

Oracle Banking Enterprise Limits and Collateral Management

Enterprise Limits Management



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Contents

1 Preface

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

2 Limits

2.1	Line Code Maintenance	2-1
2.1.1	FX Rate Fixing	2-4
2.1.2	Fee Preference	2-7
2.2	Facilities Maintenance	2-8
2.2.1	Maintaining Facility Event Details	2-23
2.2.2	Maintaining Fee Details	2-25
2.2.3	Maintaining Limit Schedule	2-30
2.2.4	Specifying Covenant Details	2-33
2.2.5	Tracking Exposure for Line	2-40
2.2.6	Capturing Main Line Change Maintenance Details	2-41
2.2.6.1	Facility Main Line Change Summary	2-43
2.2.7	Capturing Facility Maintenance Charges Detail	2-45
2.2.8	Maintaining Collateral Pool Linkages	2-46
2.2.9	Maintaining Collateral Linkage	2-48
2.2.10	Maintaining Restrictions for a Line	2-51
2.2.11	Defining Tenor Based Restrictions	2-55
2.2.11.1	Maintaining Tenor Restrictions for a Sub-Line	2-56
2.2.12	Maintaining Source Restrictions	2-57
2.2.13	Maintaining Mandate Details	2-58
2.2.14	Comments on Facility	2-59
2.2.15	FX Rate Revaluation	2-60
2.2.16	Facility Credit Rating and History	2-61
2.2.17	Notifications	2-62

2.2.18	MIS Class	2-64
2.2.19	Change Log	2-66
2.2.20	Viewing Facilities Summary	2-67
2.2.21	Viewing Facility Covenant Tracking Summary	2-68
2.2.22	Tracking Facility Covenant Details	2-68
2.2.22.1	Including Netting Amount in Facility's Netting Contribution	2-71
2.2.23	Viewing Previous Credit Limit Changes	2-71
2.2.24	Viewing Facility Log Details	2-74
2.2.25	Terms and Conditions	2-76
2.2.26	Pricing	2-76
2.2.27	Viewing Facility Summary Details	2-76
2.2.28	Processing of Advanced and Manual Facility Fees	2-78
2.2.28.1	Fee liquidation considering holiday settings	2-80
2.2.28.2	Accrual for Arrears Fee	2-83
2.2.28.3	Month End Liquidation	2-83
2.2.29	Fee Recalculation Based on Backdated Transaction	2-84
2.2.30	Facility Expiry and Closure with Fee Handling	2-86
2.2.31	Processing of ECA and Partial/Full Fee Liquidation	2-93
2.2.31.1	Facilities Fee Retry	2-101
2.2.31.2	Facility Fee Summary	2-102
2.2.32	Processing of Adhoc Fee	2-103
2.3	Ear Marking Maintenance	2-112
2.4	Facility Block Maintenance	2-115
2.5	Facility Utilization Maintenance	2-120
2.6	Queue Maintenance	2-128
2.6.1	Exception Queue Maintenance	2-128
2.6.2	Exception Queue Slab Maintenance	2-129
2.7	Breach Tracking for Main Line Facility Utilization Transactions	2-131
2.7.1	Breach Tracking at Main Line and Child Facility Level	2-132
2.8	Multi Authorization Maintenance	2-134
2.9	Approval By Email	2-136
2.9.1	Breach Tracking Mechanism	2-136
2.9.1.1	Either Main or Child Line (Single Line)	2-136
2.9.1.2	Both Main and Child Lines	2-138
2.9.2	Approval By E-mail Format	2-139
2.9.2.1	E-mail Format to Approvers	2-139
2.9.2.2	Reply Format by Approvers/checkers	2-140
2.9.2.3	Intimation Mail Format	2-141
2.9.3	Approval By E-mail Status	2-141
2.10	Facilities Amount Transfer Maintenance	2-143
2.11	Dual Authorization of Utilization Transaction	2-145
2.12	Accounting Handoff Retry Summary	2-146

3 Annexure 1 - Value Dated Facility

3.1	Introduction	3-1
3.2	Value Date Based Facility Maintenance	3-1
3.2.1	Value Date Based Utilization Processing	3-1
3.2.2	EOD Processing	3-2

Index

1

Preface

1.1 Introduction

A brief introduction to the Enterprise Limits Management User Guide.

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

Intended audience of the Enterprise Limits Management User Guide.

Table 1-1 Intended Audience

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

Detailed information on Documentation Accessibility.

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at [Accessibility](#)

1.4 Organization

Topics and information available in Enterprise Limits Management User Guide.

This manual is organized into the following chapters:

Table 1-2 Chapters

Topics	Topic Details
Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Limits explains a series of maintenance options facilitated by Oracle Banking for Enterprise Limits Management.

Table 1-2 (Cont.) Chapters

Topics	Topic Details
Chapter 3	Annexure 1 - Value Dated Facility discusses the feature to maintain facility details based on a specific value date.

1.5 Acronyms and Abbreviations

List of acronyms and abbreviations that you may find in this user guide:

Table 1-3 Acronyms and Abbreviations

Acronyms	Abbreviations
CASA	Current Account and Savings Account
DDA	System that holds the CASA account and balances
ELCM	Enterprise Limits and Collateral Management
ECA	External Credit Approval
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
XML	eXtensible Mark-up Language

1.6 Glossary of Icons

List of icons referred in this user guide.

Table 1-4 Glossary of Icons

Icons	Function
	Exit

Figure 1-1
Exit



Table 1-4 (Cont.) Glossary of Icons

Icons	Function
	Add row
Figure 1-2 Add 	
	Delete Row
Figure 1-3 Delete 	
	Option List
Figure 1-4 Option 	

1.7 [Related Documents](#)

List of related documents for your reference.

For more information refer to the Oracle Banking Enterprise Limits and Collaterals User Manuals on:

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

2

Limits

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

This chapter contains the following sections:

[Line Code Maintenance](#) (page 2-1)

[Facilities Maintenance](#) (page 2-8)

[Ear Marking Maintenance](#) (page 2-112)

[Facility Block Maintenance](#) (page 2-115)

[Facility Utilization Maintenance](#) (page 2-120)

[Queue Maintenance](#) (page 2-128)

[Breach Tracking for Main Line Facility Utilization Transactions](#) (page 2-131)

[Multi Authorization Maintenance](#) (page 2-134)

[Approval By Email](#) (page 2-136)

[Facilities Amount Transfer Maintenance](#) (page 2-143)

[Dual Authorization of Utilization Transaction](#) (page 2-145)

2.1 Line Code Maintenance

Detailed information on maintaining line code details in OBELCM.

The **Line Code Maintenance** screen allows you to create and maintain line codes. The line code details maintained in this screen are populated in the **Facilities Maintenance screen** (GEDFACTL).

- Enter **GEDLNCOD** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Line Code Maintenance** screen is displayed.

Figure 2-1 Line Code Maintenance

Line Code Maintenance

New Enter Query

Line Code Template * Line Currency

Description

Limit Amount Basis

Revaluation Required ☐ Rate Agreement Required ☐

Committed ☐ Shadow Limit ☐

Funded ☐ Unadvised ☐

Product Restrictions

Restriction Type ☐ Allowed ☒ Disallowed

☐ Product Code * Product Description

No data to display

FX Rate Revaluation Fee Preference

Figure 2-2 Line Code Maintenance

Line Code Maintenance

New Enter Query

☐ Branch * Branch Description

No data to display.

Page 1 (0 of 0 items) |< 1 >|

Tenor Restrictions

☐ Tenor Code Days *

No data to display.

Page 1 (0 of 0 items) |< 1 >|

FX Rate Revaluation Fee Preference Audit Exit

Figure 2-3 Line Code Maintenance

Line Code Maintenance

New Enter Query

☐ Branch * Branch Description

No data to display.

Page 1 (0 of 0 items) |< 1 >|

Tenor Restrictions

☐ Tenor Code Days *

No data to display.

Page 1 (0 of 0 items) |< 1 >|

FX Rate Revaluation Fee Preference Audit Exit

Table 2-1 Line Code Maintenance Fields Description

Fields	Description
Line Code Template	Specify a unique code for the Line Code Template.
Description	Specify a brief description about the Line Code.

Table 2-1 (Cont.) Line Code Maintenance Fields Description

Fields	Description
Limit Amount Basis	Select the Limit Amount Basis from the drop down list. The value for Limit Amount can be maintained as follows. • Limit Amount Basis • Limit Amount + Collateral Contribution Limit Amount • Min(Limit Amount, Collateral Contribution)
Line Currency	Specify the currency in which the Line Code is to be defined.
Revolving Line	Select this check box to indicate that the credit line is Revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer.
Revaluation Required	Select this check box, if the facility has to be revalued.
Rate Agreement Required	If this check box is selected, then rates are taken based on FX rate fixing. If this check box is not selected, then rates are taken from 'Currency Exchange Rates Input' screen based on the maintenance done in 'Global Exposure Parameter' screen. The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.

Table 2-2 Line Code Maintenance - Product Restrictions Field Description

Fields	Description
Product Restriction Type	You can restrict the limit available under this line to a specific product by selecting allowed/ disallowed option. If you choose the restriction type as 'Allowed', click + icon and select the Product code from the list to indicate that they are allowed to use the line. If you choose the restriction type as 'Disallowed', click + icon and select the Product code from the list to indicate that they are not allowed to use the line.
Product Code	Select the product code from the drop-down list for Product Restriction.
Product Description	The product code description is displayed.

Table 2-3 Line Code Maintenance - Branch Restrictions Field Description

Fields	Description
Restriction Type	You can restrict the limit available under this line to a specific branch by selecting allowed / disallowed option. If you choose the restriction type as 'Allowed', click + icon and select the Branch code from the list to indicate that they are allowed to use the line. If you choose the restriction type as 'Disallowed', click + icon and select the Branch code from the list to indicate that they are not allowed to use the line.
Branch	Select the branch code from the drop-down list for Branch Restriction.
Branch Description	Branch Code description is displayed.

Table 2-4 Line Code Maintenance - Tenor Restrictions Field Description

Fields	Description
Tenor Code	Specify the Tenor Code. You can define the limits based on the tenor of the contracts that utilize the limit.
Tenor Restrictions	You can define the limits based on the tenor of the contracts that utilize the limit.
Days	Specify the number of days corresponding to the tenor.

2.1.1 FX Rate Fixing

Procedure to fix FX rate between transaction currency and facility currency.

The system allows to fix a rate between a 'Transaction Currency' and a 'Facility Currency' in addition to maintaining the rates for utilization transaction at Parameter level in the 'Global Exposure Parameter Detail' screen. You can provide a fixed rate or maintain a set of parameters like rate type and rate indicators to derive the rate pick up based on these parameters.

1. Click the **FX Rate Revaluation** tab at the bottom of **Line Code Maintenance** screen.
The **FX Rate Revaluation** screen is displayed.

Figure 2-4 FX Rate Revaluation

2. Specify the necessary details in the **FX Rate Revaluation** screen by referring the field descriptions in the following table.

Table 2-5 FX Rate Revaluation Field Description

Fields	Description
Module	Select the associated module from the adjoining option list.
Product Code	The Product Code is defaulted based on the selected module.
Currency Code	Specify the valid currency code. The Currency Code cannot be same as Line Currency .
Exchange Rate Code	Specify the exchange rate code. These rate codes are picked from the Currency Rate Type Definition screen (CYDCRATY). Exchange Rate Code field entry is mandatory, if the Rate Input Method is 'Derived'. The system throws error, if the Exchange Rate Code has a value and Rate Input Method is 'Fixed'
FX Rate Type	Select the FX Rate Type from the drop down list. The following options are available. • Mid • Sell • Buy
Rate Input Method	Select the Rate Input Method from the drop down list. The following options are available. • Fixed - The system will pick the fixed rate provided at the FX level • Derived- Based on Exchange Rate Code, FX Rate Type, and Rate Fixing Days provided, the system will derive the rate The system revaluates only those contracts for which Rate Agreement Required and Revaluation Required are selected. The Next Reval Date is updated as today's date for each contract. After one EOD process, Next Reval Date is updated based on the Revaluation Frequency, Revaluation Effective Date and Holiday Treatment selected at the facility level. After the End Of Day process, the system revaluates the facility with the modified values for Fixed and Derived Rate Input Method Type.
Fixed Rate	Specify the Fixed Rate. Fixed Rate field entry is required, if the Rate Input Method is 'Fixed'. The system throws an error, if 'Fixed Rate' has a value and 'Rate Input Method' is 'Derived'
Rate Fixing Days	Specify the Rate Fixing Days. The allowed values are 0-5. The system will pick up the rate from exact / nearest available date from the Currency Exchange Rates Input (CYDRATEE) or History of Currency Exchange Rates Input screen. For example: The system date is 22th November 2020, T-2 is provided at the facility level, Currency Exchange Rates Input (CYDRATEE) is available for 20th November and History rates are available for 19th November. In this case, the system will pick up the rate from Current Exchange Rates Input (CYDRATEE) as 20th November.

Table 2-5 (Cont.) FX Rate Revaluation Field Description

Fields	Description
Reval Frequency	Select the Reval Frequency as 'Daily', 'Weekly', 'Monthly', 'Quarterly', 'Half Yearly', 'Yearly', 'Ad Hoc' or 'None'. Ensure to select Reval Frequency, if you have selected Revaluation Required and Rate Agreement Required check boxes in the Line Code Maintenance screen or directly at the Facility level. Adhoc - Fixed rates are revaluated only on modification of rate at facility level. So, the frequency for fixed rates are maintained as 'Ad Hoc' None - If you need to suppress currency revaluation for a certain combination of 'Module', 'Product Code' and 'Currency Code', the 'None' can be selected as the Frequency. For 'Daily', 'Weekly', 'Monthly', 'Quarterly', 'Half Yearly' and 'Yearly', next revaluation date is computed based on the Frequency selected. Note: Reval frequency supported for 'Fixed' rate input method are 'ADHOC' and 'NONE'. For 'Derived' reval frequency except 'ADHOC' rate input method all other are supported.
Revaluation Effective Date	Select the Revaluation Effective Date as 'Calendar Date' or 'Value Date'. In case of 'Calendar Date', Next Reval date will be set as the date in which first utilization transaction is made. After one EOD, Next Reval Date will be set as 1st of next month irrespective of the revaluation frequency provided. After one more EOD, the system will update the Next Reval date based on 1st of the month + frequency. For example: If utilization transaction is made on 31st July, Next Reval date is set as 31st July. After one EOD, Next Reval date will be 1st August. If the 'Frequency' is Weekly, post another EOD, Next Reval date will be updated as 8th Aug. If 'Frequency' is Monthly, post another EOD, Next Reval date will be updated as 1st September and so on. In case of 'Value Date', Next Reval date will be set as the date in which first utilization transaction is made. After one EOD, the system updates the Next Reval date based on frequency provided. For example: If utilization transaction is made on 31st July, Next Reval date is set as 31st July. If 'Frequency' is Weekly, post one EOD, Next reval date will be updated as 7th August. If Frequency is Monthly, post one EOD, Next Reval date will be updated as 31st August and so on. Note: The system updates the NEXT REVAL DATE in 'GETB_UTILS' table.
Ignore Holidays	If this check box is selected, then holiday treatment is not applied to calculate the Next Reval Date. If this check box is not selected, then 'Holiday Preferences' settings are validated.

Table 2-5 FX Rate Revaluation Field Description

Fields	Description								
Move Across Month	If this check box is selected, then the system moves the date to next month. If this check box is unselected, then the system does not move the date to next month. <table> <tr> <td>Working Day</td><td>30-August</td></tr> <tr> <td>Holiday</td><td>31-August</td></tr> <tr> <td>Schedule Movement</td><td>Move Forward</td></tr> <tr> <td>Calculated Next Reval Date</td><td>31-August</td></tr> </table> In the above mentioned example, if 'Move Across Month' is selected, then the system moves Next Reval Date to 1-September. If 'Move Across Month' is not selected, then the system changes Next Reval Date to 30-August.	Working Day	30-August	Holiday	31-August	Schedule Movement	Move Forward	Calculated Next Reval Date	31-August
Working Day	30-August								
Holiday	31-August								
Schedule Movement	Move Forward								
Calculated Next Reval Date	31-August								
Move Forward	In case calculated Next Reval Date is holiday, then date must be moved forward. In this scenario, Next Reval Date moves to 1st September which is next working date.								
Move Backward	In case calculated Next Reval Date is holiday, then date must be moved backward. In this scenario, Next Reval Date moves to 30th August which is previous working date.								
Cascade Schedules	If this check box is selected, then the Next Reval Date is calculated based on previous schedule date instead of start date.								
Holiday Check	If holiday treatment is applicable, then you can select 'Local', 'Currency' or 'Both' based on your holiday maintenance. If 'Both' is selected and 'Branch' or 'Currency' is holiday, then holiday processing setting is considered.								
Holiday Currency	Select the Holiday Currency , if holiday check is maintained as 'Currency' or 'Both'.								

2.1.2 Fee Preference

Procedure to add fee preference.

- Click the **Fee Preference** tab at the bottom of **Line Code Maintenance** screen.
The **Fee Preference** screen is displayed.

Figure 2-5 Fee Preference

Table 2-6 Fee Preference Field Description

Fields	Screen
Branch	Select a branch code. Branch code selected in this screen gets defaulted in the Facilities Maintenance screen.
Account No	Specify an account number. The account number maintained in this screen gets defaulted in the Facilities Maintenance screen.
Waive all fees	Select this check box if you want to waive all the fees.

2.2 Facilities Maintenance

Detailed information on facility maintenance such as facility creation and amendment.

The system allows you to maintain credit limits for a Line Code - Liability Code combination in the **Facilities Maintenance** screen .

1. Enter **GEDFACTL** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facilities Maintenance** screen is displayed.

Figure 2-6 Facilities Maintenance

Figure 2-7 Facilities Maintenance

Figure 2-8 Facilities Maintenance

- Specify the necessary details in the **Facilities Maintenance** screen by referring the field descriptions in the following tables.

Table 2-7 Facilities Maintenance Field Description

Fields	Description
Branch	By default, the system displays the branch code in which facility has to be created.
Liability Number and Liability Name	Select the liability number for linking the facility. Liability Name gets defaulted based on selected liability number. Note: In case of backdated facility creation, the liability selected must be available on line start date for successful facility creation.

Table 2-7 (Cont.) Facilities Maintenance Field Description

Fields	Description
Line Code	Specify the Line Code to which the liability ID has to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code avails credit facilities under this Credit line. By linking a Credit Line to a Liability code the customer also gets linked to the Credit Line. This is true because a Liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked with this code. You can either enter the Line Code or select from a drop-down list which picks the Line Code details maintained in the GEDLNCOD screen.
Serial Number	Each time a Liability - line code combination is specified, Oracle Banking ELM system always defaults 1 as serial number. Thus, for every new record entered for a Liability No-Line Code combination, a serial number is defaulted to 1. The Liability - Line- Serial number forms a unique combination for facility identification. Note: If a second facility is created with the same line code, then an error appears on clicking Save. To create multiple facilities, you can also select the line code from the LOV and default the values by clicking on Populate button. The value of line code can then be changed and saved.
Description	Provide a brief description about the facility.
Main Line Code	Specify the main line code, if the facility to be created is a sub line. If the main line code is not specified, then the system defaults the line code as the main line code. For NRS line, the following mainline and sub-line combinations are supported: • NRS Main line and Revolving Sub-line • NRS Main line and Revolving Sub-line • Revolving Main line and NRS Sub-line

Table 2-8 For Example:

Main Line	Sub-Line (Level 1)	Sub-Line (Level 2)	Sub-Line (Level 3)
Revolving	Revolving	Revolving	Non-Revolving
Revolving	NRS	Revolving	Revolving

Note:

- Non-revolving lines cannot be added as part of a facility hierarchy branch, if an NRS line is part of the same hierarchy either as main line or sub-line at any level
- Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line
- In case of backdated facility creation, main line must be available as on backdated facility start date

Table 2-7 (Cont.) Facilities Maintenance Field Description

Fields	Description
Line Currency	Specify the currency in which the facility is defined. The currency that has been selected have the following implications: - The limit amount that has been specified for this Line-Liability combination is taken to be in this currency. - The line that has been defined is available for utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen. Once the entry is authorized you cannot change the currency. If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization is arrived at by using the mid-rate for the currency pair as of that day.
Category	Select the facility category from the list available. The list displayed here is based on maintenance done in Category Maintenance screen.
Class Code	Select the fee class from the class code adjoining option list. In case of attaching fee class to the backdated facility, the fee class must be available on the line start date (back value date) as well as active on book date.
Revaluation Required	Select this check box, if the facility has to be revalued.
Rate Agreement Required	If this check box is selected, then rates are taken based on FX rate fixing. If this check box is not selected, then rates are taken from Currency Exchange Rates Input screen based on the maintenance done in Global Exposure Parameter screen. The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.
Revolving Line	Select this check box to indicate that the credit line is Revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer. You can modify the preference, as required.
Non Revolving Special (Intra-day Revolving)	Enable this check box to indicate that the credit line is non-revolving special line. Non-revolving special line acts as revolving line during the business day on which de-utilization transaction is done. Whenever the line amount is de-utilized, the system updates the Non Revolving Special Available value to the extent of de-utilization amount and allows utilization of the NRS amount on the same day. At the beginning of day, the Non Revolving Special (Intra-day Revolving) Available value becomes zero and utilization can happen only for the Available Amount.
Netting Required	This check box is deselected by default, indicating that netting is not required for the facility. You can select this check box to enable netting for the facility.
Unadvised	Select this check box to indicate that the facility is unadvised.
Funded	Select this check box, if the line is fund based. If not selected, the system will consider the line as non fund based line.

Table 2-7 Facilities Maintenance Field Description

Fields	Description
Shadow Limit	Select this check box to indicate that utilization amounts should be updated only for the facility and mainlines for the facility. Thus, when a utilization request is processed, the system updates the utilization amount only at the facility level and leaves the utilization amount at the liability level untouched. The mainline and sub-lines of a facility need to have the same preference. This implies that you can enable this option for a sub-line only if the mainline has this option already enabled. Similarly, you cannot create a sub-line as a 'Shadow Limit' if the mainline does not have this facility. Note: You cannot modify this option once the facility is authorized.
User Defined Status	Specify status of the facility (For example, NORM for normal, BLOCKED, and so on) from the list available here. The list displayed here is based on maintenance done in User Define Status Summary screen.
Status Changed Date	Specify the date on which you want to change the status. You can specify a date before the line start date to block the line till the specified date. In addition, you can set a date prior to the application date.
Internal Remarks	Specify the internal remarks as limits terms and conditions.
Utilization Tracking	Signifies if the utilization tracking of the facility is done locally or globally. - For NRS lines, Utilization Tracking must be always 'GLOBAL'. - Sub-lines attached to GLOBAL NRS lines can be of type GLOBAL or LOCAL.
Committed	Enable this check box to mark the facility as committed. If this check box is not enabled, the system will consider the facility as non-committed. After saving and authorizing the facility creation, the 'Committed' flag will not be available for modification. It is not necessary that the commitment status of the main line and the sub-line to be same. If the main line is committed, the sub-line can be non-committed and vice-versa.

Table 2-9 Facilities Maintenance - Amounts Field Description

Fields	Description
Limit Amount	Specify the limit for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.
Pool Amount	On clicking Save , the system defaults the Pool Amount based on the pools linked in the Pool Links sub screen.
Collateral Amount	On clicking Save , the system defaults the Collateral Amount based on the collaterals linked in the Collateral Links sub screen.
Transfer Amount	The system displays the transfer amount resulting from 'Facilities Amount Transfer' transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is "-", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.

Table 2-9 (Cont.) Facilities Maintenance - Amounts Field Description

Fields	Description
Effective Line Amount	The system displays the effective line amount. Note: - Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances - As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions
Effective Line Amount Basis	For defining drawing power of line, the elements mentioned below are treated as the basis for the effective line amount calculation. - Line Amount + Collateral - Line Amount - Minimum of Line Amount and Collateral Note: EFF_LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility effective limit amount.
Maintenance Value date	Specify the value date on which facility amount is modified. That is, the date on which facility amount modified is earlier than 'Book Date' for an active credit line. When an amendment is done on a facility like limit amount, basis, and so on, if maintenance value date is given as a back value date, modification takes effect from the given maintenance value date and appropriately value dated balance is updated. If maintenance value date is not entered during amendment, processing date is default updated. However, maintenance value date cannot be prior to line start date. If limit amount is modified with a back date as maintenance value date and subsequent to this date, limit was already applied based on an existing schedule, then the effect of limit amount change is only till existing and applied schedule as per this schedule date. In case of future dated lines, if any amendment done between the booking date and line start date, maintenance value date is updated as Line Start Date.
Uncollected Amount	The system displays the uncollected amount.
Block Amount	Specify the block amount.
Approved Limit Amount	This is the maximum limit amount allowed for the facility and must be specified whenever you maintain schedule limits. The system ensures that neither the Limit Amount maintained here nor the schedule Limit Amount maintained as part of the limits schedule is greater than the limit specified here.

Table 2-9 (Cont.) Facilities Maintenance - Amounts Field Description

Fields	Description
Day Light OD Limit	Specify the Day Light Overdraft Limit for the line. In case the Day Light OD Limit is specified, the total amount available for utilization = NRS Available amount + Available Amount + Day Light OD Limit .
Daily Light Limit	Specify the daily light limit. The system validates the cumulative of all utilization transactions during the day against this Day Light Limit . It does not allow further utilization, if the Day Light Limit is breached. This is applicable, even for the utilization against NRS available balance available in NRS Lines.

Table 2-10 Facilities Maintenance - Utilization Field Description

Fields	Description
Available Amount	The system displays the available amount. For backdated utilization transaction on NRS lines, available amount for the current day is updated only if the utilization amount is more than the NRS available balance zeroed on the value date.
Maximum Available Amount	The system displays the maximum available amount. For NRS lines, maximum available amount at sub-line level is calculated considering NRS available amount at main line level.
Date of First OD	The system displays the date of first OD in this field.
Date of Last OD	The system displays the date of last OD in this field.

Table 2-10 (Cont.) Facilities Maintenance - Utilization Field Description

Fields	Description
OSUC Amount	The system displays the outstanding unutilized commitment amount calculated based on logic provided in the following table. You cannot modify the value displayed in this field. The Outstanding Unutilized Commitment (OSUC) at individual facility level will be calculated for both revolving and non-revolving lines based on the commitment status (Committed / non-committed) of the facility. For both committed and non-committed NRS lines, OSUC amount is calculated as per the below logic, where NRS Adjustment is the utilization amount out of NRS available amount: OSUC Amount = Utilized Amount - Matured Amount + NRS Adjustment

Table 2-11 OSUC Amount Calculation Logic

Calculation	Facility Type			
	Committed, revolving facility	Non-committed, revolving facility	Committed, non-revolving facility	Non-committed, non-revolving facility
OSUC after facility creation	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after utilization	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after payment	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after block	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount
OSUC amount after netting	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount
OSUC amount after transfer (in)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount
OSUC amount after transfer (out)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount
Outstanding Utilized Amount	The system displays the outstanding utilized amount of non-revolving facility calculated using the formula "utilized amount - repaid amount". The amount displayed in this field cannot be modified. Note: For revolving lines, de-utilized amount is updated back to the facility. Thus the utilized amount field is impacted. Whereas, for non-revolving line, de-utilized amount does not impact the utilized amount field as the amount is not ploughed back into the facility. Outstanding Utilized Amount gives a visibility on actual outstanding utilization for the non-revolving line duly considering the utilized amount and the repaid amount.			
Last New Utilized Date	The system displays the last new utilized date in this field.			

Table 2-10 Facilities Maintenance - Utilization Field Description

Fields	Description
Amount Utilized Today	The system displays the amount utilized on the current date.
Utilized Amount	The system displays the utilization amount in this field. For backdated transactions on NRS lines, utilization amount for the current day is updated only if the utilization amount is more than the value dated NRS available balance.
Tanked Utilization	The system computes and displays the utilization amount that can be set in the Tanked Utilization field. As part of EOD process, the utilization amount is set in the Tanked Utilization field. During EOD process, this utilization amount is updated as indicated below: - Based on the liability which is linked to the transaction as per the contract - Based on the collaterals that is linked to the transaction - Based on the collaterals pool which is linked to the transaction After BOD process, the amount is cleared from the Tanked Utilization field and it is updated in the utilization amount.
Total Amount Repaid	The system displays the amount which is updated on the facility on account of de-utilization. You cannot edit the amount displayed in this field.

Non Revolving Special (Intra-day Revolving) Available

For NRS lines, the system displays the total amount de-utilized on the current business day in facility currency. This amount is yet to be utilized and available for utilization on the same day.

Utilization transaction on the same day as that of de-utilization transaction first updates the Non Revolving Special (Intra-day Revolving) Available value. For NRS lines, Available Amount is updated only when the NRS amount is zero or completely utilized.

NRS Available balance calculation is explained in detail in the below example.

Table 2-12 NRS Available Balance Calculation

SL. No	Transaction	Date	Effective Line Amount	Utilized Amount	Available Amount	NRS Available
1	Facility Creation	1st January	10000	0	10000	0
2	Utilization of 6000	1st January	10000	6000	4000	0
3	De-utilization of 2000	1st January	10000	6000	4000	2000
4	Utilization of 1500	1st January	10000	6000	4000	500
5	Utilization of 3000	1st January	10000	8500	1500	0

Non Revolving Special Available balance in main line is updated considering de-utilizations at both main and sub-lines.

For sub-line utilization, NRS available amount and available amount at sub-line level is considered. If available amount + NRS available amount at main line level is less than subline, then utilization at sub-line level is restricted to total availability at main line level.

The system updates the NRS Available balance even after the expiry of facility based on deutilizations. If the facility is made available post expiry on same day as that of de-utilization, NRS Available balance is considered for utilization before the Available Amount.

Table 2-13 For example:

SL. No	Amount / Transaction	1st January	2nd January (before facility reactivation)	2nd January (after facility reactivation)
1	Facility Status	Expired	Expired	Active
2	Available Amount	1500	1500	1500
3	De-utilization	0	1000	1000
4	NRS Available after de-utilization	0	1000	1000
5	Utilization	0	0	1000
6	NRS Available after utilization	0	0	0

 Note:

In the above example, de-utilization is considered on both the expired and active lines, whereas utilization is considered only on the active line.

For backdated utilization and de-utilization transactions, NRS Available amount gets updated on the value date and does not consider the book date.

Any backdated utilization done after the backdated de-utilization first updates the value dated NRS Available balance. The Available Amount as on current date is updated only if the utilization amount is more than the NRS available amount on that day.

 Note:

- Collateral or currency revaluation does not impact the NRS Available balance.
- NRS Available balance becomes zero during the day itself in case NRS line is closed before EOD.

Utilization Statistics

This section displays the net, peak, and average utilization of the facility in facility currency based on predefined logic.

Table 2-14 Facilities Maintenance - Utilization Statistics Field Description

Fields	Description
Net Utilization	Net Utilization is derived by deducting the collateral value against facility from the outstanding utilized amount. For example, if the facility effective limit amount is 100000, current outstanding utilized amount after payment is 60000, and the value of collateral attached to facility is 40000, then the Net Utilization is 20000 (60000-40000). Net utilization amount will be zero, if the linked collateral value is greater than the Outstanding (utilized) amount. If collateral is not linked to the facility, the net utilization amount is the outstanding utilized amount. The system calculates the net utilization amount everyday while processing BoD batch (ELBFACTL) based on end of day outstanding utilized amount and the collateral value on the previous day. The Net Utilization will be displayed for both revolving and non-revolving lines. In case of revolving lines, utilized amount is the current outstanding (utilized) amount. Whereas for non-revolving lines, the current outstanding (utilized) amount will be arrived by deducting total repaid amount from the outstanding utilized amount. Note: - Revaluation of collateral and facility will be considered while calculating the net utilization amount - Net utilization cannot be reset during the life-cycle of facility
Peak Utilization	Peak utilization is the maximum outstanding utilization of a facility over the time period configured in the Global Exposure Parameter Detail screen (GEDPARAM). For example, if 'Rollover in Days' value is specified as 30 or 'Frequency' is selected as Monthly in GEDPARAM, peak utilization is the end of day outstanding utilization amount that is greater than all other end of day outstanding utilization amounts during the configured number of days or in the whole month. The system calculates the peak utilization as a part of BoD batch process (ELBFACTL).
Average Utilization	Average utilization is the average outstanding of the end of day balances over the time period configured in the Global Exposure Parameter Detail screen (GEDPARAM). For example, if 'Rollover in Days' value is specified as 30 or 'Frequency' is selected as Monthly in GEDPARAM, average utilization is the average outstanding of the end of day balances over the configured number of days or the month. The system calculates the average utilization as a part of BoD batch process (ELBFACTL).

 Note:

Refer OBELCM Common User Manual for information on utilization statistics configuration for peak and average utilizations.

Processing Future Dated Credit Line

A future dated credit line is a credit line that has a value date later than the date on which it is booked. You can create credit line with value date as future date for the following lines.

- Main-Lines
- Sub-Lines

You can create future dated sub-lines only for active main-lines. Both main-line and sub-line cannot be created with future value date.

System validates that only active main lines can be linked to a future dated sub-line and only active lines are list in LOV against main line.

Availability

Table 2-15 Facilities Maintenance - Availability Field Description

Fields	Description
Line Start Date	Specify the line start date. Line start date can be current business date, back value date or future date. In case of current business date and back value date, the line start date cannot be modified once the facility record is authorized. In case of future date, the line start date can be modified after the record is authorized. However, it cannot be prior to the current business date. If the line start date is not specified, system defaults the line start date as the current application date. You cannot modify this system defaulted date after the record is authorized. The credit line becomes active on the specified line start date. If the line start date falls on a holiday, an override message appears. For future dated facility, facility initiation event will be triggered on 'Line Start Date' with contingent entries. For backdated facility, contingent entries for facility creation will be posted with transaction date as book date and value date as facility start date on facility creation date. Accounting entries handed off to UBS will also have transaction date as book date and value date as facility start date and accordingly BDBAL and VDBAL will be updated. Note: Line start date of backdated facility cannot be prior to the first day of start month configured in GEDPARAM.

Table 2-15 (Cont.) Facilities Maintenance - Availability Field Description

Fields	Description
Line Expiry Date	Specify the expiry date for the facility. If the limit amount assigned to the facility is not utilized within the specified expiry date then the 'Available' check box remains deselected. This freezes the line for the respective liability. The freezing of the line code is part of the Oracle Banking ELCM EOD Batch. The Oracle Banking ELCM system does not allow the expiry date of a facility to exceed the expiry date of linked collateral(s). When a Facility record is saved, the system compares the expiry date of all the linked collaterals (both collateral directly linked and collaterals linked through pool) with the expiry date of facility. An error message is shown if any expiry dates are less than the expiry date of the Facility. If the expiry date falls on a holiday maintained in the branch, then system displays the error message 'Facility Expiry Date falls on a branch Holiday'. The facility shall not be available on the maturity/ expiry but you can modify the facility on the expiry date if required. Note: In case of backdated facility creation, the line expiry date must be later than the facility book date.
Line Grace Days	Line Grace Days can be provided for a facility. Facility will remain Active even after Line Expiry date, if Line Grace days are provided. Utilization on facility can be done during Line Grace days.
Line Final Expiry Date	Line Expiry date + Line Grace days = Line Final Expiry date. Utilization on facility cannot be done after Line Final Expiry date and facility will not be available.
Available	This check box is enabled by default for the backdated facilities as well as the facilities created with current system date as start date. The system will disable this check box if the 'Line Start Date' is provided as future date, that is the credit line is in inactive state, and will enable on the date when the credit line becomes active. The Oracle Banking ELCM system tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility becomes unavailable. The product processor gives an ASCII file including all the facilities which need to be frozen. Oracle Banking ELCM initiates an amendment event and then deselects the Available check box.

Table 2-15 (Cont.) Facilities Maintenance - Availability Field Description

Fields	Description
Book Date	Specify the date on which the credit line is booked in the system. The system date is defaulted. You cannot modify this date. Note: • Amendments to facility between booking date and line start date is considered at the time of initiation of contract on line start date • Available check box gets automatically selected on line start date BOD and facility is available for utilization • For backdated facilities, fee entries will have transaction date as facility book date and value date as corresponding fee liquidation (FLIQ) / fee accrual (FACR) date
Availment Date	Specify the availment date on which the first utilization should take place. If the limit amount assigned to the facility is not utilized within the specified availment date then the available check box is disabled. This freezes the line for the respective liability.

Exception

Table 2-16 Facilities Maintenance - Exception Field Description

Fields	Description
Exception Transaction Amount	Specify the Exception transaction amount. During utilization transaction when the utilization amount crosses the specified exception transaction amount, there is a breach of the limit amount. This is a credit exception in the transaction. You can use the Multi-authorisation screen for authorizing such a transaction. Note: The utilization transaction can also be authorized or rejected using the Multi Authorization Maintenance screen based on the system configuration.
Exception Breach Percentage	Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, there is a breach of the limit amount. This is a credit exception in the transaction. You can use the Multi-authorisation screen for authorising such a transaction. Note: The utilization transaction can also be authorized or rejected using the Multi Authorization Maintenance screen based on the system configuration.

Utilization Order

In case you link collateral and / or collateral pool to the facility and selected **Effective Line Amount Basis** as Limit Amount + Collateral or Minimum of Line Amount and Collateral, you must specify the order of utilization in this section. The Utilization Order is non mandatory, if the **Effective Line Amount Basis** is selected as Limit Amount. Once specified, the utilization of entity will happen in the mentioned order.

 Note:

- Order has to be mentioned for all three components
- After facility creation, the order of utilization cannot be removed. It can only be modified, if the utilization already happened has not been breached and the available balance is not negative.

Table 2-17 Facilities Maintenance - Utilization Order Field Description

Fields	Description
Limit Amount	Specify the utilization order for the limit amount. For example, 1, 2, or 3.
Collateral Amount	Specify the utilization order for the collateral amount. For example, 1, 2, or 3.
Pool Amount	Specify the utilization order for the pool amount. For example, 1, 2, or 3.

Limit Review

Table 2-18 Facilities Maintenance - Limit Review Field Description

Fields	Description
Limit Status	Select the status of limit from the adjoining drop-down list. The options available are • Active • Closed • Frozen
Next Review Date	The system displays the next limit review date Based on the review frequency. This date is derived by adding the frequency days to the current date. If you do not select any of the provided review frequency and set it to blank, then you need to manually enter the next review date. The next review date must always be before the facility expiry date.
Review Frequency	Select the frequency at which the limit should be reviewed. The options available are: • Monthly • Quarterly • Half yearly • Yearly • Blank - if you select this, you need to specify the next review date.

Table 2-18 (Cont.) Facilities Maintenance - Limit Review Field Description

Fields	Description
Closure Reason	Specify the reason for limit closure. If the closure reason is captured in the CAMS process flow in OBCFPM, the same is displayed here.
Freeze Reason	Specify the freeze reason of limit. If the closure reason is captured in the CAMS process flow in OBCFPM, the same is displayed here.

 Note:

- a. The following SDEs are not applicable for ELCM based interest calculation.
 - ELCM based interest calculation SDEs
 - Limit_Amount, Eff_Limit_Amount
 - Matured_Amount - If you repay the already utilized amount, then the system updates the repay credit on the Matured_Util field of the 'Getm_facility' table.
- b. In case of granular access, facility 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 **Common Core - Security Management System User Guide**.

2.2.1 Maintaining Facility Event Details

Procedure to view facility event details.

The **Facility Event Details** screen is used to view the event details related to the facility online.

1. click **Events** tab in the **Facilities Maintenance** screen or enter **GEDFEVNT** in the text bar at the top right corner of the application toolbar and click the adjoining arrow button.

The **Facility Event Details** screen is displayed.

Figure 2-9 Facility Event Details

- Specify the necessary details in the **Facility Event Details** screen by referring the field descriptions in the following table.

Table 2-19 Facility Event Details Field Description

Fields	Description
Liability No	Facilities have to be linked to a liability. Specify the liability number for which the facility is linked.
Liability Name	Specify the liability name.
Line Code	Specify the line code to be used for facility. If a line code is linked to a facility, then it is required to track the limits of the linked line.
Serial No	Serial number is the ELCM generated unique identifier for the facility. The Serial No field is disabled and it gets defaulted from the Facilities Maintenance screen.
Line Currency	Specify the currency in which the facility is defined. The currency that has been selected have the following implications. - The limit amount that has been specified for this Line-Liability combination is taken to be in this currency - The line that has been defined is available for Utilization only in the line currency, unless specified otherwise under Currency Restrictions in this screen. Once the entry is authorized, you cannot change the currency. If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization is arrived at by using the mid-rate for the currency pair as of that day.
Description	Specify the facility description.

The event details can be fetched based on the following filter conditions.

- Liability Number

- Line Code
- Serial Number

2.2.2 Maintaining Fee Details

Procedure to add fee preference for the facility.

The **Fee Details** screen allows you to add fee details on the facility maintenance.

1. Click the **Fee Preference** tab in the **Facility Maintenance** screen.

The **Fee Details** screen is displayed.

Figure 2-10 Fee Details

2. Specify the necessary details in the **Fee Details** screen by referring the field descriptions in the following table.

Holiday Treatment

Table 2-20 Fee Details - Holiday Treatment Field Description

Fields	Description
Ignore Holidays	If this check box is selected, then holiday treatment is not applied to calculate the next date. If this check box is not selected, then 'Holiday Preferences' settings are validated.

Table 2-20 (Cont.) Fee Details - Holiday Treatment Field Description

Fields	Description												
Move Across Month	If this check box is selected, then the system moves the date to next month. If this check box is unselected, then the system moves the date to next date. Table 2-21 Example: <table><tr><th>Working Day</th><th>30-August</th><th>1-September</th></tr><tr><td>Holiday</td><td>31-August</td><td></td></tr><tr><td>Schedule Movement</td><td>Move Forward</td><td></td></tr><tr><td>Calculated Next Date</td><td>31-August</td><td></td></tr></table> In the above mentioned example, if Move Across Month is selected, then the system moves next date to 1st September. If Move Across Month is not selected, then the system changes next date to 30th August.	Working Day	30-August	1-September	Holiday	31-August		Schedule Movement	Move Forward		Calculated Next Date	31-August	
Working Day	30-August	1-September											
Holiday	31-August												
Schedule Movement	Move Forward												
Calculated Next Date	31-August												
Schedule Movement	Select the required Schedule Movement option. • Move Forward - In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st September which is next working date • Move Backward - In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date.												
Verify Funds	Select this check box, if ECA check is required. If this check box is selected, then liquidation of fees follows the ECA process (as opted for full or partial liquidation). If this check box is not selected, then the system does a force post for all fees components.												
Partial Liquidation	If this check box is selected, then partial liquidation/recovery is allowed based on the balance amount of fees available in CASA. If this check box is not selected, then system will opt to recover full amount of fees and will not try for partial liquidation/recovery in case of insufficient CASA balance. Note: If this check box is selected and Verify Funds check box is not selected, then an error appears on saving the facility. If this check box is not selected and Verify Funds check box is selected, an override appears on saving the facility and then full liquidation happens. Only if both the check boxes are selected then partial liquidation is allowed.												

Table 2-20 Fee Details - Holiday Treatment Field Description

Fields	Description
Cascade Schedule	If Cascade Schedule is selected, then the next date is calculated on based on previous schedule date instead of start date. If fee liquidation date for one of the liquidation cycle is changed based on holiday processing setting and if cascade schedule is selected, future liquidation dates of corresponding fee gets modified as per the newly arrived liquidation date.
Holiday Check	If holiday treatment is applicable, then you can select 'Local', 'Currency Holiday' or 'Both' based on your holiday maintenance. If 'Both' is selected and 'Branch' or 'Currency' is holiday, then holiday processing setting is considered.
Holiday Currency	If holiday check is maintained as 'Currency' or 'Both' then currency code must be maintained here.

Fee Rule Preferences

Table 2-22 Fee Details - Fee Rule Preferences Field Description

Fields	Description
Rule	Click Populate in the Facility Maintenance screen to display the fee rules linked to the fee classes in the Fee Preference sub-screen.
Fee Start Date	Specify the date from which the fee needs to be calculated. If fee start date is left blank, then Line Start Date is defaulted. The fee start date cannot be before Line Start Date. For backdated facility, fee start date gets updated as line start date (back value date).
Fee End Date	Specify the date till which the fee needs to be calculated. If it is left blank, system will default the Line Expiry Date as Fee End Date on clicking Save. For backdated facility, fee end date can be prior to or after the facility book date, but it should be on or before the facility expiry date.
Fee Type	The system displays whether the Fee Type is 'Rate' or 'Amount'. These values get defaulted from the Fee Rule Maintenance screen.
User Input Fee Amount	Specify the fee amount, if the fee is 'User Input Fee'.
SDE Type	If the fee is based on any SDEs, the SDE which is linked to that fee is displayed in this field.
Component Type	This indicates the 'Slab' or 'Tier' fee component type. This value is fetched from the GEDRULES.
Rate Amount	Specify the applicable fee rate or amount. For 'Slab' component type both fee rate and amount are applicable whereas for 'Tier' component type only fee rate is applicable.
Fee Currency	The system defaults the fee currency as line currency on facility creation. This is a read -only field.
Branch	This indicates the branch code. You can either enter the branch code or select the branch code from the adjoining option list.

Table 2-22 (Cont.) Fee Details - Fee Rule Preferences Field Description

Fields	Description
Account Number	Account number configured in the Fee Class Maintenance screen (customer debit) for the corresponding fee rule gets defaulted in this field. If required you can modify by selecting the account number from the adjoining option list. The list displays all valid accounts related to customer linked to liability.
Account Currency	The Account Currency is defaulted based on the selected account number.
Liquidate Method	The liquidation method ('Arrears' or 'Advance') of fee maintained in the Fee and Accounting Class Maintenance screen is displayed here.
Liquidation Preference	The liquidation preference ('Auto' or 'Manual') of fee maintained in the Fee and Accounting Class Maintenance screen is displayed here.
Start Date	The date in which the fee has to be liquidated is defaulted from the Fee and Accounting Class Maintenance screen.
Start Month	The month in which the fee has to be liquidated is defaulted from the Fee and Accounting Class Maintenance screen.
Waived	While maintaining a facility, you can waive the specific fee linked to class in the fee preference.
Defer Liquidation	If an individual fee (arrears fee) for a facility has to be deferred for a fee liquidation cycle, then this check box needs to be enabled. It allows you to defer liquidation of fees attached to a credit line. Defer check box is not selected by default at the time of facility creation. If defer check box is selected during facility creation, entering defer liquidation days is mandatory. Likewise, for a fee which is attached during facility creation, defer check box is available for selection as part of amendment for the particular liquidation cycle. Fee which is marked as deferred gets liquidated on the deferred liquidation date. After liquidation of a deferred fee, defer settings will be carried forward to the next liquidation cycle with same number of defer days. In case you don't want to defer the fee liquidation for next liquidation cycle, you need to disable the 'Defer Liquidation' check box after liquidation of current cycle fee on the deferred date.

Table 2-22 (Cont.) Fee Details - Fee Rule Preferences Field Description

Fields	Description
Defer Liquidation Days	Specify the number of days for which fee liquidation has to be deferred. That is, number of days after which fee is liquidated from its original liquidation date. Note: - Defer fee liquidation is applicable for all fees with Liquidate Method as 'Arrears' and Liquidation Preference as 'Auto'. - Defer fee liquidation is not applicable if the fee Liquidation Frequency' is 'One time' or 'Daily'. If liquidation frequency is 'Monthly'/'Quarterly'/'Half Yearly'/'Yearly', then the maximum number of days deferred can be 27. - Defer fee liquidation is not applicable for fees with Liquidate Method as 'Arrears' and Liquidation Preference as 'Manual'. - Defer related changes (disabling Defer Liquidation check box and modifying Defer Liquidation Days) made during the deferment period will become effective from next liquidation cycle. - Fee liquidation event and entries are triggered on the deferred liquidation date. - Deferred fee liquidation transaction will have value date as original liquidation date and booking date as transaction date (deferred liquidation date). - Backdated utilizations or limit modifications done during defer period will result in recalculation of applicable fee as it impacts the fee rules linked to the facility. The recalculated fee amount will be liquidated on deferred liquidation date irrespective of configuration of recalculating already liquidated fee. - For fees with holiday processing applicable, new deferred liquidation date is arrived at by adding the defer number of days to the original liquidation date calculated based on applicable holiday processing rule. However, if the deferred liquidation date falls again on a holiday, fee liquidation event is triggered on the same day with accounting. - ECA processing considers the new fee liquidation date as a result of deferred fee liquidation.
Effective Dates	Specify the dates from which the fee rate details are applicable for the specific fee linked in the 'Fee Rule Preference' screen. Effective dates cannot be prior to line start date. System prompts if there is no effective date record with rate/amount as on fee start date.

Fee Rate Details

Specify the following:

Table 2-23 Fee Rate Details Field Description

Fields	Description
Basis Amount	Specify the fee basis amount.
Rate	Specify the fee rate in percentage
Amount	Specify the fee amount. Note: For backdated facility, the system will liquidate the fee amount (both advance and arrears fee) due for liquidation till the facility book date on book date itself.

Table 2-23 (Cont.) Fee Rate Details Field Description

Fields	Description
External Pricing Required	This value is defaulted based on the class selected in 'Fee and Accounting Class Maintenance' screen and you cannot modify this value.
Compute Ext Pricing	This button is enabled only if 'External Pricing Required' check box is selected in 'Fee Rule Maintenance' screen. You need to provide the effective date for fee component and click 'Compute Ext Pricing' button. The system fetches the pricing value for the date selected from the external pricing and billing system. Note: For backdated facilities: • Fee start date and effective date of fee rule can be same as or later than the line start date. • Fee accrual will happen for the current cycle from the last liquidation date till book date, if the present liquidation cycle is not complete and liquidation date of present cycle is in future.

2.2.3 Maintaining Limit Schedule

Procedure to define limit schedule.

The system allows to reduce the limit assigned to a customer under a revolving line, while maintaining limits for a customer.

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

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

1. Click the **Schedules** tab at the bottom of the **Facilities Maintenance** screen.

The **Schedules Maintenance** screen is displayed.

Figure 2-11 Schedules Maintenance

2. Specify the necessary details in the **Schedules Maintenance** screen by referring the field descriptions in the following table.

Table 2-24 Schedules Maintenance Field Description

Fields	Description
Limit Date	Specify the limit date. The limit date cannot be earlier than current business date. The limit date cannot be earlier than Line Start Date. It should be future date of Line Start Date.
Limit Amount	Specify the limit amount for the specific limit date.

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

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

Limit Date	Limit Amount
February 01, 2009	500000
March 02, 2009	800000
April 03, 2009	400000
May 04, 2009	900000

In this case, during BOD on Feb 01, 200r, the limit amount is updated to USD 500,000 and on Mar 02, 2009 it is modified again to USD 800,000. If the batch does not run on Mar 02, 2009, it will be run on Mar 03, 2009. Accordingly, the 'Scheduled Limit Amount' defined for Mar 02, 2009 Schedule is updated as Facility Limit Amount.

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

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

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

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

Example:

Assume the following:

- Liability - GROUPLIAB
- Line - SHTLLIMIT
- Serial - 1
- Start Date - 01-Jul-2009
- Limit Currency - USD
- Limit Amount - 50000

Schedules:

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

- System Date - 14-Jul-2009
- Limit Amount - 50000

On 14-Jul-2009 EOD, limit revision process takes the 15-Jul-2009 schedule and update 60000 as limit amount. The revised limit is enforced or effective on 15-Jul-2009.

- System Date - 15-Jul-2009
- Limit Amount - 60000

Schedules:

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

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

On 27-July-2009 EOD, the limit revision process picks 28-Jul-2009 and 30-Jul-2009 schedules and update 75000 as limit amount. The revised limit is enforced / effective on 30-Jul-2009.

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

Schedules:

Limit Date	Limit Amount
------------	--------------

15-July-2009	60000
28-July-2009	65000
30-July-2009	75000
15-Aug-2009	80000

2.2.4 Specifying Covenant Details

Procedure to link covenant to facility.

- Click the **Covenants** tab at the bottom of **Facilities Maintenance** screen.
The **Covenant Details** screen is displayed.

Figure 2-12 Covenant Details

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

 **Note:**

For backdated facility, covenants linked to the facility will be tracked from the facility book date

Table 2-25 Covenant Details Field Description 1

Fields	Description
Covenant Name	Select the covenant name from the list available here. The list displays the covenant names maintained in the Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant are populated.
Description	Covenant description maintained in GEDCOVNT is defaulted based on selected covenant.

Table 2-25 (Cont.) Covenant Details Field Description 1

Fields	Description
Mandatory	Mandatory/Non mandatory details are displayed on selecting the covenant name. You can change this.
Covenant Reference Number	This indicates the covenant reference number.
Start Date	Start date indicates the effective date of covenant for the particular facility. Start date will get defaulted to current business date when covenant is linked to the facility. 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 modified after saving and authorizing the facility 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.

Table 2-26 Frequencies and Review/Notice/Grace days.

Busine ss Date	Start Date	Frequenc y	Revie w Date	Notice days	Notice date	End Date Existi ng	Modifie d End Date	Modificati on	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	-

Table 2-26 (Cont.) Frequencies and Review/Notice/Grace days.

Busine ss Date	Start Date	Frequenc y	Revie w Date	Notice days	Notice date	End Date Existi ng	Modifie d End Date	Modificati on	Remarks
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	Modificatio n 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 modificatio n 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, modificatio n is not allowed

Table 2-26 (Cont.) Frequencies and Review/Notice/Grace days.

Busine ss Date	Start Date	Frequenc y	Revie w Date	Notice days	Notice date	End Date Existi ng	Modifie d End Date	Modificati on	Remarks
13TH OCT	15TH SEP	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 SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOWED	Since end date has already passed, modification is not allowed

**Note:**

End date is not mandatory.

Table 2-27 Covenant Details Field Description 2

Fields	Description
Frequency	Frequency of the specified covenant is defaulted here based on the details maintained at 'Covenant Maintenance' screen (GEDCOVNT). 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'. 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 date value can be minimum 1 and 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

Table 2-28 Examples

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

Table 2-29 Covenant Details Field Description 3

Fields	Description
Notice Days	Notice days, that is, the number of days prior to revision date of the covenant gets defaulted from GEDCOVNT 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	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 (GDCCOLLT) 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.
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
Formula	Formula for arriving at covenant condition gets defaulted from GEDCOVNT on selecting the covenant.

Table 2-29 (Cont.) Covenant Details Field Description 3

Fields	Description
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 on selecting the covenant.
Target from value	Target from value' gets defaulted from GEDCOVNT on selecting the covenant.
Target to value	Target to value' gets defaulted from GEDCOVNT on selecting the covenant.
Currency	Currency gets defaulted from GEDCOVNT on selecting the covenant.
Remarks	Remarks if any specified for the covenant at the 'Covenant Maintenance' screen are defaulted. You can change this, if required.
Monitoring Information Id	Monitoring information Id gets defaulted from GEDCOVNT on selecting the covenant.

Table 2-29 (Cont.) Covenant Details Field Description 3

Fields	Description
Monitoring Information Description	Monitoring information Description gets defaulted from GEDCOVNT on selecting the 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 - 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*.

2.2.5 Tracking Exposure for Line

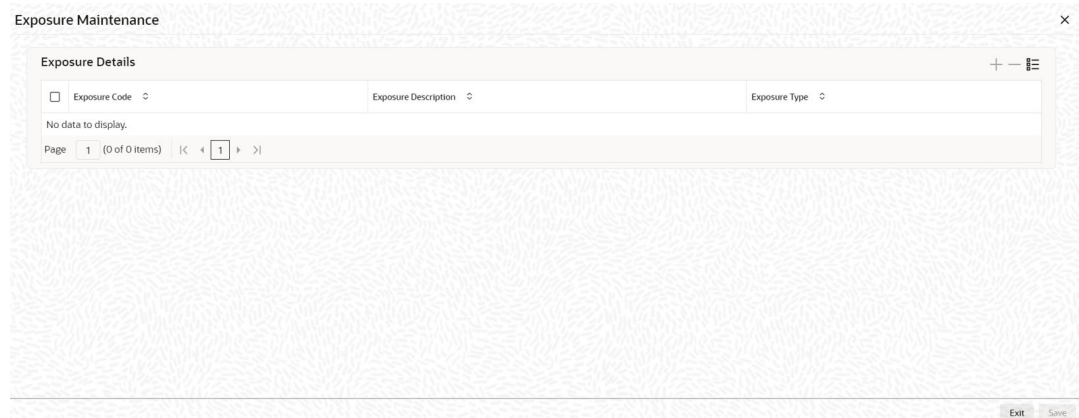
Procedure to link exposure code for tracking facility.

You can track the facility defined for multiple exposures. For this, one or more exposure code must be linked to the facility.

The system updates the linked exposure codes for each transaction on the same day. In case of backdated facility, exposure codes linked to the facility are updated based on backdated utilization as on utilization transaction date.

1. Click the **Exposure** tab at the bottom of **Facility Maintenance** screen.
The **Exposure Maintenance** screen is displayed.

Figure 2-13 Exposure Maintenance



2. Specify the necessary details in the **Exposure Maintenance** screen by referring the field descriptions in the following table.

Table 2-30 Exposure Maintenance Field Description

Fields	Description
Exposure Code	Select the exposure code from the available option list. The list displays the exposure codes maintained in Track Exposure Maintenance screen (GEDTREXP). Based on the exposure selected, all other details of the exposure maintenance are displayed.
Description	The system displays the description of the selected exposure code.
Exposure Type	The system displays the exposure type to which the selected exposure code is associated.

2.2.6 Capturing Main Line Change Maintenance Details

Procedure to capture main line change maintenance details.

If the main line has been changed, the utilization transactions linked to the sub-line also needs to be changed. Using the **Facility Main Line Change Maintenance** screen, all the utilization transactions done in facility which has a main-line change, would reflect the utilization transaction changes in the new main line. These changes happen after processing EOD.

1. Enter **GEDFMLCG** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Main Line Change Maintenance** screen is displayed.

Figure 2-14 Facility Main Line Change Maintenance

Facility Main Line Change Maintenance

New Enter Query

Reference Number

Liability Number *

Line Code *

Serial Number

Main Line Code

To Main Line Code

To Main Line Serial

Effective Date

Status Unprocessed

Error Code

Error Parameters

Audit Exit

2. Specify the necessary details in the **Facility Main Line Change Maintenance** screen by referring the field descriptions in the following table.

Table 2-31 Facility Main Line Change Maintenance Field Description

Fields	Description
Liability Number	Select the liability number of the utilization transaction. The valid liability number available in the ELCM system are displayed in the drop-down list.
Line Code	Specify the Line Code to which the liability ID must be associated.
Serial Number	Each time a customer - line code combination is specified, ELCM module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.
Main Line Code	Specify the main line code if the created facility is a sub line. If the main line code is not specified, then the system defaults the facility code as the main line code.

Table 2-31 (Cont.) Facility Main Line Change Maintenance Field Description

Fields	Description												
To Main Line Code	The new main line code to which the utilized amount is transferred. For NRS line, the following mainline and sub-line combinations are supported: • NRS Main line and Revolving Sub-line • NRS Main Line and NRS Sub-line • Revolving Main line and NRS Sub-line For example: <table><tr><th>Main Line</th><th>Sub-Line (Level 1)</th><th>Sub-Line (Level 2)</th><th>Sub-Line (Level 3)</th></tr><tr><td>Revolving</td><td>Revolving</td><td>Revolving</td><td>Non-Revolving</td></tr><tr><td></td><td>NRS</td><td>Revolving</td><td>Revolving</td></tr></table>	Main Line	Sub-Line (Level 1)	Sub-Line (Level 2)	Sub-Line (Level 3)	Revolving	Revolving	Revolving	Non-Revolving		NRS	Revolving	Revolving
Main Line	Sub-Line (Level 1)	Sub-Line (Level 2)	Sub-Line (Level 3)										
Revolving	Revolving	Revolving	Non-Revolving										
	NRS	Revolving	Revolving										
	Note: • Non-revolving lines cannot be added as part of a facility hierarchy branch, if an NRS line is part of the same hierarchy either as main line or sub-line at any level. • Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line.												
Effective Date	Specify the date on which the parent line change request is to be processed. The 'Effective Date' can be present date or future date. In case the date falls on a holiday, the system will process the main line change request as per the holiday configurations defined.												
Status	The status of the line is displayed.												
Error Code	Specifies the error code of the transaction. In case the 'To Main Line Code' limit amount has been reduced and it is less than Sub-line limit amount after the merge, the system skips the record from processing and updates the error code post EOD.												
Error Parameters	Specifies the error parameters associated to the transaction.												

2.2.6.1 Facility Main Line Change Summary

The system allows to query and view the facility main line change records in the Facility Main Line Change Summary screen.

- To launch, enter **GESFMLCG** in the text bar at the top right corner of Application tool bar and click the adjoining arrow.

The **Facility Main Line Change Summary** screen is displayed.

Figure 2-15 Facility Main Line Change Summary

Facility Main Line Change Summary

Search Advanced Search Reset Clear All Records per page 15

▼ Search (Case Sensitive)

Authorization Status	Record Status	Reference Number
Liability No	Line Code	Line Serial
Main Line Code	To Main Line Code	Effective Date
Status	Error Code	Error Parameters

Search Results Lock Columns 0

Authorization Status	Record Status	Reference Number	Liability No	Line Code	Line Serial	Main Line Code	To Main Line Code	Effective Date	Status	Error Code
No data to display.										

Page 1 of 1 |< < 1 > >|

Exit

You can query the records based on following search parameters.

- Authorization Status
- Reference Number
- Line Code
- Main Line Code
- Effective Date
- Record Status
- Liability No
- Line Serial
- To Main Line Code
- Status

The search result displays the matching records with the following details. To open a particular record, double click on the record. The Facility Main Line Change Maintenance screen is displayed.

- Authorization Status
- Record Status
- Reference Number
- Liability No
- Line Code
- Line Serial
- Main Line Code
- To Main Line Code
- Effective Date
- Status
- Error Code
- Error Parameters

- Maker Id
- Maker Date Stamp
- Checker ID

2.2.7 Capturing Facility Maintenance Charges Detail

Procedure to capture facility maintenance charges detail.

The system allows you to capture facility maintenance charge details in the **Charges Maintenance** screen.

1. Click the **Charges** tab at the bottom of the **Facilities Maintenance** screen.
The **Charges Maintenance** screen is displayed.

Figure 2-16 Charges Maintenance

Charges Maintenance

Admin Charge Type	
Admin Charge Percent	
Admin Charge Amount	
Utilized Charge Type	
Utilized Charge Percent	
Utilized Charge Amount	

Unutilized Charge Type	
Unutilized Charge Percent	
Unutilized Charge Amount	

Exit Save

2. Specify the necessary details in the **Charges Maintenance** screen by referring the field descriptions in the following table.

Table 2-32 Charges Maintenance Field Description

Fields	Description
Admin Charge Type	Specify the administrations charges as a part of creation of new line here. Charge can be a fixed amount or a percentage of the Limits amount.
Unutilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the unutilized amount. Charge can be a fixed amount or a percentage of the unutilized amount.
Utilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.

 Note:

The details captured in the **Charges Maintenance** screen are stored in the ELCM system and it does not have any impact on the processing of charges in the application.

2.2.8 Maintaining Collateral Pool Linkages

Procedure to link collateral pool to facility.

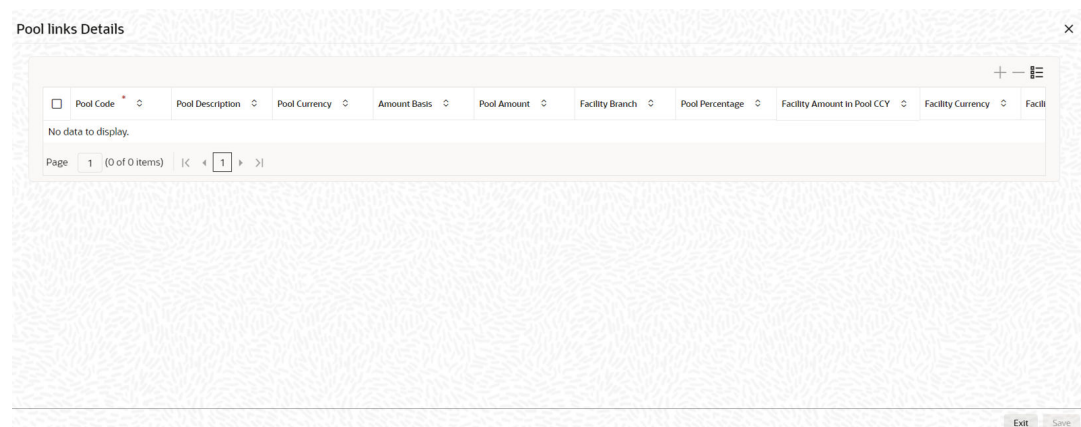
For collateral contribution in Total Effective line amount, the pool code maintained for that particular Liability ID can be linked to facility using the **Pool Links Details** screen.

For backdated facility, the start date of collaterals linked to the pool must be same as or prior to the facility start date (back value date).

1. Click the **Pool Links** tab at the bottom of **Facilities Maintenance** screen.

The **Pool Links Details** screen is displayed.

Figure 2-17 Pool Links Details



2. Click the plus icon (+) and specify the necessary details in the **Pool Links Details** screen. For information on field description, refer the below table.

Table 2-33 Pool Links Details Field Description

Fields	Description
Pool Code	Select the pool code from the adjoining list. The list displays all the pool codes associated for that liability ID.
Pool Description	The system displays the pool description based on selected pool code.
Pool Currency	The system displays the pool currency based on the selected pool code.

Table 2-33 (Cont.) Pool Links Details Field Description

Fields	Description
Amount Basis	Select the Amount Basis for linking the pool. The option available are: • Percentage • Amount If 'Percentage' is selected, then system allows you to enter the percentage only and not the 'Linked Amount'. The 'Linked Amount' is appropriately calculated by the system and it is not editable. The value of the percentage must be from range 0 to 100. If 'Amount' is selected, then the system allows you to enter the amount only and not percentage. When amount is entered, the system appropriately calculates the percentage. Ensure to maintain amount in positive. If the Amount Basis is selected as 'Amount' and Collateral Pool Value is modified, then the percentage linked gets recalculated based on the modified Collateral Pool Value. You can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total of pool value linked to one or multiple facilities is not more than the collateral pool value.
Pool Amount	The system displays the pool amount based on the selected pool code.
Facility Branch	Select the branch code from the adjoining list.
Pool Percentage	The system displays the pool %.
Linked Amount	The system displays the facility amount in pool currency.

Table 2-33 (Cont.) Pool Links Details Field Description

Fields	Description
Pool Percentage and Linked Amount	In case Collateral Pool Value is increased in the Collateral Pool Maintenance screen, then 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 Pool Value, the Pool Percentage is re-calculated considering the retained amount. In case the Collateral Pool Value is decreased, modified amount of collateral pool is validated with all the Linked Amount in various facilities (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral pool value is to be allowed. Wherever 'Percentage' is considered for linking collateral pool value to facility. If the Collateral Pool Value decreased amount is less than the total Linked Amount in various facilities, then an appropriate error message appears. When the value of collateral pool becomes negative on account of revaluation, revaluation process skips such pools and logs exception in 'GCTM_POOL_EXCEPTION' table.
Facility Currency	The system displays the facility currency.
Linked amount in Facility Ccy	The system displays the facility amount.
Percentage Of Contract	The system displays the percentage of contract.

Pool Linkages multi entry block does two functions:

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

2.2.9 Maintaining Collateral Linkage

Procedure to link collateral to facility.

During facility creation or amendment, you can also link the collaterals that are not part of collateral pool, such as external collaterals or shared collaterals, to the facility through collateral direct linkage feature.

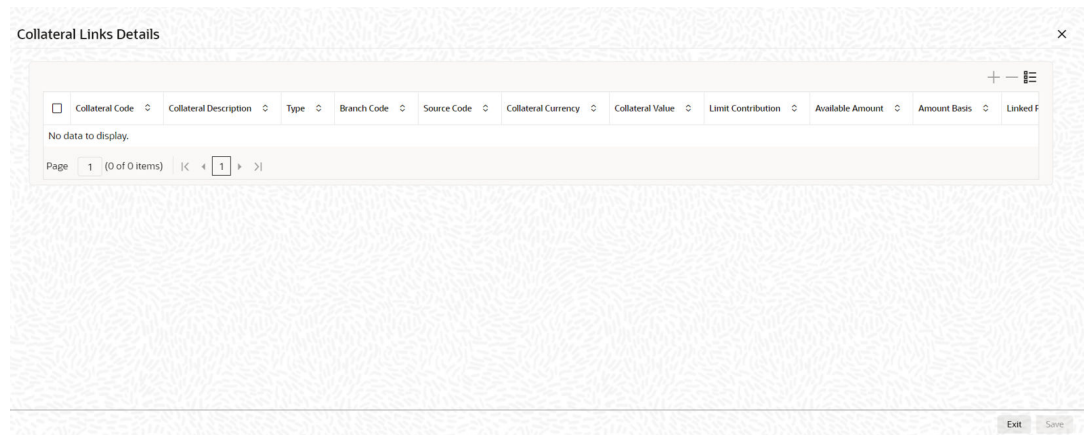
Collaterals that are indirectly linked to the facility through collateral pool linkage cannot be directly linked to the facility. That is, collaterals that are part of collateral pool in association with a particular facility cannot be directly linked to the same facility.

The maximum number of collaterals that can be directly linked to the facility can be controlled by specifying a value (limit) to the FACILITY_COLLATERAL_LIMIT parameter GETB_PARAM.

 Note:

- Same collateral can be linked to different facilities
- Collaterals can be linked only to the active facility
- Collateral belonging to a particular liability in different branch can be linked to the facility belonging to the same liability in different branch
- For backdated facility, the start date of collaterals to be linked must be same as or prior to the facility start date (back value date)

1. Click the **Collateral Links** tab at the bottom of the **Facilities Maintenance** screen.
The **Collateral Links Details** screen is displayed.

Figure 2-18 Collateral Links Details


2. Click the plus icon (+) and specify the necessary details in the **Collateral Links Details** screen. For information on field description, refer the below table.

Table 2-34 Collateral Links Details Field Description

Fields	Description
Collateral Code	Select the collateral code for linking with the facility.
Collateral Description	Collateral Description provided at the time of collateral creation is automatically displayed.
Collateral Type	Collateral Type selected at the time of collateral creation is automatically displayed.
Collateral Branch	The branch to which the selected collateral belongs is displayed.
Source	If the collateral is maintained in external system, the source system name is displayed.
Collateral Currency	Currency of the selected collateral is displayed.
Collateral Value	Total value of the selected collateral is displayed.

Table 2-34 (Cont.) Collateral Links Details Field Description

Fields	Description
Limit Contribution	The system calculates the Limit Contribution by reducing collateral value to the extend of haircut percentage.
Available Amount	The available amount of collateral at the time of linkage is displayed.
Amount Basis	Select the Amount Basis for linking the collateral. The option available are: - Percentage - Amount If 'Percentage' is selected, then the system allows you to enter the percentage only and not the 'Linked Amount'. The 'Linked Amount' is appropriately calculated by the system and it is not editable. The value of the percentage must be from range 0 to 100. If 'Amount' is selected, then the system allows you to enter the amount only and not percentage. When amount is entered, the system appropriately calculates the percentage. Ensure to maintain amount in positive. You can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total value of collateral linked to one or multiple facilities is not more than limit contribution.
Linked Percentage	Specify the percentage of limit contribution to be linked with the facility, if Amount Basis is selected as 'Percentage'.
Linked Amount	Specify the collateral amount out of available amount to be linked with the facility, if Amount Basis is selected as 'Amount'. If the Amount Basis is selected as 'Percentage', the Linked Amount will get changed whenever the collateral revaluation happens as a part of batch process.
Linked Amount Facility Currency	The collateral linked amount is converted to facility currency and displayed.
Order Number	Specify the order for collateral utilization. This is optional. If multiple collaterals are linked to the facility, the utilization will happen in the mentioned order.

 Note:

Delinking of collateral is allowed only if the collateral amount is already not utilized/blocked. However, if the utilization / block is only to the extend of few linked collaterals, you can delink a particular collateral after changing the order of utilization of the collateral which you want to delink to the least order.

2.2.10 Maintaining Restrictions for a Line

Procedure to define restrictions for a line.

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

You can define these restrictions in the **Limits Restrictions** screen.

- Click the **Limit Restrictions** button from the **Facilities Maintenance** screen.
The **Restriction Maintenance** screen is displayed.

Figure 2-19 Restriction Maintenance

The screenshot shows the 'Restriction Maintenance' window with a close button (X) in the top right. It contains four main sections, each with a title bar, a list of items, and a 'Restriction Type' (Allowed/Disallowed) selector. The 'Customer Restrictions' section has a table with columns 'Customer No' and 'Short Name'. The 'Currency Restrictions' section has a table with columns 'Currency' and 'Currency Name'. The 'Branch Restrictions' section has a table with columns 'Branch Code' and 'Branch Name'. The 'Product Restrictions' section has a table with columns 'Product Code' and 'Product Description'. Each section also has a 'Page' indicator showing '1 (0 of 0 items)' and navigation buttons. At the bottom right are 'Exit' and 'Save' buttons.

Figure 2-20 Restriction Maintenance

This screenshot shows a different view of the 'Restriction Maintenance' window. It features the 'Branch Restrictions' section (with columns 'Branch Code' and 'Branch Name') and the 'Exposure Restrictions' section (with columns 'Exposure Code', 'Exposure Description', and 'Exposure Type'). Both sections include a 'Restriction Type' selector and a 'Page' indicator showing '1 (0 of 0 items)'. The 'Product Restrictions' section is also visible on the right. The 'Exit' and 'Save' buttons are at the bottom right.

Restriction Type

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

- Allowed
- Disallowed

Customer Restrictions

Table 2-35 Restriction Maintenance - Customer Restrictions Field Description

Fields	Description
Customer No	Drop-down list fetches the customers linked to liability from linked customers sub-system in liability maintenance.
Short Name	Specify the short name for the customer.

Currency Restrictions**Table 2-36 Restriction Maintenance - Currency Restrictions Field Description**

Fields	Description
Currency Code	Specify the currency code for the Currency Restriction.
Currency Name	The system displays the currency name maintained for the currency in the Currency Definition screen on selecting the Currency Code .

Branch Restrictions**Table 2-37 Restriction Maintenance - Branch Restrictions Field Description**

Fields	Description
Branch Code	Specify the branch code for the Branch Restriction.
Branch Name	The system displays the branch name maintained for the branch in the Branch Parameters Maintenance screen on selecting the Branch Code .

Ext System Restrictions**Table 2-38 Restriction Maintenance - Ext System Restrictions Field Description**

Fields	Description
External System	Specify the external system for the External System Restriction.
Description	System displays the description for the external system, as maintained in the 'External System Maintenance' screen based on the selected 'External System' chosen Exposure Restrictions.
Exposure Name	Specify the exposure name for the Exposure Restriction.
Exposure Description	System displays the description for the exposure, as maintained in the 'Track Exposure Maintenance' screen based on the selected 'Exposure Name'.

Product Restrictions**Table 2-39 Restriction Maintenance - Product Restrictions Field Description**

Fields	Description
Restriction Type	Select the Restriction Type as Allowed or Disallowed.

Table 2-39 (Cont.) Restriction Maintenance - Product Restrictions Field Description

Fields	Description
Product Code	Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level.
Product Description	The system displays the description for the product based on the selected Product Code .

Maintaining Customer Restrictions for a Line

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

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

Maintaining Branch Restrictions for a Line

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

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

Maintaining Currency Restrictions for a Line

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

To remove a currency from the list of allowed currencies, highlight the currency code and click on the Minus icon (-). To add a currency to the list of allowed currencies, click on the Plus icon (+), and choose the currency from the option list available.

Currency Restrictions at Facility Level

- Sub-line currency is one of the currencies allowed at main line level and the system does not allow you to create sub-line in any other currency.
- Allowed currencies at the sub-line level should be equal to or a sub set of the allowed currencies at the main line level.

- Once a utilization is linked to the sub-line or main line in a certain currency, you are restricted from removing the respective currency from the facility. The system throw an error that "Utilization Exist with the Currency. Hence it cannot be removed from the allowed currencies".
- For a utilization attached to either the sub-line or the main-line directly, the system should check that the utilization currency is among the allowed currencies at the facility level, including that of the main-line. The same should be applicable for Block transaction. If it is different, system throws an error that "Utilization Currency is not an Allowed Currency at the Facility Level".
- During block transaction, the system converts the currency in the block amount if Block and Facility (GEDFACLT) are in different currencies after considering the rate maintained at GEDPARAM
- If you provide the fixed/derived rate at the facility level (GEDFACLT), the same is picked up during the utilization for the currency conversion.
- When the main-line and sub-line are in different currencies, rate for conversion between sub-line and main-line is to be picked from GEDPARAM.
- The system checks the consistency of currency of the sub-line and allowed currencies at the main-line
- The system ensures that the utilization currency is among the allowed currencies of the facility(ies) attached, including that of the main-line, in case the utilization is attached to sub-line.

Maintaining Exposure Restrictions for a Line

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

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

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

Maintaining Product Restrictions for a Line

You can define the types of products that should be allowed or disallowed for a line. To add a product to the list of allowed products, click on the Plus icon (+) and select the Source and Product Code from the adjoining option lists. The system defaults the description of the chosen source and product code.

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

 Note:

The system considers both the source and the product code to validate the restriction.

- System considers both the source and the product code to validate the restriction
- Sub-line product must be one of the products allowed at main line level. The system does not allow you to create sub-line with any other product
- Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level

2.2.11 Defining Tenor Based Restrictions

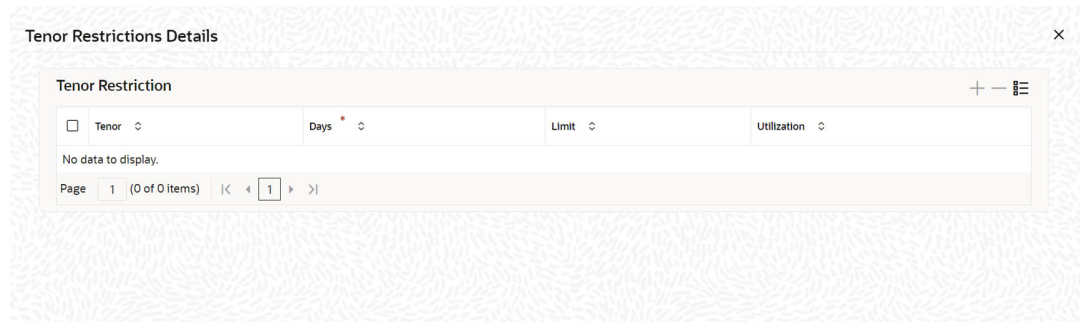
Procedure to define tenor based restrictions.

You can define Limits based on the tenor of the contracts that utilize the limit.

1. Click the **Tenor Restrictions** tab from the **Facilities Maintenance** screen to maintain Tenor Restrictions for the limit you have specified for the Line-Liability combination.

The **Tenor Restrictions Details** screen is displayed.

Figure 2-21 Tenor Restriction Details



2. Specify the necessary details in the **Tenor Restriction Details** screen by referring the field descriptions in the following table.

Table 2-40 Tenor Restriction Details Field Description

Fields	Description
Tenor	Specify the name of the tenor. User can define any Tenor.
Tenor (Days)	Specify the number of days.
Limit	Specify the limit for the tenor. Limit Amount in Tenor Restriction cannot exceed Effective Line Amount in Facility.
Utilization	System displays the utilization amount for the specific tenor, based on the utilization of the Tenor. User cannot enter the Utilization amount.

Maintaining Tenor Restrictions for a Main Line

For a main line, you can:

- Specify the list of tenor restrictions.
- Assign limits for the Tenor restrictions.

2.2.11.1 Maintaining Tenor Restrictions for a Sub-Line

Information on tenor restrictions maintenance for sub-line.

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

But, the maximum tenor of a sub-line cannot exceed the maximum tenor defined for the main-line to which it is linked.

Example

You define a Line LOANS and link it to the Liability Code CREATIVITY INC. The limit set for this line - LOANS is \$ 1million.

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

Main Line Tenor List	Limit
30D	0.5M
60D	0.3M
90D	0.2M

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

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

Sub-line code

- STLOANS
- MTLOANS
- LTLOANS

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

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

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

Validations:

- Multiple records with Same days and same/different Tenor cannot be provided at facility level.
- Tenor based utilization will be based only on the days provided and not on the Tenor. In case Mainline and Subline have same Days with different Tenors and utilization comes for that day, both subline and mainline tenor utilization will be affected for different Tenors.
- Tenor based utilization is allowed (with an override) for more than the limit specified for the Tenor basis
- Tenor based utilization is not allowed for a Tenor (Days) greater than the one specified at the Facility level.
- De-utilization updates back the Tenor at facility level.

Modification Validations

- Tenor cannot be modified below the Tenor already utilized
- Modification of the Tenor (Limit / Days) specified more than the Limit utilized already is allowed
- Addition of Tenor with Days below already specified if utilized is not allowed
- Addition of Tenor with Days below already specified if not utilized is allowed
- Addition of Tenor with Days above already specified is allowed.
- Addition of Tenor with Days same as already specified is not allowed
- Addition of Tenor (Days/Limit) at Subline level above Maximum tenor (Days / Limit) of Mainline is restricted
- Deletion of Tenor at Facility level (Mainline / Subline) which has already been utilized is restricted
- Deletion of Tenor at Facility level (Mainline / Subline) which has NOT already been utilized is allowed.

2.2.12 Maintaining Source Restrictions

Procedure to define restrictions for the facility.

You can specify which sources are allowed or restricted to access the facility in **Source Restrictions** screen.

1. Click the **Source Restrictions** tab at the bottom of **Facilities Maintenance** screen.
The **Source Details** screen is displayed.

Figure 2-22 Source Details

2. Specify the necessary details in the **Source Details** screen by referring the field descriptions in the following table.

Table 2-41 Source Details Field Description

Fields	Description
Restriction Type	To maintain an allowed list of liability restrictions choose the 'Allowed', option. To maintain a disallowed list of liability restrictions, choose the 'Disallowed' option. Default value of this field will be 'Disallowed'. If you select restriction type as 'allowed', then you have to input at least one record.
Source	Select the source from the adjoining option list.
Description	Provide a brief description about the system restriction here.

2.2.13 Maintaining Mandate Details

Procedure to maintain mandate information for the facility.

You can maintain mandate information for specific line codes using the **Mandate** screen.

1. Click the **Mandate** tab at the bottom of **Facility Maintenance** screen.
The **Mandate Details** screen is displayed.

Figure 2-23 Mandate Details

- Specify the necessary details in the **Mandate Details** screen by referring the field descriptions in the following table.

Table 2-42 Mandate Details Field Description

Fields	Description
Line Code	Specify the line code for which the mandate detail has to be maintained. The system displays the line code from the main screen of facility.
Serial Number	The system displays the line serial number of the line code maintained.
Collateral Type	Specify the collateral type required for validating mandate details for the utilization transaction. The option list displays all valid collateral types maintained in the system. Choose the appropriate one. You can add more rows to the list using add icon.
Min % Available	Specify the minimum percentage of the specific collateral type to be collected while processing the utilization transaction against the line code specified. The system verifies whether the mandate percentage of the line utilization amount is greater than the collateral limit contribution. If the mandate percentage is higher, the system displays an override message. You may choose to continue or cancel the maintenance.

2.2.14 Comments on Facility

Procedure to add comments for the facility maintenance.

You can add your comments on the facility maintenance using the **Comments** screen.

- Click the **Comments** tab at the bottom of **Facilities Maintenance** screen.
The **Comments** screen is displayed.

Figure 2-24 Comments

Comments

Facility Comments

Date	Input by	Comments
No data to display.		

Page 1 (0 of 0 items) |< < 1 > >|

Exit Save

- Specify the necessary details in the **Comments** screen by referring the field descriptions in the following table.

Table 2-43 Comments Field Description

Fields	Description
Date	The system displays the current system date.
Input by	The system displays the user ID of the user of the current session.
Comments	Type in the comments that you wish to save. This is a free text field. The comments that you maintain here is displayed in the Credit Desktop as well. For more details, refer Credit Desktop topic.

- Click **OK** to navigate to the **Facilities Maintenance** screen.

2.2.15 FX Rate Revaluation

Information on FX rate revaluation.

- Click **FX Rate Revaluation** in 'Facilities Maintenance' screen.

Figure 2-25 FX Rate Revaluation

Rate Code Parameters For FX Rate Revaluation

Module *	
Product Code *	
Currency Code *	
Exchange Rate Code	
FX Rate Type	Mid
Rate Input Method	Fixed
Fixed Rate	
Rate Fixing Days	
Reval Frequency	Daily
Revaluation Effective Date	Calendar Date
Ignore Holidays	☐
Holiday Check	Currency

Exit Save

Figure 2-26 FX Rate Revaluation

Rate Code Parameters For FX Rate Revaluation

FX Rate Type	Mid
Rate Input Method	Fixed
Fixed Rate	
Rate Fixing Days	
Reval Frequency	Daily
Revaluation Effective Date	Calendar Date
Ignore Holidays	☐
Holiday Check	Currency
Holiday Currency	
Schedule Movement	Move Forward
Move Across Month	☐
Cascade Schedules	☐

Exit Save

The values in this screen gets defaulted from 'Line Code Maintenance' screen on providing the 'Line Code' which is saved in 'Line Code Maintenance' screen and clicking 'Populate'.

Or

You can enter the 'Line Code' in 'Facilities Maintenance' screen and provide the 'FX Rate Revaluation' details.

You can change these values. On saving a facility with the 'Module', 'Product Code' and 'Currency Code' combination, it cannot be modified further.

For more information about this screen, refer to 'Maintaining Line Code details' section.

2.2.16 Facility Credit Rating and History

Procedure to capture facility rating details.

You can capture rating details for a facility while creating a facility record, using the **Facility Credit Rating and History** sub-system.

1. Click the **Credit Rating** tab at the bottom of **Facilities Maintenance** screen.

The **Facility Credit Rating and History** screen is displayed.

Figure 2-27 Facility Credit Rating and History

The screenshot displays the 'Facility Credit Rating and History' window. It features two data tables. The top table, 'Facility Credit Ratings', has columns for Agency Name, Credit Rating, Primary, Effective Date, and Credit Rating Agency Type. It currently shows 'No data to display.' with a pagination bar at 'Page 1 (0 of 0 items)'. The bottom table, 'Facility Credit Ratings History', has the same columns and also shows 'No data to display.' with a similar pagination bar. The window includes standard UI elements like a close button (X) in the top right and 'Exit' and 'Save' buttons at the bottom right.

2. Specify the necessary details in the **Facility Credit Rating and History** screen by referring the field descriptions in the following table.

Table 2-44 Facility Credit Ratings Field Description

Fields	Description
Agency Name	Select the credit rating agency name from the adjoining option list.
Credit Rating	Select the credit rating from the adjoining option list. You can maintain multiple external credit rating agencies for a single facility. However, you can maintain only one internal credit rating agency for a single facility.

Table 2-44 (Cont.) Facility Credit Ratings Field Description

Fields	Description
Primary	Select one of the Credit ratings as the primary rating for facility. The ratings from multiple agencies of external type can be assigned to a facility of which one should be marked as primary. Only one internal credit rating can be maintained which by default is considered 'Primary'. The internal credit rating marked as 'Primary' is shown in Internal Credit Rating field in the Facilities Maintenance screen. Similarly, external credit rating marked as 'Primary' is shown in External Credit Rating field in the Facilities Maintenance screen. The modification of primary from one agency to another is allowed. Note: When a primary credit rating at facility level is modified to a rating with a lower priority, then an alert is triggered. The alert of such facilities is displayed in the dashboard.
Effective Date	Specify the effective date while associating a credit rating to a facility. It is mandatory to select the effective date while associating the credit rating. Effective date can be backdated and not future dated. For the same agency, multiple ratings cannot be assigned for the same effective date. For backdated facilities, rating effective date cannot be prior to the facility start date. If multiple modifications are done for a particular agency with the same effective date, then the last modification is taken into consideration.
Credit Rating Agency Type	Select the agency type as Internal or External. These values get defaulted from the Credit Rating Agency Maintenance screen.

Table 2-45 Facility Credit Rating History Field Description

Fields	Description
Credit Rating and Effective Date	If the credit rating for a specific agency is modified along with the Effective date at a facility level, then the existing is recorded in the Facility Credit Ratings History section.

2.2.17 Notifications

Procedure to configure fields for triggering notification.

Prerequisites for generating notification

- CSTB_Param setting must be updated as JSON and the server must be restarted

- Configure the following in CSTB_PARAM:
 - * PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
 - * 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 SMSJOBRR
- Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document

Configuring JMS on Weblogic Server 12c

Notification sub-system enables the particular facility record to be a candidate for notification whenever the record is created / amended. At least one of the out of box supplied fields in notification sub-system to be enabled to bring this facility under the purview of generating notification. When values in field/s enabled for notification are modified as part of direct updating or as part of batch updating, all details of the facility is 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.

- To configure the fields for notification message, click the **Notification** tab at the bottom of the **Facilities Maintenance** screen.

The **Notifications** screen is displayed.

Figure 2-28 Notifications

The screenshot shows a window titled "Notifications" with a close button (X) in the top right corner. Inside the window, there are two side-by-side panels, each titled "Notifications".

The left panel contains four toggle switches, all of which are currently turned off:

- Collateral Amount
- Utilization Amount
- Limit Amount
- Credit Rating

The right panel contains five toggle switches, all of which are currently turned off:

- Revolving
- Limit Expiry Date
- Covenant Revision Date
- Schedule Limit Date
- Effective Line Amount Basis

At the bottom right of the window, there are two buttons: "Exit" and "Save".

Field name	Screen	Modification	Old value relevance	Notification triggered when
Limit amount	GCDFACLT - main screen	Direct/Batch	Yes	When limit amount changes
Effective line amount basis	GCDFACLT - main screen	Direct	Yes	When effective line amount is changed

Collateral amount	GCDFACLT - main screen/ Pool links	Direct/Batch	Yes	When changes done in pool links screen or when collateral value changes
Revolving to non-revolving	GCDFACLT - main screen	Direct	Yes	When revolving check box is selected/cleared
Available amount	GCDFACLT - main screen	Derived value in screen when base value gets modified Direct/Batch	Yes	When available amount changes based on changes on account of utilization, blocking, limit amount changes, so on
Utilization amount	GCDFACLT - main screen	Direct	Yes	Overall utilization amount changes
Limit expiry date	GCDFACLT - main screen	Batch	No	When limit expiry date cross application date
Limit date	GEDFACLT - Schedules sub-screen	Batch	No	On reaching the Limit date maintained at the Limit Schedule
Covenant revision date	GEDFACLT - covenants sub-screen	Batch	No	When revision date is crossed and covenant expires
Credit rating change	GEDFACLT - credit rating	Direct	Yes	When credit rating changes for an existing record.

2.2.18 MIS Class

Procedure to link MIS class with the facility.

This sub-system allows to link the MIS Class with the facility during facility 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**.

You 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.

1. Click the **MIS Class** tab at the bottom of the **Facility Maintenance** screen (GEDFACTL).
The **MIS Details** screen is displayed.

Figure 2-29 MIS Details

2. Specify the necessary details in the **MIS Details** screen by referring the field descriptions in the following table.

Table 2-46 MIS Details Field Description

Field	Description
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 allowed at the Facility in limit restrictions or if there is only one customer linked to the liability. You must click this button each time you make changes to the customer in facility limit restriction or at liability. Thus the system can fetch and default the updated composite MIS.
Customer No	This field 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	This field 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	This field displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.

Table 2-46 (Cont.) MIS Details Field Description

Field	Description
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. You 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 screen and the same cannot be used for facility maintenance.
MIS Class	Displays the MIS class based on the selected MIS code.

2.2.19 Change Log

Detailed information on the Change Log tab in the Facilities Maintenance screen.

The system allows to view the history of all the facility changes that have happened for a selected facility. For each facility, you can view the record details, remarks, warnings, and fields that are modified. On clicking **Change Log** tab in the **Facilities Maintenance** screen, the system displays the modification details of particular record.

In **Change Log View** subsystem, you can only view the old and new values of the following fields and the dependent fields that are modified.

Records section

- Modification Number
- Modification Status
- First Authorization Status
- Authorization Status
- Maker Id
- Maker Date Stamp
- First Checker Id
- First Checker Date
- Checker Id
- Checker Date Stamp
- View Change (Changes made to the record will be highlighted in the View Changes button)

Remarks

- Maker Remarks
- Maker Override Remarks
- First Checker Remarks
- Checker Remarks

Warnings Section

- Warning Code
- Warning Description

Fields Section

- Field Name
- Old Value
- New Value

2.2.20 Viewing Facilities Summary

The Facilities Summary screen (**GESQYFAC**) allows you to query the required facility using the following search parameters.

- Authorization Status
- Mod Number
- Serial No
- Line Currency
- Record Status
- Line Code
- Liability No

You can also use **GESFACLT** screen to query the facility. **GESFACLT** fetches the facilities created in logged in branch, whereas **GESQYFAC** fetches all the facilities available across different branches.

To launch the **Facilities Summary screen**, enter **GESQYFAC** in the text bar at the top right corner of Application tool bar and click the adjoining arrow.

The **Facilities Summary** screen is displayed.

Figure 2-30 Facilities Summary

The screenshot displays the 'Facilities Summary' application window. At the top, there is a title bar with standard window controls. Below the title bar, a toolbar contains icons for Search, Advanced Search, Reset, and Clear All, along with a 'Records per page' dropdown set to 15. The main search area is titled 'Search (Case Sensitive)' and includes several input fields: Authorization Status (dropdown), Record Status (dropdown), Mod Number (text with search icon), Line Code (text with search icon), Serial No (text with search icon), and Liability No (text with search icon). Below the search fields, the 'Search Results' section shows a table with columns: Authorization Status, Record Status, ID, Mod Number, Line Code, Serial No, Liability No, Line Currency, Limit Amount Basis, and Maximum Credit. The table currently displays 'No data to display.' At the bottom of the results section, there is a pagination bar showing 'Page 1 Of 1' and navigation icons. An 'Exit' button is located at the bottom right of the window.

You can launch the detailed screen of a particular facility by clicking on the required record in search result.

2.2.21 Viewing Facility Covenant Tracking Summary

Procedure to view facility covenant tracking summary.

The system allows to view the summary of covenants attached to the facility for tracking using the **Facility Covenant Tracking Summary** screen . You can view applicable covenants for a particular facility from the list of covenants maintained in the system. This screen also allows you to open detailed screen by querying the records based on the search criteria.

- Enter **GESCOVTR** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Covenant Tracking Summary** screen is displayed.

Figure 2-31 Facility Covenant Tracking Summary

2.2.22 Tracking Facility Covenant Details

Procedure to track covenants linked to facility.

The system allows to track the covenants captured as part of facilities maintenance using the **Facility Covenant Tracking Details** screen which is specific to facility as well as a common '**Covenant Tracking Details**' screen (**GEDCVTRK**).

1. Enter **GESCOVTR** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow.

The **Facility Covenant Tracking Summary** screen is displayed.

2. Clicking on the queried record.

The **Facility Covenant Tracking Details** screen with covenant details is displayed.

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 '**Facility Covenant Tracking Details**' screen by typing '**GESCOVTR**' (Facility Covenant Tracking Summary) and on clicking the queried record '**GEDCVTRK**' (Facility Covenant Tracking Details) is opened with the details of the covenant.

Figure 2-32 Facility Covenant Tracking Details

Covenant Tracking Details

Entity ID

Entity Type

Liability No

Covenant Name

Covenant Reference Number

Grace Days

Notice Date

Review Date

Compliance Status ☐ Complied ☐ Breached

Covenant Status

Waived Till Date

Audit Exit

3. Unlock and update the status of the covenant, if required. For fields description, refer the below table.

Table 2-47 Facility Covenant Tracking Details field description

Fields	Description
Liability Number	Indicates the liability number for which the facility is linked.
Line Code	Indicates the line code.
Covenant Name	Indicates the covenant name.
Covenant Reference Number	Indicates the covenant reference number for the facility being maintained.
Revision Date	Indicates the date on which covenant has to be revisited for review. Revision date is arrived by the system for a particular facility covenant based on start date + (combination of frequency & due date & start month) at the time of saving.
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 for the next due/revision date allowed for facility covenant.

Table 2-47 (Cont.) Facility Covenant Tracking Details field description

Fields	Description
Status	Select any of the following covenant status. • Complied – If the status of the covenant is not complied 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 next revision date is 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
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.

2.2.22.1 Including Netting Amount in Facility's Netting Contribution

Detailed information on including netting amount in facility's netting contribution.

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

- Account Netting level
- Liability level
- Facility level

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

Account Netting

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

When you modify an Account Netting Record and deselect the **Netting** check box, then the system automatically subtracts the netting amount from the Available Amount and the Netting Amount for the corresponding facility

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

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

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

Facility

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount to zero and recalculates the available amount. Likewise, when the netting option is enabled, the system updates the netting amount based on all the Account Nettings which have Netting option enabled for the facility.

Liability

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount of all its facilities to zero and recalculates the available amount. Similarly, when the **Netting** option is enabled, the system updates the netting amount based on all the Facilities and Account Nettings records, which have **Netting** option enabled for the liability.

2.2.23 Viewing Previous Credit Limit Changes

Procedure to view previous credit limit changes.

You can view previous changes made to the credit limit using the **Facilities Summary** screen .

1. Enter **GESFACLT** in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The **Facilities Summary** screen is displayed.

Figure 2-33 Facilities Summary

Facilities Summary

Search Advanced Search Reset Clear All Records per page 15

Search (Case Sensitive)

Authorization Status Record Status Liability No
Line Code Serial No Line Currency
Line Start Date Line Expiry Date

Search Results Lock Columns 0

Authorization Status	Record Status	Liability No	Line Code	Serial No	Branch	Line Currency	Limit Amount	Main Line Code	Available Amount	ID
No data to display.										

Page 1 Of 1 |< >|

Exit

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

- Authorization Status
- Line Code
- Line Currency
- Line Start Date
- Record Status
- Serial No
- Liability No
- Line Expiry Date

2. Click the **Search** button.

The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Line Code
- Serial No
- Line Currency
- Liability No
- Main Line Code

- Available Amount
 - ID
 - Line Start Date
 - Line Expiry Date
 - Last New Util Date
 - Availability Flag
 - Date of First OD
 - Date of Last OD
 - Amount Utilized
 - Utilization
 - Available Date
 - Tanked Util
 - Netting Amount
 - Branch
 - Limit Amount
3. To view any previous changes made to the credit limit, double-click the corresponding record.

A detailed screen containing the changes made is displayed.

Figure 2-34 Facilities Maintenance

The screenshot shows the 'Facilities Maintenance' window with a toolbar containing 'New' and 'Enter Query' buttons. The form is divided into two main sections. The left section contains fields for: Branch, Liability No * (with a search icon), Liability Name, Line Code * (with a search icon), Serial No, Description, Main Line Code (with a search icon), Line Currency * (with a search icon), Category, Class Code (with a search icon), Revaluation Required (checkbox), and Rate Agreement Required (checkbox). The right section contains: User Defined Status (with a search icon), Status Changed On, Revolving Line (checkbox), Non Revolving Special (Intra-day Revolving) (checkbox), Netting Required (checkbox), Unadvised (checkbox), Funded (checkbox), Shadow Limit (checkbox), Internal Remarks (with a comment icon), Utilization Tracking (radio buttons for Local and Global), and External Credit Rating.

Figure 2-35 Facilities Maintenance

The screenshot shows the 'Amounts' section of the 'Facilities Maintenance' window. At the top, there are fields for 'Internal Credit Rating' and 'Committed' (checkbox), along with a 'Populate' button. The 'Amounts' section is enclosed in a dashed border and contains two columns of input fields. The left column includes: Limit Amount, Pool Amount, Collateral Amount, Transfer Amount, Effective Line Amount, Effective Line Amt Basis, Limit Amount + Collateral Contributi, and Maintenance Value Date. The right column includes: Uncoll, Block Amount, Approved Amount, Day Light OD Limit, and Day Light Limit. There is also an 'Events' button located below the 'Day Light Limit' field.

Figure 2-36 Facilities Maintenance

Utilization	
Available Amount	Amount Utilized Today
Maximum Available Amount	Utilized Amount
Date Of First OD	Tanked Utilization
Date Of Last OD	Last New Utilization Date
Netting Contribution	Total Amount Repaid
OSUC Amount	Non Revolving Special(Intra-day Revolving) Available
Outstanding Utilized Amount	
Utilization Statistics	
Net Utilization	Average Utilization
Peak Utilization	

Figure 2-37 Facilities Maintenance

Availability	
Line Start Date	Available ☐
Line Expiry Date	Book Date
Line Grace Days	Availment Date
Line Final Expiry Date	Renewal Date
Exception	
Exception Transaction Amount	Exception Breach Percentage
Utilization Order	
Limit Amount	Collateral Amount
	Pool Amount
Limit Review	
Limit Status	Next Review Date
Review Frequency	Closure Reason
Freeze Reason	
Fee Preference Limit Restrictions Tenor Restrictions Source Restrictions Schedules Charges Covenants Pool Links Collateral Links Exposures > Audit Exit	

 Note:

The above screen is a view-only screen, hence you cannot make any modifications in the screen.

2.2.24 Viewing Facility Log Details

Procedure to view facility log details.

You can view the list of changes on the facility selected for a given date or range of dates. Facility log summary provides an option to search the record based on 'Liability No', 'Line Code', 'Serial No' 'From Date', and 'To Date'.

- Enter **GEDFACHT** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Log Details** screen is displayed.

Figure 2-38 Facility Log Details

Facility Log Details

Enter Query

Liability No *
Line Code *
Serial No

From Date
To Date

Facility Details

☐	ID	Liability Id	Liability No	Line Code	Serial No	Line Currency	Event	Function	Action Amount	Action Date	User Reference Number	Util:
No data to display.												

Page 1 (0 of 0 items) | < 1 >

Audit Exit

You can view the indicative list of changes as below:

- Revolving to non-revolving and vice-versa
- Adding a main line code/removing existing main line code
- Adding a category/removing a category
- Limit amount increase/decrease
- Facility expiry
- Reopening/enabling after expiry
- Linking collateral pool to facility
- Increasing/decreasing collateral pool value at facility level
- Adding/deleting a mainline before utilization
- Change effective line basis
- Amendment to approved amount
- Modification of limit expiry date
- Modification of exception transaction amount
- Modification of exception breach percentage
- Increase or decrease limit through limit schedule
- Increase or decrease collateral pool value
- FX rate revaluation – amendments which impact facility
- Exception breach transactions

Impact on facility on account of amendments in other functions or batches triggering

- Increase/decrease collateral value
- Facility transfer
- Facility blocking
- Facility utilization
- Facility de-utilization
- Currency revaluation impacting facilit
- Fee liquidation/fee reversal

2.2.25 Terms and Conditions

Terms and conditions functionality for entities like customer, facility and collateral is supported with the following features.

T&C Maintenance –

- Common terms and conditions maintenance for all 3 entities.
- Creation, modification, inquiry, and summary features for maintenance.

T&C Linkage -

- Support for linking terms and conditions with entities like customer, facility, and collateral.
- One or more conditions can be attached to an entity.
- For facility and collateral, separate sub-system is provided in existing maintenance screen for Terms and conditions.
- For customer, separate function is provided for linking terms and conditions.
- Once a condition is updated as part of tracking, tracking related details are updated in linkage level.

T&C Tracking -

- Common tracking screen for conditions of all entities.
- Condition is available for tracking on or after the due date.
- As part of tracking condition status can be updated like met, breached, waived, or deferred.
- New due date can be signified for deferred condition in the linkage screen.
- Deferred condition can be tracked and taken for a logical closure by updating the status like met, breached, or waived.

2.2.26 Pricing

Pricing functionality is supported for facility with the following features.

- New Pricing sub-system is introduced in facility maintenance.
- Pricing components like Interest, Charges and Commission are supported.
- Multiple records of pricing components can be signified for a facility.
- Based on facility type, applicable pricing components can be signified. For ex., for Funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.
- Applicable attributes are provided for each pricing component.
- The Pricing details captured in ELCM can be used by other PPs (Loans, OD etc) by querying the facility.

2.2.27 Viewing Facility Summary Details

Procedure to view facility summary.

You can view the list of changes made to the facility using the **Facility View Summary** screen .

To launch the **Facility View Summary** screen, perform the following steps:

1. Enter **GEDFACDT** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.
2. querying a record by providing a Liability no and Line code, clicking on the queried record opens the '**Facility View Summary**' (**GEDFACDT**) screen.

The **Facility View Summary** screen is displayed.

Figure 2-39 Facility View Summary

The screenshot shows the 'Facility View Summary' window with a title bar and a close button. Below the title bar is a search bar labeled 'Enter Query'. The main area contains two columns of input fields. The left column includes: Branch, Liability No *, Line Code *, Serial No *, Description, Main Line Code, Line Currency, Category, Class Code, Revaluation Required (checkbox), and Rate Agreement Required (checkbox). The right column includes: User Defined Status, Status Changed On, Revolving Line (checkbox), Netting Required (checkbox), Unadvised (checkbox), Funded (checkbox), Shadow Limit (checkbox), Bulk Payment Required (checkbox), Internal Remarks, and Utilization Tracking (radio buttons for Local and LBL_GLOBAL).

Figure 2-40 Facility View Summary

The screenshot shows the 'Facility View Summary' window with a title bar and a close button. Below the title bar is a search bar labeled 'Enter Query'. The main area contains two columns of input fields. The left column includes: Limit Amount, Collateral Amount, Transfer Amount, Effective Line Amount, Effective Line Amount Basis, Limit Amount + Collateral Contributi, Maintenance Value Date, Utilization, Available Amount, Date Of First OD, Date Of Last OD, and Netting Contribution. The right column includes: Uncoll, Block Amount, Approved Amount, Day Light OD Limit, Day Light Limit, Amount Utilized Today, Utilized Amount, Tanked Utilization, Last New Utilization Date, and Non Revolving Special(Intra-day Revolving) Available.

Figure 2-41 Facility View Summary

The screenshot shows the 'Facility View Summary' window with a title bar and a close button. Below the title bar is a search bar labeled 'Enter Query'. The main area contains two columns of input fields. The left column includes: Availability, Line Start Date, Line Expiry Date, Line Grace Days, Exception, Exception Transaction Amount, Exception Breach, Limit Review, Limit Status, Review Frequency, and Freeze Reason. The right column includes: Available (checkbox), Availment Date, Renewal Date, Breach Flag (checkbox), Next Review Date, and Closure Reason.

Figure 2-42 Facility View Summary

Action	
Action Date	
Function	
Event	
ID	
Reference Number	
User Reference Number	
Action Amount	

2.2.28 Processing of Advanced and Manual Facility Fees

Detailed information on advanced and manual facility fees processing.

Oracle Banking ELM supports 'Advanced Fee' and 'Manual Payment' of fee for facility. The steps involved in processing advanced and manual fee payment is as follows:

Advanced Fee

You can capture 'Liquidation Method' as 'Advanced' in the **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

At the time of facility creation in **Facility Maintenance** (GEDFACTL) screen, this value gets defaulted as 'Advanced' in **Liquidate Method** field in facility **Fee Details** screen.

You can choose your own schedule start by selecting **Start Date** and **Start Month** in **Fee Rule Preferences** section.

The following are the various advanced fee scenarios:

- Advanced fee can be of type 'User Input' or 'Rate/Amount' selected in **Fee Rule Maintenance** screen.
 - 'User Input' can only be specified in terms of amount value
 - 'Rate/Amount' is based on the underlying SDE selected in SDE Type
 - For 'User Input' or 'Amount', the value specified is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis.

For example, Fee Amount = 2400, Accrual Frequency = Daily, liquidation frequency = Monthly, Days in month = 30, Day Basis = Actual/Actual

Fee accrued per day is $2400/30 = 80$. This process is repeated for every schedule (in this case every month)
- Advance fees can be collected/liquidated both manually or automatically (configured in liquidation preference in **Fee & Account Class Maintenance** screen as 'Manual' or 'Auto')
 - If 'Manual' then fee type has to be 'User Input'
 - For fee type as 'User Input' and liquidation as 'Manual', advanced Fee is collected manually from **Manual Fee Payment** screen
 - FLIQ event is triggered once the record is saved in **Manual Fee Payment** screen
 - You are not allowed to make advance payments
 - If 'Auto' then fee type can be either 'User Input' or 'Rate/Amount'.
 - For fees types as 'User Input' and liquidation as 'Auto', advanced fee is collected automatically on the day of facility creation and then based on the frequency
 - For fees types as 'Rate/Amount' and liquidation as 'Auto', advanced fee is collected automatically on the day of facility creation (and then based on frequency) if the underlying SDE's have balances

 Note:

- If on facility start date, the SDE closing balance is 0 the fee is not collected
- Fees are collected from the date the balances are updated
- In this case, if the balances are updated in mid of the fee liquidation cycle the fees are adjusted as part of PRLQ (PRLQ_REC/PRLQ_PAY) event triggered on cycle last date
- Fee accrual starts from the date the balances are updated

Manual Fee

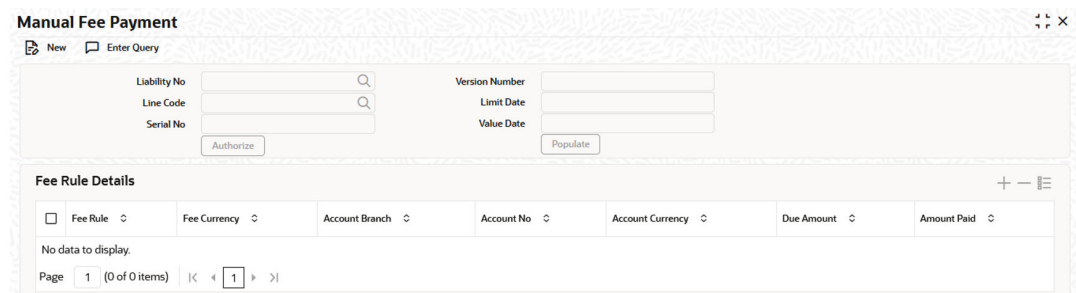
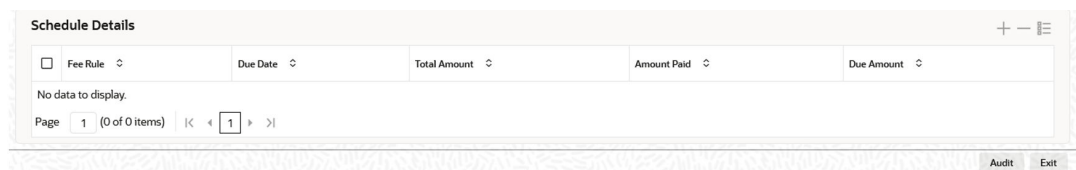
You can capture 'Liquidation Method' as 'Manual' in **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

At the time of facility creation in **Facility Maintenance** (GEDFACTL) screen, this value gets defaulted as 'Manual' in **Liquidate Method** field in facility **Fee Details** screen.

Manual Liquidation Screen

You can perform manual fee payment by selecting facility detail and limit date in the **Manual Liquidation** screen .

- To launch the **Manual Liquidation** screen, type **GEDFCFPT** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

Figure 2-43 Manual Fee Payment

Figure 2-44 Manual Fee Payment


Once you select the 'Liability No', 'Line Code', and 'Limit Date' and click **Populate**, the **Fee Rule Details** and **Schedule Details** sections get displayed.

The **Serial No** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.

It shows the summary of amount due and amount scheduled for a particular fee starting from start date to limit date.

 Note:

- Payment can be done till today's date only. Reversal of payment is allowed for latest version and today paid payment only
- Fees that are due for backdated facility till facility book date can be liquidated once the facility record is authorized

As part of manual liquidation of facility fees, FLIQ (Fee Liquidation) event is triggered and appropriate entries are passed by system.

REVP (Reverse Payment) and RPRL (Reverse Pay/Receive Liquidation) events are system generated events when reversal of manual payment and pay-receive liquidation is opted for which accounting entries are internally generated by the system.

 Note:

- Pending fee will be liquidated at the time of facility closure for the accrued amount.
- In case the Fee Parameters at Facility level are modified after populating the Fee details in **GEDFCFPT**, you can click '**Populate**' again to recalculate the fee details.

2.2.28.1 Fee liquidation considering holiday settings

Fee liquidation considering GEDPARAM – Holiday Treatment setting and facility level fee parameter setting for holiday processing is explained in the following examples.

Example 1

With facility level fee processing setting as 'Ignore Holiday', fee liquidation will be as below for different holiday treatment setting in GEDPARAM.

Fee Preference Holiday Processing	Ignore	
GEDPARAM	S	
Fee start date	September 1, 2021	
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	1st September - 30th September	
Fee Transaction date	2nd October	
Value date	1st October	
Accrual considered till	30th September	

Fee Preference Holiday Processing	Ignore	
GEDPARAM	N-1	
Fee start date	September 1, 2021	
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	1st September - 30th September	
Fee Transaction date	2nd October	
Value date	1st October	
Accrual considered till	30th September	

Example 2

With facility level fee processing setting as 'Move forward/Move backward and move across month enabled', fee liquidation will be as below for different holiday treatment setting in GEDPARAM with 1st October marked as holiday.

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	S
Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	2nd October
Value date	2nd October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	2nd October
Value date	2nd October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move backward and Move across
GEDPARAM	S
Fee start date	September 1, 2021

Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September
Fee Preference Holiday Processing	Move backward and Move across
GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September

Example 3

With facility level fee processing setting as 'Move forward and move across month enabled' fee liquidation will be as below for different holiday treatment setting in GEDPARAM with 1st October marked as holiday first and subsequently 2nd October is also marked as holiday (in between the cycle, say 15th September)

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	S
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	3rd October
Value date	2nd October
Accrual considered till	1st October
Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	30th September

Value date	2nd October
Accrual considered till	1st October

2.2.28.2 Accrual for Arrears Fee

For arrears fee on facility, accrual will be done for the fee cycle considering the day basis configured for fee rule and accrued fee amount will be liquidated on the liquidation date.

For percentage based fee, daily accrual will be calculated on basis amount considering day basis and consolidated accrual amount till end of fee cycle will be liquidated on the fee liquidation date.

For user input and amount based fee, per day accrual will consider the day basis which will sum up to user input or amount specified and same amount will be liquidated on the liquidation date.

Example

Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	1st October
Value date	1st October
Accrual considered till	30th September

2.2.28.3 Month End Liquidation

On selecting **Month End Liquidation** checkbox, liquidation happens on every month end for the configured fee rules irrespective of the Liquidation frequency.

For example: If Fee start date is 5th April and Month end liquidation is checked,

Advance fees- First fee gets liquidated on fee start date and second and subsequent fee payments will be collected on month end - for eg: 30th April.

Arrear fees- First fee gets liquidated on Month end and last instalment will be liquidated on fee end date.



Note:

Month End is applicable only if liquidation frequency is monthly and above.

Month End Liquidation

Figure 2-45 Month End Liquidation

The screenshot shows a 'Preferences' window with a 'Rule Preference' section. It contains several dropdown menus: 'File Type', 'Basis Amount', 'Accrual Required', 'Accrual Frequency', 'Liquidation Frequency', 'Month End Liquidation' (set to 'Liquidate Method'), and 'Liquidate Method'. Below these is a pagination bar showing 'Page 1 (0 of 0 Items)'. The 'Holiday Treatment' section has three toggle switches: 'Ignore Holidays', 'Move Across Month', and 'Cascade Schedules', all of which are turned off. The 'Holiday Check' section includes a 'Currency' dropdown menu and a 'Schedule Movement' section with two radio buttons: 'Move Forward' (selected) and 'Move Backward' (unselected). At the bottom right of the window are 'Exit' and 'Save' buttons.

2.2.29 Fee Recalculation Based on Backdated Transaction

Detailed information on recalculation of fees based on backdated transaction.

You can configure the system to recalculate already liquidated facility fee whenever a backdated transaction is posted with transaction date as current date and value date as back date. This configuration can be enabled by setting the value of **FEE_ALC_FLAG** field in GETM_PARAMETER table as Y. If this flag value is set as N, then the system will not recalculate fee for the already liquidated fee cycles. However, the concerned value dated balance will be updated based on back dated transaction.

Note:

- FEE_ALC_FLAG setting in GETM_PARAMETER table is a one time activity. Bank's can choose to recalculate the already liquidated fees or to not consider backdated transactions based on their requirement.
- Refer **Global Exposure Parameter Details** topic in ELCM Common User Manual for information on configurations related to backdated transaction.

The backdated transactions considered for fee recalculation are:

- Amendment to facility including sub-system changes impacting the facility level amounts in Facility screen (GEDFACT) with maintenance value date as back date
- Utilization transaction with value date as back date
- Rate change (including signifying new rate and modifying existing records) in fee preferences at facility level with effective date as back value date

 Note:

- For backdated transactions posted during the deferment period, fee which are deferred but yet to be liquidated will be recalculated and liquidated on the deferred date
- For the period pertaining to current liquidation cycle, accrual will get recalculated from the last liquidation date
- Facility level limit changes done with back value date by signifying maintenance value date may result in change in slab/tier. For these amendments, appropriate rate/amount will be considered based on the new slab/tier while recalculating the fees.

Calculation of balances

- Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances. Fee associated with such SDE will be recalculated
- As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions

Differential amount for already liquidated cycles

- Separate entries (for both accrual and liquidation) will be posted for differential fee calculated for already liquidated cycles
- Value date of such separate entries will be liquidation date of corresponding cycles with transaction date as current application date
- Differential fee accrual entries are posted for each liquidation cycle
- Separate entries for current cycle accrual based on back dated transactions will be posted based on accrual frequency
- Irrespective of liquidation mode, the adjustment entries will get force posted as part of facility fee liquidation batch

Accounting

- Separate accounting entries (Increase/decrease) will be posted for each liquidation cycle for each fee rule with value date as liquidation date and book date as current date
- All recalculation related fee entries will be force posted
- If accrual is daily, accrual entries will be matched with liquidation frequency for backdated transactions. For example, if the liquidation cycle is monthly and accrual is daily, differential accrual for already liquidated cycle will be consolidated and posted monthly.
- For completed cycles, approach for advance fee is same as that of arrear fee

Example: If facility is created on 1st January with two fees (one advance fee and one arrears fee with percentage), liquidation cycle is monthly, and accrual is daily as below:

Facility Start Date	1 st January		
Monthly fee dates	1 st January	1 st February	1 st March
Advance fee amount liquidated	1000	1100	1050

Arrears fee amount liquidated		2200	2100
Accrual entries daily (for these liquidated fee)			

On 10th March, accrued amounts till date will be:

Current Business date	10 th March
Advance fee accrual amount	300
Arrears fee accrual amount	700

If back value dated transaction is done on 10th March with value date as 10th January, already liquidated fee will be recalculated and differential amounts (liquidation cycle wise) will be:

Value date of backdated transaction	10 th January		
Value date of differential fee liquidation transaction	1 st January	1 st February	1 st March
Resulting differential fee amount - Advance	200	300	350
Resulting differential fee amount - Arrears		700	800

Differential fee accrual entries for liquidated cycles with value date will be:

Value date of different fee accrual - advance	31 st January	28 th February	
Different fee accrual amount	200	300	
Value date of different fee accrual - arrears		1 st February	1 st March
Different fee accrual amount		700	800

Differential accrual for current cycle

- For the period from 1st March till 9th March, arrear/Advance fee differential accrual will be posted daily for different value dates with transaction date as 10th March.
- For advance fee, posting of backdated transaction with value date in the current cycle will result in recalculation and posting of accrual entries.

2.2.30 Facility Expiry and Closure with Fee Handling

Facility Expiry

1. Facility Expiry functionality is now enhanced to handle below transactions.

- a. Balancing of contingent GL accounts due to de-utilizations on a facility post expiry, in case of revolving line.
- b. Restoring of contingent balance prior to facility expiry considering the payments when facility is extended post expiry.
- c. Two new events are introduced:
 - EXPT (Reversal of Payment post expiry) – This event will balance the de-utilizations post expiry of facility. It will get triggered, if there is a payment on the facility post expiry and will be accompanied with DUTL.
 - This event will be applicable for only revolving facilities (not applicable for non-revolving and NRS lines as de-utilization does not reinstates the limit).

Table 2-48 Event - EXPT

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPT	CONASSETOFF	UTIL_DECR	Debit
EXPT	CONASSETGL	UTIL_DECR	Credit

- EXPR (Reversal of Expiry) – This event will restore the contingent balance prior to expiry of the facility duly considering the payments. It will get triggered, only if the facility is getting extended post expiry.

Table 2-49 Event -EXPR

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPR	CONASSETGL	UNUTL_AMT	Debit
EXPR	CONASSETOFF	UNUTL_AMT	Credit

- d. Example:

Table 2-50 Facility Creation (revolving line)

Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-51 Utilization

Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-52 De-utilization

De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-53 Facility Expiry

Facility Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-54 De-utilization post Expiry -DUTL

De-utilization post Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	2000
DUTL	CONASSETOFF	UTIL_DECR	Credit	2000

Table 2-55 De-utilization post Expiry - EXPT

De-utilization post Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPT	CONASSETOFF	UTIL_DECR	Debit	2000
EXPT	CONASSETGL	UTIL_DECR	Credit	2000

Table 2-56 Facility Extension

Facility Extension				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPR	CONASSETGL	UTIL_DECR	Debit	7000
EXPR	CONASSETOFF	UTIL_DECR	Credit	7000

2. Facility Closure

- a. Facility Closure will signify the logical closure of facility (terminating/permanently closing the line).
- b. Facility Closure can happen both prior and post expiry of the facility.
- c. Closure of facility can only be done when there is no outstanding (both direct and indirect utilizations and blocks) – system will validate.

- d. Mainline facilities cannot be closed if subline facilities are still open – system will validate.
- e. Auto CNR process for non-revolving facilities will continue as is - updating record status as CLOSED [C].
 - i. It will not mark the logical closure of record (update limit status and user defined status as 'Closed').
 - ii. Thus, logical closure should always be initiated by the user.
- f. Existing operation of record closure and reopen will continue its behavior as is.
- g. Facility once logically closed cannot be activated again.
- h. For closing the facility, user should:
 - i. Unlock the facility.
 - ii. Under 'Limit Review' section.
 - iii. Select the Limit Status as 'Closed'.
 - iv. 'Closure Reason' can be provided.
 - v. Save the facility record.
- i. On closure of facility,
 - i. User Defined Status will be updated as 'Closed'.
 - ii. Status Changed On field will be updated based on closure date.
 - iii. System will trigger the event 'CLOS' with accounting entries, depending on whether the closure happens before or after the facility expiry.
 - Close before expiry – contingent accounting same as that of expiry.
 - Close after expiry - no need for posting any contingent entries since EXPY event balances the contingent GLs.

**Note:**

CLOS event is to be maintained in Fee Class Maintenance with below accounting entries.

Table 2-57 Event -CLOS

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
CLOS	CONASSETOFF	UNUTL_AMT	Debit
CLOS	CONASSETGL	UNUTL_AMT	Credit

- j. **Scenario 1** – Closure before Expiry (revolving Line).

Table 2-58 Closure before Expiry- Facility Creation (revolving line)

Closure before Expiry				
Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-59 Closure before Expiry- Utilization

Closure before Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETOFF	UTIL_INCR	Credit	4000

Table 2-60 Closure before Expiry- De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	4000
DUTL	CONASSETOFF	UTIL_DECR	Credit	4000

Table 2-61 Closure before Expiry

Closure before Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
CLOS	CONASSETOFF	UNUTL_AMT	Debit	10000
CLOS	CONASSETGL	UNUTL_AMT	Credit	10000

k. **Scenario 2 – Closure before Expiry (non-revolving Line).**

Table 2-62 Closure before Expiry (non-revolving Line) - Facility Creation (non-revolving line)

Closure before Expiry				
Facility Creation (non-revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000

Table 2-62 (Cont.) Closure before Expiry (non-revolving Line) - Facility Creation (non-revolving line)

Closure before Expiry				
Facility Creation (non-revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-63 Closure before Expiry (non-revolving Line) - Utilization

Closure before Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-64 Closure before Expiry (non-revolving Line) - De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
De-utilization of 4000				
No De-utilization				

Table 2-65 Closure before Expiry

Closure before Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
CLOS	CONASSETOFF	UNUTL_AMT	Debit	6000
CLOS	CONASSETOFF	UNUTL_AMT	Credit	6000

I. **Scenario 3 – Closure after Expiry.**

Table 2-66 Closure after Expiry - Facility Creation (revolving line)

Closure after Expiry				
Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-67 Closure after Expiry - Utilization

Closure after Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-68 Closure after Expiry - De-utilization

Closure after Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-69 Closure after Expiry - Facility Expiry

Closure after Expiry				
Facility Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-70 Closure after Expiry - De-utilization post Expiry- DUTL

Closure after Expiry				
De-utilization post Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	3000
DUTL	CONASSETOFF	UTIL_DECR	Credit	3000

Table 2-71 Closure after Expiry - De-utilization post Expiry- EXPT

Closure after Expiry				
De-utilization post Expiry-EXPT				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
EXPT	CONASSETOFF	UTIL_DECR	Debit	3000
EXPT	CONASSETGL	UTIL_DECR	Credit	3000

Table 2-72 Closure after Expiry

Closure after Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
NO CLOS EVENT				

3. Fee Handling:

- a. Fees can now continue to be collected post expiry of the facility till logical closure.
- b. Fee end date will not be defaulted with facility expiry date.
- c. User can provide the fee end date less or greater than facility expiry date and can choose to not provide it (keep blank).
 - Fee end date < facility expiry date: Fee will be collected (accrual and liquidation) only till the given date.
 - Fee end date > facility expiry date: Fee will continue to be collected (accrual and liquidation) post facility expiry up to the given date.
 - Fee end date is blank: Fee will continue to be collected (accrual and liquidation) till logical closure of facility.
- d. User can modify the fee end date till logical closure of facility, provided fee end date has not crossed.
- e. Defer liquidation of fee can be signified even post expiry till logical closure of facility and will continue based on current functionality.
- f. On logical closure of facility, system will liquidate all the fees till the date of closure - Accrual (FACR) and liquidation entries (FLIQ and PRLQ) will be passed till facility is logically closed.
- g. These above points are applicable to all facilities – Current dated/Back dated/Future dated.

2.2.31 Processing of ECA and Partial/Full Fee Liquidation

Detailed information on ECA processing and fee liquidation.

- ECA request for fee liquidation is not created from ELCM where GL is chosen as settlement account
- For fees where liquidation start month and date are opted, ECA request is triggered as below:
 - Arrears Fees – On selected month and date with amount due till that day
 - Advance fees – ECA request on facility start date with amount from facility start date till selected month and date
- ECA request is triggered for fee liquidation events (FLIQ and PRLQ - PRLQ_REC) and not for events like FACR
- No ECA requests are triggered for fees associated with facilities in closed, expired or inactive status
- No ECA requests are triggered for the fees that are waived
- You can verify fee amount for each liquidation cycle, recovered and due from 'Facility Fee Summary' screen

- You can Approve/Retry the rejected ECA request from 'ECA Queue' screen
- When you choose to approve, fee gets liquidated and force posted irrespective of available balance in CASA (in GESFRTRY)
- The different ECA request are provided below:
 - P – Processed
 - E - Error
 - T – Timed Out
 - A – Approved
 - U - Unprocessed

ECA Request for Auto Liquidation

1. As part of ELCM batch process, amount due for liquidation for a fee is sent to the DDA system for approval based on (ECA_CHECK_REQD) parameter maintained in GEDPARAM table and verify funds flag at account and contract level. Only after receiving an approval from the DDA system, the system proceeds with liquidation of the fee component.
2. ELCM sends a consolidate request to the ECA - one for each facility contract. As the settlement account is configured for each fee component in ELCM, multiple settlement accounts for a facility is possible. ELCM for a due date groups the total amount due from each account and generate one ECA request for a facility and due date.
 - a. Full Liquidation
 - Fees are liquidated if only balance is fully available
 - Example
 - Fee 1 = 100, Fee 2 = 300
 - ECA Request for = 400
 - Amount in CASA = 300
 - ECA response will be Rejected and no liquidation takes place
 - Fee 1 and 2 will be updated as due
 - b. Partial Liquidation
 - Fees are liquidated to the extent of available
 - Example
 - Fee 1 = 100, Fee 2 = 300
 - ECA Request for = 400
 - Amount in CASA = 300
 - ECA response is Approved and partial liquidation takes (Fee 1 liquidated to 100 and Fee 2 liquidated to 200)
 - Fee 2 is updated as due with amount 200.
3. The due amount when sent as part of ECA request will be in account/facility currency
4. As part of the ECA request, ELCM module sends the following additional preferences configured at a class/facility product level
 - Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'N', then ECA system sends a fail approval in case the total amount requested is not available in the account.

- Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'Y', then ECA system sends a pass approval in case the total amount requested is not available in the account. Block to the extent of available amount is put and whatever fees can be recovered (in the order sent) is recovered
5. In case of multiple fees that are due from the customer as part of Auto Liquidation, ELCM places a ECA request based on internal order of fee maintenance in ELCM.
 - Also applicable in case of multiple facilities using the same CASA and fees falling on same liquidation date – internal sequence of facility the same used for batch process is utilized for ECA request generation.
 6. First process in ELCM batch would compute the amount due for a fee as part of Auto liquidation and place the request into ECA table with the current status as 'Unprocessed'. A Java program would constantly poll the table for any unprocessed records and transform the records into an ECA request XML and place the same into a IN queue of the external system configured.
 7. Upon receipt of any response from the DDA system in the OUT queue of ELCM module, the response would be parsed by the JAVA program and update the status response status (Approved/Rejected) in GETB_ECA_REQ_MASTER and GETB_ECA_REQ_DETAIL table.
 - Single block reference is sent by UBS for all fee rules in the facility
 8. When ECA block is successfully (APPROVED) created on the accounts (Partial / Full), liquidation happens in ELCM module and perform accounting
 9. When ECA block is unsuccessfully (REJECTED) created on the accounts (Partial / Full), other activities continue and the exception is logged - Fee not liquidated
 10. ECA request for auto liquidation will not be created from ELCM where GL is chosen as settlement account. For example, for a contract having fee component and GL is chosen as a settlement account then no ECA request will be created by ELCM. However, if GL is chosen only for one of the fee component and for another a valid customer account is chosen as settlement account, then ECA request will be created only for that fee component.
 11. When Auto Liquidation process is run for more than one day as part of EOD processing (due to holiday settings), then Auto liquidation for the fees that are due for a day can be processed only after Auto liquidation is processed successfully for the preceding day
 - On account of holiday processing, fees pertaining to multiple liquidation cycles getting triggered together, order of processing will be based on the order in which request sent – oldest first and latest last. Request for each liquidation date will have separate block reference.
 12. In a situation where ECA block is successful, but subsequent processing in ELCM fails auto retry mechanism will be available
 13. ECA check during auto liquidation is a batch process
 - This is applicable for advance fees as well as the fees with auto liquidations are liquidated post successful completion of GEBUTILS batch
 14. PRLQ Event for Advance fee works as is and ECA requests are generated on the day they (PRLQ_REC) is triggered and work with the explained behaviour of blocking/recovery
 - Partial Liquidation Allowed option affects the fees that needs to be collected from customer as part of PRLQ (PRLQ_REC) – fees are collected from customer based on the flag
 - If a PRLQ fee is unable to be collected (ECA REJECT or ECA APPROVE for partial), it will be marked as overdue

- The uncollected PRLQ fee is tracked separately and retried for recovery
 - Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared
 - If an advanced fee is not collected on facility start date and the due amount increases (due to utilization), then ECA request will include the full due amount on cycle end date as part of PRLQ.
15. Due fees (ECA response as REJECTED) is logged separately as OVERDUE and retried for recovery based on the defined frequency specified
 - Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared
 16. System allows user to Reject/Retry the Rejected ECA request from ECA Queue screen
 17. System passes the accounting entries to external system only for the authorized contract with handoff status as Y after unblocking of the amount
 18. Below scenarios depict the behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	Yes*	Sum of all fees = 750	100	Collected
	Fee2	200	500	Yes	Yes*	Sum of all fees = 750	200	Collected
	Fee3	150	500	Yes	Yes*	Sum of all fees = 750	150	Collected
	Fee4	250	500	Yes	Yes*	Sum of all fees = 750	50	Partially Collected
	Fee5	50	500	Yes	Yes*	Sum of all fees = 750	0	Not Collected as CASA balance exhausted

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	No*	Sum of all fees = 750	0	Not Collected

	Fee2	200	500	Yes	No*	Sum of all fees = 750	0	Not Collecte d
	Fee3	150	500	Yes	No*	Sum of all fees = 750	0	Not Collecte d
	Fee4	250	500	Yes	No*	Sum of all fees = 750	0	Not Collecte d
	Fee5	50	500	Yes	No*	Sum of all fees = 750	0	Not Collecte d

19. When a fee is auto liquidated, verify funds (ECA check) is performed. It would depend upon maintenances for verify funds (ECA check) present at GEDPARAM, facility and account levels. Following scenarios are handled here:
- Scenario 1: Verify funds (ECA check) is required and verify funds response is approved.
 - For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ
 - For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ
 - Scenario 2: Verify funds (ECA check) is required and verify funds response is rejected
 - For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ
 - For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ
 - Scenario 3: Verify funds (ECA check) is not required
 - Normal fees liquidation
 - Fee Liquidation as part of PRLQ
 - Scenario 4: Verify funds (ECA check) is required, contract is entered in unauthorized mode
 - For Partial Liquidation
 - For Full Liquidation

ECA Request for Manual Liquidation

- Manual Liquidation is applicable for both Advance and Arrears fees through GEDFCFPT screen
- Partial Liquidation Allowed option does not have any effect on fees with manual liquidation – this flag is not applicable for fees with manual liquidation
 - User can chose to enter the fee the fee that needs to be liquidated and can opt for partial if sufficient balance is not available
- After capturing the necessary details in GEDFCFPT screen and click **Save**, ELCM will place an ECA request for the amount requested for the payment
- System displays the success or failure message based on response received from DDA system

5. When the ECA request is approved by the DDA system, the saved record in GEDFCFPT needs to be manually authorized.
 - ELCM will process the payment request and update the tables and post liquidation entries as part of back ground process and payment status will be in unauthorized state.
 - Authorization of payment is possible only after the liquidation process is completed and entries are posted
6. When the ECA request is rejected by the DDA system, the saved record in GEDFCFPT needs to be manually deleted
 - When manual payment is deleted for unauthorized contract, an undo ECA should be sent to the DDA system. – Block if processed should be unblocked
 - If there are multiple fees to be manually liquidated and if for one the ECA request is rejected, user needs to manually delete the payment instruction for that fee component and proceed with the approved ones.
 - Even in the case of rejection on account of insufficient CASA balance, UBS/DDA system will indicate the amount that can be blocked in CASA
 - User can then take a call how the amount needs to be apportioned across fee components.
7. Similarly, ELCM generates reversal entries upon reversal of record (payment reversal) in GEDFCFPT.
 - Block if processed should be unblocked.
 - In case where actual accounting to DDA system is not generated post ECA approval, ELCM generates both actual entries for liquidation with block number and its reversal.

Actions	System Response
After getting ECA response as 'Approved', if you try to delete the payment	The system should undo ECA with the approved block number

8. System allows you to 'Reject/Retry' the Rejected ECA request from 'ECA Queue' screen
9. System passes the accounting entries to external system only for the authorized contract with handoff status as 'Y' after unblocking of the amount
10. Below are the sample scenarios which depicts the functionality further.

Scenario 1:

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Response	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates	200	User chooses

						that CASA balance is 500		to fully collect
Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	50	User chooses to partially collect
Fee5	50	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	0	User chooses not to collect. New ECA request as per new appropri ation rebuilt

Scenario 2:

Fee Rules	Liquidat ion Amt	CASA Balance	Verify Funds	Partial Liquidat ion Allowed	Consoli dated Request to UBS	UBS Respon se	Amt Liquidat ed	Remark s
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	100	User chooses to partially collect

Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	100	User chooses to partially collect
Fee5	50	500	Yes	NA	Sum of all fees = 750	Rejected . Also indicates that CASA balance is 500	50	User chooses to partially collect. New ECA request as per new appropriation rebuilt

11. When a fee is manually liquidated through GEDFCFPT screen, verify funds (ECA check) is performed. It would depend upon maintenances for verify funds (ECA check) present at GEDPARAM, facility and account levels. Following scenarios are handled here:
- a. Scenario 1: Verify funds (ECA check) is required and verify funds response is approved
 - Sub Scenario a.1: Contract is authorized – fee liquidated
 - User chooses to fully liquidate
 - User chooses to partially liquidate
 - b. Scenario 2: Contract is reversed – Reverse option in GEDFCFPT
 - c. Scenario 3: Verify funds (ECA check) is required and verify funds response is rejected
 - Sub Scenario c.1: CASA balance not available
 - Sub Scenario c.2: User chooses to liquidate fees partially
 - Sub Scenario c.3: User chooses to liquidate only selective fees
 - d. Scenario 4: Verify funds (ECA check) is not required
 - e. Scenario 5: Verify funds (ECA check) is required, contract is entered in unauthorized mode.

2.2.31.1 Facilities Fee Retry

Procedure to retry auto liquidation of facility fees.

The **Facility Fee Retry** screen lists down the facility fees which are configured as auto liquidation and are rejected during ECA request or failed due to other reason, irrespective of ECA configuration.

The user can use this functionality **GESFRTRY** to Approve / Retry the Rejected ECA request.

The fees rejected due to unavailability of funds can be re-triggered for liquidation once the balance is available in CASA of the customer and/or the fee that failed due to other reason can be retried for liquidation, by selecting the retry option.

The failed / rejected fees can be liquidated and force posted irrespective of available balance in CASA, by selecting the Approve option.

To filter the available details / attributes of fee in this screen, you can select the following filter criteria:

- Line id
- Fee Rule
- Liquidation Frequency

1. Enter **GESFRTRY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Fee Retry** screen is displayed.

Figure 2-46 Facility Fee Retry

2. Click **Search** and specify the necessary details in the **Facility Fee Retry** screen. For information on the field descriptions, refer the following table.

Table 2-73 Facility Fee Retry Field Description

Fields	Description
Line Id	Select the facility Id to view the rejected / failed fees.
Fee Rule	Select the fee rule associated with a facility to view the rejected / failed fees.

Table 2-73 (Cont.) Facility Fee Retry Field Description

Fields	Description
Liquidation Frequency	Select the liquidation frequency based on fee rule to view the rejected / failed fees.
Approve	Select the fees and click this option to approve the rejected ECA request.
Retry	Select the fees and click this option to approve the rejected ECA request.

 Note:

- a. Multiple fees associated with the facility that has been rejected as part of ECA request can be selected at once and ECA request can be triggered.
- b. As the screen displays all the fees for all the rules associated with the facility Id, retrying any one of the rule id will retrigger all the rejected fees with the facility.
- c. You cannot change the liquidation preference opted as Full / Partial at facility level from this screen.
- d. For the successful ECA request for which response is APPROVED, the fees are cleared off from the **Facility Fee Retry** screen. Whereas, the rejected ECA request (response as REJECTED) and / or the fees that gets failed again are continuously displayed in the **Facility Fee Retry** screen.
- e. FLIQ will get triggered for these fees as part of APPROVE / RETRY process along with the related accounting entries.

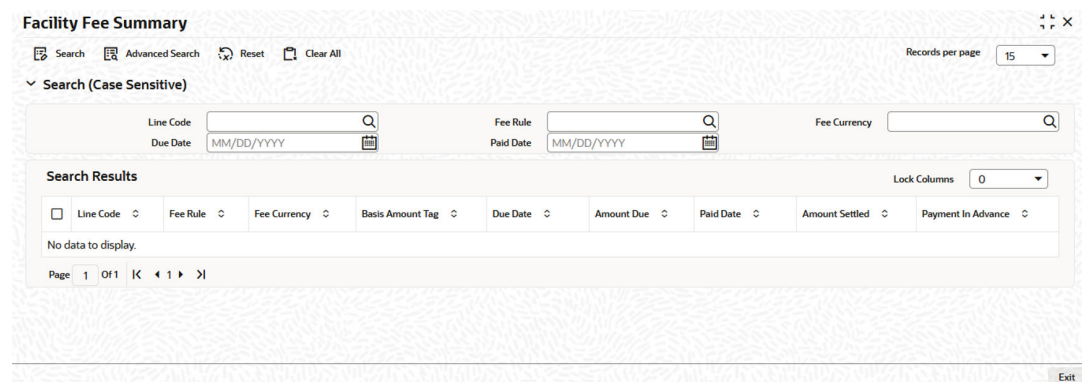
2.2.31.2 Facility Fee Summary

Procedure to view facility fee summary.

Using the **Facility Fee Summary** screen , you can verify what is the fee amount for each liquidation cycle, what is recovered and what is due.

- To launch the **Facility Fee Summary** screen, enter **GESFEEVW** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

Figure 2-47 Facility Fee Summary

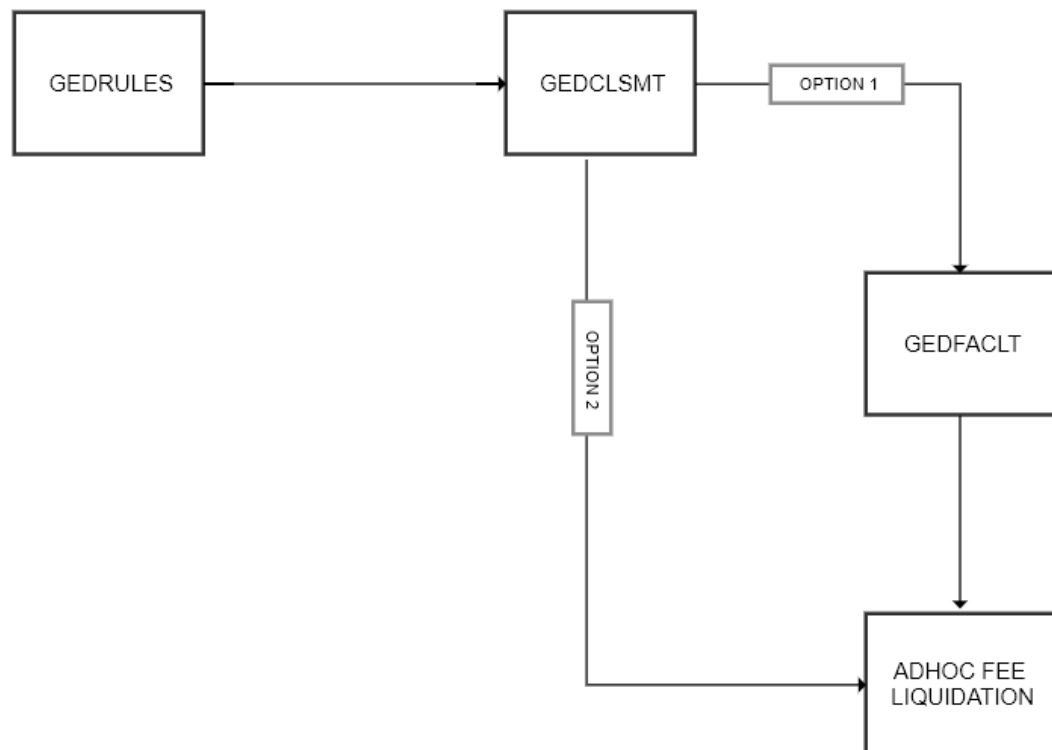


2.2.32 Processing of Adhoc Fee

Detailed information on Adhoc fee processing.

- For a bank, there are various adhoc expenses incurred on a facility such as inspection, legal, amendment, renewal, registration, consultation and others during a facility's lifecycle. Banks can collect the various adhoc expenses associated with a facility through adhoc fees functionality from the customer on an ad-hoc (as and when required) manner.
- You can capture **Liquidation Method** as Adhoc in 'Fee & Accounting Class Maintenance screen for a rule code in **Rule Preferences** screen.
- You have below two options to liquidate an Adhoc fee, depending upon the related business case.
 - OPTION 1 – Adhoc fee where bank has to communicate in advance to customer.
 - OPTION 2 - Adhoc fee where bank wants to collect as and when required – no upfront communication to customer required.
 - The two options can be summarized as below.

Figure 2-48 Processing flow chart



- OPTION 1 - Via Facility – In a scenario where you have to communicate in advance to customer on applicable adhoc fees,
 - You can link the adhoc fee rule to same fee class which is going to be attached to facility.
 - Adhoc fee rules gets defaulted along with the fee class at time of facility creation in **Facility Maintenance** (GEDFACLT) screen.

- Liquidation Method' value gets defaulted as 'Adhoc in **Liquidate Method** field in facility **Fee Preference** screen.
- Fee start date and Fee end date – Not enterable for an adhoc fee and is defaulted based on facility start and end dates – for adhoc fee rules, fee start date will always be current dated.
- You can configure the **Account No** and **Branch** to signify the account number which needs to be debited for adhoc fee.
- Two additional columns (fields) are introduced in **Fee Rule Preferences** section as below.
 - * Adhoc Fee Rate – You can enter the required **Rate** as opted in GEDRULES.
 - * Adhoc Fee Amount – You can enter the required **Amount** as opted in GEDRULES.
 - * Since adhoc fees is collected as per the business requirement, the values entered for rate or amount here will only serve as reference values during actual liquidation.
 - * During actual adhoc fee liquidation, system will show the references value and based on business requirement, you can chose to either continue with the same or overwrite and enter a new fee value.
 - * You are allowed to avail below options during actual adhoc fee liquidation.
 - * Collect the suggested (referenced) adhoc fee based on rate/amount.
 - * Increase/decrease the adhoc fee value (from referenced value).
 - * Collect flat amount instead of configured (referenced) rate and vice versa.
 - * For Adhoc Fees, system does not allows to enter the effective dates and specify the corresponding amount/rate details in **Effective Dates** and **Fee Rate Details** sections respectively.
 - * You can continue to define **Effective Dates** and **Fee Rate Details** sections respectively for normal fee rules.
 - * You can then save the facility record.
- Adhoc fees configured as part of facility does not gets liquidated by the system automatically and is available for liquidation/collection whenever required via a new screen – Adhoc fee Maintenance screen.
- OPTION 2 – Direct - In a scenario where where bank wants to collect an adhoc fee as and when required but with no upfront communication to customer and thus does not requires the adhoc fee to be linked at facility level.
 - This can also be necessitated because a new adhoc fee needs to be collected against a facility.
 - In this case, adhoc fees could be merged into a separate class called as adhoc fee class and you would not link that fee class to the facility.
 - Post creating the fee class, you can navigate directly to Adhoc fee maintenance screen to perform adhoc fee liquidation.

Adhoc Fee Liquidation Screen

- You can invoke the **Adhoc Fee Maintenance** screen by typing in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
The **Adhoc Fee Maintenance** screen is displayed.

Figure 2-49 Adhoc Fee Maintenance

- Each adhoc fee maintenance record is identified with a system generated UNIQUE REFERENCE NUMBER.
- Select the liability and Facility id (line code) for the selected liability.
- Based on the facility selected, system defaults the associated fee class and a non-modifiable flag **Fee Class linked to Facility** will get selected – OPTION 1
- You can modify the defaulted fees class and select the fee class that not linked to facility – OPTION 2
 - In above case, the flag **fee class linked to facility** will not get selected.
- You can then click on the populate button to fetch and default the details of linked adhoc fees rules to the opted fee class.
- You can then select on or more of the adhoc fee rules for liquidation – liquidate flag as Yes or No.

 Note:

It is not mandatory to enter the values for an adhoc fee which is not opted for liquidation – Liquidate flag is No.

- SDE balance column will get defaulted which will indicate the underlying SDE balance at linked facility.
- For OPTION 1 (via Facility) - System will also default the below attributes.
 - Configured values (reference value) at facility level.
 - * If rate is configured then system will display both the rate and the calculated amount based on the current value (at the point of defaulting) of underlying SDE.
 - * If amount is configured then system will display the configured amount at facility.
 - Account Branch and account number configured at facility level – you can update the same.
- For OPTION 2 (Direct) – The above attributes Configured values, Branch and Account Number will not get defaulted.

- System will also default the Liquidation Preference from fee class maintenance – Manual or Auto for each fee rule which you can modify.
- SDE Type – New dropdown after Liquidation Preference is made available with options as Rate or Amount – It is defaulted based on the rule configuration (rate/amount).
 - You need to select the appropriate option based on what is to be finally liquidated (RATE or AMOUNT).
 - You can even change the SDE type from amount to rate and vice versa.
- You can enter the appropriate value required for liquidation under 'Final Configured Value' based on the selected SDE Type Column
 - For OPTION 1 - The values in this column is defaulted from 'Configured Values' (reference value) sections and user can modify accordingly.
 - If SDE Type is selected as RATE then value entered here is considered as rate.
 - If SDE Type is selected as AMOUNT then value entered here is considered as amount.
- A **Compute** button is made available which on clicking will populate the Final Computed Amount for all adhoc fee rules as per below
 - For Rate - based on underlying SDE and Rate provided in Final Configured Value.
 - For Amount – Same value as Final Configured Value.

 Note:

- On changing fee rule from amount to rate, system considers the SDE configured at GEDRULES for calculating the amount.
 - Actual SDE balances during liquidation is considered for computation of Adhoc fee configured as rate and having liquidation preference as auto.
 - System alerts (override) on save of the record, if a fee rule is of type amount but a rate is opted for liquidation.
 - Similarly, system alerts (override) on save of the record, if a fee rule is of type rate but an amount is opted for liquidation.
- You are allowed to select the Liquidation date against each opted fee rule – can be current dated/future dated (defaulted with current date) but cannot be backdated.
 - Current dated liquidations can have Liquidation preference either as Manual or Auto.
 - Future dated liquidations can have Liquidation preference only as Auto.
- You are also allowed to select the amortization duration (amortization end date) against each selected fee rule - Only 'Daily' and 'One-time' amortization frequencies are supported for an adhoc fee.
 - This parameter defaults the facility expiry date if the same is provided at the linked facility level.
 - If required, you can overwrite the defaulted date and enter a new one subject to below validations.
 - Amortization end date cannot be greater than the facility expiry date.

- For accrual frequency opted as 'One-Time', amortization end date should be same as fee liquidation date – System will validate.
- For accrual frequency opted as 'Daily', amortization end date should be greater than fee liquidation date – System will validate.
- System will consider the entered amortization end date for calculating the daily accruals/amortization amount.
- Once the record is saved and authorized, the adhoc fee maintenance record will retain only those fee rules which have been opted for liquidation – liquidate option selected as 'Yes'.

 Note:

The adhoc fee record should be authorized in the same branch where it has been created.

- Adhoc fee liquidation is carried out based on below conditions.
 - If liquidation preference is manual and liquidation date is current dated, fee amount is liquidated immediately.
 - If liquidation preference is auto and liquidation date is current dated, fee amount is liquidated as part of EOD same date.
 - If liquidation preference is auto and liquidation date is future dated, fee amount is liquidated as part of EOD on future date.
- Accounting entries for the adhoc fee is posted at the linked facility for both fee liquidation (FLIQ) and fee accrual/amortization (FACR) and can be viewed in FACILITY > EVENTS button.
- You can view the adhoc fees collected against the facility using the screen GESADHOC.

-  **Note:**
 - Pending facility events if any such as INIT, UTILs and DE-UTILs will also be triggered as part of Manual Fee liquidation event (FLIQ) if they are yet to triggered for the facility.
 - If no Manual fee is configured then all events such as INIT, UTILs and DE-UTILs is triggered as part of Auto fee liquidation during end of the day processing – EOD BATCH.
 - Adhoc fee gets liquidated based on the facility currency.
 - You can collect the same adhoc fee any number of times from adhoc fee maintenance screen – including multiple times on the same date.
 - Each time an adhoc fee (same or different) is to be liquidated against a facility, you are required to create a new adhoc fee maintenance record - separate records for successive liquidations.
 - Separate FLIQ and FACR events with accounting entries gets posted if same adhoc fee is liquidated multiple times against a facility.
 - You can modify below fields in an existing adhoc fee maintenance record having yet to be liquidated adhoc fees – current dated (auto liquidation) or future dated.
 - * Liquidate flag
 - * Branch
 - * Account No
 - * SDE Type
 - * Final Configured Value
 - * Liquidation Date
 - * Amortization End Date
 - You cannot modify any attribute of adhoc fees which are already liquidated except 'Amortization End Date'.
 - For adhoc fees, which are yet to be liquidated (current and future dated), system validates and throws error message if you try to liquidate the same fees again
 - For adhoc fees, which are already liquidated, system warns and throws an OVERRIDE if you try to liquidate the same fees again on the same date irrespective of the amount.
 - To cancel an yet to be liquidated adhoc fee (current and future dated), you should visit the existing adhoc fee maintenance record and select the liquidate option as 'No' and save the record again.
- Examples

Table 2-74 Examples

Original RecordCurrent Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC001

Table 2-74 (Cont.) Examples

Original RecordCurrent Date : 17-01-2022	
Facility	FAC001

Table 2-75 Example

Liquida te	Adhoc fee	Bran ch	Account Number	Accou nt Numb er	Final Configur ed Value	Final Comput ed Amount	Liquidati on Date	Amortizati on End Date
Yes	Inspectio n Fee	505	ACCNT0 01	Manual	1000	1000	17-01-202 2	17-01-2023
Yes	Legal fee	505	ACCNT0 01	Auto	5%	500	17-01-202 2	17-01-2023
Yes	Admin Fee	505	ACCNT0 01	Auto	300	300	19-01-202 2	19-01-2023
Yes	Renewal fee	505	ACCNT0 01	Auto	7%	700	19-01-202 2	19-01-2023

- Scenario 1 – Same adhoc fees are to be collected again on the facility – same day.

Table 2-76 New Record

Modification 1 – UNLOCK Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC002
Facility	FAC001

Table 2-77 New Record

Liquid ate	Adhoc fee	Bran ch	Accou nt Numb er	Liquid ation Pref	Final Config ured Value	Final Comput ed Amou nt	Liquidat ion Date	Amortiza tion End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	600	600	17-01-20 22	17-01-20 23	New Recor d with same fees – Overri de
Yes	Legal fee	505	ACCN T001	Auto	3%	300	17-01-20 22	17-01-20 23	New Recor d with same fees – Overri de

- Scenario 2 – Modification on existing record – Adhoc Fees yet to be liquidated - same day.

Table 2-78 Modification 1 – UNLOCK

Modification 1 – UNLOCK
Current Date : 17-01-2022

UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-79 Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branch	Account Number	Liqui dation Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Remarks
Yes	Inspection Fee	505	ACCN T001	Manual	1000	1000	17-01-2 022	17-01-20 23	No Modification allowed as already liquidated (except Amortization End Date).
Yes	Legal fee	505	ACCN T001	Auto	6%	600	18-01-2 022	18-01-20 23	Highlighted cells have modified values.
Yes	Admin Fee	506	ACCN T002	Manual	500	500	17-01-2 022	17-01-20 23	Liquidation Pref changed to Manual – Liquidation happens on save. Liquidation date changed to current date.

Table 2-79 (Cont.) Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui dation Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
No	Renew al fee	505	ACCN T001	Auto	7%	700	19-01-2 022	19-01-20 23	Fee will not be liquida ted on 19-01- 2022.

- Scenario 3 – Modification on existing record – Adhoc Fees yet to be liquidated – next day.

Table 2-80 Modification 2 – UNLOCK

Modification 2 – UNLOCK	
Current Date : 18-01-2022	
UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-81 Modification 2 – UNLOCK

Liquid ate	Adhoc fee	Branc h	Accou nt Numb er	Liquid ation Pref	Final Config ured Value	Final Comp uted Amou nt	Liquidat ion Date	Amortiza tion End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	1000	1000	17-01-20 22	17-01-20 23	No Modifi cation allowe d as alread y liquida ted (excep t Amorti zation End Date).

Table 2-81 (Cont.) Modification 2 – UNLOCK

Liquidate	Adhoc fee	Branch	Account Number	Liquidation Pref	Final Configured Value	Final Computed Amount	Liquidation Date	Amortization End Date	Remarks
Yes	Legal fee	505	ACCN T001	Auto	7%	700	18-01-2022	18-01-2023	Modification allowed as not yet liquidated – Will be liquidated in 18-01-2022 EOD.
Yes	Admin Fee	506	ACCN T002	Manual	500	500	17-01-2022	17-01-2023	No Modification allowed as already liquidated.
Yes	Renewal fee	505	ACCN T001	Auto	7%	700	19-01-2022	19-01-2023	Fee will be liquidated on 19-01-2022.

2.3 Ear Marking Maintenance

Procedure to block line amount.

Using the **Ear Marking Maintenance** screen , you can park and reserve the block amount separately.

- Enter **GEDBLOCK** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Ear Marking Maintenance** screen is displayed.

Figure 2-50 Ear Marking Maintenance

For field level explanation, refer the below table.

Table 2-82 EAR Marking Maintenance Field Description

Fields	Description
Block Number	Specify the unique number which is to be assigned for every block that has been created.
Branch	Specify the branch in which the block has been created.
Liability Code	Specify the liability code for which the amount block has to be done.
Customer Number	Specify the customer for whom the amount block has to be done.
Default liability	When a customer number is selected from drop-down list, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from drop-down list against this field.
Line Code	Specify the Line code for which the amount block has to be done.
Serial Number	The system displays the serial number for the line chosen in the Line Code field.
Block Currency	Specify the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry is non-amendable.
Block Amount	Specify the amount to be blocked for ear marking. The block amount cannot be a negative value.
Effective Date	Specify the date from when this block amount for that facility becomes effective.
Expiry Date	Specify the date till when this block amount for that facility is applicable.
Auto Block	Enable this check box to indicate that the system should automatically create block for the specified amount for the specified facility. This check box is disabled by default indicating that the block on the facility is manual.

Table 2-82 (Cont.) EAR Marking Maintenance Field Description

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

Change Log

Detailed information about the **Change Log** details in OBELCM.

You can see the history of all block changes that have happened for a selected record. For each block record, you can view the record details, remarks, warnings, fields that are modified.

In Change Log View subsystem, you can only view the old and new values of the following fields and the dependent fields that are modified.

You should be able to view the details of particular record of that screen by using the change log button. The result should list all the modifications on the particular record.

Changes made to the record will be highlighted in the View Changes button.

Figure 2-51 Change Log

The screenshot shows a 'View' window with a close button (X) in the top right corner. It contains four main sections: 'Records', 'Remarks', 'Warnings', and 'Fields'. Each section has a search bar with a magnifying glass icon and a 'View Changes' button. The 'Records' section shows a table with columns: Modification Number, Modification Status, First Authorization Status, Authorization Status, Maker ID, Maker Date Stamp, First Checker Id, First Checker Date, Checker ID, Checker Date Stamp, and View Changes. The 'Remarks' section has fields for Maker Remarks, First Checker Remarks, Maker Override Remarks, and Checker Remarks. The 'Warnings' section has a table with columns: Warning Code and Warning Description. The 'Fields' section has a table with columns: Field Name, Old Value, and New Value. Each section also has a 'Page 1 (0 of 0 items)' indicator and navigation buttons (Previous, 1, Next). At the bottom right, there are 'Cancel' and 'Accept' buttons.

Records Section

- Modification Number
- Modification Status
- First Authorization Status
- Authorization Status
- Maker Id
- Maker Date Stamp
- Maker Date Stamp
- First Checker Id
- First Checker Date
- Checker Id
- Checker Date Stamp

- View Change

Remarks section

- Maker Remarks
- Maker Override Remarks
- First Checker Remarks
- Checker Remarks

Warnings section

- Warning Code
- Warning Description

Fields section

- Field Name
- Old Value
- New Value

2.4 Facility Block Maintenance

Information on blocking funds for the facility.

You can block funds for the facility using the **Facility Blocking** screen.



Note:

Facility block maintenance can also be performed using GEDFBLOCK or GEDBLCKS which is a common block maintenance screen for both collateral and facility.

Facility Blocking

Procedure to block funds for facility.

Using the **Facility Block** screen , you can place block on the facility.



Note:

During block transaction, non-revolving facilities will act as revolving facilities.

1. Enter **GEDFBLOCK** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Block** screen is displayed.

Figure 2-52 Facility Block

2. Click **New** and specify the necessary details.

Table 2-83 Facility Block - field and description

Field	Description
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, facility 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.

Table 2-83 (Cont.) Facility Block - field and description

Field	Description
Action	During new block, you can perform below mentioned operations for the entities (liability, facility, 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 revolving facility for different block operations.

New Block**Table 2-84 Before Block**

Available Amount	Block Amount	Block Status
10000	0	A

Table 2-85 After Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Alter Block**Table 2-86 After New Block of 1000**

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-87 After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

Table 2-88 After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Increase Block**Table 2-89 After New Block of 1000**

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-83 (Cont.) Facility Block - field and description

Field	Description
-------	-------------

Table 2-90 After Increase of 1000

Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

Table 2-91 After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-92 After Decrease of 500

Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

Table 2-93 After Block

Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-94 After Reverse of Block

Available Amount	Block Amount	Block Status
10000	0	R

Reopen Block

Table 2-95 After Block

Available Amount	Block Amount	Block Status
10000	0	A

Table 2-96 After Reopen of Block

Available Amount	Block Amount	Block Status
10000	0	A

Liquidate Block

Table 2-83 Facility Block - field and description

Field	Description
-------	-------------

Table 2-97 After Block

Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-98 After Liquidation of Block

Available Amount	Block Amount	Block Status
10000	0	L

Note:

For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction.

Table 2-99 Facility Block - Transaction Details

Fields	Description
ID	Indicates the transaction ID
Customer No	The system displays the customer number to which the liability, facility, and 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.
Entity Type	Select the limit type from the drop down list. Options available are: Liability, Facility, and Collateral Pool.
Default liability	When a customer number is selected from drop-down list, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from drop-down list against this field.
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 facility has to be considered.
Block Amount	Specify the amount to be blocked. For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction.
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.

Table 2-99 (Cont.) Facility Block - Transaction Details

Fields	Description
Liability Block Amount	Displays the liability blocked amount.
Line Code	Specify the facility here.
Serial No	The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen.
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.
Limit Currency	The limit currency of the facility.
Limit Block Amount	Specify the amount blocked from the limit in limit currency. In case of cross currency block transaction, convert the block amount from the transaction currency to Limit Currency and mention it as 'Limit Block Amount'. If the 'Limit Block Amount' is specified, foreign currency revaluation and currency revaluation is not applicable for the block transaction.
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 facility.
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 (Liability, Facility and Exposure linked to liability and facility) 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 GEDFBLOCK will be used only for the calculation of direct limit entities block.

2.5 Facility Utilization Maintenance

Detailed information on facility utilization maintenance.

The **Facility Utilization** screen **GEDFUTIL** is a dedicated screen for capturing utilization request specific to facilities. You can either capture the facility utilization request through GEDUTILS or GEDFUTIL screen.

This screen is not applicable for collateral entity.

1. Enter **GEDFUTIL** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facility Utilization** screen is displayed.

Figure 2-53 Facility Utilization

Limit utilisation

New

Enter Query

Utilization Details

User Reference *

Simulate

Force Process Out

Utilization Branch

Action

Maturity Date

Transaction Details

Utilization ID

Customer No

Entity Type

Default Liability

Liability No

Liability Currency

Utilization Currency

Utilization Amount

Amount tag

Utilization Product

No data to display.

Page 1 (0 of 0 items) | < 1 >

Authorize

Audit Exit

2. Click **New** and specify the necessary details.
- For field level information, refer the below table.

Table 2-100 Facility Utilization

Field	Description
Utilisation Branch	Branch Code is displayed here. It indicates the transaction branch code.

Table 2-100 Facility Utilization

Field	Description
Action	During new utilization, you can perform below mentioned operations for the entities (liability, facility, and exposure linked to liability and facility). • New Utilization • Increase Utilization • Decrease Utilization • Alter Utilization • Reverse Utilization • Re-open Utilization • Mature • Delete The following examples depict utilization applied on a revolving line for different utilization operations <u>New Utilization</u>

Table 2-101 Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	

Table 2-102 After Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Alter Utilization**Table 2-103 After New Utilization of 1000**

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-104 After Alter Utilization of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 2-105 After Alter Utilization of 2000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Increase Utilization

Table 2-100 Facility Utilization

Field	Description
-------	-------------

Table 2-106 After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-107 After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Utilization**Table 2-108 After New Utilization of 1000**

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-109 After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Utilization**Table 2-110 Before Utilization**

Available Amount	Utilization Amount	Utilization Status
10000	0	-

Table 2-111 After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-112 After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Reopen Utilization**Table 2-113 After Utilization**

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-100 Facility Utilization

Field	Description
-------	-------------

Table 2-114 After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Table 2-115 After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Liquidate Utilization**Table 2-116 Liquidate Utilization**

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-117 After Liquidation of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	L

The following table depict utilization applied on a non-revolving special line for different utilization operations on the same day.

Note:

Unless specified otherwise all the transactions are considered to happen in sequence.

Table 2-118 Transaction details

S.N o	Transa ction	Amount						
		Transa ction	Lim it	Availa ble	Utiliza tion	Matur ed	Outstan ding	NR S
1	Facility Creatio n		10 00 0	10000	0	0	0	0
2	Utilizati on	2000	10 00 0	8000	2000	0	2000	0
3	Alter Utilizati on	1500	10 00 0	8000	2000	500	1500	50 0
4	Increas e Utilizati on	3000	10 00 0	5500	4500	500	4500	0

Table 2-100 Facility Utilization

Field	Description
-------	-------------

Table 2-118 Transaction details

S.No	Transaction	Amount						
		Transaction	Limit	Available	Utilization	Matured	Outstanding	NR S
5	Decrease Utilization	2000	1000	5500	4500	2500	2500	2000
6	Utilization post decrease	3000	1000	4500	5500	2500	5500	0
7	Reversal of latest utilization	3000	1000	5500	4500	2500	2500	2000
8	Reopen of reversal transaction	3000	1000	5500	4500	2500	2500	2000
9	Liquidation of contract	2500	1000	5500	4500	5000	0	4500

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.

Table 2-119 Facility Utilization - Transaction Details

Fields	Description
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.
Entity Type	Select the Limit Type from the drop down list. The options available are: Liability, Facility, and Collateral Pool.

Table 2-119 (Cont.) Facility Utilization - Transaction Details

Fields	Description
Default liability	When a customer number is selected from LOV, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and utilization transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from LOV against this field.
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. For sub-line utilizations on the main line, the system considers both the main-line's NRS available and available amounts. During utilization of block amount in NRS line, NRS amount is considered first if de-utilization transaction is done on the same day.
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.
Line Code	Specify the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. Select the appropriate one.
Serial No	The 'Serial No' field is disabled and it gets defaulted from the 'Facilities Maintenance' screen.
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.
Limit Currency	Limit Currency gets defaulted based on selected line.
Limit Utilised Amount	Specify the amount utilised from the limit in limit currency. In case of cross currency utilisation transaction, convert the utilised amount from the transaction currency to Limit Currency and mention it as Limit Utilised Amount. If the 'Limit Utilised Amount' is specified, foreign currency revaluation and currency revaluation is not applicable for the utilization transaction.
Utilization Status	Indicates the utilization status. Possible values are A- Active, R-Reverse, L- Liquidated.

Table 2-119 (Cont.) Facility Utilization - Transaction Details

Fields	Description
Tenor Basis	Select this check box to indicate that the utilization should be tracked tenor wise for the facility. You can specify the basis on which it is to be tracked in the 'Tenor' field.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to 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 'Facility', 'Pool', 'Liability' and 'Exposure' linked to liability and facility 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 GEDFUTIL will be used only for the calculation of direct limit entities utilization.

Table 2-119 (Cont.) Facility Utilization - Transaction Details

Fields	Description
Block Reference Number	If you enter the block reference number, you can utilize the facility 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 facility amount, the system gives an override. An error appears, when you try to utilize more than blocked amount by providing block reference number. Note: For NRS lines: - • The system posts amount to contingent accounts to the extent of reduction of available balance and does not consider the utilization from NRS Available balance. • For backdated utilization transaction, contingent entry is triggered only if the utilization is partially or fully serviced out of Available balance on back date. If utilization is serviced entirely out of NRS Available balance on back date, contingent entry is not triggered. • Reversal of earlier de-utilization transaction triggers contingent entries in case there is subsequent utilization transactions that were serviced out of NRS available balance, as subsequent utilizations will impact the available balance and lead to UTIL increase due to reversal. • Reversal of utilization transaction triggers contingent entries only if utilization is partially or fully serviced out of Available balance. If utilization is serviced entirely out of NRS Available balance, contingent entry is not triggered.

2.6 Queue Maintenance

Detailed information on exception queue maintenance.

The following sub-topics are available in this topic.

- [Exception Queue Maintenance](#) (page 2-128)
- [Exception Queue Slab Maintenance](#) (page 2-129)

2.6.1 Exception Queue Maintenance

Procedure to maintain exception queue record.

The **Exception Queue Maintenance** screen allows you to maintain exception queue records with their respective user roles allowed for authorization.

1. Enter GEDQUEMN in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Exception Queue Maintenance** screen is displayed.

Figure 2-54 Exception Queue Maintenance

- Specify all the necessary details in the **FX Rate Revaluation** screen by referring the field descriptions in the following table.

Table 2-120 Exception Queue Maintenance Field Description

Fields	Description
Queue Name	Specify the Queue Name.
Description	Provide a brief description about the queue in this field.
Currency	Select the appropriate currency from the option list. You can configure different queues with currency combination. Queue configured with a particular currency when used in 'Exception Queue Slab Maintenance' determines the queue which needs to be considered for routing dual auth transaction for approval based on utilization amount in facility currency.
Queue Details	Specify multiple user roles for a queue name. For each record you must specify the Role Name, that is, the user role allowed for authorization. The system then defaults the description for the role.
Email Approval	Select this check box in case E-mail needs to be sent to the users attached to role.

2.6.2 Exception Queue Slab Maintenance

Procedure to maintain authorizer details for exception.

As a part of credit exception management, you can enter the transaction authorizer details and breached authorizer details in the **Transaction Authorize Maintenance** screen. The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction for that branch. If no authorizers are maintained for that branch, then a default authorizer is assigned to all branches. The Default Authorizer details are used for processing Credit Exception management.

- Enter **GEDTAUTH** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Exception Queue Slab Maintenance** screen is displayed.

Figure 2-55 Exception Queue Slab Maintenance

2. Specify the necessary details in the **Exception Queue Slab Maintenance** screen by referring the field descriptions in the following table.

Table 2-121 Exception Queue Slab Maintenance Field Description

Field	Description
Branch	Specify the branch for which the maintenance is being done.
Description	The description for the branch chosen in the field Branch is displayed here.
Remarks	Specify remarks about the Transaction Authorize Maintenance.
Category	Specify the category for which the transactions authorize maintenance is being done. Having specified the category for the liability and the facility, the transaction authorize maintenance can be done for the same category. When the Exception Txn Amount or Exception Breach Percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction is available in the queue defined in the transaction authorize maintenance for the specific category.

Table 2-121 (Cont.) Exception Queue Slab Maintenance Field Description

Field	Description
Transaction Details	For each record, you can specify the following here: • Queue Name – Specifying this in turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization for the corresponding amount range. • From Amount and To Amount – For specifying the amount range • Currency - In this screen, while creating different slabs, the currency is defaulted from the Exception Queue Maintenance screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role. • Email Approval - If selected, E-mail is sent to the users attached to the role if the breach falls in particular slab.
Breached Details	For each record, you can specify the following here: • Queue Name – Specifying this in turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization on Breached Transaction amount blocks. • From Amount and To Amount – For specifying the amount range to define the block of amount • Currency - In this screen, while creating different slabs, the currency is defaulted from the Exception Queue Maintenance screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role. • Email Approval - If selected, E-mail is sent to the users attached to the role if the breach falls in particular slab.

2.7 Breach Tracking for Main Line Facility Utilization Transactions

Detailed information about tracking all the utilizations of a facility.

Utilization tracking of facility includes the following levels:

- Main line facility level
- Child facility level

2.7.1 Breach Tracking at Main Line and Child Facility Level

Detailed information on breach tracking at main line and child facility level.

- In case a utilization transaction breaches the exception transaction, then the transaction goes for dual authorization. Likewise, because of the utilization transaction, if the total utilization breaches the exception breach percentage configured at facility level, then also the exception transaction goes for dual authorization.
- The dual authorization transaction is routed to appropriate role based on the queue maintenance.
- Dual authorization transaction is routed to appropriate queue considering the utilization transaction amount considering slabs configured for branch and category through 'Exception Queue Slab Maintenance' screen.
- Utilization transaction done at a facility level looks into exception transaction amount and exception breach percentage configured at that particular facility level for sending to dual authorization. For a child line having a main line attached, since the utilization transaction at child line level also updates the main line, utilization transaction goes for dual authorization if the transaction amount breaches the configurations at respective child and main line.
- Currency and amount of utilization transaction at line level is to be considered to decide the appropriate queue to which dual authorization transaction is to be sent for approval.
- Based on facility level configurations for exception transaction amount/percentage, if utilization transaction breaches the configured amount/percentage at both child and main line level, then multiple dual auth transactions are triggered based on configuration.
- Both dual authorization transactions pertaining to child and main lines have to be authorized.
- For a facility where in facility transfer out has taken place because of which the available amount would have come down, utilization transaction will be sent to dual authorization if the overall utilization breaches the exception breach percentage configured considering this available balance after facility transfer.
- If multiple users are available in a particular role and if one of the users approves the transaction, transactions gets approved. Likewise, if one of the users rejects the transaction, same gets rejected.
- Both child and main line level dual auth transactions are to be approved by the configured users for approval of the utilization transaction. If either of the child or main line dual auth transaction is rejected, then the utilization transaction gets rejected.
- If the utilization currency is different from facility currency, then the utilization amount is converted to facility amount currency and validated with exception transaction amount and if the same is breaching, appropriate queue/slab applicable for the amount/currency is picked for routing the transaction.
- When different branches are involved in utilization transactions, that is main line in one branch and child line in a different branch, then appropriate branch/category combination configuration is considered.

Examples

When a single line configured with both breach transaction amount and breach exception percentage.

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage – single transaction will go for dual authorization

- If one role is configured for a particular queue – all users in the role will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- If multiple roles are configured for a particular queue – all users in all configured roles will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

Scenario 2 – Utilization transaction resulting in breach of BOTH exception transaction amount AND exception breach percentage – two transactions will go for dual authorization

- Since it is for the same facility both the transactions will go for the same queue considering the amount of utilization transaction considering the following.
- If one role is configured for a particular queue – all users in the role will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- If multiple roles are configured for a particular queue – all users in all configured roles will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

When a child line having main line and both the lines configured with both breach transaction amount and breach exception percentage

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage of both child and main lines - TWO transactions will go for dual authorization.

- If one role is configured for a particular queue – all users in the role will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- If multiple roles are configured for a particular queue – all users in all configured roles will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- Action to be taken on both the transactions for ensuring completion of the transaction. If both the transactions are approved, utilization transaction gets approved. If either of the transactions is rejected then utilization transaction gets rejected.

Since two different facilities are involved, considering queue configuration for different slabs for a combination of branch and category, appropriate queue is selected for routing dual authorization transaction for approval.

- If one role is configured for a particular queue – all users in the role will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- If multiple roles are configured for a particular queue – all users in all configured roles will get dual auth transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.
- Action to be taken on all the transactions for ensuring completion of the transaction. If all four the transactions are approved, utilization transaction gets approved. If any one of the transactions is rejected then utilization transaction gets rejected.

2.8 Multi Authorization Maintenance

Detailed information about the maintenance required for multi authorization.

Whenever Utilization Transactions has been breached, then the utilization transaction would require multiple authorizations. The Authorizer must either 'Accept' or 'Reject' the breached transaction using the **Multi Authorization Maintenance** screen . Using this screen, you can get a list of transactions which requires authorization.

1. Enter **GEDDAUTH** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow.

The **Multi Authorization Maintenance** screen is displayed.

Figure 2-56 Multi Authorization Maintenance

2. Specify the necessary details in the **Multi Authorization Maintenance** screen by referring the field descriptions in the following table.

 Note:

All the fields available in the **Multi Authorization Maintenance** screen are display only fields. Only 'Accept' or 'Reject' for authorization of the breached transaction is allowed.

Table 2-122 Multi Authorization Maintenance Field Description

Fields	Description
Serial Number	This is the Oracle Banking ELCM generated unique identifier for the transaction, which specifies the exception queue in which transaction has been parked.
Error Code	Specifies the error code of the transaction.
Transaction Type	You can either select the transaction type as 'Utilization' or 'Block'.

Table 2-122 (Cont.) Multi Authorization Maintenance Field Description

Fields	Description
Limit ID	The authorizer can select the appropriate dual authorization transaction by selecting the list of values against the 'Serial Number' along with 'Limit ID'.
Limit Type	Select the limit type as 'Facility', 'Liability', 'Collateral', or 'Collateral Pool'.
Error parameter	Specifies the error parameters associated to the transaction.
Remarks	Capture your remarks for the transaction.
Utilization ID	Specifies the Oracle Banking ELCM utilization ID.
Customer Number	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle Banking ELCM system.
Transaction Date	Indicates the date and time when the transaction was entered in the external system.
Utilization Amount	Indicates the Utilization Amount.
Utilization Currency	Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle Banking ELCM system.
Liability Number	Specifies the liability number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle Banking ELCM system.
Line Code	Specifies the facility code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle Banking ELCM system.
Serial Number	Specifies the facility serial number of the utilization transaction.
Facility Currency	Specifies the facility currency.
Limit Util	Indicates the limit utilization amount.
Utilization Branch	Indicates the transaction branch.
Utilization Product	Indicates external product code of the utilization transaction. This is only applicable if the utilization has been done from an external product
Value Date	Specifies the value date of the transaction. If value is not passed then system defaults to Oracle Banking ELCM present branch date.
Source	Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code). This is applicable only if the utilization has been done from an external product.
Utilization Status	Indicates the utilization status. The possible values are A-Active, R-Reverse, and L-Liquidated.
Delete	Indicates whether the transaction is deleted or not. If the check box is selected then it is deleted.

Table 2-122 (Cont.) Multi Authorization Maintenance Field Description

Fields	Description
Liability Currency	Specifies the liability currency.
Liability utilization	Indicates the liability utilization amount.

2.9 Approval By Email

Detailed information on authorizing transactions using 'Approve by Email' functionality.

The system sends an automated E-mail with transaction details (breach) to the checker (dual authorization) on utilization transaction/overall utilization breaching the signified values to authorize the transaction.

- Approval by E-mail is applicable for breach tracking mechanism for:
 - Either main or child lines (Single Line)
 - Both main and child lines
- You can configure approval by e-mail functionality for specific (usually high valued) transactions breach requiring authorization from select group of authorizers
- This is also applicable when a utilization transaction updates the main line and requires checker's approval (dual authorization) based on the configuration
- Checker can approve/reject the transaction on E-mail by giving comments
 - On approval, transaction is authorized and is in completed queue of maker
 - On rejection, transaction is rejected and is in pending queue of maker
- E-mail is sent to user attached to role with the E-mail id maintained in the **User Maintenance** (SSDUSRDF) screen

2.9.1 Breach Tracking Mechanism

Scenarios for breach tracking mechanism.

The following are common scenarios that happens for breach tracking mechanism.

- Assign multiple roles to the same queue to enable dual authorization for a particular transaction within a particular amount range by users belonging to different roles
 - Email approval is triggered for all the users attached to multiple roles
- Even for auto auth user, breach transaction has to go for dual auth
 - Email Approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality
- Single utilization transaction can result in 4 dual auth – 2 for exception transaction breach and 2 for exception percentage breach, that is for main line and child line separately
 - Number of email approvals triggered is 4, triggered to all the users assigned to roles in queue maintenance

2.9.1.1 Either Main or Child Line (Single Line)

Detailed information on multi-authorization for main or child line.

1. If multiple authorizers belonging to different role are involved based on amounts configured for different queues.
 - Email approval is triggered for multiple authorizers belonging to different roles (as per the configuration)
2. If either 'Exception Transaction Amount' and 'Exception Breach Percentage' is configured and assigned to multiple users for dual auth.
 - Assume Queue 1 is configured to handle either 'Exception Transaction Amount' or 'Exception Breach Percentage'
 - E-mail Approval is triggered to all the users attached to roles of Queue1 (amount or percentage)
 - The system considers the first response (either 'Approved or 'Rejected') within the users of Queue 1 to authorize the transaction
 - Based on the first response received within Queue1 either 'Approved' or 'Rejected'.
 - System send an intimation mail to other users in Queue 1 about the approval or rejection
 - Any further response is ignored and removed from the Queue1
 - System either authorizes (for approved) or reject (for rejected) the utilization transaction
3. If both the breach dual authorization (amount and percentage) transactions are approved by multiple authorizer involved transaction.
 - Assume Queue 1 is configured to handle 'Exception Transaction Amount' and Queue 2 for 'Exception Breach Percentage'
 - Email Approval is triggered to all the users attached to roles of different queues (Queue 1 and Queue 2) for both amount and percentage
 - System considers the first response within the users of an individual queue (Queue 1 and Queue 2) to authorize the transaction
 - Approve/Reject response can be triggered in any of the queues irrespective of each other
 - – The first response from either queue is stored and wait for the response from other one
 - System considers the 'Approved'/'Reject' response from both queues (Queue1 and Queue 2) to authorize/reject the utilization transaction
 - Assuming the first response received within Queue 1 is 'Approved'
 - System sends intimation mail to other users in Queue 1 about the approval
 - Any further response is ignored and removed from the Queue 1
 - System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.
 - Assuming the first response received within Queue 2 is also 'Approved'
 - System sends an intimation mail to other users in Queue 2 about the approval
 - Any further response is ignored and removed from the Queue 2
 - Since Queue 2 response is also 'Approved', the system authorizes the utilization transaction

2.9.1.2 Both Main and Child Lines

Approval breach tracking for both main and child lines.

1. If exception transaction is given both at child and main line level
 - Email Approval is triggered as per the respective configuration for main and child lines
 - Approve/Reject response can be triggered in any of the queues irrespective of each other
 - The first response from either queue is stored and wait for the response from other one
2. If same role authorizer gets dual auth transactions for both main and child facilities and if both the transactions are approved
 - Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)
 - Email approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue 2) for both main and child lines (both amount and percentage)
 - Approve/Reject response can be triggered in any of the queues irrespective of each other
 - The first response from either queue is stored and wait for the response from other one
 - System considers the 'Approved'/'Reject' response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction
 - Assuming the first response received within Queue1 for main line is 'Approved'
 - System sends an intimation mail to other users in Queue1 about the approval
 - Any further response is ignored and removed from the Queue 1
 - System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.
 - Assuming the first response received within Queue 2 is also 'Approved'
 - System sends an intimation mail to other users in Queue 2 about the approval
 - Any further response is ignored and removed from the Queue 2
 - Since Queue 2 response is also 'Approved', system authorizes the utilization transaction in both main and child lines
3. If same role authorizer gets dual auth transactions for both main and child facilities and if one of the transaction is approved and the other is rejected, then the entire transaction should be rejected
 - Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)
 - E-mail Approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue2) for both main and child lines (both amount and percentage)
 - Approve/Reject response can be triggered in any of the queues irrespective of each other

- The first response from either queue is stored and wait for the response from other one
- System considers the 'Approved'/'Reject' response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction
- Assuming the first response received within Queue 1 for main line is 'Approved'
 - System sends an intimation mail to other users in Queue 1 about the approval
 - Any further response is ignored and removed from the Queue 1
 - System waits for other response of other queue (Queue 2) before authorizing the utilization transaction
- Assuming the first response received within Queue 2 is 'Reject'
 - System sends an intimation mail to other users in Queue2 about the rejection
 - Any further response sends ignored and removed from the Queue2.
- Since Queue 2 response is 'Reject', system rejects the utilization transaction in both main and child lines
- When different branches involved in utilization transaction – main line in one branch and child line in a different branch, appropriate branch/category combination configuration is considered
- Email approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality
- If dual authorization of breach transaction pertaining to child and main lines goes to two different users, then the transaction will not get approved till both the transaction are approved. If multiple users are attached to a role configured for receiving email, all of them will get email for dual authorization approval. If one of them approves, then the transaction goes through. However, if one of them rejects, other users will be informed appropriately by E-mail.

2.9.2 Approval By E-mail Format

Detailed information on E-mail formats for Approvers.

This topic contains the following sub-topics:

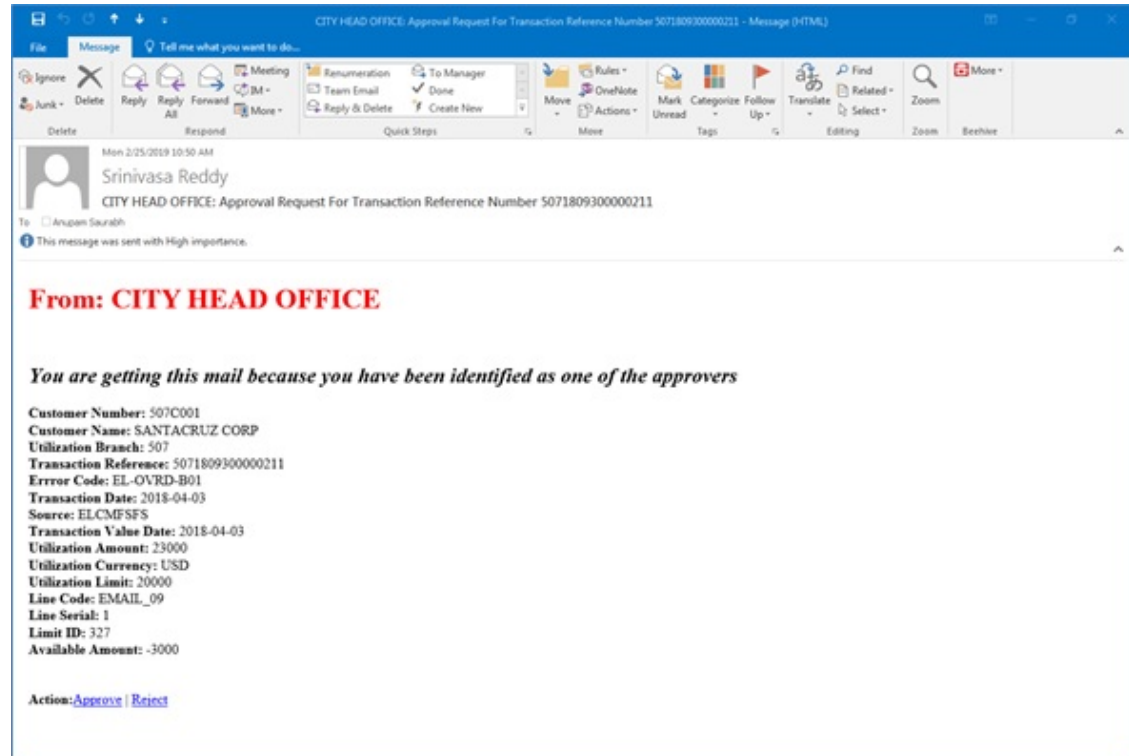
- [E-mail Format to Approvers](#) (page 2-139)
- [Reply Format by Approvers/checkers](#) (page 2-140)
- [Intimation Mail Format](#) (page 2-141)

2.9.2.1 E-mail Format to Approvers

Information on parameters in sample approval mail.

The below mentioned is an example that is associated with the transaction and assists in decision making. The fields are all display fields and cannot be edited in the email. Only 'Approve' or 'Reject' for authorization of the breached transaction is allowed.

Figure 2-57 Approval Request for Transaction



- Customer Number - Indicates the Customer Number of the utilization transaction
- Customer Name - Indicates the Customer Number of the utilization transaction
- Utilization Branch - Indicates the transaction branch
- Error Code - Indicates the error code of the transaction
- Transaction Date - Indicates the date and time when the transaction is entered in system
- Transaction Value Date - Indicates the value date of the transaction
- Utilization Amount - Indicates the Utilization Amount
- Utilization Currency - Indicates the currency of the utilization transaction
- Line Code - Indicates the facility code of the utilization transaction

2.9.2.2 Reply Format by Approvers/checkers

Sample approval reply mail format.

This E-mail has basic transaction details and override information. On clicking Approve/Reject, the following screen is displayed. The Checker can enter the comments in curly brackets {} and click **Send**.

Figure 2-58 Reply Format

CITY HEAD OFFICE: Approval Request For Transaction Reference Number 0001809300000026 - Message (HTML)

To: srinivasa.v.reddy@oracle.com

Subject: CITY HEAD OFFICE: Approval Request For Transaction Reference Number 0001809300000026

Add comments by editing the text between the brackets in 'Comments' section

Comments : {your comments maximum 256 characters}

-----Do not edit below this line-----

Approve: {[NID]} YV6TWK2D8AjqLqzNTE2t+VS3bP4/ZwcuYwmrhlIAZk: {[NID]}

2.9.2.3 Intimation Mail Format

Sample intimation mail format for approval or rejection.

If transaction is already authorized or rejected, then an intimation E-mail is sent to other users (checker) of the queue. It is also sent, if the transaction has been approved/rejected from GEDDAUTH screen.

Figure 2-59 Intimation Mail Format

CITY HEAD OFFICE: Approval Request For Transaction Reference Number 0001809300000026 - Message (HTML)

From: CITY HEAD OFFICE

You are getting this Email because the transaction is already approved/rejected by another approver.

Transaction 0001809300000026 is already approved/rejected by SRINIVAS2

This message was sent with High importance.

2.9.3 Approval By E-mail Status

Procedure to view approval status.

1. Enter **GESEMQUE** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Approval By Email Status** screen is displayed.

Figure 2-60 Approval By Email Status

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

- Customer No
 - Utilization ID
 - Error Code
 - Assigned To
 - Liability No
 - Line Code
 - Transaction Type
 - Approval Status
2. Once you have specified the search criteria, click the **Search** button.
- The system displays the following details that match the filter criteria.
- Branch Code - Indicates the Branch Code
 - Customer No - Indicates the Customer No
 - Liability No - Indicates the Liability No
 - Utilization ID - Indicates the utilization transaction ID that led to breach
 - Line Code - Indicates the facility code of the utilization transaction.
 - Error Code -Indicates the error code of the transaction
 - Transaction Type - Indicates whether the transaction is 'Authorized' or 'Unauthorized'
 - Email Reference Number - Indicates Email reference number
 - Transaction Date - Indicates the transaction date
 - Source Code - Indicates the product processor name from where the transaction has been originated
 - Exception Queue - Indicates the exception queue
 - Assigned To - Indicates to whom the transaction is assigned that is, checker Name
 - Assignee Email - Indicates to whom the transaction is assigned that is, checker Email

- Approval Status - Indicates transaction is approved or rejected by the checker
- Remarks - Indicates approved or rejected remarks of the transaction done by the checker
- Approval Date- Indicates approved or rejected date of the transaction done by the checker
- Authorized - Indicates the transaction authorization status (Approved 'A' or Rejected 'R')
- Email Status - Indicates 'Y' or 'N'. If mail is sent to the checker or E-mail not sent
- Intimation Sent - Indicates 'Y' or 'N'. If intimation mail is sent to the remaining checker for that transaction or intimation mail not sent.

2.10 Facilities Amount Transfer Maintenance

Detailed information on transferring limit amounts from one facility to another facility.

In OBELCM, transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. The limit transfer details must be defined through the **Facilities Amount Transfer Maintenance** screen . You can close/cancel this transfer operation before a specified End Date. Upon manual closure/cancellation or on automatic expiry, the system transfers the transferred amount back to the original line.

For the above functionality you must do the following maintenance.

1. Enter **GEDTRANS** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Facilities Amount Transfer Maintenance** screen is displayed.

Figure 2-61 Facilities Amount Transfer Maintenance

2. Specify the necessary details in the **Facilities Amount Transfer Maintenance** screen by referring the field descriptions in the following table.

From Liability Details

Table 2-123 Facility Amount Transfer Maintenance - From Liability Details Field Description

Fields	Description
From Liability Number	Specify the From Liability Number , that is, for whom the limit amount is to be transferred.
From Liability Name	The system defaults the name of the 'From Liability' once the From Liability Number is selected.
From Line	Specify the line from which the line amount is transferred.
From Facility Currency	The system defaults the from facility currency based on the selected From Line. For effective line transfer from one line to another, the currency of both the lines has to be the same.
From Facility Available Amount	The system defaults the From Facility Available Amount based on the selected From Line
From Facility Start Date	The System defaults the from facility start date based on the selected From Line .

To Liability Details**Table 2-124 Facility Amount Transfer Maintenance - To Liability Details Field Description**

Fields	Description
To Liability Number	Specify the To Liability Number , that is, to whom the liability amount is allocated.
To Liability Name	The system defaults the name of the To Liability once the To Liability Number is selected.
To Line	Specify the line to which the line amount is transferred for a specified period.
To Facility Currency	The system defaults the To Facility Currency based on the selected To Line . For effective line transfer from one line to another, the currency of both the lines has to be the same.
To Facility Available Amount	The system defaults the To Facility Available Amount based on the selected To Line
To Facility Start Date	The system defaults the To Facility Start Date based on the selected To Line .

Transfer Amount**Table 2-125 Facility Amount Transfer Maintenance - Transfer Amount Field Description**

Fields	Description
Transfer Amount	Specify the amount to be transferred from the From Line to the To Line from the Effective From Date onwards.

Table 2-125 (Cont.) Facility Amount Transfer Maintenance - Transfer Amount Field Description

Fields	Description
Effective From Date	Specify the Effective From Date of transfer that is, the date from when the transfer of limits is effective. Note: • Effective From Date cannot be after To / From Facility End Date • Effective From Date cannot be before To / From Facility Start Date
Effective To Date	Specify the Effective To Date of transfer that is, the date till when the transfer of limits is effective. This date must be greater than the Effective From Date

2.11 [Dual Authorization of Utilization Transaction](#)

Detailed information about dual authorization of utilization transaction.

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. Transactions which are breached can be authorized using **UI Multi Auth** screen. You can specify the facility maintenance breach amount and breach percentage in OBELCM.

When the transaction amount entered is more than breach amount or percentage, during utilization process OBELCM would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the OBELCM contains dual authorization error code, then Oracle FLEXCUBE, logs the transaction details in dual authorization tables and processes it completely.

The authorization for the breached (dual auth) transactions are authorized using function ID **GEDDAUTH** of OBELCM.

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

Example: Assume that for liability 'TATA' line 'TATABILL' is created with below details.

Limit amount - 10,000.00

Collateral amount - 0.00

Breach percentage - 110 (which is equal to 11,000)

Breach amount - 15,000

The system calculated values:

Available amount - 10,000.00

Utilized amount - 0

Assume that as part of BC, a contact line 'TATABILL' is linked. As part of the contact data input, when you link the line 'TATABILL' and press **Save** button during transaction processing in

OBELCM, if the transaction requires dual authorization then the system displays this information to the user.

Till the dual authorization error code (breached transaction) is authorized in OBELCM, Oracle FLEXCUBE does not allow the contact to be authorized. In case, if the breached transaction is rejected, then you have to delete the contact Information irrespective of whether the error code has been authorized or Contracts requiring multilevel authorization can be viewed using Oracle FLEXCUBE function **OVDAUDET**.

If you delete the dual authorization contract in Oracle FLEXCUBE, then the system deletes the contract details in Oracle FLEXCUBE and OBELCM deletes the utilization OBELCM.



Note:

OBELCM deletes the utilization transaction if any dual authorization error is not authorized and the system updates the status as 'Ignored' so that this information is not shown to the user. However if the error code is authorized, then this information is ignored.

2.12 Accounting Handoff Retry Summary

Detailed information on Accounting Handoff Retry Summary.

The **Accounting Handoff Retry Summary** screen allows to view the summary of accounting handoff details of the facility. You can open a detailed screen using this Accounting Handoff Retry Summary screen and query the records based on the search criteria.

- Enter **GESACTRY** in the text bar at the top right corner of the Application tool bar and click the adjoining arrow button.

The **Accounting Handoff Retry Summary** screen is displayed.

Figure 2-62 Accounting Handoff Retry Summary

The system allows to retry handoff for the records which have not been handed off successfully, using 'Retry' or 'Retry All' option.

2.13 Accounting Handoff Retry Screen

The **Accounting Handoff Retry** screen is a view screen which shows the record of Accounting handoff retry. User needs to retry Handoff from **GESACTRY** and on double clicking the record from **GESACTRY**, system will display the record in **GEDACTRY**.



Note:

No actions are supported in **GEDACTRY**.

Figure 2-63 Accounting Handoff Retry Screen

Facility Id	Liability No	Line Code	Serial No	Branch Code	Host Code	Event	ESN	Value Date	Transaction Date	LCT Amount	Handoff Status

3

Annexure 1 - Value Dated Facility

3.1 Introduction

A brief introduction about value date based facility maintenance.

Oracle Banking ELCM has a feature to maintain Facility details based on a particular value date. Oracle Banking ELCM also tracks all the Utilizations of the Facility based on the value date of the transaction.

Oracle Banking ELCM processes all the utilization transaction as of book date.

- Tenor wise limits continue to be based on booking date
- Booking dated limit revaluation only is done
- Booking dated based overrides only is provided
- No validations based on the value dated balances are done
- Auto limits transfer / limits transfer are based on booking date

3.2 Value Date Based Facility Maintenance

Detailed information on Value Date Based Facility Maintenance.

Oracle Banking ELCM facilitates maintaining Facility details based on a particular value date. The following parameters are taken from the Facility Maintenance screen:

- Value date - The date in which the limit amount or main line was created or modified is captured here.
- Main Line Code - It is the main line that the Line reports to. It is validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- Limit Amount - The limit amount for the facility. It is validated that the limit amount in the Facilities maintenance (booking dated) is same as the limit amount in the latest record (value dated) in the maintenance.

Whenever a new Limit Line is created, a new record is automatically created by the system with the value date as the Limit Start Date. The Main Line and the Limit Amount are same as the booking dated limit maintenance.

Whenever the Mainline or the Limit amount is changed in the facility, a new record is created in the maintenance with value date as the application date. The mainline and limit amount values are same as in the booking dated Limits maintenance. You can view these details by clicking **Value Date** button.

3.2.1 Value Date Based Utilization Processing

Detailed information on utilization processing based on value date.

Oracle Banking ELCM also tracks all the utilizations of the facility based on the value date of the transaction. The following transactions are supported for Value dated processing:

- New utilization
- Increase utilization
- Decrease utilization
- Alter utilization

As part of the above utilization transactions, the Value Date is the value date of the transaction. Updating of value dated utilization can be set to be online or to be a part of EOD process. This parameter is maintained in Oracle Banking ELCM Parameter Maintenance.

- If the parameter is set to update Value Date online, then during the transaction process the Value Date utilization details are updated online. Otherwise, it is updated during EOD process.
- In the case of main lines, the system identifies all the sub lines linked and track the utilization. This utilization is tracked in addition to the contracts that are directly linked to the main line.

Refer Annexure – 1 for more details on Utilization Transactions.

3.2.2 EOD Processing

Detailed information on EOD processing in OBELCM.

If the value date update is not online, but as part of Facility EOD process, it would be updated as shown in the following examples.

Example,

Let us consider a Loan of 1 Million USD. Value date 10-Jan-2005 Revolving Line

Step 1: Initiation - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase

Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000

Step 2: Payment of 0.1M Principal value date February 10, 2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase

2	February 10, 2005	LINE 1	100000	PRINCIPAL	Decrease
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Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000
2	February 10, 2005	LINE 1	900000

Step 3: Value dated amendment of 0.5M Principal increase value date 15-Feb-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	100000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase

Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000
2	February 10, 2005	LINE 1	900000
3	February 15, 2005	LINE 1	1400000

Step 4: Payment of 0.2M value date 10-Mar-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	100000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10, 2005	LINE 1	200000	PRINCIPAL	Decrease

Line Utilization

Serial no	Line code	Value date	Utilization
1	LINE 1	January 10, 2005	1000000
2	LINE 1	February 10, 2005	900000
3	LINE 1	February 15, 2005	1400000
4	LINE 1	March 10,2005	1200000

Step 5: Reversal of Payment of 0.2M value date 10-Mar-2005 on 15-Mar-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	100000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10,2005	LINE 1	200000	PRINCIPAL	Decrease
5	March 10,2005	LINE 1	200000	PRINCIPAL	Increase

Line Utilization - Step 6 Liquidation of Contract Value date 10-Apr-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	100000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10,2005	LINE 1	200000	PRINCIPAL	Decrease
5	March 10,2005	LINE 1	200000	PRINCIPAL	Increase
6	April 10, 2005	LINE 1	1400000	PRINCIPAL	Decrease

Line Utilization

Serial no	Line code	Value date	Utilization
1	LINE 1	January 10, 2005	1000000

2	LINE 1	February 10, 2005	900000
3	LINE 1	February 15, 2005	1400000
4	LINE 1	March 10,2005	1400000
5	LINE 1	April 10,2005	0

Index

G

GEDADHOC, [2-104](#)
GEDBLOCK, [2-112](#)
GEDCOVTR, [2-68](#)
GEDDAUTH, [2-134](#)
GEDFACHT, [2-76](#)
GEDFACLT, [2-8](#)
GEDFBLCK, [2-115](#)

GEDFCFPT, [2-79](#)
GEDFEVNT, [2-23](#)
GEDQUEMN, [2-128](#)
GEDTRANS, [2-143](#)
GESCOVTR, [2-68](#)
GESFACLT, [2-71](#)
GESFEEVW, [2-102](#)
GESFRTRY, [2-101](#)