Oracle FLEXCUBE Information Server User Guide

Oracle FLEXCUBE Universal Banking

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Oracle FLEXCUBE Information Server User Guide
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1. Preface

1.1 Introduction

This user guide deals with the Oracle FLEXCUBE Information Server. The Oracle FLEXCUBE Information Server facilitates reporting of analysable data that helps improved decision making. The maintenances required for the proper functioning of the system and the processing related to it are covered in this manual.

1.2 Audience

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

Role	Function
Back office data entry Clerks	Input functions for maintenance related to the interface
Back office Managers/Officers	Authorization functions
Higher Level Management	Analyse business performances

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.

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1.4 Abbreviations

Abbreviation	Description
System	Unless specified, it shall always refer to Oracle FLEXCUBE
NPA	Non Performing Assets
EOFI	End of Financial Input
RPD	Repository Definition File
CA	Current Accounts
SB	Savings Bank Account
TD	Term Deposits
OD/CC	Over Draft/Cash Credit
SME	Small and Medium Enterprises
TD(P)	Term Deposit (Principal)
TD(I)	Term Deposit (Interest)
TD(P+I)	Term Deposit (Principal + Interest)
MIS	Management Information System
ACY	Account Currency
LCY	Local Currency
MTD	Month to Date
RPD	Repository Definition File

1.5 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Oracle FLEXCUBE Information Server* discusses about the features which are to be maintained in Oracle FLEXCUBE for enterprise reporting.
Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

You may refer the following manuals for more information:

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1.7 <u>Glossary of Icons</u>

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

Icons	Function
✕	Exit
+	Add row
−	Delete row
⌕	Option List

Refer the Procedures User Manual for further details about the icons.

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2. Oracle FLEXCUBE Information Server

Oracle FLEXCUBE Information system provides for flexible enterprise reporting that helps improved decision making. The Oracle FLEXCUBE Information Server collects the data stored in Oracle FLEXCUBE and generates reports.

You can use the Oracle FLEXCUBE Information Server for monitoring your business performance closely. With the reports generated using Oracle FLEXCUBE Information Server, you can have a vivid view of the problems in the business environment and identify the areas that require attention. You can also analyse the new business opportunities and trends that help you enhance your businesses.

The key features of Oracle FLEXCUBE Information Server reporting are as follows:

- Extraction of information in a consumable format at all operational levels and management hierarchies
- Cross functional data in summary form
- Provisions for totals, averages, changes, variances or ratios
- Information based on customer types and product types.
- Historical data for comparisons

This chapter contains the following sections:

- Section 2.1, "Report Generation"
- Section 2.2, "Bank Scorecard I"
- Section 2.3, "Bank Scorecard II"
- Section 2.4, "Bank Scorecard III"
- Section 2.5, "Enterprise Limits and Collateral Management"
- Section 2.6, "Islamic Bank Scorecard"
- Section 2.7, "Dynamic Reports"

2.1 Report Generation

You can generate the various preset reports from Oracle FLEXCUBE Information Server. Login to Oracle Business Intelligence Enterprise Edition. Go to Dashboards. The reports are organized under four dashboards, viz. Bank Scorecard I, Bank Scorecard II, Bank Scorecard III/ Islamic, and Enterprise Limits and Collateral Management.

Oracle Business Intelligence system displays the reports for the selected year quarter. It also shows the data pertaining the previous four year quarters. You can drill down to the account level by clicking the data.

You can view the following reports under the dashboards Bank Scorecard I, Bank Scorecard II, and Bank Scorecard III, Enterprise Limits and Collateral Management, Islamic Bank Scorecard:

- Bank Scorecard I
    - Bank Scorecard
    - New Assets and Liabilities
    - Liabilities Book
    - Liabilities Status
    - New Account Balances and Deposits

- TD Maturing Status
- Bank Scorecard II
  - Corporate Lending Statistics
  - Retail Asset Book
  - Retail New Disbursements
  - Corporate New Disbursements
  - NPA Status
  - NPA Statistics
  - Total Loan Status
- Bank Scorecard III
  - Interest Earned and Interest Paid
  - Interest Earned
  - Interest Paid

Note

Bank Scorecard III will be deployed for Non Islamic Sites and Sites having both CL and CI accounts.

- Enterprise Limits and Collateral Management
  - New Sanctioned Limit
  - Unutilized Limit
  - Expired Lines Status
  - Expired line Details
  - Limit Sanctioned vs Utilized
  - Limit Details
  - Credit Rating
  - Overdrawn Lines
  - Overdue Amount Recovery
  - Exposure Details
  - Exposure Top10 Liabilities
- Islamic Bank Scorecard
  - Profit Earned and Profit Paid
  - Profit Earned
  - Profit Paid

Note

Islamic Bank Scorecard will be deployed for Islamic Sites.

The reports are displayed across various parameters as shown below.

Reports	Description
Assets	All CL accounts and OD/CC with negative balance

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Liabilities	All CASA Accounts (CA, SB, TD, Nostro, Vostro) and OD/CC with positive balance
New Assets	All), open/active assets that have contributed for asset balance
New Liabilities	All (open), active/new liabilities that have contributed for liability balance
Interest Earned	All (open/closed), existing/new assets that have contributed for interest earned
Interest Paid	All (open/closed), existing/new liabilities that have contributed for Interest paid
Profit Earned	All (open/closed), existing/new assets that have contributed for profit earned
Profit Paid	All (open/closed), existing/new assets that have contributed for profit paid

2.2   Bank Scorecard I

This section contains the following topics:

2.2.1   Bank Scorecard

The bank scorecard shows the details of assets and liability books of your bank. Select the year quarter for which you need to generate the report and click 'Apply' button.

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The Oracle FLEXCUBE Information Server generates the report with the details of the value and total number of assets and liabilities books, as of the last day of the quarter. The generated report is as follows:
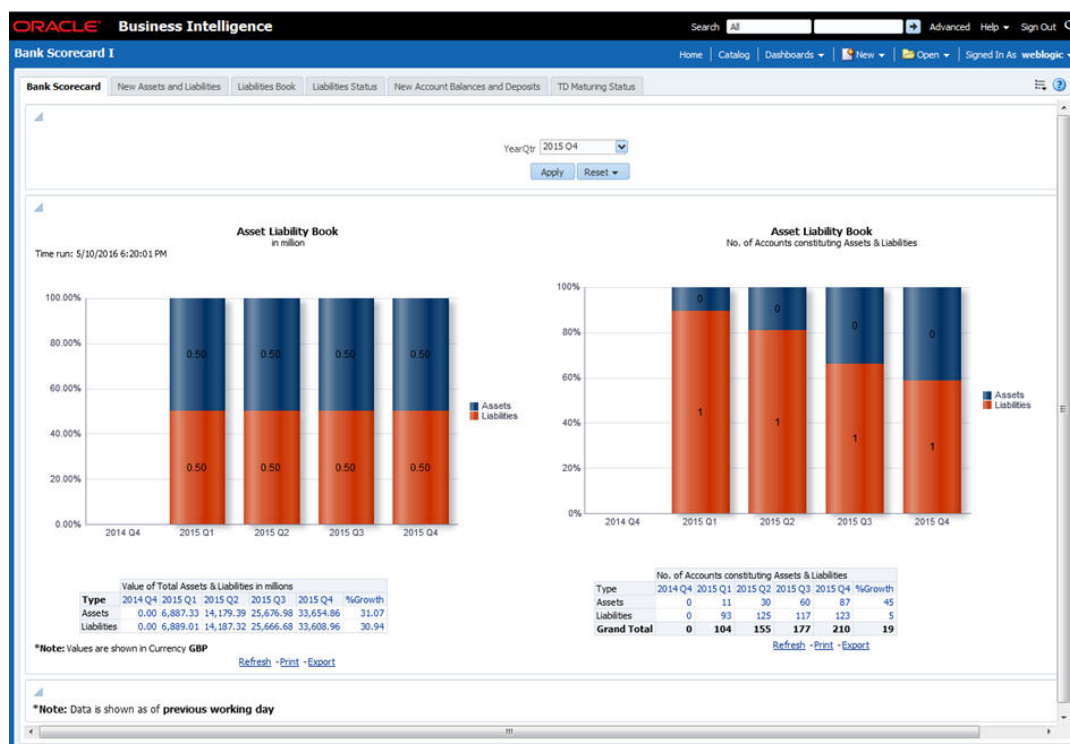
You can view the following details:

- Asset Liability Book Balance: This is a generic report and considers all modules in Oracle FLEXCUBE.
  - Sum of GL balances in asset category and the growth percentage compared to the previous period
  - Sum of GL balances in liability category and the growth percentage compared to the previous period
- Asset Liability Book: Number of accounts constituting assets and liabilities
  - All open and active assets and the growth percentage compared to the previous period
  - All open and active liabilities and the growth percentage compared to the previous period

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.2.2 New Assets and Liabilities

The new assets and liabilities report shows the value and total number of the new and active assets and liabilities of the bank for each quarter. Select the year quarter and click 'Apply' button.

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The generated report is as follows:

You can view the following details:

- Value of New Assets and Liabilities in Millions
  - Values of new assets of the selected quarter and four previous quarters and growth percentage
  - Value of new liabilities of the selected quarter and four previous quarters and growth percentage
- Number of New Assets and Liabilities
  - Number of new assets of the selected quarter and four previous quarters and growth percentage
  - Number of liabilities of the selected quarter and four previous quarters and growth percentage

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.2.3 Liabilities Book

The liabilities book shows the liability account balance and count based on the account type. Only open and active accounts are considered for this report. Select the year quarter and click 'Apply' button to view the report. The generated report is as follows:
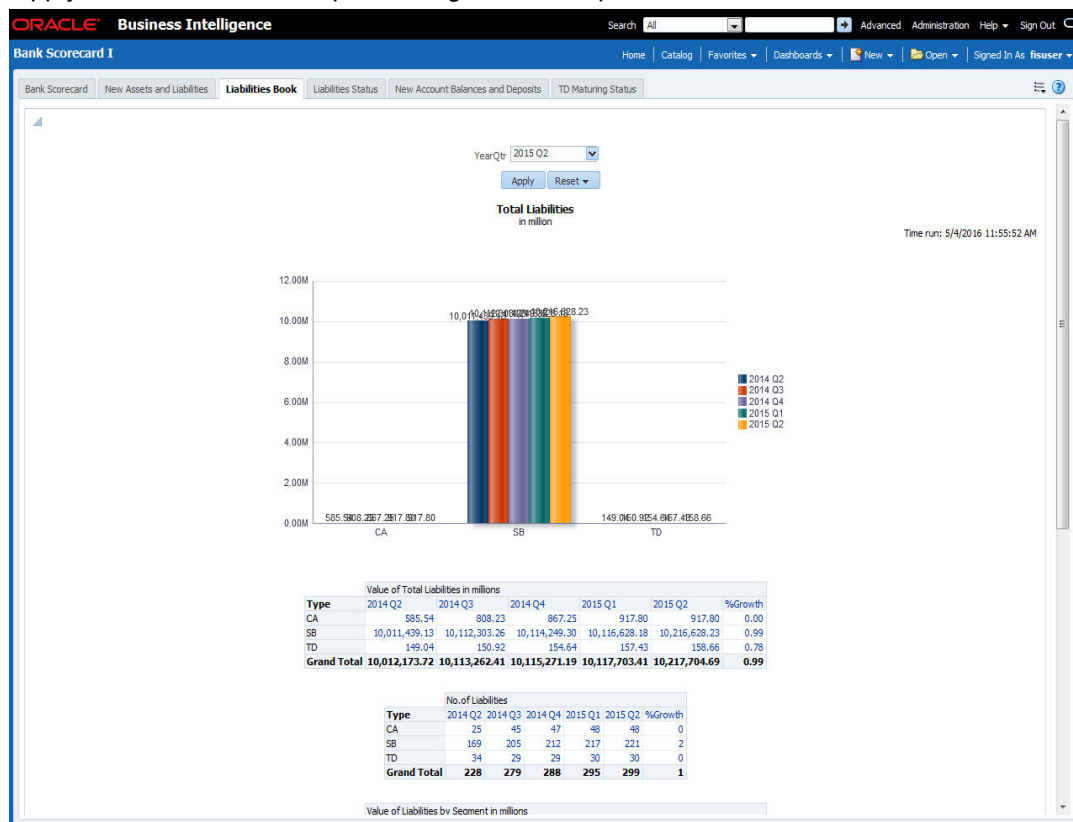
The report shows the following details:

- Value of total liabilities in millions for all account types
- Number of liabilities for all account types
- Value of total liabilities by segments in millions for all segments
- Number of liabilities for the account types for all segments

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Note

In this report, all the all positive and negative balances of all current accounts are netted for the quarter. The graph is shown in the positive or negative axis depending on the net.

In case of OD/CC, the accounts that have positive balance alone is included

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If the customer segment is not mapped, the report is displayed without classification under the customer segment 'Unclassified'.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.2.4 Liabilities Status

This report shows the value and count of active and dormant liabilities for the current business day. The generated report is as follows:
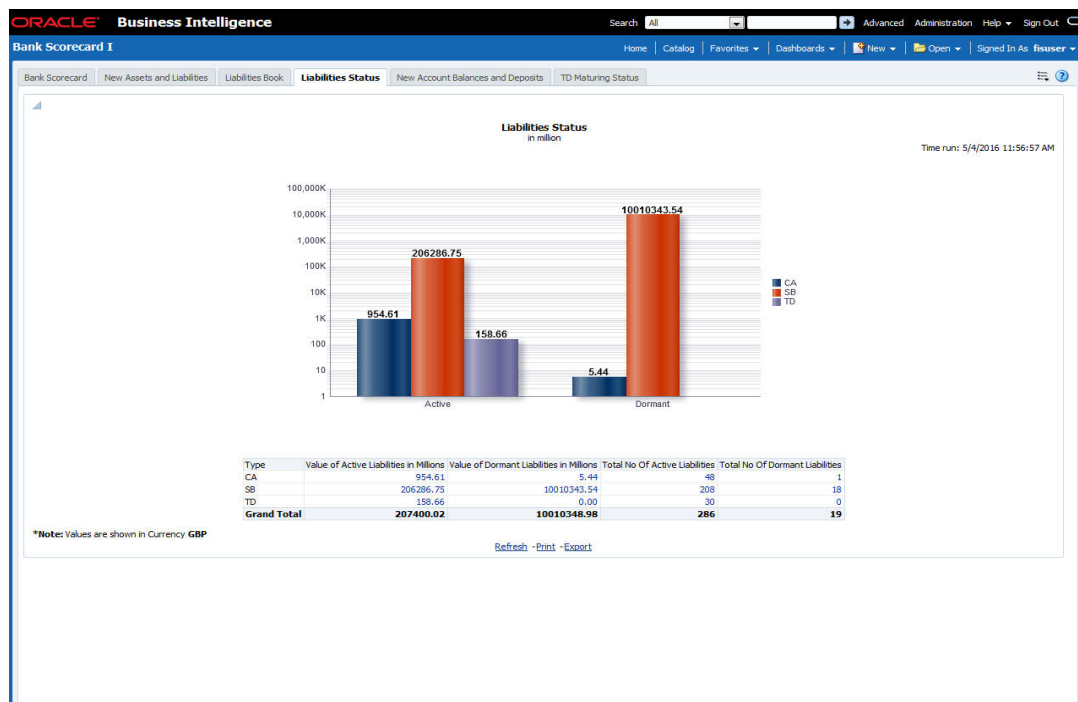
The report shows the following details:

- Value of active liabilities in millions for the account types
- Value of dormant liabilities in millions for the account types
- Number of active liabilities for the account types
- Number of dormant liabilities for the account types

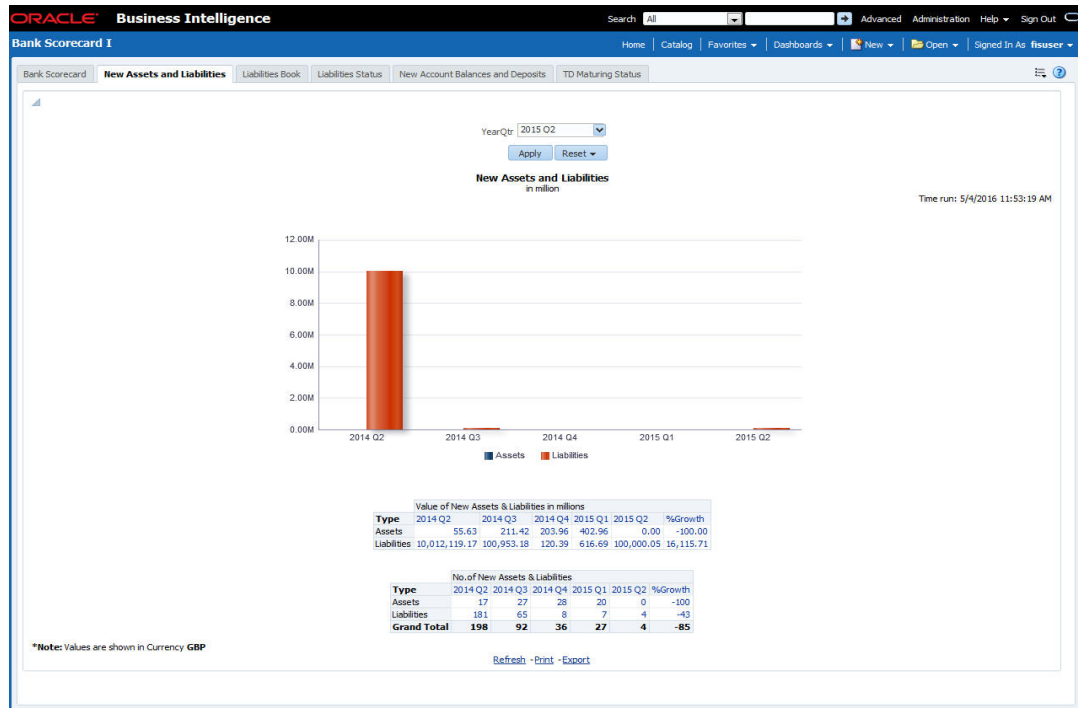You can click the values in the report to see the details.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.2.5 New Account Balances and Deposits

This report shows the number of new accounts, including those which are open and closed in a given quarter and the balance in each account. The details in this report are as of the last day of the previous quarter or current day of the running quarter selected.

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. The generated report is as follows:

The report shows the following details:

- Value of new account balance and deposits in millions for the account types and the growth percentage
- Number of new account balance and deposits in millions for the account types and the growth percentage

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.2.6   TD Maturing Status

This report shows the balance and interest details of term deposit accounts that are expiring within certain periods of time. The details are displayed as of the current business day. The generated report is as follows:
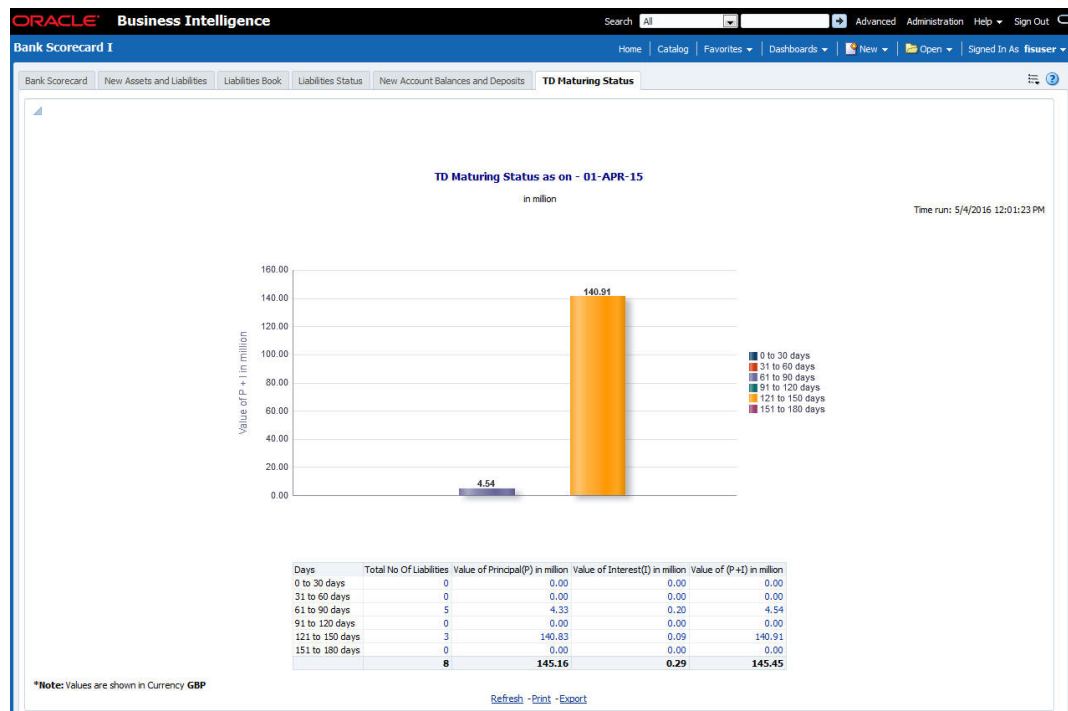
You can view the following details pertaining to TD(P), TD(I) and TD(P+I) accounts:

- Number and value of term deposit accounts expiring in 30 days
- Number and value of term deposit accounts expiring in 60 days
- Number and value of term deposit accounts expiring in 120 days
- Number and value of term deposit accounts expiring in 180 days
- Others

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3   Bank Scorecard II

This section contains the following topics:

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2.3.1 Corporate Lending Statistics

This report displays corporate wise lending across industries. Each industry is associated with a credit rating. The percentage distribution of the amount financed across different credit ratings is displayed in this report. Any industry that is not associated to credit rating is shown as unclassified. The details are shown as of the previous business day. The generated report is as follows:

You can view the total amount financed in millions to each industry. You can click the links to drill down to the next levels for further details on each record.

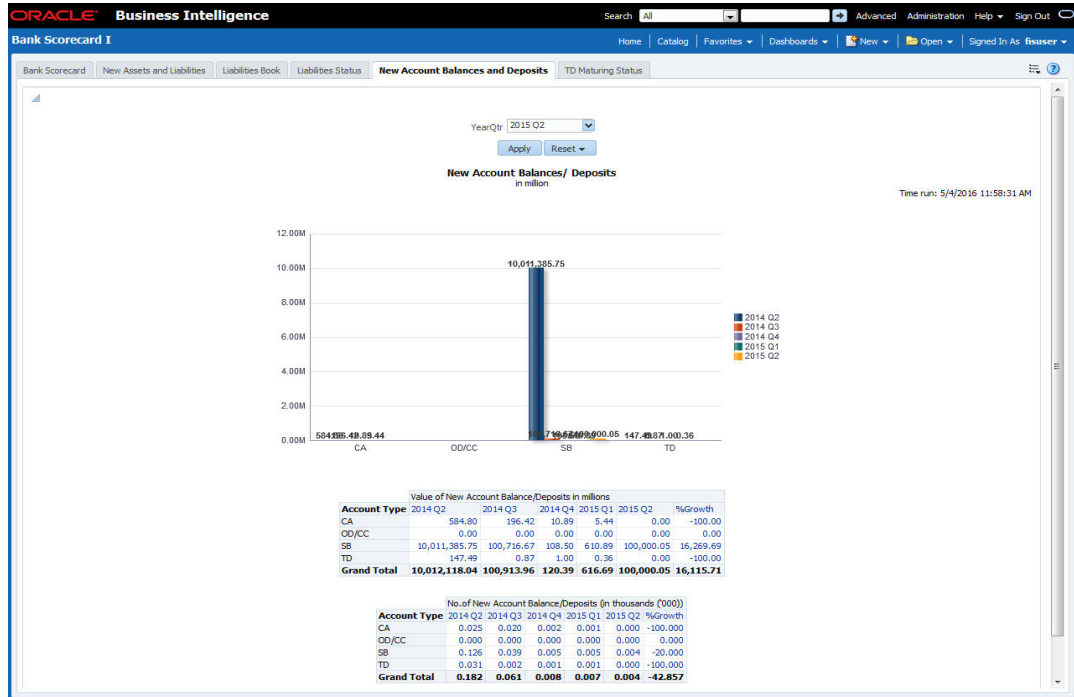This report displays the data for the Customer type 'Corporate'.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.2 Retail Asset Book

This report displays the total advances and outstanding balances across different type of loans. Any Loan without a loan type is displayed under 'Unclassified' category. This report displays the data for the customer type 'Individual'.

The generated report is as follows:

You can view the following details:

- Total advances in millions for all loan types for the selected quarter and four previous quarters including the growth percentage
- Total number of advances for the selected quarter and four previous quarters including the growth percentage
- Total advances in million for various customer segments for the selected quarter and four previous quarters including the growth percentage
- Total number of advances for various customer segments for the selected quarter and four previous quarters including the growth percentage
- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.3 Retail New Disbursements

This report shows the value and the number of new disbursements made across different types of retail loans for each quarter. This also shows the same details for each segment. This report displays the data for the customer type 'Individual'.

The generated report is as follows:

You can view the following details:

- Value of new retail disbursements in millions for various loan types for the selected quarter and four previous quarters including the growth percentage
- Total number of new retain disbursements for loan types the selected quarter and four previous quarters including the growth percentage
- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
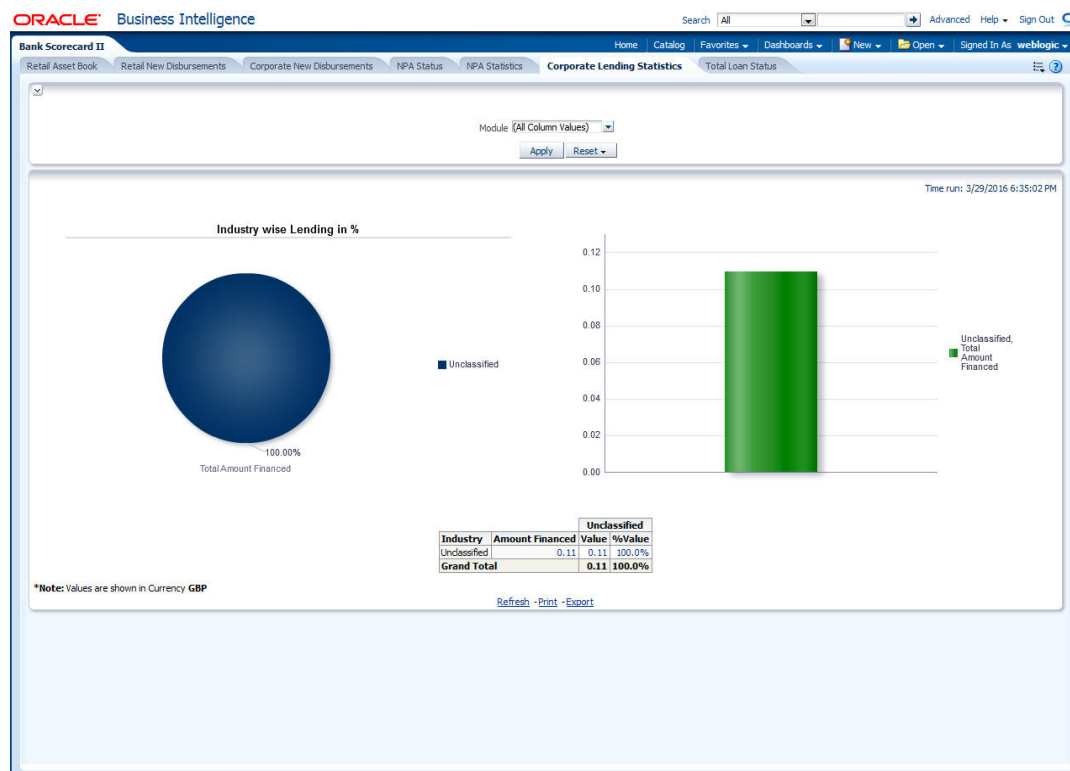- Export - Click this link to export the report in a different format

2.3.4 Corporate New Disbursements

This report displays the total disbursements across different type of corporate loans.

Note

- Conventional Loans - Loans have a Loan type UDF defined at Loan product.
- Islamic Loans - Product Category of Islamic loans is considered as Loan Type

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This report displays the data for the Customer type 'Corporate'. The generated report is as follows:
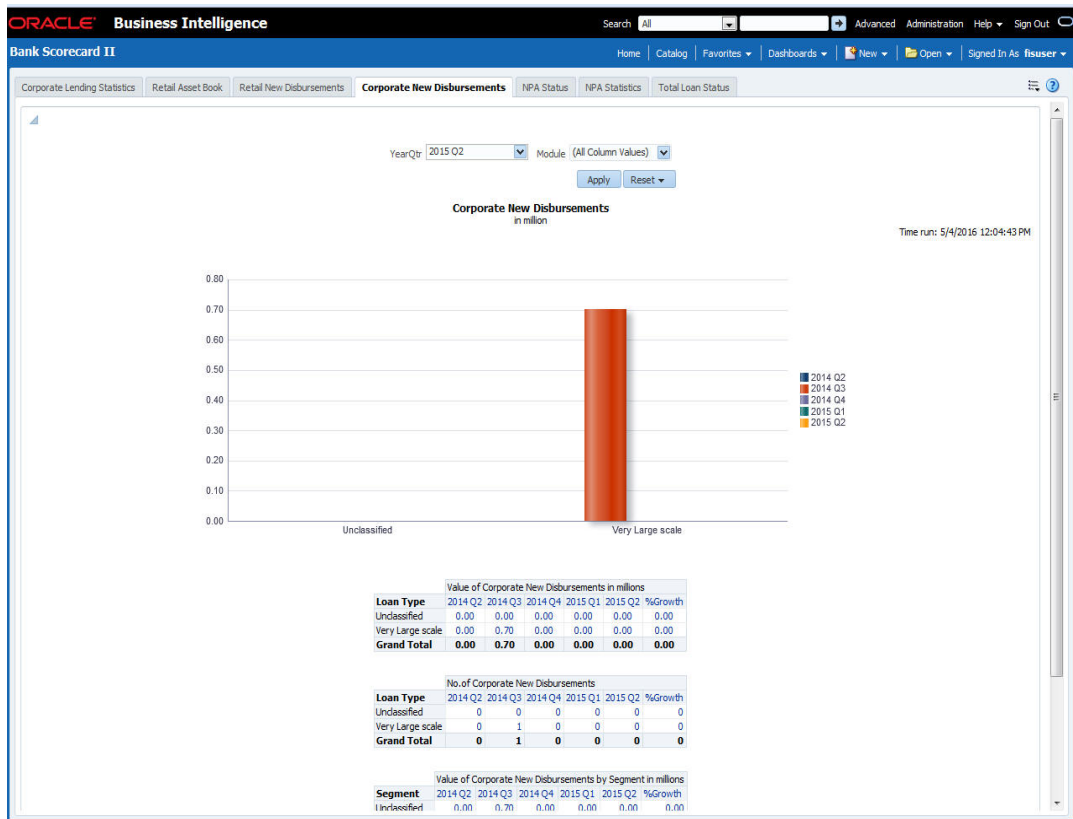
You can view the following details:

- Value of new corporate disbursements in millions for loan types for the selected quarter and four previous quarters including the growth percentage
- Total number of new corporate disbursements for loan types the selected quarter and four previous quarters including the growth percentage
- Value of corporate disbursements by segment in Millions
- Number of corporate disbursements by segment
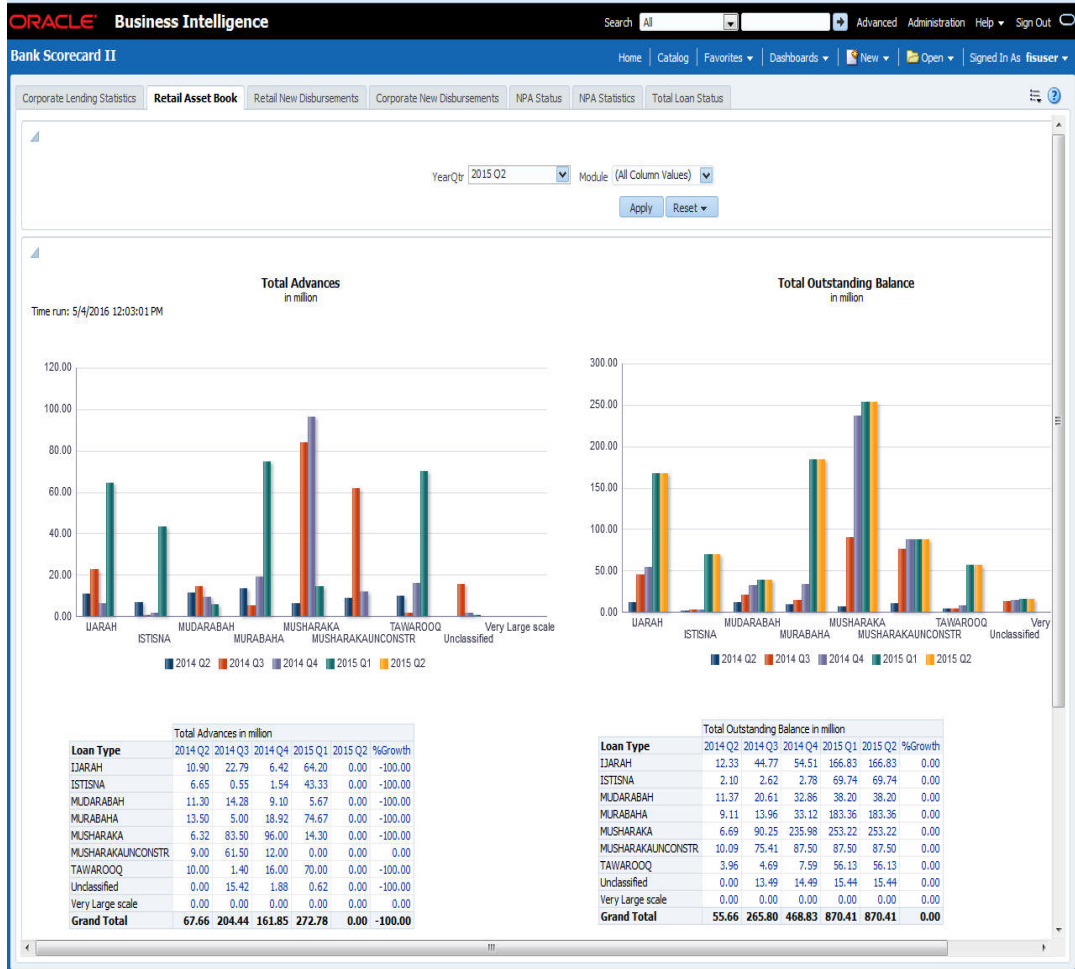- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.5 NPA Status

This report shows the details of non-performing assets for each segment. This report shows the details of the current business day. The generated report is as follows:
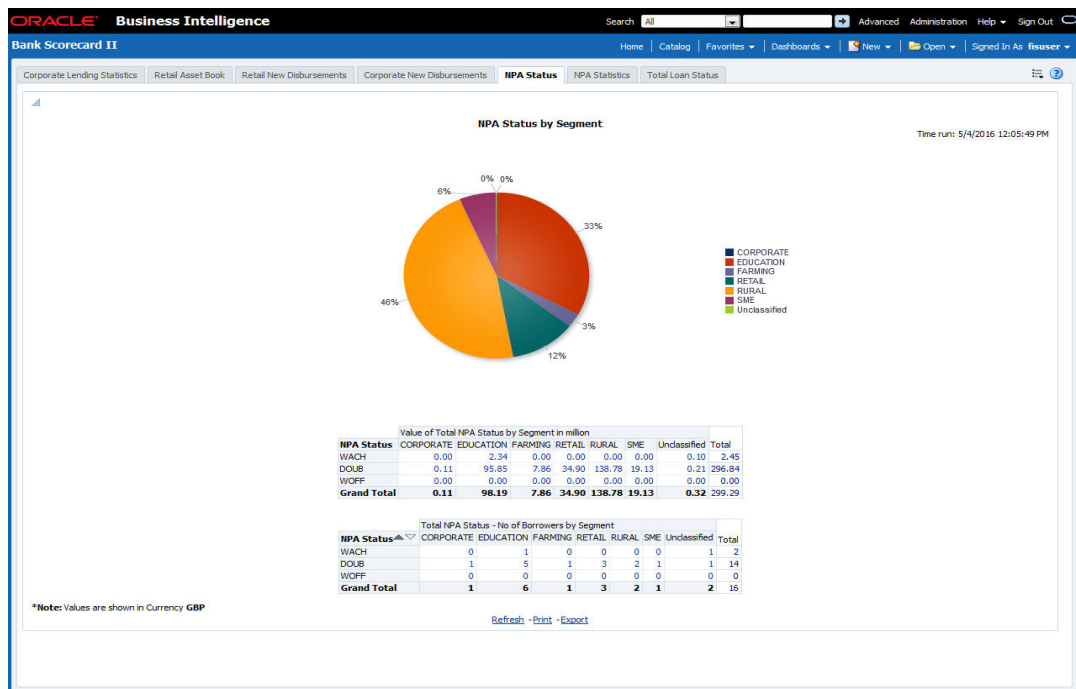
You can view the following details:

- Value of total NPA status in millions for each segment
- Number of borrowers based on NPA status for each segment

You can drill down to further levels by clicking the links.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.6   NPA Statistics

The generated report is as follows:
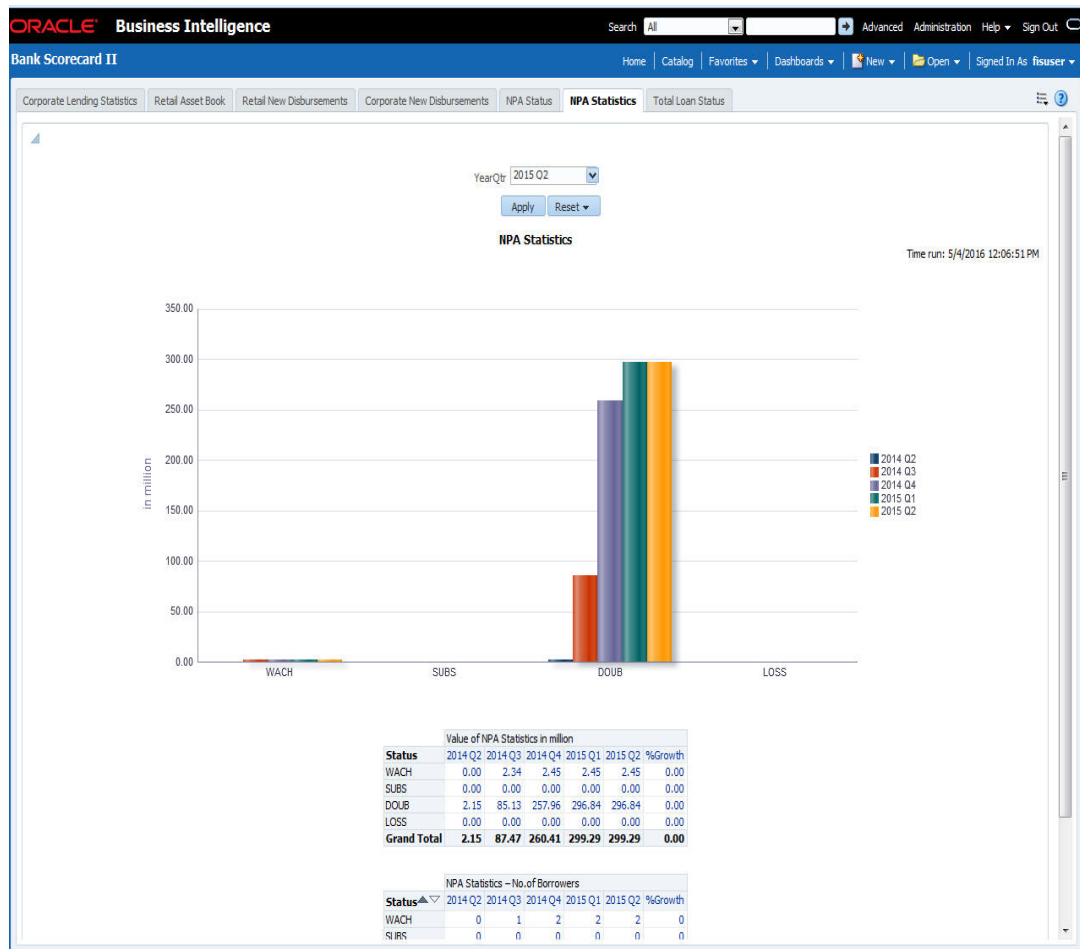
You can view the following details:

- Value of total NPA status in millions for the selected quarter and four previous quarters
- Number of borrowers based on NPA status for the selected quarter and four previous quarters

You can drill down to further levels by clicking the links.
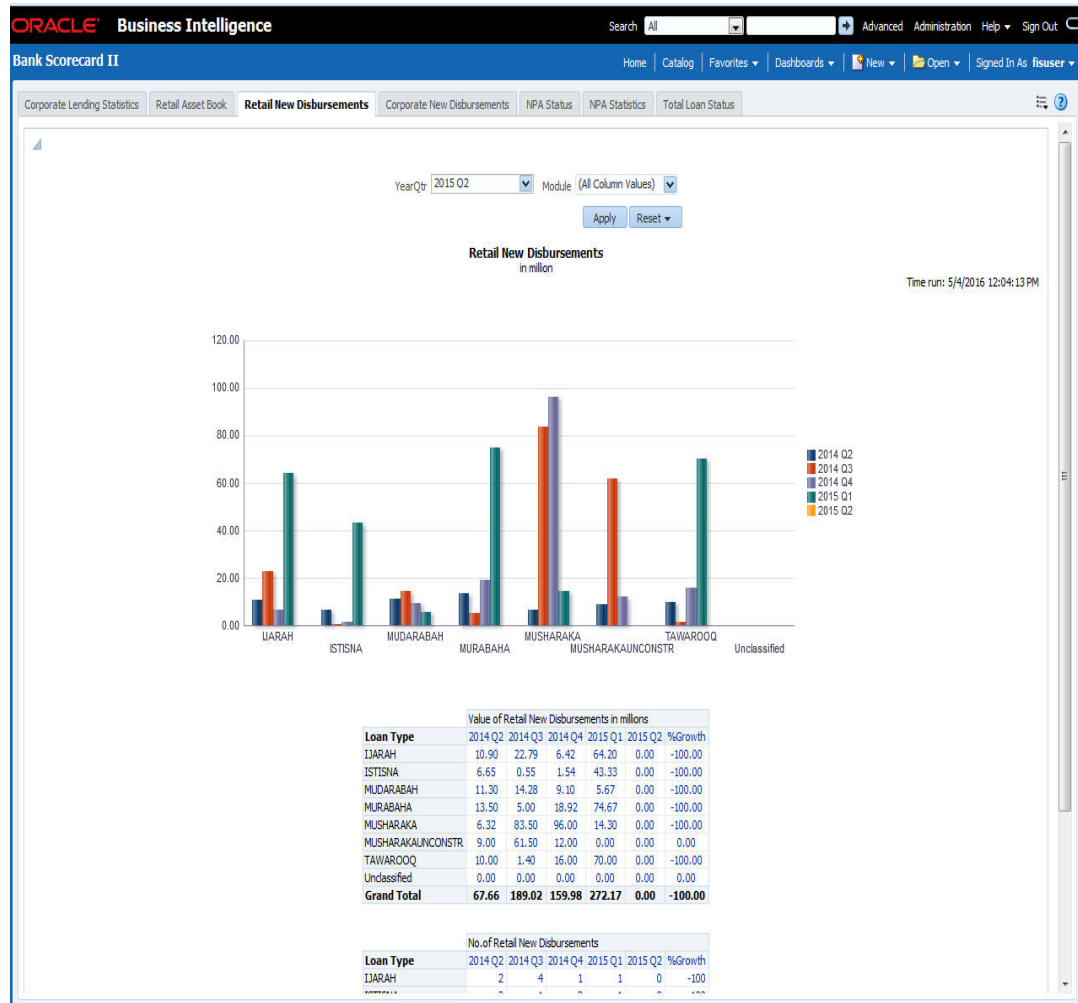
The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.3.7 Total Loan Status

This report shows the status of loans for each quarter. The generated report is as follows:
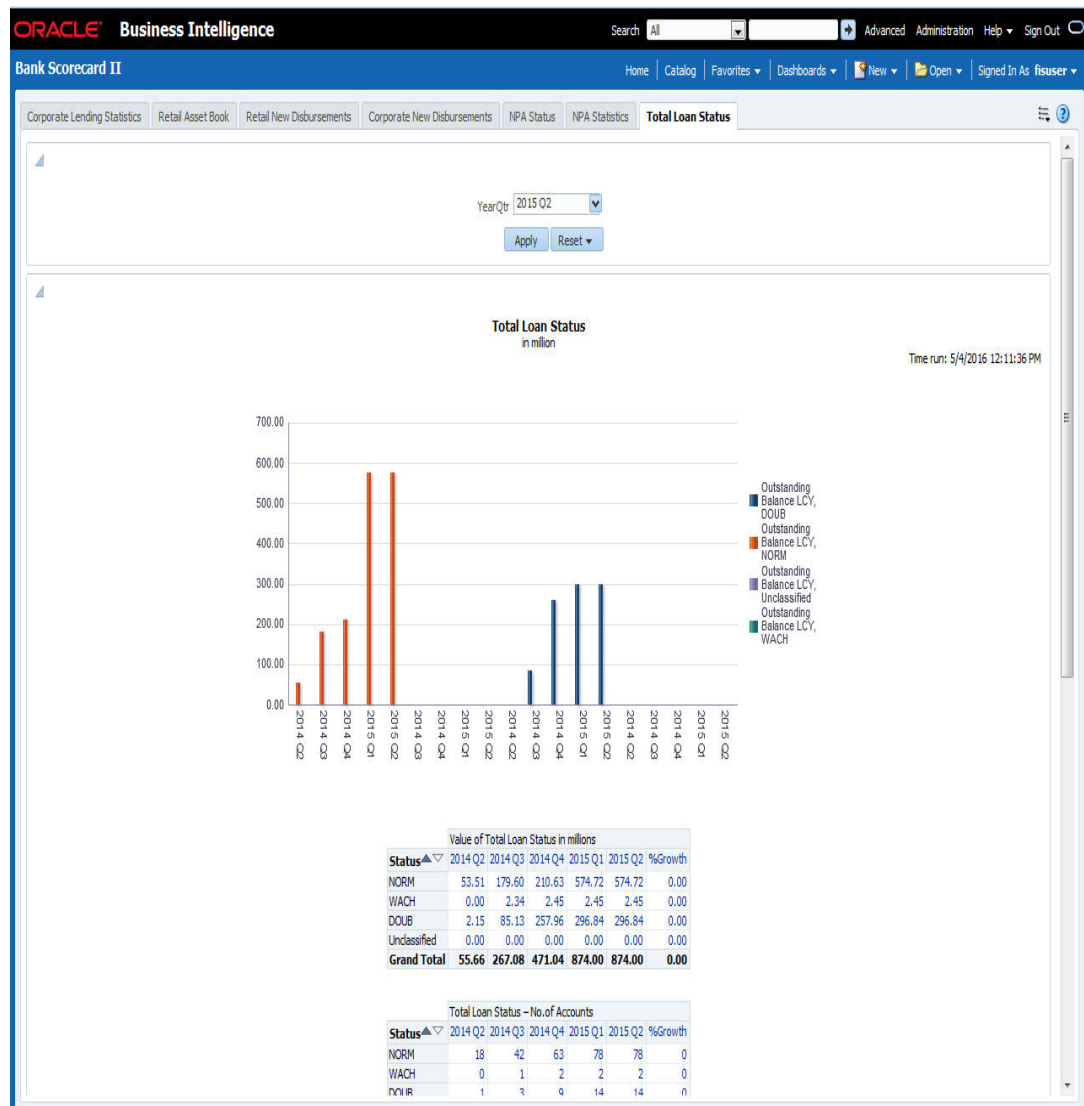
You can view the following details:

- Value of total loans in millions across loan statuses, for the selected quarter and four previous quarters
- Value of total loan status by segment
- Number of loan accounts across loan statuses for the selected quarter and four previous quarters
- Number of loan accounts by segment "

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.4 Bank Scorecard III

This section contains the following topics:

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2.4.1 Interest Earned and Interest Paid

This report shows the interest earned and the interest paid for all loan accounts (active or liquidated) and accounts (open or closed) across quarters. Accruals are considered for this interest calculation. However, Nostro and Vostro accounts are not included. Select the year quarter and click 'Apply' button.

Note

Bank Scorecard III will be deployed for Non Islamic Sites and Sites having both CL and CI accounts.

The generated report is as follows:
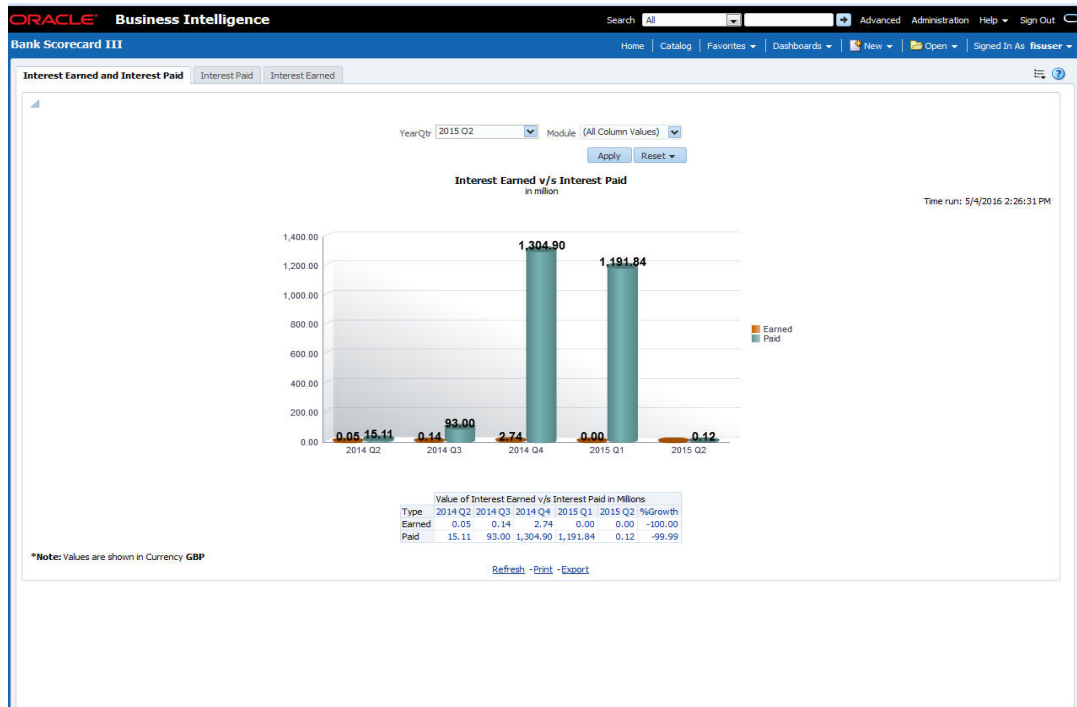
You can view the following details:

- Interest Earned and Interest Paid in Millions
    - Interest earned for the selected quarter and four previous quarters and growth percentage
    - Interest paid for the selected quarter and four previous quarters and growth percentage
- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.4.2 Interest Paid

This report shows the interest amount paid by the bank across account types for each quarter. Accruals are considered for these interest calculations. The generated report is as follows:
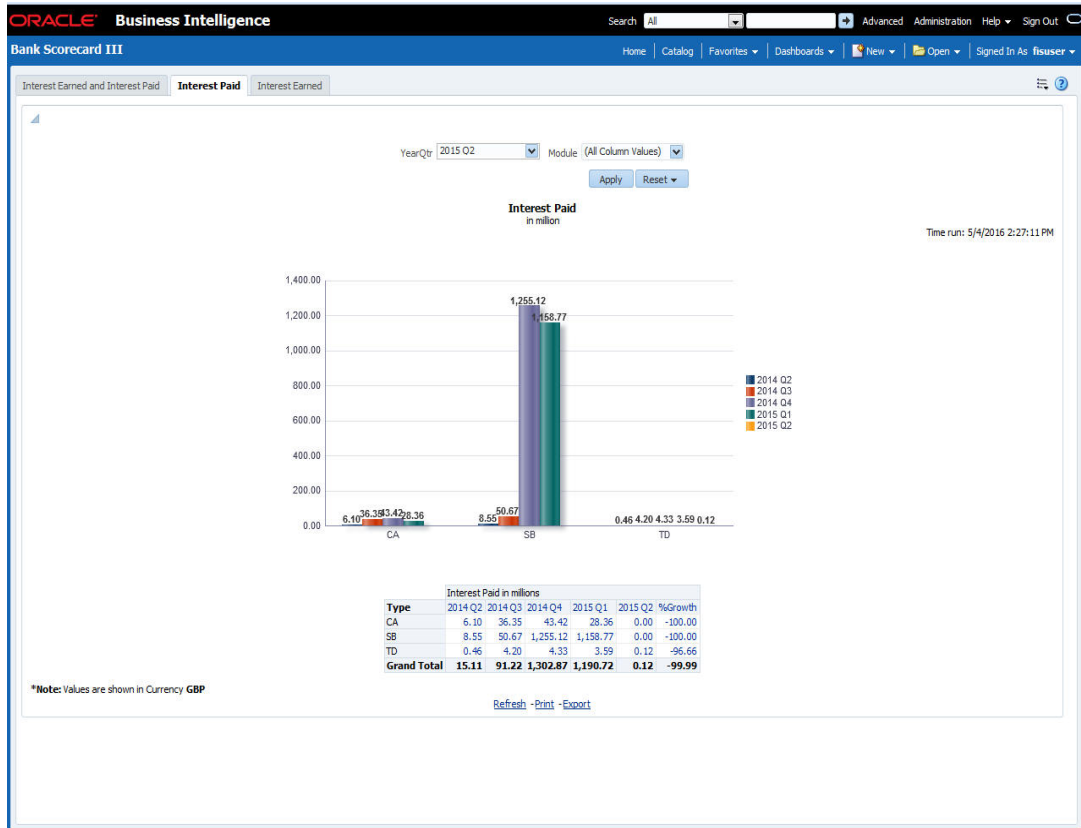
You can view the following details:

- Value of Interest Earned in Millions

  – Interest paid in millions for the selected quarter and four previous quarters and growth percentage for account types

  – Interest paid for the selected quarter and four previous quarters and growth percentage for account types

  – Interest paid for the selected quarter and four previous quarters and growth percentage for account types

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.4.3 Interest Earned

This report shows the interest earned across loan types for each quarter. The generated report is as follows:
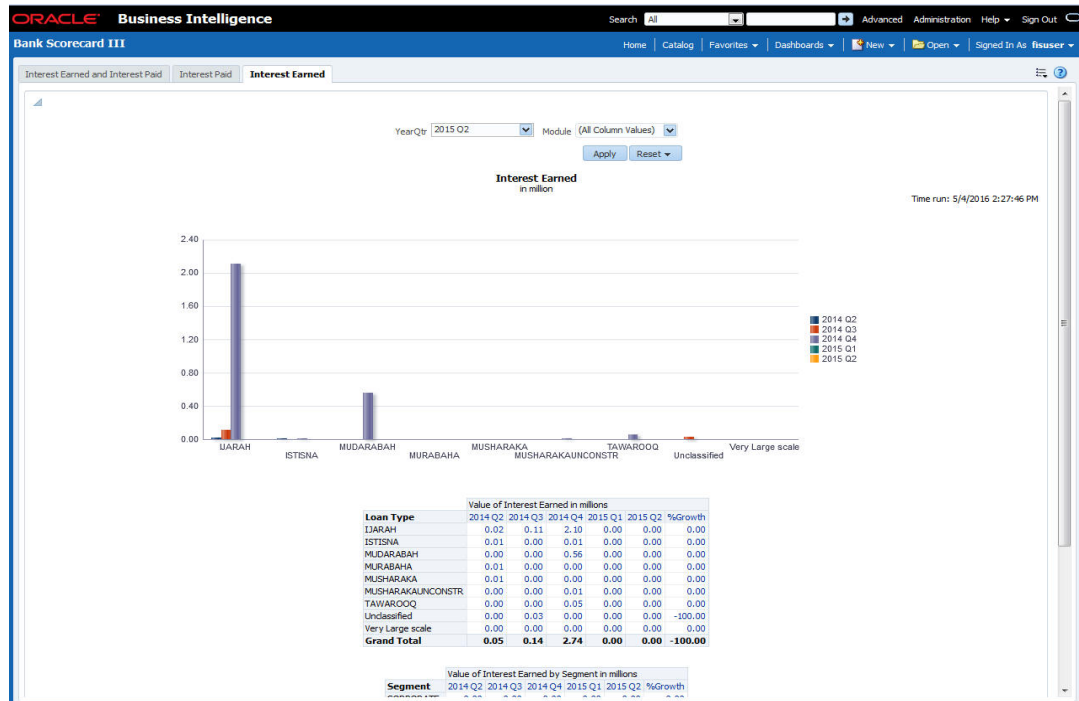
You can view the following details:

- Value of Interest Earned in Millions
  - Interest earned for the selected quarter and four previous quarters and growth percentage for loan types
- Value of Interest Earned by Segment in Millions
  - Interest earned for the selected quarter and four previous quarters and growth percentage for segments
- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5 Enterprise Limits and Collateral Management

This section contains the following topics:

- Section 2.5.1, "New Sanctioned Limit"
- Section 2.5.2, "Unutilized Limit"
- Section 2.5.3, "Expired Line Status"
- Section 2.5.4, "Expired Line Details"
- Section 2.5.5, "Limits Sanctioned Vs Utilized"
- Section 2.5.6, "Limit Details"
- Section 2.5.7, "Credit Rating"

The reports that you can view from the dashboard are discussed below.

2.5.1 New Sanctioned Limit

The New Sanctioned limit report displays the details of new limit amounts sanctioned by the bank for all type of customers in a quarter and also it provides the pictorial representation of the newly sanctioned limit across various quarters
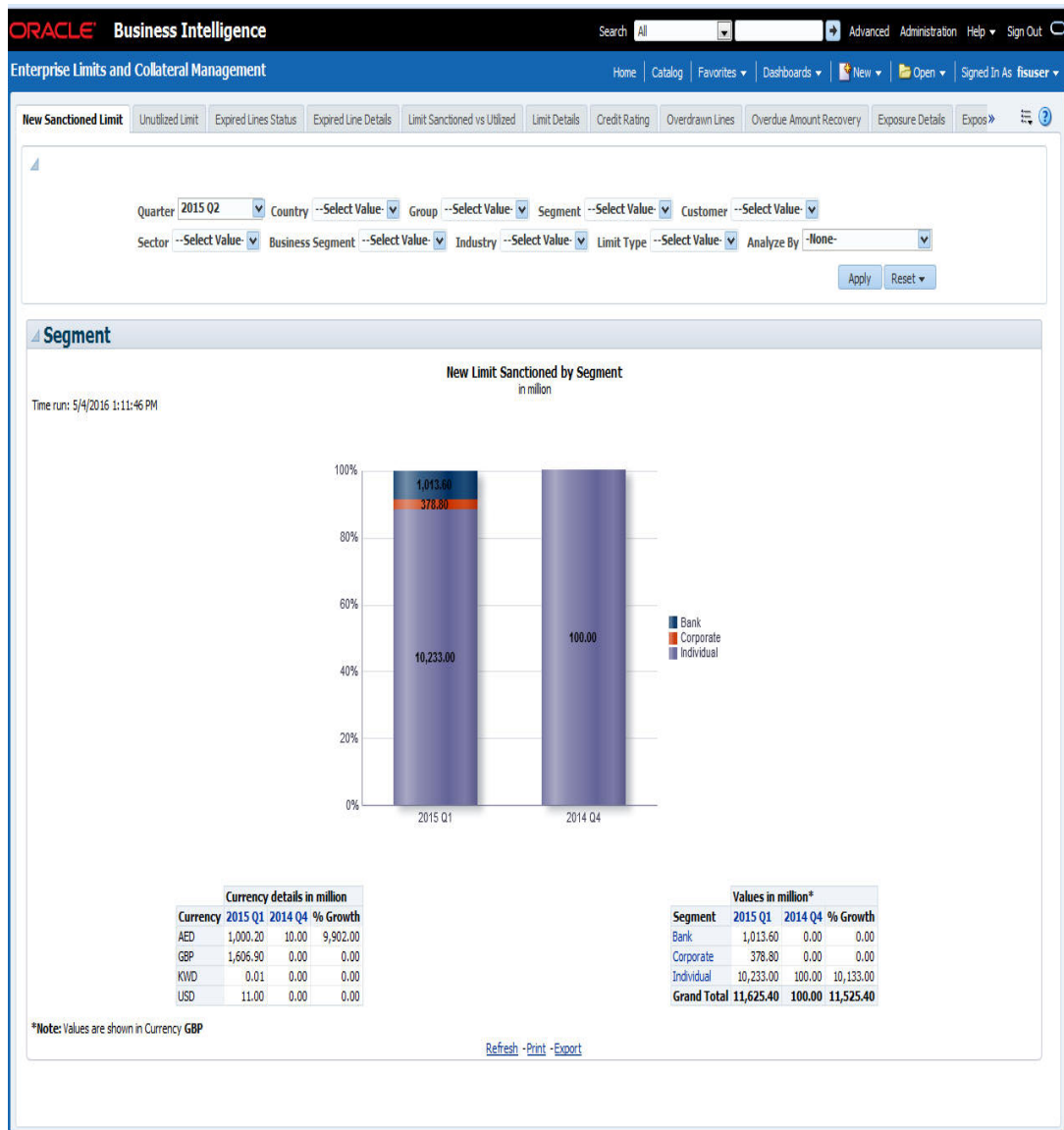
Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter

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- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the new sanctioned limits in graph and tables, analysed based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

You can drill down to further levels by clicking the respective links, as illustrated below.

Analyze by Report	Drill Down values	Report	Drill down values	
Segment	Bank	New Limit Sanctioned by Segment - Bank		
	Corporate	New Limit Sanctioned by Segment - Corporate	Group Code and Unclassified	New Limit Sanctioned by Segment Corporate - Customer
	Individual	New Limit Sanctioned by Segment - Individual		
Country	Countries of the customers where new limits has been sanctioned	New limit Sanctioned by Various list of countries		

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Analyze by Report	Drill Down values	Report	Drill down values	
Business Segment	List of Business Segments and Unclassified	New Limit Sanctioned by Business Segment Secured & Unsecured	Secured	New Limit Sanctioned by Business Segment - Secured
			Unsecured	New Limit Sanctioned by Business Segment - UnSecured
Quarter	NA			
Sector	List of Sectors and Unclassified	New Limit Sanctioned by Sector - Secured & Unsecured		
Limit Type	Secured	New Limit Sanctioned by Type-Secured	Utilized	New Limit Sanctioned by Type-Secured - Utilized - Business Segment
			Unutilized	New Limit Sanctioned by Type-Secured - UnUtilized - Business Segment
	Unsecured	New Limit Sanctioned by Type-UnSecured	Utilized	New Limit Sanctioned by Limit Type - Unsecured - Utilized - Business Segment
			Unutilized	New Limit Sanctioned by Limit Type - UnSecured - Unutilized - Business Segment
Group	Group Codes and Unclassified	New Limit Sanctioned by Group-Customer		
Liability No	List of liability number			

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Analyze by Report	Drill Down values	Report	Drill down values	
Industry	Industries and Unclassified	New Limit Sanctioned by Industry Secured & Unsecured	Secured	New Limit Sanctioned by Industry-Secured
			Unsecured	New Limit Sanctioned by Industry-Unsecured

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5.2 Unutilized Limit

Unutilized limit report shows the details of limits which are not utilized in current quarter:
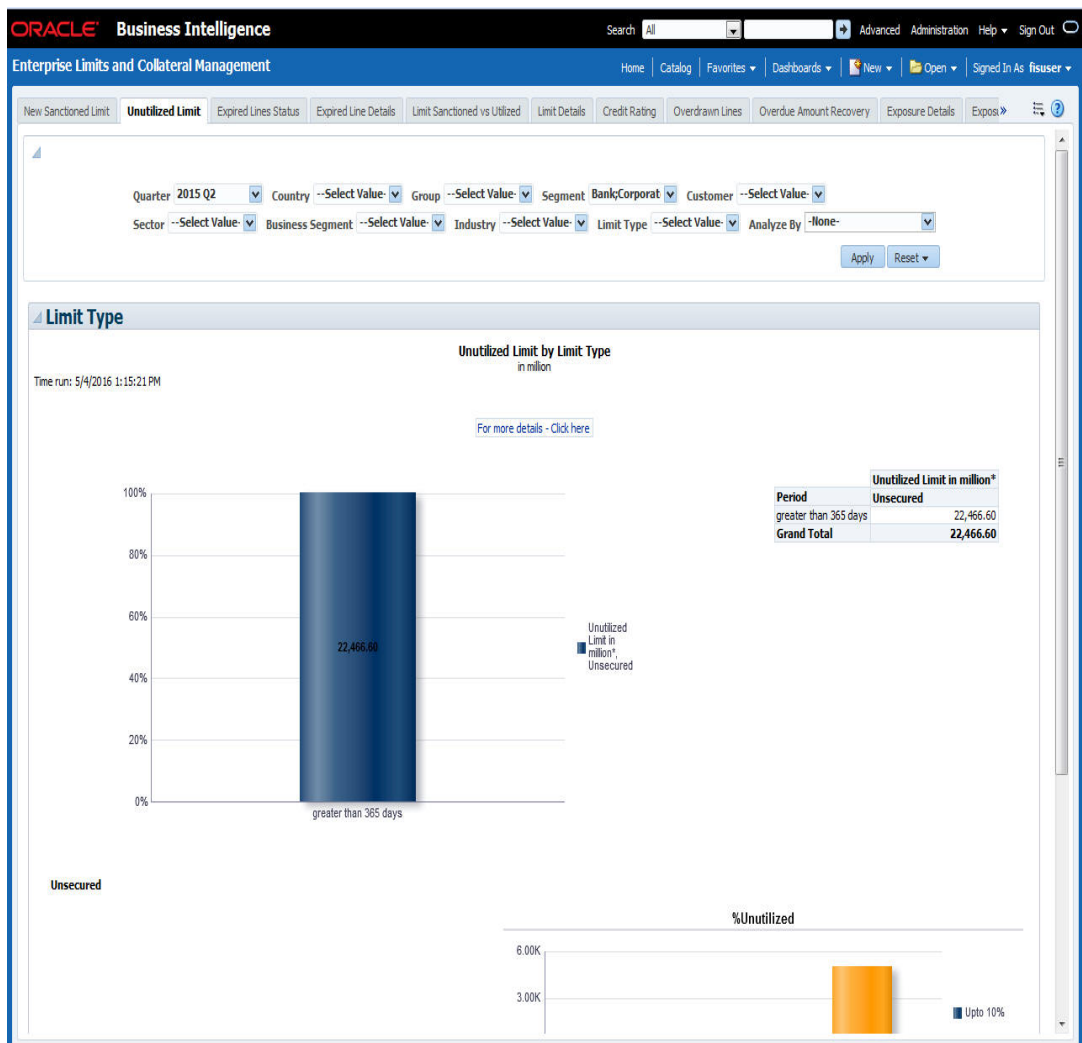
Analyze By

You can analyse the report by the following parameters.

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- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the unutilised limits analysed based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type
- You can drill down to further levels by clicking the respective links, as illustrated below

Analyze By Report	Drill Down values	Report	Drill Down Values	Report
Segment	Bank	Unutilized Limit by Segment - Bank		
	Corporate	Unutilized Limit by Segment - Corporate	Group Code and Unclassified	Unutilized Limit by Segment - Corporate - Liability No
	Individual	Unutilized Limit by Segment - Individual		
Country	Countries of the customers where the limit is utilized.			
Business Segment	List of Business Segments and Unclassified			

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Analyze By Report	Drill Down values	Report	Drill Down Values	Report
Quarter	NA			
Sector	List of Sectors and Unclassified			
Limit Type	Secured	Unutilized Limit Secured		
	Unsecured	Unutilized Limit un secured		
Group	Group Codes and Unclassified			
Liab No	List of liability number			
Industry	Industries and Unclassified			

- The following actions are supported from this screen:
- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.5.3 Expired Line Status

This report displays the list of lines which are in expired status, By default it displays the report by sector and Business segment. User can also generate the report as per below mentioned parameters

Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the expired lines analysed based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer

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- Sector
- Business segment
- Industry
- Limit type

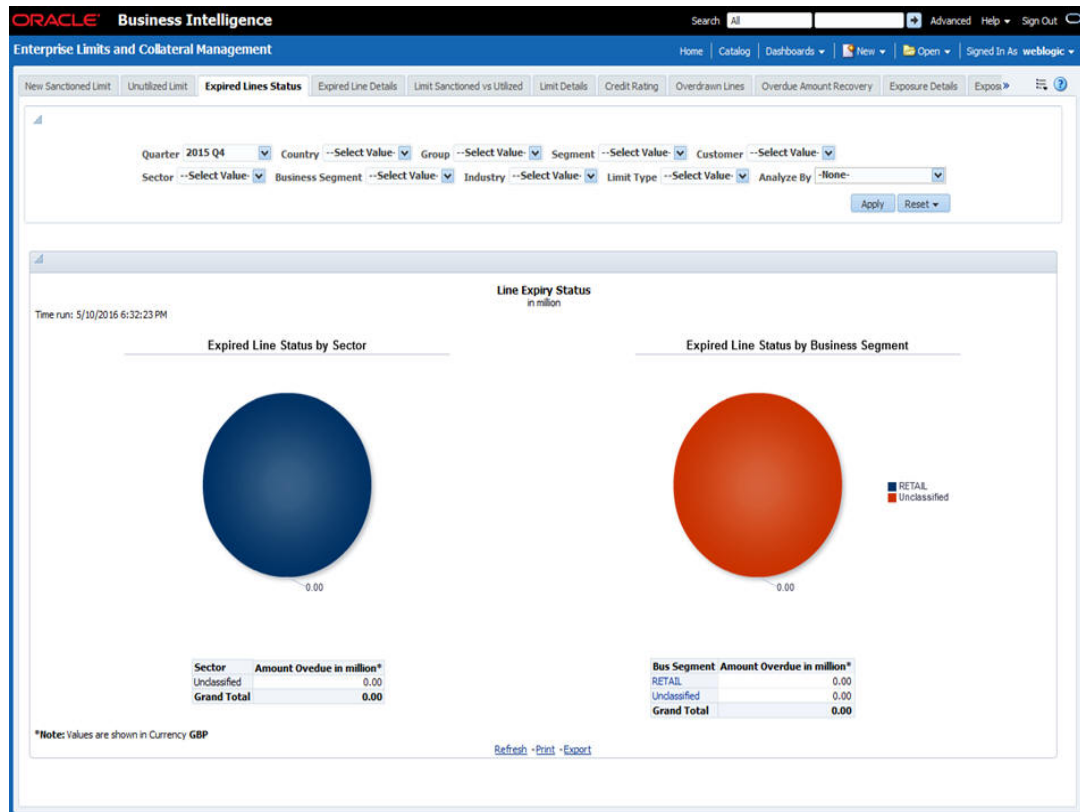You can drill down to further levels by clicking the respective links, as illustrated below.

Analyze By Report	Drill Down values	Report	Drill Down Values	Report
Segment	Bank	Line Expired Status by Segment - Bank		
	Corporate	Line Expired Status by Segment - Corporate	Group Code and Unclassified	Line Expired Status by Segment - Corporate - Liability No
	Individual	Line Expired Status by Segment - Individual		
Country	Countries of the customers that are in expired status			
Business Segment	List of Business Segments and Unclassified	Line Expiry Status by Business Segment - Details	List of Business Segments and Unclassified	Line Expiry Status by Business Segment - Limit - Details
Quarter	NA	Line Expiry Status by Quarter Details		
Sector	List of Sectors and Unclassified			
Limit Type	NA			
Group	Group Codes and Unclassified			
Liab No	List of liability number			
Industry	Industries and Unclassified			

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report

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- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5.4 Expired Line Details

Expired line details report shows the list of expired lines, by default system shows the list of Overdue amount by period and Overdue count & value by limit type

Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the expired lines analysed based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group

- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

You can view the following details:

You can drill down to further levels by clicking the respective links, as illustrated below

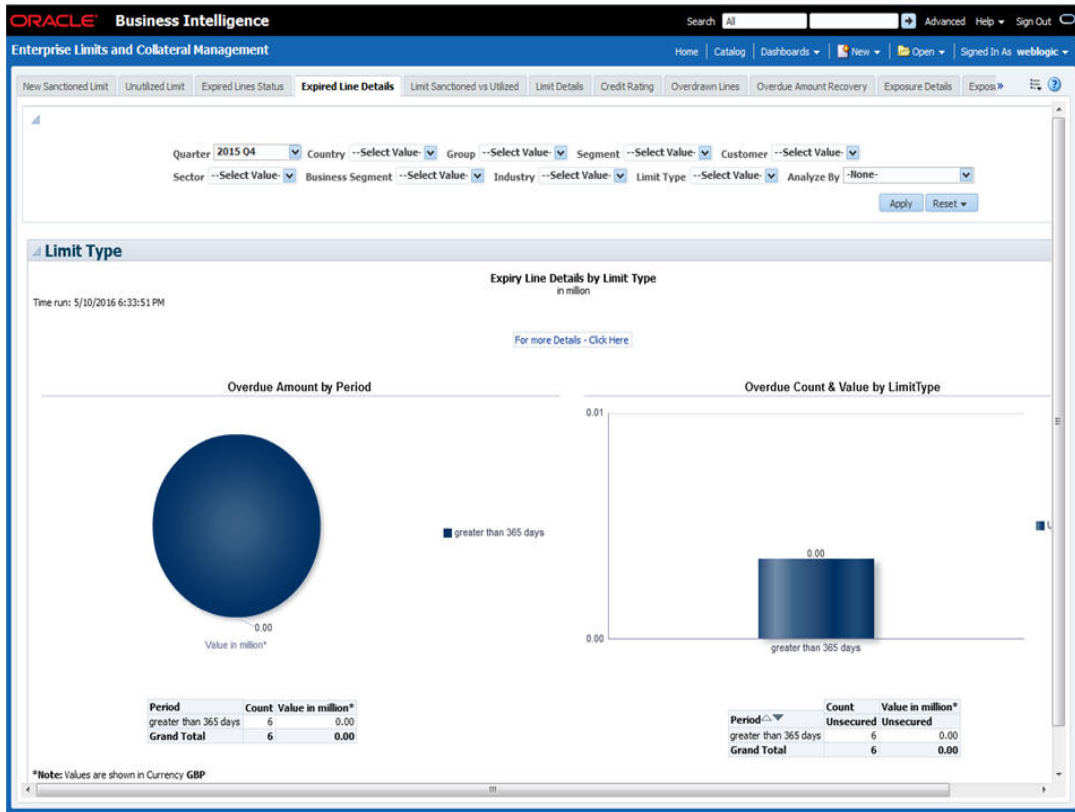| Analyze By Report	Drill Down values	Report
Segment	Bank	Expiry Line Details by Period - Details
	Corporate	
	Individual	
Country	Countries of the customers that are in expired Line status	Expiry Line Details by Period - Details
Business Segment	List of Business Segments and Unclassified	Expiry Line Details by Period - Details
Quarter	NA	Expiry Line Details by Period - Details
Sector	List of Sectors and Unclassified	Expiry Line Details by Period - Details
Limit Type	NA	Expiry Line Details by Period - Details
Group	Group Codes and Unclassified	Expiry Line Details by Period - Details
Liab No	List of liability number	Expiry Line Details by Period - Details
Industry	Industries and Unclassified	Expiry Line Details by Period - Details

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.5.5 Limits Sanctioned Vs Utilized

This report shows the details by comparing the limit sanctioned with utilized limits:
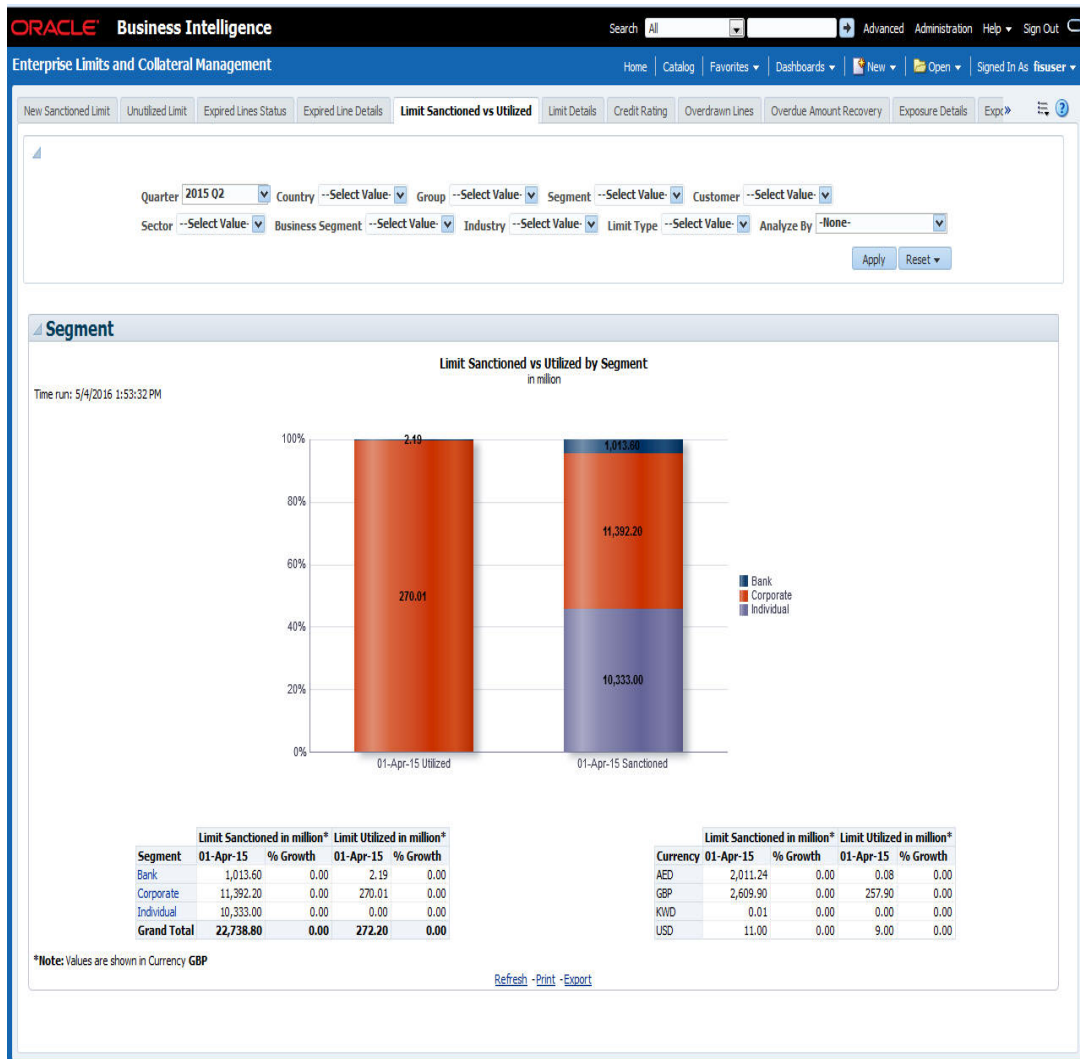
This report shows the details of sanctioned limits and the utilized limits:

Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the sanctioned and utilized limits based on the selected dimension.

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You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

You can drill down to further levels by clicking the respective links, as illustrated below.

Analyze By Report	Drill Down values	Report	Drill Down Values	Report	Drill Down Values	Report
Segment	Bank	Segment - Group - Details	Group Codes and Unclassified	Segment - Group - Customer Details		
	Corporate	Segment - Group - Details	Group Codes and Unclassified	Segment - Group - Customer Details		
	Individual	Segment - Group - Details	Group Codes and Unclassified	Segment - Group - Customer Details		
Country	Display the country of the customer where Limit is sanctioned and utilized					
Business Segment	List of Business Segments and Unclassified	Business Segment wise Sanc - Utilized Details	Liab No and Unclassified	Business Seg wise Sanc - Utilized Details Report		
Quarter	NA					

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Analyze By Report	Drill Down values	Report	Drill Down Values	Report	Drill Down Values	Report
Sector	List of Sectors and Unclassified	Sector - Sanctioned iutilized Limit - Type Details	List of Sectors and Unclassified	Sector - Sanctioned Limit - Group - Details	List of Groups and Unclassified	Sector - Sanc Limit - Top20 & Others Cust Details
Limit Type	Secured	Sanctioned - utlized Limit- Secured				
	Unsecured	Sanctioned -Utilized Limit- Un Secured				
Group	Group Codes and Unclassified	Group - Liability No Details				
Liab No	List of liability number					
Industry	List of Industries and Unclassified	Industry - Sanctioned Limit - Type - Details	List of Industries and Unclassified	Industry - Sanctioned Limit - Group - Details	List of Groups and Unclassified	Industry - Sanc Limit - Top20 & Others Cust Details

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.5.6 Limit Details

Limit details report shows the details of limits maintained in the system. This report is displayed in table format.

Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of limits based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5.7 Credit Rating

Credit rating report shows the details of credits provided to various sectors classified based on the credit rating.
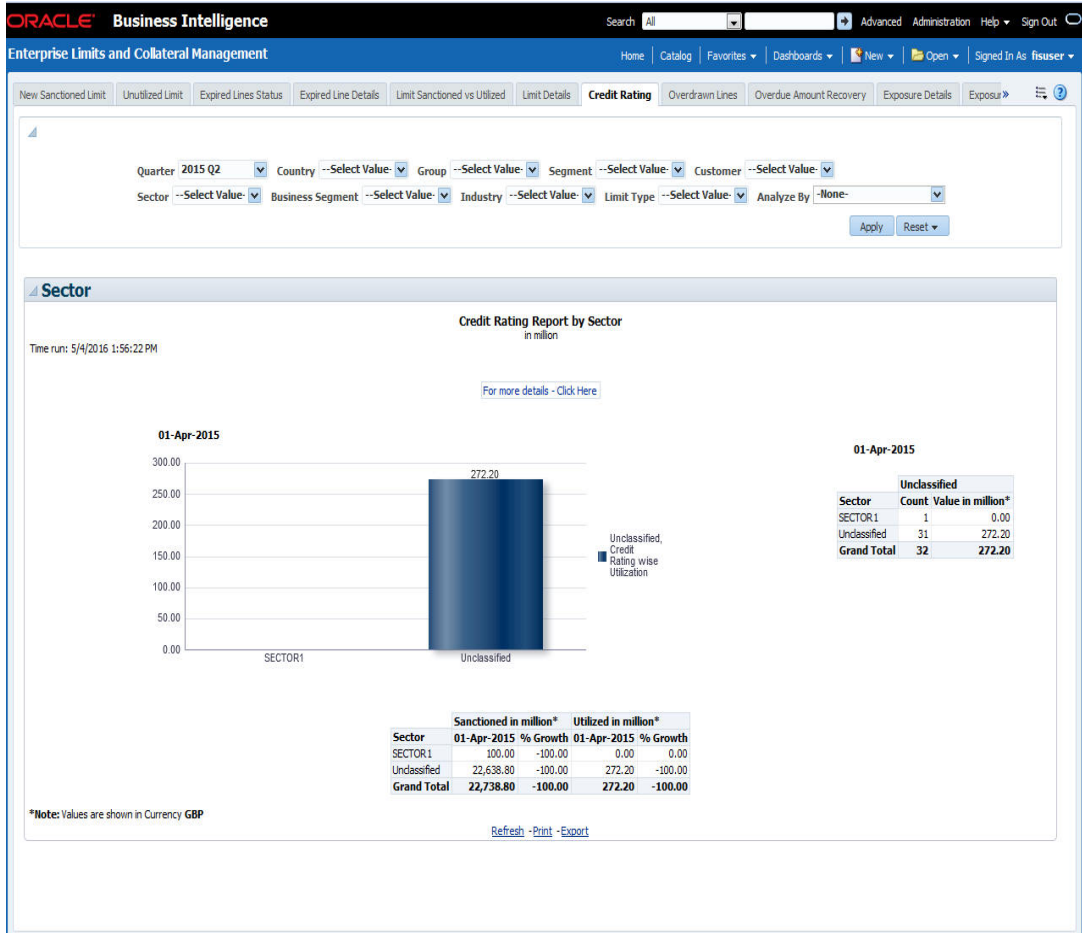
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Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the credit ratings based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

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You can drill down to further levels by clicking the respective links, as illustrated below..The

Analyze By Report	Drill Down values	Report
Segment	Bank	Credit Rating wise Utilization Report
	Corporate	
	Individual	
Country	Display the country of the customer where credit rating was performed.	
Business Segment	List of Business Segments and Unclassified	Credit Rating wise Utilization Report
Quarter	NA	Credit Rating wise Utilization Report
Sector	List of Sectors and Unclassified	Credit Rating wise Utilization Report
Limit Type	NA	Credit Rating wise Utilization Report
Group	Group Codes and Unclassified	Credit Rating wise Utilization Report
Liab No	List of liability number	Credit Rating wise Utilization Report
Industry	Industries and Unclassified	

following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.5.8 Overdrawn Lines

This report shows the details of overdrawn lines.
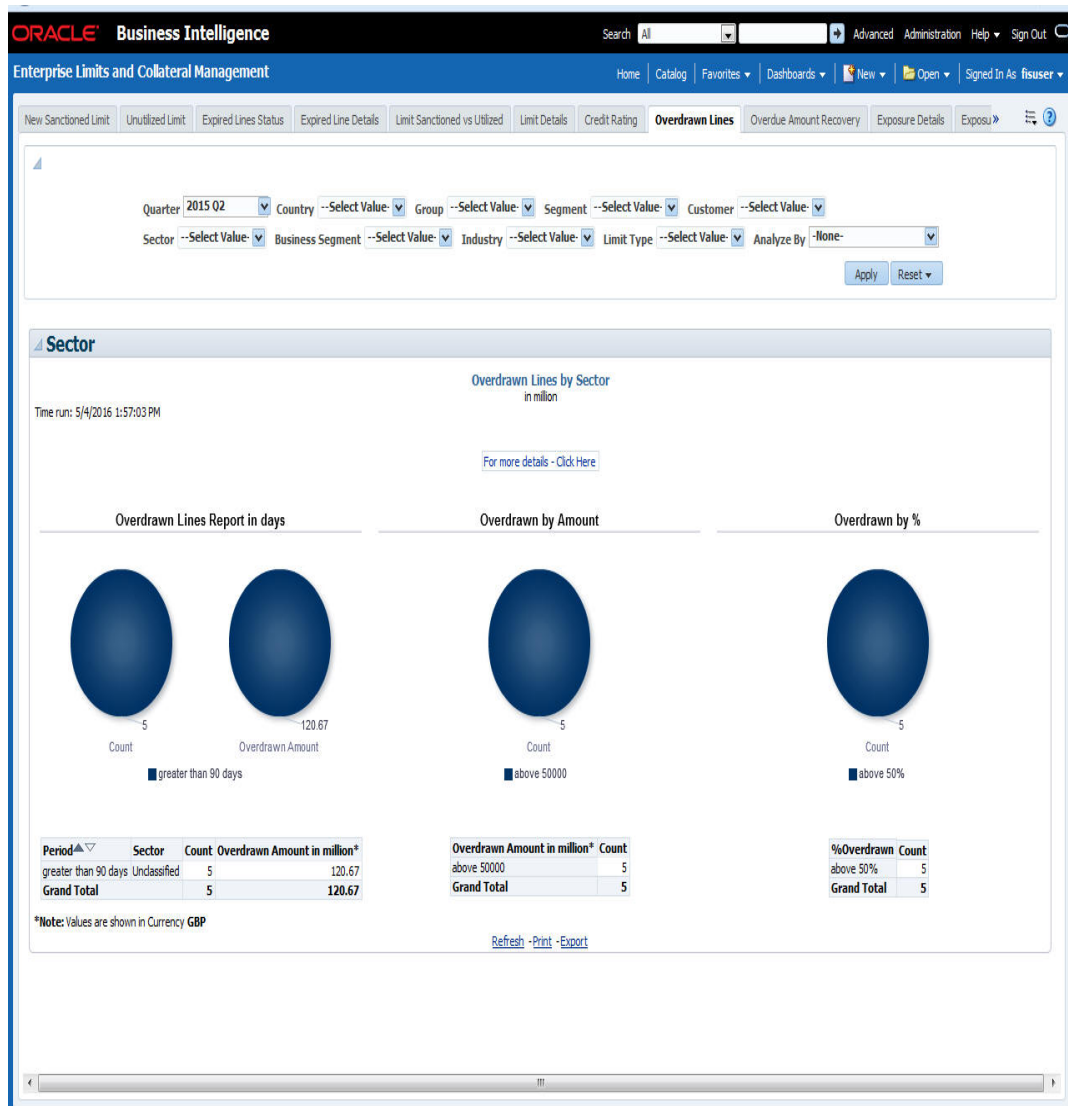
Analyze By

You can analyse the report by the following parameters.

- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the details of the overdrawn lines based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

You can drill down to further levels by clicking the respective links, as illustrated below.

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5.9 Overdue Amount Recovery

This report displays the details of overdue amounts and the recovery status
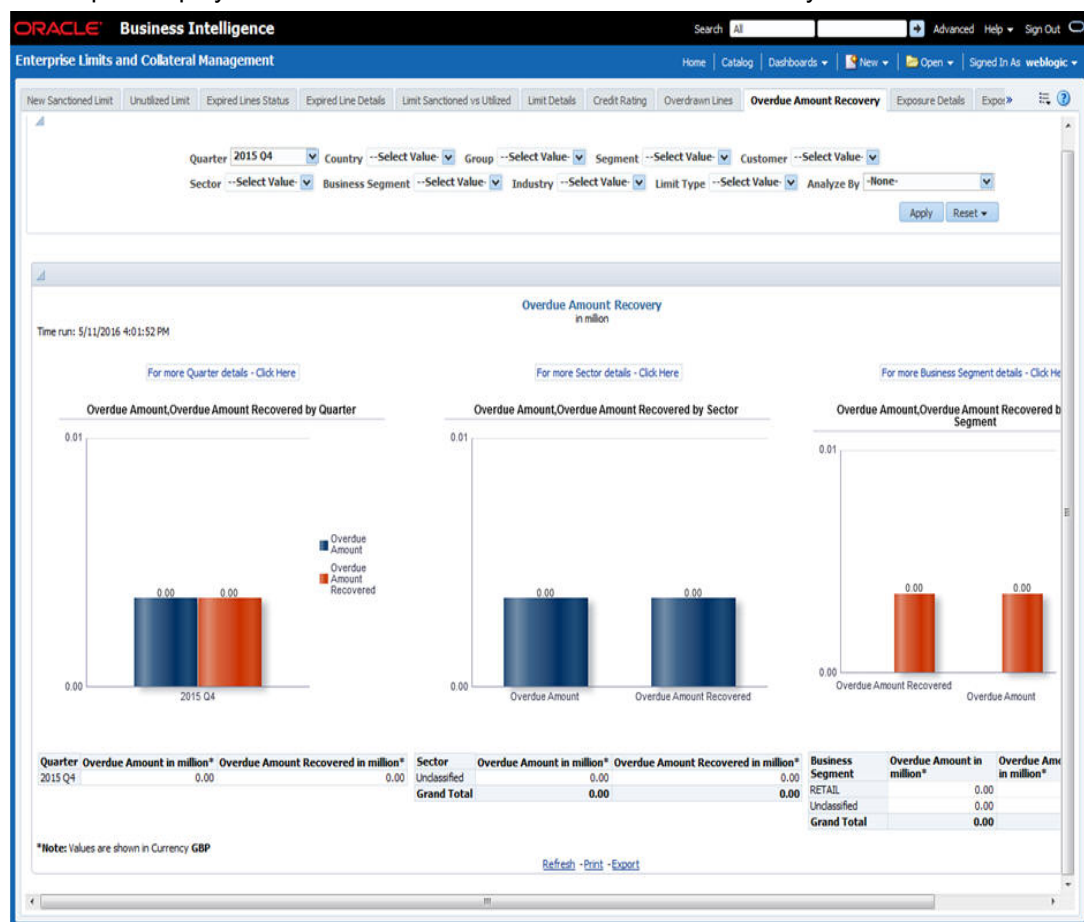
Analyze By

You can analyse the report by the following parameters.

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- Segment
- Country
- Business segment
- Quarter
- Sector
- Limit type
- Group
- Liab Number
- Industry

Select the appropriate dimension from the drop down list and click 'Apply' button. The system displays the recovery details of the overdue amount based on the selected dimension.

You can also filter the reports based on the following parameters:

- Quarter
- Country
- Group
- Segment
- Customer
- Sector
- Business segment
- Industry
- Limit type

You can drill down to further levels by clicking the respective links, as illustrated below.

Analyze By Report	Drill Down values	Report
Segment	Bank	Overdue Amount Recovery Details
	Corporate	
	Individual	
Country	Display the country of the customer overdue details are maintained.	Overdue Amount Recovery Details
Business Segment	List of Business Segments and Unclassified	Overdue Amount Recovery by Business Segment Details
Quarter	List of quarters	Overdue Amount Recovery by Quarter Details
Sector	List of Sectors and Unclassified	Overdue Amount Recovery by Sector Details

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Analyze By Report	Drill Down values	Report
Limit Type	NA	Overdue Amount Recovery Details
Group	Group Codes and Unclassified	Overdue Amount Recovery Details
Liab No	List of liability number	Overdue Amount Recovery Details
Industry	Industries and Unclassified	Overdue Amount Recovery Details

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.5.10 Exposure Details

This report displays the details of exposure.
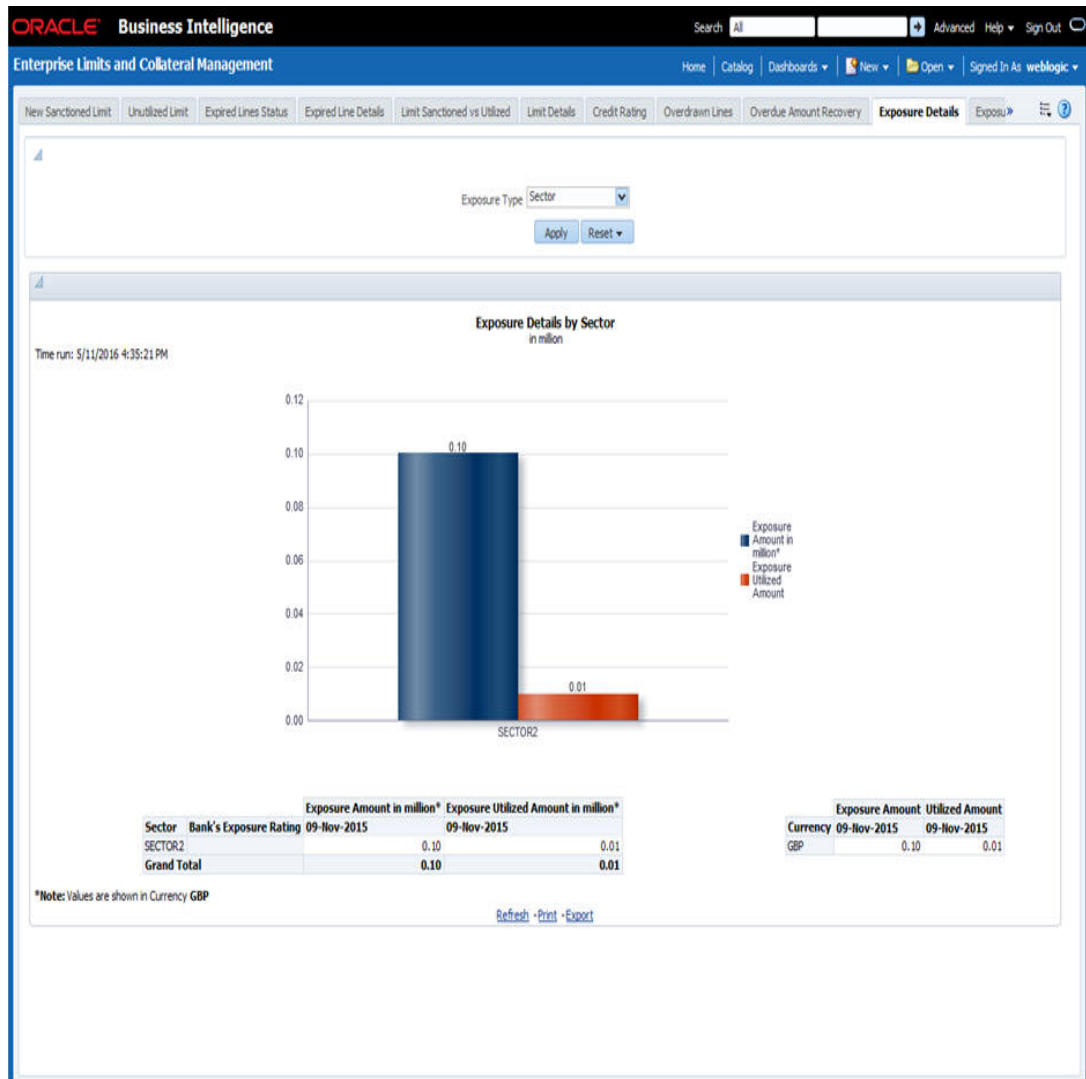
You can view this report for the following exposure types:

- Sector
- Currency
- Country

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.5.11 Exposure Top 10 Liabilities

This report shows the exposure details for the top ten liabilities in the system

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.6 Islamic Bank Scorecard

This section contains the following topics:

2.6.1 Profit Earned and Profit Paid

This report shows the profit earned and the profit paid for all Islamic loan accounts (active or liquidated) and accounts (open or closed) across quarters. Accruals are considered for this

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profit calculation. However, Nostro and Vostro accounts are not included. Select the year quarter and click 'Apply' button.

Note

Islamic Bank Scorecard will be deployed for Islamic Sites.

The generated report is as follows:
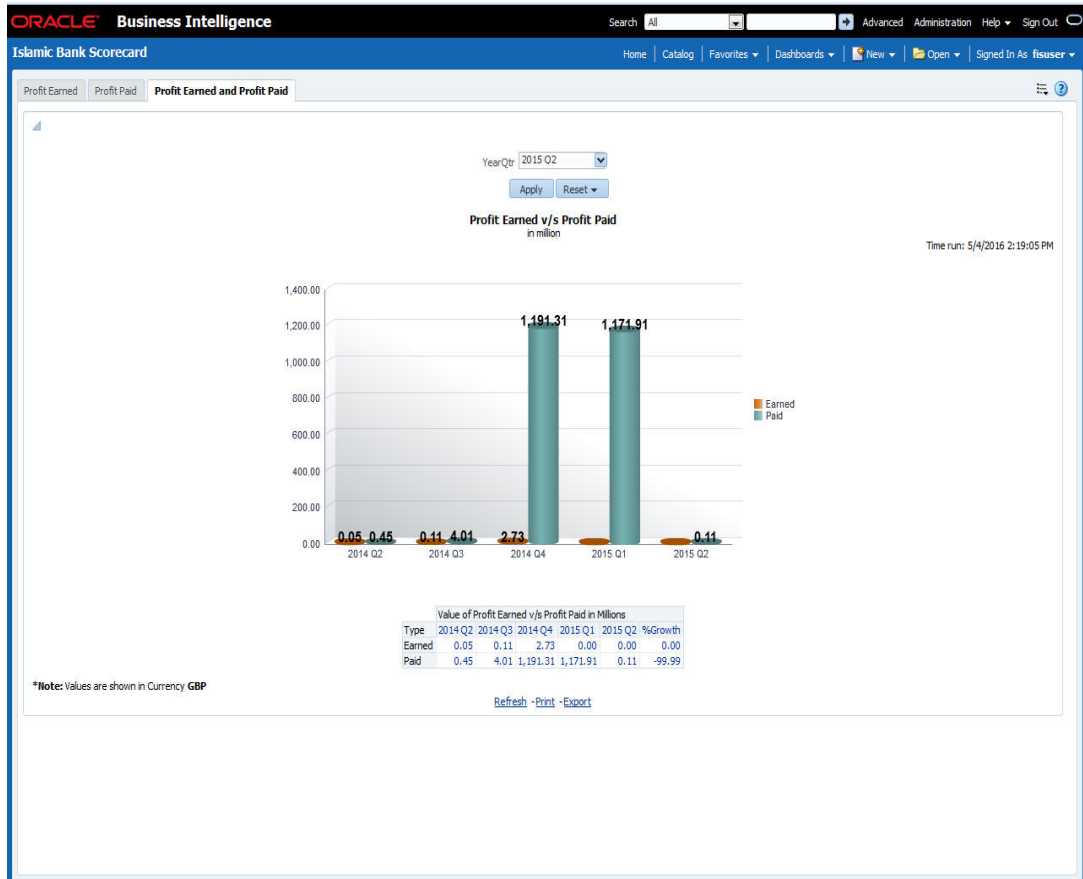
You can view the following details:

- Profit Earned and Profit Paid in Millions
  - Profit earned for the selected quarter and four previous quarters and growth percentage
  - Profit paid for the selected quarter and four previous quarters and growth percentage
- You can select the report based on the module from the 'Module' filter

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.6.2 Profit Paid

This report shows the profit amount paid by the bank across account types for each quarter. Accruals are considered for these profit calculations. The generated report is as follows:
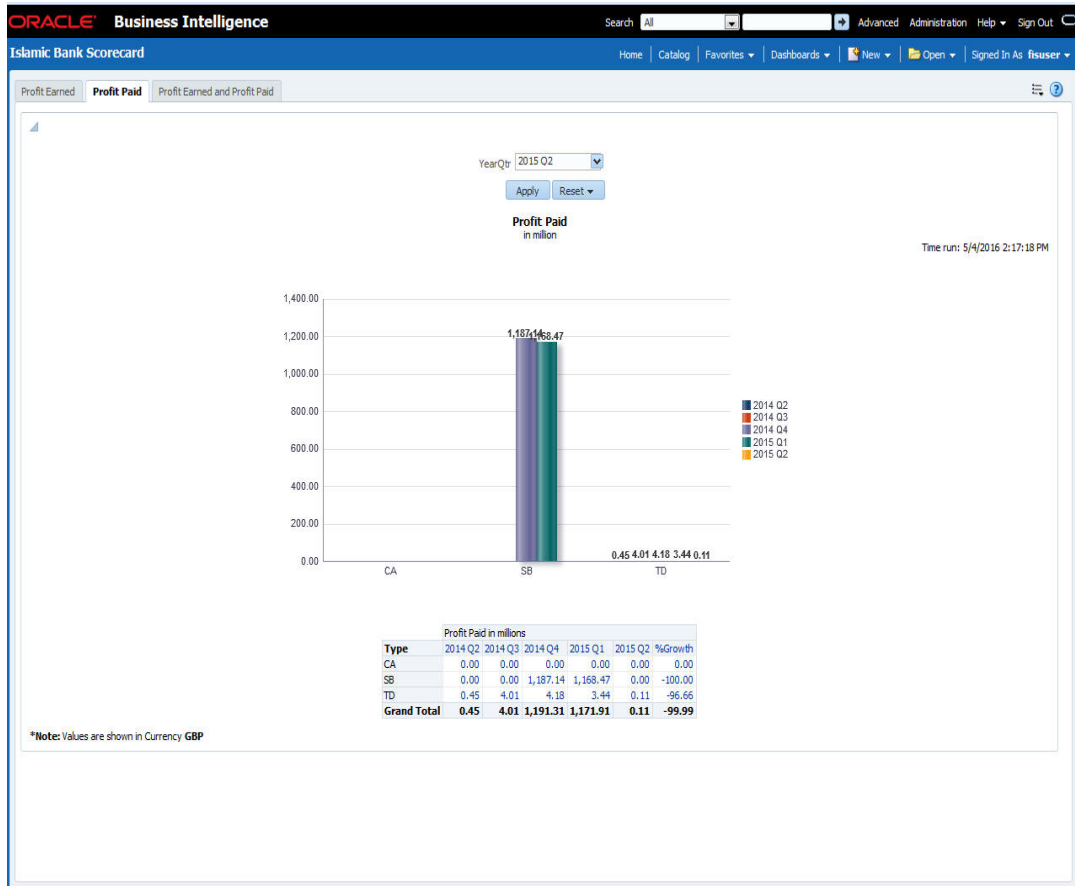
You can view the following details:

- Value of Profit Earned in Millions
    - Profit paid in millions for the selected quarter and four previous quarters and growth percentage for account types
    - Profit paid for the selected quarter and four previous quarters and growth percentage for account types
    - Profit paid for the selected quarter and four previous quarters and growth percentage for account types

The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

2.6.3 Profit Earned

This report shows the profit earned across Islamic loan types for each quarter.

Note

Loan Type value will be defaulted to Loan Product Category.

The generated report is as follows:
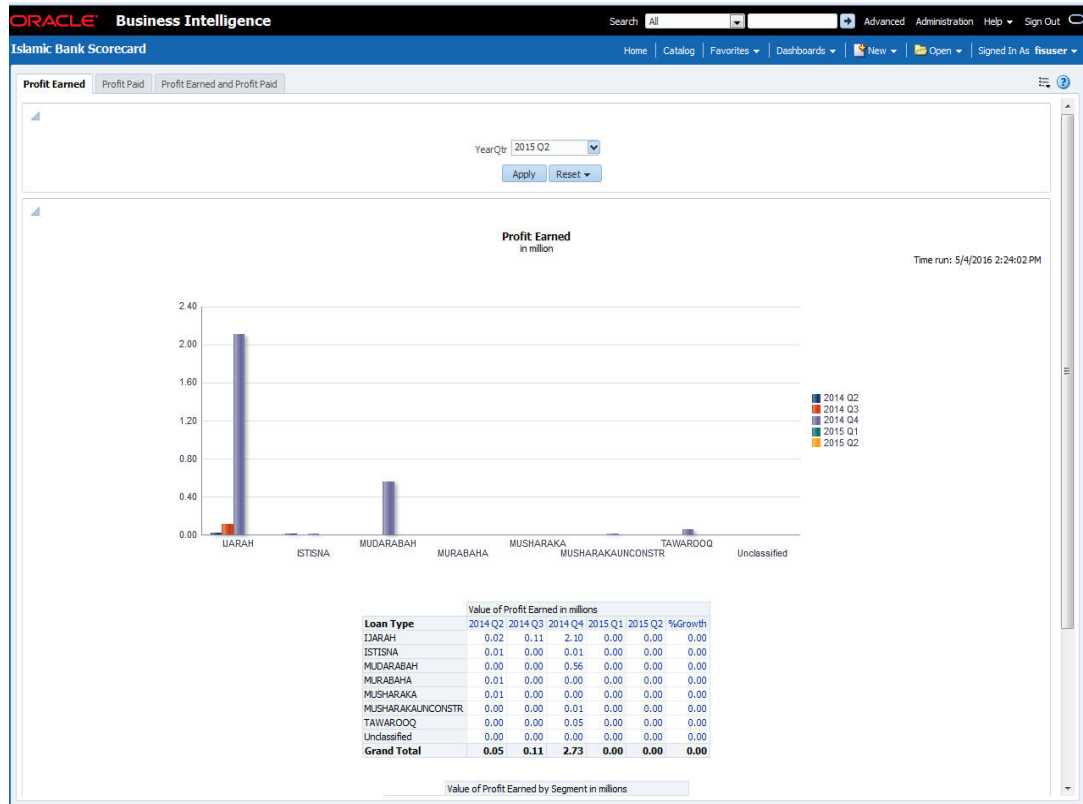
You can view the following details:

- Value of Profit Earned in Millions
  - Profit earned for the selected quarter and four previous quarters and growth percentage for loan types
- Value of Profit Earned by Segment in Millions
  - Profit earned for the selected quarter and four previous quarters and growth percentage for segments
- You can select the report based on the module from the 'Module' filter
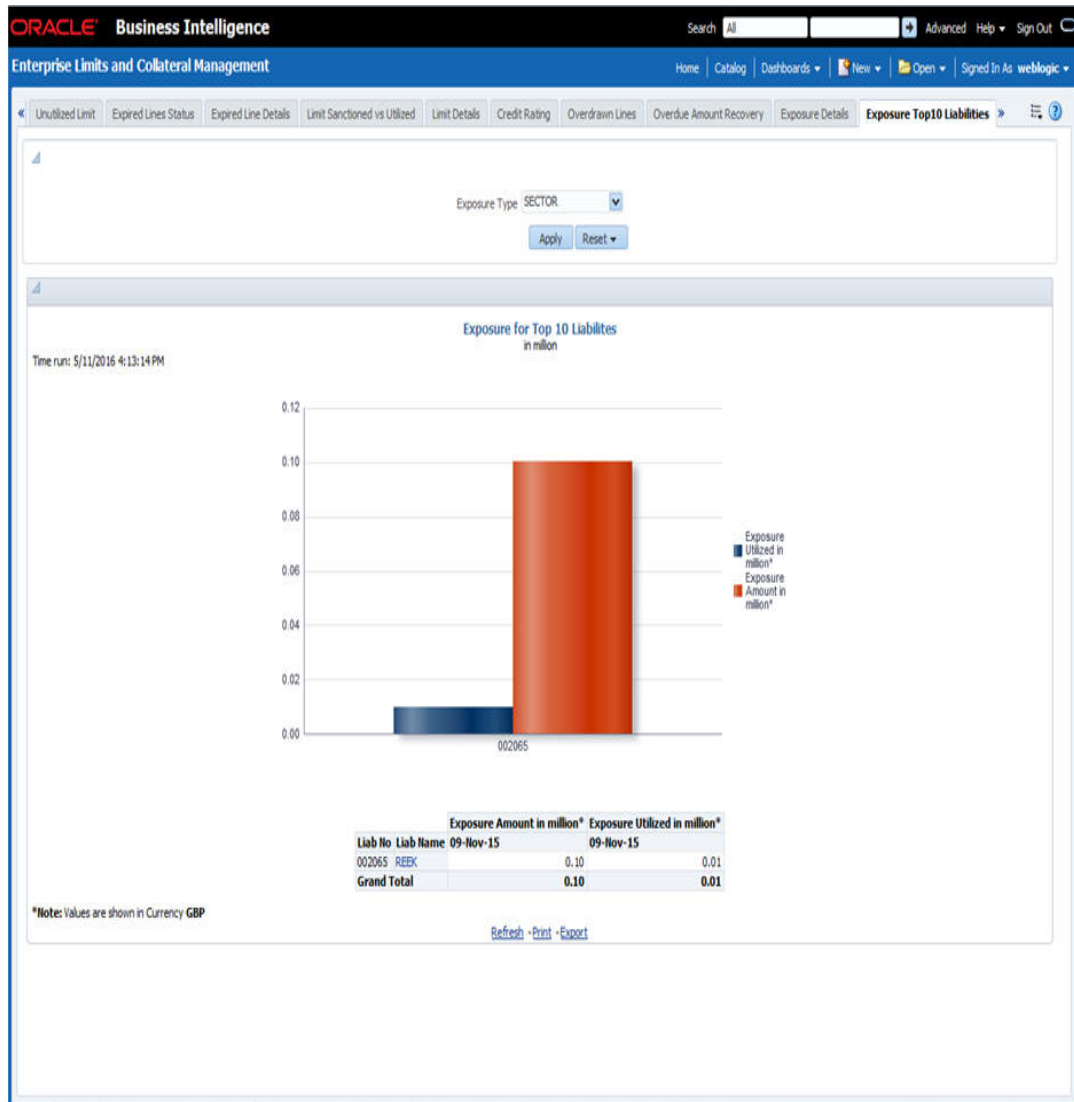
The following actions are supported from this screen:

- Refresh - Click this link to refresh the data in the report
- Print - Click this link to print the report
- Export - Click this link to export the report in a different format

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2.7 Dynamic Reports

You can create dynamic reports using the Oracle FLEXCUBE Information Server RPD. In order to start with creation of a dynamic report, login to OBIEE system.
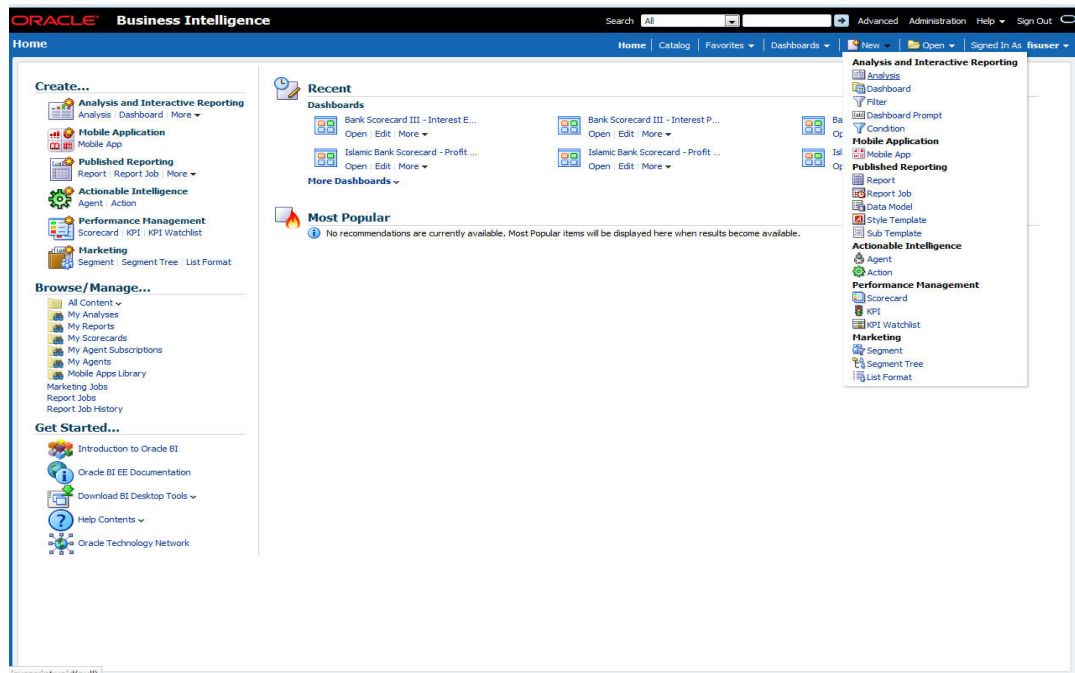
Click 'New' on the toolbar and select 'Analysis'. You will be prompted to select the Subject Area.
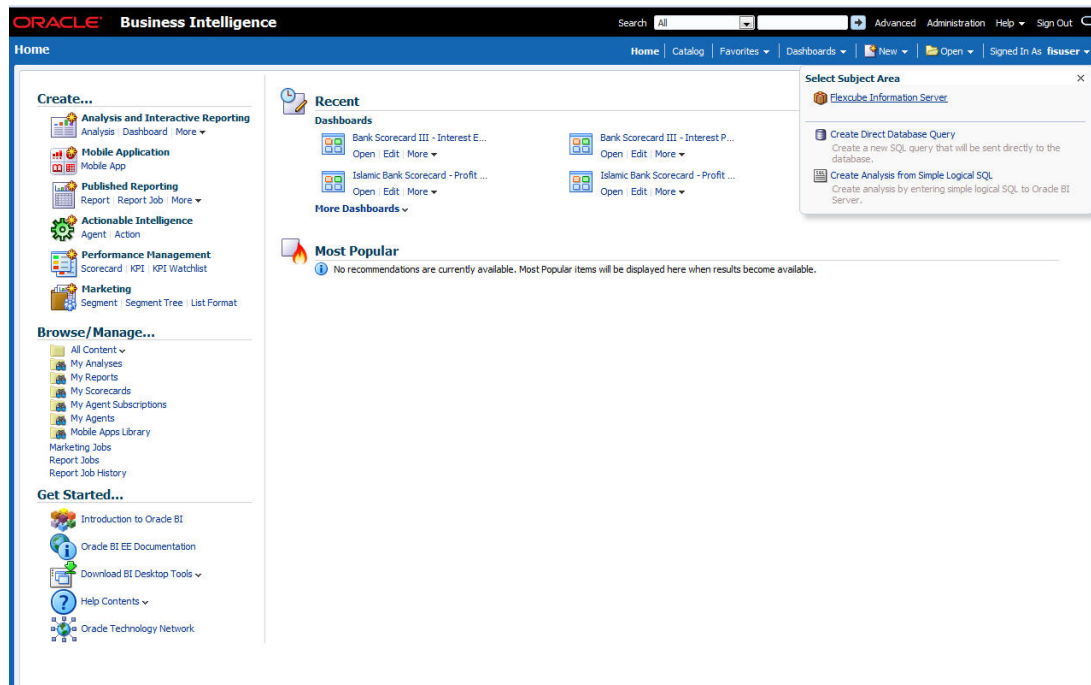
Select 'FLEXCUBE Information Server' from the list.

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Navigate to 'Criteria' tab.
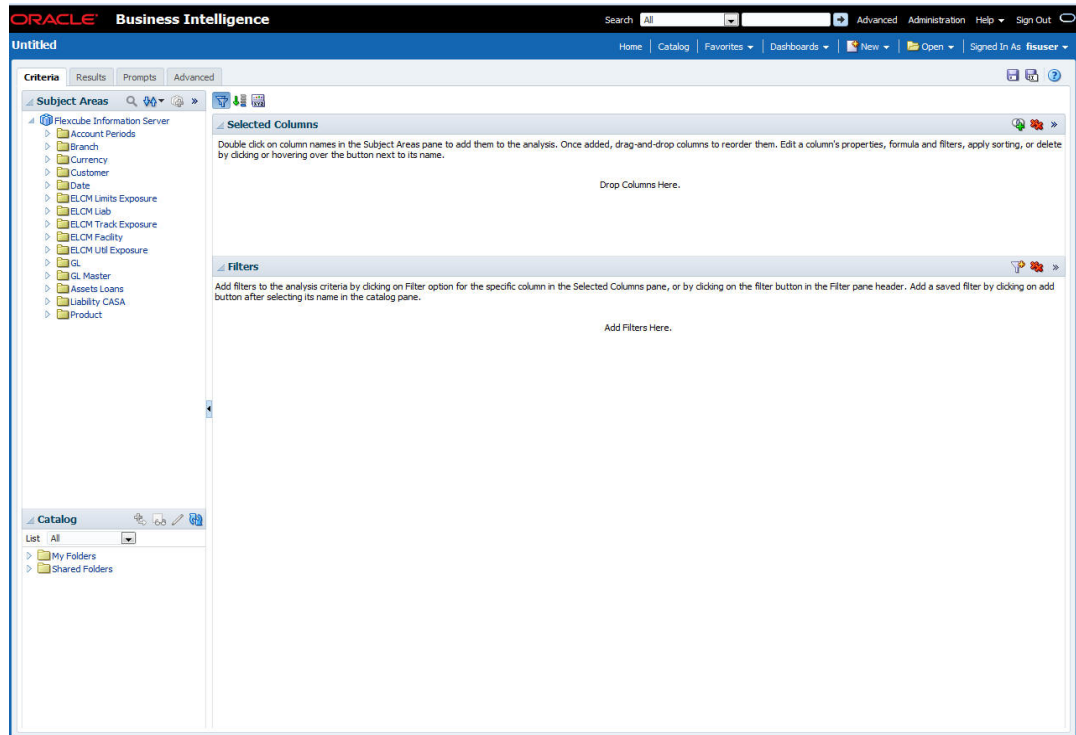
On the left pane, expand the 'FLEXCUBE Information Server' subject area. You can find the following folders.

Folder	Data Type	Description
Account Periods	Dimensional data	Displays the accounting periods maintained for the bank
Branch	Dimensional data	Displays all the branches maintained for the bank
Currency	Dimensional data	Displays all the currencies maintained for the bank
Customer	Dimensional data	Displays all the customers maintained for the bank.
Date	Dimensional data	Displays all the dates from the start of accounting period to the end of accounting period
ELCM Limits Exposure	Dimensional Data	Displays limits exposure details maintained for the bank
ELCM Liab	Dimensional Data	Displays all the liabilities maintained for the bank
ELCM Track Exposure	Fact Data	Displays tracking details for exposure maintained for the bank
ELCM Facility	Fact Data	Displays facility details maintained for the bank
ELCM Util Exposure	Fact Data	Displays utilization and exposure details

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Folder	Data Type	Description
GL	Fact data	This displays the general ledger balances available in the system
GL Master	Dimensional data	Displays all the general ledgers that are maintained in the system
Asset Loans	Fact data	Displays all the assets of the bank, i.e. loans and overdrafts with negative balance
Liability CASA	Fact data	Displays the liabilities of the bank, i.e. the current and saving accounts Overdraft accounts with positive balance are displayed here
Product	Dimensional data	Displays all the products that are maintained in the system

The subject areas and their descriptions are available in the following table:

Folder	Field	Description
Account Periods	Period Code	Code that identifies the period
	Branch Code	Branch code
	Start Date	Start date of the account period
	End Date	End date of the account period
	Financial Cycle	Financial cycle
	Year	Year of the account period
	Half	Half year of the account period
	Quarter	Quarter of the year of account period
	Month	Month of the period code
Branch	Branch Code	Branch code
	Branch Name	Name of the branch
	Branch Address 1	First line of the branch address
	Branch Address 2	Second line of the branch address
	Branch Address 3	Third line of the branch address
	Branch LCY	Local currency of the branch
	Closure Date	Date of closure of the branch

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Folder	Field	Description
	Country Code	Country code
	Parent Code	Parent branch code
	Parent Name	Parent branch name
	Regional Office Code	Regional office code
	Regional Office Name	Name of the regional office
Currency	Currency Code	Currency code
	Currency Description	Currency description
Customer	Customer No	Customer number
	Customer Name	Name of the customer
	Short Name	Short name of the customer
	Creation Date	Date of customer creation
	Local Branch	Local branch of the customer
	Customer type	Type of customer
	Customer Status	Status of the customer. 'O' indicates 'Open' and 'C' indicates 'Closed'.
	Customer Category	Category to which the customer belong
	Customer Classification	Classification of the customer
	Customer Segment	Segment of the customer
	Sex	Gender of the customer
	Date of Birth	Date of birth of the customer
	Deceased	Whether the customer is deceased or not
	Frozen	Whether the customer details are frozen or not
	Language	Language of the customer
	Country	Country to which the customer belongs
	Nationality	Nationality of the customer
	Whereabouts Unknown	Whether the whereabouts of the customer is known or not
	Address Line 1	First line of the customer's address

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Folder	Field	Description
	Address Line 2	Second line of the customer's address
	Address Line 3	Third line of the customer's address
	Address Line 4	Fourth line of the customer's address
	Credit Rating	Credit rating of the customer
	Business Segment Code	Business Segment Code of the customer
	Industry Code	Industry Code of the customer
	Sector Code	Sector Code of the customer
	Group Code	Group Code of the customer
	Exposure Country	Exposure Country of the customer
Date	Calendar Date	Calendar date, all dates from the start and end of accounting periods are available
	Is Last Qtrday	The last working day of the quarter
	Is Last Monthday	The last working day of the month
	Half Year	Denotes whether it is the first half/second half of the financial year
	Week Day	Shows whether the day is a weekday/weekend
	Year Number	The year of the selected calendar date
	Year Q Num	The quarter of the year of the selected calendar date
	Quarter Name	The name of the quarter, i.e. Q1, Q2, Q3 or Q4
	Quarter Number	The quarter number of the calendar date, i.e. 1, 2, 3 or 4
	Month Name	The name of the month
	Month Number	The number that represents the month based on the financial year. Q1 will have 1, 2, 3 or 4, Q2 will have 4, 5, 6 or 7 and so on.
	Day Weekname	The name of the day of the calendar date, i.e. Monday, Tuesday etc.

Folder	Field	Description
ELCM Limits Exposure	End Date	The calendar date in Yyyymm format
	Exposure ID	Exposure ID
	Exposure Name	Exposure Name
	Exposure Rating	Exposure Rating
	Exposure Type	Exposure Type
	Start Date	Start Date
	Utilization Type	Type of Utilization
	Valid Flag	Valid flag for validation
	Exposure Code	Exposure Code
ELCM Liab	Liab Branch	Liability Branch Code
	Liab Ccy	Liability Currency Code
	Liab Name	Liability Name
	Liab No	Liability Number
	Valid Flag	For validation
	Main Liab ID	Main Liability ID
ELCM Track Exposure	Exposure Currency	Exposure Currency
	Exposure ID	Exposure ID
	MIS Date	MIS Date
	Available Amount FCY	Amount Available in Foreign Currency
	Available Amount LCY	Amount Available in Local Currency
	Exposure Amount FCY	Exposure Amount in Foreign Currency
	Exposure Amount LCY	Exposure Amount in Local Currency
	Utilisation FCY	Utilisation Amount in Foreign Currency
	Utilisation LCY	Utilisation Amount in Local Currency
ELCM Facility	Currency	Currency Code
	Facility ID	ID of each facility
	Limit Type	Type of limit; Secured or unsecured

Folder	Field	Description
	Main Liab ID	Main Liability ID
	Liability Number	Liability Number
	Line Code	Identifier for the line
	Limit Sanctioned Date	Date on which limit is sanctioned
	Limit Sanctioned FCY	Limit sanctioned in foreign currency
	Limit Sanctioned LCY	Limit sanctioned in local currency
	Limit Utilized FCY	Limit utilized in foreign currency
	Limit Utilized LCY	Limit utilized in local currency
	Line Amount Recovered FCY	Amount recovered in foreign currency
	Line Amount Recovered LCY	Amount recovered in local currency
	Line Exp Amount FCY	Expired amount in foreign currency
	Line Exp Amount LCY	Expired amount in local currency
	Line Expiry Date	Date on which line is expired
	Matured Util Amount	Utilized amount matured
	Mis Date	Business Date
	Module	Module
	New Liab Qtr	Flag for the new liability in the quarter
	Overdrawn Amount Fcy	Amount overdrawn in foreign currency
	Overdrawn Amount LCY	Amount overdrawn in local currency
	Overdrawn Date	Date on which amount is overdrawn
	Recovery Date	Date on which amount is recovered
	Revolving Line	Flag to indicate that the line is Revolving
	Util Date	Date on which amount is utilized

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Folder	Field	Description
	Status	Line status
	Unutilized Limit LCY	Amount not utilized in local currency
	% Unutilized	Percentage of unutilization
	Prev Recovery Amount LCY	Amount recovered on previous date in local currency
ELCM Util Exposure	Available Amount FCY	Available amount in foreign currency
	Available Amount LCY	Available amount in local currency
	Exposure Amount FCY	Exposure amount in foreign currency
	Exposure Amount LCY	Exposure amount in local currency
	Exposure ID	Exposure ID
	Utilization FCY	Utilization in foreign currency
	Utilization LCY	Utilization in local currency
	Exch Rate	Exchange rate
	Exp Ccy	Exposure currency
	Liab ID	Liability ID
	Main Liab ID	Main Liability ID
	Util Amt	Utilization Amount
	Util Ccy	Utilization Currency
	Util ID	Utilization ID
	Liab Name	Liability Name
	Liab No	Liability Number
	Exp Util Fcy	Exposure utilized in foreign currency
	Exp Util Lcy	Exposure utilized in local currency
	Mis Date	Business Date
	Cparty Appetite FCY	Counterparty appetite in foreign currency
	Cparty Appetite LCY	Counterparty appetite in local currency

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Folder	Field	Description
GL	Account Period Key	Account Period Key
	ACY Today Turn Over Credit	Today's credit turnover in account currency
	ACY Today Turn Over Debit	Today's debit turnover in account currency
	Branch Code	Branch code
	Branch Key	Branch Key
	Credit balance	Credit balance
	Credit Balance LCY	Credit balance in local currency
	Currency	Currency code
	Currency Key	Currency Key
	Date Key	Date key
	Debit Balance	Debit balance
	Debit Balance LCY	Debit balance in local currency
	Fct Gl Key	Fct Gl Key
	Fin Year	Financial year
	GL Code	General ledger code
	GL Key	General Ledger Key
	LCY Today Turn Over Credit	Today's credit turnover in local currency
	LCY Today Turn Over Debit	Today's debit turnover in local currency
	MIS Date	The Oracle FLEXCUBE system date on which GL balance information was extracted
	Period Code	Period code
	Asset/Liability Balance	Balance in asset or liability

Folder	Field	Description
GL Master	Category	The category of the GL
	GL Code	The general ledger code
	GL Description	The description of the general ledger
	GL Key	General Ledger Key
	Leaf	GL that reports to a node GL and is not reported by any other GL
	Parent GL	The parent GL
Liability CASA	Branch Key	Branch Key
	Currency Key	Currency Key
	Customer Key	Customer Key
	Date Key	Date Key
	MIS Date	The Oracle FLEXCUBE system date on which CASA information was extracted
	Account Open Date	Date on which the account was opened
	Account Status	Status of the account
	Account Type	Type of the account
	Account Number	Account number
	Credit Accr Interest	Credit accrual interest
	Credit interest	Credit interest
	Dormant Account	Dormant account
	Fct CASA Key	Fct CASA Key
	Interest Pay Freq	Frequency of interest payment
	Interest Rate	Rate of interest
	Maturity Date	Maturity date
	Branch Code	Branch code
	Currency	Currency
	Customer ID	Customer ID
	Module	Module
	Product	Product code

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Folder	Field	Description
	TD Maturity Days	Number of days left for the TD to mature (Maturity Date - MIS Date)
	Tenor Days	Tenor days
	New Account Qtr	If the account is created during the current quarter, this is set to 'Y'. Otherwise it is set to 'N'..
	Account Creation Date	Date of creation of account
	Report Account Type	Report Account type
	Maturity Amount	Maturity amount
	Maturity Amount LCY	Maturity amount in local currency
	Credit interest LCY	Credit interest in local currency
	Account Balance	Account balance
	Account Balance LCY	Account balance in local currency
	Debit Accr Interest	Debit accrual interest
	Debit Interest	Debit interest
	Debit Interest LCY	Debit interest in local currency
	Monthly Credit Interest	Monthly credit interest
	Monthly Credit Interest LCY	Monthly credit interest in local currency
	Monthly Debit Interest	Monthly debit interest
	Monthly Debit Interest LCY	Monthly debit interest in local currency
	Product Key	Product Key
	Projected Interest Till Maturity LCY	Projected interest in local currency till maturity
	Projected Interest Till Maturity	Projected interest till maturity
	TD Amount	TD amount
	TD Amount LCY	TD amount in local currency

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Folder	Field	Description
	MTD Interest Paid LCY	MTD interest paid terms of local currency
	Interest Earned LCY	Interest earned in terms of local currency
	Total No of Liabilities	Total number of liabilities
Assets Loans		
	Acc Type	Account type
	Account Number	Loan account number
	Account Status	Account status
	Branch Key	Branch Key
	Currency Key	Currency Key
	Customer Key	Customer Key
	Date Key	Date key
	Fct Loan Key	FCT Loan Key
	Maturity Date	Maturity Date of the loan
	MIS Date	The Oracle FLEXCUBE system date on which loans information was extracted
	Product Key	Product key
	User Defined Status	User defined status
	Value Date	Value date of the loan
	Loan Type	Loan Type Conventional Loans - Loan Type is a Loan Type product UDF Islamic Loans - Loan Type is the Product Category
	Customer ID	Customer ID
	Module	Module
	Product	Product code
	Branch Code	Branch code
	Currency	Currency code
	New Account Qtr	If the account is created during the current quarter, this is set to 'Y'. Otherwise it is set to 'N'..

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Folder	Field	Description
	Loan Book Date	Loan book date
	Industry	Industry
	Amount Disbursed	Amount disbursed
	Amount Disbursed LCY	Amount disbursed in local currency
	Amount Financed	Amount financed
	Amount Financed LCY	Amount financed in terms of local currency
	Monthly Amount Disbursed	Monthly amount disbursed
	Monthly Amount Disbursed LCY	Monthly amount disbursed in terms of local currency
	Monthly Interest Earned	Monthly interest earned
	Monthly Interest Earned LCY	Monthly interest earned in terms of local currency
	Outstanding Balance	Outstanding balance
	Outstanding Balance LCY	Outstanding balance in terms of local currency
	Total No of Assets	Total number of assets
Product	Asset/Liability	Asset or Liability
	Module	Module
	Product Code	Product Code
	Product Description	Product Description
	Product End Date	End Date of the product
	Product Key	Product Key
	Product Start Date	Start date of the product
	Product Type	Type of the product

For further details on 'Branch' and 'Currency', see Core Services user manual.

*For further details on 'Customer', see Core Entities user manual.*

For further details on 'GL Master', see General Ledger user manual.

For further details on 'Liability CASA', see Current Account and Savings Account user manual.

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For further details on 'Asset Loans', see Retail lending user manual.

The subject areas that you select for a particular report decide the data that needs to be taken for generating the report. You can expand the folders mentioned above and select the columns that are required in the report.
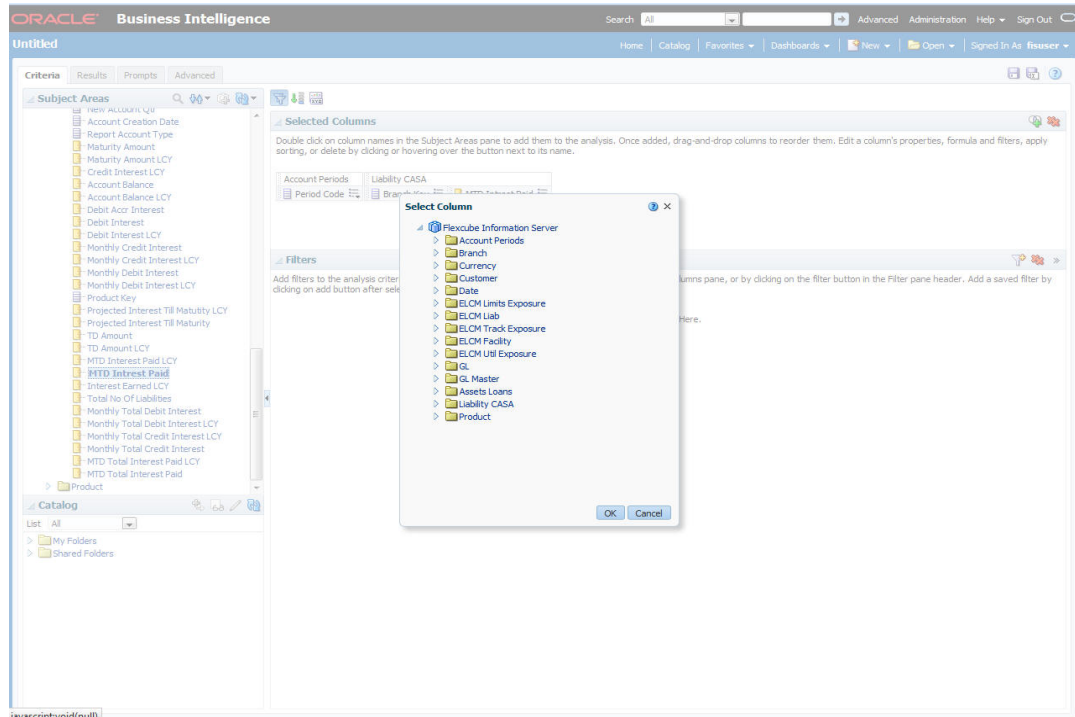
Double-click a column name to add it to the report. The selected columns are displayed on the screen.
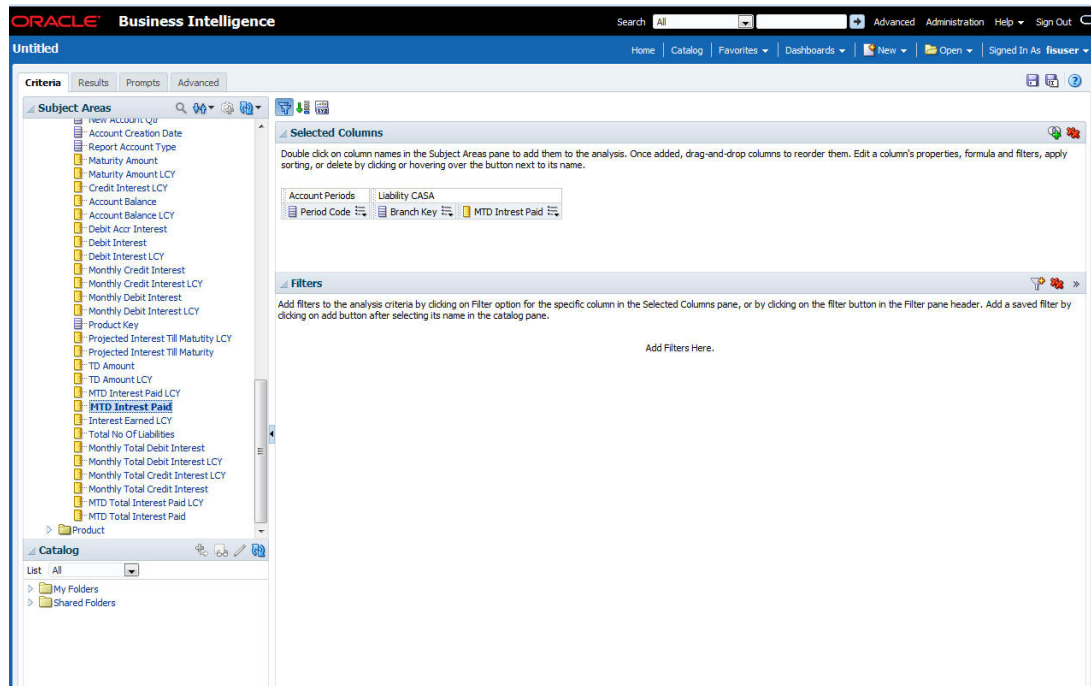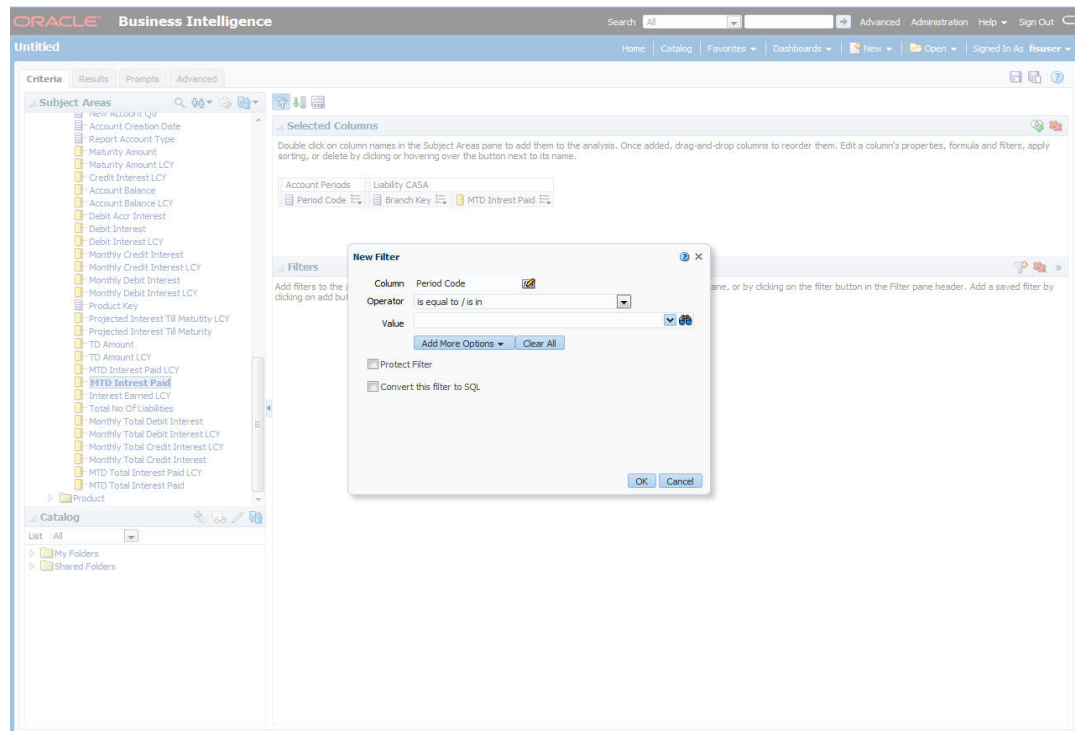

In order to add filters to the report, click the 'Filter' icon.

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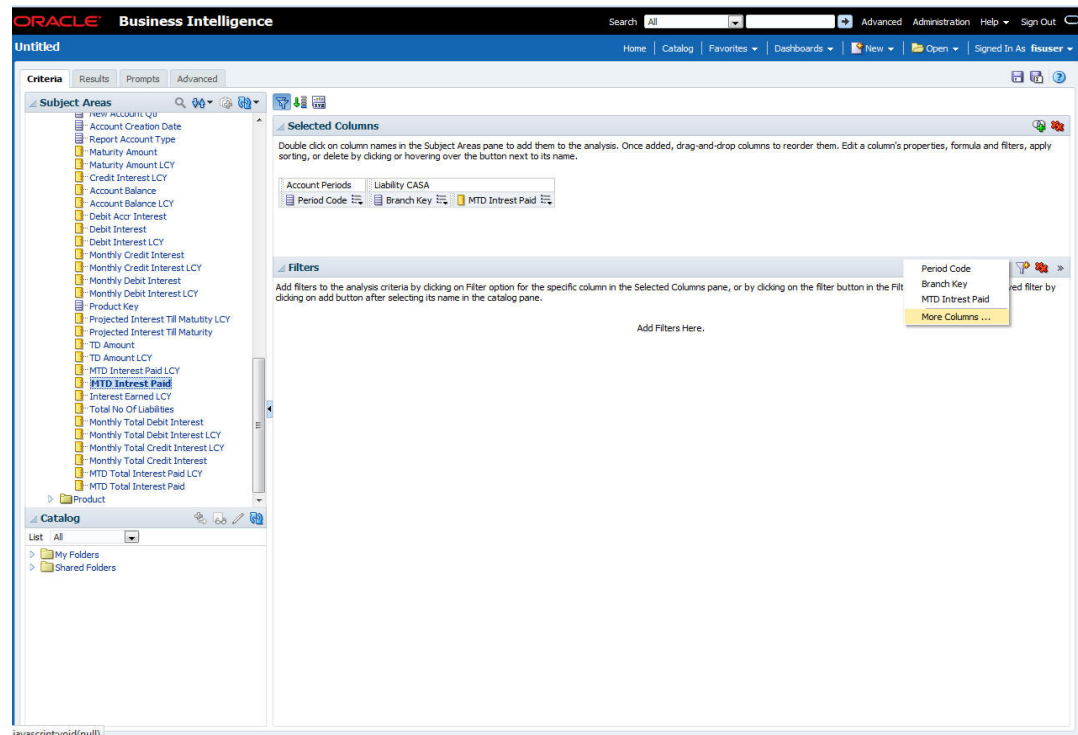
Click 'Filter' icon and select 'More Columns' to select the filters that you need to apply.
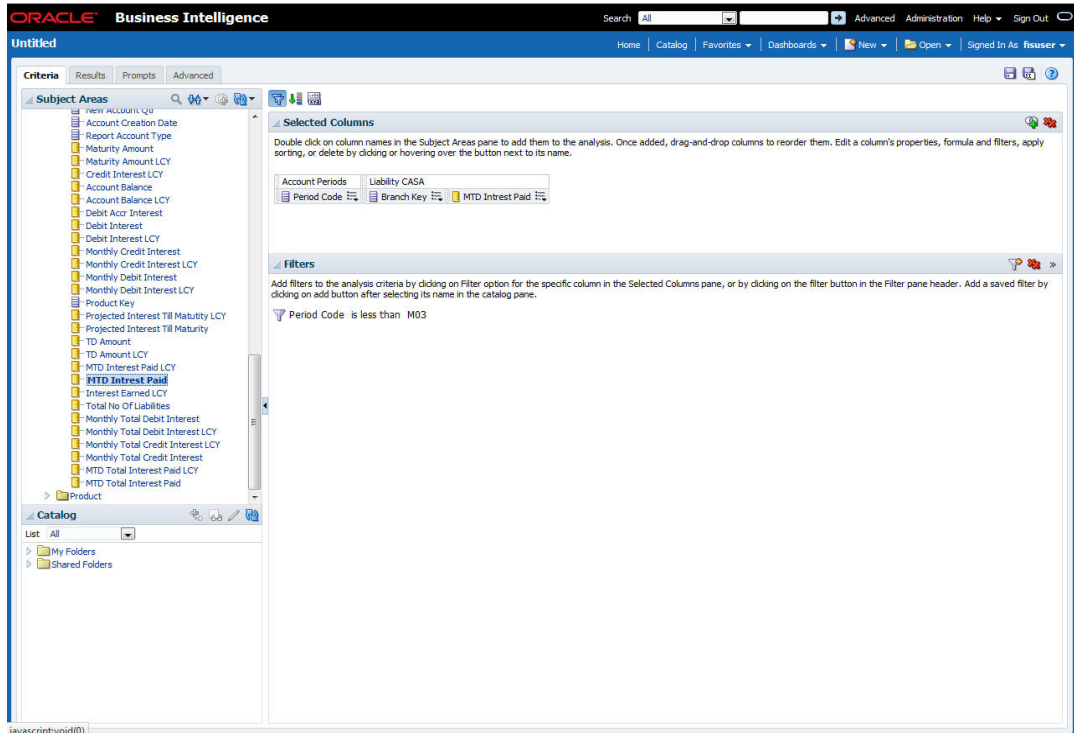

Select the required column and click 'OK' button. You will see the 'New Filter' window.
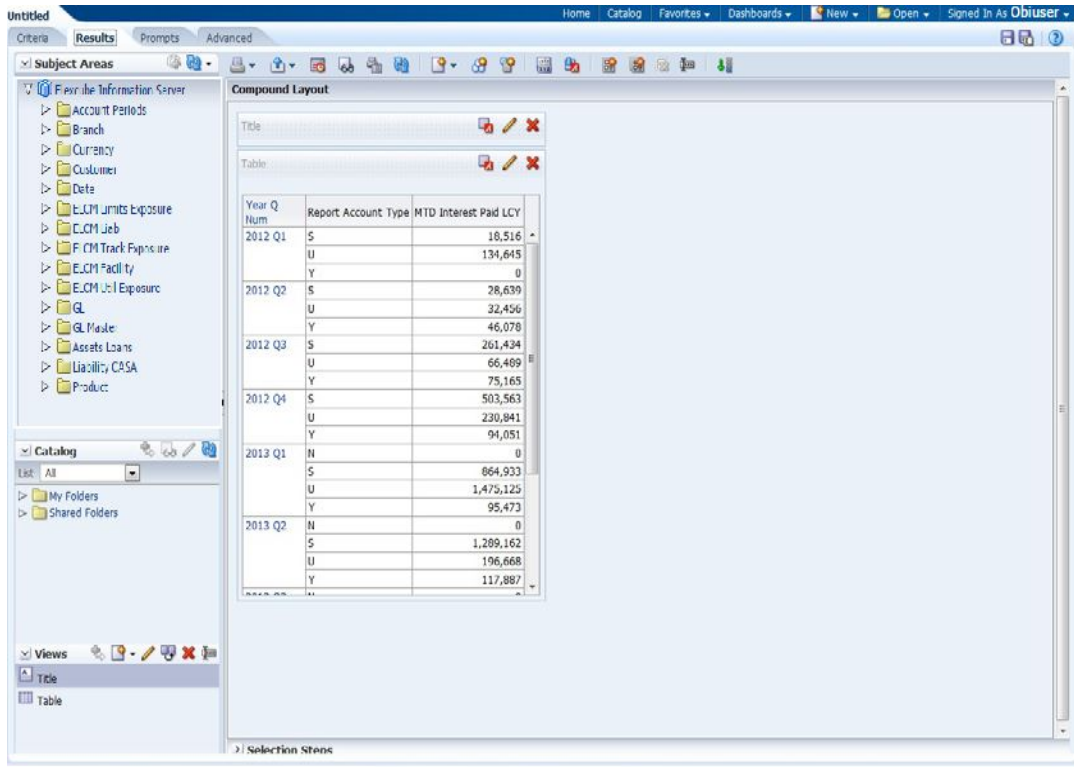

Select the operator and value. Click 'OK' button to add the filter. You can add more filters in the same manner.
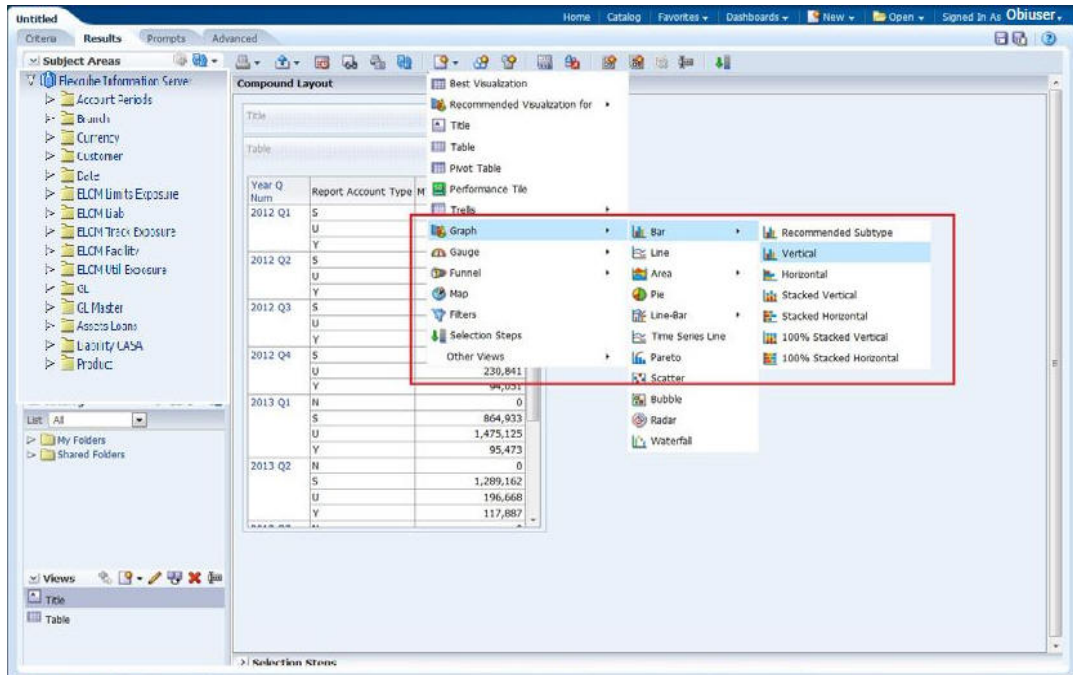
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The 'Filters' section of the screen displays all the selected filters.

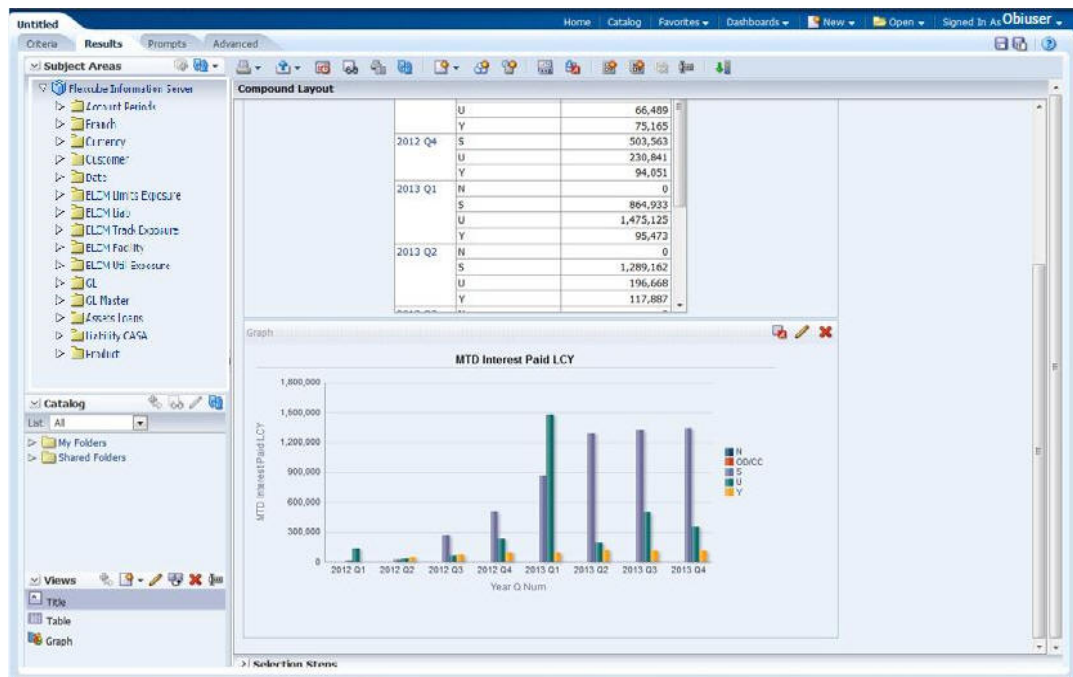Once you have added the filters and done the required edits, click 'Results' tab.

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From this tab, you can add graphical representation of the data by using the new view button.


Select the type of graphical representation that you need to add.

OBIEE will display the graph in the result area.

You can drag and drop the items in the result and rearrange the display. If you wish to edit the properties of the graph, click Edit icon on the graph item toolbar,

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Once the changes are made, click Save icon to save the report that you have created. OBIEE prompts you to specify the name of the report to save
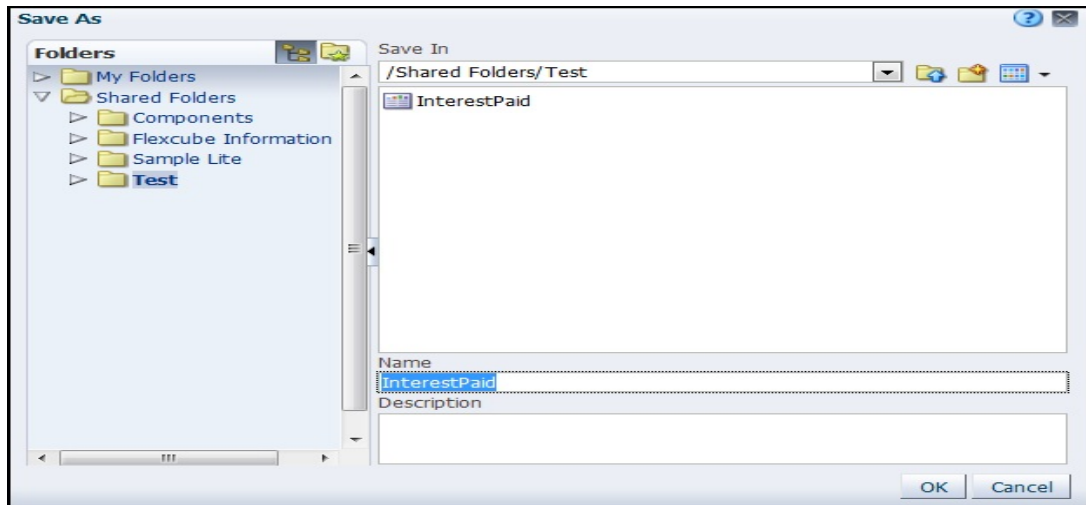
Give an appropriate name to the report and click 'OK' button to save it.

You may also add this dynamic report to a dashboard in OBIEE.

For details on creating dashboards and adding reports to dashboard, refer to the documentation of Oracle Business Intelligence Enterprise Edition.

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