Oracle® Banking Enterprise Limits and Collateral Management
Enterprise Collateral Management User Manual

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Chapter 1

1.1 Purpose

This topic provides information on oracle banking enterprise collateral management system.

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

You can further obtain information specific to a particular field by placing the cursor on the relevant field and pressing <F1> on the keyboard.

1.2 Audience

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

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

Table 1-1   Role and Function

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

1.3 Documentation Accessibility

This topic provides information on documentation accessibility.

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at https://www.oracle.com/corporate/accessibility/

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and

Bulletins. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Organization

This topic provides information on Organization.

This manual is organized into the following chapters:

Table 1-2   Organization Chapters and Descriptions:

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

1.7 Related Documents

For more information refer to the Oracle Banking manuals on:

For more information refer to the following User Manuals.

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

1.8 Conventions

The following text conventions are used in this document:

Table 1-3   Conventions

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Table 1-3   (Cont.) Conventions

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.9 Acronyms and Abbreviations

This topic provides about the Acronyms and Abbreviations.

You find the following acronyms/abbreviations in this manual.

Table 1-4   Acronyms and Abbreviations

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

1.10 Symbols and Icons

The lists of symbols, buttons and shortcut key that are used in the application to perform various tasks are covered in this topic.

Table 1-5   Symbols and Icons

Icons	Function
🔍	Perform search
⌞⌟	Minimize
▶	Navigate to the next record
◀	Navigate to the previous record
⬜	Toggle OFF
🔵	Toggle ON
✕	Delete

Table 1-5   (Cont.) Symbols and Icons

Icons	Function
╋	Click this icon to add a new row.
▬	Click this icon to delete an existing row.
▤	List view
⛶	Maximize
I<	Navigate to the first record
>I	Navigate to the last record
▤🔍	Advance search
▤✎	Search record
💾	Save the record
↺x	Reset the record
▯✕	Clear the record

Table 1-6   Symbols and Icons - Audit Details

Icons	Function
👤⚙	A user
🏛	Branch details
📅	Date and Time

1.11 Prerequisite

Specify the **User ID** and **Password**, and login to **Home** screen.

2

Collaterals

This topic provides about the Collaterals

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

This topic contains the following sub-topics:

- Collateral Types
  This topic provides information about the Collateral Types Maintenance.

- Collateral Categories
  This topic provides information on collateral category maintenance.

- Mask Code Maintenance
  This topic provides information on mask code maintenance.

- Charge Type Maintenance
  This topic provides information on maintaining charge type.

- Issuer Maintenance
  This topic provides information on issuer maintenance.

- Securities
  This topic provides information on securities maintenance.

- Valuation Details Maintenance
  This topic provides information on Valuation Details Maintenance.

- Insurance Company Details
  This topic provides information on Maintaining Insurance Company Details.

- Insurance Type Details
  This topic provides information on Maintaining Insurance Types.

- Collateral Dedupe Maintenance
  This topic describes about the systematic instructions on collateral dedupe maintenance.

- Collaterals Maintenance
  This topic provides information on collaterals maintenance.

- Collateral Maintenance Launch
  This topic provides information on Maintaining specific collateral input details of collaterals.

- Collateral Utilization Transaction
  This topic provides the information on Collateral Utilization Transaction.

- Collateral Block Transaction
  This topic provides the information on Collateral Block Transaction.

- Collateral History Summary
  This topic provides the information on Collateral History Summary.

- Collateral Query
  This topic provides the information on Collateral Query.

2.1 Collateral Types

This topic provides information about the Collateral Types Maintenance.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLTY** in the text box and click ▶ arrow icon.

   The **Collateral Types** screen is displayed.
   This maintenance is done at the bank level and all branches would be able to access this information. The list of collateral types supported is supplied which is used in the application. For more information on list of collateral types, refer to **Collateral Category Maintenance** section.

   Figure 2-1   Collateral Type

2. On **Collateral Types** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-1   Collateral Types - Field Description

Field	Description
Collateral Type	Specify the collateral type. A maximum of 20 characters are allowed in this field.
Description	Specify the description of the collateral type. A maximum of 50 characters are allowed in this field.

3. Click **Save** to save the record.

2.2 Collateral Categories
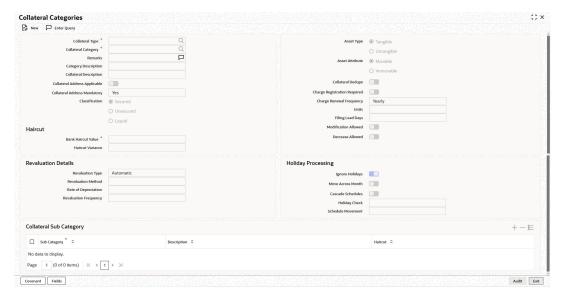
This topic provides information on collateral category maintenance.

> **✏ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLCA** in the text box and click the ▶ icon.

   The **Collateral Categories** screen is displayed.

   Figure 2-2   Collateral Categories

2. On **Collateral Categories** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-2   Collateral Categories - Field Description.

Field	Description
Collateral Type	Click the 🔍 icon and select the collateral type from the list. The types maintained by the bank in the **Collateral Types** screen (**GCDCOLTY**) are displayed.
Collateral Category	Click the 🔍 icon and select the collateral category from the list. The system displays the possible values for selected Collateral Type. **Note:** User defined category is applicable only for Vehicle and Property types of collateral.
Remarks	Specify the **Remarks** for the collateral type and category combination, if any.

Table 2-2   (Cont.) Collateral Categories - Field Description.

Field	Description
Category Description	Displays the description based on the selected collateral category selected.
Collateral Description	Displays the description based on the collateral type selected.
Collateral Address Applicable and Collateral Address Mandatory	Switch to Select the **Collateral Address Applicable** field in the "**Collateral Category**" Screen for property type of collaterals. • Selection is optional at category level. It is a check box • By default, it is un-checked If you select **Collateral Address Applicable** check box, then **Collateral Address Mandatory** additional field will be available for selection. **Collateral Address Mandatory** field is a drop-down list with option Yes/No. By default, value is selected as **No**. This value can be modified by the user. **Note:** • The above fields will indicate, if the **Collateral Address** needs to be captured or not while creating/ updating the property collateral record. • If this check-box is selected, then while creating the property collateral record the system will validate whether address is captured in address panel of property collateral type. • **Collateral Address Applicable** and **Collateral Address Mandatory** fields can be updated in the collateral category. Refer Property Details - Common for more information.
Classification	Select the classification type from the list. The available options are: • **Secured** • **Unsecured** • **Liquid**
Asset Type	Select the asset type from the list. The available options are: • **Tangible** • **Untangible**
Asset Attribute	Select the attribute from the list. The available options are: • **Movable** • **Inmovable**
Collateral Dedupe	Select this check box if you want to perform collateral dedupe validation for the selected collateral type and category combination during collateral creation. **Note: Collateral Dedupe** validation can be performed only for the following collateral types: • **Property** • **Vehicle** • **Agriculture** • **Aircraft** • **Vessel**
Charge Registration Required	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has to be sent to registrar for charge creation.

Table 2-2   (Cont.) Collateral Categories - Field Description.

Field	Description
Charge Renewal Frequency	Select the charge renewal frequency from the drop-down list. The available options are: • **Yearly** • **Half Yearly** • **Quarterly** • **Monthly** • **Daily** • **Weekly**
Units	Specify the units. For example, if **Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	Specify the lead days. The days before charge expiry date. You can renew the charge registration during these days.
Modification Allowed	Enable this check box to indicate that modification to the 'Bank Haircut Value' is allowed.
Decrease Allowed	Enable this check box to indicate that decrease in the 'Bank Haircut Value' is allowed, in case 'Modification Allowed' check box is enabled.
Haircut	Specify the details under this section.
Bank Haircut Value	Specify the haircut value set by the bank for the selected collateral type and category combination. Bank Haircut Value can be any value between 0 to 100.
Haircut Variance	Specify the haircut variance allowed for the **Bank Haircut Value**, in case the **Modification Allowed** toggle is enabled. This is mandatory when **Modification Allowed** is enabled. Haircut variance can be any value between 0 to 100.You can increase or decrease the Bank Haircut Value to the extent of Haircut Variance during collateral creation.
Revaluation Details	Specify the details under this section. Revaluation details can be configured at collateral category level based on revaluation type and revaluation method as applicable to the collateral type.
Revaluation Type	Select the type from the drop-down list. The available options are: • **Automatic** • **Manual** For more information on manual revaluation, refer Table 2-3. For more information on automatic and manual revaluation, refer Table 2-4. For more information on automatic revaluation, refer Table 2-5. For more information on manual of revaluation, refer Table 2-6.
Revaluation Method	Select the method from the drop-down list. The available options are: • **Straight line method** • **Written down value method** • **Sum of years digit method** • **External** • **Custom** **Note:** The above following are the methods of revaluation when **Revaluation Type** is selected as **Automatic**.

Table 2-2   (Cont.) Collateral Categories - Field Description.

Field	Description
Rate of Depreciation	Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.
Revaluation Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** This field is applicable only when **Revaluation Type** is **Automatic**. Revaluation frequency can be of yearly only for sum of years digit method.
Holiday Processing	Specify the details under this section. **Note:** The holiday processing settings are applicable only when **Revaluation Type** is **Automatic**.
Ignore Holidays	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Move Across Month	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter. This field becomes available when the **Ignore Holidays** is disabled.
Cascade Schedules	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter. This field becomes available when the **Ignore Holidays** is disabled.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both**
Schedule Movement	Select the schedule movement from the drop-down list. The available options are: • **Move Forward** • **Move Backward**

Table 2-2   (Cont.) Collateral Categories - Field Description.

Field	Description

Sub Category	Speicfy the sub-category for the selected collaterals This is an optional maintenance for the collateral categories for which sub-categories are available.
	For example, if **Residential Property** is selected as category for **Property** collateral type, **Villa/Flat/Duplex** can be specified as sub-category.
	If haircut is not provided at sub-category level, the system will apply the **Bank Haircut Value** maintained for collateral type and category combination to the sub-categories.
	The following configurations set for the collateral type and category combination is applicable also for the sub-categories.
	• **Modification Allowed**
	• **Decrease Allowed**
	• **Haircut Variance**
	Note:
	a. Sub Category value must be unique across all collateral type and category combination records.
	b. Sub Category cannot be de-linked once it is linked to a collateral.
	c. New record cannot be created in **GCDCOLCA** for the following collateral types. Only modification is allowed for these collateral types.
	  • **Agriculture**
	  • **Property**
	  • **Water Vessel**
	  • **Aircraft**
	  • **Vehicle**

Description	Specify the brief description about the subcategory.
Haircut	Specify the haircut for the collaterals of mentioned sub-category. Haircut can be any value between 0 to 100. If haircut is not provided at sub-category level, the system will apply the **Bank Haircut Value** maintained for collateral type and category combination to the sub-categories.

Table 2-3   Manual Revaluation

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

Auto and Manual Revaluation

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

Table 2-4   Auto and Manual Revaluation

SL.No	Collateral types with revaluation type Manual & Auto External/Depreciation	Function ID
1	Vehicles	GCDCOLLV
2	Machinery	GCDCOLLY
3	Vessel	GCDCOLVE
4	Aircraft	GCDCOLLA

Auto Revaluation

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

Table 2-5   Auto Revaluation

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

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

Table 2-6   Manual of Revaluation

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

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

3. Click **Save** to save the record.

• Covenants
  This topic provides information on Maintaining Covenant Details for Collateral Category.

2.2.1 Covenants

This topic provides information on Maintaining Covenant Details for Collateral Category.
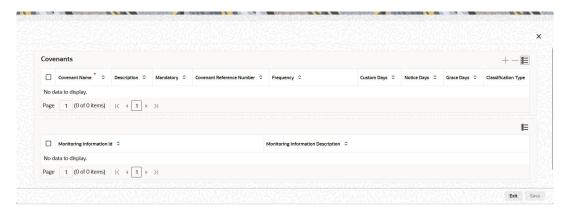
> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collateral Categories** screen, click the **Covenants** tab.

   The **Covenants** screen is displayed.

   Figure 2-3   Covenants

2. On **Covenants** screen, specify the fields.

   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 is 15-Feb-2008.

   For more information on fields, refer to the field description table.

   Table 2-7   Covenants - Field Description

Field	Description
Covenant Name	Click the 🔍 icon and select the name from the list. The list displays the covenant names maintained in **Covenant Maintenance** screen. Based on the covenant selected, all other details of the covenant maintenance are displayed.
Description	Displays the description based on the selected covenant name.
Mandatory	Switch to 🔵 to include the covenant as mandatory. Switch to ⚪ to exclude the covenant as non - mandatory. This field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Name**.
Covenant Reference Number	Specify the reference number for the covenant.

Table 2-7   (Cont.) Covenants - Field Description

Field	Description
Frequency	Select the frequency with which the collateral has to be revaluated. The available options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom**
Custom Days	Specify the custom days for the covenant. This field becomes available when **Frequency** is selected as **Custom**. For example, if the **Frequency** is defined as **Custom** and **Custom Days** is specified as **20**, then frequency will be once in 20 days. **Note:** Custom days value can be minimum 1 to maximum 999.
Notice Days	Specify the number of days prior to revision date of the covenant. Notice days are mandatory when frequency is weekly and above. Covenant is available for tracking in its notice days. **Note:** • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days.
Grace Days	This field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Name**. This can later be linked to **Collaterals Maintenance** screen **(GCDCOLLT)** for choosing the collateral category while maintaining the collateral. **Note:** • Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • Grace Days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days.
Classification Type	This field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Name**. User can modify the same. The available options are: • **Internal** • **External**
Linkage Type	This field gets defaulted as **Facility**, **Collateral**, or **Customer** based on the covenant selected.

Table 2-7   (Cont.) Covenants - Field Description

Field	Description
Covenant Sub Type	This field is applicable only for non-financial covenant types and is defaulted from **Covenant Maintenance** (**GEDCOVNT**) screen based on the selected **Covenant**. User cannot modify this.
Covenant Type	his field gets defaulted from the **Covenant Maintenance** based on the selected **Covenant Name**. User cannot modify this.
Formula	Specify the formula for arriving at covenant condition.
Covenant Target Condition	Select the target condition for the covenant from the drop-down list. The options available are: • **Greater than or equal to** • **Between** • **Less than** • **Greater than** • **Equal to** • **Less than or equal to** • **Less than**
Target Type	Select the type from the drop-down list. The options available are: • **Value** • **Percentage** • **Ratio** .
Target from value	Specify the lower limit of value/percentage/ratio for the covenant compliance tracking.
Target to value	Specify the upper limit of value/percentage/ratio for the covenant compliance tracking.
Currency	Click the 🔍 icon and select the currency for covenants from the list. This is mandatory only if **Target type** is selected as **Value**.
Remarks	Specify the remarks about the covenant details for collateral category maintenance.
Monitoring Information Id	This field gets defaulted based on monitoring information maintenance of the selected covenant.

Table 2-7   (Cont.) Covenants - Field Description

Field	Description
Monitoring Information Description	**Monitoring Information Description** is defaulted based on monitoring information maintenance of the selected covenant. **Note:** If **Between** is selected as the **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is between specified **Target from value** and **Target to value**. **Example:** • Covenant = Debt to Equity ratio • Monitoring information = Balance sheet • Formula = Total Liabilities / Total Equity • Covenant Target condition = BETWEEN • Target type = Ratio • Target From Value = 1 • Target To Value = 2 • Currency – (LEFT BLANK) For the above case, the system expects the debt to equity ratio to be between 1 and 2. If **Greater than** is selected as **Covenant Target Condition**, the system derives the covenant compliance status as met only if covenant (value/percentage/ratio) is greater than the specified **Target from value**. **Example:** • Covenant = Free Cash Flow • Monitoring information for the covenant = Cash Flow • Final Formula = Operating Cash Flow – Capital Expenditures • Covenant Target condition = GREATER THAN • Target type = VALUE • Target From Value = 200000 • Target To Value = (LEFT BLANK) • Currency - USD For the above case, system expects cash flow to be greater than USD 200000. For more information about **Covenant Maintenance**, refer to Enterprise Limits and Collaterals Common User Manual.

3. Click **Save** to save the record.

2.3 Mask Code Maintenance

This topic provides information on mask code maintenance.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

1. On the **Home** screen, specify **GCDGENCD** in the text box and click the ▶ icon.

   The **Mask code Maintenance** screen is displayed.

   Figure 2-4   Mask code Maintenance

   Figure 2-5   Mask code Maintenance

2. On **Mask code Maintenance** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-8   Mask code Maintenance - Field Description

Field	Description
Entity Type	Select the type from the drop-down list.
Mask1/Mask2/Mask3/ Mask4/ Mask5	Select the mask codes (Mask1-Mask5) from the drop-down list. The available options are: • **EC(Entity Code)** • **SC(Static Code)** • **BRN(Branch)** • **YYYY(Year)** • **DDD(Day of the year)** • **S(Sequence)** **Note:** Both EC (Entity Code) and SC (Static Code) options should not be selected together in the same mask code record.
Static Code	Specify the static code, if SC (Static Code) option is selected as any of the mask value. **Note:** • Only two characters are allowed in Static Code field. • Mask codes can be selected in any sequence and the system will generate the collateral code based on the selection. • Duplicate selection is not allowed. • BRN (Branch) is non mandatory selection.
Final Format	Click **Populate** to populate the details in the final format. Final Format is populated based on the selected mask codes (Mask1-Mask5).

3. Click **Save** to save the record.

2.4 Charge Type Maintenance

This topic provides information on maintaining charge type.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

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

1. On the **Home** screen, specify **GCDCHGTY** in the text box and click the ▶ icon.

   The **Charge Type Maintenance** screen is displayed.

   Figure 2-6   Charge Type Maintenance

2. On **Charge Type Maintenance** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-9   Charge Type Maintenance - Field Description

Field	Description
Charge Type	Specify the charge type as **Mortgage**, **Hypothecation**, **Lien** and so on.
Description	Specify brief description of charge type.

3. Click **Save** to save the record.

2.5 Issuer Maintenance

This topic provides information on issuer maintenance.

> ✏️ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.
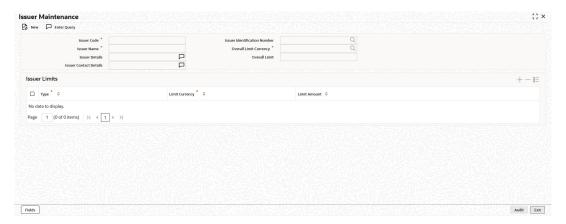
A customer is granted credit on the basis of his/her credit worthiness. The credit worthiness of a customer depends on the assets constituting the customer's portfolio. The type of collateral that a customer offers can be in the form of marketable or non-marketable securities.

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.

1. On the **Home** screen, specify **GCDISSUR** in the text box and click the ▶ icon.

   The **Issuer Maintenance** screen is displayed.

   Figure 2-7   Issuer Maintenance

2. On **Issuer Maintenance** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.
   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.

   Table 2-10   Issuer Maintenance - Field Description.

Field	Description
Issuer Code	Specify the unique code for the issuer whose securities the bank accepts. The Issuer is identified by this code. This code can also be used to retrieve information about the issuer,.
Issuer Name	This field defaulted based on selected **Security Code** in **GCDSECTY**.

Table 2-10   (Cont.) Issuer Maintenance - Field Description.

Field	Description
Issuer Details	Specify the additional details of the issuer.
Issuer Contact Details	Specify the contact details of the issuer.
Issuer Identification Number	Click the 🔍 icon and select the identification number from the list.
Overall Limit Currency	Click the 🔍 icon and select the currency in which the Overall Limit is specified.
Overall Limit	Specify an overall limit for the issuer. This limit indicates the maximum limit beyond which your bank would not like to expose itself to the Issuer. An issuer can issue different types of market based securities; these could be debentures, shares, bonds, and so on. By defining an overall limit for an Issuer, the bank can limit its exposure to the issuer. When the total of all the collateral given by the customer in the form of market- based securities exceeds the overall limit specified for the Issuer, the system shows an appropriate message indicating that the limit has been exceeded.
Issuer Limits for Collateral Types	An Issuer of Securities may issue different types of securities. These can be used by a customer as collateral for credit availed from the bank. The securities used as collateral can be debentures, shares, bonds, commercial papers, and so on. These securities can therefore be classified under different Collateral Types too. For each security type that your bank accepts as collateral from the issuer, you can specify a limit indicating the maximum exposure amount (in value) to the issuer for this security type. When the total of the collateral given by the customer in the form of a particular collateral type exceeds the limit set for the Issuer, the system will show you a notification. You can define Issuer Limits for different collateral types under Issuer Limits. You can maintain several collateral types here, with their respective Limit Currencies and Limit Amounts.
Type	Click the 🔍 icon and select the collateral type for which issuer limits are being specified.
Limit Currency	Click the 🔍 icon and select the limit currency from the list.
Limit Amount	Specify the limit amount in selected limit currency.

3. Click **Save** to save the record.

2.6 Securities

This topic provides information on securities maintenance.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The credit facilities granted to the customers of the bank under a credit line can be backed by the securities that the customer offers as collateral. You can maintain the details of all such

securities in the Oracle Banking ELCM system. These details can then be used for determining the:
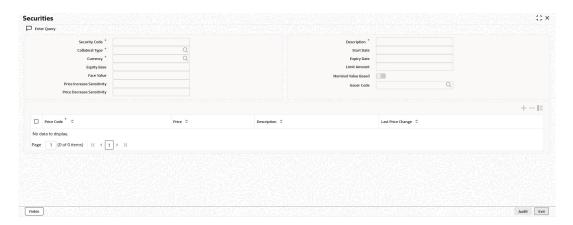
• Limit granted under a particular security.

• Credit worthiness of a security when it's used as collateral.

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

Security maintenance is used for creating securities which are considered for external revaluation including market based securities.

1. On the **Home** screen, specify **GCDSECTY** in the text box and click the ▶ icon.

   The **Securities** screen is displayed.

Figure 2-8   Securities

2. On **Securities** screen, click **Enter Query** and specify the fields.

   For more information on fields, refer to the field description table.

Table 2-11   Securities - Field Description

Field	Description
Security Code	Specify a unique ID to identify the security. This ID is called the **Security Code**. This ID is used while maintaining Collateral for a market value based Security.
Description	Specify in description of the securtity code.
Collateral Type	Click the 🔍 icon and select the type from the list.
Currency	Click the 🔍 icon and select the currency to be associated with the security from the list. Once authorized this entry cannot be changed.
Equity Base	Specify the equity base for the security, which represents the total amount raised through its issuance. This entry is for information purposes only. **For example**: Gem granites have come out with Debentures 98 and have raised US $1 Million through this issue. This US $1M that Gem Granites has raised constitutes the equity base for Debentures 98.

Table 2-11   (Cont.) Securities - Field Description

Field	Description
Face Value	Specify the face value of the security. A maximum of 50 numeric characters are allowed. **Note:** Face value and Nominal value is applicable only for **Collateral Types** selected as **Funds**, **Stocks**, and **Bonds**.
Price Increase Sensitivity and Price Decrease Sensitivity	If the value of collateral is backed by a marketable security (whose value is driven by market forces) you may want to revalue the collateral, so that its value reflects the current market price of the security, which backs it. To do so, you should specify your sensitivity to the security. The price sensitivity of a security is expressed as a percentage. You should specify the percentage increase or decrease (the upper and lower limits) above or below the current market price, which should trigger the revaluation process. The revaluation process revaluates the collateral if the price of the securities that backs it fluctuates above or below the sensitivity you have defined.
Price Increase Sensitivity	Denotes the percentage increase in the market price that should trigger a revaluation of the Collateral. This means, if the current market price of the security rises above the old market price by the percentage you have defined as the increase sensitivity for the security, then the revaluation process happens. **For example**: Consider a case wherein you have specified the price increase sensitivity for Debentures 98 to be 15%. If the market price of the security has increased from $100 to $125. At this rise in the market price of the security (which is 25% above the old market value), the revaluation process is triggered off, so that the Collateral value of the security reflects its current market value.
Price Decrease Sensitivity	Denotes the percentage decrease in the market price of the security that should trigger a revaluation of the Collateral. This means, if the current market price of the security falls below the old market price by the percentage you have defined as the decrease sensitivity for the security, the revaluation process happens. **For example**: Consider a case wherein you had specified the price decrease sensitivity of Debentures 98 to be 15%. If the market price of the security has decreased from US $100 to US $75. At this fall in the market price of the security (which is 33.33% below the old market value of the security), the revaluation process is triggered off, so that the Collateral value of the security reflects it s current market price. **Note:** Expired securities are not available for attaching to collateral at the time of collateral maintenance.
Start Date and Expiry Date	Specify the start date and expiry date of the security. **Note:** Only securities which are active (after start date and before expiry date) are available at collateral maintenance level for considering the security for creating collateral. Expired securities are not available for attaching to collateral at the time of collateral maintenance.
Limit Amount	Specify the limit amount for the particular security. Limit amount is applicable for funds, bonds, stocks, and commercial papers. This is validated against the limit specified for the issuer in **GCDISSUR** for the collateral type under which security is created as **Nominal Value Based**. Select Nominal Value Based check box if the collateral value is to be calculated on the nominal value based for a particular security

Table 2-11   (Cont.) Securities - Field Description

Field	Description
Nominal Value Based.	Switch to 🔵 to calculate the nominal value based for a particular security for the collateral value. Switch to ⚪ to disable this parameter.
Issuer Code	Click the 🔍 icon and select the issuer code for the customer for whom the securities are collected. The list of issuers is available here. Issuer code is mandatory for securities of collateral type funds, bonds, stocks and commercial papers.
Price Details	If the security is quoted in different markets, its value would differ in different markets. You can maintain the various market prices of the security under the Price table. You can specify the following details under this section. Security created can be used in **Collaterals Maintenance** screen of collateral types which are enabled for external revaluation.
Price Code	Indicates the market place for which the price is quoted. This is a unique code for the security to signify the price, like market place/exchange where the price is quoted for the security. **Note:** Price Code modification for a new price with a new effective date is not allowed on an expired security.
Price	Specify the price of the security in that market
Description	Specify the description of the price.
Market Price	Price of the security in that market.
Last Price Change	Date on which the price was last changed. This gets updated with the date on which new price is signified for the price code. This can later be linked to **Collaterals Maintenance** screen **GCDCOLLT** for maintaining market value based collaterals. Security created can be used in **Collaterals Maintenance** screen of collateral types which are enabled for external revaluation.

3. Click **Save** to save the record.

2.7 Valuation Details Maintenance

This topic provides information on Valuation Details Maintenance.

> ✏️ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

1. On the **Home** screen, specify **GCDVALDT** in the text box and click the ▶ icon.

   The **Valuation Details Maintenance** screen is displayed.

Figure 2-9   Valuation Details Maintenance

2. On **Valuation Details Maintenance** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

Table 2-12   Valuation Details Maintenance - Field Description

Fields	Description
Agency Code	Specify a unique code for the valuation agency
Agency Name	Specify the name of the agency
Valuation Type	Specify the type of valuation performed by the agency

3. Click **Save** to save the record.

2.8 Insurance Company Details

This topic provides information on Maintaining Insurance Company Details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

1. On the **Home** screen, specify **GCDINSCO** in the text box and click the ▶ icon.

   The **Insurance Company Details** screen is displayed.

Figure 2-10   Insurance Company Details

2. On **Insurance Company Details** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

Table 2-13   Insurance Company Details - Field Description

Fields	Description
Insurance Company Name	Specify the name of the insurance company. This must be a unique name, using which you can identify the insurance company later.
Short Name	Specify a short name to identify the insurance company
Address Line 1 to 4	Specify the address of the insurance company in the fields provided. Once you have specified the above details, save the maintenance.

3. Click **Save** to save the record.

- Insurance Company Details Summary
  For information on Viewing Insurance Company Summary details.
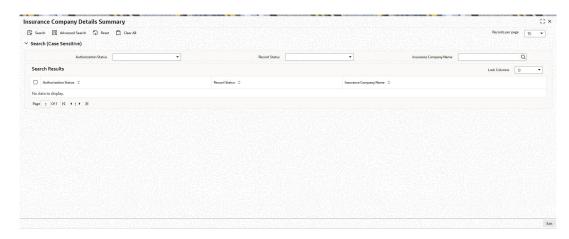
2.8.1 Insurance Company Details Summary

For information on Viewing Insurance Company Summary details.

- On the **Home** screen, specify **GCSINSCO** in the text box and click the ▶ icon.

  The **Insurance Company Details Summary** screen is displayed.

Figure 2-11   Insurance Company Details Summary

For more information on fields, refer to the field description table.

Table 2-14   Insurance Company Details Summary - Field Description

Field	Description
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Insurance Company Name	Click the Q icon and select the insurance company name from the list.

2.9 Insurance Type Details

This topic provides information on Maintaining Insurance Types.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

1. On the **Home** screen, specify **GCDINSTY** in the text box and click the ▶ icon.

    The **Insurance Type Details** screen is displayed.

Figure 2-12   Insurance Type Details

2. On **Insurance Type Details** screen, click **New** and specify the fields.

    For more information on fields, refer to the field description table.

Table 2-15   Insurance Type Details - Field Description

Fields	Description
Insurance Type	Specify the Insurance type. This must be a unique value, using which you can identify the insurance type later.
Description	Specify a brief Description of the insurance type. Once you have specified the above details, save the maintenance.

3. Click **Save** to save the record.

•   Insurance Type Details Summary
    This topic provides information on Viewing Insurance Type Summary.

2.9.1 Insurance Type Details Summary

This topic provides information on Viewing Insurance Type Summary.

•   On the **Home** screen, specify **GCSINSTY** in the text box and click the ▶ icon.

    The **Insurance Type Details Summary** screen is displayed.

Figure 2-13   Insurance Type Details Summary
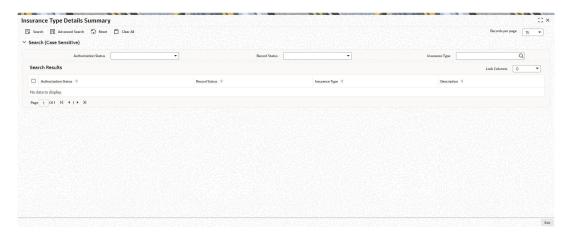
Table 2-16   Insurance Type Details Summary - Field Description

Field	Description
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Insurance Type	Click the $\mathbb{Q}$ icon and select the insurance type from the list.

2.10 Collateral Dedupe Maintenance

This topic describes about the systematic instructions on collateral dedupe maintenance.

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

• **Property**

• **Vehicle**

• **Agriculture**

• **Aircraft**

• **Water Vessel**

The **Collateral Dedupe Maintenance** screen allows you to configure the parameters that needs to be compared during dedupe check. You can choose to compare single parameter or multiple parameters based on your need. This maintenance is mandatory in case Collateral Dedupe check box is enabled in the **Collateral Categories Maintenance** screen.
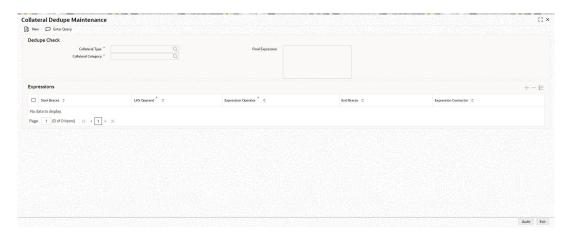
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDDEDUP** in the text box and click the ▶ icon.

   The **Collateral Dedupe Maintenance** is displayed.

   Figure 2-14   Collateral Dedupe Maintenance

2. On **Insurance Type Details** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-17   Collateral Dedupe Maintenance - Field Description

Fields	Description
Collateral Type	Click the 🔍 icon and select the collateral type from the list. The available options are: • **Property** • **Vehicle** • **Agriculture** • **Aircraft** • **Water Vessel**
Collateral Category	Click the 🔍 icon and select the category from the list. Collateral categories factory shipped for the selected Collateral Type are displayed in the drop-down list.
Final Expression	The system builds the Final Expression based on the provided expressions, on clicking **Save** in the **Collateral Dedupe Maintenance screen**. **Note:** Refer to Individual Collateral Maintenance section for deduplication check details.
Expressions	Specify the fields under this section.
Start Braces	Select the start braces from the drop-down list. The available options are: • **(**

Table 2-17   (Cont.) Collateral Dedupe Maintenance - Field Description

Fields	Description
LHS Operand	Click the 🔍 icon and select the dedupe check parameter from the list.
Expression Operator	Select the operator from the drop-down list. The available options are: • **Exact Match** - The system will search and display all the existing collateral records with parameter value that exactly matches with the parameter value of record to be created as dedupe check result. • **Probable Match** - The system will search and display all the existing collateral records with parameter value that at least partially matches with the parameter value of record to be created as dedupe check result.
End Braces	Select the end braces from the drop-down list. The available options are: • **)**
Expression Connector	Select the expression connector from the drop-down list. The available options are: • **AND** • **OR**
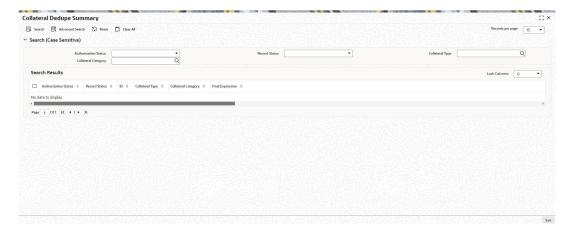
3. Click **Save** to save the record.

• [Collateral Dedupe Summary](#)
  This topic describes about the systematic instructions on collateral dedupe summary screen.

2.10.1 Collateral Dedupe Summary

This topic describes about the systematic instructions on collateral dedupe summary screen.

• On the **Home** screen, specify **GCSDEDUP** in the text box and click the ▶ icon.

  he **Collateral Dedupe Summary** screen is displayed.

Figure 2-15   Collateral Dedupe Summary

For more information on fields, refer to the field description table.

Table 2-18   Collateral Dedupe Summary - Field Description

Field	Description
Authorization status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Collateral Type	Click the 🔍 icon and select the collateral type from the list.
Collateral Category	Click the 🔍 icon and select the collateral category from the list.

2.11 Collaterals Maintenance

This topic provides information on collaterals maintenance.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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.

1. On the **Home** screen, specify **GCDCOLLT** in the text box and click the ▶ icon.

   The **Collaterals Maintenance** screen is displayed.

Figure 2-16   Collaterals Maintenance

2. On **Collaterals Maintenance** screen, click **New** and specify the fields.

For more information on fields, refer to the field description table.

Table 2-19   Collaterals Maintenance - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Liability Name	This field gets defaulted from the liability number.
Customer No	Specify the customer number to which the collateral is linked. You must select the liability number before specifying the customer number. Once the liability number is specified, the system enables the option list for customer number. This option list displays all valid customer number that are linked to the liability number selected above. You can select the appropriate one. The selection of collateral customer linkage is optional.
Collateral Code	Specify the Collateral Code here. A maximum of 20 alphanumeric characters are allowed in this field. Each Collateral code should be unique. In case mask code maintenance is done for collateral entity, Collateral Code gets auto generated based on mask code sequence on clicking **New** in the **Collateral Maintenance** screen.
Collateral Description	Specify a brief description of the collateral.
Collateral Currency	Click the 🔍 icon and select the currency in which the Collateral has to be maintained. Once authorized you cannot change this entry.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Collateral Value	The collateral value is derived based on child records in all of the collateral type maintenance screens except in case of Collaterals Maintenance. Collateral value is directly entered in the main screen. The collateral value depends on whether the security is Market Value based or Non-Market Value based.
Agreed Collateral Value	Specify the value of collateral that the customer has agreed to provide to the bank.
Class Code	Click the Q icon and select the collateral fee class code in **Class** field in main screen and then tab out/move to another field. The system validates and throw an exception if class code is entered and related details are not maintained in **Fee Preference** sub-system.
Collateral Category	Click the Q icon and select the collateral category from the list. Upon selecting the collateral category, the revaluation details maintained for the category gets defaulted.
Sub Category	Click the Q icon and select the sub category from the list. Sub-categories maintained for the selected Collateral Category in **GCDCOLCA** are displayed in the drop-down list.
Bank Haircut Value	This field gets defaulted from the collateral category and sub category.
Lendable Margin	On save of the collateral, system calculates the **Lendable Margin** for the collateral. This value will be: 100 – Haircut (%).
Available	This check box is selected by default, indicating that the collateral is available for linking to the collateral pool. You can deselect this so as to manually freeze this collateral. If the **Available** check box is deselected then the collateral is frozen, that is, it is not available for subsequent linkages to new collateral pools. The collateral's current links to collateral pools is not affected. **Note:** • As a part of Collateral Pool creation for a Liability, only those collaterals which are checked as **Available** is displayed in the list for collateral pool linkage. • Collateral which was **Available** and which has been linked to pool/ pools can be modified as unavailable later on. Unavailable collateral is not available for subsequent new collateral pool linkages, but the old linkages is not affected.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Start Date and End Date	Specify the tenor of the collateral using the Start Date and End Date fields. The collateral is considered effective only during this period. If start date is not entered, current application date is considered as start date. If the Start date is future dated, Available flag will remain as N and will be updated as Y on reaching Start date. Collateral will not be available for utilization or block till the system reaches Start date. The start date indicates the date from which the collateral becomes effective. End date is updated based on farthest maturity date/end date when multiple child records are linked to a collateral. In case of few collaterals, End date is updated directly on the main screen. For example, Inventory, Miscellaneous, Funds, Stocks, Commodities, Metals, Property, Vehicles and Machinery, and so on.
Status	Click the 🔍 icon and select the status from the list. The following status updates are possible for the collateral during its life cycle. **Active** - By Default, the collateral status is displayed as active when the collateral is created. **Expired** - On the collateral end date, the collateral status is updated as expired by the collateral expiry batch process. **Extended** - The collateral status is updated as extended, when the collateral end date is updated to a future date after the collateral expiry. **Reactivated** - Suspended collateral can be reactivated by updating the status as reactivated. Reactivated collateral will be available for utilization. **Suspended** - Collateral can be suspended by updating the status as suspended. Suspended collateral will not be available for amendment and utilization. **Released** - Collateral can be released by updating the status as released. Before releasing the collateral, you must delink the collateral from all the linked facilities and pools and ensure there is no active utilization on collateral. Once the collateral is marked as **RELEASED**, no further operation is allowed on the collateral. Status can be changed to **Active** from **Extended** on changing the **End Date**. However, Status cannot be moved to **Active** from any other status.
Status Change Date	Date on which the collateral status is changed.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Limit Contribution	On save of the collateral, system calculates the amount contribution that will be applicable for the collateral after applying the hair cut percentage on the collateral value. **Example** Collateral is valued at $1000, and you want to offer the customer credit only worth $980. This amount is 98% of the collateral contribution. **(1000 - 980) / 1000 *100 = 2% is the Hair cut percentage**. This means you want to have a lendable margin of 98%. For instance, if you enter the lendable margin percentage, then based on the value you enter, the hair cut is calculated as described above and the limit contribution is calculated.
Utilization Amount	The system computes and displays the Utilization Amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.
Available Amount	This field is automatically populated when the record is saved.
Pool Contribution	When the collateral is linked to the collateral pool, the system computes and displays the amount to be blocked. The blocked amount is computed based on the linked percentage or linked amount specified when a collateral is linked to a Collateral Pool. **For example**: Collateral 'Collat1' is created with collateral value of 10000 USD. And 60% of Collat1 is linked to a Collateral Pool, then the blocked amount of the collateral is updated as 6000 (that is, 60% of 10000). The available amount of collateral is updated as 4000(10000- 6000). The available amount of the collateral is arrived by using the below mentioned calculation. Available amount = Collateral value – utilization – blocked amount. The available amount of pool is increased to the extent of linked amount in the pool currency. Any utilization to the pool will only impact the available amount and the utilization of the pool and not the collateral.
Facility Contribution	If the collateral is linked with a facility after collateral creation, the collateral amount contributed to the facility is displayed in this field.
Collateral Block Amount	The system computes and displays the block amount to the Collateral, if a collateral is directly linked to a contract or account and not through a pool.
Tanked Utilization	Utilization transactions sent to the collateral during the EOD process are tanked and the utilization are updated to the **Tanked Utilization** field instead of **Utilization** field. During BOD process, the tanked utilization are moved to 'Utilization' field and **Tanked Utilization** field is cleared.
Type of Ownership	Select the collateral ownership type from the drop-down list. The options available are: • **Single** • **Joint** • **Tenants in Common** • **Others**

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Branch Code	The branch code on the main screen indicates where the collateral record is created and is automatically set by the system.
Source Code	Indicates the product processor name from where the transaction has been originated.
Classification	Select the classification from the list. The available options are: • **Secured** • **Unsecured** • **Liquid**
Charge Type	Click the Q icon and select the charge type from the list.
Seniority of Claim	Click the Q icon and select the seniority of the claim from the list.
Charge Registration Required	Select this check box for recording registration details for the charge on collateral. As part of charge registration, notice with required details can be sent to the appropriate registration authority. Filing statement has can be sent to registrar for charge creation. **Note:** Based on the **Collateral Category** selected, charge registration details are defaulted during customer collateral maintenance which can be modified.
Charge Renewal Frequency	A charge can be renewed as per the charge renewal frequency and units. For every charge type a Charge Renewal Frequency can be configured. Select the charge renewal frequency from the drop-down list. The available options are: • **Yearly** • **Half Yearly** • **Quarterly** • **Monthly** • **Weekly**
Units	Specify the units for the collateral. **For example**: If **Charge Renewal Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.
Filing Lead Days	Specify the number of days prior to charge expiry date during this period charge can be renewed. The collateral details which are associated with a collateral code can be picked up during collateral pool maintenance.
Sharing Required	Select Sharing Required check box to indicate that the collateral can be shared among other liabilities. If you choose this option, you can specify the details of such liabilities in the **Shared Details** screen. If this option is chosen then in collateral maintenance for a collateral pool, the list of collaterals will include shared collaterals too. Revaluation of shared collaterals impacts the pools to which the same has been linked.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Auto Pool Create	Select the Auto Pool Crest if you want to automatically create a collateral pool as and when you create collateral. To facilitate this, it is essential that the **Available** option is selected for the collateral. The system then creates a collateral pool with the following characteristics when you save the record: • The Pool Code, Pool Description, and Pool Currency are the Collateral Code, Collateral Description and Collateral Currency respectively • The Collateral Linked Percentage is set at 100%. • Collateral linked to the pool which is auto created will have order number as 1 by default. **Note:** You cannot modify this option after the collateral is authorized
Revision Date	Specify the revision date on which this collateral has to be revisited for review.
Grace Days	Specify the grace days past the next due/revision date allowed for collateral.
Mortgage Initiated	Indicates if mortgage has been initiated for the collateral. **Note:** For more information about the **Mortgage Initiated** field, refer to the **Linkages Tab** section of the **Mortgages** user manual.
Taken Over	Indicates if the collateral has been taken over.
User Reference	Specify the user reference number for the collateral.
Risk Country	Click the $\mathbf{Q}$ icon and select the country in which the collateral has credit risk.
Internal Remarks	Specify the internal remarks for the collateral.
Remarks	Specify the remarks for the collateral.
Ownership Details	Specify the details under this section
Customer Type	Select the customer type is a drop-down list. The available options are: • **Liability Customer No** - (Customers Mapped to Liability) • **Existing Customer No** - (Customer not mapped to Liability) • **Third Party Customer** - (Not a customer) **Note:** Validation for Mandatory
Is Primary Customer	Select **Is Primary Customer**, if the selected customer is a Primary customer. Any opted Customer Type can be marked as Primary. **Note:** System will validate that only one selected customers can be marked as Primary.
Customer Number	Click the $\mathbf{Q}$ icon and select the customer number from the list. Select the customer number, if the owner is your bank's existing customer. It is a optional field. This field is moved here from the existing customer number field in **Collateral Maintenance** screen. **Note:** If Customer Type is **Third Party Customer**, then disable **Customer Number**.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Customer Name	This field gets defaulted based on the customer number selected. **Note:** If the customer is not existing customer and its **Third Party**, then user can enter this field directly.
Name of Title Deed	Specify the name of title deed, if it is different from the Customer Name.
Reason for modification	Select the reason from the drop-down list. The available options are: • **Not Applicable** • **Marriage** • **To correct error on Title** • **Deed Poll** • **Reverting to maiden name** **Note:** **Reason for Modification** will be enabled only if there is value in the field **Name on Title Deed**.
Ownership Percentage	Specify the percentage ownership of collateral. • If Ownership Type is selected as **Single**, then the percentage field will be automatically defaulted to "100%. • If Ownership Type is selected other than **Single**, then the user will be able to define the appropriate percentage "Sum total ownership should be equal to 100%". **Note:** System validation - total ownership must be equal to 100%.
Remarks	Specify the remarks about the ownership.
Third Party Details	Specify the details under this section. **Note:** The below gets enabled only if the **Ownership Type** is selected as **Third Party**.
Customer Name	This field gets defaulted based on number of records added in **Ownership Details** section for Customer Type selected as Third Party Customer.
Constitution of the Owner	Select the constitution of the owner from the drop-down list. The available options are: • **Blank** • **Individual** • **Partnership Firm** • **LLP** • **Company** • **Trust** • **Society**
Date of Birth/ Incorporation	Specify the date of birth for Individual owner or date of incorporation for others.
Registration Number	Specify the registration number for Third Party.
Tax Identification Number	Specify the tax identification number for Third Party.
Unique Identification Number	Specify the unique identification number for Third Party
Building Name	Specify the building name for Third Party's residential address.
Unit and Number	Specify the unit and number details for Third Party's residential address.

Table 2-19   (Cont.) Collaterals Maintenance - Field Description

Field	Description
Building Level	Specify the building name for Third Party's residential address.
Street Name and Type	Specify the street name and type for Third Party's residential address.
Locality	Specify the locality for Third Party's residential address
Landmark	Specify the landmark for Third Party's residential address.
City	Specify the city, where the Third Party is located.
State	Specify the state, where the Third Party is located.
Postal Code	Specify the postal code of the city the Third Party is located.
Country	Specify the country, where the Third Party is located.

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:

Table 2-20   Nominal Amount quoted Collateral Value

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:

Table 2-21   Unit quoted Collateral Value

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

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

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

If the collateral is linked to non-revolving special line, increase or decrease in the collateral value due to linking / de-linking of collateral and collateral revaluation updates only the

facility available amount. The Non-Revolving Special (NRS) amount is updated only based on de-utilization of facility amount.

Reduction of collateral value

When collateral is only linked to pool:

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

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

When collateral is only linked to facility:

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

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

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

*   **Scenario 1 - Collateral to pool linkage is percentage and Pool to facility linkage is amount**
    *   Collateral value – 20000
    *   Linkage to pool – 50% - 10000
    *   Pool to facility – 6000
    *   Post modification of collateral value to 10000
    *   Pool to Facility-6000
        Modification is not allowed since the modified pool value is going below the linked amount at Facility level.

*   **Scenario 2 - Collateral to pool linkage is Percentage and Pool to facility linkage is Percentage**
    *   Collateral value – 20000
    *   Linkage to pool – 50% - 10000
    *   Pool to facility –50%-5000
    *   Post modification of collateral value to15000
    *   Linkage to pool – 50% - 7500
    *   Pool to Facility-50%-3750
        Modification is allowed since the reduced Collateral value is recalculating pool and facility contribution based on percentage.

*   **Scenario 3 - Collateral to pool linkage is Amount and Pool to facility linkage is Amount**
    *   Collateral value – 20000
    *   Linkage to pool –10000
    *   Pool to facility – 5000
    *   Post modification of collateral value to 8000
    *   Linkage to pool – 10000
    *   Pool to Facility-5000

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

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

    – Collateral value – 20000

    – Linkage to pool –10000

    – Pool to facility –50%-5000

    – Post modification of collateral value to 8000

    – Linkage to pool –10000

    – Pool to Facility-50%- 5000
    Modification is not allowed since the modified Collateral value is going below the Linked amount.

When pool is linked to facility and utilization has taken place

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

    – Collateral value – 20000

    – Linkage to pool – 50% - 10000

    – Utilization amount at Collateral Pool level-4000

    – Post modification of collateral value to 7000

    – Linkage to pool – 50% - 3500
    Modification is not allowed since the modified Collateral value which in turn modifies the Limit Contribution is going below the Utilized amount at Pool level.

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

    – Collateral value – 20000

    – Linkage to pool – 50% –10000

    – Pool to facility – amount - 10000

    – Utilization amount at facility level – 10000

    – Post modification of Collateral value to 16000

    – Linkage to pool – 50% – 8000

    – Pool to facility – amount – 10000

    – Existing utilization at facility level – 10000
    Modification is not allowed since the modified Collateral value resulting in pool contribution to facility to go below existing utilization.

3. Click **Save** to save the record.

- Insurance Maintenance
  This topic provides information on Specifying the Insurance Details.

- Covenant Maintenance
  This topic provides information on Specifying Covenant Details.

- Shared Details Maintenance

- Source Maintenance
  This topic provides information on Maintaining Source Restrictions.

- Haircut Maintenance
  This topic provides information on Maintaining Haircut Schedule.

- Miscellaneous Details
  This topic provides information on Maintaining Miscellaneous Details.

- Field Investigation Details
  This topic provides information on Maintaining Field Investigation details.

- Valuation Details
  This topic provides information on Maintaining Valuation Details.

- External Check
  This topic provides information on Maintaining External Check Details.

- Legal Opinion
  This topic provides information on Maintaining Legal Opinion.

- Risk Evaluation
  This topic provides information on Risk Evaluation.

- Collateral Perfection
  This topic provides more information on collateral perfection details of collateral maintenance.

- Perfection Log Summary
  This topic provides information on collateral perfection log summary.

- Collateral Notifications
  This topic provides information on Notifications of colleteral maintenance.

- Collateral Revaluation
  This topic provides information on Collateral Revaluation Details and Collateral Revaluation History summary.

- Fee Preferences
  This topic provides information on Fee preferences of Collateral Maintenance.

- Collateral Fee Processing
  This topic provides information on Collateral fee processing of collateral Maintenance.

- Collateral Manual Fee Payment
  This topic provides more information on Collateral manual fee payment of collateral maintenance

- MIS Details
  This topic provides information on MIS Class Maintenance of Collateral maintenance.

- Collateral Covenant Tracking Summary
  This topic provides information on viewing collateral covenant tracking summary.

- Covenant Tracking Details
  This topic provides more information on tracking collateral covenant details.

2.11.1 Insurance Maintenance

This topic provides information on Specifying the Insurance Details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Insurance** tab.

The Insurance Maintenance screen is displayed.

Figure 2-17   Insurance Maintenance

Figure 2-18   Insurance Maintenance
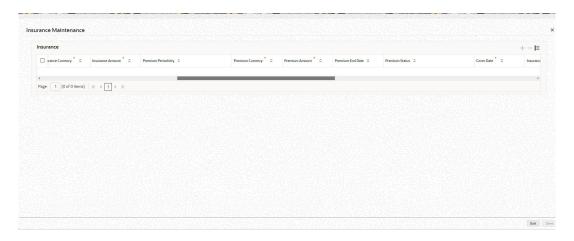
Figure 2-19   Insurance Maintenance
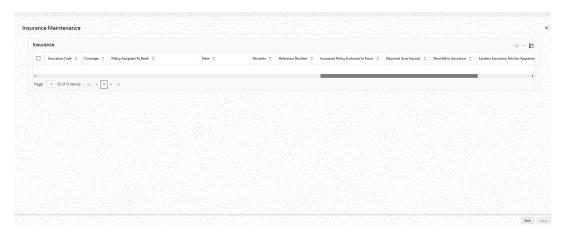
Figure 2-20   Insurance Maintenance

For more information on fields, refer to the field description table.
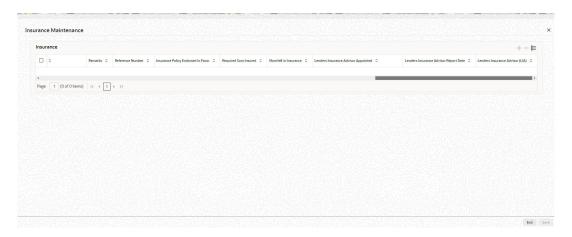
Table 2-22   Fields and description of Insurance Maintenance

Fields	Description
Insurance Name	Click the 🔍 icon and select the insurance name/insurance company associated with the collateral. The option list displays all valid insurance company names maintained in the system.
Insurance Number	Specify the insurance number under which that insurance has been issued.
Insurance Owner	Select the owner policy from the drop-down list. The available options are: • **Bank** • **Customer**
Insurance Type	Click the 🔍 icon and select the insurance type that is associated with that collateral. The option list displays all valid insurance types maintained in the system. Select the appropriate one.
Start Date	Specify the start date for that insurance.
End Date	Specify the end date for that insurance.
Revision Date	Specify the revision date of the insurance.
Notice Days	Indicates the number of days prior to next revision date of insurance. You can modify this value. The period during the notice days is the notice period.
Insurance Currency	Click the 🔍 icon and select the insurance currency of the policy.
Insurance Amount	Specify the insurance amount of the policy.
Premium Periodicity	Select the premium periodicity of the insurance. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • Yearly • **One-Time**

Table 2-22   (Cont.) Fields and description of Insurance Maintenance

Fields	Description
Premium Currency	Click the $\mathcal{Q}$ icon and select the premium currency to be paid.
Premium Amount	Specify the premium amount to be paid.
Premium End Date	Specify the premium end date of payment.
Premium Status	Select the premium status from the drop-down list. The available options are: • **Paid** • **Unpaid**
Cover Date	Specify the date from which the insurance policy is valid. The insurance cover date cannot be greater than the collateral expiry date.
Insurance Code	Specify the insurance code of the policy for which you want to capture insurance details.
Coverage	Specify the coverage details of the insurance.
Policy Assigned to Bank	Select the policy assigned to bank from the drop-down list. The available options are: • **Yes** • **No**
Date	In case the policy is assigned to your bank, specify the date on which the policy is assigned.
Remarks	Specify the remarks about the insurance details.
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. **Example:** If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record. In case you need to add a particular sub-system record at main collateral level, select **ALL** as the Reference number. For information on unique fields based on which the Reference Number field values are populated, refer Table 2-23.
Insurance Policy Endorsed in Favor	Click the $\mathcal{Q}$ icon and select the bank in favor of which the insurance policy is endorsed. The options are available in the list of values: • **Own Bank** • **Lead Bank** • **Security Trustee**
Required Sum Insured	On clicking Save, collateral value is defaulted as the value of Insurance policy to be taken to cover the collateral asset.
Shortfall in Insurance	If the insurance coverage amount is less than **Required Sum Insured** value, the difference is calculated and displayed as **Shortfall in Insurance**.

Table 2-22   (Cont.) Fields and description of Insurance Maintenance

Fields	Description
Lenders Insurance Advisor Appointed	Select the Lenders Insurance Advisor Appointed from the drop-down list. The available options are: • **Yes** • **No** • **Not Applicable**
Lenders Insurance Advisor Report Date	Specify the Lenders Insurance Advisor Report Date on which report is received from the Lenders Insurance Advisor.
Lenders Insurance Advisor (LIA)	Specify the name of Lenders Insurance Advisor, if LIA Appointed value is selected as **Yes**.

Table 2-23   Collaterals Maintenance

Collateral Type	Function ID	Unique Fields
Corporate Deposits	**GCDCOLCD**	Deposit reference
Inventory	**GCDCOLIY**	Entity reference number
Account receivable	**GCDCOLAR**	Entity reference number
Guarantee	**GCDCOLLG**	Reference Number
Other bank deposits	**GCDCOLOD**	Deposit account number
Accounts & Contracts	**GCDCOLAC**	Contract Reference
Main Screen	**GCDCOLLT**	No child supported
Obligation	**GCDCOLLO**	Guarantor CIF Number
Insurance	**GCDCOLLI**	Policy No
Funds	**GCDCOLFU**	Folio Number
Bonds	**GCDCOLFU**	Folio Number
Stocks	**GCDCOLLS**	Folio Number
Commercial papers	**GCDCOLCP**	Reference Number
Agriculture	**GCDCOLAG**	Entity reference number
Perishables	**GCDCOLPC**	Entity reference number
Commodities	**GCDCOLCO**	Item Reference
Metals	**GCDCOLLL**	Serial Number
Property	**GCDCOLLP**	Registration Number
Vehicles	**GCDCOLLV**	Vehicle Identification Number
Machinery	**GCDCOLLY**	Serial Number
NI-PDC	**GCDCOLPD**	Cheque Number
NI-DPN	**GCDCOLPN**	Reference Number
NI-BE	**GCDCOLBE**	Reference Number
Water Vessels	**GCDCOLVE**	Registration Number
Aircraft	**GCDCOLLA**	License No

2. Click **Save** to save the record.

2.11.2 Covenant Maintenance

This topic provides information on Specifying Covenant Details.

1. On **Collaterals Maintenance** screen, click the **Covenant** tab.

The **Covenant Maintenance** screen is displayed.

Figure 2-21   Covenant Maintenance
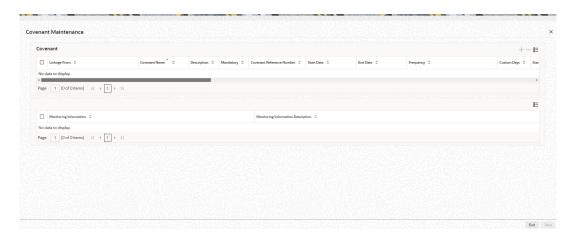
Figure 2-22   Covenant Maintenance
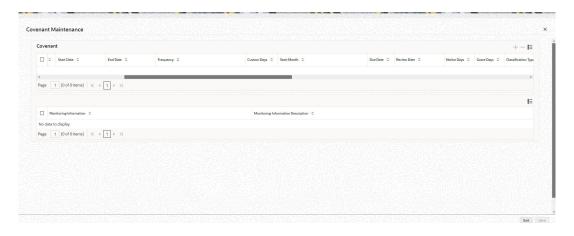
Figure 2-23   Covenant Maintenance

Figure 2-24   Covenant Maintenance

For more information on fields, refer to the field description table.
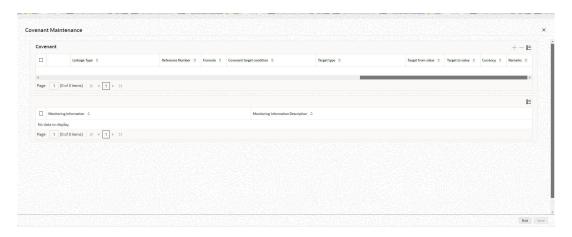
Table 2-24   Covenant details - Field Description

Field	Description
Linkage From	Select the linkage from the drop-down list. The available options are: • **Category** - If **Category** is selected, covenants maintained in the Collateral Category maintenance screen are displayed in the list of values • **Maintenance** - If **Maintenance** is selected, covenants maintained in the Covenant Maintenance screen are displayed in the list of values.
Covenant Name	Click the 🔍 icon and select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen. Based on the covenant selected, all other details of the covenant maintenance are brought here.
Description	This field gets defaulted based on the selected covenant name.
Mandatory	Mandatory/Non mandatory details are shown on choosing a covenant name.
Covenant Reference Number	Specify the covenant reference no for the covenant being maintained.
Start Date	Specify the start date indicates the effective date of covenant for the particular collateral. Start date will get defaulted to current business date when covenant is linked to the collateral. You can change the start date, if required. **Note:** • Start Date cannot be back date • Start Date can be current date or future date • Start Date cannot be greater than the collateral / facility expiry date • Start Date cannot be modified after saving and authorizing the collateral covenant record This is applicable for current dated as well as future dated covenants.

Table 2-24   (Cont.) Covenant details - Field Description

Field	Description
End Date	Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable. The system performs certain validations for covenant end date as shown below based on the dependencies like Frequencies and Review/Notice/Grace days. **Note:** After saving and obtaining authorization, the authorized person can modify the **End Date** of the collateral covenant record. For more information on covenant end date, refer Table 2-25.
Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** This field gets defaulted based on the details maintained at **Covenant Maintenance** screen **(GEDCOVNT)** or **Collateral Category** screen **(GCDCOLCA)**. You may change the frequency shown here on choosing a covenant name. **Note:** • After saving and authorizing the collateral covenant record, the user can modify the **Frequency**. • You can modify the **Frequency** from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice-versa. • During the covenant period, you have the authority to modify the frequency of a covenant. You can make this change before the notice date or after the tracking task has been generated for the current instance. • All existing restrictions for **Frequency** will continue to be there during the modification.
Custom Days	Specify the custom days for covenant tracking, if **Custom** is selected as **Frequency**. If the frequency is defined as **Custom** and **Custom Days** is specified as 20, then frequency will be once in 20 days. **Note:** • Custom days value can be minimum 1 to maximum 999. • If you are modifying the frequency to **CUSTOM** post authorization of collateral, you will also need to enter the custom days • All existing restrictions for custom days will continue to be there during the modification
Start Month	Specify the covenant start month. **Note:** Start month cannot be selected without selecting the Due date.
Due date	Specify the covenant due date. **Note:** Due date can be selected without selecting the start month.

Table 2-24   (Cont.) Covenant details - Field Description

Field	Description

Review Date	Indicates the date on which covenant has to be revisited for review. The system derives the first review date based on below combinations and updates when the covenant is saved.
	• Start Date + Frequency (if Start Month and Due Date are not provided)
	• Start Date + Combination of Start Month and Due Date (if Start Month and Due Date both are provided along with Frequency).
	  – If Start Month and Due Date are > current application date, then Review Date = Due Date, start month of current year.
	  – If Start Month and Due Date <= current application date, then Review Date = Due Date, start month of next year.
	  Note:
	  The system notifies the user if the computed review date falls in the next year.
	    * Start Date + Due Date (if only Due Date is provided along with Frequency)
	      * If Due Date > current application date, then Review Date = Due Date of current month
	      * If Due Date <= current application date, then Review date = Due Date of next month.
	    * Subsequent Review date gets updated based on the first Review Date + Frequency specified.
	    * The authorization for frequency modification will update the next **Review Date** for the current or future covenant tracking instance.
	For more information on review date, refer Table 2-26.

Notice Days	Specify the number of days prior to revision date of the covenant gets defaulted from **GEDCOVNT** or **GCDCOLCA** screen. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days. **Note:** • **Notice Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • **Notice Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days. • **Notice Days** can be modified after save and authorization of the collateral covenant record. • **Notice Days** can either be increased or reduced, and it will update the Notice Date in turn. • You are allowed to change a covenant's **Notice Days** during the covenant period - either before the notice date or after the tracking task generation of the current instance. • The **Notice Days** of the covenant can be changed either before the notice date or after the tracking task generation for the current instance. • All existing restrictions for **Notice Days** will continue to be there during the modification

Table 2-24   (Cont.) Covenant details - Field Description

Field	Description
Grace Days	Specify the number of days after the revision date of the covenant that the covenant will be available for tracking. You can change the **Grace Days** displayed here on choosing a covenant name. **Note:** • **Grace Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • **Grace Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days. • **Grace Days** can be modified after save and authorization of the collateral covenant record. • The **Grace Days** can be increased or decreased, and it will update the tracking end date in turn. • You are allowed to change a covenant's **Grace days** during the covenant period – either before the review date or after the review date. • Change of grace days before the review date - the new **Grace Days** will be applicable from the current covenant tracking instance. • Change of **Grace Days** after the review date - the new **Grace Days** will be applicable from the next covenant tracking instance.
Classification Type	Select the classification type from the drop-down list. The available options are: • **Internal** • **External**
Covenant Type	This field gets defaulted from the **Covenant Maintenance** screen **(GEDCOVNT)** on selecting covenant. You cannot modify this.
Covenant Sub Type	This is applicable only for non-financial covenant types and gets defaulted from covenant maintenance **(GEDCOVNT0)** screen on selecting covenant. You cannot modify this.
Linkage Type	Linkage type is defaulted as **Facility**, **Collateral**, or **Customer** based on the covenant selected.
Reference Number	Specify the reference no for the covenant being maintained
Formula	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant.

Table 2-24   (Cont.) Covenant details - Field Description

Field	Description

Covenant target condition	Select the target condition from the drop-down list. The available options are:
	• **Greater than or equal to**
	• **Between**
	• **Less than**
	• **Greater than**
	• **Equal to**
	• **Less than or equal to**
	• **Less than**
	Note:
	• **Covenant target condition** can be modified after save and authorization of the collateral covenant record.
	• The allowed values for the **Covenant target condition** are:
	  – **Less than**
	  – **Less than or equal to**
	  – **Equal to**
	  – **Greater than**
	  – **Greater than or equal to**
	  – **Between**
	• The user can modify the target condition during the covenant period, before or after generating the covenant tracking task.
	• The current tracking task generates with a change of **Covenant target condition** beforehand – this new condition takes effect from the current instance of the covenant tracking.
	• The current tracking task generates after a change of **Covenant target condition** – we will apply the changes from the next instance of the covenant tracking.

Target Type	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant.
Target from value	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant. **Note:** • After saving and authorizing the collateral covenant record, the **Target from value** can be achieved. • The covenant target condition requires user to identify the **Target from value** for all corresponding changes in its values.
Target to value	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant. **Note:** • The **Target to value** can be after save and authorization of the collateral covenant record. • If the target condition is modified to **Between**, both the **Target from value** and **Target to value** should be specified by the user.
Currency	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant.
Remarks	This field gets defaulted from the **Covenant Maintenance** screen. User can modify the same.
Monitoring Information	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant.

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Table 2-24   (Cont.) Covenant details - Field Description

Field	Description
Monitoring Information Description	This field gets defaulted from **GEDCOVNT** or **GCDCOLCA** on selecting the covenant. **Note:** In case the mandatory covenant is breached on the revision date or after the grace days provided, the collateral will become unavailable

Table 2-25   Covenant End Date

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

Table 2-25   (Cont.) Covenant End Date

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed

Table 2-25 (Cont.) Covenant End Date

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	15TH MAR	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed
13TH OCT	15TH MAR	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOWED	Since end date has already passed, modification is not allowed

Examples for the Review date calculation of different frequencies and combinations

Table 2-26 Review Date calculation of different frequencies and combinations

Start date - 04-Apr-2017						
First Review Date						
Frequency	Without Start Month + Due Date	With Start Month + Due Date	With Start Month + Due Date	Only Start Month	Only Due Date	
		Apr 15	Apr 02	Apr	15	2
Daily	05-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Weekly	11-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Fortnightly	18-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Monthly	04-May-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Quarterly	04-Jul-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Half Yearly	04-Oct-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Yearly	04-Apr-18	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17
Custom (5)	09-Apr-17	15-Apr-17	02-Apr-18	Not Allowed	15-Apr-17	02-May-17

2. Click **Save** to save the record.

2.11.3 Shared Details Maintenance

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Shared** tab.

   The **Shared Details Maintenance** screen is displayed.

   Figure 2-25   Shared Details Maintenance

   For more information on fields, refer to the field description table.

   Table 2-27   Shared Details Maintenance - Field Description

Fields	Description
Liability Number	Click the 🔍 icon and select the liability number of the liability that is sharing the collateral. Sharing with liability/ liabilities cannot be exceed 100% of collateral value
Shared Percentage	Specify the shared percentage of the liability in the collateral
Liability Name	Specify the liability name.

2. Click **Save** to save the record.

2.11.4 Source Maintenance

This topic provides information on Maintaining Source Restrictions.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Source Restriction** tab.

   The **Source Maintenance** screen is displayed.

Figure 2-26   Source Maintenance

Table 2-28   Source Maintenance - Field Description

Fields	Description
Restriction Type	Select the type from the list. The available options are: • **Allowed** - Select this option to maintain an allowed list of category restrictions. • **Disallowed** - Select this option to maintain a disallowed list of category restrictions **Note:** The default value of this field will be **Disallowed**. If user select restriction type as **Allowed**, then user need to input at least one record.
External System	Click the 🔍 icon and select the external system from the list.
Description	Specify the description of the external system.

2. Click **Save** to save the record.

2.11.5 Haircut Maintenance

This topic provides information on Maintaining Haircut Schedule.

1. On **Collaterals Maintenance** screen, click the **Haircut Schedule** tab.

   The **Haircut Maintenance** screen is displayed.

Figure 2-27   Haircut Maintenance

Table 2-29   Haircut maintenance - Field Description

Field	Description
Effective Date	Specify the effective date on which the haircut percentage becomes effective from the adjoining option list.
Haircut Percentage	Specify the haircut percentage of the Collateral. You can enter values between 1 to 100. **Note:** • System applies the **Haircut Percentage** to the collateral on the schedule effective date during the BOD process of the collateral batch **(GCBCOLAT)**. • Collateral haircut schedule will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility. Upon clicking **Save**, the following validations are performed: **For New operation** • Effective date should be greater than the application date and start date of the collateral. • Multiple Haircuts for the same effective date is not allowed. • **Haircut Percentage** chosen at the main screen gets defaulted as the first schedule with collateral start date as the effective date, in the Haircut schedules sub-screen. **For modify operation** • Effective date should be greater than the application date and start date of the collateral. • Effective date should be less than the end date of the collateral. • Deletion or Modification of existing Haircuts whose effective date are less than application date would not be allowed. • Haircut schedules maintained in this sub screen would be applied on the effective date in the existing collateral batch process. • Existing field Haircut Percentage would show the latest haircut of the collateral.

2.   Click **Save** to save the record.

2.11.6 Miscellaneous Details

This topic provides information on Maintaining Miscellaneous Details.

1. On **Collaterals Maintenance** screen, click the **Miscellaneous Details** tab.

   The **Miscellaneous Details** screen is displayed.

   Figure 2-28   Miscellaneous Details

   For more information on fields, refer to the field description table.

   Table 2-30   Miscellaneous Details - Field Description

Field	Description
Collateral Notes1 - 5	Specify the notes for the collaterals from 1 to 5.
Remarks	Specify the remarks for the collateral.

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

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

2. Click **Save** to save the record.

2.11.7 Field Investigation Details

This topic provides information on Maintaining Field Investigation details.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Field Investigation Details** tab.

   The **Field Investigation details** screen is displayed.

Figure 2-29   Field Investigation details

For more information on fields, refer to the field description table.

Table 2-31   Field Investigation details - Field Description

Field	Description
Agency Code	Specify the code of field investigation agency.
Agency Name	Displays the name of the field investigation agency.
.Date of Field Investigation	Specify the date of field investigation.
Field Investigation Agent Remarks	Specify the remarks by the field investigation agent.
Result	Specify the result of the field investigation.
Remarks	Specify the remarks by credit team.
Reference Number	**Reference Number** is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. **Example:** If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record. In case you need to add a particular sub-system record at main collateral level, select **ALL** as the Reference number.

2. Click **Save** to save the record.

2.11.8 Valuation Details

This topic provides information on Maintaining Valuation Details.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Valuation Details** tab.

   The **Valuation Details** screen is displayed.

Figure 2-30   Valuation Details
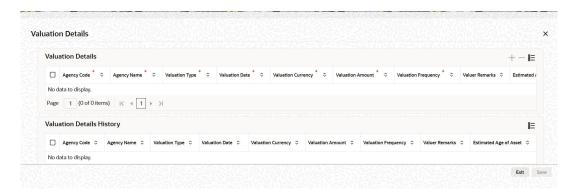
Figure 2-31   Valuation Details screen

For more information on fields, refer to the field description table.
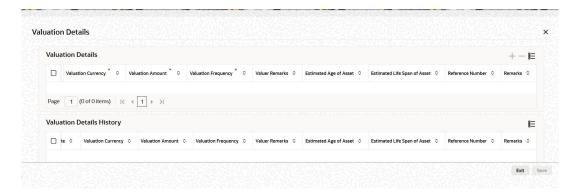
Table 2-32   Valuation Details - Field Description

Field	Description
Agency Code	Click the 🔍 icon and select the valuation agency code. The codes maintained in **GCDVALDT** screen are displayed in the drop-down list.
Agency Name	Displays the agency name based on the selected agency code.
Valuation Type	Displays the valuation type maintained for the agency code.
Valuation Date	Specify the valuation date. The date cannot be before the last captured valuation date in case of modifying existing valuation record.
Valuation Currency	Click the 🔍 icon and select the currency in which the collateral is valuated.
Valuation Amount	Specify the collateral **Valuation Amount**.

Table 2-32   (Cont.) Valuation Details - Field Description

Field	Description
Valuation Frequency	Select the frequency from the drop down list. The options available are: • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly**
Valuer Remarks	Specify the remarks by valuation agent.
Estimated Age of Asset	Specify the age of asset estimated by valuation agency in years.
Estimated Life Span of Asset	Specify the validity of asset estimated by valuation agency in years.
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. **Example:** If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record. In case you need to add a particular sub-system record at main collateral level, select **ALL** as the Reference number. For information on unique fields based on which the Reference Number field values are populated, refer Table 2-23.
Remarks	Specify the remarks by credit team.
Valuation Details History	If the valuation details are modified for a **Agency Code** and **Valuation Type** combination, the last valuation details available for that combination before modification will be moved to this section on saving the collateral record. The system will consider only the change in valuation date for moving the valuation record to history. Thus, if valuation date is not changed and other valuation details are changed, the valuation record will get updated but the record will not be moved to history on saving the collateral details.

2. Click **Save** to save the record.

2.11.9 External Check

This topic provides information on Maintaining External Check Details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **External check** tab.

The **External check** screen is displayed.

Figure 2-32   External check

For more information on fields, refer to the field description table.
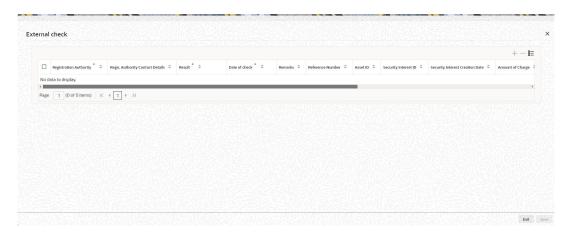
Table 2-33   External check - Field Description

Field	Description
Registration Authority	Specify the registration authority details.
Registration Authority Contact Details	Specify the registration authority contact details .
Result	Specify the result of the external check.
Date of Check	Specify the date when the external check was started.
Credit Remarks	Specify credit remarks, if any.
Reference Number	Specify the reference number.
Asset ID	Specify the asset ID of the collateral.
Security Interest ID	Specify the reference number of security interest registration at CERSAI.
Security Interest Creation Date	Specify the date on which the security interest over the collateral is created.
Amount of Charge	Specify the amount of charge created on the collateral
Charge Holder Name	Click the 🔍 icon and select the bank which created charge on the collateral.
Underlying Document	Click the 🔍 icon and select the name of documents with which charge is created. For example: Mortgage Deed.
Underlying Document Date	Specify the underlying document date.
Charge Release Date	Specify the charge release date for the charge released.
External Check Status	Click the 🔍 icon and select the external check status from the list of values. The options available are: • **Creation** • **Modification** • **Satisfied**

2. Click **Save** to save the record.

2.11.10 Legal Opinion

This topic provides information on Maintaining Legal Opinion.
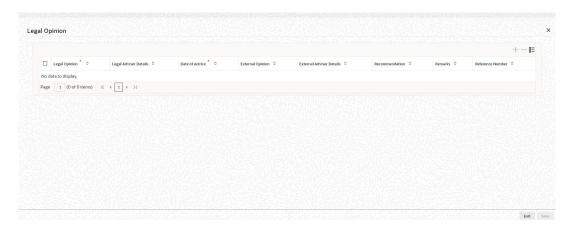
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Collaterals Maintenance** screen, click the **Legal Opinion** tab.

   The **Legal Opinion** screen is displayed.

   Figure 2-33   Legal Opinion

For more information on fields, refer to the field description table.

Table 2-34   Legal Opinion - Field Description

Field	Description
Legal Opinion	Specify the legal opinion on the acceptability of the proposed collateral.
Legal Adviser Details	Specify the legal adviser details.
Date of Advice	Specify the date when the advice was received from legal team.
External Opinion	Specify the external opinion.
External Adviser Details	Specify the external adviser details.
Recommendation	Specify the final opinion based on the internal and external legal opinion.
Remarks	Specify the remarks of the credit team, if any.
Reference Number	Specify the reference number for the collateral.

2. Click **Save** to save the record.

2.11.11 Risk Evaluation

This topic provides information on Risk Evaluation.

1. On **Collaterals Maintenance** screen, click the **Risk Evaluation** tab.

   The **Risk Evaluation** screen is displayed.

Figure 2-34   Risk Evaluation

For more information on fields, refer to the field description table.
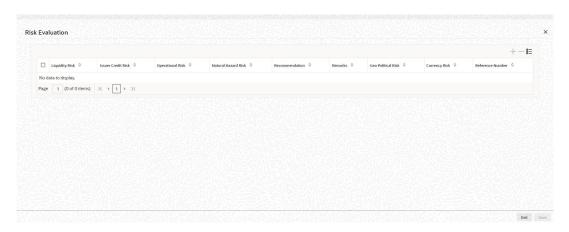
Table 2-35   Risk Evaluation - Field Description

Fields	Description
Liquidity Risk	Specify the liquidity risk of the collateral.
Issuer Credit Risk	Specify the credit risk of the collateral issuer.
Operational Risk	Specify the operational risk involved in managing the collaterals like ship, aeroplane or a warehouse with goods.
Natural Hazard Risk	Specify if the location of the collateral is prone to natural hazards like floods, earthquake, and so on.
Recommendation	Specify the final recommendation after risk evaluation.
Remarks	Specify credit remarks, if any.
Geo Political Risk	Specify Geo political risk involved in the collateral. For example: Oil assets situated in certain countries like Iraq.
Currency Risk	Specify if the collateral currency possess any currency risk.

Table 2-35   (Cont.) Risk Evaluation - Field Description

Fields	Description
Reference Number	The reference number is used to link a particular sub-system record to a particular child entity. Once the child collaterals are added, values entered in unique field considered for each of the collateral type are populated under reference number field of sub-system. You can select the reference number of any child collateral to link it to the sub-system record. **Example:** If two child collaterals of type vehicle are added with VIN number as VIN1234 and VIN2345 respectively, then these VIN numbers are available under reference number column in the sub-system. You can signify the linkage between the sub-system (for example, Insurance) records and the corresponding child collaterals by selecting the reference number as VIN1234 for one record and as VIN2345 for the other record. In case you need to add a particular sub-system record at main collateral level, select **ALL** as the Reference number. For information on unique fields based on which the Reference Number field values are populated, refer Table 2-23.

2. Click **Save** to save the record.

2.11.12 Collateral Perfection

This topic provides more information on collateral perfection details of collateral maintenance.

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

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

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

1. On **Collaterals Maintenance** screen, click the **Collateral Perfection** tab.

    The **Collateral Perfection** screen is displayed.

Figure 2-35   Collateral Perfection

For more information on fields, refer to the field description table.

Table 2-36   Collateral Perfection - Field Description

Field	Description
Charge ID	Charge ID is generated by system. This ID is generated only if charge status is **Registered** and charge perfection details are entered and saved, wherever **Charge registration required** toggler is enabled.
Charge Registration Status	Select the registration status from the drop-down list. The charge status is used to track the status of the charge registration process. The available options are: • **Proposed** - The initial charge status • **Registered** - When charge perfection details are entered and saved, charge status gets updated as 'Registered' and the data required for sending notice to the charge registration authority is generated. • **Renewal** - Registered charge can be renewed upfront during lead days before charge end date by opting renewal. Charge can be renewed for a further period as per renewal frequency and unit configured. Charge status gets updated as 'Registered' once renewal is complete. Subsequent to renewal, charge renewal notice can be generated with the required data available. • **Expired** - Charge status is updated as 'Expired' by the system in case charge is not renewed during lead days period. Once the Charge Registration End Date is crossed, the system updates the status as 'Expired' by running the Scheduler 'ELCMPERFSTAT'. An expired charge can be renewed by entering the registration details. On renewal, the charge status will be updated as 'Registered' with a new charge end date. • **Discharged** - When a loan provided for the collateral is repaid in full, charge noted for the collateral can be discharged. **Note:** Once charge is discharged on a customer collateral, no further updates can be performed on the same. Charge status is updated as **Discharged**, then the system generates a discharge notice that needs to be sent to the registration authority.
Charge Registration No	Specify the unique charge registration number.
Registration Authority	Specify the registration authority with which collateral is perfected.
Regn. Authority Contact Details	Specify the contact details of registration authority.
Perfection Date	Specify the date on which bank's charge has been registered.
Confirmation Date	Specify the date on which you received confirmation of perfection. That is, confirmation received from the registered authority. This date cannot be prior to perfection date.
Charge Registration End Date	Once charge perfection details are entered and saved, based on **Charge Perfection Date** and **Charge Renewal Frequency** multiplied with **Unit**, charge registration end date is calculated by the system. For example, if **Frequency** is selected as **Monthly** and **Unit** is selected as **2**, then the system updates the charge end date considering perfection date + 2 months.
Charge Registration Amount	Specify the charge registration amount.
Mortgagee Name	Specify the name of mortgagee.

Table 2-36   (Cont.) Collateral Perfection - Field Description

Field	Description
Documents Status	Specify if the perfection documents are received from registration authority.
Filing Lead Date	Specify the filing lead date.
Notes	Specify notes, if any.
Stamping Required	Select this check box if stamping is required with relevant authority.
Stamping Date	Specify the stamping date.
Stamping Amount	Specify the stamping amount.
Reference Number	Specify the reference number for the collateral.
Charge Holder Name	Click the Q icon and select the name of Bank holding charge on the collateral.
Charge Release Date	If the bank released charge on the collateral by executing release deed or release letter, specify the execution date of such document.
Underlying Document	Click the Q icon and select the name of documents executed to create charge on the collateral. The options available are: • **Deed of Hypothecation** • **Mortgage Deed** .
Underlying Document Date	Specify the date of the underlying document.

2. Click **Save** to save the record.

2.11.13 Perfection Log Summary

This topic provides information on collateral perfection log summary.

- On the **Home** screen, specify **GCSPFLOG** in the text box and click the ▶ icon.

  The **Perfection Log Summary** screen is displayed.

Figure 2-36   Perfection Log Summary

For more information on fields, refer to the field description table.

Table 2-37   Perfection Log Summary - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
Charge Notice Date	Specify the charge notice date.
Charge Notice Type	Click the 🔍 icon and select the charge notice type from the list.

2.11.14 Collateral Notifications

This topic provides information on Notifications of colleteral maintenance.

1. On **Collaterals Maintenance** screen, click the **Notifications** tab.

   The **Collateral Notifications** screen is displayed.

Figure 2-37   Collateral Notifications

Table 2-38   Notifications

Field name	Screen	Modification	Old value relevance	Notification triggered when
Collateral Value	Main screen	Direct/Batch	Yes	Collateral value changes.
Lendable Margin	Main screen	Direct/Batch	Yes	Lendable margin changes because of revaluation on account of change in haircut or on changing the Haircut % directly.
Covenant Revision Date	Covenants screen	Batch	No	Revision date is crossed and covenant expires.
Valuation Amount	Valuation screen	Direct	Yes	Valuation amount changes.
Haircut %	Main screen	Direct/Batch	Yes	Haircut percentage changed directly or based on haircut schedule or linked haircut code rate is modified resulting in haircut% in turn lendable margin.

Table 2-38   (Cont.) Notifications

Field name	Screen	Modification	Old value relevance	Notification triggered when
Charge Perfection Status	Perfection screen	Batch	No	Charge status is expired.
Insurance End Date	Insurance screen	Batch	No	Whenever collateral is modified as part of EOD or manual screen update and Insurance end date is less than or equal to current date.
Available Amount	Main screen	Direct/Batch	Yes	Available amount changes.

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

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

Prerequisites for triggering notification:

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

   a. PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y.

   b. PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON.

• Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen

• Entity must be configured in STDJOBMT with name ENTITY

• The Job 'ELCMNOTIFICATIONS' must be resumed from SMSJOBBR

• Notification queue (NOTIFY_DEST_QUEUE) and Connection factory (NotifyDestQCF) must be configured in Weblogic as per the below Document.

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

2. Click **Save** to save the record.

2.11.15 Collateral Revaluation

This topic provides information on Collateral Revaluation Details and Collateral Revaluation History summary.

1. On **Collaterals Maintenance** screen, click the **Revaluation** tab.

   The **Collateral Revaluation Details** screen is displayed.

Figure 2-38   Collaterals Revaluation Details

For more information on fields, refer to the field description table.

Table 2-39   Collateral Revaluation - Field Description

Field	Description
Revaluation Type	Select the type from the drop-down list. The available options are: • **Automatic** • **Manual** . If you select **Manual** all the fields in **Revaluation Details** and **Holiday Processing** are disabled.
Revaluation Method	Select the method from the drop-down list. The available options are: • **Straight line method** • **Written down value method** • **Sum of years digit method** • **External** • **Custom**
Rate of Depreciation	Specify the percentage. Rate of depreciation is applicable only when the revaluation method is straight line method or written down value method.
Revaluation Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** This field is applicable only when revaluation type is automatic. Revaluation frequency can be of yearly only for sum of years digit method.

Table 2-39 (Cont.) Collateral Revaluation - Field Description

Field	Description
Revaluation Start Month	Select the start month from the drop-down list. The available options are: • **January** • **February** • **March** • **April** • **May** • **June** • **July** • **August** • **September** • **October** • **November** • **December** Revaluation start month and day get defaulted to the month/day on which collateral is created. If not modified, next revaluation date is arrived based considering the revaluation frequency from this defaulted date. However, you can specify the next revaluation date by modifying the revaluation start month/ day.
Revaluation Day	This is defaulted as date on which collateral is created and is modifiable. If modified, this revaluation day and revaluation start month settings defines the next revaluation date.
Useful Life	Useful life of the asset entered is considered for revaluation of the asset. If the useful life of the asset is less than collateral end date, then useful life end date is updated as collateral end date. If the useful life end date is after collateral end date, collateral end date entered is retained. **Note:** Whenever collateral value becomes zero even before useful life end date because of rate of depreciation, appropriate override message appears at the time of saving the record. Likewise, if residual value of collateral remains at the end of useful life period after depreciation as per rate signified, appropriate override message is displayed at the time of saving the record.
Rate of depreciation	Rate of depreciation is per annum rate. However, revaluation amount will be appropriately arrived at per frequency when the revaluation is done.
Next Revaluation Date	At the time of creation of collateral, next revaluation date is arrived duly considering the date of creation + frequency (considering revaluation start month/day is not modified) or signified start month/ days as next revaluation date duly considering holiday settings as applicable. Next revaluation date is populated and shown to user at the time of saving the record. **Note:** Wherever holiday setting is applicable at the time of creation, and the next revaluation date arrived at based on frequency falls on holiday, the system considers the holiday setting and appropriately arrive at next revaluation date at the time of saving the collateral. **Note:** Even in case of collateral created with start date as back date, revaluation is considered from the date of creation of collateral.
Last Revaluation Date	The date on which last revaluation was done. At the time of creation this is blank.

Table 2-39   (Cont.) Collateral Revaluation - Field Description

Field	Description
Ignore Holidays/Move Across Month/Cascade Schedules	By default 'Ignore Holidays' check box is selected. If this check box is selected, then 'Move Across Month' and 'Cascade Schedules' check boxes are disabled. Holiday processing settings can be enabled for revaluation only when ignore holidays is not selected.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both** The collateral currency holiday is considered if holiday check is currency/both.
Schedule Movement	Select the schedule from the drop-down list. The available options are: • **Move Forward** • **Move Backward**
Revaluation Summary	The system allows to query the revaluation summary of each collateral from the **Revaluation** sub-system by opting **Revaluation Summary** button. **Note:** Collateral revaluation history summary for a specific collateral type can be directly queried from the revaluation sub-system of that collateral record.

2. Click **Save** to save the record.

3. On the **Home** screen, specify **GCDCOLRH** in the text box and click the ▶ icon.

   The **Collateral Revaluation History Summary** screen is displayed.

Figure 2-39   Collateral Revaluation History Summary

4. Click **Enter Query** and specify the necessary details.

Table 2-40   Collateral Revaluation History - Field Description

Fields	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
From Date	Specify the start date of the period for which the revaluation details are required.
To Date	Specify the end date of the period for which the revaluation details are required.
Collateral Revaluation Details	Displays the following revaluation details of the collateral upon clicking **Execute Query** in the top left corner: • **Mod No** • **Collateral Code** • **Collateral Description** • **Branch Code** • **Liability No** • **Liability Branch** • **Collateral Currency** • **Collateral Type** • **Collateral Category** • **Current Collateral Value** • **Previous Collateral Value** • **Revaluation Date** • **Revaluation Type** • **Revaluation Method** • **Revaluation Frequency** • **Rate of Depreciation** **Note:** Rate of Depreciation is displayed only for automatic revaluation using straight line method and written down value method.
Component Revaluation Details	Select a record from the 'Collateral Revaluation Details' section and click this button. Component level details of the collateral are displayed for the selected record. **Note:** Collateral revaluation will be considered for net utilization calculation at facility level, since it affects the collateral contribution to the facility.

- [Modification of Revaluation Related Settings](#)
  This topic provides information on Modification of revaluation related settings.

2.11.15.1 Modification of Revaluation Related Settings

This topic provides information on Modification of revaluation related settings.

Modification of Revaluation type

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

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

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

Modification of revaluation method

Modification of only revaluation method is not applicable.

Modification of rate of depreciation

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

Modification of revaluation frequency

*   Override message appears that modified frequency is applicable after the next revaluation.

*   On the next revaluation date, modified frequency is considered and further revaluation date is arrived.

Modification of revaluation start month

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

Modification of due date

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

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

*   Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.

*   New holiday processing setting is applicable from next revaluation date.

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

*   Appropriate override message is shown during modification that modified holiday processing settings are applicable after next revaluation date.

*   New setting is applicable from next revaluation date onwards.

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

2.11.16 Fee Preferences

This topic provides information on Fee preferences of Collateral Maintenance.

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

Holiday Treatment

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

Fee Rule Preferences

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

Start Date and End Date

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

- You can enter fee end date and fee is calculated till this date.

- Fee start date if not entered, then it is defaulted from the collateral start date.

- Fee start date cannot be before collateral start date. The system validates and displays an error if fee start date is before collateral start date.

- Fee end date if not entered, then it is defaulted from the collateral expiry date.

- Fee end date cannot be after collateral expiry date. The system validates and displays an error if fee end date is after collateral expiry date.

- For all fee calculations, fee start date and end dates takes precedence over collateral start date and expiry date.

- If both collateral start date and collateral expiry dates and fee start date and fee end dates are provided respectively, then system considers the fee start and fee end dates for the calculation.

- Since, both collateral end date and fee end date are not mandatory, if none of them are provided, the system validates and displays an error to enter the dates.

User Input Fee Amount

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

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

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

Branch

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

Account No

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

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

Waived

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

Effective Dates

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

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

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

Fee Rate Details

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

Basis Amount

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

Rate

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

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

Rate details are applicable based on the effective dates applied.

Amount

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

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

2.11.17 Collateral Fee Processing

This topic provides information on Collateral fee processing of collateral Maintenance.

Collateral fee supports below types of fee processing.

- Recurring Fees
- Event Based Fees

You can perform the following for collateral fee

- Configure multiple fees for a collateral.
- Waive fees selected out of one or more number of fees at collateral level during creation.
- Define collateral fees as a fixed amount, percentage or user input fees.
- Define the collateral fee structure as 'Slab' or 'Tier'.
- Fee liquidation related accounting entries are passed on fee collection as configured – FLIQ event.
- Fee accrual/amortization is done based on the configuration opted – FACR event.
- Collect the fee automatically on cycle end date (Arrears) for recurring fees (and then based on the frequency) and on happening of an event (Event based fee).
- Fee Type 'USERINPUT' and 'AMOUNT', the value specified as fee is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis and other parameters.
- For example:

- Fee amount specified 2400

- Accrual frequency is daily

- Liquidation frequency is Monthly and Days in month 30

- Day basis is Actual/Actual,

- Fee accrued per day is 2400/30 = 80

- Liquidation method 'Advance' is not applicable for collateral fees.

- Any upfront fee can be collected through an event based fee.

- Day basis is applicable and is used for fee calculation and accrual/amortization of both amount and percentage based fees.

- RULE_INC, RULE_REC, and so on accounting roles are generated on Fee rule creation.

- Fee currency is same as the collateral currency.

Recurring Fee

- Recurring fees can be of following types:

  - Collateral maintenance fees

  - Collateral inspection fees

  - Collateral custody fees and so on

- Recurring fees is collected based on liquidation frequency configured.

- Recurring fees is calculated and accrued based on underlying collateral value as on the date and as per accrual frequency configured.

- It is possible to stop a recurring fee from collection based on effective end date given.

- You can collect recurring fees only using auto collection methods.

- Holiday processing for fees is applicable only to recurring fees if opted and is handled as below.

		Holiday						
1	Liquidation Freq	Ignore Holidays	Holiday Level	Move ment	Collat eral Creati on Date	Next Liquid ation Date	H oli da y	Actual Liquida tion Date*
	Monthly	Yes	NA	NA	02-Aug	02-Sep	Yes	02-Sep
	Monthly	No	Local/ Currency/ Both	For war d	02-Aug	02-Sep	Yes	03-Sep
	Monthly	No	Local/ Currency/ Both	Bac kw ard	02-Aug	02-Sep	Yes	01-Sep

2		Holiday						
Liquidation Freq	Ignore Holidays	Holid ay Level	Movement	Collateral Creation Date	Next Liqui datio n Date	Holid ay	Actu al Liqui datio n Date*	Casc ade Sche dules

2		Holiday						
Monthly	No	Local/Currency/Both	Forward	02- Aug	No	Yes	03-Sep	Yes
Monthly	No	Local/Currency/Both	Backward	02- Aug	No	Yes	01-Sep	No

3		Holiday						
	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Across Month	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*
	Monthly	No	Local/Currency/Both	Forward	Yes	30-Aug	30-Sep	Yes	01-Oct
	Monthly	No	Local/Currency/Both	Forward	No	30-Aug	30-Sep	Yes	29-Oct

4		Holiday						
	Liquidation Freq	Ignore Holidays	Holiday Level	Movement	Across Month	Collateral Creation Date	Next Liquidation Date	Holiday	Actual Liquidation Date*
	Monthly	No	Local/Currency/Both	Backward	Yes	01-Aug	01-Sep	Yes	31-Aug
	Monthly	No	Local/Currency/Both	Backward	No	01-Aug	01-Sep	Yes	02-Sep

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

Event Based Fee

Event based fees is usually of the following type:

– Collateral creation fees

– Collateral extension fee (when collateral end date is modified and extended further)

– Collateral expiry fee (when end date is crossed and collateral value becomes zero)

– Collateral reactivation fee (when collateral is reactivated post suspension)

– Collateral suspension (when collateral is suspended)

• Event based fee are collected when collateral status gets updated, like active (on creation), extended (when collateral end date is modified and extended further), expired (when end date is crossed and collateral value becomes zero), reactivated (when collateral is reactivated post suspension), suspended (when collateral is suspended).

• Event based fees is linked to collateral at the time of creation itself, but gets triggered on happening of status update.

• Event based fee becomes applicable as many number of times as the collateral achieves a particular status.

- For example - collateral suspension fee gets triggered as and when multiple suspension takes place.

- Collateral fees of type 'Event Based Fee' is always be a one-time fee but recurring multiple times as and when a life cycle event is triggered for a collateral.

- Collateral Fees of type 'Event Based Fee' can have liquidation frequency as only 'One Time'.

- It is possible to collect 'Event Based Fee' only automatically.

- For collateral fees of type 'Event Based Fee', the calculation and accrual are based on the underlying basis amounts - 'Collateral Value' (Limit Contribution' and 'Available Amount' are not applicable).

- Collateral fees of type 'event based fee' can have accrual frequency as one-time and liquidation frequency as one-time.

Since an 'Event Based Fee' gets triggered on happening of a certain collateral life cycle event, in that case holiday processing is not applicable. In other way it is based on holiday parameter maintained at GEDPARAM level.
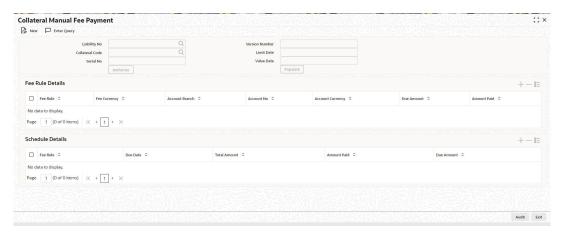
2.11.18 Collateral Manual Fee Payment

This topic provides more information on Collateral manual fee payment of collateral maintenance

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

1. On the **Home** screen, specify **GCDCOFPT** in the text box and click the ▶ icon.

   The **Collateral Manual Fee Payment** screen is displayed.

   Figure 2-40   Collateral Manual Fee Payment

2. On **Collateral Manual Fee Payment** screen, click **New** and specify the fields.

   For more information on fields, refer to the field description table.

Table 2-41   Collateral Manual Fee Payment - Field Description

Fields	Description
Liability No	Click the 🔍 icon and select the liability number to fetch the collateral codes.
Collateral Code	Click the 🔍 icon and select the collateral code for which manual fee payment.
Version Number	The system increments this number for each manual fee payment on a collateral.
Limit Date	Specify the limit date. Limit Date can be the current application date or back date.
Serial No	Specify the serial number for which manual fee payment.
Value Date	The system populates the current application date for manual fee payment transaction.
Populate	Click this button to fetch the Fee Rules which are due for manual payment under **Fee Rule Details** grid.
Fee Rule Details	Specify the amount paid for the fee rule in the **Due Amount** field, click **Save** and **Authorize**. Payment details are updated for the Fee rule in the **Schedule Details** grid.

3. Click **Save** to save the record.

2.11.19 MIS Details

This topic provides information on MIS Class Maintenance of Collateral maintenance.

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

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

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

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

1. On **Collaterals Maintenance** screen, click the **MIS Class** tab.

The **MIS Details** screen is displayed.

Figure 2-41   MIS Details

For more information on fields, refer to the field description table.

Table 2-42   MIS Details - Field Description

Field	Description
MIS Group	This field gets defaulted based on fee class selection or select the MIS group from the list of groups configured in **MIDGRPMT** screen.
Default	Click this button to fetch the composite MIS codes maintained for the customer in **STDCIF** screen, if there is only one customer explicitly selected at the collateral level or if there is only one customer linked to the liability. The user must click this button each time they make changes to the liability. Thus the system can fetch and default the updated composite MIS.
Customer No	Displays the customer number for which the composite MIS are fetched from **STDCIF** screen. Composite MIS codes will be fetched from **STDCIF** screen, if the ELCM is integrated with ROFC (external system).
Transaction MIS	Displays the transaction type of MIS code based on the selected MIS Group or the Transaction MIS code associated with the fee class.
Composite MIS	Displays the Composite type of MIS code based on the selected MIS Group or the Composite MIS code associated with the fee class.
MIS Code	Transaction and Composite MIS codes configured in **GLDCLSMT** or **MIDGRPMT** screen are auto-populated based on the selected MIS Group or fee class. The user can also add, modify or delete the MIS codes of type Transaction and Composite. **Note:** MIS Codes of Customer and Fund Types will not be populated in the **MIS Class** sub-screen and the same cannot be used for collateral maintenance.
MIS Class	Displays the MIS class based on the selected MIS code.

2. Click **Save** to save the record.

2.11.20 Collateral Covenant Tracking Summary

This topic provides information on viewing collateral covenant tracking summary.

- On the **Home** screen, specify **GCSCOVTR** in the text box and click the ▶ icon.
  The **Collateral Covenant Tracking Summary** screen is displayed.

Figure 2-42   Collateral Covenant Tracking Summary

For more information on fields, refer to the field description table.
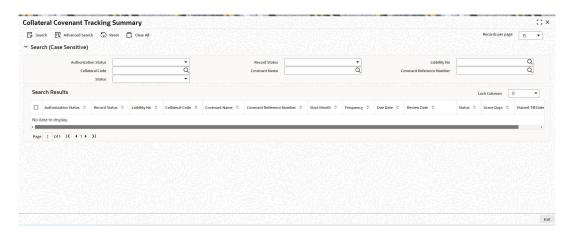
Table 2-43   Collateral Covenant Tracking Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The available options are: • **Open** • **Closed**
Liability No	Click the 🔍 icon and select the liability number from the list.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
Covenant Name	Click the 🔍 icon and select the covenant name from the list.
Covenant Reference Number	Click the 🔍 icon and select the covenant reference number type from the list.
Status	Select the status from the drop-down list. The available options are: • **Deferred** • **Complied** • **Terminated** • **Breached**

2.11.21 Covenant Tracking Details

This topic provides more information on tracking collateral covenant details.

The covenants linked to the collaterals can be tracked using the **Collateral Covenant Tracking Details** screen **(GCSCOVTR)** which is specific to collaterals as well as a common **Covenant Tracking Details** screen **(GEDCVTRK)**.
For information on common **Covenant Tracking Details** screen, refer **OBELCM Common User Guide**.

1. On the **Home** screen, specify **GCSCOVTR** in the text box and click the ▶ icon and on clicking the queried record **GCDCOVTR** (**Collateral Covenant Tracking Details**) is opened with the details of the covenant.

    The **Covenant Tracking Details** screen is displayed.
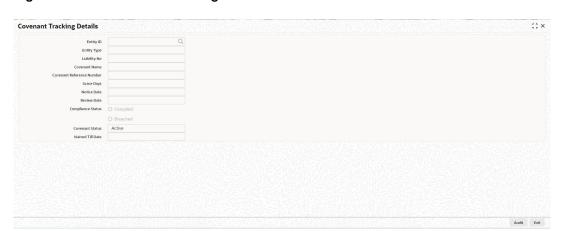
    Figure 2-43   Covenant Tracking Details

    For more information on fields, refer to the field description table.

    Table 2-44   Covenant Tracking Summary - Field Description

Field	Description
Entity ID	Indicates the entity ID to which covenant is linked.
Entity Type	Indicates the entity (Customer/Collateral/Facility) to which the covenant is linked.
Liability Number	Indicates the liability number to which the covenant associated with customer/collateral/ facility is linked.
Covenant Name	Indicates the covenant name.
Covenant Reference Number	Indicates the covenant reference number for the customer/collateral/ facility being maintained.
Grace days	Indicates the grace days for the next due/revision date allowed for facility covenant.
Notice Date	Indicates the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.

Table 2-44   (Cont.) Covenant Tracking Summary - Field Description

Field	Description
Revision Date	Indicates the date on which covenant has to be revisited for review. Revision date is derived by system and updated when covenant is saved – based on combination of start date + (combination of frequency and due date and start month).
Status	Select the compliance status as **Complied** or **Breached**. **Note:** • **Complied** – If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by running the scheduler ELCMCOVNTSTAT immediately after the end of revision date. – If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked after running the scheduler 'ELCMCOVNTSTAT'. – Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency. – Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility. • **Breached** – Covenants which are not complied within revision date are marked as breached by running the scheduler 'ELCMCOVNTSTAT' immediately after the end of revision date. – When covenants pertaining to multiple frequency are breached, all of them are available for tracking. – Covenants can also be marked as Breached online.
Waived Till Date	In case the status is 'Waived', then you need to specify this date. You need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

2. Click **Save** to save the record.

2.12 Collateral Maintenance Launch

This topic provides information on Maintaining specific collateral input details of collaterals.

Collateral Maintenance Launch

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

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

- On the **Home** screen, specify **GCDGENCL** in the text box and click the ▶ icon.

  The **Collateral Maintenance Launch** screen is displayed.

Figure 2-44   Collateral Maintenance Launch

For more information on fields, refer to the field description table.c

Table 2-45   Collateral Maintenance Launching - Field Description

Field	Description
Collateral Type	Click the 🔍 icon and select the required Collateral Type from the drop-down list. Collateral types are factory shipped in the system.

Table 2-45   (Cont.) Collateral Maintenance Launching - Field Description

Field	Description

Collateral Category	Click the $\mathbb{Q}$ icon and select the required Collateral Category. Collateral categories factory shipped or maintained for the selected collateral type are displayed in the drop-down list.
	Click **Launch Screen**. The specific collateral maintenance screen is launched. On clicking **New** Category, Haircut and Revaluation details will be populated based on the category selected. If the category is not enriched with Revaluation or Haircut details, system will validate the same.
	Note:
	• In case of data masking, if **PII Allowed** toggler is disabled in **User Maintenance** screen **(SMDUSRDF)**, then the following field values are masked.
	   – **Guarantee Details screen**
	      * **Guarantor Name**
	      * **Guarantor Address**
	   – **Property Details screen**
	      * **Country**
	      * **Property Address**
	   – **Life Insurance screen**
	      * **Insurer Address**
	• In case of right to be forgotten, all the PII fields maintained in **Guarantee Details**, **Property Details**, and **Life Insurance** screens are anonymized if the customer is forgotten in the **Forget Customer Process** screen **(STDCSFRT)**.
	• In case of granular access, collateral and guarantor details maintained for allowed list of customers are allowed to view, query, modify, authorize, re-open, copy, delete, and so on based on the user/users preferences selected in **Access Group Restriction** tab available in the **User Maintenance** screen.
	For more information, refer to **Common Core - Security Management System User Guide**.

- Property Details screen
  This topic provides information on property details screen.

- Vehicle Details screen
  This topic provides information vehicle details screen.

- Stocks screen
  This topic provides information on stocks screen of specific collateral input details.

- Machinery screen
  This topic provides information on machinery screen.

- Life Insurance Details screen
  This topic provides information on Life insurance details screen of specific collateral input details.

- Funds
  This topic provides information on Funds of the Collaterals.

- Bonds
  This topic provides information on Bonds of specific collateral details.

- Precious Metal screen
  This topic provides the information on Precious Metal screen.

- • Obligation Details screen
  This topic provides information on obligation details screen.

- • Guarantee Details screen
  This topic provides information on Guarantee details screen.

- • Commercial Papers screen
  This topic provides information on Commercial papers screen.

- • Corporate Deposits
  This topic provides the information on this Corporate Deposits.

- • Agriculture Details Screen
  This topic provides information on Agriculture Details screen.

- • Perishables Details Screen
  This topic describes the information on Perishables Details screen.

- • Inventory Details screen
  This topic provides the information on Inventory Details screen.

- • Account Receivables
  This topic provides information on account receivables.

- • Other Bank Deposit
  This topic provides information on Other Bank deposit.

- • Commodity
  This topic provides information on commodity.

- • Accounts and Contracts screen
  This topic provides the information on Accounts and Contracts screen.

- • Post Dated Cheque
  This topic provides the information on Post Dated Cheque.

- • Promissory Note
  This topic provides the information on Promissory Note.

- • Bill of Exchange
  This topic provides the information on Bill of Exchange.

- • Aircraft
  This topic provides the information on Aircraft.

2.12.1 Property Details screen
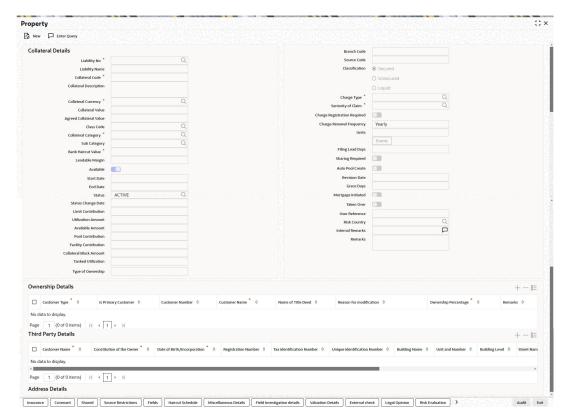
This topic provides information on property details screen.

1. On the **Home** screen, specify **GCDCOLLP** in the text box and click the ▶ icon.

   The **Property** screen is displayed.

Figure 2-45   Property

2. On **Property** screen , click the **Property Details** tab.

   The **Property Details** screen displays.

   > **Note:**
   >
   > **Property Details** screen varies based on the selected collateral category.

   • [Property Details - Common](#)
   • [Property Details - Residential](#)
   • [Property Details - Water](#)

2.12.1.1 Property Details - Common

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Prpoerty** screen, under **Collateral Category** field, select the category as **COMMERCIAL PROPERTY**, **INDUSTRIAL PROPERTY**, **RURAL PROPERTY** or **USERDEFINED PROPERTY** and click the **Property Details** tab.

   The **Property details** screen is displayed.

Figure 2-46   Property Details

2. On **Property details** screen , click the **+** icon and specify the details.

   For more information on fields, refer to the field description table.

Table 2-46   Property Details - Field Description

Field	Description
Property ID	Specify a unique ID (alphanumeric) for mapping the property with collateral ID and insurance.
Registration Number	Registration number is unique across multiple property records in the collateral.
Property Type	Select the type of property from the soption list.
Property Category	Select the property ownership category from the drop down list. The options available are: • **Individual** • **Corporate**
Property Description	Specify the description about the property here.

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

Field	Description
Property Purpose	Select the purpose of property from the drop down list. The options available are: • **Commercial** • **Personal**
Registered Owner	Specify the name of registered property owner.
Land Registry	Specify the land registry number.
Construction Date	Specify the construction date of the property. The construction date cannot be future dated.
Purchase Date	Specify the date of property purchase. The purchase date cannot be future dated.
No. of Rooms	Specify the number of rooms available in the property.
No. of Garages	Specify the number of garages available in the property.
No. of Storeys	Specify the number of storeys available in the property (building/dwelling).
Roof Type	Select the Roof Type, if the property has dwelling. The options available are: • **Solar tiles** • **Asphalt shingles** • **Metal roof** • **Stone-coated steel** • **Slate** • **Rubber slate** • **Clay** • **Concrete tiles** • **Green roofs** • **Built-up roof** • **Bamboo** • **Mud** • **Solid Wood** • **Bricks** • **Thatched** • **Others**
Wall Material	Select the Wall Material of property identified during valuation. The options available are: • **Brick Veneer** • **Concrete** • **Double Brick** • **Asbestos** • **Mud Brick** • **Steel** • **Stone** • **Timber** • **Clay** • **Bamboo** • **Polystyrene** • **Others**

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

Field	Description
Property Units	Select the unit in which the property is measured. The options available are: • **Square Meter** • **Square Yard** • **Hectare** • **Acre**
Property Size	Specify the size of property in selected property unit.
Length	Specify the size of property in selected property unit.
Width	Specify the width of the property.
Area of Land	Specify the actual size (Length*Width) of the land in meters or square meters.
Zone Classification	Select the zone of the property from the adjoining option list.
Income Producing	Enable this check box, if the property is producing income.
Environment Assessment Required	Enable this check box, if the property has an environmental risk and requires an environmental assessment.
Restricted Property	Enable this check box, if the property is restricted for certain reasons.
Under Construction	Enable this check box, if the property is under construction. For more information on under construction details, refer #GUID-AF83987E-73A1-4652-8C11-338568AE2351/FIG_J4W_CRJ_LYB
Nature of Property	Select the nature of property from the drop-down list. The available options are; • **Freehold** • **Leasehold**
Adverse Comments	Specify the comments for the property.

3. If **Under Construction** toggler is enabled, the system displays **Construction Details** and **Construction Stage Details** sections in the **Property Details** screen as shown below.

Figure 2-47   Construction Details

For more information on fields, refer to the field description table.

Table 2-47   Construction Details - Field Description

Field	Description
Construction By	Select the construction by from the drop-down list. The available options are: • **Owner** • **Builder**

Table 2-47   (Cont.) Construction Details - Field Description

Field	Description
Construction Start Date	Specify the date on which the construction was started.
Land Value	Specify the Land Value of the property.
Owner Name	Specify the property owner name.
Construction Stage Details	Specify the detials under this section.
Project Name	Specify the name of the construction project.
Construction Stage	Select the construction stage from the drop-down list. The available options are: • **Base** • **Deposit** • **Enclosed Stage** • **Fixing Stage** • **Frame Stage** • **Practical Completion**
Expected Progress	Specify the expected construction progress. Expected Progress can be alphanumeric with maximum length of 2000 characters.
Percent Completion	Specify the percentage of project completion.
Expected Date of Completion	Specify the expected date of project completion.
Construction Cost	Specify the construction cost for this stage.
Market Value	Specify the market or assessed value of the collateral.
Bank Haircut Value	Bank haircut value for the under-construction property is displayed here.
Bank Value	Specify the property value after applying Bank Haircut Value.
Valuation Date	Specify the expected date of valuation.
Remarks	Specify the remarks, if any.

- Under **Construction Details** section, select the **Construction By** as **Builder**.

  The **Builder Details** section displays.

Figure 2-48   Builder Details

Table 2-48   Builder Details - Field Description

Field	Description
Party Type	Select the builder type from the drop-down list. The available options are: • **Individual** • **Organization**
Party Name	Specify the Party Name.

Table 2-48   (Cont.) Builder Details - Field Description

Field	Description
Business Number	Specify the Business Number of the party.
License No	Specify the license number of the party.
Incorporation Date	Specify the party incorporation date.
Mobile	Specify the mobile number of the party.
Landline	Specify the Landline number of the party.
Email	Specify the Email address of the party.
Builder Address Details	Specify the details under this section.
International Address	Enable this check box, if builder address is international address.
Address/Address Line1/ Address Line2	Specify the building name / door number / street name in this field.
ZIP Code	Specify the ZIP Code of the city.

Table 2-49   Property Address - Field Description

Field	Description
Building Name	Specify the building name of the property.
Unit and Number	Specify the unit and number details of the building.
Level	Specify the level for building level details.
Street Name	Specify the street name in which the property is located.
Locality	Specify the locality in which the property is located.
Landmark	Specify the landmark for the property.
City	Specify the city in which the property is located.
State	Specify the state in which the property is located.
Postal Code	Specify the postal code of mentioned city.
Country	Specify the country in which the property is located.

> ✎ **Note:**
>
> • Below validations will be carried out during creation/modification of property collateral record based on the parameters selected in the collateral category level.
>
>   – If both **Collateral Address Applicable** and **Collateral Address Mandatory** are selected as **Yes** in **Collateral Category** Screen, then system will validate for below:
>
>   * Unit and Number or Building Name either one option must be entered
>
>   * City must be entered
>
>   * State must be entered
>
>   * Postal Code must be entered
>
>   * Country must be entered
>
>   – If **Collateral Address Applicable** is selected as **Yes** and **Collateral Address Mandatory** is selected as **No** in **Collateral Category** Screen, then:
>
>   * validations will not be done by the system.
>
>   * system will allow to specify the address details and save the record.
>
>   – If both **Collateral Address Applicable** and **Collateral Address Mandatory** are selected as **No** in **Collateral Category** Screen, then:
>
>   * validations will not be done by the system.
>
>   * system will allow to specify the address details and save the record.

For more information on **Collateral Address Applicable** and **Collateral Address Mandatory** in **Collateral Category** screen, refer #unique_91.

Table 2-50   Currency Details - Field Description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then click the 🔍 icon and select can select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-51   Property Valuation Details - Field Description

Field	Description
Basis Property Value	Select the basis of property value from the drop-down list. The options available are: • **Market Value** • **Property Index Value** • **Government Value**
Market Value	Specify the market value of the property. When basis of property value is market value, entering market value is mandatory.
Govt. Value	Specify the government value of the property. When basis of property value is govt. value, entering govt. value is mandatory.
Property Index Value	Specify the index value of the property. When basis of property value is property index value, entering property index value is mandatory.
Valuation Date	Specify the last valuation date from the customer submitted valuation report. The valuation date cannot be future dated.
Valuation Source	Specify the source of valuation from the customer submitted valuation report.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report.
Other Lenders Charge Amount	Specify combined charge amount of other lenders in case the property is already mortgaged to other lenders.
Insurance Details	Click this button to add property specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add property valuation details. For more information on valuation details, refer #unique_93.

Table 2-52   Property Contact Details - Field Description

Field	Description
Contact Person	Select the Contact Person from the drop down list. The options available are : • **Builder** • **Owner** • **Real Estate Vendor** • **Tenant** • **Other**
First Name	Specify the First Name of contact person.
Last Name	Specify the Last Name of the contact person.
Mobile	Specify the mobile number of the contact person.
Home Phone	Specify the home phone number of the contact person.
Work Phone	Specify the work phone number of the contact person.
Email	Specify the Email address of the contact person.

Table 2-53   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
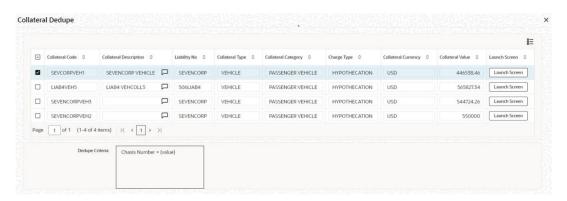
Table 2-53   (Cont.) External pricing details - Field Description

Field	Description
Market Price code	click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

4. Click **Save** to save the record.

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

   The **Dedupe Check** screen displays.

Figure 2-49   Dedupe Check
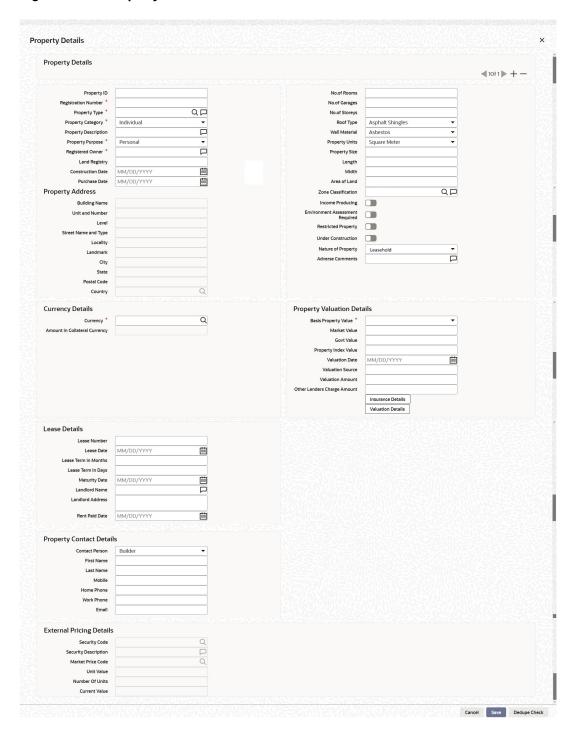
> **Note:**
>
> Dedupe check must be individually performed for all the child collaterals.

6. Click **Launch Screen** to verify records and take necessary action.

7. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

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

Figure 2-50   Property

Lease details

Table 2-54   Lease Details fields description

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

Table 2-54   (Cont.) Lease Details fields description

Field	Description
Lease Date	Specify the lease start date.
Lease Term in Months	Specify the Lease Term in Months.
Lease Term in Days	Specify the Lease Term in Days.
Maturity Date	Specify the end date of the lease.
Landlord Name	Specify the name of the landlord who leased out the property. Landlord Name can contain maximum 50 alphanumeric characters and special characters excluding # $ %.
Landlord Address	Specify the address of the landlord. Landlord Address can contain maximum 300 alphanumeric characters and special characters excluding # $ %.
Rent Paid Date	Specify the date on which the crown rent was paid.

2.12.1.2 Property Details - Residential

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Prpoerty** screen, under **Collateral Category** field, select the category as **RESIDENTIAL PROPERTY** and click the **Property Details** tab.

   The **Property Details** screen is displayed.

Figure 2-51   Property Details

For more information on fields, refer to the field description table.

Table 2-55   Residential Details fields description

Fields	Description
Residential Status	Specify the details under this section.
Primary Residence	Enable this check box to indicate the property as primary residence.

Table 2-55   (Cont.) Residential Details fields description

Fields	Description
Occupancy	Select the occupancy of the residential property from the drop-down list. The available options are • **Owner Occupied** • **Investment** • **Others**

2.   Click **Save** to save the record.

2.12.1.3 Property Details - Water

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1.   On **Prpoerty** screen, under **Collateral Category** field, select the category as **WATER PROPERTY** and click the **Property Details** tab.

The **Property details** screen is displayed.

Figure 2-52   Property Details

For more information on fields, refer to the field description table.

Table 2-56   Water Property details - Field Description

Field	Description
Access License Number	Specify the license number allotted for water access rights. Access License Number can be alphanumeric with a maximum of 15 characters.
Allocation Description	Specify the description about the water allocation. Allocation Description can be alphanumeric with a maximum of 100 characters.
Allocation Number	Specify the number assigned for water allocation rights. Allocation number can be alphanumeric with a maximum of 15 characters.

Table 2-56   (Cont.) Water Property details - Field Description

Field	Description
Authority	Specify whether the authority is local government or municipal authority concerned with the water rights/license.
Entitlement Duration	Specify the tenure of water entitlement.
Entitlement Reference Number	Specify the water entitlement reference number. Entitlement Reference Number can be alphanumeric with a maximum of 10 characters.
Entitlement Type	Specify the nature of water entitlement. Entitlement Type can be alphanumeric with a maximum of 50 characters.
Identification #	Specify a number provided to identify the water share. Identification number can be alphanumeric with a maximum of 15 characters.
License Tenure Type	Specify the type of water license tenure. The options available are: • **Continuing** • **Specific Purpose** • **Supplementary**

2. Click **Save** to save the record.

2.12.2 Vehicle Details screen

This topic provides information vehicle details screen.
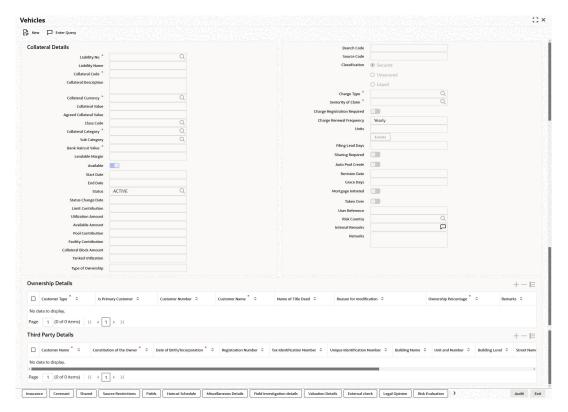
1. On the **Home** screen, specify **GCDCOLLV** in the text box and click the ▶ icon.

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

Figure 2-53   Vehicle

2. On **Vehicles** screen , click the **Vehicle Details** tab.

> **Note:**
>
> Vehicle Details screen varies based on the selected collateral category.

- Vehicle Details - Userdefined
- Vehicle Details - Goods Vehicle
- Vehicle Details - Passenger Vehicle
  This topic provides information on Vehicle Details - Passenger Vehicle.

2.12.2.1 Vehicle Details - Userdefined

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Vehicles** screen, under **Collateral Category** field, select the category as
    USERDEFINED VEHICLE and click the **Vehicle Details** tab.

    The **Vehicle Details** screen is displayed.

Figure 2-54   Vehicle Details

For more information on fields, refer to the field description table.

Table 2-57   Vehicle Details - Field Description

Field	Description
Vehicle Identification Number	Specify the unique vehicle number across multiple child records in the collateral.
Invoice Value	Specify the invoice value of the vehicle.
Vehicle Type	Select the type of vehicle from the drop-down list. The available options are: • **Four Wheeler** • **Heavy Commercial Vehicles** • **Light Commercial Vehicles** • **Two Wheeler** • **Three Wheele**
New/Used	Specify if the vehicle is a new vehicle or a pre-owned vehicle. For new vehicle type, invoice value is mandatory and the same is considered as collateral value. For used vehicle type, valuation amount is mandatory and the same is considered as collateral value. Valuation date is mandatory for used vehicles.
Make	Specify the make of the vehicle.
Model	Specify the model of the vehicle.
Year Of Manufacture	Specify the year of manufacturing of the vehicle.
Regn.No	Specify the vehicle registration number.

Table 2-57   (Cont.) Vehicle Details - Field Description

Field	Description
Registration Date	Specify the enter date of registration of the vehicle. Registration date cannot be future dated.
Chassis No	Specify the chasis number of the vehicle.
Engine Type	Select the engine tpye from the drop-down list. The available options are: • **Diesel** • **Petrol** • **Electric** • **Hybrid** • **PHEV**
Engine No.	Specify the engine number of the vehicle.
Description	Specify a brief description about the vehicle.
Owner	Specify the ownership details of the vehicle.
Registration Authority	Specify the registration authority details with whom the vehicle is registered.
KM/Miles	Select the unit indicator. The available options are: • **Kms** • **Miles**
Distance Travelled	Specify the distance travelled by the Vehicle till today in selected unit.
Trim	Specify the variant of the vehicle. Variant can be alphanumeric with maximum length of 30 characters.
Leased	Select **Yes** if the vehicle is leased. Otherwise select **No**.
Has Accidental History	Select **Yes** if the vehicle has accidental history. Otherwise select **No**.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.

Table 2-58   Currency details - Field Description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then click the Q icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever vehicle value currency is different from collateral currency, vehicle value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-59   Vehicle Details - Field Description

Field	Description
Invoice Value	Specify the invoice value of the vehicle.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used cars only.
Resale Value	Specify the resale value of the vehicle.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used cars only. Valuation date cannot be future dated.

Table 2-59   (Cont.) Vehicle Details - Field Description

Field	Description
Remarks	Specify the remarks for the valuation, if any.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Current value	Based on unit value and number of units, current value is calculated and displayed. **Note:** For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice Value/ Valuation amount.
Insurance Details	Click this button to add vehicle specific insurance details. For more inforamtion on insurance details, refer #unique_92.
Valuation Details	Click this button to add vehicle valuation details. For more information on valuation details, refer #unique_93.

Table 2-60   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

2. Click **Save** to save the record.

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

The **Dedupe Check** screen displays.

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

Figure 2-55   Collateral Dedupe Check

4. Click **Launch Screen** to verify records and take necessary action.

5. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.12.2.2 Vehicle Details - Goods Vehicle

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Vehicles** screen, under **Collateral Category** field, select the category as **GOODS VEHICLE** and click the **Vehicle Details** tab.

The **Vehicle** Goods is displayed.

Figure 2-56   Vehicle Details - Goods Vehicle

For more information on fields, refer to the field description table.

Table 2-61   Goods Vehicle - Field Description

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

Table 2-61   (Cont.) Goods Vehicle - Field Description

Field	Description
Body Type	Select the goods vehicle body type from the drop-down list. The options available are: • **Box** • **Truck** • **Semi-trailer truck** • **Van** • **Trailers** • **Heavy equipment** • **Travel Trailers** • **Minivan** • **Pickup truck/Van** • **Tow Trucks** • **Flatbed Truck** • **Platform Truck** • **Concrete Transport** • **Crane** • **Dump Truck** • **Garbage Truck** • **Refrigerated Trucks** • **Log Carriers** • **Others**
Vehicle Capacity	Specify the maximum load allowed in the goods vehicle. Vehicle Capacity can be alphanumeric with maximum of 10 characters.
No of Wheels	Specify the number of wheels available in the vehicle.

2. Click **Save** to save the record.

2.12.2.3 Vehicle Details - Passenger Vehicle

This topic provides information on Vehicle Details - Passenger Vehicle.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Vehicles** screen, under **Collateral Category** field, select the category as **PASSENGER VEHICLE** and click the **Vehicle Details** tab.

   The **Vehicle details** screen is displayed.

Figure 2-57   Vehicle Details- Passenger Details

For more information on fields, refer to the field description table.

Table 2-62   Vehicle Details - Field Description

Field	Description
Engine Power	Specify the Engine Power of passenger vehicle. Engine power can be alphanumeric with maximum length of 10 characters.
Maximum Passenger	Specify the maximum number of passengers allowed in the vehicle. Maximum Passenger can be alphanumeric with maximum length of 4 characters.
Body Type	Specify the body type of the passenger vehicle. For example, Sedan. Body Type can be alphanumeric with maximum length of 10 characters.

2. Click **Save** to save the record.

2.12.3 Stocks screen
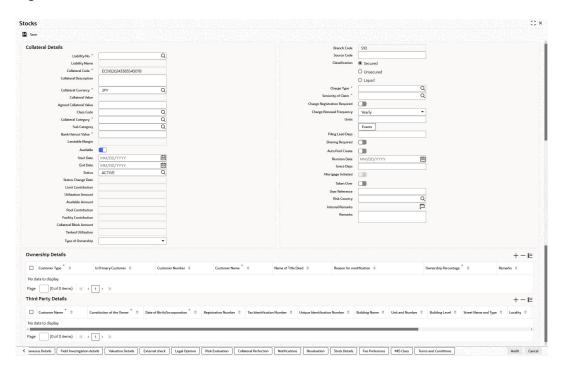
This topic provides information on stocks screen of specific collateral input details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLLS** in the text box and click the ▶ icon.

   The **Stocks** screen is displayed.

   Figure 2-58   Stocks

2. On **Stocks** screen , click the **Stock Details** tab.

   The **Stock Details** screen is displayed.

Figure 2-59   Stock Details

For more information on fields, refer to the field description table.

Table 2-63   Stocks Details - Fields description

Field	Description
Security Code	Click the 🔍 icon and select the security code from the adjoining option list of collateral type stocks. Security Code should be unique across the child records of the collateral.
Security Description	The system displays the security code description.
Issuer Code and Issuer Name	Issuer code and security issue name for the security gets populated based on security code selected.
Folio Number	Folio number is unique across multiple stocks records in the same collateral.
Holder	Specify the name of stock owner / bearer.
Stock Details	Specify the details under this section.
Price Code and Unit Value	Based on price code for the security selected, unit value is defaulted from security maintenance. The system displays the unit value from the Securities **(GCDSECTY)** screen.
Currency	Click the 🔍 icon and select the currency from the list.
Quantity	Specify the quantity of stocks.
Total Stock Amount	Total stock amount is calculated for the quantity specified considering unit value.
Amount in Collateral Currency	Wherever stocks value currency is different from collateral currency, stock value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Click the 🔍 icon and select the rating agency from the adjoining list of values which has rated the security.
Rating	Specify the rating of the securities.
Electronic Mode	Select this check box if the securities are in electronic mode.
Brokerage ID and Name	Specify the broker id and name. Brokerage Id and Brokerage name are mandatory when Electronic mode is selected.

Table 2-63   (Cont.) Stocks Details - Fields description

Field	Description
Remarks	Specify remarks if any Following sub-screens are not relevant to stocks type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**

3. Click **Save** to save the record.

2.12.4 Machinery screen

This topic provides information on machinery screen.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.
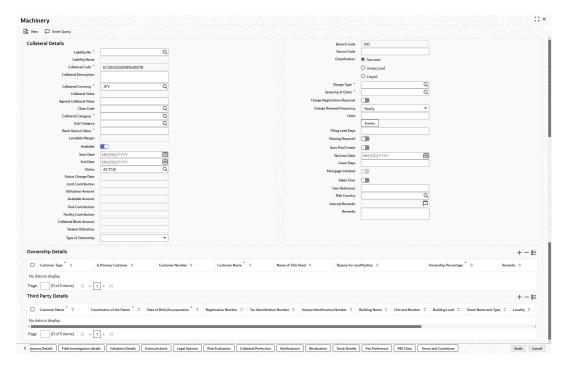
1. On the **Home** screen, specify **GCDCOLLY** in the text box and click the ▶ icon.

The **Machinery** screen is displayed.

Figure 2-60   Machinery

2. On **Stocks** screen , click the **Plant & Machinery Details** tab.

The **Plant** screen is displayed.

Figure 2-61   Plant

For more information on fields, refer to the field description table.

Table 2-64   Plant - Field Description

Field	Description
Serial Number	Serial number has to be unique across different machinery records in the same collateral.
Machine Details	Specify the machine number of the machine submitted as collateral.
Manufacturer	Specify the manufacturer details of the machine.
Industrial Type	Select the industrial type from the drop-down list. The options available are: • **Agriculture Industry** • **Allied Industry** • **Automobile Industry** • **Banking** • **Financial Industry** • **Fishing Industry**
Manufactured Year	Specify the manufactured year of the machine. Manufactured year cannot be after purchased year and also future year.
Purchased Year	Specify the year of purchase of the machine. Purchased year cannot be in future.
Machinery Location	Specify the machinery location.
Registered Owner	Specify the name of machinery owner.
Machinery Condition	Specify the machinery condition.
Intended Use	Specify the intended usage of the machinery.

Table 2-65   Currency - Field description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then click the Q icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever machinery value currency is different from collateral currency, machinery value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-66   Plant & Machinery Details - Field Description

Field	Description
Machinery Type	Select the machinery type from the drop-down list. The available options are: • **New** • **Used** • **Leased**
Machine Value Basis	Select the basis of machine value from the adjoining drop-down list. The options available are: • **Assessed Value** • **Written Down Value** • **Invoice Value**
Assessed Value	Specify the assessed value of the machinery. If machinery value basis is selected as assessed value, assessed value is mandatory.
Invoice Value	Specify the invoice value of the machine. If machinery value basis is selected as invoice value basis, invoice value is mandatory.
Replacement Value	Specify the replacement value of the machinery.
Written Down Value	Specify the written down value of the machine after depreciation. If machinery value basis is selected as written down value, basis, written down value is mandatory.
Third Party Charge Amount	Specify the charge amount of other lenders, if any.
Remarks	Specify remarks for the machinery, if any.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Current value	Based on unit value and number of units, current value is calculated and displayed. **Note:** For Manual modification of Collateral value, current value needs to be updated. No update is required for Invoice/Assessed/ Written Down Value.
Insurance Details	Click this button to add machinery specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add machinery valuation details. For more information on valuation details, refer #unique_93.

Table 2-67   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.

3. Click **Save** to save the record.

2.12.5 Life Insurance Details screen

This topic provides information on Life insurance details screen of specific collateral input details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLLI** in the text box and click the ▶ icon.

The **Life Insurance** screen is displayed.
Multiple life insurance records can be linked to same customer collateral. Collateral value is updated duly considering amount of these life insurance policies.

Figure 2-62   Life Insurance

2. On **Life Insurance** screen , click the **Life Insurance Details** tab.

   The **Life Insurance Details** screen is displayed.

Figure 2-63   Life Insurance Details

For more information on fields, refer to the field description table.

Table 2-68   Life Insurance Details - Field Description

Field	Description
Policy No	Specify the life insurance policy number.
Name of the Policy	Specify the policy name.
Policy Status	Select the status from the drop-down list. The available options are: • **Inforce** • **Lapsed** • **PaidUp** **Note:** Policy value is updated appropriately when the policy status is lapsed.
Insurer Details	Specify the details of insurance company like nature of policy, term, and so on.
Insurer Address	Specify the insurance company address.
Beneficiary	Specify the beneficiary name.
Currency	In case manual revaluation, you can select the currency from the adjoining option list. In case of external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	Wherever life insurance value currency is different from collateral currency, life insurance value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Amount	Specify the sum assured amount.
Premium Amount	Specify the premium amount.
Insurance Surrender Value	Insurance surrender value is considered for updating collateral value.
Policy Start Date	Specify the start date of the policy. Policy start date cannot be future dated.

Table 2-68   (Cont.) Life Insurance Details - Field Description

Field	Description
Policy Issue Date	Specify the issue date of the policy. Policy issue date cannot be after policy start date. **Note:** Policy issue date is defaulted as policy start date unless it is specified.
Policy End Date	On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date. Policy end date cannot be back dated. **Note:** When multiple life insurance policies with different end dates are linked to same collateral, farthest end date is updated as collateral end date. On policy end date, collateral value is updated as zero. When multiple policies are having different end dates, collateral value is reduced to the extent of policy on reaching end date.
Policy Tenure (in days)	Policy tenure is derived based on policy start date and policy end date.
Renewal Frequency	Select the insurance policy renewal frequency from the adjoining option list.
Assignment Date	Specify the date of assigning the policy to the bank. Assignment date cannot be prior to policy start date and also future dated. Assignment date cannot be prior to policy issue date. Assignment date cannot be after policy end date.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Remarks	Specify the remarks for the Life Insurance type collateral, if any. Following sub-screens are not relevant to life insurance type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details**

3. Click **Save** to save the record.

2.12.6 Funds

This topic provides information on Funds of the Collaterals.
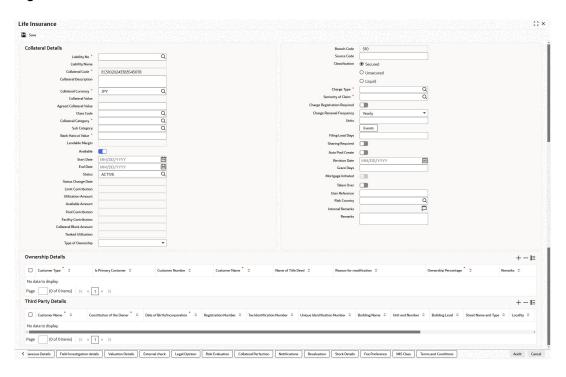
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.
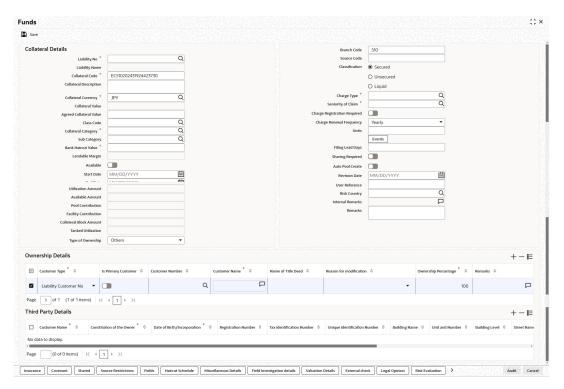
1. On the **Home** screen, specify **GCDCOLFU** in the text box and click ▶ arrow icon.

   The **Funds** screen is displayed.

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

Figure 2-64   Funds

2. On **Funds** screen, click **Fund Details** tab.

   The **Fund Details** screen is displayed.

Figure 2-65   Fund Details

For more information on fields, refer to the field description table.

Table 2-69   Funds details - Field Description

Field	Description
Bank Details	Specify the details under this section.
Security Code	Click the 🔍 icon and select the security code from the list.
Security Description and Issuer Code	Security description and issuer code gets defaulted for selected security code.
Issuer name	Specify the security Issuer name for the linked fund.
Folio Number	Folio number is unique across multiple funds records in the same collateral.
Holder	Specify the name of fund holder.
Name of Fund	Name of fund can be specified for the fund linked.
Fund Category	Select the following fund category from the drop-down list. The available options are: • **Balanced** • **Equity** • **Fixed Income** • **Index** • **Investment** • **Money Market**
Scheme Name	Scheme name can be specified for the fund linked.
Currency	The currency of fund gets defaulted based on selected Security Code.
Price Code	Price code for the security code to be selected based on which unit value is populated.
Unit Value	Unit Value gets defaulted for selected Price Code.
Quantity	Specify the quantity of fund.
Total Fund Amount	Total fund amount is calculated considering unit value and quantity specified.
Amount In Collateral Currency	Wherever funds value currency is different from collateral currency, fund value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Rating Agency	Rating of the fund with rating agency details can be selected and signified.
Rating	Specify the rating of the funds. Following sub-screens are not relevant to funds type of collateral. Appropriate message is displayed when the same is invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**
Electronic Mode	Select this check box if the fund is in electronic mode
Remarks	Specify the remarks for the fund, if any.

3. Click **Save** to save the record.

2.12.7 Bonds

This topic provides information on Bonds of specific collateral details.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLBO** in the text box and click the ▶ icon.

   The **Bonds** screen is displayed.

   Figure 2-66   Bonds

2. On **Bonds** screen , click the **Bond Details** tab.

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

   The **Bond Details** screen is displayed.

Figure 2-67   Bond Details

For more information on fields, refer to the field description table.
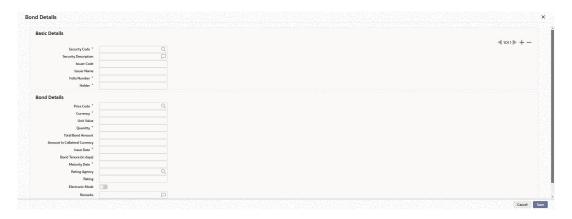
Table 2-70   Bond Details - Field Description

Field	Description
Security Code	Click the 🔍 icon and select the security code from the list.
Security Description, Issuer Code, and Issuer Name	Displays the details based on the selected security code.
Folio Number	Folio number is unique across different bonds linked to the collateral.
Holder	Specify the name of bond holder.

Table 2-71   Bonds Details - Field Description

Field	Description
Price Code	Based on price code for the security selected, unit value is defaulted from security maintenance.
Currency	Select currency of bond from the adjoining list.
Unit Value	This field gets defaulted for the selected **Price Code**.
Quantity	Specify the quantity of bonds.
Total Bond Amount	Total bond amount is calculated for the quantity specified considering unit value.
Amount In Collateral Currency	Wherever bond currency is different from collateral currency, bond value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Issue Date	Specify the issue date of bond. Issue date cannot be future dated.
Bond Tenure (in days)	Bond tenure is calculated based on issue date and maturity date.

Table 2-71   (Cont.) Bonds Details - Field Description

Field	Description
Maturity Date	Maturity date of bond is considered as collateral end date and collateral value is updated as zero. Maturity date cannot be back dated. When multiple bonds with different end dates are linked to the collateral, collateral value is appropriately reduced based on end of the bond.
Rating Agency and Rating	Select the rating for the bond from the agency.
Electronic Mode	Select this check box if the bonds are in electronic mode.
Remarks	Specify the remarks if any. Following sub-screens are not relevant to bonds type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field investigation details** • **Valuation details**

3. Click **Save** to save the record.

2.12.8 Precious Metal screen

This topic provides the information on Precious Metal screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLLL** in the text box and click the ▶ icon.

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

2. On **Precious Metals** screen , click the **Precious Metal Details** tab.

   The **Precious Metal Details** is displayed.

Figure 2-68   Precious Metal Details

For more information on fields, refer to the field description table.
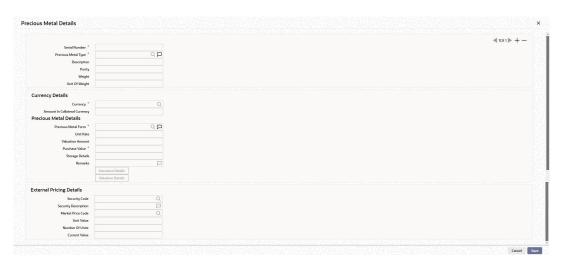
Table 2-72   Precious Metal Details - Field Description

Field	Description
Serial Number	Specify the unique serial number across multiple precious metal records of the collateral.
Precious Metal Type	Click the icon and select the type of precious metal from the option list.
Description	Specify the description of the precious metal type.
Purity	Specify the purity of the precious metals.
Weight	Specify the weight of precious metal which need to be read with unit of weight specified.
Unit of Weight	Select unit of weight. The available options are: • **Grams** • **Kilograms** • **Tonnes** • **Pounds** • **Milligrams**
Precious Metal Form	Click the icon and select the form of precious metal from the list **Unit Rate.**. Specify the unit rate of precious metal.
Valuation Amount	Specify the valuation amount of the precious metal. Valuation amount for the precious metal is arrived at based on weight and unit rate signified.
Purchase Value	Specify the purchase value of the precious metal.
Storage Details	Storage details of the precious metals can be noted.
Remarks	Specify the notes, if any, on the precious metal.
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.

Table 2-72   (Cont.) Precious Metal Details - Field Description

Field	Description
Amount In Collateral Currency	Wherever precious metal currency is different from collateral currency, precious metal value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Details	Click this button to add precious metal specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add precious metal valuation details. For more information on valuation details, refer #unique_93.

Table 2-73   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

3. Click **Save** to save the record.

2.12.9 Obligation Details screen

This topic provides information on obligation details screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLLO** in the text box and click the ▶ icon.

The **Obligation** screen is displayed.

Figure 2-69   Obligation

2. On **Obligation** screen , click the **Obligation Details** tab.

   The **Obligation Details** screen is displayed.

Figure 2-70   Obligation Details

For more information on fields, refer to the field description table.
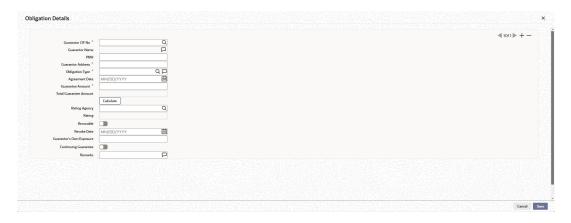
Table 2-74   Obligation Details - Field Description

Field	Description
Guarantor CIF No	Specify the customer number (CIF ID) of the guarantor. Guarantor CIF No. should be unique.
Guarantor Name	Specify the guarantor's name. The system displays the guarantor's name if guarantor CIF is entered.

Table 2-74   (Cont.) Obligation Details - Field Description

Field	Description
PNW	Specify the present net worth of the guarantor.PNW cannot be negative.
Guarantor Address	Specify guarantor's address.
Obligation Type	Specify if the guarantee is personal or corporate guarantee.
Agreement Date	Specify the guarantee agreement date. Agreement date cannot be future dated.
Guarantee Amount	Specify the guarantee amount. The amount is updated as collateral value. When multiple records are included as part of one customer collateral, sum of amounts of all obligations are updated as collateral value.
Total Guarantee Amount	The system displays the total amount of guarantee provided by the mentioned Guarantor for multiple obligation collaterals on clicking **Calculate**. After authorizing the collateral record, clicking the 'Calculate' button will recalculate and update the Total Guarantee Amount based on the amount available in all the obligation records (current and existing records) at that time. Total Guarantee Amount will be updated for all the linked child collaterals as well. In case of child collaterals with cross currency, Total Guarantee Amount will be updated considering the cross currency revaluation of child collaterals. **Note:** Closed collateral records are not considered for Total Guarantee Amount calculation.
Rating Agency and Rating	You can assign a credit rating to each Guarantor. Select the rating from the drop-down list. Selected rating details are populated in **Rating Agency** and **Rating** fields.
Revocable	Indicate whether the Guarantor can revoke (withdraw) this guarantee provided or not.

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Table 2-74 (Cont.) Obligation Details - Field Description

Field	Description
Revoke Date	Indicate the date when the Guarantor revokes the guarantee. This field is enabled only when the Revoke check box is selected. Revoke date cannot be backdated. When multiple obligation records are added to customer collateral, farthest of revoke date is updated as collateral end date. On the expiry date of the farthest record, collateral value is updated as zero. When multiple records are having different end dates, collateral value is reduced to the extent of obligation on reaching revoke date. **Note:** • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is not given, then farthest Revoke Date will be updated as Collateral End Date with appropriate message. Override message- Collateral End Date is not provided, so it will be updated as the maximum Revoke Date. • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is also given and if Collateral End Date is after farthest Revoke Date, then End Date will be updated as the maximum Revoke Date. Override message - Collateral End Date is greater than the maximum Revoke Date, so Collateral End Date will be updated as the maximum Revoke Date. • If Revoke Date is given in the "**Obligation Details**" and Collateral End Date is also given and if Collateral End Date is earlier than farthest Revoke Date, then Collateral End Date given will be retained. Override message - Collateral End Date will be retained though Maximum Revoke Date is greater than the Collateral End Date. Collateral will be marked as expired on this Collateral End Date.
Guarantor's Own Exposure	The system displays the total exposure of the guarantor.
Continuing Guarantee	Select this check box if the guarantee is a continuing guarantee.
Remarks	Specify the remarks for the guarantee, if any. Following sub-screens are not relevant to obligation type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**

3. Click **Save** to save the record.

2.12.10 Guarantee Details screen

This topic provides information on Guarantee details screen.
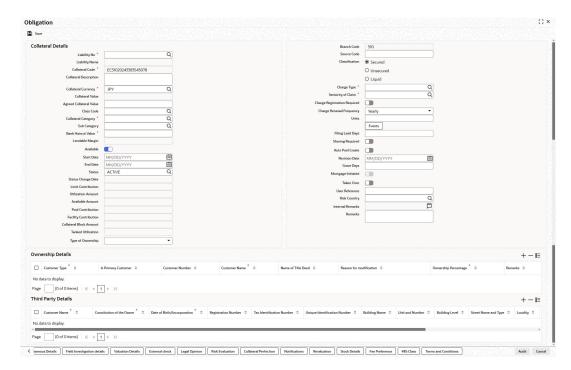
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLLG** in the text box and click the ▶ icon.

2. On **Guarantee** screen , click the **Guarantee Details** tab.

The **Guarantee Details** screen is displayed.

Figure 2-71   Guarantee Details

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

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

For more information on fields, refer to the field description table.

Table 2-75   Guarantee Details - Field Description

Field	Description
Reference Number	Reference number is unique between different guarantees attached to the same collateral.
Guarantee Type	Select the guarantee type from the drop-down list. The available options are: • **Big Bond** • **Commercial** • **Financial** • **Performance** • **Personal**
Issuer Details and Beneficiary	Specify the guarantee issuer and beneficiary details.
Applicable Place	Specify the applicable place.
Issue Date	Specify the issue date cannot be future date. Issue date cannot be after effective date.
Effective Date	Specify the effective date cannot be future dated. Issue date is defaulted as effective date unless specified.
Expiry Date	Specify the expiry date cannot be back dated or current dated.

Table 2-75   (Cont.) Guarantee Details - Field Description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then you can select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	If guarantee currency is different from collateral currency, configured rate is considered and guarantee converted amount is updated as collateral value.
Amount	Guarantee amount is updated as collateral value. When multiple guarantee records are included as part of one customer collateral, the sum of amount of all guarantees is updated as collateral value.
Rating Agency	Rating for guarantee from the agency can be signified at guarantee level.
Revocable	Select this check box to if you want to revoke the guarantee. Following sub-screens are not relevant to guarantee type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**
Remarks	Specify the remarks.

3. Click **Save** to save the record.

2.12.11 Commercial Papers screen

This topic provides information on Commercial papers screen.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLCP** in the text box and click the ▶ icon.
2. On **Commercial Paper** screen , click the **Commercial Paper Details** tab.

    The **Commercial Paper Details** screen is displayed.

Figure 2-72   Commercial Paper Details

Table 2-76   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the 🔍 icon and select the one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed. Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**

3. Click **Save** to save the record.

2.12.12 Corporate Deposits

This topic provides the information on this Corporate Deposits.

1. On the **Home** screen, specify **GCDCOLCD** in the text box and click the ▶ icon.

2. On **Corporate Deposits** screen , click the **Corporate Deposits Details** tab.

    The **Corporate Deposits details** screen is displayed.

Figure 2-73   Corporate Deposits details

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

For more information on fields, refer to the field description table.

Table 2-77   Corporate Deposit Details - Field Description

Field	Description
Issuer Name	Issuer code/name is to be fetched from **GCDISSUR**. Only those issuers which have been created for type – corporate deposit should be available.
Issuer Contact Details	Issuer contact details for the issuer name selected is fetched.
Issuer contact address	Issuer contact address can be captured.
Corporate Deposits Category	Select the category from the drop-down list. The available options are: • **Sovereigns** • **Banks** • **Corporates**
Rating Agency and Rating	These details are fetched from the **Credit Rating Agency Maintenance** screen.
Deposit Reference	Specify the deposit reference number which is unique across records of the collateral.
Date of Deposit	Specify the date of deposit. Future date is not allowed.
Interest Rate	Specify the interest rate of deposit.
Period (in Days)	Based on issue date and maturity date, period (in days) is calculated.
Maturity Date	When multiple corporate deposit have different maturity dates, the last date of these maturity dates is updated as collateral end date. On the maturity date of the last date record, collateral value is updated as zero. However, when a particular corporate deposit record linked to a collateral matures first, then the collateral value is reduced to this extent. Maturity date cannot be back dated or current date. Maturity date cannot be back dated or current date.

Table 2-77   (Cont.) Corporate Deposit Details - Field Description

Field	Description
Deposit Amount	Deposit amount is updated as collateral value. After collateral creation, you cannot modify the Deposit Amount. In order to modify the collateral value, you must add another record.
Interest Payment	Select the interest payment from the drop-down list. The available options are: • **Cumulative** • **Non-Cumulative**
Maturity Amounte	Maturity amount cannot be less than deposit amount. It is equal or greater than deposit amount. Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**

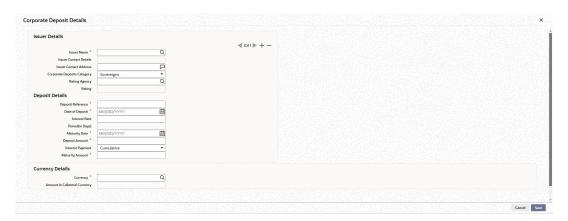3. Click **Save** to save the record.
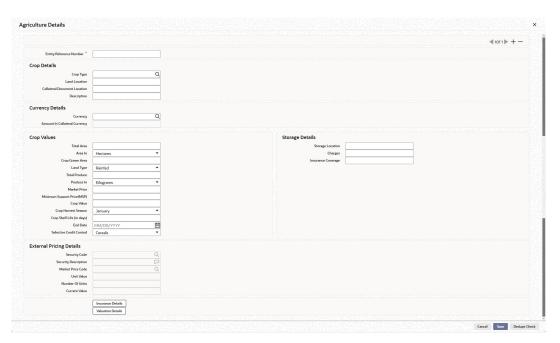
2.12.13 Agriculture Details Screen

This topic provides information on Agriculture Details screen.

1. On the **Home** screen, specify **GCDCOLAG** in the text box and click the ▶ icon.

2. On **Agriculture** screen , click the **Agriculture Details** tab.

The **Agriculture Details** screen is displayed.

Figure 2-74   Agriculture Details

> **✎ Note:**
>
> Agriculture Details screen varies based on the selected Collateral Category.

- Agriculture Details - Crop
  This topic provides the information on Agriculture Details - Crop.
- Agriculture Details - Livestock
  This topic provides the information on Agriculture Details - Livestock.

2.12.13.1 Agriculture Details - Crop

This topic provides the information on Agriculture Details - Crop.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Agriculture** screen, under **Collateral Category** field, select the category as **CROP** and click the **Agriculture Details** tab.

   The **Agriculture Details** screen is displayed.

   Figure 2-75   Agriculture Details

2. On **Agriculture details** screen , click the **+** icon and specify the details.

   For more information on fields, refer to the field description table.

Table 2-78   Agriculture Details - Crop - Field Description

Field	Description
Crop Type	click the Q icon and select the crop type from the lsit.
Land Location and Collateral Document Location	Specify the land location and document location.
Description	Specify the description about the crop.

Table 2-79   Currency Details - Field Description

Field	Description
Currency	If the collateral being is enabled for manual revaluation, then click the Q icon and select the currency from the adjoining option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	When different currencies are involved, collateral value in crop currency is converted to collateral currency as per rate configured.

Table 2-80   Crop Values - Field Descritpion

Field	Description
Crop Value	Specify the Crop Value here. Crop value cannot be zero or negative value. Crop value is updated as collateral value. When multiple crops records are included as part of one customer collateral, sum of crop values of all crops are updated as collateral value.
	When multiple crop records are added to customer collateral, farthest end date of all the child collaterals is updated as collateral end date. At the end date of the last record, collateral record is marked as Expired, 'Available' check box is disabled and Limit contribution is updated as zero.
	However, when a particular crop linked to a collateral reaches end date first, then the collateral value is reduced to this extent.
Crop Harvest Season	Specify the crop harvest season.
Crop Shelf Life	Crop shelf life (in days) can be captured at crop collateral level. Negative value is not allowed in this field.
End Date	End date cannot be Back dated or Current dated.
Selective Credit Control	Select the Selective Credit Control from the drop down list. The options available are: • **Cereals** • **Pulses** • **Oil Seeds**

Table 2-81   Storage Details - Field Description

Field	Description
Storage Location	Specify the location where the crop is stored.
Charges	Specify the storage location charge.
Insurance Coverage	Specify the Insurance Coverage amount. Negative value is not allowed in this field.

Table 2-82   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the 🔍 icon and select the one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed. Following sub-screens are not relevant to commercial papers type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**
Insurance Details	Click this button to add agriculture specific insurance details. For more inforamtion on insurance details, refer #unique_92.
Valuation Details	Click this button to add agriculture valuation details. For more information on valuation details, refer #unique_93.
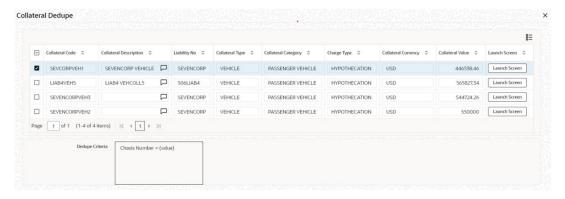
3. Click **Save** to save the record.

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

   The **Dedupe Check** screen displays.

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

Figure 2-76   Collateral Dedupe Check

5. Click **Launch Screen** to verify records and take necessary action.

6. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.12.13.2 Agriculture Details - Livestock

This topic provides the information on Agriculture Details - Livestock.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Agriculture** screen, under **Collateral Category** field, select the category as **Livestock** and click the **Agriculture Details** tab.

   The **Agriculture Details** screen is displayed.

Figure 2-77   Agriculture Details

For more information on fields, refer to the field description table.
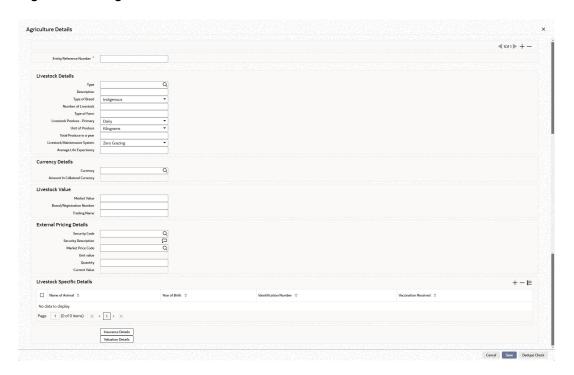
Table 2-83   Livestock Details - Field Description

Field	Description
Entity Reference Number	
Type	Click the 🔍 icon and select the livestock type from the list of values maintained in GEDTYPES.
Description	Specify the description about the livestock.

Table 2-83   (Cont.) Livestock Details - Field Description

Field	Description
Type of Breed	Select the Type of Breed from the drop down list. The options available are: • **Indigenous** • **Local** • **Improved** • **Exotic Breeds**
Number of Livestock	Specify the total number of livestock. Number of Livestock cannot be zero or negative value.
Type of Farm	Specify the Type of Farm where the livestock is kept.
Livestock Produce - Primary	Select the primary product produced from the livestock. The available options are: • **Dairy** • **Meat** • **Poultry - Eggs** • **Aquaculture'** • **Animal Skins and Hides** • **Apiculture** • **Other**
Unit of Produce	Select the units in which the livestock products are produced. The available options are: • **Kilograms** • **Tonnes** • **Quintals** • **Pounds** • **Litres** • **Metric Tonnes**
Total Produce in a year	Specify the total number of primary products produced from the livestock in a year. Total Produce value cannot be zero or negative.
Livestock Maintenance System	Select the livestock are produced or sustained. The available options are: • **Zero grazing** • **Tethering** • **Communal grazing** • **Stall-fed** • **Backyard'** • **Commercial - Small Scale** • **Commercial - Large Scale**
Average Life Expectancy	Specify the expected average life of the livestock in years. Average Life Expectancy cannot be zero or negative value.

Table 2-84   Currency Details - Field Description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then click the $\mathbf{Q}$ icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-85   Livestock Value - Field Description

Field	Descriptions
Market Value	Specify the total value of the livestock. Market value is updated as collateral value in case of Manual Revaluation. Market Value cannot be zero or negative value.
Brand/Registration Number	Specify the brand number of the livestock. Brand/Registration Number can have alphabets and any special characters with maximum length of 100 characters.
Trading Name	Specify the Trading Name of livestock brand. Trading Name can be alphanumeric with maximum length of 100 characters.

Table 2-86   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Market Price code	click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

Table 2-87   Livestock Specific Details - Field Description

Field	Description
Name of Animal	Specify the name of animal. Animal name can be alphanumeric with maximum length of 100 characters.
Year of Birth	Specify the Year of Birth of the animal.
Identification Number	Specify the microchip number of the livestock. Identification Number can be alphanumeric with maximum length of 30 characters.
Vaccination Received	Specify if the livestock has received vaccination or not by selecting **Yes** or **No** from the drop-down list.

2. Click **Save** to save the record.

2.12.14 Perishables Details Screen

This topic describes the information on Perishables Details screen.

1. On the **Home** screen, specify **GCDCOLPC** in the text box and click the ▶ icon.

2. On **Perishables** screen , click the **Perishables Details** tab.

   The **Perishables Details** screen is displayed.

Figure 2-78   Perishables Details

For more information on fields, refer to the field description table.

Table 2-88   Currency Details - Field Description

Fields	Description
Currency	If the collateral being is enabled for manual revaluation, then click the Q icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Perishables Details

In this section, customer collateral of type perishables can be maintained. Perishables can be of fruit, flower and vegetables. When multiple perishables records are included as part of one customer collateral, sum of item values of all crops are updated as collateral value.

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

Table 2-89   Perishables Details - Field Description

Field	Description
Shelf Life (in days) and Shelf Life End Life	Shelf life (in days) is based on the Harvested date and Shelf life End date. Residual value is mandatory when Shelf life End date is provided.
Residual Value	Residual value is updated as the Collateral value once the Shelf Life End date has been crossed.
Harvest Date	Harvest date cannot be future dated.

Table 2-89   (Cont.) Perishables Details - Field Description

Field	Description
End Date	End date cannot be back dated or current dated.
Insurance Details	Click this button to add perishable specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add perishable valuation details. For more information on valuation details, refer #unique_93.

Cold storage or Godown Details

The storage details of perishables can be updated. You can also enter insurance details for perishables.

Table 2-90   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Market Price code	click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

3. Click **Save** to save the record.

2.12.15 Inventory Details screen

This topic provides the information on Inventory Details screen.

1. On the **Home** screen, specify **GCDCOLIY** in the text box and click the ▶ icon.

   The **Inventory** screen is displayed.

Figure 2-79   Inventory

2. On **Inventory** screen , click the **Inventory Details** tab.

    The **Inventory Details** screen is displayed.

Figure 2-80   Inventory Details

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

For more information on fields, refer to the field description table.

Table 2-91   Inventory Details - Field Description

Field	Descriptions
Currency	If the collateral being is enabled for manual revaluation, then click the 🔍 icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated. **Note:** Collateral value is calculated as total inventory cost minus obsolete inventory cost minus total lien amount for one or more inventory records linked to the collateral.
Cost of finished goods	The cost of finished goods is derived from product details. **Note:** The user can enter the value directly for a DP-backed facility.
Cost of Work in process	Specify the cost of work in process.
Cost of Raw Materials	Specify the cost of raw materials.
Total inventory cost	Total inventory cost is derived based on cost of finished goods + cost of work in process + cost of raw materials. The total inventory cost cannot be negative.
Insurance Details	Click this button to add inventory specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add inventory valuation details. For more information on valuation details, refer #unique_93.

Table 2-92   Product Details - Field Description

Field	Description
Product Code	Product code within a particular inventory record has to be unique. Product details supports multi entry and multiple product details can be considered for the same inventory.
Total Stock Value	Total stock value of multiple product is updated as cost of finished goods. Total stock value is derived based on price per unit * stock quantity.

Table 2-93   Lien Details - Field Description

Field	Descriptions
Lien Reference Number	Lien reference number has to be unique across multiple lien for a particular product code.
Lien Entity Name	One or more lien details can be noted against a particular product code.
Lien Start Date	Lien start date cannot be future dated. It can be prior to Collateral Start Date only in case the user attaches a product which already has a lien attached to it. But, the calculation of collateral amount will vary as of current date (that is effective from the date when the lien was attached).
Lien End Date	Lien end date cannot be back dated. Lien end date cannot be after collateral end date. **Note:** On lien end date lien value gets updated and accordingly inventory cost is recalculated and updates the collateral value.

Table 2-93   (Cont.) Lien Details - Field Description

Field	Descriptions
Lien%	Based on lien percentage entered, pledge amount is calculated (percent of total stock value of the particular product). Lien % should not be more than 100% for multiples lien noted against one product.
Outstanding Amount	Outstanding amount is calculated as pledge amount – settled amount. Total outstanding amount of multiple lien across multiple products is updated as total lien amount.
Settled Amount	Settled amount cannot be more than pledge amount.

3. Click **Save** to save the record.

2.12.16 Account Receivables

This topic provides information on account receivables.

1. On the **Home** screen, specify **GCDCOLAR** in the text box and click the ▶ icon.

2. On **Account Receivables** screen , click the **Account Receivables** tab.

Using this screen, customer collateral of type account receivables can be maintained.

You can capture multiple account receivables as part of same customer collateral created and arrive at the collateral value appropriately.

The **Account Receivables** screen is displayed.

Figure 2-81   Account Receivables Details

For more information on fields, refer to the field description table.

Table 2-94   Account Receivable - Field Description

Field	Description
Entity Reference Number	
Account Receivable Currency	Click the 🔍 icon and select the account receivable currency from the list. **Note:** Amount in collateral currency field at child record level displays value in collateral currency.

Table 2-94   (Cont.) Account Receivable - Field Description

Field	Description
Number of invoices	Multiple invoices can be linked to an account receivable record. This gets updated based on the number of invoices added to account receivable.
Outstanding Amount	Outstanding amount of an account receivable record is derived from outstanding amounts of multiple invoices under the account receivable. **Note:** The user can enter the value directly for a DP-backed facility.
Current Lien Amount	Current lien amount of an account receivable record is derived from outstanding amount of multiple lien noted against the invoices which are part of the account receivable. **Note:** The user can enter the value directly for a DP-backed facility.
Total Amount in Child Currency	
Amount in Collateral Currency	Wherever account receivables currency is different from collateral currency, account receivables value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Insurance Details	Click this button to add account receivables specific insurance details. For more information on insurance details, refer #unique_92.

Table 2-95   Invoice Details - Field Description

Field	Description
Customer Number	
Invoice Number	Specify the invoice number within an account receivable record is unique.
Invoice Currency	Click the Q icon and select the currency of the invoice.
Invoice Amount	Specify the invoice amount cannot be less than received amount.
Invoice Date	Specify the invoice date and it cannot be future dated.
Invoice Due Date	After the invoice due date, same is not considered as account receivable and hence excluded from collateral value receivable. If Due Date is modified to a future date post expiry of collateral, the system updates the collateral status as Extended and enables the Available flag.
Collateral Received Date	Date on which amount received against the invoice. Collateral received date cannot be future dated and cannot be prior to invoice date. **Note:** Collateral Received Date can be modified, if required.
Past Due Days	Past due days is calculated as current business date minus invoice due date.
Invoice Outstanding Amount	Invoice outstanding amount is converted to account receivable outstanding amount in the rate specified when invoice currency is different from account receivable currency. Invoice outstanding amount is arrived as invoice amount minus received amount.

Table 2-96   Lien Details - Field Description

Field	Description
Lien Reference Number	Specify the lien reference number is for the lien noted against the invoice.
Lien Entity Name	Specify the lien entity name with which lien details are noted. One or more lien can be noted against a particular invoice.
Lien Start Date	Specify the lien start date cannot be future dated. Lien start date cannot be prior to invoice date.
Lien End Date	Specify the lien end date cannot be back dated or current dated. Lien end date cannot be after invoice due date.
Lien %	Specify the total percent of multiple lien against one invoice should not exceed 100 percentage.
Pledge Amount	Specify the pledge amount is calculated as given percentage of invoice amount.
Outstanding Amount	Outstanding amount under lien details is calculated as pledge amount minus settled amount. Following sub-screens are not relevant to 'Account Receivable' type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Valuation details**

3. Click **Save** to save the record.

2.12.17 Other Bank Deposit

This topic provides information on Other Bank deposit.

1. On the **Home** screen, specify **GCDCOLOD** in the text box and click the ▶ icon.

2. On **Other Bank Deposits** screen , click the **Other Bank Deposits Details** tab.

Using this screen, customer collateral of type other bank deposits can be maintained. Multiple other bank deposit records can be linked same customer collateral. Collateral value is updated duly considering total amount of these deposits.

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

The **Other Bank Deposit Details** screen is displayed.

Figure 2-82   Other Bank Deposit Details

For more information on fields, refer to the field description table.
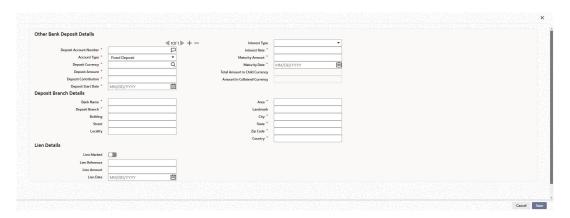
Table 2-97   Other Bank Deposits Details - Field Description

Field	Description
Deposit Account Number	Specify the unique deposit account number and account type across multiple deposit accounts attached to the same collateral. **Note:** Deposit account number should be unique when deposit type is same.
Account Type	Select the account type from the drop-down list. The available options are: • **Fixed Deposit** • **Recurring Deposit** • **Reinvestment Deposit**
Deposit Currency	If deposit currency is different from collateral currency, configured rate is considered and converted deposit amount is updated as collateral value.
Deposit Amount and Contribution	The deposit contribution is the value of the deposit contributing to the collateral. If deposit contribution is not mentioned deposit amount itself is updated as deposit contribution which is considered for collateral value.
Deposit Start Date	The deposit start date cannot be future dated.
Interest Type and Rate	Select the interest type from the drop-down list. The available options are: • **Weekly** • **Monthly** • **Quarterly** • **Half-Yearly** • **Yearly**
Interest Rate	Specify the interest rate.
Maturity Date	The maturity date cannot be back dated.
Maturity Amount	The maturity amount cannot be less than deposit amount.
Amount in Collateral Currency	Wherever other bank deposit currency is different from collateral currency, other bank deposit value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-97   (Cont.) Other Bank Deposits Details - Field Description

Field	Description
Deposit Branch Details	You can maintain deposit bank and its branch details.
Lien Details	Existing lien details against the deposit can be noted.
Lien Amount	Lien amount cannot be greater than deposit amount. If existing lien is available, then collateral value is reduced to the extent of lien amount. **Note:** • While arriving at collateral value existing lien amount is reckoned and accordingly deposit value is considered for collateral value. • Collateral value is calculated as deposit balance minus lien amount.
Lien Date	Lien date cannot be prior to 'Deposit Start Date'. Lien date cannot be future dated. Following sub-screens are not relevant to Corporate Deposits type of collateral. Appropriate message is displayed when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field Investigation details** • **Valuation details**

3. Click **Save** to save the record.

2.12.18 Commodity

This topic provides information on commodity.

1. On the **Home** screen, specify **GCDCOLCO** in the text box and click the ▶ icon.

2. On **Commodities** screen , click the **Commodity Details** tab.

   The **Commodities Details** screen is displayed.

Figure 2-83   Commodities Details

Using this screen, customer collateral of type commodities can be maintained. Multiple commodities records can be linked same customer collateral. Collateral value is updated duly considering amount of these commodities.

When multiple commodities are linked, total amount of these commodities are updated as collateral value. Amount of commodity arrived at based on quantity and unit value of the price code, which in turn is updated as collateral value.

For more information on fields, refer to the field description table.

Table 2-98 Commodity Details - Field Description

Field	Description
Item Reference	Specify the unique item Reference number.
Item	Item is fetched from the list of securities created for commodity type of collateral.
Item Description	Specify the item description.
Commodity Type	Specify the commodity type.
Currency	If the collateral being is enabled for manual revaluation, then click the Q icon and select the currency from the option list. However, in case collateral being is enabled for external revaluation, currency gets populated based on the security code selected.
Amount in Collateral Currency	Wherever commodities currency is different from collateral currency, commodities value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.
Quantity	Specify the quantity.
Quantity in units	Select the quantity in units from the drop-down list. The available options are: • **Barrel** • **Kg** • **MMBTU** • **Pound** • **Quintals** • **Ton**
Price In Units	Specify the price in units.
Amount	Specify the amount of the commodity.
Storage Location and Storage Details	Storage location and storage details can be noted for the commodity.
Lien Detail	Existing lien details if any against the commodity can be noted.
Insurance Details	Click this button to add commodity specific insurance details. For more information on insurance details, refer #unique_92.
Valuation Details	Click this button to add commodity valuation details. For more information on valuation details, refer #unique_93.

Table 2-99 External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the Q icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Market Price code	click the Q icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.

Table 2-99   (Cont.) External pricing details - Field Description

Field	Description
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

3. Click **Save** to save the record.

2.12.19 Accounts and Contracts screen

This topic provides the information on Accounts and Contracts screen.

1. On the **Home** screen, specify **GCDCOLAC** in the text box and click the ▶ icon.

2. On **Accounts and Contracts** screen , click the **Linked Accounts and Contracts** tab.

   The **Linked Accounts and Contracts** screen is displayed.

Figure 2-84   Linked Accounts and Contracts

Using this screen, customer collateral of type Accounts and Contracts can be maintained. Multiple Accounts and Contracts records can be linked to same customer collateral. Collateral value is updated duly considering amount of these Accounts and Contracts.

Wherever contract / account currency is different from collateral currency, contract contribution is converted to collateral currency as per rate configured and collateral value is updated.

The accounts / contracts that can be configured in the 'Accounts and Contracts Details' screen can be anything like term deposit, current account, savings accounts, corporate deposit, bills, LC, and MM. Wherever ELCM is configured with FCUBS and/or Trade / OBTR application, the accounts / contracts are fetched from FCUBS / Trade / OBTR application along with its details.

When multiple accounts and contract records are added to customer collateral, last of end dates is updated as collateral end date. At the end date of the last record, collateral value is updated as zero.

You can fetch account details from FCUBS through external drop-down list. Instead of earlier push approach, modified pull approach fetches the accounts for the particular customer for the selected account type for creation of collateral.

> **✎ Note:**
>
> Modification of the collateral where **Corporate Deposit** account is linked is restricted.

For more information on fields, refer to the field description table.

Table 2-100   Linked Accounts and Contracts - Field Description

Field	Description
Account Type	Select the Account Type from the drop down list. The options available are: • **BC** • **Corporate Deposit** • **Current Account** • **Customer Access** • **Letter of Credit** • **Money Market** • **SB** • **Term Deposit**
Third Party Customer	If the account type is THIRD PARTY DEPOSIT, then click the 🔍 icon and select the third party (this gets enabled) and fetch the deposit details of third party customer for creating collateral.
Contract Preference	Click the 🔍 icon and select the preference from the list.
Lien Description	Specify the description for lien marking on the deposit.
Contract Contribution	Specify the Contract Contribution. Blocking of amount at respective contract or account level in FCUBS / Trade application will be based on the specified 'Contract Contribution'. **Note:** Blocking is not supported for MM account.
Maturity Date	Maturity date of the account/contract is fetched from FCUBS. When multiple records are having different maturity dates, collateral value is reduced to the extent of account on reaching maturity date. On maturity date, collateral value is updated as zero. **Note**: Maturity date of Third party TD is not defaulted as Collateral End date. System nullifies the Maturity date.
Lien Amount	Lien amount is fetched from FCUBS / Trade application. For LC and BC accounts, lien amount is updated at the table level alone. User can query the lien amount in sttm_tf_collat_cont_contrib. For term deposit account, lien amount can be viewed in the STDAMBLK screen. For CASA, lien amount can be viewed in the CASAMBLK screen.

Table 2-100   (Cont.) Linked Accounts and Contracts - Field Description

Field	Description
Amount In Collateral Currency	Wherever account/contract currency is different from collateral currency, account/contract value in the collateral is converted to collateral currency as per rate configured and collateral value is updated. Following sub-screens are not relevant to Accounts & Contracts type of collateral. Appropriate message will be displayed to the user when the same are invoked for entering data at the time of collateral maintenance. • **Insurance** • **Field investigation details** • **Valuation details**
Date of Agreement	Specify the date on which the deposit agreement is signed.
Liability / Customer	Liability/Customer is only for internal tracking and not relevant to the user perspective. • If Third Party customer is not selected then Liability/Customer will have the value same as **Liability** on the main screen. • If Third Party customer is selected then Liability/Customer will have the value same as **Third Party customer**.
Service Call	**Service Call** used to distinguish between the contracts that are fetched from Netting Maintenance screen (GEDACCNT) which would have the value as 'I' and the contracts that are fetched from External System which would have the value as 'E'. Only for the contracts chosen from the external system (having Service Call = E),system would initiate webservice request to place a block for the mentioned amount.

3. Click **Save** to save the record.

2.12.20 Post Dated Cheque

This topic provides the information on Post Dated Cheque.

The system allows to add collaterals of type **post-dated cheque** in **GCDCOLPD** screen while creating customer collaterals.

The user can add any number of post-dated cheques as collateral. While creating a collateral record, at least one post-dated cheque must be available as child collateral.

If multiple post-dated cheques are added as collaterals, the value of the collateral is the sum of amounts in all the post-dated cheques.

In case, the post-dated cheque currency is different from the collateral currency, the system converts the cheque amount to collateral currency with the configured exchange rate.

> • **✎ Note:**
>
>   The Collateral Value derived from the linked post-dated cheques cannot be changed manually.
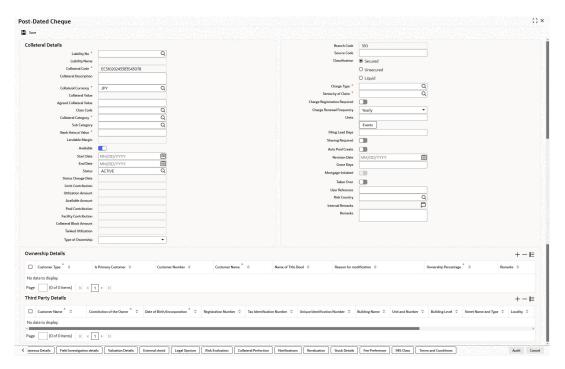
End date of the collateral is derived based on the farthest date of the linked post-dated cheques.

- > ✏️ **Note:**
  >
  > Collateral end date derived from the linked post-dated cheques can be changed manually, but it cannot be less than the derived date.

1. On the **Home** screen, specify **GCDCOLPD** in the text box and click the ▶ icon.

   The **Post-Dated Cheque** screen is displayed.

   Figure 2-85   Post Dated Cheque

2. On **Post-Dated Cheque** screen , click the **PDC Details** tab.

   The **Post-Dated Cheque Details** screen is displayed.

   Figure 2-86   Post Dated Cheque Details

   For more information on fields, refer to the field description table.

Table 2-101   Post Dated Cheque Details - Field Description

Field	Descriptions
PDC Type	Specify the type of the post dated cheque, such as Bearer, AC-Payee, and Order.
PDC Purpose	Specify the purpose of the post dated cheque such as Security and Payment.
PDC Status	Select the status of the post-dated cheque from the drop-down list. The available options are: • **Active** - During new collateral creation process of post-dated cheques, the PDC Status will be selected as **Active** by default. • **Cancelled** - After saving the collateral, the user can manually mark / update the PDC Status as **Cancelled** at any point during the collateral life cycle. • **Cheque Paid** - After saving the collateral, the PDC Status can be marked / updated as **Cheque Paid** either manually by user or through automatic update based on the date captured as cheque paid at any point during the collateral life cycle. **Note:** The Collateral value will get reduced based on the individual status update of associated / linked post-dated cheques. The system does not allow the following changes to the PDC Status: – Cancelled to Active / Cheque Paid – Cheque Paid to Active / Cancelled
Held Details	Docket number or the name of department where post dated cheques are to be stored.
Remarks	Additional detail of the post-dated cheque, if any.

Table 2-102   Cheque Details Fields and Description

Field	Description
Bank Account	Bank account number to which the entity cheque amount is to be drawn.
Account Type	Select the type of the bank account to which the entity cheque amount is to be drawn. The options available are: • **Savings** • **Current** • **Overdraft**
Customer Number	Customer number (alphanumeric) of the entity issuing the cheque.
Drawer	Name of the Entity issuing the cheque. The user can select the 'Drawer' from drop-down list or manually enter the entity name.
Drawee	Name of the bank at which the cheque issued by the entity is to be drawn.
Drawee Branch	Branch name of the bank at which the cheque issued by the entity is to be drawn.
Payee	Recipient name of the cheque.
Cheque Number	Cheque number printed on the cheque.
Cheque Date	Post-dated cheque date.
Currency	Currency in which the post dated cheque is issued.
Cheque Amount	Amount mentioned in the post-dated cheque for security collateral.

Table 2-102   (Cont.) Cheque Details Fields and Description

Field	Description
Amount in Collateral Currency	Post-dated cheque amount converted to collateral currency, if the post-dated cheque currency and the collateral currency are different.
Routing Number	Routing number is the Magnetic Ink Character Recognition (MICR) number printed on the cheque.

3. Click **Save** to save the record.

2.12.21 Promissory Note

This topic provides the information on Promissory Note.

The system allows to add collaterals of type **promissory note** in **GCDCOLPN** screen while creating customer collaterals.

> **Note:**
>
> The user can add any number of promissory notes as collateral. While creating a collateral record, at least one promissory note must be available as child collateral.

If multiple promissory notes are added as collaterals, the value of the collateral is the sum of consideration amount in all the promissory notes.

In case, the promissory note currency is different from the collateral currency, the system converts the consideration amount in promissory note to collateral currency with the configured exchange rate.

> **Note:**
>
> The Collateral Value derived from the linked promissory notes cannot be changed manually.
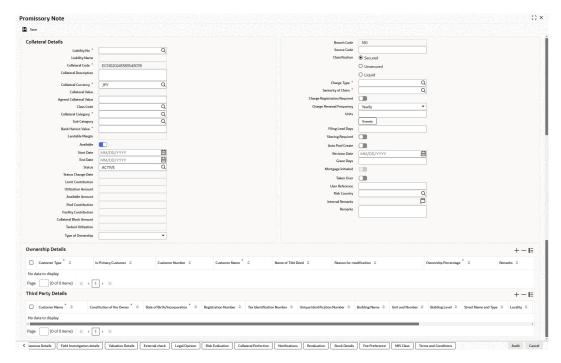
End date of the collateral is derived based on the farthest limitation expiry date of the linked promissory notes.

> **Note:**
>
> Collateral end date derived from the linked promissory notes can be changed manually, but it cannot be less than the derived date.

1. On the **Home** screen, specify **GCDCOLPN** in the text box and click the ▶ icon.

The **Promissory Note** screen is displayed.

Figure 2-87   Promissory Note

2. On **Promissory Note** screen , click the **Promissory Note** tab.

The **Promissory Note** screen is displayed.

Figure 2-88   Promissory Note

For more information on fields, refer to the field description table.

Table 2-103   Promissory Note - Field Description

Field	Description
Promissory Note Type	Specify the type of the promissory note.
Reference Number	Specify the reference number of the promissory note.

Table 2-103   (Cont.) Promissory Note - Field Description

Field	Description
Maker	Specify the name of the entity that provides the promissory note.
Payee	Specify the name of the payee that receives the promissory note.
Holder	Specify the name of the promissory note holder, if holder is endorsed by the payee.
Place	Specify the place or address where the promissory note is executed.
Execution Date	Specify the execution date of the promissory note.
Limitation period	Specify the validity of the promissory note in months.
Limitation review date	Specify the review date of the promissory note.
Limitation expiry date	Specify the expiry date of the promissory note.
Currency	Click the $\mathcal{Q}$ icon and select the currency of the promissory note.
Consideration Amount	Specify the full amount mentioned in the promissory note.
Amount in Collateral Currency	Specify the promissory note consideration amount converted to collateral currency, if the promissory note currency and the collateral currency are different.
Status	Status of the promissory note from the drop-down list. The options available are: • **Active**: During new collateral creation process of promissory notes, the Status will be selected as 'Active' by default. • **Cancelled**: After saving the collateral, the user can manually mark / update the Status as 'Cancelled' at any point during the collateral life cycle. • **Expired**: After saving the collateral, the Status can be marked / updated as 'Expired' either manually by user or through automatic update based on the date captured as expired at any point during the collateral life cycle. **Note:** The Collateral value will get reduced based on the individual status update of associated / linked promissory notes. • Cancelled to Active / Expired • Expired to Active / Cancelled
Remarks	Specify the additional details of the promissory notes, if any.

3. Click **Save** to save the record.

2.12.22 Bill of Exchange

This topic provides the information on Bill of Exchange.

The system allows to add collaterals of type **Bill of Exchange** in **GCDCOLBE** screen while creating customer collaterals.

> **Note:**
> The user can add any number of bill of exchange as collateral. While creating a collateral record, at least one bill of exchange must be available as child collateral.

In case, the bill of exchange currency is different from the collateral currency, the system converts the bill of exchange amount to collateral currency with the configured exchange rate.

> **Note:**
>
> The Collateral Value derived from the linked bill of exchange cannot be changed manually.

If multiple bill of exchange are added as collaterals, the collateral value is the sum of all the added bill of exchange amounts.
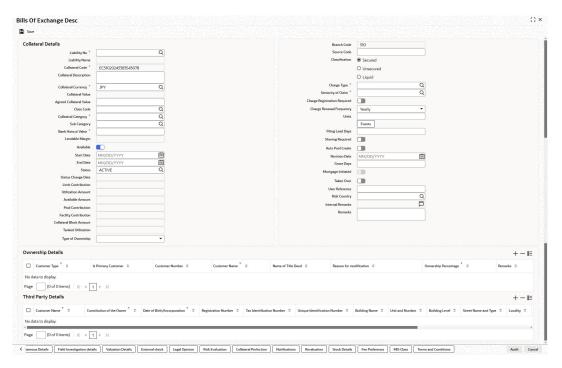
End date of the collateral is derived based on the farthest bill due date of the linked bills of exchange.

> **Note:**
>
> Collateral end date derived from the linked bills of exchange can be changed manually, but it cannot be less than the derived date.

1. On the **Home** screen, specify **GCDCOLBE** in the text box and click the ▶ icon.

   The **Bill of Exchange Desc** screen is displayed.

   Figure 2-89   Bill of Exchange Desc

2. On **Bill of Exchange Desc** screen , click the **Bill of Exchange** tab.

   The **Bill of Exchange** sub-screen is displayed.

Figure 2-90   Bill of Exchange

For more information on fields, refer to the field description table.

Table 2-104   Bill of Exchange - Field Description

Field	Description
Amount in Collateral Currency	Bill of Exchange amount converted to collateral currency, if the bill of exchange currency and the collateral currency are different.
Bill type	Select the bill of exchange type from the drop-down list. The options available are: • **Demand Bill** • **Usance Bill**
Reference Number	Specify the reference number of the bill of exchange.
Drawer	Specify the name of the Entity issuing the bill of exchange.
Drawee Name	Specify the name of the bank at which the bill of exchange issued by the entity is to be drawn.
Payee	Specify th recipient or bearer of the bill of exchange.
Currency	Click the Q icon and select the currency of the promissory note.
Bill of Exchange Amount	Specify the amount mentioned in the Bill of exchange.
Date of Bill	Specify the date on which the bill of exchange is issued.
Date of Presentment	Specify the date of presentment for demand bill. This date is mandatory only if the Bill type is selected as Demand Bill.
Usance period (Months)	Specify the usance period in months. This date is mandatory only if the Bill type is selected as Usance Bill.
Bill due date	Due date of the bill of exchange. • For Demand Bill : Bill due date = Date of Presentment • For Usance Bill : Bill due date = Date of Bill + Usance period
Bill Payable to	Bearer/order of payee of the bill of exchange issued by the entity.
Place	Specify the place or address of execution of the bill of exchange.

Table 2-104   (Cont.) Bill of Exchange - Field Description

Field	Description
Status	Selecy the status of the bill of exchange. The options available are: • **Active** - During new collateral creation process of bill of exchange, the Status will be selected as **Active** by default. • **Settled**: After saving the collateral, the bill of exchange can be marked / updated as **Settled** either manually by user or through an automatic update process based on the date captured as settled at any point during the collateral life cycle. **Note:** Collateral value will get reduced based on the individual status update of associated / linked bill of exchange. If the status is set to **Settled**, it cannot be changed as **Active** again.
Remarks	Specify the additional details of the bill of exchange, if any.

3. Click **Save** to save the record.

2.12.23 Aircraft

This topic provides the information on Aircraft.

The system allows to add collaterals of type **Aircraft** in **GCDCOLLA** screen while creating customer collaterals.

> **Note:**
>
> You can add any number of aircraft as collateral. While creating a collateral record, at least one aircraft must be available as child collateral.

If multiple aircrafts are added as collaterals, the collateral value is the sum of all the added child collaterals value.

In case, the aircraft currency is different from the collateral currency, the system converts the aircraft value to collateral currency with the configured exchange rate.

> **Note:**
>
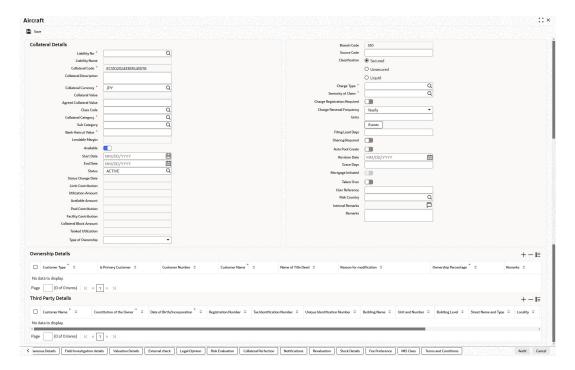> The Collateral Value derived from the linked child collaterals cannot be changed manually.

End date of the collateral is derived based on the farthest end date of the linked child collaterals.

> **Note:**
>
> Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

1. On the **Home** screen, specify **GCDCOLLA** in the text box and click the ▶ icon.

   The **Aircraft** screen is displayed.

Figure 2-91   Aircraft

2. On **Aircraft** screen , click the **Aircraft Details** tab.

> **Note:**
>
> Aircraft Details screen varies based on the selected Collateral Category.

- Aircraft - Common
  This topic provides information on Aircraft - Common.
- Water Vessels
  This topic provides information on water vessels.

2.12.23.1 Aircraft - Common

This topic provides information on Aircraft - Common.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On **Aircraft** screen, under **Collateral Category** field, select the category as **CARGO AIRCRAFT**, **PASSENGER AIRCRAFT**, **OTHER AIRCRAFT**, **SMALL AIRCRAFT**, or **HELICOPTER** and click the **Vehicle Details** tab.

   The **Aircraft Details** screen is displayed.
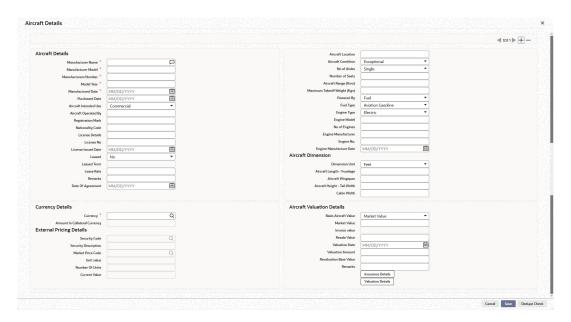
Figure 2-92   Aircraft Details

For more information on fields, refer to the field description table.

Table 2-105   Aircraft Details - Field Descriptiomn

Field	Description
Manufacturer Name	Specify the name of aircraft manufacturer. Manufacturer Name can be alphanumeric with maximum of 100 characters.
Manufacturer Model	Specify the model of the aircraft. Manufacturer Model can be alphanumeric with maximum of 50 characters.
Manufacturers Number	Specify the number allotted to the aircraft by the manufacturer. Manufacturers Number can be alphanumeric with maximum of 100 characters.
Model Year	Specify the year in which the aircraft was manufactured. Model year must be 4 digit number.
Manufactured Date	Specify the date on which the aircraft was manufactured.
Purchased Date	Specify the date on which the aircraft was purchased.
Aircraft Intended Use	Select the usage for which the aircraft is intended from the drop down list. The options available are: • **Commercial** • **Personal** • **Recreational**
Aircraft Operated By	Specify the aircraft operator detail in this field.
Registration Mark	Specify the Registration Mark of the aircraft. Registration Mark can contain only alphabets of maximum 100 characters.
Nationality Code	Specify the Nationality Code of the country to which the aircraft belongs. Nationality Code can be alphanumeric with maximum length of 50 characters.
License Details	A brief description of the aircraft license can be captured in this field.
License No	Specify the aircraft license number.
License Issued Date	Specify the date on which the aircraft license was issued.

Table 2-105   (Cont.) Aircraft Details - Field Descriptiomn

Field	Description
Leased	Specify if the aircraft is leased by selecting **Yes** or **No** from the drop down list.
Leased Term	Specify the aircraft lease term in years.
Lease Rate	Specify the monthly rent agreed for the aircraft with its currency.
Date of Agreement	Specify the date on which the bank and the customer signed the collateral agreement.
Remarks	Specify remarks about the aircraft, if any.
Aircraft Location	Specify the place in which the aircraft is located.
Aircraft Condition	Select the aircraft condition from the drop-down list. The options available are: • **Exceptional** • **Good** • **Average** • **Damaged**
No of Aisle	Select the No of Aisle from the drop-down list. The options available are: • **Single** • **Double**
Number of Seats	Specify the Number of Seats available in the aircraft.
Aircraft Range (Kms)	Specify the maximum distance the aircraft can fly.
Maximum Takeoff Weight (Kgs)	Specify the maximum weight of the aircraft during takeoff in kilograms.
Powered By	Specify how the aircraft is powered by selecting an option from the drop down list. The options available are: • **Fuel** • **Wind**
Fuel Type	If the aircraft is powered by fuel, then select the Fuel Type from the drop down list. The options available are: • **Aviation Gasoline** • **Jet Fuels**
Engine Type	Select the Engine Type from the drop-down list. The options available are: • **Electric** • **Jet** • **Piston** • **Piston** • **Rocket** • **Turboprop** • **Turboshaft** • **Turbojet** • **Ramjet** • **Rotor**
Engine Model	Specify the aircraft engine model.
No of Engines	Specify the number of engines powering the aircraft.
Engine Manufacturer	Specify the name of engine manufacturer. Engine Manufacturer can be alphanumeric with maximum length of 50 characters.
Engine No.	Specify the aircraft engine number. Engine Number can be alphanumeric with maximum length of 20 characters.
Engine Manufacture Date	Specify the date on which the aircraft engine was manufactured.

Table 2-106   Aircraft Details - Field Description

Fields	Description
Dimension Unit	Select the aircraft Dimension Unit from the drop down list. The options available are: • **Feet** • **Meter**
Aircraft Length - Fuselage	Specify the length of aircraft fuselage in selected Dimension Unit.
Aircraft Wingspan	Specify the wingspan of aircraft in selected Dimension Unit.
Aircraft Height - Tail Width	Specify the height of aircraft in selected Dimension Unit.
Cabin Width	Specify the width of aircraft cabin in selected Dimension Unit.

Table 2-107   Aircraft Valuation Details - Field Description

Field	Description
Basis Aircraft Value	Select the basis on which the aircraft is valuated. The options available are: • **MARKET VALUE** • **INVOICE VALUE**
Market Value	Specify the Market Value of the aircraft.
Invoice Value	Specify the Invoice Value of the aircraft.
Resale Value	Specify the Resale Value of the aircraft.
Valuation Date	Specify the valuation date from the customer submitted valuation report. This is applicable for used aircraft only. Valuation date cannot be future dated.
Valuation Amount	Specify the valuation amount from the customer submitted valuation report. This is applicable for used aircraft only.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Remarks	Specify the valuation remarks, if any.

Table 2-108   Currency Details - Field Description

Fields	Description
Currency	Click the 🔍 icon and select the currency from the option list.
Amount In Collateral Currency	Wherever property value currency is different from collateral currency, property value in the collateral is converted to collateral currency as per rate configured and collateral value is updated.

Table 2-109   External pricing details - Field Description

Field	Description
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select can select the security code from the adjoining list.
Security description	Displays the description of the security code selected.

Table 2-109   (Cont.) External pricing details - Field Description

Field	Description
Market Price code	click the 🔍 icon and select can select one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.
Insurance Details	Click this button to add aircraft specific insurance details. For more inforamtion on insurance details, refer #unique_92.
Valuation Details	Click this button to add aircraft valuation details. For more information on valuation details, refer #unique_93.
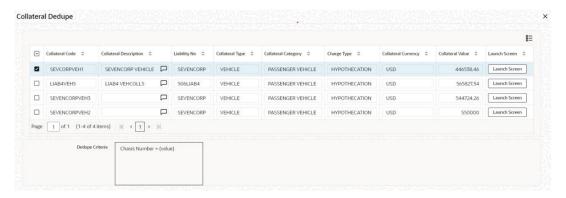
2. Click **Save** to save the record.

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

The **Dedupe Check** screen displays.

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

Figure 2-93   Dedupe Check

4. Click **Launch Screen** to verify records and take necessary action.

5. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.12.23.2 Water Vessels

This topic provides information on water vessels.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDCOLVE** in the text box and click the ▶ icon.

   > **Note:**
   >
   > You can add any number of water vessel as collateral. While creating a collateral record, at least one water vessel must be available as child collateral.

   If multiple water vessels are added as collaterals, collateral value is the sum of all the added child collaterals value.

   In case, the water vessel currency is different from the collateral currency, the system converts the water vessel value to collateral currency with the configured exchange rate.

   > **Note:**
   >
   > The Collateral Value derived from the linked child collaterals cannot be changed manually

   End date of the collateral is derived based on the farthest end date of the linked child collaterals.
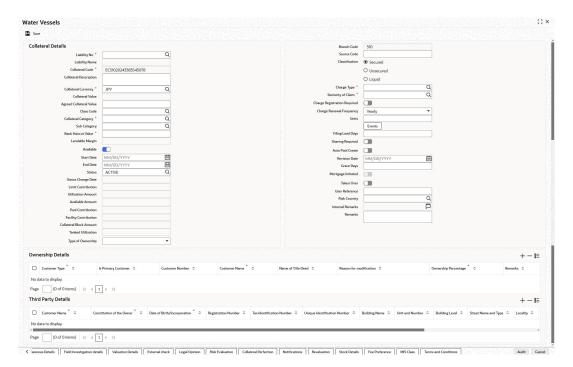
   > **Note:**
   >
   > Collateral end date derived from the linked child collaterals can be changed manually, but it cannot be less than the derived date.

   The **Water Vessels** screen is displayed.

Figure 2-94   Water Vessels

2. On **Water Vessels** screen , click the **Water Vessel Details** tab.

The **Water Vessel Details** screen is displayed.

Figure 2-95   Water Vessel Details

For more information on fields, refer to the field description table.

Table 2-110   Water Vessel Details - Field Description

Field	Description
Water Vessel Name	Specify the name of water vessel. Water Vessel Name can be alphanumeric with maximum of 100 characters.
Water Vessel Description	Provide a brief description about the water vessel. Water Vessel Description can be alphanumeric with maximum of 100 characters.
Manufacturer Name	Specify the name of water vessel manufacturer.
Manufactured Date	Specify the date on which the water vessel has been manufactured.
Water Vessel Intended Use	Select the usage for which the water vessel is intended from the drop-down list. The options available are: • **Commercial** • **Personal** • **Recreational**
Navigational Limits	Select the Navigational Limits from the drop-down list. The options available are: • **Inland Lakes** • **Inland Rivers** • **Seas** • **Oceans**
Powered By	Specify how the water vessel is powered by selecting an option from the drop down list. The options available are: • **Fuel** • **Sail**
Fuel Type	If the water vessel is powered by fuel, then select the Fuel Type from the drop-down list. The options available are: • **Diesel** • **Gasoline**
Port Of Registry	Specify the port where the water vessel is registered. Port Of Registry can be alphanumeric with maximum of 100 characters.
Registration Number	Specify the ID provided to the vessel hull. Registration Number can be alphanumeric with maximum of 30 characters.
Water Vessel License Number	Specify the license number of the water vessel. Water Vessel License Number can be alphanumeric characters.
State Or Territory Vessel Operates In	Specify the state or territory in which the water vessel has license to operate. State or territory details can be alphanumeric with maximum of 10 characters.
Water Vessel Location	Specify where the water vessel is located.
Water Vessel Condition	Select the Water Vessel Condition from the drop-down list. The options available are: • **EXCEPTIONAL** • **GOOD** • **AVERAGE** • **DAMAGED**
Number of Vessel Decks	Specify the total number of decks available on the vessel. Only 2 digit numbers are allowed in this field.
Number of Hull Units	Specify the Number of Hull Units available in the vessel. Maximum 10 digits are allowed in this field.
Motor Number	Specify the motor number of the water vessel. Motor Number can be alphanumeric with maximum of 20 characters.

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Table 2-110   (Cont.) Water Vessel Details - Field Description

Field	Description
Dimension Unit	Select the water vessel dimension unit from the drop-down list. The options available are: • **Feet** • **Meters**
Water Vessel Length	Specify the length of water vessel.
Water Vessel Beam	Specify the beam of water vessel.
Water Vessel Height	Specify the height of water vessel.
Displacement Unit	Select the Displacement Unit of water vessel from the drop-down list. The options available are: • **Tonnes** • **Metric Tonnes**
Water Vessel Size	Select the Water Vessel Size from the drop-down list. The options available are: • **Aframax** • **Capesize** • **Chinamax** • **Handymax** • **Handysize** • **Malaccamax** • **Panamax** • **Q-Max** • **Seawaymax** • **Suezmax**
Water Vessel Displacement	Specify the volume of water a vessel displaces when floating measure in cubic metres.
DeadWeight Tonnage	Specify how much weight the water vessel can carry in tonnes.
Gross Register Tonnage	Specify the total internal volume of the vessel.
Net Registered Tonnage	Specify the vessel's cargo volume capacity expressed in register tons.
Water Vessel Tonnage	Specify the measure of cargo carrying capacity of the water vessel.
TEU	Specify the Twenty-foot Equivalent Unit used for measuring cargo capacity for container ships and container terminals.
Currency	Click the $\mathcal{Q}$ icon and select the currency from the list.
Amount in Collateral Currency	The system derives the value of water vessel in collateral currency and displays here.
Basis Vessel Value	Select the basis on which the water vessel is valuated. The options available are: • **MARKET VALUE** • **INVOICE VALUE**
Invoice Value	Specify the Invoice Value of the water vessel.
Market Value	Specify the Market Value of the water vessel.
Revaluation Base Value	When the revaluation type of the collateral is modified from auto to manual and vice-versa, last updated value based on revaluation is considered as collateral value which is updated as revaluation base value.
Insurance Details	Click this button to add vessel specific insurance details. For more inforamtion on insurance details, refer #unique_92.

Table 2-110   (Cont.) Water Vessel Details - Field Description

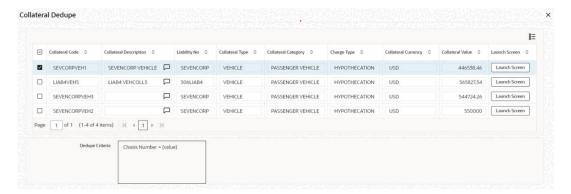| Field	Description
Valuation Details	Click this button to add vessel valuation details. For more information on valuation details, refer #unique_93.
Security code	When the collateral is enabled for external revaluation, click the 🔍 icon and select the security code from the adjoining list.
Security description	Displays the description of the security code selected.
Price code	Click the 🔍 icon and select the one or more price codes configured for this security code.
Unit value	Unit value is defaulted for the price code selected.
Number of units	Specify the number of units of security being considered for collateral creation.
Current value	Based on unit value and number of units, current value is calculated and displayed.

3. Click **Save** to save the record.

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

The **Dedupe Check** screen displays.

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

Figure 2-96   Collateral Dedupe Check

5. Click **Launch Screen** to verify records and take necessary action.

6. Click **Ignore Dedupe & Proceed** to ignore the dedupe check result and continue with collateral creation.

2.13 Collateral Utilization Transaction

This topic provides the information on Collateral Utilization Transaction.

The **Collateral Utilization** screen **(GCDUTILS)** is a dedicated screen for capturing utilization request specific to collaterals. You can either capture the collateral utilization request through **GEDUTILS** or **GCDUTILS** screen.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDUTILS** in the text box and click the ▶ icon.

    The **Collateral Utilization** screen is displayed.

    Figure 2-97   Collateral Utilization

2. On **Collateral Utilization** screen , click **New** and specify the fields.

    For more information on fields, refer to the field description table.

    Table 2-111   Collateral Utilization - Field Description

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

Table 2-111   (Cont.) Collateral Utilization - Field Description

Field	Description
Action	During new utilization, you can perform below mentioned operations for the entities (Collateral, pool, liability and exposure linked to liability). • **New Utilization** • **Increase Utilization** • **Decrease Utilization** • **Alter Utilization** • **Reverse Utilization** • **Re-open Utilization** • **Mature** • **Delete** For more information on the utilizations refer examples listed after this table.
Maturity Date	Specify the date on which the transaction matures. Entity's expiry date cannot be prior to the transaction maturity date.
User Reference	Specify a unique reference number for the transaction.
Simulate	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a simulated transaction has been successfully put through, the system displays the utilized amount for the facility and the liability.
Force Process Ovd	Specify whether the transaction should ignore the overrides occurred in the process or not.
Utilization ID	Indicates the transaction ID.
Customer No	Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system.
Entity Type	Select the Entity Type from the drop-down list. The options available are: • **Liability** • **Collateral** • **Collateral Pool**
Default Liability	When a customer number is selected from list of values, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and block transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from list of values against this field.
Liability No	Liability which is linked to customer in **Customer to Liability Link Maintenance** screen (**GEDCULIK**).
Liability Currency	The currency with which the liability is associated.
Utilization Currency	Specify the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system.
Utilization Amount	Specify the amount for the utilization transaction.
Amount Tag	The amount tag entered in **Amount Tag Maintenance** screen is displayed here. Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.
Utilization Product	Specify the product for the transaction. The adjoining option list contains all the relevant products.

Table 2-111   (Cont.) Collateral Utilization - Field Description

Field	Description
Liability Utilized Amount	The system displays the utilization amount in liability currency.
Collateral Code	Specify the collateral code here. Each Collateral code should be unique.
Pool Code	Select the Pool Code for utilization transaction.
Utilization Status	The system updates the Utilization Status based on the actions performed on the utilization transaction.
Tenor Basis	Click the toggle status to indicate that the utilization should be tracked tenor wise for the facility.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to check the 'Tenor Basis' option before you specify the basis here.
Maturity Date	Specify the date on which the transaction matures.
Matured Amount	Specify the maturity amount of the transaction.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed here.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify this number after authorization.
Ignore Overrides	Enable this check box to ignore overrides
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities **Collateral**, **Pool**, **Liability** and **Exposure** linked to liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in **GEDPARAM**. If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency Note: The exchange rate mentioned in **GEDUTILS** will be used only for the calculation of direct limit entities block.
Block Reference Number	If you enter the block reference number, you can utilize the collateral amount to extend of block amount. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced. If you try to utilize more than collateral amount, the system gives an override. An error appears, when you try to utilize more than blocked amount by providing block reference number.

The following examples depict utilization applied on a collateral for different utilization operations.

New Utilization

Table 2-112   Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Table 2-113   After Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Alter Utilization

Table 2-114   After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-115   After Alter Utilization of 3000

Available Amount	Utilization Amount	Utilization Status
7000	3000	A

Table 2-116   After Alter Utilization of 2000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Increase Utilization

Table 2-117   After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-118   After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Utilization

Table 2-119   After New Block of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-120   After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Utilization

Table 2-121   After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-122   After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Reopen Utilization

Table 2-123   After Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Table 2-124   After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Liquidate Utilization

Table 2-125   After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-126   After Liquidation of Utilization

Available Amount	Available Amount	Available Amount
10000	0	L

3. Click **Save** to save the record.

2.14 Collateral Block Transaction

This topic provides the information on Collateral Block Transaction.

The **Collateral Block** screen **(GCDBLCKS)** is a dedicated screen for blocking funds for collateral and collateral pool. You can block funds either using **GEDBLCKS** or **GCDBLCKS** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

1. On the **Home** screen, specify **GCDBLCKS** in the text box and click the ▶ icon.

   The **Collateral Block** screen is displayed.

   Figure 2-98   Collateral Block

2. On **Collateral Block** screen , click **New** and specify the fields.

   For more information on fields, refer to the field description table.

   Table 2-127   Block Details Fields and Descriptions

Field	Descriptions
Block Reference Number	Specify the unique number which is to be assigned for every block to be created.
Simulate	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, collateral and collateral pool.
Force Process Ovd	Indicates whether transaction should ignore the overrides occurred in the process or not.
Utilization Branch	Branch code is displayed here. It indicates the transaction branch code.
Action	During new block, you can perform below mentioned operations for the entities (liability, collateral, and collateral pool). • **New Block** • **Increase Block** • **Decrease Block** • **Alter Block** • **Reverse Block** • **Re-open Block** • **Mature** • **Delete** For more information on the utilizations refer examples listed after this table.
ID	Indicates the transaction ID.

Table 2-127   (Cont.) Block Details Fields and Descriptions

Field	Descriptions
Customer No	The system displays the customer number to which the Liability, Collateral, Collateral Pool are linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. You can select the customer number from the option list.
Entity Type	The system displays the Entity type to which the limit is associated.
Default liability	When a customer number is selected from list of values, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and block transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from list of values against this field.
Liability No	Liability which is linked to customer in **Customer to Liability Link Maintenance** screen (**GEDCULIK**).
Liability Currency	The currency with which the liability is associated is displayed here.
Block Currency	Specify the currency based on which the Block amount for the collateral has to be considered.
Block Amount	Specify the amount to be blocked.
Amount Tag	The amount tag entered in **Amount Tag Maintenance** screen is displayed here. Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.
Block Product	Specify the product for the transaction.
Liability Block Amount	Displays the liability blocked amount.
Collateral Code	Specify the Collateral Code here. Each Collateral code should be unique.
Pool Code	Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.
Utilization Status	Indicates the utilization status, The available options are: • **A-Active** • **R-Reverse** • **L- Liquidated**
Tenor Basis	Click the toggle status to indicate that the utilization should be tracked tenor wise for the facility.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to check the 'Tenor Basis' option before you specify the basis here.
Maturity Date	Specify the date on which the transaction matures.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization.

Table 2-127   (Cont.) Block Details Fields and Descriptions

Field	Descriptions
Exchange Rate	Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities (Collateral, Pool, Liability and Exposure linked to liability) will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in **GEDPARAM**. **Note:** The exchange rate mentioned in **GEDBLCKS** will be used only for the calculation of direct limit entities block.

The following examples depict block applied on a collateral for different block operations.

New Block

Table 2-128   Before Block

Available Amount	Block Amount	Block Amount
1000	0	A

Table 2-129   After Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Alter Block

Table 2-130   After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-131   After Alter Block of 3000

Available Amount	Block Amount	Block Status
7000	3000	A

Table 2-132   After Alter Block of 2000

Available Amount	Block Amount	Block Status
8000	2000	A

Increase Block

Table 2-133   After New Block of 1000

Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-134   After Increase of 1000

Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

Table 2-135   After New Block of 1000

Available Amount	Block Amount	Block Status
9000	500	A

Table 2-136   After Decrease of 500

Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

Table 2-137   After Block

Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-138   After Reverse of Block

Available Amount	Block Amount	Block Status
10000	0	R

Reopen Block

Table 2-139   After Block

Available Amount	Block Amount	Block Status
10000	0	A

Table 2-140   After Reopen of Block

Available Amount	Block Amount	Block Status
10000	0	A

Liquidate Block

Table 2-141   After Block

Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-142   After Liquidate of Block

Available Amount	Block Amount	Block Status
10000	0	L

3. Click **Save** to save the record.

2.15 Collateral History Summary

This topic provides the information on Collateral History Summary.

The **Collateral History Summary** screen **(GCDCOLSH)** displays the history of modifications made to the following key fields of collateral (of all types) over a period of time:

- **Available Flag**
- **Available Amount**
- **Collateral Block Amount**
- **Pool Contribution**
- **Collateral Value**
- **End date**
- **Haircut %**
- **Lendable Margin**
- **Limit Contribution**
- **Record Status**
- **Status**
- **Tanked Utilization**
- **Utilization amount**

Whenever any of the collateral key field is modified through online or batch modification process, the corresponding collateral record is moved to the '**Collateral History Summary**' screen along with the child collateral record details.

1. On the **Home** screen, specify **GCDCOLSH** in the text box and click the ▶ icon.

The **Collateral History Summary** screen is displayed.

Figure 2-99   Collateral History Summary

In the above screen, entries made for the collateral varies based on different scenarios.

Scenario 1: Record Entries on Collateral Expiry

For the collaterals whose value does not become zero on expiry, only one entry is displayed in the 'Collateral History Summary' screen. Whereas, for collaterals whose value becomes zero, two entries are displayed as the child expiry and collateral expiry are captured in two separate entries.

Reference Screens for two entries:

Figure 2-100   Collateral History Summary Reference Screen 1
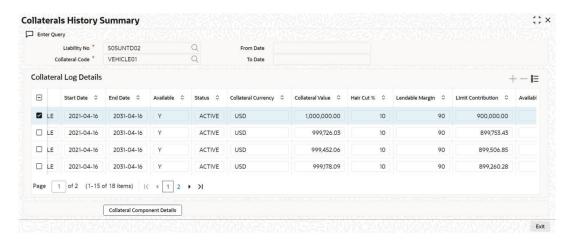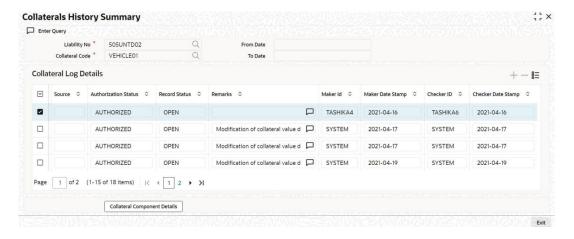
Figure 2-101   Collateral History Summary Reference Screen 2

Scenario 2: Collateral value modification due to Currency Revaluation of one child and child expiry of another child in the same batch

In the main screen, 'Remarks' are updated based on the Cross currency revaluation. Whereas, in the history screen, the remarks are updated based on the child expiry since the Expiry batch runs before the Currency revaluation batch.

Since the revaluation of second child available in the collateral is done through the Expiry batch, the system does not find any key field modification to push the data to history screen and the Currency revaluation batch remarks are not pushed to history.

However for the above case, an increment entry for modification no will be done internally. Thus, in case of two child records (one child with cross currency that goes for currency revaluation on the first EOD) with different end dates (one as today and one as tomorrow), post two EOD's, entries with Mod No 1 & 2 for one child expiry and one prior record and entries with Mod No 4 & 5 for collateral expiry and second child expiry are displayed in the 'Collateral History Summary' screen. Mod no 3 which is not shown is for Currency revaluation which happens after the first EOD for one child.

Reference Screens:

Figure 2-102   Life Insurance
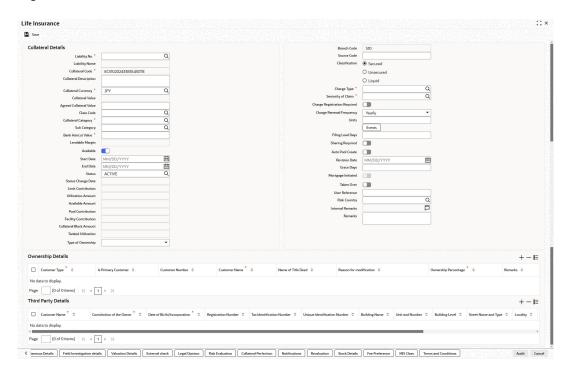
Figure 2-103   Collateral History Summary

2. On **Collateral History Summary** screen, specify the fields.

Table 2-143   Collateral History Summary

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
From Date	Specify the 'From Date' of the period for which the collateral history summary is to be queried.
To Date	Specify the 'To Date' of the period for which the collateral history summary is to be queried.

Collateral Log Details

The following details of the collateral are displayed for the selected period on clicking 'Execute Query' at the top left corner.

- **Mod Number**
- **Collateral Code**
- **Collateral Description**
- **Branch Code**
- **Liability No**
- **Liability Branch**
- **Customer No**
- **Collateral Type**
- **Collateral Category**
- **Start Date**
- **End Date**
- **Available**
- **Status**
- **Collateral Currency**
- **Collateral Value**
- **Hair Cut %**
- **Lendable Margin**
- **Limit Contribution**
- **Available Amount**
- **Pool Contribution**
- **Collateral Block Amount**
- **Utilization Amount**
- **Tanked Utilization**
- **Source**
- **Authorization Status**
- **Record Status**
- **Remarks**

- **Maker Id**

- **Maker Date Stamp**

- **Checker ID**

- **Checker Date Stamp**

The reason for modification done through both online and batch modification process is displayed in the 'Remarks' field.

For online modification, the remarks are shown as 'Modified Online', whereas for batch modification, actual remarks are shown. For example, for currency revaluation, the Remarks is as follows: 'Modification of collateral value due to Currency revaluation of Vehicle'.

If the 'Collateral Value' is modified due to currency revaluation and expiry of the child collaterals, then the Remarks field is updated based on the expiry of the child collateral as the Expiry batch runs before the Currency revaluation batch.

Collateral Component Details

Click this button to view the component level details of the collateral for the selected row (mod no). The 'Collateral Component Details History' screen with the details of child records under the collateral pertaining to the selected mod number is displayed.

Figure 2-104   Collateral Component Details History

2.16 Collateral Query

This topic provides the information on Collateral Query.

The Collateral Query screen allows you to search a collateral by specifying any of the collateral parameter. You can use this query screen to monitor how the collateral is being utilized or associated with the entities such as facility and collateral pool.

- On the **Home** screen, specify **GCSQCOLT** in the text box and click the ▶ icon.

  The **Collateral Query** screen is displayed.
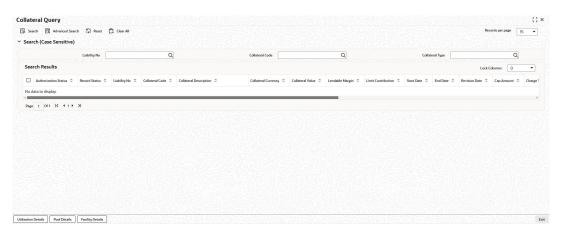
Figure 2-105   Collateral Query

For more information on fields, refer to the field description table.

Table 2-144   Collateral Query - Field Description

Field	Description
Liability No	Click the Q icon and select the liability number from the list.
Collateral Code	Click the Q icon and select the collateral code from the list.
Collateral Type	Click the Q icon and select the collateral type from the list.

- Utilization Query
  This topic provides the information on Utilization Detail.

- Pool Query
  This topic provides the information on Pool Details.

- Facility Query
  This topic provides the information on Facility Details

2.16.1 Utilization Query

This topic provides the information on Utilization Detail.

The Utilization Details sub-system in the **Collateral Query** screen allows you view the utilization details of a particular collateral. Select a collateral record and click the 'Utilization Details' tab. The '**Utilization Query**' screen **(GESQUTIL)** is displayed.

- On **Collateral Query** screen, select a collateral record and click the **Utilization Details** tab.

  The **Utilization Query** screen **(GESQUTIL)** is displayed.
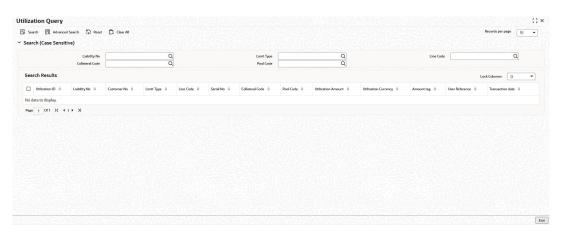
Figure 2-106   Utilization Query

For more information on fields, refer to the field description table.

Table 2-145   Utilization Query - Field Description

Field	Description
Liability No	Click the Q icon and select the liability number from the list.
Limit Type	Click the Q icon and select the limit type from the list.
Line Code	Click the Q icon and select the line code from the list.
Collateral Code	Click the Q icon and select the collateral code from the list.
Pool Code	Click the Q icon and select the pool code from the list.

2.16.2 Pool Query

This topic provides the information on Pool Details.

The Pool Details sub-system in the **Collateral Query** screen allows you view the details of pools to which a particular collateral is linked. Select a collateral record and click the 'Pool Details' tab. The **Collateral Pool Query (GCSQCPOL)** screen is displayed.

* On **Collateral Query** screen, select a facility record and click the **Pool Details** tab.

  The **Collateral Pool Query** screen displays.
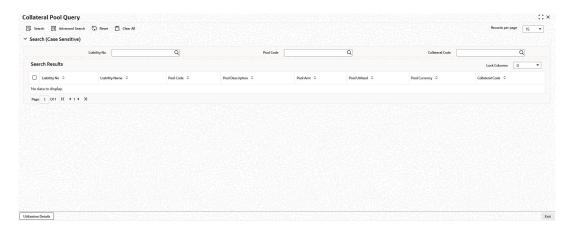
Figure 2-107   Collateral Pool Query

For more information on fields, refer to the field description table.

Table 2-146   Collateral Pool Query - Field Description

Field	Description
Liability No	Click the Q icon and select the liability number from the list.
Collateral Code	Click the Q icon and select the collateral code from the list.
Pool Code	Click the Q icon and select the pool code from the list.

2.16.3 Facility Query

This topic provides the information on Facility Details

The Facility Details sub-system in the **Collateral Query** screen allows you view the details of facilities to which a particular collateral is linked. Select a collateral record and click the **Facility Details** tab. The **Facility Query** screen (**GESQFACL**) is displayed.

- On **Collateral Query** screen, select a liability record and click the **Facility Details** tab.

  The **Facility Query** screen displays.

Figure 2-108   Facility Query

For more information on fields, refer to the field description table.

Table 2-147   Facility Query - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Line Code	Click the 🔍 icon and select the line code from the list.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
Pool Code	Click the 🔍 icon and select the pool code from the list.

3

Annexure 1 – Revaluation

This topic contains the following sub-topics:

- Collateral Revaluation
  This topic provides the information on Collateral Revaluation.

3.1 Collateral Revaluation

This topic provides the information on Collateral Revaluation.

Collateral revaluation are of two types.

Collateral revaluation types can be manual or automatic.

- Manual Revaluation
  This topic describes the information on Manual Revaluation.

- Automatic Revaluation
  This topic describes the information on Automatic Revaluation.

- Collateral Depreciation Methods
  This topic describes the information on Collateral Depreciation Methods.

- Revaluation Process
  This topic provides the information on Revaluation Process.

- Collateral Revaluation of Market Based Securities
  This topic provides information on Collateral Revaluation of Market Based Securities.

- Collateral Revaluation of Non-Market Based Securities
  This topic provides information on collateral revaluation of non-market based securities.

3.1.1 Manual Revaluation

This topic describes the information on Manual Revaluation.

Collaterals which are marked for manual revaluation is not considered for automatic revaluation. You have to manually update the collateral value or dependent value from which collateral value is derived.

When such updating of collateral value is done manually, the system considers the modified collateral value and last revaluation date is updated as the date on which manual revaluation is done. Next revaluation date is blank in case of manual revaluation.

Manual revaluation is part of history of revaluation at collateral level.

3.1.2 Automatic Revaluation

This topic describes the information on Automatic Revaluation.

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

- Straight line method

- Written down value method

- Sum of years digit method

- External

- Custom

3.1.3 Collateral Depreciation Methods

This topic describes the information on Collateral Depreciation Methods.

Following methods are considered for collateral depreciation. Method of depreciation refers to how the cost should be treated as expiring over the life of assets.

- Straight line method

- Written down value method (reducing balance method)

- Sum of years digit method

Straight line method

If the useful life of assets is 10 years, depreciation is calculated at 10% every year on the original cost. However, rate of depreciation specified is considered for straight line method. Revaluation rate for frequency specified is arrived considering the depreciation rate per year signified.

Written down value method

In this scenario, depreciation value reduces over the period as depreciation is calculated on the written down value of the collateral in second and subsequent years, as compared to the original cost in the first year.

Sum of years digit method

This can be considered with the following example.

- Original cost of collateral is 15000

- Useful life of the item is 3 years

- Sum of digit of the useful life is 3+2+1 = 6 years

  - First year depreciation is 3/6 * 15000 = 7500

  - Second year depreciation is 2/6 * 15000 = 5000

  - Third year depreciation is 1/6 * 15000 = 2500

External

Securities type of collateral will follow 'External' method of revaluation. Collaterals which are created with security code gets collateral value based on latest price signified for the particular security in **GCDSECTY** (price fetched externally).

Securities type of collateral which derives its value from security maintenance **(GCDSECTY)** and accordingly collateral value is calculated.

Whenever price changes for a particular security, latest price is signified in security maintenance for the price code with effective date and collateral marked for external revaluation is picked up and updated with latest price on the next revaluation date and arrive at the modified value the collateral. On the next revaluation date, the system picks up the closest price change (latest price change) when multiple price changes are existing for a particular security to re-valuate the collateral.

Based on price changes, the collateral value may appreciate or depreciate during revaluation and accordingly collateral value gets updated.

Last revaluation date is updated as the date of automatic revaluation and next revaluation date is updated considering the last revaluation date + frequency + holiday processing setting.

History of revaluation is updated and same is available for inquiry at collateral level.

Custom

This method can be used for customizing the revaluation process of the collateral.

Holiday setting – Ignore holidays

If the next revaluation date falls on a holiday and holiday settings at collateral level is ignore holidays, the system consider GEDPARAM setting ('S' or 'N') and accordingly revaluation is done. In case of consecutive holidays covering multiple frequencies revaluation considers the number of frequencies and arrive at collateral value accordingly.

With Holiday Processing setting

In respect collateral with holiday processing settings like move forward/move backward and with consecutive holidays covering multiple frequencies, revaluation considers the number of frequencies and arrive at collateral value accordingly.

In case calendar is not available for either branch or currency on next revaluation date and the holiday processing setting has to consider the holiday for branch and/or currency, next revaluation date is considered as a working date and updated accordingly.

Revaluation of a Suspended Collateral

When a collateral is suspended, such collaterals are not candidates for automatic revaluation even though next revaluation date is equal to business date. Suspended collaterals cannot be manually revaluated.

However, when suspension is revoked, the system revaluates such collaterals up to date and update the latest collateral value.

Exception logging

When collateral value reduces, revaluation of the collateral stops when the same goes to negative.

When the collateral which is a candidate for automatic revaluation and the modified value on account of revaluation is negative, revaluation process skips such collaterals and exception is logged in 'gctm_collat_exception' table.

In addition, exception scenarios like on account of revaluation resulting in reduction of collateral value, available amount at linked pool level and/or at facility level goes not negative, such exceptions are logged.

3.1.4 Revaluation Process

This topic provides the information on Revaluation Process.

- Batch process revaluates all collaterals which are marked for automatic revaluation type.

- All collaterals which are marked for automatic revaluation and next revaluation date = business date, then they are candidates for revaluation.

- Collaterals with depreciation methods are revaluated duly considering the revaluation method and rate of depreciation and modified collateral value is updated on the collateral after revaluation.

- Depreciation calculation logic follows as per the collateral depreciation methods.

- In respect of collaterals which are marked for external method of revaluation where next revaluation date is equal to business date, the system considers the closest (latest) available price for the price code attached and considers this price to revaluate the collateral.

- Last revaluation date is updated as current business date when revaluation is done and next revaluation date is updated duly considering the frequency from the last revaluation date+holiday processing setting.

- Next revaluation date also follows existing cascade functionality with holiday processing when enabled.

- In respect of collaterals which are getting revaluated, collateral value will be appropriately updated as part of revaluation at individual child level.

- Revaluation details of the collaterals are logged separately and available for inquiry.

- History of revaluation is made available at the collateral level with details.

- Collaterals with ignore holidays setting, when revaluation date falls on a holiday, GEDPARAM setting – S or N is considered for revaluating the collateral.

- If next revaluation date is holiday and holiday processing setting is other than ignore holidays, the system follows normal holiday processing done elsewhere in the system and appropriately update the next revaluation date.

3.1.5 Collateral Revaluation of Market Based Securities

This topic provides information on Collateral Revaluation of Market Based Securities.

The assets that are offered as collateral generally back the credit facilities that the bank grants a customer. Your customers can offer 'marketable securities' as collateral. As Marketable Securities are by nature given to fluctuations based on the forces of short-term demand and supply, their value also tends to fluctuate.

A rise or fall in the market value of a security, affects its collateral value. Therefore, the value of a collateral should reflect the changes in the value of the securities backing it.

Revaluation of a Collateral is caused only if the value of the marketable security that backs the collateral, fluctuates beyond the price sensitivity you prescribed for the security in the Securities Maintenance screen. Based on these changes, the collateral contribution to the overall credit limit of the customer increases or decreases. Hence the availability under the line also changes.

After you authorize the price change:

- The price change is compared with the last price stored in the Collateral Maintenance screen.

- If the price change (in percentage) of the security is greater than the Price-Increase\u0002Sensitivity defined for the collateral or less than the Price-Decrease-Sensitivity defined for the collateral, the revaluation process is triggered off. Otherwise the price change does not affect the existing collateral value.

- if the market price of the security decreases, the collateral contribution to the overall limit of the customer also decreases and as a result, the available amount under the credit line reduces.

Your customer XYZ has 1000 units of Debentures'08 that have been issued by Reliance as part of their portfolio, which you consider as Collateral. The Market value of the Debentures'08 is $ 50 per unit. You have defined the Price Increase and Decrease Sensitivity for this security to be 8% and 5% respectively. Let the customer have credit limit of USD 1 million for the facility of line code "Loans".

You have specified that this collateral's contribution to the overall Limit of the customer should be $ 50,000.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$50,000	$1.05 million

A Rise in Value

The market value of Debentures2008 has increased to $55, which is a 10% increase over the old market price of $50.

At the time you update the Market price of Debentures 2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the increase (10%) is higher than the Increase sensitivity (8%) defined for Debentures 2008. The value of this collateral now stands at $ 55,000. As this amount is less than the Cap Amount you specified for the collateral the Credit Limit available to the XYZ has increased by $ 5,000, as a result of the revaluation.

Pool Contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$55,000	$1.055 million

A fall in value

The market value of Debentures2008 has decreased to $45, which is a 10% decrease from the old market price of $50. At the time you update the Market price of Debentures2008 in the Securities Maintenance screen, the revaluation process is triggered off, as the decrease (11.11%) is higher than the decrease sensitivity (5%) defined for Debentures 1999.

The market value of this collateral now stands at $ 45,000. XYZ's credit limit stands decreased by $ 5,000 as a result of the revaluation.

Pool contribution to the line

Pool Code	Pool CCY	Line Code	Line CCY	Pool Line Linkage	Pool Contribution Amount to Line	Line Avl Amount (Credit Limit+Pool Contibution
Pool1	USD	Loans	USD	100%	$45,000	$1.045 million

This process explained above is online process where in the change in the Security Price immediately revaluates all the collateral linked to these securities. If at the Oracle Banking ELCM Global Parameter maintenance, the option for 'Revaluate Market Online' has been

selected, as batch, then the collateral revaluation as explained above is taken up as part of revaluation batch process.

- Adhoc Revaluation of Market Based Collaterals
  This topic provides information on adhoc revaluation of market based collaterals.

3.1.5.1 Adhoc Revaluation of Market Based Collaterals

This topic provides information on adhoc revaluation of market based collaterals.

The **Adhoc Collateral Revaluation** screen provides an option to search and revaluate the market based collaterals with the latest price, if **Revaluate Market Online** is set as **Batch** in the **Global Exposure Parameter Detail** screen **GEDPARAM**.

1. On the **Home** screen, specify **GCDADREV** in the text box and click the ▶ icon.

   The **Adhoc Collateral Revaluation** screen is displayed.

   Figure 3-1   Adhoc Collateral Revaluation

2. On **Adoc Collateral Revaluation** screen, specify the fields.

   For more information on fields, refer to the field description table.

   Table 3-1   Adoc Collateral Revaluation

Field	Description
Collateral Code	Select the collateral code of the market based collateral from the list of values.
Security code	Select the security code of the market based collateral from the list of values.
Liability number	Select the liability number associated with the market based collateral to be revaluated.
Customer Number	Select the customer number associated with the market based collateral to be revaluated.
Reference Number	The system generates a unique reference number for the adhoc revaluation and displays the same in this field, when the user clicks **Process** button. The user can also inquire the status of adhoc collateral revaluation by entering the reference number in this field.

   Status

Displays the status of adhoc revaluation. Before initiating the revaluation, the system displays the status as **Unprocessed** as shown below:

Figure 3-2   Adhoc Collateral Revaluation

Once the Adhoc revaluation is completed, the status is updated as **PROCESSED.**

> **Note:**
>
> Collaterals that are revaluated through adhoc revaluation process will follow the normal process of frequency based revaluation on the next revaluation date of the collateral.

3.1.6 Collateral Revaluation of Non-Market Based Securities

This topic provides information on 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.

Non market Based collateral Fixed Deposit (having 100% lendable margin) has been linked to a facility on 1st January 2008 owned by a XYZ customer having the liability Symphony Group.

Liability code	Line code	Liability Limit
Symphony Limit	Loans	$1million

Collateral code	Collateral Contribution amount	Cap amount	Pool code	Collateral Pool % linkage	Pool amt
Fixed Deposit	$50,000	$50,000	Pool1	100%	$50,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	$50,000	$1.05million

After one Year on 1st January 2009 the Fixed Deposit amount has increased due to interest earned. Now having a revised value as $55,000. Now the latest value has to be sent to the Oracle Banking ELCM system via input file and then the "Collateral Force Revalue" for this collateral has to be triggered manually.

The revaluation increases the overall limit amount as shown below.

Liability Code	Line Code	Liability Limit	
Symphony Group	Loans	$1million	
Collateral code			Pool amount Collateral POOL code Collateral Contribution amount Collateral Value Pool % linkage
Fixed Deposit			$55,000 100% Pool1 $55,000 $55,000

Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution amount to line	Line Available amount
Pool1	USD	Loans	USD	100%	$55,000	$1.055million

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