

Enterprise Limits and Collateral Management
Common User Manual

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and Collateral Management
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1. Preface

1.1 Introduction

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

You can further obtain information specific to a particular field by placing the cursor on the relevant field and pressing <F1> on the keyboard.

1.2 Audience

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

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

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at

- <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Limits & Collaterals</i> explains a series of maintenance options facilitated by Oracle Banking for Enterprise Limits and Collateral Management.
Chapter 3	Bulk Processing explains how to create and maintain Limit Entities, and perform utilization and block transactions in bulk.
Chapter 4	<i>Credit Desktop</i> discusses the integrated credit desktop of Oracle Banking
Chapter 5	<i>Queries</i> explains about the query functions and helps you to query records on Liabilities, Transactions, Collateral Covenants, and so on.

Chapter 6	<i>Reports</i> provide a list of reports that can be generated in this module and also explains their contents.
Chapter 7	<i>Annexure 1 - Utilization Transactions</i> explains how to maintain all utilization transactions in Oracle Banking ELCM.
Chapter 8	<i>Annexure 2 - Cross Currency Enhancements</i> describes the behaviour of the ELCM system for various scenarios.
Chapter 9	<i>Annexure 3 - Revaluation</i> describes how to maintain the fluctuating exchange rates of marketable securities such as currency and collateral, over a period of time.
Chapter 10	<i>Annexure 4 - Gateway Processes & Interfaces</i> details on how an external system can be integrated with Oracle Banking ELCM system for communication.
Chapter 11	ELM - ECM Interaction details the ELM - ECM Interaction flow along with the maintenance activities to be performed for the interaction.
Chapter 12	<i>EOD - BOD Batches</i> discussed the function IDs for EOD and BOD Batches.
Chapter 13	<i>Notifications</i> explains the various notification codes.
Chapter 14	Chatbot Service briefs how to inquire various limit entity details from the chat window.
Chapter 15	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 **Acronyms and Abbreviations**





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

CIF	Customer Information File
CASA	Current Account and Savings Account
DDA	System that holds the CASA account and balances
ELCM	Enterprise Limits and Collateral Management
ECA	External Credit Approval
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
Mark EOTI	Mark End of Transaction Input
Mark TI	Mark Transaction Input
OFSAA	Oracle Financial Services Analytical Applications
ORMD	Oracle Revenue and Billing Management

PK	Primary Key
RDBMS	Relational Data Base Management System
SMS	Security Services
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language
XSD	XML Schema Definition
XSLT	eXtensible Stylesheet Language Transformations

1.6 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

For more information refer to the Oracle Banking manuals on:

- User Defined Fields User Manual

2. Limits and Collaterals

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

This chapter contains the following sections:

- [Section 2.1, "About Privacy By Design"](#)
- [Section 2.2, "Maintaining User Data Restriction"](#)
- [Section 2.3, "Viewing User Data restriction"](#)
- [Section 2.4, "Maintaining Interface Definition"](#)
- [Section 2.5, "Triggering File Process"](#)
- [Section 2.6, "Maintaining Static Details"](#)
- [Section 2.7, "Maintaining Agency Details for Credit Rating"](#)
- [Section 2.8, "Maintaining User Defined Status"](#)
- [Section 2.9, "Liability Maintenance"](#)
- [Section 2.10, "External Customer Account Input"](#)
- [Section 2.11, "Maintaining Customer to Liability Link"](#)
- [Section 2.12, "Covenant Maintenance"](#)
- [Section 2.13, "Collateral Pool Maintenance"](#)
- [Section 2.14, "Track Exposure Maintenance"](#)
- [Section 2.15, "Exposure Analysis"](#)
- [Section 2.16, "Exposure Dashboard"](#)
- [Section 2.17, "Global Block Exposure Maintenance"](#)
- [Section 2.18, "Limit Block Maintenance"](#)
- [Section 2.19, "Global Exposure Parameter Details"](#)
- [Section 2.20, "Maintaining Rule Criteria Code"](#)
- [Section 2.21, "Defining Alerts"](#)
- [Section 2.22, "Viewing Alerts"](#)
- [Section 2.23, "Defining Alert Selection Criteria"](#)
- [Section 2.24, "ELCM - OFSAA Integration"](#)

2.1 About Privacy By Design

Oracle Banking Enterprise Limits and Collateral Management implements 'Privacy By Design' by protecting PII (Personally Identifiable Information) data. In Oracle Banking 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 Banking 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 Banking 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 Banking 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
- GESFACLT
- GESCULIK

2.2 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.

2.2.1 Category Restrictions Tab

You can maintain the category restriction from the 'Category Restrictions' tab.

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.

2.2.2 Liability Restrictions Tab

You can maintain the liability restriction from the 'Liability Restrictions' tab.

User Restriction Maintenance

New Enter Query

User ID *

Remarks

Category Restrictions **Liability Restrictions** Source Restrictions Currency Restrictions

Restriction Type ☐ Allowed ☒ Disallowed

Liability Restrictions

Liability No

Fields

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

Exit

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.

2.2.3 Source Restrictions Tab

You can maintain the source restriction from the 'Source Restrictions' tab.

User Restriction Maintenance

New Enter Query

User ID *

Remarks

Category Restrictions Liability Restrictions **Source Restrictions** Currency Restrictions

Restriction Type ☐ Allowed ☒ Disallowed

Source Restrictions

Source Code
<input type="checkbox"/>

Fields

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

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.

2.2.4 Currency Restrictions Tab

You can maintain the currency restriction from the 'Currency Restrictions' tab.

User Restriction Maintenance

New Enter Query

User ID *

Remarks

Category Restrictions Liability Restrictions Source Restrictions **Currency Restrictions**

Restriction Type Allowed Disallowed

Currency Restrictions

1 Of 1 Go

Currency

Fields

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

Exit

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.

2.3 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
- User Id

2.4 Maintaining Interface Definition

The 'Interface Definition Maintenance' screen (GEDINTDF) allows to maintain the following details for the interface:

- Interface Id
- Delimiter
- Function Id
- File Type
- Interface Type
- Triggering Type
- Default Date format
- Uploaded Record Status

- Last Extraction Name
- Extraction Type

To invoke the 'Interface Definition Maintenance' screen, type GEDINTDF in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

To capture the input file name and the corresponding file path where the file is available, click 'File Name' sub-system.

In the above screen, click the add icon and capture the 'File Name' and 'Directory Path'.

2.5 Triggering File Process

The 'File Process Console' GEDIFPRS allows to trigger file processing for interface files maintained in 'Interface Definition Maintenance' screen. The file processing can be triggered for both the inbound and outbound files using this screen.

Note

Static data must to be inserted for field formats and function formats table. Refer the below attachments for sample inbound and outbound files.

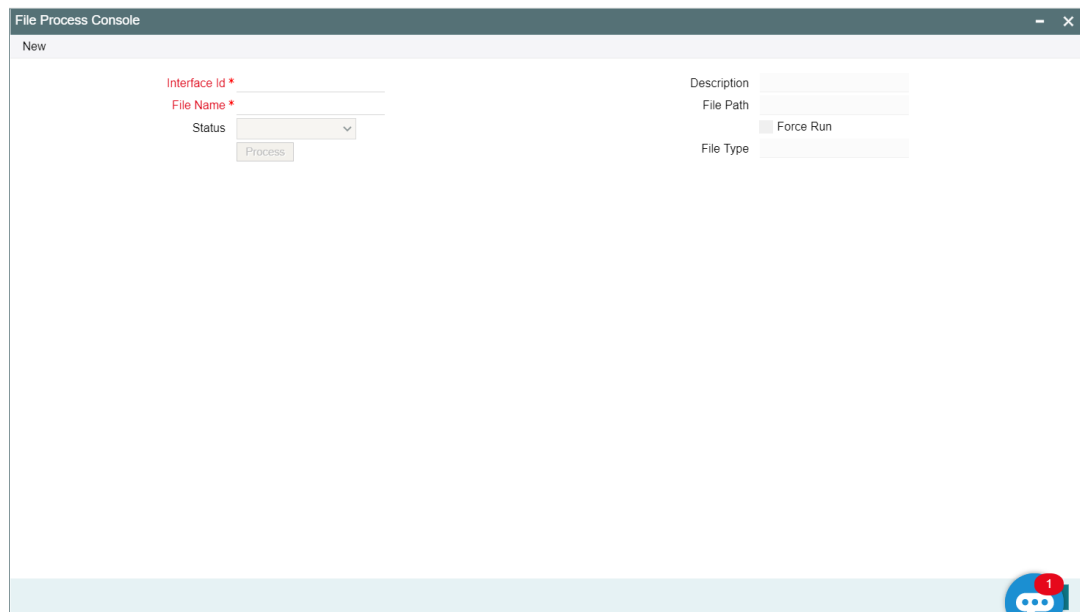


Liability
Inbound.xls



Liability
Outbound.xls

To invoke the 'File Process Console', type GEDIFPRS in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a web application window titled 'File Process Console'. Inside, there is a 'New' form. The form has two columns. The left column contains three input fields: 'Interface Id *', 'File Name *', and 'Status' (a dropdown menu). Below the 'Status' dropdown is a 'Process' button. The right column contains three input fields: 'Description', 'File Path', and 'File Type'. To the right of the 'File Path' and 'File Type' fields is a 'Force Run' checkbox. At the bottom right of the window, there is a blue speech bubble icon with a red '1' inside it.

Click 'New' and perform the following:

Interface Id

Select the 'Interface Id' from the list of values.

File Name

Select the 'File Name' from the list of values.

File Path

The system automatically populates the 'File Path' based on the maintained interface definition.

File Type

The system automatically populates the 'File Type' based on the maintained interface definition.

Status

Select the 'Status' from the drop down list. The options available are 'File to Upload', 'Upload to Master', 'Retry', 'Retry Error' and 'File to Master'.

Process

Click 'Process' to trigger file processing.

2.6 **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 2.6.1, "Maintaining Credit Score"](#)
- [Section 2.6.2, "Product Maintenance"](#)
- [Section 2.6.3, "Amount Tag Maintenance"](#)
- [Section 2.6.4, "Category Maintenance"](#)
- [Section 2.6.5, "Exposure Type Maintenance"](#)
- [Section 2.6.6, "Group Maintenance"](#)
- [Section 2.6.7, "Haircut Maintenance"](#)
- [Section 2.6.8, "Location Maintenance"](#)
- [Section 2.6.9, "Maintaining Restriction Details"](#)
- [Section 2.6.10, "Static Type Maintenance"](#)
- [Section 2.6.11, "Maintaining Sector and Industry"](#)

2.6.1 **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.

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

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.

2.6.2 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.

Product Maintenance

New Enter Query

Source Code *

Module *

Product Code *

Product Type

Description

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.

2.6.3 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.

Fields							
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.

2.6.4 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.

2.6.5 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.

2.6.6 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.

Group Maintenance

New Enter Query

Type *

Type Name *

Type Value

Fields

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

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.

2.6.7 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:

Haircut Maintenance

New Enter Query

Hair Cut Name *

Description

Fields

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

Exit

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.

2.6.8 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:

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

Exit

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.

2.6.9 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

Checker

Date Time:

Date Time:

Mod No

Record Status

Authorization Status

Exit

Here you can maintain Restriction names and their values.

2.6.10 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

Checker

Date Time:

Date Time:

Mod No

Record Status

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.

2.6.11 **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.

Sector - Industry Maintenance

Enter Query

Sector Code *
Description

1 Of 1 Go

Industry Code	Description

Fields

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

Exit

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.

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

Credit Rating Agency Maintenance

New Enter Query

Agency Name *

Agency Description

Credit Rating Agency Type External

Credit Rating Details

Credit Rating *	Credit Rating Description	Priority
-----------------	---------------------------	----------

Fields

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Agency Name

Specify the name of the credit rating agency here.

Agency Description

Give a brief description of the credit rating agency here.

Credit Rating 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.

2.8 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 *

Description

Fields

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

Exit

User Defined Status

Provide a name/ID for the status here.

Description

Give a brief description of the status.

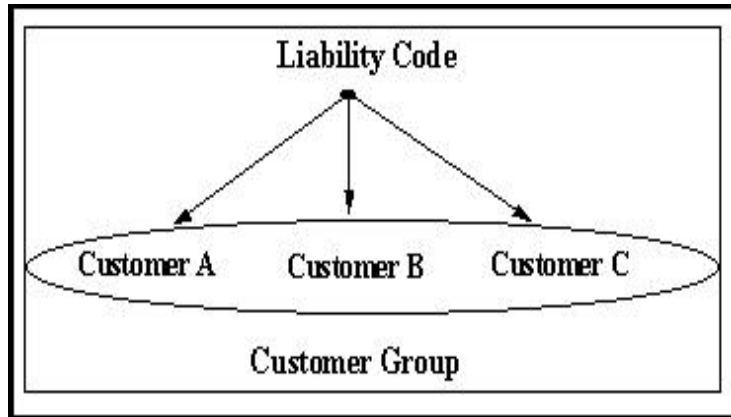
2.9 Liability Maintenance

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

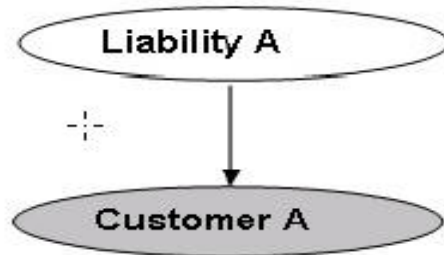
Single Liability Linked To Multiple Customers

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

Credit Rating

Internal Credit Rating

Overall Score

User Defined Status

Liability Category

Score

Credit Rating

Fields

Change Log

Maker

Checker

Date Time:

Date Time:

Mod No

Record Status

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.

2.9.1 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	Score Description	Score
------------	-------------------	-------

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.

2.9.2 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 a software window titled "Credit Rating" with a close button (X) in the top right corner. Inside the window, there are two main sections: "Liability Credit Ratings" and "Liability Credit Ratings History". Each section has a header bar with navigation controls (back, forward, search, etc.) and a table with columns: "Agency Name", "Credit Rating", "Primary", "Effective Date", and "Credit Rating Agency Type". The "Liability Credit Ratings" section is currently empty. The "Liability Credit Ratings History" section is also empty. At the bottom right of the window, there 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.

2.9.3 Change Log

You can see the history of all liability changes that have happened for a selected liability. For each liability, you can view the record details, remarks, warnings, fields that are modified.

In 'Change Log View' subsystem, you can only view the old and new values of the following fields and the dependent fields that are modified.

You should be able to view the details of particular record of that screen by using the change log button. The result should list all the modifications on the particular record.

View

Records

1 Of 1
Go

	Modification Number	Modification Status	First Authorization Status	Authorization Status	Maker ID	Maker Date Stamp	First Checker Id	First Checker Date	Ch
<input type="checkbox"/>	1	N		Authorized	ADMINUSR	2020-01-12 10:06:37			T/
<input checked="" type="checkbox"/>	2	M		Authorized	ADMINUSER	2020-01-25 11:05:06			T/
<input type="checkbox"/>	3	M		Authorized	ADMINUSER	2020-01-25 11:14:50			T/

Remarks

Maker Remarks
First Checker Remarks
Maker Override Remarks
Checker Remarks

Warnings

1 Of 1
Go

	Warning Code	Warning Description
--	--------------	---------------------

Accept
Cancel

Records section

- Modification Number
- Modification Status
- First Authorization Status
- Authorization Status
- Maker Id
- Maker Date Stamp
- First Checker Id
- First Checker Date
- Checker Id
- Checker Date Stamp
- View Change

Remarks section

- Maker Remarks
- Maker Override Remarks
- First Checker Remarks
- Checker Remarks

Warnings section

- Warning Code
- Warning Description

Fields section

- Field Name
- Old Value
- New Value

2.9.4 Merging Liabilities

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

2.9.4.1 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.

Liability Merger Maintenance

New Enter Query

Branch Code 000

From Liability Code *

To Liability Code *

Effective Date YYYY-MM-DD

Remarks

Customer Link Merger Log | Collateral Merger Log | Collateral Pool Merger Log | Netting Merger Log | Facility Merger Log | Transfer Merger Log

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

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

2.9.4.2 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.

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

Note

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

2.9.5 Liability Notifications

The system allows the user to configure notification for liability. select the attributes of liability for notification in the Liability Notifications screen. Upon configuring the liability attributes, changes in the value of these attributes will be considered for notification and the old and new values of the selected attributes will be displayed in JSON notification.

To invoke the Liability Notifications screen, type GEDMLIAB in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Liability Maintenance
Liability Notifications

Liability Notifications

- ☒ Rating
- ☒ Headroom Limit
- ☒ Internal Credit Rating
- ☒ Overall Limit
- ☒ Overall Score
- ☒ Unadvised

Ok Exit

Select the required attributes for liability notification and click Ok.

2.10 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

Customer Account*

Customer Number*

Account Currency

Account Name*

Account IBAN

External Credit Approval System*

Source Account Branch*

Source Customer Account*

Country

Account Class Normal Account

Customer Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

No Credit

No Debit

Blocked

Frozen

Dormant

☒ 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*.

2.11 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

Issuer

Customer Exposure

1 Of 1

Go

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

Fields | Change Log

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

Exit

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*.

2.11.1 Change Log

You can see the history of all customer liability linkage changes that has happened for a selected customer. For each customer, you can view the record details, remarks, warnings, fields that are modified.

In 'Change Log View' subsystem, you can only view the old and new values of the following fields and the dependent fields that are modified.

You should be able to view the details of particular record of that screen by using the change log button. The result should list all the modifications on the particular record.

View

Records

1 Of 1 Go

	Modification Number	Modification Status	First Authorization Status	Authorization Status	Maker ID	Maker Date Stamp	First Checker Id	First Checker Date	Ch
<input type="checkbox"/>	1	N		Authorized	ADMINUSR	2020-01-12 10:06:37			T/
<input checked="" type="checkbox"/>	2	M		Authorized	ADMINUSER	2020-01-25 11:05:06			T/
<input type="checkbox"/>	3	M		Authorized	ADMINUSER	2020-01-25 11:14:50			T/

Remarks

Maker Remarks

First Checker Remarks

Maker Override Remarks

Checker Remarks

Warnings

1 Of 1 Go

	Warning Code	Warning Description
--	--------------	---------------------

Accept Cancel

Records section

- Modification Number
- Modification Status
- First Authorization Status
- Authorization Status
- Maker Id
- Maker Date Stamp
- First Checker Id
- First Checker Date
- Checker Id
- Checker Date Stamp
- View Change

Remarks section

- Maker Remarks
- Maker Override Remarks
- First Checker Remarks
- Checker Remarks

Warnings section

- Warning Code
- Warning Description

Fields section

- Field Name
- Old Value
- New Value

2.12 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.

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 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 (GDCCOLLT) 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.

2.13 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 Name

Pool Code *

Pool Description

Pool Currency *

Pool Amount

Pool Utilized

Available Amount

Block Amount

Liability Branch

Branch Code

☐ Mortgage Initiated
☐ Auto Facility Create

Auto Facility Customer

Pool Block Amount

Tanked Utilization

Collateral Pool Linkage

1 Of 1
Go

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

Fields | Notifications | Change Log

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

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'.

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.

2.13.1 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 blocked 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

Total amount allocated to the pool in pool currency based on the linked collateral.

Pool Utilized

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.

Blocked Amount

The amount that is linked to the facility.

Pool Block Amount

Block on the pool made through the Block screen (GCDBLOCKS).

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.

Order Number

Specify the order for collateral utilization.

You can specify order number of utilization to collaterals linked to pool. This is optional. However, if one collateral is specified with order number, then all the collaterals linked to pool are to be specified with order number.

The order number of utilization can be specified as part of pool creation or can be specified as part of pool amendment.

The order number can be specified when collaterals are linked to pool with 'Amount Basis' as 'Percentage' or 'Amount'. Collateral pool created when auto pool create is enable while creating a collateral have the order number as 1 by default when the pool is created with this collateral. Even if collateral pool is created with only one collateral linked can be specified with order number as 1.

As part of pool amendment, order number specified to collaterals can be removed. However order number is to be removed from all the collaterals.

Maximum order number specified cannot exceed the number of collaterals linked to the pool. Duplicate order number cannot be specified while linking multiple collaterals to the same pool.

Collaterals linked to the pool are displayed based on the order number of utilization once the pool is saved and authorized. When any collateral is delinked from the pool the order numbers are to be reassigned to the remaining collaterals such that maximum order number cannot exceed the number of collaterals that remain in the pool. Delinking of collateral with higher order number is not allowed if the collateral value is contributing to already utilized/ blocked amount at the pool level.

Modification of pool to delink the collaterals with lower order number when the pool is partially utilized such that the collateral being delinked is not part of this utilization is allowed. You can modify the order number of utilization to bring it down to the lower order such that this collateral is not contributing to the utilized amount at the pool level and then allow delinking of the same from the pool. You can modify the collateral allocation amount/percentage at pool level with order number as long as the modified pool amount is not going below already utilized/blocked amount at pool level.

If order number of one collateral is removed, the system validates the same at the time of authorization. Either order number is to be specified for all collaterals in the pool or to be removed from all the collaterals in the pool.

When the pool is fully utilized, collateral with lower order number also is not allowed to be delinked as the same has contributed to the pool utilized/blocked amount. Closure of pool with order number specified but with no outstanding utilized/blocked amount is possible.

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.

2.13.2 Notifications

Notification sub-system enables the particular collateral pool record to be a candidate for notification whenever the record is created / amended. At least one of the out of box supplied fields in notification sub-system to be enabled to bring this collateral pool under the purview of generating notification. When values in field/s enabled for notification are modified as part of direct updating or as part of batch updating, all details of the collateral pool is sent in the notification message along with old and new value details of the fields enabled for notification.

Notification messages are logged in GETB_NOTIFICATION_LOG table with unique reference number. A new quartz job is required to read notification messages and publish it on configured queue/topic.

Prerequisites for triggering notification

- CSTB_Param setting must be updated as JSON and server must be restarted
 - Configure the following in CSTB_PARAM:
 - a) PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
 - b) PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON
- Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen
- Entity needs to be configured in STDJOBMT with name ENTITY
- The Job 'ELCMNOTIFICATIONS' must be resumed from SMSJOBRR
- Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document

https://docs.oracle.com/cd/F29383_01/PDF/Installation/Environment%20Setup/Application%20Server/FCUBS_Weblogic_JMS_Configuration.pdf

To configure the fields for notification message, click 'Notification' subsystem.

Notifications

Pool Amt

Available Amount

Pool Utilized

Block Amount

Collateral Linked Amount

Collateral Linked Percent

Field name	Screen	Modification	Old value relevance	Notification triggered when
Pool amount	GCDMPOOL - main screen	Direct/Batch	Yes	When pool value changes
Pool utilized	GCDMPOOL - main screen	Direct	Yes	When utilization is updated
Available amount	GCDMPOOL - main screen	Direct/Batch	Yes	When available balance is modified
Block amount	GCDMPOOL - main screen	Direct	Yes	When block amount changes
Linked percent number	GCDMPOOL - main screen	Direct	Yes	When collateral link percent gets modified
Linked amount	GCDMPOOL - main screen	Direct/Batch	Yes	When collateral linked amount gets modified

2.13.3 Change Log

You can see the history of all collateral pool changes that have happened for a selected collateral pool. For each collateral pool, you can view the record details, remarks, warnings, fields that are modified.

In 'Change Log View' subsystem, you can only view the old and new values of the following fields and the dependent fields that are modified.

You should be able to view the details of particular record of that screen by using the change log button. The result should list all the modifications on the particular record.

Records section

- Modification Number
- Modification Status
- First Authorization Status
- Authorization Status
- Maker Id
- Maker Date Stamp
- First Checker Id
- First Checker Date
- Checker Id
- Checker Date Stamp
- View Change

Remarks section

- Maker Remarks
- Maker Override Remarks
- First Checker Remarks
- Checker Remarks

Warnings section

- Warning Code
- Warning Description

Fields section

- Field Name
- Old Value
- New Value

2.14 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.

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

Exposure Currency

Specify the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will be non-amendable.

Exposure Amount

Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation 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.

2.14.1 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.

Value Date	Exposure Amount
------------	-----------------

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

2.14.2 Configuring Exposure Notification

The system allows the user to configure notification for exposure. Upon configuring the exposure attributes, changes in the value of these attributes will also be considered for notification and the old and new values of selected attributes will be displayed in JSON notification.

To invoke the 'Exposure Notifications' sub-screen, click 'Notifications' tab in the 'Track Exposure Maintenance' screen.

Exposure Notifications

- ☐ Exposure Amount
- ☐ Exposure Rating
- ☐ Freeze
- ☐ Headroom Limit

Select the required attributes for exposure notification and click Ok.

2.14.3 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.

The screenshot shows the 'Exposure Query' application window. At the top, there is a title bar with the text 'Exposure Query' and standard window controls. Below the title bar is a menu bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All'. The main area is divided into two columns of search criteria. The left column includes 'Exposure Code', 'Exposure Amount', 'Utilisation type', 'Exposure Effective Date' (with a date picker), 'Exposure Freeze Type' (a checkbox), and 'Authorization Status'. The right column includes 'Exposure Currency', 'Exposure Type', 'Utilization', 'Exposure Expiry Date' (with a date picker), 'Exposure Rating', and 'Mod Number'. Each field has a magnifying glass icon to its right. Below the search criteria is a table with columns: 'Exposure Code', 'Exposure Currency', 'Exposure Amount', 'Exposure Type', 'Utilisation type', 'Utilization', 'Exposure Effective Date', and 'Exposure Expiry Date'. The table is currently empty. At the bottom of the window, there is a 'Utilization Details' section and an 'Exit' button.

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
- Utilization 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.

[illegible]

2.15 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	<p>Select this to simulate modification of an existing facility.</p> <p>You can specify a customer ID and click 'Query' button to query all the facilities of that customer.</p> <p>The system defaults the Effective Line Amount as the New Limit Amount. The system also defaults the exposure details.</p> <p>You can modify the New Limit Amount and click 'Analysis' button to view the impact of modification on the exposure linked with the facility.</p> <p>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.</p>
Renew	Based on Customer Number	Limit Expiry Date Exposure Type Exposure Code	<p>Select this to simulate renewal of an existing facility.</p> <p>You can specify a customer ID and click 'Query' button to query all the facilities of that customer.</p> <p>Modify the Expiry Date to a later date and click 'Analysis' button to view the impact of the renewal operation on the exposure.</p>

Customer Number

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

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

Name

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

Facility Details

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

Liability Number

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

Line Code

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

Serial Number

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

Limit Amount

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

Limit Currency

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

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

Limit Expiry Date

The system displays the limit expiry date.

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

New Limit Amount

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

Exposure Details

Exposure Type

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

For Modify and Renew operations, the system displays the exposure type. 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

2.16 **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

2.17 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.

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'.

2.17.1 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'.

2.18 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.

The screenshot shows the 'Limit Block' application window. At the top, there is a 'New Enter Query' button. Below this, the 'Block Details' section contains a 'Block Reference Number *' field, a 'Simulate' checkbox, a 'Force Process Ovd' checkbox, a 'Utilization Branch' dropdown, and an 'Action' dropdown set to 'New'. The 'Transaction Details' section features a table with columns: ID, Customer No, Limit Type, Liability No, Liability Currency, Block Currency, Block Amount, and Amount tag. The table shows '1 Of 1' records. Below the table is a horizontal scrollbar and an 'Authorize' button. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', and 'Authorization Status', along with an 'Exit' button.

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

Specify the amount blocked from the limit in limit currency. In case of cross currency block transaction, convert the block amount from the transaction currency to Limit Currency and mention it as 'Limit Block Amount'.

If the 'Limit Block Amount' is specified, foreign currency revaluation and currency revaluation is not applicable for the block transaction.

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.

Exchange Rate

Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities such as Facility, Collateral, Pool, Liability and Exposure linked to facility and liability will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM.

Note

The exchange rate mentioned in GEDBLCKS will be used only for the calculation of direct limit entities block.

Block on facility with FX setting:

Fixed / Derived rate given as part of FX Revaluation will be considered for Blocking of transactions.

For example: When only sub-line has FX Revaluation setting, Fixed / Derived rate given in FX revaluation screen is considered for blocking transaction on sub-line. Whereas main line & liability are blocked considering GEDPARAM setting.

When main line and sub line have FX Revaluation setting, Fixed / Derived rate at respective levels (Sub line and Main line) will be considered for blocking transaction, liability will be blocked considering GEDPARAM setting.

2.19 Global Exposure Parameter Details

You can specify certain parameters relating to the End Of Day operations in the 'Limits & Collaterals Parameter Details' screen.

Global Exposure Parameter Detail

New Enter Query

Maximum No of Processes * 1

Rate Type STANDARD

Currency System

CRM System

Maximum Retry Lock Transaction * 5

System Maker ID *

System Checker ID *

Auto CNR

Exposure Tracking

Generate Customer Number

SSO Enabled

CIF Mask 1

Bank Capital

Limit Currency

Central Bank Lending Percent

Internal Lending Percent

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

Verify Funds

Fields

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

Exit

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 Banking 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 Banking ELCM.

Currency System

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

CRM System

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

Revalue Currency Online

Indicate whether the currency revaluation should be an online or a Batch (EOD) process. Revaluation of the line amount takes place online if the parameter is set to online.

Revalue Market Online

Indicate whether Market price revaluation should be Online or Batch. Market price based security Revaluation takes place online if the parameter is set to online.

UPD Utils

Specify whether Value date utilization updating can be Online or Batch. Value date updating takes place online if the parameter is set to online.

Block Facility on Status

Indicate whether, depending on the worst status of a liability, the EOD process should block the facility or not.

Rate Range

Specify the rate - Mid Rate, Buy rate, Sell rate - which has to be considered during all Conversion Amount calculations in Oracle Banking 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

Facility	Expiry Date	Revolving
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.

2.20 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

Checker

Date Time:

Date Time:

Mod No

Record Status

Authorization Status

Exit

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

- 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.

2.20.1 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.

Rule Criteria Code Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Criteria Code Criteria Description

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Criteria Code	Criteria Description	Value
----------------------	---------------	---------------	----------------------	-------

Exit

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

2.21 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.

Alert Definition Maintenance

New Enter Query

Alert Code *

Description *

Criteria Code *

Final SQL Statement

Preferences Targets Messages

Effective From * YYYY-MM-DD

End Date YYYY-MM-DD

Frequency * Once

View Days *

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

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

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
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 predefined threshold percentage
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 predefined 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

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
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
RULE7	Counter Party Black-listed	Review required when the Counter Party is blacklisted	From Customer Account Creation (STD-CIFCR) level	Blacklisting flag	<CUSTOMER ID> - Customer + <CUSTOMER NAME> is blacklisted

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
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
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.

2.21.1 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.

2.21.2 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.

2.21.3 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.

2.21.3.1 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.

[illegible]

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.

2.22 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 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:

- | Alert Code
- | Frequency
- | Alert Description
- | Effective Date
- | Rule Code
- | Expiry Date
- | Rule Description
- | Process Status
- | Message
- | User

2.23 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.

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
,s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7,
s2.default_media Col8

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

From and Where Clause

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

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

Note

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

Final SQL Statement

The system concatenates the values defined under 'Select' and 'From and Where Clause' and displays the final SQL statement. This must be a valid SQL statement. The system generates the alert messages based on this final SQL statement. Once you have captured the details, save the record.

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

2.23.1 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.

The screenshot shows the 'Criteria Code Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, a 'Case Sensitive' checkbox is present. The search filters include 'Authorization Status' and 'Record Status' (both dropdown menus), and 'Criteria Code' and 'Criteria Description' (text input fields with search icons). A pagination bar shows 'Records per page' set to 15, '1 Of 1' records, and a 'Go' button. There is also a 'Lock Columns' dropdown set to 0. The main area contains a table with the following headers: 'Authorization Status', 'Record Status', 'Criteria Code', and 'Criteria Description'. The table is currently empty. An 'Exit' button is located in the bottom right corner.

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.

2.24 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

2.24.1 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. Bulk Processing

The limit entities such as Facilities, Collaterals, Pools, Liabilities, and Exposures can be processed in bulk through files or queues in the Bulk Processing screen.

The system supports bulk processing of all the following actions:

- Creation of Limit Entities
- Maintenance of limit entities
- Transactions such as utilization and block

To invoke the Bulk Processing screen, type 'GEDBLUPD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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

External System

Specify the name of external system from which the bulk processing request is to be received.

Communication Mode

Select the mode of communication to be established with the external system. The options available are: File and JMS queue.

Folder Location

Specify the path of location where the request files from the external system and response files from the ELCM will be placed. This is applicable only if 'File' is selected as Communication Mode.

Note

Folder location must be a valid location in the ELCM application server and must contain the following sub-folders:

- REQUEST (location for placing request files from the external system)
 - COMPLETED (location for storing the files successfully processed by ELCM)
 - ERROR (location for storing the files for which processing is failed)
 - RESPONSE (location for storing the response files generated by ELCM)
-

Data Type

Choose the Data Type for the selected Communication Mode. The options available are: JSON and XML.


3.1 Bulk Processing Status Query

The 'Bulk Processing Status Query' screen allows to query the processing status of any file or message from the external system.

To invoke the Bulk Processing Status Query screen, type 'GEDBLSTS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.




Bulk Upload Status View

Execute Query

External System *  Source Reference Number *

Processed Successfully Function Id

Failed

1 Of 1   

Details	Status	Error Message	Primary Key
---------	--------	---------------	-------------

External System

Specify the name of external system from which the bulk processing request is received.

Source Reference Number

Specify the Source Reference Number of the file or message from the external system.

Function Id

Specify the Function Id of the limit entity or maintenance or transaction record provided in the JSON or XML file.

Processed Successfully

Displays the number of records processed successfully.

Failed

Displays the number of failed records.

Details

Click this button to launch the Bulk Processing Details screen for the specified record.

Note

The Details screen will be launched only if the processing is success for the specified record.

Status

Select the Status of each individual record in the File or Message.

Error Message

Displays the Error Message for the individual record in the File or Message, in case of failure

Primary Key

Specify the Primary Key of each individual record in the File or Message.

4. Credit Desktop

4.1 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

4.2 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

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

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

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

Overdrawn Lines

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

4.2.1 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.

4.2.2 **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.)

4.2.3 **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.

4.2.4 **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

4.2.4.1 **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.

4.2.4.2 **Linked Contract**

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

4.2.4.3 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.

4.2.4.4 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.

4.2.4.5 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.

4.2.4.6 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.

4.2.4.7 Exposure Linked

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

5. 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 5.1, "Liabilities Query"](#)
- [Section 5.2, "Liability History"](#)
- [Section 5.3, "Utilization Transaction Query"](#)
- [Section 5.4, "Covenants Queries"](#)

5.1 **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.

[illegible]

5.3 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.

[illegible]

5.4 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.

6. Reports

This manual lists the details of various reports that you can generate for ELCM.

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 ELCM.

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 6.1, "Generating Reports"](#)
- [Section 6.2, "Over Drawn Lines Report"](#)
- [Section 6.3, "Utilizations Report Date Wise Report"](#)
- [Section 6.4, "Collateral Details Report"](#)
- [Section 6.5, "Pool Linkage Report"](#)
- [Section 6.6, "Credit Movement Report"](#)
- [Section 6.7, "Limit Details Report"](#)
- [Section 6.8, "Line Summary Report"](#)
- [Section 6.9, "Exception Report"](#)
- [Section 6.10, "Bank Wide Clean Risk Tracking Report"](#)
- [Section 6.11, "Collateral Utilization of Credit Lines"](#)
- [Section 6.12, "Collateral Utilization of Collateral Party"](#)
- [Section 6.13, "Country Exposure Report"](#)
- [Section 6.14, "Country Utilization Report"](#)
- [Section 6.15, "Credit Rating Report"](#)
- [Section 6.16, "Credit Lines by Maturity Date"](#)
- [Section 6.17, "Exposure Details Report"](#)
- [Section 6.18, "Foreign Exchange Clean Risk Report"](#)
- [Section 6.19, "Issuer Details"](#)
- [Section 6.20, "Issuer Exposure Report by Security"](#)
- [Section 6.21, "Issuer Exposure Report by Collateral Type"](#)
- [Section 6.22, "Liability Summary Report"](#)
- [Section 6.23, "Limit Tenor Restriction Details Report"](#)
- [Section 6.24, "Limits Tenor Wise Details Report"](#)
- [Section 6.25, "Line Details Report"](#)
- [Section 6.26, "Movement to Non Revolving Lines"](#)
- [Section 6.27, "Pool Utilization Report"](#)
- [Section 6.28, "Product Exposure Report"](#)
- [Section 6.29, "Securities Details Report"](#)
- [Section 6.30, "Utilization Report"](#)

6.1 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.

6.2 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.

Overdrawn Lines

Overdrawn Lines Report-Options

Line Code ☒ All ☐ Single

1 Of 1 Go + -

List of Credit Lines *

Report Format PDF View

Printer At Client Printer

Ok Cancel

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.

6.2.1 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.

6.3 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.

Date wise Utilizations

Utilizations Report - Date wise

☒ All Liability
☐ Single Liability

From Date YYYY-MM-DD

To Date YYYY-MM-DD

Liability List

1 Of 1

Go

Liability Name

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Cancel

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.

6.3.1 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.

6.4 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.

Collaterals Details

Collaterals Report

☒ All Liability
☐ Single Liability

REPORT

1 Of 1 Go + -

Liability No *

Report Format PDF 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.

6.4.1 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.

6.5 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.

6.5.1 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 Linkage	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.

6.6 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.

6.6.1 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	<p>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.</p> <p>The opening balance is not updated for each utilization transaction.</p>
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>
--------	--

6.7 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.

6.7.1 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.

6.8 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.

The screenshot shows the 'Line Summary Report' application window. At the top, there's a title bar with the text 'Line Summary Report' and standard window controls. Below the title bar, there's a section titled 'Line summary report options'. Inside this section, there are two radio buttons for 'Line Code': 'All' (which is selected) and 'Single'. Below the radio buttons, there's a navigation bar with '1 Of 1' and a 'Go' button. Underneath the navigation bar, there's a section titled 'List of Credit Lines' with a small square icon to its left. Below this section, there are two dropdown menus: 'Report Format' set to 'PDF' and 'Report Output' set to 'View'. To the right of these, there's a 'Printer At' dropdown set to 'Client' and a 'Printer' field with a magnifying glass icon. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

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.

6.8.1 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.

6.9 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.

6.9.1 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.

6.10 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.

6.10.1 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

6.11 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.

Collateral Utilization of credit lines

Credit

Pool Code ☒ All ☐ Single

1 Of 1 Go

Pool List

Report Format PDF View

Printer At Client Printer

Ok Cancel

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.

6.11.1 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

6.12 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.

6.12.1 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

6.13 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

6.14 Country Utilization Report

You can invoke the 'Country Utilization Report' screen by typing 'ELRPCUT1' 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

Printer

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

6.14.1 **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.

6.15 **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.

6.15.1 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.
---------------	---

6.16 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.

6.16.1 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

6.17 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.

6.17.1 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

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

Foreign Exchange Clean Risk Report - Options

Customer No ☒ All ☐ Single

1 Of 1 Go

Customer List *

Report Format PDF

Report Output View

Printer At Client

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.

6.18.1 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

6.19 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.

6.19.1 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.

6.20 **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 exposure report by security

Issuer exposure report by security -Options

Issuer Number ☒ All ☐ Single

1 Of 1 Go + -

Issuer List

Report Format PDF View

Printer At Client Printer

Ok Cancel

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.

6.20.1 **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

6.21 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 Exposure report by collateral type

Issuer Exposure report by collateral type options

Issuer Name ☒ All ☐ Single

1 Of 1 Go

Issuer List

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Cancel

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.

6.21.1 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.

6.22 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.

6.22.1 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

6.23 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.

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.

6.23.1 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

6.24 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.

6.24.1 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.

6.25 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.

6.25.1 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

6.26 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.

Movements to non-revolving lines

Movements to non-revolving lines -Options

Line Code ☒ All ☐ Single

1 Of 1 Go

List of Credit Lines

Report Format PDF

Report Output View

Printer At Client

Printer

Ok Cancel

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.

6.26.1 **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

6.27 **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.

6.27.1 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

6.28 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

1 Of 1 Go

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.

6.28.1 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

6.29 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.

6.29.1 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

6.30 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.

6.30.1 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

7. 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 Banking ELCM.

All utilization transactions may be 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 Banking ELCM through Gateway online Inbound or Gateway Batch Inbound process.

Following utilizations transactions allowed by Oracle Banking 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 7.1, "New Utilization"](#)
- [Section 7.2, "Increase/Decrease Utilization"](#)
- [Section 7.3, "Alter Utilization "](#)
- [Section 7.4, "Reverse Utilization "](#)
- [Section 7.5, "Set Balance of Utilization Transaction"](#)
- [Section 7.6, "Query Utilization"](#)
- [Section 7.7, "Mature Utilization Transaction"](#)
- [Section 7.8, "Utilization Transaction Screen"](#)
- [Section 7.9, "Reconciliation of Utilization Transactions"](#)
- [Section 7.10, "Increasing/Decreasing Utilizations"](#)
- [Section 7.11, "Linking an Utilization Transaction to a Facility"](#)
- [Section 7.12, "Global Utilization Tracking of Limits"](#)
- [Section 7.13, "Value Dated Fee Processing"](#)

7.1 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)

7.1.1 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

SI No	Field Name	Data Type (size)	Remarks	Mandatory
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
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle Banking 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 Banking 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 Banking 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

SI No	Field Name	Data Type (size)	Remarks	Mandatory
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle Banking ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes

SI No	Field Name	Data Type (size)	Remarks	Mandatory
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
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

SI No	Field Name	Data Type (size)	Remarks	Mandatory
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No
27	Block Reference Number	Alphanumeric(50)	Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization.	No

7.1.2 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 Banking ELCM action code
- Source and User should be valid in Oracle Banking 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

7.1.2.1 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 Banking ELCM parameters is enabled.

7.1.2.2 **Credit Exception Management (Multi Authorization)**

As part of the Utilization Transaction process, Oracle Banking 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.

7.1.3 **Authorize Utilization**

A New Utilization transaction can be entered as Authorized Online or Unauthorized. If the transaction is not authorized online, then Oracle Banking 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 OracleFL-EXCUBE 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

7.1.4 **Delete Utilization**

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle Banking 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 Banking 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	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

7.1.5 Technical Undo (Special Delete)

This feature of gateway allows the external system to rollback previous inputted transaction in Oracle Banking 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.

7.2 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 Banking 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 Banking 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

7.2.1 **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 Banking 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 Banking ELCM utilization reference number.

Other processing would be same as New Utilization Process.

7.3 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 Banking 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 Banking ELCM. When loan parameters like product code, tenor of loan, customer, and soon has to be changed then the loan transaction is modified and subsequently Alter Utilization needs to be passed to the Oracle Banking ELCM system.

Increase/decrease utilization would only modify only the utilization amount.

7.3.1 Input Alter Utilization

Oracle Banking 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 Banking 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 Banking 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 Banking 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 FLEXCUBE ELCM present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No

SI No	Field Name	Data Type	Remarks	Mandatory
24	Force Authoriza- tion	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

7.4 Reverse Utilization

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

7.4.1 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 Banking 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 Banking 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

7.4.1.1 **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 Banking ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system retrieves the Oracle Banking ELCM utilization reference number and do the process.

Other processing are same as New Utilization Process.

7.5 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 Banking ELCM system.

Oracle Banking 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 Banking 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 Banking 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

7.5.0.1 **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 Banking ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system retrieves the Oracle Banking ELCM utilization reference number and do the process.

Other processing are same as New Utilization Process.

7.6 **Query Utilization**

A Query Utilization transaction can be performed on all the Contracts. Here on query only the consolidated information about the contract will be provided.

Apart from the Gate Way header information, Query process will require following the information.

SI.No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle Banking 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.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 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

7.7 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 Banking 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 Banking 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

7.8 Utilization Transaction Screen

All utilization requests explained above can also be raised through the 'Limit Utilization' screen.

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

Note

The limit utilization feature explained in this section 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.

Limit Utilised Amount

Specify the amount utilised from the limit in limit currency. In case of cross currency utilisation transaction, convert the utilised amount from the transaction currency to Limit Currency and mention it as Limit Utilised Amount.

If the 'Limit Utilised Amount' is specified, foreign currency revaluation and currency revaluation is not applicable for the utilization transaction.

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.

Exchange Rate

Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for all Limit Entities such as Facility, Collateral, Pool, Liability and Exposure linked to facility and liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM.

If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency.

Note

The exchange rate mentioned in GEDUTILS will be used only for the calculation of direct limit entities utilization.

Utilization on facility with FX setting:

Fixed / Derived rate given as part of FX Revaluation will be applied only to that facility and not to all limits (Lines and Liabilities) up the hierarchy. The pre-configured rates in the system will be used for limits up the hierarchy.

For example: When only sub-line has FX Revaluation setting, Fixed / Derived rate configured in FX revaluation screen is considered for utilization transaction on sub-line. Whereas, main line & liability are utilized considering GEDPARAM setting.

When main line and sub-line have FX Revaluation setting, Fixed / Derived rate at respective levels (Sub line and Main line) will be considered for utilization transaction, and liability will be utilized considering GEDPARAM setting.

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.

7.9 Reconciliation of Utilization Transactions

The Oracle Banking Enterprise Limits and Collateral Management (hereafter referred to as Oracle Banking 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 Banking ELCM.

During such Utilization Transactions, mismatch of details between the external product processor and Oracle Banking ELCM may occur. To handle such mismatches, the Oracle Banking 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 Banking 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 Banking 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 Banking 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 Banking 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.

7.10 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

User Reference *

Simulate

Utilization Branch

Action Increase

Transaction Details

1 Of 1

Go

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

Authorize

Maker Date Time Authorization Status

Checker Date Time

Exit

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.

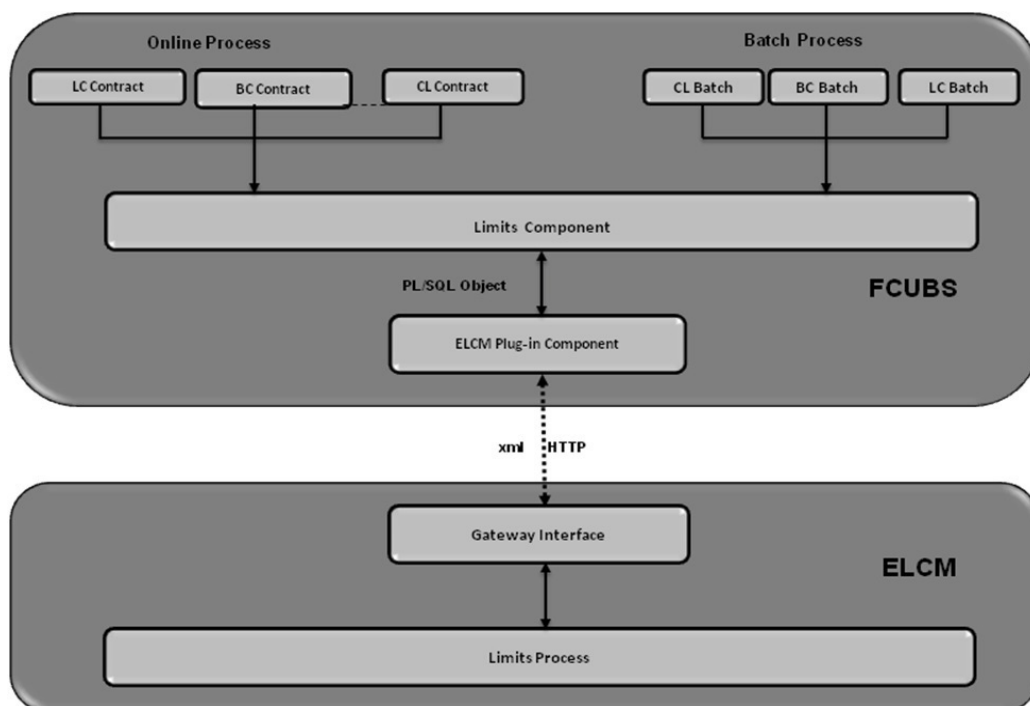
7.11 Linking an Utilization Transaction to a Facility

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 FLXCUBE sends the utilization details to ELCM for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and ELCM:



The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

SI. No	Oracle FLEXCUBE	Utilization Transaction Action
1	New	New
2	Modify	Modify/ Increase/Decrease
3	Delete	Delete
4	Reverse	Reverse
5	Liquate	Liquate
6	Rollover	Rollover
7	Payment	Decrease

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with

ELCM Gateway HTTP to upload the utilization transactions in ELCM. Based on the utilization event, the system creates utilization request in ELCM format. It also logs transaction data and status of each utilization transaction.

7.11.1 **Collateral Pool Utilization Transaction Process**

You are allowed to link collateral pool as part of contract and upload all collateral pool utilization transactions in ELCM. You can process the following events as part collateral pool utilization:

- New
- Modify
- Delete

The system allows you to plug the pool utilization data from Oracle FLEXCUBE and passes to ELCM using ELCM Gateway HTTP/WS communication channel.

7.11.2 **Utilization Transaction Status**

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

7.11.2.1 **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.

7.11.2.2 **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'
-

7.11.2.3 **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.

7.11.2.4 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.

7.11.2.5 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

7.12 Global Utilization Tracking of Limits

7.12.1 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 GEDFACTL. 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.

7.12.2 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.

[illegible]

7.13 Value Dated Fee Processing

Oracle Banking ELCM provides capability to capture and compute fees based on different value dated/book dated balances for facilities, for which system provides for SDE which corresponds to these balances. Likewise, system supports collection for fees for different life cycle events of a collateral for which system provides for SDE which correspond to these events in addition to recurring fee on collateral amount as SDE.

In addition, Oracle Banking 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 value dated (VD) balance or book dated (BD) balance amount tags maintained for facilities and event based tags maintained fro collaterals.
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/collateral – Based on fee rules with holiday preference parameters from fee class, specify other fee details at facility/collateral level.

7.13.1 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 *

Rule Description

Fee Type Rate/Amount

SDE Type

Day Basis 30(Euro)/360

Slab/Tier

Type ☒ Slab ☐ Tier

Rate / Amount

Amount ☒ Rate ☐ 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/collateral 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/ Collateral 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. Applicable SDEs based on entity type selected will be available for selection.

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'.

Entity Type

Select the entity type either as 'Facility' or 'Collateral'. By default, 'Facility' is selected. If you select 'Entity Type' as 'Facility' and select Rule Type as 'Event Based Fee', the system displays an error message.

Rule Type

Select the rule type either as 'Fee' or 'Event Based Fee'.

If 'Rule Type' is selected as 'Event Based Fee', then the following SDEs should be selected for 'Event Based Fee'.

- Collateral Creation
- Collateral Expiry
- Collateral Extension
- Collateral Reactivation
- Collateral Suspension
- Once a rule is saved with a particular entity type and other attributes, no further amendments apart from 'Rule Description' is allowed.
- The system displays an appropriate SDEs based on Entity Type selection – specific set based on selected entity type.
- Both rule type 'Fee' and 'Event based fee' are applicable for entity 'Collateral'
- For entity selected as 'Facility' only rule type 'Fees' is applicable
- For each fee rule, the following accounting roles are generated dynamically in 'Fee & Accounting Class Maintenance' (GEDCLSMT)
 - RULE_INC

- RULE_REC
- RULE_RIA

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

7.13.2 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.

Click 'New' and specify the following details.

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.

Entity Type

You can select the 'Entity Type' as 'Facility' or 'Collateral'. Based on this selection, appropriate 'Rule Code' and 'Rule Type' is displayed in the 'Preferences' tab.

7.13.2.1 Accounting Roles tab

You can specify accounting roles details in 'Accounting Roles' screen. Click 'Accounting Roles' tab to open this screen.

Accounting Role	Account Head

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.

7.13.2.2 Events tab

You can specify event and accounting entries details in 'Events' screen. Click 'Events' tab to open this screen.

The screenshot shows a software window titled "Events" with a close button (X) in the top right corner. The window is divided into two main sections: "Event Details" and "Accounting Entries Details".

Event Details: This section has a header bar with navigation icons (back, forward, search), a "Go" button, and a list of items. The first item is "Event Code" with a checkbox to its left.

Accounting Entries Details: This section also has a header bar with navigation icons, a "Go" button, and a list of items. The first item is "Accounting Role" with a checkbox to its left. The list continues with "Amount tag", "Transaction Code", "Dr/Cr Indicator", and "Netting".

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

7.13.2.3 Preferences tab

Click 'Preferences' tab to open 'Preferences' screen.

Preferences

Rule Preference

1 Of 1 Go

Rule Code	Accrual Required	Accrual Frequency	Liquidation Frequency	Liquidate Method	Liquidation Preference	Start Date
-----------	------------------	-------------------	-----------------------	------------------	------------------------	------------

Holiday Treatment

☐ Ignore Holidays
 ☐ Move Across Month
 ☐ Cascade Schedules

Holiday Check: Currency

Holiday Currency:

Schedule Movement:
 ☐ Move Forward
 ☐ Move Backward

Ok Exit

Rule Code

You can link a valid fee Rule to the fee classes. Fees for a limit/collateral with which you associate a fee class is calculated on the basis of the Rule ID that is associated with the class.

Rule Type

Based on the rule code, the rule type gets defaulted.

Basis Amount

The following are the list of basis amount applicable for a collateral based on which the fees is calculated.

- Available Amount
- Limit Contribution
- Collateral Value

For collateral fees of type 'Event Based Fee', basis amounts 'Collateral Value' are applicable on which the fees is calculated. 'Limit Contribution' and 'Available Amount' are not applicable.

Accrual Required

Selecting this indicates that the fees have to be accrued.

Accrual Frequency

Specify the fee accrual frequency.

For limit/collateral fees, the 'Rule Type' of 'Fee' can have any 'Accrual Frequency'. Ensure that accrual frequency is less than liquidation frequency.

For the collaterals, event based fee for all the events (create, suspend, reactivate, and extend) except collateral expiry can be amortized throughout the life of collateral at supported

frequencies. The system supports one time accrual for the expiry event fee on the date of liquidation.

Note

If a collateral fees of rule type 'Fee' is configured with 'Liquidation Frequency' as 'One-Time', then the 'Accrual Frequency' must be 'One-Time', if the value does not match the system displays appropriate error message.

Liquidate Frequency

Specify the fee liquidation frequency.

For collateral fees, the 'Rule Type' of 'Fee' can have any 'Liquidation Frequency'.

Liquidation Method

The following are the liquidation method

- Arrears
- Advance
- Event Based Fee

Arrears

For collateral fees, the 'Rule Type' of 'Fee' is collected/liquidated in 'Arrears' (For 'Fee Type' both 'Rate/Amount' and 'User Input').

Facility fee is collected at the end of liquidation cycle is marked as 'Arrears'.

Advance

Liquidation method 'Advance' is not applicable for collateral fees. The system validates and throw an exception if 'Entity Type' is selected as 'Collateral' and for any of the fee rule 'Liquidation Method' is selected as 'Advance'.

Facility fee is collected at the start of liquidation cycle is marked as 'Advance'.

Event Based Fee

Applicable only for collateral.

- For collateral fees of type 'Event Based Fee', basis amounts 'Collateral Value' is applicable on which the fees is calculated. 'Limit Contribution' and 'Available Amount' are not applicable.
 - For collateral fees, of type 'Event Based Fee', liquidation method is always 'Event Based Fee'.
- Collateral Fees of type 'Event Based Fee' can have liquidation frequency as only 'One-Time'.
- Collateral Fees of type 'Event based Fee' can have accrual frequency as only 'One-Time', that is accrual is not supported for 'Event based fee'.
- Collateral fees of type 'Event Based Fee' is always be a one-time fee but recurring multiple times as and when a lifecycle event is triggered for a collateral.
- Collateral Fees of type 'Event Based Fee' can have Liquidation Preference only as Auto is defaulted by the system.
- Since, an 'Event Based Fee' is triggered on happening of a certain collateral lifecycle event, in that case Holiday processing is not applicable. It is based on the holiday parameter maintained at GEDPARAM level.

- If any 'Event based Fee' is selected as part of 'Fee & Accounting Class Maintenance' screen, the system validates and displays - "Holiday preference for Event based fee will be based on maintenance done at Parameter level" message

Liquidation Preference

For collateral fees, the 'Rule Type' of 'Fee' you can select 'Liquidation Preference' as 'Auto' or 'Manual'.

The 'Manual' fee liquidation is applicable only if in the 'Fee Rule Maintenance' screen, the 'Fee Type' is selected as 'User Input'. Liquidation preference manual is only applicable for facility fees.

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 liquidated.

Start Month

Specify the start month from which the fee need to be liquidated.

Entity Type

Specify the entity type either 'Facility' or 'Collateral'.

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.

7.13.2.4 MIS Class Tab

This sub-system allows to maintain MIS parameters for the Fee and Accounting Class. When a facility or a collateral is created using any fee class, the MIS parameters configured for that fee class will get populated in the 'Facility Maintenance' or 'Collateral Maintenance' screens.

To launch the 'MIS Class' sub-screen, click the 'MIS Class' tab in the 'Fee & Accounting Class Maintenance' screen (GEDCLSMT).

The screenshot displays the 'MIS Details' window. At the top, there is a 'MIS Group' dropdown menu. Below this, the window is divided into two main sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a table with multiple rows and columns, each ending with a magnifying glass icon for search. The 'Transaction MIS' table has columns for 'MIS CODE' and 'MIS NAME'. The 'Composite MIS' table has columns for 'MIS CODE' and 'MIS NAME'. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

MIS Group

Select the MIS group from the list of groups configured in MIDGRPMT screen.

Transaction MIS

Displays the transaction type of MIS code based on the selected MIS Group.

Composite MIS

Displays the Composite type of MIS code based on the selected MIS Group.

MIS Code

Transaction and Composite MIS codes configured in GLDCLSMT or MIDGRPMT screen are auto-populated based on the selected MIS Group. The user can also add, modify or delete the MIS codes of type Transaction and Composite. For a fee class, the system allows to configure ten MIS Codes of each transaction and composite type.

Note

MIS Codes of Customer and Fund Types will not be populated in the MIS sub-screen and the same cannot be used for creating Fee Class.

MIS Class

Displays the MIS class based on the selected MIS code.

7.13.3 Accounting Entries for facility/collateral

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
PRLQ	Pay Receive 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
CONASSETOFF	EFF_LINE_AMT_DECR	Dr
CONASSETGL	EFF_LINE_AMT_DECR	Cr
CONASSETGL	EFF_LINE_AMT_INCR	Dr
CONASSETOFF	EFF_LINE_AMT_INCR	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

Arrears Fee- Accounting Entries

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

FLIQ: Fee Liquidation

Arrears Fee- Accounting Entries

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

FACR: Fee Accrual

Advance Fee- Accounting Entries

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

FLIQ: Fee Liquidation

Advance Fee- Accounting Entries

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

PRLQ: Pay Receive Liquidation

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

7.13.4 Derived Amount Tags

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_LIMIT_AMT_INCR	Final Limit Amount Increase	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)
FINAL_LIMIT_AMT_DECR	Final Limit Amount Decrease	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)
UNAVAIL_AMT_INCR	Unavailable Amount Increase	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_INCR)

Derived Amount Tag	Amount Tag Description	Amount Tag Revolving Formula	Amount Tag Non- Revolving Formula
UNAVAIL_AMT_- DECR	Unavailable Amount Decrease	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_DECR)

7.13.5 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)
BD_UNUTIL_AMT_1	BD_UNUTIL_A MT_1	SUBTRACT (BD_LIMIT_AMT , BD_UTIL_AMT)	SUBTRACT (BD_LIM- IT_AMT , BD_UTIL_AMT)
BD_FINAL_LMT	BD_FI- NAL_LMT	ADDITION (BD_EFF- F_LINE_AMT , BD_TFR_AMT , BD_NTG_AMT)	ADDITION (BD_EFF- F_LINE_AMT , BD_T- FR_AMT , BD_NTG_AMT)
BD_UTL_AMT_2	BD_UT- L_AMT_2	ADDITION (BD_UTIL_AMT , ZERO)	SUBTRACT (BD_UTIL_AMT , BD_MAT_AMT)
BD_UNU- TIL_AMT_2	BD_UNU- TIL_AMT_2	SUBTRACT (BD_FI- NAL_LMT , BD_UTIL_AMT)	SUBTRACT (BD_FI- NAL_LMT , BD_UTIL_AMT)
BD_OVER- LINE_AMT_1	BD_OVER- LINE_AMT_1	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)
UNUTIL_AMT_1	UNU- TIL_AMT_1	SUBTRACT (LIM- IT_AMT , UTIL_AMT)	SUBTRACT (LIM- IT_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)

Derived Value Dated Tag	Derived Value Dated Tag Description	Value dated Revolving Formula	Value dated Non Revolving Formula
UNUTIL_AMT_2	UNU- TIL_AMT_2	SUBTRACT (FINAL_LMT , UTIL_AMT)	SUBTRACT (FINAL_LMT , UTIL_AMT
OVERLINE_AMT_1	OVER- LINE_AMT_1	MAX (SUBTRACT (UTIL_AMT , LIM- IT_AMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , LIM- IT_AMT) , ZERO)

8. Annexure 2 - Cross Currency Enhancements

The behaviour of the ELCM system for various scenarios is explained in detail in this chapter.

- When 'Use Head Office Exchange Rates' in STDCRBRN is checked at branch level, the rate pickup will refer the new flag and return the appropriate rate.
 - If the 'Use Head Office Exchange Rates' flag in STDCRBRN is enabled at branch level, the exchange rate will be picked from the Head office branch.
 - If the 'Use Head Office Exchange Rates' flag in STDCRBRN is not enabled at branch level, the exchange rate will be picked from the current branch in which the transaction is posted.
- When Spreads are maintained in CYDSPRDF and CYDRATEE, the system will behave as follows if a facility has FX setting linked to it:
 - Fixed Rate - System will not consider the rates in CYDRATEE and perform the cross currency conversion in the Fixed rate provided at Facility level FX.
 - Derived Rate - System will consider the Spread maintained at CYDRATEE from Head office / Branch level as applicable for calculating the Buy / Sell rate.

In case of FX, the system will not consider OFFSET behaviour. Only the FX Rate Type provided in Facility will be considered, even if an indirect pair is provided. For example: If USD-EUR Pair is maintained and the transaction is made in EUR, the OFFSET becomes 'Y'. In this scenario, if the user has provided FX Rate type as 'SELL', the system will consider only SELL for deriving the rate and not consider BUY which is usually followed when OFFSET is 'Y'.

- When Direct Spread flag at the Currency Pair level is 'Y' in case of through currency, the system will behave as follows:
 - Rate pick up will refer the new flag and if it is YES, the system will use through currency to calculate mid rate and apply independently maintained spread to derive buy / sell rate.
 - If the new flag defined is set to NO, the system follows the current functionality.

Scenario 1:

When DIRECT SPREAD is set as 'Y' and FX is not linked to Facility, the system will compute only Mid-rate with the Through Currency and Buy / Sell Spread maintained for FCY-FCY is applied to get the final value.

Sample Calculation:

The sample calculation is explained with the values in the following table:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
BHD	JPY	3.54	0.36	0.46	3.527256	3.556284
EUR	JPY	2.34	0.56	0.76	2.326896	2.357784
BHD	EUR	-	0.67	0.98	-	-

For a Direct currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Mid-rate

$$1/2.34 = 0.427350427$$

- STEP 2: Multiplies the Mid-rate of BHD-JPY with the above calculated value

$$3.54 * 0.427350427 = 1.51282051158$$

- STEP 3: Subtracts BUY Spread from the rate derived at STEP 2 above value, if BUY is maintained at GEDPARAM

Or

- STEP 3: Adds SELL Spread to the rate derived at STEP 2, if SELL is maintained at GEDPARAM
- STEP 4: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 3 (Final amount = utilization amount * Rate derived at step 3)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Mid-rate

$$1/2.34 = 0.427350427$$

- STEP 2: Multiplies the Mid-rate of BHD-JPY with the above calculated value

$$3.54 * 0.427350427 = 1.51282051158$$

- STEP 3: Adds SELL Spread to the rate derived at STEP 2, if BUY is maintained at GEDPARAM

Or

- STEP 3: Subtracts BUY Spread from the rate derived at STEP 2, if SELL is maintained at GEDPARAM
- STEP 4: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 3 (Final amount = utilization amount * Rate derived at step 3)

Scenario 2:

When DIRECT SPREAD is set as 'Y' and FX is linked to the Facility, the system will compute Mid / Buy / Sell rates from CYDRATEE with the Through Currency as specified in the FX linked to the Facility and will not consider Spread maintained for FCY-FCY in CYDSPRDF.

Sample Calculation

The sample calculation is explained with the values in the following table:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
BHD	JPY	3.71	0.38	0.48	3.695902	3.727808
EUR	JPY	2.72	0.55	0.76	2.70504	2.740672

For a Direct currency pair with Rate Type as 'BUY' in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy Rate

$$1/2.70504 = 0.3696803$$

- STEP 2: Multiplies the Buy Rate of BHD-JPY with the above calculated value

$$3.695902 * 0.3696803 = 1.3663021601306$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-BHD Buy Rate

$$1/3.695902 = 0.270569945$$

- STEP 2: Multiplies the Buy Rate of EUR-JPY with the above calculated value

$$2.70504 * 0.270569945 = 0.7319025240228$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

Scenario 3:

When DIRECT SPREAD is set as 'N', 'SELL' is maintained at GEDPARAM, and FX is not linked to the Facility, the system will compute the Buy / Sell Rates using the Buy or Sell Rate with the Through Currency in CYDRATEE.

Sample Calculation:

The sample calculation is explained with the values in the following table:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
EUR	JPY	2.71	0.55	0.76	2.695095	2.730596
GBP	JPY	1.91	0.65	0.86	1.897585	1.926426
EUR	GBP	-	-	-	-	-

For a Direct currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-GBP Buy Rate

$$1/1.897585 = 0.526985616$$

- STEP 2: Multiplies the Sell Rate of EUR-JPY with the above calculated value

$$2.730596 * 0.526985616 = 1.438984815107136$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy rate

$$1/2.695095 = 0.371044434$$

- STEP 2: Multiplies the Sell Rate of GBP-JPY with the above calculated value

$$1.926426 * 0.371044434 = 0.714789644812884$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

Scenario 4:

When DIRECT SPREAD is set as 'N' and the FX is linked to Facility, the system will compute Mid / Buy / Sell rates with the Through Currency as specified in the FX linked to the Facility and will not consider the Spread maintained for FCY-FCY.

Sample Calculation:

The sample calculation is explained with the values in the following table:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
EUR	JPY	2.72	0.55	0.76	2.70504	2.740672
GBP	JPY	1.95	0.65	0.86	1.937325	1.96677

For a Direct currency pair with Rate Type as 'MID' in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-GBP Mid Rate

$$1/1.95 = 0.512820513$$

- STEP 2: Multiplies the Mid Rate of EUR-JPY with the above calculated value

$$2.72 * 0.512820513 = 1.39487179536$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair with Rate Type as 'BUY' in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy Rate

$$1/2.70504 = 0.3696803$$

- STEP 2: Multiplies the Buy Rate of GBP-JPY with the above calculated value

$$1.937325 * 0.3696803 = 0.7161908871975$$

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

9. Annexure 3 – Revaluation

Oracle Banking ELCM caters to different types of currencies 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.

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.

9.1 Currency Revaluation

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

9.1.1 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 exchange rate maintenance, 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	FacilityLimit	Facility Currency
Symphony Group	Loans	100,000	USD

On 01 January 2008 the following Loan contracts has been sent to Oracle Banking 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			\$48400.00	\$1600.00

Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per **Stage 1**) there 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

9.1.2 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 revaluated.

(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 revaluates all the contracts and the collaterals having this exchange pair with the facility currency. If at the Oracle Banking ELCM Global Parameter maintenance, the option for Revalue Currency during Offline (batch) has been selected then the currency revaluation as explained above is taken up as part of revaluation batch process.

Note

Fixed exchange rate utilization transactions will not get picked up for currency revaluation, as revaluation is not applicable for the same.

9.1.3 Collateral currency and child record currency

Wherever collateral currency and child record currency is different (For example, Collateral currency is USD and Inventory currency is GBP) and the exchange rate between these two currencies undergoes a change, then the currency revaluation batch revalues all such collaterals and updates the collateral value as part of end of batch process. After revaluation, amount in collateral currency field at each child level is updated with the revaluated price of the child.

Same is extended when multiple currencies are involved as in the case of Account receivable type of collateral where different currencies can be considered for collateral, account receivable and invoices attached to account receivable.

10. Annexure 4 - Gateway Processes & Interfaces

The Oracle Banking Enterprise Limits and Collateral Management (hereafter referred to as Oracle Banking 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 Banking ELCM system.

Oracle Banking 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 10.1, "Gateway Online Process"](#)
- [Section 10.2, "Gateway Batch Process"](#)
- [Section 10.3, "Interfaces"](#)

10.1 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

10.1.1 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
Collateral Pool	Yes	Yes	Yes	Yes	Yes	No	No

Transaction	Creation and Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech Undo
Issuers	Yes	Yes	Yes	Yes	Yes	No	No
Securities	Yes	Yes	Yes	Yes	Yes	No	No
Limits Transfer	Yes	Yes	Yes	Yes	Yes	No	No
Account Service	Yes	Yes	Yes	Yes	Yes	No	No

10.1.2 Utilization Transactions

Below table specifies the Utilization transactions supported by Gateway Online Process.

Utilization Transactions	Input	Authorization	Deletion	Technical undo
New Utilization	Yes	Yes	Yes	Yes
Increase Utilization	Yes	Yes	Yes	Yes
Decrease Utilization	Yes	Yes	Yes	Yes
Alter Utilization	Yes	Yes	Yes	Yes
Reverse	Yes	Yes	Yes	Yes
Set Balance	Yes	Yes	Yes	Yes
Query Utilization	Yes	Yes	Yes	Yes

10.1.3 Batch Process

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

- EOD Process
- Input File Process
- Output File Process

10.1.4 Reprocessing Locked Online Transactions

During the processing of Gate Way online transactions some of the transactions processing may be fail because of a lock in the database. Oracle Banking ELCM provides a feature to process the locked records.

10.1.5 Technical undo (Functional Rollback)

This feature of Gateway allows the external system to rollback previously entered transactions in Oracle Banking ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction. Technical undo is not supported for Query and Notification transactions.

10.2 Gateway Batch Process

Gateway Online processes are mainly used to process single transaction. Gateway Batch process is used when high volume of data needs to be transferred from external system to Oracle Banking ELCM system or vice-versa. Communication format for the Gateway Batch process would be through ASCII file and data within the file is delimited with a Delimiter Character. All interface transaction file formats are predefined in the Oracle Banking ELCM system.

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

10.2.1 Batch Inbound Process

Oracle Banking ELCM Batch Inbound process is used to upload large records. As a batch operation the necessary input files are fetched from the mentioned location path. The Batch Inbound process can also be initiated from the following screen:

Batch Operation ->In Bound Batch ->detailed

The following operations (through input files) are supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

Utilization Upload

All the utilizations as part of Oracle Banking ELCM Transaction functions are provided for as a part of Batch Inbound operations. Utilization upload allows more than one utilization record to be uploaded in a single upload process.

Liability Upload

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

Facility Upload

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

Collateral Upload

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

Securities Upload

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

Customer Upload

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

Rates Upload

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

10.2.2 Batch Outbound Process

Oracle Banking ELCM Batch Outbound process is used to upload large records. As a batch operation the necessary output files are generated into the mentioned work path. You can initiate the Batch Outbound Process using the following screen.

Batch Operations ->Out Bond Batch ->Detailed

The following operations are supported as an Input Files Batch Operations.

- Utilization
- Liability
- Facility
- Collateral

Utilization Handoff (For the Current Day)

All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file contains only the current day's utilization records.

Liability Handoff (Zero Based)

All the Liabilities created in Oracle Banking ELCM can be grouped in to file through the Batch Facility Handoff. This handoff contains all the details of the records.

Facility Handoff (Zero Based)

All the facilities created in Oracle Banking ELCM can be grouped into file through the Batch Facility Handoff. This handoff contains all the details of the records.

Collateral Handoff (Zero Based)

All the Collateral created in Oracle Banking ELCM can be grouped into file through the Batch Facility Handoff. This handoff contains all the details of the records.

10.3 Interfaces

The following interfaces are available as part of the Oracle Banking ELCM system.

Module	Interface Name	Interface Type
Currency	Rates Interface	Online incoming
Core	Product Interface	Batch Incoming
Branch Holiday	Holiday Interface	Batch Incoming
SMS	User Interface	Batch Incoming
Account	Account Interface	Online Incoming
TD	TD Interface	Online/Batch Incoming

Module	Interface Name	Interface Type
TD	TD block/unblock Interface	Online/Batch Incoming
Core	Liability Link Interface	Online/Batch Incoming
Limits	Facility Interface	Batch Outgoing
Limits	Utilization interface	Batch Outgoing
Limits	Dual Authorization	Online Outgoing

10.4 **ELCM Integration with ORMB**

10.4.1 **Introduction**

The integration between ELCM and Oracle Revenue and Billing Management (ORMB) enables you to fetch the pricing details from external pricing and billing system.

10.4.2 **Parameter Set Up**

The following parameter set up is required for this integration during installation of ELCM.

- In 'CSTB_PARAM' table, set the 'ELCM_PRICING_INTEGRATION' parameter as 'Y'. Only, if this option is set to 'Y', you can fetch the pricing details from external pricing and billing system.
- You need to enable the 'External Pricing Required' option in the following screens.
 - GEDRULES
 - GEDCLSMT
 - GEDFACTL

For more information about this option, refer to Maintaining Rule, Maintaining Fee Class, and Facilities Maintenance sections.

11. ELM - ECM Interaction

11.1 Prerequisites

The following maintenance activities must be done for successful ELM - ECM Interaction:

In ELM

- Source code in the 'Upload Source Maintenance' (CODSORCE) screen must be maintained as 'EXTECM' to authenticate external system. The external ECM system requires this Source Code to access External Collateral Service in ELM

Sample Screen:

Multi Factor Not Authenticated Entity : ENTITY_ID1 Branch : 505 2020-05-11 Window Default Admin User2 CODSORCI

Upload Source Maintenance

New Copy Close Unlock Print Enter Query

Source Code * EXTECM

Source Description EXTECM

☐ Base Data From FLEXCUBE

☐ System Authorization Required

Maker ADMINUSER1 Date Time: 2020-04-23 16:42:04 Mod No 1 Record Status Open

Checker ADMINUSER1 Date Time: 2020-04-23 16:42:04 Authorization Authorized Status

Exit

- Amendables for External Collateral service must be defined in the 'Gateway Amendment Maintenance' screen (GWDAMDMT)

Sample Screens:

Multi Factor Not Authenticated Entity : ENTITY_ID1 Branch : 505 2020-05-11 Window Default Admin User2 GWDAMDV

Gateway Amendment Maintenance

New Copy Close Unlock Print Enter Query

External System * FLEXCUBE Source Operation * GCDECOLT_NEW
 Origin System * FLEXCUBE Service Name EExternalCollateralService
 Operation Code CreateExtCollateral

Amendable Nodes

1 Of 1 Go

<input checked="" type="checkbox"/>	Node Name *	New Allowed	Delete Allowed	All Records
<input checked="" type="checkbox"/>	GCTM_EXTERNAL_COLLATERAL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Amendable Fields

1 Of 1 Go

<input type="checkbox"/>	Field Name *
--------------------------	--------------

Maker RADTOOL Date Time: 2020-04-12 Mod No 1 Record Status Open
 Checker RADTOOL Date Time: 2020-04-12 Authorization Authorized Status **Exit**

Gateway Amendment Maintenance

New Copy Close Unlock Print Enter Query

External System * FLEXCUBE Source Operation * GCDECOLT_MODIFY
 Origin System * FLEXCUBE Service Name EExternalCollateralService
 Operation Code ModifyExtCollateral

Amendable Nodes

1 Of 1 Go

<input checked="" type="checkbox"/>	Node Name *	New Allowed	Delete Allowed	All Records
<input checked="" type="checkbox"/>	GCTM_EXTERNAL_COLLATERAL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Amendable Fields

1 Of 1 Go

<input type="checkbox"/>	Field Name *
<input checked="" type="checkbox"/>	AVAILABLE
<input type="checkbox"/>	COLLATERAL_VALUE
<input type="checkbox"/>	MAKER_DT_STAMP
<input type="checkbox"/>	MAKER_ID

Maker RADTOOL Date Time: 2020-04-12 Mod No 1 Record Status Open
 Checker RADTOOL Date Time: 2020-04-12 Authorization Authorized Status **Exit**

Gateway Amendment Maintenance

New Copy Close Unlock Print Enter Query

External System * FLEXCUBE
Origin System * FLEXCUBE

Source Operation * GCDECOLT_EXECUTEQUE
Service Name ELExternalCollateralService
Operation Code QueryExtCollateral

Amendable Nodes

1 Of 1 Go

<input checked="" type="checkbox"/>	Node Name *	New Allowed	Delete Allowed	All Records
<input checked="" type="checkbox"/>	GCTM_EXTERNAL_COLLATERAL	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Amendable Fields

1 Of 1 Go

<input type="checkbox"/>	Field Name *
<input checked="" type="checkbox"/>	COLLATERAL_CODE
<input type="checkbox"/>	LIAB_NO

Maker RADTOOL Date Time: 2020-04-12 Mod No 1 Record Status Open
Checker RADTOOL Date Time: 2020-04-12 Authorization Authorized Status **Exit**

- In the 'External System Maintenance' screen (GWDETSYS), 'EXTECM' must be provided as External System. This external system will be used by the external ECM system to call ELM

Sample Screen:

External System Maintenance

New Copy Close Unlock Print Enter Query

External System * EXTECM
Description External Collateral System

Correlation Pattern Request Message ID

Message Exchange Pattern
Request Message Input Only
Response Message Primary Key
☐ XSD Validation Required

Queue
Default Response Queue MDB_QUEUE_RESPONSE
Dead Letter Queue MDB_QUEUE_DLQ
☒ Register Response Queue Message Id

External System Queues

1 Of 1 Go

<input checked="" type="checkbox"/>	In Queue	Response Queue
<input checked="" type="checkbox"/>	MDB_QUEUE	MDB_QUEUE_RESPONSE

FTP Parameters | Fields

Maker ADMINUSER1 Date Time: 2020-04-23 16:43:08 Mod No 1 Record Status Open
Checker ADMINUSER1 Date Time: 2020-04-23 16:43:08 Authorization Authorized Status **Exit**

- In the 'External System Function' screen (GWDETFUN), 'Actions' for the Function Id GCDECOLT need to be configured for using the service

Sample Screens:

External System Functions

New Copy Close Print Enter Query

External System * EXTECM
 Function * GCDECOLT
 Action * NEW

Service Name ELExternalCollateralSer
 vice
 Operation Code CreateExtCollateral

Description External Collateral System
 Bulk SMS Check

Fields

Maker ADMINUSER1	Date Time: 2020-04-23 16:44:14	Mod No 1	Record Status Open	Exit
Checker ADMINUSER1	Date Time: 2020-04-23 16:44:14		Authorization Authorized Status	

External System Functions

New Copy Close Print Enter Query

External System * EXTECM
 Function * GCDECOLT
 Action * MODIFY

Service Name ELExternalCollateralSer
 vice
 Operation Code ModifyExtCollateral

Description External Collateral System
 Bulk SMS Check

Fields

Maker ADMINUSER1	Date Time: 2020-04-23 16:44:38	Mod No 1	Record Status Open	Exit
Checker ADMINUSER1	Date Time: 2020-04-23 16:44:38		Authorization Authorized Status	

In ECM:

- In the 'External System Maintenance' screen (GEDEXMNT), WSDL URL of the ELM application must be captured for the external system EXTECM

Sample screen:

Multi Factor Not Authenticated Entity : ENTITY_ID1 Branch : 001 2020-04-23 Window Default Admin User1 GEDEXMN

External System Maintenance

New Copy Close Unlock Print Enter Query

External System Code * EXTECM Description EXTECM
External System * ELCM External System User ID * ADMINUSER1

1 Of 1 Go

Module *	WSDL Link *
ELREST	http://10.40.64.255:7021/FCUBS-ELCMRest

Maker ADMINUSER2 Date Time: 2020-04-23 22:40:00 Mod No 3 Record Status Open
Checker ADMINUSER2 Date Time: 2020-04-23 22:40:00 Authorization Authorized Status Exit

11.2 ELM - ECM Interaction Flow

When the ELM system interacts with the external ECM system:

- The collaterals created in external ECM system can be used in the ELM system through the following options:
 - Service
 - External System Maintenance screen (GCDECOLT)
 - Upload
- Collaterals of all types can be sent from the external ECM system to the ELM through service
- For collaterals from the external ECM system, customer number / Id is mandatory
- Individual record level details of the collaterals will be available only in the external ECM system
- External collaterals can be linked only by signifying percentage. By default, 100% is allocated to the pool
- Collateral Type for the collaterals linked from the external ECM system will be 'External'
- Internal collaterals from ELCM as well as the collaterals from the external ECM system can be linked to the same pool

Note

The ELM - ECM interaction in this chapter is explained considering the following conditions:

- 1) Same customer number is available in both external ECM and ELM.
 - 2) The user of external ECM system will have access to ELM system as well.
 - 3) Liability Id will be created in ELM system as it is required for creating pool and facility in ELM. The customer will be linked through customer liability linkage.
-

Linking collaterals to Pool in ELM

- Pool can be created with the collaterals of external type from the external ECM system in the 'Pool Creation' screen (GCDMPPOOL).
- Collaterals from the external ECM system will not have auto pool create feature.
- When the collateral of external type is selected for creating pool, the details of source system will be displayed in the 'Pool Creation' screen.
- While linking the external collaterals to the Pool, Amount basis must be selected as Percentage and 100% must be allocated to the Pool. Thus, one collateral can be linked to only one Pool. However, multiple external type collaterals can be linked to the same pool. There is no change in the existing pool feature such as order of utilization.
- When the external collateral is linked to the pool, the 'Linked' flag in the External Collateral Maintenance' screen (GCDECOLT) will get updated.
- Blocking message for the linked collateral will not be sent to the external ECM system by the ELM system, when a pool amount is blocked.
- Internal collaterals can be linked to the same collateral Pool to which the external collaterals are linked.

De-linking external collateral from Pool

- De-linking external collateral from the Pool is similar to de-linking internal collaterals from the Pool. Upon de-linking the external collateral from the Pool, 'Linked' flag at the 'External Collateral Maintenance' screen (GCDECOLT) will be updated.
- Notification will not be sent to the external ECM system, when the external collaterals are de-linked from pool.
- De-linked external collateral can be re-linked to another collateral Pool with 100% allocation.

Collateral revaluation in external ECM

- When a collateral is revalued in external ECM system, modified value will be updated in ELM through service or screen provided for that purpose in ELM.
- Due to 100% allocation of collateral to the Pool, linked amount at the Pool will be revalued when the modified collateral value is updated in ELM.
- If the Pool is linked to the facility in percentage basis, the Pool value will be revalued and linked pool amount at facility level will be recalculated.
- Exception will be logged whenever the available amount at Pool or facility level reaches negative value due to collateral revaluation.
- After going through the exception, the ELM users must take appropriate action to replenish the pool with additional collaterals from the customer.
- Notification will not be sent back to the external ECM system from the ELM system, when the above exceptions are encountered.

Closure of collateral in external ECM

- Whenever it is required to close a collateral in the external ECM system, the ECM user must remove that collateral from the pool and provide alternate collateral to the pool in ELM.
- Closure of external collateral in ELM with the 'Linked' flag updated will not be allowed.

12. EOD-BOD Batches

Following are the Function IDs for the End of Day and Beginning of Day batch operations.

Note

Before executing these batches, System (ELCM user id) User should be created and given roles for the respective branch.

WSDL URL has to be maintained in GEDEXMNT with ELBATCH module and EXTSYSTEM field (ELBatchService).

Master Function ID	Sup Process ID	Execution Stage	Description
GCBCOLAT	GCBSCNMB	EOTI	Re-evaluates all non-market based collaterals for which the revaluation option is selected
GCBCOLAT	GCBSCEXP	EOTI	Expires those collaterals that satisfy the criteria and reevaluates the corresponding linked pools and facilities
GCBCOLAT	GCBSCOLR	EOTI	Reduces the available amount and limit contribution to zero by revoking the collaterals which satisfy the criteria
GCBCOLAT	GCBSHCUT	EOTI	Re-evaluates collateral based on haircut schedules maintained
GEBCYREV	GEBSECCY	EOTI	Re-evaluates utilization on Exposures based on latest currency rates
GEBCYREV	GEBSBCCY	EOTI	Reevaluates facility blocks based on latest currency rates
GEBCYREV	GEBSUCCY	EOTI	Reevaluates utilization on Facility, Liability, Collateral and Pool based on latest currency rates

Master Function ID	Sup Process ID	Execution Stage	Description
GEBCYREV	GCBSPCCY	EOTI	Reevaluates Pools based on latest currency rates
GEBCYREV	GEBSFCCY	EOTI	Reevaluates Facilities based on latest currency rates
GEBFACTL	GEBSLBLK	EOTI	Create or Expire block on Facility based on the effective/expiry date
GEBFACTL	GEBSTRNS	EOTI	Apply or Expire Limit transfer based on the effective/ expiry date
GEBFACTL	GEBSLSCH	BOD	Process limit schedules
GEBFACTL	GEBSLEXP	EOTI	Expire Facilities that satisfy the criteria
GEBFACTL	GEBSLEXB	EOTI	Expire Exposures that satisfy the criteria
GEBFACTL	GEBSLAMT	BOD	Regularize tanked utilization back to the Facility Reset Amount Utilized Today and Amount Reinstead Today of the Facilities to zero
GEBFACTL	GEBSLARC	EOTI	Archives Facilities
GEBFACTL	GEBSACNT	EOTI	Expire Netting that satisfy the criteria
GEBFACTL	GEBFCACT	BOD	Facility Activation Batch. Initiates the credit line on the line start date of the credit line.
GEBUTILS	GEBSUVAL	EOTI	Updates value dated balances table if the update mode is set as Batch

The following are the stages in which ELCM batches are maintained.

STAGE	FUNCTION_ID	SEQ_NO
BEGINNING OF DAY	ELBFACTL	1
BEGINNING OF DAY	ELBCOLAT	2
END OF TRANSACTION INPUT	ELBUTILS	3
END OF TRANSACTION INPUT	ELBCOLAT	4
END OF TRANSACTION INPUT	ELBCYREV	5
END OF TRANSACTION INPUT	ELBFACTL	6
END OF FINANCIAL INPUT	ELBFACTL	7

13. Notifications

13.1 Generic Notification

In addition to collateral, facility, liability, exposure, and pool level notification settings, the system has a common notification setting option to define condition or rule for generating notification. Using this option, the user can define any number of notification rules for any limit entity such as collateral, facility, liability, exposure, and pool in the Notification Definition screen (GEDNOTFI).

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

The screenshot shows the 'Notification Definition' window. It has a title bar with a 'Save' button. The main area is divided into three sections: 'Notification Details', 'Conditions', and 'Expressions'. The 'Notification Details' section has fields for 'Limit Type *', 'Notification Code *', and 'Final Expression'. The 'Conditions' section has fields for 'Attribute', 'Function Name', 'Parameter', 'Parameter Value', and 'Connector', along with a 'Populate' button. The 'Expressions' section has a table with columns: 'Start Braces', 'LHS Operand *', 'Expression Operator *', 'RHS Operand Parameter', 'RHS Operand Function *', and 'RHS Operand'. At the bottom, there is a table with fields: 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and buttons for 'Ok' and 'Cancel'.

In the above screen, condition can be defined either in **Conditions** section or in **Expressions** section.

Click 'New' and perform the following steps.

Limit Type

Select the Limit Type from the drop down list. The options available are: Facility, Collateral, Pool, Liability, and Exposure.

Notification Code

Specify a unique code (identifier) for the notification to be defined.

Final Expression

Displays the Final Expression built based on the details provided in Conditions or Expressions section.

Conditions

This section lists all the attributes of the limit entity and the pre-defined functions, such that the user can build the formula by selecting the available options.

Attribute

Select the attribute of the limit entity. The options available in this field varies based the selected Limit Type.

The following table lists the options available for each Limit Type:

Collateral	Exposure	Facility	Liability	Pool
Collateral Status	Available Amount	Covenant Due Date	Available Amount	Available Amount
Charge Registration End Date	Exposure Expiry Date	Credit Rating	Counter-party Appetite	Block Amount
Covenant Due Date	Exposure Rating	Exception Breach Percentage	Headroom Limit	Pool Utilized Amount
End Date	Exposure From Facility	Last New Utilization Date	Internal Credit Rating	
Insurance End Date	Exposure From Liability	Line Expiry Date	Overall Score	
Insurance Revision Date	Freeze	Line Final Expiry Date	Rating	
Lendable Margin	Headroom limit	Status Change Date	Revision Date	
Limit Contribution		Utilized Amount	Unadvised	
Revision Date		User Defined Status	Utilization Amount	

Function Name

Select a Function for the primary attribute. The options available in this field vary based on the data type of the attribute selected in the field "Field Name".

The following table lists the function options available for each data type:

Function	Data Type
DUE IN	DATE
CROSSED	DATE
LIKE	STRING
NOT LIKE	STRING
IN	STRING

Function	Data Type
NOT IN	STRING
INCREASE_ BY%	NUMBER
DECREASE _BY_%	NUMBER

Parameter

Attribute or predefined value for the selected function, such as Application Date.

Parameter Value

Specify the value for the selected function. Notification will be generated when the set value is reached.

For example, If “Revision Date” is selected as the Field Name, “Due In” is selected as the Function, and the Value is specified as 10, notification will be triggered for all the collaterals for which the revision date is due in the next 10 days upon running the notification job.

Connector

Select the connector for linking another condition, if required. The options available are ‘AND’ and ‘OR’.

If AND option is selected, the system will trigger notification only when both the conditions are met.

If OR option is selected, the system will trigger notification even if only one condition is met.

For example, if the notification is to be triggered for all collaterals in ‘Expired’ Status for more than ‘3’ days, select / provide the Field, Function, Value and Connector as shown in the following table:

Condition 1			Connector	Condition 2		
Field Name	Function	Value		Field Name	Function	Value
Collateral Status	LIKE	Expired	AND	Status Change Date	CROSSED	3

Populate

Click this button to build and populate the expression based on the provided condition.

Expressions

This section allows the user to directly provide the actual expression for defining notification.

Start Braces

Select the Start Braces (open parenthesis) for the expression from the drop down list.

LHS Operand

Select the attribute of the limit entity for defining the expression.

Expression Operator

Select the arithmetic and relational operator for the expression.

RHS Operand Parameter

Select the attribute of the limit entity or any predefined special values of the same data type as that of the LHS Operand for the expression, if required.

RHS Operand Function

Select the RHS operand function for defining the expression.

RHS Operand Value

Specify the RHS Operand Value of data type same as that of LHS Operand. Notification will be triggered when the LHS Operand and RHS Operand Value satisfies the defined expression.

End Braces

Select the End Braces (open parenthesis) for the expression from the drop down list.

Expression Connector

Select the connector to define another expression for the same notification. The options available are "AND" and "OR".

13.1.1 **Notification Job**

This job reads the notification definitions, checks the limit entities, and triggers notification for all the entities matching the set condition.

By default, the system runs the notification job once in a day. To set predefined timings for running the notification job, details about the same must be provided in the Job Maintenance Screen (STDJOBMT).

13.2 **XML Notification**

XML notification can be set for create, closure, and amendment operations of collaterals of all types, collateral pool, facility, liability and exposures. This notification can be triggered by both the online and the batch processes. When a collateral is modified, linked pool and/or facility which gets impacted will also be the part of notification.

Whenever the primary key is updated in the notification table, the scheduler will poll to fetch details of record for which primary key is logged, generate the XML notification and send the notification to the queue.

Note

Notification will be triggered only if entry with the PK values is available in the GETB_NOTIFICATION_LOG table and Process Status is updated as 'P' in the GETB_NOTIFICATION_LOG table.

Notification message will be triggered with the entire ELCM response including that of the subsystem in the Console under Domain Structure-Services-Messaging-JMS Modules-System Module-Queue-Monitoring-SystemModule-0!Queue-0

Prerequisites for XML Notification

- CSTB_Param setting must be updated as XML and server must be restarted
 - Configure the following in CSTB_PARAM:
 - a) PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
 - b) PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as XML
- Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen
- Entity needs to be configured in STDJOBMT with name ENTITY
- The Job 'ELCMNOTIFICATIONS' must be resumed from SMSJOBBER
- Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document

https://docs.oracle.com/cd/F29383_01/PDF/Installation/Environment%20Setup/Application%20Server/FCUBS_Weblogic_JMS_Configuration.pdf

Note

Prerequisites for JSON Notification is same as the above prerequisites for XML Notification, except for the below configuration in CSTB_PARAM .

“PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON”

13.3 Notification Codes

The following table lists the notification codes and its descriptions:

NOTIFICATION CODE	NOTIFICATION DESCRIPTION
NOTIF_EL_GEDFACTLT	This is the notification indicating that a Facility has been Created/ Modified
NOTIF_EL_GCDCOLLT	This is the notification indicating that a Collateral has been Created/Modified
NOTIF_EL_GCDMPOOL	This is the notification indicating that a Collateral Pool has been Created/Modified
NOTIF_EL_GCDCOLAC	This is the notification indicating that a Collateral Account and Contract has been Created/ Modified
NOTIF_EL_GCDCOLAR	This is the notification indicating that a Collateral Account Receivable has been Created/ Modified
NOTIF_EL_GCDCOLBO	This is the notification indicating that a Collateral Bond has been Created/Modified

NOTIFICATION CODE	NOTIFICATION DESCRIPTION
NOTIF_EL_GCDCOLCA	This is the notification indicating that a Collateral has been Created/Modified
NOTIF_EL_GCDCOLLP	This is the notification indicating that a Collateral Category has been Created/Modified
NOTIF_EL_GCDCOLLS	This is the notification indicating that a Collateral Stock has been Created/Modified
NOTIF_EL_GCDCOLLV	This is the notification indicating that a Collateral Vehicle has been Created/Modified
NOTIF_EL_GCDCOLIY	This is the notification indicating that a Collateral Inventory has been Created/Modified
NOTIF_EL_GCDCOLOD	This is the notification indicating that a Collateral Other Deposit has been Created/Modified
NOTIF_EL_GCDCOLTY	This is the notification indicating that a Collateral Type has been Created/Modified
NOTIF_EL_GCDCOLCP	This is the notification indicating that a Collateral Commercial Paper has been Created/Modified
NOTIF_EL_GCDCOLCO	This is the notification indicating that a Collateral Commodity has been Created/Modified
NOTIF_EL_GCDCOLCD	This is the notification indicating that a Collateral Corporate Deposit has been Created/Modified
NOTIF_EL_GCDCOLCR	This is the notification indicating that a Collateral Crop has been Created/Modified
NOTIF_EL_GCDCOLFU	This is the notification indicating that a Collateral Fund has been Created/Modified
NOTIF_EL_GCDCOLLG	This is the notification indicating that a Collateral Guarantee has been Created/Modified

NOTIFICATION CODE	NOTIFICATION DESCRIPTION
NOTIF_EL_GCDCOLLI	This is the notification indicating that a Collateral Insurance has been Created/Modified
NOTIF_EL_GCDCOLLO	This is the notification indicating that a Collateral Obligation has been Created/Modified
NOTIF_EL_GCDCOLPC	This is the notification indicating that a Collateral Perishable has been Created/Modified
NOTIF_EL_GCDCOLLY	This is the notification indicating that a Collateral Machinery has been Created/Modified
NOTIF_EL_GCDCOLLL	This is the notification indicating that a Collateral Precious Metal has been Created/Modified
NOTIF_EL_GEDMLIAB	This is the notification indicating that a Liability has been Created/Modified
NOTIF_EL_GEDTREXP	This is the notification indicating that a Track Exposure has been Created/Modified

14. Chatbot Service

The Chatbot support offered by OBELCM helps the banks to accelerate their banking services. The user can quickly inquire all the details of a particular customer by simply entering the customer Id in the Chatbot.

Upon entering the customer Id, entities of customer, such as liability, facility, collateral, and collateral pool are displayed. The user can select the required entity to view its detailed information.

To invoke the chatbot, click the chat icon at the bottom right corner of the application window.

 Ask



Welcome to OBELCM Bot!! Please Enter a Valid Customer Number!

Wednesday, September 2, 2020, 9:53:43 AM✓

000973

Wednesday, September 2, 2020, 10:03:30 AM✓

Please choose the entity type

Liability

Facility

Collateral

Collateral Pool

Wednesday, September 2, 2020, 10:03:43 AM✓






Type a message



In the above screen, enter a valid customer number. The Chatbot displays entities available for the mentioned customer.

Click on the entity about which you need information. Details associated with the selected entity are displayed in the same chat window.

For example, if you click on 'Facility', all the facilities available for the customer are displayed as shown below:

 Ask  

Liability

Facility

Collateral

Collateral Pool

Wednesday, September 2, 2020, 10:25:19 AM✓

Facility

Wednesday, September 2, 2020, 10:25:46 AM✓

Ok. Let me fetch you the customer facilities

Wednesday, September 2, 2020, 10:25:47 AM✓

Please select a facility

A1

A2

ABCD

FC_89

ABCD1

FC_53

FC_54

FAC_01

FC_87

FC_88

POOL_31

POOL_32

POOL_55

POOL_56

POOL_S4

FC_90

FC_91

M09

S09

Wednesday, September 2, 2020, 10:25:48 AM✓

Click on the required facility. The facility details are displayed on the same chat window as shown below:

Ok. Let me fetch you the facility details

Wednesday, September 2, 2020, 10:26:18 AM✓

Facility Details

Liability Number 000973	Line Code FC_53
Line Currency USD	Approved Amount 102500
Limit Amount 100000	Collateral Amount 0
Effective Line Amount 100000	Available Amount 100000
Line Expiry Date 09/01/2022	Line Renewal Date 09/01/2021

[Additional Facility Details](#)

[Limit Schedules](#)

[Linked Pool](#)

[Covenants](#)

[Credit Ratings](#)

[Exposures](#)

[Function Details](#)

[Main Menu](#)

[Back](#)

[Exit](#)

Wednesday, September 2, 2020, 10:26:22 AM✓

In case the collateral is selected, the Chatbot displays all the collateral types as shown below:

 Ask



Collateral

Wednesday, September 2, 2020, 10:27:09 AM✓

Ok. Let me fetch you the collateral types

Wednesday, September 2, 2020, 10:27:09 AM✓

Please select a collateral type

OBLIGATION

FUND

OTHER BANK DEPOSIT

VEHICLE

CROP

GUARANTEE

COMMERCIAL PAPER

INVENTORY

COMMODITY

GENERAL

BOND

STOCK

CORPORATE DEPOSIT

PERISHABLE

LIFE INSURANCE

ACCOUNTS CONTRACTS

PROPERTY

MACHINERY

PRECIOUS METAL

ACCOUNT RECEIVABLE

Wednesday, September 2, 2020, 10:27:10 AM✓

Click on the required collateral type, collaterals of the selected type are displayed.

 Ask



COMMODITY

GENERAL

BOND

STOCK

CORPORATE DEPOSIT

PERISHABLE

LIFE INSURANCE

ACCOUNTS CONTRACTS

PROPERTY

MACHINERY

PRECIOUS METAL

ACCOUNT RECEIVABLE

Wednesday, September 2, 2020, 10:31:05 AM✓

ACCOUNTS CONTRACTS

Wednesday, September 2, 2020, 10:31:08 AM✓

Ok. Let me fetch you the customer collaterals

Wednesday, September 2, 2020, 10:31:08 AM✓

Please select a collateral

AC_08

AC_09

Wednesday, September 2, 2020, 10:31:09 AM✓



Type a message



Upon selecting the required collateral in the above screen, details of the collateral are displayed.

Similarly to view the Liability and Collateral Pool details, click the respective options in the Chatbot and select the required liability and collateral pool.

15. Function ID Glossary

C

COSADMNT2-83

E

ELRFXCL6-30
ELRPCLBK6-17
ELRPCLMT6-27
ELRPCNEX6-22
ELRPCOLT6-6
ELRPCOUL6-20
ELRPCOUT6-19
ELRPCRMO6-9
ELRPCUTI6-24
ELRPEXCE6-15
ELRPEXP6-28
ELRPISEX6-35
ELRPISUR6-31
ELRPLB6-36
ELRPLIAB6-25
ELRPLIMT6-12
ELRPLN6-41
ELRPML6-14
ELRPNRLN6-43
ELRPOLNK6-7
ELRPOLUT6-44
ELRPOVLN6-2
ELRPPREX6-46
ELRPSECM'6-47
ELRPTN6-39
ELRPUA6-49
ELRPUSEX6-33
ELRPUT6-38
ELRPUTLD6-4
ELSGLOUT7-35

G

GCDMPOOL2-41
GCDSECMT2-21
GCSQCCNV5-6
GEDACMNT2-85
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