Oracle Banking Enterprise Limits and Collateral Management

Enterprise Limits and Collateral Management Common User Guide

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Preface

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Basic Actions
- Related Documents
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
  The list of the acronyms and abbreviations used in this guide are as follows:
- 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.
- Prerequisite

1.1 Purpose

This guide is designed to help acquaint you with the Oracle Banking Enterprise Limits and Collateral Management (ELCM) application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

User 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:

Table 1-1 Audience

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

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 ensure 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 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Used to view the maker details, checker details, and report status.
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Used to add a new record. When the user click **New**, the system displays a new record enabling to specify the required data.

Table 1-2 (Cont.) Basic Actions

Action	Description
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Related Documents

For more information refer to the Oracle Banking manuals on:

- Development of Launch Forms and Others Screens
- Enterprise Collaterals User Guide
- Enterprise Limits and Collaterals Common User Guide

1.8 Conventions

The following text conventions are used in this document:

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.
`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 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.10 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-3 Acronyms and Abbreviations

Acronyms	Abbreviations
CIF	Customer Information File

Table 1-3 (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
CASA	Current Account and Savings Account
DDA	System that holds the CASA account and balances
ELCM	Enterprise Limits and Collateral Management
ECA	External Credit Approval
FCUBS	Oracle FLEXCUBE Universal Banking Solution
GW	Gateway
HTTP	Hyper Text Transfer Protocol
ID	Identification Number
Mark EOTI	Mark End of Transaction Input
Mark TI	Mark Transaction Input
OFSAA	Oracle Financial Services Analytical Applications
ORMD	Oracle Revenue and Billing Management
PK	Primary Key
RDBMS	Relational Data Base Management System
SMS	Security Services
UI	User Interface
VD	Value Date
XML	Extensible Mark-up Language
XSD	XML Schema Definition
XSLT	Extensible Stylesheet Language Transformations

1.11 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 1-4 Symbols and Icons

Icons	Function
🔍	Perform search
⛶	Minimize
▶	Navigate to the next record
◀	Navigate to the previous record
○	Toggle OFF
●	Toggle ON
✕	Delete
+	Click this icon to add a new row.

Table 1-4 (Cont.) Symbols and Icons

Icons	Function
—	Click this icon to delete an existing row.
☰	List view
⛶	Maximize
|<	Navigate to the first record
>|	Navigate to the last record
🔍	Advance search
✎	Search record
💾	Save the record
↺	Reset the record
📋	Clear the record

Table 1-5 Symbols and Icons - Audit Details

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

1.12 Prerequisite

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

2

Limits and Collateral

The topic describes the systematic instrictions about the Limits and Collaterals.

The functions and actions provided by the are explained below. All functions explained below, come under Limits and Collaterals in the Menu Browser.

This topic contains the following sub-topics:

- About Privacy By Design
  This topic describes about the information on privacy by design.
- User Data Restriction
  This topic describes the instructions on user data restrictions screen.
- Interface Definition Maintenance
  This topic describes the systematic instructions to define the interface definition.
- File Process Console
  This topic describes about the instructions to trigger the file process.
- Maintaining Static Details
  This topic describes about the procedure to maintain static details.
- Credit Rating Agency Maintenance
  This topic describes about the procedure to maintain agency details for credit rating.
- User Defined Status Maintenance
  This topic describes about the procedure to maintain user defined status.
- Liability Maintenance
  This topics describes about the detailed information about the liability maintenance.
- Main Liability Change Maintenance
  This topics describes about the procedure to update main liability
- Main Liability Change Summary
  This topic describes about the procedure to view the main liability change summary.
- External Customer Account Input
  This topic describes about the detailed information on the external customer account input screen.
- Customer to Liability Link Maintenance
  This topic describes about the procedure to maintain customer to liability link.
- Monitoring Information
  This topic describes about the detailed information about the monitoring information maintenance details.
- Covenant Maintenance
  This topic describes about the procedure to maintain customer to liability link.
- Customer Covenant Linkage
  This topic describes about the procedure to maintain customer covenant linkage
- Covenant Tracking Summary
  This topic describes about the procedure to maintain customer to liability link

- Collateral Pool Maintenance
  This topic describes about the procedure to maintain customer to liability link.
- Track Exposure Maintenance
  This topic describes about the detailed information on the track exposure maintenance screen.
- Bulk Track Exposure Input
  This topic describes about the detailed information on bulk track exposure input.
- Exposure Dashboard
  This topic describes about the detailed information on exposure dashboard.
- Global Block Exposure Maintenance
  This topic describes about the detailed information on global block exposure maintenance.
- Limit Block
  This topic describes about the detailed information on limit block screen.
- Global Exposure Parameter Details
  This topic describes about the detailed information on global exposure parameter details.
- Rule Criteria Code Maintenance
  This topic describes about the procedure to maintain rule criteria code.
- Alert Definition Maintenance
  This topic describes about the procedure to maintain rule criteria code.
- Alert Summary Screen
  This topic describes about the procedure to view alert summary.
- Criteria Code Maintenance
  This topis describe about the detailed information on criteria code details.
- Enterprise Limits and Collateral Management - Oracle Financial Services Analytical Applications Integration
  This topis describes about the detailed information about the Enterprise Limits and Collateral Management - OFSAA Integration.

2.1 About Privacy By Design

This topic describes about the information on privacy by design.

implements privacy by design by protecting Personally Identifiable Information (PII) data. In , privacy by design is achieved by following methods.

- Data Masking
- Right To Be Forgotten
- Granular Access
- Transparent Database Encryption
- Data Portability

Maintaining Personally Identifiable Information (PII) Data

If the data comes under the following categories for an individual user, then it is considered as PII data.

- Customer Name
- Customer Contact Information
- Demographic Information

- Financial Information
- Unique Identifiers

Data Masking

masks the Personally Identifiable Information(PII) data to protect the privacy of the customer.

Right to Be Forgotten

provides **Right to be Forgotten Personally Identifiable Information (PII)** data provision, if the customers are no longer associated with the bank. Once the customer is forgotten in the system,customer data is not available for any operation(including query/ reopen) in **Detail screen** as well as in the **Summary screen**.

Granular Access

provides granular access to PII data based on the access group restrictions maintained in the user definition. Each customer is mapped to the access group and each user is provided access to that group. Based on the access group, you can query, view, create, amend, re-open, and so on the customer information.

Example 2-1 For USER1

Only **ACCGRP1** is mapped as **Allowed** in Access Group Restriction. In this case, **USER1** can create, modify, view, and query only the customers under access group **ACCGRP1**. However, **USER1** cannot create, modify, view or query the transactions for customers mapped to other access group.

Example 2-2 For USER2

Only **ACCGRP2** is mapped as **Disallowed** in **Access Group Restriction**.In this case, **USER2** cannot create, modify, view, query for the customers under access group **ACCGRP2**. However, **USER2** can create, modify, view or query the transactions for customers mapped to other access group.

Transparent Database Encryption (TDE)

It is required to encrypt sensitive application data on storage media completely transparent to the application itself. TDE encrypts data automatically when written to storage including backups, data dumps exports, and logs. Encrypted data is correspondingly decrypted when read from storage. Access controls that are enforced at the database and application layers remain in effect.

Data Portability

As part of **Privacy By Design**, data portability feature is available for the following summary screens.

- **GCSCOLLT**
- **GESFACLT**
- **GESCULIK**

2.2 User Data Restriction

This topic describes the instructions on user data restrictions screen.

Apart from restricting the operations like creating new, modifying, deleting, closing, and reopening the function ID, user can also maintain the user restrictions for the following fields.

- **Category**
- **Liability Number**
- **Source**
- **Currency**

When user try to perform any operation like new, modify, delete, close, reopen, query on facility or collateral maintenance, before performing transaction in , the system checks whether user have the rights to perform the transaction for the data. If user do not have rights, then following error appears.

This topic contains the following sub-topics:

- User Restriction Maintenance
  This topic describes the systematic instructions to maintain the user restrictions.
- User Restriction Maintenance Summary
  This topics describes the instructions to view the list of configured user data restrictions.

2.2.1 User Restriction Maintenance

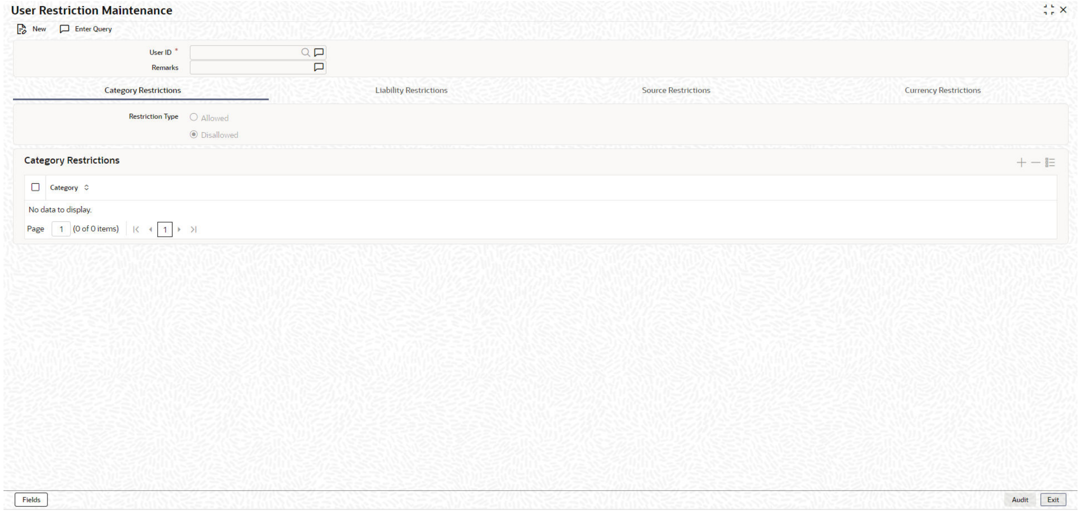
This topic describes the systematic instructions to maintain the user restrictions.

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

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

   The **User Restriction Maintenance** screen displays.

   Figure 2-1 User Restriction Maintenance

   Restriction Type ○ Allowed ● Disallowed

   No data to display.

   Page 1 (0 of 0 items)

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

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

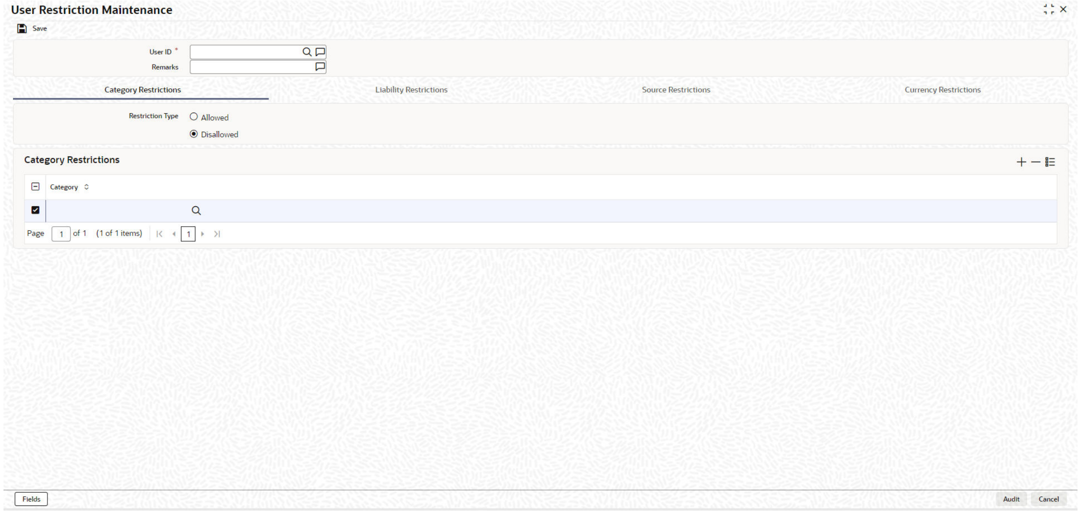
Table 2-1 User Restriction Maintenance - Field Description

Field	Description
User ID	Specify the user ID for which you want to set the category restriction.
Remarks	Displays the remarks for the user ID specified.

3. On **User Restriction Maintenance** screen, click on **Category Restrictions** tab to define category restrictions.

   The **Category Restrictions** screen displays.

Figure 2-2 Category Restrictions



Restriction Type ○ Allowed ● Disallowed

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

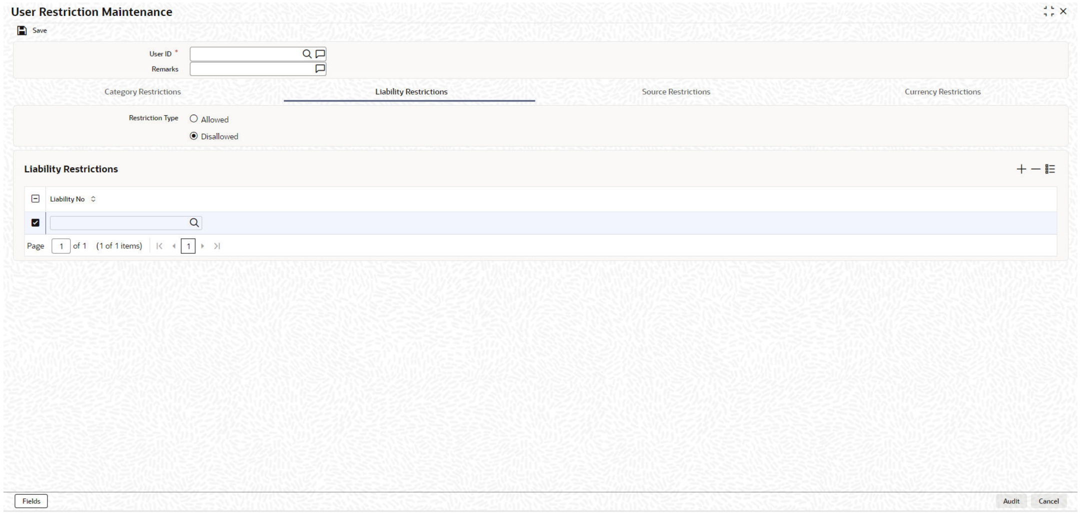
Table 2-2 Category Restrictions - Field Description

Field	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.
Category Name	Specify the category for the restriction from the adjoining option list.

4. On **User Restriction Maintenance** screen, click on **Liability Restrictions** tab to define liability restrictions.

   The **Liability Restrictions** screen displays.

Figure 2-3   Liability Restrictions



Restriction Type ○ Allowed ● Disallowed

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

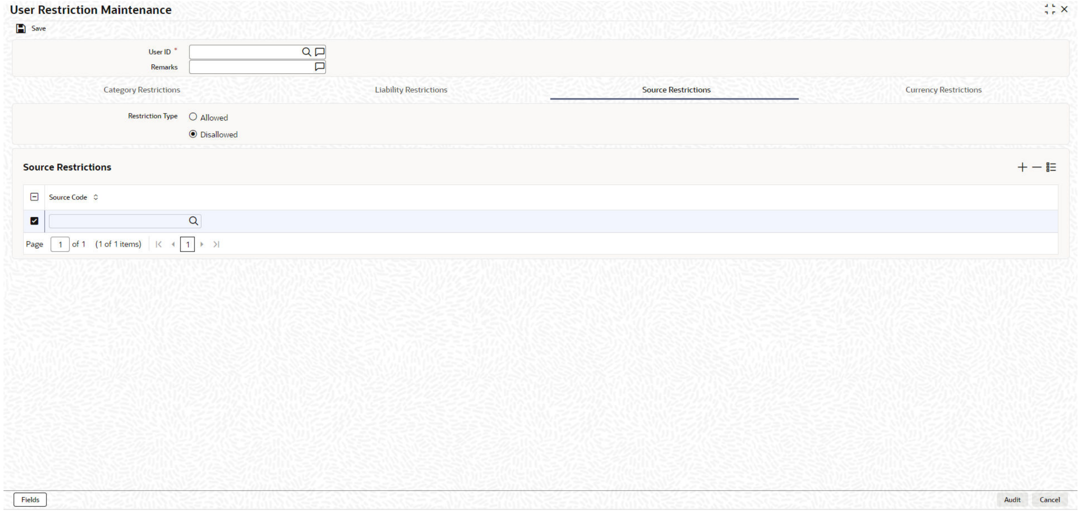
Table 2-3   Liability Restrictions - Field Description

Field	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.
Liability Number	Specify the liability number for the restriction from the adjoining option list.

5. On **User Restriction Maintenance** screen, click on **Source Restrictions** tab to define source restrictions.

   The **Source Restrictions** screen displays.

Figure 2-4   Source Restrictions



Restriction Type ○ Allowed ● Disallowed

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

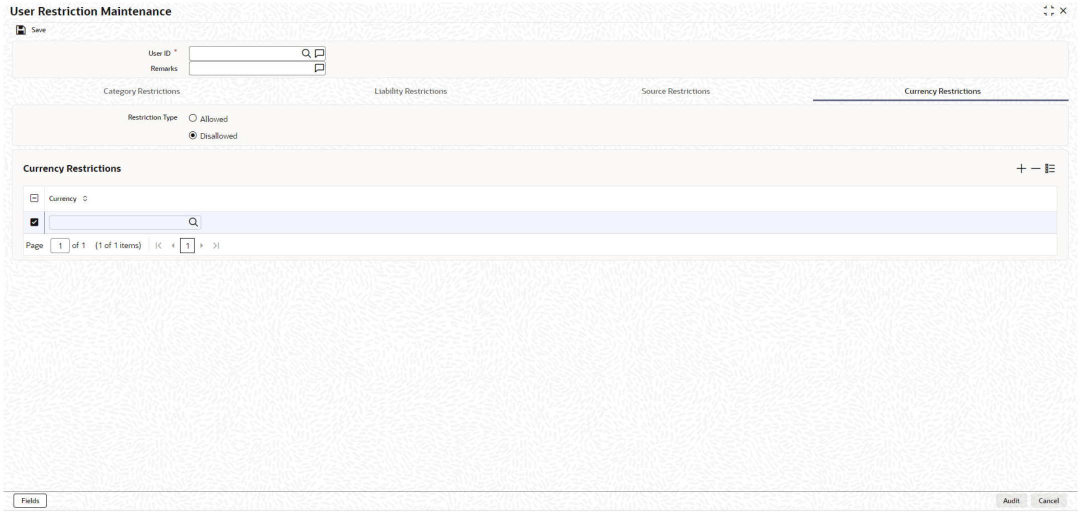
Table 2-4   Source Restrictions - Field Description

Field	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.
Source Code	Specify the source code for the restriction from the adjoining option list.

6. On **User Restriction Maintenance** screen, click on **Currency Restrictions** tab to define currency restrictions.

   The **Currency Restrictions** screen displays.

Figure 2-5 Currency Restrictions



Restriction Type ○ Allowed ● Disallowed

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

Table 2-5 Currency Restrictions - Field Description

Field	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.
Currency	Specify the currency for the restriction from the adjoining option list.

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

2.2.2 User Restriction Maintenance Summary

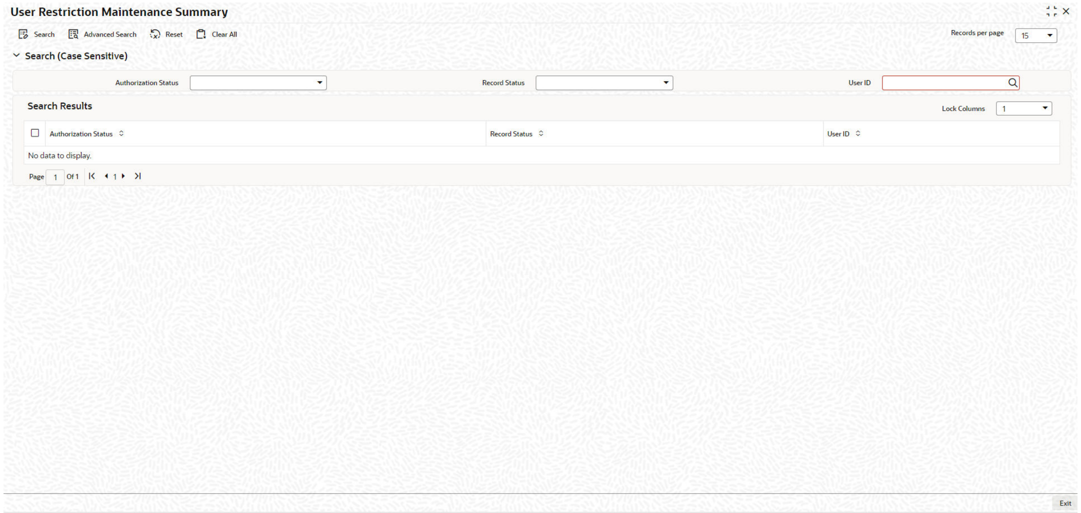
This topics describes the instructions to view the list of configured user data restrictions.

User can view all the user data restrictions for Category, Liability, Source and Currency that have been maintained, and their status in the **User Restriction Summary** screen.

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

  The **User Restriction Maintenance Summary** screen displays.

Figure 2-6   User Restriction Maintenance Summary



No data to display.

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

Table 2-6   User Restriction Maintenance Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The options are: - **Authorized** - **Rejected** - **Unauthorized**
Record Status	Select the status of the record. The options are: - **Open** - **Closed**
User ID	Click the 🔍 icon and select the ID from the list.

2.3 Interface Definition Maintenance

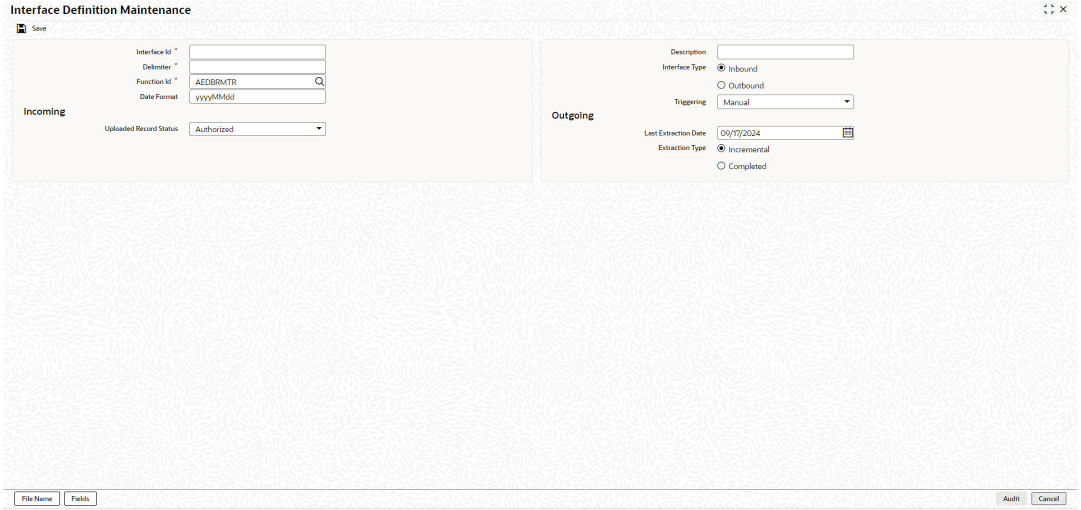
This topic describes the systematic instructions to define the interface definition.

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

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

   The **Interface Definition Maintenance** screen displays.

Figure 2-7   Interface Definition Maintenance



Interface Id *
Delimiter *
Function Id * AEDBRMTR
Date Format yyyyMMdd
Uploaded Record Status Authorized
Description
Interface Type ● Inbound ○ Outbound
Triggering Manual
Last Extraction Date 09/17/2024
Extraction Type ● Incremental ○ Completed

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

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

Table 2-7   Interface Definition Maintenance - Field Description

Field	Description
Interface Id	Specify the unique interface ID.
Description	Specify the description of the interface ID.
Delimiter	Specify the delimiter. The following delimiters are: - **#** - **$** - **%** - **&** - **<** - **>** - **,** - **+** - ***** - **;** - **=** - **( )** - **{ }** - **[ ]** - **|**
Function Id	Click the 🔍 icon and select the function id from the list.
Interface Type	Specify the interface type from the available list. The options are: - **Inbound** - **Outbound**
Date Format	Specify the date format.
Triggering	Specify the triggering method. The options are: - **Manual** - **System**

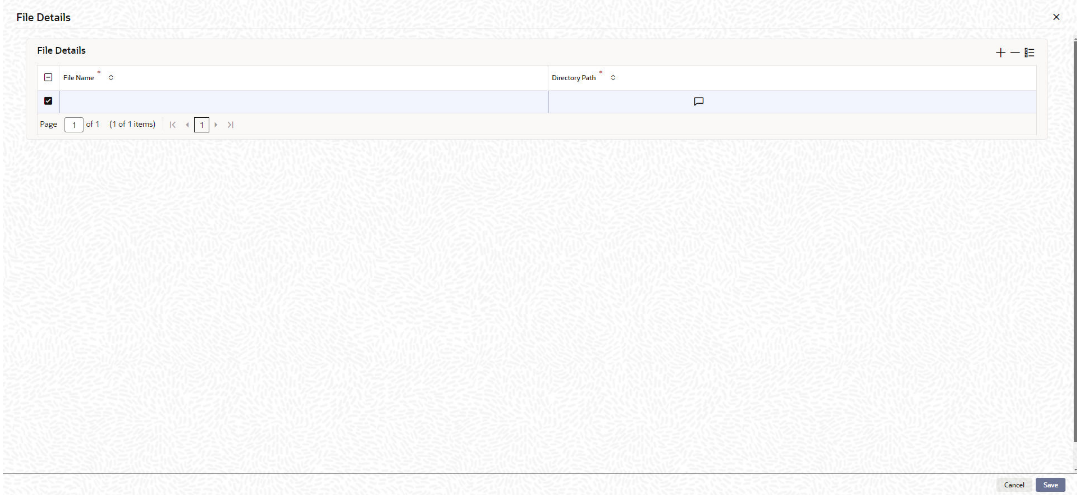
Table 2-7 (Cont.) Interface Definition Maintenance - Field Description

Field	Description
Uploaded Record Status	Specify the uploaded record status. The following options are available: • **Authorized** - Uploaded record will be in authorized state. • **Unauthorized** - Uploaded record will be in unauthorized state.
Last Extraction Date	Specify the date on which the last extraction has happened. **Note:** This is supported only during New operation. Subsequently, system marks the application date of the extraction as last extraction date.
Extraction Type	Select the extraction type. The following options are available: • **Incremental** - Only the incremental records from the last extraction date will be displayed. • **Completed** - All the records will be displayed.

3. On **Interface Definition Maintenance** screen, click **File Name** to capture details related to file and its corresponding path.

   The **Interface Definition Maintenance - File Details** screen displays.

Figure 2-8 Interface Definition Maintenance - File Details



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

Table 2-8 Interface Definition Maintenance - File Details - Field Description

Field	Description
File Name	Specify the file name.
Directory Path	Specify the directory path.

4. Click **Save** to save the file details.

2.4 File Process Console

This topic describes about the instructions to trigger the file process.

The **File Process Console** allows to trigger file processing for interface files maintained in **Interface Definition Maintenance** screen. The file processing can be triggered for both the inbound and outbound files using this screen.

> **Note:**
>
> Static data must be inserted for field formats and function formats table. Refer below for sample inbound and outbound files.

Table 2-9 Sample Inbound and Outbound files - Field Description

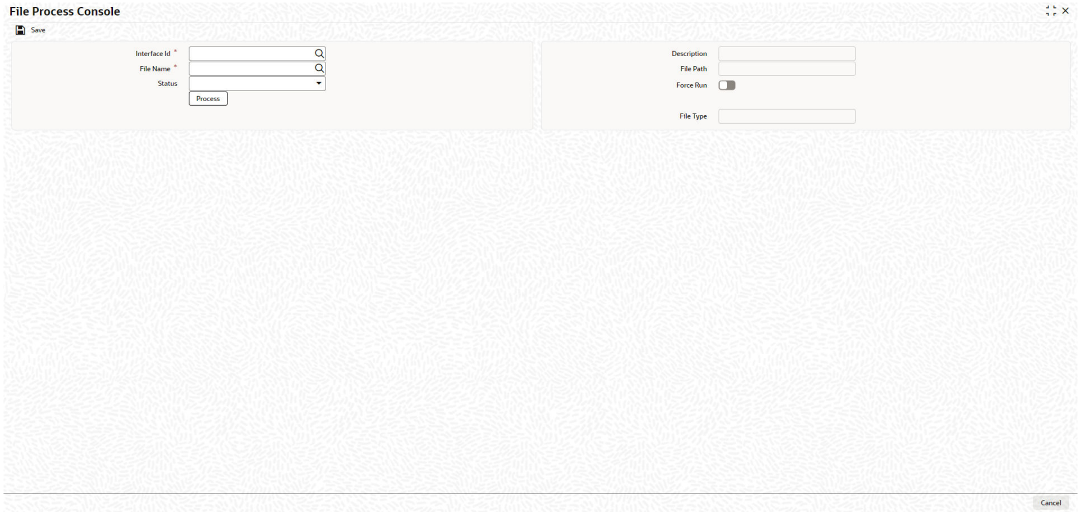
Field	Description
Liability Inbound	Liability Inbound
Liability Outbound	Liability Outbound

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

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

   The **File Process Console** screen displays.

   Figure 2-9 File Process Console

2. On **File Process Console** screen, click **New** and specify the fields.

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

Table 2-10 File Process Console - Field Description

Field	Description
Interface Id	Click the 🔍 icon and select the interface ID from the list.
Description	Specify the description of the interface id specified.
File Name	Click the 🔍 icon and select the file name from the list.
File Path	The system automatically populates the file path based on the maintained interface definition.
Status	Select the status from the drop-down list, if file type is inbound. The options are available: • **File to upload** - No processing happens in this stage, only upload happens. System reads from file and uploads into Upload table **GETU_UPLOAD_DETAILS**. The processing status will be **U** (Unprocessed). • **Upload to Master** - System reads records from Upload table with status **U** and processes the record (Status in GETU_UPLOAD_DETAILS table will become P/E) • **Retry Error** - When the records goes to **E**, user can retry by selecting **Retry Error** status and **Force Run** check box. • **File to Master** - This is a combination of File to Upload and Upload To Master options. The system reads from file, uploads to the upload table and then subsequently processes the record from the upload table.
Force Run	Switch to ⬤ to enable this parameter. Switch to ○ to disable this parameter.
Process	Click **Process** button to trigger file processing.
File Type	The system automatically populates the file type based on the maintained interface definition.

Note:

- For successful file processing, four folders (ready, wip, processed, and error) must be created in WINSCP. For example: /scratch/work_area/ELCM144/FileUpload
- For inbound file type, files should be inside **Ready** folder
- Processed files will be moved to Processed folder and error files will be moved to **Error** folder
- Inbound file format can be viewed in GETB_FUNCTION_FORMAT / GETB_FIELD_FORMAT.
- Outbound file format can be viewed in GETB_FUNCTION_FORMAT / GETB_FIELD_OUT_FORMAT

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

2.5 Maintaining Static Details

This topic describes about the procedure to maintain static details.

The data that remains constant over a period of time is called static data. Usually, such data is commonly accessed by more than one module. The following static values can be maintained as part of the system.

This topic contains the following sub-topics:

- Credit Score Maintenance
  This topic describes the instructions for all banks to access for all branches.
- Product Maintenance
  The topics describes about the detailed information on product maintenance.
- Amount Tag Maintenance
  The topic describes about the detailed information on the amount tag maintenance.
- Category Maintenance
  The topic describes about the detailed information on the category maintenance.
- Haircut Maintenance
  The topic describes about the detailed information on the haircut maintenance.
- Location Maintenance
  This topics descirbes about the procedure to maintain location details.
- Restriction Maintenance
  This topics describes about the procedure to maintain restriction details.
- Static Type Maintenance
  The topic describes about the detailed information on the static type maintenance.
- Common Attribute Bulk Maintenance
  The topic describes about the detailed information on the common attribute bulk maintenance screen.
- Exposure Type Maintenance
  The topic describes about the detailed information on the exposure type maintenance screen.

2.5.1 Credit Score Maintenance

This topic describes the instructions for all banks to access for all branches.

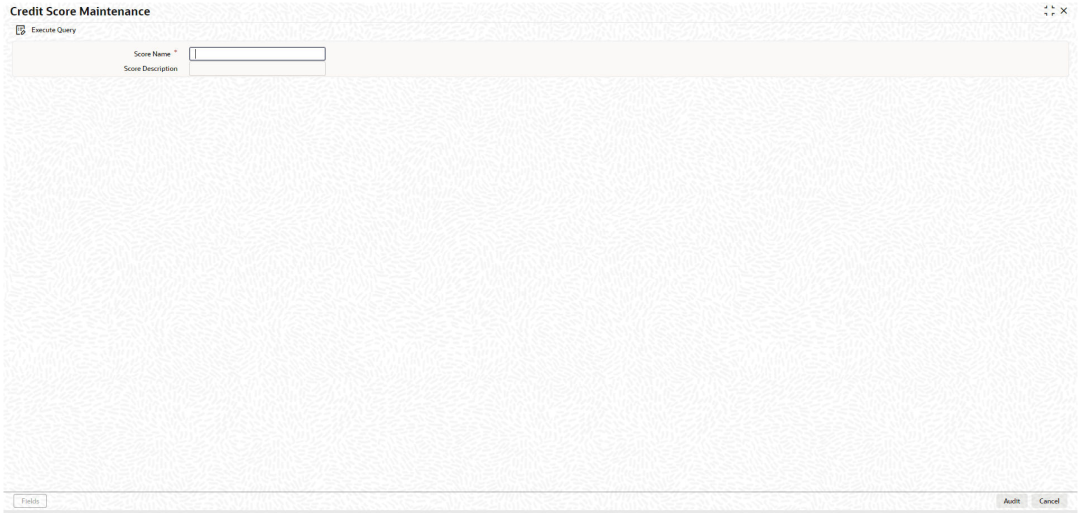
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

Before creating a liability in the system, user bank assess the credit score of individual liabilities. User can create and maintain Credit Score names in the **Credit Score Maintenance** screen. These credit scores can later be linked to **Liability Maintenance** (**GEDMLIAB**) for assessing the liability score.

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

   The **Credit Score Maintenance** screen displays.

Figure 2-10 Credit Score Maintenance



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

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

Table 2-11 Credit Score Maintenance - Field Description

Field	Description
Credit Score Name	Specify a unique credit score name.
Credit Score Description	Specify the description of the credit score.

> **Note:**
>
> This is only for information purpose and not for processing.

2.5.2 Product Maintenance

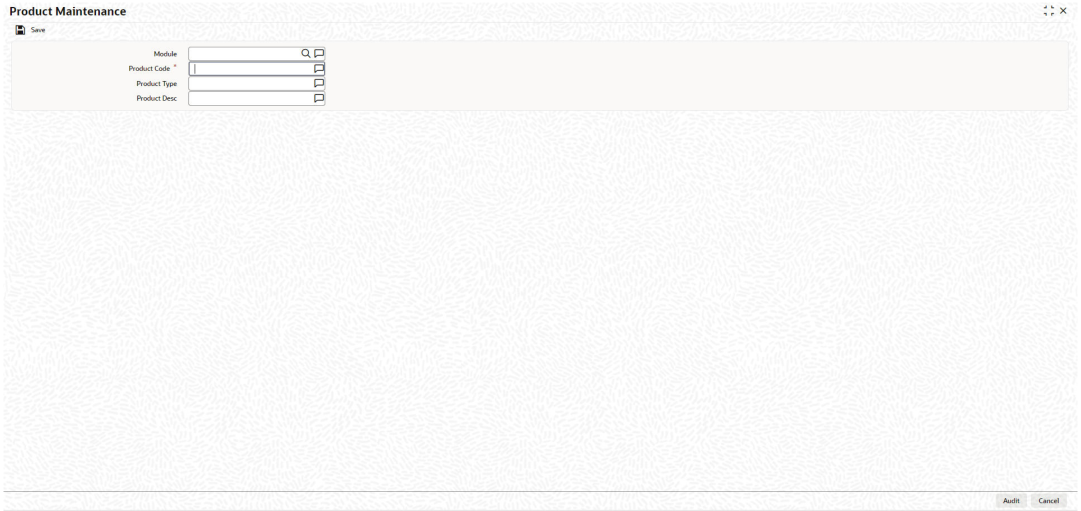
The topics describes about the detailed information on product maintenance.

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

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

   The **Product Maintenance** screen displays.

Figure 2-11   Product Maintenance



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

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

Table 2-12   Product Maintenance - Field Description

Field	Description
Module	Click the 🔍 icon and select the associated module for the product from the adjoining option list.
Product Code	Specify the associated product code.
Product Type	Specify the type of the product.
Product Description	Specify the brief description of the product.

> **Note:**
>
> The product and source code are used in product validation as a part of product maintenance.

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

2.5.3 Amount Tag Maintenance

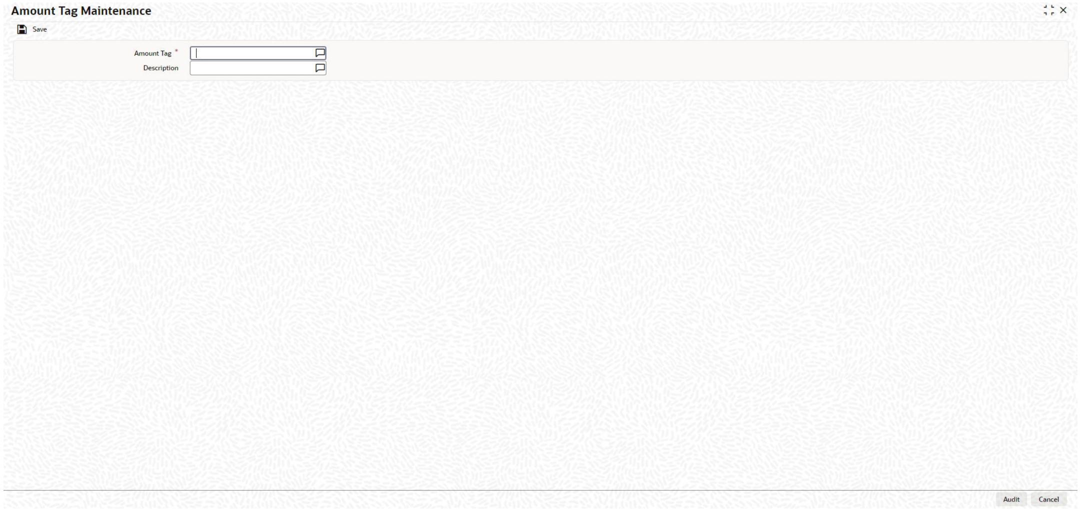
The topic describes about the detailed information on the amount tag maintenance.

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

1. On the **Home** screen, specify **GEDAMTAG** in the text box and click the ▸ icon.

   The **Amount Tag Maintenance** screen displays.

Figure 2-12   Amount Tag Maintenance



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

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

Table 2-13   Amount Tag Maintenance - Field Description

Field	Description
Amount Tag	Specify the amount tag.
Description	Specify the description of the amount tag.

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

2.5.4 Category Maintenance

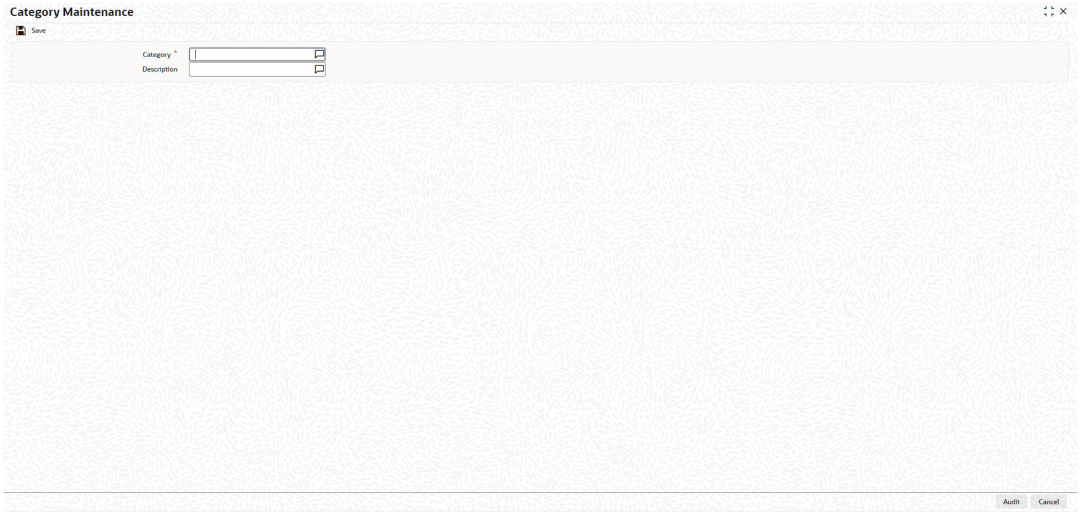
The topic describes about the detailed information on the category maintenance.

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

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

   The **Category Maintenance** screen displays.

Figure 2-13   Category Maintenance



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

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

Table 2-14   Category Maintenance - Field Description

Field	Description
Category	Specify the category name.
Description	Specify the description of the category.

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

2.5.5 Haircut Maintenance

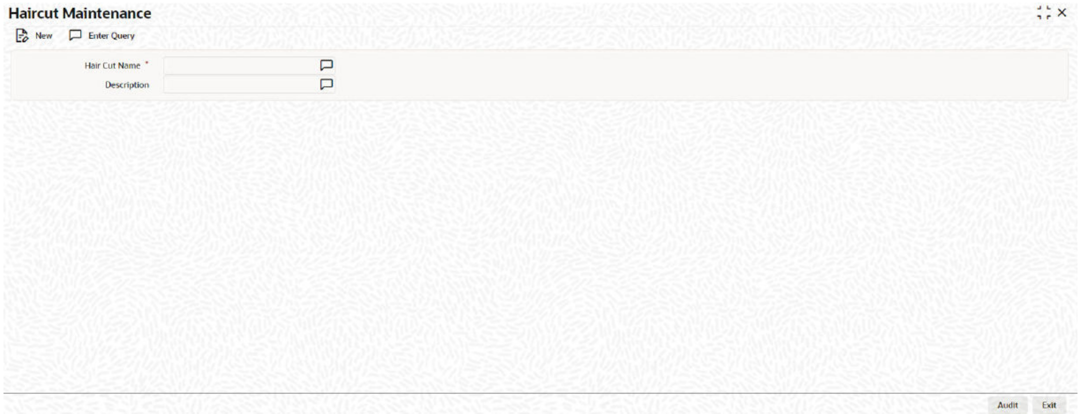
The topic describes about the detailed information on the haircut maintenance.

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

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

   The **Haircut Maintenance** screen displays.

Figure 2-14   Haircut Maintenance



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

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

Table 2-15   Haircut Maintenance - Field Description

Field	Description
Hair Cut Name	Specify the hair cut name.
Description	Specify the description of the haircut.

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

2.5.6 Location Maintenance

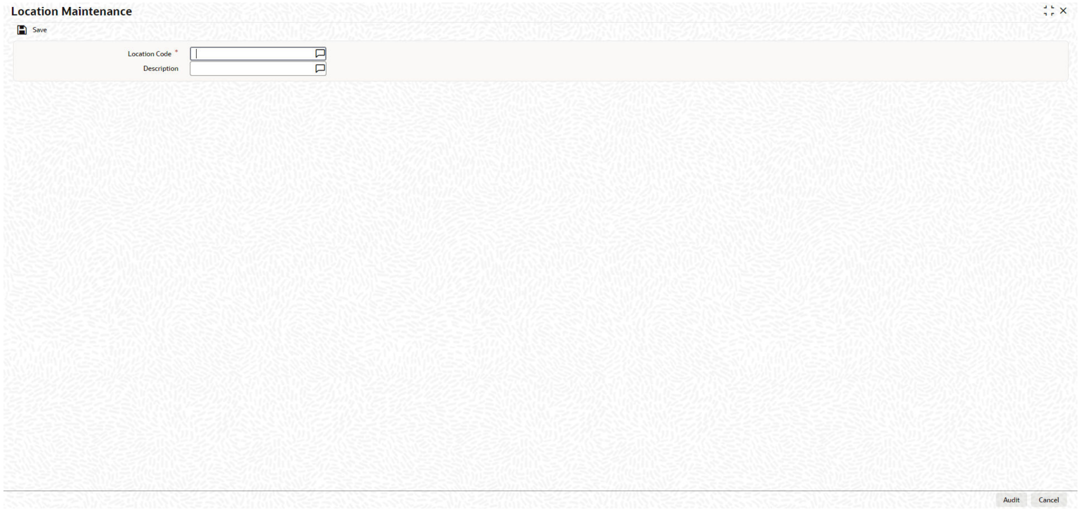
This topics descirbes about the procedure to maintain location details.

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

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

   The **Location Maintenance** screen displays.

Figure 2-15   Location Maintenance



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

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

Table 2-16   Location Maintenance - Field Description

Field	Description
Location Code	Specify the location code.
Description	Specify the description of the location.

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

2.5.7 Restriction Maintenance

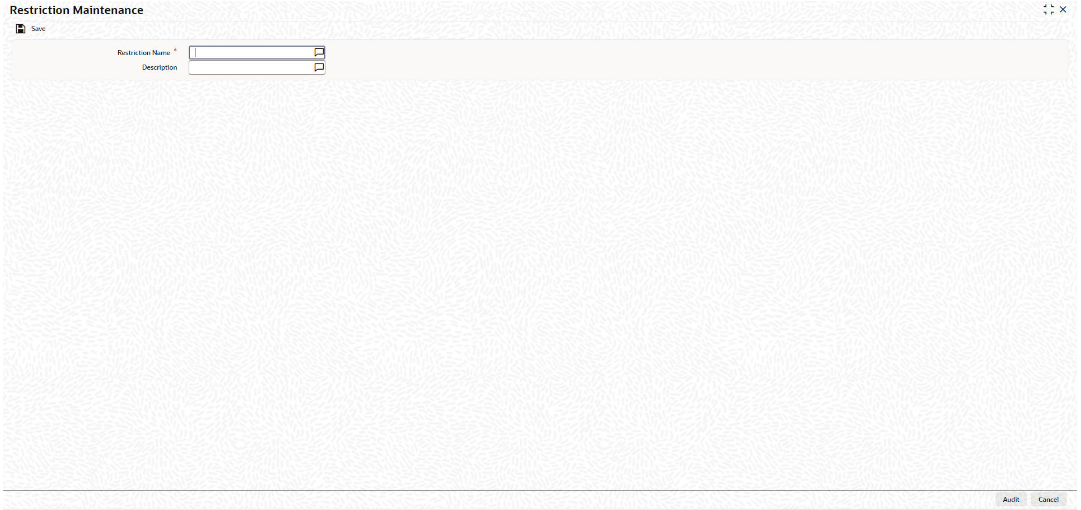
This topics describes about the procedure to maintain restriction details.

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

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

   The **Restriction Maintenance** screen displays.

Figure 2-16   Restriction Maintenance



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

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

Table 2-17   Restriction Maintenance - Field Description

Field	Description
Restriction Name	Specify the restriction name.
Description	Specify the description of the restriction.

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

2.5.8 Static Type Maintenance

The topic describes about the detailed information on the static type maintenance.

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

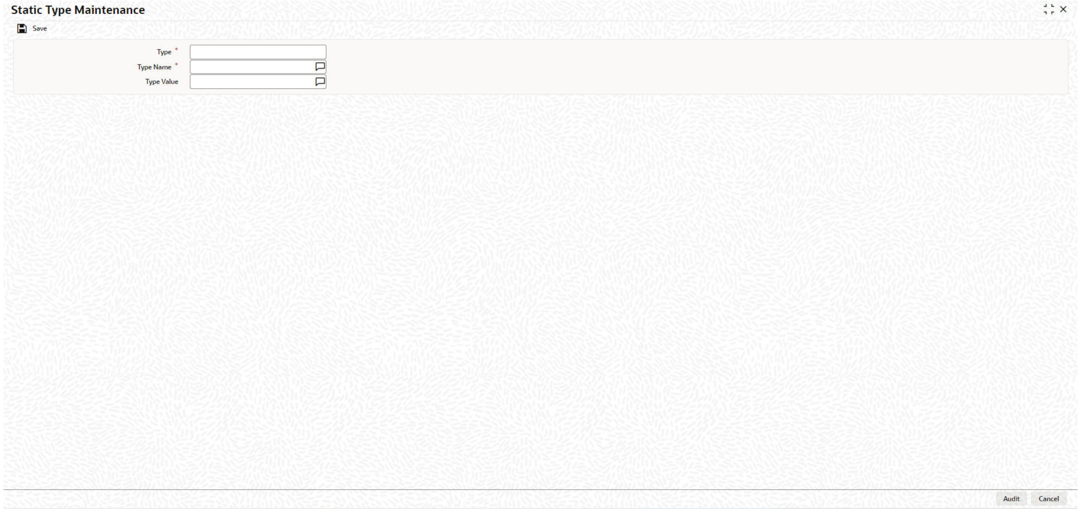
User can maintain different type of channels in the **Static Type Maintenance** screen . This maintenance is a prerequisite for other maintenances such as **Common Attribute Bulk Maintenances**.

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

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

   The **Static Type Maintenance** screen displays.

Figure 2-17   Static Type Maintenance



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

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

Table 2-18   Static Type Maintenance - Field Description

Field	Description
Type	Specify the static type to be defined. In case you are maintaining exposure type in the **Static Type Maintenance** screen, then the type must always be **EXPTYPECODE**. **Note:** Static Type maintenance is not applicable for collateral entity.
Type Name	Specify the type name. For example, GICS.
Type Value	Specify the type value.

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

2.5.9 Common Attribute Bulk Maintenance

The topic describes about the detailed information on the common attribute bulk maintenance screen.

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

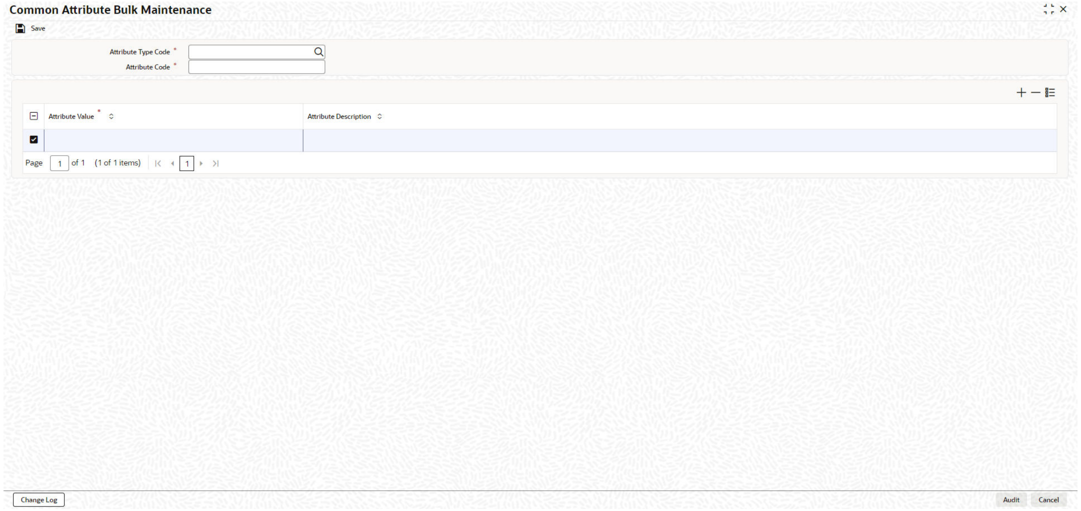
The **Common Attribute Bulk Maintenance** screen is a generic screen for maintaining codes to be associated with different components in bulk. The component can be anything. for example, exposure.

User can maintain **Exposure Codes** for different **Exposure Type Code** and **Exposure Type** combination in this screen.

1. On the **Home** screen, specify **GEDTRKMT** in the text box and click the ▸ icon.

The **Common Attribute Bulk Maintenance** screen displays.

Figure 2-18   Common Attribute Bulk Maintenance



2. On **Common Attribute Bulk Maintenance** screen, click **New** and specify the fields.

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

Table 2-19   Common Attribute Bulk Maintenance

Field	Description
Attribute Type Code	Click the 🔍 icon and select the attribute type code. The **Type Names** maintained in **GEDTYPES** are displayed in the drop-down list.
Attribute Code	Specify the Attribute Code. In case of exposure code maintenance, you must specify the exposure type here. Exposure type can be, For example, Sector.
Attribute Value	Specify the attribute value for the code. In case of exposure code maintenance, you must specify the exposure codes here. Exposure code for exposure type Sector specified in Attribute Code field can be, For example, Mining, Agriculture, Transport, and Health.
Attribute Description	Specify a brief description for the attribute value.

> **Note:**
>
> In exposure maintenance context:
>
> - **Attribute Type Code** in this screen will refer to **Exposure Type Code** and **Attribute Code** will refer to **Exposure Type** in the **Exposure Type Maintenance** screen (**GEDEXPTY**).
> - The values added in the **Attribute Value** field will be available in the Exposure Code drop-down list in the **Track Exposure Maintenance** screen (**GEDTREXP**).

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

2.5.10 Exposure Type Maintenance

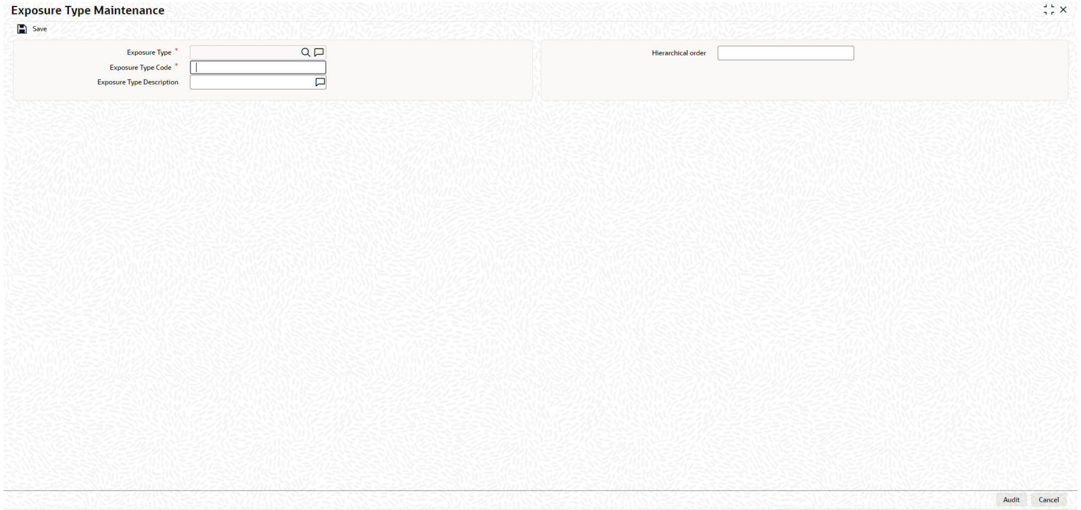
The topic describes about the detailed information on the exposure type maintenance screen.

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

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

   The **Exposure Type Maintenance** screen displays.

Figure 2-19 Exposure Type Maintenance



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

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

Table 2-20 Exposure Type Maintenance - Field Description

Field	Description
Exposure Type	Specify the exposure type. The following exposure types as well as the user defined exposure types maintained in **Common Attribute Bulk Maintenance** screen **GEDTRKMT** are: • **CURRENCY** • **COUNTRY** • **SECTOR** • **INDUSTRY GROUP** • **INDUSTRY** • **SUB-INDUSTRY** The user defined exposure types can be anything, for example, Zone, Regional office, Branch, and Department with the hierarchy 1, 2, 3, and 4, respectively.

Table 2-20 (Cont.) Exposure Type Maintenance - Field Description

Field	Description
Exposure Type Code	Click the 🔍 icon and select the exposure type code from the list. The types maintained in **Common Attribute Bulk Maintenance** screen (**GEDTRKMT**) are displayed in the list of values.
Exposure Type Description	Specify the brief description of the exposure type.
Hierarchical Order	Specify the order of hierarchy for the exposure type. This is non-mandatory in case there is no associated hierarchy.

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

2.6 Credit Rating Agency Maintenance

This topic describes about the procedure to maintain agency details for credit rating.

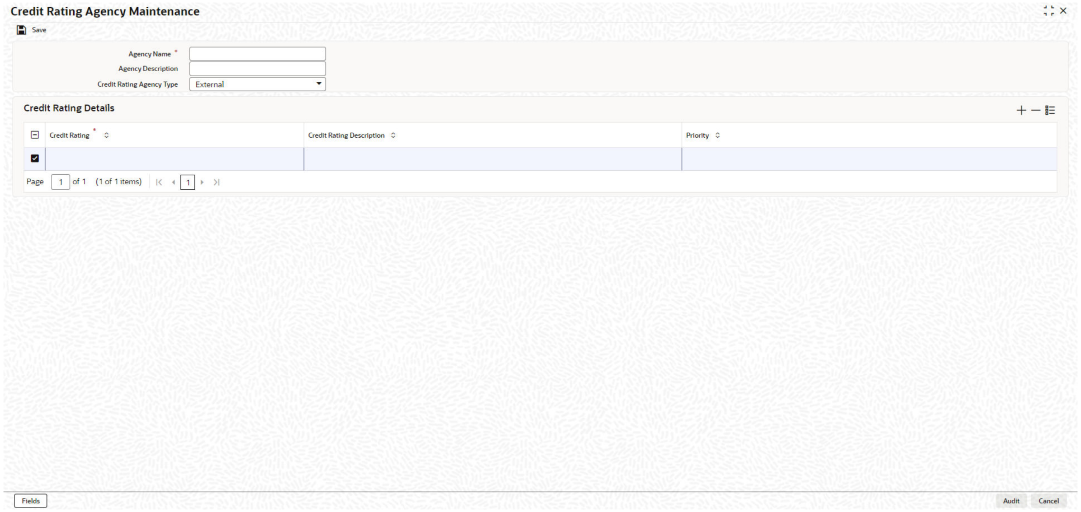
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User can maintain details regarding credit rating agencies in the **Credit Rating Agency Maintenance** screen. Using this maintenance you can record the credit rating codes published by each credit rating agency. This can later be linked to Liability Maintenance (**GEDMLIAB**) for specifying customer rating published by an agency.

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

   The **Credit Rating Agency Maintenance** screen displays.

Figure 2-20 Credit Rating Agency Maintenance


Credit Rating Agency Maintenance

Credit Rating Agency Type: External

2. On **Credit Rating Agency Maintenance** screen, click **New** and specify the fields.

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

Table 2-21 Credit Rating Agency Maintenance - Field Description

Field	Description
Agency Name	Specify the name of the credit rating agency.
Agency Description	Specify the brief description about the credit rating agency.
Credit Rating Agency Type	Select the agency type from the list. The options are: • **Internal** • **External** **Note:** This will be defaulted to **Liability Maintenance** and **Facilities Maintenance** screen.
Credit Rating	Specify the unique credit rating code/ID.
Credit Rating Description	Specify the brief description about the credit rating.
Priority	Specify the priority of the credit rating to enable sequencing of the credit rating. **Note:** This is only for information purpose and not for processing.

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

2.7 User Defined Status Maintenance

This topic describes about the procedure to maintain user defined status.

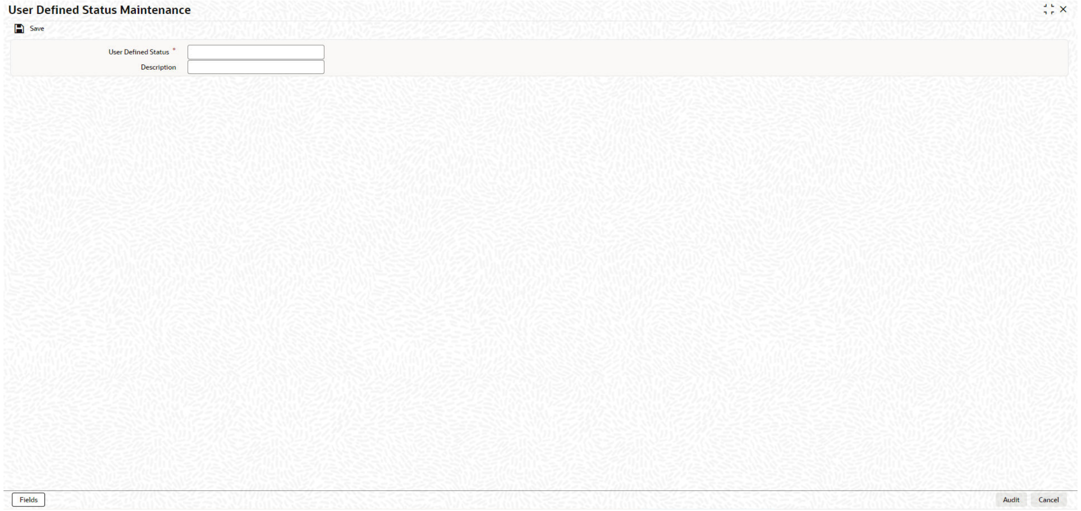
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User may want to specify certain statuses for liabilities such as Normal, Partially Defaulting, Defaulting, and so on. Such statuses can be maintained first in the **User Defined Status Maintenance** screen. User can name and describe statuses here. This can later be linked to **Liability Maintenance** (**GEDMLIAB**) and **Facilities Maintenance** (**GEDFACLT**) for choosing the status of the liability or facility respectively.

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

   The **User Defined Status Maintenance** screen displays.

Figure 2-21   User Defined Status Maintenance



2. On **User Defined Status Maintenance** screen, click **New** and specify the fields.

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

Table 2-22   User Defined Status Maintenance - Field Description

Field	Description
User Defined Status	Specify the name/ID for the user defined status.
Description	Specify the brief description about the user defined status.

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

2.8 Liability Maintenance

This topics describes about the detailed information about the liability maintenance.

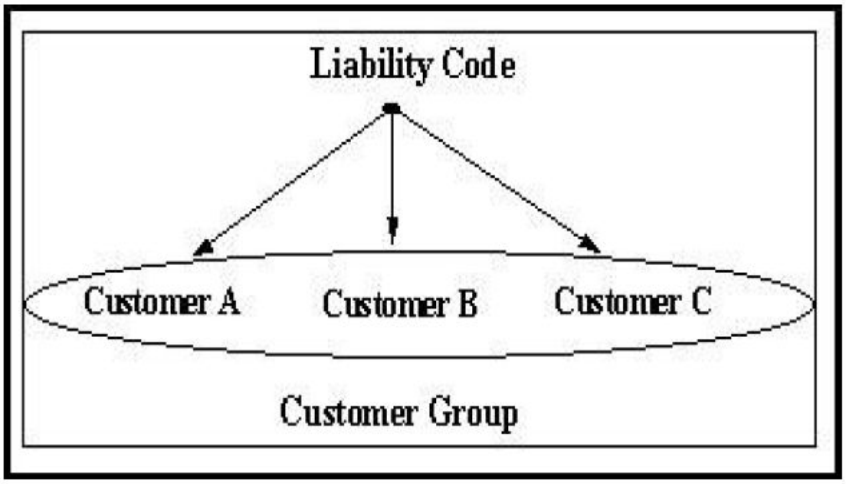
Every customer of your bank who enjoys credit facilities should be assigned or linked to a liability which is a borrowing entity. Several customers can be linked to the same Liability Code. Liability linkage can be in three ways.

- Single Liability linked to multiple customers (that is, a Customer Group)
- Single Liability linked to only one customer
- Single customer linked to multiple liabilities

Single Liability Linked To Multiple Customers

Here multiple customers are linked to same the Liability Code and all restrictions/facilities maintained at liability level are shared to all the customers.

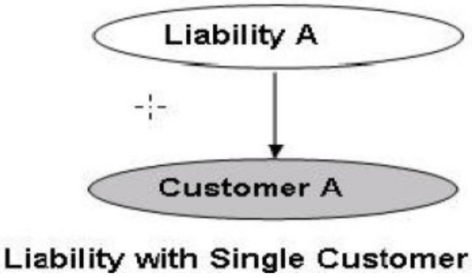
Figure 2-22   Single Liability Linked To Multiple Customers



Single Liability Linked To Only One Customer

Here a liability is linked to only one customer and all restrictions/facilities maintained at liability level are applicable to that customer alone.

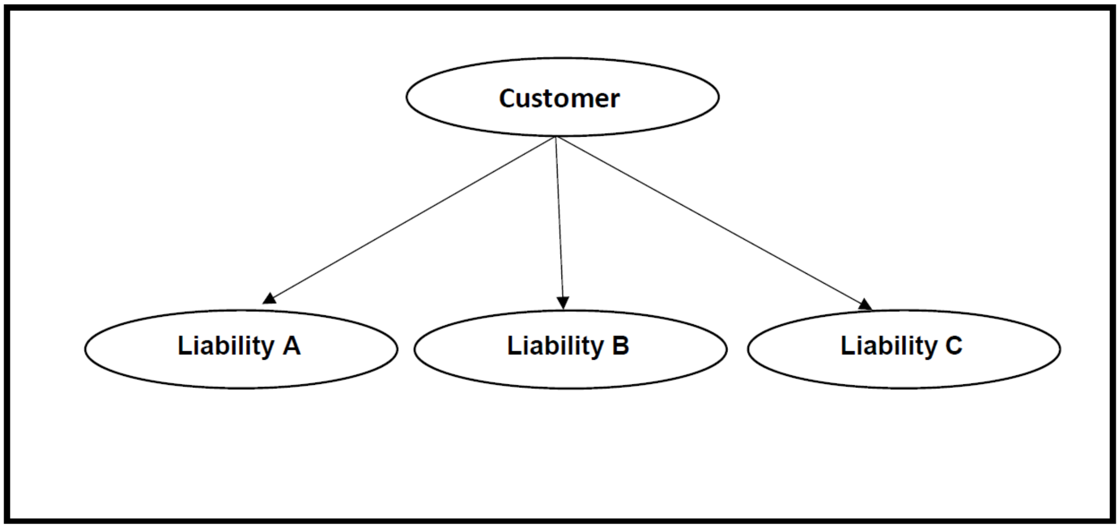
Figure 2-23   Single Liability Linked To Only One Customer



Single customer linked to multiple liabilities

Here Single customer linked to multiple liabilities all restrictions/facilities maintained at liabilities are applicable to that customer alone.

Figure 2-24   Single customer linked to multiple liabilities



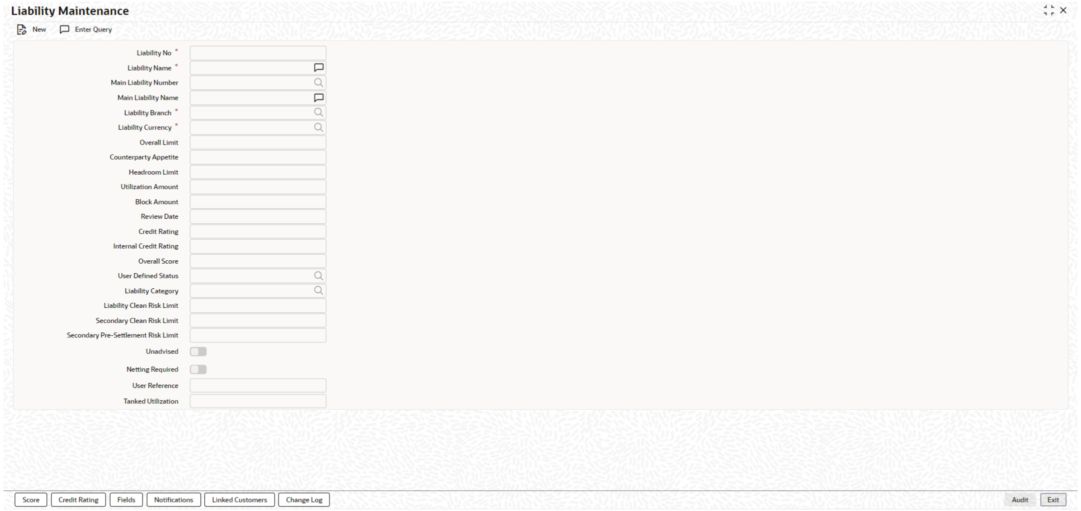
Note:

The fields, which are marked with an asterisk, are mandatory.

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

   The **Liability Maintenance** screen displays.

   Figure 2-25   Liability Maintenance

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

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

Table 2-23 Liability Maintenance - Field Description

Field	Description
Liability No	Specify the liability number. If the liability number is customer group then all customers under this group should have same liability number.
Liability Name	Specify the liability name with maximum of 255 characters.
Main Liability Number	Click the 🔍 icon and select the required main liability from the list of liability numbers maintained in the system. **Note:** Child liability and parent liability (main liability) can be in different branch. During Utilization and block transactions, the utilization and block amounts are tracked for both the specified Liability and the linked parent Liability. After the child liability creation, you can change or delink the selected main liability through the **Main Liability Change** screen **GEDMLBCG**, if required. If the main liability is not selected during child liability creation, you can link the main liability at any time through the **Main Liability Change** screen **GEDMLBCG**. **Note:** The child liability's overall limit amount should not exceed the parent liability's overall limit amount.
Main Liability Name	This field is automatically populated based on the selected from **Main Liability Number**.
Liability Branch	Click the 🔍 icon and select the branch in which liability is associated.
Liability Currency	Click the 🔍 icon and select the currency with which the liability is associated. If Liability currency is different from Limit currency specified in **Global Exposure Parameter**, then the Liability amount is converted to the limit currency. Overall limit amount $1 of the customer liability exceeds the maintained Internal Lending Limit Equivalent Amount $2. **Note:** User can modify the liability currency after authorization if: • There are no lines, collaterals or collateral pools linked to the liability. • The liability is not utilized. • The liability is not the parent liability for another child liability.
Overall Limit	Main line limit cannot be more than overall limit. Limit amount of line reporting to a liability cannot be more than liability level limit amount. Only the parent facilities will be considered while validating against the overall limit. **Note:** The system validates the overall limit amount with the internal lending limit equivalent amount. If the overall limit amount is greater than the Internal Lending Limit Equivalent Amount, then the system displays an override message as **Overall limit amount $1 of the customer liability exceeds the maintained Internal Lending Limit Equivalent Amount $2.**

Table 2-23 (Cont.) Liability Maintenance - Field Description

Field	Description
Counterparty Appetite	Specify the total project limit which can be sanctioned to the customer. **Note**: • It is not a mandatory field. Counter party appetite is user enterable. • If entered, cannot be less than the overall limit .If not entered it is derived from the overall limit. • If entered more than overall limit, then it is not derived from the overall limit.
Headroom Limit	The system displays the future dated headroom available to the customer. The headroom limit is updated based on the limit amount of facilities created under the liability. Headroom limit will be updated as counterparty appetite. Headroom limit should be shown as ZERO if it is negative. However internally it will be tracked and suitably updated if any linked facility is closed. **Note:** Facilities created under a child liability will update only the headroom limit of child liability. Update on the headroom limit of child liability will not affect the headroom limit of the parent liability. Sub-lines will not update the headroom limit.
Utilization Amount	This field displays the utilized amount for that liability ID at any point in time. User cannot edit this display.
Block Amount	Specify the block amount.
Review Date	Specify the date on which your bank would want to review the limit for the liability. The limit check continues irrespective of the date maintained here. The revision date must be greater than the start date and can also be left blank.
Credit Rating	The primary credit rating maintained in the credit rating sub-screen is displayed. **Note:** These details are maintained only for information and have no processing impact.
Internal Credit Rating	The internal credit rating maintained in the credit rating sub-screen is displayed.
Overall Score	Specify the overall credit score for the liability. The given credit score is supplemented by the multiple credit score details, if any entered in the **Credit Score** sub-screen. **Note:** These details are maintained only for information and have no processing impact.
User Defined Status	Click the 🔍 icon and select the status of liability. (For example, NORM for normal, BLOCKED,and so on).
Liability Category	Click the 🔍 icon and select the liability category from the list available here. The **Category** entered in **Category Maintenance** screen is displayed.
Liability Clean Risk Limit	This limit is captured in the **Customer Maintenance** screen (**STDCIF**). This field is populated only when the liability is created using **Auto liability Creation** option in **Customer Maintenance** screen. **Note:** This field is only display field and no other validations as such are supported.

Table 2-23 (Cont.) Liability Maintenance - Field Description

Field	Description
Secondary Clean Risk Limit	This limit is captured in the **Customer Maintenance** screen (**STDCIF**). This field is populated only when the liability is created using **Auto liability Creation** option in **Customer Maintenance** screen. This field is only display field and no other validations as such are supported.
Secondary Pre-Settlement Risk Limit	This limit is captured in the **Customer Maintenance** screen (**STDCIF**). This field is populated only when the liability is created using **Auto liability Creation** option in **Customer Maintenance** screen. This field is only display field and no other validations as such are supported.
Unadvised	Switch to ● for this feature to be enabled. Switch to ○ for this feature to be disabled. For any transaction involving an unadvised liability, you are notified.
Netting Required	Switch to ● for the netting amount to be defined. Switch to ○ for not defining the netting amount. This is only for information purpose and not for processing. User can have the Facility to display the Netting Amount in the **Netting Contribution** screen. For more details on this feature, refer the **Including Netting Amount in Facility's Netting Contribution** topic. **Note:** Limits tracking at liability level is based on liability tracking at the parametrization level. • If the liability tracking is enabled, then the system allows you to track the limit at the liability level. • Disabling liability tracking does not allow tracking limits at liability level.
Tanked Utilization	The system computes and displays the utilization amount that can be set in the **Tanked Utilization** field. As part of EOD process, the utilization amount is set in the **Tanked Utilization** field. After BOD process, this utilization amount is updated for the liability which is linked to the transaction as per the contract and the amount is cleared from the **Tanked Utilization** field.

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

- Account Balance for Netting
  This topics describes about the detailed information about the accout balance.
- Netting Contribution
  This topis describes about the detailed information on netting contribution.
- Liability Score
  This topics describes about the procedure to specify score for a liability.
- Credit Rating
  This topics describes about the procedure to specify credit rating for a liability.
- Linked Customers
  The topic describes about the detailed information on the linked customer.

- Change Log
  The topic describes about the detailed information on the change log details.
- Merging Liabilities
  This topics describes about the procedure to merge liabilities.
- Liability Notifications
  This topics describes about the procedure to select candidate for liability notification.

2.8.1 Account Balance for Netting

This topics describes about the detailed information about the accout balance.

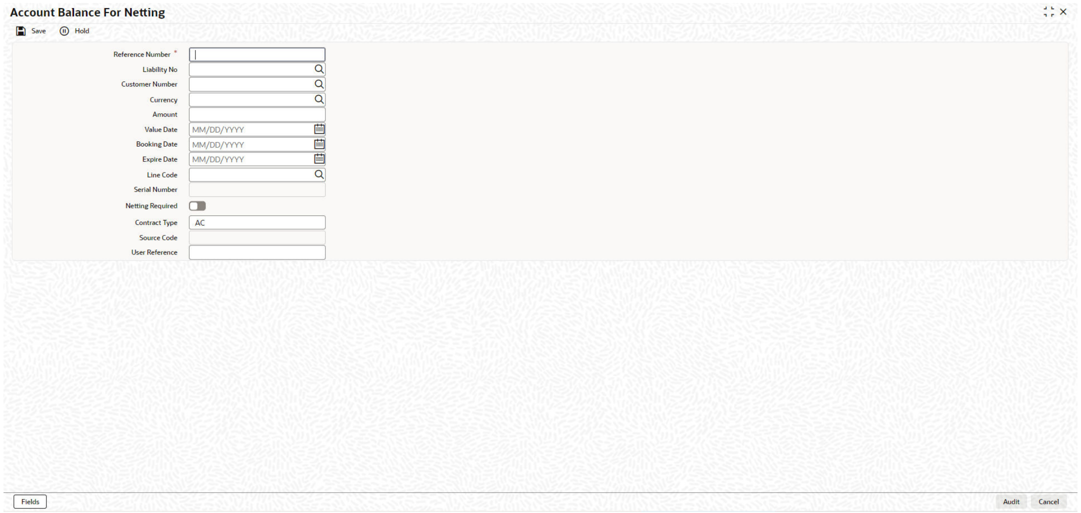
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

To pool balances across accounts/contracts for netting, account/contract balance information must be maintained in the **Account/Contract Balance for Netting** screen.

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

   The **Account Balance for Netting** screen displays.

   Figure 2-26 Account Balance for Netting

   Contract Type AC

2. On **Account Balance for Netting** screen, click **New** and specify the fields.

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

Table 2-24 Account Balance for Netting - Field Description

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

Table 2-24 (Cont.) Account Balance for Netting - Field Description

Fields	Description
Liability No	Click the 🔍 icon and select the liability number to which the Reference Number is linked.
Customer Number	Click the 🔍 icon and select the customer number to which the Reference number belongs.
Currency	Click the 🔍 icon and select the currency based on which the balance amount of the account/contact has to be considered. Once authorized, this entry will become non-amendable.
Amount	Specify the account/contract balance amount for netting.
Value Date	Specify the date from when this account/contract is valid for netting.
Booking Date	Specify the booking date on which the account/contract was created.
Expiry Date	Specify the date till when this account/contract is valid for netting.
Line Code	Click the 🔍 icon and select the line code for the account/contract.
Serial Number	The system displays the Serial Number for the line chosen in the field **Line Code**. The **Serial Number** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Netting Required	Select this check box to indicate that the netting amount defined in the **Account/Contract Balance for Netting** screen is updated in the **Netting Contribution** field for the specific facility for which Netting Required check box is selected. You can have the Facility to display the Netting Amount in the **Netting Contribution** screen. For more details on this feature, refer the **Including Netting Amount in Facility’s Netting Contribution** topic.
Contract Type	By default, the **Contract Type** field displays **AC** for the account netting facility. In this case you must also define the facility code (Line Code) to which the netting amount is to be added. If the account is a Term Deposit account which you wish to link as collateral to a collateral pool,then specify a Contract Type other than **AC**. Here you need not specify the facility code. For more details on linking Term Deposit accounts/contracts as collaterals, refer the **Collaterals Maintenance** topic.
Source Code	Specify the source code for the account netting facility.
User Reference	Specify the user reference for the netting facility.

2.8.2 Netting Contribution

This topis describes about the detailed information on netting contribution.

The system displays the netting amount in **GEDACCNT** screen. The system displays the netting contribution if:

- The facility is linked in the Netting Account screen.
- **Netting Required** is checked at Liability level, Facility level, and Netting Account level

2.8.3 Liability Score

This topics describes about the procedure to specify score for a liability.

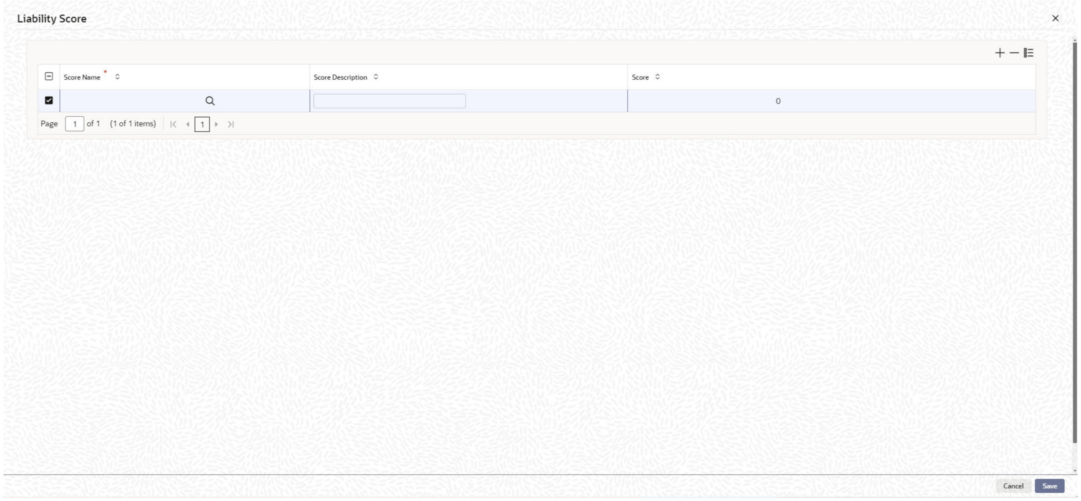
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

When a Liability is created, Bank assess the credit score for the liability. User can link score parameters in the **Liability Score** screen. Here user can also assign a score value to each. User can maintain multiple score parameters for the single liability

1. On **Liability Maintenance** screen, click the **Score** tab.

   The **Liability Score** screen displays.

   Figure 2-27 Liability Score

Score Name *	Score Description	Score
		0

   Page 1 of 1 (1 of 1 items)

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

   Table 2-25 Liability Score - Field Description

Field	Description
Score Name	Click the 🔍 icon and select the score name from the list.
Score Description	Specify the brief description for the liability score.
Score	Specify the liability score.

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

2.8.4 Credit Rating

This topics describes about the procedure to specify credit rating for a liability.

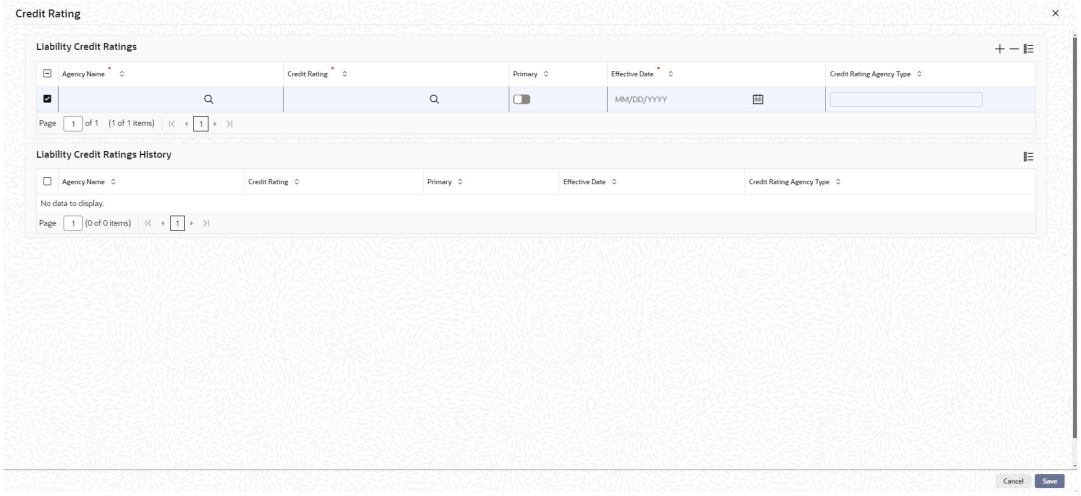
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

When liability is created, bank access the credit rating for the liability. You can link all the rating parameters to which the liability is associated in the liability **Credit Rating** screen.

1. On **Liability Maintenance** screen, click **Credit Rating** tab.

   The **Credit Rating** screen displays.

Figure 2-28 Credit Rating



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

Table 2-26 Credit Rating - Field Description

Field	Description
Agency Name	Click the 🔍 icon and select the credit rating agency name from the list.
Credit Rating	Click the 🔍 icon and select the credit rating from the list. User can maintain multiple external credit rating agencies for a single liability, but only one internal credit rating agency for a single liability.

Table 2-26 (Cont.) Credit Rating - Field Description

Field	Description
Primary	Select one of the credit ratings as the primary rating for liability. The ratings from multiple agencies of external type can be assigned to a liability of which one should be marked as primary. Only one internal credit rating can be maintained which by default is considered **Primary**. The internal credit rating marked as **Primary** is shown in **Internal Credit Rating** field of **Liability Maintenance**screen. Similarly, external credit rating marked as **Primary** is shown in **External Credit Rating** field of **Liability Maintenance** screen. The modification of primary from one agency to another is allowed. When a primary credit rating at liability level is modified to a rating with a lower priority, then an alert is triggered. The alert of such liabilities is displayed in the dashboard.
Effective Date	Specify the effective date while associating a credit rating to a liability. It is mandatory to select the effective date while associating the credit rating. Effective date can be backdated and not future dated. For the same agency, multiple ratings cannot be assigned for the same effective date. If multiple modifications are done for a particular agency with the same effective date, then the last modification is taken into consideration.
Credit Rating Agency Type	Select the type from the drop-down list. The options are: • **Internal** • **External** **Note:** These filed will be defaulted from the **Credit Rating Agency Maintenance** screen.
Credit Rating and Effective Date	If the credit rating for a specific agency is modified along with the Effective date at a liability level, then the existing is recorded in the **Liability Credit Ratings History** section.

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

2.8.5 Linked Customers

The topic describes about the detailed information on the linked customer.

First linkage of a customer to a liability continues to be through **GEDCULIK** (Customer to liability link maintenance) and this linkage will automatically get updated in linked customers sub-system of liability concerned with default linkage enabled.

Any subsequent linkage of a customer to other liability/ies are to be done through linked customers sub-system in liability maintenance. This way one customer can be linked to multiple liabilities. Customer who is not having default linkage with any liability through **GEDCULIK** cannot be linked to a liability through linked customers sub-system.

Customers can be linked to a liability through linked customers sub-system as part of liability creation as well as amendment.

Linked customers of a liability will be replicated to common core (**STDCRLIB**).

Deletion of linked customers from a liability will be restricted if there are outstanding utilization/ blocking transactions from the customer on any of the entities under the linked liability.

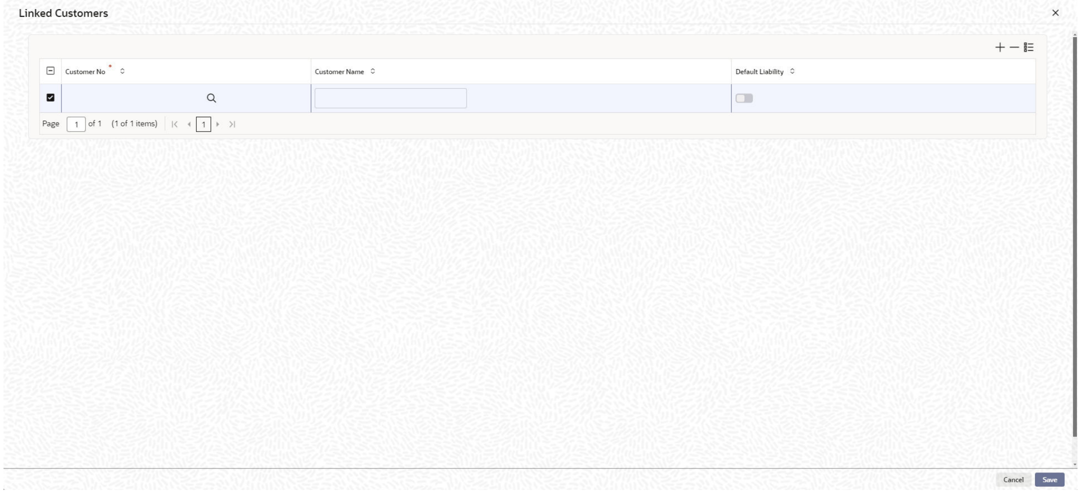
Note:

The fields, which are marked with an asterisk, are mandatory.

1. On **Liability Maintenance** screen, click **Linked Customers** tab.

   The **Linked Customers** screen displays.

   Figure 2-29 Linked Customers

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

   Table 2-27 Linked Customers - Field Description

Field	Description
Customer No	Click the 🔍 icon and select the customer to be linked to liability from the available list.
Customer Name	This field will be defaulted from the customer selected.
Default liability	Switch to ● to enable this parameter. Switch to ○ to disable this parameter. This will be checked for customers linked to liability through **GEDCULIK**.

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

2.8.6 Change Log

The topic describes about the detailed information on the change log details.

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

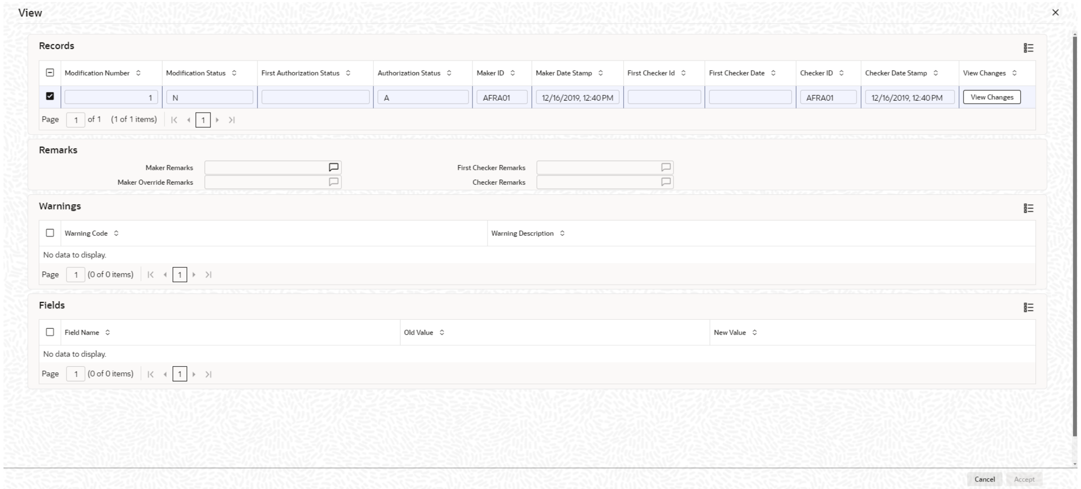
In **Change Log View** subsystem, user can only view the old and new values of the following fields and the dependent fields that are modified.

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

1. On **Liability Maintenance** screen, click **Change Log** tab.

   The **Change Log** screen displays.

Figure 2-30 Change Log



☐	Modification Number	Modification Status	First Authorization Status	Authorization Status	Maker ID	Maker Date Stamp	First Checker Id	First Checker Date	Checker ID	Checker Date Stamp	View Changes
☑	1	N		A	AFRA01	12/16/2019, 12:40 PM			AFRA01	12/16/2019, 12:40 PM	View Changes

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☐	Warning Code	Warning Description

No data to display.

☐	Field Name	Old Value	New Value

No data to display.

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

Table 2-28 Change Log - Field Description

Field	Description
Modification Number	Displays the modification number.
Modification Status	Displays the modification status.
First Authorization Status	Displays the first authorization status.
Authorization Status	Displays the authorization status.
Maker Id	Displayes the maker ID.
Maker Date Stamp	Displayes the maker date stamp.
First Checker Id	Displays the first checker ID.
First Checker Date	Displays the first checker date.
Checker Id	Displays the check ID.
Checker Date Stamp	Displays the checker date stamp.
Maker Remarks	Displays the maker remarks.
Maker Override Remarks	Displays the maker override remarks.
First Checker Remarks	Displays the first checker remarks.
Checker Remarks	Displays the checker remarks.
Warning Code	Displays the warning code.
Warning Description	Displays the warning description.
Field Name	Displays the field name.
Old Value	Displays the old value.
New Value	Displays the new value.

2. Click **Accept** to accept the record.

2.8.7 Merging Liabilities

This topics describes about the procedure to merge liabilities.

User can merge any two liabilities existing in the system into one single liability. allows to merge one liability into another. Upon merger, both liabilities assumes the same liability code. The structure of the liabilities does not change

This topic contains the following sub-topics:

- Liability Merger Maintenance
  The topic describes about the detailed information on liability merger maintenance.
- Liability Merger Process
  The topic describes about the detailed information on the liability merger process.

2.8.7.1 Liability Merger Maintenance

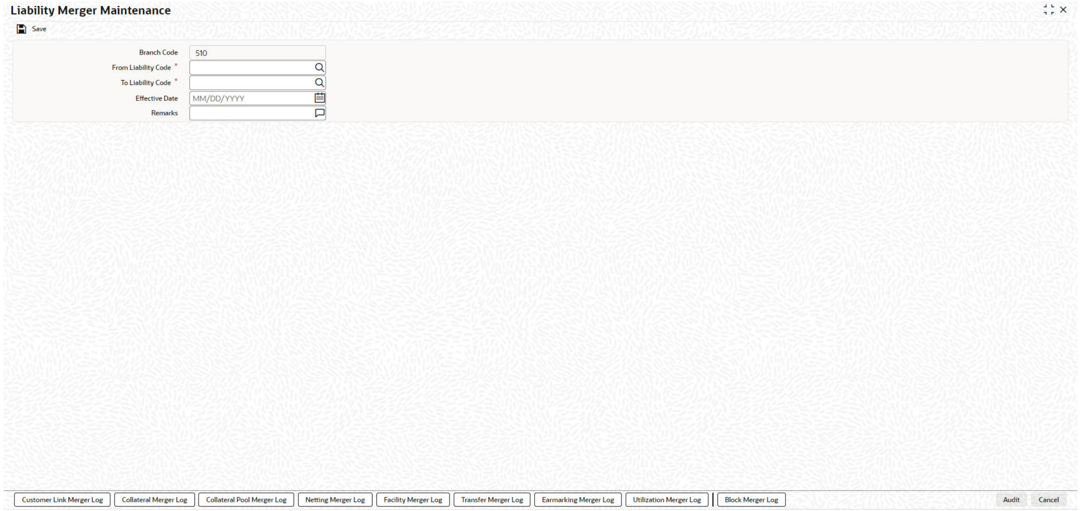
The topic describes about the detailed information on liability merger maintenance.

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

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

   The **Liability Merger Maintenance** screen displays.

Figure 2-31 Liability Merger Maintenance



Branch Code 510

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

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

Table 2-29 Liability Merger Maintenance - Field Description

Field	Description
Branch Code	System defaults the branch code as the branch from which the **Liability Merger Maintenance** screen is launched and **New** option is selected.
From Liability Code	Click the 🔍 icon and select the code of liability which is to be merged with another liability using the adjoining option list.
To Liability Code	Click the 🔍 icon and select the code of liability with which the liability specified under From Liability Code must be merged using the adjoining option list. **To Liability Code** can be from any different branch as well.
Effective Date	Specify the date from which the merger of liabilities must take effect.
Remarks	Specify the remarks about the Liability Merger Maintenance.

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

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

Upon merger, all the utilizations point at the new liability. The liability utilization is then be moved from the old liability to the new liability and the old liability is closed. User may view the following merger logs:

- **Customer Link Merger Log**
- **Collateral Merger Log**
- **Collateral Pool Merger Log**
- **Netting Merger Log**
- **Facility Merger Log**
- **Transfer Merger Log**
- **Ear Marking Merger Log**
- **Utilization Merger Log**

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

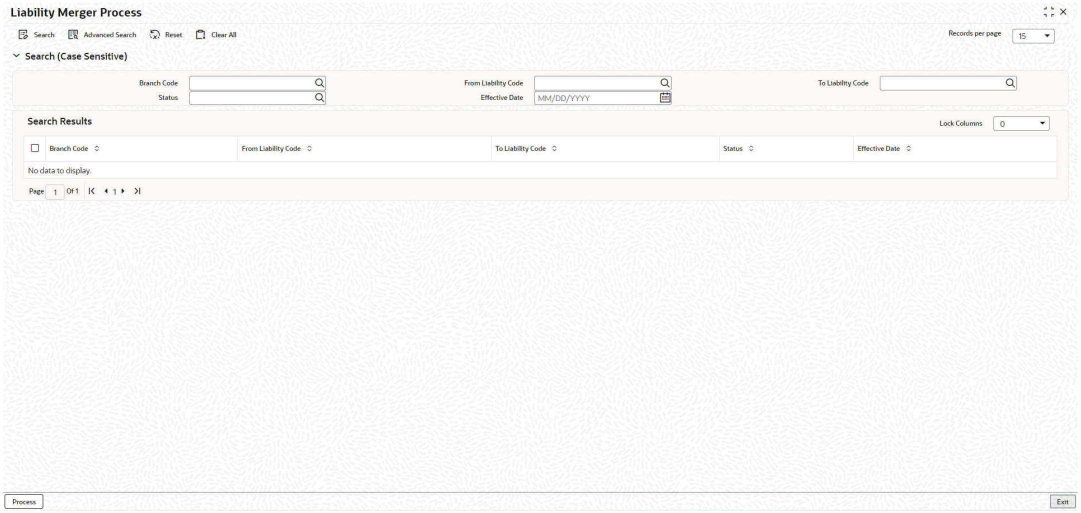
2.8.7.2 Liability Merger Process

The topic describes about the detailed information on the liability merger process.

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

   The **Liability Merger Process** screen displays.

Figure 2-32 Liability Merger Process



No data to display.

2. Click the **Process** option to initiate the merger of maintained liabilities.

> **Note:**
>
> Merger between Liabilities that form part of a hierarchy is not allowed.

Post liability merger process, linked customer details in the **TO LIABILITY** will be updated with appropriate details of customer moving **FROM LIABILITY** including default linkage.

Following examples enumerate before and after merger process.

Table 2-30 Merging Liabilities - Field Description

Scenario	Description					
Scenario 1	**Before Liability merge**					
	From Liability	**Customer**	**Default**	**To Liability**	**Customer**	**Default**
	Liab A	Cust A	Yes	Liab B	Cust B	Yes
	After Liability merge					
				Liab B	Cust B	Yes
					Cust A	Yes
Scenario 2	**Before Liability merge**					
	From Liability	**Customer**	**Default**	**To Liability**	**Customer**	**Default**
	Liab A	Cust A	Yes	Liab B	Cust B	Yes
		Cust B	No			
	After Liability merge					
				Liab B	Cust B	Yes
					Cust A	Yes
Scenario 3	**Before Liability merge**					
	From Liability	**Customer**	**Default**	**To Liability**	**Customer**	**Default**
	Liab A	Cust A	Yes	Liab C	Cust C	Yes

Table 2-30 (Cont.) Merging Liabilities - Field Description

Scenario	Description					
		Cust B	No		Cust D	No
	After Liability merge					
				Liab C	Cust C	Yes
					Cust D	No
					Cust A	Yes
					Cust B	No
Scenario 4	**Before Liability merge**					
	From Liability	**Customer**	**Default**	**To Liability**	**Customer**	**Default**
	Liab A	Cust A	Yes	Liab C	Cust C	Yes
		Cust B	Yes		Cust D	Yes
	After Liability merge					
				Liab C	Cust C	Yes
					Cust D	Yes
					Cust A	Yes
					Cust B	Yes
Scenario 5	**Before Liability merge**					
	From Liability	**Customer**	**Default**	**To Liability**	**Customer**	**Default**
	Liab A	Cust A	Yes	Liab B	Cust B	No
		Cust B	Yes			
	After Liability merge					
				Liab B	Cust B	Yes
					Cust A	Yes

2.8.8 Liability Notifications

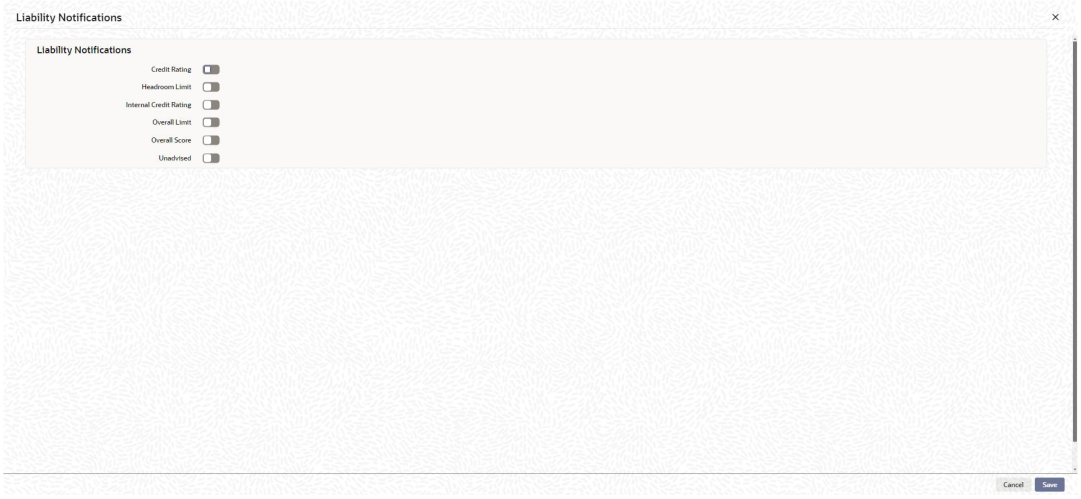
This topics describes about the procedure to select candidate for liability notification.

The system allows the user to configure notification for liability. Select the attributes of liability for notification in the **Liability Notifications** screen. Upon configuring the liability attributes, changes in the value of these attributes will be considered for notification and the old and new values of the selected attributes will be displayed in JSON notification.

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

   The **Liability Notifications** screen displays.

Figure 2-33   Liability Notifications



2. On **Liability Notifications** screen, click **New** and specify the fields.

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

Table 2-31   Liability Notifications - Field Description

Field	Description
Credit Rating	Switch to ● for the credit rating to be included. Switch to ○ for the credit rating to be excluded.
Headroom Limit	Switch to ● for the headroom limit to be included. Switch to ○ for the headroom limit to be excluded.
Internal Credit Rating	Switch to ● for the internal credit rating to be included. Switch to ○ for the internal credit rating to be excluded.
Overall Limit	Switch to ● for the overall limit to be included. Switch to ○ for the overall limit to be excluded.
Overall Score	Switch to ● for the overall score to be included. Switch to ○ for the overall score to be excluded.
Unadvised	Switch to ● for the unadvised to be included. Switch to ○ for the unadvised to be excluded.

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

2.9 Main Liability Change Maintenance

This topics describes about the procedure to update main liability

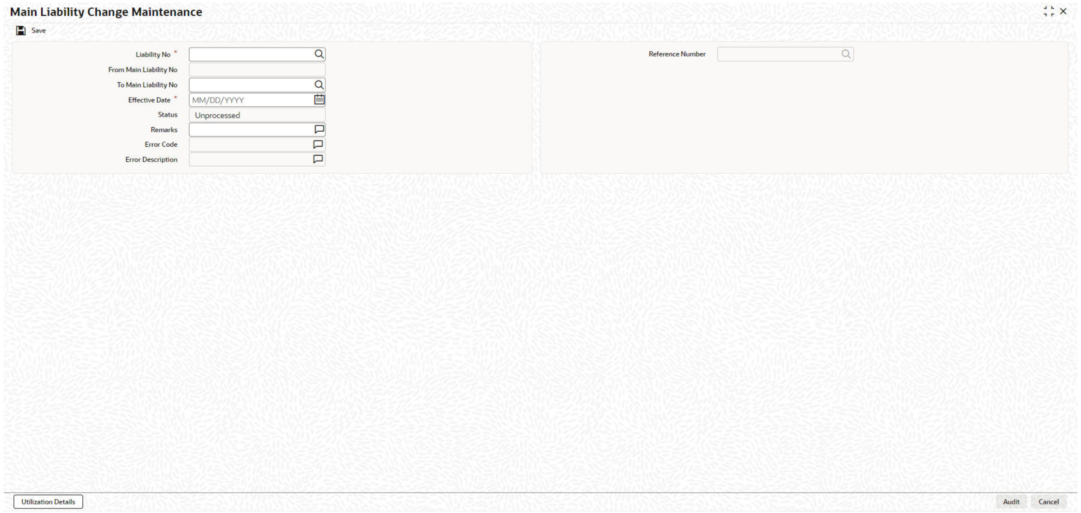
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User can add main liability to a child liability for which main liability is already not linked, change the existing main liability of the child liability to different liability, and/or remove the linked main liability through the **Main Liability Change** (**GEDMLBCG**) screen.

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

   The **Main Liability Change Maintenance** screen displays.

   Figure 2-34   Main Liability Change Maintenance

   Status: Unprocessed

2. On **Main Liability Change Maintenance** screen, click **New** and specify the fields.

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

Table 2-32   Main Liability Change Maintenance - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the child liability for which the main liability has to be changed.
From Main Liability No	The system displays the current main liability number, if the child liability is already linked to a main liability.

Table 2-32 (Cont.) Main Liability Change Maintenance - Field Description

Field	Description
To Main Liability No	Click the 🔍 icon and select the main liability to which the child liability has to be linked. The system will not allow to capture the request, if the overall limit and the available balance of the new main liability and the liabilities up in the hierarchy are not sufficient to accommodate the child liability's overall limit. **Note:** If the currency of child liability and new main liability is different, the system will consider the exchange rate configured in GEDPARAM for overall limit validation. If the **To Main Liability No** is not selected, then the child liability's existing link to the main liability, if any, will be removed and no main liability will be attached to the child liability.
Effective Date	Specify the date on which the parent liability change request is to be processed. The effective date can be present date or future date. **Note:** If the effective date falls on holiday, the main liability change will happen based on the holiday configuration in **GEDPARAM**.
Status	The status of liability change process will be displayed in this field. During the liability change request capture, the status is displayed as **Unprocessed**. The available status are: • **Working** - The status is updated as working during EOD batch process on the mentioned effective date. • **Processed** - The status is updated as processed once the request is processed. • **Failed** - If an error is encountered while processing the request, the status is updated as failed and exception is logged in GETM_PARENT_LIAB_CHG. • **Cancelled** - User can cancel the parent liability change request before the request is processed, by selecting the status as cancelled.
Remarks	Specify remarks for the main liability change request, if any
Error Code	In case any error occurs during main liability change request processing, the error code of the same is displayed.
Error Description	Specify the description about the error is displayed in case of any error.
Reference Number	Click the 🔍 icon and select the reference number for liability change request.

> **Note:**
>
> - Before / during processing the main liability change request, the system will allow transactions on the child as well as its linked entities for which main liability change is requested
> - Main liability change request details can be modified, if the status of the request is unprocessed
> - Only Status and Effective Date can be modified after creating the main liability change request
> - New utilizations and blocks associated with child liability will update (get tracked under) both the child and new main liabilities post transfer
> - Existing utilizations and blocks on the old main liability on account of earlier linked child liability will get reversed

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

- Utilization Details
  This topic describes about the detailed information on viewing utilization details for main liability change

2.9.1 Utilization Details

This topic describes about the detailed information on viewing utilization details for main liability change

The Utilization Details sub-system displays the following details of child liability, from main liability, and to main liability:

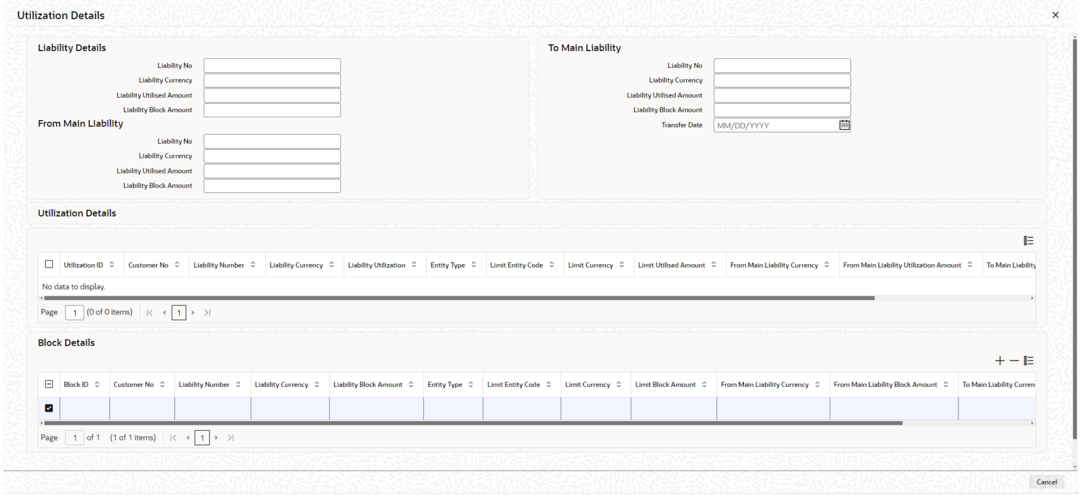
- **Liability No**
- **Liability Currency**
- **Utilization Amount Transferred**
- **Block Amount Transferred**

The system updates the **Transfer Date** field in **To Main Liability** section after successful processing of the main liability change request.

- On **Main Liability Change Maintenance** screen, click the **Utilization Details** tab.

  The **Utilization Details** screen displays.

Figure 2-35   Utilization Details



In the abovescreen, the **Utilization Details** and **Block Details** sections display the details of utilization and block made on the liability, respectively.

2.10 Main Liability Change Summary

This topic describes about the procedure to view the main liability change summary.

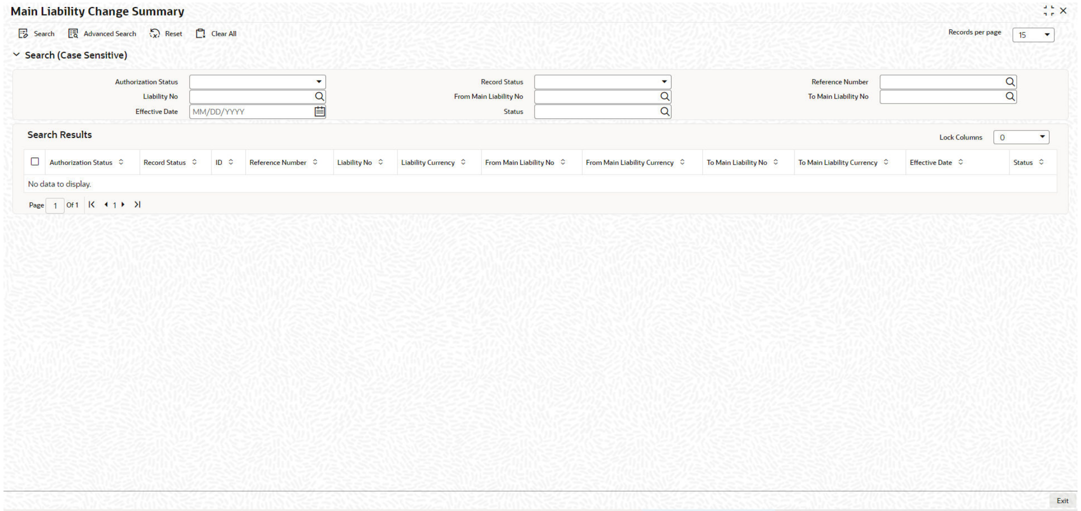
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Main Liability Change Summary** screen displays liability details and status of the main liability change requests on clicking the **Search** option. User can search for a specific record in the **Main Liability Change Summary** screen using the **Search** or **Advanced Search** option

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

  The **Main Liability Change Summary** screen displays.

Figure 2-36   Main Liability Change Summary



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

Table 2-33   Main Liability Change Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the status of the record. The options are: • **Open** • **Closed**
Reference Number	Click the 🔍 icon and select the reference number from the list.
Liability No	Click the 🔍 icon and select the liability number from the list.
From Main Liability No	Click the 🔍 icon and select the from main liability number from the list.
To Main Liability No	Click the 🔍 icon and select the to main liability number from the list.
Effective Date	Specify the effective date.
Status	Click the 🔍 icon and select the status from the list.

2.11 External Customer Account Input

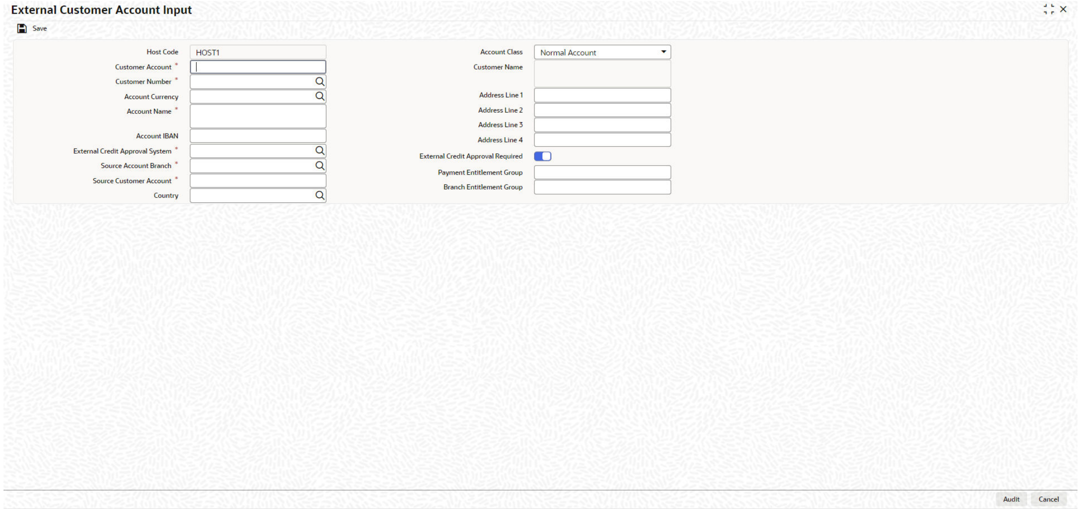
This topic describes about the detailed information on the external customer account input screen.

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

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

   The **External Customer Account Input** screen displays.

   Figure 2-37 External Customer Account Input

   Host Code: HOST1

   Account Class: Normal Account

2. On **External Customer Account Input** screen, click **New** and specify the fields.

   > **Note:**
   >
   > For more information on the **External Customer Account Input** screen, refer to Common Core Core Entities and Services User Guide.

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

2.12 Customer to Liability Link Maintenance

This topic describes about the procedure to maintain customer to liability link.

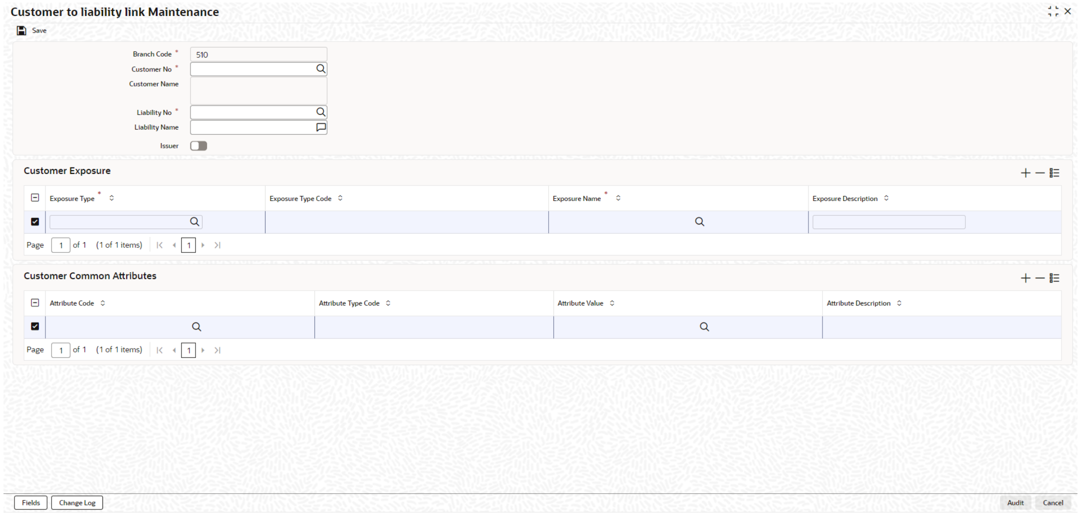
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

Multiple customers can be linked to a liability. Also one customer can be linked to multiple liabilities. First time linkage of a customer to a liability will be through **GEDCULIK** which will be updated as default linkage in linked customers sub-system of liability maintenance and any subsequent linkage to other liabilities has to be done through linked customers sub-system.

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

   The **Customer to Liability Link Maintenance** screen displays.

Figure 2-38   Customer to Liability Link Maintenance



Branch Code * 510

2. On **Customer to Liability Link Maintenance** screen, click **New** and specify the fields.

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

Table 2-34   Customer to Liability Link Maintenance - Field Description

Field	Description
Branch Code	The branch code of the branch in which the customer to liability link maintenance is done gets defaulted.
Customer No	Click the 🔍 icon and select the customer number to which the liability has to be linked.
Customer Name	This field is automatically populated based on the selected customer number.
Liability No	Click the 🔍 icon and select the number of the liability to be linked to the customer.
Liability Name	This field is automatically populated based on the liability number.
Issuer	
Customer Exposures	Specify different Exposure Types for the customer.
Exposure Type	The exposure type for the exposure, as maintained in the **Track Exposure Maintenance** screen gets defaulted here based on the **Exposure Name** selected.
Exposure Type Code	The exposure type code to which the selected exposure type belongs gets defaulted.
Exposure Name	Select the required exposure name. The exposure codes maintained in the **Track Exposure Maintenance** and **Bulk Track Exposure Input** screen are listed in the list of values.
Exposure Description	The description for the exposure, as maintained in the **Track Exposure Maintenance** screen gets defaulted here based on the **Exposure Name** selected.
Customer Common Attributes	Specify the customer common attribute for the customer.
Attribute Code	Select the required attribute code from the list of values maintained in **GEDTRKMT**.
Attribute Type Code	This code gets defaulted based on attribute code selection.

Table 2-34 (Cont.) Customer to Liability Link Maintenance - Field Description

Field	Description
Attribute Value	Select the required attribute value from the list of values maintained in **GEDTRKMT**.
Attribute Description	The description provided in **GEDTRKMT** for the selected attribute value gets defaulted.

> **Note:**
>
> - The Customer to Liability Link Maintenance is mandatory, when limits tracking are required under any of the Oracle FLEXCUBE modules.
> - In the **Customer Exposures** section, the **Exposure Name** LOV displays the exposures having utilization type as **Customer** maintained in the **Track Exposure Maintenance** (**GEDTREXP**) screen.
> - The Customer to Liability Link Maintenance is mandatory, when account for the customer is created using account class, for which limit check flag is set as **Y** at preference sub-system screen.
> - When account for the customer is created without maintaining liability and later the liability is created and linked to the customer, the **Limits tracking** option at the customer level would be automatically selected by the system.
> - We recommend you to use the **Common Attribute Bulk Maintenance** screen (GEDTRKMT) for any exposure related activities.

> **Note:**
>
> In case of granular access, link customers to liabilities 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.

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

- Change Log
  The topic describes about the detailed information on the change log details.

2.12.1 Change Log

The topic describes about the detailed information on the change log details.

User can see the history of all Customer to Liability Linkage changes that have happened for a selected Customer to Liability Linkage. For each Customer to Liability Linkage, you can view the record details, remarks, warnings, fields that are modified.

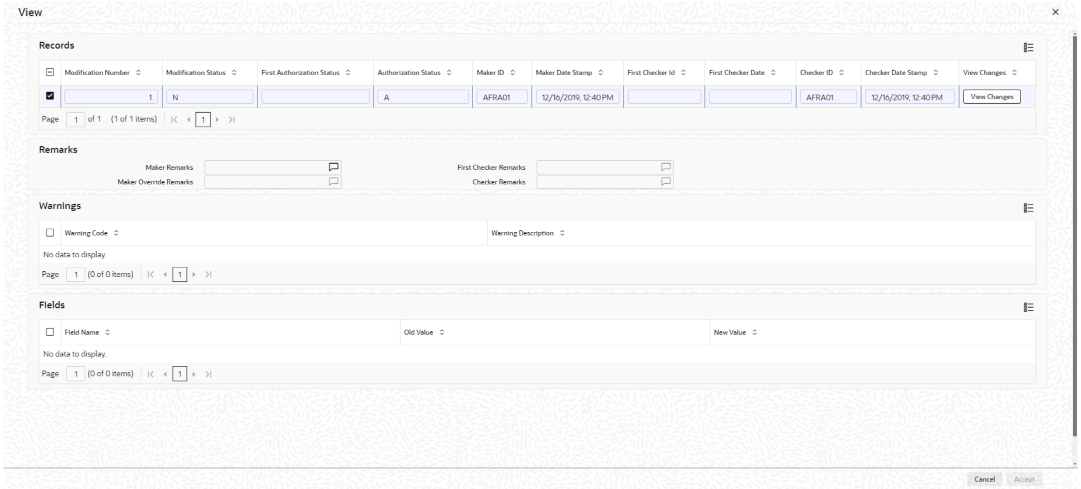
In **Change Log View** subsystem, user can only view the old and new values of the following fields and the dependent fields that are modified.

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

- On **Customer to Liability Link Maintenance** screen, click **Change Log** tab.

  The **Change Log** screen displays.

Figure 2-39   Change Log



☐	Modification Number	Modification Status	First Authorization Status	Authorization Status	Maker ID	Maker Date Stamp	First Checker Id	First Checker Date	Checker ID	Checker Date Stamp	View Changes
☑	1	N		A	AFRA01	12/16/2019, 12:40 PM			AFRA01	12/16/2019, 12:40 PM	View Changes

Page 1 of 1 (1 of 1 items)

Maker Remarks
Maker Override Remarks
First Checker Remarks
Checker Remarks

☐	Warning Code	Warning Description

No data to display.

Page 1 (0 of 0 items)

☐	Field Name	Old Value	New Value

No data to display.

Page 1 (0 of 0 items)

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

Table 2-35   Change Log - Field Description

Field	Description
Modification Number	Displays the modification number.
Modification Status	Displays the modification status.
First Authorization Status	Displays the first authorization status.
Authorization Status	Displays the authorization status.
Maker Id	Displays the make ID.
Maker Date Stamp	Displays the maker date stamp.
First Checker Id	Displays the first checker ID.
First Checker Date	Displays the first checker date.
Checker Id	Displays the check ID.
Checker Date Stamp	Displays the checker date stamp.
Maker Remarks	Displays the maker remarks.
Maker Override Remarks	Displays the maker override remarks.
First Checker Remarks	Displays the first checker remarks.
Checker Remarks	Displays the checker remarks.
Warning Code	Displays the warning code.
Warning Description	Displays the warning description.
Field Name	Displays the field name.
Old Value	Displays the old value.
New Value	Displays the new value.

2.13 Monitoring Information

This topic describes about the detailed information about the monitoring information maintenance details.

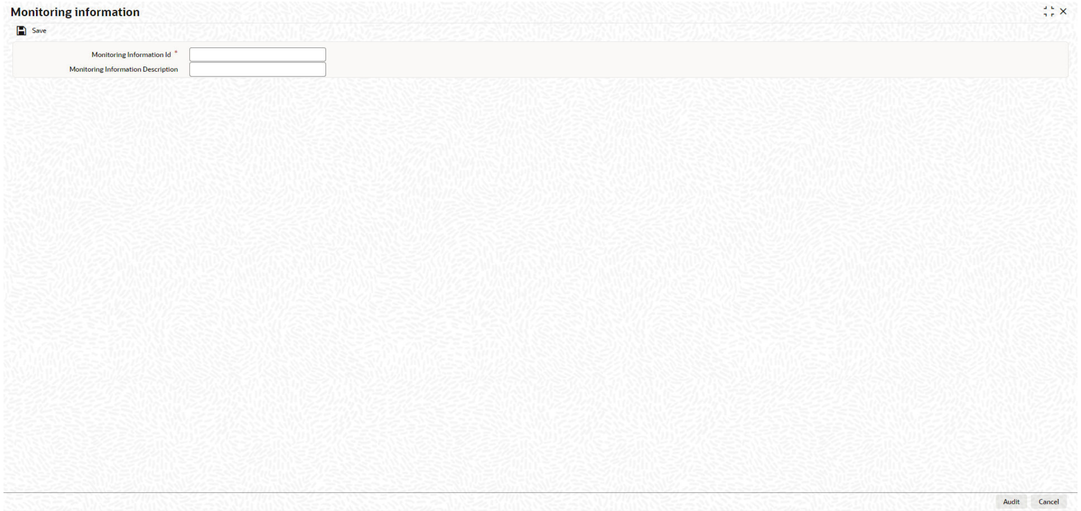
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Monitoring Information** screen (**GEDMONIT**) allows you to maintain the monitoring information required for covenants. The details maintained in this screen are available for selection in the Monitoring Information sub-system in the **Covenant Maintenance** screen.

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

   The **Monitoring Information** screen displays.

   Figure 2-40 Monitoring Information

   
   Monitoring information
   Save
   Monitoring Information Id *
   Monitoring Information Description
   Audit
   Cancel

2. On **Monitoring Information** screen, click **New** and specify the fields.

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

   Table 2-36 Monitoring Information - Field Description

Field	Description
Monitoring Information Id	Specify a unique ID to identify the monitoring information for the covenant.
Monitoring Information Description	Specify the description about the monitoring information.

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

2.14 Covenant Maintenance

This topic describes about the procedure to maintain customer to liability link.

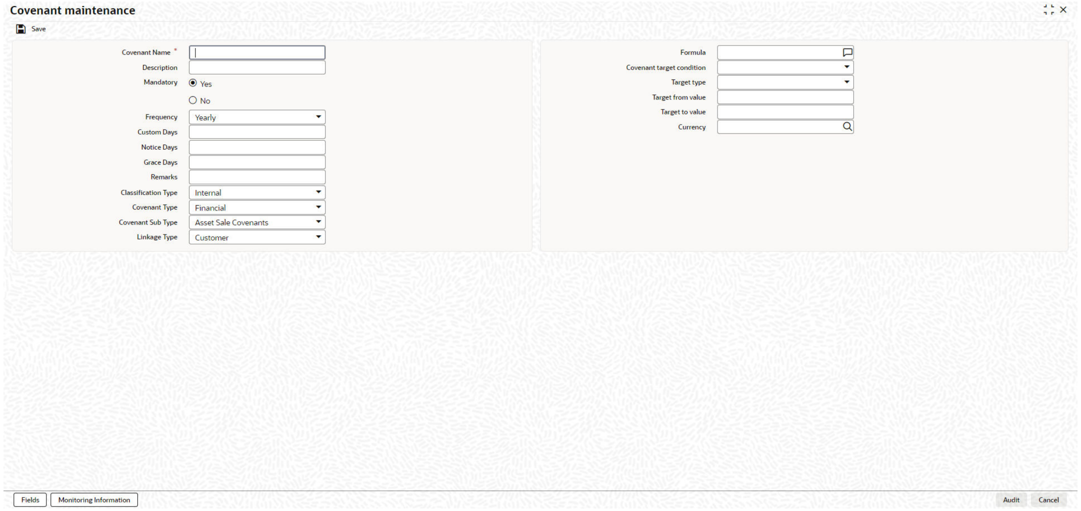
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

1. On the **Home** screen, specify **GEDCOVNT** in the text box and click the ▸ icon.

   The **Covenant Maintenance** screen displays.

   Figure 2-41 Covenant Maintenance



Covenant Name *
Description
Mandatory ● Yes ○ No
Frequency Yearly
Custom Days
Notice Days
Grace Days
Remarks
Classification Type Internal
Covenant Type Financial
Covenant Sub Type Asset Sale Covenants
Linkage Type Customer
Formula
Covenant target condition
Target type
Target from value
Target to value
Currency

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

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

   Table 2-37 Covenant Maintenance - Field Description

Field	Description
Covenant Name and Description	Specify the covenant name for which information is entered. A maximum of 50 alpha numeric characters are allowed in this field. User may also provide a brief description of the covenant maintained.
Mandatory	Indicate whether convent defined is mandatory as part of the process or not. User may change this preference when this convent is linked to a Collateral/Facility.

Table 2-37 (Cont.) Covenant Maintenance - Field Description

Field	Description
Frequency	Select a frequency according to which the covenant has to be collected/revised. The options are: • **Yearly** • **Half Yearly** • **Quarterly** • **Monthly** • **Weekly** • **Daily** • **Fortnightly** • **Custom**
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.
Notice Days	Specify the notice days, that is, the number of days prior to Review date of covenant the covenants compliance can be tracked for the customer. **Note:** • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days.
Grace Days	Specify the Grace days, that is, the number of days after the Review date of the covenant that the covenant will be available for tracking. **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.
Remarks	Specify the remarks about the covenant maintenance.
Classification Type	Select the covenant classification type as **Internal** or **External**.
Covenant Type	Select the covenant type as **Financial** or **Non-Financial**.
Covenant Sub-Type	Select the covenant sub-type from the drop down list, if the covenant type is selected as **Non-Financial**. The options available are: The options available are: • **Asset Sale Covenants** • **Preservation of Collateral/Seniority** • **Reporting and Disclosure** • **Others** • **Cash Payout Covenants** • **Management, control and ownership** • **Investment Expenditure** • **Operating Activity**
Linkage Type	Select the type from the drop-down list. User can link the covenant with **Customer**, **Collateral**, and **Facility**.

Table 2-37 (Cont.) Covenant Maintenance - Field Description

Field	Description
Formula	Specify the formula for covenant tracking based on attributes from multiple monitoring information.
Covenant target condition	Select the covenant target condition from the drop down list. The options available are: • **Greater than or equal to** • **Between** • **Less than** • **Greater than** • **Equal to** • **Less than or equal to** • **Less than**
Target type	Select the target type from the drop down list. The options available are: • **Value** • **Percentage** • **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. This is mandatory only if **Target type** is selected as **Value**.

> **Note:**
>
> System does not allow to close the covenant when it is linked to an active facility or collateral.
>
> 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.

The covenants maintained in **GEDCOVNT** screen will be available for linkage in the **Collateral Category Maintenance** screen **GCDCOLCA**, **Collaterals Maintenance** screen **GCDCOLLT**, **Facilities Maintenance** screen **GEDFACLT**, and **Customer Covenant Linkage** screen **GEDCUCOV**. User can select and link the required covenants to the Collateral Category, Collaterals, Facilities, and Customers. On selecting the covenant, the values maintained for the covenant gets defaulted. User can modify the defaulted values for which modification is allowed.

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

- Monitoring Information
  This topic describes about the detailed information about the monitoring information details.

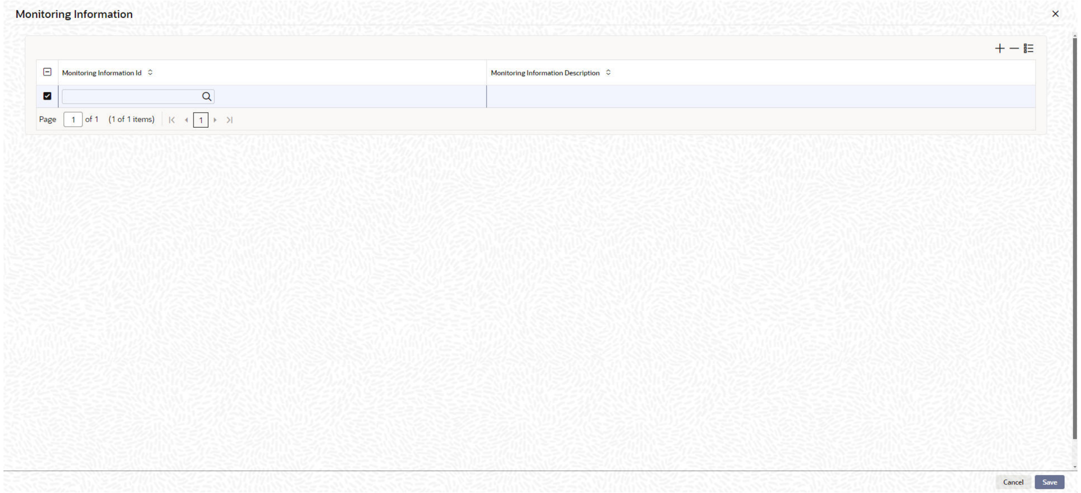
2.14.1 Monitoring Information

This topic describes about the detailed information about the monitoring information details.

1. On **Covenant Maintenance** screen, click **Monitoring Information** tab.

   The **Monitoring Information** screen displays.

Figure 2-42 Monitoring Information


Monitoring Information
×
+ − ☰
Monitoring Information Id
Monitoring Information Description
Page 1 of 1 (1 of 1 items)
1
Cancel
Save

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

Table 2-38 Monitoring Information - Field Description

Field	Description
Monitoring Information Id	Click the 🔍 icon and select a unique ID to identify the monitoring information for the covenant.
Monitoring Information Description	Specify the description about the monitoring information.

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

2.15 Customer Covenant Linkage

This topic describes about the procedure to maintain customer covenant linkage

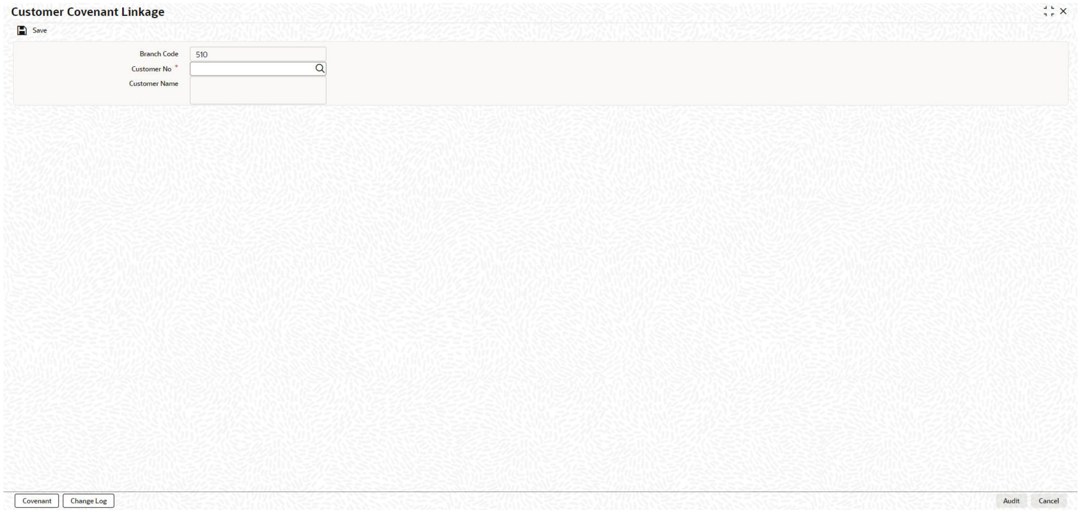
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Customer Covenant Linkage** screen **GEDCUCOV** allows to link covenants with the external customers available/maintained in **STDCIFCR** (common core). User can link any or all of the covenants maintained in the Covenant Maintenance screen with the customer.

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

   The **Customer Covenant Linkage** screen displays.

   Figure 2-43 Customer Covenant Linkage



Branch Code 510
Customer No *
Customer Name

2. On **Customer Covenant Linkage** screen, click **New** and specify the fields.

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

   Table 2-39 Customer Covenant Linkage - Field Description

Field	Description
Branch Code	The system displays the logged in branch code. User cannot modify this.
Customer No	Click the 🔍 icon and select the required customer number. The customers maintained in **STDCIFCR** are displayed in the list of values.
Customer Name	This field is is defaulted on selecting the customer number.

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

- Covenant Maintenance
  This topic describes about the procedure to maintain covenant.

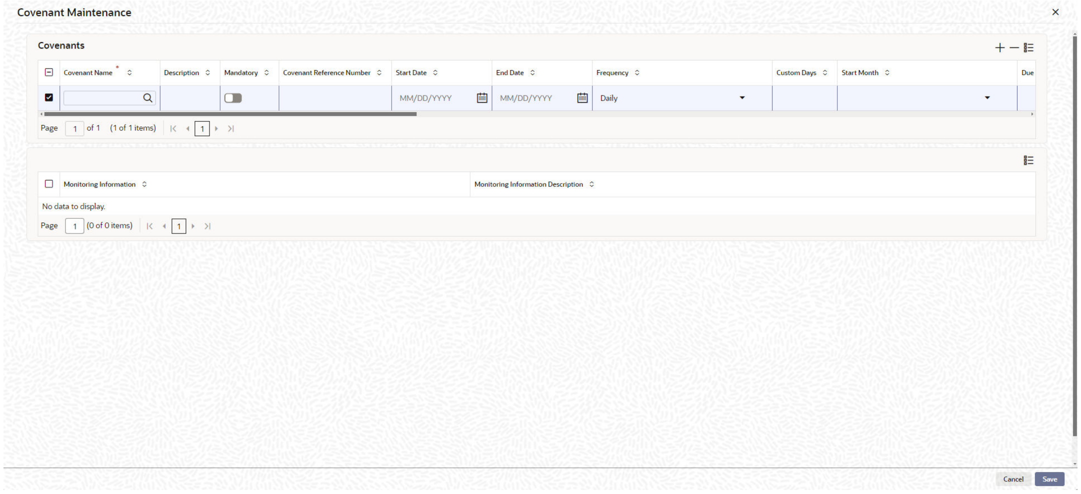
2.15.1 Covenant Maintenance

This topic describes about the procedure to maintain covenant.

1. On **Customer Covenant Linkage** screen, click **Covenant** tab.

   The **Covenant Maintenance** screen displays.

Figure 2-44 Covenant Maintenance



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

Table 2-40 Covenant Maintenance - Field Description

Field	Description
Covenant Name	Click the 🔍 icon and select the covenant name for linking with the customer. Covenants maintained in the **Covenant Maintenance** screen **GEDCOVNT** are displayed in the list of values.
Description	Displays the description of the covenant based on the name selected.
Mandatory	The mandatory field for the covenant, as maintained in the **Covenant Maintenance** screen gets defaulted here based on the **Covenant Name** selected.
Covenant Reference Number	Specify the reference number for the covenant to be linked.
Start Date	Start date indicates the effective date of covenant for the particular customer. Start date will get defaulted to current business date when covenant is linked to a collateral linkage date. User 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 customer covenant record. This is applicable for current dated as well as future dated covenants
End Date	Specify the end date of covenant. This is not mandatory. After the 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. For more information on Frequencies and Review/Notice/Grace days, refer Table 2-41.

Table 2-40   (Cont.) Covenant Maintenance - Field Description

Field	Description
Frequency	Frequency of the selected covenant is defaulted here based on the details maintained at **Covenant Maintenance** screen **GEDCOVNT**. User can change the frequency to any of the following: • **Yearly** • **Half Yearly** • **Quarterly** • **Monthly** • **Weekly** • **Daily** • **Custom** • **Fortnightly**
Custom Days	Specify the custom days for covenant tracking, if **Custom** is selected as **Frequency**. For example, If the frequency is defined as **Custom** and **Custom Days** is specified as 20, then frequency will be once in 20 days. **Note:** Custom days value can be minimum 1 to maximum 999.
Start Month	Specify the covenant start month. **Note:** Start month cannot be selected without selecting the Due date.
Due date	Specify the covenant due date. **Note:** Due date can be selected without selecting the start month.
Review Date	Indicates the date on which covenant has to be revisited for review. The system derives the first review date based on below combinations and updates when the covenant is saved. • Start Date + Frequency (if Start Month and Due Date are not provided) • Start Date + Combination of Start Month and Due Date (if Start Month and Due Date both are provided along with Frequency). – If Start Month and Due Date are > current application date, then Review Date = Due Date, start month of current year. – If Start Month and Due Date <= current application date, then Review Date = Due Date, start month of next year. **Note:** The system notifies the user if the computed review date falls in the next year. • Start Date + Due Date (if only Due Date is provided along with Frequency) – If Due Date > current application date, then Review Date = Due Date of current month. – If Due Date <= current application date, then Review date = Due Date of next month. • Subsequent Review date gets updated based on the first Review Date + Frequency specified. For more information on Examples for the Review date calculation of different frequencies and combinations, refer Table 2-42.

Table 2-40 (Cont.) Covenant Maintenance - Field Description

Field	Description
Notice Days	Notice days, that is, the number of days prior to revision date of the covenant gets defaulted from **GEDCOVNT** screen. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days. **Note:** • Notice days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • Notice days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days.
Grace Days	The grace days for the covenant, as maintained in the **Covenant Maintenance** screen gets defaulted here based on the **Covenant Name** selected. This can later be linked to **Collaterals Maintenance** screen **GCDCOLLT** for choosing the collateral category while maintaining the collateral. **Note:** • Grace days must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • Grace Days can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days.
Classification Type	Covenant classification type is defaulted from the **Covenant Maintenance** screen **GEDCOVNT** on selecting covenant. User can modify this, if required.
Linkage Type	Linkage type is defaulted as **Facility**, **Collateral**, or Customer based on the covenant selected.
Covenant Sub Type	This is applicable only for non-financial covenant types and is defaulted from covenant maintenance **GEDCOVNT** screen on selecting covenant. You cannot modify this.
Covenant Type	Covenant type is defaulted from the **Covenant Maintenance** screen **GEDCOVNT** on selecting covenant. User cannot modify this.
Formula	Formula for arriving at covenant condition gets defaulted from **GEDCOVNT** on selecting the covenant.
Covenant Target Condition	The covenant target condition gets defaulted on selecting the covenant. User can also select any of the following options from the drop down list. • **Greater than or equal to** • **Between** • **Less than** • **Greater than** • **Equal to** • **Less than or equal to** • **Less than**
Target Type	This field gets defaulted from **GEDCOVNT** on selecting the covenant.
Target from value	This field gets defaulted from **GEDCOVNT** on selecting the covenant.
Target to value	This field gets defaulted from **GEDCOVNT** on selecting the covenant.
Currency	This field gets defaulted from **GEDCOVNT** on selecting the covenant.

Table 2-40 (Cont.) Covenant Maintenance - Field Description

Field	Description
Remarks	Specify the remarks about the covenant details for collateral category maintenance.
Monitoring Information Id	This field gets defaulted from **GEDCOVNT** on selecting the covenant.
Monitoring Information Description	This field gets defaulted from **GEDCOVNT** on selecting the covenant.

Table 2-41 Frequencies and Review/Notice/Grace days

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	NIL	10TH JAN	ALLOWED	Signifying new end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	NIL	ALLOWED	Removing existing end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH MAR	ALLOWED	-
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOWED	Last covenant will fall due on 10th November
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Modified end date cannot be less than next Review date, if tracking task is triggered
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed

Table 2-41 (Cont.) Frequencies and Review/Notice/Grace days

Business date	Start date	Frequency	Review date	Notice days	Notice date	End date existing	Modified end date	Modification	Remarks
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOWED	Since end date has already passed, modification is not allowed

Table 2-42 Examples for the Review date calculation of different frequencies and combinations

Start date - 04-Apr-2017							
First Review Date							
Frequency	**Without Start Month + Due Date**	**With Start Month + Due Date**	**With Start Month + Due Date**	**Only Start Month**	**Only 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.

2.16 Covenant Tracking Summary

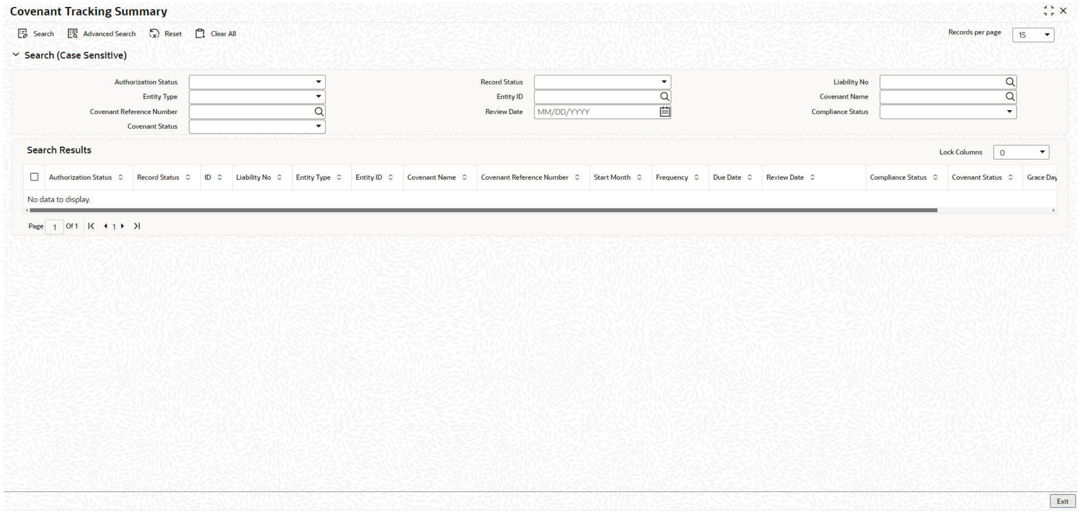
This topic describes about the procedure to maintain customer to liability link

The **Covenant Tracking Summary GESCVTRK** is a common screen for tracking all the covenants linked to Facilities, Collaterals, and Customers. You can query a covenant record and open the detailed screen **GEDCVTRK** for covenant tracking.

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

   The **Covenant Tracking Summary** screen displays.

Figure 2-45 Covenant Tracking Summary



Records per page 15

Lock Columns 0

No data to display.

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

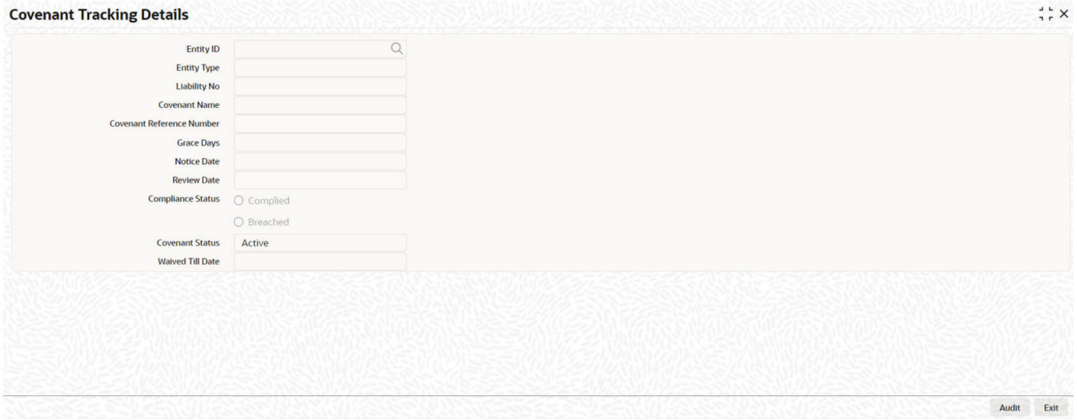
Table 2-43 Covenant Tracking Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The options are: - **Authorized** - **Rejected** - **Unauthorized**
Record Status	Select the status of the record. The options are: - **Open** - **Closed**
Liability No	Click the 🔍 icon and select the liability number from the list.
Entity Type	Select the entity type from the list.
Entity ID	Click the 🔍 icon and select the entity ID from the list.
Customer Name	Click the 🔍 icon and select the customer name from the list.
Covenant Reference Number	Click the 🔍 icon and select the covenant reference number from the list.
Review Date	Specify the review date.
Compliance Status	Select the compliance status from the drop-down list.
Covenant Status	Select the covenant status from the drop-down list.

2. Click the required queried record.

   The **Covenant Tracking Details** screen displays.

Figure 2-46 Covenant Tracking Details



Covenant Status: Active

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 period beyond review date available for compliance of customer/ collateral/facility covenants.
Notice Date	Indicates the date on which covenants can be tracked for compliance before Review date.
Revision Date	Indicates the date on which compliance has to be signified.
Compliance Status	Select the compliance status as **Complied** or **Breached**. Covenant compliance status can be marked as complied in case the monitoring information is submitted and/or the target value is met. In case the monitoring information is not submitted and/or the target value is not met, the covenant compliance status can be marked as breached. The compliance status can be marked until the Revision Date and Grace Days configured. The system updates the compliance status as breached after the grace days, if compliance status is not updated manually. User can also manually signify the compliance status for a particular covenant as breached if monitoring information is not submitted and/or the target value is not met. **Note:** • Records once updated as complied cannot be changed to breached. • Records marked as breached for any frequency tracking can be updated as complied.

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

Field	Description
Covenant status	Select the Covenant Status from the drop down list. The options available are: • **Active** - By default, the system displays the covenant status as active. • **Terminated** - – Covenants can be stopped from further tracking before or after the next frequency tracking task, by updating the status as **Terminated**. – Status can be updated as **Terminated** irrespective of last frequency compliance status (**Complied** / **Breached**). – If **Terminated** has to be signified after next frequency tracking task triggered on notice date, first the Compliance Status should be updated. • **waived** - – Covenants can be stopped from further tracking before or after the next frequency tracking task, by updating the status as **Terminated**. – Status can be updated as **Terminated** irrespective of last frequency compliance status (**Complied** / **Breached**). – If **Terminated** has to be signified after next frequency tracking task triggered on notice date, first the Compliance Status should be updated.
Waived Till Date	In case the status is **Waived**, then user need to specify this date. The covenants falling during this period are automatically tracked by the system. After the Waived Till Date, usual covenant tracking functionality is applicable.

2.17 Collateral Pool Maintenance

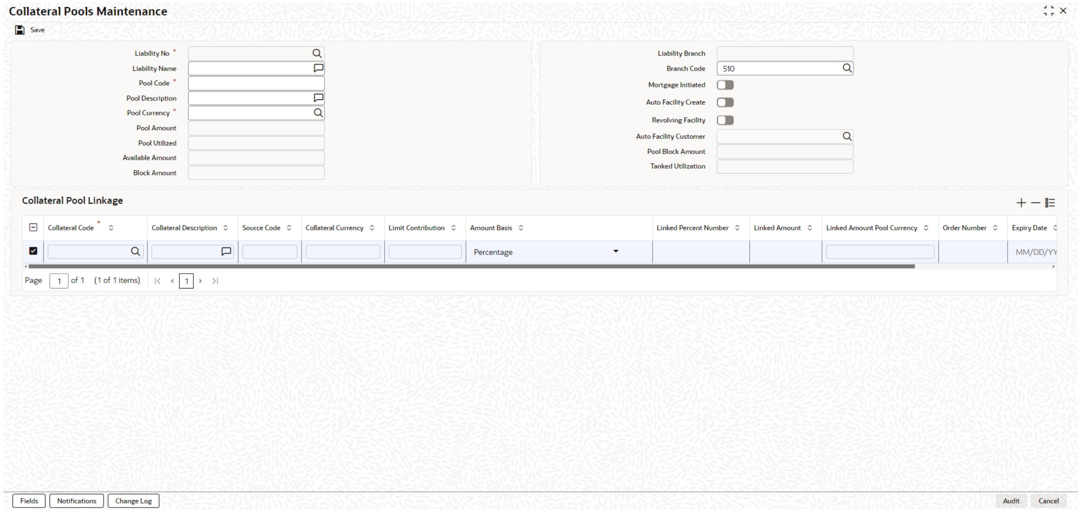
This topic describes about the procedure to maintain customer to liability link.

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

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

   The **Collateral Pools Maintenance** screen displays.

Figure 2-47   Collateral Pools Maintenance



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

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

Table 2-45   Collateral Pools Maintenance - Field Description

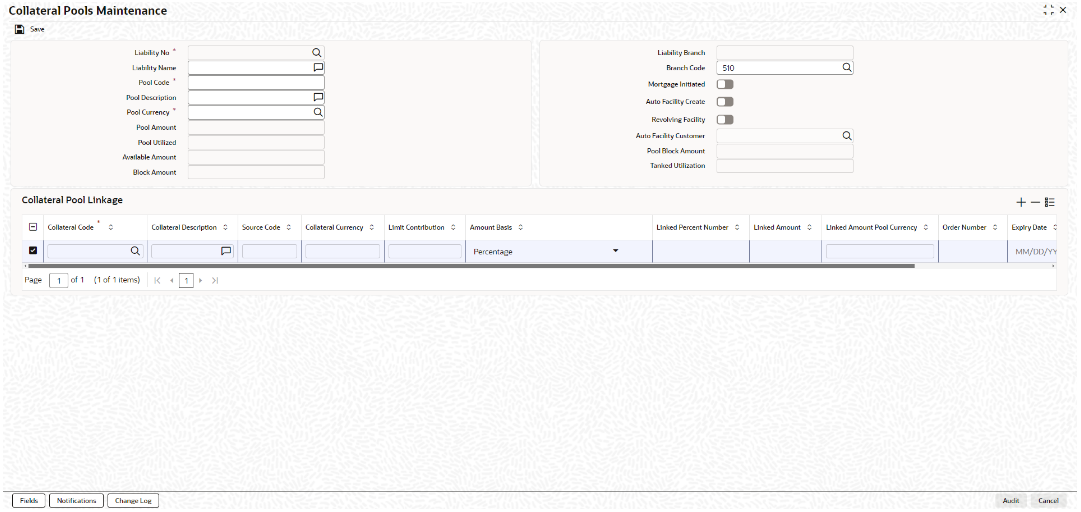
Field	Description
Liability No	Click the 🔍 icon and select the liability number to which the collaterals need to be linked.
Liabilituy Name	Specify the liability name to which the collaterals is linked.
Liability Branch	Specify the liability bramch to which the collaterals is linked.
Branch Code	Click the 🔍 icon and select the branch code from the list.
Mortgage Initiated	Swtich to ● to initiate the mortgage. Swtich to ○ not initiate the mortgage. This option is checked automatically for collateral and collateral pool created as a result of authorization of mortgage account and user cannot modify it.
Pool Code	Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.
Pool Description	Specify a brief description of the collateral pool here. A maximum of 2000 characters are allowed in this field.
Auto Facility Create	Swtich to ● to indicate that a facility should be created automatically. Swtich to ○ not to indicate that a facility should be created automatically. The system will automatically create facility in the logged in branch irrespective of the liability branch. **Note:** This automatically created line code can be used to maintain limits for customer account in **Account Limits** screen, if required.
Pool Currency	Click the 🔍 icon and select the currency in which the Collateral Pool has to be maintained.

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

Field	Description
Revolving Facility	Swtich to ● to indicate revoling facility. Swtich to ○ not to indicate revoling facility. By default, the system creates non-revolving facility during auto creation of facility.
Pool Amount	Specify the pool amount.
Pool Utilized	Specify the utilized pool amount.
Auto Facility Customer	Specify the customer number to which the collateral pool is linked. The option list displays all valid customer numbers linked to the liability number selected on this screen. User can select the appropriate customer number from the option list. The auto facility customer is enabled only if the option **Auto facility Create** is enabled, For more details on maintaining Account Limits, refer Core Entities User Manual.
Available Amount	On save of the collateral pool record, system defaults the available amount for the collateral pool. It is the difference between Pool Amount and Pool Utilized.
Pool Block Amount	Block on the pool made through the Block screen **GCDBLCKS**.
Block Amount	Specify the pool amount which is to be blocked.
Tanked Utilization	The system computes and displays the utilization amount that can be set in the Tanked Utilization field. After BOD process, this utilization amount is updated for the transactions linked to collateral pool as per the contract and the amount is cleared from the tanked utilization field.

3. To add a new collateral, click **Plus** button, specify the relevant details and save the record. To delete an existing collateral, select it and then click **Minus** button and save the record.
    - Collateral can be linked to more than one pool if the collateral amount available is not zero.
    - A credit line can be backed by only one pool but a single pool can back multiple credit lines.

Figure 2-48 Collateral Pools Maintenance



Branch Code 510

Amount Basis Percentage

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

Table 2-46 Creating Collateral Pool Linkages - Field Description

Field	Description
Collateral Currency	The currency in which the collateral has been maintained is displayed when a collateral code has been picked.
Collateral Contribution	The collateral amount which has been maintained is displayed when a collateral code has been picked.
Amount Basis	User can either select **Percentage** or **Amount** If the **Percentage** is selected, then system allows you to enter the percentage only and not the **Linked Amount**. The **Linked Amount** is appropriately calculated by the system and it is not editable. The value of the percentage must be from range 0 to 100. If the**Amount** is selected, then the system allows you to enter the amount only and not percentage. When amount is entered, the system appropriately calculates the percentage. Ensure to maintain amount in positive. If the **Amount Basis** is selected as **Amount** and **Collateral Value** is modified, then the percentage linked gets recalculated based on the modified **Collateral Value**. User can modify the linkage at collateral pool level from percentage to amount and vice-versa. The system ensures that total of collateral value linked to one or multiple pools is not more than the collateral value maintained in **Collateral Maintenance** screen. The system ensures that linkage of collateral to one or more pools cannot be more than 100% of collateral value.

Table 2-46 (Cont.) Creating Collateral Pool Linkages - Field Description

Field	Description
Linked Percent Number and Linked Amount	In case **Collateral Value** is increased in **Collateral Maintenance** screen, then the **Linked Amount** is modified only if the **Amount Basis** is **Percentage**. If the **Amount Basis** is **Amount**, then the **Linked Amount** is retained as is. However, based on the changed **Collateral Value**, the **Linked Percent Number** is re-calculated considering the retained amount. In case **Collateral Value** is decreased, modified amount of collateral is validated with all the **Linked Amount** in various pools (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral value is to be allowed. Wherever **Percentage** is considered for linking collateral to pool, the linked amount is re-calculated accordingly with modified amount of collateral. If the **Collateral Value** decreased amount is less than the total **Linked Amount**' in various pools, then an appropriate error message appears. When a collateral pool comprising the collateral is linked to the facility, the system computes and displays the amount to be linked. The linked amount of Collateral pool is computed based on the pool percentage or pool amount specified when a collateral pool is linked to a Facility. For example, Collateral Pool ‘Pool1’ is created with pool amount of 6000 USD. And 60% of Pool1 is linked to a Facility, then the linked amount of the collateral pool is updated as 3600 (that is, 60% of 6000). The available amount of collateral pool is updated as 2400 (6000- 3600). The available amount of the collateral pool is arrived by using the below mentioned calculation Available amount = pool amount – pool utilization – linked amount. The available amount of facility is increased to the extent of blocked amount in the facility currency. Any utilization to the facility only impacts the available amount and the utilization of the facility and not the collateral pool or the underlying collateral.
Pool Amount	The total amount allocated to the pool in pool currency based on the linked collateral.
Pool Utilized	The system computes and displays the utilization amount to the Collateral Pool, if a collateral Pool is attached to a contract or account and not through a facility.
Blocked Amount	The amount that is linked to the facility.
Pool Block Amount	The block on the pool made through the Block screen (**GCDBLCKS**).
Linked Amount Pool Currency	The system automatically defaults the Linked Amount Pool Currency for each collateral added to the Collateral Pool Linkages as the amount linked in the pool currency. For example, user have linked the pool **LOANP001** to the liability **BIRLA0001**. LOANP001 is in turn backed by the following collaterals: For more information on Linked Amount pool Currency, refer Table 2-47. Now the pool currency specified is USD. Therefore, the system does the necessary calculations and converts the linked amount into the currency of the pool and displays the pool amount in the respective field.

Table 2-46 (Cont.) Creating Collateral Pool Linkages - Field Description

Field	Description
Order Number	Specify the order for collateral utilization. User can specify order number of utilization to collaterals linked to pool. This is optional. However, if one collaterals is specified with order number, then all the collaterals linked to pool are to be specified with order number. The order number of utilization can be specified as part of pool creation or can be specified as part of pool amendment. The order number can be specified when collaterals are linked to pool with **Amount Basis** as **Percentage** or **Amount**. As part of pool amendment, order number specified to collaterals can be removed. However order number is to be removed from all the collaterals. Maximum order number specified cannot exceed the number of collaterals linked to the pool. Duplicate order number cannot be specified while linking multiple collaterals to the same pool. Collaterals linked to the pool are displayed based on the order number of utilization once the pool is saved and authorized. When any collaterals is delinked from the pool the order numbers are to be reassigned to the remaining collaterals such that maximum order number cannot exceed the number of collaterals that remain in the pool. Delinking of collateral with higher order number is not allowed if the collateral value is contributing to already utilized/ blocked amount at the pool level. Modification of pool to delink the collaterals with lower order number when the pool is partially utilized such that the collateral being delinked is not part of this utilization is allowed. User can modify the order number of utilization to bring it down to the lower order such that this collateral is not contributing to the utilized amount at the pool level and then allow delinking of the same from the pool. You can modify the collateral allocation amount/percentage at pool level with order number as long as the modified pool amount is not going below already utilized/blocked amount at pool level. If order number of one collateral is removed, the system validates the same at the time of authorization. Either order number is to be specified for all collaterals in the pool or to be removed from all the collaterals in the pool. When the pool is fully utilized, collateral with lower order number also is not allowed to be delinked as the same has contributed to the pool utilized/blocked amount. Closure of pool with order number specified but with no outstanding utilized/blocked amount is possible.
Linked Percent Number	The part of the collateral amount which has to be linked to the pool can be specified as a percentage here. On save of the record, if Linked Percent Number is specified, system defaults the **Linked Amount** calculated as Linked Percent Number Percentage of **Collateral Contribution**.
Interest Spread	Specify the interest spread to be applied on the customer account. The interest spread can be zero. However, if the collateral attached is a term deposit, then on rollover of the term deposit the interest spread is defaulted to the spread applicable for the term deposit on rollover.

Table 2-46 (Cont.) Creating Collateral Pool Linkages - Field Description

Field	Description
Expiry Date	On save of the record, system defaults the expiry date based on the end date of the collateral maintained. However, if the collateral attached is of a deposit then on rollover of the term deposit the maturity date of the term deposit is updated as the expiry date of the collateral.
Collateral Code	Select the collateral code from the adjoining option list. If the **Linked Percent Number**, is specified, on save of the record, system defaults the **Linked Amount** calculated as **Linked Percentage** of **Collateral Contribution**. If the **Linked Amount** is specified, on save of the record, system defaults the **Linked Percent** calculated as percentage of **Linked Amount** out of the **Collateral Contribution**.

Table 2-47 Linked Amount Pool Currency - Field Description

Collateral Code	Currency	Collateral Amount	Linked Amount
ISDP16924	DEM	100,000	75000
AC777228	GBP	55,000	55,000
COLSHRS15	INR	2,000,000	1,500,000
COLHS819	USD	1,500,000	1,500,000

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

- Notifications
  This topic describes about the detailed information about the Notifications details.
- Change Log
  This topic describes about the detailed information about the change log details.

2.17.1 Notifications

This topic describes about the detailed information about the Notifications details.

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

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

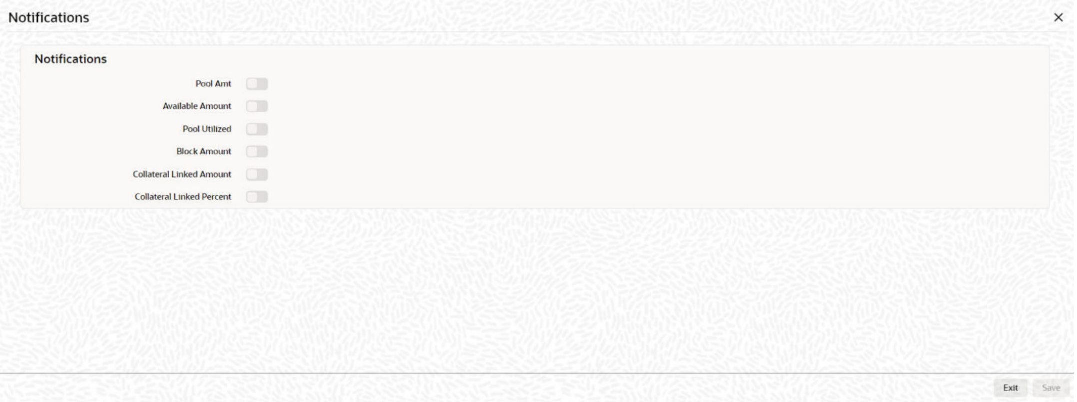
  Prerequisites for triggering notification:

  - CSTB_Param setting must be updated as JSON and server must be restarted
    - Configure the following in CSTB_PARAM:
      - PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
      - PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON
  - Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen

- Entity needs to 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: **Configuring JMS on Weblogic Server 12c**

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

Figure 2-49 Notification



For more information on fields, refer the following table.

Table 2-48 Notifications - Field

Field name	Screen	Modification	Old value relevance	Notification triggered when
Pool amount	**GCDMPOOL** - main screen	Direct/ Batch	Yes	When pool value changes
Pool utilized	**GCDMPOOL** - main screen	Direct	Yes	When utilization is updated
Available amount	**GCDMPOOL** - main screen	Direct/ Batch	Yes	When block amount changes
Block amount	**GCDMPOOL** - main screen	Direct	Yes	When block amount changes
Linked Percent Number	**GCDMPOOL** - main screen	Direct	Yes	When collateral link percent gets modified
Linked Amount	**GCDMPOOL** - main screen	Direct/ Batch	Yes	When collateral linked amount gets modified

2.17.2 Change Log

This topic describes about the detailed information about the change log details.

User can see the history of all Collateral Pool changes that have happened for a selected Collateral Pool. For each Collateral Pool, user can view the record details, remarks, warnings, fields that are modified.

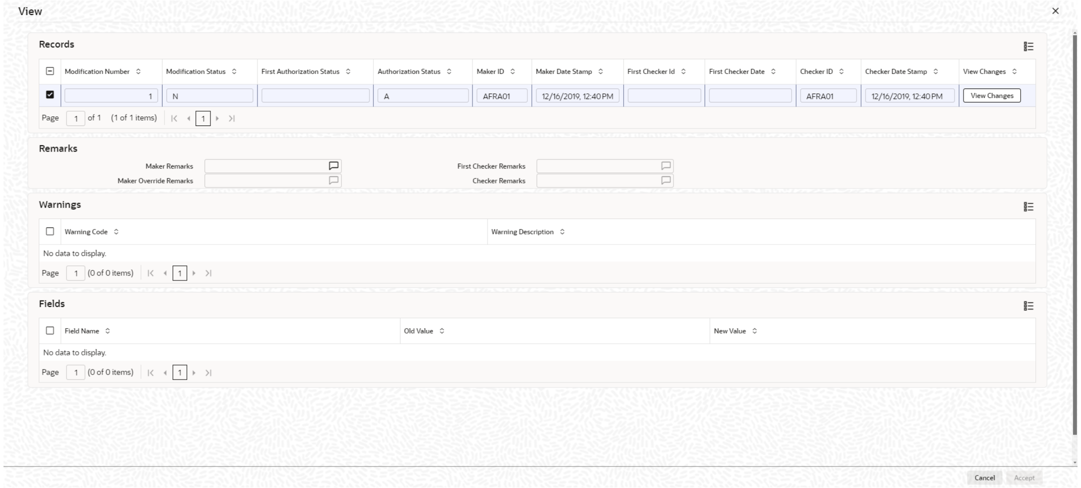
In Change Log View subsystem, user can only view the old and new values of the following fields and the dependent fields that are modified.

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

- On **Collateral Pools Maintenance** screen, click **Change Log** tab.

  The **Change Log** screen displays.

Figure 2-50 Change Log



Records

☐	Modification Number	Modification Status	First Authorization Status	Authorization Status	Maker ID	Maker Date Stamp	First Checker Id	First Checker Date	Checker ID	Checker Date Stamp	View Changes
☑	1	N		A	AFRA01	12/16/2019, 12:40 PM			AFRA01	12/16/2019, 12:40 PM	View Changes

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Remarks

Maker Remarks
Maker Override Remarks
First Checker Remarks
Checker Remarks

Warnings

☐	Warning Code	Warning Description

No data to display.

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Fields

☐	Field Name	Old Value	New Value

No data to display.

Page 1 (0 of 0 items)

For more information, refer to the field description table.

Table 2-49 Change Log - Field Description

Field	Description
Modification Number	Displays the modification number.
Modification Status	Displays the modification status.
First Authorization Status	Displays the first authorization status.
Authorization Status	Displays the authorization status.
Maker Id	Displays the make ID.
Maker Date Stamp	Displays the maker date stamp.
First Checker Id	Displays the first checker ID.
First Checker Date	Displays the first checker date.
Checker Id	Displays the check ID.
Checker Date Stamp	Displays the checker date stamp.
Maker Remarks	Displays the maker remarks
Maker Override Remarks	Displays the maker override remarks.
First Checker Remarks	Displays the first checker remarks.
Checker Remarks	Displays the checker remarks.
Warning Code	Displays the warning code.
Warning Description	Displays the warning description.
Field Name	Displays the field name.

Table 2-49 (Cont.) Change Log - Field Description

Field	Description
Old Value	Displays the old value.
New Value	Displays the new value.

2.18 Track Exposure Maintenance

This topic describes about the detailed information on the track exposure maintenance screen.

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

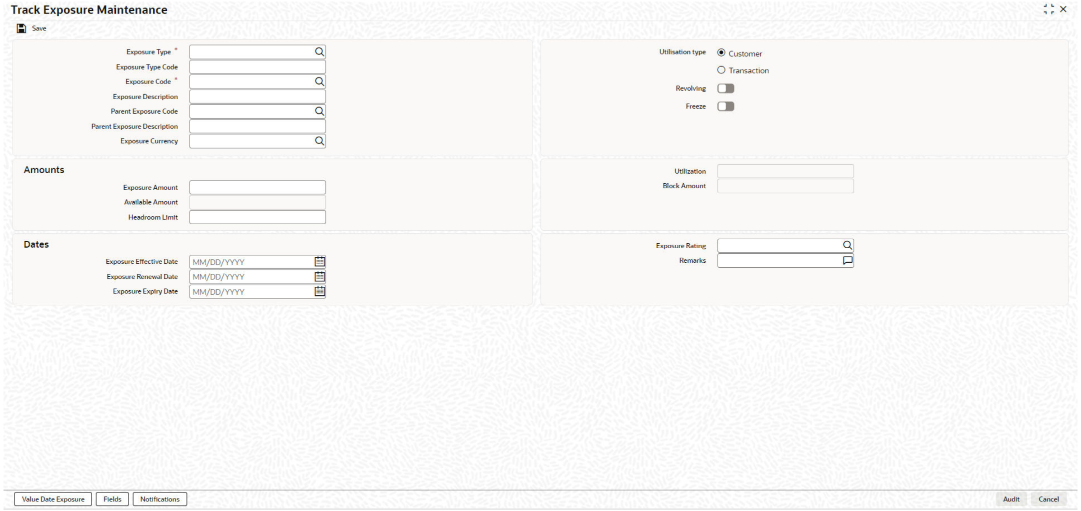
Maintenances for exposure tracking can be done through the **Track Exposure Maintenance** screen. This screen not only allows tracking, but also allows you to define a limit for a particular exposure. This means that when the utilization exceeds the limit, you have to provide a confirmation for process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

In case you want to create track exposure records in bulk, we recommend user to use the **Bulk Track Exposure Input** screen (**GEDBTEXP**) as an alternate to the **Track Exposure Maintenance** screen.

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

   The **Track Exposure Maintenance** screen displays.

   Figure 2-51 Track Exposure Maintenance

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

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

Table 2-50 Track Exposure Maintenance - Field Description

Field	Description
Exposure Type	Click the 🔍 icon and select the type from the list of values maintained in the exposure type maintenance screen (**GEDEXPTY**).
Exposure Type Code	This field gets defaulted based on the type selected .
Exposure Code	Click the 🔍 icon and select the exposure code. For the below exposure types, the system displays the corresponding exposure codes maintained in the system in the option list. User needs to select the appropriate exposure code and user cannot specify an exposure code that does not belong to the selected exposure type. For more information on sample exposure type, refer Table 2-53. The exposure code maintained in this screen can be linked in the **Customer to liability link Maintenance** screen, if the **Utilization type** is **Customer** and it can be linked in the **Facilities Maintenance** screen if the **Utilization type** is **Transaction** to make exposure tracking possible. It is possible to track a customer in multiple exposures. For this multiple exposure names should be linked to the **Customer to liability link Maintenance** screen. **Note:** The system has factory shipped all the GICS exposure codes for the following exposure types in hierarchy: • **Sector** • **Industry Group** • **Industry** • **Sub-Industry** For more information on sample hierarchical structure of the GICS exposure codes, refer Table 2-54. In case user want to use the factory shipped GICS exposure codes for exposure type code and exposure type combination, perform the following steps: a. Query the track exposure record with the exposure code. b. Unlock the necessary record. c. Provide the necessary transaction details, such as currency and amount. d. Click **Save**.
Exposure Description	This field gets defaulted based on the exposure type selected.
Parent Exposure Code	Click the 🔍 icon and select the parent exposure code, if the exposure type is user defined. The exposure codes that are one level up the hierarchy to the selected exposure code are displayed in list of values for the selected **Exposure Type Code** and **Exposure type** combination. For factory shipped GICS exposure codes, parent exposure code gets defaulted when you query the exposure record. **Note:** The parent exposure code is non-mandatory for the user defined exposure types that do not have associated hierarchy structure.
Parent Exposure Description	This field gets defaulted based on the parent exposure code selected.

Table 2-50 (Cont.) Track Exposure Maintenance - Field Description

Field	Description
Exposure Currency	Click the 🔍 icon and select the currency in which the Tracking of Exposure has to be maintained. Once authorized, this field will become non-amendable.
Utilization Type	Indicate whether the exposure is to be linked with **Customer** or **Transaction**. User can track any number of exposures by linking the exposure code to the facility.
Revolving	Click the toggle status if the exposure is a revolving exposure. This implies that each time a repayment is made (revolving amount) against the exposure, the available limit for the exposure is increased by the amount of repayment. In case of non-revolving exposure, the available limit is the amount of exposure reduced by the loans already availed by the customer (if any); repayment does not increase the limit. This can be denoted in terms of utilized amounts as follows: • For revolving exposure: New Exposure utilization = Exposure utilization – Revolving amount • For non-revolving exposure: New Exposure utilization = Exposure utilization
Freeze	Click the toggle status to indicate that the exposure is frozen and during utilization. Exposure tracking is not allowed for such an exposure (that is, Utilization under such exposures are not be allowed).

Table 2-51 Track Exposure Maintenance - Amounts - Field Description

Field	Description
Exposure Amount	Specify the exposure limit amount which is to be maintained for each exposure tracking maintenance. A confirmation is sought during utilization when the utilization amount crosses the exposure amount.
Utilization	The system displays utilization for the exposure in this field. Utilization hitting a particular facility or liability will update the utilization amount of linked exposure as well as the related exposures up the hierarchy.
Available Amount	This is the limit amount that is considered when processing utilization requests for an exposure. It is the amount available after taking into account previous utilization and amount block (earmark) in force for an exposure. It is calculated as shown below: Exposure Available Amount = Exposure Limit Amount – Utilization – Exposure block amount
Block Amount	The value of the **Block Amount** field in the **Global Exposure Block Maintenance** screen is displayed.. The system will update block amount for both the linked exposure and the exposures up the hierarchy. Whenever the blocked amount is utilized, linked exposure and exposures up in the hierarchy are updated with utilization, and the block amount gets removed.

Table 2-51 (Cont.) Track Exposure Maintenance - Amounts - Field Description

Field	Description
Head Room Limit	This is a display field. The system derives the Head Room Limit by deducting the sum of effective line amounts from exposure amount. The Head Room Limit gets updated only if the **Utilization type** is selected as **Transaction** and the exposure is linked to/de-linked from the facility. The Head Room Limit is displayed in terms of exposure currency of the facilities linked to the exposure. The system will update Head Room Limit for both the linked exposure and the exposures up the hierarchy.

Note:

If the exposure records of type Transaction or Customer are linked to a facility or a customer, you cannot close the records.

Table 2-52 Track Exposure Maintenance - Dates - Field Description

Field	Description
Exposure Effective Date	Specify the effective date after which the maintained exposure becomes valid or applicable.
Exposure Renewal Date	Specify the exposure Renewal date. This is only for information purposes.
Exposure Expiry Date	Specify the expiry date after which the maintained exposure is not applicable for tracking.
Exposure Rating	Click the **Search** icon, and select the rating of the exposure (Example, Sovereign rating). This is only for information purposes.
Remark	Add remarks about the track exposure maintenance, if any.

Note:

- If the same non-hierarchical exposure code is linked to both the sub-line and the main line, sub-line utilization / block will indirectly update the main line as well, however exposure code will get updated only once based on the direct utilization at sub-line level.
- When utilization / block currency is different from the exposure currency, the system will consider appropriate exchange rate for the currency pair as per rate type maintenance in **GEDPARAM**.

Table 2-53 Sample Exposure Type - Field Description

Selected exposure type	Value allowed for Exposure Code field
Currency	Active currencies maintained in the system
Country	Active country codes maintained in the system
Sector	Active sectors or industries maintained in the system

Table 2-53 (Cont.) Sample Exposure Type - Field Description

Selected exposure type	Value allowed for Exposure Code field
Industry Group	Active industry group maintained in the system
Industry	Active industries maintained in the system
Sub-Industry	Active sub-industry maintained in the system

Table 2-54 Sample hierarchical structure of the GICS exposure codes - Field Description

Exposure Type Code	Exposure Type	Exposure Code	Hierarchical Order
GICS	Sector	Consumer Staple	1
GICS	Industry Group	Food, Beverage and Tobacco	2
GICS	Industry	Beverages	3
GICS	Sub-Industry	Soft Drinks	4

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

- Value Date Exposure
  This topic describes about the procedure to view value date exposure details.
- Exposure Notification
  This topic describes about the procedure to configure exposure notification.
- Exposure Query
  This topic describes about the procedure to view exposure records.

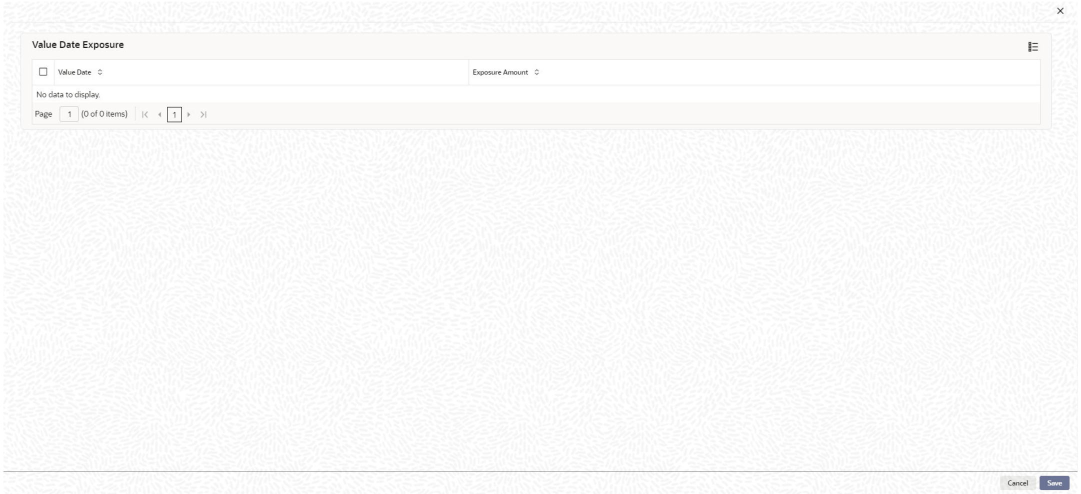
2.18.1 Value Date Exposure

This topic describes about the procedure to view value date exposure details.

1. On **Track Exposure Maintenance** screen, click **Value Date Exposure** tab.

   The **Value Date Exposure** screen displays.

Figure 2-52 Value Date Exposure



Value Date Exposure

☐	Value Date	Exposure Amount

No data to display.

Page 1 (0 of 0 items)

For more information, refer to the field description table.

Table 2-55 Value Date Exposure - Field Description

Field	Description
Exposure Amount	The value dated Exposure amount
Value Date	The value date post which the mentioned amount is valid.

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

2.18.2 Exposure Notification

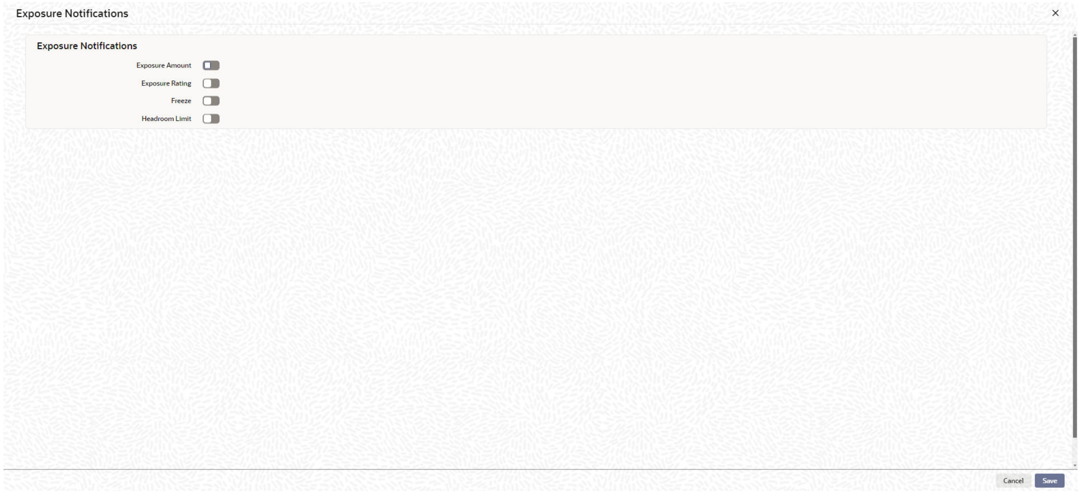
This topic describes about the procedure to configure exposure notification.

The system allows the user to configure notification for exposure. Upon configuring the exposure attributes, changes in the value of these attributes will also be considered for notification and the old and new values of selected attributes will be displayed in JSON notification.

1. On **Track Exposure Maintenance** screen, click **Notifications** tab.

   The **Exposure Notifications** screen displays.

Figure 2-53 Exposure Notifications



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

Table 2-56 Exposure Notifications - Field Description

Field	Description
Exposure Amount	Swtich to ● to enable this parameter. Swtich to ○ to disable this parameter.
Exposure Rating	Swtich to ● to enable this parameter. Swtich to ○ to disable this parameter.

Table 2-56 (Cont.) Exposure Notifications - Field Description

Field	Description
Freeze	Swtich to ● to enable this parameter. Swtich to ○ to disable this parameter.
Headroom Limit	Swtich to ● to enable this parameter. Swtich to ○ to disable this parameter.

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

2.18.3 Exposure Query

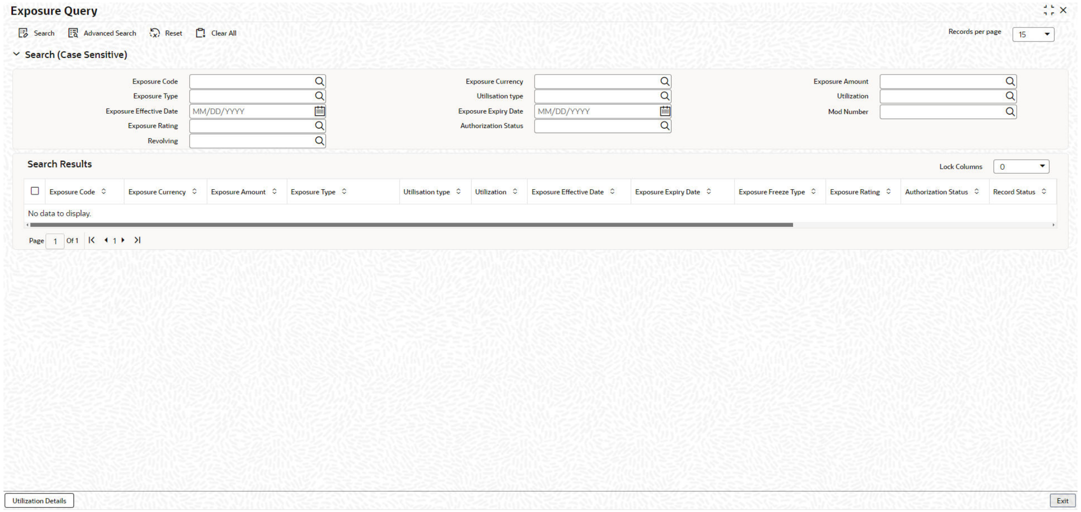
This topic describes about the procedure to view exposure records.

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

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

   The **Exposure Query** screen displays.

Figure 2-54 Exposure Query



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

Table 2-57 Exposure Query - Field Description

Field	Description
Exposure Code	Click the 🔍 icon and select the exposure code from the list.
Exposure Currency	Click the 🔍 icon and select the exposure currency from the list.

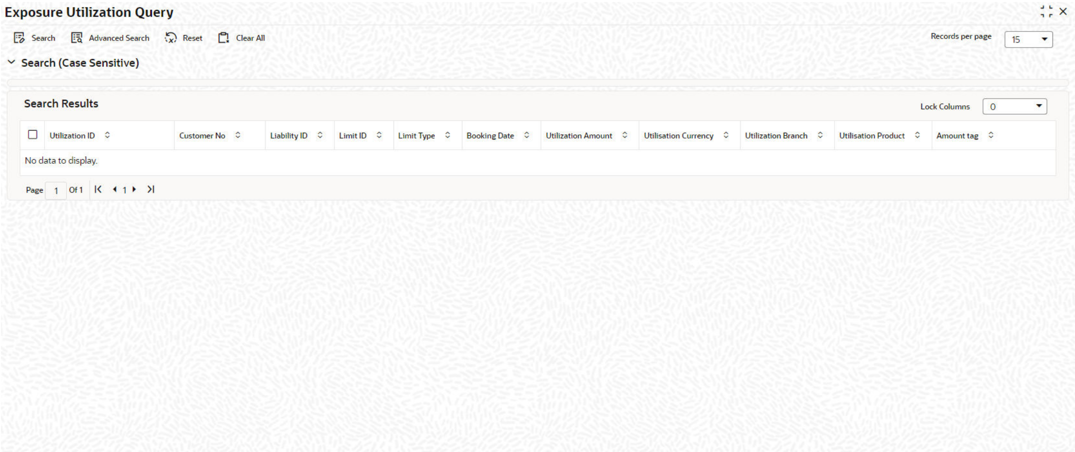
Table 2-57 (Cont.) Exposure Query - Field Description

Field	Description
Exposure Amount	Click the 🔍 icon and select the exposure amount from the list.
Exposure Type	Click the 🔍 icon and select the exposure type from the list.
Utilization type	Click the 🔍 icon and select the utilization type from the list.
Utilization	Click the 🔍 icon and select the utilization from the list.
Exposure Effective Date	Specify the exposure effective date.
Exposure Expiry Date	Specify the exposure expiry date.
Mod Number	Click the 🔍 icon and select the mod number from the list.
Exposure Rating	Click the 🔍 icon and select the exposure rating from the list.
Authorization Status	Select the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Revolving	Specify the revolving and click the 🔍 icon.

2. Select particular record and click on **Utilization Details** button to open the **Exposure Utilization Query** screen or enter **GESQEXPU** in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

   The **Exposure Utilization Query** screen displays.

Figure 2-55 Exposure Utilization Query



☐	Utilization ID	Customer No	Liability ID	Limit ID	Limit Type	Booking Date	Utilization Amount	Utilisation Currency	Utilization Branch	Utilisation Product	Amount tag
No data to display.											

2.19 Bulk Track Exposure Input

This topic describes about the detailed information on bulk track exposure input.

User can perform bulk maintenance for exposure tracking rather than performing maintenance for each exposure individually, using the **Bulk Track Exposure Input** screen (**GEDBTEXP**).

The **Bulk Track Exposure Input** screen allows user to create multiple records for different exposure type code and exposure type combination in hierarchy at the same time. The exposures created in this screen will be available for linking at both the facility level and customer level.

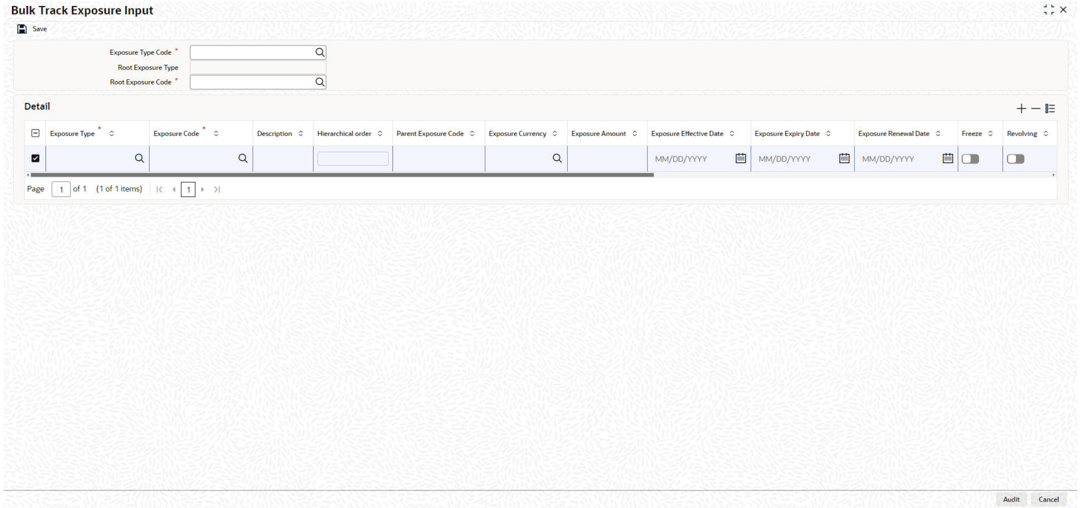
Once the record is created in this screen, individual track exposure record for each exposure code maintained here will be created in the **Track Exposure Maintenance** screen (**GEDTREXP**) with the same maker-checker ID. User can query the track exposure records in both **GEDBTEXP** as well as **GEDTREXP** to view the exposure amounts against respective exposure codes.

> **Note:**
>
> User can update an individual exposure record through both **Track Exposure Maintenance** (**GEDBTEXP**) and **Bulk Track Exposure Input** screen (**GEDBTEXP**) screens.

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

1. On the **Home** screen, specify **GEDBTEXP** in the text box and click the ▸ icon.

Figure 2-56   Bulk Track Exposure Input



2. On **Bulk Track Exposure Input** screen, click **New** and specify the fields.

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

Table 2-58   Bulk Track Exposure Input - Field Description

Field	Description
Exposure Type Code	Click the 🔍 icon and select the required exposure type code from the list. The exposure type codes maintained in the **Exposure Type Maintenance** screen () are displayed.
Root Exposure Type	This field will be automatically displayed based on the type code selected.

Table 2-58 (Cont.) Bulk Track Exposure Input - Field Description

Field	Description
Root Exposure Code	Click the 🔍 icon and select the required root exposure code from the list. The top most exposure codes in the hierarchy maintained in as attribute value are displayed in the drop-down list. By default, hierarchical order **1** will be assigned to the **Root Exposure Code**. You can create exposure codes upto 9 level of hierarchy in this screen.
Detail	For more information on detail, refer Track Exposure Maintenance (GEDTREXP).

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

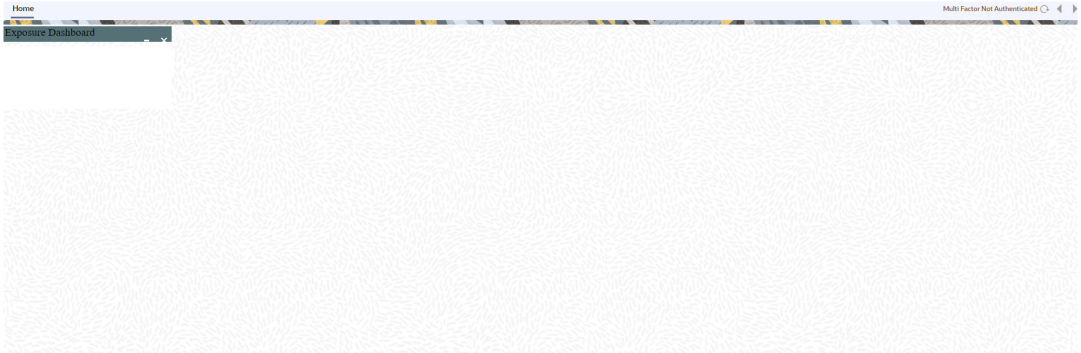
2.20 Exposure Dashboard

This topic describes about the detailed information on exposure dashboard.

Exposure dashboard helps you analyse the total and granted appetite of exposure codes as bar chart and pie chart.

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

Figure 2-57 Exposure Dashboard



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

Table 2-59 Exposure Dashboard - Field Description

Field	Description
Exposure Type	Select the exposure type whose details you want to analyse. The option list displays all valid exposure types. Select the check boxes adjoining each exposure type to include the details of that exposure type in the dashboard.

Table 2-59 (Cont.) Exposure Dashboard - Field Description

Field	Description
Utilization Type	Select the utilization type that you want to analyse. The option list displays all valid utilization types. Select the check boxes adjoining each utilization type to include the details of that in the dashboard. As you select the required options and tab out of the field, the system displays the following details of the exposure codes associated with the selected exposure type. • **Exposure code** • **Exposure type** • **Exposure currency** • **Total appetite** • **Granted appetite** • **Headroom** • **Head room in HO currency** • **Pipe line deals** • **Headroom with pipe line deals** • **Simulated head room** • **Simulate head room in HO currency** • **Simulated head room with pipe line deals** • **Number of days to expire**
Bar Chart	The bar chart displays the total appetite and granted appetite in HO currency for each exposure code.
Pie Chart	User can view a pie chart of the total appetite in HO currency. User can view the following details of the facilities linked with a selected exposure code and exposure type. • **Liability number** • **Line code** • **Line serial** • **Effective line amount** • **Limit currency** • **Block amount** • **Utilization amount** • **Number of days to expire**

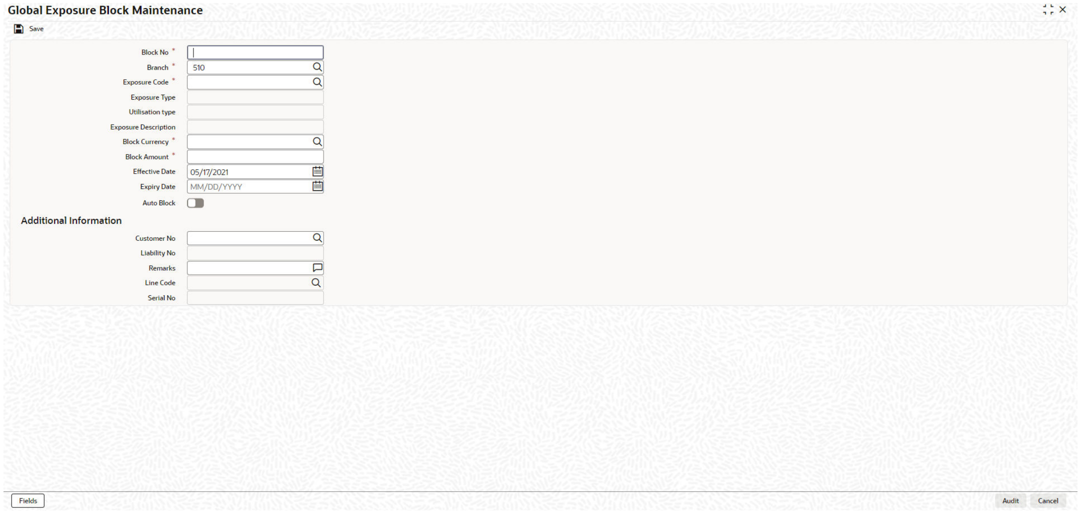
2.21 Global Block Exposure Maintenance

This topic describes about the detailed information on global block exposure maintenance.

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

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

Figure 2-58   Global Block Exposure Maintenance



Branch * 510

Effective Date 05/17/2021

2. On **Global Block Exposure Maintenance** screen, click **New** and specify the fields.

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

Table 2-60   Global Block Exposure Maintenance - Field Description

Field	Description
Block No	Specify a unique number for the block user are creating. The system does not allow user to modify it after authorization of the maintenance.
Branch	Click the 🔍 icon and select the branch from which the block is being maintained. User cannot change the branch after authorization of the maintenance.
Exposure Code	Click the 🔍 icon and select the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes.
Exposure Tupe	Specify the exposure type.
Utilization type	Specify the utilization type.
Exposure Description	The system defaults the exposure description.
Block Currency	Click the 🔍 icon and select the currency in which the amount block is to be applied. User cannot modify this once the maintenance has been authorized.
Block Amount	Specify the amount to be earmarked. This amount is deducted from the existing utilization of an exposure before additional utilization requests are processed. **Note:** It is also updated as the **Block Amount** in the **Track Exposure Maintenance** screen.
Effective Date	Specify the date from which the amount block should be applied for the exposure.
Expiry Date	This is the date till which the amount block for the exposure is enforced.
Auto Block	Swtich to ● to enable this parameter. Swtich to ○ to disable this parameter. The system automatically checks this option on the date the block on the exposure comes into force that is, the **Effective Date**.

Table 2-60 (Cont.) Global Block Exposure Maintenance - Field Description

Field	Description
Customer No	Click the 🔍 icon and select the customer number from the list.
Liability No	Specify the liability number for the global exposure block maintenance.
Remarks	Specify the liability number for the global exposure block maintenance.
Line Code	Click the 🔍 icon and select the line code from the list.
Serial No	Display the serial number from the line code selected.

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

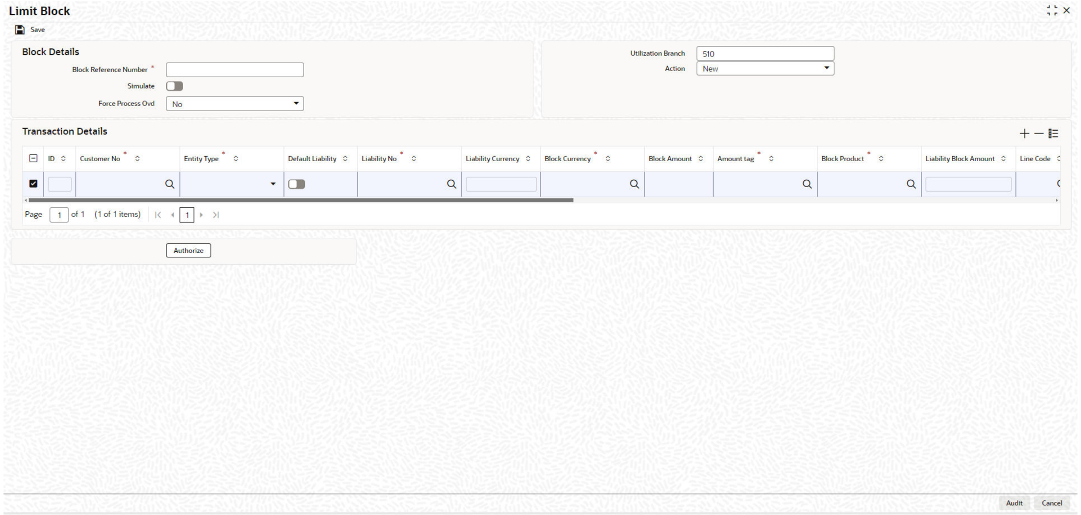
2.22 Limit Block

This topic describes about the detailed information on limit block screen.

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

1. On the **Home** screen, specify **GEDBLCKS** in the text box and click the ▸ icon.

Figure 2-59 Limit Block



Force Process Ovd: No

Utilization Branch: 510

Action: New

Block on facility with FX setting:

Fixed / Derived rate given as part of FX Revaluation will be considered for Blocking of transactions.

For example: When only sub-line has FX Revaluation setting, Fixed / Derived rate given in FX revaluation screen is considered for blocking transaction on sub-line. Whereas main line & liability are blocked considering setting.

When main line and sub line have FX Revaluation setting, Fixed / Derived rate at respective levels (Sub line and Main line) will be considered for blocking transaction, liability will be blocked considering **GEDPARAM** setting.

2. On **Limit Block** screen, click **New** and specify the fields.

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

Table 2-61 Limit Block Maintenance - Block Details - Field Description

Field	Description
Block Reference Number	Specify the unique number which is to be assigned for every block that has been created.
Simulate	Click the toggle status 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 the facility and the for the liability.
Force Process Ovd	Indicates whether transaction should ignore the overrides occurred in the process or not.
Utilization Branch	Branch code is displayed here. It indicates the transaction branch code.

Table 2-61 (Cont.) Limit Block Maintenance - Block Details - Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td><b>Action</b></td><td>
<p>During new block, you can perform below mentioned operations for all entities.</p>
<ul>
<li><b>New Block</b></li>
<li><b>Increase Block</b></li>
<li><b>Decrease Block</b></li>
<li><b>Alter Block</b></li>
<li><b>Reverse Block</b></li>
<li><b>Re-open Block</b></li>
<li><b>Mature</b></li>
<li><b>Query Block</b></li>
</ul>
<p>The following examples depict block applied on a facility for different block operations.</p>
<p>For more information on new block, refer</p>
<p><b>New Block</b></p>
<p><b>Table 2-62 Before Block</b></p>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>10000</td><td>0</td><td>A</td></tr>
</table>
<p><b>Table 2-63 After Block of 1000</b></p>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>9000</td><td>1000</td><td>A</td></tr>
</table>
<p><b>Alter Block</b></p>
<p><b>Table 2-64 After New Block of 1000</b></p>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>9000</td><td>1000</td><td>A</td></tr>
</table>
<p><b>Table 2-65 After Alter Block of 3000</b></p>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>7000</td><td>3000</td><td>A</td></tr>
</table>
<p><b>Table 2-66 After Alter Block of 2000</b></p>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>8000</td><td>2000</td><td>A</td></tr>
</table>
<p><b>Increase Block</b></p>
</td></tr>
</table>

Table 2-61 (Cont.) Limit Block Maintenance - Block Details - Field Description

Field	Description
	Table 2-67 After New Block of 1000

Table 2-67 After New Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-68 After Increase of 1000

Facility Available Amount	Block Amount	Block Status
8000	2000	A

Decrease Block

Table 2-69 After New Block of 1000

Facility Available Amount	Block Amount	Block Status
9000	1000	A

Table 2-70 After Decrease of 500

Facility Available Amount	Block Amount	Block Status
9500	500	A

Reverse Block

Table 2-71 After Block

Facility Available Amount	Block Amount	Block Status
8000	2000	A

Table 2-72 After Reverse of Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

Reopen Block

Table 2-73 After Reopen of Block

Facility Available Amount	Block Amount	Block Status
10000	0	A

Table 2-61 Limit Block Maintenance - Block Details - Field Description

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td></td><td><b>Liquidate Block</b>
<h3>Table 2-74 After Block</h3>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>8000</td><td>2000</td><td>A</td></tr>
</table>
<h3>Table 2-75 After Liquidate of Block</h3>
<table>
<tr><th>Facility Available Amount</th><th>Block Amount</th><th>Block Status</th></tr>
<tr><td>10000</td><td>0</td><td>A</td></tr>
</table>
</td></tr>
</table>

Table 2-76 Limit Block Maintenance - Transaction Details - Field Description

Field	Description
ID	Indicates the transaction ID.
Customer No	The system displays the customer number to which the Facility, Liability, Collateral, Collateral Pool are linked. The option list displays all valid customer numbers linked to the facility and 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 entity 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.
Block Currency	Specify the currency based on which the Block amount for the limit 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.
Line Code	Specify the facility here.

Table 2-76 (Cont.) Limit Block Maintenance - Transaction Details - Field Description

Field	Description
Serial No	Indicates the Enterprise Limits and Collateral Management generated unique identifier for the facility. The Serial No field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
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.
Limit Currency	The limit currency of the facility.
Limit Block Amount	Specify the amount blocked from the limit in limit currency. In case of cross currency block transaction, convert the block amount from the transaction currency to Limit Currency and mention it as limit block amount. If the limit block amount is specified, foreign currency revaluation and currency revaluation is not applicable for the block transaction.
Utilization Status	Indicates the utilization status, 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.
Days	Sepecify the days for which tenor tracking should be done for the utilization. User must have selected the **Tenor Basis** option before you can specify the days here.
Maturity Date	Specify the date on which the transaction matures.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization.
Exchange Rate	Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities such as Facility, Collateral, Pool, Liability and Exposure linked to facility and 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.

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

2.23 Global Exposure Parameter Details

This topic describes about the detailed information on global exposure parameter details.

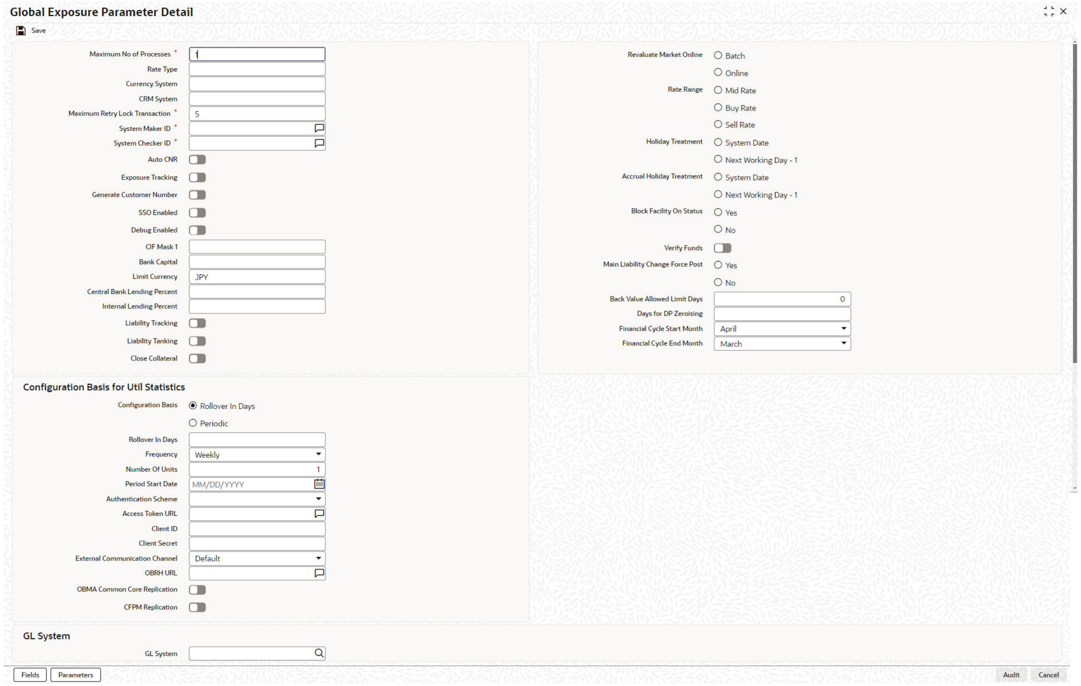
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User can specify certain parameters related to the End Of Day operations in the **Limits & Collaterals Parameter Details** screen.

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

   The **Global Exposure Parameter Detail** screen displays.

   Figure 2-60 Global Exposure Parameter Detail

   
Global Exposure Parameter Detail
Save
Configuration Basis for Util Statistics
GL System
Fields
Parameters
Audit
Cancel

   Maximum No of Processes *: 1
   Rate Type:
   Currency System:
   CRM System:
   Maximum Retry Lock Transaction *: 5
   System Maker ID *:
   System Checker ID *:
   Auto CNR
   Exposure Tracking
   Generate Customer Number
   SSO Enabled
   Debug Enabled
   CIF Mask 1:
   Bank Capital:
   Limit Currency: JPY
   Central Bank Lending Percent:
   Internal Lending Percent:
   Liability Tracking
   Liability Tanking
   Close Collateral
   Revaluate Market Online: ○ Batch ○ Online
   Rate Range: ○ Mid Rate ○ Buy Rate ○ Sell Rate
   Holiday Treatment: ○ System Date ○ Next Working Day - 1
   Accrual Holiday Treatment: ○ System Date ○ Next Working Day - 1
   Block Facility On Status: ○ Yes ○ No
   Verify Funds
   Main Liability Change Force Post: ○ Yes ○ No
   Back Value Allowed Limit Days: 0
   Days for DP Zeroising:
   Financial Cycle Start Month: April
   Financial Cycle End Month: March
   Configuration Basis: ● Rollover In Days ○ Periodic
   Rollover In Days:
   Frequency: Weekly
   Number Of Units: 1
   Period Start Date: MM/DD/YYYY
   Authentication Scheme:
   Access Token URL:
   Client ID:
   Client Secret:
   External Communication Channel: Default
   OBRH URL:
   OBMA Common Core Replication
   CFPM Replication
   GL System:

2. On **Global Exposure Parameter Detail** screen, click **New** and specify the fields.

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

   Table 2-77 Global Exposure Parameter Detail - Field Description

Field	Description
Maximum No of Processes	Multi threading feature in can be controlled by specifying the max number of processes here. In case of load balancer during End Of Day batch operations the maximum process for load sharing can be specified using this field.
Rate Type	Specify the rate type that has to be considered for all amount conversions in .
Currency System	Specify the external currency system if the Bank is using a external currency system other than the one provided in .
CRM System	Specify the external CRM system if the Bank is using an external CRM system other than the one provided in .
Maximum Retry Lock Transaction	Specify the number of times authorization can be tried before the transaction is locked.
System Maker ID and System Checker ID	During the processing of user entries, if the maker ID and checker ID is not mentioned, then IDs specified here are recorded.

Table 2-77 (Cont.) Global Exposure Parameter Detail - Field Description

Field	Description
Auto CNR (Auto Closure of Non-Revolving and Non-Revolving Special Lines)	Switch to ● for auto closure of non-revolving and non-revolving special lines. Switch ○ to prevent auto closure of non-revolving and non-revolving special lines.
Exposure Tracking	Switch to ● for tracking the exposure. Switch to ○ for not tracking the exposure.
Generate Customer Number	Switch to ● for generating the customer number. Switch to ○ for not generating the customer number.
Debug Enabled	Switch to ● for enabling the debug. Switch to ○ for not enabling the debug.
CIF Mask 1	If user have selected **Generate Customer Number** option, user need to specify the customer mask. The customer mask is maximum nine characters length, out of which it is mandatory to use three characters from the branch code of the customer number and the rest six can be numbers. E.g. bbbnnnnnn. If branch code is not part of customer mask, then maximum characters of number digit will be nine else it would be six characters and minimum characters of number digit would be four. E.g. nnnnnnnnn. If the customer number is less than nine digits, then the system left pad it with **0** that is, zero. **Note:** Character **b** indicates the branch code and character **n** indicates number digits.
Bank Capital	Specify the amount to calculate internal lending equivalent amount.
Limit Currency	The system defaults the local currency of the bank.
Central Bank Lending Limit Percent	Specify the percentage of central bank lending limit. Central Bank Lending Limit percentage of the bank capital is considered as limit amount allowed by the central bank. The central bank lending limit percentage should be between 0 and 100.
Internal lending Limit Percent	Specify the percentage of internal lending limit. The internal lending limit percentage should be between 0 and 100. **Note:** If Bank Capital is specified then Central Bank Lending Limit% and Internal Lending Limit% fields are mandatory.
Liability Tracking	Switch to ● for tracking the liability. Switch to ○ for not tracking the liability.
Liability Tanking	Switch to ● for tracking the liability tanking. Switch to ○ for not tracking the liability tanking.
Close Collateral	Switch to ● for closing the collateral. Switch to ○ for not closing the collateral.
Revaluate Market Online	Indicate whether market price revaluation should be **Online** or **Batch**. Market price based security revaluation takes place online if the parameter is set to online.
Rate Range	Specify the rate range. The options are: • **Mid Rate** • **Buy rate** • **Sell rate** which has to be considered during all Conversion Amount calculations in Oracle Banking Enterprise Limits and Collateral Management.

Table 2-77 (Cont.) Global Exposure Parameter Detail - Field Description

Field	Description
Holiday Treatment	The revaluation process for the securities, collaterals and covenants may fall on a bank holiday. User can specify which of the following actions must be taken in such cases: • **System Date** – Choose this to indicate that only collaterals with a Reval Date prior to or same as the system date is considered for revaluation. • **Next Working Date -1** – Choose this to indicate that all the collaterals with the Reval Date prior to or same as the day before the next working date is considered. The EOD process closes all the active non-revolving lines automatically when the check box **Auto CNR** is checked. For more infiormation on limits, refer Table 2-83. System Date - 15-Jul-2009 Next Working Day - 17-Jul-2009 On 15-Jul-2009 EOD, the system closes FACILITY1 and FACILITY3. **Note:** This process does not close the following lines: • If there are any underlying active transactions on that line . • If there are any active sub lines reporting to this main line. If particular line is not closed on expiry date due to the above exception then same line is taken up for auto closure process on next EOD.
Accrual Holiday Treatment	Specify the holiday treatment for accrual. The options are: • **System Date** • **Next Working Date -1**
Block Facility on Status	Indicate whether, depending on the worst status of a liability, the EOD process should block the facility or not.
Verify Funds	Switch to ● for verifying the funds. Switch to ○ for not verifying the funds.
Main Liability Change Force Post	Indicate whether the system should force post the transactions while processing the main liability change request, if the available balance in new parent liability is not sufficient. **Note:** • This parameter is applicable only for ascertaining the available balance in new main liability which is equal to (Overall limit (Utilization + Block)). • If the overall limit of new main liability is not sufficient, then the main liability change request will not be processed even if the **Main Liability Change Force Post** flag is enabled. • Exceptions that arise due to insufficient overall limit in the new main liability will be logged in the exception table **GETM_PARENT_LIAB_CHG**.
Back Value Allowed Limit Days	Specify the number of days up to which the back dated transactions (limit block, limit utilization, facility amendment, rate change, backdated facility creation) can be allowed.
Days for DP Zeroising	Specify the number of days to zeroise the DP amount (in DP backed facilities). DP amount at facility will be zeroised after the configure number of since last stock submission date.

Table 2-77 (Cont.) Global Exposure Parameter Detail - Field Description

Field	Description
Financial Cycle Start Month and Financial Cycle End Month	Select the financial year starting and ending months. This is mandatory in case you support back dated transactions like back dated facility creation, utilization, block, limit amendment, and fee rate change. While posting a back dated transaction, the system will validate the transaction value date with this financial cycle. **Note:** • The system will allow backdated transactions only if the value date of transactions is within the configured period (Back Value Allowed Limit Days) and the current financial year. • Backdated transactions that are within the configured number of days but not within the current financial year can be handled as exceptions by setting the flag BD_FINANCIAL_ TXN in GETB_PARAM table as **N**. By default, the BD_FINANCIAL_ TXN flag is set as **Y** to not allow the backdated transactions beyond current financial cycle.

Table 2-78 Configuration Basis for Util Statistics - Field Description

Field	Description
Util Calculation Period	Utilization calculation period can be either in days or specific frequency. If user want to specify the number of days for utilization calculation, select **Rollover Days** option. To select the predefined frequency for utilization calculation, select **Periodic** option. User can change the **Util Calculation Period** at any time, if required. If you change from **Rollover Days** to **Periodic**, changes will be considered on the same day for utilization calculation. If user change the **Util Calculation Period** from **Periodic** to **Rollover Days**, changes will be considered only at the end of current period for utilization calculation.
Rollover In Days	Specify the number of days for which the peak and average utilization are to be calculated, if the **Util Calculation Period** is selected as **Rollover Days**. By default, the system displays 30 in this field. User can increase or decrease the days based on your business needs. Changes in **Rollover In Days** value will be considered on the same day for utilization calculation.
Frequency	Select the frequency for utilization calculation from the drop down list, if the **Util Calculation Period** is selected as **Frequency**. The options available are: • **Weekly** • **Fortnightly** • **Quarterly** • **Half Yearly** • **Yearly** User can change the **Frequency** at any time, if required. Changes will be considered only at the end of current period for peak and Average utilization calculation.

Table 2-78 (Cont.) Configuration Basis for Util Statistics - Field Description

Field	Description
Number Of Units	Specify the number of units, if the **Util Calculation Period** is selected as **Periodic**. The frequency will get increased by the number of units mentioned. For example, if the **Frequency** is selected as **Weekly** and 2 is entered in **Number Of Units** field, then the utilization calculation period is every two weeks.
Period Start Date	Specify the start date of the utilization calculation period. If the facility is created in between the period configured in **Configuration Basis for Utilization Statistics** section, then the system will consider the facility creation date as period start date.
Authentication Scheme	Authentication scheme can be OAUTH, JWT, FLEXCUBE, or CUSTOM.
Access Token URL	URL to validate JWT or OAUTH token.
Client ID	Client ID to validate JWT or OAUTH token.
Client Secret	Client Secret to validate JWT or OAUTH token.
External Communication Channel	Communication channel can be OBRH or empty.
OBRH URL	OBRH URL for inter product calls.
OBMA Common Core Replication	This field is to replicate Enterprise Limits and Collateral Management maintenance data to Oracle Banking Microservices Architecture core.

User can configure the period for calculating peak and average utilization of the facility in this section.

Scenario for rollover days (Greenfield implementation):

Table 2-79 Rollover In Days (Greenfield implementation)

Rollover In Days	Period Start Date	Facility Start Date
7	01 September	03 September

For the above configuration, the outstanding utilization from facility start date (3rd September) onwards will be considered for daily peak and average utilization calculation. Thus, on 06 September, peak and average utilization will be calculated considering the outstanding balances on 3rd, 4th and 5th September.

Scenario for rollover days (migration / upgrade implementation):

Table 2-80 Rollover days (migration / upgrade implementation):

Rollover In Days	Period Start Date	Facility Start Date
7	01 September	03 August

For the above configuration, outstanding utilization from the date the change is introduced (1st September) onwards will be considered for daily peak and average calculation. Thus, on 6th September, peak and average utilization will be calculated considering the outstanding balances from 1st to 5th September.

Scenario for frequency (Greenfield implementation):

Table 2-81 Scenario for frequency (Greenfield implementation):

Frequency	Period Cycle	Facility Start Date
Weekly	01 - 07 September	03 September

For the above configuration, outstanding utilization from facility start date (3rd September) till period end date (7th September) will be considered for peak and average calculation. Thus, on 8th September, peak and average utilization will be calculated considering the outstanding balances from 3rd to 7th September.

Scenario for frequency (migration / upgrade implementation):

Table 2-82 Scenario for frequency (migration / upgrade implementation):

Frequency	Period Cycle	Facility Start Date
Weekly	01 - 07 September	03 August

For the above configuration, outstanding utilization from the date the change is introduced (1st September) till cycle end date (7th September) will be considered for peak and average calculation. Thus, on 8th September, peak and average utilization will be calculated considering the outstanding balances from 1st to 7th September.

GL System

Select the external system code from the LOV. External system can be FCUBS or any ROFC system.

Currency Revaluation Upward Propagation

The **Currency Revaluation Upward Propagation** screen displayed below:

This parameter allows the exchange rate specified either as part of each transaction for the same contract (GEDUTILS / GEDBLCKS - **Exchange Rate field**) or as part of facility in FX Rate Revaluation, to be propagated up the facility hierarchy.

The below scenarios explains the behavior in detail.

> **Note:**
>
> Currency revaluation will not happen for such contracts for which exchange rate is provided as part of the utilization.

Scenario 1 - DIRECT EXCHANGE RATE IN GEDUTILS

The Loan contract is sent to Oracle Banking ELCM system for utilization, which are linked to this Credit Line FACILITY2. Exchange rate is specified as part of contract utilization (**GEDUTILS - Exchange Rate field**). The line utilization for subline and mainline is computed based on the flag configuration and exchange rates specified as shown in **SCENARIO 1 DIRECT EXCHANGE RATE IN GEDUTILS** section in the attached *SCENARIO 1_and_SCENARIO 2.xlsx* file.

SCENARIO 2 - FX RATE REVALUATION IN GEDFACLT

The Loan contract is sent to Oracle Banking ELCM system for utilization, which are linked to this Credit Line FACILITY2. Exchange rate is specified as part of subline facility – FX Rate Revaluation (**GEDFACLT – FX Rate Revaluation**). The line utilization for subline and mainline is computed based on the flag configuration and exchange rates specified as shown in **SCENARIO 2 - FX RATE REVALUATION IN GEDFACLT** section in the attached *SCENARIO 1_and_SCENARIO 2.xlsx* file.

Note:

Refer **SCENARIO 1_and_SCENARIO 2.xlsx** file attached in the attachment section for SCENARIO 1 and SCENARIO 2 details.

Table 2-83 Limits

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

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

2.24 Rule Criteria Code Maintenance

This topic describes about the procedure to maintain rule criteria code.

Note:

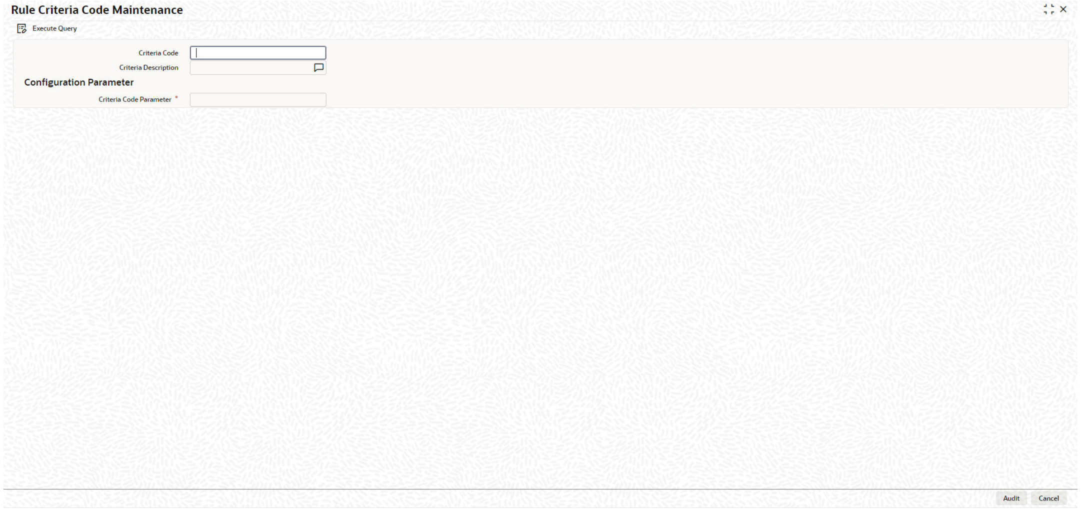
The fields, which are marked with an asterisk, are mandatory.

Review rules are configured in the **Rule Criteria Code Maintenance** screen which will allow for automatic review of the sanctioned facilities that are offered to the customer. The review rules and pre-defined configurable parameters are maintained in this screen.

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

   The **Rule Criteria Code Maintenance** screen displays.

Figure 2-61   Rule Criteria Code Maintenance



2. On **Rule Criteria Code Maintenance** screen, specify the fields.

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

Table 2-84   Rule Criteria Code Maintenance - Fied Description

Field	Description
Criteria Code	Specify anyone of the following pre-defined criteria codes and press the F8 function key. For more information on Criteria codes, refer following table:. For more information on criteria rule name description, refer Table 2-84.
Criteria Description	The description will be displayed based on the code selected.
Criteria Code Parameter	Specify the parameter value in this field. **Note:** • For notice days the calendar days are considered to generate alerts • The notice days for Rule 1, Rule 2, and Rule 5 should be 0 or more than 0. For Rules 3 and 4, the threshold % is applicable. The value should be greater than or equal to 1%. An override message is displayed if the value is less than 1%.

where X is the Notice Days defined in the **Notice Days or Threshold Value%** field.

Threshold% is defined in the **Notice Days or Threshold Value%** field.

Based on the review rules maintained in this screen, alerts can be defined in the **CODADMNT** screen. These alerts are generated for a bank user and are generated on a daily basis as per the frequency set in the **Alert Definition** Screen (**CODADMNT**). Based on the parameters defined in the **CODADMNT** screen, when a review rule is satisfied, then an alert is triggered in the Enterprise Limits and Collateral Management dashboard. In the Enterprise Limits and Collateral Management Dashboard, when an alert is generated, the Dismiss option is displayed against the alert. You can dismiss these alerts by clicking the Dismiss option.

For all the rules, the **Dismiss** option is displayed. If you click Dismiss against any alert, then the system removes the alert from the Dashboard. If the target user at alert definition is **ALLROLES**, then the alert generated is available for all the users accessing the dashboard. If any user clicks Dismiss, then the system removes the alert from dashboard and the remaining users are unable to view the same alert in the dashboard.

For all the rules, the Dismiss option is displayed. If you click Dismiss against any alert, then the system removes the alert from the Dashboard. If the target user at alert definition is **ALLROLES**, then the alert generated is available for all the users accessing the dashboard. If any user clicks Dismiss, then the system removes the alert from dashboard and the remaining users are unable to view the same alert in the dashboard.

> **Note:**
>
> The dashboard and relevant alerts are displayed for only those users for whom the **Show Dashboard and Alerts** flag is set as **Yes** in the Home Page

For more information about defining Alerts, refer to the section **Defining Alerts** in this User Manual.

Table 2-85 Criteria Rule Name Rule Description

Criteria Code	Rule Name	Rule Description
Rule1	Limits Due for Expiry	Limits which are due for expiry in next N days. Alerts are generated for limits which are expiring in next N days.
Rule 2	Limits where Collateral is due for expiry	Collaterals which are due for expiry in next N days. Alerts are generated for collaterals which are expiring in next N days.
Rule 3	Limits where the Utilization Threshold% is breached with respect to Sanctioned Limit	Alerts are generated for limits which have been utilized equal or more than the limit.
Rule 4	Limits where the Utilization Threshold% is breached with respect to Collateral Value	Alerts are generated for collaterals which has been utilized equal or more than the limit.
Rule 5	Frequency Based Limit Review	Alerts are generated N days before the limit review date in GEDFACLT.
Rule 8	Documents due for Expiry	Alerts are generated for collaterals whose covenants are due for expiry in next N days.
Rule 11	Liabilities where Credit rating has been lowered	Alerts are generated for liabilities whose credit rating has been lowered.
Rule 12	Facilities where Credit rating has been lowered	Alerts are generated for facilities whose credit rating has been lowered.

3. Click **Execute Query** to execute the record.

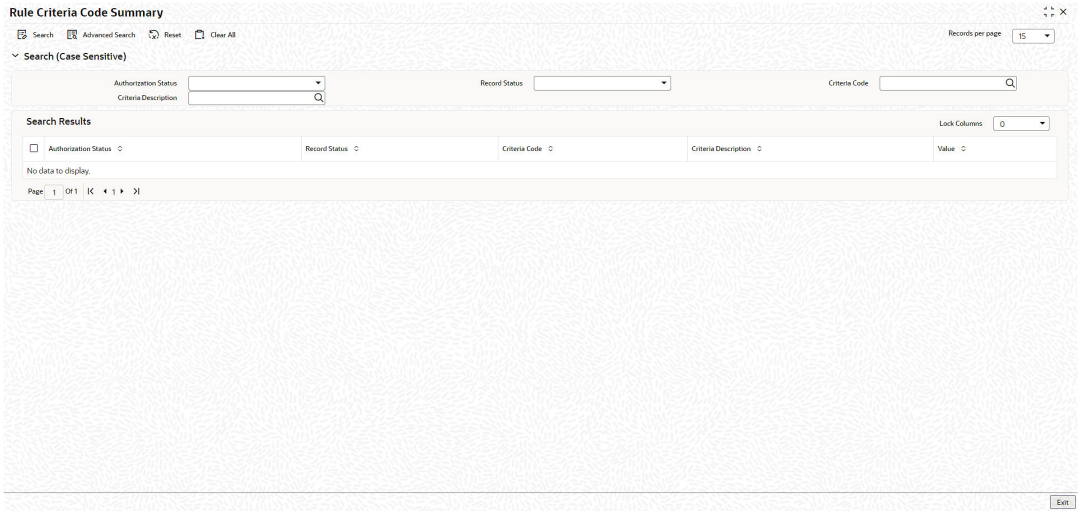
- Rule Criteria Code Summary
  This topic describes about the procedure to view rule code criteria.

2.24.1 Rule Criteria Code Summary

This topic describes about the procedure to view rule code criteria.

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

Figure 2-62 Rule Criteria Code Summary



No data to display.

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

Table 2-86 Rule Criteria Code Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the record status of the record. The options are: • **Open** • **Closed**
Criteria Code	Click the 🔍 icon and select the criteria code from the list.
Criteria Description	Click the 🔍 icon and select the criteria description from the list.

2.25 Alert Definition Maintenance

This topic describes about the procedure to maintain rule criteria code.

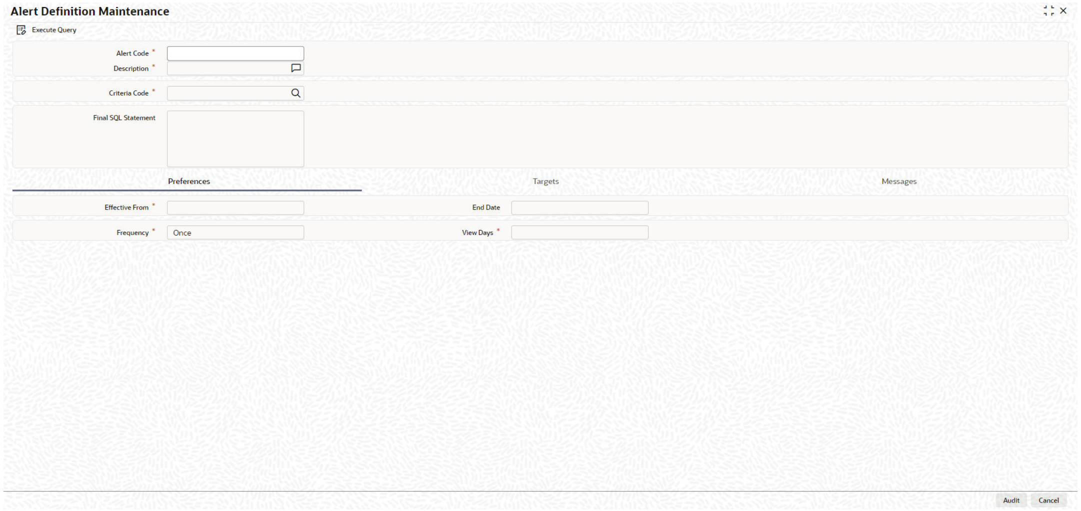
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User can define specific alerts to be sent to the bank users. User need to define the alert codes and map the alert code to the bank user using **Alert Definition Maintenance** screen.

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

   The **Alert Definition Maintenance** screen displays.

Figure 2-63   Alert Definition Maintenance



Frequency * Once

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

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

Table 2-87   Alert Definition Maintenance - Field Description

Field	Description
Alert Code	Specify the alert code to be mapped to the bank.
Description	The system displays the description of the alert based on the alert code specified.
Criteria Code	Click the 🔍 icon and select the criteria code to be used for the alert. The option list displays valid criteria codes (Rules 1 to 9 which are factory shipped) that are maintained in the system. The description of each criteria code is explained below table: For more information on rule code description, refer Table 2-88.
Final SQL Statement	Based on the criteria code selected, the system displays the final SQL statement.

Table 2-88   Rule Code Description

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
Rule1	Limits Due for Expiry	Review required X days before Limit Expiry Date, where X is configurable parameter	Notice Days (GEDLMPRS) Screen	Limit Expiry Date	<FACILITY_ ID> - Limit <LIAB_ ID> - <LINE_CODE> due for expiry
Rule 2	Limits where Collateral due for expiry	Review required X days before Collateral Expiry Date, where X is a configurable parameter	Notice Days (GEDLMPRS Screen)	Collateral Expiry Date	<COLLATERAL_ ID> - Collaterals <COLLATERAL CODE> for Limit <LIABILITY ID> due for expiry

Table 2-88 (Cont.) Rule Code Description

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
Rule 3	Limits where the Utilization Threshold% is breached with respect to Sanctioned Limit	Review required for Limit Utilization % breached with respect to Sanctioned Limit, where Threshold % is a configurable parameter	Threshold % (GEDLMPRS Screen)	Sanctioned Limit Amount	<FACILITY_ ID> - Sanctioned Limit for Limit <LIABILITY ID> - <LINE CODE> has breached the predefined threshold percentage
Rule 4	Limits where the Utilization Threshold% is breached with respect to Collateral Value	Review required for Limit Utilization % breached with respect to Collateral Value, where Threshold % is a configurable parameter	Threshold % (GEDLMPRS Screen)	Collateral Value	<COLLATERAL_ ID> - Collaterals Value for Limit <LIABILITY ID> has breached the predefined threshold percentage
Rule 5	Frequency Based Limit Review	Frequency Based Limit Review	Frequency maintained in the Facilities Maintenance (GEDFACLT) screen.	Frequency and Next Review Date on the Facilities Maintenance Screen (GEDFACLT)	<FACILITY_ ID> - Limit Review for Limit <LIABILITY ID> - <LINE CODE> is due

Table 2-88 (Cont.) Rule Code Description

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
Rule 8	Documents due for Expiry	Review required when the documents are expired	Frequency, Start Month, Due date on field on the Covenant Maintenance Screen (GEDCOVNT) and Notice Days on the Rule Criteria Code Screen. Notice days on the Covenant Maintenance Screen will not be considered for Alert generation	Revision Date on the Covenants tab on the Collateral Maintenance (GCDCOLLT)	<COVENANT_ ID> - Documents/ Covenants <COVENANT NAME> for Limit <LIABILITY ID> due for expiry
RULE 9	Marketable/ non-marketable securities value decrease	Review required when the marketable or the non marketable securities value is decreased	From Securities Maintenance Level	Securities Value	<SECURITY_ ID> - Securities <SECURITY CODE> for Limit <LIABILITY ID> value decreased
Rule 11	Liabilities where Credit rating has been lowered	Review required when the Credit Rating for liability is lowered	Liability Credit Rating (GEDMLIAB)	Credit Rating Grade	Credit Rating for **LIABILITY NO** issued by **AGENCY NAME** has been lowered

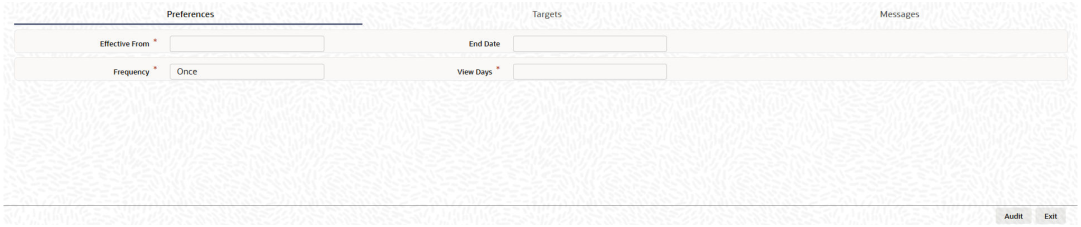
Table 2-88 (Cont.) Rule Code Description

Rule Code	Rule Name	Rule Description	Parameter Configured	Trigger for Alert	Alert Message Description
Rule 12	Facilities where Credit rating has been lowered	Review required when the Credit Rating for facility is lowered	Facility Credit Rating (GEDFACLT)	Credit Rating Grade	Credit Rating for **LINE CODE** issued by **AGENCY NAME** has been lowered

3. On **Alert Definition Maintenance** screen, click **Preferences** tab.

   The **Preferences** screen displays.

Figure 2-64 Preferences



Effective From *

End Date

Frequency * Once

View Days *

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

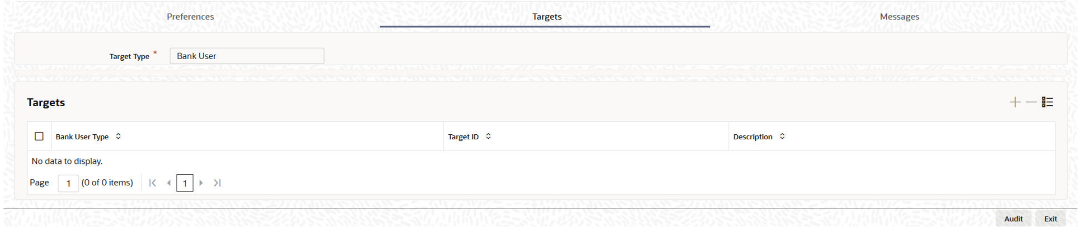
Table 2-89 Preferences - Field Description

Field	Description
Effective From	Specify the start date of the alert message generation. Click the date button to choose a date from the calendar. The system generates the alerts for the users from this date.
End Date	Specify the end date of the alert message generation. Click the date button to choose a date from the calendar. The system generates the alerts for the users until this date.
Frequency	Select the frequency for the alert message generation from the drop down list. The options available are: • **Once** • **Daily** • **Weekly** • **Monthly** • **Yearly** • **Always**
View Days	Specify the number of days to keep the alert message in the dashboard or the portal. The user can view the alert message in the dashboard or portal for the number of view days maintained here. After that, the message disappears from the dashboard or portal.

4. On **Alert Definition Maintenance** screen, click **Target** tab.

   The **Target** screen displays.

Figure 2-65 Target



Target Type * Bank User

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

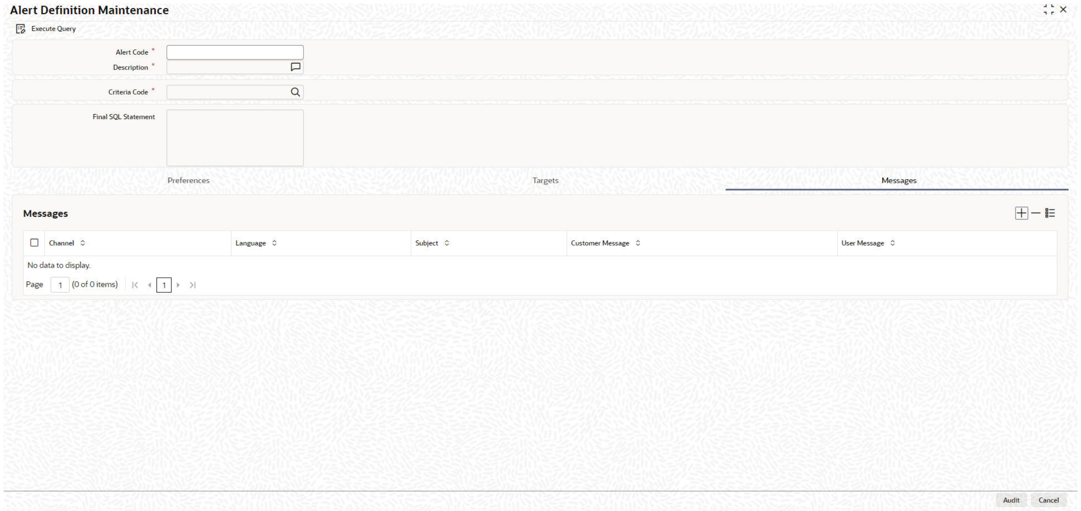
Table 2-90 Target - Field Description

Field	Description
Target Type	The target type indicates the receiver of the alert message. The system displays the default value as a Bank User.
Bank User Type	Specify the bank user type to receive the alert message. The drop-down list displays the following user types: • **Role** • **User ID**
Target ID	Specify the target ID. If the **Bank User Type** is **Role**, specify the particular user role. If the **Bank User Type** is **User ID**, specify the respective user ID. User can choose the appropriate target ID from the option list. The alert message is generated to the target IDs selected here.
Description	The system displays the description of the selected target ID. User can add more bank user types by clicking the **Add** button. User can also delete a bank user type using **Delete** button.

5. On **Alert Definition Maintenance** screen, click **Message** tab.

   The **Message** screen displays.

Figure 2-66 Message



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

Table 2-91 Message - Field Description

Field	Description
Channel	Select the mode of message delivery. The following options are: • **Dashboard** The alert message is delivered to the bank user by the mode specified.
Language	Specify the language of the alert message. The option list displays all valid languages that are applicable.
Subject	Specify a subject that is significant to the alert message to be generated.
User Message	Specify the message to be generated for the bank user or RM. The message may contain two types of text: • **Static** • **Variables** The static text is generated as they are defined. The variable text varies based on the intended user and the nature of the message.

6. Click **Execute Query** to execute the record.

- Alert Definition Summary
  This topic describes about the procedure to view alert definition summary.

2.25.1 Alert Definition Summary

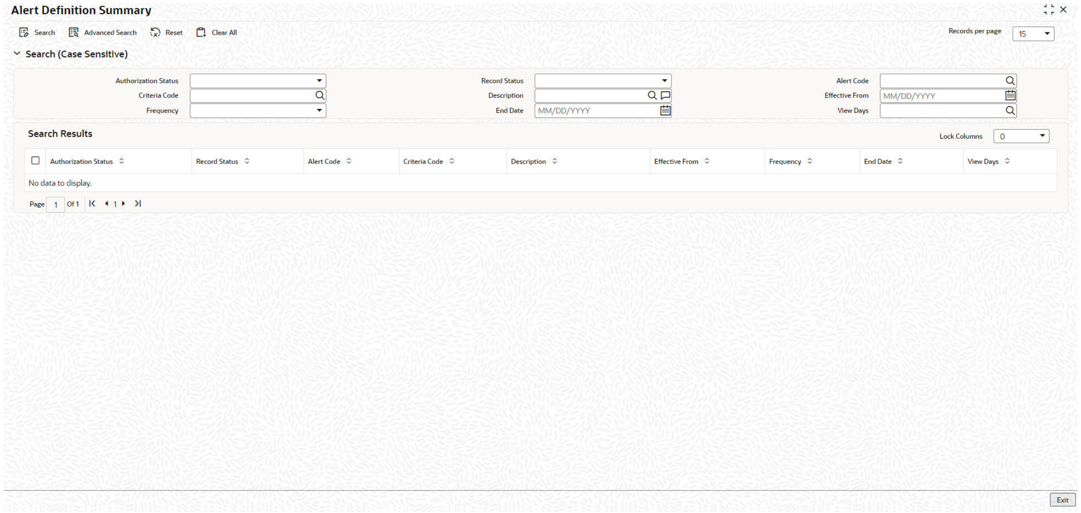
This topic describes about the procedure to view alert definition summary.

User can view a summary of the alerts defined in Oracle FLEXCUBE using **Alert Definition Summary** screen.

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

  The **Alert Definition Summary** screen displays.

Figure 2-67 Alert Definition Summary



No data to display.

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

Table 2-92   Alert Definition Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The available options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the record status of the record. The options are: • **Open** • **Closed**
Alert code	Click the 🔍 icon and select the alert code from the list.
Criteria Code	Click the 🔍 icon and select the criteria code from the list.
Description	Click the 🔍 icon and select the description from the list.
Effective From	Select the effective date.
Frequency	Select the frequency from the drop-down list.
End date	Select the end date.
View days	Click the 🔍 icon and select the view days from the list.

2.26 Alert Summary Screen

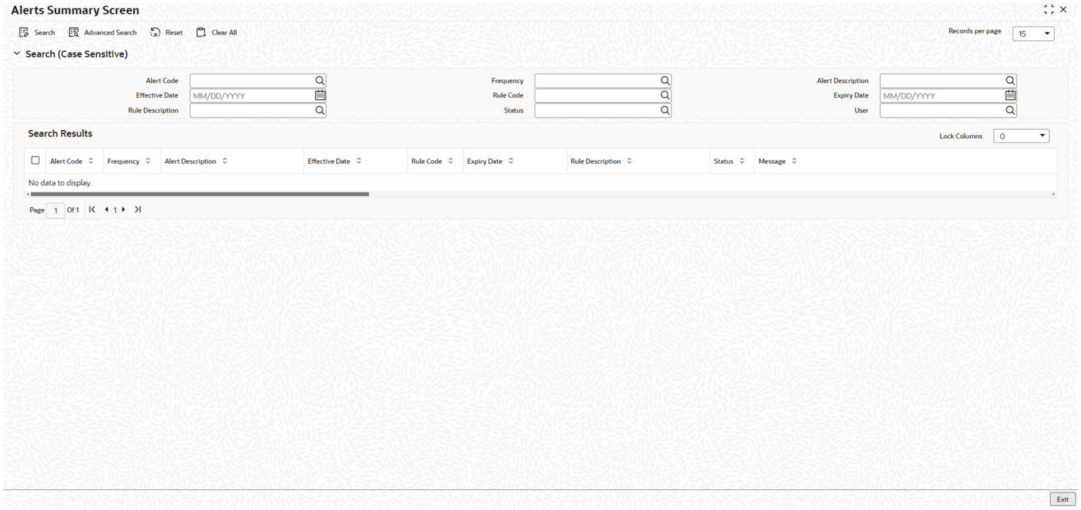
This topic describes about the procedure to view alert summary.

User can view alerts which satisfy the rules criteria using this screen. This screen displays alerts generated for all users. You can filter the alerts on the basis of the User ID.

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

  The **Alert Summary Screen** displays.

  Figure 2-68   Alert Summary Screen

  Records per page 15

  Effective Date MM/DD/YYYY

  Expiry Date MM/DD/YYYY

  Lock Columns 0

  No data to display.

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

Table 2-93 Alert Definition Summary - Field Description

Field	Description
Alert Code	Click the 🔍 icon and select the alert code from the list.
Frequency	Click the 🔍 icon and select the frequency from the list.
Alert Description	Click the 🔍 icon and select the alert description from the list.
Effective Date	Select the effective date.
Rule Code	Click the 🔍 icon and select the rule code from the list.
Expiry date	Select the expiry date.
Rule Description	Click the 🔍 icon and select the rule description from the list.
Status	Click the 🔍 icon and select the status from the list.
User	Click the 🔍 icon and select the user from the list.

2.27 Criteria Code Maintenance

This topis describe about the detailed information on criteria code details.

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

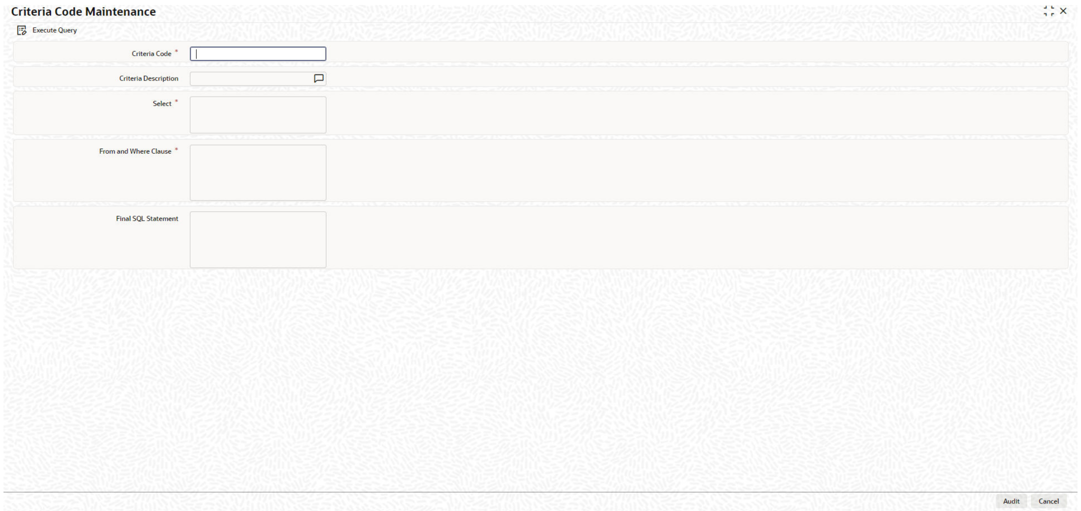
User can define alert selection criteria in Oracle FLEXCUBE. The system identifies the set of customers who receive the alerts based on the selection criteria.

The system generates the alerts based on the selection criteria defined in **Criteria Code Maintenance** screen.

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

   The **Criteria Code Maintenance** screen displays.

Figure 2-69 Criteria Code Maintenance



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

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

Table 2-94 Criteria Code Maintenance - Field Description

Field	Description
Criteria Code	Select a unique code that identifies the criterion that you are defining. To retrieve the criteria code click the F7 and F8 function keys. This code is the unique identifier of the criterion based on which alert is generated. The system does not allow you to modify the criteria code after saving it.
Description	Specify a brief description of the selection criterion that you are defining.
Select	Specify the select part of the selection criterion. The criterion must be defined as an SQL statement with aliases. However, user need not enter the keyword **SELECT**. The alias naming convention is **ColX**. Here, **X** refers to the sequential number of the column in the **Select** clause. Examples are s1.cust_ac_no Col1 ,s1.cust_no Col2 ,s1.ccy Col3 ,s1.account_class Col4 ,s1.ACY_OPENING_BAL Col5, s2.customer_name1 Col6, s2.language Col7, s2.default_media Col8 Based on the columns defined under **Select** and **From and Where Clause**, the system forms the final SQL statement. You need to ensure that the final SQL statement is a syntactically correct SQL statement.
From and Where Clause	Specify the remaining part of the selection criterion. You need not enter the keyword **From**. Based on the columns defined under **Select** and **From and Where Clause**, the system forms the final SQL statement. User need to ensure that the final SQL statement is a syntactically correct SQL statement. **Note:** The **From and Where Clause** values and **Alert Criteria Code** values are already pre-defined in the system as these are factory shipped values.
Final SQL Statement	The system concatenates the values defined under **Select** and **From and Where Clause** and displays the final SQL statement. This must be a valid SQL statement. The system generates the alert messages based on this final SQL statement. Once user have captured the details, save the record. To define the criteria as SQL statement, user needs to have sufficient understanding about the data model of Oracle FLEXCUBE and SQL programming language.

3. Click **Execute Query** to execute the record.

- Criteria Code Summary
  This topic describes about detailed information on viewing alert criteria definition summary.

2.27.1 Criteria Code Summary

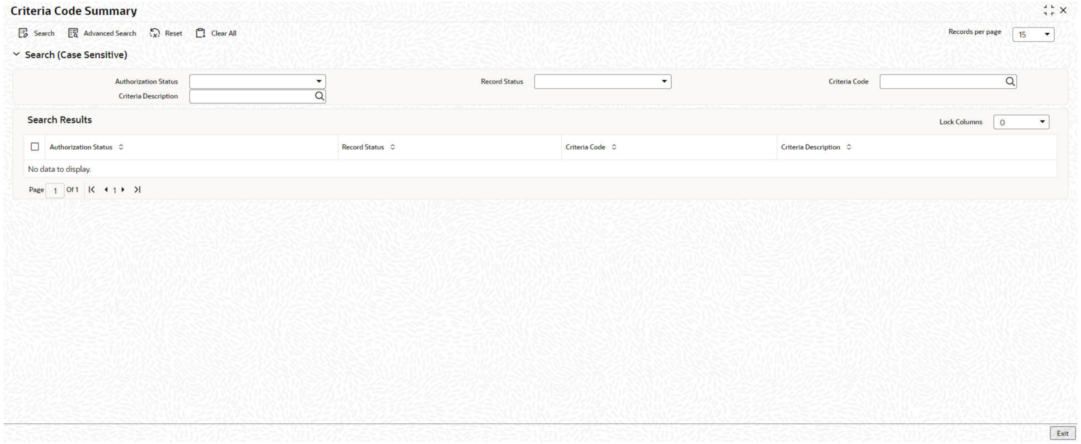
This topic describes about detailed information on viewing alert criteria definition summary.

User can view a summary of the alert criteria maintained in Oracle FLEXCUBE using **Criteria Code Summary** screen.

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

  The **Criteria Code Summary** screen displays.

Figure 2-70 Criteria Code Summary



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

Table 2-95 Criteria Code Summary - Field Description

Field	Description
Authorization Status	Select the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Record Status	Select the record status of the record. The options are: • **Open** • **Closed**
Criteria Code	Click the 🔍 icon and select the criteria code from the list.
Criteria Description	Click the 🔍 icon and select the criteria description from the list.

2.28 Enterprise Limits and Collateral Management - Oracle Financial Services Analytical Applications Integration

This topis describes about the detailed information about the Enterprise Limits and Collateral Management - OFSAA Integration.

The integration between Enterprise Limits and Collateral Management (ELCM) and Oracle Financial Services Analytical Applications (OFSAA) enables you transfer data from ELCM module to OFSAA. The transfer of data from Enterprise Limits and Collateral Management to OFSAA is performed using staging table.

The following data is transferred in ELCM staging table:

- AATB_STG_EL_ACCOUNT_MITIGANT_MAP - Extraction for Mitigant Map

- AATB_STAGE_EL_COLLATERALS - Extraction for Collaterals
- AATB_STG_EL_COLLATERAL_MASTER - Extraction for Collateral Master
- AATB_STG_EL_CREDIT_LINE_DETAILS - Extraction for Line Details
- AATB_STG_EL_CREDIT_LINE_MASTER - Extraction for Credit Line Master
- AATB_STG_EL_CR_LINE_TYPE_MASTER -Extraction for Line Type Master
- AATB_STG_EL_MITIGANT_ISSUER_MST - Extraction for Issuer Master
- AATB_STG_EL_MITIGANT_MASTER - Extraction for Mitigants Masters
- AATB_STG_EL_MITIGANTS - Extraction for Mitigants
- AATB_STG_EL_COLLAT_CONT_CONTRIB - Extraction for Collateral Contribution
- AATB_STG_EL_POOL_LINK - Extraction for Collateral Pool Link
- AATB_STG_EL_SECURITY_MASTER - Extraction for Security Master
- AATB_STG_EL_COLLAT_MSECRITES - Extraction for Collateral Securities
- AATB_STAGE_EL_LIAB_DETAILS - Extraction for Liability Details
- AATB_STAGE_EL_LIAB_CREDIT_RATING - Extraction for Liability Credit Rating

- Maintaining Batch Programss
  This topis describes about the detailed information about the Maintaining Batch Programs.

2.28.1 Maintaining Batch Programss

This topis describes about the detailed information about the Maintaining Batch Programs.

User need to maintain the batch program **GEBXTRAC** using **Mandatory Batch Program Maintenance** (**EIDMANPE**) screen. This batch extracts the data from Oracle FLEXCUBE during end of financial input (EOFI) stage. User also need to maintain the extraction routine.

For further details on the maintenances in FLEXCUBE Information Server, refer FLEXCUBE Information Server user manual.

3

Bulk Upload Maintenance

This topic describes about the detailed information on bulk upload Maintenance.

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

The limit entities such as Facilities, Collaterals, Pools, Liabilities, and Exposures can be processed in bulk through files or queues in the Bulk upload Maintenance screen. The system also supports parallel processing of entities.

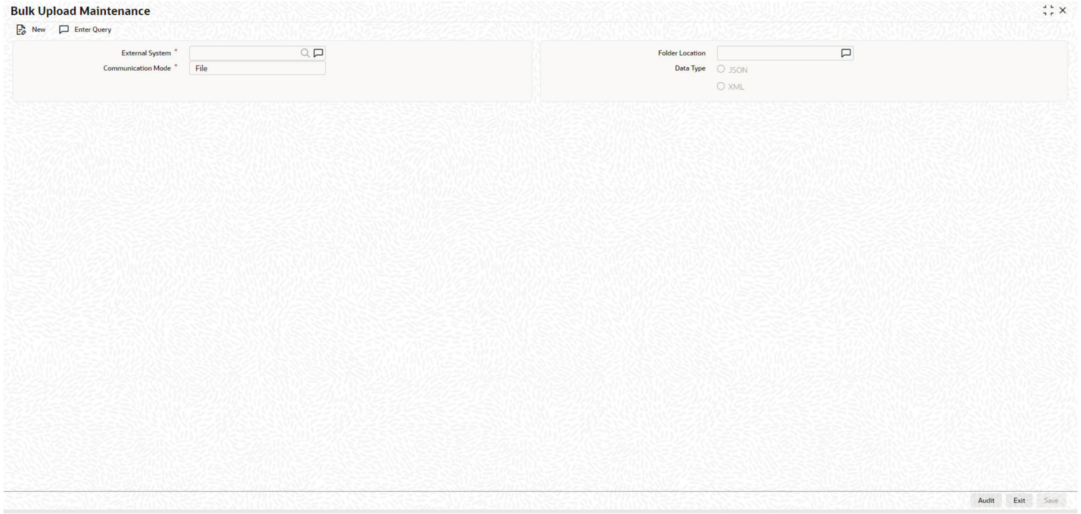
The bulk processing of all the following actions are supported:

- Creation of Limit Entities
- Maintenance of limit entities
- Transactions such as utilization and block

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

   The **Bulk Upload Maintenance** screen displays.

Figure 3-1 Bulk Upload Maintenance



External System *

Communication Mode * File

Folder Location

Data Type ○ JSON ○ XML

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

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

Table 3-1 Bulk Upload Maintenance - Field Description

Field	Description
External System	Click the 🔍 icon and select the name of external system from which the bulk processing request is to be received.
Communication Mode	Specify the mode of communication to be established with the external system. The options available are: • **File** • **JMS Queue**
Folder Location	Specify the path of location where the request files from the external system and response files from the Enterprise Limits and Collateral Management (ELCM) will be placed. This is applicable only if file is selected as Communication Mode. **Note:** The folder location must be a valid location in the ELCM application server and must contain the following sub-folders: • **REQUEST** (location for placing request files from the external system) • **COMPLETED** (location for storing the files successfully processed by ELCM) • **ERROR** (location for storing the files for which processing is failed) • **RESPONSE** (location for storing the response files generated by ELCM)
Data Type	Select the data type for the selected communication mode. The options available are: • **JSON** • **XML**

Types of Processing:

- **Sequential -** Let's consider a request file which contains 'n' number of records in the body. COMMITTYPE value is FULL. In this case, Request will be successfully processed only if all the records are processed successfully. If any of the records fail, then none of the records will be processed.
- **Parallel** - Let's consider a request file which contains 'n' number of records in the body. COMMITTYPE value is EACH. In this case, all records in the request will be processed. Both failed and successful responses will be written to the response file. The below validations are available for Bulk Upload request:
  - SOURCE_REF_NO tag is mandatory
  - SOURCE_REF_NO should not be identical
  - COMMITTYPE defaults to FULL if COMMITTYPE tag not is available in the request header.
  - Request files should be placed under correct folder name. If not, system throws "Request files should be placed in <FILE_PATH> for <SOURCE>"
  - External system needs to have an entry in Bulk Upload Maintenance. If not maintained system throws "<SOURCE> does not have an entry in Bulk Upload Maintenance"
  - Invalid Service Name and Operation is validated.
  - If action is invalid in the request, response will tell the right action for the source and operation

    - ELPoolService - If SOURCE is not provided in Collateral linkages section, system throws ‘SOURCE is mandatory in Pool Collaterals Linkage
    - When SOURCE is EXTSYS for Collateral Pool Bulk upload but collaterals are created Internally, system throws “Collateral Code must be External collateral for Source except ELCM”
    - When SOURCE is ELCM for Collateral Pool Bulk upload but collaterals are created Externally, system throws “Collateral Code must be Internal collateral for Source ELCM”
    - In case of EACH type for Collateral Pool, if Collateral Code is duplicated under same Liability no, then system validates.
    - If the file contains Duplicate record - Response file will contain Duplicate Liab no/ Coll code/Line code/Pool Code are present.
    - If the DB contains Duplicate record-Response file will contain An Identical record exists for this record.

   Tag in the request header named COMMITTYPE can have the below possible values:

   - **EACH** – Request will be processed parallelly
   - **FULL** – Request will be processed sequentially

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

- Bulk Upload Status View
  This topic describes about the detailed information on bulk upload status view.

3.1 Bulk Upload Status View

This topic describes about the detailed information on bulk upload status view.

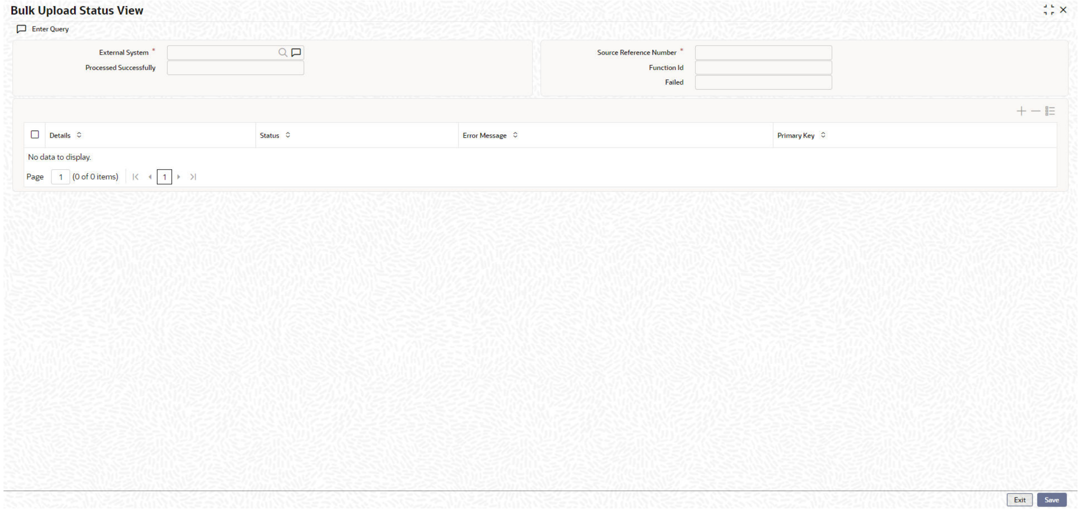
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Bulk Upload Status View** screen allows to query the upload status of any file or message from the external system.

1. On the **Home** screen, specify **GEDBLSTS** in the text box and click the ▸ icon.

   The **Bulk Upload Status View** screen displays.

Figure 3-2   Bulk Upload Status View



2. On **Bulk Upload Status View** screen, click **New** and specify the fields.

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

Table 3-2   Bulk Upload Status View - Field Description

Field	Description
External System	Click the 🔍 icon and select the name of external system from which the bulk processing request is to be received.
Source Reference Number	Specify the source reference number of the file or message from the external system.
Processed Successfully	Displays the number of records processed successfully.
Function Id	Displays the function ID of the limit entity or maintenance or transaction record provided in the JSON or XML file.
Failed	Displays the number of failed records.
Details	Click this button to launch the bulk processing details screen for the specified record. **Note:** The details screen will be launched only if the processing is success for the specified record.
Status	Displays the status of each individual record in the File or Message.
Error Message	Displays the error message for the individual record in the file or message, in case of failure.
Primary Key	Displays the primary key of each individual record in the file or message.

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

4

Queries

This topic describes about the detailed information on queries.

This topic contains the following sub-topics:

- Liability Query
  This topic describes about the detailed information on liabilities query.
- Liability History Query
  This topic describes about the detailed information on liability history in .
- Utilization Transaction Query
  This topic describes about the detailed information on utilization transaction query.
- Covenants Queries
  This topic describes about the detailed information on covenants queries

4.1 Liability Query

This topic describes about the detailed information on liabilities query.

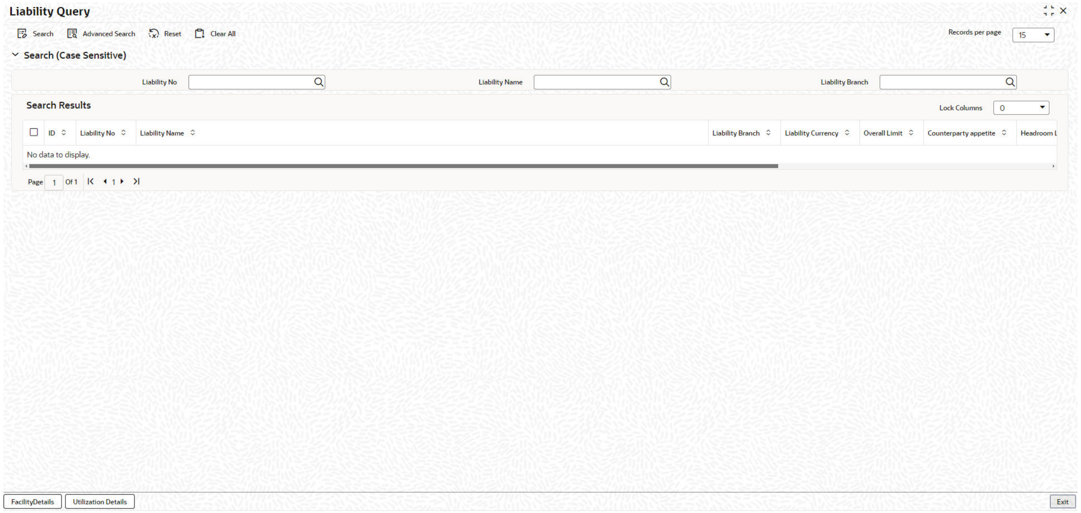
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Liability Query** screen allows you to search liability records by specifying any of the liability parameter. User can use this query screen to monitor the liability and its associated entities such as facility and collateral pool.

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

  The **Liability Query** screen displays.

Figure 4-1 Liability Query



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

Table 4-1 Liability Query - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Liability Name	Click the 🔍 icon and select the liability name from the list.
Liability Branch	Click the 🔍 icon and select the liability branch from the list.

- Facility Query
  This topic describes about the detailed information on facilities query.

4.1.1 Facility Query

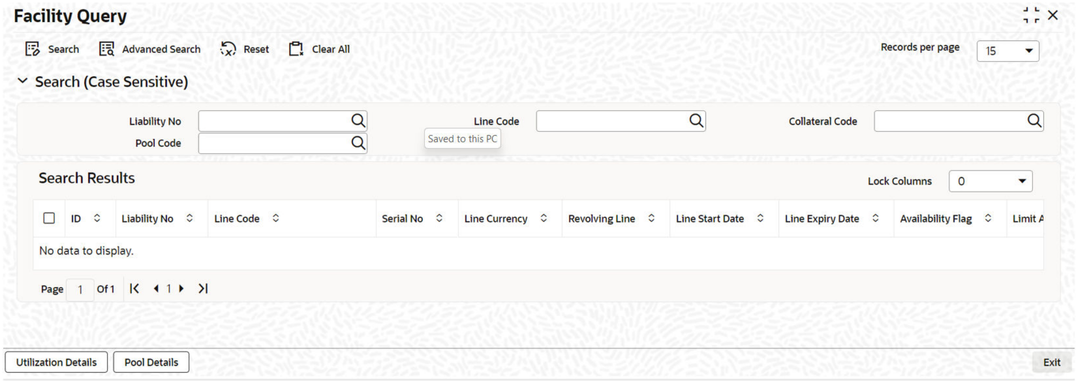
This topic describes about the detailed information on facilities query.

The **Facility Details** sub-system in the **Liability Query** screen allows user to view the details of facilities created under a particular liability.

- On **Liability Query** screen, select a liability record and click the **Facility Details** tab.

  The **Facility Query** screen displays.

Figure 4-2 Facility Query



Records per page 15

Lock Columns 0

No data to display.

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

Table 4-2 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.

- Utilization Query
  This topic describes about the detailed information on utilization query.
- Collateral Pool Query
  This topic describes about the detailed information on pool details.

4.1.1.1 Utilization Query

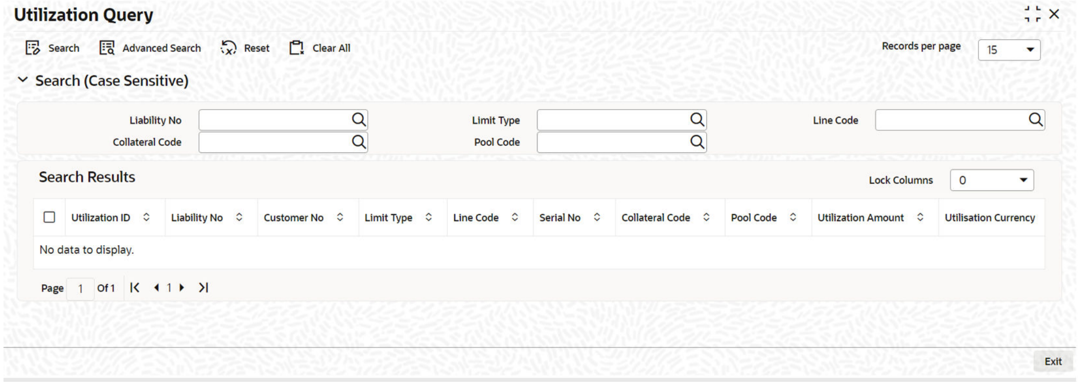
This topic describes about the detailed information on utilization query.

The **Utilization Details** sub-system in the **Facility Query** screen allows user to view the details of facilities created under a particular liability.

- On **Facility Query** screen, select a facility record and click the **Utilization Details** tab.

  The **Utilization Query** screen displays.

Figure 4-3   Utilization Query



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

Table 4-3   Utilization Query - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Limit Type	Click the 🔍 icon and select the limit type 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.

4.1.1.2 Collateral Pool Query

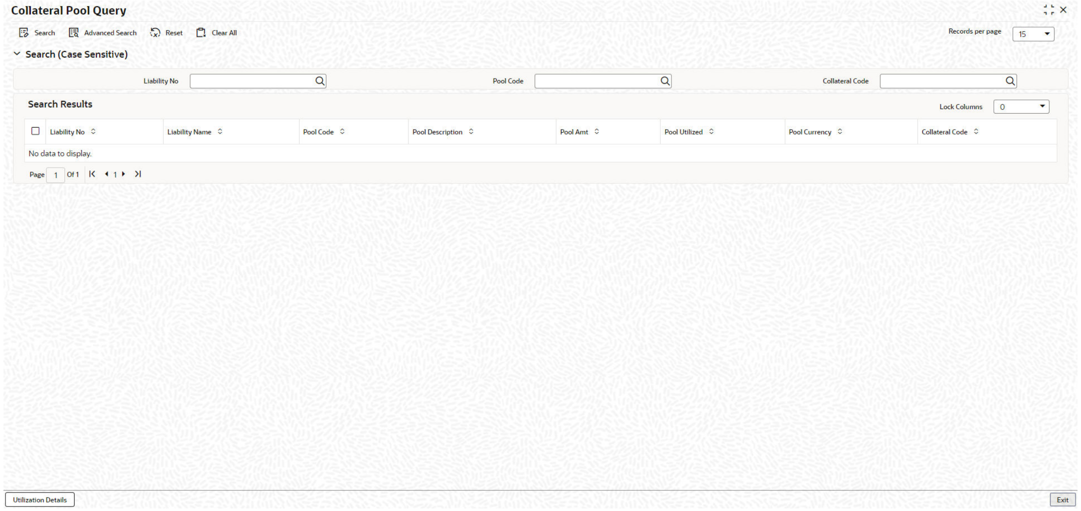
This topic describes about the detailed information on pool details.

The **Collateral Pool Query** sub-system in the **Facility Query** screen allows user view the details of pools linked with a particular facility

- On **Facility Query** screen, select a facility record and click the **Pool Details** tab.

  The **Collateral Pool Query** screen displays.

Figure 4-4 Collateral Pool Query



Records per page 15

Lock Columns 0

No data to display.

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

Table 4-4 Collateral Pool Query - 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.
Pool Code	Click the 🔍 icon and select the pool code from the list.

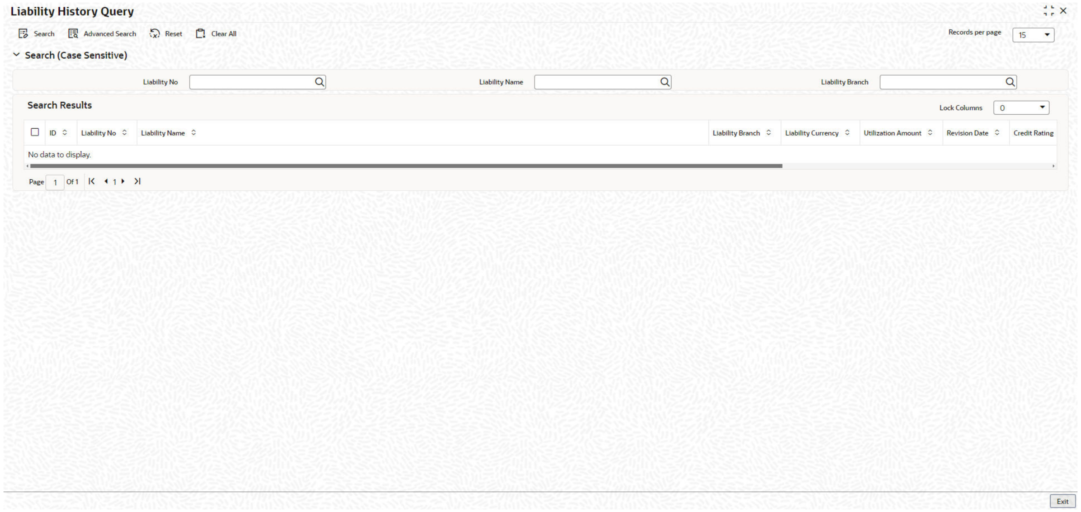
4.2 Liability History Query

This topic describes about the detailed information on liability history in .

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

  The **Liability History Query** screen displays.

Figure 4-5   Liability History Query



Records per page: 15

Lock Columns: 0

No data to display.

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

Table 4-5   Liability History Query - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Liability Name	Click the 🔍 icon and select the liability name from the list.
Liability Branch	Click the 🔍 icon and select the liability branch from the list.

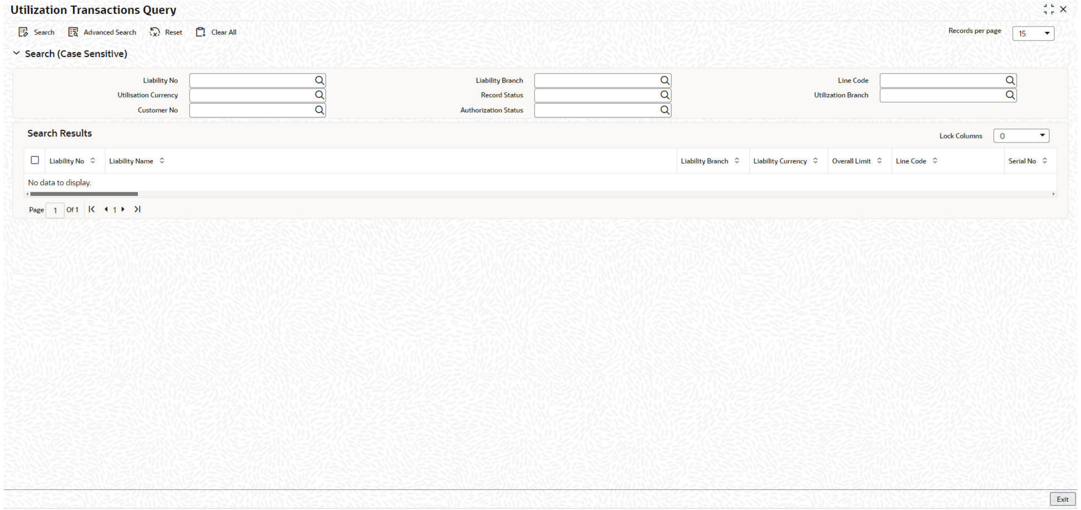
4.3 Utilization Transaction Query

This topic describes about the detailed information on utilization transaction query.

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

  The **Utilization Transaction Query** screen displays.

Figure 4-6   Utilization Transaction Query



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

Table 4-6   Utilization Transaction Query - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
Liability Branch	Click the 🔍 icon and select the liability branch from the list.
Line Code	Click the 🔍 icon and select the line code from the list.
Utilization Currency	Click the 🔍 icon and select the utilization currency from the list.
Record Status	Click the 🔍 icon and select the record status from the list.
Utilization Branch	Click the 🔍 icon and select the utilization branch from the list.
Customer Number	Click the 🔍 icon and select the customer number from the list.
Authorization Status	Click the 🔍 icon and select the authorization status from the list.

4.4 Covenants Queries

This topic describes about the detailed information on covenants queries

This topic contains the following sub-topics:

- Facility Covenant Query
  This topic describes about the detailed information on facility covenant query in .
- Collateral Covenants Query
  This topic describes abput the detailed information on collateral covenants query.

4.4.1 Facility Covenant Query

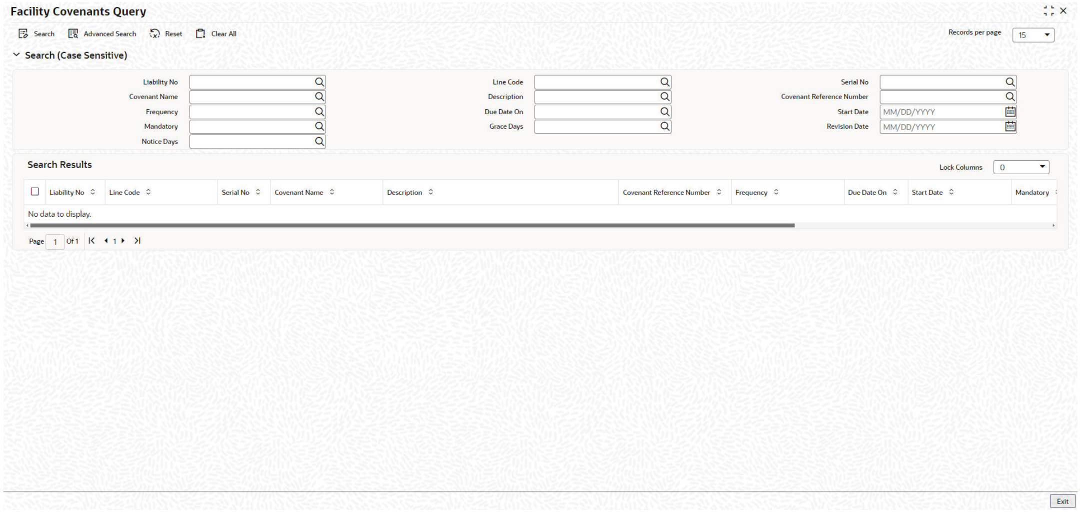
This topic describes about the detailed information on facility covenant query in .

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

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

  The **Facility Covenants Query** screen displays.

Figure 4-7 Facility Covenants Query



Records per page 15

Lock Columns 0

No data to display.

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

Table 4-7 Facility Covenants 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.
Serial Number	Click the 🔍 icon and select the serial number from the list.
Covenant Name	Click the 🔍 icon and select the covenant name from the list.
Description	Click the 🔍 icon and select the description from the list.
Covenant Reference Number	Click the 🔍 icon and select the covenant number from the list.
Frequency	Click the 🔍 icon and select the frequency from the list.
Due Date On	Click the 🔍 icon and select the due date from the list.
Start Date	Specify the start date.
Mandatory	Click the 🔍 icon and select the mandatory from the list.
Grace Days	Click the 🔍 icon and select the grace days from the list.

Table 4-7   (Cont.) Facility Covenants Query - Field Description

Field	Description
Revision Date	Specify the revision date.
Notice Days	Click the 🔍 icon and select the notice days from the list.

4.4.2 Collateral Covenants Query

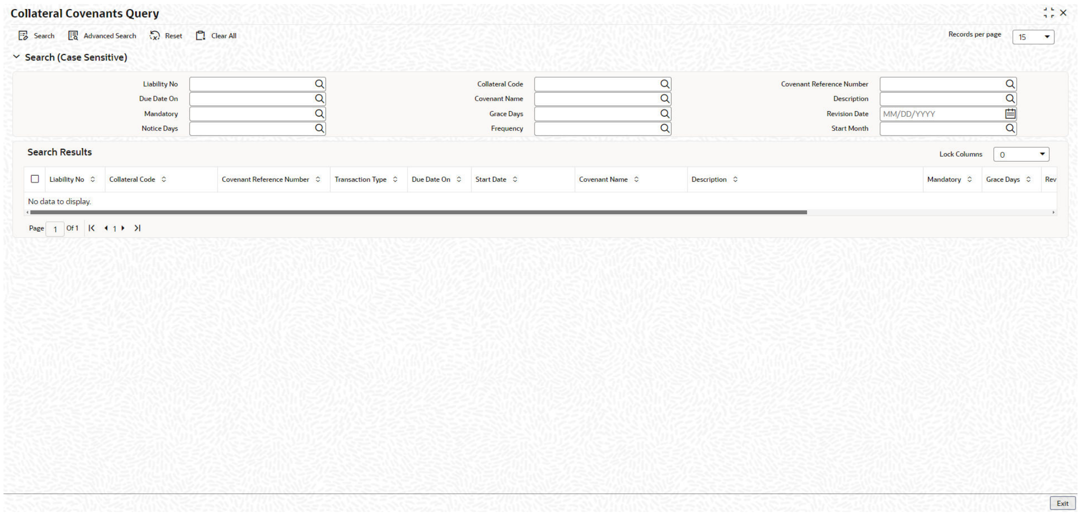
This topic describes abput the detailed information on collateral covenants query.

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

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

  The **Collateral Covenants Query** screen displays.

Figure 4-8   Collateral Covenants Query



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

Table 4-8   Collateral Covenants Query - 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.
Covenant Reference Number	Click the 🔍 icon and select the covenant number from the list.
Due Date On	Click the 🔍 icon and select the due date from the list.
Covenant Name	Click the 🔍 icon and select the covenant name from the list.
Description	Click the 🔍 icon and select the description from the list.

Table 4-8   (Cont.) Collateral Covenants Query - Field Description

Field	Description
Mandatory	Click the 🔍 icon and select the mandatory from the list.
Grace Days	Click the 🔍 icon and select the grace days from the list.
Revision Date	Specify the revision date.
Notice Days	Click the 🔍 icon and select the notice days from the list.
Frequency	Click the 🔍 icon and select the frequency from the list.
Start Month	Click the 🔍 icon and select the strat month from the list.

5

Annexure 1 - Utilization Transactions

This topic provides information on Utilization Transactions Annexure.

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

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

This topic contains the following sub-topics:

- New Utilization
  This topic provides information on new utilization of utilized transactions.
- Increase/Decrease Utilization
  This topic provides the information on increase/decrease utilization.
- Alter Utilization
  This topic provides the information on Alter Utilization.
- Reverse Utilization
  This topic provides the information on Reverse Utilization.
- Set Balance of Utilization Transaction
  This topic provides information on Set Balance of Utilization Transaction.
- Query Utilization
  This topic provides information on Query Utilization.
- Mature Utilization Transaction
  This topic provides information on Mature Utilization Transaction.
- Limit Utilization
  This topic describes about the information on Utilization Transaction Screen.
- Reconciliation of Utilization Transactions
  This topic provides information on Reconciliation of Utilization Transactions.
- Utilization Increase and Decrease
  This topic describes about the information on Increasing/Decreasing Utilizations.
- Linking an Utilization Transaction to a Facility
  This topic provides information on Linking an Utilization Transaction to a Facility.
- Global Utilization Tracking of Limits
- Value Dated Fee Processing
  This topic provides the information on Value Dated Fee Processing.
- New OBMA Collateral Utilization Services based on Helidon & Coherence

5.1 New Utilization

This topic provides information on new utilization of utilized transactions.

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

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

This topic contains the following sub-topics:

- Input Utilization
  This topic provides the information on input utilization details.
- Validations for a New Utilization Process
  This topic provides the information on validations for a new utilization process.
- Authorize Utilization
  This topic provides the information on authorize utilization.
- Delete Utilization
  This topic provides the information on delete utilization.
- Technical Undo (Special Delete)
  This topic provides the information on Technical Undo (Special Delete).

5.1.1 Input Utilization

This topic provides the information on input utilization details.

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

The following data are input for a new utilization transaction.

Table 5-1 New Utilization transaction

Sl No	Field Name	Data Type (size)	Remarks	Mandatory
1	Source	Alphanumeric (35)	Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code).	Yes
2	TxnID	Alphanumeric (35)	Indicates the Transaction Id of the message. Transaction Id should be unique across the system. This information is captured as part of header.	Yes
3	Action	Alphabet (10)	Indicates the transaction type. This field is as part of Header section (operation Code).	Yes
4	Utilization Branch	Alpha Numeric (3)	Indicates the transaction branch. This field is as part of Header section (Branch code).	Yes
5	External Reference Number	Alphanumeric (30)	Specifies the product processor reference number.	Yes
6	Customer Number	Alpha Numeric (11)	Specifies the Customer Number of the utilization transaction. Customer Number entered should be valid Customer Number in system.	Yes

Table 5-1 (Cont.) New Utilization transaction

Sl No	Field Name	Data Type (size)	Remarks	Mandatory
7	Liability Number	Alpha Numeric (11)	Specifies the Liability Number of the utilization transaction. Liability Number entered should be valid Liability Number in system.	Yes
8	Facility code	Alpha Numeric (9)	Specifies the Facility Code of the utilization transaction. Facility Code entered should be valid Facility Code in system.	No
9	Facility Serial Number	Numeric (2)	Specifies the Facility Serial number of the utilization transaction.	No
10	Utilization Amount	Numeric	Indicates the Utilization Amount.	Yes
11	Utilization Currency	Alpha Numeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in system.	Yes
12	Utilization Product	Alphabet (10)	Indicates External product code of the utilization transaction.	No
13	Tenor Basis	Alphabet (1)	Indicates the tenor basis of the transaction.	No
14	Days	Numeric	Indicates the Days of the tenor.	No
15	Maturity Date	Date	Specifies the maturity date of the transaction.	No
16	Matured Amount	Numeric	Specifies the maturity amount of the transaction.	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction.	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system defaults to Oracle FLEXCUBE Enterprise Limits and Collateral Management present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are “A” (Authorize online) and “U” (upload transaction as unauthorized). Default value is U.	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values “Y” (force author\u0002ize) and “N” (not force authorized). Default value is “N”.	No
25	User ID	Alpha Numeric (11)	Specifies valid Oracle FLEXCUBE Enterprise Limits and Collateral Management user id, who is performing the operation. This field is as part of Header section (User ID).	Yes

Table 5-1 (Cont.) New Utilization transaction

Sl No	Field Name	Data Type (size)	Remarks	Mandatory
26	Simulate	Alphabet (1)	Indicates if the transaction should be used only for simulation. Possible Values ‘Y’ (simulate) and ‘N’ (actual transaction). Default value is ‘N.	No
27	Block Reference Number	Alphanumeric (50)	Specifies a valid block number for a facility. If liability and facility details for new utilization and the facility match, the earmarked amount corresponding to the block maintained for the facility is made available for the new utilization.	No

5.1.2 Validations for a New Utilization Process

This topic provides the information on validations for a new utilization process.

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

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

This topic contains the following sub-topics:

- Overrides for New Utilization process
  This topic describes about the overrides for the new utilization.
- Credit Exception Management (Multiauthorization)
  This topic describes about the information on managing the credit exception.

5.1.2.1 Overrides for New Utilization process

This topic describes about the overrides for the new utilization.

System raises overrides for the following actions:

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

5.1.2.2 Credit Exception Management (Multiauthorization)

This topic describes about the information on managing the credit exception.

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

Inputted Transaction Amount Crosses Specified Limit

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

- Liability No : TATA
- Facility Name: PERLOAN
- Facility Sl No: 1
- Facility currency : INR
- Limit amount : 1,00,000.00
- Utilized amount: 0
- Available amount: 1,00,000.00
- Max transaction amount : 10,000.00
- Max breach amount: 1,20,000.00
  If the utilization amount is greater than 10,000.00 (INR) then the system passes these transactions to multiauthorization stage.

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

Inputted Transaction Amount Crosses the Breached Limit.

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

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

> **Note:**
>
> If transaction is Force Authorized then the system uploads the transaction as authorized and the system sends the information to RISK department. RISK department cannot reject this transaction.

For more information, refer to the **Credit Exception Management** section in the Process Flows document.

5.1.3 Authorize Utilization

This topic provides the information on authorize utilization.

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

Apart from the Gate Way header information, authorization process requires following the information.

Table 5-2 Authorization Process

SL No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	Alpha Numeric	Specifies Oracle FLEXCUBE - Enterprise Limits and Collateral Management utilization reference number	No
2	External Reference Number	Alpha Numeric(50)	If the product processor does not have Oracle FLEXCUBE - Enterprise Limits and Collateral Management utilization reference number then it should pass the product processor reference number.	Yes
3	Amount Tag	Alpha Numeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be authorized.	No

5.1.4 Delete Utilization

This topic provides the information on delete utilization.

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

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

Table 5-3 Delete Utilization

Sl. No	Field Name	Date	Remarks	Mandatory
1	Utilization Reference Number	Alpha Numeric (16)	Specifies utilization reference number	No
2	External Reference Number	Alpha Numeric(50)	If the product processor does not have Oracle FLEXCUBE Enterprise Limits and Collateral Management utilization reference number then it should pass the product processor reference number.	Yes
3	Amount Tag	Alpha Numeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be deleted.	No

5.1.5 Technical Undo (Special Delete)

This topic provides the information on Technical Undo (Special Delete).

This feature of gateway allows the external system to rollback previous inputted transaction in . This feature is supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction ID of the previous transaction.

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

5.2 Increase/Decrease Utilization

This topic provides the information on increase/decrease utilization.

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

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

Table 5-4 Increase/Decrease Utilization

SL No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	Alpha Numeric (16)	Specifies utilization reference number.	No
2	External Reference Number	Alpha Numeric(50)	If the product processor does not have Oracle FLEXCUBE Enterprise Limits and Collateral Management utilization reference number then it should pass the product processor reference number.	Yes
3	Amount Tag	Alpha Numeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount.	Yes
5	Utilization Currency	Alpha Numeric (3)	indicated the currency of the utilization transaction. Currency code entered should be valid currency code in .	No
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Value Date	Date	Specifies the Value date of the transaction.	No

Table 5-4 (Cont.) Increase/Decrease Utilization

SL No	Field Name	Data Type (size)	Remarks	Mandatory
8	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are **A** (Authorize online) and **U** (upload transaction as unauthorized). Default value is **U**.	No
9	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values **Y** (force authorize) and **N** (not force authorized). Default value is **N**.	No
10	Simulate	Alphabet (1)	Indicates if the transaction should be used only for simulation. Possible Values **Y** (simulate) and **N** (actual transaction). Default value is **N**.	No

- Validations for Modify Utilization process
  This topic provides information on Validations for Modify Utilization process.

5.2.1 Validations for Modify Utilization process

This topic provides information on Validations for Modify Utilization process.

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

- Utilization Reference Number - If this value is passed, then the system checks whether it is a valid utilization reference number. If so the system reverses this reference number.
- External Reference Number - If utilization reference number is not passed then system has to pass an external reference number. Based on this number system retrieves the utilization reference number and do the process.

Other processing are same as new utilization process.

5.3 Alter Utilization

This topic provides the information on Alter Utilization.

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

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

Increase/decrease utilization would modify only the utilization amount.

- Input Alter Utilization
  This topic provides the information on Input Alter Utilization.

5.3.1 Input Alter Utilization

This topic provides the information on Input Alter Utilization.

internally reverses the previous transaction and upload Alter Utilization as a new utilization. New Utilization process increases the utilization amount and decrease the available amount for the associated liability, liability facility, sector facility, and country facility.

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

The following data is captured for a Alter Utilization transaction.

Table 5-5 Alter Utilization transaction

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

Table 5-5 (Cont.) Alter Utilization transaction

SL No	Field Name	Data Type	Remarks	Mandatory
13	Tenor Basis	Alphabet (1)	Indicates the tenor basis of the transaction.	No
14	Days	Numeric	Indicates the Days of the tenor.	No
15	Maturity Date	Date	Specifies the maturity date of the transaction.	No
16	Matured Amount	Amount	Specifies the matured amount of the transaction.	No
17	Matured	Alphabet (1)	Indicates whether transaction is matured or Not.	No
18	Uncollected Amount	Numeric	Specifies the uncollected amount of the transaction.	No
19	Amount Tag	Alphabet (20)	Indicates the type of the component of the transaction.	No
20	Module	Alphabet (10)	Indicates the module of the transaction.	No
21	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
22	Value Date	Date	Specifies the Value date of the transaction. If value is not passed then system defaults to Oracle FLEXCUBE Enterprise Limits and Collateral Management present branch date.	No
23	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are **A** (Authorize online) and **U** (upload transaction as unauthorized). Default value is U.	No
24	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values **Y** (force authorize) and **N** (not fore authorized). Default value is **N**.	No
25	User ID	Alpha Numeric (11)	Specifies valid Oracle FLEX\CUBE Enterprise Limits and Collateral Management user ID, who is performing the operation. This field is as part of Header section (User ID).	Yes
26	Simulate	Alphabet (1)	Indicates if the transaction should be used only for simulation. Possible Values **Y** (simulate) and **N** (actual transaction). Default value is **N**.	No

5.4 Reverse Utilization

This topic provides the information on Reverse Utilization.

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

- Input Reverse Utilization
  This topic provides the information on Input Reverse Utilization.

5.4.1 Input Reverse Utilization

This topic provides the information on Input Reverse Utilization.

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

Table 5-6 Input Reverse Utilization

SL No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	Alpha Numeric (16)	Specifies Oracle Banking Enterprise Limits and Collateral Management utilization reference number	No
2	External Reference Number	Alpha Numeric(50)	If the product processor does not have Oracle FLEXCUBE Enterprise Limits and Collateral Management utilization reference number then it should pass the product processor reference number	No
3	Amount Tag	Alpha Numeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount	Yes
5	Utilization Currency	Alpha Numeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle Banking Enterprise Limits and Collateral Management system.	Yes
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Value Date	Date	Specifies the Value date of the transaction.	No
8	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are **A** (Authorize online) and **U** (upload transaction as unauthorized). Default value is U	No
9	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values **Y** (force authorize) and **N** (not fore authorized). Default value is **N**	No
10	Simulate	Alphabet(1)	Indicates if the transaction should be used only for simulation. Possible Values **Y** (simulate) and **N** (actual transaction). Default value is **N**	No

- Validations for Modify Utilization process
  This topic provides information on Validations for Modify Utilization process.

5.4.1.1 Validations for Modify Utilization process

This topic provides information on Validations for Modify Utilization process.

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

- Utilization Reference Number - If this value is passed, then the system checks whether it is a valid utilization reference number. If so the system reverses this reference number.
- External Reference Number - If utilization reference number is not passed then system has to pass an external reference number. Based on this number system retrieves the utilization reference number and do the process.

Other processing are same as new utilization process.

5.5 Set Balance of Utilization Transaction

This topic provides information on Set Balance of Utilization Transaction.

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

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

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

Table 5-7 Set Balance of Utilization Transaction

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

Table 5-7 (Cont.) Set Balance of Utilization Transaction

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

- Validations for Modify Utilization process
  This topic provides information on Validations for Modify Utilization process.

5.5.1 Validations for Modify Utilization process

This topic provides information on Validations for Modify Utilization process.

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

- Utilization Reference Number - If this value is passed, then the system checks whether it is a valid utilization reference number. If so the system reverses this reference number.
- External Reference Number - If utilization reference number is not passed then system has to pass an external reference number. Based on this number system retrieves the utilization reference number and do the process.

Other processing are same as new utilization process.

5.6 Query Utilization

This topic provides information on Query Utilization.

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

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

Table 5-8 Query Utilization

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

Table 5-8 (Cont.) Query Utilization

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

5.7 Mature Utilization Transaction

This topic provides information on Mature Utilization Transaction.

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

system will update the mature amount of the utilization transaction. Apart from the Gate Way header information, system requires following information.

Table 5-9 Mature Utilization Transaction

Sl No	Field Name	Data Type (size)	Remarks	Mandatory
1	Utilization Reference Number	Alpha Numeric (16)	Specifies utilization reference number.	No
2	External Reference Number	Alpha Numeric(50)	If the product processor does not have Oracle FLEXCUBE Enterprise Limits and Collateral Management utilization reference number then it should pass the product processor reference number	Yes
3	Amount Tag	Alpha Numeric(20)	Amount tag would be required when there are multiple utilization for the same reference number. This tag would indicate which component needs to be modified.	No
4	Modified Utilization Amount	Numeric	Indicates the Increase/ Decrease Utilization Amount	Yes
5	Utilization Currency	Alpha Numeric (3)	Indicated the currency of the utilization transaction. Currency code entered should be valid currency code in Oracle FLEXCUBE Enterprise Limits and Collateral Management system.	No
6	Transaction Initiated Date	Date	Indicates the date and time when the transaction was entered in product processor.	Yes
7	Authorization Status	Alphabet (1)	Indicates whether transaction should be authorized online or not. Possible values are **A** (Authorize online) and **U** (upload transaction as unauthorized). Default value is U	No
8	Force Authorization	Alphabet (1)	Indicates whether transaction should ignore the overrides occurred in the process or not. Possible values are **Y** (force authorize) and **N** (not for authorized). Default value is **N**	No

5.8 Limit Utilization

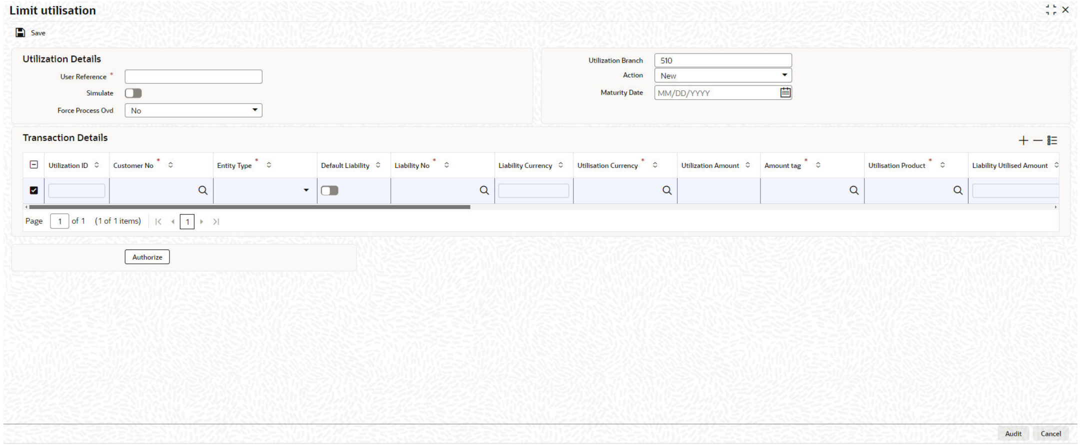
This topic describes about the information on Utilization Transaction Screen.

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

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

   The **Limit Utilization** screen displays.

   Figure 5-1 Limit Utilization

   Force Process Ovd: No

   Utilization Branch: 510

   Action: New

   Maturity Date: MM/DD/YYYY

2. On **Limit Utilization** screen, click **New** and specify the fields.

   > **Note:**
   >
   > The limit utilization feature explained in this section is available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. This screen can be launched only if Enterprise Limits and Collateral Management license is purchased.

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

   Table 5-10 Limit Utilization - Field Description

Field	Description
Utilization Branch	Specify the branch where the utilization request should be processed. The adjoining option list contains all the branches maintained in the system. Select the appropriate one.
User Reference Number	Specify a unique reference number for the transaction.
Transaction Module	Specify the module for the transaction. The adjoining option list contains all the modules in the system. Select the appropriate one.

Table 5-10 (Cont.) Limit Utilization - Field Description

Field	Description
Transaction Date	Specify the date for the transaction.
Simulate	Swtich to ◉ to indicate that the details for the transaction Swtich to ○ not indicate that the details for the transactionto disable this parameter. After a simulated transaction has been successfully put through, the system displays the utilized amount for the facility and the for the liability.
Customer Number	Specify a valid customer number for the transaction. The adjoining option list contains all the customers maintained in the system. Select the appropriate one.
Entity Type	The system displays the entity type to which the utilization is associated.
Default liability	When a customer number is selected from drop-down list, default liability flag is checked by default and Liability No column shows the liability to which this customer is linked as default. If a customer is linked to multiple liabilities and utilization transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be unchecked and liability number can be selected from the list of values against this field.
Utilization Amount	Specify the amount for the utilization transaction.
Utilization Currency	Specify the currency for the amount entered. The adjoining option list contains all the currencies maintained in the system. Select the appropriate one.
Utilization Product	Specify the product for the transaction. The adjoining option list contains all the relevant products. Select the appropriate one.
Limit Utilized Amount	Specify the amount utilized from the limit in limit currency. In case of cross currency utilization transaction, convert the utilized amount from the transaction currency to Limit Currency and mention it as Limit Utilized Amount. If the **Limit Utilized Amount** is specified, foreign currency revaluation and currency revaluation is not applicable for the utilization transaction.
Tenor Basis	Enter the basis on which tenor tracking should be done for the utilization. Indicates that the utilization should be tracked tenor wise for the facility. **Days** should be provided when **Tenor Basis** is provided. Accepted values are **Y** (Yearly), **R** (Rolling) and **F** (Fixed). In case user provides any other value, tenor based utilization will not be affected, only the facility level utilization will take effect.
Days	User must have selected the **Tenor Basis** option before user can specify the **Days**. Tenor based utilization will reflect at Facility level only when the days specified here are maintained at the facility level also.
Maturity Date	Specify the date on which the transaction matures.
Amount Tags	Specify the component type for the transaction. The adjoining option list contains all the relevant tags. Select the appropriate one. The **Amount Tag** entered in **Amount Tag Maintenance** screen is displayed here.
Remarks	Enter any additional remarks that you wish to maintain for this transaction. You can enter up to 255 characters.
Value Date	Specify the value date for the transaction. **Note:** Value date can be lesser/more than the Maturity date.

Table 5-10 (Cont.) Limit Utilization - Field Description

Field	Description
Line Code	Specify the line code to be used for the transaction. The adjoining option list contains all the line codes allowed. Select the appropriate one.
Serial No	The serial number field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for all Limit Entities such as Facility, Collateral, Pool, Liability and Exposure linked to facility and liability will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in **GEDPARAM**. If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency. **Note:** The exchange rate mentioned in **GEDUTILS** will be used only for the calculation of direct limit entities utilization. **Utilization on facility with FX setting:** Fixed / Derived rate given as part of FX Revaluation will be applied only to that facility and not to all limits (Lines and Liabilities) up the hierarchy. The pre-configured rates in the system will be used for limits up the hierarchy. For example: When only sub-line has FX Revaluation setting, Fixed / Derived rate configured in FX revaluation screen is considered for utilization transaction on sub-line. Whereas, main line & liability are utilized considering **GEDPARAM** setting. When main line and sub-line have FX Revaluation setting, Fixed / Derived rate at respective levels (Sub-line and Main line) will be considered for utilization transaction, and liability will be utilized considering **GEDPARAM** setting.
Block Reference Number	If user enter the block reference number, you can utilize the limit amount, thereby reducing the block amount. The extent of the amount utilized is released from the block amount. If user try to utilize more than limit amount, the system gives an override. An error appears, when user try to utilize more than blocked amount by providing block reference number.
Ext Ref No	Specify the external reference number for utilization from other product processors. **Note:** For information specific to utilization transaction on non-revolving special lines, refer Enterprise Limits Management User Manual.

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

5.9 Reconciliation of Utilization Transactions

This topic provides information on Reconciliation of Utilization Transactions.

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

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

EOD Reconciliation Process

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

The **Manual/System** parameter specifies whether the mismatched transaction should be handled manually by the user or the system should perform the reconciliation process.

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

The following table shows the possible types of the mismatch.

Table 5-11 Transaction Status

Transaction Status in Product	Corresponding Utilization status	Resulting Oracle
Not Saved	Saved	Reversal
Saved	Not saved	Upload

The above mentioned action is performed only if the system parameter has been set to **System**.

Viewing Mismatch Summary

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

For failed transactions, the reason for failure will be shown. User will have to take manual action in case of failed transactions.

5.10 Utilization Increase and Decrease

This topic describes about the information on Increasing/Decreasing Utilizations.

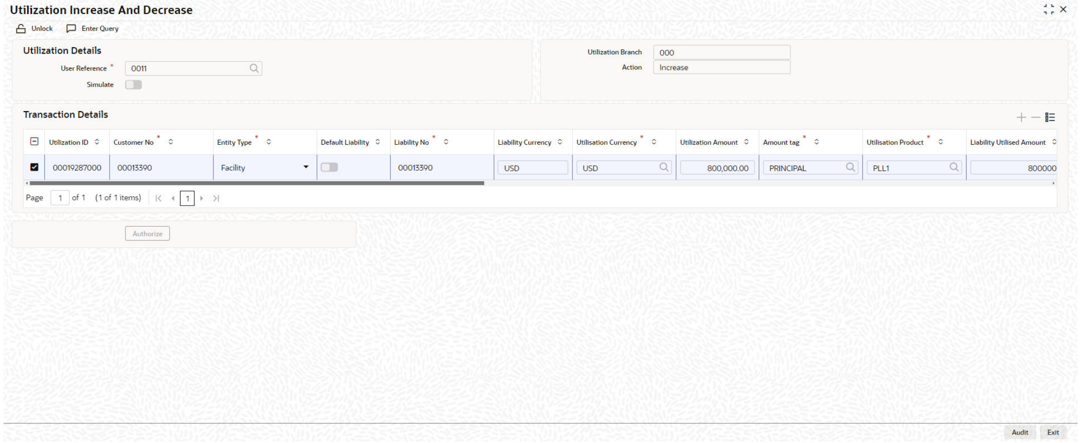
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

User can modify the utilization amount of the transaction through the **Utilization Increase And Decrease** screen. This transaction can be used when customer is making payment for the loan or when the loan amount is modified.

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

   The **Utilization Increase and Decrease** screen displays.

Figure 5-2   Utilization Increase and Decrease



Utilization Increase And Decrease

Utilization Details

User Reference *: 0011
Simulate: ☐
Utilization Branch: 000
Action: Increase

Transaction Details

☐	Utilization ID	Customer No *	Entity Type *	Default Liability	Liability No *	Liability Currency	Utilisation Currency *	Utilization Amount	Amount tag *	Utilisation Product *	Liability Utilised Amount
☑	00019287000	00013390	Facility	☐	00013390	USD	USD	800,000.00	PRINCIPAL	PLL1	800000

Page 1 of 1 (1 of 1 items)

For field level information, refer the below table, following details.

2. On **Utilization Increase and Decrease** screen, click **New** and specify the fields.

> **Note:**
>
> The feature explained in this section will be available only if the Enterprise Limits and Collateral Management module has been set up in standalone mode. This screen can be launched only if Enterprise Limits and Collateral Management license is purchased.

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

Table 5-12   Utilization Increase and Decrease - Field Description

Fields	Description
Utilization Reference No	Specify the reference number for the utilization that you want to modify. The adjoining option list contains all the utilizations in the system. Select the appropriate one. The system displays the user reference number, the utilization currency and the amount tag.
Utilization Amount	Enter the amount by which you wish to modify the utilization.
Action	Indicate the operation for the utilization – whether you would like to increase or decrease the utilization amount.
Default liability	Based on the utilization on a entity belonging to a default liability or otherwise, default liability field will be checked/un-checked in this screen, which is not editable.

3. Click **Execute Query** to execute the query.

5.11 Linking an Utilization Transaction to a Facility

This topic provides information on Linking an Utilization Transaction to a Facility.

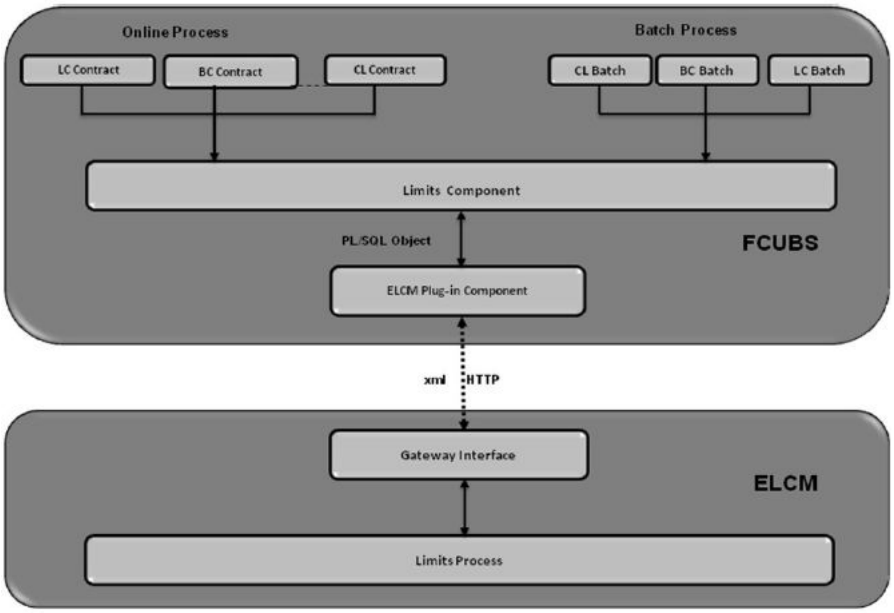
If user link an Oracle FLEXCUBE transaction to a facility, then based on the event of transaction corresponding, you need to process limits related data in Enterprise Limits and Collateral Management (ELCM) systems.

During processing if any error or override occurs in Enterprise Limits and Collateral Management, then Enterprise Limits and Collateral Management sends an error or override information to Oracle FLEXCUBE. Later Oracle FLEXCUBE displays the details to you. The Interface between Oracle FLEXCUBE and Enterprise Limits and Collateral Management is online real time using HTTP and all transaction posted into Enterprise Limits and Collateral Management is auto authorized. If delete or reversal action is triggered, the system will reverse the transaction in Enterprise Limits and Collateral Management.

If a contact needs to be tracked under facility, then you have to link the contact to the facility and during transaction processing, Oracle FLXCUBE sends the utilization details to Enterprise Limits and Collateral Management for processing.

The below diagram briefs the Utilization Transaction Integration Approach flow between Oracle FLEXCUBE and Enterprise Limits and Collateral Management:

Figure 5-3 Utilization Transaction Integration Approach flow



The table below explains the actions you can perform for which Oracle FLEXCUBE hands-off utilization transaction to ELCM:

Table 5-13 Oracle FLEXCUBE hands-off utilization transaction to Enterprise Limits and Collateral Management

Sl. No	Oracle FLEXCUBE	Utilization Transaction Action
1	New	New
2	Modify	Modify/ Increase/Decrease
3	Delete	Delete
4	Reverse	Reverse

Table 5-13 (Cont.) Oracle FLEXCUBE hands-off utilization transaction to Enterprise Limits and Collateral Management

Sl. No	Oracle FLEXCUBE	Utilization Transaction Action
5	Liquate	Liquate
6	Rollover	Rollover
7	Payment	Decrease

As part of the contract or transaction process, if a line code is linked to a contract then it is required to track the limits of the linked line. The system exposes limits process as subsystem and any module would interact with Limits subsystem.

The system allows you to trap all the utilization transaction. The system would interface with Enterprise Limits and Collateral Management Gateway HTTP to upload the utilization transactions in Enterprise Limits and Collateral Management. Based on the utilization event, the system creates utilization request in Enterprise Limits and Collateral Management format. It also logs transaction data and status of each utilization transaction.

- Collateral Pool Utilization Transaction Process
- Utilization Transaction Status

5.11.1 Collateral Pool Utilization Transaction Process

User are allowed to link collateral pool as part of contact and upload all collateral pool utilization transactions in Enterprise Limits and Collateral Management. User can process the following events as part collateral pool utilization:

- **New**
- **Modify**
- **Delete**

The system allows user to plug the pool utilization data from Oracle FLEXCUBE and passes to Enterprise Limits and Collateral Management using Enterprise Limits and Collateral Management Gateway HTTP/WS communication channel.

5.11.2 Utilization Transaction Status

This topic contains the following sub-topics:

- Transaction Status Success
- Transaction Status Failure
- Transaction Status Override
- Transaction Status Dual Auth
- Authorization of utilization transaction

5.11.2.1 Transaction Status Success

Oracle FLEXCUBE sends the utilization transaction to Enterprise Limits and Collateral Management and while processing this transaction, If Enterprise Limits and Collateral Management processes it completely, then this transaction would be considered as success. Oracle FLEXCUBE would continue to process remaining contract process.

During transaction process, if transaction is uploaded successfully in Enterprise Limits and Collateral Management and if any error or overrides (overrides not accepted) occurs in Oracle FLEXCUBE then uploaded transaction is reverted back using technical undo feature of Enterprise Limits and Collateral Management.

5.11.2.2 Transaction Status Failure

Oracle FLEXCUBE sends the utilization transaction to Enterprise Limits and Collateral Management and while processing this transaction, if any error occurs, Enterprise Limits and Collateral Management sends failure status with error details to Oracle FLEXCUBE.

Enterprise Limits and Collateral Management plug-in updates the transaction error objects which Enterprise Limits and Collateral Management error code, as part of transaction process. Later Oracle FLEXCUBE checks the error object and subsequently raises error as part of contract process.

As part of the transaction process, if Enterprise Limits and Collateral Management process is failed then Enterprise Limits and Collateral Management error details are displayed to the user.

Note:

- All error code of Enterprise Limits and Collateral Management are available as part of the Oracle FLEXCUBE
- All ELCM error codes starts with **EL**

5.11.2.3 Transaction Status Override

Oracle FLEXCUBE sends the utilization transaction to Enterprise Limits and Collateral Management and while processing this transaction, if any override occurs, in such cases Enterprise Limits and Collateral Management would generate override reference number (Multitrip ID) and log override details along with Multitrip ID for further reference. It marks the final transaction status as override and override details only with Multitrip ID is passed to Oracle FLEXCUBE for further processing.

Enterprise Limits and Collateral Management plug-in would updates override details in Oracle FLEXCUBE error object it also logs the status and Multitrip ID as part of log table, later as part of transaction process Oracle FLEXCUBE checks the error object and subsequently raises transaction status as override.

Note:

If overrides occur as part of transaction process, then the system displays the override details to the user. User have an option to accept or reject the overrides.

If the override occurs as part of the request, XML Multitrip ID is also passed and this Multitrip ID is passed to Enterprise Limits and Collateral Management as part of utilization transaction. As part of the utilization process in Enterprise Limits and Collateral Management if same (previous transaction) overrides occurs, then it is accepted and the transaction is saved.

5.11.2.4 Transaction Status Dual Auth

Oracle FLEXCUBE sends the utilization transaction to Enterprise Limits and Collateral Management and while processing this transaction, if any of the validation requires authorization, then Enterprise Limits and Collateral Management processes the transaction completely and sends dual auth details and marks the transaction status as Dual auth required.

Enterprise Limits and Collateral Management plug-in updates dual auth details in error object, later as part of transaction process it updates dual auth details in Oracle FLEXCUBE tables. It updates the Auth status for the dual auth error code as **U** – Unauthorized, if user try to authorize the contract, Oracle FLEXCUBE will check whether contract has any unauthorized dual-auth error code. If yes, the system does not allow contract to be authorized, till all dual-auth error codes are authorized.

In Enterprise Limits and Collateral Management if any error code requires dual authorization, the system triggers credit exception management process flow. User are allowed to accept or reject the validation (dual-auth) error code. On accept or reject of the validation code, Enterprise Limits and Collateral Management handoffs these details to JMS queue and Enterprise Limits and Collateral Management out adapter is used to invoke Oracle FLEXCUBE WS for updating status of dual auth error code.

5.11.2.5 Authorization of utilization transaction

All utilization transactions which are uploaded from Oracle FLEXCUBE are auto authorized and if contract or transaction is deleted in Oracle FLEXCUBE then Enterprise Limits and Collateral Management would trigger the reversal transaction.

Assume the following:

Liability **COCACOLA** is created in Enterprise Limits and Collateral Management with below details:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 0

Customer **C00001** is created in Oracle FLEXCUBE and Customer **C00001** is linked in Enterprise Limits and Collateral Management using liability **COCACOLA** using customer liability linkage maintenance. Facility **COCALOAN01** is created in Enterprise Limits and Collateral Management with below details:

- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD Limit Amount - 0
- Amount Utilized - Yes
- Revolving Flag - 1,000,000

Loan (CL module) has been inputted for customer **C00001** created in Oracle FLEXCUBE with below details:

- Customer No - C00001
- Loan currency - USD Loan Amount - 500,000

- Value Date - 01-Mar-2008
- Maturity Date - 01-Sept-2008
- Facility Code - COCALOAN01

As part of loan processing, Oracle FLEXCUBE sends new utilization transaction to Enterprise Limits and Collateral Management for the loan. As part of the utilization process Enterprise Limits and Collateral Management updates utilized amount at facility level and liability level. The Liability details after loan transaction would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Overall Limit - 100,000,000
- Amount Utilized - 500,000
- The Facility details after loan transaction is as below: Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Limit Amount - USD
- Facility currency - 1,000,000
- Amount Utilized - 500,000
- Revolving Flag - Yes

Assume that you have paid the first installment of amount 100,000 (principal) using CL payment screen in Oracle FLEXCUBE and after processing the transaction, the liability and facility details would be as below:

- Liability Code - COCACOLA
- Liability Currency - USD
- Amount Utilized - 100,000,000
- Overall Limit - 400,000

> **Note:**
>
> Since line linked to loan is revolving, as part payment transaction Enterprise Limits and Collateral Management would reduce amount utilized.

- The facility details after processing the loan transaction is as below:
- Liability Code - COCACOLA
- Facility Code - COCALOAN01
- Facility currency - USD
- Limit Amount - 1,000,000
- Amount Utilized - 400,000
- Revolving Flag - Yes

5.12 Global Utilization Tracking of Limits

This topic contains the following sub-topics:

- Utilization Tracking
  This topic provides information on Utilization Tracking of Global Utilization Tracking of Limits
- Global Utilization Exception Summary
  This topic describes about the detailed information on Global Utilization exception summary.

5.12.1 Utilization Tracking

This topic provides information on Utilization Tracking of Global Utilization Tracking of Limits

Facility utilization tracking is classified into two types.

- Local utilization
- Global utilization

According to the tracking type selected, limit utilization is tracked locally or globally. The facility utilization tracking is available in the GEDFACLT. Multiple regional (local) Enterprise Limits and Collateral Management instances interact with global Enterprise Limits and Collateral Management instance for limit utilizations.

Following example illustrates facility utilization tracking.

Table 5-14 Facilities

Facilities	Global/Local	Amount (GBP)
Test_1	Global	500000
Test_2	Local	200000

Case 1: Utilization success

Loan contract booking is initiated from the local instance for GBP 10000 under the Global facility.

Loan contract booking is initiated from the local instance for GBP 5000 under the Local facility.

Both the above utilizations are stored in the ELTB_UTIL_TXN_LOG (GESGLOUT) with the transaction status as **U**. The utilization transactions are replicated in the Global instance. After the replication is complete, the EJB scheduler attempts posting the utilizations in the Global instance and marks the transaction status as **W**.

After the postings are successfully done the transaction status is marked as **S**. The facilities are also displayed as utilized to the extent of the above mentioned respective amounts. The utilizations and the updated facilities are replicated to the local instance.

Case 2: Utilization Failure

Loan contract booking is initiated from the local instance for GBP 10000 under the Global facility.

Loan contract booking is initiated from the local instance for GBP 5000 under the Local facility.

Both the above utilizations are stored in the ELTB_UTIL_TXN_LOG with the transaction status as **U**. The utilization transactions are replicated in the Global instance. After the replication is complete, the EJB scheduler attempts posting the utilizations in the Global instance and marks the transaction status as **W**. If the scheduler is unable to post the utilizations for any reason, the transaction status is marked as **E** with the failure reason.

The teller can **Retry** posting the utilizations by using the **Retry** feature in the **GESGLOUT** screen. The utilizations are again marked as **U** and the scheduler again tries posting them. After the postings are successfully done the transaction status is marked as **S**. The facilities are also displayed as utilized to the extent of the above mentioned respective amounts. The utilizations and the updated facilities are then replicated to the local instance.

5.12.2 Global Utilization Exception Summary

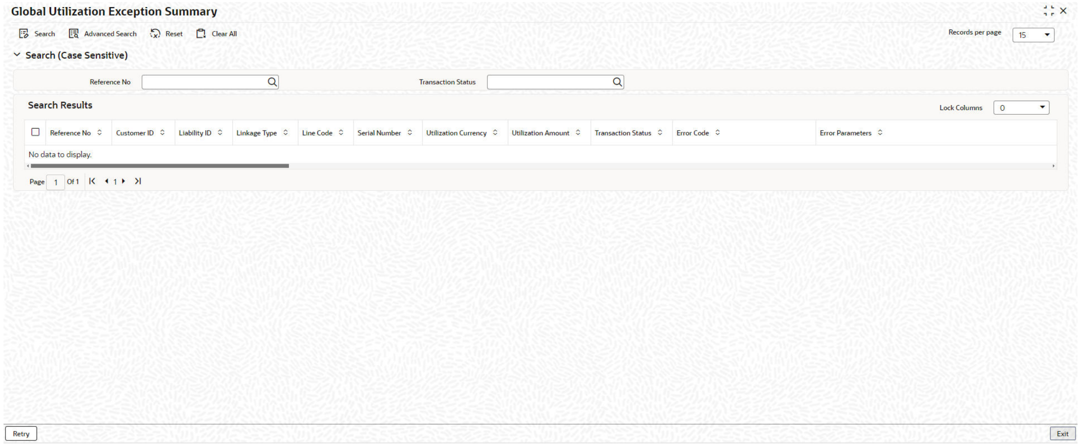
This topic describes about the detailed information on Global Utilization exception summary.

Global Utilization Exception Summary report is used for checking the response status (errors or overrides) of global utilization. In case of failure, you need to rectify manually.

- On the **Home** screen, specify **ELSGLOUT** in the text box and click the ▸ icon.

  The **Global Utilization Exception Summary** screen displays.

Figure 5-4   Global Utilization Exception Summary



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

Table 5-15   Global Utilization Exception Summary - Field Description

Field	Description
Reference No	Click the 🔍 icon and select the reference number from the list.
Transaction Status	Click the 🔍 icon and select the transaction status from the list.

5.13 Value Dated Fee Processing

This topic provides the information on Value Dated Fee Processing.

provides capability to capture and compute fees based on different value dated/book dated balances for facilities, for which system provides for SDE which corresponds to these balances. Likewise, system supports collection for fees for different life cycle events of a collateral for which system provides for SDE which correspond to these events in addition to recurring fee on collateral amount as SDE.

In addition, collects fee based on various amount tags.

The following are the different activities that takes place and it impact on each other.

- User can configure rules and accrue the fees based on different value dated balances.
- User can maintain the details of an External Accounting System to which accounting entries handoff is sent during transaction processing. The accounting entries generated by Enterprise Limits and Collateral Management system is handed off to this accounting system.
- In addition, Enterprise Limits and Collateral Management fee accounting entries are handed over to DDA system.

Steps involved in processing fees

1. Defining rules and attributes for fees – User can define rule for fees based on value dated (VD) balance or book dated (BD) balance amount tags maintained for facilities and event based tags maintained fro collaterals.
2. Defining a class for fees - User can define a class for fees based on the holiday preferences maintained in the **Fee and Accounting Class Maintenance** .
3. Specifying fee details in facility/collateral – Based on fee rules with holiday preference parameters from fee class, specify other fee details at facility/collateral level.

- Fee Rule Maintenance
  This topic provides the information on Maintaining Rule.
- Fee Class Maintenance
  This topic describes about the procedure for Maintaining fee class screen.
- Accounting Entries for facility/collateral
  This topis describes about the detailed information on accounting entries for facility/collateral details.
- Derived Amount Tags
  This topic provides the information on Derived Amount Tags.
- Derived Value Dated tags
  This topic provides the information on Derived Value Dated tags.

5.13.1 Fee Rule Maintenance

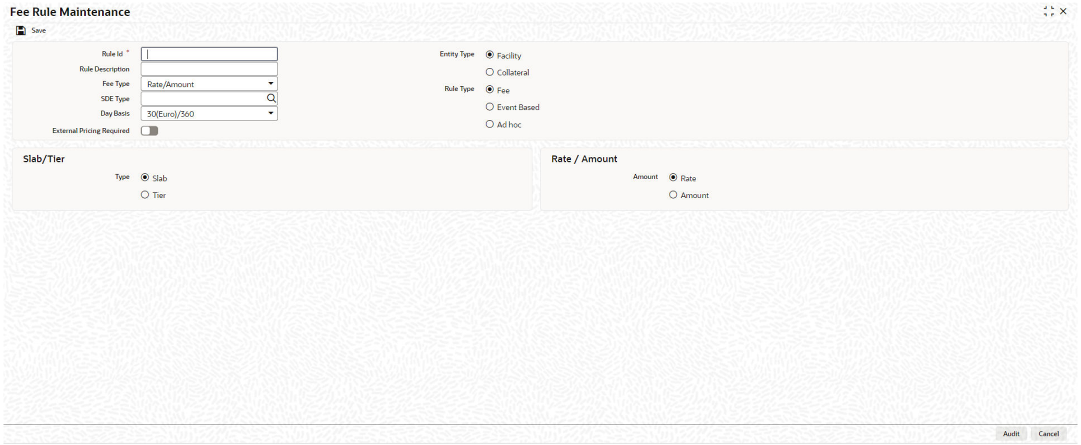
This topic provides the information on Maintaining Rule.

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

1. On the **Home** screen, specify **GEDRULES** in the text box and click the ▸ icon.

   The **Fee Rule Maintenance** screen displays.

Figure 5-5 Fee Rule Maintenance



Fee Rule Maintenance

Rule Id *

Rule Description

Fee Type: Rate/Amount

SDE Type

Day Basis: 30(Euro)/360

External Pricing Required

Entity Type: ● Facility ○ Collateral

Rule Type: ● Fee ○ Event Based ○ Ad hoc

Slab/Tier

Type: ● Slab ○ Tier

Rate / Amount

Amount: ● Rate ○ Amount

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

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

Table 5-16 Fee Rule Maintenance - Field Description

Field	Description
Rule ID	Every fee rule is identified by a unique code, called a Rule ID. User can link a valid fee Rule ID to the fee classes. Fees for a limit/collateral with which you associate a fee class is calculated on the basis of the Rule that is associated with the class.
Rule Description	For every rule that you define, user can enter a description. Specifying a description helps identify a rule.
Fee Type	This component value defaults to the **Fee Rule Preferences** defined in the **Facilities/ Collateral Maintenance** screen. Rate/Amount are calculated based on the **Basis Amount** where as **User Input** is standard amount entered in the **Fee Rule Preferences**.
SDE Type	Specify the System Data Elements (SDE). The adjoining option list displays a list of SDEs maintained in the system. Applicable SDEs based on entity type selected will be available for selection.
Day Basis	A day basis method is used for fee calculations. The different values for the numerator basis are as explained below: • **Actual** - Actual number of days in a month is taken. • **30 (Euro)** - 30 days is considered for all months including February irrespective of leap or non-leap year. • **30 (US)** - 30 days is considered for interest computation for all months except February where the actual number of days is considered. Different values for the denominator of the fee basis are as explained below. • **360** - Number of days in a year is taken as 360 irrespective of actual number of calendar days. • **365** - Number of days in a year is taken as 365 for leap as well as non-leap year. • **Actual**- Actual number of days in a year is taken for interest calculation which is 366 for non-leap year.
Fee Component Type	Select the fee component type either as **Slab** or **Tier**.
Fee Type	Select the fee type either as **Rate** or **Amount**.

Table 5-16 (Cont.) Fee Rule Maintenance - Field Description

Field	Description
Entity Type	Select the entity type either as **Facility** or **Collateral**. By default, **Facility** is selected. If user select **Entity Type** as **Facility** and select **Rule Type** as **Event Based Fee**, the system displays an error message. Also if user select the **Entity Type** as **Collateral** and select **Rule Type** as **Ad hoc**, system will display an error message.
Rule Type	Select the rule type either as **Fee** or **Event Based Fee** or **Ad hoc**. If **Rule Type** is selected as **Event Based Fee**, then the following SDEs should be selected for **Event Based Fee**. • Collateral Creation • Collateral Expiry • Collateral Extension • Collateral Reactivation • Collateral Suspension • Once a rule is saved with a particular entity type and other attributes, no further amendments apart from Rule Description is allowed. • The system displays an appropriate SDEs based on Entity Type selection – specific set based on selected entity type. • Both rule type **Fee** and **Event based fee** are applicable for entity **Collateral** • For entity selected as **Facility** both rule type **Fees** and **Ad hoc** are applicable. • For each fee rule, the following accounting roles are generated dynamically in **Fee & Accounting Class Maintenance** (**GEDCLSMT**) – **RULE_INC** – **RULE_REC** – **RULE_RIA**
External Pricing Required	Select this check box if the pricing (Rate/Amount) for a particular fee (SDE) needs to be fetched from external pricing and billing system. **Note:** • External Pricing is enabled only when the system integrates with external pricing and billing engine (ELCM_PRICING_INTEGRATION = Y at CSTB_PARAM level). • Only for **Slab** fee component type the external pricing is applicable. That is **Rate** or **Amount** is selected based on **Slab**. For **Tier**, this is not applicable.

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

5.13.2 Fee Class Maintenance

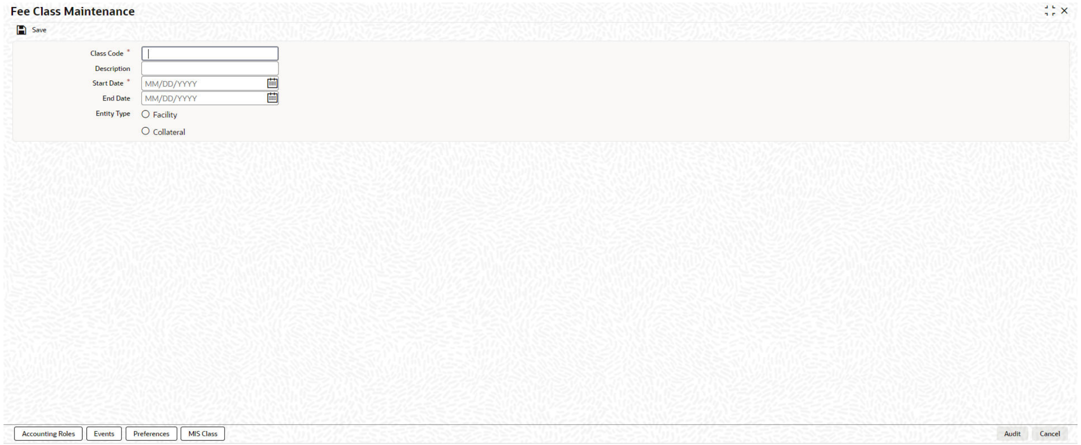
This topic describes about the procedure for Maintaining fee class screen.

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

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

   The **Fee Class Maintenance** screen is displayed.

Figure 5-6 Fee Class Maintenance



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

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

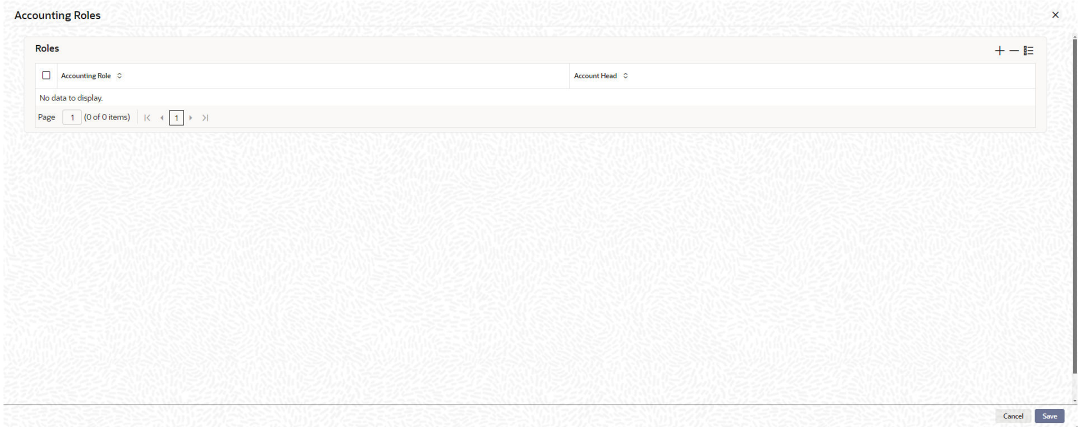
Table 5-17 Fee Class Maintenance - Field Description

Field	Description
Class Code	Before defining the attributes of a fee class, user should assign the class a unique identifier, called the Class Code.
Description	A brief description about the class. A description helps user to easily identify the class.
Start Date	Specify the start date from which the fee calculation starts. The start date can only be a current date or the future and it cannot be a back dated date.
End Date	Specify the end date till which the fees will be calculated.
Entity Type	User can select the **Entity Type** as **Facility** or **Collateral**. Based on this selection, appropriate **Rule Code** and **Rule Type** is displayed in the **Preferences** tab.

3. On **Fee Rule Maintenance** screen, click **Accounting Roles** tab.

   The **Accounting Roles** screen displays.

Figure 5-7 Accounting Roles



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

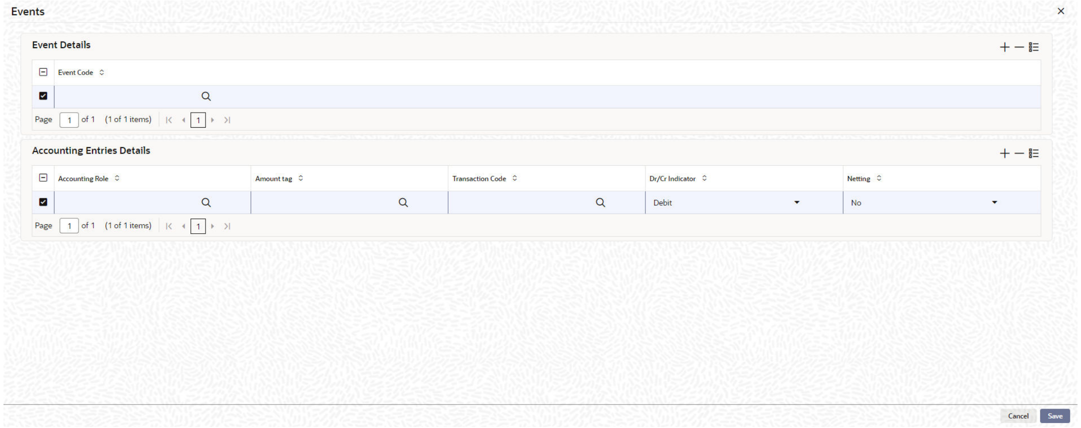
Table 5-18 Accounting Roles - Field Description

Field	Description
Accounting Role	Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head.
Accounting Head	The different General Ledgers (GLs) and Sub-Ledgers (SLs) maintained in Chart of Accounts are referred to as accounting heads or account heads.

4. On **Fee Rule Maintenance** screen, click **Events** tab.

   The **Events** screen displays.

Figure 5-8 Events



Dr/Cr Indicator: Debit
Netting: No

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

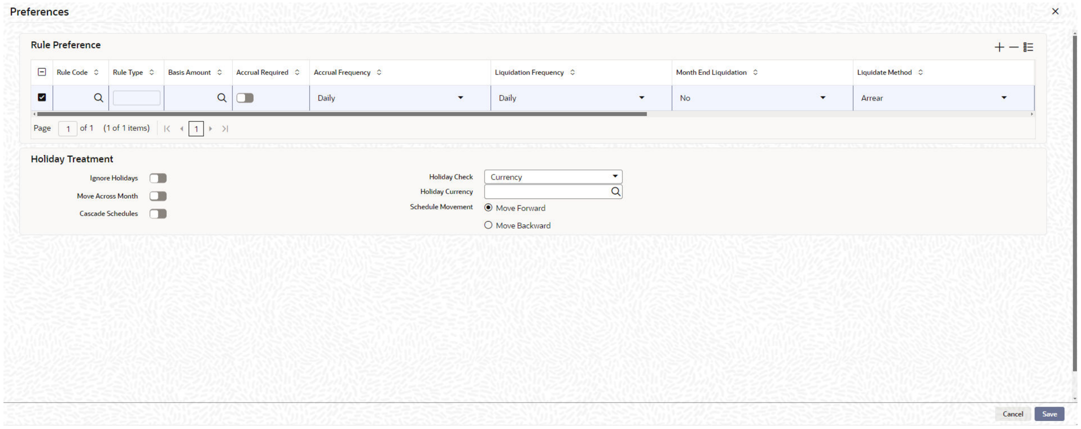
Table 5-19 Events - Field Description

Field	Description
Event Code	Specify the event code.
Accounting Role	Accounting Roles are tags that identify the type of accounting entry that is posted to an accounting head.
Amount Tag	Specify the amount tag.
Transaction Code	Indicates the type of accounting entry associated with every accounting entry.
Dr/Cr Indicator	Indicates whether the amount was debited or credited to the **Net** Account.
Netting	Select this drop-down list if you need netting for fee liquidation.

5. On **Fee Rule Maintenance** screen, click **Preferences** tab.

   The **Preferences** screen displays.

Figure 5-9   Preferences - Liquidation Method



Preferences

Rule Preference

☑	Rule Code	Rule Type	Basis Amount	Accrual Required	Accrual Frequency	Liquidation Frequency	Month End Liquidation	Liquidate Method
☑					Daily	Daily	No	Arrear

Page 1 of 1 (1 of 1 items)

Holiday Treatment

Ignore Holidays
Move Across Month
Cascade Schedules
Holiday Check: Currency
Holiday Currency:
Schedule Movement: ● Move Forward ○ Move Backward

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

Table 5-20   Preferences - Liquidation Method - Field Description

Fields	Description
Arrears	For collateral fees, the **Rule Type** of **Fee** is collected/liquidated in **Arrears** (For **Fee Type** both **Rate/Amount** and **User Input**). Facility fee is collected at the end of liquidation cycle is marked as **Arrears**.
Advance	Liquidation method **Advance** is not applicable for collateral fees. The system validates and throw an exception if **Entity Type** is selected as **Collateral** and for any of the fee rule **Liquidation Method** is selected as **Advance**. Facility fee is collected at the start of liquidation cycle is marked as **Advance**.
Event Based Fee	Applicable only for collateral. • For collateral fees of type **Event Based Fee**, basis amounts **Collateral Value** is applicable on which the fees is calculated. **Limit Contribution** and **Available Amount** are not applicable. For collateral fees, of type **Event Based Fee**, liquidation method is always **Event Based Fee** • Collateral Fees of type **Event Based Fee** can have liquidation frequency as only **OneTime**. • Collateral Fees of type **Event based Fee** can have accrual frequency as only **OneTime**, that is accrual is not supported for **Event based fee**. • Collateral fees of type **Event Based Fee** is always be a one-time fee but recurring multiple times as and when a lifecycle event is triggered for a collateral. • Collateral Fees of type **Event Based Fee** can have Liquidation Preference only as Auto is defaulted by the system. • Since, an **Event Based Fee** is triggered on happening of a certain collateral lifecycle event, in that case Holiday processing is not applicable. It is based on the holiday parameter maintained at **GEDPARAM** level. • If any **Event based Fee** is selected as part of **Fee & Accounting Class Maintenance** screen, the system validates and displays - **Holiday preference for Event based fee will be based on maintenance done at Parameter level** message

Table 5-20 (Cont.) Preferences - Liquidation Method - Field Description

Fields	Description
Adhoc	• Applicable only for Facility • Adhoc fees can be liquidated as and when a required (multiple times) throughout the facility life cycle. • Adhoc fee can have Liquidation Method as only Adhoc. • For an adhoc fee, if you select **Liquidation Method** other than **Adhoc** system will display an error message.
Liquidation Preference	For collateral fees, the **Rule Type** of **Fee** user can select **Liquidation Preference** as **Auto** or **Manual**. The **Manual** fee liquidation is applicable only if in the **Fee Rule Maintenance** screen, the **Fee Type** is selected as **User Input**. Liquidation preference manual is only applicable for facility fees
External Pricing Required	This value is defaulted based on the rule selected in **Fee Rule Maintenance** and user cannot modify this value.
Start Date	Specify the start date from which the fee need to be liquidated.
Start Month	Specify the start month from which the fee need to be liquidated.
Entity Type	Specify the entity type either **Facility** or **Collateral**.
Waived	If this toggle is selected, then the system does not calculate the fees,
Ignore Holidays	If this check box is selected, then holiday treatment is not applied to calculate the next date. If this check box is not selected, then **Holiday Preferences** settings are validated.
Move Across Month	If this toggle is selected, then the system moves the date to next month. If this check box is unselected, then the system moves the date to next date. For more information on example, refer Table 5-21. In above mentioned example, if **Move Across Month** is selected, then the system moves next date to 1-Sep. If **Move Across Month** is not selected, then the system changes next date to 30-Aug.
Move Forward	In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st Sep which is next working date
Move Backward	In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date
Cascade Schedules	If cascade schedules is selected, then the next date is calculated on based on previous schedule date instead of start date. If fee liquidation date for one of the liquidation cycle is changed based on holiday processing setting and if cascade schedule is selected future liquidation dates of corresponding fee gets modified as per the newly arrived liquidation date.
Holiday Check	If holiday treatment is applicable, then you can select **Local**, '**Currency** or **Both** based on your holiday maintenance. If **Both** is selected and **Branch** or **Currency** is holiday, then holiday processing setting is considered.
Holiday Currency	If holiday check is maintained as **Currency** or **Both** then currency code to be maintained here.

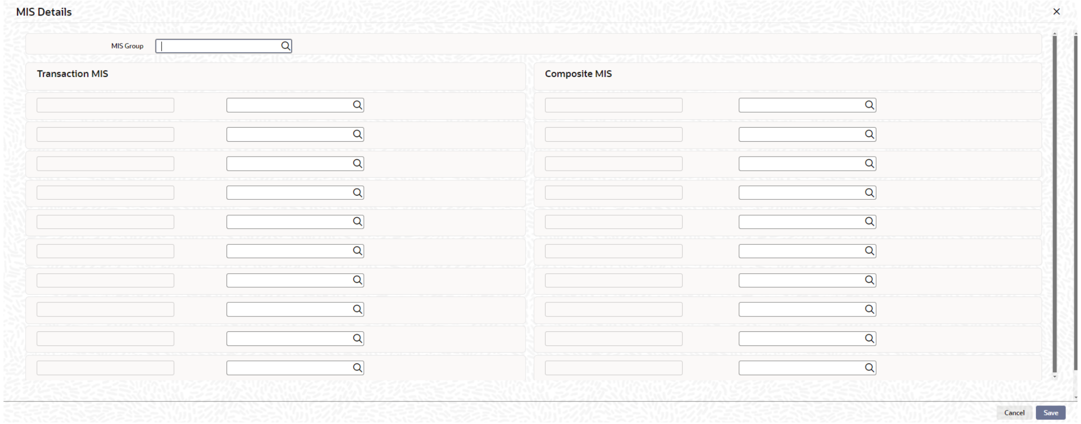
Table 5-21 Example

Working Day	30-Aug	1-Sep
Holiday	31-Aug	
Schedule Movement	Move Forward	
Calculated Next Date	31-Aug	

6. On **Fee Rule Maintenance** screen, click **MIS Class** tab.

   The **MIS Class** screen displays.

Figure 5-10 MIS Class



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

Table 5-22 MIS Class - Field Description

Field	Description
MIS Group	Select the MIS group from the list of groups configured in **MIDGRPMT** screen.
Transaction MIS	Displays the transaction type of MIS code based on the selected MIS Group.
Composite MIS	Displays the Composite type of MIS code based on the selected MIS Group.
MIS Code	Transaction and Composite MIS codes configured in **GLDCLSMT** or **MIDGRPMT** screen are auto-populated based on the selected MIS Group. The user can also add, modify or delete the MIS codes of type Transaction and Composite. For a fee class, the system allows to configure ten MIS Codes of each transaction and composite type. **Note:** MIS Codes of Customer and Fund Types will not be populated in the MIS subscreen and the same cannot be used for creating Fee Class.
MIS Class	Displays the MIS class based on the selected MIS code

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

5.13.3 Accounting Entries for facility/collateral

This topis describes about the detailed information on accounting entries for facility/collateral details.

Note:

Prerequisites:

The following setup is necessary for contingent accounting entries handoff.

- GEDHSTMN
    - Host code as branch's host code - FCUBS
    - Accounting and GL system code as Enterprise Limits and Collateral Management
- GEDEXMNT
    - External system code - FCUBS
    - External system class - FCUBS
    - Module - ACCHOFF - WSDL for FCUBSIF Service
- Core gateway maintenance for FCUBSIF Service with OB Enterprise Limits and Collateral Management
    - GWDETSYS - Enterprise Limits and Collateral Management
    - GWDETFUN - FCUBSIFService - Enterprise Limits and Collateral Management
    - CODSORCE - Enterprise Limits and Collateral Management
    - CODUPLDM - Enterprise Limits and Collateral Management,IF

This section contains details of the suggested accounting entries that can be set up, for Enterprise Limits and Collateral Management Facility. The details of the suggested accounting entries are given event-wise.

Table 5-23 Event Code and Description

Event Code	Description
INIT	Facility Initiation
AMND	Facility Amendment
UTIL	Facility Utilization
DUTL	Release of Utilization to Facility
FACR	Fee Accrual
FLIQ	Fee Liquidation
PRLQ	Pay Receive Liquidation

INIT: Facility Initiation

Accounting Entries

Table 5-24 Accounting Entries

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	EFF_LINE_AMT	Dr
CONASSETOFF	EFF_LINE_AMT	Cr

AMND: Facility Amendment

Table 5-25 Facility Amendment

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETOFF	EFF_LINE_AMT_DECR	Dr
CONASSETGL	EFF_LINE_AMT_DECR	Cr
CONASSETGL	EFF_LINE_AMT_INCR	Dr
CONASSETOFF	EFF_LINE_AMT_INCR	Cr

UTIL: Facility Utilization

Accounting Entries

Table 5-26 Facility Utilization

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_INCR	Cr
CONASSETOFF	UTIL_INCR	Dr

DUTIL: Release of Utilization to Facility

Accounting Entries

Table 5-27 Release of Utilization to Facility

Accounting Role	Amount Tags	Dr/Cr. Indicator
CONASSETGL	UTIL_DECR	Dr
CONASSETOFF	UTIL_DECR	Cr

FACR: Fee Accrual

Arrears Fee- Accounting Entries

Table 5-28 Fee Accrual

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEINC	RULE_ACCR	Cr
RULEREC	RULE_ACCR	Dr

FLIQ: Fee Liquidation

Arrears Fee- Accounting Entries

Table 5-29   Fee Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEREC	RULE_LIQD	Cr
CUSTOMER	RULE_LIQD	Dr

FACR: Fee Accrual

Advance Fee- Accounting Entries

Table 5-30   Fee Accrual

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULEINC	RULE_ACCR	Cr
RULERIA	RULE_ACCR	Dr

FLIQ: Fee Liquidation

Advance Fee- Accounting Entries

Table 5-31   Fee Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
RULERIA	RULE_LIQD	Cr
CUSTOMER	RULE_LIQD	Dr

PRLQ: Pay Receive Liquidation

Table 5-32   Pay Receive Liquidation

Accounting Role	Amount Tags	Dr/Cr. Indicator
EFFLINE_AMTINC	EFFLINE_AMT_PAY	Dr
CUSTOMER	EFFLINE_AMT_PAY	Cr
EFFLINE_AMTINC	EFFLINE_AMT_REC	Cr
CUSTOMER	EFFLINE_AMT_REC	Dr

OB Enterprise Limits and Collateral Management Integration with Corporate DDA

> **Note:**
>
> Prerequisites
>
> - Maintain the external source system (Corporate DDA) in common core – STDECAMT
> - Update the Accounting System as ‘CORPORATE DDA’ and GL systems as ‘FCUBS’ / any other GL system name (code) in Host Param Maintenance – GEDHSTMN
> - Update the GL system code in GEDPARAM as FCUBS / any other GL system name (code)
> - Configure External System Maintenance for Corporate DDA in GEDEXMNT
>   - Specify **External System Code** as **CORPORATE DDA**
>   - Maintain the Module (ACCHOF), WSDL Link and Service Type of Corporate DDA system
>   - Select the required Accounting entry as **Single** or **Double** – if **Double** selected then specify the Inter System Bridge GL
> - Update the Source Branch Code (same branch in OB Enterprise Limits and Collateral Management and Corporate DDA) and Source System (CORPORATE DDA) in Branch Core parameters maintenance STDCRBRN.
> - Maintain **Source System** as CORPORATE DDA in Customer Maintenance – STDCIFCR
> - Maintain account details in Customer Account Maintenance – STDCRACC
>   - Same account number must be created in Corporate DDA system
>   - External Credit Approval System must be opted as the CORPORATE DDA

In case of Corporate DDA without separate bridge GL for source systems - Single accounting entry:

- For all transactions (fees) in OB Enterprise Limits and Collateral Management, only one leg of accounting entry (customer account related) will be handed over to the Corporate DDA system
- The other leg of transaction (fee GL) will be sent to GL system

Table 5-33 ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ ARREARS FEE - FLIQ AND FACR

ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR				
FEE TYPE	**FLIQ**		**FACR**	
	DR	**CR**	**DR**	**CR**
ADVANCE FEE	CUSTOMER	RECEIVED IN ADVANCE	RECEIVED IN ADVANCE	INCOME GL

Table 5-33 (Cont.) ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR

ACCOUNTING ENTRY - SINGLE (WITHOUT BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR				
FEE TYPE	**FLIQ**		**FACR**	
	DR	**CR**	**DR**	**CR**
HANDOFF TO	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM
ARREARS FEE	CUSTOMER	RECEIVABLE GL	RECEIVABLE GL	INCOME GL
HANDOFF TO	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM

In case of Corporate DDA with separate bridge GL for each source system - Double accounting entries:

- For all transactions in OB Enterprise Limits and Collateral Management (fees), first pair of entry (customer account + Bridge GL) will be handed over to the Corporate DDA system
- The second pair of entries (Bridge GL + fee GL) will be handed over to the GL system

Table 5-34 ACCOUNTING ENTRY - DOUBLE (WITH BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR

ACCOUNTING ENTRY - DOUBLE (WITH BRIDGE GL) for ADVANCE/ARREARS FEE - FLIQ AND FACR						
FEE TYPE	**FLIQ - PAIR 1**		**FLIQ - PAIR 2**		**FACR**	
	DR	**CR**	**DR**	**CR**	**DR**	**CR**
ADVANCE FEE	CUSTOMER	BRIDGE GL	BRIDGE GL	RECEIVED IN ADVANCE	RECEIVED IN ADVANCE	INCOME GL
HANDOFF TO	CORP DDA	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM	GL SYSTEM
ARREARS FEE	CUSTOMER	BRIDGE GL	BRIDGE GL	RECEIVABLE GL	RECEIVABLE GL	INCOME GL
HANDOFF TO	CORP DDA	CORP DDA	GL SYSTEM	GL SYSTEM	GL SYSTEM	GL SYSTEM

Note:

All transaction in OB Enterprise Limits and Collateral Management can be viewed in daily_log_ac tables - GETB_DAILY_LOG_AC (facility) and GCTB_COLLAT_DAILY_LOG_AC (collateral).

- The above table has a column **CUST_GL** with values as A (Accounting System) and G (GL system).
- Handoff to respective systems (DDA and GL) happens based on selected accounting entry (Single/Double) and value in above column.

5.13.4 Derived Amount Tags

This topic provides the information on Derived Amount Tags.

Request and response messages can be viewed in EXTERNAL_ACCOUNTING_LOG tabled - GETB_EXTERNAL_ACCOUNTING_LOG (facility) and GCTB_COLLAT_DAILY_ LOG_AC (collateral).

Following are the derived amount tags available for configuring the accounting entries.

Table 5-35 Derived Amount Tags

Derived Amount Tag	Amount Tag Description	Amount Tag Revolving Formula	Amount Tag Non Revolving Formula
FINAL_LIMIT_AMT	Final Limit Amount	ADDITION (EFF_LINE_AMT , TFR_AMT)	ADDITION (EFF_LINE_AMT , TFR_AMT)
FINAL_LIMIT_AMT_INCR	Final Limit Amount Increase	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)	ADDITION (EFF_LINE_AMT_INCR , TFR_AMT_INCR)
FINAL_LIMIT_AMT_DECR	Final Limit Amount Decrease	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)	ADDITION (EFF_LINE_AMT_-DECR , TFR_AMT_-DECR)
UNAVAIL_AMT_IN CR	Unavailable Amount Increase	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_INCR)
UNAVAIL_AMT_- DECR	Unavailable Amount Decrease	MAX (ZERO , ZERO)	MAX (ZERO , MAT_AMT_DECR)

5.13.5 Derived Value Dated tags

This topic provides the information on Derived Value Dated tags.

Following are the derived value dated tags available for configuring the accounting entries.

Table 5-36 Derived Value Dated tags

Derived Value Dated Tag	Derived Value Dated Tag Description	Value dated Revolving Formula	Value dated Non Revolving Formula
OVERLINE_AMT_2	OVERL_INE_AMT_2	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , FINAL_LMT) , ZERO)
BD_OVERLINE_AMT_2	OVER_LINE_AMT_2	MAX (SUBTRACT (BD_UTIL_AMT , BD_FINAL_LMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_-FINAL_LMT) , ZERO)
BD_UNUTIL_AMT_ 1	BD_UNUTIL_A MT_1	SUBTRACT (BD_LIMIT_AMT , BD_UTIL_AMT)	SUBTRACT (BD_LIMIT_AMT , BD_UTIL_AMT)
BD_FINAL_LMT	BD_FINAL_LMT	ADDITION (BD_EFF_LINE_AMT , BD_TFR_AMT , BD_NTG_AMT)	ADDITION (BD_EFF_LINE_AMT , BD_TFR_AMT , BD_NTG_AMT)

Table 5-36 (Cont.) Derived Value Dated tags

Derived Value Dated Tag	Derived Value Dated Tag Description	Value dated Revolving Formula	Value dated Non Revolving Formula
BD_UTL_AMT_2	BD_UTL_AMT_2	ADDITION (BD_UTIL_AMT , ZERO)	SUBTRACT (BD_UTIL_AMT , BD_MAT_AMT)
BD_UNUTIL_AMT_2	BD_UN_UTIL_AMT_2	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)	SUBTRACT (BD_FINAL_LMT , BD_UTIL_AMT)
BD_OVERLINE_AMT_1	BD_OVER_LINE_AMT_1	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)	MAX (SUBTRACT (BD_UTIL_AMT , BD_LIMIT_AMT) , ZERO)
UNUTIL_AMT_1	UNU_TIL_AMT_1	SUBTRACT (LIMIT_AMT , UTIL_AMT)	SUBTRACT (LIMIT_AMT , UTIL_AMT)
FINAL_LMT	FINAL_LMT	ADDITION (EFF_LINE_AMT , TFR_AMT , NTG_AMT)	ADDITION (EFF_LINE_AMT , TFR_AMT , NTG_AMT)
UTL_AMT_2	UTL_AMT_2	ADDITION (UTIL_AMT , ZERO	SUBTRACT (UTIL_AMT , MAT_AMT)
UNUTIL_AMT_2	UNU_TIL_AMT_2	SUBTRACT (FINAL_LMT , UTIL_AMT)	SUBTRACT (FINAL_LMT , UTIL_AMT
OVERLINE_AMT_1	OVER_LINE_AMT_1	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)	MAX (SUBTRACT (UTIL_AMT , LIMIT_AMT) , ZERO)

5.14 New OBMA Collateral Utilization Services based on Helidon & Coherence

Existing utilization services for Collateral and Collateral Pool have been migrated to Oracle Banking Microservices Architecture (OBMA) based Helidon and Coherence services.

Helidon is a cloud-native, open-source framework for writing Java micro services that run on a fast web core powered by Netty.

Coherence stores frequently accessed data as serialized key-value pairs in JVM cluster with automatic sharding. Coherence ensures maximum scalability and performance by providing clustered low-latency data storage that enables multiple applications to rapidly read and write data.

Customers have the option to adopt the new collateral utilization services by enabling the coherence flag in **GEDPARAM**. However, existing customers who prefer to continue using the old utilization services can do so without making any configuration changes.

The product is packaged with Oracle Coherence Enterprise Edition under a Restricted Use License (RUL). Depending on the volumes, customers may need to increase their RAM capacity and utilize Solid State Drives (SSDs) for coherence cluster backups.

6

Annexure 2 - Cross Currency Enhancements

This topic describes about the information on Cross Currency Enhancements.

The behaviour of the Enterprise Limits and Collateral Management system for various scenarios is explained in detail in this chapter.

- When **Use Head Office Exchange Rates** in STDCRBRN is checked at branch level, the rate pickup will refer the new flag and return the appropriate rate.
  - If the **Use Head Office Exchange Rates** flag in STDCRBRN is enabled at branch level, the exchange rate will be picked from the Head office branch.
  - If the **Use Head Office Exchange Rates** flag in STDCRBRN is not enabled at branch level, the exchange rate will be picked from the current branch in which the transaction is posted.
- When Spreads are maintained in CYDSPRDF and CYDRATEE, the system will behave as follows if a facility has FX setting linked to it:
  - Fixed Rate - System will not consider the rates in CYDRATEE and perform the cross currency conversion in the Fixed rate provided at Facility level FX.
  - Derived Rate - System will consider the Spread maintained at CYDRATEE from Head office / Branch level as applicable for calculating the Buy / Sell rate.

In case of FX, the system will not consider OFFSET behaviour. Only the FX Rate Type provided in Facility will be considered, even if an indirect pair is provided. For example: If USD-EUR Pair is maintained and the transaction is made in EUR, the OFFSET becomes **Y**. In this scenario, if the user has provided FX Rate type as **SELL**, the system will consider only SELL for deriving the rate and not consider BUY which is usually followed when OFFSET is **Y**.

- When Direct Spread flag at the Currency Pair level is **Y** in case of through currency, the system will behave as follows:
  - Rate pick up will refer the new flag and if it is YES, the system will use through currency to calculate mid rate and apply independently maintained spread to derive buy / sell rate.
  - If the new flag defined is set to NO, the system follows the current functionality.

Scenario 1:

When DIRECT SPREAD is set as **Y** and FX is not linked to Facility, the system will compute only Mid-rate with the Through Currency and Buy / Sell Spread maintained for FCY-FCY is applied to get the final value.

Sample Calculation:

The sample calculation is explained with the values in the following table:

Table 6-1 Sample Calculation:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
BHD	JPY	3.54	0.36	0.46	3.527256	3.556284
EUR	JPY	2.34	0.56	0.76	2.326896	2.357784
BHD	EUR	-	0.67	0.98	-	-

For a Direct currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Mid-rate

1/2.34 = 0.427350427

- STEP 2: Multiplies the Mid-rate of BHD-JPY with the above calculated value

3.54*0.427350427 = 1.51282051158

- STEP 3: Subtracts BUY Spread from the rate derived at STEP 2 above value, if BUY is maintained at GEDPARAM

Or

- STEP 3: Adds SELL Spread to the rate derived at STEP 2, if SELL is maintained at GEDPARAM
- STEP 4: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 3 (Final amount = utilization amount * Rate derived at step 3)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Mid-rate

1/2.34 = 0.427350427

- STEP 2: Multiplies the Mid-rate of BHD-JPY with the above calculated value

3.54*0.427350427 = 1.51282051158

- STEP 3: Adds SELL Spread to the rate derived at STEP 2, if BUY is maintained at GEDPARAM

Or

- STEP 3: Subtracts BUY Spread from the rate derived at STEP 2, if SELL is maintained at GEDPARAM
- STEP 4: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 3 (Final amount = utilization amount * Rate derived at step 3)

Scenario 2:

When DIRECT SPREAD is set as **Y** and FX is linked to the Facility, the system will compute Mid / Buy / Sell rates from CYDRATEE with the Through Currency as specified in the FX linked to the Facility and will not consider Spread maintained for FCY-FCY in CYDSPRDF.

Sample Calculation

The sample calculation is explained with the values in the following table:

Table 6-2 Sample Calculation

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
BHD	JPY	3.71	0.38	0.48	3.695902	3.727808
EUR	JPY	2.72	0.55	0.76	2.70504	2.740672

For a Direct currency pair with Rate Type as **BUY** in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy Rate

1/2.70504 = 0.3696803

- STEP 2: Multiplies the Buy Rate of BHD-JPY with the above calculated value

3.695902*0.3696803 = 1.3663021601306

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-BHD Buy Rate

1/3.695902 = 0.270569945

- STEP 2: Multiplies the Buy Rate of EUR-JPY with the above calculated value

2.70504*0.270569945 = 0.7319025240228

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

Scenario 3:

When DIRECT SPREAD is set as **N**, **SELL** is maintained at GEDPARAM, and FX is not linked to the Facility, the system will compute the Buy / Sell Rates using the Buy or Sell Rate with the Through Currency in CYDRATEE.

Sample Calculation:

The sample calculation is explained with the values in the following table:

Table 6-3 Sample Calculation:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
EUR	JPY	2.71	0.55	0.76	2.695095	2.730596
GBP	JPY	1.91	0.65	0.86	1.897585	1.926426
EUR	GBP	-	-	-	-	-

For a Direct currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-GBP Buy Rate

1/1.897585 = 0.526985616

- STEP 2: Multiplies the Sell Rate of EUR-JPY with the above calculated value

2.730596*0.526985616 = 1.438984815107136

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy rate

1/2.695095 = 0.371044434

- STEP 2: Multiplies the Sell Rate of GBP-JPY with the above calculated value

1.926426*0.371044434 = 0.714789644812884

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

Scenario 4:

When DIRECT SPREAD is set as **N** and the FX is linked to Facility, the system will compute Mid / Buy / Sell rates with the Through Currency as specified in the FX linked to the Facility and will not consider the Spread maintained for FCY-FCY.

Sample Calculation:

The sample calculation is explained with the values in the following table:

Table 6-4 Sample Calculation:

CCY1	CCY2	MIDRATE	BUY SPREAD	SELL SPREAD	BUY RATE	SALE RATE
EUR	JPY	2.72	0.55	0.76	2.70504	2.740672
GBP	JPY	1.95	0.65	0.86	1.937325	1.96677

For a Direct currency pair with Rate Type as **MID** in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-GBP Mid Rate

1/1.95 = 0.512820513

- STEP 2: Multiplies the Mid Rate of EUR-JPY with the above calculated value

2.72*0.512820513 = 1.39487179536

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

For an Indirect currency pair with Rate Type as **BUY** in FX, the system performs the calculation with the provided Currency and Spread as shown below:

- STEP 1: Divides 1 by JPY-EUR Buy Rate

1/2.70504 = 0.3696803

- STEP 2: Multiplies the Buy Rate of GBP-JPY with the above calculated value

1.937325*0.3696803 = 0.7161908871975

- STEP 3: Calculates the Final Amount by multiplying the Utilization Amount with the rate derived at STEP 2 (Final Amount = Utilization Amount * Rate derived at STEP 2)

7

Annexure 3 – Revaluation

This topic provides the information on Revaluation.

caters to different types of currencies backed by marketable securities. Exchange rates and the value of marketable securities are driven by market forces and hence tend to fluctuate over a period of time. Revaluation is essential to keep set limits realistic and to reflect the current market trends.

Currency Revaluation - The changes in the exchange rates of currencies involved in the active contracts and collateral linked to the Facility affects the Credit Limit under the facility.

This topic contains the following sub-topics:

- Currency Revaluation
  This topic provides the information on Currency Revaluation.

7.1 Currency Revaluation

This topic provides the information on Currency Revaluation.

Currency revaluation is triggered off as a result of the cases explained in the sections explained below.

This topic contains the following sub-topics:

- Facility Currency and Utilization Currency
  This topic describes about the facility and utilization currency.
- Facility Currency and Collateral Currency
  This topic describes about the facility and collateral currency.
- Collateral currency and child record currency
  This topic provides the information on Collateral currency and child record currency.

7.1.1 Facility Currency and Utilization Currency

This topic describes about the facility and utilization currency.

Facility Currency and Utilization Currency Consider that a change takes place in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line. Due to this change in exchange rate revaluation takes place in two in the following two stages:

Stage 1 - Currency Revaluation occurs between utilized contract and the credit line of the facility.

In the Currency Rates Screen of the Core services module, you can maintain exchange rates for currency pairs that your bank deals with. Along with this exchange rate maintenance, you can also specify the Mid Rate and the Buy or Sell Spread for various currency pairs. After you update and authorize the new exchange rates, they become effective.

While defining a credit line for a facility, you have the option of maintaining currency restrictions for the line. If you do not specify currency restrictions for a facility, then contracts having currencies other than the facility currency, can utilize the limit under the credit line. The revaluation process is applicable for such a line.

If the above conditions hold good, then a change in the exchange rate triggers the revaluation process. The system calculates the Facility currency equivalent of all the contracts linked to the facility (using the new exchange rates) and updates the utilization and available amount under the line.

Example

User have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility.

Table 7-1 Example

Liability code	Line code	Facility Limit	Facility Currency
Symphony Group	Loans	100,000	USD

On 01 January 2008 the following Loan contracts has been sent to Oracle Banking Enterprise Limits and Collateral Management system for utilization, which are linked to this Credit Line. At the time of saving these utilization details, the line utilization is computed based on the exchange rates as of the transaction date (that is, 01 January 2008) of these contracts. The following table contains the details.

Table 7-2 Utilization details

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD)	Utilization	Availability
AUD 15,000	1.50	22500	22500	27500
DEM 2000	1.20	2400	2400	25100
GBP10,000	0.5	20000.00	20000.00	5100.00
INR 72,000	36.00	2,000	2,000	31000.00
Total			$46900.00	$3100.00

On 01 February 2008 the exchange rates have changed (now 1USD=1.6 AUD). After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans the contracts linked to the line, converts the contract currency to the Facility currency (using the new exchange rates) and updates the line’s utilization and available amount.

The following table indicates these details:

Table 7-3 Facility currency

Loan Amount	Exchange Rate	Facility Currency Equivalent (USD	Utilization	Availability
AUD 15,000	1.60	24000.00	24000.00	26000.00
DEM 2,000	1.20	2400.00	2400.00	23600.00
GBP10,000	0.5	20000.00	20000.00	3600.00
INR 72,000	36.00	2,000.00	2,000.00	1600.00
Total			$4840 0.0 0	$160 0.00

Stage 2: Revaluation occurs between the facility and the liability which is linked to that facility.

Due to the currency revaluation between utilized contract and the credit line of the facility (as per Stage 1) there is a revaluation on credit limit utilized by the liability.

Considering the same example as in Stage 1.

You have defined a line for Loans, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100000.This liability is linked only to one Facility (or line code) Loans.

Initially before the change in the exchange rate the utilization of the liability is as shown in the table:

Table 7-4 Exchange rate the utilization of the liability

Liability Cod	Line code	Liability Limit	Liability CCY	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	$46900.00	$53100.00

After the change in the exchange rate between the line currency and the currency of a contract utilizing the limit under the line, due to this the utilization at the facility level is changed. Due to this change the utilization at the Liability level also gets changed as shown in the table below:

Table 7-5 Liability details

Liability Code	Line code	Liability Limit	Liability CCY	Liability Utilization	Availability
Symphony Group	Loans	100,000	USD	$48400.00	$51600.00

7.1.2 Facility Currency and Collateral Currency

This topic describes about the facility and collateral currency.

Section Title

Change in exchange rates between the Credit Line currency and the currency of the collateral.

When you update and authorize the exchange rates in the currency table, the system scans all the collateral linked to a line (bearing different currencies). The collateral contribution is then converted the into the line currency (using the latest exchange rates). After the conversion, the collateral contribution to the line is updated.

The calculated limit contribution of the collateral has to be linked to the pool. This pool containing the pool amount is linked to the Facility. Hence any revaluation at collateral level affects the pool amount.

Example

User have defined a line for Loans on 01 January 2008, and linked the Liability Code Symphony Group to it. The credit limit assigned to the credit line is USD 100,000, the facility currency is USD. No currency restrictions have been maintained for the facility. Let us say that the Loans line has been backed by Collateral **ABC** and its maximum contribution amount that can be linked to the limit is GBP 10,000.

(1 GBP= 2 USD)

Table 7-6 Collateral details

Collateral code	Max. Collateral Contribution amount	Collateral CCY	Pool code	Pool CCY	Collateral Pool % linkage	Pool amt
ABC	10,000	GBP	Pool1	USD	100%	20,000

Pool contribution to the line

Table 7-7 Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution	Line Avl amt
Pool1	USD	Loans	USD	100%	$20,000	$120,000

On 01 February 2008 the exchange rates have changed. After the exchange rate revision has been changed and authorized, the revaluation process (online process) scans all the pools where this collateral has been linked and having the above exchange pair is revaluated.

(1 GBP= 1.5 USD)

Table 7-8 Collateral details

Collateral code	Line Code	Max. Collateral Contribution amount	Collateral CCY	Pool code	Pool CCY	Collateral Pool % linkage	Pool amt
ABC	Loans	10,000	GBP	Pool1	USD	100%	20,00 0

Pool contribution to the line

Table 7-9 Pool contribution to the line

Pool code	Pool CCY	Line code	Line CCY	Pool Line Linkage	Pool contribution	Line Avl amt
Pool1	USD	Loans	USD	100%	$15,000	$115,000

The revaluation in both cases is triggered off automatically whenever there is a change in the exchange rates (that is, online process).

The process explained above is an online process wherein the change in the currency exchange rate immediately evaluates all the contracts and the collateral having this exchange pair with the facility currency. If at the Oracle Banking Enterprise Limits and Collateral Management Global Parameter maintenance, the option for Evaluate Currency during Offline (batch) has been selected then the currency revaluation as explained above is taken up as part of revaluation batch process.

Note:

Fixed exchange rate utilization transactions will not get picked up for currency revaluation, as revaluation is not applicable for the same.

7.1.3 Collateral currency and child record currency

This topic provides the information on Collateral currency and child record currency.

Wherever collateral currency and child record currency is different (For example, Collateral currency is USD and Inventory currency is GBP) and the exchange rate between these two currencies undergoes a change, then the currency revaluation batch revaluates all such collaterals and updates the collateral value as part of end of batch process. After revaluation, amount in collateral currency field at each child level is updated with the revaluated price of the child.

Same is extended when multiple currencies are involved as in the case of Account receivable type of collateral where different currencies can be considered for collateral, account receivable and invoices attached to account receivable.

8

Annexure 4 - Gateway Processes and Interfaces

This topic describes about the information on Gateway Processes and Interfaces.

The (hereafter referred to as Oracle Banking ELCM) system's Gateway processes allow seamless communication and integration with variety of other specialized applications. These other systems maybe deployed on different platforms and may use different infrastructure. The Gateway bridges the external system and the system.

Gateway provides two main kinds of processes:

- Gateway Online process
- Gateway Batch process

This topic contains the following sub-topics:

- Gateway Online Process
  This topic describes about the types of gateway online process and supported transactions.
- Gateway Batch Process
  This topic describes about the detailed information on gateway batch process
- Interfaces
  This topic describes about the list of interfaces.
- Enterprise Limits and Collateral Management Integration with Oracle Revenue Management and Billing
  This topic provides the information on Enterprise Limits and Collateral Management Integration with Oracle Revenue Management and Billing.

8.1 Gateway Online Process

This topic describes about the types of gateway online process and supported transactions.

Gateway Online process provides following process:

- Online Inbound process
- Online Outbound process

Following are the transactions supported by Gateway process:

- Maintenance transactions
- Utilization transactions
- Batch process

Maintenance transactions

Table 8-1 Maintenance Transactions

Transaction	Creation and Modification	Delete	Auth	Close and Reopen	Query	Notify	Tech Undo
Customer	Yes	Yes	Yes	Yes	Yes	No	No
Liability	Yes	Yes	Yes	Yes	Yes	No	Yes
Facility	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral	Yes	Yes	Yes	Yes	Yes	No	Yes
Collateral Pool	Yes	Yes	Yes	Yes	Yes	No	No
Issuers	Yes	Yes	Yes	Yes	Yes	No	No
Securities	Yes	Yes	Yes	Yes	Yes	No	No
Limits Transfer	Yes	Yes	Yes	Yes	Yes	No	No
Account Service	Yes	Yes	Yes	Yes	Yes	No	No

Utilization transactions

Table 8-2 Utilization Transactions

Utilization Transactions	Input	Authorization	Deletion	Technical undo
New Utilization	Yes	Yes	Yes	Yes
Increase Utilization	Yes	Yes	Yes	Yes
Decrease Utilization	Yes	Yes	Yes	Yes
Alter Utilization	Yes	Yes	Yes	Yes
Reverse	Yes	Yes	Yes	Yes
Set Balance	Yes	Yes	Yes	Yes
Query Utilization	Yes	Yes	Yes	Yes

Batch process

The batch processes which can be triggered using gateway online process are:

- EOD Process
- Input File Process
- Output File Process

Reprocessing Locked Online Transactions

During the processing of Gate Way online transactions, some of the transactions processing may fail because of a lock in the database. Oracle Banking Enterprise Limits and Collateral Management provides a feature to process the locked records.

Technical undo (Functional Rollback)

This feature of Gateway allows the external system to rollback previously entered transactions in Oracle Banking Enterprise Limits and Collateral Management. This feature will be supported in Gateway Inbound (online), information required as part of Technical undo is also Transaction

Id of the previous transaction. Technical undo is not supported for Query and Notification transactions.

8.2 Gateway Batch Process

This topic describes about the detailed information on gateway batch process

Gateway Online processes are mainly used to process single transaction. Gateway Batch process is used when high volume of data needs to be transferred from external system to system or vice-versa. Communication format for the Gateway Batch process would be through ASCII file and data within the file is delimited with a Delimiter Character. All interface transaction file formats are predefined in the system.

Gateway Batch Process provides two kinds of process:

- Batch Inbound Process
- Batch Outbound Process

Batch Inbound Process

Batch Inbound process is used to upload large records. As a batch operation the necessary input files are fetched from the mentioned location path. The Batch Inbound process can also be initiated from the following screen:

Batch Operation - In Bound Batch - detailed

The following operations (through input files) are supported as an Input Files Batch Operations:

- Customer upload
- Utilization Upload
- Liability upload
- Facility upload
- Collateral upload
- Securities upload
- Rates upload

Table 8-3 Batch Inbound Process

Fields	Description
Utilization Upload	All the utilizations as part of Transaction functions are provided for as a part of Batch Inbound operations. Utilization upload allows more than one utilization record to be uploaded in a single upload process.
Liability Upload	Liability creation as a part of batch upload is provided. Liability upload allows more than one Liability record to be uploaded in a single upload process.
Facility Upload	Facility creation as part of batch upload is provided. Facility upload allows more than one Facility record to be uploaded in a single upload process.
Collateral Upload	Collateral creation as part of batch upload is provided. Collateral upload allows more than one Collateral record to be uploaded in a single upload process.
Securities Upload	Securities creation as part of batch upload is provided. Securities upload allows more than one Securities record to be uploaded in a single upload process.

Table 8-3 (Cont.) Batch Inbound Process

Fields	Description
Customer Upload	Customer creation as part of batch upload is provided. Customer upload allows more than one Customer record to be uploaded in a single upload process.
Rates Upload	Rates creation as part of batch upload is provided. Rates upload allows more than one Customer record to be uploaded in a single upload process.

Batch Outbound Process

Batch Outbound process is used to upload large records. As a batch operation the necessary output files are generated into the mentioned work path. You can initiate the Batch Outbound Process using the following screen.

Batch Operations - Out Bond Batch - Detailed

The following operations are supported as an Input Files Batch Operations.

- Utilization
- Liability
- Facility
- Collateral

Table 8-4 Batch Outbound Process

Fields	Description
Utilization Handoff (For the Current Day)	All the utilizations which have occurred during the day can be grouped into a file. This file is a part of batch handoff operation. This file contains only the current day’s utilization records.
Liability Handoff (Zero Based)	All the Liabilities created in can be grouped in to file through the Batch Facility Handoff. This handoff contains all the details of the records.
Facility Handoff (Zero Based)	All the facilities created in can be grouped into file through the Batch Facility Handoff. This handoff contains all the details of the records.
Collateral Handoff (Zero Based)	All the Collateral created in can be grouped into file through the Batch Facility Handoff. This handoff contains all the details of the records.

8.3 Interfaces

This topic describes about the list of interfaces.

Section Title

The following interfaces are available as part of the system.

Table 8-5   Oracle Banking Enterprise Limits and Collateral Management interfaces

Module	Interface Name	Interface Type
Currency	Rates Interface	Online incoming
Core	Product Interface	Batch Incoming
Branch Holiday	Holiday Interface	Batch Incoming
SMS	User Interface	Batch Incoming
Account	Account Interface	Online incoming
TD	TD Interface	Online/Batch Incoming
TD	TD block/unblock Interface	Online/Batch Incoming
Core	Liability Link Interface	Online/Batch Incoming
Limits	Facility Interface	Batch Outgoing
Limits	Utilization interface	Batch Outgoing
Limits	Dual Authorization	Online Outgoing

8.4 Enterprise Limits and Collateral Management Integration with Oracle Revenue Management and Billing

This topic provides the information on Enterprise Limits and Collateral Management Integration with Oracle Revenue Management and Billing.

Introduction

The integration between Enterprise Limits and Collateral Management and Oracle Revenue and Billing Management (ORMB) enables you to fetch the pricing details from external pricing and billing system.

Parameter Set Up

The following parameter set up is required for this integration during installation of Enterprise Limits and Collateral Management.

- In **CSTB_PARAM** table, set the **Enterprise Limits and Collateral Management_PRICING_INTEGRATION** parameter as **Y**. Only, if this option is set to **Y**, you can fetch the pricing details from external pricing and billing system.
- You need to enable the **External Pricing Required** option in the following screens.
  - GEDRULES
  - GEDCLSMT
  - GEDFACLT

For more information about this option, refer to Fee Rule Maintenance, Fee Class Maintenance, and Facilities Maintenance sections.

9

Enterprise Limits Management - Enterprise Collateral Management Interaction

This topic describes about the ELM - ECM interaction.

This topic contains the following sub-topics:

- Prerequisites
  This topic describes about the detailed information about the ELCM - OFSAA Integration.
- Enterprise Limits Management - Enterprise Collateral Management Interaction Flow
  This topis describes about the detailed information about the ELM - Enterprise Collateral Management Interaction Flow.

9.1 Prerequisites

This topic describes about the detailed information about the ELCM - OFSAA Integration.

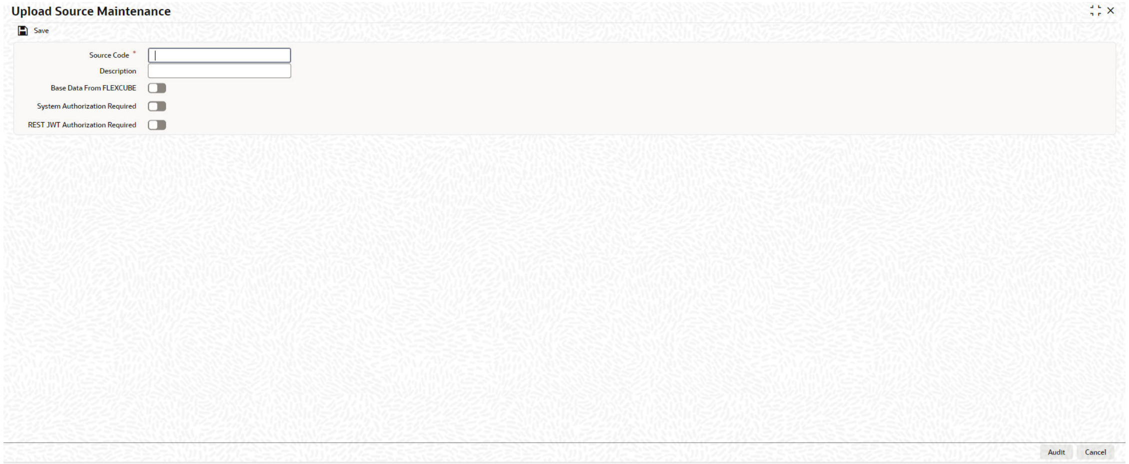
The following maintenance activities must be done for successful Enterprise Limits Management - Enterprise Collateral Management Interaction:

In Enterprise Limits Management

- Source code in the **Upload Source Maintenance** (**CODSORCE**) screen must be maintained as **EXTECM** to authenticate external system. The external Enterprise Collateral Management system requires this Source Code to access External Collateral Service in Enterprise Limits Management

Sample screen:

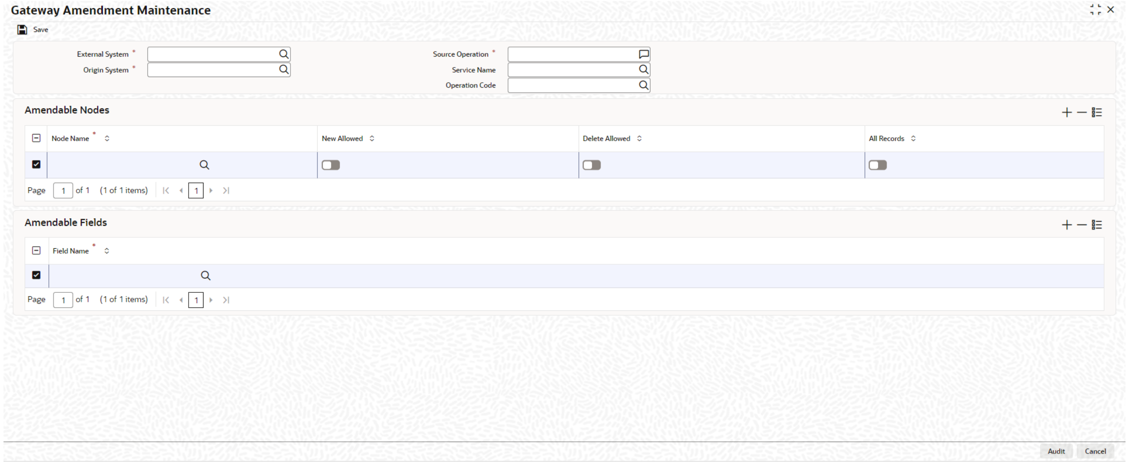
Figure 9-1 Upload Source Maintenance


Upload Source Maintenance
Save
Source Code *
Description
Base Data From FLEXCUBE
System Authorization Required
REST JWT Authorization Required
Audit
Cancel

- Amendables for External Collateral service must be defined in the **Gateway Amendment Maintenance** screen (**GWDAMDMT**)

Sample Screens:

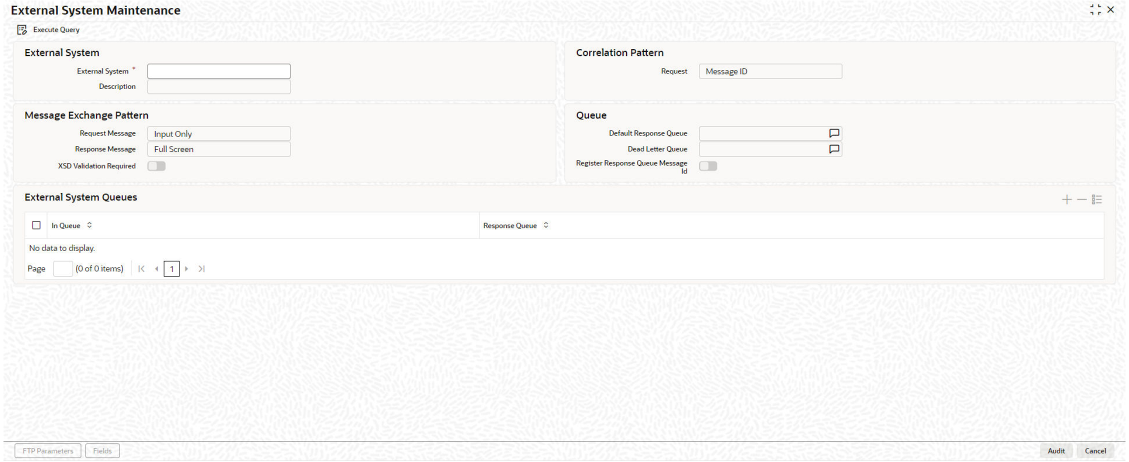
Figure 9-2   Gateway Amendment Maintenance



- In the **External System Maintenance** screen (**GWDETSYS**), **EXTECM** must be provided as External System. This external system will be used by the external Enterprise Collateral Management system to call Enterprise Limits Management

Sample Screen:

Figure 9-3   External System Maintenance



Request: Message ID

Request Message: Input Only

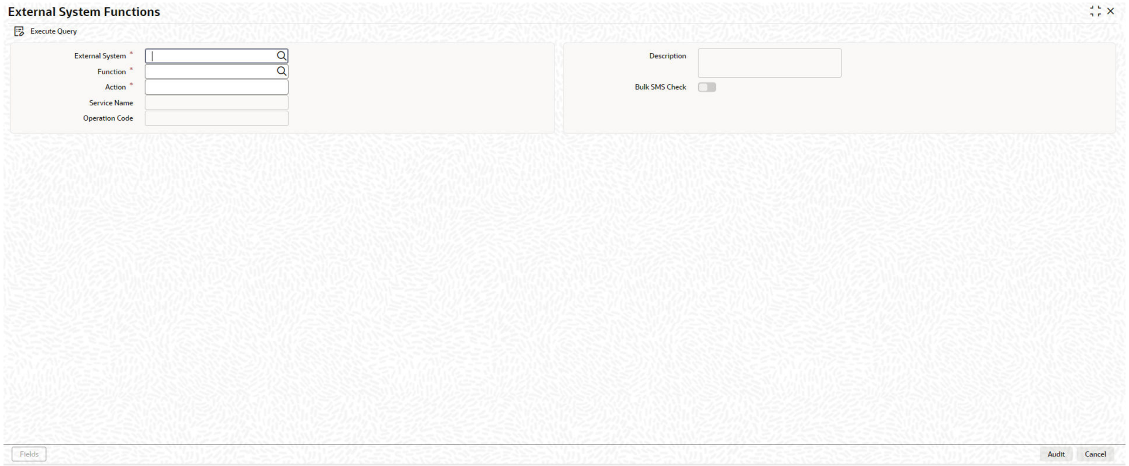
Response Message: Full Screen

No data to display.

- In the **External System Function** screen (**GWDETFUN**), **Actions** for the Function ID (**GCDECOLT**) need to be configured for using the service

Sample Screens:

Figure 9-4   External System Function

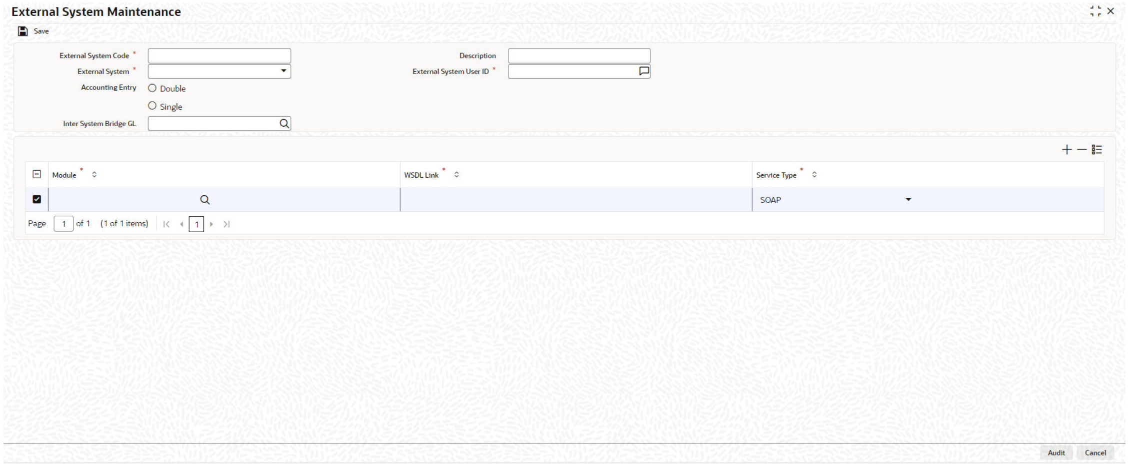


In Enterprise Collateral Management:

- In the **External System Maintenance** screen (**GEDEXMNT**), WSDL URL of the Enterprise Limits Management application must be captured for the external system **EXTECM**.

Sample screen:

Figure 9-5   External System Maintenance



9.2 Enterprise Limits Management - Enterprise Collateral Management Interaction Flow

This topis describes about the detailed information about the ELM - Enterprise Collateral Management Interaction Flow.

When the Enterprise Limits Management system interacts with the external Enterprise Collateral Management system:

- The collaterals created in external Enterprise Collateral Management system can be used in the Enterprise Limits Management system through the following options:

  - Service
  - **External System Maintenance screen** (**GCDECOLT**)
  - Upload
- Collaterals of all types can be sent from the external Enterprise Collateral Management system to the Enterprise Limits Management through service
- For collaterals from the external Enterprise Collateral Management system, customer number / ID is mandatory
- Individual record level details of the collaterals will be available only in the external Enterprise Collateral Management system
- External collaterals can be linked only by signifying percentage. By default, 100% is allocated to the pool
- Collateral Type for the collaterals linked from the external Enterprise Collateral Management system will be **External**
- Internal collaterals from Enterprise Limits and Collateral Management as well as the collaterals from the external Enterprise Collateral Management system can be linked to the same pool

> **Note:**
>
> The Enterprise Limits Management - Enterprise Collateral Management interaction in this chapter is explained considering the following conditions:
>
> 1. Same customer number is available in both external Enterprise Collateral Management and Enterprise Limits Management.
> 2. The user of external Enterprise Collateral Management system will have access to Enterprise Limits Management system as well.
> 3. Liability ID will be created in Enterprise Limits Management system as it is required for creating pool and facility in Enterprise Limits Management. The customer will be linked through customer liability linkage.

Linking collaterals to Pool in Enterprise Limits Management

- Pool can be created with the collaterals of external type from the external Enterprise Collateral Management system in the **Pool Creation** screen ().
- Collaterals from the external Enterprise Collateral Management system will not have auto pool create feature.
- When the collateral of external type is selected for creating pool, the details of source system will be displayed in the **Pool Creation** screen.
- While linking the external collaterals to the Pool, Amount basis must be selected as Percentage and 100% must be allocated to the Pool. Thus, one collateral can be linked to only one Pool. However, multiple external type collaterals can be linked to the same pool. There is no change in the existing pool feature such as order of utilization.
- When the external collateral is linked to the pool, the **Linked** flag in the **External Collateral Maintenance** screen () will get updated.
- Blocking message for the linked collateral will not be sent to the external Enterprise Collateral Management system by the Enterprise Limits Management system, when a pool amount is blocked.

- Internal collaterals can be linked to the same collateral Pool to which the external collaterals are linked.

De-linking external collateral from Pool

- De-linking external collateral from the Pool is similar to de-linking internal collaterals from the Pool. Upon de-linking the external collateral from the Pool, **Linked** flag at the **External Collateral Maintenance** screen () will be updated.
- Notification will not be sent to the external Enterprise Collateral Management system, when the external collaterals are de-linked from pool.
- De-linked external collateral can be re-linked to another collateral Pool with 100% allocation.

Collateral revaluation in external Enterprise Collateral Management

- When a collateral is revalued in external Enterprise Collateral Management system, modified value will be updated in Enterprise Limits Management through service or screen provided for that purpose in Enterprise Limits Management.
- Due to 100% allocation of collateral to the Pool, linked amount at the Pool will be revalued when the modified collateral value is updated in Enterprise Limits Management.
- If the Pool is linked to the facility in percentage basis, the Pool value will be revalued and linked pool amount at facility level will be recalculated.
- Exception will be logged whenever the available amount at Pool or facility level reaches negative value due to collateral revaluation.
- After going through the exception, the Enterprise Limits Management users must take appropriate action to replenish the pool with additional collaterals from the customer.
- Notification will not be sent back to the external Enterprise Collateral Management system from the Enterprise Limits Management system, when the above exceptions are encountered.

Closure of collateral in external Enterprise Collateral Management

- Whenever it is required to close a collateral in the external Enterprise Collateral Management system, the Enterprise Collateral Management user must remove that collateral from the pool and provide alternate collateral to the pool in Enterprise Limits Management.
- Closure of external collateral in Enterprise Limits Management with the **Linked** flag updated will not be allowed.

10

End of Day-Beginning of Day Batches

This topic provides the information on End of Day-Beginning of Day Batches.

Following are the Function IDs for the End of Day and Beginning of Day batch operations.

> **Note:**
>
> Before executing these batches, System (Enterprise Limits and Collateral Management user id) User should be created and given roles for the respective branch.
>
> WSDL URL has to be maintained in with **ELBATCH** module and **EXTSYSTEM** field (ELBatchService).

Table 10-1 Function IDs for the End of Day and Beginning of Day batch operations

Seq No	Batch Function Id	Batch	Sup Process	Description	Stage
1	ELBCOLAT	Collateral Batch	GCBCLACT	Collateral activation	BOD
2	ELBCOLAT	Collateral Batch	GEBSHCUT	Haircut Schedule apply	BOD
3	ELBCOLAT	Collateral Batch	GCBSCREV	Collateral Revaluation	BOD
4	ELBCOLAT	Collateral Batch	GCBSEDRV	Collateral child End date (B (Negotiable Instruments) and T(Others))	BOD
5	ELBCOLAT	Collateral Batch	GCBSCEXP	Expire Collateral (B (Negotiable Instruments) and T(Others))	BOD
6	ELBFACLT	Facility Batch	GEBFCACT	Facility Activation for future dated Facilities	BOD
7	ELBFACLT	Facility Batch	GEBSLAMT	Facility tanking Un-tanking and clear amount utilized today	BOD
8	ELBFACLT	Facility Batch	GEBSLBLK	Facility Ear marking apply	BOD
9	ELBFACLT	Facility Batch	GEBSLEXB	Exposure block apply	BOD
10	ELBFACLT	Facility Batch	GEBSLSCH	Limit Schedule apply	BOD
11	ELBFACLT	Facility Batch	GEBSTRNS	Apply Future dated Transfers configured on facility	BOD
12	ELBFACLT	Facility Batch	GEBACCNT	Apply Future dated Netting configured	BOD
13	ELBFACLT	Facility Batch	GEBSUTST	Net Peak and Average computation	BOD
14	ELBUTILS	Utils Batch	GEBSCTUT	Un-tanking collateral	BOD
15	ELBUTILS	Utils Batch	GEBSPTUT	Un-tanking Pool	BOD
16	ELBUTILS	Utils Batch	GEBSLTUT	Un-tanking Liab	BOD
17	GEBMLIAB	Liab Batch	GEBSLMLC	Main Liability Change Future effective dated change	BOD

Table 10-1 (Cont.) Function IDs for the End of Day and Beginning of Day batch operations

Seq No	Batch Function Id	Batch	Sup Process	Description	Stage
18	GEBMLIAB	Liab Batch	GEBSLMLC	Main Liability Change current effective dated change	EOTI
19	ELBCOLAT	Collateral Batch	GCBSCEXP	Expire Collateral (B (Negotiable Instruments) and T(Others))	EOTI
20	ELBCOLAT	Collateral Batch	GCBSCFEE	Collateral Fee	EOTI
21	ELBCOLAT	Collateral Batch	GCBCHEXP	Charge Expiry	EOTI
22	ELBCOLAT	Collateral Batch	GCBSEDRV	Collateral child End date(B (Negotiable Instruments) and T(Others))	EOTI
23	ELBCOLAT	Collateral Batch	GCBSCOLR	Collateral Guarantee revocation	EOTI
24	ELBFACLT	Facility Batch	GEBSLCLO	Close non revolving lines on expiry	EOTI
25	ELBFACLT	Facility Batch	GEBSLEXB	Exposure block expiry	EOTI
26	ELBFACLT	Facility Batch	GEBSLBLK	Facility Ear marking	EOTI
27	ELBFACLT	Facility Batch	GEBSTRNS	Expire Facility Transfers	EOTI
28	ELBFACLT	Facility Batch	GEBSFMLC	Facility Main Line Change process à is BOD changes also done - No	EOTI
29	ELBFACLT	Facility Batch	GEBSTREX	Exposure Expiry	EOTI
30	ELBFACLT	Facility Batch	GEBFCACT	Facility Activation for future dated Facilities. à why is it required in EOTI	EOTI
31	ELBFACLT	Facility Batch	GEBACCNT	Netting on Facility Expiry	EOTI
32	ELBCYREV	Currency Revaluation	GEBSFCCY	Currency revaluation between Pool and Facility	EOTI
33	ELBCYREV	Currency Revaluation	GEBSFNCY	Currency revaluation between Util and non revolving Facility	EOTI
34	ELBCYREV	Currency Revaluation	GEBSFRCY	Currency revaluation between Util and revolving Facility	EOTI
35	ELBCYREV	Currency Revaluation	GEBSLICY	Currency revaluation between Util and Liability	EOTI
36	ELBCYREV	Currency Revaluation	GCBSPCCY	Currency revaluation between Collateral and Pool	EOTI
37	ELBCYREV	Currency Revaluation	GCBSPOCY	Currency revaluation between Util and Pool	EOTI
38	ELBCYREV	Currency Revaluation	GEBSECCY	Currency revaluation between Util and Exposure	EOTI
39	ELBCYREV	Currency Revaluation	GEBSCOCY	Currency revaluation between Util and Collateral	EOTI
40	ELBCYREV	Currency Revaluation	GEBSBLCY	Currency revaluation between Block and Facility	EOTI
41	ELBCYREV	Currency Revaluation	GEBSBCCY	Currency revaluation between Earmarking and Facility	EOTI
42	ELBCYREV	Currency Revaluation	GEBFXCRV	Currency revaluation between Util and Facility using Fx Rates fixing	EOTI

Table 10-1 (Cont.) Function IDs for the End of Day and Beginning of Day batch operations

Seq No	Batch Function Id	Batch	Sup Process	Description	Stage
43	ELBCYREV	Currency Revaluation	GCBSCYRV	Collaterals Currency revaluation between components(child) of collateral to collateral ccy.	EOTI
44	ELBCYREV	Currency Revaluation	GEBCFCCY	Currency revaluation between Collateral and Facility	EOTI
45	GEBIFPRS	File upload batch	GEBIFPRS	File processing for Interfaces with System configuration	EOTI
46	ELBUTILS	Utils Batch	GEBSUVAL	Value date processing(vd bal , bd bal update based on action_log , and update status in action_log)	EOTI
47	ELBUTILS	Utils Batch	GEBSFEEB	Fee Processing	EOTI
48	ELBFACLT	Facility Batch	GEBSLEXP	Facility Expiry	EOFI
49	ELBFACLT	Facility Batch	GEBFDPEX	Zeroise the DP amount	EOFI

The following are the stages in which Enterprise Limits and Collateral Management batches are maintained.

Table 10-2 Stages

STAGE	FUNCTION_ID	SEQ_NO
BEGINNING OF DAY	ELBCOLAT	1
BEGINNING OF DAY	ELBFACLT	2
BEGINNING OF DAY	ELBUTILS	3
BEGINNING OF DAY	GEBMLIAB	4
END OF TRANSACTION INPUT	GEBMLIAB	5
END OF TRANSACTION INPUT	ELBCOLAT	6
END OF TRANSACTION INPUT	ELBFACLT	7
END OF TRANSACTION INPUT	ELBCYREV	8
END OF TRANSACTION INPUT	GEBIFPRS	9
END OF TRANSACTION INPUT	ELBUTILS	10
END OF FINANCIAL INPUT	ELBFACLT	11

Note:

- The system validates all unauthorized maintenance and transactions in the branch, and aborts the EOD with the message **AUTHORIZATION / MESSAGE GENERATION / ACCOUNTING HANDOFF NOT COMPLETED. CHANGE OF STATUS NOT ALLOWED**, if there are any unauthorized maintenance or transactions in the respective branch during EOD.
- The processing of all batches happens based on Liability branch except GEBCYREV, GEBSLAMT, GEBSLEXP, and GEBSLBLK which are configurable. Batch runs based on Liability Branch or Facility Branch considering the parameter Enterprise Limits and Collateral Management_CCY_REV_LIAB_BR configured in CSTB_PARAM. If the param value is Y, system does the processing based on Liability Branch. If the param value is N, system does the processing based on Facility Branch / Utilization Branch.

11

Notification

This topic describes about the notifications

This topic contains the following sub-topics:

- Notification Definition
  This topic provides information on Generic Notification.
- XML Notification
  This topic provides information on XML Notification.
- Notification Codes
  This topic describes information on Notification Codes

11.1 Notification Definition

This topic provides information on Generic Notification.

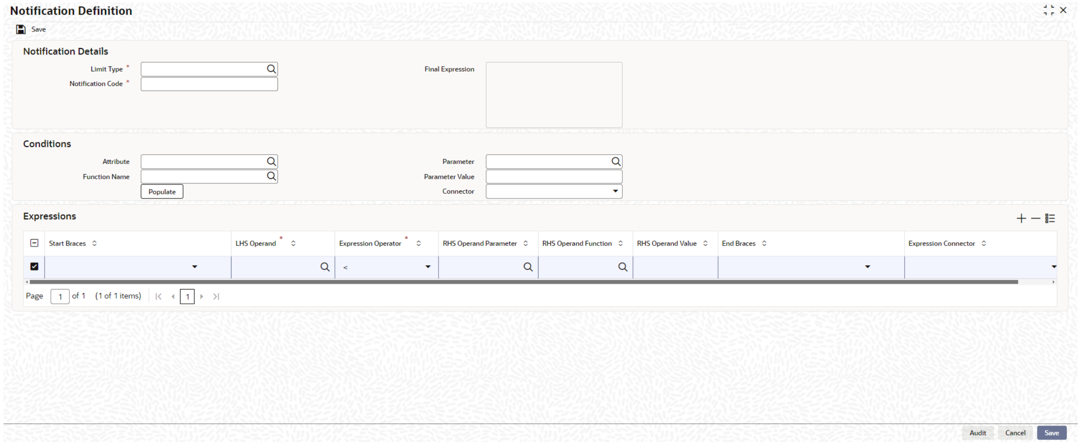
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

In addition to collateral, facility, liability, exposure, and pool level notification settings, the system has a common notification setting option to define condition or rule for generating notification. Using this option, the user can define any number of notification rules for any limit entity such as collateral, facility, liability, exposure, and pool in the **Notification Definition** screen (**GEDNOTFI**).

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

   The **Notification Definition** screen is displayed.

   Figure 11-1 Notification Definition

2. On **Notification Definition** screen, click **New** and specify the fields.

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

Table 11-1   Notification details - Field Description

Field	Description
Limit Type	Select the Limit Type from the drop down list. The options available are: • **Facility** • **Collateral** • **Pool** • **Liability** • **Exposure** .
Notification Code	Specify a unique code (identifier) for the notification to be defined.
Final Expression	Displays the Final Expression built based on the details provided in Conditions or Expressions section.
Conditions	This section lists all the attributes of the limit entity and the pre-defined functions, such that the user can build the formula by selecting the available options.
Attribute	Select the attribute of the limit entity. The options available in this field varies based the selected Limit Type. For more information on limit type, refer Table 11-2.
Function Name	Select a function for the primary attribute. The options available in this field vary based on the data type of the attribute selected in the **Field Name**. For more information on function data type, refer Table 11-3.
Parameter	Attribute or predefined value for the selected function, such as Application Date
Parameter Value	Specify the value for the selected function. Notification will be generated when the set value is reached. For example, If **Revision Date** is selected as the **Field Name**, **Due In** is selected as the Function, and the Value is specified as 10, notification will be triggered for all the collaterals for which the revision date is due in the next 10 days upon running the notification job.
Connector	Select the connector for linking another condition, if required. The options available are **AND** and **OR**. If **AND** option is selected, the system will trigger notification only when both the conditions are met. If **OR** option is selected, the system will trigger notification even if only one condition is met. For example, if the notification is to be triggered for all collaterals in **Expired** Status for more than **3** days, select / provide the Field, Function, Value and Connector as shown in the following table: For more information on conditions, refer Table 11-4.
Populate	Click this button to build and populate the expression based on the provided condition.
Expressions	This section allows the user to directly provide the actual expression for defining notification. For more information on expressions, refer Table 11-5.

Table 11-1 (Cont.) Notification details - Field Description

Field	Description
Notification Job	This job reads the notification definitions, checks the limit entities, and triggers notification for all the entities matching the set condition. By default, the system runs the notification job once in a day. To set predefined timings for running the notification job, details about the same must be provided in the **Job Maintenance** Screen ().

Table 11-2 Limit Type

Collateral	Track Exposure	Facility	Liability	Collateral Pool
Application Date	Application Date	Application Date	Application Date	Available Amount
Charge Registration End Date	Exposure Amount	Effective Line Amount	Counterparty Appetite	Block Amount
Collateral Auto Liquidation Value Date	Exposure Available Amount	Exception Breach Percentage	Headroom Limit	Pool Amount
Collateral End Date	Exposure Headroom Limit	Facility Manual Liquidation Total Amount Due	Internal Credit Rating	Pool Util
Collateral Fee Rule ID	Exposure Rating	Facility Auto Liquidation Value Date	Liability Credit Rating	Previous Value
Collateral Manual Liquidation Amount Paid	Exposure Expiry Date	Facility Fee Rule ID	Liability Primary Credit Rating	
Collateral Manual Liquidation Total Amount Due	Frozen	Facility Manual Liquidation Amount Paid	Liability Util Amount	
Collateral Manual Liquidation Value Date	Previous Value	Facility Manual Liquidation Value Date	Main Liability ID	
Collateral Review Date		Facility Primary Credit Rating	Overall Limit	
Collateral Status		Facility Util Amount	Previous Value	
Collaterals Covenant Due Date		Facility Covenant Due Date	Revision Date	
Insurance Revision Date		Facility Credit Rating	Score	
Insurance End Date		Last New Util Date	Unadvised	
Lendable Margin		Line Expiry Date		
Limit Contribution		Previous Value		
Previous Value		User Defined Status		
Status Change Date		User Defined Status Change Date		

Table 11-3 Function data type

Function	Data Type
DUE IN	DATE
CROSSED	DATE
EQUALS	STRING
NOT_EQUALS	STRING
GREATER_ THAN	STRING
LESS_THAN	STRING
GREATER_ THAN_ EQUALTO	NUMBER
LESS_THAN _EQUALTO	NUMBER

Table 11-4 Conditions

Condition 1			Connector	Condition 2		
Field Name	Function	Value	Field Name	Function	Value	
Collateral Status	LIKE	Expired	AND	Status Change Date	CROSSED	3

Table 11-5 Expressions

Field	Description
Start Braces	Select the Start Braces (open parenthesis) for the expression from the drop down list.
LHS Operand	Select the attribute of the limit entity for defining the expression.
Expression Operator	Select the arithmetic and relational operator for the expression.
RHS Operand Parameter	Select the attribute of the limit entity or any predefined special values of the same data type as that of the LHS Operand for the expression, if required.
RHS Operand Function	Select the RHS operand function for defining the expression.
RHS Operand Value	Specify the RHS Operand Value of data type same as that of LHS Operand. Notification will be triggered when the LHS Operand and RHS Operand Value satisfies the defined expression.
End Braces	Select the End Braces (open parenthesis) for the expression from the drop down list.
Expression Connector	Select the connector to define another expression for the same notification. The options available are **AND** and **OR**.

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

11.2 XML Notification

This topic provides information on XML Notification.

XML notification can be set for create, closure, and amendment operations of collaterals of all types, collateral pool, facility, liability and exposures. This notification can be triggered by both the online and the batch processes. When a collateral is modified, linked pool and/or facility which gets impacted will also be the part of notification.

Whenever the primary key is updated in the notification table, the scheduler will poll to fetch details of record for which primary key is logged, generate the XML notification and send the notification to the queue.

> **Note:**
>
> Notification will be triggered only if entry with the PK values is available in the GETB_NOTIFICATION_LOG table and Process Status is updated as **P** in the GETB_NOTIFICATION_LOG table.

Notification message will be triggered with the entire ELCM response including that of the subsystem in the Console under Domain Structure-Services-Messaging-JMS Modules-Module-Queue-Monitoring-SystemModule-0!Queue-0.

Prerequisites for XML Notification

- CSTB_Param setting must be updated as XML and server must be restarted.
  - Configure the following in CSTB_PARAM:
  1. PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
  2. PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as XML
- Scheduler job (ELCMNOTIFICATIONS) must be configured using STDJOBMT Screen
- Entity needs to 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

> **Note:**
>
> Prerequisites for JSON Notification is same as the above prerequisites for XML Notification, except for the below configuration in CSTB_PARAM . **PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON**

11.3 Notification Codes

This topic describes information on Notification Codes

The following table lists the notification codes and its descriptions:

Table 11-6 Notification Codes

NOTIFICATION CODE	NOTIFICATION DESCCRIPTION
NOTIF_EL_GEDFACLT	This is the notification indicating that a Facility has been Created/ Modified
NOTIF_EL_GCDCOLLT	This is the notification indicating that a Collateral has been Created/ Modified

Table 11-6 (Cont.) Notification Codes

NOTIFICATION CODE	NOTIFICATION DESCCRIPTION
NOTIF_EL_GCDMPOOL	This is the notification indicating that a Collateral Pool has been Created/Modified
NOTIF_EL_GCDCOLAC	This is the notification indicating that a Collateral Account and Contract has been Created/ Modified
NOTIF_EL_GCDCOLAR	This is the notification indicating that a Collateral Account Receivable has been Created/ Modified
NOTIF_EL_GCDCOLBO	This is the notification indicating that a Collateral Bond has been Created/Modified
NOTIF_EL_GCDCOLCA	This is the notification indicating that a Collateral has been Created/ Modified
NOTIF_EL_GCDCOLLP	This is the notification indicating that a Collateral Category has been Created/Modified
NOTIF_EL_GCDCOLLS	This is the notification indicating that a Collateral Stock has been Created/Modified
NOTIF_EL_GCDCOLLV	This is the notification indicating that a Collateral Vehicle has been Created/Modified
NOTIF_EL_GCDCOLIY	This is the notification indicating that a Collateral Inventory has been Created/Modified
NOTIF_EL_GCDCOLOD	This is the notification indicating that a Collateral Other Deposit has been Created/Modified
NOTIF_EL_GCDCOLTY	This is the notification indicating that a Collateral Type has been Created/Modified
NOTIF_EL_GCDCOLCP	This is the notification indicating that a Collateral Commercial Paper has been Created/ Modified
NOTIF_EL_GCDCOLCO	This is the notification indicating that a Collateral Commodity has been Created/Modified
NOTIF_EL_GCDCOLCD	This is the notification indicating that a Collateral Corporate Deposit has been Created/ Modified
NOTIF_EL_GCDCOLCR	This is the notification indicating that a Collateral Crop has been Created/Modified
NOTIF_EL_GCDCOLFU	This is the notification indicating that a Collateral Fund has been Created/Modified
NOTIF_EL_GCDCOLLG	This is the notification indicating that a Collateral Guarantee has been Created/Modified
NOTIF_EL_GCDCOLLI	This is the notification indicating that a Collateral Insurance has been Created/Modified
NOTIF_EL_GCDCOLLO	This is the notification indicating that a Collateral Obligation has been Created/Modified
NOTIF_EL_GCDCOLPC	This is the notification indicating that a Collateral Perishable has been Created/Modified
NOTIF_EL_GCDCOLLY	This is the notification indicating that a Collateral Machinery has been Created/Modified
NOTIF_EL_GCDCOLLL	This is the notification indicating that a Collateral Precious Metal has been Created/Modified
NOTIF_EL_GEDMLIAB	This is the notification indicating that a Liability has been Created/ Modified
NOTIF_EL_GEDTREXP	This is the notification indicating that a Track Exposure has been Created/Modified

12

Chatbot Service

This topic provides information on Chatbot Service.

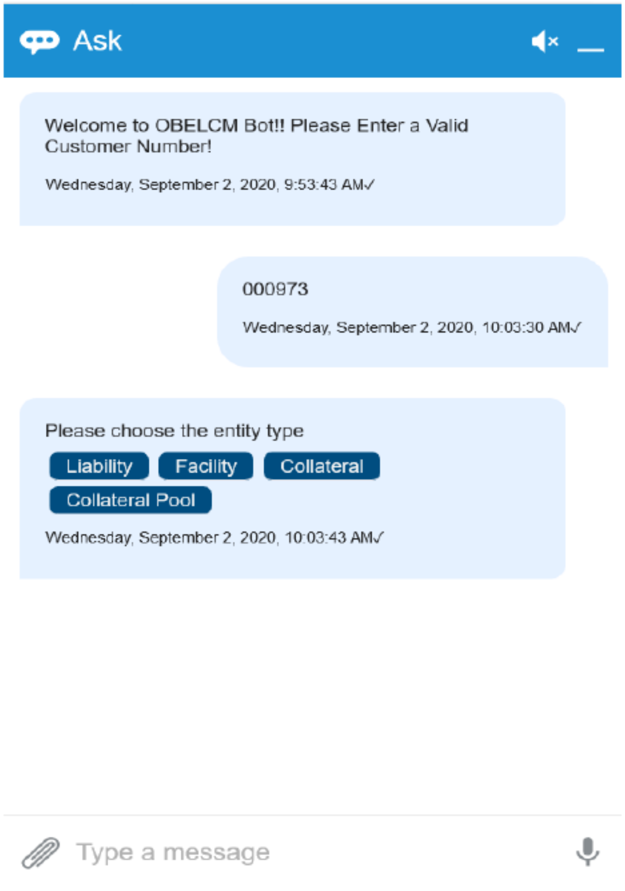
The Chatbot support offered by Oracle Banking Enterprise Limits and Collateral Management helps the banks to accelerate their banking services. The user can quickly inquire all the details of a particular customer by simply entering the customer Id in the Chatbot.

Upon entering the customer Id, entities of customer, such as liability, facility, collateral, and collateral pool are displayed. The user can select the required entity to view its detailed information.

1. Click the **Chat icon** at the bottom right corner of the application window.

   The **Chat icon** window displays.

   Figure 12-1 Chat icon

   Welcome to OBELCM Bot!! Please Enter a Valid Customer Number!

   Wednesday, September 2, 2020, 9:53:43 AM✓

   000973

   Wednesday, September 2, 2020, 10:03:30 AM✓

   Please choose the entity type

   Wednesday, September 2, 2020, 10:03:43 AM✓

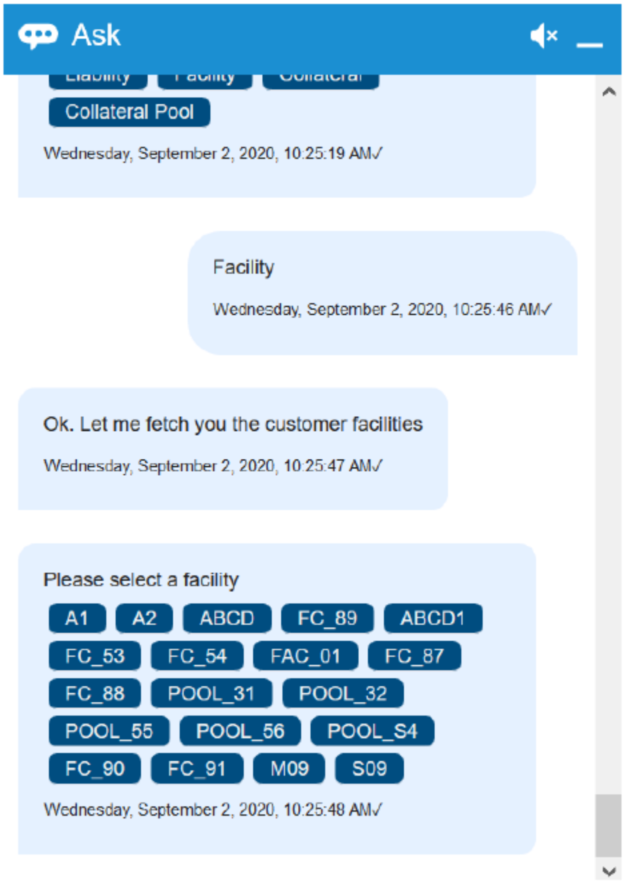
   In the above screen, enter a valid customer number. The Chatbot displays entities available for the mentioned customer.

Click on the entity about which you need information. Details associated with the selected entity are displayed in the same chat window

For example,

2. click on **Facility**, all the facilities available for the customer are displayed as shown below:

Figure 12-2 Facility



Wednesday, September 2, 2020, 10:25:19 AM✓

Facility

Wednesday, September 2, 2020, 10:25:46 AM✓

Ok. Let me fetch you the customer facilities

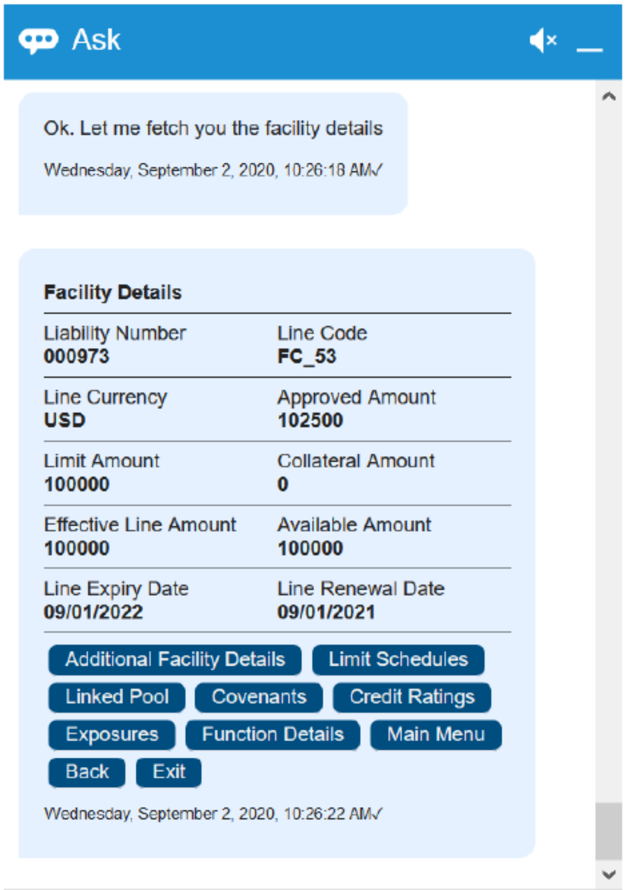
Wednesday, September 2, 2020, 10:25:47 AM✓

Please select a facility

Wednesday, September 2, 2020, 10:25:48 AM✓

3. Click on the **Required facility**. The facility details are displayed on the same chat window as shown below:

Figure 12-3 Facility details



Ok. Let me fetch you the facility details

Wednesday, September 2, 2020, 10:26:18 AM✓

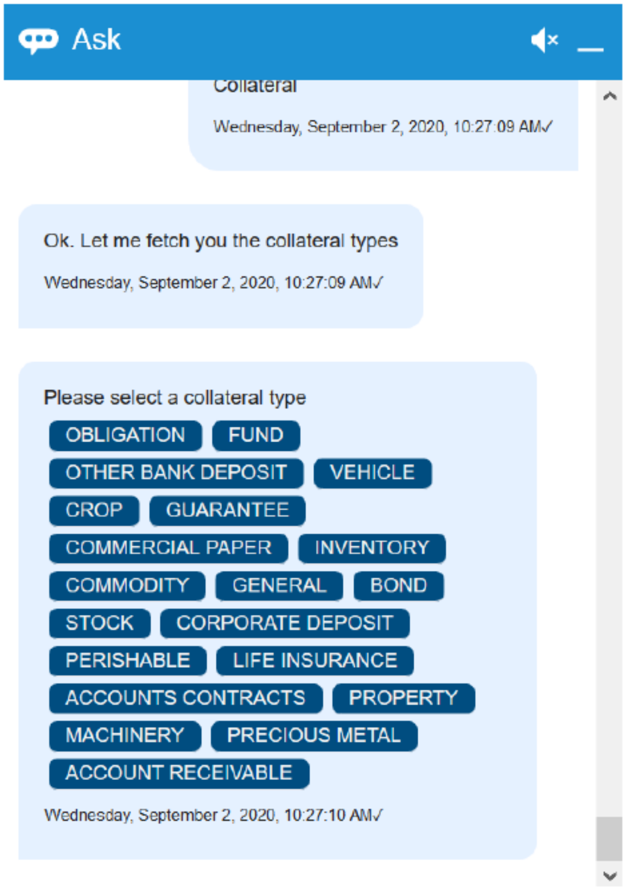
Facility Details

Liability Number **000973**	Line Code **FC_53**
Line Currency **USD**	Approved Amount **102500**
Limit Amount **100000**	Collateral Amount **0**
Effective Line Amount **100000**	Available Amount **100000**
Line Expiry Date **09/01/2022**	Line Renewal Date **09/01/2021**

Wednesday, September 2, 2020, 10:26:22 AM✓

4. In case, the collateral is selected, the Chatbot displays all the collateral types as shown below:

Figure 12-4   Collateral



Collateral

Wednesday, September 2, 2020, 10:27:09 AM✓

Ok. Let me fetch you the collateral types

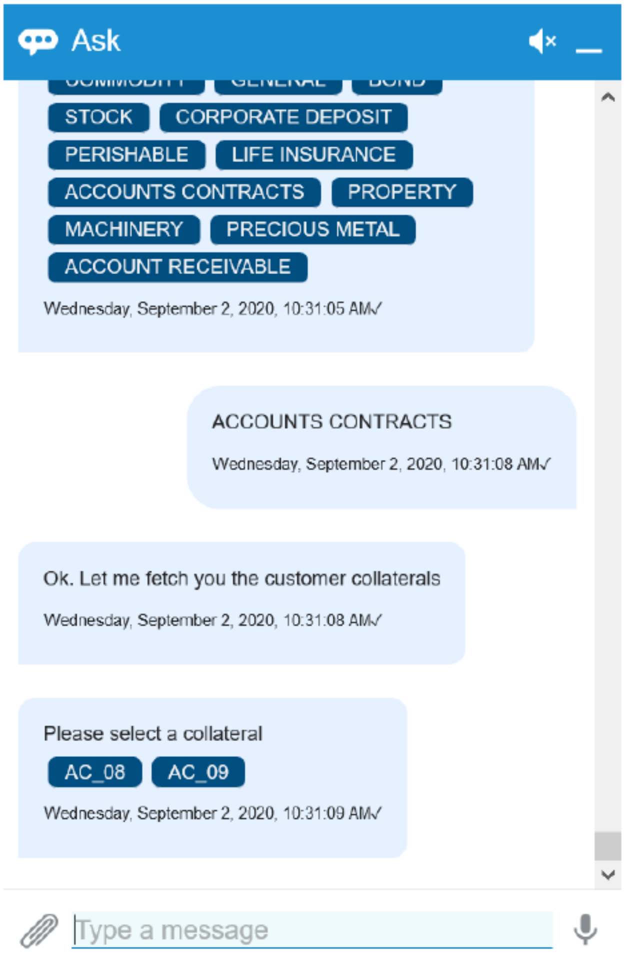
Wednesday, September 2, 2020, 10:27:09 AM✓

Please select a collateral type

Wednesday, September 2, 2020, 10:27:10 AM✓

5. Click on the **Required Collateral** type, collaterals of the selected type are displayed:

Figure 12-5   Collateral details



Wednesday, September 2, 2020, 10:31:05 AM✓

ACCOUNTS CONTRACTS

Wednesday, September 2, 2020, 10:31:08 AM✓

Ok. Let me fetch you the customer collaterals

Wednesday, September 2, 2020, 10:31:08 AM✓

Please select a collateral

Wednesday, September 2, 2020, 10:31:09 AM✓

Upon selecting the required collateral in the above screen, details of the collateral are displayed.

Similarly to view the Liability and Collateral Pool details, click the respective options in the Chatbot and select the required liability and collateral pool.

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