

Oracle® Banking Enterprise Limits and Collateral Management Cloud Service Credit Exposures User Manual



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ORACLE®

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Contents

1 Preface

1.1	Purpose	1
1.2	Before You Begin	1
1.3	Module Prerequisite	1
1.4	Acronyms and Abbreviations	2
1.5	Audience	2
1.6	Critical Patches	2
1.7	Conventions	2
1.8	Diversity and Inclusion	3
1.9	Documentation Accessibility	3
1.10	Related Documents	3
1.11	Screenshot Disclaimer	3
1.12	Symbols and Icons	4
1.13	Module Post-Requisites	5

2 Exposure

3 Exposure Usage in OBELM

3.1	Definitions	1
3.1.1	Maintaining Custom Exposures	2
3.1.1.1	Exposure Type Code Maintenance	2
3.1.1.2	Exposure Maintenance	5
3.1.2	Configure Exposure Limits and Maintain GICS Exposures	10
3.1.2.1	Exposure Dashboard	11
3.1.3	Sample Exposure Setups - GICS and Custom	26
3.1.4	Exposure Maintenance Quick Recap	26
3.2	Linkage	26
3.3	Tracking	28

4	Exposure Block Maintenance	
4.1	View Exposure Block Expiry	2
5	Exposure Query	
6	Exposure Dashboard	
	Index	

1

Preface

- [Purpose](#)
- [Before You Begin](#)
- [Module Prerequisite](#)
- [Acronyms and Abbreviations](#)
- [Audience](#)
- [Critical Patches](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Related Documents](#)
- [Screenshot Disclaimer](#)
- [Symbols and Icons](#)
- [Module Post-Requisites](#)

1.1 Purpose

This guide helps you understand the guiding rules for Oracle Banking Enterprise Limits and Collateral Management licensing, the components included in the license and the units that are separately licensed.

This guide also provides information on the third party software packaged along with Oracle Banking Enterprise Limits and Collateral Management.

1.2 Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

1.3 Module Prerequisite

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

Note

For more information on login details, please refer to getting started user guide.

1.4 Acronyms and Abbreviations

Table 1-1 Acronyms and Abbreviations

Acronyms	Abbreviations
DDA	System that holds the CASA account and balances
OBELCM	Oracle Banking 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
ORMB	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language
OBELM	Oracle Banking Enterprise Limits Management
URL	Uniform Resource Locator

1.5 Audience

Intended audience of the Enterprise Limits Management User Guide.

Table 1-2 Intended 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.

1.6 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.7 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.

Convention	Meaning
<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.

1.8 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.

1.9 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.

1.10 Related Documents

For more information refer to the Oracle Banking Enterprise Limits and Collaterals User Manuals on:

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

1.11 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.

1.12 Symbols and Icons

Table 1-3 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.
	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 1-4 Symbols and Icons - Audit Details

Icons	Function
	A user
	Branch details

Table 1-4 (Cont.) Symbols and Icons - Audit Details

Icons	Function
	Date and Time

1.13 Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen. Preface Configuration User.

2

Exposure

This topic describes about the exposures.

In financial terms, an exposure represents the total potential risk an institution faces due to transactions, market movement, currency fluctuation, portfolio, or specific counterparty. This risk can come in many forms, such as credit risk, market risk (including currency and interest rate fluctuations), and operational risk. As such, exposures can arise from various sources as:

- **Credit Exposure:** The credit exposure represents the total amount of risk a financial institution or company faces if a counterparty fails to meet its obligations.
For example, a bank has a USD 10M loan exposure to a corporate borrower in the energy sector.
- **Market Exposure:** The potential loss from fluctuations in market variables such as interest rates, foreign exchange rates, or commodity prices.
For example, a bank that holds long-duration bonds, sensitive to interest rate changes.
- **Currency Exposure:** When transactions occur in multiple currencies, a company or bank might be exposed to losses due to the unfavourable exchange rate movements.
For example, the bank holds deposits or loans in yen. A change in the dollar/yen exchange rate affects the value of these items on the bank's balance sheet.

In essence, an exposure is the quantified risk that helps banks measure potential losses and determine the capital or reserves needed to cushion against adverse events.

3

Exposure Usage in OBELM

This topic describes about exposures usage in OBELM.

Banks extend credit facilities to corporate clients. Each facility has an associated exposure that represents the maximum risk the bank is willing to take for that counterparty. Using Exposures, banks can manage credit risk across their facility and loan portfolios. Exposure integrates with Oracle Banking Enterprise Limits Management to monitor, control, and report on risks associated with credit activities, helping ensure risks remain within predefined thresholds. The three core functions of the Exposure system are:

- Definition
- Linkage
- Tracking

This topic contains the following sub-topics:

- [Definitions](#)
This topic describes about Definitions.
- [Linkage](#)
This topic describes about Linkage.
- [Tracking](#)
This topic describes about tracking.

3.1 Definitions

This topic describes about Definitions.

There are 3 parts to it as below.

1. Set up exposure policies:

As part of overall credit policy management, you evaluate sectors and industries within the policy and allocate funds (appetite) to them based on the capital available in the bank.

- For example, user can also set up the allocations towards Fund Based and Non-Fund Based limits against the given sector or industry(say, Manufacturing or Financial sectors).

For more information, refer to **Oracle Banking Credit Facility Process Management Policy Document**.

2. Create Exposure Code and Hierarchies

You then define exposure codes that are either atomic or hierarchical.

- **Atomic Exposure Codes:** These represent exposures without associated hierarchies, such as currency exposures like 'USD' or 'EUR'.
- **Hierarchical Exposure Codes:** These represent exposures with associated hierarchies. You can utilize standardized frameworks like the Global Industry Classification Standard (GICS) (for example, Energy [10], Healthcare [35], Financials [40], etc.), which are provided out of the box. Alternatively, you can create custom structures tailored to your organization's needs, such as "Manufacturing – North America".

For more information, refer to **Maintaining Custom Exposures and New Exposures Hierarchy**.

3. Define Limits and Parameters:

The final step in defining an exposure involves assigning specific parameters to each exposure. These parameters include setting a precise limit, determining the exposure type (such as revolving or non-revolving), and specifying expiry dates. This process ensures that each exposure is accurately characterized and managed within the system.

For more information, refer to **Configure Exposure Limits and Maintain GICS Exposures**.

- [Maintaining Custom Exposures](#)
This topic describes about maintaining the custom exposures.
- [Configure Exposure Limits and Maintain GICS Exposures](#)
This topic describes about Configure Exposure Limits and Maintain GICS Exposures.
- [Sample Exposure Setups - GICS and Custom](#)
This topic describes about the setups of sample exposure.
- [Exposure Maintenance Quick Recap](#)
This topic describes about exposure maintenance quick recap.

3.1.1 Maintaining Custom Exposures

This topic describes about maintaining the custom exposures.

Below steps explains how you start with creation of **custom exposure** codes and hierarchies in Exposures.

For GICS setup, refer to, **<Define limits and parameters - Exposure Tracking – Exposure Dashboard - Exposure Hierarchy using Presets>**.

- [Exposure Type Code Maintenance](#)
This topic provides systematic instructions about exposure type code maintenance.
- [Exposure Maintenance](#)
This topic provides systematic instructions about Exposure Maintenance.

3.1.1.1 Exposure Type Code Maintenance

This topic provides systematic instructions about exposure type code maintenance.

To create a custom exposure hierarchy, first establish a classification group to which all exposure types and related exposure codes will be linked. This step is unnecessary if you opt to use the factory-shipped GICS classification system.

1. One **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Exposure Type Code**. Under Exposure Type Code, select **Exposure Type Code Maintenance**.

The **Exposure Type Code Maintenance** screen displays.

Figure 3-1 Exposure Type Code

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

Table 3-1 Exposure Type Code

Field	Description
Exposure Type Code	Specify the exposure type code, which serves as an umbrella under which your custom-defined exposures will fall.
Description	Provide a description to help you easily identify the exposure type code.

Table 3-2 Exposure Type Code

Exposure Type Code	Description
BANKINTERNAL	Internal exposure setup

Note

User can create multiple exposure type codes each having their own set of hierarchical exposure setups.

- Click **Save** to save the record.
- [View Exposure Type Code](#)
 This topic describes the systematic instructions to view the exposure type code.

3.1.1.1.1 View Exposure Type Code

This topic describes the systematic instructions to view the exposure type code.

- On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
- Under Exposures, select **Exposure Type Code**. Under Exposure Type Code, select **View Exposure Type Code**.

The **View Exposure Type Code** screen displays.

Figure 3-2 View Exposure Type Code

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

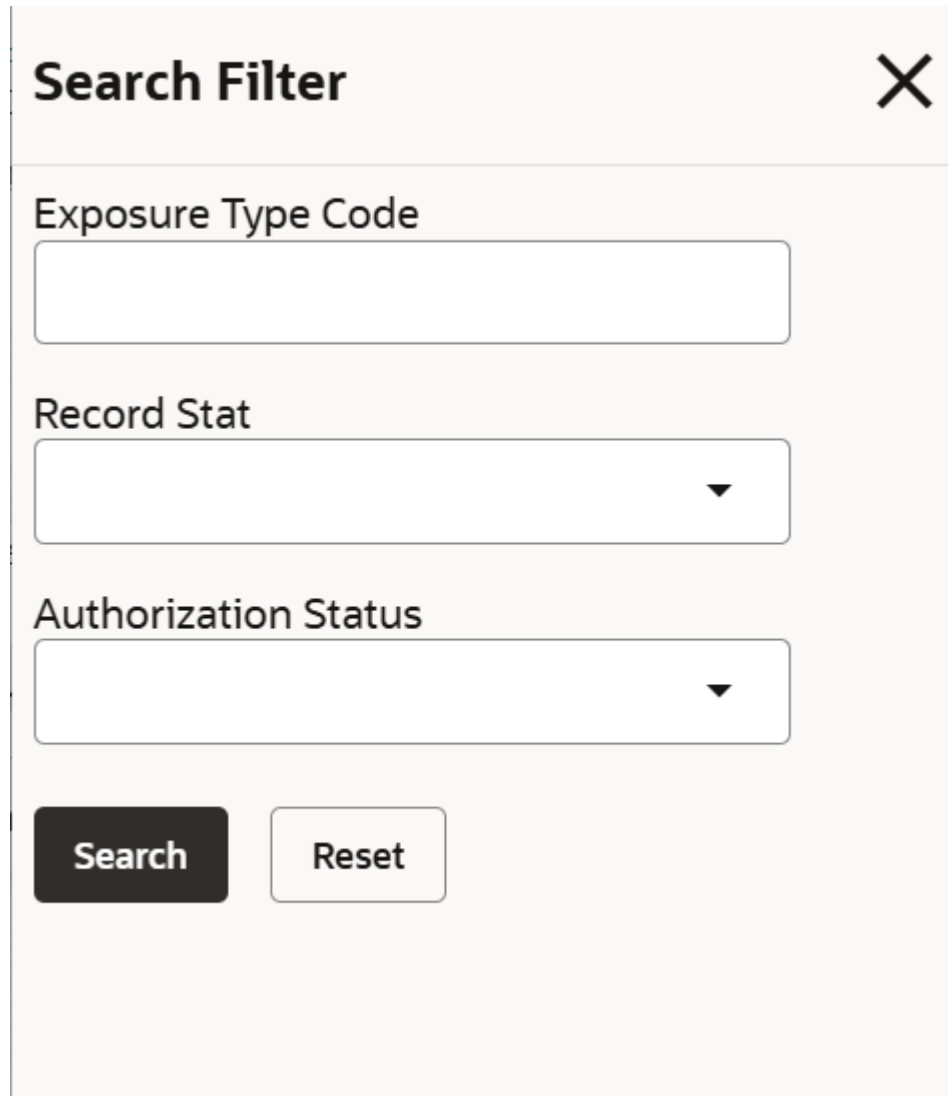
Table 3-3 View Exposure Type Code

Fields	Description
Exposure Type Code	Displays the exposure type code.
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.

- On View screen, select the  icon.

The **View Exposure Type Code- Search** screen displays.

Figure 3-3 Search - View Exposure Type Code

A screenshot of a 'Search Filter' dialog box. The dialog has a title bar with 'Search Filter' and a close button (X). Inside, there are three input fields: 'Exposure Type Code' (a text box), 'Record Stat' (a dropdown menu), and 'Authorization Status' (a dropdown menu). At the bottom, there are two buttons: 'Search' (a dark button with white text) and 'Reset' (a light button with dark text).

Search Filter ✕

Exposure Type Code

Record Stat

Authorization Status

Search **Reset**

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

3.1.1.2 Exposure Maintenance

This topic provides systematic instructions about Exposure Maintenance.

This screen allows user to create hierarchies for your custom exposures under a specific exposure type code. For each custom exposure setup, you need to define the exposure type and the associated codes. The exposure codes defined here will later be used to set exposure limits, link them at the entity level, and perform exposure tracking.

Note

- This maintenance is not required if you choose to use the factory-shipped GICS classification system.
- Creating exposure hierarchies is optional; you can create a single-level exposure that is not part of any hierarchy.
- You can create peer-level exposures, with multiple child exposures mapped to the same parent.

1. On **Home** screen ,select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Exposure Maintenance**.

The **Exposure Maintenance** screen displays.

Figure 3-4 Exposure Maintenance

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

Table 3-4 Exposoure Maintenance

Field	Description
Exposure Type Code	Click Search icon and select the desired Exposure type code. The drop-down list displays the exposure type codes maintained in the 'Exposure Type Code Maintenance' screen.
Parent Exposure Type	For hierarchical exposure setups, define the parent exposure type for the current exposure type and codes. All active exposure maintenance records belonging to the same exposure type code are available for selection. After selecting the parent exposure type, its associated exposure codes are available for selection in the 'Parent Exposure Code' field within the multi-entry block. This step is optional if there is no associated hierarchy.

Table 3-4 (Cont.) Exposre Maintenance

Field	Description
Exposure Type	Specify the type of exposure in Exposure Type field. For example, exposure types include Sector, Zone, Region, Branch, or Department, or any other.
Exposure Type Description	Provide a description to help you easily identify the exposure type.
Exposure Code	Define the exposure code you want to set up. You can add multiple exposure codes for each exposure type.
Exposure Description	Provide a description to help you easily identify the exposure code.
Parent Exposure Code	When creating an exposure hierarchy, map the parent exposure codes to child exposures. Based on the selected parent exposure type, the 'Parent Exposure Code' field will list all linked exposure codes, allowing you to create the desired hierarchy.

The below examples shows a sample exposure setup in an hierarchy.

Creating top most parent exposures (Level 1)

Table 3-5 Exposure Level 1

Exposure hierarchy Level	Exposure Type Code	Exposure Type	Parent Exposure Type	Exposure Code
1	BANKINTERNAL	SECTOR	-	MINING
				AGRICULTURE
				TRANSPORT
				HEALTH

Creating child exposures under the parent (Level 2)

Table 3-6 Exposure Level 2

Exposure hierarchy Level	Exposure Type Code	Exposure Type	Parent Exposure Type	Exposure Code	Parent Exposure Code
2	BANKINTERNAL	INDUSTRY	SECTOR	METALS	MINING
				CROPS	AGRICULTURE
				AIRLINES	TRANSPORT
				HOSPITALS	HEALTH

Note

Users can maintain same exposure type for different exposure type code combination – refer to example below.

Table 3-7 Example

Exposure hierarchy SET 1 - EXISTING		Exposure hierarchy SET 2 - POSSIBLE EVEN IF SET 1 IS CREATED	
Exposure Type Code	Exposure Type	Exposure Type Code	Exposure Type
BANKINTERNAL	SECTOR	NAICS	SECTOR
BANKINTERNAL	INDUSTRY GROUP	NAICS	INDUSTRY GROUP
BANKINTERNAL	INDUSTRY	NAICS	INDUSTRY
BANKINTERNAL	SUB-INDUSTRY	NAICS	SUB-INDUSTRY

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

This is the pre-maintenance required for Custom exposure hierarchies. The next step is to define the limit amount for the required hierarchical setup.
For more information, refer to **New Exposure Hierarchy** section.

- [View Exposure Maintenance](#)

This topic describes the systematic instructions to view the Exposure Maintenance.

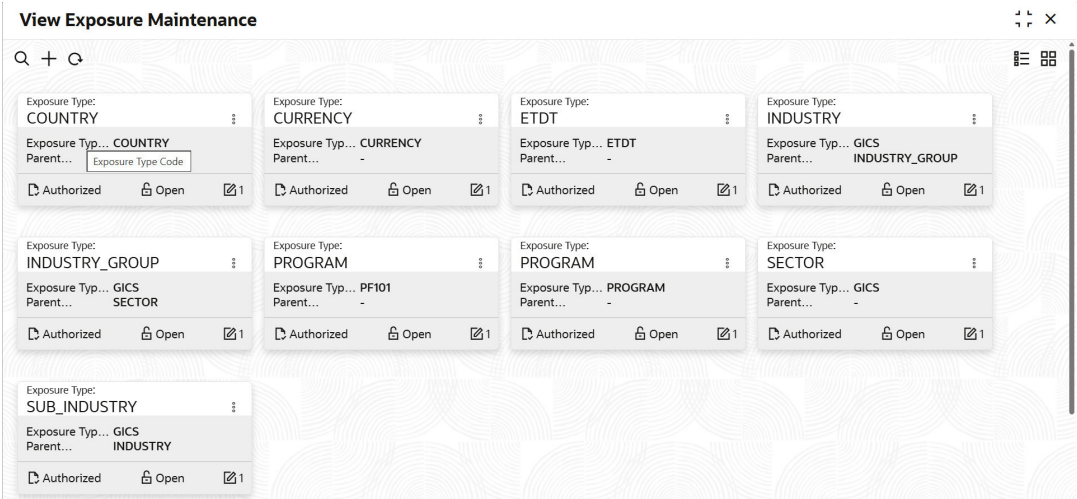
3.1.1.2.1 View Exposure Maintenance

This topic describes the systematic instructions to view the Exposure Maintenance.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Exposure Maintenance**. Under Exposure Maintenance, select **View Exposure Maintenance**.

The **View Exposure Maintenance** screen displays.

Figure 3-5 View Exposure Maintenance



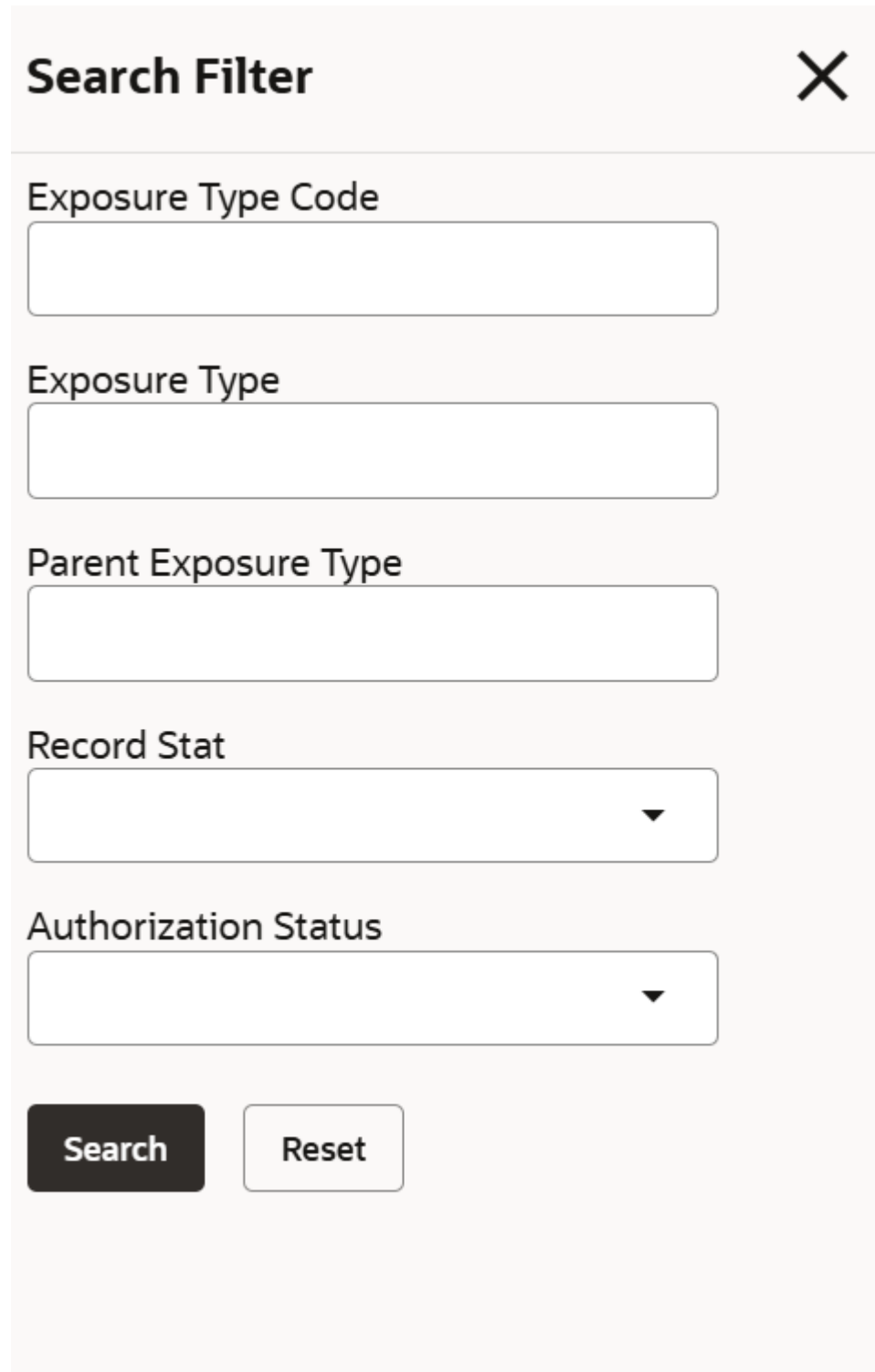
For more information on fields, refer to the field description table.

Table 3-8 View Exposure Maintenance

Fields	Description
Exposure Type	Displays the exposure type.
Exposure Type Code	Displays the exposure type code.
Parent Exposure Type	Displays the parent exposure 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 Exposure Maintenance - Search** screen displays.

Figure 3-6 Search - View Exposure Maintenance

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 five input fields, each with a label above it: 'Exposure Type Code', 'Exposure Type', 'Parent Exposure Type', 'Record Stat', and 'Authorization Status'. The first three are text boxes, while the last two are dropdown menus with a small downward arrow on the right. At the bottom of the dialog, there are two buttons: a dark 'Search' button and a light 'Reset' button.

Search Filter ✕

Exposure Type Code

Exposure Type

Parent Exposure Type

Record Stat

Authorization Status

Search **Reset**

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

3.1.2 Configure Exposure Limits and Maintain GICS Exposures

This topic describes about Configure Exposure Limits and Maintain GICS Exposures.

The following sub-topics are:

- [Exposure Dashboard](#)
This topic provides systematic instructions about exposure dashboard.

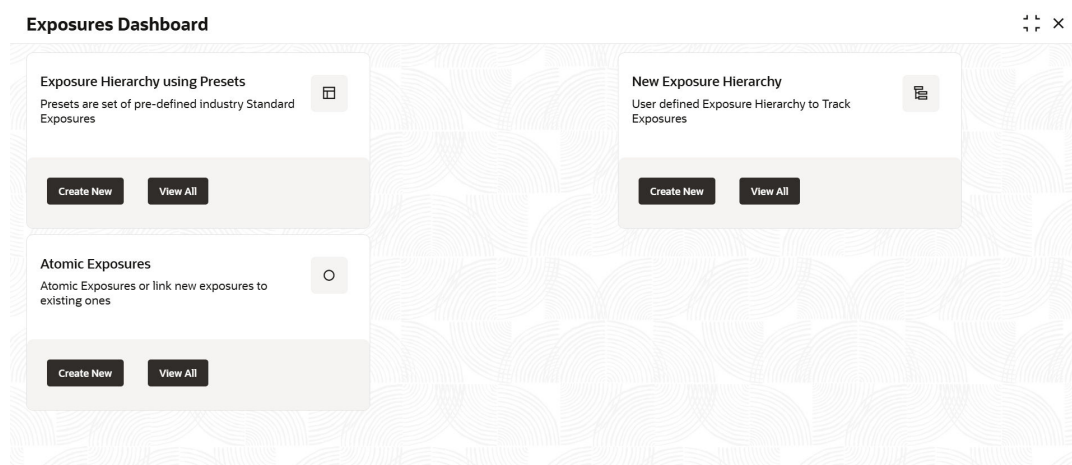
3.1.2.1 Exposure Dashboard

This topic provides systematic instructions about exposure dashboard.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Exposure Tracking**. Under Exposure Tracking, select **Exposure Dashboard**.

The **Exposure Dashboard** screen displays.

Figure 3-7 Exposure Dashboard



Navigate to the Exposure Dashboard under the Exposure Tracking menu. The Exposure Dashboard allows you to define exposure limit parameters and track exposures. It also serves as the starting point for maintaining the factory-shipped GICS exposure hierarchy. The available options include:

- **Exposure Hierarchy using Presets:** Create GICS hierarchical exposure codes.
- **Custom Exposure hierarchy:** Create custom hierarchical exposure codes.
- **Atomic Exposures:** Create non-hierarchical exposure codes or add a child to an existing hierarchy setup.
- [Exposure Hierarchy Using Presets](#)
This topic describes about exposure hierarchy using presets.
- [New Exposure Hierarchy](#)
This topic describes about new exposure hierarchy.
- [Atomic Exposures](#)
This topic describes about atomic exposures.

3.1.2.1.1 Exposure Hierarchy Using Presets

This topic describes about exposure hierarchy using presets.

To create an exposure setup using GICS exposure codes, follow these steps:

- **Access the 'Create New' Option:** Click on the 'Create New' option to open the 'Select Preset' screen. This screen displays all GICS-supported four-tiered hierarchical industry classifications (Sector, Industry Group, Industry and Sub Industry) as separate segments.

1. Click **Create New** in **Exposure Hierarchy Using Presets**.

The **Select Presets** screen displays.

Figure 3-8 Select Presets

The screenshot shows the 'Select Presets' interface within the 'Exposures Dashboard'. It consists of four main panels for hierarchical selection:

- Select Sector:** A list of sectors including Energy, Materials, Industrials, Consumer Discretionary, Consumer Staples, Health Care, Financials, Information Technology, Communication Services, Utilities, and Real Estate. '10 - Energy' is highlighted.
- Select Industry Group:** A list of industry groups under the selected sector. '1010 - Energy' is selected and checked.
- Select Industry:** A list of industries under the selected group. '101010 - Energy Equipment & Services' is selected and checked.
- Select Sub Industry:** A list of sub-industries under the selected industry. '10101010 - Oil & Gas Drilling' is selected and checked.

Navigation buttons 'Back' and 'Next' are located at the bottom right of the interface.

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

Table 3-9 Select Presets

Field	Description
Select Sector	Select the sector exposure code for your exposure hierarchy. The system lists all supported GICS sector codes. You can select only one sector code at a time. Upon selection, the system will display all associated industry group exposures.
Select Industry Group	Select the industry group exposure code under the selected sector code. The system lists all supported GICS industry group codes. You can select multiple industry group codes simultaneously, if available.
Select Industry	Select the industry exposure code under the selected industry group code. The system lists all supported GICS industry codes. You can select multiple industry codes simultaneously, if available.
Select Sub Industry	Select the sub-industry exposure code under the selected industry code. The system lists all supported GICS sub-industry codes. You can select multiple sub-industry codes simultaneously, if available.

Table 3-10 Exposure Hierarchy using Presets

Classification	Select sector	Select Industry Group	Select Industry	Select sub Industry
GICS	10- Energy	1010- Energy	101010- Energy Equipment & Services	10101010- Oil & Gas Drilling

2. After completing the selections, click on the **Next** to navigate to **Define Exposure** screen.
3. Click **Back** to cancel the operation.

Note

Once the exposure hierarchy is created, you can add more child codes from this screen. The system will automatically select the codes already configured, allowing you to add only the unselected child nodes.

- [Define Exposure](#)
This topic describes about define exposure.
- [Exposure Tracking Maintenance](#)
This topic describes about exposure tracking maintenance
- [View Preset Exposure Tracking Hierarchy](#)
This topic describes about view preset exposure tracking hierarchy.

3.1.2.1.1.1 Define Exposure

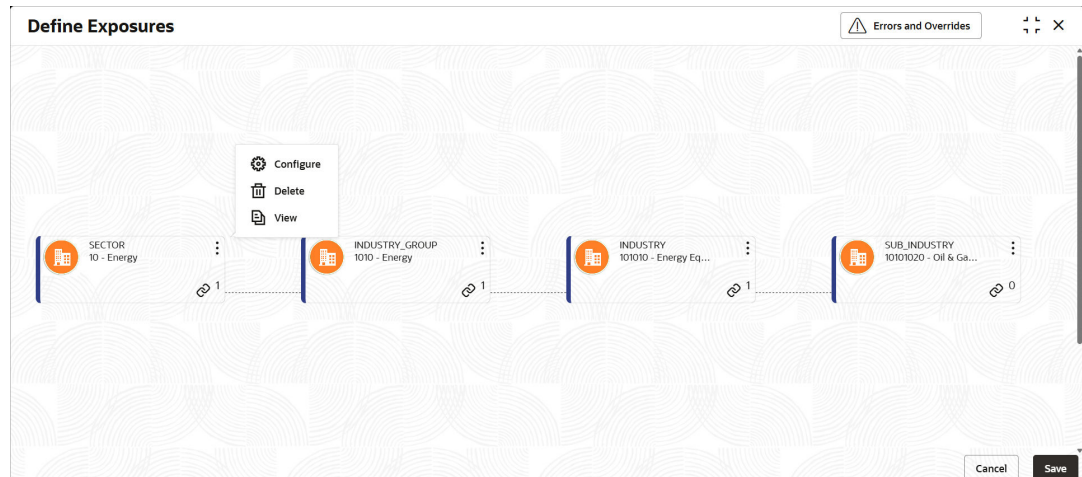
This topic describes about define exposure.

This screen is used to maintain hierarchical structures for both GICS and custom exposures. It displays the complete exposure hierarchy in a parent-child node representation, allowing you to create and configure the entire exposure hierarchy together (in bulk). Each exposure node shows its type, code, configured limit amount, and the number of directly linked child exposures.

Accessing the Screen: You can launch this screen for both GICS and custom exposures through the following paths:

1. For GICS Exposure, Navigate to Exposure Dashboard > Exposure Hierarchy Using Presets > Select Preset > **Define Exposure**.
2. Custom Exposure, Navigate to Exposure Dashboard > New Exposure Hierarchy > Exposure Tracking Maintenance > **Define Exposure**.

The **Define Exposure** screen displays.

Figure 3-9 Define Exposure

Available Actions: Within this screen, you have the option to configure, add child nodes, edit, delete, and view any node in the hierarchy structure.

- a. **Post Selection Navigation:** After selecting GICS exposure codes in the 'Select Preset' screen, you will be navigated to the 'Define Exposure' screen.
- b. **Hierarchy Display:** All selected GICS exposure codes will be listed in a parent-child node structure.

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

Table 3-11 Define Exposure - Available Options

Field	Description
Configure	This option is available only for the topmost 'Sector' exposure code. Configuring the parent exposure enables the option for associated child nodes. Selecting 'Configure' opens the 'Exposure Tracking Maintenance' screen.
Delete	User can delete any unauthorized exposure code using this option. Note: Deleting the parent node also deletes its child nodes. This option is available until the record is authorized.
View	View the configured details of the exposure. This opens the 'Exposure Tracking Maintenance' screen in view mode.
Add Child	Once an exposure node is configured, the 'Add Child' option becomes available. This opens the 'Exposure Tracking Maintenance' screen, allowing you to configure a child exposure code under the selected parent.
Edit	This option becomes available once the exposure node is configured. You can edit the configured details in the 'Exposure Tracking Maintenance' screen.
Save	After completing the configuration, click on the 'Save' option. Only configured exposure nodes will be saved in the 'Define Exposure' screen. Once a parent exposure node is saved, its child nodes can be modified.

Table 3-11 (Cont.) Define Exposure - Available Options

Field	Description
Accessing Saved Hierarchy	The saved GICS exposure hierarchy, including cases where only the topmost sector node is configured and saved, will be available under Exposure Dashboard > Exposure Hierarchy Using Presets > View All.

3.1.2.1.1.2 Exposure Tracking Maintenance

This topic describes about exposure tracking maintenance

You can configure exposure limits and perform exposure tracking through the **Exposure Tracking Maintenance** screen. This screen allows you to define limits for specific exposures and ensures that the system validates any utilization exceeding these limits.

Accessing the Exposure Tracking Maintenance Screen:

- The screen can be accessed for GICS, Custom, and Atomic exposures via the following paths:
 1. **GICS Exposures:**Exposure Dashboard > Exposure Hierarchy Using Presets > Select Preset > Define Exposure > **Exposure Tracking Maintenance**.
 2. **Custom Exposures:** Exposure Dashboard > New Exposure Hierarchy > **Exposure Tracking Maintenance**.
 3. **Atomic Exposures:** Exposure Dashboard > New Exposure Hierarchy > **Exposure Tracking Maintenance**.

The **Exposure Tracking Maintenance** screen displays.

Figure 3-10 Exposure Tracking Maintenance

Exposure Tracking Maintenance Errors and Overrides

Basic Details

Exposure Type Required

Exposure Code

Parent Exposure Code

Agency Name

Exposure Rating

Exposure Type Code

Exposure Description

Parent Exposure Description

Credit Rating Agency Type

Rating Remarks

Utilization Type ☒ Customer ☐ Transaction ☐ Revolving ☐ Freeze

Amount

Currency USD

Exposure Amount \$0.00

Headroom Amount \$0.00

Utilization Amount \$0.00

Block Amount \$0.00

Available Amount \$0.00

Dates

Effective Date 01 Dec 2021

Expiry Date

Review Date

Exposure Schedules

Value Date	Exposure Amount	Action
No data to display.		

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

Notifications

Exposure Amount ☐ Exposure Rating ☐ Freeze ☐

Headroom Limit ☐

Cancel Save

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

Table 3-12 Exposure Tracking Maintenance

Fields	Description
Exposure Type	Defaults based on the exposure maintenance or selection. - GICS: Based on the selected Sector, Industry Group, Industry and Sub Industry. - Custom: Based on the maintenance in 'Exposure Maintenance' screen.
Exposure Type Code	Defaults based on the selected Exposure Type. - GICS: defaulted as 'GICS' - Custom: As maintained in the 'Exposure Type Code Maintenance' screen.

Table 3-12 (Cont.) Exposure Tracking Maintenance

Fields	Description
Exposure Code	Lists all available exposure codes based on the Exposure Type Code and Exposure Type. This field is pre-selected when navigating from the 'Define Exposure' screen via the 'Configure' option. It can also be specified during the 'Add Child' option. The code maintained here can be linked to a customer or its facilities. Multiple exposure codes can be linked and tracked against a customer and their facilities.
Exposure Description	Defaults based on the selected exposure type.
Parent Exposure Code	Defaults based on the exposure maintenance or selection. - GICS: Based on the selected Sector, Industry Group, Industry, and Sub-Industry. - Custom: Based on the maintenance in the 'Exposure Maintenance' screen.
Parent Exposure Description	Defaults based on the selected parent exposure code.
Agency Name	Select the rating agency name for the exposure, fetched from Credit Rating and Score Maintenance.
Credit Rating Agency Type	Defaults based on the selected rating agency as Internal (I) or External (E).
Exposure Rating	Select the rating for this exposure as provided by the selected rating agency. Note: Banks rate exposures to measure and manage the level of risk associated with different types of lending or commitments. Rating exposures in ELCM helps the bank quantify and manage risk (exposure towards a sector), comply with capital requirements (Basel - assign more capital to riskier exposures), support strategic decision-making, and ensure prudent lending.
Rating Remarks	Provide remarks to help understand the selected exposure rating.
Utilization Type	Indicate whether the exposure is to be linked with a customer or transaction. Note: The exposure code maintained here can be linked in the Customer to Liability Link Maintenance screen if the Utilization Type is 'Customer' and in the Facilities Maintenance screen if the Utilization Type is 'Transaction'. Utilization Type should be consistent for all exposures in a hierarchy.
Revolving	The exposure code maintained here can be linked in the Customer to Liability Link Maintenance screen if the Utilization Type is 'Customer' and in the Facilities Maintenance screen if the Utilization Type is 'Transaction'. Utilization Type should be consistent for all exposures in a hierarchy. Note: You cannot configure revolving exposure under non-revolving parent exposure.
Freeze	Select this checkbox to indicate that the exposure is frozen. Utilization under such exposures is not allowed.
Currency	Specify the currency in which the exposure limit is set and tracking is to be done. Once authorized, this field becomes non-amendable.
Exposure Amount	Specify the exposure limit amount to be maintained for each exposure tracking maintenance. The system validates during utilization when the utilization amount crosses the exposure amount.

Table 3-12 (Cont.) Exposure Tracking Maintenance

Fields	Description
Headroom Amount	This display field shows the Headroom Limit, derived by deducting the sum of effective line amounts of linked facilities from the exposure amount. The Headroom Limit updates only if the Utilization Type is 'Transaction' and the exposure is linked to or de-linked from the facility. It is displayed in terms of the exposure currency of the facilities linked to the exposure. The system updates the Headroom Limit for both the linked exposure and the exposures up the hierarchy.
Utilization Amount	The system displays utilization for the exposure in this field. Utilizations hitting a particular facility or liability update the utilization amount of the linked exposure and related exposures up the hierarchy.
Block Amount	The system updates the block amount for both the linked exposure and the exposures up the hierarchy. When the blocked amount is utilized, the linked exposure and exposures up in the hierarchy are updated with utilization, and the block amount is removed.
Available Amount	This is the limit amount considered when processing utilization requests for an exposure. It is calculated as: Exposure Available Amount = Exposure Limit Amount – Utilization – Exposure block amount
Effective Date	Defaults to the current system date, signifying when the maintained exposure becomes applicable.
Expiry Date	Specify the expiry date after which the maintained exposure is not applicable for tracking. The system updates the Freeze status to 'Y' post-expiry, making it unavailable for utilization.
Review Date	Specify the exposure review date for informational purposes. Exposures can be reviewed as utilization against the limit amount and updated per policy requirements.
Exposure Schedules	Configure scheduled limit updates for the exposure by defining multiple future exposure schedules with specific value dates and corresponding exposure amounts. On the value date, the system updates the exposure limit amount, and the available balance is recalculated. Note: The system defaults the current exposure amount and effective date as the first record under exposure schedules.

Note

While configuring a child node from the 'Define Exposure' screen, attributes such as Parent Exposure Code, Parent Exposure Description, Agency Name, Agency Type, Exposure Rating, Rating Remarks, Utilization Type, Exposure Amount, and Expiry Date default from the parent node. These can be modified as required.

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

3.1.2.1.1.3 View Preset Exposure Tracking Hierarchy

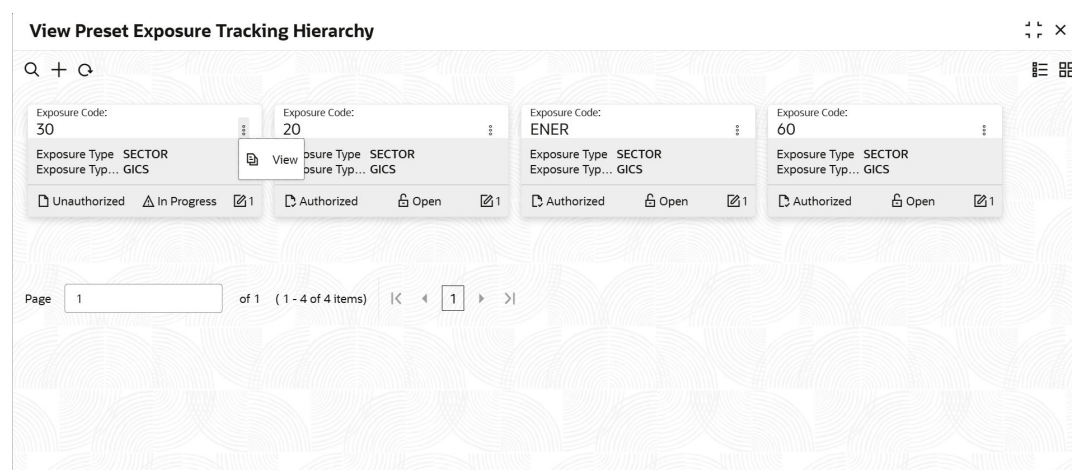
This topic describes about view preset exposure tracking hierarchy.

To view and modify saved GICS exposure hierarchies,

- On **Exposure Dashboard** screen, select **Exposure Hierarchy Using Presets**. Under Exposure Hierarchy Using Presets, select **View All**.

The **View Preset Exposure Tracking Hierarchy** screen displays.

Figure 3-11 View Preset Exposure Tracking Hierarchy



This screen displays all saved GICS exposure hierarchies, showing the top-most sector exposure codes. To modify a record, use the Unlock option, which will direct you to the Define Exposure screen, where you can make the necessary changes.

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

Table 3-13 View Preset Exposure Tracking Hierarchy

Fields	Description
Exposure Code	Displays the exposure code.
Exposure Type	Displays the exposure type.
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.

3.1.2.1.2 New Exposure Hierarchy

This topic describes about new exposure hierarchy.

To create a custom exposure setup, ensure that you have pre-maintained the necessary details in the 'Exposure Type Code Maintenance' and 'Exposure Maintenance' screens. Once these prerequisites are completed, click on the 'Create New' option to open the 'Exposure Tracking Maintenance' screen, where you can configure your custom exposure.

- [Exposure Tracking Maintenance](#)
This topic describes about Exposure tracking maintenance.

- [Define Exposure](#)
This topic describes about define exposure.
- [View Exposure Tracking Hierarchy](#)
This topic describes about View exposure tracking hierarchy.

3.1.2.1.2.1 Exposure Tracking Maintenance

This topic describes about Exposure tracking maintenance.

To configure a custom exposure setup, first refer to section 2.1.2.1.1.2, "Exposure Tracking Maintenance Screen," for a comprehensive list of available fields. After configuring the top-most custom exposure code in this screen, click the **Save** option. You will then be redirected to the 'Define Exposure' screen to continue the setup process.

3.1.2.1.2.2 Define Exposure

This topic describes about define exposure.

To configure a custom exposure hierarchy, refer to section 2.1.2.1.1.1, "Define Exposure," for a comprehensive list of available fields. Within this screen, you have options to add child nodes, edit, delete, and view any node in the hierarchy structure. After completing the configuration, click the **Save** option. The saved custom exposure hierarchy, including cases where only the top-most custom exposure node is configured and saved, will be accessible under **Exposure Dashboard**, select **New Exposure Hierarchy** and click **View All**.

3.1.2.1.2.3 View Exposure Tracking Hierarchy

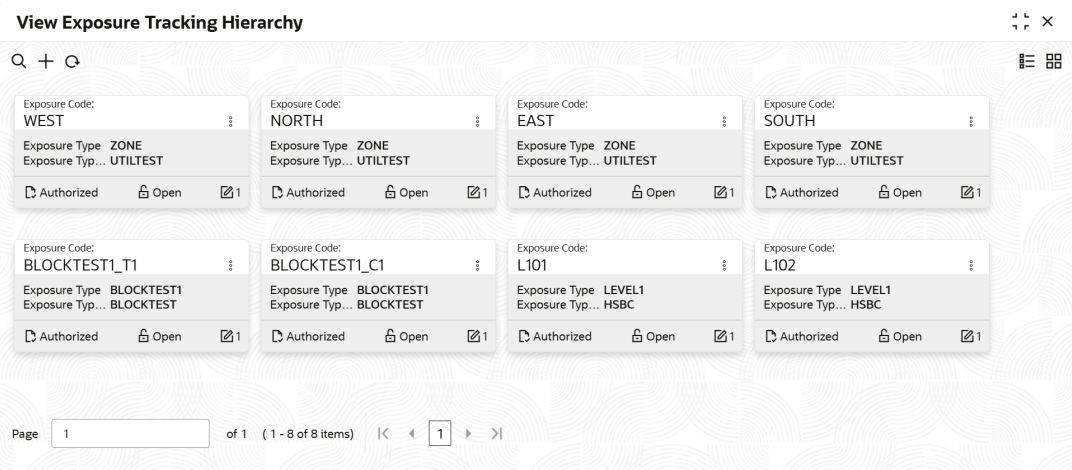
This topic describes about View exposure tracking hierarchy.

To view and modify saved custom exposure hierarchies:

1. On **Home** screen, select Limits and Collaterals. Under select **Exposures**. Under Exposures, select **Exposure Dashboard**. Under Exposure Dashboard, select **New Exposure Hierarchy** and select **View All**.

The **View All** screen displays.

Figure 3-12 View Exposure Tracking Hierarchy



This screen displays all saved custom exposure hierarchies, showing the top-most custom exposure codes. To modify a record, use the Unlock option, which will direct you to the Define Exposure screen, where you can make the necessary changes.

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

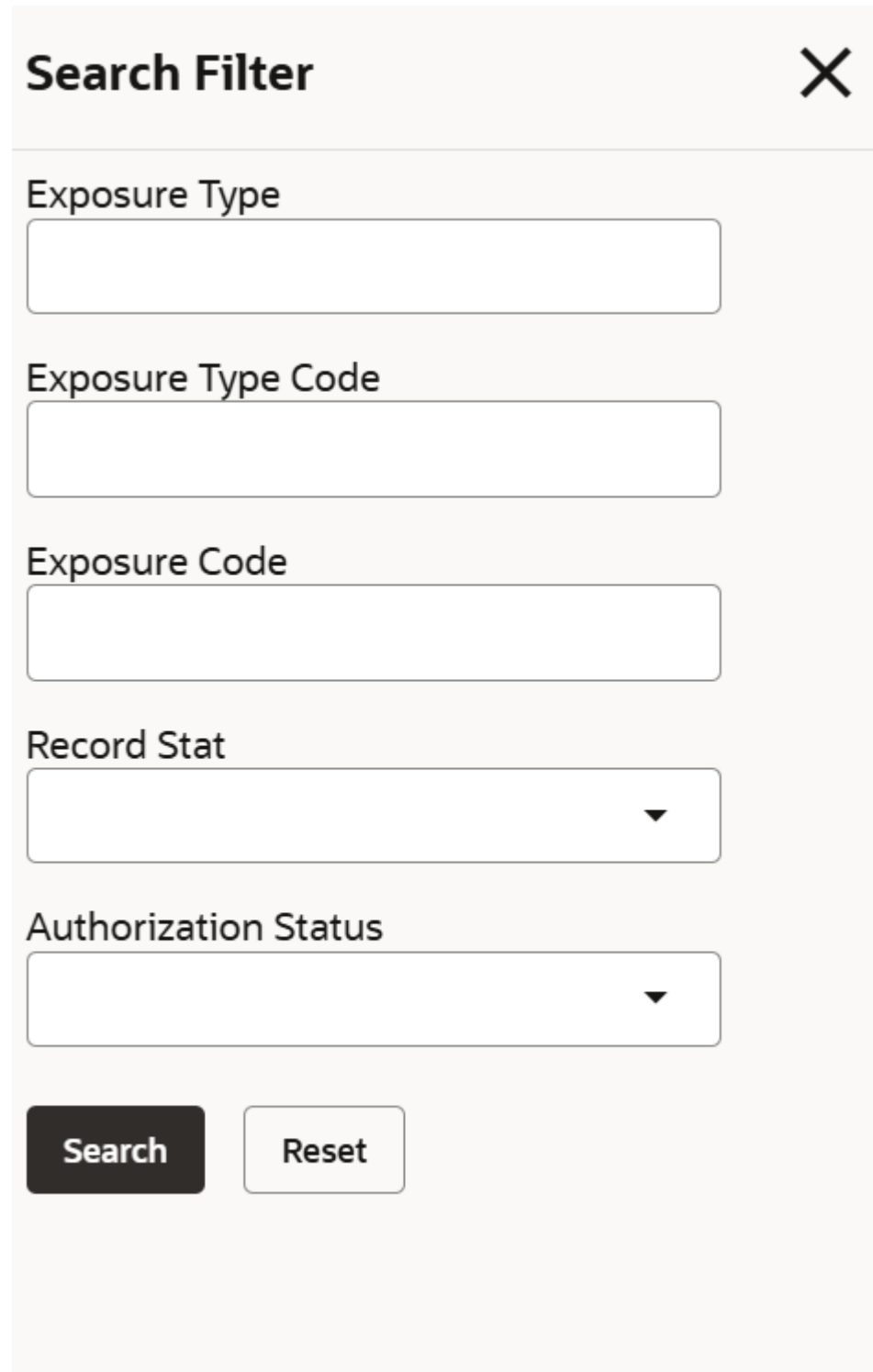
Table 3-14 View Exposure Tracking Hierarchy

Fields	Description
Exposure Type	Displays the exposure type.
Exposure Type Code	Displays the exposure type code.
Exposure Code	Displays the exposure 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.

2. On View screen, select the  icon.

The **View Exposure Tracking Hierarchy - Search** screen displays.

Figure 3-13 Search

A search filter dialog box with a title bar 'Search Filter' and a close button 'X'. It contains five input fields: 'Exposure Type', 'Exposure Type Code', 'Exposure Code', 'Record Stat', and 'Authorization Status'. The first three are text boxes, and the last two are dropdown menus. At the bottom are 'Search' and 'Reset' buttons.

Search Filter X

Exposure Type

Exposure Type Code

Exposure Code

Record Stat

Authorization Status

Search **Reset**

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

3.1.2.1.3 Atomic Exposures

This topic describes about atomic exposures.

To create non-hierarchical exposures or to quickly add a child node to an existing hierarchy without navigating through the 'Define Exposure' screen, you can use the 'Atomic Exposure' option. This functionality is available for both GICS and custom exposure types. To proceed, click on the 'Create New' option to open the 'Exposure Tracking Maintenance' screen, where you can configure the desired exposure settings.

- [Exposure Tracking Maintenance](#)
This topic describes about Exposure tracking maintenance.
- [Exposure Tracking Maintenance](#)
This topic describes about Exposure tracking maintenance.
- [View Exposure Tracking](#)
This topic describes about view exposure tracking.

3.1.2.1.3.1 Exposure Tracking Maintenance

This topic describes about Exposure tracking maintenance.

To configure a custom exposure setup, first refer to section 2.1.2.1.1.2, "Exposure Tracking Maintenance Screen," for a comprehensive list of available fields. After configuring the top-most custom exposure code in this screen, click the **Save** option. You will then be redirected to the 'Define Exposure' screen to continue the setup process.

3.1.2.1.3.2 Exposure Tracking Maintenance

This topic describes about Exposure tracking maintenance.

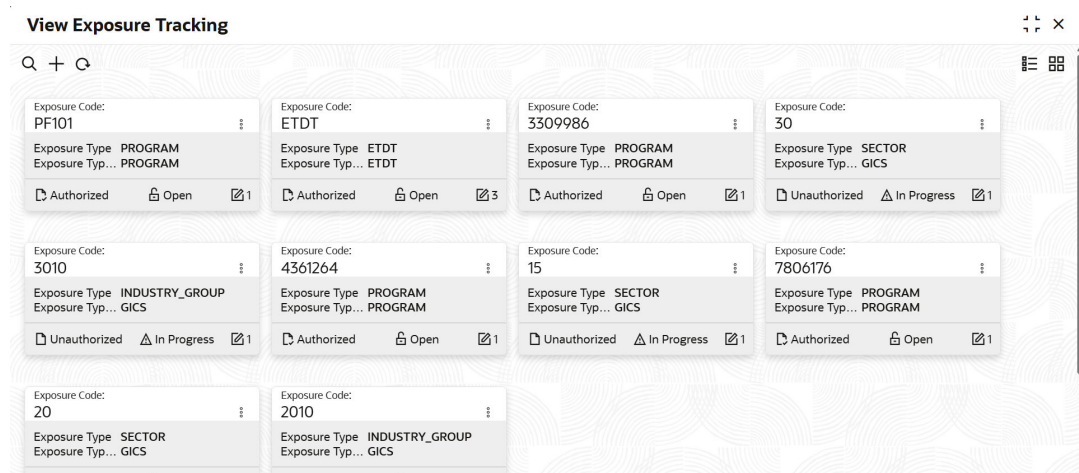
To configure an exposure code, first refer to section 2.1.2.1.1.2, "Exposure Tracking Maintenance Screen," for a comprehensive list of available fields. After configuring the exposure code in this screen, click the **Save** option. The newly added child node will now be available under the respective hierarchies (GICS or Custom) in the 'Define Exposure' screen (node view). You can perform all related actions for this new child node, similar to any other node in the 'Define Exposure' screen.

3.1.2.1.3.3 View Exposure Tracking

This topic describes about view exposure tracking.

To view and manage all independent exposure nodes—whether created via Presets (GICS), Hierarchical (Custom), or Atomic.

1. On Exposure Dashboard, select **Atomic Exposure**. Under Atomic Exposure, **View All**.
The View All screen displays.

Figure 3-14 View Exposure Tracking

This screen lists all configured independent exposure nodes, displaying the top-most exposure codes. To modify a record, use the Unlock option, which will direct you to the Exposure Maintenance screen, allowing you to make the necessary changes.

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

Table 3-15 View Exposure Tracking

Fields	Description
Exposure Type	Displays the exposure type.
Exposure Type Code	Displays the exposure type code.
Exposure Code	Displays the exposure 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.

- On View screen, select the  icon.

The **View Exposure Tracking - Search** screen displays.

Figure 3-15 Search - View Exposure Tracking

Search Filter



Exposure Type

Exposure Type Code

Exposure Code

Record Status

▼

Authorization Status

▼

Search

Reset

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

3.1.3 Sample Exposure Setups - GICS and Custom

This topic describes about the setups of sample exposure.

Examples 1: GICS Exposures (Hierarchical)

Table 3-16 GICS Exposures

GICS Classification	Exposure Code	Exposure Description	Exposure Limit
Sector	10	Energy	USD 100M
Industry Group	1010	Energy	USD 50M
Industry	101010	Energy Equipment & Services	USD 30M
Sub Industry	10101010	Oil & Gas Drilling	USD 20M

Examples 2: Custom Exposures (Hierarchical)

Table 3-17 Custom Exposures

Exposure Code	Exposure Description	Exposure Limit
MINING_NA	Mining-North America	USD 100M
METALS_NA	Mining Metals -North America	USD 50M
GOLD_NA	Gold Mining -North America	USD 30M

3.1.4 Exposure Maintenance Quick Recap

This topic describes about exposure maintenance quick recap.

Here's a quick recap of how available options for all the 3 types of exposure maintenances.

1. GICS Exposures:

- a. Path: Exposure Dashboard > Exposure Hierarchy using Presets > Select Preset > Define Exposure > **Exposure Tracking Maintenance**

2. Custom Exposures:

- a. **Step1:** Exposure Type Code Maintenance > Exposure Maintenance
- b. **Step 2:** Exposure Dashboard > New Exposure Hierarchy> **Exposure Tracking Maintenance**

3. Atomic Exposures:

- a. Path: Exposure Dashboard > Atomic Exposure > **Exposure Tracking Maintenance**

3.2 Linkage

This topic describes about Linkage.

Once exposure codes are created, they can be linked to specific customers and their credit facilities. This linkage ensures that any drawdown or utilization on a facility is automatically reflected in the associated exposure, allowing for comprehensive tracking of a customer's various contracts at a single exposure level.

- **Customer to Liability Linkage Maintenance:** Link the lowest-level exposure code (or the one that fits the business hierarchy) to the customer
- **Facilities Maintenance:** Link the exposure code to the customer's credit facilities.

By establishing these links, the system monitors all allocations and triggers an alert if any further allocations exceed the defined limit.

Note

- It is possible to link and track multiple exposures against a customer and their facilities.
- Exposure codes can be linked at all levels of an entity hierarchy, such as mainline and sub-line.
- If the same exposure code is linked to both the sub-line and the main line, utilization or blocking at the sub-line level will indirectly update the main line. However, the linked exposure code will be updated only once based on the direct utilization at the sub-line level.
- When the utilization or block currency differs from the exposure currency, the system applies the appropriate exchange rate from the exchange rate maintenance. This ensures accurate updates to the headroom limit at exposures.

For more information, refer to **Customer Liability Linkage Maintenance and Facility Maintenance** User Guides.

Example: The below examples depict a sample flow for exposure linkage.

- ABC Corp's USD 20M mining focussed revolving credit facility is linked to exposure code 'GOLD_NA' (Gold Mining – North America) of type Transaction.

Table 3-18 Flow of ExposureLinkage

Customer	Facility Code	Facility Limit	Linked Exposure Code	Exposure Limit	Remaining Allocation Limit(Headroom)
ABC Corp	F100	USD 20M	GOLD_NA	USD 30M	USD 10M

- Any further allocation towards facility that results in breach of the available headroom limit, will require exception approval.

Table 3-19 Flow of ExposureLinkage

Exposure Code	Description	Exposure Limit	Remaining Allocation Limit(Headroom)	NEW Facility Request	Status
GOLD_NA	Gold Mining_North America	USD 30M	USD 10M	USD 50M	Breach

3.3 Tracking

This topic describes about tracking.

As transactions occur, the system dynamically updates the exposure across the entire hierarchy. This tracking mechanism ensures that any transaction on a facility results in immediate update at the linked exposures and cascades up the overall exposure hierarchy, ensuring a clear, real-time view of its emerging risk concentration.

Internally, when a transaction (utilizations and blocks) hits a particular facility or a liability, it updates the linked exposure codes which in turn refers to the internal hierarchy maintenance and updates the related exposures up the hierarchy. Exposure Tracking Maintenance screen is your one stop place to track all the exposure balances like Utilization Amount, Block Amount and Available Amount.

Example: The below examples depict a sample flow for exposure tracking.

- If ABC Corp draws USD 10M from facility F100, the exposure system updates exposure "GOLD_NA" to reflect that USD 10M is now utilized, leaving a remaining exposure capacity of USD 20M. This utilization update also rolls up the exposure hierarchy.

Table 3-20 Exposure Tracking

Customer	Facility Code	Facility Limit	Linked Exposure Code	Original Exposure Limit	Utilized Amount	Available Exposure Limit
ABC Corp	F100	USD 20M	GOLD_NA	USD 30M	USD 10M	USD 20M

- Exposure Hierarchy update due to utilization by ABC Corp on facility F100.

Table 3-21 Exposure Tracking

Exposure Code	Exposure Description	Original Exposure Limit	Utilized Amount	Available Exposure Limit
MINING_NA	Mining – North America	USD 100M	USD 10M	USD 90M
METALS_NA	Mining Metals– North America	USD 50M	USD 10M	USD 40M
GOLD_NA	Gold Mining – North America	USD 30M	USD 10M	USD 20M

4

Exposure Block Maintenance

This topic provides systematic instructions about exposure maintenance.

You can block (earmark) a certain amount of an exposure limit for later usage using the Global Block Exposure Maintenance screen. Blocks can be created for current and future effective dates.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, Select **Exposure Block**. Under Exposure Block select **Exposure Block Maintenance**.

The **Exposure Block Maintenance** screen displays.

Figure 4-1 Exposure Block Maintenance

The screenshot shows the 'Exposure Block Maintenance' form. It includes fields for 'Block No' (marked as Required), 'Branch Code' (containing 'R01'), 'Exposure Code' (marked as Required), 'Exposure Type', 'Exposure Type Code', 'Exposure Description', 'Utilization Type', 'Block Currency' (containing 'USD'), 'Block Amount' (containing '\$0.00'), 'Effective Date', 'Expiry Date', 'Auto Block' (a toggle switch), 'Block Status', and an 'Additional Information' section with 'Customer No', 'Liability No', 'Remarks', 'Line Code', and 'Serial No'. The form has a 'Cancel' button and a 'Save' button at the bottom right.

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

Table 4-1 Exposure Block Maintenance

Field	Description
Block Number	Specify a unique number for the block you are creating. The system does not allow you to modify it after authorization of the maintenance.
Branch Code	Specify the branch from which the block is being maintained. You cannot change the branch after authorization of the maintenance.

Table 4-1 (Cont.) Exposure Block Maintenance

Field	Description
Exposure Code	Specify the exposure code for which the amount block is to be done. The adjoining option list contains all the relevant codes.
Exposure Type	This gets defaulted based on the selected exposure code.
Exposure Type Code	This gets defaulted based on the selected exposure code.
Exposure Description	The system defaults the exposure description.
Utilization Type	This defaults the utilization type of selected exposure code
Block Currency	Specify the currency in which the amount block is to be applied. You cannot modify this once the maintenance has been authorized.
Block Amount	Specify the amount to be earmarked. This gets updated as the Block Amount in the Exposure Tracking Maintenance screen.
Effective Date	Specify the date from which the amount block should be applied for the exposure. This can be current or future date.
Expiry Date	This is the date till which the amount block for the exposure is enforced. On expiry of the exposure block, the blocked amount is released from the exposure.
Auto Block	The system automatically checks this option on the date the block on the exposure comes into force that is, the Effective Date.
Block Status	Shows the Block status as 'A' (Applied), 'N' (New) and 'E' (Expired). • If the block's effective date is today or earlier, the status is "A". – Applied (suggested that the block is applied). • If the block's effective date is in the future, the status is "N". - New (suggested that the block is not applied). • When the block gets expired post it's expiry date, the status is "E". As part of additional information for the exposure, you can capture the following details. These are only for information purpose and has no processing involved.
Customer Number	Specify the customer number for the exposure block maintenance. This could be the customer for whom you are earmarking the exposure
Liability Number	Specify the liability number of the selected customer for the exposure block maintenance.
Remarks	Add remarks about the block exposure maintenance, if any.
Line Code	Specify the line code for the exposure block maintenance. This could be the facility for which you are earmarking the exposure
Serial Number	Displays the serial number.

3. Click **Save** to save the record.
- [View Exposure Block Expiry](#)
This topic describes the systematic instructions to view the exposure block.

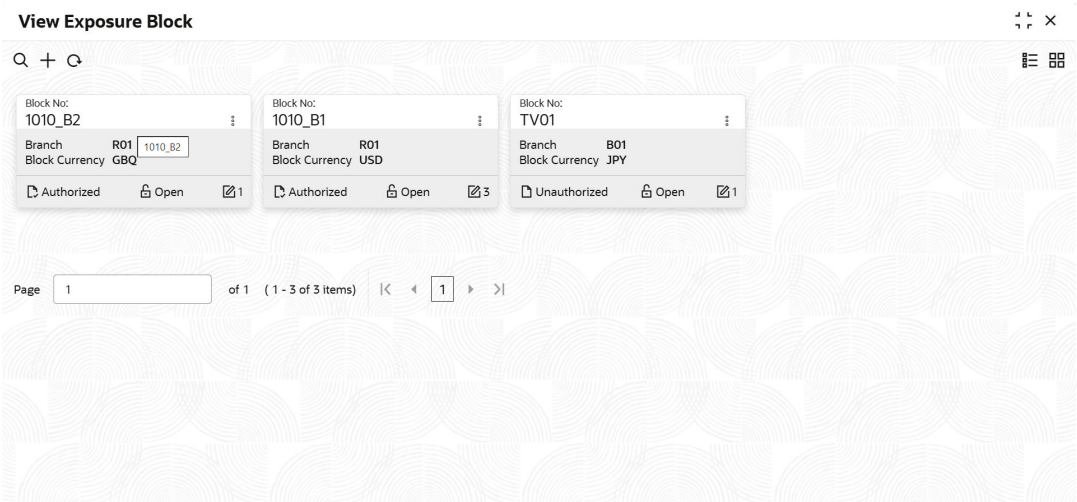
4.1 View Exposure Block Expiry

This topic describes the systematic instructions to view the exposure block.

1. On **Home** screen select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Exposure Block**. Under Exposure Block, select **View Exposure Block**.

The **View Exposure Block** screen displays.

Figure 4-2 View Exposure Block



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

Table 4-2 View Exposure Block

Fields	Description
Block Number	Displays the block number.
Branch	Displays the branch.
Block Currency	Displays the block currency.
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 Exposure Block- Search** screen displays.

Figure 4-3 View Exposure Block - Search

Search Filter



Authorization Status

Record Status

Branch

Block No

Block Currency

Customer No

Search

Reset

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

5

Exposure Query

This topic provides systematic instructions about exposure query.

The **Exposure Query** screen enables users to inquire, review, and analyze detailed exposure information for customers or facilities maintained in the system. This screen provides both aggregated and drill-down views of all current exposures, supporting high-level monitoring and detailed investigation.

1. On **Home** screen, select **Limits and Collaterals**. Under Limits and Collaterals, select **Exposures**.
2. Under Exposures, select **Query**. Under Query, select **Exposure Query**.

The **Exposure Query** screen displays.

Figure 5-1 Exposure Query

The screenshot displays the 'Exposure Query' interface. At the top right, there is an 'Execute Query' button and window control icons. Below the title bar, a 'Search (Case Sensitive)' section contains several filters arranged in a grid:

- Exposure Code:** Text input with a search icon.
- Exposure Currency:** Text input with a search icon.
- Exposure Amount:** Text input with a search icon.
- Exposure Type:** Text input with a search icon.
- Utilization Type:** Dropdown menu.
- Utilization:** Text input with a search icon.
- Exposure Rating:** Text input with a search icon.
- Authorization Status:** Dropdown menu.
- Revolving:** Dropdown menu.
- Exposure Effective Date:** Date picker.
- Exposure Expiry Date:** Date picker.

Below the filters is a 'Search Results' section. It features a table header with columns: Exposure code, Exposure Currency, Exposure Type, Exposure Type Code, Exposure Amount, and Action. The table body currently displays 'No data to display.'

Table 5-1 Exposure Query

Field	Description
Exposure Code	Lists all maintained exposure codes.
Exposure Currency	Lists the currencies associated with all exposure codes.
Exposure Amount	Filters exposures based on their limit amounts.
Exposure Type	Displays the types assigned to exposure codes.
Utilization Type	Options include 'Customer' and 'Transaction'.
Utilization	Shows the current utilization amounts for exposures.
Exposure Rating	Lists all maintained exposure ratings
Authorization Status	Filters records based on the authorization status of exposure codes.
Revolving	Filters exposures based on whether they are revolving or non-revolving.

Table 5-1 (Cont.) Exposure Query

Field	Description
Exposure Effective Date	Filters exposures based on their effective dates.
Exposure Expiry Date	Filters exposures based on their expiry dates.

You can invoke Exposure Detail screen by clicking on the view option against the displayed record.

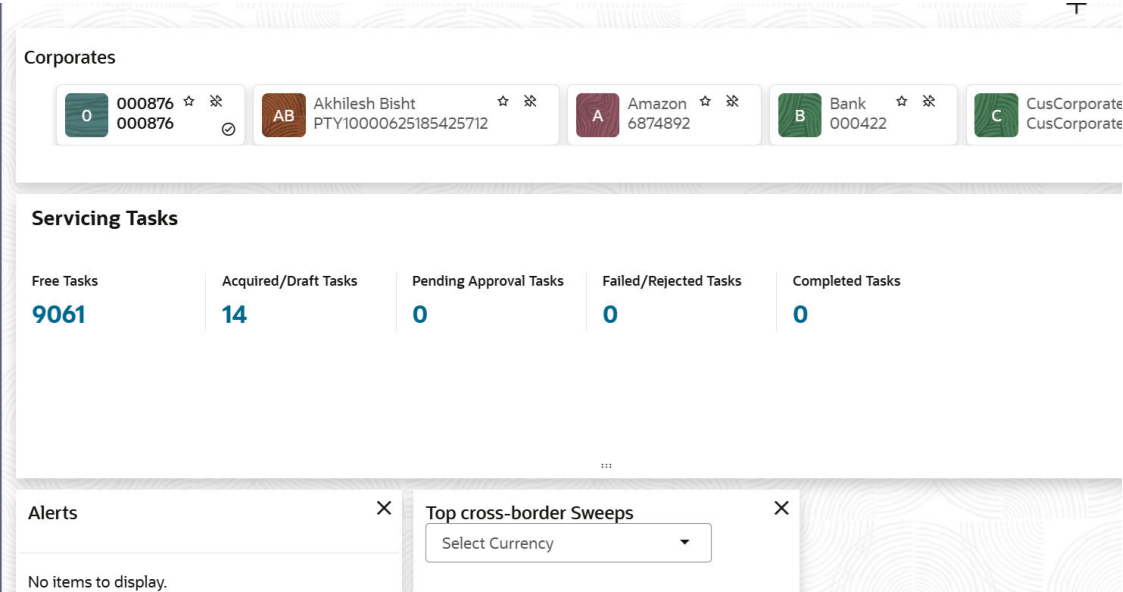
6

Exposure Dashboard

This topic describes about the detailed information on exposure dashboard.

Exposure dashboard provides a comprehensive and consolidated snapshot in tiny windows to access information quickly. Thus, helping the bank staff to analyze, monitor, and make better decisions, which in turn helps to save time and cost. To access the Exposure Dashboard, select Dashboard from the main menu.

Figure 6-1 Exposure Dashboard



Glossary

Index

A

Atomic Exposures, [22](#)

C

Configure Limits and Maintain GICS Exposures, [10](#)

D

Define Exposures, [13](#)

Definitions, [1](#)

E

Exposure Block Maintenance, [1](#)

Exposure Dashboard, [11](#), [1](#)

Exposure Hierarchy Using Presets, [12](#)

Exposure Maintenance, [5](#)

Exposure Maintenance Quick Recap, [26](#)

Exposure Query, [1](#)

Exposure Tracking Maintenance, [15](#)

Exposure Type Code Maintenance, [2](#)

Exposures Usage in OBELM, [1](#)

M

Maintaining Custom Exposures, [2](#)

N

New Exposure Hierarchy, [19](#)

S

Sample Exposure Setups, [26](#)

T

Tracking, [28](#)

V

View Exposure Block Expiry, [2](#)

View Exposure Maintenance, [8](#)

View Exposure Type Code, [3](#)

View Preset Exposure Tracking Hierarchy, [18](#)