

- [Section 2.41, "Viewing Alerts"](#)
- [Section 2.42, "Defining Alert Selection Criteria"](#)

2.1 About Privacy By Design

Oracle FLEXCUBE Enterprise Limits and Collateral Management implements 'Privacy By Design' by protecting PII (Personally Identifiable Information) data. In Oracle FLEXCUBE Enterprise Limits and Collateral Management, 'Privacy By Design' is achieved by following methods.

- Data Masking
- Right To Be Forgotten
- Granular Access
- Transparent Database Encryption
- Data Portability

2.1.1 Maintaining PII data

If the data comes under the following categories for an individual user, then it is considered as PII data.

- Customer Name
- Customer Contact Information
- Demographic Information
- Financial Information
- Unique Identifiers

2.1.2 Data Masking

Oracle FLEXCUBE Enterprise Limits and Collateral Management masks the PII (Personally Identifiable Information) data to protect the privacy of the customer.

2.1.3 Right to Be Forgotten

Oracle FLEXCUBE Enterprise Limits and Collateral Management provides 'Right to be Forgotten' PII data provision, if the customers are no longer associated with the bank. Once the customer is forgotten in the system, customer data is not available for any operation (including query/re open) in 'Detail screen' as well as in the 'Summary screen'.

2.1.4 Granular Access

Oracle FLEXCUBE Enterprise Limits and Collateral Management provides granular access to PII data based on the access group restrictions maintained in the user definition. Each customer is mapped to the access group and each user is provided access to that group. Based on the access group, you can query, view, create, amend, re-open, and so on the customer information.

Example

For 'USER1', only 'ACCGRP1' is mapped as 'Allowed' in 'Access Group Restriction'. In this case, 'USER1' can create, modify, view, and query only the customers under access group 'ACCGRP1'. However, 'USER1' cannot create, modify, view or query the transactions for customers mapped to other access group.

For 'USER2', only 'ACCGRP2' is mapped as 'Disallowed' in 'Access Group Restriction'. In this case, 'USER2' cannot create, modify, view, query for the customers under access group

'ACCGRP2'. However, 'USER2' can create, modify, view or query the transactions for customers mapped to other access group.

2.1.5 Transparent Database Encryption (TDE)

It is required to encrypt sensitive application data on storage media completely transparent to the application itself. TDE encrypts data automatically when written to storage including backups, data dumps exports, and logs. Encrypted data is correspondingly decrypted when read from storage. Access controls that are enforced at the database and application layers remain in effect.

2.1.6 Data Portability

As part of 'Privacy By Design', data portability feature is available for the following summary screens.

- GCSCOLLT
- GCSCOLLG
- GCSCOLLI
- GCSCOLLP
- GESFACLT
- GESCULIK

2.2 Maintaining Credit Score

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

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

Credit Score Maintenance

New Enter Query

Score Name *	
Score Description	

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Credit Score Name

Specify a unique credit score name here.

Credit Score Description

Give a brief description of the score.

Note

This is only for information and not for processing.

2.3 Maintaining Static Details

Data that remains constant over a period of time is called static data. Usually, such data is commonly accessed by more than one module. The following static values can be maintained as part of the ELCM system.

- Section 2.3.1, "Product Maintenance"
- [Section 2.3.2, "Amount Tag Maintenance"](#)
- [Section 2.3.3, "Category Maintenance"](#)
- [Section 2.3.4, "Exposure Type Maintenance"](#)
- [Section 2.3.5, "Group Maintenance"](#)
- [Section 2.3.6, "Haircut Maintenance"](#)
- [Section 2.3.7, "Location Maintenance"](#)
- [Section 2.3.8, "Maintaining Restriction Details"](#)

- [Section 2.3.9, "Static Type Maintenance"](#)

2.3.1 Product Maintenance

You can maintain Product details for ELCM in the 'Product maintenance' screen.

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

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

Source

Specify the associated source for the product processor from the adjoining option list.

Module

Specify the associated module for the product from the adjoining option list.

Product Code

Specify the associated product code.

Product Type

Specify the type of the product.

Description

Specify the brief description of the product

Note

Product code and source code is used in product validation as a part of product maintenance.

2.3.2 Amount Tag Maintenance

You can maintain amount tag using the 'Amount Tag' screen. You can invoke this screen by typing 'GEDAMTAG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The 'Amount Tag' screen is shown below.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

You can specify the following here:

Amount Tag

Specify the amount tag.

Description

Enter a brief description of the amount tag.

After entering the details, click the 'Save' button.

2.3.3 Category Maintenance

You can maintain categories using the 'Category Maintenance' screen. You can invoke this screen by typing 'GEDCATGY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The 'Category Maintenance' screen is shown below.

Category Maintenance

New Enter Query

Category *			
Description			
Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

You can specify the following here:

Category Name

Specify the category name.

Description

Enter a brief description of the category.

After entering the details, click 'Save' button.

2.3.4 Exposure Type Maintenance

You can maintain exposure types using the 'Exposure Type Maintenance' screen. You can invoke this screen by typing 'GEDEXPTY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The 'Exposure Type Maintenance' screen is shown below.

Exposure Type Maintenance

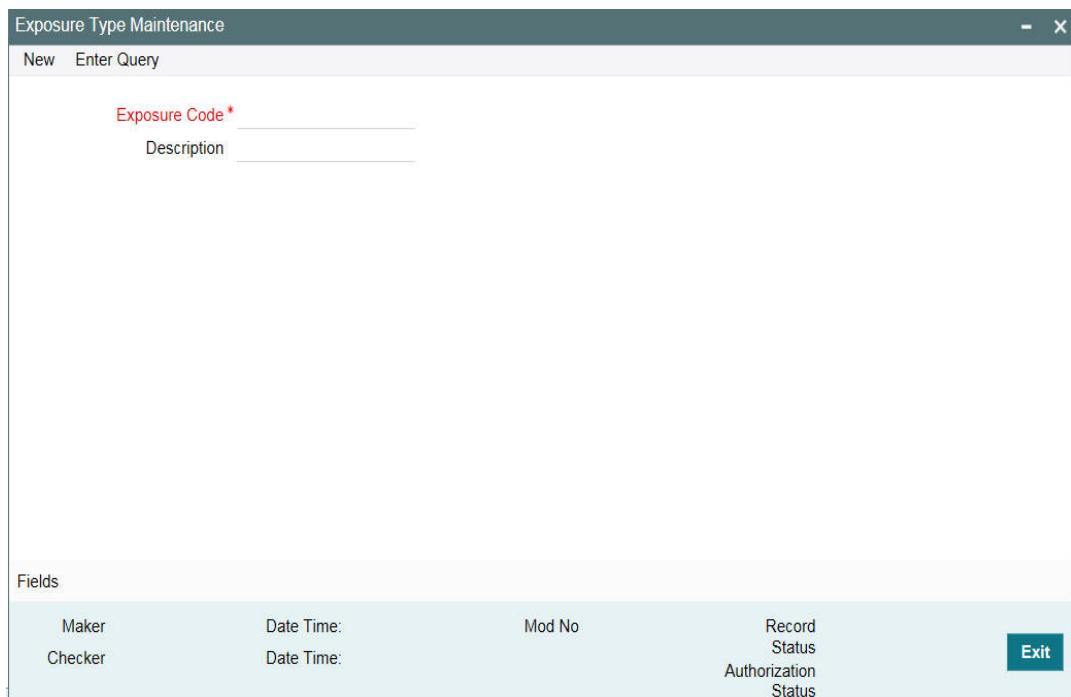
New Enter Query

Exposure Code* _____
Description _____

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit



You can specify the following here:

Exposure Name

Specify the exposure name.

Description

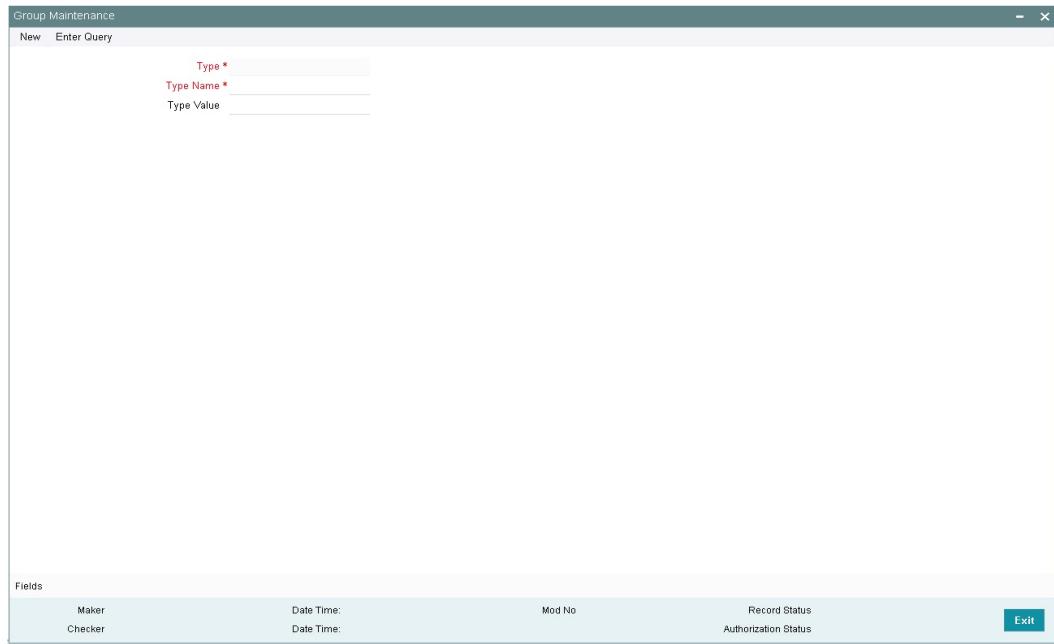
Enter a brief description for the exposure.

After entering the details, click the 'Save' button.

2.3.5 Group Maintenance

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

The 'Group Maintenance' screen is shown below



You can specify the following here:

Type Name

Specify the type name.

Type Value

Specify the type value.

After entering the details, click 'Save' button.

2.3.6 Haircut Maintenance

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

The ‘Haircut Maintenance’ screen is shown below:

The screenshot shows a software application window titled "Haircut Maintenance". At the top, there are buttons for "New" and "Enter Query". Below this, there are two input fields: "Hair Cut Name*" and "Description". A large empty area follows. At the bottom, there is a section titled "Fields" containing four columns: "Maker", "Date Time:", "Mod No", and "Record Status". Below these are "Checker", "Date Time:", and "Authorization Status". On the far right of this section is a teal-colored "Exit" button.

You can specify the following here:

HairCut Name

Specify the haircut name.

Description

Enter a brief description for the haircut.

After entering the details, click 'Save' button.

2.3.7 Location Maintenance

You can maintain the location details using the ‘Location Maintenance’ screen. You can invoke this screen by typing ‘GEDLOCCD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The ‘Location Maintenance’ screen is shown below:

The screenshot shows a software application window titled 'Location Maintenance'. At the top, there are two buttons: 'New' and 'Enter Query'. Below these are two input fields: 'Location Code *' and 'Description'. A large empty area follows. At the bottom, there is a section labeled 'Fields' containing four entries: 'Maker' (with 'Checker' listed below it), 'Date Time:', 'Mod No', and 'Record Status' (with 'Authorization Status' listed below it). On the far right of this row is a blue 'Exit' button.

You can specify the following here:

Location Code

Specify the location code.

Description

Enter a brief description for the location.

After entering the details, click the 'Save' button.

2.3.8 Maintaining Restriction Details

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

Restriction Maintenance

New Enter Query

Restriction Name*	
Description	

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Here you can maintain Restriction names and their values.

2.3.9 Static Type Maintenance

You can maintain different type of channels in the ‘Static Type Maintenance’ screen. You can invoke the ‘Static Type Maintenance’ screen by typing ‘GEDTYPES’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The ‘Static Type Maintenance’ screen is shown below:

Static Type Maintenance

New Enter Query

Type*	
Type Name*	
Type Value	

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

You can specify the following here:

Type

Specify the static type.

Type Name

Specify the type name.

Type Value

Specify the type value.

After entering the details, click the 'Save' button.

2.4 Maintaining Agency Details for Credit Rating

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

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

The screenshot shows the 'Credit Rating Agency Maintenance' window. At the top, there are 'New' and 'Enter Query' buttons. Below them are fields for 'Agency Name*' (with a red asterisk), 'Agency Description', and 'Credit Rating Agency Type' (set to 'External'). A 'Credit Rating Details' section contains a table with columns: Credit Rating*, Credit Rating Description, and Priority. The table has a header row and one data row. At the bottom, there's a 'Fields' section with columns: Maker, Date Time:, Mod No, Record Status; Checker, Date Time:, Authorization Status; and an 'Exit' button.

Credit Rating*	Credit Rating Description	Priority

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Agency Name

Specify the name of the credit rating agency here.

Agency Description

Give a brief description of the credit rating agency here.

Credit Rating Agency Type

You can select the credit rating agency type as 'Internal' or 'External'. This gets defaulted to 'Liability Maintenance' and 'Facilities Maintenance' screen.

Credit Rating Details

Specify the following here:

Credit Rating

Specify the unique Credit Rating code/ID.

Credit Rating Description

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

Priority

Specify the priority of the credit rating to enable sequencing of the credit rating. According to this sequencing, an automatic review of the sanctioned limit facility offered to the customer is initiated if the customer's credit rating is downgraded (Rule 6 as maintained in the GEDLMPRS screen). You can assign the credit rating to a specific customer in the STDCIFCR screen.

Note

This is only for information and not for processing.

2.5 Maintaining User Defined Status

You may want to specify certain statuses for liabilities such as Normal, Partially Defaulting, Defaulting, and so on. Such statuses can be maintained first in the 'User Define Status Maintenance' screen. You can name and describe statuses here. This can later be linked to Liability Maintenance (GEDMLIAB) and Facilities Maintenance (GEDFACLT) for choosing the status of the liability or facility respectively.

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

User Defined Status Maintenance

New Enter Query

User Defined Status *	<input type="text"/>								
Description	<input type="text"/>								
									
Fields <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Maker</td> <td style="padding: 2px;">Date Time:</td> <td style="padding: 2px;">Mod No</td> <td style="padding: 2px;">Record Status</td> </tr> <tr> <td style="padding: 2px;">Checker</td> <td style="padding: 2px;">Date Time:</td> <td style="padding: 2px;"></td> <td style="padding: 2px;">Authorization Status</td> </tr> </table>		Maker	Date Time:	Mod No	Record Status	Checker	Date Time:		Authorization Status
Maker	Date Time:	Mod No	Record Status						
Checker	Date Time:		Authorization Status						
<input type="button" value="Exit"/>									

User Defined Status

Provide a name/ID for the status here.

Description

Give a brief description of the status.

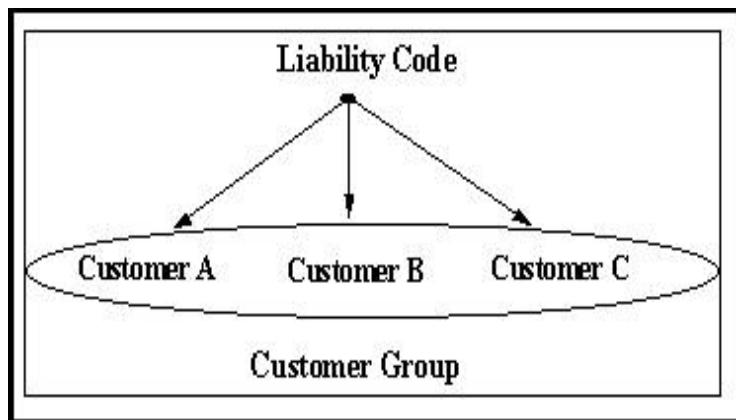
2.6 Liability Maintenance

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

- Single Liability linked to multiple customers (that is, a Customer Group)
- Single Liability linked to only one customer

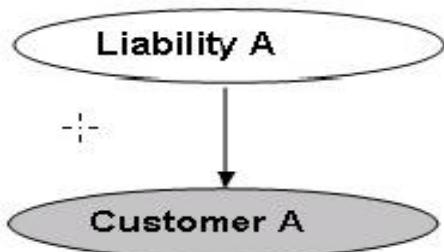
Single Liability Linked To Multiple Customers

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



Single Liability Linked To Only One Customer

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



Liability with Single Customer

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

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

Liability Maintenance

New Enter Query

Liability No *			
Liability Name *			
Main Liability Number			
Main Liability Name			
Liability Branch *			
Liability Currency *			
Overall Limit			
Counterparty appetite			
Headroom Limit			
Utilization Amount			
Block Amount			
Revision Date	YYYY-MM-DD		
External Credit Rating			
Internal Credit Rating			
Overall Score			
Score Credit Rating Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
			Exit

Liability Number

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

Liability Name

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

Main Liability Number

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

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

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

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

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

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

Note

You can modify the Liability Currency after authorization if:

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

Overall Limit

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

Note

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

Counterparty Appetite

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

Head Room Limit

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

Utilization Amount

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

Revision Date

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

Credit Rating

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

Note

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

Overall Score

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

Note

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

Liability Category

Select the Liability Category from the list available here. The 'Category' entered in 'Category Maintenance' screen is displayed here.

Liability Clean Risk Limit

This limit is captured in the 'Customer Maintenance' (STDCIF) screen. This field is populated only when the liability is created using 'Auto liability Creation' option in 'Customer Maintenance' screen.

This field is only display field and no other validations as such are supported.

Secondary Clean Risk Limit

This limit is captured in the 'Customer Maintenance' (STDCIF) screen. This field is populated only when the liability is created using 'Auto liability Creation' option in 'Customer Maintenance' screen.

This field is only display field and no other validations as such are supported.

Secondary PSTL Clean Risk Limit

This limit is captured in the 'Customer Maintenance' (STDCIF) screen. This field is populated only when the liability is created using 'Auto liability Creation' option in 'Customer Maintenance' screen.

This field is only display field and no other validations as such are supported.

User Defined Status

Specify status of the liability (For example, NORM for normal, BLOCKED, and so on).

Unadvised

Select this check box if the Liability is unadvised. For any transaction involving an unadvised liability, you are notified.

Netting Required

Select this check box to indicate that the netting amount defined in the 'Account/Contract Balance for Netting' screen is updated in the 'Netting Contribution' field for the specific facility for which 'Netting required' check box is enabled.

This is only for information and not for processing.

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

Note

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

Tanked Utilization

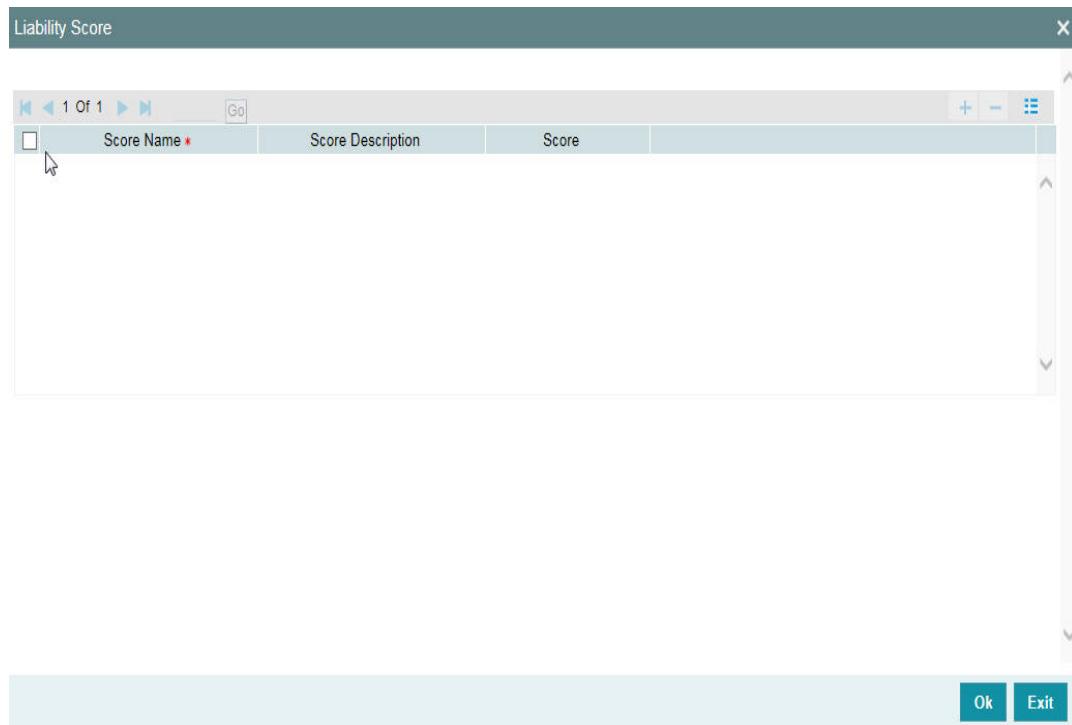
The system computes and displays the utilization amount that can be set in the 'Tanked Utilization' field.

As part of EOD process, the utilization amount is set in the 'Tanked Utilization' field.

After BOD process, this utilization amount is updated for the liability which is linked to the transaction as per the contract and the amount is cleared from the 'Tanked Utilization' field.

2.6.1 Specifying Liability Scores

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



Score Name

Select the score name from the adjoining option list.

Score Description

Give a brief description on the liability score.

Score

Specify the liability score here.

2.6.2 Specifying Liability Credit Rating

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

Here you can select the 'Agency Name' with its credit rating for the liability. Out of all the credit ratings, you may select one as the primary rating for external 'Credit Rating Agency Type'.

When credit rating from a particular credit agency is selected, it is mandatory to signify the effective date from which credit rating is applicable.

The screenshot shows the 'Credit Rating' dialog box. It has two main sections: 'Liability Credit Ratings' and 'Liability Credit Ratings History'. Both sections have a header bar with navigation buttons (back, forward, go) and a table with columns: Agency Name, Credit Rating, Primary, Effective Date, and Credit Rating Agency Type. The 'Liability Credit Ratings' section shows 1 Of 1 record. The 'Liability Credit Ratings History' section shows 1 Of 1 record. At the bottom right of the dialog box are 'Ok' and 'Exit' buttons.

Liability Credit Ratings

Agency Name

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

Credit Rating

Select the credit rating from the adjoining option list. You can maintain multiple external credit rating agencies for a single liability. However, you can maintain only one internal credit rating agency for a single liability.

Primary

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

The ratings from multiple agencies of external type can be assigned to a liability 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 of 'Liability Maintenance' screen. Similarly, external credit rating marked as 'Primary' is shown in 'External Credit Rating' field of 'Liability Maintenance' screen.

The modification of primary from one agency to another is allowed.

Note

When a primary credit rating at liability level is modified to a rating with a lower priority, then an alert is triggered. The alert of such liabilities is displayed in the dashboard.

Effective Date

Specify the effective date while associating a credit rating to a liability.

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.

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.

Liability Credit Ratings History**Credit Rating and Effective Date**

If the credit rating for a specific agency is modified along with the Effective date at a liability level, then the existing is recorded in the 'Liability Credit Ratings History' section.

2.7 Maintaining Customer to Liability Link

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

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

Customer to liability link Maintenance

New Enter Query

Branch Code *	
Customer No *	
Liability No *	
Liability Name	
Sector Code	
Industry Code	

Customer Exposure

<input type="checkbox"/>	Exposure Name *	Exposure Description	Exposure Type

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Branch Code

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

Customer Number

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

Liability Number and Liability Name

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

Customer Exposures

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

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

Note

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

Note

In case of granular access, link customers to liabilities details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen. For more information, refer to *Common Core - Security Management System User Guide*.

2.8 Covenant Maintenance

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

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

Covenant maintenance

New Enter Query

Covenant Name*	<input type="text"/>
Description	<input type="text"/>
Mandatory	<input checked="" type="radio"/> Yes <input type="radio"/> No
Frequency	<input type="text" value="Yearly"/> <input type="button" value="▼"/>
Start Month	<input type="text"/> <input type="button" value="▼"/>
Due date	<input type="text"/>
Notice Days	<input type="text"/>
Grace Days	<input type="text"/>
Remarks	<input type="text"/>

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Covenant Name and Description

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

Mandatory

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

Frequency

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

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

Start Month

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

Due Date

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

Grace days

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

Notice days

Specify the number of days in the notice period. The notice period starts from days prior to the revision date of the covenant.

Remarks

Specify the remarks about the covenant maintenance.

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

2.9 Collateral Types Maintenance

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

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

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

Collateral Types Maintenance

New Enter Query

Collateral Type *	
Description	
Interest Rate	

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Collateral Type

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

Description

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

Interest Rate

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

This can later be linked to 'Collateral Category Maintenance' screen (GCDCOLCA), 'Issuer Maintenance' screen (GCSISSUR) and 'Securities' screen (GCSSECTY) for choosing the collateral type.

2.10 Collateral Category Maintenance

You can define the category to which collateral belongs to using the 'Collateral Category Maintenance' screen.

If you want to register charge for the collateral created under this category, then you need to configure charge registration details.

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

Collateral Category Maintenance

New Enter Query

Collateral Category *	Category Description
Collateral Type *	Collateral Description
Revision Date YYYY-MM-DD	Collateral Exposure Type
Corporate Deposits Category Type Maintenance	<input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> Liquid
<input type="radio"/> Sovereigns <input checked="" type="radio"/> Banks <input type="radio"/> Corporates	Asset Type
Reval Frequency Yearly	<input type="radio"/> Tangible <input checked="" type="radio"/> Untangible
Due Date On	Charge Registration Required
Reval Start Month	Charge Renewal Frequency
Remarks	Units
	Filing Lead Days

Collateral Haircut Category

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

Covenant | Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization

Exit

Category Name and Category Description

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

Collateral Type and Collateral Description

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

Category Type

Indicate the category type from the following:

- Sovereigns
- Bank
- Corporate

Revision Date

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

Collateral Exposure Type

Indicate the Collateral Exposure Type from the following:

- Secured
- Unsecured
- Liquid Type

Asset Type

Specify the asset type here - Tangible or intangible

Charge Registration Required

Select this check box for recording registration details for the charge on collateral.

As part of charge registration, notice with required details to be sent to the appropriate registration authority. Filing statement has to be sent to registrar for charge creation.

Charge Renewal Frequency

A charge can be renewed as per the charge renewal frequency and units. For every charge type, a 'Charge Renewal Frequency' can be configured. You can select 'Yearly', 'Half Yearly', 'Quarterly', 'Monthly', 'Weekly', and 'Daily'

Units

Specify the units.

For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Filing Lead Days

Specify the lead days. The days before charge expiry date. You can renew the charge registration during these days

Reval Frequency

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

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

Reval Start Month

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

Due Date On

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

Collateral Haircut Category

You can select a 'Haircut Name' created in 'Haircut Maintenance' screen and assign a 'Haircut Percentage' under 'Collateral Haircut Category' section.

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

Specify the following haircut details for each record:

- Haircut Name and Description

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

2.10.1 Maintaining Covenant Details for Collateral Category

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

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

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

Covenant Name	Description	Mandatory	Frequency	Start Month	Due Date	Notice Days	
Covenant 1							X

Covenant Name

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

Description

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

Mandatory

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

Grace Days

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

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

Notice Days

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

Frequency

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

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

Due Date

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

Start Month

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

Remarks

Specify the remarks about the covenant details for collateral category maintenance.

2.11 Maintaining Charge Type

In 'Charge Type Maintenance' screen, you can configure different charge type like mortgage, hypothecation, lien, and so on.

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

Charge Type Maintenance

Save			
Charge Type Charge Type* _____ Description _____			
Maker Checker	Date Time: Date Time:	Mod No	Record Status Authorization Status
			Cancel

Charge Type

Specify the charge type like mortgage, hypothecation, lien and so on

Description

Specify brief description of charge type.

2.12 Issuer Maintenance

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

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

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

Issuer Maintenance

New Enter Query

Issuer Code *	Issuer Identification Number
Issuer Details	
Overall Limit Currency *	
Overall Limit	

Issuer Limits

Type *	Limit Currency *	Maximum Credit Turnover Allowed

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

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

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

Issuer Code

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

Overall Limit

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

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

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

Overall Limit Currency

Specify the currency in which the Overall Limit is specified.

Issuer Identification Number

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

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

Issuer Details

Specify in brief any additional details of the issuer.

Issuer Limits for Collateral Types

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

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

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

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

Collateral Type

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

Limit Currency

Select the limit currency from the adjoining option list.

2.13 Securities Maintenance

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

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

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

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

Securities

New Enter Query

Security Code *	Description *
Currency *	Start Date YYYY-MM-DD
Equity Base	Expiry Date YYYY-MM-DD
Face Value *	Limit Amount
Price Increase Sensitivity	<input type="checkbox"/> Nominal Value Based
Price Decrease Sensitivity	Issuer Number
Type *	

1 Of 1 Go

<input type="checkbox"/> Market Price Code *	Market Price	Last Price Change
--	--------------	-------------------

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

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

Security Code

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

Description

Describe in brief the security maintained.

Equity Base

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

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

Price Increase Sensitivity and Price Decrease Sensitivity

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

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

Price Increase Sensitivity

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

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

Price Decrease Sensitivity

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

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

Currency

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

Face Value

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

Collateral Type

Specify the collateral type here.

Issuer Code

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

Start Date and Expiry Date

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

Limit Amount

Specify the limit amount for the particular security.

Nominal Value Based

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

Security Price

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

You can specify the following details here:

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

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

2.14 Maintaining Insurance Company Details

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

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

Field	Maker	Date Time:	Mod No	Record Status	Checker	Date Time:	Authorization Status	Exit

Specify the following details:

Insurance Company Name

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

Short Name

Specify a short name to identify the insurance company.

Address Line 1 to 4

Specify the address of the insurance company in the fields provided. Once you have specified the above details, save the maintenance.

2.14.1 Viewing Insurance Company Summary

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

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

- Authorization status
- Record status
- Insurance company name

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

- Authorization status
- Record status
- Insurance company name

2.15 Maintaining Insurance Types

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

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

Field			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

Specify the following details:

Insurance Type

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

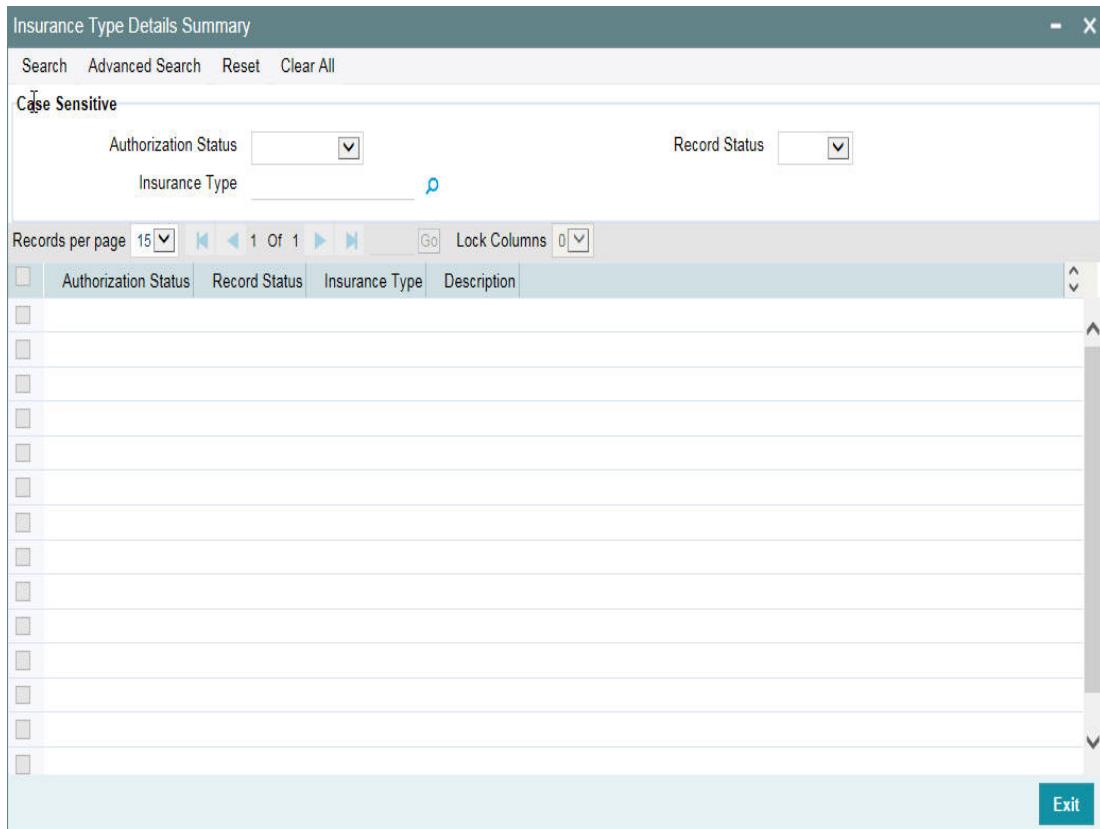
Description

Specify a brief description of the insurance type.

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

2.15.1 Viewing Insurance Type Summary

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



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

- Authorization status
- Record status
- Insurance type

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

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

2.16 Collaterals Maintenance

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

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

Collaterals Maintenance

New Enter Query

Collateral Details

Liability No *	Branch Code
Customer No	Lendable Margin
Collateral Code *	Seniority of Claim *
Collateral Description	Charge Type *
Collateral Currency *	User Reference
Collateral Value	Secured
Limit Contribution	<input checked="" type="radio"/> Secured
Start Date YYYY-MM-DD	<input type="radio"/> Unsecured
End Date YYYY-MM-DD	<input type="radio"/> Liquid
Revision Date YYYY-MM-DD	<input checked="" type="checkbox"/> Available
Revaluation Date YYYY-MM-DD	<input type="checkbox"/> Sharing Required
<input type="checkbox"/> Reevaluate Collateral	<input type="checkbox"/> Auto Pool Create
Grace Days	Haircut% *
Source Code	Mortgage Initiated
	Interest Rate
	Tanked Utilization
	<input type="checkbox"/> Taken Over
	<input type="checkbox"/> Charge Registration Required

Insurance | Covenant | Shared | Linked Contract-Accounts | Source Restrictions | Fields | Haircut Schedule | Field Investigation details |

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

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

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

Liability Number

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

Customer Number

Specify the customer number to which the collateral is linked.

You must select the liability number before specifying the customer number. Once the liability number is specified, the system enables the option list for customer number. This option list displays all valid customer number that are linked to the liability number selected above. You can select the appropriate one.

The selection of collateral customer linkage is optional.

Collateral Code

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

Collateral Description

Give a brief description of the collateral here.

Remarks

Specify remarks, if any.

Collateral Currency

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

Collateral Value

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

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

Example

Input in case of a nominal quoted security:

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal]
10,00,000	BOM1	65	(65/100) *
5,00,000	BOM2	70	(70/100) * 5,00,000=
7,00,000	BOM3	80	(80/100) * 7,00,000=

Input in case of a unit quoted security:

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

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

Note

- In case 'Collateral Value' is increased, then in the 'Collateral Pool Maintenance' screen, 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 Value', the 'Linked Percent Number' is re-calculated considering the retained amount.
- In case 'Collateral Value' is decreased, modified amount of collateral is validated with all the 'Linked Amount' in various pools (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral value is to be allowed. Wherever 'Percentage' is considered for linking collateral to pool, the linked amount is re-calculated accordingly with modified amount of collateral.

- If the 'Collateral Value' decreased amount is less than the total 'Linked Amount' in various pools, then an appropriate error message appears.
-

Limit Contribution

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

Example

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

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

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

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

Start Date and End Date

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

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

Revaluation Date

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

Revision Date

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

Grace Days

Specify the grace days past the next due/revision date allowed for collateral.

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).

Reevaluate Collateral

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

Category Name

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

Utilization Amount

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

Available Amount

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

Liability Name

Specify the liability name that needs to be linked with the collateral.

Block Amount

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

For example, Collateral 'Collat1' is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as 6000 (that is, 60% of 10000). The available amount of collateral is updated as 4000(10000-6000). The available amount of the collateral is arrived by using the below mentioned calculation

Available amount = Collateral value – utilization – blocked amount.

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

Commitment Reference Number

Specify the commitment reference number.

Collateral Zip Code

Specify the zip code of the collateral.

Branch

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

Lendable Margin

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

100 – Haircut (%).

Seniority of Claims

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

Charge Type

Charge type is mandatory and available as LOV which comes from 'Charge Type Maintenance' screen.

User Reference Number

Specify the User Reference Number for the collateral.

Secured Type

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

Available

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

If the ‘Available’ check box is deselected then the collateral is frozen, that is, it is not available for subsequent linkages to new collateral pools. The collateral’s current links to collateral pools is not affected.

Note

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

Sharing Required

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

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

Auto Pool Create

Select this check box if you want to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the ‘Available’ option is selected for the collateral. The system then creates a collateral pool with the following characteristics when you save the record:

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

Note

You cannot modify this option after you authorize the collateral.

Haircut (%)

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

Mortgage Initiate

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

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

Interest Rate

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

Taken Over

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

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.

After BOD process, the utilization amount is updated for the collaterals that is linked to the transaction as per the contract and the amount is cleared from the 'Tanked Utilization' field.

Charge Registration Required

Select this check box for recording registration details for the charge on collateral.

As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has can be sent to registrar for charge creation.

Note

Based on the collateral category selected, charge registration details are defaulted during customer collateral maintenance which can be modified.

Charge Renewal Frequency

A charge can be renewed as per the charge renewal frequency and units. For every charge type, a 'Charge Renewal Frequency' can be configured. You can select 'Yearly', 'Half Yearly', 'Quarterly', 'Monthly', 'Weekly'.

Units

Specify the units.

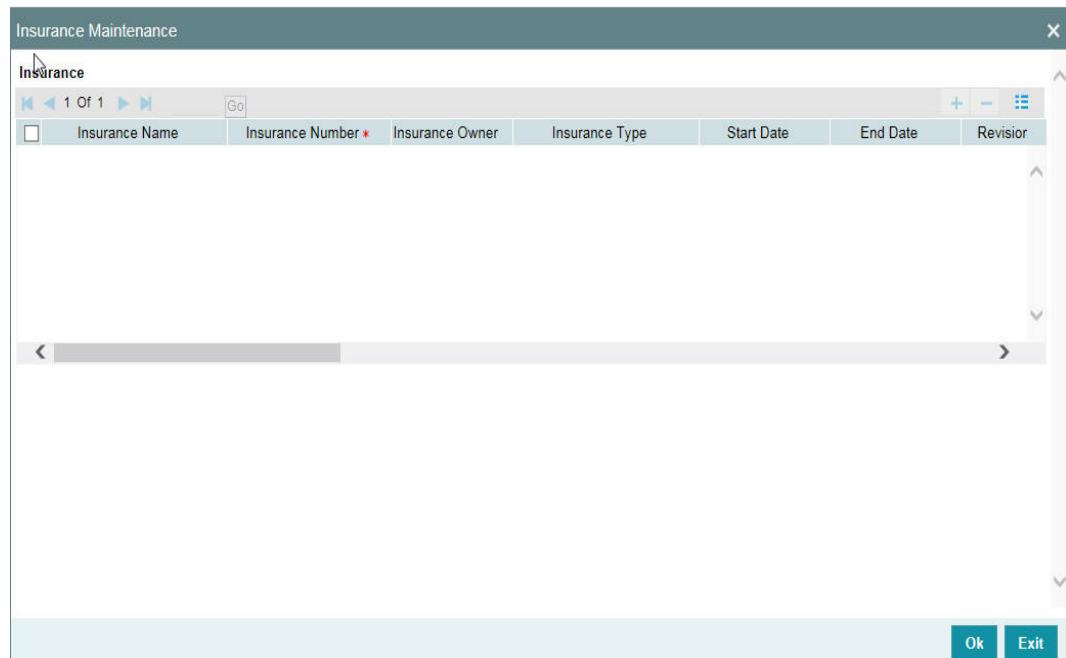
For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Filing Lead Days

The filing lead days is number of days prior to charge expiry date during this period charge can be renewed.

2.16.1 Specifying the Insurance Details

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



You can specify the following details:

Insurance Name

Specify the name of the Insurance/Insurance Company associated with the collateral. The option list displays all valid insurance company names maintained in the system. Select the appropriate one.

Insurance No

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

Insurance Owner

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

- Bank
- Customer

Insurance Type

Specify the type of the insurance that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.

Start Date

Specify the start date for that insurance.

End Date

Specify the end date for that insurance.

Revision Date

Specify the date of revision of the insurance.

Notice Days

On choosing a covenant name, system defaults the Notice Days details, that is, the number of days prior to next revision date of the covenant. You can modify this value. The period during the notice days is the notice period.

Insurance Premium Periodicity

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

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

Premium Status

Specify the insurance premium payment status. You can select one of the following premium payment statuses from the drop-down list.

- Paid
- Unpaid

Premium End Date

Specify the end date of the premium payment.

Insurance Amount

Specify the insured amount of the policy.

Insurance Currency

Specify the insurance currency of the policy.

Cover Date

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

Insurance Code

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

Premium Currency

Specify the currency of the premium to be paid.

Premium Amount

Specify the amount of the premium to be paid.

Remarks

Specify the remarks about the insurance details.

Policy Assigned to Bank

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

- Yes
- No

Coverage

Specify the coverage details of the insurance.

2.16.2 Specifying Covenant Details

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

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

The screenshot shows a software interface titled 'Covenant Maintenance'. At the top, there is a toolbar with buttons for 'New', 'Edit', 'Delete', 'Print', and 'Exit'. Below the toolbar is a header labeled 'Covenant'. The main area contains a grid table with columns: 'Covenant Name *', 'Description', 'Mandatory', 'Covenant Reference Number', 'Start Date', 'Frequency', and 'Start Month'. A row in the grid shows the following values: 'Covenant Name *' (highlighted in red), 'Description', 'Mandatory', 'Covenant Reference Number', 'Start Date', 'Frequency', and 'Start Month'. At the bottom right of the grid are 'Ok' and 'Exit' buttons.

Covenant Name

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

Mandatory

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

Covenant Reference Number

Specify the covenant reference no for the covenant being maintained.

Start Date

Start date is defaulted to current business date when covenant is linked to a collateral and you cannot modify it.

Frequency

Frequency of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the frequency shown here on choosing a covenant name.

Start Month

Start month of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the 'Start Month' shown here on choosing a covenant name. Start month is mandatory when frequency is quarterly and above.

Due date

Due date of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the Due Date shown here on choosing a covenant name. Due date is mandatory when frequency is monthly and above.

Revision Date

Indicates the date on which covenant has to be revisited for review. Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).

Examples for the revision date calculation of different frequencies.

System date -5th April 2019

1. Daily-6th April 2019
2. Weekly-12th April 2019
3. Monthly-10th May 2019 (Due date provided-10)
4. Quarterly-2nd June 2019 (Due date provided-2, Start month- June)
5. Half yearly-1st Feb 2020 (Due date provided-1, Start month-Feb)
6. Yearly- 10th July 2020 (Due date provided-10,Start month-July)

System date -5th August 2019

1. Daily-6th August 2019
2. Weekly-12th August 2019
3. Monthly-10th September 2019 (Due date provided-10)
4. Quarterly-2nd June 2020 (Due date provided-2, Start month- June)
5. Half yearly-1st Feb 2020 (Due date provided-1, Start month-Feb)

Yearly- 10th July 2020 (Due date provided-10,Start month-July)

Notice Days

Specify the notice days, that is, the number of days prior to revision date of the covenant. The period during the notice days are the notice period. Notice days are mandatory when frequency is weekly and above. You can change the Notice Days details which are displayed here on choosing a covenant name.

Grace Days

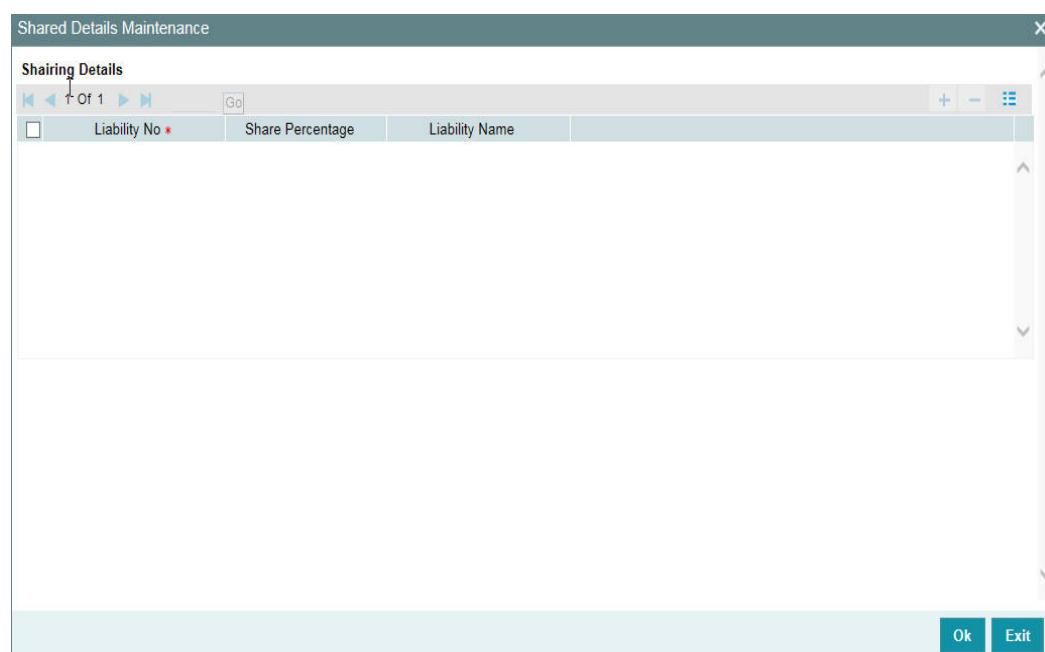
Specify the grace days, that is, the number of days after the revision date of the covenant that the covenant will be available for tracking. You can change the Grace Days details which are displayed here on choosing a covenant name.

Remarks

Remarks if any specified for the covenant at the 'Covenant Maintenance' screen are defaulted here. It can also be changed here.

2.16.3 Specifying Shared Details

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



Liability Number

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

Shared Percentage

Specify the percentage share of the liability in the collateral.

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

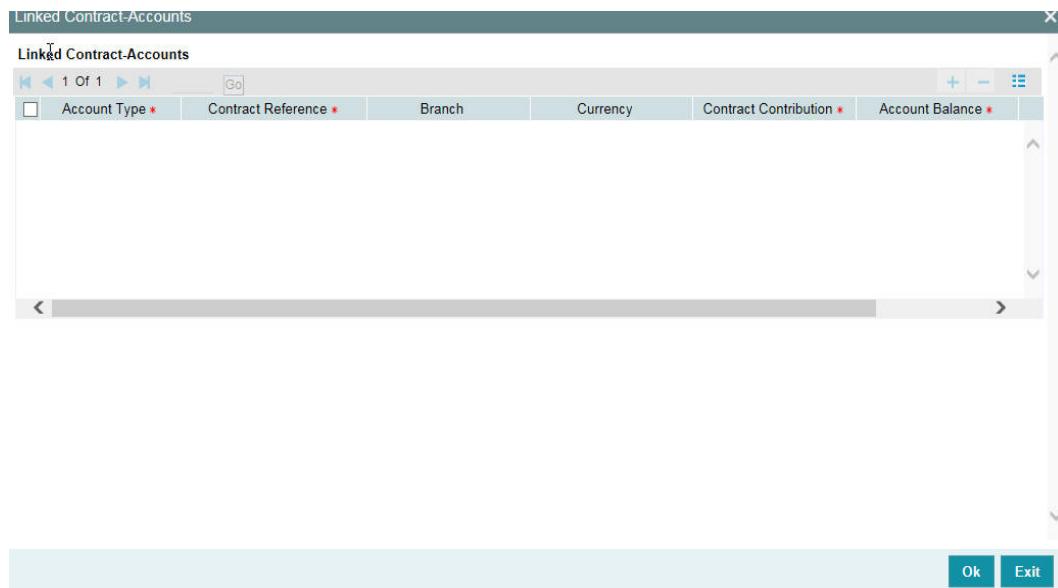
2.16.4 Linking Contract as Collaterals

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

Note

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

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



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

Account Type

Select the account type from the adjoining drop-down list.

Contract Reference

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

Note

- The Term Deposit contract needed for Collateral Linkage must be maintained in Netting Maintenance with any contract type other than 'AC'
- Once the contract is linked as collateral, then its collateral value cannot exceed its contract amount as maintained in the Account Netting screen.

- The start date of the collateral should be later than the value date of the respective contract netting maintenance. Likewise, the expiry date of the collateral should be earlier than the expiry date of the respective contract netting maintenance.
 - The system blocks/marks Lien on the linked Term Deposit contract.
-

Contract Contribution

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

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

Note

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

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

Account Balance

The system displays the account balance.

Maturity Date

Specify the maturity date of the TD.

Lien Amount

The system displays existing lien amount, if any.

2.16.5 Maintaining Source Restrictions

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

The screenshot shows the 'Source Maintenance' window with the title bar 'Source Maintenance'. Below it, there's a section titled 'Source Restriction Details' with a table header row containing 'External System *' and 'Description'. A single record is listed: 'External System *' is checked, and 'Description' is 'External System'. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Restriction Type

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

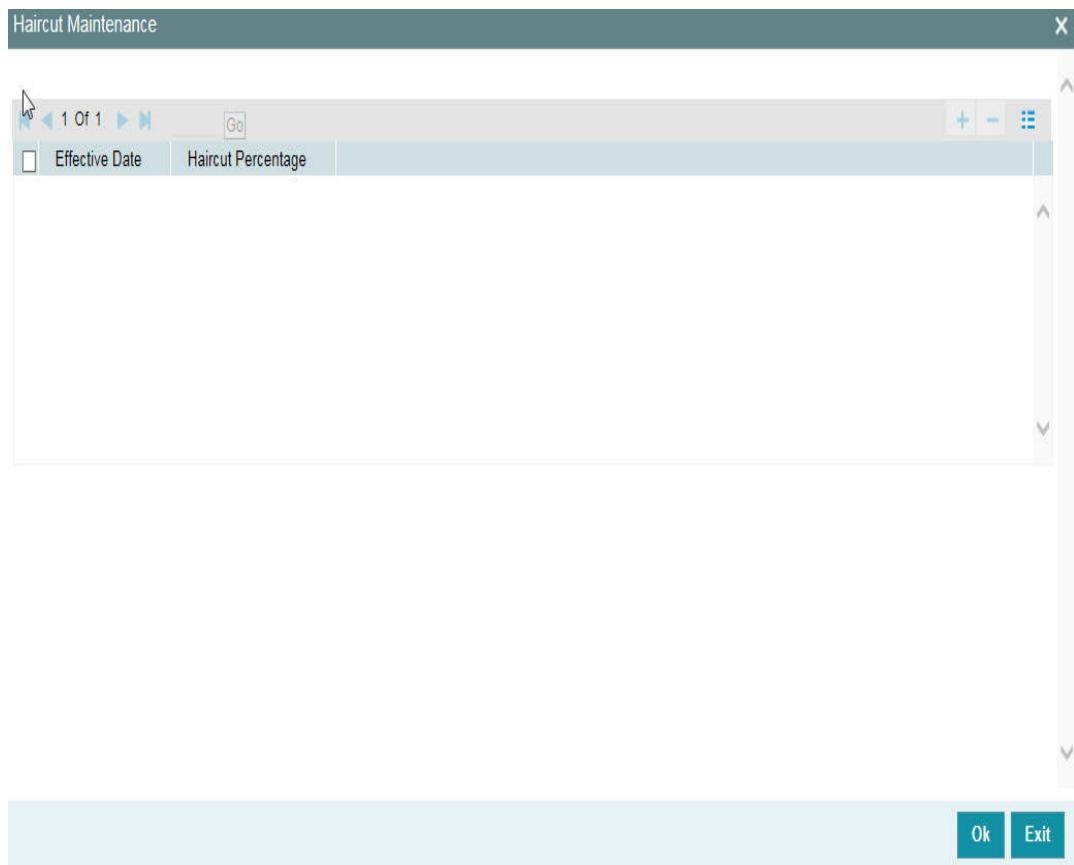
Default value of this field is 'Disallowed'. If you select restriction type as 'allowed', then you need to input at least one record.

Source

Specify the source from the adjoining option list.

2.16.6 Maintaining Haircut Schedules

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



Effective Date

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

Haircut %

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

Note

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

The following validations are performed during save, For New operation,

- Effective date should be greater than the application date and start date of the collateral
- Multiple Haircuts for the same effective date is not allowed.
- Haircut% chosen at the main screen gets defaulted as the first schedule with collateral start date as the effective date, in the Haircut schedules sub-screen.
- For modify operation,
 - Effective date should be greater than the application date and start date of the collateral
 - Effective date should be less than the end date of the collateral.
 - Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed.

- Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process.
- Existing field Haircut% would show the latest haircut of the collateral.

2.16.7 Maintaining Field Investigation Details

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

The screenshot shows a modal dialog box titled "Field Investigation details". Inside the dialog, there are several input fields and buttons. At the top right is a close button (X). Below it are two text input fields: "Agency Code *" and "Agency Name *", each with a blue magnifying glass icon to its right. A third text input field labeled "Result" is followed by a date input field labeled "Date of FI * YYYY-MM-DD" with a calendar icon. Below these are two more text input fields: "FI Agent Remarks" and "Credit Remarks *", each with a blue magnifying glass icon to its right. At the bottom right of the dialog are two buttons: "Ok" and "Cancel".

Agency Code

Specify the agency code of field investigation agency.

Agency Name

The system displays the field investigation agency name.

Result

Specify the result of the field investigation.

Date of FI

Enter the date of field investigation.

FI Agent Remarks

Specify the remarks by the field investigation agent.

Credit Remarks

Specify the remarks by credit team.

2.16.8 Maintaining Valuation Details

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

The screenshot shows a modal dialog box titled "Valuation Details". Inside the dialog, there are several input fields with validation asterisks (*):

- Agency Code *
- Agency Name *
- Valuation Amount *
- Valuation Date * YYYY-MM-DD (with a calendar icon)
- Valuer Remarks
- Initial Valuation *
- Credit Remarks *

At the bottom right of the dialog are two buttons: "Ok" and "Cancel".

Agency Code

Specify the valuation agency code.

Agency Name

The system displays the valuation agency name.

Valuation Amount

Specify the valuation amount.

Valuation Date

Enter the date of valuation.

Initial Valuation

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

Credit Remarks

Specify the remarks by credit team.

Valuer Remarks

Specify the remarks by valuation agent.

2.16.9 Maintaining External Check Details

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

The screenshot shows a modal dialog box titled 'External check'. It contains the following fields:

- Registration Authority *
- Regn. Authority Contact Details *
- Result *
- Date of check * YYYY-MM-DD
- Credit Remarks

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

Registration Authority

Specify the registration authority details.

Registration Authority Contact Details

Specify the registration authority contract details.

Result

Specify the result of the external check.

Date of Check

Specify the date when the external check was started.

Credit Remarks

Specify credit remarks, if any.

2.16.10 Maintaining Legal Opinion

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

The screenshot shows a modal dialog box titled "Legal Opinion". Inside the dialog, there are several input fields and labels:

- Legal Opinion ***: A text input field.
- Legal Adviser Details ***: A dropdown menu icon.
- Date of Advice * YYYY-MM-DD**: A date input field with a calendar icon.
- External Opinion**: A text input field.
- External Adviser Details**: A text input field.
- Final Recommendation ***: A text input field.
- Credit Remarks**: A text input field with a speech bubble icon.

At the bottom right of the dialog are two buttons: "Ok" and "Cancel".

Legal Opinion

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

Legal Adviser Details

Specify the legal adviser details.

Date of Advice

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

External Opinion

Specify the external legal opinion.

External Adviser Details

Specify the external legal adviser details.

Credit Remarks

Specify remarks of the credit team, if any.

Final Recommendation

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

2.16.11 Risk Evaluation Details

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

The screenshot shows a modal dialog box titled "Risk Evaluation". It contains several input fields and checkboxes. The fields include "Liquidity Risk", "Issuer Credit Risk", "Operational Risk", "Natural Hazard Risk", "Recommendation *", "Credit Remarks" (which includes checkboxes for "Eligible for Central Bank Funding", "CCP Eligible", and "CRM Eligible"), "Geo Political Risk", and "Currency Risk". At the bottom right of the dialog are "Ok" and "Cancel" buttons.

Eligible for Central Bank Funding

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

CCP Eligible

Select this check box if the collateral is part of the eligible collaterals accepted by Central Clearing Party.

CRM Eligible

Select this check box if the collateral is recognized as credit risk mitigant for base capital calculations.

Geo Political Risk

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

Currency Risk

Specify if the collateral currency posses any currency risk.

Liquidity Risk

Specify the liquidity risk of the collateral.

Issuer Credit Risk

Specify the credit risk of the collateral issuer.

Operational Risk

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

Natural Hazard Risk

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

Recommendation

Specify the final recommendation after risk evaluation.

Credit Remarks

Specify credit remarks, if any.

2.16.12 Collateral Perfection Details

Banks have a right over the collateral in case of default by the customer so charges are recorded on customer collaterals. These charges need to be registered as part of charge perfection with relevant authorities.

Collateral perfection can be done as part of customer collateral creation and as also part of amendment.

Based on the charge status, data is generated for sending a notice to an external registration authority at the time of charge registration, charge renewal and charge termination.

Collateral Perfection

Charge ID	
Charge Status	Proposed
Registration Details	
Charge Registration Number	Chargee Name
Registration Authority	Documents status
Regn. Authority Contact Details	Notes
Perfection Date	YYYY-MM-DD
Confirmation Date	YYYY-MM-DD
Charge Registration End Date	YYYY-MM-DD
Charge Registration Amount	
Stamping Details	
<input checked="" type="checkbox"/> Stamping Required	
Stamping Date	YYYY-MM-DD
Stamping Amount	

Ok **Exit**

Charge ID

Charge ID is generated by system. This ID is generated only if charge status is 'Registered' and charge perfection details are entered and saved, wherever 'Charge registration required' check box is enabled.

Charge Status

The charge status is used to track the status of the charge registration process. The charge status can be 'Proposed', 'Registered', 'Expired', 'Discharged' or 'Renewal'.

- Proposed - The initial charge status
- Registered - When charge perfection details are entered and saved, charge status gets updated as 'Registered' and the data required for sending notice to the charge registration authority is generated.
- Renewal - Registered charge can be renewed upfront during lead days before charge end date by opting renewal. Charge can be renewed for a further period as per renewal frequency and unit configured. Charge status gets updated as 'Registered' once renewal is complete. Subsequent to renewal, charge renewal notice can be generated with the required data available.
- Expired - Charge status is updated as 'Expired' by the system in case charge is not renewed during lead days period. The system updates the status as 'Expired' during BOD date equal to charge registration end date + 1. An expired charge can be renewed by entering the registration details and charge status is updated as 'Registered' with a new charge end date.
- Discharged - When a loan provided for the collateral is repaid in full, charge noted for the collateral can be discharged.

Note

Once charge is discharged on a customer collateral, no further updates can be performed on the same.

Charge status is updated as 'Discharged', then the system generates a discharge notice that needs to be sent to the registration authority.

Registration Details**Charge Registration Number**

Specify the unique charge registration number.

Registration Authority

Specify the registration authority with which collateral is perfected.

Regn. Authority Contact Details

Specify the contact details of registration authority.

Perfection Date

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

Confirmation Date

Specify the date on which you received confirmation of perfection. That is, confirmation received from the registered authority. This date cannot be prior to perfection date.

Charge Registration End Date

Once charge perfection details are entered and saved, based on 'Charge Perfection Date' and 'Charge Renewal Frequency' multiplied with 'Unit', charge registration end date is calculated by the system.

For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Charge Registration Amount

Specify the charge registration amount.

Chargee Name

Specify the chargee name

Documents Status

Specify if the perfection documents are received from registration authority.

Notes

Specify notes, if any.

Stamping Details**Stamping Required**

Select this check box if stamping is required with relevant authority.

Stamping Date

Specify the stamping date.

Stamping Amount

Specify the stamping amount.

2.16.13 Collateral Perfection Log Summary

You can view the summary of all collateral perfection details maintained in the system using 'Perfection Log Summary'.

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

2.16.14 Viewing Collateral Covenant Tracking Summary

You can view summary of covenants attached to collateral for tracking using the 'Collateral Covenant Tracking Summary' screen. You can view applicable covenants for a particular collateral category from the list of covenants maintained in the system.

You can open detailed screen using this screen. You can query the records based on the search criteria.

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

2.16.15 Tracking Collateral Covenant Details

The captured covenants as part of collaterals can be tracked using 'Collateral Covenant Tracking Details' screen.

You can invoke the 'Collateral Covenant Tracking Details' screen by typing 'GCSCOVTR' (Collateral Covenant Tracking Summary) and on clicking the queried record 'GCDCOVTR' ('Collateral Covenant Tracking Details') is opened with the details of the covenant.

You can unlock and update the status of the covenant here.

Collateral Covenant Tracking Details

Enter Query

Liability No			
Collateral Code			
Covenant Name			
Covenant Reference Number			
Revision Date	YYYY-MM-DD		
Notice Date			
Grace Days			
Status	<input type="radio"/> Complied <input type="radio"/> Deferred <input type="radio"/> Terminated <input type="radio"/> Breached		
Defer Till Date	YYYY-MM-DD		
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

Liability Number

Indicates the liability Number for which the collateral is linked.

Collateral Code

Indicates the collateral code here. Each collateral code should be unique.

Covenant Name

Indicates the covenant name.

Covenant Reference Number

Indicates the covenant reference no for the collateral being maintained.

Revision Date

Indicates the date on which covenant has to be revisited for review.

Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).

Notice Date

Indicates the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.

Grace Days

Indicates the grace days for the next due/revision date allowed for facility covenant.

Status

You can select the covenant status as the following:

- Complied
 - If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by batch process immediately after revision date.

- If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked by then.
 - Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency.
 - Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility
- Deferred
 - Covenants can be deferred for a defined period during which time covenants are not available for tracking. When covenants are breached, it cannot be deferred. Deferment can be done before the covenant becomes breached.
- Terminated -
 - Covenants can be stopped from further tracking by updating the status as 'Terminated'. Only covenants which are either complied or deferred status can be terminated. Breached covenants cannot be terminated.
- Breached
 - Covenants which are not complied within revision date are marked as breached by batch process immediately after revision date is exceeded.
 - When covenants pertaining to multiple frequency are breached, all of them are available for tracking

Defer Till Date

In case the status is 'Deferred', then you need to specify this date

You need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

2.17 Maintaining Specific Collateral Input Details

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

Note

In case of data masking, if 'PII Allowed' check box is not selected in 'User Maintenance' screen (SMDUSRDF), then the following field values are masked.

- Guarantee Details screen
 - Guarantor Name
 - Guarantor Address
- Property Details screen
 - Country
 - Property Address
- Life Insurance screen
 - Insurer Address

In case of right to be forgotten, all the PII fields maintained in 'Guarantee Details', 'Property Details', and 'Life Insurance' screens are anonymized once the customer is forgotten in the 'Forget Customer Process' screen (STDCSFRT)

In case of granular access, collateral and guarantor details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen.

For more information, refer to *Common Core - Security Management System User Guide*.

2.17.1 Property Details screen

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

The screenshot shows the 'Property Details' screen with the following fields:

- Collateral Details:**
 - Liability No*
 - Customer No
 - Collateral Code*
 - Collateral Description
 - Collateral Currency*
 - Collateral Value
 - Limit Contribution
 - Start Date: YYYY-MM-DD
 - End Date: YYYY-MM-DD
 - Revision Date: YYYY-MM-DD
 - Revaluation Date: YYYY-MM-DD
 - Grace Days
 - Source Code
- User Reference:**
 - Branch Code
 - Lendable Margin
 - Seniority of Claim *
 - Charge Type *
 - Secured:
 - Secured
 - Unsecured
 - Liquid
 - Available
 - Sharing Required
 - Auto Pool Create
 - Haircut% *
 - Mortgage Initiated
 - Interest Rate
 - Tanked Utilization
 - Taken Over
 - Charge Registration Required

At the bottom, there are tabs for Insurance, Covenant, Shared, Linked Contract-Accounts, Source Restrictions, Fields, Haircut Schedule, Field Investigation details, and buttons for Maker (Date Time: _____), Checker (Date Time: _____), Mod No, Record Status, Authorization Status, and Exit.

To invoke the sub-screen of 'Property Details' screen, click 'Property Details' button.

Property Details

Property Type *	COMMERCIAL BUILDIN		
Country *	@IN		
Property Address *	AECS		
Construction Date	<input type="text"/>		
Purchase Date	<input type="text"/>		
Zone Classification *	EARTH QUAKE ZONE		
Market Value *	500,000.00		
Govt. value *	500,000.00		
Customer Valuation Date	<input type="text"/>		
Customer Valuation source	<input type="text"/>		
Customer valuation amount	<input type="text"/>		
Other Lenders charge amount	<input type="text"/>		
Property Index Value	<input type="text"/>		
Basis of Property Value *	Market Value		

Ok | **Cancel**

Property Type

Select the type of property from the adjoining option list.

Country

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

Property Address

Specify the address of the property.

Construction Date

Specify the construction date of the property.

Purchase Date

Specify the date of property purchase.

Zone Classification

Select the zone of the property from the adjoining option list.

Market Value

Specify the market value of the property.

Govt. Value

Specify the government value of the property.

Customer Valuation Date

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

Customer Valuation Source

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

Customer Valuation Amount

Specify the valuation amount from the customer submitted valuation report.

Other Lenders Charge Amount

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

Property Index Value

Specify the index value of the property.

Basis of Property Value

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

- Market Value
- Property Index Value
- Government Value

2.17.2 Vehicle Details screen

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

The screenshot shows the 'Vehicle Details' window with the following fields and controls:

- Collateral Details:** Includes fields for Liability No*, Customer No, Collateral Code*, Collateral Description, Collateral Currency*, Collateral Value, Limit Contribution, Start Date (YYYY-MM-DD), End Date (YYYY-MM-DD), Revision Date (YYYY-MM-DD), Revaluation Date (YYYY-MM-DD), Grace Days, and Source Code.
- Branch Code:** A dropdown menu.
- Lendable Margin:** A dropdown menu.
- Seniority of Claim *:** A dropdown menu.
- Charge Type *:** A dropdown menu.
- User Reference:** A dropdown menu.
- Secured:** Radio buttons for Secured, Unsecured, and Liquid.
- Available:** Checkboxes for Available, Sharing Required, Auto Pool Create, Mortgage Initiated, Taken Over, and Charge Registration Required.
- Haircut% *:** A dropdown menu.
- Tanked Utilization:** A dropdown menu.

At the bottom of the window, there are links for Insurance, Covenant, Shared, Linked Contract-Accounts, Source Restrictions, Fields, Haircut Schedule, Field Investigation details, and buttons for Maker, Date Time, Mod No, Record Status, Checker, Date Time, Authorization Status, and Exit.

To invoke the sub screen of 'Vehicle Details' screen, click Vehicle Details button.

Vehicle Details

Vehicle Type *	TWO WHEELER
New/Used *	New
Make *	TOYOTA
Model *	PRIUS
Year *	2016-09-01
Regn.No *	KA0011234
Chassis No *	SB01GHYUIY7800
Engine No.*	LJ0078966
Owner *	ALI
Regn. Authority *	KA
Resale Value	
Valuation Date	
Valuation Amount	
Invoice value *	5,000,000.00

Invoice Value

Specify the invoice value of the vehicle.

Vehicle Type

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

New/Used

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

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Year

Specify the year of manufacturing of the vehicle.

Regn.No

Specify the vehicle registration number.

Chasis No

Specify the chassis number of the vehicle.

Engine No.

Specify the engine number of the vehicle.

Owner

Specify the ownership details of the vehicle.

Regn. Authority

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

Resale Value

Specify the resale value of the vehicle.

Valuation Date

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

Valuation Amount

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

2.17.3 Marketable Securities screen

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

The screenshot shows the 'Marketable Securities Details' screen. It includes fields for Liability No*, Customer No, Collateral Code*, Collateral Description, Collateral Currency*, Collateral Value, Limit Contribution, Start Date, End Date, Revision Date, Revaluation Date, Grace Days, Source Code, Branch Code (Lendable Margin, Seniority of Claim*, Charge Type*), User Reference (checkboxes for Secured, Unsecured, Liquid, Available, Sharing Required, Auto Pool Create), Haircut% (checkboxes for Mortgage Initiated, Taken Over), Interest Rate (checkbox for Charge Registration Required), and Tanked Utilization. The footer features tabs for Insurance, Covenant, Shared, Linked Contract-Accounts, Source Restrictions, Fields, Haircut Schedule, Field Investigation details, and a footer row for Maker/Checker, Date/Time, Mod No, Record Status, Authorization Status, and an Exit button.

To invoke the sub screen of 'Marketable Securities' screen, click Marketable Securities button.

Marketable Securities

Security Type *	<input type="text"/>
Description *	<input type="text"/>
Unit value *	<input type="text"/>
Number Of Units *	<input type="text"/>
Maturity Date	<input type="text"/> YYYY-MM-DD
Name of the Fund	<input type="text"/>
Name of the scheme	<input type="text"/>
<input checked="" type="checkbox"/> Electronic Mode	
Interest Payout	<input type="text"/>
Interest %	<input type="text"/>
Bond Duration	<input type="text"/>
Last Reval Price *	<input type="text"/>
Issuer Name *	<input type="text"/>
Issuer Reference No *	<input type="text"/>
Cap Amount	<input type="text"/>
Rating	<input type="text"/>
Next reval Date	<input type="text"/> YYYY-MM-DD
Market Price Code *	<input type="text"/>
Security Id *	<input type="text"/>

Ok | **Exit**

Security Type

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

Security Id

Select the security code from the adjoining option list.

Description

The system displays the security code description.

Issuer Name

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

Issuer Reference No

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

Unit Value

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

Number of Units

Specify the number of units submitted by the customer.

Rating

Specify the rating of the securities.

Maturity Date

Specify the maturity date of bonds.

Name of the Fund

Specify the name of the mutual fund.

Name of the Scheme

Specify the mutual fund scheme name.

Electronic Mode

Select this check box if the securities are in electronic mode.

Interest Payout

Select the interest payout frequency from the adjoining option list.

Interest %

Specify the interest percentage on bonds.

Bond Duration

Specify the bond duration.

Last Reval Price

The last market price based on which the collateral value was reevaluated is displayed.

Next Reval Date

Specify the next revaluation date for the security.

Cap Amount

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

Market Price Code

Select the market price code from the adjoining option list.

2.17.4 Plant and Machinery screen

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

Plant and Machinery Details

New Enter Query

Collateral Details

Liability No *	Branch Code
Customer No	Lendable Margin
Collateral Code *	Seniority of Claim *
Collateral Description	Charge Type *
Collateral Currency *	User Reference
Collateral Value	<input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> Liquid <input checked="" type="checkbox"/> Available <input type="checkbox"/> Sharing Required <input type="checkbox"/> Auto Pool Create
Limit Contribution	Haircut% *
Start Date: YYYY-MM-DD	Mortgage Initiated
End Date: YYYY-MM-DD	Interest Rate
Revision Date: YYYY-MM-DD	Tanked Utilization
Revaluation Date: YYYY-MM-DD	Charge Registration Required
Revaluate Collateral	
Grace Days	
Source Code	

Insurance | Covenant | Shared | Linked Contract-Accounts | Source Restrictions | Fields | Haircut Schedule | Field Investigation details |

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

To invoke the sub screen of ‘Plant and Machinery’ screen, click Plant and Machinery button.

Plant and Machinery

Machine Details * CNC
Manufacturer * IAI A
Manufactured year * 2015
Purchased year * 2015
Invoice value * 50,000.00
Written Down Value * 50,000.00
Assessed Value * 40,000.00
Machinery Location * KA
Replacement value * 60,000.00
Third party charge amount * 5,000.00
Machinery condition * GOOD
Intended Use * COMMERCIAL
Machine value basis * Assessed Value

Ok **Cancel**

Machine Details

Specify the machine number of the machine submitted as collateral.

Manufacturer

Specify the manufacturer details of the machine.

Manufactured Year

Specify the manufactured year of the machine.

Purchased Year

Specify the year of purchase of the machine.

Invoice Value

Specify the invoice value of the machine.

Written Down Value

Specify the written down value of the machine after depreciation.

Assessed Value

Specify the assessed value of the machinery.

Machinery Location

Specify the machinery location.

Replacement Value

Specify the replacement value of e machinery.

Third Party Charge Amount

Specify the charge amount of other lenders, if any.

Machinery Condition

Specify the machinery condition.

Intended Use

Specify the intended usage of the machinery.

Machine Value Basis

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

- Assessed Value
- Written Down Value
- Invoice Value

2.17.5 Life Insurance Details screen

You can invoke the 'Life Insurance Details' screen by typing ' GCDCOLLI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Life Insurance Details

New Enter Query

Collateral Details

Liability No *	Branch Code
<input type="text"/>	<input type="text"/>
Customer No	Lendable Margin
<input type="text"/>	<input type="text"/>
Collateral Code *	Seniority of Claim *
<input type="text"/>	<input type="text"/>
Collateral Description	Charge Type *
<input type="text"/>	<input type="text"/>
Collateral Currency *	User Reference
<input type="text"/>	<input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> Liquid <input checked="" type="checkbox"/> Available <input type="checkbox"/> Sharing Required <input type="checkbox"/> Auto Pool Create
Collateral Value	Haircut% *
<input type="text"/>	<input type="text"/>
Limit Contribution	Mortgage Initiated
Start Date YYYY-MM-DD	Interest Rate
<input type="text"/>	<input type="text"/>
End Date YYYY-MM-DD	Tanked Utilization
<input type="text"/>	<input type="text"/>
Revision Date YYYY-MM-DD	Charge Registration Required
<input type="text"/>	<input type="text"/>
Revaluation Date YYYY-MM-DD	
<input type="text"/>	
<input checked="" type="checkbox"/> Revaluate Collateral	
Grace Days	
<input type="text"/>	
Source Code	
<input type="text"/>	

To invoke the sub screen of 'Life Insurance Details' screen, click Life Insurance Details button.

Life Insurance

Policy No * POL_1

Insurance Amount * 10,000.00

Policy Start Date * 2016-09-01 

Premium Amount * 1,000.00

Assignment Date * 2016-09-01 

Insurer Address * AECS

Insurer details * DEVELOPER   

Renewal Frequency *  

Next Renewal Date * 2017-09-01 

Policy No

Specify the life insurance policy number.

Insurance Amount

Specify the sum assured amount.

Policy Start Date

Specify the start date of the policy.

Premium Amount

Specify the premium amount.

Assignment Date

Specify the date of assigning the policy to the bank.

Insurer Address

Specify the insurance company address.

Insurer Details

Specify the details of insurance company like nature of policy, term, and so on.

Renewal Frequency

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

Next Renewal Date

Specify the next renewal date.

2.17.6 Precious Metal screen

You can invoke the 'Precious Metal Details' screen by typing 'GCDCOLLL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Precious Metal Details

New Enter Query

Collateral Details

Liability No *	Branch Code
Customer No	Lendable Margin
Collateral Code *	Seniority of Claim *
Collateral Description	Charge Type *
Collateral Currency *	User Reference
Collateral Value	Secured
Limit Contribution	<input type="radio"/> Secured
Start Date YYYY-MM-DD	<input type="radio"/> Unsecured
End Date YYYY-MM-DD	<input type="radio"/> Liquid
Revision Date YYYY-MM-DD	<input checked="" type="checkbox"/> Available
Revaluation Date YYYY-MM-DD	<input type="checkbox"/> Sharing Required
Grace Days	<input type="checkbox"/> Auto Pool Create
Source Code	Haircut% *
	<input type="checkbox"/> Mortgage Initiated
	Interest Rate
	<input type="checkbox"/> Taken Over
	Tanked Utilization
	<input type="checkbox"/> Charge Registration Required

Insurance | Covenant | Shared | Linked Contract-Accounts | Source Restrictions | Fields | Haircut Schedule | Field Investigation details |

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

To invoke the sub screen of 'Precious Metals Details' screen, click Precious Metals Details button.

Precious Metal

Precious Metal Type * DIAMOND	<input type="button" value=""/>	<input type="button" value=""/>
Weight in Gms * 10		
Valuation Amount * 50,000.00		
Unit Rate * 5,000.00		
Precious Metals Form * STONES	<input type="button" value=""/>	<input type="button" value=""/>
Notes	<input type="button" value=""/>	

Precious Metal Type

Select the type of precious metal from the adjoining option list.

Weight in gms

Specify the weight of the precious metal in grams.

Valuation Amount

Specify the valuation amount of the precious metal.

Unit Rate

Specify the unit rate of precious metal.

Precious Metal Form

Select the form of precious metal from the adjoining option list.

Notes

Specify notes, if any, on the precious metal.

2.17.7 Guarantee Details screen

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

The screenshot shows the 'Guarantee Details' screen with the following details:

- Collateral Details:** Fields include Liability No*, Customer No, Collateral Code*, Collateral Description, Collateral Currency*, Collateral Value, Limit Contribution, Start Date (YYYY-MM-DD), End Date (YYYY-MM-DD), Revision Date (YYYY-MM-DD), Revaluation Date (YYYY-MM-DD), Grace Days, and Source Code.
- Branch Code:** Lendable Margin, Seniority of Claim*, Charge Type*, User Reference, Secured (radio buttons for Secured, Unsecured, Liquid, Available, Sharing Required, Auto Pool Create), and Mortgage Initiated.
- Haircut%***: Interest Rate, Tanked Utilization, Taken Over, and Charge Registration Required.
- Buttons:** Insurance, Covenant, Shared, Linked Contract-Accounts, Source Restrictions, Fields, Haircut Schedule, Field Investigation details, and Exit.
- Bottom Row:** Maker (Date Time: _____), Date Time: _____, Mod No, Record Status, Checker (Authorization Status), and Exit.

To invoke the sub-screen of 'Guarantee Details' screen, click Guarantee Details button.

Guarantee

X

Guarantor CIF No *	<input type="text"/>
Guarantor Name *	<input type="text"/>
Guarantor Address *	<input type="text"/>
Guarantee Type *	<input type="text"/>
Guarantee Amount *	<input type="text"/>
Total Guarantee Amount	<input type="text"/>
Rating	<input type="text"/>
<input checked="" type="checkbox"/> Revokable	
Revoke Date	<input type="text"/> YYYY-MM-DD
Guarantor's own exposure	<input type="text"/>
Agreement Date *	<input type="text"/> YYYY-MM-DD
<input type="checkbox"/> Continuing Guarantee	

Guarantor CIF No

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

Guarantor Name

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

Guarantor Address

Specify guarantor's address.

Guarantee Type

Specify if the guarantee is personal or corporate guarantee.

Guarantee Amount

Specify the guarantee amount.

Agreement Date

Specify the guarantee agreement date.

Continuing Guarantee

Select this check box if the guarantee is a continuing guarantee.

Guarantor's Own Exposure

The system displays the total exposure of the guarantor.

Total Guarantee Amount

Specify the combined guarantee amount of guarantor.

Revokeable

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

Revoke Date

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

Rating

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

2.17.8 Miscellaneous screen

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

Miscellaneous Details

New	Enter Query		
Collateral Details			
Liability No *	Branch Code		
Customer No	Lendable Margin		
Collateral Code *	Seniority of Claim *		
Collateral Description	Charge Type *		
Collateral Currency *	User Reference		
Collateral Value	Secured		
Limit Contribution	<input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> Liquid <input checked="" type="checkbox"/> Available <input type="checkbox"/> Sharing Required <input type="checkbox"/> Auto Pool Create		
Start Date YYYY-MM-DD	Haircut% *		
End Date YYYY-MM-DD	<input type="checkbox"/> Mortgage Initiated		
Revision Date YYYY-MM-DD	Interest Rate		
Revaluation Date YYYY-MM-DD	<input type="checkbox"/> Taken Over		
<input type="checkbox"/> Reevaluate Collateral	Tanked Utilization		
Grace Days	<input type="checkbox"/> Charge Registration Required		
Source Code			
Insurance Covenant Shared Linked Contract-Accounts Source Restrictions Fields Haircut Schedule Field Investigation details			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
			Exit

To invoke the sub-screen of 'Miscellaneous' screen, click Miscellaneous button.

The screenshot shows a software dialog box titled 'Miscellaneous'. It contains the following fields:

- Collateral Description ***: BCNDS
- Units ***: 1,000.00
- Unit value ***: 5,000.00
- Collateral Notes1**
- Collateral Notes2**
- Collateral Notes3**
- Collateral Notes4**
- Collateral Notes5**
- Remarks**

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

Collateral Description

Give a brief description on the collateral which does not belong to other standard collateral types. For example, Aeroplane, Ship, Live stock, and so on.

Units

Specify the number of collateral. For example, 100 live stock sheeps, 2 ships, and so on.

Unit Value

Specify the value of each unit.

Collateral Notes 1 - 5

Specify additional collateral details, if any.

Remarks

Specify remarks, if any.

2.18 Collateral Pool Maintenance

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

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

Collateral Pools Maintenance

New Enter Query

Liability No *	Liability Branch
Liability Name	Branch Code
Pool Code *	Mortgage Initiated
Pool Description	Auto Facility Create
Pool Currency *	Auto Facility Customer
Pool Amount	Pool Block Amount
Pool Utilized	Tanked Utilization
Available Amount	
Block Amount	

Collateral Pool Linkage

<input type="checkbox"/>	Collateral Code *	Collateral Description	Collateral Currency	Limit Contribution	Amount Basis	Linked Percent Number	Linked /

Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Liability Number

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

Pool Code

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

Pool Description

Specify a brief description of the collateral pool here.

Pool Currency

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

Available Amount

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

Description (Collateral Pool Linkages)

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

Order

Specify the order for collateral utilization.

Type

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

Branch Code

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

Collateral Utilization

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

Mortgage Initiated

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

Auto Facility Create

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

Note

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

Auto Facility Customer

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

Auto facility customer is enabled only if the option 'Auto facility Create' is checked, For more details on maintaining Account Limits, refer Core Entities User Manual.

Tanked Utilization

The system computes and displays the utilization amount that can be set in the 'Tanked Utilization' field.

After BOD process, this utilization amount is updated for the transactions linked to collateral pool as per the contract and the amount is cleared from the 'Tanked Utilization' field.

2.18.1 Creating Collateral Pool Linkages

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

To add a new collateral click 'Plus' button, specify the relevant details and save the record. To delete an existing collateral, select it and then click 'Minus' button and save the record. While creating collateral pools, remember the following:

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

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

Collateral Code

Select the collateral code from the adjoining option list.

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

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

Collateral Currency

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

Collateral Contribution

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

Amount Basis

You can either select 'Percentage' or '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.

If the 'Amount Basis' is selected as 'Amount' and 'Collateral Value' is modified, then the percentage linked gets recalculated based on the modified 'Collateral Value'.

You can modify the linkage at collateral pool level from percentage to amount and vice-versa.

The system ensures that total of collateral value linked to one or multiple pools is not more than the collateral value maintained in 'Collateral Maintenance' screen. The system ensures that linkage of collateral to one or more pools cannot be more than 100% of collateral value

Linked Percent Number and Linked Amount

In case 'Collateral Value' is increased in 'Collateral 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 Value', the 'Linked Percent Number' is re-calculated considering the retained amount.

In case 'Collateral Value' is decreased, modified amount of collateral is validated with all the 'Linked Amount' in various pools (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral value is to be allowed. Wherever

'Percentage' is considered for linking collateral to pool, the linked amount is re-calculated accordingly with modified amount of collateral.

If the 'Collateral Value' decreased amount is less than the total 'Linked Amount' in various pools, then an appropriate error message appears.

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

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

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

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

Pool Amount

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

Pool Utilized

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

Linked Amount Pool Currency

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

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

Collateral code	Currency	Collateral Amount	Linked Amount
ISDP16924	DEM	100,000	75000
AC777228	GBP	55,000	55,000
COLSHRS15	INR	2,000,000	1,500,000
COLHS819	USD	1,500,000	1,500,000

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

Linked Percent Number

The part of the collateral amount which has to be linked to the pool can be specified as a percentage here. On save of the record, if Linked Percent Number is specified, system defaults the 'Linked Amount' calculated as Linked Percent Number Percentage of 'Collateral Contribution'.

Available Interest Rate

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

Interest Spread

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

Rate of Interest

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

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

Expiry Date

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

Note

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

2.19 Maintaining Line Code details

You can create and maintain line codes in the 'Line Code Maintenance' screen. Using this screen you can maintain line code details. These details are populated to 'Facilities Maintenance screen' (GEDFACLT). You can invoke the 'Line Code Maintenance' screen by typing 'GEDLNCOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Line Code Maintenance' window. At the top, there are buttons for 'New' and 'Enter Query'. Below these are input fields for 'Line Code Template*' (containing '12345'), 'Description' (containing 'Test Line Code'), 'Limit Amount Basis' (a dropdown menu), and 'Revaluation Required' (checkbox checked). To the right, a 'Line Currency' section includes checkboxes for 'Revolving Line', 'Interest Required', and 'Rate Agreement Required'. Under 'Product Restrictions', there is a 'Restriction Type' section with radio buttons for 'Allowed' (selected) and 'Disallowed'. A grid below shows a single row with 'Product Code' (12345) and 'Product Description' (Test Product). At the bottom, there are links for 'FX Rate Revaluation' and 'Fee Preference', and a table with columns for Maker, Date Time, Mod No, Record Status, Checker, Date Time, and Authorization Status. A red 'Exit' button is located at the bottom right.

Line Code Template

Specify a unique code for the Line Code Template.

Description

Specify the description of the Line Code.

Limit Amount Basis

The value for Limit Amount can be maintained as the following:

- Limit Amount Basis
- Limit Amount + Collateral Contribution Limit Amount
- Min(Limit Amount, Collateral Contribution)

Line Currency

Specify the currency in which the Line Code is to be defined.

Revolving Line

Select this check box to indicate that the credit line is Revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer.

Interest Required

Select this check box to indicate the facility is applicable for interest calculation.

Revaluation Required

Identifies if the facility has to revalued or not.

Rate Agreement Required

If this check box is selected, then rates are taken based on FX rate fixing. If this check box is not selected, then rates are taken from 'Currency Exchange Rates Input' screen based on the maintenance done in 'Global Exposure Parameter' screen.

The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.

Product Restriction type

You can restrict the limit available under this line to a specific product by selecting allowed/disallowed option.

If you choose the restriction type as 'Allowed', click the  button and select the Product code from the list to indicate that they are allowed to use the line.

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

Product Code

Specify the product code from the LOV for the Product Restriction.

Product Description

The product code description is displayed.

Branch Restriction type

You can restrict the limit available under this line to a specific branch by selecting allowed / disallowed option.

If you choose the restriction type as 'Allowed', click the  button and select the Branch code from the list to indicate that they are allowed to use the line.

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

Branch

Specify the branch code from the LOV for the Branch Restriction.

Branch Description

Branch Code description is displayed.

Tenor Restrictions

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

Tenor

Specify the Tenor Name.

Days

Number of days corresponding to the tenor.

2.19.1 FX Rate Fixing

Provision to fix a rate between a 'Transaction Currency' and 'Facility Currency'.

Currently, system picks the rates for utilization transaction based on the maintenance at Parameter level in 'Global Exposure Parameter Detail' screen.

A fixed rate can be provided or a set of parameters like rate type and rate indicators can be maintained, and the rate pick up is derived based on these parameters.

Rate Code Parameters For FX Rate Revaluation

Module *	Mid
Product Code *	
Currency Code *	
Exchange Rate Code	
FX Rate Type	Mid
Rate Input Method	Fixed
Fixed Rate	
Rate Fixing Days	
Reval Frequency	Daily
Revaluation Effective Date	Calendar Date
Ignore Holidays	<input checked="" type="checkbox"/>
Holiday Check	Currency
Holiday Currency	
Move Across Month	
Schedule Movement	Move Forward
Cassandra Scherlillas	
<input type="button" value="Ok"/> <input type="button" value="Exit"/>	

Module

Specify the associated module from the adjoining option list.

Product Code

Based on the module, the product code appears accordingly.

Currency Code

Specify the valid currency code. The 'Currency Code' cannot be same as 'Line Currency'.

Exchange Rate Code

Specify the exchange rate code. These rate codes are picked from the Currency Rate Type Definition screen (CYDCRATY).

'Exchange Rate Code' field entry is required if the Rate Input Method is 'Derived'. An error appears if 'Exchange Rate Code' has a value and 'Rate Input Method' is 'Fixed'.

FX Rate Type

You can either select 'Mid', or 'Sell' or 'Buy'.

Rate Input Method

You can either select 'Fixed' or 'Derived'.

- Fixed- Fixed rate provided at the FX level would be picked up.
- Derived- Based on Exchange Rate Code, FX Rate Type, and Rate Fixing Days provided, Rate would be derived.

The system reevaluates only those contracts for which 'Rate Agreement Required' and 'Revaluation Required' are selected.

The Next Reval Date is updated for each of the contracts created based on these FX Maintenances.

- Derived Rate Input Method Type -'Revaluation Frequency', 'Revaluation Effective Date' and 'Holiday Treatment' chosen at the facility level.
- Fixed Rate Input Method Type- Today's Date.

After the End Of Day process, the facility would be reevaluated with the modified values for Fixed and Derived Rate Input Method Type.

Fixed Rate

Specify the fixed rate.

'Fixed Rate' field entry is required if the 'Rate Input Method' is 'Fixed'. An error appears if 'Fixed Rate' has a value and 'Rate Input Method' is 'Derived'.

Rate Fixing Days

Specify the rate fixing days. The allowed values are 0-5.

In case of 'Derived', rate fixing days as T-0, Rate maintained at the 'Currency Exchange Rates Input' screen is taken.

Rate fixing days as T-1 to T-5, rate would be picked up from the History of 'Currency Exchange Rates Input' screen for the respective date.

Reval Frequency

You can either select 'Daily', 'Weekly', 'Monthly', 'Quarterly', 'Half Yearly', 'Yearly', 'Ad Hoc' or 'None'.

Ensure to select 'Reval Frequency' if you have selected 'Revaluation Required' and 'Rate Agreement Required' check box in the 'Line Code Maintenance' screen.

Adhoc - Fixed rates are reevaluated only on modification of rate at facility level. So, the frequency for fixed rates are maintained as 'Ad Hoc'

None - If you need to suppress currency revaluation for a certain combination of 'Module', 'Product Code' and 'Currency Code', the '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

Reval frequency supported for 'Fixed' rate input method are 'ADHOC' and 'NONE'. For 'Derived' reval frequency except 'ADHOC' rate input method all other are supported.

Revaluation Effective Date

You can either select 'Calendar Date' or 'Value Date'.

Calendar Date – For example, Revaluation date is 15th July, and Frequency is monthly, Next Reval Date would be 1st August.

Value Date - For Example, Revaluation date is 15th July, and Frequency is monthly, Next Reval Date would be 15th August.

Holiday Treatment

Ignore Holidays

If this check box is selected, then holiday treatment is not applied to calculate the next date. If this check box is not selected, then 'Holiday Preferences' settings are validated.

Move Across Month

If this check box is selected, then the system moves the date to next month. If this check box is unselected, then the system moves the date to next date.

Example

Working Day	30-Aug	1-Sep
Holiday	31-Aug	
Schedule Movement	Move Forward	
Calculated Next Date	31-Aug	

In above mentioned example, if 'Move Across Month' is selected, then the system moves next date to 1-Sep. If 'Move Across Month' is not selected, then the system changes next date to 30-Aug.

Schedule Movement

Move Forward

In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st Sep which is next working date

Move Backward

In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date

Cascade Schedules

If cascade schedules is selected, then the next date is calculated on based on previous schedule date instead of start date.

Holiday Check

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

If holiday check is maintained as 'Currency' or 'Both' then currency code to be maintained here.

2.19.2 Fee Preference

Branch

You can maintain branch code in this screen and this value gets defaulted in 'Facilities Maintenance' screen.

Account No

You can maintain account number in this screen and this value gets defaulted in 'Facilities Maintenance' screen.

Waive all fees

Select this check box if you want to waive all the fees.

Fee Preference

Fee Preference	
Branch	Account No.
<input type="checkbox"/> Waive all fees	
<input type="button" value="Ok"/> <input type="button" value="Exit"/>	

2.20 Facilities Maintenance

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

Facilities Maintenance

New	Enter Query		
Branch	User Defined Status		
Liability No*	Status Changed On YYYY-MM-DD		
Liability Name	<input type="checkbox"/> Revolving Line		
Line Code*	<input type="checkbox"/> Netting Required		
Serial No	<input type="checkbox"/> Unadvised		
Description	<input type="checkbox"/> Funded		
Main Line Code	<input type="checkbox"/> Shadow Limit		
Line Currency*	<input type="checkbox"/> Bulk Payment Required		
Category	Internal Remarks		
Class Code	Utilization Tracking		
	<input checked="" type="radio"/> Local		
	<input type="radio"/> Global		
	External Credit Rating		
	Internal Credit Rating		
<input type="button" value="Populate"/>			
Fee Preference Limit Restrictions Tenor Restrictions Source Restrictions Schedules Charges Covenants Pool Links Exposures Comments Review History FX Rate Revaluation Credit Rating			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
		<input type="button" value="Exit"/>	

Specify the following details:

Facility Branch

By default, the system displays the branch code in which facility has been created.

Liability Number

Specify the Liability number here.

Line Code

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

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

You can either enter the Line Code or take from a LOV which picks the Line Code details maintained in the 'GEDLNCOD' screen.

Serial Number

Each time a Liability - line code combination is specified, Oracle FLEXCUBE ELCM 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 then an error appears on save. To create multiple facilities, you can also select the line code from the LOV and default the values by clicking on 'Populate' button. Then value of line code can then be changed and save.

Description

Give a brief description of the facility here.

Main Line Code

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

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

Line Currency

Specify the currency in which the facility is defined. 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.

Category

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

Class Code

Select fee class from class code adjoining option list.

Revaluation Required

Identifies if the facility has to revalued or not.

Rate Agreement Required

If this check box is selected, then rates are taken based on FX rate fixing. If this check box is not selected, then rates are taken from 'Currency Exchange Rates Input' screen based on the maintenance done in 'Global Exposure Parameter' screen.

The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.

Revolving Line

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

Netting Required

This check box is deselected by default, indicating that netting is not required for the facility. You can select this check box to enable netting for the facility.

Unadvised

Select this check box to indicate that the facility is unadvised.

Note

Charges can be collected on the utilization transactions for facilities that are unadvised. For this purpose SDEs ADVISED_LINE and COMMITMENT_CUR_UTIL can be used while setting up the charge rule at the CL product creation level.

Funded

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

Shadow Limit

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

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

Note

You cannot modify this option after you authorize the facility.

Bulk Payment Required

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

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

Note

You can use this feature if ELCM standalone has FCUBS as the product processor.

User Defined Status

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

Status Changed Date

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

Internal Remarks

Specify the internal remarks as limits terms and conditions.

Utilization Tracking

It signifies if the utilization tracking of the facility is done locally or globally.

Amounts

Specify the following details:

Limit Amount

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

Note

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

charge rule at the CL product creation level. LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility limit amount.

Collateral Amount

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

Transfer Amount

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

Effective Line Amount

The system displays the effective line amount.

Effective Line Amount Basis

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

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

Note

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

Maintenance Value date

The value date on which facility amount is modified. That is, the date on which facility amount modified is earlier than 'Line Start 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.

In case of future dated lines, any amendment done between the booking date and line start date, maintenance value date is updated as 'Line Start Date'.

Uncollected Amount

The system displays the uncollected amount.

Block Amount

Specify the block amount.

Approved Limit Amount

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

Max Daily Limit

Specify the maximum daily limit.

Daily Light Limit

Specify the daily light limit.

Utilization

This section contains the following details:

Available Amount

The system displays the available amount.

Maximum Available Amount

Maximum available amount shows the minimum available amount up in the hierarchy including main facilities, liabilities and main liabilities (The available amount for a liability is calculated as its overall limit amount minus utilized amount and block amount).

Date of First OD

The system displays the date of first OD.

Date of Last OD

The system displays the date of last OD.

Netting Contribution

The system displays the netting amount in GEDACCNT screen.

The system displays the netting contribution if:

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

Last New Utilized Date

The system displays the last new utilized date.

Amount Utilized Today

The system displays the amount utilized on the current date.

Utilization Amount

The system displays the utilization amount.

Tanked Utilization

The system 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.

During EOD process, this utilization amount is updated as indicated below:

- Based on the liability which is linked to the transaction as per the contract
- Based on the collaterals that is linked to the transaction.
- Based on the collaterals pool which is linked to the transaction.

After BOD process, the amount is cleared from the 'Tanked Utilization' field and it is updated in the utilization amount.

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. You can create credit line with value date as future date for the following lines.

- Main-Lines
- Sub-Lines

You 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.

Availability

Specify the following details:

Line Start Date

Specify the line start date. If not specified, system defaults the line start date as the current application date. In case 'Line Start Date' is not specified line start date takes current application date. Once such a record is authorized, line start date cannot be edited.

However, if a line is created with future date, this 'Line Start Date' can be modified after authorization. However, modified date cannot be prior to current business date.

You can book a future dated credit line using 'Line Start Date'. From this date the credit line becomes active. You cannot enter the back date, that is, the date prior to system date. If line start date falls on a holiday, an override message appears. Initiation event of the future dated facility is triggered on 'Line Start Date' with contingent entries.

Expiry Date

Specify the expiry date for the facility. If the limit amount assigned to the facility is not utilized within the specified expiry date then the Available check box remains deselected. This freezes the line for the respective liability.

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

The Oracle FLEXCUBE ELCM 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 collaterals in the Pool which is linked to the 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 error message 'Facility Expiry Date falls on a branch Holiday'.

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

Available

If the Line facility is available then this check box is selected.

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

This check box is disabled if the 'Line Start Date' is provided as future date, that is the credit line is in inactive state. It is enabled on the date when the credit line becomes active.

The product processor gives an ASCII file including all the facilities which need to be frozen. Oracle FLEXCUBE ELCM initiates an amendment event and then deselects the 'Available' check box.

Book Date

Specify the date on which the credit line is booked in the system. The system date is defaulted. You cannot modify this date.

Note

Amendments to facility between booking date and line start date is considered at the time of initiation of contract on line start date

Available check box gets automatically selected on line start date BOD and facility is available for utilization.

Availment Date

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

Exception

Specify the following details:

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 limit amount. This is a credit exception in the transaction. You can use the 'Multi-authorisation' screen for authorising such a transaction.

Note

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

Exception Breach Percentage

Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, there is a breach of the limit amount. This is a credit exception in the transaction. You can use the 'Multi-authorisation' screen for authorising such a transaction.

Note

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

Limit Status

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

- Active
- Closed
- Frozen

Next Review Date

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

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

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

Review Frequency

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

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

Closure Reason

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

Freeze Reason

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

Note

The following SDEs are not applicable for ELCM based interest calculation.

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

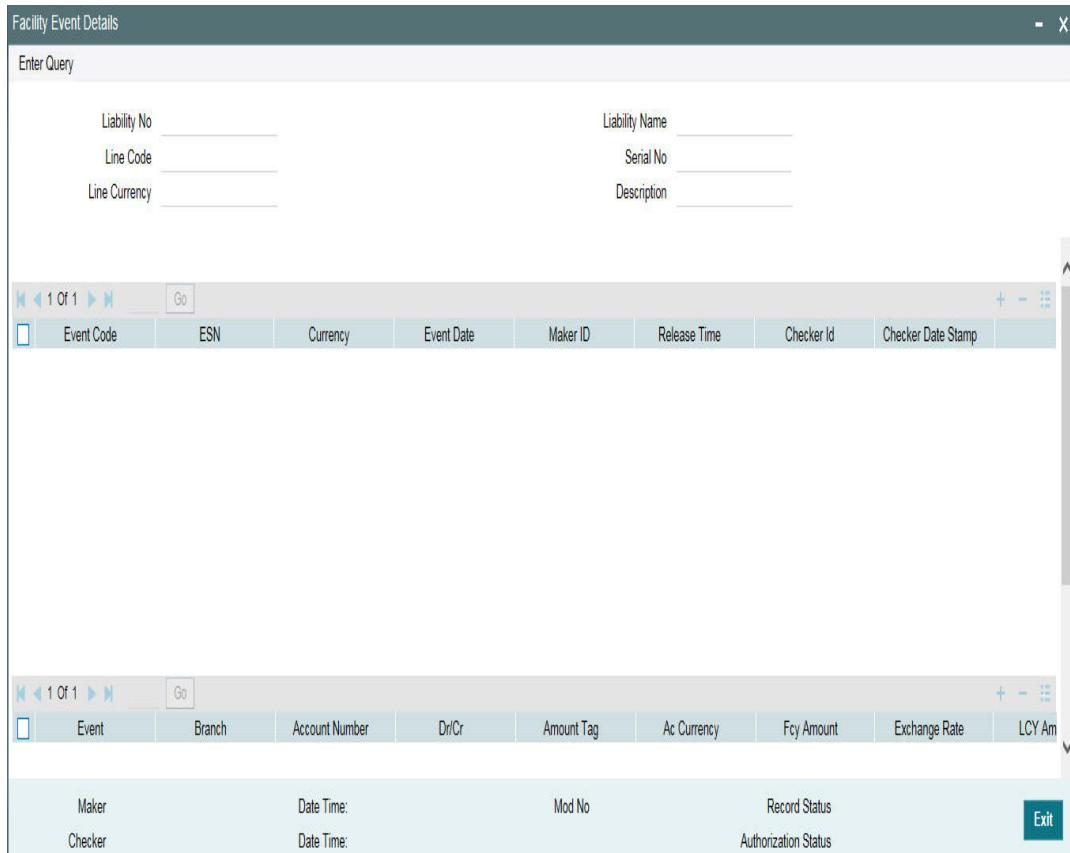
Note

In case of granular access, facility details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in 'Access Group Restriction' tab available in the 'User Maintenance' screen. For more information, refer to *Common Core - Security Management System User Guide*.

2.20.1 Maintaining Facility Event Details

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

You can click 'Events' button or type 'GEDFEVNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button to invoke this screen.



The screenshot shows the 'Facility Event Details' screen with two main sections of data tables.

Top Section: This section contains four input fields: 'Liability No' (with value '1'), 'Liability Name' (with value 'Test Liability'), 'Serial No' (with value '1234567890'), and 'Description' (with value 'Test Description'). Below these fields is a toolbar with buttons for navigation (Back, Forward, Go), search (Search icon), and other functions (New, Delete, Refresh).

Event Code	ESN	Currency	Event Date	Maker ID	Release Time	Checker Id	Checker Date Stamp
1	1234567890	USD	2023-10-01	1000000000	10:00 AM	1000000000	2023-10-01 10:00:00

Bottom Section: This section contains two tables of event data.

Event	Branch	Account Number	Dr/Cr	Amount Tag	Ac Currency	Fcy Amount	Exchange Rate	LCY Am
1	1000000000	1000000000	Debit	1000000000	USD	1000000000	1.000000	1000000000

Maker	Date Time:	Mod No	Record Status
1000000000	2023-10-01 10:00:00	1000000000	Active

Checker	Date Time:	Authorization Status
1000000000	2023-10-01 10:00:00	Approved

A large 'Exit' button is located in the bottom right corner of the bottom section.

Liability No

Facilities have to be linked to a liability. Specify the liability number for which the facility is linked.

Liability Name

Specify the liability name.

Line Code

Specify 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

Indicates the ELCM generated unique identifier for the facility. The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen.

Line Currency

Specify the currency in which the facility is defined. 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

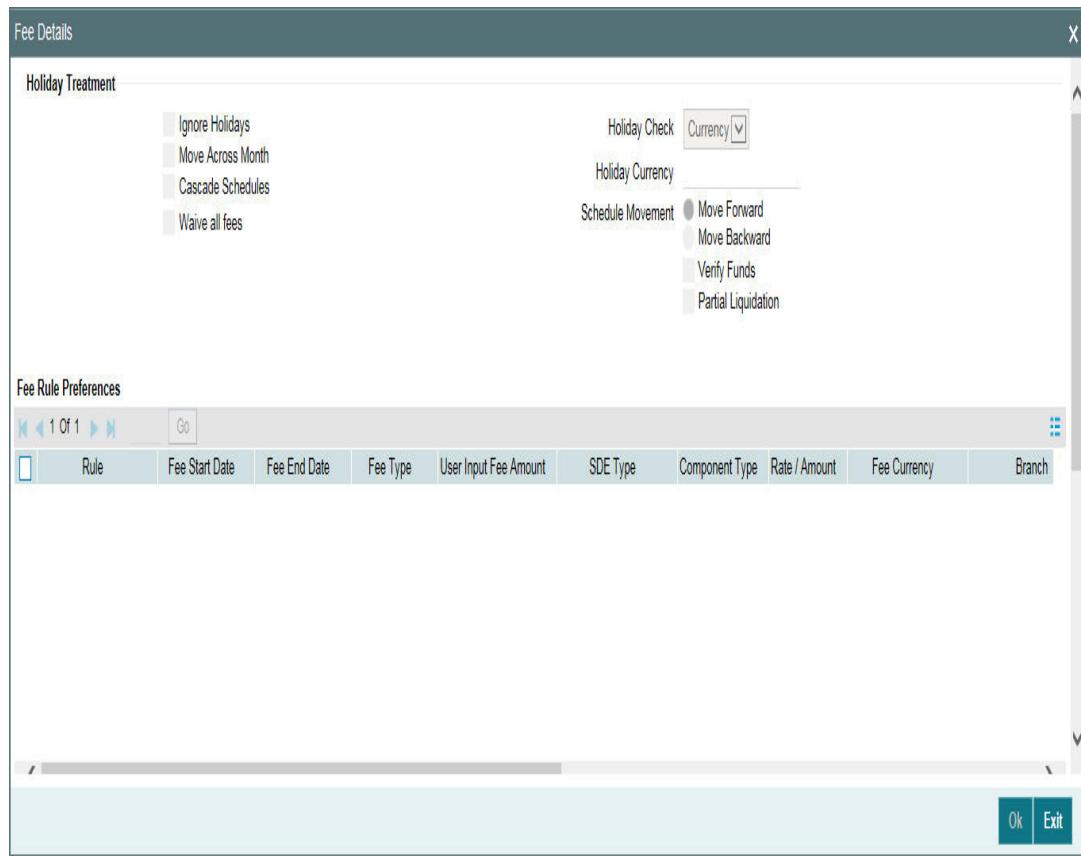
Specify the facility description.

Event details can be fetched based on the following filter conditions.

- Liability Number
- Line Code
- Serial Number

2.20.2 Maintaining Fee Details

You can add fee details on the facility maintenance using 'Fee Details' screen. To invoke this screen, click 'Fee Preference' button on the 'Facility Maintenance' screen.



Fee Rule Preferences

Specify the following:

Holiday Treatment

Ignore Holidays

If this check box is selected, then holiday treatment is not applied to calculate the next date. If this check box is not selected, then 'Holiday Preferences' settings are validated.

Move Across Month

If this check box is selected, then the system moves the date to next month. If this check box is unselected, then the system moves the date to next date.

Example

Working Day	30-Aug	1-Sep
Holiday	31-Aug	
Schedule Movement	Move Forward	
Calculated Next Date	31-Aug	

In above mentioned example, if 'Move Across Month' is selected, then the system moves next date to 1-Sep. If 'Move Across Month' is not selected, then the system changes next date to 30-Aug.

Schedule Movement

Move Forward

In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st Sep which is next working date.

Move Backward

In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date.

Verify Funds

You can select this check box if ECA check is required. If this check box is selected, then liquidation of fees follows the ECA process (as opted for full or partial liquidation). If this check box is not selected, then the system does a force post for all fees components.

Partial Liquidation

If this check box is selected, then partial liquidation/recovery is allowed based on the balance amount of fees available in CASA. If this check box is not selected, then 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 check box is selected and 'Verify Funds' check box is not selected, then an error appears on save of facility. If this check box is not selected and 'Verify Funds' check box is selected an override appears on save of facility and then full liquidation happens. Only if both the check boxes are selected then partial liquidation is allowed.

Cascade Schedules

If cascade schedules is selected, then the next date is calculated on based on previous schedule date instead of start date.

If fee liquidation date for one of the liquidation cycle 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.

Holiday Check

If holiday treatment is applicable, then you can select 'Local', 'Currency Holiday' 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

If holiday check is maintained as 'Currency' or 'Both' then currency code to be maintained here.

Rule

Click 'Populate' of the 'Facility Maintenance' screen to display the fee rules linked to the fee classes in the 'Fee Preference' sub-screen.

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'.

Fee End Date

Specify the date, till the fee needs to be calculated. If it is blank, on save system defaults the 'Line Expiry Date' as 'Fee End Date'.

Fee Type

Displays whether the 'Fee Type' is 'Rate' or 'Amount'. These values get defaulted from the 'Fee Rule Maintenance' screen.

User Input Fee Amount

The fee amount is entered if the fee is of 'User Input Fee'.

SDE Type

If the fee is based on any SDEs, the SDE which is linked to that fee is displayed.

Component Type

Indicates the 'Slab' or 'Tier' fee component type. This value is fetched from the GEDRULES.

Rate Amount

Specify the applicable fee rate or amount. For 'Slab' component type both fee rate and amount are applicable whereas for 'Tier' component type only fee rate is applicable.

Fee Currency

The system defaults the fee currency as line currency on facility creation. It is a read -only field.

Branch

Indicates the Branch code. You can either enter the branch code or select the branch code from the adjoining option list.

Account Number

Account number configured in 'Fee Class Maintenance' screen (customer debit) for the corresponding fee rule which gets defaulted in this field. If required you can modify.

Select the account number from the adjoining option list. A list of all valid accounts related to customer linked to liability are displayed here.

Account Currency

Once you select the account number, the account currency is defaulted.

Liquidate Method

The liquidation method of fee maintained in 'Fee and Accounting Class Maintenance' screen, whether it is 'Arrears' or 'Advance' is displayed here.

Liquidation Preference

The liquidation preference of fee maintained in 'Fee and Accounting Class Maintenance' screen whether it is 'Auto' or 'Manual' is displayed here.

Start Date

The date in which the fee has to be calculated is defaulted from 'Fee and Accounting Class Maintenance' screen.

Start Month

The month in which the fee has to be calculated is defaulted from 'Fee and Accounting Class Maintenance' screen.

Waived

While maintaining a facility, we can waive the specific fee linked to class in the fee preference.

Defer Liquidation

If an individual fee in a facility is to be deferred for a fee liquidation cycle, then this check box allows you to defer liquidation of fees attached to a credit line.

Defer check box is not selected by default at the time of facility creation. If defer check box is selected during facility creation, entering defer liquidation days is mandatory.

Likewise for a fee which is attached during facility creation, defer check box is available for selected as part of amendment for the particular liquidation cycle. Fee which is marked as deferred gets liquidated on the deferred liquidation date after that the defer check box gets cleared and defer liquidation days field is blank which gets enabled if you mark the fee of next liquidation cycle as defer.

Defer Liquidation Days

The number of days fee liquidation is 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 30.
 - Defer fee liquidation is not applicable for fees with 'Liquidate Method' as 'Arrears' and 'Liquidation Preference' as 'Manual'.
 - Deferment of fee liquidation is applicable only for the current fee cycle. Not applicable for future or previous fee cycles.
 - Fee liquidation event and entries are triggered on the new liquidation date.
 - Backdated utilizations triggers fee re-calculations only for the current cycle. It does not affect the previous cycle fees (both fee calculations and accruals). The fees, which have been liquidated (non-deferred) or are to be liquidated on new deferred date is not recalculated.
 - 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.
-

Effective Dates

Specify the dates from which the fee rate details are applicable for the specific fee linked in the 'Fee Rule Preference' screen.

Fee Rate Details

Specify the following:

Basis Amount

Specify the fee basis amount.

Rate

Specify the fee rate in percentage

Amount

Specify the fee amount.

External Pricing Required

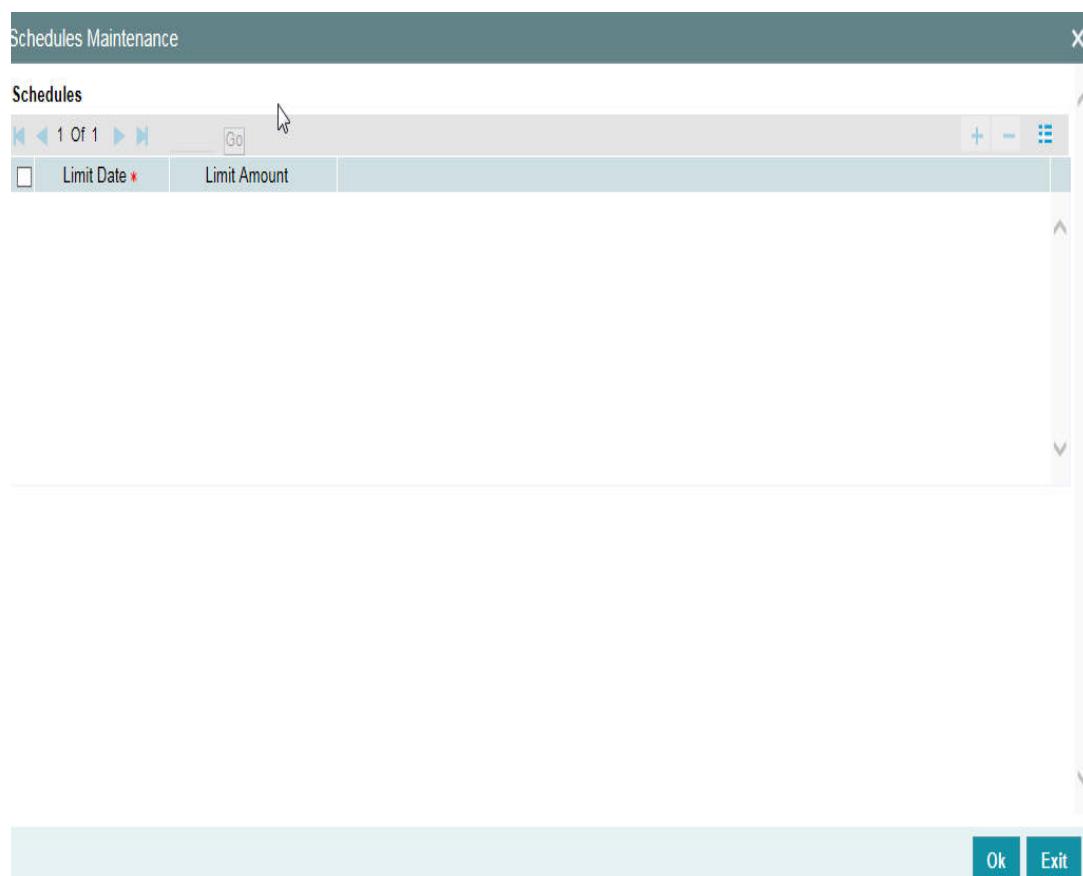
This value is defaulted based on the class selected in 'Fee and Accounting Class Maintenance' screen and you cannot modify this value.

Compute Ext Pricing

This button is enabled only if 'External Pricing Required' check box is selected in 'Fee Rule Maintenance' screen. You need to provide the effective date for fee component and click 'Compute Ext Pricing' button. The system fetches the pricing value for the date selected from the external pricing and billing system.

2.20.3 Maintaining Limit Schedules

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



For a liability code and credit line combination, you can define limit schedules and indicate the limit that is applicable for the period. You can enter a negative limit amount. However, the 'Limit Date' should not be earlier than the 'Limit start date' and later than the 'Limit Expiry Date'.

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

Limit Date

Specify the limit date. The limit date cannot be earlier than current business date.

The limit date cannot be earlier than 'Line Start Date'. It should be future date of 'Line Start Date'.

Schedules Limit Amount

Specify the limit amount for the specific limit date.

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

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

Limit Date	Limit Amount
February 01, 2009	500000
March 02, 2009	800000
April 03, 2009	400000
May 04, 2009	900000

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

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

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

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

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

Example

Assume the following:

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

Schedules:

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

- System Date - 14-Jul-2009
- Limit Amount - 50000
- On 14-Jul-2009 EOD, limit revision process takes the 15-Jul-2009 schedule and update 60000 as limit amount. The revised limit is enforced or effective on 15-Jul-2009.
- System Date - 15-Jul-2009
- Limit Amount - 60000

Schedules:

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

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

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

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

Schedules:

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

2.20.4 Specifying Covenant Details

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

The screenshot shows a software interface titled 'Covenant Details'. At the top, there is a toolbar with a search bar containing 'Covenant Details' and several icons. Below the toolbar is a table header row with columns: 'Covenant Name *', 'Description', 'Mandatory', 'Covenant Reference Number', 'Start Date', 'Frequency', 'Start Month', and 'Due da'. A single row of data is visible in the table body, corresponding to the covenant details shown in the table above. At the bottom right of the screen are 'Ok' and 'Exit' buttons.

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

Covenant Name

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

Mandatory

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

Covenant Reference Number

Indicates the covenant reference number.

Start Date

Start date is defaulted to current business date when covenant is linked to a facility and you cannot modify it.

Frequency

Frequency of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the frequency shown here on choosing a covenant name.

Start Month

Start month of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the 'Start Month' shown here on choosing a covenant name. Start month is mandatory when frequency is quarterly and above.

Due date

Due date of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen. You may change the Due Date shown here on choosing a covenant name. Due date is mandatory when frequency is monthly and above.

Revision Date

Indicates the date on which covenant has to be revisited for review.

Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).

Examples for the revision date calculation of different frequencies.

System date -5th April 2019

1. Daily-6th April 2019
2. Weekly-12th April 2019
3. Monthly-10th May 2019 (Due date provided-10)
4. Quarterly-2nd June 2019 (Due date provided-2, Start month- June)
5. Half yearly-1st Feb 2020 (Due date provided-1, Start month-Feb)
6. Yearly- 10th July 2020 (Due date provided-10,Start month-July)

System date -5th August 2019

1. Daily-6th August 2019
2. Weekly-12th August 2019
3. Monthly-10th September 2019 (Due date provided-10)
4. Quarterly-2nd June 2020 (Due date provided-2, Start month- June)
5. Half yearly-1st Feb 2020 (Due date provided-1, Start month-Feb)

Yearly- 10th July 2020 (Due date provided-10,Start month-July)

Notice Days

Specify the notice days, that is, the number of days prior to revision date of the covenant. The period during the notice days are the notice period. Notice days are mandatory when frequency is weekly and above. You can change the Notice Days details which are displayed here on choosing a covenant name

Grace Days

Specify the grace days, that is, the number of days after the revision date of the covenant that the covenant will be available for tracking. You can change the Grace Days details which are displayed here on choosing a covenant name.

Remarks

Remarks if any specified for the covenant at the 'Covenant Maintenance' screen are defaulted here. It can also be changed here.

Covenant Reference Number

Indicates the covenant reference number.

2.20.5 Tracking Exposure for a Line

The facility defined can be tracked for particular exposures.

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

The screenshot shows the 'Exposure Maintenance' screen. At the top, there is a title bar with the text 'Exposure Maintenance'. Below it is a section titled 'Exposure Details' containing a grid. The grid has columns for 'Exposure Code' (with a checkbox), 'Exposure Description', and 'Exposure Type'. Above the grid, there are navigation buttons for '1 Of 1' and 'Go', and a toolbar with icons for adding, deleting, and filtering data. At the bottom right of the screen, there are 'Ok' and 'Exit' buttons.

Exposure Code

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

Description

The system displays the description of the selected exposure code.

Exposure Type

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

2.20.6 Capturing Facility Main Line Change Maintenance Details

In case, if the main line has been changed, the utilization transactions linked to the sub-line also needs to be changed. Using this screen, all the utilization transactions done in facility which has a main-line change, would reflect the utilization transaction changes in the new main line. These changes happen after processing EOD.

You can invoke the 'Facility Main Line Change Maintenance' screen by typing 'GEDFMLCG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:	Authorization Status	
Exit			

Liability Number

Specifies the liability number of the utilization transaction. Specify the valid liability number available in the ELCM system.

Line Code

Specify the Line Code to which the liability ID is to be associated with.

Serial Number

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

Main Line Code

Specify the main line code if the created facility is a sub line. If the main line code is not specified, then the system defaults the facility code as the main line code.

To Main Line Code

The new main line code to which the utilized amount is transferred.

Status

The status of the line is displayed.

Error Code

Specifies the error code of the transaction.

Error Parameters

Specifies the error parameters associated to the transaction.

2.20.7 Capturing Facility Maintenance Charges Details

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

Charges Maintenance	
Admin Charge Type	Unutilized Charge Type
Admin Charge Percent	Unutilized Charge Percent
Admin Charge Amount	Unutilized Charge Amount
Utilized Charge Type	
Utilized Charge Percent	
Utilized Charge Amount	

Ok **Exit**

Admin Charge Type

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

Unutilized Charge Amount

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

Utilized Charge Amount

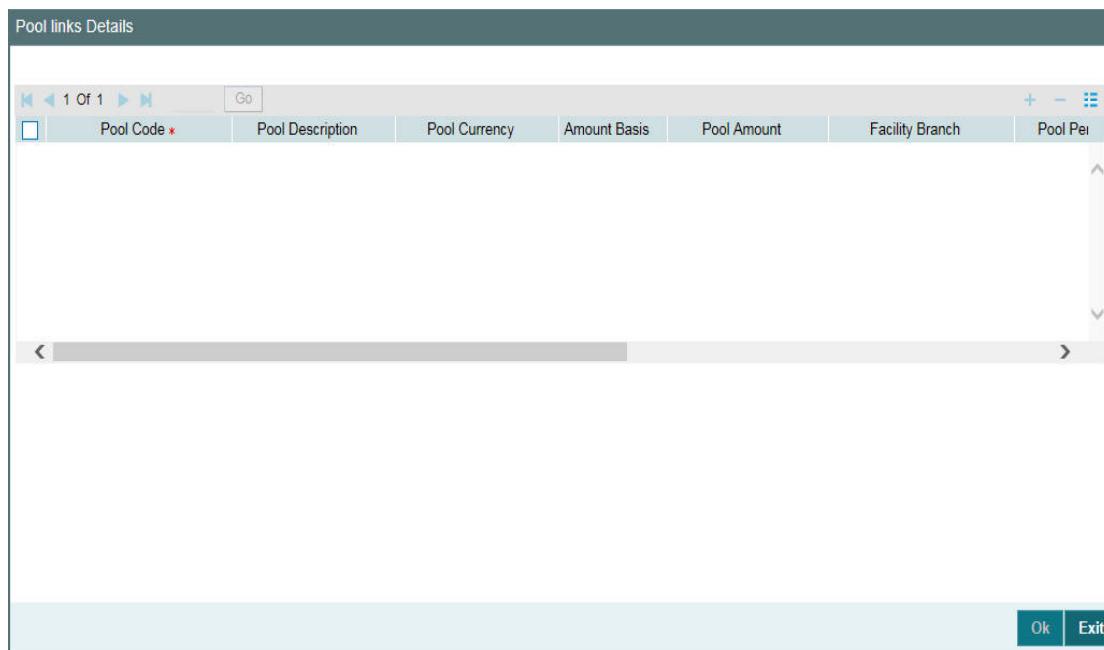
Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.

Note

'Charge' sub-screen captures the details and stores it. However, this information does not have any impact on the processing of charges in the application.

2.20.8 Maintaining Collateral Pool Linkages

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



The screenshot shows a software interface titled "Pool links Details". At the top, there is a toolbar with navigation icons (back, forward, go), a search bar, and buttons for adding (+), deleting (-), and filtering (grid icon). Below the toolbar is a table with the following columns:

Pool Code *	Pool Description	Pool Currency	Amount Basis	Pool Amount	Facility Branch	Pool Per

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

Pool Code

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

Pool Description

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

Pool Currency

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

Amount Basis

You can either select 'Percentage' or '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.

If the 'Amount Basis' is selected as 'Amount' and 'Collateral Pool Value' is modified, then the percentage linked gets recalculated based on the modified 'Collateral Pool Value'.

You 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.

Pool Amount

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

Facility Branch

Select the branch code from the adjoining list.

Pool Percentage

System displays the pool %.

Linked Amount

System displays the facility amount In Pool currency.

Pool Percentage and Linked Amount

In case 'Collateral Pool Value' is increased in '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' is re-calculated considering the retained amount.

In case '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 'Percentage' 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.

Facility Currency

System displays the facility currency

Linked amount in Facility Ccy

System displays the facility amount.

Percentage Of Contract

System displays the percentage of contract.

Pool Linkages multi entry block does two functions:

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

2.20.9 Maintaining Restrictions for a Line

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

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

The screenshot shows the 'Restriction Maintenance' dialog box. It contains four main sections: Customer Restrictions, Currency Restrictions, Branch Restrictions, and Product Restrictions. Each section has a 'Restriction Type' radio button group ('Allowed' or 'Disallowed') and a table with columns like Customer No, Short Name, Currency, Branch Code, Source Code, etc. The 'Customer Restrictions' table has one row selected. The 'Currency Restrictions' table has one row selected. The 'Branch Restrictions' table has one row selected. The 'Product Restrictions' table has one row selected. At the bottom right are 'Ok' and 'Exit' buttons.

Restriction Type

Select the restriction type for each restrictions defined for the facility from the following options:

- Allowed
- Disallowed

Customer Restrictions

Customer No

Select the customer number from the adjoining option list.

Short Name

Specify the short name for the customer.

Currency Restrictions

Currency Code

Specify the currency code for the Currency Restriction.

Currency Name

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

Branch Restrictions

Branch Code

Specify the branch code for the Branch Restriction.

Branch Name

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

Ext System Restrictions

External System

Specify the external system for the External System Restriction.

Description

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

Exposure Name

Specify the exposure name for the Exposure Restriction.

Exposure Description

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

Product Restrictions

Product Code

Specify the product code for the Product Restriction.

Product Description

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

2.20.10 Maintaining Customer Restrictions for a Line

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

You can restrict the limit available under this line-liability combination to specific customers. If you choose the restriction type as 'Allowed', click on the 'Plus' button and select the customer code from the list to indicate that they are allowed to use the line. If you choose the restriction type as 'Disallowed', click on the 'Plus' button and select the customer code from the list to indicate that they are not allowed to use the line. Once you choose restriction type as 'Allowed', you can restrict a customer(s), from using the credit under a line by highlighting the code that identifies the customer and clicking on the 'Minus' button". You can remove the restrictions earlier imposed on a customer, that is, (allow a restricted customer usage of the limit under a line). To allow a restricted customer usage of a line, select the customer code from the list and click on the 'Plus' button.

2.20.10.1 Maintaining Branch Restrictions for a Line

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

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

2.20.10.2 Maintaining Currency Restrictions for a Line

Just as you can restrict the limit defined for a line to specific customers, branches, and products, you can restrict it to specific currencies. Once you choose the restriction type as 'Allowed', select the currencies to which you would like to restrict application from the available option list. The list of currency codes you choose in this field is described in the adjacent column.

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

2.20.10.3 Maintaining Exposure Restrictions for a Line

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

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

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

2.20.10.4 Maintaining Product Restrictions for a Line

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

The screenshot shows the 'Restriction Maintenance' interface. It includes three main sections: 'Branch Restrictions', 'Product Restrictions', and 'Exposure Restrictions'. Each section has a table with columns for codes and descriptions, and navigation buttons (Back, Forward, Go). Above each table are 'Restriction Type' buttons ('Allowed' or 'Disallowed'). The 'Branch Restrictions' section also has a 'Branch Name' column. The 'Product Restrictions' section has a 'Source Code' column. The 'Exposure Restrictions' section has a 'Exposure Description' and 'Exposure Type' column.

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

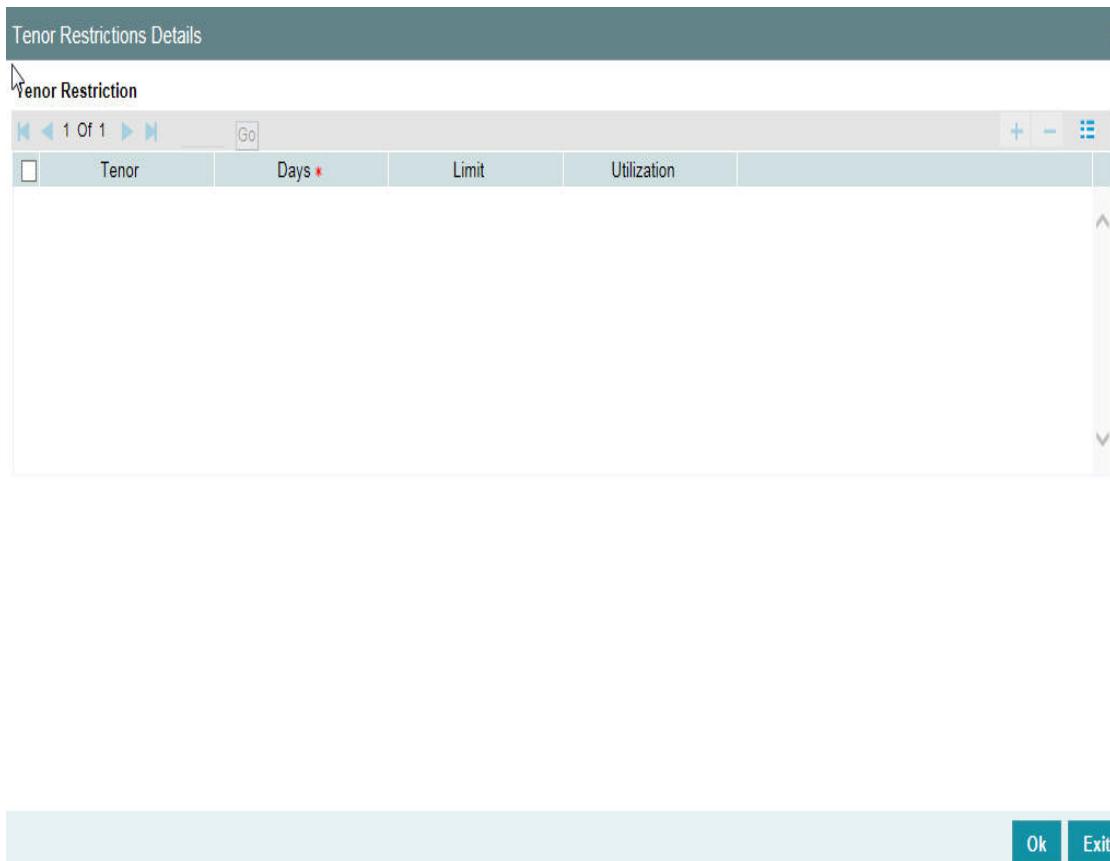
Note

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

2.20.11 Defining Tenor Based Restrictions

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

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



Tenor

Specify the name of the tenor.

Tenor (Days)

Specify the number of days.

Limit

Specify the limit for the tenor in days.

Utilization

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

2.20.11.1 Maintaining Tenor Restrictions for a Main Line

For a main line, you can:

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

2.20.11.2 Maintaining Tenor Restrictions for a Sub-Line

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

line to which it is linked. The limit amount that you define for each sub-line tenor cannot be higher than the tenor limit defined for the main line to which it is linked.

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

Example

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

- Main Line Code
- Loans

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

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

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

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

Sub-line code

- STLOANS
- MTLOANS
- LTLOANS

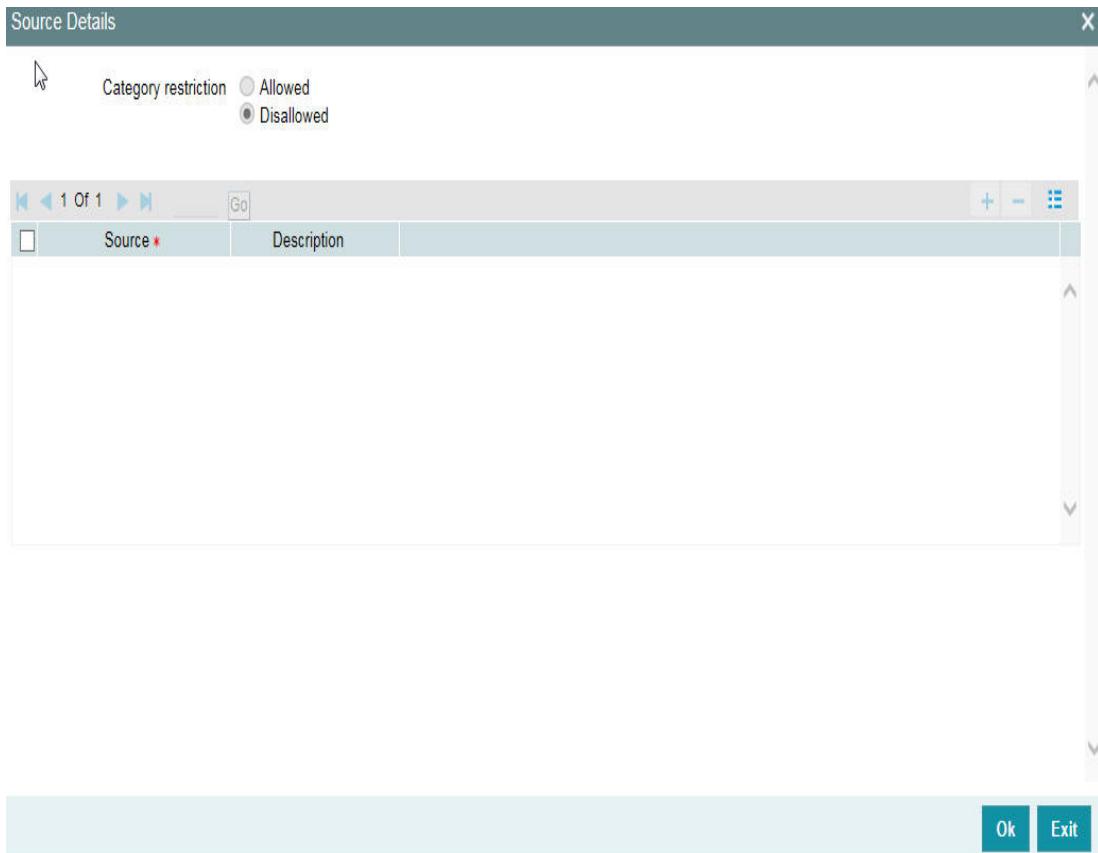
You can define a tenor list and have tenor based limits for both the *Main Line* and *Sub-lines*. So we shall also maintain tenor based limits for the sub-line STLOANS (as shown in the table below):

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

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

2.20.12 Maintaining Source Restrictions

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



Restriction Type

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

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

Source

Specify the source from the adjoining option list.

Description

Give a brief description about the System restriction here.

2.20.13 Maintaining Mandate Details

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

Type	Min% Available
	100

You can specify the following details here:

Line Code

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

Serial Number

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

Mandate Details

Collateral Type

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

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

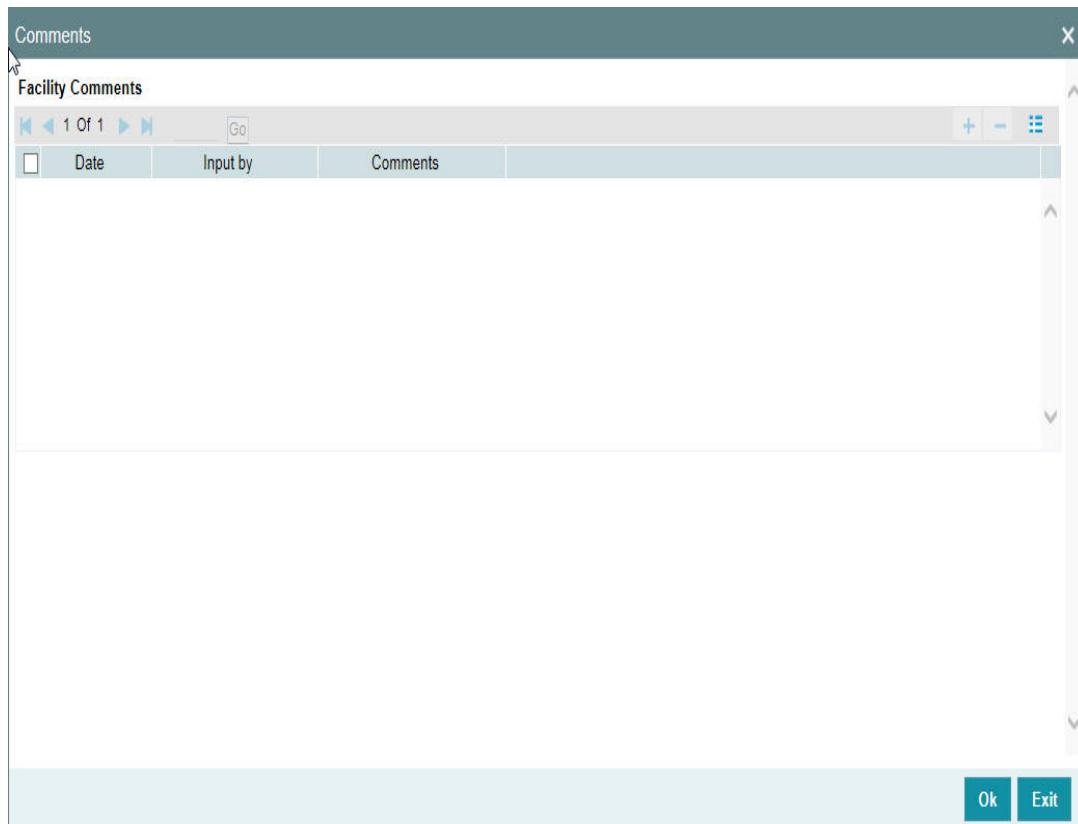
Min % Available

Specify the minimum percentage of the specific collateral type to be collected while processing the utilization transaction against the line code specified. The system verifies whether the mandate percentage of the line utilization amount is greater than the collateral

limit contribution. If the mandate percentage is higher, the system displays an override message. You may choose to continue or cancel the maintenance.

2.20.14 Comments on Facility

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



Following fields are available for capturing the comments.

Date

The system displays the current system date.

Input by

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

Comments

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

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

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

2.20.15 FX Rate Revaluation

You can access this screen by clicking 'FX Rate Revaluation' in 'Facilities Maintenance' screen.

The screenshot shows a dialog box titled 'Facilities Maintenance' with a sub-section title 'Rate Code Parameters For FX Rate Revaluation'. The dialog contains the following fields:

- Module ***: A text input field.
- Product Code ***: A text input field.
- Currency Code ***: A text input field.
- Exchange Rate Code**: A section header.
- FX Rate Type**: A dropdown menu showing 'Mid'.
- Rate Input Method**: A dropdown menu showing 'Fixed'.
- Fixed Rate**: A text input field.
- Rate Fixing Days**: A dropdown menu showing 'Daily'.
- Reval Frequency**: A dropdown menu showing 'Calendar Date'.
- Ignore Holidays**: A checkbox.
- Holiday Check**: A dropdown menu showing 'Currency'.
- Holiday Currency**: A dropdown menu showing 'Move Forward'.
- Schedule Movement**: A dropdown menu showing 'Move Forward'.

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

The values in this screen gets defaulted from 'Line Code Maintenance' screen on providing the 'Line Code' which is saved in 'Line Code Maintenance' screen and clicking 'Populate'.

Or

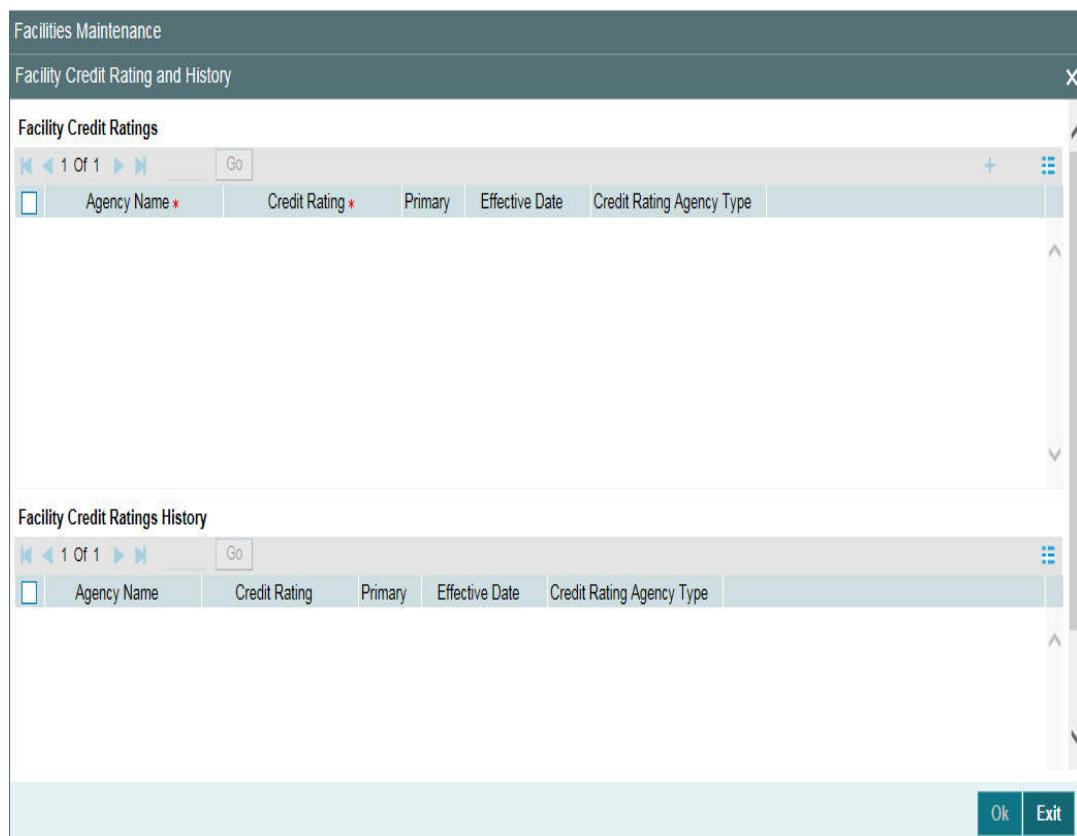
You can enter the 'Line Code' in 'Facilities Maintenance' screen and provide the 'FX Rate Revaluation' details.

You can change these values. On saving a facility with the 'Module', 'Product Code' and 'Currency Code' combination, it cannot be modified further.

For more information about this screen, refer to 'Maintaining Line Code details' section.

2.20.16 Facility Credit Rating and History

You can access this screen by clicking 'Credit Rating' in 'Facilities Maintenance' screen.



Facility Credit Ratings

Agency Name

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

Credit Rating

Select the credit rating from the adjoining option list. You can maintain multiple external credit rating agencies for a single facility.

However, you can maintain only one internal credit rating agency for a single facility.

Primary

Select one of the Credit ratings as the primary rating 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 of 'Facilities Maintenance' screen. Similarly, external credit rating marked as 'Primary' is shown in 'External Credit Rating' field of '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.

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

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.

2.20.17 Viewing Facility Covenant Tracking Summary

You can view summary of covenants attached to the facility for tracking using the ‘Facility Covenant Tracking Summary’ screen. You can view applicable covenants for a particular facility from the list of covenants maintained in the system.

You can open detailed screen using this screen. You can query the records based on the search criteria.

You can invoke this screen by typing ‘GESCOVTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays the 'Facility Covenant Tracking Summary' application window. At the top, there's a header bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the header is a search panel titled 'Case Sensitive' containing fields for 'Authorization Status', 'Record Status', 'Liability No.', 'Line Code', 'Covenant Name', and 'Covenant Reference Number'. There are also dropdowns for 'Status' and 'Covenant Reference Number'. Underneath the search panel are buttons for 'Records per page' (set to 15), navigation arrows, and a 'Lock Columns' option. The main area features a grid table with columns labeled 'Authorization Status', 'Record Status', 'ID', 'Liability No.', 'Line Code', 'Covenant Name', 'Covenant Reference Number', 'Start Month', and 'Periodicity'. The grid contains several rows of data. At the bottom right of the grid is an 'Exit' button.

2.20.18 Tracking Facility Covenant Details

The captured covenants as part of facilities can be tracked using 'Facility Covenant Tracking Details' screen.

You can invoke the 'Facility Covenant Tracking Details' screen by typing 'GESCOVTR' (Facility Covenant Tracking Summary) and on clicking the queried record 'GEDCOVTR' ('Facility Covenant Tracking Details') is opened with the details of the covenant.

You can unlock and update the status of the covenant here.

The screenshot shows the 'Facility Covenant Tracking Details' interface. At the top, there's a header bar with the title and standard window controls. Below it is a search bar labeled 'Enter Query'. The main area contains several input fields and a status selection section:

- Liability No:** A text input field.
- Line Code:** A text input field.
- Covenant Name:** A text input field.
- Covenant Reference Number:** A text input field.
- Revision Date:** A date input field set to 'YYYY-MM-DD'.
- Notice Date:** A date input field.
- Grace Days:** A text input field.
- Status:** A radio button group with four options: 'Complied' (selected), 'Deferred', 'Terminated', and 'Breached'.
- Defer Till Date:** A date input field set to 'YYYY-MM-DD'.

At the bottom right of the main area is a teal-colored 'Exit' button. Below the main form is a footer bar with two columns:

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

On the far right of the footer bar is another teal-colored 'Exit' button.

Liability Number

Indicates the liability number for which the facility is linked.

Line Code

Indicates the line code.

Covenant Name

Indicates the covenant name.

Covenant Reference Number

Indicates the covenant reference number for the facility being maintained.

Revision Date

Indicates the date on which covenant has to be revisited for review.

Revision date is arrived by the system for a particular facility covenant based on start date + (combination of frequency & due date & start month) at the time of save.

Notice Date

Indicates the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.

Grace Days

Indicates the grace days for the next due/revision date allowed for facility covenant **Status**

You can select the covenant status as the following:

- Complied
 - If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by batch process immediately after revision date.
 - If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked by then.
 - Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency.
 - Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility
- Deferred
 - Covenants can be deferred for a defined period during which time covenants are not available for tracking. When covenants are breached, it cannot be deferred. Deferment can be done before the covenant becomes breached.
- Terminated -
 - Covenants can be stopped from further tracking by updating the status as 'Terminated'. Only covenants which are either complied or deferred status can be terminated. Breached covenants cannot be terminated.
- Breached
 - Covenants which are not complied within next revision date is marked as breached.
 - When covenants pertaining to multiple frequency are breached, all of them are available for tracking

Defer Till Date

In case the status is 'Deferred', then you need to specify this date

You need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

2.20.18.1 Including Netting Amount in Facility's Netting Contribution

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

- Account Netting level
- Liability level
- Facility level

Once the netting option is enabled in the above levels the Netting amount maintained as a part of Account Netting screen 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

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 subtract the netting amount from the Available Amount and the Netting Amount for the corresponding facility

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 authorised, the system automatically subtract the netting amount from Available Amount and the Netting Amount for the corresponding facility.

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

Facility

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

Liability

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

2.20.19 Viewing Previous Credit Limit Changes

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

Facilities Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status	<input type="checkbox"/>	Record Status	<input type="checkbox"/>
Line Code	<input type="text"/>	Serial No	<input type="text"/>
Line Currency	<input type="text"/>	Liability No	<input type="text"/>
Line Start Date	<input type="text"/> YYYY-MM-DD <input type="button" value="Calendar"/>	Line Expiry Date	<input type="text"/> YYYY-MM-DD <input type="button" value="Calendar"/>
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You can query on records based on all or any of the following criteria:

- Authorization StatusLine CodeLine Currency
 - Line Start Date
 - Record Status
 - Serial No
 - Liability No
 - Line Expiry Date

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

- Authorization Status
 - Record Status
 - Line Code
 - Serial No
 - Line Currency
 - Liability No
 - Main Line Code
 - Available Amount
 - ID
 - Line Start Date
 - Line Expiry Date
 - Last New Util Date
 - Availability Flag
 - Date of First OD
 - Date of Last OD
 - Amount Utilized

- Utilization
- Available Date
- Tanked Util
- Netting Amount
- Branch
- Limit Amount

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

The screenshot shows the 'Facilities Maintenance' window with the following details:

- Search Criteria:**
 - Branch: [Text Box]
 - Liability No *: [Text Box]
 - Liability Name: [Text Box]
 - Line Code *: [Text Box]
 - Serial No: [Text Box]
 - Description: [Text Box]
 - Main Line Code: [Text Box]
 - Line Currency *: [Text Box]
 - Category: [Text Box]
 - Class Code: [Text Box]
 - Revaluation Required: [Check Box]
 - Rate Agreement Required: [Check Box]
- User Defined Status:**
 - Status Changed On: [Text Box] YYYY-MM-DD
 - Revolving Line
 - Netting Required
 - Unadvised
 - Funded
 - Shadow Limit
 - Bulk Payment Required
- Internal Remarks:**
 - Utilization Tracking: Local (radio button selected)
 - External Credit Rating: [Text Box]
 - Internal Credit Rating: [Text Box]
- Buttons:**
 - Populate
 - Fee Preference | Limit Restrictions | Tenor Restrictions | Source Restrictions | Schedules | Charges | Covenants | Pool Links | Exposures |
 - User Defined Status Log | Mandate Details | Fields | Comments | Review History | FX Rate Revaluation | Credit Rating
 - Maker: [Text Box]
 - Date Time: [Text Box]
 - Mod No: [Text Box]
 - Record Status: [Text Box]
 - Checker: [Text Box]
 - Date Time: [Text Box]
 - Authorization Status: [Text Box]
 - Exit

Note

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

2.20.20 Viewing Facility Log Details

You 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'.

You can view the 'Facility View Summary' screen by clicking on the queried record.

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

Facility Log Details

Enter Query

Liability No * 000521	From Date 2016-03-03
Line Code * EA_02	To Date 2019-03-21
Serial No 1	

Facility Details

ID	Liability Id	Liability No	Line Code	Serial No	Line Currency	Event	Function	Action Amount	Action I
22	000521	EA_02	1	USD		NEW	GEDFACTL		2019-03-16

Maker SYSTEM Date Time: 2019-04-16 07:10:30 Mod No 1 Record Status
Checker SYSTEM Date Time: 2019-04-16 07:10:30 Authorization Status Authorized

Exit

You 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

2.20.21 Viewing Facility Summary Details

You can view the list of changes made to the facility using the 'Facility View Summary' screen. You can invoke this screen by typing 'GEDFACHT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button and querying a record by providing a Liability no and Line code, clicking on the queried record opens the 'Facility View Summary' (GEDFACDT) screen.

Branch		User Defined Status
Liability No *		Status Changed On YYYY-MM-DD
Line Code *		Revolving Line
Serial No *		Netting Required
Description		Unadvised
Main Line Code		Funded
Line Currency		Shadow Limit
Category		Bulk Payment Required
Class Code		
	<input type="checkbox"/> Revaluation Required	Internal Remarks
	<input type="checkbox"/> Rate Agreement Required	Utilization Tracking
Amounts		<input type="radio"/> Local
Limit Amount		<input type="radio"/> Global
Collateral Amount		
Transfer Amount		
Effective Line Amount		
		Uncoll
		Block Amount
		Approved Amount
		Day Light OD Limit

2.20.22 Processing of Advanced and Manual Facility Fees

Oracle FLEXCUBE ELCM supports 'Advanced Fee' and 'Manual Payment' of fee for facility.

The steps involved in processing advanced and manual fee payment is as follows:

Advanced Fee

You can capture 'Liquidation Method' as 'Advanced' in 'Fee & Accounting Class Maintenance' screen for a rule code in 'Rule Preferences' screen

At time of facility creation in 'Facility Maintenance' (GEDFACLT) screen, this value gets defaulted as 'Advanced' in 'Liquidate Method' field in facility 'Fee Details' screen.

You can choose your own schedule start by selecting 'Start Date' and 'Start Month' in 'Fee Rule Preferences' section.

The following are the various advanced fee scenarios:

6. Advanced 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 '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)

7. Advance fees can be collected/liquidated both manually or automatically (configured in liquidation preference in Fee & Account Class Maintenance screen as 'Manual' or 'Auto')
 - If 'Manual' then fee type has to be 'User Input'
 - For fee type as 'User Input' and liquidation as 'Manual', advanced Fee is collected manually from 'Manual Fee Payment' screen.
 - FLIQ event is triggered once the record is saved in 'Manual Fee Payment' screen.
 - You are not allowed to make advance payments.
 - If 'Auto' then fee type can be either 'User Input' or 'Rate/Amount'.
 - For fees types as 'User Input' and liquidation as 'Auto', advanced fee is collected automatically on the day of facility creation and then based on the frequency.
 - For fees types as 'Rate/Amount' and liquidation as 'Auto', advanced fee is collected automatically on the day of facility creation (and then based on frequency) if the underlying SDE's have balances

Note

- If on 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
-

Manual Fee

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

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

Manual Liquidation screen

You can do manual fee payment by selecting facility detail and limit date in 'Manual Liquidation' screen.

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

Manual Fee Payment

New Enter Query

Liability No	Version Number
Line Code	Limit Date YYYY-MM-DD
Serial No	Value Date YYYY-MM-DD
<input type="button" value="Populate"/>	

Fee Rule Details

	Fee Rule	Fee Currency	Account Branch	Account No	Account Currency	Due Amount	Amou
1 Of 1	Fee Rule	Fee Currency	Account Branch	Account No	Account Currency	Due Amount	Amou

Schedule Details

Maker Id	Checker Id
Maker Date Stamp	Checker Date Stamp
Status	Authorization Status

Once you select the 'Liability No', '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.

Accounting entries for facility fees

Event Code	Description
FLIQ	Fee Liquidation
REVP	Reverse Payment
PRLQ	Pay/Receive Liquidation
RPRL	Reverse Pay/Receive Liquidation

FACR: Fee Accrual

Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
FeeRIA	Fee_ACCR	Dr
FeeINC	Fee_ACCR	Cr

FLIQ: Fee Liquidation

Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
CUSTOMER	FEE_LIQD	Dr
FeeRIA	FEE_LIQD	Cr

2.20.23 Processing of (ECA) and Partial/Full Fee Liquidation

- ECA request for fee liquidation is not created from ELCM where GL is chosen as settlement account.
- 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, expired or inactive status.
- 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 CASA (in GESFRTRY)
- The different ECA request are 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 GEDPARAM table 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 200.
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 perform accounting.
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.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee 1	100	500	Yes	Yes*	Sum of all fees = 750	100	Collected
	Fee 2	200					200	Collected
	Fee 3	150					150	Collected
	Fee 4	250					50	Partially Collected
	Fee 5	50					0	Not Collected as CASA balance exhausted

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
2	Fee 1	100	500	Yes	No*	Sum of all fees = 750	0	Not Collected
	Fee 2	200					0	Not Collected
	Fee 3	150					0	Not Collected
	Fee 4	250					0	Not Collected
	Fee 5	50					0	Not Collected

19. When a fee is auto liquidated, verify funds (ECA check) is performed. It would depend upon maintenances for verify funds (ECA check) present at GEDPARAM, 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 GEDFCFPT 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.
3. 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.
4. After capturing the necessary details in GEDFCFPT screen and click 'Save', ELCM will place an ECA request for the amount requested for the payment.
5. System displays the success or failure message based on response received from DDA system
 - When the ECA request is approved by the DDA system, the saved record in GEDFCFPT 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 GEDFCFPT 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 GEDFCFPT.
- 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.

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

- System allows you to 'Reject/Retry' the Rejected ECA request from 'ECA Queue' screen
- System passes the accounting entries to external system only for the authorized contract with handoff status as 'Y' after unblocking of the amount
- Below are the sample scenarios which depicts the functionality further.

Scenario 1:

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Response	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750 Rejected. Also indicates that CASA balance is 500.	Rejected. Also indicates that CASA balance is 500.	100	User chooses to fully collect
Fee2	200						200	User chooses to fully collect
Fee3	150						150	User chooses to fully collect
Fee4	250						50	User chooses to partially collect
Fee5	50						0	User chooses not to collect. New ECA request as per new appropriation rebuilt

Scenario 2:

Fee Rules	Liquidation Amount	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Response	Amount Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750 Rejecte d. Also indicate s that CASA balance is 500.	Rejected. Also indicate s that CASA balance is 500.	100	User chooses to fully collect
Fee2	200						100	User chooses to partially collect
Fee3	150						150	User chooses to fully collect
Fee4	250						100	User chooses to partially collect
Fee5	50						50	User chooses to partially collect New ECA request as per new appropriation rebuilt

11. When a fee is manually liquidated through GEDFCFPT screen, verify funds (ECA check) is performed. It would depend upon maintenances for verify funds (ECA check) present at GEDPARAM, 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 GEDFCFPT
- 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
- d. Scenario 5: Verify funds (ECA check) is required, contract is entered in unauthorized mode.

2.20.23.1 Facilities Fees Retry

You can Approve/Retry the rejected ECA request from 'Facilities Fees Retry' screen.

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

2.20.23.2 Facility Fee Summary screen

Using 'Facility Fee Summary' screen you can verify what is the fee amount for each liquidation cycle, what is recovered and what is due.

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

2.21 Maintaining User Data Restriction

Apart from restricting the operations like creating new, modifying, deleting, closing, and re-opening the function ID, you can also maintain the user restrictions for the following fields.

- Category
- Liability Number
- Source
- Currency

When you try perform any operation like new, modify, delete, close, reopen, query on facility or collateral maintenance, before performing transaction in ELCM, the system checks whether the you have the rights to perform the transaction for the data. If you do not have rights, then following error appears.

"User does not have rights to perform transaction on this data."

You can maintain user restrictions in the 'User Restriction Maintenance' screen. You can invoke this screen by typing 'GEDUSRES' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.21.1 Category Restrictions Tab

You can maintain the category restriction from the 'Category Restrictions' tab.

The screenshot shows the 'User Restriction Maintenance' application window. At the top, there are tabs for 'New' and 'Enter Query'. Below these are fields for 'User ID *' and 'Remarks'. A navigation bar includes tabs for 'Category Restrictions' (which is selected and highlighted in red), 'Liability Restrictions', 'Source Restrictions', and 'Currency Restrictions'. Underneath the tabs is a section titled 'Restriction Type' with radio buttons for 'Allowed' and 'Disallowed', where 'Disallowed' is selected. The main area is titled 'Category Restrictions' and contains a table with one row labeled 'Category'. At the bottom, there is a 'Fields' section with columns for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' button.

Category

Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Capture the following data to maintain user restriction for specific category:

User ID

Specify the user ID for which you want to set the category restriction.

Restriction Type

Choose the 'Allowed' option, to maintain an allowed list of category restrictions. Choose 'Disallowed' option to maintain a disallowed list of category restrictions. Default value of this field will be 'Disallowed'. If you select restriction type as 'allowed', then you need to input at least one record.

Category Restrictions

Category Name

Specify the category for the restriction from the adjoining option list.

2.21.2 Liability Restrictions Tab

You can maintain the liability restriction from the 'Liability Restrictions' tab.

The screenshot shows the 'User Restriction Maintenance' window. At the top, there are buttons for 'New' and 'Enter Query'. Below these are fields for 'User ID *' and 'Remarks'. A tab bar at the top right includes 'Category Restrictions', 'Liability Restrictions' (which is highlighted in red), 'Source Restrictions', and 'Currency Restrictions'. Under the 'Liability Restrictions' tab, there is a section titled 'Liability Restrictions' containing a grid table with one row visible. The grid has columns for 'Liability No' and other details. Below the grid is a 'Fields' section with columns for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner of the 'Fields' section.

Liability No	Other Fields

Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Capture the following data to maintain the user restriction for specific liability:

User ID

Specify the user ID for which you want to set the liability restriction.

Restriction Type

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

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

Liability Number

Specify the liability number for the restriction from the adjoining option list.

2.21.3 Source Restrictions Tab

You can maintain the source restriction from the 'Source Restrictions' tab.

User Restriction Maintenance

New Enter Query

User ID *	<input type="text"/>												
Remarks	<input type="text"/>												
Category Restrictions Liability Restrictions Source Restrictions Currency Restrictions													
Restriction Type <input checked="" type="radio"/> Allowed <input type="radio"/> Disallowed													
Source Restrictions <table border="1"> <tr> <td><input type="button" value="Go"/></td> <td><input type="button" value="+"/></td> <td><input type="button" value="-"/></td> <td><input type="button" value="E"/></td> </tr> <tr> <td><input type="button" value="1 Of 1"/></td> <td><input type="button" value="Go"/></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td>Source Code</td> <td colspan="2"></td> </tr> </table>		<input type="button" value="Go"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	<input type="button" value="E"/>	<input type="button" value="1 Of 1"/>	<input type="button" value="Go"/>			<input type="checkbox"/>	Source Code		
<input type="button" value="Go"/>	<input type="button" value="+"/>	<input type="button" value="-"/>	<input type="button" value="E"/>										
<input type="button" value="1 Of 1"/>	<input type="button" value="Go"/>												
<input type="checkbox"/>	Source Code												
Fields <table border="1"> <tr> <td>Maker</td> <td>Date Time:</td> <td>Mod No</td> <td>Record Status</td> </tr> <tr> <td>Checker</td> <td>Date Time:</td> <td></td> <td>Authorization Status</td> </tr> <tr> <td colspan="4"> <input type="button" value="Exit"/> </td> </tr> </table>		Maker	Date Time:	Mod No	Record Status	Checker	Date Time:		Authorization Status	<input type="button" value="Exit"/>			
Maker	Date Time:	Mod No	Record Status										
Checker	Date Time:		Authorization Status										
<input type="button" value="Exit"/>													

Capture the following data to maintain the user restriction for specific source:

User ID

Specify the user ID for which you want to set the source restriction.

Restriction Type

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

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

Source Code

Specify the source code for the restriction from the adjoining option list.

2.21.4 Currency Restrictions Tab

You can maintain the currency restriction from the 'Currency Restrictions' tab.

The screenshot shows the 'User Restriction Maintenance' window. At the top, there are tabs for 'Category Restrictions', 'Liability Restrictions', 'Source Restrictions', and 'Currency Restrictions', with 'Currency Restrictions' being the active tab. Below the tabs, there are fields for 'User ID *' and 'Remarks'. A 'Restriction Type' section has radio buttons for 'Allowed' (selected) and 'Disallowed'. The main area is titled 'Currency Restrictions' and contains a grid table with columns for 'Currency' and other details. The table shows one record: '1 Of 1' with 'Currency' listed. At the bottom, there are 'Fields' sections for 'Maker' and 'Checker' with their respective date times, and sections for 'Mod No', 'Record Status', and 'Authorization Status'. A red 'Exit' button is located on the right.

Capture the following data to maintain the user restriction for specific currency:

User ID

Specify the user ID for which you want to set the currency restriction.

Restriction Type

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

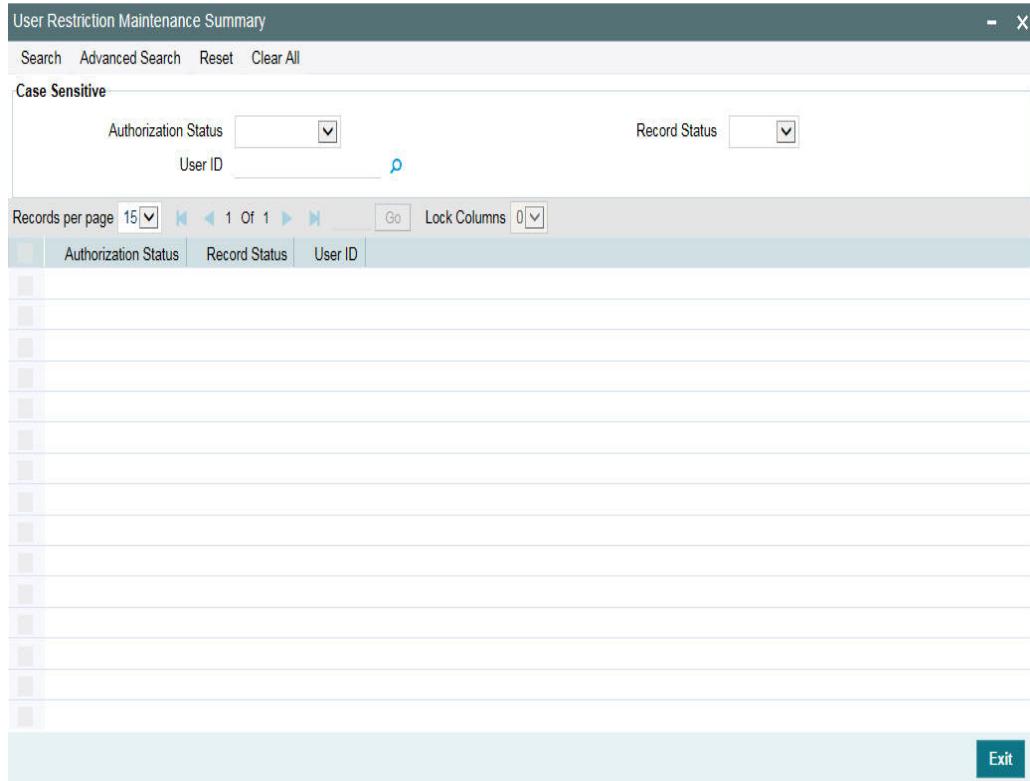
Default value of this field will be ' Disallowed'. If you select restriction type as 'allowed', then you need to input at least one record.

Currency

Specify the currency for the restriction from the adjoining option list.

2.22 Viewing User Data restriction

You can view all the user data restrictions for Category, Liability, Source and Currency that have been maintained, and their status in the 'User Restriction Summary' screen. You can invoke this screen by typing 'GESUSRES' In the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can base your queries on any or all of the following parameters and fetch records:

- Authorization Status
- Record Status
- User ID

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

System displays the following details pertaining to the fetched records:

- Authorization Status
- Record Status
- Id
- User Id

2.23 Track Exposure Maintenance

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

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

Track Exposure Maintenance

New Enter Query

Exposure Type *	Utilisation type *
Exposure Code *	<input checked="" type="radio"/> Customer
Description	<input type="radio"/> Transaction
Exposure Currency	<input type="radio"/> Revolving
Exposure Amount	
Block Amount	
Utilization	
Exposure Effective Date YYYY-MM-DD	
Exposure Renewal Date YYYY-MM-DD	
Exposure Expiry Date YYYY-MM-DD	
<input type="checkbox"/> Freeze	
Exposure Rating	
Remarks	
Available Amount	
Headroom Limit	

Value Date Exposure | Fields

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Specify the following details.

Exposure Type

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

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

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

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

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

Exposure Code

Specify the Exposure code.

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

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

Description

Provide a brief description of the exposure here.

Exposure Type

Specify what kind of exposure it is. The exposure types are maintained in the Static Maintenance screen 'Exposure Maintenance' having function id CODEXPTY.

Utilization Type

Indicate whether exposure is linked with customer or transaction.

You can track any number of exposures by linking the exposure code to the facility.

Revolving

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

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

- For revolving exposure: New Exposure utilization = Exposure utilization – Revolving amount
- For non-revolving exposure: New Exposure utilization = Exposure utilization

Exposure Currency

Specify the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will be non-amendable.

Exposure Amount

Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation is sought during utilization when the utilization amount crosses the exposure amount.

Block Amount

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

Utilization

System displays utilization for the exposure here.

Exposure Effective Date

Specify the effective date after which the maintained exposure becomes valid or applicable.

Exposure Renewal Date

Specify the exposure Renewal date. This is only for information purposes.

Exposure Expiry Date

Specify the expiry date after which the maintained exposure is not applicable for tracking.

Freeze

Select this check box to indicate that the exposure is frozen and during utilization. Exposure tracking is not allowed for such an exposure (that is, Utilization under such exposures are not be allowed).

Exposure Rating

Specify the rating of the exposure (Example, Sovereign rating). This is only for information purposes.

Remarks

Add remarks about the track exposure maintenance, if any.

Available Amount

This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilizations and amount block (earmark) in force for an exposure. It is calculated as shown below:

Exposure Available Amount = Exposure Limit Amount – Utilization – Exposure block amount

Head Room Limit

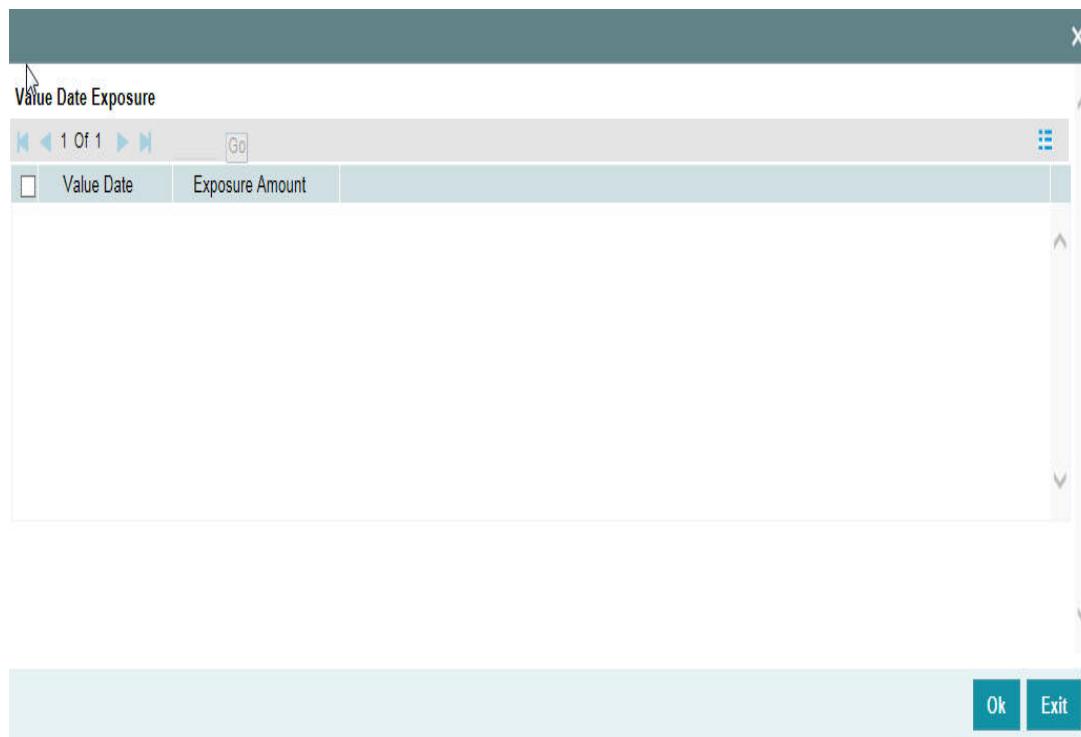
The system displays the head room limit. This amount is arrived by deducting sum of effective line amounts from exposure amount. The system displays the head room limit in terms of exposure currency of the facilities linked to the exposure.

Note

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

2.23.1 Maintaining Value Date Exposure Details

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



For each record added here you must specify the following:

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

2.23.2 Viewing Exposure Records

You can view exposure details using the 'Exposure Query' screen. You can invoke this screen by typing 'GESQEXPD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Exposure Query

Search Advanced Search Reset Clear All

Case Sensitive

Exposure Code	Exposure Currency
Exposure Amount	Exposure Type
Utilisation type	Utilization
Exposure Effective Date YYYY-MM-DD	Exposure Expiry Date YYYY-MM-DD
<input type="checkbox"/> Exposure Freeze Type	Exposure Rating
Authorization Status	Mod Number

Records per page 15 ▾ 1 Of 1 Go Lock Columns 0 ▾

	Exposure Code	Exposure Currency	Exposure Amount	Exposure Type	Utilisation type	Utilization	Exposure Effective Date	Exposure Expiry Date
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

Utilization Details

Exit

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

- Exposure Code
- Exposure Amount
- Exposure Currency
- Exposure Type

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

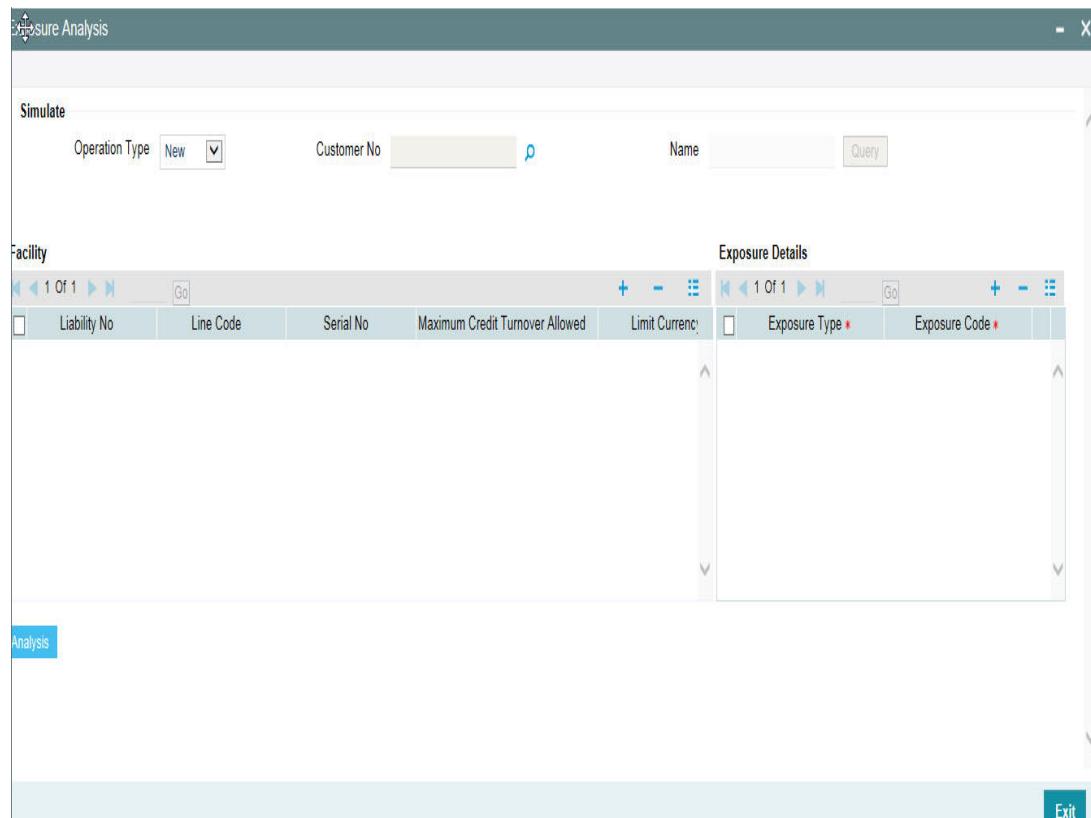
- Exposure Code
- Exposure Currency
- Exposure Amount
- Exposure Type
- Utilisation type
- Utilization
- Exposure Effective Date
- Exposure Expiry Date
- Exposure Freeze Type
- Exposure Rating
- Auth Status
- Mod Number
- Revolving Type
- Available Amount

- Revolving Amount
- Block Amount

Select particular record and click on ‘Utilization Details’ button to open the ‘Exposure Utilization Query’ screen. You can invoke this screen by typing ‘GESQEXPU’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

2.24 Exposure Analysis

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



Specify the following details:

Operation Type

Select the operation that you want to simulate. You can select one of the following facility operations.

- New
- Modify
- Renewal

Details are given in the below table.

Operation Type	Query Facilities	Editable Fields	Remarks
New	Not Applicable	New Limit Amount Limit Currency Limit Expiry Date Exposure Type Exposure Code	Select this to simulate creation of a new facility. Simulation fields other than the editable ones are disabled for this operation.

Operation Type	Query Facilities	Editable Fields	Remarks
Modify	Based on Customer Number	New Limit Amount Exposure Type Exposure Code	Select this to simulate modification of an existing facility. You can specify a customer ID and click 'Query' button to query all the facilities of that customer. The system defaults the Effective Line Amount as the New Limit Amount. The system also defaults the exposure details. You can modify the New Limit Amount and click 'Analysis' button to view the impact of modification on the exposure linked with the facility. You can also add a new limit, enter the New Limit Amount and Limit currency, and link the exposures to the new limit before the analysis.
Renew	Based on Customer Number	Limit Expiry Date Exposure Type Exposure Code	Select this to simulate renewal of an existing facility. You can specify a customer ID and click 'Query' button to query all the facilities of that customer. Modify the Expiry Date to a later date and click 'Analysis' button to view the impact of the renewal operation on the exposure.

Customer Number

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

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

Name

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

Facility Details

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

Liability Number

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

Line Code

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

Serial Number

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

Limit Amount

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

Limit Currency

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

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

Limit Expiry Date

The system displays the limit expiry date.

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

New Limit Amount

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

Exposure Details

Exposure Type

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

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

Exposure Code

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

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

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

You can view the following details of the selected facility.

- Exposure code
- Exposure type
- Exposure currency
- Total appetite - this is the exposure amount in terms of exposure currency
- Granted appetite - this is the sum of effective line amounts of the facilities linked to this exposure in terms of exposure currency
- Head room - this is arrived by deducting granted appetite from total appetite
- Headroom with HO currency
- Pipe line deals - this is arrived as follows:

sum of new facilities in pipe line using CAM process + (plus)

sum of modified facilities using CAM process where the modified amount is greater than the original amount + (plus)

sum of (modified amount - original amount) modified facilities using CAM process where the expiry date is earlier than or equal to current date and new expiry date is later than current date - (minus)

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

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

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

- Liability number - liability number of the facility linked to the selected exposure of the bar chart
- Line Code - line code of the facility linked to the selected exposure of the bar chart
- Line Serial - serial number of the facility linked to the selected exposure of the bar chart

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

2.25 Exposure Dashboard

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

Exposure Type

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

Utilisation Type

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

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

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

Bar Chart

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

Pie Chart

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

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

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

2.25.1 Account/Contract Balance Maintenance for Netting

To pool balances across accounts/contracts for netting, account/contract balance information has to be maintained. You can perform this maintenance in the 'Account/Contract Balance for Netting' screen.

You can invoke the 'Account/Contract Balance for Netting' screen by typing 'GEDACCNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Account Balance For Netting' application window. At the top, there is a header bar with the title 'Account Balance For Netting' and standard window controls (minimize, maximize, close). Below the header is a search bar labeled 'Enter Query'. The main area contains several input fields grouped into sections:

- Reference Number ***: A required field with a red asterisk. It includes:
 - 'Liability No'
 - 'Customer Number'
 - 'Currency'
 - 'Amount'
 - 'Value Date' (format: YYYY-MM-DD)
 - 'Booking Date' (format: YYYY-MM-DD)
 - 'Expire Date' (format: YYYY-MM-DD)
 - 'Line Code'
 - 'Serial Number'
 - A checkbox labeled 'Netting Required'.
- Contract Type**: A dropdown menu.
- Source Code**: A dropdown menu.
- User Reference**: A text input field.

At the bottom of the window, there is a 'Fields' section containing a table with four columns: 'Maker', 'Date Time:', 'Mod No', and 'Record Status'. To the right of this table is a 'Checker' column with 'Date Time:' and 'Authorization Status'. On the far right of the 'Fields' section is a dark blue 'Exit' button.

Reference Number

Specify the reference number, which is the account number or the contract reference number for which the balance has to be considered.

Contract Type

The 'Contract Type' field will show 'AC' by default for the account netting facility. In this case you must also define the facility code (Line Code) to which the netting amount is to be added.

If the account is a Term Deposit account which you wish to link as collateral to a collateral pool, then specify a Contract Type other than 'AC'. Here you need not specify the facility code.

For more details on linking Term Deposit accounts/contracts as collaterals, refer the section 'Collaterals Maintenance'.

Customer Number

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

Currency

Specify the currency based on which the balance amount of the account/contact has to be considered. Once authorized, this entry will be non-amendable.

Amount

Specify the account/contract balance amount for netting.

Value Date

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

Booking Date

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

Expiry Date

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

Liability Number

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

Line Code

Specify the line code for the account/contract.

Serial Number

System displays the Serial Number for the line chosen in the field 'Line Code'. The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen.

Netting Required

Select this check box to indicate that the netting amount defined in the 'Account/Contract Balance for Netting' screen is updated in the 'Netting Contribution' field for the specific facility for which 'Netting Required' check box is selected. You can have the Facility to display the Netting Amount in the 'Netting Contribution' screen. For more details on this feature, refer the section 'Including Netting Amount in Facility's Netting Contribution' in this document.

2.26 Ear Marking Maintenance

You can use the 'Ear Marking Maintenance' screen for blocking of funds for a Facility.

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

The screenshot shows the 'EAR Marking Maintenance' application window. At the top, there is a toolbar with various icons. Below the toolbar, the main area is titled 'Enter Query'. The form contains several input fields:

- Amount Block Number ***: A required field indicated by a red asterisk.
- Branch * 000**: A dropdown menu showing '000'.
- Liability No**: An input field.
- Customer No ***: A required field indicated by a red asterisk.
- Line Code ***: A required field indicated by a red asterisk.
- Serial No**: An input field.
- Block Currency ***: An input field.
- Block Amount ***: An input field.
- Effective Date YYYY-MM-DD**: An input field.
- Expiry Date YYYY-MM-DD**: An input field.
- Auto Block**: A checkbox.
- Remarks**: An input field.

At the bottom of the window, there is a 'Fields' section with two rows of status information:

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

A green 'Exit' button is located on the far right of the 'Fields' section.

Block Number

Specify the unique number which is to be assigned for every block that has been created.

Branch

Specify the branch in which the block has been created.

Liability Code

Specify the liability code for which the amount block is to be done.

Customer Number

Specify the customer for whom the amount block is to be done.

Line Code

Specify the Line code for which the amount block is to be done.

Serial Number

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

Block Currency

Specify the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry 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.

Expiry Date

Specify the date till when this block amount for that facility is applicable.

Auto Block

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

Remarks

Add remarks about the ear marking maintenance, if any.

2.27 Global Block Exposure Maintenance

You can block (earmark) a certain amount of an exposure limit using the 'Global Block Exposure Maintenance' screen. You can invoke the 'Global Exposure Block Maintenance' screen by typing 'GEDEXPBL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Global Exposure Block Maintenance

Enter Query

Block No *	<input type="text"/>		
Branch *	000		
Exposure Code *	<input type="text"/>		
Exposure Type	<input type="text"/>		
Utilisation type	<input type="text"/>		
Exposure Description	<input type="text"/>		
Block Currency *	<input type="text"/>		
Block Amount *	<input type="text"/>		
Effective Date	YYYY-MM-DD		
Expiry Date	YYYY-MM-DD		
<input type="checkbox"/> Auto Block			
Additional Information			
Customer No	<input type="text"/>		
Liability No	<input type="text"/>		
Remarks	<input type="text"/>		
Line Code	<input type="text"/>		
Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Block Number

Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization of the maintenance.

Branch

Specify the branch from which the block is being maintained. You cannot change the branch after authorization of the maintenance.

Exposure Name

Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes. Select the appropriate one.

Exposure Description

The system defaults the exposure description here.

Block Currency

Specify the currency in which the amount block is to be applied. You cannot modify this once the maintenance has been authorized.

Block Amount

Specify the amount to be earmarked. This amount is deducted from the existing utilization of an exposure before additional utilization requests are processed.

Note

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

Effective Date

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

Expiry Date

This is the date till which the amount block for the exposure is enforced.

Auto Block

The system automatically checks this option on the date the block on the exposure comes into force that is, the 'Effective Date'.

2.27.1 Additional Information

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

Customer Number

Specify the customer number for the global exposure block maintenance.

Liability Number

Specify the liability number for the global exposure block maintenance.

Remarks

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

Line Code

Specify the line code for the global exposure block maintenance.

Line Serial

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

2.28 Limit Block Maintenance

You can block the funds for facility liability, collateral, and collateral pool using 'Limits Block' screen. You can invoke the 'Limits Block' screen by typing 'GEDBLCKS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Limit Block

New Enter Query

Block Details

Block Reference Number *	Utilization Branch
<input type="text"/>	Action <input type="button" value="New"/> <input type="button" value=""/>
<input type="checkbox"/> Simulate	
<input type="checkbox"/> Force Process Ovd	

Transaction Details

ID	Customer No *	Limit Type *	Liability No *	Liability Currency	Block Currency *	Block Amount	Amount tag *
1 Of 1	Go						

Buttons:

-
-

Block Details

Block Reference Number

Specify the unique number which is to be assigned for every block that has been created.

Simulate

Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for the facility and the for the liability.

Force Process Ovd

Indicates whether transaction should ignore the overrides occurred in the process or not.

Utilization Branch

Branch code is displayed here. It indicates the transaction branch code.

Action

During new block, you can perform below mentioned operations for all entities.

- New Block
- Increase Block
- Decrease Block
- Alter Block
- Reverse Block
- Re-open Block
- Mature
- Query Block

The following examples depict block applied on a facility for different block operations.

New Block

Before Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

After Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

Alter Block

After New Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

After Alter Block of 3000

Facility Available Amount	Block Amount	Block Status
7000	3000	A

After Alter Block of 2000

Facility Available Amount	Block Amount	Block Status
8000	2000	A

Increase Block

After New Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

After Increase of 1000

Facility Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

After New Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

After Decrease of 1000

Facility Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

After Block

Facility Available Amount	Block Amount	Block Status
8000	2000	A

After Reverse of Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

Reopen Block

After Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

After Reopen of Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

Liquidate Block

After Block

Facility Available Amount	Block Amount	Block Status
8000	2000	A

After Liquidate of Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

Transaction Details

ID

Indicates the transaction ID

Customer No

The system displays the customer number to which the Facility, Liability, Collateral, Collateral Pool are linked. The option list displays all valid customer numbers linked to the facility and liability number selected on this screen. You can select the customer number from the option list.

Limit Type

The system displays the limit type to which the limit is associated.

Liability No

Liability which is linked to customer in 'Customer to Liability Link Maintenance' screen (GEDCULIK).

Liability Currency

The currency with which the liability is associated.

Block Currency

Specify the currency based on which the Block amount for the limit has to be considered.

Block Amount

Specify the amount to be blocked

Amount Tag

The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here.

Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.

Block Product

Specify the product for the transaction.

Liability Block Amount

Displays the liability blocked amount.

Line Code

Specify the facility here.

Serial No

Indicates the ELCM generated unique identifier for the facility. The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen.

Collateral Code

Specify the Collateral Code here. Each Collateral code should be unique.

Pool Code

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

Limit Currency

The limit currency of the facility.

Limit Block Amount

Block amount of entity

Utilization Status

Indicates the utilization status, possible values are A-Active, R-Reverse, L- Liquidated.

Tenor Basis

Select this check box to indicate that the utilization should be tracked tenor wise for the facility.

Tenor

Enter the basis on which tenor tracking should be done for the utilization. You must have selected the 'Tenor Basis' option before you can specify the basis here.

Maturity Date

Specify the date on which the transaction matures.

Value Date

Specify the value date for the transaction.

Module

The module from which the transactions are triggered is displayed.

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

Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization.

2.29 Breach Tracking for Main Line Facility Utilization Transactions

Oracle FLEXCUBE ELCM allows you to track all the utilizations of a facility which includes the following:

- Main line facility level
- Child facility level

2.29.1 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 auth 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, transaction gets approved. Likewise, if one of the users rejects the transaction, same gets rejected.
- Both child and main line level dual auth transactions are to be approved by the configured users for approval of the utilization transaction. If either of the child or main line dual auth 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 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.

2.29.1.1 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 auth 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 auth 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 auth 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 auth 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 auth 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 auth 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 auth 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 auth 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.

2.30 About Approval By Email

An automated e-mail with transaction details (breach) to be sent to 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
- You 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 'User Maintenance' (SSDUSRDF) screen.

2.30.1 Approval By Email - Breach Tracking Mechanism

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 auth user, breach transaction has to go for dual auth.
 - Email Approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality.
- Single utilization transaction can result in 4 dual auth – 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.

2.30.1.1 Either main or child line (Single 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 auth.
 - Assume Queue 1 is configured to handle either 'Exception Transaction Amount' or 'Exception Breach Percentage'.
 - Email Approval is triggered to all the users attached to roles of Queue1 (amount or percentage).
 - 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 send 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 then authorizes the utilization transaction.

2.30.1.2 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 auth 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 then authorizes the utilization transaction in both main and child lines.
3. If same role authorizer gets dual auth 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).
 - Email 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 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.

2.30.2 Exception Queue Maintenance

You can maintain exception queue records with their respective user roles allowed for authorization in the 'Exception Queue Maintenance' screen.

Role Name	Description	Email Approval
		1 Of 1

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

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

Queue Name

Specify the Queue Name.

Description

Give a brief description of the queue here.

Currency

You can choose the appropriate currency from the option 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

Here you can 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. System then defaults the description for the role.

Email Approval

You can select this check box in case e-mail needs to be sent to the users attached to role.

2.30.3 Exception Queue Slab Maintenance

As a part of Credit Exception management, the Transaction authorizer details and breached authorizer details can be entered in the 'Transaction Authorize Maintenance' screen.

The screenshot shows the 'Exception Queue Slab Maintenance' window. At the top, there are 'New' and 'Enter Query' buttons. Below them is a 'Branch*' field and two dropdown fields for 'Description' and 'Category'. The main area is divided into two sections: 'Transaction Details' and 'Breached Details'. Both sections have a header row with 'Queue', 'From Amount', 'To Amount', 'Currency', and 'Email Approval' columns. Under 'Transaction Details', there is a message '1 Of 1'. Under 'Breached Details', there is also a message '1 Of 1'. At the bottom, there is a 'Fields' section with columns for 'Maker' (with 'Checker' below it), 'Date Time:', 'Mod No', and 'Record Status' (with 'Authorization Status' below it). A red 'Exit' button is located at the bottom right of this section.

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

The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction for that branch. If no authorizers are maintained for that branch then a default authorizer is assigned to all branches.

The Default Authorizer details are used for processing Credit Exception management.

Branch

Specify the branch for which the maintenance is being done.

Description

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

Remarks

Specify the remarks about the Transaction Authorize Maintenance.

Category

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

Transaction Details

Here for each record you can specify the following:

- Queue Name – Specifying this in turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization for the corresponding amount range.
- From Amount and To Amount – For specifying the amount range
- Currency - In this screen while creating different slabs, the currency is defaulted from '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 - If selected, e-mail is sent to the users attached to the role if the breach falls in particular slab

Breached Details

Here for each record you can specify the following:

- Queue Name – Specifying this in turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization on Breached Transaction amount blocks.
- From Amount and To Amount – For specifying the amount range to define the block of amount
- Currency - In this screen while creating different slabs, the currency is defaulted from '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 - If selected, e-mail is sent to the users attached to the role if the breach falls in particular slab.

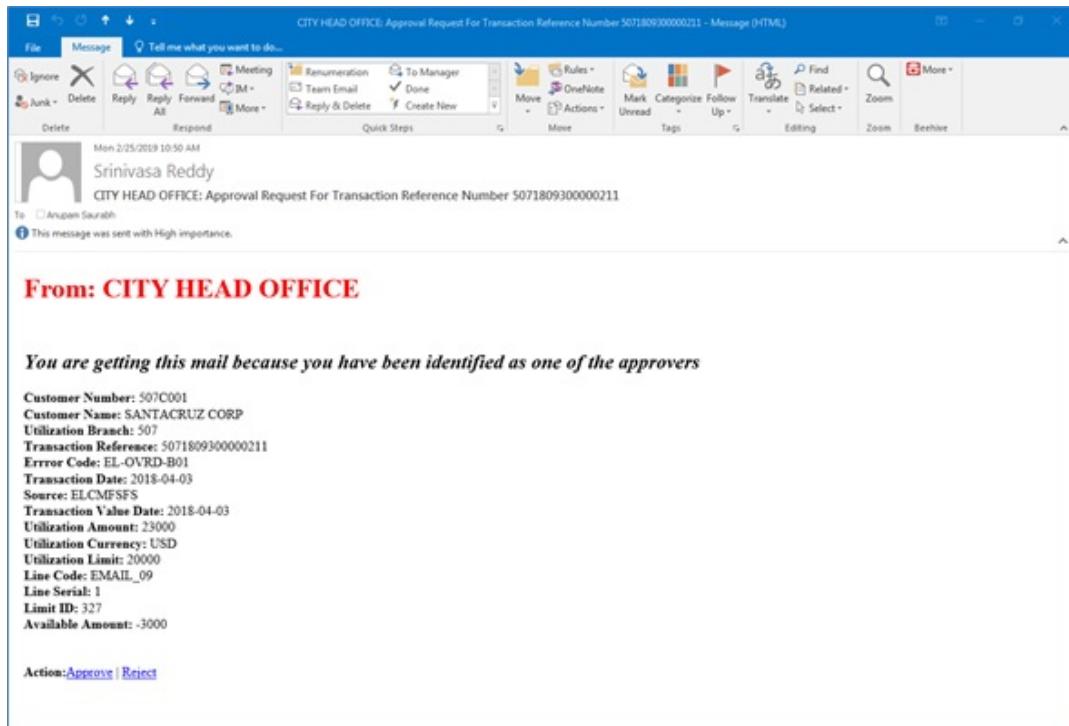
2.30.4 Approval By Email format

This section contains the following topics:

- [Section 2.30.4.1, "Email Format to the Approvers"](#)
- [Section 2.30.4.2, "Reply Format by the Approvers/checkers"](#)
- [Section 2.30.4.3, "Intimation Mail Format"](#)

2.30.4.1 Email Format to the Approvers

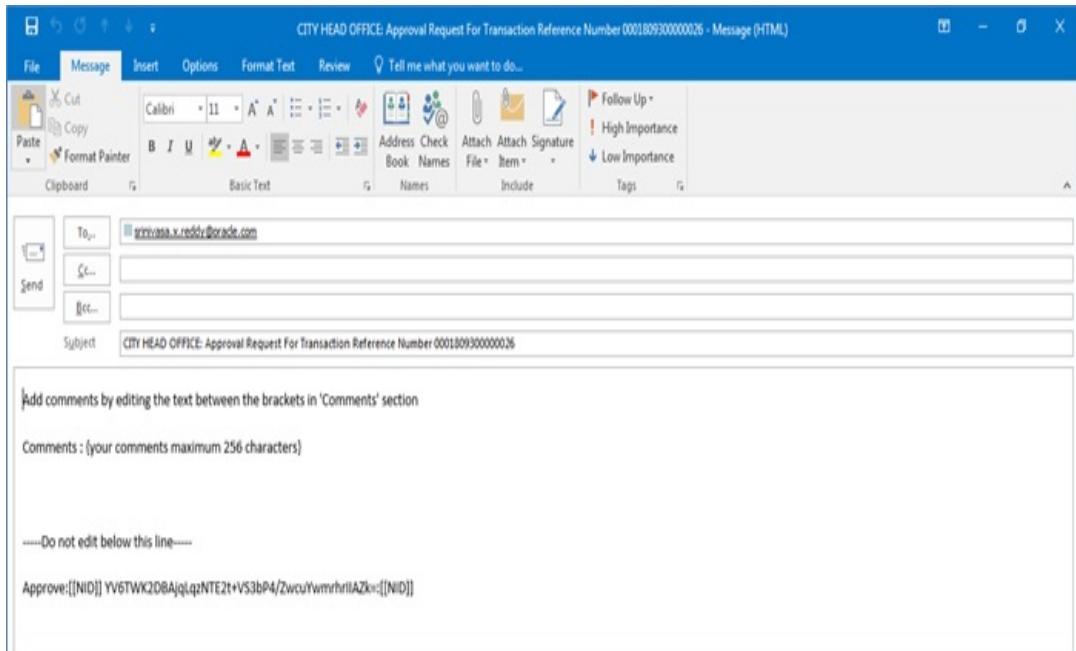
The below mentioned is an example that is associated with the transaction and assists in decision making. The fields are all display fields and cannot be edited in the email. Only 'Approve' or 'Reject' for authorization of the breached transaction is allowed.



- 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

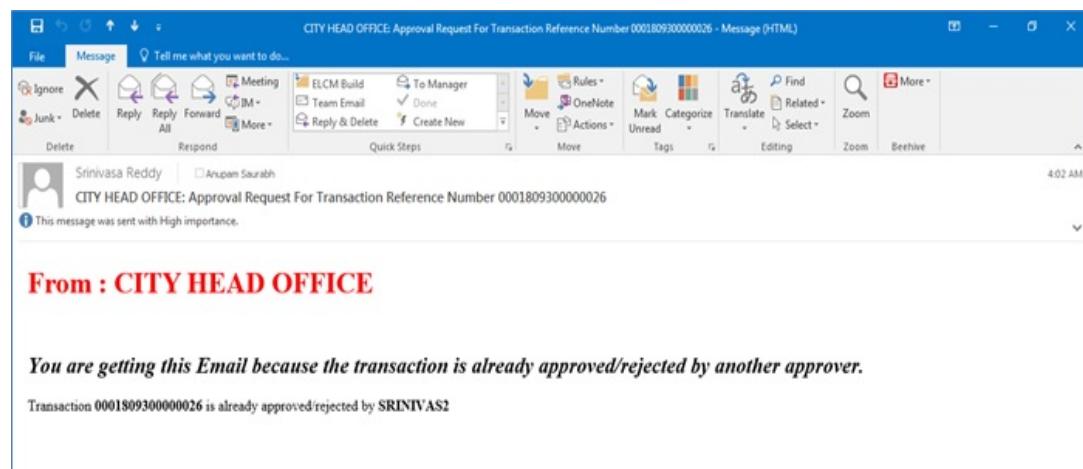
2.30.4.2 Reply Format by the Approvers/checkers

This e-mail has basic transaction details and override information. On click of Approve/Reject, the below screen is displayed. Checker can enter the comments in curly brackets {}and click 'Send'



2.30.4.3 Intimation Mail Format

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 GEDDAUTH screen.



2.30.5 Approval By Email Status

You can invoke the 'Approval By Email Status' screen by typing 'GESEMQUE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Approval By Email Status

Save Export Refresh Reset Clear All Details

Case Sensitive

Customer No	510C0001	Liability No	
Utilization ID		Line Code	
Error Code		Transaction Type	
Assigned To		Approval Status	

Records per page 15 Go Lock Columns 0

	Branch Code	Customer No	Liability No	Utilization ID	Line Code	Error Code	Transaction Type	Email Reference Number	Transactio
<input type="checkbox"/>	506	510C0001	510C0001	5101919200000208	MAINLINE6	EL-OVRD-E01	U		2019-07-11
<input type="checkbox"/>	506	510C0001	510C0001	5101919200000208	MAINLINE6	EL-OVRD-E01	U		2019-07-11
<input type="checkbox"/>	506	510C0001	510C0001	5101919200000208	MAINLINE6	EL-OVRD-E01	U		2019-07-11
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000007	510_002	EL-OVRD-E01	U	1	2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000009	510_002	EL-OVRD-E01	U	2	2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000013	510_002	EL-OVRD-E01	U	3	2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000016	510_002	EL-OVRD-E01	U	4	2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000018	510_002	EL-OVRD-E01	U		2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000018	510_002	EL-OVRD-E01	U	6	2019-03-16
<input type="checkbox"/>	510	510C0001	510C0001	5101907500000020	510_002	EL-OVRD-E01	U		2019-03-16

Exit

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

- Customer No
- Utilization ID
- Error Code
- Assigned To
- Liability No
- Line Code
- Transaction Type
- Approval Status

Once you have specified the search criteria, click ‘Search’ button. The system displays the following details that match the filter criteria.

- Branch Code - Indicates the Branch Code.
- Customer No - Indicates the Customer No
- Liability No - Indicates the Liability No
- Utilization ID - Indicates the utilization transaction ID that led to breach.
- Line Code - Indicates the facility code of the utilization transaction.
- Error Code -Indicates the error code of the transaction
- Transaction Type - Indicates whether the transaction is ‘Authorized’ or ‘Unauthorized’.
- Email Reference Number - Indicates Email reference number.
- Transaction Date - Indicates the transaction date.
- Source Code - Indicates the product processor name from where the transaction has been originated
- Exception Queue - Indicates the exception queue
- Assigned To - Indicates to whom the transaction is assigned that is, checker Name
- Assignee Email - Indicates to whom the transaction is assigned that is, checker Email

- Approval Status - Indicates transaction is approved or rejected by the checker.
- Remarks - Indicates approved or rejected remarks of the transaction done by the checker.
- Approval Date- Indicates approved or rejected date of the transaction done by the checker
- Authorized - Indicates the transaction authorization status (Approved 'A' or Rejected 'R')
- Email Status - Indicates 'Y' or 'N'. If mail is sent to the checker or e-mail not sent
- Intimation Sent - Indicates 'Y' or 'N'.If intimation mail is sent to the remaining checker for that transaction or intimation mail not sent.

2.31 Maintaining Sector and Industry

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

The screenshot shows the 'Sector - Industry Maintenance' window. At the top, there's a search bar labeled 'Enter Query'. Below it, there are two input fields: 'Sector Code *' and 'Description'. A cursor is hovering over the 'Sector Code *' field. Below these fields is a grid table with columns 'Industry Code' and 'Description'. The grid shows one record: '1 Of 1' with 'Industry Code' and 'Description' both empty. Above the grid is a navigation bar with icons for back, forward, and search. At the bottom of the window, there's a section titled 'Fields' containing 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' button.

Industry Code	Description

Specify the following details:

Sector Code

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

Description

Specify a brief description of the sector.

Industry Code

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

Description

Specify a brief description of the industry.

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

2.32 Global Exposure Parameter Details

You can specify certain parameters relating to the End Of Day operations in the 'Limits & Collaterals Parameter Details' screen.

The screenshot shows the 'Global Exposure Parameter Detail' window. At the top left are 'New' and 'Enter Query' buttons. On the left side, there is a vertical list of fields: 'Maximum No of Processes * 1', 'Rate Type STANDARD', 'Currency System', 'CRM System', 'Maximum Retry Lock Transaction * 5', 'System Maker ID *', 'System Checker ID *', 'CIF Mask 1', 'Bank Capital', 'Limit Currency', 'Central Bank Lending Percent', and 'Internal Lending Percent'. To the right of these fields are several groups of options with radio button selection: 'Revaluate Currency Online' (Batch, Online), 'Revaluate Market Online' (Batch, Online), 'Rate Range' (Mid Rate, Buy Rate, Sell Rate), 'Holiday Treatment' (System Date, Next Working Day - 1), 'UPD Utils' (Batch, Online), 'Block Facility On Status' (Yes, No), and 'Verify Funds'. At the bottom left is a 'Fields' section with columns for 'Maker' (Date Time:), 'Checker' (Date Time:), 'Mod No', 'Record Status', and 'Authorization Status'. A teal 'Exit' button is located at the bottom right.

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

The following details are maintained here.

System Maker ID and System Checker ID

During the processing of user entries, if the maker ID and checker ID is not mentioned, then IDs specified here are recorded.

Maximum Retry Lock Transaction

Specify the number of times authorization can be tried before the transaction is locked.

Maximum Number of Processes

Multi threading feature in Oracle FLEXCUBE ELCM can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.

Rate Type

Specify the rate type that has to be considered for all amount conversions in Oracle FLEXCUBE ELCM.

Currency System

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

CRM System

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

Generate Customer Number

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

Auto CNR (Auto Closure of Non Revolving Line)

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

Exposure Tracking

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

Customer Mask

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

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

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

Note

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

Bank Capital

Specify the amount to calculate internal lending equivalent amount.

Limit Currency

The System defaults the local currency of the bank.

Central Bank Lending Limit%

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

Internal lending Limit%

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

Note

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

Reevaluate Currency Online

Indicate whether the currency revaluation should be an online or a Batch (EOD) process. Revaluation of the line amount takes place online if the parameter is set to online.

Reevaluate Market Online

Indicate whether Market price revaluation should be Online or Batch. Market price based security Revaluation takes place online if the parameter is set to online.

UPD Utils

Specify whether Value date utilization updating can be Online or Batch. Value date updating takes place online if the parameter is set to online.

Block Facility on Status

Indicate whether, depending on the worst status of a liability, the EOD process should block the facility or not.

Rate Range

Specify the rate - Mid Rate, Buy rate, Sell rate - which has to be considered during all Conversion Amount calculations in Oracle FLEXCUBE ELCM.

Batch Process

Indicate whether the EOD Batch Process should be set up as part of the Database Server or the Application Server. Application server is the recommended choice.

Holiday Treatment

The revaluation process for the securities, collaterals and covenants may fall on a bank holiday. You can specify which of the following actions must be taken in such cases:

- System Date – Choose this to indicate that only collaterals with a Reval Date prior to or same as the system date is considered for revaluation.
- Next Working Date -1 – Choose this to indicate that all the collaterals with the Reval

Date prior to or same as the day before the next working date is considered.

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

Limits:

Facility	Expiry Date	Revolving
FACILITY1	15-Jul-2009	N
FACILITY2	16-Jul-2009	Y
FACILITY3	16-Jul-2009	N
FACILITY4	15-Jul-2009	N

System Date - 15-Jul-2009

Next Working Day - 17-Jul-2009

On 15-Jul-2009 EOD, the system closes FACILITY1 and FACILITY3.

Note

This process does not close the following lines:

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

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

Verify Funds

Select this check box if ECA check is required bank wide.

If ECA parameters are not maintained in any of the screens, then the system does a force debit of fees.

2.33 External Customer Account Input

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

External Customer Account Input

New Enter Query

Host Code	Account Class <input checked="" type="checkbox"/> Normal Account		
Customer Account *	Customer Name		
Customer Number *	Address Line 1		
Account Currency	Address Line 2		
Account Name *	Address Line 3		
Account IBAN	Address Line 4		
External Credit Approval System *	No Credit		
Source Account Branch *	No Debit		
Source Customer Account *	Blocked		
Country	Frozen		
	Dormant		
	<input checked="" type="checkbox"/> External Credit Approval Required		
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

External Credit Approval Required

You can select this check box if ECA check is required. If this check box is selected, then fund is verified for particular CASA account. If this check box is not selected, then the system does a force post for that component.

You can edit this check box before first time authorization. Once authorization is done you cannot edit this check box.

For more information on 'External Customer Account Input' screen, refer to *Common Core - Core Entities and Services User Guide*.

2.34 Facilities Amount Transfer Maintenance

Transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. It is also possible to close/cancel this transfer operation before a specified End Date.

Upon manual closure/cancellation or on automatic expiry, the system transfers the transferred amount back to the original line.

For the above functionality you must do the following maintenances.

Limit transfer details can be defined through the 'Facilities Amount Transfer Maintenance' screen. You can invoke the 'Facilities Amount Transfer Maintenance' screen by typing 'GEDTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Facilities Amount Transfer Maintenance

New Enter Query

Branch *			
Transfer Reference *			
From Liability Details			
From Liability Number *	To Liability Number *		
From Liability Name	To Liab Name		
From Line *	To Line *		
From Line Serial	To Line Serial		
From Facility Currency	To Facility Currency		
From Facility Amount	To Facility Amount		
From Facility Available Amount	To Facility Available Amount		
From Facility Start Date	To Facility Start Date		
From Facility End Date	To Facility End Date		
Transfer Amount			
Transfer Amount *			
Effective From Date * YYYY-MM-DD			
Fields			
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:	Authorization Status	
Exit			

From Liability Number and To Liability Number

- Specify the 'From Liability No', that is, for whom the limit amount is to be transferred.
- Specify the 'To Liability No' that is, to whom the liability amount is allocated.

From Liability Name and To Liability Name

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

From Line and To Line

- Specify the 'From Line' that is, the Line from which the line amount is transferred.
- Specify the 'To Line' that is, the Line to which the line amount is transferred to for a specified period.

From and To Facility Currencies

System defaults the names of the from facility currency and to facility currency when the 'From Line' & 'To Line' are chosen respectively. For effective line transfer from one line to another, the currency of both the lines has to be the same.

From Facility Start Date and End Date

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

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

From Facility Available Amount and To Facility Available Amount

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

Effective From Date and Effective To Date

Specify the Effective From Date of transfer that is, the date from when the transfer of limits is effective.

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

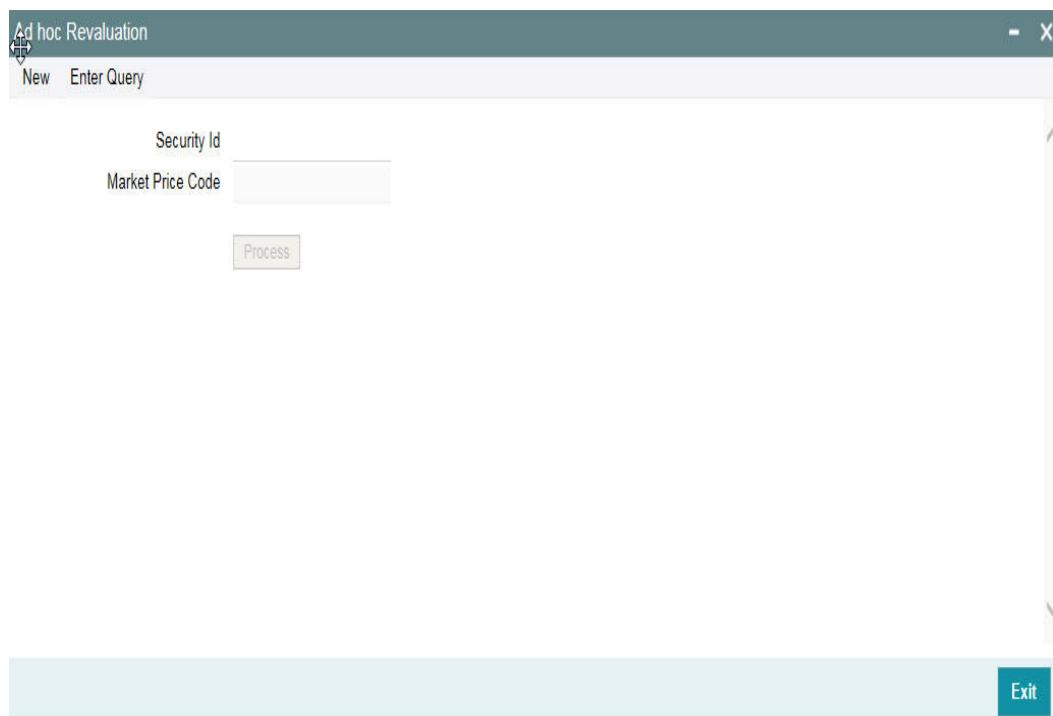
Transfer Amount

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

2.35 Force Collateral Revaluation

You can run the Ad-hoc revaluation process for market based collaterals using the 'Ad Hoc Revaluation' screen. For such collateral values to be revised, an input file containing the latest security prices must be given to the system before using this facility.

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



Security Id

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

Security Price

System displays the price code as maintained in the 'Securities' screen. Click the 'Process' button to process the Ad-hoc Revaluation.

2.36 Multi Authorization Maintenance

Multi authorisation maintenance can be done through the 'Multi Authorization Maintenance' screen. Using this screen, user you can get a list of transactions which requires authorization.

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

Utilisation Details	
Serial Number*	Branch
Error Code*	Product
Transaction Type*	Value Date YYYY-MM-DD
Utilization	Source Code
Block	Status
Limit ID*	Delete Status
Limit Type*	Facility
Error Parameters	
Remarks	Liability Currency
ID	Liability Utilization
Customer No	Exception Queue
Transaction date	Accept
YYYY-MM-DD	Reject
Amount	
Currency	
Liability No	
Line Code	
Line Serial	
Facility Currency	
Limit Util	

Whenever Utilization Transactions has been breached then the utilization transaction would require multiple authorizations. Transactions which are breached can be authorized using UI Multi Auth screen.

Whenever utilization transaction has been breached this screen has to be used by the authorizer to either 'Accept' or 'Reject' the breached transaction. The following fields mentioned below indicate all the values that is associated with the transaction. The fields are all display fields and cannot be edited for a transaction using this screen. Only 'Accept' or 'Reject' for authorization of the breached transaction is allowed.

Serial Number

Indicates the Oracle FLEXCUBE ELCM generated unique identifier for the transaction.

Specifies the exception queue in which transaction has been parked.

Error Code

Specifies the error code of the transaction.

Transaction Type

You can either select the transaction type as 'Utilization' or 'Block'

Limit ID

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

You can either select 'Facility', 'Liability', 'Collateral', or 'Collateral Pool'.

Error parameter

Specifies the error parameters associated to the transaction.

Remarks

You can enter your remarks associated with the transaction.

Utilization ID

Specifies the Oracle FLEXCUBE ELCM utilization ID.

Customer Number

Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.

Transaction Date

Indicates the date and time when the transaction was entered in the external system.

Utilization Amount

Indicates the Utilization Amount.

Utilization Currency

Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle FLEXCUBE ELCM system.

Liability Number

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

Line Code

Specifies the facility code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.

Serial Number

Specifies the facility serial number of the utilization transaction.

Facility Currency

Specifies the facility currency.

Limit Util

Indicates the limit utilization amount.

Utilization Branch

Indicates the transaction branch.

Utilization Product

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

Value Date

Specifies the value date of the transaction. If value is not passed then system defaults to Oracle FLEXCUBE ELCM present branch date.

Source

Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code). This is only if the utilization has been done from an external product

Utilization status

Indicates the utilization status, possible values are A-Active, R-Reverse, L- Liquidated

Delete

Indicates whether the transaction is deleted or not. If the check box is selected then it is deleted.

Liability Currency

Specifies the liability currency.

Liability utilization

Indicates the liability utilization amount.

Exception Queue

2.37 Dual Authorization of Utilization Transaction

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. Transactions which are breached can be authorized using UI Multi Auth screen. You can specify the facility maintenance breach amount and breach percentage in ELCM.

When the transaction amount entered is more than breach amount or percentage, during utilization process ELCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the ELCM contains dual authorization error code, then Oracle FLEXCUBE logs the transaction details in dual authorization tables and processes it completely.

The authorization for the breached (dual auth) transactions are authorized using function ID 'GEDDAUTH' of ELCM.

However till the dual authorization happens Oracle FLEXCUBE does not allow you to authorize the main transaction. You can also perform dual authorization using Oracle FLEXCUBE screen, but system performs certain validations to ensure that Oracle FLEXCUBE does not authorize the ELCM breach transactions.

Example

Assume that for liability 'TATA' line 'TATABILL' is created with below details. Limit amount - 10,000.00

Collateral amount - 0.00

Breach percentage - 110 (which is equal to 11,000) Breach amount - 15,000

The system calculated values: Available amount - 10,000.00

Utilized amount - 0

Assume that as part of BC, a contact line 'TATABILL' is linked. As part of the contact data input, when you link the line 'TATABILL' and press 'Save' button during transaction processing in ELCM, if the transaction requires dual authorization then the system displays this information to the user.

Till the dual authorization error code (breached transaction) is authorized in ELCM, Oracle FLEXCUBE does not allow the contact to be authorized. In case, if the breached transaction is rejected, then you have to delete the contact Information irrespective of whether the error code has been authorized or Contracts requiring multilevel authorization can be viewed using Oracle FLEXCUBE function 'OVDAUDET'.

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

Note

ELCM deletes the utilization transaction if any dual authorization error is not authorized and the system updates the status as 'Ignored' so that this information is not shown to the user. However if the error code is authorized, then this information is ignored.

2.38 Merging Liabilities

You can merge any two liabilities existing in the system into one single liability. Oracle FLEXCUBE ELCM allows you to merge one liability into another. Upon merger, both liabilities assumes the same liability code. The structure of the liabilities does not change.

The merging of liabilities is done in the following two steps:

- Step 1 – Liability Merger Maintenance
- Step 2 – Liability Merger Process

The above steps are described in the sections below.

2.38.1 Liability Merger Maintenance

You must first maintain the details of liabilities to be merged using the 'Liability Merger Maintenance' screen. You can invoke the 'Liability Merger Maintenance' screen by typing

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

The screenshot shows the 'Liability Merger Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. Below these are input fields for 'Branch Code' (set to '000'), 'From Liability Code *' (empty), 'To Liability Code *' (empty), 'Effective Date' (empty, showing 'YYYY-MM-DD'), and 'Remarks' (empty). At the bottom of the main area, there is a horizontal navigation bar with links: 'Customer Link Merger Log', 'Collateral Merger Log', 'Collateral Pool Merger Log', 'Netting Merger Log', 'Facility Merger Log', 'Transfer Merger Log', and a back arrow icon. Below this is a footer row with columns for 'Maker' (empty), 'Date Time:' (empty), 'Mod No' (empty), 'Record Status' (empty), 'Checker' (empty), 'Date Time:' (empty), 'Authorization Status' (empty), and a blue 'Exit' button.

In the above screen you must maintain the following details for merger of two liabilities.

From Liability Code

Specify using the adjoining list of options the code of the liability which is to be merged into another liability.

To Liability Code

Specify using the adjoining list of options the code of the liability into which the liability specified under 'From Liability Code' must be merged into.

Branch Code

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

Effective Date

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

Remarks

Specify the remarks about the Liability Merger Maintenance.

Once you have maintained the above merger details, you must initiate the Merger Batch Process using an Intra Day Process so as to complete the merger. During this batch process all liability IDs for all the related maintenances are modified. These include the following maintenances:

- Liability Customer
- Collateral
- Collateral Pool
- Facility
- Netting
- Facility Transfer
- Ear Marking

Upon merger, all the Utilizations point at the new liability. The liability utilization is then be moved from the old liability to the new liability and the old liability is closed.

You may view the following merger logs from the above screen:

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- EarMarking Merger Log
- Utilization Merger Log

2.38.2 Liability Merger Process

Once you maintained the details of liabilities to be merged, you can initiate the process of merger using the 'Liability Merger Process' screen.

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

Liability Merger Process

Search Advanced Search Reset Clear All

Case Sensitive

Branch Code	<input type="text"/>		From Liability Code	<input type="text"/>	
To Liability Code	<input type="text"/>		Status	<input type="text"/>	
Effective Date <input type="text" value="YYYY-MM-DD"/>					
Records per page <input type="text" value="15"/> 1 Of 1 Go Lock Columns <input type="text" value="0"/>					
Branch Code	From Liability Code	To Liability Code	Status	Effective Date	
Process					
Exit					

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

Note

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

2.39 Maintaining Rule Criteria Code

Review rules are configured in the 'Rule Criteria Code Maintenance' screen which will allow for automatic review of the sanctioned facilities that are offered to the customer. The review rules and pre-defined configurable parameters are maintained in this screen. You can invoke this screen by typing 'GEDLMPRS' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Rule Criteria Code Maintenance

Enter Query

Criteria Code _____

Criteria Description _____

Configuration Parameter

Criteria Code Parameter* _____

Maker	Date Time:	Mod No	Record Status	Exit
Checker	Date Time:		Authorization Status	

Specify the following details in this screen:

Criteria Code

Specify anyone of the following pre-defined criteria codes and press the F8 function key. The criteria codes available for selection are as follows:

Criteria Code	Rule Name	Rule Description
Rule1	Limits Due for Expiry	Limits which are due for expiry in next N days. Alerts are generated for limits which are expiring in next N days.
Rule 2	Limits where Collateral is due for expiry	Collaterals which are due for expiry in next N days. Alerts are generated for collaterals which are expiring in next N days.
Rule 3	Limits where the Utilization Threshold% is breached with respect to Sanctioned Limit	Alerts are generated for limits which have been utilized equal or more than the limit
Rule 4	Limits where the Utilization Threshold% is breached with respect to Collateral Value	Alerts are generated for collaterals which has been utilized equal or more than the limit.

Criteria Code	Rule Name	Rule Description
Rule 5	Frequency Based Limit Review	Alerts are generated N days before the limit review date in GEDFACTL.
Rule 8	Documents due for Expiry	Alerts are generated for collaterals whose covenants are due for expiry in next N days.

* where X is the Notice Days defined in the 'Notice Days or Threshold Value%' field.

Threshold% is defined in the 'Notice Days or Threshold Value%' field.

Criteria Description

The system displays the description based on the criteria code selected.

Configurable Parameters Details

Criteria Code Parameter

Enter the parameter value in this field.

Note

Note

- For notice days the calendar days are considered to generate alerts.
- The notice days for Rule 1, Rule 2, and Rule 5 should be 0 or more than 0.

For Rules 3 and 4, the threshold % is applicable. The value should be greater than or equal to 1%. An override message is displayed if the value is less than 1%.

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

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

If a user dismisses an alert and no corrective action is taken within a day, then the alert is regenerated the next day with a new effective date that is considered to be the current date. The alerts are generated based on the ITALRM and ITPURGE batch jobs. The frequency for these alert batch jobs should be set as daily in the Alert Definition Screen. All the alerts that

are reviewed, dismissed, or have expired are archived in the ITPURGE batch. This archival is an automated process which happens based on the system date (physical date) and time.

Note

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

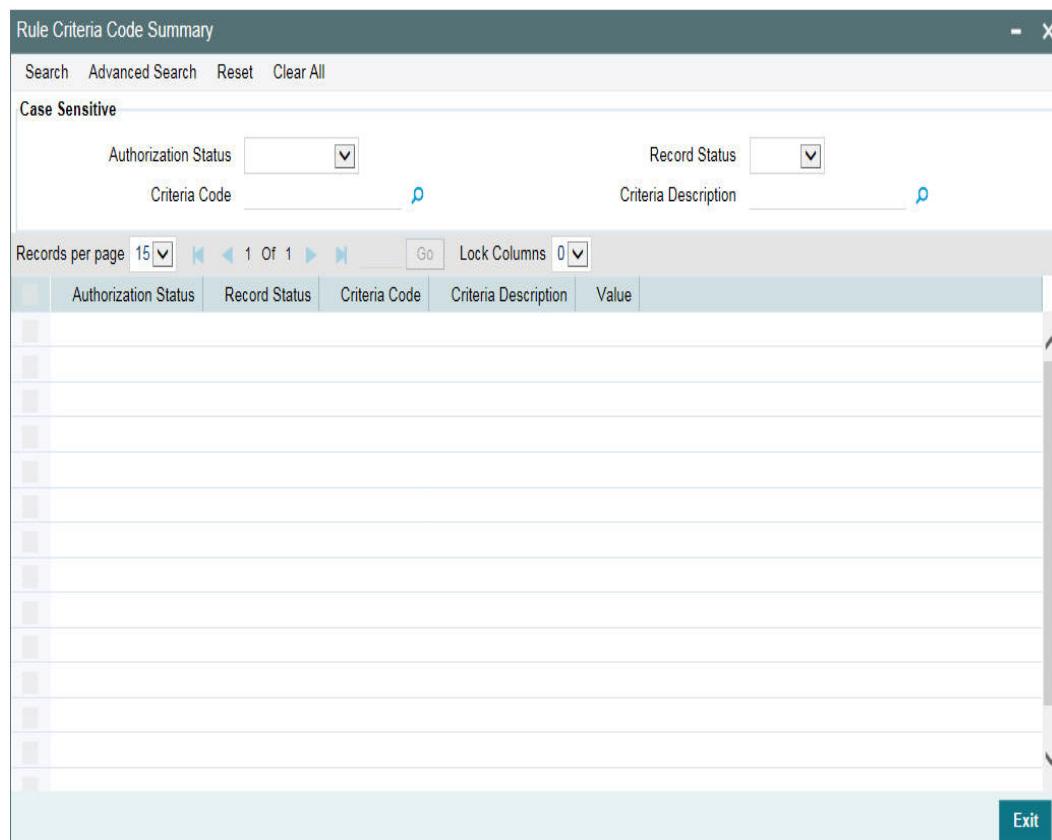
In the Credit Desktop screen, the ‘Review’ button is enabled for all facilities mapped to a liability and is not only applicable for those facilities where alerts are generated. If a facility has a CIF ID mapped to it, then the CIF ID will be listed. The ‘Dismiss’ button option is not available in the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

For more information about Credit Desktop, refer to the section “Credit Desktop” in this User Manual.

For more information about defining Alerts refer to the section “Defining Alerts” in this User Manual.

2.39.1 Viewing Rule Code Criteria

You can view the criteria codes maintained for a branch using the ‘Rule Code Criteria Summary’ screen. You can invoke this screen by typing ‘GESLMPRS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows the 'Rule Criteria Code Summary' window. At the top, there are search buttons: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below that is a 'Case Sensitive' checkbox. Underneath are two dropdown menus for 'Authorization Status' and 'Record Status', and input fields for 'Criteria Code' and 'Criteria Description'. To the right of these fields are small blue magnifying glass icons. Below these controls is a toolbar with 'Records per page' set to 15, navigation arrows, a 'Go' button, and a 'Lock Columns' dropdown. The main area is a scrollable grid with columns labeled 'Authorization Status', 'Record Status', 'Criteria Code', 'Criteria Description', and 'Value'. The grid is currently empty. In the bottom right corner of the window is a teal 'Exit' button.

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

- Authorization Status
- Record Status
- Criteria Code
- Criteria Description

You can alternatively perform a wildcard search by entering the '%' sign in the any of the above mentioned fields.

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

- Authorization Status
- Record Status
- Criteria Code
- Criteria Description
- Value

2.40 Defining Alerts

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

Specify the following details:

Alert Code

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

Description

System displays the description of the alert based on the alert code specified.

Criteria Code

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

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
RULE1	Limits Due For Expiry	Review required X days before Limit Expiry Date, where X is configurable parameter	Notice Days (GEDLM-PRS) Screen	Limit Expiry Date	<FACILITY_ID> - Limit <LIAB_ID> - <LINE_CODE> due for expiry
RULE2	Limits where Collateral due for Expiry	Review required X days before Collateral Expiry Date, where X is a configurable parameter	Notice Days (GEDLM-PRS Screen)	Collateral Expiry Date	<COLLATERAL_ID> - Collaterals <COLLATERAL_CODE> for Limit <LIABILITY_ID> due for expiry
RULE3	Limits where the Utilization Threshold % is breached with respect to Sanctioned Limit	Review required for Limit Utilization % breached with respect to Sanctioned Limit, where Threshold % is a configurable parameter	Threshold % (GEDLM-PRS Screen)	Sanctioned Limit Amount	<FACILITY_ID> - Sanctioned Limit for Limit <LIABILITY_ID> - <LINE_CODE> has breached the pre-defined threshold percentage

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
RULE4	Limits where the Utilization Threshold % is breached with respect to Collateral Value	Review required for Limit Utilization % breached with respect to Collateral Value, where Threshold % is a configurable parameter	Threshold % (GEDLM-PRS Screen)	Collateral Value	<COLLATERAL_ID> - Collaterals Value for Limit <LIABILITY ID> has breached the pre-defined threshold percentage
RULE5	Frequency Based Limit Review	Frequency based Limit Review.	Frequency maintained in the Facilities Maintenance (GEDFA-CLT) screen.	Frequency and Next Review Date on the Facilities Maintenance Screen (GEDFA-CLT)	<FACILITY_ID> - Limit Review for Limit <LIABILITY ID> - <LINE CODE> is due
RULE6	Counter Party Grade Lowered	Review required when the Counter Party's Credit Grade is lowered	From Customer Account Creation (STD-CIFCR) level	Credit Rating Grade	<CUSTOMER ID> - Customer - <CUSTOMER NAME> Credit Rating Grade lowered

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
RULE7	Counter Party Black-listed	Review required when the Counter Party is blacklisted	From Customer Account Creation (STD-CIFCR) level	Blacklisting flag	<CUS-TOMER ID> - Customer + <CUS-TOMER NAME> is blacklisted
RULE8	Documents due for Expiry	Review required when the documents are expired	Frequency, Start Month, Due date on field on the Covenant Maintenance Screen (GED-COVNT) and Notice Days on the Rule Criteria Code Screen. Notice days on the Covenant Maintenance Screen will not be considered for Alert generation	Revision Date on the Covenants tab on the Collateral Maintenance (GCD-COLLT)	<COVENANT_ID> - Documents/ Covenants <COVENANT NAME> for Limit <LIABILITY ID> due for expiry

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
RULE9	Marketable/non-marketable securities value decrease	Review required when the marketable or the non-marketable securities value is decreased	From Securities Maintenance Level	Securities Value	<SECURITY_ID> - Securities <SECURITY_CODE> for Limit <LIABILITY_ID> value decreased

Final SQL Statement

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

2.40.1 Preferences Tab

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

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

Effective From

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

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

End Date

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

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

Frequency

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

View Days

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

2.40.2 Target Tab

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

Specify the following details:

Target Type

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

Customer No Column Position

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

Bank User Type

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

- Role
- User ID

Choose the appropriate one.

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

Target ID

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

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

Description

The system displays the description of the selected target ID.

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

2.40.3 Message Tab

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

You can capture the following details under this tab:

Channel

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

- Dashboard – applicable to bank users only

- Credit Desktop - applicable to bank users only

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

Language

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

Subject

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

Customer Message

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

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

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

User Message

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

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

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

2.40.3.1 Viewing Alert Definition Summary

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

Alert Definition Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status	<input type="button" value="▼"/>	Record Status	<input type="button" value="▼"/>
Alert Code	<input type="text"/>	Criteria Code	<input type="button" value="p"/>
Description	<input type="text"/>	Effective From	<input type="text"/> YYYY-MM-DD <input type="button" value="p"/>
Frequency	<input type="button" value="▼"/>	End Date	<input type="text"/> YYYY-MM-DD <input type="button" value="p"/>
View Days	<input type="button" value="p"/>		

Records per page 15 1 Of 1 Lock Columns

	Authorization Status	Record Status	Alert Code	Criteria Code	Description	Effective From	Frequency	End Date	View Days
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

Exit

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

- Authorization status of the record
- Alert code
- Alert description
- Frequency of the alert
- End date
- Target type
- Record status
- Criteria code
- Effective date
- View days
- Customer number column position
- Customer/both

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

2.41 Viewing Alerts

You can view alerts which satisfy the rules criteria using this screen. This screen displays alerts generated for all users. You can filter the alerts on the basis of the User ID.

You can view this screen by typing 'GESLMRVW' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

- Alert Code
- Frequency
- Alert Description
- Effective Date
- Rule Code
- Expiry Date
- Rule Description
- Process Status
- User

You can alternatively perform a wildcard search by entering the '%' sign in any of the above mentioned fields. Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Alert Code
- Frequency
- Alert Description
- Effective Date
- Rule Code
- Expiry Date
- Rule Description
- Process Status
- Message
- User

2.42 Defining Alert Selection Criteria

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

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

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Specify the following details:

Criteria Code

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

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

Description

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

Select

Specify the 'Select' part of the selection criterion.

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

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

Examples are s1.cust_ac_no Col1 ,s1.cust_no Col2 ,s1.ccy Col3 ,s1.account_class Col4

,s1ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7,
s2.default_media Col8

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

From and Where Clause

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

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

Note

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

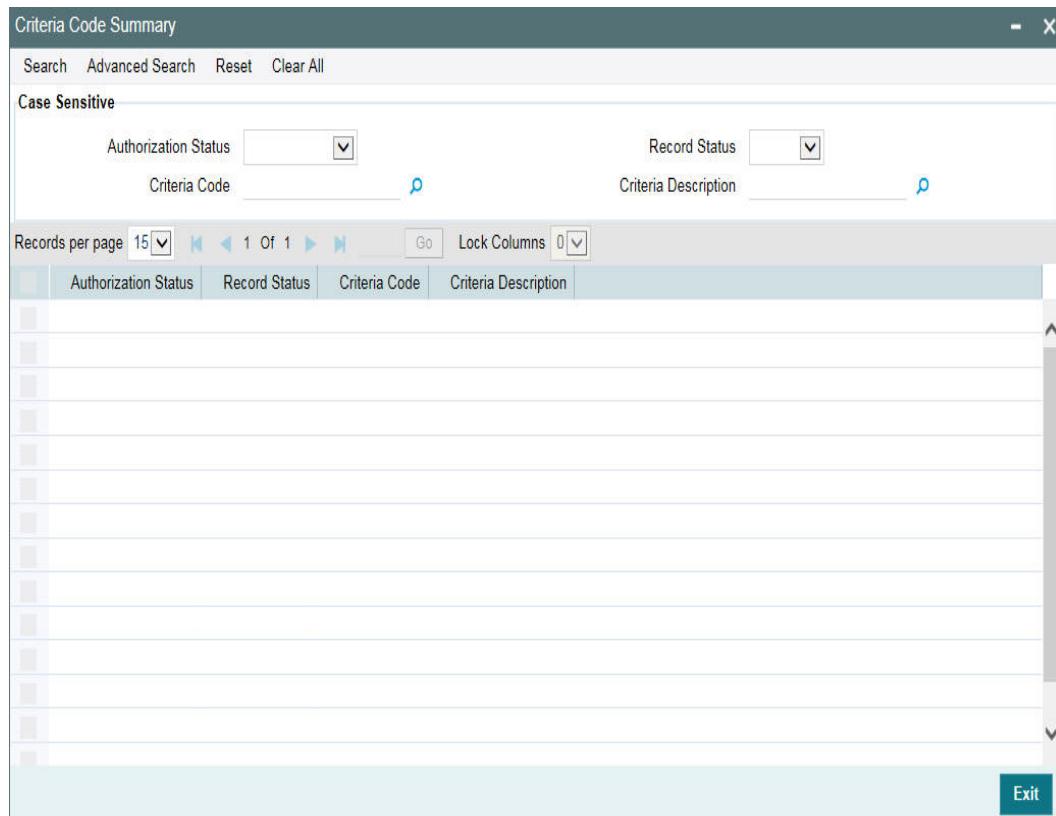
Final SQL Statement

The system concatenates the values defined under ‘Select’ and ‘From and Where Clause’ and displays the final SQL statement. This must be a valid SQL statement. The system generates the alert messages based on this final SQL statement. Once you have captured the details, save the record.

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

2.42.1 Viewing Alert Criteria Definition Summary

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



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

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

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

2.43 ELCM - OFSAA Integration

The integration between ELCM and OFSAA enables you transfer data from ELCM module to OFSAA. The transfer of data from ELCM to OFSAA is performed using staging table.

The following data is transferred in ELCM staging table:

- AATB_STG_EL_ACCOUNT_MITIGANT_MAP - Extraction for Mitigant Map
- AATB_STAGE_EL_COLLATERALS - Extraction for Collaterals
- AATB_STG_EL_COLLATERAL_MASTER - Extraction for Collateral Master
- AATB_STG_EL_CREDIT_LINE_DETAILS - Extraction for Line Details
- AATB_STG_EL_CREDIT_LINE_MASTER - Extraction for Credit Line Master
- AATB_STG_EL_CR_LINE_TYPE_MASTER - Extraction for Line Type Master
- AATB_STG_EL_MITIGANT_ISSUER_MST - Extraction for Issuer Master
- AATB_STG_EL_MITIGANT_MASTER - Extraction for Mitigants Masters

- AATB_STG_EL_MITIGANTS - Extraction for Mitigants
- AATB_STG_EL_COLLAT_CONT CONTRIB - Extraction for Collateral Contribution
- AATB_STG_EL_POOL_LINK - Extraction for Collateral Pool Link
- AATB_STG_EL_SECURITY_MASTER - Extraction for Security Master
- AATB_STG_EL_COLLAT_MSECRITES - Extraction for Collateral Securities
- AATB_STAGE_EL_LIAB_DETAILS - Extraction for Liability Details
- AATB_STAGE_EL_LIAB_CREDIT_RATING - Extraction for Liability Credit Rating

2.43.1 Maintaining Batch Programs

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

For further details on the maintenances in FLEXCUBE Information Server, refer FLEXCUBE Information Server user manual.

3. Credit Desktop

3.1 Introduction

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

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

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

3.2 Credit Desktop

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

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

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

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

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

RM

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

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

Cust ID

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

Cust Name

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

Unique Identifier

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

Unique Identifier Value

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

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

Liab No

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

Line Code

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

Collateral Code

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

Exposure Type

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

Exposure ID

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

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

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

Overdrawn Lines

Select this check box to display records of overdrawn lines only.

Note

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

Expiry Date Between

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

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

You can click 'Refresh' button to view all the updated details. You can also print or export the report in different formats.

In this screen, you can view the following details:

The results of the search under various columns

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

3.2.1 Search Results

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

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

Whether to delete the line or not

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

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

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

3.2.2 Additional Information

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

- Cust ID
- Cust name

- Credit rating
- Customer status (Frozen, Deceased, Whereabouts unknown, Active, and so on.)

3.2.3 Comments Tab

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

Sr No.

The system displays the serial number of the comment.

Input Date

The system displays date on which the comment was added.

Input by

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

Comments

The system displays the comments added.

3.2.4 Report Types

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

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

3.2.4.1 Limits and Collateral Details

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

From this tab, you can initiate collateral revaluation and see the collateral trend. You can also perform a what if analysis from this tab.

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

3.2.4.2 Linked Contract

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

3.2.4.3 Utilisation Transaction

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

Note

'Utilization Contract' is disabled in standalone ELCM system.

3.2.4.4 Exposure Analysis

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

3.2.4.5 Revised Headroom

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

3.2.4.6 Exceptions and Warnings

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

3.2.4.7 Exposure Linked

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

4. Queries

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

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

This chapter contains the following sections:

- [Section 4.1, "Liabilities Query"](#)
- [Section 4.2, "Liability History"](#)
- [Section 4.3, "Utilization Transaction Query"](#)
- [Section 4.4, "Covenants Queries"](#)

4.1 Liabilities Query

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

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

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

Liability Query

Search Advanced Search Reset Clear All

Case Sensitive

Liability No _____  Liability Name _____ 

Liability Branch _____ 

Records per page 15  Go Lock Columns 0 

ID	Liability No	Liability Name	Overall Limit	Credit Rating	Revision Date	Liability Currency	Utilization Amount	Liability Branch
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

<   >

FacilityDetails

Exit

You can use this screen to query the Facilities and the Utilizations Details for a Liability. To do this, choose the liability for which you want to view details by selecting the check box at the beginning of each row and clicking the 'Facility Detail' button. The 'Facility Query' screen with details of the facilities is displayed.

In the ‘Facility Query’ screen, choose the facility for which you want to view the utilization details by selecting the check box at the beginning of the row and clicking on the ‘Utilization Details’ button. The system displays the ‘Utilization Query’ screen containing details of the utilization, as shown below:

The screenshot shows a software application window titled 'Utilization Query'. At the top, there are buttons for 'Save', 'Refresh', 'Reset', and 'Clear All'. Below these are fields for 'Case Sensitive' and 'Limit ID' (set to 16812). A toolbar includes 'Records per page' (set to 15), navigation arrows, a 'Go' button, and a 'Lock Columns' option. The main area is a grid with columns: Utilization ID, Customer No, Liability ID, Limit ID, Booking Date, Utilization Amount, Utilisation Currency, Amount tag, User Reference, Transaction date, and Liability N. One row is visible, containing the values: EL1163150000019, 65, 1017, 16812, 12000, USD, PRINCIPAL, Expo_1, 2016-11-10, and EXPOSURE.

<input type="checkbox"/>	Utilization ID	Customer No	Liability ID	Limit ID	Booking Date	Utilization Amount	Utilisation Currency	Amount tag	User Reference	Transaction date	Liability N
<input type="checkbox"/>	EL1163150000019	65	1017	16812		12000	USD	PRINCIPAL	Expo_1	2016-11-10	EXPOSURE

4.2 Liability History

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

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

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

4.3 Utilization Transaction Query

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

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

The total number of exposure for the customer can be viewed. It also shows the Sum of Amount Utilization in local currency/ branch currency.

You can invoke the ‘Utilization Transaction Query’ screen by typing ‘GESQSLIA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Utilization Transactions Query

Search Advanced Search Reset Clear All

Case Sensitive

Liability No	<input type="text"/>	Liability Branch	<input type="text"/>
Line Code	<input type="text"/>	Utilisation Currency	<input type="text"/>
Record Status	<input type="text"/>	Utilization Branch	<input type="text"/>
Customer No	<input type="text"/>	Authorization Status	<input type="text"/>

Records per page 15 Lock Columns 0

	Liability No	Liability Name	Liability Branch	Liability Currency	Overall Limit	Line Code	Serial No	Utilization Amount	Utilisation Cu
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

4.4 Covenants Queries

You can perform the following queries for covenants in the system:

The 'Facility Covenants Query' allows you to query the covenants associated with a particular facility. Details including the line code, liability number, last revision date, notice days and so on for the covenant can be viewed.

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

Facility Covenants Query

Search Advanced Search Reset Clear All

Case Sensitive

Liability No	<input type="text"/>	Line Code	<input type="text"/>
Serial No	<input type="text"/>	Covenant Name	<input type="text"/>
Description	<input type="text"/>	Covenant Reference Number	<input type="text"/>
Frequency	<input type="text"/>	Due Date On	<input type="text"/>
Start Date	<input type="text"/> YYYY-MM-DD <input type="button" value="Calendar"/>	Mandatory	<input type="checkbox"/>
Grace Days	<input type="text"/>	Revision Date	<input type="text"/> YYYY-MM-DD <input type="button" value="Calendar"/>

Records per page 15 1 Of 1 Go Lock Columns 0

	Liability No	Line Code	Serial No	Covenant Name	Description	Covenant Reference Number	Frequency	Due Date On	Start Date
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
14									
15									

The 'Collateral Covenants Query' allows you to query the covenants associated with a particular collateral. Details including the collateral code, liability number, last revision date, and notice days for the covenant can be viewed.

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

5. Reports

This manual lists the details of various reports that you can generate for ELCM module of Oracle FLEXCUBE.

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

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

This chapter contains the following sections:

- [Section 5.1, "Generating Reports"](#)
- [Section 5.2, "Over Drawn Lines Report"](#)
- [Section 5.3, "Utilizations Report Date Wise Report"](#)
- [Section 5.4, "Collateral Details Report"](#)
- [Section 5.5, "Pool Linkage Report"](#)
- [Section 5.6, "Credit Movement Report"](#)
- [Section 5.7, "Limit Details Report"](#)
- [Section 5.8, "Line Summary Report"](#)
- [Section 5.9, "Exception Report"](#)
- [Section 5.10, "Bank Wide Clean Risk Tracking Report"](#)
- [Section 5.11, "Collateral Utilization of Credit Lines"](#)
- [Section 5.12, "Collateral Utilization of Collateral Party"](#)
- [Section 5.13, "Country Exposure Report"](#)
- [Section 5.14, "Country Utilization Report"](#)
- [Section 5.15, "Credit Rating Report"](#)
- [Section 5.16, "Credit Lines by Maturity Date"](#)
- [Section 5.17, "Exposure Details Report"](#)
- [Section 5.18, "Foreign Exchange Clean Risk Report"](#)
- [Section 5.19, "Issuer Details"](#)
- [Section 5.20, "Issuer Exposure Report by Security"](#)
- [Section 5.21, "Issuer Exposure Report by Collateral Type"](#)
- [Section 5.22, "Liability Summary Report"](#)
- [Section 5.23, "Limit Tenor Restriction Details Report"](#)
- [Section 5.24, "Limits Tenor Wise Details Report"](#)
- [Section 5.25, "Line Details Report"](#)
- [Section 5.26, "Movement to Non Revolving Lines"](#)
- [Section 5.27, "Pool Utilization Report"](#)
- [Section 5.28, "Product Exposure Report"](#)
- [Section 5.29, "Securities Details Report"](#)
- [Section 5.30, "Utilization Report"](#)

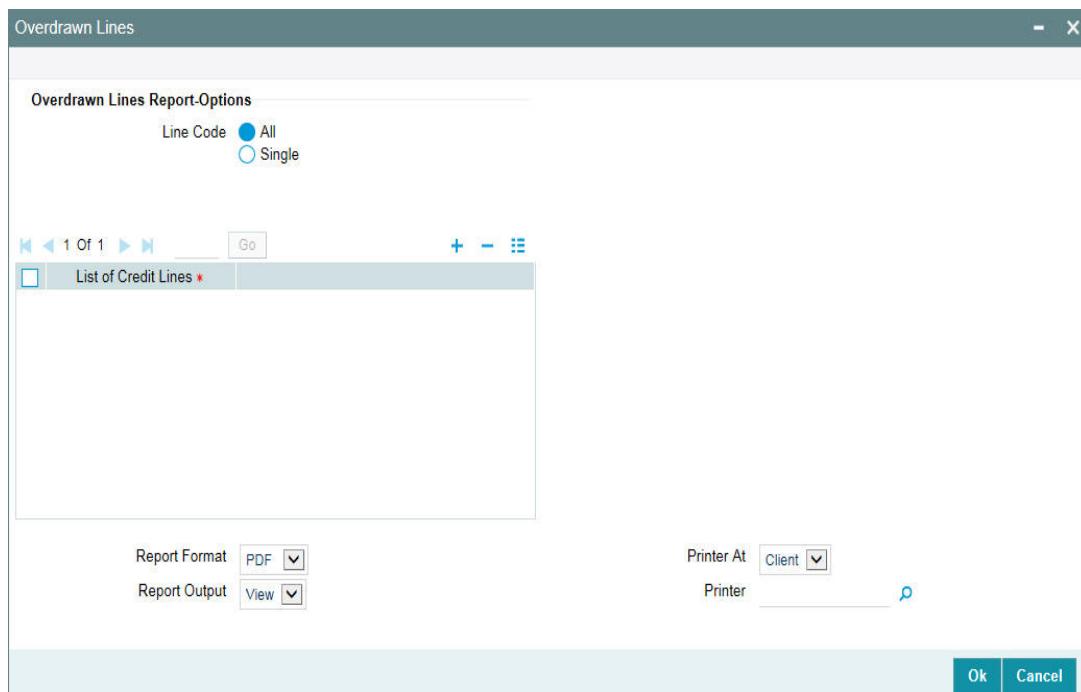
5.1 Generating Reports

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

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

5.2 Over Drawn Lines Report

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



Line Code

Select the line code as All or Single.

List of Credit Lines

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

Note

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

5.2.1 Contents of the Report

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

Header Section

The header contains the following:

Liability Number	The liability number of the customer is displayed.
Name	The name of the liability is displayed.
Customer Number	The customer associated with the facility is displayed.
Customer Name	The name of the customer associated with the facility is displayed.
Line	The credit line number of the facility is displayed.
Serial	The serial number of the credit line is displayed.
Currency	The currency of the credit line is displayed.
Main Line	The main credit line of the facility is displayed
Effective Line Amount	The effective credit line amount is displayed.
Overdrawn Amount	The amount overdrawn by utilization is displayed.

Tabular Section

This report contains details of:

Contract Reference Account Number	The reference number of the contract account which utilizes the line with the primary key as the facility associated with the liability, is displayed.
Module	The associated module from which the transaction is generated is displayed.
Utilization Amount in Contract Currency/A/c Currency	The utilization amount in the contract currency is displayed.

Utilization Amount in line currency	The utilization amount in the line currency is displayed. If full reinstatement is made to the utilization made, then utilization amount in contract currency/ account currency and utilization amount in line currency is 0. This is applicable for revolving lines only. In case of non revolving lines, even if reinstatement is made, utilization amount remains as is.
Date of Overdrawn Amount	The date on which the transaction has overdrawn the line is displayed.
Reason/Remark	Reason or Remark of the overdrawn amount is displayed here.

Note

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

5.3 Utilizations Report Date Wise Report

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

The screenshot shows the 'Utilizations Report - Date wise' window. At the top, there are date selection fields ('From Date' and 'To Date') and report format options ('Report Format: PDF' and 'Report Output: View'). Below these, a 'Liability List' section displays a single row with a checkbox and the text 'Liability Name *'. Navigation buttons like back, forward, and search are visible above the list. At the bottom, there are printer settings ('Printer At: Client') and a printer icon, along with 'Ok' and 'Cancel' buttons.

Liability

Select All liabilities or Single liability.

From Date

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

To Date

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

Note

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

List of Liability Names

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

Note

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

5.3.1 Contents of the Report

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

Header Section

This report contains details of:

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

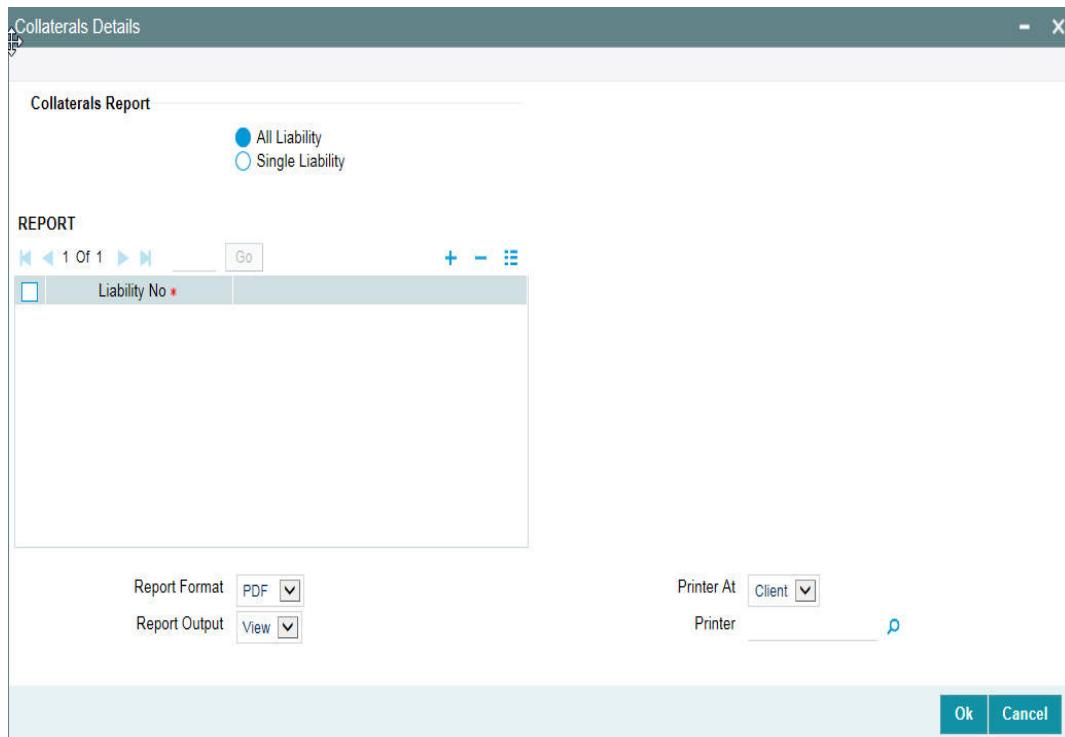
Date	Date wise utilization on the credit line is displayed.
Utilization Line Currency	The line currency of the utilization amount is displayed.
Utilization Contract Currency	The utilization in contract currency is displayed.

Note

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

5.4 Collateral Details Report

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



Liability

Select all liabilities or single liability.

List of Liabilities

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

5.4.1 Contents of the Report

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

Header Section

This report contains details of:

Liability Number	The liability number is displayed.
Liability Name	The name of the liability is displayed.
Customer Name	The name of the customer is displayed.
Customer Number	The CIF number of the customer is displayed.
Collateral Code	The collateral code is displayed.
Description	The collateral description is displayed.
Currency	The collateral currency is displayed.
Collateral Value	The value of the collateral is displayed.
Collateral Category	The category of the collateral is displayed.
Collateral Type	The type of collateral which is linked with the category is displayed.
Shared	Indication on whether the collateral is shared or not is displayed.

Note

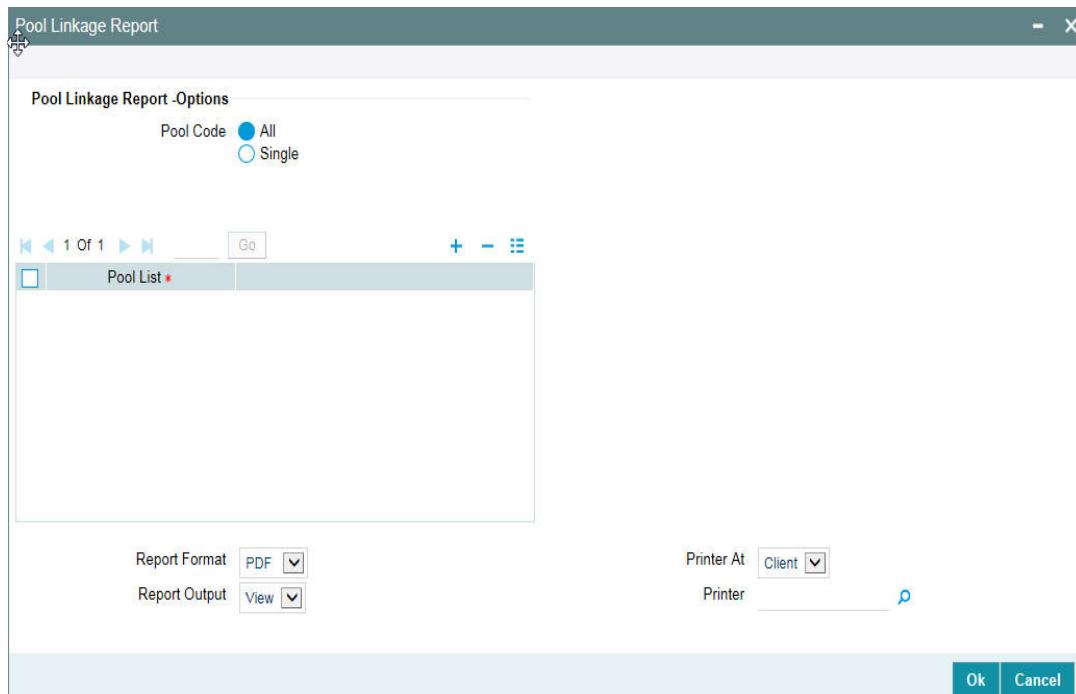
The subtotal displays the liability wise total collateral value. The grand total displays the liability wise total collateral value. The sub total and grand total are displayed in the branch local currency.

5.5 Pool Linkage Report

This report is used to analyse the following information:

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

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



Pool Code

Select All Pool Code or Single Pool Code.

Pool List

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

Note

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

5.5.1 Contents of the Report

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

Header Section

The header contains the following:

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

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

Tabular Section

This report contains details of:

Collateral Code	The collateral code is displayed.
Collateral Currency	The collateral currency is displayed.
Collateral Contribution	The collateral contribution to the pool is displayed.
Linked Percentage	The linked percentage of the collateral is displayed.
Collateral Type	The type of collateral is displayed.

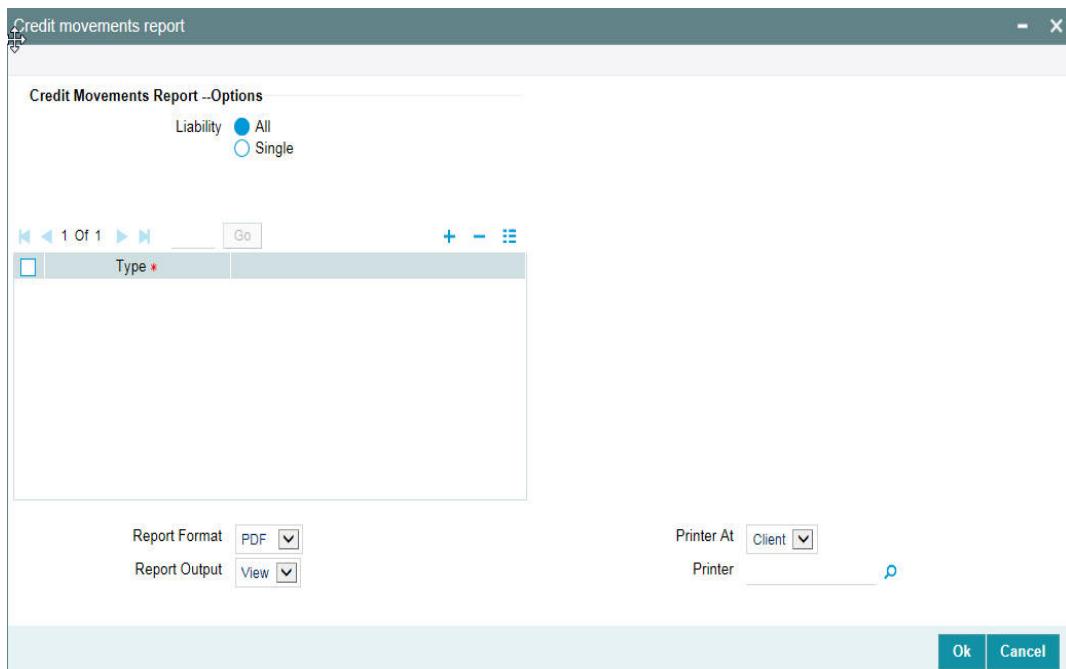
Note

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

5.6 Credit Movement Report

This report is used to analyze the credit movement of the customer exposure across different credit lines of the overall exposure limit given to the customer. Banks require this report to monitor the exposure limit of the customer for the fund based and non-fund based credit limits.

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



Liability

Select all liabilities or single liability.

List of Liabilities

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

Note

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

5.6.1 Contents of the Report

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

Header Section

The header contains the following:

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

Line Currency	The currency of the line is displayed.
Limit Amount	The limit amount of the facility is displayed.
Collateral Contribution	The collateral contribution in the facility or the credit line is displayed.
Liability ID	The liability ID for the credit movement is displayed.
Liability Name	The name of the liability is displayed.
Line Code	The line code of the credit facility is displayed.
Line Serial Number	The serial number of the facility line code is displayed.
Line Currency	The currency of the line is displayed.
Limit Amount	The limit amount of the facility is displayed.
Collateral Contribution	The collateral contribution in the facility or the credit line is displayed.
Revolving line	The revolving line indicator is displayed.
Available Amount	The available amount is displayed. The opening balance is updated only after EOD and not after each transaction. After EOD, the closing balance is displayed as the opening balance for the day. The opening balance is not updated for each utilization transaction.
Amount reinstated today	The line reinstated amount is displayed. The re-paid amount on the loan which is attached to the credit line is displayed.
Amount Utilized Today	The amount utilized for the day in the line is displayed.
Opening Available	The opening available balance is displayed.

Tabular Section

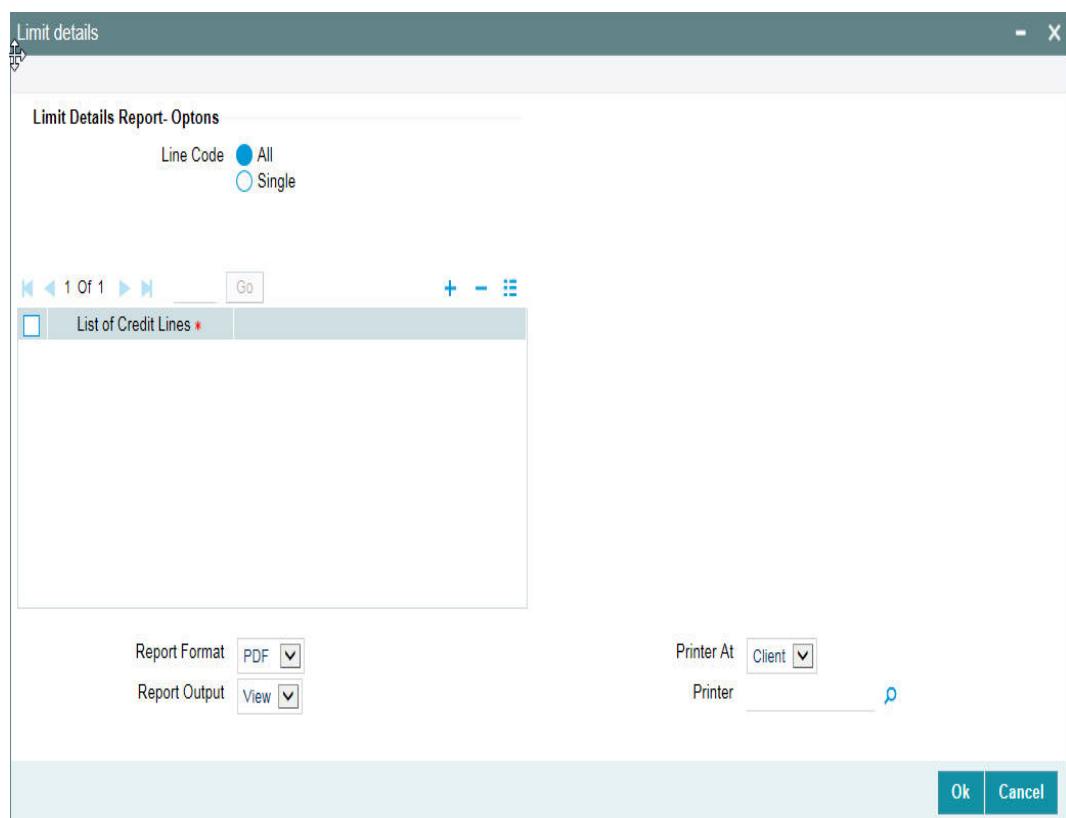
This report contains details of:

Contract Reference Number	The reference of the contract which utilizes the line is displayed.
Contract Currency	The currency of the contract which utilized the line is displayed,

Amount	<p>The amount of the contract which utilizes the line is displayed. Amount is displayed as 0, if full reinstatement is made to the utilization for a revolving line. In case of part reinstatement, the amount is updated based on the reinstatement.</p> <p>In case of non revolving lines, there is no change in amount after reinstatement.</p>
--------	--

5.7 Limit Details Report

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



Line

Select all line codes or single line code.

List of Credit Lines

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

Note

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

5.7.1 Contents of the Report

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

Header Section

The header contains the following:

Line Code	The line code of the limit details are displayed.
Line Serial Number	The serial number of the line code is displayed.
Currency	The currency of the line code is displayed.
Start Date	The start date of the line is displayed.
Expiry Date	The expiry date of the line is displayed.
Limit Amount	The limit amount of the line is displayed.
Available Amount	The available amount of the line is displayed.
Utilized Amount	The utilized amount of the line is displayed.
Blocked Amount	The blocked amount of the line is displayed.

Tabular Section

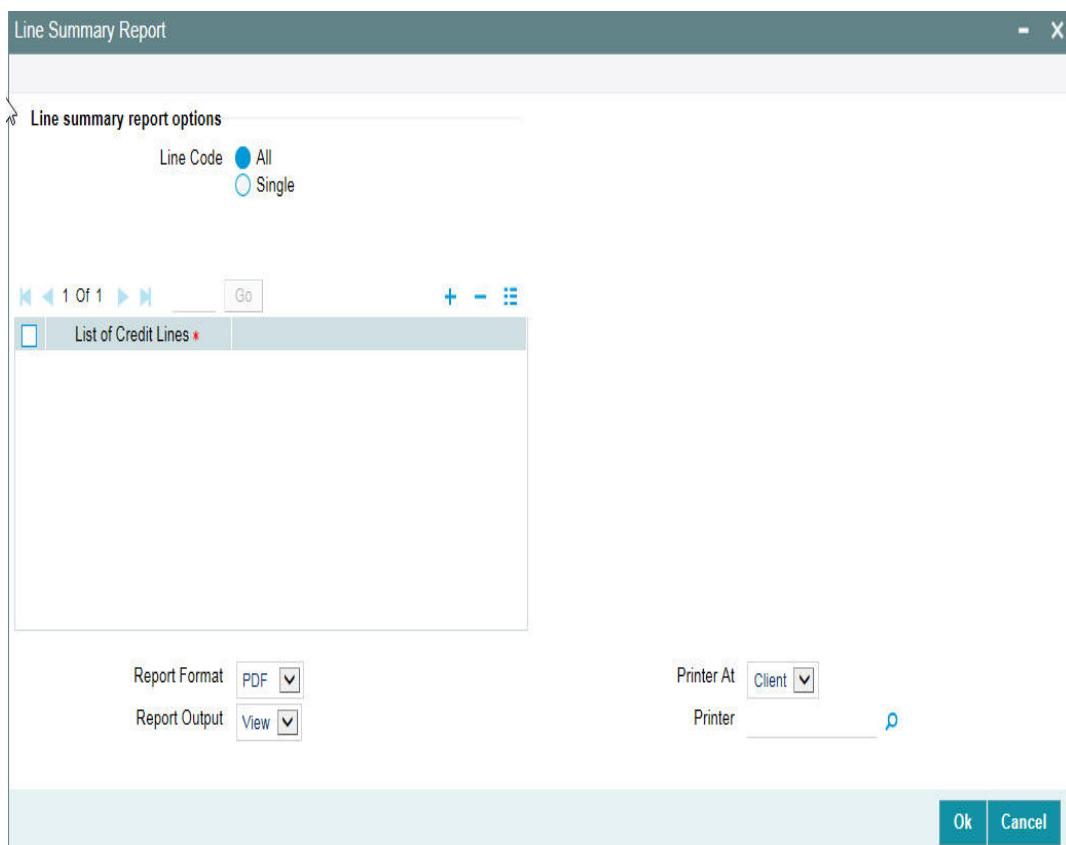
This report contains details of:

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

Line Currency Equivalent	The line currency equivalent of the contract currency is displayed.
--------------------------	---

5.8 Line Summary Report

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



Line

Select all line codes or single line code.

List of Credit Lines

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

Note

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

5.8.1 Contents of the Report

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

Header Section

The header contains the following:

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

Tabular Section

This report contains details of:

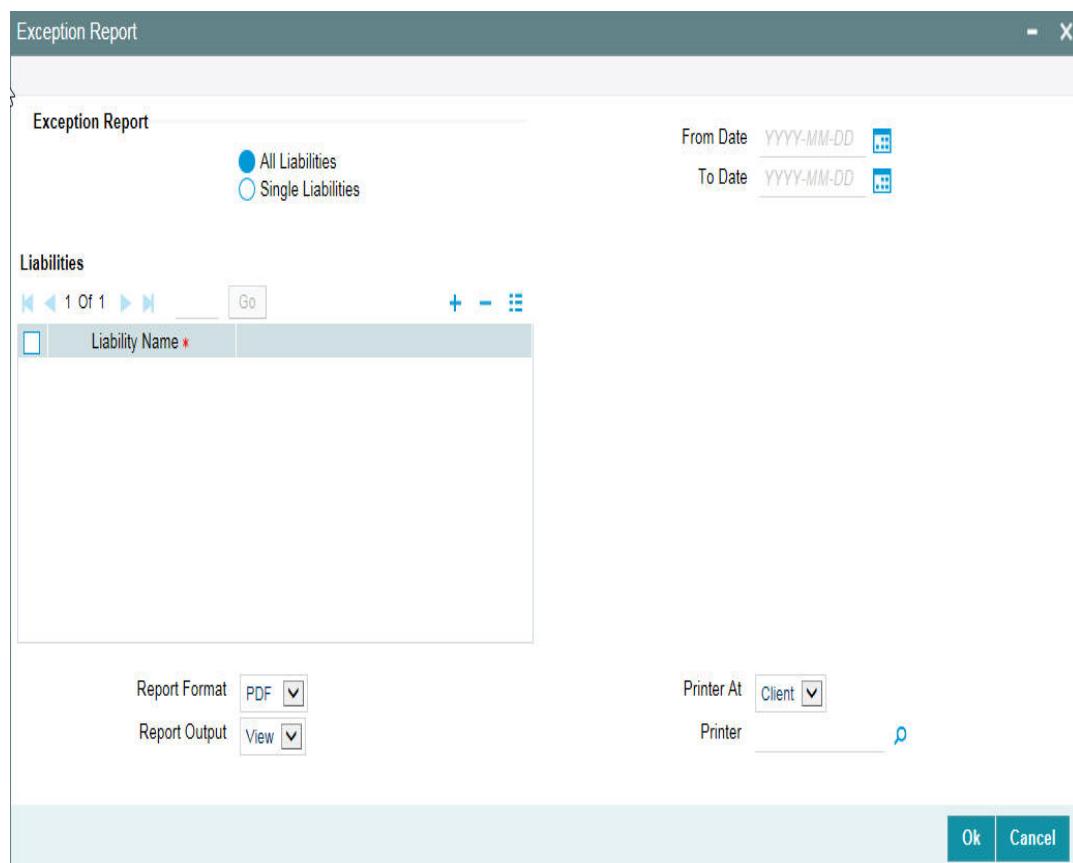
Line ID	The overdrawn line ID is displayed.
Status	The status of the line is displayed.
Currency	The currency of the overdrawn line is displayed.
Limit	The overall limit of the line is displayed.
Utilization	The utilization from the contract as on date is displayed.
Overdrawn Amount	The overdrawn amount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

5.9 Exception Report

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

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

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



Liability

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

List of Liability Names

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

From Date

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

To Date

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

Note

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

5.9.1 Contents of the Report

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

Header Section

The header contains the following:

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

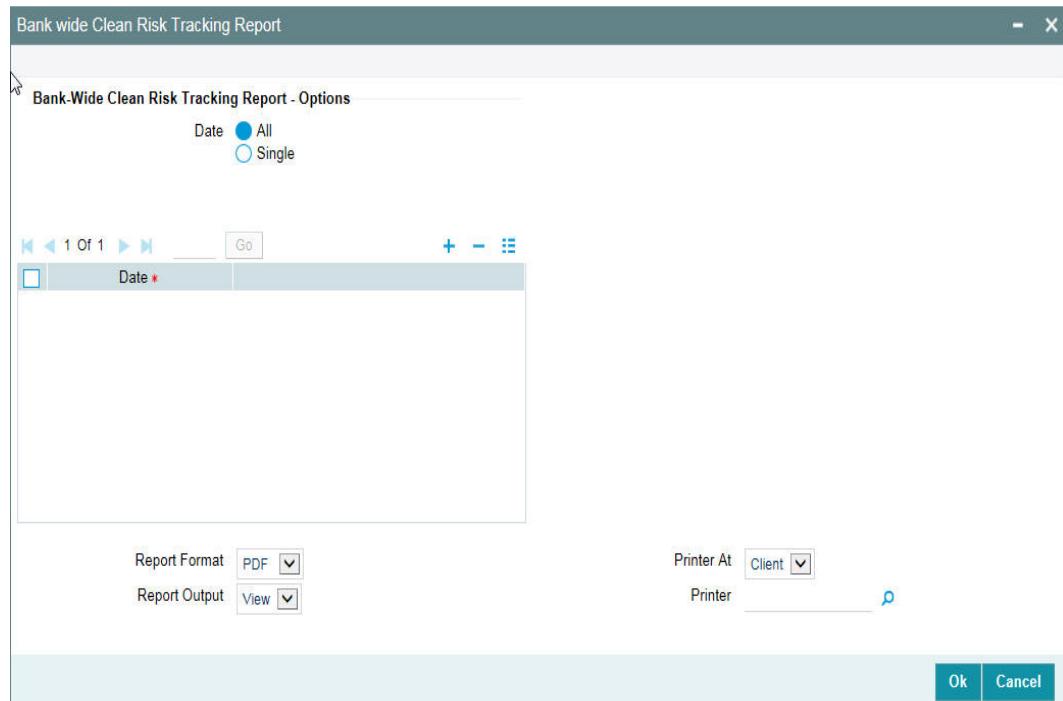
Tabular Section

This report contains details of:

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

5.10 Bank Wide Clean Risk Tracking Report

This report gives details of the bank wide clean risk tracking. You can invoke the 'Bank Wide Clean Risk Tracking Report' screen by typing 'ELRPCLBK' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Date

Select a Single Date or All Dates.

List of Liability Names

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

Note

The dates from the list of dates can be selected only if single date is selected else an error message is displayed.

5.10.1 Contents of the Report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the bank wide clean risk tracking report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, and the page number.

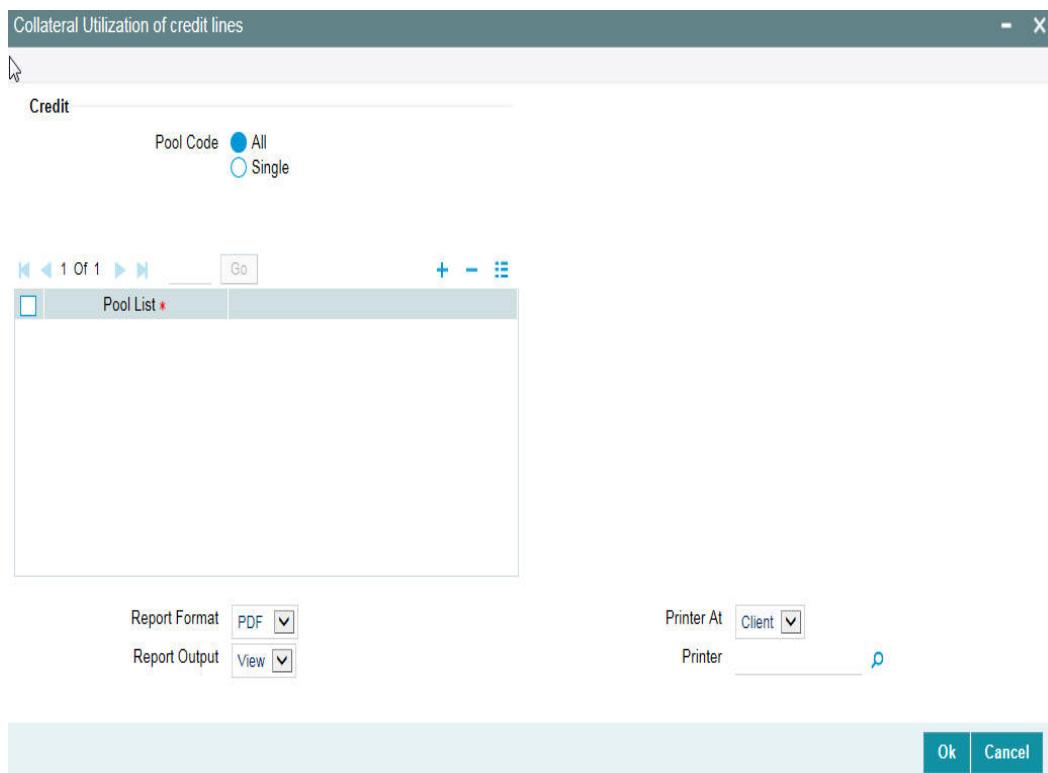
Body of the Report

Settle Date	Indicates the settle date
Eurtype lcy	Indicates the eurtype lcy
Eurtype CCY	Indicates the eurtype ccy

CCY	Indicates the currency
Risk Amount	Indicates the risk amount
CF LCY Risk Amount	Indicates the CF LCY risk amount

5.11 Collateral Utilization of Credit Lines

This report gives details of the collateral utilization of credit lines. You can invoke the 'Collateral Utilization of Credit Lines Report' screen by typing 'ELRPCOUT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Pool Code

Select All Pool Code or Single Pool Code.

Pool List

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

Note

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

5.11.1 Contents of the Report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the collateral utilization of credit lines report are discussed under the following heads:

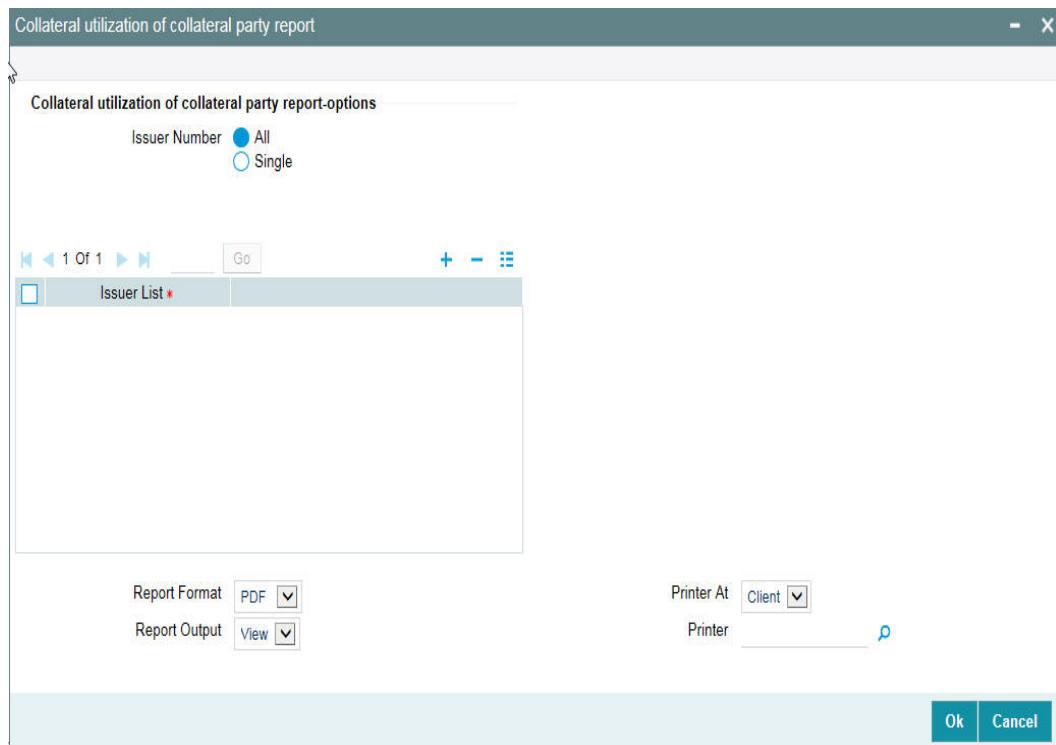
Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Liability No	Indicates the Liability No
Liability Name	Indicates the Liability Name
Line Code	Indicates the Line Code
Line Serial	Indicates the Line Serial
Line Currency	Indicates the Line Currency
Pool CCy	Indicates the Pool CCy
Facility Amt Pool Ccy	Indicates the Facility Amt Pool Ccy
CfLm Ccy Amt	Indicates the CfLm Ccy Amt
Line Ccy Type	Indicates the Line Ccy Type

5.12 Collateral Utilization of Collateral Party

This report gives details of the collateral utilization of collateral party. You can invoke the 'Collateral Utilization of Collateral Party Report' screen by typing 'ELRPCOUL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Issuer Number

Select All Issuer Numbers or Single Issuer Number.

Issuer List

Select the issuer number from the adjoining option list, if Single issuer number is selected.

Note

Issuer Number should not be selected from the Issuer List, if All Issuer Numbers are selected, else an error message is displayed. The Issuer Number can be selected only if single issuer number is selected.

5.12.1 Contents of the Report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the collateral utilization of collateral party report are discussed under the following heads:

Header

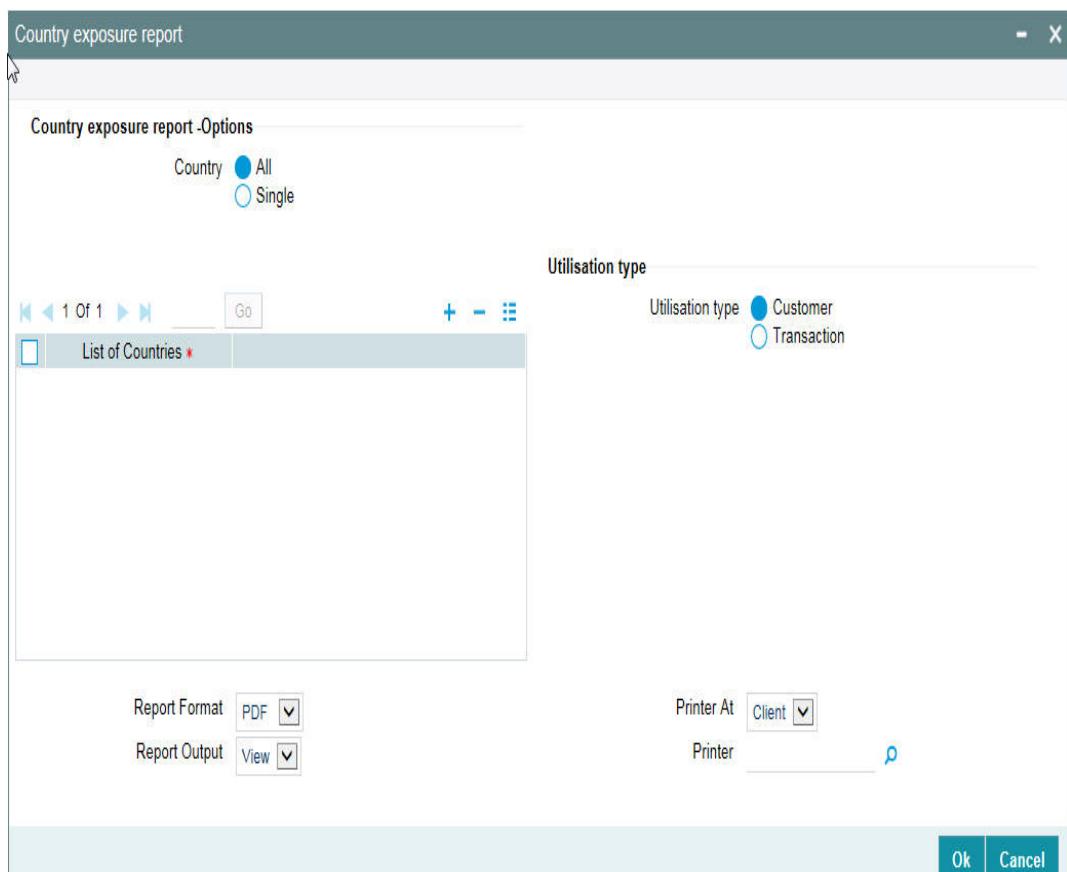
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Issue No	Indicates the issue number
Overall Limit Ccy	Indicates the overall limit currency
Overall Limit	Indicates the overall limit
Utilization	Indicates the utilization
Collateral Type	Indicates the collateral type
Liab Id	Indicates the Liab Id
Ccy	Indicates the currency
Collateral Value	Indicates the collateral value
Collateral Value In Limit Ccy	Indicates the collateral value in limit Ccy

5.13 Country Exposure Report

This report gives details of the country exposure. You can invoke the 'Country Exposure Report' screen by typing 'ELRPCNEX' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Country

Select All Countries or Single Country.

List of Countries

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

Note

Country should not be selected from the list of countries list, if All Countries are selected, an error message is displayed. The country can be selected only if single country is selected.

Country Code	Indicates the country code
Description	Indicates the description
Currency	Indicates the currency of the exposure.
Exposure Utilization	Indicates the exposure utilization amount
Utilization Branch	Indicates the branch of utilization

The following fields are populated if Transaction is selected as the 'Utilization Type':

Exposure Code	Indicates the exposure code which is the same as the selected country.
Exposure Currency	Indicates the currency of the exposure code.
Exposure Amount	Indicates the amount of the exposure.
Available Amount	Indicates the available amount of the exposure.
Block Amount	Indicates the block amount of the exposure.
Headroom Limit	Indicates the Exposure Amount of the Exposure minus the sum of effective line amounts of the facilities which are linked with this exposure

5.14 Country Utilization Report

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

Country Utilization Report

Country Utilization Report- Options

Exposure Name All Single

1 Of 1 Go + - ⋮

List of Exposures *

Report Format PDF

Report Output View

Printer At Client

Ok Cancel

Exposure Name

Select All Exposures or Single Exposure.

List of Exposure

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

Note

Exposure should not be selected from the list of exposures list, if All Exposures are selected, an error message is displayed. The country can be selected only if single exposure is selected

5.14.1 Contents of the report

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

Header

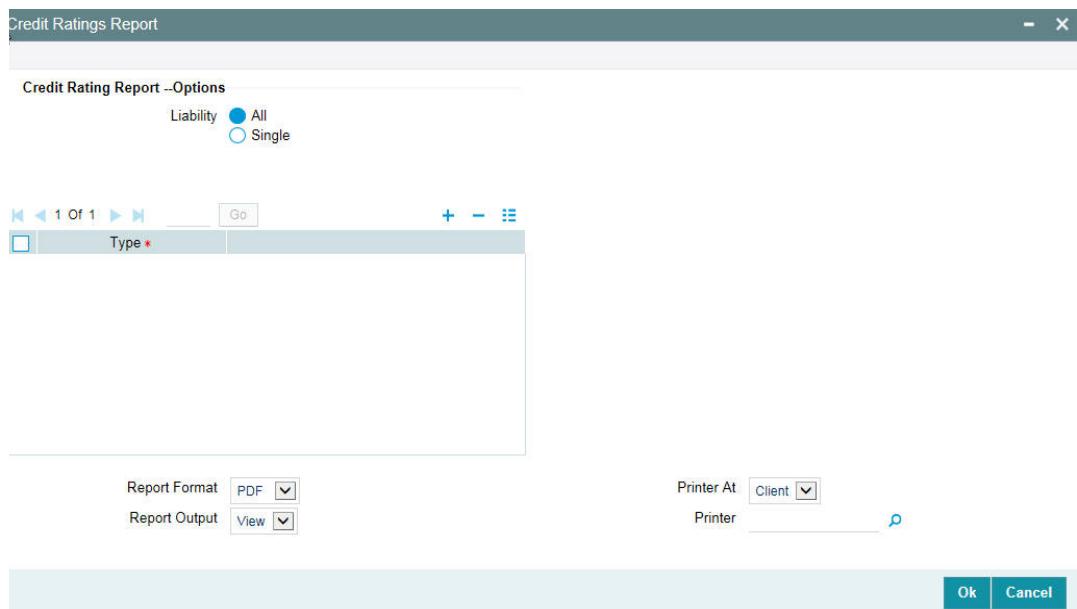
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module, and the page number.

Body of the report

Exposure Code	Displays the exposure code.
Description	Displays the description of the exposure.
Currency	Displays the currency of the exposure.
Amount	Displays the exposure amount.
Utilization Amount	Displays the utilization amount.
Effective Date	Displays the effective date.
Renewal Date	Displays the date of renewal
Expiry Date	Displays the expiry date.
Freeze	Displays the freeze status.
Type	Displays the type.

5.15 Credit Rating Report

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



Liability

Select all liabilities or single liability.

List of Liabilities

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

Note

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

5.15.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the credit lines by maturity dates report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date, and time of report generation, the user-ID of the user generating the report, module, and the page number.

Body of the report

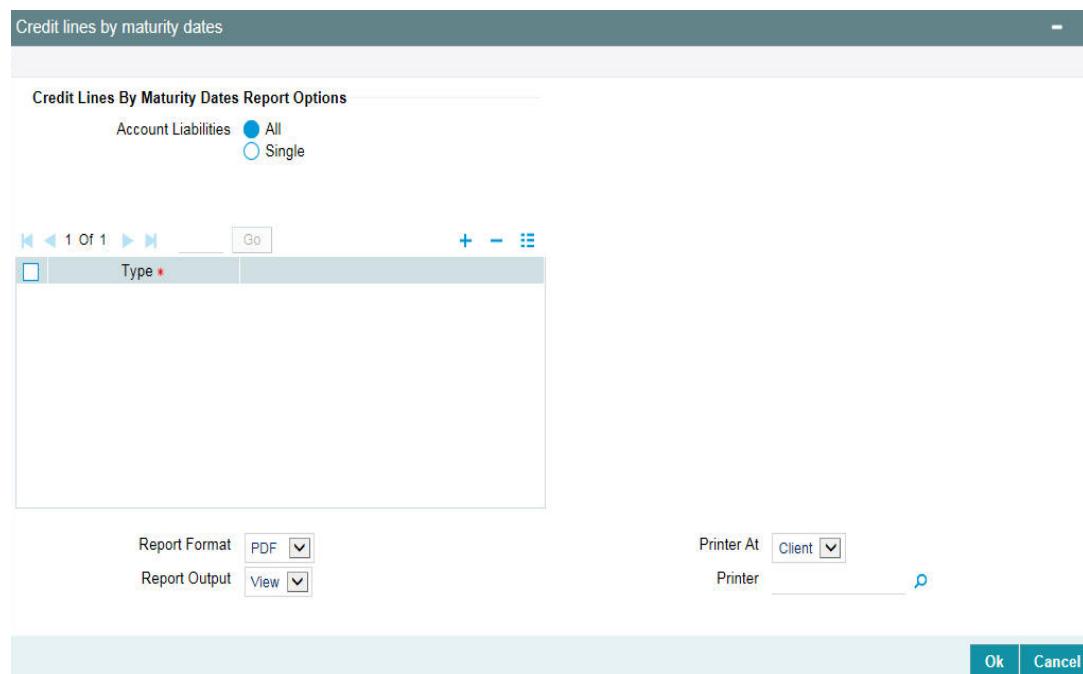
Liability ID	Displays the liability ID
Name	Displays the name of the customer linked to the credit line
Credit Rating	Displays the credit rating of the customer.

Revision Date	Displays the revision date of the customer.
---------------	---

5.16 Credit Lines by Maturity Date

This report gives details of credit lines sorted on the basis of their maturity dates. The maturity date of a line indicates the expiry date of the line. The report also prints the number of days to maturity.

You can invoke the 'Credit Lines by Maturity Date Report' screen by typing 'ELRPCLMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability

Select all liabilities or single liability.

List of Liabilities

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

Note

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

5.16.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the credit lines by maturity dates report are discussed under the following heads:

Header

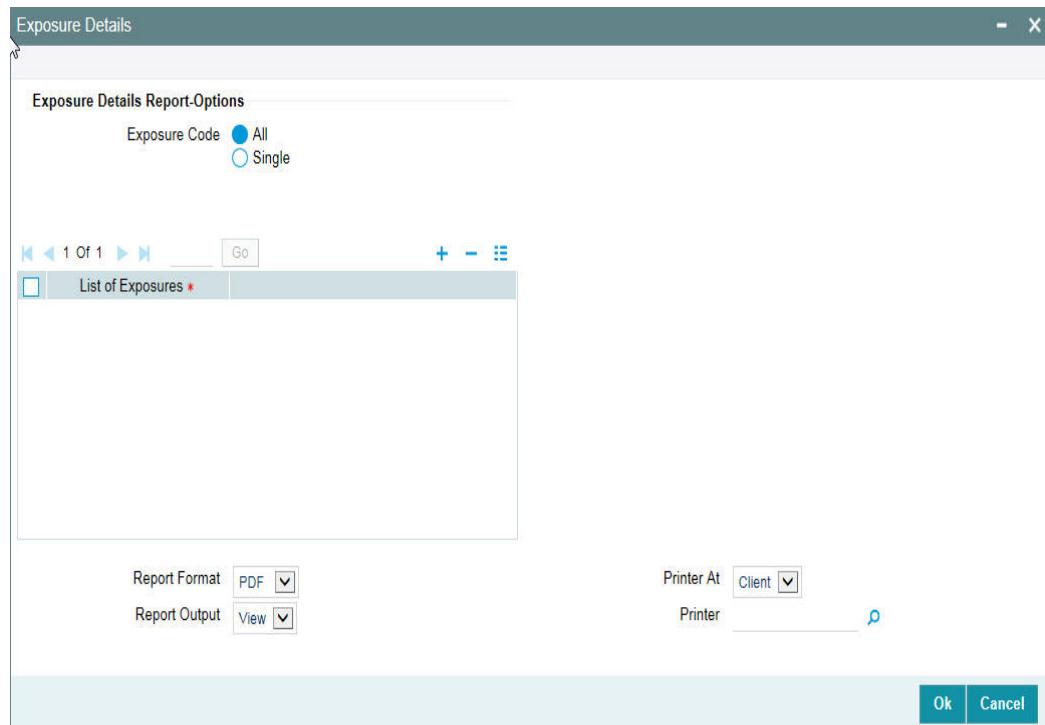
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Liability Id	Indicates the liability code to which the customer is linked
Customer Name	Indicates the name of the customer linked to this credit line.
Line Id	Indicates the Credit Line to which the customer's Liability number has been linked.
Serial Number	Indicates the running serial number for the Liability-Line Combination
Start Date	Indicates the start date
Expiry Date	Indicates the date on which the Credit Line Matures. Maturity of a Credit Line indicates that the Line expires after this date.
Days to Maturity	Indicates the number of days left, before the Line matures

5.17 Exposure Details Report

This report gives details of the Exposure details. You can invoke the 'Exposure Details Report' screen by typing 'ELRPEXP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Exposure Code

Select All Exposures or Single Exposure.

List of Exposure

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

Exposure should not be selected from the list of exposures list, if All Exposures are selected, else an error message is displayed. The country can be selected only if single exposure is selected.

5.17.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the exposure details report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Exposure Name	Indicates the exposure name
Exposure Currency	Indicates the exposure currency

Exposure Amount	Indicates the exposure amount
Exposure Type	Indicates the exposure type
Revolving	Indicates the revolving status of the exposure.
Available Amount	Indicates the available amount
Revolving Amount	Indicates the revolving amount
Block Amount	Indicates the block amount
Head Room Limit	Indicates the Exposure Amount of the Exposure minus the sum of effective line amounts of the facilities which are linked with this exposure

5.18 Foreign Exchange Clean Risk Report

This report gives details of the foreign exchange clean risk. You can invoke the 'Foreign Exchange Clean Risk Report' screen by typing 'ELRFXCL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Customer No All Single

	Customer List *

Report Format

Report Output

Printer At

Printer

Ok Cancel

Customer Number

Select All customer numbers or single customer number.

List of Customer Numbers

Select the customer number from the adjoining option list, if Single customer number is selected.

Note

Customer number should not be selected from the list of customer numbers, if All customer numbers are selected, an error message is displayed. The customer number can be selected only if single customer number is selected.

5.18.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the foreign exchange clean risk. report are discussed under the following heads:

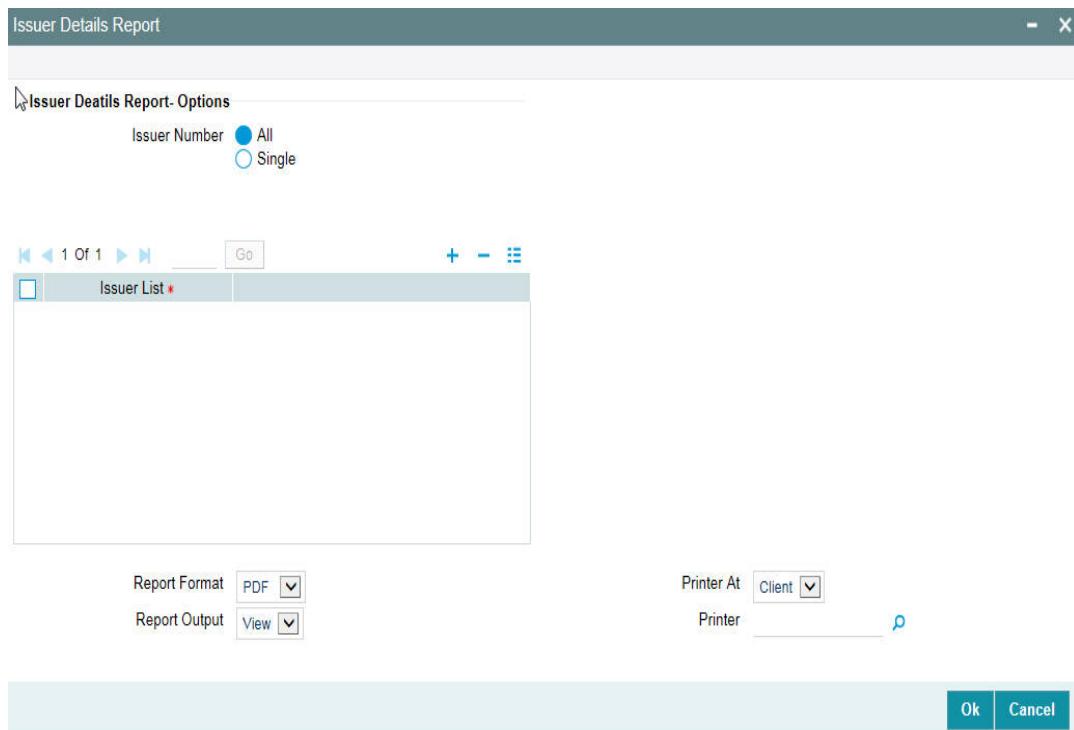
Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Customer Id	Indicates the customer id
CustomerName	Indicates the customer name
Settlement	Indicates the settlement
Currency	Indicates the currency
Amount	Indicates the amount
Total	Indicates the total amount
Limit	Indicates the days to limit
Overdraft	Indicates the overdraft

5.19 Issuer Details

This report gives details of the issuer. You can invoke the 'Issuer Details Report' screen by typing 'ELRPISUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Issuer Number

Select All Issuer Numbers or Single Issuer Number.

Issuer List

Select the issuer number from the adjoining option list, if Single issuer number is selected.

Note

Issuer Number should not be selected from the Issuer List, if All Issuer Numbers are selected, else an error message is displayed. The Issuer Number can be selected only if single issuer number is selected.

5.19.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the issuer details report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date, and time of report generation, the user-ID of the user generating the report, module, and the page number.

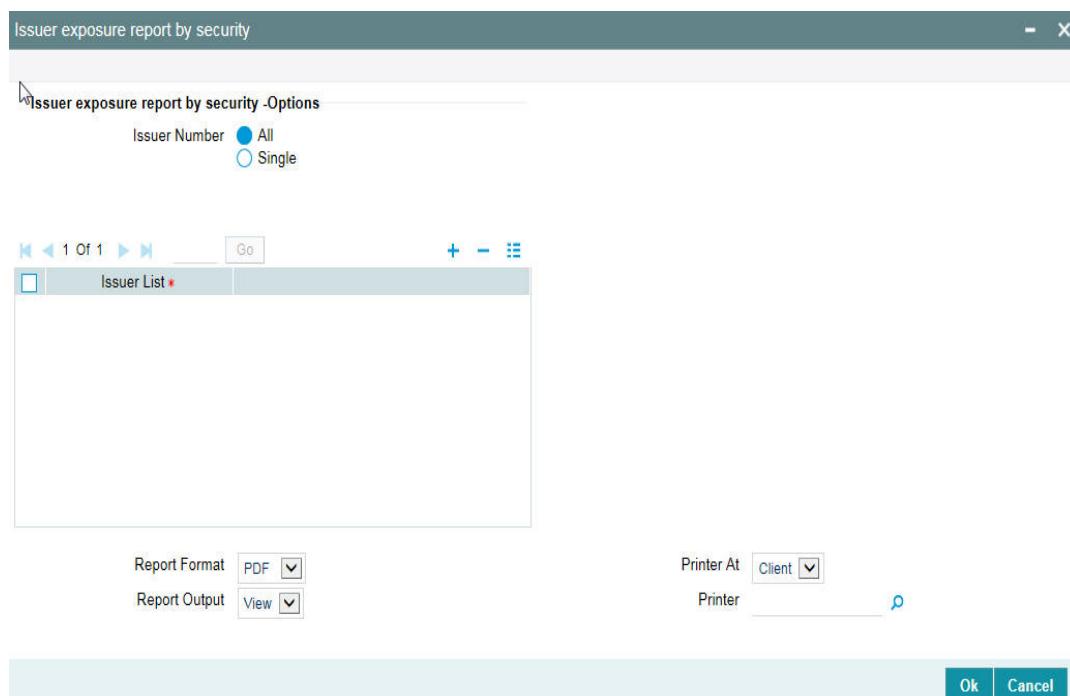
Body of the Report

Issuer Number	Indicates the issuer number.
Issuer Details	Indicates the issuer details

Issuer CIF No	Indicates the issuer CIF number
Overall Limit Currency	Indicates the overall limit currency
Overall Limit	Indicates the overall limit.

5.20 Issuer Exposure Report by Security

This report gives details of the issue exposure by security. You can invoke the 'Issuer Exposure Report by Security' screen by typing 'ELRPUSEX' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Issuer Number

Select All Issuer Numbers or Single Issuer Number.

Issuer List

Select the issuer number from the adjoining option list, if Single issuer number is selected.

Note

Issuer Number should not be selected from the Issuer List, if All Issuer Numbers are selected, else an error message is displayed. The Issuer Number can be selected only if single issuer number is selected.

5.20.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the issue exposure by security report are discussed under the following heads:

Header

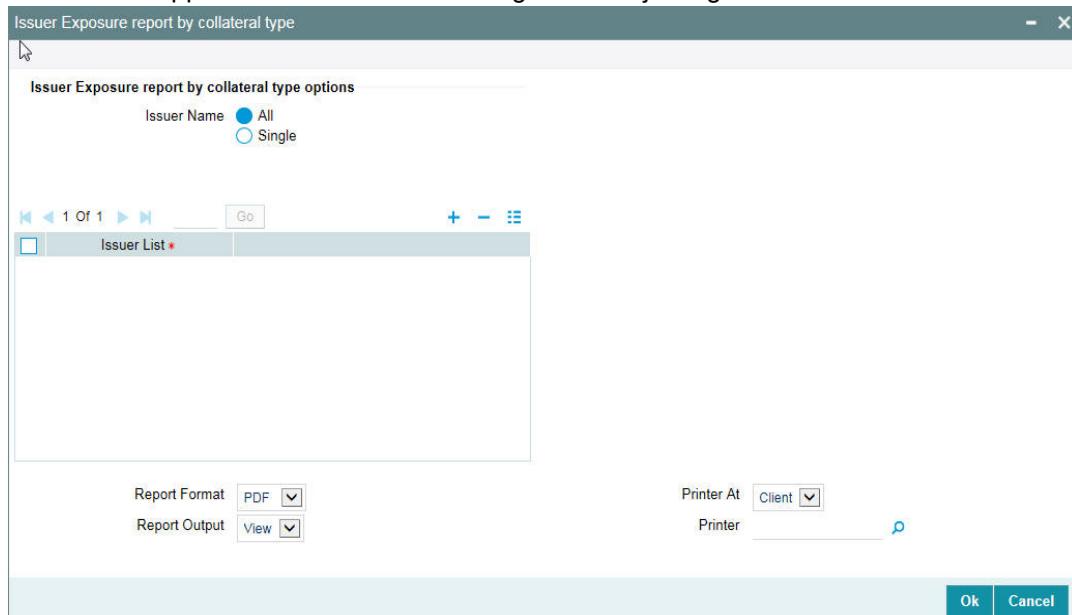
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Issuer Id	Indicates the issuer id
Overall Limit	Indicates the overall limit
Utilization	Indicates the utilization
Security Id	Indicates the security id
Currency	Indicates the currency
Limit	Indicates the limit
Utilization	Indicates the utilization
Price Code	Indicates the price code
Market Price	Indicates the market price

5.21 Issuer Exposure Report by Collateral Type

This report gives details of the issuer exposure by collateral type. You can invoke the ‘Issuer Exposure Report by Collateral Type’ screen by typing ‘ELRPISEX’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Issuer Number

Select All Issuer Numbers or Single Issuer Number.

Issuer List

Select the issuer number from the adjoining option list, if Single issuer number is selected.

Note

Issuer Number should not be selected from the Issuer List, if All Issuer Numbers are selected, else an error message is displayed. The Issuer Number can be selected only if single issuer number is selected.

5.21.1 Contents of the Report

The report options that you selected while generating the report are printed at the beginning of the report.

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

Header

The Header carries the title of the Report, information on the branch code, the date and time of report generation, the user-ID of the user generating the report, and the page number.

Body of the report

The body of the report is contained in two sections:

- Issuer Details
- Security Details

Issuer Details

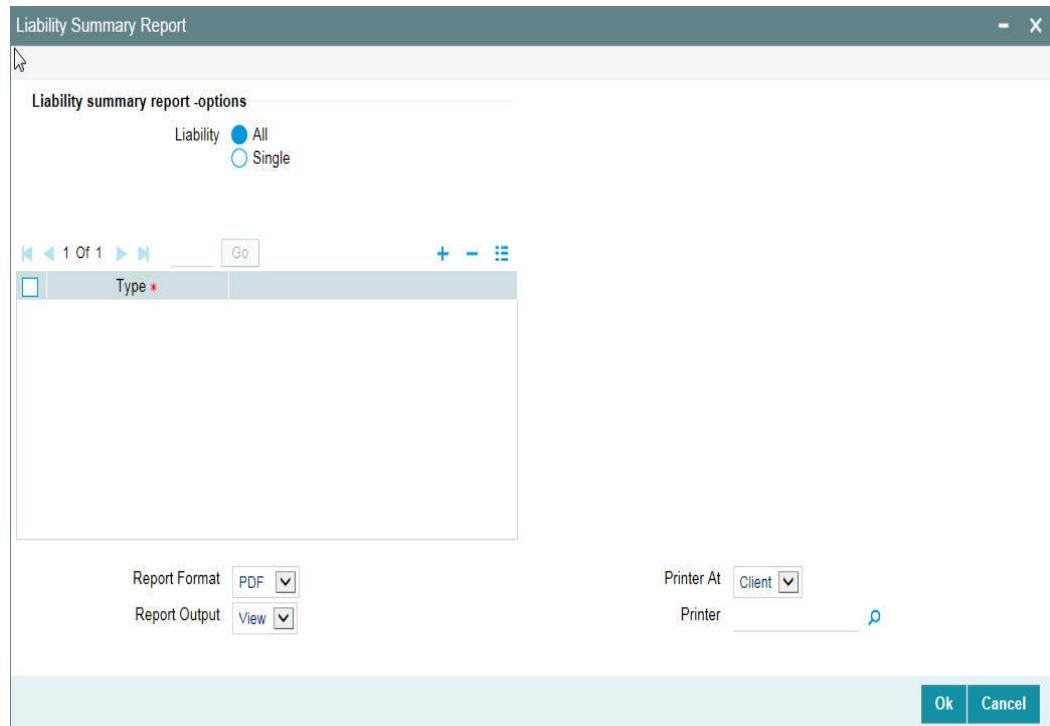
Issuer ID	The code you assigned to the issuer in the Issuer Maintenance screen.
Overall Limit	This is the exposure limit specified for the Issuer.
Currency	The currency in which the Limit was defined.
Utilization	The utilization of the limit.

Security Details

Security ID	The Code assigned specified in the Types Maintenance screen to identify the Security.
Currency	The currency in which the value of the security is expressed.
Limit	This is the exposure limit specified for the security.
Utilization	The utilization of the limit.
Price Code	The price code of the security.
Market Price	The current market price of the security, if it is a marketable security.

5.22 Liability Summary Report

This report gives details of the liability summary. You can invoke the 'Liability Summary Report' screen by typing 'ELRPLB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability

Select all liabilities or single liability.

List of Liabilities

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

The list of liability names is enabled only if Single Liability is selected, or else an error message is displayed.

5.22.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the liability summary report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the Report

Auth	Indicates the authorization status
Liability	Indicates the liability
Liability Name	Indicates the liability name
Currency	Indicates the currency

Limit Amount	Indicates the limit amount
Utilisation Amount	Indicates the utilisation amount
Overdraft	Indicates the overdraft

5.23 Limit Tenor Restriction Details Report

This report gives details of the limit tenor restriction. You can invoke the 'Limit Tenor Restriction Details Report' screen by typing 'ELRPUT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Limits - Tenorwise Details Report- Options

Liability Name All
 Single

1 Of 1 Go + - =

List of Liability Names *

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Cancel

Liability

Select all liabilities or single liability.

List of Liabilities

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

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

5.23.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the limit tenor restriction report are discussed under the following heads:

Header

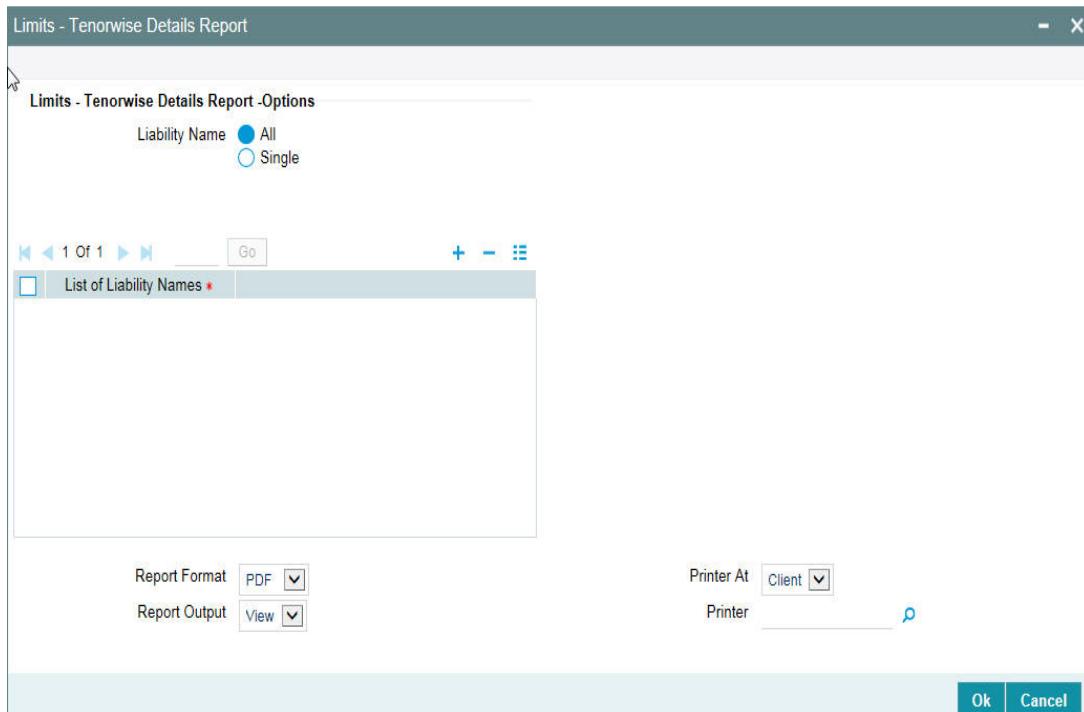
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the Report

Utilisation	Indicates the utilisation
Overdraft	Indicates the overdraft
Main Line	Indicates the main line
Limit	Indicates the limit
Overdraft	Indicates the overdraft
Line ID	Indicates the line ID
Reference No	Indicates the reference number
Tenor	Indicates the tenor
Amount Tag	Indicates the amount tag
Amount	Indicates the amount
Line Currency Equivalent	Indicates the line currency equivalent

5.24 Limits Tenor Wise Details Report

You can invoke the 'Limit Tenor Wise Details Report' screen by typing 'ELRPTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability

Select all liabilities or single liability.

List of Liabilities

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

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

5.24.1 Contents of the Report

The report has distinct sections for each Liability Code. The utilization of tenor based limits is printed for both Main Lines and Sub-Lines.

The report options that you selected while generating the report are printed at the beginning of the report.

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

Header

The Header carries the title of the Report, information on the branch code, the date and time of report generation, the user-ID of the user generating the report, and the page number.

Body of the report

Liability	The Liability code of the customer.
Limit	The credit limit assigned to the Liability code and the currency in which it is defined.
Utilization	The utilization of the limit under the Liability Code.

Overdraft	This is the amount by which the customer has exceeded the limit set for the Liability Code.
-----------	---

For each Liability Code the following details are printed for the Main Line or sub-line.

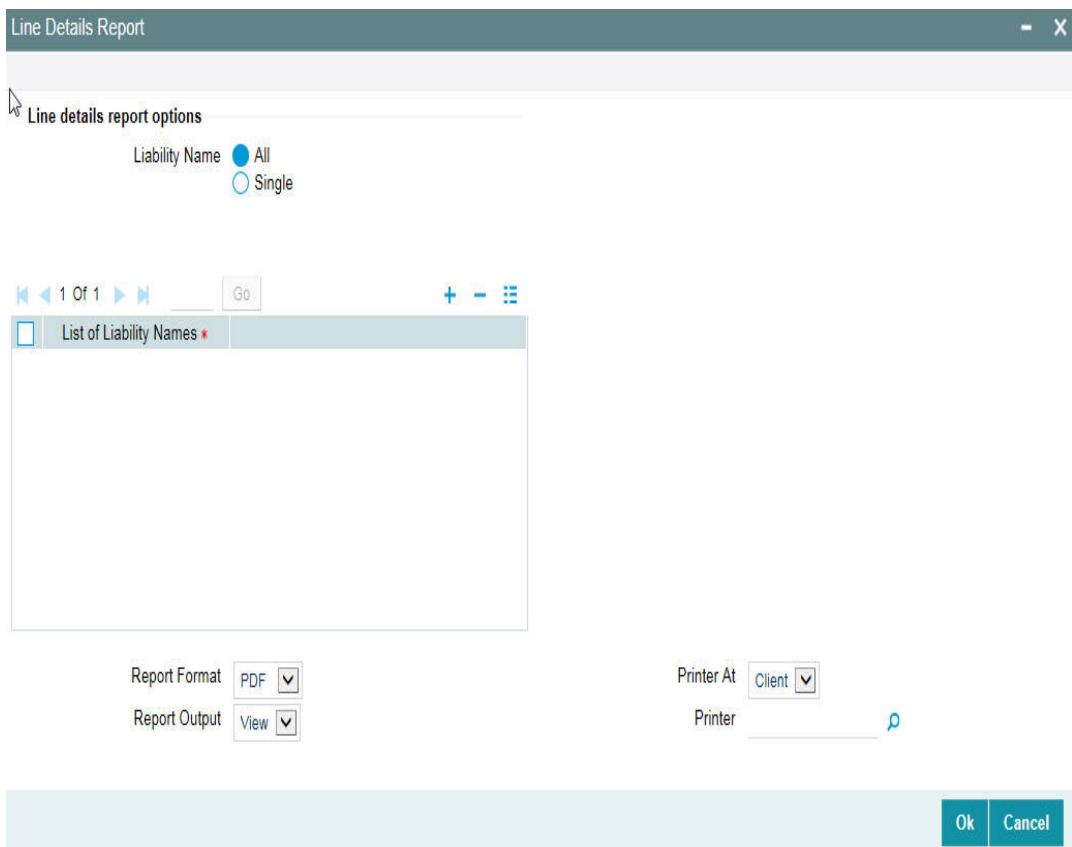
Main Line	This is the code of the Main Line to which the customer's Liability number has been linked.
Limit	The Limit set for the Main line and the currency in which the limit under the Main Line or Sub-Line is defined.
Utilization	The utilization of the limit under this line is displayed here.
Overdraft	This is the overdrawn amount of the Line or sub-line.

After the details of the Line are displayed the following details are printed in tabular columns:

Tenor	This is the tenor code.
Limit	The limit assigned to the tenor.
Utilization	The utilization of the limit under the tenor code.
Overdraft	This is the overdrawn amount.

5.25 Line Details Report

This report gives details of the line. You can invoke the 'Line Details Report' screen by typing 'ELRPLN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability

Select all liabilities or single liability.

List of Liabilities

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

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

5.25.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the line details report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

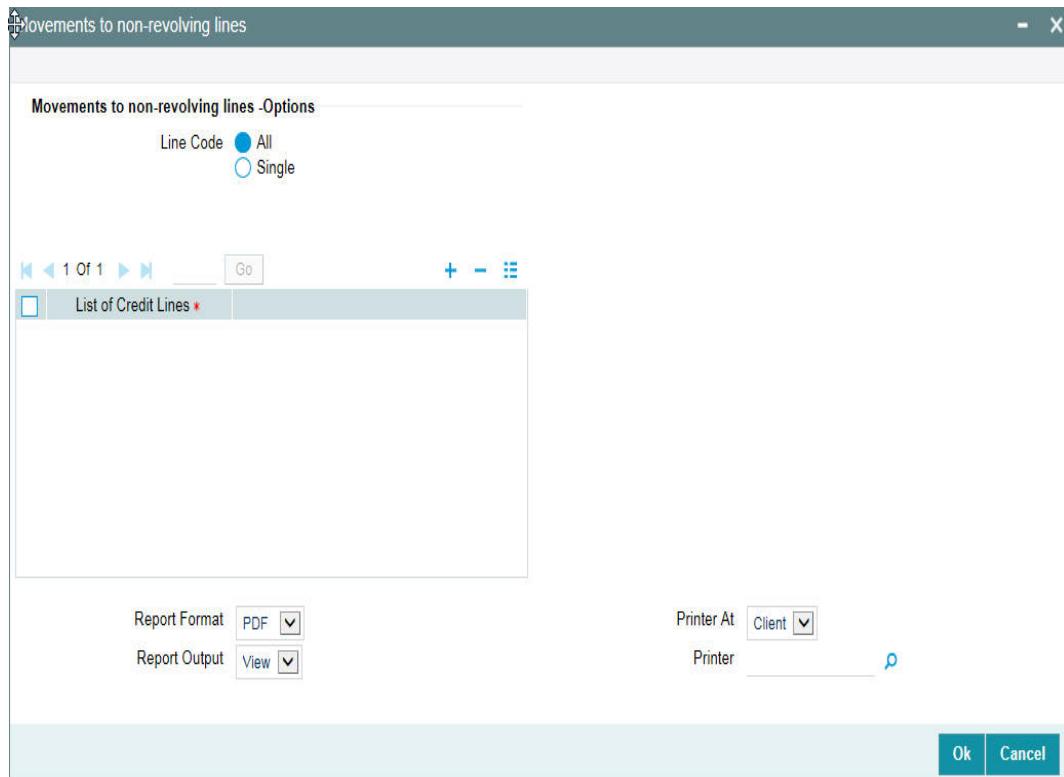
Body of the report

Liability ID	Indicates the liability ID
Limit	Indicates the limit of the liability
Utilisation	Indicates the utilisation for liability

Overdraft	Indicates the overdraft for liability
Main Line	Indicates the main line
Line ID	Indicates the line ID
Currency	Indicates the currency
Limit	Indicates the limit for line
Utilisation	Indicates the utilisation for line
Overdraft	Indicates the overdraft
Status	Indicates the status

5.26 Movement to Non Revolving Lines

This report gives details of the movements to non-revolving lines. You can invoke the 'Movement to Non Revolving Lines Report' screen by typing 'ELRPNRLN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Line

Select all line codes or single line code.

List of Credit Lines

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

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

5.26.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the movements to non-revolving lines report are discussed under the following heads:

Header

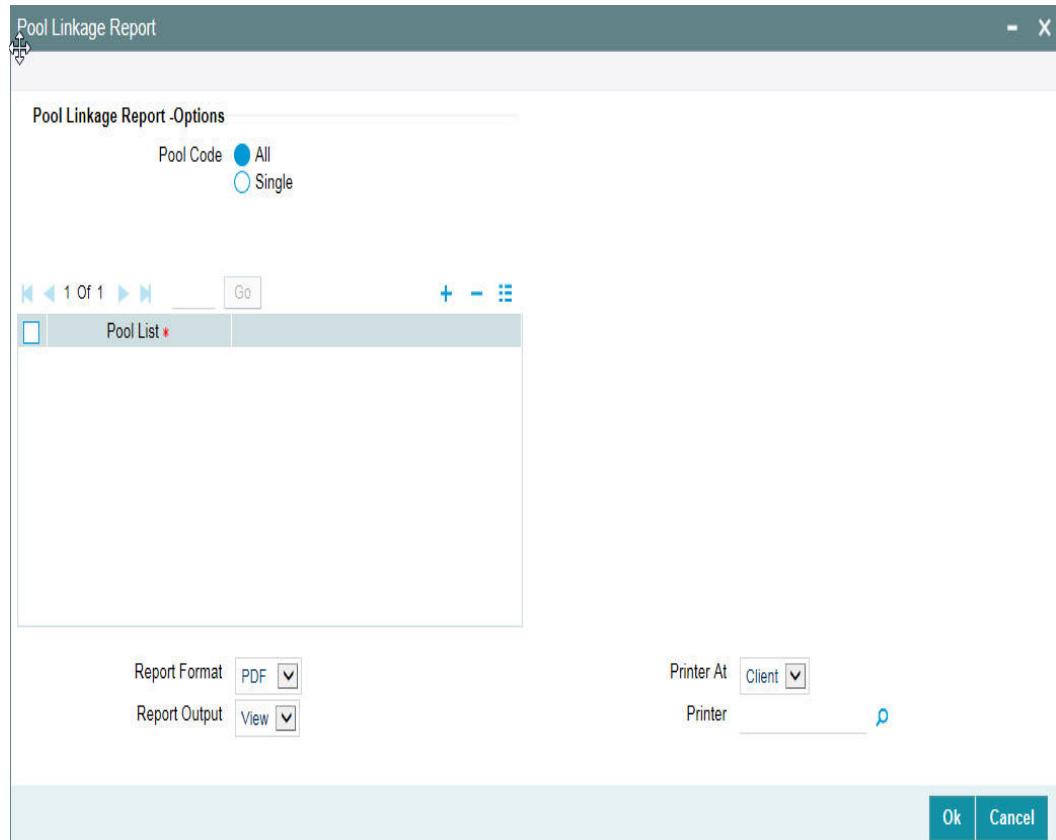
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Line Code	Indicates the line code
Line Currency	Indicates the line currency
Util ID	Indicates the utilization ID
Limit Amount	Indicates the line amount
Available Amount	Indicates the available amount

5.27 Pool Utilization Report

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



Pool Code

Select All Pool Code or Single Pool Code.

Pool List

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

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

5.27.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the pool utilization report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Liability Name	Indicates the liability name
Pool Code	Indicates the pool code
Pool Currency	Indicates the pool currency

Pool Currency Type	Indicates the pool currency type
Pool Amount	Indicates the pool amount
Pool Utilization	Indicates the pool utilization
Collateral Currency	Indicates the collateral currency
Linked Amount	Indicates the linked amount
Utilization	Indicates the utilization

5.28 Product Exposure Report

This report gives details of the product exposure. You can invoke the 'Product Exposure Report' screen by typing 'ELRPPREX' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Product Exposure Report

Product Exposure Report-Options

Product Name All Single

List of Products *

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Cancel

Product Name

Select All Product Names or Single Product Name.

List of Products

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

Product should not be selected from the list of products, if All Products are selected, else an error message is displayed. The product can be selected only if single product is selected.

5.28.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the product exposure report are discussed under the following heads:

Header

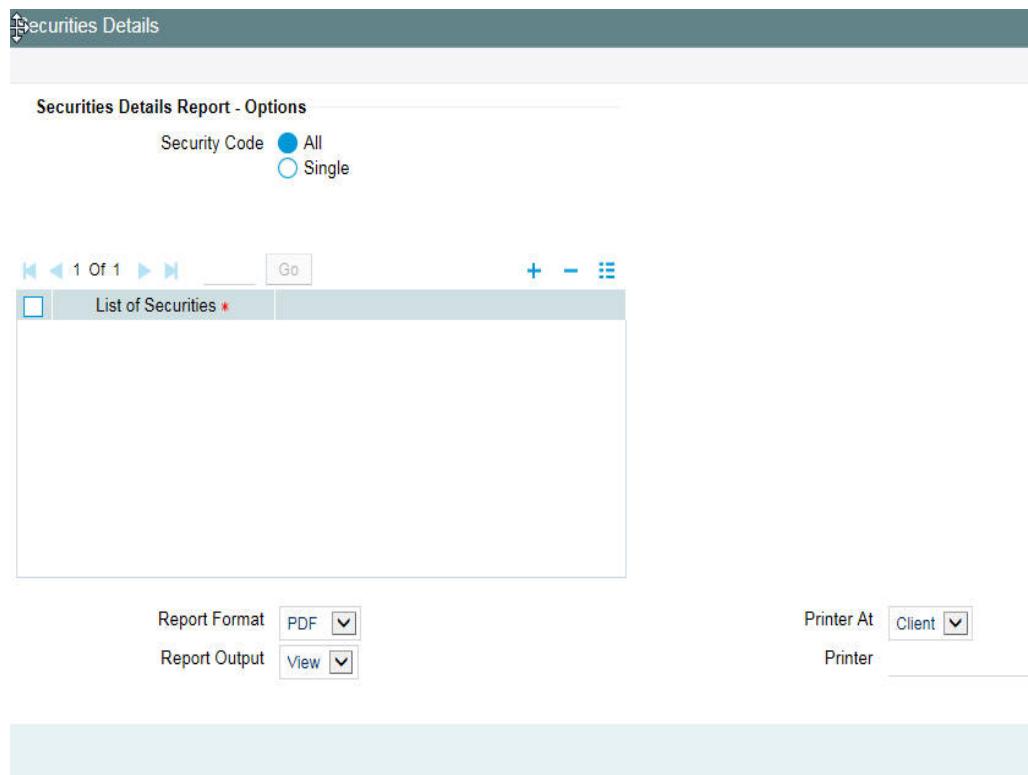
The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the Report

Product	Indicates the product
Bank LCY	Indicates the bank currency name
Product Description	Indicates the product description
CS Product Amount	Indicates the CS product amount
CFF Product Amount	Indicates the CF F product amount
Currency	Indicates the currency
CS Currency Amount	Indicates the CS currency amount
CF Currency Amount in LCY	Indicates the CF currency amount in LCY
CFF Currency Amount	Indicates the CF F currency amount
Amount	Indicates the amount
Branch	Indicates the branch code

5.29 Securities Details Report

This report gives details of security. You can invoke the 'Securities Details Report' screen by typing 'ELRPSECM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Security Code

Select All Security Codes or Single Security Code.

List of Securities

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

Security code should not be selected from the list of security codes, if All Security Codes are selected, else an error message is displayed. The security code can be selected only if single security code is selected.

5.29.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the security details report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

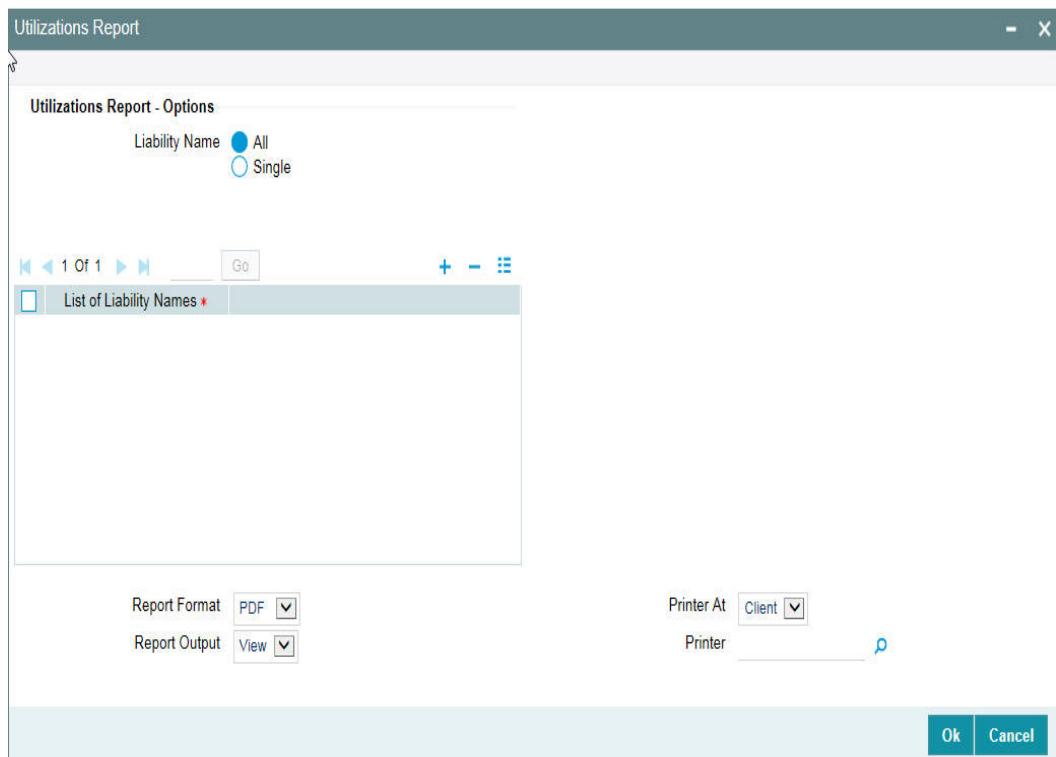
Body of the report

Security Code	Indicates the security code
Description	Indicates the description

Face Value	Indicates the face value
Currency	Indicates the currency

5.30 Utilization Report

This report gives details of the utilization. You can invoke the ‘Utilization Report’ screen by typing ‘ELRPUA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Liability

Select all liabilities or single liability.

List of Liabilities

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

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

5.30.1 Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

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

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

Body of the report

Liability	Indicates Liability
Limit	Indicates limit
Main Line	Indicates main line
Line Id	Indicates line id
Reference No	Indicates reference number
Tenor	Indicates tenor
Amount Tag	Indicates amount tag
Amount	Indicates amount
Line Currency Equivalent	Indicates line currency
Utilisation	Indicates the utilisation
Overdraft	Indicates the overdraft

6. Annexure 1 - Utilization Transactions

Utilization is a change in the Facility Available Amount. Whenever a contract is booked using a particular Line Code, then the respective line/main line's Available Amount should be altered in Oracle FLEXCUBE ELCM.

All utilization transactions maybe captured in their own external systems or through the 'Utilization Transaction' screen. The utilization details for each transaction taken place in the external product processor have to be sent to Oracle FLEXCUBE ELCM through Gateway online Inbound or Gateway Batch Inbound process.

Following utilizations transactions allowed by Oracle FLEXCUBE ELCM:

- New Utilization
- Increase Utilization
- Decrease Utilization
- Alter Utilization
- Reverse Utilization
- Mature
- Set balance
- Query Utilization

Each of the above utilization transactions (apart from Query transaction) has the following sub transactions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

This chapter contains the following sections:

- [Section 6.1, "New Utilization"](#)
- [Section 6.2, "Increase/Decrease Utilization"](#)
- [Section 6.3, "Alter Utilization "](#)

6.1 New Utilization

The process wherein a facility is given to a customer and is utilized by the customer is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer utilizes his facility in a new transaction.

A New Utilization Transaction can arise from any kind of transaction like Loan input, Letter of credit input, Bill/Collection input, foreign exchange deal input, and so on.

New utilization involves the following actions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

6.1.1 Input Utilization

New Utilization process increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure. If the Liability Facility, Sector Facility Or Country Facility has an associated Main Line then the utilization will reflect at all the parent levels.

Following data are input for a New Utilization transaction.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Source	Alphanumeric (35)	Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code)	Yes
2	TxnID	Alphanumeric (35)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field is as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field is as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric (30)	Specifies the product processor reference number	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.	Yes
8	Facility code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	No
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	No
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system defaults to Oracle FLEX-CUBE ELCM present branch date.	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEX-CUBE ELCM user id, who is performing the operation. This field is as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
27	Block Reference Number	Alphanumeric(50)	Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization.	No

6.1.2 Validations for a New Utilization Process

Apart from the mandatory checks, system performs the following validations:

- Transaction ID should be unique
- Action code should be a valid Oracle FLEXCUBE ELCM action code
- Source and User should be valid in Oracle FLEXCUBE ELCM system and should have the rights to perform the action
- Utilization Branch - Branch code should be valid branch code
- Customer number should be a valid customer number
- Currency Code should be a valid currency code
- Liability Number should be a valid
- Facility code and Facility serial number should be valid

6.1.2.1 Overrides for New Utilization process

System raises overrides for the following actions

- Customer/Liability/Facility is unadvised
- Utilization Amount is greater than the available amount in both liability and facility levels
- Breach of Day Light Limit
- Breach Sector limit - This override will be raised only if Online Update option in Oracle FLEXCUBE ELCM parameters is enabled.

6.1.2.2 Credit Exception Management (Multi Authorization)

As part of the Utilization Transaction process, Oracle FLEXCUBE ELCM provides the Credit Exception Management feature. This process will be executed in the following case.

Inputted Transaction Amount Crosses Specified Limit

At facility maintenance level, you can specify what would be the Maximum Transaction amount, which can be processed without any RISK department approval. If the transaction amount is greater than the specified amount then system passes this transaction to Multi Authorization stage.

Example

Assume that facility has been maintained with following details

- Liability No : TATA
- Facility Name: PERLOAN
- Facility SI No: 1
- Facility currency : INR
- Limit amount : 1,00,000.00
- Utilized amount: 0
- Available amount: 1,00,000.00
- Max transaction amount : 10,000.00
- Max breach amount: 1,20,000.00

If the utilization amount is greater than 10,000.00 (INR) then the system passes these transactions to Multi authorization stage.

For more details, refer the section Credit Exception Management in the Process Flows document.

Inputted Transaction Amount Crosses the Breached Limit

At Facility Maintenance, you can specify a Maximum Breach Amount above which necessary approval is required from RISK department. If the transaction has been breached, that is, the utilized and the breached amount are greater than the specified breached amount, then the system passes this transaction to Multi authorization stage.

In the above example, if the utilized amount is greater than 1,20,000.00 then the system passes these transactions to Multi Authorization stage. If the utilized amount is between 1,00,000 and 1,20,000 then the system throws an override.

Note

If transaction is Force Authorized then the system uploads the transaction as authorized and the system sends the information to RISK department. RISK department cannot reject this transaction.

For more information, refer to the Credit Exception Management section in the Process Flows document.

6.1.3 Authorize Utilization

A New Utilization transaction can be entered as Authorized Online or Unauthorized. If the transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to authorize the inputted transaction.

Apart from the Gate Way header information, Authorization process requires following the information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric	Specifies Oracle FLEX- CUBE ELCM utilization reference number	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have OracleFLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No

6.1.4 Delete Utilization

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

Apart from the Gate Way header information, delete process would require the following information.

SI.No	Field Name	Date	Remarks	Mandatory
1	Utilization Reference-Number	AlphaNumeric (16)	Specifies Oracle FLEX- CUBE ELCM utilization reference number.	No

Sl.No	Field Name	Date	Remarks	Mandatory
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	Amount Tag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be deleted.	No

6.1.5 Technical Undo (Special Delete)

This feature of gateway allows the external system to rollback previous inputted transaction in Oracle FLEXCUBE ELCM. This feature is supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction.

Note

As part of technical undo transaction information related to header needs to be passed and in body only previous Transaction ID needs to be passed.

6.2 Increase/Decrease Utilization

Increase/Decrease utilization transaction would be used to modify the utilization amount of the transaction. This transaction will be used when customer is making payment for the loan or when the loan amount is modified.

Apart from the GW header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric(16)	Specifies Oracle FLEXCUBE ELCM utilization reference number	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	Amount Tag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount	Yes
5	Utilization Currency	AlphaNumeric(3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency-code in Oracle FLEXCUBE ELCM system.	No
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Value Date	Date	Specifies the Value date of the transaction.	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
8	Authorization Status	Alphabet (1)	Indicates whether transaction- should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
9	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No
10	Simulate	Alphabet (1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.2.1 Validations for Modify Utilization Process

Apart from the mandatory checks, system performs the following validations

- Utilization Reference Number: If this value is passed, then the system checks whether it is a valid utilization reference number and the system would modify this reference number.
- External Reference Number: If Oracle FLEXCUBE ELCM Utilization Reference Number is not passed, then the system has to pass an External Reference Number. Based on this number the system would retrieve the Oracle FLEXCUBE ELCM utilization reference number.

Other processing would be same as New Utilization Process.

6.3 Alter Utilization

Alter Utilization is used to modify the entire utilization transaction details. As part of Alter Utilization the external system should give the entire latest utilization details. Oracle

FLEXCUBE ELCM internally reverses previous transaction and upload alter utilization as the new utilization.

Example

Assume that loan has been created in the external system. As a part of loan creation, new utilization has been uploaded in Oracle FLEXCUBE ELCM. When loan parameters like product code, tenor of loan, customer, and so on has to be changed then the loan transaction is modified and subsequently Alter Utilization needs to be passed to the Oracle FLEXCUBE ELCM system.

Increase/decrease utilization would only modify only the utilization amount.

6.3.1 Input Alter Utilization

Oracle FLEXCUBE ELCM internally reverses the previous transaction and upload Alter Utilization as a new utilization. New Utilization process increases the utilization amount and decrease the available amount for the associated liability, liability facility, sector facility, and country facility.

If the liability facility, sector facility or country facility has an associated Main Line then the utilization is recorded at all the parent levels.

Following data is captured for a Alter Utilization transaction.

SI No	Field Name	Data Type	Remarks	Mandatory
1	Source	AlphaNumeric(35)	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)	Yes
2	TxnID	AlphaNumeric(50)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes

SI No	Field Name	Data Type	Remarks	Mandatory
3	Action	Alphabet (10)	Indicates the transaction type. This field will be as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field will be as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric(50)	Specifies the product processor reference number	Yes
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.	Yes

SI No	Field Name	Data Type	Remarks	Mandatory
8	Facility Code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	Yes
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	Yes
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Maturity Date	Date	Specifies the maturity date of the transaction	No

SI No	Field Name	Data Type	Remarks	Mandatory
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system defaults to Oracle FLEX-CUBE ELCM present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No

SI No	Field Name	Data Type	Remarks	Mandatory
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEX-CUBE ELCM user id, who is performing the operation. This field is as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction-should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.4 Reverse Utilization

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

6.4.1 Input Reverse Utilization

Apart from the Gate Way header information, the system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	No
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount	Yes
5	Utilization Currency	AlphaNumeric(3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system.	Yes
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Value Date	Date	Specifies the Value date of the transaction.	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
8	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
9	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No
10	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.4.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- Utilization Reference Number - If this value is passed, then the system checks whether it is a valid utilization reference number. If so the system reverses this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system retrieves the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing are same as New Utilization Process.

6.5 Set Balance of Utilization Transaction

Set Balance Transaction is used when an external system processes the Utilization Transactions and then during EOD or some point of time the final balance of the utilization transaction is given to the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM system updates the balance of the utilization transaction and subsequent difference in the utilization amount is updated at liability, facility, sector and country levels. If there facility, sector and country has a main line associated with it, then the system will update the utilization details in all the main lines.

Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric(16)	Specifies Oracle FLEXCUBE ELCM utilization-reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
5	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system.	No
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Value Date	Date	Specifies the Value date of the transaction.	No
8	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
9	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
10	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.5.0.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- Utilization Reference Number - If this value is passed, then the system checks whether it is a valid utilization reference number. If so the system reverses this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system retrieves the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing are same as New Utilization Process.

6.6 Query Utilization

A Query Utilization transaction can be performed on all the Contracts. Here on query only the consolidated information about the contract will be provided.

Apart from the Gate Way header information, Query process will require following the information.

SI.N o	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes

SI.N o	Field Name	Data Type (size)	Remarks	Mandatory
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No
4	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.7 Mature Utilization Transaction

Mature Transaction will be used to set the mature amount for that the specified contract Utilization Transactions and then the amount specified will be treated as the matured amount for that contract.

Oracle FLEXCUBE ELCM system will update the mature amount of the utilization transaction. Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEX-CUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEX-CUBE ELCM utilization reference number then it should pass the product processor reference number	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount	Yes
5	Utilization Currency	AlphaNumeric(3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system.	No
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No

SI No	Field Name	Data Type (size)	Remarks	Mandatory
8	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not for authorized). Default value is "N"	No

6.8 Utilization Transaction Screen

All utilization requests explained above can also be raised through the 'Limit Utilization' screen.

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

The screenshot shows the 'Limit utilisation' screen. At the top, there are buttons for 'New' and 'Enter Query'. Below that is a section for 'Utilization Details' with fields for 'User Reference' (marked with a red asterisk) and 'Utilization Branch' (with an 'Action' dropdown set to 'New'). A 'Simulate' button is also present. The main area displays a table titled 'Transaction Details' with the following columns: Utilization ID, Customer No, Limit Type, Liability No, Liability Currency, Utilisation Currency, Utilization Amount, and Amount tag. The table shows one row of data. At the bottom of the screen, there are buttons for 'Authorize', 'Maker', 'Checker', 'Date Time', 'Authorization Status', and 'Exit'.

Note

The limit utilization feature explained in this section is available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. This screen can be launched only if ELCM license is purchased. **Utilisation Branch**

Specify the branch where the utilization request should be processed. The adjoining option list contains all the branches maintained in the system. Select the appropriate one.

User Reference Number

Specify a unique reference number for the transaction.

Transaction Module

Specify the module for the transaction. The adjoining option list contains all the modules in the system. Select the appropriate one.

Transaction Date

Specify the date for the transaction.

Simulate

Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a simulated transaction has been successfully put through, the system displays the utilized amount for the facility and the for the liability.

Customer Number

Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system. Select the appropriate one.

Utilisation Amount

Specify the amount for the utilization transaction.

Utilisation Currency

Specify the currency for the amount entered. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.

Utilisation Product

Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.

Uncollected Amount

Specify the amount that has not yet been collected from the customer.

Tenor Basis

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.

Tenor

Enter the basis on which tenor tracking should be done for the utilization. You need to have checked the 'Tenor Basis' option before you can specify the basis here.

Maturity Date

Specify the date on which the transaction matures.

Amount Tags

Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one. The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here.

Remarks

Enter any additional remarks that you wish to maintain for this transaction. You can enter up to 255 characters.

Value Date

Specify the value date for the transaction.

Line Code

Specify the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. Select the appropriate one.

Serial No

The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen. **Block Reference Number**

If you enter the block reference number, you can utilize the limit amount, thereby reducing the block amount. The extent of the amount utilized is released from the block amount

If you try to utilize more than limit amount, the system gives an override.

An error appears, when you try to utilize more than blocked amount by providing block reference number.

6.9

Reconciliation of Utilization Transactions

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system receives Utilization Transactions (or contracts) from different external product processing systems. These external systems include Loans systems, Treasury systems, Trade and Finance systems and others. The bulk of the contract details remains with these external systems and the only the details required for processing will be sent to Oracle FLEXCUBE ELCM.

During such Utilization Transactions, mismatch of details between the external product processor and Oracle FLEXCUBE ELCM may occur. To handle such mismatches, the Oracle FLEXCUBE ELCM system features an EOD Reconciliation Process to bring both system in sync by the end of the day.

EOD Reconciliation Process

As part of the EOD Reconciliation Process, an inbound transaction process happens wherein each product processor generates a batch file containing details pertaining to all the utilization requests for the day. The Oracle FLEXCUBE ELCM system will process these batch files as part of EOD batch operation and perform the reconciliation process.

The "Manual/System" parameter specifies whether the mismatched transaction should be handled manually by the user or the system should perform the reconciliation process

The system reads all the batch files for reconciliation and perform a comparison of all the transaction that has been performed in the product process with the utilization transactions performed in Oracle FLEXCUBE ELCM.

The following table shows the possible types of the mismatch.

Transaction Status in Product	Corresponding Utilization status	Resulting Oracle
Not Saved	Saved	Reversal
Saved	Not saved	Upload

The above mentioned Oracle FLEXCUBE ELCM action is performed only if the system parameter has been set to 'System'.

Viewing Mismatch Summary

You can view in the mismatch Summary screen all the counter transactions that has been performed by Oracle FLEXCUBE ELCM for handling the mismatches. The summary also indicates whether the counter transactions have succeeded or failed.

For failed transactions, the reason for failure will be shown. You will have to take manual action in case of failed transactions.

6.10 Increasing/Decreasing Utilizations

You can modify the utilization amount of the transaction through the 'Utilization Increase And Decrease' screen. This transaction can be used when customer is making payment for the loan or when the loan amount is modified.

You can invoke the 'Utilization Increase and Decrease' screen by typing 'GEDUTNID' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Utilization Increase And Decrease

Enter Query

Utilization Details		Utilization Branch																			
User Reference *	<input type="button" value="Simulate"/>	Action	Increase <input checked="" type="checkbox"/>																		
Transaction Details																					
<table border="1"> <thead> <tr> <th></th> <th>Utilization ID</th> <th>Customer No *</th> <th>Limit Type *</th> <th>Liability No *</th> <th>Liability Currency</th> <th>Utilisation Currency *</th> <th>Utilization Amount</th> <th>Amount tag *</th> </tr> </thead> <tbody> <tr> <td>1 Of 1</td> <td>Go</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>					Utilization ID	Customer No *	Limit Type *	Liability No *	Liability Currency	Utilisation Currency *	Utilization Amount	Amount tag *	1 Of 1	Go							
	Utilization ID	Customer No *	Limit Type *	Liability No *	Liability Currency	Utilisation Currency *	Utilization Amount	Amount tag *													
1 Of 1	Go																				
<input type="button" value="Authorize"/>																					
Maker	Date Time	Authorization Status	<input type="button" value="Exit"/>																		
Checker	Date Time																				

Note

The feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. This screen can be launched only if ELCM license is purchased.

Utilization Reference No

Specify the reference number for the utilization that you want to modify. The adjoining option list contains all the utilizations in the system. Select the appropriate one. The system displays the user reference number, the utilization currency and the amount tag.

Utilization Amount

Enter the amount by which you wish to modify the utilization.

Action

Indicate the operation for the utilization – whether you would like to increase or decrease the utilization amount.

The ‘Limit Utilization’ screen will be displayed when you click on the ‘Details’ button where you can view the details of the original utilization request.

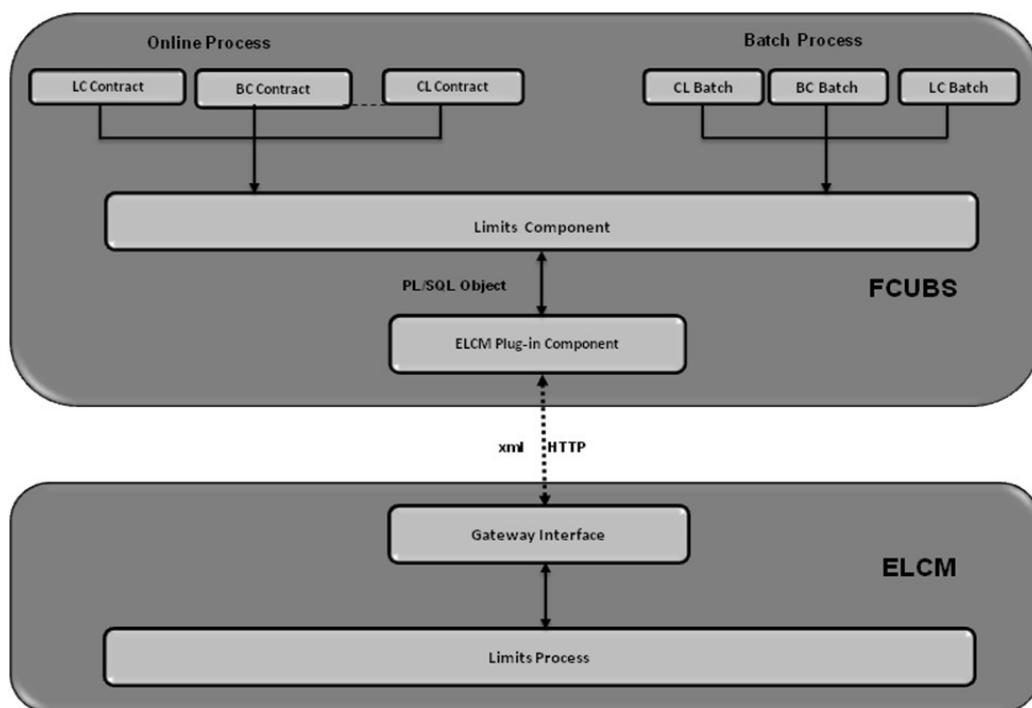
6.11 Linking an Utilization Transaction to a Facility

If you link an Oracle FLEXCUBE transaction to a facility, then based on the event of transaction corresponding, you need to process limits related data in Enterprise Limits and Collateral Management (ELCM) systems.

During processing if any error or override occurs in ELCM, then ELCM sends an error or override information to Oracle FLEXCUBE. Later Oracle FLEXCUBE displays the details to you. The Interface between Oracle FLEXCUBE and ELCM is online real time using HTTP and all transaction posted into ELCM is auto authorized. If delete or reversal action is triggered, the system will reverse the transaction in ELCM.

If a contact needs to be tracked under facility, then you have to link the contact to the facility and during transaction processing, Oracle FLEXCUBE sends the utilization details to ELCM for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and ELCM:



The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

SI. No	Oracle FLEXCUBE	Utilization Transaction
1	New	New
2	Modify	Modify/ Increase/ Decrease
3	Delete	Delete
4	Reverse	Reverse

5	Liquate	Liquate
6	Rollover	Rollover
7	Payment	Decrease

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with

ELCM Gateway HTTP to upload the utilization transactions in ELCM. Based on the utilization event, the system creates utilization request in ELCM format. It also logs transaction data and status of each utilization transaction.

6.11.1 Collateral Pool Utilization Transaction Process

You are allowed to link collateral pool as part of contact and upload all collateral pool utilization transactions in ELCM. You can process the following events as part collateral pool utilization:

- New
- Modify
- Delete

The system allows you to plug the pool utilization data from Oracle FLEXCUBE and passes to ELCM using ELCM Gateway HTTP/WS communication channel.

6.11.2 Utilization Transaction Status

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

6.11.2.1 Transaction Status Success

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, If ELCM processes it completely, then this transaction would be considered as success. Oracle FLEXCUBE would continue to process remaining contract process.

During transaction process, if transaction is uploaded successfully in ELCM and if any error or overrides (overrides not accepted) occurs in Oracle FLEXCUBE then uploaded transaction is reverted back using technical undo feature of ELCM.

6.11.2.2 Transaction Status Failure

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any error occurs, ELCM sends failure status with error details to Oracle FLEXCUBE.

ELCM plug-in updates the transaction error objects which ELCM error code, as part of transaction process. Later Oracle FLEXCUBE checks the error object and subsequently raises error as part of contract process.

As part of the transaction process, if ELCM process is failed then ELCM error details are displayed to the user.

Note

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

6.11.2.3 Transaction Status Override

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any override occurs, in such cases ELCM would generate override reference number (Multitrip ID) and log override details along with Multitrip ID for further reference. It marks the final transaction status as override and override details only with Multitrip ID is passed to Oracle FLEXCUBE for further processing.

ELCM plug-in would updates override details in Oracle FLEXCUBE error object it also logs the status and Multitrip ID as part of log table, later as part of transaction process Oracle FLEXCUBE checks the error object and subsequently raises transaction status as override.

Note

If overrides occur as part of transaction process, then the system displays the override details to the user. You have an option to accept or reject the overrides.

If the override occurs as part of the request, XML Multitrip ID is also passed and this Multitrip ID is passed to ELCM as part of utilization transaction. As part of the utilization process in ELCM if same (previous transaction) overrides occurs, then it is accepted and the transaction is saved.

6.11.2.4 Transaction Status Dual Auth

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any of the validation requires authorization, then ELCM processes the transaction completely and sends dual auth details and marks the transaction status as Dual auth required.

ELCM plug-in updates dual auth details in error object, later as part of transaction process it updates dual auth details in Oracle FLEXCUBE tables. It updates the Auth status for the dual auth error code as ‘U’ – Unauthorized, if you try to authorize the contract, Oracle FLEXCUBE will check whether contract has any unauthorized dual-auth error code. If yes, the system does not allow contract to be authorized, till all dual-auth error codes are authorized.

In ELCM if any error code requires dual authorization, the system triggers credit exception management process flow. You are allowed to accept or reject the validation (dual-auth) error code. On accept or reject of the validation code, ELCM handoffs these details to JMS queue and ELCM out adapter is used to invoke Oracle FLEXCUBE WS for updating status of dual-auth error code.

6.11.2.5 Authorization of utilization transaction

All utilization transactions which are uploaded from Oracle FLEXCUBE are auto authorized and if contract or transaction is deleted in Oracle FLEXCUBE then ELCM would trigger the reversal transaction.

Example

Assume the following:

Liability 'COCACOLA' is created in ELCM with below details:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 0

Customer 'C00001' is created in Oracle FLEXCUBE and Customer 'C00001' is linked in

ELCM using liability 'COCACOLA' using customer liability linkage maintenance. Facility

- 'COCALOAN01' is created in ELCM with below details:
- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD Limit Amount - 0
- Amount Utilized - Yes
- Revolving Flag - 1,000,000

Loan (CL module) has been inputted for customer 'C00001' created in Oracle FLEXCUBE

- with below details:
- Customer No - C00001
- Loan currency - USD Loan Amount - 500,000
- Value Date - 01-Mar-2008
- Maturity Date - 01-Sept-2008
- Facility Code - COCALOAN01

As part of loan processing, Oracle FLEXCUBE sends new utilization transaction to ELCM for the loan. As part of the utilization process ELCM updates utilized amount at facility level and liability level. The Liability details after loan transaction would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 500,000
- The Facility details after loan transaction is as below: Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Limit Amount - USD
- Facility currency - 1,000,000
- Amount Utilized - 500,000
- Revolving Flag - Yes

Assume that you have paid the first installment of amount 100,000 (principal) using CL payment screen in Oracle FLEXCUBE and after processing the transaction, the liability and facility details would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Amount Utilized - 100,000,000
- Overall Limit - 400,000

Note

Since line linked to loan is revolving, as part payment transaction ELCM would reduce amount utilized.

- The facility details after processing the loan transaction is as below:
- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 1,000,000
- Amount Utilized - 400,000
- Revolving Flag - Yes

6.12 Global Utilization Tracking of Limits

6.12.1 Utilization Tracking

Facility utilization tracking is classified into two types.

- Local utilization
- Global utilization

According to the tracking type selected, limit utilization is tracked locally or globally. The facility utilization tracking is available in the GEDFACTLT. Multiple regional (local) ELCM instances interact with global ELCM instance for limit utilizations.

Following example illustrates facility utilization tracking.

Facilities	Global/Local	Amount (GBP)
Test_1	Global	500000
Test_2	Local	200000

Case 1: Utilization success

Loan contract booking is initiated from the local instance for GBP 10000 under the Global facility.

Loan contract booking is initiated from the local instance for GBP 5000 under the Local facility.

Both the above utilizations are stored in the ELTB_UTIL_TXN_LOG (GESGLOUT) with the transaction status as 'U'. The utilization transactions are replicated in the Global instance. After the replication is complete, the EJB scheduler attempts posting the utilizations in the Global instance and marks the transaction status as 'W'.

After the postings are successfully done the transaction status is marked as 'S'. The facilities are also displayed as utilized to the extent of the above mentioned respective amounts. The utilizations and the updated facilities are replicated to the local instance.

Case 2: Utilization Failure

Loan contract booking is initiated from the local instance for GBP 10000 under the Global facility.

Loan contract booking is initiated from the local instance for GBP 5000 under the Local facility.

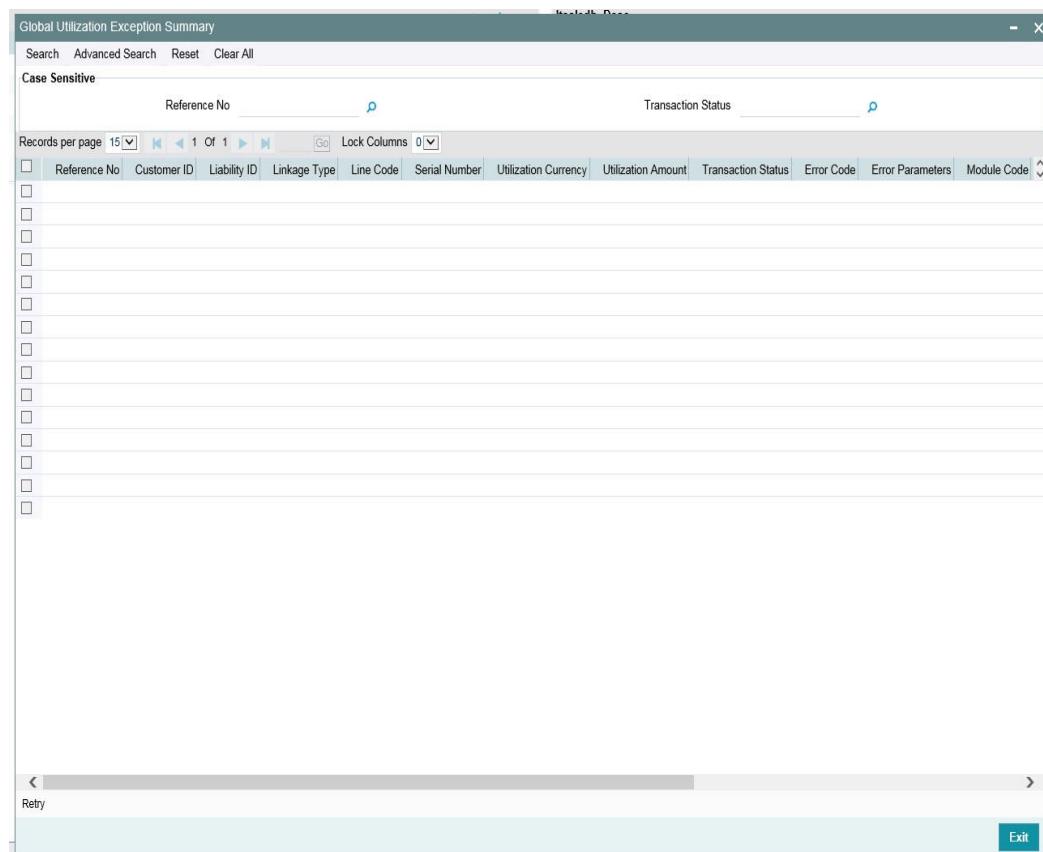
Both the above utilizations are stored in the ELTB_UTIL_TXN_LOG with the transaction status as 'U'. The utilization transactions are replicated in the Global instance. After the replication is complete, the EJB scheduler attempts posting the utilizations in the Global instance and marks the transaction status as 'W'. If the scheduler is unable to post the utilizations for any reason, the transaction status is marked as 'E' with the failure reason.

The teller can 'retry' posting the utilizations by using the 'Retry' feature in the GESGLOUT screen. The utilizations are again marked as 'U' and the scheduler again tries posting them. After the postings are successfully done the transaction status is marked as 'S'. The facilities are also displayed as utilized to the extent of the above mentioned respective amounts. The utilizations and the updated facilities are then replicated to the local instance.

6.12.2 Global Utilization Exception Summary

Global Utilization Exception Summary report is used for checking the response status (errors or overrides) of global utilization. In case of failure, you need to rectify manually.

You can invoke the 'Global Utilization Exception Summary' screen by typing 'ELSGLOUT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



7. Annexure 2 - Value Dated Facility

7.1 Introduction

Note

Oracle FLEXCUBE ELCM provides a feature to maintain Facility details based on a particular value date. Oracle FLEXCUBE ELCM also tracks all the Utilizations of the Facility based on the value date of the transaction.

Oracle FLEXCUBE ELCM process all the utilization transaction as of book date.

- Tenor wise limits continue to be based on booking date
 - Booking dated limit revaluation only is done
 - Booking dated based overrides only is provided
 - No validations based on the value dated balances are done
 - Auto limits transfer / limits transfer are based on booking date
-

7.2 Value Date Based Facility Maintenance

Oracle FLEXCUBE ELCM facilitates maintaining Facility details based on a particular value date. The following parameters are taken from the Facility Maintenance screen:

- Value date - The date in which the limit amount or main line was created or modified is captured here.
- Main Line Code - It is the main line that the Line reports to. It is validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- Limit Amount - The limit amount for the facility. It is validated that the limit amount in the Facilities maintenance (booking dated) is same as the limit amount in the latest record (value dated) in the maintenance.

Whenever a new Limit Line is created, a new record is automatically created by the system with the value date as the Limit Start Date. The Main Line and the Limit Amount are same as the booking dated limit maintenance.

Whenever the Mainline or the Limit amount is changed in the facility, a new record is created in the maintenance with value date as the application date. The mainline and limit amount values are same as in the booking dated Limits maintenance. You can view these details by clicking 'Value Date' button.

7.2.1 Value Date Based Utilization Processing

Oracle FLEXCUBE ELCM also tracks all the utilizations of the facility based on the value date of the transaction. The following transactions are supported for Value dated processing:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

As part of the above utilization transactions, the Value Date is the value date of the transaction. Updating of value dated utilization can be set to be online or to be a part of EOD process. This parameter is maintained in Oracle FLEXCUBE ELCM Parameter Maintenance.

- If the parameter is set to update Value Date online, then during the transaction process the Value Date utilization details are updated online. Otherwise, it is updated during EOD process.
- In the case of main lines, the system identifies all the sub lines linked and track the utilization. This utilization is tracked in addition to the contracts that are directly linked to the main line.

Refer Annexure – 1 for more details on Utilization Transactions.

7.2.2 EOD Processing

If the value date update is not online, but as part of Facility EOD process, it would be updated as shown in the following examples.

Example,

Let us consider a Loan of 1 Million USD. Value date 10-Jan-2005 Revolving Line

Step 1: Initiation - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	10-Jan-05	LINE 1	1000000	PRINCIPAL	Increase

Line Utilization

Serial no	Value date	Line code	Utilization
1	10-Jan-05	LINE 1	1000000

Step 2: Payment of 0.1M Principal value date 10-Feb-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	10-Jan-05	LINE 1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE 1	100000	PRINCIPAL	Decrease

Line Utilization

Serial no	Value date	Line code	Utilization
1	10-Jan-05	LINE 1	1000000
2	10-Feb-05	LINE1	900000

Step 3: Value dated amendment of 0.5M Principal increase value date 15-Feb-2005 - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase

Line Utilization

Serial no	Value date	Line code	Utilization
1	10-Jan-05	LINE 1	1000000
2	10-Feb-05	LINE1	900000
3	15-Feb-05	LINE1	1400000

Step 4: Payment of 0.2M value date 10-Mar-2005 - Utilization Log

S.no	Value date	Line date	Utilization	Component	Increase/ Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	20000	PRINCIPAL	Decrease

Line Utilization

S.No	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000

S.No	Line code	Value date	Utilization
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000
4	LINE1	10-Mar-05	1200000

Step 5: Reversal of Payment of 0.2M value date 10-Mar-2005 on 15-Mar-2005 - Utilization Log

S.no	Value date	Line date	Utilization	Component	Increase/ Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase

Line Utilization - Step 6 Liquidation of Contract Value date 10-Apr-2005 - Utilization Log

S.no	Value date	Line date	Utilization	Component	Increase/ Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase
6	10-Apr-05	LINE1	1400000	PRINCIPAL	Decrease

Line Utilization

S.No	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000

S.No	Line code	Value date	Utilization
4	LINE1	10-Mar-05	1400000
5	LINE1	10-Apr-05	0

7.3 Value Date Based Fee Processing

Oracle FLEXCUBE ELCM provides a facility to capture and compute fees based on different value dated balances. Oracle FLEXCUBE ELCM calculates fee based on various SDEs which correspond to value dated and business dated balances.

In addition, Oracle FLEXCUBE ELCM collects fee based on various amount tags.

The following are the different activities that takes place and it impact on each other.

- You can configure rules and accrue the fees based on different value dated balances.
- You can maintain the details of an External Accounting System to which accounting entries handoff is sent during transaction processing. The accounting entries generated by ELCM system is handed off to this accounting system.
- In addition, ELCM fee accounting entries are handed over to DDA system.

Steps involved in processing fees

1. Defining rules and attributes for fees - You can define rule for fees based on the Value Dated (VD) balance and Book Dated (BD) balance amount tags maintained in the 'Fee Rule Maintenance'.
2. Defining a class for fees - You can define a class for fees based on the holiday preferences maintained in the 'Fee and Accounting Class Maintenance' .
3. Specifying fee details in facility - Based on the holiday preferences defaulted from the class ('Fee and Accounting Class Maintenance') and line code (Line Code Maintenance) screen.

7.3.1 Maintaining Rule

You can invoke this screen by typing 'GEDRULES' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Fee Rule Maintenance

Save

Rule Id *	Rate/Amount		
Rule Description			
Fee Type	Rate/Amount		
SDE Type			
Day Basis	30(Euro)/360		
Slab/Tier	Rate / Amount		
Type	Amount		
<input checked="" type="radio"/> Slab	<input checked="" type="radio"/> Rate		
<input type="radio"/> Tier	<input type="radio"/> Amount		
Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
			Cancel

Rule ID

Every fee rule is identified by a unique code, called a Rule ID. You can link a valid fee Rule ID to the fee classes. Fees for a limit with which you associate a fee class is calculated on the basis of the Rule that is associated with the class.

Rule Description

For every rule that you define, you can enter a description. Specifying a description helps identify a rule.

Fee Type

This component value defaults to the 'Fee Rule Preferences' defined in the 'Facilities Maintenance' screen. Rate/Amount are calculated based on the 'Basis Amount' where as 'User Input' is standard amount entered in the 'Fee Rule Preferences'.

SDE Type

Specify the System Data Elements (SDE). The adjoining option list displays a list of SDEs maintained in the system.

Day Basis

A day basis method is used for fee calculations.

Different values for the numerator basis are as explained below:

- Actual - Actual number of days in a month is taken.
- 30 (Euro) - 30 days is considered for all months including February irrespective of leap or non-leap year.
- 30 (US) - 30 days is considered for interest computation for all months except February where the actual number of days is considered.

Different values for the denominator of the fee basis are as explained below.

- 360 - Number of days in a year is taken as 360 irrespective of actual number of calendar days.
- 365 - Number of days in a year is taken as 365 for leap as well as non-leap year.
- Actual- Actual number of days in a year is taken for interest calculation which is 366 for non-leap year.

Fee Component Type

Select the fee component type either as 'Slab' or 'Tier'.

Fee Type

Select the fee type either as 'Rate' or 'Amount'.

External Pricing Required

Select this check box if the pricing (Rate/Amount) for a particular fee (SDE) needs to be fetched from external pricing and billing system.

Note

- External Pricing is enabled only when the system integrates with external pricing and billing engine (ELCM_PRICING_INTEGRATION = Y at CSTB_PARAM level).
- Only for 'Slab' fee component type the external pricing is applicable. That is, 'Rate' or 'Amount' is selected based on 'Slab'. For 'Tier', this is not applicable

7.3.2 Maintaining Fee Class

You can invoke this screen by typing 'GEDCLSMT' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

Fee & Accounting Class Maintenance

New Enter Query

Class Code *	<input type="text"/>
Description	<input type="text"/>
Start Date *	<input type="text"/> YYYY-MM-DD
End Date	<input type="text"/> YYYY-MM-DD

Accounting Roles | Events | Preferences

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Exit

Class Code

Before defining the attributes of a fee class, you should assign the class a unique identifier, called the Class Code.

Description

A brief description about the class. A description helps you to easily identify the class.

Start Date

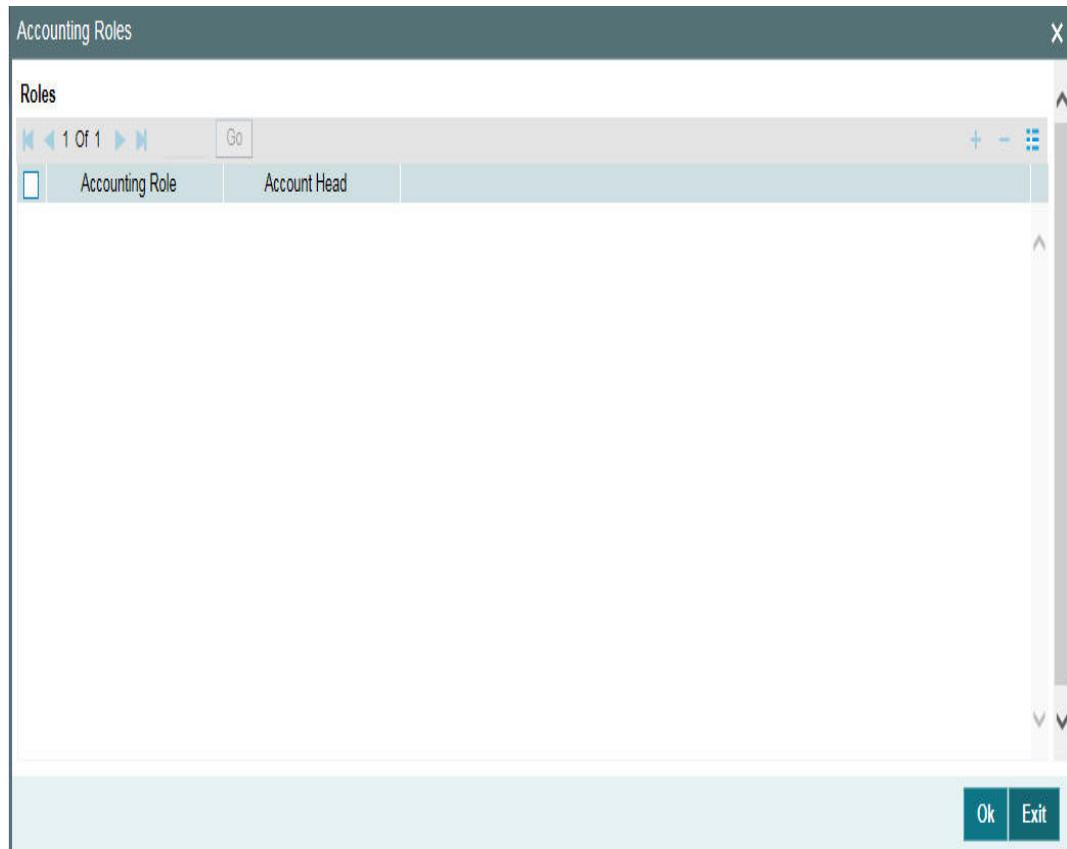
Specify the start date from which the fee calculation starts. The start date can only be a current date or the future and it cannot be a back dated date.

End Date

Specify the end date till which the fees will be calculated.

7.3.2.1 Accounting Roles tab

You can specify accounting roles details in ‘Accounting Roles’ screen. Click ‘Accounting Roles’ tab to open this screen.



Accounting Role

Accounting Roles are tags that identify the *type* of accounting entry that is posted to an accounting head.

Accounting Head

The different General Ledgers (GLs) and Sub-Ledgers (SLs) maintained in your Chart of Accounts are referred to as accounting heads or account heads.

7.3.2.2 Events tab

You can specify event and accounting entries details in 'Events' screen. Click 'Events' tab to open this screen.

Events

Event Details					
		Event Code			
<input type="button" value="Go"/> <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="List"/>					

Accounting Entries Details					
		Accounting Role	Amount tag	Transaction Code	Dr/Cr Indicator
<input type="button" value="Go"/> <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="List"/>					

Ok | **Exit**

Event code

Specify the event code.

Accounting Role

Accounting Roles are tags that identify the *type* of accounting entry that is posted to an accounting head.

Amount Tag

Specify the amount tag.

Transaction Code

Indicates the type of accounting entry associated with every accounting entry.

Dr/Cr Indicator

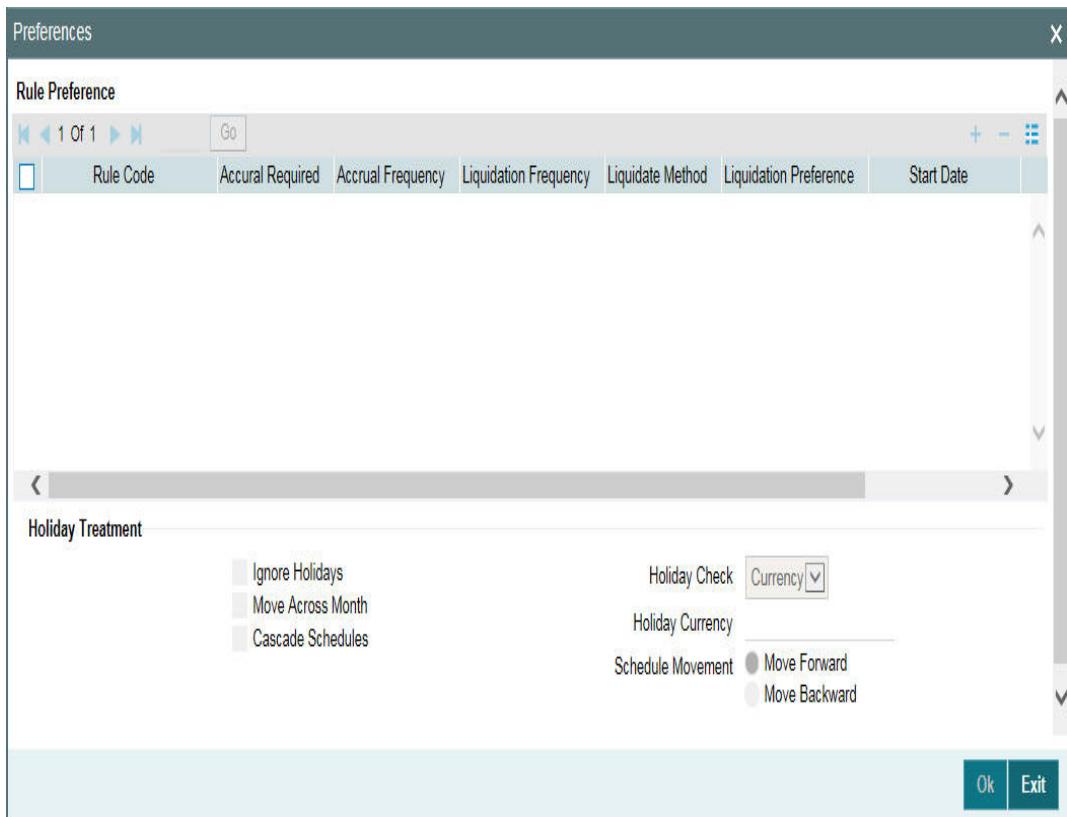
Indicates whether the amount was debited or credited to the 'Net' Account

Netting

Select this drop-down list if you need netting for fee liquidation.

7.3.2.3 Preferences tab

Click 'Preferences' tab to open 'Preferences' screen.



Rule Code

You can link a valid fee Rule to the fee classes. Fees for a limit with which you associate a fee class is calculated on the basis of the Rule ID that is associated with the class.

Accrual Required

Selecting this indicates that the fees have to be accrued.

Accrual Frequency

Specify the fee accrual frequency.

Liquidate Frequency

Specify the fee liquidate frequency.

External Pricing Required

This value is defaulted based on the rule selected in 'Fee Rule Maintenance' and you cannot modify this value.

Start Date

Specify the start date from which the fee need to be calculated.

Start Month

Specify the start month from which the fee need to be calculated.

Waived

If this check box is selected, then the system does not calculate the fees.

Holiday Treatment

Ignore Holidays

If this check box is selected, then holiday treatment is not applied to calculate the next date. If this check box is not selected, then 'Holiday Preferences' settings are validated.

Move Across Month

If this check box is selected, then the system moves the date to next month. If this check box is unselected, then the system moves the date to next date.

Example

Working Day	30-Aug	1-Sep
Holiday	31-Aug	
Schedule Movement	Move Forward	
Calculated Next Date	31-Aug	

In above mentioned example, if 'Move Across Month' is selected, then the system moves next date to 1-Sep. If 'Move Across Month' is not selected, then the system changes next date to 30-Aug.

Schedule Movement

Move Forward

In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st Sep which is next working date

Move Backward

In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date

Cascade Schedules

If cascade schedules is selected, then the next date is calculated on based on previous schedule date instead of start date.

If fee liquidation date for one of the liquidation cycle 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.

Holiday Check

If holiday treatment is applicable, then you can select 'Local', 'Currency' or 'Both' based on your holiday maintenance.

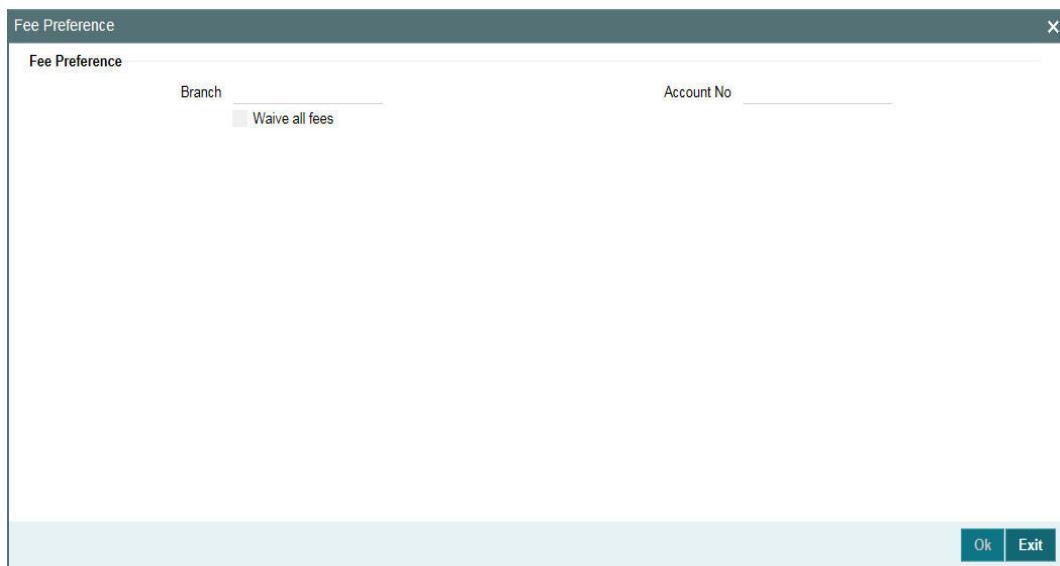
If 'Both' is selected and 'Branch' or 'Currency' is holiday, then holiday processing setting is considered.

Holiday Currency

If holiday check is maintained as 'Currency' or 'Both' then currency code to be maintained here.

7.3.3 Maintaining Line Code

You can invoke this screen by typing 'GEDLNCOD' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button and click 'Fee Preference',



Branch

You can maintain branch code in this screen and this value gets defaulted in 'Facilities Maintenance' screen.

Account No

You can maintain account number in this screen and this value gets defaulted in 'Facilities Maintenance' screen.

Waive all fees

Select this check box if you want to waive all the fees.

7.3.4 Accounting Entries for facility

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

Event Code	Description
INIT	Facility Initiation
AMND	Facility Amendment
UTIL	Facility Utilization
DUTL	Release of Utilization to Facility
FACR	Fee Accrual
FLIQ	Fee Liquidation

INIT: Facility Initiation

Accounting Entries

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

AMND: Facility Amendment

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

UTIL: Facility Utilization

Accounting Entries

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

DUTIL: Release of Utilization to Facility

Accounting Entries

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

FACR: Fee Accrual

Accounting Entries

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

FLIQ: Fee Liquidation

Accounting Entries

7.3.5 Derived Amount Tags

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

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

Derived Amount Tag	Amount Tag Description	Amount Tag Revolving Formula	Amount Tag Non-Revolving Formula
FINAL_LIMIT_AMT	Final Limit Amount	ADDITION (EFF_LINE_AMT , TFR_AMT)	ADDITION (EFF_LINE_AMT , TFR_AMT)
FINAL_LIM-IT_AMT_INCR	Final Limit Amount Increase	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)
FINAL_LIM-IT_AMT_DECR	Final Limit Amount Decrease	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)
UNAVAIL_AMT_INCR	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)

7.3.6 Derived Value Dated tags

Following are the derived value dated tags available for configuring the accounting entries.

Derived Value Dated Tag	Derived Value Dated Tag Description	Value dated Revolving Formula	Value dated Non Revolving Formula
OVERLINE_AMT_2	OVER-LINE_AMT_2	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)
BD_OVER-LINE_AMT_2	OVER-LINE_AMT_2	MAX (SUBTRACT (BD_UTIL_AMT , BD_FINAL_LMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_FINAL_LMT) , ZERO)

Derived Value Dated Tag	Derived Value Dated Tag Description	Value dated Revolving Formula	Value dated Non Revolving Formula
BD_UNUTIL_AMT_1	BD_UNUTIL_AMT_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_UNUTIL_AMT_2	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)
BD_OVERLINE_AMT_1	BD_OVERLINE_AMT_1	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)
UNUTIL_AMT_1	UNUTIL_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)
UTL_AMT_2	UTL_AMT_2	ADDITION (UTIL_AMT , ZERO)	SUBTRACT (UTIL_AMT , MAT_AMT)
UNUTIL_AMT_2	UNUTIL_AMT_2	SUBTRACT (FINAL_LMT , UTIL_AMT)	SUBTRACT (FINAL_LMT , UTIL_AMT)
OVERLINE_AMT_1	OVERLINE_AMT_1	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)

8. Annexure 3 – Revaluation

Oracle FLEXCUBE ELCM caters to different types of currencies and collaterals backed by marketable securities. Exchange rates and the value of marketable securities are driven by market forces and hence tend to fluctuate over a period of time. Revaluation is essential to keep set limits realistic and to reflect the current market trends.

Revaluation can be of two types:

- Currency Revaluation - The changes in the exchange rates of currencies involved in the active contracts and collateral linked to the Facility affects the Credit Limit under the facility.
- Collateral Revaluation - A change in the market price of a marketable security backing collateral causes a revaluation of the collateral amount.

This chapter contains the following sections:

- [Section 8.1, "Currency Revaluation"](#)
- [Section 8.2, "Collateral Revaluation"](#)

8.1 Currency Revaluation

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

8.1.1 Facility Currency and Utilization Currency

Consider that a change takes place in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line. Due to this change in exchange rate revaluation takes place in two in the following two stages:

Stage 1 - Currency Revaluation occurs between utilized contract and the credit line of the facility

In the Currency Rates Screen of the Core services module, you can maintain exchange rates for currency pairs that your bank deals with. Along with this, you can also specify the Mid Rate and the Buy or Sell Spread for various currency pairs. After you update and authorize the new exchange rates, they become effective.

While defining a credit line for a facility, you have the option of maintaining currency restrictions for the line. If you do not specify currency restrictions for a facility, then contracts having currencies other than the facility currency, can utilize the limit under the credit line. The revaluation process is applicable for such a line.

If the above conditions hold good, then a change in the exchange rate triggers the revaluation process. The system calculates the Facility currency equivalent of all the contracts linked to the facility (using the new exchange rates) and updates the utilization and available amount under the line.

Example

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility.

Liability code	Line code	Facility Limit	Facility Currency
Symphony Group	Loans	100,000	USD

On 01 January 2008 the following Loan contracts has been sent to Oracle FLEXCUBE ELCM system for utilization, which are linked to this Credit Line. At the time of saving these utilization details, the line utilization is computed based on the exchange rates as of the transaction date (that is, 01 January 2008) of these contracts. The following table contains the details.

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.50	22500	22500	27500
DEM 2000	1.20	2400	2400	25100
GBP10,000	0.5	20000.00	20000.00	5100.00
INR 72,000	36.00	2,000	2,000	31000.00
Total			\$46900.00	\$3100.00

On 01 February 2008 the exchange rates have changed (now 1USD=1.6 AUD). After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans the contracts linked to the line, converts the contract currency to the Facility currency (using the new exchange rates) and updates the line's utilization and available amount.

The following table indicates these details:

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.60	24000.00	24000.00	26000.00
DEM 2,000	1.20	2400.00	2400.00	23600.00
GBP10,000	0.5	20000.00	20000.00	3600.00
INR 72,000	36.00	2,000.00	2,000.00	1600.00

Total			\$4840 0.0 0	\$160 0.00
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Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per **Stage 1**) there is a revaluation on credit limit utilized by the liability.

Considering the same example as in Stage 1.

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100000. This liability is linked only to one Facility (or line code) Loans.

Initially before the change in the exchange rate the utilization of the liability is as shown in the table:

Liability Code	Line code	Liability Limit	Liability CCY	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	\$46900.00	\$53100.00

After the change in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line, due to this the utilization at the facility level is changed. Due to this change the utilization at the Liability level also gets changed as shown in the table below:

Liability Code	Line code	Liability Limit	Liability CCY	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	\$48400.00	\$51600.00

8.1.2 Facility Currency and Collateral Currency

Change in exchange rates between the Credit Line currency and the currency of the collateral.

When you update and authorize the exchange rates in the currency table, the system scans all the collateral linked to a line (bearing different currencies). The collateral contribution is then converted into the line currency (using the latest exchange rates). After the conversion, the collateral contribution to the line is updated.

The calculated limit contribution of the collateral has to be linked to the pool. This pool containing the pool amount is linked to the Facility. Hence any revaluation at collateral level affects the pool amount.

Example

You have defined a line for Loans on 01 January 2008, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility

currency is USD. No currency restrictions have been maintained for the facility. Let us say that the Loans line has been backed by Collateral "ABC" and its maximum contribution amount that can be linked to the limit is GBP 10,000.

(1 GBP= 2 USD)

Collateral code	Max. Collateral Contribution amount	Collateral CCY	Pool code	Pool CCY	Collateral Pool % linkage	Pool amt
ABC	10,000	GBP	Pool1	USD	100%	20,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution	Line Avl amt
Pool1	USD	Loans	USD	100%	\$20,000	\$120,000

On 01 February 2008 the exchange rates have changed. After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans all the pools where this collateral has been linked and having the above exchange pair is reevaluated.

(1 GBP= 1.5 USD)

Collateral code	Line Code	Max. Collateral Contribution amount	Collateral CCY	Pool code	Pool CCY	Collateral Pool % linkage	Pool amt
ABC	Loans	10,000	GBP	Pool1	USD	100%	20,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution	Line Avl amt
Pool1	USD	Loans	USD	100%	\$15,000	\$115,000

The revaluation in both cases is triggered off automatically whenever there is a change in the exchange rates (that is, online process).

The process explained above is an online process wherein the change in the currency exchange rate immediately reevaluates all the contracts and the collaterals having this exchange pair with the facility currency. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for Reevaluate Currency during Offline (batch) has been selected then the currency revaluation as explained above is taken up as part of revaluation batch process.

8.2 **Collateral Revaluation**

Collateral Revaluation are of two types. These types are explained in the sections below

8.2.1 **Collateral Revaluation of Market Based Securities**

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer ‘marketable securities’ as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen and the Reevaluate collateral check box has been selected for that collateral in the collateral maintenance. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase-Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process is triggered off. Otherwise the price change does not affect the existing collateral value.

If the revaluation causes the collateral value to raise, this new value is compared with the Cap Amount that you specified for the collateral in the Collateral Maintenance screen.

- If the computed value is less than the cap amount then the collateral contribution is increased to that effect on account of the revaluation. The available amount under the credit line increases.
- If it exceeds the Cap amount then the cap amount is taken as the collateral contribution.

Similarly, if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Example

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of her portfolio, which you consider as Collateral. The Market value of the Debentures'08 is \$ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code "Loans".

You have specified that this collateral's contribution to the overall Limit of the customer should be \$ 50,000.

The maximum amount that it can contribute to the overall limit of the customer as \$ 60,000 (Cap Amount).

Liability Code	Line Code	Liability Limit	
Symphony Group	Loans	\$1million	
Collateral code			Pool amount Collateral POOL code Cap Amount Collateral Contribution amount Pool % linkage
ABB			\$50,000 100% Pool1 \$60,000 \$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Avl amount(credit limit +Pool contribution)
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

A Rise in Value

The market value of Debentures2008 has increased to \$55, which is a 10% increase over the old market price of \$50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at \$ 55,000. As this amount is less than the Cap Amount you specified for the collateral the

Credit Limit available to the XYZ has increased by \$ 5,000, as a result of the revaluation.

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
ABB	\$55,000	\$60,000	Pool1	100%	\$55,000

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Avl amount(credit limit +Pool contribution)
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055million

A Rise in Value beyond the Cap Amount

The market value of Debentures2008 has increased to \$65 which is a 30% increase over the old market price of \$50.

At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (30%) is higher than the Increase Sensitivity (8%) defined for Debentures 1999. The value of this collateral now stands at \$ 65,000. As this amount is more than the Cap Amount of \$60,000 that you specified for the collateral, the Credit Limit available to the XYZ will be increased. However, the increase does not exceed the Cap Amount.

XYZ's maximum amount that is contributed to the overall limit now stands at \$ 60,000 (cap Amount) and not at \$65,000 (market value) as a result of the revaluation.

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
ABB	\$60,000	\$60,000	Pool1	100%	\$55,000

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$60,000	\$1.065 million

A fall in value

The market value of Debentures2008 has decreased to \$45, which is a 10% decrease from the old market price of \$50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at \$ 45,000. XYZ's credit limit stands decreased by \$ 5,000 as a result of the revaluation.

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
ABB	\$45,000	\$60,000	Pool1	100%	\$45,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$45,000	\$1.045 million

This process explained above is online process where in the change in the Security Price immediately reevaluates all the collateral linked to these securities. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for 'Reevaluate Market Online' has been selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

Adhoc Revaluation of Market Based Collaterals

In the 'Adhoc Revaluation' screen, specific market based collaterals can be chosen to forcefully run the revaluation process. If such collateral values have to be revised then an input file containing the latest security price has to be sent to system prior running the Collateral Force Revalue.

8.2.2 Collateral Revaluation of Non-Market Based Securities

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system. The revaluation process takes place online when ever there is a change in the collateral value.

Example

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability code	Line code	Liability Limit
Symphony Limit	Loans	\$1million

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
Fixed Deposit	\$50,000	\$50,000	Pool1	100%	\$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as \$55,000. Now the latest value has to be sent to the Oracle FLEXCUBE ELCM system via input file and then the “Collateral Force Revalue” for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

Liability Code	Line Code	Liability Limit	
Symphony Group	Loans	\$1million	
Collateral code			Pool amount Collateral POOL code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			\$55,000 100% Pool1 \$55,000 \$55,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055million

9. Annexure 4 - Gateway Processes & Interfaces

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system's Gateway processes allow seamless communication and integration with variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

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

- Gateway Online process
- Gateway Batch process

This chapter contains the following sections:

- [Section 9.1, "Gateway Online Process"](#)
- [Section 9.2, "Gateway Batch Process"](#)
- [Section 9.3, "Interfaces"](#)

9.1 Gateway Online Process

Gateway Online process provides following process:

- Online Inbound process
- Online Outbound process

Following are the transactions supported by Gateway process:

- Maintenance transactions
- Utilization transactions
- Batch process

9.1.1 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

Transaction	Creation and Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech Undo
Customer	Yes	Yes	Yes	Yes	Yes	No	No
Liability	Yes	Yes	Yes	Yes	Yes	No	Yes
Facility	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral	Yes	Yes	Yes	Yes	Yes	No	Yes