

FCUBS Local Limits Usage  
Oracle FLEXCUBE Universal Banking  
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# 1. Local Limits in FCUBS without ELCM

## 1.1 Introduction

This document explains the usage of local limit functionalities in Oracle FLEXCUBE UBS without ELCM.

### 1.1.1 Setup

Oracle FLEXCUBE UBS Application Setup without ELCM by maintaining "ELCM\_SETUP\_MODE" = "N" in CSTB\_PARAM.

## 1.2 Local Limits

In UBS set without ELCM system supports two types of local limits could be created namely,

- Local Facility-Facilities for which utilization and validations are tracked with in UBS
- Local Collateral-Collaterals for which utilization and validations are tracked with in UBS.

Local Collateral and facilities are allowed to be used in CASA and other modules

### 1.2.1 Customer creation with Track Limits (For usage of Limits in UBS without Limits)

For creation of local facility or collateral, The "Track Limits" Flag has to be opted in Customer Maintenance (STDCIF) under "Additional" tab. On authorization of customer system will automatically create the liability and link it with the customer on authorization.

- Customer number is used as Liability number/Optionally an existing liability number can be selected. In that case this customer would be linked existing Liability .Existing details of the liability would not be changed.
- Customer Full name (FULL\_NAME) is used as Liability Name for Individual type of customers
- Customer Name (CUSTOMER\_NAME1) is used for Liability Name for other type of customers like Corporate/Bank.
- Customer's branch (LOCAL\_BRANCH) is used as Liability branch
- Branch local currency is used as Liability currency
- A configurable override would be displayed if an existing liability is mapped instead of creating a new one.

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

You can also navigate to Customers > Operations > Customer Input.

### **1.2.2 Modification of Track Limit Details.**

User can mark the track limits enabled during customer modification as well. Changing the Track limit from yes to No is allowed during customer modification

### 1.2.3 **Local Facility Creation**

Facilities can be created once we done with the customers are created with Track Limit flag enabled. Local utilization tracking will be done when using this facility in FCUBS modules. Limit related validations are performed in UBS for local Facilities and shown during the transactions as applicable

To create the facilities, follow the steps below:

1. Navigate to Common Entity > Limits Maintenance > External Facilities Maintenance' (STDCRFAC) screen.
2. Create the facility with 'Utilization tracking' as "Local".

### 1.2.4 **Local Collateral Creation**

Collaterals can be created once we done with the customers are created with Track Limit flag enabled .Collaterals can be created from Local Collateral Maintenance (STDCOLAT) screen.

- Local utilization tracking will be done when using this local collateral from modules.
- For CASA, Linked portion will be blocked upfront on linkage. Further, there will not be any utilization tracking for each transaction.
- Limit related validations are performed in UBS for local Facilities and shown during the transactions as applicable.

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

You can also navigate to Common Entity > Limits Maintenance > Local Collateral Input screen.

## 1.3 **CASA Limits**

CASA module support linkage of local limit types in a UBS without ELCM setup mode.

### 1.3.1 **Account class parameters specific to Limits**

- 'Overdraft facility' under account class – 'Preferences' sub screen should be enabled to attach the limits with the account created under that account class.
- 'Limit Check' flag under account class – 'Preferences' sub screen should be enabled for utilization tracking or using local facility.
- Margin on Advance against uncollected fund and default CASA OD interest parameters are can be maintained under account class – 'Default Limits' subsystem.
- Also the default 'Fund Utilization Sequence' and Channel wise sequences are should be chosen. This is used for raising overrides to control the usage of account level limits. For more information, Please refer *FCUBS\_14.0.0.0.0\_ DesignDocument\_Limit\_Changes.docx*

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

You can also navigate to Customer Accounts > Customer Accounts Maintenance > Account Classes

### 1.3.2 Maintaining Limits at Customer Account Level

The following sources of funds will be considered for utilization at account level.

| Component         | Impact in Limit | Remarks                                                                                                                                                                                                         |
|-------------------|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| B- Balance        | Nil             | Balance refers to clear balance available for debits at account.                                                                                                                                                |
| S- Sweep in Funds | Nil             | Funds available as a result of Sweep in Set Up including Cover account, auto deposit and term deposit linkages                                                                                                  |
| O- OD Limit       | Yes             | Will apply to account level OD limits like <ul style="list-style-type: none"> <li>• Term Deposits</li> <li>• Local Collateral</li> <li>• Un-secured Limit</li> </ul>                                            |
| A- AUF limit      | Yes             | <ul style="list-style-type: none"> <li>• Limit granted against uncollected funds available in the account</li> <li>• It will be issued after reserving a portion of the uncollected funds as margin.</li> </ul> |
| L – Line          | Yes             | <ul style="list-style-type: none"> <li>• Local Facility linked at account level</li> </ul>                                                                                                                      |
| T – TOD           | Yes             | <ul style="list-style-type: none"> <li>• Temporary Overdraft given at account level</li> </ul>                                                                                                                  |
| D – Daylight      | Yes             | <ul style="list-style-type: none"> <li>• Day Light Limit amount given to the account</li> </ul>                                                                                                                 |
| V- Overline       | Yes             | <ul style="list-style-type: none"> <li>• Always last component to be utilized</li> </ul>                                                                                                                        |

Utilization sequence will be defaulted from account class.

#### **1.3.2.1 Using Term Deposit as Collateral**

Follow the steps below to book a term deposit as collateral:

1. Invoke the 'Account Class Maintenance' screen by typing 'STDACCLS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
2. Book a term deposit with the flag "Allow Collateral Linkage" enabled.
3. Once the term deposit is authorized, it will get listed in Customer Account Maintenance

### **1.3.2.2 Local Collateral**

Local collaterals created in Sec 1.2.3 are allowed to link as account level OD. Linked portion will be blocked upfront on linkage. Further, there will not be any utilization tracking on each transaction.

### **1.3.2.3 Un-secured Limit**

It is a clean limit assigned without any collateral. i.e. Unsecured limits granted not backed by collaterals.

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

You can also navigate to Customer Accounts > Customer Accounts Operations > Customer Account

#### 1.3.2.4 Limit Balance after Limit Linkage

|                  | Local Collateral | Local Facility |
|------------------|------------------|----------------|
| LIMIT_TYPE       | X                | F              |
| LIAB_NO          | 003962           | 003962         |
| LIMIT_REF_NO     | LCL_COLLAT 01    | LINE0039621    |
| LIMIT_SOURCE     | FLEXCUBE         | FCUBS          |
| UTIL_AMT         | 0.000            | 0.000          |
| MATURED_UTIL     | 0.000            | 0.000          |
| REVOLVING_AMT    | 0.000            | 0.000          |
| BLOCKED_AMT      | 3000.000         | 0.000          |
| AVAILABLE_AMOUNT | 22000.000        | 50000.000      |

#### 1.3.2.5 Account Balance

|                            |              |
|----------------------------|--------------|
| CUST_AC_BRN                | 000          |
| CUST_AC_NO                 | 000039622688 |
| ACY_WITHDRAWABLE_BAL       | 84.000       |
| ACY_UNCOLLECTED            | 750.000      |
| ACY_BLOCKED_AMT            | 0.000        |
| WITHDRAWABLE_UNCOLLED_FUND | 750.0000000  |
| AC_STAT_DORMANT            | N            |
| RECEIVABLE_AMOUNT          | 0            |
| ACY_ECA_BLOCKED_AMT        | 0            |
| CCY                        | GBP          |
| ACY_UNAUTH_CR              | 0            |

### 1.3.3 Account Balance and Limit Balance/Utilization after debit Transaction

#### 1.3.3.1 Scenario 1

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 50 GBP
- System completes the transaction without any override as it has sufficient account balance

#### **1.3.3.2 Scenario 2**

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 250 GBP
- System will use below components and raise overrides
  - B - Balance 84 GBP
  - O – OD Limit 666 GBP
- Sweep and Daylight components are not available to use.

#### **1.3.3.3 Scenario 3**

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 33333 GBP
- System will use below components and raise overrides
  - B - Balance 84 GBP
  - O – OD Limit 33000 GBP
  - A – AUF 249 GBP
- Sweep and Daylight components are not available to use.

#### **1.3.3.4 Scenario 4**

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 35000 GBP
- System will use below components and raise overrides
  - B - Balance 84 GBP
  - O – OD Limit 33000 GBP
  - A – AUF 750 GBP
  - T – TOD 1166 GBP
- Sweep and Daylight components are not available to use.

#### **1.3.3.5 Scenario 5**

- Considering the above mentioned account (Sec 1.2.6.5) and balance (Sec 1.2.6.4), Debit the account for 36000 GBP
- System will use below components and raise overrides
  - B - Balance 84 GBP
  - O – OD Limit 33000 GBP
  - A – AUF 750 GBP
  - T – TOD 2000 GBP
  - L – Line 166 GBP (Local utilization tracking will be done in Line)
- Sweep and Daylight components are not available to use.

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

You can also navigate to Accounting and MIS > Journal Posting Operation > Journal Entry Online

**Limit Balance**

|                  | Local<br>Collateral | Local<br>Facility |
|------------------|---------------------|-------------------|
| LIMIT_TYPE       | X                   | F                 |
| LIAB_NO          | 003962              | 003962            |
| LIMIT_REF_NO     | LCL_COLLAT_01       | LINE0039621       |
| LIMIT_SOURCE     | FLEXCUBE            | FCUBS             |
| UTIL_AMT         | 0.000               | 166.000           |
| MATURED_UTIL     | 0.000               | 0.000             |
| REVOLVING_AMT    | 0.000               | 0.000s            |
| BLOCKED_AMT      | 3000.000            | 0.000             |
| AVAILABLE_AMOUNT | 22000.000           | 49834.000         |

**Account Balance**

|                            |              |
|----------------------------|--------------|
| CUST_AC_BRN                | 000          |
| CUST_AC_NO                 | 000039622688 |
| ACY_WITHDRAWABLE_BAL       | -35916.000   |
| ACY_UNCOLLECTED            | 750.000      |
| ACY_BLOCKED_AMT            | 0.000        |
| WITHDRAWABLE_UNCOLLED_FUND | 750.00000000 |
| AC_STAT_DORMANT            | N            |
| RECEIVABLE_AMOUNT          | 0            |
| ACY_ECA_BLOCKED_AMT        | 0            |
| CCY                        | GBP          |
| ACY_UNAUTH_CR              | 0            |

## 1.4 **Local Limits Linkage at modules**

Local facilities and collaterals can be linked at modules for limit tracking. The linked /contract amount will be utilised/de-utilized based on the module operation.

## 1.5 **Customer Limit Details Query(STDLMBAL)**

User shall invoke Customer Limit Details Query screen to view the limit details for customer .This screen provide all the limit details for a customer and its utilisations

Navigate to Limits and Collaterals>Query>Customer Limit Details.

### 1.5.1 **Assumptions**

None.



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