Collateralized_Liabilities Oracle FLEXCUBE Private Banking

Release 12.0.3.0.0

Part No. E52508-01

April 2014



Table of Contents

| 1. | Pref | ace | 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. | Loar | ns 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 | 2-13 |
| | 2.8 | Pledge – Option | 2-13 |
| | 2.9 | Loans and Pledges Book | 2-15 |
| | 2.10 | Loans and Pledges Book Authorise Screens | 2-16 |
| | 2.11 | Collateral Adjustment | 2-17 |

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 <u>Scope</u>

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 <u>Audience</u>

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

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 <u>Conventions Used</u>

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:

| e Sustaner Fe | nancial Planning | Order Mont | Ten Mgest | Portfolio | Ops Authorization | Operations | Reports | Tools | My Workspace | |
|---|-------------------|------------|------------------|---------------|-------------------|------------|----------|-------|--------------|---|
| tomer > Loans & Pied | lges > Loan Sanch | on . | | | | | | | | * |
| attener Name | Arenta Rape | | | 0 | D | | | | | |
| an Sanction Details | | | | | | | | | | |
| amactern Sub Type | Select . | | Segnent | | Select + | | | | | |
| rrency | AD | | Loan Aniount | | | | | | | |
| rm (in Dava) | | | Syntrest Rate | 7jde | Montro - | | | | | |
| Aerencie Kalte (%) | | | Tairent (%) | | | | | | | |
| re To Clent (%) | | | Different Print, | Prequency | Muribly + | | | | | |
| an Ansunt (In Bank OC) | | | Trandres | en a staat pe | · | | | | | |
| slatensi Regured (In Bar 77) | | | Commission (2 | n Bank CCV) | | | | | | |
| tremular. | Bullet | | Portfolio Velue | On Bark CCVD | | | | | | |
| valuetie Collateral Initiae () erk (CCI) | 24 | | Equivalency 1 | 6 | | | | | | |
| | Customer | Name | wailable | Collateral | to be Used | | | | | |
| Anterial Details | | | | | | | 1 | | | |
| | | | | | | | | | | |
| extension . | | | | | 12 | | | | | |
| edit Department Remark | + | | | | 8 | | | | | |
| ekers Conmerts | | | | | 8 | | | | | |
| and the second second | | | | | | | | | | |

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 Sanc- tion 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 |
| Currency | Enables to select the Currency in which customer has asked for the Loan | Y |



| Field | Description | Mandatory (Y/N) |
|---|---|--------------------|
| 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 cus- tomer 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 cus- tomer and sanctioned by the bank. | Y |
| Amount required to off- set 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 sched- ule or in one go. | Y |
| Portfolio Value (In Bank CCY) | Displays the total Portfolio Value | Y |
| Available Col- lateral 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 bor- rowed | Y |
| Available Col- lateral | Available collateral for the selected customer | Y |



| Field | Description | Mandatory (Y/N) |
|--------------------------------|--|--------------------|
| 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 Depart- ment Remarks | Enables to capture the remarks of credit department | N |
| Makers Com- ments | 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:

| 🖉 FLEXC | UBE - PRIVATE BANKING - popupCollate | eralDetails - Windows Internet Expl | orer | |
|-----------|--------------------------------------|-------------------------------------|-----------------------|----------|
| Collatera | l From Other Customer Details | | | <u>^</u> |
| | | | | |
| View | Customer Name | Augilable Collatoral | Collatoral to be Used | |
| () | Amit Joshi | 338005.85 | 5 | 0001 |
| | | Total | 5(| 0001 |
| | | | | |
| | | | | |
| | | | | |
| Custor | mer Name Amit Joshi | 9 | | |
| Availat | ble Collateral 290529.05 | Collateral to be Used | 50001 | |
| | | | | |
| Sav | ve Add Modify Delet | e Clear Cancel | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | ~ |

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.



| ome | Customer | Financi | al Planning | Order Mgr | nt Txn Mgmt | Portfolio | Operations | Reports | Tools | My Workspace |
|--|--|------------|--------------|-------------------|---|---|-------------|----------|------------|---------------|
|)rder | Mgmt > Loan I | Manage | ment > Disbu | rsement | | | | | | |
| Custo | omer Name : Ar | nkita Raje | 2 | | | | | | | |
| | Loan Ref. No. | Loan | Expiry Date | Term ^S | anctioned Amt. | Disbursed Amt. | Outstanding | Pending | A | vailable Amt. |
| 0.00 | Rof No. | | | | Interact | Pato Turos | Fund | Distance | n | |
| Loan I | Ref. No. | | | | Interest Period of | Rate Type | | | | |
| Loan I Refere Disbu | Ref. No. ence Benchmark rsement Date | | | | Interest Period of Maturity | Rate Type Ref. Benchmar Date | * | | n t | _ |
| Loan I Refere Disbu Refere | Ref. No. ence Benchmark rsement Date ence Rate (%) | | | | Interest Period of Maturity Spread (| Rate Type Ref. Benchmar Date %) | * | | n t | _ |
| Loan I Refere Disbu Refere Rate 1 | Ref. No. ence Benchmark rsement Date ence Rate (%) to Client (%) | | | | Interest Period of Maturity Spread (Disburse | Rate Type Ref. Benchmar Date %) ment Amount | * | | n t | _ |
| Loan I Referi Disbu Referi Rate 1 <u>Paym</u> | Ref. No. ence Benchmark rsement Date ence Rate (%) to Client (%) to Client (%) | | | | Interest Period of Maturity Spread (Disburse | Rate Type Ref. Benchmar Date %) ment Amount | * | | | |
| Loan I Refere Rafere Rate I <u>Paym</u> | Ref. No. ence Benchmark rsement Date ence Rate (%) to Client (%) to Client (%) ments | • | | | Interest Period of Maturity Spread (Disburse | Rate Type Ref. Benchmar Date %) ment Amount | * | | | |

Figure 2.3: Disbursement Screen

Screen Navigation:

After logging in the system select Loan Management \rightarrow Disbursement

The fields have been briefly described below:

| Field | Description | Mandatory | | | | | | |
|---------------------------|---|-----------|--|--|--|--|--|--|
| Upper Display Sec | 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 Dis- bursement | Displays the total pending disbursement amount | Y | | | | | | |



| Field | Description | Mandatory |
|-----------------------------|---|-----------|
| Available Amt. | Displays the available amount which can be dis- bursed if expiry date is not passed | Y |
| Lower Maintenand | ce 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 |
| 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 cap- tured during Loan Sanction approval when the inter- est 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 Dis- bursement 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 Sched- ule | 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 dis- bursement | N |
| Approver's Com- ments | Displays approver's comments | |



Payment Schedule:

| | | 12/03/2012 | | |
|-------------|-----------|------------|------------------|---------------|
| 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 | | l |
| 12/03/2012 | 2000 | 20.84 | | |
| Recalculate | Sub | mit Cle; | ar | |

Figure 2.4: Payment Schedule Window

Screen Navigation:

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

2.3 <u>Repayment</u>

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.



| FLEXCUB | ACLE E Private Banking | | | | | | | | |
|---------|---------------------------|--------------------|---------------|--------------|-----------|------------|---------|-------|--------------|
| Home | Customer | Financial Planning | Order Mgmt | Txn Mgmt | Portfolio | Operations | Reports | Tools | My Workspace |
| Order | Momt > Loar | Management > Loan | Renavment /In | terect Davme | nt | | | | |

Customer Name : Ankita Raje

| Loan CCY | Disbursed Amount | Disbursement Date | Term | Maturity Date | Outstanding Amount |
|----------|------------------|---|---|--|--|
| | | | | | |
| | Transactio | n Type Int | erest 👻 | | |
| | | | | | |
| | | | Tank I | | |
| | Loan CCY | Loan CCY Disbursed Amount Transactio Amount | Loan CCY Disbursed Amount Disbursement Date | Loan CCV Disbursed Amount Disbursement Date Term | Loan CCY Disbursed Amount Disbursement Date Term Maturity Date |

Figure 2.5: Loan Repayment / Interest Payment Window

Screen Navigation:

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

The fields have been briefly described below:

| Field | Description | Mandatory |
|------------------------|--|-----------|
| Upper Display Sec | ction | |
| 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 disburse- ment ref. no. | Y |



| Field | Description | Mandatory |
|-------------------------|--|-----------|
| Lower Maintenand | ce 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 |
| Comments | Enables the user to enter comments against the dis- bursement | N |
| Approver's Com- ment | 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:

| me | Customer | Financial Planning | Order Mgmt | Tan Mgmt | Portfolio | Operations | Reports | Tools | My Workspace | | |
|-------------|-------------|--------------------|------------|----------|-----------|------------|--------------|--------|--------------|---|--|
| der | Mgmt > Loan | Management > Loar | Order Book | 1. St. | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| rans | action Type | ALL | ✓ Custor | ner Name | | 97 |) (I) | Status | ALL | • | |
| rans | action Type | ALL | ▼ Custor | ner Name | | 9 | () | Status | ALL | • | |
| Trans Se | arch | ALL | ✓ Custor | ner Name | | 9 |) (I) | Status | ALL | · | |

Figure 2.6: Loan Order Book Screen

Screen Navigation:

After logging in the system select Loan Management \rightarrow Loan Order Book.

The fields have been briefly described below

| Field | Description | Mandatory |
|-------------------|-------------|-----------|
| Loan Book Filters | | |



| Field | Description | Mandatory | | | | | | |
|--------------------------|--|-----------|--|--|--|--|--|--|
| Transaction Type | Enables the user to select the appropriate transac- tion type from the drop-down list. The drop-down displays the options as | Y | | | | | | |
| Customer No | Enables the user to search for the appropriate cus- tomer using the Search icon to view the correspond- ing loan transaction details | Y | | | | | | |
| Status | Enables the user to select the appropriate status to view the loan transaction details | Y | | | | | | |
| Lower Display Se | Lower Display Section | | | | | | | |
| Transaction Type | Displays the type of loan transaction | Y | | | | | | |
| 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 trans- action | Y | | | | | | |
| Action | Displays the group of actions which can be per- formed on a loan transaction | | | | | | | |

Note

Availability of various links (View/Modify/Cancel/Authorize) depends on the parameter setup 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 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.



| 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 | | | |
| | | | |

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 Com- ments | 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 <u>Pledge – BRL</u>

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.



| ome | Customer | Financial Planning | Order Mgmt | Txn Mgmt | Portfolio | Ops Auth | orization | Operations | Reports | Tools | My Workspa |
|--------|-------------------|-----------------------|-------------|----------|-------------------------|-----------------|-------------|------------|---------|---|------------|
| ustor | ner > Loans 8 | t Pledges > Pledge-Bl | RL | | | | | | | | |
| Ousto | omer Name | | Ankita Raje | | | | | | | @ · | |
| Pled | lge-BRL Detai | ls | | | | | | | | | |
| Trans | saction Sub Typ | e | Select 🚽 | | Segment | | Select . | - | | | |
| Curre | ancy | | | | Amount | | | | | | |
| Start | Date | | | | Term (In Da | ys) | | | | | |
| Matu | rity Date | | | | Fin (%) | | | | | | |
| Conv | . Rate | | | | Commission | (In Bank | | | | | |
| PTA) | x | | | | PTAX Date | | | | | | |
| Amo | unt (In Bank CC | CY) | · · · · · | | Collateral Re | squired (In | | | | | |
| Dorth | alia Valua (In D | ark CCV) | | | Available Co | ollateral Value | | | | | |
| Pola | ulo value (til ba | ank CCT) | | | (In Bank CC | X) | | | | | |
| Equily | valency % | | | | | | | | | | |
| | | | Customer | r Name | Available Collateral | Colla | iteral to b | e Used | | | |
| Colla | teral Details | | | | | | | - | | | |
| 0000 | | | | | | | | U | L.0 | 5 I I I I I I I I I I I I I I I I I I I | |
| | | | Total | | | | | 0 | | | |
| Desc | ription | | | | | | | 125 | | | |
| 0 | | | | | | | | 53 | | | |
| Cred | it Department K | emarks | | | | | | | | | |
| Make | ars Comments | | | | | | | ESI. | | | |
| Make | ars Comments | | | | | | | | | | |

Figure 2.8: Pledge – BRL Screen

Screen Navigation:

E.

Log into the system as RM Login and select Customer \rightarrow Loans & Pledges \rightarrow 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 |



| Field | Description | Mandatory (Y/N) | | | |
|--|--|--------------------|--|--|--|
| 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 | | | | |
| Conv. rate | e Indicates special rate for BRL to USD conversion | | | | |
| Commission (In Bank CCY) | Enables the user to enter the Commission amount | N | | | |
| ΡΤΑΧ | 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 Col- lateral 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 bor- rowed | Y | | | |
| Available Col- lateral | 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 Depart- ment Remarks | Enables to capture the remarks of credit department | N | | | |
| Makers Com- ments | Enables the user to enter the comments against the loan, if any | | | | |

2.7 <u>Pledge – USD</u>

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:

| ome | Customer | Financial Planning | Order Mgmt | Tan Mgmt | Portfolio | Ops Authori | zation | Dperations | Reports | Tools | My Workspac |
|--------|------------------|-----------------------|-------------|----------|-------------------------|------------------|-------------|------------|------------|------------|-------------|
| Custor | ner > Loans (| & Pledges > Pledge-US | D | | | | | | | | |
| Custo | omer Name | | Ankita Raje | | | | D | | | @ · | |
| Pled | ge-USD Deta | ils | | | | | | | | | |
| Trans | saction Sub Typ | e | Select | . | Segment | | Select | . | | | |
| Curre | ancy | | USD | | Amount | | | | | | |
| Start | Date | | 04/01/2011 | | Term (In | Days) | | | | | |
| Matu | rity Date | | | | Fin (%) | | | | | | |
| Amo | unt (In Bank CO | CY) | | | Collateral Bank CCY | Required (In | 0 | | | | |
| Portf | olio Value (In B | ank CCY) | 119.4 | | Available | Collateral Value | 0 | | | | |
| Equiv | alency % | | 0 | | Commissi CCY) | on (In Bank | | | | | |
| | | | Customer | Name | Available Collateral | Collate | ral to be l | Jsed | | | |
| Colla | teral Details | | | | | | | Ó | E 2 | 3 | |
| | | | Total | | | | | 0 | | | |
| Desc | ription | | | | | | | | | | |
| Cred | t Department R | emarks | | | | | | | | | |
| 20 | - | | | | | | | 123 | | | |

Figure 2.9: Pledge – USD Screen

Screen Navigation:

Log into the system as RM Login and select Customer \rightarrow Loans & Pledges \rightarrow 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 <u>Pledge – Option</u>

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:

| me | Customer | Financial Planning | Order Mgmt | Txn Mgmt | Portfolio | Ops Authorizat | ion Operatio | ns Reports | Tools | My Workspa |
|--------|-------------------|----------------------|------------|-------------------------|------------------|----------------|--------------|------------|----------|------------|
| iston | ner > Loans 8 | t Pledges > Pledge-O | ption | | | | | | | |
| Custo | omer Name | Ankita Raje | | | | D | | | @ | |
| Pled | ge-Option De | tails | | | | | | | | |
| Trans | action Sub Type | e Select | . | Segme | ent | Select | ¥ | | | |
| Ourre | ncy | USD | - | Amou | nt | | | | | |
| Optio | n Trade Date | 04/01/2011 | | Option | Expiration Da | e | | | | |
| Matu | rity Date | | | Fin (% | b) | | | | | |
| Amou | unt (In Bank CC | (Y) | | Collate | eral Required (I | n Bank | | | | |
| Portfo | olio Value (In Ba | ank CCY) 119.4 | | Availa | ble Collateral V | /alue (In 0 | | | | |
| Equiv | alency % | 0 | | Comm | tission (In Bank | CCY) | | | | |
| | | Custom | er Name | Available Collateral | Collate | ral to be Used | | | | |
| Colla | teral Details | | | | | | Ô | 3 | 2 | |
| | | Total | | | | 0 | | | | |
| Descr | iption | | | | | | | | | |
| Credi | t Department Re | emarks | | | | | | | | |
| | rs Comments | | | | | 225 | | | | |

Figure 2.10: Pledge – Option Screen

Screen Navigation:

Log into the system as RM Login and select Customer \rightarrow Loans & Pledges \rightarrow 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 Moni- toring. | Y |
| Option Expira- tion Date | Enables the user to enter the appropriate option expiry date | Y |



| Maturity DateDisplays 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:

| OR. | ACLE Private Banki | ing | | | | | | | | | | | |
|---------|-----------------------|----------------------|-------------|------------------------|---------------|-------------------|--------------------|-----------------|-------------------|---------|-------|--------------|---|
| lome | Custome | er Financial | Planning | Order Mgmt | Txn Mgmt | Portfolio O | ps Authorizati | on Oper | ations R | Reports | Tools | My Workspace | |
| Custon | ner > Loai | ns & Pledges > | Loans & Ple | edges Book | | | | | | | | | |
| 1 2000 | | | | | | | | | | | | | |
| Asse | t Transfe | r | | | | | | | | | | | |
| Product | t Type | ALL | • | Custome | r Name | Vaishali Sinha | | S | tatus | ALL | | . | |
| Se | arch uct Type | Clear Loan/Pledge | Customer | Loan/Pledge Request | Expiry/Maturi | ty Loan/Pledge | Collateral Amt. | Maker Date & | Checker Date & | Stat | tus | Action | * |

Figure 2.11: Loan and Pledge Book Screen

Screen Navigation:

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

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 Loan/Pledge Request date Date Maturity Maturity Date 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

The fields in this screen have been briefly described below.



| Field | Description |
|---------------------|--|
| Checker Date & Time | Checker Date & Time |
| 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:

| ORACLE XCUBE Private Banking | | | | User, GeetaG Gadhani Last Logn: 15/04/2014 9:43 AM Last Unsuccessful Logn: 14/04/2014 10:37 AM Carrent Logn: 13/04/2014 9:53 AM |
|---|---|--|--|---|
| me Customer Order I | Hgmt Txn Mgmt Reports | Tools My Workspace | | |
| oan Order Book > Authorize | | | | |
| Customer Name | 1 Isha Pandit | | | |
| Loan Details | | | | |
| Loan Ref. No. Loan Amount Term (n days) Reference Rate (%) Rate to Client (%) Loan Repayment | : LO4945120002 : 500,000.0000 : 365 : 10 : 10 : Bullet | Currency Expiry Date Fixed / Floating Spread (%) Interest Pmt. Frequency | : USD : 29/02/2012 : Fixed : 0 : Semi Annually | |
| Disbursement Details | | | | |
| Disbursement Ref No. Maturity Date <u>Payment Schedule</u> | : LO4945120002_001 : 18/01/2013 | Disbursement Date Disbursement Amount | : 19/01/2012 : 2,000.0000 | |
| Comments | aweasas | | 0 | |
| Approver's Comments | authorized | | 0 | |

Figure 2.12: Loan Authorize Screen

Screen:



| C'I IBE Drivate Backing | | | | User, GeetaG Gadhan L0000 |
|---|--|---|---|---|
| CODE Private banking | | | | Last Logen: 15/04/2014 3:11 PM Last Unsuccessful Logen: 15/04/20 12:42 PM Current Login: 15/04/2014 3:25 P |
| ne Customer Order Mg | mt Txn Mgmt Repo | rts Tools My Works | pace | e e e e e e e e e e e e e e e e e e e |
| in & Pledges > Authorize | | | | |
| Oustomer Name | 1 | | | |
| Loan Sanction Details | | | | |
| ransaction Type ransaction Sub Type Jarrency Gon Request Date erm (In Days) Jeference Rate (%) aen Amount (In Bank CCY) Jollateral Required (In Bank CCY) Jollateral Required Julia Collateral Value (In Bank C guivalency %) | r 0 0 0.0000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.00000 1.0000 1.0000 1.0000 1.000 | Loan Ref. No. Segment Loan Amount Expry Date Interest Path J Spread (%) Daterest Path. Pr Amount requires Trandres Commission (D) Portfolo Value (Approval Date | rpe : 0.0000 equency : 0.000 sark CCr() : 0.0000 fit bank CCr() : 0.0000 in Bank CCr() : 0.0000 i : [15(04/2014 Collateral to be Used | |
| escription | | | 0 | |
| Credit Department Remarks | | | \$ | |
| Makers Comments | | | 0 | |
| Approver's Comments | T | | 0 | |

Figure 2.13: Pledge - 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:

| | | | | | _ | | | | | |
|--|---------------|-----------------------|-------------------------|------------|-------------|----------------|------------|-------|----------------|--|
| ne | Customer | Financial Planning | Order Mgmt | Tan Mgmt | Portfoli | o Operations | Reports | Tools | My Workspace | |
| ustom | er > Loans 8 | t Pledges > Collatera | l Adjustment | | | | | | | |
| Custor | mer Name : / | Ankita Raje | | | | | | | | |
| | Loan/Pledge | s Ref. Loan/Pledges | Expiry Date | Term Sand | tioned | Disbursed Amt. | Outstandin | g Co | llateral Value | |
| Dan/P | ladoas - | | | | unc | | Amt. | | | |
| Loan/Pl Ref. No | fledges o. | | | | | | Amt. | | | |
| Loan/Pl Ref. No | ledges o. | ustomer Name | Available Collateral | Collateral | l to be Use | d | Amt. | | | |
| Collate Details | ral | ustomer Name | Available Collateral | Collateral | l to be Use | d | Amt. | | | |
| Loan/Pl Ref. No Collate Details | ral | ustomer Name | Available Collateral | Collateral | l to be Use | d v | Amt. | | | |
| Loan/Pl Ref. No Collate Details | ral Total | ustomer Name | Available Collateral | Collateral | I to be Use | d o | Amt | | | |

Figure 2.14: Collateral Adjustment

Screen Navigation:

Log into the system as RM Login and select Customer \rightarrow Loans & Pledges \rightarrow 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 April 2014 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, 2014, 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.