

FLEXCUBE Enterprise Limits and Collateral Management  
User Guide

## **Oracle FLEXCUBE Universal Banking**

Release 12.87.05.0.0

Part No. E94311-01

June 2018

FLEXCUBE Enterprise Limits and Collateral Management User Guide  
June 2018  
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# 1. Preface

## 1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system. It provides an overview and takes you through the various steps involved setting up and maintaining the Oracle FLEXCUBE ELCM system.

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:

| Role                              | Function                                       |
|-----------------------------------|------------------------------------------------|
| Back office data entry clerk      | Input functions for funds                      |
| Back office managers/<br>officers | Authorization functions                        |
| Product Managers                  | Product definition and authorization           |
| End of day operators              | Processing during end of day/ beginning of day |

## 1.3 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

|                  |                                                                                                                                                                                                    |
|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Chapter 1</b> | <i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.                                                               |
| <b>Chapter 2</b> | <i>Limits &amp; Collaterals</i> explains a series of maintenance options facilitated by Oracle FLEXCUBE for Enterprise Limits and Collateral Management.                                           |
| <b>Chapter 3</b> | <i>ELCM Data Replication</i> describes the process of replicating data between ELCM and Oracle FLEXCUBE which are hosted in two separate database, using the Replication Mode Maintenance options. |
| <b>Chapter 4</b> | <i>Queries</i> explains about the query functions and helps you to query records on Liabilities, Transactions, Collateral Covenants, and so on.                                                    |

|                   |                                                                                                                                                                           |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Chapter 5</b>  | <i>Reports</i> provide a list of reports that can be generated in this module and also explains their contents.                                                           |
| <b>Chapter 6</b>  | <i>Annexure 1 - Utilization Transactions</i> explains how to maintain all utilization transactions in Oracle FLEXCUBE ELCM.                                               |
| <b>Chapter 7</b>  | <i>Annexure 2 - Value Dated Facility</i> describes how to track and maintain all facility utilizations based on the value date of the transaction.                        |
| <b>Chapter 8</b>  | <i>Annexure 3 – Revaluation</i> describes how to maintain the fluctuating exchange rates of marketable securities such as currency and collateral, over a period of time. |
| <b>Chapter 9</b>  | <i>Annexure 4 - Gateway Processes &amp; Interfaces</i> details on how an external system can be integrated with Oracle FLEXCUBE ELCM system for communication.            |
| <b>Chapter 10</b> | <i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.                                |

## 1.5 Acronyms and Abbreviations

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

|           |                                                |
|-----------|------------------------------------------------|
| UI        | User Interface                                 |
| ELCM      | Enterprise Limits and Collateral Management    |
| FCUBS     | Oracle FLEXCUBE Universal Banking Solution     |
| GW        | Gateway                                        |
| HTTP      | Hyper Text Transfer Protocol                   |
| XML       | eXtensible Mark-up Language                    |
| XSD       | XML Schema Definition                          |
| XSLT      | eXtensible Stylesheet Language Transformations |
| BPEL      | Business Process Execution Language            |
| SMS       | Security Services                              |
| ID        | Identification Number                          |
| PK        | Primary Key                                    |
| RDBMS     | Relational Data Base Management System         |
| VD        | Value Date                                     |
| Mark EOTI | Mark End of Transaction Input                  |
| Mark TI   | Mark Transaction Input                         |
| TD        | Term Deposits                                  |



|     |                           |
|-----|---------------------------|
| CIF | Customer Information File |
|-----|---------------------------|

## 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:

| Icons                                                                             | Function    |
|-----------------------------------------------------------------------------------|-------------|
|  | Exit        |
|  | Add row     |
|  | Delete row  |
|  | Option List |

---

## 2. Limits & Collaterals

### 2.1 Introduction

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

### 2.2 Maintaining Credit Score

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.

| Fields  |            |                      |               |
|---------|------------|----------------------|---------------|
| Maker   | Date Time: | Mod No               | Record Status |
| Checker | Date Time: | Authorization Status |               |

Exit

Enter the following details:

#### **Score Name**

Specify a unique credit score name here.

#### **Score Description**

Give a brief description of the score.

---

#### **Note**

This is only for information and not for processing.

---

## 2.3 Maintaining Agency Details for Credit Rating

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

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

**Credit Rating Agency Maintenance**

New Enter Query

Agency Name \*

Agency Description

**Credit Rating Details**

| Credit Rating * | Credit Rating Description |
|-----------------|---------------------------|
|-----------------|---------------------------|

**Fields**

|         |            |                      |               |
|---------|------------|----------------------|---------------|
| Maker   | Date Time: | Mod No               | Record Status |
| Checker | Date Time: | Authorization Status | Exit          |

Enter the following details:

### **Agency Name**

Specify the name of the credit rating agency here.

### **Agency Description**

Give a brief description of the credit rating agency here.

### **Credit Rating Details**

Specify the following here:

#### **Credit Rating**

Specify the unique Credit Rating code/ID.

#### **Credit Rating Description**

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

---

#### **Note**

This is only for information and not for processing.

---

## 2.4 Maintaining User Defined Status

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

| Fields  |            |        |                      |
|---------|------------|--------|----------------------|
| Maker   | Date Time: | Mod No | Record Status        |
| Checker | Date Time: |        | Authorization Status |

Enter the following details:

### **User Defined Status**

Provide a name/ID for the status here.

### **Description**

Give a brief description of the status.

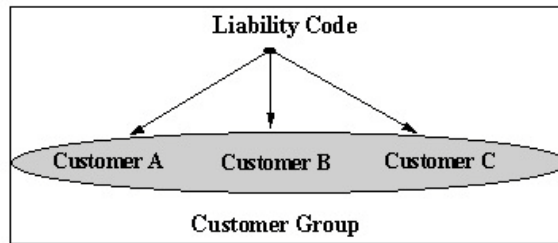
## 2.5 Liability Maintenance

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

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

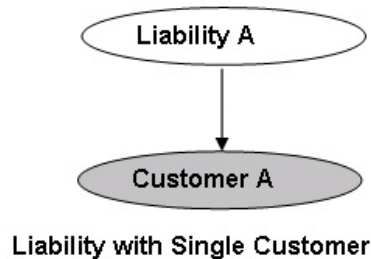
### **Single Liability Linked To Multiple Customers**

Here multiple customers are linked to same the Liability Code and all restrictions/facilities maintained at liability level are shared to all the customers.



### Single Liability Linked To Only One Customer

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



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

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

**Liability Maintenance**

New Enter Query

Liability No \*

Liability Name \*

Main Liability Number

Main Liability Name

Liability Branch \*

Liability Currency \*

Overall Limit

Utilization Amount

Revision Date

Credit Rating

Overall Score

User Defined Status

Liability Category

Liability Clean Risk Limit

Secondary Clean Risk Limit

Secondary PSTL Risk Limit

Access Group Code \*

☐ UnAdvised

☐ Netting Required

User Reference

Score | Credit Rating | Fields

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

**Liability No**

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.

**Main Liability Name**

Specify the main liability name.

**Liability Branch**

Specify the branch in which liability is associated.

**Liability Currency**

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

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

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

---

**Note**

You can modify the Liability Currency after authorization if:

- There are no lines, collaterals or collateral pools linked to the liability.
  - The liability is not utilized.
  - The liability is not the parent liability for another child liability
- 

**Utilization Amount**

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

**Revision Date**

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

**Credit Rating**

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

---

**Note**

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

---

**Overall Score**

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

---

**Note**

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

---

**Overall Limit**

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

---

**Note**

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

---

**Liability Category**

Select the Liability Category from the list available here.

**User Defined Status**

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

**Access Group Code**

Specify the access group code. Alternatively, you can select the access group code from the option list. The list displays all valid access groups maintained in the system.

**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.

**User Reference**

Specify the User Reference number for the liability.

---

**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.
- 

### 2.5.1 **Specifying Liability Scores**

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 * | Score Description | Score |
|--------------|-------------------|-------|
|--------------|-------------------|-------|

**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.



## 2.5.2 Specifying Liability Credit Rating

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.

| Agency Name * | Credit Rating * | Primary |
|---------------|-----------------|---------|
|---------------|-----------------|---------|

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 Maintaining Customer to Liability Link

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.

Customer To Liability Link Maintenance

New Enter Query

Branch Code \*  
Customer No \*  
Liability No \*  
Liability Name

Customer Exposure

1 Of 1 Go

| Exposure Name * | Exposure Description | Exposure Type |
|-----------------|----------------------|---------------|
|-----------------|----------------------|---------------|

Fields

|         |            |        |                      |
|---------|------------|--------|----------------------|
| Maker   | Date Time: | Mod No | Record Status        |
| Checker | Date Time: |        | Authorization Status |

Exit

### Branch Code

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

### Customer No

Specify customer's number to whom the liability has to be linked.

### Liability No and Liability Name

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

### Customer Exposures

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

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

---

### Note

- The Customer to Liability Link Maintenance is mandatory, when limits tracking are required under any of the Oracle FLEXCUBE modules.
- In the 'Customer Exposures' section, the 'exposure name' LOV will display the exposures having utilization type as 'Customer' maintained in the 'Track Exposure Maintenance' (GEDTREXP) screen.

- The Customer to Liability Link Maintenance is mandatory, when account for the customer is created using account class, for which limit check flag is set as Y at preference sub-system screen.
- When account for the customer is created without maintaining liability and later the liability is created and linked to the customer, the 'Limits tracking' option at the customer level would be automatically selected by the system.

## 2.6.1 Viewing Customer to Liability Link Summary

You can view the summary of customer to liability link in the 'Customer to Liability Link Summary' screen. To invoke this screen, type 'GESCUK' in the field at the top right corner of the Application tool bar and click on the adjoining arrow button.

You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Branch Code
- Customer No
- Liability No
- 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
- ID
- Branch Code
- Customer No

- Liability No
- 
- ID

## 2.7 Covenant Maintenance

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

### **Frequency**

Select a frequency according to which the Covenant has to be collected/revisted. 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**

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.

| Fields  |            |        |                      |  |  |  |  |
|---------|------------|--------|----------------------|--|--|--|--|
| Maker   | Date Time: | Mod No | Record Status        |  |  |  |  |
| Checker | Date Time: |        | Authorization Status |  |  |  |  |

### 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

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.

### Collateral Category 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.

### Corporate Deposits Category Type Maintenance

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

### **Reval 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

### **Reval 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:

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

### **Type**

Specify the remarks about the collateral category maintenance.

## **2.9.1 Maintaining Covenant Details for Collateral Category**

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 | Description | Revision Date | Covenant Reference Number | Mandatory | Grace Days | Notice De |
|---------------|-------------|---------------|---------------------------|-----------|------------|-----------|
|---------------|-------------|---------------|---------------------------|-----------|------------|-----------|

### **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**

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**

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 Oracle FLEXCUBE ELCM system. 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 revalues the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.

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

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

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

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

#### **Currency**

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

#### **Face Value**

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

#### **Type**

Specify the collateral type here.

#### **Issuer Number**

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:

- Market Price Code - Indicates the market place for which the price is quoted
- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed

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

## 2.12 Collaterals Maintenance

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.

**Collateral Details**

Liability No \*   
Collateral Code \*   
Collateral Description   
Remarks   
Collateral Currency \*   
Collateral Value \*   
Limit Contribution   
Start Date   
End Date   
Revision Date   
Revaluation Date   
☐ Revalue Collateral  
Grace Days   
Collateral Category \*   
Utilization Amount   
Available Amount   
Liability Name   
Block Amount   
Branch \*   
Lendable Margin   
Charge Type   
User Reference Number   
Secured Type ☒ Secured  
☐ Unsecured  
☐ Liquid  
☒ Available  
☐ Sharing Required  
☐ Auto Pool Create  
Haircut Percent \*   
Collateral Type ☐ Market Value Based  
☐ Guarantee Based  
☒ Normal  
☐ Mortgage Initiated  
☐ Taken Over  
Interest Rate   
**Market Value Based**  
Security Id   
Number Of Units/Nominal Value   
Cap Amount   
Price Code   
Last Revaluation Price   
Next Revaluation Date   
**Guarantee Based**  
Guarantor Id   
Rating   
☐ Revokeable  
Revoke Date   
**Issuer Details**  
Issuer Name   
Source   
Issuer Reference Number   
**Insurance | Covenant | Shared | Link Contract | UDE Values | Source Restrictions | Collateral Haircut | Fields**  
Input By  Authorized By  Modification Number   
Date Time  Date Time   
☐ Authorized ☐ Open

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

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

### Liability Number

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

### Collateral Code

Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique.

**Collateral Description**

Give a brief description of the collateral here.

**Collateral Type**

Indicate the type of collateral - Market Based Type, Guarantee Type or Normal Type.

**Secured Type**

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

**Auto Pool Create**

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

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

---

**Note**

You cannot modify this option after you authorize the collateral.

---

**Mortgage Initiated**

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

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

**Collateral Currency**

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

**Charge Type**

Select the charge type from the following list:

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

**Haircut (%)**

Specify the bank's margin (Haircut) to be assigned for Collateral. Haircut% applied by the system as per the Haircut schedule would be displayed here

**Collateral Category**

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

**Available Amount**

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

**Utilization Amount**

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

**Grace Days**

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

**Liability Branch**

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

**User Reference Number**

Specify the User Reference Number for the collateral.

**Issuer Name**

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

**Issuer Reference Number**

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

**Available**

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

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

---

**Note**

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

**Sharing Required**

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

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

**Branch**

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

**Lendable Margin**

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

100 – Haircut (%).



### Collateral Value

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

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

#### Example

Input in case of a nominal quoted security:

| Nominal Amount | Price Code | Market Price | Collateral Value [(Market price/100) * Nominal Amount] |
|----------------|------------|--------------|--------------------------------------------------------|
| 10,00,000      | BOM1       | 65           | $(65/100) * 10,00,000 = 650000$                        |
| 5,00,000       | BOM2       | 70           | $(70/100) * 5,00,000 = 350000$                         |
| 7,00,000       | BOM3       | 80           | $(80/100) * 7,00,000 = 560000$                         |

Input in case of a unit quoted security:

| Number of Units | Price Code | Market Price | Collateral Value (Number of Units x Market price) |
|-----------------|------------|--------------|---------------------------------------------------|
| 65              | BOM1       | 120          | 7800                                              |
| 70              | BOM2       | 130          | 9100                                              |
| 40              | CAL1       | 95           | 3800                                              |

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.

**$(1000 - 980) / 1000 = 2\%$  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.

**Revalue Collateral**

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

**Revaluation Date**

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

**Revision Date**

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

**Taken Over Collateral**

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

**Interest Rate**

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

**Block Amount**

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

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

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.

### **2.12.1 Specifying Details for Market Value Based Type**

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

**Security Id**

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

**Number of Units/Nominal Value**

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

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

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

**Cap Amount**

As the price of marketable securities tend to fluctuate based on the forces of demand and supply, specify an upper limit on the contribution of this security to the collateral value, as a result of an increase in the price of the security. This upper limit is called the Cap Amount. The Cap Amount indicates that at any point in time the limit contribution of the collateral cannot

exceed this amount, even though its actual computed value is much higher. However, if the actual computed value of the collateral is lower than the Cap Amount, then the system picks up the collateral value as the actual computed value.

#### **Price Code**

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

#### **Last Revaluation Price**

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

#### **Next Reval Date**

Select the next revaluation date for the security.

### **2.12.2 Specifying Details for Guarantee Based Type**

#### **Guarantor**

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

#### **Rating**

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

#### **Revocable**

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

#### **Revoke Date**

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

### **2.12.3 Specifying the Insurance Details**

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

The screenshot shows a software window titled "Insurance Maintenance". Inside, there's a section labeled "Insurance" with a search bar containing "1 Of 1" and a "Go" button. Below this is a table with the following columns: Insurance Name, Insurance Number (marked with a red asterisk), Insurance Owner, Insurance Type, Start Date, End Date, and Revision Date. The table area is currently empty and has a vertical scrollbar on the right. At the bottom right of the window, there are "OK" and "Exit" buttons.

You can specify the following details:

**Insurance Name**

Specify the name of the Insurance/Insurance Company associated with the collateral.

**Insurance No**

Specify the insurance number under which that insurance has been issued.

**Insurance Owner**

Select the owner of the insurance policy from the adjoining drop-down list. This list displays the following values:

- Bank
- Customer

**Insurance Type**

Specify the type of the insurance (e.g. FIRE, DAMAGE, THIEFT etc) that has been associated for that collateral.

**Start Date**

Specify the start date for that insurance.

**End Date**

Specify the end date for that insurance.

**Revision Date**

Specify the date of revision of the insurance.

**Notice Days**

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

**Insurance Premium Periodicity**

Select the premium periodicity of the insurance. The list displays the following values:

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly

**Premium Status**

Specify the insurance premium status, where in the premium status like normal, overdue, premium payment failure status etc can be specified.

**Premium End Date**

Specify the end date of the premium payment.

**Insurance Amount**

Specify the insured amount of the policy.

**Insurance Currency**

Specify the insurance currency of the policy.

**Cover Date**

Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.

**Insurance Code**

Specify the insurance code of the policy for which you want to capture insurance details.

**Premium Currency**

Specify the currency of the premium to be paid.

**Premium Amount**

Specify the amount of the premium to be paid.

**Remarks**

Specify the remarks about the insurance details.

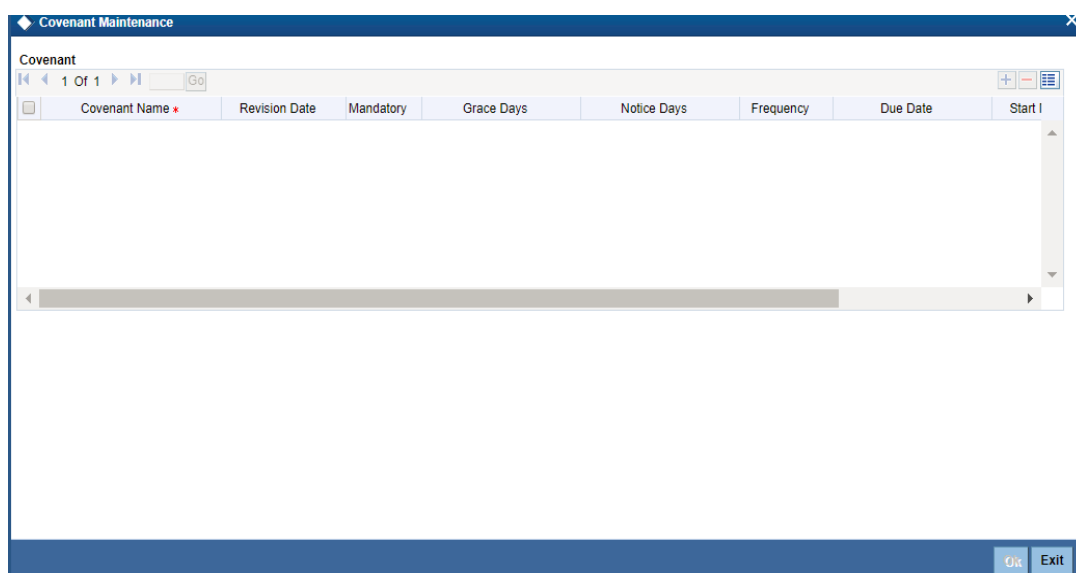
**Coverage**

Specify the coverage details of the insurance.

## 2.12.4 Specifying Covenant Details

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

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

**Covenant Name**

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

**Description**

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

**Mandatory**

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

**Frequency**

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

### Grace Days

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

### Notice Days

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

### Revision Date

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

### Due date

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

### Start Month

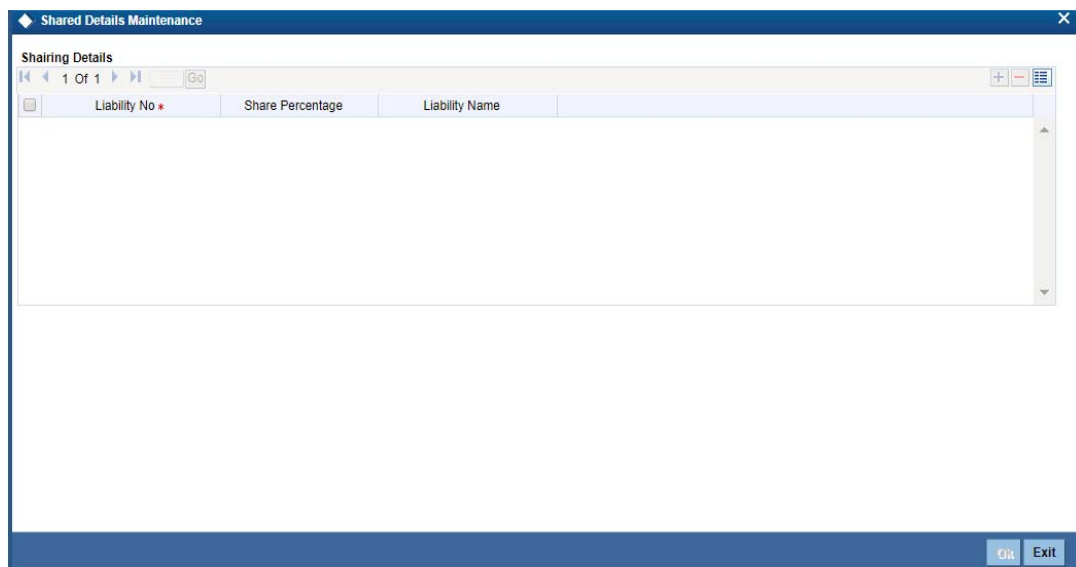
Starting month of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' level..

### Remarks

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

## 2.12.5 Specifying Shared Details

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.

### Liability Name

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

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

## 2.12.6 Linking Contracts as Collaterals

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

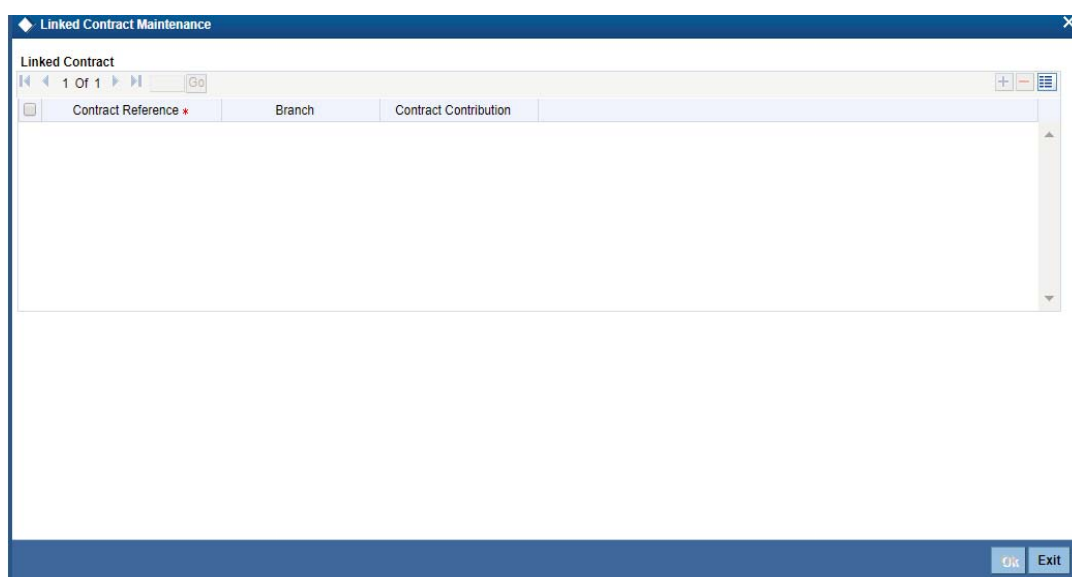
---

### Note

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

---

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



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

### Contract Reference

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

---

### Note

- The Term Deposit contract needed for Collateral Linkage must be maintained in Netting Maintenance with any contract type other than 'AC'
- Once the contract is linked as collateral, then its collateral value cannot exceed its contract amount as maintained in the Account Netting screen.

- The start date of the collateral should be later than the value date of the respective contract netting maintenance. Likewise, the expiry date of the collateral should be earlier than the expiry date of the respective contract netting maintenance.
  - The system blocks/marks Lien on the linked Term Deposit contract.
- 

### **Contract Contribution**

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

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

---

### **Note**

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

---



## 2.12.7 Maintaining UDE Values

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.

The screenshot shows the 'UDE Maintenance' window. It contains the following fields and controls:

- Commitment Branch (text box)
- Commitment Product (text box)
- Commitment Settlement Account (text box)
- Commitment Settlement Branch (text box)
- Commitment Reference Number (text box)
- Primary Customer Id (text box)
- Interest Calculation Method (dropdown menu)
- Populate button
- UDE Details section with a table:

| User Data Elements Id | Value | Rate Code | Code usage | Effective Date |
|-----------------------|-------|-----------|------------|----------------|
|-----------------------|-------|-----------|------------|----------------|
- Ok and Exit buttons at the bottom right.

### 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 Reference Number**

Specify the Commitment reference number.

---

**Note**

If a commitment reference number is maintained in the system, then the same is auto populated upon selecting the particular commitment.

---

**Primary Customer ID**

Specify the Primary customer ID which is to be used for commitment account. Alternatively, you can select the Primary customer ID from the option list. The list displays all valid customer ID's which in-turn are linked to the liability number used for creating a facility in the system.

---

**Note**

The customer ID selected here is displayed as the default customer ID in the Commitment Account Details screen (CLDCMTMT).

---

**Interest Calculation Method**

You can specify the following preference to calculate the interest by including or excluding the start and/or the end date of the contract. Select the type of interest calculation method to be used from the drop-down list. The list displays the following values:

- Start Dates Only (Kataha Ato Otoshi) - To include only start dates and exclude end dates.
- End Dates Only (Kataha Mae Otoshi) - To include only end dates and exclude start dates.
- Both Dates + End for Inter (Ryoha Mae Otoshi) - To include start and end date of the contract and to exclude start date of intermediate schedules.
- Both Dates + Start of Inter (Ryoha Ato Otoshi) - To include start and end date of the contract and to exclude end date of intermediate schedules.

---

**Note**

The Interest Calculation Method defined here will overwrite the default value if maintained in the Preferences tab of Commitment Account Details screen (CLDCMTMT).

---

**UDE Details**

You can specify the user defined element values details in the following fields:

**User Defined Element ID**

Specify the unique identification for the user defined element. The adjoining option list displays all valid IDs maintained in the system. You can choose the appropriate one.

**Value**

Specify the value for the user defined element.

**Rate Code**

Specify the rate code. The adjoining option list displays all valid codes maintained in the system. You can choose the appropriate one.

**Code Usage**

Select the type of code usage from the adjoining drop-down list. The list displays the following values:

- Periodic
- Automatic

**Effective Date**

Select the effective date from the adjoining calendar.

**Component Grace Days**

You can specify the Component Grace Days details in the following fields:

---

**Note**

You can also auto populate the default Component Grace Days details maintained at product level by clicking on Populate button after specifying the commitment details.

---

**Component Name**

Select the component name for the commitment product. The adjoining option list displays all component names maintained in the system. You can choose the appropriate one.

**Grace Days**

Specify the number of grace days for the selected component.

**Holiday Treatment for All Schedules**

You can define the following holiday preferences for all repayment schedules. The preferences defined here will be defaulted to commitment level and also overwrites the holiday preferences defined at product level.

**Ignore Holidays**

Check this box to freeze the schedule dates without considering the holidays into account.

If this option is not selected and the schedule date falls on a holiday, the automatic processing of such a schedule is determined by your holiday handling specifications for automatic processes, as defined in the 'Branch Parameters' screen.

**Holiday Check**

Select the type of holiday check to be maintained from the drop-down list. The list displays the following values:

- Local - To consider the local holiday to adjust the overlapping holiday schedule.
- Currency - To consider the currency holiday to adjust the overlapping holiday schedule.
- Both - To consider both currency as well as local holiday to adjust the overlapping holiday schedule.

**Move Across Month**

Check this box to allow the schedule date to be moved to the next or previous month when the schedule due date is either on first or last working day of the month and is a holiday.

### Cascade Schedules

Check this box to cascade the current schedule change across all the remaining schedules. If not checked, then only the current schedule is changed.

### Schedule Movement

If you have opted to move the schedule date across months by selecting the 'Move Across Month' check box, then select the type of movement. The options are as follows:

- Move Forward - if the schedule date is to be moved to first working day of next month.
- Move Backward - if the schedule date is to be moved to last working day of previous month.

---

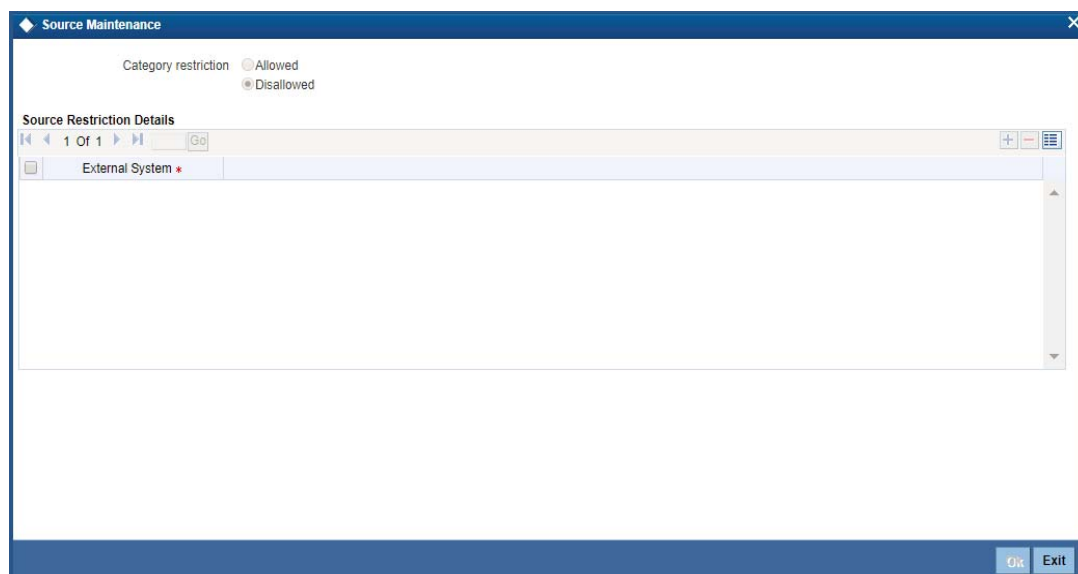
#### Note

The above UDE details can be used to upload commitment details to Oracle FLEXCUBE as part of Collateral maintenance. INIT,VAMI and CLOC events will be triggered only on authorization of Collateral. For LINK and DLINK events, 'ELBCOMNT' batch needs to be configured as part of EOD process.

---

## 2.12.8 Maintaining Source Restrictions

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.

The screenshot shows a software window titled "Source Maintenance". At the top, there are two radio buttons for "Category restriction": "Allowed" and "Disallowed", with "Disallowed" being selected. Below this is a section titled "Source Restriction Details". It features a table with one visible row labeled "External System \*". Above the table is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right of the window are "Ok" and "Exit" buttons.

### Restriction Type

Choose the 'Allowed' option to maintain an allowed list of liability restrictions. Choose the 'Disallowed' option to maintain a disallowed list of liability restrictions.

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

### Source

Specify the source from the adjoining option list.

## 2.12.9 Maintaining Haircut Schedules

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 Schedule Percentage

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

---

#### Note

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

---

The following validations are performed during save,

For New operation,

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

For Modify operation,

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

## 2.13 Collateral Pool Maintenance

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 No

Specify the liability to which the collaterals need to be linked.

### Liability Name

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

### 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.

### 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.

**Liability Branch**

Specify the branch in which liability is associated.

**Collateral 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 Number**

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.

**2.13.1 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.

### **Limit 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

Available amount = pool amount – pool utilization – 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:

| Collateral Code | Ccy | Collateral Amount | Linked Amount |
|-----------------|-----|-------------------|---------------|
| ISDP16924       | DEM | 100,000           | 75,000        |
| AC777228        | GBP | 55,000            | 55,000        |
| COLSHRS15       | INR | 2,000.000         | 1,500,000     |
| COLHS819        | USD | 1,500,000         | 1,500,000     |



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

#### **Linked Percent Number**

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

#### **Available Interest Rate**

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

#### **Interest Spread**

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

#### **Rate of Interest**

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

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. However, if the collateral attached is of a deposit then on rollover of the term deposit the maturity date of the term deposit is updated as the expiry date of the collateral.

---

#### **Note**

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

## **2.14 Facilities Maintenance**

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:

### Branch Code

By default, the branch code in which facility is maintained is displayed here and you can modify this value.

### Liability No

Specify the Liability number here.

### Liability Name

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

### 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 No**

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system 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.

### **Main Line Currency**

By default, the system displays the currency of the main line for the Main Line Code selected.

### **Main Line Exchange Rate**

Specify the exchange rate for conversion between sub-line and main-line.

- The system checks the consistency of currency of the sub-line and allowed currencies at the main-line.
- The system checks that the loan currency is among the allowed currencies of the facility /facilities attached, including main-line. If the loan is attached to sub-line and the loan currency is not among the allowed currencies of the main line, the system displays an error message stating 'Loan currency is not an allowed currency at the Facility Level'.

The system performs the following validations while managing multi-currency at facility level:

- The system checks the consistency of currency of the sub-line and allowed.
- The system ensures that the loan currency is among the allowed currencies of the facility or facilities attached, including main-line. If the loan is attached to sub-line and

the loan currency is not among the allowed currencies of the main line, the system displays an error message stating 'Loan currency is not an allowed currency at the Facility Level'. The system adds the Exchange Rate field at the Facility level. In case of sub-line, this shall be used to convert all the amounts with respect to the main-line, in case the currencies are different. These include sub-line v/s main-line limit amount check.

- You can change the exchange rate after the sub-line is created. The system uses the latest rate for amount conversions.
- If the exchange rate field is null at sub-line level, the system uses the maintained rates for conversion between sub-line and main-line.
- If the Sub-line Limit Amount exceeds the Main-line, the system displays an error message (configurable as an override) stating, 'The Sub Line Limit Amount cannot exceed the Main Line Limit' if the currencies are different.
- For commitment-linked facilities, the system displays an error message if a loan is directly linked to commitment and the loan utilization exceeds the commitment available amount.
- If the loan is attached to a line which is not linked to commitments, system displays an error which can be configured as an override. If the loan utilization exceeds the facility available amount, the system displays an error message stating 'Linkage amount cannot be greater than amount available'.
- You cannot remove currency at the facility level. Once a sub-line or loan is linked to a facility using a currency. The system will display an error message stating 'Sub-line or loan exist with the Currency. It cannot be removed from the allowed currencies'.

### **Category**

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

### **Revolving Line**

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

### **Netting Required**

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

### **Unadvised**

Check this box to indicate that the facility is unadvised.

---

#### **Note**

Charges can be collected on the utilization transactions for facilities that are unadvised. For this purpose SDEs ADVISED\_LINE and COMMITMENT\_CUR\_UTIL can be used while setting up the charge rule at the CL product creation level.

---

### **Fund**

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 On**

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.

Renewal

Check this box to renew current dated amendments

**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.

**Daily Light OD Limit**

Specify the daily light limit.

**Daily Light Limit**

Specify the daily light limit.

**Utilization**

This section contains the following details:

**Available Amount**

The system displays the available amount.

**Date of First OD**

The system displays the date of first OD.

**Date of Last OD**

The system displays the date of last OD.

**Netting Contribution**

The system displays the netting contribution if:

- the facility is linked in the 'Netting Account' screen.
- 'Netting Required' is checked at Liability level, Facility level and Netting Account level.

**Last New Utilized Date**

The system displays the last date when a utilization increase was 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.

---

**Note**

The system accepts the Line Start Date as back valued. The commitment contract booked will be back value dated with the value date being the line start date specified as part of Facility Maintenance. The utilization of the facility will always be with the current application date.

---

**Expiry Date**

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

The freezing of the line code will be part of the Oracle FLEXCUBE ELCM EOD Batch.

The Oracle FLEXCUBE ELCM system 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.

**Expiry Allowance Date**

Specify the final expiry date for the facility.

---

**Note**

If you maintain this date, system does not close the Facility till this date is reached. When the 'Expiry Allowance Date' is maintained at the Facility level, system validates the loan maturity date with respect to Expiry Allowance Date.

If the loan maturity date is beyond this date, system does not allow the transaction to proceed. System displays error that 'Loan Maturity Date is beyond the Facility Expiry Allowance Date'.

---

During transaction input, system performs the following validations:

- System compares the loan account maturity date with the Expiry Allowance Date of the linked limit. If the maturity date is less than the Expiry Allowance Date of all the linked limits, transaction becomes successful. However if it is more than the Expiry Allowance Date of any of the linked limits, then transaction fails. If Expiry Allowance Date is not present, system shall continue to validate the loan maturity date against the Line Expiry Date and show the existing override if the maturity date is beyond the line expiry date.
- You cannot link an expired limit to a new loan.
- If Expiry Allowance Date is less than Line Expiry Date, system displays an error stating Expiry Allowance Date cannot be less than the Expiry Date.
- If there are active loans linked to a facility and if the Facility Expiry Date is modified to be less than the maturity date of the linked loans, system displays an error stating 'Active Loans Exist with Maturity Date Greater than the Expiry Allowance Date'.

**Available**

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

The Oracle FLEXCUBE ELCM system 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. Oracle FLEXCUBE ELCM 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.

---

**Note**

- The system does not allow utilization post availment date even if the facility has been utilized before the availment date.
  - The system does not allow new loan contracts to be linked to a facility post the availment date.
  - The system allows payment, hence available amount of the facility will not become zero, it can increase even after the availment date is crossed.
  - The system allows the amendment of the loans as long as they do not result in utilization of the facility.
-



## **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

---

## **Interest Fee Required**

Specify the following details:

### **Interest Fee Required**

Check this box to indicate the facility is applicable for interest calculation.

### **Fee Calculation Account**

Specify the account which is linked with the above facility. Then the same account will be applicable for interest calculation based on ELCM facility.

---

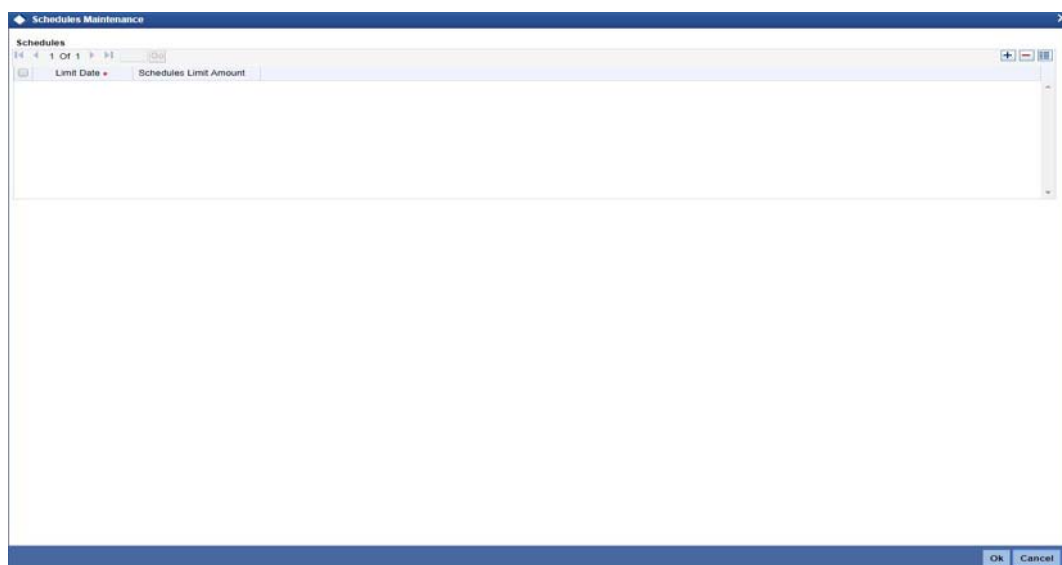
#### **Note**

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.
-

### 2.14.1 Maintaining Limit Schedules

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



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

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

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

| Limit Date     | Schedules Limit Amount |
|----------------|------------------------|
| Feb 01, 2009   | 500000                 |
| Mar 02, 2009   | 800000                 |
| April 03, 2009 | 400000                 |
| May 04, 2009   | 900000                 |

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

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

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

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

- Available amount is negative for the facility.
- The Tenor Limit Amount exceeds the Line Approved Limit Amount as the validation of the Tenor Limit Amount is against the Approved Limit Amount.
- The amount cannot exceed the overall limit specified for the liability id.
- The Main Line Limit cannot be less than any of its Sub Line Limit.
- The Sub Line Limit cannot exceed the Main Line Limit.
- Example
- Assume the following:
- Liability - GROUPLIAB
- Line - SHTLLIMIT
- Serial - 1
- Start Date - 01-Jul-2009
- Limit Currency - USD
- Limit Amount - 50000
- Schedules:

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

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

| Limit Date  | Schedules<br>Limit Amount |
|-------------|---------------------------|
| 15-Jul-2009 | 60000                     |
| 28-Jul-2009 | 65000                     |
| 30-Jul-2009 | 75000                     |

|             |       |
|-------------|-------|
| 15-Aug-2009 | 80000 |
|-------------|-------|

- System Date - 27-Jul-2009
- Limit Amount - 60000
- Next working Day - 30-Jul-2009
- On 27-Jul-2009 EOD, the limit revision process picks 28-Jul-2009 and 30-Jul-2009 schedules and update 75000 as limit amount. The revised limit is enforced / effective on 30-Jul-2009.
- System Date - 30-Jul-2009
- Limit Amount - 75000
- Schedules:

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

## 2.14.2 Specifying Covenant Details

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.

### **Periodicity**

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

### **Grace Days**

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

### **Notice Days**

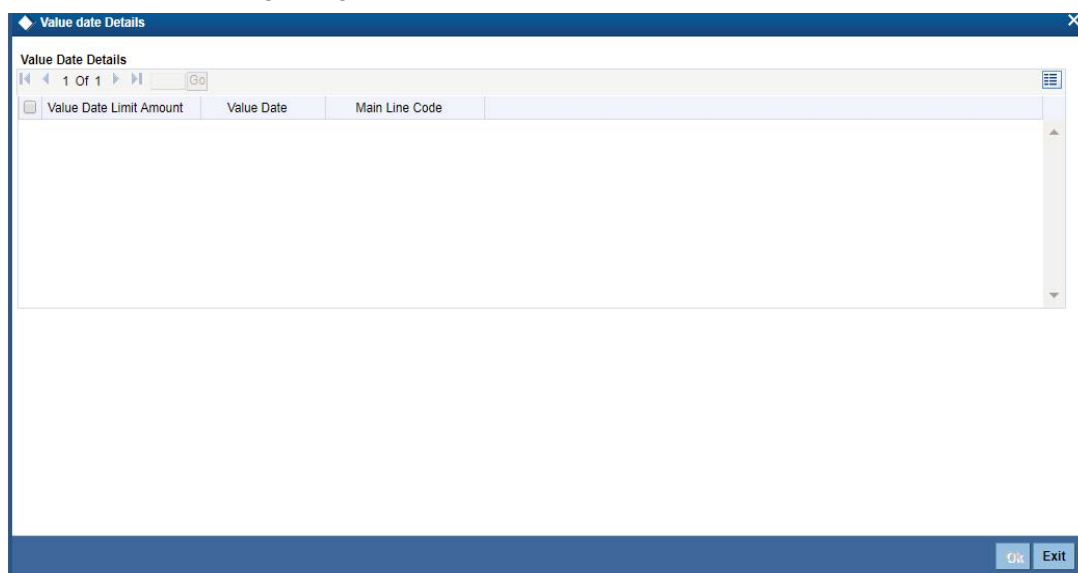
Specify the notice days i.e. the number of days prior to next revision date of the covenant. The period during the notice days will be the notice period.

### **Revision Date**

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

## **2.14.3 Maintaining Value Dates Details**

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

## **2.14.4 Tracing Exposure for a Line**

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.

The screenshot shows a software window titled "Exposure Maintenance". Inside, there's a sub-window titled "Exposure Details". This sub-window has a navigation bar at the top with "1 Of 1" and a "Go" button. Below this is a table with two columns: "Exposure Name" and "Exposure Description". The table is currently empty. At the bottom right of the "Exposure Details" sub-window, there are "Ok" and "Exit" buttons.

### Exposure Name

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

### Capturing Facility Maintenance Charges Details

To capture facility maintenance charge details, click 'Charges' button.

The screenshot shows a software window titled "Charges Maintenance". Inside, there are two main sections for input. The left section is for "Admin Charge Type" and includes three input fields: "Admin Charge Type", "Admin Charge Percent", and "Admin Charge Amount". The right section is for "Unutilized Charge Type" and includes three input fields: "Unutilized Charge Type", "Unutilized Charge Percent", and "Unutilized Charge Amount". Below these sections, there are three more input fields: "Utilized Charge Type", "Utilized Charge Percent", and "Utilized Charge Amount". At the bottom right of the window, there are "Ok" and "Exit" buttons.

### Admin Charge Type

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

### Unutilized Charge Amount

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

### Utilized Charge Amount

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

## 2.14.5 Capturing UDE Details

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

The screenshot shows the 'UDE Details' window. It contains several input fields for commitment and PPC details, a 'Populate' button, and two table sections for 'UDE Values' and 'Component Grace Days'. The 'UDE Values' table has columns for User Defined Element Id, UDE Value, Rate Code, Code usage, and Effective Date. The 'Component Grace Days' table has columns for Component Name and Grace Days. At the bottom right are 'Ok' and 'Exit' buttons.

| User Defined Element Id * | UDE Value | Rate Code | Code usage | Effective Date * |
|---------------------------|-----------|-----------|------------|------------------|
|---------------------------|-----------|-----------|------------|------------------|

| Component Name | Grace Days |
|----------------|------------|
|----------------|------------|

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.

---

#### **Note**

You can specify or select the settlement accounts and GLs attached to the liability as Commitment Settlement Account. This is applicable to facility future dated amendment or renewal.

---

### **PPC Project Id**

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

### **PPC Reference No**

The system displays the PPC reference number to which the facility is linked to.

### **Commitment Reference Number**

Specify the reference number of the commitment.

---

#### **Note**

If a commitment reference number is maintained in the system, then the same is auto populated upon selecting the particular commitment.

---

### **Primary Customer ID**

Specify the Primary customer ID which is to be used for commitment account. Alternatively, you can select the Primary customer ID from the option list. The list displays all valid customer ID's which in-turn are linked to the liability number used for creating a facility in the system.

---

#### **Note**

The customer ID selected here is displayed as the default customer ID in the Commitment Account Details screen (CLDCMTMT).

---

### **Interest Calculation Method**

You can specify the following preference to calculate the interest by including or excluding the start and/or the end date of the contract. Select the type of interest calculation method to be used from the drop-down list. The list displays the following values:

- Start Dates Only (Kataha Ato Otoshi) - To include only start dates and exclude end dates.
- End Dates Only (Kataha Mae Otoshi) - To include only end dates and exclude start dates.
- Both Dates + End for Inter (Ryoha Mae Otoshi) - To include start and end date of the contract and to exclude start date of intermediate schedules.
- Both Dates + Start of Inter (Ryoha Ato Otoshi) - To include start and end date of the contract and to exclude end date of intermediate schedules.

---

#### **Note**

The Interest Calculation Method defined here will overwrite the default value if maintained in the Preferences tab of Commitment Account Details screen (CLDCMTMT).

---



### **Days is Month**

Select the days in month calculation method from the drop-down list. The list displays the following values:

- Actual
- 30-(Euro)
- 30-US

---

#### **Note**

The system by default populates the value maintained from product. You may change it.

---

### **Days in Year**

Select the days in year calculation method from the drop-down list. The list displays the following values:

- 360
- 365
- Actual

---

#### **Note**

The system by default populates the value maintained from product. You may change it.

---

### **UDE Values**

You can specify the user defined element values details in the following fields:

#### **User Defined Element Id**

Specify the unique identification for the user defined element. The adjoining option list displays all valid IDs maintained in the system. You can choose the appropriate one.

#### **UDE Value**

Specify the value for the user defined element.

#### **Rate Code**

Specify the rate code. The adjoining option list displays all valid codes maintained in the system. You can choose the appropriate one.

#### **Code Usage**

Select the type of code usage from the adjoining drop-down list. The list displays the following values:

- Periodic
- Automatic

#### **Effective Date**

Select the effective date from the adjoining calendar.

### **Component Grace Days**

You can specify the Component Grace Days details in the following fields:

---

**Note**

You can also auto populate the default Component Grace Days details maintained at product level by clicking on **Populate** button after specifying the commitment details.

---

**Component Name**

Select the component name for the commitment product. The adjoining option list displays all component names maintained in the system. You can choose the appropriate one.

**Grace Days**

Specify the number of grace days for the selected component.

---

**Note**

The above UDE details can be used to upload commitment details to Oracle FLEXCUBE as part of Facility maintenance. INIT,VAMI and CLOC events will be triggered only on authorization of Facility. For LINK and DLINK events, 'ELBCOMNT' batch needs to be configured as part of EOD process.

---

**Holiday Treatment for All Schedules**

You can define the following holiday preferences for all repayment schedules. The preferences defined here will be defaulted to commitment level and also overwrites the holiday preferences defined at product level.

**Ignore Holidays**

Check this box to freeze the schedule dates without considering the holidays into account.

If this option is not selected and the schedule date falls on a holiday, the automatic processing of such a schedule is determined by your holiday handling specifications for automatic processes, as defined in the 'Branch Parameters' screen.

**Holiday Check**

Select the type of holiday check to be maintained from the drop-down list. The list displays the following values:

- Local - To consider the local holiday to adjust the overlapping holiday schedule.
- Currency - To consider the currency holiday to adjust the overlapping holiday schedule.
- Both - To consider both currency as well as local holiday to adjust the overlapping holiday schedule.

**Move Across Month**

Check this box to allow the schedule date to be moved to the next or previous month when the schedule due date is either on first or last working day of the month and is a holiday.

**Cascade Schedules**

Check this box to cascade the current schedule change across all the remaining schedules. If not checked, then only the current schedule is changed.

**Schedule Movement**

If you have opted to move the schedule date across months by selecting the 'Move Across Month' check box, then select the type of movement. The options are as follows:

- Move Forward - if the schedule date is to be moved to first working day of next month.
- Move Backward - if the schedule date is to be moved to last working day of previous month.

## Rounding Method

Select the rounding method for commitment fee from the drop down list. The list displays the following values.

- Up - Select this option to round up the interest amount to a decimal value as indicated by the rounding units.
- Down - Select this option to round down the interest amount to a decimal value as indicated by the rounding units.
- Integer Up - Select this option to round up the interest amount to the next higher integer or units (including decimal points).
- Integer Down - Select this option to consider the interest amount if it is equal to or greater than the minimum amount. The remainder due to round down or the decimal part is truncated. You can round down to the minimum amount of digits or units specified.
- Integer Near - Select this option to round up or down. The rounding units can be for following values.
  - 1
  - 10
  - 100
  - 1000

---

### Note

- If the digit under consideration for rounding is between 0 and 4 (including both), then the value is rounded down.
  - If the digit under consideration for rounding is between 5 and 9 (including both), then the value is rounded up.
- 

## Rounding Units

Select the rounding units for commitment fee from the drop down list. The list displays the following values:

- 1
- 2
- 3
- 10
- 100
- 1000

---

### Note

- Rounding Units 1, 2 and 3 are applicable for Rounding Method 'Up' and 'Down'. The remaining are applicable for Rounding Methods 'Integer Up', 'Integer Down' and 'Integer Near'.
  - During save, if you do not select the 'Rounding Method' and 'Rounding Units' values, the system displays an error message stating, 'The Rounding Units should be entered'.
  - If you do not maintain rounding parameters at Facility level, the system uses the parameters maintained at commitment product level, if any.
-

## 2.14.6 Maintaining Collateral Pool Linkages

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

| Pool Code | Pool Description | Pool Currency | Pool Amount | Facility Branch | Pool Percentage | Facility Amount in Pool CCY | Facility Cu |
|-----------|------------------|---------------|-------------|-----------------|-----------------|-----------------------------|-------------|
|-----------|------------------|---------------|-------------|-----------------|-----------------|-----------------------------|-------------|

### 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 Amount

System displays the pool amount based on the selected pool code.

### Facility Branch

Select the branch code from the adjoining list.

### Pool Percentage,

System displays the pool %.

### Facility Amount In Pool CCY

System displays the facility amount In Pool currency.

### Facility Currency

System displays the facility currency

### Facility Amount

System displays the facility amount

### Type

System displays the type.

### Percentage Of Contract

System displays the percentage of contract.

Pool Linkages multi entry block does two functions:

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

#### **2.14.7 Maintaining Restrictions for a Line**

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

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

**Restriction Maintenance**

Restriction Type ☐ Allowed ☒ Disallowed
 Currency Restrictions ☐ Allowed ☒ Disallowed

**Customer Restrictions**

1 Of 1 Go

| Customer No * | Short Name |
|---------------|------------|
|---------------|------------|

**Currency Restrictions**

1 Of 1 Go

| Currency * | Currency Name |
|------------|---------------|
|------------|---------------|

Branch Restrictions ☐ Allowed ☒ Disallowed

**Branch Restrictions**

1 Of 1 Go

| Branch Code * | Branch Name |
|---------------|-------------|
|---------------|-------------|

Restriction Type ☐ Allowed ☒ Disallowed

**Product Restrictions**

1 Of 1 Go

| Source Code | Product Code * | Product De |
|-------------|----------------|------------|
|-------------|----------------|------------|

### Restriction Type

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

- Allowed
- Disallowed
- Customer Restrictions

### Customer Number

Specify the customer number for the Customer Restriction

**Short Name**

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

Currency Restrictions

**Currency Code**

Specify the currency code for the Currency Restriction.

**Currency Name**

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

Branch Restrictions

**Branch Code**

Specify the branch code for the Branch Restriction.

**Branch Name**

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

Ext System Restrictions

**External System**

Specify the external system for the External System Restriction.

**Description**

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

Exposure Restrictions

**Exposure Name**

Specify the exposure name for the Exposure Restriction.

**Exposure Description**

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

Product Restrictions

**Product Code**

Specify the product code for the Product Restriction.

**Product Description**

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

**2.14.7.1 Maintaining Customer Restrictions for a Line**

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

You can restrict the limit available under this line-liability combination to specific customers. If you choose the restriction type as 'Allowed', click on the 'Plus' button and select the customer code from the list to indicate that they are allowed to use the line. If you choose the restriction type as 'Disallowed', click on the 'Plus' button and select the customer code from

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

#### **2.14.7.2 Maintaining Branch Restrictions for a Line**

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

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

#### **2.14.7.3 Maintaining Currency Restrictions for a Line**

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

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

#### **2.14.7.4 Maintaining Exposure Restrictions for a Line**

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

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

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

#### **2.14.7.5 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.



**Restriction Maintenance**

**Branch Restrictions**

| Branch Code * | Branch Name |
|---------------|-------------|
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |
|               |             |

**Product Restrictions**

| Source Code | Product Code * | Product Description |
|-------------|----------------|---------------------|
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |
|             |                |                     |

Restriction Type: ☐ Allowed ☒ Disallowed

**Exposure Restrictions**

| Exposure Code | Exposure Description |
|---------------|----------------------|
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |
|               |                      |

Ok Exit

To remove a product from the list of Allowed Products, select the Product Code and click on the 'Minus' button.

---

**Note**

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

---

### 2.14.8 Defining Tenor based Restrictions

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 | Days | Limit | Utilization |
|-------|------|-------|-------------|
|-------|------|-------|-------------|

### **Tenor**

Specify the name of the tenor.

### **Days**

Specify the number of days

### **Limit**

Specify the limit for the tenor in days.

### **Utilization**

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

### **Limit Date**

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

### **Limit Amount**

Specify the limit amount for the specific limit date

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

## **2.14.8.1 Maintaining Tenor Restrictions for a Main Line**

For a main line, you can:

- Specify the list of tenor restrictions for which you would like to limit your exposure.
- Assign limits for the Tenor restrictions.

## **2.14.8.2 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 \$ 1million.

| Main Line Code |
|----------------|
| LOANS          |

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

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

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

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

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

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

| Sub-line Tenor List | Limit |
|---------------------|-------|
| 30D                 | 0.3M  |
| 60D                 | 0.2M  |
| 90D                 | 0.1M  |

You can add to the list of tenors maintained for a Main Line by specifying the Tenor restriction under the head Tenor and clicking on the 'Plus' button. If you want to remove a tenor restriction from the list of tenor restrictions highlight it and click on the 'Minus' button.

### 2.14.9 **Maintaining Source Restrictions**

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.

Source Details

Category restriction ☐ Allowed ☒ Disallowed

| Source | Description |
|--------|-------------|
|--------|-------------|

Ok Exit

#### **Category Restriction**

To maintain an allowed list of liability restrictions choose the 'Allowed', option. To maintain a disallowed list of liability restrictions, choose the 'Disallowed' option.

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

#### **Source**

Specify the source from the adjoining option list.

Description

Give a brief description about the System restriction here.

## 2.14.10 Maintaining Mandate Details

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

The screenshot shows the 'Mandate Details' window. At the top, there are input fields for 'Line Code' and 'Serial No'. Below these is a table with the title 'Mandate Details'. The table has two columns: 'Type' and 'Min% Available'. The table is currently empty. At the bottom right of the window, there are 'OK' and 'Exit' buttons.

You can specify the following details here:

### Line Code

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

### Serial Number

The system displays the line serial number of the line code maintained.

Mandate

### Collateral Type

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

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

### Min % Available

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

## 2.14.11 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:

- Customer Account- Limits tab
- 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.

#### **Customer Account- Limits Tab**

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

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

#### **Facility**

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

#### **Liability**

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

### **2.14.12 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
- 
- Record Status
- Line Code
- Liability No
- 

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.

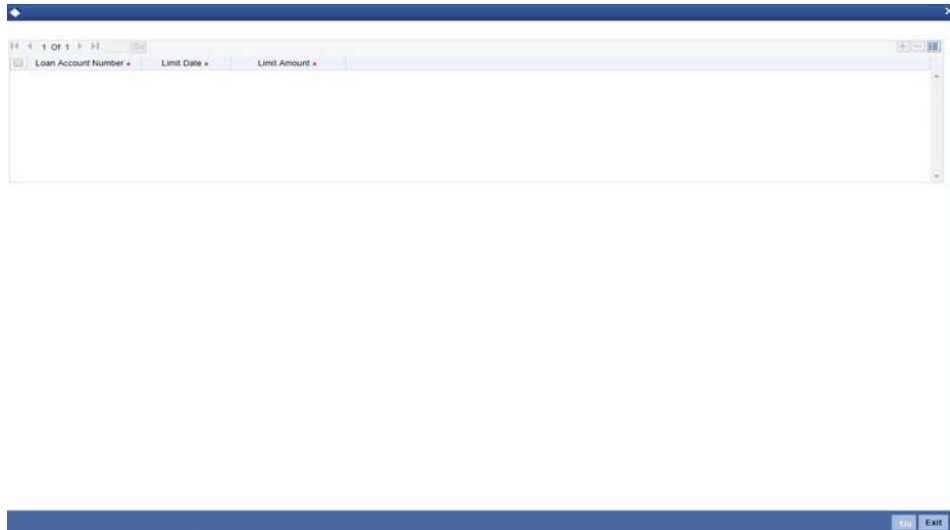
## Note

This is a view-only screen hence you cannot make any modifications in this screen.



### 2.14.13 Specifying Power Pocket Limit

The power pocket facility is configured for a loan account. When there are payments exceeding the principal demand for a loan, and within a threshold range, an OD facility is created on the CASA account. You can view power pocket limit information for specific line codes using the 'Power Pocket Limit' screen. To view this screen, click 'Power Pocket Limits' button on the 'Facility Maintenance' screen.



#### **Loan Account Number**

The system displays the loan account number for which the prepayment records are being inserted.

#### **Limit Amount**

The system displays the prepayment amount of the loan account.

#### **Limit Date**

The system displays the transaction date of the loan prepayment.

A pre-payment may result in the creation of a new facility or an update of limits to an existing facility. When a new facility is being created, the start date of the facility would be the value date of the prepayment of the loan account. The end date would be the maturity date of the loan account with other values as 'Available', type as 'Revolving' and basis amount as 'Limit'. If an account already has an OD limit line linked to it, then the 'Power Pocket Limit' is updated with the entries of the loan account's prepayment values. The limit amount is updated to the existing limit amount which includes the limit from the 'power pocket limit' screen, if power pocket preference at the loan account is selected.

On every prepayment at the loan account level, a record is inserted in this screen. Whenever the power pocket facility to the account is revoked, then the system reverses the power pocket limit against the linked facility. If there is any prepayment (including the first prepayment which has created the line) reversal at the loan account, then the limit amount is reversed by the system. This in turn will reduce the overall limit amount of the line.

If there is any utilized amount due to the power pocket limit and the supporting power pocket limit is lesser than the utilized amount, it will be treated as 'over line utilization' and separate interest and/or charges will be charged according to the interest rate and/or charge maintenance.

An SDE 'POWER\_POCKET\_LIMIT' is used to apply different interest rate for 'Power Pocket Limit' and normal OD which can be achieved through IC rule/formula. *For more information on setting up an SDE refer to section "Maintaining System Data Elements" in the Interest and Charges User Manual.*

The interest conditions/criteria are maintained in the 'Interest and Charges Product Maintenance (ICDPRMNT)'. If a debit settlement account of the loan account which has power pocket limit is being modified at the loan account level, then the user needs to delink the power pocket preferences at the loan account level with the old debit settlement account and attach a new debit settlement account with another action of loan amendment.

When a CASA linked to the loan account has multiple lines associated with it and a power pocket facility is chosen for that loan account, then the system displays an error message. Similarly, if a loan account has a power pocket facility extended to a CASA, while CASA has only one line linked to it and a new line is associated with that CASA, then an error message is yet again displayed.

## 2.15 Track Exposure Maintenance

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 Code

Specify the 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:  $\text{New Exposure utilization} = \text{Exposure utilization} - \text{Revolving amount}$

For non-revolving exposure:  $\text{New Exposure utilization} = \text{Exposure utilization}$

**Exposure Currency**

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

**Exposure Amount**

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

**Block Amount**

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

**Utilization**

System displays utilization for the exposure here.

**Exposure Effective Date**

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

**Exposure Renewal Date**

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

**Exposure Expiry Date**

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

**Freeze**

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

### Exposure Rating

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

### Remarks

Add remarks about the track exposure maintenance, if any.

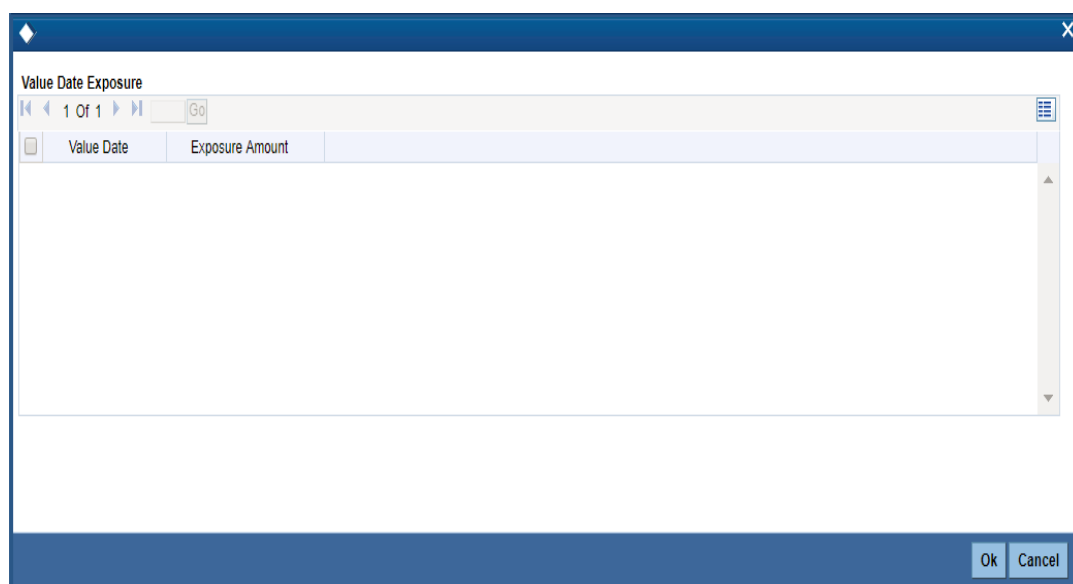
### Available Amount

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

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

## 2.15.1 Maintaining Value Date Exposure Details

Value dated exposure can be specified using the Value Date Exposure screen. Click 'Value Date Exposure' to invoke this screen.



For each record added here you must specify the following:

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

## 2.16 Ear Marking Maintenance

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.

| Fields  |  |            |        |                      |  |      |
|---------|--|------------|--------|----------------------|--|------|
| Maker   |  | Date Time: | Mod No | Record Status        |  |      |
| Checker |  | Date Time: |        | Authorization Status |  | Exit |

### **Amount 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 No**

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

### **Customer No**

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 No**

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.

## 2.17 Global Block Exposure Maintenance

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.

| Maker | Checker | Date Time: | Date Time: | Mod No | Record Status | Authorization | Status |
|-------|---------|------------|------------|--------|---------------|---------------|--------|
|-------|---------|------------|------------|--------|---------------|---------------|--------|

### Block No

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 Code

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'.

**2.17.1 Additional Information**

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

**Customer No**

Specify the customer number for the global exposure block maintenance.

**Liability No**

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'.

**2.18 Exception Queue Maintenance**

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

## 2.19 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 screenshot shows the 'Exception Queue Slab Maintenance' application window. It features a title bar, a menu bar with 'New' and 'Enter Query' options, and a main area with input fields for 'Branch \*', 'Description', and 'Category'. Below these are two table sections: 'Transaction Details' and 'Breached Details', both with headers 'Queue Name', 'From Amount', and 'To Amount'. At the bottom is a 'Fields' section with labels for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

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

## 2.20 Limits & Collaterals Parameter Details

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.

**Global Exposure Parameter Detail**

New Enter Query

Maximum No of Processes \* 1  
Rate Type STANDARD  
Currency System  
CRM System  
Maximum Retry Lock Transaction \* 5  
System Maker ID \*  
System Checker ID \*  
☐ Auto CNR  
☐ Exposure Tracking  
☐ Generate Customer Number  
CIF Mask 1  
Bank Capital  
Limit Currency JPY  
Central Bank Lending Percent  
Internal Lending Percent

Revaluate Currency Online ☐ Batch ☐ Online  
Revaluate Market Online ☐ Batch ☐ Online  
Rate Range ☐ Mid Rate ☐ Buy Rate ☐ Sell Rate  
Holiday Treatment ☐ System Date ☐ Next Working Day - 1  
UPD Utilis ☐ Batch ☐ Online  
Block Facility On Status ☐ Yes ☐ No

**Fields**

| Maker   | Date Time: | Mod No | Record Status        |
|---------|------------|--------|----------------------|
| Checker | Date Time: |        | Authorization Status |

Exit

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 Oracle FLEXCUBE ELCM 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 Oracle FLEXCUBE ELCM.

**Currency System**

Specify the external currency system if the Bank is using a external currency system other than the one provided in Oracle FLEXCUBE ELCM.

**CRM System**

Specify the external CRM system if the Bank is using an external CRM system other than the one provided in Oracle FLEXCUBE ELCM.

**Generate Customer Number**

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

**Auto CNR (Auto Closure of Non Revolving Line)**

Check this box to close the non-revolving line automatically on expiry date.

**Exposure Tracking**

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

**Customer Mask**

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

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

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

---

**Note**

Character 'b' indicates the branch code and character 'n' indicates number digits.

---

**Bank Capital**

Specify the amount to calculate internal lending equivalent amount

**Limit Currency**

The System defaults the local currency of the bank.

**Central Bank Lending Limit %**

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

### Internal lending Limit %

Specify the percentage of internal lending limit. The internal lending limit percentage should be between 0 and 100.

---

#### Note

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

---

### Revalue 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.

### Revalue 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 Oracle FLEXCUBE ELCM.

### 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:

| Facility       | Expiry Date | Revolvin<br>g |
|----------------|-------------|---------------|
| FACILI-<br>TY1 | 15-Jul-2009 | N             |
| FACILI-<br>TY2 | 16-Jul-2009 | Y             |

|                |                 |   |
|----------------|-----------------|---|
| FACILI-<br>TY3 | 16-Jul-2009     | N |
| FACILI-<br>TY4 | 15-Aug-<br>2009 | N |

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.

## 2.21 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.

For the above functionality you must do the following maintenances.

Limit transfer details can be defined through the 'Facilities Amount Transfer Maintenance' screen. You can invoke the 'Facilities Amount Transfer Maintenance' screen by typing

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

### From Liability Number and To Liability Number

Specify the 'From Liability No' i.e. for whom the limit amount is to be transferred

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

### From Liability Name and To Liability Name

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

### From Line and To Line

Specify the 'From Line' i.e. the Line from which the line amount is transferred.

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

### From and To Facility Currencies

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

### From Facility Start Date and End Date

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

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

### From Facility Available Amount and To Facility Available Amount

System will default the 'From Facility Available Amount' and 'To Facility Available Amount' when the 'From Line' & 'To Line' are chosen respectively.

### **Effective From Date and Effective To Date**

Specify the Effective From Date of transfer i.e. the date from when the transfer of limits will be effective.

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

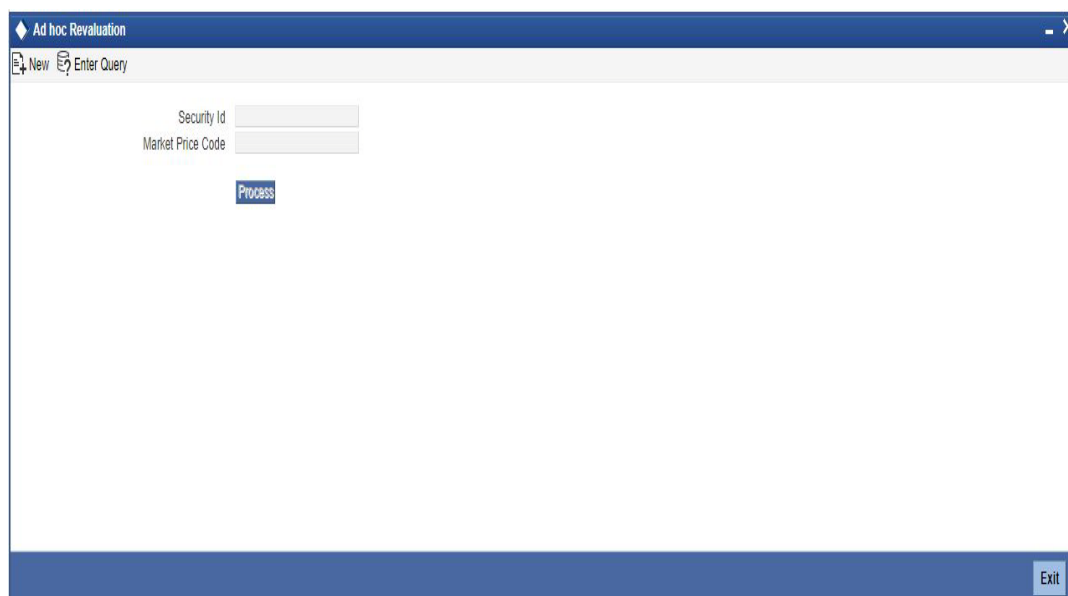
### **Transfer Amount**

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

## **2.22 Force Collateral Revaluation**

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.

### **Market Price Code**

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

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

## **2.23 Multi Authorization Maintenance**

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 Number

Indicates the Oracle FLEXCUBE ELCM generated unique identifier for the transaction.

#### Utilization Reference Number

Specifies the Oracle FLEXCUBE ELCM utilization reference number.

#### Customer No

Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM 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 Oracle FLEXCUBE ELCM system.



**Liability No**

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

**Line Code**

Specifies the facility code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.

**Serial No**

Specifies the facility serial number of the utilization transaction.

**Facility Currency**

Specifies the facility currency.

**Limit Util**

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 Oracle FLEXCUBE ELCM present branch date.

**Source Code**

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- Liquidated

**Delete Status**

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

**Liability Currency**

Specifies the liability currency.

**Liability utilization**

Indicates the liability utilization amount.

**Exception Queue**

Specifies the exception queue in which transaction has been parked.

**Error Code**

Specifies the error code of the transaction.

**Error parameter**

Specifies the error parameters associated to the transaction.

**Remarks**

You can enter your remarks associated with the transaction.

## 2.24 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 ELCM.

When the transaction amount inputted is more than breach amount or percentage, during utilization process ELCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the ELCM 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 ELCM.

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

---

**Note**

ELCM 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.

---

## 2.25 Merging Liabilities

You can merge any two liabilities existing in the system into one single liability. Oracle FLEXCUBE ELCM 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

The above steps are described in the sections below.

### 2.25.1 Liability Merger Maintenance

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.

The screenshot shows the 'Liability Merger Maintenance' application window. The title bar reads 'Liability Merger Maintenance'. Below the title bar, there are two buttons: 'New' and 'Enter Query'. The main content area contains several input fields: 'Branch Code' with the value '654', 'From Liability Code \*', 'To Liability Code \*', 'Effective Date', and 'Remarks'. At the bottom of the window, there is a navigation bar with a list of links: 'Customer Link Merger Log', 'Collateral Merger Log', 'Collateral Pool Merger Log', 'Netting Merger Log', 'Facility Merger Log', 'Transfer Merger Log', 'EarMarking Merger Log', and 'Utilization Merger Log'. The footer of the window contains a table-like structure with columns: 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' 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

**2.25.2 Liability Merger Process**

Once you maintained the details of liabilities to be merged, you can initiate the process of merger using the 'Liability Merger Process' screen.

You can invoke the 'Liability Merger Process' screen by typing 'GEDMRGTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

### 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 Process' screen is launched.

### Status

System defaults the status.

### Source Code

System defaults the Source code

### User Reference

System defaults the User Reference.

### Effective Date

---

**Note** System displays the date from which the merger of liabilities will take effect.

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

---

## 2.26 Maintaining Future Dated Amendment or Renewal of Facility

Oracle FLEXCUBE allows you to amend a facility with a future dated effective date. The amendment will take effect only on the date specified. You can amend a facility with a future dated effective date in 'Future Dated Amendment or Renewal of Facility' screen. To invoke

this screen type 'GEDFACAM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In this screen, you can capture the amendment date and update the following fields during amendment.

### Amendment Date

Specify the date of amendment from the adjoining calendar.

### Expiry Date

Specify the expiry date from the adjoining calendar. You can extend the date and cannot decrease if a line is linked to any contract.

### Expiry Allowance Date

Specifies the final expiry date of the facility.

### Note

If you maintain Expiry Allowance Date, system does not close the Facility till this date is reached. When the 'Expiry Allowance Date' is maintained at the Facility level, system validates the loan maturity date with respect to the Expiry Allowance Date. If the loan maturity date is beyond this date, system does not allow the transaction to proceed. System displays error that 'Loan Maturity Date is Beyond the Facility Expiry Allowance Date'.

During transaction input, system performs the following validations:

- System compares the loan account maturity date with the Expiry Allowance Date of the linked limit. If the maturity date is less than the Expiry Allowance Date of all the linked limits, transaction becomes successful. However if it is more than the Expiry Allowance

Date of any of the linked limits, then transaction fails. If Expiry Allowance Date is not present, system shall continue to validate the loan maturity date against the Line Expiry Date and show the existing override if the maturity date is beyond the line expiry date.

- You cannot link an expired limit to a new loan.
- If Expiry Allowance Date is less than Line Expiry Date, system displays an error stating Expiry Allowance Date cannot be less than the Expiry Date.
- If there are active loans linked to a facility and if the Facility Expiry Date is modified to be less than the maturity date of the linked loans, system displays an error stating 'Active Loans Exist with Maturity Date Greater than the Expiry Allowance Date'.

### **Limit Amount**

Specify the limit amount. You can only increase the limit amount and cannot decrease it beyond the amount already utilized.

### **Availment Date**

Specify the availment date from the adjoining calendar. You can change the availment date beyond the last utilisation date.

### **Available**

Check this box to indicate whether the line is available along with the change in Availment Date.

### **Main Line Currency**

System displays the main line currency

### **Main Line Exchange Rate**

System displays the main line exchange rate.*For more information on field level explanation, refer to the section 'Facilities Maintenance' in 'Limits & Collaterals' chapter of this User Manual.*

You can also update Commitment, Restrictions and UDF related data. As part of the 'GEBFACLT' Facility batch,, you can process the amendment on the Amendment Date. The system will trigger it in the BOD process. During Facility Amendment, the system automatically fires VAMI for the linked commitment contract with the effective date of the VAMI as Amendment Date of Facility.

The amendment of Line End date results in increase in maturity date of attached commitment contract. If there is a change in Limit Amount, it will result in increase or decrease of the attached commitment contract. The amendment of facility fails if amended limit amount is reduced beyond the amount already utilized.

You cannot create new amendments on the facility until a future dated amendment is processed. However, you can modify a future dated amendment.

---

### **Note**

- The system does not allow facility utilization if future dated amendment. The system displays an error message stating 'Facility cannot be Modified as Future Dated Amendment is Pending'.
  - The system does not allow modification of facility if there are future dated amendment. The system displays an error message stating 'Facility cannot be Modified as Future Dated Amendment is Pending'.
- 

You can also close a record when future-dated amendment is yet to be effected, where the amendment is invalidated and will not come into effect. The system defaults the UDFs from the Facility Maintenance, which can be amended.

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## 3. ELCM Data Replication

### 3.1 Introduction

As a part of ELCM centralized set up, ELCM will be installed as a standalone system. The information related to Oracle FLEXCUBE will be maintained in Oracle FLEXCUBE database, and the information related to ELCM system will be maintained in ELCM database. SMS setup of both Oracle FLEXCUBE and ELCM system will be different.

When a user is created in ELCM stand alone system, basic user details are replicated to Oracle FLEXCUBE instances. ELCM user Id details will not be stored in Oracle FLEXCUBE. So, a user can't login to Oracle FLEXCUBE using ELCM user Id. If an Oracle FLEXCUBE user wants to access ELCM maintenance screen, then SMS rights with ELCM user Id needs to be given. This should be operationally controlled. If the user has rights on ELCM function Ids, when user inputs the transaction in ELCM screen, function will be updated in ELCM stand alone system as well.

A user can input the following function IDs from Oracle FLEXCUBE instance:

| Function ID | Replication Details                   |
|-------------|---------------------------------------|
| GEDMLIAB    | Liability Input                       |
| GEDCULIK    | Customer Liability Linkages           |
| GEDCOLLT    | Collateral Input                      |
| GEDMPOOL    | Collateral Pool Input                 |
| GEDFACTL    | Facility Input                        |
| GEDBLOCK    | Facility Earmarking                   |
| GEDTRANS    | Facility Transfer                     |
| EIDPEDPG    | View Pending Unauthorized Transaction |
| GEDDAUTH    | Dual Authorization                    |

---

#### Note

All other ELCM Function IDs should be operated from ELCM stand alone system.

---

Both ELCM and FLEXCUBE needs common data and common data need to be replicated between both the systems. Using ELCM replication framework, data would be replicated online between ELCM to Oracle FLEXCUBE instances and vice-versa.

### 3.2 Online Data Replication

When the transaction is authorized in the system, replication component applies replication filter to check whether the data needs to be replicated or not.



### 3.2.1 Replicating Data from Oracle FLEXCUBE to ELCM

As part of replication process following data would be replicated from Oracle FLEXCUBE to ELCM.

| Replication Data            | Replication Details                                                                                                                                                                                                                |
|-----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Branch                      | All the Branches with 'ELCM Replication' option selected will be replicated to ELCM.                                                                                                                                               |
| Branch Holiday              | Branch Holidays with 'ELCM Replication' branch option selected will be replicated to ELCM.                                                                                                                                         |
| Rates                       | Rates will be replicated to ELCM only if, <ul style="list-style-type: none"><li>• The branch option 'ELCM replication' associated to rates is selected.</li><li>• The rate types maintained as a part of ELCM parameter.</li></ul> |
| Product                     | All product and account class basic details required will be replicated to ELCM.                                                                                                                                                   |
| Customer                    | If 'ELCM Customer' option at customer maintenance is selected then customer data will be replicated to ELCM.                                                                                                                       |
| Account /TD                 | If the customer of account/TD/CD transaction is ELCM customer then data will be replicated to ELCM                                                                                                                                 |
| Commitment Reference Number | As part of commitment interface, commitment contract will be created in Oracle FLEXCUBE and commitment contract reference number will be replicated to ELCM.                                                                       |

### 3.2.2 Processing ELCM Data Replication

You can define the replication mechanism in 'Replication Mode Maintenance' screen. You can invoke this screen by typing 'CODELREP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

### Source

Specify the Oracle FLEXCUBE instance from the adjoining option list for which the data need to be replicated.

#### Note

Source Code for Oracle FLEXCUBE instances are:

- FCUBS1 – FCUBS Instance 1
- FCUBS2 – FCUBS Instance 2
- FCUBS3 – FCUBS Instance 3

### Replication Type

Select Synchronous or Asynchronous from the drop-down as a replication type.

### Replication URL

If the replication type is 'Synchronous', then specify the servlet URL for replication.

### Replication Queue

If the replication type is 'Asynchronous', then specify the JMS queue name for replication.

### Remarks

Mention the additional details (if any).

## 3.2.3 Replicating Data from ELCM to Oracle FLEXCUBE

As part of replication process following data will be replicated from ELCM to Oracle FLEXCUBE.

|                  |                     |
|------------------|---------------------|
| Replication Data | Replication Details |
|------------------|---------------------|

|                                      |                                                                                                                                                                               |
|--------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Liability                            | Liability details will not be replicated to all the instances of Oracle FLEXCUBE, it will replicate only to customers sources associated to the liability.                    |
| Customer liability link              | Customer liability link details will not be replicated to all the instances of Oracle FLEXCUBE, it will replicate only to customers sources that are linked to the liability. |
| Collateral                           | Collateral details will be replicated to sources maintained as part of collateral maintenance and customers sources associated to the liability.                              |
| Collateral Pool                      | Collateral pool details will not be replicated to all the sources (instances) of Oracle FLEXCUBE, it will replicate all customer sources which are linked to that liability.  |
| Facility details                     | Facility details will be replicated to only sources maintained as part of collateral maintenance and customers sources associated to the liability.                           |
| Credit Approval (Dual authorization) | Credit Approval data will be replicated to specific Oracle FLEXCUBE instance which has initiated the transaction.                                                             |
| User                                 | All ELCM users would be replicated to Oracle FLEXCUBE.                                                                                                                        |
| ELCM parameter details               | ELCM parameters would be replicated to all the instances of Oracle FLEXCUBE                                                                                                   |
| ELCM customer no                     | ELCM customer number will be replicated to all the sources associated to the customer.                                                                                        |
| Commitment Interface                 | Utilization details related to commitment contract will be replicated to specific Oracle FLEXCUBE instance.                                                                   |

### 3.2.4 Processing Oracle FLEXCUBE Data Replication

You can define the replication mechanism in 'Replication Mode Maintenance' screen. You can invoke this screen by typing 'CODELREP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

### Source

Specify the ELCM source from the adjoining option list for which the data need to be replicated.

---

### Note

Source code of ELCM instance is 'SELCM'.

---

### Replication Type

Select 'Synchronous' or 'Asynchronous' from the drop down as a replication type

### Replication URL

If the replication type is 'Synchronous', then specify the servlet URL for replication.

### Replication Queue

If the replication type is 'Asynchronous', then specify the JMS queue name for replication.

### Remarks

Mention the additional details (if any).

## 3.3 Data Replication Process

Replication process applies function ID filter and data filter to check whether the data needs to be replicated or not in Oracle FLEXCUBE/ELCM system. If the data needs to be replicated, then the source, along with the source code key attributes of transaction will be log into the replication table.

As per the replication mechanism, data would be replicated either using two way authentications servlet or JMS queue. In servlet mechanism, URL maintained in replication maintenance would be used to replicate data. In JMS, request queue will be used for replication based on the status received from the other sources.

---

**Note**

Replication status will be updated in replication table.

---

Data replication process takes place automatically or manually. In case of automatic data replication process, system would select the unprocessed data for replication. In case of manual data replication process, system will select only specific records for replication.

### 3.3.1 **Automatic Data Replication**

Automatic replication takes place using Oracle FLEXCUBE scheduler process. ELCM replication process is configured as part of scheduler maintenance. ELCM scheduler searches in the replication table for the unprocessed records after certain interval. System picks up the unprocessed records, sorts the data according to function ids, and forms a request XML. The request XML is sent to the instance using replication mechanism. In the instance, the data are persisted into the table and response XML is created with status of each replication data. You can view the updated status of data replication in the 'Replication Log' screen.

If data needs be replicated from Oracle FLEXCUBE to ELCM, then system uses scheduler job code 'ELREPLICATION' as a part of Oracle FLEXCUBE scheduler maintenance. If data needs be replicated from ELCM to Oracle FLEXCUBE, then system uses scheduler job code 'ELREPLICATION' as a part of ELCM scheduler maintenance.

### 3.3.2 **Viewing Successfully Replicated Records**

You can query successfully replicated records in the 'Replication Log Summary' screen. You can invoke this screen by typing 'COSRELOG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

| Source Code | Function | Branch | Primary Key | Mod Number | Status | Data | Data In Time | Replication Start Time | Replication End Time | Priority | Error Code | Rem. |
|-------------|----------|--------|-------------|------------|--------|------|--------------|------------------------|----------------------|----------|------------|------|
|-------------|----------|--------|-------------|------------|--------|------|--------------|------------------------|----------------------|----------|------------|------|

Base your queries on any or all of the following parameters and fetch records:

- Source Code: Oracle FLEXCUBE or ELCM instance for which the data will get replicated.
- Branch: branch code of the transaction

- Function: for which the maintenance is done
- Status: replication status
- Primary Key: Primary key of the data
- Mod Number: modification number of the data to be uploaded

Select any or all of the above parameters for a query and click 'Search' button. The records meeting the selected criteria are displayed.

- Source Code
- Branch
- Function
- Status
- Primary Key
- Mod Number

## 3.4 Batch Replication

As a part of the batch replication data will be replicated in the following way:

- **Complete refresh:** Complete data would be replicated.
- **Incremental refresh:** Transaction inputted on the logic day would be replicated.
- **Error records refresh:** Replicates all the error records associated to online replication.

### 3.4.1 Replicating Data from Oracle FLEXCUBE to ELCM

Following data will be replicated from Oracle FLEXCUBE to ELCM using GI module of Oracle FLEXCUBE.

| Replication Data            | Interface ID for Complete Refresh | Interface ID for Incremental Refresh | Interface ID Error Record Refresh |
|-----------------------------|-----------------------------------|--------------------------------------|-----------------------------------|
| Branch                      | IFFCCBRN                          | IFFCIBRN                             | IFFCEBRN                          |
| Branch Holiday              | IFFCCBRNH                         | IFFCIBRNH                            | IFFCEBRNH                         |
| Rates                       | IFFCCRT                           | IFFCIRT                              | IFFCERT                           |
| Product                     | IFFCCPRD                          | IFFCIPRD                             | IFFCEPRD                          |
| Customer                    | IFFCCCIF                          | IFFCICIF                             | IFFCECIF                          |
| Account /TD                 | IFFCCAC                           | IFFCIAC                              | IFFCEAC                           |
| Commitment Reference Number | IFFCCCOM                          | IFFCICOM                             | IFFCECOM                          |

### 3.4.2 Replicating Data from ELCM to Oracle FLEXCUBE

As part of replication process following data will be replicated from ELCM to FCUBS.

| Replication Data | Interface ID for Complete Refresh | Interface ID for Incremental Refresh | Interface ID Error Record Refresh |
|------------------|-----------------------------------|--------------------------------------|-----------------------------------|
|                  |                                   |                                      |                                   |

|                         |           |           |           |
|-------------------------|-----------|-----------|-----------|
| Liability               | IFELCLIAB | IFELILIAB | IFELELIAB |
| Customer liability link | IFELCCIFL | IFELICIFL | IFELECIFL |
| Collateral              | IFELCCOL  | IFELICOL  | IFELECOL  |
| Collateral Pool         | IFELCCOLP | IFELICOLP | IFELECOLP |
| Facility details        | IFELCFACT | IFELIFACT | IFELEFACT |
| User                    | IFELCUSER | IFELIUSER | IFELEUSER |
| ELCM customer no        | IFELCCIFN | IFELICIFN | IFELECIFN |
| Commitment Inter-face   | IFELCCOM  | IFELICOM  | IFELECOM  |

---

**Note**

Data generated from the above interfaces will be a part of ELCM batch file formats and the file name can be changed.

---

### 4.1 Introduction

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

### 4.2 Liabilities Query

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.



[illegible]

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:

Facility

Facility Details

| <input type="checkbox"/> | Line Code | Serial Number | Line Currency | Liability Id | Limit Amount | Collateral Amount | Utilization | Reporting |
|--------------------------|-----------|---------------|---------------|--------------|--------------|-------------------|-------------|-----------|
| <input type="checkbox"/> |           |               |               |              |              |                   |             |           |

Utilization Details

Exit

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:

The screenshot shows a window titled "Utilization" with a standard Windows-style title bar (minimize, maximize, close buttons). Below the title bar is a header area with the text "Consolidated Utilizations" and a small icon on the right. Below this is a table with the following columns: "Utilization Id", "Customer Number", "Liability Number", "Line Code", "Serial Number", and "Utilization". The first row of the table is highlighted in blue. Below the table is a horizontal scrollbar. At the bottom right of the window is an "Exit" button.

| Utilization Id | Customer Number | Liability Number | Line Code | Serial Number | Utilization |
|----------------|-----------------|------------------|-----------|---------------|-------------|
|                |                 |                  |           |               |             |

## 4.3 Liability History

- The 'Liability History Query' screen allows you to query for records based on the following parameters:
- Liability No
- Liability Branch
- Liability Name

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.

## 4.4 Utilization Transaction Query

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

- Liability No
- Line Code
- Utilization Branch
- Customer No
- Liability Branch
- Utilization Currency
- Authorization 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.



[illegible]

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.



## 5. Reports

### 5.1 Introduction

This manual lists the details of various reports that you can generate for ELCM 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.

### 5.2 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.

### 5.3 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.

## **5.3.1 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:

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

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location



## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.4 Collateral Review Report

You can invoke the 'Collateral Review Reports' screen by typing 'CORCOLRW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



### 5.4.1 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:

|               |                                    |
|---------------|------------------------------------|
| Liability ID  | Indicates the liability ID         |
| Customer Name | Indicates the name of the customer |
| Collateral ID | Indicates the ID of the collateral |
| Expiry Date   | Indicates the date of expiry       |
| Pool Code     | Indicates the pool code            |
| Pool CCY      | Indicates the currency of the pool |
| Pool Amount   | Indicates the pool amount          |
| Balance       | Indicates the balance              |
| Line CCY      | Indicates the line currency        |

|             |                           |
|-------------|---------------------------|
| Line Amount | Indicates the line amount |
|-------------|---------------------------|

## 5.5 Ear Mark Transaction Inner Limit Report

You can invoke the 'Ear Mark Transaction Inner Limit' screen by typing 'COREARMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

### **Branch Code**

Select the branch code from the option list. The system generates the report for the selected branch code.

### 5.5.1 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:

|                  |                                                |
|------------------|------------------------------------------------|
| ARM Name         | ARM Name                                       |
| CIF Number       | The customer identification number             |
| Customer Name    | The name of the customer                       |
| Source Ac        | The account from which the amount is earmarked |
| Destination Ac   | The account to which the amount is earmarked   |
| Earmarked Amount | The total earmarked amount                     |
| Expiry Date      | The expiry date                                |

## 5.6 Expired Limits Report

You can invoke the 'Expired Limit Report' screen by typing 'COREXPLM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Expired Limits Report

Branch Code

Report Format

Report Output

Printer At

Printer

Ok Exit

### **Branch Code**

Select the branch code from the option list. The system generates the report for the selected branch code.

### 5.6.1 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:

|                      |                                                      |
|----------------------|------------------------------------------------------|
| Customer CIF         | The customer identification number                   |
| Related Liability ID | The related liability identification of the customer |
| Customer Name        | The name of the customer                             |
| Line ID              | The line identification of the customer              |
| Line CCY             | The line currency of the customer                    |
| Limit Amount         | The limit amount of the customer                     |
| Balance Outstanding  | The outstanding balance of the line                  |
| Expiry Date          | The expiry date of the line                          |
| Customer MIS Code    | The MIS code of the customer                         |

## 5.7 Foreign Exchange Clean Risk Report

This report gives details of the foreign exchange clean risk.

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

Foreign Exchange Clean Risk Report - Options

Foreign Exchange Clean Risk Report - Options

Customer No ☒ All ☐ Single

1 Of 1 Go

Customer List

Report Format PDF Report Output Print

Printer At Client Printer

Ok Cancel

You can indicate the following preferences for generating the report:

### **All**

Select the option 'All' if you want to generate the report for all customers.

### **Single**

Select the option 'Single' if you want to generate reports for single customer.

If you have selected the option 'Single' select the customer number for which the foreign exchange clean risk report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the foreign exchange clean risk. report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                      |                             |
|----------------------|-----------------------------|
| <b>Customer Id</b>   | Indicates the customer id   |
| <b>Customer Name</b> | Indicates the customer name |
| <b>Settlement</b>    | Indicates the settlement    |
| <b>Currency</b>      | Indicates the currency      |
| <b>Amount</b>        | Indicates the amount        |
| <b>Total</b>         | Indicates the total amount  |
| <b>Limit</b>         | Indicates the days to limit |
| <b>Overdraft</b>     | Indicates the overdraft     |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.8 Bank wide Clean Risk Tracking Report**

This report gives details of the bank wide clean risk tracking.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all dates.

#### **Single**

Select the option 'Single' if you want to generate reports for single date.

If you have selected the option 'Single' select the date for which the bank wide clean risk tracking report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the bank wide clean risk tracking report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                    |                           |
|--------------------|---------------------------|
| <b>Settle Date</b> | Indicates the settle date |
| <b>Eurtype lcy</b> | Indicates the eurtype lcy |
| <b>Eurtype CCY</b> | Indicates the eurtype ccy |

|                           |                                  |
|---------------------------|----------------------------------|
| <b>CCY</b>                | Indicates the currency           |
| <b>Risk Amount</b>        | Indicates the risk amount        |
| <b>CF LCY Risk Amount</b> | Indicates the CF LCY risk amount |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.9 Country Exposure Report**

This report gives details of the country exposure.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all countries.

#### **Single**

Select the option 'Single' if you want to generate the report for single country.

If you have selected the option 'Single' select the country code for which the country exposure report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the country exposure report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                     |                            |
|---------------------|----------------------------|
| <b>Country Code</b> | Indicates the country code |
| <b>Description</b>  | Indicates the description  |
| <b>Liability</b>    | Indicates the liability    |
| <b>Currency</b>     | Indicates the currency     |



|                        |                               |
|------------------------|-------------------------------|
| <b>Exposure Amount</b> | Indicates the exposure amount |
|------------------------|-------------------------------|

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.10 Collaterals Details**

This report gives details of the collateral details.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all collaterals.

#### **Single**

Select the option 'Single' if you want to generate the report for single collateral.

If you have selected the option 'Single' select the Collateral Value for which collateral details report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the collateral details report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                        |                               |
|------------------------|-------------------------------|
| <b>Collateral Code</b> | Indicates the Collateral Code |
| <b>Description</b>     | Indicates the Description     |
| <b>Currency</b>        | Indicates the Currency        |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.11 Collateral Utilization of Collateral Party Report

This report gives details of the collateral utilization of collateral party.

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

Collateral utilization of collateral party report

Collateral utilization of collateral party report-options

Issuer Number ☒ All ☐ Single

| Issuer List |
|-------------|
|-------------|

Report Format: PDF  
Report Output: Print  
Printer At: Client  
Printer:

Ok Cancel

You can indicate the following preferences for generating the report:

## All

Select the option 'All' if you want to generate the report for all issuers.

## Single

Select the option 'Single' if you want to generate the report for single issuer.

If you have selected the option 'Single' select the Issuer number for which the collateral utilization of collateral party report has to be generated from the adjoining option list.

## Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the collateral utilization of collateral party report are discussed under the following heads:

### Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

## Body of the report

|                                      |                                             |
|--------------------------------------|---------------------------------------------|
| <b>Issue No</b>                      | Indicates the issue number                  |
| <b>Overall Limit Ccy</b>             | Indicates the overall limit currency        |
| <b>Overall Limit</b>                 | Indicates the overall limit                 |
| <b>Utilization</b>                   | Indicates the utilization                   |
| <b>Collateral Type</b>               | Indicates the collateral type               |
| <b>Liab Id</b>                       | Indicates the Liab Id                       |
| <b>Ccy</b>                           | Indicates the currency                      |
| <b>Collateral Value</b>              | Indicates the collateral value              |
| <b>Collateral Value In Limit Ccy</b> | Indicates the collateral value in limit Ccy |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.12 Collateral Utilization of Credit Lines Report

This report gives details of the collateral utilization of credit lines.

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

◆ Collateral Utilization of credit lines

Credit

Pool Code ☒ All ☐ Single

1 Of 1 Go

| Pool List * |
|-------------|
|-------------|

Report Format PDF Report Output Print

Printer At Client Printer

Ok Cancel

You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all pool codes.

## Single

Select the option 'Single' if you want to generate reports for single pool code.

If you have selected the option 'Single' select the pool code for which the collateral utilization of credit lines Report has to be generated from the adjoining option list.

## **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the collateral utilization of credit lines report are discussed under the following heads:

### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

## **Body of the report**

|                                  |                                     |
|----------------------------------|-------------------------------------|
| <b>Liability No</b>              | Indicates the Liability No          |
| <b>Liability Name</b>            | Indicates the Liability Name        |
| <b>Line Code</b>                 | Indicates the Line Code             |
| <b>Line Serial</b>               | Indicates the Line Serial           |
| <b>Line Currency</b>             | Indicates the Line Currency         |
| <b>Pool CCy</b>                  | Indicates the Pool CCy              |
| <b>Facility Amt<br/>Pool Ccy</b> | Indicates the Facility Amt Pool Ccy |
| <b>CfLm Ccy Amt</b>              | Indicates the CfLm Ccy Amt          |
| <b>Line Ccy Type</b>             | Indicates the Line Ccy Type         |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.

- Spool – Select to spool the report to a specified folder so that you can print it later.

#### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.13 Credit Movements Report

This report gives details of the credit movements.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all liabilities.

#### **Single**

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability number for which the credit movements report has to be generated from the adjoining option list.

#### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the credit movements report are discussed under the following heads:

### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                                |                                       |
|--------------------------------|---------------------------------------|
| <b>Liability Id</b>            | Indicates the liability Id            |
| <b>Liab Name</b>               | Indicates the liab name               |
| <b>Line Code</b>               | Indicates the line code               |
| <b>Line Serial</b>             | Indicates the line serial             |
| <b>Line Currency</b>           | Indicates the line currency           |
| <b>Line Amount</b>             | Indicates the Line Amount             |
| <b>Collateral Contribution</b> | Indicates the Collateral Contribution |
| <b>Uncollected Amount</b>      | Indicates the Uncollected Amount      |
| <b>Uncollected Funds Limit</b> | Indicates the Uncollected Funds Limit |
| <b>Revolving Line</b>          | Indicates the Revolving Line          |
| <b>Available Amount</b>        | Indicates the Available Amount        |
| <b>Amount Reinstated today</b> | Indicates the Amount Reinstated today |
| <b>Amount Utilised Today</b>   | Indicates the Amount Utilised Today   |
| <b>Opening Available</b>       | Indicates the Opening Available       |
| <b>Cf Limit</b>                | Indicates the Cf Limit                |



### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.14 Exposure Details

This report gives details of the Exposure details.

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

The screenshot shows a window titled 'Exposure Details' with a blue header bar. Below the header, there is a section titled 'Exposure Details Report-Options'. Inside this section, there are two radio buttons for 'Exposure Code': 'All' (selected) and 'Single'. Below this, there is a list box labeled 'List of Exposures' with a red asterisk next to it. At the bottom of the window, there are four dropdown menus: 'Report Format' (set to 'PDF'), 'Report Output' (set to 'Print'), 'Printer At' (set to 'Client'), and 'Printer' (empty). There are also 'Go', '+', '-', and a list icon button above the 'List of Exposures' box. At the bottom right, there are 'Ok' and 'Cancel' buttons.

You can indicate the following preferences for generating the report:

## All

Select the option 'All' if you want to generate the report for all exposures.

## Single

Select the option 'Single' if you want to generate the report for single exposure

If you have selected the option 'Single' select the Nom De exposition for which the exposure details report has to be generated from the adjoining option list.

## Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the exposure details report are discussed under the following heads:

### Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

## Body of the report

|                          |                                 |
|--------------------------|---------------------------------|
| <b>Exposure Name</b>     | Indicates the exposure name     |
| <b>Exposure Currency</b> | Indicates the exposure currency |
| <b>Exposure Amount</b>   | Indicates the exposure amount   |
| <b>Exposure Type</b>     | Indicates the exposure type     |
| <b>Revolving</b>         | Indicates the revolving         |
| <b>Available Amount</b>  | Indicates the available amount  |
| <b>Revolving Amt</b>     | Indicates the revolving amount  |
| <b>Block Amt</b>         | Indicates the block amount      |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.

- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.15 Issuer Exposure Report by Collateral Type

This report gives details of the issuer exposure by collateral type.

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

You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all issuers.

## Single

Select the option 'Single' if you want to generate the report for single issuer.

If you have selected the option 'Single' select the Issuer code for which the issuer exposure report by collateral type has to be generated from the adjoining option list.

### Contents of the Report

The report options that you selected while generating the report are printed at the beginning of the report.

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

### Header

The Header carries the title of the Report, information on the branch code, the date and time of report generation, the user-ID of the user generating the report, and the page number.

### Body of the report

|                               |                                                                       |
|-------------------------------|-----------------------------------------------------------------------|
| <b>Issuer ID</b>              | The code you assigned to the issuer in the Issuer Maintenance screen. |
| <b>Overall Limit Currency</b> | Indicates the overall limit currency.                                 |
| <b>Overall Limit</b>          | Indicates the overall limit.                                          |
| <b>Collateral Type</b>        | Indicates the collateral type..                                       |
| <b>Limit Currency</b>         | Indicates the limit currency.                                         |
| <b>Limit Amount</b>           | Indicates the limit amount.                                           |
| <b>Collateral Currency</b>    | Indicates the collateral currency.                                    |
| <b>Exposure Amount</b>        | Indicates the exposure amount.                                        |
| <b>Limit Currency</b>         | Indicates the limit currency.                                         |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.16 Issuer Details Report

This report gives details of the issuer.

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

The screenshot shows a software window titled "Issuer Details Report". Inside, there's a section "Issuer Details Report- Options" with two radio buttons under "Issuer Number": "All" (selected) and "Single". Below this is a table with a single header "Issuer List" and an empty body. At the bottom of the window, there are several controls: "Report Format" set to "PDF", "Report Output" set to "Print", "Printer At" set to "Client", and a "Printer" field. "Ok" and "Cancel" buttons are located at the bottom right corner.

You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all issuers.

### Single

Select the option 'Single' if you want to generate the report for single issuer.

If you have selected the option 'Single' select the issuer code for which the issuer details report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the issuer details report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                               |                                      |
|-------------------------------|--------------------------------------|
| <b>Issuer Code</b>            | Indicates the issuer code.           |
| <b>Issuer Details</b>         | Indicates the issuer details         |
| <b>Issuer CIF No</b>          | Indicates the issuer CIF number      |
| <b>Overall Limit Currency</b> | Indicates the overall limit currency |
| <b>Overall Limit</b>          | Indicates the overall limit.         |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.17 Liability Summary Report

This report gives details of the liability summary.

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

Liability summary report

Liability summary report -options

Liability ☒ All ☐ Single

| Type * |
|--------|
|--------|

Report Format: PDF  
Report Output: Print

Printer At: Client  
Printer:

Ok Cancel

You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all liabilities.

### Single

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability number for which the Liability Summary Report has to be generated from the adjoining option list.

### Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the liability summary report are discussed under the following heads:

Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                           |                                  |
|---------------------------|----------------------------------|
| <b>Auth</b>               | Indicates the author             |
| <b>Liability</b>          | Indicates the liability          |
| <b>Liability Name</b>     | Indicates the liability name     |
| <b>Currency</b>           | Indicates the currency           |
| <b>Limit Amount</b>       | Indicates the limit amount       |
| <b>Utilisation Amount</b> | Indicates the utilisation amount |
| <b>Overdraft</b>          | Indicates the overdraft          |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.18 Limit Details Report**

This report gives details of the limit details.

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



You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all lines.

#### **Single**

Select the option 'Single' if you want to generate reports for single line.

If you have selected the option 'Single' select the line code for which the Limit Details Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the limit details report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                      |                             |
|----------------------|-----------------------------|
| <b>Line Code</b>     | Indicates the line code     |
| <b>Serial Number</b> | Indicates the serial number |
| <b>Currency</b>      | Indicates the currency      |

|                         |                                |
|-------------------------|--------------------------------|
| <b>Start Date</b>       | Indicates the start date       |
| <b>Expiry Date</b>      | Indicates the expiry date      |
| <b>Limit Amount</b>     | Indicates the limit amount     |
| <b>Available Amount</b> | Indicates the available amount |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.19 Line Details Report**

This report gives details of the line.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all liabilities.

#### **Single**

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability name for which the Line Details Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the line details report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                     |                                         |
|---------------------|-----------------------------------------|
| <b>Liability ID</b> | Indicates the liability ID              |
| <b>Limit</b>        | Indicates the limit of the liability    |
| <b>Utilisation</b>  | Indicates the utilisation for liability |
| <b>Overdraft</b>    | Indicates the overdraft for liability   |

|                    |                                    |
|--------------------|------------------------------------|
| <b>Main Line</b>   | Indicates the main line            |
| <b>Line ID</b>     | Indicates the line ID              |
| <b>Currency</b>    | Indicates the currency             |
| <b>Limit</b>       | Indicates the limit for line       |
| <b>Utilisation</b> | Indicates the utilisation for line |
| <b>Overdraft</b>   | Indicates the overdraft            |
| <b>Status</b>      | Indicates the status               |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.20 Line Summary Report

This report gives details of the line summary.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all lines.

#### **Single**

Select the option 'Single' if you want to generate reports for single line.

If you have selected the option 'Single' select the line code for which the Line Summary Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the line summary report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                  |                              |
|------------------|------------------------------|
| <b>Liab Name</b> | Indicates the liability name |
| <b>Limit</b>     | Indicates the limit          |
| <b>Util</b>      | Indicates the Util           |
| <b>O/D</b>       | Indicates the O/D            |

|                    |                           |
|--------------------|---------------------------|
| <b>Line ID</b>     | Indicates the line ID     |
| <b>Currency</b>    | Indicates the currency    |
| <b>Limit</b>       | Indicates the limit       |
| <b>Utilization</b> | Indicates the utilization |
| <b>Overdraft</b>   | Indicates the overdraft   |
| <b>Status</b>      | Indicates the status      |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.21 Movements to Non-Revolving Lines**

This report gives details of the movements to non-revolving lines.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all lines.

#### **Single**

Select the option 'Single' if you want to generate reports for single line.

If you have selected the option 'Single' select the line code for which the Movements of Non-Revolving Lines Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the movements to non-revolving lines report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                      |                             |
|----------------------|-----------------------------|
| <b>Line Code</b>     | Indicates the line code     |
| <b>Line Currency</b> | Indicates the line currency |

|                         |                                |
|-------------------------|--------------------------------|
| <b>Util ID</b>          | Indicates the utilization ID   |
| <b>Limit Amount</b>     | Indicates the limit amount     |
| <b>Available Amount</b> | Indicates the available amount |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.22 Pool Linkage Report**

This report gives details of the pool linkage.

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



You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all pool codes.

#### **Single**

Select the option 'Single' if you want to generate reports for single pool code.

If you have selected the option 'Single' select the pool code for which the Pool Linkage Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the pool linkage report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                  |                         |
|------------------|-------------------------|
| <b>Pool Code</b> | Indicates the pool code |
|------------------|-------------------------|

|                                 |                                           |
|---------------------------------|-------------------------------------------|
| <b>Description</b>              | Indicates the description                 |
| <b>Collateral Code</b>          | Indicates the collateral code             |
| <b>Collateral Currency</b>      | Indicates the collateral currency         |
| <b>Collateral Amount</b>        | Indicates the collateral amount           |
| <b>Linked Amount</b>            | Indicates the linked amount               |
| <b>Linked Amt Pool Currency</b> | Indicates the linked amount pool currency |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.23 Pool Utilization Report**

This report gives details of the pool utilization.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all pool codes.

#### **Single**

Select the option 'Single' if you want to generate reports for single pool code.

If you have selected the option 'Single' select the pool code for which the Pool Utilization Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the pool utilization report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                       |                              |
|-----------------------|------------------------------|
| <b>Liability Name</b> | Indicates the liability name |
| <b>Pool Code</b>      | Indicates the pool code      |
| <b>Pool Currency</b>  | Indicates the pool currency  |

|                            |                                   |
|----------------------------|-----------------------------------|
| <b>Pool Currency Type</b>  | Indicates the pool currency type  |
| <b>Pool Amount</b>         | Indicates the pool amount         |
| <b>Pool Utilization</b>    | Indicates the pool utilization    |
| <b>Collateral Currency</b> | Indicates the collateral currency |
| <b>Linked Amount</b>       | Indicates the linked amount       |
| <b>Utilization</b>         | Indicates the utilization         |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.24 Overdrawn Lines

This report gives details of the overdrawn lines.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all lines.

#### **Single**

Select the option 'Single' if you want to generate reports for single line.

If you have selected the option 'Single' select the line code for which the Overdrawn Lines Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the overdrawn lines report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                  |                         |
|------------------|-------------------------|
| <b>Liability</b> | Indicates the liability |
| <b>Name</b>      | Indicates the name      |

|                         |                                |
|-------------------------|--------------------------------|
| <b>Line</b>             | Indicates the line             |
| <b>Serial</b>           | Indicates the serial number    |
| <b>Ccy</b>              | Indicates the currency name    |
| <b>Main Line</b>        | Indicates the main line        |
| <b>Overdrawn Amount</b> | Indicates the overdrawn amount |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.25 Product Exposure Report**

This report gives details of the product exposure.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all products.

#### **Single**

Select the option 'Single' if you want to generate reports for single product.

If you have selected the option 'Single' select the product type for which the Product Exposure Report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the product exposure report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                 |                                  |
|-----------------|----------------------------------|
| <b>Product</b>  | Indicates the product            |
| <b>Bank LCY</b> | Indicates the bank currency name |

|                            |                                         |
|----------------------------|-----------------------------------------|
| <b>Product Description</b> | Indicates the product description       |
| <b>CS PROD AMT</b>         | Indicates the CS product amount         |
| <b>CF F PROD AMT</b>       | Indicates the CF F product amount       |
| <b>CCY</b>                 | Indicates the currency                  |
| <b>CS CCY AMT</b>          | Indicates the CS currency amount        |
| <b>CF CCY AMT IN LCY</b>   | Indicates the CF currency amount in LCY |
| <b>CF F CCY AMT</b>        | Indicates the CF F currency amount      |
| <b>AMT</b>                 | Indicates the amount                    |
| <b>Branch</b>              | Indicates the branch code               |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.



## 5.26 Securities Details Report

This report gives details of security.

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

Securities Details Report - Options

Security Code ☒ All ☐ Single

1 Of 1 | Go

List of Securities \*

Report Format PDF Report Output Print

Printer At Client Printer

Ok Cancel

You can indicate the following preferences for generating the report:

### **All**

Select the option 'All' if you want to generate the report for all securities.

### **Single**

Select the option 'Single' if you want to generate reports for single security.

If you have selected the option 'Single' select the security code for which the Securities Details report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the security details report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                      |                             |
|----------------------|-----------------------------|
| <b>Security Code</b> | Indicates the security code |
| <b>Description</b>   | Indicates the description   |
| <b>Face Value</b>    | Indicates the face value    |
| <b>Currency</b>      | Indicates the currency      |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.27 Limits – Tenor wise Details Report**

This report gives details of the limits tenor wise.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all liabilities.

#### **Single**

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability name for which the Limits – Tenor wise Details report has to be generated from the adjoining option list.

### **5.27.1 Contents of the Report**

The report has distinct sections for each Liability Code. The utilization of tenor based limits is printed for both Main Lines and Sub-Lines.

The report options that you selected while generating the report are printed at the beginning of the report.

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

#### **Header**

The Header carries the title of the Report, information on the branch code, the date and time of report generation, the user-ID of the user generating the report, and the page number.

## Body of the report

|             |                                                                                             |
|-------------|---------------------------------------------------------------------------------------------|
| Liability   | The Liability code of the customer.                                                         |
| Limit       | The credit limit assigned to the Liability code and the currency in which it is defined.    |
| Utilization | The utilization of the limit under the Liability Code.                                      |
| Overdraft   | This is the amount by which the customer has exceeded the limit set for the Liability Code. |

For each Liability Code the following details are printed for the Main Line or sub-line as the case may be.

|             |                                                                                                                 |
|-------------|-----------------------------------------------------------------------------------------------------------------|
| Main Line   | This is the code of the Main Line to which the customer s Liability number has been linked.                     |
| Limit       | The Limit set for the Main line and the currency in which the limit under the Main Line or Sub-Line is defined. |
| Utilization | The utilization of the limit under this line is displayed here.                                                 |
| Overdraft   | This is the overdrawn amount of the Line or sub-line.                                                           |

After the details of the Line are displayed the following details are printed in tabular columns:

|             |                                                    |
|-------------|----------------------------------------------------|
| Tenor       | This is the tenor code.                            |
| Limit       | The limit assigned to the tenor.                   |
| Utilization | The utilization of the limit under the tenor code. |
| Overdraft   | This is the overdrawn amount.                      |

## Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.28 Utilization Report

This report gives details of the utilization.

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

You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all liabilities.

### Single

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability name for which the Utilization report has to be generated from the adjoining option list.

### Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

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

## Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

## Body of the report

|                                 |                            |
|---------------------------------|----------------------------|
| <b>Liability</b>                | Indicates Liability        |
| <b>Limit</b>                    | Indicates limit            |
| <b>Main Line</b>                | Indicates main line        |
| <b>Line Id</b>                  | Indicates line id          |
| <b>Reference No</b>             | Indicates reference number |
| <b>Tenor</b>                    | Indicates tenor            |
| <b>Amount Tag</b>               | Indicates amount tag       |
| <b>Amount</b>                   | Indicates amount           |
| <b>Line Currency Equivalent</b> | Indicates line currency    |
| <b>Utilisation</b>              | Indicates the utilisation  |
| <b>Overdraft</b>                | Indicates the overdraft    |

## Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

## Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.29 Issuer Exposure by Security Report

This report gives details of the issue exposure by security.

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

You can indicate the following preferences for generating the report:

### **All**

Select the option 'All' if you want to generate the report for all issuers.

### **Single**

Select the option 'Single' if you want to generate the report for single issuer.

If you have selected the option 'Single' select the Issuer ID for which the issuer exposure report by security has to be generated from the adjoining option list.

## **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the issue exposure by security report are discussed under the following heads:

### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                      |                             |
|----------------------|-----------------------------|
| <b>Issure Id</b>     | Indicates the issure id     |
| <b>Overall Limit</b> | Indicates the overall limit |
| <b>Util</b>          | Indicates the util          |
| <b>Security Id</b>   | Indicates the security id   |
| <b>Ccy</b>           | Indicates the currency      |
| <b>Limit</b>         | Indicates the limit         |
| <b>Utilization</b>   | Indicates the utilization   |
| <b>Price Code</b>    | Indicates the price code    |
| <b>Market Price</b>  | Indicates the market price  |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### **Printer**

Select printer using which you wish to print the report from the adjoining option list.



## 5.30 Limit Tenor Restriction Details Report

This report gives details of the limit tenor restriction.

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

Limits - Tenorwise Details Report

Limits - Tenorwise Details Report- Options

Liability Name ☒ All ☐ Single

1 Of 1 Go

List of Liability Names \*

Report Format PDF Report Output Print

Printer At Client Printer

Ok Cancel

You can indicate the following preferences for generating the report:

### **All**

Select the option 'All' if you want to generate the report for all liabilities.

### **Single**

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability name for which the limit tenor restriction has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the limit tenor restriction report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

#### **Body of the report**

|                                 |                                        |
|---------------------------------|----------------------------------------|
| <b>Utilisation</b>              | Indicates the utilisation              |
| <b>Overdraft</b>                | Indicates the overdraft                |
| <b>Main Line</b>                | Indicates the main line                |
| <b>Limit</b>                    | Indicates the limit                    |
| <b>Overdraft</b>                | Indicates the overdraft                |
| <b>Line ID</b>                  | Indicates the line ID                  |
| <b>Reference No</b>             | Indicates the reference number         |
| <b>Tenor</b>                    | Indicates the tenor                    |
| <b>Amount Tag</b>               | Indicates the amount tag               |
| <b>Amount</b>                   | Indicates the amount                   |
| <b>Line Currency Equivalent</b> | Indicates the line currency equivalent |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

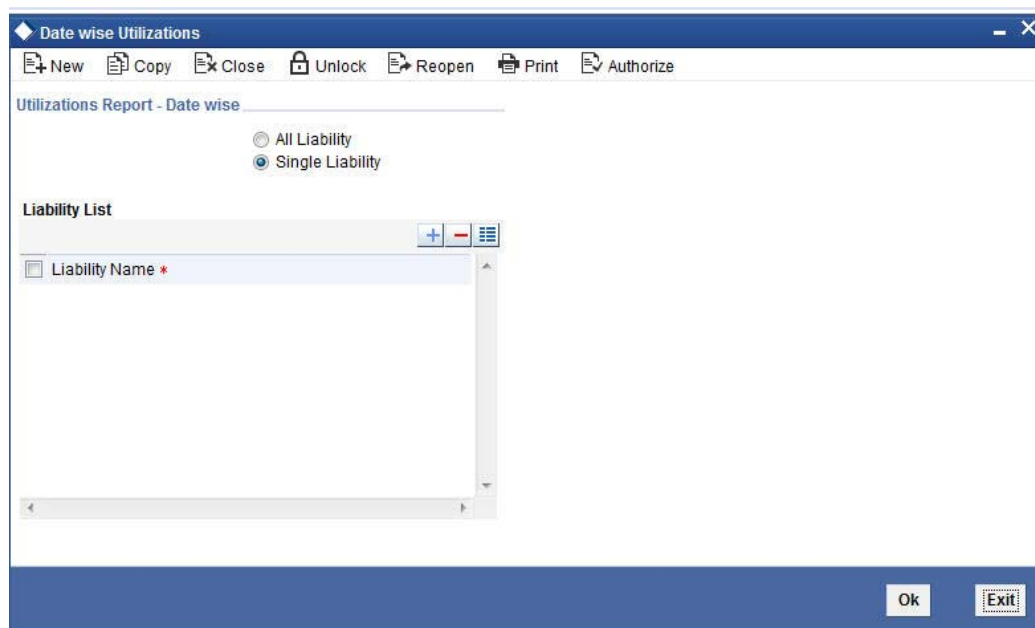
## Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.31 Date Wise Utilisations Report

This report gives details of the date wise utilization.

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



You can indicate the following preferences for generating the report:

### All

Select the option 'All' if you want to generate the report for all liabilities.

### Single

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability name for which the date wise utilization report has to be generated from the adjoining option list.

## Contents of the report

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the Date wise utilization report are discussed under the following heads:

### Header

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                    |                             |
|--------------------|-----------------------------|
| <b>Liability</b>   | Indicates the liability     |
| <b>Line Code</b>   | Indicates the line code     |
| <b>Serial</b>      | Indicates the serial number |
| <b>Datewise</b>    | Indicates the date          |
| <b>Utilisation</b> | Indicates the utilisation   |

#### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

#### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

#### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

#### **Printer**

Select printer using which you wish to print the report from the adjoining option list.

## **5.32 Credit Lines by Maturity Dates**

This report gives details of credit lines sorted on the basis of their maturity dates. The maturity date of a line indicates the expiry date of the line. The report also prints the number of days to maturity.

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

You can indicate the following preferences for generating the report:

#### **All**

Select the option 'All' if you want to generate the report for all liabilities.

#### **Single**

Select the option 'Single' if you want to generate reports for single liability.

If you have selected the option 'Single' select the liability number for which the credit lines by maturity date report has to be generated from the adjoining option list.

### **Contents of the report**

The options that you specified while generating the report are printed at the beginning of the report.

The contents of the credit lines by maturity dates report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the report**

|                     |                                                              |
|---------------------|--------------------------------------------------------------|
| <b>Liability Id</b> | Indicates the liability code to which the customer is linked |
|---------------------|--------------------------------------------------------------|

|                         |                                                                                                                                 |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Name</b>    | Indicates the name of the customer linked to this credit line.                                                                  |
| <b>Line Id</b>          | Indicates the Credit Line to which the customer's Liability number has been linked.                                             |
| <b>Serial Number</b>    | Indicates the running serial number for the Liability-Line Combination                                                          |
| <b>Start Date</b>       | Indicates the start date                                                                                                        |
| <b>Expiry Date</b>      | Indicates the date on which the Credit Line Matures. Maturity of a Credit Line indicates that the Line expires after this date. |
| <b>Days to Maturity</b> | Indicates the number of days left, before the Line matures                                                                      |

### Report Format

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### Report Output

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### Printer At

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### Printer

Select printer using which you wish to print the report from the adjoining option list.

## 5.33 Country Utilization Report

You can invoke the 'Country Utilization Report' screen by typing 'ELRPCUTI' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Country Utilization Report' window. It has a title bar with a diamond icon and the text 'Country Utilization Report'. Below the title bar is a section titled 'Country Utilization Report- Options'. Inside this section, there are two radio buttons: 'All' (which is selected) and 'Single'. Below the radio buttons is a section titled 'List of Exposures' which contains a table with a header row and a scrollable area. At the bottom of the window, there are several controls: 'Report Format' with a dropdown menu showing 'PDF', 'Report Output' with a dropdown menu showing 'Print', 'Printer At' with a dropdown menu showing 'Client', and 'Printer' with a text field and a printer icon. There are also 'Ok' and 'Cancel' buttons at the bottom right.

### **Exposure Name**

Select All Exposures or Single Exposure.

---

#### **Note**

Exposure should not be selected from the list of exposures list, if All Exposures are selected, else an error message is displayed. The country can be selected only if single exposure is selected.

---

### 5.33.1 Contents of the Report

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

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

### **Body of the Report**

|                           |                                           |
|---------------------------|-------------------------------------------|
| <b>Exposure Name</b>      | Displays the exposure name..              |
| <b>Description</b>        | Displays the description of the exposure. |
| <b>Currency</b>           | Displays the currency of the exposure.    |
| <b>Amount</b>             | Displays the exposure amount.             |
| <b>Utilization Amount</b> | Displays the utilization amount.          |
| <b>Effective Date</b>     | Displays the effective date.              |
| <b>Renewal Date</b>       | Displays the date of renewal              |
| <b>Expiry Date</b>        | Displays the expiry date.                 |
| <b>Freeze</b>             | Displays the freeze status.               |
| <b>Type</b>               | Displays the type.                        |

### **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

### **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

### **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

### **Printer**

Select printer using which you wish to print the report from the adjoining option list.



## 5.34 Credit Rating Report

You can invoke the 'Credit Rating Report' screen by typing 'ELRPLIAB' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Credit Ratings Report

Credit Rating Report -Options

Liability ☒ All ☐ Single

| Type * |
|--------|
|--------|

Report Format: PDF  
Report Output: Print

Printer At: Client  
Printer:

Ok Cancel

### **Liability No.**

Select 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.

---

### 5.34.1 Contents of the Report

The options that you specified while generating the report are printed at the beginning of the report. The contents of the credit rating report are discussed under the following heads:

#### **Header**

The Header carries the title of the Report, information on the branch code, branch date, the date and time of report generation, the user-ID of the user generating the report, module and the page number.

## **Body of the Report**

|                      |                                                             |
|----------------------|-------------------------------------------------------------|
| <b>Liability</b>     | Displays the liability number                               |
| <b>Name</b>          | Displays the name of the customer linked to the credit line |
| <b>Credit Rating</b> | Displays the credit rating of the customer.                 |
| <b>Revision Date</b> | Displays the revision date of the customer.                 |

## **Report Format**

Select the format in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

## **Report Output**

Select the report output in which you need to generate the report from the adjoining drop-down list. This list displays the following values:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

## **Printer At**

Select location where you wish to print the report from the adjoining drop-down list. This list displays the following values:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

## **Printer**

Select printer using which you wish to print the report from the adjoining option list.

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## 6. Annexure 1 - Utilization Transactions

### 6.1 Introduction

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)

### 6.2 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)

#### 6.2.1 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.

| SI No | Field Name                | Data Type (size) | Remarks                                                                                                                                                  | Mandatory |
|-------|---------------------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Source                    | AlphaNumeric(35) | Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)          | Yes       |
| 2     | TxnID                     | AlphaNumeric(50) | Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.          | Yes       |
| 3     | Action                    | Alphabet (10)    | Indicates the transaction type. This field will be as part of Header section (operation Code)                                                            | Yes       |
| 4     | Utilization Branch        | AlphaNumeric (3) | Indicates the transaction branch. This field will be as part of Header section (Branch code).                                                            | Yes       |
| 5     | External Reference Number | AlphaNumeric(50) | Specifies the product processor reference number                                                                                                         | Yes       |
| 6     | Customer Number           | AlphaNumeric(11) | Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.    | Yes       |
| 7     | Liability Number          | AlphaNumeric(11) | Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system. | Yes       |
| 8     | Facility Code             | AlphaNumeric(9)  | Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.          | No        |

|    |                            |                  |                                                                                                                                             |     |
|----|----------------------------|------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 9  | Facility Serial Number     | Numeric (2)      | Specifies the Facility Serial number of the utilization transaction                                                                         | No  |
| 10 | Utilization Amount         | Numeric          | Indicates the Utilization Amount                                                                                                            | Yes |
| 11 | Utilization Currency       | AlphaNumeric (3) | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system. | Yes |
| 12 | Utilization Product        | Alphabet (10)    | Indicates External product code of the utilization transaction                                                                              | No  |
| 13 | Tenor Basis                | Alphabet (1)     | Indicates the tenor bases of the transaction                                                                                                | No  |
| 14 | Tenor                      | Numeric          | Indicates the tenor of the transaction                                                                                                      | No  |
| 15 | Maturity Date              | Date             | Specifies the maturity date of the transaction                                                                                              | No  |
| 16 | Matured Amount             | Numeric          | Specifies the maturity amount of the transaction                                                                                            | No  |
| 17 | Matured                    | Alphabet (1)     | Indicates whether transaction is matured or Not.                                                                                            | No  |
| 18 | Uncollected Amount         | Numeric          | Specifies the uncollected amount of the transaction                                                                                         | No  |
| 19 | Amount Tag                 | Alphabet (20)    | Indicates the type of the component of the transaction.                                                                                     | No  |
| 20 | Module                     | Alphabet (10)    | Indicates the module of the transaction                                                                                                     | No  |
| 21 | Transaction Initiated Date | Date             | Indicates the date and time when the transaction was entered in product processor.                                                          | Yes |
| 22 | Value Date                 | Date             | Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.   | No  |

|    |                        |                  |                                                                                                                                                                                                                                                     |     |
|----|------------------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 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 unauthorized). 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 force authorized). Default value is "N"                                                                | No  |
| 25 | User ID                | 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)                                                                                                               | Yes |
| 26 | Simulate               | Alphabet(1)      | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'                                                                                                  | No  |
| 27 | Block Reference Number | Alphanumeric(50) | Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization. | No  |

### 6.2.2 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

### 6.2.2.1 **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.

### 6.2.2.2 **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.

### 6.2.3 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.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                                                                                                                         | Mandatory |
|-------|------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEXCUBE ELCM utilization reference number.                                                                                                    | No        |
| 2     | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.            | Yes       |
| 3     | AmountTag                    | AlphaNumeric(20)  | 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. | No        |

### 6.2.4 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.

| SI No | Field Name | Data Type (size) | Remarks | Mandatory |
|-------|------------|------------------|---------|-----------|
|-------|------------|------------------|---------|-----------|



|   |                              |                   |                                                                                                                                                              |     |
|---|------------------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 1 | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEX-CUBE ELCM utilization reference number.                                                                                                | No  |
| 2 | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.         | Yes |
| 3 | AmountTag                    | AlphaNumeric(20)  | 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. | No  |

### 6.2.5 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.

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.

## 6.3 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.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                                                                                                              | Mandatory |
|-------|------------------------------|-------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEX-CUBE ELCM utilization reference number.                                                                                        | No        |
| 2     | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number. | Yes       |

|    |                             |                  |                                                                                                                                                                                      |     |
|----|-----------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 3  | AmountTag                   | AlphaNumeric(20) | 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.                        | No  |
| 10 | Modified Utilization Amount | Numeric          | Indicates the Increase/ Decrease Utilization Amount                                                                                                                                  | Yes |
| 11 | Utilization Currency        | AlphaNumeric (3) | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEX-CUBE ELCM system.                                          | No  |
| 21 | Transaction Initiated Date  | Date             | Indicates the date and time when the transaction was entered in product processor.                                                                                                   | Yes |
| 22 | Value Date                  | Date             | Specifies the Value date of the transaction.                                                                                                                                         | No  |
| 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 unauthorized). 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 force authorized). Default value is "N" | No  |
| 25 | Simulate                    | Alphabet(1)      | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'                                   | No  |

### 6.3.1 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.

## 6.4 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.

### 6.4.1 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.

| SI No | Field Name | Data Type        | Remarks                                                                                                                                         | Mandatory |
|-------|------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Source     | AlphaNumeric(35) | Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code) | Yes       |
| 2     | TxnID      | AlphaNumeric(50) | Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header. | Yes       |
| 3     | Action     | Alphabet (10)    | Indicates the transaction type. This field will be as part of Header section (operation Code)                                                   | Yes       |

|    |                           |                  |                                                                                                                                                          |     |
|----|---------------------------|------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 4  | Utilization Branch        | AlphaNumeric (3) | Indicates the transaction branch. This field will be as part of Header section (Branch code).                                                            | Yes |
| 5  | External Reference Number | AlphaNumeric(50) | Specifies the product processor reference number                                                                                                         | Yes |
| 6  | Customer Number           | AlphaNumeric(11) | Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.    | Yes |
| 7  | Liability Number          | AlphaNumeric(11) | Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system. | Yes |
| 8  | Facility Code             | AlphaNumeric(9)  | Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.          | Yes |
| 9  | Facility Serial Number    | Numeric (2)      | Specifies the Facility Serial number of the utilization transaction                                                                                      | Yes |
| 10 | Utilization Amount        | Numeric          | Indicates the Utilization Amount                                                                                                                         | Yes |
| 11 | Utilization Currency      | AlphaNumeric (3) | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.               | Yes |
| 12 | Utilization Product       | Alphabet (10)    | Indicates External product code of the utilization transaction                                                                                           | No  |
| 13 | Tenor Basis               | Alphabet (1)     | Indicates the tenor bases of the transaction                                                                                                             | No  |
| 14 | Tenor                     | Numeric          | Indicates the tenor of the transaction                                                                                                                   | No  |
| 15 | Maturity Date             | Date             | Specifies the maturity date of the transaction                                                                                                           | No  |

|    |                            |                  |                                                                                                                                                                                      |     |
|----|----------------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 16 | Matured Amount             | Numeric          | Specifies the maturity amount of the transaction                                                                                                                                     | No  |
| 17 | Matured                    | Alphabet (1)     | Indicates whether transaction is matured or Not.                                                                                                                                     | No  |
| 18 | Uncollected Amount         | Numeric          | Specifies the uncollected amount of the transaction                                                                                                                                  | No  |
| 19 | Amount Tag                 | Alphabet (20)    | Indicates the type of the component of the transaction.                                                                                                                              | No  |
| 20 | Module                     | Alphabet (10)    | Indicates the module of the transaction                                                                                                                                              | No  |
| 21 | Transaction Initiated Date | Date             | Indicates the date and time when the transaction was entered in product processor.                                                                                                   | Yes |
| 22 | Value Date                 | Date             | Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.                                            | No  |
| 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 unauthorized). 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 force authorized). Default value is "N" | No  |
| 25 | User ID                    | 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)                                                | Yes |
| 26 | Simulate                   | Alphabet(1)      | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'                                   | No  |

## 6.5 Reverse Utilization

Reverse Utilization transaction is used to reverse an authorized utilization transaction. This is used when user/customer wants to close the transaction.

### 6.5.1 Input Reverse Utilization

Apart from the Gate Way header information, the system requires following information.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                                                                                                                                       | Mandatory |
|-------|------------------------------|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEX-CUBE ELCM utilization reference number.                                                                                                                 | No        |
| 2     | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.                          | Yes       |
| 3     | AmountTag                    | AlphaNumeric(20)  | 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.                 | No        |
| 10    | Modified Utilization Amount  | Numeric           | Indicates the Increase/ Decrease Utilization Amount                                                                                                                           | Yes       |
| 11    | Utilization Currency         | AlphaNumeric (3)  | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.                                    | No        |
| 21    | Transaction Initiated Date   | Date              | Indicates the date and time when the transaction was entered in product processor.                                                                                            | Yes       |
| 22    | Value Date                   | Date              | Specifies the Value date of the transaction.                                                                                                                                  | No        |
| 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 unauthorized). 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 authorized). Default value is "N" | No |
| 25 | Simulate            | Alphabet(1)  | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'                                  | No |

#### 6.5.1.1 **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 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 **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 following information.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                      | Mandatory |
|-------|------------------------------|-------------------|--------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEXCUBE ELCM utilization reference number. | No        |

|    |                             |                  |                                                                                                                                                                                     |     |
|----|-----------------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 2  | External Reference Number   | AlphaNumeric(50) | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.                                | Yes |
| 3  | AmountTag                   | AlphaNumeric(20) | 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.                       | No  |
| 10 | Modified Utilization Amount | Numeric          | Indicates the Increase/Decrease Utilization Amount                                                                                                                                  | Yes |
| 11 | Utilization Currency        | AlphaNumeric (3) | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.                                          | No  |
| 21 | Transaction Initiated Date  | Date             | Indicates the date and time when the transaction was entered in product processor.                                                                                                  | Yes |
| 22 | Value Date                  | Date             | Specifies the Value date of the transaction.                                                                                                                                        | No  |
| 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 unauthorized). 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 authorized). Default value is "N" | No  |



|    |          |             |                                                                                                                                                    |    |
|----|----------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 25 | Simulate | Alphabet(1) | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N' | No |
|----|----------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----|

#### 6.6.0.1 **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 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.

## 6.7 **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.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                                                                                                                         | Mandatory |
|-------|------------------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEX-CUBE ELCM utilization reference number.                                                                                                   | No        |
| 2     | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.            | Yes       |
| 3     | AmountTag                    | AlphaNumeric(20)  | 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. | No        |

|   |          |             |                                                                                                                                                    |    |
|---|----------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 4 | Simulate | Alphabet(1) | Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N' | No |
|---|----------|-------------|----------------------------------------------------------------------------------------------------------------------------------------------------|----|

## 6.8 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.

| SI No | Field Name                   | Data Type (size)  | Remarks                                                                                                                                                       | Mandatory |
|-------|------------------------------|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| 1     | Utilization Reference Number | AlphaNumeric (16) | Specifies Oracle FLEXCUBE ELCM utilization reference number.                                                                                                  | No        |
| 2     | External Reference Number    | AlphaNumeric(50)  | If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.          | Yes       |
| 3     | AmountTag                    | AlphaNumeric(20)  | 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. | No        |
| 10    | Modified Utilization Amount  | Numeric           | Indicates the Increase/ Decrease Utilization Amount                                                                                                           | Yes       |
| 11    | Utilization Currency         | AlphaNumeric (3)  | Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.                    | No        |
| 21    | Transaction Initiated Date   | Date              | Indicates the date and time when the transaction was entered in product processor.                                                                            | Yes       |

|    |                      |              |                                                                                                                                                                                     |    |
|----|----------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| 22 | Value Date           | Date         | Specifies the Value date of the transaction.                                                                                                                                        | No |
| 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 unauthorized). 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 authorized). Default value is "N" | No |

## 6.9 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.

**Utilization**

New Enter Query

**Utilization Details**

Utilization Id

Utilization Branch \*

User Reference \*

Limit Type

Module

Source

Transaction Date

☐ Simulate

**Transaction Details**

Customer Number \*

Utilization Currency

Utilization Product

Uncollected Amount

☐ Tenor Basis

Tenor

Maturity Date

Matured Amount

Amount Tag \*

Remarks

Value Date

Liability Number

Facility Block No

Linkage Reference

Utilization Amount

**Liability Details**

Liability Currency

Branch

Liability Utilization

**Limit Utilization Details**

Limit Currency

Limit Utilizations

**Exposures**

Input By

Authorized By

Contract Status

☐ Authorized

Exit

---

**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 for 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.

| Transaction Exposures |                      | Customer Exposures |                      |
|-----------------------|----------------------|--------------------|----------------------|
| Exposure Code 1       | <input type="text"/> | Exposure Code 1    | <input type="text"/> |
| Exposure Code 2       | <input type="text"/> | Exposure Code 2    | <input type="text"/> |
| Exposure Code 3       | <input type="text"/> | Exposure Code 3    | <input type="text"/> |
| Exposure Code 4       | <input type="text"/> | Exposure Code 4    | <input type="text"/> |
| Exposure Code 5       | <input type="text"/> | Exposure Code 5    | <input type="text"/> |

Ok Exit

## 6.10 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.

| Transaction Status in Product Processor/ Oracle FLEXCUBE | Corresponding Utilization status in Oracle FLEXCUBE ELCM | Resulting Oracle FLEXCUBE ELCM Action |
|----------------------------------------------------------|----------------------------------------------------------|---------------------------------------|
| Not Saved                                                | Saved                                                    | Reversal                              |
| Saved                                                    | Not saved                                                | Upload                                |

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.

## 6.11 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

### Transaction Date

Specify the transaction date from the adjoining calendar.

### Value Date

Specify the value date (the date on which the transaction comes into effect) for the transaction from the adjoining calendar. It can be the system date or a future date.

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.

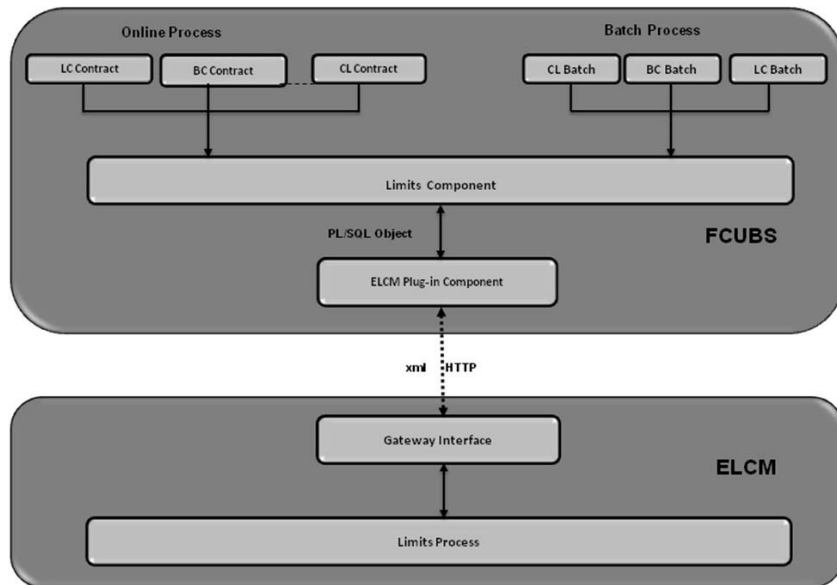
## 6.12 Linking an Utilization Transaction to a Facility

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 FLEXCUBE 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:

| Sl. No | Oracle FLEXCUBE Transaction Action | Utilization Transaction Action |
|--------|------------------------------------|--------------------------------|
| 1      | New                                | New                            |
| 2      | Modify                             | Modify/ Increase/Decrease      |
| 3      | Delete                             | Delete                         |
| 4      | Reverse                            | Reverse                        |
| 5      | Liquate                            | Liquate                        |
| 6      | Rollover                           | Rollover                       |
| 7      | Payment                            | Decrease                       |



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.

### **6.12.1 Collateral Pool Utilization Transaction Process**

You are allowed to link collateral pool as part of contract 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.

### **6.12.2 Utilization Transaction Status**

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

#### **6.12.2.1 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.

#### **6.12.2.2 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

- All ELCM error codes starts with 'EL'
- 

### **6.12.2.3 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.

### **6.12.2.4 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.

### **6.12.2.5 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 'COACOLA' is created in ELCM with below details:

Liability Code - COACOLA

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

### 7.1 Introduction

Oracle FLEXCUBE ELCM provides a feature to maintain Facility details based on a particular value date. This is called the Value Dated Facility. This facilitates the changes in the Limits Amount, Main Line Linkage etc. to take effect from the particular date.

Oracle FLEXCUBE ELCM 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
- 

### 7.2 Value Date Based Facility Maintenance

Oracle FLEXCUBE ELCM 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 Oracle FLEXCUBE ELCM. In the Facility screen this date will be displayed.

#### **Back Valued Static Maintenance Changes**

The value dated utilization details will be rebuilt from the value date of the change whenever the following static maintenances are done:

- Limit Amount Change
- Mainline Sub Line Linkage

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

## 7.3 **Value Date Based Utilization Processing**

Oracle FLEXCUBE ELCM 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 Oracle FLEXCUBE ELCM 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.

*Refer Annexure – 1 for more details on Utilization Transactions.*

### 7.3.1 **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.

### 7.3.2 **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

| S.no | Value date | Line code | Utilization | Component | Increase/decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |

Line Utilization

| S.no | Value date | Line code | Utilization |
|------|------------|-----------|-------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     |

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

| S.no | Value date | Line code | Utilization | Component | Increase/decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |
| 2    | 10-Feb-05  | LINE1     | 100000      | PRINCIPAL | Decrease          |

Line Utilization

| S.no | Line code | Value date | Utilization |
|------|-----------|------------|-------------|
| 1    | LINE1     | 10-Jan-05  | 1000000     |
| 2    | LINE1     | 10-Feb-05  | 900000      |

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

| S.no | Value date | Line code | Utilization | Component | Increase/decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |
| 2    | 10-Feb-05  | LINE1     | 100000      | PRINCIPAL | Decrease          |
| 3    | 15-Feb-05  | LINE1     | 500000      | PRINCIPAL | Increase          |

Line Utilization

| S.no | Line code | Value date | Utilization |
|------|-----------|------------|-------------|
| 1    | LINE1     | 10-Jan-05  | 1000000     |
| 2    | LINE1     | 10-Feb-05  | 900000      |
| 3    | LINE1     | 15-Feb-05  | 1400000     |

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

| S.no | Value date | Line code | Utilization | Component | Increase/Decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |
| 2    | 10-Feb-05  | LINE1     | 100000      | PRINCIPAL | Decrease          |
| 3    | 15-Feb-05  | LINE1     | 500000      | PRINCIPAL | Increase          |
| 4    | 10-Mar-05  | LINE1     | 200000      | PRINCIPAL | Decrease          |

Line Utilization

| S.no | Line code | Value date | Utilization |
|------|-----------|------------|-------------|
| 1    | LINE1     | 10-Jan-05  | 1000000     |
| 2    | LINE1     | 10-Feb-05  | 900000      |
| 3    | LINE1     | 15-Feb-05  | 1400000     |
| 4    | LINE1     | 10-Mar-05  | 1200000     |

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

| S.no | Value date | Line code | Utilization | Component | Increase/decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |
| 2    | 10-Feb-05  | LINE1     | 100000      | PRINCIPAL | Decrease          |
| 3    | 15-Feb-05  | LINE1     | 500000      | PRINCIPAL | Increase          |
| 4    | 10-Mar-05  | LINE1     | 200000      | PRINCIPAL | Decrease          |
| 5    | 10-Mar-05  | LINE1     | 200000      | PRINCIPAL | Increase          |

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

| S.no | Value date | Line code | Utilization | Component | Increase/decrease |
|------|------------|-----------|-------------|-----------|-------------------|
| 1    | 10-Jan-05  | LINE1     | 1000000     | PRINCIPAL | Increase          |
| 2    | 10-Feb-05  | LINE1     | 100000      | PRINCIPAL | Decrease          |
| 3    | 15-Feb-05  | LINE1     | 500000      | PRINCIPAL | Increase          |
| 4    | 10-Mar-05  | LINE1     | 200000      | PRINCIPAL | Decrease          |
| 5    | 10-Mar-05  | LINE1     | 200000      | PRINCIPAL | Increase          |
| 6    | 10-Apr-05  | LINE1     | 1400000     | PRINCIPAL | Decrease          |



Line Utilization

| S.no | Line code | Value date | Utilization |
|------|-----------|------------|-------------|
| 1    | LINE1     | 10-Jan-05  | 1000000     |
| 2    | LINE1     | 10-Feb-05  | 900000      |
| 3    | LINE1     | 15-Feb-05  | 1400000     |
| 4    | LINE1     | 10-Mar-05  | 1400000     |
| 5    | LINE1     | 10-Apr-05  | 0           |

---

## 8. Annexure 3 – Revaluation

### 8.1 Introduction

Oracle FLEXCUBE ELCM 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.

### 8.2 Currency Revaluation

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

#### 8.2.1 Facility Currency and Utilization Currency

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.

| Liability Code | Line Code | Facility Limit | Facility Currency |
|----------------|-----------|----------------|-------------------|
|----------------|-----------|----------------|-------------------|

|                |       |         |     |
|----------------|-------|---------|-----|
| Symphony Group | Loans | 100,000 | USD |
|----------------|-------|---------|-----|

On 01 January 2008 the following Loan contracts has been sent to Oracle FLEXCUBE ELCM 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.

| Loan Amount | Exchange Rate | Facility Currency Equivalent (USD) | Utilization | Availability |
|-------------|---------------|------------------------------------|-------------|--------------|
| AUD 15,000  | 1.50          | 22500.00                           | 22500.00    | 27500.00     |
| DEM 2,000   | 1.20          | 2400.00                            | 2400.00     | 25100.00     |
| GBP10,000   | 0.5           | 20000.00                           | 20000.00    | 5100.00      |
| INR 72,000  | 36.00         | 2,000.00                           | 2,000.00    | 3100.00      |
| Total       |               |                                    | \$46900.00  | \$3100.00    |

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:

| Loan Amount | Exchange Rate | Facility Currency Equivalent (USD) | Utilization | Availability |
|-------------|---------------|------------------------------------|-------------|--------------|
| AUD 15,000  | 1.60          | 24000.00                           | 24000.00    | 26000.00     |
| DEM 2,000   | 1.20          | 2400.00                            | 2400.00     | 23600.00     |
| GBP10,000   | 0.5           | 20000.00                           | 20000.00    | 3600.00      |
| INR 72,000  | 36.00         | 2,000.00                           | 2,000.00    | 1600.00      |
| Total       |               |                                    | \$48400.00  | \$1600.00    |

**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:

| Liability Code | Line Code | Liability Limit | Liability Currency | Liability Utilization | Availability |
|----------------|-----------|-----------------|--------------------|-----------------------|--------------|
| Symphony Group | Loans     | 100,000         | USD                | \$46900.00            | \$53100.00   |

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:

| Liability Code | Line Code | Liability Limit | Liability Currency | Liability Utilization | Availability |
|----------------|-----------|-----------------|--------------------|-----------------------|--------------|
| Symphony Group | Loans     | 100,000         | USD                | \$48400.00            | \$51600.00   |

## **8.2.2 Facility Currency and Collateral Currency**

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

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

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

### **Example**

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

(1 GBP= 2 USD)

| Collateral Code | Max. Collateral Contribution amount | Collateral Currency | POOL code | Pool Currency | Collateral Pool % linkage | Pool amount |
|-----------------|-------------------------------------|---------------------|-----------|---------------|---------------------------|-------------|
| ABC             | 10,000                              | GBP                 | Pool1     | USD           | 100%                      | 20,000      |

Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution | Line Avl. amount |
|-----------|---------------|-----------|---------------|---------------------|-------------------|------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$20,000          | \$120,000        |

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)

| Collateral Code | Line Code | Max. Collateral Contribution amount | Collateral Currency | Pool code | Pool Currency | Collateral Pool % linkage | Pool amount |
|-----------------|-----------|-------------------------------------|---------------------|-----------|---------------|---------------------------|-------------|
| ABC             | Loans     | 10,000                              | GBP                 | Pool 1    | USD           | 100%                      | 15,000      |

Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$15,000                         | \$115,000             |

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

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

## 8.3 Collateral Revaluation

Collateral Revaluation will be of two types. These types are explained in the sections below.

### 8.3.1 Collateral Revaluation of Market Based Securities

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 Revalue 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).

| Liability Code | Line Code | Liability Limit |  |
|----------------|-----------|-----------------|--|
|----------------|-----------|-----------------|--|

|                        |       |            |                                                                                                                                                                        |
|------------------------|-------|------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Symphony Group         | Loans | \$1million |                                                                                                                                                                        |
| <b>Collateral Code</b> |       |            | <b>Pool amount</b><br><b>Collateral POOL</b><br><b>code Cap</b><br><b>Amount</b><br><b>Collateral</b><br><b>Contribution</b><br><b>amount</b><br><b>Pool % linkage</b> |
| ABB                    |       |            | \$50,000 100%<br>Pool1 \$60,000<br>\$50,000                                                                                                                            |

Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount( credit limit + Pool contribution) |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|----------------------------------------------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$50,000                         | \$1.05million                                            |

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.

| Collateral Code | Collateral Contribution amount | Cap Amount | POOL code | Collateral Pool % linkage | Pool amount |
|-----------------|--------------------------------|------------|-----------|---------------------------|-------------|
| ABB             | \$55,000                       | \$60,000   | Pool1     | 100%                      | \$55,000    |

Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|

|       |     |       |     |      |          |                 |
|-------|-----|-------|-----|------|----------|-----------------|
| Pool1 | USD | Loans | USD | 100% | \$55,000 | \$1.055 million |
|-------|-----|-------|-----|------|----------|-----------------|

#### 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.

| Collateral Code | Collateral Contribution amount | Cap Amount | POOL code | Collateral Pool % linkage | Pool amount |
|-----------------|--------------------------------|------------|-----------|---------------------------|-------------|
| ABB             | \$60,000                       | \$60,000   | Pool1     | 100%                      | \$60,000    |

#### Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$60,000                         | \$1.06 million        |

#### 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.

| Collateral Code | Collateral Contribution amount | Cap Amount | POOL code | Collateral Pool % linkage | Pool amount |
|-----------------|--------------------------------|------------|-----------|---------------------------|-------------|
| ABB             | \$45,000                       | \$60,000   | Pool1     | 100%                      | \$45,000    |

#### Pool contribution to the line



| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$45,000                         | \$1.045 million       |

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 Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for 'Revalue 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.

### 8.3.2 Collateral Revaluation of Non-Market Based Securities

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

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

#### Example

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

| Liability Code | Line Code | Liability Limit |
|----------------|-----------|-----------------|
| Symphony Group | Loans     | \$1million      |

| Collateral Code | Collateral Value | Collateral Contribution amount | Pool code | Collateral Pool % linkage | Pool Amount |
|-----------------|------------------|--------------------------------|-----------|---------------------------|-------------|
| Fixed Deposit   | \$50,000         | \$50,000                       | Pool1     | 100%                      | \$50,000    |

Pool contribution to the line

| Pool Code | Pool Currency | Line Code | Line Currency | Pool Line linkage % | Pool contribution amount to line | Line available amount |
|-----------|---------------|-----------|---------------|---------------------|----------------------------------|-----------------------|
| Pool1     | USD           | Loans     | USD           | 100%                | \$50,000                         | \$1.05million         |

After one Year on 1<sup>st</sup> 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 Oracle FLEXCUBE ELCM 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.

| Liability Code  | Line Code | Liability Limit |                                                                                                                                                                    |
|-----------------|-----------|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Symphony Group  | Loans     | \$1million      |                                                                                                                                                                    |
| Collateral Code |           |                 | <b>Pool amount</b><br><b>Collateral Pool</b><br><b>code Collateral</b><br><b>Contribution</b><br><b>amount</b><br><b>Collateral Value</b><br><b>Pool % linkage</b> |
| Fixed Deposit   |           |                 | \$55,000 100%<br>Pool1 \$55,000<br>\$55,000                                                                                                                        |

Pool contribution to the line

| <b>Pool Code</b> | <b>Pool Currency</b> | <b>Line Code</b> | <b>Line Currency</b> | <b>Pool Line linkage %</b> | <b>Pool contribution amount to line</b> | <b>Line available amount( credit limit + Pool contribution)</b> |
|------------------|----------------------|------------------|----------------------|----------------------------|-----------------------------------------|-----------------------------------------------------------------|
| Pool1            | USD                  | Loans            | USD                  | 100%                       | \$55,000                                | \$1.055million                                                  |

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## 9. Annexure 4 - Gateway Processes & Interfaces

### 9.1 Introduction

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system's Gateway processes allow seamless communication and integration with variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

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

- Gateway Online process
- Gateway Batch process

### 9.2 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

#### 9.2.1 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

| Transaction     | Creation & Modification | Delete | Auth | Close & Reopen | Query | Notify | Tech. undo |
|-----------------|-------------------------|--------|------|----------------|-------|--------|------------|
| Customer        | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | No         |
| Liability       | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | Yes        |
| Facility        | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | Yes        |
| Collateral      | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | Yes        |
| Collateral Pool | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | No         |
| Issuers         | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | No         |
| Securities      | Yes                     | Yes    | Yes  | Yes            | Yes   | No     | No         |

|                 |     |     |     |     |     |    |    |
|-----------------|-----|-----|-----|-----|-----|----|----|
| Limits Transfer | Yes | Yes | Yes | Yes | Yes | No | No |
| Account Service | Yes | Yes | Yes | Yes | Yes | No | No |

### 9.2.2 Utilization Transactions

Below table specifies the Utilization transactions supported by Gateway Online Process

| Utilization Transactions | Input | Authorization | Deletion | Technical undo |
|--------------------------|-------|---------------|----------|----------------|
| New Utilization          | Yes   | Yes           | Yes      | Yes            |
| Increase Utilization     | Yes   | Yes           | Yes      | Yes            |
| Decrease Utilization     | Yes   | Yes           | Yes      | Yes            |
| Alter Utilization        | Yes   | Yes           | Yes      | Yes            |
| Reverse                  | Yes   | Yes           | Yes      | Yes            |
| Set Balance              | Yes   | Yes           | Yes      | Yes            |
| Query Utilization        |       |               |          |                |

### 9.2.3 Batch Process

The Batch processes which can be triggered using Gateway Online Process:

- EOD Process
- Input File Process
- Output File Process

### 9.2.4 Reprocessing Locked Online Transactions

During the processing of Gate Way online transactions some of the transactions processing may be fail because of a lock in the database. Oracle FLEXCUBE ELCM provides a feature to process the locked records.

### 9.2.5 Technical undo (Functional Rollback)

This feature of Gateway will allow the external system to rollback previously entered transactions 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. Technical undo is not supported for Query and Notification transactions.

## 9.3 Gateway Batch Process

Gateway Online processes are mainly used to process single transaction. Gateway Batch process will be used when high volume of data needs to be transferred from external system to Oracle FLEXCUBE ELCM system or vice versa. Communication format for the Gateway Batch process would be through ASCII file and data within the file is delimited with a Delimiter Character. All interface transaction file formats are predefined in the Oracle FLEXCUBE ELCM system.

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

### **9.3.1 Batch Inbound Process**

Oracle FLEXCUBE ELCM 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:

Batch Operations→In Bound Batch→detailed

The following operations (via input files) will be supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

#### **Utilization Upload**

All the utilizations as part of Oracle FLEXCUBE ELCM 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.

### 9.3.2 **Batch Outbound Process**

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

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

Batch Operations→Out Bond Batch→Detailed

The following operations will be supported as an Input Files Batch Operations.

- Utilization
- Liability
- Facility
- Collateral

#### **Utilization Handoff (For the Current Day)**

All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file will contain only the current day's utilization records.

#### **Liability Handoff (Zero Based)**

All the Liabilities created in Oracle FLEXCUBE ELCM can be grouped in to file via the Batch Facility Handoff. This handoff will contain all the details of the records.

#### **Facility Handoff (Zero Based)**

All the facilities created in Oracle FLEXCUBE ELCM 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 Oracle FLEXCUBE ELCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

## 9.4 **Interfaces**

The following interfaces are available as part of the Oracle FLEXCUBE ELCM system.

| Module         | Interface Name             | Interface Type        |
|----------------|----------------------------|-----------------------|
| Currency       | Rates Interface            | Online incoming       |
| Core           | Product Interface          | Batch Incoming        |
| Branch Holiday | Holiday Interface          | Batch Incoming        |
| SMS            | User Interface             | Batch Incoming        |
| Account        | Account Interface          | Online Incoming       |
| TD             | TD Interface               | Online/Batch Incoming |
| TD             | TD block/unblock Interface | Online/Batch Outgoing |
| Core           | Liability Link Interface   | Online/Batch Outgoing |
| Limits         | Facility Interface         | Batch Outgoing        |

|        |                       |                 |
|--------|-----------------------|-----------------|
| Limits | Utilization interface | Batch Outgoing  |
| Limits | Dual Authorization    | Online Outgoing |

*For more details on maintaining External Systems and Interfaces refer the chapter titled 'Gateway Maintenance'.*



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## 10. Function ID Glossary

### E

|                |      |
|----------------|------|
| ELRFXCL .....  | 5-6  |
| ELRPCLBK ..... | 5-7  |
| ELRPCLMT ..... | 5-54 |
| ELRPCNEX ..... | 5-9  |
| ELRPCOLT ..... | 5-11 |
| ELRPCOUL ..... | 5-13 |
| ELRPCOUT ..... | 5-15 |
| ELRPCRMO ..... | 5-17 |
| ELRPCUTI ..... | 5-57 |
| ELRPEXP .....  | 5-19 |
| ELRPISEX ..... | 5-21 |
| ELRPISUR ..... | 5-23 |
| ELRPLB .....   | 5-25 |
| ELRPLIAB ..... | 5-59 |
| ELRPLIMT ..... | 5-26 |

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|----------------|------|
| ELRPLN .....   | 5-28 |
| ELRPML .....   | 5-30 |
| ELRPNRLN ..... | 5-32 |
| ELRPOLNK ..... | 5-34 |
| ELRPOLUT ..... | 5-36 |
| ELRPOVLN ..... | 5-38 |
| ELRPPREX ..... | 5-40 |
| ELRPSECM ..... | 5-43 |
| ELRPTN .....   | 5-44 |
| ELRPUA .....   | 5-47 |
| ELRPUSEX ..... | 5-49 |
| ELRPUT .....   | 5-51 |
| ELRPUTLD ..... | 5-53 |

### G

|                |      |
|----------------|------|
| GEDFACAM ..... | 2-93 |
| GESCULIK ..... | 2-10 |