

Collateralized_Liabilities

Oracle FLEXCUBE Private Banking

Release 12.0.2.0.0

Part No. E49767-01

September 2013

Table of Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Scope	1-1
1.3 Audience.....	1-1
1.4 Documentation Accessibility.....	1-1
1.5 Organization of the Document.....	1-1
1.6 Conventions Used	1-1
2. Loans And Pledges	2-1
2.1 Loans Sanction.....	2-1
2.2 Disbursement	2-3
2.3 Repayment	2-6
2.4 Loan Order Book	2-8
2.5 Loan Order Book Authorize Screen.....	2-9
2.6 Pledge – BRL	2-10
2.7 Pledge – USD.....	2-12
2.8 Pledge – Option.....	2-13
2.9 Loans and Pledges Book	2-14
2.10 Loans and Pledges Book Authorise Screens	2-16
2.11 Collateral Adjustment	2-18

1. Preface

1.1 Introduction

The objective of the current user manual is to clearly describe functions which are part of the Collateralized Liabilities Module. This module offers servicing capabilities for the following products:

- Loan Sanction
- Disbursement and Repayment
- Loans Order Management
- Pledges
- Collateral Management and Monitoring Products

1.2 Scope

The intention of this User Manual is to provide a comprehensive guide to the RM of the system. It can also be used as a trouble-shooting guide.

1.3 Audience

The potential readers of this document include but not limited to

1. The Relationship Manager and other users of the system.
2. Top and middle management executives.
3. Developers, database designers of the system for their reference.
4. Product and Functional teams

1.4 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>.

1.5 Organization of the Document

The Manual is organized into the following 2 chapters:

Chapter 1	Introduction – Helps the user to understand the purpose and scope of the document.
Chapter 2	Loans and Pledges – Helps the user to understand the loans and pledges.

1.6 Conventions Used

This sub-section explains the conventions followed in the preparation of the manual

Text	Description
Example	Illustration of the concept

Text	Description
Bold Letters	Command buttons or important text The command button titles appear as they appear on the screen.

2. Loans And Pledges

Description:

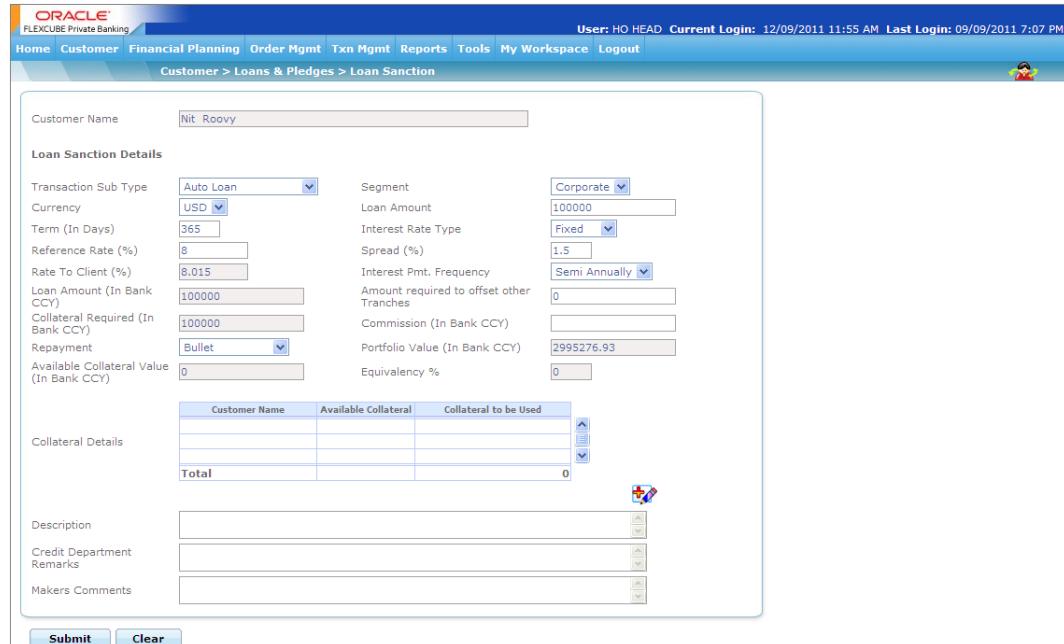
The Loans and Pledges feature of FCPB enables the user to capture the Loan/Pledge request using various submenus such as Loan Sanction, Pledge – BRL, Pledge – USD, Pledge Option, Loans & Pledges Book and Collateral Adjustment.

2.1 Loans Sanction

User Access Levels:

RM: The person designated as Relationship Manager of the system can access the Loan Sanction screen.

Screen:



The screenshot shows the Oracle FLEXCUBE Private Banking system's 'Loan Sanction' screen. The top navigation bar includes 'Home', 'Customer', 'Financial Planning', 'Order Mgmt', 'Txn Mgmt', 'Reports', 'Tools', 'My Workspace', and 'Logout'. The sub-navigation bar shows 'Customer > Loans & Pledges > Loan Sanction'. The main form is titled 'Customer Name' (Nit Roovy). It contains sections for 'Loan Sanction Details' (with fields for Transaction Sub Type, Currency, Term, Reference Rate, Rate to Client, Loan Amount, Collateral Required, Repayment, and Available Collateral Value) and 'Collateral Details' (a table with columns for Customer Name, Available Collateral, and Collateral to be Used). Below these are sections for 'Description', 'Credit Department Remarks', and 'Makers Comments'. At the bottom are 'Submit' and 'Clear' buttons.

Figure 2.1: Loan Sanction Screen

Screen Navigation:

Log into the system as RM Login and select Customer → Loans & Pledges → Loan Sanction

Field	Description	Mandatory (Y/N)
Customer Name	Displays Customer Name while navigating to the Loan Sanction screen.	Y
Loan Sanction Details		
Transaction Sub Type	Enables to select the appropriate Loan type from the Transaction Sub Type drop-down list	Y
Segment	Enables to select the appropriate Customer Segment	Y

Field	Description	Mandatory (Y/N)
Currency	Enables to select the Currency in which customer has asked for the Loan	Y
Loan Amount	Enables the user to enter the Loan amount as requested by the customer.	Y
Term(In Days)	Enables the user to enter the term in days for the requested Loan amount	Y
Interest Rate Type	Indicates Fixed or Floating type of Interest	Y
Reference Rate (%)	Enables to enter the Reference Rate for the Loan for Fixed interest rate. When the interest rate is Floating, this field would be disabled.	Y
Spread (%)	Enables the user to enter the appropriate Spread	
Rate to Client (%)	Displays the interest rate to be charged to the customer for Loan.	Y
Interest Pmt. Frequency	Indicates the Interest Payment Frequency	Y
Loan Amount (In Bank CCY)	Displays the Loan amount as requested by the customer and sanctioned by the bank.	Y
Amount required to offset other Tranches	Enables to enter the amount required to offset other Tranches	Y
Collateral Required (In Bank CCY)	Displays the Collateral Amount required for the Loan	Y
Commission (In Bank CCY)	Enables the user to enter the Commission amount	N
Repayment	Specifies whether the loan will be repaid as per schedule or in one go.	Y
Portfolio Value (In Bank CCY)	Displays the total Portfolio Value	Y
Available Collateral Value (In Bank CCY)	Displays the available Collateral value of the portfolio	Y
Equivalency %	Equivalency % at the time of placing the loan request	Y
Collateral Details		
Customer Name	Customer Name from whom the collateral to be borrowed	Y

Field	Description	Mandatory (Y/N)
Available Collateral	Available collateral for the selected customer	Y
Collateral to be Used	Collateral to be borrowed from the selected customer	Y
Description	Enables the user to capture specific details for the order, if any	N
Credit Department Remarks	Enables to capture the remarks of credit department	N
Makers Comments	Enables the user to enter the comments against the loan, if any	

Collateral Details:

The Collateral Details pop up enables the user to adjust the collateral details using the Collateral of other customer.

Screen:

Figure 2.2: Collateral Details Window

2.2 Disbursement

Description:

The Disbursement screen is used by the Relationship Manager to disburse the already sanctioned loan amount.

User Access Levels:

RM: The user designated as RM can access the screen.

Screen:

Customer Name : AMIT_MAT2

Loan Ref. No.	Loan CCY	Expiry Date	Term	Sanctioned Amt.	Disbursed Amt.	Outstanding Amt.	Pending Disbursement	Available Amt.
Loan Ref. No.								
Reference Benchmark								
Disbursement Date								
Reference Rate (%)								
Rate to Client (%)								
Payment Schedule	(R)							
Comments								
Approver's Comments								

Submit **Clear**

Figure 2.3: Disbursement Screen

Screen Navigation:

After logging in the system select Loan Management → Disbursement

The fields have been briefly described below:

Field	Description	Mandatory
Upper Display Section		
Loan Ref No	Displays the system generated Loan Ref. No.	Y
Loan CCY	Displays Loan CCY	Y
Expiry Date	Displays the expiry date of the sanctioned loan	Y
Term	Displays the term of the Loan	Y
Sanctioned Amt.	Displays the sanctioned amount of loan	Y
Disbursed Amt.	Displays the total disbursed amount till date	Y
Outstanding Amt.	Displays the outstanding amount of loan	Y
Pending Disbursement	Displays the total pending disbursement amount	Y
Available Amt.	Displays the available amount which can be disbursed if expiry date is not passed	Y
Lower Maintenance Section		
Loan Ref No.	Displays the system generated Loan Ref. No.	Y
Interest Rate Type	Displays the interest rate for loan amount. It can be Fixed or Floating	Y

Field	Description	Mandatory
Reference Benchmark	Displays the reference benchmark captured during Loan Sanction approval when the interest rate type is Floating.	N
Period of Ref. Benchmark	Displays the period of reference benchmark captured during Loan Sanction approval when the interest rate type is Floating.	N
Disbursement Date	Displays the disbursement date. System defaults it to current business date. The system allows the user to select past disbursement amount. Future Disbursement Date is not allowed.	Y
Maturity Date	Displays the maturity date for the disbursement.	Y
Disbursement Amount	Enables the user to enter the Disbursement Amount	Y
Payment Schedule	The system opens up the Payment Schedule pop-up while clicking on the Payment Schedule hyperlink. These hyperlink values are auto-populated with the system generated values	N
Comments	Enables the user to enter comments against the disbursement	N
Approver's Comments	Displays approver's comments	

Payment Schedule:

The screenshot shows a 'Payment Schedule' window with the following details:

Date	Principal	Interest	Principal Repaid	Interest Paid
25/09/2011	0	40.39		
25/10/2011	0	39.08		
25/11/2011	0	40.39		
25/12/2011	0	39.08		
25/01/2012	0	40.39		
25/02/2012	0	40.39		
12/03/2012	2000	20.84		

Buttons at the bottom: Recalculate, Submit, Clear.

Address bar: http://10.180.126.53:8080/wm/popupRepaymentScheduleAction.action Local intranet

Figure 2.4: Payment Schedule Window

Screen Navigation:

After logging in the system select Loan Management → Disbursement → Click on the Payment Schedule hyperlink

2.3 Repayment

Description:

The Repayment screen is used by the Relationship Manager to capture the Interest and Principal Repayment against a disbursement.

User Access Levels:

RM: The user designated as RM can access the screen.

Screen:

The screenshot shows the Oracle Flexcube Private Banking software interface. At the top, there is a header with the Oracle logo and the text 'FLEXCUBE Private Banking'. On the right side of the header, there are links for 'User: Meenal S' and 'LOGOUT'. Below the header, a navigation bar contains links for 'Home', 'Customer', 'Financial Planning', 'Order Mgmt', 'Txn Mgmt', 'Portfolio', 'Reports', 'Tools', and 'My Workspace'. The main content area shows a breadcrumb navigation path: 'Order Management > Loan Management > Loan Repayment /Interest Payment'. Below this, a message 'Customer Name : SKANDHA_MAT2' is displayed. The main form is titled 'Loan Repayment / Interest Payment' and contains the following fields:

Disbursement Ref. No.	Loan CCY	Disbursed Amount	Disbursement Date	Term	Maturity Date	Outstanding Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Disbursement Ref. No.	Date of Payment	Transaction Type	Interest	Comments	Approver's Comments	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Clear"/>						

Figure 2.5: Loan Repayment / Interest Payment Window

Screen Navigation:

After logging in the system select Loan Management → Loan Repayment / Interest Payment

The fields have been briefly described below:

Field	Description	Mandatory
Upper Display Section		
Disbursement Ref No	Displays the system generated Disbursement Ref. No.	Y
Loan CCY	Displays Loan CCY	Y
Disbursed Amount	Displays the Disbursed Amount	Y
Term	Displays the term of the disbursement	Y
Maturity Date	Displays the Maturity Date for the disbursement	Y
Outstanding Amount	Displays the Outstanding Amt. against the disbursement ref. no.	Y
Lower Maintenance Section		
Disbursement Ref No	Displays the system generated Disbursement Ref. No.	Y
Transaction Type	Displays the transaction type	Y
Date of Payment	Displays the date of payment	Y
Amount	Displays the amount	Y

Field	Description	Mandatory
Comments	Enables the user to enter comments against the disbursement	N
Approver's Comment	Displays approver's comments	N

2.4 Loan Order Book

Description:

The Loan Order Book screen is used by the Relationship Manager to view the status of Loan Transactions (Loan Disbursement/Loan Repayment/Interest Payment).

User Access Levels:

RM: The user designated as RM can access the screen.

Screen:

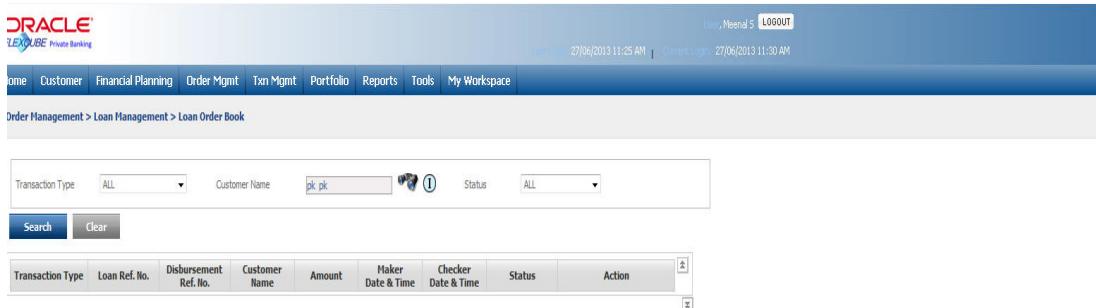


Figure 2.6: Loan Order Book Screen

Screen Navigation:

After logging in the system select Loan Management → Loan Order Book.

The fields have been briefly described below

Field	Description	Mandatory
Loan Book Filters		
Transaction Type	Enables the user to select the appropriate transaction type from the drop-down list. The drop-down displays the options as	Y
Customer No	Enables the user to search for the appropriate customer using the Search icon to view the corresponding loan transaction details	Y
Status	Enables the user to select the appropriate status to view the loan transaction details	Y
Lower Display Section		
Transaction Type	Displays the type of loan transaction	Y

Field	Description	Mandatory
Loan Ref. No.	Displays the system generated Loan Ref. No.	Y
Customer Name	Displays the customer name	Y
Amount	Displays the loan transaction amount	
Maker Date and Time	Displays the Maker Date & Time	Y
Checker Date and Time	Displays the Checker Date & Time	Y
Status	Displays the status of the corresponding loan transaction	Y
Action	Displays the group of actions which can be performed on a loan transaction	

Note

Availability of various links (View/Modify/Cancel/Authorize) depends on the parameter set-up done for the user in the Liability Product Access Control section of the Employee Maintenance screen.

2.5 Loan Order Book Authorize Screen

Description:

This screen is used to authorize or approve a loan transaction for repayment, interest payment or disbursement.

User Access Level:

RM: The person designated as relationship manager of the system can access the Loan Order Book Authorise screen.

Screen:

Customer Name : David Smith

Transaction Details

Disbursement Ref No.	: LO4946110001_001	Transaction Type	: Repayment
Loan CCY	: USD	Date of Payment	: 20/04/2011
Amount	: 80000.00	Penalty Amount	: 2000.00
Total Amount	: 82000.00		

Comments

Approver's Comments

Approve **Decline**

Figure 2.7: Loan Order Book Authorize Screen**Screen Navigation:**

After logging in the system as RM, select Order management->Loan Management-> Loan Order Book and select a record with Action as 'Authorize'.

The fields in this screen have been briefly described below.

Field	Description	Mandatory
Approver's Comments	Comments from the Authorizer	Y

Note

Authoriser can click on 'Decline' button to reject the loan transaction; it changes the status of the loan from Unauthorized to Reject and the maker has the option to modify the same. Approver enters his comments, in case of decline.

2.6 Pledge – BRL

Description:

The Pledge-BRL screen is used to capture the Pledge-BRL request received from the customer.

User Access Levels:

RM: The person designated as Relationship Manager of the system can access the Pledge - BRL screen.

Screen:

Customer Name: Nit Roovy

Pledge-BRL Details

Transaction Sub Type	Antecipacao de Recebiveis-Desconto	Segment	Corporate
Currency	BRL	Amount	1000000
Start Date	25/08/2011	Term (In Days)	365
Maturity Date	24/08/2012	Fin (%)	1.25
Conv. Rate	0.64	Commission (In Bank CCY)	
PTAX	2	PTAX Date	12/09/2011
Amount (In Bank CCY)	640000	Collateral Required (In Bank CCY)	8000
Portfolio Value (In Bank CCY)	2995276.93	Available Collateral Value (In Bank CCY)	0
Equivalency %	0.00		

Collateral Details

Customer Name	Available Collateral	Collateral to be Used
Total		0

Description:

Credit Department Remarks:

Makers Comments:

Buttons: Submit, Clear

Figure 2.8: Pledge – BRL Screen

Screen Navigation:

Log into the system as RM Login and select Customer → Loans & Pledges → Pledge-BRL Screen.

Field	Description	Mandatory (Y/N)
Customer Name	Displays Customer Name while navigating to the Pledge-BRL screen	Y
Pledge-BRL Details		
Transaction Sub Type	Enables to select the appropriate Pledge-BRL type from the Transaction Sub Type drop-down list	Y
Segment	Enables to select the appropriate Customer Segment	Y
Currency	Enables to select the appropriate Currency for Pledge-BRL	Y
Amount	Enables the user to enter the Pledge-BRL amount	Y
Start Date	Start Date of Pledge-BRL	Y
Maturity Date	Maturity Date of the Pledge-BRL	Y
Term(In Days)	Enables the user to enter the term in days for the Pledge-BRL	Y
Fin (%)	FIN % for Pledge-BRL	Y
Conv. rate	Indicates special rate for BRL to USD conversion	Y
Commission (In Bank CCY)	Enables the user to enter the Commission amount	N

Field	Description	Mandatory (Y/N)
PTAX	Displays the rate related to Dollar quote compared to Brazilian Real	Y
PTAX Date	Displays the PTAX date	Y
Amount (In Bank CCY)	Displays the amount as requested by the customer and sanctioned by the bank.	Y
Collateral Required (In Bank CCY)	Displays the Collateral Amount required for the Pledge-BRL	Y
Portfolio Value (In Bank CCY)	Displays the total Portfolio Value	Y
Available Collateral Value (In Bank CCY)	Displays the available Collateral value of the portfolio	Y
Equivalency %	Equivalency % at the time of placing the loan request	Y
Collateral Details		
Customer Name	Customer Name from which collateral to be borrowed	Y
Available Collateral	Available collateral for the selected customer	Y
Collateral to be Used	Collateral to be borrowed from the selected customer	Y
Description	Enables the user to capture specific details for the order, if any	N
Credit Department Remarks	Enables to capture the remarks of credit department	N
Makers Comments	Enables the user to enter the comments against the loan, if any	

2.7 Pledge – USD

Description:

The Pledge-USD screen is used to capture the Pledge-USD request received from the customer.

User Access Levels:

RM: The person designated as Relationship Manager of the system can access the Pledge - USD screen.

Screen:

The screenshot shows the Oracle FLEXCUBE Private Banking system interface. The top navigation bar includes links for Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The current user is HO HEAD, and the login details are User: HO HEAD Current Login: 12/09/2011 2:27 PM Last Login: 12/09/2011 1:34 PM. The main content area is titled "Customer > Loans & Pledges > Pledge-USD". The "Customer Name" field is populated with "Nit Roovy". The "Pledge-BRL Details" section contains fields for Transaction Sub Type (Lei 4131), Currency (USD), Start Date (25/08/2011), Maturity Date (24/08/2012), Amount (In Bank CCY) (1000000), Portfolio Value (In Bank CCY) (2995276.93), and Equivalency % (0.00). The "Collateral Details" section includes a table with columns for Customer Name, Available Collateral, and Collateral to be Used. The table shows a single row with a total value of 0. The "Description", "Credit Department Remarks", and "Makers Comments" fields are empty. At the bottom are "Submit" and "Clear" buttons.

Figure 2.9: Pledge – USD Screen

Screen Navigation:

Log into the system as RM Login and select Customer → Loans & Pledges → Pledge-USD Screen

The field description and processing of the Pledge – USD request is similar to the Pledge – BRL request processing except the currency under consideration is USD.

2.8 Pledge – Option

Description:

The Pledge-Option screen is used to capture the Pledge-Option request received from the customer.

User Access Levels:

RM: The person designated as Relationship Manager of the system can access the Loan and Pledges screens.

Screen:

The screenshot shows the Oracle FLEXCUBE Private Banking system's Pledge-Option screen. The top navigation bar includes links for Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Reports, Tools, My Workspace, and Logout. The current user is HO HEAD, and the login details are displayed. The main form is titled 'Customer > Loans & Pledges > Pledge-Option'. It contains fields for Customer Name (Nit. Roovy), Transaction Sub Type (Custodia Agricola), Segment (Corporate), Amount (100000), Option Expiration Date (25/08/2012), Fin (%), Collateral Required (1200), and Available Collateral Value (0). Below this is a table for 'Collateral Details' with columns for Customer Name, Available Collateral, and Collateral to be Used. The table shows a single row with a total value of 0. There are also sections for Description, Credit Department Remarks, and Makers Comments, each with a text input field. At the bottom are 'Submit' and 'Clear' buttons.

Figure 2.10: Pledge – Option Screen

Screen Navigation:

Log into the system as RM Login and select Customer → Loans & Pledges → Pledge-Option Screen

The field description and processing of the Pledge – Option request is similar to the Pledge – BRL request processing. The field descriptions of other important fields of the screen are as given below:

Field	Description	Mandatory (Y/N)
Option Trade Date	Enables the user to enter the appropriate trade date. The system defaults this date to current business date. It allows the user to enter the past and future trade dates. However, the collateral monitoring starts from the moment, the request is entered into the system. The system does not allow backdated Collateral Monitoring.	Y
Option Expiration Date	Enables the user to enter the appropriate option expiry date	Y
Maturity Date	Displays the Maturity date for the Pledge Option. It is computed based on the value of the Option Expiration Date.	Y

2.9 Loans and Pledges Book

Description:

This screen will be used to view/modify/Cancel/Authorize/Acknowledge the loan/pledge requests.

User Access Level:

RM: The person designated as relationship manager of the system can access the Loans & Pledges Book screen.

Screen:

Product Type	Loan/Pledge Ref. No.	Customer Name	Loan/Pledge Request Date	Maturity Date	Loan/Pledge Amt.	Collateral Amt. Required	Maker Date & Time	Checker Date & Time	Status	Action
Loan	LO4946110001	David Smith	7/2/2011	31/12/2011	100000.00	100000.00	RM1 07/01/11, 13.23		Unauthorized	View / Modify / Cancel / Acknowledge / Authorize
Pledge - BRL	LO4946110001	David Smith	7/2/2011	7/2/2012	100000.00	53333.33	RM1 07/01/11, 13.23		Unauthorized	View / Modify / Cancel / Acknowledge / Authorize
Pledge - USD	LO4946110001	David Smith	7/2/2011	7/2/2012	100000.00	80000.00	RM1 07/01/11, 13.23		Unauthorized	View / Modify / Cancel / Acknowledge / Authorize
Pledge - Option	LO4946110001	David Smith	7/2/2011	1/3/2011	100000.00	53333.33	RM1 07/01/11, 13.23		Unauthorized	View / Modify / Cancel / Acknowledge / Authorize

Figure 2.11: Loan and Pledge Book Screen

Screen Navigation:

After logging to the system as RM, select Customer > Loans & Pledges > Loans & Pledges Book

The fields in this screen have been briefly described below.

Field	Description
Loan/Pledge Ref. No.	Loan/Pledge Ref. No. as generated by the system
Customer Name	Customer Name for the record
Loan/Pledge Request Date	Loan/Pledge Request date
Maturity Date	Maturity Date for Pledge and Expiry date for Loan records
Loan/Pledge Amt.	Loan/Pledge Amt.
Collateral Amt. Required	Collateral Amt. Required
Maker Date & Time	Maker Date & Time
Checker Date & Time	Checker Date & Time

Field	Description
Status	Status
Action	Group of actions which can be performed on a Loan request.

Rules for this screen:

1. This screen is available for modification, till the time any request is not acknowledged by the approving authority. Once acknowledged, the screen is not available for modification.
2. If the approving user declines the same, the screen is available again for modification.
3. Approval can not be done, till it is acknowledged.
4. After the user has acknowledged the request, approval hyperlink is enabled.
5. Availability of various links (View/Modify/Cancel/Authorize) is based on setup for the user in the Liability Product Access Control.
6. Maker of the Loan/Pledge-BRL/Pledge-USD/Pledge-Option is not allowed to Acknowledge or Authorize the same record

2.10 Loans and Pledges Book Authorise Screens

Description:

These screens is used to authorize or approve a loan sanction request or pledge request from the customer.

RM: The person designated as relationship manager of the system can access the Loan and Pledge Book Authorise screen.

Screen:

The screenshot shows the Oracle Flexcube Private Banking software interface. The top navigation bar includes links for Home, Customer, Financial Planning, Order Management, TXN Management, My WorkSpace, Reports, Tools, and Logout. The current user is Madhur Jain, with login details: Current Login: 12/04/2008, 10:00AM and Last Login: 22/03/2008, 10:10PM. The main content area is titled 'Loan & Pledges > Authorise'. The 'Customer Name' is listed as David Smith. The 'Loan Sanction Details' section contains the following data:

Transaction Type	: Loan	Loan Ref. No.	: LO4946110001
Transaction Sub Type	: Working Capital Loan	Segment	: Corporate
Currency	: USD	Loan Amount	: 100000.00
Term (in days)	: 365	Interest Rate Type	: Floating
Reference Benchmark	: LIBOR	Period of Ref. Benchmark	: 60 Days
Reference Rate (%)	: 10.00	Spread (%)	: 1.00
Rate to Client (%)	: 10.10	Interest Pmt. Frequency	: Monthly
Loan Amount (In Bank CCY)	: 100000.00	Amount required to offset other Tranches	: 20000.00
Collateral Required (In Bank CCY)	: 80000.00	Commission (In Bank CCY)	: 100.00
Loan Repayment	: Bullet	Portfolio Value (In Bank CCY)	: 500000.00
Available Collateral Value (In Bank CCY)	: 300000.00	Equivalency %	: 1.66
Approval Date	: 01/04/2011		

The 'Collateral Details' section shows the following table:

Customer Name	Available Collateral	Collateral to be Used
David Smith	100000.00	50000.00
Xu Wesley	150000.00	30000.00
Total		80000.00

The 'Description' field is empty. The 'Credit Dept. Remarks' field contains the text: 'Customer's Credit Rating is Good. Loan can be given'. The 'Makers Comments' field contains the text: 'Bank can expect good revenue from this customer'. The 'Approver's Comments' field is empty. At the bottom of the screen are 'Approve' and 'Decline' buttons, and a status bar showing 'Done', 'Internet', and a zoom level of '100%'.

Figure 2.12: Loan Authorize Screen

Screen:

Customer Name : David Smith

Pledge-BRL Details

Transaction Type	: Pledge - BRL	Pledge Ref. No.	: PL7029110002
Transaction Sub Type	: BNDES - Automática	Segment	: Corporate
Currency	: BRL	Amount	: 100000.00
Term (in days)	: 330	Fin (%)	: 80
Conv. Rate	: 1.5	Commission (In Bank CCY)	: 100.00
PTAX	: 1.6	PTAX Date	: 07/02/2012
Amount (In Bank CCY)	: 66666.66	Collateral Required (In Bank CCY)	: 53333.33
Portfolio Value (In Bank CCY)	: 500000.00	Available Collateral Value (In Bank CCY)	: 300000.00
Equivalency %	: 1.66		

Collateral Details

Customer Name	Available Collateral	Collateral to be Used
David Smith	100000.00	23333.33
Xu Wesley	150000.00	30000.00
Total		53333.33

Description

Credit Dept. Remarks

Makers Comments

Approver's Comments

Approve **Decline**

Figure 2.13: Pledge - BRL Authorize Screen

Screen:

Customer Name : David Smith

Pledge-USD Details

Transaction Type	: Pledge - USD	Pledge Ref. No.	: PL7029110003
Transaction Sub Type	: Resolução 2770	Segment	: Corporate
Currency	: USD	Amount	: 100000.00
Term (in days)	: 330	Fin (%)	: 80
Amount (In Bank CCY)	: 100000.00	Collateral Required (In Bank CCY)	: 80000.00
Portfolio Value (In Bank CCY)	: 500000.00	Available Collateral Value (In Bank CCY)	: 300000.00
Equivalency %	: 1.66	Commission (In Bank CCY)	: 100.00

Collateral Details

Customer Name	Available Collateral	Collateral to be Used
David Smith	100000.00	50000.00
Xu Wesley	150000.00	30000.00
Total		80000.00

Description

Credit Dept. Remarks

Makers Comments

Approver's Comments

Approve **Decline**

Figure 2.14: Pledge - USD Authorize Screen

Screen:

Customer Name : David Smith

Pledge-USD Details

Transaction Type	:	Pledge - Option	Pledge Ref. No.	:	PL7029110004
Transaction Sub Type	:	Commodity Option	Segment	:	Corporate
Currency	:	USD	Amount	:	100000.00
Option Trade Date	:	07/02/2011	Option Expiration Date	:	26/02/2011
Maturity Date	:	07/03/2011	Fin (%)	:	80
Amount (In Bank CCY)	:	100000.00	Collateral Required (In Bank CCY)	:	53333.33
Portfolio Value (In Bank CCY)	:	500000.00	Available Collateral Value (In Bank CCY)	:	300000.00
Equivalency %	:	1.66	Commission (In Bank CCY)	:	100.00

Collateral Details

Customer Name	Available Collateral	Collateral to be Used
David Smith	100000.00	50000.00
Xu Wesley	150000.00	30000.00
Total		80000.00

Description

Credit Dept. Remarks

Makers Comments

Approver's Comments

Approve **Decline**

Figure 2.15: Pledge -Option Authorize Screen

Screen Navigation:

Login to the system as RM login and select Customer->Loans & Pledges->Loans and PledgesBook and select a record with Action as 'Authorize'

Rules for Loan / Pledge Book Authorization Screen

1. Loan Authorize screen is used for authorising the loan sanction request. This screen is completely read only screen except, the approval date and approver's comments.
2. For authorizing the loan sanction request, authorizer enters the approval date. Once the user clicks on approve button, system computes the expiry date for the loan sanction as approval date + 30 (These 30 days are maintained in the config file and can be changed as per bank's requirement) and are stored in the database. If the expiry date computed and results into a system holiday, then it should be moved forward to next business date.
3. Authoriser can click on 'Reject' button to reject the loan sanction request. Status of the loan is changed from unauthorized to reject and the maker has the option to modify the same.
4. In case of Pledge Requests (Pledge-BRL, Pledge-USD, Pledge-Option), the authorization screens are completely read only screen except approver's comments which is a mandatory field. Approver can approve the request or decline the request.

2.11 Collateral Adjustment

Description:

The Collateral Adjustment screen enables the user to adjust the collateral amount for customer.

User Access Levels:

RM: The person designated as Relationship Manager of the system can access the Collateral Adjustment screen.

Screen:

Figure 2.16: Collateral Adjustment

Screen Navigation:

Log into the system as RM Login and select Customer → Loans & Pledges → Collateral Adjustment

Field	Description	Mandatory (Y/N)
Loan/Pledge Ref. No.	Displays the system generated Loan/Pledge Ref. No.	Y
Loan/Pledges CCY	Displays the Loan/Pledges currency	Y
Expiry Date	Displays the Expiry date in case of Loan Sanction and Maturity date in case of Pledge	Y
Term	Displays the term of Loan/Pledge	Y
Sanctioned Amt.	Displays the Loan Sanctioned Amount	Y
Disbursed Amt.	Displays the Disbursed Amount	Y
Outstanding Amt.	Displays the Outstanding Amount of Loan	Y
Collateral Value	Displays the Collateral value of Loan/Pledge.	Y

Collateralized Liabilities
September 2013
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2013, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.