

Collateralized_Liabilities

Oracle FLEXCUBE Private Banking

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1. Preface

1.1 Introduction

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

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

1.2 Scope

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

1.3 Audience

The potential readers of this document include but not limited to

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

1.4 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.5 Organization of the Document

The Manual is organized into the following 2 chapters:

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

1.6 Conventions Used

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

Text	Description
Example	Illustration of the concept

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

2. Loans And Pledges

Description:

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

2.1 Loans Sanction

User Access Levels:

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

Screen:

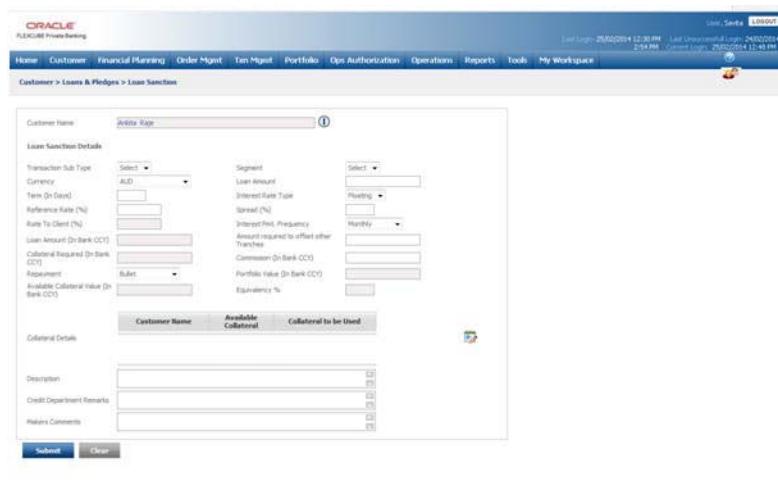


Figure 2.1: Loan Sanction Screen

Screen Navigation:

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

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

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

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

Collateral Details:

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

Screen:

View	Customer Name	Available Collateral	Collateral to be Used
<input checked="" type="radio"/>	Amit Joshi	338005.85	50001
		Total	50001

Customer Name: Amit Joshi
 Available Collateral: 290529.05
 Collateral to be Used: 50001

Save Add Modify Delete Clear Cancel

Figure 2.2: Collateral Details Window

2.2 Disbursement

Description:

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

User Access Levels:

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

Screen:

Customer Name : Ankita Raje

Loan Ref. No.	Loan CCY	Expiry Date	Term	Sanctioned Amt.	Disbursed Amt.	Outstanding Amt.	Pending Disbursement	Available Amt.
Loan Ref. No.				Interest Rate Type				
Reference Benchmark				Period of Ref. Benchmark				
Disbursement Date				Maturity Date				
Reference Rate (%)				Spread (%)				
Rate to Client (%)				Disbursement Amount				
Payment Schedule (R)								
Comments								
Approver's Comments								
<input type="button" value="Submit"/>	<input type="button" value="Clear"/>							

Figure 2.3: Disbursement Screen

Screen Navigation:

After logging in the system select Loan Management → Disbursement

The fields have been briefly described below:

Field	Description	Mandatory
Upper Display Section		
Loan Ref No	Displays the system generated Loan Ref. No.	Y
Loan CCY	Displays Loan CCY	Y
Expiry Date	Displays the expiry date of the sanctioned loan	Y
Term	Displays the term of the Loan	Y
Sanctioned Amt.	Displays the sanctioned amount of loan	Y
Disbursed Amt.	Displays the total disbursed amount till date	Y
Outstanding Amt.	Displays the outstanding amount of loan	Y
Pending Disbursement	Displays the total pending disbursement amount	Y

Field	Description	Mandatory
Available Amt.	Displays the available amount which can be disbursed if expiry date is not passed	Y
Lower Maintenance Section		
Loan Ref No.	Displays the system generated Loan Ref. No.	Y
Interest Rate Type	Displays the interest rate for loan amount. It can be Fixed or Floating	Y
Reference Benchmark	Displays the reference benchmark captured during Loan Sanction approval when the interest rate type is Floating.	N
Period of Ref. Benchmark	Displays the period of reference benchmark captured during Loan Sanction approval when the interest rate type is Floating.	N
Disbursement Date	Displays the disbursement date. System defaults it to current business date. The system allows the user to select past disbursement amount. Future Disbursement Date is not allowed.	Y
Maturity Date	Displays the maturity date for the disbursement.	Y
Disbursement Amount	Enables the user to enter the Disbursement Amount	Y
Payment Schedule	The system opens up the Payment Schedule pop-up while clicking on the Payment Schedule hyperlink. These hyperlink values are auto-populated with the system generated values	N
Comments	Enables the user to enter comments against the disbursement	N
Approver's Comments	Displays approver's comments	

Payment Schedule:

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

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

Buttons at the bottom: Recalculate, Submit, Clear.

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

Figure 2.4: Payment Schedule Window

Screen Navigation:

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

2.3 Repayment

Description:

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

User Access Levels:

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

Screen:

Customer Name : Ankita Raje

Disbursement Ref. No.	Loan CCY	Disbursed Amount	Disbursement Date	Term	Maturity Date	Outstanding Amount

Disbursement Ref. No. Transaction Type

Date of Payment Amount

Comments

Approver's Comments

Figure 2.5: Loan Repayment / Interest Payment Window

Screen Navigation:

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

The fields have been briefly described below:

Field	Description	Mandatory
Upper Display Section		
Disbursement Ref No	Displays the system generated Disbursement Ref. No.	Y
Loan CCY	Displays Loan CCY	Y
Disbursed Amount	Displays the Disbursed Amount	Y
Term	Displays the term of the disbursement	Y
Maturity Date	Displays the Maturity Date for the disbursement	Y
Outstanding Amount	Displays the Outstanding Amt. against the disbursement ref. no.	Y

Field	Description	Mandatory
Lower Maintenance Section		
Disbursement Ref No	Displays the system generated Disbursement Ref. No.	Y
Transaction Type	Displays the transaction type	Y
Date of Payment	Displays the date of payment	Y
Amount	Displays the amount	Y
Comments	Enables the user to enter comments against the disbursement	N
Approver's Comment	Displays approver's comments	N

2.4 Loan Order Book

Description:

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

User Access Levels:

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

Screen:

Figure 2.6: Loan Order Book Screen

Screen Navigation:

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

The fields have been briefly described below

Field	Description	Mandatory
Loan Book Filters		

Field	Description	Mandatory
Transaction Type	Enables the user to select the appropriate transaction type from the drop-down list. The drop-down displays the options as	Y
Customer No	Enables the user to search for the appropriate customer using the Search icon to view the corresponding loan transaction details	Y
Status	Enables the user to select the appropriate status to view the loan transaction details	Y
Lower Display Section		
Transaction Type	Displays the type of loan transaction	Y
Loan Ref. No.	Displays the system generated Loan Ref. No.	Y
Customer Name	Displays the customer name	Y
Amount	Displays the loan transaction amount	
Maker Date and Time	Displays the Maker Date & Time	Y
Checker Date and Time	Displays the Checker Date & Time	Y
Status	Displays the status of the corresponding loan transaction	Y
Action	Displays the group of actions which can be performed on a loan transaction	

Note

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

2.5 Loan Order Book Authorize Screen

Description:

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

User Access Level:

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

Screen:

Customer Name : David Smith

Transaction Details

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

Comments

Approver's Comments

Buttons: Approve, Decline

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

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

The fields in this screen have been briefly described below.

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

Note

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

2.6 Pledge – BRL

Description:

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

User Access Levels:

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

Screen:

The screenshot shows the Oracle FLEXCUBE Private Banking interface. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Portfolio, Ops Authorization, Operations, Reports, Tools, and My Workspace. The current page is Customer > Loans & Pledges > Pledge-BRL. The main form is titled 'Pledge-BRL Details' and contains the following fields:

- Customer Name:** Ankita Raje
- Pledge-BRL Details:**
 - Transaction Sub Type: Select
 - Segment: Select
 - Amount
 - Start Date
 - Maturity Date
 - Conv. Rate
 - PTAX
 - Commission (In Bank CCY)
 - PTAX Date
 - Collateral Required (In Bank CCY)
 - Available Collateral Value (In Bank CCY)
- Collateral Details:**

Customer Name	Available Collateral	Collateral to be Used
Total		0
- Descriptions:**
 - Description
 - Credit Department Remarks
 - Makers Comments

At the bottom are 'Submit' and 'Clear' buttons.

Figure 2.8: Pledge – BRL Screen

Screen Navigation:

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

Field	Description	Mandatory (Y/N)
Customer Name	Displays Customer Name while navigating to the Pledge-BRL screen	Y
Pledge-BRL Details		
Transaction Sub Type	Enables to select the appropriate Pledge-BRL type from the Transaction Sub Type drop-down list	Y
Segment	Enables to select the appropriate Customer Segment	Y
Currency	Enables to select the appropriate Currency for Pledge-BRL	Y
Amount	Enables the user to enter the Pledge-BRL amount	Y
Start Date	Start Date of Pledge-BRL	Y

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

2.7 Pledge – USD

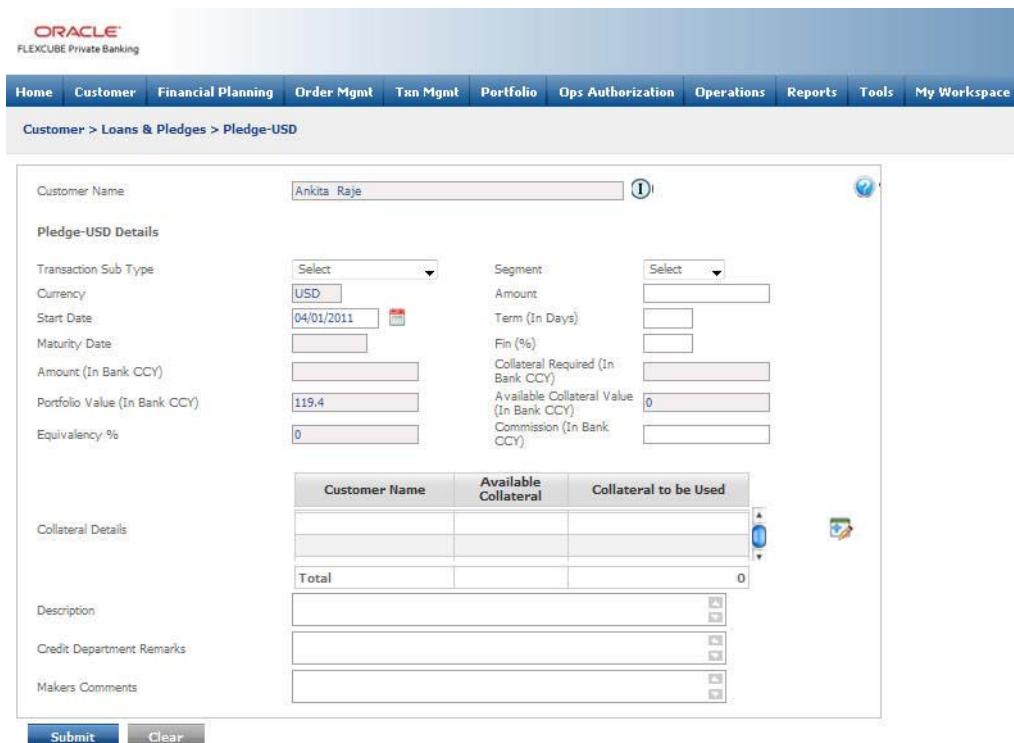
Description:

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

User Access Levels:

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

Screen:



The screenshot shows the Oracle Flexcube Private Banking Pledge-USD screen. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Portfolio, Ops Authorization, Operations, Reports, Tools, and My Workspace. The current location is Customer > Loans & Pledges > Pledge-USD. The main form is titled 'Pledge-USD Details' and contains fields for Customer Name (Ankita Raje), Transaction Sub Type (Select, currently USD), Currency (USD), Start Date (04/01/2011), Maturity Date (empty), Amount (In Bank CCY) (empty), Portfolio Value (In Bank CCY) (119.4), and Equivalency % (0). To the right of these fields are dropdowns for Segment (Select, empty) and Amount (empty), and input fields for Term (In Days) (empty), Fin (%) (empty), Collateral Required (In Bank CCY) (empty), Available Collateral Value (In Bank CCY) (0), and Commission (In Bank CCY) (empty). Below this is a table for 'Collateral Details' with columns for Customer Name, Available Collateral, and Collateral to be Used. The table has one row with empty fields. At the bottom are 'Submit' and 'Clear' buttons.

Figure 2.9: Pledge – USD Screen

Screen Navigation:

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

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

2.8 Pledge – Option

Description:

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

User Access Levels:

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

Screen:

The screenshot shows the Oracle FLEXCUBE Private Banking interface. The top navigation bar includes Home, Customer, Financial Planning, Order Mgmt, Txn Mgmt, Portfolio, Ops Authorization, Operations, Reports, Tools, and My Workspace. The current screen is Customer > Loans & Pledges > Pledge-Option. The main form is titled 'Pledge-Option Details' and contains fields for Customer Name (Ankita Raje), Transaction Sub Type (Select), Currency (USD), Option Trade Date (04/01/2011), Maturity Date (empty), Amount (empty), Option Expiration Date (empty), Fin (%), Collateral Required (In Bank CCY) (empty), Available Collateral Value (In Bank CCY) (0), and Commission (In Bank CCY) (empty). Below these fields is a table with columns 'Customer Name', 'Available Collateral', and 'Collateral to be Used'. The table has two rows: one for 'Total' with value 0, and another with empty fields. There are sections for 'Collateral Details', 'Description', 'Credit Department Remarks', and 'Makers Comments'. At the bottom are 'Submit' and 'Clear' buttons.

Figure 2.10: Pledge – Option Screen

Screen Navigation:

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

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

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

Maturity Date	Displays the Maturity date for the Pledge Option. It is computed based on the value of the Option Expiration Date.	Y
---------------	--	---

2.9 Loans and Pledges Book

Description:

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

User Access Level:

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

Screen:

Figure 2.11: Loan and Pledge Book Screen

Screen Navigation:

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

The fields in this screen have been briefly described below.

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

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

Rules for this screen:

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

2.10 Loans and Pledges Book Authorise Screens

Description:

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

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

Screen:

Customer Name : Isha Pandit

Loan Details

Loan Ref. No.	: LO4945120002	Currency	: USD
Loan Amount	: 500,000.0000	Expiry Date	: 29/02/2012
Term (in days)	: 365	Fixed / Floating	: Fixed
Reference Rate (%)	: 10	Spread (%)	: 0
Rate to Client (%)	: 10	Interest Pmt. Frequency	: Semi Annually
Loan Repayment	: Bullet		

Disbursement Details

Disbursement Ref No.	: LO4945120002_001	Disbursement Date	: 19/01/2012
Maturity Date	: 18/01/2013	Disbursement Amount	: 2,000.0000

Comments

areasas

Approver's Comments

authorized

Buttons:

Approve Decline

Figure 2.12: Loan Authorize Screen

Screen:

The screenshot shows the Oracle Flexcube Private Banking system interface. At the top, there is a navigation bar with links for Home, Customer, Order Mgmt, Txn Mgmt, Reports, Tools, and My Workspace. The current page is 'Loan & Pledges > Authorize'. The main content area is titled 'Customer Name: [redacted]'. It contains sections for 'Loan Sanction Details' and 'Collateral Details'. In the 'Loan Sanction Details' section, there are numerous fields with placeholder values like '0.0000'. In the 'Collateral Details' section, there is a table with columns for 'Customer Name', 'Available Collateral', and 'Collateral to be Used'. Below these sections are four text input fields for 'Description', 'Credit Department Remarks', 'Makers Comments', and 'Approvers Comments', each with a dropdown arrow. At the bottom, there are two buttons: 'Approve' and 'Decline'.

Figure 2.13: Pledge - Authorize Screen

Screen Navigation:

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

Rules for Loan / Pledge Book Authorization Screen

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

2.11 Collateral Adjustment

Description:

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

User Access Levels:

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

Screen:

Figure 2.14: Collateral Adjustment

Screen Navigation:

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

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

Collateralized Liabilities
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