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1. Preface

1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Limits and Collateral Management module. It provides an overview and takes you through the various steps involved in setting up and maintaining the Limits and Collateral Management module.

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

1.2 Audience

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

<table>
<thead>
<tr>
<th>Role</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back office data entry clerk</td>
<td>Input functions for funds</td>
</tr>
<tr>
<td>Back office managers/ officers</td>
<td>Authorization functions</td>
</tr>
<tr>
<td>Product Managers</td>
<td>Product definition and authorization</td>
</tr>
<tr>
<td>End of day operators</td>
<td>Processing during end of day/ beginning of day</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th>Chapter 1</th>
<th>About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chapter 2</td>
<td>Limits &amp; Collaterals explains a series of maintenance options facilitated in Limits and Collateral Management module.</td>
</tr>
<tr>
<td>Chapter 3</td>
<td>Queries explains about the query functions and helps you to query records on Liabilities, Transactions, Collateral Covenants, and so on.</td>
</tr>
<tr>
<td>Chapter 4</td>
<td>Reports provide a list of reports that can be generated in this module and also explains their contents.</td>
</tr>
<tr>
<td>Chapter 5</td>
<td>Annexure 1 - Value Dated Facility describes how to track and maintain all facility utilizations based on the value date of the transaction.</td>
</tr>
<tr>
<td>Chapter 6</td>
<td>Annexure 2 – Revaluation describes how to maintain the fluctuating exchange rates of marketable securities such as currency and collateral, over a period of time.</td>
</tr>
</tbody>
</table>
1.5 Acronyms and Abbreviations

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

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>UI</td>
<td>User Interface</td>
</tr>
<tr>
<td>LCM</td>
<td>Limits and Collateral Management</td>
</tr>
<tr>
<td>FCUBS</td>
<td>Oracle FLEXCUBE Universal Banking Solution</td>
</tr>
<tr>
<td>GW</td>
<td>Gateway</td>
</tr>
<tr>
<td>HTTP</td>
<td>Hyper Text Transfer Protocol</td>
</tr>
<tr>
<td>XML</td>
<td>eXtensible Mark-up Language</td>
</tr>
<tr>
<td>XSD</td>
<td>XML Schema Definition</td>
</tr>
<tr>
<td>XSLT</td>
<td>eXtensible Stylesheet Language Transformations</td>
</tr>
<tr>
<td>BPEL</td>
<td>Business Process Execution Language</td>
</tr>
<tr>
<td>SMS</td>
<td>Security Services</td>
</tr>
<tr>
<td>ID</td>
<td>Identification Number</td>
</tr>
<tr>
<td>PK</td>
<td>Primary Key</td>
</tr>
<tr>
<td>RDBMS</td>
<td>Relational Data Base Management System</td>
</tr>
<tr>
<td>VD</td>
<td>Value Date</td>
</tr>
<tr>
<td>Mark EOTI</td>
<td>Mark End of Transaction Input</td>
</tr>
<tr>
<td>Mark TI</td>
<td>Mark Transaction Input</td>
</tr>
<tr>
<td>TD</td>
<td>Term Deposits</td>
</tr>
<tr>
<td>CIF</td>
<td>Customer Information File</td>
</tr>
</tbody>
</table>

1.6 Related Documents

- The Procedures User Manual
1.7 **Glossary of Icons**

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

<table>
<thead>
<tr>
<th>Icons</th>
<th>Function</th>
</tr>
</thead>
<tbody>
<tr>
<td>✗</td>
<td>Exit</td>
</tr>
<tr>
<td>+</td>
<td>Add row</td>
</tr>
<tr>
<td>−</td>
<td>Delete row</td>
</tr>
<tr>
<td>📙</td>
<td>Option List</td>
</tr>
</tbody>
</table>
2. Limits & Collaterals

2.1 Introduction

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

This chapter contains the following sections:

- Section 2.2, "Credit Score Maintenance"
- Section 2.3, "Agency Details for Credit Rating"
- Section 2.4, "User Defined Status"
- Section 2.5, "Liability Maintenance"
- Section 2.6, "Customer to Liability Link"
- Section 2.7, "Covenant Maintenance"
- Section 2.8, "Collateral Types Maintenance"
- Section 2.9, "Collateral Category Maintenance"
- Section 2.10, "Issuer Maintenance"
- Section 2.11, "Securities Maintenance"
- Section 2.12, "Collaterals Maintenance"
- Section 2.13, "Collateral Pool Maintenance"
- Section 2.14, "Facilities Maintenance"
- Section 2.15, "Track Exposure Maintenance"
- Section 2.16, "Account/Contract Balance Maintenance for Netting"
- Section 2.17, "Ear Marking Maintenance"
- Section 2.18, "Global Block Exposure Maintenance"
- Section 2.19, "Exception Queue Maintenance"
- Section 2.20, "Exception Queue Slab Maintenance"
- Section 2.21, "Limits & Collaterals Parameter Details"
- Section 2.22, "Facilities Amount Transfer Maintenance"
- Section 2.23, "Force Collateral Revaluation"
- Section 2.24, "Multi Authorization Maintenance"
- Section 2.25, "Dual Authorization of Utilization Transaction"
- Section 2.26, "Liabilities Merger"

2.2 Credit Score Maintenance

This section contains the following topics:

- Section 2.2.1, "Invoking the Credit Score Maintenance Screen"

2.2.1 Invoking the Credit Score Maintenance Screen

Before creating a Liability in the system, your Bank will assess the credit score of individual liabilities. You can create and maintain Credit Score names in the ‘Credit Score Maintenance’ screen. These credit scores can later be linked to Liability Maintenance (GEDMLIAB) for assessing the liability score.
Credit Score Maintenance is a bank level maintenance and will be accessible in all Branches. You can invoke the ‘Credit Score Maintenance’ screen by typing ‘GEDCRSCR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Enter the following details:

**Credit Score Name**
Specify a unique credit score name here.

**Credit Score Description**
Give a brief description of the score.

---

**Note**
This is only for information and not for processing.

2.3 **Agency Details for Credit Rating**

This section contains the following topics:

- Section 2.3.1, "Invoking the Credit Rating Agency Maintenance Screen"

2.3.1 **Invoking the Credit Rating Agency Maintenance Screen**

You can maintain details regarding credit rating agencies in the ‘Credit Rating Agency Maintenance’ screen. Using this maintenance you can record the credit rating codes published by each credit rating agency. This can later be linked to Liability Maintenance (GEDMLIAB) for specifying customer rating published by an agency.
You can invoke the ‘Credit Rating Agency Maintenance’ screen by typing ‘GEDCREDIT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Enter the following details:

**Agency Name**
Specify the name of the credit rating agency here.

**Agency Description**
Give a brief description of the credit rating agency here.

**Credit Rating Details**
Specify the following here:

**Credit Rating**
Specify the unique Credit Rating code/ID.

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

---

**Note**
This is only for information and not for processing.

### 2.4 User Defined Status

This section contains the following topics:

- Section 2.4.1, "Invoking User Defined Status Maintenance Screen"

#### 2.4.1 Invoking User Defined Status Maintenance Screen

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

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

Enter the following details:

**User Defined Status**
Provide a name/ID for the status here.

**Description**
Give a brief description of the status.

### 2.5 Liability Maintenance

This section contains the following topics:
- Section 2.5.1, "Maintaining Liability Maintenance"
- Section 2.5.2, "Scores Button"
- Section 2.5.3, "Credit Rating Button"

#### 2.5.1 Maintaining Liability Maintenance

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

- Single Liability linked to multiple customers (i.e. a Customer Group)
- Single Liability linked to only one customer

**Single Liability Linked To Multiple Customers**
Here multiple customers are linked to same the Liability Code and all restrictions/facilities maintained at liability level are shared to all the customers.
Single Liability Linked To Only One Customer

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

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

You can invoke the ‘Liability Maintenance’ screen by typing ‘GEDMLIAB’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
Liability Number
Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

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

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

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

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

Liability Branch
Specify the branch in which liability is associated.

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

System displays an override message, if the LCY equivalent of overall limit of the customer liability is greater than 35000 USD.

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

Note
You can modify the Liability Currency after authorization if:
- There are no lines, collaterals or collateral pools linked to the liability.
- The liability is not utilized.
- The liability is not the parent liability for another child liability

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

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

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

Note
These details are maintained only for information and have no processing impact.
Overall Score
Specify the overall credit score for the liability. The given credit score is supplemented by the multiple credit score details, if any entered in the Credit Score sub screen.

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

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

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

Liability Category
Select the Liability Category from the list available here.

User Defined Status
Specify status of the liability (e.g. NORM for normal, BLOCKED etc).

Unadvised
Select this check box if the Liability is unadvised.

For any transaction involving an unadvised liability, you will be notified so.

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

This is only for information and not for processing.

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

Note
Limits tracking at liability level is based on liability tracking at the parameterization level.

– If the liability tracking is enabled, then the system allows you to track the limit at the liability level.

– Disabling liability tracking does not allow tracking limits at liability level.

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

**Score Name**
Select the score name from the adjoining option list.

**Score Description**
Give a brief description on the liability score.

**Score**
Specify the liability score here.

### 2.5.3 Credit Rating Button

When Liability is created, Bank will assess the credit rating for the liability. You can link all the rating parameters to which the liability is associated to in the Liability Credit Rating screen. Click ‘Credit Rating’ button to invoke this screen.

Here you can select the Credit Rating Agency its Credit Rating for the liability. Out of all the Credit Ratings, you may select one as the primary rating for the Liability. You can maintain multiple score parameters for a single Liability.
Agency Name
Select the credit rating agency name from the adjoining option list.

Credit Rating
Select the credit rating from the adjoining option list.

Primary
Select one of the Credit ratings as the primary rating for liability.

2.6 Customer to Liability Link

This section contains the following topics:
- Section 2.6.1, "Invoking the Customer to Liability Link Maintenance Screen"

2.6.1 Invoking the Customer to Liability Link Maintenance Screen

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

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

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

Customer Number
Specify customer’s number to whom the liability has to be linked.

Liability Number and Liability Name
Specify the number and name of the Liability to be linked to the customer.
Customer Exposures

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

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

**Note**

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

**2.7 Covenant Maintenance**

This section contains the following topics:

- **Section 2.7.1, "Invoking the Convenant Maintenance Screen"**

**2.7.1 Invoking the Convenant Maintenance Screen**

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a 'Covenant'.
You can maintain Covenant details in the ‘Covenant Maintenance’ screen. You can invoke the ‘Covenant Maintenance’ screen by typing ‘GEDCOVNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

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

**Frequency**
Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:
- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

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

**Due Date On**
Specify the number of days after which the covenant needs to be reviewed.

**Grace days**
Specify the Grace days past the next due/revision date allowed for renewal of the covenant.
Notice days
Specify the number of days in the notice period. The notice period will start this many days prior to the revision date of the covenant.

Remarks
Specify the remarks about the covenant maintenance.

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

2.8 Collateral Types Maintenance

This section contains the following topics:
- Section 2.8.1, "Invoking Collateral Types Maintenance Screen"

2.8.1 Invoking Collateral Types Maintenance Screen

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 ‘GEDCOLTY’ 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.

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 (GEDCOLCA), 'Issuer Maintenance' screen (GEDISSUR) and 'Securities' screen (GEDSECTY) for choosing the collateral type.

2.9 Collateral Category Maintenance

This section contains the following topics:

- Section 2.9.1, "Invoking Collateral Category Maintenance Screen"
- Section 2.9.2, "Covenant Button"

2.9.1 Invoking Collateral Category Maintenance Screen

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 ‘GEDCOLCA’ 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 will default from the 'Collateral Types Maintenance' screen based on Collateral type chosen.

Category Type
Indicate the category type from the following:
- Sovereigns
- Bank
- Corporate

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

Secured Type
Indicate the Collateral Exposure Type from the following:
- Secured
- Unsecured
- Liquid Type

Tangible Type
Specify the asset type here - Tangible or intangible

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

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

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

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

Specify the following haircut details for each record:
- Haircut Name and Description
- Haircut Percentage - Specify the final Haircut (offset margin)
- Primary – Select a haircut as the primary haircut value for the Collateral Category

Remarks
Specify the remarks about the collateral category maintenance.
2.9.2 **Covenant Button**

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

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

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

**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.

**Revision Date**
The system defaults the Revision Date for the covenant, on save of the collateral category record, based on the Frequency and Due Date of the covenant, maintained in the ‘Covenant Maintenance’ screen.

**Covenant Reference No**
Specify the covenant reference no for the collateral category being maintained.

**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 (GEDCOLLT) for choosing the collateral category while maintaining the collateral.
2.10 **Issuer Maintenance**

This section contains the following topics:

- Section 2.10.1, "Invoking the Issuer Maintenance Screen"

2.10.1 **Invoking the Issuer Maintenance Screen**

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

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 will be 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 etc. 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 will show an appropriate message indicating that the limit has been exceeded.

**Overall Limit Currency**
Specify the currency in which the Overall Limit is specified.

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

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

**Issuer Details**
Specify in brief any additional details of the issuer.

**Issuer Limits for Collateral Types**
An Issuer of Securities may issue different types of securities. These can be used by a customer as collateral for credit availed from the bank. The securities used as collateral can be debentures, shares, bonds, commercial papers etc. 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.

**Limit Amount**
Specify the limit amount for that collateral type in the limit currency.

This can later be linked to ‘Securities Maintenance’ screen (GEDSECTY) for choosing the issuer code while maintaining the security.

2.11 **Securities Maintenance**

This section contains the following topics:

- Section 2.11.1, "Invoking the Securities Maintenance Screen"
2.11.1 Invoking the Securities Maintenance Screen

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 LCM module. 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 ‘GEDSECTY’ 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 Code**
Assign a unique ID to identify the security. This ID is called the Security Code. This ID is used while maintaining Collateral for a market value based Security.

**Description**
Describe in brief the security maintained.
Equity Base
Here you can specify the equity base for the security i.e. the total amount raised by the issue of this security. This entry is for information purposes only.

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

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

The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process revaluates 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 will be 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 will be triggered off, so that the Collateral value of the security reflects its current market price.

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

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

Collateral Type
Specify the collateral type here.

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

Start Date and Expiry Date
Specify Start date and Expiry Date of the security in these fields
Limit Amount
Specify the limit amount for the particular security.

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

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

You can specify the following details here:
- Price Code - Indicates the market place for which the price is quoted
- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed

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

2.12 Collaterals Maintenance

This section contains the following topics:
- Section 2.12.1, "Invoking Collaterals Maintenance Screen "
- Section 2.12.2, "Insurance Details Button"
- Section 2.12.3, "Covenant Button"
- Section 2.12.4, "Shared Details Button"
- Section 2.12.5, "Link Contract Button"
- Section 2.12.6, "UDE Values Button"
- Section 2.12.7, "Source Restrictions Button"
- Section 2.12.8, "Haircut Schedules Button"

2.12.1 Invoking Collaterals Maintenance Screen

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 ‘GEDCOLLT’ 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.

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

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

**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.

**Collateral Type**
Indicate the type of collateral - Market Based Type, Guarantee Type or Normal Type.
Secured Type
Indicate the Collateral Exposure Type here. A particular collateral category can be of a Secured or Unsecured or Liquid Type.

Auto Pool Create
Check this box if you wish to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the ‘Available’ option be checked for the collateral. The system then creates a collateral pool with the following characteristics when you save the record:

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

Note
You cannot modify this option after you authorize the collateral.

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

For more information about the 'Mortgage Initiated' field please refer to the section, ‘Linkages Tab’ under the Chapter ‘Account Creation’ of the ‘Mortgages’ user manual.

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

Charge Type
Select the charge type from the following list:

- Lien
- Pledge
- Hypothecation
- Mortgage
- Assignment
- This is only for information and not for processing.

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.

Collateral Category
Specify a collateral category which is maintained in the 'Collateral Category Maintenance' screen.

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

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

Liability Branch
The liability branch for the Liability Number specified, as maintained in the 'Liability Maintenance' screen gets defaulted here based on the 'Liability Number' chosen.

User Reference Number
Specify the User Reference Number for the collateral.

Issuer Name
Specify the Issuer Name for the collateral in the case of a Market Value Based collateral.

Issuer Reference Number
Specify the Issuer Reference Number for the collateral in the case of Market Value Based collateral.

Available
This check box will be checked by default, indicating that the collateral is available for linking to the collateral pool. You can uncheck this so as to manually freeze this collateral.

If the ‘Available’ check box is unchecked then the collateral will be frozen i.e. it will not be available for subsequent linkages to new collateral pools. The collateral’s current links to collateral pools will not be affected.

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

Sharing Required
Check this box to indicate that the collateral can be shared among several liabilities. If you choose this option, you can specify the details of such liabilities in the 'Shared Details' screen.

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

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

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

100 – Haircut (%).

Collateral Value
The collateral value depends on whether the security is Market Value based or Non-Market Value based.
If it is market value based then the collateral value is calculated as shown in the following examples.

**Example**

Input in case of a nominal quoted security:

<table>
<thead>
<tr>
<th>Nominal Amount</th>
<th>Price Code</th>
<th>Market Price</th>
<th>Collateral Value [(Market price/100) * Nominal Amount]</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,00,000</td>
<td>BOM1</td>
<td>65</td>
<td>(65/100) * 10,00,000 = 650000</td>
</tr>
<tr>
<td>5,00,000</td>
<td>BOM2</td>
<td>70</td>
<td>(70/100) * 5,00,000 = 350000</td>
</tr>
<tr>
<td>7,00,000</td>
<td>BOM3</td>
<td>80</td>
<td>(80/100) * 7,00,000 = 560000</td>
</tr>
</tbody>
</table>

Input in case of a unit quoted security:

<table>
<thead>
<tr>
<th>Number of Units</th>
<th>Price Code</th>
<th>Market Price</th>
<th>Collateral Value (Number of Units x Market price)</th>
</tr>
</thead>
<tbody>
<tr>
<td>65</td>
<td>BOM1</td>
<td>120</td>
<td>7800</td>
</tr>
<tr>
<td>70</td>
<td>BOM2</td>
<td>130</td>
<td>9100</td>
</tr>
<tr>
<td>40</td>
<td>CAL1</td>
<td>95</td>
<td>3800</td>
</tr>
</tbody>
</table>

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

**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 wish to offer the customer credit only worth $ 980. This amount is 98% of the collateral contribution.

\[
\frac{(1000 - 980)}{1000} = 2\% \text{ is the Hair cut percentage}
\]

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

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

**Start Date and End Date**

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

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

**Revaluate Collateral**

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

**Revaluation Date**

Specify the date on which the next revaluation has to be done.
Revision Date
Specify the date on which this collateral has to be revisited for review.

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

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

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

For example, Collateral ‘Collat1’ is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as 6000 (i.e., 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

\[
\text{Available amount} = \text{Collateral value} - \text{utilization} - \text{blocked amount}.
\]

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.

Specifying Details for Market Value Based Type

For a market value based security you must maintain the following security related details.

Security Id
Specify the security Id for which the collateral is linked. On specifying the security Id, the price details and Market where security is traded are displayed.

Number of Units/Nominal Value
The collateral value of Marketable Securities will be computed by multiplying its market value (which is picked up from the Securities maintenance screen) by the number of units of the security that constitutes the collateral. Therefore, while maintaining details of Marketable Collateral, it is mandatory to specify the number of units of the marketable asset that constitutes the collateral.

If the security is nominal value based, input the nominal value of the security.

If it is a units quoted security then enter the number of units of the security that the bank accepts as collateral.

Cap Amount
As the price of marketable securities tend to fluctuate based on the forces of demand and supply, specify an upper limit on the contribution of this security to the collateral value, as a result of an increase in the price of the security. This upper limit is called the Cap Amount. The Cap Amount indicates that at any point in time the limit contribution of the collateral cannot exceed this amount, even though its actual computed value is much higher. However, if the actual computed value of the collateral is lower than the Cap Amount, then the system picks up the collateral value as the actual computed value.
Price Code
Specify the market price code (E.g. NYSE, NASDAQ) based on which the revaluation price for collateral value calculation should be considered.

Last Revaluation Price
The last market price based on which the collateral value was revaluated will be displayed here.

Next Reval Date
Select the next revaluation date for the security.

Specifying Details for Guarantee Based Type

Guarantor
Specify the customer number (CIF ID) of the guarantor. This field is alpha numeric and a maximum of 50 characters can be entered.

Rating
You can assign a credit rating to each Guarantor. Here specify the rating assigned to the Guarantor. This Field is of numeric and maximum of 50 digits can be entered.

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

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

2.12.2 Insurance Details Button
You may enter the Insurance details for a Collateral via the ‘Insurance Details’ screen. Click ‘Insurance’ button to invoke this screen.

You can specify the following details:

Insurance Name
Specify the name of the Insurance/Insurance Company associated with the collateral.
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 (e.g. FIRE, DAMAGE, THIEFT etc) that has been associated for that collateral.

Start Date
Specify the start date for that insurance.

End Date
Specify the end date for that insurance.

Revision Date
Specify the date of revision of the insurance.

Notice Days
On choosing a covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify this value. The period during the notice days will be 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 status, where in the premium status like normal, overdue, premium payment failure status etc can be specified.

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.

Coverage
Specify the coverage details of the insurance.

2.12.3 Covenant Button

The covenant details can be captured for a collateral in the ‘Covenant Details’ 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
Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance will be brought here.

Description
Description of the specified covenant is displayed here based on the details maintained at ‘Covenant Maintenance’ level.

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

Frequency
You may change the frequency shown here on choosing a covenant name.

Grace Days
You can change the Grace Days details which are displayed here on choosing a covenant name.
Notice Days
Once you select the covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify the value. The period during the notice days will be the notice period.

Revision Date
System defaults the Revision Date for the covenant, on save of the collateral category record, based on the Frequency and Due Date of the covenant, maintained in the ‘Covenant Maintenance’ screen.

Due date
Due date of the specified covenant is defaulted here based on the details maintained at ‘Covenant Maintenance’ level.

Start Month
Starting month of the specified covenant is defaulted here based on the details maintained at ‘Covenant Maintenance’ level.

Remarks
Remarks if any specified for the covenant at the ‘Covenant Maintenance’ level are defaulted here.

2.12.4 Shared Details Button

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

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

Shared Percentage
Specify the percentage share of the liability in the collateral.

You can modify the above details post authorization. However, the modification must be authorized.
2.12.5 **Link Contract Button**

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

**Note**

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

For linking a contract as collateral, click ‘Linked Contract’. The following screen appears where in you can link the Term Deposit Contract Reference Numbers of all Term Deposits you wish to link.

![Linked Contract Screen](image)

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

**Contract Reference**

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

**Note**

- The Term Deposit contract needed for Collateral Linkage must be maintained in Netting Maintenance with any contract type other than ‘AC’
- Once the contract is linked as collateral, then its collateral value cannot exceed its contract amount as maintained in the Account Netting screen.
- The start date of the collateral should be later than the value date of the respective contract netting maintenance. Likewise, the expiry date of the collateral should be earlier than the expiry date of the respective contract netting maintenance.
- The system blocks/marks Lien on the linked Term Deposit contract.
**Contract Contribution**

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

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

---

**Note**

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

---

### 2.12.6 UDE Values Button

You can capture UDE values details for a collateral in the 'UDE Value Details' screen. Click 'UDE Values' button in 'Collateral Maintenance' screen to invoke the below screen.

![UDE Values](image)

**Commitment Branch**

Select the branch from the adjoining option list in which the commitment contract needs to be created.

**Commitment Product**

Select the product code from the adjoining option list to be used for creating the commitment contract.

---

**Note**

If the commitment contract is created in FCUBS, then the system will not allow modify the product code.

**Commitment Settlement Account**

Select the settlement account number from the adjoining option list used in commitment contract for passing the accounting entries.
Commitment Settlement Branch
Specify the commitment settlement branch code used in commitment contract for passing the accounting entries.

Commitment Ref No
Specify the Commitment reference number.

2.12.7 Source Restrictions Button
You can specify which sources are allowed or restricted to access the collateral in ‘Source Restrictions’ screen. Click on ‘Source Restrictions’ button to invoke this screen.

Restriction Type
Choose the ‘Allowed’ option to maintain an allowed list of liability restrictions. Choose the ‘Disallowed’ option to maintain a disallowed list of liability restrictions.

Default value of this field will be ‘Disallowed’. If you select restriction type as ‘allowed’, then you need to input at least one record.

Source
Specify the source from the adjoining option list.

2.12.8 Haircut Schedules Button
You can specify the hair-cut revisions for the collateral in ‘Haircut’ screen. Click on ‘Haircut Schedules’ button to invoke this screen.
Effective Date
Specify the date on which the Haircut % will become effective from the adjoining option list.

Haircut %
Specify the Haircut % 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 (GEBCOLAT).

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 will not be 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.

2.13 Collateral Pool Maintenance

This section contains the following topics:
- Section 2.13.1, "Invoking Collateral Pool Maintenance Screen"
2.13.1 **Invoking Collateral Pool Maintenance Screen**

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

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

**Liability Number**
Specify the liability to which the collaterals need to be linked.

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

**Pool Description**
Specify a brief description of the collateral pool here.

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

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

**Description (Collateral Pool Linkages)**
The description for the collateral, as maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected 'Collateral Code'.

**Order**
Specify the order for collateral utilization.

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

**Branch Code**
The branch code for the branch where the collateral is maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected ‘Collateral Code’.
Collateral Utilization
System updates the collateral utilization for each of the collateral codes linked in the 'Collateral Pool Linkages', based on the utilization, when the collateral pool comprising the collateral is linked to the facility.

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

Auto Facility Create
Check this box to indicate that a facility should be created automatically for the given Liability number with line code as pool code.

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

For more details on maintaining Account Limits, refer Core Entities User Manual.

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

To add a new collateral click 'Plus' button, specify the relevant details and save the record.

To delete an existing collateral, select it and then click 'Minus' button and save the record.

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

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

Collateral Code
Select the collateral code from the adjoining option list.

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

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

Collateral Currency
The currency in which the collateral has been maintained will be displayed when a collateral code has been picked.

Collateral Contribution
The collateral amount which has been maintained will be displayed when a collateral code has been picked.
**Linked Amount**

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

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

\[
\text{Available amount} = \text{pool amount} - \text{pool utilization} - \text{linked amount}
\]

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

**Pool Amount**

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

**Pool Utilized**

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

**Linked Amount Pool Currency**

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

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

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Ccy</th>
<th>Collateral Amount</th>
<th>Linked Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISDP16924</td>
<td>DEM</td>
<td>100,000</td>
<td>75,000</td>
</tr>
<tr>
<td>AC777228</td>
<td>GBP</td>
<td>55,000</td>
<td>55,000</td>
</tr>
<tr>
<td>COLSHRS15</td>
<td>INR</td>
<td>2,000,000</td>
<td>1,500,000</td>
</tr>
<tr>
<td>COLHS819</td>
<td>USD</td>
<td>1,500,000</td>
<td>1,500,000</td>
</tr>
</tbody>
</table>

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

**Linked Percent Number**

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

**Available Interest Rate**

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

**Interest Spread**

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

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

\[ \text{Rate of Interest} = \text{Available Interest Rate} + \text{Interest Spread} + \text{Customer spread} \]

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

---

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

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### 2.14 Facilities Maintenance

This section contains the following topics:

- Section 2.14.1, "Invoking the Facilities Maintenance Screen"
- Section 2.14.2, "Schedules Button"
- Section 2.14.3, "Covenant Button"
- Section 2.14.4, "Value Date Button"
- Section 2.14.5, "Exposure Button"
- Section 2.14.6, "Charges Button"
- Section 2.14.7, "UDE Details Button"
- Section 2.14.8, "Pool Links Button"
- Section 2.14.9, "Limit Restriction Button"
- Section 2.14.10, "Tenor Restrictions Button"
- Section 2.14.11, "Source Restrictions Button"
- Section 2.14.12, "Mandate Button"
- Section 2.14.13, "Including Netting Amount in Facility’s Netting Contribution"
- Section 2.14.14, "Viewing Previous Credit Limit Changes"

#### 2.14.1 Invoking the Facilities Maintenance Screen

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

Specify the following details:

**Liability Number**
Specify the Liability number here.

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

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

**Serial Number**
Each time a customer - line code combination is specified, LCM module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.
Facility Branch
By default, the system displays the branch code in which facility has been created. You can change the branch code from the adjoining option list before saving the facility. Once the facility is saved, you cannot modify the branch code.

Description
Give a brief description of the facility here.

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

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

Line Currency
Specify the currency in which the facility is defined. The currency that has been selected will have the following implications:

- The limit amount that has been specified for this Line-Liability combination is taken to be in this currency.
- The line that has been defined will be available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen.

Once the entry is authorized you cannot change the currency.

If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization will be arrived at by using the mid rate for the currency pair as of that day.

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

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

Netting Required
This check box will be unchecked by default, indicating that netting is not required for the facility. You can check this box to enable netting for the facility.

Unadvised
Check this box to indicate that the facility is unadvised.

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

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

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

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

Note
You cannot modify this option after you authorize the facility.

Bulk Payment Required
Check this box to indicate if bulk payment is required. If you specify here that bulk payment is required for the liner, then the same is maintained at the ‘Bulk Payments’ screen.

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

User Defined Status
Specify status of the facility (e.g. NORM for normal, BLOCKED etc) from the list available here. The list displayed here is based on maintenance done in 'User Define Status Summary' screen.

Status Changed Date
Specify the date on which you wish to change the status. You can specify a date before the line start date to block the line till the specified date. Also, you can set a date prior to the application date.

Internal Remarks
Specify the internal remarks as limits terms and conditions.

Amounts
Specify the following details:

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

Note
The charges can be collected on facility limit amount change. In this case commitment contract created should be capable of charging the customer on the facility limit amount change. For this purpose SDE INCREASED_PRINCIPAL can be used while setting up the charge rule at the CL product creation level.

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

Collateral Amount
System defaults the Collateral Amount on save, based on the pools linked in the 'Pool Links' sub screen.
Transfer Amount
System displays the transfer amount resulting from 'Facilities Amount Transfer' transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is "-", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.

Effective Line Amount
The system displays the effective line amount.

Effective Line Amount Basis
For defining drawing power of line the elements mentioned below are treated as the basis for the effective line amount calculation.
- Line Amount + Collateral
- Line Amount
- Minimum of Line Amount and Collateral

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

Uncollected Amount
The system displays the uncollected amount.

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

Block Amount
Specify the block amount.

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

Max Daily Limit
Specify the maximum daily limit.

Daily Light Limit
Specify the daily light limit.

Utilization
This section contains the following details:

Available Amount
The system displays the available amount.

Date of First OD
The system displays the date of first OD.
**Date of Last OD**
The system displays the date of last OD.

**Netting Contribution**
The system displays the netting contribution if:
- the facility is linked in the ‘Netting Account’ screen.
- ‘Netting Required’ is checked at Liability level, Facility level and Netting Account level.

**Last New Utilized Date**
The system displays the last date when a utilization increase is done for a particular facility. The utilization can be either a new utilization or an increase in the existing utilization.

**Amount Utilized Today**
The system displays the amount utilized on the current date.

**Utilization Amount**
The system displays the utilization amount.

**Tanked Utilization**
The system displays the tanked utilization.

**Availability**

Specify the following details:

**Line Start Date**
Specify the line start date. If not specified, system defaults the line start date as the current application date.

**Expiry Date**
Specify the expiry date for the facility. If the limit amount assigned to the facility is not utilized within the specified expiry date then the Available check box will remain un-selected. This freezes the line for the respective liability.

The freezing of the line code will be part of the LCM EOD Batch.

The LCM module will not allow the expiry date of a facility to exceed the expiry date of linked collateral(s).

When a Facility record is saved, the system will compare the expiry date of all the collaterals in the Pool which is linked to the Facility. An error message will be shown if any expiry dates are less than the expiry date of the Facility.

If the expiry date falls on a holiday maintained in the branch, then system displays the error message ‘Facility Expiry Date falls on a branch Holiday’.

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

**Available**
If the Line facility is available then this check box will be checked.

The LCM module tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility will become unavailable.

The product processor will give an ASCII file including all the facilities which need to be frozen. LCM will initiate an amendment event and then un-checks the ‘Available’ check box.
Availment Date
Specify the availment date on which the first utilization should take place. If the limit amount assigned to the facility is not utilized within the specified availment date then the available check box will be disabled. This freezes the line for the respective liability.

Renewal Date
Specify the facility renewal date from the adjoining calendar.

Exception
Specify the following details:

Exception Transaction Amount
Specify the Exception Txn Amount. During utilization transaction when utilization amount crosses the specified Exception Txn Amount, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility.

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

Exception Breach Percentage
Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility.

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

Facility Fee Preferences
You can maintain a facility fee on the customer OD accounts.

Interest Fee Required
Check this box to indicate the facility is applicable for interest calculation. If Interest Fee Required is checked and authorized then the field gets disabled.

Fee Calculation Account
Fee calculation account is used for fee calculation. Specify the account which is linked with the facility. The same account will be applicable for interest calculation based on LCM facility. If Fee calculation account is selected and authorized then the field gets disabled.

Facility Creation Fee
Check this box to apply fee for facility creation. If Facility Creation Fee is checked and authorized then the field gets disabled.

You can achieve service fee for facility sanction if the charge basis for charge product is selected as LINE_CREATION and the periodicity is ‘Daily’.

Facility Renewal Fee
Check this box to apply fee for facility renewal.
You can achieve service fee for facility renewal if the charge basis for charge product is selected as LINE_RENEWAL and the periodicity is ‘Daily’.

**Facility Increase Fee**
Check this box to apply fee for facility amount increase.

You can achieve service fee for facility increase if the charge basis for charge product is selected as LINE_INCREASE and the periodicity is ‘Daily’.

**Facility Expiry Fee**
Check this box to apply fee for facility expiry.

You can achieve service fee for facility expiry if the charge basis for charge product is selected as LINE_EXPIRY and the periodicity is ‘Daily’.

**Expiry Upfront Fee**
Check this box for upfront collection of facility expiry fee Expiry Upfront Fee is disabled if ‘Expiry Fee Frequency’ is selected.

**Expiry Fee Frequency**
Select the expiry fee frequency from the adjoining drop-down list. The options available are:
- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

Expiry Fee Frequency is disabled if ‘Facility Upfront Fee’ is selected.

On save, the system validates and displays error messages if:
- the ‘Interest Fee Required’ is checked and the ‘Fee Calculation Account’ is null.
- an existing record is available for ‘Fee Calculation Account’.
- after the expiry date if Facility Expiry Fee is checked
- after the expiry date if Facility Upfront Fee and Expiry Fee Frequency is modified.
- if renewal date is entered and expiry date is not entered.

If ‘Facility Renewal Fee’ is checked and ‘Renewal Date’ is entered or modified and ‘Expiry Date’ is not changed

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**Note**
The following SDEs will not be applicable for LCM based interest calculation.
- LCM based interest calculation SDEs,
- Limit_Amount, Eff_Limit_Amount
- Matured_Amount - If you repay the already utilized amount, then the repay credit will update on the Matured_Util field of the 'Getm_facility' table.
2.14.2 Schedules Button

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

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

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

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

<table>
<thead>
<tr>
<th>Limit Date</th>
<th>Limit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb 01, 2009</td>
<td>500000</td>
</tr>
<tr>
<td>Mar 02, 2009</td>
<td>800000</td>
</tr>
<tr>
<td>April 03, 2009</td>
<td>400000</td>
</tr>
<tr>
<td>May 04, 2009</td>
<td>900000</td>
</tr>
</tbody>
</table>

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

During EOD, the system processes limits schedules and revision process takes place for the facilities as per the scheduled date. It processes the limit schedules till next working day and marks all the schedules till date as processed.
When the Facility Start Date and Schedule Date falls on the same day, then on save of Facility record, you will get an override message for confirmation on updating the limit amount of Facility as per the schedule amount.

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

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

Example

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

| Schedules: |
|---|---|
| Limit Date | Limit Amount |
| 15-Jul-2009 | 60000 |
| 28-Jul-2009 | 65000 |
| 30-Jul-2009 | 75000 |
| 15-Aug-2009 | 80000 |

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

Example

- System Date - 15-Jul-2009
- Limit Amount - 60000

| Schedules: |
|---|---|
| Limit Date | Limit Amount |
| 15-Jul-2009 | 60000 |
| 28-Jul-2009 | 65000 |
| 30-Jul-2009 | 75000 |
| 15-Aug-2009 | 80000 |

- System Date - 27-Jul-2009
- Limit Amount - 60000
- Next working Day - 30-Jul-2009
- System Date - 30-Jul-2009
- Limit Amount - 75000
- Schedules:

<table>
<thead>
<tr>
<th>Limit Date</th>
<th>Limit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-Jul-2009</td>
<td>60000</td>
</tr>
<tr>
<td>28-Jul-2009</td>
<td>65000</td>
</tr>
<tr>
<td>30-Jul-2009</td>
<td>75000</td>
</tr>
<tr>
<td>15-Aug-2009</td>
<td>80000</td>
</tr>
</tbody>
</table>

### 2.14.3 Covenant Button

The covenant details can be captured for facility in the ‘Covenant Details’ screen. Click ‘Covenants’ 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 Details Screen](image)

**Covenant Name**

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

**Mandatory**

Mandatory/Non mandatory details will be shown on choosing a covenant name. You may change this.
Frequency
You may change the frequency shown here on choosing a covenant name.

Grace Days
You can change the Grace Days details which are displayed here on choosing a covenant name.

Notice Days
Specify the notice days i.e. the number of days prior to next revision date of the covenant. The period during the notice days will be the notice period.

Revision Date
On save of the collateral record, the Revision Date for the covenant is defaulted based on the Frequency and Due Date maintained in the 'Covenant Maintenance' screen.

2.14.4 Value Date Button
To maintain details regarding value dates, click ‘Value Date’ button.

Value dated limits for a particular facility are automatically populated in the above screen when you save the Facility. The following are the details available:

- Value dated Limit Amount
- Value Date after which the mentioned amount is valid – You may modify this when required.
- Main Line to which the limit amount is linked to

2.14.5 Exposure Button
The facility defined can be tracked for particular exposures.
The exposure details can be captured for facility in the ‘Exposure Details’ screen. Click ‘Exposure’ to invoke this screen.

**Exposure Name**
Select the exposure name from the list available here. The list displays the exposure names maintained in Exposure Maintenance screen. Based on the exposure selected, all other details of the exposure maintenance will be displayed here.

**2.14.6 Charges Button**

To capture facility maintenance charge details, click ‘Charges’ button.

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

**Unutilized Charge Amount**
Specify the charge amount that has to be collected on a certain frequency (daily, monthly etc) based on the unutilized amount. Charge can be a fixed amount or a percentage of the unutilized amount.
Utilized Charge Amount
Specify the charge amount that has to be collected on a certain frequency (daily, monthly etc) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.

2.14.7 UDE Details Button

To capture the UDE details, click ‘UDE Details’ button.

You need to capture the following details here:

Commitment Branch
Specify the branch in which the commitment contract needs to be created. By default, it will be the same branch in which the facility has been created.

Commitment Product
Specify the product details of the commitment.

Commitment Settlement Branch
Specify the settlement branch details of the commitment.

Commitment Settlement Account
Specify the settlement account details of the commitment.

PPC Project Id
The system displays the PPC Project ID to which the facility is linked to.

PPC Ref No
The system displays the PPC reference number to which the facility is linked to.

UDE Values

UDE ID
Specify the UDE ID of the commitment.

UDE Value
Specify the UDE value of the commitment.
Rate Code
Specify the rate code of the commitment.

Code Usage
Specify the code usage of the commitment.

Commitment Ref No
Specify the reference number of the commitment.

Effective Date
Specify the effective date of the commitment.

Note
You can use the above UDE details to upload commitment details to Oracle FLEXCUBE as a part of facility maintenance. While uploading the commitment details, you need to use the batch ‘ELBCOMNT’, which is configured as part of EOD process.

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

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

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

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

Pool Amt
System displays the pool amount based on the selected pool code.
Facility Branch Code
Select the branch code from the adjoining list.

Pool %,
System displays the pool %.

Facility Amount In Pool CCY
System displays the facility amount in Pool currency.

Facility Currency
System displays the facility currency

Facility Amount
System displays the facility amount

Type
System displays the type.

Percentage Of Contract
System displays the percentage of contract.

Pool Linkages multi entry block does two functions:

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

2.14.9 Limit Restriction Button

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

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

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

- Allowed
- Disallowed
- Customer Restrictions

Customer Number
Specify the customer number for the Customer Restriction
Short Name
System displays the short name for the customer, as maintained in the 'Customer Maintenance' screen based on the selected 'Customer Number'.

Currency Restrictions

Currency Code
Specify the currency code for the Currency Restriction.

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

Branch Restrictions

Branch Code
Specify the branch code for the Branch Restriction.

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

Ext System Restrictions

External System
Specify the external system for the External System Restriction.

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

Exposure Restrictions

Exposure Name
Specify the exposure name for the Exposure Restriction.

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

Product Restrictions

Product Code
Specify the product code for the Product Restriction.

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

2.14.9.1 Maintaining Customer Restrictions for a Line

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

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

2.14.9.2 Maintaining Branch Restrictions for a Line

You can restrict the usage of a credit line that you have defined to certain branches of your bank. If you choose the restriction type as 'Allowed', click on the ‘Plus’ button and select the branch code from the list to indicate that those branches of your bank can use the line. If you choose the restriction type as 'Disallowed', click on the ‘Plus’ button and select the branch code from the list to indicate that those branches of your bank are not allowed to use the line.

Once you choose restriction type as 'Allowed', you can disallow a branch(s) from using this line by selecting code that identifies the branch and clicking on the ‘Minus’ button. You can remove the restrictions earlier imposed on a branch i.e., to allow a restricted branch usage of the limit under this line. To allow a restricted branch usage of a line, select the code that identifies the branch from the option list and click on the ‘Plus’ button.

2.14.9.3 Maintaining Currency Restrictions for a Line

Just as you can restrict the limit defined for a line to specific customers, branches, and products, you can restrict it to specific currencies. Once you choose the restriction type as 'Allowed', select the currencies to which you would like to restrict application from the available option list. The list of currency codes you choose in this field will be described in the adjacent column.

To remove a currency from the list of allowed currencies, highlight the currency code and click on the ‘Minus’ button. To add a currency to the list of allowed currencies, click on the ‘Plus’ button, and choose the currency from the option list available.

2.14.9.4 Maintaining Exposure Restrictions for a Line

You can also define the types of exposures that should be allowed (or disallowed) for a line. Based on the list you maintain, the system will display an error message if a utilization request with a transaction exposure is received where the exposure for the facility is either disallowed or not maintained as part of the allowed exposures.

Indicate if the exposure codes that you are specifying should be allowed or disallowed. From the option list available, select the exposure codes. The system defaults the description of the chosen exposure codes. To remove an exposure code from the list, highlight the code and click on the ‘Minus’ button. To add to the list, click on the ‘Plus’ button, and choose the exposure code from the option list available.

While saving the record, if the exposures disallowed here are found to be linked to existing Facility Exposures or Customer Liability Exposures, the system will display an error message and will not save the details.

2.14.9.5 Maintaining Product Restrictions for a Line

You can define the types of products that should be allowed or disallowed for a line. To add a product to the list of allowed products, click on the ‘Plus’ button and select the Source and Product Code from the adjoining option lists. The system defaults the description of the chosen source and product code.
To remove a product from the list of Allowed Products, select the Product Code and click on the ‘Minus’ button.

**Note**
System considers both the source and the product code to validate the restriction.

### 2.14.10 Tenor Restrictions Button

You can define Limits based on the tenor of the contracts that utilize the limit.
Click ‘Tenor Restrictions’ button from the Facilities Maintenance screen to maintain Tenor restrictions for the limit you have specified for the Line-Liability combination.

Tenor
Specify the name of the tenor.

Tenor (Days)
Specify the number of days

Limit
Specify the limit for the tenor in days.

Utilization
System displays the utilization amount for the specific tenor in days, based on the utilization of the facility in 'Schedules' sub screen

Limit Date
Specify the limit date on which the limit amount is updated in the 'Limit Amount' field

Limit Amount
Specify the limit amount for the specific limit date

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

2.14.10.1 Maintaining Tenor Restrictions for a Main Line

For a main line, you can:
- Specify the list of tenor restrictions for which you would like to limit your exposure.
- Assign limits for the Tenor restrictions.

2.14.10.2 Maintaining Tenor Restrictions for a Sub-Line

You can define a sub-line tenor list and also define limits for each of them. To recall, a sub-line falls under the umbrella of the Main Line to which it is linked. Therefore, the maximum tenor that you define for a sub-line should not exceed the maximum tenor defined for the main line to which it is linked. The limit amount that you define for each sub-line tenor cannot be higher than the tenor limit defined for the main line to which it is linked.
Tenors and limits can be placed at both the sub-line and main line levels. But the maximum tenor of a sub-line cannot exceed the maximum tenor defined for the main line to which it is linked.

Example

You define a Line LOANS and link it to the Liability Code CREATIVITY INC. (the Liability and the Customer Code in this case are the same). The limit set for this line - LOANS is $ 1 million.

Main Line Code

| Main Line Code | LOANS |

You define a credit limit of $ 1 million for Creativity Inc. under this Credit Line. You also specify the tenor Restrictions for the line to be the following 30D, 60D, and 90D.

Main Line Tenor List | Limit
---|---
30D | 0.5M
60D | 0.3M
90D | 0.25M

The loans that this customer can avail can be further classified into Short, Medium and Long Term Loans.

For our example we shall make Short Term, Medium Term and Long Term loans as sub-lines under the Main Line Loans. It is only when you link these credit lines to the Credit Line Loans that it becomes a Main line.

| Sub-line Code |
| STLOANS |
| MTLOANS |
| LTLOANS |

You can define a tenor list and have tenor based limits for both the Main Line and Sub-lines. So we shall also maintain tenor based limits for the sub-line STLOANS (as shown in the table below):

<table>
<thead>
<tr>
<th>Sub-line Tenor List</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>30D</td>
<td>0.3M</td>
</tr>
<tr>
<td>60D</td>
<td>0.2M</td>
</tr>
<tr>
<td>90D</td>
<td>0.1M</td>
</tr>
</tbody>
</table>
You can add to the list of tenors maintained for a Main Line by specifying the Tenor restriction under the head Tenor and clicking on the ‘Plus’ button. If you want to remove a tenor restriction from the list of tenor restrictions highlight it and click on the ‘Minus’ button.

2.14.11 Source Restrictions Button

You can specify which sources are allowed or restricted to access the facility in ‘Source Restrictions’ screen. Click on ‘Source Restrictions’ button in ‘Facilities Maintenance’ screen to invoke this screen.

Restriction Type
To maintain an allowed list of liability restrictions choose the ‘Allowed’, option. To maintain a disallowed list of liability restrictions, choose the ‘Disallowed’ option.

Default value of this field will be ‘Disallowed’. If you select restriction type as ‘allowed’, then you will have to input at least one record.

Source
Specify the source from the adjoining option list.

Description
Give a brief description about the System restriction here.
2.14.12 Mandate Button

You can maintain mandate information for specific line codes using ‘Mandate’ screen. Click ‘Mandate’ button on ‘Facility Maintenance’ screen.

You can specify the following details here:

**Line Code**
Specify the line code for which the mandate has to be maintained. The system displays the line code from the main screen of facility.

**Serial Number**
The system displays the line serial number of the line code maintained.

Mandate

**Collateral Type**
Specify the collateral type required for validating mandate for the utilization transaction. The option list displays all valid collateral types maintained in the system. Choose the appropriate one.

You can add more rows to the list using add button.

**Min % Available**
Specify the minimum percentage of the specific collateral type to be collected while processing the utilization transaction against the line code specified. The system verifies whether the mandate percentage of the line utilization amount is greater than the collateral limit contribution. If the mandate percentage is higher, the system displays an override message. You may choose to continue or cancel the maintenance.

2.14.13 Including Netting Amount in Facility’s Netting Contribution

You can set the available amount under a Facility to include the Netting Amount too. To enable this feature you must check the ‘Netting Required’ check box in the following levels:

- Account Netting level
- Liability level
- Facility level
Once the netting option is enabled in the above levels the Netting amount maintained as a part of Account Netting screen will be added to the available amount of the facility in facility currency. The netting amount field in the facility screen will be displayed in the Netting Contribution field for the facility in facility currency.

**Account Netting**

When you authorize an account netting transaction with contract type ‘AC’ and netting enabled, then the netting amount will be included in the facility in facility currency after netting has been enabled in Liability level & Facility level. Here the Netting Amount will be updated accordingly.

When you modify an Account Netting Record and un-check the Netting check box, then the system will automatically subtract the netting amount from the Available Amount and the Netting Amount for the corresponding facility.

When you modify an Account Netting Record and check the Netting check box, then the system will automatically add the netting amount to the Available Amount and the Netting amount for the corresponding facility.

When an Account Netting Record is closed and authorised, the system will automatically subtract the netting amount from Available Amount and the Netting Amount for the corresponding facility.

When an Account Netting Record is re-opened and authorised, the system should automatically add the netting amount to Available Amount and the Netting Amount for the corresponding facility.

**Facility**

When the Netting option is un-checked and the modification is authorised, the system will automatically set the netting amount to zero and recalculate the available amount. Likewise, when the netting option is enabled, the system will update the netting amount based on all the Account Nettings which have Netting option enabled for the facility.

**Liability**

When the Netting option is un-checked and the modification is authorised, the system will automatically set the netting amount of all its facilities to zero and recalculate the available amount. Similarly when the netting option is enabled the system will update the netting amount based on all the Facilities and Account Nettings records, which have Netting option enabled for the liability.

**2.14.14 Viewing Previous Credit Limit Changes**

You can view previous changes made to the credit limit using the ‘Facilities Summary’ screen. You can invoke this screen by typing ‘GESQYFAC’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
You can query on records based on all or any of the following criteria:

- Authorization Status
- Mod No
- Serial No
- Line Currency
- Limit Amount
- Utilisation
- Avl Flag
- Expiry Date
- Record Status
- Line Code
- Liability No
- Eff. Line Amount Basis
- Eff Line Amount
- Available Amount
- Start Date
- ID

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
To view any previous changes made to the credit limit, double-click the corresponding record. A detailed screen appears containing changes made.
Note
This is a view-only screen hence you cannot make any modifications in this screen.

2.15 Track Exposure Maintenance

This section contains the following topics:

- Section 2.15.1, "Invoking Track Exposure Maintenance Screen"
- Section 2.15.2, "Value Date Exposure Button"

2.15.1 Invoking Track Exposure Maintenance Screen

Maintenances for exposure tracking can be done via the ‘Track Exposure Maintenance’ screen. This screen not only allows tracking, but also allows you to define a limit for a particular exposure. This means that when the utilization exceeds the limit, you will have to provide a confirmation for process to proceed.
You can invoke the ‘Track Exposure Maintenance’ screen by typing ‘GEDTREXP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Exposure Name
Specify the Exposure name. The name maintained in this screen can be linked in the ‘Customer to liability link Maintenance’ screen if the 'Utilization type' is 'Customer' and it can be linked in the 'Facilities Maintenance' screen if the 'Utilization type' is 'Transaction' to make exposure tracking possible. It is possible to track a customer in multiple exposures. For this multiple exposure names should be linked to the ‘Customer to liability link Maintenance’ screen.

Description
Provide a brief description of the exposure here.

Exposure Type
Specify what kind of exposure it is. The exposure types will be as maintained in the Static Maintenance screen 'Exposure Maintenance' having function id CODEXPTY.

Utilization Type
Indicate whether exposure is linked with customer or transaction.

As part of utilization, a maximum of five exposures can be linked to customer and another five exposures can be linked to a facility.

Revolving
Check this box if the exposure is a revolving exposure. This implies that each time a repayment is made (revolving amount) against the exposure, the available limit for the exposure is increased by the amount of repayment. In case of non-revolving exposure, the available limit is the amount of exposure reduced by the loans already availed by the customer (if any); repayment does not increase the limit.

This can be denoted in terms of utilized amounts as follows:

For revolving exposure: New Exposure utilization = Exposure utilization – Revolving amount

For non-revolving exposure: New Exposure utilization = Exposure utilization
Exposure Currency
Specify the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will be non-amendable.

Exposure Amount
Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation will be sought during utilization when the utilization amount crosses the exposure amount.

Block Amount
The value of the ‘Block Amount’ field in the ‘Global Exposure Block Maintenance’ screen is displayed here.

Utilization
System displays utilization for the exposure here.

Exposure Effective Date
Specify the effective date after which the maintained exposure becomes valid or applicable.

Exposure Renewal Date
Specify the exposure Renewal date. This is only for information purposes.

Exposure Expiry Date
Specify the expiry date after which the maintained exposure is not applicable for tracking.

Freeze
Select this check box to indicate that the exposure will be frozen and during utilization. Exposure tracking will not be allowed for such an exposure (i.e. Utilization under such exposures will not be allowed).

Exposure Rating
Specify the rating of the exposure (e.g. Sovereign rating). This is only for information purposes.

Remarks
Add remarks about the track exposure maintenance, if any.

Available Amount
This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilizations and amount block (earmark) in force for an exposure. It is calculated as shown below:

Exposure Available Amount = Exposure Limit Amount – Utilization – Exposure block amount

2.15.2 Value Date Exposure Button
Value dated exposure can be specified using the Value Date Exposure screen. Click ‘Value Date Exposure’ to invoke this screen.
For each record added here you must specify the following:

- Exposure Amount - The value dated Exposure amount
- Value Date - The value date post which the mentioned amount is valid

### 2.16 Account/Contract Balance Maintenance for Netting

This section contains the following topics:

- Section 2.16.1, "Invoking the Account/Contract Balance for Netting screen"

#### 2.16.1 Invoking the Account/Contract Balance for Netting screen

To pool balances across accounts/contracts for netting, account/contract balance information has to be maintained. You can perform this maintenance in the ‘Account/Contract Balance for Netting’ screen.
You can invoke the ‘Account/Contract Balance for Netting’ screen by typing ‘GEDACCNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Reference Number
Specify the reference number, which is the account number or the contract reference number for which the balance has to be considered.

Contract Type
The ‘Contract Type’ field will show ‘AC’ by default for the account netting facility. In this case you must also define the facility code (Line Code) to which the netting amount is to be added.

If the account is a Term Deposit account which you wish to link as collateral to a collateral pool, then specify a Contract Type other than ‘AC’. Here you need not specify the facility code.

For more details on linking Term Deposit accounts/contracts as collaterals, refer the section ‘Collaterals Maintenance’.

Customer Number
Specify the customer number to which the Reference number belongs to.

Currency
Specify the currency based on which the balance amount of the account/contact has to be considered. Once authorized, this entry will be non-amendable.

Amount
Specify the account/contract balance amount for netting.

Value Date
Specify the date from when this account/contract is valid for netting.

Booking Date
Specify the booking date when the account/contract was created.

Expiry Date
Specify the date till when this account/contract is valid for netting.
Liability Number
Specify the liability number to which the Reference number is linked.

Line Code
Specify the line code for the account/contract.

Serial Number
System displays the Serial Number for the line chosen in the field 'Line Code'.

Netting Required
Select this check box to indicate that the netting amount defined in the 'Account/Contract Balance for Netting' screen will be updated in the 'Netting Contribution' field for the specific facility for which 'Netting Required' check box is checked. You can have the Facility to display the Netting Amount in the 'Netting Contribution' screen. For more details on this feature, refer the section 'Including Netting Amount in Facility's Netting Contribution' in this document.

2.17 Ear Marking Maintenance

This section contains the following topics:
- Section 2.17.1, "Invoking the Ear Marking Maintenance Screen"

2.17.1 Invoking the Ear Marking Maintenance Screen

You can use the 'Ear Marking Maintenance' screen for blocking of funds for a Facility.

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

Block Number
Specify the unique number which is to be assigned for every block that has been created.

Branch
Specify the branch in which the block has been created.
Liability Code
Specify the liability code for which the amount block is to be done.

Customer Number
Specify the customer for whom the amount block is to be done.

Line Code
Specify the Line code for which the amount block is to be done.

Serial Number
System displays the serial number for the line chosen in the field 'Line Code'.

Block Currency
Specify the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry will be non-amendable.

Block Amount
Specify the amount to be blocked for ear marking.

Effective Date
Specify the date from when this block amount for that facility becomes effective.

Expiry Date
Specify the date till when this block amount for that facility is applicable.

Auto Block
Check this box to indicate that the system should automatically create block for the specified amount for the specified facility. This check box will be unchecked by default indicating that the block on the facility will be manual.

Remarks
Add remarks about the ear marking maintenance, if any.

2.18 Global Block Exposure Maintenance

This section contains the following topics:

- Section 2.18.1, "Invoking the Global Exposure Block Maintenance Screen"

2.18.1 Invoking the Global Exposure Block Maintenance Screen

You can block (earmark) a certain amount of an exposure limit using the ‘Global Block Exposure Maintenance’ screen.

You can invoke the ‘Global Exposure Block Maintenance’ screen by typing ‘GEDEXPBL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
**Block Number**
Specify a unique number for the block you are creating. The system will not allow you to modify it after authorization of the maintenance.

**Branch**
Specify the branch from which the block is being maintained. You cannot change the branch after authorization of the maintenance.

**Exposure Name**
Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes. Select the appropriate one.

**Exposure Description**
The system defaults the exposure description here.

**Block Currency**
Specify the currency in which the amount block is to be applied. You cannot modify this once the maintenance has been authorized.

**Block Amount**
Specify the amount to be earmarked. This amount is deducted from the existing utilization of an exposure before additional utilization requests are processed.

---

**Note**
It is also updated as the ‘Block Amount’ in the ‘Track Exposure Maintenance’ screen.

**Effective Date**
Specify the date from which the amount block should be applied for the exposure.

**Expiry Date**
This is the date till which the amount block for the exposure is enforced.
Auto Block
The system automatically checks this option on the date the block on the exposure comes into force i.e. the ‘Effective Date’.

Additional Information
As part of additional information for the exposure, you can capture the following details:

Customer Number
Specify the customer number for the global exposure block maintenance.

Liability Number
Specify the liability number for the global exposure block maintenance.

Remarks
Add remarks about the global block exposure maintenance, if any.

Line Code
Specify the line code for the global exposure block maintenance.

Line Serial
System displays the serial number for the line chosen in the field ‘Line Code’.

2.19 Exception Queue Maintenance

This section contains the following topics:
- Section 2.19.1, "Invoking the Exception Queue Maintenance Screen"

2.19.1 Invoking the Exception Queue Maintenance Screen

You can maintain exception queue records with their respective user roles allowed for authorization in the 'Exception Queue Maintenance' screen.
You can invoke the ‘Exception Queue Maintenance’ screen by typing ‘GEDQUEMN’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Queue Name
Specify the Queue Name.

Description
Give a brief description of the queue here.

Queue Detail
Here you can specify multiple user roles for a Queue name. For each record you must specify the Role Name i.e. the user role allowed for authorization. System then defaults the description for the role

2.20 Exception Queue Slab Maintenance

This section contains the following topics:
- Section 2.20.1, "Invoking the Exception Queue Slab Maintenance"

2.20.1 Invoking the Exception Queue Slab Maintenance

As a part of BEPL process for Credit Exception management, the Transaction authorizer details and breached authorizer details can be entered in the ‘Transaction Authorize Maintenance’ screen.
You can invoke the 'Exception Queue Slab Maintenance' screen by typing 'GEDTAUTH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction for that branch. If no authorizers are maintained for that branch then a default authorizer will be assigned to all branches.

The Default Authorizer details will be used for processing Credit Exception management.

**Branch**
Specify the branch for which the maintenance is being done.

**Description**
The description for the branch chosen in the field 'Branch' is displayed here.

**Remarks**
Specify the remarks about the Transaction Authorize Maintenance

**Category**
Specify the category for which the transactions authorize maintenance is being done. Having specified the category for the liability and the facility, the transaction authorize maintenance can be done for the same category. When the Exception Txn Amount or Exception Breach Percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction will be available in the queue defined in the transaction authorize maintenance for the specific category.
Transaction Details
Here for each record you can specify the following:

- Queue Name – Specifying this will in turn fetch all the user roles attached to the queue name. During utilization transaction users having these roles will have to perform the authorization for the corresponding amount range.
- From Amount and To Amount – For specifying the amount range

Breached Details
Here for each record you can specify the following:

- Queue Name – Specifying this will in turn fetch all the user roles attached to the queue name. During utilization transaction users having these roles will have to perform the authorization on Breached Transaction amount blocks.
- From Amount and To Amount – For specifying the amount range to define the block of amount

2.21 Limits & Collaterals Parameter Details

This section contains the following topics:

- Section 2.21.1, "Invoking the Global Exposure Parameter Detail"

2.21.1 Invoking the Global Exposure Parameter Detail

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

You can invoke the ‘Global Exposure Parameter Detail’ screen by typing ‘GEDPARAM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are maintained here.
System Maker ID and System Checker ID
During the processing of user entries, if the maker ID and checker ID is not mentioned, then IDs specified here will be recorded.

Maximum Retry Lock Transaction
Specify the number of times authorization can be tried before the transaction is locked.

Maximum Number of Processes
Multi threading feature in LCM can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.

Rate Type
Specify the rate type that has to be considered for all amount conversions in LCM.

Currency System
Specify the external currency system if the Bank is using a external currency system other than the one provided in LCM.

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

Generate Customer Number
Check this box to generate the customer number automatically at the time of customer creation and customer replication from the Oracle FLEXCUBE as per the specified customer mask.

Auto CNR (Auto Closure of Non Revolving Line)
Check this box to close the non-revolving line automatically on expiry date.

Exposure Tracking
Check this check box if exposure tracking is to be enabled in the system.

Customer Mask
If you have selected ‘Generate Customer Number’ option, you need to specify the customer mask.

The customer mask will be maximum nine characters length, out of which it is mandatory to use three characters from the branch code of the customer number and the rest six can be numbers. E.g. bbbnnnnnn. If branch code is not part of customer mask, then maximum characters of number digit will be nine else it would be six characters and minimum characters of number digit would be four. E.g. nnnnnnnnn.

If the customer number is less than nine digits, then the system will left pad it with ‘0’ i.e zero.

---

Note
Character ‘b’ indicates the branch code and character ‘n’ indicates number digits.

Bank Capital
Specify the amount to calculate internal lending equivalent amount

Limit Currency
The System defaults the local currency of the bank.
Central Bank Lending Limit %
Specify the percentage of central bank lending limit. Central Bank Lending Limit percentage of the bank capital is considered as limit amount allowed by the central bank. The central bank lending limit percentage should be between 0 and 100.

Internal Lending Limit %
Specify the percentage of internal lending limit. The internal lending limit percentage should be between 0 and 100.

---

**Note**

If Bank Capital is specified then Central Bank Lending Limit % and Internal Lending Limit % fields are mandatory.

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

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

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

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

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

Batch Process
Indicate whether the EOD Batch Process should be set up as part of the Database Server or the Application Server. Application server is the recommended choice.

Holiday Treatment
The revaluation process for the securities, collaterals and covenants may fall on a bank holiday. You can specify which of the following actions must be taken in such cases:

- System Date – Choose this to indicate that only collaterals with a Reval Date prior to or same as the system date will be considered for revaluation.
- Next Working Date -1 – Choose this to indicate that all the collaterals with the Reval Date prior to or same as the day before the next working date will be considered.

The EOD process closes all the active non-revolving lines automatically when the check box ‘Auto CNR’ is checked. Example

Limits:

<table>
<thead>
<tr>
<th>Facility</th>
<th>Expiry Date</th>
<th>Revolving</th>
</tr>
</thead>
</table>

---
On 15-Jul-2009 EOD, the system closes FACILITY1 and FACILITY3.

**Note**

This process does not close the following lines:

- If there are any underlying active transactions on that line
- If there are any active sub lines reporting to this main line

If line is not closed due to the above exceptions then the system logs the same into an exception table ‘GETB_EXCEPTION_LOG’. If particular line is not closed on expiry date due to the above exception then same line is taken up for auto closure process on next EOD.

### 2.22 Facilities Amount Transfer Maintenance

This section contains the following topics:

- Section 2.22.1, "Invoking the Facilities Amount Transfer Maintenance"

#### 2.22.1 Invoking the Facilities Amount Transfer Maintenance

Transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. It is also possible to close/cancel this transfer operation before a specified End Date.

Upon manual closure/cancellation or on automatic expiry, the system will transfer the transferred amount back to the original line.

Limit transfer details can be defined through the ‘Facilities Amount Transfer Maintenance’ screen. You can invoke the ‘Facilities Amount Transfer Maintenance’ screen by typing
‘GEDTRANS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

From Liability Number and To Liability Number
Specify the ‘From Liability No’ i.e. for whom the limit amount is to be transferred

Specify the ‘To Liability No’ i.e. to whom the liability amount is allocated.

From Liability Name and To Liability Name
System will default the names of the ‘From Liability’ and ‘To Liability’ when the ‘From Liability Number’ and ‘To Liability Number’ are chosen respectively.

From Line and To Line
Specify the ‘From Line’ i.e. the Line from which the line amount is transferred.

Specify the ‘To Line’ i.e. the Line to which the line amount is transferred to for a specified period.

From and To Facility Currencies
System will default the names of the from facility currency and to facility currency when the ‘From Line’ & ‘To Line’ are chosen respectively. For effective line transfer from one line to another, the currency of both the lines has to be the same.

From Facility Start Date and End Date
System will default the from facility start date and from facility end date when the ‘From Line’ is chosen. To Facility Start Date and End Date

System will default the ‘To Facility Start Date’ and ‘To Facility End Date’ when the ‘To Line’ is chosen.

From Facility Available Amount and To Facility Available Amount
System will default the ‘From Facility Available Amount’ and ‘To Facility Available Amount’ when the ‘From Line’ & ‘To Line’ are chosen respectively.
Effective From Date and Effective To Date
Specify the Effective From Date of transfer i.e. the date from when the transfer of limits will be effective.

Specify the Effective To Date of transfer i.e. the date till when the transfer of limits will be effective. This date must be greater than the Effective From Date

Transfer Amount
Specify the transfer amount to be transferred, from the 'From Line' to the 'To Line', from the 'Effective From Date' onwards.

2.23 Force Collateral Revaluation

This section contains the following topics:
- Section 2.23.1, "Invoking the Ad-Hoc Revaluation Screen"

2.23.1 Invoking the Ad-Hoc Revaluation Screen

You can run the Ad-hoc revaluation process for market based collaterals using the 'Ad Hoc Revaluation' screen. For such collateral values to be revised, an input file containing the latest security prices must to be given to the system before using this facility.

You can invoke the 'Ad-hoc Revaluation' screen by typing ‘GEDADREV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Security Id
Specify the security id for which Ad-hoc Revaluation is to be done.

Security Price
System displays the price code as maintained in the 'Securities' screen.

Click the 'Process' button to process the Ad-hoc Revaluation.

2.24 Multi Authorization Maintenance

This section contains the following topics:
2.24.1 Invoking the Multi Authorization Maintenance Screen

Multi authorisation maintenance can be done via the ‘Multi Authorisation Maintenance’ screen.

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

Whenever Utilization Transactions has been breached then the utilization transaction would require multiple authorizations. Transactions which are breached could be either authorized using BPEL process flow Credit Exception management or using UI multi Auth screen.

**Note**

During implementation either the BPEL process needs to be used or the screen here needs to be used. Both can’t be used at the same time.

Whenever utilization transaction has been breached this screen has to be used by the authorizer to either Accept or Reject the breached transaction. The following fields mentioned below indicate all the values that will associated with the transaction. The fields are all display fields and cannot be edited for a transaction using this screen. Only Accept or Reject for authorization of the breached transaction is allowed.

**Serial No**
Indicates the LCM generated unique identifier for the transaction.

**Utilization Reference Number**
Specifies the LCM utilization reference number.

**Customer Number**
Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in LCM system.

**Transaction Date**
Indicates the date and time when the transaction was entered in the external system.
Utilization Amount
Indicates the Utilization Amount.

Utilization Currency
Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in LCM system.

Liability Number
Specifies the liability number of the utilization transaction. Liability Number entered should be valid Liability Number in LCM system.

Line Code
Specifies the facility code of the utilization transaction. Facility Code entered should be valid Facility Code in LCM system.

Serial Number
Specifies the facility serial number of the utilization transaction.

Facility Currency
Specifies the facility currency.

Facility utilization
Indicates the facility utilization amount.

Utilization Branch
Indicates the transaction branch.

Utilization Product
Indicates external product code of the utilization transaction. This is only if the utilization has been done from an external product.

Value Date
Specifies the value date of the transaction. If value is not passed then system will default to LCM present branch date.

Source
Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code). This is only if the utilization has been done from an external product.

Utilization status
Indicates the utilization status, possible values are A-Active, R-Reverse, L-Liquated

Delete
Indicates whether the transaction is deleted or not. If the check box is selected then it is deleted.

Liability Currency
Specifies the liability currency.

Liability utilization
Indicates the liability utilization amount.

Exception Queue
Specifies the exception queue in which transaction has been parked.

Error Code
Specifies the error code of the transaction.
Error parameter
Specifies the error parameters associated to the transaction.

Remarks
You can enter your remarks associated with the transaction.

2.25 Dual Authorization of Utilization Transaction

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. Transactions which are breached could be either authorized using BPEL process flow Credit Exception management or using UI multi Auth screen. During implementation either the BPEL process needs to be used or the screen here needs to be used. Both can’t be used at the same time. You can specify the facility maintenance breach amount and breach percentage in LCM.

When the transaction amount inputted is more than breach amount or percentage, during utilization process LCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the LCM contains dual authorization error code, then Oracle FLEXCUBE logs the transaction details in dual authorization tables and processes it completely.

The authorization for the breached (dual auth) transactions will be authorized using function ID ‘GEDDAUTH’ of LCM.

However till the dual authorization happens Oracle FLEXCUBE does not allow you to authorize the main transaction. You can also perform dual authorization using Oracle FLEXCUBE screen, but system performs certain validations to ensure that Oracle FLEXCUBE does not authorize the LCM breach transactions.

Example

Assume that for liability ‘TATA’ line ‘TATABILL’ is created with below details.

Limit amount - 10,000.00
Collateral amount - 0.00
Breach percentage - 110 (which is equal to 11,000)
Brach amount - 15,000

The system calculated values:
Available amount - 10,000.00
Utilized amount - 0

Assume that as part of BC, a contact line ‘TATABILL’ is linked. As part of the contact data input, when you link the line ‘TATABILL’ and press ‘Save’ button during transaction processing in LCM, if the transaction requires dual authorization then the system displays this information to the user.

Till the dual authorization error code (breached transaction) is authorized in LCM, Oracle FLEXCUBE does not allow the contact to be authorized. In case, if the breached transaction is rejected, then you have to delete the contact Information irrespective of whether the error code has been authorized or Contracts requiring multilevel authorization can be viewed using Oracle FLEXCUBE function ‘OVDAUDET.’
If you delete the dual authorization contract in Oracle FLEXCUBE, then the system deletes the contract details in Oracle FLEXCUBE and LCM will delete the utilization LCM.

**Note**

LCM deletes the utilization transaction if any dual authorization error is not authorized and the system updates the status as 'Ignored' so that this information is not shown to the user. However if the error code is authorized, then this information is ignored.

### 2.26 Liabilities Merger

This section contains the following topics:
- Section 2.26.1, "Invoking Liability Merger Maintenance Screen"
- Section 2.26.2, "Invoking Liability Merger Process Screen"

#### 2.26.1 Invoking Liability Merger Maintenance Screen

You can merge any two liabilities existing in the system into one single liability. LCM allows you to merge one liability into another. Upon merger, both liabilities will assume the same liability code. The structure of the liabilities will not change.

The merging of liabilities is done in the following two steps:
- Step 1 – Liability Merger Maintenance
- Step 2 – Liability Merger Process

You must first maintain the details of liabilities to be merged using the ‘Liability Merger Maintenance’ screen. You can invoke the ‘Liability Merger Maintenance’ screen by typing ‘GEDMERGE in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen you must maintain the following details for merger of two liabilities.
From Liability Code
Specify using the adjoining list of options the code of the liability which is to be merged into another liability.

To Liability Code
Specify using the adjoining list of options the code of the liability into which the liability specified under ‘From Liability Code’ must be merged into.

Branch Code
System defaults the branch code as the branch from which the 'Liability Merger Maintenance’ screen is launched and 'New' button is clicked.

Effective Date
Specify the date from which the merger of liabilities must take effect.

Remarks
Specify the remarks about the Liability Merger Maintenance.

Once you have maintained the above merger details, you must initiate the Merger Batch Process using an Intra Day Process so as to complete the merger. During this batch process all liability IDs for all the related maintenances will be modified. These include the following maintenances:

- Liability Customer
- Collateral
- Collateral Pool
- Facility
- Netting
- Facility Transfer
- Ear Marking

Upon merger, all the Utilizations will point at the new liability. The liability utilization will then be moved from the old liability to the new liability and the old liability will be closed.

You may view the following merger logs from the above screen:

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- Ear Marking Merger Log
- Utilization Merger Log

2.26.2 Invoking Liability Merger Process Screen

Once you maintained the details of liabilities to be merged, you can initiate the process of merger using the 'Liability Merger Process' screen.
You can invoke the ‘Liability Merger Process’ screen by typing ‘GEDMRGTR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Click ‘Process’ button to initiate the merger of maintained liabilities.

**Note**

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

The Queries module under the Menu Browser provides query functions for the following:

- Liabilities
- Liability History
- Facilities
- Utilizations
- Utilization Transactions
- Utilization Log
- Collateral Covenants
- Facility Covenants

This chapter contains the following sections:

- Section 3.1, "Liabilities Query"
- Section 3.2, "Liability History"
- Section 3.3, "Utilization Transaction Query"
- Section 3.4, "Covenants Queries"

3.1 Liabilities Query

This section contains the following topics:

- Section 3.1.1, "Invoking the Liability Query Screen"

3.1.1 Invoking the Liability Query Screen

The 'Liability Query' screen allows you to query for records based on the following parameters:

- Authorization Status
- Liability Number
- Liability Branch
- Record Status
- Liability Currency

You can invoke the 'Liability Query' screen by typing ‘GESQLIAB’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
You can use this screen to query the Facilities and the Utilizations Details for a Liability. To do this, choose the liability for which you wish to view details by checking the box at the beginning of each row and clicking the ‘Facility Detail’ button. The ‘Facility Query’ screen with details of the facilities is displayed:

In the ‘Facility Query’ screen, choose the facility for which you wish to view the utilization details by checking the box at the beginning of the row and clicking on the ‘Utilization Details’ button. The system displays the ‘Utilization Query’ screen containing details of the utilization, as shown below:
3.2 Liability History

This section contains the following topics:

- Section 3.2.1, "Invoking the Liability History Query Screen"

3.2.1 Invoking the Liability History Query Screen

The ‘Liability History Query’ screen allows you to query for records based on the following parameters:

- Authorization Status
- Liability Number
- Record Status
- Liability Branch

You can invoke the ‘Liability History Query’ screen by typing ‘GESQHLIA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
3.3 Utilization Transaction Query

This section contains the following topics:

- Section 3.3.1, "Invoking the Utilization Transaction Query Screen"

3.3.1 Invoking the Utilization Transaction Query Screen

The ‘Utilization Transaction Query’ screen allows you to query for records based on the following parameters:

- Liability Number
- Line Code
- Branch Code
- Customer Number
- Liability Branch
- Utilization Price
- Auth status
- Record Status

The total number of exposure for the customer can be viewed. It also shows the Sum of Amount Utilization in local currency/branch currency.

You can invoke the ‘Utilization Transaction Query’ screen by typing ‘GESQSLIA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
3.4 **Covenants Queries**

This section contains the following topics:

- Section 3.4.1, "Invoking the Facility Covenants Query Screen"

3.4.1 **Invoking the Facility Covenants Query Screen**

You can perform the following queries for covenants in the system:

The ‘Facility Covenants Query’ allows you to query the covenants associated with a particular facility. Details including the line code, liability number, last revision date, notice days and so on for the covenant can be viewed.

You can invoke the ‘Facility Covenants Query’ screen by typing ‘GESQFCNV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
The ‘Collateral Covenants Query’ allows you to query the covenants associated with a particular collateral. Details including the collateral code, liability number, last revision date, notice days for the covenant can be viewed.

You can invoke the ‘Collateral Covenants Query’ screen by typing ‘GESQCCNV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
This manual lists the details of various reports that you can generate for Limits and Collateral Management module of Oracle FLEXCUBE.

During the day, or at the end of the day, you may want to retrieve information on any of the several operations that were performed during the day in your bank. You can generate this information in the form of reports in Oracle FLEXCUBE.

For every module you can generate reports, which give you data about the various events in the life of a specific contract, or across contracts, at a specific point in time. You can have analysis reports, daily reports, exception reports (reports on events that ought to have taken place on the contract but have not, due to various reasons), history reports and so on. A set of report formats is pre-defined for every module.

This chapter contains the following sections:

- Section 4.1, "Generating Reports"
- Section 4.2, "Covenant History Reports"

### 4.1 Generating Reports

From the Application Browser, select the Reports option. A list of all the modules to which you have access rights are displayed in the screen. When you click on a module, all the reports for which you have access rights under the selected module are displayed. Click on the report you want to generate. You will be given a selection Criteria based on which the report would be generated.

Click 'OK' button when you have specified your preferences. The ‘Print Options’ screen gets displayed, where you can specify the preferences for printing the report.

### 4.2 Covenant History Reports

This section contains the following topics:

- Section 4.2.1, "Generating Covenant History Reports"
- Section 4.2.2, "Contents of the Report"
4.2.1 Generating Covenant History Reports

You can invoke the ‘Covenant History Reports’ screen by typing ‘ELRPCONH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Covenant Name
Select the covenant name from the adjoining option list.

Liability Number
Select the liability number for which you want to retrieve the covenant data.

4.2.2 Contents of the Report

The contents of this report are discussed under the following heads:

Header
The Header carries the title of the report, information on the branch and branch date, user id, the date and time, the page number and module of the report.

Body of the Report
This report contains details of:

<table>
<thead>
<tr>
<th>Covenant Name</th>
<th>This is the name of the covenant.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Type</td>
<td>This is the facility or collateral type of transaction.</td>
</tr>
<tr>
<td>Mandatory</td>
<td>This is to specify whether the Covenant is mandatory or not.</td>
</tr>
<tr>
<td>Frequency</td>
<td>This is to specify the frequency of the Covenant submission.</td>
</tr>
<tr>
<td>Start Date</td>
<td>This is the start date of the covenant.</td>
</tr>
<tr>
<td>End date</td>
<td>This is the end date of the covenant.</td>
</tr>
<tr>
<td>Grace days</td>
<td>This is the grace days of the Covenant.</td>
</tr>
<tr>
<td>Notice days</td>
<td>This is the notice days of the Covenant.</td>
</tr>
<tr>
<td>Remarks</td>
<td>This is the additional comments associated with the covenant</td>
</tr>
<tr>
<td>-----------------------</td>
<td>---------------------------------------------------------------</td>
</tr>
</tbody>
</table>

5. Annexure 1 - Value Dated Facility

Limits and Collateral Management module provides a feature to maintain Facility details based on a particular value date. This is called the Vale Dated Facility. This facilitates the changes in the Limits Amount, Main Line Linkage etc. to take effect from the particular date.

LCM also tracks all the Utilizations of the Facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.

**Note**
- Tenor wise limits will continue to be based on booking date
- Booking dated limit revaluation only will be done
- Booking dated based overrides only will be provided
- No validations based on the value dated balances will be done
- Auto limits transfer / limits transfer will be based on booking date

This chapter contains the following sections:
- Section 5.1, "Value Date Based Facility Maintenance"
- Section 5.2, "Value Date Based Utilization"

### 5.1 Value Date Based Facility Maintenance

LCM facilitates maintaining Facility details based on a particular value date. The changes in the Limits amount, Main line linkage etc. would take effect from the particular date.

The following parameters will be taken from the Facility Maintenance screen:
- **Value date** - Any valid date in the past can be maintained. No future valued records can be maintained and the value date cannot be before the conversion date.
- **Main Line Code** - It is the main line that the Line reports to. It will be validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- **Limit Amount** - The limit amount for the facility. It will be validated that the limit amount in the Facilities maintenance (booking dated) is same as the limit amount in the latest record (value dated) in the maintenance.

Whenever a new Limit Line is created, a new record will be automatically created by the system with the value date as the Limit Start Date. The Main Line and the Limit Amount will be same as the booking dated limit maintenance.

Whenever the Mainline or the Limit amount is changed in the facility, a new record will be created in the maintenance with value date as the application date. The mainline and limit amount values will be same as in the booking dated Limits maintenance. You can manually change the value to an older value date by clicking ‘Value Date’ button.

The ‘Conversion Date’ contains the date when facility was migrated from the external system to LCM. In the Facility screen this date will be displayed.

**Back Valued Static Maintenance Changes**

The value dated utilization details will be rebuilt from the value date of the change whenever the following static maintenances are done:
- Limit Amount Change
- Mainline Sub Line Linkage

If the facility has been migrated then back valued static maintenance cannot be prior to the conversion date.

5.2 **Value Date Based Utilization**

This section contains the following topics:

- Section 5.2.1, "Processing Value Date Based Utilization"
- Section 5.2.2, "Back Valued Transactions"
- Section 5.2.3, "EOD Processing"

5.2.1 **Processing Value Date Based Utilization**

LCM also tracks all the utilizations of the facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.

The following transactions are supported for Value dated processing:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

As part of the above utilization transactions, the Value Date will be the value date of the transaction. Updating of value dated utilization can be set to be online or to be a part of EOD process. This parameter is maintained in LCM Parameter Maintenance.

- If the parameter is set to update Value Date online, then during the transaction process the Value Date utilization details will be updated online. Otherwise it will be updated during EOD process.
- In the case of main lines, the system will identify all the sub lines linked and track the utilization. This utilization will be tracked in addition to the contracts that are directly linked to the main line.

5.2.2 **Back Valued Transactions**

The following back valued operations will cause a rebuild of value dated utilization details:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

If the utilization currency is not same as the line amount currency, then the system will convert the utilization into line amount currency and update the utilization. The exchange rate will be that of the value date of the utilization. So for back valued utilization the exchange rate on the value date of the back valued transaction will be used.

In case the Value Date is less than the conversion date, then the rebuild of balances will be from the conversion date only.
5.2.3 **EOD Processing**

If the value date update is not online, but as part of Facility EOD process, it would be updated as shown in the following examples.

**Example,**

Let us consider a Loan of 1 Million USD. Value date 10-Jan-2005 Revolving Line

**Step 1: Initiation - Utilization Log**

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/ decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
</tbody>
</table>

**Line Utilization**

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
</tr>
</tbody>
</table>

**Step 2: Payment of 0.1M Principal value date 10-Feb-2005 - Utilization Log**

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/ decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

**Line Utilization**

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
</tbody>
</table>

**Step 3: Value dated amendment of 0.5M Principal increase value date 15-Feb-2005 - Utilization Log**

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/ decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
</tbody>
</table>
### Line Utilization

<table>
<thead>
<tr>
<th>S. No</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
</tbody>
</table>

#### Step 4: Payment of 0.2M value date 10-mar-2005 - Utilization Log

<table>
<thead>
<tr>
<th>S. No</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>4</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

### Line Utilization

<table>
<thead>
<tr>
<th>S. No</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
<tr>
<td>4</td>
<td>LINE1</td>
<td>10-Mar-05</td>
<td>1200000</td>
</tr>
</tbody>
</table>

#### Step 5: Reversal of Payment of 0.2M value date 10-mar-2005 on 15-mar-2005 - Utilization Log

<table>
<thead>
<tr>
<th>S. No</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>4</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>5</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
</tbody>
</table>

### Line Utilization - Step 6 Liquidation of Contract Value date 10-apr-2005 - Utilization Log

<table>
<thead>
<tr>
<th>S. No</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
</table>
### Line Utilization

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
<tr>
<td>4</td>
<td>LINE1</td>
<td>10-Mar-05</td>
<td>1400000</td>
</tr>
<tr>
<td>5</td>
<td>LINE1</td>
<td>10-Apr-05</td>
<td>0</td>
</tr>
</tbody>
</table>

---

Line Utilization

<table>
<thead>
<tr>
<th>S.n o</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
<tr>
<td>4</td>
<td>LINE1</td>
<td>10-Mar-05</td>
<td>1400000</td>
</tr>
<tr>
<td>5</td>
<td>LINE1</td>
<td>10-Apr-05</td>
<td>0</td>
</tr>
</tbody>
</table>
6. Annexure 2 – Revaluation

Limits and Collateral Management caters to different types of currencies and collaterals backed by marketable securities. Exchange rates and the value of marketable securities are driven by market forces and hence tend to fluctuate over a period of time. Revaluation is essential to keep set limits realistic and to reflect the current market trends.

Revaluation can be of two types:

- **Currency Revaluation** - The changes in the exchange rates of currencies involved in the active contracts and collateral linked to the Facility affects the Credit Limit under the facility.
- **Collateral Revaluation** - A change in the market price of a marketable security backing collateral causes a revaluation of the collateral amount.

This section contains the following topics:

- Section 6.1, "Currency Revaluation"
- Section 6.2, "Collateral Revaluation"

### 6.1 Currency Revaluation

This section contains the following topics:

- Section 6.1.1, "Facility Currency and Utilization Currency"
- Section 6.1.2, "Facility Currency and Collateral Currency"

#### 6.1.1 Facility Currency and Utilization Currency

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

Consider that a change takes place in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line. Due to this change in exchange rate revaluation takes place in two in the following two stages:

**Stage 1 - Currency Revaluation occurs between utilized contract and the credit line of the facility**

In the Currency Rates Screen of the Core services module, you can maintain exchange rates for currency pairs that your bank deals with. Along with this, you can also specify the Mid Rate and the Buy or Sell Spread for various currency pairs. After you update and authorize the new exchange rates, they become effective.

While defining a credit line for a facility, you have the option of maintaining currency restrictions for the line. If you do not specify currency restrictions for a facility, then contracts having currencies other than the facility currency, can utilize the limit under the credit line. The revaluation process is applicable for such a line.

If the above conditions hold good, then a change in the exchange rate will trigger of the revaluation process. The system calculates the Facility currency equivalent of all the contracts linked to the facility (using the new exchange rates) and updates the utilization and available amount under the line.

Example
You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility.

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Facility Limit</th>
<th>Facility Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>100,000</td>
<td>USD</td>
</tr>
</tbody>
</table>

On 01 January 2008 the following Loan contracts has been sent to LCM system for utilization, which are linked to this Credit Line. At the time of saving these utilization details, the line utilization will be computed based on the exchange rates as of the transaction date (i.e. 01 January 2008) of these contracts. The following table contains the details.

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Exchange Rate</th>
<th>Facility Currency Equivalent (USD)</th>
<th>Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD 15,000</td>
<td>1.50</td>
<td>22500.00</td>
<td>22500.00</td>
<td>27500.00</td>
</tr>
<tr>
<td>DEM 2,000</td>
<td>1.20</td>
<td>2400.00</td>
<td>2400.00</td>
<td>25100.00</td>
</tr>
<tr>
<td>GBP10,000</td>
<td>0.5</td>
<td>20000.00</td>
<td>20000.00</td>
<td>5100.00</td>
</tr>
<tr>
<td>INR 72,000</td>
<td>36.00</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td>3100.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>$46900.00</strong></td>
<td><strong>$46900.00</strong></td>
<td><strong>$3100.00</strong></td>
</tr>
</tbody>
</table>

On 01 February 2008 the exchange rates have changed (now 1USD=1.6 AUD). After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans the contracts linked to the line, converts the contract currency to the Facility currency (using the new exchange rates) and updates the line’s utilization and available amount.

The following table indicates these details:

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Exchange Rate</th>
<th>Facility Currency Equivalent (USD)</th>
<th>Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD 15,000</td>
<td>1.60</td>
<td>24000.00</td>
<td>24000.00</td>
<td>26000.00</td>
</tr>
<tr>
<td>DEM 2,000</td>
<td>1.20</td>
<td>2400.00</td>
<td>2400.00</td>
<td>23600.00</td>
</tr>
<tr>
<td>GBP10,000</td>
<td>0.5</td>
<td>20000.00</td>
<td>20000.00</td>
<td>3600.00</td>
</tr>
</tbody>
</table>
Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per Stage 1) there will be a revaluation on credit limit utilized by the liability.

Considering the same example as in Stage 1

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100000. This liability is linked only to one Facility (or line code) Loans.

Initially before the change in the exchange rate the utilization of the liability is as shown in the table:

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Liability Limit</th>
<th>Liability Currency</th>
<th>Liability Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>100,000</td>
<td>USD</td>
<td>$46900.00</td>
<td>$53100.00</td>
</tr>
</tbody>
</table>

After the change in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line, due to this the utilization at the facility level is will changed. Due to this change the utilization at the Liability level also gets changed as shown in the table below:

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Liability Limit</th>
<th>Liability Currency</th>
<th>Liability Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>100,000</td>
<td>USD</td>
<td>$48400.00</td>
<td>$51600.00</td>
</tr>
</tbody>
</table>

6.1.2 Facility Currency and Collateral Currency

Change in exchange rates between the Credit Line currency and the currency of the collateral.

When you update and authorize the exchange rates in the currency table, the system scans all the collateral linked to a line (bearing different currencies). The collateral contribution is then converted into the line currency (using the latest exchange rates). After the conversion, the collateral contribution to the line is updated.

The calculated limit contribution of the collateral has to be linked to the pool. This pool containing the pool amount will be linked to the Facility. Hence any revaluation at collateral level will affect the pool amount.
Example

You have defined a line for Loans on 01 January 2008, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility. Let us say that the Loans line has been backed by Collateral “ABC” and its maximum contribution amount that can be linked to the limit is GBP 10,000.

(1 GBP = 2 USD)

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Max. Collateral Contribution amount</th>
<th>Collateral Currency</th>
<th>POOL Code</th>
<th>Pool Currency</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC</td>
<td>10,000</td>
<td>GBP</td>
<td>Pool1</td>
<td>USD</td>
<td>100%</td>
<td>20,000</td>
</tr>
</tbody>
</table>

Pool contribution to the line

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$20,000</td>
<td>$120,000</td>
</tr>
</tbody>
</table>

On 01 February 2008 the exchange rates have changed. After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans all the pools where this collateral has been linked and having the above exchange pair will be revaluated.

(1 GBP = 1.5 USD)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC</td>
<td>Loans</td>
<td>10,000</td>
<td>GBP</td>
<td>Pool1</td>
<td>USD</td>
<td>100%</td>
<td>15,000</td>
</tr>
</tbody>
</table>

Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$15,000</td>
<td>$115,000</td>
</tr>
</tbody>
</table>

The revaluation in both cases is triggered off automatically whenever there is a change in the exchange rates (i.e. online process).

The process explained above is an online process wherein the change in the currency exchange rate immediately revaluates all the contracts and the collaterals having this
exchange pair with the facility currency. If at the LCM Global Parameter maintenance, the option for Revaluate Currency during Offline (batch) has been selected then the currency revaluation as explained above will be taken up as part of revaluation batch process.

6.2 Collateral Revaluation

This section contains the following topics:
- Section 6.2.1, "Collateral Revaluation of Market Based Securities"
- Section 6.2.2, "Collateral Revaluation of Non-Market Based Securities"

6.2.1 Collateral Revaluation of Market Based Securities

Collateral Revaluation will be of two types. These types are explained in the sections below. The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer 'marketable securities' as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen and the Revaluate collateral check box has been checked for that collateral in the collateral maintenance. Based on these changes, the collateral contribution to the overall credit limit of the customer will increase or decrease. Hence the availability under the line will also change.

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 will be triggered off. Otherwise the price change will not affect the existing collateral value.

If the revaluation causes the collateral value to raise, this new value is compared with the Cap Amount that you specified for the collateral in the Collateral Maintenance screen.
- If the computed value is less than the cap amount then the collateral contribution will be increased to that effect on account of the revaluation. The available amount under the credit line increases.
- If it exceeds the Cap amount then the cap amount will be taken as the collateral contribution.

Similarly, if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Example

Your customer XYZ has 1000 units of Debentures’08 that have been issued by Reliance as part of her portfolio, which you consider as Collateral. The Market value of the Debentures’08 is $50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code “Loans”.

6-5
You have specified that this collateral’s contribution to the overall Limit of the customer should be $50,000.

The maximum amount that it can contribute to the overall limit of the customer as $60,000 (Cap Amount).

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Liability Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>$1 million</td>
</tr>
</tbody>
</table>

Collateral Code

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Pool amount</th>
<th>Collateral POOL code</th>
<th>Cap Amount</th>
<th>Collateral Contribution amount</th>
<th>Pool % linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABB</td>
<td>$50,000</td>
<td></td>
<td></td>
<td></td>
<td>100%</td>
</tr>
</tbody>
</table>

Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount (credit limit + Pool contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$50,000</td>
<td>$1.05 million</td>
</tr>
</tbody>
</table>

A Rise in Value

The market value of Debentures 2008 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.

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Collateral Contribution amount</th>
<th>Cap Amount</th>
<th>POOL code</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABB</td>
<td>$55,000</td>
<td>$60,000</td>
<td>Pool1</td>
<td>100%</td>
<td>$55,000</td>
</tr>
</tbody>
</table>
Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$55,000</td>
<td>$1.055 million</td>
</tr>
</tbody>
</table>

A Rise in Value beyond the Cap Amount

The market value of Debentures2008 has increased to $65 which is a 30% increase over the old market price of $50.

At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (30%) is higher than the Increase Sensitivity (8%) defined for Debentures 1999. The value of this collateral now stands at $ 65,000. As this amount is more than the Cap Amount of $60,000 that you specified for the collateral, the Credit Limit available to the XYZ will be increased. However, the increase will not exceed the Cap Amount.

XYZ’s maximum amount that is contributed to the overall limit will now stand at $ 60,000 (cap Amount) and not at $65,000 (market value) as a result of the revaluation.

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Collateral Contribution amount</th>
<th>Cap Amount</th>
<th>POOL code</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABB</td>
<td>$60,000</td>
<td>$60,000</td>
<td>Pool1</td>
<td>100%</td>
<td>$60,000</td>
</tr>
</tbody>
</table>

Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$60,000</td>
<td>$1.06 million</td>
</tr>
</tbody>
</table>

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 will stand decreased by $ 5,000 as a result of the revaluation.

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Collateral Contribution amount</th>
<th>Cap Amount</th>
<th>POOL code</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
</table>
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 LCM Global Parameter maintenance, the option for ‘Revaluate Market Online’ has been selected, as batch, then the collateral revaluation as explained above will be taken up as part of revaluation batch process.

**Adhoc Revaluation of Market Based Collaterals**

In the ‘Adhoc Revaluation’ screen, specific market based collaterals can be chosen to forcefully run the revaluation process. If such collateral values have to be revised then an input file containing the latest security price has to be sent to system prior running the Collateral Force Revalue.

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$45,000</td>
<td>$1.045 million</td>
</tr>
</tbody>
</table>

---

**6.2.2 Collateral Revaluation of Non-Market Based Securities**

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system.

The revaluation process takes place online when ever there is a change in the collateral value.

Example
Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Liability Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>$1 million</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Collateral Value</th>
<th>Collateral Contribution amount</th>
<th>Pool code</th>
<th>Collateral Pool % linkage</th>
<th>Pool Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Deposit</td>
<td>$50,000</td>
<td>$50,000</td>
<td>Pool1</td>
<td>100%</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkage %</th>
<th>Pool contribution amount to line</th>
<th>Line available amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$50,000</td>
<td>$1.05 million</td>
</tr>
</tbody>
</table>

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 LCM 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.

<table>
<thead>
<tr>
<th>Liability Code</th>
<th>Line Code</th>
<th>Liability Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Symphony Group</td>
<td>Loans</td>
<td>$1 million</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Pool amount</th>
<th>Collateral Pool code</th>
<th>Collateral Contribution amount</th>
<th>Collateral Value</th>
<th>Pool % linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Deposit</td>
<td>$55,000</td>
<td>100%</td>
<td>Pool1 $55,000</td>
<td>$55,000</td>
<td></td>
</tr>
</tbody>
</table>
Pool contribution to the line

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkag e %</th>
<th>Pool contributio n amount to line</th>
<th>Line available amount (credit limit + Pool contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loan</td>
<td>USD</td>
<td>100%</td>
<td>$55,000</td>
<td>$1.055million</td>
</tr>
</tbody>
</table>
7. Annexure 3 - Gateway Processes & Interfaces

Limits and Collateral Management Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

This chapter contains the following sections:

- Section 7.1, "Gateway Online"
- Section 7.2, "Gateway Batch"
- Section 7.3, "Interfaces"

7.1 Gateway Online

This section contains the following topics:

- Section 7.1.1, "Gateway Online Process"
- Section 7.1.2, "Maintenance Transactions"
- Section 7.1.3, "Batch Process"
- Section 7.1.4, "Reprocessing Locked Online Transactions"
- Section 7.1.5, "Technical undo (Functional Rollback)"

7.1.1 Gateway Online Process

Gateway Online process provides following process:

- Online Inbound process
- Online Outbound process
- Embedded process

Following are the transactions supported by Gateway process:

- Maintenance transactions
- Utilization transactions
- Batch process

7.1.2 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

<table>
<thead>
<tr>
<th>Transaction</th>
<th>Creation &amp; Modification</th>
<th>Delete</th>
<th>Auth</th>
<th>Close &amp; Reopen</th>
<th>Query</th>
<th>Notify</th>
<th>Tech. undo</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Liability</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Facility</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Collateral</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>
7.1.3 Batch Process

The Batch processes which can be triggered using Gateway Online Process:
- EOD Process
- Input File Process
- Output File Process

7.1.4 Reprocessing Locked Online Transactions

During the processing of Gateway online transactions some of the transactions processing may be fail because of a lock in the database. LCM provides a feature to process the locked records.

7.1.5 Technical undo (Functional Rollback)

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

7.2 Gateway Batch

This section contains the following topics:
- Section 7.2.1, "Gateway Batch Process"
- Section 7.2.2, "Batch Inbound Process"
- Section 7.2.3, "Batch Outbound Process"

7.2.1 Gateway Batch Process

Gateway Batch Process provides two kinds of process
- Batch Inbound Process
- Batch Outbound Process

7.2.2 Batch Inbound Process

LCM Batch Inbound process is used to upload large records. As a batch operation the necessary input files will be fetched from the mentioned location path.

The Batch Inbound process can also be initiated from the following screen:

<table>
<thead>
<tr>
<th>Collateral Pool</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>No</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuers</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Securities</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Limits Transfer</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Account Service</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
Batch Operations ➔ In Bound Batch ➔ Detailed

The following operations (via input files) will be supported as an Input Files Batch Operations:
- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

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

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

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

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

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

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

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

7.2.3 Batch Outbound Process

LCM Batch Outbound process is used to upload large records. As a batch operation the necessary output files will be generated into the mentioned work path.

You can initiate the Batch Outbound Process using the following screen.

Batch Operations ➔ Out Bond Batch ➔ Detailed

The following operations will be supported as an Input Files Batch Operations.
- Utilization
- Liability
- Facility
- Collateral
Utilization Handoff (For the Current Day)
All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file will contain only the current day’s utilization records.

Liability Handoff (Zero Based)
All the Liabilities created in LCM can be grouped in to file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Facility Handoff (Zero Based)
All the facilities created in LCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Collateral Handoff (Zero Based)
All the Collateral created in LCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

7.3 Interfaces
The following interfaces are available as part of the LCM system.

<table>
<thead>
<tr>
<th>Module</th>
<th>Interface Name</th>
<th>Interface Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>Rates Interface</td>
<td>Online incoming</td>
</tr>
<tr>
<td>Core</td>
<td>Product Interface</td>
<td>Batch Incoming</td>
</tr>
<tr>
<td>Branch Holiday</td>
<td>Holiday Interface</td>
<td>Batch Incoming</td>
</tr>
<tr>
<td>SMS</td>
<td>User Interface</td>
<td>Batch incoming</td>
</tr>
<tr>
<td>Account</td>
<td>Account Interface</td>
<td>Online incoming</td>
</tr>
<tr>
<td>TD</td>
<td>TD Interface</td>
<td>Online/Batch incoming</td>
</tr>
<tr>
<td>TD</td>
<td>TD block/unblock Interface</td>
<td>Online/Batch Outgoing</td>
</tr>
<tr>
<td>Core</td>
<td>Liability Link Interface</td>
<td>Online/Batch Outgoing</td>
</tr>
<tr>
<td>Limits</td>
<td>Facility Interface</td>
<td>Batch Outgoing</td>
</tr>
<tr>
<td>Limits</td>
<td>Utilization interface</td>
<td>Batch Outgoing</td>
</tr>
<tr>
<td>Limits</td>
<td>Dual Authorization</td>
<td>Online Outgoing</td>
</tr>
</tbody>
</table>

For more details on maintaining External Systems and Interfaces refer the chapter titled ‘Gateway Maintenance.’
<table>
<thead>
<tr>
<th>Function ID</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>ELRPCONH</td>
<td>4-2</td>
</tr>
<tr>
<td>GEDACCTN</td>
<td>2-68</td>
</tr>
<tr>
<td>GEDADREV</td>
<td>2-80</td>
</tr>
<tr>
<td>GEDBLOCK</td>
<td>2-69</td>
</tr>
<tr>
<td>GEDCOLCA</td>
<td>2-13</td>
</tr>
<tr>
<td>GEDCOLLT</td>
<td>2-21</td>
</tr>
<tr>
<td>GEDCOLTY</td>
<td>2-12</td>
</tr>
<tr>
<td>GEDCOVNT</td>
<td>2-11</td>
</tr>
<tr>
<td>GEDCREDIT</td>
<td>2-3</td>
</tr>
<tr>
<td>GEDCRSCCR</td>
<td>2-2</td>
</tr>
<tr>
<td>GEDCULIK</td>
<td>2-9</td>
</tr>
<tr>
<td>GEDDAUTH</td>
<td>2-81</td>
</tr>
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<td>GEDEXPBL</td>
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</tr>
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<td>GEDFACTL</td>
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<td>GEDISSUR</td>
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<td>GEDMERGE</td>
<td>2-84</td>
</tr>
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<td>GEDMLIA</td>
<td>2-5</td>
</tr>
<tr>
<td>GEDMPOOL</td>
<td>2-34</td>
</tr>
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<td>GEDMRGTR</td>
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<td>GEDPARAM</td>
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<td>GEDQUEMN</td>
<td>2-73</td>
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<tr>
<td>GEDSECTY</td>
<td>2-18</td>
</tr>
<tr>
<td>GEDTAUTH</td>
<td>2-74</td>
</tr>
<tr>
<td>GEDTRANS</td>
<td>2-79</td>
</tr>
<tr>
<td>GEDTREXP</td>
<td>2-65</td>
</tr>
<tr>
<td>GEDUFNS</td>
<td>2-4</td>
</tr>
<tr>
<td>GESQCCNV</td>
<td>3-6</td>
</tr>
<tr>
<td>GESQFCNV</td>
<td>3-5</td>
</tr>
<tr>
<td>GESQHLIA</td>
<td>3-3</td>
</tr>
<tr>
<td>GESQLIA</td>
<td>3-1</td>
</tr>
<tr>
<td>GESQLIA</td>
<td>3-4</td>
</tr>
<tr>
<td>GESQYFAC</td>
<td>2-61</td>
</tr>
</tbody>
</table>