Oracle FLEXCUBE Core Banking

Limit Management Reports Manual
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Limit Management Reports Manual
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1. Preface

1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2. 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.

1.3. Access to OFSS Support

https://support.us.oracle.com

1.4. Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual

Introduction provides brief information on the overall functionality covered in the Reports Manual

Chapters are dedicated to individual transactions and its details, covered in the User Manual

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1.5. Related Information Sources

For more information on Oracle FLEXCUBE Core Banking Release11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

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2. Limit Management Reports

A report is a document that is illustrated with the help of information, and tailored to a given situation and audience. The primary purpose of a report is to provide information. However, reports may also include additional information, such as suggestions or conclusions that indicate possible future actions which the report reader might take. Reports can be public or private.

Advice is generally a written proof of a service performed, funds transferred, or a payment that is received or made. It can also be a recommendation that advises a customer about specific investment asset allocations based on age and circumstances.

Note: Reports can be generated by navigating through the **Report Request** (Fast Path: 7775) option. Reports can be viewed from the **Advice/Report Status Enquiry** (Fast Path: 7778) option. Alternatively the above screens can be accessed by navigating through the following path: **Transaction Processing > Internal Transactions > Reports**

Note: Report Codes precede the Report Names. Unlike the User Manual where the Fast Path preceding the Topic Title indicates the access for the screen, the Report Code is simply a unique code for the report.

Reports are categorized under:

- Adhoc Reports
- Batch Reports

2.1. Adhoc Reports

Adhoc reports are generated on demand or on request. Reports and advices can be requested from the Report Request screen. Adhoc reports can be viewed and generated using the teller login or the system operator login.

List of Adhoc Reports:

- Bank Limit Reports
- Customer Limit Report
- Miscellaneous Reports

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2.1.1. Bank Limit Reports

The bank limit report includes the limit details and an exception report of allocated amount breached for account transactions.

List of Bank Limit Reports:

- LM001 - Allocated Amount Breached Report
- LM011 - Bank Limit - Currency Exception Report
- LM016 - Bank Limit - Updated Check Report
- LM019 - Bank Limits Status Report(Parametrised)
- LM019 - Bank Limits Status Report(Parametrised)

LM001- Allocated Amount Breached Report

Allocated amount shows the total amount committed by the bank for a given bank limit. Limits utilized amount and available amount are updated for all account transactions during EOD. The system will generate an exception report for bank limits which are breached during the day for account transactions.

This is an exception report of allocated amount breached for account transactions. Each column of the report provides information on Limit Code, Description, Limit Amount, Allocated Amount, Currency and Breach Amount.

To generate the Allocated Amount Breached Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Bank Limit Reports > LM001- Allocated Amount Breached Report.**

4. The system displays the **LM001- Allocated Amount Breached Report** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates **Allocated Amount Breached Report**.

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To view and print the Allocated Amount Breached Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM001- Allocated Amount Breached Report**.

3. Click the **View** button to view the report.

4. The system displays the **Allocated Amount Breached Report** screen.

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```
Bank  :335     DEMO BANK        Allocated Amount Breached Report
Branch:999     Head Office                                       Run Date  :23-May-2007
Op.Id.:SYSOPER                       31-Jan-2008                 Run Time  :12:46:05AM
                                                                 Report No :LM001/1
-----------------------------------------------------------------------------------------
Limit Code           Description                        Limit Amount      Allocated Amount

Currency                                                                     Breach Amount
-----------------------------------------------------------------------------------------
LTB_103              IND_BRN_999_LN_LIMIT                5,000,000.00      252,617,610.00
INR                                                                       -247,617,610.00


LTB_101              INDIA OVERALL LIMIT               10,000,000.00      259,504,110.00
INR                                                                       -249,504,110.00


LTB_102              IND-BRN-999-LIMIT                  8,000,000.00      254,379,110.00
INR                                                                       -246,379,110.00



                                     *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM011 - Bank Limit - Currency Exception Report

Bank limit setup is done based on the identified risk factors and risk codes. Limit Currency is the currency in which limits are tracked. All transactions in other currencies will be converted and reported in the Limit Currency using mid-rate. Currency restriction allows to define the currencies allowed for the setup or transactions under the bank limit. If violated, a currency exception report will be generated during EOD.

This is a report of bank limit currency exception. Each column of the report provides information about Code Account No., Limit Id, Code Task, Type Dr/Cr, Account Currency, Txn Amount, Attributable Amount, Breach Amount, Limit Currency and Txn Currency.

To view and print the Bank Limit – Currency Exception Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM011 - Bank Limit - Currency Exception Report.**

4. The system displays the **LM011 - Bank Limit - Currency Exception Report** screen.

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Field Description

Field Name	Description
Date	[Mandatory, dd/mm/yyyy]
	The date for which the report is processed. Type a valid process date.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM011 - Bank Limit - Currency Exception Report** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Bank Limit - Currency Exception Report**.

To view and print the Bank Limit - Currency Exception Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM011 - Bank Limit - Currency Exception Report**.

3. Click the **View** button to view the report.

4. The system displays the **Bank Limit - Currency Exception Report** screen.

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```
Bank  :335     DEMO BANK      Bank Limit - Currency Exception Report        Run Date  :19-Apr-2007
Branch:999     Head Office              15-Jan-2008                         Run Time  : 9:59:43PM
Op.Id.:SYSOPER                                                              Report No :LM011/1
---------------------------------------------------------------------------------------------------
Cod Account No          Limit Id                    Code Task            Type DR/C       Account Currency
        Txn Amount      Attributable Amount            Breach Amount     Limit Currency Txn Currency
---------------------------------------------------------------------------------------------------
09997120000142          LTB_107                     1008                 D                  INR
        100,000.00                  1,666.67                    0.00          USD          INR

09997120000168          LTB_107                     1001                 D                  INR
         70,000.00                  1,166.67                    0.00          USD          INR

09997120000181          LTB_107                     1001                 D                  INR
         18,000.00                    300.00                    0.00          USD          INR

09997120000181          LTB_107                     1001                 D                  INR
         40,000.00                    666.67                    0.00          USD          INR

09997120000194          LTB_107                     1008                 D                  INR
         30,000.00                    500.00                    0.00          USD          INR

09995450000102          LTB_103                     1415                 D                  INR
        489,150.00               489,150.00           80,851,013.80          INR          GBP

09995450000102          LTB_103                     1415                 D                  INR
        489,150.00               489,150.00           81,340,163.80          INR          GBP

09997120000221          LTB_107                     1001                 D                  INR
         50,000.00                    833.33                    0.00          USD          INR

                                        *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM016 - Bank Limit - Updated Check Report

For Bank Limits, utilized amounts and available amounts are updated for all account transactions during EOD. The default breach action is ignore as the txns are updated on EOD. There is no online validation for bank limits. The system will generate an exception report for bank limits which were breached during the day for account transactions.

This is a bank limit updated check report. Each column of the report provides information about Code Account No., Limit Id, Code Task, Type Dr/Cr, Account Currency, Txn Amount, Attributable Amount, Breach Amount, Limit Currency and Txn Currency.

To generate the Bank Limit - Updated Check Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM016 - Bank Limit - Updated Check Report.**

4. The system displays the **LM016 - Bank Limit - Updated Check Report** screen.

```
LM016 - Bank Limit - Updated Check Report                    [X]
 ┌─ Input Parameters ──────────┐
 Date  [                    ]        Waived Service Charge: ☑




























                        [ Generate ]
```

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Field Description

Field Name	Description
Date	[Mandatory, dd/mm/yyyy]
	The date for which the report is processed. Type a valid process date.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM016 - Bank Limit - Updated Check Report** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Bank Limit - Updated Check Report**.

To view and print the Bank Limit - Updated Check Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM016 - Bank Limit - Updated Check Report**.

3. Click the **View** button to view the report.

4. The system displays the **Bank Limit - Updated Check Report** screen.

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```
Bank  : 999      demo        Bank Limit - Updated Check Report         Run Date :23-May-2007
Branch: 335      demo                11-10-2006                         Run Time :12:47 AM
Op.Id.:tester                                                           Report No:LM016/
-------------------------------------------------------------------------------------------------
Account No          Limit Id                          Code Task        Type DR/C      Account Currency
    Txn Amount            Attributable Amount              Breach Amount    Limit Currency   Txn Currency
-------------------------------------------------------------------------------------------------
0600215253001       LTB_102                           1083             D              INR
    100,934.00            100,934.00                       59,722,455.41    INR            INR

0600215253001       LTB_103                           1083             D              INR
    100,934.00            100,934.00                       22,568,863.91    INR            INR

0600106255001       LTB_101                           LN521            D              INR
    60,000.00             60,000.00                        59,647,362.81    INR            INR

0600106255001       LTB_102                           LN521            D              INR
    60,000.00             60,000.00                        59,782,455.41    INR            INR

0600106255001       LTB_103                           LN521            D              INR
    60,000.00             60,000.00                        22,628,863.91    INR            INR

0600104225001       LTB_101                           1081             C              INR
    10,313.33             10,313.33                                0.00    INR            INR

0600104225001       LTB_102                           1081             C              INR
    10,313.33             10,313.33                                0.00    INR            INR

0600104225001       LTB_103                           1081             C              INR
    10,313.33             10,313.33                                0.00    INR            INR

0600105224001       LTB_101                           1081             C              INR
    10,424.28             10,424.28                                0.00    INR            INR

0600105224001       LTB_102                           1081             C              INR
    10,424.28             10,424.28                                0.00    INR            INR

0600105224001       LTB_103                           1081             C              INR
    10,424.28             10,424.28                                0.00    INR            INR

0600105224001       LTB_101                           3090             D              INR
    100.00                100.00                           59,626,725.20    INR            INR

                              *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM019 - Bank Limits Status Report(Parametrised)

Bank limit setup is done based on the identified risk factors and risk codes. Bank Limit attributes such as Limit Amount, Limit Currency, Minimum and Maximum alert Percentages, Currencies Allowed, Breach Action, Revolving flag are defined for each limit. This EOD report is a list of comprehensive details of bank limits set in the system with their status.

This is a Bank limit status report generated for the given status. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, start Date, Description, Utilized Amount, Revision Date and End Date.

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM019 - Bank Limits Status Report(Parametrised).**

4. The system displays the **LM019 - Bank Limits Status Report(Parametrised)** screen.

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Field Description

Field Name	Description
Limit Status E:Expired O:Overdue	[Mandatory, Alphanumeric, 1]
	Type the valid Limit Status.
	The options are:
	• E - Expired
	• O - Overdue
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM019 - Bank Limits Status Report(Parametrised)** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Bank Limits Status Report(Parametrised)**.

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM019 - Bank Limits Status Report(Parametrised)**.

3. Click the **View** button to view the report.

4. The system displays the **Bank Limits Status Report(Parametrised)** screen.

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```
Bank  :335      DEMO BANK        Bank Limits Status Report              Run Date :24-Apr-2007
Branch:999      Head Office              15-Feb-2008                     Run Time :12:17:57PM
Op.Id.:SVINOTH                                                           Report No :LM019/1
-----------------------------------------------------------------------------------------------
Limit Code                 Currency          Limit Amount      Available Amount      Start Date
Description                                Utilized Amount         Revision Date        End Date
-----------------------------------------------------------------------------------------------


Limits Status: Overdue


LTB_112                       INR            200,000.00           193,800.00        15-Dec-2007
IND-BRN999-SBI-TC LIMIT                        6,200.00           12:00:00AM        29-Feb-2008


LTB_106                       INR          3,000,000.00         3,000,000.00        15-Dec-2007
IND-BRN999-OD-PROD-710 LIMIT                       0.00           12:00:00AM        29-Feb-2008


LTB_107                       USD             50,000.00            40,989.23        15-Dec-2007
IND-BRN-999-OD-PROD-712 LIMIT                  9,010.77           12:00:00AM        29-Feb-2008


LTB_108                       INR          2,000,000.00         2,000,000.00        15-Dec-2007
IND-BR999-OD-710-CORP. LIMIT                       0.00           12:00:00AM        29-Feb-2008


LTB_110                       INR            500,000.00           500,000.00        15-Dec-2007
IND-BRN999-SEC-PRIORITY-IND-SOFTWARE               0.00           12:00:00AM        29-Feb-2008


                          *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM019 - Bank Limits Status Report(Parametrised)

Bank limit setup is done based on the identified risk factors and risk codes. Bank Limit attributes such as Limit Amount, Limit Currency, Minimum and Maximum alert Percentages, Currencies Allowed, Breach Action, Revolving flag are defined for each limit. This EOD report is a list of comprehensive details of bank limits set in the system with their status.

This is a Bank limit status report generated for the given status. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, start Date, Description, Utilized Amount, Revision Date and End Date.

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM019 - Bank Limits Status Report(Parametrised).**

4. The system displays the **LM019 - Bank Limits Status Report(Parametrised)** screen.

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Field Description

Field Name	Description
Limit Status E:Expired O:Overdue	[Mandatory, Alphanumeric, 1] Type the valid Limit Status. The options are: • E - Expired • O - Overdue
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM019 - Bank Limits Status Report(Parametrised)** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Bank Limits Status Report(Parametrised)**.

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM019 - Bank Limits Status Report(Parametrised)**.

3. Click the **View** button to view the report.

4. The system displays the **Bank Limits Status Report(Parametrised)** screen.

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```
Bank   :335      DEMO BANK          Bank Limits Status Report           Run Date  :24-Apr-2007
Branch:999       Head Office              15-Feb-2008                    Run Time  :12:17:57PM
Op.Id.:SVINOTH                                                           Report No :LM019/1
----------------------------------------------------------------------------------------------
Limit Code                   Currency            Limit Amount      Available Amount      Start Date
Description                                    Utilized Amount        Revision Date        End Date
----------------------------------------------------------------------------------------------


Limits Status: Overdue


LTB_112                        INR              200,000.00            193,800.00       15-Dec-2007
IND-BRN999-SBI-TC LIMIT                           6,200.00           12:00:00AM        29-Feb-2008


LTB_106                        INR            3,000,000.00          3,000,000.00       15-Dec-2007
IND-BRN999-OD-PROD-710 LIMIT                          0.00          12:00:00AM        29-Feb-2008


LTB_107                        USD               50,000.00             40,989.23       15-Dec-2007
IND-BRN-999-OD-PROD-712 LIMIT                     9,010.77           12:00:00AM        29-Feb-2008


LTB_108                        INR            2,000,000.00          2,000,000.00       15-Dec-2007
IND-BR999-OD-710-CORP. LIMIT                          0.00          12:00:00AM        29-Feb-2008


LTB_110                        INR              500,000.00            500,000.00       15-Dec-2007
IND-BRN999-SEC-PRIORITY-IND-SOFTWARE                  0.00          12:00:00AM        29-Feb-2008


                                      *** End of Report ***
```

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5.   On the **File** menu, click **Print**.

6.   The system displays the **Print** dialog box.

7.   Select the appropriate parameters and click the **OK** button.

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2.1.2. Customer Limit Report

The customer limit report includes the individual customer limit details, customer group limit details and the limit status.

List of Customer Limit Reports:

- LM002 - Reports on Limits transferred within Customer Group/Customer
- LM004 - Customer Limits Report
- LM005 - Customer Group Limits Report
- LM006 - Customer Limit Hierarchy Report
- LM012 - Report - Limit Due for Review
- LM013 - Limits Status Report(Parametrised)
- LM013 - Limits Status Report(Parametrised)
- LM014 - Limit Status Report

LM002 - Reports on Limit transferred within Customer Group/Customer

In **FLEXCUBE** limit transfer can be setup as Automatic or Manual. While setting up the limit transfers branches must take care of the following aspects: the limit from where the transfer is to be affected (provider), transfer Period for which the transferred amount is available, Uni-directional / Bi-Directional, priority, the maximum amount that can be transferred as a flat amount etc. The beneficiary limit and provider limit must have a common parent limit.

This is a report on limit transferred within customer group / customer based on the customer group id or customer id given while generating the report. Each column of the report provides information about Transferred Date, Customer ID, Provider Limit, Provider Limit Desc, Amount Transferred, Currency, Beneficiary Limit, Beneficiary Limit Desc and Transfer Period.

To generate the Reports on Limit transferred within Customer Group/Customer

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM002 - Reports on Limit transferred within Customer Group/Customer.**

4. The system displays the **LM002 - Reports on Limit transferred within Customer Group/Customer** screen.

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Field Description

Field Name	Description
Customer Id/Customer Group Id	[Mandatory, Alphanumeric, 16] The ID of the customer or customer group. This ID is used for searching and tracking the customer or the customer group in the system. Type a valid Customer ID/Customer Group Id.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LM002 - Reports on Limit transferred within Customer Group/Customer** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Reports on Limit transferred within Customer Group/Customer.**

To view and print the Reports on Limit transferred within Customer Group/Customer

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM002 - Reports on Limit transferred within Customer Group/Customer**.

3. Click the **View** button to view the report.

4. The system displays the **Reports on Limit transferred within Customer Group/Customer** screen.

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```
Bank  :335     DEMO BANK       Reports on Limit transferred within    Run Date  :24-Apr-2007
Branch:999     Head Office        Customer Group/Customer             Run Time  :10:39:32AM
Op.Id.:SVINOTH                         15-Feb-2008                     Report No :LM002/1

Customer Group/ Customer ID : 600025
-------------------------------------------------------------------------------------------

Transferred Date    Customer ID    Provider Limit        Provider Limit Desc      Amount Transferred
                    Currency       Beneficiary Limit     Beneficiary Limit Desc      Transfer Period
-------------------------------------------------------------------------------------------
   15-Dec-2007      600025         LTC_25_S3             LTC_S2CHILD_S3_BRN999           20,000.00

                    INR            LTC_25_S1             LTC_CHILD_OD                          107
   15-Dec-2007      600025         LTC_25_S3             LTC_S2CHILD_S3_BRN999           20,000.00

                    INR            LTC_25_S1             LTC_CHILD_OD                          107
   15-Dec-2007      600025         LTC_25_S3             LTC_S2CHILD_S3_BRN999           20,000.00

                    INR            LTC_25_S1             LTC_CHILD_OD                          107

                              *** End of Report ***
```

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5.   On the **File** menu, click **Print**.

6.   The system displays the **Print** dialog box.

7.   Select the appropriate parameters and click the **OK** button.

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LM004 - Customer Limits Report

FLEXCUBE provides online tracking of credit exposure to a Customer or a Group of Customers. It facilitates control of borrower account by imposing an upper bound on the potential credit exposure. Branches can perform limit management functions like renewal, overrides, restrictions, freezing, review etc. using various functions of **FLEXCUBE**. Customer level limits can be tracked for Group of Customers. Credit Type (FB, NFB), Facility Types (Loan , Overdraft, Cheque Purchase etc), Product Codes and Branches.

This is a customer level report generated for the given customer ID. Each column of the report provides information about Limit Code, Description, Start Date, End Date, Currency, Limit Amount, Utilized Amount, Available Amount and Parent Id.

To generate the Customer Limits Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM004 - Customer Limits Report.**

4. The system displays the **LM004 - Customer Limits Report** screen.

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Field Description

Field Name	Description
Customer Id	[Mandatory, Alphanumeric, 16] The ID of the customer. This ID is used for searching and tracking the customer in the system. Type a valid Customer ID.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LM004 - Customer Limits Report** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Customer Limits Report**.

To view and print the Customer Limits Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM004 - Customer Limits Report**.

3. Click the **View** button to view the report.

4. The system displays the **Customer Limits Report** screen.

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```
Bank  :335      DEMO BANK          Customer Limits Report              Run Date  :24-Apr-2007
Branch:999      Head Office             15-Feb-2008                    Run Time  :11:39:29AM
Op.Id.:SVINOTH                                                         Report No :LM004/1
--------------------------------------------------------------------------------------------
Limit Code          Description                                 Start Date         End Date
Currency            Limit Amount        Utilized Amount    Available Amount   Parent Id
--------------------------------------------------------------------------------------------
LTC_65              LTC_65_MANUAL_TRNS                          15-Dec-2007        01-Jan-2008
INR                   100,000.00              0.00         100,000.00

LTC_65_S1           LTC_65_S1_2_MON                             15-Dec-2007        15-Feb-2008
INR                    50,000.00              0.00          50,000.00       LTC_65

LTC_65_S2           LTC_65_3_MON_LN                             15-Dec-2007        01-Jan-2008
INR                    50,000.00              0.00          50,000.00       LTC_65

LTC_65_S3           testing                                     31-Dec-2007        01-Jan-2008
INR                    20,000.00              0.00          20,000.00       LTC_65


                            *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM005 - Customer Group Limits Report

FLEXCUBE tracks risk elements and exposure that the bank may have towards a specific customer or customer groups. The system will allow the customer to share the limit with its related companies within the group. It also allows sharing of limit across associated limits. The sub limits can be set up for an aggregate amount greater than parent limit but the individual limit will be restricted to the parent limit amount.

This is a customer group limit report for the given customer group ID. Each column of the report provides information on Limit Code, Currency, Limit Amount, Utilized Amount, Start Date, Description, Parent Id, Available Amount and End Date.

To generate the Customer Group Limits Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM005 - Customer Group Limits Report.**

4. The system displays the **LM005 - Customer Group Limits Report** screen.

ORACLE®

Field Description

Field Name	Description
Customer Group Id	[Mandatory, Alphanumeric, 16] The ID of the customer group. This ID is used for searching and tracking the customer group in the system. Type a valid Customer Group ID.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LM005 - Customer Group Limits Report** screen.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Customer Group Limits Report**.

To view and print the Customer Group Limits Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM005 - Customer Group Limits Report**.

3. Click the **View** button to view the report.

4. The system displays the **Customer Group Limits Report** screen.

ORACLE

```
Bank  :335      DEMO BANK        Customer Group Limits Report              Run Date  :24-Apr-2007
Branch:999      Head office                                                Run Time  :11:12:40AM
Op.Id.:SVINOTH                       15-Feb-2008                           Report No :LM005/1
-------------------------------------------------------------------------------------------------
Limit Code              Currency              Limit Amount     Utilized Amount       Start Date
Description                      Parent Id                     Available Amount        End Date
-------------------------------------------------------------------------------------------------

LTCG_01                 INR                     100,000.00           60,000.00       15-Dec-2007
GRP-CUST LIMIT                                                       40,000.00       31-Mar-2010

LTC_01                  INR                     100,000.00                0.00       15-Dec-2007
CUSTOMER LIMIT                   LTCG_01                             100,000.00       31-Mar-2008

LTC_02                  INR                     100,000.00           60,000.00       15-Dec-2007
CUSTOMER LIMIT 2                 LTCG_01                              40,000.00       31-Mar-2010

LTC_02_OD               INR                     100,000.00                0.00       31-Dec-2007
customer limit od                LTC_02                             100,000.00       31-Mar-2008

LTC_05                  INR                      50,000.00           60,000.00       15-Dec-2007
customer 2 fb-loan limit         LTC_02                             -10,000.00       31-Mar-2010

LTC_06                  INR                      50,000.00           60,000.00       15-Dec-2007
CUST 2 FB-LOAN LIMIT             LTC_05                             -10,000.00       31-Mar-2010

LTC_07                  INR                      50,000.00                0.00       15-Dec-2007
cust2 fb-ln-brn999               LTC_06                              50,000.00       31-Mar-2008

                             *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

ORACLE®

LM006 - Customer Limit Hierarchy Report

The overall limit for each customer or group of customers is divided into limits and sub limits based on the risk factors like customer ID, facility, credit type, collateral, branch code and product code. Each of these limits and sub-limits have their own characteristics such as revolving, exchangeable, renewable, period, restrictions and exclusions. In case the sub-limit is setup, parent limit code has to be attached. The sub-limit will inherit the characteristics of the Parent.

This is a customer limit hierarchy report. Details are grouped by parent limit code. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, Start Date, Description, Parent Limit Code, Utilized Amount and End Date.

To generate the Customer Limit Hierarchy Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM006 - Customer Limit Hierarchy Report.**

4. The system displays the **LM006 - Customer Limit Hierarchy Report** screen.

LM006 – Customer Limit Hierarchy Report [X]

Input Parameters

Parent Limit Code [ ]   Waived Service Charge: ☑

[Generate]

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Field Description

Field Name	Description
Parent Limit Code	[Mandatory, Alphanumeric, 16]
	The unique identification number of the limit.
	Type a valid Parent Limit Code.
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Enter the appropriate parameters in the **LM006 - Customer Limit Hierarchy Report** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Customer Limit Hierarchy Report.**

To view and print the Customer Limit Hierarchy Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LM006 - Customer Limit Hierarchy Report**.
3. Click the **View** button to view the report.
4. The system displays the **Customer Limit Hierarchy Report** screen.

ORACLE®

```
00-----------------------------------------------------------------------------
Bank  :335     DEMO BANK            Customer Limit Hierarchy Report      Run Date  :24-May-2007
Branch:999     Head Office                15-Feb-2008                    Run Time  : 2:32:36PM
Op.Id.:TRANJAN99
-----------------------------------------------------------------Report-No-:LM006/1---

Limit Code                    Currency        Limit Amount        Available Amount      Start Date
Description                                 Parent Limit Code       Utilized Amount        End Date

-------------------------------------------------------------------------------------
Parent Limit Code:
-------------------------------------------------------------------------------------
LTC_601932                    INR               80,000.00                   0.00      15-Feb-2008
ltc_parent                                                             80,000.00      31-Mar-2008


-------------------------------------------------------------------------------------
Parent Limit Code:      LTC_601932
-------------------------------------------------------------------------------------
LTC_601932_S1                 INR               40,000.00                   0.00      15-Feb-2008
LTC_OD_LIMIT                                  LTC_601932             40,000.00      31-Mar-2008

LTC_601932_S2                 INR               40,000.00                   0.00      15-Feb-2008
LTC_S2_LN                                     LTC_601932             70,000.00      31-Mar-2008


                              *** End of Report ***
```

ORACLE

5.   On the **File** menu, click **Print**.

6.   The system displays the **Print** dialog box.

7.   Select the appropriate parameters and click the **OK** button.

ORACLE®

LM012 - Report - Limit Due for Review

Customer limits are set up with start date, revision date and end date. Revision date is the date on which the bank wants the limit to be reviewed. This ad hoc report generated for the given number of due days provides the information to the branch about the limit codes that are due for review.

This is a report of limit due for review for the given number of due days. Each column of the report provides information about Limit Code, description, Limit Amount, Utilized Amount, Currency, Start Date, Available Amount, Revision Date and End Date .

To generate the Report - Limit Due for Review

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM012 - Report - Limit Due for Review.**

4. The system displays the **LM012 - Report - Limit Due for Review** screen.

Field Description

Field Name	Description
Limit Due Days	[Mandatory, Numeric, 8] Type the number of days for which the limit is due for review.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM012 - Report - Limit Due for Review** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Report - Limit Due for Review.**

  To view and print the Report - Limit Due for Review

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LM012 - Report - Limit Due for Review**.
3. Click the **View** button to view the report.
4. The system displays the **Report - Limit Due for Review** screen.

ORACLE

```
Bank  :999    DEMO2        Report - Limit Due for Review      Run Date :15-Apr-2007
Branch:999    DEMO2               07-08-2006                  Run Time :  04:05 PM
Op.Id.:TAJYA                                                  Report No: LM012/
-------------------------------------------------------------------------------------
LImit Code          Limit Amount              Utilize Amount   Currency      End Date
  Discription                                 Available Amount Start Date  Revision Date
-------------------------------------------------------------------------------------
LTC_74              100,000.00                        0.00     INR         31-Jan-2008
ltc_74_parent                                   100,000.00     31-Dec-2007 15-Jan-2008

LTC_39_S1           100,000.00                        0.00     INR         15-Feb-2008
LTC_39_OD_2_MON                                 100,000.00     15-Dec-2007 15-Jan-2008

LTC_65_S1            50,000.00                         0.00     INR         15-Feb-2008
LTC_65_S1_2_MON                                  50,000.00     15-Dec-2007 15-Jan-2008

                            *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM013 - Limits Status Report(Parametrised)

Using the **Customer Limit Setup** option the bank can setup the process and rules governing the limit management during its life cycle. The bank needs to maintain limits for each customer or a group of customers. The overall limit for all the customers is divided into limits and sub limits based on the risk factors like facility, credit type, collateral, branch code, product code etc. The various limit status are Normal, overdue, Expired, frozen etc.

This is a parameterised customer limit status report. Each column of the report provides information on Limit Code, description, Currency, Start Date, Revision Date, Limit Amount, Utilized Amount, End Date and Available Amount.

To generate the Limit Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM013 - Limits Status Report(Parametrised).**

4. The system displays the **LM013 - Limits Status Report(Parametrised)** screen.

ORACLE

Field Description

Field Name	Description
Limit Status F:Forzen E:Expired N:Normal O:Overdue	[Mandatory, Alphanumeric, 1] Type the valid Limit Status. The options are: • F - Forzen • E - Expired • N - Normal • O - Overdue
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM013 - Limits Status Report(Parametrised)** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Limits Status Report(Parametrised)**.

To view and print the Limits Status Report(Parametrised)

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LM013 - Limits Status Report(Parametrised)**.
3. Click the **View** button to view the report.
4. The system displays the **Limits Status Report(Parametrised)** screen.

ORACLE

```
Bank   :k       DEMO                 Limit Status Report            Run Date : 16-Apr-2007
Branch:999      DEMO                   07-08-2006                   Run Time: 10:06 AM
Op.Id.: TTTT                                                        Report No: LM013/
-----------------------------------------------------------------------------------------
Limit Code            Currency      Start Date    Revision Date    Limit Amount    Utilized Amount
Description                                          End Date                      Available Amount
-----------------------------------------------------------------------------------------
 Limit Status:  Normal
----------------------------
LTC_01                INR           15-Dec-2007    29-Feb-2008      100,000.00              0.00
CUSTOMER LIMIT                                     31-Mar-2008                      100,000.00

LTC_06                INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
CUST 2 FB-LOAN LIMIT                              31-Mar-2008                       50,000.00

LTC_07                INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
cust2 fb-ln-brn999                                31-Mar-2008                       50,000.00

LTC_506_S1            INR           31-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_506_S1_OD                                     31-Mar-2008                       50,000.00

LTC_468_S1            INR           31-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_468_S1_OD                                     31-Mar-2008                       70,000.00

LTC_25_S4             INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_S4_OD                                         31-Mar-2008                       50,000.00

LTC_26                INR           15-Dec-2007    29-Feb-2008      100,000.00              0.00
LTC_26_CUSTCCYINR                                 31-Mar-2008                      100,000.00

LTC_26_C1             USD           15-Dec-2007    29-Feb-2008        1,000.00              0.00
LTC_26_CHILD_CCYINR_OD                            31-Mar-2008                        1,000.00

LTC_16                INR           15-Dec-2007    29-Feb-2008    1,000,000.00              0.00
CUST LIMIT1                                       31-Mar-2008                    1,000,000.00

LTC_35                INR           15-Dec-2007    29-Feb-2008      100,000.00              0.00
LTC_35_PRIOR_MODIF                                31-Mar-2008                      100,000.00

LTC_35_S2             INR           15-Dec-2007    29-Feb-2008       80,000.00              0.00
LTC_35_S2_LN                                      31-Mar-2008                       80,000.00

LTC_35_S1             INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_S1_OD                                         31-Mar-2008                       50,000.00

LTC_35_S3             INR           15-Dec-2007    29-Feb-2008       60,000.00              0.00
LTC_35_S3_LN                                      31-Mar-2008                       60,000.00

LTC_36                INR           15-Dec-2007    29-Feb-2008      100,000.00              0.00
LTC_36_ONLN_TXN                                   31-Mar-2008                      100,000.00

LTC_36_S1             INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_36_OD                                         31-Mar-2008                       50,000.00

LTC_37_S1             INR           15-Dec-2007    29-Feb-2008       50,000.00              0.00
LTC_37_S1_OD                                      31-Mar-2008                       50,000.00

LTC_24                INR           15-Dec-2007    29-Feb-2008      100,000.00              0.00
LTC_24_EOD_PRD_MANU                               31-Mar-2008                      100,000.00


                              *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM013 - Limits Status Report(Parametrised)

Using the **Customer Limit Setup** option the bank can setup the process and rules governing the limit management during its life cycle. The bank needs to maintain limits for each customer or a group of customers. The overall limit for all the customers is divided into limits and sub limits based on the risk factors like facility, credit type, collateral, branch code, product code etc. The various limit status are Normal, overdue, Expired, frozen etc.

This is a parameterised customer limit status report. Each column of the report provides information on Limit Code, description, Currency, Start Date, Revision Date, Limit Amount, Utilized Amount, End Date and Available Amount.

To generate the Limit Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM013 - Limits Status Report(Parametrised).**

4. The system displays the **LM013 - Limits Status Report(Parametrised)** screen.

ORACLE

Field Description

Field Name	Description
Limit Status F:Forzen E:Expired N:Normal O:Overdue	[Mandatory, Alphanumeric, 1]
	Type the valid Limit Status.
	The options are:
	- F - Forzen
	- E - Expired
	- N - Normal
	- O - Overdue
Waived Service Charge	[Optional, Check Box]
	Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM013 - Limits Status Report(Parametrised)** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Limits Status Report(Parametrised)**.

To view and print the Limits Status Report(Parametrised)

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LM013 - Limits Status Report(Parametrised)**.
3. Click the **View** button to view the report.
4. The system displays the **Limits Status Report(Parametrised)** screen.

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```
Bank   :k        DEMO              Limit Status Report                    Run Date : 16-Apr-2007
Branch:999       DEMO                 07-08-2006                          Run Time :   10:06 AM
Op.Id.: TTTT                                                              Report No: LM013/
----------------------------------------------------------------------------------------------
Limit Code              Currency     Start Date   Revision Date      Limit Amount    Utilized Amount
Description                                          End Date                        Available Amount
----------------------------------------------------------------------------------------------

  Limit Status:   Normal
-------------------------------
LTC_01              INR          15-Dec-2007      29-Feb-2008        100,000.00                0.00
CUSTOMER LIMIT                                    31-Mar-2008                          100,000.00

LTC_06              INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
CUST 2 FB-LOAN LIMIT                             31-Mar-2008                           50,000.00

LTC_07              INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
cust2 fb-ln-brn999                               31-Mar-2008                           50,000.00

LTC_506_S1          INR          31-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_506_S1_OD                                    31-Mar-2008                           50,000.00

LTC_468_S1          INR          31-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_468_S1_OD                                    31-Mar-2008                           70,000.00

LTC_25_S4           INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_S4_OD                                        31-Mar-2008                           50,000.00

LTC_26              INR          15-Dec-2007      29-Feb-2008        100,000.00                0.00
LTC_26_CUSTCCYINR                                31-Mar-2008                          100,000.00

LTC_26_C1           USD          15-Dec-2007      29-Feb-2008          1,000.00                0.00
LTC_26_CHILD_CCYINR_OD                           31-Mar-2008                            1,000.00

LTC_16              INR          15-Dec-2007      29-Feb-2008      1,000,000.00                0.00
CUST LIMIT1                                      31-Mar-2008                        1,000,000.00

LTC_35              INR          15-Dec-2007      29-Feb-2008        100,000.00                0.00
LTC_35_PRIOR_MODIF                               31-Mar-2008                          100,000.00

LTC_35_S2           INR          15-Dec-2007      29-Feb-2008         80,000.00                0.00
LTC_35_S2_LN                                     31-Mar-2008                           80,000.00

LTC_35_S1           INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_S1_OD                                        31-Mar-2008                           50,000.00

LTC_35_S3           INR          15-Dec-2007      29-Feb-2008         60,000.00                0.00
LTC_35_S3_LN                                     31-Mar-2008                           60,000.00

LTC_36              INR          15-Dec-2007      29-Feb-2008        100,000.00                0.00
LTC_36_ONLN_TXN                                  31-Mar-2008                          100,000.00

LTC_36_S1           INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_36_OD                                        31-Mar-2008                           50,000.00

LTC_37_S1           INR          15-Dec-2007      29-Feb-2008         50,000.00                0.00
LTC_37_S1_OD                                     31-Mar-2008                           50,000.00

LTC_24              INR          15-Dec-2007      29-Feb-2008        100,000.00                0.00
LTC_24_EOD_PRD_MANU                              31-Mar-2008                          100,000.00


                              *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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LM014 - Limit Status Report

Using the **Customer Limit Setup** option the bank can setup the process and rules governing the limit management during its life cycle. The bank needs to maintain limits for each customer or a group of customers. The overall limit for all the customers is divided into limits and sub limits based on the risk factors like facility, credit type, collateral, branch code, product code etc. The various limit status are Normal, overdue, Expired, frozen etc.

This is a customer limit status report for all the statuses. Details are grouped by status. Each column of the report provides information on Limit Code, Description, Limit Amount, Utilized Amount, Currency, Start Date, Available Amount Revision Date and End Date .

To generate the Limit Status Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Customer Limit Report > LM014- Limit Status Report.**

4. The system displays the **LM014- Limit Status Report** screen.

5. By default, the **Waived Service Charge** check box is selected. Clear the check box if you want to apply the service charge for the report.

6. Click the **Generate** button.

7. The System displays the message "Report Request Submitted".

8. Click the **OK** button.

9. The system generates the **Limit Status Report**.

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To view and print the Limit Status Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.

2. Select the check box corresponding to **LM014- Limit Status Report**.

3. Click the **View** button to view the report.

4. The system displays the **Limit Status Report** screen

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```
Bank  :999      DEMO                Limit Status Report              Run Date : 15-Apr-2007
Branch:999      DEMO                    07-08-2006                   Run Time :   03:08 PM
Op.Id.:TAJAY                                                         Report No: LM014/
------------------------------------------------------------------------------------------------
Limit Code                  Limit Amount        Utilized Amount        Currency         Start Date
Description                                      Available Amount       Revision Date      End Date
------------------------------------------------------------------------------------------------
---------------------------------
 Limit Status: Expired
---------------------------------

TEST_CHILD2                   10,000.00                 0.00              INR            15-Dec-2007
ASD                                              10,000.00           15-Dec-2007         15-Dec-2007

TEST_CHILD1                   10,000.00                 0.00              INR            15-Dec-2007
ADSA                                             10,000.00           15-Dec-2007         15-Dec-2007

1212                           1,000.00                 0.00              INR            15-Dec-2007
TEST12                                            1,000.00           15-Dec-2007         15-Dec-2007

TEST11                       100,000.00                 0.00              INR            15-Dec-2007
VSDFVD                                          100,000.00           15-Dec-2007         15-Dec-2007

LTC_PR_DORM                  500,000.00                 0.00              INR            31-Dec-2007
ltc_pr_dormancy                                 500,000.00           31-Dec-2007         31-Dec-2007
---------------------------------
 Limit Status: Normal
---------------------------------

LTC_01                       100,000.00                 0.00              INR            15-Dec-2007
CUSTOMER LIMIT                                  100,000.00           29-Feb-2008         31-Mar-2008

LTC_06                        50,000.00                 0.00              INR            15-Dec-2007
CUST 2 FB-LOAN LIMIT                             50,000.00           29-Feb-2008         31-Mar-2008

LTC_07                        50,000.00                 0.00              INR            15-Dec-2007
cust2 fb-ln-brn999                               50,000.00           29-Feb-2008         31-Mar-2008

LTC_506_S1                    50,000.00                 0.00              INR            31-Dec-2007
LTC_506_S1_OD                                    50,000.00           29-Feb-2008         31-Mar-2008

LTC_468_S1                    50,000.00                 0.00              INR            31-Dec-2007
LTC_468_S1_OD                                    70,000.00           29-Feb-2008         31-Mar-2008

LTC_25_S4                     50,000.00                 0.00              INR            15-Dec-2007
LTC_S4_OD                                        50,000.00           29-Feb-2008         31-Mar-2008

LTC_26                       100,000.00                 0.00              INR            15-Dec-2007
LTC_26_CUSTCCYINR                              100,000.00           29-Feb-2008         31-Mar-2008

                                      *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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2.1.3. Miscellaneous Reports

The miscellaneous report includes the limit revaluated by the system at the end of day.

List of Miscellaneous Reports:

- LM015 - Eod Revaluation Report

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LM015 - Eod Revaluation Report

Limits will be revalued when utilization currency is different from Limit Currency. Limit Revaluation is based on the frequency defined in the system. Limits are revalued during EOD on the basis of the latest mid rate between Transaction Currency and Limit Currency. Revaluation of transferred amounts will happen in beneficiary limit. Repayments will take place at the same exchange rate as original transfer.

This is a EOD revaluation report. Each column of the report provides information on Txn Mnemonic, Limit Code, Currency, Limit Currency, Attributable Amount and Action.

To generate the Eod Revaluation Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Ensure that the **Adhoc Reports** button is selected.

3. Navigate through **Limit Management > Miscellaneous > LM015 - Eod Revaluation Report.**

4. The system displays the **LM015 - Eod Revaluation Report** screen.

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Field Description

Field Name	Description
Date	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Waived Service Charge	[Optional, Check Box] Select the check box to waive the service charge.

5. Select the appropriate parameters in the **LM015 - Eod Revaluation Report** screen.
6. Click the **Generate** button.
7. The System displays the message "Report Request Submitted".
8. Click the **OK** button.
9. The system generates the **Eod Revaluation Report**.

To view and print the Eod Revaluation Report

1. Access the **Advice/Report Status Enquiry** (Fast Path: 7778) screen.
2. Select the check box corresponding to **LM015 - Eod Revaluation Report**.
3. Click the **View** button to view the report.
4. The system displays the **Eod Revaluation Report** screen.

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```
Bank  :999     DEMO              Eod Revaluation Report        Run Date :23-May-2007
Branch:335     DEMO                 21-12-2006                 Run Time :  12:46 AM
Op.Id.:TGARG                                                   Report No: LM015/
--------------------------------------------------------------------------------------

Txn Mnemonic       Limit Code          Currency  Limit Currency   Attributable Amount   Action
--------------------------------------------------------------------------------------

REVALUATION        LTC_601896_S1       USD       GBP                            0.01   Credit

REVALUATION        LTC_601896          USD       GBP                            0.01   Credit
                                          *** End of Report ***
```

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5. On the **File** menu, click **Print**.

6. The system displays the **Print** dialog box.

7. Select the appropriate parameters and click the **OK** button.

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2.2. Batch Reports

Batch reports are automatically generated at the end of day or beginning of day. Reports and advices can be requested from the **Report Request** screen. Batch reports can only be generated using the **System Operator** login.

The operator must run the cut-off process at the end of every day, before starting the EOD for that day. This is to ensure that all transactions done through the on-line delivery channels are handed over to a log for batch processing. A fresh log is created for the next day's transactions. Here it is important to note that while the processing date from the point of view of EOD processing is still today, the on-line processing date has moved to the next processing date and the online transactions done after cut-off will be processed in the next day's EOD.

EOD refers to the processing required to be done for each functional module of **FLEXCUBE Retail** as well as some files that are generated for updating data in other LO's. The EOD Client option is used to take care of the system related batch processes of cutoff, BOD, EOD, monthly report generation and printing, file hand off, eligibility of the RP, etc.

Beginning of the Day process opens a new transaction day for the Bank. BOD as a process depends on EOD process for the previous working day. This means, if the EOD is not completed for a day, system will not allow the BOD for the next day to start.
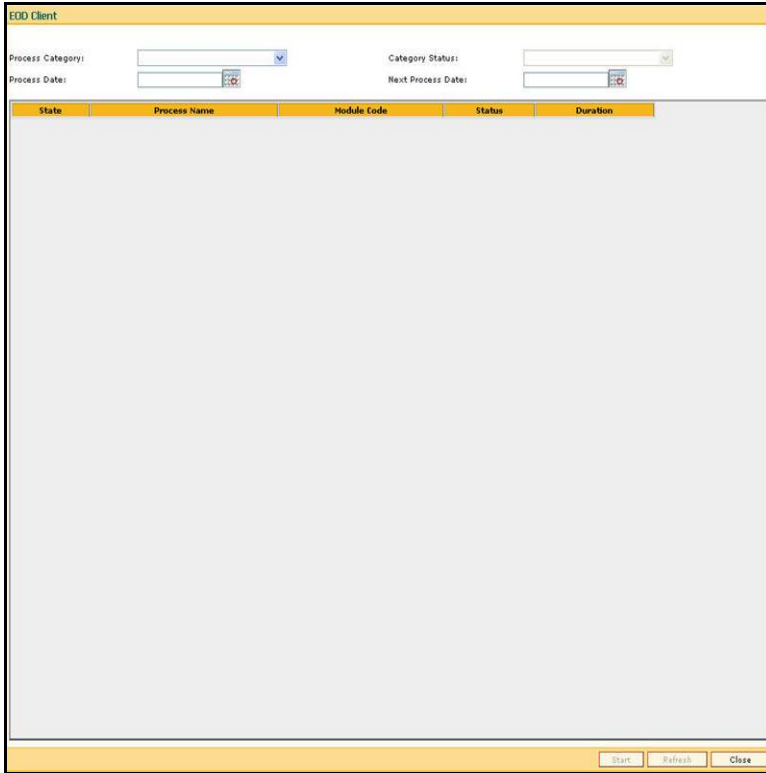
List of Batch Reports:

- Bank Limit Reports
- Customer Limit Report
- Miscellaneous Reports

Access

- Fast Path: EOD10
- Operator Process > EOD/BOD Operations > EOD Processing

To generate batch reports

1. Take Pre Cutoff Backup before processing the EOD.
2. Log in to the **Flexcube Retail** application with a valid System Operator Login ID.
3. The **Flexcube Retail** window appears.
4. Access the **EOD Client** (Fast Path: EOD10) screen.

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Field Description

Field Name	Description
Process Category	[Mandatory, Drop-Down]
	The category of the process to be performed.
	The options are:
	• End of Day: It is a process where a fixed set of shell or functionality are processed. A proper handoff of GL's to FLEXCUBE Corporate, Consolidation etc. is done in the EOD process. Interest related processing, GL Updations, Draw-Down, Sweep-Outs, TD part redemption due to Sweep-In instructions, report related processing are done during the EOD processing.
	• Beginning Of Day: It is process where in some predefined functions are processed. The user can login in the system after the BOD is completed. The validation for BOD is that the previous day EOD should be completed. For e.g. TD Maturity, SI Execution etc.
	• Cutoff: It is a process where the process date of the system is changed to the next working day as maintained in the bank calendar. All the transactions entered in the system, till the point of cutoff, are picked up for EOD processing. The validation for cutoff is that the previous day BOD should be completed.
	• Transfer DB Scripts: This process was used earlier.

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Field Name	Description
	- Apply DB Scripts: This process was used earlier. - Process CIF Handoff: This process is used to download the customers and related tables which are opened in other branch to the base branch of the customer. The validation for CIF handoff is that the previous day BOD should be completed. - Schedule Extracts: It is a processed to extract specific schedule and to have a proper handoff to the interface. - MONTHLY STATEMENTS: This process is used to generate the customer monthly statement in order to stream line the time during the actual EOM process. This process is run separately. This process can be run even after the BOD process next day. - Handoff After EOD: It is a processed to extract specific schedule and to have a proper handoff to the interface. - Elig Evaluation: It is a processed to evaluate the eligibility of the RVT schemes. - File Handoff: It is a processed to extract specific schedule and to have a proper handoff to the interface. - Automatic EFS for Converted Loan: This process is used to close the loan accounts with **Automatic EFS Date** falling on running day. If running of this process is skipped on a particular day, such accounts falling due for automatic closure on that day will be picked on next working day process. Future dated closure or back dated closure is not be supported. If the automatic closure date falls on a holiday, then such accounts will be picked up on the next working days process. All accounts attempted for such system initiated closure will be marked as **Tried** for both successful and failure cases. The accounts which are marked as **Tried** will not be picked up for further retries when the process is attempted at the later dates. - Mark for Write Off: In this process system displays the "Accounts marked for write off are pending processing. Cannot proceed" message for the account which are marked for write off for which the write off process has not been executed. If there are no accounts marked for write off, **FLEXCUBE** will start the process of marking accounts for write off based on the parameters defined. The system displays the message "SUCCESS MESSAGE" after the process is completed. - Automatic Write Off: In this process system displays the "No accounts marked for write off, Cannot Proceed" message if no account is write off for which the write off process. Accounts manually marked for write off will be fully written off irrespective of the present CRR status or the DPD. If the accounts are marked for write off,

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Field Name	Description
	FLEXCUBE will write off the accounts if the accounts meet the eligibility criteria as on the date of write off. Accounting entries including off balance sheet entries will be passed by the system pertaining to written off accounts. The system displays the message "SUCCESS MESSAGE" after the process is completed.
Category Status	[Mandatory, Drop-Down] This field displays the status of the selected category. The status can be as follows: • Yet to Start • Started • Aborted • Completed
Process Date	[Mandatory, dd/mm/yyyy] This field displays the current process date for the selected process. Select the process date from the calendar.
Next Process Date	[Mandatory, dd/mm/yyyy] The field displays the next logical working day on which the process has to be run. Select the next process date from the calendar.

Column Name	Description
State	[Display] This field displays a different colour for different process state. The different colour displayed are: • Green - Run • Red - Aborted • Default - Other Status (Complete, Yet to Start)
Process Name	[Display] The name of the different process which are performed.
Module Code	[Display] The code of the module on which the process is performed.

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Column Name	Description
Status	[Display] The status of the process performed. The status can be as follows: • Yet to Start • Started • Aborted • Completed
Duration	[Display] This field displays the duration for which the process was running, or when was the process completed.

5. Select **Cutoff** from the **Process Category** drop-down list.

6. Select the appropriate parameters in the **EOD Client** screen.

7. Click the **Start** button to start the cutoff process.

8. On successful completion of cutoff process, the system displays the message "Category Successfully Completed".

9. Click the **OK** button.

10. Select **End of Day** from the **Process Category** drop-down list.

11. Click the **Start** button to start the EOD process.

12. On successful completion of EOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

> **Note**: Once this is done, the operator should logout completely out of the system and login again. After the EOD Console is brought up again, the operator must check the process date displayed at the bottom right hand corner of the status bar below. The date should have moved to the next process date.

13. Take POSTEOD Backup for that process date before processing the BOD.

14. Select **Beginning of Day** from the **Process Category** drop-down list.

15. Click the **Start** button to start the EOD process.

16. On successful completion of BOD process, the system displays the message "Category Successfully Completed" and saves the reports in a folder in an appropriate location. For e.g. /home/wasadmin/USGapsSTR1/flexcube/host/runarea/rjsout.

17. Click the **OK** button.

18. Take POSTBOD Backup after executing the BOD.

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2.2.1. Bank Limit Reports

The bank limit reports includes the limit details and exception reports like allocated amount breached for account transactions, currency exceptions, etc.

List of Bank Limit Reports:

- LM001 - Allocated Amount Breached Report
- LM007 - Bank Level Limit Report
- LM011 - Bank Limit - Currency Exception Report
- LM016 - Bank Limit - Updated Check Report
- LM019 - Bank Limits Status Report(Parametrised)
- LM019 - Bank Limits Status Report(Parametrised)

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LM001 - Allocated Amount Breached Report

Allocated amount shows the total amount committed by the bank for a given bank limit. Limits utilized amount and available amount are updated for all account transactions during EOD. The system will generate an exception report for bank limits which are breached during the day for account transactions.

This is an exception report of allocated amount breached for account transactions. Each column of the report provides information about Limit Code, Description, Limit Amount, Allocated Amount, Currency and Breach Amount.

Frequency

- Daily (EOD)

To view and print the Allocated Amount Breached Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM001 - Allocated Amount Breached Report.**

4. The system displays the **LM001 - Allocated Amount Breached Report** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM001 – Allocated Amount Breached Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Allocated Amount Breached Report** screen.

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```
Bank   :335      DEMO BANK        Allocated Amount Breached Report
Branch:999       Head Office                                         Run Date  :23-May-2007
Op.Id.:SYSOPER                         31-Jan-2008                   Run Time  :12:46:05AM
                                                                     Report No :LM001/1
------------------------------------------------------------------------------------------
Limit Code          Description                              Limit Amount    Allocated Amount

Currency                                                                        Breach Amount
------------------------------------------------------------------------------------------
LTB_103             IND_BRN_999_LN_LIMIT                     5,000,000.00      252,617,610.00
INR                                                                           -247,617,610.00


LTB_101             INDIA OVERALL LIMIT                     10,000,000.00      259,504,110.00
INR                                                                           -249,504,110.00


LTB_102             IND-BRN-999-LIMIT                        8,000,000.00      254,379,110.00
INR                                                                           -246,379,110.00



                                      *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM007 - Bank Level Limit Report

Bank limit setup is done based on the identified risk factors and risk codes. Bank Limit attributes such as Limit Amount, Limit Currency, Minimum and Maximum alert Percentages, Currencies Allowed, Breach Action, Revolving flag are defined for each limit. This EOD report is a list of comprehensive details of bank limits set in the system.
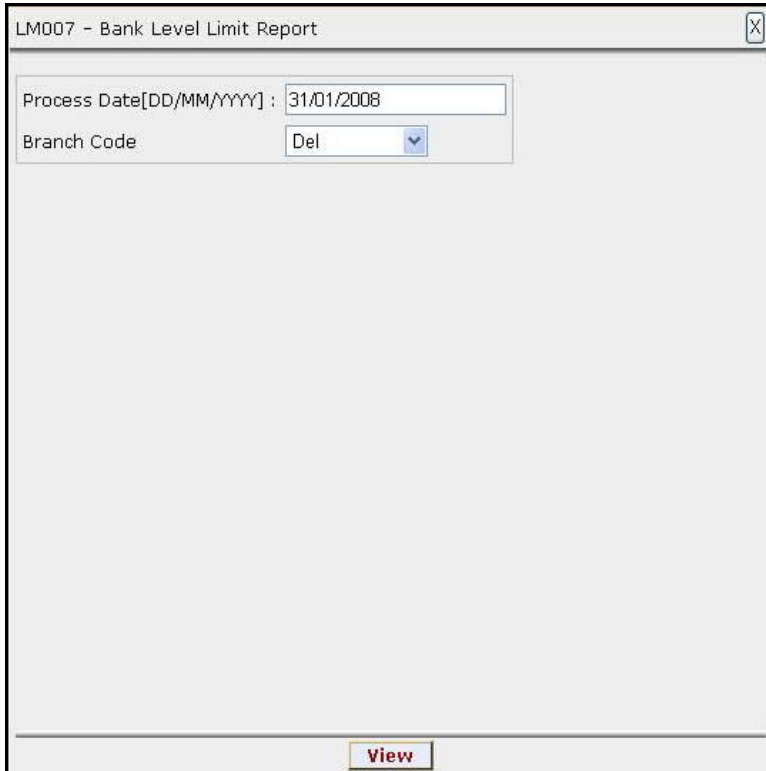
This is a bank level limit report. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, Start Date, Description, Parent Code, Utilized Amount and End Date.

Frequency

- Daily (EOD)

To view and print the Bank Level Limit Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM007 – Bank Level Limit Report .**

4. The system displays the **LM007 – Bank Level Limit Report** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters **LM007 – Bank Level Limit Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Bank Level Limit Report.**

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```
Bank  :2222     DEMO              Bank Level Limit Report           Run Date :15-Apr-2007
Branch:999      DEMO                   10-05-2006                    Run Time :   12:49 PM
Op.Id.:333                                                          Report No: LM007/
---------------------------------------------------------------------------------------------
Limit Code                  Currency                Limit Amount    Available Amount  Start Date
Description                         Parent Code                     Utilized Amount     End Date
---------------------------------------------------------------------------------------------

LTB_103                     INR                     5,000,000.00    -12,602,969.80   15-Dec-2007
IND-BRN-999-LN LIMIT                                                17,602,969.80    15-Dec-2008

LTB_111                     INR                       500,000.00       500,000.00    15-Dec-2007
IND-BRN999-ISSUER-SBI                                                        0.00    15-Dec-2008

LT_103_S2                   USD                         5,000.00         5,000.00    15-Dec-2007
IND_BRN_LN_PRODUSD339                                                        0.00    31-May-2008

LTB_102                     INR                     8,000,000.00     -9,602,969.80   15-Dec-2007
IND-BRN-999 LIMIT                                                   17,602,969.80    15-Dec-2008

LTB_108                     INR                     2,000,000.00     2,000,000.00    15-Dec-2007
IND-BR999-OD-710-CORP. LIMIT                                                 0.00    29-Feb-2008

LTB_104                     INR                     3,000,000.00     3,000,000.00    15-Dec-2007
IND-BRN-999-OD LIMIT                                                         0.00    15-Dec-2008

LTB_112                     INR                       200,000.00       200,000.00    15-Dec-2007
IND-BRN999-SBI-TC LIMIT                                                      0.00    29-Feb-2008

LTB_107                     USD                        50,000.00        50,000.00    15-Dec-2007
IND-BRN-999-OD-PROD-712 LIMIT                                                0.00    29-Feb-2008

LTB_106                     INR                     3,000,000.00     3,000,000.00    15-Dec-2007
IND-BRN999-OD-PROD-710 LIMIT                                                 0.00    29-Feb-2008

LTB_109                     INR                     1,000,000.00     1,000,000.00    15-Dec-2007
IND-BRN999-SEC-PRIORITY LIMIT                                                0.00    15-Dec-2008

LTB_110                     INR                       500,000.00       500,000.00    15-Dec-2007
IND-BRN999-SEC-PRIORITY-IND-SOFTWARE                                         0.00    29-Feb-2008

LT_103_S1                   INR                     5,000,000.00     5,000,000.00    15-Dec-2007
IND-BRN_LN_PRROD220                                                          0.00    31-May-2008

                                   *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM011 - Bank Limit - Currency Exception Report

Bank limit setup is done based on the identified risk factors and risk codes. Limit Currency is the currency in which limits are tracked. All transactions in other currencies will be converted and reported in the Limit Currency using mid-rate. Currency restriction allows to define the currencies allowed for the setup or transactions under the bank limit. If violated, a currency exception report will be generated during EOD.

This is a report of bank limit currency exception. Each column of the report provides information about Code Account No., Limit Id, Code Task, Type Dr/Cr, Account Currency, Txn Amount, Attributable Amount, Breach Amount, Limit Currency and Txn Currency.

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Bank Limit – Currency Exception Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM011 – Bank Limit – Currency Exception Report.**

4. The system displays the **LM011 – Bank Limit – Currency Exception Report** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down]
	The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM011 – Bank Limit – Currency Exception Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Bank Limit – Currency Exception Report** screen.

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```
Bank  :335     DEMO BANK      Bank Limit - Currency Exception Report      Run Date  :19-Apr-2007
Branch:999     Head Office              15-Jan-2008                       Run Time  : 9:59:43PM
Op.Id.:SYSOPER                                                            Report No :LM011/1
-------------------------------------------------------------------------------------------------
Cod Account No        Limit Id                  Code Task          Type DR/C         Account Currency
       Txn Amount     Attributable Amount          Breach Amount   Limit Currency Txn Currency
-------------------------------------------------------------------------------------------------
09997120000142        LTB_107                   1008               D                INR
       100,000.00               1,666.67                    0.00       USD          INR

09997120000168        LTB_107                   1001               D                INR
        70,000.00               1,166.67                    0.00       USD          INR

09997120000181        LTB_107                   1001               D                INR
        18,000.00                 300.00                    0.00       USD          INR

09997120000181        LTB_107                   1001               D                INR
        40,000.00                 666.67                    0.00       USD          INR

09997120000194        LTB_107                   1008               D                INR
        30,000.00                 500.00                    0.00       USD          INR

09995450000102        LTB_103                   1415               D                INR
       489,150.00             489,150.00           80,851,013.80       INR          GBP

09995450000102        LTB_103                   1415               D                INR
       489,150.00             489,150.00           81,340,163.80       INR          GBP

09997120000221        LTB_107                   1001               D                INR
        50,000.00                 833.33                    0.00       USD          INR

                              *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM016 - Bank Limit - Updated Check Report

For Bank Limits, utilized amounts and available amounts are updated for all account transactions during EOD. The default breach action is ignore as the txns are updated on EOD. There is no online validation for bank limits. The system will generate an exception report for bank limits which were breached during the day for account transactions.

This is a bank limit updated check report. Each column of the report provides information about Code Account No., Limit Id, Code Task, Type Dr/Cr, Account Currency, Txn Amount, Attributable Amount, Breach Amount, Limit Currency and Txn Currency.

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Bank Limit – Updated Check Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM016 – Bank Limit – Updated Check Report.**

4. The system displays the **LM016 – Bank Limit – Updated Check Report** screen.

LM016 – Bank Limit – Updated Check Report	X
Process Date[DD/MM/YYYY] : 31/01/2008	
Branch Code Del	

View

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in **LM016 – Bank Limit – Updated Check Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Bank Limit – Updated Check Report.**

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```
Bank  : 999    demo        Bank Limit - Updated Check Report        Run Date :23-May-2007
Branch: 335    demo                  11-10-2006                     Run Time :12:47 AM
Op.Id.:tester                                                       Report No:LM016/
-----------------------------------------------------------------------------------------------
Account No           Limit Id              Code Task              Type DR/C      Account Currency
   Txn Amount            Attributable Amount   Breach Amount      Limit Currency Txn Currency
-----------------------------------------------------------------------------------------------
0600215253001        LTB_102               1083                   D              INR
   100,934.00            100,934.00            59,722,455.41       INR            INR

0600215253001        LTB_103               1083                   D              INR
   100,934.00            100,934.00            22,568,863.91       INR            INR

0600106255001        LTB_101               LN521                  D              INR
   60,000.00             60,000.00             59,647,362.81       INR            INR

0600106255001        LTB_102               LN521                  D              INR
   60,000.00             60,000.00             59,782,455.41       INR            INR

0600106255001        LTB_103               LN521                  D              INR
   60,000.00             60,000.00             22,628,863.91       INR            INR

0600104225001        LTB_101               1081                   C              INR
   10,313.33             10,313.33                       0.00      INR            INR

0600104225001        LTB_102               1081                   C              INR
   10,313.33             10,313.33                       0.00      INR            INR

0600104225001        LTB_103               1081                   C              INR
   10,313.33             10,313.33                       0.00      INR            INR

0600105224001        LTB_101               1081                   C              INR
   10,424.28             10,424.28                       0.00      INR            INR

0600105224001        LTB_102               1081                   C              INR
   10,424.28             10,424.28                       0.00      INR            INR

0600105224001        LTB_103               1081                   C              INR
   10,424.28             10,424.28                       0.00      INR            INR

0600105224001        LTB_101               3090                   D              INR
   100.00                100.00                59,626,725.20       INR            INR

                              *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM019 - Bank Limits Status Report(Parametrised)

Bank limit setup is done based on the identified risk factors and risk codes. Bank Limit attributes such as Limit Amount, Limit Currency, Minimum and Maximum alert Percentages, Currencies Allowed, Breach Action, Revolving flag are defined for each limit. This EOD report is a list of comprehensive details of bank limits set in the system with their status.

This is a Bank limit status report generated for the given status. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, start Date, Description, Utilized Amount, Revision Date and End Date.

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM019 – Bank Limits Status Report(Parametrised).**

4. The system displays the **LM019 – Bank Limits Status Report(Parametrised)** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in **LM019 – Bank Limits Status Report(Parametrised)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Bank Limits Status Report(Parametrised).**

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```
Bank  :335    DEMO BANK         Bank Limits Status Report              Run Date :24-Apr-2007
Branch:999    Head Office            15-Feb-2008                       Run Time :12:17:57PM
Op.Id.:SVINOTH                                                         Report No :LM019/1
--------------------------------------------------------------------------------------------
Limit Code                Currency        Limit Amount      Available Amount      Start Date
Description                              Utilized Amount       Revision Date         End Date
--------------------------------------------------------------------------------------------

Limits Status: Overdue


LTB_112                     INR            200,000.00           193,800.00       15-Dec-2007
IND-BRN999-SBI-TC LIMIT                     6,200.00          12:00:00AM         29-Feb-2008


LTB_106                     INR          3,000,000.00        3,000,000.00        15-Dec-2007
IND-BRN999-OD-PROD-710 LIMIT                    0.00          12:00:00AM         29-Feb-2008


LTB_107                     USD             50,000.00           40,989.23       15-Dec-2007
IND-BRN-999-OD-PROD-712 LIMIT               9,010.77          12:00:00AM         29-Feb-2008


LTB_108                     INR          2,000,000.00        2,000,000.00        15-Dec-2007
IND-BR999-OD-710-CORP. LIMIT                    0.00          12:00:00AM         29-Feb-2008


LTB_110                     INR            500,000.00           500,000.00       15-Dec-2007
IND-BRN999-SEC-PRIORITY-IND-SOFTWARE            0.00          12:00:00AM         29-Feb-2008


                              *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM019 - Bank Limits Status Report(Parametrised)

Bank limit setup is done based on the identified risk factors and risk codes. Bank Limit attributes such as Limit Amount, Limit Currency, Minimum and Maximum alert Percentages, Currencies Allowed, Breach Action, Revolving flag are defined for each limit. This EOD report is a list of comprehensive details of bank limits set in the system with their status.

This is a Bank limit status report generated for the given status. Each column of the report provides information about Limit Code, Currency, Limit Amount, Available Amount, start Date, Description, Utilized Amount, Revision Date and End Date.

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Bank Limits Status Report(Parametrised)

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Bank Limit Reports > LM019 – Bank Limits Status Report(Parametrised).**

4. The system displays the **LM019 – Bank Limits Status Report(Parametrised)** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down]
	The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in **LM019 – Bank Limits Status Report(Parametrised)** screen.

6. Click the **View** button to view the report.

7. The system displays the **Bank Limits Status Report(Parametrised).**

ORACLE®

```
Bank  :335     DEMO BANK          Bank Limits Status Report        Run Date  :24-Apr-2007
Branch:999     Head Office              15-Feb-2008                 Run Time  :12:17:57PM
Op.Id.:SVINOTH                                                      Report No :LM019/1
-----------------------------------------------------------------------------------------
Limit Code                Currency         Limit Amount       Available Amount    Start Date
Description                               Utilized Amount        Revision Date       End Date
-----------------------------------------------------------------------------------------


Limits Status: Overdue


LTB_112                      INR            200,000.00            193,800.00      15-Dec-2007
IND-BRN999-SBI-TC LIMIT                       6,200.00           12:00:00AM       29-Feb-2008


LTB_106                      INR          3,000,000.00          3,000,000.00      15-Dec-2007
IND-BRN999-OD-PROD-710 LIMIT                      0.00           12:00:00AM       29-Feb-2008


LTB_107                      USD             50,000.00             40,989.23      15-Dec-2007
IND-BRN-999-OD-PROD-712 LIMIT                 9,010.77           12:00:00AM       29-Feb-2008


LTB_108                      INR          2,000,000.00          2,000,000.00      15-Dec-2007
IND-BR999-OD-710-CORP. LIMIT                      0.00           12:00:00AM       29-Feb-2008


LTB_110                      INR            500,000.00            500,000.00      15-Dec-2007
IND-BRN999-SEC-PRIORITY-IND-SOFTWARE              0.00           12:00:00AM       29-Feb-2008


                              *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

2.2.2. Customer Limit Report

The customer limit report includes reports that contain the individual customer limit details, customer group limit details, the limit status, the limit transfers and the exceptions report of limit utilised.

List of Customer Limit Reports:

- LM003 - Report of Limits Utilized and Limits Breached
- LM008 - Report of Transferred amount O/s
- LM009 - Limits under Minimum / Maximum Utilization report
- LM010 - Limits Created Modified Report
- LM012 - Report - Limit Due for Review

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LM003 - Report of Limits Utilized and Limits Breached

Using the **Customer Limit Setup** option the bank can setup the process and rules governing the limit management during its life cycle. The bank needs to maintain limits for each customer or a group of customers. In case limit is breached banks can set up various actions like Ignore, Warning, Override, Reject etc. and the transaction status will depend on the Breach action set.

This is a report of customer limit utilised and limits breached. Each column of the report provides information about Limit Code, Currency, Limit Amount, Start Date, End Date, Limit Description, Utilized Amount, Available Amount and Revision Date.

Frequency

- Daily (EOD)

To view and print the Report of Limits Utilized and Limits Breached

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Customer Limit Report > LM003 - Report of Limits Utilized and Limits Breached.**

4. The system displays the **LM003 - Report of Limits Utilized and Limits Breached** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM003 - Report of Limits Utilized and Limits Breached** screen.

6. Click the **View** button to view the report.

7. The system displays the **Report of Limits Utilized and Limits Breached** screen.

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```
Bank   :335      DEMO BANK      Report of Limit Utilized and Limits Breached      Run Date  :28-Apr-2007
Branch:999       Head Offic           29-Feb-2008                                 Run Time  :11:15:35PM
Op.Id.SYSOPER                                                                      Report No :LM003/1
-------------------------------------------------------------------------------------------------------
Limit Code           Currency                  Limit Amount                Start Date        End Date

Limit Description                              Utilized Amount            Available Amount    Revision Date
-------------------------------------------------------------------------------------------------------
Breached Limits
----------------
P1_S1_1464           INR                          50,000.00                31-Jan-2008      31-Jan-2010
si_od_1464                                        80,598.50               -30,598.50        28-Feb-2008

S3_S2_BRN            INR                         100,000.00                15-Jan-2008      31-Dec-2008
S3_S2_BRN999                                    114,121.20               -14,121.20        15-Feb-2008

LTC_5147_S1          INR                          10,000.00                31-Jan-2008      31-Mar-2008
LTC_5147_S1_OD                                   30,221.40               -20,221.40        29-Feb-2008

LTC_5183             INR                          20,000.00                31-Jan-2008      31-Mar-2008
ltc_5183_parent                                  30,221.40               -10,221.40        29-Feb-2008

LTC_5258             INR                          20,000.00                31-Jan-2008      31-Mar-2008
ltc_5258_parent                                  30,221.40               -10,221.40        29-Feb-2008

LTC_5276             INR                          20,000.00                15-Feb-2008      31-Mar-2008
ltc_5276_parent                                  20,065.60                  -65.60         29-Feb-2008

LTC_5277             INR                          20,000.00                15-Feb-2008      31-Mar-2008
ltc_5277_parent                                  20,065.60                  -65.60         29-Feb-2008

LTC_5326             INR                          50,000.00                29-Feb-2008      31-Mar-2008
LTC_5326_PARENT                                  60,000.00               -10,000.00        20-Mar-2008

LTC_5330             INR                          50,000.00                29-Feb-2008      31-May-2008
ltc_5330_parent                                  60,000.00               -10,000.00        01-Apr-2008

PAR_1472             INR                          50,000.00                31-Jan-2008      31-May-2008
par_1472                                         55,471.50                -5,471.50        29-Feb-2008

LTC_22               INR                         100,000.00                15-Dec-2007      31-Mar-2008
LTC_22_DEL_TRNS                                 151,467.70               -51,467.70        29-Feb-2008

LTC_63               INR                         100,000.00                15-Dec-2007      31-Mar-2008
LTC_63_BENF_DEL                                 203,155.00              -103,155.00        29-Feb-2008

LTC_851              INR                          20,000.00                15-Jan-2008      31-Mar-2008
LTC_851_PARENT                                   50,617.80               -30,617.80        29-Feb-2008

                                    *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM008 - Report of Transferred amount O/s

In **FLEXCUBE** the repay mode for limit transfer can be set to online or periodic. Online means no specific due date of repayment. The outstanding transfer amount will be repaid on EOD or when the amount is available in the beneficiary limit. Periodic means full repayment will happen on the EOD of due date even if the available amount is zero in the beneficiary limit.

This is a report of customer limits transferred amount. Each column of the report provides information about From Limit Code, From Limit Currency, From Transfer Amount, Repayment Amount, Limit Transfer Date, To Limit Code, To Limit Currency, To Transfer Amount, Periodic Type and Transfer Period.

Frequency

- Daily (EOD)

To view and print the Report of Transferred amount O/s

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Customer Limit Report > LM008 – Report of Transferred amount O/s.**

4. The system displays the **LM008 – Report of Transferred amount O/s** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM008 – Report of Transferred amount O/s** screen.

6. Click the **View** button to view the report.

7. The system displays the **Report of Transferred amount O/s** screen.

ORACLE

```
Bank  :335     DEMO BANK          Report of Transferred amount O/s.        Run Date :09-May-2007
Branch:999     Head office              01-Jun-2008                        Run Time :10:21:17PM
Op.Id.: SYSOPER                                                            Report No :LM008/1
------------------------------------------------------------------------------------------------
From Limit Code    From Limit Currency    From  Transfer Amount  Repayment Amount Limit Transfer Date
To Limit Code      To Limit Currency      To Transfer Amount     Periodic Type       Transfer Period
------------------------------------------------------------------------------------------------


                                   *** No Data Found**
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM009 - Limits under Minimum / Maximum Utilization report

Customer Limit Amount is the maximum exposure bank wants to take on a Customer. Limit Currency is the currency in which limit will be tracked. All transactions will be converted and reported in the Limit Currency using mid-rate. If the utilization for the particular limit code is less than or greater than the respective percentages defined, it will trigger this exception report at EOD.

This report is a limits under minimum / maximum utilisation report. Each column of the report provides information about Limit Code, Limit Amount, Alert - Max Limit Amount, Currency, Description, Utilized Amount and Alert - Min Limit Amount.

Frequency

- Daily (EOD)

To view and print the Limits under Minimum / Maximum Utilization report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Customer Limit Report > LM009 – Limits under Minimum / Maximum Utilization report.**

4. The system displays the **LM009 – Limits under Minimum / Maximum Utilization report** screen.

LM009 – Limits under Minimum / Maximum Utilization report	X
Process Date[DD/MM/YYYY] : 31/01/2008	
Branch Code Del	
	View

ORACLE

Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM009 – Limits under Minimum / Maximum Utilization report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Limits under Minimum / Maximum Utilization report** screen.

ORACLE

```
Bank  :335      DEMO BANK    Limits under Minimum / Maximum Utilization report        Run Date :23-May-2007
Branch:999      Head Office                                                           Run Time :12:46:42AM
Op.Id.:SYSOPER                               31-Jan-2008                              Report No :LM009/1
--------------------------------------------------------------------------------------------------------
Limit Code                                    Limit Amount      Alert - Max Limit Amount   Currency
Decsription                                   Utilized Amount   Alert - Min Limit Amount
--------------------------------------------------------------------------------------------------------

LTB_110                                        500,000.00             400,000.00       INR
                                                    0.00             100,000.00
IND_BRN_999_SECT_PRIORITY_LIMIT
LTB_111                                        500,000.00             250,000.00       INR
                                                    0.00             100,000.00
IND_BRN_999_ISSUER_CODE
LTC_01                                          20,000.00              20,000.00       INR
                                                    0.00               4,000.00
ltc_testing
LTC_17                                          50,000.00              40,000.00       INR
                                                    0.00              10,000.00
LTC_17_TESTING
LTC_600102                                      50,000.00              40,000.00       INR
                                                60,229.03              10,000.00
PARENT REVOLVING LOAN LIMIT
LTC_600096_S1                                   50,000.00              40,000.00       INR
                                                    0.00              10,000.00
LTC_96_S1_LN
LTC_600104                                      50,000.00              40,000.00       INR
                                                50,185.87              10,000.00
PARENT LIMIT IGNORE
LTC_600111                                      80,000.00              40,000.00       INR
                                                    0.00              16,000.00
ltc_600111_parent
LTC_600117                                      80,000.00              64,000.00       INR
                                                    0.00              16,000.00
ltc_600117_parent
LTC_6000109_S3                                  25,000.00              20,000.00       INR
                                                85,895.60               5,000.00
branch limit
LTC_600113                                     100,000.00              80,000.00       INR
                                               138,320.00              20,000.00

                          *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

LM010 - Limits Created Modified Report

Customer limits created in the system can be modified or deleted. When the limits are modified, it has to be authorised by the appropriate official. This EOD report provides information about the limits that are modified.
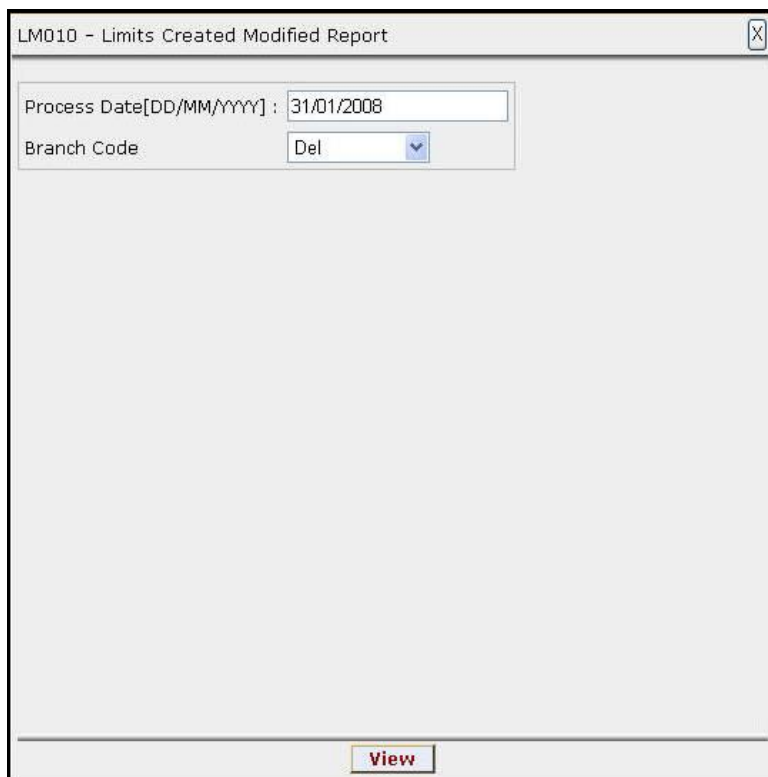
This is a report of customer limits created and modified for the day. Each column of the report provides information about Limit Code, Currency, Limit Amount, Utilized Amount, Start Date, Limit Description, Available Amount and End Date.

Frequency

- Daily (EOD)

To view and print the Limits Created Modified Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Customer Limit Report > LM010 - Limits Created Modified Report.**

4. The system displays the **LM010 - Limits Created Modified Report** screen.

LM010 – Limits Created Modified Report   X

Process Date[DD/MM/YYYY] : 31/01/2008

Branch Code   Del

View

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM010 - Limits Created Modified Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Limits Created Modified Report** screen.

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```
D:
Bank  :335     DEMO BANK              Limits Created Modified Report      Run Date :19-May-2007
Branch:999     Head Office                  31-Dec-2007                   Run Time :10:36:38AM
Op.Id.:SYSOPER                                                           Report No :LM010/1

-----------------------------------------------------------------------------------------------
Limit Code                 Currency                 Limit Amount      Utilized Amount   Start Date
Decsription                                                           Available Amount    End Date
-----------------------------------------------------------------------------------------------


-------------------


                                      *** No Data Found**
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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LM012 - Report - Limit Due for Review

Customer limits are set up with start date, revision date and end date. Revision date is the date on which the bank wants the limit to be reviewed. This ad hoc report generated for the given number of due days provides the information to the branch about the limit codes that are due for review.

This is a report of limit due for review for the given number of due days. Each column of the report provides information about Limit Code, description, Limit Amount, Utilized Amount, Currency, Start Date, Available Amount, Revision Date and End Date .

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Report - Limit Due for Review

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Customer Limit Report > LM012 – Report - Limit Due for Review.**

4. The system displays the **LM012 – Report - Limit Due for Review** screen.

LM012 - Report - Limit Due for Review	X
Process Date[DD/MM/YYYY] : 31/01/2008	
Branch Code	Del ▼

View

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]	[Mandatory, dd/mm/yyyy]
	The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down]
	The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Enter the appropriate parameters in the **LM012 – Report - Limit Due for Review** screen.

6. Click the **View** button to view the report.

7. The system displays the **Report - Limit Due for Review** screen.

ORACLE

```
Bank  :999      DEMO2         Report - Limit Due for Review        Run Date :15-Apr-2007
Branch:999      DEMO2                 07-08-2006                    Run Time :  04:05 PM
Op.Id.:TAJYA                                                        Report No: LM012/
------------------------------------------------------------------------------------------
LImit Code          Limit Amount                Utilize Amount     Currency      End Date
  Discription                                 Available Amount    Start Date  Revision Date
------------------------------------------------------------------------------------------
LTC_74              100,000.00                          0.00       INR        31-Jan-2008
ltc_74_parent                                     100,000.00    31-Dec-2007   15-Jan-2008

LTC_39_S1           100,000.00                          0.00       INR        15-Feb-2008
LTC_39_OD_2_MON                                   100,000.00    15-Dec-2007   15-Jan-2008

LTC_65_S1            50,000.00                           0.00       INR        15-Feb-2008
LTC_65_S1_2_MON                                    50,000.00    15-Dec-2007   15-Jan-2008

                              *** End of Report ***
```

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8. On the **File** menu, click **Print**.

9. The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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2.2.3. Miscellaneous Reports

The miscellaneous report includes the limit revaluated by the system at the end of day.

List of Miscellaneous Reports:

- LM015 - Eod Revaluation Report

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LM015 - Eod Revaluation Report

Limits will be revalued when utilization currency is different from Limit Currency. Limit Revaluation is based on the frequency defined in the system. Limits are revalued during EOD on the basis of the latest mid rate between Transaction Currency and Limit Currency. Revaluation of transferred amounts will happen in beneficiary limit. Repayments will take place at the same exchange rate as original transfer.

This is a EOD revaluation report. Each column of the report provides information on Txn Mnemonic, Limit Code, Currency, Limit Currency, Attributable Amount and Action.

Frequency

- Daily (EOD)

Access

- Fast Path: 7775

- Transaction Processing > Internal Transactions > Reports

To view and print the Eod Revaluation Report

1. Access the **Report Request** (Fast Path: 7775) screen.

2. Select the **Batch Reports** button.

3. Navigate through **Limit Management > Miscellaneous Reports > LM015 – Eod Revaluation Report.**

4. The system displays the **LM015 – Eod Revaluation Report** screen.

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Field Description

Field Name	Description
Process Date[DD/MM/YYYY]:	[Mandatory, dd/mm/yyyy] The date for which the report is processed. Type a valid process date.
Branch Code	[Mandatory, Drop-Down] The code of the branch for which the report needs to be viewed. Select a valid branch code.

5. Select the appropriate parameters **LM015 – Eod Revaluation Report** screen.

6. Click the **View** button to view the report.

7. The system displays the **Eod Revaluation Report screen**.

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```
Bank  :999    DEMO           Eod Revaluation Report        Run Date :23-May-2007
Branch:335    DEMO              21-12-2006                  Run Time :  12:46 AM
Op.Id.:TGARG                                                Report No: LM015/
----------------------------------------------------------------------------------

Txn Mnemonic       Limit Code          Currency  Limit Currency   Attributable Amount    Action
----------------------------------------------------------------------------------

REVALUATION        LTC_601896_S1       USD       GBP                            0.01    Credit

REVALUATION        LTC_601896          USD       GBP                            0.01    Credit
                                        *** End of Report ***
```

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8.   On the **File** menu, click **Print**.

9.   The system displays the **Print** dialog box.

10. Select the appropriate parameters and click the **OK** button.

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Oracle FLEXCUBE

Limit Management Reports Manual

January 2012

Version Number: 4.0.0.0.0$HDFCIN_R15

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