

# Enterprise Collateral Management User Manual

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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 Collateral Management system. It provides an overview and takes you through the various steps involved setting up and maintaining the Oracle Banking Enterprise Collateral Management 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 Documentation Accessibility

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

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

## 1.4 Organization

This manual is organized into the following chapters:

Chapter 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>Collaterals</i> explains a series of maintenance options facilitated by Oracle Banking Enterprise Collateral Management.
Chapter 3	<i>Annexure 1 – Revaluation</i> describes the revaluation process supported for different collateral types.
Chapter 4	<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.

ELCM	Enterprise Limits and Collateral Management
ECM	Enterprise Collateral Management
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMD	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date

## 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 following User Manuals.

- User Defined Fields User Manual
- Enterprise Limits User Manual
- Enterprise Limits and Collaterals Common User Manual

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## 2. Collaterals

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

This chapter contains the following sections:

- [Section 2.1, "Collateral Types Maintenance"](#)
- [Section 2.2, "Collateral Category Maintenance"](#)
- [Section 2.3, "Maintaining Charge Type"](#)
- [Section 2.4, "Issuer Maintenance "](#)
- [Section 2.5, "Securities Maintenance"](#)
- [Section 2.6, "Maintaining Insurance Company Details"](#)
- [Section 2.7, "Maintaining Insurance Types"](#)
- [Section 2.8, "Collaterals Maintenance"](#)
- [Section 2.9, "Maintaining Specific Collateral Input Details"](#)
- [Section 2.10, "Collateral History Summary"](#)

### 2.1 **Collateral Types Maintenance**

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

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

This maintenance is at done at the bank level and all branches would be able to access this information. The list of collateral types supported is supplied which is used in the application. For more information on list of collateral types, refer to 'Collateral Category Maintenance' section.

Collateral Types Maintenance

New Enter Query

Collateral Type \*

Description

Interest Rate

Fields

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

Exit

### Collateral Type

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

### Description

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

### Interest Rate

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

This can later be linked to 'Collateral Category Maintenance' screen (GCDCOLCA), 'Issuer Maintenance' screen (GCDISSUR) and 'Securities' screen (GCDSECTY) while choosing the collateral type.

## 2.2 Collateral Category Maintenance

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

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

## Category Name and Category Description

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

## Collateral Type and Collateral Description

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

## Revision Date

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

## Collateral Exposure Type

Indicate the Collateral Exposure Type from the following:

- Secured
- Unsecured
- Liquid Type

## Asset Type

Specify the asset type here - Tangible or intangible

## Charge Registration Required

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

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

### **Charge Renewal Frequency**

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

### **Units**

Specify the units.

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

### **Filing Lead Days**

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

### **Revaluation Details**

Revaluation details can be configured at collateral category level based on revaluation type and revaluation method as applicable to the collateral type.

### **Revaluation Type**

You can select 'Automatic' or 'Manual' from the drop-down list. If you select 'Manual' all the fields in 'Revaluation Details' and 'Holiday Processing' are disabled.

### **Manual Revaluation**

For the 'Manual' revaluation type, the following collateral types are applicable.

SI No	Collateral types - Only manual	Function Id
1	Corporate Deposits	GCDCOLCD
2	Inventory	GCDCOLIY
3	Account receivable	GCDCOLAR
4	Guarantee	GCDCOLLG
5	Other bank deposits	GCDCOLOD
6	Accounts & Contracts	GCDCOLAC
7	Main Screen	GCDCOLLT
8	Obligation	GCDCOLLO
9	Insurance	GCDCOLLI

### **Auto and Manual Revaluation**

Revaluation is based on configured depreciation method and percentage or external price change. The following collateral types are applicable for both 'Auto' and 'Manual' revaluation type.

<b>SI No</b>	<b>Collateral types with revaluation type Manual &amp; Auto External/Depreciation</b>	<b>Function ID</b>
1	Vehicles	GCDCOLLV
2	Machinery	GCDCOLLY

### **Auto Revaluation**

The following collateral types are applicable only for 'Auto' revaluation type.

<b>SI No</b>	<b>Collateral types with only Auto-external</b>	<b>Function ID</b>
1	Funds	GCDCOLFU
2	Bonds	GCDCOLBO
3	Stocks	GCDCOLLS

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

Following collateral types are considered for manual type of revaluation as well as automatic revaluation with external revaluation method.

<b>SI No</b>	<b>Collateral types with Manual and Auto-External revaluation</b>	<b>Function ID</b>
1	Commercial papers	GCDCOLCP
2	Crops	GCDCOLCR
3	Perishables	GCDCOLPC
4	Commodities	GCDCOLCO
5	Metals	GCDCOLLL
6	Property	GCDCOLLP

For more information on collateral revaluation, refer to 'Collateral Revaluation' section in this User Manual.

### **Revaluation Method**

You can select the following revaluation method from the drop-down list.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

### **Rate of Depreciation**

Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.

### **Revaluation Frequency**

This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

### **Holiday Processing**

The holiday processing settings are applicable only when revaluation type is automatic.

### **Ignore Holidays/Move Across Month/Cascade Schedules**

By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled.

### **Holiday Check**

You can either select 'Currency', 'Local' or 'Both'. The collateral currency holiday is considered if holiday check is currency/both.

### **Schedule Movement**

You can either select 'Move forward' or 'Move backward'.

### **Collateral Haircut Category**

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

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

Specify the following haircut details for each record:

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

## **2.2.1 Maintaining Covenant Details for Collateral Category**

To maintain the Covenant details for the Collateral Category, use the covenant screen by invoking 'Covenant' sub-system.

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

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



Covenant Name	Description	Mandatory	Frequency	Start Month	Due Date	Notice Days	C
---------------	-------------	-----------	-----------	-------------	----------	-------------	---

### **Covenant Name**

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

### **Description**

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

### **Mandatory**

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

### **Grace Days**

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

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

### **Notice Days**

Specify the notice days, that is, the number of days prior to revision date of the covenant. Notice days are mandatory when frequency is weekly and above. Covenant is available for tracking in its notice days.

**Frequency**

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

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

**Due Date**

Due date of the covenant can be specified here. Covenant is available for tracking on the Due date. Covenant can be marked as complied on the Due date. Due date is mandatory when frequency is monthly and above.

**Start Month**

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

**Remarks**

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

For more information about 'Covenant Maintenance', refer to *Enterprise Limits and Collaterals Common User Manual*.

## 2.3 Maintaining Charge Type

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

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

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

### Charge Type

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

### Description

Specify brief description of charge type.

## 2.4 Issuer Maintenance

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

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

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

Issuer Maintenance

New Enter Query

Issuer Code \* Issuer Identification Number

Issuer Details

Overall Limit Currency \*

Overall Limit

Issuer Limits

1 Of 1 Go

Type *	Limit Currency *	Maximum Credit Turnover Allowed
--------	------------------	---------------------------------

Fields

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

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

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

### Issuer Code

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

### Overall Limit

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

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

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

### Overall Limit Currency

Specify the currency in which the Overall Limit is specified.

### **Issuer Identification Number**

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

### **Issuer Details**

Specify in brief any additional details of the issuer.

### **Issuer Limits for Collateral Types**

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

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

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

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

### **Collateral Type**

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

### **Limit Currency**

Select the limit currency from the adjoining option list.

## **2.5 Securities Maintenance**

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

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

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

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

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

Security maintenance is used for creating securities which are considered for external revaluation including market based securities.

### Security Code

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

### Description

Describe in brief the security maintained.

### Collateral Type

Select the collateral type to which the security belongs.

### Currency

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

### Equity Base

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

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

### Face Value

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

---

**Note**

Face value and Nominal value based is applicable only for collateral types – Funds, Stocks, and Bonds.

---

**Price Increase Sensitivity and Price Decrease Sensitivity**

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

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

**Price Increase Sensitivity**

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

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

**Price Decrease Sensitivity**

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

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

---

**Note**

Expired securities are not available for attaching to collateral at the time of collateral maintenance

---

**Start Date and Expiry Date**

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

---

**Note**

Only securities which are active (after start date and before expiry date) are available at collateral maintenance level for considering the security for creating collateral. Expired securities are not available for attaching to collateral at the time of collateral maintenance.

---

**Limit Amount**

Specify the limit amount for the particular security. Limit amount is applicable for funds, bonds, stocks and commercial papers. This is validated against the limit specified for the issuer in GCDISSUR for the collateral type under which security is created. **Nominal Value Based**

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

**Issuer Code**

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

Issuer code is mandatory for securities of collateral type funds, bonds, stocks and commercial papers.

**Price Details**

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

You can specify the following details here:

- Price Code - Indicates the market place for which the price is quoted. This is a unique code for the security to signify the price, like market place/exchange where the price is quoted for the security.

---

**Note**

Price code modification for a new price with a new effective date is not allowed on an expired security.

---

- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed. This gets updated with the date on which new price is signified for the price code.

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

Security created can be used in 'Collaterals Maintenance' screen of collateral types which are enabled for external revaluation.

## 2.6 Maintaining Insurance Company Details

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



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

Insurance Company Details

New Enter Query

Insurance Company Name \*

Short Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Field

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

Specify the following details:

### **Insurance Company Name**

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

### **Short Name**

Specify a short name to identify the insurance company.

### **Address Line 1 to 4**

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

## **2.6.1 Viewing Insurance Company Summary**

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

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

- Authorization status
- Record status
- Insurance company name

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

- Authorization status
- Record status
- Insurance company name

## 2.7 Maintaining Insurance Types

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

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

Insurance Type Details

New Enter Query

Insurance Type \*

Description

Field

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

Specify the following details:

### Insurance Type

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

### Description

Specify a brief description of the insurance type.

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

## 2.7.1 Viewing Insurance Type Summary

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

[illegible]

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

- Authorization status
- Record status
- Insurance type

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

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

## 2.8 Collaterals Maintenance

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

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

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

Click 'New' and specify the following details.

### Liability Number

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

### Customer Number

Specify the customer number to which the collateral is linked.

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

The selection of collateral customer linkage is optional.

### Collateral Code

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

### Collateral Description

Give a brief description of the collateral here.

### Remarks

Specify remarks, if any.

## Collateral Currency

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

## Agreed Collateral Value

Specify the value of collateral that the customer has agreed to provide to the bank.

## Collateral Value

Collateral value is derived based on child records in all of the collateral type maintenance screens except in case of Collaterals Maintenance. Collateral value is directly entered in the main screen.

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

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

Example

Input in case of a nominal quoted security:

Nominal Amount	Price Code	Market Price	Collateral Value [(Market price/100) * Nominal Amount]
10,00,000	BOM1	65	$(65/100) * 10,00,000 = 650000$
5,00,000	BOM2	70	$(70/100) * 5,00,000 = 350000$
7,00,000	BOM3	80	$(80/100) * 7,00,000 = 560000$

Input in case of a unit quoted security:

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

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

---

### Note

In case 'Collateral Value' is increased, then in the 'Collateral Pool Maintenance' screen, the 'Linked Amount' is modified only if the 'Amount Basis' is 'Percentage'. If the 'Amount Basis' is 'Amount', then the 'Linked Amount' is retained as is. However based on the changed 'Collateral Value', the 'Linked Percent Number' is re-calculated considering the retained amount.

---

## **Reduction of collateral value**

### **When collateral is only linked to pool**

Linkage basis is percentage – reduction in collateral value results in recalculating collateral pool contribution to the pool and accordingly block amount on collateral changes

Linkage basis is amount – reduction in collateral value is permitted only to the extent of allocation already done, so that block amount on collateral continues to be same

### **When pool is linked to facility and no utilization has taken place**

#### **Scenario 1 - Collateral to pool linkage is percentage and Pool to facility linkage is amount**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Pool to facility – 6000
  
- Post modification of collateral value to 10000
- Linkage to pool – 50% - 5000
- Pool to Facility-6000

Modification is not allowed since the modified pool value is going below the linked amount at Facility level

#### **Scenario 2 - Collateral to pool linkage is Percentage and Pool to facility linkage is Percentage**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Pool to facility –50%-5000
  
- Post modification of collateral value to15000
- Linkage to pool – 50% - 7500
- Pool to Facility-50%-3750

Modification is allowed since the reduced Collateral value is recalculating pool and facility contribution based on percentage

#### **Scenario 3 - Collateral to pool linkage is Amount and Pool to facility linkage is Amount**

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility – 5000
  
- Post modification of collateral value to 8000
- Linkage to pool – 10000

- Pool to Facility-5000

Modification is not allowed since the modified Collateral value is going below the Linked amount

**Scenario 4 - Collateral to pool linkage is Amount and Pool to facility linkage is Percent age**

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility –50%-5000

- Post modification of collateral value to 8000
- Linkage to pool –10000
- Pool to Facility-50%-5000

Modification is not allowed since the modified Collateral value is going below the Linked amount

**When pool is linked to facility and utilization has taken place**

**Scenario 1 – Collateral linked to pool with pool level utilization existing**

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Utilization amount at Collateral Pool level-4000
- Post modification of collateral value to 7000
- Linkage to pool – 50% - 3500

Modification is not allowed since the modified Collateral value which in turn modifies the Limit Contribution is going below the Utilized amount at Pool level.

**Scenario 2 – Collateral linked to pool which in turn is linked to facility and utilization has taken place at facility level.**

- Collateral value – 20000
- Linkage to pool – 50% –10000
- Pool to facility – amount - 10000
- Utilization amount at facility level – 10000
- Post modification of Collateral value to 16000
- Linkage to pool – 50% – 8000
- Pool to facility – amount – 10000
- Existing utilization at facility level – 10000



Modification is not allowed since the modified Collateral value resulting in pool contribution to facility to go below existing utilization **Class Code**

You are required to enter/select the collateral fee class code in 'Class' field in main screen and then tab out/move to another field. The system validates and throw an exception if class code is entered and related details are not maintained in 'Fee Preference' sub-system.

### **Branch Code**

This branch code on main screen is where the collateral record gets created and is defaulted by the system.

### **Limit Contribution**

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

### **Example**

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

**$(1000 - 980) / 1000 * 100 = 2\%$  is the Hair cut percentage**

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

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

### **Start Date and End Date**

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

If start date is not entered, current application date is considered as start date.

The start date indicates the date from which the collateral becomes effective.

End date is updated based on farthest maturity date/end date when multiple child records are linked to a collateral.

In case of few collaterals, End date is updated directly on the main screen. For example, Inventory, Miscellaneous, Funds, Stocks, Commodities, Metals, Property, Vehicles and Machinery, and so on.

### **Revision Date**

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

### **Grace Days**

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

### **Source Code**

Indicates the product processor name from where the transaction has been originated.

### **Collateral Category**

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

### **Utilization Amount**

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

### **Available Amount**

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

### **Liability Name**

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

### **Pool Contribution**

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

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

Available amount = Collateral value – utilization – blocked amount.

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

### **Lendable Margin**

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

100 – Haircut (%).

### **Seniority of Claim**

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

### **Charge Type**

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

### **User Reference**

Specify the User Reference Number for the collateral.

### **Classification**

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

### **Available**

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

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

---

**Note**

- As a part of Collateral Pool creation for a Liability, only those collaterals which are checked as 'Available' is displayed in the list for collateral pool linkage.

Collateral which was 'Available' and which has been linked to pool/pools can be modified as unavailable later on. Unavailable collateral is not available for subsequent new collateral pool linkages, but the old linkages is not affected.

---

**Sharing Required**

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

If this option is chosen then in collateral maintenance for a collateral pool, the list of collaterals will include shared collaterals too. Revaluation of shared collaterals impacts the pools to which the same has been linked.

**Auto Pool Create**

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

- The Pool Code, Pool Description, and Pool Currency are the Collateral Code, Collateral Description and Collateral Currency respectively.
- The Collateral Linked Percentage is set at 100%.
- Collateral linked to the pool which is auto created will have order number as 1 by default.

---

**Note**

You cannot modify this option after you authorize the collateral.

---

**Haircut (%)**

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

**Mortgage Initiated**

Indicates if mortgage has been initiated for the collateral.

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

**Interest Rate**

The interest rate defaults from the collateral type during selection of collateral category.

**Taken Over**

Indicates if the collateral has been taken over.

### **Tanked Utilization**

Utilization transactions sent to the collateral during the EOD process are tanked and the utilizations are updated to the 'Tanked Utilizations' field instead of 'Utilization' field .

During BOD process the tanked utilizations are moved to 'Utilization' field and 'Tanked Utilizations' field is cleared

### **Charge Registration Required**

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

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

---

#### **Note**

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

---

### **Charge Renewal Frequency**

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

#### **Units**

Specify the units.

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

### **Filing Lead Days**

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

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

## **2.8.1 Specifying the Insurance Details**

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

The screenshot shows a software window titled "Insurance Maintenance". Inside, there is a table with the following columns: Insurance Name, Insurance Number, Insurance Owner, Insurance Type, Start Date, End Date, and Revisor. The table is currently empty. Above the table, there is a navigation bar with "1 Of 1" and a "Go" button. Below the table is a horizontal scrollbar. At the bottom right of the window are "Ok" and "Exit" buttons.

You can specify the following details:

### **Insurance Name**

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

### **Insurance No**

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

### **Insurance Owner**

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

- Bank
- Customer

### **Insurance Type**

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

### **Start Date**

Specify the start date for that insurance.

### **End Date**

Specify the end date for that insurance.

**Revision Date**

Specify the date of revision of the insurance.

**Notice Days**

Indicates the number of days prior to next revision date of insurance. You can modify this value. The period during the notice days is the notice period.

**Insurance Premium Periodicity**

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

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

**Premium Status**

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

- Paid
- Unpaid

**Premium End Date**

Specify the end date of the premium payment.

**Insurance Amount**

Specify the insured amount of the policy.

**Insurance Currency**

Specify the insurance currency of the policy.

**Cover Date**

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

**Insurance Code**

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

**Premium Currency**

Specify the currency of the premium to be paid.

**Premium Amount**

Specify the amount of the premium to be paid.

## Remarks

Specify the remarks about the insurance details.

## Policy Assigned to Bank

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

- Yes
- No

## Coverage

Specify the coverage details of the insurance.

### 2.8.2 Specifying Covenant Details

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

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

Covenant Name *	Description	Mandatory	Covenant Reference Number	Start Date	Frequency	Start Month
-----------------	-------------	-----------	---------------------------	------------	-----------	-------------

## Covenant Name

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

## **Mandatory**

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

### **Covenant Reference Number**

Specify the covenant reference no for the covenant being maintained.

### **Start Date**

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

### **Frequency**

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

### **Start Month**

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

### **Due date**

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

### **Revision Date**

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

Examples for the revision date calculation of different frequencies.

System date -5th April 2019

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

### **Notice Days**

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

### **Grace Days**

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



## Remarks

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

### 2.8.3 Specifying Shared Details

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

Shared Details Maintenance

Sharing Details

1 Of 1

Liability No *	Share Percentage	Liability Name
----------------	------------------	----------------

Ok Exit

#### Liability Number

Specify the liability number of the liability that is sharing the collateral. Sharing with liability/ liabilities cannot be exceed 100% of collateral value.**Shared Percentage**

Specify the percentage share of the liability in the collateral.

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

## 2.8.4 **Maintaining Source Restrictions**

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

The screenshot shows the 'Source Maintenance' window. At the top, there is a 'Category restriction' section with two radio buttons: 'Allowed' and 'Disallowed'. The 'Disallowed' option is selected. Below this is the 'Source Restriction Details' section, which contains a table. The table has two columns: 'External System' and 'Description'. The 'External System' column has a dropdown arrow next to it. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

External System	Description
-----------------	-------------

### **Restriction Type**

Choose the 'Allowed' option to maintain an allowed list of external systems. Choose the 'Disallowed' option to maintain a disallowed list of external systems.

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

### **Source**

Specify the external system by selecting from adjoining LOV and enter description.

## 2.8.5 **Maintaining Haircut Schedules**

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

Effective Date	Haircut Percentage
----------------	--------------------

### Effective Date

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

### Haircut %

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

---

#### Note

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

---

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

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

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

## 2.8.6 Maintaining Miscellaneous Details

Collateral maintenance is a generic option to create collateral of miscellaneous type (which does not fit into any of the collateral types provided).

The details of collateral can be captured against collateral notes 1, 2, 3, and so on,

Miscellaneous sub-system is also available in other collateral types maintenance screens, which can be made use of for capturing miscellaneous details about the collateral.

## 2.8.7 Maintaining Field Investigation Details

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

Field Investigation details

Agency Code

Agency Name \*

Result

Date Of Field Investigation \* YYYY-MM-DD

Field Investigation Agent Remarks

Remarks

Ok Exit

### **Agency Code**

Specify the agency code of field investigation agency.

### **Agency Name**

The system displays the field investigation agency name.

## Result

Specify the result of the field investigation.

## Date of Field Investigation

Enter the date of field investigation.

## Field Investigation Agent Remarks

Specify the remarks by the field investigation agent.

## Credit Remarks

Specify the remarks by credit team.

## 2.8.8 Maintaining Valuation Details

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

The screenshot shows a web application window titled "Valuation Details" with a close button (X) in the top right corner. The main content area contains several input fields with labels to their left:

- Agency Code: A text input field.
- Agency Name\*: A text input field with a red asterisk indicating it is a required field.
- Valuation Amount\*: A text input field with a red asterisk indicating it is a required field.
- Valuation Date\*: A date input field with a red asterisk and a placeholder "YYYY-MM-DD".
- Valuer Remarks: A text input field.
- Initial Valuation: A text input field.
- Remarks: A text input field.

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

### Agency Code

Specify the valuation agency code.

### Agency Name

The system displays the valuation agency name.

### Valuation Amount

Specify the valuation amount.

### Valuation Date

Enter the date of valuation.

### Initial Valuation

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

### Remarks

Specify the remarks by credit team.

### Valuer Remarks

Specify the remarks by valuation agent.

## 2.8.9 Maintaining External Check Details

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

The screenshot shows a web application window titled "External check" with a close button (X) in the top right corner. The main content area contains the following fields:

- Registration Authority \***: A text input field.
- Regn. Authority Contact Details**: A text input field.
- Result \***: A text input field.
- Date of check \***: A date input field with a placeholder "YYYY-MM-DD".
- Remarks**: A text input field.

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

### Registration Authority

Specify the registration authority details.

### Registration Authority Contact Details

Specify the registration authority contract details.

**Result**

Specify the result of the external check.

**Date of Check**

Specify the date when the external check was started.

**Remarks**

Specify credit remarks, if any.

**2.8.10 Maintaining Legal Opinion**

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

Legal Opinion

Legal Opinion \*

Legal Adviser Details

Date of Advice \* YYYY-MM-DD

External Opinion

External Adviser Details

Recommendation

Remarks

Ok Exit

**Legal Opinion**

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

**Legal Adviser Details**

Specify the legal adviser details.

**Date of Advice**

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

**External Opinion**

Specify the external legal opinion.

### External Adviser Details

Specify the external legal adviser details.

### Remarks

Specify remarks of the credit team, if any.

### Recommendation

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

## 2.8.11 Risk Evaluation Details

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

The screenshot shows a web application window titled "Risk Evaluation" with a close button (X) in the top right corner. The main content area contains a list of risk categories, each followed by a text input field:

- Liquidity Risk
- Issuer Credit Risk
- Operational Risk
- Natural Hazard Risk
- Recommendation
- Remarks
- Geo Political Risk
- Currency Risk

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

### Liquidity Risk

Specify the liquidity risk of the collateral.

### Issuer Credit Risk

Specify the credit risk of the collateral issuer.



**Operational Risk**

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

**Natural Hazard Risk**

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

**Recommendation**

Specify the final recommendation after risk evaluation.

**Remarks**

Specify credit remarks, if any.

**Geo Political Risk**

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

**Currency Risk**

Specify if the collateral currency possess any currency risk.

**2.8.12 Collateral Perfection Details**

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

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

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

## Charge ID

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

## Charge Status

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

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

---

**Note**

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

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

---

**Registration Details****Charge Registration Number**

Specify the unique charge registration number.

**Registration Authority**

Specify the registration authority with which collateral is perfected.

**Regn. Authority Contact Details**

Specify the contact details of registration authority.

**Perfection Date**

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

**Confirmation Date**

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

**Charge Registration End Date**

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

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

**Charge Registration Amount**

Specify the charge registration amount.

**Chargee Name**

Specify the chargee name

**Documents Status**

Specify if the perfection documents are received from registration authority.

**Notes**

Specify notes, if any.

**Stamping Details****Stamping Required**

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

### Stamping Date

Specify the stamping date.

### Stamping Amount

Specify the stamping amount.

## 2.8.13 Collateral Perfection Log Summary

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

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

The screenshot shows the 'Perfection Log Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, there is a 'Case Sensitive' checkbox. The main search area contains four fields: 'Liability No' with a magnifying glass icon, 'Collateral Code' with a magnifying glass icon, 'Charge Notice Date' with a date picker icon and a placeholder 'YYYY-MM-DD', and 'Charge Notice Type' with a magnifying glass icon. Below the search fields, there is a pagination bar showing 'Records per page' set to 15, a 'Go' button, and 'Lock Columns' set to 0. The main area of the window is a table with the following columns: 'Liability No', 'Collateral Code', 'Charge ID', 'Perfection Date', 'Confirmation Date', 'Charge Type', 'Charge Notice Date', 'Charge Notice Type', and 'Charge'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

## 2.8.14 Notifications

Notification sub-system enables the particular collateral record to be a candidate for notification when the record is created / amended. At least one of the out of box supplied fields in notification sub-system must be enabled to bring this collateral under the purview of generating notification. When values in fields enabled for notification are modified as part of direct update process or as part of batch update process, all the details of the collateral are 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 the 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 must 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](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.



Field name	Screen	Modification	Old value relevance	Notification triggered when
Collateral value	Main screen	Direct/Batch	Yes	Collateral value changes
Lendable margin	Main screen	Direct/Batch	Yes	Lendable margin changes because of revaluation on account of change in haircut or on changing the Haircut % directly
Revision date	Covenants screen	Batch	No	Revision date is crossed and covenant expires

Valuation amount	Valuation screen	Direct	Yes	Valuation amount changes
Haircut %	Main screen	Direct/Batch	Yes	Haircut % changed directly or based on haircut schedule or linked haircut code rate is modified resulting in haircut% in turn lendable margin
Charge status	Perfection screen	Batch	No	Charge status is expired
End date	Insurance screen	Batch	No	Whenever collateral is modified as part of EOD or manual screen update and Insurance end date is less than or equal to current date
Available amount	Main screen	Direct/Batch	Yes	Available amount changes.

## 2.8.15 Collateral Revaluation

You can maintain revaluation details in the 'Collateral Revaluation Details' screen. Click 'Revaluation' button in the 'Collaterals Maintenance' screen to invoke the following screen.

The collateral revaluation related settings are defaulted from category level at the time of collateral creation. Either the same settings can be retained or modified at the time of collateral creation.

Collateral Revaluation Details

Revaluation Details

Revaluation Type Automatic
Revaluation Method
Rate of Depreciation
Revaluation Frequency
Revaluation Start Month
Revaluation Day DD
Useful Life
Next Revaluation Date
Last Revaluation Date

Holiday Processing

☒ Ignore Holidays
☐ Move Across Month
☐ Cascade Schedules
Holiday Check
Schedule Movement

Revaluation Summary

Ok

Cancel

### Revaluation Type

Revaluation type can be selected as applicable to the collateral type.

You can select 'Automatic' or 'Manual' from the drop-down list. If you select 'Manual' all the fields in 'Revaluation Details' and 'Holiday Processing' are disabled.

### Revaluation Method

Revaluation method can be selected as applicable to the collateral type.

You can select the following revaluation method from the drop-down list.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

### Rate of Depreciation

Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.

### Revaluation Frequency

This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

### Revaluation Start Month

Revaluation start month and day get defaulted to the month/day on which collateral is created. If not modified, next revaluation date is arrived based considering the revaluation frequency from this defaulted date.

However, you can specify the next revaluation date by modifying the revaluation start month/day.

### Reval Day

This is defaulted as date on which collateral is created and is modifiable. If modified, this reval day and revaluation start month settings defines the next revaluation date.

### Useful Life

Useful life of the asset entered is considered for revaluation of the asset. If the useful life of the asset is less than collateral end date, then useful life end date is updated as collateral end date. If the useful life end date is after collateral end date, collateral end date entered is retained.

---

#### Note

Whenever collateral value becomes zero even before useful life end date because of rate of depreciation, appropriate override message appears at the time of saving the record.

Likewise, if residual value of collateral remains at the end of useful life period after depreciation as per rate signified, appropriate override message is displayed at the time of saving the record.

---

### Rate of depreciation

Rate of depreciation is per annum rate. However, revaluation amount will be appropriately arrived at per frequency when the revaluation is done.

### Next Revaluation Date

At the time of creation of collateral, next revaluation date is arrived duly considering the date of creation + frequency (considering revaluation start month/day is not modified) or signified start month/days as next revaluation date duly considering holiday settings as applicable.

Next revaluation date is populated and shown to user at the time of saving the record.

---

**Note**

Wherever holiday setting is applicable at the time of creation, and the next revaluation date arrived at based on frequency falls on holiday, the system considers the holiday setting and appropriately arrive at next revaluation date at the time of saving the collateral.

---

---

**Note**

Even in case of collateral created with start date as back date, revaluation is considered from the date of creation of collateral.

---

**Last Revaluation Date**

The date on which last revaluation was done. At the time of creation this is blank.

**Ignore Holidays/Move Across Month/Cascade Schedules**

By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled.

Holiday processing settings can be enabled for revaluation only when ignore holidays is not selected.

**Holiday Check**

You can either select 'Currency', 'Local' or 'Both'. The collateral currency holiday is considered if holiday check is currency/both.

**Schedule Movement**

You can either 'Move forward' or 'Move backward'.

**Revaluation Summary**

The system allows to query the revaluation summary of each collateral from the 'Revaluation' sub-system by opting 'Revaluation' button.

---

**Note**

Collateral revaluation history summary for a specific collateral type can be directly queried from the revaluation sub-system of that collateral record.

---

To launch the 'Collateral Revaluation History Summary' (GCDCOLRH) screen, click the 'Revaluation Summary' button in the 'Collateral Revaluation Details' screen or type 'GCDCOLRH' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Collaterals Revaluation History Summary

Collateral Revaluation History

Liability No \*

Collateral Code \*

From Date

To Date

Collateral Revaluation Details

1 Of 1

Go

Mod No	Collateral Code	Collateral Description	Branch Code	Liability No	Liability Branch	Collateral Currency

Component Revaluation Details

Cancel

Click 'Enter Query' and specify the following information.

## **Collateral Revaluation History**

### **Liability No**

Select the 'Liability No' to fetch the 'Collateral Code'.

### **Collateral Code**

Select the 'Collateral Code' for which the revaluation details are to be queried.

### **From Date**

Specify the start date of the period for which the revaluation details are required.

### **To Date**

Specify the end date of the period for which the revaluation details are required.

## **Collateral Revaluation Details**

Displays the following revaluation details of the collateral upon clicking 'Execute Query' in the top left corner:

- Mod No
- Collateral Code
- Collateral Description
- Branch Code
- Liability No
- Liability Branch
- Collateral Currency
- Collateral Type
- Collateral Category
- Current Collateral Value
- Previous Collateral Value
- Revaluation Date
- Revaluation Type
- Revaluation Method
- Revaluation Frequency
- Rate of Depreciation

---

**Note**

Rate of Depreciation is displayed only for automatic revaluation using straight line method and written down value method.

---

**Component Revaluation Details**

Select a record from the 'Collateral Revaluation Details' section and click this button. Component level details of the collateral are displayed for the selected record.

**2.8.15.1 Modification of Revaluation Related Settings****Modification of Revaluation type**

For collateral which are enabled for revaluation, revaluation type can be modified post creation. If a collateral is created with manual revaluation type, then it can be modified to auto revaluation type with one of the applicable revaluation methods. Likewise, if a collateral is created with auto revaluation type, it can be modified to manual revaluation type wherever the same is applicable.

When revaluation type is modified from Manual to Auto with one of the applicable revaluation methods, then the system considers the revaluation settings signified and appropriately stamp next revaluation date.

Likewise when revaluation type is modified from auto (with one of the applicable revaluation methods) to manual revaluation related settings are blanked out and collateral is eligible for manual revaluation.

**Modification of revaluation method**

Modification of only revaluation method is not applicable.

**Modification of rate of depreciation**

Based on new rate, revaluation is done on the next revaluation date already stamped.

**Modification of revaluation frequency**

- Override message appears that modified frequency is applicable after the next revaluation.
- On the next revaluation date, modified frequency is considered and further revaluation date is arrived.

**Modification of revaluation start month**

Next revaluation date is stamped based on modified revaluation start month.

**Modification of due date**

•Based on new value, next revaluation date is to be updated. The system considers the new value and compares with current business date/last revaluation date to stamp the next revaluation date.

**Modification of holiday processing – from ignore to one of the settings**

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New holiday processing setting is applicable from next revaluation date.

## **Modification of holiday processing – from one of the settings to ignore**

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New setting is applicable from next revaluation date onwards.

For more information on collateral revaluation, refer to 'Collateral Revaluation' section in this User Manual.

### **2.8.16 Fee Preferences**

Fee Preferences sub-system defaults all the attributes from 'Fee & Accounting Class' screen including the 'Holiday Treatment' along with the 'Fee Rule Maintenance' screen attributes.

#### **Holiday Treatment**

You can view the defaulted holiday preference parameters and make changes.

#### **Fee Rule Preferences**

'Fee Rule Preferences' section contains all the fee rules associated with a fee class and their respective attributes.

#### **Start Date and End Date**

- You can enter fee start date and fee calculation starts from that day.
- You can enter fee end date and fee is calculated till this date.
- Fee start date if not entered, then it is defaulted from the collateral start date.
- Fee start date cannot be before collateral start date. The system validates and displays an error if fee start date is before collateral start date.
- Fee end date if not entered, then it is defaulted from the collateral expiry date.
- Fee end date cannot be after collateral expiry date. The system validates and displays an error if fee end date is after collateral expiry date.
- For all fee calculations, fee start date and end dates takes precedence over collateral start date and expiry date.
- If both collateral start date and collateral expiry dates and fee start date and fee end dates are provided respectively, then system considers the fee start and fee end dates for the calculation.
- Since, both collateral end date and fee end date are not mandatory, if none of them are provided, the system validates and displays an error to enter the dates.

#### **User Input Fee Amount**

The 'User Input Fee Amount' is used for the fee of type USER INPUT.

You need to specify the fee amount in terms of absolute amount and it is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.

The system validates if fee type is of 'User Input' and this field is left blank.

#### **Branch**

The 'Branch' where the customer account exists and it is used for debiting the collateral fee.

**Account No**

The 'Account No' which needs to be debited for collateral fee. This is based on the branch selection in 'Branch' field. You can specify the individual accounts for respective fees.

If you have multiple accounts in a bank or in a branch, you can specify the individually for each fees the accounts that needs to be debited.

**Waived**

Out of multiple fee rules attached to a fee class which are populated during collateral creation, one or more fee rules can be waived by selecting check box under waived column.

**Effective Dates**

'Effective Dates' is used to specify the dates from which fee rate details are applicable. A fee rule can be configured having multiple effective dates. As the effective dates are reached, the corresponding rate details becomes applicable for each fee.

The system validates and displays an exception if fee type is 'Rate/Amount' and effective date details are not maintained.

For create event fee, effective date has to be always collateral creation date. In addition, only one effective date is allowed for create event fee as create event is always one time.

**Fee Rate Details**

'Fee Rate Details' is used to specify the values as opted in 'Fee Rule Maintenance' screen.

**Basis Amount**

Specify the multiple basis amounts. The system validates and displays an exception if fee type is 'Rate/Amount' and rate details are not maintained.

**Rate**

Specify the rate for the defined basis amount if fee is configured as 'Rate'.

The system validates and displays an error if fee type is of rate and user inputs amount or leave the rate details as blank.

Rate details are applicable based on the effective dates applied.

**Amount**

Specify amount for the defined basis amount if fee is configured as 'Amount'.

The fee value as amount is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters. The system validates if fee type is of amount and user inputs rate or leave the rate details as blank.

## 2.8.17 Collateral Fee Processing

Collateral fee supports below types of fee processing.

- Recurring Fees
- Event Based Fees

You can perform the following for collateral fee

- Configure multiple fees for a collateral.
- Waive fees selected out of one or more number of fees at collateral level during creation.
- Define collateral fees as a fixed amount, percentage or user input fees.
- Define the collateral fee structure as 'Slab' or 'Tier'.
- Fee liquidation related accounting entries are passed on fee collection as configured – FLIQ event.
- Fee accrual/amortization is done based on the configuration opted – FACR event
- Collect the fee automatically on cycle end date (Arrears) for recurring fees (and then based on the frequency) and on happening of an event (Event based fee).
- Fee Type 'USERINPUT' and 'AMOUNT', the value specified as fee is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.
- For example
  - Fee amount specified 2400,
  - Accrual frequency is daily,
  - Liquidation frequency is Monthly and Days in month 30,
  - Day basis is Actual/Actual,
  - Fee accrued per day is  $2400/30 = 80$
- Liquidation method 'Advance' is not applicable for collateral fees.
- Any upfront fee can be collected through an event based fee
- Day basis is applicable and is used for fee calculation and accrual/amortization of both amount and percentage based fees.
- RULE\_INC, RULE\_REC, and so on accounting roles are generated on Fee rule creation.
- Fee currency is same as the collateral currency.

## **Recurring Fee**

- Recurring fees can be of following types:
  - Collateral maintenance fees
  - Collateral inspection fees
  - Collateral custody fees and so on
- Recurring fees is collected based on liquidation frequency configured.
- Recurring fees is calculated and accrued based on underlying collateral value as on the date and as per accrual frequency configured.
- It is possible to stop a recurring fee from collection based on effective end date given.
- You can collect recurring fees only using auto collection methods.
- Holiday processing for fees is applicable only to recurring fees if opted and is handled as below.

		<b>Holiday</b>						
	<b>Liquida tion Freq</b>	<b>Ignor e Holid ays</b>	<b>Holiday Level</b>	<b>Movem ent</b>	<b>Collat eral Creati on Date</b>	<b>Next Liquida tion Date</b>	<b>Holi day</b>	<b>Actual Liquida tion Date*</b>
<b>1</b>	Monthly	Yes	NA	NA	02-Aug	02-Sep	Yes	02-Sep
	Monthly	No	Local/Cur- rency/Both	For- ward	02-Aug	02-Sep	Yes	03-Sep
	Monthly	No	Local/Cur- rency/Both	Back- ward	02-Aug	02-Sep	Yes	01-Sep

2		Holiday							
	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*	Cascade Schedules
	Monthly	No	Local/Currency/Both	Forward	02-Aug	02-Sep	Yes	03-Sep	Yes
	Monthly	No	Local/Currency/Both	Backward	02-Aug	02-Sep	Yes	01-Sep	No
3		Holiday							
	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Across Month	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*
	Monthly	No	Local/Currency/Both	Forward	Yes	30-Aug	30-Sep	Yes	01-Oct
	Monthly	No	Local/Currency/Both	Forward	No	30-Aug	30-Sep	Yes	29-Oct
4		Holiday							
	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Across Month	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*
	Monthly	No	Local/Currency/Both	Backward	Yes	01-Aug	01-Sep	Yes	31-Aug
	Monthly	No	Local/Currency/Both	Backward	No	01-Aug	01-Sep	Yes	02-Sep

\* Assuming not a holiday. If holiday then again the holiday processing as configured is applicable.

### **Event Based Fee**

Event based fees is usually of the following type:

- Collateral creation fees
- Collateral extension fee (when collateral end date is modified and extended further)
- Collateral expiry fee (when end date is crossed and collateral value becomes zero)
- Collateral reactivation fee (when collateral is reactivated post suspension)
- Collateral suspension (when collateral is suspended)

- Event based fee are collected when collateral status gets updated, like active (on creation), extended (when collateral end date is modified and extended further), expired (when end date is crossed and collateral value becomes zero), reactivated (when collateral is reactivated post suspension), suspended (when collateral is suspended).
- Event based fees is linked to collateral at the time of creation itself, but gets triggered on happening of status update.
- Event based fee becomes applicable as many number of times as the collateral achieves a particular status.
- For example - collateral suspension fee gets triggered as and when multiple suspension takes place.
- 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 frequency as only 'One-Time'.
- It is possible to collect 'Event Based Fee' only automatically.
- For collateral fees of type 'Event Based Fee', the calculation and accrual are based on the underlying basis amounts - 'Collateral Value' (Limit Contribution' and 'Available Amount' are not applicable)
- Collateral fees of type 'event based fee' can have accrual frequency as one-time and liquidation frequency as one-time.

Since an 'Event Based Fee' gets triggered on happening of a certain collateral lifecycle event, in that case holiday processing is not applicable. In other way it is based on holiday parameter maintained at GEDPARAM level.

## **2.8.18 Collateral Manual Fee Payment**

The 'Collateral Manual Fee Payment' screen (GCDCOFPT) allows to manually liquidate the event based or recurring collateral fee of type user input and liquidation preference - manual. In addition, this screen can also be used to inquire the manual fee payment details for the collateral.

To invoke the 'Collateral Manual Fee Payment' screen, type 'GCDCOFPT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Collateral Manual Fee Payment

Save

Liability No

Collateral Code

Serial No

Authorize

Version Number

Limit Date

YYYY-MM-DD

Value Date

YYYY-MM-DD

Populate

Fee Rule Details

1 Of 1

Go

	Fee Rule	Fee Currency	Account Branch	Account No	Account Currency	D

Schedule Details

1 Of 1

Go

	Fee Rule	Due Date	Total Amount	Amount Paid	Due Amount	

Maker Id

Maker Date Stamp

Status

Checker Id

Checker Date Stamp

Authorization Status

Cancel

Select New and perform the following steps.

### Liability No

Select the liability number to fetch the collateral codes.

### Collateral Code

Select the 'Collateral Code' for which manual fee payment is to be made.

### Version Number

The system increments this number for each manual fee payment on a collateral.

### Limit Date

Select the limit date. Limit Date can be the current application date or back date.

### Value Date

The system populates the current application date for manual fee payment transaction.

### Populate

Click this button to fetch the Fee Rules which are due for manual payment under 'Fee Rule Details' grid.

### Fee Rule Details

Enter the amount paid for the fee rule in the 'Due Amount' field, click 'Save' and 'Authorize'. Payment details are updated for the Fee rule in the 'Schedule Details' grid.

### 2.8.19 MIS Class Maintenance

This sub-system allows to link the MIS Class with the collateral during collateral maintenance.

MIS details associated with the fee class (GEDCLSMT) will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on clicking 'Populate'.

The user can fetch both the MIS codes (GLDCLSMT) as well as the MIS group (MIDGRPMT) directly maintained in the system. MIS codes that gets defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Collateral screen.

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

To launch the 'MIS Class' sub-screen, click the 'MIS Class' tab in the 'Collateral Maintenance' screen (GCDCOLLT).

MIS Details

MIS Group \_\_\_\_\_ 🔍

Customer No \_\_\_\_\_  
Default

Transaction MIS

Composite MIS

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

\_\_\_\_\_ 🔍

Ok

Cancel

## MIS Group

'MIS Group' gets defaulted based on fee class selection or select the MIS group from the list of groups configured in MIDGRPMT screen.

### Default

Click this button to fetch the composite MIS codes maintained for the customer in STDCIF screen, if there is only one customer explicitly selected at the collateral level or if there is only one customer linked to the liability.

The user must click this button each time they make changes to the liability. Thus the system can fetch and default the updated composite MIS.

**Customer No**

Displays the customer number for which the composite MIS are fetched from STDCIF screen. Composite MIS codes will be fetched from STDCIF screen, if the ELCM is integrated with ROFC (external system).

## Transaction MIS

Displays the transaction type of MIS code based on the selected MIS Group or the Transaction MIS code associated with the fee class.

## Composite MIS

Displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.

## MIS Code

Transaction and Composite MIS codes configured in GLDCLSMT or MIDGRPMT screen are auto-populated based on the selected MIS Group or fee class. The user can also add, modify or delete the MIS codes of type Transaction and Composite.

### Note

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

## MIS Class

Displays the MIS class based on the selected MIS code.

### 2.8.20 Viewing Collateral Covenant Tracking Summary

You can view summary of covenants attached to collateral for tracking using the 'Collateral Covenant Tracking Summary' screen. You can open detailed screen using this screen. You can query the records based on the search criteria.

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

[illegible]

## 2.8.21 Tracking Collateral Covenant Details

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

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

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

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

Exit

### **Liability Number**

Indicates the liability Number for which the collateral is linked.

### **Collateral Code**

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

### **Covenant Name**

Indicates the covenant name.

### **Covenant Reference Number**

Indicates the covenant reference no for the collateral being maintained.

### **Revision Date**

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

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

### **Notice Date**

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

### Grace Days

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

### Status

You can select the covenant status as the following:

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

### Defer Till Date

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

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

## 2.9 Maintaining Specific Collateral Input Details

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

---

**Note**

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

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

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

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

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

---

### **2.9.1 Property Details screen**

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

Multiple property records can be linked to same customer collateral. Collateral value is updated duly considering amount of these properties.

Property

New
Enter Query

Collateral Details

Liability No \*
Liability Name
Customer No
Collateral Code \*
Collateral Description
Collateral Currency \*
Agreed Collateral Value
Collateral Value
Class Code
Collateral Category \*
Haircut% \*
Lendable Margin

☒ Available

Start Date
YYYY-MM-DD
End Date
YYYY-MM-DD
Status
Active
Status Change Date
YYYY-MM-DD
Limit Contribution
Utilization Amount
Available Amount
Pool Contribution
Collateral Block Amount
Tanked Utilization

Branch Code
Source Code
Classification

☒ Secured
☐ Unsecured
☐ Liquid

Charge Type \*
Seniority of Claim \*

☐ Charge Registration Required

Charge Renewal Frequency
Yearly
Units
Filing Lead Days

☐ Sharing Required
☐ Auto Pool Create

Revision Date
YYYY-MM-DD
Grace Days

☐ Mortgage Initiated

Interest Rate

☐ Taken Over

User Reference
Remarks

Insurance
Covenant
Shared
Source Restrictions
Fields
Haircut Schedule
Miscellaneous Details
Field Investigation details
Valuation Details
External check
Legal Opinion
Risk Evaluation
Collateral Perfection
Notifications
Revaluation
Property Details
Fee Preference
MIS Class

Maker
Date Time:
Mod No
Record Status

Checker
Date Time:
Authorization

Exit

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

Property Details

Registration Number \*
Property Type \*
Property Description
Country Code \*
Property Address \*
Construction Date
YYYY-MM-DD
Purchase Date
YYYY-MM-DD
Zone Classification

Currency Details

Currency \*
Amount In Collateral Currency

Property Details

Basis Property Value \*
Market Value
Govt Value
Property Index Value
Valuation Date
YYYY-MM-DD
Valuation Source
Valuation Amount

Other Lenders Charge Amount

External Pricing Details

Security Code
Security Description
Price Code
Unit Value
Number Of Units
Current Value

**Registration Number**

Registration number is unique across multiple property records in the collateral.

**Property Type**

Select the type of property from the adjoining option list.

**Country**

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

**Property Address**

Specify the address of the property.

**Construction Date**

Specify the construction date of the property. The construction date cannot be future dated

**Purchase Date**

Specify the date of property purchase. The purchase date cannot be future dated

**Zone Classification**

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

**Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount In Collateral Currency**

Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Basis of Property Value**

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

- Market Value
- Property Index Value
- Government Value

**Market Value**

Specify the market value of the property. When basis of property value is market value, entering market value is mandatory

**Govt. Value**

Specify the government value of the property. When basis of property value is govt. value, entering govt. value is mandatory

**Property Index Value**

Specify the index value of the property. When basis of property value is property index value, entering property index value is mandatory



**Customer Valuation Date**

Specify the last valuation date from the customer submitted valuation report. The valuation date cannot be future dated

**Customer Valuation Source**

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

**Customer Valuation Amount**

Specify the valuation amount from the customer submitted valuation report.

**Other Lenders Charge Amount**

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

**External pricing details****Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

**Security description**

Defaulted from security code.

**Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

**Unit value**

Unit value is defaulted for the price code selected.

**Number of units**

Enter the number of units of security being considered for collateral creation.

**Current value**

Based on unit value and number of units, current value is calculated and displayed

**2.9.2 Vehicle Details screen**

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

Multiple vehicle records can be linked to same customer collateral. Collateral value is updated duly considering amount of these vehicles.

Vehicles

New
Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

Available

Start Date

End Date

Status

Status Change Date

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Secured

Unsecured

Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance
Covenant
Shared
Source Restrictions
Fields
Haircut Schedule
Miscellaneous Details
Field Investigation details

Valuation Details
External check
Legal Opinion
Risk Evaluation
Collateral Perfection
Notifications
Revaluation
Vehicle Details

Fee Preference
MIS Class

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization

Exit

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

Vehicle Details

Vehicle Identification Number \*

Vehicle Type \*Four Wheeler

New/Used \*New

Make \*

Model \*

Year Of Manufacture \*

Regn.No \*

Registration Date \*YYYY-MM-DD

Chassis No

Engine Type \*Diesel

Engine No. \*

Description

Owner \*

Registration Authority \*

Currency Details

Currency \*

Amount In Collateral Currency

Vehicle Details

Invoice Value

Valuation Amount

Resale Value

Valuation DateYYYY-MM-DD

Remarks

Revaluation Base Value

External Pricing Details

Security Code

Security Description

Price Code

Unit Value

Number Of Units

Current Value

### Vehicle Identification Number

Vehicle identification number is unique across multiple child records in the collateral.

### Invoice Value

Specify the invoice value of the vehicle.

### Vehicle Type

Select the type of vehicle from the adjoining drop-down list. You can select 'Four Wheeler', 'Heavy Commercial Vehicles', 'Light Commercial Vehicles', 'Two Wheeler', or 'Three Wheeler'.

### New/Used

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

For new vehicle type, invoice value is mandatory and the same is considered as collateral value.

For used vehicle type, valuation amount is mandatory and the same is considered as collateral value. Valuation date is mandatory for used vehicles.

### Make

Specify the make of the vehicle.

**Model**

Specify the model of the vehicle.

**Year Of Manufacture**

Specify the year of manufacturing of the vehicle.

**Regn.No**

Specify the vehicle registration number.

**Registration Date**

Enter date of registration of the vehicle. Registration date cannot be future dated.

**Chasis No**

Specify the chasis number of the vehicle.

**Engine Type**

You can select 'Diesel', 'Petrol' or 'Electric'.

**Engine No.**

Specify the engine number of the vehicle.

**Owner**

Specify the ownership details of the vehicle.

**Regn. Authority**

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

**Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount In Collateral Currency**

Wherever vehicle value currency is different from collateral currency, vehicle value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Resale Value**

Specify the resale value of the vehicle.

**Valuation Date**

Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only. Valuation date cannot be future dated

**Valuation Amount**

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

**Revaluation Base Value**

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

**External Pricing Details****Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

**Security description**

Defaulted from security code.

**Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

**Unit value**

Unit value is defaulted for the price code selected

**Number of units**

Enter the number of units of security being considered for collateral creation

**Current value**

Based on unit value and number of units, current value is calculated and displayed

**2.9.3 Stocks screen**

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

Stocks

New

Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

Available

Start Date

YYYY-MM-DD

End Date

YYYY-MM-DD

Status

Active

Status Change Date

YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

Secured

Unsecured

Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency

Yearly

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date

YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance

Covenant

Shared

Source Restrictions

Fields

Haircut Schedule

Miscellaneous Details

Field Investigation details

Valuation Details

External check

Legal Opinion

Risk Evaluation

Collateral Perfection

Notifications

Revaluation

Stock Details

Fee Preference

MIS Class

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization

Exit

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

Stock Details

Basic Details

Security Code \*

Security Description

Issuer Code

Security Issue Name

Folio Number \*

Stock Details

Price Code \*

Currency \*

Unit Value

Quantity \*

Total Stock Amount

Amount In Collateral Currency

Rating Agency

Rating

Electronic Mode

Brokerage ID

Brokerage Name

Remarks

## Security Code

Select the security code from the adjoining option list of collateral type stocks. Security Code should be unique across the child records of the collateral.

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The system displays the security code description.

**Issuer Code and Security Issue Name**

Issuer code and security issue name for the security gets populated based on security code selected.

**Folio Number**

Folio number is unique across multiple stocks records in the same collateral.

**Price Code and Unit Value**

Based on price code for the security selected, unit value is defaulted from security maintenance. The system displays the unit value from the Securities (GCDSECTY) screen.

**Quantity**

Specify the quantity of stocks.

**Total Stock Amount**

Total stock amount is calculated for the quantity specified considering unit value.

**Amount in Collateral Currency**

Wherever stocks value currency is different from collateral currency, stock value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Rating Agency**

Select rating agency from the adjoining list of values which has rated the security.

**Rating**

Specify the rating of the securities.

**Electronic Mode**

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

**Brokerage ID and Name**

Specify the broker id and name. Brokerage Id and Brokerage name are mandatory when Electronic mode is selected.

**Remarks**

Specify remarks if any.

Following sub-screens are not relevant to stocks type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details\_

## **2.9.4 Machinery screen**

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

Multiple machinery records can be linked to same customer collateral. Collateral value is updated duly considering amount of these machinery.

Machinery

New
Enter Query

**Collateral Details**

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Secured

Unsecured

Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance
Covenant
Shared
Source Restrictions
Fields
Haircut Schedule
Miscellaneous Details
Field Investigation details
Valuation Details
External check
Legal Opinion
Risk Evaluation
Collateral Perfection
Notifications
Revaluation
Machinery Details
Fee Preference
MIS Class

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization

Exit

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

Machinery Details

Serial Number \*

Machine Details

Manufacturer

Industrial Type \* Agriculture Industry

Manufactured Year

Purchased Year

Machinery Location \*

Machinery Condition

Intended Use

**Currency Details**

Currency \*

Amount In Collateral Currency

**Machinery Details**

Machinery Type \* New

Machinery Value Basis

Assessed Value

Invoice Value

Replacement Value

Written Down Value

Third Party Charge Amount

Remarks

Revaluation Base Value

**External Pricing Details**

Security Code

Security Description

Price Code

Unit Value

Number Of Units

Current Value

## Serial Number

Serial number has to be unique across different machinery records in the same collateral.



**Machine Details**

Specify the machine number of the machine submitted as collateral.

**Manufacturer**

Specify the manufacturer details of the machine.

**Industrial Type**

You select the industrial type from the drop-down list.

- Agriculture Industry
- Allied Industry
- Automobile Industry
- Banking
- Financial Industry
- Fishing Industry

**Manufactured Year**

Specify the manufactured year of the machine. Manufactured year cannot be after purchased year and also future year.

**Purchased Year**

Specify the year of purchase of the machine. Purchased year cannot be in future.

**Machinery Location**

Specify the machinery location.

**Machinery Condition**

Specify the machinery condition.

**Intended Use**

Specify the intended usage of the machinery.

**Machinery Type**

You can select the machinery type from the drop-down list

- New
- Used
- Leased

**Machine Value Basis**

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

- Assessed Value
- Written Down Value
- Invoice Value

**Assessed Value**

Specify the assessed value of the machinery. If machinery value basis is selected as assessed value, assessed value is mandatory

**Invoice Value**

Specify the invoice value of the machine. If machinery value basis is selected as invoice value basis, invoice value is mandatory.

**Replacement Value**

Specify the replacement value of the machinery.

**Written Down Value**

Specify the written down value of the machine after depreciation. If machinery value basis is selected as written down value, basis, written down value is mandatory

**Third Party Charge Amount**

Specify the charge amount of other lenders, if any.

**Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount In Collateral Currency**

Wherever machinery value currency is different from collateral currency, machinery value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Revaluation Base Value**

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

**External Pricing Details****Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list

**Security description**

Defaulted from security code

**Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

**Unit value**

Unit value is defaulted for the price code selected

**Number of units**

Enter the number of units of security being considered for collateral creation

## Current value

Based on unit value and number of units, current value is calculated and displayed

### 2.9.5 Life Insurance Details screen

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

Multiple life insurance records can be linked to same customer collateral. Collateral value is updated duly considering amount of these life insurance policies.

**Life Insurance**

New Enter Query

**Collateral Details**

Liability No \*  
Liability Name  
Customer No  
Collateral Code \*  
Collateral Description  
Collateral Currency \*  
Collateral Value  
Class Code  
Collateral Category \*  
Haircut% \*  
Lendable Margin  
Start Date YYYY-MM-DD  
End Date YYYY-MM-DD  
Status Active  
Limit Contribution  
Utilization Amount  
Available Amount  
Pool Contribution  
Collateral Block Amount  
Tanked Utilization

Branch Code  
Source Code  
Classification Secured Unsecured Liquid  
Charge Type \*  
Seniority of Claim \*  
Charge Renewal Frequency Yearly  
Units  
Filing Lead Days  
Revision Date YYYY-MM-DD  
Grace Days  
Interest Rate  
User Reference  
Remarks

Charge Registration Required  
Events  
Sharing Required  
Auto Pool Create  
Mortgage Initiated  
Taken Over

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |  
Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation |  
Life Insurance Details | Fee Preference

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

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

Life Insurance Details

◀ 1 Of 1 ▶

Policy No \*

Policy Status Inforce ▼

Insurer Details \*

Insurer Address

Beneficiary \*

Currency \*

Amount In Collateral Currency

Insurance Amount \*

Premium Amount

Insurance Surrender Value \*

Policy Start Date \* YYYY-MM-DD

Policy Issue Date YYYY-MM-DD

Policy End Date \* YYYY-MM-DD

Policy Tenure (in days)

Assignment Date YYYY-MM-DD

Remarks

## Policy No

Specify the life insurance policy number.

## Policy Status

You can select the following from the drop-down list.

- Inforce
- Lapsed
- PaidUp

---

### Note

Policy value is updated appropriately when the policy status is lapsed.

---

## Insurer Details

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

## Insurer Address

Specify the insurance company address.

## Beneficiary

Specify the beneficiary name.

## Currency

In case manual revaluation, you can select the currency from the adjoining option list. In case of external revaluation, currency gets populated based on the security code selected.

**Amount in Collateral Currency**

Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Insurance Amount**

Specify the sum assured amount.

**Premium Amount**

Specify the premium amount.

**Insurance Surrender Value**

Insurance surrender value is considered for updating collateral value

**Policy Start Date**

Specify the start date of the policy. Policy start date cannot be future dated.

**Policy Issue Date**

Specify the issue date of the policy. Policy issue date cannot be after policy start date.

---

**Note**

Policy issue date is defaulted as policy start date unless it is specified.

---

**Policy End Date**

On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date. Policy end date cannot be back dated.

---

**Note**

When multiple life insurance policies with different end dates are linked to same collateral, farthest end date is updated as collateral end date.

On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date.

---

**Policy Tenure (in days)**

Policy tenure is derived based on policy start date and policy end date

**Renewal Frequency**

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

**Assignment Date**

Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date.

Following sub-screens are not relevant to life insurance type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details

## 2.9.6 Funds screen

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

Multiple fund records can be linked to same customer collateral. Collateral value is updated duly considering amount of these funds.

Funds	
New Enter Query	
<b>Collateral Details</b>	
<b>Liability No *</b> Liability Name Customer No <b>Collateral Code *</b> Collateral Description <b>Collateral Currency *</b> Agreed Collateral Value Collateral Value Class Code <b>Collateral Category *</b> <b>Haircut% *</b> Lendable Margin <input checked="" type="checkbox"/> Available Start Date YYYY-MM-DD End Date YYYY-MM-DD Status Active Status Change Date YYYY-MM-DD Limit Contribution Utilization Amount Available Amount Pool Contribution Collateral Block Amount Tanked Utilization	Branch Code Source Code Classification <input checked="" type="radio"/> Secured <input type="radio"/> Unsecured <input type="radio"/> Liquid <b>Charge Type *</b> <b>Seniority of Claim *</b> <input type="checkbox"/> Charge Registration Required Charge Renewal Frequency Yearly Units <input type="button" value="Events"/> Filing Lead Days <input type="checkbox"/> Sharing Required <input type="checkbox"/> Auto Pool Create Revision Date YYYY-MM-DD Grace Days <input type="checkbox"/> Mortgage Initiated Interest Rate <input type="checkbox"/> Taken Over User Reference Remarks
Insurance   Covenant   Shared   Source Restrictions   Fields   Haircut Schedule   Miscellaneous Details   Field Investigation details   Valuation Details   External check   Legal Opinion   Risk Evaluation   Collateral Perfection   Notifications   Revaluation   Fund Details   Fee Preference   MIS Class	
Maker Checker	Date Time: Date Time:
Mod No	Record Status Authorization
<input type="button" value="Exit"/>	

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

Fund Details	
Security Code *	<input type="text"/>
Security Description	<input type="text"/>
Issuer Code	<input type="text"/>
Security Issue Name	<input type="text"/>
Folio Number *	<input type="text"/>
<b>Fund Details</b>	
Name of Fund *	<input type="text"/>
Fund Category	Balanced <input type="button" value="v"/>
Scheme Name *	<input type="text"/>
Currency *	<input type="text"/>
Price Code *	<input type="text"/>
Unit Value	<input type="text"/>
Quantity *	<input type="text"/>
Total Fund Amount	<input type="text"/>
Amount In Collateral Currency	<input type="text"/>
Rating Agency	<input type="text"/>
Rating	<input type="text"/>
<input type="checkbox"/> Electronic Mode	

### Security Code

Security code can be selected from the pre-defined list for collateral type funds.

### Issuer Code

Security description and issuer code are defaulted for selected security code.

### Security Issue name

Security Issue name can be specified for the fund linked.

### Folio Number

Folio number is unique across multiple funds records in the same collateral.

### Name of Fund

Name of fund can be specified for the fund linked.

### Fund Category

You can select the following fund category from the drop-down list.

- Balanced
- Equity
- Fixed Income
- Index
- Investment
- Money Market

### Scheme Name

Scheme name can be specified for the fund linked.

### Price Code

Price code for the security code to be selected based on which unit value is populated.

### Amount In Collateral Currency

Wherever funds value currency is different from collateral currency, fund value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

### Total Fund Amount

Total fund amount is calculated considering unit value and quantity specified.

## Rating Agency

Rating of the fund with rating agency details can be selected and signified.

## Rating

Specify the rating of the funds.

Following sub-screens are not relevant to funds type of collateral. Appropriate message is displayed when the same is invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

## 2.9.7 Bonds

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

Bonds

New Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

☒ Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

☒ Secured☐ Unsecured☐ Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details | Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Bond Details | Fee Preference | MIS Class

Maker

Date Time:

Mod No

Record Status

Exit

Checker

Date Time:

Authorization

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



Bond Details	
<b>Basic Details</b>	
Security Code *	<input type="text"/>
Security Description	<input type="text"/>
Issuer Code	<input type="text"/>
Security Issue Name	<input type="text"/>
Folio Number *	<input type="text"/>
<b>Bond Details</b>	
Price Code *	<input type="text"/>
Currency *	<input type="text"/>
Unit Value	<input type="text"/>
Quantity *	<input type="text"/>
Total Bond Amount	<input type="text"/>
Amount In Collateral Currency	<input type="text"/>
Issue Date * YYYY-MM-DD	<input type="text"/>
Bond Tenure (in days)	<input type="text"/>
Maturity Date * YYYY-MM-DD	<input type="text"/>
Rating Agency	<input type="text"/>
Rating	<input type="text"/>
<input type="checkbox"/> Electronic Mode	
Remarks	<input type="text"/>

Multiple bond records can be linked to the same customer collateral. Collateral value is updated duly considering amount of these bonds.

### Security Code

Security code can be selected from the pre-defined list for collateral type bonds.

### Issuer Code

Security description and issuer code are defaulted for selected security code.

### Security Issue name

Security Issue name can be specified for the bonds linked.

### Folio Number

Folio number is unique across different bonds linked to the collateral.

### Price Code

Based on price code for the security selected, unit value is defaulted from security maintenance.

### Currency

Select currency of bond from the adjoining list.

### Total Bond Amount

Total bond amount is calculated for the quantity specified considering unit value.

### Amount In Collateral Currency

Wherever bond currency is different from collateral currency, bond value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

### Issue Date

Enter issue date of bond. Issue date cannot be future dated.

### Bond Tenure

Bond tenure is calculated based on issue date and maturity date.

**Maturity Date**

Maturity date of bond is considered as collateral end date and collateral value is updated as zero. Maturity date cannot be back dated.

When multiple bonds with different end dates are linked to the collateral, collateral value is appropriately reduced based on end of the bond.

**Rating Agency**

Rating for the bond from the agency can be signified.

**Electronic Mode**

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

**Remarks**

Specify remarks if any.

Following sub-screens are not relevant to bonds type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

**2.9.8 Precious Metal screen**

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

Multiple metal records can be linked to the same collateral. Collateral value is updated duly considering the value of these multiple metal records linked.

Precious Metals
New Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

☒ Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

Secured
Unsecured
Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required
Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |
Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation |
Precious Metal Details | Fee Preference | MIS Class

Maker
Date Time:
Mod No
Record Status

Checker
Date Time:
Authorization

Exit

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

Precious Metal Details	
Serial Number *	<input type="text"/>
Precious Metal Type *	<input type="text"/>
Description	<input type="text"/>
Purity	<input type="text"/>
Weight	<input type="text"/>
Unit Of Weight	<input type="text" value="g"/>
Currency Details	
Currency *	<input type="text"/>
Amount In Collateral Currency	<input type="text"/>
Precious Metal Details	
Precious Metal Form *	<input type="text"/>
Unit Rate	<input type="text"/>
Valuation Amount	<input type="text"/>
Purchase Value *	<input type="text"/>
Storage Details	<input type="text"/>
Remarks	<input type="text"/>
External Pricing Details	
Security Code	<input type="text"/>
Security Description	<input type="text"/>
Price Code	<input type="text"/>
Unit Value	<input type="text"/>
Number Of Units	<input type="text"/>
Current Value	<input type="text"/>

### Serial Number

Serial number has to be unique across multiple precious metal records of the collateral.

### Precious Metal Type

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

### Description

You can provide the description of the precious metal type.

### Purity

Indicates the purity of the precious metals.

### Weight

Specify the weight of precious metal which need to be read with unit of weight specified.

### Unit of Weight

You can select unit of weight as 'Grams', 'Kilograms', 'Tonnes', 'Pounds', or 'Milligrams'

### Precious Metal Form

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

Specify the unit rate of precious metal.

### **Valuation Amount**

Specify the valuation amount of the precious metal.

Valuation amount for the precious metal is arrived at based on weight and unit rate signified.

### **Purchase Value**

Specify the purchase value of the precious metal.

### **Storage Details**

Storage details of the precious metals can be noted.

### **Remarks**

Specify notes, if any, on the precious metal.

### **Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

### **Amount In Collateral Currency**

Wherever precious metal currency is different from collateral currency, precious metal value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

### **External pricing details**

#### **Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

#### **Security description**

Defaulted from security code.

#### **Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

#### **Unit value**

Unit value is defaulted for the price code selected.

#### **Number of units**

Enter the number of units of security being considered for collateral creation.

#### **Current value**

Based on unit value and number of units, current value is calculated and displayed.

## **2.9.9 Obligation Details screen**

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

Obligation
New Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

☒ Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

Secured
Unsecured
Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required
Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |
Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Obligation Details |
Fee Preference | MIS Class

Maker
Date Time:
Mod No
Record Status

Checker
Date Time:
Authorization

Exit

Using this screen you can maintain instances when standing as a guarantor for facilities/loans by creating collaterals.

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

Obligation Details

Guarantor CIF No \*

Guarantor Name

Guarantor Address \*

Guarantee Type \*

Agreement Date \* YYYY-MM-DD

Guarantee Amount \*

Rating Agency

Rating

☐ Revocable

Revoke Date YYYY-MM-DD

Guarantor's Own Exposure

☐ Continuing Guarantee

Remarks

**Guarantor CIF No**

Specify the customer number (CIF ID) of the guarantor. Guarantor CIF No. should be unique.

**Guarantor Name**

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

**Guarantor Address**

Specify guarantor's address.

**Guarantee Type**

Specify if the guarantee is personal or corporate guarantee.

**Guarantee Amount**

Specify the guarantee amount.

The amount is updated as collateral value. When multiple records are included as part of one customer collateral, sum of amounts of all obligations are updated as collateral value.

**Agreement Date**

Specify the guarantee agreement date. Agreement date cannot be future dated **Revocaable**  
Indicate whether the Guarantor can revoke (withdraw) this guarantee provided or not.

**Revoke Date**

Indicate the date when the Guarantor revokes the guarantee. This field is enabled only when the Revoke check box is selected. Revoke date cannot be backdated.

When multiple obligation records are added to customer collateral, farthest of revoke date is updated as collateral end date. On the expiry date of the farthest record, collateral value is updated as zero. When multiple records are having different end dates, collateral value is reduced to the extent of obligation on reaching revoke date.

**Guarantor's Own Exposure**

The system displays the total exposure of the guarantor.

**Rating**

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

**Continuing Guarantee**

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

Following sub-screens are not relevant to obligation type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

## 2.9.10 **Guarantee Details screen**

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

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

The screenshot displays the 'Guarantee Details' screen with the following fields and controls:

- Reference Number \***: A text input field.
- Guarantee Type**: A dropdown menu currently showing 'Bid Bond'.
- Issuer Details \***: A section header.
- Beneficiary \***: A text input field.
- Applicable Place**: A text input field.
- Issue Date \***: A date input field with a placeholder 'YYYY-MM-DD'.
- Effective Date**: A date input field with a placeholder 'YYYY-MM-DD'.
- Expiry Date \***: A date input field with a placeholder 'YYYY-MM-DD'.
- Currency \***: A text input field.
- Amount In Collateral Currency**: A text input field.
- Amount \***: A text input field.
- Rating Agency**: A text input field.
- Rating**: A text input field.
- Revocable**: A checkbox.
- Remarks**: A text input field.

Using this screen, customer collateral of type guarantees can be maintained. You can capture multiple guarantees as part of customer collateral created and arrive at the collateral value appropriately.

When multiple guarantees records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular guarantee linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

### **Reference Number**

Reference number is unique between different guarantees attached to the same collateral.

### **Guarantee Type**

You can select the guarantee type as 'Big Bond', 'Commercial', 'Financial', 'Performance', or 'Personal'.

### **Issuer Details and Beneficiary**

You can enter guarantee issuer and beneficiary details.



**Applicable Place**

Applicable place can be specified.

**Issue Date**

Issue date cannot be future date. Issue date cannot be after effective date.

**Effective Date**

Effective date cannot be future dated. Issue date is defaulted as effective date unless specified.

**Expiry Date**

Expiry date cannot be back dated or current dated.

**Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount In Collateral Currency**

If guarantee currency is different from collateral currency, configured rate is considered and guarantee converted amount is updated as collateral value.

**Amount**

Guarantee amount is updated as collateral value. When multiple guarantee records are included as part of one customer collateral, the sum of amount of all guarantees is updated as collateral value.

**Rating Agency**

Rating for guarantee from the agency can be signified at guarantee level.

**Revocable**

Select this check box to if you want to revoke the guarantee.

Following sub-screens are not relevant to guarantee type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

## **2.9.11 Commercial Papers screen**

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

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

## Commercial Paper Details

Reference Number *	
Description	
Issuer Code *	
Issuer Name	
Issuer Contact Details	
Issue Date * YYYY-MM-DD	

---

**Currency Details**

Currency *	
Amount In Collateral Currency	

---

**Commercial Paper Details**

Issued At	
Face Value	
Discounted Value	
Interest Rate *	
Maturity Amount *	
Period(in Days)	
Maturity Date * YYYY-MM-DD	
Issued In Form *	Physical
Rating Agency	
Rating	
Rating Valid Upto	YYYY-MM-DD
Remarks	

---

**External Pricing Details**

Security Code	
Security Description	
Price Code	
Unit Value	
Number Of Units	
Current Value	

Using this function you can create customer collaterals of type commercial papers considering various attributes. Multiple commercial papers can be linked to the same collateral. Collateral value is calculated based on value of one or more commercial papers linked to the collateral.

### Reference Number

This number is unique for difference commercial paper in same collateral.

### Description

You can provide the description.

### Issuer Name

Issuer code/name is fetched from the 'Issuer Maintenance' (GCDISSUR) screen. Only those issuers which have been created for type - commercial paper should be available.

### Issuer Contact Details

Specify the contact details of the issuer.

**Issue Date**

Indicates the issue date. It cannot be future date.

**Currency**

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount In Collateral Currency**

Wherever commercial papers currency is different from collateral currency, commercial papers value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Issued At**

You can select 'Interest Bearing' or 'Discount Price' from the drop-down list. Based on this value, 'Collateral Value' gets updated in the first screen. If it is discounted price, then discounted value gets updated. If it is interest bearing, face value gets updated.

**Face Value**

When 'Issued At' is selected as 'Interest Bearing' then you need to enter the face value.

**Discounted Value**

When 'Issued At' is selected as 'Discounted Value' then you need to enter the discounted value.

**Interest Rate**

Specify the interest rate.

**Maturity Amount**

This value must be greater or equal to face value or discounted value.

**Period (in Days)**

Based on issue date and maturity date, period (in days) is calculated.

**Maturity Date**

When multiple commercial papers have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero.

However, when a particular commercial paper record linked to a collateral matures first, then the collateral value is reduced to this extent.

Maturity date cannot be before issue date

**Issued In Form**

You can either select 'Physical' or 'Dematerialized'.

**Rating Agency and Rating**

These details are fetched from 'Credit Rating Agency Maintenance' screen.

**Rating Valid Upto**

This date must be greater than business date

## **External Pricing Details**

### **Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

### **Security description**

Defaulted from security code.

### **Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

### **Unit value**

Unit value is defaulted for the price code selected.

### **Number of units**

Enter the number of units of security being considered for collateral creation.

### **Current value**

Based on unit value and number of units, current value is calculated and displayed.

Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

## **2.9.12 Corporate Deposits**

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

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

## Corporate Deposit Details

### Issuer Details

◀ 1 Of 1 ▶

Issuer Name *	<input type="text"/>
Issuer Contact Details	<input type="text"/>
Issuer Contact Address	<input type="text"/>
Corporate Deposits Category	<input type="text" value="Sovereigns"/>
Rating Agency	<input type="text"/>
Rating	<input type="text"/>

### Deposit Details

Deposit Reference *	<input type="text"/>
Date of Deposit *	<input type="text" value="YYYY-MM-DD"/>
Interest Rate	<input type="text"/>
Period(in Days)	<input type="text"/>
Maturity Date *	<input type="text" value="YYYY-MM-DD"/>
Deposit Amount *	<input type="text"/>
Interest Payment	<input type="text" value="Cumulative"/>
Maturity Amount *	<input type="text"/>

Using this screen, you can create customer collaterals of corporate deposits considering various attributes. Multiple corporate deposits can be linked to same collateral. Collateral value is calculated based on value of one or more corporate deposits linked to the collateral.

#### Issuer Name

Issuer code/name is to be fetched from GCDISSUR. Only those issuers which have been created for type – corporate deposit should be available.

#### Issuer Contact Details

Issuer contact details for the issuer name selected is fetched.

#### Issuer contact address

Issuer contact address can be captured.

#### Corporate Deposits Category

You can select 'Sovereigns', 'Banks', and 'Corporates'.

#### Rating Agency and Rating

These details are fetched from 'Credit Rating Agency Maintenance' screen.

#### Deposit Reference

Indicates the deposit reference number which is unique across records of the collateral.

#### Date of Deposit

Indicates the date of deposit. Future date is not allowed.

#### Interest Rate

Indicates the interest rate of deposit.

#### Period (in Days)

Based on issue date and maturity date, period (in days) is calculated.

**Maturity Date**

When multiple corporate deposit have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero.

However, when a particular corporate deposit record linked to a collateral matures first, then the collateral value is reduced to this extent.

Maturity date cannot be back dated or current date.

**Deposit Amount**

Deposit amount is updated as collateral value.

**Interest Payment**

Interest payment can be either 'Cumulative' or 'Non-Cumulative'.

**Maturity Amount**

Maturity amount cannot be less than deposit amount. It is equal or greater than deposit amount.

Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

**2.9.13 Crop Details screen**

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

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

Crop Details
✕

1 Of 1

Crop Type \*

Land Location

Collateral Document Location

**Currency Details**

Currency \*

Amount In Collateral Currency

**Crop Details**

Total Area

Area In

Crop Grown Area \*

Land Type

Total Produce \*

Produce In

Market Price

Minimum Support Price(MSP)

Crop Value

Crop Harvest Season \*

Crop Shelf Life (in days) \*

End Date \*

Selective Credit Control

**Storage Details**

Storage Location

Charges

Insurance Coverage

Remarks

**External Pricing Details**

Security Code

Security Description

Price Code

Unit Value

Number Of Units

Current Value

Ok
Exit

## Crop Type

Specify the crop type.

## Land Location and Collateral Document Location

Land location and collateral document location can be specified.

## Crop Details section

You can capture multiple crop details in this section.

Using this screen, customer collateral of type crops can be maintained. You can capture multiple crops as part of customer collateral created and arrive at the collateral value appropriately. Crop types are to be pre-defined. You can also enter insurance details for crops.

Details of crop grown area, total area, total produce, market price of the crop and MSP (minimum support price) can be captured.

Crop value is updated as collateral value. When multiple crops records are included as part of one customer collateral, sum of crop values of all crops are updated as collateral value.

When multiple crop records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero.

However, when a particular crop linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

## Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

**Amount in Collateral Currency**

When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.

**Crop Harvest Season**

Crop harvest season can be signified.

**Crop Shelf Life**

Crop shelf life (in days) can be captured at crop collateral level.

**End Date**

End date cannot be Back dated or Current dated.

**External pricing details****Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list

**Security description**

Defaulted from security code

**Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

**Unit value**

Unit value is defaulted for the price code selected

**Number of units**

Enter the number of units of security being considered for collateral creation

**Current value**

Based on unit value and number of units, current value is calculated and displayed

**Storage Details section**

Storage details of crops can be updated.

**2.9.14 Perishables Details screen**

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

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



Perishable Details	
Item Type *	Fruit <input type="button" value="v"/>
Item *	<input type="text"/>
<b>Currency Details</b>	
Currency *	<input type="text"/>
Amount In Collateral Currency	<input type="text"/>
<b>Perishable Details</b>	
Total Produce *	<input type="text"/>
Produce In *	Kg <input type="button" value="v"/>
Market Price	<input type="text"/>
Item Value	<input type="text"/>
Shelf life (in days)	<input type="text"/>
Shelf Life End Date	YYYY-MM-DD
Residual Value	<input type="text"/>
Harvested Date *	YYYY-MM-DD
End Date *	YYYY-MM-DD
<b>Cold Storage or Godown Details</b>	
Storage Location	<input type="text"/>
Charges	<input type="text"/>
<b>External Pricing Details</b>	
Security Code	<input type="text"/>
Security Description	<input type="text"/>
Price Code	<input type="text"/>
Unit Value	<input type="text"/>
Number Of Units	<input type="text"/>
Current Value	<input type="text"/>

### Item Value

Item value is updated as collateral value.

### Currency Details

#### Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

#### Amount in Collateral Currency

When different currencies are involved, collateral value in perishable currency is converted to collateral currency as per rate configured.

## **Perishables Details**

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

When multiple perishables records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular perishables linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

### **Shelf Life (in days) and Shelf Life End Life**

Shelf life (in days) is based on the Harvested date and Shelf life End date. Residual value is mandatory when Shelf life End date is provided.

### **Residual Value**

Residual value is updated as the Collateral value once the Shelf Life End date has been crossed.

### **Harvest Date**

Harvest date cannot be future dated.

### **End Date**

End date cannot be back dated or current dated.

## **Cold storage or Godown Details**

The storage details of perishables can be updated. You can also enter insurance details for perishables.

## **External pricing details**

### **Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

### **Security description**

Defaulted from security code

### **Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

### **Unit value**

Unit value is defaulted for the price code selected

### **Number of units**

Enter the number of units of security being considered for collateral creation

### **Current value**

Based on unit value and number of units, current value is calculated and displayed.

## **2.9.15 Inventory Details screen**

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

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

Using this screen, customer collateral of type inventory can be maintained. You can capture multiple inventory as part of same customer collateral created and arrive at the collateral value appropriately.

## Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

## Amount In Collateral Currency

Wherever inventory value currency is different from collateral currency, inventory value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

### Note

Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral.

## Cost of finished goods

The cost of finished goods is derived from product details.

## Cost of Work in process

Indicates the cost of work in process.

## Cost of Raw Materials

Indicates the cost of raw materials.

## Total inventory cost

Total inventory cost is derived based on cost of finished goods + cost of work in process + cost of raw materials. The total inventory cost cannot be negative.

**Product Code**

Product code within a particular inventory record has to be unique. Product details supports multi entry and multiple product details can be considered for the same inventory.

**Total Stock Value**

Total stock value of multiple product is updated as cost of finished goods. Total stock value is derived based on price per unit \* stock quantity.

**Lien Reference Number**

Lien reference number has to be unique across multiple lien for a particular product code.

**Lien Entity Name**

One or more lien details can be noted against a particular product code.

**Lien Start Date**

Lien start date cannot be prior to collateral start date. Lien start date cannot be future dated.

**Lien End Date**

Lien end date cannot be back dated. Lien end date cannot be after collateral end date.

---

**Note**

On lien end date lien value gets updated and accordingly inventory cost is recalculated and updates the collateral value

---

**Lien%**

Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product). Lien % should not be more than 100% for multiples lien noted against one product

**Outstanding Amount**

Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount.

**Settled Amount**

Settled amount cannot be more than pledge amount.

**2.9.16 Account Receivables**

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

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

Using this screen, customer collateral of type account receivables can be maintained.

You can capture multiple account receivables as part of same customer collateral created and arrive at the collateral value appropriately.

The screenshot displays the Oracle Account Receivables interface. At the top, there's a header bar with 'Account Receivables' and a search icon. Below this, the 'Account Receivables' section contains fields for 'Account Receivable Currency \*', 'Number of Invoices', 'Outstanding Amount', 'Current Lien Amount', 'Total Amount in Child Currency', and 'Amount In Collateral Currency'. The 'Invoice Details' section features a table with columns: Customer Number, Invoice Number, Invoice Currency, Invoice Amount, Invoice Date, Due date, Received Date, Past Due Days, Invoice Outstanding Amount, Received Amount, and Converted Linked Amount. Below this is a 'Lien Details' section with a table containing columns: Lien Reference, Lien Entity Name, Lien Start Date, Lien End Date, Lien %, Pledge Amount, Outstanding Amount, Settled Amount, Remarks, and Converted Linked Amount. Navigation icons like '<< 1 Of 1 >>' and 'Go' are present in each section.

## Account Receivable Currency

Enter account receivable currency.

### Note

Amount in collateral currency field at child record level displays value in collateral currency.

## Number of invoices

Multiple invoices can be linked to an account receivable record. This gets updated based on the number of invoices added to account receivable.

## Outstanding Amount

Outstanding amount of an account receivable record is derived from outstanding amounts of multiple invoices under the account receivable.

## Current Lien Amount

Current lien amount of an account receivable record is derived from outstanding amount of multiple lien noted against the invoices which are part of the account receivable.

## Amount in Collateral Currency

Wherever account receivables currency is different from collateral currency, account receivables value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

## Invoice Number

Invoice number within an account receivable record is unique.

## Invoice Currency

Currency of the invoice.

**Invoice Amount**

Invoice amount cannot be less than received amount.

**Invoice Date**

Enter the invoice date and it cannot be future dated.

**Invoice Due Date**

After the invoice due date, same is not considered as account receivable and hence excluded from collateral value receivable.

**Collateral Received Date**

Date on which amount received against the invoice. Collateral received date cannot be future dated and cannot be prior to invoice date.

**Past Due Days**

Past due days is calculated as current business date minus invoice due date

**Invoice Outstanding Amount**

Invoice outstanding amount is converted to account receivable outstanding amount in the rate specified when invoice currency is different from account receivable currency. Invoice outstanding amount is arrived as invoice amount minus received amount.

**Lien Reference Number**

Lien reference number is for the lien noted against the invoice.

**Lien Entity Name**

Lien entity name with which lien details are noted. One or more lien can be noted against a particular invoice.

**Lien Start Date**

Lien start date cannot be future dated. Lien start date cannot be prior to invoice date.

**Lien End Date**

Lien end date cannot be back dated or current dated. Lien end date cannot be after invoice due date.

**Lien %**

Total percent of multiple lien against one invoice should not exceed 100%.

**Pledge Amount**

Pledge amount is calculated as given percentage of invoice amount.

**Outstanding Amount**

Outstanding amount under lien details is calculated as pledge amount minus settled amount.

Following sub-screens are not relevant to 'Account Receivable' type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Valuation details

## **2.9.17 Other Bank Deposit**

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

To invoke the sub-screen of 'Other Bank Deposits Details' screen, click 'Other Bank Deposits Details' button.

Using this screen, customer collateral of type other bank deposits can be maintained. Multiple other bank deposit records can be linked same customer collateral. Collateral value is updated duly considering total amount of these deposits.

When multiple other bank deposits records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular deposit linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

Other Bank Deposit Details

1 Of 1

Deposit Account Number \*

Account Type \* Fixed Deposit

Deposit Currency \*

Deposit Amount \*

Deposit Contribution \*

Deposit Start Date \* YYYY-MM-DD

Interest Type

Interest Rate

Maturity Amount \*

Maturity Date \* YYYY-MM-DD

Total Amount in Child Currency

Amount In Collateral Currency

Deposit Branch Details

Bank Name \*

Deposit Branch \*

Building

Street

Locality

Area \*

Landmark

City \*

State \*

Zip Code \*

Country \*

Lien Details

☐ Lien Marked

Lien Reference

Lien Amount

Lien Date \* YYYY-MM-DD

Ok Exit

### Deposit Account Number

Deposit account number and account type is unique across multiple deposit accounts attached to the same collateral.

---

#### Note

Deposit account number should be unique when deposit type is same.

---

### Account Type

You can select account type as 'Fixed Deposit', 'Recurring Deposit' or 'Reinvestment Deposit'.

### Deposit Currency

If deposit currency is different from collateral currency, configured rate is considered and converted deposit amount is updated as collateral value

### Deposit Amount and Contribution

Deposit contribution is the value of the deposit contributing to the collateral.

If deposit contribution is not mentioned deposit amount itself is updated as deposit contribution which is considered for collateral value.

### Deposit Start Date

Deposit start date cannot be future dated.

**Interest Type and Rate**

Interest type (frequency) and interest rate can be specified. You can select the interest type as 'Weekly', 'Monthly', 'Quarterly', 'Half-Yearly', or 'Yearly'.

**Maturity Date**

Maturity date cannot be back dated.

**Maturity Amount**

Maturity amount cannot be less than deposit amount.

**Amount in Collateral Currency**

Wherever other bank deposit currency is different from collateral currency, other bank deposit value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

**Deposit Branch Details section**

You can maintain deposit bank and its branch details.

**Lien Details section**

Existing lien details against the deposit can be noted.

**Lien Amount**

Lien amount cannot be greater than deposit amount. If existing lien is available, then collateral value is reduced to the extent of lien amount.

---

**Note**

- While arriving at collateral value existing lien amount is reckoned and accordingly deposit value is considered for collateral value.
  - Collateral value is calculated as deposit balance minus lien amount.
- 

**Lien Date**

Lien date cannot be prior to 'Deposit Start Date'. Lien date cannot be future dated.

Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

**2.9.18 Commodity Details screen**

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

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



Commodity Details	
<b>Commodities</b>	
Item Reference *	
Item *	
Item Description *	
Commodity Type	
<b>Currency Details</b>	
Currency *	
Amount In Collateral Currency	
<b>Commodity Details</b>	
Quantity	
Quantity In Unit	Barrel <input type="button" value="v"/>
Price In Units	
Amount	
Storage Location	
Storage Details	
Lien Detail	
<b>External Pricing Details</b>	
Security Code	
Security Description	
Price Code	
Unit Value	
Number Of Units	
Current Value	

Using this screen, customer collateral of type commodities can be maintained. Multiple commodities records can be linked same customer collateral. Collateral value is updated duly considering amount of these commodities.

When multiple commodities are linked, total amount of these commodities are updated as collateral value. Amount of commodity arrived at based on quantity and unit value of the price code, which in turn is updated as collateral value.

#### Item Reference

Item Reference should be unique.

#### Item

Item is fetched from the list of securities created for commodity type of collateral.

#### Item Description

Specify the item description.

#### Commodity Type

Specify the commodity type.

#### Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

#### Amount in Collateral Currency

Wherever commodities currency is different from collateral currency, commodities value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

#### Quantity

Specify the quantity.

**Quantity in units**

Select the following quantity in units from the drop-down list.

- Barrel
- Kg
- MMBTU
- Pound
- Quintals
- Ton

**Price In Units**

Specify the price in units.

**Amount**

Indicates amount of the commodity.

**Storage Location and Storage Details**

Storage location and storage details can be noted for the commodity

**Lien Detail**

Existing lien details if any against the commodity can be noted

**External pricing details****Security code**

When the collateral is enabled for external revaluation, select the security code from the adjoining list

**Security description**

Defaulted from security code

**Price code**

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

**Unit value**

Unit value is defaulted for the price code selected

**Number of units**

Enter the number of units of security being considered for collateral creation

**Current value**

Based on unit value and number of units, current value is calculated and displayed

**2.9.19 Accounts and Contracts screen**

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

To invoke the sub-screen of 'Accounts and Contracts Details' screen, click 'Accounts and Contracts Details' button.

Linked Accounts and Contracts

Linked Accounts and Contracts

Account Type \*

BC

Contract Reference \*

Branch

Currency

Contract Contribution \*

Account Balance \*

Maturity Date

YYYY-MM-DD

Lien Amount

Value Date

YYYY-MM-DD

Amount In Collateral Currency

Using this screen, customer collateral of type Accounts and Contracts can be maintained. Multiple Accounts and Contracts records can be linked to same customer collateral. Collateral value is updated duly considering amount of these Accounts and Contracts.

Wherever contract / account currency is different from collateral currency, contract contribution is converted to collateral currency as per rate configured and collateral value is updated.

The accounts / contracts that can be configured in the 'Accounts and Contracts Details' screen can be anything like term deposit, current account, savings accounts, corporate deposit, bills, LC, and MM. Wherever ELCM is configured with FCUBS and/or Trade / OBTR application, the accounts / contracts are fetched from FCUBS / Trade / OBTR application along with its details.

When multiple accounts and contract records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero.

You can fetch account details from FCUBS through external LOV. Instead of earlier push approach, modified pull approach fetches the accounts for the particular customer for the selected account type for creation of collateral.

### Contract Contribution

Specify the Contract Contribution. Blocking of amount at respective contract or account level in FCUBS / Trade application will be based on the specified 'Contract Contribution'.

---

#### Note

Blocking is not supported for MM account.

---

### **Maturity Date**

Maturity date of the account/contract is fetched from FCUBS. When multiple records are having different maturity dates, collateral value is reduced to the extent of account on reaching maturity date. On maturity date, collateral value is updated as zero.

### **Lien Amount**

Lien amount is fetched from FCUBS / Trade application.

For LC and BC accounts, lien amount is updated at the table level alone. User can query the lien amount in sttm\_tf\_collat\_cont\_contrib

For term deposit account, lien amount can be viewed in the STDAMBLK screen.

For CASA, lien amount can be viewed in the CASAMBLK screen.

### **Amount In Collateral Currency**

Wherever account/contract currency is different from collateral currency, account/contract value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Following sub-screens are not relevant to Accounts & Contracts type of collateral. Appropriate message will be displayed to the user when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

## **2.9.20 Post Dated Cheque**

The system allows to add collaterals of type “post-dated cheque” in GCDCOLPD screen while creating customer collaterals.

---

#### **Note**

The user can add any number of post-dated cheques as collateral. While creating a collateral record, at least one post-dated cheque must be available as child collateral.

---

If multiple post-dated cheques are added as collaterals, the value of the collateral is the sum of amounts in all the post-dated cheques.

In case, the post-dated cheque currency is different from the collateral currency, the system converts the cheque amount to collateral currency with the configured exchange rate.

---

#### **Note**

The Collateral Value derived from the linked post-dated cheques cannot be changed manually.

---

End date of the collateral is derived based on the farthest date of the linked post-dated cheques.

## Note

Collateral end date derived from the linked post-dated cheques can be changed manually, but it cannot be less than the derived date.

To invoke the 'Post-Dated Cheque' screen, type 'GCDCOLPD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Post-Dated Cheque

New Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

Secured

Unsecured

Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |

Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Fee Preference |

PDC Details | MIS Class

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization

Exit

To invoke the sub-screen of 'Post-Dated Cheque' screen, click the 'PDC Details' tab.

### PDC Type

Type of the post dated cheque, such as Bearer, AC-Payee, and Order.

### PDC Purpose

Purpose of the post dated cheque such as Security and Payment.

### PDC Status

Status of the post-dated cheque. The options available in PDC Status drop-down list are: Active, Cancelled, and Cheque Paid.

- Active : During new collateral creation process of post-dated cheques, the PDC Status will be selected as 'Active' by default.
- Cancelled : After saving the collateral, the user can manually mark / update the PDC Status as 'Cancelled' at any point during the collateral life cycle.
- Cheque Paid : After saving the collateral, the PDC Status can be marked / updated as 'Cheque Paid' either manually by user or through automatic update based on the date captured as cheque paid at any point during the collateral life cycle.

---

### Note

The Collateral value will get reduced based on the individual status update of associated / linked post-dated cheques.

---

The system does not allow the following changes to the PDC Status:

- Cancelled to Active / Cheque Paid
- Cheque Paid to Active / Cancelled

### Held Details

Docket number or the name of department where post dated cheques are to be stored.

### Remarks

Additional detail of the post-dated cheque, if any.

## **Cheque Details**

### **Bank Account**

Bank account number to which the entity cheque amount is to be drawn.

### **Bank Account Type**

Type of the bank account to which the entity cheque amount is to be drawn. The options available in the Bank Account Type drop-down list are: Savings, Current, and Overdraft.

### **Customer Number**

Customer number (alphanumeric) of the entity issuing the cheque.

### **Drawer**

Name of the Entity issuing the cheque. The user can select the 'Drawer' from drop-down list or manually enter the entity name.

### **Drawee**

Name of the bank at which the cheque issued by the entity is to be drawn.

### **Drawee Branch**

Branch name of the bank at which the cheque issued by the entity is to be drawn.

### **Payee**

Recipient name of the cheque.

### **Cheque Number**

Cheque number printed on the cheque.

### **Cheque Date**

Post-dated cheque date.

### **Currency**

Currency in which the post dated cheque is issued.

### **Cheque Amount**

Amount mentioned in the post-dated cheque for security collateral.

### **Amount in Collateral Currency**

Post-dated cheque amount converted to collateral currency, if the post-dated cheque currency and the collateral currency are different.

### **Routing Number**

Routing number is the Magnetic Ink Character Recognition (MICR) number printed on the cheque.

## **2.9.21 Promissory Note**

The system allows to add collaterals of type "promissory note" in GCDCOLPN screen while creating customer collaterals.

---

### **Note**

The user can add any number of promissory notes as collateral. While creating a collateral record, at least one promissory note must be available as child collateral.

---

If multiple promissory notes are added as collaterals, the value of the collateral is the sum of consideration amount in all the promissory notes.

In case, the promissory note currency is different from the collateral currency, the system converts the consideration amount in promissory note to collateral currency with the configured exchange rate.

---

### Note

The Collateral Value derived from the linked promissory notes cannot be changed manually.

---

End date of the collateral is derived based on the farthest limitation expiry date of the linked promissory notes.

---

### Note

Collateral end date derived from the linked promissory notes can be changed manually, but it cannot be less than the derived date.

---

To invoke the 'Promissory Notes' screen, type 'GCDCOLPN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

**Promissory Note**

New Enter Query

**Collateral Details**

Liability No \*  
Liability Name  
Customer No  
Collateral Code \*  
Collateral Description  
Collateral Currency \*  
Agreed Collateral Value  
Collateral Value  
Class Code  
Collateral Category \*  
Haircut% \*  
Lendable Margin  
Start Date YYYY-MM-DD  
End Date YYYY-MM-DD  
Status Active  
Status Change Date YYYY-MM-DD  
Limit Contribution  
Utilization Amount  
Available Amount  
Pool Contribution  
Collateral Block Amount  
Tanked Utilization

Branch Code  
Source Code  
Classification  
Charge Type \*  
Seniority of Claim \*  
Charge Registration Required  
Charge Renewal Frequency Yearly  
Units  
Filing Lead Days  
Revision Date YYYY-MM-DD  
Grace Days  
Interest Rate  
User Reference  
Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |  
Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Fee Preference |  
MIS Class | Promissory Note

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

To invoke the 'Promissory Note' sub-screen, click 'Promissory Note' tab in the 'Promissory Note' screen.



Promissory Note

1 Of 1

Promissory Note Type

Reference Number \*

Maker \*

Payee \*

Holder

Place \*

Execution Date \* YYYY-MM-DD

Limitation Period \*

Limitation Review Date YYYY-MM-DD

Limitation Expiry Date YYYY-MM-DD

Currency \*

Consideration Amount \*

Amount in Collateral Currency

Status Active

Remarks

Ok Exit

### Promissory Note Type

Type of the promissory note.

### Reference Number

Reference number of the promissory note.

### Maker

Name of the entity that provides the promissory note.

### Payee

Name of the payee that receives the promissory note.

### Holder

Name of the promissory note holder, if holder is endorsed by the payee.

### Place

Place or address where the promissory note is executed.

### Execution Date

Execution date of the promissory note.

### Limitation period

Validity of the promissory note in months.

### Limitation review date

Review date of the promissory note.

### Limitation expiry date

Expiry date of the promissory note.

### Currency

Currency of the promissory note.

### Consideration Amount

Full amount mentioned in the promissory note.

### Amount in Collateral Currency

Promissory Note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.

## Status

Status of the promissory note. The options available in Status drop-down list are: Active, Cancelled, and Expired.

- Active : During new collateral creation process of promissory notes, the Status will be selected as 'Active' by default.
- Cancelled : After saving the collateral, the user can manually mark / update the Status as 'Cancelled' at any point during the collateral life cycle.
- Expired : After saving the collateral, the Status can be marked / updated as 'Expired' either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle.

---

### Note

The Collateral value will get reduced based on the individual status update of associated / linked promissory notes.

---

The system does not allow the following changes to the Status of promissory note:

- Cancelled to Active / Expired
- Expired to Active / Cancelled

## Remarks

Additional details of the promissory notes, if any.

## 2.9.22 Bill of Exchange

The system allows to add collaterals of type "Bill of Exchange" in GCDCOLBE screen while creating customer collaterals.

---

### Note

The user can add any number of bill of exchange as collateral. While creating a collateral record, at least one bill of exchange must be available as child collateral.

---

If multiple bill of exchange are added as collaterals, the collateral value is the sum of all the added bill of exchange amounts.

In case, the bill of exchange currency is different from the collateral currency, the system converts the bill of exchange amount to collateral currency with the configured exchange rate.

---

### Note

The Collateral Value derived from the linked bill of exchange cannot be changed manually.

---

End date of the collateral is derived based on the farthest bill due date of the linked bills of exchange.

---

### Note

Collateral end date derived from the linked bills of exchange can be changed manually, but it cannot be less than the derived date.

---

To invoke the 'Bill of Exchange' screen, type 'GCDCOLBE' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Bills Of Exchange Desc

New Enter Query

Collateral Details

Liability No \*

Liability Name

Customer No

Collateral Code \*

Collateral Description

Collateral Currency \*

Agreed Collateral Value

Collateral Value

Class Code

Collateral Category \*

Haircut% \*

Lendable Margin

☒ Available

Start Date YYYY-MM-DD

End Date YYYY-MM-DD

Status Active

Status Change Date YYYY-MM-DD

Limit Contribution

Utilization Amount

Available Amount

Pool Contribution

Collateral Block Amount

Tanked Utilization

Branch Code

Source Code

Classification

Secured

Unsecured

Liquid

Charge Type \*

Seniority of Claim \*

Charge Registration Required

Charge Renewal Frequency Yearly

Units

Events

Filing Lead Days

Sharing Required

Auto Pool Create

Revision Date YYYY-MM-DD

Grace Days

Mortgage Initiated

Interest Rate

Taken Over

User Reference

Remarks

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details |

Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Fee Preference |

Bill of Exchange | MIS Class

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization

Exit

To invoke Bill of Exchange sub-screen, click the 'Bill of Exchange' tab in the 'Bill of Exchange' screen.

### Amount in Collateral Currency

Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.

### Bill type

Bill of exchange type. The options available in Bill Type drop down list are: Demand Bill or Usance Bill.

### Reference Number

Reference number of the bill of exchange.

### Drawer

Name of the Entity issuing the bill of exchange.

### Drawee Name

Name of the bank at which the bill of exchange issued by the entity is to be drawn.

### Payee

Recipient or bearer of the bill of exchange.

**Currency**

Currency of the bill of exchange.

**Bill of Exchange Amount**

Amount mentioned in the Bill of exchange.

**Date of Bill**

Date on which the bill of exchange is issued.

**Date of Presentment**

Date of presentment for demand bill. This date is mandatory only if the Bill type is selected as Demand Bill.

**Usance period (Months)**

Usance period in months. This date is mandatory only if the Bill type is selected as Usance Bill.

**Bill due date**

Due date of the bill of exchange.

- For Demand Bill : Bill due date = Date of Presentment
- For Usance Bill : Bill due date = Date of Bill + Usance period

**Bill Payable to**

Bearer/order of payee of the bill of exchange issued by the entity

**Place**

Place or Address of execution of the bill of exchange.

**Status**

Status of the bill of exchange. The options available in Status drop-down list are: Active and Settled.

- Active : During new collateral creation process of bill of exchange, the Status will be selected as 'Active' by default.
- Settled : After saving the collateral, the bill of exchange can be marked / updated as 'Settled' either manually by user or through an automatic update process based on the date captured as settled at any point during the collateral life cycle.

---

**Note**

Collateral value will get reduced based on the individual status update of associated / linked bill of exchange.

---

If the status is set to 'Settled', it cannot be changed as Active again.

**Remarks**

Additional details of the bill of exchange, if any.

## 2.10 Collateral History Summary

The 'Collateral History Summary' screen (GCDCOLSH) displays the history of modifications made to the following key fields of collateral (of all types) over a period of time:

- Available Flag
- Available Amount
- Collateral Block Amount
- Pool Contribution
- Collateral Value
- End date
- Haircut %
- Lendable Margin
- Limit Contribution
- Record Status
- Status
- Tanked Utilization
- Utilization amount

Whenever any of the collateral key field is modified through online or batch modification process, the corresponding collateral record is moved to the 'Collateral History Summary' screen along with the child collateral record details.

To invoke the 'Collateral History Summary' screen, type 'GCDCOLSH' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Collateral History Summary

Enter Query

Collateral Log Summary Details

Liability No \* 000972

Collateral Code \* INSURANCE\_10

From Date YYYY-MM-DD

To Date YYYY-MM-DD

Collateral Log Details

Mod Number	Collateral Code	Collateral Description	Branch Code	Liability No	Liability Branch	Customer No
1	INSURANCE_10		505	000972	505	000972
2	INSURANCE_10		505	000972	505	000972
3	INSURANCE_10		505	000972	505	000972
4	INSURANCE_10		505	000972	505	000972

Collateral Component Details

Exit

In the above screen, entries made for the collateral varies based on different scenarios.

### Scenario 1: Record Entries on Collateral Expiry

For the collaterals whose value does not become zero on expiry, only one entry is displayed in the 'Collateral History Summary' screen. Whereas, for collaterals whose value becomes zero, two entries are displayed as the child expiry and collateral expiry are captured in two separate entries.

Reference Screens for two entries:

**Collaterals History Summary**

Enter Query

**Collateral Log Summary Details**

Liability No \* 000972  
Collateral Code \* INSURANCE\_10

From Date YYYY-MM-DD  
To Date YYYY-MM-DD

**Collateral Log Details**

Start Date	End Date	Available	Status	Collateral Currency	Collateral Value	Hair Cut %	Lendable Margin	Limit Contributio
2020-05-08	2020-05-09	N	EXPIRED	USD	1,923,700.23	1	99	
2020-05-08	2020-05-09	N	EXPIRED	USD	0.00	1	99	

[Collateral Component Details](#)

[Exit](#)

**Collaterals History Summary**

Enter Query

**Collateral Log Summary Details**

Liability No \* 000972  
Collateral Code \* INSURANCE\_10

From Date YYYY-MM-DD  
To Date YYYY-MM-DD

**Collateral Log Details**

Utilization	Source	Authorization Status	Record Status	Remarks	Maker Id	Maker Date Stamp	Checker ID	Checker Date Stamp
		AUTHORIZED	OPEN	Modification of collateral due to expiry of the collateral	SYSTEM	2020-05-09	SYSTEM	2020-05-09
		AUTHORIZED	OPEN	Modification of collateral value due to expiry of Life Insurance	SYSTEM	2020-05-09	SYSTEM	2020-05-09

[Collateral Component Details](#)

[Exit](#)

## Scenario 2: Collateral value modification due to Currency Revaluation of one child and child expiry of another child in the same batch

In the main screen, 'Remarks' are updated based on the Cross currency revaluation. Whereas, in the history screen, the remarks are updated based on the child expiry since the Expiry batch runs before the Currency revaluation batch.

Since the revaluation of second child available in the collateral is done through the Expiry batch, the system does not find any key field modification to push the data to history screen and the Currency revaluation batch remarks are not pushed to history.

However for the above case, an increment entry for modification no will be done internally. Thus, in case of two child records (one child with cross currency that goes for currency revaluation on the first EOD) with different end dates (one as today and one as tomorrow), post two EOD's, entries with Mod No 1 & 2 for one child expiry and one prior record and entries with Mod No 4 & 5 for collateral expiry and second child expiry are displayed in the 'Collateral History Summary' screen. Mod no 3 which is not shown is for Currency revaluation which happens after the first EOD for one child.

## Reference Screens:

**Life Insurance**

New Copy Close Unlock Print Enter Query

**Liability No \*** 000972

**Liability Name** Global Investments Fundings Inc

**Customer No** 000972

**Collateral Code \*** INSURANCE\_11

**Collateral Description**

**Collateral Currency \*** USD

**Collateral Value** 263,520.58

**Class Code**

**Collateral Category \*** LIFE\_INSURANCE

**Haircut% \*** 1

**Lendable Margin** 99

☒ Available

**Start Date** 2020-05-08

**End Date** 2020-05-09

**Status** Active

**Limit Contribution** 260,885.37

**Utilization Amount** 0.00

**Available Amount** 260,885.37

**Source Code**

**Classification** ☐ Secured ☐ Unsecured ☐ Liquid

**Charge Type \*** HYPOTHECATION

**Seniority of Claim \*** PRIMARY

**Charge Registration Required**

**Charge Renewal Frequency** Yearly

**Units** Events

**Filing Lead Days**

**Revision Date** YYYY-MM-DD

**Grace Days**

**Interest Rate**

**User Reference**

**Remarks** Modification of collateral value due to Currency revaluation of Insurance

Insurance | Covenant | Shared | Source Restrictions | Fields | Haircut Schedule | Miscellaneous Details | Field Investigation details | Valuation Details | External check | Legal Opinion | Risk Evaluation | Collateral Perfection | Notifications | Revaluation | Life Insurance Details | Fee Preference

**Collaterals History Summary**

Enter Query

**Collateral Log Summary Details**

**Liability No \*** 000972

**Collateral Code \*** INSURANCE\_11

**From Date** YYYY-MM-DD

**To Date** YYYY-MM-DD

**Collateral Log Details**

Utilization Amount	Tanked Utilization	Source	Authorization Status	Record Status	Remarks	Maker Id	Maker Date Stamp	Checker IC
0.00			AUTHORIZED	OPEN	Modification of collateral value due to expiry of Life Insurance	SYSTEM	2020-05-08	SYSTEM
0.00			AUTHORIZED	OPEN	Modification of collateral due to expiry of the collateral	SYSTEM	2020-05-09	SYSTEM
0.00			AUTHORIZED	OPEN	Modification of collateral value due to expiry of Life Insurance	SYSTEM	2020-05-09	SYSTEM

Collateral Component Details

Click 'Enter Query' and perform the following steps:

### Liability No

Select the liability number to fetch the collaterals associated with the liability.

### Collateral Code

Select the 'Collateral Code' fetched based on the selected 'Liability No'.

### From Date

Specify the 'From Date' of the period for which the collateral history summary is to be queried.

### To Date

Specify the 'To Date' of the period for which the collateral history summary is to be queried.

## **Collateral Log Details**

The following details of the collateral are displayed for the selected period on clicking 'Execute Query' at the top left corner.

- Mod Number
- Collateral Code
- Collateral Description
- Branch Code
- Liability No
- Liability Branch
- Customer No
- Collateral Type
- Collateral Category
- Start Date
- End Date
- Available
- Status
- Collateral Currency
- Collateral Value
- Hair Cut %
- Lendable Margin
- Limit Contribution
- Available Amount
- Pool Contribution
- Collateral Block Amount
- Utilization Amount
- Tanked Utilization
- Source
- Authorization Status
- Record Status
- Remarks
- Maker Id
- Maker Date Stamp
- Checker ID
- Checker Date Stamp

The reason for modification done through both online and batch modification process is displayed in the 'Remarks' field.

For online modification, the remarks are shown as 'Modified Online', whereas for batch modification, actual remarks are shown. For example, for currency revaluation, the Remarks is as follows: 'Modification of collateral value due to Currency revaluation of Vehicle'.

If the 'Collateral Value' is modified due to currency revaluation and expiry of the child collaterals, then the Remarks field is updated based on the expiry of the child collateral as the Expiry batch runs before the Currency revaluation batch.



## Collateral Component Details

Click this button to view the component level details of the collateral for the selected row (mod no). The 'Collateral Component Details History' screen with the details of child records under the collateral pertaining to the selected mod number is displayed.

Collateral Component Details History

Enter Query

Collateral Component Details

1 Of 1

Go

+ -

<input type="checkbox"/>	Component Reference Number	Currency	Collateral Component value	Collateral Code	Collateral Currency	Amc
<input checked="" type="checkbox"/>	POLICY_01	USD	222,453.36	INSURANCE_10	USD	
<input type="checkbox"/>	POLICY_02	USD	1,923,700.23	INSURANCE_10	USD	

Maker SYSTEM

Checker SYSTEM

Date Time: 2020-08-25 14:13:18

Date Time: 2020-08-25 14:13:18

Mod No

1

Record Status

Authorization Authorized Status

Exit

---

## 3. Annexure 1 – Revaluation

### 3.1 Collateral Revaluation

Collateral revaluation are of two types.

Collateral revaluation types can be manual or automatic.

#### 3.1.1 Manual Revaluation

Collaterals which are marked for manual revaluation is not considered for automatic revaluation. You have to manually update the collateral value or dependent value from which collateral value is derived.

When such updating of collateral value is done manually, the system considers the modified collateral value and last revaluation date is updated as the date on which manual revaluation is done. Next revaluation date is blank in case of manual revaluation.

Manual revaluation is part of history of revaluation at collateral level.

#### 3.1.2 Automatic Revaluation

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

#### 3.1.3 Collateral Depreciation Methods

Following methods are considered for collateral depreciation. Method of depreciation refers to how the cost should be treated as expiring over the life of assets.

- Straight line method
- Written down value method (reducing balance method)
- Sum of years digit method

##### Straight line method

If the useful life of assets is 10 years, depreciation is calculated at 10% every year on the original cost. However, rate of depreciation specified is considered for straight line method. Revaluation rate for frequency specified is arrived considering the depreciation rate per year signified.

##### Written down value method

In this scenario, depreciation value reduces over the period as depreciation is calculated on the written down value of the collateral in second and subsequent years, as compared to the original cost in the first year.

##### Sum of years digit method

This can be considered with the following example.

- Original cost of collateral is 15000
- Useful life of the item is 3 years
- Sum of digit of the useful life is  $3+2+1 = 6$  years
  - First year depreciation is  $3/6 * 15000 = 7500$
  - Second year depreciation is  $2/6 * 15000 = 5000$
  - Third year depreciation is  $1/6 * 15000 = 2500$

### **External**

Securities type of collateral will follow 'External' method of revaluation. Collaterals which are created with security code gets collateral value based on latest price signified for the particular security in GCDSECTY (price fetched externally).

Securities type of collateral which derives its value from security maintenance (GCDSECTY) and accordingly collateral value is calculated.

Whenever price changes for a particular security, latest price is signified in security maintenance for the price code with effective date and collateral marked for external revaluation is picked up and updated with latest price on the next revaluation date and arrive at the modified value the collateral. On the next revaluation date, the system picks up the closest price change (latest price change) when multiple price changes are existing for a particular security to re-evaluate the collateral.

Based on price changes, the collateral value may appreciate or depreciate during revaluation and accordingly collateral value gets updated.

Last revaluation date is updated as the date of automatic revaluation and next revaluation date is updated considering the last revaluation date + frequency + holiday processing setting

History of revaluation is updated and same is available for inquiry at collateral level.

### **Custom**

This method can be used for customizing the revaluation process of the collateral.

#### **Holiday setting – Ignore holidays**

If the next revaluation date falls on a holiday and holiday settings at collateral level is ignore holidays, the system consider GEDPARAM setting ('S' or 'N') and accordingly revaluation is done. In case of consecutive holidays covering multiple frequencies revaluation considers the number of frequencies and arrive at collateral value accordingly.

#### **With Holiday Processing setting**

In respect collateral with holiday processing settings like move forward/move backward and with consecutive holidays covering multiple frequencies, revaluation considers the number of frequencies and arrive at collateral value accordingly.

In case calendar is not available for either branch or currency on next revaluation date and the holiday processing setting has to consider the holiday for branch and/or currency, next revaluation date is considered as a working date and updated accordingly

## **Revaluation of a Suspended Collateral**

When a collateral is suspended, such collaterals are not candidates for automatic revaluation even though next revaluation date is equal to business date. Suspended collaterals cannot be manually revaluated.

However, when suspension is revoked, the system revaluates such collaterals up to date and update the latest collateral value.

## **Exception logging**

When collateral value reduces, revaluation of the collateral stops when the same goes to negative.

When the collateral which is a candidate for automatic revaluation and the modified value on account of revaluation is negative, revaluation process skips such collaterals and exception is logged in 'gctm\_collat\_exception' table.

In addition, exception scenarios like on account of revaluation resulting in reduction of collateral value, available amount at linked pool level and/or at facility level goes not negative, such exceptions are logged.

### **3.1.4 Revaluation Process**

- Batch process revaluates all collaterals which are marked for automatic revaluation type.
- All collaterals which are marked for automatic revaluation and next revaluation date = business date, then they are candidates for revaluation.
- Collaterals with depreciation methods are revaluated duly considering the revaluation method and rate of depreciation and modified collateral value is updated on the collateral after revaluation.
- Depreciation calculation logic follows as per the collateral depreciation methods.
- In respect of collaterals which are marked for external method of revaluation where next revaluation date is equal to business date, the system considers the closest (latest) available price for the price code attached and considers this price to reevaluate the collateral.
- Last revaluation date is updated as current business date when revaluation is done and next revaluation date is updated duly considering the frequency from the last revaluation date+holiday processing setting.
- Next revaluation date also follows existing cascade functionality with holiday processing when enabled.
- In respect of collaterals which are getting revaluated, collateral value will be appropriately updated as part of revaluation at individual child level.
- Revaluation details of the collaterals are logged separately and available for inquiry.
- History of revaluation is made available at the collateral level with details.
- Collaterals with ignore holidays setting, when revaluation date falls on a holiday, GEDPARAM setting – S or N is considered for revaluating the collateral.
- If next revaluation date is holiday and holiday processing setting is other than ignore holidays, the system follows normal holiday processing done elsewhere in the system and appropriately update the next revaluation date.

### 3.1.5 Collateral Revaluation of Market Based Securities

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer 'marketable securities' as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase-Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process is triggered off. Otherwise the price change does not affect the existing collateral value.
- if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

#### **Example:**

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of their portfolio, which you consider as Collateral. The Market value of the Debentures'08 is \$ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code "Loans".

You have specified that this collateral's contribution to the overall Limit of the customer should be \$ 50,000.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05 million

#### **A Rise in Value**

The market value of Debentures2008 has increased to \$55, which is a 10% increase over the old market price of \$50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands

at \$ 55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by \$ 5,000, as a result of the revaluation.

Pool Contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055 million

### A fall in value

The market value of Debentures2008 has decreased to \$45, which is a 10% decrease from the old market price of \$50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at \$ 45,000. XYZ's credit limit stands decreased by \$ 5,000 as a result of the revaluation.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contribution)
Pool1	USD	Loans	USD	100%	\$45,000	\$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle Banking ELCM Global Parameter maintenance, the option for 'Revalue Market Online' has been selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

### Adhoc Revaluation of Market Based Collaterals

The 'Adhoc Collateral Revaluation' screen provides an option to search and revalue the market based collaterals with the latest price, if 'Revalue Market Online' is set as 'Batch' in the 'Global Exposure Parameter Detail' screen (GEDPARAM).

To invoke the 'Adhoc Collateral Revaluation' screen, type 'GCDADREV' in the field at the top right corner and click the adjoining arrow button.

Adhoc Collateral Revaluation

Execute Query

Collateral Code

Liability Number

Reference Number

Security Code

Customer Number

Status

Click 'Enter Query'.

### Collateral Code

Select the 'Collateral Code' of the market based collateral from the list of values.

### Security code

Select the 'Security Code' of the market based collateral from the list of values.

### Liability number

Select the 'Liability Number' associated with the market based collateral to be revaluated.

### Customer Number

Select the 'Customer Number' associated with the market based collateral to be revaluated.

### Reference Number

The system generates a unique reference number for the adhoc revaluation and displays the same in this field, when the user clicks 'Process' button.

The user can also inquire the status of adhoc collateral revaluation by entering the reference number in this field.

### Status

Displays the status of adhoc revaluation. Before initiating the revaluation, the system displays the status as 'Unprocessed' as shown below:

Adhoc Collateral Revaluation

Enter Query

Collateral Code

Liability Number 0014600

Reference Number 564397794

Security Code

Customer Number

Status UNPROCESSED

Collateral Code	Branch Code	Security Code	Collateral Currency	Collateral Value	Collateral Type	Collat
ADREVFU3	506	HDFCFUND	USD	18000	FUND	HDFCF ^
ADREVFU4	506	HDFCFUND	USD	27000	FUND	HDFCF
ADREVFU4	506	INDIABULLS	USD	27000	FUND	HDFCF
ADREVBO3	506	HDFC	USD	18000	BOND	HDFCF
ADREVBO4	506	HDFC	USD	27000	BOND	HDFCF
ADREVBO4	506	IFCI	USD	27000	BOND	HDFCF v

Once the Adhoc revaluation is completed, the status is updated as 'PROCESSED'.

---

**Note**

Collaterals that are revaluated through adhoc revaluation process will follow the normal process of frequency based revaluation on the next revaluation date of the collateral.

---

### 3.1.6 Collateral Revaluation of Non-Market Based Securities

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system. The revaluation process takes place online when ever there is a change in the collateral value.

#### Example

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability code	Line code	Liability Limit
Symphony Limit	Loans	\$1million

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
Fixed Deposit	\$50,000	\$50,000	Pool1	100%	\$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	\$50,000	\$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as \$55,000. Now the latest value has to be sent to the Oracle Banking ELCM system via input file and then the "Collateral Force Revalue" for this collateral has to be triggered manually.



The revaluation increases the overall limit amount as shown below.

<b>Liability Code</b>	<b>Line Code</b>	<b>Liability Limit</b>	
Symphony Group	Loans	\$1million	
Collateral code			Pool amount Collateral POOL code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			\$55,000 100% Pool1 \$55,000 \$55,000

Pool contribution to the line

<b>Pool code</b>	<b>Pool CCY</b>	<b>Line code</b>	<b>Line CCY</b>	<b>Pool Line Linkage</b>	<b>Pool contribution amount to line</b>	<b>Line Available amount</b>
Pool1	USD	Loans	USD	100%	\$55,000	\$1.055million

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## 4. Function ID Glossary

### G

GCDCHGTY .....	2-8
GCDCOFPT .....	2-54
GCDCOLAC .....	2-104
GCDCOLAR .....	2-98
GCDCOLBE .....	2-112
GCDCOLBO .....	2-78
GCDCOLCA .....	2-2
GCDCOLCD .....	2-90
GCDCOLCO .....	2-102
GCDCOLCP .....	2-87
GCDCOLCR .....	2-92
GCDCOLFU .....	2-76
GCDCOLIY .....	2-96
GCDCOLLG .....	2-83, 2-86
GCDCOLLI .....	2-73
GCDCOLLL .....	2-80
GCDCOLLO .....	2-83
GCDCOLLP .....	2-60
GDCCOLLS .....	2-67
GDCCOLLT .....	2-18

GDCCOLLV .....	2-63
GDCCOLLY .....	2-69
GDCCOLOD .....	2-100
GDCCOLPC .....	2-94
GDCCOLPD .....	2-106
GDCCOLPN .....	2-109
GDCCOLSH .....	2-115
GDCCOLTY .....	2-1
GDCCOVTR .....	2-58
GCDINSCO .....	2-15
GCDINSTY .....	2-16
GCDISSUR .....	2-9
GCDSECTY .....	2-11
GCSCOVTR .....	2-57, 2-58
GCSINSCO .....	2-15
GCSINSTY .....	2-17
GCSPFLOG .....	2-42
GEDINSTY .....	2-16

### S

SMDUSRDF .....	2-60
STDCSFRT .....	2-60