

Oracle Banking Enterprise Limits and Collateral Management Cloud Service Enterprise Limits and Collateral Management Common User Manual



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Contents

1 Preface

1.1	Purpose	1
1.2	Audience	1
1.3	Documentation Accessibility	1
1.4	Critical Patches	2
1.5	Diversity and Inclusion	2
1.6	Basic Actions	2
1.7	Related Documents	3
1.8	Conventions	3
1.9	Screenshot Disclaimer	3
1.10	Acronyms and Abbreviations	3
1.11	Symbols and Icons	4
1.12	Prerequisite	5

2 Limits and Collateral

2.1	About Privacy By Design	1
2.2	Maintenances	2
2.2.1	Maintaining Static Details	2
2.2.1.1	Product Maintenance	3
2.2.1.2	Amount Tag Maintenance	6
2.2.1.3	Category Maintenance	9
2.2.1.4	Restriction Maintenance	12
2.2.1.5	Static Type Maintenance	15
2.2.1.6	Common Attribute Maintenance	20
2.2.2	User Restriction	23
2.2.2.1	User Restriction Maintenance	24
2.2.2.2	View User Restriction Maintenance	28
2.2.3	User Defined Status Maintenance	30
2.2.3.1	Additional Attributes	32
2.2.3.2	View User Defined Status	32
2.2.4	Module Maintenance	34
2.2.4.1	View Module Summary	35
2.2.5	Credit Rating and Score Maintenance	37

2.2.5.1	Additional Attributes	39
2.2.5.2	View Credit Rating and Score Summary	39
2.2.6	Fee Rule Maintenance	41
2.2.6.1	Fee Rule Summary	44
2.2.7	Fee & Accounting Class Maintenance	45
2.2.7.1	View Fee and Accounting Class Summary	52
2.2.8	Account Balance for Netting	54
2.2.8.1	Accounting Balance for Netting Summary	56
2.2.9	Query Valid Lines	59
2.3	Liability Maintenances Related	63
2.3.1	Liability Maintenance	63
2.3.1.1	Credit Score	69
2.3.1.2	Credit Rating	70
2.3.1.3	Linked Customers	72
2.3.1.4	Fields	73
2.3.1.5	View Liability	73
2.3.2	Customer Liability Link Maintenance	76
2.3.2.1	Additional Attributes	78
2.3.2.2	View Customer Liability Linkage	78
2.3.3	Merging Liabilities	81
2.3.3.1	Liability Merger Maintenance	81
2.3.3.2	Liability Merger Process	82
2.3.3.3	View Liability Merger	86
2.3.4	Main Liability Change Maintenance	89
2.3.4.1	Utilization Details	91
2.3.4.2	View Main Liability Change	93
2.4	Collateral Pool Maintenance	96
2.4.1	Fields	101
2.4.2	View Collateral Pool	101
2.5	File Processing	103
2.6	Global Parameter Details	105
2.7	Enterprise Limits and Collateral Management - Oracle Financial Services Analytical Applications Integration	111
2.7.1	Batch for OFSAA	112

3 Cross Currency Related

3.1	Cross Currency Behaviour	1
3.2	Specific Cross Currency Enhancements	9
3.2.1	Exchange Rate in Utilization – Fixed Rate and Fixed Amount	9
3.2.1.1	Fixed Exchange Rate Through Transaction (Fixed rate)	9
3.2.1.2	Amount through transaction which derives the rate (Fixed Amount)	10

3.2.2	Use Head Office Exchange Rate	11
3.2.3	Rate Agreement Parameters (FX Rate)	12
3.3	Currency Revaluation	12
3.3.1	Types of Currency Revaluation Batches in OBELCM	12
3.3.1.1	Facility Revaluation Batches	13
3.3.1.2	Collateral Revaluation Batches	15
4	Notification	
4.1	Notification Definition	1
5	Enterprise Limits Management - Enterprise Collateral Management Interaction	
5.1	Prerequisites	1
5.2	Enterprise Limits Management - Enterprise Collateral Management Interaction Flow	1
5.3	Enterprise Limits and Collateral Management Integration with Oracle Revenue Management and Billing	3
5.4	New OBMA Utilization Services	4
5.5	External Collateral Maintenance	4
6	OBELCM Integration with Corporate DDA	
7	End of Day-Beginning of Day Batches	
	Index	

1

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.
<i>italic</i>	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
OFSA	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 instructions about the Limits and Collaterals.

The functions and actions provided by the Oracle Banking Enterprise Limits and Collateral Management 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.
- [Maintenances](#)
- [Liability Maintenances Related](#)
- [Collateral Pool Maintenance](#)
This topic describes about the procedure to maintain customer to liability link.
- [File Processing](#)
This topic describes about the instructions to trigger the file process.
- [Global Parameter Details](#)
This topic describes about the detailed information on global exposure parameter details.
- [Enterprise Limits and Collateral Management - Oracle Financial Services Analytical Applications Integration](#)
This topic 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.

Oracle Banking Enterprise Limits and Collateral Management implements privacy by design by protecting Personally Identifiable Information (PII) data. In Oracle Banking Enterprise Limits and Collateral Management, Privacy By Design is achieved by following methods.

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

Oracle Banking Enterprise Limits and Collateral Management masks the Personally Identifiable Information(PII) data to protect the privacy of the customer.

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.

2.2 Maintenances

- [Maintaining Static Details](#)
This topic describes about the procedure to maintain static details.
- [User Restriction](#)
This topic describes about the restrictions on user based on various parameters.
- [User Defined Status Maintenance](#)
This topic describes about the procedure to maintain user defined status.
- [Module Maintenance](#)
This topic provides systematic instructions about module maintenance.
- [Credit Rating and Score Maintenance](#)
This topic describes about the procedure to maintain details for credit rating and score.
- [Fee Rule Maintenance](#)
This topic provides the information on Maintaining Rule.
- [Fee & Accounting Class Maintenance](#)
This topic describes about the procedure for Maintaining fee class screen.
- [Account Balance for Netting](#)
This topic describes about the detailed information about the account balance.
- [Query Valid Lines](#)
This topic describes about the detailed information on Query Valid Lines.

2.2.1 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 OBELCM system.

This topic contains the following sub-topics:

- [Product Maintenance](#)
The topic 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.

- [Restriction Maintenance](#)
This topic 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 Maintenance](#)
The topic describes about the detailed information on the common attribute bulk maintenance screen.

2.2.1.1 Product Maintenance

The topic describes about the detailed information on product maintenance.

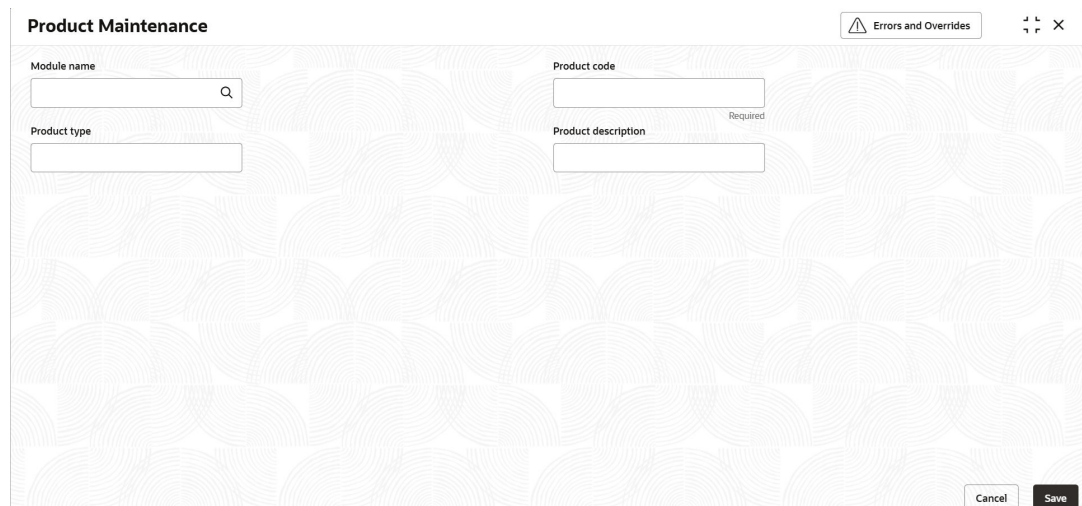
Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Product**.
3. Under Product, select **Product Maintenance**.

The **Product Maintenance** screen displays.

Figure 2-1 Product Maintenance



4. On **Product Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-1 Product Maintenance - Field Description

Field	Description
Module Name	Click the  icon and select the associated module for the product from the adjoining option list. List of values is fetched from module maintenance
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

Maintained products with module are used in utilization transactions received from other product processors. Also used in signifying FX parameter settings at facility level for cross currency transactions

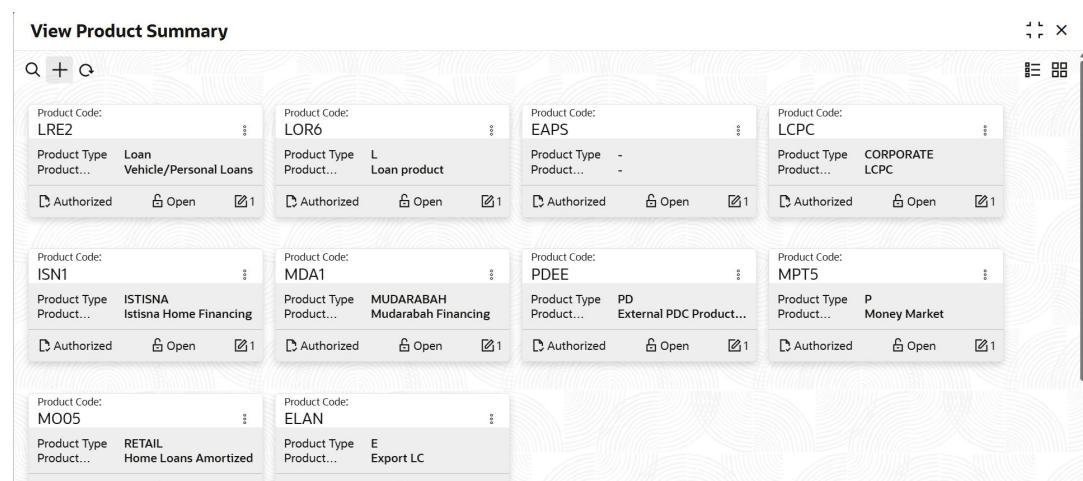
- Click **Save** to save the record.
- [View Product Summary](#)
This topic describes the systematic instructions to view the Product Summary.

2.2.1.1.1 View Product Summary

This topic describes the systematic instructions to view the Product Summary.

- On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
- Under Common, select **Maintenances**. Under Maintenances, select **Product**. Under Product, select **View Product Summary**.

The **View Product Summary** screen displays.

Figure 2-2 View Product Summary

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

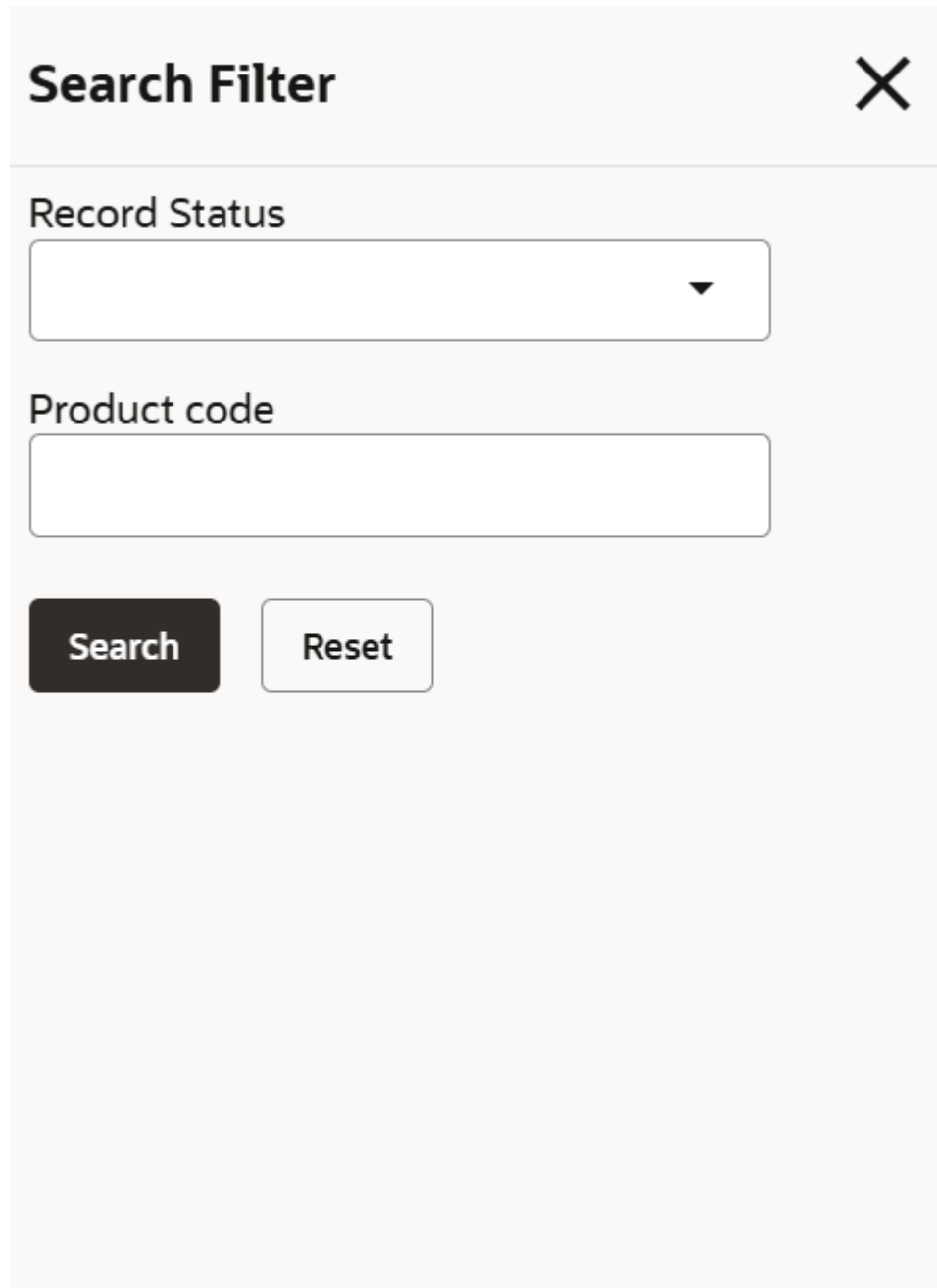
Table 2-2 View Product Summary

Fields	Description
Product Code	Displays the product code.
Product Type	Displays the product type.
Product Description	Displays the product description.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the  icon.

The **View Product Summary - Search** screen displays.

Figure 2-3 Search - View Product Summary

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with the text 'Search Filter' and a close button (an 'X' icon) in the top right corner. Below the title bar, there are two input fields. The first is labeled 'Record Status' and is a dropdown menu with a downward-pointing triangle icon on the right. The second is labeled 'Product code' and is a text input field. Below these fields are two buttons: a dark grey 'Search' button and a light grey 'Reset' button.

4. Specify the search filter to fetch the required details and click **Search**.

2.2.1.2 Amount Tag Maintenance

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

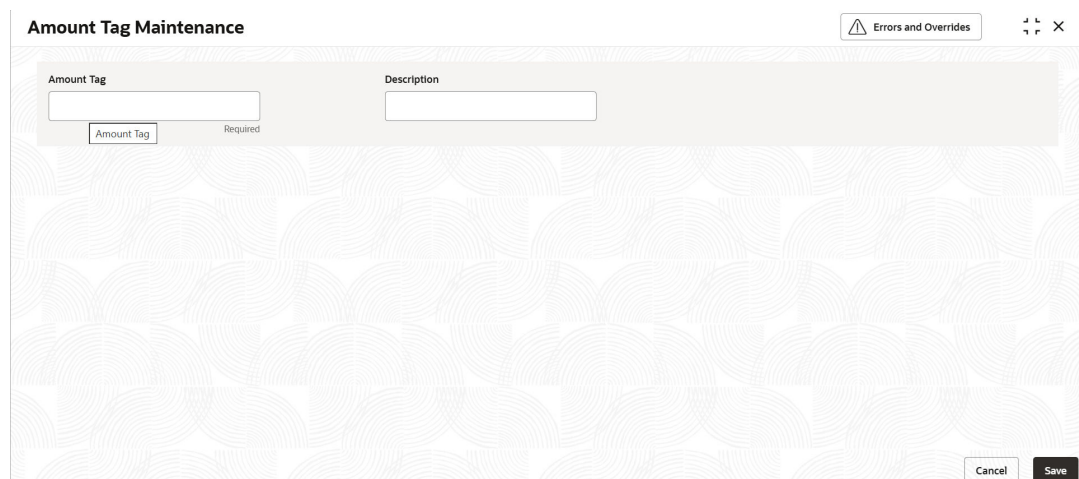
Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Amount Tag**.
3. Under Amount Tag, select **Amount Tag Maintenance**.

The **Amount Tag Maintenance** screen displays.

Figure 2-4 Amount Tag Maintenance



4. On **Amount Tag Maintenance** screen, click **New** and specify the fields.
For more information on fields, refer to the field description table.

Table 2-3 Amount Tag Maintenance - Field Description

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

Configured amount tags are used in transactions like utilization and blocking on entities.

5. Click **Save** to save the record.
- [View Amount Tag](#)
This topic describes the systematic instructions to view the amount tag.

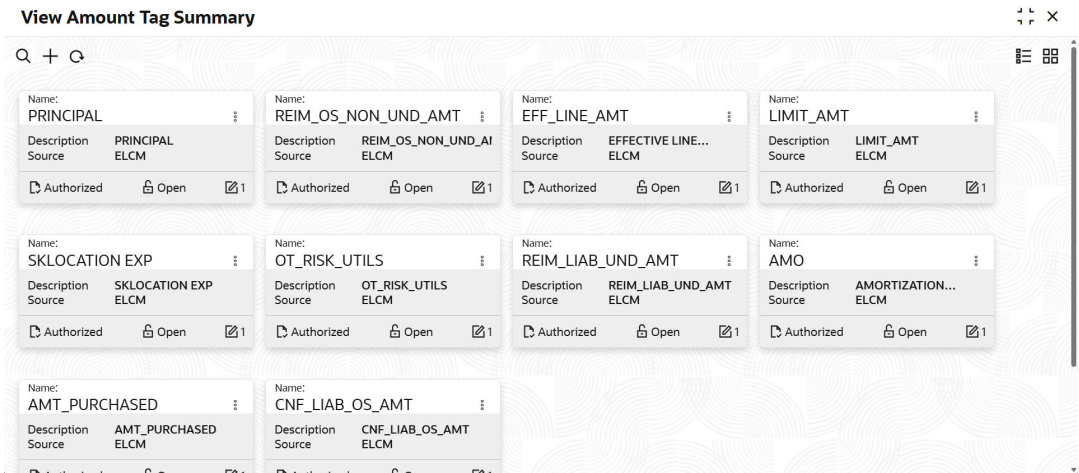
2.2.1.2.1 View Amount Tag

This topic describes the systematic instructions to view the amount tag.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Amount Tag**. Under Amount Tag, select **View Amount Tag Summary**.

The **View Amount Tag Summary** screen displays.

Figure 2-5 View Amount Tag Summary



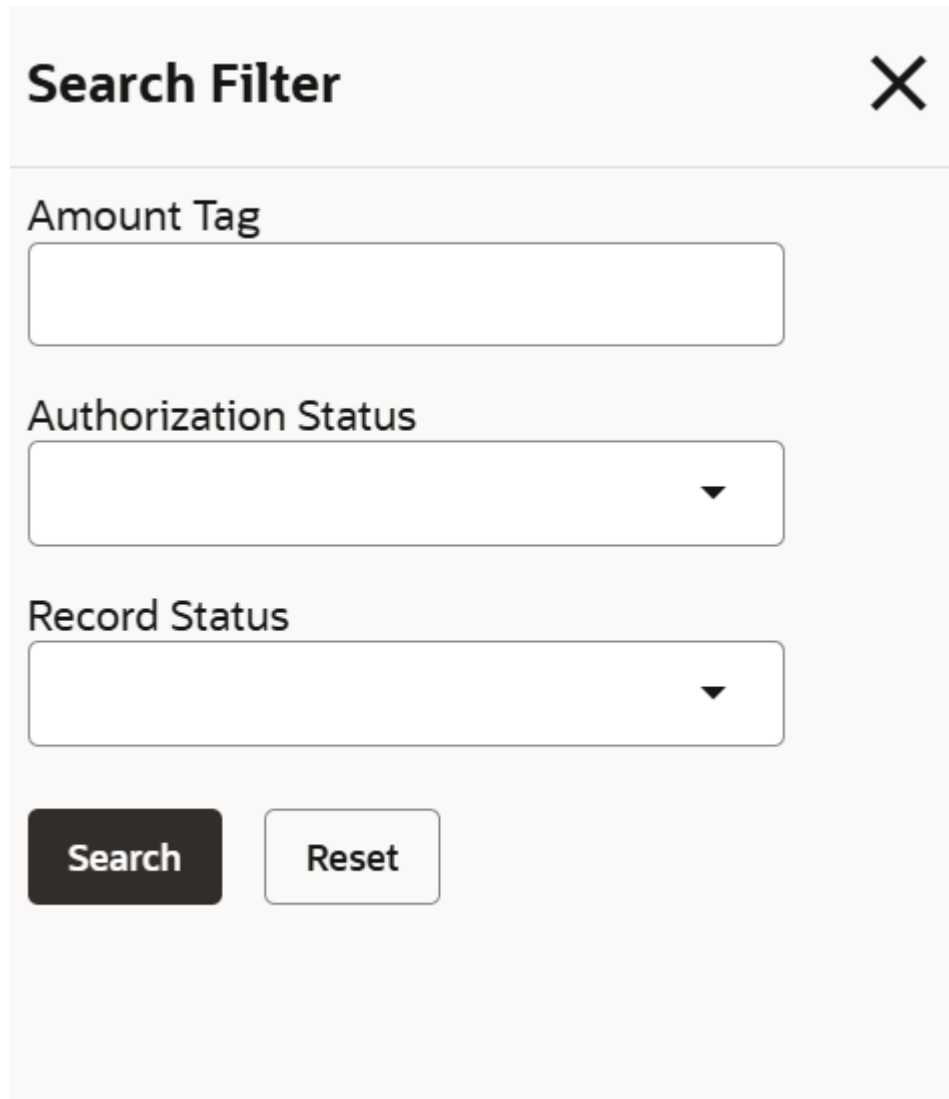
For more information on fields, refer to the field description table.

Table 2-4 View Amount Tag Summary

Fields	Description
Name	Displays the name.
Description	Displays the description.
Source	Diisplays the source.
Authorization Status	Displays the authorization status of the record. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The available options are: - Open - Closed
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the  icon.
- The **View Amount Tag Summary - Search** screen displays.

Figure 2-6 View Amount Tag - Search

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with 'Search Filter' on the left and a close button (X) on the right. Below the title bar, there are three input fields: 'Amount Tag' (a text box), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom of the dialog, there are two buttons: 'Search' (a dark button with white text) and 'Reset' (a light button with dark text).

Search Filter ✕

Amount Tag

Authorization Status

Record Status

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.2.1.3 Category Maintenance

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

① **Note**

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Category**.
3. Under Category, select **Category Maintenance**.

The **Category Maintenance** screen displays.

Figure 2-7 Category Maintenance

4. On **Category Maintenance** screen, click **New** and specify the fields.
For more information on fields, refer to the field description table.

Table 2-5 Category Maintenance - Field Description

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

Categories created can be associated with facilities during facility maintenance.

5. Click **Save** to save the record.
 - [View Category Summary](#)
This topic describes the systematic instructions to view the category summary.

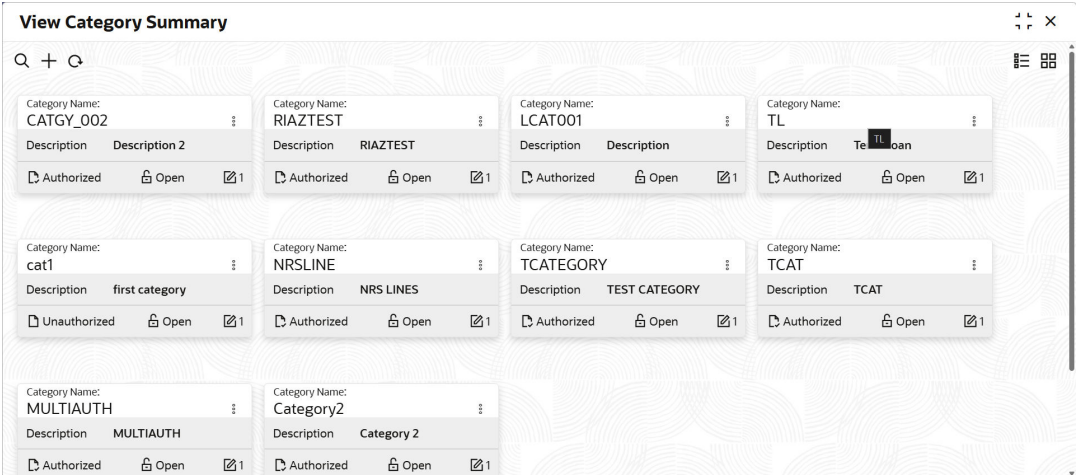
2.2.1.3.1 View Category Summary

This topic describes the systematic instructions to view the category summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Category**. Under Category, select **View Category Summary**.

The **View Category Summary** screen displays.

Figure 2-8 View Category Summary



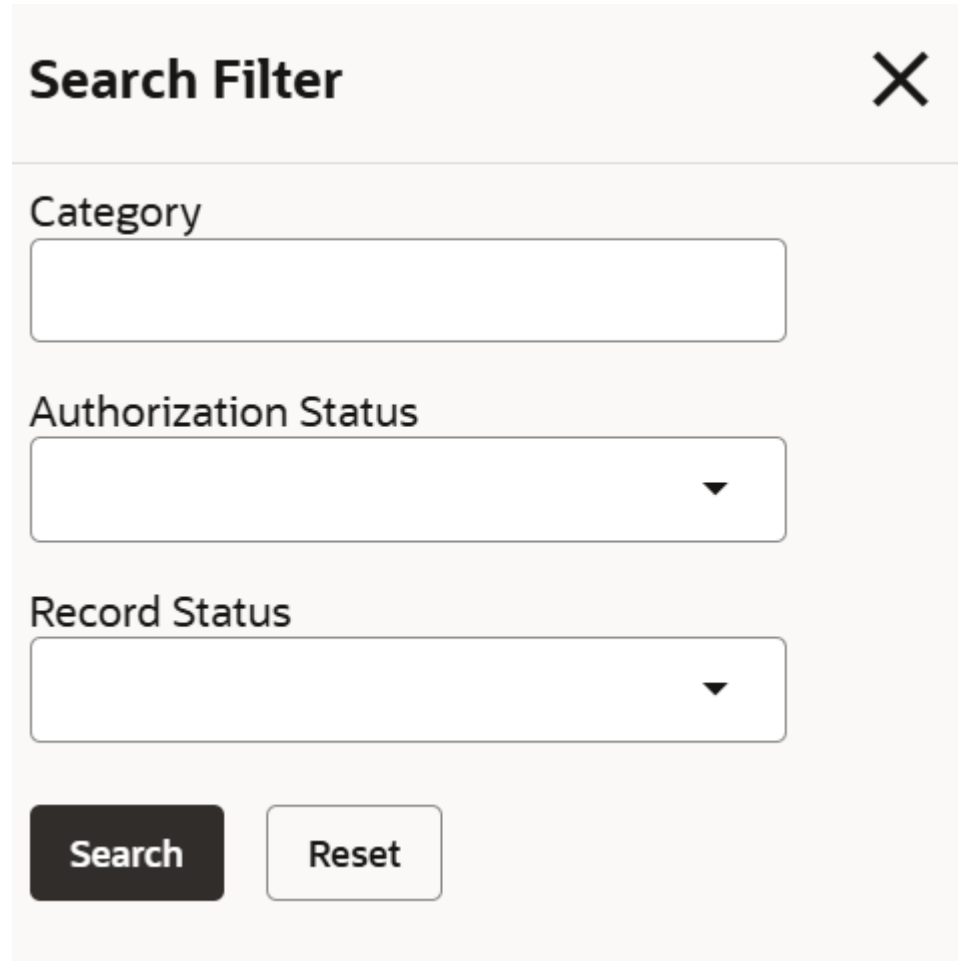
For more information on fields, refer to the field description table.

Table 2-6 View Category Summary

Fields	Description
Category Name	Displays the category name.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The available options are: - Open - Closed
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the  icon.
The **View Category Summary - Search** screen displays.

Figure 2-9 Search - View Category

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with the text 'Search Filter' and a close button (X) in the top right corner. Below the title bar, there are three input fields: 'Category' (a text box), 'Authorization Status' (a dropdown menu), and 'Record Status' (a dropdown menu). At the bottom of the dialog, there are two buttons: 'Search' (a dark button with white text) and 'Reset' (a light button with dark text).

Search Filter ✕

Category

Authorization Status

Record Status

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.2.1.4 Restriction Maintenance

This topic describes about the procedure to maintain restriction details.

📘 **Note**

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Restriction**.
3. Under Restriction, select **Restriction Maintenance**.

The **Restriction Maintenance** screen displays.

Figure 2-10 Restriction Maintenance

Restriction Maintenance

Errors and Overrides

Restriction name

Restriction Name

Required

Description

Description

Cancel Save

4. On **Restriction Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-7 Restriction Maintenance - Field Description

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

5. Click **Save** to save the record.
- [View Restriction Summary](#)
This topic describes the systematic instructions to view the restriction summary.

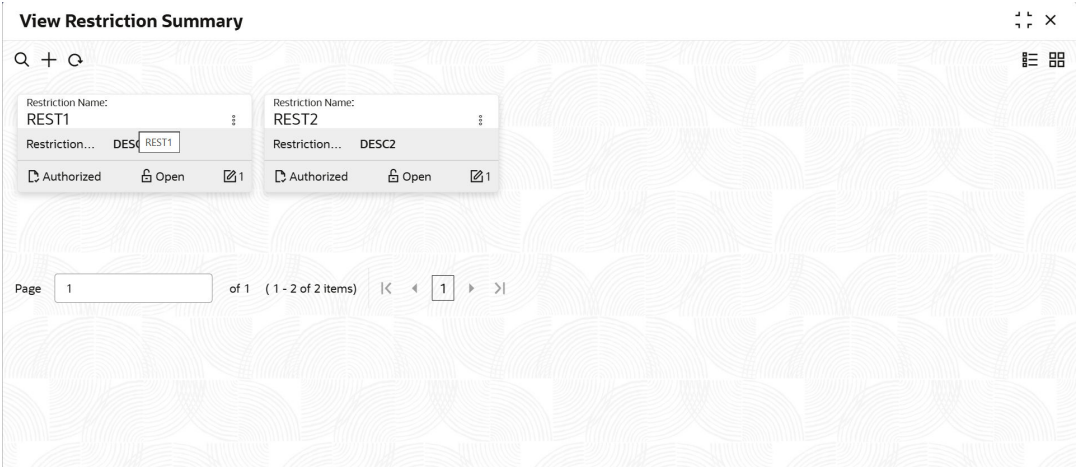
2.2.1.4.1 View Restriction Summary

This topic describes the systematic instructions to view the restriction summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Restriction**. Under Restriction, select **View Restriction Summary**.

The **View Restriction Summary** screen displays.

Figure 2-11 View Restriction Summary



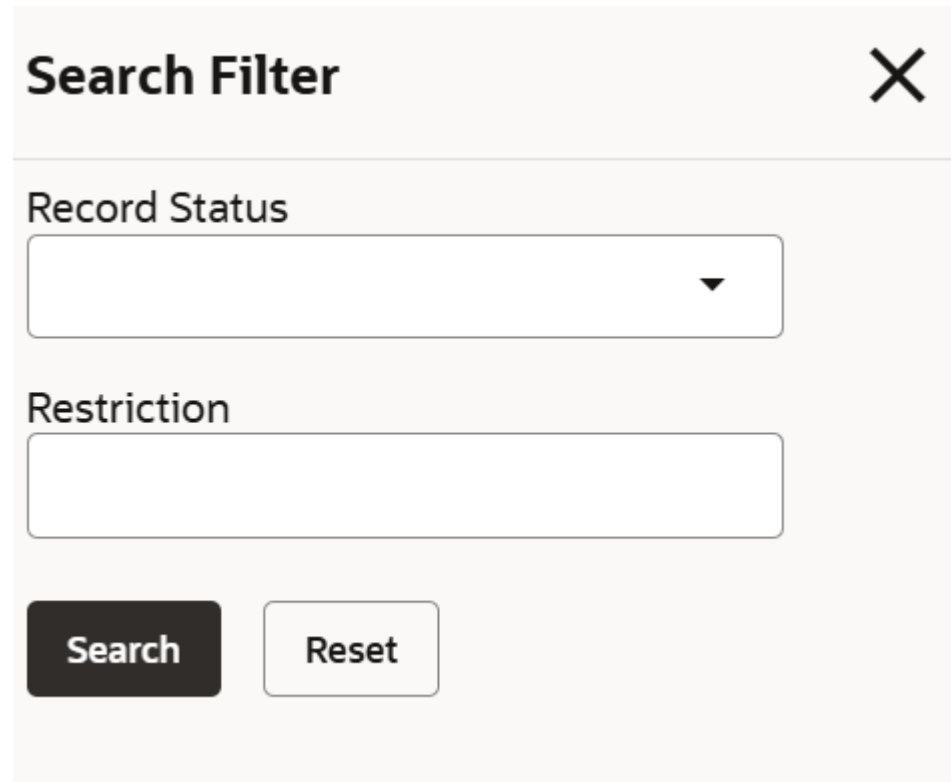
For more information on fields, refer to the field description table.

Table 2-8 View Restriction Summary

Fields	Description
Restriction Name	Displays the Restriction name.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

- On View screen, select the  icon.
The **View Restriction Summary - Search** screen displays.

Figure 2-12 Search - View Restriction



Search Filter ✕

Record Status

Restriction

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.2.1.5 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 values in the **Static Type Maintenance** screen . For each static type, multiple type name and value combinations can be maintained. These static types are referred in other maintenance screens in the application wherein user can fetch type name/ value and signify the relevant one at the appropriate place.

Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Static Type**.
3. Under Static Type, select **Static Type Maintenance**.

The **Static Type Maintenance** screen displays.

Figure 2-13 Static Type Maintenance

4. On **Static Type Maintenance** screen, and specify the fields.
For more information on fields, refer to the field description table.

Table 2-9 Static Type Maintenance - Field Description

Field	Description
Type	Specify the static type to be defined.
Type Name	Specify the type name.
Type Value	Specify the type value.

- For example, The Type Names maintained for the static Type SENIORITY are Primary, Secondary and Pari passu. A Type value can be specified for each Type name.
- The static Type SENIORITY is mapped to the “Seniority of Claim” field of the Basic Details data segment on the Collateral Maintenance screen. The Type Name and Type Value maintained for the static Type SENIORITY will be shown under the list of values of the “Seniority of Claim” field of the Collateral Maintenance Screen. The user can select the appropriate Type Name from the list of values during the collateral creation.
-
- Following is an indicative list of static types which can be maintained with details of screen/field where the same are being fetched.

Table 2-10 Static Types

Type	Details of Screen/ Field
CONSTOFOWNER	Constitution of the Owner Field on Third Party Details sub Screen of the Basic Details screen of the Collateral Maintenance screen
CONSTRUCTION STAGE	Under Construction switch on Property Details screen of the Collateral Maintenance screen
CROPS	Crop Types Field on Agriculture Details screen of the Collateral Maintenance screen
INS POLICY ENDORSED	Insurance Policy Endorsed in Favor field on Insurance Maintenance screen of the Collateral Maintenance screen

Table 2-10 (Cont.) Static Types

Type	Details of Screen/ Field
LIVESTOCK	"Type" field on the Agriculture Details screen of the Collateral Maintenance screen
METALSFORM	"Precious Metal Form" field on Precious metals Details screen of the Collateral Maintenance screen
METALTYPE	"Precious Metal Type" field on Precious metals Details screen of the Collateral Maintenance screen
PROPERTYTYPE	"Property Type" field on Property Details screen of the Collateral Maintenance screen
SENIORITY	"Seniority" Field on Basic Details screen of Collateral Maintenance screen
UNDERLINE DOC	"Underlying Document" field on the External check maintenance screen of the Collateral Maintenance screen
ZONE CLASSIFICATION	"Zone Classification" field on Property Details screen of the Collateral Maintenance screen

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

- [View Static Type](#)

This topic describes the systematic instructions to view the static type.

2.2.1.5.1 View Static Type

This topic describes the systematic instructions to view the static type.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Static Type**. Under Static Type, select **View Static Type Summary**.

The **View Static Type Summary** screen displays.

Figure 2-14 View Static Type

The screenshot shows the 'View Static Type Summary' screen with a grid of static type cards. Each card displays the Type, Type Name, Type Value, and a summary of the static type details. The cards are arranged in a 3x4 grid, with the last row containing only two cards.

Type	Type Name	Type Value	Summary
CEVENT_CODE	FACR	Fee Accrual	Authorized, Open, 1
CEVENT_CODE	FLIQ	Fee Liquidation	Authorized, Open, 1
MODULE	ELREST	ELCMRestService	Authorized, Open, 1
MODULE	TD	FCUBSTDService	Authorized, Open, 1
MODULE	LC	FCUBSLCService	Authorized, Open, 1
MODULE	LM	FCUBSLMService	Authorized, Open, 1
SDEC	COLLATERAL_EXPI	Collateral Expiry	Authorized, Open, 1
SDE	OVERLINE_AMT	Overline Amount	Authorized, Open, 1
SDE	BD_NTG_AMT	Book Dated Netting...	Authorized, Open, 1
BASIS_AMOUNT	AVAILABLE_AMOUNT	AVAILABLE_AMOUNT	Authorized, Open, 1

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

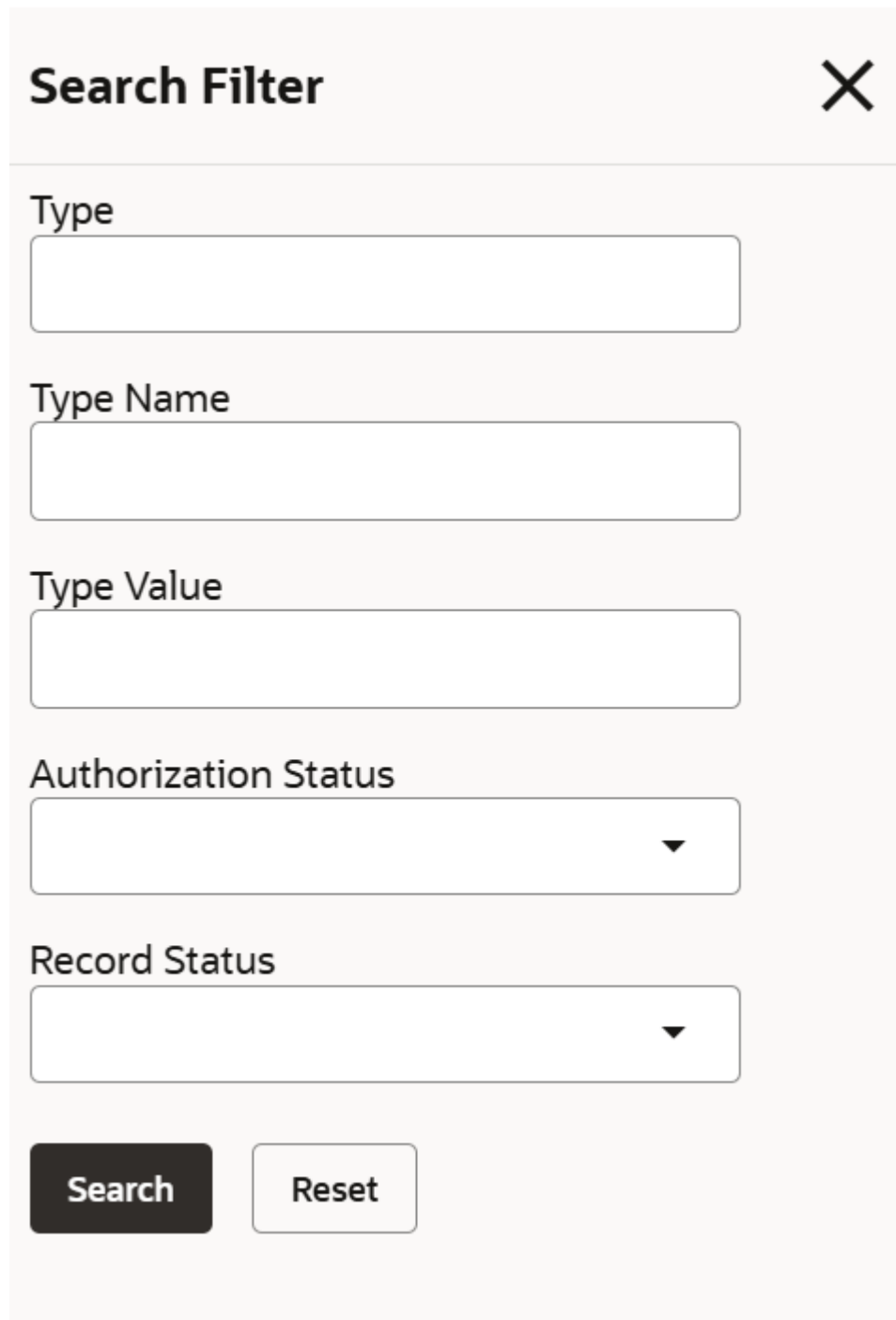
Table 2-11 View Static Type Summary

Fields	Description
Type	Displays the static type.
Type Name	Displays the static type name.
Type Value	Displays the static type value.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the  icon.

The **View Static Type Summary - Search** screen displays.

Figure 2-15 Search - View Static Type



The image shows a 'Search Filter' dialog box with a close button (X) in the top right corner. It contains five input fields: 'Type' (text), 'Type Name' (text), 'Type Value' (text), 'Authorization Status' (dropdown), and 'Record Status' (dropdown). At the bottom are 'Search' and 'Reset' buttons.

Search Filter ✕

Type

Type Name

Type Value

Authorization Status

Record Status

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.2.1.6 Common Attribute 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 functionality in OBELCM is designed to facilitate the creation, organization, and management of user-defined codes and values that can be later referenced and linked at the customer liability linkage stage. This utility enables banks to standardize reference data such as regions, customer types, or internal classifications which can be consistently applied for customer relationships.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Common Attribute**.
3. Under Common Attribute, select **Common Attribute Maintenance**.

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

Figure 2-16 Common Attribute Bulk Maintenance

4. On **Common Attribute Bulk Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-12 Common Attribute Bulk Maintenance

Field	Description
Attribute Type Code	Click the  icon and select the attribute type code. The parent or umbrella category under which multiple attribute codes can be grouped.

Table 2-12 (Cont.) Common Attribute Bulk Maintenance

Field	Description
Attribute Code	Defines a specific reference type within the Attribute Type Code. For example, Region could be an attribute code under a broader type.
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.

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

- **Creation and Configuration (Bulk):**

- Users can bulk-create multiple attribute codes and values efficiently.
- For example, create the Attribute Type Code **GEOGRAPHY**. Under this, set up the Attribute Code **Region**. Then define Attribute Values such as "East Region," "West Region," "North Region," and "South Region," each with appropriate descriptions.

- **Reference in Operational Workflows:**

- When linking a customer to a liability (via **Customer Liability Linkage Maintenance screen**), users can select appropriate attribute values already created, ensuring standardized tagging of customers or liabilities for reporting, segmentation, or internal processes.

- **Reference Data Consistency:**

- This process supports efficient master data management and reinforces best practices in reference data consistency across the bank's credit operations in OBELCM.

- [Common Attribute Summary](#)

This topic describes the systematic instructions of common attribute summary.

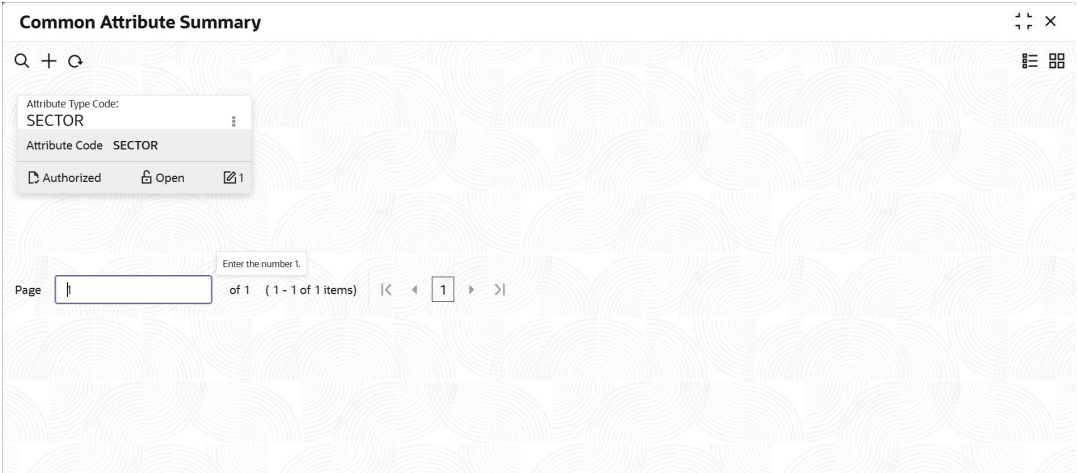
2.2.1.6.1 Common Attribute Summary

This topic describes the systematic instructions of common attribute summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Common Attribute**. Under Common Attribute, select **Common Attribute Summary**.

The **Common Attribute Summary** screen displays.

Figure 2-17 View Common Attribute



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

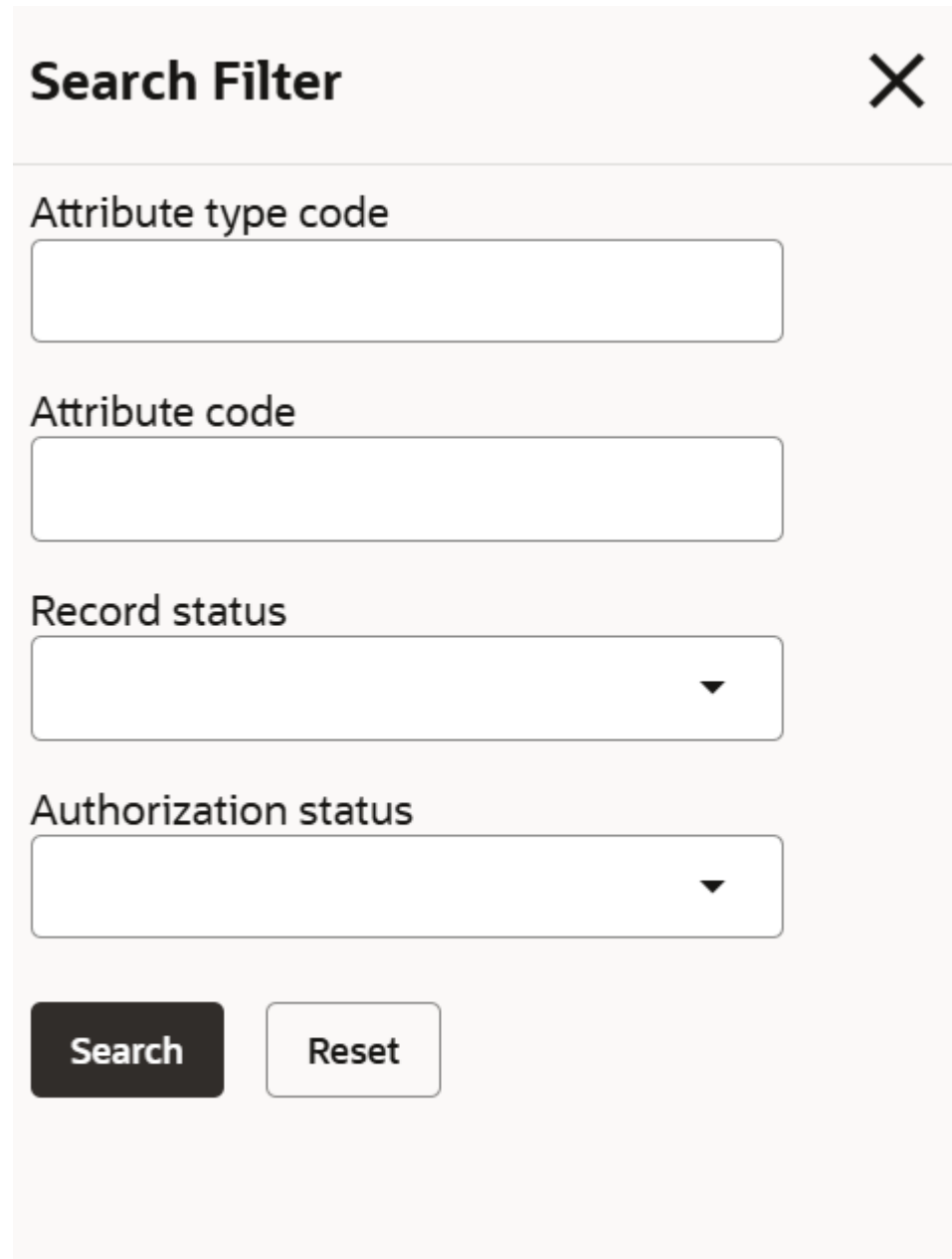
Table 2-13 Common Attribute Summary

Fields	Description
Attribute Type Code	Displays the attribute type code.
Attribute Type	Displays the attribute type.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modifications performed on the record.

3. On View screen, select the  icon.

The **Common Attribute Summary - Search** screen displays.

Figure 2-18 Common Attribute Summary - Search

A search filter dialog box with a title bar 'Search Filter' and a close button 'X'. It contains four input fields: 'Attribute type code' (text), 'Attribute code' (text), 'Record status' (dropdown), and 'Authorization status' (dropdown). At the bottom are 'Search' and 'Reset' buttons.

Search Filter ✕

Attribute type code

Attribute code

Record status

Authorization status

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.2.2 User Restriction

This topic describes about the restrictions on user based on various parameters.

Restrictions can be provided at the user level and when the restricted user logs in, the restriction is applied at the Facility Maintenance screen while creating or modifying a facility. The user restrictions are maintained for the following fields by allowing or disallowing them for the specified user.

- **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 OBELCM, 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.
- [View User Restriction Maintenance](#)
This topic describes the instructions to view the list of configured user data restrictions.

2.2.2.1 User Restriction Maintenance

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

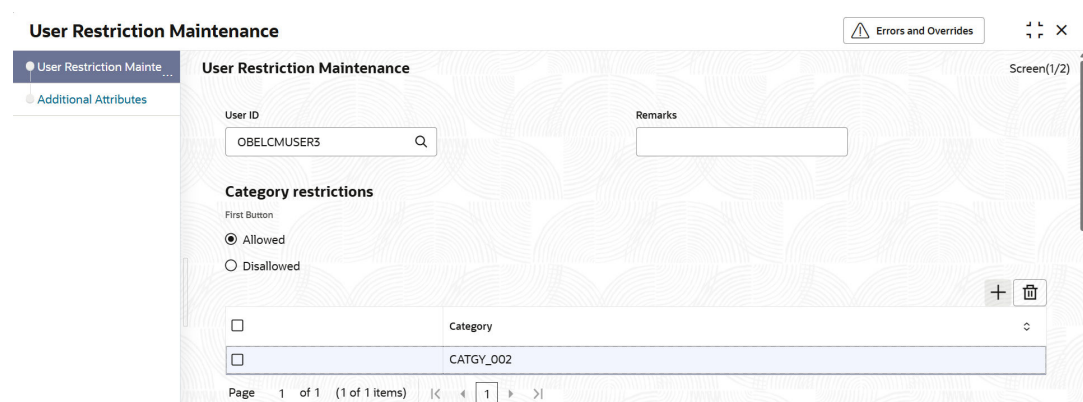
Note

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

1. On the **Home** screen, click **Limits and Collaterals**, under **Limits and Collaterals**, click **Common**.
2. Under **Common**, click **Maintenances**. Under **Maintenances**, click **User Restriction**.
3. Under **User Restriction**, click **User Restriction Maintenance**.

The **User Restriction Maintenance** screen displays.

Figure 2-19 User Restriction Maintenance



User Restriction Maintenance

User ID: OBELCMUSERS

Remarks:

Category restrictions

First Button

☒ Allowed

☐ Disallowed

	Category
☐	CATGY_002

Page 1 of 1 (1 of 1 items)

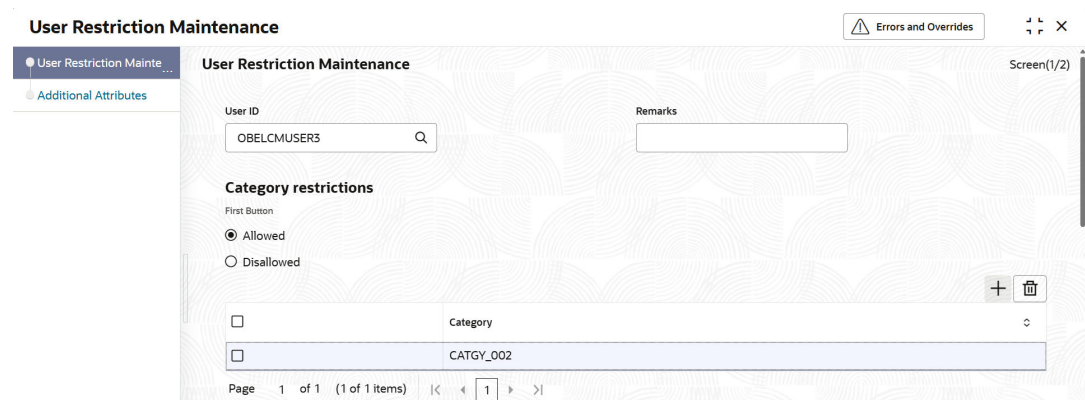
4. On **User Restriction Maintenance** screen, specify the required fields.
For more information on fields, refer to the field description table.

Table 2-14 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.

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

The **Category Restrictions** screen displays.

Figure 2-20 Category Restrictions


User Restriction Maintenance

User ID: OBELCMUSER3

Remarks:

Category restrictions

First Button

☒ Allowed

☐ Disallowed

Category
CATGY_002

Page 1 of 1 (1 of 1 items)

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

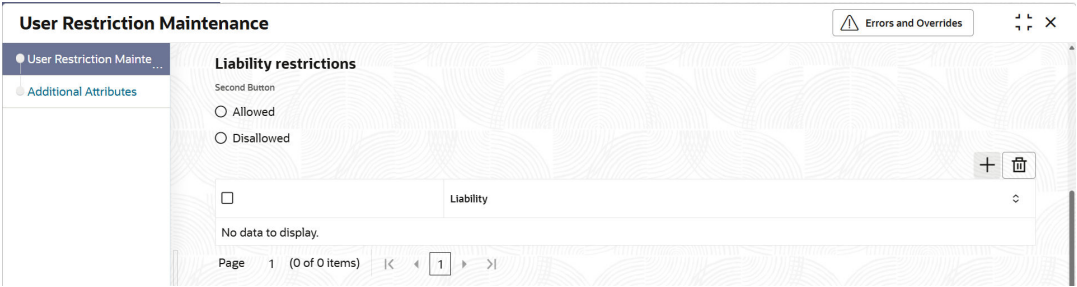
Table 2-15 Category Restrictions - Field Description

Field	Description
Restriction Type	Select the type from the list. The available options are: Allowed - Select this option to maintain an allowed list of categories restrictions. Disallowed - Select this option to maintain a disallowed list of categories 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.

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

The **Liability Restrictions** screen displays.

Figure 2-21 Liability Restrictions



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

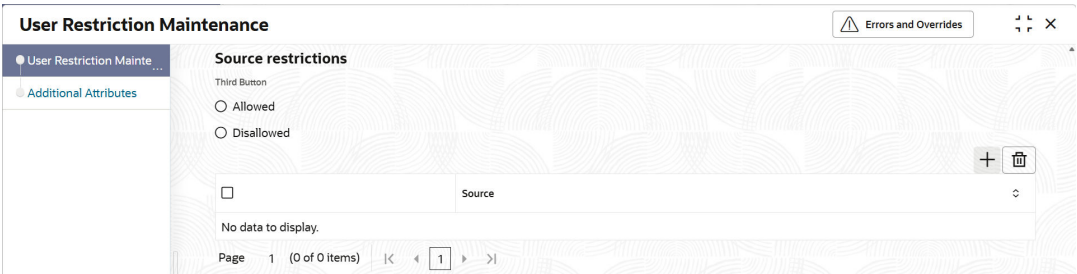
Table 2-16 Liability Restrictions - Field Description

Field	Description
Restriction Type	Select the type from the list. The available options are: Allowed - Select this option to maintain an allowed list of liabilities. Disallowed - Select this option to maintain a disallowed list of liabilities. 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.

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

The **Source Restrictions** screen displays.

Figure 2-22 Source Restrictions



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

Table 2-17 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 sources. Disallowed - Select this option to maintain a disallowed list of sources. 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.

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

The **Currency Restrictions** screen displays.

Figure 2-23 Currency Restrictions

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

Table 2-18 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 currencies. Disallowed - Select this option to maintain a disallowed list of currencies. 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.

9. Click **Save** to save the record.
- [Additional Attributes](#)
This topic describes the systematic instructions to configure and maintain the additional fields screens.

2.2.2.1.1 Additional Attributes

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

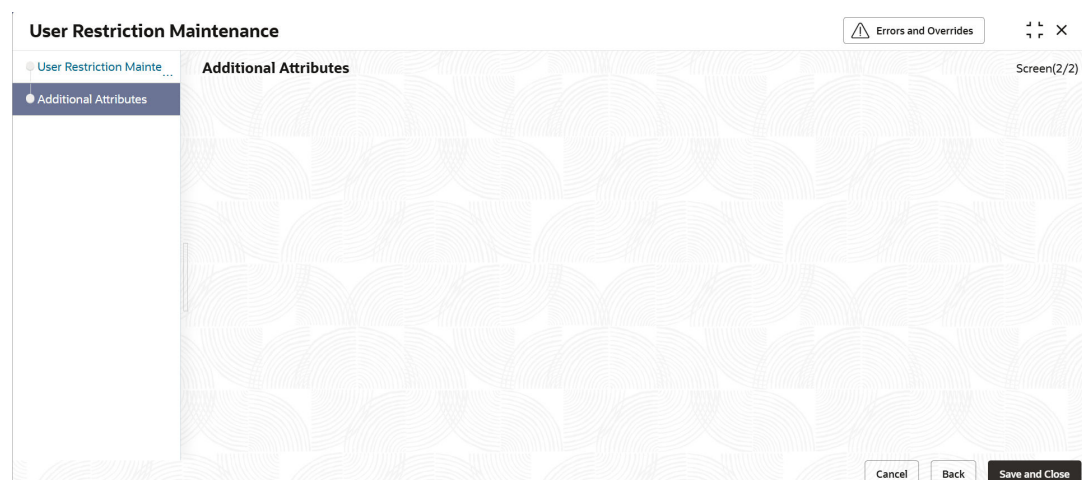
- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Additional Attributes** screen displays.

Figure 2-24 Additional Attributes



2. Click **Save and Close** to save the details.

2.2.2.2 View User Restriction Maintenance

This topic 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 **View User Restriction** screen.

1. On the **Home** screen, click **Limits and Collaterals**, under **Limits and Collaterals**, click **Common**.
2. Under **Common**, click **Maintenances**. Under **Maintenances**, click **User Restriction**.
3. Under **User Restriction**, click **View User Restriction Summary**.

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

Figure 2-25 View User Restriction Summary

User Restriction Maintenance Summary

Search

Advanced Search

Reset

Clear All

Records per page: 15

Search (Case Sensitive)

Authorization Status

Record Status

User ID

Search Results

Authorization Status

Record Status

User ID

Lock Columns

No data to display.

Page: 1 of 1 | < | > | X

Exit

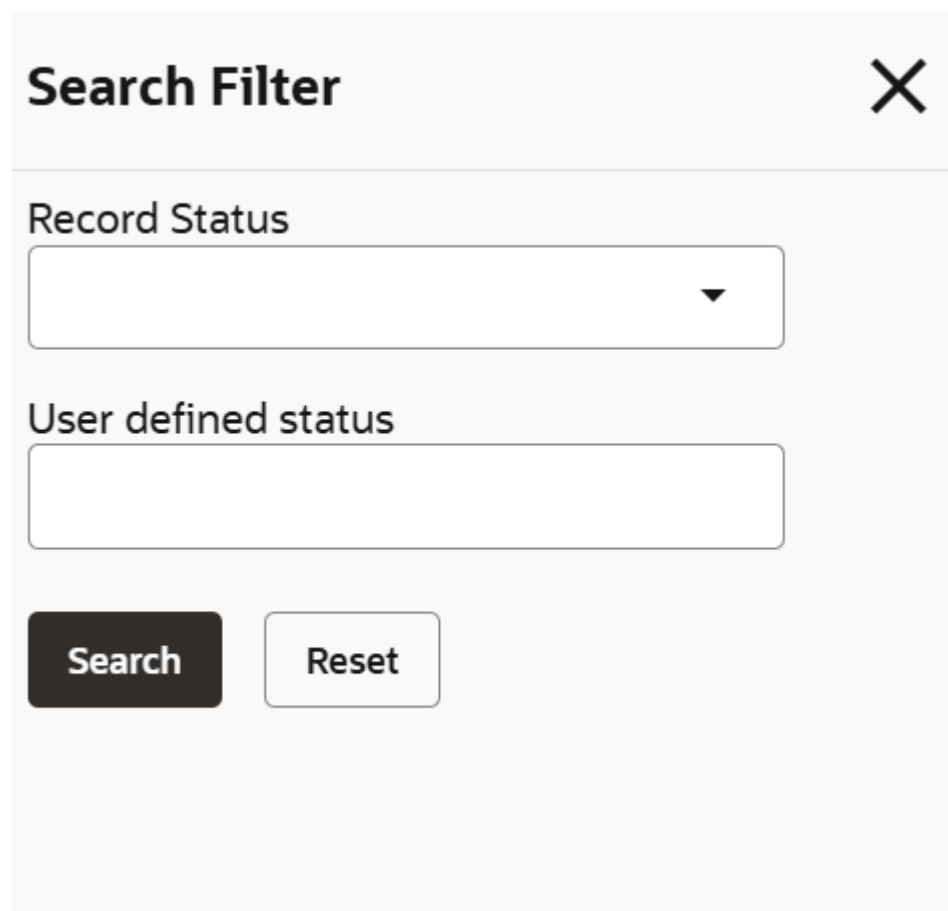
For more information on fields, refer to the field description table.

Table 2-19 View User Restriction Summary - Field Description

Field	Description
User ID	Click the  icon and select the ID from the list.
Remarks	Specify the remarks.
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.

4. On View screen, select the  icon.
- The **View User Restriction Maintenance - Search** screen displays.

Figure 2-26 User Restriction Maintenance - Search



Search Filter ✕

Record Status

User defined status

Search **Reset**

5. Specify the search filter to fetch the required details and click **Search**.

2.2.3 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 each status in User Defined status field and describe status in Describe field of the screen.

These user defined statuses mapped to the Limit Status field of the Facility Maintenance screen and to the Liability Status field of the Liability Maintenance screen.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **User Defined Status**. Under User Defined Status, select the **User Defined Status Maintenance**.

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

Figure 2-27 User Defined Status Maintenance

3. On **User Defined Status Maintenance** screen, and specify the fields.
For more information on fields, refer to the field description table.

Table 2-20 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.

For example, the user defined status can be specified as below for a Liability

Table 2-21 User Defined Status

User Defined Status	Description
Frozen	Frozen due to KYC non-compliance.

For example, the user defined status can be specified as follows for a Facility

Table 2-22 User Defined Status

User Defined Status	Description
Blocked	Blocked as per court order

4. Click **Save** to save the record.
- [Additional Attributes](#)
This topic describes the systematic instructions to configure and maintain the additional fields screens.
- [View User Defined Status](#)
This topic describes the systematic instructions to view the User Defined Status.

2.2.3.1 Additional Attributes

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

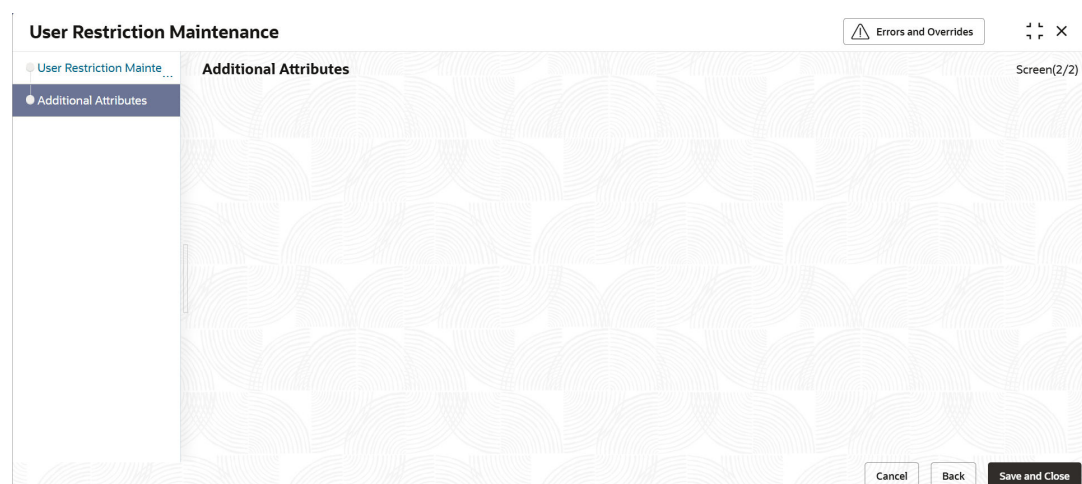
- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Additional Attributes** screen displays.

Figure 2-28 Additional Attributes



2. Click **Save and Close** to save the details.

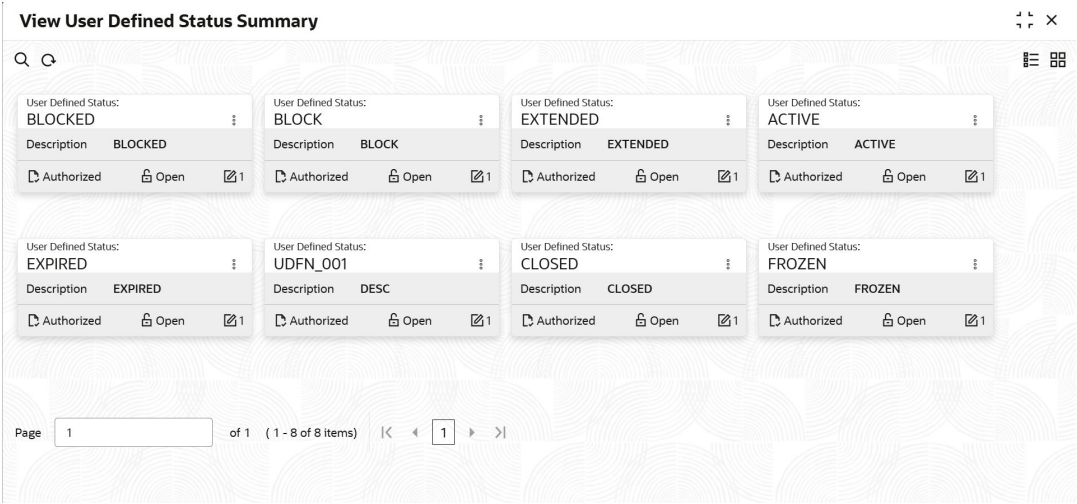
2.2.3.2 View User Defined Status

This topic describes the systematic instructions to view the User Defined Status.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**. Under Common, select **Maintenances**.
2. Under Maintenances, select **User Defined Status**. Under User Defined Status, select **View User Defined Status Summary**.

The **View User Defined Status Summary** screen displays.

Figure 2-29 View User Defined Status



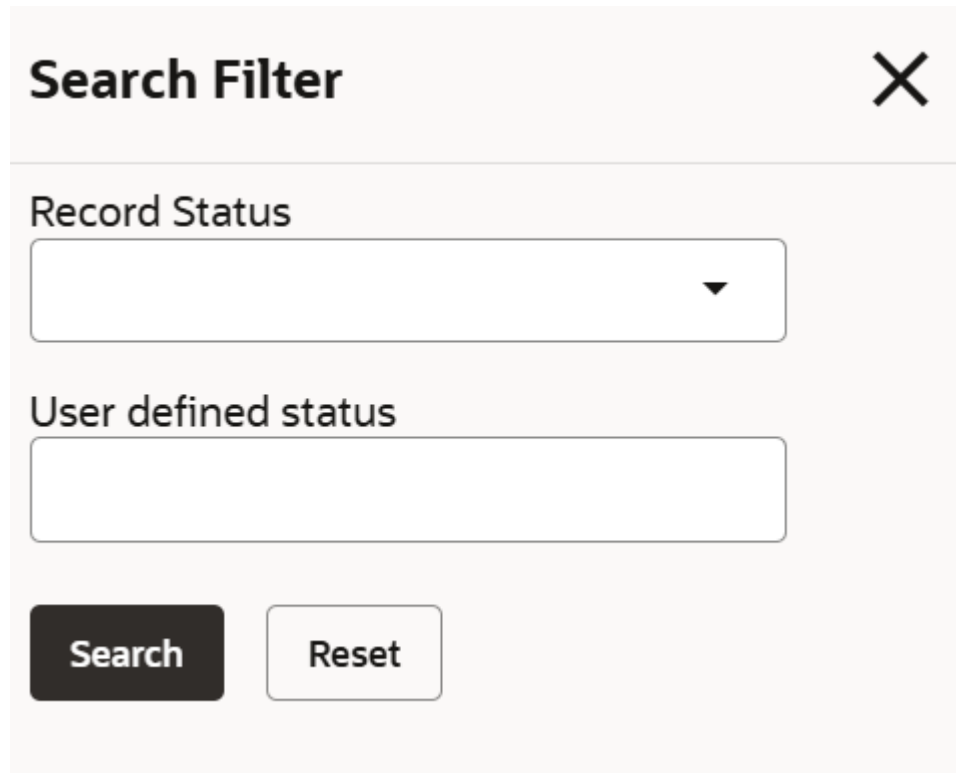
For more information on fields, refer to the field description table.

Table 2-23 View User Defined Status

Fields	Description
User Defined Status	Displays the User defined status.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record.The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record.The available options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.
The **View User Defined Status - Search** screen displays.

Figure 2-30 Search - View User Defined Status



The screenshot shows a 'Search Filter' dialog box with a close button (X) in the top right corner. Inside the dialog, there are two input fields: 'Record Status' with a dropdown arrow, and 'User defined status' with a text input area. At the bottom, there are two buttons: 'Search' and 'Reset'.

4. Specify the search filter to fetch the required details and click **Search**.

2.2.4 Module Maintenance

This topic provides systematic instructions about module maintenance.

User can maintain details regarding the modules which are being used in product definition. This combination of module and product is used in Facility Maintenance for defining the FX Rate Agreement Parameters and in transactions like utilization and block.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Module Maintenance**.

The **Module Maintenance** screen displays.

Figure 2-31 Module Maintenance

Module Maintenance

Errors and Overrides

Module name

Required

Description

Cancel

Save

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

Table 2-24 Module Maintenance

Field	Description
Module Name	Specify the module code which accepts only 2 characters.
Description	Specify a brief description about the module.

3. Click **Save** to save the record.
- [View Module Summary](#)

This topic describes the systematic instructions to view module summary.

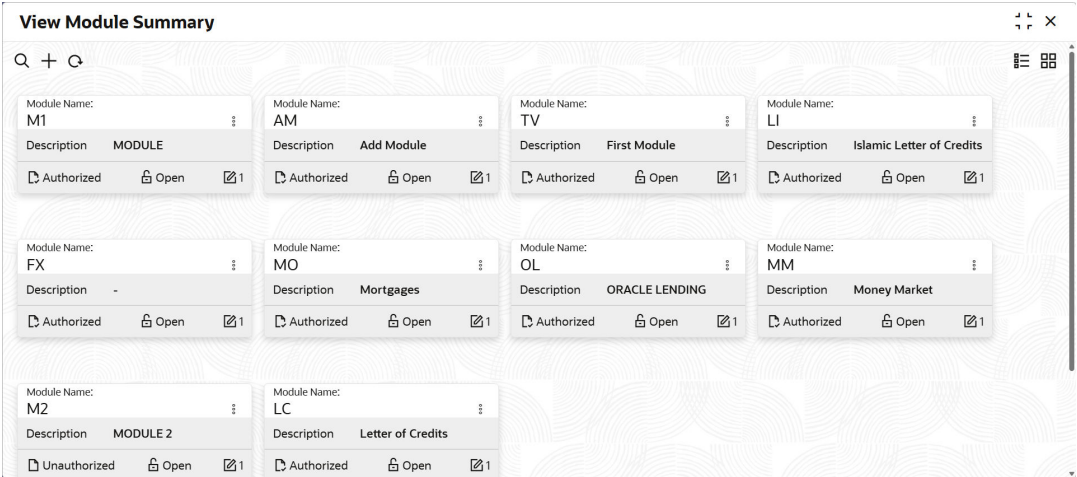
2.2.4.1 View Module Summary

This topic describes the systematic instructions to view module summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **View Module Summary**.

The **View Module Summary** screen displays.

Figure 2-32 View Module Summary



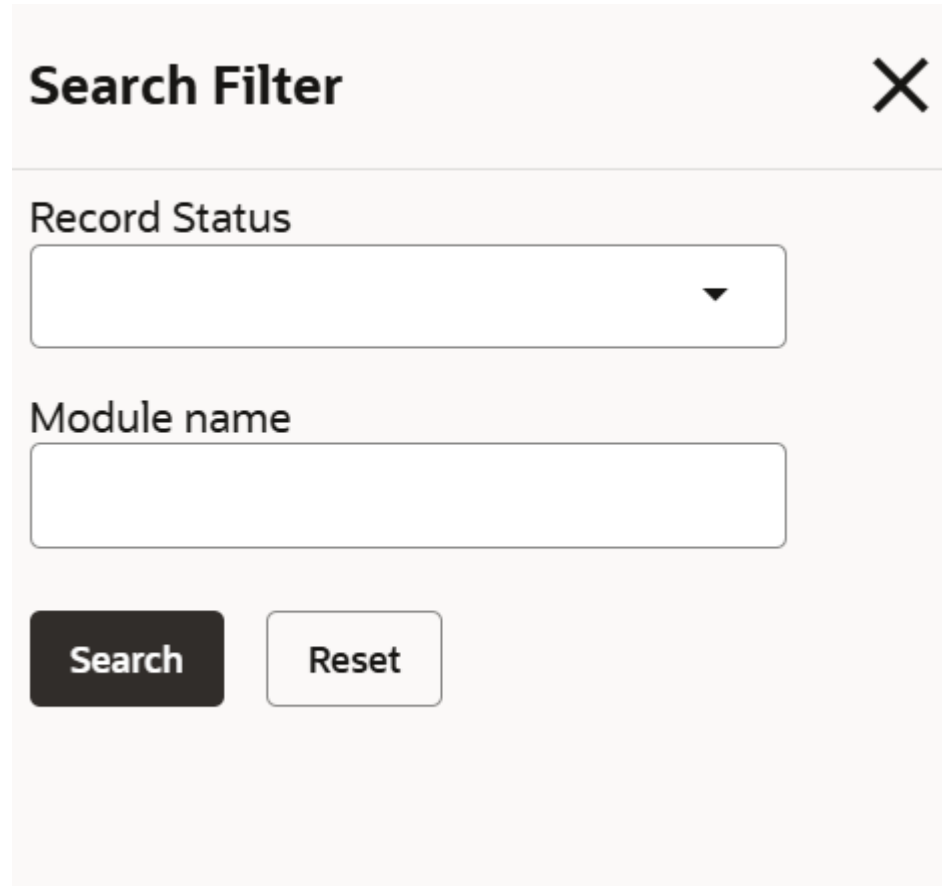
For more information on fields, refer to the field description table.

Table 2-25 View Module Summary

Fields	Description
Module Name	Displays the module name.
Description	Displays the description.
Authorization Status	Displays the authorization status of the record. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The available options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.
The **View Module Summary - Search** screen displays.

Figure 2-33 Search - View Module Summary

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with 'Search Filter' and a close button (X). Below the title bar, there are two input fields: 'Record Status' with a dropdown arrow and 'Module name' with a text input area. At the bottom, there are two buttons: 'Search' and 'Reset'.

4. Specify the search filter to fetch the required details and click **Search**.

2.2.5 Credit Rating and Score Maintenance

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

Note

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

User can maintain details regarding credit rating and scoring agencies in the **Credit Rating and Score Maintenance** screen. Using this maintenance, the agency specified can be identified as catering to credit rating or score or both. You can also maintain the credit rating codes given by each credit rating agency. This maintenance is used in assigning credit rating/score at borrowing entity level as part of liability maintenance. Credit ratings are also assigned to facilities provided by the bank.

1. On the **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Credit Rating and Score Maintenance**.

The **Credit Rating and Score Maintenance** screen displays.

Figure 2-34 Credit Rating Agency Maintenance

3. On **Credit Rating Agency Maintenance** screen, click **New** and specify the fields. For more information on fields, refer to the field description table.

Table 2-26 Credit Rating Agency Maintenance - Field Description

Field	Description
Agency Name	Specify the name of the credit agency.
Agency Description	Specify the brief description about the rating agency.
Agency Type	Select the agency type from the drop-down list. The available options are: • Internal • External To support assigning ratings from external agencies as well as by banks internally, each agency can be classified as internal or external which is defaulted in liability/facility maintenance.
Credit Indicator	Select the credit indicator which the agency will maintain. The available options are: • Rating • Score • Both Note: On selecting the option as Rating or Both, the Credit Rating section will get displayed to enter the rating details.

Following details are applicable for only credit rating and not for score.

Table 2-27 Credit Rating and Score Maintenance

Field	Description
Credit Rating	Specify the unique credit ratings assigned by the agencies to entities.
Credit Rating Description	Specify the brief description about the credit rating.
Priority	Specify the priority of the credit rating to enable sequencing assigning of the credit rating. Note: This is only for information purpose and not for processing.

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

- [Additional Attributes](#)
This topic describes the systematic instructions to configure and maintain the additional fields screens.
- [View Credit Rating and Score Summary](#)
This topic describes the systematic instructions to view the credit rating and score summary.

2.2.5.1 Additional Attributes

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Additional Attributes** screen displays.

Figure 2-35 Additional Attributes

2. Click **Save and Close** to save the details.

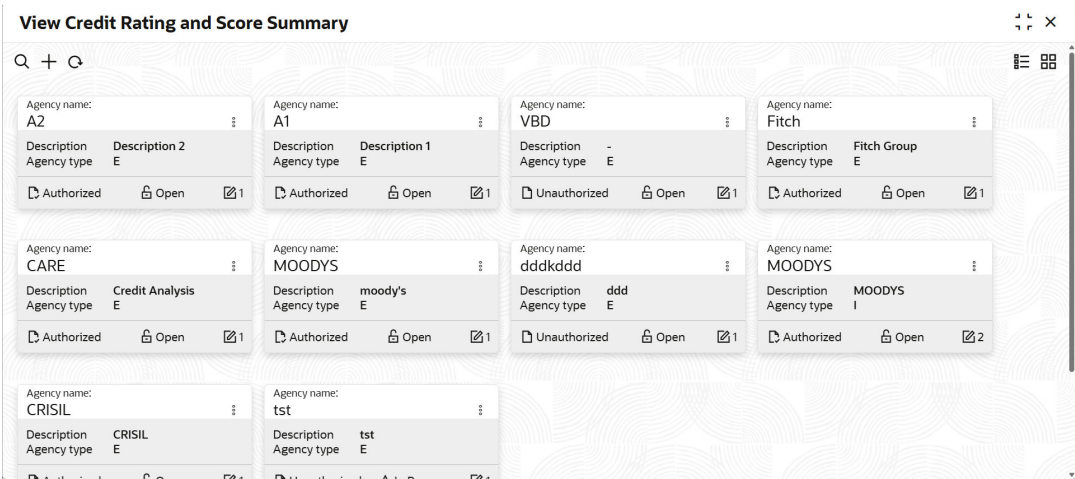
2.2.5.2 View Credit Rating and Score Summary

This topic describes the systematic instructions to view the credit rating and score summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Credit Rating and Score**. Under Credit Rating and Score, select **View Credit Rating and Score Summary**.

The **View Credit Rating and Score Summary** screen displays.

Figure 2-36 View Credit Rating and Score Summary



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

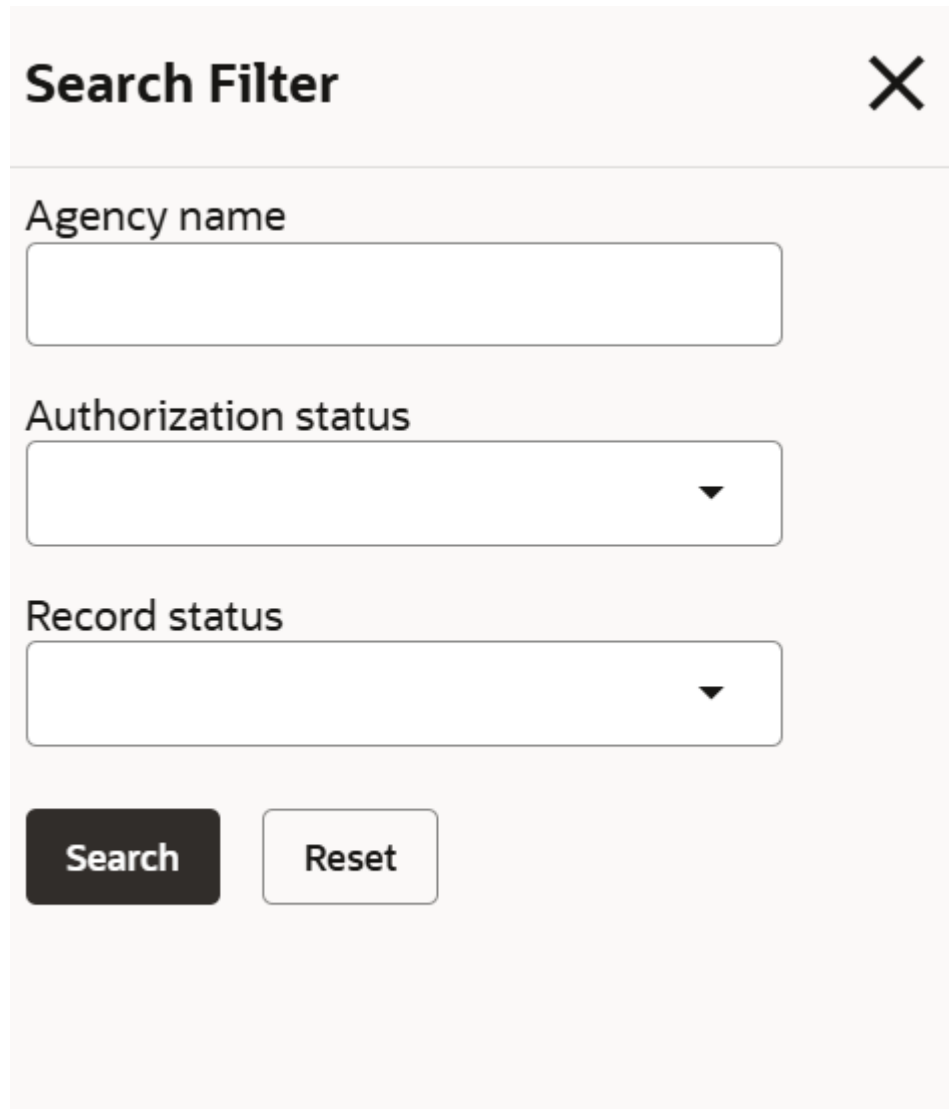
Table 2-28 View Category Summary

Fields	Description
Agency Name	Displays the agency name.
Description	Displays the description.
Agency Type	Dispalys the agency type.
Authorization Status	Displays the authorization status of the record.The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record.The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.

The **View Credit Rating and Score Summary - Search** screen displays.i

Figure 2-37 View Credit Rating and Score Summary - Search

A search filter dialog box with a title bar 'Search Filter' and a close button 'X'. It contains three input fields: 'Agency name' (text input), 'Authorization status' (dropdown menu), and 'Record status' (dropdown menu). At the bottom are two buttons: 'Search' and 'Reset'.

4. Specify the search filter to fetch the required details and click **Search**.

2.2.6 Fee Rule Maintenance

This topic provides the information on Maintaining Rule.

OBELCM supports maintenance and liquidation of event based and recurring fees on collaterals and recurring as well as adhoc fees on facilities. To facilitate the same fee rule and fee class maintenance are provided which are covered here under.

Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.

2. Under Common, select **Maintenances**. Under Maintenances, select **Fee Rule**.
3. Under Fee Rule, select **Fee Rule Maintenance**.

The **Fee Rule Maintenance** screen displays.

Figure 2-38 Fee Rule Maintenance

4. On **Fee Rule Maintenance** screen, and specify the fields.
For more information on fields, refer to the field description table.

Table 2-29 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.
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.
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 at entity level.
Fee Structure	Select the fee structure type either as Slab or Tier . Based on selected structure configured rate/amount at entity level will be considered for fee calculation. For fee type rate, both slab and tier are supported whereas for amount, only slab is supported

Table 2-29 (Cont.) Fee Rule Maintenance - Field Description

Field	Description
Rule Type	Select the rule type either as Frequency Based Fee or Event Based Fee or Ad hoc. If Rule Type is selected as Event Based Fee, then the following SDEs can be selected for Event Based Fee. • Collateral Creation • Collateral Expiry • Collateral Extension • Collateral Reactivation • Collateral Suspension • The system displays an appropriate SDEs based on Entity Type selection – specific set based on selected entity type. • Both rule type Frequency Based Fee and Event based fee are applicable for entity Collateral • For entity selected as Facility both rule type Frequency Based Fee and Ad hoc are applicable.
SDE	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. For collateral event based fees, different SDEs and for recurring fees, COLLATERAL_AMOUNT is provided. For facility multiple SDEs including derived SDEs are provided for configuring fees
Day Basis	A day basis method is used for fee accrual 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 fee 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 fee calculation which is 366 for non-leap year.
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 plato properties 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.

- Once a rule is saved with a particular entity type and other attributes, no further amendments apart from Rule Description is allowed.
- Click **Save** to save the record.
- [Fee Rule Summary](#)
This topic describes the systematic instructions to view the Fee Rule Summary.

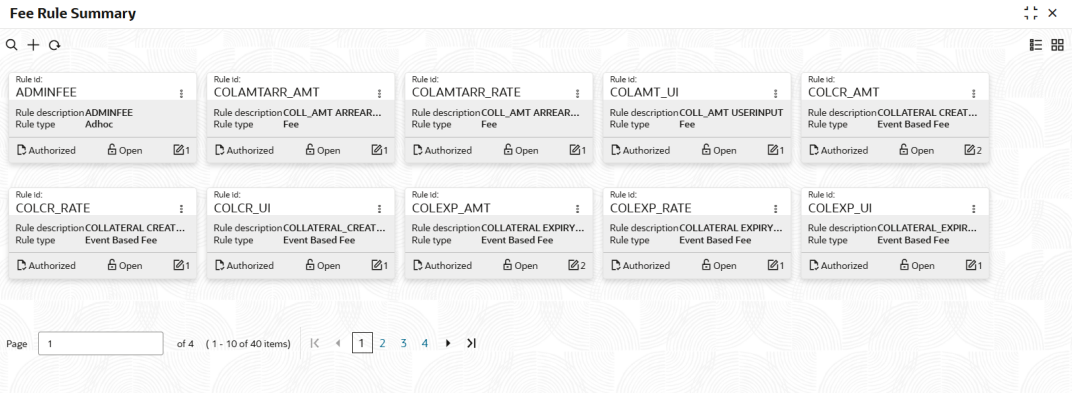
2.2.6.1 Fee Rule Summary

This topic describes the systematic instructions to view the Fee Rule Summary.

- 1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
- 2. Under Common, select **Maintenances**. Under Maintenances, select **Fee Rule**. Under Fee Rule, select **Fee Rule Summary**.

The **View Fee Rule Summary** screen displays.

Figure 2-39 Fee Rule Summary



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

Table 2-30 View Fee Rule Summary

Fields	Description
Rule id	Displays the rule id.
Rule Description	Displays the rule description.
Rule Type	Displays the rule type.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

- 3. On View screen, select the  icon.
The **View Fee Rule Summary - Search** screen displays.

Figure 2-40 View Fee Rule Summary - Search

Search Filter

Rule id

SDE

Entity type

Rule description

Day basis

Rule type

Authorization Status

Record status

Search

Reset

4. Specify the search filter to fetch the required details and click **Search**.

2.2.7 Fee & Accounting Class Maintenance

This topic describes about the procedure for Maintaining fee class screen.

Fee rules configured through fee rule maintenance for an entity are grouped together in fee & accounting class maintenance with additional details like events and accounting entries for these events. Fee class will be associated at entity level as part of maintenance and also Line code maintenance level.

 Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Fee & Accounting Class**.
3. Under Fee & Accounting Class, select **Fee & Accounting Class Maintenance**.

The **Fee & Accounting Class Maintenance** screen is displayed.

Figure 2-41 Fee & Accounting Class Maintenance

4. On **Class Code** screen, and specify the fields.

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

Table 2-31 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. Class code can be alpha numeric with maximum of 4 characters.
Description	A brief description about the class. A description helps user to easily identify the class.
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 data segment.
Start Date	Specify the fee class start date which can be back dated, current dated or future dated. Based on start date, it will be available for linkage at entity level considering its start date.
End Date	Specify the end of fee class beyond which date same not be available for linkage to entity.

5. Click **Next**.

The **Preferences** screen displays.

Figure 2-42 Preferences

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

Table 2-32 Preferences - Liquidation Method - Field Description

Field/Column Name	Description
Rule Code	Displays the rule code selected.
Rule Type	Display the rule type for rule code.
Liquidate Method	Display the liquidate method for rue code..
Actions	Display the actions like add, edit are shown..
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.
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.
Schedule Movement	Select the required option to restrict the checklist. Available options are: Move Forward: In case calculated next date is holiday then date of liquidation will be moved forward. Move Backward: In case calculated next date is holiday then date of liquidation will be moved backward.
Move Across Month	This is to be read with move forward/move backward setting. When the liquidation date falls on the last working day/first working day of a month which is a holiday, if move across month is selected, system will appropriately move liquidation to next month/previous month considering move forward/backward setting.

Table 2-32 (Cont.) Preferences - Liquidation Method - Field Description

Field/Column Name	Description
Cascade Schedules	If cascade schedules is selected, then the next date is calculated on based on previous schedule date instead of originally derived date based on frequency. 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 by applying frequency on the newly arrived liquidation date.

6. Click **Add**.

The **Add Preferences** screen displays.

Figure 2-43 Add Preferences

Add Preferences

Rule Code

Rule Type

Basis Amount/ SDE Required

Accrual Required No

Accrual Frequency Daily

Liquidation Frequency Daily

Month End Liquidation No

Liquidate Method Arrear

Liquidate Preference Auto

Start Date

Start Month

Waived No

Entity Type

External Pricing Required No

Close **Add** **Add and Close**

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

Table 2-33 Add Preferences

Field	Description
Rule Code	Select the rule code from LOV. Based on entity type selected for fee class, appropriate fee rules from rule maintenance will be available for configuring.
Rule Type	Based on rule code selected, rule type is defaulted from rule maintenance.
Basis Amount/SDE	This is applicable for collateral fee rules. Collateral fee is supported on COLLATERAL_VALUE and this is to be selected for configuring a fee rule.

Table 2-33 (Cont.) Add Preferences

Field	Description
Accrual Required	Signify whether accrual is required for this fee rule. For advance fee/ event based fee, accrual works like amortization as fee would have been liquidated in advance.
Accrual Frequency	If accrual required is selected as yes, signify the accrual frequency for fee rule.
Liquidation Frequency	Signify the applicable liquidation frequency for fee rule. For event based fee, it will be one time. For collateral fee which is recurring in nature, select the appropriate frequency.
Month End Liquidation	Select this if fee to be liq undated on month ends. This is applicable for facility fees.
Liquidate Method	Select the appropriate liquidation method for the fee rule from the available values: • Arrears • Event Based
Liquidation Preference	For collateral fees, the Rule Type of Fee user can select Liquidation Preference as Auto or Manual for expiry event fees, liquidation preference AUTO is allowed
Start Date	Specify the start date from which the fee need to be liquidated.
Start Month	This is to be read with start date specified above, to signify month & date of first liquidation. This is applicable for recurring fees and not for event based fees.
Waived	Particular fee can be waived by selecting waived at fee class level which gets defaulted at entity level.
Entity Type	Entity type either Facility or Collateral gets defaulted based on fee rule selected.
External Pricing Required	This value is defaulted based on the rule selected in Fee Rule Maintenance and user cannot modify this value.

7. Click **Next**.

The **Accounting Roles** screen displays.

Figure 2-44 Accounting Roles

Fee & Accounting Class Maintenance

Errors and Overrides Screen(3/5)

Accounting Roles

Roles

Accounting Role	Accounting Head	Action
No data to display.		

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

Cancel Back Save and Close Next

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

Table 2-34 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. Based on fee rules added in fee preferences data segment, dynamic accounting roles generated by system will be available for configuring and signifying accounting head. For each fee rule added in preferences, the following accounting roles are generated dynamically and available for configuring with accounting head. • RULE_INC • RULE_REC • RULE_RIA
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 and to be configured with accounting role.

8. Click **Next**.

The **Events** screen displays.

Figure 2-45 Events

The screenshot shows the 'Events' screen with two main sections: 'Event Details' and 'Accounting Entries Details'. The 'Event Details' section has a search bar and a table with one row. The 'Accounting Entries Details' section has a search bar and a table with columns for Accounting Role, Amount tag, Transaction Code, Dy/G Indicator, and Netting. The table has one row with values: Accounting Role, Amount tag, Transaction Code, Dy/G Indicator (Debit), and Netting (No). The screen also includes pagination controls and a 'Cancel' button.

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

Table 2-35 Events - Field Description

Field	Description
Event Code	Specify the event code. For collateral fee class, only FLIQ and FACR fee related events are applicable.
Accounting Role Code	Specify the accounting role for each fee rule for the event. For FLIQ, customer accounting role is available to configure debit leg.

Table 2-35 (Cont.) Events - Field Description

Field	Description
Amount Tag	Specify the amount tag. Amount tags for fee can be accrual or liquidation related appropriate amount tag for FLIQ or FACR event for the relevant fee rule to be selected.
Transaction Code	Indicates the type of accounting entry associated with every accounting entry.
Netting Indicator	Select this drop-down list if you need netting for fee liquidation.
Dr/Cr Indicator	Indicates whether the amount was debited or credited to accounting head.
Action	Used while creating/amending the record.

9. Click **Next**.

The **MIS Class** screen displays.

Figure 2-46 MIS Class

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

Table 2-36 MIS Class - Field Description

Field	Description
MIS Group	Select the MIS group from the list of groups configured in MIS Group Maintenance 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.

Table 2-36 (Cont.) MIS Class - Field Description

Field	Description
MIS Code	Transaction and Composite MIS codes configured in MIS Class Maintenance or MIS Group maintenance 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

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

- [View Fee and Accounting Class Summary](#)

This topic describes the systematic instructions to view the Fee and Accounting Class Summary.

2.2.7.1 View Fee and Accounting Class Summary

This topic describes the systematic instructions to view the Fee and Accounting Class Summary.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Fee & Accounting Class**.
3. Under Fee & Accounting Class, select **View Fee & Accounting Class Maintenance**.
The **View Fee & Accounting Class Maintenance** screen is displayed.

Figure 2-47 View Fee & Accounting Class Maintenance

The screenshot displays the 'View Fee & Accounting Class Summary' interface. It features a search bar at the top left and a grid of class entries. Each entry includes a Class Code, Description, Entity Type, and a status indicator (Unauthorized, In Progress, Open, or Authorized) with a corresponding icon and count.

Class Code	Description	Entity Type	Status	Count
1111	TILL ETERNITY PASS...	C	Unauthorized	13
6IX9	snitchmaster900	C	Open	3
9991	9991	C	In Progress	1
99TE	-	C	Open	2
ADH1	ADHOC AND NORMA...	F	Authorized	8
ADH2	ADHOC AND NORMA...	F	Open	4
ADH3	ADHOC FEE CLASS 3	F	Open	2
ADH4	ADHOC FEE	F	Open	1
ADM1	COLL AMT DAILY AC...	C	Open	6
ADM2	ADM2	-	Open	1

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

Table 2-37 View Fee Class Summary

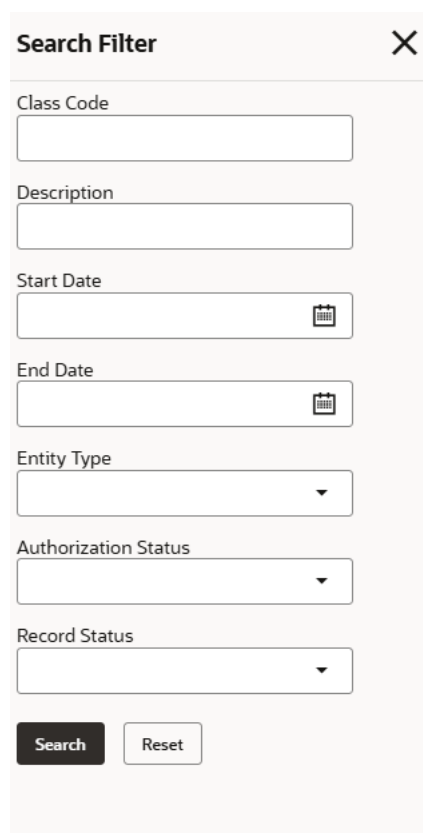
Fields	Description
Class Code	Displays the class code.
Description	Displays the description.

Table 2-37 (Cont.) View Fee Class Summary

Fields	Description
Entity Type	Displays the entity type.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

4. On View screen, select the  icon.
The **View Fee & Accounting Class Summary - Search** screen displays.

Figure 2-48 View Fee & Accounting Class Summary - Search



Search Filter ✕

Class Code

Description

Start Date
 

End Date
 

Entity Type

Authorization Status

Record Status

Search **Reset**

5. Specify the search filter to fetch the required details and click **Search**.

2.2.8 Account Balance for Netting

This topic describes about the detailed information about the account balance.

① Note

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

The Netting Balance functionality in Oracle Banking Enterprise Limits and Collateral Management (OBELCM), accessible via the Account Balance for Netting Maintenance screen, enables banks to consolidate multiple account balances for a customer to determine a net balance position. This is particularly useful when a customer maintains several accounts, with different credit balances, under a single customer relationship. By netting these balances, the system provides an accurate representation of the customer's available funds which can then be used to link towards facilities as required, supporting better risk assessment and credit decisioning in line with banking practices and regulatory guidelines.

① Note

This screen is also used to fetch the customer's accounts and contracts like Term Deposits, Saving and Current accounts and link them at Accounts and Contract Collateral.

For more details on linking Term Deposit accounts/contracts as collaterals, refer the **Collaterals Maintenance** topic in ECM manual.

For more details on this feature, refer the **Including Netting Amount in Facility's Netting Contribution** topic in ELM manual.

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 **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under **Common**, select **Maintenances**. Under Maintenances, select **Accounting Balance for Netting**.
3. Under Accounting Balance for Netting, select **Accounting Balance for Netting Maintenance**.

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

Figure 2-49 Account Balance for Netting

4. On **Account Balance for Netting** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-38 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.
Liability Code	Click the  icon and select the liability code for whom we are fetching the account.
Customer Number	Click the  icon and select the customer number linked to liability to which the account 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. This is required only when the netting balance is to be associated with a facility.
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 in Enterprise Limits Management User Manual.

Table 2-38 (Cont.) Account Balance for Netting - Field Description

Fields	Description
Contract Type	By default, the Contract Type field displays AC for the account netting facility. 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 like TD . Here you need not specify the facility code. For more details on linking Term Deposit accounts/contracts as collaterals, refer the Collaterals Maintenance topic in Enterprise Collateral Management User Manual.
Source Code	Specify the source code for the account netting facility.
User Reference	Specify the user reference for the netting facility which will help you to reference easily later..

- [Accounting Balance for Netting Summary](#)

This topic describes the systematic instructions to view accounting balance for netting.

2.2.8.1 Accounting Balance for Netting Summary

This topic describes the systematic instructions to view accounting balance for netting.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**.
2. Under Common, select **Maintenances**. Under Maintenances, select **Accounting Balance for Netting**. Under Accounting Balance for Netting, select **Accounting Balance for Netting Summary**.

The **Accounting Balance for Netting Summary** screen displays.

Figure 2-50 Accounting Balance for Netting Summary

Reference Number	Customer...	Netting...	Authorized	Open	Count
BC_01	PORSCHE	N	☐	☐	1
LCACCNT2	PORSCHE	N	☐	☐	1
MotoRef1	006014806	N	☐	☐	1
TDN_08	PORSCHE	N	☐	☐	1
ACACCNT1	PORSCHE	N	☐	☐	1
TDN_02	PORSCHE	N	☐	☐	1
TD01	-	Y	☐	☐	2
REFERENC1	PORSCHE	N	☐	☐	1
REFNO2	CUSTNO1	Y	☐	☐	1
LCACCNT1	PORSCHE	N	☐	☐	1

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

Table 2-39 View Accounting Balance for Netting Summary

Fields	Description
Reference Number	Displays the reference number.
Liability Name	Displays the liability name.
Liability Branch	Displays the liability branch.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.
The **View Liability - Search** screen displays.

Figure 2-51 Search - View Liability

Search Filter



Liability code

Liability branch

Liability currency

Main liability no

Liability category

Record Status

Authorization Status

Search

Reset

4. Specify the search filter to fetch the required details and click **Search**.

2.2.9 Query Valid Lines

This topic describes about the detailed information on Query Valid Lines.

Query Valid Lines menu provides a consolidated list of all open credit components for the specified customer. It populates the details of Liability, Facility, Collateral, Collateral Pool, Covenants and Obligation, linked to the customer.

A customer may be linked to a single liability or to multiple liabilities. In cases where multiple liabilities exist, the system ensures that the details of all such linked liabilities are comprehensively displayed for ease of reference and monitoring.

External Product Processor e.g., FCUBS, Loan products, etc. requires limit details for linkages at a module level. In this case, External Product Processor interacts with the OBELCM systems and request for valid limit details for the customer. Response received from the limit systems are displayed for linkages.

- A web service Valid Lines in OBELCM which returns all the valid lines from facility, collateral, collateral pool, covenants and Obligation.
- 360 customer view also invokes the Valid Lines for displaying the limit details.

OBELCM process web service request from the External Product Processor and sends response back to External Product Processor with valid line details.

1. On Home scree, select Limits and Collaterals. Under Limits and Collaterals, select Common.
2. Under Common, select Maintenances. Under Maintenances, select Query Valid Lines.
The **Query Valid Lines** screen is displayed.

Figure 2-52 Query Valid Lines

Query Valid Lines

Execute Query

Customer number* Required

Entity type *

Liability code

Branch code

Product code

Currency

Valid customer restriction ☐

Default liability ☐

Liability Details

☐	Liability code	Liability name	Liability currency	Liability branch	Overall limit	Utilization amount	Available amount	Review date	Default liability
No data to display.									

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

Line Details

☐	Liability code	Line code	Serial number	Main lin...	Limit currency	Limit amount	Available amount	Revolving line	Line start date	Line expiry date	Utilization	Category	Catego descrip
No data to display.													

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

Collateral Details

☐	Liability code	Collateral code	Collateral description	Collateral currency	Collateral value	Start date	End date	Utilization amount	Available amount	Lendable margin	Limit amount	Block amount
No data to display.												

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

Pool Details

☐	Liability code	Pool code	Pool description	Pool currency	Pool utilized	Block amount	Available amount
No data to display.							

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

Covenant Details

☐	Liability code	Entity type	Limit reference number	Covenant name	Description	Covenant reference number	Status	Start date	Review date	Periodicity

3. On **Query valid line** screen, specify the fields.

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

Table 2-40 Query Valid Lines Fields and Description

Field	Description
Customer and Number	Specify the Customer Number or click search icon to select the Customer number from the list. Capturing a value in this field is mandatory.
Entity after Type	System populates details based on the selected value from the LOV, in the Entity Type field. The available options are : - Liability - Facility - Collateral - Pool - Covenant - All – Populates details for all Entity Types By default, the value is set to – All. User can modify the value from the LOV. This is a mandatory field.
Liability Code	Click search icon and select the listed Liability code, which is linked to the Customer number.

Table 2-40 (Cont.) Query Valid Lines Fields and Description

Field	Description
Branch Code	Select a value from LOV. Based on the selected value, system will exclude populating the facility / line details, in which the selected Branch is defined as restricted at the facility level.
Product Code	Select a value from LOV. Based on the selected value, system will exclude populating the facility / line details, in which the selected Product is defined as restricted at the facility level.
Currency	Select a value from LOV. Based on the selected value, system will exclude populating the facility / line details, in which the selected Currency is defined as restricted at the facility level.
Valid Customer Restriction	Toggle ON: Enables validation of customer restrictions defined at the facility level under the liability linked to the specified Customer Number. System will exclude populating the facility/line details, where the specified Customer Number is restricted. Toggle OFF: Customer Number is not validated and system displays all the facility / line under the liability linked to the specified Customer Number.
Default liability	When a customer is linked to multiple liabilities by toggling ON default liability, system populates details of selected entity type belonging to the liability with which customer is having default linkage. When default liability is toggled OFF, system populates details of selected entity type belonging to the liability to which customer is linked and selected against the liability number. When no liability number is selected, system populates details of selected entity type belonging to all the liabilities to which customer is linked.

Note

The fields which are marked as asterisk are mandatory.

On specifying values in the following fields, below records re listed:

Customer Number - 1010

Entity Type - All

Liability Details: Lists the details of all liabilities linked to the specified customer.

Table 2-41 Liability Details

Liability Code	Liability Name	Liability Currency	Liability Branch	Overall Limit	Utilization Amount	Available Amount	Review Date	Default Liability
1008	Demo One	USD	B01	100000	95000	5000	31/12/2025	No
1010	Demo Two	GBP	B02	50000	40000	10000	30/06/2026	Yes

Line Details: Lists the details of all the facilities under the liability/ies linked to the specified customer.

Table 2-42 Line Details

Liability Code	Line Code	Serial Number	Main Line Code	Limit Currency	Limit Amount	Available Amount	Revolving Line	Line Start Date	Line Expiry Date	Utilization
1008	ML1	1	-	USD	25000	10000	Y	01/02/2025	31/01/2027	15000
1008	SL2	1	ML1	GBP	5000	5000	Y	01/02/2025	31/01/2027	0
1010	ML1	1	-	GBP	40000	15000	Y	01/06/2024	30/04/2028	10000

Category	Description	Block Amount	Effective Line Amount	Limit Amount Basics	Availability	User Defined Status	Approval Amount	Renewal Date	Unadvised
RETAIL	WORKING CAPITAL	10000	25000	Limit Amount + Collateral Contribution	Y	Active	50000	31/01/2027	N
CORPORATE	TERM LOAN	0	5000	Limit Amount	Y	Active	5000	31/01/2027	N
RETAIL	LETTER OF CREDIT	5000	40000	Limit Amount	Y	Active	40000	30/04/2028	Y

Collateral Details: Lists the details of Collaterals under the liability/ies linked to the specified customer.

Table 2-43 Collateral Details

Liability Code	Collateral Code	Collateral Description	Collateral Currency	Collateral Value	Start Date	End Date	Utilization Amount	Available Amount
1008	COLL1	COLL1	USD	100000	01/08/2025	31/12/2026	2000	75000
1010	COLL1	COLL1	GBP	50000	01/09/2025	21/01/2027	10000	30000

Lendable Margin	Limit Amount	Block Amount	Category	Availability	Customer Number	Collateral Type	Status	Facility Linkage
90	80000	3000	INVENTORY	Y	1008	STOCK	A	N
80	40000	0	BOND	Y	1010	BOND	A	Y

Pool Details: Lists the details before Pool under the liability/ies linked to the specified customer.

Table 2-44 Pool Details

Liability Code	Pool Code	Pool Description	Pool Currency	Pool Utilized	Block Amount	Available Amount
1010	CP1	CP1	USD	5000	2000	3000

Covenant Details: Lists the details of Covenants linked under the entity - Customer, Liability and facility for the specified customer and liability.

Table 2-45 Covenant Details

Liability Code	Entity Type	Limit Reference Number	Covenant Name	Description	Covenant Reference Number	Status	Start Date	Review Date	Periodicity
1008	FACILITY	ML1	CURRENT_RATIO	CURRENT_RATIO	1	A	01/02/2025	31/01/2026	MONTHLY
1010	COLLATERAL	COLL1	LTV_RATIO	LTV_RATIO	1	A	01/09/2025	31/08/2026	QUARTERLY

Obligation Details: Lists Obligations details linked to specified Customer and its liabilities.

Table 2-46 Obligation Details

Liability Code	Customer Number	Customer Name	Collateral Code	Collateral Category	Currency	Guarantee Amount
1010	1010	Customer One	COLL1	BOND	GBP	30000

2.3 Liability Maintenances Related

- [Liability Maintenance](#)
This topic describes about the detailed information about the liability maintenance.
- [Customer Liability Link Maintenance](#)
This topic describes about the procedure to maintain customer to liability link.
- [Merging Liabilities](#)
This topic describes about the procedure to merge liabilities.
- [Main Liability Change Maintenance](#)
This topic describes about the procedure to update main liability

2.3.1 Liability Maintenance

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

Every customer of 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.

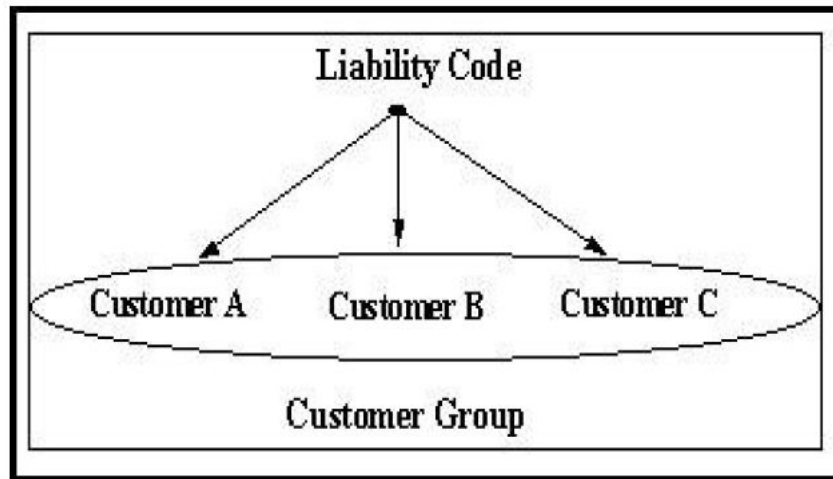
- Single Liability linked to multiple customers (that is, a Customer Group)

- 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.

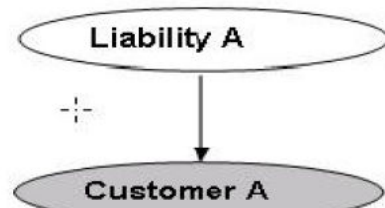
Figure 2-53 Single Liability Linked To Multiple Customers



Single Liability Linked To Only One Customer

In this scenario, liability has only one linked customer. Facilities created for this liability can be utilized by contracts of the only customer linked to this liability.

Figure 2-54 Single Liability Linked To Only One Customer

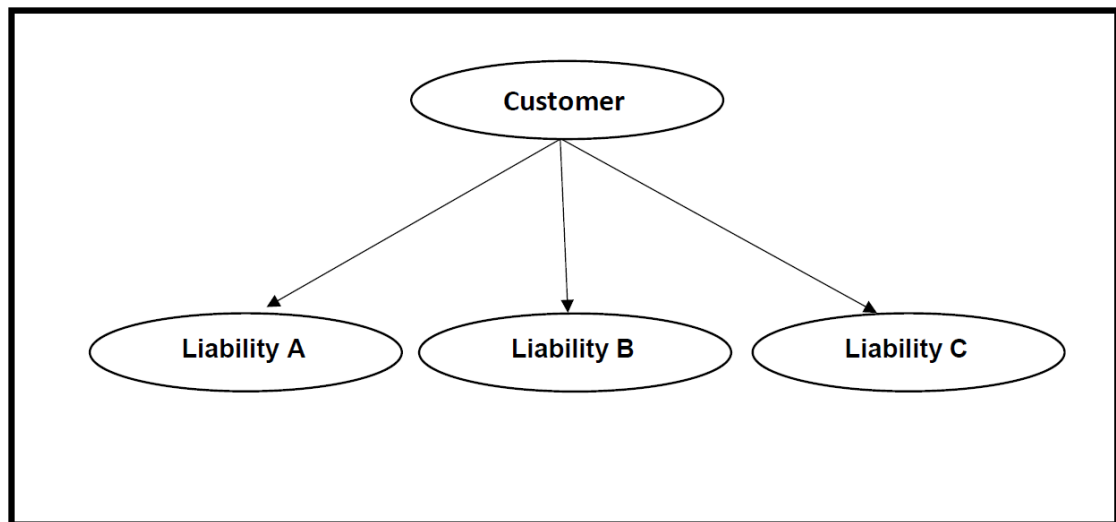


Liability with Single Customer

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 2-55 Single customer linked to multiple liabilities



Note

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Maintenances**. Under Maintenances, select **Liability**. Under Liability, select **Liability Maintenance**.

The **Liability Maintenance** screen displays.

Figure 2-56 Liability Maintenance

The screenshot shows the 'Liability Maintenance' screen with a list of fields on the left and a large empty area on the right. The fields are:

- Liability No *
- Liability Name *
- Main Liability Number
- Main Liability Name
- Liability Branch *
- Liability Currency *
- Overall Limit
- Counterparty Appetite
- Headroom Limit
- Utilization Amount
- Block Amount
- Review Date
- Credit Rating
- Internal Credit Rating
- Overall Score
- User Defined Status
- Liability Category
- Liability Class Risk Limit
- Secondary Class Risk Limit
- Secondary Pre-Settlement Risk Limit
- Unactivated ☐
- Netting Required ☐
- User Reference
- Tiered Utilization

At the bottom, there are tabs for 'Score', 'Credit Rating', 'Fields', 'Notifications', 'Linked Customers', and 'Change Log'. On the far right, there are 'Audit' and 'Exit' buttons.

3. On **Liability Maintenance** screen, specify the fields.

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

Table 2-47 Liability Maintenance - Field Description

Field	Description
Liability Code	Specify the liability code. Liability code is assigned to borrowing entity which can be a single entity or a group entity having multiple customers associated.
Liability Name	Specify the liability name for the borrowing entity.
Liability Branch	Click the  icon and select the branch in which liability is associated.
Main Liability Code	Click the  icon and select the required main liability from the list of liability code maintained in the system. This is optional Note: Child liability and parent liability (main liability) can be in different branches. 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 , 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 . 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 Code .
Liability Currency	Click the  icon and select the currency with which the liability limit is signified. 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.
Liability Category	Click the  icon and select the liability category from the list of categories available Category Maintenance screen.
Liability Status	Click the  icon and select the status of liability. (For example, NORM for normal, BLOCKED, and so on). Liability status will be updated as Active on creation and can be subsequently modified as per requirement.
Review Date	Specify the date on which 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.
User Reference	Provision to capture comments/reference details about the liability.

Table 2-47 (Cont.) Liability Maintenance - Field Description

Field	Description
Overall Limit	Liability/borrowing entity based on appraisal. If a main liability is attached during creation, sub liability limit cannot exceed main liability limit. Limit amount of line linked 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. Internal lending amount is arrived at considering internal lending percentage applied on amount derived considering central bank lending percentage on bank capital.
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 headroom available to the borrowing entity. The headroom limit is updated based on the limit amount of facilities created under the liability. Headroom limit will be updated as counterparty appetite at the time of liability creation. Headroom limit is 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 the liability ID at any point in time. This is a derived field and not editable.
Block Amount	This field displays the blocked amount for the liability at any point in time. This is a derived field and not editable.
Tanked Utilization	Utilization transactions received post initiation of EOD are tanked and the same are updated against 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.
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 2-47 (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.
Available Amount	This amount is derived considering utilized and blocked amounts at liability level out of limit amount.
External 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.
External Credit Score	The primary credit score maintained in the credit score data segment is displayed. Note: These details are maintained only for information and have no processing impact.
Internal Credit Score	The internal credit score maintained in the credit score data segment is displayed.
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. When a facility is created for an unadvised liability, an information message is displayed.
Netting Required	Switch to ☒ for the netting amount to be defined. Switch to ☐ for not defining the netting amount. Facility level netting can be enabled if liability level netting is enabled. 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.

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

- [Credit Score](#)
This topic provides systematic instructions about credit score.
- [Credit Rating](#)
This topic describes about the procedure to specify credit rating for a liability.
- [Linked Customers](#)
The topic describes about the detailed information on the linked customer.
- [Fields](#)
This topic describes the systematic instructions to configure and maintain the additional fields screens.

- [View Liability](#)

This topic describes the systematic instructions to view liability.

2.3.1.1 Credit Score

This topic provides systematic instructions about credit score.

1. On previous data segment , click **Next**.

The **Credit Score Maintenance** screen displays.

Figure 2-57 Credit Score Maintenance

Agency name	Credit score	Primary	Effective date	Credit score agency type	Action
Fitch	750	☐	September 20, 2021	E	View History
CARE	800	☒	September 16, 2021	E	View History
MOODYS	600	☒	September 16, 2021	I	View History

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

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

Table 2-48 Credit Score Maintenance - Field Description

Field	Description
Agency Name	Click the  icon and select the credit score agency name from the list.
Credit Score	Click the  icon and select the credit score from the list. User can maintain multiple scores from different agencies for a single liability, but only one internal.
Primary	Select one of the credit score as the primary score for liability.
Effective Date	Specify the effective date while associating a credit score to a liability. It is mandatory to select the effective date while associating the credit score. Effective date can be backdated and not future dated. For the same agency, multiple scores 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 Score Agency Type	Displays the credit score agency type.

3. Click **View History**.

The

Figure 2-58 Liability Score History

Liability score history						
Agency name	Credit score	Primary	Effective date	Credit score agency type		
Fitch	700	☐	September 16, 2021	E		
Fitch	800	☐	September 18, 2021	E		
Fitch	850	☐	September 19, 2021	E		
Fitch	750	☒	September 17, 2021	E		
Fitch	700	☒	September 16, 2021	E		

Page 1 of 2 (1-5 of 6 items) |< < 1 2 > >|

- Click **Next** to navigate to the next data segment.

2.3.1.2 Credit Rating

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

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.

- On previous data segment , click **Next**.

The **Credit Rating** screen displays.

Figure 2-59 Credit Rating

Liability Credit Ratings				
Agency Name	Credit Rating	Primary	Effective Date	Credit Rating Agency Type
		☐	MM/DD/YYYY	

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

Liability Credit Ratings History				
Agency Name	Credit Rating	Primary	Effective Date	Credit Rating Agency Type
No data to display.				

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

Cancel Save

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

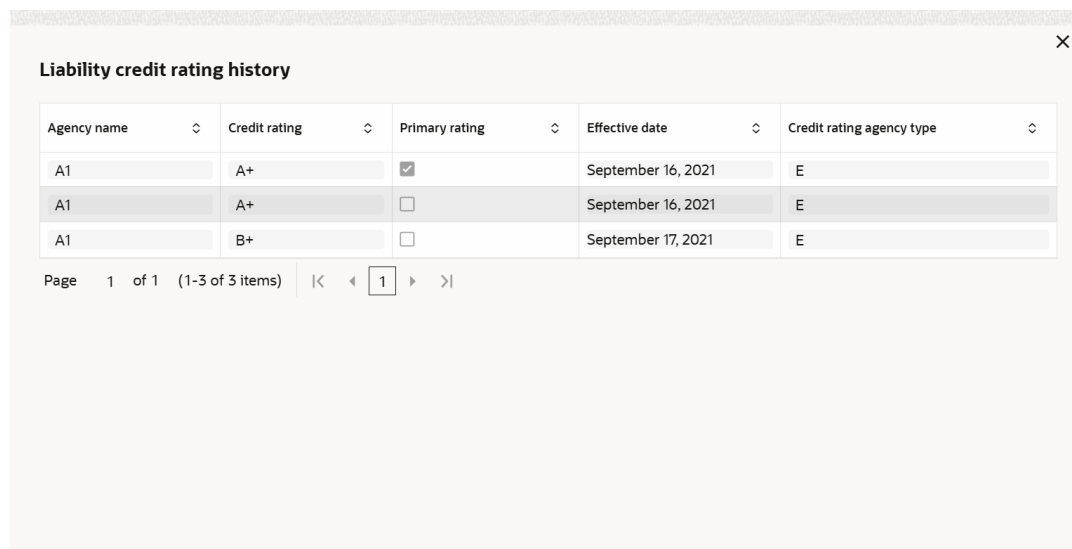
Table 2-49 Credit Rating - Field Description

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 ratings from different external credit rating agencies for a single liability, but only one internal credit rating for a single liability.
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	Displays the credit rating agency type.

2. Click **View History**.

The **Liability Credit Rating** screen displays.

Figure 2-60 Liability Credit Rating History



Agency name	Credit rating	Primary rating	Effective date	Credit rating agency type
A1	A+	☒	September 16, 2021	E
A1	A+	☐	September 16, 2021	E
A1	B+	☐	September 17, 2021	E

Page 1 of 1 (1-3 of 3 items) |< < 1 > >|

3. Click **Next** to navigate to the next data segment.

2.3.1.3 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 (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 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.

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.

1. On previous data segment, click **Next**.

The **Linked Customers** screen displays.

Figure 2-61 Linked Customers

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

Table 2-50 Linked Customers - Field Description

Field	Description
Customer Number	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.

Table 2-50 (Cont.) Linked Customers - Field Description

Field	Description
Default liability	Default liability is checked for a customer shown in linked customers data segment when this is updated through customer liability linkage.

- Click **Next** to navigate to the next data segment.

2.3.1.4 Fields

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

- Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Fields** screen displays.

Figure 2-62 Fields

- Click **Save and Close** to save the added record.

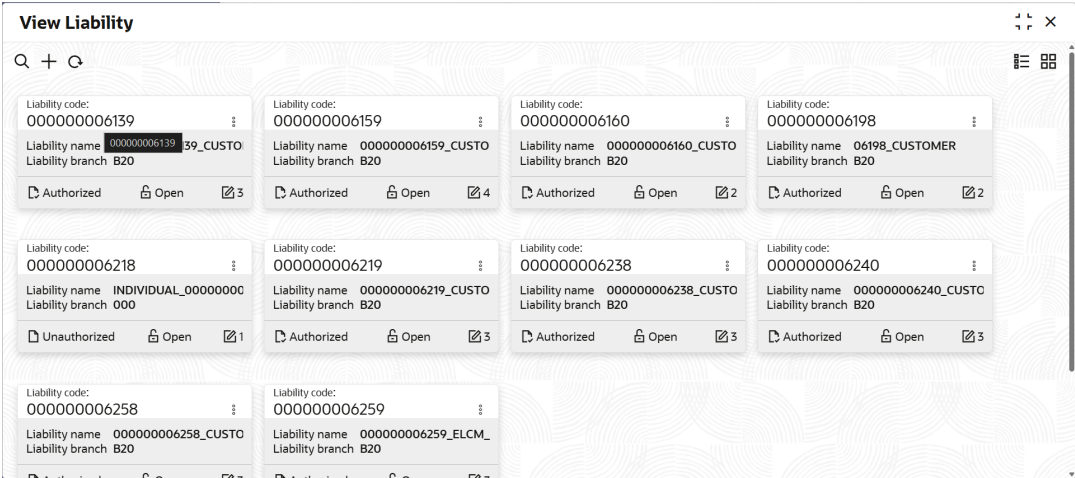
2.3.1.5 View Liability

This topic describes the systematic instructions to view liability.

- On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Liability**. Under Liability, select **View Liability**.
- The **View Liability** screen displays.

Figure 2-63 View Liability



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

Table 2-51 View Liability

Fields	Description
Liability Code	Displays the liability code.
Liability Name	Displays the liability name.
Liability Branch	Displays the liability branch.
Authorization Status	Displays the authorization status of the record. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The available options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.
- The **View Liability - Search** screen displays.

Figure 2-64 Search - View Liability

Search Filter



Liability code

Liability branch

Liability currency

Main liability no

Liability category

Record Status

Authorization Status

Search

Reset

- Specify the search filter to fetch the required details and click **Search**.

2.3.2 Customer 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 Customer Liability Linkage Maintenance which will be updated as default linkage in linked customers sub-system data segment of liability maintenance and any subsequent linkage to other liabilities has to be done through linked customers data segment.

- On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
- Under Limits, select **Maintenances**. Under Maintenances, select **Customer Liability Linkage**.
- Under Customer Liability Linkage, select **Customer Liability Linkage Maintenance**.
The **Customer to Liability Link Maintenance** screen displays.

Figure 2-65 Customer to Liability Link Maintenance

Customer Liability Linkage Maintenance

Errors and Overrides

Screen(1/2)

Basic Details

Liability code Required

Customer number Required

Liability name

Customer name

Liability branch

Issuer ☐

Customer Exposure

☐	Exposure type	Exposure type code	Exposure name	Exposure description
No data to display.				

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

Customer Common Attribute

☐	Attribute Code	Attribute Type Code	Attribute Value	Attribute Description
No data to display.				

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

Cancel Save and Close Next

- On **Customer to Liability Link Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-52 Customer to Liability Link Maintenance - Field Description

Field	Description
Liability Code	Click the  icon and select the liability code to be linked to the customer.
Liability Name	This field is automatically populated based on the liability number.
Liability Branch	The branch code of the branch in which the customer to liability link maintenance is done gets defaulted.
Customer Number	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.
Issuer	Enable the issuer toggle if the customer is an issuer of security.
Customer Exposures	You can attach multiple exposures of different exposure types to the customer here below
Exposure Type	Search from LOV provided against exposure type field to select applicable exposure of selected type from exposure maintenance.
Exposure Type Code	As part of LOV search against exposure type, when a record is selected exposure type code also gets selected
Exposure Name	From the selected record, exposure name gets defaulted
Exposure Description	The description for the exposure, as maintained in the Track Exposure Maintenance screen gets defaulted here based on the Exposure type code and exposure type selected.
Customer Common Attribute	You can attach multiple other common attributes to the customer here below
Attribute Code	Select the required attribute code from the list of values maintained in Common attribute maintenance .
Attribute Type Code	This code gets defaulted based on attribute code selected.
Attribute Value	Select the attribute value from the list of values maintained in for attribute code in common attribute maintenance.
Attribute Description	The description provided in Common attribute maintenance 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** 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.
- When a customer is linked to a liability in customer liability linkage, customer is updated in linked customers data segment of liability maintenance with default checked.

5. Click **Save** to save the record.
- [Additional Attributes](#)
This topic describes the systematic instructions to configure and maintain the additional fields screens.
- [View Customer Liability Linkage](#)
This topic describes the systematic instructions of view customer liability linkage.

2.3.2.1 Additional Attributes

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

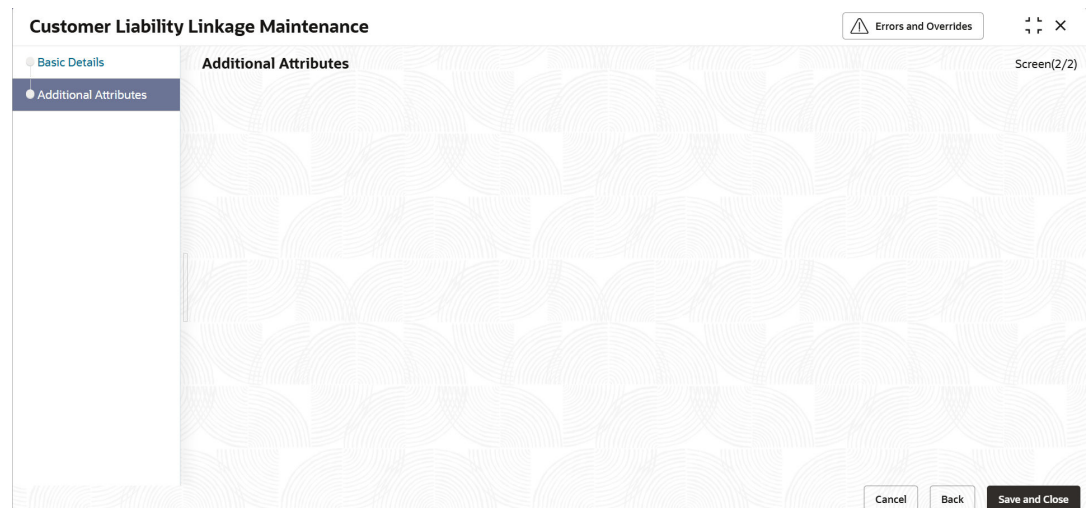
- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Additional Attributes** screen displays.

Figure 2-66 Additional Attributes



2. Click **Save and Close** to save the details.

2.3.2.2 View Customer Liability Linkage

This topic describes the systematic instructions of view customer liability linkage.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.

2. Under Limits, select **Maintenances**. Under Maintenances, select **Customer Liability Linkage**.
 3. Under Customer Liability Linkage, select **View Customer Liability Linkage**.
- The **View Customer Liability Linkage** screen displays.

Figure 2-67 View Customer Liability Linkage

The screenshot displays the 'View Customer Liability Linkage' screen. At the top, there is a title bar with the text 'View Customer Liability Linkage' and a search icon. Below the title bar, there is a grid of customer records. Each record is displayed in a card-like format with the following fields: Customer number, Branch code, Authorization status, and Record status. The records are as follows:

Customer number	Branch code	Authorization status	Record status
000000006139	B20	Authorized	Open
000000006159	B20	Authorized	Open
000000006159B	R01	Authorized	Open
000000006160	B20	Authorized	Open
000000006198	B20	Authorized	Open
000000006219	B20	Authorized	Open
000000006238	B20	Authorized	Open
000000006240	B20	Authorized	Open
000000006258	B20	Authorized	Open
000000006259	B20	Authorized	Open

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

Table 2-53 View Customer Liability Linkage

Fields	Description
Customer Number	Displays the customer number.
Branch Code	Displays the branch code.
Authorization Status	Displays the authorization status of the record. The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The available options are: - Open - Closed
Modification Number	Displays the number of modifications performed on the record.

4. On View screen, select the  icon.
- The **View Customer Liability Linkage - Search** screen displays.

Figure 2-68 View Customer Liability Linkage

Search Filter



Customer number

Liability code

Branch code

Record Status

Authorization status

Customer name

Liability name

ID

Search

Reset

- Specify the search filter to fetch the required details and click **Search**.

2.3.3 Merging Liabilities

This topic describes about the procedure to merge liabilities.

Banks would require supporting business case of merging of one borrowing entity into another. As part of this, individual entities like facilities and collaterals move from one borrowing entity to another along with corresponding utilization transactions. Liability merger in OBELCM supports this business case to move entities/transactions from source liability to target liability and source liability is closed in system post completion of the process.

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.
- [View Liability Merger](#)
This topic describes the systematic instructions to view liability merger.

2.3.3.1 Liability Merger Maintenance

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

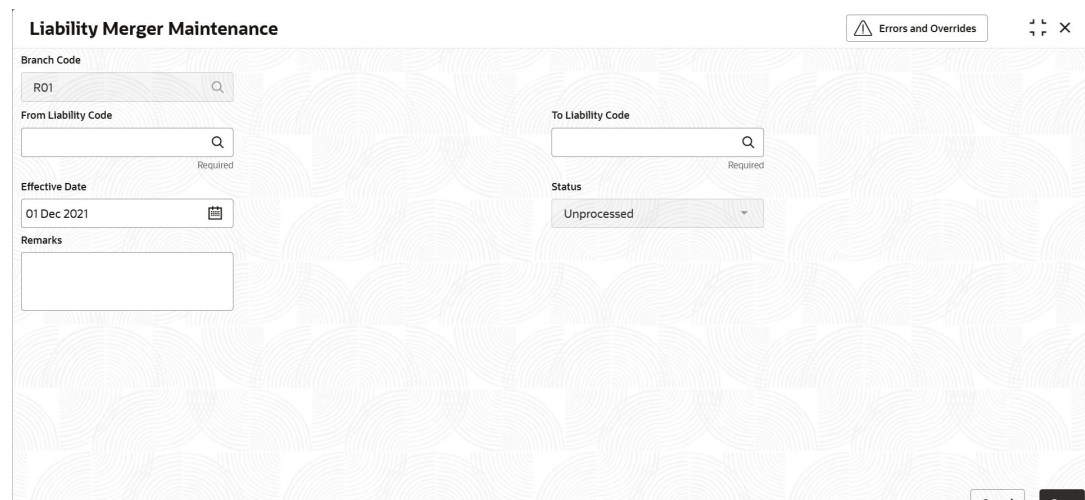
Note

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

- On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
- Under Limits, select **Maintenances**. Under Maintenances, select **Liability Merger**.
- Under Liability Merger, select **Liability Merger Maintenance**.

The **Liability Merger Maintenance** screen displays.

Figure 2-69 Liability Merger Maintenance



4. On **Liability Merger Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-54 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.
From Liability Code	Click the  icon and select the liability code which is to be merged with another liability using the adjoining option list.
To Liability Code	Click the  icon and select the liability code 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. Current business date is defaulted which can be changed by user. This can be current dated or future dated. Current dated will get completed as part of process completion whereas future dated will get processed as part of batch transaction.
Status	It indicates the status of the merger process. It is a non-editable field and displays the below 2 options. • Unprocessed • Processed As part of liability merger maintenance, status will get updated as Unprocessed. Once the merger is complete, status is updated as Processed.
Remarks	Specify the remarks about the Liability Merger Maintenance.

Post liability merger maintenance, user has to invoke liability merger process for processing current dated record. Post successful completion of the process, liability code covering following maintenances will be updated with target liability code.

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

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

2.3.3.2 Liability Merger Process

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

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Maintenances**. Under Maintenances, select **Liability Merger**.
3. Under Liability Merger, select **Liability Merger Process**.

The **Liability Merger Process** screen displays.

Figure 2-70 Liability Merger Process

Liability Merger Process

Search

Branch Code

From Liability Code

To Liability Code

Effective Date

Status

Liability Merger Details

☐	Branch Code	From Liability Code	To Liability Code	Status	Effective Date	Action
☐	B05	LMLIAB9	LMLIAB10	P	July 26, 2021	View
☐	B05	LMLIAB7	LMLIAB8	P	May 22, 2021	View
☐	B03	1003	1004	U	May 20, 2021	View
☐	B03	1002	1004	U	May 20, 2021	View
☐	B06	1033	1034	U	August 9, 2021	View
☐	B05	LMLIAB3	LMLIAB4	P	July 26, 2021	View
☐	B05	LMLIAB5	LMLIAB6	P	May 17, 2021	View
☐	B05	LMLIAB1	LMLIAB2	P	May 17, 2021	View

Page 1 of 1 (1-8 of 8 items) |< 1 >|

Process

For more information, refer to the field description table below.

Table 2-55 Liability Merger Process

Field	Description
Branch Code	Click Search icon and select the branch code To select liability merger maintenance records.
From Liability Code	Click Search icon and select the From Liability Code mentioned in the Liability Merger record, using the adjoining option list.
To Liability Code	Click Search icon and select the To Liability Code mentioned in the Liability Merger record, using the adjoining option list.
Effective Date	Selecting effective date to filter liability merger maintenance records
Status	Select one of below options from the dropdown based on which to filter liability merger maintenance records - Unprocessed - Processed - Error - Common Core Error

- The unprocessed Liability Merger records having the effective date as current business date can be selected and the merger of maintained liabilities can be initiated for these records by clicking on the **Process** option.

5. Post successful liability merger process, from liability is closed, limit amount is zeroised and transactions like utilization and block are zeroised as these are moved to TO liability
6. Upon clicking on the View option against each merger record, user can view the merger record updated with the following entity and transaction merger logs.

The following are entity and transaction merger logs which are also available as part of View Liability Merger record.

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

Figure 2-71 Liability Merger Maintenance

Liability Merger Maintenance Errors and Overrides ⌵ ⌵ ⌵ ✕

Branch Code
B05

From Liability Code
LMLIAB9

To Liability Code
LMLIAB10

Effective Date
26 Jul 2021

Status
Processed

Remarks

Customer Link Merger Log

Customer Number	Status	Error Code	Error Description
LMCUST9	P		

Collateral Merger Log

Collateral Code	Status	Error Code	Error Description
LMCOLL9	P		

Collateral Pool Merger Log

Pool Code	Status	Error Code	Error Description
LMPOOL9	P		

Facility Merger Log

Line Code	Line Serial	Status	Error Code	Error Description
LMLINE9	1	P		

Facility Transfer Merger Log

Transfer Reference Number	Status	Error Code	Error Description
No data to display.			

Earmarking Merger Log

Block Number	Status	Error Code	Error Description
No data to display.			

Utilization Merger Log

User Reference Number	Status	Error Code	Error Description
URLMLINE9	P		

Block Merger Log

Block Reference Number	Status	Error Code	Error Description
No data to display.			

Audit Cancel

User can verify entity/transaction details are updated successfully as the status will be updated as Processed in the respective log.

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 2-56 Merging Liabilities - Field Update

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
		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

2.3.3.3 View Liability Merger

This topic describes the systematic instructions to view liability merger.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Maintenances**. Under Maintenances, select **Liability Merger**. Under Liability Merger, select **View Liability Merger**.

The **View Liability Merger** screen displays.

Figure 2-72 View Liability Merger

The screenshot shows the 'View Liability Merger' interface. It features a search bar at the top left and a grid of 8 record cards. Each card contains the following information:

- From Liability Code:** LMLIAB1, LMLIAB5, LMLIAB3, 1033, 1002, 1003, LMLIAB7, LMLIAB9
- To Liability...:** LMLIAB2, LMLIAB6, LMLIAB4, 1034, 1004, 1004, LMLIAB8, LMLIAB10
- Status:** P, P, P, U, U, U, P, P
- Actions:** Authorized, Open, and a document icon with a count of 1.

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 - 8 of 8 items)' and navigation arrows.

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

Table 2-57 View Liability Merger

Fields	Description
From Liability Code	Displays the liability code
To Liability Code	Displays the liability code
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The available options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

3. On View screen, select the  icon.

The **View Liability Merger - Search** screen displays.

Figure 2-73 Search - View Liability Merger

Search Filter



Branch Code

From Liability Code

To Liability Code

Status

Effective Date



Record Status

Authorization Status

Search

Reset

4. Specify the search filter to fetch the required details and click **Search**.

2.3.4 Main Liability Change Maintenance

This topic describes about the procedure to update main liability

As part of mergers and acquisitions one entity is taken over a by a group entity or entity moves from one group entity to another group entity. As part of such mergers, updates on account of various facilities of entity which are tracked at group level have to reflect appropriately across different group entities involved.

Main liability change process in OBELCM supports the above and detailed procedure is enumerated here under.

Note

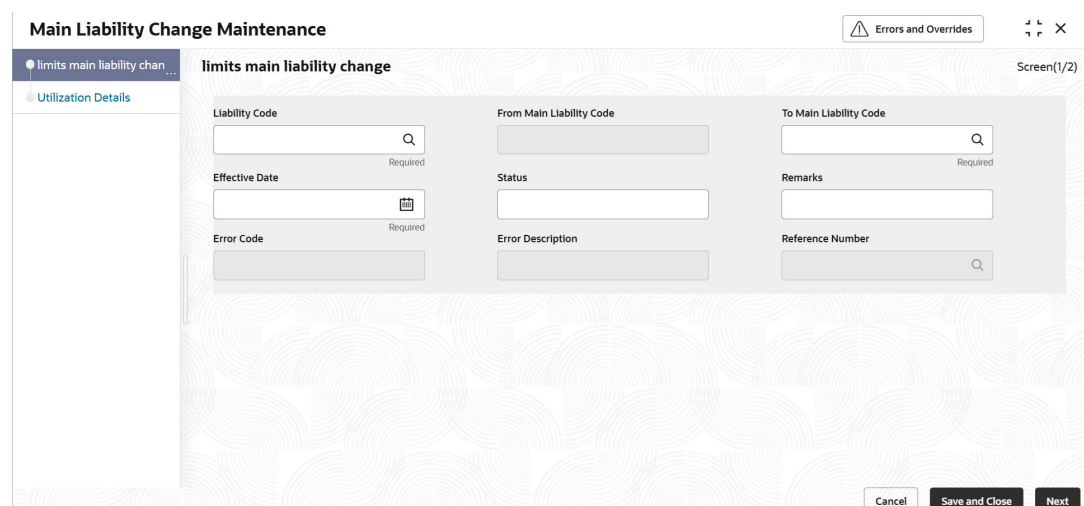
The fields, which are marked with an asterisk, are mandatory.

User can add main liability to a 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 Maintenance** screen.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Maintenances**. Under Maintenances, select **Main Liability Change**.
3. Under Main Liability Change, select **Main Liability Change Maintenance**.

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

Figure 2-74 Main Liability Change Maintenance



4. On **Main Liability Change Maintenance** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 2-58 Main Liability Change Maintenance - Field Description

Field	Description
LiabilityCode	Click the  icon and select the liability for which the main liability has to be added or modified or deleted.
From Main Liability Code	If the liability code entered in the above field is already linked to a main liability, system automatically displays its main liability code. If it is not linked, no value will be displayed.
To Main Liability Code	Click the  icon and select the liability which has to be set as main liability for the specified liability code. 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 currencies of child liability and proposed main liability are different, the system will consider the rate code set at Config Service level and corresponding rates maintained at Currency Exchange Rate Maintenance for overall limit validation. If the To Main Liability Code 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	Current date main liability change request will get processed as part of EOD. Future dated request will get processed on BOD of the value date as part of batch processing. Parameter Main Liability Change Force Post is provided in config service. Note: If the effective date falls on holiday, the main liability change will happen based on the holiday configuration in Config service. - This parameter is applicable only for ascertaining the available balance in new main liability which is equal to (Overall limit - (Utilization + Block)). - If the available balance 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 available balance in the new main liability will be logged in the exception table GETM_PARENT_LIAB_CHG.
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: P - The status is updated as 'P' 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 obelcm_limits.obelcm_pp_tm_lm_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	If an error occurs while processing the main liability change request, the corresponding error code will be displayed.
Error Description	Specify the description of the error is displayed.
Reference Number	As part of main liability change request, system generates a unique reference number and updated against this field, which can be used for inquire the status of request later.

Note

- Before processing the main liability change request, the unauthorized record can be deleted.
- 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 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

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

- [Utilization Details](#)

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

- [View Main Liability Change](#)

This topic describes the systematic instructions to view main liability change.

2.3.4.1 Utilization Details

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

The Utilization Details data segment displays the following details of child liability, from main liability, and to main liability for the selected main liability change maintenance under the corresponding details section.

1. Click **Next** in previous data segment.

The **Utilization Details** screen displays.

Figure 2-75 Utilization Details

Main Liability Change Maintenance Errors and Overrides Screen(2/2)

Utilization Details

Liability Details

Liability number

Liability Utilized Amount

Liability Currency

Liability Block Amount

From Main Liability

Liability number

Liability Utilized Amount

Liability Currency

Liability Block Amount

To Main Liability

Liability No

Liability Utilized Amount

Liability Currency

Liability Block Amount

Transfer Date

Utilization Details

☐	Utilization ID	Customer number	Liability number	Liability Currency	Action
No data to display.					

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

Block Details

☐	Block ID	Customer number	Liability number	Liability Currency	Action
No data to display.					

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

Cancel Back Save and Close

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

Table 2-59 Utilization Details

Field	Description
Liability Details	Displays the liability details this section.
Liability Number	Specify the liability number.
Liability Currency	Specify the liability currency.
Liability Utilized Amount	Utilized amount from entities under the liability which is considered for updating on account of main liability change request processed.
Liability Block Amount	Block amount from entities under the liability which is considered for updating on account of main liability change request processed.
From Main Liability	Displays the from main liability details in this section.
To Main Liability	Displays the to main liability details in this section.
Transfer Date	Date on which Main Liability change request is requested and processed.
Utilization Details	Contract wise utilization transaction details on entities of the liability which have updated 'from liability' and 'to liability' utilization amount.
Block Details	Contract wise block transaction details on entities of the liability which have updated 'from liability' and 'to liability' block amount.

- Click **Save and Close**.

2.3.4.2 View Main Liability Change

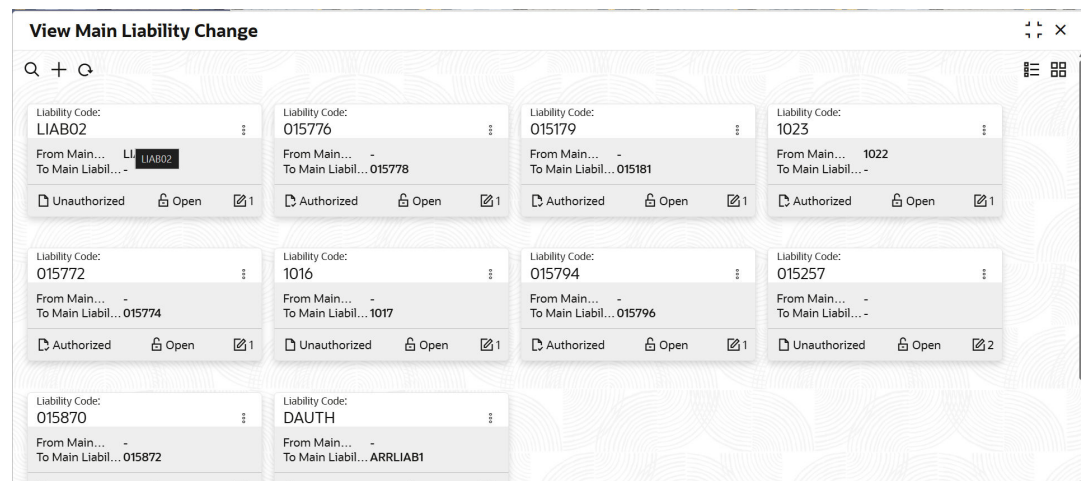
This topic describes the systematic instructions to view main liability change.

The View Main Liability Change screen displays main liability change record details. User can search for a specific record in the View Main Liability Change screen using the Search Filter option.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Limits**.
2. Under Limits, select **Maintenances**. Under Maintenances, select **Main Liability Change**. Under Main Liability Change, select **View Main Liability Change**.

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

Figure 2-76 View Main Liability Change



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

Table 2-60 View Main Liability Change

Fields	Description
Liability Code	Displays the liability code
From Liability Code	Displays existing from Main Liability Code value. If there is no main liability existing, same is NULL.
To Liability Code	Displays the To Main Liability Code under which liability has moved as part of maintenance. This will be NULL if existing main liability is removed.
Authorization Status	Displays the authorization status of the record. The available options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of maintenance. • U - for unprocessed record • P - for processed record

Table 2-60 (Cont.) View Main Liability Change

Fields	Description
Modification Number	Displays the number of modification performed on the record.
Reference Number	Displays the main liability change maintenance reference number.

3. On View screen, select the  icon.

The **View Main Liability Change - Search** screen displays.

Figure 2-77 View Main Liability Change

Search Filter



Reference Number

Liability Code

From Main Liability Code

To Main Liability Code

Effective Date



Status

Authorization Status



Record Status



4. Specify the search filter to fetch the required details and click **Search**.

2.4 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 **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Collateral Pool**. Under Collateral Pool, select **Collateral Pool Maintenance**.

The **Collateral Pools Maintenance** screen displays.

Figure 2-78 Collateral Pools Maintenance

Collateral Pool Maintenance Errors and Overrides

Basic Details

Liability code Required	Liability name 	Liability branch
Pool code Required	Pool description 	Branch code R01

Amounts

Pool currency Required	Pool amount 	Utilized amount
Block amount 	Facility contribution 	Tanked utilization
Available amount 		

Additional Details

Auto facility create ☐	Auto facility customer Required	Revolving facility ☐
Mortgage initiated ☐		

Linked Collaterals

☐	Collateral Code *	Collateral Description	Limit Contribution	Linked Amount in Pool Currency	Action
No data to display.					

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

Cancel Save

3. On **Collateral Pools Maintenance** screen, click **New** and specify the fields.
For more information on fields, refer to the field description table.

Table 2-61 Collateral Pools Maintenance - Field Description

Field	Description
Liability Code	Click the  icon and select the liability code for which the collaterals pool to be created.
Liability Name	The Liability name which has been maintained is displayed when a Liability code has been picked
Liability Branch	Displays the branch code where the liability is maintained.
Pool Code	Specify the Pool Code here.
Pool Description	Specify a brief description of the collateral pool here.
Branch Code	The branch code of the logged in user is defaulted.
Pool Currency	Click the  icon and select the currency in which the Collateral Pool has to be maintained.
Pool Amount	Pool amount is calculated based on collaterals linked to the pool and shown
Utilized Amount	Utilized amount gets updated based on pool utilisation from product processors.
Available Amount	On save of the collateral pool record, system defaults the available amount for the collateral pool. Available amount is derived reducing utilised amount, block amount, facility contribution and tanked utilisation from pool amount
Block Amount	Updated blocked amount of collateral pool in pool currency is displayed.
Tanked Utilization	Collateral pool utilization transactions post EOD initiation are tanked and updated against tanked utilization. As part of BOD process, tanked utilization will be updated as utilized amount and tanked utilization is cleared.
Auto Facility Create	Line code of the facility created will be same as pool code under the liability with limit amount as collateral pool amount on authorising the pool maintenance with auto facility create enabled.
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 Autofacility Create is enabled.
Mortgage Initiated	Switch to  to initiate the mortgage. Switch 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.

4. To add a new collateral, click **Add**.
 - 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 2-79 Add Linked Collateral

Add Collateral

Collateral code

Limit contribution

Expiry date

Linked percent number

Order number

Description

Collateral type

Branch code

Linked amount

Currency

Source code

Linkage basis

Linked amount in pool currency

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

Table 2-62 Creating Collateral Pool Linkages - Field Description

Field	Description
Collateral Code	Select the collateral code from the adjoining option list. Collaterals belonging to the liability and shared with this liability will be available for selection.
Description	The collateral description which has been maintained is displayed when a collateral code has been picked.
Currency	The currency in which the collateral has been maintained is displayed when a collateral code has been picked.
Limit Contribution	The collateral limit contributions available at collateral level is displayed when a collateral code has been picked.
Collateral Type	Collateral type of selected collateral is displayed.
Source Code	Indicates the product processor name from where collateral is maintained.
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.
Branch Code	The branch code wherein the collateral has been maintained is displayed when a collateral code has been picked.

Table 2-62 (Cont.) Creating Collateral Pool Linkages - Field Description

Field	Description
Linkage 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.
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.
Linked Amount	The part of the collateral amount which has to be linked to the pool can be specified as an Amount here. On save of the record, if LinkedAmount is specified, system defaults the Linked Percent Number calculated as Linked Percent Number Percentage of Collateral Contribution.
Linked Amount in Pool Currency	When the linked collateral currency is different from pool currency, calculated linked amount in pool currency is displayed for each of the collateral linked. Sum of linked amount in pool currency of multiple collaterals linked to the pool is updated as pool amount

Table 2-62 (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 collateral 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.

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

- [Fields](#)

This topic describes the systematic instructions to configure and maintain the additional fields screens.

- [View Collateral Pool](#)

This topic describes the systematic instructions to view the collateral pool.

2.4.1 Fields

This topic describes the systematic instructions to configure and maintain the additional fields screens.

Additional Fields allow you to capture and store custom data elements that are not part of the system's standard data model. This functionality enables:

- **Customization & Flexibility:** Users can define additional fields to meet specific business, regulatory, or operational requirements unique to their organization. For example: Includes statuses like Normal, Partially Defaulting, Defaulting, and so on.
- **Enhanced Data Capture:** Supports collection of specialized customer, product, or transaction information relevant to a particular context or process.

These fields are created in Additional Field Maintenance and later can be linked at respective maintenances screens.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Fields** screen displays.

Figure 2-80 Fields

2. Click **Save and Close** to save the added record.

2.4.2 View Collateral Pool

This topic describes the systematic instructions to view the collateral pool.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Collaterals**.
2. Under Collaterals, select **Maintenances**. Under Maintenances, select **Collateral Pool**. Under Collateral Pool, select **View Collateral Pool**.

The **View Collateral Pool** screen displays.

Figure 2-81 View Collateral Pool

Pool Code	Liability Code	Pool Amount	Authorization Status	Record Status
H27062504	KHA123	80	Authorized	Open
LMPPOOL1	LMLIAB4	4500	Authorized	Open
H29072501V1	HL0001	800	Authorized	Open
H14082501V01	HL0001	800	Authorized	Open
POOL252401035	HL0001	10	Authorized	Open
POOL252401038	HL0001	10	Authorized	Open
POOLC	015613	45000	Authorized	Open
POOL252401039	HL0001	10	Authorized	Open
POOL252411040	HL0001	10	Authorized	Open
OPPO_AIRTWO_POOL1	OPPO	10000	Authorized	Open

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

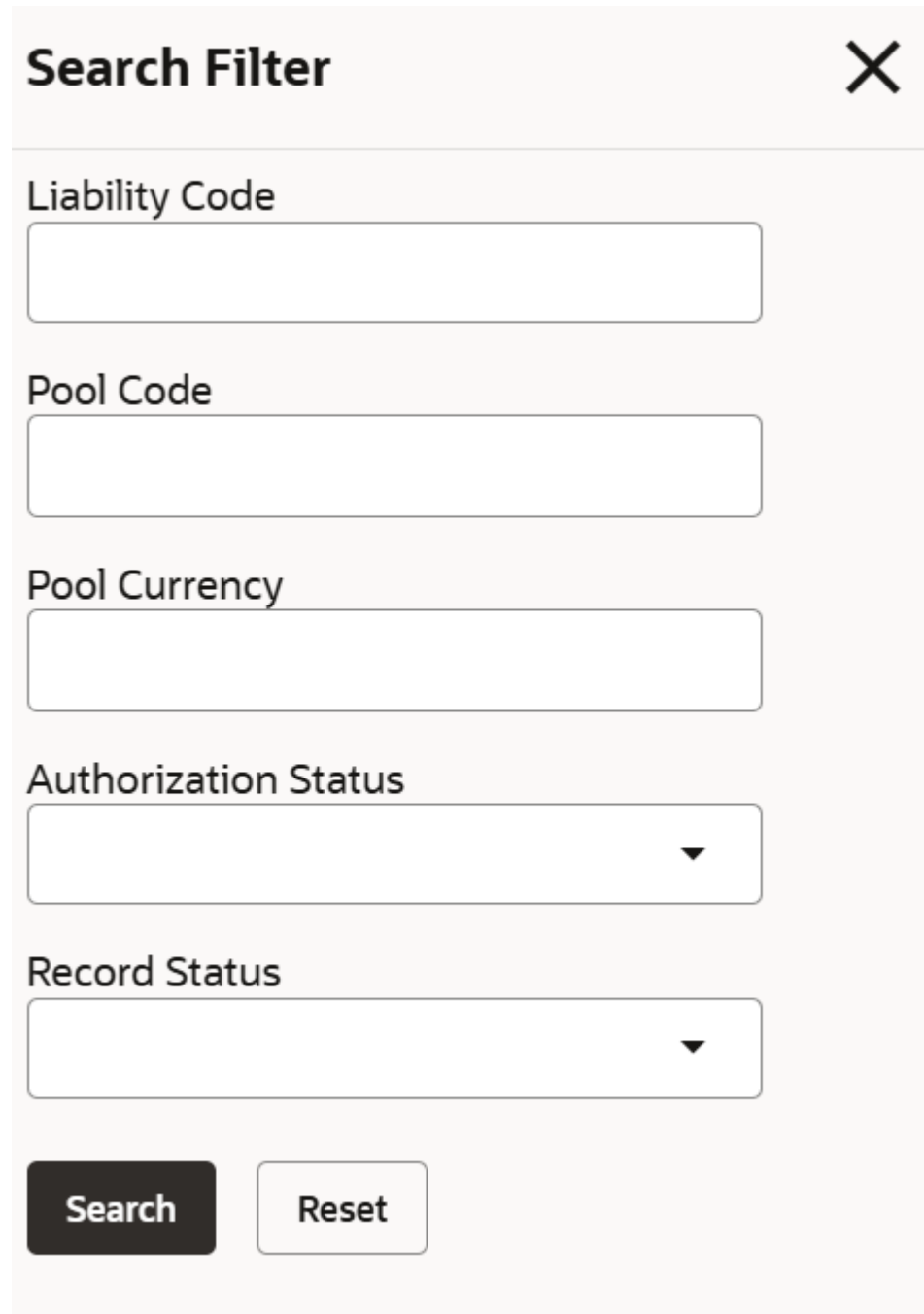
Table 2-63 View Collateral Pool

Fields	Description
Pool Code	Displays the pool code.
Liability Code	Displays the liability code.
Pool Amount	Displays the pool amount.
Authorization Status	Displays the authorization status of the record.The available options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record.The available options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

- On View screen, select the  icon.

The **View Collateral Pool- Search** screen displays.

Figure 2-82 Search

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with the text 'Search Filter' and a close button (an 'X' icon) in the top right corner. Below the title bar, there are five input fields stacked vertically. The first three are text boxes labeled 'Liability Code', 'Pool Code', and 'Pool Currency'. The last two are dropdown menus labeled 'Authorization Status' and 'Record Status'. At the bottom of the dialog, there are two buttons: a dark 'Search' button and a light 'Reset' button.

Search Filter ✕

Liability Code

Pool Code

Pool Currency

Authorization Status

Record Status

Search **Reset**

4. Specify the search filter to fetch the required details and click **Search**.

2.5 File Processing

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

Inbound File Processing done through Interface Definition and bulk file processing in ODT will now have pre-defined file formats (flat file or JSON) for each service. The inbound files (adhering to the corresponding formats) needs to be placed in a folder (configuration setting provided for the path) for processing. A scheduler job will pick up these files on scheduled intervals based on a pre-configured frequency and process the files. Errors if any will be written

to a file in the 'Error' folder in the same path. For Outbound extracts, a service endpoint is exposed which needs to be invoked manually to generate the extracts.

A flatfile template for each maintenance service will be placed in the server path. For example: /scratch/work_area/ELCM148/Files/FileTemplate

Users should create a data file with the service name itself (eg: Liability,Collateral,Facility,etc.) and provide the data in the given flatfile template format.

The service name to be used for each maintenance screen will be available in the common schema table name OBELCM_PP_TM_CO_BULK_OPERATIONS.

The data file should be placed in the server path which is a plato configuration property (For example: /scratch/work_area/ELCM148/Files/Import). This file can be a flatfile(.txt) or a json(.json) file.

A scheduler batch job will run at the configured frequency and process the files placed in the above configured path.

Any failures in the file processing will be written to an error file and placed in the Error folder the same path mentioned above (For example: /scratch/work_area/ELCM148/Files/Errors).

Processed files will be moved to the Processed folder adjacent to the data filin the same path mentioned above (For example: /scratch/work_area/ELCM148/Files/Processed).

The scheduler job has to be configured as below:

1. Click **Task Management**, and under **Task Management**, click **Create Task**.

Table 2-64 FileProcessingJob

Task Name	Task Definition
FileProcessingJob	appld:::OBELCMCOLLAT;microServiceName:::obelcm-pp-collateral-batch-services;contextRoot:::obelcm-pp-collateral-batch-services;invokeBatchFrm:::Y;isFacilityRevalReq:::N;jobName:::obelcm-pp-collateral-batch-services;targetJob:::obelcm-files;runDate:::01012000;branchCode:::ELCMBR;

2. Click **Task Management**, and under **Task Management**, click **Configure Tasks**.

Select Schedule Radio button

Task Name: FileProcessingJob

Cron Expression: Based on the frequency required [Sample: 0 * * * * *(for every one minute)]

For exporting the data as a file, an endpoint is provided which should be triggered to get the file in the export folder of the server path which is a plato configuration property (For example: /scratch/work_area/ELCM148/Files/Export).

The service for which the data needs to be exported should be provided in the request param. (For Example: ?serviceName=Liability)

This service name for the maintenance screen will be available in the common schema table name OBELCM_PP_TM_CO_BULK_OPERATIONS.

Endpoint Details:

HTTP METHOD: POST

URL: https://hostname:portname/api-gateway/obelcm-common-maintenance-services/service/v14.8.1.0.0/commons/export?serviceName=Liability

Sample Curl:

```
curl --location 'https://hostname:portname/api-gateway/obelcm-common-maintenance-
services/service/v14.8.1.0.0/commons/export?serviceName=Liability' \
--header 'appId: OBELCMCOMMON' \
--header 'userId: OBELCMUSER1' \
--header 'Content-Type: application/json' \
--header 'entityId: DEFAULTENTITY' \
--header 'branchCode: B01' \
--header 'multiEntityAdmin: N' \
--header 'Accept: application/json' \
--header 'Authorization: *****' \
--header 'sourceCode: ELCM' \
--data "
```

2.6 Global Parameter Details

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

Table 2-65 Global Parameter Details

Field	Config Parameter	Default Value	Description
Bank Capital	obelcm.parameter.bankcapital	99999999999	Specify the amount to calculate internal lending
Limit Currency	obelcm.parameter.limitcurrency	GBP	The system defaults the local currency of the bank
Central Bank Lending Limit Percent	obelcm.parameter.cb lendingpercent	50	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	obelcm.parameter.int lendingpercent	50	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
Default Queue	obelcm.parameter.defaultqueue name	***	Default queue for breach tracking
Default Role	obelcm.parameter.defaultrole name	ALLROLES	Default role for breach tracking

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
Cross branch validation	obelcm.parameter.brvalidation	Y	This flag is to validate cross branch transactions
Configuration basis	obelcm.parameter.configbasis	D	Configuration Basis for Util Statistics
Back Value Allowed Limit Days	obelcm.parameter.bdvaldays	50	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.
Back dated financial transaction	obelcm.parameter.bdfinancialtxn	Y	This flag is set as Y to not allow the backdated transactions beyond current financial cycle.

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
-	obelcm.parameter.finstar tmonth	10	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 bdfinancialtxn in config table as N. By default, thebdfinancialtxn flag is set as Y to not allow the backdated transactions beyond current financial cycle.
Liability tracking	obelcm.parameter.trackli ability	Y	Liability utilizations will be updated if the flag is set to Y
ECA check	obelcm.parameter.ecach eckreq	TRUE	Indicates ECA check is required or not for liquidation
Limit amount basis	obelcm.parameter.faccol lexpbasis	L	Setting this flag to L will validate the collateral and line expiry dates during facility modification

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
Days for DP Zeroising	obelcm.parameter.dpzeroizedays	0	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.
Rate type	obelcm.parameter.ratetype	STANDARD	Specify the rate type that has to be considered for all amount conversions in Oracle Banking ELCM.
Rate range	obelcm.parameter.raterange	M	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.
History audit required	obelcm.parameter.historyauditreq	N	Indicated whether history audit required for transactions

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
Holiday Treatment	obelcm.parameter.holidaytreatment	N	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 information on limits, refer Table 2-70. 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

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
			date due to the above exception then same line is taken up for auto closure process on next EOD.
Shadow limit tracking	obelcm.parameter.shadowlimittrackingunderhroom	N	Liability headroom limit will not be tracked if the flag is set to N
Main line change allowed	obelcm.parameter.mainlinenechangeallowed	Y	Indicates whether main line change is allowed or not
External user	obelcm.parameter.extuserid	ADMINUSER1	External user for accounting handoff
Fee recalculation	obelcm.parameter.feealcflag	N	Fee gets recalculated for earlier cycles if this flag is set to Y
Accrual Holiday Treatment	obelcm.parameter.accrualtreatment	N	Specify the holiday treatment for accrual. The options are: - System Date - Next Working Date -1
Reval with liab branch	obelcm.parameter.revalwithliabrn	Y	Liability branch rates will be considered for revaluation if this flag is set to Y
Space allowed	obelcm.parameter.spaceallowed	[\p{L}0-9_]*	Allowed special characters
Spac disallowed	obelcm.parameter.spacenotallowed	[\p{L}0-9_]*	Disallowed special characters
Negative available amount	obelcm.parameter.negativeamountallowed	Y	Indicates whether negative available balance is allowed or not
Common core replication	obelcm.parameter.elcm.common.core.replication	TRUE	Indicates whether common core replication required or not
Coherence utilization	obelcm.parameter.coherence.utilization	FALSE	Flag to switch between Helidon and Coherence utilizations
Collateral child limit	obelcm.parameter.collateral.child.limit	100	Number of child collaterals allowed

Table 2-65 (Cont.) Global Parameter Details

Field	Config Parameter	Default Value	Description
Rate pickup	obelcm.parameter.ratepickup	N	The rate pickup will refer the flag and return the appropriate rate as below: – If the Use Head Office Exchange Rate flag in Create External Branch Parameters maintenance screen is enabled at a branch level, the exchange rate will be picked from the Head office branch. – If the Use Head Office Exchange Rate flag in Create External Branch Parameters maintenance screen is not enabled at a branch level, the exchange rate will be picked from the current branch in which the transaction is posted.
Revalue market online	obelcm.parameter.reval.market.online	B	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.
Collateral basis	obelcm.parameter.collateral.basis	NONE	Used in collateral perfection to suspend the collaterals
Facility basis	obelcm.parameter.facility.basis	NONE	Used in collateral perfection to suspend the facilities

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

This topic 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
- [Batch for OFSAA](#)

This topic describes about the detailed information about the Batch for OFSAA.

2.7.1 Batch for OFSAA

This topic describes about the detailed information about the Batch for OFSAA.

User need to maintain the batch program with job name obelcm-ofsaa in Workflow Maintenance under Task - Business Process Maintenance. This batch extracts the data from Oracle FLEXCUBE during end of financial input (EOFI) stage.

3

Cross Currency Related

- [Cross Currency Behaviour](#)
This topic describes about the information on Cross Currency behavior of entities and transactions in OBELCM.
- [Specific Cross Currency Enhancements](#)
This topic provides the overview information on Cross Currency Enhancements.
- [Currency Revaluation](#)
This topic provides the information on Currency Revaluation.

3.1 Cross Currency Behaviour

This topic describes about the information on Cross Currency behavior of entities and transactions in OBELCM.

Oracle ELCM offers robust cross-currency functionality, enabling banks to create and manage entities such as collateral and credit facilities in different currencies. This means a facility might be set up in one currency, while the associated collateral or posted transactions (like utilization or blocks) can be in another. The system automatically handles currency conversions using applicable exchange rates, ensuring consistent amount tracking and accurate limit management regardless of currency differences. This capability provides flexibility for banks to support multi-currency business operations, better serve customers, and maintain comprehensive risk and compliance controls across portfolios.

Supported exchange rate combinations in OBELCM.

Table 3-1 Exchange Rate Combinations

Exchange Rate Combinations	Source of Exchange Rate	Applicability
Direct/Indirect rates – Branch Card Rates	'Create Currency Exchange Rate' Maintenance at branch	All Entities
Fixed Exchange rate through transaction (Fixed rate)	Utilization/Block Transactions	All Entities
Amount through transaction which derives the rate (Fixed Amount)	Utilization/Block Transactions	All Entities
Rate Agreement Parameters (FX Rate)	Rate Agreement Parameters settings at facility	Facility
Use Head Office Exchange Rate	'Create Currency Exchange Rate' Maintenance of Head Office Branch (HO)	All Entities
Through currency - currency setup	'Create Currency Exchange Rate' Maintenance	All Entities

For specific OBELCM cross currency enhancements like Fixed Exchange rate through transaction (Fixed rate), Amount through transaction which derives the rate (Fixed Amount), Rate Agreement Parameters (FX Rate), and Use Head Office Exchange Rate – refer to section **Specific Cross Currency Enhancements**.

For each of the above combination, there are 3 essential parameters that controls the cross-currency processing, along with the Rate Types and exchange rates.

Table 3-2 Parameters

Parameters	Parameter Value	Description
Mode	Online	- This refers to the online activity like creation of an entity or posting of a transaction (utilization or block). - In online mode, cross currency transactions fetch the rate as available at that point of time.
Mode	Batch	- This refers to the revaluations of entities or transactions due to change in currency exchange rate during End of day processing. - Currency revaluation is always batch mode.
Branch	Liability Branch (LIAB_BR)	- Liability Branch refers to the branch where the liability associated with an entity (say facility) is created. - Liability and it's entities can be created in separate branches. - When the parameter 'obelcm.parameter.revalwithliabbrn' is set to 'Y', system uses the exchange rate (for the currency pairs) maintained in Liability branch (LIAB_BR) for revaluation of cross currency transactions during End of Day (EOD).
Branch	Transaction Branch (UTIL_BR)	- This is the branch where transactions (utils or blocks) against an entity (say facility) originate. - All Online cross currency transactions use the exchange rate for the currency pairs maintained in this branch. - When the parameter 'obelcm.parameter.revalwithliabbrn' is set to 'N', system uses exchange rate of the Transaction Branch (UTIL_BR) to revaluate cross currency transactions during EOD. - Normally, banks set this when they use different rates for different branches.

Table 3-2 (Cont.) Parameters

Parameters	Parameter Value	Description
Upward Propagation	Enabled	- In case of hierarchical setup of liability, facility, liability-facility the flag 'obelcm.parameter.ccyPropagationEnabled' controls if the exchange rate of child entity is to be applied up in the hierarchy. - When set to 'Y', the same exchange rate of child entity is applied up in the hierarchy.
Upward Propagation	Disabled	When the flag 'obelcm.parameter.ccyPropagationEnabled' is set to 'N' , the exchange rate applied for the child entity is not propagated up in the hierarchy. Instead, rates as per card rates are considered.
Rate	Rate Type	This is the rate type for which you maintain the exchange rates for a currency pair. For different transaction categories your bank would like to maintain different exchange rates. For example, traveler's cheque is purchased at a certain rate whereas a bill of exchange is bought at a different rate.
	Exchange Rates	You have 3 exchange rates – Mid, Buy and Sell Mid-rate is an indicative exchange rate for a currency pair. It is the average of the buy and sell rate quoted by the market for a currency pair. Buy and Sell Rate are the rate of exchange for a currency pair, which is computed by the system based upon spread on mid-rate.

Refer to the below use cases that depict the parameter usage – Mode and Branch.

- Parameter **'obelcm.parameter.revalwithliabbrn'** is set to **'Y'**

Table 3-3 Use Case

Use Case	Branch Rate considered - Online	Branch Rate considered - Revaluation
Entity Maintenance – Entities created in different branches	LIAB_BR rate	LIAB_BR rate
Entity and Transaction - Transactions are posted from different branches	UTIL_BR rate	LIAB_BR rate

For example,

Table 3-4 Use Cases

Entity and Transaction Branch	Use Case	Branch Exchange Rate to be considered - Online	Branch Exchange Rate to be considered - Revaluation
- Liability Branch = B01 - Collateral Branch = B02	Entity Maintenance - Entities created in different branches	LIAB_BR rate (B01)	LIAB_BR rate (B01)
- Facility Branch = B02 - Transaction Branch = B03	Entity and Transaction - Transactions are posted from different branches	LIAB_BR rate (B03)	LIAB_BR rate (B01)

Summary: When Parameter '**obelcm.parameter.revalwithliabbrn**' is set to 'Y'.

- The revaluation of both maintenances and transactions will be processed based on the execution of EOD in Liability Branch (LIAB_BR).
- New transaction will consider Utilization Branch (UTIL_BR) rate as part of online transaction. Increase utilization will consider Utilization Branch (UTIL_BR) rate as part of online transaction.
- When an increase utilization is done, cumulative utilization amount on account considering increase as well as earlier transaction will be revalued considering Utilization Branch (UTIL_BR) rate.
- As part of EOD, all utilizations will be revalued considering Liability Branch (LIAB_BR) rate.
- Any maintenance always considers Liability Branch (LIAB_BR) rate (online as well revaluation as part of batch).

Below table shows the working of various Exchange Rate combinations and how they behave with the parameters - Example of utilization against facility.

- Mode** : Online and Batch (Revaluation)
- Branch**: obelcm.parameter.revalwithliabbrn = 'Y'
- Upward Propagation**: obelcm.parameter.ccyPropagationEnabled = 'Y' or 'N'

Table 3-5 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered - Revaluation (Batch)	Remarks
Direct/Indirect rates – Branch Card Rates (Currency Exchange Rate' Maintenance at branch)	Y or N	Liability Mainline	UTIL_BR rate	LIAB_BR rate	- Transaction CCY different from entity. - All entities in hierarchy uses the branch card rates. - Online – Utilization branch card rates.

Table 3-5 (Cont.) Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPA GATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
		Subline			Revaluation – Liability branch card rates.

Table 3-6 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPA GATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Fixed Exchange rate through transaction (Fixed rate)	N	Liability	UTIL_BR rate	LIAB_BR rate	- Fixed Exchange Rate at subline. - Only the subline uses Fixed rate - both during Online transactions and revaluation (if the fixed rate is modified). - Other entities in hierarchy uses the branch card rates. - Online – Utilization branch card rates. - Revaluation – Liability branch card rates.
		Mainline	UTIL_BR rate	LIAB_BR rate	
		Subline	Fixed Rate	Modified Fixed rate	

Table 3-7 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPA GATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Fixed Exchange rate through transaction (Fixed rate)	Y	Liability	Fixed Rate	Modified Fixed rate	- Fixed Exchange Rate at subline. - All the entities up in the hierarchy, use Fixed rate - both during Online transactions and revaluation (if the fixed rate is modified).
		Mainline	Fixed Rate		
		Subline	Fixed Rate		

Table 3-8 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Amount through transaction which derives the rate (Fixed Amount)	N	Liability	UTIL_BR rate	LIAB_BR rate	- Fixed Amount at subline. - Only the subline uses Fixed amount - both during Online transactions and revaluation (if the Fixed amount is modified). - Other entities in hierarchy uses the branch card rates. - Online – Utilization branch card rates. - Revaluation – Liability branch card rates.
		Mainline	UTIL_BR rate	LIAB_BR rate	
		Subline	Rate based on Fixed Amount	Rate derived based on Modified Fixed Amount	

Table 3-9 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Amount through transaction which derives the rate (Fixed Amount)	Y	Liability	Rate based on Fixed Amount	Rate derived based on Modified Fixed Amount	- Fixed Amount at subline. - All the entities up in the hierarchy, use Rate derived based on Modified Fixed Amount - both during Online transactions and revaluation (if the fixed rate is modified).
		Mainline	Rate based on Fixed Amount		
		Subline	Rate based on Fixed Amount		

Table 3-10 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Rate Agreement Parameters (FX Rate)	N	Liability	UTIL_BR rate	LIAB_BR rate	- FX Rate defined only at subline. - Only the subline uses FX Rate - both during Online transactions and revaluation (if the FX Rate is modified). - Other entities in hierarchy uses the branch card rates. - Online – Utilization branch card rates. - Revaluation – Liability branch card rates.
		Mainline	UTIL_BR rate	LIAB_BR rate	
		Subline	FX Rate-subline	Modified FX Rate-subline	

Table 3-11 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Rate Agreement Parameters (FX Rate)	N	Liability	UTIL_BR rate	LIAB_BR rate	- FX Rate defined at both mainline and subline. - Both the mainline and subline uses their respective FX Rates- both during Online transactions and revaluation (if the respective FX Rates are modified). - Liability in hierarchy uses the branch card rates. - Online – Utilization branch card rates. - Revaluation – Liability
		Mainline	FX Rate - mainline	Modified FX Rate - mainline	

Table 3-11 (Cont.) Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
		Subline	FX Rate - subline	Modified FX Rate - subline	branch card rates.

Table 3-12 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Rate Agreement Parameters (FX Rate)	Y	Liability	FX Rate - subline	Modified FX Rate - subline	- FX Rate defined only at subline. - All the entities in the hierarchy use FX Rate of subline both during Online transactions and revaluation (if the FX Rate is modified).
		Mainline	FX Rate - subline		
		Subline	FX Rate - subline		

Table 3-13 Exchange Rate Combinations

Exchange Rate Combinations	UPWARD_PROPAGATION	Entities(Hierarchy)	Rate considered - Online	Rate considered – Revaluation (Batch)	Remarks
Rate Agreement Parameters (FX Rate)	Y	Liability	FX Rate - subline	Modified FX Rate - subline	- FX Rate defined at both mainline and subline. - Both the mainline and subline uses their respective FX Rates- both during Online transactions and revaluation (if the respective FX Rates are modified). - Liability in hierarchy uses the FX Rate of Subline due to obelcm.parameter.ccyPropagationEnabled set as 'Y'.
		Mainline	FX Rate - mainline		
		Subline	FX Rate - subline		

Note

- All above combinations except FX Rate is equally applicable for collaterals.
- Unlike facilities, collaterals will not have hierarchy associated.
- Specific revaluation batches are detailed in section **Currency Revaluation**.

3.2 Specific Cross Currency Enhancements

This topic provides the overview information on Cross Currency Enhancements.

Specific enhancements in OBELCM related to cross currencies are listed below.

- [Exchange Rate in Utilization – Fixed Rate and Fixed Amount](#)
- [Use Head Office Exchange Rate](#)
This topic provides the information on Use Head Office Exchange Rate.
- [Rate Agreement Parameters \(FX Rate\)](#)
This topic provides the information on Rate Agreement Parameters.

3.2.1 Exchange Rate in Utilization – Fixed Rate and Fixed Amount

This topic contains the following sub-topics

- [Fixed Exchange Rate Through Transaction \(Fixed rate\)](#)
This topic provides the information on Fixed Exchange Rate Through Transaction.
- [Amount through transaction which derives the rate \(Fixed Amount\)](#)
This topic provides the information on Amount through transaction which derives the rate.

3.2.1.1 Fixed Exchange Rate Through Transaction (Fixed rate)

This topic provides the information on Fixed Exchange Rate Through Transaction.

- For cross-currency utilization/block transactions, you can provide a fixed exchange rate. This rate is used to derive the utilization/block amount in the limit currency instead of the predefined rate configured in Exchange Rate Maintenance.
- Revaluation performed as part of the utilization/block transaction for all amounts uses the provided exchange rate.
- The provided exchange rate applies only to the primary limit entity for the direct utilization/block. It does not apply to indirect utilizations/block up the hierarchy (Main Line, Liability, Parent Liability) unless UPWARD_PROPAGATION flag is set as 'Y'.
- Contracts/accounts whose utilization/block transactions use a fixed exchange rate are excluded from Currency Revaluation during batch processing. Batch revaluation does not apply to fixed-rate utilization/block transactions.
- Applicable to all Limit Entity utilizations/block: Facility, Collateral, Pool, Liability, and Exposure.
- Applies to utilization/block operations: New, Alter, Increase, and Decrease.
- Not applicable to: Delete, Mature, Undo, Reverse Utilization/block, or Event Reversal requests.

Example for Facility Utilization:

Table 3-14 Facility Utilization

Entity	User Ref No	Action	Exchange Rate	Util/Txn CCY	Util Amount	Matured Amount	Limit CCY	Limit Util Amount	Limit Matured Amount
Facility (F1)	UTIL_02	New	2	GBP	1000	0	USD	2000	0
	UTIL_02	Decrease	2.5	GBP	700	300	USD	1750	750

3.2.1.2 Amount through transaction which derives the rate (Fixed Amount)

This topic provides the information on Amount through transaction which derives the rate.

- For cross-currency utilization/block transactions, you may also provide the utilization/block amount directly in the limit currency.
 - System uses the provided Limit Utilized/Block amount in Limit currency instead of deriving it from the utilization/block amount in transaction currency and the exchange rate configured in Exchange Rate Maintenance.
- In this case, the system derives the exchange rate from these two amounts - Transaction amount and Limit utilized/block amounts.
- If both an exchange rate and a Limit Utilized/Block amount in Limit currency are provided, the system recalculates the limit-currency amount using the provided exchange rate and ignores the passed Limit Utilized/Block amount in Limit currency.
- Fixed amount transaction gets revalued based on next transaction, and revaluation performed as part of the transaction for all amounts uses the derived exchange rate, not the rate configured in Exchange Rate Maintenance.
- The derived or provided exchange rate applies only to the current limit entity for the direct utilization/block. It does not apply to utilizations/block up the hierarchy (Main Line, Liability, Parent Liability) unless UPWARD_PROPAGATION flag is set as 'Y'.
- Contracts/accounts whose utilization/block transactions include a passed Limit Utilized/Block amount in Limit currency are excluded from Currency Revaluation during batch processing. Batch revaluation does not apply to these fixed-amount utilization transactions.
- Applicable to all Limit Entity utilizations/block: Facility, Collateral, Pool, Liability, and Exposure.
- Applies to utilization/block operations: New, Alter, Increase, and Decrease.
- Not applicable to: Delete, Mature, Undo, Reverse Utilization/block, or Event Reversal requests.

Example for Collateral Utilization:

Table 3-15 Collateral Utilization

Limit ID	User Ref No	Action	Util Amount	Util/Txn CCY	Limit Util Amount m t C C Y	Limit Matured Amount	Derived Exchange Rate	Available Balance
Collateral	UTIL_05	New	1000	GBP	5000 S D	0	5	45000
(C1)	UTIL_05	-	-	-	-	-	-	-
CCY - USD	-	-	-	-	-	-	-	-
5000	-	-	-	-	-	-	-	-
-	UTIL_05	Alter	5000	GBP	80000 S D	0	6	20000
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
	UTIL_05	Alter	3000	GBP	24000 S D	6000	8	26000

3.2.2 Use Head Office Exchange Rate

This topic provides the information on Use Head Office Exchange Rate.

The '**Use Head Office Exchange Rate**' option enables branches to apply the exchange rates set and maintained by the bank's head office, rather than using locally maintained branch specific rates for currency conversion operations.

Purpose and Business Use Case:

- **Standardization:** Ensures consistency and uniformity in all foreign currency conversions across the bank's network, especially important for multi-branch or international banks.
- **Centralized Control:** The head office can centrally update and manage exchange rates. Subsidiaries and branches will use these rates for transactions like entity utilizations, and other cross currency calculations.
- **Compliance and Audit Trail:** Facilitates easier compliance with regulatory or internal policy requirements concerning rate usage and simplifies audit tracking since all branches are referencing the same centrally maintained rates.

Working:

- When the flag **Use Head Office Exchange Rate** in **Create External Branch Parameters** maintenance screen is checked at branch level, the rate pickup will refer the flag and return the appropriate rate as below:
 - If the **Use Head Office Exchange Rate** flag in **Create External Branch Parameters** maintenance screen is enabled at a branch level, the exchange rate will be picked from the Head office branch.

- If the **Use Head Office Exchange Rate** flag in **Create External Branch Parameters** maintenance screen is not enabled at a branch level, the exchange rate will be picked from the current branch in which the transaction is posted.

3.2.3 Rate Agreement Parameters (FX Rate)

This topic provides the information on Rate Agreement Parameters.

Rate Agreement Parameters are defined for a facility, user can configure specific exchange rates for each facility based on product, module and currency parameters. Any utilization transaction that matches the defined currency, product, and module uses the exchange rate specified at the facility's Rate Agreement Parameter level to update the utilized amount at the facility level.

For information on Rate Agreement Parameters (FX Rate) at facility – refer to section 'Rate Code Parameters For FX Rate Revaluation' under Line Code Maintenance in ELM User manual.

3.3 Currency Revaluation

This topic provides the information on Currency Revaluation.

Currency revaluation in OBELCM is the process of updating the entity currency value of facilities, collateral, exposures and related balances that are denominated in other currencies. This is necessary due to fluctuations in exchange rates driven by market forces, which can impact the reported value and risk position of a bank's credit portfolio. Revaluation ensures that the system reflects current exchange rates, supporting accurate exposure management, regulatory compliance, financial reporting, and reflecting the current market trends.

This topic contains the following sub-topic:

- [Types of Currency Revaluation Batches in OBELCM](#)
This topic provides the information on Currency Revaluation Batches in OBELCM.

3.3.1 Types of Currency Revaluation Batches in OBELCM

This topic provides the information on Currency Revaluation Batches in OBELCM.

There are specific cross currency exchange rate revaluation batches under both Limits and Collaterals domains.

Table 3-16 Collaterals domains

Domain	Batch	OBMA Service Name
Limits	Currency Revaluation between Utilization and Liability	LiabilityRevalService
	Currency Revaluation between Utilization and Revolving Facility	FacilityRevolvingRevalService
	Currency Revaluation between Utilization and Non-Rev Facility	FacNonRevolvingRevalService
	Currency Revaluation between Block and Facility – Revolving/Non-Revolving Facility	BlcksCurrencyRevalService

Table 3-16 (Cont.) Collaterals domains

Domain	Batch	OBMA Service Name
	Currency Revaluation between Earmarking and Facility- Revolving/ Non-Revolving Facility	BlockCurrencyRevalService
	Currency Revaluation between Utilization and Exposure	ExposureCurrencyRevalService
	Currency Revaluation using Fixed Rates (FX Rate)	FxRevalService
Collaterals	Currency Revaluation between Child Collateral & Collateral GCBSCYRV	obelcm-pp-collateral-child-reval-batch-services
	Currency Revaluation between Pool & Collateral	obelcm-pp-collateral-pool-reval-batch-services
	Currency Revaluation between Pool & Facility	FacilityCurrencyRevalService
	Currency Revaluation between Collateral & Facility	ColFacCcyRevalService
	Currency Revaluation between Utilization & Collateral	obelcm-pp-collateral-util-reval-batch-services
	Currency Revaluation between Utilization & Pool	obelcm-pp-collateral-pool-util-reval-batch-services
	Currency Revaluation between Block & Collateral	obelcm-pp-collateral-util-reval-batch-services
	Currency Revaluation between Block & Pool	obelcm-pp-collateral-pool-util-reval-batch-services

This topic contains the following sub-topic:

- [Facility Revaluation Batches](#)
This topic provides the information on Facility Revaluation Batches.
- [Collateral Revaluation Batches](#)
This topic provides the information on Collateral Revaluation Batches.

3.3.1.1 Facility Revaluation Batches

This topic provides the information on Facility Revaluation Batches.

1. Currency Revaluation between Utilization and Liability - LiabilityRevalService.

When a utilization transaction is done on a liability in a different currency than the liability currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at liability level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the liability level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

2. Currency Revaluation between Utilization and Revolving Facility – FacilityRevolvingRevalService.

When a utilization transaction is done on a revolving facility in a different currency than the facility currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at facility level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the facility level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

3. Currency Revaluation between Utilization and Non-Rev Facility – FacNonRevolvingRevalService.

When a utilization transaction is done on a non-revolving facility in a different currency than the facility currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at facility level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the facility level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

4. Currency Revaluation between Block and Facility – Revolving/Non-Revolving Facility– BlcksCurrencyRevalService.

When a block transaction is done on a revolving/non-revolving facility in a different currency than the facility currency, system considers exchange rate of block branch for involved currencies for updating the block amount at respective facility level.

During end-of-day (EOD) batch processing, the system revalues the block amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued block amount, along with other derived amounts, at the respective facility levels.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in block branch will be considered for revaluation as part of this batch.

5. Currency Revaluation between Earmarking and Facility - Revolving/Non-Revolving Facility– BlockCurrencyRevalService.

When an Earmarking (block) transaction is done on a revolving/non-revolving facility in a different currency than the facility currency, system considers exchange rate of earmarking branch for involved currencies for updating the block (earmarking) amount at respective facility level.

During end-of-day (EOD) batch processing, the system revalues the earmarked amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued block amount, along with other derived amounts, at the respective facility levels.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in earmarking (block) branch will be considered for revaluation as part of this batch.

6. Currency Revaluation between Utilization and Exposure—ExposureCurrencyRevalService.

When a utilization transaction is done on an exposure (via liability or facility) in a different currency than the exposure currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at exposure level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the exposure level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

7. Currency Revaluation using Fixed and Derived Rates (FX Rate)—FxRevalService.

When Rate Agreement Parameters are defined for a facility, any utilization transaction that matches the defined currency, product, and module uses the exchange rate specified at the facility's Rate Agreement Parameter level to update the utilized amount at the facility level.

As part of end of day batch process utilization amount is revalued considering the latest Rate agreement rate between the currencies at facility.

- If the facility is part of a hierarchy and when `obelcm.parameter.revalwithliabbrn = Y`, system still uses the Rate agreement parameter rate to update the utilization amount at subline facility. Other entities up the hierarchy use the latest exchange rate between the currencies involved at liability branch level to update the revalued utilization amount at respective levels.

3.3.1.2 Collateral Revaluation Batches

This topic provides the information on Collateral Revaluation Batches.

1. Collateral currency and child record currency – obelcm-pp-collateral-child-reval-batch-services.

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 revalues 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 revalued amount 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.

2. Currency Revaluation between Pool & Collateral – obelcm-pp-collateral-pool-reval-batch-services.

When collateral pool is created with collateral currency different from pool currency, the system uses the exchange rate between the two currencies to update the collateral pool value. For example, if Collateral 1 is in GBP and Collateral 2 is in EUR while the collateral

pool is in USD, the GBP-USD and EUR-USD exchange rates are used to update the collateral values in the pool currency.

Whenever exchange rates for these currency pairs change, collateral pool value is revaluated as part of batch process with the latest exchange rates and pool value is updated accordingly.

3. Currency Revaluation between Pool & Facility – FacilityCurrencyRevalService batch.

This section explains the process for currency revaluation when a collateral pool is linked to a facility, and both are in different currencies. For example, the collateral pool is in USD and the linked facility is in GBP. When exchange rates between these currencies change, the end-of-day batch process automatically recalculates the value of the pool contribution to facility and effective line amount is updated at facility level.

4. Currency Revaluation between Collateral & Facility – ColFacLCcyRevalService batch.

This section explains the process for currency revaluation when a collateral is directly linked to a facility, and they are in different currencies. For example, the collateral is in USD and the linked facility is in GBP. Whenever exchange rates between these currencies change, the end-of-day batch process automatically recalculates the collateral's contribution to facility and effective line amount is updated at facility level.

5. Currency Revaluation between Utilization & Collateral – obelcm-pp-collateral-util-reval-batch-services.

When a utilization transaction is done on a collateral in a different currency than the collateral currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at collateral level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the collateral level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

6. Currency Revaluation between Utilization & Collateral Pool – obelcm-pp-collateral-pool-util-reval-batch-services.

When a utilization transaction is done on a collateral pool in a different currency than the collateral pool currency, system considers exchange rate of utilization branch for involved currencies for updating the utilized amount at collateral pool level.

During end-of-day (EOD) batch processing, the system revalues the utilization amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued utilization amount, along with other derived amounts, at the collateral pool level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in utilization branch will be considered for revaluation as part of this batch.

7. Currency Revaluation between Block & Collateral – obelcm-pp-collateral-util-reval-batch-services.

When a block transaction is done on a collateral in a different currency than the collateral currency, system considers exchange rate of block branch for involved currencies for updating the block amount at collateral level.

During end-of-day (EOD) batch processing, the system revalues the block amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued block amount, along with other derived amounts, at the collateral level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in block branch will be considered for revaluation as part of this batch.

8. Currency Revaluation between Block & Collateral Pool – `obelcm-pp-collateral-pool-util-reval-batch-services`.

When a block transaction is done on a collateral pool in a different currency than the collateral pool currency, system considers exchange rate of block branch for involved currencies for updating the block amount at collateral pool level.

During end-of-day (EOD) batch processing, the system revalues the block amount using the latest exchange rate between the relevant currencies at the liability branch level (when `obelcm.parameter.revalwithliabbrn = Y`) and updates the revalued block amount, along with other derived amounts, at the collateral pool level.

In case banks maintain different exchange rates for different branches which needs to be considered for currency revaluation and with `obelcm.parameter.revalwithliabbrn = N`, exchange rate for the involved currencies in block branch will be considered for revaluation as part of this batch.

4

Notification

This topic describes about the notifications.

This topic contains the following sub-topics:

- [Notification Definition](#)
This topic provides information on Notification.

4.1 Notification Definition

This topic provides information on Notification.

Notification definition supports the following:

Generic notification: Generic notifications of different types like leading indicator (ex., the collaterals expiring in next specified number of days/facilities for which review date is due in next 10 days) or of type trailing indicator (ex., collateral moved to suspended status in last 10 days, facility expired in last 15 days) can be configured so that the notification triggered will have appropriate records meeting the configured notification rule.

The general notification also can be based on amount fields such as utilized amount, limit amount, liability amount and on date fields like expiry date, review date, covenant revision date etc. Other attributes like credit rating can also be used in configuring notification.

For examples to generate notification for various attribute changes of different entities refer Table 11- 7.

Entity Level Notification: It was possible to signify an attribute/set of attributes from the available list of attributes at a particular record of an entity like a collateral or a collateral pool or a facility to generate the notification.

When these attributes are modified as part of direct update process or as part of batch update process. All the details of the entity record are sent in the notification message along with old and new value details of the attribute selected for notification. Same is being achieved using notification maintenance and examples to generate notification for various attribute changes of different entities refer Table 11- 6.

Alerts: Alerts were defined through criteria code maintenance and rule criteria code maintenance. Alerts definition further supported in defining other parameters like users for whom alerts to be shown, messages, etc., Rules related maintenances were factory shipped to enable the bank to configure only parameters relating to displaying of alerts in dashboards of concerned user.

In OBMA, alerts definition is also achieved using notification maintenance and appropriate notification will be generated for the records complying with notification definition.

For examples, to generate alerts related notifications based on rules configured for different entities refer Table 11- 8.

Prerequisites for triggering notification:

Notification – configuration & generation steps involved.

- Notification messages are logged in obelcm_pp_tb_co_notification_log table with unique reference number. A new scheduler job is required to read notification messages and publish it on configured topic.
 - Scheduler job (ELCMNOTIFICATIONS) must be configured under Task Management Screen using below command

```
appld:::OBELCMCOMMON;microServiceName:::obelcm-pp-common-notification-batch-services;contextRoot:::obelcm-pp-common-notification-batch-services;invokeBatchFrm:::Y;jobName:::obelcm-notification;runDate:::01012000;branchCode:::ELCMBr;
```
 - Configure this job as a scheduler under Configure task screen giving the desired CRON expression for triggering the job at regular frequency. eg: 0 * * * * (Every one minute)
 - Notification message will be sent to the kafka topic ELCM_NOTIF_EVENT(configured in Plato Alerts events table)
1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Common**. Under Common, select **Maintenances**.
 2. Under Maintenances, select **Notification Definition**. Under Notification Definition, select **Notification Definition Maintenance**.

The **Notification Definition Maintenance** screen is displayed.

Figure 4-1 Notification Definition Maintenance

3. On **Notification Definition** screen, specify the fields.
For more information on fields, refer to the field description table.

Table 4-1 Notification details - Field Description

Field	Description
Entity Type	Select the Limit Type from the drop down list. The options available are: • Facility • Collateral • Collateral Pool • Liability • Track 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 Expressions section.
Expressions	This section allows the user to directly provide the actual expression for defining notification. Press '+' to add an expression.
Start Braces	Select the Start Braces (open parenthesis) for the expression from the drop down list.
LHS Operand	Select the attribute of the entity for defining the expression. For more information on conditions, refer Table11-2
Expression Operator	Select the arithmetic and relational operator for the expression. For more information on Expression Operator, refer Table11-3.
RHS Operand Parameter	Select the attribute of the entity or any predefined special values of the same data type as that of the LHS Operand for the expression, if required. For more information on RHS Operand Parameter, refer Table11-4.
RHS Operand Function	Select the RHS operand function for defining the expression. For more information on RHS Operand Function, refer Table11-5.
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 . The connector "AND" is used to generate notification only if all defined conditions are met. When "OR" connector is used the notification will be generated if any of the defined conditions is satisfied.

Table 4-2 LHS Operand

-	-
Application Date	Available Amount
Counter Party Appetite	Block amount
Head Room Limit	Pool Amount
Internal Credit Rating	Pool Util
Liability Credit Rating	Previous Value
Liability Primary Credit Rating	-
Liability Util Amount	
Main Liability ID	
Overall Limit	-

Table 4-2 (Cont.) LHS Operand

-	-
Previous Value	
Revision Date	
Score	
Unadvised	

Table 4-3 RHS Operand Parameter

Collateral	Track Exposure	Facility	Liability	Collateral Pool
Application Date	Application Date	Application Date	Liability Util Amount	Available amount
Available Amount	Exposure Amount	Branch Code	Overall Limit	Block amount
Branch Code	Exposure Available Amount	Collateral Amount	Counter Party Appetite	Branch Code
Charge Registration End Date	Exposure Headroom Limit	Customer Number	Previous Value	Collateral Linked Percent
Collateral Auto Liquidation Value Date	Exposure Rating	Effective Line Amount	Unadvised	Collateral Linked Percent
Collateral Code	Exposure Expiry Date	Effective Line Amount Basis	Application Date	Pool Amount
Collateral End Date	Frozen	Exception Breach percentage	Liability Credit Rating	Pool Util
Collateral Fee Rule ID	Previous Value	External Credit Rating	Liability Primary Credit Rating	Previous Value
Collateral Manual Liquidation Amount Paid	-	Facility Manual Liquidation Total Amount Due	Main Liability ID	Pool Code
Collateral Manual Liquidation Total Amount Due	-	Facility Auto Liquidation Value Date	Internal Credit Rating	-
Collateral Manual Liquidation Value Date	-	Facility Covenant Revision date	Head Room Limit	-
Collateral Review Date	-	Facility Fee Rule ID	Revision Date	-
Collateral Status	-	Facility Manual Liquidation Amount Paid	Score	-
Collateral Type	-	Facility Manual Liquidation Value Date	Branch Code	-
Collateral Value	-	Facility Primary Credit Rating	Credit Rating	-
Collaterals Covenant Due date	-	Facility Util amount	-	-
Covenant Revision Date	-	Facility Credit Rating	-	-

Table 4-3 (Cont.) RHS Operand Parameter

Collateral	Track Exposure	Facility	Liability	Collateral Pool
Customer Number	-	Internal Credit Rating	-	-
Haircut Percentage	-	Last New Util Date	-	-
Insurance End Date	-	Liability Number	-	-
Insurance Revision Date	-	Limit Amount	-	-
Lendable Margin	-	Limit Expiry Date	-	-
Liability Number	-	Line Code	-	-
Limit Contribution	-	Line Expiry Date	-	-
Previous Value	-	Previous Value	-	-
Share Percentage	-	Revolving	-	-
Status Change Date	-	User Defined Status	-	-
Valuation Amount	-	User Defined Status Change Date	-	-

Table 4-4 Expression Operator

Function	Data Type
<	-
<=	-
>	-
>=	-
<>	-
LIKE	-
NOT LIKE	-
IN	-
NOT IN	-
=	-
IS NULL	-
IS NOT NULL	-

Table 4-5 RHS Operand Parameter

Collateral	Track Exposure	Facility	Liability	Collateral Pool
Status Change Date	Exposure Amount	Application Date	Counter Party Appetite	Available amount
Application Date	Exposure Available Amount	Facility Auto Liquidation Value Date	Head Room Limit	Block amount
Collateral End Date	Exposure Headroom Limit	Facility Covenant Revision date	Liability Credit Rating	Collateral Linked Amount

Table 4-5 (Cont.) RHS Operand Parameter

Collateral	Track Exposure	Facility	Liability	Collateral Pool
Collateral Review Date	Previous Value	Facility Manual Liquidation Value Date	Liability Util Amount	Collateral Linked Percent
Collateral Auto Liquidation Value Date	-	Last New Util Date	Overall Limit	Pool Amount
Collateral Manual Liquidation Value Date	-	Line Expiry Date	Previous Value	Pool Util
Insurance End Date	-	Line Expiry Date	Score	Previous Value
Insurance Revision Date		User Defined Status Change Date	-	-
Collaterals Covenant Due date	-	-	-	-
Charge Registration End Date	-	-	-	-
Covenant Revision Date	-	-	-	-

Table 4-6 RHS Operand Function

Function	Data Type
ADDDAYS	DATE
DECREASE_BY_%	NUMBER
MINUSDAYS	DATE
EQUALS	STRING
GREATER_THAN	STRING
GREATER_THAN_EQUALTO	STRING
IN	NUMBER
INCREASE_BY_%	STRING
IS NOT NULL	STRING
IS NULL	STRING
LESS_THAN	STRING
LESS_THAN_EQUALTO	STRING
LIKE	STRING
NOT IN	STRING
NOT LIKE	STRING
EQUALS	STRING
NOT_EQUALS	STRING

Table 4-6 (Cont.) RHS Operand Function

Function	Data Type
PREVIOUS_VALUE	NUMBER

Table11- 6 : Expressions for Entity level Notifications - examples

Liability level Notification for Credit Rating change for the liability code LIAB1

Table 4-7 Entity Level Notifications

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Main Liability ID	=	-	EQUALS	LIAB1	)	And
(	Credit rating	<>	Previous Value	PREVIOUS_VALUE	-	)	

Facility level Notification for Limit amount change or Limit expiry date change for line code LN1

Table 4-8 Facility Level Notifications

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Line Code	=	-	EQUALS	LN1	)	And
(	Limit Amount	<>	Previous Value	PREVIOUS_VALUE	-	-	Or
-	Limit Expiry Date	<>	Previous Value	PREVIOUS_VALUE	-	)	-

. Collateral entity level Notification for valuation amount change and Hair cut rate change for the collateral code COL1

Table 4-9 Collateral Entity Level Notifications

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Collateral code	=	-	EQUALS	COL1	)	And
(	Valuation amount	<>	Previous Value	PREVIOUS_VALUE	-	-	And
-	Haircut Percentage	<>	Previous Value	PREVIOUS_VALUE	-	)	-

Pool level Notification for collateral linked amount change and “utilized amount or block amount” change for the Pool code PL1

Table 4-10 Pool Level Notifications

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Pool code	=	-	-	PL1	)	And
(	Collateral Linked Amount	<>	Previous Value	PREVIOUS_VALUE	-	)	And
(	Pool Util	<>	Previous Value	PREVIOUS_VALUE	-	-	Or
	Block Amount	<>	Previous Value	PREVIOUS_VALUE	-	)	-

Table11- 7 : Expressions for General Notification - Examples

Liability - Notification for overall limit less than or equal to 10,000,000 and Utilized amount greater than 9,000,000

Table 4-11 Liability - Notification

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Overall Limit	<=	-	Less than or equal to	10,000,000	-	And
-	Liability Util Amount	<	-	Greater than	9,000,000	)	-

Facility - Notification for all facilities with review due in next 10 days

Table 4-12 Facility - Notification

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Next Review Due date	>=	-	Application date	ADDDAYS	0	-
-	Next Review Due date	<=	-	Application date	ADDDAYS	10	)

Collateral - Notification for Machinery type collateral with status suspended for more than 10 days

Table 4-13 Collateral - Notification

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Collateral Type	=	-	EQUALS	MACHINE RY_COLL ATERAL	)	And
(	Collateral Status	=	-	EQUALS	S	-	AND
-	Status Change Date	<	Application Date	MINUS DAYS	10	)	-

Pool level - Pool amount greater than 1,000,000

Table 4-14 Pool level

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Pool Amount	>	-	Greater than	1,000,000	)	-

Notification Definition for Alerts – Examples for earlier factory shipped rules

Liability - Liabilities where Credit rating has been lowered as reported by its rating agency (RULE11)

Table 4-15 Liability

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Liability Credit Rating	>	Rating Priority	PREVIOUS_VALUE	-	)	-

Facility – Facilities where Credit rating has been lowered as reported by its rating agency (RULE12)

Table 4-16 Facility

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Facility Credit Rating	>	Rating Priority	PREVIOUS_VALUE	-	)	-

Facility - Facilities which are expiring in next 30 days (RULE1)

Table 4-17 Facility

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Line Expiry Date	>=	Application date	ADDDAYS	0	-	And
-	Line Expiry Date	<=	Application date	ADDDAYS	30	)	-

Facility - Limits where the Utilization Threshold% is breaching 80% of Sanctioned Limit (RULE3)

Table 4-18 Facility

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Limit Amount	>	-	GREATER_THAN	0	-	And
-	Facility Util Amount	>=	Limit Amount	PERCENTAGE_OF	80	)	-

Facility - Facilities for which review due in the next 30 days (RULE5)

Table 4-19 Facility

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Next Review Due Date	>=	Application date	Add Days	0	-	And
-	Next Review Due Date	<=	Application date	Add Days	30	)	-

Collateral – Collaterals which are expiring in next 20 days (RULE2)

Table 4-20 Collateral

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Collateral End Date	>=	Application date	Add Days	0	-	And
-	Collateral End Date	<=	Application date	Add Days	20	)	-

Collateral - Collaterals where the Utilization Threshold is breaching 90% with respect to collateral value (RULE4)

Table 4-21 Collateral

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Collateral Value	>	-	GREATER_THAN	0	-	And
-	Util Amount	>=	Collateral Value	PERCENTAGE_OF	90	)	-

Collateral - Collaterals where the market price becomes less than the most recent historical price (RULE9)

Table 4-22 Collateral

Start Braces	LHS Operand	Expression Operator	RHS Operand Parameter	RHS Operand Function	RHS Operand Value	Close Braces	Expression Connector
(	Security Price	<	Market Price	PREVIOUS_VALUE	-	)	-

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

5

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 topic describes about the detailed information about the ELM - Enterprise Collateral Management Interaction Flow.
- [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.
- [New OBMA Utilization Services](#)
- [External Collateral Maintenance](#)

5.1 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** 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

5.2 Enterprise Limits Management - Enterprise Collateral Management Interaction Flow

This topic 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**
- **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.

5.3 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 & Accounting Class Maintenance](#), and Facilities Maintenance sections.

5.4 New OBMA Utilization Services

The ELCM module supports two utilization frameworks : Spring and Helidon.

The Spring-based utilization framework is tightly integrated with the database and is primarily intended for on-premises implementations. It is recommended for small-scale customers where performance and scalability are not critical factors.

The Helidon-based utilization framework leverages Oracle Coherence as an in-memory data grid and is suitable for both on-premises and cloud deployments. It is recommended for customers requiring high throughput and scalability without relying on distributed locks.

Although the Spring and Helidon implementations maintain separate codebases, they share a common business logic layer, ensuring consistency and preventing code duplication across frameworks.

5.5 External Collateral Maintenance

Integrating External Collaterals with the "Limits System"

The "Limits system" allows you to link collaterals from an "External Collaterals system", enabling you to manage your collateral portfolio more effectively. Here's an overview of how the integration works:

Key Features:

- Collaterals created in the external Collaterals system can be used in the Limits system through "External Collaterals".
- Customer number/ID is mandatory for collaterals from the external Collaterals system.
- Individual record-level details of the collaterals are available only in the external Collaterals system.
- External collaterals can be linked to a pool only by signifying a percentage (default is 100%).
- Collateral Type for external collaterals is always "External".
- Internal collaterals from OBELCM and external collaterals can be linked to the same pool.

To link external collaterals to a pool:

- Create a pool in the 'Pool' screen.
- Select the external collateral(s) you want to link to the pool.
- The details of the source system will be displayed in the 'Pool' screen.
- Select "Percentage" as the Amount basis and allocate 100% to the pool.
- Multiple external collaterals can be linked to the same pool.

To de-link an external collateral from a pool:

- De-link the external collateral from the pool.
- The 'Linked' flag in the External Collateral Maintenance screen will be updated.
- The de-linked collateral can be re-linked to another collateral pool with 100% allocation.

Collateral Revaluation:**When a collateral is revalued/modified in the "External Collaterals system":**

- The modified value will have to be updated in the 'External Collateral' screen manually/through the service.
- The linked amount at the pool level will be updated by the system.
- If the pool is linked to a facility on a percentage basis, the pool value will be revalued and the linked pool amount at the facility level will be recalculated.

To close a collateral in the "External Collaterals system":

- Remove the collateral from the pool in the Limits system.
- Provide an alternate collateral to the pool(if it is already utilized).
- Closure of an external collateral in the Limits system with the 'Linked' flag updated is not allowed.
- By following these guidelines, you can effectively integrate external collaterals with the Limits system and manage your collateral portfolio more efficiently.

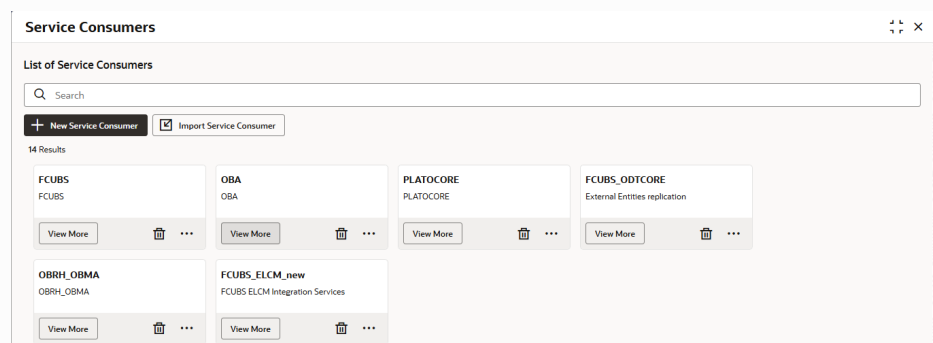
OBELCM Integration with Corporate DDA

Note

Prerequisites:

- Maintain the external source system (Corporate DDA) in common core in the following screen:
 - Core Maintenance -> ECA System -> Create ECA System
- Update the Accounting System as 'OBA' and GL systems as 'FCUBS' / any other GL system name (code) in the plato configuration properties under the key "host.mnt" by concatenating the system names with Host using tilde (~) ex: HOST1~OBA~FCUBS ~.... Etc.
- Maintain the source system configuration for FCUBS and OBA in the plato configuration properties under the key "source.systems". For a source system, maintain the config as <source system>~<service Type>~<external user Id>~<accounting entry>~<inter system bridge GL>.
- Based on whether it is a cloud environment or not GL system will change. For cloud environment, GL system will be OBOL and for non-cloud environment, it will be FCUBS. This Plato configuration property is under the key "environment".
- GL system for cloud environment to be maintained under the key "cloud.gl.system" in the format <gl system>~<user id>. The handoff service name for MIS to be maintained under the key "cloud.mis.handoff.service".
- Accounting entry can be maintained as **Single** or **Double** – as **S** or **D**. if **Double** selected then specify the Inter System Bridge GL.
- For example: For OBA, for a single accounting entry, config can be maintained as follows: OBA~REST~OBCDA_ID~S~. For a double entry, config can be maintained as OBA~REST~OBCDA_ID~D~10011013~, where the Inter System Bridge GL is specified for this entry.
- Configure External System Maintenance for OBA in Interconnect -> Routing Hub -> Service Consumers.
 - Specify **Service Consumer** as **OBA**.

Figure 6-1 Service Consumer



- Maintain the service provider (OBA_ACC_HOFF_OBMA), Swagger Link and Service Type of OBA system.

Figure 6-2 Service Consumer

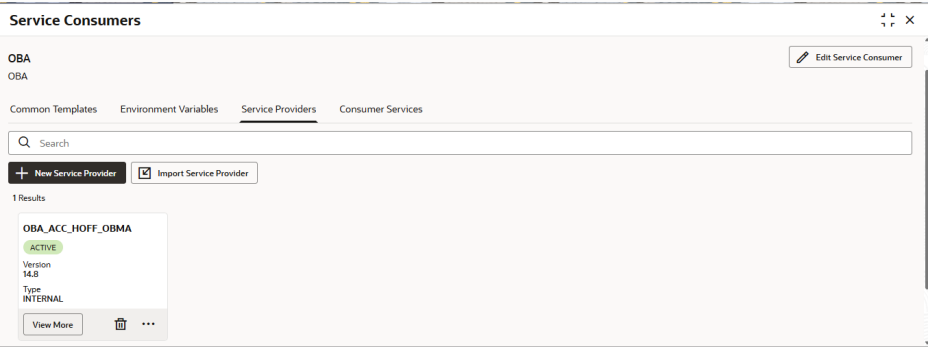
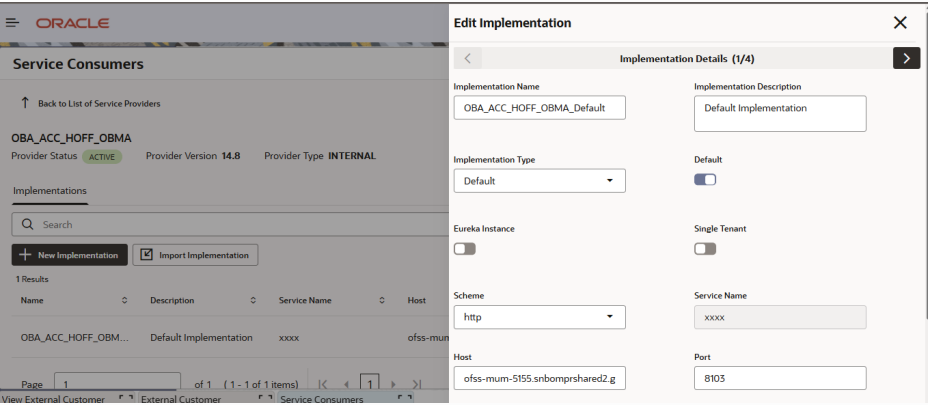


Figure 6-3 Edit Implementation



- Configure a consumer service (CONSUMER_SERVICE_OBA_ACCHANDOFF_OBMA) for the maintained service provider (OBA_ACC_HOFF_OBMA) and choose the relevant service to be consumed.

Figure 6-4 Service Consumers

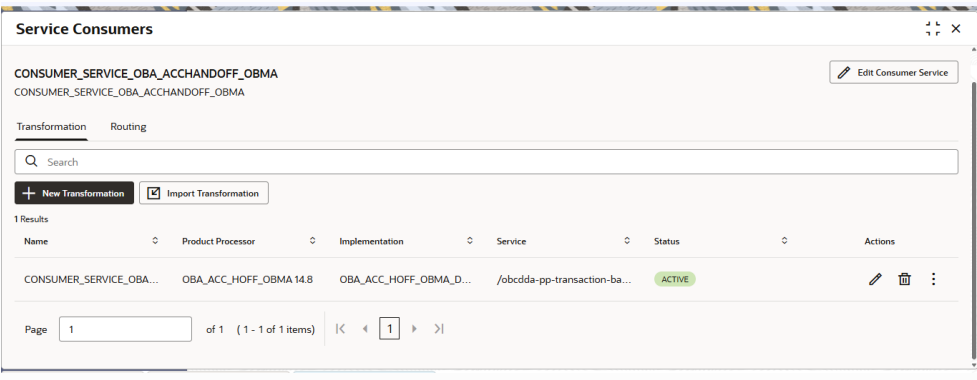


Figure 6-5 Service Consumer

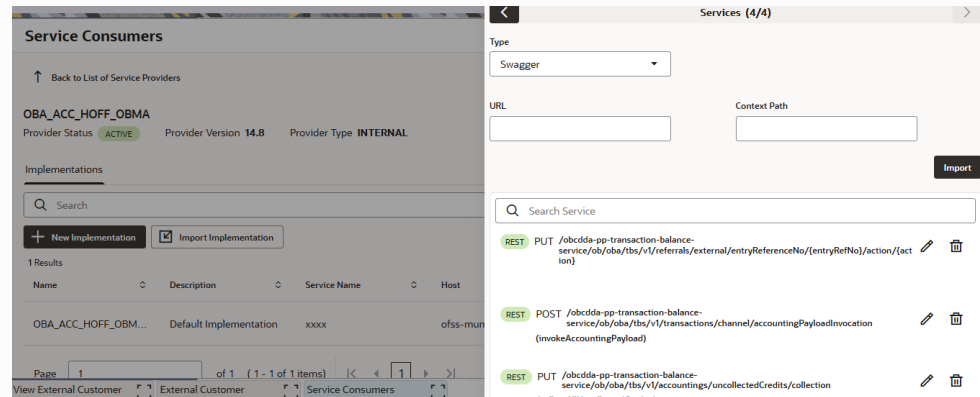
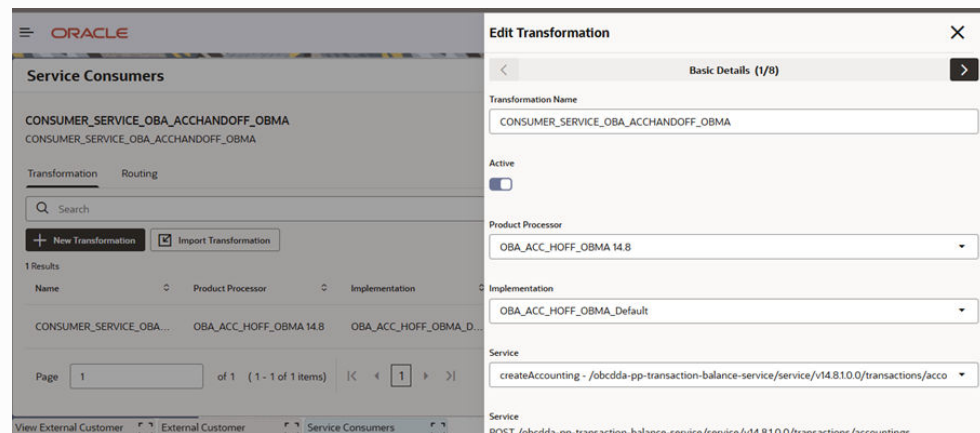


Figure 6-6 Service Consumer



- Update the Source Branch Code (same branch in OB Enterprise Limits and Collateral Management and OBA) and Source System (OBA) in Branch Core Parameter Maintenance in Core Maintenance -> External Branch Parameters -> Create External Branch Parameters.
- Maintain **Source System** as OBA in Customer Maintenance in the Core Maintenance -> External Customer -> Create External Customer
- Maintain account details in Customer Account Maintenance in the Core Maintenance -> External Customer Account -> Create External Customer Account.
 - Same account number must be created in OBA.
 - External Credit Approval System must be opted as the OBA.
- Maintain the Handoff service consumer configuration for OBA in the plato configuration properties under the key "handoff.consumer.service". For any other source, configuration can be maintained with tilde separated values. Ex: CONSUMER_SERVICE_OBA_ACCHANDOFF_OBMA

Configure External System Maintenance for OBOL in Interconnect -> Routing Hub -> Service Consumers

- Specify **Service Consumer** as **OBOL**.

Figure 6-7 Service Consumer

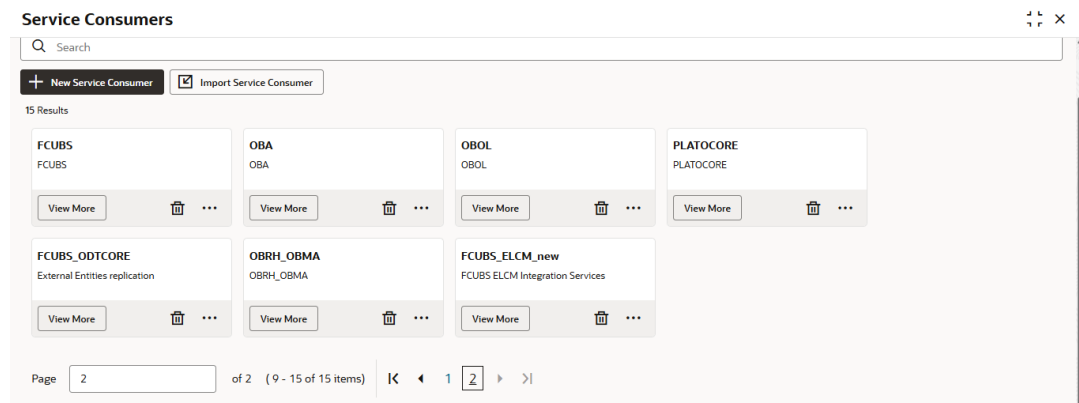


Figure 6-8 New Service Provider

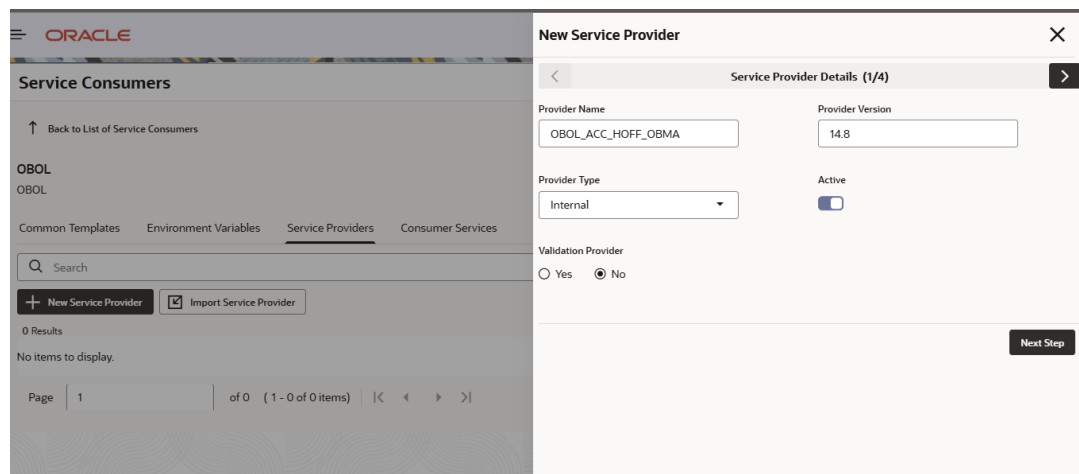
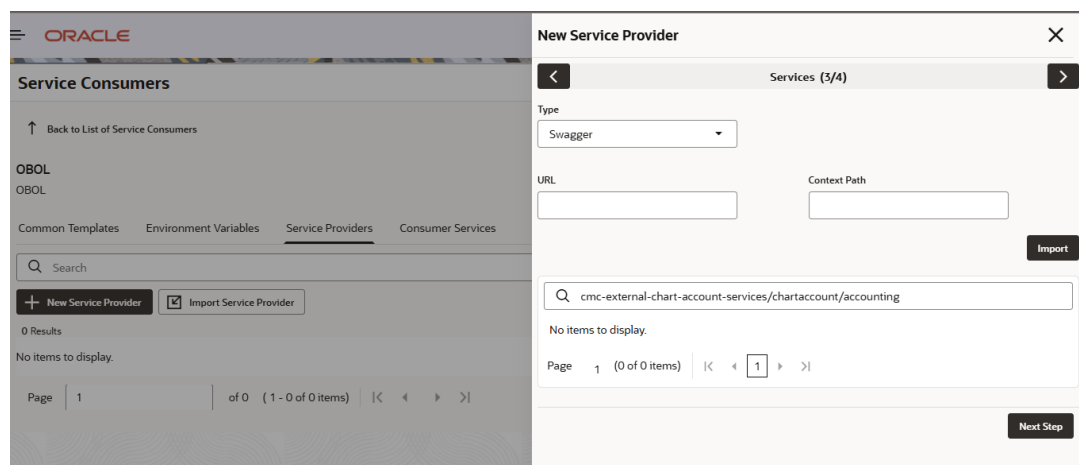


Figure 6-9 New Service Provider



Consumer Service Description:**Table 6-1 Consumer Service**

Consumer Service	Description
CONSUMER_SERVICE_OBA_ACCHANDOFF_OBMA	Usage: Service: : /obcdda-pp-transaction-balance-service/ service/v14.8.1.0.0/transactions/accountings Operation: createAccounting

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 6-2 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
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 6-3 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

Table 6-3 (Cont.) 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
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 OBELCM can be viewed in daily_log_ac tables - OBELCM_PP_TB_LM_DAILY_LOG_AC (facility) and OBELCM_PP_TBS_CL_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.

7

End of Day-Beginning of Day Batches

This topic provides the information on End of Day-Beginning of Day Batches.

Please refer to Section 1.6 – Branch EOD in the Common Core User Guide for details on configuring EOD batches.

The following are the stages in which Enterprise Limits and Collateral Management batches are maintained.

Table 7-1 EOD Batches

Seq No	Batch Job	Description	Stage
1	CollateralExpiryBatch	Collateral Expiry	EOTI
2	CollateralChargeExpiryBatch	Collateral Charge Expiry	EOTI
3	CollateralEndDateReval	Collateral End Date Revaluation	EOTI
4	CollateralFee	Collateral Fee	EOTI
5	CollateralPoolCcyReval	Currency Revaluation Between Collateral and Pool	EOTI
6	CollateralUtilCcyReval	Currency Revaluation Between Collateral and Utilization	EOTI
7	CollateralPoolUtilCcyReval	Currency Revaluation Between Collateral Pool and Utilization	EOTI
8	CollateralChildCcyReval	Collaterals Currency revaluation between components(child) of collateral to collateral ccy.	EOTI
9	PoolFacilityCurrencyRevalBatch	Currency Revaluation Between Facility and Pool	EOTI
10	ExposureFacilityCurrencyRevalBatch	Currency Revaluation Between Facility and Exposure	EOTI
11	LiabilityCurrencyRevalBatch	Currency Revaluation Between Liability and Utilization	EOTI
12	EarMarkingFacilityCurrencyRevalBatch	Currency revaluation between Earmarking and Facility	EOTI
13	FacilityRevolvingCurrencyRevalBatch	Currency revaluation between Util and revolving Facility	EOTI

Table 7-1 (Cont.) EOD Batches

Seq No	Batch Job	Description	Stage
14	FacilityNonRevolvingCurrencyRevalBatch	Currency revaluation between Util and non revolving Facility	EOTI
15	LimitBlockCurrencyRevalBatch	Currency revaluation between Block and Facility	EOTI
16	FxRateCurrencyRevalBatch	Currency revaluation between Util and Facility using Fx Rates fixing	EOTI
17	CollateralFacilityCurrencyRevalBatch	Currency revaluation between Collateral and Facility	EOTI
18	FacilityTransferCurrencyRevalBatch	Currency revaluation between Facility and Transfer	EOTI
19	UtilizationCurrencyRevaluation	Currency revaluation between Facility and Utilization	EOTI
20	FacilityActivationPopulateDriverBatch	Driver population for Facility Activation	EOTI
21	FacilityActivationBatch	Facility Activation	EOTI
22	FacilityTransferPopulateDriverBatch	Driver population for Facility Transfer	EOTI
23	FacilityTransferBatch	Facility Transfer	EOTI
24	FacilityEarMarkingPopulateDriverBatch	Driver population for Facility EAR Marking	EOTI
25	FacilityEarMarkingBatch	Facility Ear Marking	EOTI
26	FacilityExposureBlockPopulateDriverBatch	Driver Population for Facility Exposure Block	EOTI
27	FacilityExposureBlockBatch	Facility Exposure Block	EOTI
28	FacilityNonRevClosurePopulateDriverBatch	Driver Population for Facility Non Revolving Closure	EOTI
29	FacilityNonRevClosureBatch	Facility Non Revolving Closure	EOTI
30	UtilizationValueDatePopulateDriverBatch	Utilization Value Date Driver Population	EOTI
31	UtilizationValueDateBatch	Utilization Value Date	EOTI
32	LimitsFeeBatchEOD	Limits Fee Processing	EOTI
33	FacilityExpiryPopulateDriverBatch	Facility Expiry Driver Population	EOFI
34	FacilityExpiryBatch	Facility Expiry	EOFI
35	COVENANTTRACKINGOVERDUEBREACH	Covenants Tracking	BOD
36	TNCTTRACKINGOVERDUEBREACH	Terms and Conditions Tracking	BOD

Table 7-1 (Cont.) EOD Batches

Seq No	Batch Job	Description	Stage
37	CollateralUntankingBatch	Collateral Untanking	BOD
38	CollateralPoolUntankingBatch	Collateral Pool Untanking	BOD
39	CollateralRevalBatch	Collateral Revaluation	BOD
40	CollateralExpiryBatch	Collateral Expiry	BOD
41	CollateralHaircutBatch	Collateral Haircut Schedule	BOD
42	CollateralEndDateReval	Collateral End Date	BOD
43	CollateralFacilityMasterBatch	Collateral Facility Master	BOD
44	CollateralActivationBatch	Collateral Activation	BOD
45	FacilityActivationPopulateDriverBatch	Facility Activation Driver Population	BOD
46	FacilityActivationBatch	Facility Activation	BOD
47	FacilityTankingUntankingPopulateDriverBatch	Facility Untanking Driver Population	BOD
48	FacilityTankingUntankingBatch	Facility UnTanking	BOD
49	FacilityTransferPopulateDriverBatch	Facility Transfer Driver Population	BOD
50	FacilityTransferBatch	Facility Transfer	BOD
51	FacilityEarMarkingPopulateDriverBatch	Facility Ear Marking Driver Population	BOD
52	FacilityEarMarkingBatch	Facility Ear Marking	BOD
53	FacilityExposureBlockPopulateDriverBatch	Facility Exposure Driver Population	BOD
54	FacilityExposureBlockBatch	Facility Exposure Block	BOD
55	FacilitySchedulesPopulateDriverBatch	Facility Schedules Driver Population	BOD
56	FacilitySchedulesBatch	Facility Schedules Schedules	BOD
57	CalculateNetPeakAverageBatch	Calculate Net Peak Average	BOD
58	ParentLiabilityChangeBOD	Parent Liability Change	BOD
59	LiabilityTankingUntankingPopulateDriverBatch	Liability UnTanking Driver Population	BOD
60	LiabilityTankingUntankingBatch	Liability Untanking	BOD
61	COVENANTTRACKING	Covenants Tracking	BOD
62	TNCTACKING	Terms and Conditions Tracking	BOD
63	CleanUpTaskLimitsBOD	Clean Up	BOD

Index

A

Accounting Balance for Netting Summary, [56](#)
Additional Attributes, [28](#), [32](#), [39](#), [78](#)
Amount tag, [6](#)

C

Category Maintenance, [9](#)
Collateral Pool Maintenance, [96](#)
Common Attribute Bulk Maintenance, [20](#)
Common Attribute Summary, [21](#), [78](#)
Credit Rating and Score Maintenance, [37](#)
Credit Score, [69](#)
Cross Currency Behaviour, [1](#)
Customer Liability Link Maintenance, [76](#)

F

Fee & Accounting Class Maintenance, [45](#)
Fee Rule Maintenances, [41](#)

G

GCDECOLT, [2](#), [3](#)
GCDMPOOL, [2](#)
GEDIFPRS, [103](#)
Global Parameter Details, [105](#)

M

Main Liability Change Maintenance, [89](#)
Module Maintenance, [34](#)

N

Notification Definition, [1](#)

O

OBELCM Integration with Corporate DDA, [2](#)

Q

Querying Valid Lines, [59](#)

S

Static Type Maintenance, [15](#)

U

User Defined Status Maintenance, [30](#)
User restriction Maintenance, [24](#)

V

View Amount Tag Summary, [7](#)
View Category Summary, [10](#)
View Collateral Pool, [101](#)
View Credit Rating and Score Summary, [39](#)
View Fee and Accounting Class Summary, [52](#)
View Fee Rule Summary, [44](#)
View Liability, [73](#)
View Liability Merger, [86](#)
View Main Liability Change, [93](#)
View Module Summary, [35](#)
View Product Summary, [4](#)
View Restriction Summary, [13](#)
View Static Type, [17](#)
View User Defined Status, [32](#)
View User Restriction Maintenance, [28](#)