $\mathcal{Q}$ icon and select the line code from the list.
Line Serial	Click the $\mathcal{Q}$ icon and select the line serial from the list.
Fee Rule	Click the $\mathcal{Q}$ icon and select the fee rule from the list.
Due date	Select the due date.
Block Reference	Click the $\mathcal{Q}$ icon and select the block reference from the list.

2.4.12 Breach Tracking at Main Line and Child Facility Level

This topic describes about the detailed information on breach tracking at main line and child facility level.

- In case a utilization transaction breaches the exception transaction, then the transaction goes for dual authorization. Likewise, because of the utilization transaction, if the total utilization breaches the exception breach percentage configured at facility level, then also the exception transaction goes for dual authorization.

- The dual authorization transaction is routed to appropriate role based on the queue maintenance.

- Dual authorization transaction is routed to appropriate queue considering the utilization transaction amount considering slabs configured for branch and category through 'Exception Queue Slab Maintenance' screen.

- Utilization transaction done at a facility level looks into exception transaction amount and exception breach percentage configured at that particular facility level for sending to dual authorization. For a child line having a main line attached, since the utilization transaction at child line level also updates the main line, utilization transaction goes for dual authorization if the transaction amount breaches the configurations at respective child and main line.

- Currency and amount of utilization transaction at line level is to be considered to decide the appropriate queue to which dual authorization transaction is to be sent for approval.

- Based on facility level configurations for exception transaction amount/percentage, if utilization transaction breaches the configured amount/percentage at both child and main line level, then multiple dual authorization transactions are triggered based on configuration.

- Both dual authorization transactions pertaining to child and main lines have to be authorized.

- For a facility where in facility transfer out has taken place because of which the available amount would have come down, utilization transaction will be sent to dual authorization if the overall utilization breaches the exception breach percentage configured considering this available balance after facility transfer.

- If multiple users are available in a particular role and if one of the users approves the transaction, transactions gets approved. Likewise, if one of the users rejects the transaction, same gets rejected.

- Both child and main line level dual authorization transactions are to be approved by the configured users for approval of the utilization transaction. If either of the child or main line dual authorization transaction is rejected, then the utilization transaction gets rejected.

- If the utilization currency is different from facility currency, then the utilization amount is converted to facility amount currency and validated with exception transaction amount and if the same is breaching, appropriate queue/slab applicable for the amount/currency is picked for routing the transaction.

- When different branches are involved in utilization transactions, that is main line in one branch and child line in a different branch, then appropriate branch/category combination configuration is considered.

Examples

When a single line configured with both breach transaction amount and breach exception percentage.

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage – single transaction will go for dual authorization

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

Scenario 2 – Utilization transaction resulting in breach of BOTH exception transaction amount AND exception breach percentage – two transactions will go for dual authorization

- Since it is for the same facility both the transactions will go for the same queue considering the amount of utilization transaction considering the following.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

When a child line having main line and both the lines configured with both breach transaction amount and breach exception percentage

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage of both child and main lines - TWO transactions will go for dual authorization.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- Action to be taken on both the transactions for ensuring completion of the transaction. If both the transactions are approved, utilization transaction gets approved. If either of the transactions is rejected then utilization transaction gets rejected.

Since two different facilities are involved, considering queue configuration for different slabs for a combination of branch and category, appropriate queue is selected for routing dual authorization transaction for approval.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- Action to be taken on all the transactions for ensuring completion of the transaction. If all four the transactions are approved, utilization transaction gets approved. If any one of the transactions is rejected then utilization transaction gets rejected.

- Approval By Email
  This topic describes about the detailed information on authorizing transactions using **Approve by Email** functionality.

2.4.12.1 Approval By Email

This topic describes about the detailed information on authorizing transactions using **Approve by Email** functionality.

The system sends an automated E-mail with transaction details (breach) to the checker (dual authorization) on utilization transaction/overall utilization breaching the signified values to authorize the transaction.

- Approval by E-mail is applicable for breach tracking mechanism for:

  – Either main or child lines (Single Line)

  – Both main and child lines

- User can configure approval by e-mail functionality for specific (usually high valued) transactions breach requiring authorization from select group of authorizers

- This is also applicable when a utilization transaction updates the main line and requires checker's approval (dual authorization) based on the configuration

- Checker can approve/reject the transaction on E-mail by giving comments

      – On approval, transaction is authorized and is in completed queue of maker

      – On rejection, transaction is rejected and is in pending queue of maker

- E-mail is sent to user attached to role with the E-mail id maintained in the **User Maintenance** (**SSDUSRDF**) screen.

- [Breach Tracking Mechanism](#)
  This topic describes about the scenarios for breach tracking mechanism.

- [Approval By E-mail Format](#)
  This topic describes about the detailed information on E-mail formats for Approvers.

- [Approval By E-mail Status](#)
  This topic describes about the procedure to view approval status.

2.4.12.1.1 Breach Tracking Mechanism

This topic describes about the scenarios for breach tracking mechanism.

> ⓘ **Note**
>
> For more details on Authorizing Breach Transaction, refer to **Multi Authorization** section under **Transactions**.

The following are common scenarios that happens for breach tracking mechanism.

- Assign multiple roles to the same queue to enable dual authorization for a particular transaction within a particular amount range by users belonging to different roles

  – Email approval is triggered for all the users attached to multiple roles

- Even for auto authorization user, breach transaction has to go for dual authorization

  – Email Approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality

- Single utilization transaction can result in 4 dual authorization – 2 for exception transaction breach and 2 for exception percentage breach, that is for main line and child line separately

  – Number of email approvals triggered is 4, triggered to all the users assigned to roles in queue maintenance

- [Either Main or Child Line (Single Line)](#)
  This topic describes about the detailed information on multi-authorization for main or child line.

- [Both Main and Child Lines](#)
  This topic describes about the approval breach tracking for both main and child lines.

2.4.12.1.1.1 Either Main or Child Line (Single Line)

This topic describes about the detailed information on multi-authorization for main or child line.

1. If multiple authorizers belonging to different role are involved based on amounts configured for different queues.

   - Email approval is triggered for multiple authorizers belonging to different roles (as per the configuration)

2. If either **Exception Transaction Amount** and **Exception Breach Percentage** is configured and assigned to multiple users for dual authorization.

  • Assume Queue 1 is configured to handle either **Exception Transaction Amount** or **Exception Breach Percentage**.

  • E-mail Approval is triggered to all the users attached to roles of Queue1 (amount or percentage)

  • The system considers the first response (either **Approved** or **Rejected**) within the users of Queue 1 to authorize the transaction

  • Based on the first response received within Queue1 either **Approved** or **Rejected**.

    – System send an intimation mail to other users in Queue 1 about the approval or rejection

    – Any further response is ignored and removed from the Queue1

    – System either authorizes (for approved) or reject (for rejected) the utilization transaction

3. If both the breach dual authorization (amount and percentage) transactions are approved by multiple authorizer involved transaction.

  • Assume Queue 1 is configured to handle **Exception Transaction Amount** and Queue 2 for **Exception Breach Percentage**.

  • Email Approval is triggered to all the users attached to roles of different queues (Queue 1 and Queue 2) for both amount and percentage

  • System considers the first response within the users of an individual queue (Queue 1 and Queue 2) to authorize the transaction

  • Approve/Reject response can be triggered in any of the queues irrespective of each other

    – – The first response from either queue is stored and wait for the response from other one

  • System considers the **Approved/Reject** response from both queues (Queue1 and Queue 2) to authorize/reject the utilization transaction

  • Assuming the first response received within Queue 1 is **Approved**.

    – System sends intimation mail to other users in Queue 1 about the approval

    – Any further response is ignored and removed from the Queue 1

    – System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.

  • Assuming the first response received within Queue 2 is also **Approved**

    – System sends an intimation mail to other users in Queue 2 about the approval

    – Any further response is ignored and removed from the Queue 2

  • Since Queue 2 response is also **Approved**, the system authorizes the utilization transaction

2.4.12.1.1.2 Both Main and Child Lines

This topic describes about the approval breach tracking for both main and child lines.

1. If exception transaction is given both at child and main line level

  • Email Approval is triggered as per the respective configuration for main and child lines

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

2. If same role authorizer gets dual authorization transactions for both main and child facilities and if both the transactions are approved

- Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)

- Email approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue 2) for both main and child lines (both amount and percentage)

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

- System considers the **Approved/Reject** response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction

- Assuming the first response received within Queue1 for main line is **Approved**.
  - System sends and intimation mail to other users in Queue1 about the approval
  - Any further response is ignored and removed from the Queue 1
  - System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.

- Assuming the first response received within Queue 2 is also **Approved**
  - System sends an intimation mail to other users in Queue 2 about the approval
  - Any further response is ignored and removed from the Queue 2

- Since Queue 2 response is also **Approved**, system authorizes the utilization transaction in both main and child lines

3. If same role authorizer gets dual authorization transactions for both main and child facilities and if one of the transaction is approved and the other is rejected, then the entire transaction should be rejected

- Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)

- E-mail Approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue2) for both main and child lines (both amount and percentage)

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

- System considers the **Approved/Reject** response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction

- Assuming the first response received within Queue 1 for main line is **Approved**.
  - System sends an intimation mail to other users in Queue 1 about the approval
  - Any further response is ignored and removed from the Queue 1

- System waits for other response of other queue (Queue 2) before authorizing the utilization transaction

- Assuming the first response received within Queue 2 is **Reject**

  - System sends an intimation mail to other users in Queue2 about the rejection

  - Any further response sends ignored and removed from the Queue2.

- Since Queue 2 response is **Reject**, system rejects the utilization transaction in both main and child lines

- When different branches involved in utilization transaction – main line in one branch and child line in a different branch, appropriate branch/category combination configuration is considered

- Email approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality

- If dual authorization of breach transaction pertaining to child and main lines goes to two different users, then the transaction will not get approved till both the transaction are approved. If multiple users are attached to a role configured for receiving email, all of them will get email for dual authorization approval. If one of them approves, then the transaction goes through. However, if one of them rejects, other users will be informed appropriately by E-mail.

2.4.12.1.2 Approval By E-mail Format

This topic describes about the detailed information on E-mail formats for Approvers.

This topic contains the following sub-topics:

- [E-mail Format to Approvers](#)
  This topic describes about the information on parameters in sample approval mail.

- [Reply Format by Approvers/checkers](#)
  This topic describes about the sample approval reply mail format.

- [Intimation Mail Format](#)
  This topic describes about the sample intimation mail format for approval or rejection.
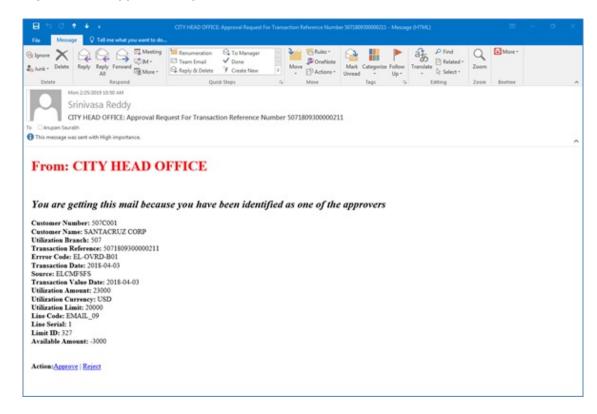
2.4.12.1.2.1 E-mail Format to Approvers

This topic describes about the information on parameters in sample approval mail.

The below mentioned is an example that is associated with the transaction and assists in decision making. The fields are all display fields and cannot be edited in the email. Only **Approve** or **Reject** for authorization of the breached transaction is allowed.

Figure 2-93   Approval Request for Transaction

- • Customer Number - Indicates the Customer Number of the utilization transaction
- • Customer Name - Indicates the Customer Number of the utilization transaction
- • Utilization Branch - Indicates the transaction branch
- • Error Code - Indicates the error code of the transaction
- • Transaction Date - Indicates the date and time when the transaction is entered in system
- • Transaction Value Date - Indicates the value date of the transaction
- • Utilization Amount - Indicates the Utilization Amount
- • Utilization Currency - Indicates the currency of the utilization transaction
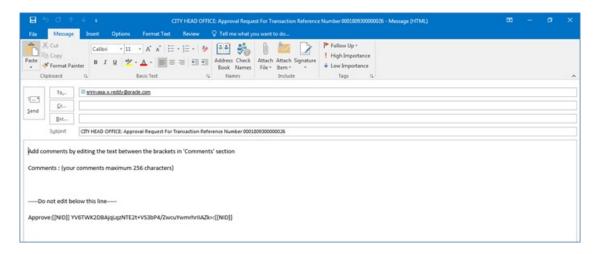- • Line Code - Indicates the facility code of the utilization transaction

2.4.12.1.2.2 Reply Format by Approvers/checkers

This topic describes about the sample approval reply mail format.

This E-mail has basic transaction details and override information. On clicking Approve/Reject, the following screen is displayed. The Checker can enter the comments in curly brackets {} and click **Send**.

Figure 2-94   Reply Format

2.4.12.1.2.3 Intimation Mail Format

This topic describes about the sample intimation mail format for approval or rejection.

If transaction is already authorized or rejected, then an intimation E-mail is sent to other users (checker) of the queue. It is also sent, if the transaction has been approved/rejected from **Multi Authorization Maintenance** screen.

Figure 2-95   Intimation Mail Format

2.4.12.1.3 Approval By E-mail Status

This topic describes about the procedure to view approval status.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, Select **Transactions**.

2. Under Transactions, select **Approval By Email Status**.

    The **Approval By Email Status** screen is displayed.

Figure 2-96   Approval By Email Status

For more information on fields, refer to the field description table.

Table 2-171   Approval By Email Status - Field Description

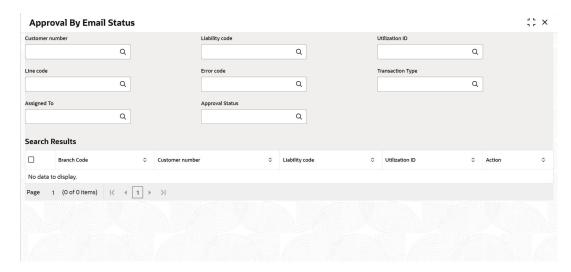| Field	Description
Customer Number	Click the Q icon and select the customer number from the list.
Liability code	Click the Q icon and select the liability code from the list.
Utilization ID	Click the Q icon and select the utilization ID number from the list.
Line Code	Click the Q icon and select the line code from the list.
Error Code	Click the Q icon and select the error code from the list.
Transaction Type	Click the Q icon and select the transaction type from the list.
Assigned To	Click the Q icon and select the assigned from the list.
Approval Status	Click the Q icon and select the approval status type from the list.

2.4.13 Drawing Power Based Facility

This topic describes about the detailed information on Drawing Power processing.

Drawing Power generally addressed as "DP" is used in banks and financial institutions. A firm or company can set a limit up to which they can withdraw from the working capital limit sanctioned by the bank. Customers submit monthly/quarterly closing stock statements which determine the banks updating of drawing power. The bank performs an important credit monitoring exercise by updating the drawing power for working capital.

Below steps depicts the processing of DP backed facility in Oracle Banking Enterprise Limits and Collateral Management

1. Creation of DP backed Facility.
   - Specify if the facility is drawing power backed using the DP backed flag at facility.
     - DP backed facility can only be of revolving type and cannot be non-revolving or NRS.

- – DP backed facility can be a subline to a revolving line, or it can also be a mainline.
- – For DP backed facility, effective line amount basis must be Min (limit amount, DP amount).
- • Specify the last stock statement date as part of the stock statement submission process.
  - – User can create a new DP backed facility with or without the last stock statement date.
  - – Once you update the last stock statement date, for the facility, it cannot be made blank afterwards.
  - – User can enter the last stock statement date as back dated or current dated but not future dated.
- • Specify the DP amount as part of the stock statement submission process and based on the last stock statement date.
  - – Drawing Power field is provided to enter the DP amount.
  - – User can create a new DP backed facility with or without the DP amount.

> ⓘ **Note**
>
> If you create a DP backed facility for the first time without specifying the last stock statement date, then
>
> - • It is not required for user to enter value for DP.
> - • User can only specify the limit amount for the facility. In this case, the DP amount will be defaulted to zero on save..

2. Configuring days for zeroising facility in Global Parameter Maintenance.
   - • In global parameter maintenance (Config Service) the user sets the number of days for zeroising out the DP-backed facility.
   - • DP amount will be zeroised after the configure number of since last stock submission date.
3. Stock Statement Submission and processing at facility level.

   As part of the stock statement submission process, you can update the Last Stock Statement Date and DP amount in the facility screen considering the below scenarios.
   - • When DP backed facility in available status.
     - – If the new 'Last Stock Statement Date' entered is within the number of days configured for zeroising then the facility will continue to remain as available, and the effective line amount will be updated considering the new DP amount entered.
     - – If the new 'Last Stock Statement Date' entered is outside the number of days configured for zeroising, then you will be shown an override message and on acceptance, the facility will continue to remain available on save. The facility will be made unavailable and DP amount will be zeroised as part of EOD batch process.
   - • When DP backed facility in unavailable status.
     - – If the new 'Last Stock Statement Date' entered is within the number of days configured for zeroising then the facility will be made available, and the effective line amount will be updated considering the new DP amount entered.

        – If the new 'Last Stock Statement Date' entered is outside the number of days configured for zeroising, then the facility will continue to remain unavailable, and the DP amount will be zeroised as part of EOD batch process.

Sample Example of DP processing

Table 2-172   Example of DP processing

Config Service	Days for DP Zeroising
	60

Table 2-173   DP Backed facility Creation

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
01-Aug-2024	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000			0	Available

Table 2-174   Stock Statement Submission Process -1 (within days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
01-Sep-2024	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	20-Aug-24	8000	8000	Available

Table 2-175   Stock Statement Submission Process -2 (outside days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
21-Oct-24	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	20-Aug-24	0	0	Unavailable

Table 2-176   Stock Statement Submission Process -3 (within days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
20-Nov-24	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	28-Sep-24	7000	7000	Available

2.4.14 Including Netting Amount in Facility's Netting Contribution

This topic describes about the detailed information on including netting amount in facility's netting contribution.

For Details of Netting Maintenance refer to Common UM – Netting Maintenance section.

User can set the available amount under a Facility to include the Netting Amount as well. To enable this feature you must enable the **Netting Required** check box in the following levels:

- **Account Netting level**
- **Liability Maintenance Level**
- **Facility Maintenance Level**

Once the netting option is enabled in the above levels the Netting amount maintained as a part of **Account Netting** screen is added to the available amount of the facility in facility currency. The **Netting Amount** field in the facility screen is displayed in the **Netting Contribution** field for the facility in facility currency.

Account Netting Maintenance Behaviour

When you authorize an account netting transaction with contract type **AC** and netting enabled, then the netting amount is included in the facility in facility currency after netting has been enabled in Liability level & Facility level. Here the Netting Amount is updated accordingly.

When you modify an Account Netting Record and deselect the **Netting** check box, then the system automatically subtracts the netting amount from the Available Amount and the Netting Amount for the corresponding facility

Similarly, when you modify an Account Netting Record and select the **Netting** check box, then the system 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 authorized, the system automatically subtracts the netting amount from Available Amount and the Netting Amount for the corresponding facility.

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

Facility Maintenance Behaviour

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount to zero and recalculates the available amount. Likewise,

when the netting option is enabled, the system updates the netting amount based on all the Account Nettings which have Netting option enabled for the facility.

Liability Maintenance Behaviour

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount of all its facilities to zero and recalculates the available amount. Similarly, when the **Netting** option is enabled, the system updates the netting amount based on all the Facilities and Account Nettings records, which have **Netting** option enabled for the liability.

2.4.15 Facility Credit Rating and History

This topic describes about the procedure to capture facility rating details.

> ⓘ **Note**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Facilities Maintenance** screen, click the **Credit Rating** tab.

   The **Facility Credit Rating and History** screen is displayed.

Figure 2-97   Facility Credit Rating and History

For more information on fields, refer to the field description table.

Table 2-177   Facility Credit Rating and History - Field Description

Fields	Description
Agency Name	Click the 🔍 icon and select the credit rating agency name from the list.
Credit Rating	Click the 🔍 icon and select the credit rating from the list. User can maintain multiple external credit rating agencies for a single facility. However, user can maintain only one internal credit rating agency for a single facility.

Table 2-177   (Cont.) Facility Credit Rating and History - Field Description

Fields	Description
Primary	Switch to ⬤ to make the record as primary for facility. Switch to ⬜ to make the record as not primary for facility. The ratings from multiple agencies of external type can be assigned to a facility of which one should be marked as primary. Only one internal credit rating can be maintained which by default is considered **Primary**. The internal credit rating marked as **Primary** is shown in **Internal Credit Rating** field in the **Facilities Maintenance** screen. Similarly, external credit rating marked as **Primary** is shown in **External Credit Rating** field in the **Facilities Maintenance** screen. The modification of primary from one agency to another is allowed. **Note:** When a primary credit rating at facility level is modified to a rating with a lower priority, then an alert is triggered. The alert of such facilities is displayed in the dashboard.
Effective Date	Specify the effective date while associating a credit rating to a facility. It is mandatory to select the effective date while associating the credit rating. Effective date can be backdated and not future dated. For the same agency, multiple ratings cannot be assigned for the same effective date. For backdated facilities, rating effective date cannot be prior to the facility start date. If multiple modifications are done for a particular agency with the same effective date, then the last modification is taken into consideration.
Credit Rating Agency Type	Select the agency type as Internal or External. These values get defaulted from the **Credit Rating Agency Maintenance** screen.
Facility Credit Rating History	Specify the fileds under this section.
Credit Rating and Effective Date	If the credit rating for a specific agency is modified along with the Effective date at a facility level, then the existing is recorded in the **Facility Credit Ratings History** section.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.4.16 Limit Schedule Functionality

This topics describes about the functionality limit schedule.

The limit schedule definition helps create schedules for different business needs by considering various parameters shown to users in the schedule section. This applies to all types of facilities, including revolving, non-revolving.

User can set limit schedules for a credit line and specify the applicable limit for each period. The Schedule Start Date must be on or after the Limit Start Date, and the Schedule End Date must be on or before the Limit Expiry Date.

The facility batch at BOD checks the schedule limits for a facility and sees if a schedule is due today at the branch. If that's the case, it changes the limit for the facility according to the scheduled amount.

Types of Limit Schedule:

- Dropline Limit Schedule

- Onetime Limit Schedule

- Recurrence Limit Schedule

Types of Limit Schedule:

Dropline Limit Schedule

- In a Dropline Limit Schedule, the Limit Amount will slowly decrease to zero according to the Amount/Percentage and the frequency outlined in the Schedule definition.

- Dropline Limit flag at facility level must be enabled. Once a facility is signified as Dropline, it cannot be modified.

- Dropline limit schedule drawn will be based on limit amount.

- Dropline limit can be signified even on a facility without expiry date.

- Dropline limit schedule will be drawn based on parameters like Duration, Percentage/ amount.

- Dropline limit end date will be derived by the system based on start date and signified duration or End date can be specified.

- Dropline limit schedule will be exploded till the signified end date based on the frequency specified.

- System will validate the derived end date is within limit expiry date and prompt appropriate message if the limit amount is getting zeroized before expiry date.

- System will prompt appropriate message if the limit amount is not dropping down to zero on end date based on percentage/amount signified.

- Multiple instances of schedule definition can be signified for a dropline limit duly ensuring the following.

  – Start date of second schedule should be after the end date of first schedule.

  – Overlapping schedules should not allowed.

  – At the end of first schedule, there should be residual limit amount remaining for the second schedule to consider.

- Dropline schedule can be signified during facility creation or subsequently as part of facility amendment.

- When a dropline schedule is set up during facility creation, the start date defaults to the line start date, and the first schedule date is calculated by adding the frequency to the line start date.

- When a dropline schedule is marked on a facility after the line start date, the start date defaults to today but can be changed to a future date. The amount at that time will be used to create the dropline schedule.

- Different start date and end dates can be signified with different percentage/amount within the line start date and expiry date with multiple schedule definition.

- When drop line limit is selected in the main screen, in schedule definition, reduce will be selected as default basis option and not editable.

- Based on the parameters signified system will draw a dropline limit schedule – reducing limit amount at specified frequencies which will be made applicable to facility on schedule date.

- Dropline limits can be signified across facilities in the hierarchy.

- Fee associated with limit amount for a backdated facility will consider the limit amount as per dropline limit applied on facility for fee calculation.

- Drop line schedules can be signified on a future dated facility as part of facility creation/ amendment.

- Dropline schedule generated based on schedule definition can be subsequently modified post generation.

- Generated schedule date and/or amount can be modified by user . Modified amount as per schedule on the schedule date will be applied on the facility.

- A one-time setup will be given to permit or restrict the application of a limited amount based on the dropline schedule if the used amount exceeds the scheduled limit. The limit will be applied according to this setup.

- If the applied limit causes the available balance to go negative, it will be recorded as an exception. This information can be used to create a report for review or audit when the configuration is turned on.

- If the configuration is not enabled, limit amount as per drop line schedule will not be applied on the facility if the utilized amount is more than limit amount as per schedule. Such failures will be logged with details for reporting purposes.

Amendment in Schedule Definition:

- As part of facility amendment process, additional schedule definitions can be signified on a subsequent date. Limit amount as on date of signifying schedule definition will be considered. Base amount as at the end of first schedule will be considered for the second schedule.

- Dropline limit schedule definition end date signified on a facility can be modified on a later date during the life cycle of facility after application limit amount as per schedule definition.

- Modifications like duration of schedule, percentage/amount, start date can be done on future schedule definitions which are yet to start.

- Validation relating to overlapping of first schedule with existing second schedule to be handled as part of amendment.

- Modification of second or subsequent schedule definition which is yet to start will regenerate schedule only relating to the modified definition and not the first definition.

- Deletion of schedule definition after the start date when limit amount has got applied on facility based on exploded schedule is not permitted.

- Limit amount modification during facility life cycle if done will be effective on the facility till next drop line schedule date.

Onetime Schedule

- Onetime limit schedule is signifying a limit schedule for predefined duration within the tenor of the facility.

- Limit amount as on the date of signifying schedule definition will be considered for schedule limit computation.

- User must specify the period during which the one-time schedule is applicable by specifying start date and Duration & Units or End Date.

- If the Duration & Unit or End date is not provided, the limit amount according to the schedule will apply from the start date until the limit expiry date or the next scheduled limit instance, unless reinstatement is chosen.

- User can signify Basis as Percentage or Amount & its value and Schedule Action as Increase/Decrease/Fixed, based on which the Limit Schedule amount will be computed.

- Multiple definitions of one-time schedule can be signified.

- Limit to be reinstated after the end date of one-time schedule if the user has enabled Schedule Reset.

- Once schedule is commenced except end date, other details cannot be modified.

- Basis amount for the application of second schedule definition is first schedule limit amount if reset is not opted. It will be the limit amount if reset opted.

Computation of Limit Schedule Amount:

1. When defining a Limit Schedule, if there is no current Schedule or one added after the existing schedule starts, choose Amount as the Basis and set the Schedule Action as:

   - **Increase / Decrease**: The specified amount will be added / deducted to the previous day's Limit Amount prior to the proposed schedule start date.

   - **Fixed**: The specified amount will be considered as the Limit Amount for the Schedule period.

2. Similarly, while signifying a Limit Schedule definition, by selecting Basis as "**Percentage**" and Schedule Action as:
   When there is no Schedule definition (on-going or future schedule) in the facility:

   - **Increase / Decrease**: The percentage will be applied to the Limit Amount on the day of adding the proposed schedule and the result will be added / deducted to the previous day's Limit Amount prior to the proposed schedule start date.

   - **Fixed**: The percentage will be applied to the Limit Amount on the day of adding the proposed schedule and sets the calculated value as the Schedule Limit Amount for the signified schedule period.

   When a Schedule definition is added subsequently before or after commencement of existing schedule definition in the facility:

   - **Increase / Decrease**: The percentage will be applied to the previous Schedules Definition's last Schedule Limit Amount and the result will be added / deducted to the previous day's Limit Amount prior to the proposed schedule start date.

   - **Fixed**: The percentage will be applied to the Limit Amount on the day of adding the proposed schedule and sets the calculated value as the Schedule Limit Amount for the signified schedule period.

Amendment in Schedule definition:

- As part of facility amendment, new schedule definition can be added to a facility after line start date.

- Exploded schedule limit date and/or amount can be modified which will be considered for limit amount updating on the facility.

- Any subsequent addition of schedule definition will consider the limit amount as on date for arriving the new schedule.

- If a new schedule is added after an ongoing one, and the first schedule has a reset option, the new schedule will use the reset limit amount.

- Amendment in Limit Schedule definition before commencement of the Schedule:

Recurrence Limit schedule:

- This is extension of one time schedule with multiple recurrences. Definition is considered recurrence as per defined recurrence frequency duration.

- Recurrence Frequency must be greater than the Schedule Duration.

- For the specified duration in Schedule definition, the applicable Recurrence Frequency are:

Table 2-178   Recurrence Frequency

Schedule Duration	Applicable Recurrence Frequency
Less than 7 days	Weekly / Monthly / Quarterly / Half-yearly / Yearly
7 days to less than 1 Month (or its equivalent in Days)	Monthly / Quarterly / Half-yearly / Yearly
1 Month to less than 3 Months (or its equivalent in Months/Days)	Quarterly / Half-yearly / Yearly
3 Months to less than 6 Months (or its equivalent in Months/Days)	Half-yearly / Yearly
6 Months to less than 1 Year (or its equivalent in Months/Days)	Yearly
1 Year or more (or its equivalent in Months/Days)	Not applicable

- Limit Schedule Amount applied for a range of dates, with Schedule Reset enabled, the Recurrence Frequency will be based on the resetted Limit Amount, else subsequent Recurrence Frequency limit amount will be based on previous frequency limit amount.

- Multiple instances of Recurrence Schedules can be signified without overlapping of Schedules.

- Before commencement of the schedule, the User can modify the values in Recurrence Frequency and its Unit and the revised schedule can be exploded.

- Before starting the schedule, the Recurrency frequency can be adjusted up or down to match the Schedule duration as part of the Facility Amendment.

> ⓘ **Note**
>
> - If the generated schedule is not to be applied, select the option to pause prior to schedule date.
>
> - Once the schedule date is crossed, earlier paused schedule cannot be resumed. However, paused scheduled can be resumed before schedule limit date.
>
> - Deletion of schedule definition before the start date will result in removing both schedule definition as well as exploded schedule.
>
> - Once the Schedule is applied, except end date, value in no other fields can be modified.
>
> - If the drop line schedule date is due on a non-working date, same will be applied as per holiday processing setting in Config Service level.
>
> - Facility history contains details of dropline limits signified/modified on the facility with all details.
>
> - User can signify schedule limit dates/amounts directly as existing without entering schedule definition.

Illustrations

Dropline Limit Schedule:

(a) Limit Amount : USD 50,000

System date : 30-Dec-2024

Table 2-179   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Jan-2025	-	Months	1	01-Feb-2025	Percentage	25	-	Weekly	Decrease	-	-	-

Table 2-180   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Jan-2025	37,500
08-Jan-2025	25,000
15-Jan-2025	12,500
22-Jan-2025	0

> ⓘ **Note**
>
> Alert message "Schedule exhausted before the Specified EndDate" will be populated.

(b) Limit Amount : USD 2,00,000

System date : 01-Jan-2025

Table 2-181   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Jan-2025	-	Years	1	01-Jan-2026	Amount	-	10,000	Monthly	Decrease	-	-	-

Table 2-182   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	190,000
01-Mar-2025	180,000
01-Apr-2025	170,000

Table 2-182   (Cont.) Schedules

Schedule Limit Date	Schedule Limit Amount
01-May-2025	160,000
01-Jun-2025	150,000
01-Jul-2025	140,000
01-Aug-2025	130,000
01-Sep-2025	120,000
01-Oct-2025	110,000
01-Nov-2025	100,000
01-Dec-2025	90,000
01-Jan-2026	80,000

ⓘ **Note**

Alert message "Schedule is not zeroised at the specified End Date" will be populated.

(c) Limit Amount : USD 2,00,000

System date : 31-Dec-2024

Table 2-183   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Jan-2025	-	Months	5	01-Jun-2026	Amount	-	10,000	Monthly	Decrease	-	-	-

Table 2-184   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Jan-2025	190,000
01-Feb-2025	180,000
01-Mar-2025	170,000
01-Apr-2025	160,000
01-May-2025	150,000
01-Jun-2025	140,000

> ⓘ **Note**
>
> Alert message "Schedule is not zeroised at the specified End Date" will be populated.

(d) Limit Amount : USD 2,00,000

System date : 01-Jan-2025

Table 2-185   Schedule Definition

Start Date	Is Mo nth En d	Duratio n	Un it	End Date	Basis	Percent age	A mo unt	Schedul e Freque ncy	Schedul e Action	Sc he dul e Re set	Re cur ren ce Fre qu en cy	Re cur ren ce Un it
01-Jan-202 5	-	Years	1	01-Jan-202 6	Amount	-	30, 000	Monthly	Decreas e	-	-	-

Table 2-186   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	170,000
01-Mar-2025	140,000
01-Apr-2025	110,000
01-May-2025	80,000
01-Jun-2025	50,000
01-Jul-2025	20,000
01-Aug-2025	0

> ⓘ **Note**
>
> Alert message "Schedule exhausted before the Specified EndDate" will be populated.

(e) Limit Amount : USD 2,00,000

System date : 01-Jan-2025

Table 2-187   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
28-Feb-2025	Yes	Years	1	28-Feb-2026	Percentage	10%	-	Quarterly	Decrease	-	-	-

Table 2-188   Schedules

Schedule Limit Date	Schedule Limit Amount
28-Feb-2025	180,000
31-May-2025	160,000
31-Aug-2025	140,000
30-Nov-2025	120,000
28-Feb-2026	100,000

> ⓘ **Note**
>
> Alert message "Schedule is not zeroised at the specified End Date" will be populated.

Onetime Limit Schedule:

(a) Limit Amount : USD 1,00,000

System date : 01-Jan-2025

Table 2-189   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Feb-2025	-	Months	2	31-Mar-2025	Amount	-	10,000	-	Increase	Yes	-	-

Table 2-190   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	110,000

Table 2-190   (Cont.) Schedules

Schedule Limit Date	Schedule Limit Amount
01-Apr-2025	100,000

Before commencement of the schedule, on modifying the fields – Start Date, Duration, Units, Basis & its value and Schedule Action in the above schedule definition:

System date : 18-Jan-2025

Table 2-191   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
20-Jan-2025	-	Days	10	29-Jan-2025	Percentage	25%	-	-	Decrease	-	-	-

Table 2-192   Schedules

Schedule Limit Date	Schedule Limit Amount
20-Jan-2025	75,000

(b) Limit Amount : USD 1,00,000

System date : 25-Feb-2025

Facility Start date : 10-Feb-2025

Facility End date : 31-Dec-2025

Limit Amount : USD 1,00,000

Table 2-193   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Mar-2025	-	-	-	20-Mar-2025	Amount	-	5000	-	Increase	Yes	-	-

Table 2-194   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Mar-2025	105,000
21-Mar-2025	100,000

(i) If the below Schedule - 2 is added before commencement of Schedule -1:

System date : 28-Feb-2025

Table 2-195   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Mar-2025	-	-	-	20-Mar-2025	Amount	-	5000	-	Increase	Yes	-	-
26-Mar-2025	-	-	-	31-Mar-2025	Amount	-	15000	-	Increase	Yes	-	-

Table 2-196   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Mar-2025	105,000
21-Mar-2025	100,000
26-Mar-2025	115,000
01-Apr-2025	100,000

(ii) If the below Schedule - 2 is added before commencement of Schedule -1:

System date : 28-Feb-2025

Table 2-197   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Mar-2025	-	-	-	20-Mar-2025	Amount	-	5000	-	Increase	Yes	-	-

Table 2-197   (Cont.) Schedule Definition

Start Date	Is Mo nth En d	Duratio n	Un it	End Date	Basis	Percent age	A mo unt	Schedul e Freque ncy	Schedul e Action	Sc he dul e Re set	Re cur ren ce Fre qu en cy	Re cur ren ce Un it
26-Mar-202 5	-	-	-	31-Mar-202 5	Amount	20%	-	-	Decreas e	-	-	-

Revised exploded Schedule will be:

Table 2-198   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Mar-2025	105,000
21-Mar-2025	100,000
26-Mar-2025	80,000

(iii) If the below Schedule - 2 is added after commencement of Schedule -1:

System Date : 05/03/2025

Table 2-199   Schedule Definition

Start Date	Is Mo nth En d	Duratio n	Un it	End Date	Basis	Percent age	A mo unt	Schedul e Freque ncy	Schedul e Action	Sc he dul e Re set	Re cur ren ce Fre qu en cy	Re cur ren ce Un it
01-Mar-202 5	-	-	-	20-Mar-202 5	Amount	-	500 0	-	Increase	Yes	-	-
26-Mar-202 5	-	-	-	31-Mar-202 5	Percenta ge	50%	-	-	Fixed	Yes	-	-

Revised exploded Schedule will be:

Table 2-200   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Mar-2025	105,000
21-Mar-2025	100,000
26-Mar-2025	50,000

Table 2-200 (Cont.) Schedules

Schedule Limit Date	Schedule Limit Amount
01-Apr-2025	100,000

Recurrence Limit Schedule:

(a) Limit Amount : USD 1,00,000

System date : 01-Jan-2025

Table 2-201 Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Feb-2025	-	Days	7	07-Feb-2025	Percentage	20%	-	-	Increase	Yes	Monthly	3

Table 2-202 Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	120,000
08-Feb-2025	100,000
01-Mar-2025	120,000
08-Mar-2025	100,000
01-Apr-2025	120,000
08-Apr-2025	100,000
01-May-2025	120,000
08-May-2025	100,000

Before commencement of the schedule, on modifying the fields – Start Date, Duration, Units, Basis & its value and Schedule Action in the above schedule definition:

System date : 19-Jan-2025

Table 2-203   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
20-Jan-2025	-	Months	2	19-Mar-2025	Amount	-	15,000	-	Decrease	-	Quarterly	3

Table 2-204   Schedules

Schedule Limit Date	Schedule Limit Amount
20-Jan-2025	85,000
20-Apr-2025	70,000
20-Jul-2025	55,000
20-Oct-2025	40,000

(b) Limit Amount : USD 1,00,000

System date : 01-Jan-2025

Table 2-205   Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Feb-2025	-	Days	6	06-Feb-2025	Percentage	20%	-	-	Increase	-	Weekly	3
05-Apr-2025	-	Month	4	04-Aug-2025	Amount	-	10,000	-	Decrease	Yes	Half-yearly	2

Table 2-206   Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	120,000
08-Feb-2025	140,000
15-Feb-2025	160,000
22-Feb-2025	180,000
05-Apr-2025	170,000

Table 2-206　(Cont.) Schedules

Schedule Limit Date	Schedule Limit Amount
05-Aug-2025	180,000
05-Oct-2025	90,000
05-Feb-2026	180,000
05-Apr-2026	90,000
05-Aug-2026	180,000

(c) Adding Schedule – 2 after commencement of Schedule -1,

Limit Amount : USD 1,00,000

System date : 15-Feb-2025

Table 2-207　Schedule Definition

Start Date	Is Month End	Duration	Unit	End Date	Basis	Percentage	Amount	Schedule Frequency	Schedule Action	Schedule Reset	Recurrence Frequency	Recurrence Unit
01-Feb-2025	-	Days	7	06-Feb-2025	Percentage	20%	-	-	Increase	-	Weekly	3
05-Apr-2025	-	Month	4	04-Aug-2025	Percentage	-	10%	-	Decrease	Yes	Half-yearly	2

Table 2-208　Schedules

Schedule Limit Date	Schedule Limit Amount
01-Feb-2025	120,000
08-Feb-2025	140,000
15-Feb-2025	160,000
22-Feb-2025	180,000
05-Apr-2025	162,000
05-Aug-2025	180,000
05-Oct-2025	162,000
05-Feb-2026	180,000
05-Apr-2026	162,000
05-Aug-2026	180,000

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