Contents

1. Preface ........................................................................................................... 1-1
   1.1 Introduction ............................................................................................ 1-1
   1.2 Audience ............................................................................................... 1-1
   1.3 Documentation Accessibility ................................................................. 1-1
   1.4 Organization .......................................................................................... 1-1
   1.5 Acronyms and Abbreviations ............................................................... 1-2
   1.6 Related Documents ............................................................................... 1-2
   1.7 Glossary of Icons .................................................................................. 1-3

2. Limits & Collaterals ..................................................................................... 2-1
   2.1 Introduction ............................................................................................ 2-1
   2.2 Credit Score Maintenance ...................................................................... 2-1
      2.2.1 Invoking the Credit Score Maintenance Screen ............................. 2-2
   2.3 Agency Details for Credit Rating ............................................................. 2-2
      2.3.1 Invoking the Credit Rating Agency Maintenance Screen .............. 2-3
   2.4 User Defined Status ................................................................................ 2-4
      2.4.1 Invoking User Defined Status Maintenance Screen ....................... 2-4
   2.5 Liability Maintenance ............................................................................ 2-4
      2.5.1 Maintaining Liability Maintenance ............................................... 2-5
      2.5.2 Scores Button .................................................................................. 2-8
      2.5.3 Credit Rating Button ..................................................................... 2-9
   2.6 Customer to Liability Link ....................................................................... 2-9
      2.6.1 Invoking the Customer to Liability Link Maintenance Screen ....... 2-9
   2.7 Covenant Maintenance .......................................................................... 2-11
      2.7.1 Invoking the Covenant Maintenance Screen .................................. 2-11
   2.8 Collateral Types Maintenance ................................................................. 2-12
      2.8.1 Invoking Collateral Types Maintenance Screen ............................. 2-12
   2.9 Collateral Category Maintenance ............................................................ 2-13
      2.9.1 Invoking Collateral Category Maintenance Screen ......................... 2-13
      2.9.2 Covenant Button .......................................................................... 2-15
   2.10 Issuer Maintenance ................................................................................ 2-16
      2.10.1 Invoking the Issuer Maintenance Screen ........................................ 2-16
   2.11 Securities Maintenance ........................................................................ 2-18
      2.11.1 Invoking the Securities Maintenance Screen ................................. 2-18
   2.12 Insurance Company Details .................................................................. 2-21
      2.12.1 Viewing Insurance Company Details ............................................ 2-21
      2.12.2 Viewing Insurance Company Summary ......................................... 2-22
   2.13 Insurance Types Details ....................................................................... 2-22
      2.13.1 Viewing Insurance Types Details ..................................................... 2-22
      2.13.2 Viewing Insurance Type Summary .................................................. 2-24
   2.14 Collaterals Maintenance ....................................................................... 2-24
      2.14.1 Invoking Collaterals Maintenance Screen ...................................... 2-25
      2.14.2 Insurance Details Button ................................................................. 2-30
      2.14.3 Covenant Button .......................................................................... 2-32
2.21 Ear Marking Maintenance ........................................................................................................ 2-101
2.16 Facilities Maintenance ............................................................................................................. 2-58
2.15 Collateral Pool Maintenance ................................................................................................... 2-54
2.23 Exception Queue Maintenance ................................................................................................ 2-104
2.22 Global Block Exposure Maintenance ......................................................................................... 2-103
2.21 Ear Marking Maintenance ........................................................................................................ 2-101
2.26 Limits & Collaterals Parameter Details ...................................................................................... 2-108
2.27 Facilities Amount Transfer Maintenance .................................................................................. 2-111
2.20 Account/Contract Balance Maintenance for Netting ............................................................... 2-99
2.24 Exception Queue Slab Maintenance ........................................................................................ 2-105
2.25 Sector and Industry Maintenance ............................................................................................ 2-107
2.23 Exception Queue Maintenance ................................................................................................ 2-104
2.21.1 Invoking the Ear Marking Maintenance Screen ............................................................... 2-101
2.22.1 Invoking the Global Exposure Block Maintenance Screen ................................................ 2-103
2.20.1 Invoking the Account/Contract Balance for Netting screen ............................................. 2-99
2.27 Facilities Amount Transfer Maintenance .................................................................................. 2-111
2.26 Limits & Collaterals Parameter Details ...................................................................................... 2-108
2.25 Sector and Industry Maintenance ............................................................................................ 2-107
2.24 Exception Queue Slab Maintenance ........................................................................................ 2-105
2.23 Exception Queue Maintenance ................................................................................................ 2-104
2.22 Global Block Exposure Maintenance ......................................................................................... 2-103
2.21 Ear Marking Maintenance ........................................................................................................ 2-101
2.20 Account/Contract Balance Maintenance for Netting ............................................................... 2-99
2.19 Exposure Dashboard .................................................................................................................. 2-98
2.18 Exposure Analysis ....................................................................................................................... 2-93
2.17 Track Exposure Maintenance .................................................................................................. 2-89
2.16.1 Invoking the Facilities Maintenance Screen ......................................................................... 2-59
2.16.2 Schedules Button .................................................................................................................. 2-67
2.16.3 Covenant Button .................................................................................................................... 2-69
2.16.4 Value Date Button .................................................................................................................. 2-71
2.16.5 Exposure Button .................................................................................................................... 2-71
2.16.6 Charges Button ...................................................................................................................... 2-72
2.16.7 UDE Details Button ............................................................................................................... 2-73
2.16.8 Pool Links Button .................................................................................................................. 2-74
2.16.9 Limit Restriction Button ......................................................................................................... 2-75
2.16.10 Tenor Restrictions Button .................................................................................................. 2-80
2.16.11 Source Restrictions Button ................................................................................................. 2-83
2.16.12 Mandate Button ................................................................................................................... 2-84
2.16.13 Comments on Facility Button .............................................................................................. 2-85
2.16.14 Including Netting Amount in Facility’s Netting Contribution ........................................... 2-85
2.16.15 Viewing Previous Credit Limit Changes ............................................................................. 2-86
2.17.1 Invoking Track Exposure Maintenance Screen ................................................................. 2-89
2.17.2 Value Date Exposure Button ................................................................................................ 2-92
2.16 Facilities Maintenance .............................................................................................................. 2-58
2.15 Collateral Pool Maintenance ................................................................................................... 2-54
2.14.4 Shared Details Button ........................................................................................................... 2-34
2.14.5 Linked Contract-Accounts Button ......................................................................................... 2-34
2.14.6 UDE Values Button .............................................................................................................. 2-36
2.14.7 Source Restrictions Button ................................................................................................. 2-37
2.14.8 Haircut Schedules Button .................................................................................................... 2-37
2.14.9 Specific Details Button .......................................................................................................... 2-38
2.14.10 Field Investigation Details Button ...................................................................................... 2-49
2.14.11 Valuation Details Button .................................................................................................... 2-50
2.14.12 External Check Button ....................................................................................................... 2-51
2.14.13 Legal Opinion Button ........................................................................................................ 2-52
2.14.14 Risk Evaluation Button ...................................................................................................... 2-53
2.14.15 Collateral Perfection Button ............................................................................................... 2-54
2.27.1 Invoking the Facilities Amount Transfer Maintenance ........................................ 2-111
2.28 Force Collateral Revaluation ................................................................................... 2-113
  2.28.1 Invoking the Ad-Hoc Revaluation Screen ......................................................... 2-113
2.29 Multi Authorization Maintenance .......................................................................... 2-113
  2.29.1 Invoking the Multi Authorization Maintenance Screen ...................................... 2-114
2.30 Dual Authorization of Utilization Transaction .......................................................... 2-116
2.31 Liabilities Merger ..................................................................................................... 2-117
  2.31.1 Invoking Liability Merger Maintenance Screen ................................................ 2-117
  2.31.2 Invoking Liability Merger Process Screen .......................................................... 2-118
2.32 Alert Definition ...................................................................................................... 2-119
  2.32.1 Invoking Alert Definition Screen ....................................................................... 2-120
  2.32.2 Preferences Tab ................................................................................................. 2-124
  2.32.3 Target Tab ......................................................................................................... 2-125
  2.32.4 Message Tab ..................................................................................................... 2-127
  2.32.5 Viewing Alert Definition Summary .................................................................... 2-129
2.33 Alert Selection Criteria ......................................................................................... 2-130
  2.33.1 Viewing Alert Selection Criteria Screen ............................................................. 2-130
  2.33.2 Viewing Alert Criteria Definition Summary ...................................................... 2-132
3. Credit Desktop .......................................................................................................... 3-1
  3.1 Introduction .............................................................................................................. 3-1
  3.2 Credit Desktop ........................................................................................................ 3-1
    3.2.1 Invoking Credit Desktop .................................................................................... 3-1
    3.2.2 Search Results ................................................................................................. 3-4
    3.2.3 Additional Information .................................................................................... 3-5
    3.2.4 Comments Tab ................................................................................................. 3-5
    3.2.5 Report Types .................................................................................................... 3-6
4. Queries ....................................................................................................................... 4-1
  4.1 Liabilities Query .................................................................................................... 4-1
    4.1.1 Invoking the Liability Query Screen ................................................................. 4-1
  4.2 Liability History ..................................................................................................... 4-3
    4.2.1 Invoking the Liability History Query Screen .................................................. 4-3
  4.3 Utilization Transaction Query .................................................................................. 4-4
    4.3.1 Invoking the Utilization Transaction Query Screen ........................................ 4-4
  4.4 Covenants Queries ............................................................................................... 4-5
    4.4.1 Invoking the Facility Covenants Query Screen ................................................ 4-5
5. Reports ....................................................................................................................... 5-1
  5.1 Generating Reports ............................................................................................... 5-1
  5.2 Covenant History Reports .................................................................................... 5-1
    5.2.1 Generating Covenant History Reports ............................................................. 5-2
    5.2.2 Contents of the Report .................................................................................... 5-2
  5.3 Over Drawn Lines Report ..................................................................................... 5-3
    5.3.1 Viewing Over Drawn Lines Report .................................................................. 5-3
    5.3.2 Contents of the Report .................................................................................... 5-3
  5.4 Utilizations Report Date Wise Report .................................................................... 5-5
    5.4.1 Viewing Utilization Report Date Wise Report ................................................. 5-5
    5.4.2 Contents of the Report .................................................................................... 5-6
  5.5 Collateral Details Report ....................................................................................... 5-6
    5.5.1 Viewing Collateral Details Report .................................................................. 5-7
    5.5.2 Contents of the Report .................................................................................... 5-7
6. Annexure 1 - Utilization Transactions ................................................. 6-1
   6.1 New Utilization .................................................................................. 6-1
      6.1.1 Input Utilization ......................................................................... 6-2
      6.1.2 Validations for a New Utilization Process .................................. 6-5
      6.1.3 Authorize Utilization ................................................................. 6-6
      6.1.4 Delete Utilization .................................................................... 6-7
      6.1.5 Technical Undo (Special Delete) ................................................... 6-7
   6.2 Increase/Decrease Utilization ............................................................. 6-8
      6.2.1 Validations for Modify Utilization Process ................................. 6-9
   6.3 Alter Utilization .................................................................................. 6-9
      6.3.1 Input Alter Utilization ............................................................... 6-10
   6.4 Reverse Utilization ............................................................................ 6-12
      6.4.1 Input Reverse Utilization .......................................................... 6-13
   6.5 Set Balance of Utilization Transaction ............................................. 6-14
      6.5.1 Validations for Modify Utilization process ................................. 6-16
   6.6 Query Utilization ............................................................................... 6-16
   6.7 Mature Utilization Transaction ......................................................... 6-17
   6.8 Utilization Transaction Screen ......................................................... 6-18
   6.9 Reconciliation of Utilization Transactions ....................................... 6-20
   6.10 Increasing/Decreasing Utilizations .................................................. 6-21
   6.11 Linking an Utilization Transaction to a Facility .................................. 6-22
      6.11.1 Collateral Pool Utilization Transaction Process ......................... 6-24
      6.11.2 Utilization Transaction Status ................................................... 6-24

7. Annexure 2 - Value Dated Facility ....................................................... 7-1
   7.1 Value Date Based Facility Maintenance ........................................... 7-1
   7.2 Value Date Based Utilization ............................................................ 7-2
      7.2.1 Processing Value Date Based Utilization .................................. 7-2
      7.2.2 Back Valued Transactions ......................................................... 7-2
      7.2.3 EOD Processing ..................................................................... 7-3

8. Annexure 3 – Revaluation ................................................................. 8-1
   8.1 Currency Revaluation ....................................................................... 8-1
      8.1.1 Facility Currency and Utilization Currency ............................... 8-1
      8.1.2 Facility Currency and Collateral Currency ............................... 8-3
   8.2 Collateral Revaluation ..................................................................... 8-5
1. Preface

1.1 Introduction

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

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

1.2 Audience

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

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

1.3 Documentation Accessibility


1.4 Organization

This manual is organized into the following chapters:

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

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

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

1.6 Related Documents

- The Procedures User Manual
## 1.7 Glossary of Icons

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

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

2.1 Introduction

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

This chapter contains the following sections:

- Section 2.2, "Credit Score Maintenance"
- Section 2.3, "Agency Details for Credit Rating"
- Section 2.4, "User Defined Status"
- Section 2.5, "Liability Maintenance"
- Section 2.6, "Customer to Liability Link"
- Section 2.7, "Covenant Maintenance"
- Section 2.8, "Collateral Types Maintenance"
- Section 2.9, "Collateral Category Maintenance"
- Section 2.10, "Issuer Maintenance "
- Section 2.11, "Securities Maintenance"
- Section 2.12, "Insurance Company Details"*
- Section 2.13, "Insurance Types Details"*
- Section 2.14, "Collaterals Maintenance"*
- Section 2.15, "Collateral Pool Maintenance"
- Section 2.16, "Facilities Maintenance"
- Section 2.17, "Track Exposure Maintenance"
- Section 2.18, "Exposure Analysis"
- Section 2.19, "Exposure Dashboard"
- Section 2.20, "Account/Contract Balance Maintenance for Netting"
- Section 2.21, "Ear Marking Maintenance"
- Section 2.22, "Global Block Exposure Maintenance"
- Section 2.23, "Exception Queue Maintenance"
- Section 2.24, "Exception Queue Slab Maintenance"
- Section 2.25, "Sector and Industry Maintenance"
- Section 2.26, "Limits & Collaterals Parameter Details"
- Section 2.27, "Facilities Amount Transfer Maintenance"
- Section 2.28, "Force Collateral Revaluation"
- Section 2.29, "Multi Authorization Maintenance"
- Section 2.30, "Dual Authorization of Utilization Transaction"
- Section 2.31, "Liabilities Merger"
- Section 2.32, "Alert Definition"
- Section 2.33, "Alert Selection Criteria"

2.2 Credit Score Maintenance

This section contains the following topics:
2.2.1 Invoking the Credit Score Maintenance Screen

Before creating a Liability in the system, your Bank will assess the credit score of individual liabilities. You can create and maintain Credit Score names in the ‘Credit Score Maintenance’ screen. These credit scores can later be linked to Liability Maintenance (GEDMLIAB) for assessing the liability score.

Credit Score Maintenance is a bank level maintenance and will be accessible in all Branches. You can invoke the ‘Credit Score Maintenance’ screen by typing ‘GEDCRSCR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Enter the following details:

Credit Score Name
Specify a unique credit score name here.

Credit Score Description
Give a brief description of the score.

Note
This is only for information and not for processing.

2.3 Agency Details for Credit Rating

This section contains the following topics:

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

You can maintain details regarding credit rating agencies in the ‘Credit Rating Agency Maintenance’ screen. Using this maintenance you can record the credit rating codes published by each credit rating agency. This can later be linked to Liability Maintenance (GEDMLIAB) for specifying customer rating published by an agency.

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

Enter the following details:

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

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

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

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

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

**Priority**
Specify the priority of the credit rating to enable sequencing of the credit rating.

---

**Note**
This is only for information and not for processing.
2.4 User Defined Status

This section contains the following topics:

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

2.4.1 Invoking User Defined Status Maintenance Screen

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

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

Enter the following details:

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

Description
Give a brief description of the status.

2.5 Liability Maintenance

This section contains the following topics:

- Section 2.5.1, "Maintaining Liability Maintenance"
- Section 2.5.2, "Scores Button"
- Section 2.5.3, "Credit Rating Button"
2.5.1 Maintaining Liability Maintenance

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

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

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

**Single Liability Linked To Only One Customer**
Here a liability is linked to only one customer and all restrictions/facilities maintained at liability level are applicable to that customer alone.

You can create or modify the Liabilities using the 'Liability Maintenance' screen.
You can invoke the ‘Liability Maintenance’ screen by typing ‘GEDMLIAB’ in the field at the top right corner of the Application toolbar and clicking the adjoining arrow button.

**Liability Number**
Specify the Liability Number. If the Liability Number is customer group then all customers under this group should have same Liability Number.

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

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

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

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

**Liability Branch**
Specify the branch in which liability is associated.

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

System displays an override message, if the LCY equivalent of overall limit of the customer liability is greater than 35000 USD.
Overall limit amount $1 of the customer liability exceeds the maintained Internal Lending Limit Equivalent Amount $2.

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

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

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

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

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

**Overall Score**
Specify the overall credit score for the liability. The given credit score is supplemented by the multiple credit score details, if any entered in the Credit Score sub screen.

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

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

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

**Counterparty Appetite**
Specify the total project limit which can be sanctioned to the customer. This value must be less than or equal to the overall limit of the liability. If it exceeds the overall limit under the liability, the system will display an error message.

**Head Room Limit**
The system displays the future dated headroom available to the customer.
Liability Category
Select the Liability Category from the list available here.

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

Unadvised
Select this check box if the Liability is unadvised.

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

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

This is only for information and not for processing.

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

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

– If the liability tracking is enabled, then the system allows you to track the limit at the liability level.
– Disabling liability tracking does not allow tracking limits at liability level.

2.5.2 Scores Button

When a Liability is created, Bank will assess the credit score for the liability. You can link score parameters in the Liability Score screen. Here you can also assign a score value to each. You can maintain multiple score parameters for the single Liability. To invoke the Liability Score screen, click ‘Score’ button.
Score Name
Select the score name from the adjoining option list.

Score Description
Give a brief description on the liability score.

Score
Specify the liability score here.

2.5.3 **Credit Rating Button**

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

Here you can select the Credit Rating Agency its Credit Rating for the liability. Out of all the Credit Ratings, you may select one as the primary rating for the Liability. You can maintain multiple score parameters for a single Liability.

**Agency Name**
Select the credit rating agency name from the adjoining option list.

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

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

2.6 **Customer to Liability Link**

This section contains the following topics:

- Section 2.6.1, "Invoking the Customer to Liability Link Maintenance Screen"

2.6.1 **Invoking the Customer to Liability Link Maintenance Screen**

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

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

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

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

**Sector Code**
Specify the sector code to which the customer belongs. Alternatively, you can select the sector code from the option list. The list displays all valid sector codes maintained in the system.

**Industry Code**
Specify the industry code to which the customer belongs. Alternatively, you can select the industry code from the option list. The list displays all valid industry codes maintained in the system.

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

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

Note

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

2.7 Covenant Maintenance

This section contains the following topics:

- Section 2.7.1, "Invoking the Convenant Maintenance Screen"

2.7.1 Invoking the Convenant Maintenance Screen

As a part of maintaining Collaterals/Facilities, you may collect certain required information and documents from the customer regularly. Based on the information you may revise the collateral/facility details. The information or documents collected from the customer is termed as a ‘Covenant’.

You can maintain Covenant details in the ‘Covenant Maintenance’ screen. You can invoke the ‘Covenant Maintenance’ screen by typing ‘GEDCOVNT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
Covenant Name and Description
Specify the Covenant Name for which information is entered. A maximum of 50 alpha numeric characters are allowed in this field. You may also provide a brief description of the covenant maintained.

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

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

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

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

Grace days
Specify the Grace days past the next due/revision date allowed for renewal of the covenant.

Notice days
Specify the number of days in the notice period. The notice period will start this many days prior to the revision date of the covenant.

Remarks
Specify the remarks about the covenant maintenance.

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

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

2.8.1 Invoking Collateral Types Maintenance Screen
Collateral Types maintenance is used to capture all types of Collateral which your bank accepts. Collateral Types information would be required when creating a new collateral in the system.
You can maintain Collateral Types in the ‘Collateral Types Maintenance’ screen. You can invoke the ‘Collateral Types Maintenance’ screen by typing ‘GEDCOLTY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. This maintenance is at done at the bank level and all branches would be able to access this information.

Collateral Type
Specify the Collateral Type. A maximum of 20 characters are allowed in this field.

Description
Give a brief description of Collateral Type. A maximum of 50 characters are allowed in this field.

Interest Rate
Specify the interest rate to be applied on the customer account when customer uses the overdraft facility against the collateral type.

This can later be linked to ‘Collateral Category Maintenance’ screen (GEDCOLCA), ‘Issuer Maintenance’ screen (GEDISSUR) and ‘Securities’ screen (GEDSECTY) for choosing the collateral type.

2.9 Collateral Category Maintenance

This section contains the following topics:
- Section 2.9.1, "Invoking Collateral Category Maintenance Screen"
- Section 2.9.2, "Covenant Button"

2.9.1 Invoking Collateral Category Maintenance Screen

You can define the category to which collateral belongs to using the ‘Collateral Category Maintenance’ screen.
You can invoke the ‘Collateral Category Maintenance’ screen by typing ‘GEDCOLCA’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

**Category Name and Category Description**
Specify the Category name and a brief category description of the category.

**Collateral Type and Collateral Description**
Specify the collateral type. Collateral description will default from the ‘Collateral Types Maintenance’ screen based on Collateral type chosen.

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

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

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

**Tangible Type**
Specify the asset type here - Tangible or intangible
Frequency
Select the frequency with which the collateral has to be revaluated. You can select one of the following:
- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

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

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

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

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

Remarks
Specify the remarks about the collateral category maintenance.

2.9.2 Covenant Button

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

The Revision Date for the covenant is generated based on the Frequency and Due date.
For example, if the collateral category covenant for a particular covenant name the frequency is monthly and the due date is 15. Based on the date of creation of the collateral covenant category (say 20 JAN 2008) the revision date will be 15-Feb-2008.

**Covenant Name**
Specify a covenant name which is maintained in the ‘Covenant Maintenance’ screen.

**Description**
The description for the covenant, as maintained in the 'Covenant Maintenance' screen gets defaulted here based on the 'Covenant Name' chosen.

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

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

**Mandatory**
The mandatory field for the covenant, as maintained in the 'Covenant Maintenance' screen gets defaulted here based on the 'Covenant Name' chosen.

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

This can later be linked to 'Collaterals Maintenance' screen (GEDCOLLT) for choosing the collateral category while maintaining the collateral.

### 2.10 Issuer Maintenance

This section contains the following topics:

- **Section 2.10.1, "Invoking the Issuer Maintenance Screen"**

#### 2.10.1 Invoking the Issuer Maintenance Screen

A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer’s portfolio. The type of
collateral that a customer offers can be in the form of marketable or non-marketable securities. Marketable collaterals, driven by market forces, tend to fluctuate unpredictably. You may hence need to monitor your bank’s exposure to issuers of such collateral.

The details of the issuer and limit for his securities can be defined using the ‘Issuer Maintenance’ screen. You can invoke the ‘Issuer Maintenance’ screen by typing ‘GEDISSUR’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Limits for the issuers of Collateral can be setup at the following two levels:

- Overall limit for each Issuer
- Limit for the Securities issued by an Issuer

**Issuer Code**

Each Issuer whose securities the bank accepts should be assigned a unique code. The Issuer will be identified by this code. This code can also be used to retrieve information about the Issuer. Specify the Issuer Code here.

**Overall Limit**

Specify an Overall Limit for the issuer here. This limit indicates the maximum limit beyond which your bank would not like to expose itself to the Issuer.

An issuer can issue different types of market based securities; these could be debentures, shares, bonds etc. By defining an overall limit for an Issuer, the bank can limit its exposure to the issuer.

When the total of all the collateral given by the customer in the form of market- based securities exceeds the overall limit specified for the Issuer, the system will show an appropriate message indicating that the limit has been exceeded.

**Overall Limit Currency**

Specify the currency in which the Overall Limit is specified.
Issuer Identification Number
Select the Issuer Identification Number if any, from the adjoining option list.

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

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

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

For each security type that your bank accepts as collateral from the issuer, you can specify a limit indicating the maximum exposure amount (in value) to the issuer for this security type.

When the total of the collateral given by the customer in the form of a particular collateral type exceeds the limit set for the Issuer, the system will show you a notification.

You can define Issuer Limits for different collateral types under Issuer Limits. You can maintain several collateral types here, with their respective Limit Currencies and Limit Amounts.

Collateral Type
Select the collateral type for which issuer limits are being specified.

Limit Currency
Select the limit currency from the adjoining option list.

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

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

2.11 Securities Maintenance

This section contains the following topics:

- Section 2.11.1, "Invoking the Securities Maintenance Screen"

2.11.1 Invoking the Securities Maintenance Screen

The credit facilities granted to the customers of the bank under a credit line can be backed by the securities that the customer offers as collateral. You can maintain the details of all such securities in the LCM module. These details can then be used for determining the:

- Limit granted under a particular security
- Credit worthiness of a security when it's used as collateral

Since market based securities (Marketable Securities) are driven by market forces, the price of such securities tends to rise or fall in value. These fluctuations have a direct effect on the collateral value of the security. You can update the value of the collateral if the value of the security that backs it fluctuates beyond the increase and decrease sensitivity that has been specified.
You can capture details of marketable securities in the ‘Securities’ screen as shown below. You can invoke the ‘Securities Maintenance’ screen by typing ‘GEDSECTY’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Details of the marketable security that your bank accepts as collateral can specified in the above screen.

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

**Description**
Describe in brief the security maintained.

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

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

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

The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process
revaluates the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.

**Price Increase Sensitivity** denotes the percentage increase in the market price that should trigger a revaluation of the Collateral. This means, if the current market price of the security rises above the old market price by the percentage you have defined as the Increase sensitivity for the security, then the revaluation process happens.

For example, Consider a case wherein you have specified the price increase sensitivity for Debentures 98 to be 15%. If the market price of the security has increased from $100 to $125. At this rise in the market price of the security (which is 25% above the old market value), the revaluation process will be triggered off, so that the Collateral value of the security reflects its current market value.

**Price Decrease Sensitivity** denotes the percentage decrease in the market price of the security that should trigger a revaluation of the Collateral. This means, if the current market price of the security falls below the old market price by the percentage you have defined as the decrease sensitivity for the security, the revaluation process happens.

For example, Consider a case wherein you specified the price decrease sensitivity of Debentures 98 to be 15%. If the market price of the security has decreased from US $100 to US $75. At this fall in the market price of the security (which is 33.33% below the old market value of the security), the revaluation process will be triggered off, so that the Collateral value of the security reflects its current market price.

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

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

**Collateral Type**
Specify the collateral type here.

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

**Start Date and Expiry Date**
Specify Start date and Expiry Date of the security in these fields

**Limit Amount**
Specify the limit amount for the particular security.

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

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

You can specify the following details here:

- Price Code - Indicates the market place for which the price is quoted
- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed
This can later be linked to 'Collaterals Maintenance' screen (GEDCOLLT) for maintaining market value based collaterals.

2.12 **Insurance Company Details**

This section contains the following topics:

- Section 2.12.1, "Viewing Insurance Company Details"
- Section 2.12.2, "Viewing Insurance Company Summary"

### 2.12.1 Viewing Insurance Company Details

You can maintain the details of insurance companies using ‘Insurance Company Details’ screen. You can later use this information while maintaining details of collaterals offered by customers.

To invoke this screen, type ‘GEDINSCO’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

**Insurance Company Name**

Specify the name of the insurance company. This must be a unique name, using which you can identify the insurance company later.

**Short Name**

Specify a short name to identify the insurance company.

**Address Line 1 to 4**

Specify the address of the insurance company in the fields provided.

Once you have specified the above details, save the maintenance.
2.12.2 Viewing Insurance Company Summary

You can view the summary of all insurance company details maintained in the system using ‘Insurance Company Details Summary’ screen. To invoke this screen, type ‘GESINSCO’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

![Insurance Company Summary](image)

You can search for the records based on one or more of the following parameters:
- Authorization status
- Record status
- Insurance company name

Once you have specified the search criteria, click ‘Search’ button. The system displays the following details of the insurance companies that match the filter criteria:
- Authorization status
- Record status
- Insurance company name

2.13 Insurance Types Details

This section contains the following topics:
- Section 2.13.1, "Viewing Insurance Types Details"
- Section 2.13.2, "Viewing Insurance Type Summary"

2.13.1 Viewing Insurance Types Details

You can maintain insurance types using ‘Insurance Type Details’ screen. You can later use this information while maintaining details of collaterals offered by customers.
To invoke this screen, type ‘GEDINSTY’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

**Insurance Type**
Specify the insurance type. This must be a unique value, using which you can identify the insurance type later.

**Description**
Specify a brief description of the insurance type.

Once you have specified the above details, save the maintenance.
2.13.2 Viewing Insurance Type Summary

You can view the summary of all insurance types maintained in the system using 'Insurance Type Details Summary' screen. To invoke this screen, type 'GESINSTY' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Insurance type

Once you have specified the search criteria, click ‘Search’ button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance type
- Description of the insurance type

2.14 Collaterals Maintenance

This section contains the following topics:

- Section 2.14.1, "Invoking Collaterals Maintenance Screen"
- Section 2.14.2, "Insurance Details Button"
- Section 2.14.3, "Covenant Button"
- Section 2.14.4, "Shared Details Button"
- Section 2.14.5, "Linked Contract-Accounts Button"
- Section 2.14.6, "UDE Values Button"
- Section 2.14.7, "Source Restrictions Button"
- Section 2.14.8, "Haircut Schedules Button"
Section 2.14.9, "Specific Details Button"
Section 2.14.10, "Field Investigation Details Button"
Section 2.14.12, "External Check Button"
Section 2.14.13, "Legal Opinion Button"
Section 2.14.14, "Risk Evaluation Button"
Section 2.14.15, "Collateral Perfection Button"

2.14.1 Invoking Collaterals Maintenance Screen

In the 'Collaterals Maintenance' screen, you can maintain the details of collateral offered by customers for the credit that the bank grants under a credit line. The collateral can either be market value based or non market value based.

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

In the above screen you can specify the contribution that the collateral should make to the limit assigned to a customer under a credit line.

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

Liability Number
Specify the liability Number for which the collateral is linked. Alternatively you can select the liability number from the list. The list displays all valid liability number maintained in the system. Collaterals issued have to be linked to a liability.

Customer Number
The system displays the customer number based on the liability number specified.

The option list of liability number will have customer number as search criteria. Once the liability number with the customer number combination is selected, the customer number field will be defaulted and you will not be able to modify.

Collateral Code
Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique.
Collateral Description
Give a brief description of the collateral here.

Remarks
Specify remarks, if any.

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

Collateral Value
The collateral value depends on whether the security is Market Value based or Non-Market Value based.

If it is market value based then the collateral value is calculated as shown in the following examples.

Example

Input in case of a nominal quoted security:

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

Input in case of a unit quoted security:

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

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

Limit Contribution
On save of the collateral, system calculates the amount contribution that will be applicable for the collateral after applying the hair cut percentage on the collateral value.

Example
Collateral is valued at $1000, and you wish to offer the customer credit only worth $ 980. This amount is 98% of the collateral contribution.

\[(1000 - 980) / 1000 = 2 \% \text{ is the Hair cut percentage}\]
This means you want to have a lendable margin of 98%.

For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut will be calculated as described above and the limit contribution will be calculated.
Start Date and End Date
Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

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

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

Revaluation Date
Specify the date on which the next revaluation has to be done.

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

Category Name
Select the name of the category from the adjoining option list.

Utilization Amount
The system computes and displays the utilization amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.

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

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

For example, Collateral ‘Collat1’ is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as 6000 (i.e., 60% of 10000). The available amount of collateral is updated as 4000 (10000-6000). The available amount of the collateral is arrived by using the below mentioned calculation

Available amount = Collateral value – utilization – blocked amount.

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

Commitment Reference Number
Specify the commitment reference number.

Collateral Zip Code
Specify the zip code of the collateral.

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

Lendable Margin
On save of the collateral, system calculates the lendable margin for the collateral This value will be:
**Seniority of Claims**
Specify the seniority of bank’s claim on the property.

**Charge Type**
Specify the charge type.

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

**Secured Type**
Indicate the Collateral Exposure Type here. A particular collateral category can be of a Secured or Unsecured or Liquid Type.

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

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

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

---

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

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

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

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

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

**Haircut (%)**
Specify the bank’s margin (Haircut) to be assigned for Collateral. Haircut% applied by the system as per the Haircut schedule would be displayed here.
Collateral Type
Indicate the type of collateral - Market Based Type, Guarantee Type or Normal Type

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

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

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

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

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

Specifying Details for Market Value Based Type

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

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

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

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

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

Cap Amount
As the price of marketable securities tend to fluctuate based on the forces of demand and supply, specify an upper limit on the contribution of this security to the collateral value, as a result of an increase in the price of the security. This upper limit is called the Cap Amount. The Cap Amount indicates that at any point in time the limit contribution of the collateral cannot exceed this amount, even though its actual computed value is much higher. If the actual computed value of the collateral is lower than the Cap Amount, then the system picks up the collateral value as the actual computed value.

Price Code
Specify the market price code (E.g. NYSE, NASDAQ) based on which the revaluation price for collateral value calculation should be considered.

Last Revaluation Price
The last market price based on which the collateral value was reevaluated will be displayed here.
Next Reval Date
Select the next revaluation date for the security.

**Specifying Details for Guarantee Based Type**

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

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

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

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

**2.14.2 Insurance Details Button**

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

You can specify the following details:

**Insurance Name**
Specify the name of the Insurance/Insurance Company associated with the collateral. Alternatively you can select the insurance name from the option list. The list displays all valid insurance company names maintained in the system.

**Insurance No**
Specify the insurance number under which that insurance has been issued.
Insurance Owner
Select the owner of the insurance policy from the adjoining drop-down list. This list displays the following values:
- Bank
- Customer

Insurance Type
Specify the type of the insurance that has been associated for that collateral. Alternatively you can select the insurance type from the option list. The list displays all valid insurance company types maintained in the system.

Start Date
Specify the start date for that insurance.

End Date
Specify the end date for that insurance.

Revision Date
Specify the date of revision of the insurance.

Notice Days
On choosing a covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify this value. The period during the notice days will be the notice period.

Insurance Premium Periodicity
Select the premium periodicity of the insurance. The list displays the following values:
- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

Premium Status
Specify the insurance premium payment status. You can select one of the following premium payment statuses from the drop-down list.
- Paid
- Unpaid

Premium End Date
Specify the end date of the premium payment.

Insurance Amount
Specify the insured amount of the policy.

Insurance Currency
Specify the insurance currency of the policy.

Cover Date
Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.
Insurance Code
Specify the insurance code of the policy for which you want to capture insurance details.

Premium Currency
Specify the currency of the premium to be paid.

Premium Amount
Specify the amount of the premium to be paid.

Remarks
Specify the remarks about the insurance details.

Policy Assigned to Bank
Specify whether the insurance policy has been assigned to the bank or not. You can select one of the following options.
- Yes
- No

Coverage
Specify the coverage details of the insurance.

2.14.3 Covenant Button

The covenant details can be captured for a collateral in the ‘Covenant Details’ screen. Click ‘Covenant’ button to invoke this screen.

Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.

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

Description
Description of the specified covenant is displayed here based on the details maintained at ‘Covenant Maintenance’ level.
Mandatory
Mandatory/Non mandatory details will be shown on choosing a covenant name. You may change this.

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

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

Notice Days
Once you select the covenant name, system defaults the Notice Days details i.e. the number of days prior to next revision date of the covenant. You can modify the value. The period during the notice days will be the notice period.

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

---

Note
- The covenant revision date will not be reset automatically. You have to manually update the next revision date.
- Automated alerts for Rule8 will be triggered based on the revision date specified in the collateral covenant subsystem.

---

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

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

Remarks
Remarks if any specified for the covenant at the 'Covenant Maintenance' level are defaulted here.
2.14.4 Shared Details Button

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

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

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

You can modify the above details post authorization. The modification must be authorized.

---

**Note**
Sharing can be specified only if sharing required field is checked in the 'Collaterals Maintenance' screen (GEDCOLLT).

2.14.5 Linked Contract-Accounts Button

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

---

**Note**
Once a Term Deposit has been linked as collateral, the system will generate an output batch file to block/mark Lien on the linked Term deposits Accounts/Contracts. This output batch file will be generated as a part of Out Bound Batch Transaction.
For linking a contract as collateral, click ‘Linked Contract-Accounts’. The following screen appears where in you can link the Term Deposit Contract Reference Numbers of all Term Deposits you wish to link.

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

**Contract Reference**

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

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

**Contract Contribution**

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

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

**Note**

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

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

![UDE Values Screen](image)

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

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

---

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

**Commitment Settlement Account**
Select the settlement account number from the adjoining option list used in commitment contract for passing the accounting entries.

**Commitment Settlement Branch**
Specify the commitment settlement branch code used in commitment contract for passing the accounting entries.

**Commitment Ref No**
Specify the Commitment reference number.
2.14.7 Source Restrictions Button

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

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

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

Source
Specify the source from the adjoining option list.

2.14.8 Haircut Schedules Button

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

Haircut %
Specify the Haircut % of the Collateral. You can enter values between 1 to 100

Note
System applies the haircut% to the collateral on the schedule effective date during the BOD process of the collateral batch (GEBCOLAT).

The following validations are performed during save,

For New operation,
- Effective date should be greater than the application date and start date of the collateral
- Multiple Haircuts for the same effective date will not be allowed.
- Haircut % chosen at the main screen gets defaulted as the first schedule with collateral start date as the effective date, in the Haircut schedules sub screen.

For Modify operation,
- Effective date should be greater than the application date and start date of the collateral
- Effective date should be less than the end date of the collateral.
- Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed.
- Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process.
- Existing field Haircut % would show the latest haircut of the collateral.

2.14.9 Specific Details Button
You can maintain details related to the collateral type in this screen. The system allows to capture specific collateral details in relevant tab based on the collateral type selected. At the same time the system prevents you from entering other collateral details.
2.14.9.1 **Property Tab**

- If the collateral type is ‘Property’, then the system displays the following Property tab in the Specific Details sub screen.

![Property Tab](image)

**Property Type**
Select the type of property from the adjoining option list.

**Country**
Select the country of the property location from the adjoining option list.

**Property Address**
Specify the address of the property.

**Construction Date**
Specify the construction date of the property.

**Purchase Date**
Specify the date of property purchase.

**Zone Classification**
Select the zone of the property from the option list.

**Govt. Value**
Specify the government value of the property.

**Customer Valuation Date**
Specify the last valuation date from the customer submitted valuation report.

**Customer Valuation Source**
Specify the source of valuation from the customer submitted valuation report.

**Customer Valuation Amount**
Specify the valuation amount from the customer submitted valuation report.

**Other Lenders Charge Amount**
Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.
**Property Index Value**
Specify the index value of the property.

**Basis of Property Value**
Select the basis of property value from the drop-down list. The options available are:
- Market Value
- Property Index Value
- Govt. Value

**Market Value**
Specify the market value of the property.

### 2.14.9.2 Vehicle Tab

If the collateral type is ‘Vehicle’, then the system displays the following Vehicle tab in the Specific Details sub screen.

**Invoice Value**
Specify the invoice value of the vehicle.

**Vehicle Type**
Select the type of vehicle from the drop-down list.

**New/Used**
Specify if the vehicle is a new vehicle or a pre-owned vehicle.

**Make**
Specify the make of the vehicle.

**Model**
Specify the model of the vehicle.

**Year**
Specify the year of manufacturing of the vehicle.

**Regn.No**
Specify the vehicle registration number.

**Chasis No**
Specify the chasis number of the vehicle.
Engine No.
Specify the engine number of the vehicle.

Owner
Specify the ownership details of the vehicle.

Regn. Authority
Specify the registration authority details with whom the vehicle is registered.

Resale Value
Specify the resale value of the vehicle.

Valuation Date
Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only.

Valuation Amount
Specify the valuation amount from the customer submitted valuation report. This is applicable for used cars only.

2.14.9.3 Marketable Securities Tab

If the collateral type is 'Marketable Securities', then the system displays the following Marketable Securities tab in the Specific Details sub screen.

<table>
<thead>
<tr>
<th>Property</th>
<th>Vehicle</th>
<th>Marketable Securities</th>
<th>Plant &amp; Machinery</th>
<th>Term Deposit &amp; Transaction Account</th>
<th>Policy</th>
<th>Precious Metal</th>
<th>Guarantee</th>
<th>Miscellaneous</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Type</td>
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</tbody>
</table>

Security Type
Select the type of marketable security from the adjoining option list.

Security Code
Select the security code from the adjoining option list.

Description
The system displays the security code description.

Issuer Name
The system displays the issuer name from the Issuer Maintenance (GEDISSUR) screen.

Issuer Reference No
The system displays the issuer reference number from the Securities (GEDSECTY) screen.
Unit Value
The system displays the unit value from the Securities (GEDSECTY) screen.

Number of Units
Specify the number of units submitted by the customer.

Rating
Specify the rating of the securities.

Maturity Date
Specify the maturity date of bonds.

Name of the Fund
Specify the name of the mutual fund.

Name of the Scheme
Specify the mutual fund scheme name.

Electronic Mode
Check this box if the securities are in electronic mode.

Interest Payout
Select the interest payout frequency from the option list.

Interest %
Specify the interest percentage on bonds.

Bond Duration
Specify the bond duration.

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

Cap Amount
As the price of marketable securities tend to fluctuate based on the forces of demand and supply, specify an upper limit on the contribution of this security to the collateral value, as a result of an increase in the price of the security. This upper limit is called the Cap Amount. The Cap Amount indicates that at any point in time the limit contribution of the collateral cannot exceed this amount, even though its actual computed value is much higher. If the actual computed value of the collateral is lower than the Cap Amount, then the system picks up the collateral value as the actual computed value.

Security Price
Select the security price from the adjoining option list.

Last Reval Price
The last market price based on which the collateral value was reevaluated will be displayed here.
2.14.9.4 **Plant and Machinery Tab**

If the collateral type is 'Plant and Machinery', then the system displays the following Plant and Machinery tab in the Specific Details sub screen.

### Machine Details
Specify the machine number of the machine submitted as collateral.

### Manufacturer
Specify the manufacturer details of the machine.

### Manufactured Year
Specify the manufactured year of the machine.

### Purchased Year
Specify the year of purchase of the machine.

### Invoice Value
Specify the invoice value of the machine.

### Written Down Value
Specify the written down value of the machine after depreciation.

### Assessed Value
Specify the assessed value of the machinery.

### Machinery Location
Specify the machinery location.

### Replacement Value
Specify the replacement value of the machinery.

### Third Party Charge Amount
Specify the charge amount of other lenders, if any.

### Machinery Condition
Specify the machinery condition.

### Intended Use
Specify the intended usage of the machinery.
Machine Value Basis
Select the basis of machine value from the drop-down list. The options available are:

- Assessed Value
- Written Down Value
- Invoice Value

2.14.9.5 Term Deposit and Transaction Account

If the collateral type is ‘Term Deposit and Transaction Account’, then the system displays the following Term Deposit and Transaction Account tab in the Specific Details sub screen.

Account Type
Select the account type from the drop-down list.

Account No
Select the account number from the option list.

Account Balance
The system displays the account balance.

Contribution%
Specify the percentage of account balance that should be used as collateral.

Maturity Date
Specify the maturity date of the TD.

Lien Amount
The system displays existing lien amount, if any.
2.14.9.6 Policy Tab

If the collateral type is ‘Policy’, then the system displays the following Policy tab in the Specific Details sub screen.

- **Policy No**
  Specify the life insurance policy number.

- **Insurance Amount**
  Specify the sum assured amount.

- **Policy Start Date**
  Specify the start date of the policy.

- **Premium Amount**
  Specify the premium amount.

- **Assignment Date**
  Specify the date of assigning the policy to the bank.

- **Insurer Address**
  Specify the insurance company address.

- **Insurer Details**
  Specify the details of insurance company like nature of policy, term etc.

- **Renewal Frequency**
  Select the insurance policy renewal frequency from the adjoining option list.

- **Next Renewal Date**
  Specify the next renewal date.
2.14.9.7 Precious Metal Tab

If the collateral type is 'Precious Metal', then the system displays the following Precious Metal tab in the Specific Details sub screen.

Precious Metal Type
Select the type of precious metal from the option list.

Weight in gms
Specify the weight of the precious metal in grams.

Valuation Amount
Specify the valuation amount of the precious metal.

Unit Rate
Specify the unit rate of precious metal.

Precious Metal Form
Select the form of precious metal from the option list.

Notes
Specify notes, if any, on the precious metal.
2.14.9.8 **Guarantee Tab**

If the collateral type is 'Guarantee', then the system displays the following Guarantee tab in the Specific Details sub screen.

**Guarantee Type**
Specify if the guarantee is personal or corporate guarantee.

**Guarantee Amount**
Specify the guarantee amount.

**Guarantor CIF No**
Specify the customer number (CIF ID) of the guarantor.

**Guarantor Name**
Specify the guarantor’s name. The system displays the guarantor’s name if guarantor CIF is entered.

**Guarantor Address**
Specify guarantor’s address.

**Agreement Date**
Specify the guarantee agreement date.

**Continuing Guarantee**
Check this box if the guarantee is a continuing guarantee.

**Guarantor’s Own Exposure**
The system displays the total exposure of the guarantor.

**Total Guarantee Amount**
Specify the combined guarantee amount of guarantor.

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

**Revoke Date**
Specify the date when the Guarantor will revoke the guarantee. This field is enabled only when the Revoke check box is selected.
2-48

Rating
Specify the rating assigned to the Guarantor. You can assign a credit rating to each Guarantor.

2.14.9.9 Miscellaneous Tab
If the collateral type is ‘Miscellaneous’, then the system displays the following Miscellaneous tab in the Specific Details sub screen.

Collateral Description
Specify a brief description on the collateral which does not belong to other standard collateral types. For example: Aeroplane, Ship, Live stock etc.

Units
Specify the number of collateral. For example: 100 live stock sheep, 2 ships etc.

Unit Value
Specify the value of each unit.

Collateral Notes 1 - 5
Specify additional collateral details, if any.

Remarks
Specify remarks, if any.
2.14.10 Field Investigation Details Button

You can maintain field investigation details in the Field Investigation Details screen. To invoke this screen click ‘Field Investigation Details’ button in Collateral Maintenance screen.

![Field Investigation Details](image)

**Agency Code**
Specify the valuation agency code.

**Agency Name**
The system displays the valuation agency name.

**Result**
Specify the result of the field investigation.

**Date of FI**
Specify the date of field investigation.

**FI agent Remarks**
Specify the remarks by the field investigation agent.

**Credit Remarks**
Specify the remarks by credit team.
2.14.11 Valuation Details Button

You can maintain valuation details of a collateral in Valuation Detail screen. Click 'Valuation Details' button in 'Collateral Maintenance' screen to invoke this screen.

Agency Code
Specify the valuation agency code.

Agency Name
The system displays the valuation agency name.

Valuation Amount
Specify the valuation amount.

Valuation Date
Enter the date of valuation.

Initial Valuation
The system displays the initial valuation as ‘Yes’ if the valuation is done during collateral creation process.

Credit Remarks
Specify the remarks by credit team.

Valuer Remarks
Specify the remarks by valuation agent.
2.14.12 External Check Button

You can maintain the details of external check in ‘External Check’ screen. Click ‘External Check’ button in Collateral Maintenance screen to invoke the following screen:

**Registration Authority**
Specify the registration authority details.

**Registration Authority Contact Details**
Specify the registration authority contract details.

**Result**
Specify the result of the external check.

**Date of Check**
Specify the date when the external check was started.

**Credit Remarks**
Specify credit remarks, if any.
2.14.13 **Legal Opinion Button**

Click ‘Legal Opinion’ button in Collateral Maintenance screen to maintain legal opinion details.

**Legal Opinion**
Specify the legal opinion on the acceptability of the proposed collateral.

**Legal Adviser Details**
Specify the legal adviser details.

**Date of Advice**
Specify the date when the advice was received from legal team.

**External Opinion**
Specify the external legal opinion.

**External Adviser Details**
Specify the external legal adviser details.

**Credit Remarks**
Specify remarks of the credit team, if any.

**Final Recommendation**
Specify the final opinion based on the internal and external legal opinion.
2.14.14 Risk Evaluation Button

You can maintain risk evaluation details in the Risk Evaluation screen. Click Risk Evaluation button in Collateral Maintenance screen to invoke the following screen.

**Eligible for Central Bank Funding**
Check this box if the collateral is eligible for central bank funding.

**CCP Eligible**
Check this box if the collateral is part of the eligible collaterals accepted by Central Clearing Party.

**CRM Eligible**
Check this box if the collateral is recognized as credit risk mitigant for Basel capital calculations.

**Geo Political Risk**
Specify Geo political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.

**Currency Risk**
Specify if the collateral currency possesses any currency risk.

**Liquidity Risk**
Specify the liquidity risk of the collateral.

**Issuer Credit Risk**
Specify the credit risk of the collateral issuer.

**Operational Risk**
Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.

**Natural Hazard Risk**
Specify if the location of the collateral is prone to natural hazards like floods, earthquake etc.

**Recommendation**
Specify the final recommendation after risk evaluation.
Credit Remarks
Specify credit remarks, if any.

2.14.15 Collateral Perfection Button
You can maintain the collateral perfection details in the Collateral Perfection sub screen of Collateral maintenance screen.

Registration Authority
Specify the registration authority with which collateral is perfected.

Regn. Authority Contact Details
Specify the contact details of registration authority.

Perfection Date
Specify the date on which bank's charge has been registered.

Confirmation Date
Specify the date on which you received confirmation of perfection.

Documents Status
Specify if the perfection documents are received from registration authority.

Notes
Specify notes, if any.

2.15 Collateral Pool Maintenance
This section contains the following topics:

- Section 2.15.1, "Invoking Collateral Pool Maintenance Screen"

2.15.1 Invoking Collateral Pool Maintenance Screen
You may group together two or more collaterals to create a Collateral Pool. You can create and maintain collateral pools in the 'Collateral Pools Maintenance' screen.
You can invoke the ‘Collateral Pools Maintenance’ screen by typing ‘GEDMPOOL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

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

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

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

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

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

### Order
Specify the order for collateral utilization.

### Type
The type for the collateral, as maintained in the ‘Collaterals Maintenance’ screen gets defaulted here based on the selected ‘Collateral Code’.
Branch Code
The branch code for the branch where the collateral is maintained in the 'Collaterals Maintenance' screen gets defaulted here based on the selected 'Collateral Code'.

Collateral Utilization
System updates the collateral utilization for each of the collateral codes linked in the 'Collateral Pool Linkages', based on the utilization, when the collateral pool comprising the collateral is linked to the facility.

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

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

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

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

Auto Facility Customer
Specify the customer number to which the collateral pool is linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. You can select the customer number from the option list.

Auto facility customer is enabled and it is mandatory if ‘Auto facility Create’ is checked,

The customer number specified here is defaulted in the restriction subsystem of ‘Facilities Maintenance’ screen

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

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

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

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

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

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

Collateral Code
Select the collateral code from the adjoining option list.
If the 'Linked Percent Number', is specified, on save of the record, system defaults the 'Linked Amount' calculated as Linked Percentage of 'Collateral Contribution'.

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

**Collateral Currency**

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

**Collateral Contribution**

The collateral amount which has been maintained will be displayed when a collateral code has been picked.

**Linked Amount**

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

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

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

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

**Pool Amount**

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

**Pool Utilized**

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

**Linked Amount Pool Currency**

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

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

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Ccy</th>
<th>Collateral Amount</th>
<th>Linked Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ISDP16924</td>
<td>DEM</td>
<td>100,000</td>
<td>75,000</td>
</tr>
<tr>
<td>AC777228</td>
<td>GBP</td>
<td>55,000</td>
<td>55,000</td>
</tr>
<tr>
<td>COLSHRS15</td>
<td>INR</td>
<td>2,000.000</td>
<td>1,500,000</td>
</tr>
<tr>
<td>COLHS819</td>
<td>USD</td>
<td>1,500,000</td>
<td>1,500,000</td>
</tr>
</tbody>
</table>
Now the pool currency specified is USD. Therefore the system does the necessary calculations and converts the linked amount into the currency of the pool and displays the pool amount in the respective field.

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

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

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

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

Rate of Interest = Available Interest Rate + Interest Spread + Customer spread

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

---

**Note**

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

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### 2.16 Facilities Maintenance

This section contains the following topics:

- Section 2.16.1, "Invoking the Facilities Maintenance Screen"
- Section 2.16.2, "Schedules Button"
- Section 2.16.3, "Covenant Button"
- Section 2.16.4, "Value Date Button"
- Section 2.16.5, "Exposure Button"
- Section 2.16.6, "Charges Button"
- Section 2.16.7, "UDE Details Button"
- Section 2.16.8, "Pool Links Button"
- Section 2.16.9, "Limit Restriction Button"
- Section 2.16.10, "Tenor Restrictions Button"
- Section 2.16.11, "Source Restrictions Button"
2.16.1 Invoking the Facilities Maintenance Screen

You can maintain credit limits for a Line Code - Liability Code combination in the 'Facilities Maintenance' screen.

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

Specify the following details:

Liability Number

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

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

Serial Number
Each time a customer - line code combination is specified, LCM module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Facility Branch
By default, the system displays the branch code in which facility has been created. You can change the branch code from the adjoining option list before saving the facility. Once the facility is saved, you cannot modify the branch code.

Description
Give a brief description of the facility here.

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

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

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

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

Once the entry is authorized you cannot change the currency.

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

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

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

Netting Required
Check this box if netting is required for the facility. It is unchecked by default.

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

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

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

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

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

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

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

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

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

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

Amounts
Specify the following details:

Limit Amount
Specify the limit for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.
Note
The charges can be collected on facility limit amount change. In this case commitment contract created should be capable of charging the customer on the facility limit amount change. For this purpose SDE INCREASED_PRINCIPAL can be used while setting up the charge rule at the CL product creation level.
LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility limit amount.

Collateral Amount
System defaults the Collateral Amount on save, based on the pools linked in the 'Pool Links' sub screen.

Transfer Amount
System displays the transfer amount resulting from 'Facilities Amount Transfer' transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is ", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.

Effective Line Amount
The system displays the effective line amount.

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

- Line Amount + Collateral
- Line Amount
- Minimum of Line Amount and Collateral

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

Uncollected Amount
The system displays the uncollected amount.

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

Block Amount
Specify the block amount.

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

Max Daily Limit
Specify the maximum daily limit.
Daily Light Limit
Specify the daily light limit.

Utilization
This section contains the following details:

Available Amount
The system displays the available amount. This value is the difference between the line amount and line utilization.

Maximum Available Amount
The system displays the maximum line amount available for utilization. This is the minimum of available amount in the entire line hierarchy traversing upwards.

If the lines in the structure are of different currencies then system converts the line amount into the currency of the line code using standard mid rate for calculating the minimum amount.

Date of First OD
The system displays the date of first OD.

Date of Last OD
The system displays the date of last OD.

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

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

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

Utilization Amount
The system displays the utilization amount.

Tanked Utilization
The system displays the tanked utilization.

Availability
Specify the following details:

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

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

The freezing of the line code will be part of the LCM EOD Batch.
The LCM module will not allow the expiry date of a facility to exceed the expiry date of linked collateral(s).

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

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

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

**Line Grace Days**
Specify the grace days which will be applied on linked expiry date to derive final expiry date.

**Line Final Expiry Date**
The system displays line final expiry date. This is derived by adding the line grace days with the line expiry date. If ‘Line Grace Days’ is null, then system considers the limit expiry date as the final expiry date.

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

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

The product processor will give an ASCII file including all the facilities which need to be frozen. LCM will initiate an amendment event and then un-checks the ‘Available’ check box.

**Availment Date**
Specify the availment date on which the first utilization should take place. If the limit amount assigned to the facility is not utilized within the specified availment date then the available check box will be disabled. This freezes the line for the respective liability.

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

**Exception**
Specify the following details:

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

---

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

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

**Note**

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

**Facility Fee Preferences**

Specify the following details:

**Interest Fee Required**

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

**Fee Calculation Account**

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

**Facility Creation Fee**

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

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

**Facility Renewal Fee**

Check this box to apply fee for facility renewal.

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

**Facility Increase Fee**

Check this box to apply fee for facility amount increase. You can achieve service fee for facility increase if the charge basis for charge product is selected as LINE_INCREASE and the periodicity is ‘Daily’.

**Facility Expiry Fee**

Check this box to apply fee for facility expiry.

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

**Expiry Upfront Fee**

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

**Expiry Fee Frequency**

Select the expiry fee frequency from the adjoining drop-down list. The options available are:

- Daily
- Monthly
- Quarterly
Expiry Fee Frequency is disabled if ‘Facility Upfront Fee’ is selected. On save, the system validates and displays error messages if:

- the ‘Interest Fee Required’ is checked and the ‘Fee Calculation Account’ is null.
- an existing record is available for ‘Fee Calculation Account’.
- after the expiry date if Facility Expiry Fee is checked
- after the expiry date if Facility Upfront Fee and Expiry Fee Frequency is modified.
- if renewal date is entered and expiry date is not entered.

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

---

**Note**

The following SDEs will not be applicable for LCM based interest calculation.

- LCM based interest calculation SDEs,
- Limit_Amount, Eff_Limit_Amount
- Matured_Amount - If you repay the already utilized amount, then the repay credit will update on the Matured_Util field of the ‘Getm_facility’ table.

---

**Limit Status**

Select the status of the limit from the adjoining drop-down list. The options available are:

- Active
- Closed
- Frozen

**Next Review Date**

Based on the review frequency, the system displays the next limit review date. This date is derived by adding the frequency days to the current date.

If you do not select any of the provided review frequency and set it to blank, then you need to manually enter the next review date.

The next review date must always be before the facility expiry date.

**Review Frequency**

Select the frequency at which the limit should be reviewed. The options available are:

- Monthly
- Quarterly
- Half yearly
- Yearly
- Blank - if you select this, you need to specify the next review date.

**Closure Reason**

Specify the reason for limit closure. The system also displays the closure reason based on CAM process flow.
Freeze Reason
Specify the freeze reason of the limit. The system displays this based on CAM process flow.

Note
The following SDEs will not be applicable for ELCM based interest calculation.

– ELCM based interest calculation SDEs,
– Limit_Amount, Eff_Limit_Amount
– Matured_Amount - If you repay the already utilized amount, then the repay credit will update on the Matured_Util field of the 'Getm_facility' table.

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

![Schedules Maintenance](image)

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

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

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

<table>
<thead>
<tr>
<th>Limit Date</th>
<th>Limit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feb 01, 2009</td>
<td>500000</td>
</tr>
<tr>
<td>Mar 02, 2009</td>
<td>800000</td>
</tr>
<tr>
<td>April 03, 2009</td>
<td>400000</td>
</tr>
</tbody>
</table>
In this case, during BOD on Feb 01, 2009, the limit mount will be updated to USD 500,000 and on Mar 02, 2009 it will be modified again to USD 800,000. If the batch does not run on Mar 02, 2009, it will be run on Mar 03, 2009. Accordingly, the ‘Scheduled Limit Amount’ defined for Mar 02, 2009 Schedule will be updated as Facility Limit Amount.

During EOD, the system processes limits schedules and revision process takes place for the facilities as per the scheduled date. It processes the limit schedules till next working day and marks all the schedules till date as processed.

When the Facility Start Date and Schedule Date falls on the same day, then on save of Facility record, you will get an override message for confirmation on updating the limit amount of Facility as per the schedule amount.

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

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

Example

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

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

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

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

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

- System Date - 30-Jul-2009
- Limit Amount - 75000
- Schedules:

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

### 2.16.3 Covenant Button

The covenant details can be captured for facility in the ‘Covenant Details’ screen. Click ‘Covenants’ to invoke this screen.
Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.

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

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

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

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

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

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

To maintain details regarding value dates, click 'Value Date' button.

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

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

2.16.5 **Exposure Button**

The facility defined can be tracked for particular exposures.

The exposure details can be captured for facility in the ‘Exposure Details’ screen. Click ‘Exposure’ to invoke this screen.
Exposure Code
Select the exposure code from the list available here. The list displays the exposure codes maintained in Exposure Maintenance screen. Based on the exposure selected, all other details of the exposure maintenance will be displayed here.

Description
The system displays the description of the selected exposure code.

Exposure Type
The system displays the exposure type to which the selected exposure code is associated.

2.16.6 Charges Button

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

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

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

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

To capture the UDE details, click 'UDE Details' button.

You need to capture the following details here:

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

**Commitment Product**
Specify the product details of the commitment.

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

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

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

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

**UDE Values**

**UDE ID**
Specify the UDE ID of the commitment.

**UDE Value**
Specify the UDE value of the commitment.

**Rate Code**
Specify the rate code of the commitment.

**Code Usage**
Specify the code usage of the commitment.
Commitment Ref No
Specify the reference number of the commitment.

Effective Date
Specify the effective date of the commitment.

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

### 2.16.8 Pool Links Button

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

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

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

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

**Pool Amt**
System displays the pool amount based on the selected pool code.

**Facility Branch Code**
Select the branch code from the adjoining list.

**Pool %**
System displays the pool %.
Facility Amount In Pool CCY
System displays the facility amount In Pool currency.

Facility Currency
System displays the facility currency

Facility Amount
System displays the facility amount

Type
System displays the type.

Percentage Of Contract
System displays the percentage of contract.

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

2.16.9 Limit Restriction Button

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

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

The system selects the Allowed option by default.

**Customer Restrictions**

**Customer Number**

Specify the customer number for the Customer Restriction. You can specify the customer number which should be linked to the limit.

If the limit is originated through credit appraisal management process flow, then the customer number linked to the limit will be populated in this field.
The following table explains various situations in customer restriction.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>System behaviour</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer linked to a facility is different from the customer linked to the collateral</td>
<td>If an unshared single collateral is linked to a limit, then the customer of the collateral must be the same as the facility customer. If the customers are different, the system will not allow you to save the record. In case a collateral pool is linked to a facility and collaterals in the collateral pool belong to different customers, then at least one of them must be the customer of the facility. Otherwise, the system displays a configurable exception or error. This can be configured as error or override based on the bank policy and business practice.</td>
</tr>
<tr>
<td>Facility utilization triggered by external systems or Oracle FLEXCUBE in ELCM embedded environment</td>
<td>The system validates the customer number of the contract/account from which the request was initiated. If the customer of the contract/account is the same as the facility customer, then the facility utilization continues. If the customer is different, then the system displays an error message.</td>
</tr>
<tr>
<td>Facility utilization in Liability - Pool - Facility - Collateral linkage</td>
<td>If a collateral pool having collaterals of different customers is linked to a facility, then utilization request is allowed only from customers linked to that facility. The collaterals can be directly utilized by all customers of the collaterals included in the pool. One customer of a shared liability cannot contribute a shared collateral to link to the facility of the other customer within the same liability. If a collateral is shared by two liabilities, then that collateral can be linked to the facilities of a customer who belongs to one of those liabilities. In case of direct utilization of a shared collateral, the collateral can be utilized by the customer who provided the collateral and/or the customers of the liability with whom the collateral is being shared.</td>
</tr>
<tr>
<td>Facility transfer</td>
<td>During limit transfer process, if customer of each limit is different, the system displays a configurable override message. You can either allow such limit transfers or not by appropriately configuring the exception.</td>
</tr>
</tbody>
</table>

You cannot modify the customer number after authorization of the facility.

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

**Currency Restrictions**

**Currency Code**
Specify the currency code for the Currency Restriction.

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

2-77
Branch Restrictions

**Branch Code**
Specify the branch code for the Branch Restriction.

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

Ext System Restrictions

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

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

Exposure Restrictions

**Exposure Name**
Specify the exposure name for the Exposure Restriction.

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

Product Restrictions

**Product Code**
Specify the product code for the Product Restriction.

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

### 2.16.9.1 Maintaining Customer Restrictions for a Line

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

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

### 2.16.9.2 Maintaining Branch Restrictions for a Line

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

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

2.16.9.3 Maintaining Currency Restrictions for a Line

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

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

2.16.9.4 Maintaining Exposure Restrictions for a Line

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

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

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

2.16.9.5 Maintaining Product Restrictions for a Line

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

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

### 2.16.10 Tenor Restrictions Button

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

Tenor
Specify the name of the tenor.

Tenor (Days)
Specify the number of days

Limit
Specify the limit for the tenor in days.

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

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

Limit Amount
Specify the limit amount for the specific limit date

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

2.16.10.1 Maintaining Tenor Restrictions for a Main Line

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

2.16.10.2 Maintaining Tenor Restrictions for a Sub-Line

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

Example

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

<table>
<thead>
<tr>
<th>Main Line Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOANS</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Main Line Tenor List</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>30D</td>
<td>0.5M</td>
</tr>
<tr>
<td>60D</td>
<td>0.3M</td>
</tr>
<tr>
<td>90D</td>
<td>0.25M</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Sub-line Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>STLOANS</td>
</tr>
<tr>
<td>MTLOANS</td>
</tr>
<tr>
<td>LTLOANS</td>
</tr>
</tbody>
</table>

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

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

2.16.11 Source Restrictions Button

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

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

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

Source
Specify the source from the adjoining option list.

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

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

You can specify the following details here:

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

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

**Mandate**

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

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

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

You can add your comments on the facility maintenance using ‘Comments’ screen. To invoke this screen, click ‘Comments’ button on the ‘Facility Maintenance’ screen.

![Comments screen](image)

Following fields are available for capturing the comments.

- **Date**
  The system displays the current system date.

- **Input by**
  The system displays the user ID of the user of the current session.

- **Comments**
  Type in the comments that you wish save. This is a free text field where you can type in your comments.

  *The comments that you maintain here will be displayed in the Credit Desktop also. For details, refer to the chapter ‘Credit Desktop’ in this user manual.*

Once you have captured the above details, click ‘OK’ button to navigate to the ‘Facilities Maintenance’ screen.

---

2.16.14 **Including Netting Amount in Facility’s Netting Contribution**

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

- Account Netting level
- Liability level
- Facility level

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

**Account Netting**

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

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

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

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

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

Facility

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

Liability

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

2.16.15 Viewing Previous Credit Limit Changes

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

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

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

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

To view any previous changes made to the credit limit, double-click the corresponding record. A detailed screen appears containing changes made.
2.17 Track Exposure Maintenance

This section contains the following topics:

- Section 2.17.1, "Invoking Track Exposure Maintenance Screen"
- Section 2.17.2, "Value Date Exposure Button"

2.17.1 Invoking Track Exposure Maintenance Screen

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

Exposure Type
Specify the exposure type. The option list displays all valid exposure types maintained in the system. Select the appropriate one.

The values allowed in field exposure code depends on the exposure type you select here. The validations are as follows.

<table>
<thead>
<tr>
<th>Selected exposure type</th>
<th>Values allowed for ‘Exposure Code’ field</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency</td>
<td>Active currencies maintained in the system</td>
</tr>
<tr>
<td>Country</td>
<td>Active country codes maintained in the system</td>
</tr>
<tr>
<td>Industry</td>
<td>Active industries maintained in ‘Sector - Industry Maintenance’ screen</td>
</tr>
<tr>
<td>Sector</td>
<td>Active sectors or industries maintained in ‘Sector - Industry Maintenance’ screen</td>
</tr>
</tbody>
</table>

If you select any of the above exposure types, you cannot specify an exposure code that does not belong to the selected exposure type.

For other exposure types, you need to enter a unique exposure code.

**Exposure Code**
Specify the Exposure Code.

If the exposure type is Currency, Country, Industry or Sector, then you need to select the appropriate exposure code from the option list. For other exposure types, you need to manually enter a unique exposure code.
The code maintained in this screen can be linked in the 'Customer to liability link Maintenance' screen if the 'Utilization type' is 'Customer' and it can be linked in the 'Facilities Maintenance' screen if the 'Utilization type' is 'Transaction' to make exposure tracking possible. It is possible to track a customer in multiple exposures. For this multiple exposure code should be linked to the 'Customer to liability link Maintenance' screen.

**Description**
Provide a brief description of the exposure here.

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

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

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

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

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

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

For non-revolving exposure: New Exposure utilization = Exposure utilization

**Exposure Currency**
Specify the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will be non-amendable.

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

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

**Utilization**
System displays utilization for the exposure here.

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

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

**Exposure Expiry Date**
Specify the expiry date after which the maintained exposure is not applicable for tracking.
Freeze
Select this check box to indicate that the exposure will be frozen and during utilization. Exposure tracking will not be allowed for such an exposure (i.e. Utilization under such exposures will not be allowed).

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

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

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

\[
\text{Exposure Available Amount} = \text{Exposure Limit Amount} - \text{Utilization} - \text{Exposure block amount}
\]

Head Room Limit
The system displays the head room limit. This amount is arrived by deducting sum of effective line amounts from exposure amount. The system displays the head room limit in terms of exposure currency of the facilities linked to the exposure.

Note
If the exposure records of type Transaction or Customer are linked to a facility or a customer, you cannot close the records.

2.17.2 Value Date Exposure Button
Value dated exposure can be specified using the Value Date Exposure screen. Click ‘Value Date Exposure’ to invoke this screen.

For each record added here you must specify the following:
**2.18 Exposure Analysis**

You can simulate the facilities operations such as creation, modification and renewal of facilities and analyse the impact of such operations on the exposure. To invoke 'Exposure Analysis' screen, type 'GEDEXPAN' in the field at the top right corner of the application toolbar and click adjoining arrow button.

Specify the following details:

**Operation Type**
Select the operation that you want to simulate from the drop-down list. The list displays the following facility operations.
- New
- Modify
- Renewal

Details are given in the below table.

<table>
<thead>
<tr>
<th>Operation Type</th>
<th>Query Facilities</th>
<th>Editable Fields</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td>Not Applicable</td>
<td>New Limit Amount Limit Currency Limit Expiry Date Exposure Type Exposure Code</td>
<td>Select this to simulate creation of a new facility. Simulation fields other than the editable ones are disabled for this operation.</td>
</tr>
<tr>
<td>Operation Type</td>
<td>Query Facilities</td>
<td>Editable Fields</td>
<td>Remarks</td>
</tr>
<tr>
<td>------------------</td>
<td>---------------------------</td>
<td>----------------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Modify           | Based on Customer Number  | New Limit Amount Exposure Type Exposure Code | Select this to simulate modification of an existing facility.  
You can specify a customer ID and click ‘Query’ button to query all the facilities of that customer.  
The system defaults the Effective Line Amount as the New Limit Amount. The system also defaults the exposure details.  
You can modify the New Limit Amount and click ‘Analysis’ button to view the impact of modification on the exposure linked with the facility.  
You can also add a new limit, enter the New Limit Amount and Limit currency, and link the exposures to the new limit before the analysis. |
| Renew            | Based on Customer Number  | Limit Expiry Date Exposure Type Exposure Code | Select this to simulate renewal of an existing facility.  
You can specify a customer ID and click ‘Query’ button to query all the facilities of that customer.  
Modify the Expiry Date to a later date and click ‘Analysis’ button to view the impact of the renewal operation on the exposure. |

Customer Number
You can search for existing facilities based on the customer number. This is applicable only for Modify and Renew operations.

For Modify and Renew operations, you can click ‘Query’ buttons to view the facility details of the selected customer.

Name
The system displays the name of the customer, based on the customer number you have selected for facility query.

Facility Details
For New operation, you can enter the details of the facility. For Modify and Renew operations, you can edit specific fields required for such operations.

Liability Number
The system displays the liability number. You cannot modify this.

Line Code
The system displays the line code. You cannot modify this.
Serial Number
The system displays the serial number. You cannot modify this.

Limit Amount
The system displays the limit amount. You cannot modify this.

Limit Currency
For New operation, you need to specify the limit currency.

For Modify or Renew operations, the system displays the limit currency. You cannot modify this.

Limit Expiry Date
The system displays the limit expiry date.

For Renew operation, you can modify the limit expiry date, For New and Modify operations, you cannot modify this.

New Limit Amount
For New and Modify operations, you can specify the new limit amount. For Renew operation, you cannot edit this field.

Exposure Details

Exposure Type
For New operation, you need to specify the exposure type.

For Modify and Renew operations, the system displays the exposure type. You can modify this.

Exposure Code
For New operation, you need to specify the exposure code.

For Modify and Renew operations, the system displays the exposure code. You can modify this.
Once you have specified/modified the details for simulation, click ‘Analysis’ button. The system analyses the impact of the operation on the exposure of the respective facility. You can view the details in ‘Exposure Analysis’ screen.

You can view the following details of the selected facility.

- Exposure code
- Exposure type
- Exposure currency
- Total appetite - this is the exposure amount in terms of exposure currency
- Granted appetite - this is the sum of effective line amounts of the facilities linked to this exposure in terms of exposure currency
- Head room - this is arrived by deducting granted appetite from total appetite
- Headroom with HO currency
- Pipe line deals - this is arrived as follows:
  - sum of new facilities in pipe line using CAM process + (plus)
  - sum of modified facilities using CAM process where the modified amount is greater than the original amount + (plus)
  - sum of (modified amount - original amount) modified facilities using CAM process where the expiry date is earlier than or equal to current date and new expiry date is later than current date - (minus)
sum of (original amount - modified amount) of modified facilities using CAM process where modified amount is lesser than the original amount in exposure currency

- Head room with pipe line deals (Head room - pipe line deals in exposure currency)
- Simulated head room
  - For New operation, Head Room - New Limit Amount
  - For Modify operation, if the limit amount is reduced, then Head Room - (Limit amount - New Limit Amount)
  - For Modify operation, if the limit amount is increased, then Head Room + (New Limit amount - Limit Amount) in terms of exposure currency
  - White text in green background indicates that it is a positive value
  - White text in red background indicates that it is a negative value
- Simulated headroom in HO currency
- Simulated head room with pipe line deals
- Number of days to expire - difference between exposure expiry date and application date

You can view a bar chart that shows the exposure name, head room and head room with this limit fields. You can click an exposure name on the main table to view the following details.

- Liability number - liability number of the facility linked to the selected exposure of the bar chart
- Line Code - line code of the facility linked to the selected exposure of the bar chart
- Line Serial - serial number of the facility linked to the selected exposure of the bar chart
- Effective Line Amount - effective line amount of the facility linked to the selected exposure of the bar chart
- Limit Currency - limit currency of the facility linked to the selected exposure of the bar chart
- Utilization Amount - utilized facility amount
- Block Amount - blocked facility amount
- Number of days to expire - difference between facility expiry date and application date
Exposure Dashboard

Exposure dashboard helps you analyse the total and granted appetite of exposure codes as bar chart and pie chart. To invoke ‘Exposure Dashboard’, type ‘GEDEXDBD’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

**Exposure Type**
Select the exposure type whose details you wish to analyse. The option list displays all valid exposure types. Check the boxes adjoining each exposure type to include the details of that exposure type in the dashboard.

**Utilisation Type**
Select the utilisation type that you wish to analyse. The option list displays all valid utilisation types. Check the boxes adjoining each utilisation type to include the details of that in the dashboard.

As you select the required options and tab out of the field, the system displays the following details of the exposure codes associated with the selected exposure type.

- Exposure code
- Exposure type
- Exposure currency
- Total appetite
- Granted appetite
- Head room
- Head room in HO currency
- Pipe line deals
- Headroom with pipe line deals
- Simulated head room
- Simulate head room in HO currency
- Simulated head room with pipe line deals
- Number of days to expire

**Bar Chart**
The bar chart displays the total appetite and granted appetite in HO currency for each exposure code.

**Pie Chart**
You can view a pie chart of the total appetite in HO currency.

You can view the following details of the facilities linked with a selected exposure code and exposure type.
- Liability number
- Line code
- Line serial
- Effective line amount
- Limit currency
- Block amount
- Utilization amount
- Number of days to expire

### 2.20 Account/Contract Balance Maintenance for Netting

This section contains the following topics:
- Section 2.20.1, "Invoking the Account/Contract Balance for Netting screen"

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

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

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

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

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

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

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

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

**Amount**
Specify the account/contact balance amount for netting.

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

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

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

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

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

Netting Required
Select this check box to indicate that the netting amount defined in the 'Account/Contract Balance for Netting' screen will be updated in the 'Netting Contribution' field for the specific facility for which 'Netting Required' check box is checked. You can have the Facility to display the Netting Amount in the 'Netting Contribution' screen.

If Netting required check box is checked, system will validate whether the customer number captured in this screen and customer of the facility is same. If not system will display an configurable override message. If it is configured as exception system will allow you to proceed with exception authorization. Else if it is configured as an error, system will not allow you to proceed further.

For more details on this feature, refer the section 'Including Netting Amount in Facility’s Netting Contribution' in this User Manual.

2.21 Ear Marking Maintenance

This section contains the following topics:
- Section 2.21.1, "Invoking the Ear Marking Maintenance Screen"

2.21.1 Invoking the Ear Marking Maintenance Screen

You can use the ‘Ear Marking Maintenance’ screen for blocking of funds for a Facility.
You can invoke the ‘Ear Marking Maintenance’ screen by typing ‘GEDBLOCK’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

**Branch**
Specify the branch in which the block has been created.

**Liability Code**
Specify the liability code for which the amount block is to be done.

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

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

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

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

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

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

**Expiry Date**
Specify the date till when this block amount for that facility is applicable.
Auto Block
Check this box to indicate that the system should automatically create block for the specified amount for the specified facility. This check box will be unchecked by default indicating that the block on the facility will be manual.

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

2.22 Global Block Exposure Maintenance

This section contains the following topics:
- Section 2.22.1, "Invoking the Global Exposure Block Maintenance Screen"

2.22.1 Invoking the Global Exposure Block Maintenance Screen

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

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

Block Number
Specify a unique number for the block you are creating. The system will not allow you to modify it after authorization of the maintenance.

Branch
Specify the branch from which the block is being maintained. You cannot change the branch after authorization of the maintenance.
Exposure Name
Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes. Select the appropriate one.

Exposure Description
The system defaults the exposure description here.

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

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

---

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

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

Expiry Date
This is the date till which the amount block for the exposure is enforced.

Auto Block
The system automatically checks this option on the date the block on the exposure comes into force i.e. the ‘Effective Date’.

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

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

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

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

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

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

### 2.23 Exception Queue Maintenance

This section contains the following topics:

- Section 2.23.1, "Invoking the Exception Queue Maintenance Screen"
2.23.1 Invoking the Exception Queue Maintenance Screen

You can maintain exception queue records with their respective user roles allowed for authorization in the ‘Exception Queue Maintenance’ screen.

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

Queue Name
Specify the Queue Name.

Description
Give a brief description of the queue here.

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

2.24 Exception Queue Slab Maintenance

This section contains the following topics:

- Section 2.24.1, "Invoking the Exception Queue Slab Maintenance"

2.24.1 Invoking the Exception Queue Slab Maintenance

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

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

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

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

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

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

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

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

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

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

2.25 Sector and Industry Maintenance

This section contains the following topics:

Section 2.25.1, “Invoking the Sector and Industry Maintenance”

2.25.1 Invoking the Sector and Industry Maintenance

You can maintain sectors and industries associated each sector using ‘Sector-Industry Maintenance’ screen. To invoke this screen, type ‘GEDSECMT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Sector Code
Specify a unique code to identify the sector you are defining.

Description
Specify a brief description of the sector.
Industry Code
Specify the industry code to be associated with the sector code. You can associate multiple industry codes with a sector code.

Description
Specify a brief description of the industry.

Once you have captured the above details, save the maintenance.

2.26 Limits & Collaterals Parameter Details

This section contains the following topics:

- Section 2.26.1, "Invoking the Global Exposure Parameter Detail"

2.26.1 Invoking the Global Exposure Parameter Detail

You can specify certain parameters relating to the End Of Day operations in the ‘Limits & Collaterals Parameter Details’ screen. You can invoke the ‘Global Exposure Parameter Detail’ screen by typing ‘GEDPARAM’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are maintained here.

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

Maximum Retry Lock Transaction
Specify the number of times authorization can be tried before the transaction is locked.
Maximum Number of Processes
Multi threading feature in LCM can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.

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

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

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

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

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

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

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

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

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

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

Bank Capital
Specify the amount to calculate internal lending equivalent amount

Limit Currency
The System defaults the local currency of the bank.

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

Internal lending Limit %
Specify the percentage of internal lending limit. The internal lending limit percentage should be between 0 and 100.
Note
If Bank Capital is specified then Central Bank Lending Limit % and Internal Lending Limit % fields are mandatory.

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

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

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

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

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

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

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

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

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

Limits:

<table>
<thead>
<tr>
<th>Facility</th>
<th>Expiry Date</th>
<th>Revolving</th>
</tr>
</thead>
<tbody>
<tr>
<td>FACILITY1</td>
<td>15-Jul-2009</td>
<td>N</td>
</tr>
<tr>
<td>FACILITY2</td>
<td>16-Jul-2009</td>
<td>Y</td>
</tr>
<tr>
<td>FACILITY3</td>
<td>16-Jul-2009</td>
<td>N</td>
</tr>
<tr>
<td>FACILITY4</td>
<td>15-Aug-2009</td>
<td>N</td>
</tr>
</tbody>
</table>
System Date - 15-Jul-2009
Next Working Day - 17-Jul-2009

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

Note
This process does not close the following lines:
   – If there are any underlying active transactions on that line
   – If there are any active sub lines reporting to this main line

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

2.27 Facilities Amount Transfer Maintenance

This section contains the following topics:
   • Section 2.27.1, "Invoking the Facilities Amount Transfer Maintenance"

2.27.1 Invoking the Facilities Amount Transfer Maintenance

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

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

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

![Facilities Amount Transfer Maintenance Screen](image-url)
From Liability Number and To Liability Number
Specify the 'From Liability No' i.e. for whom the limit amount is to be transferred
Specify the 'To Liability No' i.e. to whom the liability amount is allocated.

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

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

When configured as an override, if From line and To line details are different, the system displays an override message, "CIF of both lines are different. Do you want to proceed?"

When configured as an error, if From line and To line details are different then the transfer will not be allowed.

Note
- From line and To line will list facilities that are not expired.
- Expiry is set based on the available field in the ‘Facility Maintenance’ screen (GEDFACTL)
- Effective From date can’t be greater than From line end date and Effective To date can’t be less than From line Start date.

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

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

From Facility Available Amount and To Facility Available Amount
System will default the ‘From Facility Available Amount’ and ‘To Facility Available Amount’ when the 'From Line' & 'To Line' are chosen respectively.

Effective From Date and Effective To Date
Specify the Effective From Date of transfer i.e. the date from when the transfer of limits will be effective.

Specify the Effective To Date of transfer i.e. the date till when the transfer of limits will be effective. This date must be greater than the Effective From Date.
Note
Effective From date can’t be greater than From line end date and Effective To date can’t be less than From line Start date.

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

2.28 Force Collateral Revaluation

This section contains the following topics:

- Section 2.28.1, "Invoking the Ad-Hoc Revaluation Screen"

2.28.1 Invoking the Ad-Hoc Revaluation Screen

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

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

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

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

Click the ‘Process’ button to process the Ad-hoc Revaluation.

2.29 Multi Authorization Maintenance

This section contains the following topics:

- Section 2.29.1, "Invoking the Multi Authorization Maintenance Screen"
2.29.1 Invoking the Multi Authorization Maintenance Screen

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

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

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

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

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

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

Utilization Reference Number
Specifies the LCM utilization reference number.

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

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

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

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

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

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

Facility Currency
Specifies the facility currency.

Facility utilization
Indicates the facility utilization amount.

Utilization Branch
Indicates the transaction branch.

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

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

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

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

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

Liability Currency
Specifies the liability currency.

Liability utilization
Indicates the liability utilization amount.

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

Error Code
Specifies the error code of the transaction.
2.30 Dual Authorization of Utilization Transaction

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

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

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

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

Example

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

Limit amount - 10,000.00

Collateral amount - 0.00

Breach percentage - 110  (which is equal to 11,000)

Brach amount - 15,000

The system calculated values:

Available amount - 10,000.00

Utilized amount - 0

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

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

---

**Note**

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

### 2.31 Liabilities Merger

This section contains the following topics:

- Section 2.31.1, "Invoking Liability Merger Maintenance Screen"
- Section 2.31.2, "Invoking Liability Merger Process Screen"

#### 2.31.1 Invoking Liability Merger Maintenance Screen

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

The merging of liabilities is done in the following two steps:

- Step 1 – Liability Merger Maintenance
- Step 2 – Liability Merger Process

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

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

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

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

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

Remarks
Specify the remarks about the Liability Merger Maintenance.

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

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

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

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

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- EarMarking Merger Log
- Utilization Merger Log

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

You can query your records based on all or any of the following criteria:
- Branch Code
- To Liability Code
- From Liability Code
- Effective Date
- Status

Click ‘Search’ button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:
- From Liability ID
- To Liability ID
- Branch Code
- From Liability Code
- To Liability Code
- Status
- Effective Date

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

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

2.32 Alert Definition

This Section contains the following topics:
- Section 2.32.1, "Invoking Alert Definition Screen"
- Section 2.32.2, "Preferences Tab"
- Section 2.32.3, "Target Tab"
2.32.1 **Invoking Alert Definition Screen**

You can define specific alerts to be sent to the bank users. You need to define the alert codes and map the alert code to the bank user using 'Alert Code Definition' screen. To invoke this screen, type 'ITDADMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

Specify the following details:

**Alert Code**
Specify the alert code to be mapped to the customer or bank.

**Description**
The system displays the description of the alert based on the alert code specified.
Criteria Code

Specify the selection criteria code to be used for the alert. The option list displays valid criteria codes (Rules 1 to 9 which are factory shipped) that are maintained in the system. Choose the appropriate one. The description of each criteria code is explained in the following table:

<table>
<thead>
<tr>
<th>Rule Code</th>
<th>Rule Name</th>
<th>Rule Description</th>
<th>Parameter Configured</th>
<th>Trigger for Alert</th>
<th>Alert (Message) Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>RULE1</td>
<td>Limits Due for Expiry</td>
<td>Review required X days before Limit Expiry Date, where X is a configurable parameter</td>
<td>Notice Days (ITDAC-MNT Screen)</td>
<td>Limit Expiry Date</td>
<td>&lt;FACILITY_ID&gt; - Limit &lt;LIA-B_ID&gt; - &lt;LINE_CODE&gt; due for expiry</td>
</tr>
<tr>
<td>RULE2</td>
<td>Limits where Collateral due for Expiry</td>
<td>Review required X days before Collateral Expiry Date, where X is a configurable parameter</td>
<td>Notice Days (ITDAC-MNT Screen)</td>
<td>Collateral Expiry Date</td>
<td>&lt;COLLATERAL_ID&gt; - Collaterals &lt;COLLATERAL_CODE&gt; for Limit &lt;LIA-BILITY_ID&gt; due for expiry</td>
</tr>
<tr>
<td>RULE3</td>
<td>Limits where the Utilization Threshold % is breached with respect to Sanctioned Limit</td>
<td>Review required for Limit Utilization % breached with respect to Sanctioned Limit, where Threshold % is a configurable parameter</td>
<td>Threshold % (ITDAC-MNT Screen)</td>
<td>Sanctioned Limit Amount</td>
<td>&lt;FACILITY_ID&gt; - Sanctioned Limit for Limit &lt;LIA-BILITY_ID&gt; - &lt;LINE CODE&gt; has breached the predefined threshold percentage</td>
</tr>
<tr>
<td>RULE4</td>
<td>Limits where the Utilization Threshold % is breached with respect to Collateral Value</td>
<td>Review required for Limit Utilization % breached with respect to Collateral Value, where Threshold % is a configurable parameter</td>
<td>Threshold % (ITDAC-MNT Screen)</td>
<td>Collateral Value</td>
<td>&lt;COLLATERAL_ID&gt; - Collaterals Value for Limit &lt;LIA-BILITY_ID&gt; has breached the predefined threshold percentage</td>
</tr>
<tr>
<td>Rule Code</td>
<td>Rule Name</td>
<td>Rule Description</td>
<td>Parameter Configured</td>
<td>Trigger for Alert</td>
<td>Alert (Message) Description</td>
</tr>
<tr>
<td>-----------</td>
<td>-----------</td>
<td>------------------</td>
<td>----------------------</td>
<td>-------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>RULE5</td>
<td>Frequency Based Limit Review</td>
<td>Frequency based Limit Review.</td>
<td>Frequency maintained in the Facilities Maintenance (GEDFA-CLT) screen.</td>
<td>Frequency and Next Review Date on the Facilities Maintenance Screen (GEDFA-CLT)</td>
<td>&lt;FACILITY_ID&gt; - Limit Review for Limit &lt; LIABILITY ID&gt; - &lt;LINE CODE&gt; is due</td>
</tr>
<tr>
<td>RULE8</td>
<td>Documents due for Expiry</td>
<td>Review required when the documents are expired</td>
<td>Frequency, Start Month, Due date on field on the Covenant Maintenance Screen (GED-COVNT) and Notice Days on the Rule Criteria Code Screen. Notice days on the Covenant Maintenance Screen will not be considered for Alert generation</td>
<td>Revision Date on the Covenants tab on the Collateral Maintenance (GED-COLLT)</td>
<td>&lt;COVENANT_ID&gt; - Documents/ Covenants &lt;COVENANT_NAME&gt; for Limit &lt; LIABILITY ID&gt; due for expiry</td>
</tr>
<tr>
<td>RULE9</td>
<td>Marketable/ non-marketable securities value decrease</td>
<td>Review required when the marketable or the non-marketable securities value is decreased</td>
<td>From Securities Maintenance Level</td>
<td>Securities Value</td>
<td>&lt;SECURITY_ID&gt; - Securities &lt;SECURITY_CODE&gt; for Limit &lt; LIABILITY ID&gt; value decreased</td>
</tr>
</tbody>
</table>

**Note**

You can configure the credit desktop alerts for CIF query. If credit desktop alerts is configured for accounts and contracts, then it will not be displayed and operationally controlled.
Final SQL Statement

Based on the criteria code selected, the system displays the final SQL statement.

Based on the review rules maintained in the ITDACMNT screen, alerts can be defined in the ITDADMNT screen. These alerts are generated for a bank user and are generated on a daily basis as per the frequency set in the Alert Definition Screen (ITDADMNT). Based on the parameters defined in the ITDADMNT screen, when a review rule is satisfied, then an alert is triggered in the user dashboard or Credit Desktop (GEDSKTOP). In the user Dashboard, when an alert is generated, the ‘Review’ or ‘Dismiss’ buttons are displayed against the alert. You can either Review or Dismiss these alerts by clicking the relevant buttons as shown in the following screen shot.

The Review button is displayed for only Rule 1, Rule 3, and Rule 5. On clicking the ‘Review’ button the limit review process flow is initiated. For the remaining rules, besides the limit review rules, the ‘Dismiss’ button is displayed. If you click the ‘Review’ or ‘Dismiss’ buttons against any alert, then the system removes the alert from the Dashboard. If the target user at alert definition is ‘ALLROLES’, then the alert generated is available for all the users accessing the dashboard. If any user clicks the ‘Review’ or ‘Dismiss’ button, then the system removes the alert from the dashboard and the remaining users will be unable to view the same alert in the dashboard.

If a user dismisses an alert and no corrective action is taken within a day, then the alert is regenerated the next day with a new effective date that is considered to be the current date. The alerts are generated based on the ITALRM and ITPURGE batch jobs. The frequency for these alert batch jobs should be set as daily in the Alert Definition Screen. All the alerts that are reviewed, dismissed, or have expired are archived in the ITPURGE batch. This archival is an automated process which happens based on the system date (physical date) and time.

**Note**

The dashboard and relevant alerts are displayed for only those users for whom the ‘Show Dashboard and Alerts’ flag is set as Yes in the Home Page.
In the Credit Desktop screen, the ‘Review’ button is enabled for all facilities mapped to a liability and is not only applicable for those facilities where alerts are generated. If a facility has a CIF ID mapped to it, then the CIF ID will be listed. The ‘Dismiss’ button option is not available in the Credit Desktop. Also, all alerts are available in a report format with ‘Exception’ or ‘Warning’ stated against each alert.

_For more information on Credit Desktop, refer to the section “Credit Desktop” in this User Manual._

_For more information on defining Alerts refer to the section “Defining Alerts” in this User Manual._

### 2.32.2 Preferences Tab

You can set the preferences for alert message generation under ‘Preferences’ tab. Click ‘Preferences’ tab on ‘Alert Definition’ screen:

Under this tab, you can set the following preferences for the alert generation.

#### Effective From
Specify the start date of the alert message generation. Click the date button to choose a date from the calendar.
The system will generate the alerts for the users/customers from this date.

**End Date**
Specify the end date of the alert message generation. Click the date button to choose a date from the calendar.

The system will generate the alerts for the users/customers until this date.

**Frequency**
Specify the frequency of the alert message generation as Daily only from the drop down list.

**View Days**
Specify the number of days you wish to keep the alert message in the dashboard or the portal. The user or customer can view the alert message in the dashboard or portal for the number view days maintained here. After that, the message will disappear from the dashboard or portal.

**2.32.3 Target Tab**

You can capture the details of the customer and bank users, who will receive the alert message. Click ‘Target’ tab

Specify the following details:
Target Type
The target type indicates the receiver of the alert message. The system displays the default value as a Bank User.

Customer No Column Position
Specify the position of the customer number column in the SQL statement. If you have selected the target type as ‘Customer’ or ‘Both’, it is mandatory to specify the customer number column position.

Bank User Type
Specify the bank user type to receive the alert message. The drop-down list displays the following user types:
- Role
- User ID

Choose the appropriate one.

This is applicable only if the target type is ‘Bank User’.

Target ID
Specify the target ID. If the Bank User Type is ‘Role’, you need to specify the particular user role. If the Bank User Type is ‘User ID’, you need to specify the respective user ID.

You can choose the appropriate target ID from the option list. The alert message will be generated to the target IDs selected here.

Description
The system displays the description of the selected target ID.

You can add more bank user types by clicking the add button. You can also delete a bank user type using delete button.
2.32.4 **Message Tab**

You can capture the details of the message to be sent to the customers and users under 'Message' tab. Click 'Message' tab.

You can capture the following details under this tab:

**Channel**

Select the mode of message delivery. You can select any one of the following options:

- Dashboard – applicable to bank users only
- Credit Desktop - applicable to bank users only

Choose the appropriate one. The alert message is delivered to the bank user by the mode specified here.

**Language**

Specify the language of the alert message. The option list displays all valid languages that are applicable. Choose the appropriate one.

**Subject**

Specify a subject that is significant to the alert message to be generated.
**Customer Message**
Enter the message to be generated for the customer. The message may contain two types of text, viz. static and dynamic.

The static text will be generated as they are defined here. The dynamic text will vary based on the intended customer and the nature of the message.

This field is enabled only if the alert message is generated for the customer.

**User Message**
Enter the message to be generated for the bank user or RM. The message may contain two types of text, viz. static and variables.

The static text will be generated as they are defined here. The variable text will vary based on the intended user and the nature of the message.

This field is enabled only if the alert message is generated for the bank user.
2.32.5 Viewing Alert Definition Summary

You can view a summary of the alerts defined in Oracle FLEXCUBE using ‘Alert Definition Summary’ screen. To invoke this screen, type ‘ITSADMNT’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Alert code
- Alert description
- Frequency of the alert
- End date
- Target type
- Record status
- Criteria code
- Effective date
- View days
- Customer number column position
Once you have set the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. Double-click a record to view the detailed screen of the record.

2.33 Alert Selection Criteria

This section contains the following topics

- Section 2.33.2, "Viewing Alert Criteria Definition Summary"
- Section 2.33.1, "Viewing Alert Selection Criteria Screen"

2.33.1 Viewing Alert Selection Criteria Screen

You can define alert selection criteria in Oracle FLEXCUBE. The system identifies the set of customers who receive the alerts based on the selection criteria.

The system generates the alerts based on the selection criteria defined in 'Alert Selection Criteria' screen. To invoke this screen, type 'ITDACMNT' in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

Specify the following details:

**Criteria Code**
Select a unique code that identifies the criterion that you are defining. To retrieve the criteria code click the F7 and F8 function keys. This code will be the unique identifier of the criterion based on which alert is generated.

The system will not allow you to modify the criteria code after saving it.

**Description**
Specify a brief description of the selection criterion that you are defining.

**Select**
Specify the ‘Select’ part of the selection criterion.
The criterion must be defined as an SQL statement with aliases. You need not enter the keyword ‘SELECT’.

The alias naming convention is ‘ColX’. Here, ‘X’ refers to the sequential number of the column in the ‘Select’ clause.

Examples are s1.cust_ac_no Col1, s1.cust_no Col2, s1.ccy Col3, s1.account_class Col4, s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7, s2.default_media Col8

Based on the columns defined under ‘Select’ and ‘From and Where Clause’, the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

**From and Where Clause**

Specify the remaining part of the selection criterion. You need not enter the keyword ‘From’.

Based on the columns defined under ‘Select’ and ‘From and Where Clause’, the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.

**Note**

The ‘From and Where Clause’ values and ‘Alert Criteria Code’ values are already pre-defined in the system as these are factory shipped values.

**Final SQL Statement**

The system concatenates the values defined under ‘Select’ and ‘From and Where Clause’ and displays the final SQL statement. This must be a valid SQL statement.

The system generates the alert messages based on this final SQL statement.

Once you have captured the details, save the record.

To define the criteria as SQL statement, you need to have sufficient understanding about the data model of Oracle FLEXCUBE and SQL programming language.
2.33.2 Viewing Alert Criteria Definition Summary

You can view a summary of the alert criteria maintained in Oracle FLEXCUBE using ‘Alert Selection Criteria Summary’ screen. To invoke this screen, type ‘ITSACMNT’ in the field at the top right corner of the Application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status of the record
- Status of the record
- Selection criteria code
- Selection criteria description

Once you have set the search parameters, click the ‘Search’ button. The system displays the records that match the search criteria. Double-click a record to view the details.
3. Credit Desktop

3.1 Introduction

This chapter discusses the integrated credit desktop of Oracle FLEXCUBE. The credit desktop provides access to all credit related information from a single screen.

Credit desktop enables the credit officers and relationship managers perform the following tasks:

- Access all credit related information from a single screen
- Perform proposal analysis of existing customers
- Access real time credit data of existing customers
- Perform what if analysis
- View warnings and alerts populated by the system for a given customer
- Initiate manual review of limit line

This chapter contains the following topic:

- Section 3.2, "Credit Desktop"

3.2 Credit Desktop

This section contains the following topics:

- Section 3.2.1, "Invoking Credit Desktop"
- Section 3.2.2, "Search Results"
- Section 3.2.3, "Additional Information"
- Section 3.2.4, "Comments Tab"
- Section 3.2.5, "Report Types"

3.2.1 Invoking Credit Desktop

You can access credit desktop if the user role assigned to your user ID has sufficient access permissions.
To invoke the credit desktop, type ‘GEDSKTOP’ at the top right corner of the application toolbar and click the adjoining arrow button.

The credit desktop has three sections, viz. header, body and footer.

In the header section of the screen, you will see a set of filter criteria to search the credit details. If you are a relationship manager, then the system will filter and display the records that are linked to your RM ID.

You can search for the credit details of the customers using one or more of the following parameters:

**RM**
If you are a relationship manager, then the system displays your RM ID in this field. When you invoke the credit desktop, the system displays the records of customers for whom you are the relationship manager.

You cannot modify the information on this field. However, you can still apply filters such as Liability ID, Facility ID and Customer ID to narrow down your results. The option lists of all these fields will display only those records that are associated with your RM ID.

**Cust ID**
Select a customer ID from the option list, based on which you need to filter the search results. The option list displays all customer IDs maintained in the system.

**Cust Name**
Select the name of the customer from the option list, based on which you need to filter the search results. The option list displays all valid customer names associated with the selected customer ID.

**Unique Identifier**
Specify the unique identifier, based on which you need to filter the search results. The option list displays all valid unique identifier names maintained in the system. Select the appropriate one.
Unique Identifier Value
Specify the value of the unique identifier, based on which you need to filter the search results. This is mandatory if you have specified a unique identifier in the above field.

If you have specified a customer ID, the system will validate the unique identifier value against the customer ID.

Liab No
Select the liability number, based on which you need to filter the search results.

Line Code
Specify the line code, based on which you need to filter the search results. The option list displays all valid line codes that you can access. Select the appropriate one.

Collateral Code
Specify the collateral code, based on which you need to filter the search results. The option list displays all valid collateral codes that you can access. Select the appropriate one.

Exposure Type
Specify the exposure type, based on which you need to filter the search results.

Exposure ID
Specify the exposure ID, based on which you need to filter the search results.

The option list displays all valid exposure IDs associated with the exposure type selected above.

You can also use the ‘Advanced Search’ button to do an advanced search for the exposure ID. When you click the ‘Advanced Search’ button, the system displays a new window, where you can define the parameters for search. Execute the search and select an appropriate exposure ID from the results.

Overdrawn Lines
Check this box to display records of overdrawn lines only.

---

Note
Filter based on overdrawn lines is available only in Oracle FLEXCUBE Universal Banking-ELCM integrated environment. This is not available in standalone ELCM.

---

Expiry Date Between
You can view the records whose expiry date falls in a certain date range. Specify the start date and end date of the date range in the fields provided. In the search results, you can see the records whose expiry date is within the start date and end date specified here.
Once you have captured the above details, click ‘Apply’ button and ‘Analysis Refresh’ button to view the results.

In this screen, you can view the following details:

- The results of the search under various columns
- Additional information tab
- Comments tab
- Limits and collateral details tab
- Linked contracts tab
- Utilization transactions tab
- What if analysis of limits and collaterals tab

### 3.2.2 Search Results

The system displays the following details of all records that match the filter criteria:

- Liability ID
- Customer ID of the counterparty
- Customer name
- Liability number
- Line code
- Line currency
- Main liability ID
- Main line code
- Counterparty appetite, which is the overall limit that can be sanctioned to the counterparty
- Sanctioned limit for the line code
- Headroom amount (Counterparty appetite - Sum of all sanctioned limit)
- Sanctioned date of the line
- Expiry date of the line

---

**ORACLE**
Utilised today
Total utilized
Available
Blocked amount
Revolving line
Funded
Next review due date, if the limit is eligible for auto review
Action: Review BPEL process with user to allow entry of Alert Description

Whether to delete the line or not

While viewing the results, you can also use the ‘Action’ button to invoke a text capture window where important information about the credits can be recorded.

Enter the description and click ‘Execute’. You will see the result window.

You can also create a manual review task through the workflow process.

### 3.2.3 Additional Information

Under ‘Additional Information’ section, you can view the following details:

- Cust ID
- Cust name
- Credit rating
- Customer status (Frozen, Deceased, Whereabouts unknown, Active etc.)

### 3.2.4 Comments Tab

Under ‘Comments’ tab, you can view the captured comments. Following fields are available in this screen.

**Sr No.**
The system displays the serial number of the comment.

**Input Date**
The system displays date on which the comment was added.
3.2.5 Report Types

In the Credit Desktop, below the results of your search, you can find a drop-down field by name ‘Report Types’. You can select various report types from this drop-down list to access additional credit information and tabs.

- Limits and Collateral Details
- Contracts Linked
- Utilisation Transactions
- Exposure Analysis
- Revised Headroom
- Exceptions and Warnings
- Exposure Linked

3.2.5.1 Limits and Collateral Details

In ‘Report Type’ field, if you select ‘Limit and Collateral Details’, the system displays this tab. This contains the limits and collateral details linked to the line/liability ID.

From this tab, you can view a graph displaying the counterparty appetite, Sanctioned Limit and Total Utilized for every Liability.

You can also perform a what if analysis from this tab.

While doing what if analysis, you can edit the report and click ‘Apply’ button to apply the changes.
3.2.5.2 **Linked Contract**

In ‘Report Type’ field, select ‘Linked Contracts’ to view the contracts linked to a particular line/customer.
3.2.5.3 **Utilisation Transaction**

In ‘Report Type’ field, select ‘Utilization Transaction’ to view transaction details of any OD account linked to the line. If the number of transactions is more than 50, then the system will prompt you to define a date range criteria.

**Note**

‘Utilization Transactions’ is disabled in standalone ELCM system.
3.2.5.4 Exposure Analysis

In ‘Report Type’ field, select ‘Exposure Analysis’ to view the data and graph of bank/branch wise exposure based on a selected criteria.

3.2.5.5 Revised Headroom

In ‘Report Type’ field, select ‘Revised Headroom’ to view the future dated headrooms available to the customer. This depends on the expiry of the limit.
3.2.5.6 Exceptions and Warnings

In ‘Report Type’ field, select ‘Exceptions and Warnings’ to view the list of exceptions and warnings in a separate window. These exceptions and warnings are the alerts generated for the rules maintained in the system with channel ‘Credit Desktop’. Click and select a liability ID in Liability Details to view the alert codes and alert messages.

3.2.5.7 Exposure Linked

In ‘Report Type’ field, select ‘Exposure Linked’ to view the exposures linked to a selected customer.
4. Queries

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

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

This chapter contains the following sections:

- Section 4.1, "Liabilities Query"
- Section 4.2, "Liability History"
- Section 4.3, "Utilization Transaction Query"
- Section 4.4, "Covenants Queries"

4.1 Liabilities Query

This section contains the following topics:

- Section 4.1.1, "Invoking the Liability Query Screen"

4.1.1 Invoking the Liability Query Screen

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

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

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

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

This section contains the following topics:

- Section 4.2.1, "Invoking the Liability History Query Screen"

4.2.1 Invoking the Liability History Query Screen

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

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

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

This section contains the following topics:

- Section 4.3.1, "Invoking the Utilization Transaction Query Screen"

4.3.1 Invoking the Utilization Transaction Query Screen

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

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

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

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

This section contains the following topics:

- Section 4.4.1, "Invoking the Facility Covenants Query Screen"

4.4.1 Invoking the Facility Covenants Query Screen

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

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

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

You can invoke the ‘Collateral Covenants Query’ screen by typing ‘GESQCCNV’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
### Collateral Covenants Query

**Columns:**
- Liability No
- Covenant Reference Number
- Covenant Name
- Mandatory
- Revision Date
- Frequency
- Collateral Code
- Due Date On
- Description
- Grace Days
- Notice Days
- Start Month

**Records per page:**
- 15

**Table:**
<table>
<thead>
<tr>
<th>Liability No</th>
<th>Collateral Code</th>
<th>Covenant Reference Number</th>
<th>Transaction Type</th>
<th>Due Date On</th>
<th>Start Date</th>
<th>Covenant</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>

**Exit**
5. Reports

This manual lists the details of various reports that you can generate for Limits and Collateral Management module of Oracle FLEXCUBE.

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

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

This chapter contains the following sections:

- Section 5.1, "Generating Reports"
- Section 5.2, "Covenant History Reports"
- Section 5.3, "Over Drawn Lines Report"
- Section 5.4, "Utilizations Report Date Wise Report"
- Section 5.5, "Collateral Details Report"
- Section 5.6, "Pool Linkage Report"
- Section 5.7, "Credit Movement Report"
- Section 5.8, "Limit Details Report"
- Section 5.9, "Line Summary Report"
- Section 5.10, "Exception Report"

5.1 Generating Reports

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

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

5.2 Covenant History Reports

This section contains the following topics:

- Section 5.2.1, "Generating Covenant History Reports"
- Section 5.2.2, "Contents of the Report"
5.2.1 Generating Covenant History Reports

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

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

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

5.2.2 Contents of the Report

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

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

Body of the Report
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covenant Name</td>
<td>This is the name of the covenant.</td>
</tr>
<tr>
<td>Transaction Type</td>
<td>This is the facility or collateral type of transaction.</td>
</tr>
<tr>
<td>Mandatory</td>
<td>This is to specify whether the Covenant is mandatory or not.</td>
</tr>
<tr>
<td>Frequency</td>
<td>This is to specify the frequency of the Covenant submission.</td>
</tr>
<tr>
<td>Start Date</td>
<td>This is the start date of the covenant.</td>
</tr>
<tr>
<td>End date</td>
<td>This is the end date of the covenant.</td>
</tr>
<tr>
<td>Grace days</td>
<td>This is the grace days of the Covenant.</td>
</tr>
</tbody>
</table>
5.3 Over Drawn Lines Report

This section contains the following topic:

- Section 5.3.1, "Viewing Over Drawn Lines Report"
- Section 5.3.2, "Contents of the Report"

5.3.1 Viewing Over Drawn Lines Report

The report is used to check the overdrawn balances with the respect to the credit lines being used. You can invoke the 'Over Drawn Lines Report' screen by typing ‘ELRPOVLN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

<table>
<thead>
<tr>
<th>Notice days</th>
<th>This is the notice days of the Covenant.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remarks</td>
<td>This is the additional comments associated with the covenant</td>
</tr>
</tbody>
</table>

**Line Code**

Select the line code as All or Single.

**List of Credit Lines**

Select the credit line from the adjoining option list, if single line code is selected.

---

**Note**

The list of credit lines is disabled, if line code is opted as All. If line code is opted as single, then list of credit lines are mandatory.

5.3.2 Contents of the Report

The contents of this report are discussed under the following heads:
### Header Section
The header contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability Number</td>
<td>The liability number of the customer is displayed.</td>
</tr>
<tr>
<td>Name</td>
<td>The name of the liability is displayed.</td>
</tr>
<tr>
<td>Customer Number</td>
<td>The customer associated with the facility is displayed.</td>
</tr>
<tr>
<td>Customer Name</td>
<td>The name of the customer associated with the facility is displayed.</td>
</tr>
<tr>
<td>Line</td>
<td>The credit line number of the facility is displayed.</td>
</tr>
<tr>
<td>Serial</td>
<td>The serial number of the credit line is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency of the credit line is displayed.</td>
</tr>
<tr>
<td>Main Line</td>
<td>The main credit line of the facility is displayed.</td>
</tr>
<tr>
<td>Effective Line Amount</td>
<td>The effective credit line amount is displayed.</td>
</tr>
<tr>
<td>Overdrawn Amount</td>
<td>The amount overdrawn by utilization is displayed.</td>
</tr>
</tbody>
</table>

### Tabular Section
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Reference Account Number</td>
<td>The reference number of the contract account which utilizes the line with the primary key as the facility associated with the liability, is displayed.</td>
</tr>
<tr>
<td>Module</td>
<td>The associated module from which the transaction is generated is displayed.</td>
</tr>
<tr>
<td>Utilization Amount in Contract Currency/A/c Currency</td>
<td>The utilization amount in the contract currency is displayed.</td>
</tr>
<tr>
<td>Utilization Amount in line currency</td>
<td>The utilization amount in the line currency is displayed. If full reinstatement is made to the utilization made, then utilization amount in contract currency/ account currency and utilization amount in line currency is 0. This is applicable for revolving lines only. In case of non revolving lines, even if reinstatement is made, utilization amount will remain as is.</td>
</tr>
<tr>
<td>Date of Overdrawn Amount</td>
<td>The date on which the transaction has overdrawn the line is displayed.</td>
</tr>
<tr>
<td>Reason/Remark</td>
<td>Reason or Remark of the overdrawn amount is displayed here.</td>
</tr>
</tbody>
</table>
Note
The subtotal of the overdrawn amount is displayed. The grand total displays the grand total of the overdrawn amount is also displayed. The sub total and the grand total will be displayed in the branch local currency.

5.4 Utilizations Report Date Wise Report

This section contains the following topic:
- Section 5.4.1, "Viewing Utilization Report Date Wise Report"
- Section 5.4.2, "Contents of the Report"

5.4.1 Viewing Utilization Report Date Wise Report

This report is used to track the utilizations on a credit line. You can invoke the 'Utilizations Report Date Wise' screen by typing 'ELRPUTLD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Liability
Select All liabilities or Single liability.

From Date
Select the date from which the utilization is to be considered to generate this report.

To Date
Select the date till which the utilization is to be considered to generate this report.

Note
From Date and To Date fields are mandatory fields. The report lists all utilizations that have taken place between the From and To Dates selected. The From and To Dates cannot be a future date. ‘To Date’ cannot be less than ‘From Date’.

List of Liability Names
Select the name of the liability from the adjoining option list, if single liability is selected.
Note
The list of liability names is enabled only if Single Liability is selected. This field is disabled if ‘All Liabilities’ are selected.

5.4.2 Contents of the Report

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

Header Section
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability Name</td>
<td>The name of the liability is displayed.</td>
</tr>
<tr>
<td>Line Code</td>
<td>The line code of the utilization line is displayed.</td>
</tr>
<tr>
<td>Serial Number</td>
<td>The serial number of the line is displayed.</td>
</tr>
<tr>
<td>Line Currency</td>
<td>The currency of the line is displayed.</td>
</tr>
<tr>
<td>Contract Reference Number</td>
<td>The contract reference number that emanates from the Product Processor is displayed.</td>
</tr>
<tr>
<td>Contract Currency</td>
<td>The contract currency of the contract which utilizes the line is displayed.</td>
</tr>
<tr>
<td>Module</td>
<td>The module from which the transactions are triggered is displayed.</td>
</tr>
<tr>
<td>Date</td>
<td>Date wise utilization on the credit line is displayed.</td>
</tr>
<tr>
<td>Utilization Line Currency</td>
<td>The line currency of the utilization amount is displayed.</td>
</tr>
<tr>
<td>Utilization Contract Currency</td>
<td>The utilization in contract currency is displayed.</td>
</tr>
</tbody>
</table>

Note
The utilization remains the same even if a reinstatement is made as the utilizations are made for a line, date wise. The subtotal shows the liability wise total in liability currency and grand total displays the total utilizations in branch currency.

5.5 Collateral Details Report

This section contains the following topic:

- Section 5.5.1, "Viewing Collateral Details Report"
- Section 5.5.2, "Contents of the Report"
5.5.1 Viewing Collateral Details Report

This report is used to view the collaterals at any point in time. You can invoke the ‘Collateral Report’ screen by typing ‘ELRPCOLT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Liability**
Select all liabilities or single liability.

**List of Liabilities**
Select the liability from the adjoining option list, if single liability is selected.

5.5.2 Contents of the Report

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

**Header Section**
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability Number</td>
<td>The liability number is displayed.</td>
</tr>
<tr>
<td>Liability Name</td>
<td>The name of the liability is displayed.</td>
</tr>
<tr>
<td>Customer Name</td>
<td>The name of the customer is displayed.</td>
</tr>
<tr>
<td>Customer Number</td>
<td>The CIF number of the customer is displayed.</td>
</tr>
<tr>
<td>Collateral Code</td>
<td>The collateral code is displayed.</td>
</tr>
<tr>
<td>Description</td>
<td>The collateral description is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The collateral currency is displayed.</td>
</tr>
<tr>
<td>Collateral Value</td>
<td>The value of the collateral is displayed.</td>
</tr>
</tbody>
</table>
The subtotal displays the liability wise total collateral value. The grand total displays the liability wise total collateral value. The sub total and grand total will be displayed in the branch local currency.

5.6 Pool Linkage Report

This section contains the following topic:
- Section 5.6.1, "Viewing Pool Linkage Report"
- Section 5.6.2, "Contents of the Report"

5.6.1 Viewing Pool Linkage Report

This report is used to analyse the following information:
- Pool of collateral linked to the contract or credit line
- The pool amount linked to the credit line or contract
- The utilized amount across credit line or contract

This report gives details of the pool linkage. You can invoke the ‘Pool Linkage Report’ screen by typing ‘ELRPOLNK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

<table>
<thead>
<tr>
<th>Collateral Category</th>
<th>The category of the collateral is displayed.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateral Type</td>
<td>The type of collateral which is linked with the category is displayed.</td>
</tr>
<tr>
<td>Shared</td>
<td>Indication on whether the collateral is shared or not is displayed.</td>
</tr>
</tbody>
</table>

**Note**

The subtotal displays the liability wise total collateral value. The grand total displays the liability wise total collateral value. The sub total and grand total will be displayed in the branch local currency.
Pool List
Select the pool from the adjoining option list, if Single pool code is selected.

Note
Pool Codes should not be selected from the Pool List, if All Pools are selected, else an error message is displayed. The pool code can be selected only if single pool code is selected.

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

Header Section
The header contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool Code</td>
<td>The collateral pool code is displayed.</td>
</tr>
<tr>
<td>Description</td>
<td>The description of the pool code is displayed.</td>
</tr>
<tr>
<td>Liability Number</td>
<td>The liability number is displayed.</td>
</tr>
<tr>
<td>Pool Currency</td>
<td>The collateral pool currency is displayed.</td>
</tr>
<tr>
<td>Pool Amount</td>
<td>The total collateral pool amount is displayed.</td>
</tr>
<tr>
<td>Pool Utilized</td>
<td>The utilized collateral pool amount is displayed.</td>
</tr>
<tr>
<td>Available Amount</td>
<td>The available amount post the transaction is displayed. This is calculated as Total Available Pool Amount - Transaction Amount of the Pool.</td>
</tr>
<tr>
<td>Link/Contract Linkage</td>
<td>The utilization line or contract linked to the pool is displayed.</td>
</tr>
</tbody>
</table>

Tabular Section
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collateral Code</td>
<td>The collateral code is displayed.</td>
</tr>
<tr>
<td>Collateral Currency</td>
<td>The collateral currency is displayed.</td>
</tr>
<tr>
<td>Collateral Contribution</td>
<td>The collateral contribution to the pool is displayed.</td>
</tr>
<tr>
<td>Linked Percentage</td>
<td>The linked percentage of the collateral is displayed.</td>
</tr>
<tr>
<td>Lined Amount</td>
<td>The linked amount of the collateral is displayed here.</td>
</tr>
<tr>
<td>Linked Amount Pool currency</td>
<td>The linked amount pool currency of the collateral is displayed here.</td>
</tr>
</tbody>
</table>
The subtotal displays the pool code wise total pool amount. The grand total displays the pool code wise total pool amount. The sub total and grand total will be displayed in the branch local currency.

### 5.7 Credit Movement Report

This section contains the following topic:

- Section 5.7.1, "Viewing Credit Movement Report"
- Section 5.7.2, "Contents of the Report"

#### 5.7.1 Viewing Credit Movement Report

This report is used to analyze the credit movement of the customer exposure across different credit lines of the overall exposure limit given to the customer. Banks require this report to monitor the exposure limit of the customer for the fund based and non fund based credit limits. You can invoke the 'Credit Movement Report' screen by typing ‘ELRPCRMO’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

**Collateral Type**
The type of collateral is displayed.

---

Note

The liability from the list of liabilities field can be selected only if single liability is selected or else an error message is displayed.

**Liability**
Select all liabilities or single liability.

**List of Liabilities**
Select the liability from the adjoining option list, if single liability is selected.

---

Note

The liability from the list of liabilities field can be selected only if single liability is selected or else an error message is displayed.
5.7.2 Contents of the Report

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

Header
The header contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability ID</td>
<td>The liability ID for the credit movement is displayed.</td>
</tr>
<tr>
<td>Liability Name</td>
<td>The name of the liability is displayed.</td>
</tr>
<tr>
<td>Line Code</td>
<td>The line code of the credit facility is displayed.</td>
</tr>
<tr>
<td>Line Serial Number</td>
<td>The serial number of the facility line code is displayed.</td>
</tr>
<tr>
<td>Line Currency</td>
<td>The currency of the line is displayed.</td>
</tr>
<tr>
<td>Limit Amount</td>
<td>The limit amount of the facility is displayed.</td>
</tr>
<tr>
<td>Collateral Contribution</td>
<td>The collateral contribution in the facility or the credit line is displayed.</td>
</tr>
<tr>
<td>Revolving line</td>
<td>The revolving line indicator is displayed.</td>
</tr>
<tr>
<td>Available Amount</td>
<td>The available amount is displayed. The opening balance is updated only after EOD and not after each transaction. After EOD, the closing balance is displayed as the opening balance for the day. The opening balance is not updated for each utilization transaction.</td>
</tr>
<tr>
<td>Amount reinstated today</td>
<td>The line reinstated amount is displayed. The re-paid amount on the loan which is attached to the credit line is displayed.</td>
</tr>
<tr>
<td>Amount Utilized Today</td>
<td>The amount utilized for the day in the line is displayed.</td>
</tr>
<tr>
<td>Available Amount</td>
<td>The available balance of the line is displayed here.</td>
</tr>
</tbody>
</table>

Tabular Section
This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Reference Number</td>
<td>The reference of the contract which utilizes the line is displayed.</td>
</tr>
<tr>
<td>Contract Currency</td>
<td>The currency of the contract which utilized the line is displayed,</td>
</tr>
</tbody>
</table>
5.8 Limit Details Report

This section contains the following topics:

- Section 5.8.1, "Viewing Limit Details Report"
- Section 5.8.2, "Contents of the Report"

5.8.1 Viewing Limit Details Report

This report is used to view the limit details of the customer at any point in time. You can invoke the ‘Limit Details Report’ screen by typing ‘ELRPLIMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

| Amount       | The amount of the contract which utilizes the line is displayed. Amount is displayed as 0, if full reinstatement is made to the utilization for a revolving line. In case of part reinstatement, the amount is updated based on the reinstatement. In case of non revolving lines, there is no change in amount after reinstatement. |

5.8.2 Contents of the Report

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

The header contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line Code</td>
<td>The line code of the limit details are displayed.</td>
</tr>
<tr>
<td>Line Serial Number</td>
<td>The serial number of the line code is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency of the line code is displayed.</td>
</tr>
<tr>
<td>Start Date</td>
<td>The start date of the line is displayed.</td>
</tr>
<tr>
<td>Expiry Date</td>
<td>The expiry date of the line is displayed.</td>
</tr>
<tr>
<td>Limit Amount</td>
<td>The limit amount of the line is displayed.</td>
</tr>
<tr>
<td>Available Amount</td>
<td>The available amount of the line is displayed.</td>
</tr>
<tr>
<td>Utilized Amount</td>
<td>The utilized amount of the line is displayed.</td>
</tr>
<tr>
<td>Blocked Amount</td>
<td>The blocked amount of the line is displayed.</td>
</tr>
</tbody>
</table>

Tabular Section

This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract Reference Number</td>
<td>The reference number of the contract attached to the line is displayed.</td>
</tr>
<tr>
<td>Module Account Number</td>
<td>The module or source from which the transaction is generated is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The contract currency is displayed.</td>
</tr>
<tr>
<td>Amount</td>
<td>The contract amount is displayed.</td>
</tr>
<tr>
<td>Line Currency Equivalent</td>
<td>The line currency equivalent of the contract currency is displayed.</td>
</tr>
</tbody>
</table>

5.9 Line Summary Report

This section contains the following topics:

- Section 5.9.1, "Viewing Line Summary Report"
- Section 5.9.2, "Contents of the Report"

5.9.1 Viewing Line Summary Report

This report is used to view the liability details and the corresponding line details associated with the customer liability. You can invoke the 'Line Summary Report' screen by typing
‘ELRPML’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

![Image of Line Summary Report]

**Line**
Select all line codes or single line code.

**List of Credit Lines**
Select the credit line from the adjoining option list, if single line code is selected.

---

**Note**
The credit lines from the list of credit lines can be selected only if single line code is selected else an error message is displayed.

### 5.9.2 Contents of the Report

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

**Header Section**
The header contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability Number</td>
<td>The liability number of the line is displayed.</td>
</tr>
<tr>
<td>Liability Currency</td>
<td>The liability currency of the line is displayed.</td>
</tr>
<tr>
<td>Liability Limit</td>
<td>The liability limit of the line is displayed.</td>
</tr>
<tr>
<td>Liability Utilization</td>
<td>The overall utilization of the liability is displayed.</td>
</tr>
<tr>
<td>Overdrawn Amount</td>
<td>The overdrawn amount of the liability is displayed.</td>
</tr>
</tbody>
</table>
5.10 Exception Report

This section contains the following topics:

- Section 5.10.1, "Viewing Exception Report"
- Section 5.10.2, "Contents of the Report"

5.10.1 Viewing Exception Report

This report is used to identify any exception transaction. This report fetches two types of data:

- Exception Transaction: which takes place when a limit amount is breached.
- Breach Exception Transaction: which takes place when a transaction breaches the breach maintenance threshold maintained for a line and the transaction moves to the exception queue. This data is generated if either exception breach percentage and exception transaction amount is maintained.

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Line ID</td>
<td>The overdrawn line ID is displayed.</td>
</tr>
<tr>
<td>Status</td>
<td>The status of the line is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency of the overdrawn line is displayed.</td>
</tr>
<tr>
<td>Limit</td>
<td>The overall limit of the line is displayed.</td>
</tr>
<tr>
<td>Utilization</td>
<td>The utilization from the contract as on date is displayed.</td>
</tr>
<tr>
<td>Overdrawn Amount</td>
<td>The overdrawn amount of the line is displayed.</td>
</tr>
<tr>
<td>Contract Reference Number</td>
<td>The contract which has utilized the line and overdrawn is displayed.</td>
</tr>
<tr>
<td>Module</td>
<td>The module or source which has utilized the line is displayed.</td>
</tr>
</tbody>
</table>
You can invoke the ‘Exception Report’ screen by typing ‘ELRPEXCE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Liability
Select Single or All Liabilities. If ‘All Liabilities’ is selected, then the report is generated with all exceptions that would have occurred in the transaction with different liabilities.

List of Liability Names
Select the liability name from the adjoining option list, if a single liability is selected. You can select multiple liabilities by adding multiple rows by clicking the ‘+’ sign.

From Date
Select the start date. This date should be less than or equal to the system date.

To Date
Select the end date. The date should be less than or equal to the system date.

Note
The From Date and To Date are mandatory fields. The exception transactions performed between the From Date and the To Date are listed.

5.10.2 Contents of the Report

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

Header
This section contains the following:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability Number</td>
<td>The liability number with which the line has created the exception in the transaction is displayed.</td>
</tr>
</tbody>
</table>
**Tabular Section**

This report contains details of:

<table>
<thead>
<tr>
<th>Field Name</th>
<th>Field Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Date</td>
<td>The date on which the exception transaction was made is displayed.</td>
</tr>
<tr>
<td>Source</td>
<td>The product processor or source from which the transaction with exception was generated, is displayed.</td>
</tr>
<tr>
<td>Line ID</td>
<td>The facility ID which created the exception transaction, is displayed.</td>
</tr>
<tr>
<td>Customer Number</td>
<td>The customer number of the customer who has transacted in the line which has created the exception is displayed. For a liability where multiple customers are associated with the facility, the system will fetch the customer number which is attached to the facility.</td>
</tr>
<tr>
<td>Customer Name</td>
<td>The name of the customer is displayed.</td>
</tr>
<tr>
<td>Currency</td>
<td>The currency of the facility is displayed.</td>
</tr>
<tr>
<td>Transaction Amount</td>
<td>The transaction amount which has created this facility is displayed.</td>
</tr>
<tr>
<td>User ID</td>
<td>The user ID of the user who has made this transaction is displayed.</td>
</tr>
<tr>
<td>Approver ID</td>
<td>The officer user who has approved the exception transaction is displayed.</td>
</tr>
<tr>
<td>Exception</td>
<td>The exception reason or the override captured while processing of the transaction during save or authorization is displayed.</td>
</tr>
</tbody>
</table>
6. Annexure 1 - Utilization Transactions

Utilization is a change in the Facility Available Amount. Whenever a contract is booked using a particular Line Code, then the respective line/main line’s Available Amount should be altered in Oracle FLEXCUBE ELCM.

All utilization transactions maybe captured in their own external systems or through the 'Utilization Transaction' screen. The utilization details for each transaction taken place in the external product processor have to be sent to Oracle FLEXCUBE ELCM via Gateway online Inbound or Gateway Batch Inbound process.

Following utilizations transactions allowed by Oracle FLEXCUBE ELCM:

- New Utilization
- Increase Utilization
- Decrease Utilization
- Alter Utilization
- Reverse Utilization
- Mature
- Set balance
- Query Utilization

Each of the above utilization transactions (apart from Query transaction) has the following sub transactions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

This chapter contains the following sections:

- Section 6.1, "New Utilization"
- Section 6.2, "Increase/Decrease Utilization"
- Section 6.3, "Alter Utilization"
- Section 6.4, "Reverse Utilization"
- Section 6.5, "Set Balance of Utilization Transaction"
- Section 6.6, "Query Utilization"
- Section 6.7, "Mature Utilization Transaction"
- Section 6.8, "Utilization Transaction Screen"
- Section 6.9, "Reconciliation of Utilization Transactions"
- Section 6.10, "Increasing/Decreasing Utilizations"
- Section 6.11, "Linking an Utilization Transaction to a Facility"

6.1 New Utilization

The process wherein a facility is given to a customer and is utilized by the customer is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer utilizes his facility in a new transaction.
A New Utilization Transaction can arise from any kind of transaction like Loan input, Letter of credit input, Bill/Collection input, foreign exchange deal input etc.

New utilization involves the following actions:
- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

This section contains the following topics:
- Section 6.1.1, "Input Utilization"
- Section 6.1.2, "Validations for a New Utilization Process"
- Section 6.1.3, "Authorize Utilization"
- Section 6.1.4, "Delete Utilization"
- Section 6.1.5, "Technical Undo (Special Delete)"

### 6.1.1 Input Utilization

New Utilization process increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure. If the Liability Facility, Sector Facility Or Country Facility has an associated Main Line then the utilization will reflect at all the parent levels.

Following data are input for a New Utilization transaction.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Source</td>
<td>AlphaNumeric(35)</td>
<td>Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>TxnID</td>
<td>AlphaNumeric(50)</td>
<td>Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Action</td>
<td>Alphabet (10)</td>
<td>Indicates the transaction type. This field will be as part of Header section (operation Code)</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Utilization Branch</td>
<td>AlphaNumeric (3)</td>
<td>Indicates the transaction branch. This field will be as part of Header section (Branch code).</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>Specifies the product processor reference number</td>
<td>Yes</td>
</tr>
<tr>
<td>No.</td>
<td>Field Name</td>
<td>Type</td>
<td>Description</td>
<td>Validation</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------</td>
<td>---------------------</td>
<td>--------------------------------------------------------------------------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>6</td>
<td>Customer Number</td>
<td>AlphaNumeric(11)</td>
<td>Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>7</td>
<td>Liability Number</td>
<td>AlphaNumeric(11)</td>
<td>Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Facility Code</td>
<td>AlphaNumeric(9)</td>
<td>Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.</td>
<td>No</td>
</tr>
<tr>
<td>9</td>
<td>Facility Serial Number</td>
<td>Numeric (2)</td>
<td>Specifies the Facility Serial number of the utilization transaction.</td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric (3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>12</td>
<td>Utilization Product</td>
<td>Alphabet (10)</td>
<td>Indicates External product code of the utilization transaction.</td>
<td>No</td>
</tr>
<tr>
<td>13</td>
<td>Tenor Basis</td>
<td>Alphabet (1)</td>
<td>Indicates the tenor bases of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>14</td>
<td>Tenor</td>
<td>Numeric</td>
<td>Indicates the tenor of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>15</td>
<td>Maturity Date</td>
<td>Date</td>
<td>Specifies the maturity date of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>16</td>
<td>Matured Amount</td>
<td>Numeric</td>
<td>Specifies the maturity amount of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>17</td>
<td>Matured</td>
<td>Alphabet (1)</td>
<td>Indicates whether transaction is matured or Not.</td>
<td>No</td>
</tr>
<tr>
<td>18</td>
<td>Uncollected Amount</td>
<td>Numeric</td>
<td>Specifies the uncollected amount of the transaction</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Field</td>
<td>Description</td>
<td>19</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Amount Tag</td>
<td>Alphabet (20) Indicates the type of the component of the transaction.</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Module</td>
<td>Alphabet (10) Indicates the module of the transaction</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Transaction Initiated Date</td>
<td>Date Indicates the date and time when the transaction was entered in product processor.</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Value Date</td>
<td>Date Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Authorization Status</td>
<td>Alphabet (1) Indicates whether transaction should be authorized online or not. Possible values are “A” (Authorize online) and “U” (upload transaction as unauthoized). Default value is U</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Force Authorization</td>
<td>Alphabet (1) Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values “Y” (force authorize) and “N” (not force authorized). Default value is “N”</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>User ID</td>
<td>AlphaNumeric(11) Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID)</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Simulate</td>
<td>Alphabet(1) Indicates if the transaction should be used only for simulation. Possible Values ‘Y’ (simulate) and ‘N’ (actual transaction). Default value is ‘N’</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>
6.1.2 Validations for a New Utilization Process

Apart from the mandatory checks, system performs the following validations:

- Transaction ID should be unique
- Action code should be a valid Oracle FLEXCUBE ELCM action code
- Source and User should be valid in Oracle FLEXCUBE ELCM system and should have the rights to perform the action
- Utilization Branch - Branch code should be valid branch code
- Customer number should be a valid customer number
- Currency Code should be a valid currency code
- Liability Number should be a valid
- Facility code and Facility serial number should be valid

6.1.2.1 Overrides for New Utilization Process

System raises overrides for the following actions

- Customer/Liability/Facility is unadvised
- Utilization Amount is greater than the available amount in both liability and facility levels
- Breach of Day Light Limit
- Breach Sector limit - This override will be raised only if Online Update option in Oracle FLEXCUBE ELCM parameters is enabled.

6.1.2.2 Credit Exception Management (Multi Authorization)

As part of the Utilization Transaction process, Oracle FLEXCUBE ELCM provides the Credit Exception Management feature. This process will be executed in the following case.

**Inputted Transaction Amount Crosses Specified Limit**

At facility maintenance level, you can specify what would be the Maximum Transaction amount, which can be processed without any RISK department approval. If the transaction amount is greater than the specified amount then system passes this transaction to Multi Authorization stage.

Example

Assume that facility has been maintained with following details

Liability No: TATA

Facility Name: PERLOAN

Facility SI No: 1
Facility currency : INR
Limit amount : 1,00,000.00
Utilized amount: 0
Available amount: 1,00,000.00
Max transaction amount : 10,000.00
Max breach amount: 1,20,000.00

If the utilization amount is greater than 10,000.00 (INR) then the system passes these transactions to Multi authorization stage.

For more details, refer the section Credit Exception Management in the Process Flows document.

**Inputted Transaction Amount Crosses the Breached Limit**

At Facility Maintenance, you can specify a Maximum Breach Amount above which necessary approval is required from RISK department. If the transaction has been breached, i.e. the utilized and the breached amount are greater than the specified breached amount, then the system passes this transaction to Multi authorization stage.

In the above example, if the utilized amount is greater than 1,20,000.00 then the system passes these transactions to Multi Authorization stage. If the utilized amount is between 1,00,000 and 1,20,000 then the system throws an override.

---

**Note**

If transaction is Force Authorized then the system will upload the transaction as authorized and the system will send the information to RISK department. RISK department can’t reject this transaction.

---

For more details, refer the section Credit Exception Management in the Process Flows document.

### 6.1.3 Authorize Utilization

A New Utilization transaction can be entered as Authorized Online or Unauthorized. If the transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to authorize the inputted transaction.

Apart from the Gate Way header information, Authorization process will require following the information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>MandATORY</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric (16)</td>
<td>Specifies Oracle FLEX-CUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
</tbody>
</table>
6.1.4 Delete Utilization

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to delete the inputted transaction.

Apart from the Gate Way header information, delete process would require the following information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric (16)</td>
<td>Specifies Oracle FLEXCUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric (50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric (20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be deleted.</td>
<td>No</td>
</tr>
</tbody>
</table>

6.1.5 Technical Undo (Special Delete)

This feature of gateway will allow the external system to rollback previous inputted transaction in Oracle FLEXCUBE ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction.
6-8

Note
As part of technical undo transaction information related to header needs to be passed and in body only previous Transaction ID needs to be passed.

Refer the Gateway Maintenance user manual for more details.

6.2 Increase/Decrease Utilization

Increase/Decrease utilization transaction would be used to modify the utilization amount of the transaction. This transaction will be used when customer is making payment for the loan or when the loan amount is modified.

Apart from the GW header information, system requires following information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric(16)</td>
<td>Specifies Oracle FLEX-CUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric(20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.</td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Modified Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Increase/Decrease Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric(3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system.</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Transaction Initiated Date</td>
<td>Date</td>
<td>Indicates the date and time when the transaction was entered in product processor.</td>
<td>Yes</td>
</tr>
<tr>
<td>22</td>
<td>Value Date</td>
<td>Date</td>
<td>Specifies the Value date of the transaction.</td>
<td>No</td>
</tr>
</tbody>
</table>
This section contains the following topics:

- **Section 6.2.1, "Validations for Modify Utilization Process"

### 6.2.1 Validations for Modify Utilization Process

Apart from the mandatory checks, system performs the following validations:

- **Utilization Reference Number:** If this value is passed, then the system will check whether it is a valid utilization reference number and the system would modify this reference number.

- **External Reference Number:** If Oracle FLEXCUBE ELCM Utilization Reference Number is not passed, then the system has to pass an External Reference Number. Based on this number the system would retrieve the Oracle FLEXCUBE ELCM utilization reference number.

Other processing would be same as New Utilization Process.

### 6.3 Alter Utilization

Alter Utilization is used to modify the entire utilization transaction details. As part of Alter Utilization the external system should give the entire latest utilization details. Oracle FLEXCUBE ELCM will internally reverse previous transaction and upload alter utilization as the new utilization.

**Example**

Assume that loan has been created in the external system. As a part of loan creation, new utilization has been uploaded in Oracle FLEXCUBE ELCM. When loan parameters like product code, tenor of loan, customer etc. has to be changed then the loan transaction will be modified and subsequently Alter Utilization needs to be passed to the Oracle FLEXCUBE ELCM system.
Increase/decrease utilization would only modify only the utilization amount.

This section contains the following topics:
- Section 6.3.1, "Input Alter Utilization"

### 6.3.1 Input Alter Utilization

Oracle FLEXCUBE ELCM will internally reverse the previous transaction and upload Alter Utilization as a new utilization. New Utilization process will increase the utilization amount and decrease the available amount for the associated liability, liability facility, sector facility and country facility.

If the liability facility, sector facility or country facility has an associated Main Line then the utilization will be recored at all the parent levels.

Following data will be captured for a Alter Utilization transaction.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Source</td>
<td>AlphaNumeric(35)</td>
<td>Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>TxnID</td>
<td>AlphaNumeric(50)</td>
<td>Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>Action</td>
<td>Alphabet (10)</td>
<td>Indicates the transaction type. This field will be as part of Header section (operation Code)</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>Utilization Branch</td>
<td>AlphaNumeric (3)</td>
<td>Indicates the transaction branch. This field will be as part of Header section (Branch code).</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>Specifies the product processor reference number</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Customer Number</td>
<td>AlphaNumeric(11)</td>
<td>Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>Field Name</td>
<td>Type</td>
<td>Description</td>
<td>Required</td>
</tr>
<tr>
<td>---</td>
<td>-------------------------</td>
<td>---------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>7</td>
<td>Liability Number</td>
<td>AlphaNumeric(11)</td>
<td>Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Facility Code</td>
<td>AlphaNumeric(9)</td>
<td>Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Facility Serial Number</td>
<td>Numeric (2)</td>
<td>Specifies the Facility Serial number of the utilization transaction</td>
<td>Yes</td>
</tr>
<tr>
<td>10</td>
<td>Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric (3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.</td>
<td>Yes</td>
</tr>
<tr>
<td>12</td>
<td>Utilization Product</td>
<td>Alphabet (10)</td>
<td>Indicates External product code of the utilization transaction</td>
<td>No</td>
</tr>
<tr>
<td>13</td>
<td>Tenor Basis</td>
<td>Alphabet (1)</td>
<td>Indicates the tenor bases of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>14</td>
<td>Tenor</td>
<td>Numeric</td>
<td>Indicates the tenor of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>15</td>
<td>Maturity Date</td>
<td>Date</td>
<td>Specifies the maturity date of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>16</td>
<td>Matured Amount</td>
<td>Numeric</td>
<td>Specifies the maturity amount of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>17</td>
<td>Matured</td>
<td>Alphabet (1)</td>
<td>Indicates whether transaction is matured or Not.</td>
<td>No</td>
</tr>
<tr>
<td>18</td>
<td>Uncollected Amount</td>
<td>Numeric</td>
<td>Specifies the uncollected amount of the transaction</td>
<td>No</td>
</tr>
<tr>
<td>19</td>
<td>Amount Tag</td>
<td>Alphabet (20)</td>
<td>Indicates the type of the component of the transaction.</td>
<td>No</td>
</tr>
<tr>
<td>20</td>
<td>Module</td>
<td>Alphabet (10)</td>
<td>Indicates the module of the transaction</td>
<td>No</td>
</tr>
</tbody>
</table>
### 6.4 Reverse Utilization

Reverse Utilization transaction is used to reverse an authorized utilization transaction. This is used when user/customer wants to close the transaction.

This section contains the following topics:

- **Section 6.4.1, "Input Reverse Utilization"**

<table>
<thead>
<tr>
<th></th>
<th>Transaction Initiated Date</th>
<th>Date</th>
<th>Indicates the date and time when the transaction was entered in product processor.</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Value Date</td>
<td>Date</td>
<td>Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.</td>
<td>No</td>
</tr>
</tbody>
</table>
| 23 | Authorization Status      | Alphabet (1) | Indicates whether transaction should be authorized online or not. Possible values are “A” (Authorize online) and “U” (upload transaction as unautho-
ized). Default value is U | No  |
| 24 | Force Authorization       | Alphabet (1) | Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values “Y” (force authorize) and “N” (not fore author-
ized). Default value is “N” | No  |
| 25 | User ID                   | AlphaNu-
meric(11) | Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID) | Yes |
| 26 | Simulate                  | Alphabet(1) | Indicates if the transaction should be used only for simulation. Possible Val-
ues “Y” (simulate) and “N” (actual transaction). Default value is ‘N’ | No  |
### 6.4.1 Input Reverse Utilization

Apart from the Gate Way header information, the system requires following information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric (16)</td>
<td>Specifies Oracle FLEXCUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric(20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.</td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Modified Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Increase/Decrease Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric(3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Transaction Initiated Date</td>
<td>Date</td>
<td>Indicates the date and time when the transaction was entered in product processor.</td>
<td>Yes</td>
</tr>
<tr>
<td>22</td>
<td>Value Date</td>
<td>Date</td>
<td>Specifies the Value date of the transaction.</td>
<td>No</td>
</tr>
<tr>
<td>23</td>
<td>Authorization Status</td>
<td>Alphabet (1)</td>
<td>Indicates whether transaction should be authorized online or not. Possible values are “A” (Authorize online) and “U” (upload transaction as unautho- rized). Default value is U</td>
<td>No</td>
</tr>
</tbody>
</table>
6.4.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- **Utilization Reference Number** - If this value is passed, then the system will check whether it is a valid utilization reference number. If so, the system will reverse this reference number.
- **External Reference Number** - If Oracle FLEXCUBE ELCM utilization reference number is not passed, the system has to pass an External Reference Number. Based on this number, the system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

6.5 Set Balance of Utilization Transaction

Set Balance Transaction will be used when an external system processes the Utilization Transactions and then during EOD or some point of time the final balance of the utilization transaction is given to the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM system will update the balance of the utilization transaction and subsequent difference in the utilization amount will be updated at liability, facility, sector and country levels. If there facility, sector and country has a main line associated with it, then the system will update the utilization details in all the main lines.

Apart from the Gate Way header information, system requires the following information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric (16)</td>
<td>Specifies Oracle FLEXCUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Field Name</td>
<td>Type</td>
<td>Description</td>
<td>Required</td>
</tr>
<tr>
<td>---</td>
<td>----------------------------</td>
<td>--------------------</td>
<td>-----------------------------------------------------------------------------</td>
<td>----------</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric(20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.</td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Modified Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Increase/Decrease Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric (3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Transaction Initiated Date</td>
<td>Date</td>
<td>Indicates the date and time when the transaction was entered in product processor.</td>
<td>Yes</td>
</tr>
<tr>
<td>22</td>
<td>Value Date</td>
<td>Date</td>
<td>Specifies the Value date of the transaction.</td>
<td>No</td>
</tr>
<tr>
<td>23</td>
<td>Authorization Status</td>
<td>Alphabet (1)</td>
<td>Indicates whether transaction should be authorized online or not. Possible values are “A” (Authorize online) and “U” (upload transaction as unauthorized). Default value is U</td>
<td>No</td>
</tr>
<tr>
<td>24</td>
<td>Force Authorization</td>
<td>Alphabet (1)</td>
<td>Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values “Y” (force authorize) and “N” (not fore authorized). Default value is “N”</td>
<td>No</td>
</tr>
</tbody>
</table>
6.5.1 **Validations for Modify Utilization process**

Apart from the mandatory checks, system performs the following validations:

- **Utilization Reference Number** - If this value is passed, then the system will be check whether it is a valid utilization reference number. If so the system will reverse this reference number.

- **External Reference Number** - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

6.6 **Query Utilization**

A Query Utilization transaction can be performed on all the Contracts. Here on query only the consolidated information about the contract will be provided.

Apart from the Gate Way header information, Query process will require following the information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric (16)</td>
<td>Specifies Oracle FLEXCUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric(20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.</td>
<td>No</td>
</tr>
</tbody>
</table>
6.7 Mature Utilization Transaction

Mature Transaction will be used to set the mature amount for that the specified contract Utilization Transactions and then the amount specified will be treated as the matured amount for that contract.

Oracle FLEXCUBE ELCM system will update the mature amount of the utilization transaction. Apart from the Gate Way header information, system requires following information.

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Simulate</td>
<td>Alphabet(1)</td>
<td>Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SI No</th>
<th>Field Name</th>
<th>Data Type (size)</th>
<th>Remarks</th>
<th>Mandatory</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Utilization Reference Number</td>
<td>AlphaNumeric(16)</td>
<td>Specifies Oracle FLEXCUBE ELCM utilization reference number.</td>
<td>No</td>
</tr>
<tr>
<td>2</td>
<td>External Reference Number</td>
<td>AlphaNumeric(50)</td>
<td>If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>AmountTag</td>
<td>AlphaNumeric(20)</td>
<td>Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.</td>
<td>No</td>
</tr>
<tr>
<td>10</td>
<td>Modified Utilization Amount</td>
<td>Numeric</td>
<td>Indicates the Increase/Decrease Utilization Amount</td>
<td>Yes</td>
</tr>
<tr>
<td>11</td>
<td>Utilization Currency</td>
<td>AlphaNumeric(3)</td>
<td>Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.</td>
<td>No</td>
</tr>
<tr>
<td>21</td>
<td>Transaction Initiated Date</td>
<td>Date</td>
<td>Indicates the date and time when the transaction was entered in product processor.</td>
<td>Yes</td>
</tr>
</tbody>
</table>
6.8 Utilization Transaction Screen

All utilization requests explained above can also be raised through the ‘Limit Utilization’ screen.

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

Note

The limit utilization feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. In case of embedded or hybrid setups, you will not be able to invoke this screen.
Utilisation Branch
Specify the branch where the utilization request should be processed. The adjoining option list contains all the branches maintained in the system. Select the appropriate one.

User Reference Number
Specify a unique reference number for the transaction.

Transaction Module
Specify the module for the transaction. The adjoining option list contains all the modules in the system. Select the appropriate one.

Transaction Date
Specify the date for the transaction.

Simulate
Check this box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a simulated transaction has been successfully put through, the system will display the utilized amount for the facility and the liability.

Customer Number
Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system. Select the appropriate one.

Utilisation Amount
Specify the amount for the utilization transaction.

Utilisation Currency
Specify the currency for the amount entered. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.

Utilisation Product
Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.

Uncollected Amount
Specify the amount that has not yet been collected from the customer.

Tenor Basis
Check this box to indicate that the utilization should be tracked tenor wise for the facility. You can specify the basis on which it is to be tracked in the ‘Tenor’ field.

Tenor
Enter the basis on which tenor tracking should be done for the utilization. You need to have checked the ‘Tenor Basis’ option before you can specify the basis here.

Maturity Date
Specify the date on which the transaction matures.

Amount Tags
Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one.

Remarks
Enter any additional remarks that you wish to maintain for this transaction. You can enter up to 255 characters.
Value Date
Specify the value date for the transaction.

Line Code
Specify the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. Select the appropriate one.

Facility Block Reference Number
During a new utilization, you can specify a valid block reference number to increase the amount in a facility. On the basis of the block reference number, the system validates if the liability and facility details of the new utilization and the existing facility for which the block has been maintained match. If there is a match, it increases the amount available under the facility by unblocking the corresponding amount block for the facility and making it available for use by the new utilization.

Click the ‘Exposures’ button. In the screen that is displayed, you can specify the transaction exposures that the system should track while processing utilization requests. The system defaults the customer exposures.

6.9 Reconciliation of Utilization Transactions

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system receives Utilization Transactions (or contracts) from different external product processing systems. These external systems include Loans systems, Treasury systems, Trade and Finance systems and others. The bulk of the contract details will remain with these external systems and the only the details required for processing will be sent to Oracle FLEXCUBE ELCM.

During such Utilization Transactions, mismatch of details between the external product processor and Oracle FLEXCUBE ELCM may occur. To handle such mismatches, the Oracle FLEXCUBE ELCM system features an EOD Reconciliation Process to bring both system in sync by the end of the day.

EOD Reconciliation Process
As part of the EOD Reconciliation Process, an inbound transaction process happens wherein each product processor generates a batch file containing details pertaining to all the utilization requests for the day. The Oracle FLEXCUBE ELCM system will process these batch files as part of EOD batch operation and perform the reconciliation process.
The “Manual/System” parameter will specify whether the mismatched transaction should be handled manually by the user or the system should perform the reconciliation process.

The system will read all the batch files for reconciliation and perform a comparison of all the transaction that has been performed in the product process with the utilization transactions performed in Oracle FLEXCUBE ELCM.

The following table shows the possible types of the mismatch.

<table>
<thead>
<tr>
<th>Transaction Status in Product Processor/Oracle FLEXCUBE</th>
<th>Corresponding Utilization status in Oracle FLEXCUBE ELCM</th>
<th>Resulting Oracle FLEXCUBE ELCM Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Saved</td>
<td>Saved</td>
<td>Reversal</td>
</tr>
<tr>
<td>Saved</td>
<td>Not saved</td>
<td>Upload</td>
</tr>
</tbody>
</table>

The above mentioned Oracle FLEXCUBE ELCM action is performed only if the system parameter has been set to 'System'.

**Viewing Mismatch Summary**

You can view in the mismatch Summary screen all the counter transactions that has been performed by Oracle FLEXCUBE ELCM for handling the mismatches. The summary also indicates whether the counter transactions have succeeded or failed.

For failed transactions, the reason for failure will be shown. You will have to take manual action in case of failed transactions.

**6.10 Increasing/Decreasing Utilizations**

You can modify the utilization amount of the transaction through the ‘Utilization Increase And Decrease’ screen. This transaction can be used when customer is making payment for the loan or when the loan amount is modified.

You can invoke the ‘Utilization Increase and Decrease’ screen by typing ‘GEDUTNID’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
Note

The feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. In case of embedded or hybrid setups, you will not be able to invoke this screen.

Utilization Reference No

Specify the reference number for the utilization that you wish to modify. The adjoining option list contains all the utilizations in the system. Select the appropriate one. The system displays the user reference number, the utilization currency and the amount tag.

Utilization Amount

Enter the amount by which you wish to modify the utilization.

Action

Indicate the operation for the utilization – whether you would like to increase or decrease the utilization amount.

The ‘Limit Utilization’ screen will be displayed when you click on the ‘Details’ button where you can view the details of the original utilization request.

6.11 Linking an Utilization Transaction to a Facility

If you link an Oracle FLEXCUBE transaction to a facility, then based on the event of transaction corresponding, you need to process limits related data in Enterprise Limits and Collateral Management (ELCM) systems.

During processing if any error or override occurs in ELCM, then ELCM sends an error or override information to Oracle FLEXCUBE. Later Oracle FLEXCUBE will display the details to you. The Interface between Oracle FLEXCUBE and ELCM is online real time using HTTP and all transaction posted into ELCM is auto authorized. If delete or reversal action is triggered, the system will reverse the transaction in ELCM.
If a contact needs to be tracked under facility, then you have to link the contact to the facility and during transaction processing, Oracle FLXCUBE sends the utilization details to ELCM for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and ELCM:

The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Oracle FLEXCUBE Transaction Action</th>
<th>Utilization Transaction Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>New</td>
<td>New</td>
</tr>
<tr>
<td>2</td>
<td>Modify</td>
<td>Modify/ Increase/ Decrease</td>
</tr>
<tr>
<td>3</td>
<td>Delete</td>
<td>Delete</td>
</tr>
<tr>
<td>4</td>
<td>Reverse</td>
<td>Reverse</td>
</tr>
<tr>
<td>5</td>
<td>Liquate</td>
<td>Liquate</td>
</tr>
<tr>
<td>6</td>
<td>Rollover</td>
<td>Rollover</td>
</tr>
<tr>
<td>7</td>
<td>Payment</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with ELCM Gateway HTTP to upload the utilization transactions in ELCM. Based on the utilization...
event, the system creates utilization request in ELCM format. It also logs transaction data and status of each utilization transaction.

This section contains the following topics:

- Section 6.11.1, "Collateral Pool Utilization Transaction Process"
- Section 6.11.2, "Utilization Transaction Status"

6.11.1 Collateral Pool Utilization Transaction Process

You are allowed to link collateral pool as part of contact and upload all collateral pool utilization transactions in ELCM. You can process the following events as part collateral pool utilization:

- New
- Modify
- Delete

The system allows you to plug the pool utilization data from Oracle FLEXCUBE and passes to ELCM using ELCM Gateway HTTP/WS communication channel.

6.11.2 Utilization Transaction Status

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

6.11.2.1 Transaction Status Success

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if ELCM processes it completely, then this transaction would be considered as success. Oracle FLEXCUBE would continue to process remaining contract process.

During transaction process, if transaction is uploaded successfully in ELCM and if any error or overrides (overrides not accepted) occurs in Oracle FLEXCUBE then uploaded transaction is reverted back using technical undo feature of ELCM.

6.11.2.2 Transaction Status Failure

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any error occurs, ELCM will send failure status with error details to Oracle FLEXCUBE.

ELCM plug-in updates the transaction error objects which ELCM error code, as part of transaction process. Later Oracle FLEXCUBE checks the error object and subsequently raises error as part of contract process.

As part of the transaction process, if ELCM process is failed then ELCM error details are displayed to the user.

---

Note

- All error code of ELCM are available as part of the Oracle FLEXCUBE
6.11.2.3 Transaction Status Override

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any override occurs, in such cases ELCM would generate override reference number (Multitrip ID) and log override details along with Multitrip ID for further reference. It marks the final transaction status as override and override details only with Multitrip ID is passed to Oracle FLEXCUBE for further processing.

ELCM plug-in would updates override details in Oracle FLEXCUBE error object it also logs the status and Multitrip ID as part of log table, later as part of transaction process Oracle FLEXCUBE checks the error object and subsequently raises transaction status as override.

**Note**

If overrides occur as part of transaction process, then the system displays the override details to the user. You have an option to accept or reject the overrides.

If the override occurs as part of the request, XML Multitrip ID is also passed and this Multitrip ID is passed to ELCM as part of utilization transaction. As part of the utilization process in ELCM if same (previous transaction) overrides occurs, then it is accepted and the transaction will be saved.

6.11.2.4 Transaction Status Dual Auth

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any of the validation requires authorization, then ELCM processes the transaction completely and sends dual auth details and marks the transaction status as Dual auth required.

ELCM plug-in updates dual auth details in error object, later as part of transaction process it updates dual auth details in Oracle FLEXCUBE tables. It updates the Auth status for the dual auth error code as ‘U’ – Unauthorized, if you try to authorize the contract, Oracle FLEXCUBE will check whether contract has any unauthorized dual-auth error code. If yes, the system does not allow contract to be authorized, till all dual-auth error codes are authorized.

In ELCM if any error code requires dual authorization, the system triggers credit exception management process flow. You are allowed to accept or reject the validation (dual-auth) error code. On accept or reject of the validation code, ELCM handoffs these details to JMS queue and ELCM out adapter is used to invoke Oracle FLEXCUBE WS for updating status of dual-auth error code.

6.11.2.5 Authorization of utilization transaction

All utilization transactions which are uploaded from Oracle FLEXCUBE are auto authorized and if contract or transaction is deleted in Oracle FLEXCUBE then ELCM would trigger the reversal transaction.

Example

Assume the following:

Liability ‘COCACOLA’ is created in ELCM with below details:

Liability Code - COCACOLA
Liability Currency - USD
Overall Limit - 100,000,000
Amount Utilized - 0

Customer ‘C00001’ is created in Oracle FLEXCUBE and Customer ‘C00001’ is linked in ELCM using liability ‘COCACOLA’ using customer liability linkage maintenance. Facility ‘COCALOAN01’ is created in ELCM with below details:

Liability Code - COCACOLA
Facility Code - COCALOAN01
Facility currency - USD
Limit Amount - 0
Amount Utilized - Yes
Revolving Flag - 1,000,000

Loan (CL module) has been inputted for customer ‘C00001’ created in Oracle FLEXCUBE with below details:

Customer No - C00001
Loan currency - USD
Loan Amount - 500,000
Value Date - 01-Mar-2008
Maturity Date - 01-Sept-2008
Facility Code - COCALOAN01

As part of loan processing, Oracle FLEXCUBE sends new utilization transaction to ELCM for the loan. As part of the utilization process ELCM updates utilized amount at facility level and liability level. The Liability details after loan transaction would be as below:

Liability Code - COCACOLA
Liability Currency - USD
Overall Limit - 100,000,000
Amount Utilized - 500,000

The Facility details after loan transaction is as below:

Liability Code - COCACOLA
Facility Code - COCALOAN01
Limit Amount - USD
Facility currency - 1,000,000
Amount Utilized - 500,000

Revolving Flag - Yes

Assume that you have paid the first installment of amount 100,000 (principal) using CL payment screen in Oracle FLEXCUBE and after processing the transaction, the liability and facility details would be as below:

Liability Code - COCACOLA
Liability Currency - USD
Amount Utilized - 100,000,000
Overall Limit - 400,000

Note
Since line linked to loan is revolving, as part payment transaction ELCM would reduce amount utilized.

The facility details after processing the loan transaction is as below:

Liability Code - COCACOLA
Facility Code - COCALOAN01
Facility currency - USD
Limit Amount - 1,000,000
Amount Utilized - 400,000
Revolving Flag - Yes
7. Annexure 2 - Value Dated Facility

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

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

Note

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

This chapter contains the following sections:

- Section 7.1, "Value Date Based Facility Maintenance"
- Section 7.2, "Value Date Based Utilization"

7.1 Value Date Based Facility Maintenance

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

The following parameters will be taken from the Facility Maintenance screen:

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

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

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

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

Back Valued Static Maintenance Changes

The value dated utilization details will be rebuilt from the value date of the change whenever the following static maintenances are done:
7.2 Value Date Based Utilization

This section contains the following topics:

- Section 7.2.1, "Processing Value Date Based Utilization"
- Section 7.2.2, "Back Valued Transactions"
- Section 7.2.3, "EOD Processing"

7.2.1 Processing Value Date Based Utilization

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

The following transactions are supported for Value dated processing:

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

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

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

7.2.2 Back Valued Transactions

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

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

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

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

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

Example,

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

Step 1: Initiation - Utilization Log

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

Line Utilization

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

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

<table>
<thead>
<tr>
<th>S.n</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Componen t</th>
<th>Increase/ decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

Line Utilization

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

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

<table>
<thead>
<tr>
<th>S.n</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Componen t</th>
<th>Increase/ decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
</tbody>
</table>
Line Utilization

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

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

<table>
<thead>
<tr>
<th>S.n</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>4</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

Line Utilization

<table>
<thead>
<tr>
<th>S.n</th>
<th>Line code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
<tr>
<td>4</td>
<td>LINE1</td>
<td>10-Mar-05</td>
<td>1200000</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>S.n</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>4</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>5</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>S.n</th>
<th>Value date</th>
<th>Line code</th>
<th>Utilization</th>
<th>Component</th>
<th>Increase/Decrease</th>
</tr>
</thead>
<tbody>
<tr>
<td>S.no</td>
<td>Date</td>
<td>Line Code</td>
<td>Value code</td>
<td>Utilization</td>
<td>Date</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>-----------</td>
<td>------------</td>
<td>-------------</td>
<td>---------</td>
</tr>
<tr>
<td>1</td>
<td>10-Jan-05</td>
<td>LINE1</td>
<td>1000000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>2</td>
<td>10-Feb-05</td>
<td>LINE1</td>
<td>100000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>3</td>
<td>15-Feb-05</td>
<td>LINE1</td>
<td>500000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>4</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
<tr>
<td>5</td>
<td>10-Mar-05</td>
<td>LINE1</td>
<td>200000</td>
<td>PRINCIPAL</td>
<td>Increase</td>
</tr>
<tr>
<td>6</td>
<td>10-Apr-05</td>
<td>LINE1</td>
<td>1400000</td>
<td>PRINCIPAL</td>
<td>Decrease</td>
</tr>
</tbody>
</table>

Line Utilization

<table>
<thead>
<tr>
<th>S.no</th>
<th>Line Code</th>
<th>Value date</th>
<th>Utilization</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>LINE1</td>
<td>10-Jan-05</td>
<td>1000000</td>
</tr>
<tr>
<td>2</td>
<td>LINE1</td>
<td>10-Feb-05</td>
<td>900000</td>
</tr>
<tr>
<td>3</td>
<td>LINE1</td>
<td>15-Feb-05</td>
<td>1400000</td>
</tr>
<tr>
<td>4</td>
<td>LINE1</td>
<td>10-Mar-05</td>
<td>1400000</td>
</tr>
<tr>
<td>5</td>
<td>LINE1</td>
<td>10-Apr-05</td>
<td>0</td>
</tr>
</tbody>
</table>
8. Annexure 3 – Revaluation

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

Revaluation can be of two types:

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

This section contains the following topics:

- Section 8.1, "Currency Revaluation"
- Section 8.2, "Collateral Revaluation"

8.1 Currency Revaluation

This section contains the following topics:

- Section 8.1.1, "Facility Currency and Utilization Currency"
- Section 8.1.2, "Facility Currency and Collateral Currency"

8.1.1 Facility Currency and Utilization Currency

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

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

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

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

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

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

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

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

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

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Exchange Rate</th>
<th>Facility Currency Equivalent (USD)</th>
<th>Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD 15,000</td>
<td>1.50</td>
<td>22500.00</td>
<td>22500.00</td>
<td>27500.00</td>
</tr>
<tr>
<td>DEM 2,000</td>
<td>1.20</td>
<td>2400.00</td>
<td>2400.00</td>
<td>25100.00</td>
</tr>
<tr>
<td>GBP 10,000</td>
<td>0.5</td>
<td>20000.00</td>
<td>20000.00</td>
<td>5100.00</td>
</tr>
<tr>
<td>INR 72,000</td>
<td>36.00</td>
<td>2,000.00</td>
<td>2,000.00</td>
<td>3100.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$46900.00</strong></td>
<td><strong>$3100.00</strong></td>
<td><strong>$46900.00</strong></td>
<td><strong>$3100.00</strong></td>
</tr>
</tbody>
</table>

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

The following table indicates these details:

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>Exchange Rate</th>
<th>Facility Currency Equivalent (USD)</th>
<th>Utilization</th>
<th>Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>AUD 15,000</td>
<td>1.60</td>
<td>24000.00</td>
<td>24000.00</td>
<td>26000.00</td>
</tr>
<tr>
<td>DEM 2,000</td>
<td>1.20</td>
<td>2400.00</td>
<td>2400.00</td>
<td>23600.00</td>
</tr>
<tr>
<td>GBP 10,000</td>
<td>0.5</td>
<td>20000.00</td>
<td>20000.00</td>
<td>3600.00</td>
</tr>
</tbody>
</table>
Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

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

Considering the same example as in Stage 1

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

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

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

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

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

8.1.2 Facility Currency and Collateral Currency

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

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

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

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

(1 GBP= 2 USD)

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

Pool contribution to the line

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

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

(1 GBP= 1.5 USD)

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Line Code</th>
<th>Max. Collateral Contribution amount</th>
<th>Collateral Currency</th>
<th>POOL code</th>
<th>Pool Currency</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABC</td>
<td>Loans</td>
<td>10,000</td>
<td>GBP</td>
<td>Pool1</td>
<td>USD</td>
<td>100%</td>
<td>15,000</td>
</tr>
</tbody>
</table>

Pool contribution to the line

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

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

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

8.2 Collateral Revaluation

This section contains the following topics:
- Section 8.2.1, "Collateral Revaluation of Market Based Securities"
- Section 8.2.2, "Collateral Revaluation of Non-Market Based Securities"

8.2.1 Collateral Revaluation of Market Based Securities

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

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

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

After you authorize the price change:
- The price change is compared with the last price stored in the Collateral Maintenance screen.
- If the price change (in percentage) of the security is greater than the Price-Increase-Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process will be triggered off. Otherwise the price change will not affect the existing collateral value.

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

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

Example

Your customer XYZ has 1000 units of Debentures’08 that have been issued by Reliance as part of her portfolio, which you consider as Collateral. The Market value of the Debentures’08 is $ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code “Loans.”
You have specified that this collateral’s contribution to the overall Limit of the customer should be $50,000.

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

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

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Pool amount</th>
<th>Collateral POOL code</th>
<th>Cap Amount</th>
<th>Collateral Contribution amount</th>
<th>Pool % linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABB</td>
<td>$50,000</td>
<td>Pool1 100%</td>
<td>$60,000</td>
<td>$50,000</td>
<td></td>
</tr>
</tbody>
</table>

Pool contribution to the line

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

A Rise in Value

The market value of Debentures2008 has increased to $55, which is a 10% increase over the old market price of $50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at $55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by $5,000, as a result of the revaluation.

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

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

A Rise in Value beyond the Cap Amount

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

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

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

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

Pool contribution to the line

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

A fall in value

The market value of Debentures2008 has decreased to $45, which is a 10% decrease from the old market price of $50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at $45,000. XYZ’s credit limit will stand decreased by $5,000 as a result of the revaluation.

<table>
<thead>
<tr>
<th>Collateral Code</th>
<th>Collateral Contribution amount</th>
<th>Cap Amount</th>
<th>POOL code</th>
<th>Collateral Pool % linkage</th>
<th>Pool amount</th>
</tr>
</thead>
</table>
This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the LCM Global Parameter maintenance, the option for 'Revaluate Market Online' has been selected, as batch, then the collateral revaluation as explained above will be taken up as part of revaluation batch process.

**Adhoc Revaluation of Market Based Collaterals**

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

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

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

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

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

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

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

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

Pool contribution to the line

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

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as $55,000. Now the latest value has to be sent to the LCM system via input file and then the “Collateral Force Revalue” for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

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

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

<table>
<thead>
<tr>
<th>Pool Code</th>
<th>Pool Currency</th>
<th>Line Code</th>
<th>Line Currency</th>
<th>Pool Line linkag e %</th>
<th>Pool contributio n amount to line</th>
<th>Line available amount( credit limit + Pool contribution)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pool1</td>
<td>USD</td>
<td>Loans</td>
<td>USD</td>
<td>100%</td>
<td>$55,000</td>
<td>$1.055million</td>
</tr>
</tbody>
</table>
9. Annexure 4 - Gateway Processes & Interfaces

Limits and Collateral Management Gateway provides two main kinds of processes:
- Gateway Online process
- Gateway Batch process

This chapter contains the following sections:
- Section 9.1, "Gateway Online"
- Section 9.2, "Gateway Batch"
- Section 9.3, "Interfaces"

9.1 Gateway Online

This section contains the following topics:
- Section 9.1.1, "Gateway Online Process"
- Section 9.1.2, "Maintenance Transactions"
- Section 9.1.3, "Batch Process"
- Section 9.1.4, "Reprocessing Locked Online Transactions"
- Section 9.1.5, "Technical undo (Functional Rollback)"

9.1.1 Gateway Online Process

Gateway Online process provides following process:
- Online Inbound process
- Online Outbound process
- Embedded process

Following are the transactions supported by Gateway process:
- Maintenance transactions
- Utilization transactions
- Batch process

9.1.2 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

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

The Batch processes which can be triggered using Gateway Online Process:

- EOD Process
- Input File Process
- Output File Process

9.1.4 Reprocessing Locked Online Transactions

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

9.1.5 Technical undo (Functional Rollback)

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

9.2 Gateway Batch

This section contains the following topics:

- Section 9.2.1, "Gateway Batch Process"
- Section 9.2.2, "Batch Inbound Process"
- Section 9.2.3, "Batch Outbound Process"

9.2.1 Gateway Batch Process

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

9.2.2 Batch Inbound Process

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

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

<table>
<thead>
<tr>
<th>Collateral Pool</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>Yes</th>
<th>No</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuers</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Securities</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Limits Transfer</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Account Service</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
The following operations (via input files) will be supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

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

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

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

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

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

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

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

### 9.2.3 Batch Outbound Process

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

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

The following operations will be supported as an Input Files Batch Operations.

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

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

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

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

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

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

For more details on maintaining External Systems and Interfaces refer the chapter titled 'Gateway Maintenance.'
## 10. Function ID Glossary

### E
- ELRPCOLT .................5-7
- ELRPCONH .................5-2
- ELRPCRMO .................5-10
- ELRPEXCE .................5-16
- ELRPLIMT .................5-12
- ELRPML ..................5-14
- ELRPOLNK.................5-8
- ELRPOVLN .................5-3
- ELRPUTLD .................5-5

### G
- GEDACNT .................2-100
- GEDADREV .................2-113
- GEDBLOCK .................2-102
- GEDCOLCA .................2-14
- GEDCOLLT .................2-25
- GEDCOLTY .................2-13
- GEDCOVNT .................2-11
- GEDCREDIT .................2-3
- GEDCRSCR .................2-2
- GEDCULIK .................2-10
- GEDDAUTH .................2-114
- GEDEXDBC .................2-98
- GEDEXPAN .................2-93
- GEDEXPBL .................2-103
- GEDFACLT ................2-59
- GEDINSCO .................2-21
- GEDINSTY .................2-23
- GEDISSUR ................2-17
- GEDMERGE .................2-117
- GEDMLIAB ................2-6
- GEDMPOOL ................2-55
- GEDMRGTR .................2-119
- GEDPARAM .................2-108
- GEDQUEMN .................2-105
- GEDSECMT .................2-107
- GEDSECTY ................2-19
- GEDSKTOP ................3-2
- GEDTAUTH .................2-106
- GEDTRANS .................2-111
- GEDTREXP .................2-90
- GEDUDFNS .................2-4
- GESINSCO .................2-22
- GESINSTY .................2-24
- GESQCCNV .................4-6
- GESQFCNV .................4-5
- GESQLHIA ................4-3
- GESQLIAB .................4-1
- GESQSLIA .................4-4
- GESQYFAC .................2-86

### I
- ITSACMNT .................2-132
- ITSAADMNT .................2-129