FLEXCUBE Enterprise Limits and Collateral Management
Oracle FLEXCUBE Universal Banking
Release 11.12.0.0.0
[March] [2025]

Part No. G15171-01

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FINANCIAL SERVICES

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1. About this Manual

1.1 Introduction

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

Besides this User Manual, you can find answers to specific features and procedures in the Online Help, which can be invoked, by choosing 'Help Contents' from the *Help* Menu of the software. You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

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

1.3 Organization

This manual is organized into the following chapters:

Chapter 1	About This Manual
Chapter 2	Getting Started – General Features and Procedures in Oracle FLEXCUBE ELCM
Chapter 3	Security Maintenance Services
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Chapter 9	Process Flows

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Chapter 10	Queries
Chapter 11	Utilizations Transactions
Chapter 12	Value Dated Facility
Chapter 13	Revaluation
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1.4 <u>Acronyms and Abbreviations</u>

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

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

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2. Getting Started - General Features and Procedures

2.1 Introduction

Oracle FLEXCUBE Enterprise Limits and Collateral Management is an enterprise application that enables banks to gain a holistic view of their exposure by centralizing limits definition process and collateral management. It is a real-time solution for exposure tracking, credit facility creation and renewal, collateral pooling and collateral valuation. It is capable of multi-currency, multi-entity and multi-instance operations.

2.2 Logging In

The Log In window to the Oracle FLEXCUBE Enterprise Limits and Collateral Management (Oracle FLEXCUBE ELCM) system is shown below.
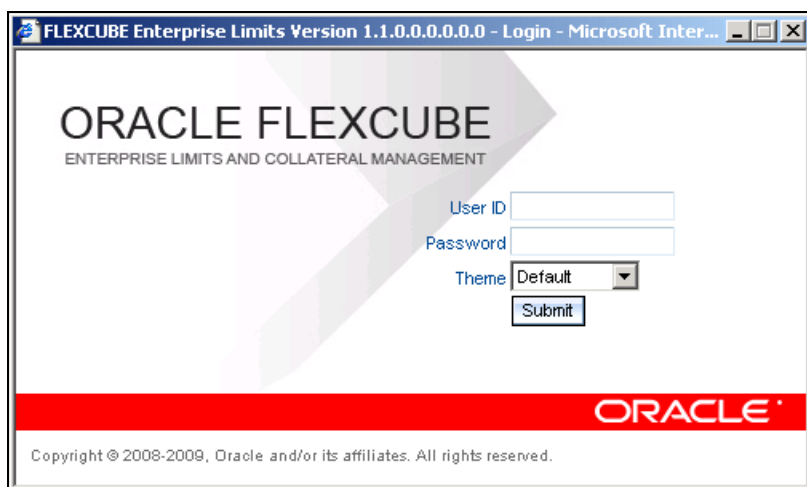
You can log into the system by entering your 'User ID' and 'Password'. Only users with valid access rights – a valid User ID and Password – can log into the system.

You may also select different background 'themes' for the user interface. The themes available are Default, Sandstone, and Classic.

Click 'Submit' button to login to the system.

In case your User ID or Password (or both) is wrong, then the following screen is displayed. Click 'Ok' to try logging in again.
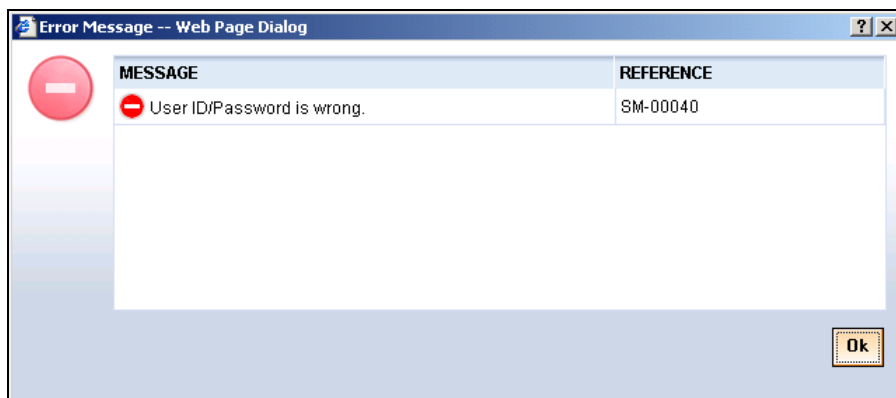
Upon successful login you are shown a message displaying the last login into the system.

Click 'Ok' to proceed.

When you log in for the first time you will be forced to change your password if the 'Force Password Change' option has been selected in User Profile Definition.

Your user profile will be disabled under any one the following circumstances:

- Number of successive invalid login attempts defined for your user ID has been reached
- Cumulative number of invalid login attempts defined for your user ID has been reached

In the above cases a message conveying that your user profile has been disabled will be displayed.

2.3 Oracle FLEXCUBE ELCM System Main Screen

The Main screen of the Oracle FLEXCUBE ELCM system will be displayed on successful login as shown below.
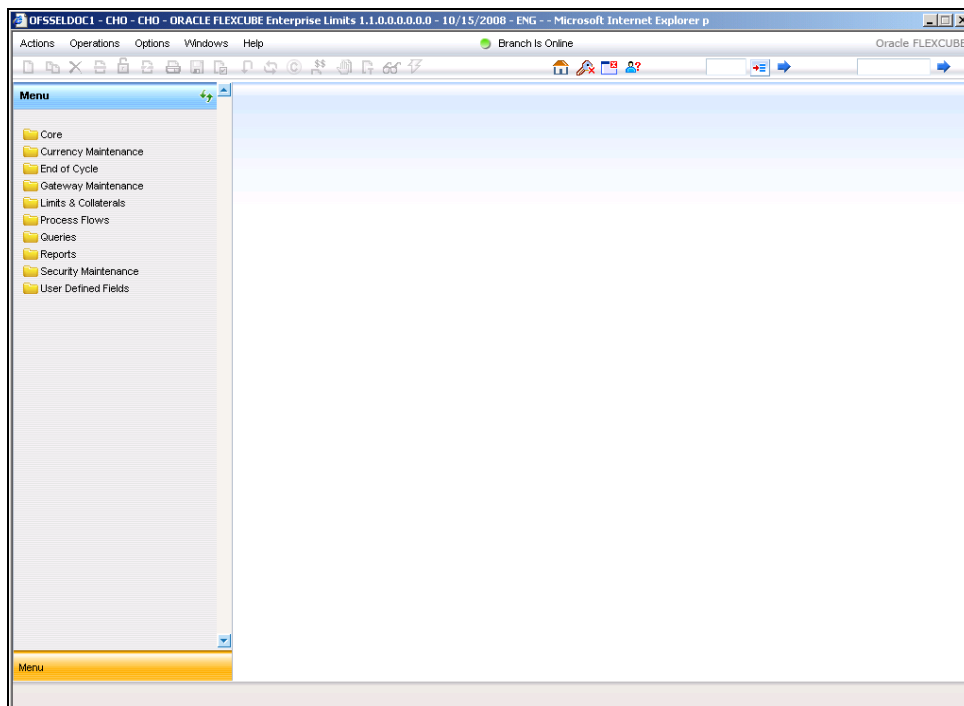
The features of the main Oracle FLEXCUBE ELCM screen is are described in the sections below.

2.4 Application Browser

The Application Browser is the vertical bar found on the left side of the Main screen.
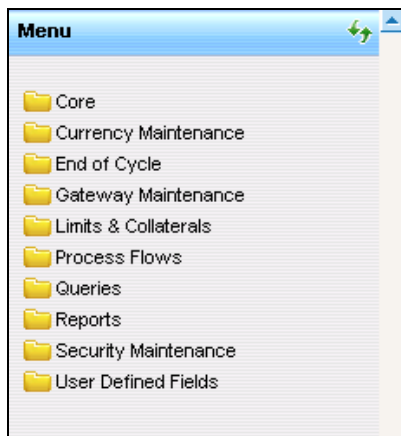
2.4.1 Menu Browser

The Menu Browser contains the operational modules to which you have access rights. For you, the Menu Browser may display some or all of the following modules depending on your access rights:

- Core
- Currency Maintenance

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- End Of Cycle

- Gateway Maintenance

- Limits & Collaterals

- Process Flows

- Queries

- Security Maintenance

- User Defined Fields

All your maintenances and operations are done via the screen available under the Menu Browser. The chapters in this user manual are also named according the Menu Browser modules.

For more details on the Menu Browser modules, refer the relevant chapters.

2.4.1.1 <u>Operating Menu Browser</u>

In the Menu Browser only the names of the operational modules are displayed.

To go to a particular screen under a module, click the module name. A collapsible list of functions available for that particular module will be displayed as shown below.
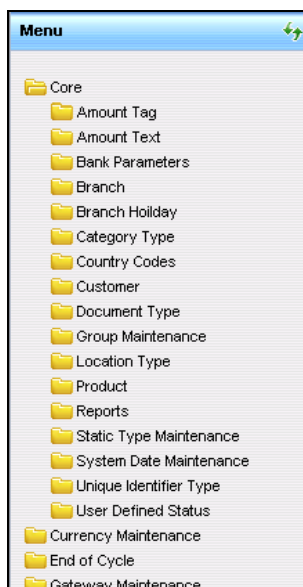
Click on a function to view its list of sub-functions.
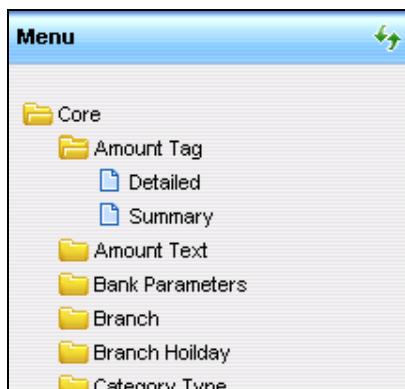
Click on the item you need. The screen for the particular item will be displayed.

Example

If you click on Core, one of the functions you see displayed is Amount Text. If you click Amount Text the options available under it will be displayed:

- Detailed
- Summary

Click on any of the above to see the respective screen displayed.

Only those functions to which you have access rights in a module are displayed. If you do not have access rights to the module then the module is not displayed.

2.4.1.2 Operating the Screen Displayed

The screen displayed on clicking an item, from a Menu Browser function, is most often in view only mode. It can either be an existing record or a blank record. You can either create a new record or modify the existing record.

Creating a New Record
To create a new record, select 'New' from the Actions menu in the Application tool bar or click new icon.

The fields in the screen will be enabled for entry. Upon finishing your entries, select 'Save' from the Actions menu in the Application tool bar or click save icon. Then click 'Exit' button to exit the screen.

Modifying an Existing Record
To modify an existing record, select 'Unlock' from the Actions menu in the Application tool bar or click unlock icon to unlock this record. This enables you to make the desired modifications in the screen.

On clicking 'Unlock' icon, 'Exit' button has changes to 'Cancel' button and 'Save' is enabled. Once your new entries are made, select 'Save' from the Actions menu in the Application tool bar or click save icon then click 'Exit' button to exit the screen.

If you do not want to save your changes, click 'Cancel'. A message gets displayed.
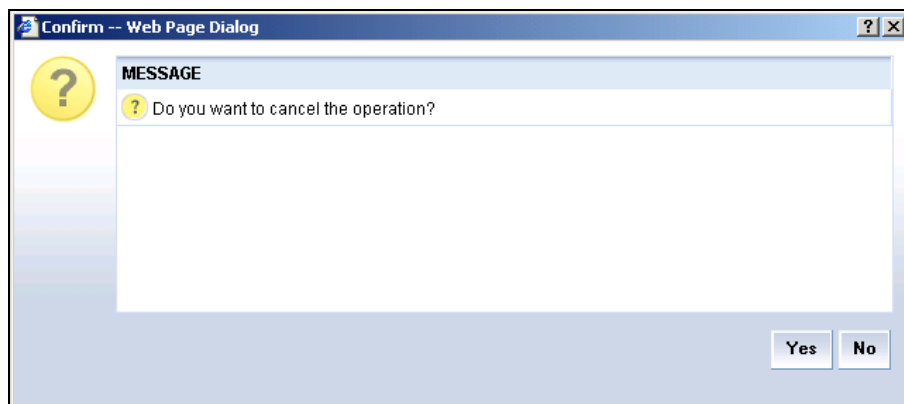
Click 'Yes' button to save your changes.

Click 'No' button to exit without saving the changes.

2.4.2 Workflow Browser

The Workflow Browser lists various task lists as given below:

- Pending

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- Assigned
- Failed
- Un-assigned
- Asynchronous
- Completed
- Reversed
- Tanked
- Un-Tanked
- Search Tasks

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
2.5 <u>Menu Bar and Toolbar Features</u>

The Menu and Toolbar are found at the very top of the Main screen.

The Menu Bar and Toolbar operations are explained below.

Toolbar Icon	Menu Bar Path	Action
	Actions - New	New - Displays a record with no data so that you can enter data to create a new record
	Actions – Copy	Copy - Copies the details of the record on display on to a new record
	Actions - Delete	Delete - Deletes the details from the record on display
	Actions - Close	Close – Close a contract
	Actions - Reopen	Reopen – Reopen a closed contract
	Actions - Unlock	Unlock - Unlocks a record enabling you to make changes
	Actions - Print	Print - Prints details of the record on display
	Actions - Save	Save - Enables you to save the new record/changes you have made on the record on display
	Actions - Authorize	Authorize - Activates the authorization function. Authorization has to be done by a user other than the one who has created or modified a record. Authorization is normally done during End of Day processing.
	Operations - Reverse	Reverse
	Operations - Rollover	Rollover
	Operations - Confirm	Confirm
	Operations - Liquidate	Liquidate - Activates the liquidation function
	Actions - Hold	Hold

Toolbar Icon	Menu Bar Path	Action
		Template
		Generate
		Click to return to Home Branch operation
	Actions – Sign Off	Click to sign off from your login
	Actions - Exit	Click to Exit from and close the Oracle FLEXCUBE ELCM system
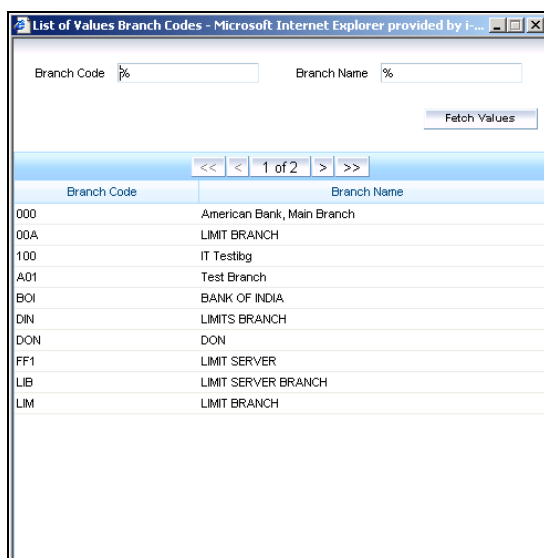
2.5.1 Changing the Branch

You can change your branch of operation to a branch other than the one you are signed on to. The branches to which you can change to will be defined in your user profile. You can change your branch of operation only when any function that has been initiated by you in the current branch has been completed.

To change the branch you are operating from, use the feature shown below.

Click the adjoining option list to invoke the list of Branch Code as shown below.

From this list, click the Branch Code of the branch you wish to operate on. Next click to change your operation to the selected branch.

2.5.2 Using Screen Code to Invoke Screens

To invoke a particular screen, you can use the Screen Code for the screen. Use the field at the top right corner of the Application Toolbar.

CODCIFDF ➡
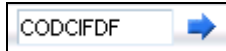
Enter the <Screen Code> of the screen you wish to invoke and then click the adjoining arrow button.

🛑 This facility is applicable only to Parent Screens and not to screens which are invoked from other screens.

2.6   Data Entry and Maintenance

Your inputs into the Oracle FLEXCUBE ELCM are of the following two types:

- Maintenances necessary for the system operation
- Recording customer transactions

For the above actions, the Oracle FLEXCUBE ELCM system has the following functionalities respectively:

- Functions that is necessary for the system's operation like Maintenance screens. These can be inputted via:
  - ➢ Direct Transaction Input
  - ➢ Workflow Transaction Input
- Functions that support customer transactions like Transaction entry screens.

Direct Transaction Input refers to cases when complete transaction details are available and are entered/ recorded in the system. After data entry, a user with proper Authorization Rights must authorize the transaction in the same day.

Direct transaction input involves two screens:

- Detailed screens – To enter or view all the data associated to the function/screen
- Summary screens – To set values for a predefined set of fields and then query for results based on it from the database.

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Following actions are allowed for Direct Transaction Input:

Action	Select the action to
New	Create a new record
Modify	Modify an existing record
Close	Close a record. A closed record cannot be used for business transactions.
Reopen	Reopen a closed record
Delete	Delete a record from the database. A deleted record cannot be recovered.
Authorize	Authorize a record. Authorization of a record enables it for business transactions.
Query	Query a record from database. The query condition is based on the values provided for the primary fields. Use the Summary screen to query records for any other criterion. Query action gives only one record or no record as a result since it is based on just the primary field of the record.
Copy	Copy a record for re-using the entries in it for another record. You must query a record in order to copy. All the values except for primary fields are retained in Copy action.

2.7 <u>Data Entry Screen Features</u>

The following sections explain features commonly seen in most 'Detailed' screens and other screens which allow data entry.

2.7.1 <u>Field Types</u>

You will encounter three types of fields in most screens:

- Mandatory fields
- Optional fields
- Conditional fields

Mandatory Fields
Of the many fields in a screen, the inputs to some may be mandatory. This means that you cannot save your record without giving a valid input in such fields. Mandatory fields are denoted by an * in red.

Bank Code * CHO

Optional Fields
The inputs to some of the fields in a screen may be optional. You may or may not give an input to such fields. Further, an optional field may have a default value; a value that the system puts in the field if you do not enter anything. Unless you change this default value, it will be taken as the input to the field. However, please note that all optional fields need not have default values. It is possible that some fields can be left blank.

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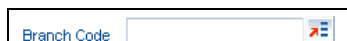
Conditional Fields

There are some fields, which take input based on data in some other field(s). For example, in the Loans and deposits module, you have to specify the Cluster ID only if you are processing a deposit. It is not unusual that a conditional field also has a default.
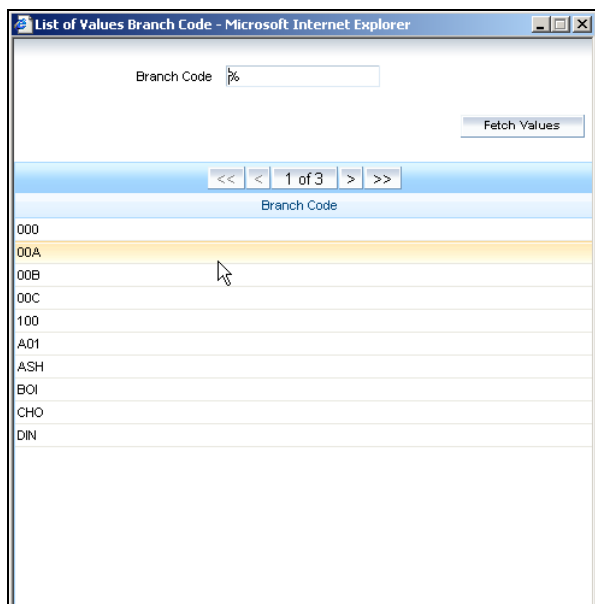
2.7.2 LOVs

Inputs to certain fields can be selected from the option list provided with the field. This option list will contain values that are valid inputs to the field. If a field has an option list, it will have an icon against it.

For example, consider the following field:

This field requires you to specify the branch code for an operation. If you click the option list, the system will display all valid inputs permitted to this field, as shown:

From this list, you can select an appropriate value. You will come across option lists whenever an entry into a field is based on prior records.

2.7.3 Multi Record Blocks

At times, you may need to maintain a number of records of the same nature, as part of a single transaction. Multi record blocks provides for such maintenances. Following is an example of a multi record block.

In the above instance, you can maintain a number of currency rates within the same screen. You may add more rows to the table using 'Plus' button. At any time during the entry, if you feel that a particular row is not required, you can check the box adjacent to the row and click 'Minus' to remove it. Additionally, you can view further details of a single record on the multi record block using 'Details' button.

2.7.4 Maker/Authorizer Details

Maker is a user who actually inputs details into the system. The system requires each such entry to be verified and authorized by a different user, called 'Authorizer'. Towards the bottom, on most screens, you will observe some details as shown:

This portion of the screen displays the following details:

- **Input By**: This is the name of the maker, who has actually input the details. The date and time of this entry is displayed adjacent to it.

- **Authorized By**: This is the name of the authorizer who verifies the details. The date and time of verification is displayed adjacent to it. The checkbox 'Authorized' will be clear for an entry which has not been authorized. In that case, you will not find any details of the authorizer.

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2.8   <u>Summary Screens</u>

You can maintain a number of records in the system. A summary screen serves as a single window to access all records that bear the same characteristics. Summary screens display the details pertaining to each such record in a tabular format. You can browse such details and view the actual record on clicking a result record.

On a summary screen, you can query the records based on various parameters. For instance, on the above screen, you can specify an Authorization Status in the given space and click 'Search' button to view all records that uses the same transaction code. Similarly, you can query the details based on different parameters, specific to each screen.

Advanced Search
The results displayed in usual summary view may amount to hundreds. To avoid wading through this mass of data, you can make a query to see only those records which are relevant to you at a particular time. The Advanced Search screen makes this possible. For this, click 'Advanced Search' button.

2.9 <u>Automatic Authorization</u>

If automatic authorization has been enabled for a function, branch and user profile, and such a user has rights for both input and authorize operations, any record maintained by such a user in the corresponding function (maintenance or online) screens will be automatically authorized when the Save operation is performed.

When automatic authorization takes place,

- The authorization screen is not opened. Authorization is considered as full or complete authorization, which would mean that all unauthorized changes to the record would be authorized.
- The re-key fields configured for authorization in respect of the function are not required to be entered by the user.
- Messages in respect of overrides are not displayed, but are internally authorized. Similarly, overrides requiring confirmation are also automatically confirmed.
- Any applicable online message are generated and displayed. The user can respond based on the error type – For 'Ignore' error types, the system automatically generates the messages; for 'Override' error types, the user is prompted about whether message generation is required; for 'Error' error types, messages are not generated.
- The user's authorization limit is checked when automatic authorization takes place
- The maker/ checker validation is not performed when automatic authorization takes place

2.10 <u>User Defined Fields (UDF)</u>

You may wish to have your own additional fields in the Oracle FLEXCUBE ELCM system. These fields can be for your convenience or to suit the requirements of your bank. Limit Server facilitates this via the User Defined Fields (UDF) feature.

For you each UDF you can specify default values and validations for the field. Oracle FLEXCUBE ELCM system will validate all entries made using validations you define for a field.

2.10.1 Maintaining User Defined Fields

User Defined Fields can be defined using the 'User Defined Field Maintenance' screen. You can invoke the 'User Defined Field Maintenance' screen by typing 'UDDMAINT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Field Name and Description
To identify a field that you create name it with a unique identifier. Each field that you define in Oracle FLEXCUBE ELCM should be assigned a unique code. You can briefly describe the field in Description field. The description is for your information only. It will not be printed on any customer correspondence.

Field Type
The type of field that you can create in Oracle FLEXCUBE ELCM can be of the following formats:

- Number — Select this option to create a Numeric field
- Text — Select this option to create a Text field
- Date— Select this option to create a Date field
- Cube Entity —should you need to reuse any of the existing fields of Oracle FLEXCUBE ELCM, to enter additional details you can indicate the Field Type as Cube Entity. The Cube Entity can be any of the existing fields in Oracle FLEXCUBE ELCM like customer, currency, account, etc

Mandatory
You can make entry to a field mandatory. To do so select the 'Mandatory' check box. Leave it un-selected to indicate that the field is not mandatory.

Usage Allowed

While defining a new User Defined Field, the scope or usage of the field that is being defined should be specified as 'Function' here.

Function

You can specify here the function Id of the screen in which the new field has to be used. Select the function ID from the list positioned next to this field. The function IDs of all the maintenance screens will be available here

> For example, if you want to use the new field in the 'Collateral Types Maintenance - Detailed' screen, select the Function Id GEDCOLTY, thus allowing the usage of the field in the Collateral Types Maintenance screen only.

Amendable

You may choose to modify the value of a field after it is populated in the 'User Defined Field'/'Field Name to Value Definition' screen of Contract Input or Function Id screen. To allow amendments to the values after they are populated, select the 'Amendable' check box at the time of defining a new field.

2.10.1.1 Defining a Numeric Field

To define a numeric field, select 'Number' against 'Field Type'. You can set up validation rules for a numeric field using one of the following validation types:

- Range
- Length
- LOV
- None

Indicate your preferred validation type against the 'Validation Type' field. Select 'None' to indicate that no validation should be performed on entries made to this field.

Validation Type - Range

The Range validation type is applicable only to Numeric fields. In this validation you can specify the permissible rage of values which can be entered in your field.

Specify your range using the 'Minimum Value' and 'Maximum Value' fields. Any valid entry to your field should be within the range specified.

Validation Type - Length

Select the validation type as 'Length' to indicate that the entry should be of a certain length. The length can either be fixed or can be within a maximum and minimum specified length.

To specify a fixed length, select the 'Fixed Length' check box. Then specify the length against the 'Fixed Length' field.

Alternatively you may specify a length range using a maximum and minimum length. For this leave the Fixed Length check box un-selected. Then specify the length range using the 'Maximum Length' and 'Minimum Length' fields.

Validation Type - LOV (List of Values)

Select LOV to indicate that the entry to this field can be chosen from a predefined list.

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To define the items that should be displayed on this list, click 'LOV' button. In the 'LOV Validation Details' screen you can define the list of values and their description. The items that you define for the list are displayed whenever the field is used.

2.10.1.2 Defining a Text Field

To define a text field, choose 'Text' against 'Field Type'.

A text field can contain alphabets of the English language or a combination of alphabets and numeric values.

You can specify validation rules using one of the following validation types applicable to a text field:

- Length
- Mask
- LOV
- None

You can indicate your preference at the Validation Type field of this screen. Choose 'None' to indicate that no validation should be performed on entries made to this field.

Validation Type - Length

Select the validation type as 'Length' to indicate that the entry should be of a certain length. The length can either be fixed or can be within a maximum and minimum specified length.

To specify a fixed length, select the 'Fixed Length' check box. Then specify the length against the 'Fixed Length' field.

Alternatively you may specify a length range using a maximum and minimum length. For this leave the Fixed Length check box un-selected. Then specify the length range using the 'Maximum Length' and 'Minimum Length' fields.

Validation Type - Mask

If you wish specify a data entry format in alphabets and numbers (i.e. a Mask) for a text field, then select the 'Mask' Validation Type.

The Mask's format structure can consist solely of "a" or "n" or a combination of these. An "a" indicate an alphabet of the English language and "n" a numeric value. Specify your mask format against the 'Mask' field.

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All entries made to the field will be validated against the format that you specify for the mask.

Validation Type - LOV (List of Values)

Select LOV to indicate that the entry to this field can be chosen from a predefined list.

To define the items that should be displayed on this list, click 'LOV' button. In the 'LOV Validation Details' screen you can define the list of values and their description. The items that you define for the list are displayed whenever the field is used.
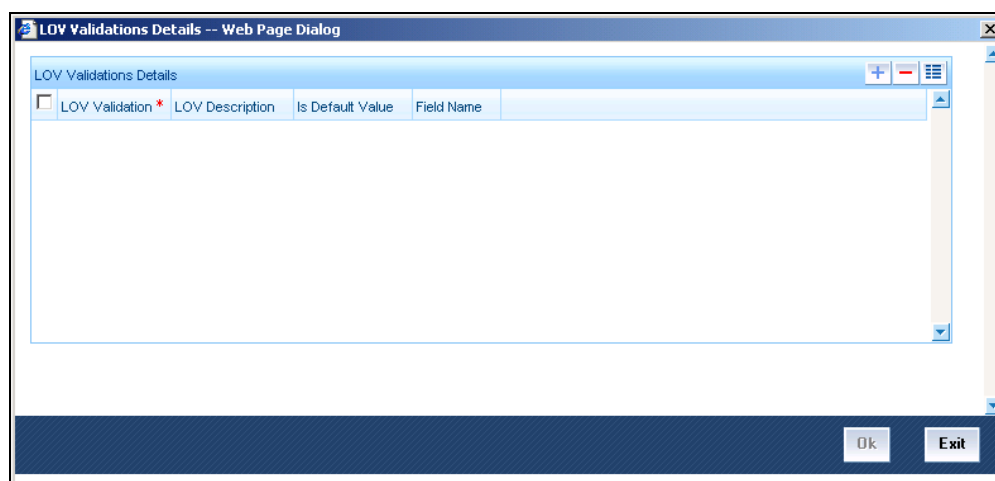
2.10.1.3 Defining a Date Field

To define a Date field, select 'Date' as the Field Type. The validation types applicable to a date field are:

- LOV
- None

Select 'LOV' button so than an entry to the field can be made only from the predefined list that you maintain for the field. Select 'None' to indicate that no validation should be made for the field.

Back Dates and Future Dates
For a Date field, you can specify whether back and future dates can be entered. You can also specify how many days into the past or future the date entered can be.

To allow entry of past dates, select the 'Back Dates' check box. Then against 'Period Days', you must specify the number of days, into the past, up till when the Back Date entered can be.

To allow entry of future dates, select the 'Future Dates' check box. Then against 'Period Days', you must specify the number of days, into the future, till when the Future Date entered can be.

Example

If you indicate "3" as the back date period, the field will accept dates upto three days before the current system date as a valid entry.

2.10.1.4 Defining a Cube Entity

To reuse any of the existing fields of the Oracle FLEXCUBE ELCM application, specify the Field Type as 'Cube Entity'. Select the field type as 'Cube Entity'. Then click 'Cube Entity' to invoke the 'Cube Entity' screen.
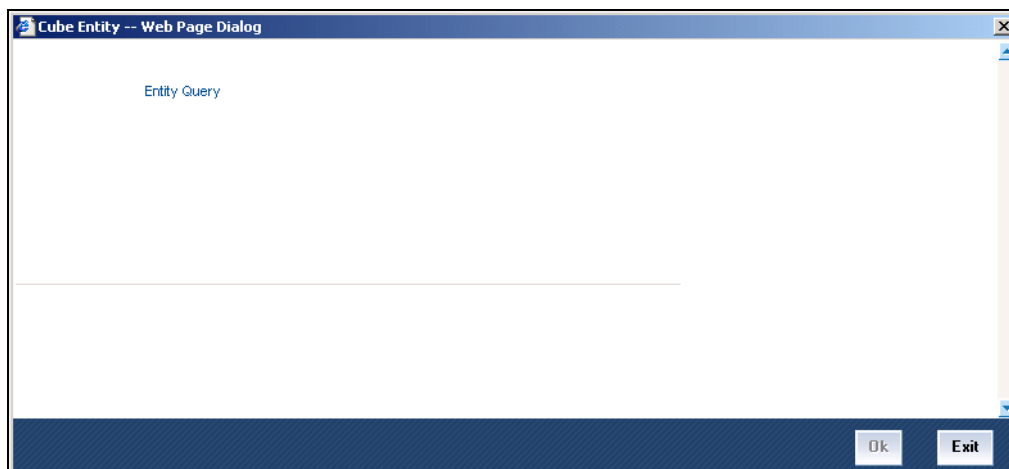
A dynamic query can be written for the corresponding field. Through this query system will validate the entries made at the maintenance screen level for the new UDF defined.

If the field type is 'Cube Entity', the values of a field can be selected from Oracle FLEXCUBE ELCM tables. In the 'Cube Entity' screen, you need to specify the required Select Query which should select only one column.

Example:

You need to capture details of an additional branch for a maintenance/transaction. You can choose the Cube Entity field type and write a query for the defined field as

SELECT BRANCH_CODE **FROM** STTM_BRANCH **WHERE** BRANCH_LCY = 'USD'

The list of branches maintained according to the above query will be taken for validating with the input to the UDF field at the maintenance screen level

2.10.2 Mapping Function Field

To invoke the 'User Defined Fields Function Field Mapping' screen, first select 'User Defined Fields from the Application Browser. Under it, click 'Field Mapping' and then click on the 'Detailed'. You can invoke the 'User Defined Fields Function Field Mapping' screen by typing 'UDDFNMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
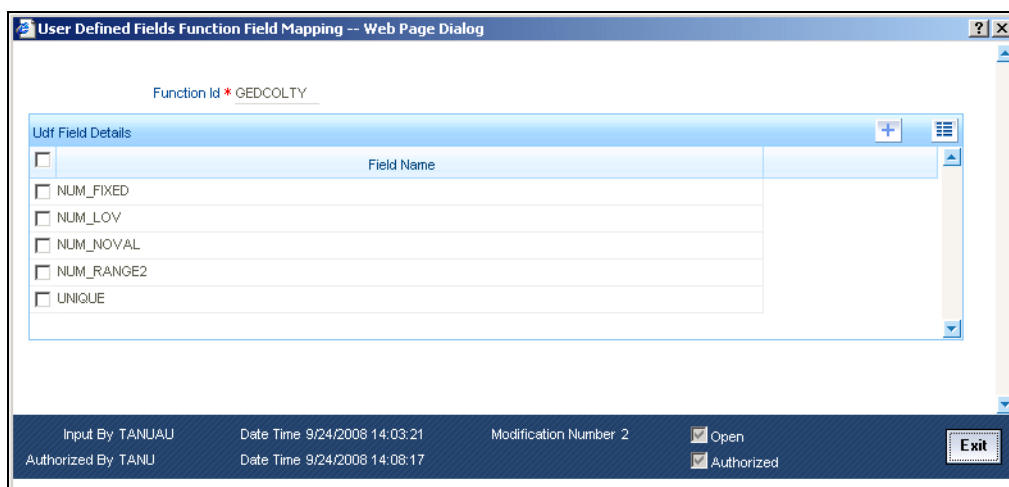
In the above screen you can map the fields to be included in the specified Function ID/screen.

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Function ID
You can specify here the function Id of the screen in which the new field has to be used. Select the function ID from the list positioned next to this field. The function IDs of all the maintenance screens will be available here.

Field Name
Specify the field name that should be mapped\used in the above function ID\maintenance screen.

2.10.3 Viewing the UDF Sub-Screens

You can view the User Defined Fields maintained for a particular screen/function in the UDF sub-screen of that screen.

To view the UDF sub-screen, if any, for a screen, click the 'Fields**'** button on that screen**.**

2.11 Reports Generation

Reports spooling will be a part of Oracle FLEXCUBE ELCM environment. The extracted reports can be handed off to a given External Report Analysis System. Oracle FLEXCUBE ELCM supports spooling of Reports for analysis.

The Oracle FLEXCUBE Enterprise Limits and Collateral Management system supports generation of the following reports as part of an external Oracle BIP Reports facility.

Report Id	Description
ELRPCOLT	Collaterals details
ELRPISUR	Issuer details
ELRPLIMT	Limit details
ELRPSECM	Securities
ELRPCLMT	Credit lines by maturity dates
ELRPOLNK	Pool Linkage report
ELRPCNEX	Country exposure report
ELRPCOUL	Collateral utilization of collateral party report
ELRPCOUT	Collateral utilization of credit lines
ELRPLIAB	Credit rating details
ELRPCRMO	Credit movements report
ELRPCUTI	Country utilization report
ELRPOLUT	Pool utilization report
ELRPISEX	Issuer exposure report by collateral type

Report Id	Description
ELRPLB	Liability summary report
ELRPLN	Line details report
ELRPML	Line summary report
ELRPNRLN	Movements to non-revolving lines
ELRPOVLN	Overdrawn lines
ELRPUTLD	Utilizations report -- date wise
ELRPUSEX	Issuer exposure report by security
ELRPUA	Utilizations report
ELRPPREX	Product Exposure Report
ELRPUT	Limits - Tenor wise Details Report
ELRPTN	Limits - Tenor wise Details Report
ELREXPSD	Exposure Details

3. Limits & Collaterals

3.1 Introduction

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

3.2 Maintaining Credit Score

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

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

Score Name
Specify a unique credit score name here.

Score Description
Give a brief description of the score.

3.3 <u>Maintaining Agency Details for Credit Rating</u>

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

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

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

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

Credit Rating
Specify the unique Credit Rating code/ID.

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

3.4 <u>Maintaining User Defined Status</u>

You may wish to specify certain statuses for liabilities such as Normal, Partially Defaulting, Defaulting etc. Such statuses can be maintained first in the 'User Define Status Maintenance' screen. You can name and describe statuses here.

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

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

Description

Give a brief description of the status.

3.5 <u>Maintaining Customer to Liability Link</u>

You can link customers to liabilities using the 'Customer to Liability Link Maintenance' screen.

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

Customer No
Specify customer's number to whom the liability has to be linked.

Liability No and Liability Name
Specify the number and name of the Liability to be linked to the customer.

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

- **Exposure Type** - Specify the exposure type which needs to be linked for the customer.
- **Exposure Name** - Specify a particular exposure name under the exposure type which is maintained under track exposures.

Note the following:

- The Customer to Liability Link Maintenance is mandatory, when limits tracking are required under any of the Oracle FLEXCUBE modules.
- The Customer to Liability Link Maintenance is mandatory, when account for the customer is created using account class, for which limit check flag is set as Y at preference sub-system screen.

3.6   Liability Maintenance

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

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

Single Liability Linked To Multiple Customers
Here multiple customers are linked to same the Liability Code and all restrictions/facilities maintained at liability level are shared to all the customers.
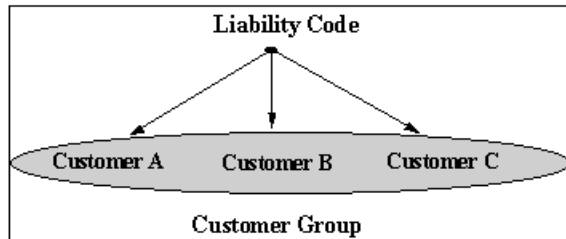
Single Liability Linked To Only One Customer
Here a liability is linked to only one customer and all restrictions/facilities maintained at liability level are applicable to that customer alone.
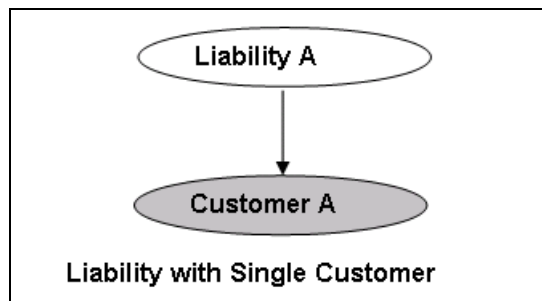
You can create or modify the Liabilities using the 'Liability Maintenance' screen.

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

Liability Number

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

Liability Name

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

Liability Branch

Specify the branch in which liability is associated.

Liability Currency

Specify the currency with which the liability is associated. This cannot be changed post authorization.

Utilization Amount

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

Revision Date

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

You can utilize a facility beyond the expiry date of the credit line, based on the revision date specified here.

> *For more details about utilization beyond line expiry date, refer the section titled 'Facilities Maintenance' in this user manual.*

Credit Rating

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

Overall Score

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

Overall Limit

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

Liability Category

Select the Liability Category from the list available here.

User Defined Status

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

Unadvised

Select this check box if the Liability is unadvised.

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

Netting Required

Select this check box to indicate that all facility amounts linked to the liability should be consolidated.

> *You can set the available amount under a Facility to include the Netting Amount too. For more details on this feature, refer the section 'Including Netting Amount in Facility's Available Amount' in this document.*

🛑 The option 'Netting Required' is not supported when Oracle FLEXCUBE Universal Banking is integrated with Oracle FLEXCUBE Core system.

3.6.1 Specifying Liability Scores

When a Liability is created, Bank will assess the credit score for the liability. You can link score parameters in the Liability Score screen. Here you can also assign a score value to each. You can maintain multiple score parameters for the single Liability. To invoke the Liability Score screen, click 'Score' button.
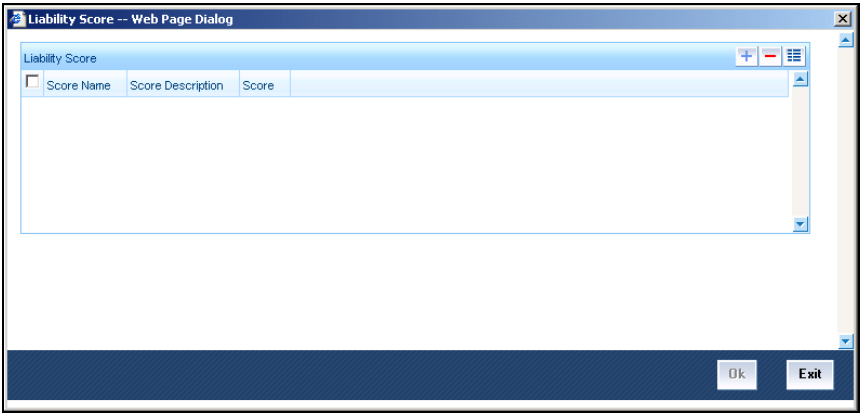
3.6.2 Specifying Liability Credit Rating

When Liability is created, Bank will assess the credit rating for the liability. You can link all the rating parameters to which the liability is associated to in the Liability Credit Rating screen. Click 'Credit Rating' button to invoke this screen.
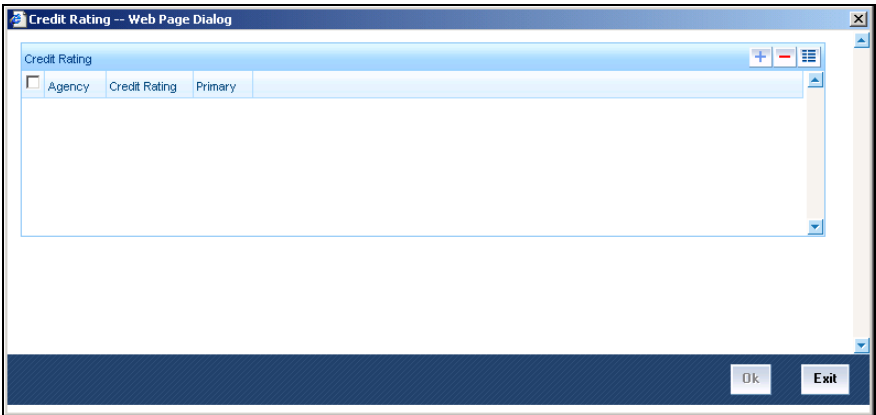
Here you can select the Credit Rating Agency its Credit Rating for the liability. Out of all the Credit Ratings, you may select one as the primary rating for the Liability. You can maintain multiple score parameters for a single Liability.

3.7 <u>Covenant Maintenance</u>

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

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

Covenant Name and Description
Specify the Covenant Name for which information is entered. A maximum of 50 alpha numeric characters are allowed in this field. You may also provide a brief description of the covenant maintained.

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

Frequency
Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

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

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

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

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

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

3.8 Collateral Types Maintenance

Collateral Types maintenance is used to capture all types of Collateral which your bank accepts. Collateral Types information would be required when creating a new collateral in the system.

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

This maintenance is at done at the bank level and all branches would be able to access this information.

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

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

3.9 Collateral Category Maintenance

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

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

Collateral Type and Description
Specify the collateral type and a brief description of it.

Category Type
Indicate the category type from the following:

- Sovereigns
- Bank
- Corporate

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

Secured Type
Indicate the Collateral Exposure Type from the following:

- Secured
- Unsecured
- Liquid Type

Tangible Type
Specify the asset type here - Tangible or intangible

Frequency
Select the frequency with which the collateral has to be revaluated. You can select one of the following:

- Yearly
- Half Yearly
- Quarterly

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- Monthly
- Weekly
- Daily

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

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

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

Specify the following haircut details for each record:

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

3.9.1 Maintaining Covenant Details for Collateral Category

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

The Revision Date for the covenant is generated based on the Frequency and Due date.

For example, if the collateral category covenant for a particular covenant name the frequency is monthly and the due date is 15. Based on the date of creation of the collateral covenant category (say 20 JAN 2008) the revision date will be 15-feb-2008.

3.10 Issuer Maintenance

A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer's portfolio. The type of collateral that a customer offers can be in the form of marketable or non-marketable securities.

Marketable collaterals, driven by market forces, tend to fluctuate unpredictably. You may hence need to monitor your bank's exposure to issuers of such collateral. The details of the issuer and limit for his securities can be defined using the 'Issuer Maintenance' screen.

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

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

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

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

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

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

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

Overall Limit Currency
Specify the currency in which the Overall Limit is specified.

Issuer Identification Number
Specify the Issuer Identification Number, if any, here.

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

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

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

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

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

3.11 <u>Securities Maintenance</u>

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

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

Since market based securities (Marketable Securities) are driven by market forces, the price of such securities tends to rise or fall in value. These fluctuations have a direct effect on the collateral value of the security. You can update the value of the collateral if the value of the security that backs it fluctuates beyond the increase and decrease sensitivity that has been specified.

You can capture details of marketable securities in the 'Securities' screen as shown below. You can invoke the 'Securities Maintenance'' screen by typing 'GEDSECTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

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

Description
Describe in brief the security maintained.

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

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

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

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

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

Example

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

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

Example

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

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

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

Collateral Type
Specify the collateral type here.

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

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

Limit Amount
Specify the limit amount for the particular security.

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

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

You can specify the following details here:

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

3.12 Collaterals Maintenance

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

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

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

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

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

Collateral Code
Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. There should be only one Collateral code for a given Liability.

Collateral Description
Give a brief description of the collateral here.

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

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

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

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

You cannot modify this option after you authorize the collateral.

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

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

Charge Type
Select the charge type from the following list:

- Lien
- Pledge
- Hypothecation
- Mortgage
- Assignment

Haircut (%)
Specify the bank's margin (Haircut) to be assigned for Collateral.

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

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

Note the following:

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

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

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

Lendable Margin
Specify the bank's lendable margin assigned for the Collateral. This value will be

100 – Haircut (%).

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

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

Example

Input in case of a nominal quoted security:

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

Input in case of a unit quoted security:

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

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

Limit Contribution
Specify the final amount contribution that will be applicable for a Limit.

Example

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

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(1000 - 980) / 1000 = 2 % is the Hair cut percentage

This means you want to have a lendable margin of 98%.

For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut will be calculated as described above and the limit contribution will be calculated.

Start Date and End Date
Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period.

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

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

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

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

3.12.1 Specifying Details for Market Value Based Type

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

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

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

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

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

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

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

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

Revaluation Due Date
This field will indicate when value associated to Frequency. It is a Number field and only Positive Integers should be keyed in. This indicates the number of days after which the due date of collateral has to be revaluated.

3.12.2 Specifying Details for Guarantee Based Type

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

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

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

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

3.12.3 Specifying the Insurance Details

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

You can specify the following details:

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

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

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

- Bank
- Customer

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

Start Date
Specify the start date for that insurance.

End Date
Specify the end date for that insurance.

Revision Date
Specify the date of revision of the insurance.

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

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

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

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

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

Insurance Amount
Specify the insured amount of the policy.

Insurance Currency
Specify the insurance currency of the policy.

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

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

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

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

Remarks
Specify the remarks about the insurance details.

Coverage
Specify the coverage details of the insurance.

3.12.4 Specifying Covenant Details

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

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

Covenant Name

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

Mandatory

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

Frequency

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

Grace Days

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

Notice Days

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

Revision Date

You can change the Revision Date Details which are displayed here on choosing a covenant name.

3.12.5 Specifying Shared Details

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

Liability Number

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

Shared Percentage

Specify the percentage share of the liability in the collateral.

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

3.12.6 Linking Contracts as Collaterals

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

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

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

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

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

Note the following:

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

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

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

You are allowed to link contracts associated to LC, BC and MM modules as part collateral maintenance in ELCM. The maximum amount which is contributed to the collateral is the contract amount.

3.13 **Collateral Pool Maintenance**

You may group together two or more collaterals to create a Collateral Pool. You can create and maintain collateral pools in the 'Collateral Pools Maintenance' screen.

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

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

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

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

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

Pool Amount
The entire Collateral Linked amount will be displayed in this field.

Pool Utilized
When the pool is directly linked to the contract, pool utilized amount will be updated at the pool level. When the pool is linked to the facility, linked amount will be updated as the blocked amount at pool level, and available balance will come down by the blocked amount and when the utilization happens on facility, it will happen only at the facility level and not at the pool level.

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

3.13.1 <u>Creating Collateral Pool Linkages</u>

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

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

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

While creating collateral pools, remember the following:

- Collateral can be linked to more than one pool if the collateral amount available is not zero.
- A credit line can be backed by only one pool but a single pool can back multiple credit lines.

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

Collateral Identifier
Specify the collateral code here.

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

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

Linked Amount
Specify the part of the collateral amount which has to be linked to the pool. This indicates whether the pool contribution amount is less than or equal to the collateral amount. Hence for every collateral that you choose to include in the pool you can indicate whether the entire collateral amount or only a part it should be contributed to the pool amount.

Linked Amount Pool Currency
In addition to specifying the linked amount you also have to specify the currency of the pool. This is essential because the collaterals linked to a pool can be in different currencies.

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

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

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

Linked Percent Number
The part of the collateral amount which has to be linked to the pool can be specified as a percentage here.

3.14 Maintaining Line Template

You can create a new line template using Line Template Maintenance screen. The line template created will be reflected in Line Code LOV in the Facilities Maintenance. You can invoke the line template maintenance screen by typing 'GEDLMTMP' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

3.14.1.1 Maintaining Template Details

Line Code
Specify a line code here.

Description
Specify a description for the line code.

Line Currency
Enter the currency associated with the line code. Alternatively, you can select the line currency from the pick list.

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

3.14.1.2 Maintaining Restrictions

You can maintain the Branch, Tenor and Product Restrictions for the Line template created. The restrictions provided here will be defaulted into the Facilities Maintenance Screen when Tenor/ Limit Subsystem is opened or else it is defaulted when the line code is saved there.

3.15 Facilities Maintenance

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

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

Liability Number
Specify the Liability ID here. Alternatively you can select the liability number from the pick list.

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

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

When a line code is selected, the values set for it at the template maintenance level will be defaulted here, which in turn can be edited.

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

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

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

Once the entry is authorized you cannot change the currency.

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

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.

You cannot modify this option after you authorize the facility.

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

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

Funded

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

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.

> ### *Example*
>
> You have defined the Credit Line for your customer ABC Corporation for Loans to be $1 Million. You also define the credit line to be revolving.
>
> ABC Corporation takes a loan for $ 300,000 on 01 January 1998. ABC s credit limit now stands at $700,000 as it is reduced by $ 300,000 on account of the loan.
>
> The repayment schedule for the loan as follows:
>
> - USD 100,000 to be repaid on 01 February 1998
> - USD 100,000 to be repaid on 01 March 1998
> - USD 100,000 to be repaid on 01 April 1998
>
> On 1 February 1999, when ABC repays $ 100,000, its credit limit is reinstated by $100,000. Therefore on 01 February 1998, the available Credit Limit of ABC stands reinstated at $ 800,000.

You can define a credit line as Non-revolving for a special transaction line or to allot a one-time credit facility to a customer. This will ensure that the line is used for just one transaction and repayments on that transaction will not make the limit available again.

> ### *Example*
>
> You have defined the Credit Line for your customer ABC Corporation for Loans to be $1 Million. You also define the credit line to be non-revolving.
>
> ABC Corporation takes a loan for $ 300,000 on 01 January 1998. ABC s credit limit now stands at $700,000, as it is reduced by $ 300,000 on account of the loan.
>
> The repayment schedule for the loan as follows:
>
> - US $100,000 to be repaid on 01 February 1998
> - US $100,000 to be repaid on 01 March 1998
> - US $ 100,000 to be repaid on 01 April 1998
>
> On 1 February 1999, when ABC repays US $100,000, its credit limit will not be reinstated by US $100,000 repayment. Therefore on 01 February 1998, the Credit Limit available to ABC will remain at US $700,000.

Availability – Available

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

The Oracle FLEXCUBE ELCM system tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility will become unavailable.

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

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

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'Limit Amount' (maintained as part of the limits schedule) is equal to or greater than the limit specified here.

Once the above entry is authorized, then you cannot modify it.

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.

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

The effective line amount basis will be validated for the following criteria:

- Effective line amount basis will be defaulted from the template
- Effective line amount basis will be made as a mandatory field
- Effective line amount basis will be allowed to change only before first authorization of line

The Effective Limit Amount can be modified only before the first authorization of the Line.

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

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

The Oracle FLEXCUBE ELCM system will not allow the expiry date of a facility to exceed the expiry date of linked collateral(s).

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

You can utilize a facility beyond its expiry date based on the revision date specified at the liability level. Drawing power will be available for a line beyond its expiry date, if the revision date for the liability is later than the line expiry date.

The system does not allow the utilization of the line beyond its expiry date, if the revision date for the liability has not been specified or if the revision date falls before the line expiry date. Utilization requests coming on or after the revision date also will not be allowed, even if the revision date falls beyond line expiry date.

The customer is charged for all utilizations that happen after the line expiry date. The commitment product linked to the facility is used to handle the charges in such situations. During EOD, as part of the batch program 'ELBCOMNT', the system triggers the LINK event in the commitment contract for all

utilization requests post expiry and charges the customer accordingly. The SDEs 'LIAB_REVISION_DT' (Revision Date) and 'LINE_MATURITY_DT' (Maturity date) are used to arrive at the charges.

> *For more details on the commitment product used to handle charges, refer Retail Lending user manual.*

Last Available Date
The system updates the Last Available Date for the respective facility record as and when the transaction is processed. You are not allowed to amend it.

3.15.1 Maintaining Value Dates Details

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

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

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

3.15.2 Tracing Exposure Restrictions for a Line

The facility defined can be restricted for particular Tracing exposures. Sector Code maintained as part of sector type maintenance has to be selected and associated for the facility to specify sector code restrictions. The selected sector code and line code will not be allowed to be a part of sector maintenance and sector exposure calculation.

3.15.3 Capturing Facility Maintenance Charges Details

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

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

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

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

Limit Transaction Amount
Specify the limit transaction amount. During utilization transaction when utilization amount crosses the specified limit transaction amount it will trigger BEPL process for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified must be below the total effective line amount specified for that facility.

Breached Transaction Amount
Specify the Breached transaction amount. During utilization transaction when utilization amount crosses the specified limit transaction amount it will trigger BEPL process for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified must be below the total effective line amount specified for that facility.

3.15.4 Specifying Covenant Details

The covenant details can be captured for facility in the 'Covenant Details' screen. Click 'Covenants' to invoke this screen.

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

Covenant Name

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

Mandatory

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

Frequency

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

Grace Days

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

Notice Days

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

Revision Date

You can change the Revision Date Details which are displayed here on choosing a covenant name.

Conversion Date

Conversion Date is the date when facility has been migrated from other system to Oracle FLEXCUBE ELCM.

3.15.5 <u>Maintaining Restrictions for a Line</u>

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

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

3.15.5.1 Maintaining Customer Restrictions for a Line

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

You can restrict the limit available under this line-liability combination to specific customers. If you are maintaining restrictions for the first time, the list of customers that are linked to a liability code is displayed under the Customers Allowed list (indicating that they are allowed to use the line). You can restrict a customer(s), from using the credit under a line by highlighting the code that identifies the customer and clicking on the 'Minus' button. You can remove the restrictions earlier imposed on a customer i.e., (allow a restricted customer usage of the limit under a line). To allow a restricted customer usage of a line, select the customer code from the list and click on the 'Plus' button.

3.15.5.2 Maintaining Branch Restrictions for a Line

You can restrict the usage of a credit line that you have defined to certain branches of your bank. When you invoke this screen for the first time and have not maintained branch restrictions for the line in the Limits template, a list of all the branches of your bank is displayed under the Branches Allowed list (indicating that all branches of your bank can use the line). From this list of allowed branches you can restrict a certain branch(s) from using the line.

If you have already specified branch restrictions for the line in the Limits Template, these restrictions will be defaulted here. You can modify the branch restrictions defaulted from the Limits Template.

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

3.15.5.3 Maintaining Currency Restrictions for a Line

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

If you have already specified currency restrictions for the line in the Limits Template, these restrictions will default here. You can modify these default restrictions to suit your requirement.

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

3.15.5.4 Maintaining Exposure Restrictions for a Line

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

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

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

3.15.6 <u>Maintaining Limit Schedules</u>

The limit assigned to a customer under a revolving line can be reduced. You can define these details while maintaining limits for a customer. From the Limits Maintenance screen, click 'Schedules' button.
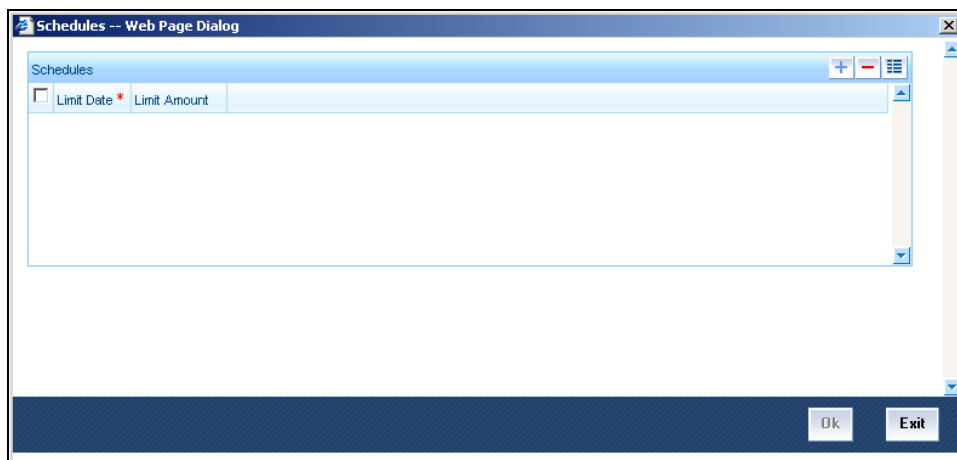
For a liability code and credit line combination, you can define limit schedules and indicate the limit that is applicable for the period. You can enter a negative limit amount. The limits maintained for a tenor are for information purposes. It will not become automatically effective to the line liability combination when the tenor begins. 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.

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
Feb 01, 2009	500000
Mar 02, 2009	800000
April 03, 2009	400000
May 04, 2009	900000

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

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

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

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

- Available amount is negative for the facility.
- The Tenor Limit Amount exceeds the Line 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-Jul-2009	60000
28-Jul-2009	65000
30-Jul-2009	75000
15-Aug-2009	80000

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

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

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

Schedules:

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

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

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

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

Schedules:

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

3.15.7 <u>Maintaining Collateral Pool Linkages</u>

For collateral Contribution in Total Effective line amount, the pool code maintained for that particular Liability id has to been linked, which can be achieved using this sub screen. From the Limits Maintenance screen, click on the 'Pool Links' button.
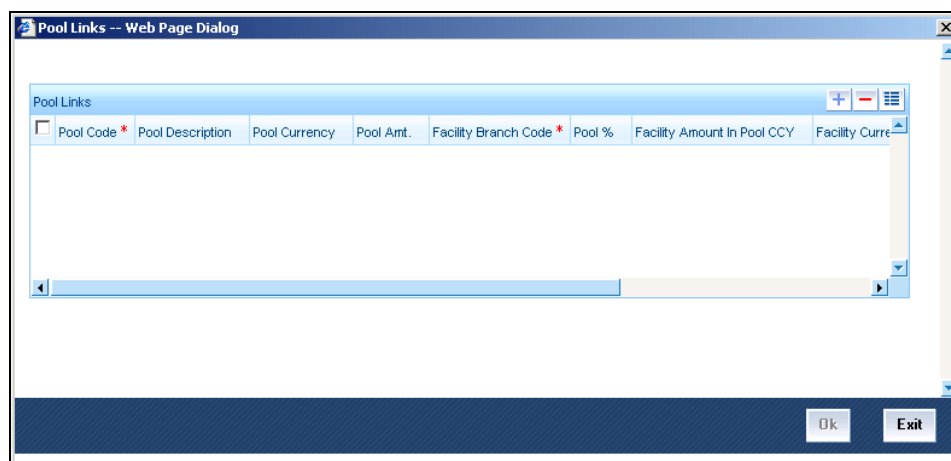
The LOV button for pool code will display all the pool codes associated for that liability Id. On choosing a pool code the pool amount, pool description and the pool currency will get displayed.

Pool Linkages multi entry block does two functions:

Firstly, on clicking 'Plus' button we can link one row of the available pool amount (i.e. Pool amount – Pool Utilized) to that a Line code for which the collateral contribution is required.

Secondly, it displays at all point in time the pool amount utilized by various Line Codes and Contracts.

3.15.8 Defining Tenor based Restrictions

You can define Limits based on the tenor of the contracts that utilize the limit. Click 'Tenor Restrictions' button from the Limits Maintenance Detailed screen to maintain Tenor restrictions for the limit you have specified for the Line-Liability combination.
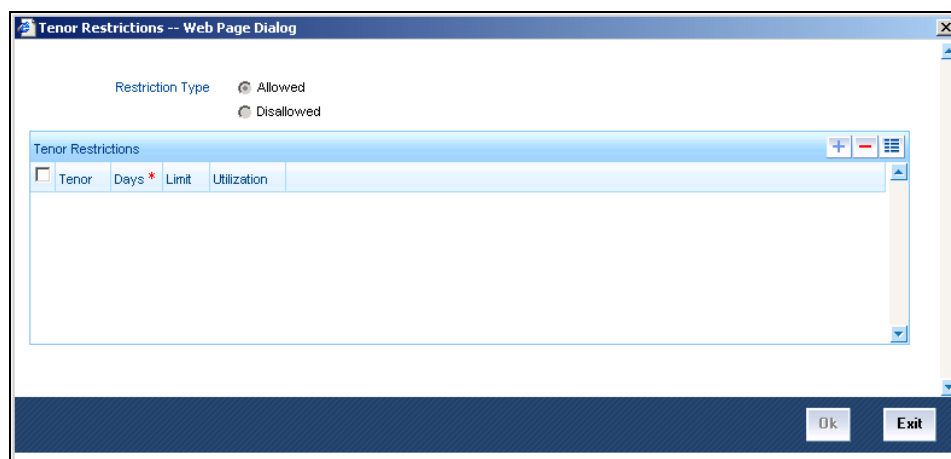
You need to enter details in this screen only for transactions that involve a Tenor (e.g. Loans, Money market transactions etc). Through this screen you can specify a list of Tenors and the associated limit that tenor based transactions can utilize under this line.

3.15.8.1 Maintaining Tenor Restrictions for a Main Line

For a main line, you can:

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

3.15.8.2 Maintaining Tenor Restrictions for a Sub-Line

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

Tenors and limits can be placed at both the sub-line and main line levels. But the maximum tenor of a sub-line cannot exceed the maximum tenor defined for the main line to which it is linked.

Example

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

Main Line Code
LOANS

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

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

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

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

Sub-line Code
STLOANS
MTLOANS
LTLOANS

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

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

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

3.15.9 <u>Capturing UDE Details</u>

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

You need to capture the following details here:

Commitment Product
Specify the product details of the commitment.

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

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

UDE ID
Specify the UDE ID of the commitment.

UDE Value
Specify the UDE value of the commitment.

Rate Code
Specify the rate code of the commitment.

Code Usage
Specify the code usage of the commitment.

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

3.15.10 <u>Including Netting Amount in Facility's Available Amount</u>

🛑 This feature is not supported when Oracle FLEXCUBE Universal Banking is integrated with Oracle FLEXCUBE Core system.

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

- Account Netting level
- Liability level
- Facility level

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

Account Netting
When you authorise an account netting transaction with contract type 'AC' and netting enabled, then the netting amount will be included in the facility in facility currency. Here both the Available Amount and the Netting Amount will be updated accordingly.

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

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

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

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

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

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

3.16 Track Exposure Maintenance

Maintenances for exposure tracking can be done via the 'Track Exposure Maintenance' screen. This screen not only allows tracking, but also allows you to define a limit for a particular exposure. This means that when the utilization exceeds the limit, you will have to provide a confirmation for process to proceed.

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

Exposure Name
Specify the Exposure name. The name maintained in this screen has to be linked in the customer screen to make tracking effective.

It is possible to track a customer in multiple exposures. For this multiple exposure names should be linked to the customer.

Exposure Description
Provide a brief description of the exposure here.

Exposure Type
Specify what kind of exposure it is. The exposure types will be as maintained in the Static Maintenance screen.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3.16.1 Maintaining Value Date Exposure Details

Value dated limits for a particular facility can be specified using the Value Date Exposure details screen. Click 'Value Date Exposure' to invoke this screen.
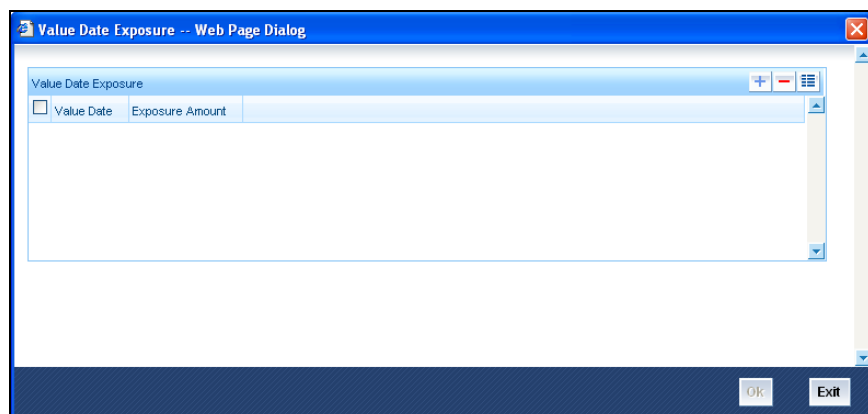
For each record added here you must specify the following:

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

3.17 <u>Account/Contract Balance Maintenance for Netting</u>

🛑 This feature is not supported when Oracle FLEXCUBE Universal Banking is integrated with Oracle FLEXCUBE Core system.

To pool balances across accounts/contracts for netting, account/contract balance information has to be maintained. You can perform this maintenance in the 'Account/Contract Balance for Netting' screen.

You can invoke the 'Account/Contract Balance for Netting'' screen by typing 'GEDACCNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

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

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

> *For more details on linking Term Deposit accounts/contracts as collaterals, refer the section 'Collaterals Maintenance'.*

Liability Number
Specify the liability number to which the Reference number is linked.

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

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

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

Amount
Specify the account/contract balance amount for netting.

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

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

Expiry date
Specify the date till when this account/contract is valid for netting.

Netting Required
Select this check box to indicate that all facility amounts linked to the liability should be consolidated.

> *You can set the available amount under a Facility to include the Netting Amount too. For more details on this feature, refer the section 'Including Netting Amount in Facility's Available Amount' in this document.*

3.18 Ear Marking Maintenance

You can use the 'Ear Marking Maintenance' screen for blocking of funds for a Facility.

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

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

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

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

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

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

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

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

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

Expiry Date
Specify the date till when this block amount for that facility is applicable.

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3.19 Global Block Exposure Maintenance

You can block (earmark) a certain amount of an exposure limit using the 'Global Block Exposure Maintenance' screen. You can invoke the 'Global Exposure Block Maintenance' screen by typing 'GEDEXPBL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

Branch
The current branch is displayed here. You can change it to a branch that you require. You cannot change the branch after authorization of the maintenance.

Exposure Name
Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes. Select the appropriate one.

Description
The system defaults the exposure description here.

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

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

🛑 It is also updated as the 'Exposure Block Amount' in the 'Track Exposure Maintenance' screen.

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Effective Date
This is the date from which the amount block should be applied for the exposure. The system defaults the current branch date. You can however change it.

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

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

3.19.1 Additional Information

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

- Customer Number
- Liability Number
- Remarks
- Facility Code

The system displays the 'Serial Number'.

3.20 Exception Queue Maintenance

You can maintain exception queue records with their respective transaction authorizer details in the 'Exception Queue Maintenance' screen.

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

Queue Name
Specify the Queue Name.

Description
Give a brief description of the queue here.

Queue Details
Here you can specify multiple user roles for a Queue name. For each record you must specify the following:

- Role Name – User role allowed for authorization
- Role Description

3.21 <u>Transaction Authorize Maintenance</u>

As a part of BEPL process for Credit Exception management, the Transaction authorizer details and breached authorizer details can be entered in the 'Transaction Authorize Maintenance' screen.

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

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

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

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

Category
Specify the category of the branch here.

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

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

Breached Details

Here for each record you can specify the following:

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

3.22 Limits & Collaterals Parameter Details

You can specify certain parameters relating to the End Of Day operations in the 'Limits & Collaterals Parameter Details' screen.

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

The following details are maintained here.

System Maker ID and System Checker ID

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

Maximum Retry Lock Transaction

Specify the number of times authorization can be tried before the transaction is locked.

Maximum Number of Processes
Multi Treading feature in Oracle FLEXCUBE ELCM can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.

Rate Type
Specify the rate type that has to be considered for all amount conversions in Oracle FLEXCUBE ELCM.

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

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

Revaluate Currency Online
Indicate whether the currency revaluation should be an online or a Batch (EOD) process. Revaluation of the line amount takes place online if the parameter is set to online.

Revaluate Market Online
Indicate whether Market price revaluation should be Online or Batch. Market price based security Revaluation takes place online if the parameter is set to online.

UPD Utils
Specify whether Value date utilization updating can be Online or Batch. Value date updating takes place online if the parameter is set to online.

Block Facility on Status
Indicate whether, depending on the worst status of a liability, the EOD process should block the facility or not.

Rate Range
Specify the rate - Mid Rate, Buy rate, Sell rate - which has to be considered during all Conversion Amount calculations in Oracle FLEXCUBE ELCM.

Batch Process
Indicate whether the EOD Batch Process should be set up as part of the Database Server or the Application Server. Application server is the recommended choice.

Holiday Treatment
The revaluation process for the securities, collaterals and covenants may fall on a bank holiday. You can specify which of the following actions must be taken in such cases:

- System Date – Choose this to indicate that only collaterals with a Reval Date prior to or same as the system date will be considered for revaluation.
- Next Working Date -1 – Choose this to indicate that all the collaterals with the Reval Date prior to or same as the day before the next working date will be considered.

Auto Closure of Non Revolving Line
Check this box to close the non-revolving limit automatically on expiry date.

The EOD process closes all the active non-revolving limits automatically based on the value of 'Auto Closure Non Revolving Line'.

Example

Limits:

Facility	Expiry Date	Revolving
FACILITY1	15-Jul-2009	N
FACILITY2	16-Jul-2009	Y
FACILITY3	16-Jul-2009	N
FACILITY4	15-Aug-2009	N

- System Date - 15-Jul-2009
- Next Working Day - 17-Jul-2009

On 15-Jul-2009 EOD, the system closes FACILITY1 and FACILITY3.

This process does not close the following limits:

- If there are any underlying active transactions on that limit
- If there are any active sub lines reporting to this main line

If limit is not closed due to the above exceptions then the system logs the same into an exception table 'GETB_EXCEPTION_LOG'. If particular limit is not closed on expiry date due to the above exception then same limit is taken up for auto closure process on next EOD.

3.23 Facilities Amount Transfer Maintenance

Transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. It is also possible to close/cancel this transfer operation before a specified End Date.

Upon manual closure/cancellation or on automatic expiry, the system will transfer the transferred amount back to the original line.

For the above functionality you must do the following maintenances.

Limit transfer details can be defined through the 'Facilities Amount Transfer Maintenance' screen. You can invoke the 'Facilities Amount Transfer Maintenance' screen by typing 'GEDTRANS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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

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

From Liability Name and To Liability Name
Specify the names of the respective Liabilities here

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

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

From and To Facility Currencies
For effective line transfer from one line to another, the currency of both the lines has to be the same.

From Facility Start Date and End Date
Specify the Start Date for line transfer when the allocation of certain portion or full amount becomes effective.

Specify the Expiry Date of the line transfer from the 'From Line'.

To Facility Start Date and End Date
Specify the Start Date for line transfer when the allocation of certain portion or full amount becomes effective.

Specify the Expiry Date of the line transfer to the 'To Line'.

From Facility Available Amount and To Available Amount
Specify the available amount for the To Line from the From Facility.

Specify the limit of the transferred amount allowed to the To Facility.

Effective From Date and Effective To Date
The Effective From Date of transfer is defaulted to the application date and is allowed for modification only during contract amendment.

Specify the Effective To Date of transfer i.e. the date till when the transfer of limits will be effective. This date must be greater than the Effective From Date
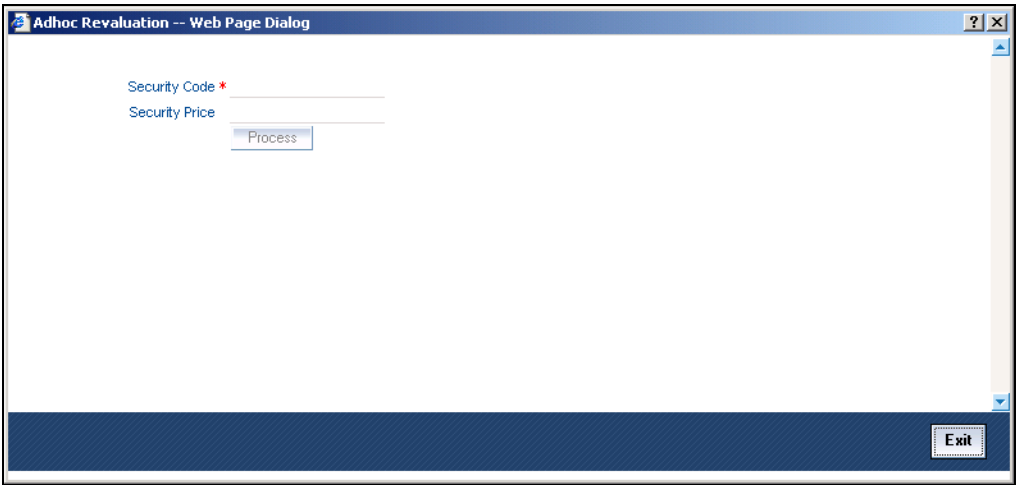
Transfer Amount
Specify the transfer amount to be transferred, from the From Liability, from the Effective Date onwards.

3.24 Force Collateral Revaluation

You can run the ad hoc revaluation process for market based collaterals using the 'Ad Hoc Revaluation' screen. For such collateral values to be revised, an input file containing the latest security prices must to be given to the system before using this facility.

You can invoke the 'Adhoc Revaluation' screen by typing 'GEDADREV' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
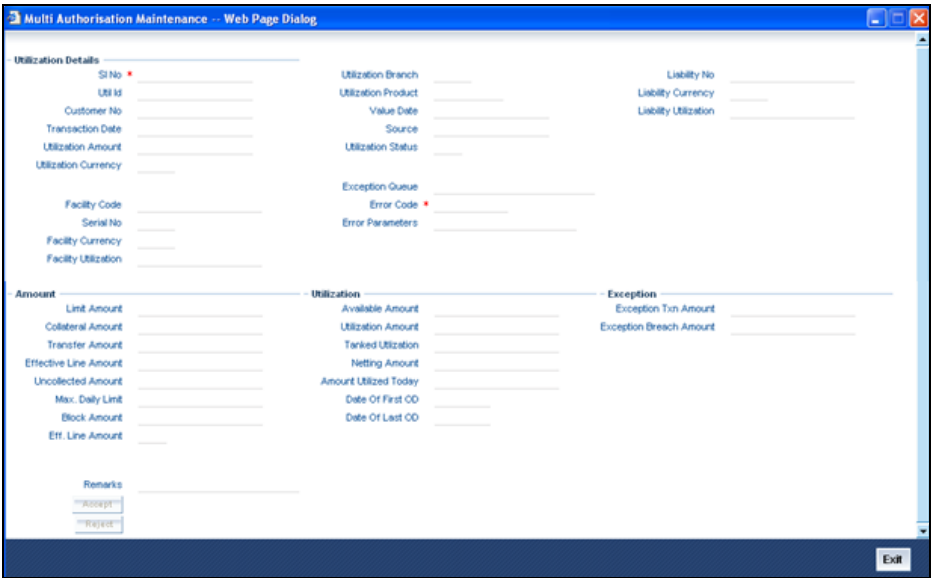
Specify the Security Code for revaluation. Then click 'Process'.

3.25 Multi Authorization Maintenance

Multi authorisation maintenance can be done via the 'Multi Authorisation Maintenance' screen.

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

Whenever Utilization Transactions has been breached then the utilization transaction would require multiple authorizations. Transactions which are breached could be either authorized using BPEL process flow Credit Exception management or using UI multi Auth screen.

STOP During implementation either the BPEL process needs to be used or the screen here needs to be used. Both can't be used at the same time

Whenever utilization transaction has been breached this screen has to be used by the authorizer to either Accept or Reject the breached transaction. The following fields mentioned below indicate all the values that will associated with the transaction. The fields are all display fields and cannot be edited for a transaction using this screen. Only Accept or Reject for authorization of the breached transaction is allowed.

SL No
Indicates the Oracle FLEXCUBE ELCM generated unique identifier for the transaction.

Utilization Reference Number
Specifies the Oracle FLEXCUBE ELCM utilization reference number.

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

Transaction Date
Indicates the date and time when the transaction was entered in the external system.

Utilization Amount
Indicates the Utilization Amount.

Utilization Currency
Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle FLEXCUBE ELCM system.

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

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

Serial Number
Specifies the Facility Serial number of the utilization transaction.

Facility Currency
Specifies the Facility currency.

Facility utilization
Indicates the Facility utilization amount.

Utilization Amount
Indicates the Utilization Amount.

Utilization Branch
Indicates the transaction branch.

Utilization Product
Indicates External product code of the utilization transaction.

Value Date
Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.

Source
Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)

Utilization status
Indicates the utilization status, possible values are A-Active, R-Reverse, L- Liquated

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

Liability Currency
Specifies the Liability currency.

Liability utilization
Indicates the Liability utilization amount.

Exception Queue
Specifies the exception queue in which transaction has been parked.

Error Code
Specifies the Error code of the transaction.

Error parameter
Specifies the Error parameters associated to the transaction.

Remarks
You can enter your remarks associated with the transaction.

3.26 <u>Dual Authorization of Utilization Transaction</u>

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. You have to perform dual authorization of utilization related transactions in ELCM only. You can specify the facility maintenance breach amount and breach percentage in ELCM.

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

The authorization for the breached (dual auth) transactions will be authorized using function ID 'GEDDAUTH' of ELCM.

However till the dual authorization happens Oracle FLEXCUBE does not allow you to authorize the main transaction. You can also perform dual authorization using Oracle FLEXCUBE screen, but system

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performs certain validations to ensure that Oracle FLEXCUBE does not authorize the ELCM breach transactions.

Example

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

- Limit amount - 10,000.00
- Collateral amount - 0.00
- Breach percentage - 110 (which is equal to 11,000)
- Brach amount - 15,000

The system calculated values:

- Available amount - 10,000.00
- Utilized amount - 0

Assume that as part of BC, a contact line 'TATABILL' is linked. As part of the contact data input, when you link the line 'TATABILL' and press 'Save' button during transaction processing in ELCM, if the transaction requires dual authorization then the system displays this information to the user.

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

If you delete the dual authorization contact in Oracle FLEXCUBE, then the system deletes the contact details in Oracle FLEXCUBE and ELCM will delete the utilization ELCM.

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

3.27 **Merging Liabilities**

You can merge any two liabilities existing in the system into one single liability. Oracle FLEXCUBE ELCM allows you to merge one liability into another. Upon merger, both liabilities will assume the same liability code. The structure of the liabilities will not change.

The merging of liabilities is done in the following two steps:

- Step 1 – Liability Merger Maintenance
- Step 2 – Liability Merger Process

The above steps are described in the sections below.

3.27.1 <u>Liability Merger Maintenance</u>

You must first maintain the details of liabilities to be merged using the 'Liability Merger Maintenance' screen. You can invoke the 'Liability Merger Maintenance' screen by typing 'GEDMERGE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen you must maintain the following details for merger of two liabilities.

From Liability Code
Specify using the adjoining list of options the code of the liability which is to be merged into another liability.

To Liability Code
Specify using the adjoining list of options the code of the liability into which the liability specified under 'From Liability Code' must be merged into.

Branch Code
Specifies the branch code of the liabilities.

Effective Date
Specify the date from which the merger of liabilities must take effect.

Once you have maintained the above merger details, you must initiate the Merger Batch Process using an Intra Day Process so as to complete the merger. During this batch process all liability IDs for all the related maintenances will be modified. These include the following maintenances:

- Liability Customer
- Collateral
- Collateral Pool
- Facility
- Netting
- Facility Transfer
- Ear Marking

Upon merger, all the Utilizations will to point at the new liability. The liability utilization will then be moved from the old liability to the new liability and the old liability will be closed.

You may view the following merger logs from the above screen:

- Customer Link Merger Log
- Collateral Merger Log
- Collateral Pool Merger Log
- Netting Merger Log
- Facility Merger Log
- Transfer Merger Log
- EarMarking Merger Log
- Utilization Merger Log

3.27.2 <u>Liability Merger Process</u>

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

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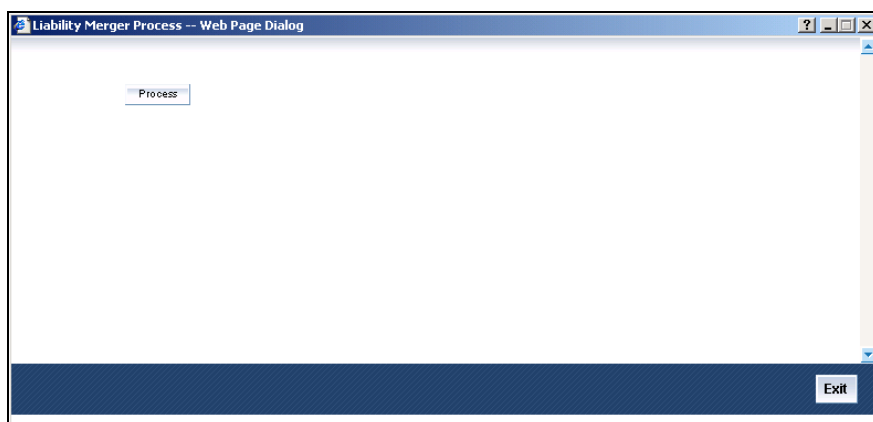
Click 'Process' button to initiate the merger of maintained liabilities.

4. Gateway Maintenance

4.1   Introduction to Oracle FLEXCUBE ELCM Gateway

The Oracle FLEXCUBE ELCM Gateway processes allow seamless communication and integration of the Oracle FLEXCUBE ELCM system with a variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

4.2   Defining an External System

To define an external system that will communicate via the Oracle FLEXCUBE ELCM Gateway, you need to use the 'External System – Detailed' screen. You can invoke the 'External System - Detailed' screen by typing 'GWDEXTSY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

External System
Specify a name for the external system. This should be the same as the Source in an incoming message.

Description
Specify a brief description for the External System.

Correlation Pattern - Request
You can define a way in which the external system should correlate its request message with the response message. You can choose Message ID of a request message as the Correlation ID in the response message. Alternatively, you can choose Correlation ID of a request message and maintain it as the Correlation ID of the corresponding response message.

Message Exchange Pattern - Request Message
You can choose the Request message to be 'Full Screen' or 'Input Only'.

Message Exchange Pattern - Response Message
You can choose the Response message to be 'Full Screen' or 'Primary Key'.

Queue - Default Response Queue
You can define a response queue for each of the In Queue's through which the External System will communicate with the system. Define a valid queue name as the Default Response Queue.

Queue - Dead Letter Queue
If the messages received are non-readable, such messages are directed to Dead Letter Queue defined for the external system.

 If the Dead Letter Queue is not defined, such messages will be redirected to a queue with the name of the request queue appended with '_E'.

XSD Validation Required
Check this box to indicate if the request message should be validated against its corresponding XSD.

Register Response Queue Message ID
Check this box to indicate if the message ID provided by the Response Queue should be logged when a response message is posted into the queue.

4.2.1.1 <u>Maintaining External System Queues</u>

The 'External System Queues' list contains the 'In Queue' and 'Response Queue' lists. To add a record to the 'External System Queues' list click 'Plus' button. To delete a record from the list, you need to select the record using its check box and then click 'Minus' button. To view the details of a selected record click 'Details' button.

In Queue
Specify the name of the queue from which the messages were received. The name of the queue will help identify the external system.

 This is required only if an incoming message does not display the source of the message. An In Queue is mapped to only one External System.

You can map multiple queues to a source. System will allow a source to post messages to multiple queues.

Response Queue
You can define Response Queue for every In Queue. This is required only when the External System fails to display the queue name on posting a request message into the In Queue.

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4.3   Defining Access Rights to an External System

You can define access rights to an external system using the 'External System Functions – Detailed' screen. You can invoke the 'External System Functions - Detailed' screen by typing 'GWDEXFUN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen, you need to specify the following details:

External System
Select an external system for which you wish to provide access rights. Click on the adjoining option list to display the list of values. The list displays all the external systems you have maintained in the 'External Systems – Detailed' screen.

Function ID
Select a Function ID from the list of values by clicking on the adjoining option list. The function ids are invoked from Gateway Functions.

Action
Select an action for the external system.

The following fields will be displayed in the screen:

Service Name
This displays the service name based on the Function ID and Action you select.

Operation Code
This displays the Operation Code based on the Function ID and Action you select.

4.4   External Communicator

You can maintain the details of the communication channel used by the Oracle FLEXCUBE ELCM Gateway system to communicate with the external system. This maintenance can be done in the 'External Communicator Maintenance' screen.

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

Interface ID
Specify the interface ID here.

External System
Specify the External System here.

Communication Channel
Indicate the kind of communication channel for which this maintenance is being done. The available channels are:

- Web Service
- Queue
- HTTP
- EJB (Enterprise Java Beans, the default value)

Request Queue and Reply Queue
Specify the queues for the Request and Reply messages.

Request XSLT and Reply XSLT
Specify the names of the Request and Reply XSLTs. Add the extension '.xsl' to the names.

Timeout Interval
Specify in seconds the maximum time interval before which the communication must be timed out.

Retry Count
Specify the number of times the communication should be re-tried upon time out.

Response Required
Specify whether a response is required for your communication.

4.5 Interface Definition

After you maintain the names of external systems, you can define the actual external system interface related details. You can maintain these details through the 'Interface Definition Maintenance' screen. You can invoke the 'Interface Definition Maintenance' screen by typing 'GWDINTDF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Interface ID
Specify the unique Interface ID to identify the interface between the external system and Oracle FLEXCUBE ELCM.

Function ID
Specify the function ID related to the interface.

Description
Briefly describe what the interface is all about. The description that you enter is for information purposes only and will not be printed on any correspondence with your customer.

File Type
Specify whether the file is used for the interface will be of Fixed or Delimited type.

Delimiter
Specify the Delimiter, if any, used in the interface file. If no delimiter is specified, the '$' symbol is taken as the delimiter by default.

Interface Type
Indicate whether the interface is an Outbound Interface or an Inbound Interface.

An Outbound Interface is one, which results in the transfer of data from Oracle FLEXCUBE ELCM to an external system. When data is received into Oracle FLEXCUBE ELCM from an external source it is called an Inbound Interface.

Date Format
Indicate the filename mask from which data is to be read. For outgoing interfaces data is written according to the filename mask parameters that you set.

An example of the filename mask would be 'YYYYMMDD'.

File Name

Click the 'File Name' to specify the details of the input file and its directory path.

4.6   Defining the Notifications Enroute

You can invoke the 'Notification Enroutes - Detailed' screen by typing 'GWDNTFED' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In 'Notification Enroots - Detailed' screen, you define the following details:

Branch Code
Specify a branch for which you wish to define a topic. If you want to use a single topic for all branches and for a given notification code, you can use a wildcard '***'. Once you select a Branch Code, the corresponding description is displayed.

Notification Code
Select a notification code from the list of notification codes provided. You can indicate a wildcard '***' if a single topic needs to be used for all notifications in a branch.

Destination Name
Define a topic or a queue here. If you define a topic, you can assign multiple notification codes for a branch. In case of a queue, you can define only one notification code for each branch.

4.7   Defining Notifications Installed Messages

At the branch level, you can maintain notification codes for each branch. You can do this using the 'Notifications Installed' screen. You can invoke the 'Notification Installed Detailed' screen by typing 'GWDNTFIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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In this screen, you need to specify the following details:

Branch Code
Select a branch code for which you wish to assign a notification code. Once you select the branch code, the corresponding description is displayed.

Notification Code
From the list of values, select a notification code you wish to link with the branch. This will be used to generate notifications for the entire branch. Once you select the notification code, the corresponding description is displayed.

In addition to maintaining a notification code for a given branch, you can also specify a topic or a queue to which the notification messages should be sent.

You can define a topic/queue for a given branch and notification code in the 'Notifications Enroute' screen.

4.8   Incoming Message Browser

The messages received from the external system can be queried for in the 'Incoming Message Browser Summary' screen. You can invoke the 'Incoming Message Browser Summary' screen by typing 'GWSQIMSG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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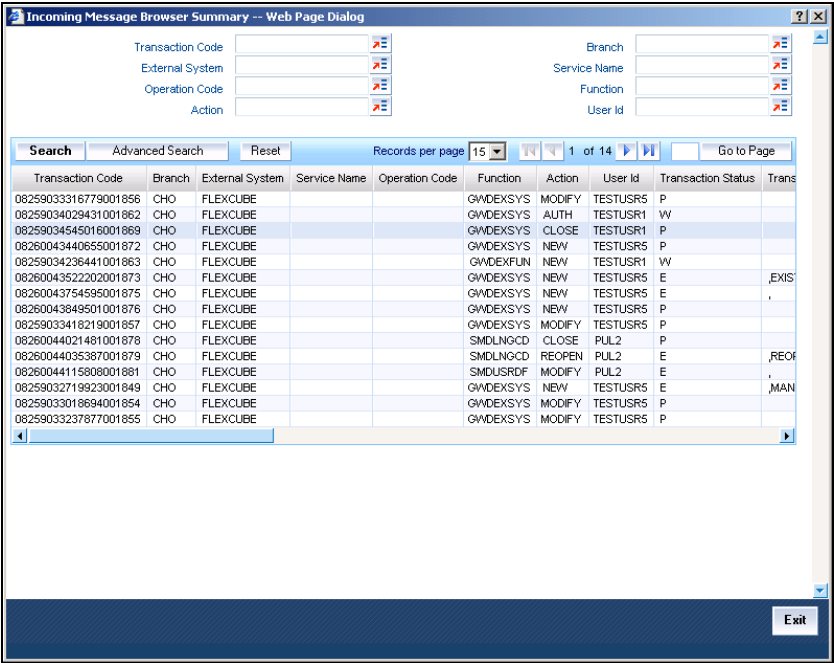
This summary screen can be used to search for incoming messages which match the any of the following criteria:

- Transaction Code
- External System
- Operation Code
- Action
- Branch
- Service Name
- Function
- User ID

The 'Result' list shows the messages which match your query.

The following details of the messages received from the external systems are displayed in the summary screen results.

- Transaction Code
- Branch
- External System
- Service Name
- Operation Code
- Function
- Action
- User ID
- Transaction Status

The search functions available are:

Advanced

Click 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset

Click 'Reset**'** to empty the values in the criteria fields, so that you may begin a new search.

Query

After specifying your search criteria click 'Query**'** to view the list of results which match your search criteria.

Refresh

Click 'Refresh**'** to refresh the list of results.

4.9 <u>Outgoing Message Browser</u>

Once the incoming messages have been processed, a response message will be sent to the external systems along with the status of the processed messages. You can query for these response messages in the 'Outgoing Message Browser Summary' screen. You can invoke the 'Outgoing Message Browser Summary' screen by typing 'GWSQOMSG' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This query screen can be used to search for outgoing messages which match the criteria you specify. You can specify any or all of the following criteria:

- Transaction Code
- Related Message Reference
- Service Name
- User ID
- Branch
- External System

- Operation Code

The 'Result' list shows the messages which match your query.

The search functions available are:

Advanced
Click on 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset
Click on 'Reset' to empty the values in the criteria fields, so that you may begin a new search.

Query
After specifying your search criteria click on 'Query' to view the list of results which match your search criteria.

Refresh
Click on 'Refresh' to refresh the list of results.

4.10 Input File Processing

The processing of input files for the interface can be done via the 'Input File Processing' screen.

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

Interface Identification
Specify the Interface for which the input file is being processed. Select the Interface ID from the list available here. On selecting an ID, the interface description is displayed in the field alongside.

File Name
Specify the input file name here. The file name should have the extension '.txt'. This means that only text files are allowed. Select the File name from the list available. On selecting a file name, the directory path (storage location) of the file is displayed in the field alongside.

Status
Specify the status of the file processing – File To Upload or Upload to Master.

Click 'Execute' button to execute the processing of the Input File.

Force Run
If the file processing fails, you must re-enter the above details in the screen. Then select the Force Run check box before clicking 'Execute' button.

4.11 <u>Output File Processing Screen</u>

The processing of output files for the interface can be done via the 'Output File Processing' screen.

You can invoke the 'OutPut File Processing' screen by typing 'GWDOUFUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
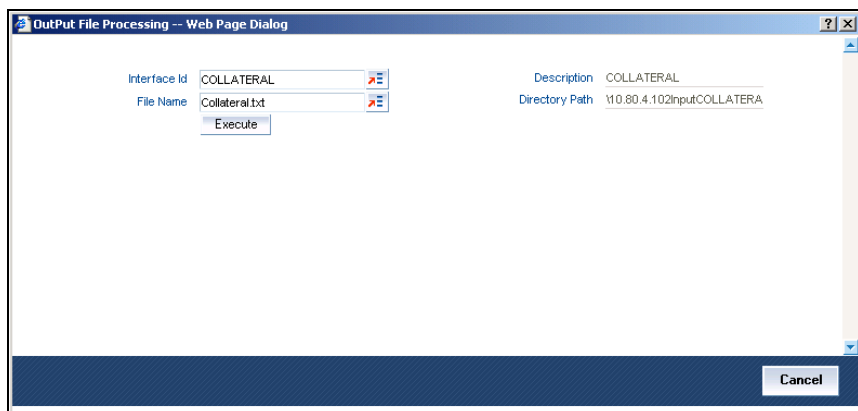
Interface Identification
Specify the Interface for which the output file is being processed. Select the Interface ID from the list available here. On selecting an ID, the interface description is displayed in the field alongside.

File Name
Specify the output file name here. Select the name from the list available. On selecting a file name, the directory path (storage location) of the file is displayed in the field alongside.

Click 'Execute' button to initiate the processing of the Output File.

4.12 <u>Input File Process and Output File Process Monitor</u>

You can query for and view the status of input and output file processing in the 'Input File and Output File Process Monitor' screen. You can invoke the 'Input File and Output File Process Monitor' screen by typing 'GWSIOSTS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify any or all of the following criteria for your query here:

- Authorization Status
- File Name
- Record Status
- Interface ID

The following details will be displayed in the results displayed

- Authorization Status
- Record Status
- File Name
- Process ID
- Interface ID
- Start Time
- End Time
- Status
- Error Code
- Remarks

The search functions available are:

Advanced
Click 'Advanced' to specify queries with logical operators such as AND, OR and NOT.

Reset
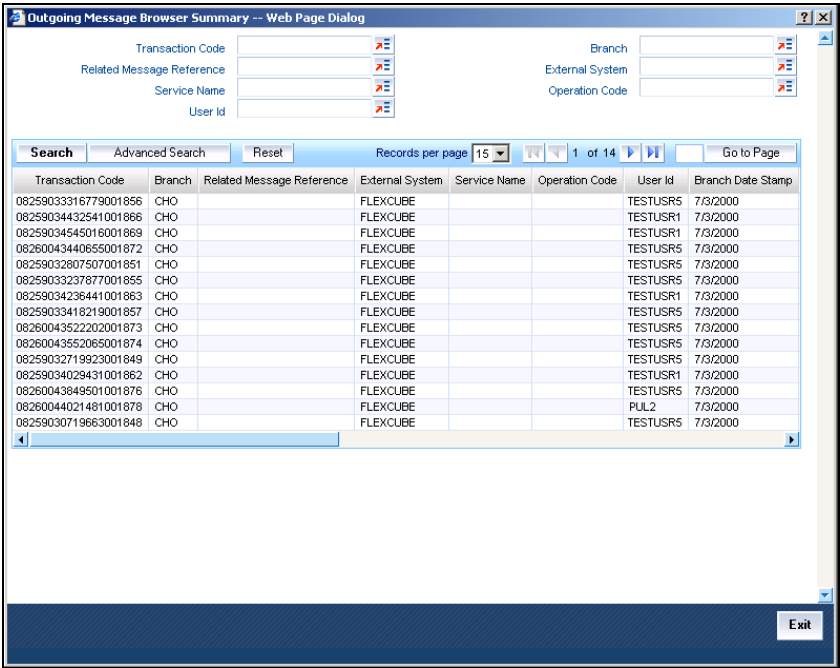Click 'Reset**'** to empty the values in the criteria fields, so that you may begin a new search.

Query
After specifying your search criteria click 'Query**'** to view the list of results which match your search criteria.

Refresh
Click 'Refresh**'** to refresh the list of results.

4.13 <u>Maintaining Upload Sources</u>

Sources, from where file upload has to be performed for the gateway, can be maintained in the 'Upload Source Maintenance' screen. You can invoke the 'Upload Source Maintenance' screen by typing 'GWDSORCE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

In the above screen, specify a 'Source Code**'** for the source. You may also give a brief description of the source.

5. Queries

5.1 Introduction

The Queries module under the Menu Browser provides query functions for the following:

- Liabilities
- Liability Exposure
- Liability History

5.2 Liabilities Query

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

- Liability Identification
- Overall limit issued to the liability ID
- Credit rating
- Revision date
- Utilization amount
- Branch to which the liability belongs to
- Customer name of the liability ID

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

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You can use this screen to query the Facilities and the Utilizations Details for a Liability. To do this, choose the liability for which you wish to view details by checking the box at the beginning of each row and clicking the 'Facility Detail' button. The 'Facility Query' screen with details of the facilities is displayed:

In the 'Facility Query' screen, choose the facility for which you wish to view the utilization details by checking the box at the beginning of the row and clicking on the 'Utilization Details' button. The system displays the 'Utilization Query' screen containing details of the utilization, as shown below:

5.3 <u>Liability History</u>

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

- Liability Identification
- Overall limit issued to the liability ID
- Utilization amount
- Credit rating over a period of time

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

5.4 <u>Liability Exposure Query</u>

The 'Customer Liability Exposure Query' screen allows you to query for records based a customer number. The total number of exposure for the customer can be viewed. It also shows the Sum of Amount Utilization in local currency/ branch currency.

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

5.5 <u>Covenants Queries</u>

You can perform the following queries for covenants in the system:

The 'Facility Covenants Query' allows you to query the covenants associated with a particular facility. Details including the line code, liability number, last revision date, notice days and so on for the covenant can be viewed.

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

The 'Collateral Covenants Query' allows you to query the covenants associated with a particular collateral. Details including the collateral code, liability number, last revision date, notice days for the covenant can be viewed.

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

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6. Annexure 1 - Utilization Transactions

6.1 Introduction

Utilization is a change in the Facility Available Amount. Whenever a contract is booked using a particular Line Code, then the respective line/main line's Available Amount should be altered in Oracle FLEXCUBE ELCM.

All utilization transactions maybe captured in their own external systems or through the 'Utilization Transaction' screen. The utilization details for each transaction taken place in the external product processor have to be sent to Oracle FLEXCUBE ELCM via Gateway online Inbound or Gateway Batch Inbound process.

Following utilizations transactions allowed by Oracle FLEXCUBE ELCM:

- New Utilization
- Increase Utilization
- Decrease Utilization
- Alter Utilization
- Reverse Utilization
- Mature
- Set balance
- Query Utilization

Each of the above utilization transactions (apart from Query transaction) has the following sub transactions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

6.2 New Utilization

The process wherein a facility is given to a customer and is utilized by the customer is called a Utilization Process. Utilization Process is termed as a New Utilization when the customer utilizes his facility in a new transaction.

A New Utilization Transaction can arise from any kind of transaction like Loan input, Letter of credit input, Bill/Collection input, foreign exchange deal input etc.

New utilization involves the following actions:

- Input Utilization
- Authorize Utilization
- Delete Utilization
- Technical undo (Special delete)

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6.2.1 <u>Input Utilization</u>

New Utilization process increases the Utilization Amount and decreases the Available Amount for the associated Liability, Facility, or Exposure. If the Liability Facility, Sector Facility Or Country Facility has an associated Main Line then the utilization will reflect at all the parent levels.

Following data are input for a New Utilization transaction.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Source	AlphaNumeric(35)	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)	Yes
2	TxnID	AlphaNumeric(50)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field will be as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field will be as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric(50)	Specifies the product processor reference number	Yes
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.	Yes

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
8	Facility Code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	No
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	No
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
27	Block Reference Number	Alphanumeric(50)	Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization.	No

6.2.1.1 Validations for a New Utilization Process

Apart from the mandatory checks, system performs the following validations:

- Transaction ID should be unique
- Action code should be a valid Oracle FLEXCUBE ELCM action code
- Source and User should be valid in Oracle FLEXCUBE ELCM system and should have the rights to perform the action
- Utilization Branch - Branch code should be valid branch code
- Customer number should be a valid customer number
- Currency Code should be a valid currency code
- Liability Number should be a valid
- Facility code and Facility serial number should be valid

6.2.1.2 Overrides for New Utilization process

System raises overrides for the following actions

- Customer/Liability/Facility is unadvised
- Utilization Amount is greater than the available amount in both liability and facility levels
- Breach of Day Light Limit
- Breach Sector limit - This override will be raised only if Online Update option in Oracle FLEXCUBE ELCM parameters is enabled.

6.2.1.3 Credit Exception Management (Multi Authorization)

As part of the Utilization Transaction process, Oracle FLEXCUBE ELCM provides the Credit Exception Management feature. This process will be executed in the following case.

Inputted Transaction Amount Crosses Specified Limit
At facility maintenance level, you can specify what would be the Maximum Transaction amount, which can be processed without any RISK department approval. If the transaction amount is greater than the specified amount then system passes this transaction to Multi Authorization stage.

Example

Assume that facility has been maintained with following details

Liability No   : TATA

Facility Name   : PERLOAN

Facility SI No   : 1

Facility currency	: INR
Limit amount	: 1,00,000.00
Utilized amount	: 0
Available amount	: 1,00,000.00
Max transaction amount	: 10,000.00
Max breach amount	: 1,20,000.00

If the utilization amount is greater than 10,000.00 (INR) then the system passes these transactions to Multi authorization stage.

For more details, refer the section Credit Exception Management in the Process Flows document.

Inputted Transaction Amount Crosses the Breached Limit

At Facility Maintenance, you can specify a Maximum Breach Amount above which necessary approval is required from RISK department. If the transaction has been breached, i.e. the utilized and the breached amount are greater than the specified breached amount, then the system passes this transaction to Multi authorization stage.

In the above example, if the utilized amount is greater than 1,20,000.00 then the system passes these transactions to Multi Authorization stage. If the utilized amount is between 1,00,000 and 1,20,000 then the system throws an override.

Note: If transaction is Force Authorized then the system will upload the transaction as authorized and the system will send the information to RISK department. RISK department can't reject this transaction.

For more details, refer the section Credit Exception Management in the Process Flows document.

6.2.2 Authorize Utilization

A New Utilization transaction can be entered as Authorized Online or Unauthorized. If the transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to authorize the inputted transaction.

Apart from the Gate Way header information, Authorization process will require following the information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No

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6.2.3 Delete Utilization

A New Utilization Transaction can be inputted as Authorized Online or Unauthorized. If transaction is not authorized online, then Oracle FLEXCUBE ELCM provides the facility to delete the inputted transaction.

Apart from the Gate Way header information, delete process would require the following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be deleted.	No

6.2.4 Technical Undo (Special Delete)

This feature of gateway will allow the external system to rollback previous inputted transaction in Oracle FLEXCUBE ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction.

Note: As part of technical undo transaction information related to header needs to be passed and in body only previous Transaction ID needs to be passed.

Refer the Gateway Maintenance user manual for more details.

6.3 Increase/Decrease Utilization

Increase/Decrease utilization transaction would be used to modify the utilization amount of the transaction. This transaction will be used when customer is making payment for the loan or when the loan amount is modified.

Apart from the GW header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not force authorized). Default value is "N"	No

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.3.1 Validations for Modify Utilization Process

Apart from the mandatory checks, system performs the following validations

- Utilization Reference Number: If this value is passed, then the system will check whether it is a valid utilization reference number and the system would modify this reference number.
- External Reference Number: If Oracle FLEXCUBE ELCM Utilization Reference Number is not passed, then the system has to pass an External Reference Number. Based on this number the system would retrieve the Oracle FLEXCUBE ELCM utilization reference number.

Other processing would be same as New Utilization Process.

6.4   Alter Utilization

Alter Utilization is used to modify the entire utilization transaction details. As part of Alter Utilization the external system should give the entire latest utilization details. Oracle FLEXCUBE ELCM will internally reverse previous transaction and upload alter utilization as the new utilization.

Example

> Assume that loan has been created in the external system. As a part of loan creation, new utilization has been uploaded in Oracle FLEXCUBE ELCM. When loan parameters like product code, tenor of loan, customer etc. has to be changed then the loan transaction will be modified and subsequently Alter Utilization needs to be passed to the Oracle FLEXCUBE ELCM system.

Increase/decrease utilization would only modify only the utilization amount.

6.4.1 Input Alter Utilization

Oracle FLEXCUBE ELCM will internally reverse the previous transaction and upload Alter Utilization as a new utilization. New Utilization process will increase the utilization amount and decrease the available amount for the associated liability, liability facility, sector facility and country facility.

If the liability facility, sector facility or country facility has an associated Main Line then the utilization will be recored at all the parent levels.

Following data will be captured for a Alter Utilization transaction.

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SI No	Field Name	Data Type	Remarks	Mandatory
1	Source	AlphaNumeric(35)	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code)	Yes
2	TxnID	AlphaNumeric(50)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field will be as part of Header section (operation Code)	Yes
4	Utilization Branch	AlphaNumeric (3)	Indicates the transaction branch. This field will be as part of Header section (Branch code).	Yes
5	External Reference Number	AlphaNumeric(50)	Specifies the product processor reference number	Yes
6	Customer Number	AlphaNumeric(11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in Oracle FLEXCUBE ELCM system.	Yes
7	Liability Number	AlphaNumeric(11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in Oracle FLEXCUBE ELCM system.	Yes
8	Facility Code	AlphaNumeric(9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in Oracle FLEXCUBE ELCM system.	Yes
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction	Yes

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SI No	Field Name	Data Type	Remarks	Mandatory
10	Utilization Amount	Numeric	Indicates the Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor bases of the transaction	No
14	Tenor	Numeric	Indicates the tenor of the transaction	No
15	Maturity Date	Date	Specifies the maturity date of the transaction	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system will default to Oracle FLEXCUBE ELCM present branch date.	No

SI No	Field Name	Data Type	Remarks	Mandatory
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	User ID	AlphaNumeric(11)	Specifies valid Oracle FLEXCUBE ELCM user id, who is performing the operation. This field will be as part of Header section (User ID)	Yes
26	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.5   Reverse Utilization

Reverse Utilization transaction is used to reverse an authorized utilization transaction. This is used when user/customer wants to close the transaction.

6.5.1   Input Reverse Utilization

Apart from the Gate Way header information, the system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.5.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

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- Utilization Reference Number - If this value is passed, then the system will be check whether it is a valid utilization reference number. If so the system will reverse this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

6.6 <u>Set Balance of Utilization Transaction</u>

Set Balance Transaction will be used when an external system processes the Utilization Transactions and then during EOD or some point of time the final balance of the utilization transaction is given to the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE ELCM system will update the balance of the utilization transaction and subsequent difference in the utilization amount will be updated at liability, facility, sector and country levels. If there facility, sector and country has a main line associated with it, then the system will update the utilization details in all the main lines.

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Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No
25	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.6.1.1 Validations for Modify Utilization process

Apart from the mandatory checks, system performs the following validations:

- Utilization Reference Number - If this value is passed, then the system will be check whether it is a valid utilization reference number. If so the system will reverse this reference number.
- External Reference Number - If Oracle FLEXCUBE ELCM utilization reference number is not passed then system has to pass an External Reference Number. Based on this number system will retrieve the Oracle FLEXCUBE ELCM utilization reference number and do the process.

Other processing will be same as New Utilization Process.

6.7   **Query Utilization**

A Query Utilization transaction can be performed on all the Contracts. Here on query only the consolidated information about the contract will be provided.

Apart from the Gate Way header information, Query process will require following the information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No
4	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values 'Y' (simulate) and 'N' (actual transaction). Default value is 'N'	No

6.8   Mature Utilization Transaction

Mature Transaction will be used to set the mature amount for that the specified contract Utilization Transactions and then the amount specified will be treated as the matured amount for that contract.

Oracle FLEXCUBE ELCM system will update the mature amount of the utilization transaction.

Apart from the Gate Way header information, system requires following information.

SI No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	AlphaNumeric (16)	Specifies Oracle FLEXCUBE ELCM utilization reference number.	No
2	External Reference Number	AlphaNumeric(50)	If the product processor does not have Oracle FLEXCUBE ELCM utilization reference number then it should pass the product processor reference number.	Yes
3	AmountTag	AlphaNumeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
10	Modified Utilization Amount	Numeric	Indicates the Increase/Decrease Utilization Amount	Yes

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SI No	Field Name	Data Type (size)	Remarks	Mandatory
11	Utilization Currency	AlphaNumeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE ELCM system.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are "A" (Authorize online) and "U" (upload transaction as unauthorized). Default value is U	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values "Y" (force authorize) and "N" (not fore authorized). Default value is "N"	No

6.9 <u>Reconciliation of Utilization Transactions</u>

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system receives Utilization Transactions (or contracts) from different external product processing systems. These external systems include Loans systems, Treasury systems, Trade and Finance systems and others. The bulk of the contract details will remain with these external systems and the only the details required for processing will be sent to Oracle FLEXCUBE ELCM.

During such Utilization Transactions, mismatch of details between the external product processor and Oracle FLEXCUBE ELCM may occur. To handle such mismatches, the Oracle FLEXCUBE ELCM system features an EOD Reconciliation Process to bring both system in sync by the end of the day.

EOD Reconciliation Process
As part of the EOD Reconciliation Process, an inbound transaction process happens wherein each product processor generates a batch file containing details pertaining to all the utilization requests for the day. The Oracle FLEXCUBE ELCM system will process these batch files as part of EOD batch operation and perform the reconciliation process.

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The "Manual/System" parameter will specify whether the mismatched transaction should be handled manually by the user or the system should perform the reconciliation process

The system will read all the batch files for reconciliation and perform a comparison of all the transaction that has been performed in the product process with the utilization transactions performed in Oracle FLEXCUBE ELCM.

The following table shows the possible types of the mismatch.

Transaction Status in Product Processor/Oracle FLEXCUBE	Corresponding Utilization status in Oracle FLEXCUBE ELCM	Resulting Oracle FLEXCUBE ELCM Action
Not Saved	Saved	Reversal
Saved	Not saved	Upload

The above mentioned Oracle FLEXCUBE ELCM action is performed only if the system parameter has been set to 'System'.

Viewing Mismatch Summary
You can view in the mismatch Summary screen all the counter transactions that has been performed by Oracle FLEXCUBE ELCM for handling the mismatches. The summary also indicates whether the counter transactions have succeeded or failed.

For failed transactions, the reason for failure will be shown. You will have to take manual action in case of failed transactions.

6.10 Linking an Utilization Transaction to a Facility

If you link an Oracle FLEXCUBE transaction to a facility, then based on the event of transaction corresponding, you need to process limits related data in Enterprise Limits and Collateral Management (ELCM) systems.

During processing if any error or override occurs in ELCM, then ELCM sends an error or override information to Oracle FLEXCUBE. Later Oracle FLEXCUBE will display the details to you. The Interface between Oracle FLEXCUBE and ELCM is online real time using HTTP and all transaction posted into ELCM is auto authorized. If delete or reversal action is triggered, the system will reverse the transaction in ELCM.

If a contact needs to be tracked under facility, then you have to link the contact to the facility and during transaction processing, Oracle FLXCUBE sends the utilization details to ELCM for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and ELCM:
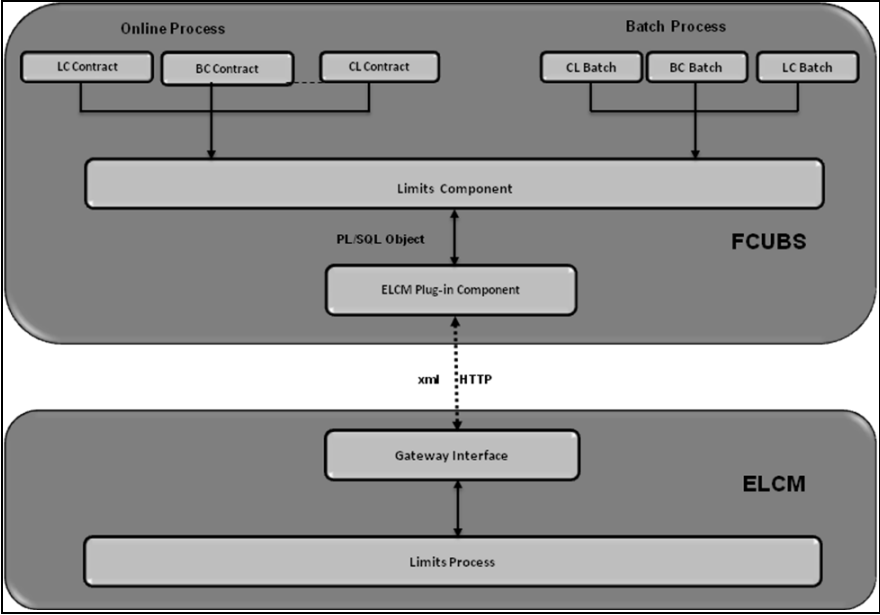
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The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

Sl. No	Oracle FLEXCUBE Transaction Action	Utilization Transaction Action
1	New	New
2	Modify	Modify/ Increase/Decrease
3	Delete	Delete
4	Reverse	Reverse
5	Liquate	Liquate
6	Rollover	Rollover
7	Payment	Decrease

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with ELCM Gateway HTTP to upload the utilization transactions in ELCM. Based on the utilization event, the system creates utilization request in ELCM format. It also logs transaction data and status of each utilization transaction.

6.10.1 <u>Collateral Pool Utilization Transaction Process</u>

You are allowed to link collateral pool as part of contact and upload all collateral pool utilization transactions in ELCM. You can process the following events as part collateral pool utilization:

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- New
- Modify
- Delete

The system allows you to plug the pool utilization data from Oracle FLEXCUBE and passes to ELCM using ELCM Gateway HTTP/WS communication channel.

6.10.2 Utilization Transaction Status

The following are the possible transaction status for utilization upload:

- Success
- Failure
- Override
- Dual Auth

6.10.2.1 Transaction Status Success

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, If ELCM processes it completely, then this transaction would be considered as success. Oracle FLEXCUBE would continue to process remaining contract process.

During transaction process, if transaction is uploaded successfully in ELCM and if any error or overrides (overrides not accepted) occurs in Oracle FLEXCUBE then uploaded transaction is reverted back using technical undo feature of ELCM.

6.10.2.2 Transaction Status Failure

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any error occurs, ELCM will send failure status with error details to Oracle FLEXCUBE.

ELCM plug-in updates the transaction error objects which ELCM error code, as part of transaction process. Later Oracle FLEXCUBE checks the error object and subsequently raises error as part of contract process.

As part of the transaction process, if ELCM process is failed then ELCM error details are displayed to the user.

Note the following:

- All error code of ELCM are available as part of the Oracle FLEXCUBE
- All ELCM error codes starts with 'EL'

6.10.2.3 Transaction Status Override

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any override occurs, in such cases ELCM would generate override reference number (Multitrip ID) and log override details along with Multitrip ID for further reference. It marks the final transaction status as override and override details only with Multitrip ID is passed to Oracle FLEXCUBE for further processing.

ELCM plug-in would updates override details in Oracle FLEXCUBE error object it also logs the status and Multitrip ID as part of log table, later as part of transaction process Oracle FLEXCUBE checks the error object and subsequently raises transaction status as override.

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🛑 If overrides occur as part of transaction process, then the system displays the override details to the user. You have an option to accept or reject the overrides.

If the override occurs as part of the request, XML Multitrip ID is also passed and this Multitrip ID is passed to ELCM as part of utilization transaction. As part of the utilization process in ELCM if same (previous transaction) overrides occurs, then it is accepted and the transaction will be saved.

6.10.2.4 Transaction Status Dual Auth

Oracle FLEXCUBE sends the utilization transaction to ELCM and while processing this transaction, if any of the validation requires authorization, then ELCM processes the transaction completely and sends dual auth details and marks the transaction status as Dual auth required.

ELCM plug-in updates dual auth details in error object, later as part of transaction process it updates dual auth details in Oracle FLEXCUBE tables. It updates the Auth status for the dual auth error code as 'U' – Unauthorized, if you try to authorize the contract, Oracle FLEXCUBE will check whether contract has any unauthorized dual-auth error code. If yes, the system does not allow contract to be authorized, till all dual-auth error codes are authorized.

In ELCM if any error code requires dual authorization, the system triggers credit exception management process flow. You are allowed to accept or reject the validation (dual-auth) error code. On accept or reject of the validation code, ELCM handoffs these details to JMS queue and ELCM out adapter is used to invoke Oracle FLEXCUBE WS for updating status of dual-auth error code.

6.10.2.5 Authorization of utilization transaction

All utilization transactions which are uploaded from Oracle FLEXCUBE are auto authorized and if contract or transaction is deleted in Oracle FLEXCUBE then ELCM would trigger the reversal transaction.

Example

Assume the following:

Liability 'COCACOLA' is created in ELCM with below details:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 0

Customer 'C00001' is created in Oracle FLEXCUBE and Customer 'C00001' is linked in ELCM using liability 'COCACOLA' using customer liability linkage maintenance. Facility 'COCALOAN01' is created in ELCM with below details:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 0
- Amount Utilized - Yes
- Revolving Flag - 1,000,000

Loan (CL module) has been inputted for customer 'C00001' created in Oracle FLEXCUBE with below details:

- Customer No - C00001
- Loan currency - USD

- Loan Amount - 500,000
- Value Date - 01-Mar-2008
- Maturity Date - 01-Sept-2008
- Facility Code - COCALOAN01

As part of loan processing, Oracle FLEXCUBE sends new utilization transaction to ELCM for the loan. As part of the utilization process ELCM updates utilized amount at facility level and liability level. The Liability details after loan transaction would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 500,000

The Facility details after loan transaction is as below:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Limit Amount - USD
- Facility currency - 1,000,000
- Amount Utilized - 500,000
- Revolving Flag - Yes

Assume that you have paid the first installment of amount 100,000 (principal) using CL payment screen in Oracle FLEXCUBE and after processing the transaction, the liability and facility details would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Amount Utilized - 100,000,000
- Overall Limit - 400,000

Since line linked to loan is revolving, as part payment transaction ELCM would reduce amount utilized.

The facility details after processing the loan transaction is as below:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 1,000,000
- Amount Utilized - 400,000
- Revolving Flag - Yes

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7. Annexure 2 - Value Dated Facility

7.1 Introduction

Oracle FLEXCUBE ELCM provides a feature to maintain Facility details based on a particular value date. This is called the Vale Dated Facility. This facilitates the changes in the Limits Amount, Main Line Linkage etc. to take effect from the particular date.

Oracle FLEXCUBE ELCM also tracks all the Utilizations of the Facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.

Note the following:

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

7.2 Value Date Based Facility Maintenance

Oracle FLEXCUBE ELCM facilitates maintaining Facility details based on a particular value date. The changes in the Limits amount, Main line linkage etc. would take effect from the particular date.

The following parameters will be taken from the Facility Maintenance screen:

- Value date - Any valid date in the past can be maintained. No future valued records can be maintained and the value date cannot be before the conversion date.
- Main Line Code - It is the main line that the Line reports to. It will be validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- Limit Amount - The limit amount for the facility. It will be validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.

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

Whenever the Mainline or the Limit amount is changed in the facility, a new record will be created in the maintenance with value date as the application date. The mainline and limit amount values will be same as in the booking dated Limits maintenance. You can manually change the value to an older value date by clicking 'Value Date' button.

The 'Conversion Date' contains the date when facility was migrated from the external system to Oracle FLEXCUBE ELCM. In the Facility screen this date will be displayed.

Back Valued Static Maintenance Changes

The value dated utilization details will be rebuilt from the value date of the change whenever the following static maintenances are done:

- Limit Amount Change
- Mainline Sub Line Linkage

If the facility has been migrated then back valued static maintenance cannot be prior to the conversion date.

7.3   <u>Value Date Based Utilization Processing</u>

Oracle FLEXCUBE ELCM also tracks all the utilizations of the facility based on the value date of the transaction. The utilizations will take effect from the value date of the transaction onwards.

The following transactions are supported for Value dated processing:

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

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

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

Refer Annexure – 1 for more details on Utilization Transactions.

7.3.1   <u>Back Valued Transactions</u>

The following back valued operations will cause a rebuild of value dated utilization details:

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

If the utilization currency is not same as the line amount currency, then the system will convert the utilization into line amount currency and update the utilization. The exchange rate will be that of the value date of the utilization. So for back valued utilization the exchange rate on the value date of the back valued transaction will be used.

In case the Value Date is less than the conversion date, then the rebuild of balances will be from the conversion date only.

7.3.2   <u>EOD Processing</u>

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.

<u>Example</u>

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

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Step 1: Initiation - Utilization Log

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase

Line Utilization

S.no	Value date	Line code	Utilization
1	10-Jan-05	LINE1	1000000

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

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000

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

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000

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

S.no	Value date	Line code	Utilization	Component	Increase/Decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease

S.no	Value date	Line code	Utilization	Component	Increase/Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000
4	LINE1	10-Mar-05	1200000

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

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase

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

S.no	Value date	Line code	Utilization	Component	Increase/decrease
1	10-Jan-05	LINE1	1000000	PRINCIPAL	Increase
2	10-Feb-05	LINE1	100000	PRINCIPAL	Decrease
3	15-Feb-05	LINE1	500000	PRINCIPAL	Increase
4	10-Mar-05	LINE1	200000	PRINCIPAL	Decrease
5	10-Mar-05	LINE1	200000	PRINCIPAL	Increase
6	10-Apr-05	LINE1	1400000	PRINCIPAL	Decrease

Line Utilization

S.no	Line code	Value date	Utilization
1	LINE1	10-Jan-05	1000000

S.no	Line code	Value date	Utilization
2	LINE1	10-Feb-05	900000
3	LINE1	15-Feb-05	1400000
4	LINE1	10-Mar-05	1400000
5	LINE1	10-Apr-05	0

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8. Annexure 3 – Revaluation

8.1 Introduction

Oracle FLEXCUBE ELCM caters to different types of currencies and collaterals backed by marketable securities. Exchange rates and the value of marketable securities are driven by market forces and hence tend to fluctuate over a period of time. Revaluation is essential to keep set limits realistic and to reflect the current market trends.

Revaluation can be of two types:

- Currency Revaluation - The changes in the exchange rates of currencies involved in the active contracts and collateral linked to the Facility affects the Credit Limit under the facility.
- Collateral Revaluation - A change in the market price of a marketable security backing collateral causes a revaluation of the collateral amount.

8.2 Currency Revaluation

Currency revaluation is triggered off as a result of the cases explained in the sections explained below.

8.2.1 Facility Currency and Utilization Currency

Consider that a change takes place in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line. Due to this change in exchange rate revaluation takes place in two in the following two stages:

Stage 1 - Currency Revaluation occurs between utilized contract and the credit line of the facility

In the Currency Rates Screen of the Core services module, you can maintain exchange rates for currency pairs that your bank deals with. Along with this, you can also specify the Mid Rate and the Buy or Sell Spread for various currency pairs. After you update and authorize the new exchange rates, they become effective.

While defining a credit line for a facility, you have the option of maintaining currency restrictions for the line. If you do not specify currency restrictions for a facility, then contracts having currencies other than the facility currency, can utilize the limit under the credit line. The revaluation process is applicable for such a line.

If the above conditions hold good, then a change in the exchange rate will trigger of the revaluation process. The system calculates the Facility currency equivalent of all the contracts linked to the facility (using the new exchange rates) and updates the utilization and available amount under the line.

Example

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility.

Liability Code	Line Code	Facility Limit	Facility Currency
Symphony Group	Loans	50,000	USD

On 01 January 2008 the following Loan contracts has been sent to Oracle FLEXCUBE ELCM system for utilization, which are linked to this Credit Line. At the time of saving these utilization details, the line utilization will be computed based on the exchange rates as of the transaction date (i.e. 01 January 2008) of these contracts. The following table contains the details.

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.50	22500.00	22500.00	27500.00
DEM 2,000	1.20	2400.00	2400.00	25100.00
GBP10,000	0.5	20000.00	20000.00	5100.00
INR 72,000	36.00	2,000.00	2,000.00	3100.00
Total			$46900.00	$3100.00

On 01 February 2008 the exchange rates have changed (now 1USD=1.6 AUD). After the exchange rate revision has been changed and authorized, the revaluation process(online process) scans the contracts linked to the line, converts the contract currency to the Facility currency (using the new exchange rates) and updates the line's utilization and available amount.

The following table indicates these details:

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.60	24000.00	24000.00	26000.00
DEM 2,000	1.20	2400.00	2400.00	23600.00
GBP10,000	0.5	20000.00	20000.00	3600.00
INR 72,000	36.00	2,000.00	2,000.00	1600.00
Total			$48400.00	$1600.00

Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per **Stage 1**) there will be a revaluation on credit limit utilized by the liability.

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Considering the same example as in Stage 1

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100000.This liability is linked only to one Facility (or line code) Loans**.**

Initially before the change in the exchange rate the utilization of the liability is as shown in the table:

Liability Code	Line Code	Liability Limit	Liability Currency	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	$46900.00	$53100.00

After the change in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line, due to this the utilization at the facility level is will changed. Due to this change the utilization at the Liability level also gets changed as shown in the table below:

Liability Code	Line Code	Liability Limit	Liability Currency	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	$48400.00	$51600.00

8.2.2 Facility Currency and Collateral Currency

Change in exchange rates between the Credit Line currency and the currency of the collateral.

When you update and authorize the exchange rates in the currency table, the system scans all the collateral linked to a line (bearing different currencies). The collateral contribution is then converted the into the line currency (using the latest exchange rates). After the conversion, the collateral contribution to the line is updated.

The calculated limit contribution of the collateral has to be linked to the pool. This pool containing the pool amount will be linked to the Facility. Hence any revaluation at collateral level will affect the pool amount.

Example:

You have defined a line for Loans on 01 January 2008, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility. Let us say that the Loans line has been backed by Collateral "ABC" and its maximum contribution amount that can be linked to the limit is GBP 10,000.

(1 GBP= 2 USD)

Collateral Code	Max. Collateral Contribution amount	Collateral Currency	POOL code	Pool Currency	Collateral Pool % linkage	Pool amount
ABC	10,000	GBP	Pool1	USD	100%	20,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution	Line Avl. amount
Pool1	USD	Loans	USD	100%	$20,000	$120,000

On 01 February 2008 the exchange rates have changed. After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans all the pools where this collateral has been linked and having the above exchange pair will be revaluated.

(1 GBP= 2.5 USD)

Collateral Code	Line Code	Max. Collateral Contribution amount	Collateral Currency	Pool code	Pool Currency	Collateral Pool % linkage	Pool amount
ABC	Loans	10,000	GBP	Pool1	USD	100%	15,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	$15,000	$115,000

The revaluation in both cases is triggered off automatically whenever there is a change in the exchange rates (i.e. online process).

The process explained above is an online process wherein the change in the currency exchange rate immediately revaluates all the contracts and the collaterals having this exchange pair with the facility currency. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for Revaluate Currency during Offline (batch) has been selected then the currency revaluation as explained above will be taken up as part of revaluation batch process.

8.3 Collateral Revaluation

Collateral Revaluation will be of two types. These types are explained in the sections below.

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ABB	$50,000	$60,000	Pool1	100%	$50,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount(credit limit + Pool contribution)
Pool1	USD	Loans	USD	100%	$50,000	$1.05million

A Rise in Value

The market value of Debentures2008 has increased to $55, which is a 10% increase over the old market price of $50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at $ 55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by $ 5,000, as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	$55,000	$60,000	Pool1	100%	$55,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	$55,000	$1.055 million

A Rise in Value beyond the Cap Amount

The market value of Debentures2008 has increased to $65 which is a 30% increase over the old market price of $50.

At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (30%) is higher than the Increase Sensitivity (8%) defined for Debentures 1999. The value of this collateral now stands at $ 65,000. As this amount is more than the Cap Amount of $60,000 that you specified for the collateral, the Credit Limit available to the XYZ will be increased. However, the increase will not exceed the Cap Amount.

XYZ's maximum amount that is contributed to the overall limit will now stand at $ 60,000 (cap Amount) and not at $65,000 (market value) as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	$60,000	$60,000	Pool1	100%	$60,000

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Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	$60,000	$1.06 million

A fall in value

The market value of Debentures2008 has decreased to $45, which is a 10% decrease from the old market price of $50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at $ 45,000. XYZ's credit limit will stand decreased by $ 5,000 as a result of the revaluation.

Collateral Code	Collateral Contribution amount	Cap Amount	POOL code	Collateral Pool % linkage	Pool amount
ABB	$45,000	$60,000	Pool1	100%	$45,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	$45,000	$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle FLEXCUBE ELCM Global Parameter maintenance, the option for Revaluate Collateral during Offline (batch) has been selected then the collateral revaluation as explained above will be taken up as part of revaluation batch process.

Adhoc Revaluation of Market Based Collaterals

In the 'Adhoc Revaluation' screen, specific market based collaterals can be chosen to forcefully run the revaluation process. If such collateral values have to be revised then an input file containing the latest security price has to be sent to system prior running the Collateral Force Revalue.

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8.3.2 Collateral Revaluation of Non-Market Based Securities

Collateral revaluation of non-market based securities is not subjected to market fluctuation. Hence if such collateral values have to be revised then an input file containing the collateral code of all such collaterals and the latest revised collateral value must be sent to the system.

The revaluation process takes place online when ever there is a change in the collateral value.

Example:

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability Code	Line Code	Liability Limit
Symphony Group	Loans	$1million

Collateral Code	Collateral Value	Collateral Contribution amount	Pool code	Collateral Pool % linkage	Pool Amount
Fixed Deposit	$50,000	$50,000	Pool1	100%	$50,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount
Pool1	USD	Loans	USD	100%	$50,000	$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as $55,000. Now the latest value has to be sent to the Oracle FLEXCUBE ELCM system via input file and then the "Collateral Force Revalue" for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

Liability Code	Line Code	Liability Limit
Symphony Group	Loans	$1million

Collateral Code	Collateral Value	Collateral Contribution amount	Pool code	Collateral Pool % linkage	Pool amount
Fixed Deposit	$55,000	$55,000	Pool1	100%	$55,000

Pool contribution to the line

Pool Code	Pool Currency	Line Code	Line Currency	Pool Line linkage %	Pool contribution amount to line	Line available amount(credit limit + Pool contribution)
Pool1	USD	Loans	USD	100%	$55,000	$1.055million

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9. Annexure 4 - Gateway Processes & Interfaces

9.1 Introduction

The Oracle FLEXCUBE Enterprise Limits and Collateral Management (hereafter referred to as Oracle FLEXCUBE ELCM) system's Gateway processes allow seamless communication and integration with variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the Oracle FLEXCUBE ELCM system.

Oracle FLEXCUBE Enterprise Limits and Collateral Management Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

9.2 Gateway Online Process

Gateway Online process provides following process:

- Online Inbound process
- Online Outbound process
- Embedded process

Following are the transactions supported by Gateway process:

- Maintenance transactions
- Utilization transactions
- Batch process

9.2.1 Maintenance Transactions

Below table specifies the maintenance transactions supported by Gateway Online Process

Transaction	Creation & Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech. undo
Customer	Yes	Yes	Yes	Yes	Yes	No	No
Liability	Yes	Yes	Yes	Yes	Yes	No	Yes
Facility	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral Pool	Yes	Yes	Yes	Yes	Yes	No	No
Issuers	Yes	Yes	Yes	Yes	Yes	No	No
Securities	Yes	Yes	Yes	Yes	Yes	No	No

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Transaction	Creation & Modification	Delete	Auth	Close & Reopen	Query	Notify	Tech. undo
Limits Transfer	Yes	Yes	Yes	Yes	Yes	No	No
Account Service	Yes	Yes	Yes	Yes	Yes	No	No

9.2.2 <u>Utilization Transactions</u>

Below table specifies the Utilization transactions supported by Gateway Online Process

Utilization Transactions	Input	Authorization	Deletion	Technical undo
New Utilization	Yes	Yes	Yes	Yes
Increase Utilization	Yes	Yes	Yes	Yes
Decrease Utilization	Yes	Yes	Yes	Yes
Alter Utilization	Yes	Yes	Yes	Yes
Reverse	Yes	Yes	Yes	Yes
Set Balance	Yes	Yes	Yes	Yes
Query Utilization				

9.2.3 <u>Batch Process</u>

The Batch processes which can be triggered using Gateway Online Process:

- EOD Process
- Input File Process
- Output File Process

9.2.4 Reprocessing Locked Online Transactions

During the processing of Gate Way online transactions some of the transactions processing may be fail because of a lock in the database. Oracle FLEXCUBE ELCM provides a feature to process the locked records.

> ***Example***
>
> Assume that New utilization transaction has been uploaded from Loan system and at the same time there is another New utilization transaction treasury system. Assume that country exposure for both the transaction is same and parameter for update country exposure online is set to "Yes". In this case first transaction would be processed and other transaction would be failed because of lock in the country exposure. To handle this case Oracle FLEXCUBE ELCM provides reprocessing for locked records.

9.2.5 Technical undo (Functional Rollback)

This feature of Gateway will allow the external system to rollback previously entered transactions in Oracle FLEXCUBE ELCM. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction Id of the previous transaction. Technical undo is not supported for Query and Notification transactions.

9.3   Gateway Batch Process

Gateway Online processes are mainly used to process single transaction. Gateway Batch process will be used when high volume of data needs to be transferred from external system to Oracle FLEXCUBE ELCM system or vice versa. Communication format for the Gateway Batch process would be through ASCII file and data within the file is delimited with a Delimiter Character. All interface transaction file formats are predefined in the Oracle FLEXCUBE ELCM system.

Gateway Batch Process provides two kinds of process

- Batch Inbound Process
- Batch Outbound Process

9.3.1 Batch Inbound Process

Oracle FLEXCUBE ELCM Batch Inbound process is used to upload large records. As a batch operation the necessary input files will be fetched from the mentioned location path.

The Batch Inbound process can also be initiated from the following screen:

Batch Operations→In Bound Batch→detailed

The following operations (via input files) will be supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

Utilization Upload

All the utilizations as part of Oracle FLEXCUBE ELCM Transaction functions are provided for as a part of Batch Inbound operations. Utilization upload allows more than one utilization record to be uploaded in a single upload process.

Liability Upload
Liability creation as a part of batch upload is provided for. Liability upload allows more than one Liability record to be uploaded in a single upload process.

Limits Upload
Limits creation as part of batch upload is provided for. Liability upload allows more than one Limits record to be uploaded in a single upload process.

Collateral Upload
Collateral creation as part of batch upload is provided for. Liability upload allows more than one Collateral record to be uploaded in a single upload process.

Securities Upload
Securities creation as part of batch upload is provided for. Liability upload allows more than one Securities record to be uploaded in a single upload process.

Customer Upload
Customer creation as part of batch upload is provided for. Liability upload allows more than one Customer record to be uploaded in a single upload process.

Rates Upload
Rates creation as part of batch upload is provided for. Liability upload allows more than one Rates record to be uploaded in a single upload process.

9.3.2 Batch Outbound Process

Oracle FLEXCUBE ELCM Batch Outbound process is used to upload large records. As a batch operation the necessary output files will be generated into the mentioned work path.

You can initiate the Batch Outbound Process using the following screen.

Batch Operations→Out Bond Batch→Detailed

The following operations will be supported as an Input Files Batch Operations.

- Utilization
- Liability
- Facility
- Collateral

Utilization Handoff (For the Current Day)
All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file will contain only the current day's utilization records.

Liability Handoff (Zero Based)
All the Liabilities created in Oracle FLEXCUBE ELCM can be grouped in to file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Facility Handoff (Zero Based)

All the facilities created in Oracle FLEXCUBE ELCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

Collateral Handoff (Zero Based)

All the Collateral created in Oracle FLEXCUBE ELCM can be grouped into file via the Batch Facility Handoff. This handoff will contain all the details of the records.

9.4 <u>Interfaces</u>

The following interfaces are available as part of the Oracle FLEXCUBE ELCM system.

Module	Interface Name	Interface Type
Currency	Rates Interface	Online incoming
Core	Product Interface	Batch Incoming
Branch Holiday	Holiday Interface	Batch Incoming
SMS	User Interface	Batch Incoming
Account	Account Interface	Online Incoming
TD	TD Interface	Online/Batch Incoming
TD	TD block/unblock Interface	Online/Batch Outgoing
Core	Liability Link Interface	Online/Batch Outgoing
Limits	Facility Interface	Batch Outgoing
Limits	Utilization interface	Batch Outgoing
Limits	Dual Authorization	Online Outgoing

For more details on maintaining External Systems and Interfaces, refer the chapter titled 'Gateway Maintenance'.

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Oracle FLEXCUBE Enterprise Limits and Collateral Management
March 2025
Version 11.12.0.0.0

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax:+91 22 6718 3001
www.oracle.com/financialservices/