Enterprise Collateral Management User Manual

Oracle Banking Enterprise Limits and Collateral Management
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Enterprise Collateral Management User Manual
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1. Preface

1.1 Introduction

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

You can further obtain information specific to a particular field by placing the cursor on the relevant field and pressing <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/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:

Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Collaterals* explains a series of maintenance options facilitated by Oracle Banking Enterprise Collateral Management.
Chapter 3	*Annexure 1* – Revaluation describes the revaluation process supported for different collateral types.
Chapter 4	*Function ID Glossary* 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.

ELCM	Enterprise Limits and Collateral Management
ECM	Enterprise Collateral Management
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
ORMD	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date

1.6 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

1.7 Related Documents

For more information refer to the following User Manuals.

- User Defined Fields User Manual
- Enterprise Limits User Manual
- Enterprise Limits and Collaterals Common User Manual

2. Collaterals

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

This chapter contains the following sections:

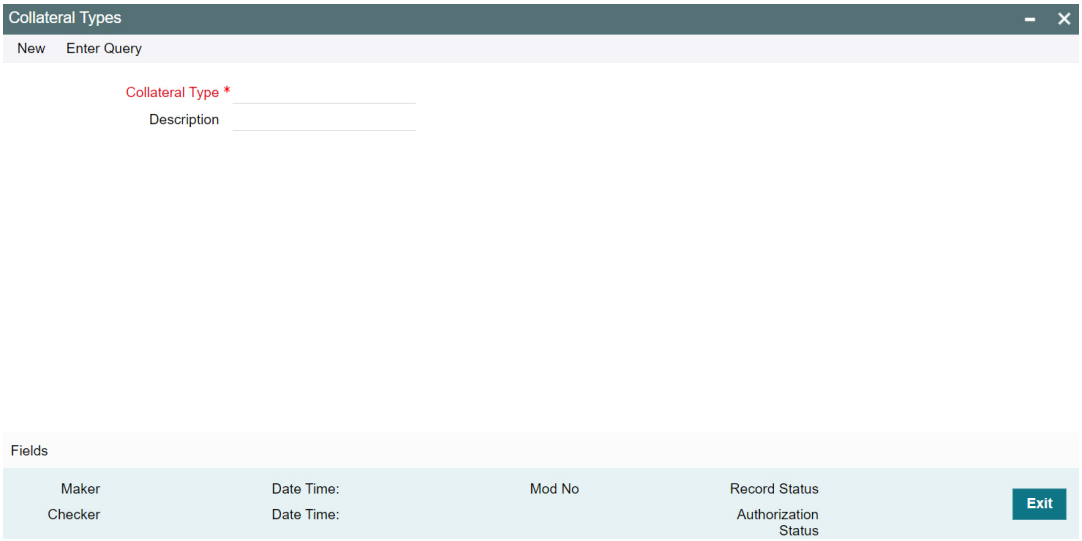
- Section 2.1, "Collateral Types Maintenance"
- Section 2.2, "Collateral Category Maintenance"
- Section 2.3, "Mask Code Maintenance"
- Section 2.4, "Maintaining Charge Type"
- Section 2.5, "Issuer Maintenance "
- Section 2.6, "Securities Maintenance"
- Section 2.7, "Valuation Details Maintenance"
- Section 2.8, "Maintaining Insurance Company Details"
- Section 2.9, "Maintaining Insurance Types"
- Section 2.10, "Collateral Dedupe Maintenance"
- Section 2.11, "Collaterals Maintenance"
- Section 2.12, "Maintaining Specific Collateral Input Details"
- Section 2.13, "Collateral Utilization Transaction"
- Section 2.14, "Collateral Block Transaction"
- Section 2.15, "Collateral History Summary"
- Section 2.16, "Collateral Query"

2.1 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 ‘’GCDCOLTY’ 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. The list of collateral types supported is supplied which is used in the application. For more information on list of collateral types, refer to ‘Collateral Category Maintenance’ section.



Collateral Type

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

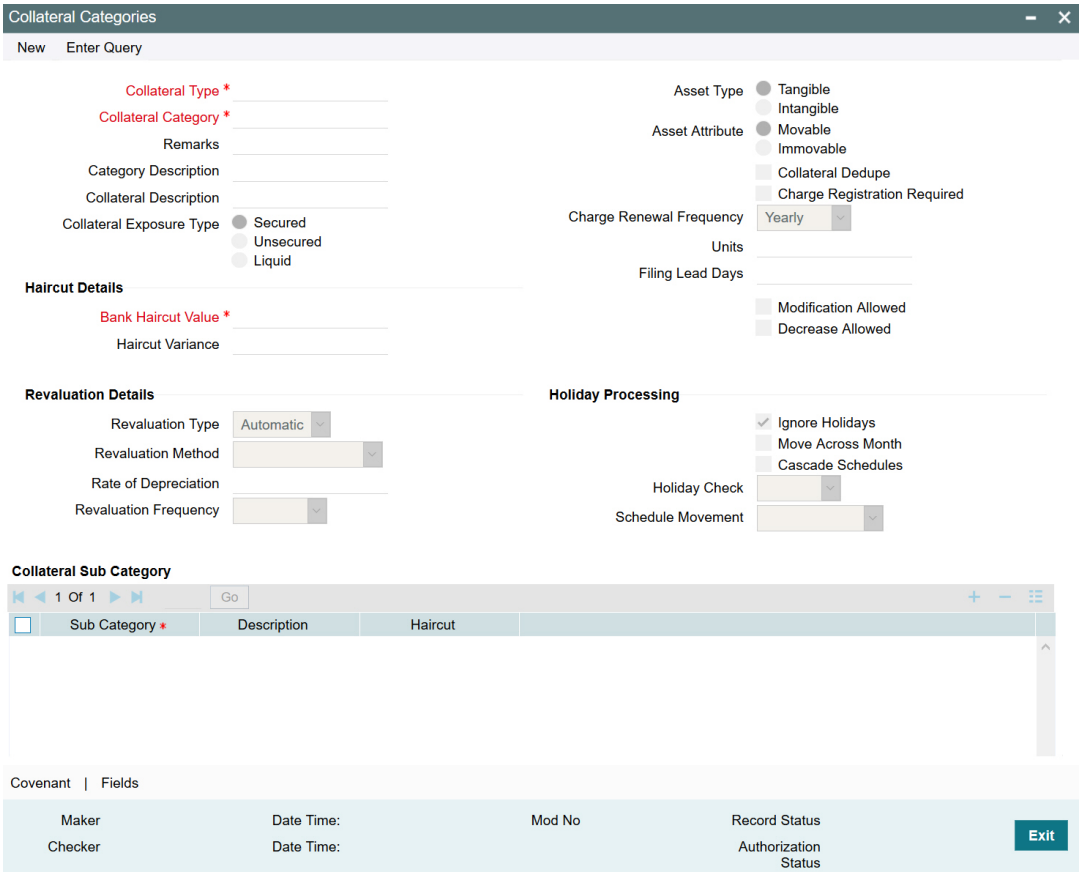
Description

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

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



Click ‘New’ and specify the following details.

Collateral Type and Collateral Description

Select the collateral type. Collateral Types maintained by the bank in the ‘Collateral Types Maintenance’ screen (GCDCOLTY) are displayed in the LOV.

Collateral description provided for the selected Collateral Type gets defaulted from the ‘Collateral Types Maintenance’ screen.

Collateral Category and Category Description

Select the Collateral Category. The system displays the possible values for selected Collateral Type in the LOV.

Category description gets defaulted based on the selected category.

> **Note**
>
> Userdefined category is applicable only for Vehicle and Property types of collateral.

Remarks

Specify Remarks for the collateral type and category combination, if any.

Collateral Exposure Type

Indicate the Collateral Exposure Type from the following:

- Secured
- Unsecured
- Liquid Type

Asset Type

Specify the asset type here - Tangible or intangible

Asset Attribute

Specify if the asset is movable or immovable. Once the record is authorized, you cannot modify this Asset Attribute.

Collateral Dedupe

Select this check box if you want to perform collateral dedupe validation for the selected collateral type and category combination during collateral creation.

Note

Collateral dedupe validation can be performed only for the following collateral types:

- Property
- Vehicle
- Agriculture
- Aircraft
- Vessel

Charge Registration Required

Select this check box for recording registration details for the charge on collateral.

As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has to be sent to registrar for charge creation.

Charge Renewal Frequency

A charge can be renewed as per the charge renewal frequency and units. For every charge type, a ‘Charge Renewal Frequency’ can be configured. You can select ‘Yearly’, ‘Half Yearly’, ‘Quarterly’, ‘Monthly’, ‘Weekly’, and ‘Daily’

Units

Specify the units.

For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Filing Lead Days

Specify the lead days. The days before charge expiry date. You can renew the charge registration during these days.

Revision Date

Specify the date on which the Collateral Category has to be revised.

Haircut Details

Bank Haircut Value

Specify the haircut value set by the bank for the selected collateral type and category combination. Bank Haircut Value can be any value between 0 to 100.

Modification Allowed

Enable this check box to indicate that modification to the ‘Bank Haircut Value’ is allowed.

Decrease Allowed

Enable this check box to indicate that decrease in the ‘Bank Haircut Value’ is allowed, in case ‘Modification Allowed’ check box is enabled.

Haircut Variance

Specify the Haircut Variance allowed for the ‘Bank Haircut Value’, in case the ‘Modification Allowed’ check box is enabled. This is mandatory when ‘Modification Allowed’ is checked. Haircut variance can be any value between 0 to 100.

You can increase or decrease the Bank Haircut Value to the extent of Haircut Variance during collateral creation.

Revaluation Details

Revaluation details can be configured at collateral category level based on revaluation type and revaluation method as applicable to the collateral type.

Revaluation Type

You can select ‘Automatic’ or ‘Manual’ from the drop-down list. If you select ‘Manual’ all the fields in ‘Revaluation Details’ and ‘Holiday Processing’ are disabled.

Manual Revaluation

For the ‘Manual’ revaluation type, the following collateral types are applicable.

Sl No	Collateral types - Only manual	Function Id
1	Corporate Deposits	GCDCOLCD
2	Inventory	GCDCOLIY
3	Account receivable	GCDCOLAR
4	Guarantee	GCDCOLLG
5	Other bank deposits	GCDCOLOD
6	Accounts & Contracts	GCDCOLAC
7	Main Screen	GCDCOLLT
8	Obligation	GCDCOLLO
9	Insurance	GCDCOLLI

Auto and Manual Revaluation

Revaluation is based on configured depreciation method and percentage or external price change. The following collateral types are applicable for both ‘Auto’ and ‘Manual ‘revaluation type.

Sl No	Collateral types with revaluation type Manual & Auto External/Depreciation	Function ID
1	Vehicles	GCDCOLLV

2	Machinery	GCDCOLLY
3	Vessel	GCDCOLVE
4	Aircraft	GCDCOLLA

Auto Revaluation

The following collateral types are applicable only for 'Auto' revaluation type.

Sl No	Collateral types with only Auto-external	Function ID
1	Funds	GCDCOLFU
2	Bonds	GCDCOLBO
3	Stocks	GCDCOLLS

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

Following collateral types are considered for manual type of revaluation as well as automatic revaluation with external revaluation method.

Sl No	Collateral types with Manual and Auto-External revaluation	Function ID
1	Commercial papers	GCDCOLCP
2	Agriculture	GCDCOLAG
3	Perishables	GCDCOLPC
4	Commodities	GCDCOLCO
5	Metals	GCDCOLLL
6	Property	GCDCOLLP

For more information on collateral revaluation, refer to 'Collateral Revaluation' section in this User Manual.

Revaluation Method

You can select the following revaluation method from the drop-down list.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

Rate of Depreciation

Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.

Revaluation Frequency

This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

Holiday Processing

The holiday processing settings are applicable only when revaluation type is automatic.

Ignore Holidays/Move Across Month/Cascade Schedules

By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled.

Holiday Check

You can either select 'Currency', 'Local' or 'Both'. The collateral currency holiday is considered if holiday check is currency/both.

Schedule Movement

You can either select ' Move forward' or 'Move backward'.

Collateral Sub Category

You can maintain sub-categories for the selected 'Collateral Category' here. This is an optional maintenance for the collateral categories for which sub-categories are available.

Specify the following sub-category details for each record:

- Sub Category - Specify the sub-category name. For example, if 'Residential Property' is selected as category for 'Property' collateral type, Villa/Flat/Duplex can be specified as sub-category
- Description - Provide a brief description about the sub-category
- Haircut - Specify the haircut for the collaterals of mentioned sub-category. Haircut can be any value between 0 to 100

If haircut is not provided at sub-category level, the system will apply the 'Bank Haircut Value' maintained for collateral type and category combination to the sub-categories.

The following configurations set for the collateral type and category combination is applicable also for the sub-categories.

- Modification Allowed
- Decrease Allowed
- Haircut Variance

Note

1. Sub Category value must be unique across all collateral type and category combination records.

2. Sub Category cannot be de-linked once it is linked to a collateral.

3. New record cannot be created in GCDCOLCA for the following collateral types. Only modification is allowed for these collateral types.

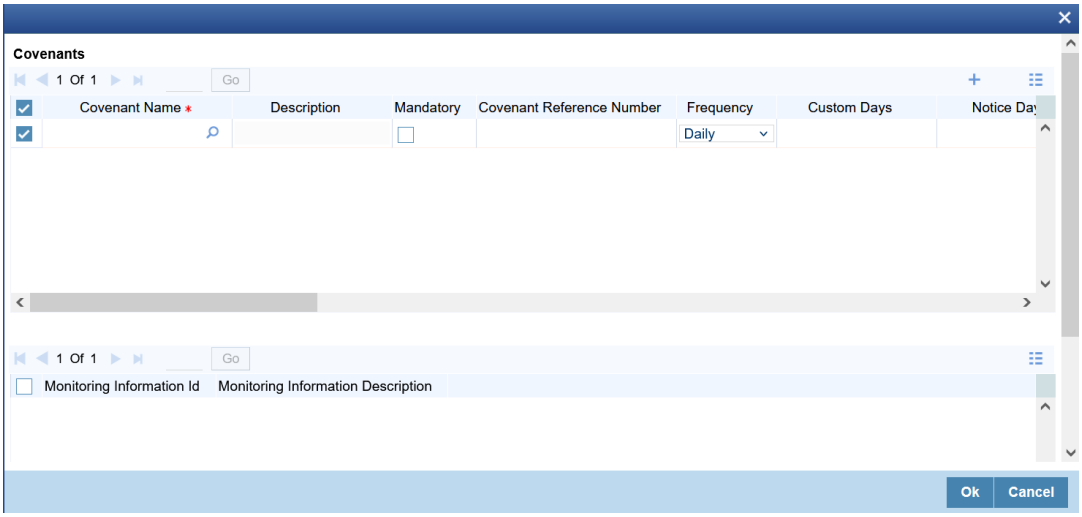
   – Agriculture
   – Property
   – Water Vessel
   – Aircraft
   – Vehicle

2.2.1 Maintaining Covenant Details for Collateral Category

To maintain the Covenant details for the Collateral Category, use the covenant screen by invoking 'Covenant' sub-system.

The Review 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 review date is 15-Feb-2008.



Covenant Name

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

Description

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

Mandatory

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

Covenant Reference Number

Indicates the covenant reference number.

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
- Custom
- Fortnightly

Custom Days

Specify the Custom Days for covenant tracking, if ‘Custom’ is selected as ‘Frequency’.

For example, if the frequency is defined as ‘Custom’ and ‘Custom Days’ is specified as 20, then frequency will be once in 20 days.

Note

Custom days value can be minimum 1 to maximum 999.

Notice Days

Specify the notice days, that is, the number of days prior to review date of the covenant. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days.

Note

- Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days

- Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days

- If Fortnightly is selected as Frequency, the notice days must be less than 14 days

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 (GCDCOLLT) for choosing the collateral category while maintaining the collateral.

Note

- Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days
- Grace Days can be a maximum of 30 days even if the Custom Days is more than 30 days
- If Fortnightly is selected as Frequency, the grace days must be less than 14 days

Classification Type

Covenant classification type is defaulted from the 'Covenant Maintenance' screen (GEDCOVNT) on selecting covenant. You can modify this, if required.

Linkage Type

Linkage type is defaulted as Facility, Collateral, or Customer based on the covenant selected.

Covenant Sub Type

This is applicable only for non-financial covenant types and is defaulted from covenant maintenance (GEDCOVNT) screen on selecting covenant. You cannot modify this.

Covenant Type

Covenant type is defaulted from the 'Covenant Maintenance' screen (GEDCOVNT) on selecting covenant. You cannot modify this.

Formula

Specify the Formula for arriving at covenant condition.

Covenant Target Condition

Select the 'Covenant target condition' from the drop down list. The options available are:

- Greater than or equal to
- Between
- Less than
- Greater than
- Equal to
- Less than or equal to
- Less than

Target Type

Select the 'Target type' from the drop down list. The options available are: Value, Percentage, and Ratio.

Target from value

Specify the lower limit of value/percentage/ratio for the covenant compliance tracking.

Target to value

Specify the upper limit of value/percentage/ratio for the covenant compliance tracking.

Currency

Specify the currency for covenants. This is mandatory only if 'Target type' is selected as Value.

Remarks

Specify the remarks about the covenant details for collateral category maintenance.

Monitoring Information Id

Monitoring information Id is defaulted based on monitoring information maintenance of the selected covenant.

Monitoring Information Description

Monitoring information Description is defaulted based on monitoring information maintenance of the selected covenant.

Note

If 'Between' is selected as the 'Covenant Target Condition', the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is between specified 'Target from value' and 'Target to value'.

Example:

- Covenant = Debt to Equity ratio
- Monitoring information = Balance sheet
- Formula = Total Liabilities / Total Equity
- Covenant Target condition = BETWEEN
- Target type = Ratio
- Target From Value = 1
- Target To Value = 2
- Currency – (LEFT BLANK)

For the above case, the system expects the debt to equity ratio to be between 1 and 2.

If 'Greater than' is selected as 'Covenant Target Condition', the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is greater than the specified 'Target from value'.

Example:

- Covenant = Free Cash Flow
- Monitoring information for the covenant = Cash Flow
- Final Formula = Operating Cash Flow – Capital Expenditures
- Covenant Target condition = GREATER THAN
- Target type = VALUE
- Target From Value = 200000
- Target To Value = (LEFT BLANK)
- Currency - USD

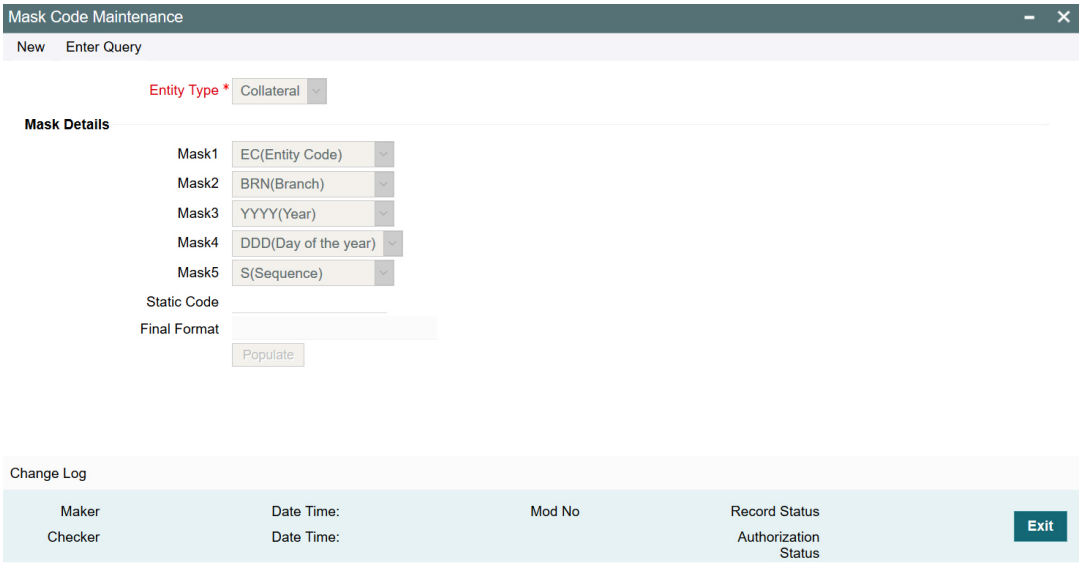
For the above case, system expects cash flow to be greater than USD 200000.

For more information about 'Covenant Maintenance', refer to *Enterprise Limits and Collaterals Common User Manual.*

2.3 Mask Code Maintenance

The 'Mask Code Maintenance' screen allows you to configure format for auto generation of collateral codes. If the mask code is maintained for collateral, the system will auto generate the collateral code during new record creation based on the configuration.

To invoke the ‘Mask Code Maintenance’ screen, type ‘GCDGENCD‘ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Click ‘New’ and specify the following details.

Entity Type

Select the ‘Entity Type’ from the drop down list.

Mask Details

Mask1/Mask2/Mask3/Mask4/Mask5

Select the mask codes (Mask1-Mask5) from the drop down list. The following options are available:

- EC(Entity Code)
- SC(Static Code)
- BRN(Branch)
- YYYY(Year)
- DDD(Day of the year)
- S(Sequence)

Note

Both EC(Entity Code) and SC(Static Code) options should not be selected together in the same mask code record.

Static Code

Specify the static code, if SC(Static Code) option is selected as any of the mask value.

Note

- Only two characters are allowed in Static Code field.

- Mask codes can be selected in any sequence and the system will generate the collateral code based on the selection.

- Duplicate selection is not allowed.

- BRN(Branch) is non mandatory selection.

Final Format

Click ‘Populate’. Final Format is populated based on the selected mask codes (Mask1-Mask5).

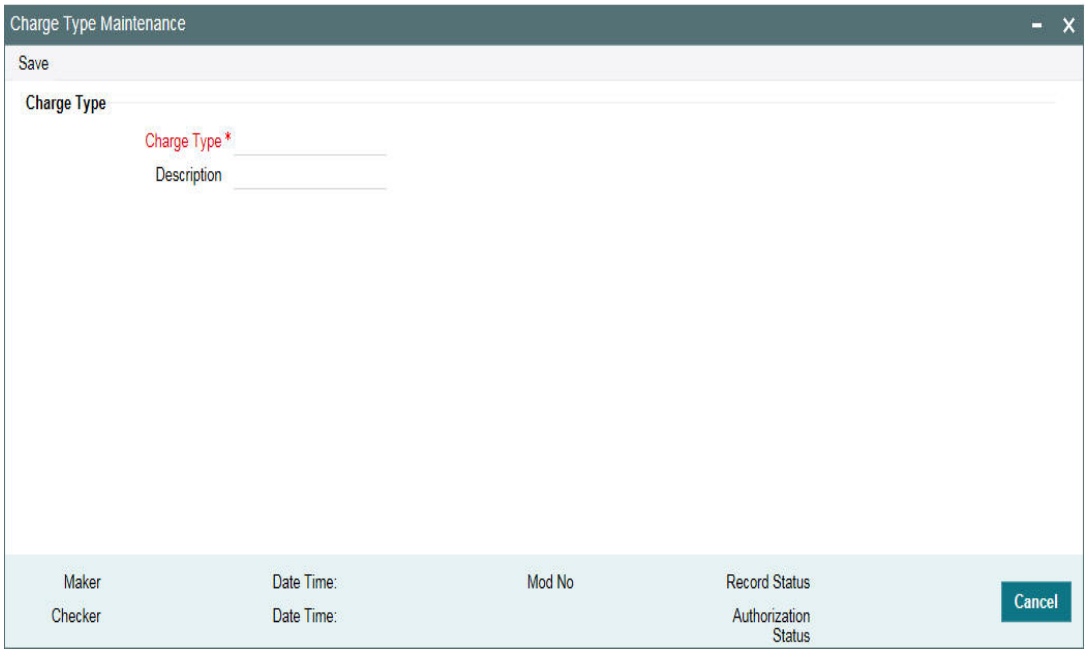
click ‘Save’.

2.4 Maintaining Charge Type

In ‘Charge Type Maintenance’ screen, you can configure different charge type like mortgage, hypothecation, lien, and so on.

If you want to register charge for the collateral created under this category, then you need to configure charge registration details.

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



Charge Type

Specify the charge type like mortgage, hypothecation, lien and so on

Description

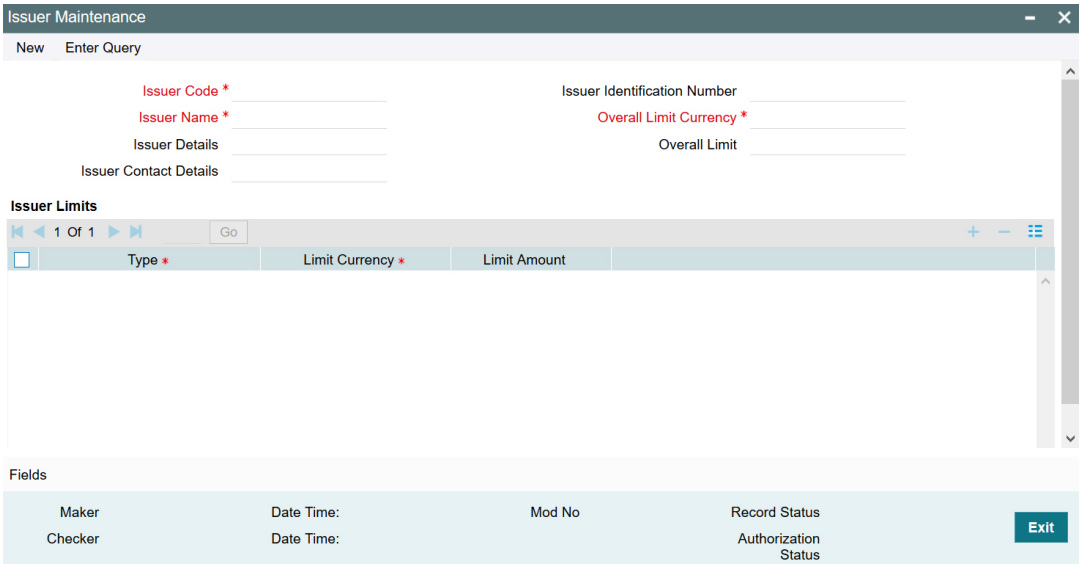
Specify brief description of charge type.

2.5 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 'GCDISSUR' 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 is identified by this code. This code can also be used to retrieve information about the issuer. Specify the Issuer Code here.

Issuer Name

Issuer Name gets defaulted after selecting Security Code in GCDSECTY.

Issuer Details

Specify in brief any additional details of the issuer.

Issuer Contact Details

Specify the contact details of the issuer.

Issuer Identification Number

Select the Issuer Identification Number if any, from the adjoining option list.

Overall Limit Currency

Specify the currency in which the Overall Limit is specified.

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, and so on. 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 shows an appropriate message indicating that the limit has been exceeded.

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, and so on. 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.

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 in selected limit currency.

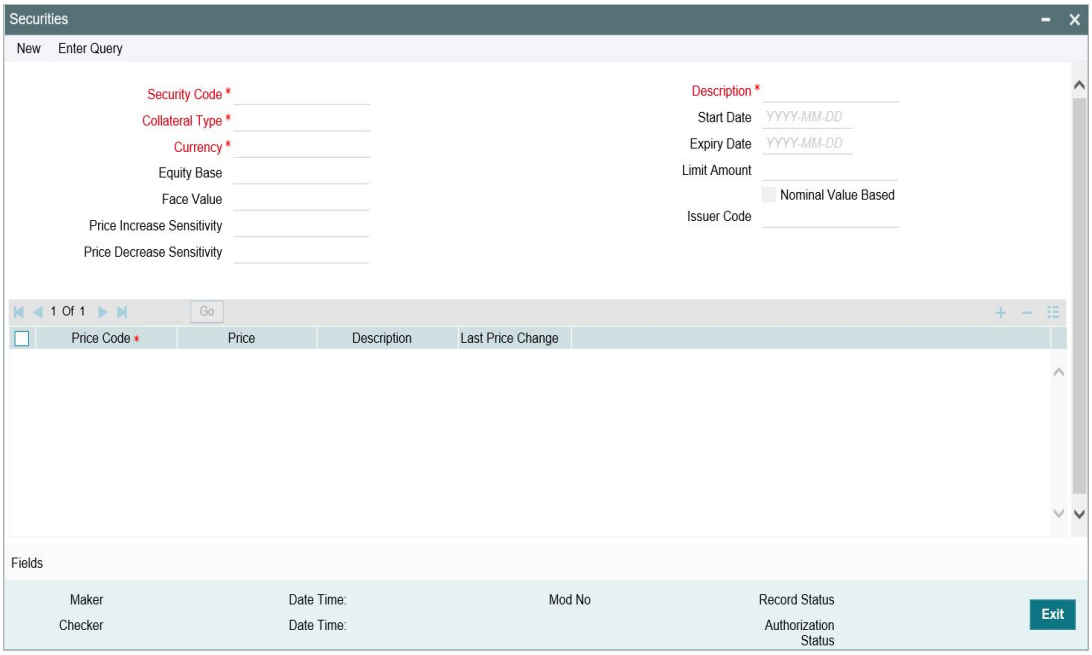
2.6 Securities Maintenance

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 Banking 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 ‘GCDSECTY’ 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 maintenance is used for creating securities which are considered for external revaluation including market based securities.

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.

Collateral Type

Select the collateral type to which the security belongs.

Currency

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

Equity Base

Here you can specify the equity base for the security, that is, 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.

Face Value

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

> **Note**
>
> Face value and Nominal value based is applicable only for collateral types – Funds, Stocks, and Bonds.

Price Increase Sensitivity and Price Decrease Sensitivity

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

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

Price Increase Sensitivity

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

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

> **Note**
>
> Expired securities are not available for attaching to collateral at the time of collateral maintenance

Start Date and Expiry Date

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

Note

Only securities which are active (after start date and before expiry date) are available at collateral maintenance level for considering the security for creating collateral. Expired securities are not available for attaching to collateral at the time of collateral maintenance.

Limit Amount

Specify the limit amount for the particular security. Limit amount is applicable for funds, bonds, stocks and commercial papers. This is validated against the limit specified for the issuer in GCDISSUR for the collateral type under which security is created.**Nominal Value Based**

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

Issuer Code

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

Issuer code is mandatory for securities of collateral type funds, bonds, stocks and commercial papers.

Price Details

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 Price table.

You can specify the following details here:

- Price Code - Indicates the market place for which the price is quoted. This is a unique code for the security to signify the price, like market place/exchange where the price is quoted for the security.

Note

Price code modification for a new price with a new effective date is not allowed on an expired security.

- Market Price - Price of the security in that market
- Last Price Change - Date on which the price was last changed. This gets updated with the date on which new price is signified for the price code.

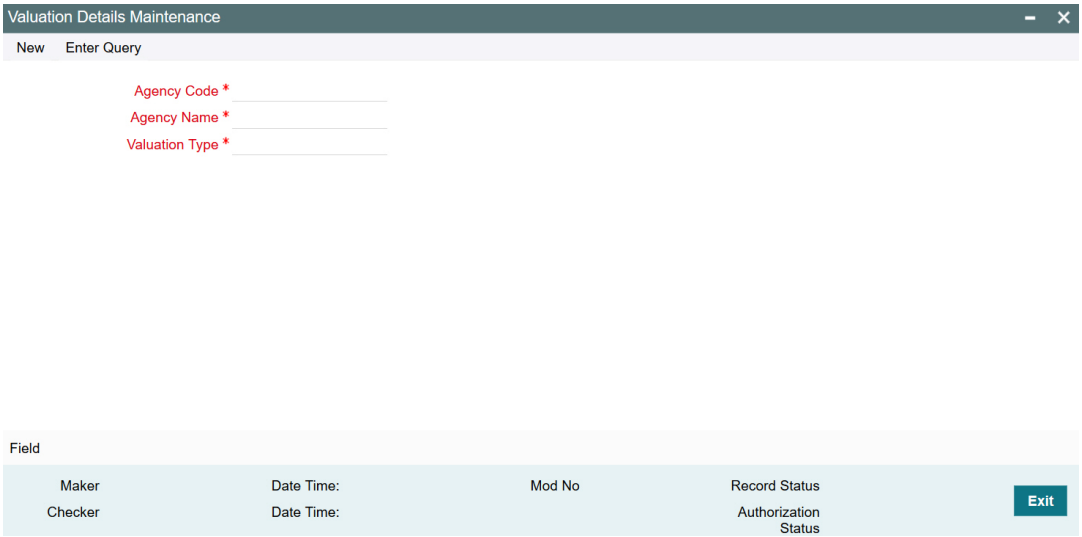
This can later be linked to 'Collaterals Maintenance' screen (GCDCOLLT) for maintaining market value based collaterals.

Security created can be used in 'Collaterals Maintenance' screen of collateral types which are enabled for external revaluation.

2.7 Valuation Details Maintenance

Banks can maintain a detailed list of their valuation agencies in the ‘Valuation Details Maintenance’ screen by capturing Agency code, Agency Name, and Valuation Type details. These details can then be fetched at collateral maintenance while capturing the required valuation data.

To invoke the ‘Valuation Details Maintenance’ screen, type GCDVALDT in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Click ‘New’ and specify the following details.

Agency Code

Specify a unique code for the valuation agency.

Agency Name

Specify the name of the agency.

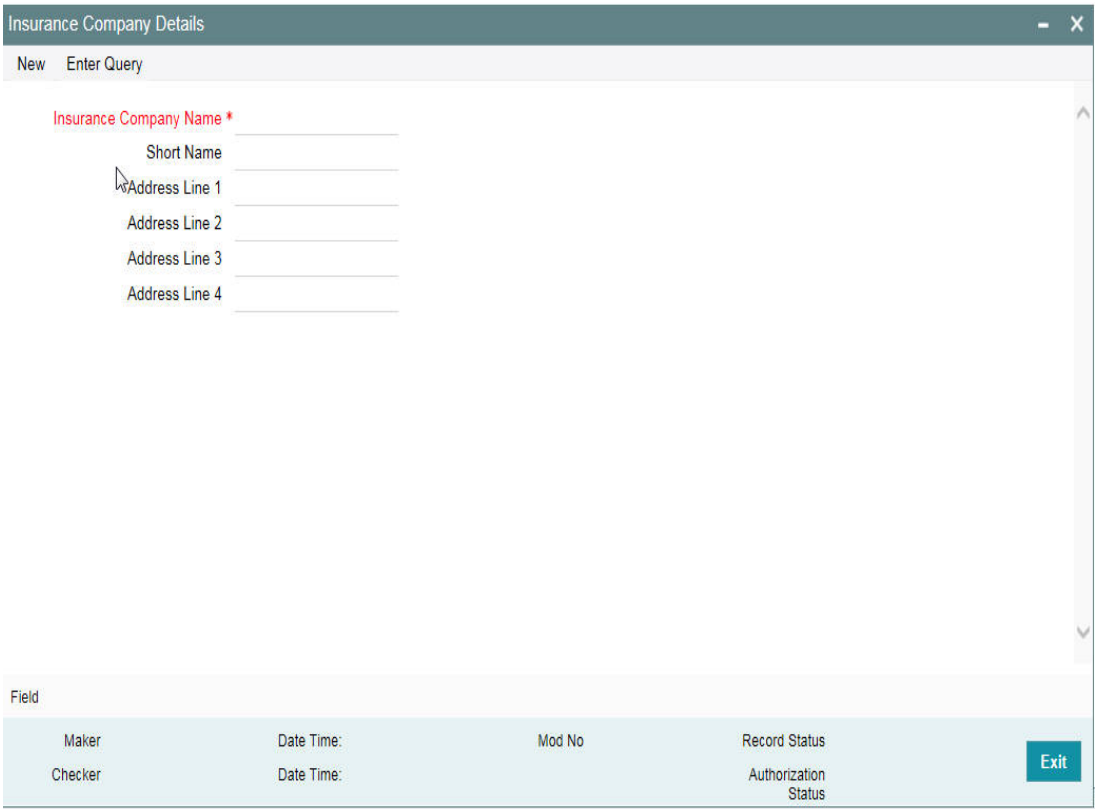
Valuation Type

Specify the type of valuation performed by the agency.

2.8 Maintaining Insurance Company Details

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

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



Specify the following details:

Insurance Company Name

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

Short Name

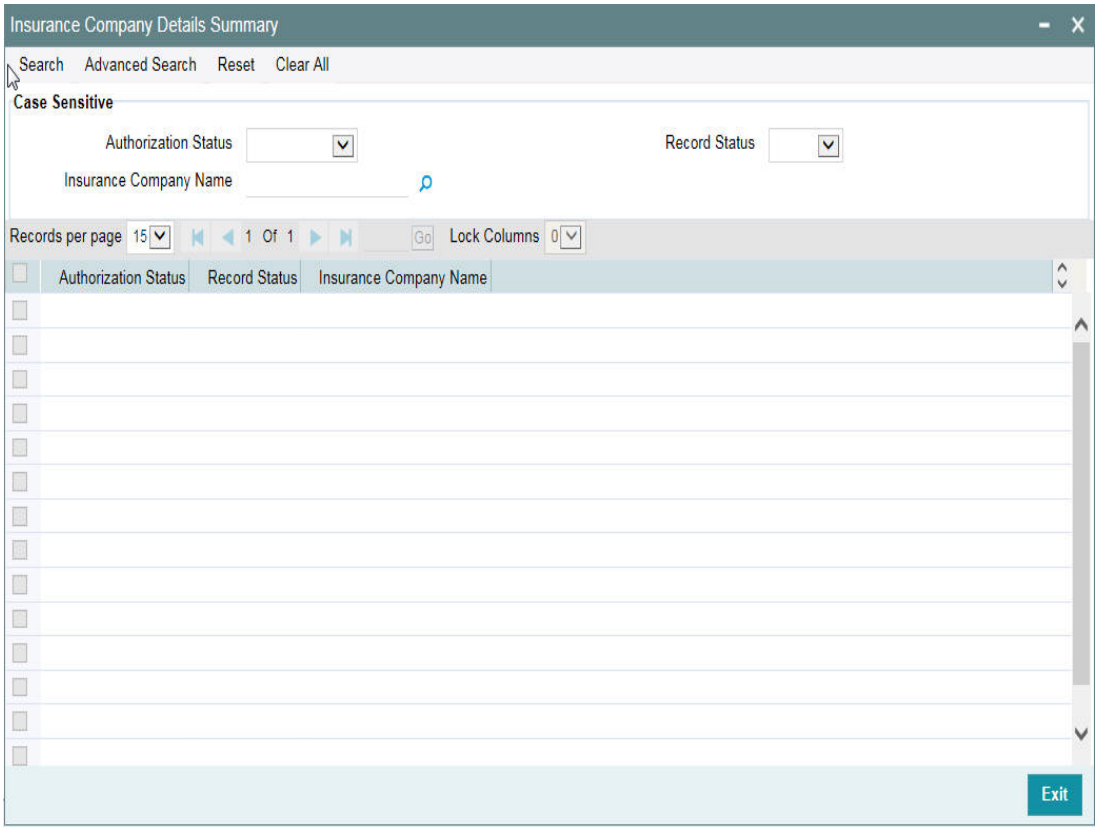
Specify a short name to identify the insurance company.

Address Line 1 to 4

Specify the address of the insurance company in the fields provided. Once you have specified the above details, save the maintenance.

2.8.1 Viewing Insurance Company Summary

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



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

- Authorization status
- Record status
- Insurance company name

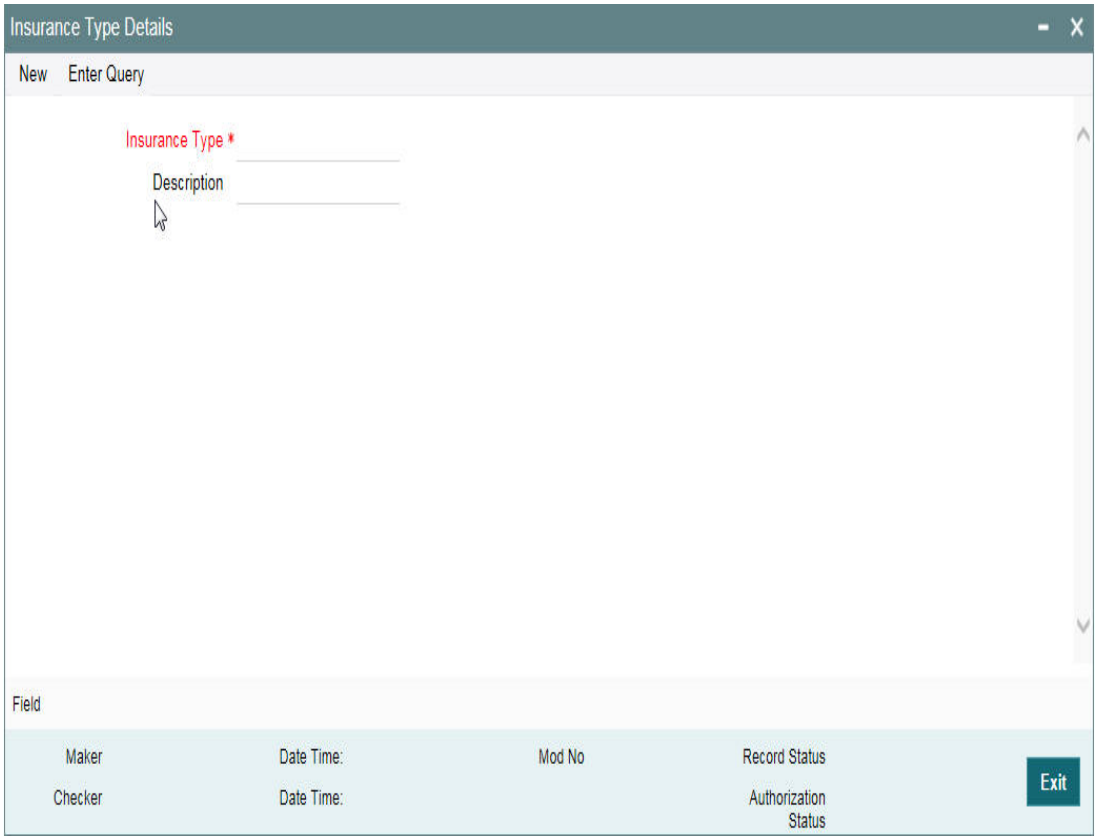
Once you have specified the search criteria, click ‘Search’ button. The system displays the following details of the insurance companies that match the filter criteria.

- Authorization status
- Record status
- Insurance company name

2.9 Maintaining Insurance Types

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

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



Specify the following details:

Insurance Type

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

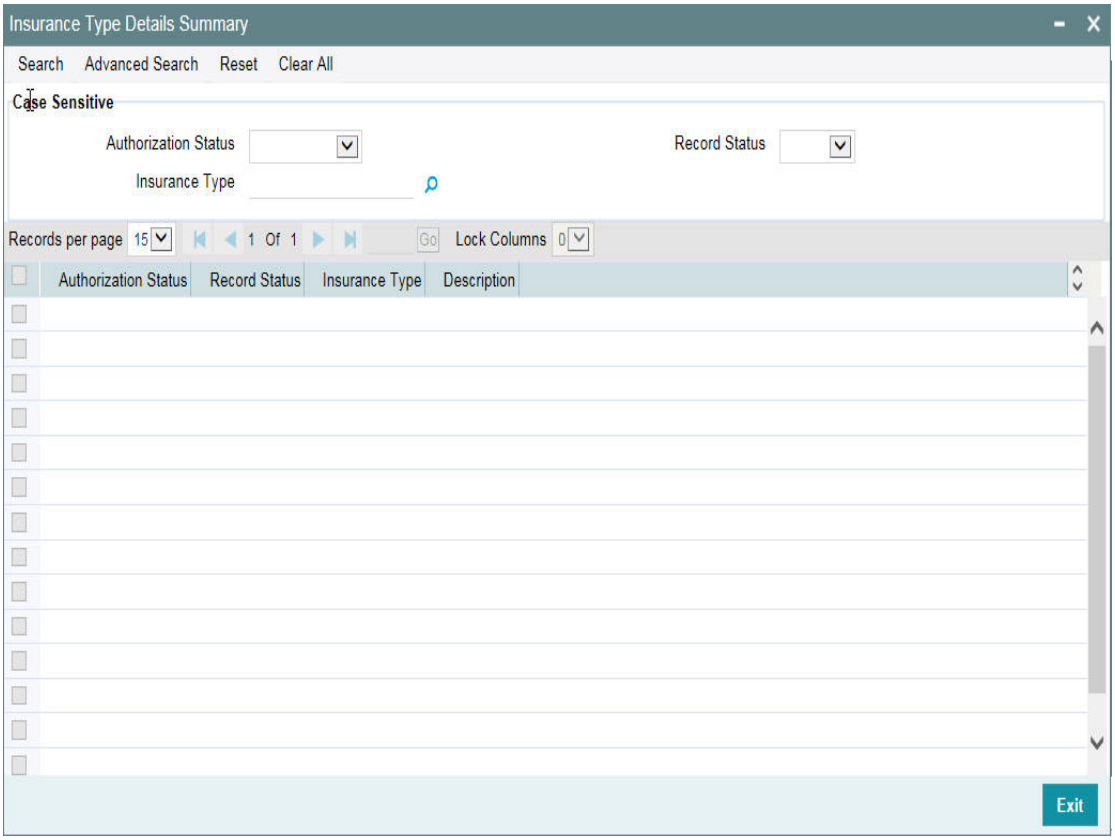
Description

Specify a brief description of the insurance type.

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

2.9.1 Viewing Insurance Type Summary

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



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

- Authorization status
- Record status
- Insurance type

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

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

2.10 Collateral Dedupe Maintenance

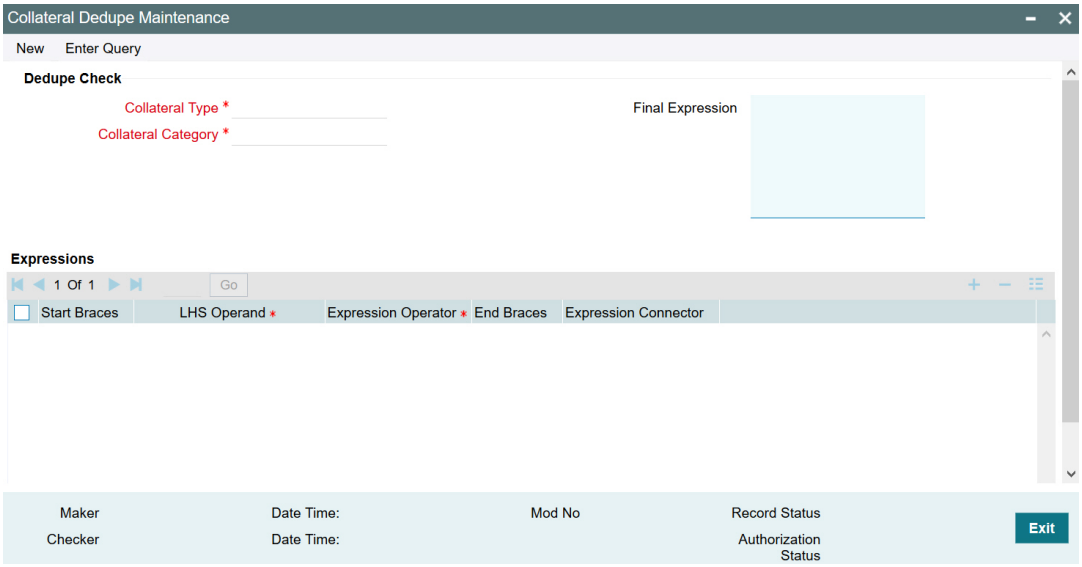
During collateral creation of the following collateral types, you can perform dedupe check to identify duplicate collaterals.

- Property
- Vehicle
- Agriculture
- Aircraft
- Water Vessel

The ‘Collateral Dedupe Maintenance’ screen allows you to configure the parameters that needs to be compared during dedupe check. You can choose to compare single parameter

or multiple parameters based on your need. This maintenance is mandatory in case Collateral Dedupe check box is enabled in the ‘Collateral Categories Maintenance’ screen.

To invoke the ‘Collateral Dedupe Maintenance’ screen, type GCDDEDUP in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Click ‘New’ and specify the following details.

Dedupe Check

Collateral Type

Select any of the following collateral types from the LOV.

- Property
- Vehicle
- Agriculture
- Aircraft
- Water Vessel

Collateral Category

Select the required Collateral Category. Collateral categories factory shipped for the selected Collateral Type are displayed in the LOV.

Expressions

click ‘+’ the add icon and specify the following details.

Start Braces

Select the start brace.

LHS Operand

Select the dedupe check parameter (pre-shipped fields/parameters) from the LOV.

Expression Operator

Select the Expression Operator from the drop down list. The options available are ‘Exact Match’ and ‘Probable Match’.

If ‘Exact Match’ option is selected, the system will search and display all the existing collateral records with parameter value that exactly matches with the parameter value of record to be created as dedupe check result.

If ‘Probable Match’ option is selected, the system will search and display all the existing collateral records with parameter value that at least partially matches with the parameter value of record to be created as dedupe check result.

End Braces

Select the end brace.

Expression Connector

Select the Expression Connector from the drop down list. The options available are ‘AND’ and ‘OR’.

Expression connector is required for connecting one expression with another expression to build a logical deduplication expression based on business requirement.

Final Expression

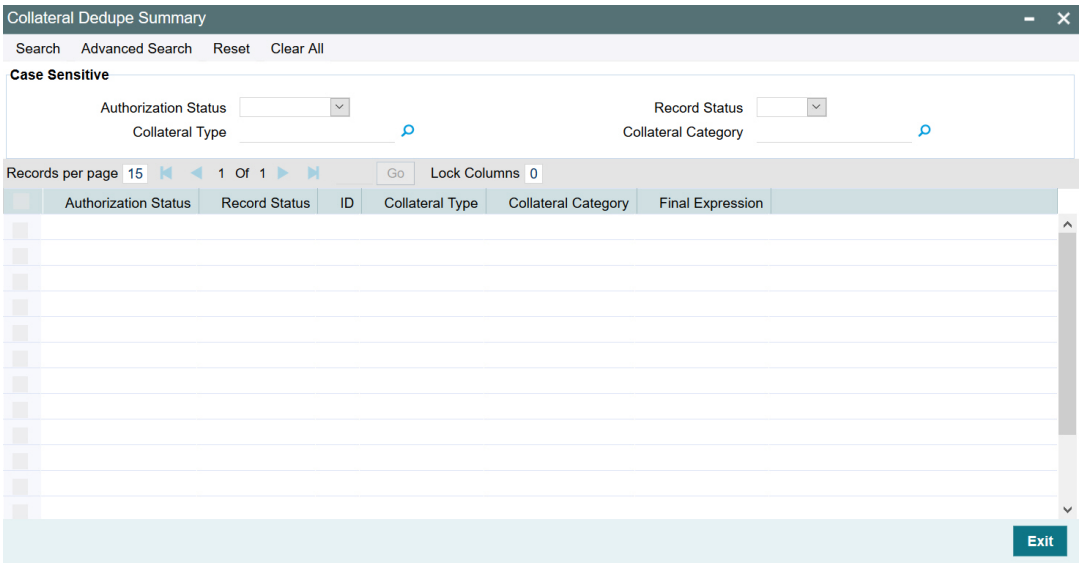
The system builds the Final Expression based on the provided expressions, on clicking ‘Save’ in the ‘Collateral Dedupe Maintenance’ screen.

> **Note**
>
> Refer to individual collateral maintenances section for deduplication check details.

2.10.1 Collateral Dedupe Summary

The ‘Collateral Dedupe Summary’ screen allows you to search all the dedupe maintenance records created in the ‘Collateral Dedupe Maintenance’ screen (GCDDEDUP).

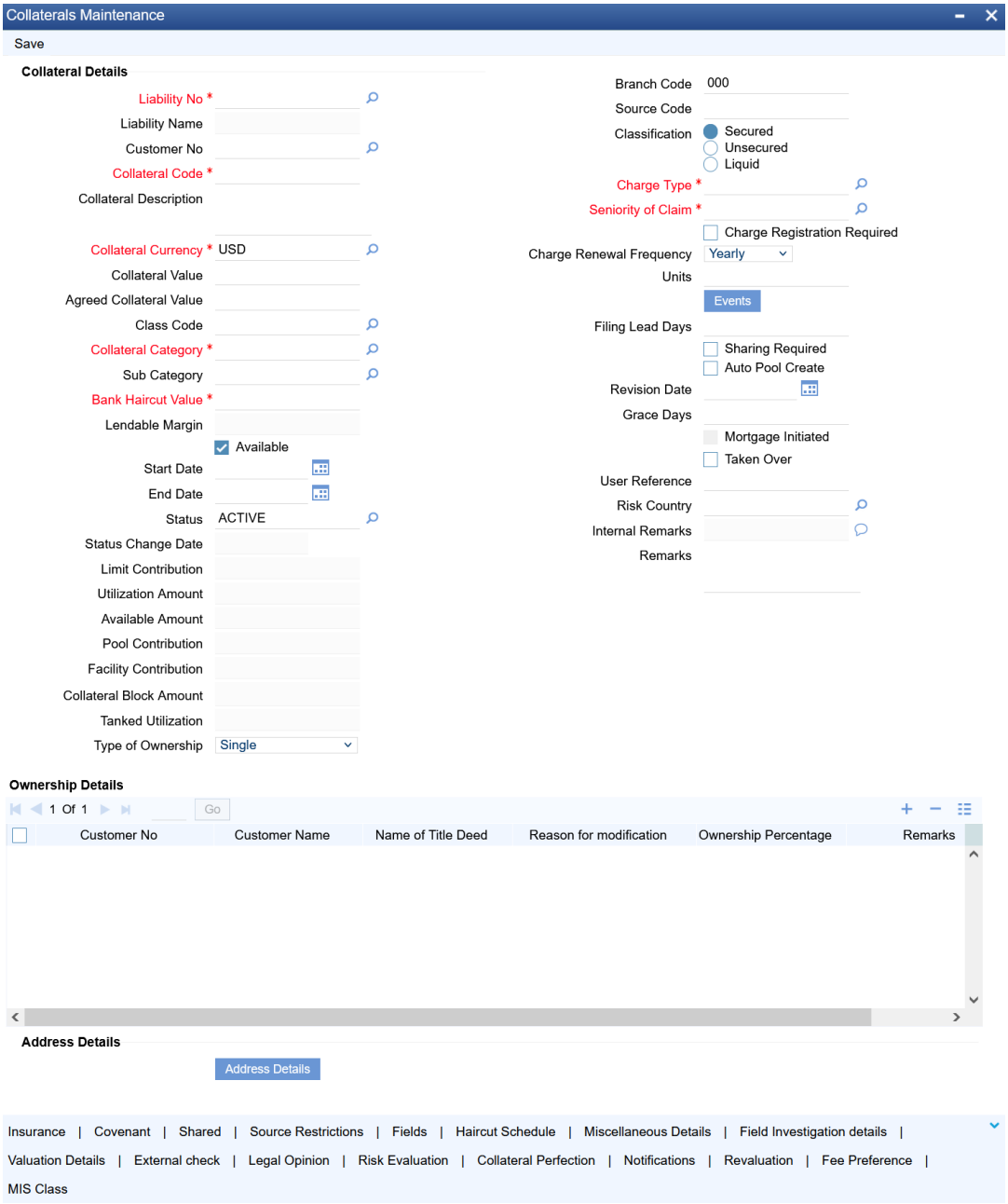
To invoke the ‘Collateral Dedupe Summary’ screen, type ‘GCSDEDUP’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



2.11 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 ‘GCDCOLLT’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



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

Click ‘New’ and specify the following details.

Collateral Details

Liability Number

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

Liability Name

Liability Name is automatically populated based on the selected Liability Number.

Customer No

Specify the customer number to which the collateral is linked.

You must select the liability number before specifying the customer number. Once the liability number is specified, the system enables the option list for customer number. This option list displays all valid customer number that are linked to the liability number selected above. You can select the appropriate one.

The selection of collateral customer linkage is optional.

Collateral Code

In case mask code maintenance is done for collateral entity, Collateral Code gets auto generated based on mask code sequence on clicking 'New' in the 'Collateral Maintenance' screen.

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

Collateral Description

Provide a brief description of the collateral in this field.

Collateral Currency

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

Collateral Value

Collateral value is derived based on child records in all of the collateral type maintenance screens except in case of Collaterals Maintenance. Collateral value is directly entered in the main screen.

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.

Note

- In case 'Collateral Value' is increased, then in the 'Collateral Pool Maintenance' screen, the 'Linked Amount' is modified only if the 'Amount Basis' is 'Percentage'. If the 'Amount Basis' is 'Amount', then the 'Linked Amount' is retained as is. However based on the changed 'Collateral Value', the 'Linked Percent Number' is re-calculated considering the retained amount.

- If the collateral is linked to non-revolving special line, increase or decrease in the collateral value due to linking / de-linking of collateral and collateral revaluation updates only the facility available amount. The Non-Revolving Special (NRS) amount is updated only based on de-utilization of facility amount.

Reduction of collateral value

When collateral is only linked to pool

Linkage basis is percentage – reduction in collateral value results in recalculating collateral pool contribution to the pool and accordingly block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of allocation already done, so that block amount on collateral continues to be same.

When collateral is only linked to facility

Linkage basis is percentage – reduction in collateral value results in recalculating facility contribution amount and accordingly block amount on collateral changes.

Linkage basis is amount – reduction in collateral value is permitted only to the extent of available amount of the collateral, so that block amount on collateral continues to be same.

When pool is linked to facility and no utilization has taken place

Scenario 1 - Collateral to pool linkage is percentage and Pool to facility linkage is amount

- Collateral value – 20000
- Linkage to pool – 50% - 10000

- Pool to facility – 6000

- Post modification of collateral value to 10000
- Linkage to pool – 50% - 5000
- Pool to Facility-6000

Modification is not allowed since the modified pool value is going below the linked amount at Facility level

Scenario 2 - Collateral to pool linkage is Percentage and Pool to facility linkage is Percentage

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Pool to facility –50%-5000

- Post modification of collateral value to15000
- Linkage to pool – 50% - 7500
- Pool to Facility-50%-3750

Modification is allowed since the reduced Collateral value is recalculating pool and facility contribution based on percentage

Scenario 3 - Collateral to pool linkage is Amount and Pool to facility linkage is Amount

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility – 5000

- Post modification of collateral value to 8000
- Linkage to pool – 10000
- Pool to Facility-5000

Modification is not allowed since the modified Collateral value is going below the Linked amount

Scenario 4 - Collateral to pool linkage is Amount and Pool to facility linkage is Percent

age

- Collateral value – 20000
- Linkage to pool –10000
- Pool to facility –50%-5000

- Post modification of collateral value to 8000
- Linkage to pool –10000

- Pool to Facility-50%-5000

Modification is not allowed since the modified Collateral value is going below the Linked amount

When pool is linked to facility and utilization has taken place

Scenario 1 – Collateral linked to pool with pool level utilization existing

- Collateral value – 20000
- Linkage to pool – 50% - 10000
- Utilization amount at Collateral Pool level-4000

- Post modification of collateral value to 7000
- Linkage to pool – 50% - 3500

Modification is not allowed since the modified Collateral value which in turn modifies the Limit Contribution is going below the Utilized amount at Pool level.

Scenario 2 – Collateral linked to pool which in turn is linked to facility and utilization has taken place at facility level.

- Collateral value – 20000
- Linkage to pool – 50% –10000
- Pool to facility – amount - 10000
- Utilization amount at facility level – 10000

- Post modification of Collateral value to 16000
- Linkage to pool – 50% – 8000
- Pool to facility – amount – 10000
- Existing utilization at facility level – 10000

Modification is not allowed since the modified Collateral value resulting in pool contribution to facility to go below existing utilization

Agreed Collateral Value

Specify the value of collateral that the customer has agreed to provide to the bank.

Class Code

You are required to enter/select the collateral fee class code in ‘Class’ field in main screen and then tab out/move to another field. The system validates and throw an exception if class code is entered and related details are not maintained in 'Fee Preference' sub-system.

Collateral Category

Select the required Collateral Category. Categories maintained for General collateral type in the ‘Collateral Categories Maintenance’ screen are displayed in the LOV.

Upon selecting the collateral category, the revaluation details maintained for the category gets defaulted.

Sub Category

Select the required sub category. Sub-categories maintained for the selected Collateral Category in GCDCOLCA are displayed in the LOV.

Bank Haircut Value

Bank Haircut Value gets defaulted based on the selected Collateral Category and Sub Category.

Lendable Margin

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

100 – Haircut (%).

Available

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

If the 'Available' check box is deselected then the collateral is frozen, that is, it is not available for subsequent linkages to new collateral pools. The collateral's current links to collateral pools is not affected.

Note

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

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.

If start date is not entered, current application date is considered as start date.

If the Start date is future dated, Available flag will remain as N and will be updated as Y on reaching Start date. Collateral will not be available for utilization or block till the system reaches Start date.

The start date indicates the date from which the collateral becomes effective.

End date is updated based on farthest maturity date/end date when multiple child records are linked to a collateral.

In case of few collaterals, End date is updated directly on the main screen. For example, Inventory, Miscellaneous, Funds, Stocks, Commodities, Metals, Property, Vehicles and Machinery, and so on.

Status

Status of the collateral is displayed.

The following status updates are possible for the collateral during its life cycle.

Active - By Default, the collateral status is displayed as active when the collateral is created.

Expired - On the collateral end date, the collateral status is updated as expired by the collateral expiry batch process.

Extended - The collateral status is updated as extended, when the collateral end date is updated to a future date after the collateral expiry.

Reactivated - Suspended collateral can be reactivated by updating the status as reactivated. Reactivated collateral will be available for utilization.

Suspended - Collateral can be suspended by updating the status as suspended. Suspended collateral will not be available for amendment and utilization.

Released - Collateral can be released by updating the status as released. Before releasing the collateral, you must delink the collateral from all the linked facilities and pools and ensure there is no active utilization on collateral.

Once the collateral is marked as RELEASED, no further operation is allowed on the collateral.

Status Change Date

Date on which the collateral status is changed.

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 want to offer the customer credit only worth $980. This amount is 98% of the collateral contribution.

(1000 - 980) / 1000 *100 = 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 is calculated as described above and the limit contribution is calculated.

Utilization Amount

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

Available Amount

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

Pool Contribution

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 (that is, 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.

Facility Contribution

If the collateral is linked with a facility after collateral creation, the collateral amount contributed to the facility is displayed in this field.

Collateral Block Amount

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

Tanked Utilization

Utilization transactions sent to the collateral during the EOD process are tanked and the utilizations are updated to the 'Tanked Utilizations' field instead of 'Utilization' field .

During BOD process, the tanked utilizations are moved to 'Utilization' field and 'Tanked Utilizations' field is cleared.

Type of Ownership

Select the collateral ownership type from the drop-down list. The options available are: Single, Joint, Tenants in Common, and Others.

Branch Code

This branch code on main screen is where the collateral record gets created and is defaulted by the system.

Source Code

Indicates the product processor name from where the transaction has been originated.

Classification

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

Charge Type

Charge type is mandatory and available as LOV which comes from 'Charge Type Maintenance' screen.

Seniority of Claim

Specify the seniority of bank’s claim on the property.

Charge Registration Required

Select this check box for recording registration details for the charge on collateral.

As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has can be sent to registrar for charge creation.

Note

Based on the collateral category selected, charge registration details are defaulted during customer collateral maintenance which can be modified.

Charge Renewal Frequency

A charge can be renewed as per the charge renewal frequency and units. For every charge type, a ‘Charge Renewal Frequency’ can be configured. You can select ‘Yearly’, ‘Half Yearly’, ‘Quarterly’, ‘Monthly’, ‘Weekly’.

Units

Specify the units.

For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Filing Lead Days

The filing lead days is number of days prior to charge expiry date during this period charge can be renewed.

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

Sharing Required

Select this check box to indicate that the collateral can be shared among other 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. Revaluation of shared collaterals impacts the pools to which the same has been linked.

Auto Pool Create

Select this check box if you want to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the ‘Available’ option is selected 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%.
- Collateral linked to the pool which is auto created will have order number as 1 by default.

Note

You cannot modify this option after the collateral is authorized.

Revision Date

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

Grace Days

Specify the grace days past the next due/revision date allowed for collateral.

Mortgage Initiated

Indicates if mortgage has been initiated for the collateral.

For more information about the 'Mortgage Initiated' field, refer to the ‘Linkages Tab’ section of the ‘Mortgages’ user manual.

Taken Over

Indicates if the collateral has been taken over.

User Reference

Specify the User Reference Number for the collateral.

Risk Country

Select the country in which the collateral has credit risk.

Remarks

Specify remarks, if any.

Ownership Details

This section allows you to capture detailed information about the collateral owners.

Customer No

Select the customer number in case the owner is your bank’s existing customer.

Customer Name

Customer Name is defaulted based on the selected Customer No.

Name of Title Deed

Specify the name of title deed, if applicable.

Reason for modification

In case of modifying the existing owner details, you can select the Reason for modification from the drop-down list. By Default, Not Applicable is displayed.

Ownership Percentage

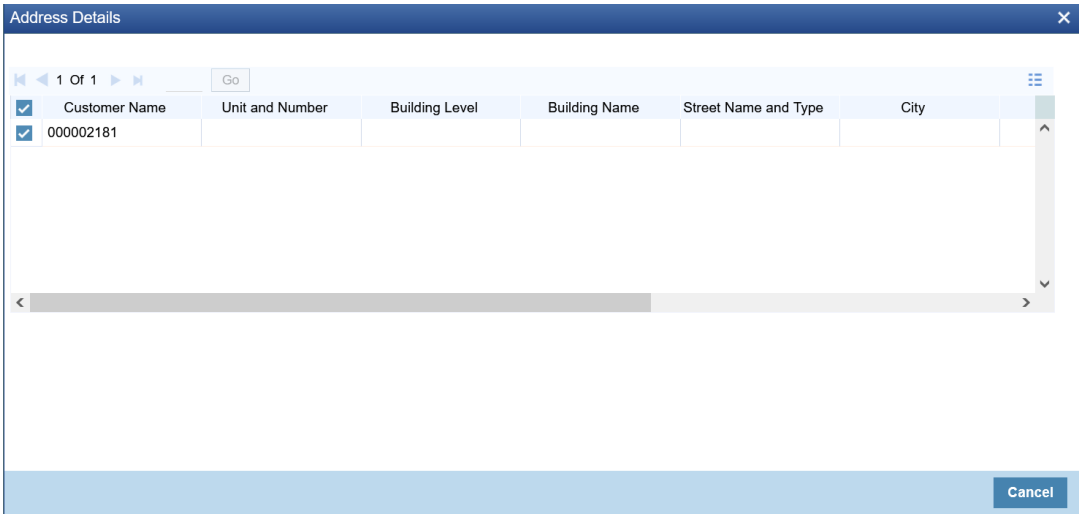
Specify the collateral ownership percentage.

Remarks

Capture Remarks about the ownership, if any.

Address Details

The system allows you to specify the address details of all the collateral owners added. To launch the Address Details screen, click Address Details.



Customer Name

Customer Name is defaulted once the Customer No is selected in the Ownership Details section.

Unit and Number

Specify the unit and number details of the flat.

Building Level

Specify the building level details.

Building Name

Specify the name of building where the customer is located.

Street Name and Type

Specify the street name and its type.

City

Specify the city where the customer is located.

State

Specify the state where the customer is located.

Postal Code

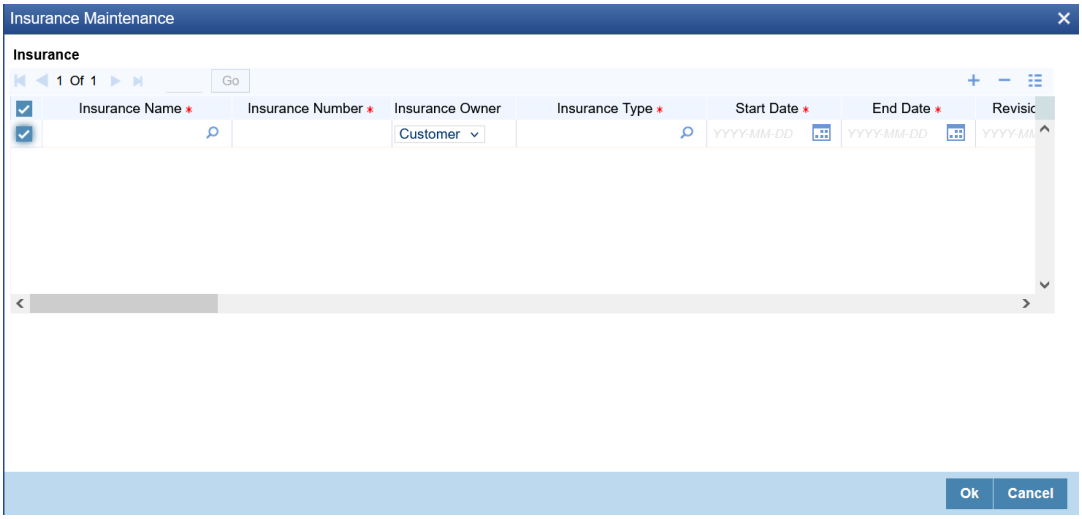
Specify the postal code of the mentioned city.

Country

Specify the country where the customer is located.

2.11.1 Specifying the Insurance Details

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



You can specify the following details:

Insurance Name

Specify the name of the Insurance/Insurance Company associated with the collateral. The option list displays all valid insurance company names maintained in the system. Select the appropriate one.

Insurance Number

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

Insurance Owner

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

- Bank
- Customer

Insurance Type

Specify the type of the insurance that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.

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

Indicates the number of days prior to next revision date of insurance. You can modify this value. The period during the notice days is the notice period.

Insurance Currency

Specify the insurance currency of the policy.

Insurance Amount

Specify the insured amount of the policy.

Premium Periodicity

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

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly
- One-Time

Premium Currency

Specify the currency of the premium to be paid.

Premium Amount

Specify the amount of the premium to be paid.

Premium End Date

Specify the end date of the premium payment.

Premium Status

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

- Paid
- Unpaid

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.

Coverage

Specify the coverage details of the insurance.

Policy Assigned to Bank

Specify whether the insurance policy has been assigned to your bank or not. You can select one of the following options.

- Yes
- No

Date

In case the policy is assigned to your bank, specify the date on which the policy is assigned.

Remarks

Specify the remarks about the insurance details.

Reference Number

Reference Number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record.

For example, If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record.

In case you need to add a particular sub-system record at main collateral level, select 'ALL' as the Reference number.

For information on unique fields based on which the Reference Number field values are populated, refer the below table:

Collateral Type	Function ID	Unique Fields
Corporate Deposits	GCDCOLCD	Deposit reference
Inventory	GCDCOLIY	Entity reference number
Account receivable	GCDCOLAR	Entity reference number
Guarantee	GCDCOLLG	Reference Number
Other bank deposits	GCDCOLOD	Deposit account number

Accounts & Contracts	GCDCOLAC	Contract Reference
Main Screen	GCDCOLLT	No child supported
Obligation	GCDCOLLO	Guarantor CIF Number
Insurance	GCDCOLLI	Policy No
Funds	GCDCOLFU	Folio Number
Bonds	GCDCOLBO	Folio Number
Stocks	GCDCOLLS	Folio Number
Commercial papers	GCDCOLCP	Reference Number
Agriculture	GCDCOLAG	Entity reference number
Perishables	GCDCOLPC	Entity reference number
Commodities	GCDCOLCO	Item Reference
Metals	GCDCOLLL	Serial Number
Property	GCDCOLLP	Registration Number
Vehicles	GCDCOLLV	Vehicle Identification Number
Machinery	GCDCOLLY	Serial Number
NI-PDC	GCDCOLPD	Cheque Number
NI-DPN	GCDCOLPN	Reference Number
NI-BE	GCDCOLBE	Reference Number
Water Vessels	GCDCOLVE	Registration Number
Aircraft	GCDCOLLA	License No

Insurance Policy Endorsed in Favor

Select the bank in favor of which the insurance policy is endorsed. The following options are available in the list of values: Own Bank, Lead Bank, and Security Trustee

Required Sum Insured

On clicking Save, collateral value is defaulted as the value of Insurance policy to be taken to cover the collateral asset.

Shortfall in Insurance

If the insurance coverage amount is less than ‘Required Sum Insured’ value, the difference is calculated and displayed as ‘Shortfall in Insurance’.

LIA Appointed

Specify whether Lenders Insurance Advisor (LIA) is appointed by selecting the required option from the drop down list. The following options are available: Yes, No, and Not Applicable.

LIA Report Date

Specify the date on which report is received from the LIA.

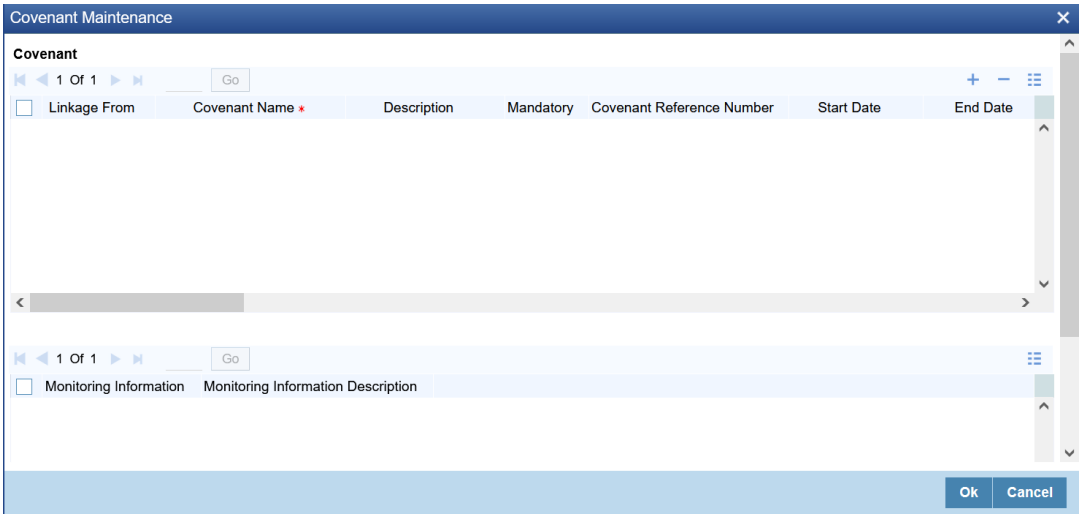
Lenders Insurance Advisor (LIA)

Specify the name of Lenders Insurance Advisor, if LIA Appointed value is selected as 'Yes'.

2.11.2 Specifying Covenant Details

The covenant details can be captured for a collateral in the 'Covenant Maintenance' 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.



Linkage From

Select the Linkage From option as Category or Maintenance.

If 'Category' is selected, covenants maintained in the Collateral Category maintenance screen are displayed in the list of values.

If 'Maintenance' is selected, covenants maintained in the Covenant Maintenance screen are displayed in the list of values.

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 are displayed here.

Description

Covenant description maintained in GEDCOVNT is defaulted based on selected covenant.

Mandatory

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

Covenant Reference Number

Specify the covenant reference number for the covenant being maintained.

Start Date

Start date indicates the effective date of covenant for the particular collateral.

Start date will get defaulted to current business date when covenant is linked to the collateral. You can change the start date, if required.

Note

- Start Date cannot be back date
- Start Date can be current date or future date
- Start Date cannot be greater than the collateral / facility expiry date
- Start Date cannot be modified after saving and authorizing the collateral covenant record. This is applicable for current dated as well as future dated covenants

End Date

Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable.

The system performs certain validations for covenant end date as shown below based on the dependencies like Frequencies and Review/Notice/Grace days.

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	NIL	10TH JAN	ALLOWED	Signifying new end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	NIL	ALLOWED	Removing existing end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH MAR	ALLOWED	-
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOWED	Last covenant will fall due on 10th November
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Modified end date cannot be less than next Review date, if tracking task is triggered

13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH MAR	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed
13TH OCT	15TH MAR	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOWED	Since end date has already passed, modification is not allowed

Frequency

Frequency of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen (GEDCOVNT) or Collateral category screen (GCDCOLCA). You may change the frequency shown here on choosing a covenant name.

Custom Days

Specify the Custom Days for covenant tracking, if 'Custom' is selected as 'Frequency'.

If the frequency is defined as 'Custom' and 'Custom Days' is specified as 20, then frequency will be once in 20 days.

Note

Custom days value can be minimum 1 to maximum 999.

Start Month

Specify the covenant start month.

Note

Start month cannot be selected without selecting the Due date

Due date

Specify the covenant due date.

Note

Due date can be selected without selecting the start month.

Review Date

Indicates the date on which covenant has to be revisited for review.

The system derives the first review date based on below combinations and updates when the covenant is saved.

- Start Date + Frequency (if Start Month and Due Date are not provided)
- Start Date + Combination of Start Month and Due Date (if Start Month and Due Date both are provided along with Frequency).
  - If Start Month and Due Date are > current application date, then Review Date = Due Date, start month of current year.
  - If Start Month and Due Date <= current application date, then Review Date = Due Date, start month of next year.

Note

The system notifies the user if the computed review date falls in the next year.

- Start Date + Due Date (if only Due Date is provided along with Frequency)
  - If Due Date > current application date, then Review Date = Due Date of current month.
  - If Due Date <= current application date, then Review date = Due Date of next month.
- Subsequent Review date gets updated based on the first Review Date + Frequency specified.

Examples for the Review date calculation of different frequencies and combinations

Start date - 04-Apr-2017						
First Review Date						
Frequency	Without Start Month + Due Date	With Start Month + Due Date	With Start Month + Due Date	Only Start Month	Only Due Date	
		Apr 15	Apr 02	Apr	15	2

Daily	05-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Weekly	11-Apr-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Fortnightly	18-Apr-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Monthly	04-May-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Quarterly	04-Jul-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Half Yearly	04-Oct-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Yearly	04-Apr-18	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17
Custom (5)	09-Apr-17	15-Apr-17	02-Apr-18		15-Apr-17	02-May-17

Notice Days

Notice days, that is, the number of days prior to revision date of the covenant gets defaulted from GEDCOVNT or GCDCOLCA screen. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days.

Note

- Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days
- Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days
- If Fortnightly is selected as Frequency, the notice days must be less than 14 days

Grace Days

Specify the grace days, that is, the number of days after the revision date of the covenant that the covenant will be available for tracking. You can change the Grace Days displayed here on choosing a covenant name.

Note

- Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days
- Grace days can be a maximum of 30 days even if the Custom Days is more than 30 days
- If Fortnightly is selected as Frequency, the grace days must be less than 14 days

Classification Type

Covenant classification type is defaulted from the ‘Covenant Maintenance’ screen (GEDCOVNT) on selecting covenant. You can modify this, if required.

Covenant Type

Covenant type is defaulted from the ‘Covenant Maintenance’ screen (GEDCOVNT) on selecting covenant. You cannot modify this.

Covenant Sub Type

This is applicable only for non-financial covenant types and is defaulted from covenant maintenance (GEDCOVNT) screen on selecting covenant. You cannot modify this.

Linkage Type

Linkage type is defaulted as Facility, Collateral, or Customer based on the covenant selected.

Reference Number

For information on ‘Reference Number’, See “Reference Number” on page 39.

Formula

Formula for arriving at covenant condition gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Covenant Target Condition

Covenant target condition gets defaulted on selecting the covenant. You can also select any of the following options from the drop down list.

- Greater than or equal to
- Between
- Less than
- Greater than
- Equal to
- Less than or equal to
- Less than

Target Type

'Target type' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Target from value

'Target from value' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Target to value

'Target to value' gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Currency

Currency gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Remarks

Remarks if any specified for the covenant at the 'Covenant Maintenance' screen are defaulted here. It can also be changed here.

Monitoring Information

Monitoring information Id gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Monitoring Information Description

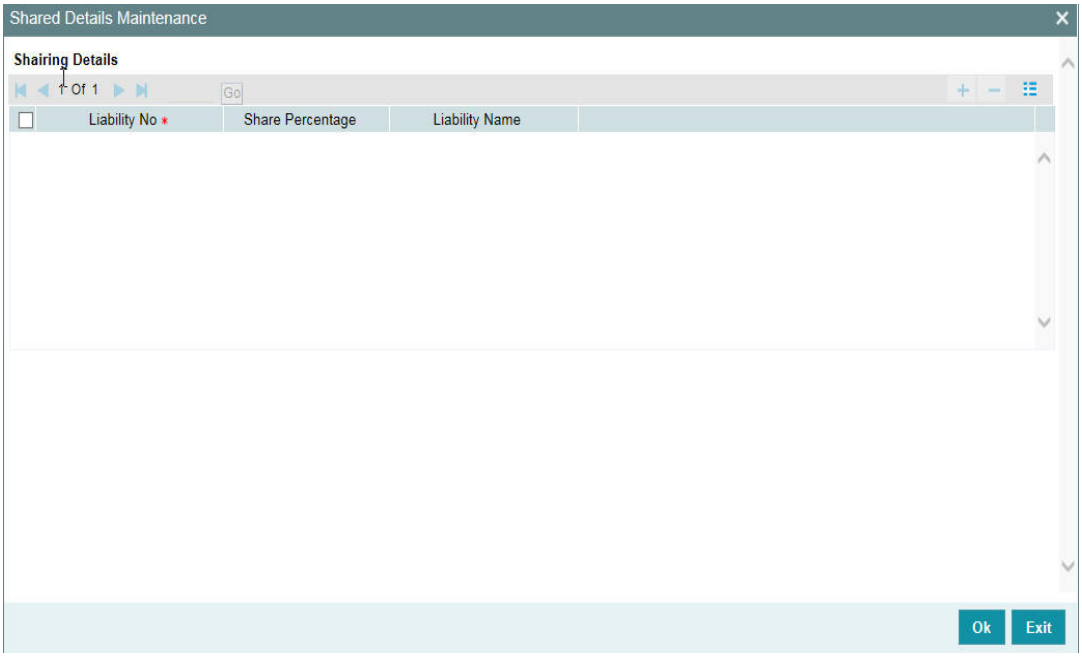
Monitoring information Description gets defaulted from GEDCOVNT or GCDCOLCA on selecting the covenant.

Note

In case the mandatory covenant is breached on the revision date or after the grace days provided, the collateral will become unavailable irrespective of its end date.

2.11.3 Specifying Shared Details

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



Liability Number

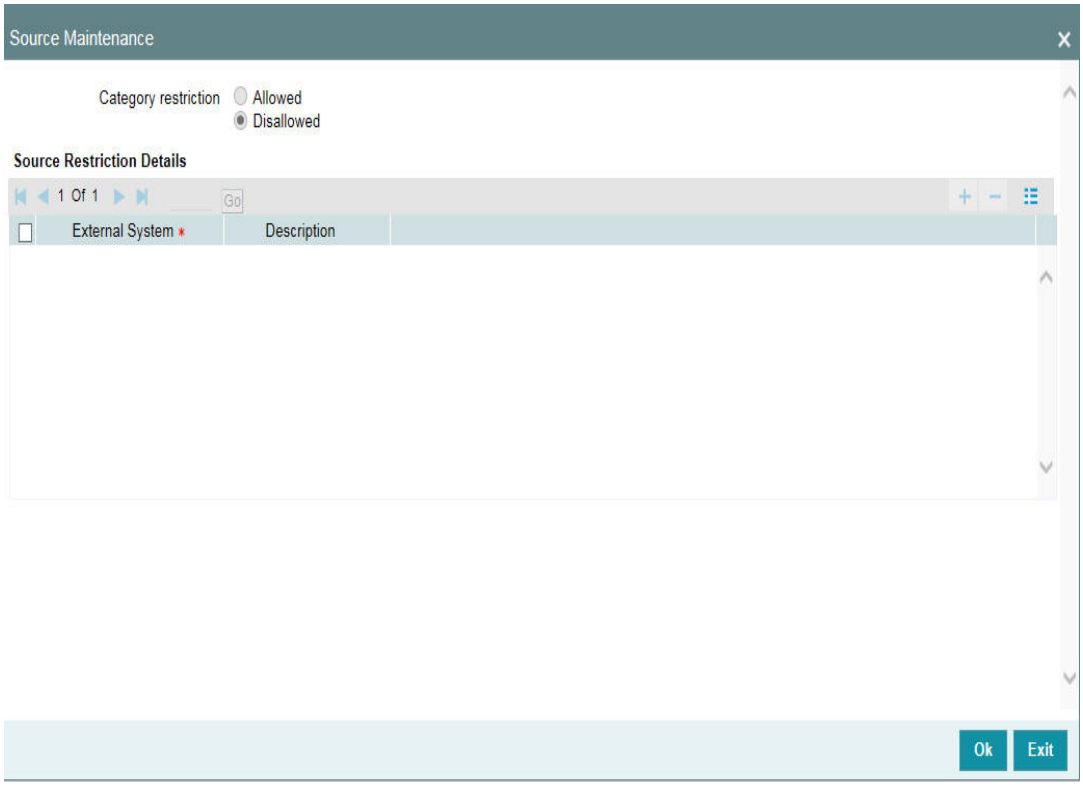
Specify the liability number of the liability that is sharing the collateral. Sharing with liability/ liabilities cannot be exceed 100% of collateral value.**Shared Percentage**

Specify the percentage share of the liability in the collateral.

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

2.11.4 Maintaining Source Restrictions

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



Restriction Type

Choose the ‘Allowed’ option to maintain an allowed list of external systems. Choose the ‘Disallowed’ option to maintain a disallowed list of external systems.

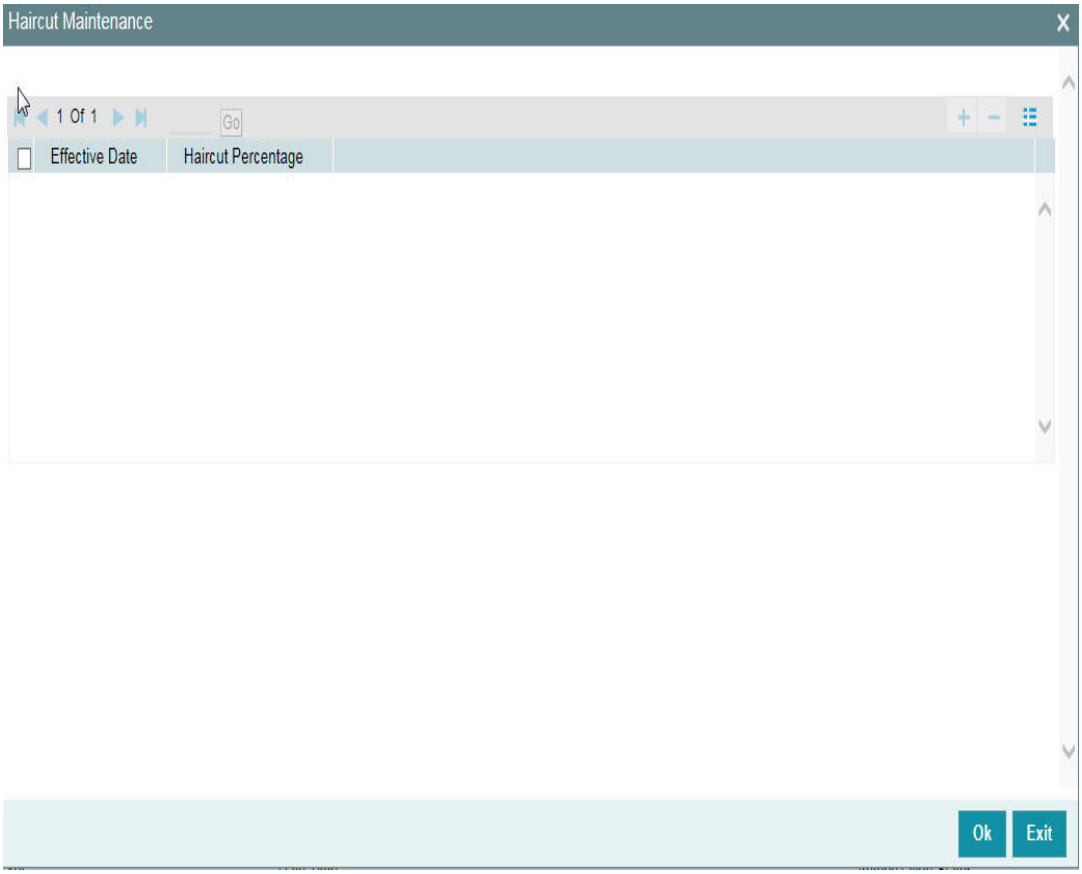
Default value of this field is’ Disallowed’. If you select restriction type as ‘allowed’, then you need to input at least one record.

Source

Specify the external system by selecting from adjoining LOV and enter description.

2.11.5 Maintaining Haircut Schedules

You can specify the hair-cut revisions for the collateral in ‘Haircut Maintenance’ screen. Click ‘Haircut Schedule’ button to invoke this screen.



Effective Date

Specify the date on which the Haircut % becomes effective from the adjoining option list.

Haircut %

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 (GCBCOLAT).
- Collateral haircut schedule will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility.

Upon clicking Save, the following validations are performed:

- 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 is not 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.

2.11.6 Maintaining Miscellaneous Details

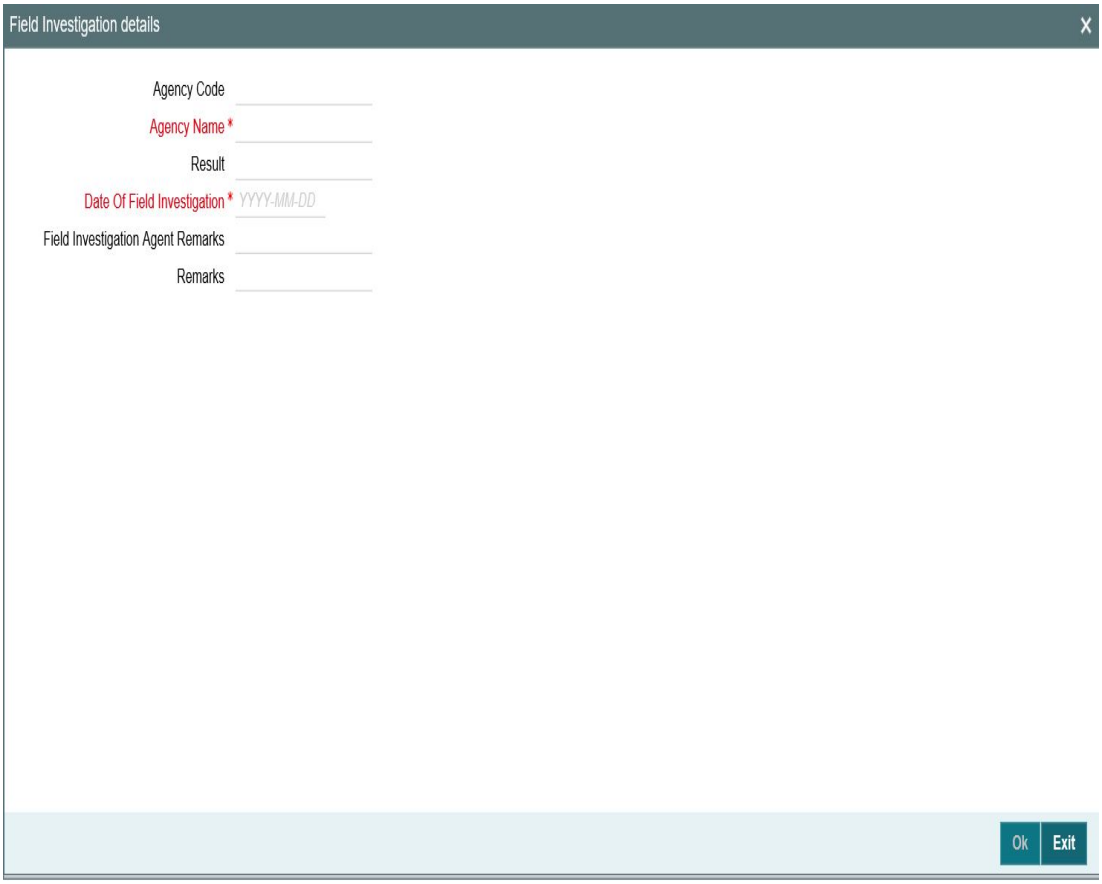
Collateral maintenance is a generic option to create collateral of miscellaneous type (which does not fit into any of the collateral types provided).

The details of collateral can be captured against collateral notes 1, 2, 3,and so on,

Miscellaneous sub-system is also available in other collateral types maintenance screens, which can be made use of for capturing miscellaneous details about the collateral.

2.11.7 Maintaining Field Investigation Details

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



Agency Code

Specify the agency code of field investigation agency.

Agency Name

The system displays the field investigation agency name.

Date of Field Investigation

Enter the date of field investigation.

Field Investigation Agent Remarks

Specify the remarks by the field investigation agent.

Result

Specify the result of the field investigation.

Remarks

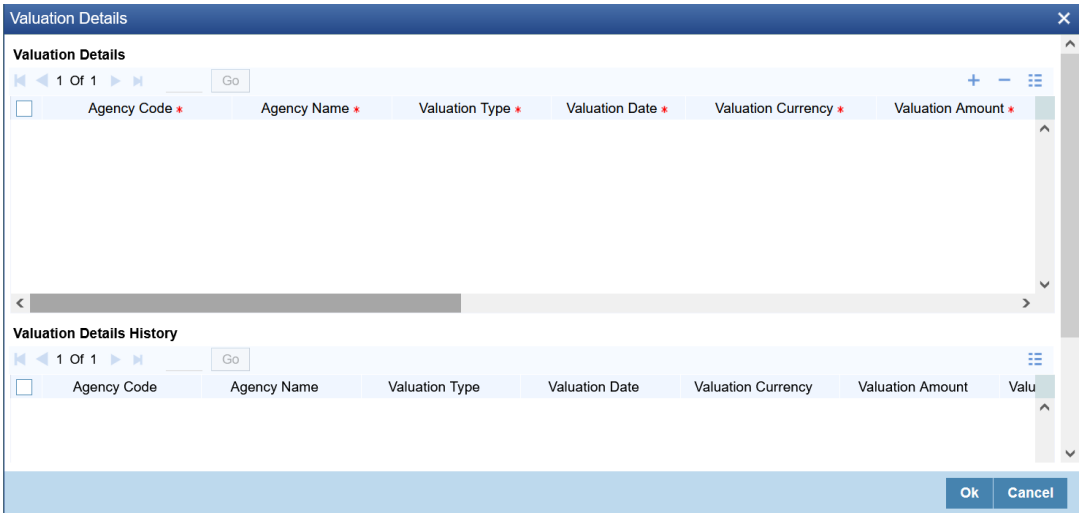
Specify the remarks by credit team.

Reference Number

For information on 'Reference Number', See "Reference Number" on page 39.

2.11.8 Maintaining Valuation Details

You can maintain valuation details of a collateral for different 'Agency Code' and 'Valuation Type' combination in the Valuation Detail screen. Click 'Valuation Details' button in 'Collateral Maintenance' screen to invoke this screen.



Valuation Details

Agency Code

Select the valuation agency code. Agency codes maintained in GCDVALDT screen are displayed in the LOV.

Agency Name

The system displays the valuation agency name based on selected agency code.

Valuation Type

Valuation Type maintained for the selected Agency Code is displayed in this field.

Valuation Date

Specify the date of valuation. Valuation Date cannot be before the last captured valuation date in case of modifying existing valuation record.

Valuation Currency

Specify the currency in which the collateral is valuated.

Valuation Amount

Specify the collateral valuation amount.

Valuation Frequency

Select the 'Valuation Frequency' from the drop down list. The options available are: Monthly, Quarterly, Half Yearly, and Yearly.

Valuer Remarks

Specify the remarks by valuation agent.

Estimated Age of Asset

Specify the age of asset estimated by valuation agency in years.

Estimated Life Span of Asset

Specify the validity of asset estimated by valuation agency in years.

Reference Number

For information on 'Reference Number', See "Reference Number" on page 39.

Remarks

Specify the remarks by credit team.

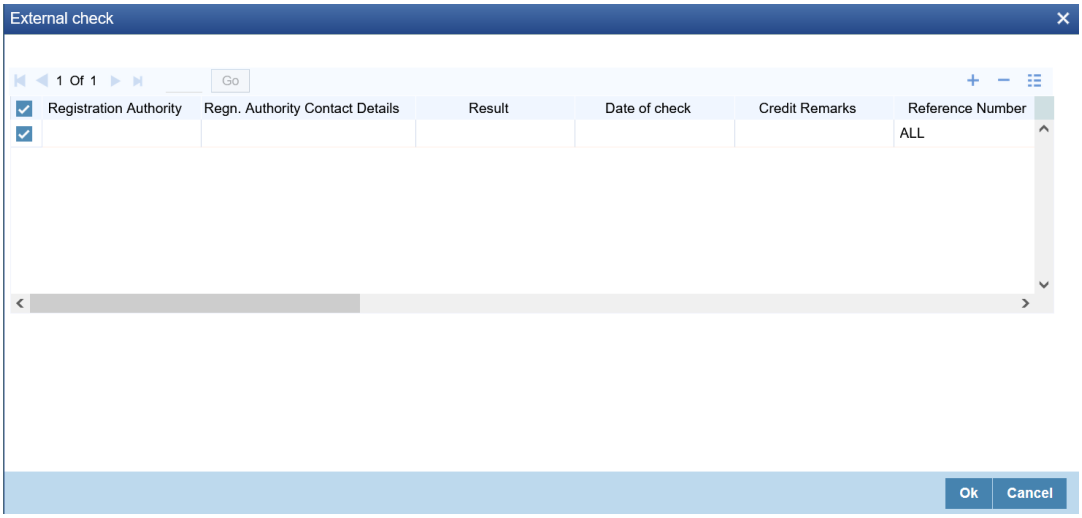
Valuation Details History

If the valuation details are modified for a 'Agency Code' and 'Valuation Type' combination, the last valuation details available for that combination before modification will be moved to this section on saving the collateral record.

The system will consider only the change in valuation date for moving the valuation record to history. Thus, if valuation date is not changed and other valuation details are changed, the valuation record will get updated but the record will not be moved to history on saving the collateral details.

2.11.9 Maintaining External Check Details

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



Registration Authority

Specify the registration authority details.

Registration Authority Contact Details

Specify the registration authority contract details.

Result

Specify the result of the external check.

Date of Check

Specify the date when the external check was started.

Credit Remarks

Specify credit remarks, if any.

Reference Number

For information on ‘Reference Number’, See “Reference Number” on page 39.

Asset ID

Specify the asset ID of the collateral.

Security Interest ID

Specify the reference number of security interest registration at CERSAI.

Security Interest Creation Date

Specify the date on which the security interest over the collateral is created.

Amount of Charge

Specify the amount of charge created on the collateral.

Charge Holder Name

Select the bank which created charge on the collateral.

Underlying Document

Specify the name of documents with which charge is created. For example: Mortgage Deed.

Underlying Document Date

Specify the date of the underlying document.

Charge Release Date

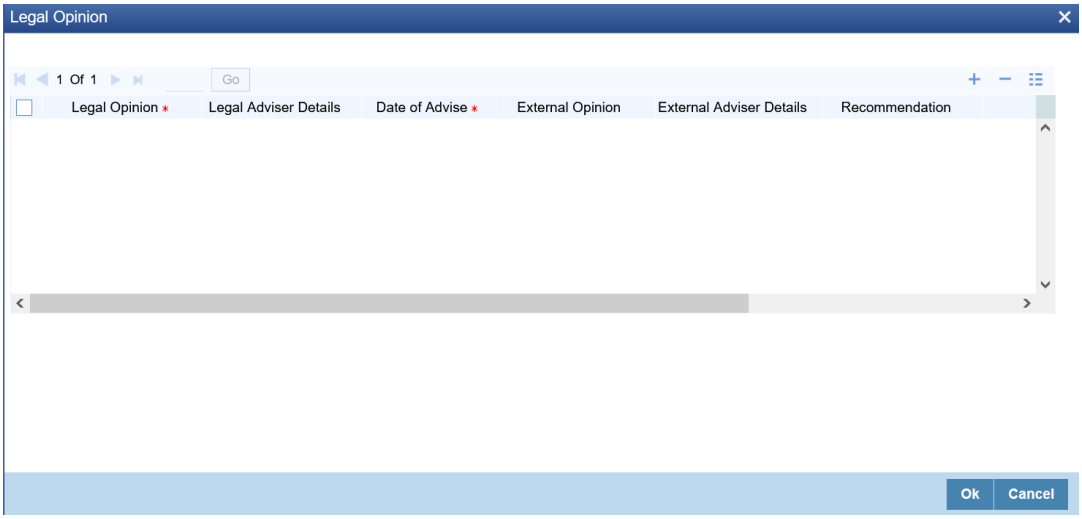
If the charge is released, specify the charge release date.

External Check Status

Select the status of external check from the list of values. The options available are: Creation, Modification, and Satisfied.

2.11.10 Maintaining Legal Opinion

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



Legal Opinion

Specify the legal opinion on the acceptability of the proposed collateral.

Legal Adviser Details

Specify the legal adviser details.

Date of Advice

Specify the date when the advice was received from legal team.

External Opinion

Specify the external legal opinion.

External Adviser Details

Specify the external legal adviser details.

Recommendation

Specify the recommendation based on the internal and external legal opinion.

Remarks

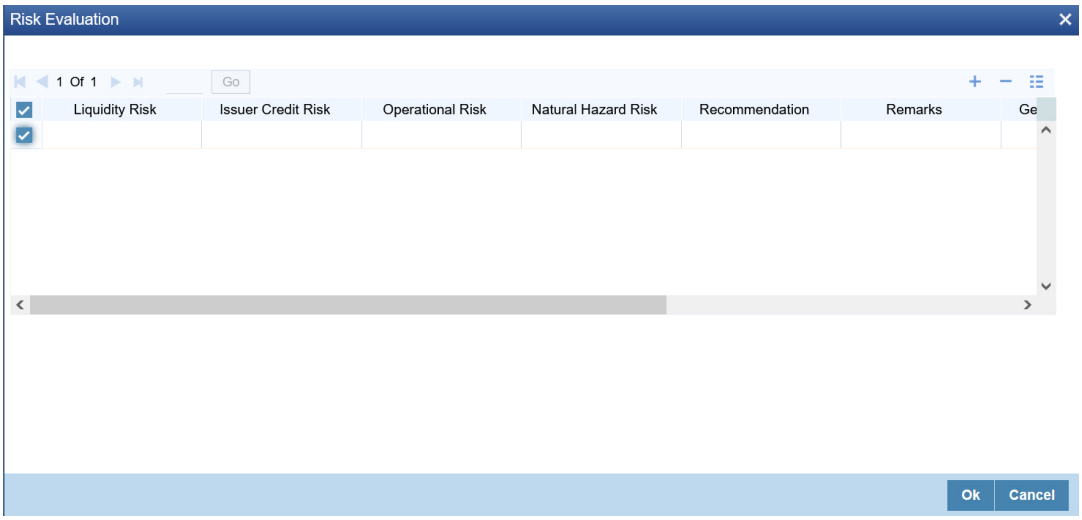
Specify remarks from the credit team, if any.

Reference Number

For information on ‘Reference Number’, See “Reference Number” on page 39.

2.11.11 Risk Evaluation Details

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



Liquidity Risk

Specify the liquidity risk of the collateral.

Issuer Credit Risk

Specify the credit risk of the collateral issuer.

Operational Risk

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

Natural Hazard Risk

Specify if the location of the collateral is prone to natural hazards like floods, earthquake, and so on.

Recommendation

Specify the final recommendation after risk evaluation.

Remarks

Specify credit remarks, if any.

Geo Political Risk

Specify geographical political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.

Currency Risk

Specify if the collateral currency possess any currency risk.

Reference Number

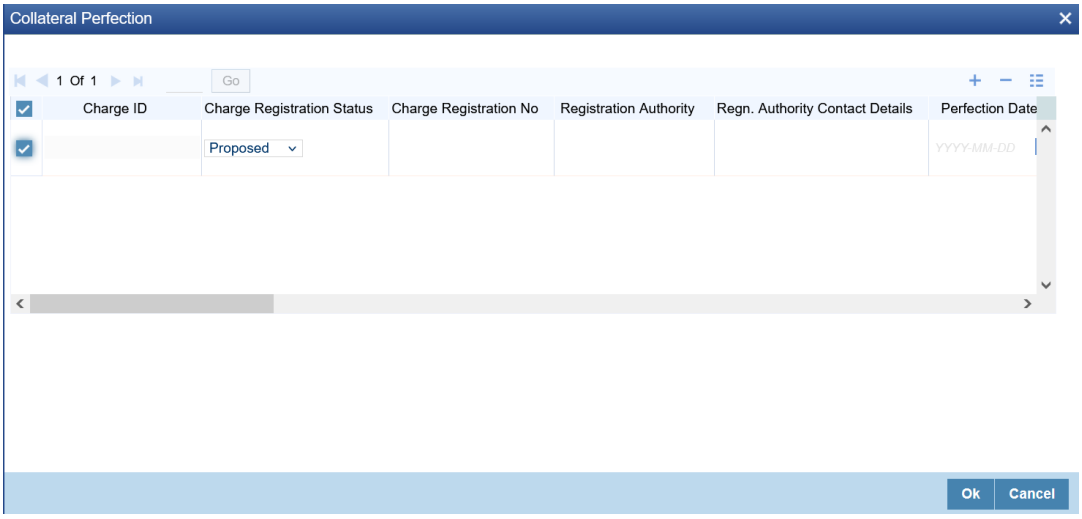
For information on 'Reference Number', See "Reference Number" on page 39.

2.11.12 Collateral Perfection Details

Banks have a right over the collateral in case of default by the customer so charges are recorded on customer collaterals.These charges need to be registered as part of charge perfection with relevant authorities.

Collateral perfection can be done as part of customer collateral creation and as also part of amendment.

Based on the charge status, data is generated for sending a notice to an external registration authority at the time of charge registration, charge renewal and charge termination.



Charge ID

Charge ID is generated by system. This ID is generated only if charge status is ‘Registered’ and charge perfection details are entered and saved, wherever ‘Charge registration required’ check box is enabled.

Charge Registration Status

The charge registration status is used to track the status of the charge registration process. The charge status can be ‘Proposed’, ‘Registered’, ‘Expired’, ‘Discharged’ or ‘Renewal’.

- Proposed - The initial charge status
- Registered - When charge perfection details are entered and saved, charge status gets updated as ‘Registered’ and the data required for sending notice to the charge registration authority is generated.
- Renewal - Registered charge can be renewed upfront during lead days before charge end date by opting renewal. Charge can be renewed for a further period as per renewal frequency and unit configured. Charge status gets updated as 'Registered' once renewal is complete. Subsequent to renewal, charge renewal notice can be generated with the required data available.
- Expired - Charge status is updated as ‘Expired’ by the system in case charge is not renewed during lead days period. Once the Charge Registration End Date is crossed, the system updates the status as ‘Expired’ by running the Scheduler ‘ELCMPERFSTAT’. An expired charge can be renewed by entering the registration details. On renewal, the charge status will be updated as ‘Registered’ with a new charge end date.
- Discharged - When a loan provided for the collateral is repaid in full, charge noted for the collateral can be discharged.

Note

Once charge is discharged on a customer collateral, no further updates can be performed on the same.

Charge status is updated as 'Discharged', then the system generates a discharge notice that needs to be sent to the registration authority.

Charge Registration No

Specify the unique charge registration number.

Registration Authority

Specify the registration authority with which collateral is perfected.

Regn. Authority Contact Details

Specify the contact details of registration authority.

Perfection Date

Specify the date on which bank’s charge has been registered.

Confirmation Date

Specify the date on which you received confirmation of perfection. That is, confirmation received from the registered authority. This date cannot be prior to perfection date.

Charge Registration End Date

Once charge perfection details are entered and saved, based on ‘Charge Perfection Date’ and ‘Charge Renewal Frequency’ multiplied with ‘Unit’, charge registration end date is calculated by the system.

For example, if 'Frequency' is selected as 'Monthly' and 'Unit' is selected as '2', then the system updates the charge end date considering perfection date + 2 months.

Charge Registration Amount

Specify the charge registration amount.

Mortgagee Name

Specify the name of mortgagee.

Documents Status

Specify if the perfection documents are received from registration authority.

Filing Lead Date

Specify the filing lead date.

Notes

Specify notes, if any.

Stamping Required

Select this check box if stamping is required with relevant authority.

Stamping Date

Specify the stamping date.

Stamping Amount

Specify the stamping amount.

Reference Number

For information on ‘Reference Number’, See “Reference Number” on page 39.

Charge Holder Name

Specify the name of Bank holding charge on the collateral.

Charge Release Date

If the bank released charge on the collateral by executing release deed or release letter, specify the execution date of such document.

Underlying Document

Specify the name of documents executed to create charge on the collateral. The options available are: Deed of Hypothecation and Mortgage Deed

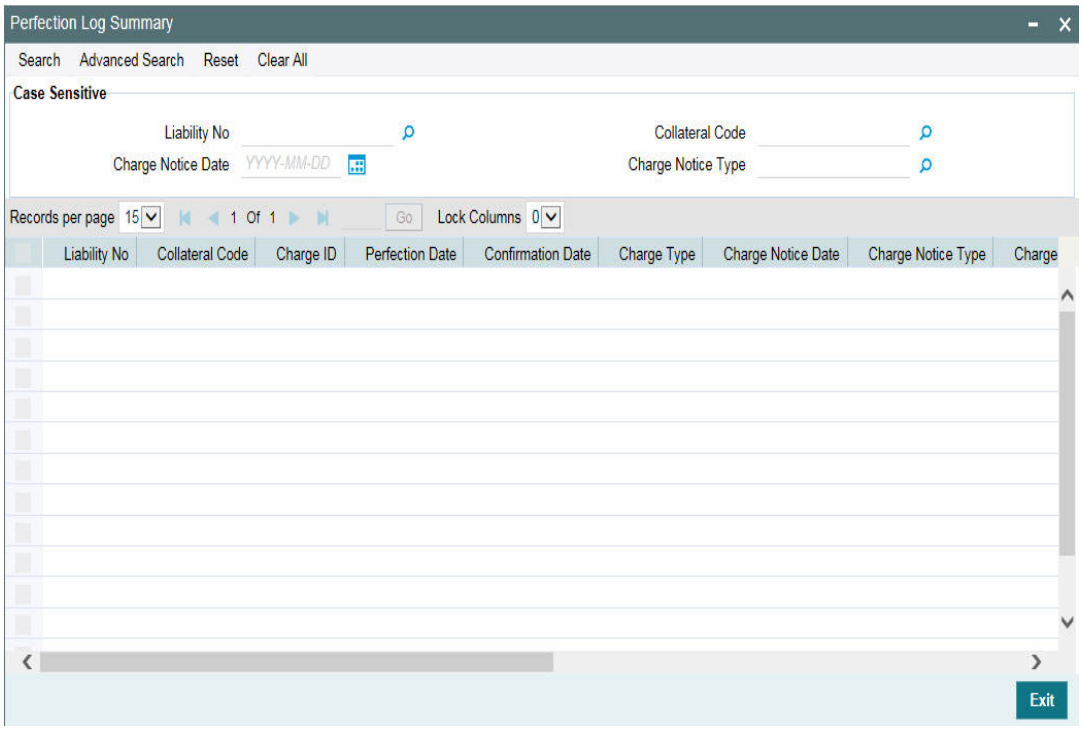
Underlying Document Date

Specify the date of the underlying document.

2.11.13 Collateral Perfection Log Summary

You can view the summary of all collateral perfection details maintained in the system using ‘Perfection Log Summary’.

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



2.11.14 Notifications

Notification sub-system enables the particular collateral record to be a candidate for notification when the record is created / amended. At least one of the out of box supplied fields in notification sub-system must be enabled to bring this collateral under the purview of generating notification. When values in fields enabled for notification are modified as part of direct update process or as part of batch update process, all the details of the collateral are sent in the notification message along with old and new value details of the fields enabled for notification.

Notification messages are logged in GETB_NOTIFICATION_LOG table with unique reference number. A new quartz job is required to read notification messages and publish it on configured queue/topic.

Prerequisites for triggering notification:

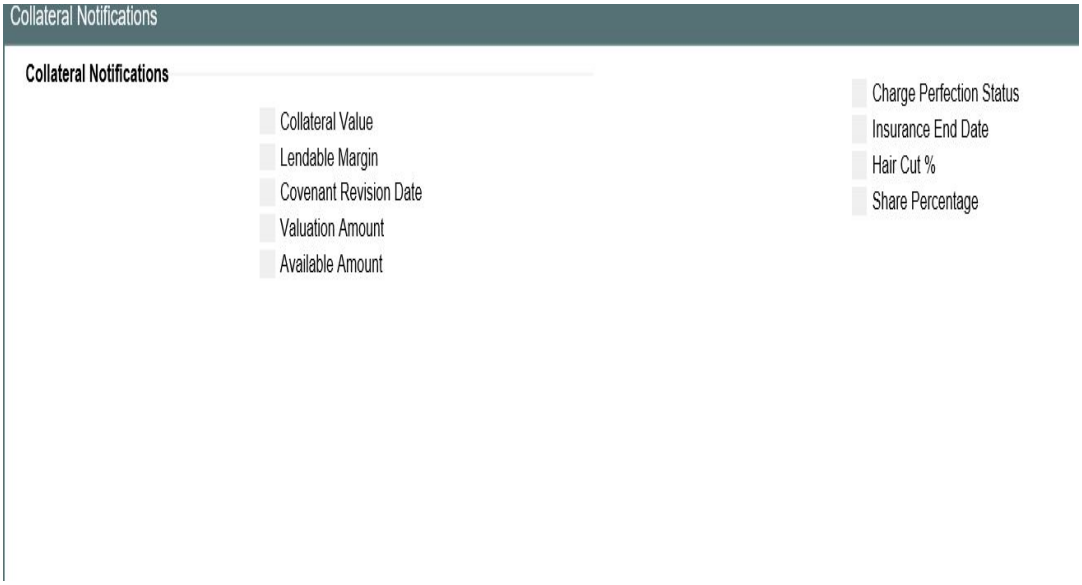
- CSTB_Param setting must be updated as JSON and the server must be restarted
  - Configure the following in CSTB_PARAM:

    a) PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y

    b) PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON
- Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen
- Entity must be configured in STDJOBMT with name ENTITY
- The Job 'ELCMNOTIFICATIONS' must be resumed from SMSJOBBR
- Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document

https://docs.oracle.com/cd/F29383_01/PDF/Installation/Environment%20Setup/Application%20Server/FCUBS_Weblogic_JMS_Configuration.pdf

To configure the fields for notification message, click 'Notification' subsystem.

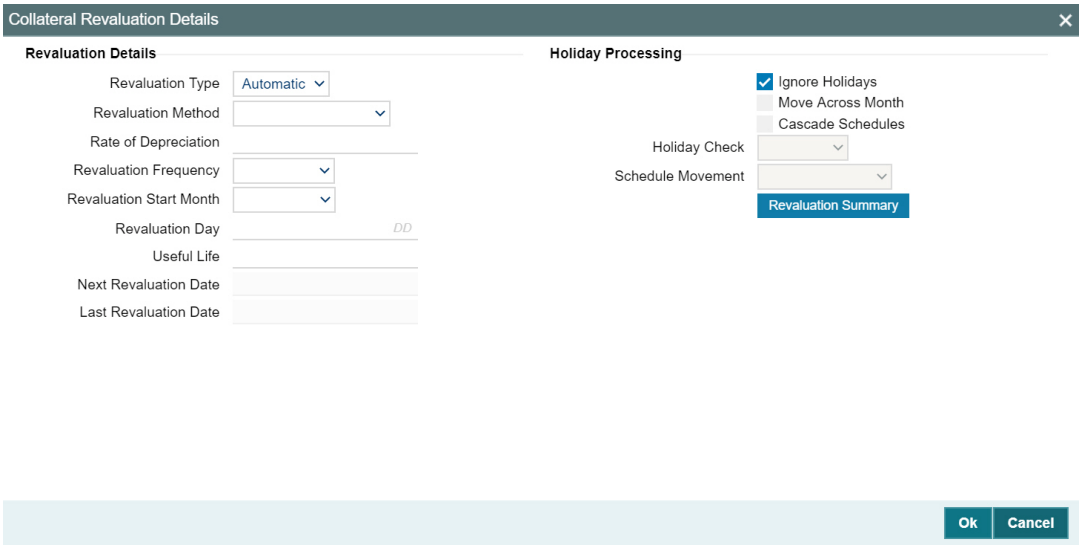


Field name	Screen	Modification	Old value relevance	Notification triggered when
Collateral value	Main screen	Direct/Batch	Yes	Collateral value changes
Lendable margin	Main screen	Direct/Batch	Yes	Lendable margin changes because of revaluation on account of change in haircut or on changing the Haircut % directly
Revision date	Covenants screen	Batch	No	Revision date is crossed and covenant expires
Valuation amount	Valuation screen	Direct	Yes	Valuation amount changes
Haircut %	Main screen	Direct/Batch	Yes	Haircut % changed directly or based on haircut schedule or linked haircut code rate is modified resulting in haircut% in turn lendable margin
Charge status	Perfection screen	Batch	No	Charge status is expired
End date	Insurance screen	Batch	No	Whenever collateral is modified as part of EOD or manual screen update and Insurance end date is less than or equal to current date
Available amount	Main screen	Direct/Batch	Yes	Available amount changes.

2.11.15 Collateral Revaluation

You can maintain revaluation details in the 'Collateral Revaluation Details' screen. Click 'Revaluation' button in the 'Collaterals Maintenance' screen to invoke the following screen.

The collateral revaluation related settings are defaulted from category level at the time of collateral creation. Either the same settings can be retained or modified at the time of collateral creation.



Revaluation Type

Revaluation type can be selected as applicable to the collateral type.

You can select 'Automatic' or 'Manual' from the drop-down list. If you select 'Manual' all the fields in 'Revaluation Details' and 'Holiday Processing' are disabled.

Revaluation Method

Revaluation method can be selected as applicable to the collateral type.

You can select the following revaluation method from the drop-down list.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

Rate of Depreciation

Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.

Revaluation Frequency

This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

Revaluation Start Month

Revaluation start month and day get defaulted to the month/day on which collateral is created. If not modified, next revaluation date is arrived based considering the revaluation frequency from this defaulted date.

However, you can specify the next revaluation date by modifying the revaluation start month/ day.

Reval Day

This is defaulted as date on which collateral is created and is modifiable. If modified, this reval day and revaluation start month settings defines the next revaluation date.

Useful Life

Useful life of the asset entered is considered for revaluation of the asset. If the useful life of the asset is less than collateral end date, then useful life end date is updated as collateral end date. If the useful life end date is after collateral end date, collateral end date entered is retained.

Note

Whenever collateral value becomes zero even before useful life end date because of rate of depreciation, appropriate override message appears at the time of saving the record.

Likewise, if residual value of collateral remains at the end of useful life period after depreciation as per rate signified, appropriate override message is displayed at the time of saving the record.

Rate of depreciation

Rate of depreciation is per annum rate. However, revaluation amount will be appropriately arrived at per frequency when the revaluation is done.

Next Revaluation Date

At the time of creation of collateral, next revaluation date is arrived duly considering the date of creation + frequency (considering revaluation start month/day is not modified) or signified start month/days as next revaluation date duly considering holiday settings as applicable.

Next revaluation date is populated and shown to user at the time of saving the record.

Note

Wherever holiday setting is applicable at the time of creation, and the next revaluation date arrived at based on frequency falls on holiday, the system considers the holiday setting and appropriately arrive at next revaluation date at the time of saving the collateral.

Note

Even in case of collateral created with start date as back date, revaluation is considered from the date of creation of collateral.

Last Revaluation Date

The date on which last revaluation was done. At the time of creation this is blank.

Ignore Holidays/Move Across Month/Cascade Schedules

By default ‘Ignore Holidays’ check box is selected. If this check box is selected, then ‘Move Across Month’ and ‘Cascade Schedules’ check boxes are disabled.

Holiday processing settings can be enabled for revaluation only when ignore holidays is not selected.

Holiday Check

You can either select ‘Currency’, ‘Local’ or ‘Both’. The collateral currency holiday is considered if holiday check is currency/both.

Schedule Movement

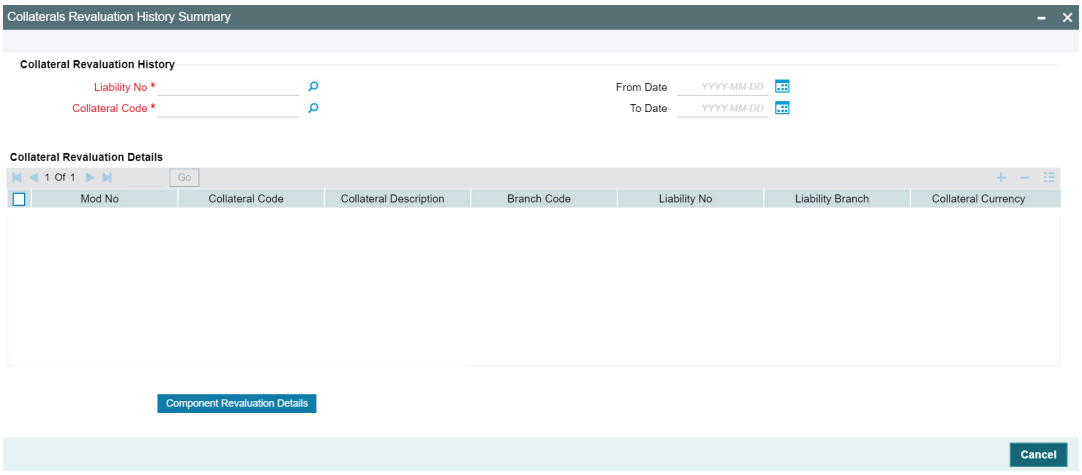
You can either ‘Move forward’ or ‘Move backward’.

Revaluation Summary

The system allows to query the revaluation summary of each collateral from the ‘Revaluation’ sub-system by opting ‘Revaluation’ button.

> **Note**
>
> Collateral revaluation history summary for a specific collateral type can be directly queried from the revaluation sub-system of that collateral record.

To launch the ‘Collateral Revaluation History Summary’ (GCDCOLRH) screen, click the ‘Revaluation Summary’ button in the ‘Collateral Revaluation Details’ screen or type ‘GCDCOLRH’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Click ‘Enter Query’ and specify the following information.

Collateral Revaluation History

Liability No

Select the ‘Liability No’ to fetch the ‘Collateral Code’.

Collateral Code

Select the ‘Collateral Code’ for which the revaluation details are to be queried.

From Date

Specify the start date of the period for which the revaluation details are required.

To Date

Specify the end date of the period for which the revaluation details are required.

Collateral Revaluation Details

Displays the following revaluation details of the collateral upon clicking 'Execute Query' in the top left corner:

- Mod No
- Collateral Code
- Collateral Description
- Branch Code
- Liability No
- Liability Branch
- Collateral Currency
- Collateral Type
- Collateral Category
- Current Collateral Value
- Previous Collateral Value
- Revaluation Date
- Revaluation Type
- Revaluation Method
- Revaluation Frequency
- Rate of Depreciation

Note

Rate of Depreciation is displayed only for automatic revaluation using straight line method and written down value method.

Component Revaluation Details

Select a record from the 'Collateral Revaluation Details' section and click this button. Component level details of the collateral are displayed for the selected record.

Note

Collateral revaluation will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility.

2.11.15.1 Modification of Revaluation Related Settings

Modification of Revaluation type

For collateral which are enabled for revaluation, revaluation type can be modified post creation. If a collateral is created with manual revaluation type, then it can be modified to auto revaluation type with one of the applicable revaluation methods. Likewise, if a collateral is created with auto revaluation type, it can be modified to manual revaluation type wherever the same is applicable.

When revaluation type is modified from Manual to Auto with one of the applicable revaluation methods, then the system considers the revaluation settings signified and appropriately stamp next revaluation date.

Likewise when revaluation type is modified from auto (with one of the applicable revaluation methods) to manual revaluation related settings are blanked out and collateral is eligible for manual revaluation.

Modification of revaluation method

Modification of only revaluation method is not applicable.

Modification of rate of depreciation

Based on new rate, revaluation is done on the next revaluation date already stamped.

Modification of revaluation frequency

- Override message appears that modified frequency is applicable after the next revaluation.
- On the next revaluation date, modified frequency is considered and further revaluation date is arrived.

Modification of revaluation start month

Next revaluation date is stamped based on modified revaluation start month.

Modification of due date

•Based on new value, next revaluation date is to be updated. The system considers the new value and compares with current business date/last revaluation date to stamp the next revaluation date.

Modification of holiday processing – from ignore to one of the settings

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New holiday processing setting is applicable from next revaluation date.

Modification of holiday processing – from one of the settings to ignore

- Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.
- New setting is applicable from next revaluation date onwards.

For more information on collateral revaluation, refer to ‘Collateral Revaluation’ section in this User Manual.

2.11.16 Fee Preferences

Fee Preferences sub-system defaults all the attributes from ‘Fee & Accounting Class’ screen including the ‘Holiday Treatment’ along with the ' Fee Rule Maintenance' screen attributes.

Holiday Treatment

You can view the defaulted holiday preference parameters and make changes.

Fee Rule Preferences

'Fee Rule Preferences' section contains all the fee rules associated with a fee class and their respective attributes.

Start Date and End Date

- You can enter fee start date and fee calculation starts from that day.

- You can enter fee end date and fee is calculated till this date.
- Fee start date if not entered, then it is defaulted from the collateral start date.
- Fee start date cannot be before collateral start date. The system validates and displays an error if fee start date is before collateral start date.
- Fee end date if not entered, then it is defaulted from the collateral expiry date.
- Fee end date cannot be after collateral expiry date. The system validates and displays an error if fee end date is after collateral expiry date.
- For all fee calculations, fee start date and end dates takes precedence over collateral start date and expiry date.
- If both collateral start date and collateral expiry dates and fee start date and fee end dates are provided respectively, then system considers the fee start and fee end dates for the calculation.
- Since, both collateral end date and fee end date are not mandatory, if none of them are provided, the system validates and displays an error to enter the dates.

User Input Fee Amount

The ‘User Input Fee Amount’ is used for the fee of type USER INPUT.

You need to specify the fee amount in terms of absolute amount and it is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.

The system validates if fee type is of ‘User Input’ and this field is left blank.

Branch

The ‘Branch’ where the customer account exists and it is used for debiting the collateral fee.

Account No

The ‘Account No’ which needs to be debited for collateral fee.This is based on the branch selection in ‘Branch’ field. You can specify the individual accounts for respective fees.

If you have multiple accounts in a bank or in a branch, you can specify the individually for each fees the accounts that needs to be debited.

Waived

Out of multiple fee rules attached to a fee class which are populated during collateral creation, one or more fee rules can be waived by selecting check box under waived column.

Effective Dates

‘Effective Dates’ is used to specify the dates from which fee rate details are applicable. A fee rule can be configured having multiple effective dates. As the effective dates are reached, the corresponding rate details becomes applicable for each fee.

The system validates and displays an exception if fee type is 'Rate/Amount' and effective date details are not maintained.

For create event fee, effective date has to be always collateral creation date. In addition, only one effective date is allowed for create event fee as create event is always one time.

Fee Rate Details

‘Fee Rate Details’ is used to specify the values as opted in ‘Fee Rule Maintenance’ screen.

Basis Amount

Specify the multiple basis amounts. The system validates and displays an exception if fee type is 'Rate/Amount' and rate details are not maintained.

Rate

Specify the rate for the defined basis amount if fee is configured as 'Rate'.

The system validates and displays an error if fee type is of rate and user inputs amount or leave the rate details as blank.

Rate details are applicable based on the effective dates applied.

Amount

Specify amount for the defined basis amount if fee is configured as 'Amount'.

The fee value as amount is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters. The system validates if fee type is of amount and user inputs rate or leave the rate details as blank.

2.11.17 Collateral Fee Processing

Collateral fee supports below types of fee processing.

- Recurring Fees
- Event Based Fees

You can perform the following for collateral fee

- Configure multiple fees for a collateral.
- Waive fees selected out of one or more number of fees at collateral level during creation.
- Define collateral fees as a fixed amount, percentage or user input fees.
- Define the collateral fee structure as 'Slab' or 'Tier'.
- Fee liquidation related accounting entries are passed on fee collection as configured – FLIQ event.
- Fee accrual/amortization is done based on the configuration opted – FACR event
- Collect the fee automatically on cycle end date (Arrears) for recurring fees (and then based on the frequency) and on happening of an event (Event based fee).
- Fee Type ‘USERINPUT’ and ‘AMOUNT’, the value specified as fee is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.
- For example
  - Fee amount specified 2400,
  - Accrual frequency is daily,
  - Liquidation frequency is Monthly and Days in month 30,
  - Day basis is Actual/Actual,
  - Fee accrued per day is 2400/30 = 80
- Liquidation method ‘Advance’ is not applicable for collateral fees.
- Any upfront fee can be collected through an event based fee
- Day basis is applicable and is used for fee calculation and accrual/amortization of both amount and percentage based fees.
- RULE_INC, RULE_REC, and so on accounting roles are generated on Fee rule creation.
- Fee currency is same as the collateral currency.

Recurring Fee

- Recurring fees can be of following types:
  - Collateral maintenance fees
  - Collateral inspection fees
  - Collateral custody fees and so on
- Recurring fees is collected based on liquidation frequency configured.
- Recurring fees is calculated and accrued based on underlying collateral value as on the date and as per accrual frequency configured.
- It is possible to stop a recurring fee from collection based on effective end date given.
- You can collect recurring fees only using auto collection methods.
- Holiday processing for fees is applicable only to recurring fees if opted and is handled as below.

		Holiday						
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***
1	Monthly	Yes	NA	NA	02-Aug	02-Sep	Yes	02-Sep
	Monthly	No	Local/Currency/Both	Forward	02-Aug	02-Sep	Yes	03-Sep
	Monthly	No	Local/Currency/Both	Backward	02-Aug	02-Sep	Yes	01-Sep

2		**Holiday**							
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***	**Cascade Schedules**
	Monthly	No	Local/Currency/Both	Forward	02-Aug	02-Sep	Yes	03-Sep	Yes
	Monthly	No	Local/Currency/Both	Backward	02-Aug	02-Sep	Yes	01-Sep	No
3		**Holiday**							
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Across Month**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***
	Monthly	No	Local/Currency/Both	Forward	Yes	30-Aug	30-Sep	Yes	01-Oct
	Monthly	No	Local/Currency/Both	Forward	No	30-Aug	30-Sep	Yes	29-Oct
4		**Holiday**							
	Liquidation Freq	**Ignore Holidays**	**Holiday Level**	**Movement**	**Across Month**	**Collateral Creation Date**	**Next Liquidation Date**	**Holiday**	**Actual Liquidation Date***
	Monthly	No	Local/Currency/Both	Backward	Yes	01-Aug	01-Sep	Yes	31-Aug
	Monthly	No	Local/Currency/Both	Backward	No	01-Aug	01-Sep	Yes	02-Sep

* Assuming not a holiday. If holiday then again the holiday processing as configured is applicable.

Event Based Fee

Event based fees is usually of the following type:

- Collateral creation fees
- Collateral extension fee (when collateral end date is modified and extended further)
- Collateral expiry fee (when end date is crossed and collateral value becomes zero)
- Collateral reactivation fee (when collateral is reactivated post suspension)
- Collateral suspension (when collateral is suspended)

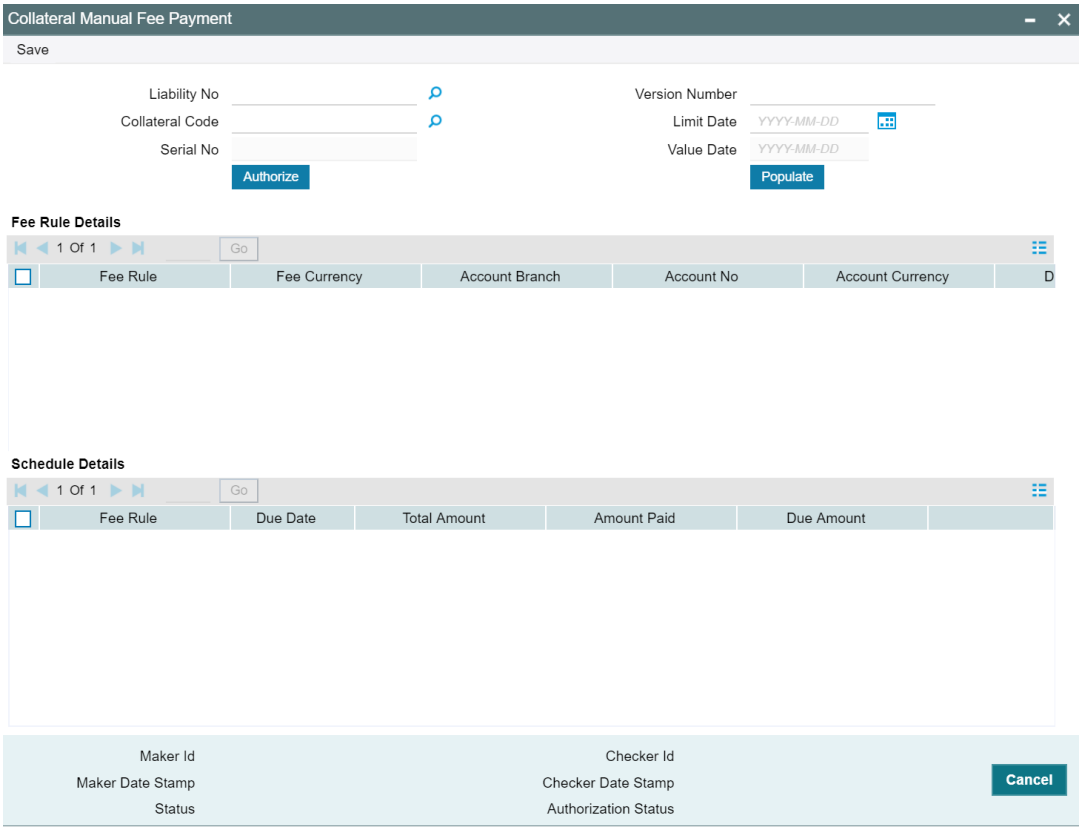
- Event based fee are collected when collateral status gets updated, like active (on creation), extended (when collateral end date is modified and extended further), expired (when end date is crossed and collateral value becomes zero), reactivated (when collateral is reactivated post suspension), suspended (when collateral is suspended).
- Event based fees is linked to collateral at the time of creation itself, but gets triggered on happening of status update.
- Event based fee becomes applicable as many number of times as the collateral achieves a particular status.
- For example - collateral suspension fee gets triggered as and when multiple suspension takes place.
- Collateral fees of type ‘Event Based Fee’ is always be a one-time fee but recurring multiple times as and when a lifecycle event is triggered for a collateral.
- Collateral Fees of type ’Event Based Fee’ can have liquidation frequency as only ‘One-Time’.
- It is possible to collect ’Event Based Fee’ only automatically.
- For collateral fees of type ‘Event Based Fee’, the calculation and accrual are based on the underlying basis amounts - ‘Collateral Value’ (Limit Contribution’ and ‘Available Amount’ are not applicable)
- Collateral fees of type ‘event based fee’ can have accrual frequency as one-time and liquidation frequency as one-time.

Since an ‘Event Based Fee’ gets triggered on happening of a certain collateral lifecycle event, in that case holiday processing is not applicable. In other way it is based on holiday parameter maintained at GEDPARAM level.

2.11.18 Collateral Manual Fee Payment

The ‘Collateral Manual Fee Payment’ screen (GCDCOFPT) allows to manually liquidate the event based or recurring collateral fee of type user input and liquidation preference - manual. In addition, this screen can also be used to inquire the manual fee payment details for the collateral.

To invoke the ‘Collateral Manual Fee Payment’ screen, type ‘GCDCOFPT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Select New and perform the following steps.

Liability No

Select the liability number to fetch the collateral codes.

Collateral Code

Select the ‘Collateral Code’ for which manual fee payment is to be made.

Version Number

The system increments this number for each manual fee payment on a collateral.

Limit Date

Select the limit date. Limit Date can be the current application date or back date.

Value Date

The system populates the current application date for manual fee payment transaction.

Populate

Click this button to fetch the Fee Rules which are due for manual payment under ‘Fee Rule Details’ grid.

Fee Rule Details

Enter the amount paid for the fee rule in the ‘Due Amount’ field, click ‘Save’ and ‘Authorize’. Payment details are updated for the Fee rule in the ‘Schedule Details’ grid.

2.11.19 MIS Class Maintenance

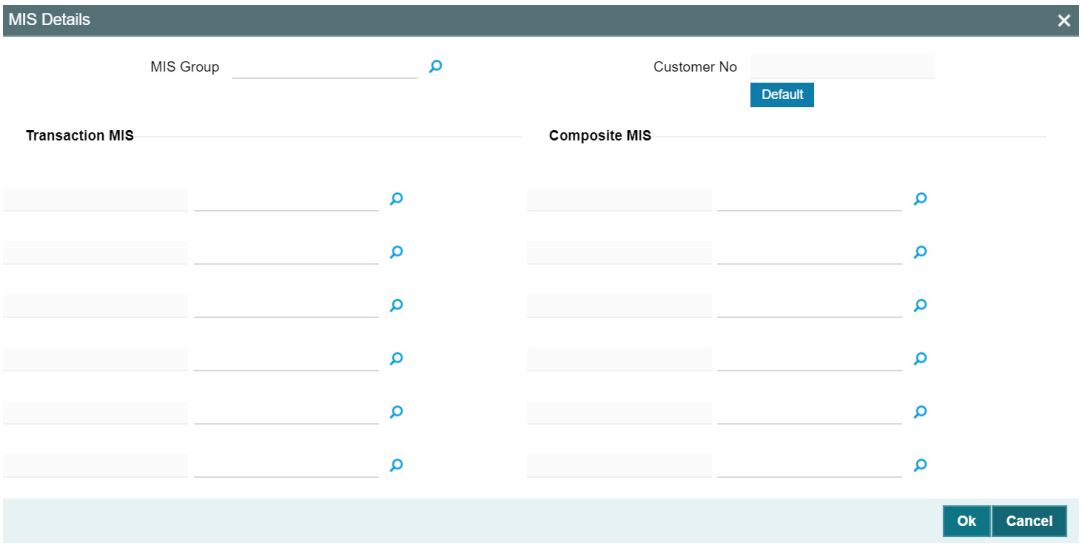
This sub-system allows to link the MIS Class with the collateral during collateral maintenance.

MIS details associated with the fee class (GEDCLSMT) will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on clicking 'Populate'.

The user can fetch both the MIS codes (GLDCLSMT) as well as the MIS group (MIDGRPMT) directly maintained in the system. MIS codes that gets defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Collateral screen.

The system will clear the MIS data as part of collateral save activity, if no fee class code is attached to collateral and MIS class / codes are linked in MIS sub-system.

To launch the 'MIS Class' sub-screen, click the 'MIS Class' tab in the 'Collateral Maintenance' screen (GCDCOLLT).



MIS Group

'MIS Group' gets defaulted based on fee class selection or select the MIS group from the list of groups configured in MIDGRPMT screen.

Default

Click this button to fetch the composite MIS codes maintained for the customer in STDCIF screen, if there is only one customer explicitly selected at the collateral level or if there is only one customer linked to the liability.

The user must click this button each time they make changes to the liability. Thus the system can fetch and default the updated composite MIS.

Customer No

Displays the customer number for which the composite MIS are fetched from STDCIF screen. Composite MIS codes will be fetched from STDCIF screen, if the ELCM is integrated with ROFC (external system).

Transaction MIS

Displays the transaction type of MIS code based on the selected MIS Group or the Transaction MIS code associated with the fee class.

Composite MIS

Displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.

MIS Code

Transaction and Composite MIS codes configured in GLDCLSMT or MIDGRPMT screen are auto-populated based on the selected MIS Group or fee class. The user can also add, modify or delete the MIS codes of type Transaction and Composite.

Note

MIS Codes of Customer and Fund Types will not be populated in the 'MIS Class' sub-screen and the same cannot be used for collateral maintenance.

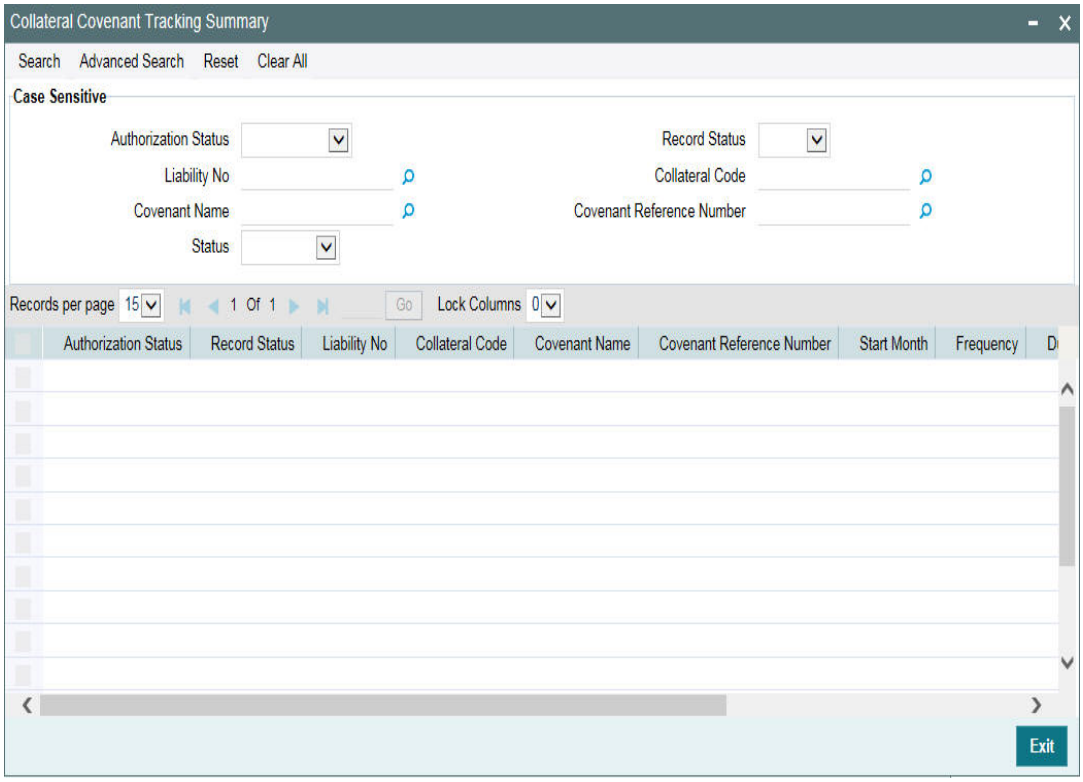
MIS Class

Displays the MIS class based on the selected MIS code.

2.11.20 Viewing Collateral Covenant Tracking Summary

You can view summary of covenants attached to collateral for tracking using the 'Collateral Covenant Tracking Summary' screen. You can open detailed screen using this screen. You can query the records based on the search criteria.

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



2.11.21 Tracking Collateral Covenant Details

The covenants linked to the collaterals can be tracked using the 'Collateral Covenant Tracking Details' screen (GCSCOVTR) which is specific to collaterals as well as a common ‘Covenant Tracking Details’ screen (GEDCVTRK).

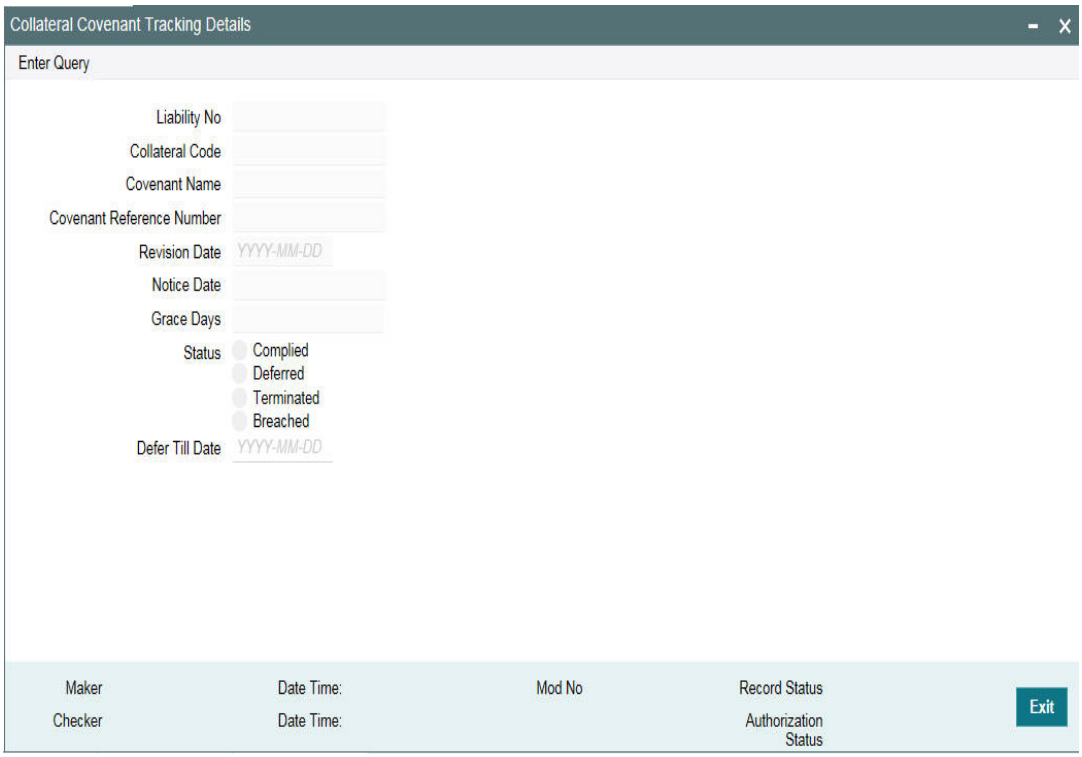
Note

It is recommended to use the common ‘Covenant Tracking Details’ screen (GEDCVTRK) for all covenant tracking purposes.

For information on common ‘Covenant Tracking Details’ screen, refer OBELCM Common User Guide.

You can invoke the ‘Collateral Covenant Tracking Details’ screen by typing ‘GCSCOVTR’ (Collateral Covenant Tracking Summary) and on clicking the queried record ‘GCDCOVTR’ (‘Collateral Covenant Tracking Details’) is opened with the details of the covenant.

You can unlock and update the status of the covenant here.



Liability Number

Indicates the liability Number for which the collateral is linked.

Collateral Code

Indicates the collateral code here. Each collateral code should be unique.

Covenant Name

Indicates the covenant name.

Covenant Reference Number

Indicates the covenant reference no for the collateral being maintained.

Revision Date

Indicates the date on which covenant has to be revisited for review.

Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).

Notice Date

Indicates the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.

Grace Days

Indicates the grace days, that is, the number of days after the Review date of the covenant that the covenant will be available for tracking.

Status

You can select the covenant status as the following:

- Complied
  - If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by running the scheduler ELCMCOVNTSTAT immediately after the end of revision date.
  - If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked after running the scheduler 'ELCMCOVNTSTAT'.
  - Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency.
  - Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility
- Deferred
  - Covenants can be deferred for a defined period during which time covenants are not available for tracking. When covenants are breached, it cannot be deferred. Deferment can be done before the covenant becomes breached.
- Terminated -
  - Covenants can be stopped from further tracking by updating the status as 'Terminated'. Only covenants which are either complied or deferred status can be terminated. Breached covenants cannot be terminated.
- Breached
  - Covenants which are not complied within revision date are marked as breached by running the scheduler 'ELCMCOVNTSTAT' immediately after the end of revision date.
  - When covenants pertaining to multiple frequency are breached, all of them are available for tracking
  - Covenants can also be marked as Breached online

Defer Till Date

In case the status is 'Deferred', then you need to specify this date

You need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

2.12 Maintaining Specific Collateral Input Details

You can maintain details related to the collateral input type in their respective screens. The system allows to capture specific collateral details in relevant screens based on the collateral type selected. At the same time the system prevents you from entering other collateral details.

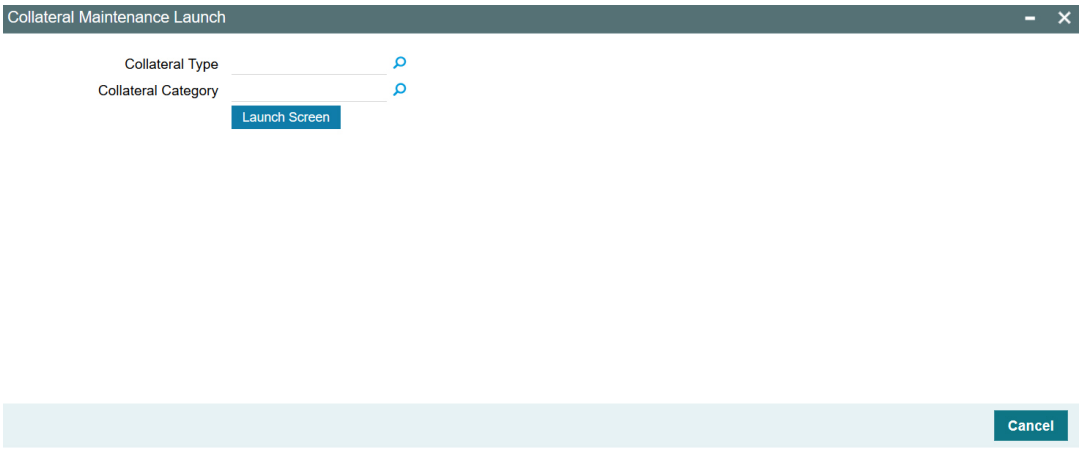
Note

Collateral specific screens can be launched either by using the dedicated functions available for each collateral or through the 'Collateral Maintenance Launch' screen described below.

Collateral Maintenance Launch screen

The 'Collateral Maintenance Launch' screen (GCDGENCL) screen is a common screen for launching all the maintenance screens specific to collaterals such as Property, Vehicle, and Agriculture from single place. You can use this common screen rather than using individual functions assigned for each of the collaterals.

To launch the 'Collateral Maintenance Launch' screen, type GCDGENCL in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Collateral Type

Select the required Collateral Type from the LOV. Collateral types are factory shipped in the system.

Collateral Category

Select the required Collateral Category. Collateral categories factory shipped or maintained for the selected collateral type are displayed in the LOV.

Click 'Launch Screen'. The specific collateral maintenance screen is launched. On clicking 'New' Category, Haircut and Revaluation details will be populated based on the category selected. If the category is not enriched with Revaluation or Haircut details, system will validate the same.

Note

In case of data masking, if 'PII Allowed' check box is not selected in 'User Maintenance' screen (SMDUSRDF), then the following field values are masked.

- Guarantee Details screen
  - Guarantor Name
  - Guarantor Address
- Property Details screen
  - Country
  - Property Address
- Life Insurance screen
  - Insurer Address

In case of right to be forgotten, all the PII fields maintained in ‘Guarantee Details’, ‘Property Details’, and ‘Life Insurance’ screens are anonymized once the customer is forgotten in the ‘Forget Customer Process’ screen (STDCSFRT).

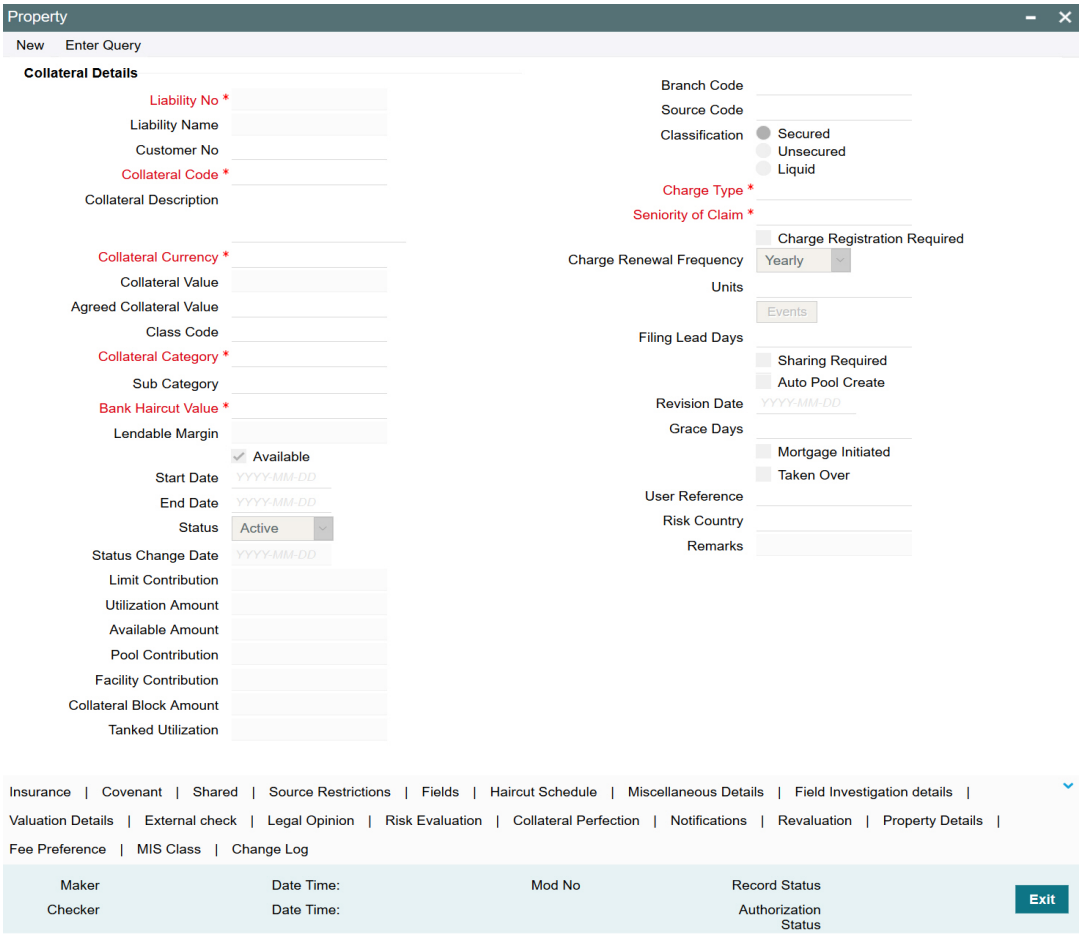
In case of granular access, collateral and guarantor details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in ‘Access Group Restriction’ tab available in the ‘User Maintenance’ screen.

For more information, refer to *Common Core - Security Management System User Guide*.

2.12.1 Property Details screen

You can invoke the ‘Property Details’ screen by typing ‘GCDCOLLP’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Multiple property records can be linked to same customer collateral. Collateral value is updated duly considering amount of these properties.



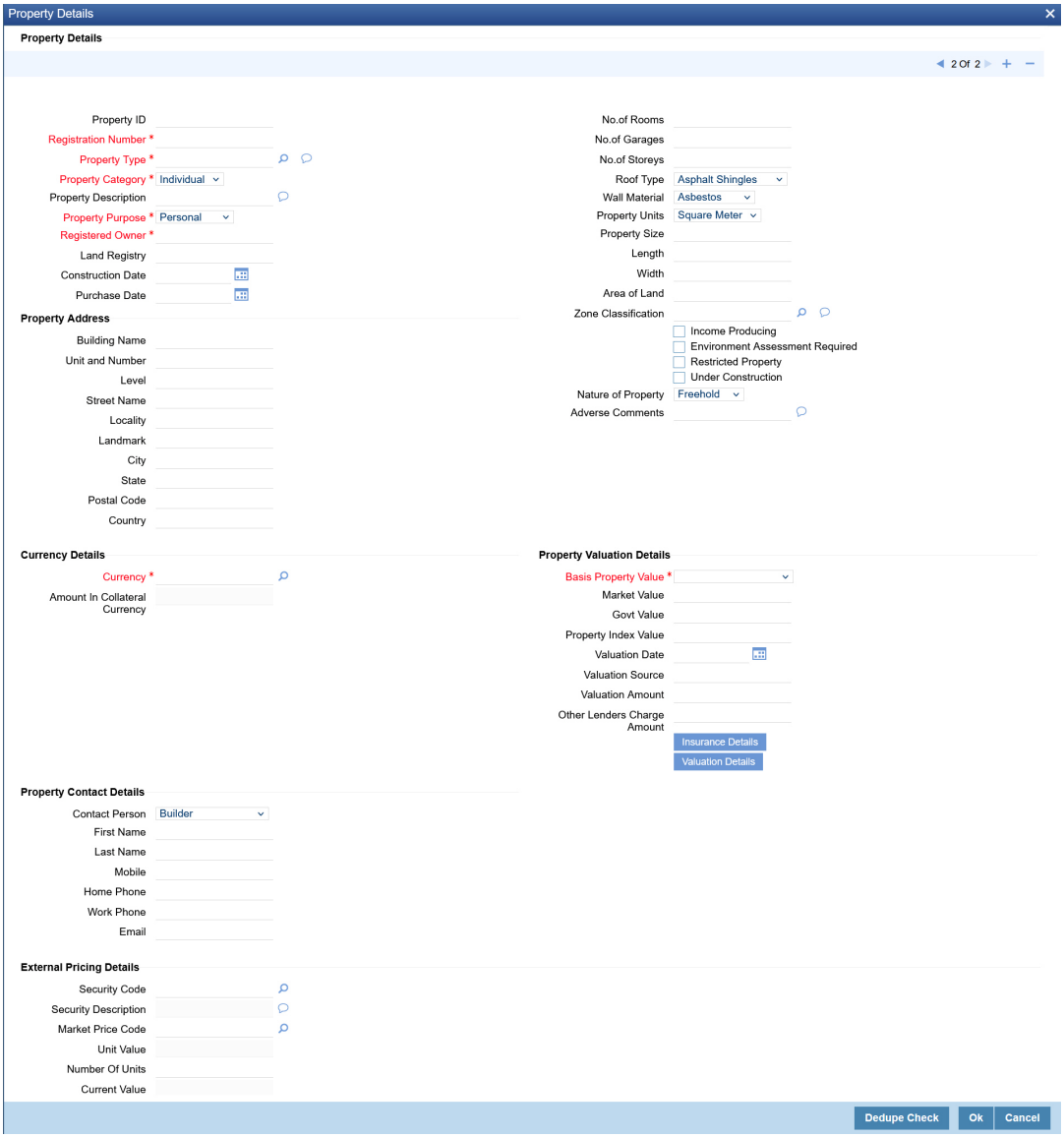
To invoke the sub-screen of ‘Property Details’ screen, click the ‘Property Details’ tab.

Note

Property Details screen varies based on the selected collateral category.

2.12.1.1 Property Details - Common

If ‘COMMERCIAL PROPERTY’, ‘INDUSTRIAL PROPERTY’, ‘RURAL PROPERTY’ or ‘USERDEFINED PROPERTY is selected as Collateral Category, the ‘Property Details’ screen appears as shown below.



Click '+' the add icon and specify the following details.

Property ID

Specify a unique ID (alphanumeric) for mapping the property with collateral ID and insurance.

Registration Number

Registration number is unique across multiple property records in the collateral.

Property Type

Select the type of property from the adjoining option list.

Property Category

Select the property ownership category from the drop down list. The options available are: Individual and Corporate.

Property Description

Provide a brief description about the property here.

Property Purpose

Select the purpose of property from the drop down list. The options available are: Commercial and Personal.

Registered Owner

Specify the name of registered property owner.

Land Registry

Specify the land registry number.

Construction Date

Specify the construction date of the property. The construction date cannot be future dated

Purchase Date

Specify the date of property purchase. The purchase date cannot be future dated.

No.of Rooms

Specify the number of rooms available in the property.

No.of Garages

Specify the number of garages available in the property.

No.of Storeys

Specify the number of storeys available in the property (building/dwelling).

Roof Type

Select the Roof Type, if the property has dwelling. The options available in the drop down list are ‘Solar tiles’, ‘Asphalt shingles’, ‘Metal roof’, ‘Stone-coated steel’, ‘Slate’, ‘Rubber slate’, ‘Clay’, ‘Concrete tiles’, ‘Green roofs’, ‘Built-up roof’, ‘Bamboo’, ‘Mud’, ‘Solid Wood’, ‘Bricks’, ‘Thatched’, and ‘Others’.

Wall Material

Select the Wall Material of property identified during valuation. The options available are ‘Brick Veneer’, ‘Concrete’, ‘Double Brick’, ‘Asbestos’, ‘Mud Brick’, ‘Steel’, ‘Stone’, ‘Timber’, ‘Clay’, ‘Bamboo’, Polystyrene’ and ‘Others’

Property Units

Select the unit in which the property is measured. The options available are: Square Meter, Square Yard, Hectare, and Acre.

Property Size

Specify the size of property in selected property unit.

Length

Specify the length of the property.

Width

Specify the width of the property.

Area of Land

Specify the actual size (Length*Width) of the land in meters or square meters.

Zone Classification

Select the zone of the property from the adjoining option list.

Income Producing

Enable this check box, if the property is producing income.

Environment Assessment Required

Enable this check box, if the property has an environmental risk and requires an environmental assessment.

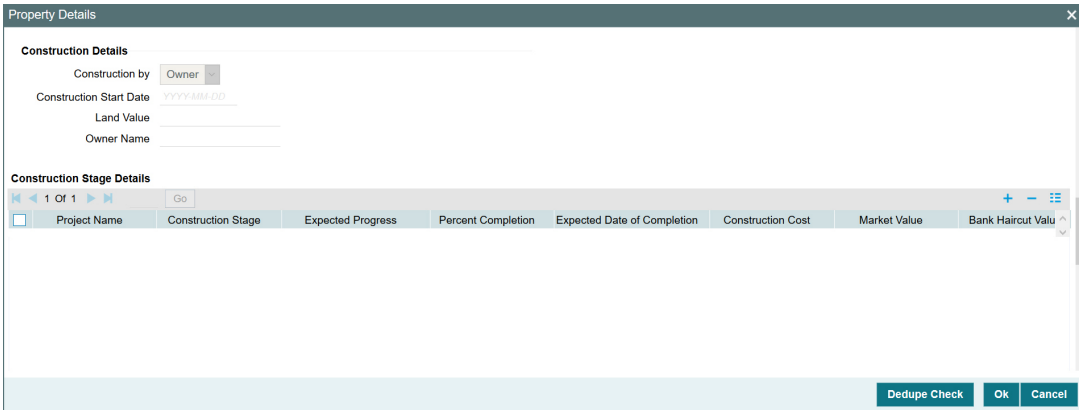
Restricted Property

Enable this check box, if the property is restricted for certain reasons.

Under Construction

Enable this check box, if the property is under construction.

If enabled, the system displays ‘Construction Details’ and ‘Construction Stage Details’ sections in the ‘Property Details’ screen as shown below.



Construction Details

Construction By

Select whether the property is constructed by ‘Owner’ or ‘Builder’.

Construction Start Date

Specify the date on which the construction was started.

Land Value

Specify the Land Value of the property.

Owner Name

Specify the property owner name.

Construction Stage Details

Project Name

Specify the name of the construction project.

Construction Stage

Select the Construction Stage from the drop down list. The options available are ‘Base’, ‘Deposit’, ‘Enclosed Stage’, ‘Fixing Stage’, ‘Frame Stage’, and ‘Practical Completion’.

Expected Progress

Specify the expected construction progress. Expected Progress can be alphanumeric with maximum length of 2000 characters.

Percent Completion

Specify the percentage of project completion.

Expected Date of Completion

Specify the expected date of project completion.

Construction Cost

Specify the construction cost for this stage.

Market Value

Specify the market or assessed value of the collateral.

Bank Haircut Value

Bank haircut value for the under-construction property is displayed here.

Bank Value

Specify the property value after applying Bank Haircut Value.

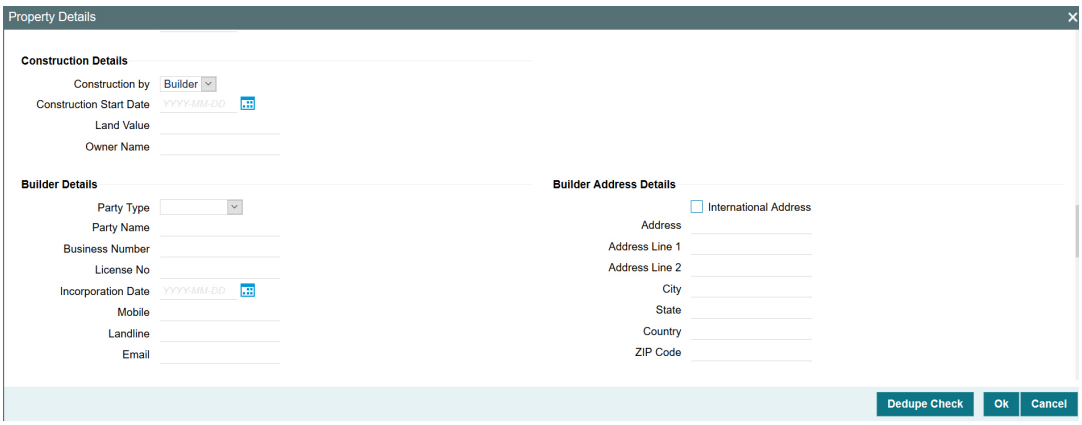
Valuation Date

Specify the expected date of valuation.

Remarks

Specify Remarks, if any.

If 'Builder' is selected as 'Constructed By' option, then 'Builder Details' and 'Builder Address Details' sections appear in the 'Property Details' screen as shown below.



Builder Details

Party Type

Specify the Party Type as 'Individual' or 'Organization'.

Party Name

Specify the Party Name.

Business Number

Specify the Business Number of the party.

License No

Specify the license number of the party.

Incorporation Date

Specify the party incorporation date.

Mobile

Specify the mobile number of the party.

Landline

Specify the Landline number of the party.

Email

Specify the Email address of the party.

Builder Address Details

International Address

Enable this check box, if builder address is international address.

Address/Address Line1/Address Line2

Specify the building name / door number / street name in this field.

City

Specify the City in which the mentioned address is located.

State

Specify the State in which the mentioned city is located.

Country

Specify the Country in which the mentioned state is located.

ZIP Code

Specify the ZIP Code of the city.

Nature of Property

Specify whether the property is ‘Leasehold’ or ‘Freehold’.

Adverse Comments

Capture additional comments, if any.

Property Address

Building Name

Specify the building name of the property.

Unit and Number

Specify the building unit and number details.

Level

Specify the building level details.

Street Name

Specify the street in which the property is located.

Locality

Specify the locality in which the property is located.

Landmark

Specify the landmark for the property.

City

Specify the city in which the property is located.

State

Specify the state in which the property is located.

Postal Code

Specify the postal code of mentioned city.

Country

Specify the country in which the property is located.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Property Valuation Details

Basis Property Value

Select the basis of property value from the adjoining drop-down list. The options available are:

- Market Value
- Property Index Value
- Government Value

Market Value

Specify the market value of the property.When basis of property value is market value, entering market value is mandatory

Govt. Value

Specify the government value of the property. When basis of property value is govt. value, entering govt. value is mandatory

Property Index Value

Specify the index value of the property. When basis of property value is property index value, entering property index value is mandatory

Valuation Date

Specify the last valuation date from the customer submitted valuation report. The valuation date cannot be future dated

Valuation Source

Specify the source of valuation from the customer submitted valuation report.

Valuation Amount

Specify the valuation amount from the customer submitted valuation report.

Other Lenders Charge Amount

Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.

Insurance Details

Click 'Insurance Details' to add property specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add property valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

Property Contact Details

Contact Person

Select the Contact Person from the drop down list. The options available are 'Builder', 'Owner', 'Real Estate Vendor', 'Tenant' and 'Other'.

First Name

Specify the First Name of contact person.

Last Name

Specify the Last Name of the contact person.

Mobile

Specify the mobile number of the contact person.

Home Phone

Specify the home phone number of the contact person.

Work Phone

Specify the work phone number of the contact person.

Email

Specify the Email address of the contact person.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

Security description

Defaulted from security code.

Market Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

Unit value

Unit value is defaulted for the price code selected.

Number of units

Enter the number of units of security being considered for collateral creation.

Current value

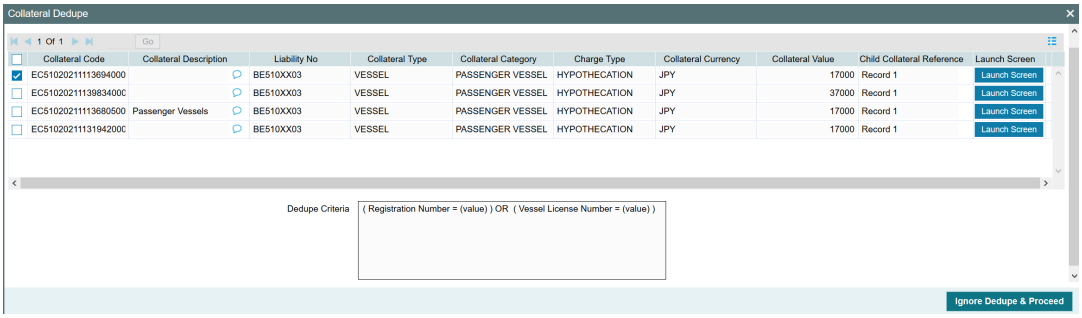
Based on unit value and number of units, current value is calculated and displayed.

Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in ‘Collateral Dedupe Maintenance’ screen.

> **Note**
>
> Dedupe check must be individually performed for all the child collaterals.

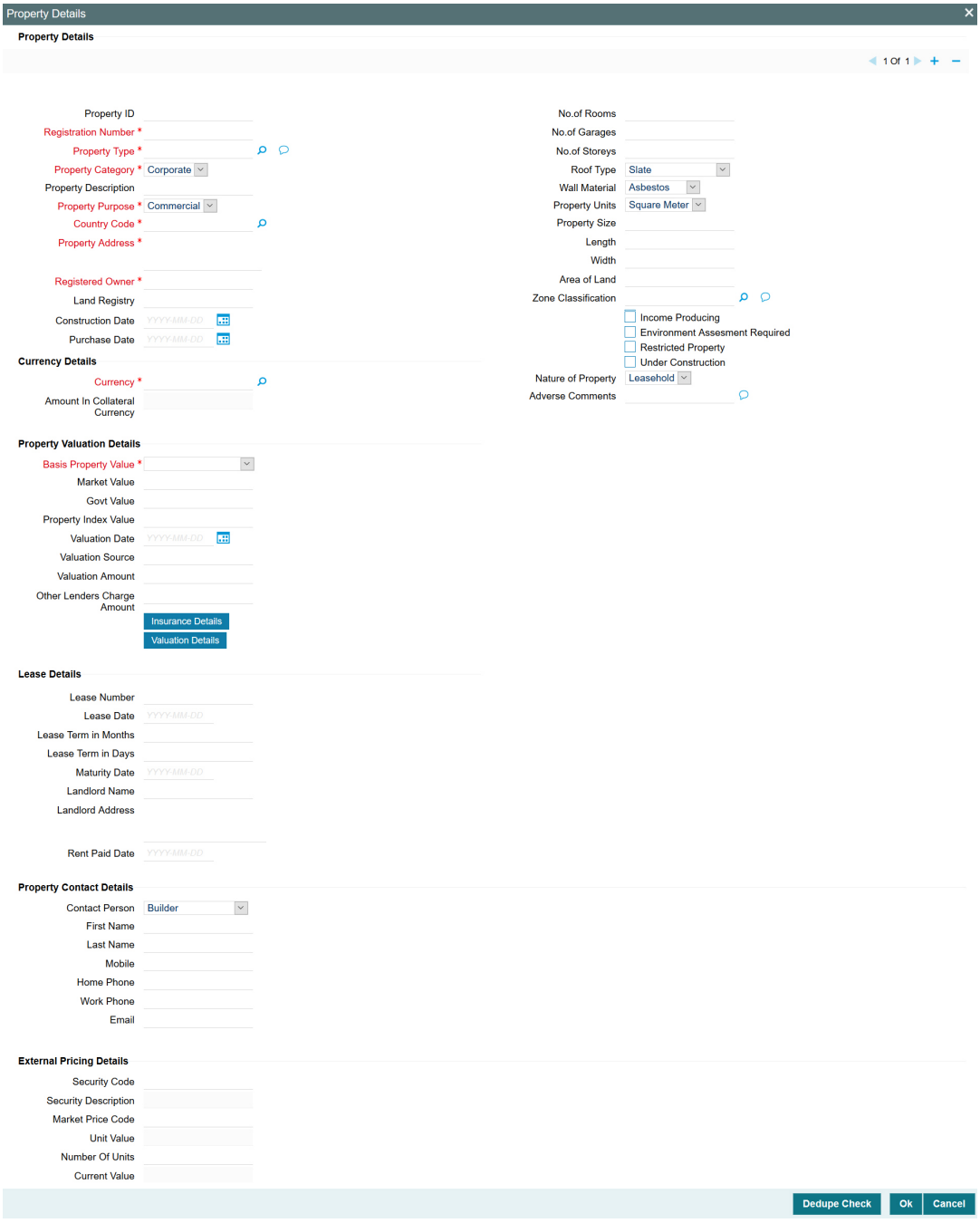
In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.



You can verify the records by clicking ‘Launch Screen’ and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click ‘Ignore Dedupe & Proceed’.

If ‘Leasehold’ is selected as ‘Nature of Property’, ‘Lease Details’ section appears in the ‘Property Details’ screen as shown below.



Lease Details

Lease Number

Specify the Lease Number. It can be alphanumeric with maximum length of 10 characters and can contain special characters.

Lease Date

Specify the lease start date.

Lease Term in Months

Specify the Lease Term in Months.

Lease Term in Days

Specify the Lease Term in Days.

Maturity Date

Specify the end date of the lease.

Landlord Name

Specify the name of the landlord who leased out the property. Landlord Name can contain maximum 50 alphanumeric characters and special characters excluding # $ %

Landlord Address

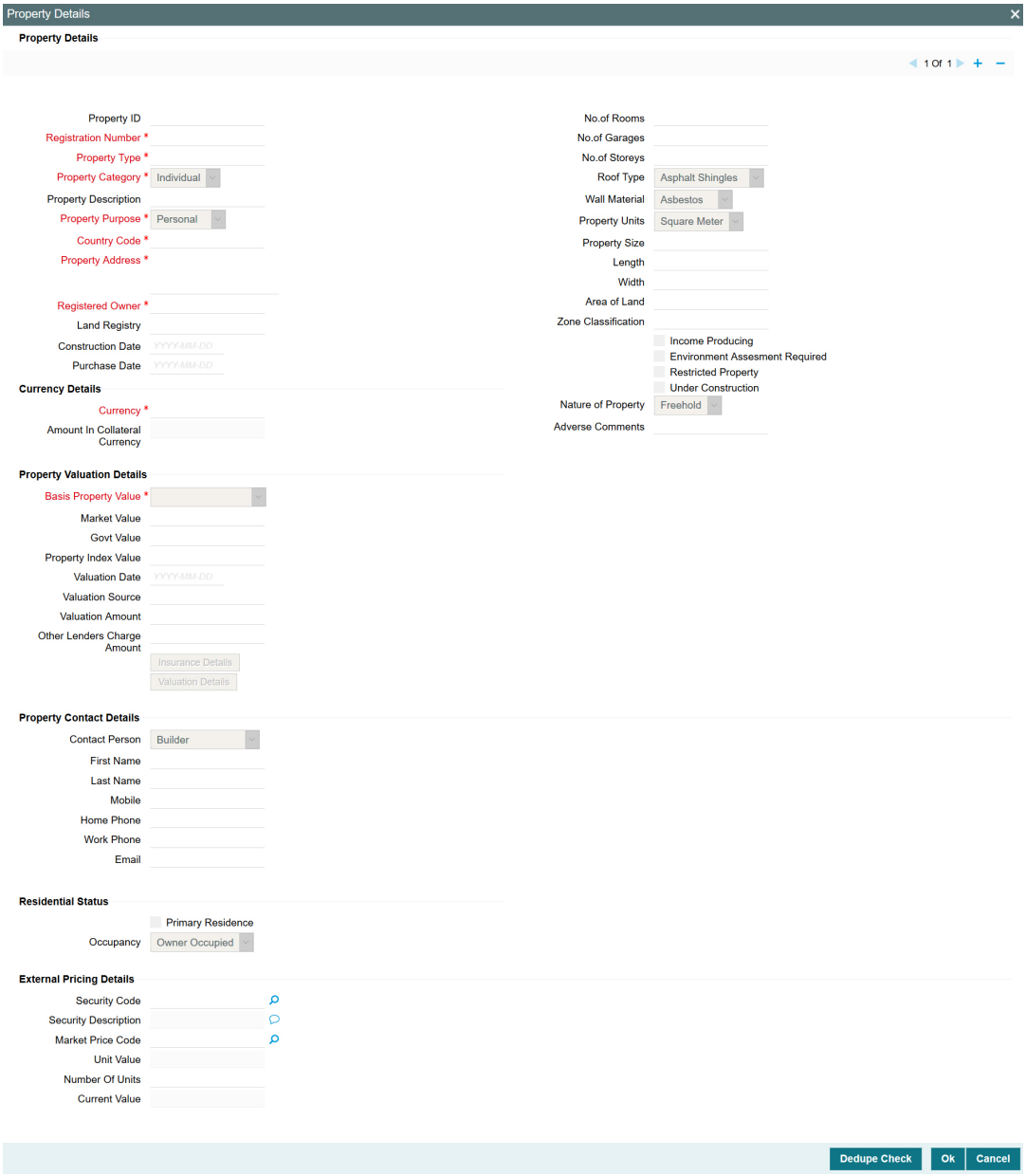
Specify the address of the landlord. Landlord Address can contain maximum 300 alphanumeric characters and special characters excluding # $ %

Rent Paid Date

Specify the date on which the crown rent was paid.

2.12.1.2 Property Details - Residential

If 'RESIDENTIAL PROPERTY' is selected as Collateral Category, additional section 'Residential status' appears in the 'Property Details' screen as shown below.



Residential Status

Primary Residence

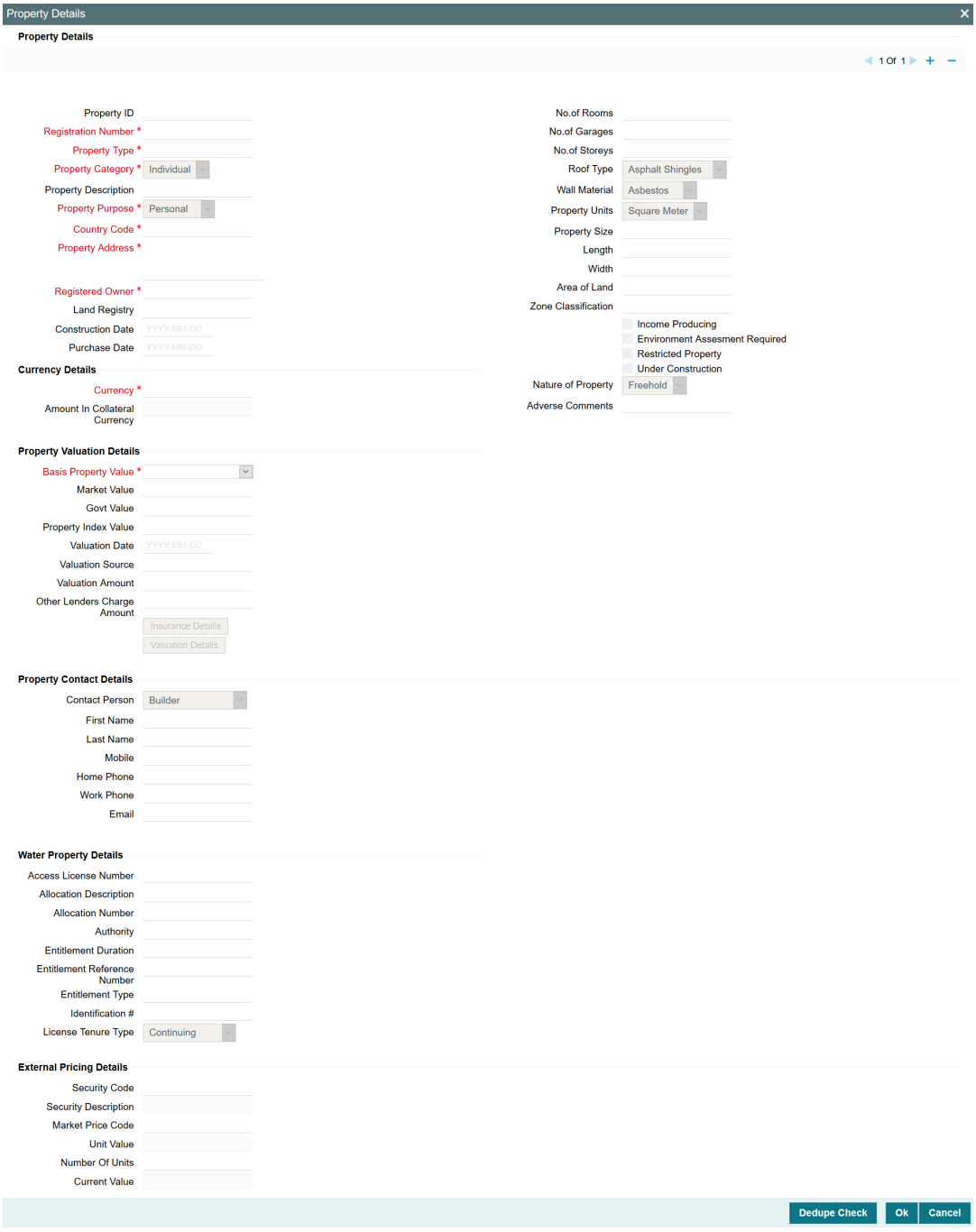
Enable this check box to indicate the property as primary residence.

Occupancy

Select the Occupancy of the residential property. The options available in the drop down are ‘Owner Occupied’, ‘Investment’, and ‘Others’.

2.12.1.3 Property Details - Water

If ‘WATER PROPERTY’ is selected as Collateral Category, additional section ‘Water Property Details’ appears in the ‘Property Details’ screen as shown below.



Water Property Details

Access License Number

Specify the license number allotted for water access rights. Access License Number can be alphanumeric with a maximum of 15 characters.

Allocation Description

Provide a brief description about the water allocation. Allocation Description can be alphanumeric with a maximum of 100 characters.

Allocation Number

Specify the number assigned for water allocation rights. Allocation number can be alphanumeric with a maximum of 15 characters.

Authority

Specify whether the authority is local government or municipal authority concerned with the water rights/license.

Entitlement Duration

Specify the tenure of water entitlement.

Entitlement Reference Number

Specify the water entitlement reference number. Entitlement Reference Number can be alphanumeric with a maximum of 10 characters.

Entitlement Type

Specify the nature of water entitlement. Entitlement Type can be alphanumeric with a maximum of 50 characters.

Identification #

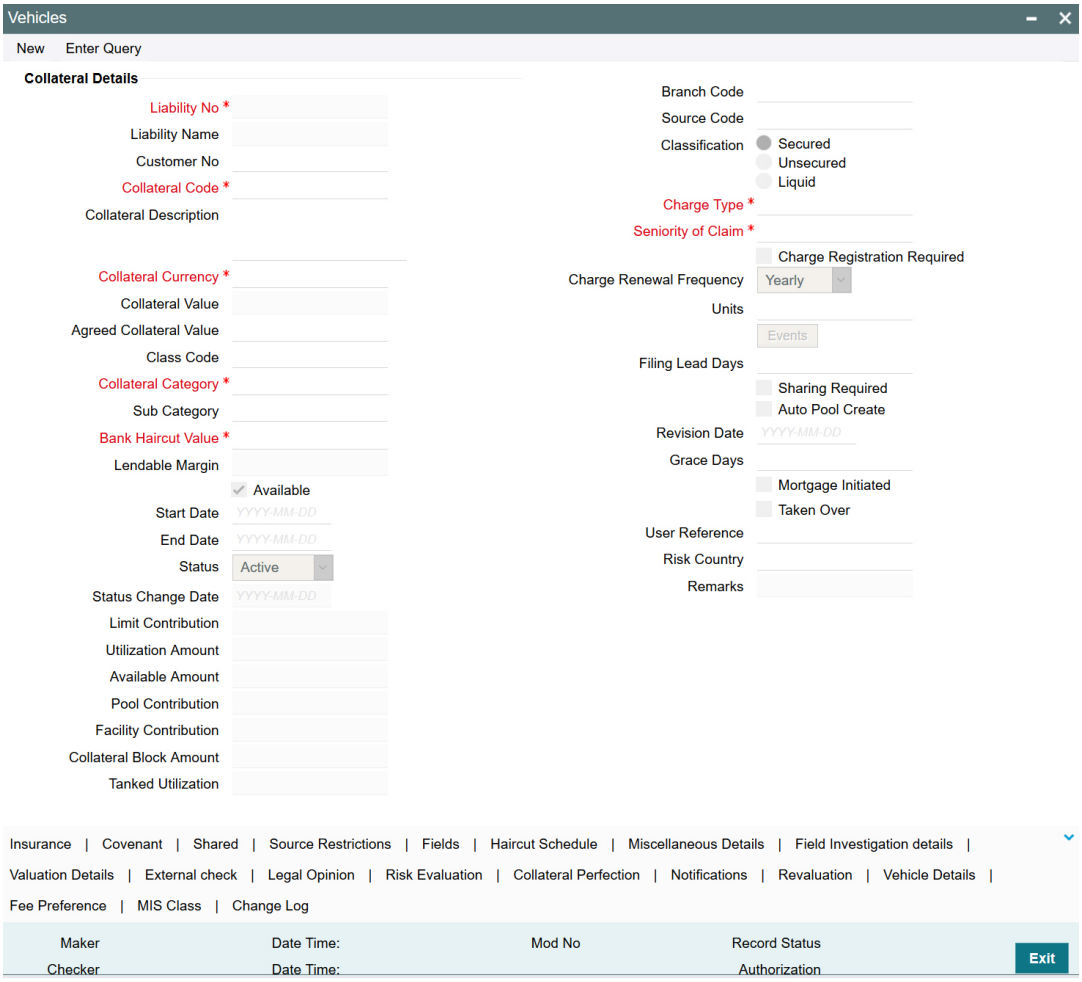
Specify a number provided to identify the water share. Identification number can be alphanumeric with a maximum of 15 characters.

License Tenure Type

Specify the type of water license tenure. The options available in the drop down list are 'Continuing', 'Specific Purpose', and 'Supplementary'.

2.12.2 Vehicle Details screen

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



Multiple vehicle records can be linked to same customer collateral. Collateral value is updated duly considering amount of these vehicles.

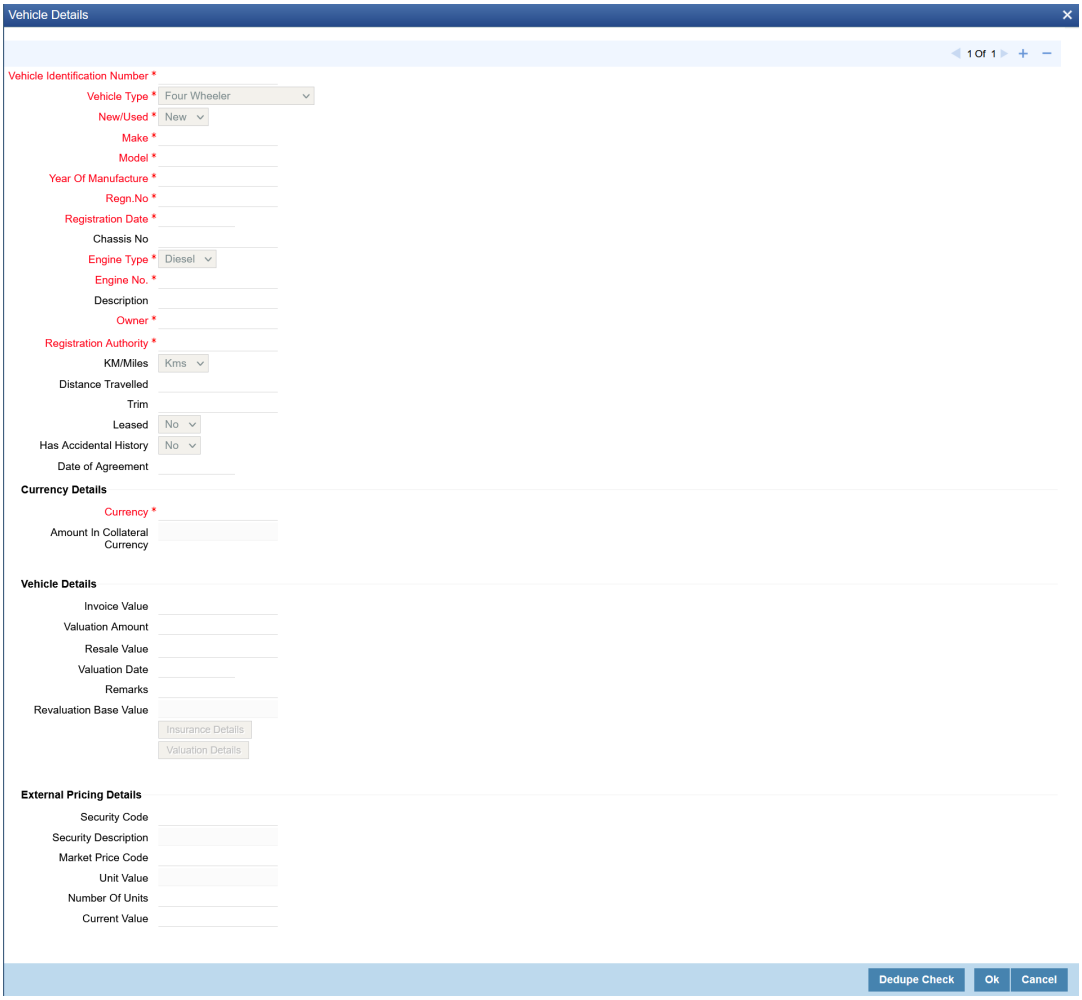
To invoke the sub screen of ‘Vehicle Details’ screen, click the ‘Vehicle Details’ tab.

Note

Vehicle Details screen varies based on the selected collateral category.

2.12.2.1 Vehicle Details - Userdefined

If ‘USERDEFINED VEHICLE’ is selected as the Collateral Category, the ‘Vehicle Details’ screen appears as shown below.



Vehicle Identification Number

Vehicle identification number is unique across multiple child records in the collateral.

Invoice Value

Specify the invoice value of the vehicle.

Vehicle Type

Select the type of vehicle from the adjoining drop-down list. You can select ‘Four Wheeler’, ‘Heavy Commercial Vehicles’, “Light Commercial Vehicles’, ‘Two Wheeler, or ‘Three Wheeler’.

New/Used

Specify if the vehicle is a new vehicle or a pre-owned vehicle.

For new vehicle type, invoice value is mandatory and the same is considered as collateral value.

For used vehicle type, valuation amount is mandatory and the same is considered as collateral value. Valuation date is mandatory for used vehicles.

Make

Specify the make of the vehicle.

Model

Specify the model of the vehicle.

Year Of Manufacture

Specify the year of manufacturing of the vehicle.

Regn.No

Specify the vehicle registration number.

Registration Date

Enter date of registration of the vehicle. Registration date cannot be future dated.

Chassis No

Specify the chasis number of the vehicle.

Engine Type

You can select ‘Diesel’, ‘Petrol’ or ‘Electric’.

Engine No.

Specify the engine number of the vehicle.

Description

Specify a brief description about the vehicle.

Owner

Specify the ownership details of the vehicle.

Registration Authority

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

KM/Miles

Select the unit indicator. The following options are available ‘Kms’ and ‘Miles’.

Distance Travelled

Specify the distance travelled by the Vehicle till today in selected unit.

Trim

Specify the variant of the vehicle. Variant can be alphanumeric with maximum length of 30 characters.

Leased

Select ‘Yes’ if the vehicle is leased. Otherwise select ‘No’.

Has Accidental History

Select ‘Yes’ if the vehicle has accidental history. Otherwise select ‘No’.

Date of Agreement

Specify the date on which the bank and the customer signed the collateral agreement.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever vehicle value currency is different from collateral currency, vehicle value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Vehicle Details

Invoice Value

Specify the invoice value of the vehicle.

Valuation Amount

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

Resale Value

Specify the resale value of the vehicle.

Valuation Date

Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only. Valuation date cannot be future dated

Remarks

Specify remarks for the valuation, if any.

Revaluation Base Value

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Current value

Based on unit value and number of units, current value is calculated and displayed.

Note

For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice Value/Valuation amount.

Insurance Details

Click ‘Insurance Details’ to add vehicle specific insurance details. The ‘Insurance Maintenance’ screen is displayed.

Refer “Specifying the Insurance Details” on page 36 for information on adding insurance details.

Valuation Details

Click ‘Valuation Details’ to add vehicle valuation details. The ‘Valuation Details’ screen is displayed.

Refer “Maintaining Valuation Details” on page 51 for information on adding valuation details.

External Pricing Details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

Security description

Defaulted from security code.

Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected.

Number of units

Enter the number of units of security being considered for collateral creation.

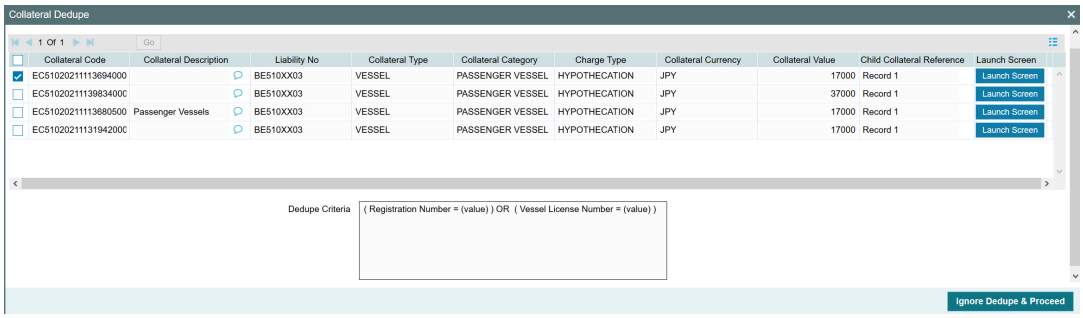
Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in ‘Collateral Dedupe Maintenance’ screen.

Note

Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

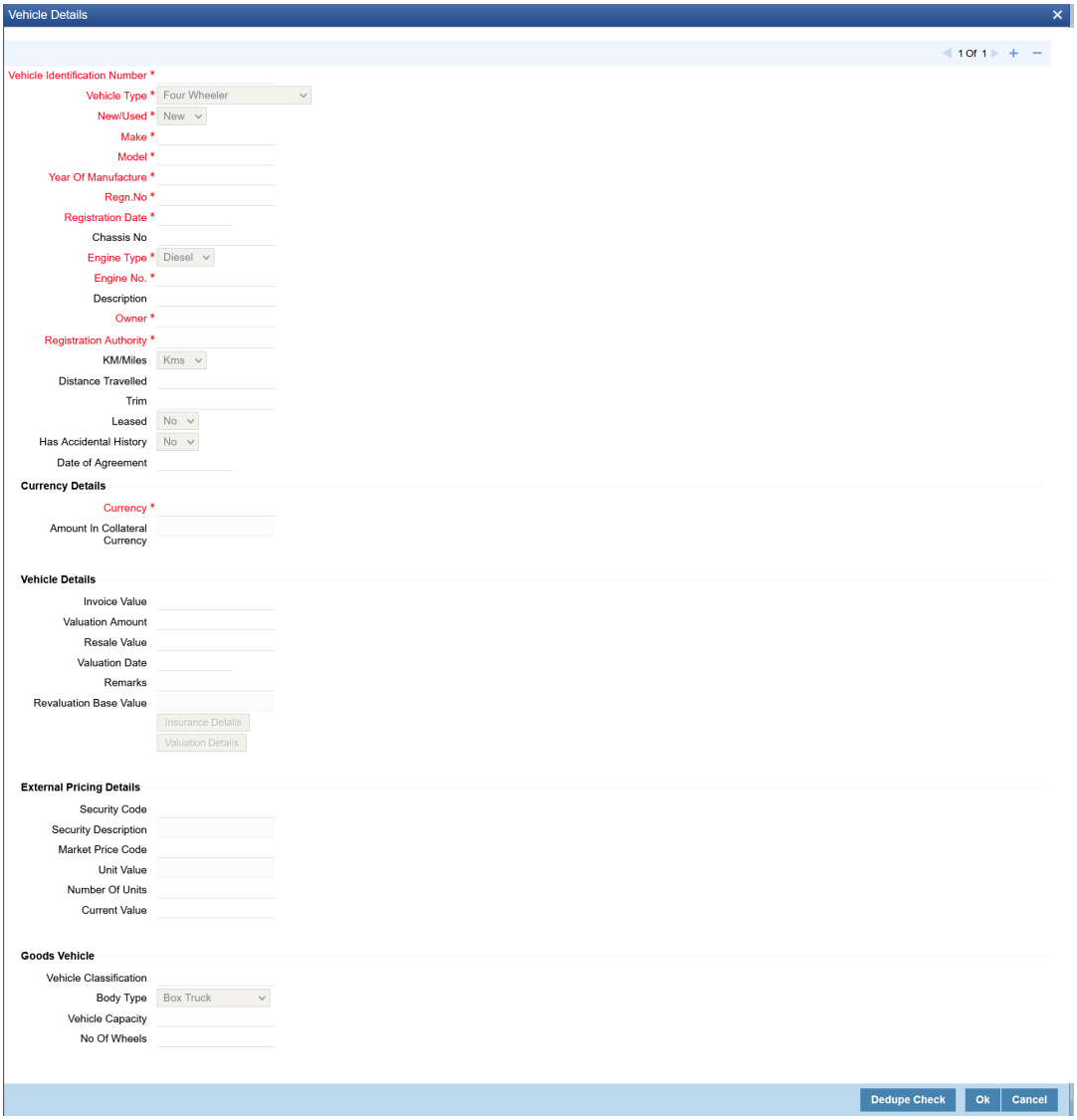


You can verify the records by clicking ‘Launch Screen’ and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click ‘Ignore Dedupe & Proceed’.

2.12.2.2 Vehicle Details - Goods Vehicle

If ‘GOODS VEHICLE’ is selected as the Collateral Category, additional section ‘Goods Vehicle’ appears in the ‘Vehicle Details’ screen as shown below.



Goods Vehicle

Vehicle Classification

Specify the classification of goods vehicle based on local regulations. For example, USA CLASS1 to CLASS8.

Body Type

Select the goods vehicle body type from the drop down list. The options available are ‘Box’, ‘Truck’, ‘Semi-trailer truck’, ‘Van’, ‘Trailers’, ‘Heavy equipment’, ‘Travel Trailers’, ‘Minivan’, Pickup truck/Van’, ‘Tow Trucks’, ‘Flatbed Truck’, ‘Platform Truck’, ‘Concrete Transport’, ‘Crane’, ‘Dump Truck’, ‘Garbage Truck’, ‘Refrigerated Trucks’, ‘Log Carriers’, and ‘Others’.

Vehicle Capacity

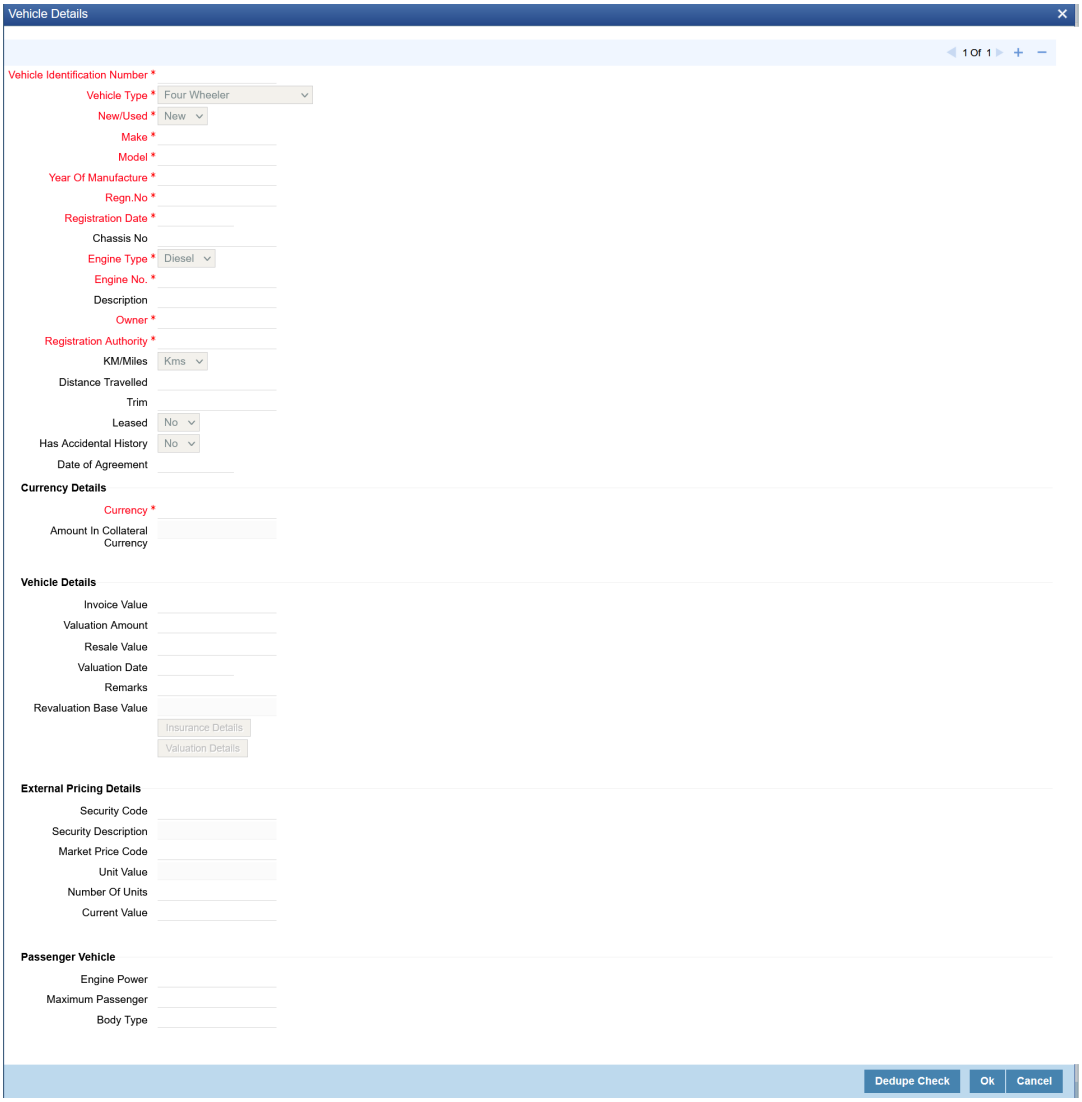
Specify the maximum load allowed in the goods vehicle. Vehicle Capacity can be alphanumeric with maximum of 10 characters.

No of Wheels

Specify the number of wheels available in the vehicle.

2.12.2.3 Vehicle Details - Passenger Vehicle

If 'PASSENGER VEHICLE' is selected as the sub category, additional section 'Passenger Vehicle' appears in the 'Vehicle Details' screen as shown below.



Passenger Vehicle

Engine Power

Specify the Engine Power of passenger vehicle. Engine power can be alphanumeric with maximum length of 10 characters.

Maximum Passenger

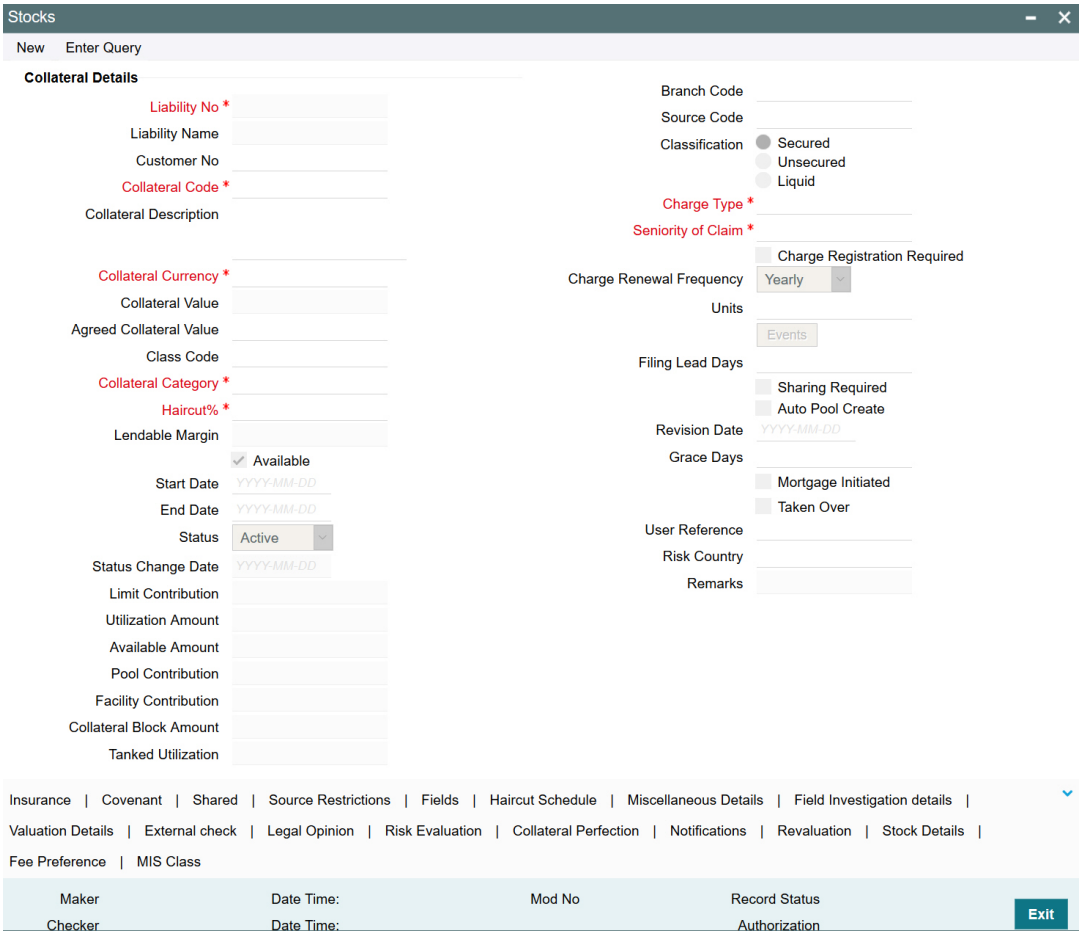
Specify the maximum number of passengers allowed in the vehicle. Maximum Passenger can be alphanumeric with maximum length of 4 characters.

Body Type

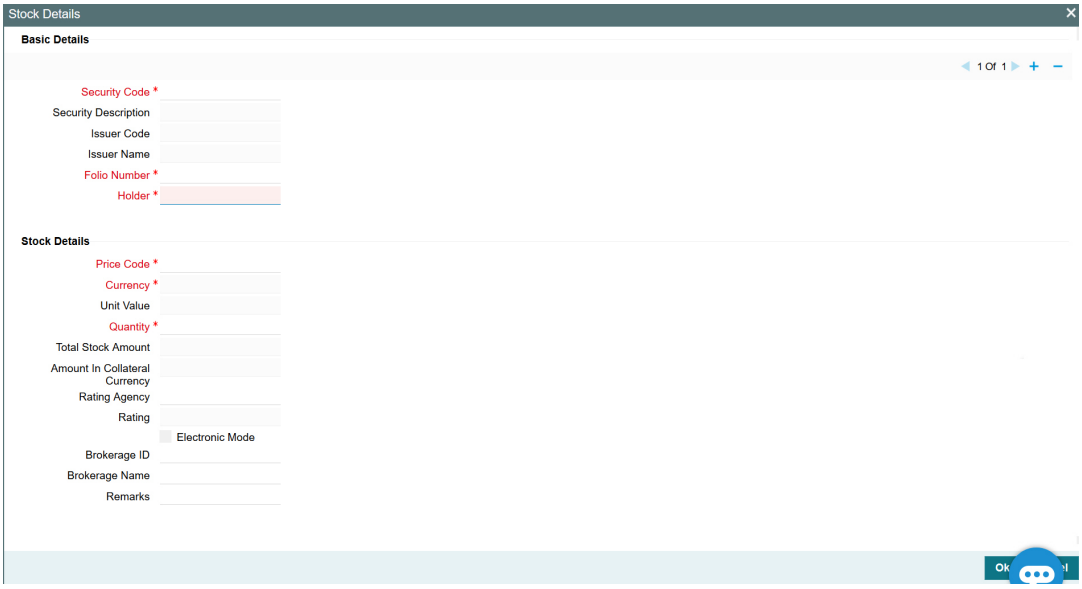
Specify the 'Body Type' of the passenger vehicle. For example, Sedan. Body Type can be alphanumeric with maximum length of 10 characters.

2.12.3 Stocks screen

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



To invoke the sub screen of ‘Stocks’ screen, click ’Stock Details’ tab.



Security Code

Select the security code from the adjoining option list of collateral type stocks. Security Code should be unique across the child records of the collateral.

Security Description

The system displays the security code description.

Issuer Code and Issuer Name

Issuer code and security issue name for the security gets populated based on security code selected.

Folio Number

Folio number is unique across multiple stocks records in the same collateral.

Holder

Specify the name of stock owner / bearer.

Price Code and Unit Value

Based on price code for the security selected, unit value is defaulted from security maintenance.The system displays the unit value from the Securities (GCDSECTY) screen.

Quantity

Specify the quantity of stocks.

Total Stock Amount

Total stock amount is calculated for the quantity specified considering unit value.

Amount in Collateral Currency

Wherever stocks value currency is different from collateral currency, stock value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Rating Agency

Select rating agency from the adjoining list of values which has rated the security.

Rating

Specify the rating of the securities.

Electronic Mode

Select this check box if the securities are in electronic mode.

Brokerage ID and Name

Specify the broker id and name. Brokerage Id and Brokerage name are mandatory when Electronic mode is selected.

Remarks

Specify remarks if any.

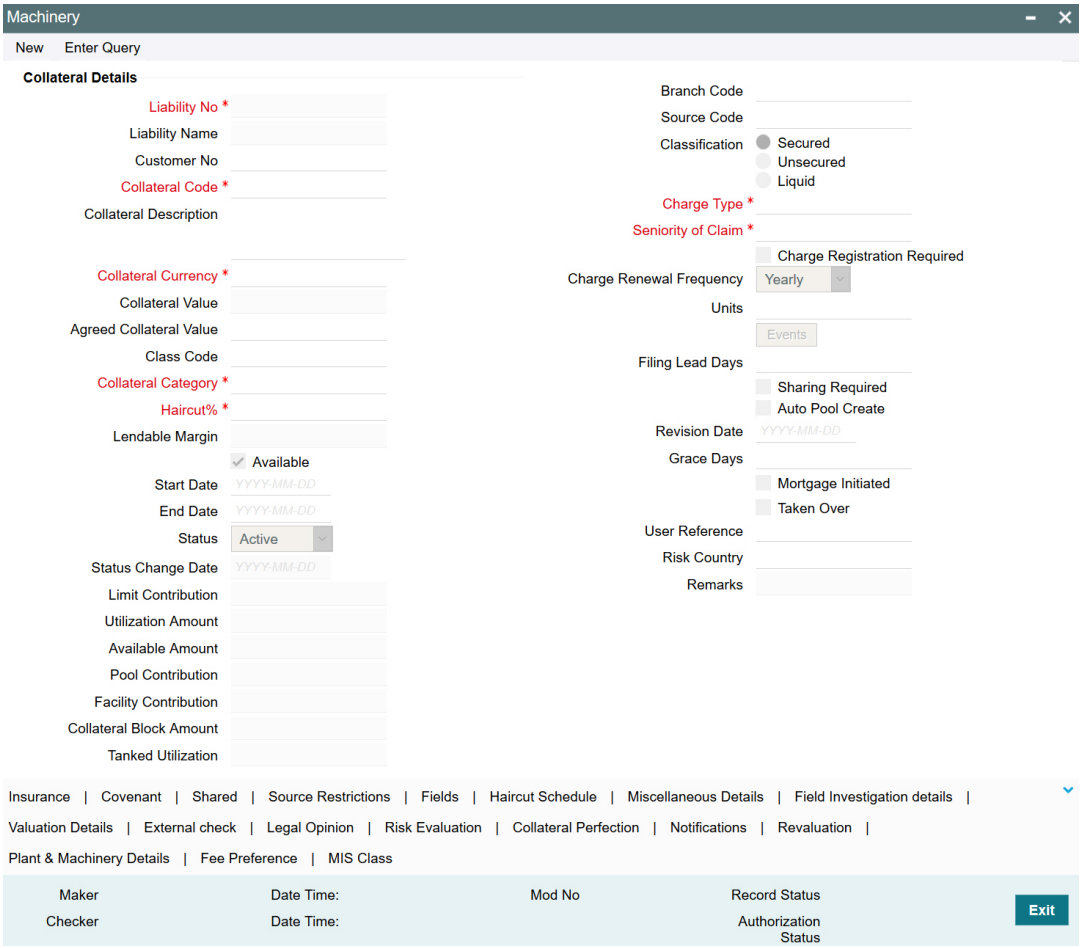
Following sub-screens are not relevant to stocks type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

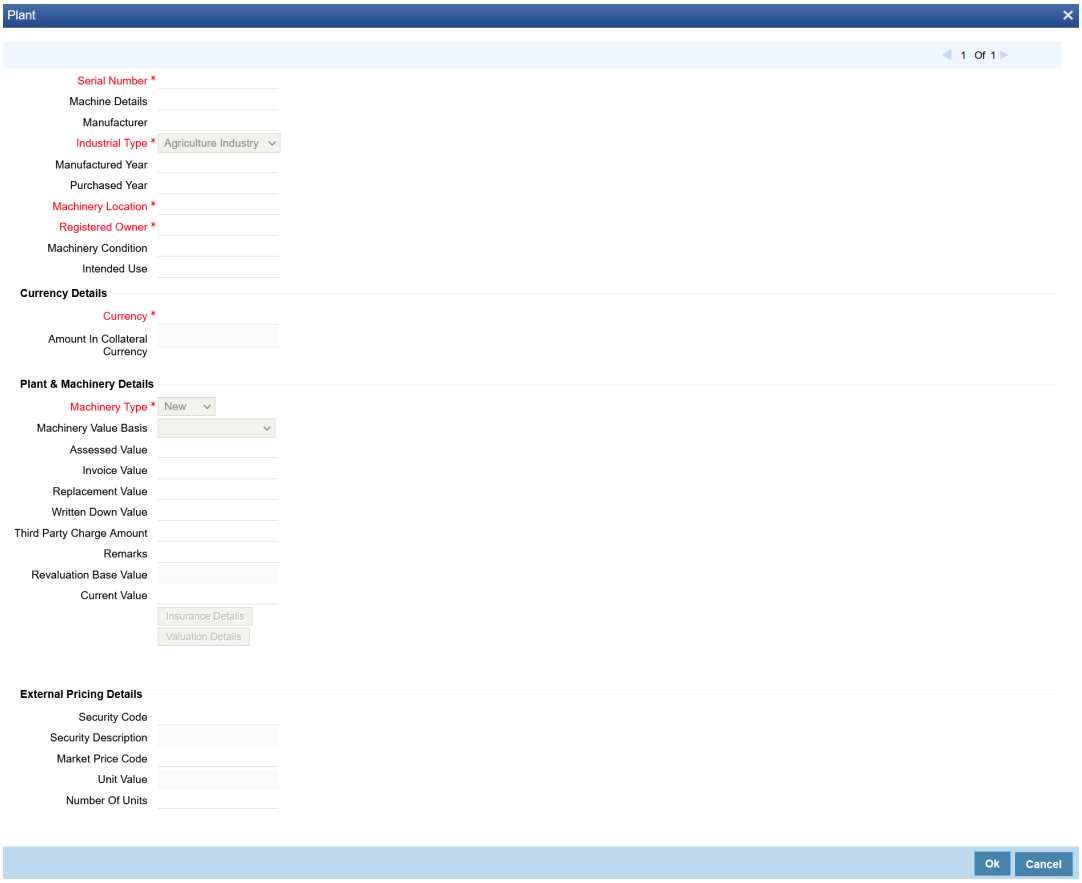
2.12.4 Machinery screen

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

Multiple machinery records can be linked to same customer collateral. Collateral value is updated duly considering amount of these machinery.



To invoke the sub screen of ‘Machinery’ screen, click Plant & Machinery Details tab.



Serial Number

Serial number has to be unique across different machinery records in the same collateral.

Machine Details

Specify the machine number of the machine submitted as collateral.

Manufacturer

Specify the manufacturer details of the machine.

Industrial Type

Select the industrial type from the drop-down list. The options available are:

- Agriculture Industry
- Allied Industry
- Automobile Industry
- Banking
- Financial Industry
- Fishing Industry

Manufactured Year

Specify the manufactured year of the machine. Manufactured year cannot be after purchased year and also future year.

Purchased Year

Specify the year of purchase of the machine. Purchased year cannot be in future.

Machinery Location

Specify the machinery location.

Registered Owner

Specify the name of machinery owner.

Machinery Condition

Specify the machinery condition.

Intended Use

Specify the intended usage of the machinery.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever machinery value currency is different from collateral currency, machinery value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Plant & Machinery Details

Machinery Type

You can select the machinery type from the drop-down list

- New
- Used
- Leased

Machine Value Basis

Select the basis of machine value from the adjoining drop-down list. The options available are:

- Assessed Value
- Written Down Value
- Invoice Value

Assessed Value

Specify the assessed value of the machinery. If machinery value basis is selected as assessed value, assessed value is mandatory

Invoice Value

Specify the invoice value of the machine. If machinery value basis is selected as invoice value basis, invoice value is mandatory.

Replacement Value

Specify the replacement value of the machinery.

Written Down Value

Specify the written down value of the machine after depreciation. If machinery value basis is selected as written down value, basis, written down value is mandatory

Third Party Charge Amount

Specify the charge amount of other lenders, if any.

Remarks

Specify remarks for the machinery, if any.

Revaluation Base Value

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Current value

Based on unit value and number of units, current value is calculated and displayed.

> **Note**
>
> For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice/Assessed/Written Down Value.

Insurance Details

Click 'Insurance Details' to add machinery specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add machinery valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

External Pricing Details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list

Security description

Defaulted from security code

Market Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected

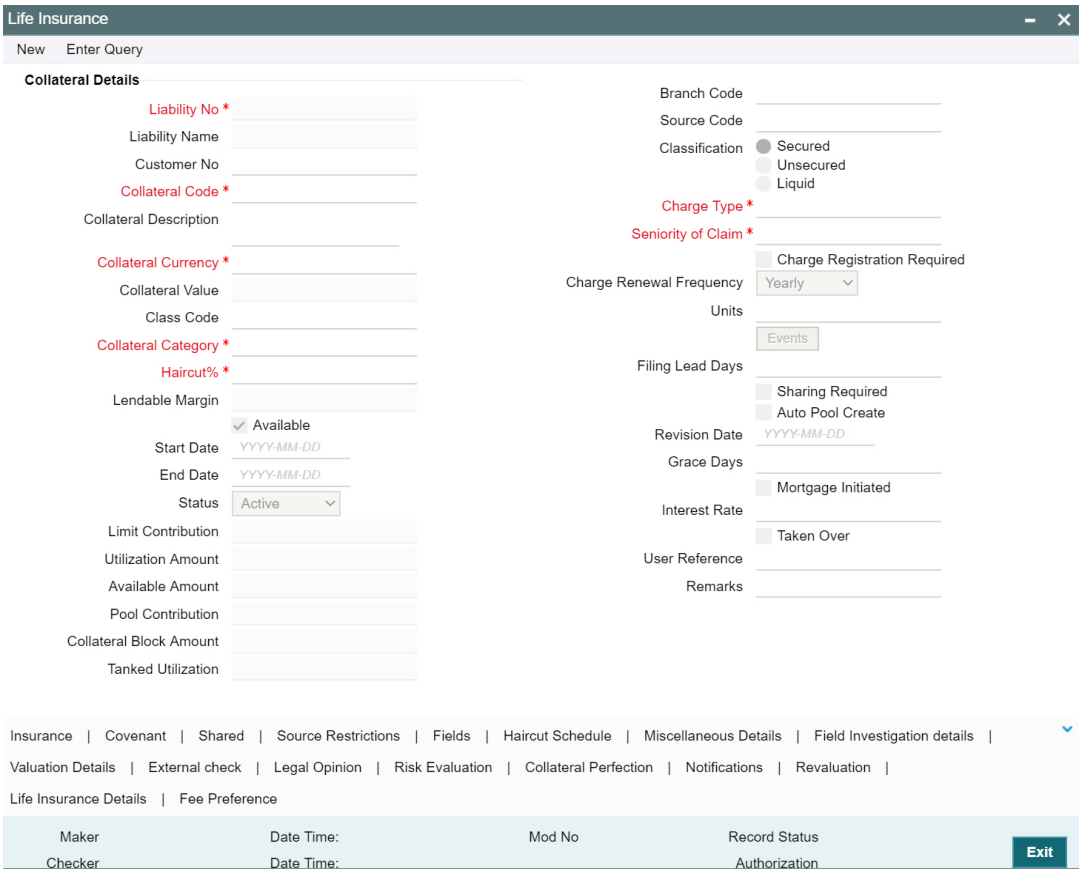
Number of units

Enter the number of units of security being considered for collateral creation

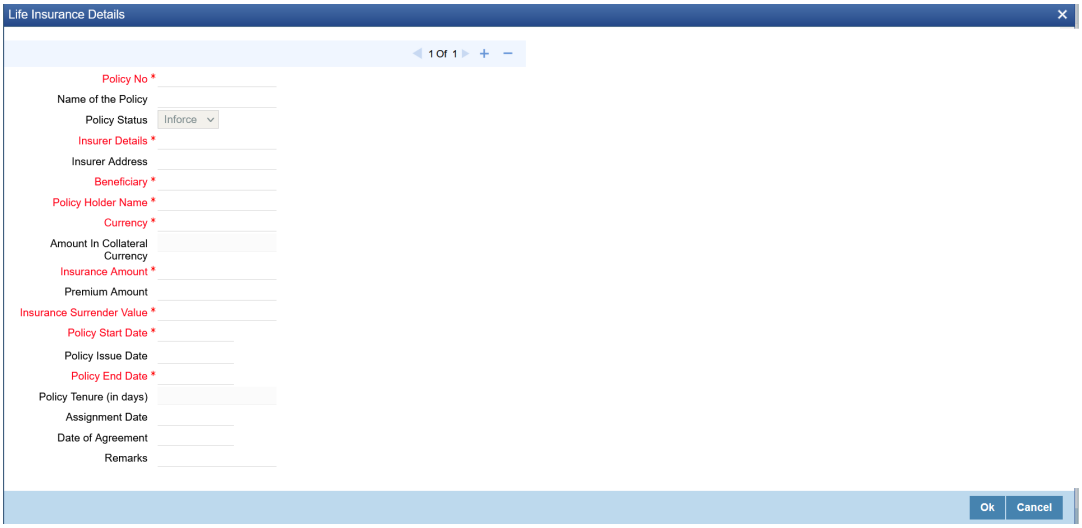
2.12.5 Life Insurance Details screen

You can invoke the 'Life Insurance Details' screen by typing GCDCOLLI' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Multiple life insurance records can be linked to same customer collateral. Collateral value is updated duly considering amount of these life insurance policies.



To invoke the sub screen of 'Life Insurance Details' screen, click 'Life Insurance Details' button.



Policy No

Specify the life insurance policy number.

Name of the Policy

Specify the policy name.

Policy Status

You can select the following from the drop-down list.

- Inforce
- Lapsed
- PaidUp

Note

Policy value is updated appropriately when the policy status is lapsed.

Insurer Details

Specify the details of insurance company like nature of policy, term, and so on.

Insurer Address

Specify the insurance company address.

Beneficiary

Specify the beneficiary name.

Policy Holder Name

Specify the name of policy holder.

Currency

In case manual revaluation, you can select the currency from the adjoining option list. In case of external revaluation, currency gets populated based on the security code selected.

Amount in Collateral Currency

Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Insurance Amount

Specify the sum assured amount.

Premium Amount

Specify the premium amount.

Insurance Surrender Value

Insurance surrender value is considered for updating collateral value

Policy Start Date

Specify the start date of the policy. Policy start date cannot be future dated.

Policy Issue Date

Specify the issue date of the policy. Policy issue date cannot be after policy start date.

> **Note**
>
> Policy issue date is defaulted as policy start date unless it is specified.

Policy End Date

On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date. Policy end date cannot be back dated.

> **Note**
>
> When multiple life insurance policies with different end dates are linked to same collateral, farthest end date is updated as collateral end date.
>
> On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date.

Policy Tenure (in days)

Policy tenure is derived based on policy start date and policy end date

Renewal Frequency

Select the insurance policy renewal frequency from the adjoining option list.

Assignment Date

Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date.

Date of Agreement

Specify the date on which the bank and the customer signed the collateral agreement.

Remarks

Capture ‘Remarks’ for the Life Insurance type collateral, if any.

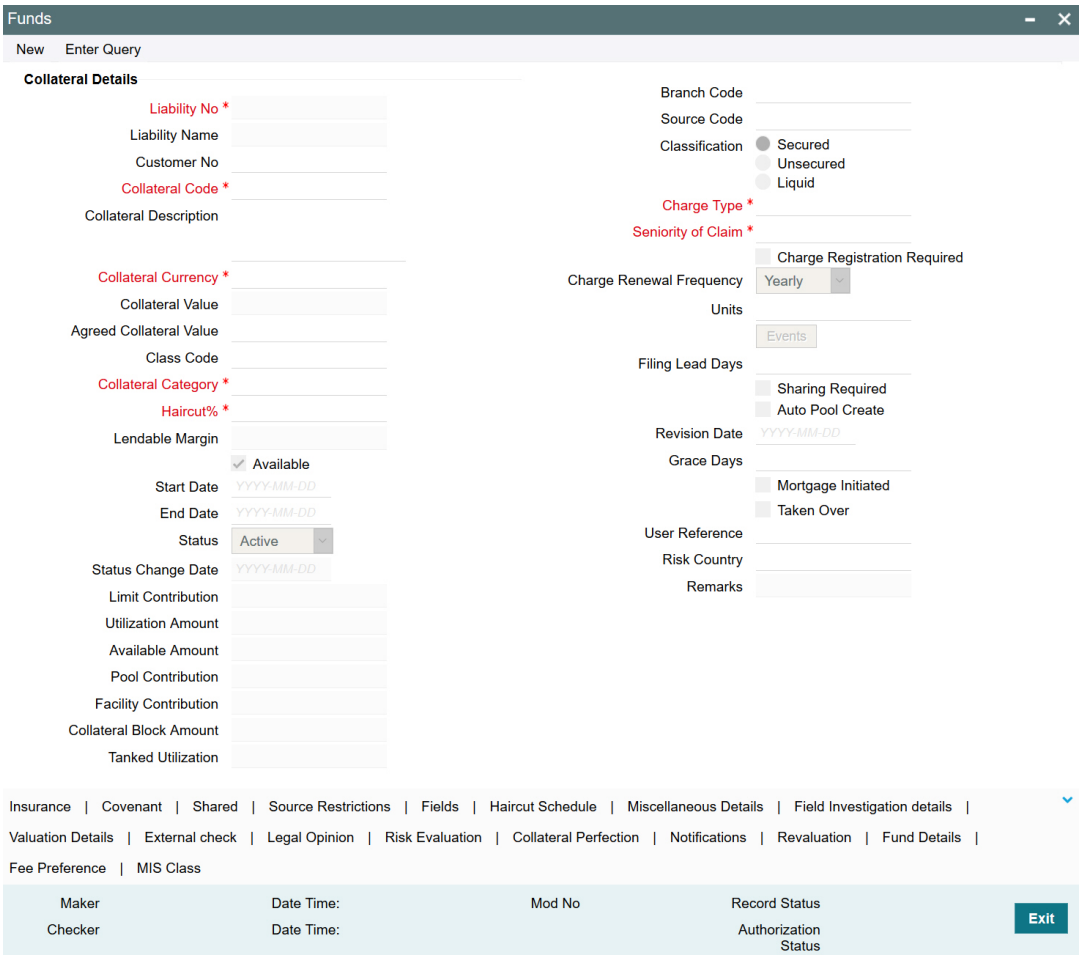
Following sub-screens are not relevant to life insurance type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details

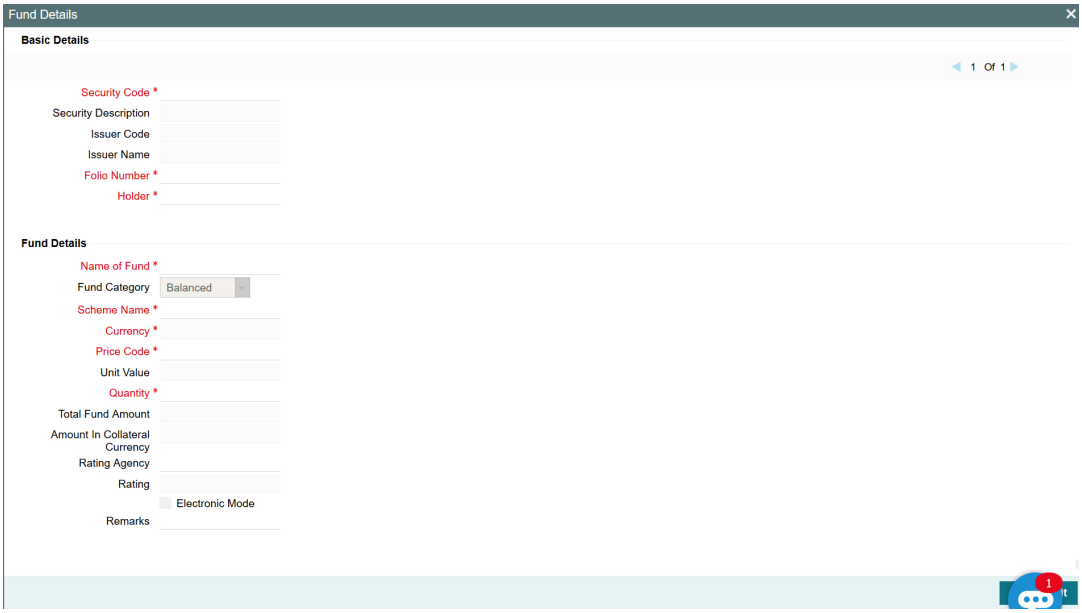
2.12.6 Funds screen

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

Multiple fund records can be linked to same customer collateral. Collateral value is updated duly considering amount of these funds.



To invoke the sub screen of ‘Funds Details’ screen, click ‘Funds Details’ tab.



Security Code

Security code can be selected from the pre-defined list for collateral type funds.

Security Description and Issuer Code

Security description and issuer code gets defaulted for selected security code.

Issuer name

Specify the security Issuer name for the linked fund.

Folio Number

Folio number is unique across multiple funds records in the same collateral.

Holder

Specify the name of fund holder.

Fund Details

Name of Fund

Name of fund can be specified for the fund linked.

Fund Category

You can select the following fund category from the drop-down list.

- Balanced
- Equity
- Fixed Income
- Index
- Investment
- Money Market

Scheme Name

Scheme name can be specified for the fund linked.

Currency

The currency of fund gets defaulted based on selected ‘Security Code’.

Price Code

Price code for the security code to be selected based on which unit value is populated.

Unit Value

Unit Value gets defaulted for selected Price Code.

Quantity

Specify the quantity of fund.

Total Fund Amount

Total fund amount is calculated considering unit value and quantity specified.

Amount In Collateral Currency

Wherever funds value currency is different from collateral currency, fund value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Rating Agency

Rating of the fund with rating agency details can be selected and signified.

Rating

Specify the rating of the funds.

Following sub-screens are not relevant to funds type of collateral. Appropriate message is displayed when the same is invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

Electronic Mode

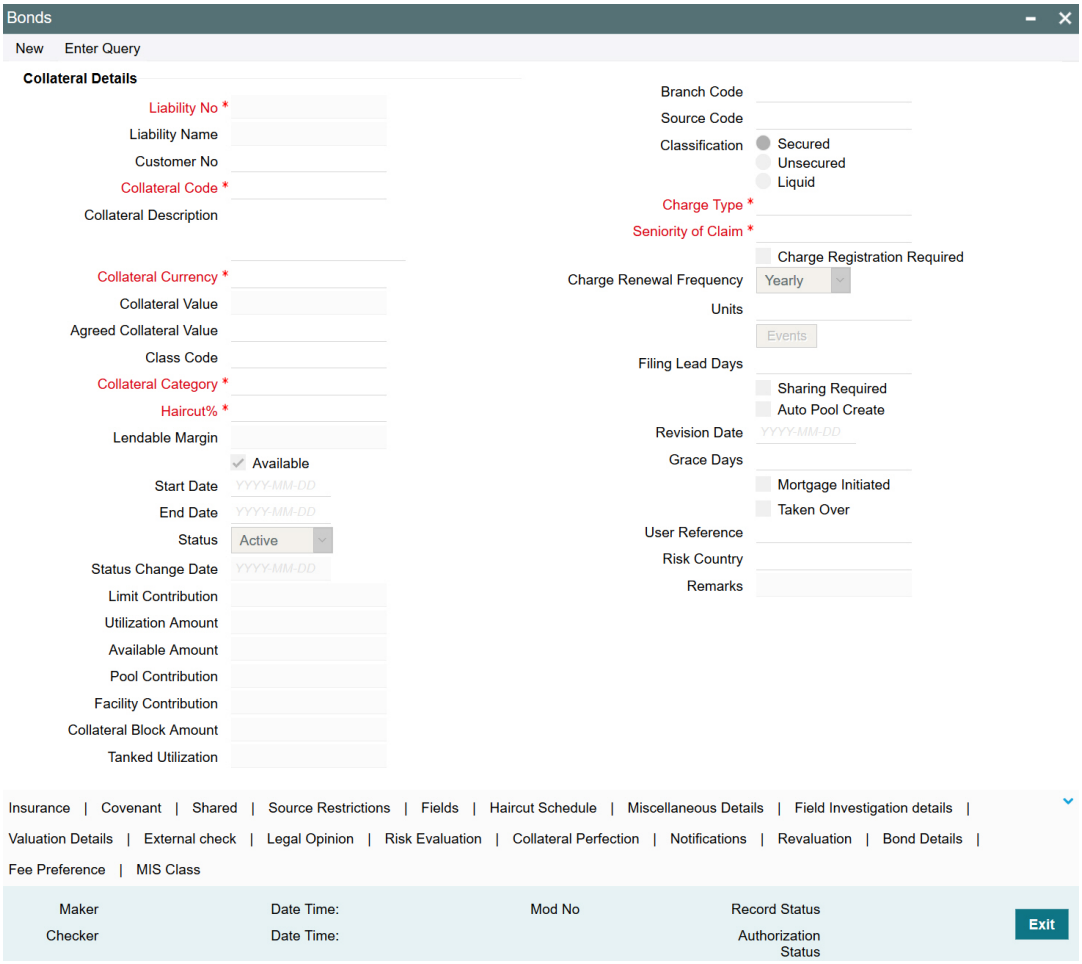
Select this check box if the fund is in electronic mode.

Remarks

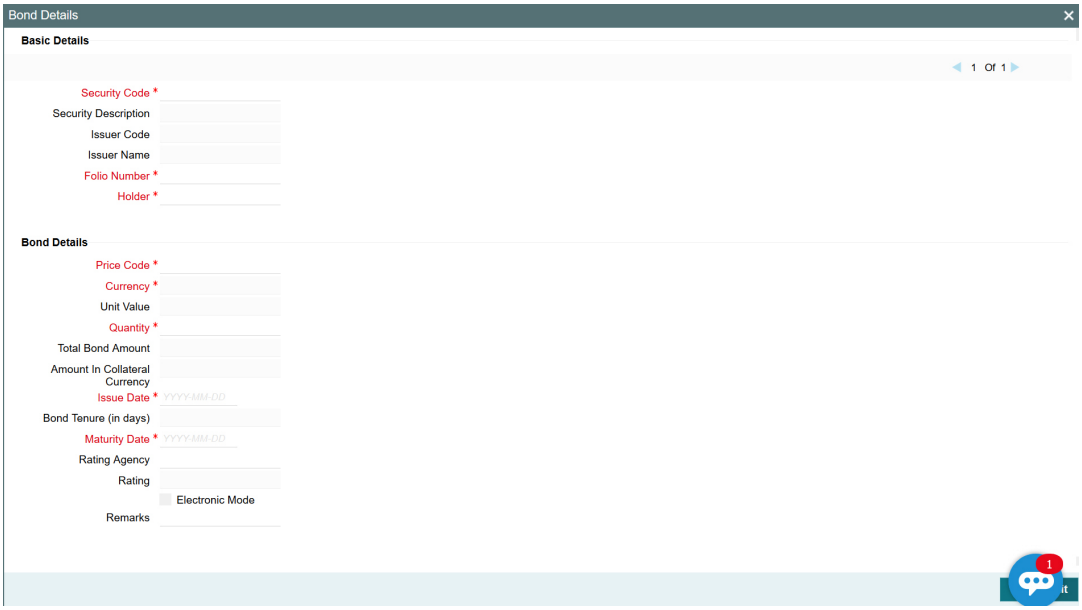
Specify remarks for the fund, if any.

2.12.7 Bonds

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



To invoke the sub screen of ‘Bonds Details’ screen, click ‘Bonds Details’ button.



Multiple bond records can be linked to the same customer collateral. Collateral value is updated duly considering amount of these bonds.

Security Code

Security code can be selected from the pre-defined list for collateral type bonds.

Security Description and Issuer Code

Security description and issuer code get defaulted for selected security code.

Issuer name

Specify the security issuer name for the linked bonds.

Folio Number

Folio number is unique across different bonds linked to the collateral.

Holder

Specify the name of bond holder.

Bond Details

Price Code

Based on price code for the security selected, unit value is defaulted from security maintenance.

Currency

Select currency of bond from the adjoining list.

Unit Value

Unit Value gets defaulted for the selected 'Price Code'.

Quantity

Specify the quantity of bonds.

Total Bond Amount

Total bond amount is calculated for the quantity specified considering unit value.

Amount In Collateral Currency

Wherever bond currency is different from collateral currency, bond value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Issue Date

Enter issue date of bond. Issue date cannot be future dated.

Bond Tenure (in days)

Bond tenure is calculated based on issue date and maturity date.

Maturity Date

Maturity date of bond is considered as collateral end date and collateral value is updated as zero. Maturity date cannot be back dated.

When multiple bonds with different end dates are linked to the collateral, collateral value is appropriately reduced based on end of the bond.

Rating Agency and Rating

Select the rating for the bond from the agency.

Electronic Mode

Select this check box if the bonds are in electronic mode.

Remarks

Specify remarks if any.

Following sub-screens are not relevant to bonds type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

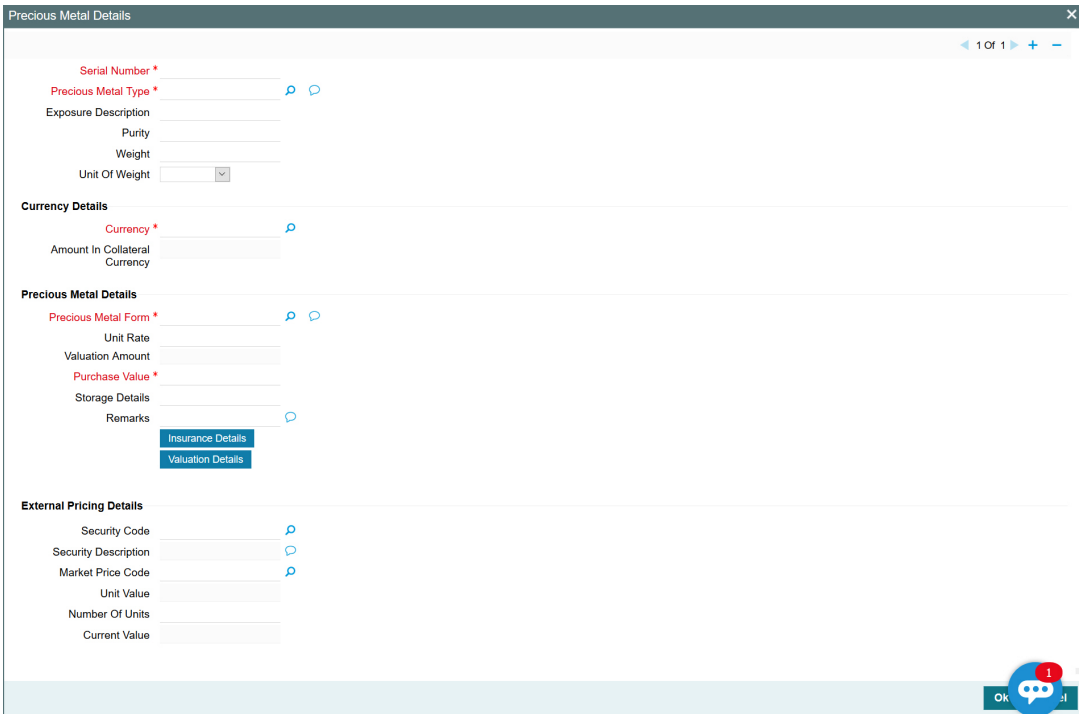
- Insurance
- Field investigation details
- Valuation details

2.12.8 Precious Metal screen

You can invoke the 'Precious Metal Details' screen by typing 'GCDCOLLL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Multiple metal records can be linked to the same collateral. Collateral value is updated duly considering the value of these multiple metal records linked.

To invoke the sub screen of 'Precious Metals Details' screen, click Precious Metals Details button.



Serial Number

Serial number has to be unique across multiple precious metal records of the collateral.

Precious Metal Type

Select the type of precious metal from the adjoining option list.

Description

You can provide the description of the precious metal type.

Purity

Indicates the purity of the precious metals.

Weight

Specify the weight of precious metal which need to be read with unit of weight specified.

Unit of Weight

You can select unit of weight as ‘Grams’, ‘Kilograms’, ‘Tonnes’, ‘Pounds’, or ‘Milligrams’

Precious Metal Form

Select the form of precious metal from the adjoining option list.**Unit Rate**

Specify the unit rate of precious metal.

Valuation Amount

Specify the valuation amount of the precious metal.

Valuation amount for the precious metal is arrived at based on weight and unit rate signified.

Purchase Value

Specify the purchase value of the precious metal.

Storage Details

Storage details of the precious metals can be noted.

Remarks

Specify notes, if any, on the precious metal.

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever precious metal currency is different from collateral currency, precious metal value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Insurance Details

Click ‘Insurance Details’ to add precious metal specific insurance details. The ‘Insurance Maintenance’ screen is displayed.

Refer “Specifying the Insurance Details” on page 36 for information on adding insurance details.

Valuation Details

Click ‘Valuation Details’ to add precious metal valuation details. The ‘Valuation Details’ screen is displayed.

Refer “Maintaining Valuation Details” on page 51 for information on adding valuation details.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

Security description

Defaulted from security code.

Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

Unit value

Unit value is defaulted for the price code selected.

Number of units

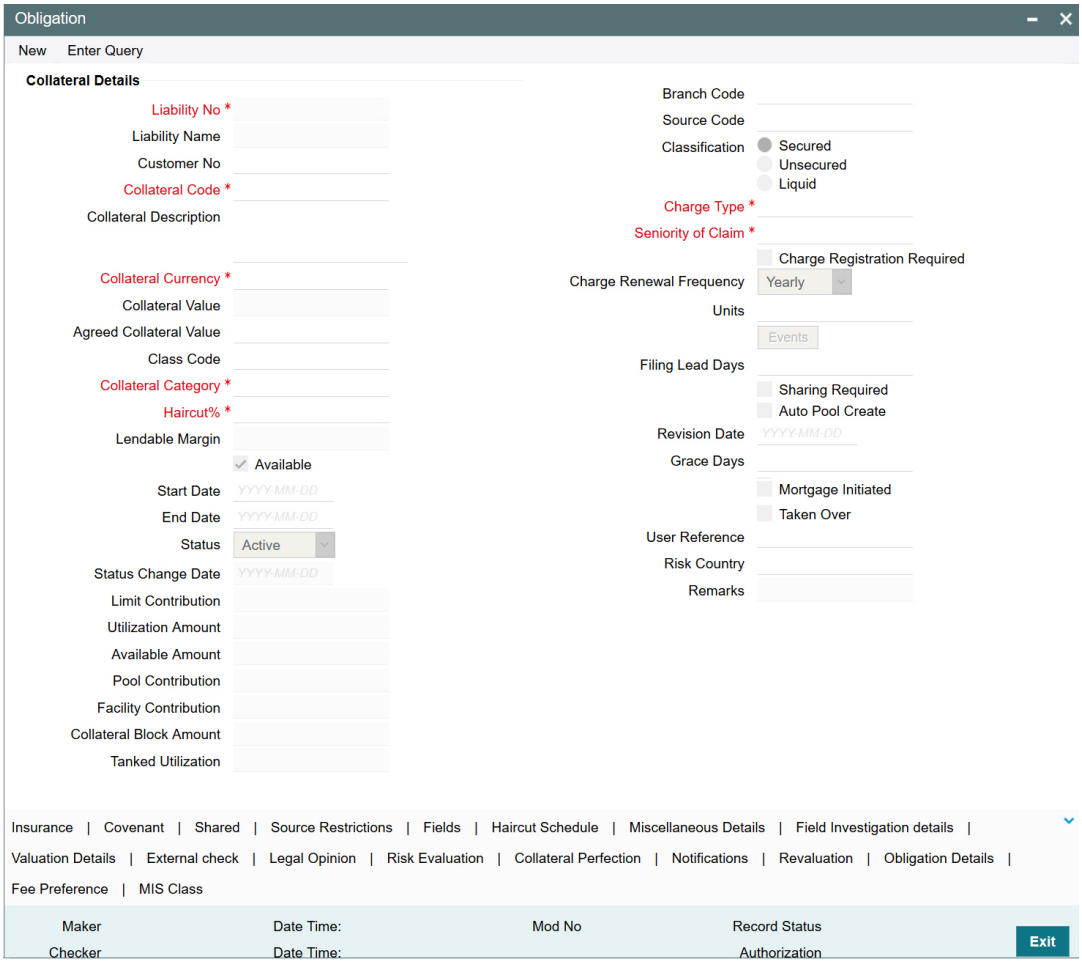
Enter the number of units of security being considered for collateral creation.

Current value

Based on unit value and number of units, current value is calculated and displayed.

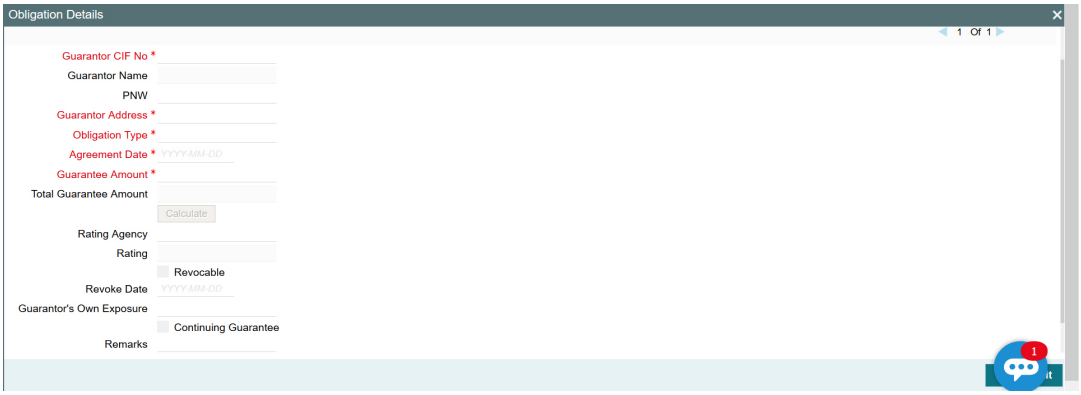
2.12.9 Obligation Details screen

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



Using this screen, you can maintain instances when standing as a guarantor for facilities/ loans by creating collaterals.

To invoke the sub-screen of 'Obligation Details' screen, click Obligation Details button.



Guarantor CIF No

Specify the customer number (CIF ID) of the guarantor. Guarantor CIF No. should be unique.

Guarantor Name

Specify the guarantor's name. The system displays the guarantor's name if guarantor CIF is entered.

PNW

Specify the present net worth of the guarantor.

Guarantor Address

Specify guarantor's address.

Obligation Type

Specify if the guarantee is personal or corporate guarantee.

Agreement Date

Specify the guarantee agreement date. Agreement date cannot be future dated.

Guarantee Amount

Specify the guarantee amount.

The amount is updated as collateral value. When multiple records are included as part of one customer collateral, sum of amounts of all obligations are updated as collateral value.

Total Guarantee Amount

The system displays the total amount of guarantee provided by the mentioned Guarantor for multiple obligation collaterals on clicking 'Calculate'.

After authorizing the collateral record, clicking the 'Calculate' button will recalculate and update the Total Guarantee Amount based on the amount available in all the obligation records (current and existing records) at that time.

Total Guarantee Amount will be updated for all the linked child collaterals as well.

In case of child collaterals with cross currency, Total Guarantee Amount will be updated considering the cross currency revaluation of child collaterals.

Note

Closed collateral records are not considered for Total Guarantee Amount calculation.

Rating Agency and Rating

You can assign a credit rating to each Guarantor. Select the rating from the LOV. Selected rating details are populated in 'Rating Agency' and 'Rating' fields.

Revocable

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

Revoke Date

Indicate the date when the Guarantor revokes the guarantee. This field is enabled only when the Revoke check box is selected. Revoke date cannot be backdated.

When multiple obligation records are added to customer collateral, farthest of revoke date is updated as collateral end date. On the expiry date of the farthest record, collateral value is updated as zero. When multiple records are having different end dates, collateral value is reduced to the extent of obligation on reaching revoke date.

Guarantor's Own Exposure

The system displays the total exposure of the guarantor.

Continuing Guarantee

Select this check box if the guarantee is a continuing guarantee.

Remarks

Specify remarks for the guarantee, if any.

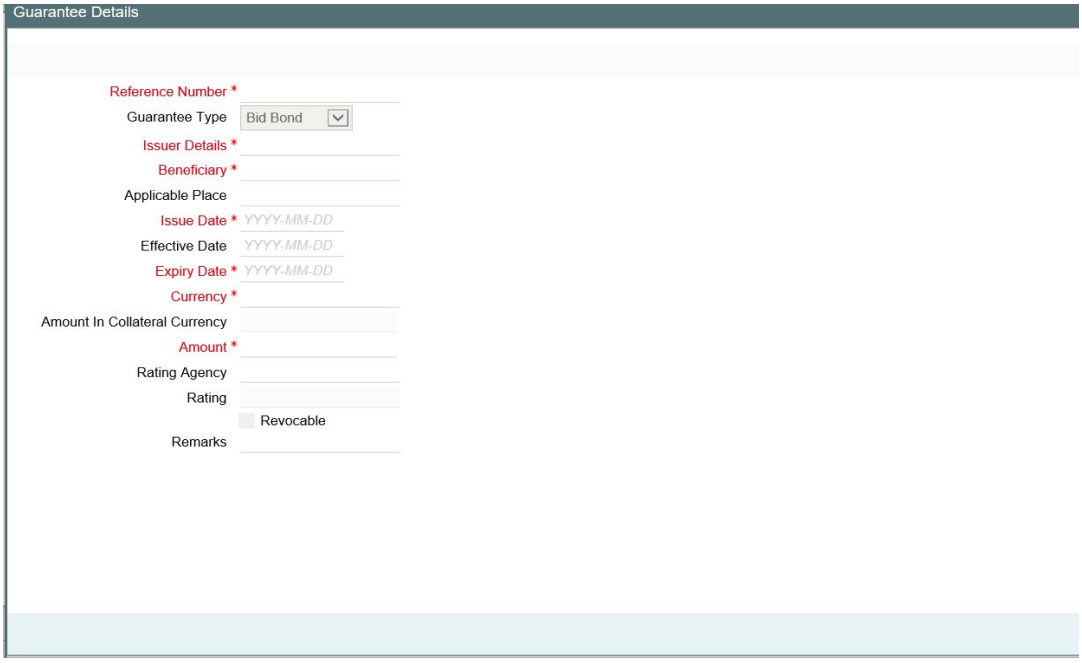
Following sub-screens are not relevant to obligation type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

2.12.10 Guarantee Details screen

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

To invoke the sub-screen of 'Guarantee Details' screen, click 'Guarantee Details' button.



Using this screen, customer collateral of type guarantees can be maintained.You can capture multiple guarantees as part of customer collateral created and arrive at the collateral value appropriately.

When multiple guarantees records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular guarantee linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

Reference Number

Reference number is unique between different guarantees attached to the same collateral.

Guarantee Type

You can select the guarantee type as ‘Big Bond’, ‘Commercial’, ‘Financial’, ‘Performance’, or ‘Personal’.

Issuer Details and Beneficiary

You can enter guarantee issuer and beneficiary details.

Applicable Place

Applicable place can be specified.

Issue Date

Issue date cannot be future date. Issue date cannot be after effective date.

Effective Date

Effective date cannot be future dated. Issue date is defaulted as effective date unless specified.

Expiry Date

Expiry date cannot be back dated or current dated.

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

If guarantee currency is different from collateral currency, configured rate is considered and guarantee converted amount is updated as collateral value.

Amount

Guarantee amount is updated as collateral value. When multiple guarantee records are included as part of one customer collateral, the sum of amount of all guarantees is updated as collateral value.

Rating Agency

Rating for guarantee from the agency can be signified at guarantee level.

Revocable

Select this check box to if you want to revoke the guarantee.

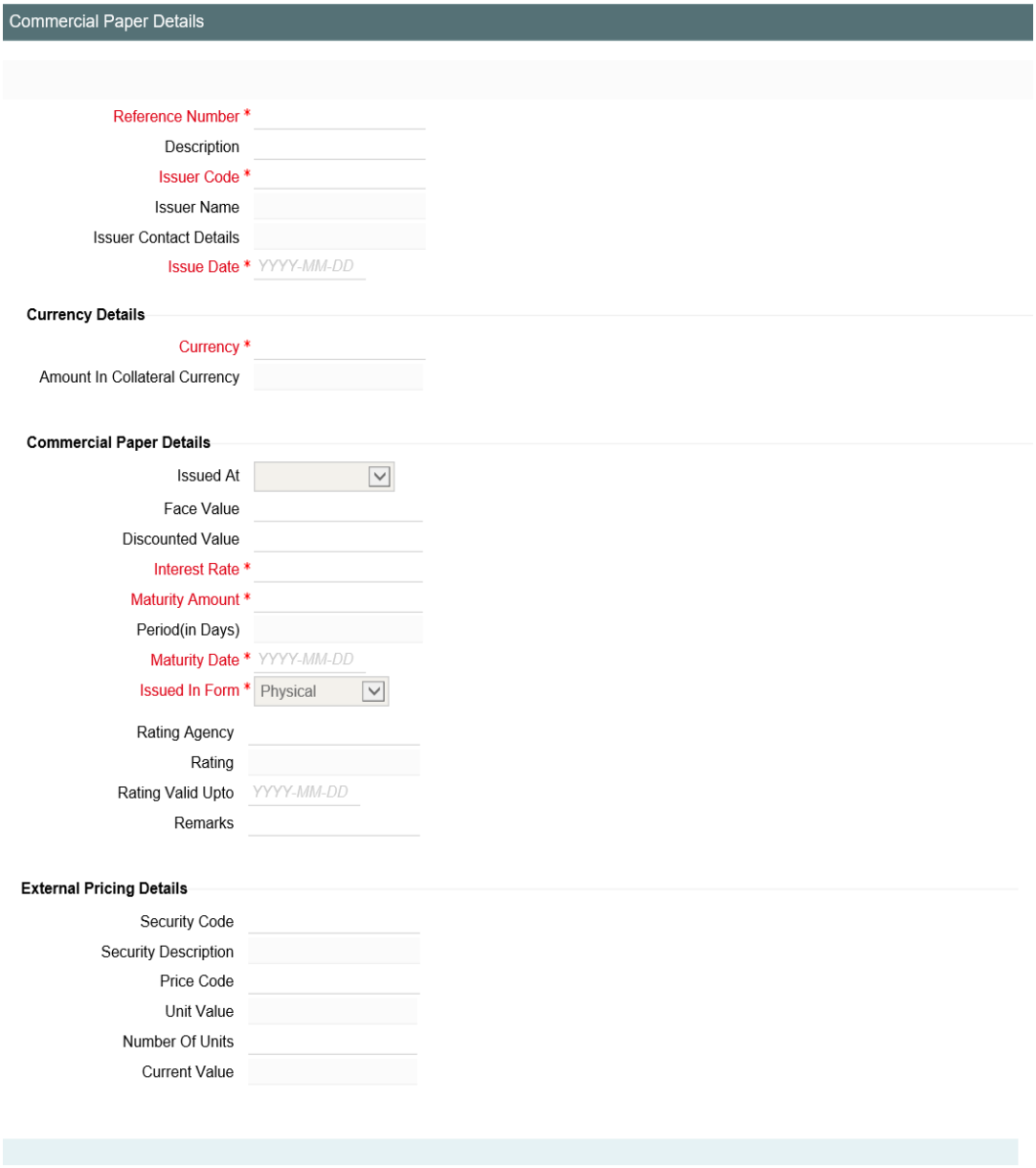
Following sub-screens are not relevant to guarantee type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

2.12.11 Commercial Papers screen

You can invoke the 'Commercial Papers Details' screen by typing 'GCDCOLCP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

To invoke the sub-screen of 'Commercial Papers Details' screen, click 'Commercial Papers Details' button.



Using this function you can create customer collaterals of type commercial papers considering various attributes. Multiple commercial papers can be linked to the same collateral. Collateral value is calculated based on value of one or more commercial papers linked to the collateral.

Reference Number

This number is unique for difference commercial paper in same collateral.

Description

You can provide the description.

Issuer Name

Issuer code/name is fetched from the 'Issuer Maintenance' (GCDISSUR) screen. Only those issuers which have been created for type - commercial paper should be available.

Issuer Contact Details

Specify the contact details of the issuer.

Issue Date

Indicates the issue date. It cannot be future date.

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever commercial papers currency is different from collateral currency, commercial papers value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Issued At

You can select 'Interest Bearing' or 'Discount Price' from the drop-down list. Based on this value, 'Collateral Value' gets updated in the first screen. If it is discounted price, then discounted value gets updated. If it is interest bearing, face value gets updated.

Face Value

When 'Issued At' is selected as 'Interest Bearing' then you need to enter the face value.

Discounted Value

When 'Issued At' is selected as 'Discounted Value' then you need to enter the discounted value.

Interest Rate

Specify the interest rate.

Maturity Amount

This value must be greater or equal to face value or discounted value.

Period (in Days)

Based on issue date and maturity date, period (in days) is calculated.

Maturity Date

When multiple commercial papers have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero.

However, when a particular commercial paper record linked to a collateral matures first, then the collateral value is reduced to this extent.

Maturity date cannot be before issue date

Issued In Form

You can either select 'Physical' or 'Dematerialized'.

Rating Agency and Rating

These details are fetched from 'Credit Rating Agency Maintenance' screen.

Rating Valid Upto

This date must be greater than business date

External Pricing Details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

Security description

Defaulted from security code.

Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one.

Unit value

Unit value is defaulted for the price code selected.

Number of units

Enter the number of units of security being considered for collateral creation.

Current value

Based on unit value and number of units, current value is calculated and displayed.

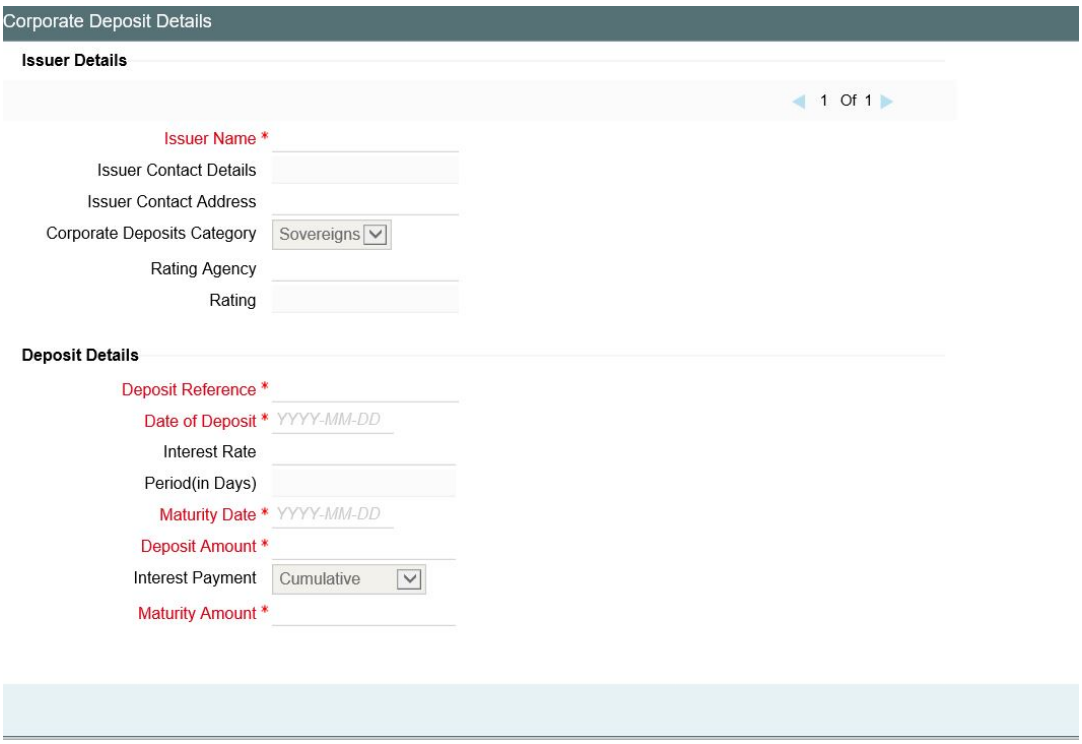
Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

2.12.12 Corporate Deposits

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

To invoke the sub-screen of 'Corporate Deposits Details' screen, click 'Corporate Deposits Details' button.



Using this screen, you can create customer collaterals of corporate deposits considering various attributes.Multiple corporate deposits can be linked to same collateral.Collateral value is calculated based on value of one or more corporate deposits linked to the collateral.

Issuer Name

Issuer code/name is to be fetched from GCDISSUR. Only those issuers which have been created for type – corporate deposit should be available.

Issuer Contact Details

Issuer contact details for the issuer name selected is fetched.

Issuer contact address

Issuer contact address can be captured.

Corporate Deposits Category

You can select ‘Sovereigns’, ‘Banks’, and ‘Corporates’.

Rating Agency and Rating

These details are fetched from ‘Credit Rating Agency Maintenance’ screen.

Deposit Reference

Indicates the deposit reference number which is unique across records of the collateral.

Date of Deposit

Indicates the date of deposit. Future date is not allowed.

Interest Rate

Indicates the interest rate of deposit.

Period (in Days)

Based on issue date and maturity date, period (in days) is calculated.

Maturity Date

When multiple corporate deposit have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero.

However, when a particular corporate deposit record linked to a collateral matures first, then the collateral value is reduced to this extent.

Maturity date cannot be back dated or current date.

Deposit Amount

Deposit amount is updated as collateral value. After collateral creation, you cannot modify the Deposit Amount. In order to modify the collateral value, you must add another record.

Interest Payment

Interest payment can be either ‘Cumulative’ or ‘Non-Cumulative’.

Maturity Amount

Maturity amount cannot be less than deposit amount. It is equal or greater than deposit amount.

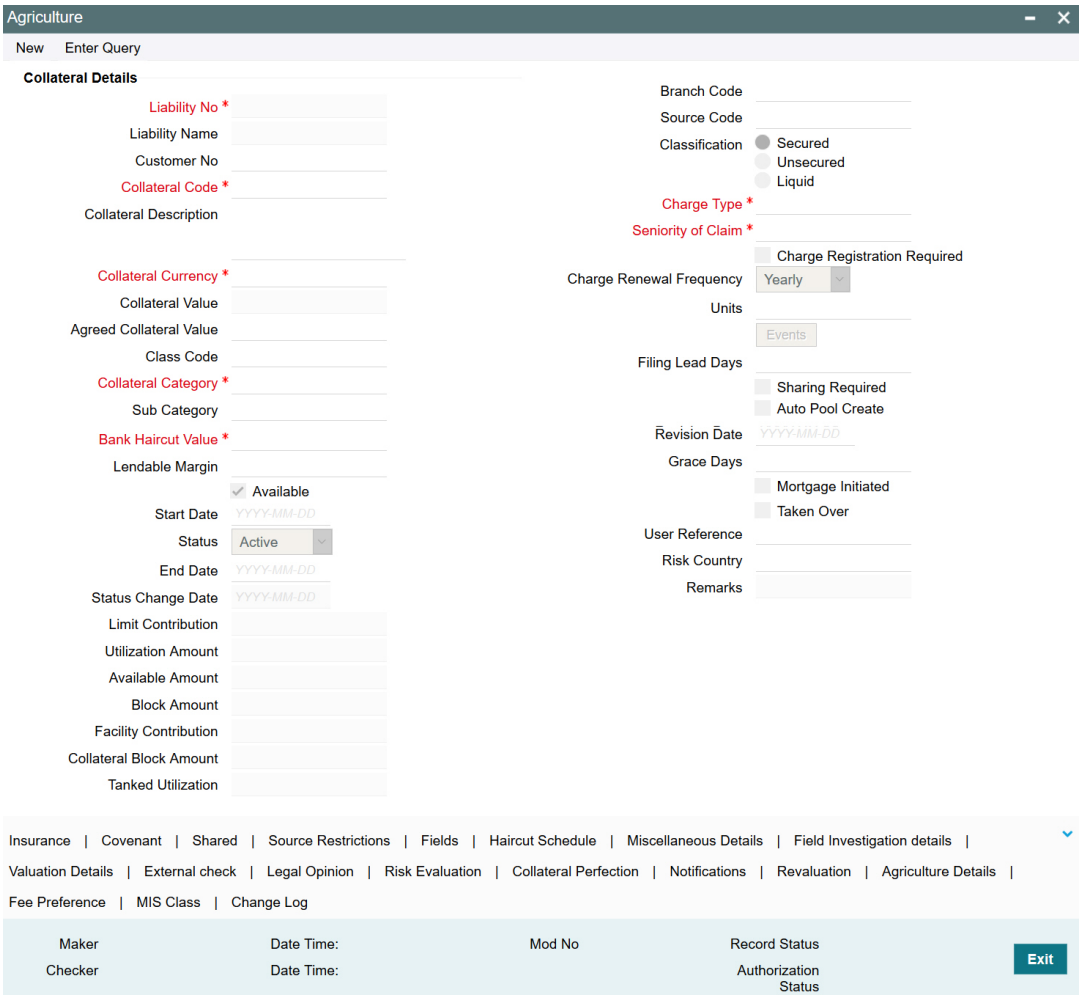
Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance

- Field investigation details
- Valuation details

2.12.13 Agriculture Details screen

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



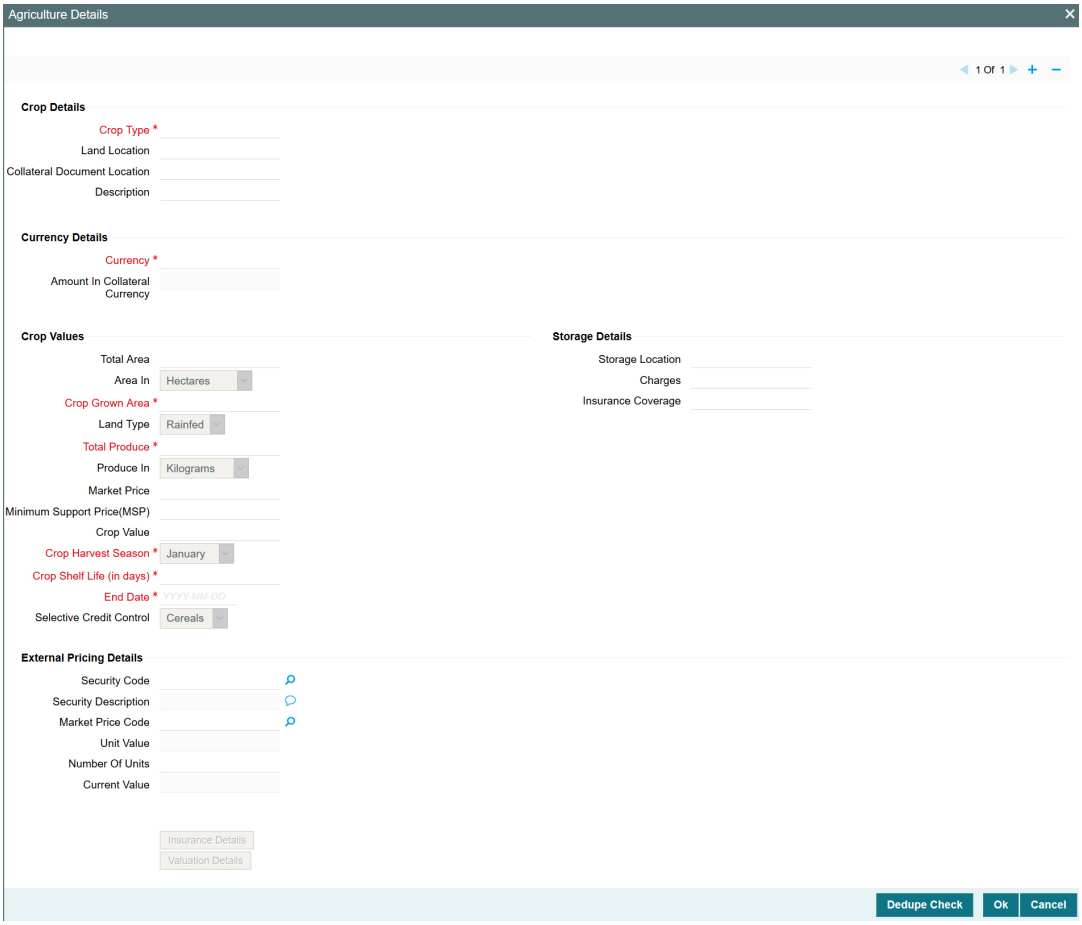
To invoke the Agriculture Details sub-screen, click ‘Agriculture Details’ tab in the ‘Agriculture’ screen.

Note

Agriculture Details screen varies based on the selected Collateral Category.

2.12.13.1 Agriculture Details - Crop

If ‘CROP’ is selected as the Collateral Category, the ‘Agriculture Details’ screen appears as shown below.



Click the '+' icon and specify the following details.

Crop Type

Specify the crop type.

Land Location and Collateral Document Location

Land location and collateral document location can be specified here.

Description

Provide a brief description about the crop.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount in Collateral Currency

When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.

Crop Values

Details of crop grown area, total area, total produce, market price of the crop and MSP (minimum support price) can be captured in this section. All the field values cannot be zero or negative, except the Total area which can be zero but cannot be negative.

Crop Value

Specify the Crop Value here. Crop value cannot be zero or negative value.

Crop value is updated as collateral value. When multiple crops records are included as part of one customer collateral, sum of crop values of all crops are updated as collateral value.

When multiple crop records are added to customer collateral, farthest end date of all the child collaterals is updated as collateral end date. At the end date of the last record, collateral record is marked as Expired, 'Available' check box is disabled and Limit contribution is updated as zero.

However, when a particular crop linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

Crop Harvest Season

Crop harvest season can be signified.

Crop Shelf Life

Crop shelf life (in days) can be captured at crop collateral level. Negative value is not allowed in this field.

End Date

End date cannot be Back dated or Current dated.

Selective Credit Control

Select the Selective Credit Control from the drop down list. The options available are 'Cereals', 'Pulses', and 'Oil Seeds'.

Storage Details

Storage Location

Specify the location where the crop is stored.

Charges

Specify the storage location charge.

Insurance Coverage

Specify the Insurance Coverage amount. Negative value is not allowed in this field.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list

Security description

Defaulted from security code

Market Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected

Number of units

Enter the number of units of security being considered for collateral creation

Current value

Based on unit value and number of units, current value is calculated and displayed

Insurance Details

Click ‘Insurance Details’ to add agriculture specific insurance details. The ‘Insurance Maintenance’ screen is displayed.

Refer “Specifying the Insurance Details” on page 36 for information on adding insurance details.

Valuation Details

Click ‘Valuation Details’ to add agriculture valuation details. The ‘Valuation Details’ screen is displayed.

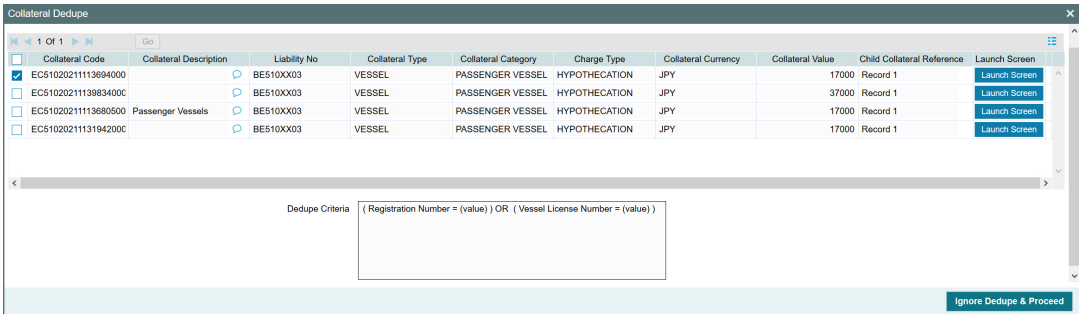
Refer “Maintaining Valuation Details” on page 51 for information on adding valuation details.

Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in ‘Collateral Dedupe Maintenance’ screen.

> **Note**
>
> Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

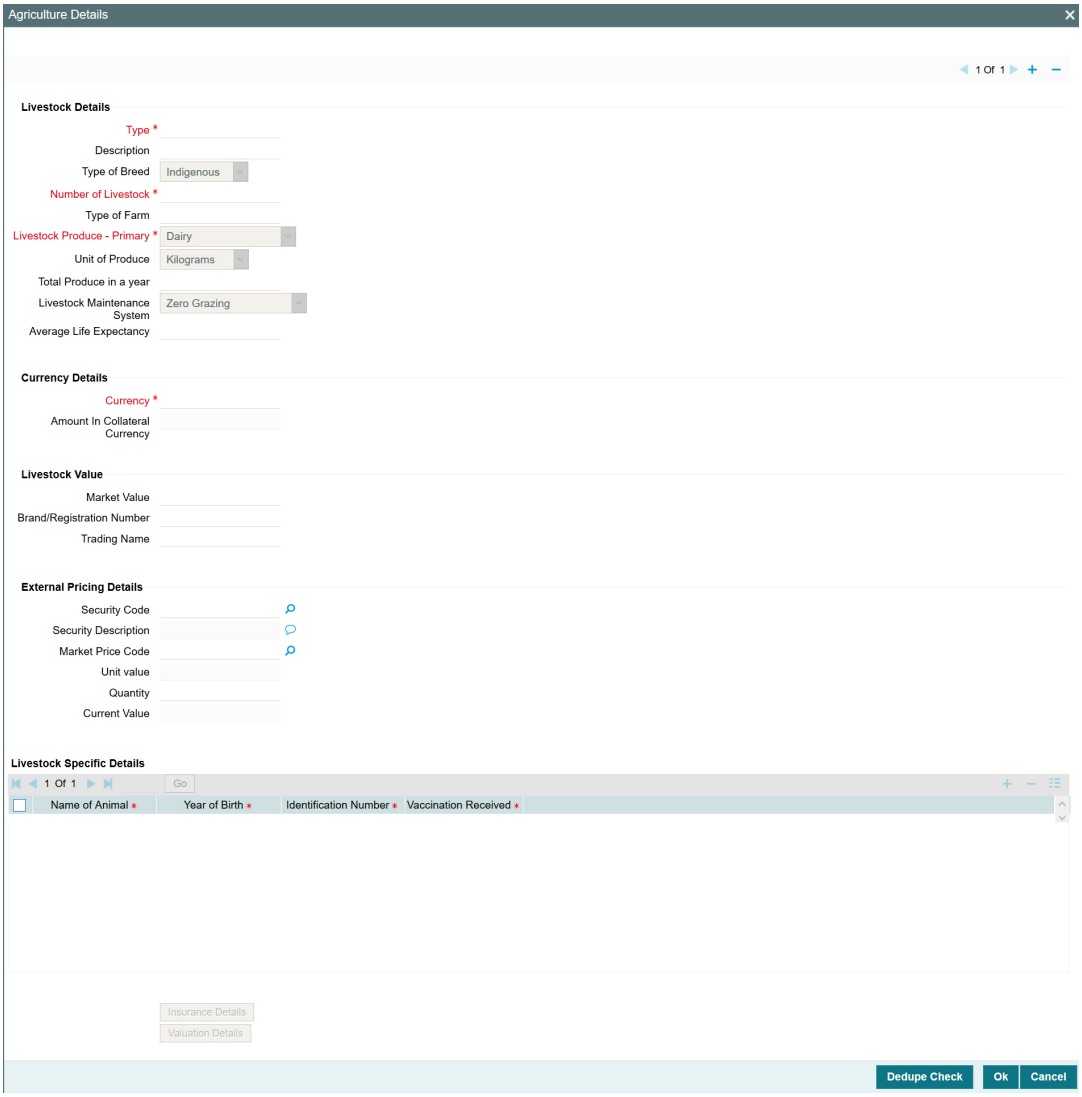


You can verify the records by clicking ‘Launch Screen’ and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click ‘Ignore Dedupe & Proceed’.

2.12.13.2 Agriculture Details - Livestock

If ‘LIVESTOCK’ is selected as the Collateral Category, livestock specific parameters appear in the ‘Agriculture Details’ screen as shown below.



Livestock Details

Type

Select the livestock type from the list of values maintained in GEDTYPES.

Description

Provide a brief description about the livestock.

Type of Breed

Select the Type of Breed from the drop down list. The options available are ‘Indigenous’, ‘Local’, ‘Improved’, and ‘Exotic Breeds’.

Number of Livestock

Specify the total number of livestock. Number of Livestock cannot be zero or negative value.

Type of Farm

Specify the Type of Farm where the livestock is kept.

Livestock Produce - Primary

Specify the primary product produced from the livestock. The following options are available in the drop down list ‘Dairy’, ‘Meat’, ‘Poultry - Eggs’, ‘Aquaculture’, ‘Animal Skins and Hides’, ‘Apiculture’, and ‘Other’.

Unit of Produce

Specify the units in which the livestock products are produced. The following options are available in the drop down list ‘Kilograms’, ‘Tonnes’, ‘Quintals’, ‘Pounds’, ‘Litres’, and ‘Metric Tonnes’

Total Produce in a year

Specify the total number of primary products produced from the livestock in a year. Total Produce value cannot be zero or negative.

Livestock Maintenance System

Specify how the livestock are produced or sustained. The following options are available in the drop down list ‘Zero grazing’, ‘Tethering’, ‘Communal grazing’, ‘Stall-fed’, ‘Backyard’, ‘Commercial - Small Scale’, ‘Commercial - Large Scale’, and Others.

Average Life Expectancy

Specify the expected average life of the livestock in years. Average Life Expectancy cannot be zero or negative value.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount in Collateral Currency

When different currencies are involved, collateral value in livestock currency is converted to collateral currency as per rate configured.

Livestock Value

Market Value

Specify the total value of the livestock. Market value is updated as collateral value in case of Manual Revaluation. Market Value cannot be zero or negative value.

Brand/Registration Number

Specify the brand number of the livestock. Brand/Registration Number can have alphabets and any special characters with maximum length of 100 characters.

Trading Name

Specify the Trading Name of livestock brand. Trading Name can be alphanumeric with maximum length of 100 characters.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list

Security description

Defaulted from security code

Market Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected

Number of units

Enter the number of units of security being considered for collateral creation

Current value

Based on unit value and number of units, current value is calculated and displayed

Livestock Specific Details

Name of Animal

Specify the name of animal. Animal name can be alphanumeric with maximum length of 100 characters.

Year of Birth

Specify the Year of Birth of the animal.

Identification Number

Specify the microchip number of the livestock. Identification Number can be alphanumeric with maximum length of 30 characters.

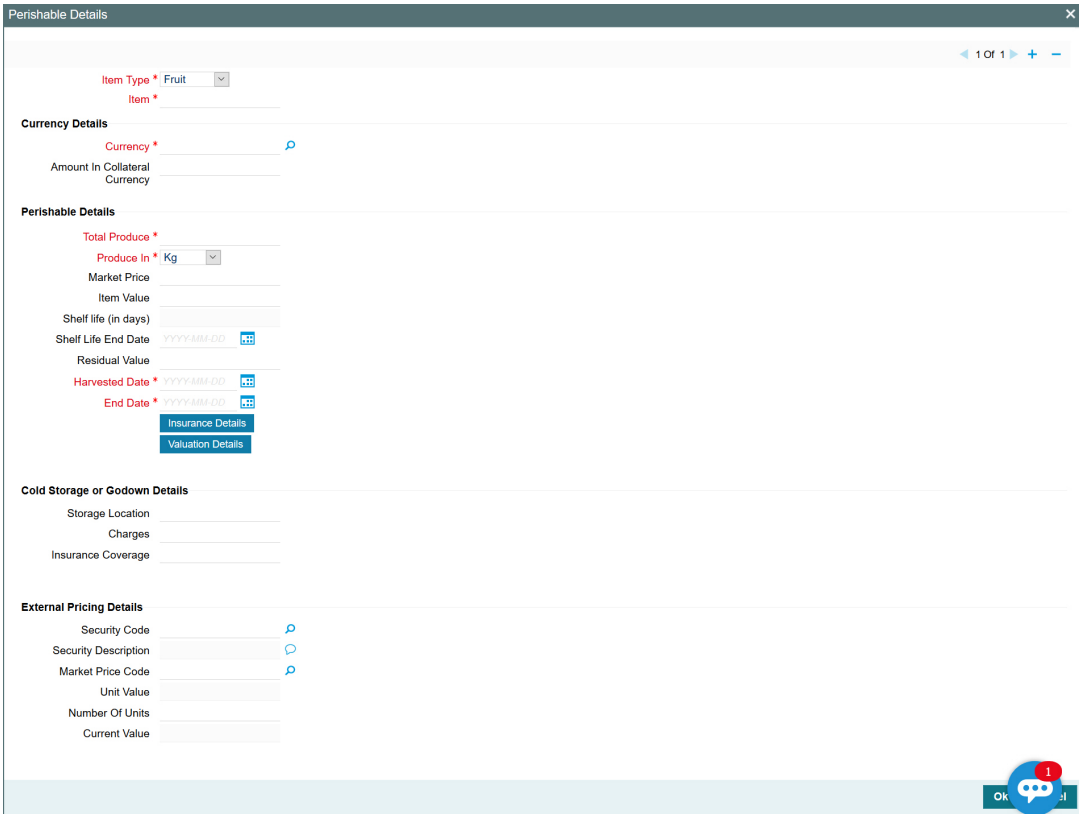
Vaccination Received

Specify if the livestock has received vaccination or not by selecting 'Yes' or 'No' from the drop down list.

2.12.14 Perishables Details screen

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

To invoke the sub-screen of 'Perishables Details' screen, click 'Perishables Details' button.



Item Value

Item value is updated as collateral value.

Currency Details

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount in Collateral Currency

When different currencies are involved, collateral value in perishable currency is converted to collateral currency as per rate configured.

Perishables Details

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

When multiple perishables records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular perishables linked to a collateral reaches end date first, then the collateral value is reduced to this extent.

Shelf Life (in days) and Shelf Life End Life

Shelf life (in days) is based on the Harvested date and Shelf life End date. Residual value is mandatory when Shelf life End date is provided.

Residual Value

Residual value is updated as the Collateral value once the Shelf Life End date has been crossed.

Harvest Date

Harvest date cannot be future dated.

End Date

End date cannot be back dated or current dated.

Insurance Details

Click 'Insurance Details' to add perishable specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add perishable valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

Cold storage or Godown Details

The storage details of perishables can be updated. You can also enter insurance details for perishables.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list.

Security description

Defaulted from security code

Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected

Number of units

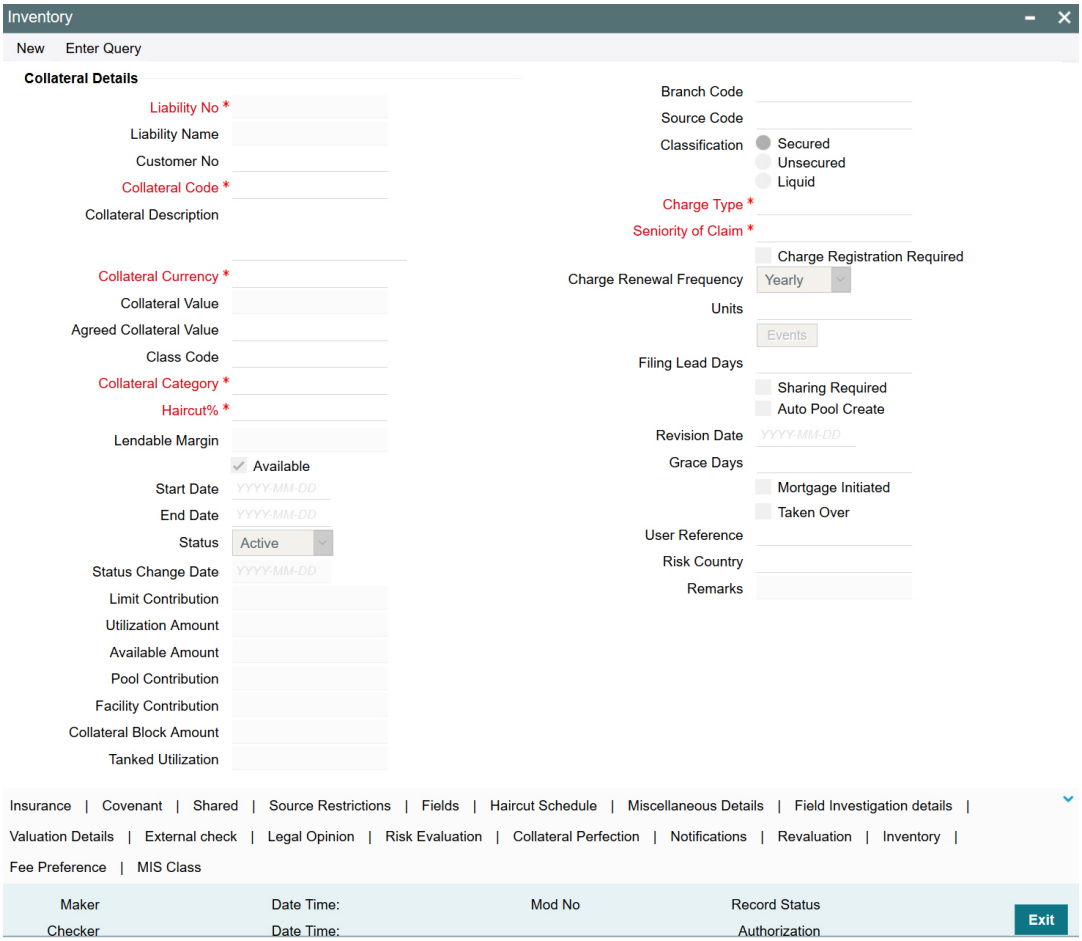
Enter the number of units of security being considered for collateral creation

Current value

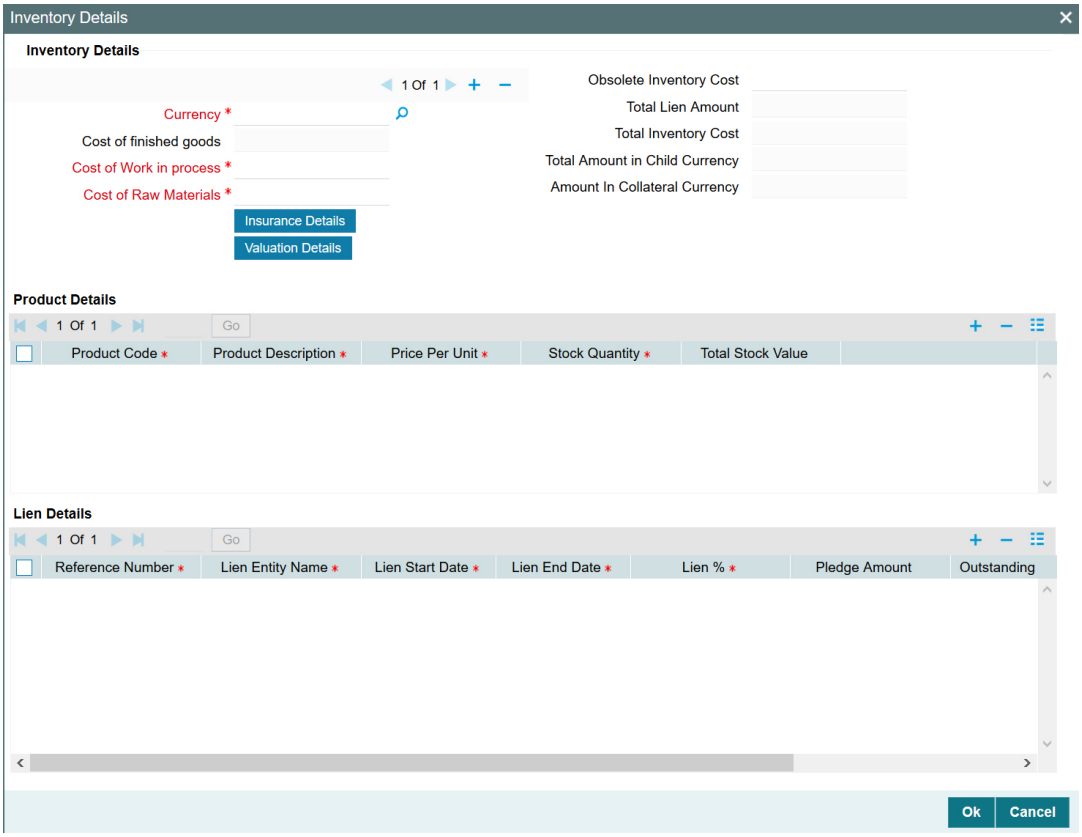
Based on unit value and number of units, current value is calculated and displayed.

2.12.15 Inventory Details screen

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



To invoke the sub-screen of ‘Inventory Details’ screen, click ‘Inventory’ button.



Using this screen, customer collateral of type inventory can be maintained. You can capture multiple inventory as part of same customer collateral created and arrive at the collateral value appropriately.

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount In Collateral Currency

Wherever inventory value currency is different from collateral currency, inventory value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

> **Note**
>
> Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral.

Cost of finished goods

The cost of finished goods is derived from product details.

Cost of Work in process

Indicates the cost of work in process.

Cost of Raw Materials

Indicates the cost of raw materials.

Total inventory cost

Total inventory cost is derived based on cost of finished goods + cost of work in process + cost of raw materials. The total inventory cost cannot be negative.

Insurance Details

Click 'Insurance Details' to add inventory specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add inventory valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

Product Details

Product Code

Product code within a particular inventory record has to be unique. Product details supports multi entry and multiple product details can be considered for the same inventory.

Total Stock Value

Total stock value of multiple product is updated as cost of finished goods. Total stock value is derived based on price per unit * stock quantity.

Lien Details

Lien Reference Number

Lien reference number has to be unique across multiple lien for a particular product code.

Lien Entity Name

One or more lien details can be noted against a particular product code.

Lien Start Date

Lien start date cannot be future dated.

It can be prior to Collateral Start Date only in case the user attaches a product which already has a lien attached to it. But, the calculation of collateral amount will vary as of current date (that is effective from the date when the lien was attached).

Lien End Date

Lien end date cannot be back dated. Lien end date cannot be after collateral end date.

Note

On lien end date lien value gets updated and accordingly inventory cost is recalculated and updates the collateral value

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Lien%

Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product). Lien % should not be more than 100% for multiples lien noted against one product

Outstanding Amount

Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount.

Settled Amount

Settled amount cannot be more than pledge amount.

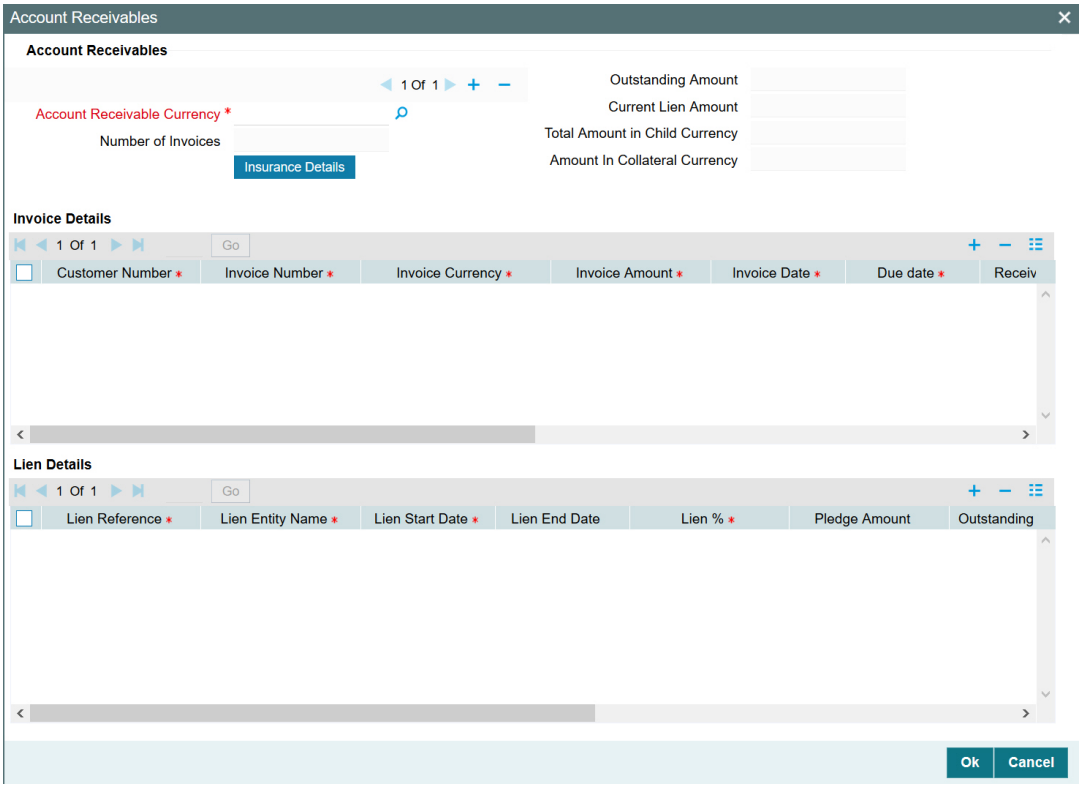
2.12.16 Account Receivables

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

To invoke the sub-screen of 'Account Receivables Details' screen, click 'Account Receivables Details' button.

Using this screen, customer collateral of type account receivables can be maintained.

You can capture multiple account receivables as part of same customer collateral created and arrive at the collateral value appropriately.



Account Receivable Currency

Enter account receivable currency.

Note

Amount in collateral currency field at child record level displays value in collateral currency.

Number of invoices

Multiple invoices can be linked to an account receivable record. This gets updated based on the number of invoices added to account receivable.

Outstanding Amount

Outstanding amount of an account receivable record is derived from outstanding amounts of multiple invoices under the account receivable.

Current Lien Amount

Current lien amount of an account receivable record is derived from outstanding amount of multiple lien noted against the invoices which are part of the account receivable.

Amount in Collateral Currency

Wherever account receivables currency is different from collateral currency, account receivables value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Insurance Details

Click 'Insurance Details' to add account receivables specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Invoice Details

Invoice Number

Invoice number within an account receivable record is unique.

Invoice Currency

Currency of the invoice.

Invoice Amount

Invoice amount cannot be less than received amount.

Invoice Date

Enter the invoice date and it cannot be future dated.

Invoice Due Date

After the invoice due date, same is not considered as account receivable and hence excluded from collateral value receivable.

If Due Date is modified to a future date post expiry of collateral, the system updates the collateral status as Extended and enables the Available flag.

Collateral Received Date

Date on which amount received against the invoice. Collateral received date cannot be future dated and cannot be prior to invoice date.

Note

Collateral Received Date can be modified, if required.

Past Due Days

Past due days is calculated as current business date minus invoice due date

Invoice Outstanding Amount

Invoice outstanding amount is converted to account receivable outstanding amount in the rate specified when invoice currency is different from account receivable currency. Invoice outstanding amount is arrived as invoice amount minus received amount.

Lien Details

Lien Reference Number

Lien reference number is for the lien noted against the invoice.

Lien Entity Name

Lien entity name with which lien details are noted. One or more lien can be noted against a particular invoice.

Lien Start Date

Lien start date cannot be future dated. Lien start date cannot be prior to invoice date.

Lien End Date

Lien end date cannot be back dated or current dated. Lien end date cannot be after invoice due date.

Lien %

Total percent of multiple lien against one invoice should not exceed 100%.

Pledge Amount

Pledge amount is calculated as given percentage of invoice amount.

Outstanding Amount

Outstanding amount under lien details is calculated as pledge amount minus settled amount.

Following sub-screens are not relevant to 'Account Receivable' type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Valuation details

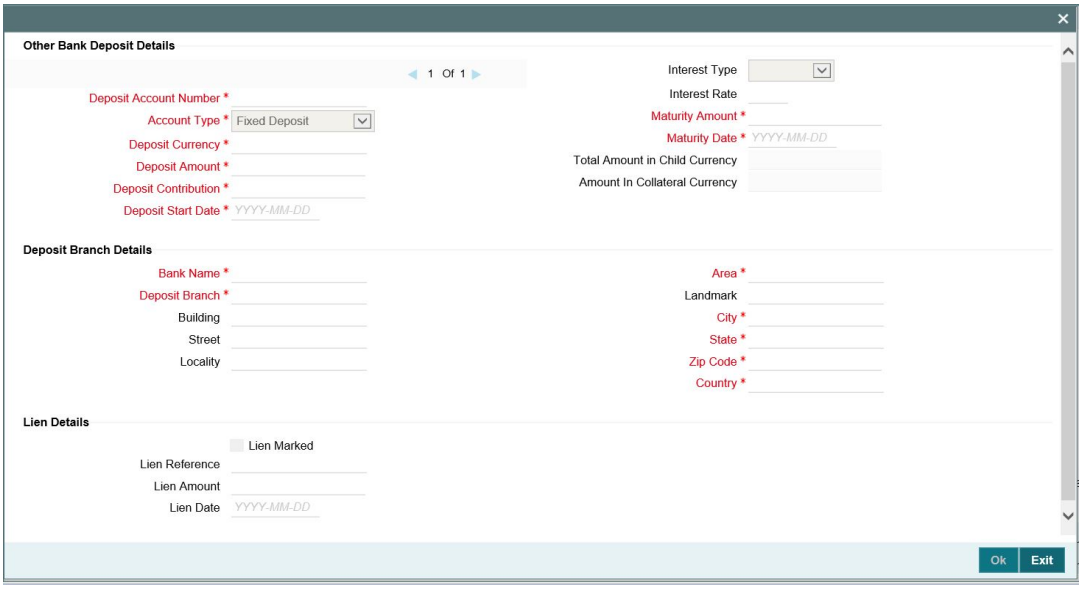
2.12.17 Other Bank Deposit

You can invoke the 'Other Bank Deposits' screen by typing 'GCDCOLOD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

To invoke the sub-screen of 'Other Bank Deposits Details' screen, click 'Other Bank Deposits Details' button.

Using this screen, customer collateral of type other bank deposits can be maintained. Multiple other bank deposit records can be linked same customer collateral. Collateral value is updated duly considering total amount of these deposits.

When multiple other bank deposits records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero. However, when a particular deposit linked to a collateral reaches end date first, then the collateral value is reduced to this extent.



Deposit Account Number

Deposit account number and account type is unique across multiple deposit accounts attached to the same collateral.

> **Note**
>
> Deposit account number should be unique when deposit type is same.

Account Type

You can select account type as ‘Fixed Deposit’, ‘Recurring Deposit’ or ‘Reinvestment Deposit’.

Deposit Currency

If deposit currency is different from collateral currency, configured rate is considered and converted deposit amount is updated as collateral value

Deposit Amount and Contribution

Deposit contribution is the value of the deposit contributing to the collateral.

If deposit contribution is not mentioned deposit amount itself is updated as deposit contribution which is considered for collateral value.

Deposit Start Date

Deposit start date cannot be future dated.

Interest Type and Rate

Interest type (frequency) and interest rate can be specified. You can select the interest type as ‘Weekly’, ‘Monthly’, ‘Quarterly’, ‘Half-Yearly’, or ‘Yearly’.

Maturity Date

Maturity date cannot be back dated.

Maturity Amount

Maturity amount cannot be less than deposit amount.

Amount in Collateral Currency

Wherever other bank deposit currency is different from collateral currency, other bank deposit value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Deposit Branch Details section

You can maintain deposit bank and its branch details.

Lien Details section

Existing lien details against the deposit can be noted.

Lien Amount

Lien amount cannot be greater than deposit amount. If existing lien is available, then collateral value is reduced to the extent of lien amount.

Note

- While arriving at collateral value existing lien amount is reckoned and accordingly deposit value is considered for collateral value.
- Collateral value is calculated as deposit balance minus lien amount.

Lien Date

Lien date cannot be prior to 'Deposit Start Date'. Lien date cannot be future dated.

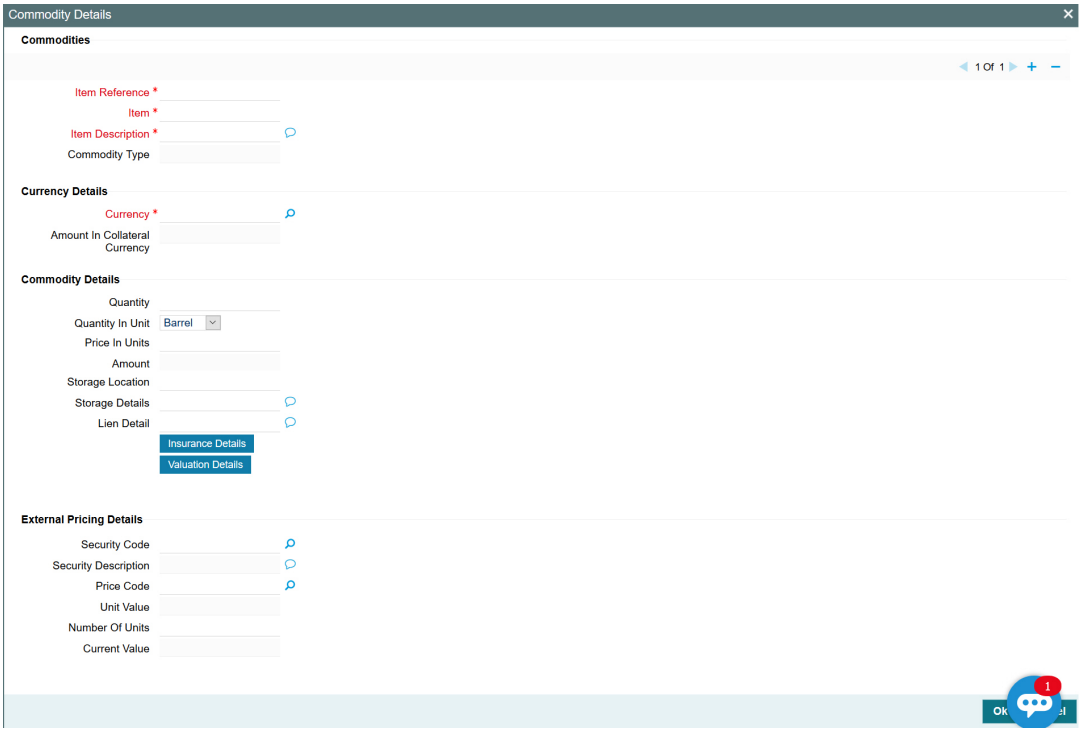
Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

2.12.18 Commodity

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

To invoke the sub-screen of ‘Commodities’ screen, click ‘Commodities Details’ button.



Using this screen, customer collateral of type commodities can be maintained. Multiple commodities records can be linked same customer collateral. Collateral value is updated duly considering amount of these commodities.

When multiple commodities are linked, total amount of these commodities are updated as collateral value. Amount of commodity arrived at based on quantity and unit value of the price code, which in turn is updated as collateral value.

Item Reference

Item Reference should be unique.

Item

Item is fetched from the list of securities created for commodity type of collateral.

Item Description

Specify the item description.

Commodity Type

Specify the commodity type.

Currency

If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Amount in Collateral Currency

Wherever commodities currency is different from collateral currency, commodities value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Quantity

Specify the quantity.

Quantity in units

Select the following quantity in units from the drop-down list.

- Barrel
- Kg
- MMBTU
- Pound
- Quintals
- Ton

Price In Units

Specify the price in units.

Amount

Indicates amount of the commodity.

Storage Location and Storage Details

Storage location and storage details can be noted for the commodity

Lien Detail

Existing lien details if any against the commodity can be noted.

Insurance Details

Click 'Insurance Details' to add commodity specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add commodity valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

External pricing details

Security code

When the collateral is enabled for external revaluation, select the security code from the adjoining list

Security description

Defaulted from security code

Price code

One or more price codes configured for this security code will be shown in the adjoining list. Select the appropriate one

Unit value

Unit value is defaulted for the price code selected

Number of units

Enter the number of units of security being considered for collateral creation

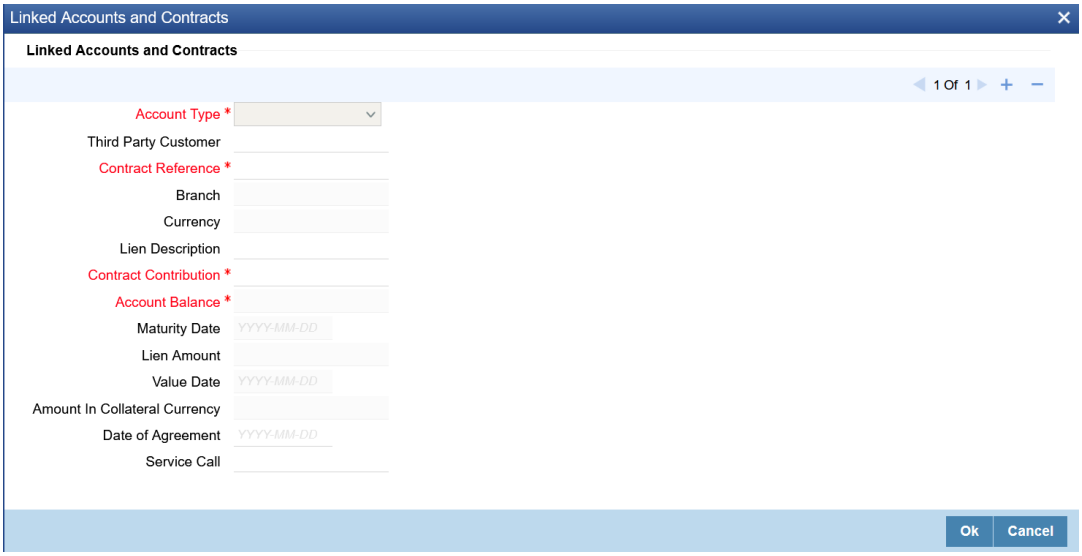
Current value

Based on unit value and number of units, current value is calculated and displayed

2.12.19 Accounts and Contracts screen

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

To invoke the sub-screen of 'Accounts and Contracts Details' screen, click 'Accounts and Contracts Details' button.



Using this screen, customer collateral of type Accounts and Contracts can be maintained. Multiple Accounts and Contracts records can be linked to same customer collateral. Collateral value is updated duly considering amount of these Accounts and Contracts.

Wherever contract / account currency is different from collateral currency, contract contribution is converted to collateral currency as per rate configured and collateral value is updated.

The accounts / contracts that can be configured in the 'Accounts and Contracts Details' screen can be anything like term deposit, current account, savings accounts, corporate deposit, bills, LC, and MM . Wherever OBELCM is configured with FCUBS and/or Trade / OBTR application, the accounts / contracts are fetched from FCUBS / Trade / OBTR application along with its details.

When multiple accounts and contract records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero.

You can fetch account details from FCUBS through external LOV. Instead of earlier push approach, modified pull approach fetches the accounts for the particular customer for the selected account type for creation of collateral.

Account Type

Select the 'Account Type' from the drop down list. The options available are:

- BC
- Corporate Deposit

- Current Account
- Customer Access
- Letter of Credit
- Money Market
- SB
- Term Deposit

Lien Description

Provide a brief description for lien marking on the deposit.

Contract Contribution

Specify the Contract Contribution. Blocking of amount at respective contract or account level in FCUBS / Trade application will be based on the specified 'Contract Contribution'.

Note

Blocking is not supported for MM account.

Maturity Date

Maturity date of the account/contract is fetched from FCUBS. When multiple records are having different maturity dates, collateral value is reduced to the extent of account on reaching maturity date. On maturity date, collateral value is updated as zero.

Lien Amount

Lien amount is fetched from FCUBS / Trade application.

For LC and BC accounts, lien amount is updated at the table level alone. User can query the lien amount in sttm_tf_collat_cont_contrib

For term deposit account, lien amount can be viewed in the STDAMBLK screen.

For CASA, lien amount can be viewed in the CASAMBLK screen.

Amount In Collateral Currency

Wherever account/contract currency is different from collateral currency, account/contract value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Following sub-screens are not relevant to Accounts & Contracts type of collateral. Appropriate message will be displayed to the user when the same are invoked for entering data at the time of collateral maintenance.

- Insurance
- Field investigation details
- Valuation details

Date of Agreement

Specify the date on which the deposit agreement is signed.

2.12.20 Post Dated Cheque

The system allows to add collaterals of type "post-dated cheque" in GCDCOLPD screen while creating customer collaterals.

Note

The user can add any number of post-dated cheques as collateral. While creating a collateral record, at least one post-dated cheque must be available as child collateral.

If multiple post-dated cheques are added as collaterals, the value of the collateral is the sum of amounts in all the post-dated cheques.

In case, the post-dated cheque currency is different from the collateral currency, the system converts the cheque amount to collateral currency with the configured exchange rate.

Note

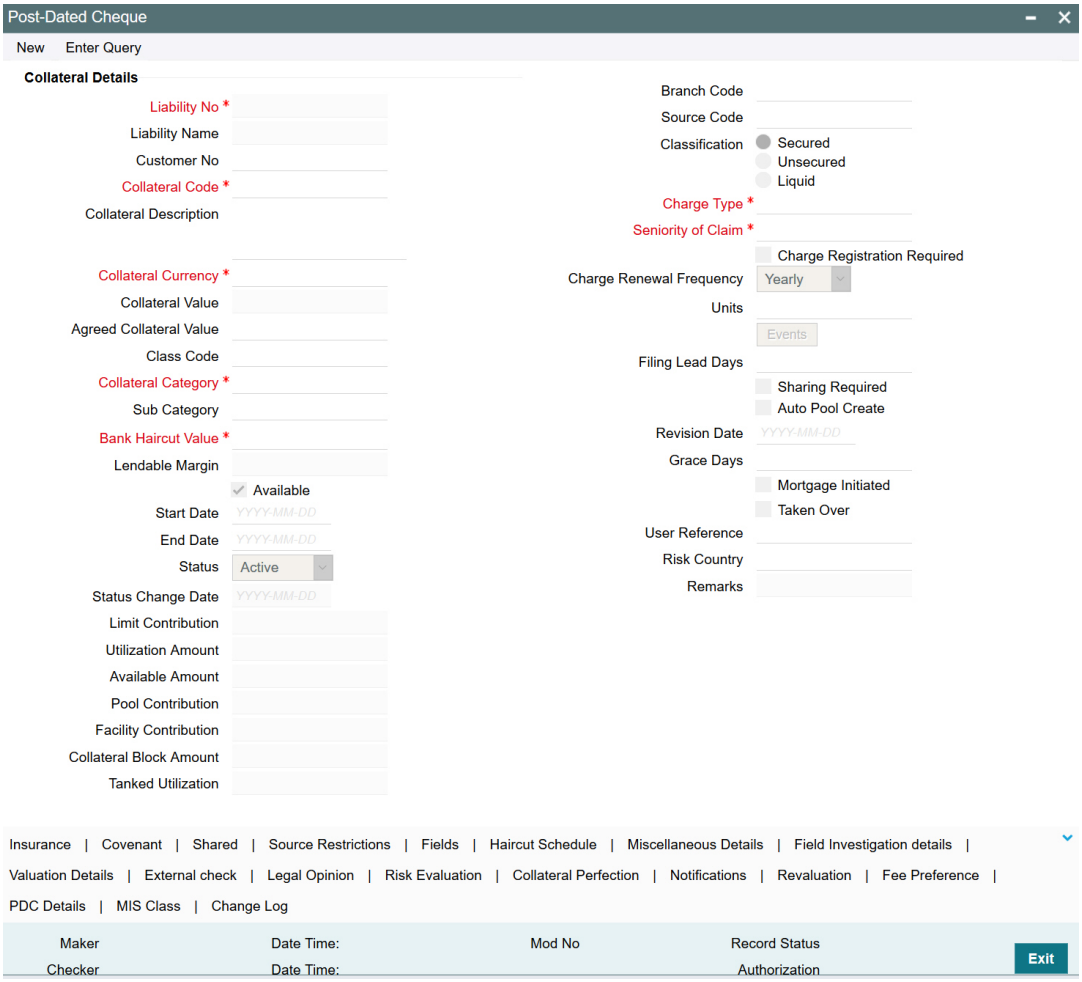
The Collateral Value derived from the linked post-dated cheques cannot be changed manually.

End date of the collateral is derived based on the farthest date of the linked post-dated cheques.

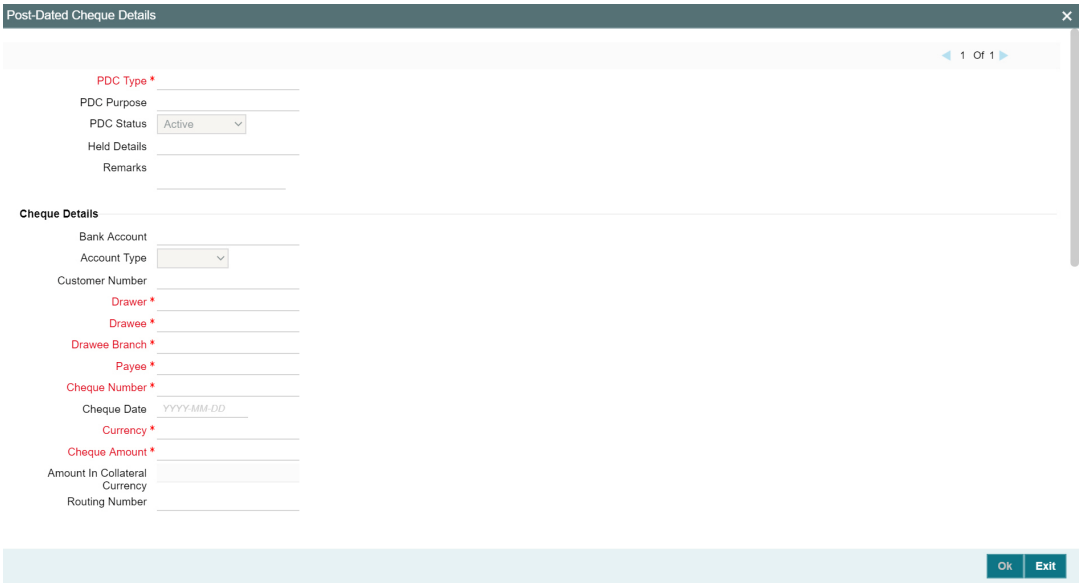
Note

Collateral end date derived from the linked post-dated cheques can be changed manually, but it cannot be less than the derived date.

To invoke the ‘Post-Dated Cheque’ screen, type ‘GCDCOLPD’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



To invoke the sub-screen of ‘Post-Dated Cheque’ screen, click the ‘PDC Details’ tab.



PDC Type

Type of the post dated cheque, such as Bearer, AC-Payee, and Order.

PDC Purpose

Purpose of the post dated cheque such as Security and Payment.

PDC Status

Status of the post-dated cheque. The options available in PDC Status drop-down list are: Active, Cancelled, and Cheque Paid.

- Active : During new collateral creation process of post-dated cheques, the PDC Status will be selected as 'Active' by default.
- Cancelled : After saving the collateral, the user can manually mark / update the PDC Status as 'Cancelled' at any point during the collateral life cycle.
- Cheque Paid : After saving the collateral, the PDC Status can be marked / updated as 'Cheque Paid' either manually by user or through automatic update based on the date captured as cheque paid at any point during the collateral life cycle.

Note

The Collateral value will get reduced based on the individual status update of associated / linked post-dated cheques.

The system does not allow the following changes to the PDC Status:

- Cancelled to Active / Cheque Paid
- Cheque Paid to Active / Cancelled

Held Details

Docket number or the name of department where post dated cheques are to be stored.

Remarks

Additional detail of the post-dated cheque, if any.

Cheque Details

Bank Account

Bank account number to which the entity cheque amount is to be drawn.

Bank Account Type

Type of the bank account to which the entity cheque amount is to be drawn. The options available in the Bank Account Type drop-down list are: Savings, Current, and Overdraft.

Customer Number

Customer number (alphanumeric) of the entity issuing the cheque.

Drawer

Name of the Entity issuing the cheque. The user can select the 'Drawer' from drop-down list or manually enter the entity name.

Drawee

Name of the bank at which the cheque issued by the entity is to be drawn.

Drawee Branch

Branch name of the bank at which the cheque issued by the entity is to be drawn.

Payee

Recipient name of the cheque.

Cheque Number

Cheque number printed on the cheque.

Cheque Date

Post-dated cheque date.

Currency

Currency in which the post dated cheque is issued.

Cheque Amount

Amount mentioned in the post-dated cheque for security collateral.

Amount in Collateral Currency

Post-dated cheque amount converted to collateral currency, if the post-dated cheque currency and the collateral currency are different.

Routing Number

Routing number is the Magnetic Ink Character Recognition (MICR) number printed on the cheque.

2.12.21 Promissory Note

The system allows to add collaterals of type “promissory note” in GCDCOLPN screen while creating customer collaterals.

Note

The user can add any number of promissory notes as collateral. While creating a collateral record, at least one promissory note must be available as child collateral.

If multiple promissory notes are added as collaterals, the value of the collateral is the sum of consideration amount in all the promissory notes.

In case, the promissory note currency is different from the collateral currency, the system converts the consideration amount in promissory note to collateral currency with the configured exchange rate.

Note

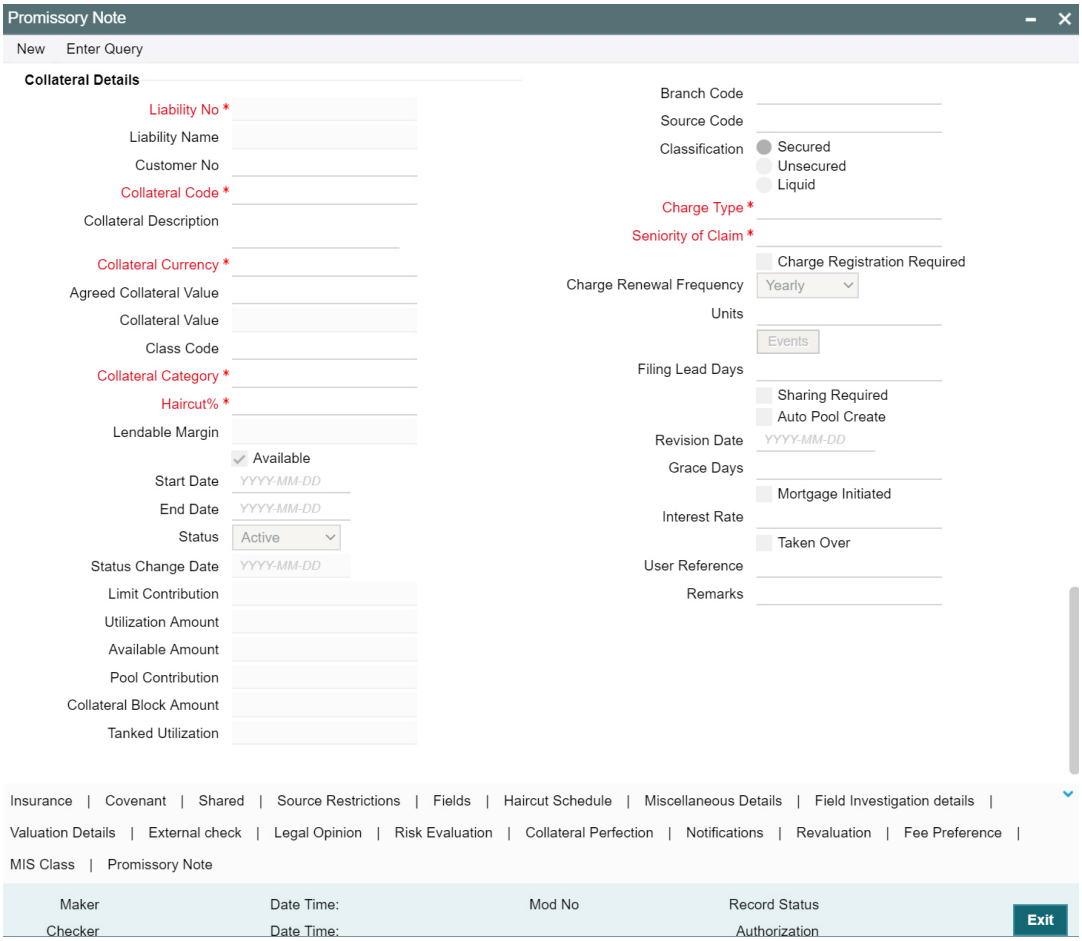
The Collateral Value derived from the linked promissory notes cannot be changed manually.

End date of the collateral is derived based on the farthest limitation expiry date of the linked promissory notes.

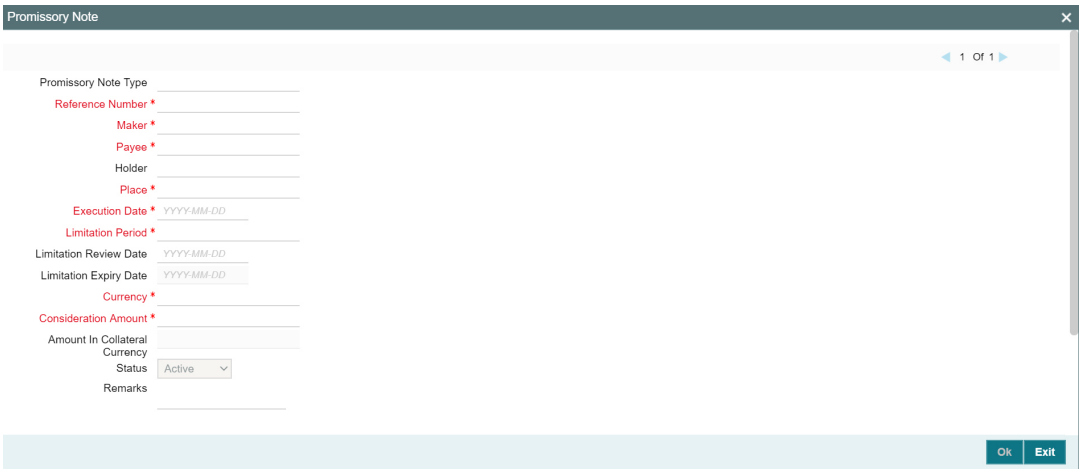
Note

Collateral end date derived from the linked promissory notes can be changed manually, but it cannot be less than the derived date.

To invoke the ‘Promissory Notes’ screen, type ‘GCDCOLPN’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



To invoke the ‘Promissory Note’ sub-screen, click ‘Promissory Note’ tab in the ‘Promissory Note’ screen.



Promissory Note Type

Type of the promissory note.

Reference Number

Reference number of the promissory note.

Maker

Name of the entity that provides the promissory note.

Payee

Name of the payee that receives the promissory note.

Holder

Name of the promissory note holder, if holder is endorsed by the payee.

Place

Place or address where the promissory note is executed.

Execution Date

Execution date of the promissory note.

Limitation period

Validity of the promissory note in months.

Limitation review date

Review date of the promissory note.

Limitation expiry date

Expiry date of the promissory note.

Currency

Currency of the promissory note.

Consideration Amount

Full amount mentioned in the promissory note.

Amount in Collateral Currency

Promissory Note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.

Status

Status of the promissory note. The options available in Status drop-down list are: Active, Cancelled, and Expired.

- Active : During new collateral creation process of promissory notes, the Status will be selected as ‘Active’ by default.
- Cancelled : After saving the collateral, the user can manually mark / update the Status as ‘Cancelled’ at any point during the collateral life cycle.
- Expired : After saving the collateral, the Status can be marked / updated as ‘Expired’ either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle.

Note

The Collateral value will get reduced based on the individual status update of associated / linked promissory notes.

The system does not allow the following changes to the Status of promissory note:

- Cancelled to Active / Expired
- Expired to Active / Cancelled

Remarks

Additional details of the promissory notes, if any.

2.12.22 Bill of Exchange

The system allows to add collaterals of type “Bill of Exchange” in GCDCOLBE screen while creating customer collaterals.

Note

The user can add any number of bill of exchange as collateral. While creating a collateral record, at least one bill of exchange must be available as child collateral.

If multiple bill of exchange are added as collaterals, the collateral value is the sum of all the added bill of exchange amounts.

In case, the bill of exchange currency is different from the collateral currency, the system converts the bill of exchange amount to collateral currency with the configured exchange rate.

Note

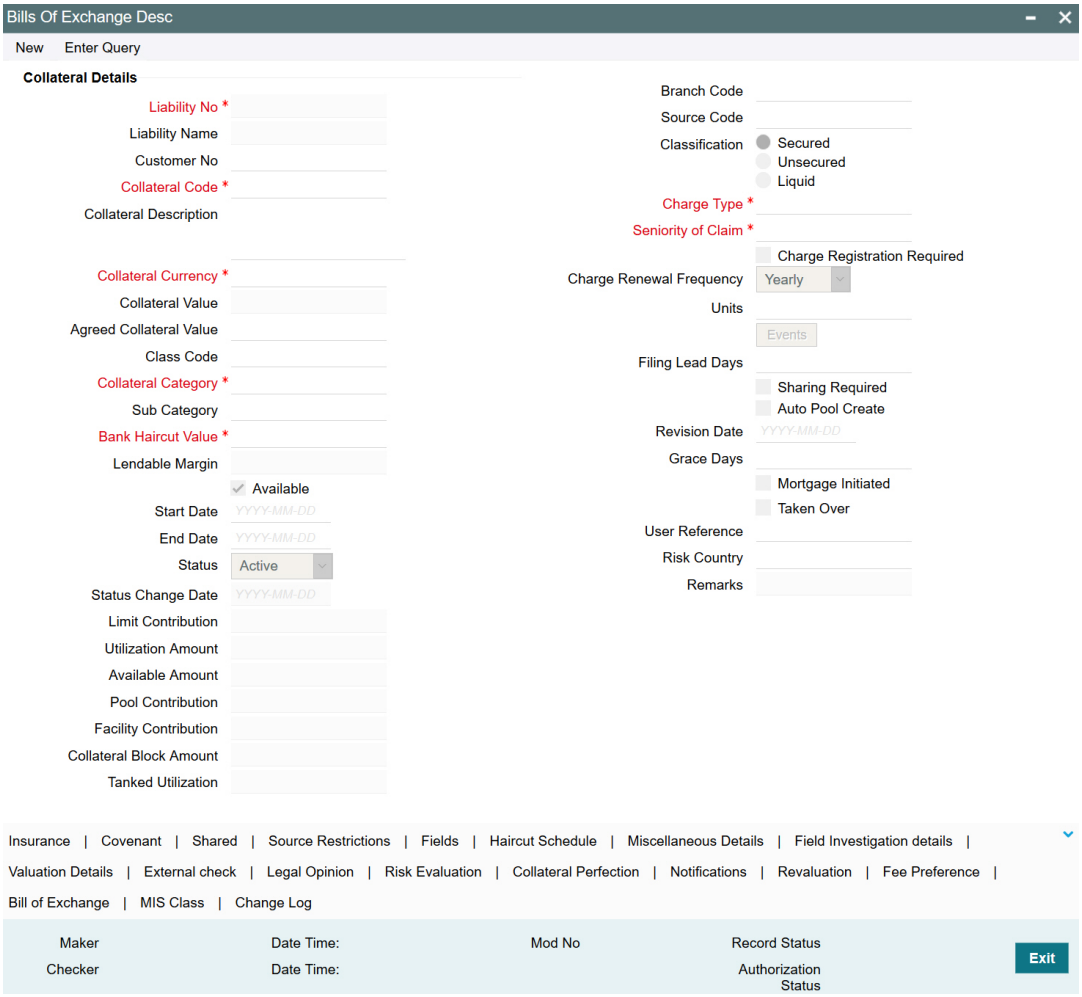
The Collateral Value derived from the linked bill of exchange cannot be changed manually.

End date of the collateral is derived based on the farthest bill due date of the linked bills of exchange.

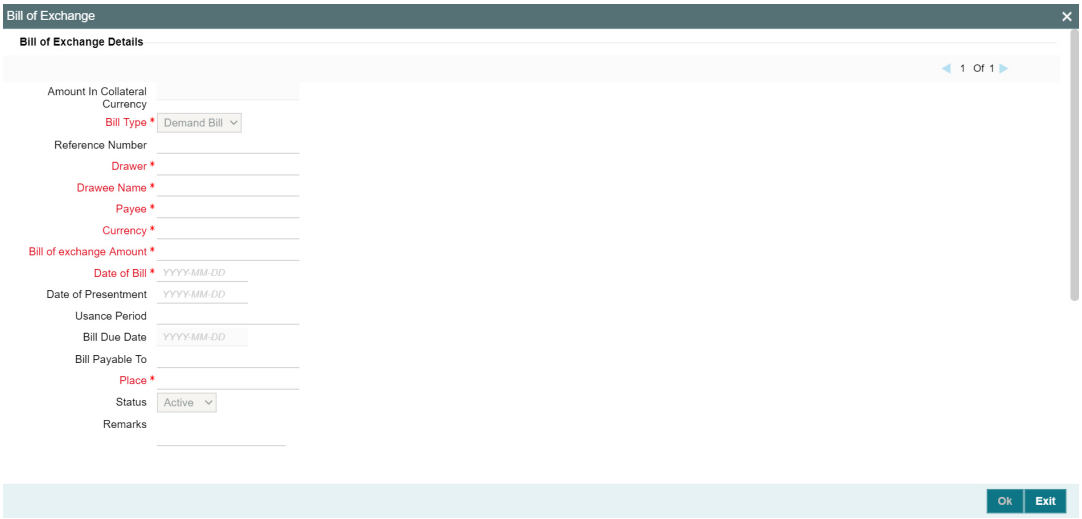
Note

Collateral end date derived from the linked bills of exchange can be changed manually, but it cannot be less than the derived date.

To invoke the ‘Bill of Exchange’ screen, type ‘GCDCOLBE’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



To invoke Bill of Exchange sub-screen, click the ‘Bill of Exchange’ tab in the ‘Bill of Exchange’ screen.



Amount in Collateral Currency

Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.

Bill type

Bill of exchange type. The options available in Bill Type drop down list are: Demand Bill or Usance Bill.

Reference Number

Reference number of the bill of exchange.

Drawer

Name of the Entity issuing the bill of exchange.

Drawee Name

Name of the bank at which the bill of exchange issued by the entity is to be drawn.

Payee

Recipient or bearer of the bill of exchange.

Currency

Currency of the bill of exchange.

Bill of Exchange Amount

Amount mentioned in the Bill of exchange.

Date of Bill

Date on which the bill of exchange is issued.

Date of Presentment

Date of presentment for demand bill. This date is mandatory only if the Bill type is selected as Demand Bill.

Usance period (Months)

Usance period in months. This date is mandatory only if the Bill type is selected as Usance Bill.

Bill due date

Due date of the bill of exchange.

- For Demand Bill : Bill due date = Date of Presentment
- For Usance Bill : Bill due date = Date of Bill + Usance period

Bill Payable to

Bearer/order of payee of the bill of exchange issued by the entity

Place

Place or Address of execution of the bill of exchange.

Status

Status of the bill of exchange. The options available in Status drop-down list are: Active and Settled.

- Active : During new collateral creation process of bill of exchange, the Status will be selected as ‘Active’ by default.
- Settled : After saving the collateral, the bill of exchange can be marked / updated as ‘Settled’ either manually by user or through an automatic update process based on the date captured as settled at any point during the collateral life cycle.

Note

Collateral value will get reduced based on the individual status update of associated / linked bill of exchange.

If the status is set to ‘Settled’, it cannot be changed as Active again.

Remarks

Additional details of the bill of exchange, if any.

2.12.23 Aircraft

The system allows to add collaterals of type “Aircraft” in GCDCOLLA screen while creating customer collaterals.

Note

You can add any number of aircraft as collateral. While creating a collateral record, at least one aircraft must be available as child collateral.

If multiple aircrafts are added as collaterals, the collateral value is the sum of all the added child collaterals value.

In case, the aircraft currency is different from the collateral currency, the system converts the aircraft value to collateral currency with the configured exchange rate.

Note

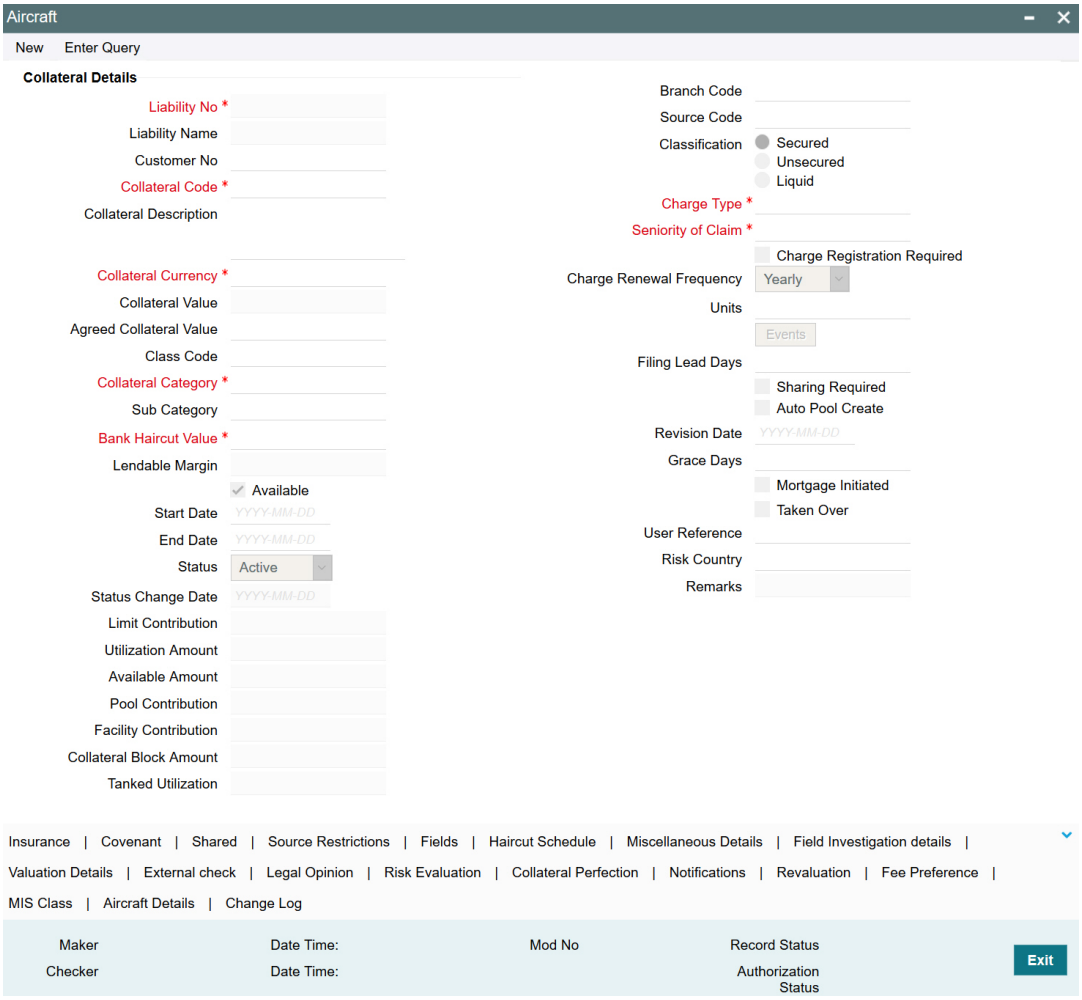
The Collateral Value derived from the linked child collaterals cannot be changed manually.

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

Note

Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

To invoke the ‘Aircraft’ screen, type ‘GCDCOLLA’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



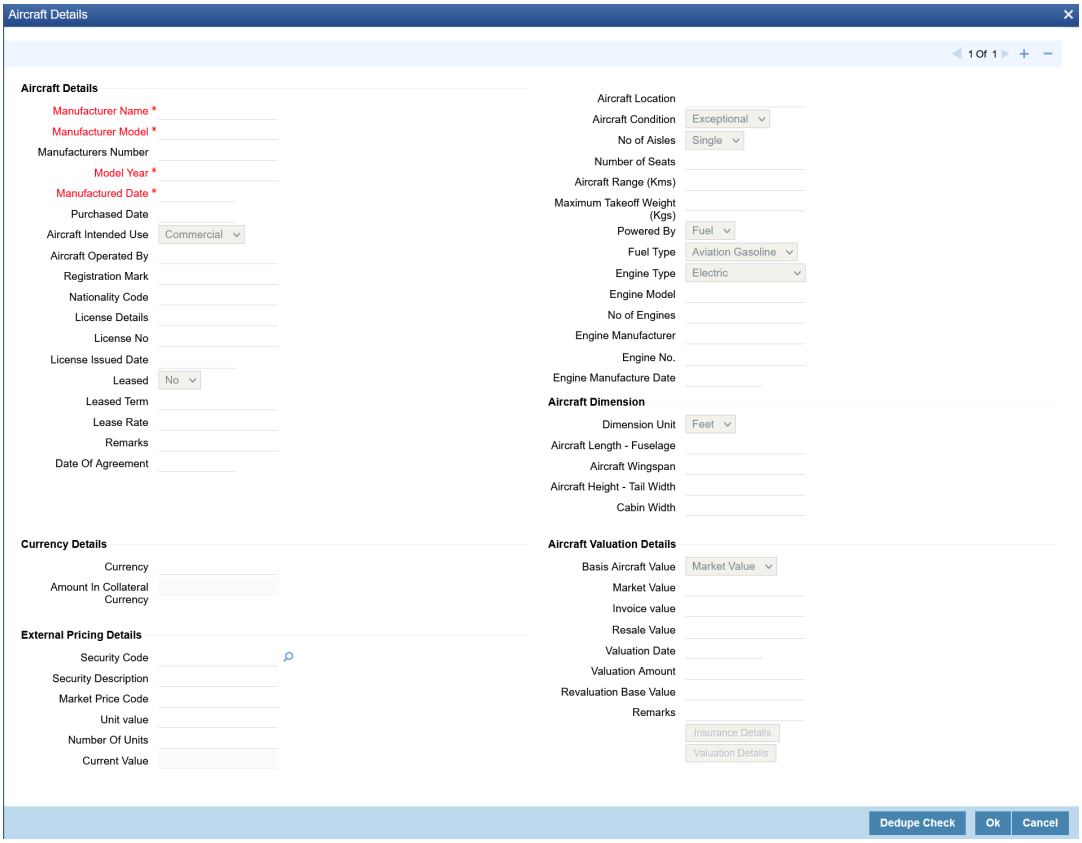
To invoke the sub-screen of ‘Aircraft’ screen, click the ‘Aircraft Details’ tab.

Note

Aircraft Details screen varies based on the selected Collateral Category.

2.12.23.1 Aircraft - Common

If ‘CARGO AIRCRAFT’, ‘PASSENGER AIRCRAFT’, ‘OTHER AIRCRAFT’, ‘SMALL AIRCRAFT’, or ‘HELICOPTER’ is selected as the Collateral Category, the ‘Aircraft Details’ screen appears as shown below.



Manufacturer Name

Specify the name of aircraft manufacturer. Manufacturer Name can be alphanumeric with maximum of 100 characters.

Manufacturer Model

Specify the model of the aircraft. Manufacturer Model can be alphanumeric with maximum of 50 characters.

Manufacturers Number

Specify the number allotted to the aircraft by the manufacturer. Manufacturers Number can be alphanumeric with maximum of 100 characters.

Model Year

Specify the year in which the aircraft was manufactured. Model year must be 4 digit number.

Manufactured Date

Specify the date on which the aircraft was manufactured.

Purchased Date

Specify the date on which the aircraft was purchased.

Aircraft Intended Use

Select the usage for which the aircraft is intended from the drop down list. The options available are ‘Commercial’, ‘Personal’, and ‘Recreational’.

Aircraft Operated By

Specify the aircraft operator detail in this field.

Registration Mark

Specify the Registration Mark of the aircraft. Registration Mark can contain only alphabets of maximum 100 characters.

Nationality Code

Specify the Nationality Code of the country to which the aircraft belongs. Nationality Code can be alphanumeric with maximum length of 50 characters.

License Details

A brief description of the aircraft license can be captured in this field.

License No

Specify the aircraft license number.

License Issued Date

Specify the date on which the aircraft license was issued.

Leased

Specify if the aircraft is leased by selecting ‘Yes’ or ‘No’ from the drop down list.

Leased Term

Specify the aircraft lease term in years.

Lease Rate

Specify the monthly rent agreed for the aircraft with its currency.

Date of Agreement

Specify the date on which the bank and the customer signed the collateral agreement.

Remarks

Specify remarks about the aircraft, if any.

Aircraft Location

Specify the place in which the aircraft is located.

Aircraft Condition

Select the ‘Aircraft Condition’ from the drop down list. The options available are ‘Exceptional’, ‘Good’, ‘Average’, and ‘Damaged’.

No of Aisle

Select the No of Aisle from the drop down list. The options available are ‘Single’, and ‘Double’.

Number of Seats

Specify the Number of Seats available in the aircraft.

Aircraft Range (Kms)

Specify the maximum distance the aircraft can fly.

Maximum Takeoff Weight (Kgs)

Specify the maximum weight of the aircraft during takeoff in kilograms.

Powered By

Specify how the aircraft is powered by selecting an option from the drop down list. The options available are ‘Fuel’ and ‘Wind’.

Fuel Type

If the aircraft is powered by fuel, then select the Fuel Type from the drop down list. The options available are ‘Aviation Gasoline’ and ‘Jet Fuels’.

Engine Type

Select the Engine Type from the drop down list. The options available are ‘Electric’, ‘Jet’, ‘Piston’, ‘Rocket’, ‘Turboprop’, ‘Turboshaft’, ‘Turbojet’, ‘Turbofan’, ‘Ramjet’, and ‘Rotor’.

Engine Model

Specify the aircraft engine model.

No of Engines

Specify the number of engines powering the aircraft.

Engine Manufacturer

Specify the name of engine manufacturer. Engine Manufacturer can be alphanumeric with maximum length of 50 characters.

Engine No.

Specify the aircraft engine number. Engine Number can be alphanumeric with maximum length of 20 characters.

Engine Manufacture Date

Specify the date on which the aircraft engine was manufactured.

Aircraft Dimension

Dimension Unit

Select the aircraft Dimension Unit from the drop down list. The options available are ‘Feet’, and ‘Meter’.

Aircraft Length - Fuselage

Specify the length of aircraft fuselage in selected Dimension Unit.

Aircraft Wingspan

Specify the wingspan of aircraft in selected Dimension Unit.

Aircraft Height - Tail Width

Specify the height of aircraft in selected Dimension Unit.

Cabin Width

Specify the width of aircraft cabin in selected Dimension Unit.

Aircraft Valuation Details

Basis Aircraft Value

Select the basis on which the aircraft is valuated. The options available are ‘MARKET VALUE’ and ‘INVOICE VALUE’.

Market Value

Specify the Market Value of the aircraft.

Invoice Value

Specify the Invoice Value of the aircraft.

Resale Value

Specify the Resale Value of the aircraft.

Valuation Date

Specify the valuation date from the customer submitted valuation report. This is applicable for used aircraft only. Valuation date cannot be future dated.

Valuation Amount

Specify the valuation amount from the customer submitted valuation report. This is applicable for used aircraft only.

Revaluation Base Value

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Remarks

Specify the valuation remarks, if any.

Currency Details

Currency

Specify the Currency in which the Aircraft is valuated.

Amount In Collateral Currency

The system derives the value of aircraft in collateral currency and displays here.

External Pricing Details

Security Code

When the collateral is enabled for external revaluation, select the Security Code from the adjoining list.

Security Description

Security Description gets defaulted based on the selected Security Code.

Market Price Code

Price codes configured for the selected security code are displayed in the adjoining list. Select the appropriate Price Code.

Unit Value

Unit value gets defaulted based on the selected price code.

Number Of Units

Enter the number of units of security being considered for collateral creation.

Current Value

Current value is calculated and displayed based on unit value and number of units.

Insurance Details

Click ‘Insurance Details’ to add aircraft specific insurance details. The ‘Insurance Maintenance’ screen is displayed.

Refer “Specifying the Insurance Details” on page 36 for information on adding insurance details.

Valuation Details

Click ‘Valuation Details’ to add aircraft valuation details. The ‘Valuation Details’ screen is displayed.

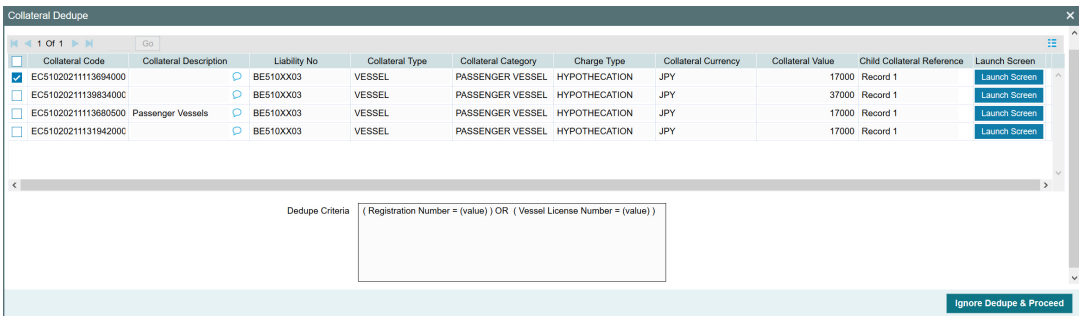
Refer “Maintaining Valuation Details” on page 51 for information on adding valuation details.

Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in ‘Collateral Dedupe Maintenance’ screen.

> **Note**
>
> Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.

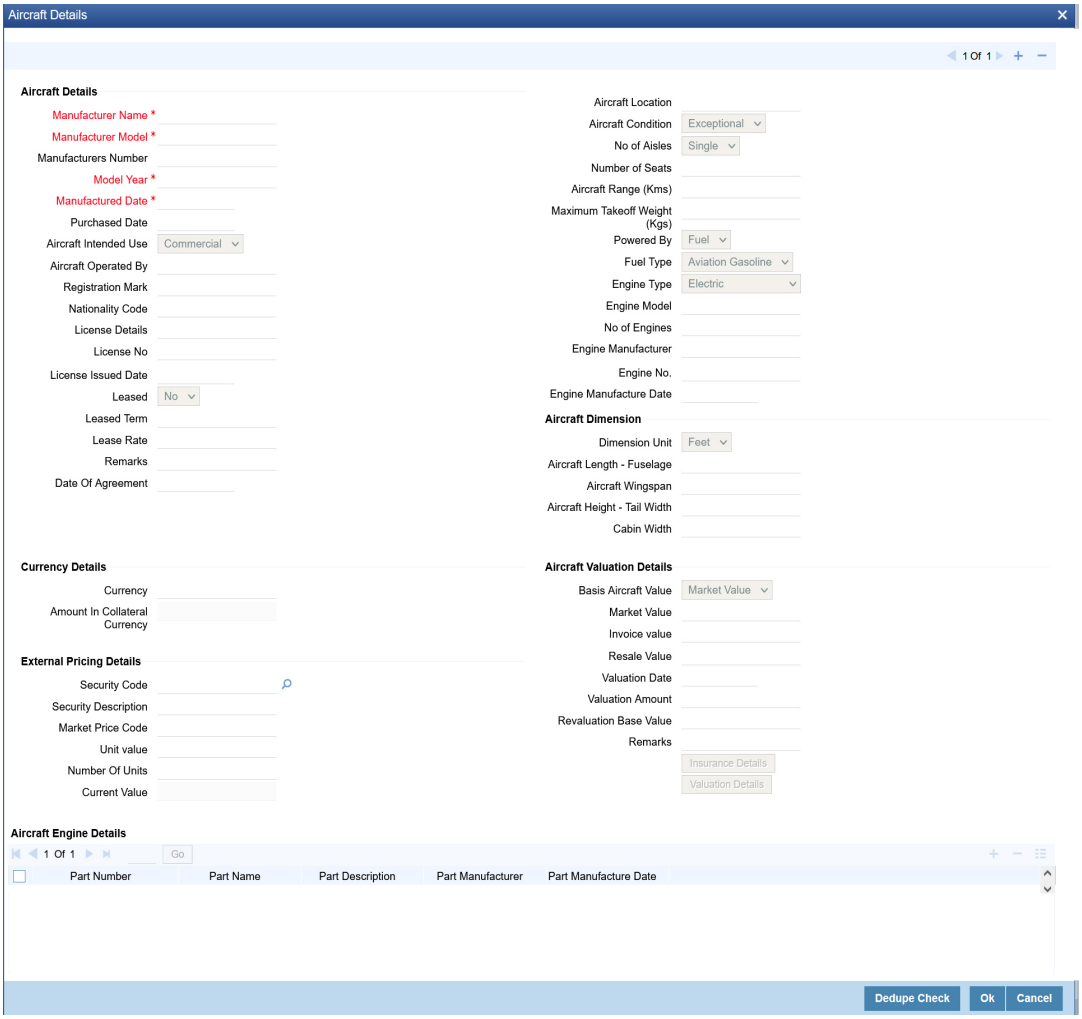


You can verify the records by clicking ‘Launch Screen’ and take necessary action.

To ignore the dedupe check result and continue with collateral creation, click ‘Ignore Dedupe & Proceed’.

2.12.23.2 Aircraft Engine

If ‘AIRCRAFT ENGINE’ is selected as the Collateral Category, an additional section ‘Aircraft Engine Details’ appears in the ‘Aircraft Details’ screen as shown below.



Aircraft Engine Details

Part Number

Specify the Part Number of aircraft engine.

Part Name

Specify the Part Name of aircraft engine.

Part Description

Provide brief description about the engine part.

Part Manufacturer

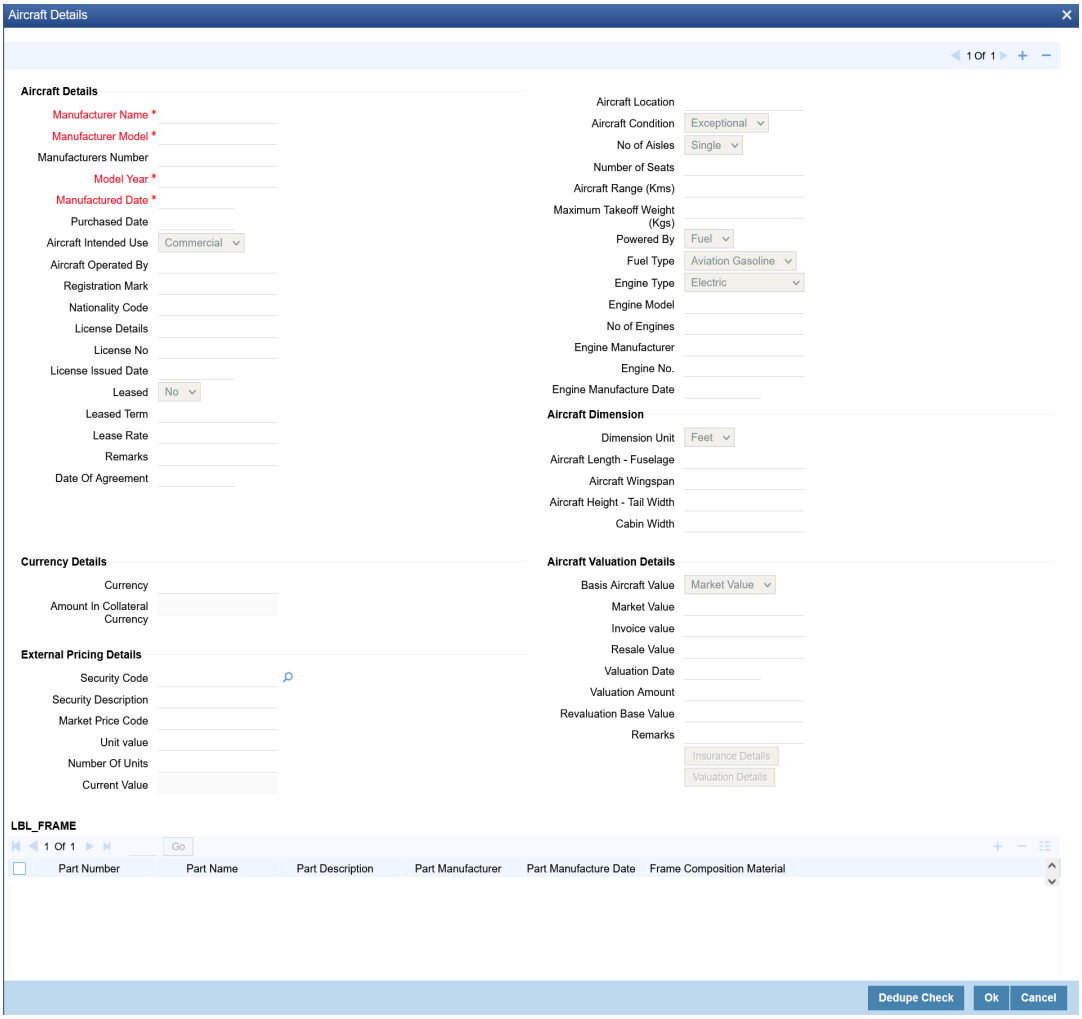
Specify the name of engine part manufacturer.

Part Manufacture Date

Specify the date on which the engine part was manufactured.

2.12.23.3 Aircraft Frame

If ‘AIRCRAFT FRAME’ is selected as the Collateral Category, an additional section ‘Aircraft Frame Details’ appears in the ‘Aircraft Details’ screen as shown below.



Aircraft Frame Details

Part Number

Specify the part number of the aircraft frame.

Part Name

Specify the part name of the aircraft frame.

Part Description

Provide a brief description about the frame part.

Part Manufacturer

Specify the name of aircraft frame manufacturer.

Part Manufacture Date

Specify the date on which the aircraft frame was manufactured.

Frame Composition Material

Specify the material using which the aircraft frame was manufactured.

2.12.24 Water Vessels

The system allows to add collaterals of type “Water Vessels” in GCDCOLVE screen while creating customer collaterals.

Note

You can add any number of water vessel as collateral. While creating a collateral record, at least one water vessel must be available as child collateral.

If multiple water vessels are added as collaterals, collateral value is the sum of all the added child collaterals value.

In case, the water vessel currency is different from the collateral currency, the system converts the water vessel value to collateral currency with the configured exchange rate.

Note

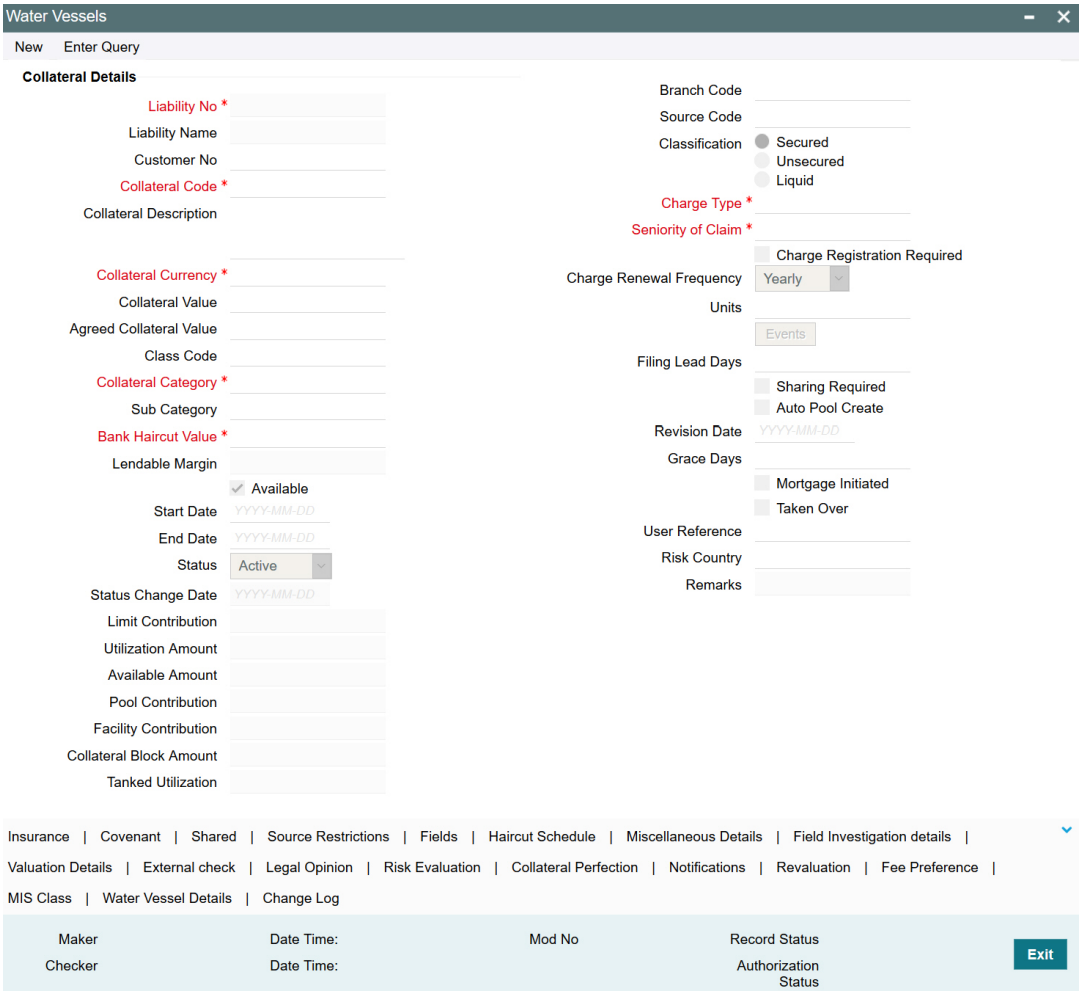
The Collateral Value derived from the linked child collaterals cannot be changed manually.

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

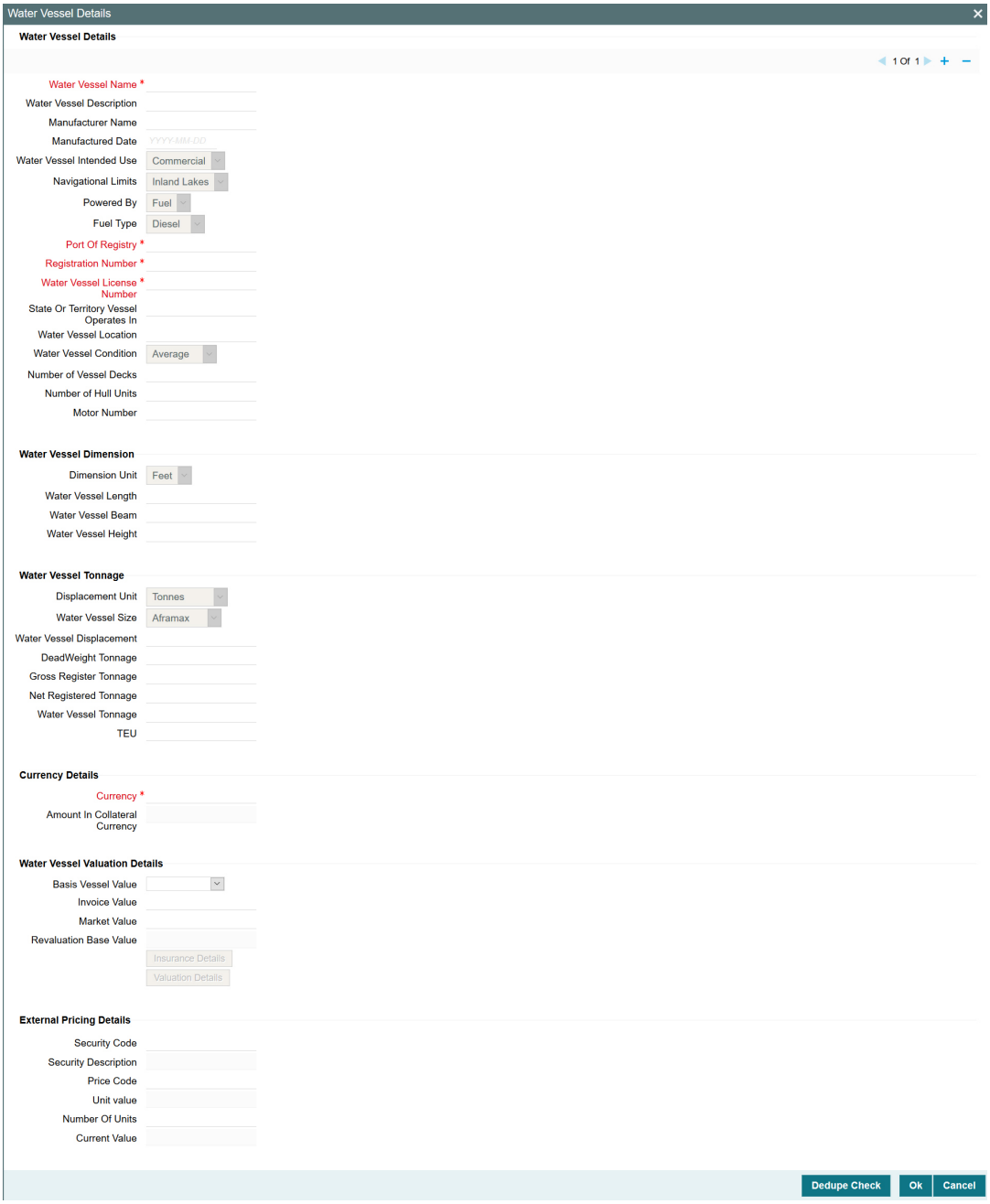
Note

Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

To invoke the ‘Water Vessels’ screen, type ‘GCDCOLVE’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



To invoke the sub-screen of ‘Water Vessels’ screen, click the ‘Water Vessel Details’ tab.



Click '+' the add icon and specify the following details.

Water Vessel Name

Specify the name of water vessel. Water Vessel Name can be alphanumeric with maximum of 100 characters.

Water Vessel Description

Provide a brief description about the water vessel. Water Vessel Description can be alphanumeric with maximum of 100 characters.

Manufacturer Name

Specify the name of water vessel manufacturer.

Manufactured Date

Specify the date on which the water vessel has been manufactured.

Water Vessel Intended Use

Select the usage for which the water vessel is intended from the drop down list. The options available are ‘Commercial’, ‘Personal’, and ‘Recreational’.

Navigational Limits

Select the Navigational Limits from the drop down list. The options available are ‘Inland Lakes’, ‘Inland Rivers’, ‘Seas’, and ‘Oceans’.

Powered By

Specify how the water vessel is powered by selecting an option from the drop down list. The options available are ‘Fuel’ and ‘Sail’.

Fuel Type

If the water vessel is powered by fuel, then select the Fuel Type from the drop down list. The options available are ‘Diesel’ and ‘Gasoline’.

Port Of Registry

Specify the port where the water vessel is registered. Port Of Registry can be alphanumeric with maximum of 100 characters.

Registration Number

Specify the ID provided to the vessel hull. Registration Number can be alphanumeric with maximum of 30 characters.

Water Vessel License Number

Specify the license number of the water vessel. Water Vessel License Number can be alphanumeric characters.

State Or Territory Vessel Operates In

Specify the state or territory in which the water vessel has license to operate. State or territory details can be alphanumeric with maximum of 10 characters.

Water Vessel Location

Specify where the water vessel is located.

Water Vessel Condition

Select the Water Vessel Condition from the drop down list. The options available are ‘EXCEPTIONAL’, ‘GOOD’, ‘AVERAGE’, and ‘DAMAGED’.

Number of Vessel Decks

Specify the total number of decks available on the vessel. Only 2 digit numbers are allowed in this field.

Number of Hull Units

Specify the Number of Hull Units available in the vessel. Maximum 10 digits are allowed in this field.

Motor Number

Specify the motor number of the water vessel. Motor Number can be alphanumeric with maximum of 20 characters.

Water Vessel Dimension

Dimension Unit

Select the water vessel dimension unit from the drop down list. The options available are ‘Feet’, and ‘Meters’.

Water Vessel Length

Specify the length of water vessel.

Water Vessel Beam

Specify the beam of water vessel.

Water Vessel Height

Specify the height of water vessel.

Water Vessel Tonnage

Displacement Unit

Select the Displacement Unit of water vessel from the drop down list. The options available are ‘Tonnes’ and ‘Metric Tonnes’.

Water Vessel Size

Select the Water Vessel Size from the drop down list. The options available are ‘Aframax’, ‘Capesize’, ‘Chinamax’, ‘Handymax’, ‘Handysize’, ‘Malaccamax’, ‘Panamax’, ‘Q-Max’, ‘Seawaymax’, and ‘Suezmax’.

Water Vessel Displacement

Specify the volume of water a vessel displaces when floating measure in cubic metres.

DeadWeight Tonnage

Specify how much weight the water vessel can carry in tonnes.

Gross Register Tonnage

Specify the total internal volume of the vessel.

Net Registered Tonnage

Specify the vessel’s cargo volume capacity expressed in register tons.

Water Vessel Tonnage

Specify the measure of cargo carrying capacity of the water vessel.

TEU

Specify the Twenty-foot Equivalent Unit used for measuring cargo capacity for container ships and container terminals.

Currency Details

Currency

Specify the Currency in which the water vessel is valuated.

Amount in Collateral Currency

The system derives the value of water vessel in collateral currency and displays here.

Water Vessel Valuation Details

Basis Vessel Value

Select the basis on which the water vessel is valuated. The options available are ‘MARKET VALUE’ and ‘INVOICE VALUE’.

Invoice Value

Specify the Invoice Value of the water vessel.

Market Value

Specify the Market Value of the water vessel.

Revaluation Base Value

When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.

Insurance Details

Click 'Insurance Details' to add vessel specific insurance details. The 'Insurance Maintenance' screen is displayed.

Refer "Specifying the Insurance Details" on page 36 for information on adding insurance details.

Valuation Details

Click 'Valuation Details' to add vessel valuation details. The 'Valuation Details' screen is displayed.

Refer "Maintaining Valuation Details" on page 51 for information on adding valuation details.

External Pricing Details

Security Code

When the collateral is enabled for external revaluation, select the Security Code from the adjoining list

Security Description

Security Description gets defaulted based on the selected Security Code.

Price Code

Price codes configured for the selected security code are displayed in the adjoining list. Select the appropriate Price Code.

Unit Value

Unit value gets defaulted based on the selected price code.

Number Of Units

Enter the number of units of security being considered for collateral creation.

Current Value

Current value is calculated and displayed based on unit value and number of units.

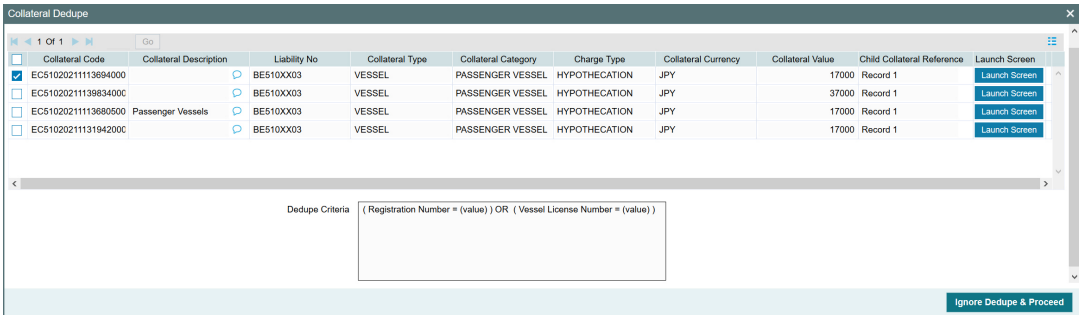
Dedupe Check

Click Dedupe Check to identify whether the collateral to be created is duplicate or not. The system validates the existing collateral records using the parameters configured in 'Collateral Dedupe Maintenance' screen.

Note

Dedupe check must be individually performed for all the child collaterals.

In case the configured collateral parameters match with any of the existing collateral records, the system displays those matching records as shown below.



You can verify the records by clicking ‘Launch Screen’ and take necessary action.

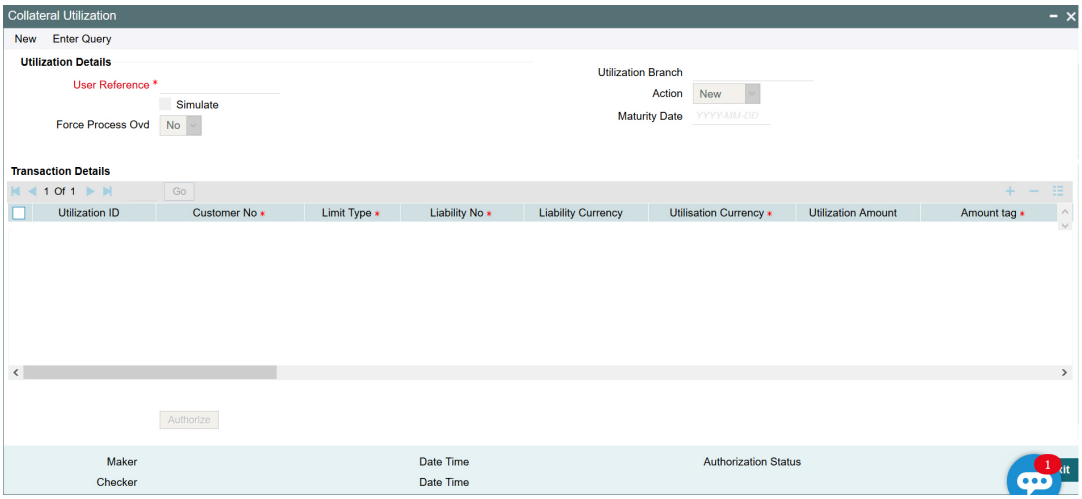
To ignore the dedupe check result and continue with collateral creation, click ‘Ignore Dedupe & Proceed’.

2.13 Collateral Utilization Transaction

The 'Collateral Utilization' screen (GCDUTILS) is a dedicated screen for capturing utilization request specific to collaterals. You can either capture the collateral utilization request through GEDUTILS or GCDUTILS screen.

This screen is not applicable for Facility entity.

You can invoke the ‘Collateral Utilization’ screen by typing ‘GCDUTILS’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Click ‘New’ and specify the following details.

Utilisation Branch

Branch Code is displayed here. It indicates the transaction branch code.

Action

During new utilization, you can perform below mentioned operations for the entities (Collateral, pool, liability and exposure linked to liability).

- New Utilization
- Increase Utilization
- Decrease Utilization

- Alter Utilization
- Reverse Utilization
- Re-open Utilization
- Mature
- Delete

The following examples depict utilization applied on a collateral for different utilization operations.

New Utilization

Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

After Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Alter Utilization

After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Alter Utilization of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

After Alter Utilization of 2000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Increase Utilization

After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Utilization

After New Block of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Utilization

After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Reopen Utilization

After Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Liquidate Utilization

After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

After Liquidation of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	L

Maturity Date

Specify the date on which the transaction matures.

Entity's expiry date cannot be prior to the transaction maturity date.

User Reference

Specify a unique reference number for the transaction.

Simulate

Select this check 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 displays the utilized amount for the facility and the liability.

Force Process Ovd

Specify whether the transaction should ignore the overrides occurred in the process or not.

Transaction Details

Utilization ID

The system generates the Utilization ID on clicking ‘Save’.

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.

Limit Type

Select the Limit Type from the drop down list. The options available are: Liability, Collateral, and Collateral Pool.

Liability No

The system defaults the Liability Number for the selected customer.

Liability Currency

Currency of the liability gets defaulted here.

Utilisation Currency

Specify the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.

Utilisation Amount

Specify the amount for the utilization transaction.

Amount Tag

Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one. The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here.

Utilisation Product

Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.

Liability Utilized Amount

The system displays the utilization amount in liability currency.

Collateral Code

Select the Collateral Code for utilization transaction.

Pool Code

Select the Pool Code for utilization transaction.

Utilization Status

The system updates the Utilization Status based on the actions performed on the utilization transaction.

Tenor Basis

Select this check box to indicate that the utilization should be tracked tenor wise for the collateral.

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 check the ‘Tenor Basis’ option before you specify the basis here.

Maturity Date

Specify the date on which the transaction matures.

Matured Amount

Specify the maturity amount of the transaction.

Value Date

Specify the value date for the transaction.

Module

The module from which the transactions are triggered is displayed here.

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)

Exposure Block Number

Specify a unique number for the block you are creating. The system does not allow you to modify this number after authorization.

Ignore Overrides

Enable this check box to ignore overrides.

Exchange Rate

Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities ‘Collateral’, ‘Pool’, ‘Liability’ and ‘Exposure’ linked to liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM.

If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency.

Note

The exchange rate mentioned in GEDUTILS will be used only for the calculation of direct limit entities utilization.

Block Reference Number

If you enter the block reference number, you can utilize the collateral amount to extend of block amount. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced.

If you try to utilize more than collateral amount, the system gives an override.

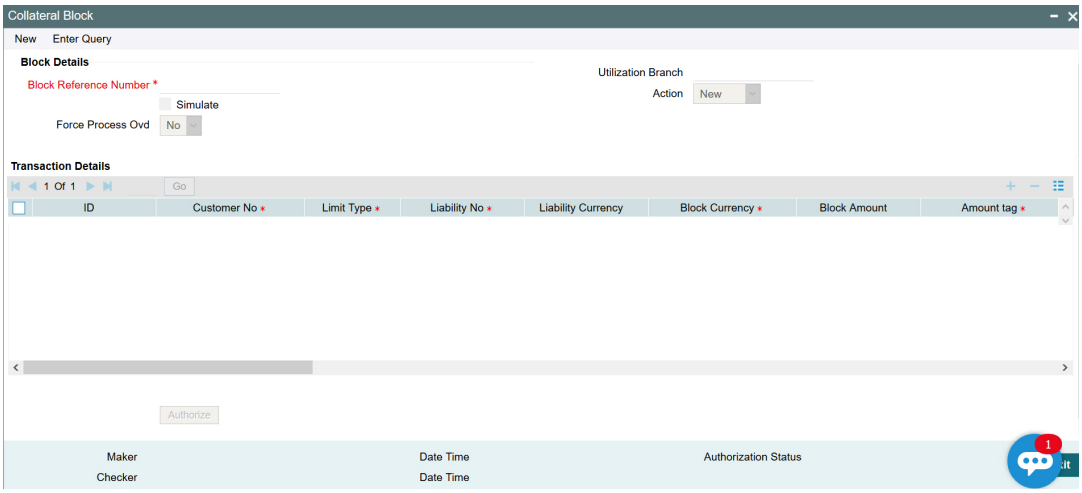
An error appears, when you try to utilize more than blocked amount by providing block reference number.

2.14 Collateral Block Transaction

The 'Collateral Block' screen (GCDBLCKS) is a dedicated screen for blocking funds for collateral and collateral pool. You can block funds either using GEDBLCKS or GCDBLCKS screen.

This screen is not applicable for facility entity.

To invoke the ‘Collateral Block’ screen, type ‘GCDBLCKS’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



Block Details

Block Reference Number

Specify the unique number which is to be assigned for every block to be created.

Simulate

Select this check 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 successful simulation of a transaction, the system displays the utilized amount for liability, collateral and collateral pool.

Force Process Ovd

Indicates whether transaction should ignore the overrides occurred in the process or not.

Utilization Branch

Branch code is displayed here. It indicates the transaction branch code.

Action

During new block, you can perform below mentioned operations for the entities (liability, collateral, and collateral pool).

- New Block
- Increase Block
- Decrease Block
- Alter Block
- Reverse Block
- Re-open Block
- Mature

- Delete

The following examples depict block applied on a collateral for different block operations.

New Block

Before Block

Available Amount	Block Amount	Block Status
10000	0	A

After Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Alter Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Increase Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

After Increase of 1000

Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

After Decrease of 500

Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

After Block

Available Amount	Block Amount	Block Status
8000	2000	A

After Reverse of Block

Available Amount	Block Amount	Block Status
10000	0	R

Reopen Block

After Block

Available Amount	Block Amount	Block Status
10000	0	A

After Reopen of Block

Available Amount	Block Amount	Block Status
10000	0	A

Liquidate Block

After Block

Available Amount	Block Amount	Block Status
8000	2000	A

After Liquidate of Block

Available Amount	Block Amount	Block Status
10000	0	L

Transaction Details

ID

Indicates the transaction ID

Customer No

The system displays the customer number to which the Liability, Collateral, Collateral Pool are linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. You can select the customer number from the option list.

Limit Type

The system displays the limit type to which the limit is associated.

Liability No

Liability which is linked to customer in ‘Customer to Liability Link Maintenance’ screen (GEDCULIK) is displayed here.

Liability Currency

The currency with which the liability is associated is displayed here.

Block Currency

Specify the currency based on which the Block amount for the collateral has to be considered.

Block Amount

Specify the amount to be blocked

Amount Tag

The 'Amount Tag' entered in 'Amount Tag Maintenance' screen is displayed here.

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.

Block Product

Specify the product for the transaction.

Liability Block Amount

Displays the liability blocked amount.

Collateral Code

Specify the Collateral Code here. Each Collateral code should be unique.

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.

Utilization Status

Indicates the utilization status. Possible values are A-Active, R-Reverse, L- Liquidated.

Tenor Basis

Select this check box to indicate that the utilization should be tracked tenor wise for the collateral.

Tenor

Enter the basis on which tenor tracking should be done for the utilization. You must have selected the ‘Tenor Basis’ option before you can specify the basis here.

Maturity Date

Specify the date on which the transaction matures.

Value Date

Specify the value date for the transaction.

Module

The module from which the transactions are triggered is displayed.

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).

Exposure Block Number

Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization.

Exchange Rate

Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities (Collateral, Pool, Liability and Exposure linked to liability) will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in GEDPARAM.

Note

The exchange rate mentioned in GEDBLCKS will be used only for the calculation of direct limit entities block.

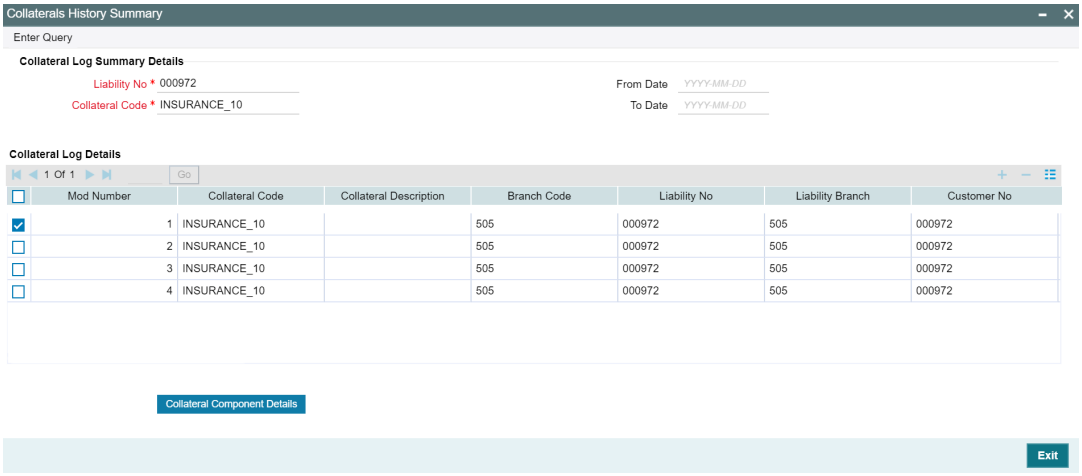
2.15 Collateral History Summary

The ‘Collateral History Summary’ screen (GCDCOLSH) displays the history of modifications made to the following key fields of collateral (of all types) over a period of time:

- Available Flag
- Available Amount
- Collateral Block Amount
- Pool Contribution
- Collateral Value
- End date
- Haircut %
- Lendable Margin
- Limit Contribution
- Record Status
- Status
- Tanked Utilization
- Utilization amount

Whenever any of the collateral key field is modified through online or batch modification process, the corresponding collateral record is moved to the ‘Collateral History Summary’ screen along with the child collateral record details.

To invoke the ‘Collateral History Summary’ screen, type ‘GCDCOLSH’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

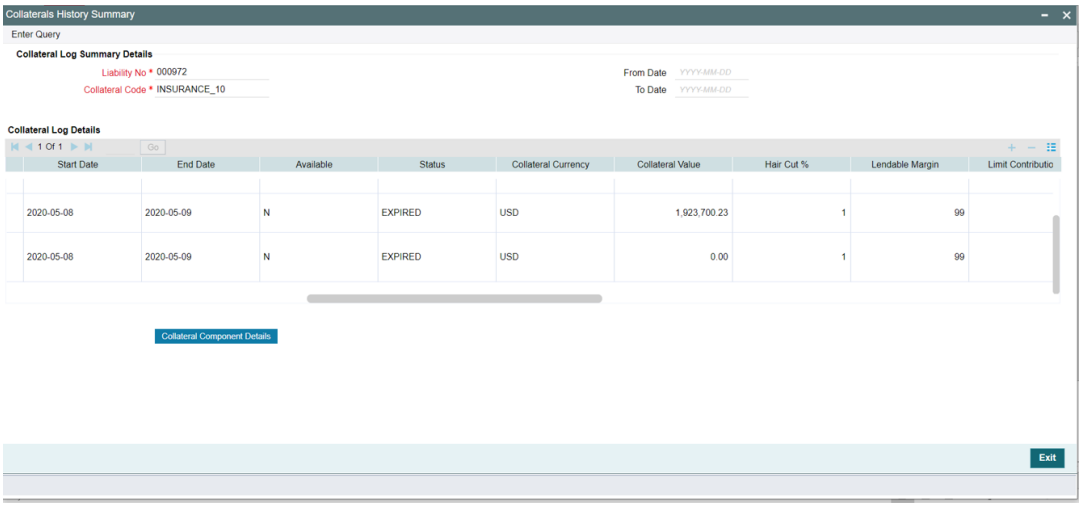


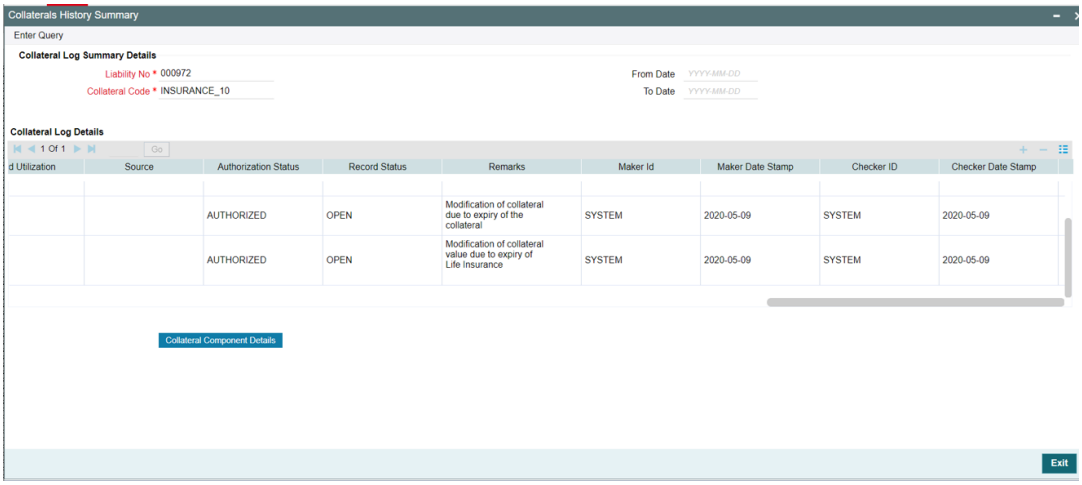
In the above screen, entries made for the collateral varies based on different scenarios.

Scenario 1: Record Entries on Collateral Expiry

For the collaterals whose value does not become zero on expiry, only one entry is displayed in the ‘Collateral History Summary’ screen. Whereas, for collaterals whose value becomes zero, two entries are displayed as the child expiry and collateral expiry are captured in two separate entries.

Reference Screens for two entries:





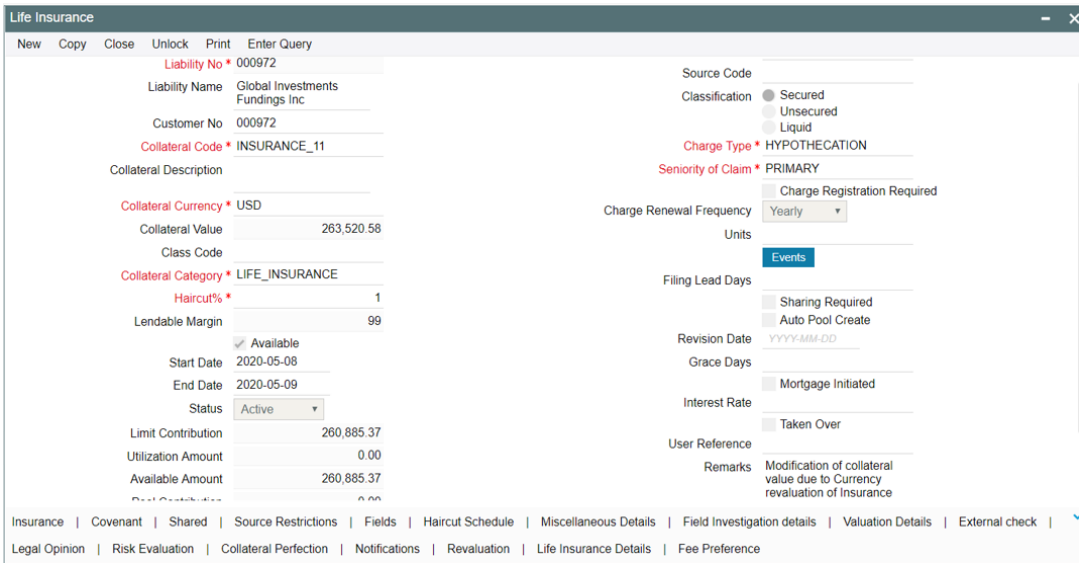
Scenario 2: Collateral value modification due to Currency Revaluation of one child and child expiry of another child in the same batch

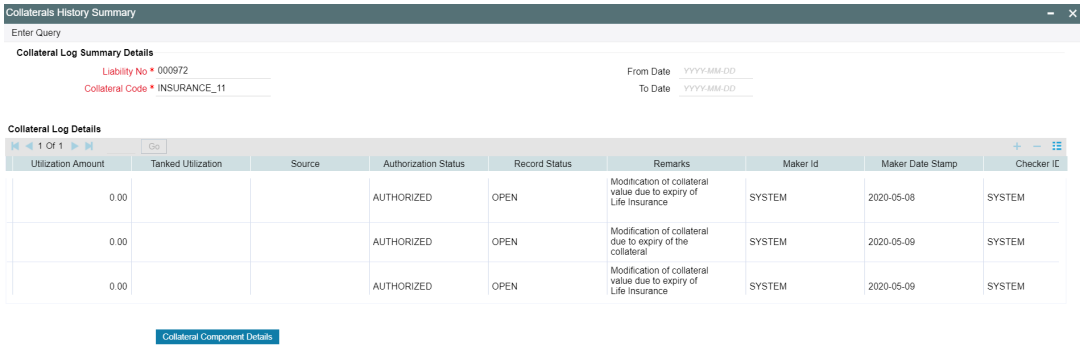
In the main screen, 'Remarks' are updated based on the Cross currency revaluation. Whereas, in the history screen, the remarks are updated based on the child expiry since the Expiry batch runs before the Currency revaluation batch.

Since the revaluation of second child available in the collateral is done through the Expiry batch, the system does not find any key field modification to push the data to history screen and the Currency revaluation batch remarks are not pushed to history.

However for the above case, an increment entry for modification no will be done internally. Thus, in case of two child records (one child with cross currency that goes for currency revaluation on the first EOD) with different end dates (one as today and one as tomorrow), post two EOD's, entries with Mod No 1 & 2 for one child expiry and one prior record and entries with Mod No 4 & 5 for collateral expiry and second child expiry are displayed in the 'Collateral History Summary' screen. Mod no 3 which is not shown is for Currency revaluation which happens after the first EOD for one child.

Reference Screens:





Click ‘Enter Query’ and perform the following steps:

Liability No

Select the liability number to fetch the collaterals associated with the liability.

Collateral Code

Select the ‘Collateral Code’ fetched based on the selected ‘Liability No’.

From Date

Specify the ‘From Date’ of the period for which the collateral history summary is to be queried.

To Date

Specify the ‘To Date’ of the period for which the collateral history summary is to be queried.

Collateral Log Details

The following details of the collateral are displayed for the selected period on clicking ‘Execute Query’ at the top left corner.

- Mod Number
- Collateral Code
- Collateral Description
- Branch Code
- Liability No
- Liability Branch
- Customer No
- Collateral Type
- Collateral Category
- Start Date
- End Date
- Available
- Status
- Collateral Currency
- Collateral Value
- Hair Cut %
- Lendable Margin
- Limit Contribution

- Available Amount
- Pool Contribution
- Collateral Block Amount
- Utilization Amount
- Tanked Utilization
- Source
- Authorization Status
- Record Status
- Remarks
- Maker Id
- Maker Date Stamp
- Checker ID
- Checker Date Stamp

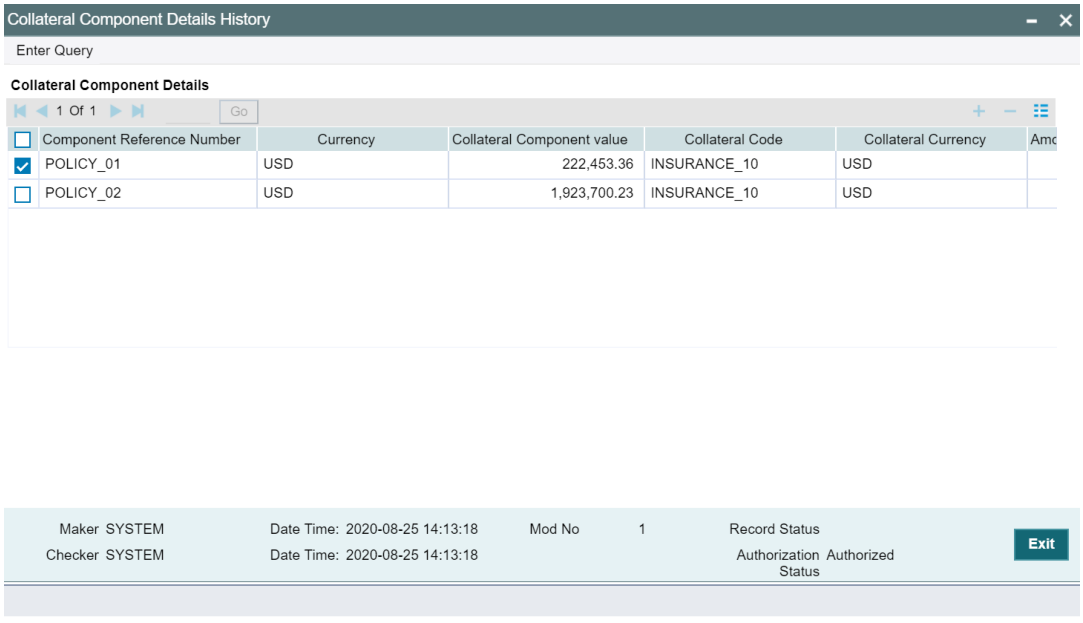
The reason for modification done through both online and batch modification process is displayed in the ‘Remarks’ field.

For online modification, the remarks are shown as ‘Modified Online’, whereas for batch modification, actual remarks are shown. For example, for currency revaluation, the Remarks is as follows: ‘Modification of collateral value due to Currency revaluation of Vehicle’.

If the ‘Collateral Value’ is modified due to currency revaluation and expiry of the child collaterals, then the Remarks field is updated based on the expiry of the child collateral as the Expiry batch runs before the Currency revaluation batch.

Collateral Component Details

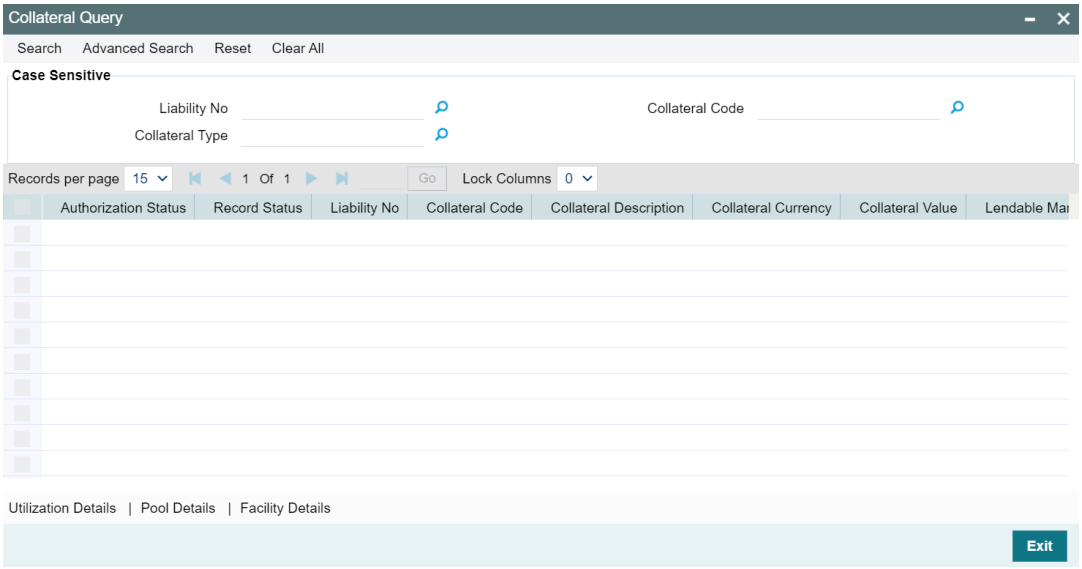
Click this button to view the component level details of the collateral for the selected row (mod no). The ‘Collateral Component Details History’ screen with the details of child records under the collateral pertaining to the selected mod number is displayed.



2.16 Collateral Query

The Collateral Query screen allows you to search a collateral by specifying any of the collateral parameter. You can use this query screen to monitor how the collateral is being utilized or associated with the entities such as facility and collateral pool.

To invoke the Collateral Query screen, type GCSQCOLT in the field at the top right corner of the application tool bar and click the adjoining arrow button.



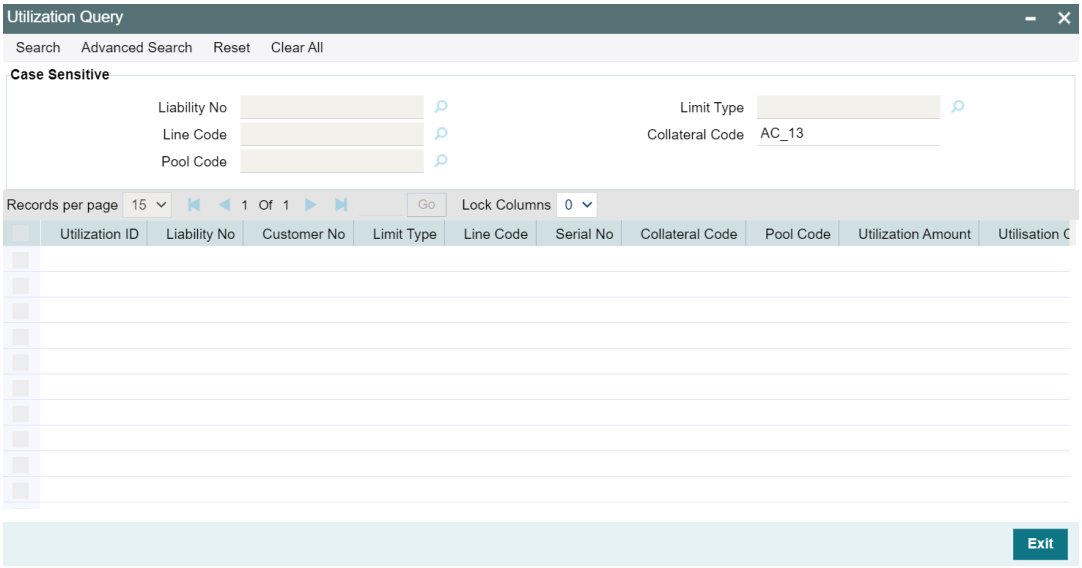
You can query a collateral using ‘Search’ or ‘Advanced Search’ option.

Select value for any or all of the following parameters and click ‘Search’. If the value for one parameter is selected, the values in other LOVs are populated based on the selected parameter value.

- Liability No
- Collateral Code
- Collateral Type

2.16.1 Utilization Details

The Utilization Details sub-system in the ‘Collateral Query’ screen allows you view the utilization details of a particular collateral. Select a collateral record and click the ‘Utilization Details’ tab. The ‘Utilization Query’ screen (GESQUTIL) is displayed.



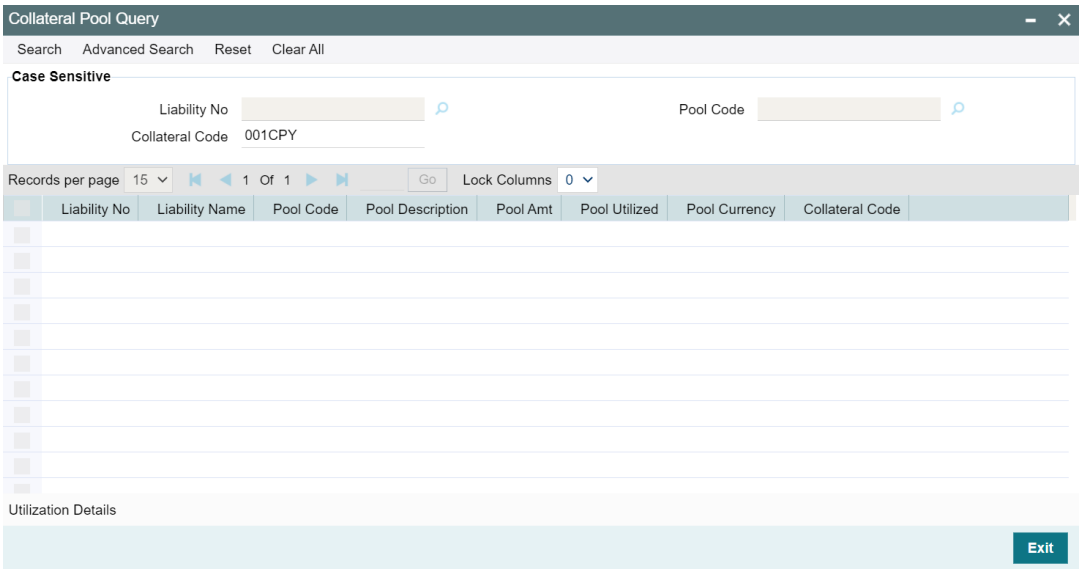
You can ‘Clear All’ the records in the above screen and search for a particular utilization record using ‘Search’ or ‘Advanced Search’ option.

Select value for any or all of the following parameters and click ‘Search’. If the value for one parameter is selected, the values in other LOVs are populated based on the selected parameter value.

- Liability No
- Limit Type
- Line Code
- Collateral Code
- Pool Code

2.16.2 Pool Details

The Pool Details sub-system in the ‘Collateral Query’ screen allows you view the details of pools to which a particular collateral is linked. Select a collateral record and click the ‘Pool Details’ tab. The ‘Collateral Pool Query’ (GCSQCPOL) screen is displayed.



You can ‘Clear All’ the records in the above screen and search for a particular pool record using ‘Search’ or ‘Advanced Search’ option.

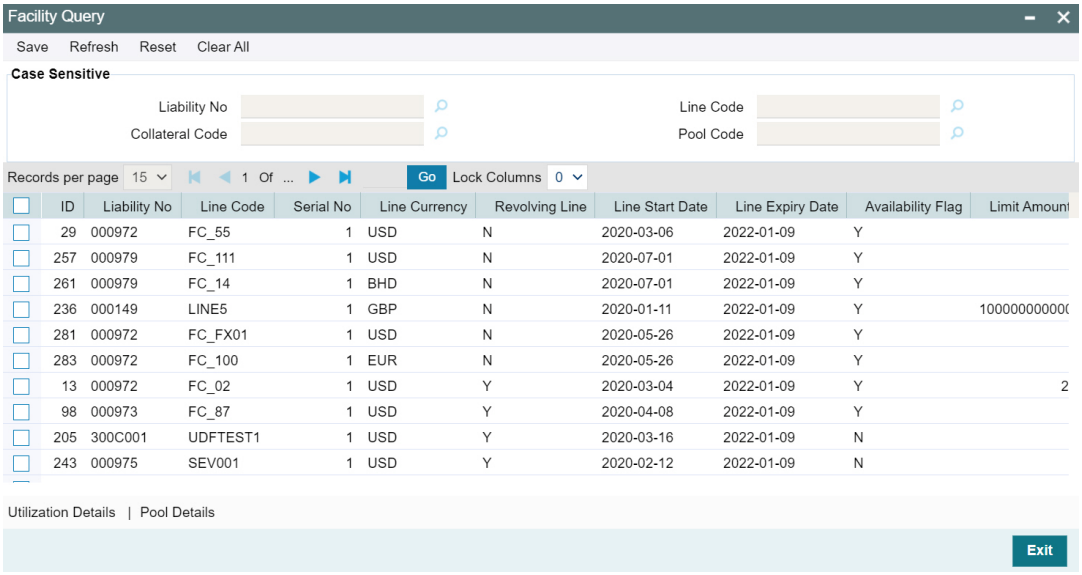
Select value for any or all of the following parameters and click ‘Search’. If the value for one parameter is selected, the values in other LOVs are populated based on the selected parameter value.

- Liability Number
- Collateral Code
- Pool Code

To view the utilization details of a particular collateral pool, select a record in the ‘Collateral Pool Query’ screen and click on the ‘Utilization Details’ tab.

2.16.3 Facility Details

The Facility Details sub-system in the ‘Collateral Query’ screen allows you view the details of facilities to which a particular collateral is linked. Select a collateral record and click the ‘Facility Details’ tab. The ‘Facility Query’ screen (GESQFACL) is displayed.



You can ‘Clear All’ the records in the above screen and search for a particular facility record using ‘Search’ or ‘Advanced Search’ option.

Select value for any or all of the following parameters and click ‘Search’. If the value for one parameter is selected, the values in other LOVs are populated based on the selected parameter value.

- Liability No
- Line Code
- Collateral Code
- Pool Code

To view the utilization details of a particular facility, select a record in the ‘Facility Query’ screen and click on the ‘Utilization Details’ tab.

To view the details of collateral pools to which a particular facility is linked, select a record in the ‘Facility Query’ screen and click on the ‘Pool Details’ tab.

3. Annexure 1 – Revaluation

3.1 Collateral Revaluation

Collateral revaluation are of two types.

Collateral revaluation types can be manual or automatic.

3.1.1 Manual Revaluation

Collaterals which are marked for manual revaluation is not considered for automatic revaluation. You have to manually update the collateral value or dependent value from which collateral value is derived.

When such updating of collateral value is done manually, the system considers the modified collateral value and last revaluation date is updated as the date on which manual revaluation is done. Next revaluation date is blank in case of manual revaluation.

Manual revaluation is part of history of revaluation at collateral level.

3.1.2 Automatic Revaluation

Following are the methods of revaluation when revaluation type is automatic.

- Straight line method
- Written down value method
- Sum of years digit method
- External
- Custom

3.1.3 Collateral Depreciation Methods

Following methods are considered for collateral depreciation. Method of depreciation refers to how the cost should be treated as expiring over the life of assets.

- Straight line method
- Written down value method (reducing balance method)
- Sum of years digit method

Straight line method

If the useful life of assets is 10 years, depreciation is calculated at 10% every year on the original cost. However, rate of depreciation specified is considered for straight line method. Revaluation rate for frequency specified is arrived considering the depreciation rate per year signified.

Written down value method

In this scenario, depreciation value reduces over the period as depreciation is calculated on the written down value of the collateral in second and subsequent years, as compared to the original cost in the first year.

Sum of years digit method

This can be considered with the following example.

- Original cost of collateral is 15000
- Useful life of the item is 3 years
- Sum of digit of the useful life is 3+2+1 = 6 years
  - First year depreciation is 3/6 * 15000 = 7500
  - Second year depreciation is 2/6 * 15000 = 5000
  - Third year depreciation is 1/6 * 15000 = 2500

External

Securities type of collateral will follow 'External' method of revaluation. Collaterals which are created with security code gets collateral value based on latest price signified for the particular security in GCDSECTY (price fetched externally).

Securities type of collateral which derives its value from security maintenance (GCDSECTY) and accordingly collateral value is calculated.

Whenever price changes for a particular security, latest price is signified in security maintenance for the price code with effective date and collateral marked for external revaluation is picked up and updated with latest price on the next revaluation date and arrive at the modified value the collateral. On the next revaluation date, the system picks up the closest price change (latest price change) when multiple price changes are existing for a particular security to re-valuate the collateral.

Based on price changes, the collateral value may appreciate or depreciate during revaluation and accordingly collateral value gets updated.

Last revaluation date is updated as the date of automatic revaluation and next revaluation date is updated considering the last revaluation date + frequency + holiday processing setting

History of revaluation is updated and same is available for inquiry at collateral level.

Custom

This method can be used for customizing the revaluation process of the collateral.

Holiday setting – Ignore holidays

If the next revaluation date falls on a holiday and holiday settings at collateral level is ignore holidays, the system consider GEDPARAM setting ('S' or 'N') and accordingly revaluation is done. In case of consecutive holidays covering multiple frequencies revaluation considers the number of frequencies and arrive at collateral value accordingly.

With Holiday Processing setting

In respect collateral with holiday processing settings like move forward/move backward and with consecutive holidays covering multiple frequencies, revaluation considers the number of frequencies and arrive at collateral value accordingly.

In case calendar is not available for either branch or currency on next revaluation date and the holiday processing setting has to consider the holiday for branch and/or currency, next revaluation date is considered as a working date and updated accordingly

Revaluation of a Suspended Collateral

When a collateral is suspended, such collaterals are not candidates for automatic revaluation even though next revaluation date is equal to business date. Suspended collaterals cannot be manually revaluated.

However, when suspension is revoked, the system revaluates such collaterals up to date and update the latest collateral value.

Exception logging

When collateral value reduces, revaluation of the collateral stops when the same goes to negative.

When the collateral which is a candidate for automatic revaluation and the modified value on account of revaluation is negative, revaluation process skips such collaterals and exception is logged in 'gctm_collat_exception' table.

In addition, exception scenarios like on account of revaluation resulting in reduction of collateral value, available amount at linked pool level and/or at facility level goes not negative, such exceptions are logged.

3.1.4 Revaluation Process

- Batch process revaluates all collaterals which are marked for automatic revaluation type.
- All collaterals which are marked for automatic revaluation and next revaluation date = business date, then they are candidates for revaluation.
- Collaterals with depreciation methods are revaluated duly considering the revaluation method and rate of depreciation and modified collateral value is updated on the collateral after revaluation.
- Depreciation calculation logic follows as per the collateral depreciation methods.
- In respect of collaterals which are marked for external method of revaluation where next revaluation date is equal to business date, the system considers the closest (latest) available price for the price code attached and considers this price to revaluate the collateral.
- Last revaluation date is updated as current business date when revaluation is done and next revaluation date is updated duly considering the frequency from the last revaluation date+holiday processing setting.
- Next revaluation date also follows existing cascade functionality with holiday processing when enabled.
- In respect of collaterals which are getting revaluated, collateral value will be appropriately updated as part of revaluation at individual child level.
- Revaluation details of the collaterals are logged separately and available for inquiry.
- History of revaluation is made available at the collateral level with details.
- Collaterals with ignore holidays setting, when revaluation date falls on a holiday, GEDPARAM setting – S or N is considered for revaluating the collateral.
- If next revaluation date is holiday and holiday processing setting is other than ignore holidays, the system follows normal holiday processing done elsewhere in the system and appropriately update the next revaluation date.

3.1.5 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. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

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 is triggered off. Otherwise the price change does not affect the existing collateral value.
- 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 their 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.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$50,000	$1.05 million

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.

Pool Contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$55,000	$1.055 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 stands decreased by $ 5,000 as a result of the revaluation.

Pool contribution to the line

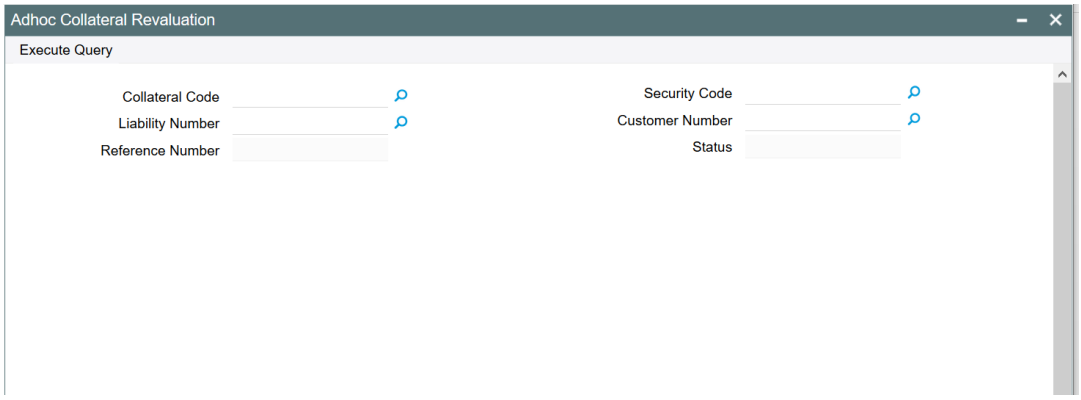
Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$45,000	$1.045 million

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 Banking ELCM Global Parameter maintenance, the option for 'Revaluate Market Online' has been selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

Adhoc Revaluation of Market Based Collaterals

The 'Adhoc Collateral Revaluation' screen provides an option to search and revaluate the market based collaterals with the latest price, if 'Revaluate Market Online' is set as 'Batch' in the 'Global Exposure Parameter Detail' screen (GEDPARAM).

To invoke the 'Adhoc Collateral Revaluation' screen, type 'GCDADREV' in the field at the top right corner and click the adjoining arrow button.



Click ‘Enter Query’.

Collateral Code

Select the ‘Collateral Code’ of the market based collateral from the list of values.

Security code

Select the ‘Security Code’ of the market based collateral from the list of values.

Liability number

Select the ‘Liability Number’ associated with the market based collateral to be revaluated.

Customer Number

Select the ‘Customer Number’ associated with the market based collateral to be revaluated.

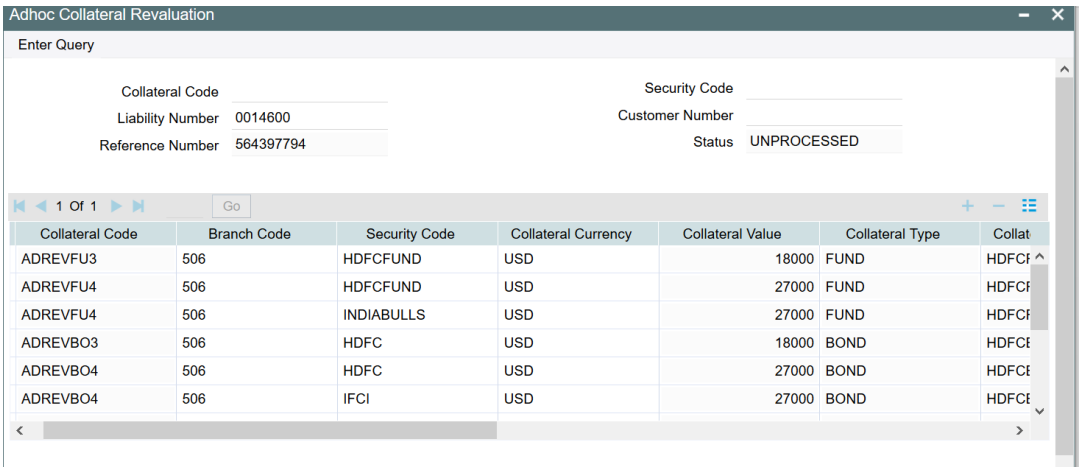
Reference Number

The system generates a unique reference number for the adhoc revaluation and displays the same in this field, when the user clicks ‘Process’ button.

The user can also inquire the status of adhoc collateral revaluation by entering the reference number in this field.

Status

Displays the status of adhoc revaluation. Before initiating the revaluation, the system displays the status as ‘Unprocessed’ as shown below:



Once the Adhoc revaluation is completed, the status is updated as ‘PROCESSED’.

Note

Collaterals that are revaluated through adhoc revaluation process will follow the normal process of frequency based revaluation on the next revaluation date of the collateral.

3.1.6 Collateral Revaluation of Non-Market Based Securities

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system. The revaluation process takes place online when ever there is a change in the collateral value.

Example

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability code	Line code	Liability Limit
Symphony Limit	Loans	$1million

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
Fixed Deposit	$50,000	$50,000	Pool1	100%	$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	$50,000	$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as $55,000. Now the latest value has to be sent to the Oracle Banking 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			Pool amount Collateral POOL code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			$55,000 100% Pool1 $55,000 $55,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	$55,000	$1.055million

4. Function ID Glossary

G

GCDBLCKS 2-176
GCDCHGTY 2-13
GCDCOFPT 2-70
GCDCOLAC 2-144, 2-155, 2-164
GCDCOLAG 2-125
GCDCOLAR 2-137
GCDCOLBE 2-152, 2-155, 2-163
GCDCOLBO 2-111
GCDCOLCA 2-2
GCDCOLCD 2-123
GCDCOLCO 2-141
GCDCOLCP 2-120
GCDCOLFU 2-109
GCDCOLIY 2-133
GCDCOLLA 2-155
GCDCOLLG 2-116, 2-118
GCDCOLLI 2-106
GCDCOLLL 2-114
GCDCOLLO 2-116
GCDCOLLP 2-77
GCDCOLLS 2-99
GCDCOLLT 2-26
GCDCOLLV 2-91
GCDCOLLY 2-101
GCDCOLOD 2-139
GCDCOLPC 2-131
GCDCOLPD 2-145
GCDCOLPN 2-149
GCDCOLSH 2-180
GCDCOLTY 2-1
GCDCOLVE 2-163
GCDCOVTR 2-74
GCDDEDUP 2-24
GCDGENCD 2-12
GCDGENCL 2-76
GCDINSCO 2-19
GCDINSTY 2-21
GCDISSUR 2-14
GCDSECTY 2-16
GCDUTILS 2-170
GCDVALDT 2-19
GCSCOVTR 2-73, 2-74
GCSDEDUP 2-25
GCSINSCO 2-20
GCSINSTY 2-22
GCSPFLOG 2-58
GEDBLCKS 2-176
GEDINSTY 2-21

S

SMDUSRDF 2-76
STDCSFRT 2-77