Oracle Banking Enterprise Limits and Collateral Management
Enterprise Limits Management

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1.1 Introduction

A brief introduction to the Enterprise Limits Management User Guide.

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

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

Intended audience of the Enterprise Limits Management User Guide.

Table 1-1   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.

Table 1-1   (Cont.) Intended Audience

Role	Function
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 make sure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Diversity and Inclusion

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

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Organization

Topics and information available in Enterprise Limits Management User Guide.

This manual is organized into the following chapters:

Table 1-2   Chapters

Topics	Topic Details
Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Limits explains a series of maintenance options facilitated by Oracle Banking for Enterprise Limits Management.
Chapter 3	Annexure 1 - Value Dated Facility discusses the feature to maintain facility details based on a specific value date.

1.8 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.

1.9 Related Documents

List of related documents for your reference.

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

1.10 Acronyms and Abbreviations

List of acronyms and abbreviations that you may find in this user guide:

Table 1-3   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
ORMD	Oracle Revenue and Billing Management
UI	User Interface
VD	Value Date
XML	eXtensible Mark-up Language

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 OFF
(toggle on)	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 1-5   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

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

This topic contains the following sub-topics:

- Line Code Maintenance
  This topic describes about the detailed information on maintaining line code details.

- Facilities Maintenance
  This topic describes about the detailed information on facility maintenance such as facility creation and amendment.

- EAR Marking Maintenance
  This topic describes about the procedure to block line amount.

- Facility Block
  This topic describes about the information on blocking funds for the facility

- Facility Utilization
  This topic describes about the detailed information on facility utilization maintenance.

- Queue Maintenance
  This topic describes about the detailed information on exception queue maintenance.

- Breach Tracking for Main Line Facility Utilization Transactions
  This topic describes about the detailed information about tracking all the utilizations of a facility.

- Multi Authorization Maintenance
  This topic describes about the detailed information about the maintenance required for multi authorization.

- Approval By Email
  This topic describes about the detailed information on authorizing transactions using **Approve by Email** functionality.

- Facilities Amount Transfer Maintenance
  This topic describes about the detailed information on transferring limit amounts from one facility to another facility.

- Dual Authorization of Utilization Transaction
  This topic describes about the detailed information about dual authorization of utilization transaction.

- Accounting Handoff Retry Summary
  This topic describes about the detailed information on **Accounting Handoff Retry Summary**.

- Accounting Handoff Retry Screen
  This topic describes about the detailed information on **Accounting Handoff Retry screen**.

- Drawing Power Based Facility
  This topic describes about the detailed information on Drawing Power processing.

2.1 Line Code Maintenance

This topic describes about the detailed information on maintaining line code details.
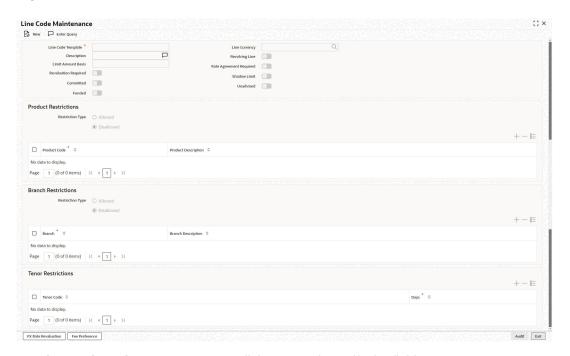
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Line Code Maintenance** screen allows you to create and maintain line codes. The line code details maintained in this screen are populated in the **Facilities Maintenance screen GEDFACLT**.

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

   The **Line Code Maintenance** screen is displayed.

Figure 2-1   Line Code Maintenance

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

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

Table 2-1   Line Code Maintenance - Field Description

Fields	Description
Line Code Template	Specify a unique code for the line code template.
Line Currency	Click the 🔍 icon and select the currency in which the line code is to be defined.
Description	Specify a brief description about the Line Code.

Table 2-1   (Cont.) Line Code Maintenance - Field Description

Fields	Description
Revolving Line	Switch to 🔵 to indicate that the credit line is revolving. Switch to ⚪ to indicate that the credit line is not revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer.
Limit Amount Basis	Select the limit amount basis from the drop down list. The value for limit amount can be maintained as follows. • **Limit Amount Basis** • **Limit Amount + Collateral Contribution Limit Amount** • **Min(Limit Amount, Collateral Contribution)**
Rate Agreement Required	Switch to 🔵 to indicates the rates are taken based on FX rate fixing. Switch to ⚪ to indicate the rates are taken from **Currency Exchange Rates Input** screen based on the maintenance done in **Global Exposure Parameter** screen.. The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.
Revaluation Required	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Shadow Limit	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Committed	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Unadvised	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Funded	Switch to 🔵 to enable this parameter. Switch to ⚪ to disable this parameter.
Product Restrictions	Specify the fields under this section.
Restriction Type	User can restrict the limit available under this line to a specific product by selecting allowed/ disallowed option. • **Allowed** - If user choose the restriction type as **Allowed**, click **+** icon and select the Product code from the list to indicate that they are allowed to use the line. • **Disallowed** - If user choose the restriction type as **Disallowed**, click **+** icon and select the Product code from the list to indicate that they are not allowed to use the line.
Product Code	Click the 🔍 icon and select the product code from the drop-down list for product restriction.
Product Description	Displays the decription of the product code selected.
Branch Restrictions	Specify the fields under this section.
Restriction Type	User can restrict the limit available under this line to a specific product by selecting allowed/ disallowed option. The options are: • **Allowed** - If user choose the restriction type as **Allowed**, click **+** icon and select the Product code from the list to indicate that they are allowed to use the line. • **Disallowed** - If user choose the restriction type as **Disallowed**, click **+** icon and select the Product code from the list to indicate that they are not allowed to use the line.
Branch	Click the 🔍 icon and select the branch code from the drop-down list for branch restriction.

Table 2-1   (Cont.) Line Code Maintenance - Field Description

Fields	Description
Branch Description	Displays the decription of the branch selected.
Tenor Restrictions	Specify the fields under this section.
Tenor Code	Specify the tenor code. You can define the limits based on the tenor of the contracts that utilize the limit.
Days	Specify the number of days corresponding to the tenor.

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

> **Note:**
>
> Changes done in **GEDLNCOD** to provide **Unadvised, Funded, Shadow Limit, Committed** fields and on click of populate these fields also gets populated in **GEDFACLT** from **GEDLNCOD**.

- Rate Code Parameters For FX Rate Revaluation
  This topic describes about the Procedure to fix FX rate between transaction currency and facility currency.

- Fee Preference
  This topic describes about the procedure to add fee preference.

2.1.1 Rate Code Parameters For FX Rate Revaluation

This topic describes about the Procedure to fix FX rate between transaction currency and facility currency.

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

The system allows to fix a rate between a **Transaction Currency** and a **Facility Currency** in addition to maintaining the rates for utilization transaction at Parameter level in the **Global Exposure Parameter Detail** screen. User can provide a fixed rate or maintain a set of parameters like rate type and rate indicators to derive the rate pick up based on these parameters.

1. On **Line Code Maintenance** screen, click the **FX Rate Revaluation** tab.

   The **Rate Code Parameters For FX Rate Revaluation** screen is displayed.

Figure 2-2   Rate Code Parameters For FX Rate Revaluation

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

Table 2-2   Rate Code Parameters For FX Rate Revaluation - Field Description

Field	Description
Module	Click the Q icon and select the associated module from the adjoining option list.
Product Code	Displays the product code based on the module selected. User can modidy the same.
Currency Code	Click the Q icon and select the valid currency code. The Currency Code cannot be same as Line Currency.
Exchange Rate Code	Click the Q icon and select the exchange rate code. These rate codes are picked from the **Currency Rate Type Definition** screen **CYDCRATY**. The **Exchange Rate Code** field entry is mandatory, if the **Rate Input Method** is **Derived**. The system throws error, if the **Exchange Rate Code** has a value and **Rate Input Method** is **Fixed**
FX Rate Type	Select the type from the drop down list. The following options are: • **Mid** • **Sell** • **Buy**
Rate Input Method	Select the rate input method from the drop down list. The following options are: • **Fixed** - The system will pick the fixed rate provided at the FX level • **Derived** - Based on **Exchange Rate Code**, **FX Rate Type**, and **Rate Fixing Days** provided, the system will derive the rate The system evaluates only those contracts for which **Rate Agreement Required** and **Revaluation Required** are selected. The **Next Reval Date** is updated as today's date for each contract. After one EOD process, **Next Reval Date** is updated based on the Revaluation Frequency, Revaluation Effective Date and Holiday Treatment selected at the facility level. After the End Of Day process, the system evaluates the facility with the modified values for fixed and derived rate input method type.

Table 2-2   (Cont.) Rate Code Parameters For FX Rate Revaluation - Field Description

Field	Description
Fixed Rate	Specify the fixed rate. **Fixed Rate** field entry is required, if the **Rate Input Method** is **Fixed**. The system throws an error, if **Fixed Rate** has a value and **Rate Input Method** is **Derived**.
Rate Fixing Days	Specify the rate fixing days. The allowed values are 0-5. The system will pick up the rate from exact / nearest available date from the **Currency Exchange Rates Input** (**CYDRATEE**) or **History of Currency Exchange Rates Input** screen. For example: The system date is 22th November 2020, T-2 is provided at the facility level, Currency Exchange Rates Input (**CYDRATEE**) is available for 20th November and History rates are available for 19th November. In this case, the system will pick up the rate from Current Exchange Rates Input (**CYDRATEE**) as 20th November.
Reval Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Ad Hoc** • **None** Ensure to select Reval Frequency, if user have selected **Revaluation Required** and **Rate Agreement Required** check boxes in the **Line Code Maintenance** screen or directly at the Facility level. **Adhoc** - Fixed rates are evaluated only on modification of rate at facility level. So, the frequency for fixed rates are maintained as **Ad Hoc** **None** - If user need to suppress currency revaluation for a certain combination of **Module**, **Product Code** and **Currency Code**, the **None** can be selected as the Frequency. For **Daily**, **Weekly**, **Monthly**, **Quarterly**, **Half Yearly**, and **Yearly**, next revaluation date is computed based on the Frequency selected. **Note:** Reval frequency supported for **Fixed** rate input method are **ADHOC** and **NONE**. For **Derived** reval frequency except **ADHOC** rate input method all other are supported.

Table 2-2   (Cont.) Rate Code Parameters For FX Rate Revaluation - Field Description

Field	Description
Revaluation Effective Date	Select the revaluation effective date from the drop-down list. The available options are: • **Calendar Date** • **Value Date** In case of **Calender Date**, next reval date will be set as the date in which first utilization transaction is made. After one EOD, next reval date will be set as 1st of next month irrespective of the revaluation frequency provided. After one more EOD, the system will update the next reval date based on 1st of the month + frequency. For example: If utilization transaction is made on 31st July, next reval date is set as 31st July. After one EOD, next reval date will be 1st August. If the **Frequency** is **Weekly**, post another EOD, next reval date will be updated as 8th Aug. If **Frequency** is **Monthly**, post another EOD, next reval date will be updated as 1st September and so on. In case of **Value Date**, next reval date will be set as the date in which first utilization transaction is made. After one EOD, the system updates the next reval date based on frequency provided. For example: If utilization transaction is made on 31st July, next reval date is set as 31st July. If **Frequency** is **Weekly**, post one EOD, next reval date will be updated as 7th August. If Frequency is Monthly, post one EOD, next reval date will be updated as 31st August and so on. **Note:** The system updates the next reval date in 'GETB_UTILS' table.
Ignore Holidays	Switch to 🔵, where the holiday treatment is not applied to calculate the next reval date. Switch to ⚪, where the holiday preferences settings are validated.
Holiday Check	Select the holiday check from the drop-down list. The available options are: • **Currency** • **Local** • **Both** 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	Click the 🔍 icon and select the holiday currency from the list, if holiday check is maintained as **Currency** or **Both**.
Move Across Month	Switch to 🔵 to move the date to next month. Switch to ⚪ to avoid moving the date to next month. For more information, refer Example. In the above mentioned example, if **Move Across Month** is selected, then the system moves next reval date to 1-September. If **Move Across Month** is not selected, then the system changes next reval date to 30-August.

Table 2-2   (Cont.) Rate Code Parameters For FX Rate Revaluation - Field Description

Field	Description
Schedule Movement	Select the movement from the drop-down list. The available options are: • **Move Forward** - In case calculated next reval date is holiday, then date must be moved forward. In this scenario, next reval date moves to 1st September which is next working date. • **Move Backward** - In case calculated next reval date is holiday, then date must be moved backward. In this scenario, next reval date moves to 30th August which is previous working date.
Cascade Schedules	Switch to ◉ to calculate the next date based on the previous schedule date instead of the start date. Switch to ◯ to avoid calculate the next date.

Working Day	30-August
Holiday	31-August
Schedule Movement	Move Forward
Calculated next reval date	31-August

2. Click **Save** to navigate to the **Line Code Maintenance** screen.

2.1.2 Fee Preference

This topic describes about the procedure to add fee preference.

1. On **Line Code Maintenance** screen, click the **Fee Preference** tab.

   The **Fee Preference** screen is displayed.

Figure 2-3   Fee Preference

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

Table 2-3   Fee Preference - Field Description

Fields	Screen
Branch	Click the Q icon and select the branch code from the list. This field gets defaulted from the **Facilities Maintenance** screen.
Account No	Click the Q icon and select the account number from the list. This field gets defaulted from the **Facilities Maintenance** screen.
Waive all fees	Switch to ⬤ to waive all the fees. Switch to ⬜ to include the all fees.

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

2.2 Facilities Maintenance

This topic describes about the detailed information on facility maintenance such as facility creation and amendment.

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

The system allows user to maintain credit limits for a Line Code - Liability Code combination in the **Facilities Maintenance** screen **GEDFACLT**.

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

   The **Facilities Maintenance** screen is displayed.

Figure 2-4   Facilities Maintenance

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

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

Table 2-4   Facilities Maintenance - Field Description

Field	Description
Branch	By default, the system displays the branch code in which facility has to be created. To change, click the $\mathbb{Q}$ icon and select the branch from the list.
Liability No	Click the $\mathbb{Q}$ icon and select the liability number for linking the facility. **Note:** In case of backdated facility creation, the liability selected must be available on line start date for successful facility creation.
Liability Name	Displays the name based on the selected liability number.

Table 2-4   (Cont.) Facilities Maintenance - Field Description

Field	Description
Line Code	Click the Q icon and select the line code to which the liability ID has to be associated. Allocating credit limits for the line-liability combination can be done. The customer(s) who fall under this liability code avails credit facilities under this Credit line. By linking a credit line to a liability code the customer also gets linked to the credit line. This is true because a liability code has been assigned to every credit seeking customer and the credit facilities granted to the customer are defined and tracked with this code. User can either enter the line code or select from a drop-down list which picks the Line Code details maintained in the **GEDLNCOD** screen.
Serial Number	Each time a Liability - line code combination is specified, Oracle Banking Enterprise Limits Management system always defaults 1 as serial number. Thus, for every new record entered for a Liability No-Line Code combination, a serial number is defaulted to 1. The Liability - Line- Serial number forms a unique combination for facility identification. **Note:** If a second facility is created with the same line code, then an error appears on clicking **Save**. To create multiple facilities, user can also select the line code from the list of values and default the values by clicking on **Populate** button. The value of line code can then be changed and saved.
Description	Displays the name based on the selected line code.
Main Line Code	Click the Q icon and select the main line code, if the facility to be created is a sub-line. If the main line code is not specified, then the system defaults the line code as the main line code. For NRS line, the following mainline and sub-line combinations are supported: • NRS Main line and Revolving Sub-line • NRS Main line and Revolving Sub-line • Revolving Main line and NRS Sub-line For more information, refer Table 2-5. **Note:** • Non-revolving lines cannot be added as part of a facility hierarchy branch, if an NRS line is part of the same hierarchy either as main line or sub-line at any level • Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line • In case of backdated facility creation, main line must be available as on backdated facility start date

Table 2-4   (Cont.) Facilities Maintenance - Field Description

Field	Description
Line Currency	Click the Q icon and select the currency from the list. The currency that has been selected have the following implications: • The limit amount that has been specified for this Line-Liability combination is taken to be in this currency. • The line that has been defined is available for utilization only in the line currency, unless specified otherwise under **Currency Restrictions** in this screen. Once the entry is authorized user cannot change the currency. If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization is arrived at by using the mid-rate for the currency pair as of that day.
Category	Click the Q icon and select the facility category from the list. The list displayed here is based on maintenance done in **Category Maintenance** screen.
Class Code	Click the Q icon and select the fee class from the list. In case of attaching fee class to the backdated facility, the fee class must be available on the line start date (back value date) as well as active on book date.
Revaluation Required	Switch to ◖◗ to enable this parameter. Switch to ◖◗ to disable this parameter.
Rate Agreement Required	Switch to ◖◗ to indicates the rates are taken based on FX rate fixing. Switch to ◖◗ to indicate the rates are taken from **Currency Exchange Rates Input** screen based on the maintenance done in **Global Exposure Parameter** screen.. The system picks the rate/rate code and updates the utilization across the facility linked to the contracts.
User Defined Status	Click the Q icon and select the status of the facility (For example, NORM for normal, BLOCKED, and so on) from the list available. The list displayed here is based on maintenance done in **User Define Status Summary** screen.
Status Changed Date	Specify the date on which user want to change the status. User can specify a date before the line start date to block the line till the specified date. In addition, user can set a date prior to the application date. Status Changed on will be updated to the System date whenever User Defined Status is modified. User Defined Status can be modified manually and during Batch.
Revolving Line	Switch to ◖◗ to indicate that the credit line is revolving. Switch to ◖◗ to indicate that the credit line is not revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer. User can modify the preference, as required.

Table 2-4   (Cont.) Facilities Maintenance - Field Description

Field	Description
Non Revolving Special (Intra-day Revolving)	Switch to 🔵 to enable this parameter. Switch to ⚪ to disbale this parameter. Non-revolving special line acts as revolving line during the business day on which de-utilization transaction is done. Whenever the line amount is de-utilized, the system updates the Non Revolving Special Available value to the extent of de-utilization amount and allows utilization of the NRS amount on the same day. At the beginning of day, the Non Revolving Special (Intra-day Revolving) Available value becomes zero and utilization can happen only for the Available Amount.
Netting Required	Switch to 🔵 to enable this parameter. Switch to ⚪ to disbale this parameter. User can select this toggle status to enable netting for the facility.
Unadvised	Switch to 🔵 to enable this parameter. Switch to ⚪ to disbale this parameter.
Funded	Switch🔵 to enable this parameter. Switch⚪ to disable this parameter.
Shadow Limit	Switch 🔵 to to indicate that utilization amounts should be updated only for the facility and mainlines for the facility. Thus, when a utilization request is processed, the system updates the utilization amount only at the facility level and leaves the utilization amount at the liability level untouched. Switch⚪ to disbale this parameter. The mainline and sub-lines of a facility need to have the same preference. This implies that user can enable this option for a sub-line only if the mainline has this option already enabled. Similarly, user cannot create a sub-line as a **Shadow Limit**, if the mainline does not have this facility. **Note:** User cannot modify this option once the facility is authorized.
Internal Remarks	Specify the internal remarks as limits terms and conditions.
Utilization Tracking	Signifies if the utilization tracking of the facility is done locally or globally. • For NRS lines, **Utilization Tracking** must be always **GLOBAL**. • Sub-lines attached to GLOBAL NRS lines can be of type **GLOBAL** or **LOCAL**.
External Credit Rating	By default, this field is disabled.
Internal Credit Rating	By default, this field is disabled.
Committed	Switch 🔵 to mark the facility as committed. Switch ⚪ to mark the facility as non-committed. After saving and authorizing the facility creation, the **Committed** flag will not be available for modification. It is not necessary that the commitment status of the main line and the sub-line to be same. If the main line is committed, the sub-line can be non-committed and vice-versa.
Populate	Click this button to populate the details.

Table 2-5   For Example

Main Line	Sub-Line (Level 1)	Sub-Line (Level 2)	Sub-Line (Level 3)
Revolving	Revolving	Revolving	Non-Revolving
Revolving	NRS	Revolving	Revolving

Table 2-6   Facilities Maintenance - Amounts - Field Description

Field	Description
Limit Amount	Specify the limit for the facility. If user have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.
Pool Amount	On clicking **Save**, the system defaults the **Pool Amount** based on the pools linked in the **Pool Links** sub-screen.
Collateral Amount	On clicking **Save**, the system defaults the **Collateral Amount** based on the collaterals linked in the **Collateral Links** sub screen.
Transfer Amount	The system displays the transfer amount resulting from **Facilities Amount Transfer** transactions. The value displayed has either the sign "-" or "+", indicating whether the amount is transferred from or to the line. If the sign is "-", then the amount is transferred from the line and if it is "+", then the amount is transferred to the line.
Effective Line Amount	Displays the effective line amount. **Note:** • Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances • As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions
Effective Line Amt Basis	For defining drawing power of line, the elements mentioned below are treated as the basis for the effective line amount calculation. • **Line Amount + Collateral** • **Line Amount** • **Minimum of Line Amount and Collateral** • **Minimum (limit amount, DP amount)** **Note:** • For Drawing Power (DP) backed facility, **Effective Line Amount Basis** must be Minimum (limit amount, DP amount). the **Effective Line Amount Basis** cannot be modified for a DP backed facility. • EFF_LIMIT_AMOUNT can be used while setting up the IC rule for interest calculation based on facility effective limit amount.

Table 2-6   (Cont.) Facilities Maintenance - Amounts - Field Description

Field	Description
Maintenance Value date	Specify the value date on which facility amount is modified. That is, the date on which facility amount modified is earlier than **Book Date** for an active credit line. When an amendment is done on a facility like limit amount, basis, and so on, if maintenance value date is given as a back value date, modification takes effect from the given maintenance value date and appropriately value dated balance is updated. If maintenance value date is not entered during amendment, processing date is default updated. However, maintenance value date cannot be prior to line start date. If limit amount is modified with a back date as maintenance value date and subsequent to this date, limit was already applied based on an existing schedule, then the effect of limit amount change is only till existing and applied schedule as per this schedule date. In case of future dated lines, if any amendment done between the booking date and line start date, maintenance value date is updated as Line Start Date.
Uncoll	The system displays the uncollected amount.
Block Amount	Specify the block amount.
Approved Amount	This is the maximum limit amount allowed for the facility and must be specified whenever user maintain schedule limits. The system ensures that neither the Limit Amount maintained here nor the schedule Limit Amount maintained as part of the limits schedule is greater than the limit specified here.
Day Light OD Limit	Specify the day light overdraft limit for the line. In case the Day Light OD Limit is specified, the **total amount available for utilization = NRS Available amount + Available Amount + Day Light OD Limit.**
Daily Light Limit	Specify the daily light limit. The system validates the cumulative of all utilization transactions during the day against this **Day Light Limit**. It does not allow further utilization, if the **Day Light Limit** is breached. This is applicable, even for the utilization against NRS available balance available in NRS Lines.
Events	Click this button to specify the details under Facility Events. For more information on Events, refer Facility Event Details.
Drawing Power Backed	Switch ⬤ to indicate the facility is drawing power backed. Only revolving type of facility can be signified as DP backed. Switch ⬜ to indicate the facility is not drawing power backed. **Note:** The user cannot modify the facility to a normal one once it is signified as **Drawing Power Backed**.
Last Stock Statement Date	Specify the last stock statement date. This field is enabled, if the **Drawing Power Backed** is toggled on.
Drawing Power	Specify the drawing power based on the stock statement date, to be considered for new effective line amount calculation. This field is enabled, if the **Drawing Power Backed** is toggled on.

> **✎ Note:**
>
> For more information on Drawing Power, refer Drawing Power Based Facility .

Table 2-7   Facilities Maintenance - Utilization - Field Description

Field	Description
Available Amount	The system displays the available amount. For backdated utilization transaction on NRS lines, available amount for the current day is updated only if the utilization amount is more than the NRS available balance zeroed on the value date.
Maximum Available Amount	The system displays the maximum available amount. For NRS lines, maximum available amount at sub-line level is calculated considering NRS available amount at main line level.
Date of First OD	The system displays the date of first OD in this field.
Date of Last OD	The system displays the date of last OD in this field.
Neting Contribution	
OSUC Amount	The system displays the outstanding unutilized commitment amount calculated based on logic provided in the following table. User cannot modify the value displayed in this field. The Outstanding Unutilized Commitment (OSUC) at individual facility level will be calculated for both revolving and non-revolving lines based on the commitment status (Committed / non-committed) of the facility. For both committed and non-committed NRS lines, OSUC amount is calculated as per the below logic, where NRS Adjustment is the utilization amount out of NRS available amount: **OSUC Amount = Utilized Amount - Matured Amount + NRS Adjustment** For more information on OSUC, refer Table 2-8..
Outstanding Utilized Amount	The system displays the outstanding utilized amount of non-revolving facility calculated using the formula **utilized amount - repaid amount**. The amount displayed in this field cannot be modified. **Note:** For revolving lines, de-utilized amount is updated back to the facility. Thus the utilized amount field is impacted. Whereas, for non-revolving line, de-utilized amount does not impact the utilized amount field as the amount is not ploughed back into the facility. Outstanding Utilized Amount gives a visibility on actual outstanding utilization for the non-revolving line duly considering the utilized amount and the repaid amount.
Amount Utilized Today	The system displays the amount utilized on the current date.
Utilized Amount	The system displays the utilization amount in this field. For backdated transactions on NRS lines, utilization amount for the current day is updated only if the utilization amount is more than the value dated NRS available balance.

Table 2-7   (Cont.) Facilities Maintenance - Utilization - Field Description

Field	Description
Tanked Utilization	The system computes and displays the utilization amount that can be set in the Tanked Utilization field. As part of EOD process, the utilization amount is set in the Tanked Utilization field. During EOD process, this utilization amount is updated as indicated below: • Based on the liability which is linked to the transaction as per the contract • Based on the collaterals that is linked to the transaction • Based on the collaterals pool which is linked to the transaction After BOD process, the amount is cleared from the Tanked Utilization field and it is updated in the utilization amount.
Last New Utilization Date	The system displays the last new utilized date in this field.
Total Amount Repaid	The system displays the amount which is updated on the facility on account of de-utilization. User cannot edit the amount displayed in this field.

Non Revolving Special(Intra-day Revolving) Available	For NRS lines, the system displays the total amount de-utilized on the current business day in facility currency. This amount is yet to be utilized and available for utilization on the same day.
	Utilization transaction on the same day as that of de-utilization transaction first updates the Non Revolving Special (Intra-day Revolving) Available value. For NRS lines, Available Amount is updated only when the NRS amount is zero or completely utilized.
	For more information on NRS available balance calculation, refer Table 2-9.
	Non-Revolving Special Available balance in main line is updated considering de-utilizations at both main and sub-lines.
	For sub-line utilization, NRS available amount and available amount at sub-line level is considered. If available amount + NRS available amount at main line level is less than subline, then utilization at sub-line level is restricted to total availability at main line level.
	The system updates the NRS Available balance even after the expiry of facility based on deutilizations. If the facility is made available post expiry on same day as that of de-utilization, NRS Available balance is considered for utilization before the Available Amount.
	For more information, refer Table 2-10.
	Note:
	• In the above example, de-utilization is considered on both the expired and active lines, whereas utilization is considered only on the active line.
	• For backdated utilization and de-utilization transactions, NRS Available amount gets updated on the value date and does not consider the book date.
	• Any backdated utilization done after the backdated de-utilization first updates the value dated NRS Available balance. The Available Amount as on current date is updated only if the utilization amount is more than the NRS available amount on that day.
	  – Collateral or currency revaluation does not impact the NRS Available balance.
	  – NRS Available balance becomes zero during the day itself in case NRS line is closed before EOD.

Table 2-8   OSUC Amount Calculation Logic

Calculation	Facility Type			
	Committed, revolving facility	Non-committed, revolving facility	Committed, non-revolving facility	Non-committed, non-revolving facilityss
OSUC after facility creation	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after utilization	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after payment	Available amount + outstanding utilized amount	Outstanding utilized amount	Available amount + outstanding utilized amount	Outstanding utilized amount
OSUC amount after block	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount	Available amount + outstanding utilized amount + block amount	Outstanding utilized amount
OSUC amount after netting	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount	Available amount + outstanding utilized amount - netting amount	Outstanding utilized amount
OSUC amount after transfer (in)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount
OSUC amount after transfer (out)	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount	Available amount + outstanding utilized amount - transfer amount	Outstanding utilized amount

Table 2-9   NRS Available Balance Calculation

SL. No	Transaction	Date	Effective Line Amount	Utilized Amount	Available Amount	NRS Available
1	Facility Creation	1st January	10000	0	10000	0
2	Utilization of 6000	1st January	10000	6000	4000	0
3	De-utilization of 2000	1st January	10000	6000	4000	2000
4	Utilization of 1500	1st January	10000	6000	4000	500
5	Utilization of 3000	1st January	10000	8500	1500	0

Table 2-10   For example

SL. No	Amount / Transaction	1st January	2nd January (before facility reactivation)	2nd January (after facility reactivation)
1	Facility Status	Expired	Expired	Active
2	Available Amount	1500	1500	1500
3	De-utilization	0	1000	1000

Table 2-10   (Cont.) For example

SL. No	Amount / Transaction	1st January	2nd January (before facility reactivation)	2nd January (after facility reactivation)
4	NRS Available after de-utilization	0	1000	1000
5	Utilization	0	0	1000
6	NRS Available after utilization	0	0	0

> **✎ Note:**
>
> • In the above example, de-utilization is considered on both the expired and active lines, whereas utilization is considered only on the active line.
>
> • For backdated utilization and de-utilization transactions, NRS Available amount gets updated on the value date and does not consider the book date.
>
> • Any backdated utilization done after the backdated de-utilization first updates the value dated NRS Available balance. The Available Amount as on current date is updated only if the utilization amount is more than the NRS available amount on that day.
>
> • Collateral or currency revaluation does not impact the NRS Available balance.
>
> • NRS Available balance becomes zero during the day itself in case NRS line is closed before EOD.

Utilization Statistics

This section displays the net, peak, and average utilization of the facility in facility currency based on predefined logic.

Table 2-11   Facilities Maintenance - Utilization Statistics - Field Description

Field	Description
Net Utilization	Net Utilization is derived by deducting the collateral value against facility from the outstanding utilized amount. For example, if the facility effective limit amount is 100000, current outstanding utilized amount after payment is 60000, and the value of collateral attached to facility is 40000, then the Net Utilization is 20000 (60000-40000). Net utilization amount will be zero, if the linked collateral value is greater than the Outstanding (utilized) amount. If collateral is not linked to the facility, the net utilization amount is the outstanding utilized amount. The system calculates the net utilization amount everyday while processing BoD batch (**ELBFACLT**) based on end of day outstanding utilized amount and the collateral value on the previous day. The Net Utilization will be displayed for both revolving and non-revolving lines. In case of revolving lines, utilized amount is the current outstanding (utilized) amount. Whereas for non-revolving lines, the current outstanding (utilized) amount will be arrived by deducting total repaid amount from the outstanding utilized amount. **Note:** • Revaluation of collateral and facility will be considered while calculating the net utilization amount • Net utilization cannot be reset during the life-cycle of facility
Peak Utilization	Peak utilization is the maximum outstanding utilization of a facility over the time period configured in the **Global Exposure Parameter Detail** screen (**GEDPARAM**). For example, if **Rollover in Days** value is specified as 30 or **Frequency** is selected as **Monthly** in GEDPARAM, peak utilization is the end of day outstanding utilization amount that is greater than all other end of day outstanding utilization amounts during the configured number of days or in the whole month. The system calculates the peak utilization as a part of BOD batch process (**ELBFACLT**).
Average Utilization	Average utilization is the average outstanding of the end of day balances over the time period configured in the **Global Exposure Parameter Detail** screen (**GEDPARAM**). For example, if **Rollover in Days** value is specified as 30 or **Frequency** is selected as **Monthly** in GEDPARAM, average utilization is the average outstanding of the end of day balances over the configured number of days or the month. The system calculates the average utilization as a part of BOD batch process (**ELBFACLT**).

Note:

Refer **OBELCM Common User Manual** for information on utilization statistics configuration for peak and average utilizations.

Processing Future Dated Credit Line

A future dated credit line is a credit line that has a value date later than the date on which it is booked. User can create credit line with value date as future date for the following lines.

- Main-Lines

- Sub-Lines

User can create future dated sub-lines only for active main-lines. Both main-line and sub-line cannot be created with future value date.

System validates that only active main lines can be linked to a future dated sub-line and only active lines are list in LOV against main line.

Availability

Table 2-12   Facilities Maintenance - Availability - Field Description

Field	Description
Line Start Date	Specify the line start date. Line start date can be current business date, back value date or future date. In case of current business date and back value date, the line start date cannot be modified once the facility record is authorized. In case of future date, the line start date can be modified after the record is authorized. However, it cannot be prior to the current business date. If the line start date is not specified, system defaults the line start date as the current application date. User cannot modify this system defaulted date after the record is authorized. The credit line becomes active on the specified line start date. If the line start date falls on a holiday, an override message appears. For future dated facility, facility initiation event will be triggered on **Line Start Date** with contingent entries. For backdated facility, contingent entries for facility creation will be posted with transaction date as book date and value date as facility start date on facility creation date. Accounting entries handed off to UBS will also have transaction date as book date and value date as facility start date and accordingly BDBAL and VDBAL will be updated. **Note:** Line start date of backdated facility cannot be prior to the first day of start month configured in **GEDPARAM**.
Line Expiry Date	Specify the expiry date for the facility. If the limit amount assigned to the facility is not utilized within the specified expiry date then the **Available** check box remains deselected. This freezes the line for the respective liability. The freezing of the line code is part of the Oracle Banking Enterprise Limits and Collateral Management EOD Batch. The Oracle Banking Enterprise Limits and Collateral Management system does not allow the expiry date of a facility to exceed the expiry date of linked collateral(s). When a Facility record is saved, the system compares the expiry date of all the linked collaterals (both collateral directly linked and collaterals linked through pool) with the expiry date of facility. An error message is shown if any expiry dates are less than the expiry date of the Facility. If the expiry date falls on a holiday maintained in the branch, then system displays the error message Facility Expiry Date falls on a branch Holiday. The facility shall not be available on the maturity/expiry but user can modify the facility on the expiry date if required. **Note:** In case of backdated facility creation, the line expiry date must be later than the facility book date.

Table 2-12   (Cont.) Facilities Maintenance - Availability - Field Description

Field	Description
Line Grace Days	Line Grace Days can be provided for a facility. Facility will remain Active even after Line Expiry date, if Line Grace days are provided. Utilization on facility can be done during Line Grace days.
Line Final Expiry Date	Line Expiry date + Line Grace days = Line Final Expiry date. Utilization on facility cannot be done after Line Final Expiry date and facility will not be available.
Available	Switch to ⬤ to indiate the facilities created with current system date as start date. Switch to ◯ to indiate the facilities created with current system date as future date. This toggle status is enabled by default for the backdated facilities as well as the facilities created with current system date as start date. The system will disable this check box if the **Line Start Date** is provided as future date, that is the credit line is in inactive state, and will enable on the date when the credit line becomes active. The Oracle Banking Enterprise Limits and Collateral Management system tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility becomes unavailable. The product processor gives an ASCII file including all the facilities which need to be frozen. Oracle Banking Enterprise Limits and Collateral Management initiates an amendment event and then deselects the **Available** check box.
Book Date	Specify the date on which the credit line is booked in the system. The system date is defaulted. User cannot modify this date. • Amendments to facility between booking date and line start date is considered at the time of initiation of contract on line start date • **Available** check box gets automatically selected on line start date BOD and facility is available for utilization • For backdated facilities, fee entries will have transaction date as facility book date and value date as corresponding fee liquidation (FLIQ) / fee accrual (FACR) date
Availment Date	Specify the availment date on which the first utilization should take place. If the limit amount assigned to the facility is not utilized within the specified availment date then the available check box is disabled. This freezes the line for the respective liability.

Exception

Table 2-13   Facilities Maintenance - Exception - Field Description

Field	Description
Exception Transaction Amount	Specify the Exception transaction amount. During utilization transaction when the utilization amount crosses the specified exception transaction amount, there is a breach of the limit amount. This is a credit exception in the transaction. User can use the **Multi-Authorization** screen for authorizing such a transaction. **Note:** The utilization transaction can also be authorized or rejected using the **Multi-Authorization** screen based on the system configuration.

Table 2-13   (Cont.) Facilities Maintenance - Exception - Field Description

Field	Description
Exception Breach Percentage	Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, there is a breach of the limit amount. This is a credit exception in the transaction. User can use the **Multi-Authorization** screen for authorizing such a transaction. **Note:** The utilization transaction can also be authorized or rejected using the **Multi-Authorization** screen based on the system configuration.

Utilization Order

You can specify utilization order. The Utilization Order is non mandatory. Once specified, the utilization of entity will happen in the mentioned order. The utilization order can be specified as part of facility creation or facility amendment

In case user link collateral and / or collateral pool to the facility and selected **Effective Line Amount Basis** as Limit Amount + Collateral or Minimum of Line Amount and Collateral, user must specify the order of utilization in this section. The Utilization Order is non mandatory, if the **Effective Line Amount Basis** is selected as Limit Amount. Once specified, the utilization of entity will happen in the mentioned order.

> **✎ Note:**
>
> • Order has to be mentioned for all three components
>
> • After facility creation, the order of utilization cannot be removed. It can only be modified, if the utilization already happened has not been breached and the available balance is not negative.

Table 2-14   Facilities Maintenance - Utilization Order Field Description

Field	Description
Limit Amount	Specify the utilization order for the limit amount. For example, 1, 2, or 3.
Collateral Amount	Specify the utilization order for the collateral amount. For example, 1, 2, or 3.
Pool Amount	Specify the utilization order for the pool amount. For example, 1, 2, or 3.

Limit Review

Table 2-15   Facilities Maintenance - Limit Review - Field Description

Field	Description
Limit Status	Select the status of limit from the drop-down list. The available options are: • **Active** • **Closed** • **Frozen**

- **Facility Main Line Change Maintenance**
  This topic describes about the procedure to capture main line change maintenance details.

- **Charges Maintenance**
  This topic describes about the procedure to capture facility maintenance charges details.

- **Pool Links Details**
  This topic describes about the procedure to link collateral pool to facility.

- **Collateral Links Details**
  This topic describes about the procedure to link collateral to facility.

- **Restriction Maintenance**
  This topic describes about the procedure to define restrictions for a line.

- **Tenor Restriction Details**
  This topic describes about the procedure to define tenor based restrictions.

- **Source Details**
  This topic describes about the procedure to define restrictions for the facility.

- **Mandate Details**
  This topic describes about the procedure to maintain mandate information for the facility.

- **Comments**
  This topic describes about the procedure to add comments for the facility maintenance.

- **FX Rate Revaluation**
  This topic describes about the information on FX rate revaluation.

- **Facility Credit Rating and History**
  This topic describes about the procedure to capture facility rating details.

- **Notifications**
  This topic describes about the procedure to configure fields for trigerring notification.

- **MIS Class**
  This topic describes about the procedure to link MIS class with the facility.

- **Change Log**
  This topic describes about the detailed information on the Change Log tab in the Facilities Maintenance screen.

- **Facilities Summary**
  This topic describes about the procedure to view facilities summary details.

- **Covenant Tracking Summary**
  This topic describes about the procedure to view facility covenant tracking summary.

- **Tracking Facility Covenant Details**
  This topic describes about the procedure to track covenants linked to facility.

- **Viewing Previous Credit Limit Changes**
  This topic describes about the procedure to view previous credit limit changes.

- **Facility Log Details**
  This topic describes about the procedure to view facility log details.

- **Terms and Conditions**
  This topic describes about the procedure to define Terms and conditions.

- **Pricing**
  This topic describes about the procedure to define pricing.

- **Facility View Summary**
  This topic describes about the procedure to view facility summary.

- **Processing of Advanced and Manual Facility Fees**
  This topic describes about the detailed information on advanced and manual facility fees processing.

- **Fee Recalculation Based on Backdated Transaction**
  This topic describes about the detailed information on recalculation of fees based on backdated transaction.

- **Facility Expiry and Closure with Fee Handling**
  This topic describes about the faciliy expiry and closure.

- **Processing of ECA and Partial/Full Fee Liquidation**
  This topic describes about the detailed information on ECA processing and fee liquidation.

- **Adhoc Fee Maintenance**
  This topic describes about the detailed information on Adhoc fee processing.

2.2.1 Facility Event Details

This topic describes about the procedure to view facility event details.

The **Facility Event Details** screen **GEDFEVNT** is used to view the event details related to the facility online.

1. On **Facilities Maintenance** screen, click the **Events** button or on the **Home** screen, specify **GEDFEVNT** in the text box and click the ▶ icon.

   The **Facility Event Details** screen is displayed.

Figure 2-5   Facility Event Details

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

Table 2-16   Facility Event Details - Field Description

Field	Description
Liability No	Click this 🔍 icon and select the liability number for which the facility is linked. The facilities has to be linked to a liability.
Liability Name	Displays the name based on the selected liability number.

Table 2-16   (Cont.) Facility Event Details - Field Description

Field	Description
Line Code	Click this Q icon and select the line code to be used for facility. If a line code is linked to a facility, then it is required to track the limits of the linked line.
Serial No	Serial number is the Enterprise Limits and Collateral Management generated unique identifier for the facility. The **Serial No** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Line Currency	Displays the currency based on the selected line code. The currency that has been selected have the following implications. • The limit amount that has been specified for this Line-Liability combination is taken to be in this currency • The line that has been defined is available for Utilization only in the line currency, unless specified otherwise under **Currency Restrictions** in this screen. Once the entry is authorized, you cannot change the currency. If the limit allotted to this Line-Liability combination can be utilized by accounts and transactions in currencies other than the limit currency, the limit utilization is arrived at by using the mid-rate for the currency pair as of that day.
Description	Specify the facility description.
From Event Date	Specify the event start date.
To Event Date	Specify the event end date.
From Value Date	Specify the value start date.
To Value Date	Specify the value end date.

The event details can be fetched based on the following filter conditions.

• **Liability Number**

• **Line Code**

• **Serial Number**

2. Click **Execute Query** to excute the query.

2.2.2 Fee Details

This topic describes about the procedure to add fee preference for the facility.

The **Fee Details** screen allows you to add fee details on the facility maintenance.

1. On **Facilities Maintenance** screen, click the **Fee Preference** tab.

   The **Fee Details** screen is displayed.

Figure 2-6   Fee Details

For more information on fields, refer to the field description table.
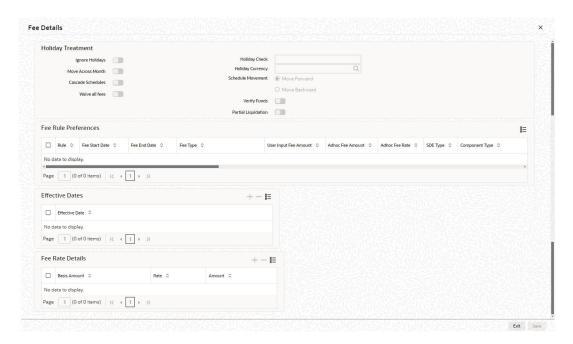
Table 2-17   Fee Details - Field Description

Field	Description
Ignore Holidays	Switch to ⬤, where the holiday treatment is not applied to calculate the next reval date. Switch to ⬜, where the holiday preferences settings are validated.
Move Across Month	Switch to ⬤ to move the date to next month. Switch to ⬜ to avoid moving the date to next month. For more information, refer Example. In the above mentioned example, if **Move Across Month** is selected, then the system moves next reval date to 1-September. If **Move Across Month** is not selected, then the system changes next reval date to 30-August.
Cascade Schedule	Switch to ⬤ to calculate the next date based on the previous schedule date instead of the start date. Switch to ⬜ to avoid calculate the next date. If fee liquidation date for one of the liquidation cycle is changed based on holiday processing setting and if cascade schedule is selected, future liquidation dates of corresponding fee gets modified as per the newly arrived liquidation date.
Waive all fess	Switch to ⬤ to waive all the fees. Switch to ⬜ to incude the all fees.

Table 2-17   (Cont.) Fee Details - Field Description

Field	Description
Holiday Check	Select the holiday check from the drop-down list. The options are: • **Local** • **Currency** • **Both** If **Both** is selected and **Branch** or **Currency** is holiday, then holiday processing setting is considered.
Holiday Currency	Click the 🔍 icon and select the currency from the list.
Schedule Movement	Select the required schedule movement. The options are: • **Move Forward** - In case calculated next date is holiday then date should be moved forward. In this case fee liquidation moves to 1st September which is next working date • **Move Backward** - In case calculated next date is holiday then date should be moved backward. In this case, fee liquidation moves to 30th Aug which is previous working date.
Verify Funds	Switch to 🔵 to check the ECA is required. If its enabled, then liquidation of fees follows the ECA process (as opted for full or partial liquidation) Switch to ⚪ where the system does a force post for all fees components..
Partial Liquidation	Switch to 🔵 where the partial liquidation/recovery is allowed based on the balance amount of fees available in CASA. Switch to ⚪ where the system will opt to recover full amount of fees and will not try for partial liquidation/recovery in case of insufficient CASA balance. **Note:** If this toggle status is enabled and **Verify Funds** toggle status is disabled, then an error appears on saving the facility. If this toggle status is disabled and **Verify Funds** toggle status is enabled, an override appears on saving the facility and then full liquidation happens. Only if both the toggle status are enabled then partial liquidation is allowed.
Fee Rule Preferences	Specify the fields under this section.
Rule	Click **Populate** in the **Facility Maintenance** screen to display the fee rules linked to the fee classes in the **Fee Preference** sub-screen.
Fee Start Date	Specify the date from which the fee needs to be calculated. If fee start date is left blank, then **Line Start Date** is defaulted. The fee start date cannot be before **Line Start Date**. For backdated facility, fee start date gets updated as line start date (back value date).
Fee End Date	Specify the date till which the fee needs to be calculated. If it is left blank, system will default the **Line Expiry Date** as **Fee End Date** on clicking **Save**. For backdated facility, fee end date can be prior to or after the facility book date, but it should be on or before the facility expiry date.
Fee Type	The system displays whether the Fee Type is **Rate** or **Amount**. These values get defaulted from the **Fee Rule Maintenance** screen.
User Input Fee Amount	Specify the fee amount, if the fee is **User Input Fee**.
Adhoc Fee Amount	
Adhoc Fee Rate	
SDE Type	If the fee is based on any SDEs, the SDE which is linked to that fee is displayed in this field.

Table 2-17   (Cont.) Fee Details - Field Description

Field	Description
Component Type	This indicates the **Slab** or **Tier** fee component type. This value is fetched from the GEDRULES.
Rate Amount	Specify the applicable fee rate or amount. For **Slab** component type both fee rate and amount are applicable whereas for **Tier** component type only fee rate is applicable.
Fee Currency	The system defaults the fee currency as line currency on facility creation. This is a read-only field.
Branch	This indicates the branch code. User can either enter the branch code or select the branch code from the adjoining option list.
Account No	Account number configured in the **Fee Class Maintenance** screen (customer debit) for the corresponding fee rule gets defaulted in this field. If required user can modify by selecting the account number from the adjoining option list. The list displays all valid accounts related to customer linked to liability.
Account Currency	The Account Currency is defaulted based on the selected account number.
Liquidate Method	The liquidation method (**Arrears** or **Advance**) of fee maintained in the **Fee and Accounting Class Maintenance** screen is displayed here.
Liquidation Preference	The liquidation preference (**Auto** or **Manual**) of fee maintained in the **Fee and Accounting Class Maintenance** screen is displayed here.
Month End Liquidation	The month end liquidation (**Yes** or **No**) of fee maintained in the **Fee and Accounting Class Maintenance** screen is displayed here.
Start Date	The date in which the fee has to be liquidated is defaulted from the **Fee and Accounting Class Maintenance** screen.
Start Month	The month in which the fee has to be liquidated is defaulted from the **Fee and Accounting Class Maintenance** screen.
Waived	Switch to ⬤ to waive the specific fee linked to class in the fee preference. Switch to ⬤ to include the wavied fees linked.
Defer Liquidation	Switch to ⬤ to include an individual fee (arrears fee) for a facility has to be deferred for a fee liquidation cycle. It allows you to defer liquidation of fees attached to a credit line. Switch to ⬤ to waive the arrear fee. If defer toggle status is disbaled during facility creation, specifying the defer liquidation days is mandatory. Likewise, for a fee which is attached during facility creation, defer toggler is available for selection as part of amendment for the particular liquidation cycle. Fee which is marked as deferred gets liquidated on the deferred liquidation date. After liquidation of a deferred fee, defer settings will be carried forward to the next liquidation cycle with same number of defer days. In case you don't want to defer the fee liquidation for next liquidation cycle, you need to disable the **Defer Liquidation** toggler after liquidation of current cycle fee on the deferred date.

Table 2-17   (Cont.) Fee Details - Field Description

Field	Description
Defer Liquidation Days	Specify the number of days for which fee liquidation has to be deferred. That is, number of days after which fee is liquidated from its original liquidation date. **Note:** • Defer fee liquidation is applicable for all fees with **Liquidate Method** as **Arrears** and **Liquidation Preference** as **Auto**. • Defer fee liquidation is not applicable if the fee **Liquidation Frequency** is **One time** or **Daily**. If liquidation frequency is **Monthly/Quarterly/Half Yearly/Yearly**, then the maximum number of days deferred can be 27. • Defer fee liquidation is not applicable for fees with **Liquidate Method** as **Arrears** and **Liquidation Preference** as **Manual**. • Defer related changes (disabling **Defer Liquidation** check box and modifying **Defer Liquidation Days**) made during the deferment period will become effective from next liquidation cycle. • Fee liquidation event and entries are triggered on the deferred liquidation date. • Deferred fee liquidation transaction will have value date as original liquidation date and booking date as transaction date (deferred liquidation date). • Backdated utilizations or limit modifications done during defer period will result in recalculation of applicable fee as it impacts the fee rules linked to the facility. The recalculated fee amount will be liquidated on deferred liquidation date irrespective of configuration of recalculating already liquidated fee. • For fees with holiday processing applicable, new deferred liquidation date is arrived at by adding the defer number of days to the original liquidation date calculated based on applicable holiday processing rule. However, if the deferred liquidation date falls again on a holiday, fee liquidation event is triggered on the same day with accounting. • ECA processing considers the new fee liquidation date as a result of deferred fee liquidation.
External Pricing Required	This value is defaulted based on the class selected in **Fee and Accounting Class Maintenance** screen and you cannot modify this value.
Effective Dates	Specify the dates from which the fee rate details are applicable for the specific fee linked in the **Fee Rule Preference** screen. Effective dates cannot be prior to line start date. System prompts if there is no effective date record with rate/amount as on fee start date.
Fee Rate Details	Specify the fields under this section.
Basis Amount	Specify the fee basis amount. **Note**: Basis Amount is mandatory when Fee Type is Rate/Amount.
Rate	Specify the fee rate in percentage
Amount	Specify the fee amount. **Note:** For backdated facility, the system will liquidate the fee amount (both advance and arrears fee) due for liquidation till the facility book date on book date itself.

Table 2-17   (Cont.) Fee Details - Field Description

Field	Description
Compute Ext Pricing	This button is enabled only if **External Pricing Required** check box is selected in **Fee Rule Maintenance** screen. User need to provide the effective date for fee component and click **Compute Ext Pricing** button. The system fetches the pricing value for the date selected from the external pricing and billing system. **Note:** For backdated facilities: • Fee start date and effective date of fee rule can be same as or later than the line start date. • Fee accrual will happen for the current cycle from the last liquidation date till book date, if the present liquidation cycle is not complete and liquidation date of present cycle is in future.

Table 2-18   Example

Working Day	30-August
Holiday	31-August
Schedule Movement	Move Forward
Calculated next reval date	31-August

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

2.2.3 Schedules Maintenance

This topic describes about the procedure to define limit schedule.

The system allows to reduce the limit assigned to a customer under a revolving line, while maintaining limits for a customer.

For a liability code and credit line combination, you can define limit schedules and indicate the limit that is applicable for the period. You can enter a negative limit amount. However, the **Limit Date** should not be earlier than the **Limit start date** and later than the **Limit Expiry Date**.

The Facility batch that runs at BOD checks the limit schedule for a facility and if a schedule is due on the current date in the branch. If this is the case, the system adjusts the limit amount for the facility with the upcoming schedule to match the schedule limit amount.

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

1. On **Facilities Maintenance** screen, click the **Schedules** tab.

   The **Schedules Maintenance** screen is displayed.

Figure 2-7   Schedules Maintenance

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

Table 2-19   Schedules Maintenance - Field Description

Field	Description
Limit Date	Specify the limit date. The limit date cannot be earlier than current business date. The limit date cannot be earlier than Line Start Date. It should be future date of Line Start Date.
Schedules Limit Amount	Specify the limit amount for the specific limit date.

Note:

- Backdated schedule cannot be modified or deleted.
- Future dated schedule can be modified to future date.
- Future dated schedule cannot be modified to before Line start date.
- Future dated schedule can be modified or deleted.
- Limit amount can be modified for future dated schedule.

In this screen, you need to enter details only for transactions that involve a Tenor (Example, Loans, Money market transactions, and so on). Through this screen you can specify a list of Tenors and the associated limit that tenor based transactions can utilize under this line.

For example, you have defined a limit schedule for a facility for your client ABC Corporation where the Limit Amount initially is USD 1 million and the start date for the facility is Jan 01,2009. The schedule is as shown below:

Table 2-20   Schedules

Limit Date	Schedules Limit Amount
February 01, 2009	500000
March 02, 2009	800000

Table 2-20   (Cont.) Schedules

Limit Date	Schedules Limit Amount
April 03, 2009	400000
May 04, 2009	900000

In this case, during BOD on Feb 01, 200r, the limit amount is updated to USD 500,000 and on Mar 02, 2009 it is modified again to USD 800,000. If the batch does not run on Mar 02, 2009, it will be run on Mar 03, 2009. Accordingly, the 'Scheduled Limit Amount' defined for Mar 02, 2009 Schedule is updated as Facility Limit Amount.

During EOD, the system processes limits schedules and revision process takes place for the facilities as per the scheduled date. It processes the limit schedules till next working day and marks all the schedules till date as processed.

When the Facility Start Date and Schedule Date falls on the same day, then on save of Facility record, you get an override message for confirmation on updating the limit amount of Facility as per the schedule amount.

While processing, if there are any errors or overrides, it should be logged. The following are the possible errors:

- Available amount is negative for the facility.
- The Tenor Limit Amount exceeds the Line Approved Limit Amount as the validation of the Tenor Limit Amount is against the Approved Limit Amount.
- The amount cannot exceed the overall limit specified for the liability id.
- The Main Line Limit cannot be less than any of its Sub Line Limit.
- The Sub Line Limit cannot exceed the Main Line Limit.

Example

Assume the following:

- Liability - GROUPLIAB
- Line - SHTLLIMIT
- Serial - 1
- Start Date - 01-Jul-2009
- Limit Currency - USD
- Limit Amount - 50000

Table 2-21   Schedules

Limit Date	Schedules Limit Amount
15-July-2009	60000
28-July-2009	65000
30-July-2009	75000
15-Aug-2009	80000

- System Date - 14-Jul-2009
- Limit Amount - 50000

On 14-Jul-2009 EOD, limit revision process takes the 15-Jul-2009 schedule and update 60000 as limit amount. The revised limit is enforced or effective on 15-Jul-2009.

- System Date - 15-Jul-2009

- Limit Amount - 60000

Table 2-22   Schedules

Limit Date	Schedules Limit Amount
15-July-2009	60000
28-July-2009	65000
30-July-2009	75000
15-Aug-2009	80000

- System Date - 27-Jul-2009

- Limit Amount - 60000

- Next working Day - 30-Jul-2009

On 27-July-2009 EOD, the limit revision process picks 28-Jul-2009 and 30-Jul-2009 schedules and update 75000 as limit amount. The revised limit is enforced / effective on 30-Jul-2009.

- System Date - 30-Jul-2009

- Limit Amount - 75000

Table 2-23   Schedules

Limit Date	Schedules Limit Amount
15-July-2009	60000
28-July-2009	65000
30-July-2009	75000
15-Aug-2009	80000

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

2.2.4 Covenant Details

This topic describes about the procedure to link covenant to facility.

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

1. On **Facilities Maintenance** screen, click the **Covenants** tab.

   The **Covenant Details** screen is displayed.

Figure 2-8   Covenant Details

Multiple covenants can be entered in the screen shown below. You can customize the details of each covenant recorded here.

> **Note:**
>
> For backdated facility, covenants linked to the facility will be tracked from the facility book date.

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

Table 2-24   Covenant Details - Field Description

Field	Description
Covenant Name	Click the 🔍 icon and select the covenant name from the list available here. The list displays the covenant names maintained in the **Covenant Maintenance** screen. Based on the covenant selected, all other details of the covenant are populated. **GEDCOVNT**
Description	Displays the description based on the selected covenant name.
Mandatory	Switch to ⬤ for mandatory details. Switch to ⬜ for non-mandatory details. Mandatory/Non mandatory details are displayed on selecting the covenant name. User can modify this.
Covenant Reference Number	Specify the covenant reference number.
Start Date	Start date indicates the effective date of covenant for the particular facility. Start date will get defaulted to current business date when covenant is linked to the facility. User can modify the start date, if required. **Note:** • Start Date cannot be back date • Start Date can be current date or future date • Start Date cannot be modified after saving and authorizing the facility covenant record. This is applicable for current dated as well as future dated covenants

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

Field	Description
End Date	Specify the end date of covenant. After this end date, covenant tracking or notification generation is not applicable. The system performs certain validations for covenant end date as shown below based on the dependencies like Frequencies and Review/Notice/Grace days. For more information, refer Table 2-25 **Note:** • **End Date** is not mandatory. • The authorization and saving of the Facility covenant record allow for a modification of the **End Date**.
Frequency	Select the frequency from the drop-down list. The available options are: • **Daily** • **Weekly** • **Fortnightly** • **Monthly** • **Quarterly** • **Half Yearly** • **Yearly** • **Custom** Frequency of the specified covenant is defaulted here based on the details maintained at **Covenant Maintenance** screen **GEDCOVNT**. You may change the frequency shown here on choosing a covenant name. **Note:** • **Frequency** can be modified after save and authorization of the Facility covenant record. • You can modify the **Frequency** from a lower one (say – weekly) frequency to a higher one (say – Monthly) or vice-versa. • You are allowed to change a covenant's frequency during the covenant period - either before the notice date or after the tracking task generation for the current instance. • All existing restrictions for frequency will continue to be there during the modification.
Custom Days	Specify the custom days for covenant tracking, if **Custom** is selected as **Frequency**.For example, if the frequency is defined as **Custom** and Custom Days is specified as 20, then frequency will be once in 20 days. **Note:** • Custom date value can be minimum 1 and maximum 999. • If you are modifying the frequency to **CUSTOM** post authorization of Facility, you will also need to enter the custom days. • All existing restrictions for custom days will continue to be there during the modification.

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

Field	Description
Start Month	Select the month from the drop-down list. The available options are: • **January** • **February** • **March** • **April** • **May** • **June** • **July** • **August** • **September** • **October** • **November** • **December** **Note:** Start month cannot be selected without selecting the Due date.
Due date	Specify the covenant due date. **Note:** Due date can be selected without selecting the start month.

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

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

Field	Description
Notice Days	Displays the number of days prior to revision date of the covenant gets defaulted from **GEDCOVNT** screen. Notice days are mandatory when frequency is custom, fortnightly, weekly and above. Covenant is available for tracking in its notice days. **Note:** • **Notice Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Notice days. • **Notice Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the notice days must be less than 14 days. • **Notice Days** can be modified after save and authorization of the Facility covenant record. • The **Notice Days** can either be increased or reduced, and it will update the Notice date in turn. • You are allowed to change a covenant's **Notice days** during the covenant period - either before the notice date or after the tracking task generation of the current instance. • The **Notice Days** of the covenant can be changed either before the notice date or after the tracking task generation for the current instance. • All existing restrictions for notice days will continue to be there during the modification.
Grace Days	Displays the grace days maintained in the **Covenant Maintenance** screen gets defaulted here based on the **Covenant Name** selected. This can later be linked to **Covenant Maintenance** screen (**GCDCOLLT**) for choosing the collateral category while maintaining the collateral. **Note:** • **Grace Days** must be less than the Custom Days in case Custom Days is selected as Frequency. In case the Custom Days value is 1, the system does not allow to capture Grace days. • **Grace Days** can be a maximum of 30 days even if the Custom Days is more than 30 days. • If Fortnightly is selected as Frequency, the grace days must be less than 14 days. • **Grace Days** can be modified after save and authorization of the Facility covenant record. • The **Grace Days** can be increased or decreased, and it will update the tracking end date in turn. • You are allowed to change a covenant's **Grace days** during the covenant period – either before the review date or after the review date. • Change of **Grace Days** before the review date - the new grace days will be applicable from the current covenant tracking instance. • Change of **Grace Days** after the review date - the new grace days will be applicable from the next covenant tracking instance.

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

Field	Description
Classification Type	Select the type from the drop-down list. The available options are: • **Internal** • **External** Covenant classification type is defaulted from the **Covenant Maintenance** screen (**GEDCOVNT**) on selecting covenant. User can modify this, if required.
Covenant Type	Displays the covenant type based on the selected covenant name from the **Covenant Maintenance** screen (**GEDCOVNT**). User cannot modify this.
Covenant Sub Type	Displays the covenant sub-type based on the selected covenant name from the **Covenant Maintenance** screen (**GEDCOVNT**). This is applicable for non-financial types .User cannot modify this.
Linkage Type	This field is defaulted as **Facility**, **Collateral**, or **Customer** based on the covenant selected
Formula	Formula for arriving at covenant condition gets defaulted from **GEDCOVNT** on selecting the covenant.

Covenant Target Condition	This field gets defaulted on selecting the covenant. User can also select any of the following options from the drop-down list.
	• **Greater than or equal to**
	• **Between**
	• **Less than**
	• **Equal to**
	• **Equal to**
	• **Less than or equal to**
	• **Less than**
	Note:
	• Covenant Target Condition can be modified after save and authorization of the Facility covenant record.
	• The allowed values for the Covenant target condition are:
	  – **Less than**
	  – **Less than or equal to**
	  – **Equal to**
	  – **Equal to**
	  – **Greater than or equal to**
	  – **Between**
	• The existing target condition can be modified by the user during the covenant period – before or after the generation of covenant tracking task.
	• Change of Covenant Target Condition before the generation of current tracking task – the changes will be applicable from the current covenant tracking instance.
	• Change of Covenant Target Condition after the generation of current tracking task – the changes will be applicable from the next covenant tracking instance.

Target Type	This field gets defaulted from **GEDCOVNT** on selecting the covenant.

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

Field	Description
Target from value	This field value gets defaulted from **GEDCOVNT** on selecting the covenant. **Note:** • **Target from value** can be after save and authorization of the Facility covenant record. • You should specify the **Target from value** for all corresponding changes of values in covenant target condition.
Target to value	This field gets defaulted from **GEDCOVNT** on selecting the covenant. **Note:** • **Target to value** can be after save and authorization of the Facility covenant record. • If the target condition is modified to "Between", both the **Target from value** and **Target to value** should be specified by the user.
Currency	The Currency gets defaulted from **GEDCOVNT** on selecting the covenant. User can modify by the branch by clicking the 🔍 icon and select the branch from the list.
Remarks	The Remarks if any specified for the covenant at the **Covenant Maintenance** screen are defaulted. User can change this, if required.
Monitoring Information Id	This field gets defaulted from **GEDCOVNT** on selecting the covenant.

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

Field	Description

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

Table 2-25   Frequencies and Review/Notice/Grace days

Business Date	Start Date	Frequency	Review Date	Notice days	Notice date	End Date Existing	Modified End Date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	NIL	10TH JAN	ALLOWED	Signifying new end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	NIL	ALLOWED	Removing existing end date is allowed
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH MAR	ALLOWED	-

Table 2-25   (Cont.) Frequencies and Review/Notice/Grace days

Business Date	Start Date	Frequency	Review Date	Notice days	Notice date	End Date Existing	Modified End Date	Modification	Remarks
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	1ST DEC	ALLOWED	Last covenant will fall due on 10th November
13TH OCT	10TH OCT	MONTHLY	10TH NOV	5	5TH NOV	10TH JAN	10TH NOV	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	15TH OCT	ALLOWED	-
13TH OCT	15TH SEP	MONTHLY	15TH OCT	3	12TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Modified end date cannot be less than next Review date, if tracking task is triggered
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	14TH OCT	ALLOWED	Modification is allowed since tracking task is not yet triggered. Covenant tracking is stopped
13TH OCT	15TH SEP	MONTHLY	15TH OCT	1	14TH OCT	15TH JAN	13TH OCT	ALLOWED	Since covenant tracking task is yet to be generated, end date can be modified as current business date
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	14TH OCT	NOT ALLOWED	Since tracking task is triggered, end date modification is not allowed

Table 2-25   (Cont.) Frequencies and Review/Notice/Grace days

Business Date	Start Date	Frequency	Review Date	Notice days	Notice date	End Date Existing	Modified End Date	Modification	Remarks
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH JAN	12TH OCT	NOT ALLOWED	Since modified end date is backdated, modification is not allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	15TH JAN	NOT ALLOWED	Since end date has already passed, no modification is allowed
13TH OCT	15TH SEP	MONTHLY	15TH OCT	2	13TH OCT	15TH SEP	NIL	NOT ALLOWED	Since end date has already passed, modification is not allowed

Table 2-26   Examples

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

For more information about **Covenant Maintenance**, refer to **Enterprise Limits and Collaterals Common User Manual**.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.5 Exposure Maintenance

This topic describes about the procedure to link exposure code for tracking facility.

User can track the facility defined for multiple exposures. For this, one or more exposure code must be linked to the facility.

The system updates the linked exposure codes for each transaction on the same day. In case of backdated facility, exposure are codes linked to the facility are updated based on backdated utilization as on utilization transaction date.

1. On **Facilities Maintenance** screen, click the **Exposures** tab.

   The **Exposure Maintenance** screen is displayed.

Figure 2-9 Exposure Maintenance

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

Table 2-27 Exposure Maintenance - Field Description

Field	Description
Exposure Code	Click the 🔍 icon and select the exposure code from the available option list. The list displays the exposure codes maintained in **Track Exposure Maintenance** screen (**EDTREXP**). Based on the exposure selected, all other details of the exposure maintenance are displayed.
Exposure Description	Displays the description based on the selected exposure code.
Exposure Type	Displays the type based on the selected exposure code.
Exposure Type Code	Specify the exposure type code.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.6 Facility Main Line Change Maintenance

This topic describes about the procedure to capture main line change maintenance details.

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

If the main line has been changed, the utilization transactions linked to the sub-line also needs to be changed. Using the **Facility Main Line Change Maintenance** screen, all the utilization transactions done in facility which has a main-line change, would reflect the utilization transaction changes in the new main line. These changes happen after processing EOD.

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

   The **Facility Main Line Change Maintenance** screen is displayed.

   Figure 2-10   Facility Main Line Change Maintenance

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

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

   Table 2-28   Facility Main Line Change Maintenance - Field Description

Field	Description
Reference Number	
Liability Number	Click the 🔍 icon and select the liability number of the utilization transaction. The valid liability number available in the Enterprise Limits and Collateral Management system are displayed in the drop-down list.
Line Code	Click the 🔍 icon and select the line code to which the liability ID must be associated.
Serial Number	Each time a customer - line code combination is specified, Enterprise Limits and Collateral Management module assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Table 2-28   (Cont.) Facility Main Line Change Maintenance - Field Description

Field	Description
Main Line Code	Specify the main line code if the created facility is a sub line. If the main line code is not specified, then the system defaults the facility code as the main line code.
To Main Line Code	Click the $\mathcal{Q}$ icon and select the new main line code to which the utilized amount is transferred. For NRS line, the following mainline and sub-line combinations are supported: • NRS Main line and Revolving Sub-line • NRS Main Line and NRS Sub-line • Revolving Main line and NRS Sub-line For more information, refer Table 2-29 **Note:** • Non-revolving lines cannot be added as part of a facility hierarchy branch, if an NRS line is part of the same hierarchy either as main line or sub-line at any level. • Non-revolving lines can be part of separate tree under the same revolving main line, where an NRS sub-line is part of different hierarchy with same revolving main line.
To Main Line Serial	Specify the main line serial.
Effective Date	Specify the date on which the parent line change request is to be processed. The **Effective Date** can be present date or future date. In case the date falls on a holiday, the system will process the main line change request as per the holiday configurations defined.
Status	Displays the status of the facility main line.
Error Code	Specifies the error code of the transaction. In case the **To Main Line Code** limit amount has been reduced and it is less than Sub-line limit amount after the merge, the system skips the record from processing and updates the error code post EOD.
Error Parameters	Specifies the error parameters associated to the transaction.

Table 2-29   For Example

Main Line	Sub-Line (Level 1)	Sub-Line (Level 2)	Sub-Line (Level 3)
Revolving	Revolving	Revolving	Non-Revolving
	NRS	Revolving	Revolving

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

• Facility Main Line Change Summary
  This topic describes about the procedure to view main line change summary details.

2.2.6.1 Facility Main Line Change Summary

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

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

  The **Facility Main Line Change Summary** screen is displayed.

Figure 2-11   Facility Main Line Change Summary

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

Table 2-30   Facility Main Line Change Summary - Field Description

Field	Description
Authorization Status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Unauthorized** • **Rejected**
Record Status	Select the record status from the drop-down list. The available options are: • **Open** • **Closed**
Reference Number	Click the Q icon and select the reference number from the list.
Liability No	Click the Q icon and select the liability number from the list.
Line Code	Click the Q icon and select the line code from the list.
Line Serial	Click the Q icon and select the line serial from the list.
Main Line Code	Click the Q icon and select the main line code from the list.
To Main Line Code	Click the Q icon and select the to main line code from the list.
Effective Date	Specify the effective date.
Status	Click the Q icon and select the status from the list.
Error Code	Click the Q icon and select the error code from the list.
Error Parameters	Click the Q icon and select the error parameters from the list.

2.2.7 Charges Maintenance

This topic describes about the procedure to capture facility maintenance charges details.

1. On **Facilities Maintenance** screen, click the **Charges** tab.

The **Charges Maintenance** screen is displayed.

Figure 2-12   Charges Maintenance

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

Table 2-31   Charges Maintenance - Field Description

Fields	Description
Admin Charge Type	Specify the administrations charges as a part of creation of new line here. Charge can be a fixed amount or a percentage of the Limits amount.
Unutilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the unutilized amount. Charge can be a fixed amount or a percentage of the unutilized amount.
Utilized Charge Amount	Specify the charge amount that has to be collected on a certain frequency (daily, monthly, and so on) based on the utilized amount. Charge can be a fixed amount or a percentage of the utilized amount.

> **Note:**
>
> The details captured in the **Charges Maintenance** screen are stored in the Enterprise Limits and Collateral Management system and it does not have any impact on the processing of charges in the application.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.8 Pool Links Details

This topic describes about the procedure to link collateral pool to facility.

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

For collateral contribution in Total Effective line amount, the pool code maintained for that particular Liability ID can be linked to facility using the **Pool Links Details** screen.

For backdated facility, the start date of collaterals linked to the pool must be same as or prior to the facility start date (back value date).

1. On **Facilities Maintenance** screen, click the **Pool Links** tab.

   The **Pool Links** screen is displayed.

Figure 2-13   Pool Links Details

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

Table 2-32   Pool Links Details - Field Description

Fields	Description
Pool Code	Click the Q icon and select the pool code from the list. The list displays all the pool codes associated for that liability ID.
Pool Description	Displays the description based on the selected pool code.
Pool Currency	Displays the currency based on the selected pool code.
Amount Basis	Select the amount basis for linking the pool from the drop-down list. The option available are: • **Percentage** • **Amount** If **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 **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 Pool Value** is modified, then the percentage linked gets recalculated based on the modified **Collateral Pool Value**. User can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total of pool value linked to one or multiple facilities is not more than the collateral pool value.
Pool Amount	Displays the amount based on the selected pool code.
Facility Branch	Click the Q icon and select the branch code from the adjoining list.

Table 2-32   (Cont.) Pool Links Details - Field Description

Fields	Description
Pool Percentage and Linked Amount	In case **Collateral Pool Value** is increased in the **Collateral Pool Maintenance** screen, then the **Linked Amount** is modified only if the **Amount Basis** is **Percentage**. If the **Amount Basis** is **Amount**, then the **Linked Amount** is retained as is. However based on the changed **Collateral Pool Value**, the **Pool Percentage** is re-calculated considering the retained amount.
	In case the **Collateral Pool Value** is decreased, modified amount of collateral pool is validated with all the Linked Amount in various facilities (either percentage or amount) and if the total amount linked is less than modified amount then modification of collateral pool value is to be allowed. Wherever **Percentage** is considered for linking collateral pool value to facility.
	If the **Collateral Pool Value** decreased amount is less than the total **Linked Amount** in various facilities, then an appropriate error message appears.
	When the value of collateral pool becomes negative on account of revaluation, revaluation process skips such pools and logs exception in **GCTM_POOL_EXCEPTION** table.
Facility Currency	The system displays the facility amount.
Facility Amount	Specify the facility amount.
Percentage Of Contract	The system displays the percentage of contract.

Pool Linkages multi entry block does two functions:

Firstly, on clicking Plus icon, you can link one row of the available pool amount (that is, Pool amount – Pool Utilized) to that Line code for which the collateral contribution is required. Secondly, it displays at any point in time the pool amount (in percentage terms) utilized by various Line Codes and Contracts.

> **✎ Note:**
>
> - For a DP backed facility, linked collateral pool value will continue to get updated in the facility main screen as Pool Amount, but this will not impact the effective line amount since the effective line amount basis will always be Min (Limit Amount, DP Amount).
>
> - Any collateral pool can be linked to a DP backed facility.
>
> - For more information on drawing power, refer Drawing Power Based Facility .

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.9 Collateral Links Details

This topic describes about the procedure to link collateral to facility.

During facility creation or amendment, you can also link the collaterals that are not part of collateral pool, such as external collaterals or shared collaterals, to the facility through collateral direct linkage feature.

Collaterals that are indirectly linked to the facility through collateral pool linkage cannot be directly linked to the facility. That is, collaterals that are part of collateral pool in association with a particular facility cannot be directly linked to the same facility.

The maximum number of collaterals that can be directly linked to the facility can be controlled by specifying a value (limit) to the FACILITY_COLLATERAL_LIMIT parameter GETB_PARAM.

> **Note:**
>
> - Same collateral can be linked to different facilities
> - Collaterals can be linked only to the active facility
> - Collateral belonging to a particular liability in different branch can be linked to the facility belonging to the same liability in different branch
> - For backdated facility, the start date of collaterals to be linked must be same as or prior to the facility start date (back value date)

1. On **Facilities Maintenance** screen, click the **Collateral Links** tab.

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

Figure 2-14   Collateral Links Details

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

Table 2-33   Collateral Links Details - Field Description

Field	Description
Collateral Code	Click the 🔍 icon and select the collateral code for linking with the facility.
Collateral Description	Displays the description based on the collateral code selected.
Type	Displays the type based on the collateral code selected.
Branch Code	Displays the branch based on the collateral code is linked.
Source Code	Displays the code of the source system where the collateral is maintained in the external system.
Collateral Currency	Displays the currency based on the collateral code selected.

Table 2-33   (Cont.) Collateral Links Details - Field Description

Field	Description
Collateral Value	Displays the total value of the collateral code.
Limit Contribution	The system calculates the Limit Contribution by reducing collateral value to the extend of haircut percentage.
Available Amount	Displays the available amount of the collateral linked.
Amount Basis	Select the amount basis for linking the collateral. The option available are: • **Percentage** • **Amount** If **Percentage** is selected, then the 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 **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. User can modify the linkage at facility level from percentage to amount and vice-versa. The system ensures that total value of collateral linked to one or multiple facilities is not more than limit contribution.
Linked Percentage	Specify the percentage of limit contribution to be linked with the facility, if **Amount Basis** is selected as **Percentage**.
Linked Amount	Specify the collateral amount out of available amount to be linked with the facility, if **Amount Basis** is selected as **Amount**. If the **Amount Basis** is selected as **Percentage**, the Linked Amount will get changed whenever the collateral revaluation happens as a part of batch process.
Facility Currency	Specify the currency for the facility.
Linked Amount Facility Currency	The collateral linked amount is converted to facility currency and displayed.
Order Number	Specify the order for collateral utilization. This is optional. If multiple collaterals are linked to the facility, the utilization will happen in the mentioned order.

> **Note:**
>
> Delinking of collateral is allowed only if the collateral amount is already not utilized/blocked. However, if the utilization / block is only to the extend of few linked collaterals, you can delink a particular collateral after changing the order of utilization of the collateral which you want to delink to the least order.

> **Note:**
>
> - For a DP backed facility, linked collaterals value will continue to get updated in the facility main screen as Collateral Amount, but this will not impact the effective line amount since the effective line amount basis will always be Min (Limit Amount, DP Amount).
> - Collaterals of all types (including Inventory and Account Receivables) can be linked to a DP backed facility.
> - For more information on drawing power, refer Drawing Power Based Facility .

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.10 Restriction Maintenance

This topic describes about the procedure to define restrictions for a line.

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

By default, all customers, branches, and products maintained in your bank can utilize the limit defined for a credit line. User can also define the limit for a line in any currency. However, user can opt to restrict the limit available under a credit line to specific customers, branches, products and currencies.

1. On **Facilities Maintenance** screen, click the **Limit Restrictions** tab.

   The **Restriction Maintenance** screen is displayed

   Figure 2-15   Restriction Maintenance

   For more information on fields, refer to the field description table.
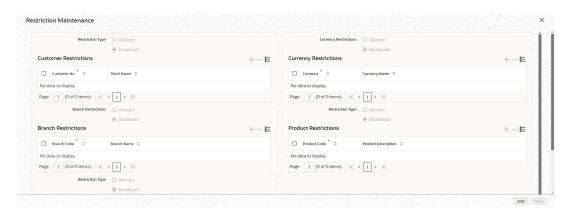
Table 2-34   Restriction Maintenance - Field Description

Fields	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Customer Restrictions	Specify the details under **Customer Restrictions** section.
Customer No	Click the 🔍 icon and select the customer number linked to liability from linked customers sub-system in liability maintenance.
Short Name	Specify the short name for the customer.
Currency Restrictions	Specify the details under **Currency Restrictions** section.
Currency	Click the 🔍 icon and select the currency from the list.
Currency Name	Displays the currency name based on the selected currency.
Branch Restrictions	Specify the details under **Branch Restrictions** section.
Branch Code	Click the 🔍 icon and select the branch code from the list.
Branch Name	Displays the branch name based on the selected branch code.
Product Restrictions	Specify the details under **Product Restrictions** section.
Product Code	Click the 🔍 icon and select the product code from the list. Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level.
Product Description	Displays the description based on the selected product code.
Exposure Restrictions	Specify the details under **Exposure Restrictions** section.
Exposure Code	Click the 🔍 icon and select the exposure code from the list.
Exposure Description	Displays the description based on the selected exposure code.
Exposure Type	Specify the exposure type.
Exposure Type Code	Specify the code for the exposure type.

Maintaining Customer Restrictions for a Line

To recall, user can assign a limit to a Line - Liability combination. A liability code can have several customers linked to it. By default, the line that user define is available to all customers linked to the liability code.

user can restrict the limit available under this line-liability combination to specific customers. If user choose the restriction type as **Allowed**, click on the **+** button and select the customer code from the list to indicate that they are allowed to use the line. If user choose the restriction type as **Disallowed**, click on the **+** button and select the customer code from the list to indicate that they are not allowed to use the line. Once user choose restriction type as **Allowed**, user can restrict a customer(s), from using the credit under a line by highlighting the code that identifies the customer and clicking on the **-** button. User can remove the restrictions earlier imposed on a customer, that is, (allow a restricted customer usage of the limit under a line). To allow a restricted customer usage of a line, select the customer code from the list and click on the **+** button.

Maintaining Branch Restrictions for a Line

User can restrict the usage of a credit line that user have defined to certain branches of your bank. If user choose the restriction type as **Allowed**, click on the **+** button and select the branch code from the list to indicate that those branches of your bank can use the line. If user are choose the restriction type as **Disallowed**, click on the **+** button and select the branch code from the list to indicate that those branches of your bank are not allowed to use the line.

Once user choose restriction type as **Allowed**, user can disallow a branch(s) from using this line by selecting code that identifies the branch and clicking on the **-** button. User can remove the restrictions earlier imposed on a branch that is, to allow a restricted branch usage of the limit under this line. To allow a restricted branch usage of a line, select the code that identifies the branch from the option list and click on the **+** button.

Maintaining Currency Restrictions for a Line

Just as user can restrict the limit defined for a line to specific customers, branches, and products, user can restrict it to specific currencies. Once user choose the restriction type as **Allowed**, select the currencies to which user would like to restrict application from the available option list. The list of currency codes user choose in this field is described in the adjacent column.

To remove a currency from the list of allowed currencies, highlight the currency code and click on the Minus icon (-). To add a currency to the list of allowed currencies, click on the Plus icon (+), and choose the currency from the option list available.

Currency Restrictions at Facility Level

*   Sub-line currency is one of the currencies allowed at main line level and the system does not allow user to create sub-line in any other currency.

*   Allowed currencies at the sub-line level should be equal to or a sub set of the allowed currencies at the main line level.

*   Once a utilization is linked to the sub-line or main line in a certain currency, user are restricted from removing the respective currency from the facility. The system throw an error that **Utilization Exist with the Currency**. Hence, it cannot be removed from the allowed currencies.

*   For a utilization attached to either the sub-line or the main-line directly, the system should check that the utilization currency is among the allowed currencies at the facility level, including that of the main-line. The same should be applicable for Block transaction. If it is different, system throws an error that **Utilization Currency is not an Allowed Currency at the Facility Level**.

*   During block transaction, the system converts the currency in the block amount if Block and Facility (**GEDFACLT**) are in different currencies after considering the rate maintained at **GEDPARAM**

*   If user provide the fixed/derived rate at the facility level (**GEDFACLT**), the same is picked up during the utilization for the currency conversion.

*   When the main-line and sub-line are in different currencies, rate for conversion between sub-line and main-line is to be picked from **GEDPARAM**.

*   The system checks the consistency of currency of the sub-line and allowed currencies at the main-line

*   The system ensures that the utilization currency is among the allowed currencies of the facility(ies) attached, including that of the main-line, in case the utilization is attached to sub-line.

Maintaining Exposure Restrictions for a Line

User can also define the types of exposures that should be allowed (or disallowed) for a line. Based on the list user maintain, the system displays an error message if a utilization request with a transaction exposure is received where the exposure for the facility is either disallowed or not maintained as part of the allowed exposures.

Indicate if the exposure codes that user are specifying should be allowed or disallowed. From the option list available, select the exposure codes. The system defaults the description of the chosen exposure codes. To remove an exposure code from the list,

highlight the code and click on the **-** button. To add to the list, click on the **+** button, and choose the exposure code from the option list available.

While saving the record, if the exposures disallowed here are found to be linked to existing Facility Exposures or Customer Liability Exposures, the system displays an error message and does not save the details.

Maintaining Product Restrictions for a Line

User can define the types of products that should be allowed or disallowed for a line. To add a product to the list of allowed products, click on the Plus icon (+) and select the Source and Product Code from the adjoining option lists. The system defaults the description of the chosen source and product code.

To remove a product from the list of Allowed Products, select the Product Code and click the **-** button.

> **Note:**
>
> The system considers both the source and the product code to validate the restriction.
>
> - System considers both the source and the product code to validate the restriction
> - Sub-line product must be one of the products allowed at main line level. The system does not allow user to create sub-line with any other product
> - Allowed products at the sub-line level must be equal to or a sub set of the allowed products at the main line level

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.11 Tenor Restriction Details

This topic describes about the procedure to define tenor based restrictions.

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

User can define Limits based on the tenor of the contracts that utilize the limit.

1. On **Facilities Maintenance** screen, click the **Tenor Restrictions** tab.

The **Tenor Restriction Details** screen is displayed.

Figure 2-16   Tenor Restriction Details

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

Table 2-35   Tenor Restriction Details - Field Description

Field	Description
Tenor	Specify the name of the tenor. User can define any Tenor.
Tenor (Days)	Specify the number of days.
Limit	Specify the limit for the tenor. Limit Amount in Tenor Restriction cannot exceed Effective Line Amount in Facility.
Utilization	System displays the utilization amount for the specific tenor, based on the utilization of the Tenor. User cannot enter the Utilization amount.

Maintaining Tenor Restrictions for a Main Line

For a main line, user can:

• Specify the list of tenor restrictions.

• Assign limits for the Tenor restrictions.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

• Maintaining Tenor Restrictions for a Sub-Line
This topic describes about the information on tenor restrictions maintenance for sub-line.

2.2.11.1 Maintaining Tenor Restrictions for a Sub-Line

This topic describes about the information on tenor restrictions maintenance for sub-line.

User can define a sub-line tenor list and also define limits for each of them. To recall, a subline falls under the umbrella of the Main Line to which it is linked. Therefore, the maximum tenor that you define for a sub-line should not exceed the maximum tenor defined for the main line to which it is linked. The limit amount that you define for each sub-line tenor cannot be higher than the tenor limit defined for the main line to which it is linked. Tenors and limits can be placed at both the sub-line and main-line levels.

But, the maximum tenor of a sub-line cannot exceed the maximum tenor defined for the main-line to which it is linked.

Example

User define a Line LOANS and link it to the Liability Code CREATIVITY INC. The limit set for this line - LOANS is $ 1million.

User define a credit limit of $ 1 million for Creativity Inc. under this Credit Line. You also specify the tenor Restrictions for the line to be the following 30D, 60D, and 90D.

Table 2-36   Main Line Tenor List

Main Line Tenor List	Limit
30D	0.5M
60D	0.3M
90D	0.2M

The loans that this customer can avail can be further classified into Short, Medium, and Long Term Loans.

For our example we shall make Short Term, Medium Term and Long Term loans as sub-lines under the Main Line LOANS. It is only when you link these credit lines to the Credit Line LOANS that it becomes a Main line.

Sub-line code

• STLOANS

• MTLOANS

• LTLOANS

User can define a tenor list and have tenor based limits for both the Main Line and Sub-lines. So we shall also maintain tenor based limits for the sub-line STLOANS (as shown in the table below):

Table 2-37   Sub-Line Tenor List

Main Line Tenor List	Limit
30D	0.3M
60D	0.2M
90D	0.1M

You can add to the list of tenors maintained for a Main Line by specifying the Tenor restriction under the head Tenor and clicking on the **+** button. If you want to remove a tenor restriction from the list of tenor restrictions, highlight it and click the **-** button.

Validations:

• Multiple records with Same days and same/different Tenor cannot be provided at facility level.

• Tenor based utilization will be based only on the days provided and not on the Tenor. In case Mainline and Sub-line have same Days with different Tenors and utilization comes for that day, both sub-line and mainline tenor utilization will be affected for different Tenors.

• Tenor based utilization is allowed (with an override) for more than the limit specified for the Tenor basis

• Tenor based utilization is not allowed for a Tenor (Days) greater than the one specified at the Facility level.

• De-utilization updates back the Tenor at facility level.

Modification Validations:

- Tenor cannot be modified below the Tenor already utilized

- Modification of the Tenor (Limit / Days) specified more than the Limit utilized already is allowed

- Addition of Tenor with Days below already specified if utilized is not allowed

- Addition of Tenor with Days below already specified if not utilized is allowed

- Addition of Tenor with Days above already specified is allowed.

- Addition of Tenor with Days same as already specified is not allowed

- Addition of Tenor (Days/Limit) at Sub-line level above Maximum tenor (Days / Limit) of Mainline is restricted

- Deletion of Tenor at Facility level (Mainline / Sub-line) which has already been utilized is restricted

- Deletion of Tenor at Facility level (Mainline / Sub-line) which has NOT already been utilized is allowed.

2.2.12 Source Details

This topic describes about the procedure to define restrictions for the facility.

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

1. On **Facilities Maintenance** screen, click the **Source Restrictions** tab.

   The **Source Details** screen is displayed.

   Figure 2-17   Source Details

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

Table 2-38   Source Details - Field Description

Field	Description
Restriction Type	Select the restriction type for each restrictions defined for the facility from the following options: • **Allowed** • **Disallowed**
Source	Click the Q icon and select the source from the adjoining option list.
Description	Displays the description based on the selected source.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.13 Mandate Details

This topic describes about the procedure to maintain mandate information for the facility.

1. On **Facilities Maintenance** screen, click the **Mandate** tab.

   The **Mandate Details** screen is displayed.

Figure 2-18   Mandate Details

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

Table 2-39   Mandate Details - Field Description

Fields	Description
Line Code	Specify the line code for which the mandate detail has to be maintained. The system displays the line code from the main screen of facility.
Serial Number	Displays the serial number based on the specified line code
Min % Available	Specify the minimum percentage of the specific collateral type to be collected while processing the utilization transaction against the line code specified. The system verifies whether the mandate percentage of the line utilization amount is greater than the collateral limit contribution. If the mandate percentage is higher, the system displays an override message. You may choose to continue or cancel the maintenance.

Table 2-39   (Cont.) Mandate Details - Field Description

Fields	Description
Type	Click the 🔍 icon and select the collateral type required for validating mandate details for the utilization transaction. The option list displays all valid collateral types maintained in the system.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.14 Comments

This topic describes about the procedure to add comments for the facility maintenance.

1. On **Facilities Maintenance** screen, click the **Comments** tab.

The **Comments** screen is displayed.

Figure 2-19   Comments

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

Table 2-40   Comments - Field Description

Fields	Description
Date	Displays the current system date.
Input by	Displays the user ID of the user of the current session.
Comments	Specify the comments that you wish to save. This is a free text field. The comments that you maintain here is displayed in the Credit Desktop as well. For more details, refer **Credit Desktop** topic.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.15 FX Rate Revaluation

This topic describes about the information on FX rate revaluation.

• On **Facilities Maintenance** screen, click the **FX Rate Revaluation** tab.

The **FX Rate Revaluation** screen displays.
For more information about this screen, refer to Rate Code Parameters For FX Rate Revaluation section.

2.2.16 Facility Credit Rating and History

This topic describes about the procedure to capture facility rating details.

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

1. On **Facilities Maintenance** screen, click the **Credit Rating** tab.

   The **Facility Credit Rating and History** screen is displayed.

   Figure 2-20   Facility Credit Rating and History

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

   Table 2-41   Facility Credit Rating and History - Field Description

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

Table 2-41   (Cont.) Facility Credit Rating and History - Field Description

Fields	Description
Primary	Switch to 🔵 to make the record as primary for facility. Switch to ⚪ to make the record as not primary for facility. The ratings from multiple agencies of external type can be assigned to a facility 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 in the **Facilities Maintenance** screen. Similarly, external credit rating marked as **Primary** is shown in **External Credit Rating** field in the **Facilities Maintenance** screen. The modification of primary from one agency to another is allowed. **Note:** When a primary credit rating at facility level is modified to a rating with a lower priority, then an alert is triggered. The alert of such facilities is displayed in the dashboard.
Effective Date	Specify the effective date while associating a credit rating to a facility. 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. For backdated facilities, rating effective date cannot be prior to the facility start date. If multiple modifications are done for a particular agency with the same effective date, then the last modification is taken into consideration.
Credit Rating Agency Type	Select the agency type as Internal or External. These values get defaulted from the **Credit Rating Agency Maintenance** screen.
Facility Credit Rating History	Specify the fileds under this section.
Credit Rating and Effective Date	If the credit rating for a specific agency is modified along with the Effective date at a facility level, then the existing is recorded in the **Facility Credit Ratings History** section.

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.17 Notifications

This topic describes about the procedure to configure fields for trigerring notification.

Prerequisites for generating notification

- CSTB_Param setting must be updated as JSON and the server must be restarted
  - Configure the following in CSTB_PARAM:
    * PARAM_NAME as ELCM_NOTIF_REQ, PARAM_VAL as Y
    * PARAM_NAME as ELCM_NOTIF_TYPE, PARAM_VAL as JSON

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

- Entity must be configured in STDJOBMT with name ENTITY

- The Job (ELCMNOTIFICATIONS) must be resumed from SMSJOBBR

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

Configuring JMS on Weblogic Server 12c

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

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

1. On **Facilities Maintenance** screen, click the **Notification** tab.

   The **Notification** screen is displayed.

Figure 2-21   Notifications

Table 2-42   Notifications

Field Name	Screen	Modification	Old value relevance	Notification triggered when
Collateral Amount	**GCDFACLT** - main screen/Pool links	Direct/Batch	Yes	When changes done in pool links screen or when collateral value changes
Revolving	**GCDFACLT** - main screen	Direct	Yes	When revolving check box is selected/cleared
Utilization Amount	**GCDFACLT** - main screen	Direct	Yes	Overall utilization amount changes
Limit Expiry Date	**GCDFACLT** - main screen	Batch	No	When limit expiry date cross application date
Limit Amount	**GCDFACLT** - main screen	Direct/Batch	Yes	When limit amount changes

Table 2-42   (Cont.) Notifications

Field Name	Screen	Modification	Old value relevance	Notification triggered when
Covenant Revision Date	**GEDFACLT** - covenants sub-screen	Batch	No	When revision date is crossed and covenant expires
Credit Rating Change	**GEDFACLT** - credit rating	Direct	Yes	When credit rating changes for an existing record.
Schedule Limit Date	**GEDFACLT** - Schedules sub-screen	Batch	No	On reaching the Limit date maintained at the Limit Schedule
Effective Line Amount Basis	**GCDFACLT** - main screen	Direct	Yes	When effective line amount is changed
Available Amount	**GCDFACLT** - main screen	Derived value in screen when base value gets modified Direct/ Batch	Yes	When available amount changes based on changes on account of utilization, blocking, limit amount changes, so on

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.18 MIS Class

This topic describes about the procedure to link MIS class with the facility.

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

MIS details associated with the fee class (**GEDCLSMT**) will be populated in the respective sections (Transaction MIS or Composite MIS) based on the selection of fee class code on clicking **Populate**.
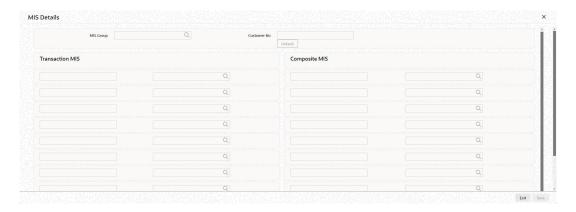
You can fetch both the MIS codes (**GEDCLSMT**) as well as the MIS group (**MIDGRPMT**) directly maintained in the system. MIS codes that gets defaulted from fee class as a part of associated MIS group or directly maintained as codes can be overridden by the user in the Collateral screen.

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

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

   The **MIS Details** screen is displayed.

Figure 2-22   MIS Details

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

Table 2-43   MIS Details - Field Description

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

2. Click **Save** to navigate to the **Facilities Maintenance** screen.

2.2.19 Change Log

This topic describes about the detailed information on the Change Log tab in the Facilities Maintenance screen.

The system allows to view the history of all the facility changes that have happened for a selected facility. For each facility, you can view the record details, remarks, warnings, and fields that are modified. On clicking **Change Log** tab in the **Facilities Maintenance** screen, the system displays the modification details of particular record.

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

   The **Change Log** screen displays.

Figure 2-23   Change Log

For more information on fields, refer to the field description table.
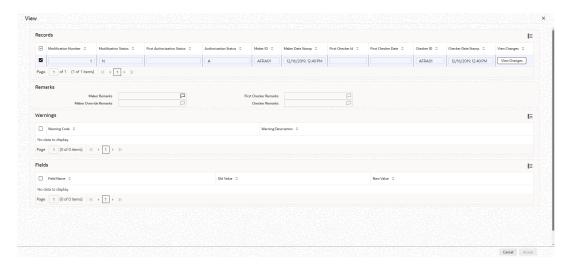
Table 2-44   Change Log - Field Description

Field	Description
Modification Number	Displays the modification number.
Modification Status	Displays the modification status.
First Authorization Status	Displays the first authorization status.
Authorization Status	Displays the authorization status.
Maker Id	Displays the maker ID.
Maker Date Stamp	Displays the maker date stamp.
First Checker Id	Displays the first checker ID.
First Checker Date	Displays the first checker date.
Checker Id	Displays the checker ID.
Checker Date Stamp	Displays the checker date stamp.
Maker Remarks	Displays the maker remarks
Maker Override Remarks	Displays the maker override remarks.

Table 2-44 (Cont.) Change Log - Field Description

Field	Description
First Checker Remarks	Displays the first checker remarks.
Checker Remarks	Displays the checker remarks.
Warning Code	Displays the warning code.
Warning Description	Displays the warning description.
Field Name	Displays the field name.
Old Value	Displays the old value.
New Value	Displays the new value.

2. Click **Accept** to navigate to the **Facilities Maintenance** screen.

2.2.20 Facilities Summary

This topic describes about the procedure to view facilities summary details.

User can also use **GESFACLT** screen to query the facility. **GESFACLT** fetches the facilities created in logged in branch, whereas **GESQYFAC** fetches all the facilities available across different branches.

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

  The **Facilities Summary** screen is displayed.

Figure 2-24 Facilities Summary

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

Table 2-45 Facilities Summary - Field Description

Field	Discretion
Authorization Status	Select the authorization status from the drop-down list. The available options are: • **Authorized** • **Unauthorized** • **Rejected**

Table 2-45   (Cont.) Facilities Summary - Field Description

Field	Discretion
Record Status	Select the record status from the drop-down list. The available options are: • **Open** • **Closed**
Liability No	Click the 🔍 icon and select the number from the available list.
Line Code	Click the 🔍 icon and select the line code from the available list.
Serial No	Click the 🔍 icon and select the number from the available list.
Line Currency	Click the 🔍 icon and select the currency from the available list.
Line Start Date	Specify the line start date.
Line Expiry Date	Specify the line expiry date.

2.2.21 Covenant Tracking Summary

This topic describes about the procedure to view facility covenant tracking summary.

The system allows to view the summary of covenants attached to the facility for tracking using the **Facility Covenant Tracking Summary** screen **GESCOVTR**. You can view applicable covenants for a particular facility from the list of covenants maintained in the system. This screen also allows you to open detailed screen by querying the records based on the search criteria.

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

  The **Covenant Tracking Summary** screen is displayed.

Figure 2-25   Covenant Tracking Summary

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

Table 2-46   Covenant Tracking Summary - Field Description

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

2.2.22 Tracking Facility Covenant Details

This topic describes about the procedure to track covenants linked to facility.

The system allows to track the covenants captured as part of facilities maintenance using the **Facility Covenant Tracking Details** screen **GEDCOVTR** which is specific to facility as well as a common **Covenant Tracking Details** screen **GEDCVTRK**.

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

   The **Facility Covenant Tracking Summary** screen id displayed.

2. Click on the queried record on **Facility Covenant Tracking Summary** screen.

   The **Facility Covenant Tracking Details** screen is displayed.

> **✎ Note:**
>
> • It is recommended to use the common **Covenant Tracking Details** screen (**GEDCVTRK**) for all covenant tracking purposes.
>
> • For information on common **Covenant Tracking Details** screen, refer **OBELCM Common User Guide**.

User can invoke the **Facility Covenant Tracking Details** screen by typing **GESCOVTR** (Facility Covenant Tracking Summary) and on clicking the queried record **GEDCOVTR** (Facility Covenant Tracking Details) is opened with the details of the covenant.

Figure 2-26   Covenant Tracking Details

3. On **Facility Covenant Tracking Details**screen, specify the details.

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

Table 2-47   Covenant Tracking Details - Field Description

Fields	Description
Entity ID	Click the $\mathbb{Q}$ icon and select the entity ID from the list.
Liability No	Displays the liability number for which the facility is linked.
Covenant Name	Displays the covenant name.
Covenant Reference Number	Displays the covenant reference number for the facility being maintained.
Grace Days	Displays the grace days for the next due/revision date allowed for facility covenant.
Notice Date	Displays the date on which covenants can be tracked for compliance before revision date in advance based on notice days configured.
Review Date	Displays the date on which covenant has to be revisited for review. Revision date is arrived by the system for a particular facility covenant based on start date + (combination of frequency & due date & start month) at the time of saving.

Table 2-47   (Cont.) Covenant Tracking Details - Field Description

Fields	Description

Compliance Status	Select any of the following covenant status. The available options are:
	• **Complied**
	  – If the status of the covenant is not compiled on or before revision date, then the status is updated as breached by running the scheduler ELCMCOVNTSTAT immediately after the end of revision date
	  – If the covenant has the grace days configured, compliance can be marked till the grace period end date. The status gets updated as breached only after grace period end date if compliance is not marked after running the scheduler ELCMCOVNTSTAT
	  – Compliance on the breached covenant can be marked after which the covenant for next frequency is enabled with the next revision date duly considering the original revision date + frequency
	  – Once compliance is marked for a particular frequency, record for the next frequency with blank status is available in DB and accordingly revision date get updated in collateral/facility
	• **Deferred**
	  – Covenants can be deferred for a defined period during which time covenants are not available for tracking. When covenants are breached, it cannot be deferred. Deferment can be done before the covenant becomes breached.
	• **Terminated**
	  – Covenants can be stopped from further tracking by updating the status as 'Terminated'. Only covenants which are either complied or deferred status can be terminated. Breached covenants cannot be terminated.
	• **Breached**
	  – Covenants which are not complied within next revision date is marked as breached by running the scheduler ELCMCOVNTSTAT immediately after the end of revision date
	  – When covenants pertaining to multiple frequency are breached, all of them are available for tracking

Defer Till Date	In case the status is **Deferred**, then user need to specify this date. User need to specify the date so that covenants falling during this period are not tracked. After end of deferment date, covenants are applicable and available for tracking.

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

• Including Netting Amount in Facility's Netting Contribution
  This topic describes about the detailed information on including netting amount in facility's netting contribution.

2.2.22.1 Including Netting Amount in Facility's Netting Contribution

This topic describes about the detailed information on including netting amount in facility's netting contribution.

User can set the available amount under a Facility to include the Netting Amount as well. To enable this feature you must enable the **Netting Required** check box in the following levels:

- **Account Netting level**
- **Liability level**
- **Facility level**

Once the netting option is enabled in the above levels the Netting amount maintained as a part of **Account Netting** screen is added to the available amount of the facility in facility currency. The **Netting Amount** field in the facility screen is displayed in the **Netting Contribution** field for the facility in facility currency.

Account Netting

When you authorize an account netting transaction with contract type **AC** and netting enabled, then the netting amount is included in the facility in facility currency after netting has been enabled in Liability level & Facility level. Here the Netting Amount is updated accordingly.

When you modify an Account Netting Record and deselect the **Netting** check box, then the system automatically subtracts the netting amount from the Available Amount and the Netting Amount for the corresponding facility

When you modify an Account Netting Record and select the **Netting** check box, then the system automatically add the netting amount to the Available Amount and the Netting amount for the corresponding facility.

When an Account Netting Record is closed and authorized, the system automatically subtracts the netting amount from Available Amount and the Netting Amount for the corresponding facility.

When an Account Netting Record is re-opened and authorized, the system should automatically add the netting amount to Available Amount and the Netting Amount for the corresponding facility.

Facility

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount to zero and recalculates the available amount. Likewise, when the netting option is enabled, the system updates the netting amount based on all the Account Nettings which have Netting option enabled for the facility.

Liability

When the **Netting** option is deselected and the modification is authorized, the system automatically sets the netting amount of all its facilities to zero and recalculates the available amount. Similarly, when the **Netting** option is enabled, the system updates the netting amount based on all the Facilities and Account Nettings records, which have **Netting** option enabled for the liability.

2.2.23 Viewing Previous Credit Limit Changes

This topic describes about the procedure to view previous credit limit changes.

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

   The **Facilities Summary** screen is displayed.
   For more information on facilities summary screen, refer Facilities Summary.

2. To view any previous changes made to the credit limit, double-click the corresponding record.

   A detailed screen containing the changes made is displayed

For more information on facilities maintenance, refer Facilities Maintenance.

> **Note:**
>
> The above screen is a view-only screen, hence you cannot make any modifications in the screen.

2.2.24 Facility Log Details

This topic describes about the procedure to view facility log details.

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

You can view the list of changes on the facility selected for a given date or range of dates. Facility log summary provides an option to search the record based on **Liability No**, **Line Code**, **Serial No**, **From Date**, and **To Date**.

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

  The **Facility Log Details** screen is displayed.

Figure 2-27   Facility Log Details

For more information on fields, refer to the field description table.
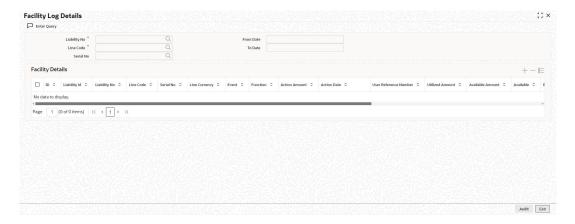
Table 2-48   Facility Log Details - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list.
From Date	Specify the from date.
Line Code	Click the 🔍 icon and select the line code from the list.
To Date	Specify the to date.

Table 2-48   (Cont.) Facility Log Details - Field Description

Field	Description
Serial No	Click the 🔍 icon and select the serial number from the list.

You can view the indicative list of changes as below:

- Revolving to non-revolving and vice-versa
- Adding a main line code/removing existing main line code
- Adding a category/removing a category
- Limit amount increase/decrease
- Facility expiry
- Reopening/enabling after expiry
- Linking collateral pool to facility
- Increasing/decreasing collateral pool value at facility level
- Adding/deleting a mainline before utilization
- Change effective line basis
- Amendment to approved amount
- Modification of limit expiry date
- Modification of exception transaction amount
- Modification of exception breach percentage
- Increase or decrease limit through limit schedule
- Increase or decrease collateral pool value
- FX rate revaluation – amendments which impact facility
- Exception breach transactions

Impact on facility on account of amendments in other functions or batches triggering

- Increase/decrease collateral value
- Facility transfer
- Facility blocking
- Facility utilization
- Facility de-utilization
- Currency revaluation impacting facility
- Fee liquidation/fee reversal

2.2.25 Terms and Conditions

This topic describes about the procedure to define Terms and conditions.

Terms and conditions functionality for entities like customer, facility and collateral is supported with the following features.

T&C Maintenance

- Common terms and conditions maintenance for all 3 entities.

- Creation, modification, inquiry, and summary features for maintenance.

T&C Linkage

- Support for linking terms and conditions with entities like customer, facility, and collateral.

- One or more conditions can be attached to an entity.

- For facility and collateral, separate sub-system is provided in existing maintenance screen for Terms and conditions.

- For customer, separate function is provided for linking terms and conditions.

- Once a condition is updated as part of tracking, tracking related details are updated in linkage level.

T&C Tracking

- Common tracking screen for conditions of all entities.

- Condition is available for tracking on or after the due date.

- As part of tracking condition status can be updated like met, breached, waived, or deferred.

- New due date can be signified for deferred condition in the linkage screen.

- Deferred condition can be tracked and taken for a logical closure by updating the status like met, breached, or waived.

2.2.26 Pricing

This topic describes about the procedure to define pricing.

Pricing functionality is supported for facility with the following features.

- New Pricing sub-system is introduced in facility maintenance.

- Pricing components like Interest, Charges and Commission are supported.

- Multiple records of pricing components can be signified for a facility.

- Based on facility type, applicable pricing components can be signified. For ex., for Funded type of facility, Interest and Charges are supported whereas for non-funded type of facility, Commission and charge components are supported.

- Applicable attributes are provided for each pricing component.

- The Pricing details captured in ELCM can be used by other PPs (Loans, OD etc) by querying the facility.

2.2.27 Facility View Summary

This topic describes about the procedure to view facility summary.

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

Figure 2-28   Facility View Summary

Specify the **ID** in the available field

2.   Click **Execute Query** to execute to the query.

2.2.28 Processing of Advanced and Manual Facility Fees

This topic describes about the detailed information on advanced and manual facility fees processing.

Oracle Banking Enterprise Limits Management supports **Advanced Fee** and **Manual Payment** of fee for facility. The steps involved in processing advanced and manual fee payment is as follows:

Advanced Fee

You can capture **Liquidation Method** as **Advanced** in the **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

At the time of facility creation in **Facility Maintenance** (**GEDFACLT**) screen, this value gets defaulted as **Advanced** in **Liquidate Method** field in facility **Fee Details** screen.

You can choose your own schedule start by selecting **Start Date** and **Start Month** in **Fee Rule Preferences** section.

The following are the various advanced fee scenarios:

1.   Advanced fee can be of type **User Input** or **Rate/Amount** selected in **Fee Rule Maintenance** screen.

- **User Input** can only be specified in terms of amount value

- **Rate/Amount** is based on the underlying SDE selected in SDE Type

- For **User Input** or **Rate/Amount**, the value specified is considered for the whole liquidation cycle (frequency) and accrued accordingly based on the day basis.

For example, Fee Amount = 2400, Accrual Frequency = Daily, liquidation frequency = Monthly, Days in month = 30, Day Basis = Actual/Actual

Fee accrued per day is 2400/30 = 80. This process is repeated for every schedule (in this case every month)

2. Advance fees can be collected/liquidated both manually or automatically (configured in liquidation preference in **Fee & Account Class Maintenance** screen as **Manual** or **Auto**.)

- If **Manual** then fee type has to be **User Input**

  – For fee type as **User Input** and liquidation as **Manual**, advanced Fee is collected manually from **Manual Fee Payment** screen

  – FLIQ event is triggered once the record is saved in **Manual Fee Payment** screen

  – You are not allowed to make advance payments

- If **Auto** then fee type can be either **User Input** or **Rate/Amount**.

  – For fees types as **User Input** and liquidation as **Auto**, advanced fee is collected automatically on the day of facility creation and then based on the frequency

  – For fees types as **Rate/Amount** and liquidation as **Auto**, advanced fee is collected automatically on the day of facility creation (and then based on frequency) if the underlying SDE's have balances

> **Note:**
>
> - If on facility start date, the SDE closing balance is 0 the fee is not collected
>
> - Fees are collected from the date the balances are updated
>
> - In this case, if the balances are updated in mid of the fee liquidation cycle the fees are adjusted as part of PRLQ (PRLQ_REC/PRLQ_PAY) event triggered on cycle last date
>
> - Fee accrual starts from the date the balances are updated

Manual Fee

You can capture **Liquidation Method** as **Manual** in **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

At the time of facility creation in **Facility Maintenance** (GEDFACLT) screen, this value gets defaulted as **Manual** in **Liquidate Method** field in facility **Fee Details** screen.

Manual Liquidation screen

You can perform manual fee payment by selecting facility detail and limit date in the **Manual Liquidation** screen **GEDFCFPT**.
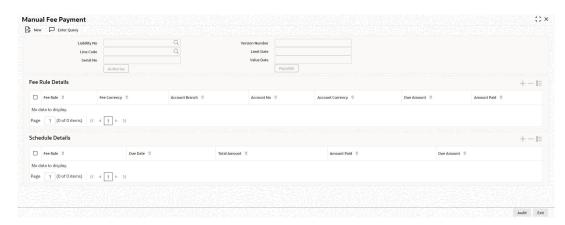
- On the **Home** screen, specify **GEDFCFPT** in the text box and click ▶ arrow icon.

Figure 2-29   Manual Fee Payment

Once you select the **Liability No**, **Line Code**, and **Limit Date**, and click **Populate**, the **Fee Rule Details** and **Schedule Details** sections get displayed.

The **Serial No** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.

It shows the summary of amount due and amount scheduled for a particular fee starting from start date to limit date.

> **Note:**
>
> - Payment can be done till today's date only. Reversal of payment is allowed for latest version and today paid payment only
> - Fees that are due for backdated facility till facility book date can be liquidated once the facility record is authorized

As part of manual liquidation of facility fees, FLIQ (Fee Liquidation) event is triggered and appropriate entries are passed by system.

REVP (Reverse Payment) and RPRL (Reverse Pay/Receive Liquidation) events are system generated events when reversal of manual payment and pay-receive liquidation is opted for which accounting entries are internally generated by the system.

> **Note:**
>
> - Pending fee will be liquidated at the time of facility closure for the accrued amount.
> - In case the Fee Parameters at Facility level are modified after populating the Fee details in **GEDFCFPT**, you can click **Populate** again to recalculate the fee details.

- Fee liquidation considering holiday settings
  This topic describes about the information on the fee liquidation.

- **Accrual for Arrears Fee**
  This topic describes about the information of accrual for arrear fee.

- **Month End Liquidation**
  This topic describes about the detailed information on month end liquidation

2.2.28.1 Fee liquidation considering holiday settings

This topic describes about the information on the fee liquidation.

Section Title

Fee liquidation considering GEDPARAM – Holiday Treatment setting and facility level fee parameter setting for holiday processing is explained in the following examples.

Example 1

With facility level fee processing setting as **Ignore Holiday**, fee liquidation will be as below for different holiday treatment setting in GEDPARAM.

Fee Preference Holiday Processing	Ignore	
GEDPARAM	S	
Fee start date	September 1, 2021	
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	st September - 30th September	
Fee Transaction date	2nd October	
Value date	1st October	
Accrual considered till	30th September	

Fee Preference Holiday Processing	Ignore	
GEDPARAM	N-1	
Fee start date	September 1, 2021	
Fee liquidation date	October 1, 2021	Holiday
Fee Cycle	1st September - 30th September	
Fee Transaction date	2nd October	
Value date	1st October	
Accrual considered till	30th September	

Example 2

With facility level fee processing setting as Move forward/Move backward and move across month enabled, fee liquidation will be as below for different holiday treatment setting in GEDPARAM with 1st October marked as holiday.

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	S
Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	2nd October

Value date	2st October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	2nd October
Value date	2st October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	S
Fee start date	September 1, 2021
Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	September 30, 2021
Fee Cycle	1st September - 29th September
Fee Transaction date	30th September
Value date	30th September
Accrual considered till	29th September

Example 3

With facility level fee processing setting as Move forward and move across month enabled fee liquidation will be as below for different holiday treatment setting in GEDPARAM with 1st October marked as holiday first and subsequently 2nd October is also marked as holiday (in between the cycle, say 15th September)

Fee Preference Holiday Processing	Move forward and Move across
GEDPARAM	S
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	3rd October
Value date	2nd October
Accrual considered till	1st October

Fee Preference Holiday Processing	Move forward and Move across

GEDPARAM	N-1
Fee start date	September 1, 2021
Fee liquidation date	October 2, 2021
Fee Cycle	1st September - 1st October
Fee Transaction date	30th September
Value date	2nd October
Accrual considered till	1st October

2.2.28.2 Accrual for Arrears Fee

This topic describes about the information of accrual for arrear fee.

For arrears fee on facility, accrual will be done for the fee cycle considering the day basis configured for fee rule and accrued fee amount will be liquidated on the liquidation date.

For percentage based fee, daily accrual will be calculated on basis amount considering day basis and consolidated accrual amount till end of fee cycle will be liquidated on the fee liquidation date.

For user input and amount based fee, per day accrual will consider the day basis which will sum up to user input or amount specified and same amount will be liquidated on the liquidation date.

Example

Fee start date	September 1, 2021
Fee liquidation date	October 1, 2021
Fee Cycle	1st September - 30th September
Fee Transaction date	1th October
Value date	1th October
Accrual considered till	30th September

2.2.28.3 Month End Liquidation

This topic describes about the detailed information on month end liquidation

On selecting **Month End Liquidation** checkbox, liquidation happens on every month end for the configured fee rules irrespective of the Liquidation frequency.

For example: If Fee start date is 5th April and Month end liquidation is checked,

Advance fees- First fee gets liquidated on fee start date and second and subsequent fee payments will be collected on month end - for eg: 30th April.
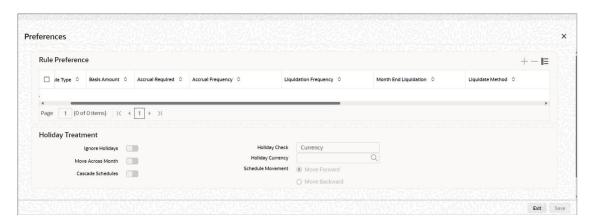
Arrear fees- First fee gets liquidated on Month end and last instalment will be liquidated on fee end date.

> **Note:**
>
> Month End is applicable only if liquidation frequency is monthly and above.

Month End Liquidation

Figure 2-30   Month End Liquidation

2.2.29 Fee Recalculation Based on Backdated Transaction

This topic describes about the detailed information on recalculation of fees based on backdated transaction.

You can configure the system to recalculate already liquidated facility fee whenever a backdated transaction is posted with transaction date as current date and value date as back date. This configuration can be enabled by setting the value of **FEE_ALC_FLAG** field in GETM_PARAMETER table as Y. If this flag value is set as N, then the system will not recalculate fee for the already liquidated fee cycles. However, the concerned value dated balance will be updated based on back dated transaction.

> **Note:**
>
> - FEE_ALC_FLAG setting in GETM_PARAMETER table is a one time activity. Bank's can choose to recalculate the already liquidated fees or to not consider backdated transactions based on their requirement.
>
> - Refer **Global Exposure Parameter Details** topic in ELCM Common User Manual for information on configurations related to backdated transaction.

The backdated transactions considered for fee recalculation are:

- Amendment to facility including sub-system changes impacting the facility level amounts in Facility screen (**GEDFACLT**) with maintenance value date as back date

- Utilization transaction with value date as back date

- Rate change (including signifying new rate and modifying existing records) in fee preferences at facility level with effective date as back value date

> **Note:**
>
> - For backdated transactions posted during the deferment period, fee which are deferred but yet to be liquidated will be recalculated and liquidated on the deferred date
>
> - For the period pertaining to current liquidation cycle, accrual will get recalculated from the last liquidation date
>
> - Facility level limit changes done with back value date by signifying maintenance value date may result in change in slab/tier. For these amendments, appropriate rate/amount will be considered based on the new slab/tier while recalculating the fees.

Calculation of balances

- Based on back value dated transactions, value dated balances of impacted amounts will be updated in addition to updating of book dated balances. Fee associated with such SDE will be recalculated

- As book dated balance is considered for backdated transactions like utilization, exchange rate as on book date will be considered for cross currency transactions

Differential amount for already liquidated cycles

- Separate entries (for both accrual and liquidation) will be posted for differential fee calculated for already liquidated cycles

- Value date of such separate entries will be liquidation date of corresponding cycles with transaction date as current application date

- Differential fee accrual entries are posted for each liquidation cycle

- Separate entries for current cycle accrual based on back dated transactions will be posted based on accrual frequency

- Irrespective of liquidation mode, the adjustment entries will get force posted as part of facility fee liquidation batch

Accounting

- Separate accounting entries (Increase/decrease) will be posted for each liquidation cycle for each fee rule with value date as liquidation date and book date as current date

- All recalculation related fee entries will be force posted

- If accrual is daily, accrual entries will be matched with liquidation frequency for backdated transactions. For example, if the liquidation cycle is monthly and accrual is daily, differential accrual for already liquidated cycle will be consolidated and posted monthly.

- For completed cycles, approach for advance fee is same as that of arrear fee

Example: If facility is created on 1st January with two fees (one advance fee and one arrears fee with percentage), liquidation cycle is monthly, and accrual is daily as below:

Facility Start Date	1st January		
Monthly fee dates	1st January	1st February	1st March
Advance fee amount liquidated	1000	1100	1050

Arrears fee amount liquidated		2200	2100
Accrual entries daily (for these liquidated fee)			

On 10th March, accrued amounts till date will be:

Current Business date	10th March
Advance fee accrual amount	300
Arrears fee accrual amount	700

If back value dated transaction is done on 10th March with value date as 10th January, already liquidated fee will be recalculated and differential amounts (liquidation cycle wise) will be:

Value date of backdated transaction	10th January		
Value date of differential fee liquidation transaction	1st January	1st February	1st March
Resulting differential fee amount - Advance	200	300	350
Resulting differential fee amount - Arrears		700	800

Differential fee accrual entries for liquidated cycles with value date will be:

Value date of different fee accrual - advance	31st January	28th February	
Different fee accrual amount	200	300	
Value date of different fee accrual - arrears	s	1st February	1st March
Different fee accrual amount		700	800

Differential accrual for current cycle

- For the period from 1st March till 9th March, arrear/Advance fee differential accrual will be posted daily for different value dates with transaction date as 10th March.

- For advance fee, posting of backdated transaction with value date in the current cycle will result in recalculation and posting of accrual entries.

2.2.30 Facility Expiry and Closure with Fee Handling

This topic describes about the faciliy expiry and closure.

Facility Expiry

Facility Expiry functionality is now enhanced to handle below transactions.

1. Balancing of contingent GL accounts due to de-utilizations on a facility post expiry, in case of revolving line.

2. Restoring of contingent balance prior to facility expiry considering the payments when facility is extended post expiry.

3. Two new events are introduced:

   • EXPT (Reversal of Payment post expiry) – This event will balance the de-utilizations post expiry of facility. It will get triggered, if there is a payment on the facility post expiry and will be accompanied with DUTL.

       – This event will be applicable for only revolving facilities (not applicable for non-revolving and NRS lines as de-utilization does not reinstates the limit).

Table 2-49   Event - EXPT

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPT	CONASSETOFF	UTIL_DECR	Debit
EXPT	CONASSETGL	UTIL_DECR	Credit

   • EXPR (Reversal of Expiry) – This event will restore the contingent balance prior to expiry of the facility duly considering the payments. It will get triggered, only if the facility is getting extended post expiry.

Table 2-50   Event -EXPR

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
EXPR	CONASSETGL	UNUTL_AMT	Debit
EXPR	CONASSETOFF	UNUTL_AMT	Credit

4. **Example**:

Table 2-51   Facility Creation (revolving line)

Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-52   Utilization

Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-53   De-utilization

De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-54   Facility Expiry

Facility Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-55   De-utilization post Expiry -DUTL

De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
DUTL	CONASSETGL	UTIL_DECR	Debit	2000
DUTL	CONASSETOFF	UTIL_DECR	Credit	2000

Table 2-56   De-utilization post Expiry - EXPT

De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPT	CONASSETOFF	UTIL_DECR	Debit	2000
EXPT	CONASSETGL	UTIL_DECR	Credit	2000

Table 2-57   Facility Extension

Facility Extension				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPR	CONASSETGL	UTIL_DECR	Debit	7000
EXPR	CONASSETOFF	UTIL_DECR	Credit	7000

Facility Closure

1. Facility Closure will signify the logical closure of facility (terminating/permanently closing the line).

2. Facility Closure can happen both prior and post expiry of the facility.

3. Closure of facility can only be done when there is no outstanding (both direct and indirect utilizations and blocks) – system will validate.

4. Mainline facilities cannot be closed if sub-line facilities are still open – system will validate.

5. Auto CNR process for non-revolving facilities will continue as is - updating record status as CLOSED [C].

   a. It will not mark the logical closure of record (update limit status and user defined status as 'Closed').

   b. Thus, logical closure should always be initiated by the user.

6. Existing operation of record closure and reopen will continue its behavior as is.

7. Facility once logically closed cannot be activated again.

8. For closing the facility, user should:

    a. Unlock the facility.

    b. Under **Limit Review** section.

    c. Select the Limit Status as **Closed**.

    d. **Closure Reason** can be provided.

    e. Save the facility record.

9. On closure of facility,

    a. User Defined Status will be updated as **Closed**.

    b. Status Changed On field will be updated based on closure date.

    c. System will trigger the event **CLOS** with accounting entries, depending on whether the closure happens before or after the facility expiry.

       • Close before expiry – contingent accounting same as that of expiry.

       • Close after expiry - no need for posting any contingent entries since EXPY event balances the contingent GLs.

> **✎ Note:**
>
> CLOS event is to be maintained in Fee Class Maintenance with below accounting entries.

Table 2-58   Event -CLOS

Event	Accounting Role	Amount Tag	Dr/Cr Indicator
CLOS	CONASSETOFF	UNUTL_AMT	Debit
CLOS	CONASSETGL	UNUTL_AMT	Credit

10. **Scenario 1** – Closure before Expiry (revolving Line).

Table 2-59   Closure before Expiry- Facility Creation (revolving line)

Closure before Expiry				
Facility Creation (revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-60   Closure before Expiry- Utilization

Closure before Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETOFF	UTIL_INCR	Credit	4000

Table 2-61   Closure before Expiry- De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
DUTL	CONASSETGL	UTIL_DECR	Debit	4000
DUTL	CONASSETOFF	UTIL_DECR	Credit	4000

Table 2-62   Closure before Expiry

Closure before Expiry				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
CLOS	CONASSETOFF	UNUTL_AMT	Debit	10000
CLOS	CONASSETGL	UNUTL_AMT	Credit	10000

11. **Scenario 2** – Closure before Expiry (non-revolving Line).

Table 2-63   Closure before Expiry (non-revolving Line) - Facility Creation (non-revolving line)

Closure before Expiry				
Facility Creation (non-revolving line)				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-64   Closure before Expiry (non-revolving Line) - Utilization

Closure before Expiry				
Utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-65   Closure before Expiry (non-revolving Line) - De-utilization

Closure before Expiry				
De-utilization				
Event	Accounting Role	Amount Tag	Dr/Cr Indicator	Amount
De-utilizatin of 4000				
No De-utilization				

Table 2-66   Closure before Expiry

Closure before Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
CLOS	CONASSETOFF	UNUTL_AMT	Debit	6000
CLOS	CONASSETOFF	UNUTL_AMT	Credit	6000

12. **Scenario 3** – Closure after Expiry.

Table 2-67   Closure after Expiry - Facility Creation (revolving line)

Closure after Expiry				
Facility Creation (revolving line)				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
INIT	CONASSETGL	LIMIT_AMT	Debit	10000
INIT	CONASSETOFF	LIMIT_AMT	Credit	10000

Table 2-68   Closure after Expiry - Utilization

Closure after Expiry				
Utilization				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
UTIL	CONASSETOFF	UTIL_INCR	Debit	4000
UTIL	CONASSETGL	UTIL_INCR	Credit	4000

Table 2-69   Closure after Expiry - De-utilization

Closure after Expiry				
De-utilization				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
DUTL	CONASSETGL	UTIL_DECR	Debit	1000
DUTL	CONASSETOFF	UTIL_DECR	Credit	1000

Table 2-70   Closure after Expiry - Facility Expiry

Closure after Expiry				
Facility Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPY	CONASSETOFF	UNUTL_AMT	Debit	7000
EXPY	CONASSETGL	UNUTL_AMT	Credit	7000

Table 2-71   Closure after Expiry - De-utilization post Expiry- DUTL

Closure after Expiry				
De-utilization post Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
DUTL	CONASSETGL	UTIL_DECR	Debit	3000
DUTL	CONASSETOFF	UTIL_DECR	Credit	3000

Table 2-72   Closure after Expiry - De-utilization post Expiry- EXPT

Closure after Expiry				
De-utilization post Expiry-EXPT				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
EXPT	CONASSETOFF	UTIL_DECR	Debit	3000
EXPT	CONASSETGL	UTIL_DECR	Credit	3000

Table 2-73   Closure after Expiry

Closure after Expiry				
Event	**Accounting Role**	**Amount Tag**	**Dr/Cr Indicator**	**Amount**
NO CLOS EVENT				

Fee Handling:

1. Fees can now continue to be collected post expiry of the facility till logical closure.

2. Fee end date will not be defaulted with facility expiry date.

3. User can provide the fee end date less or greater than facility expiry date and can choose to not provide it (keep blank).

   • Fee end date < facility expiry date: Fee will be collected (accrual and liquidation) only till the given date.

   • Fee end date > facility expiry date: Fee will continue to be collected (accrual and liquidation) post facility expiry up to the given date.

   • Fee end date is blank: Fee will continue to be collected (accrual and liquidation) till logical closure of facility.

4. User can modify the fee end date till logical closure of facility, provided fee end date has not crossed.

5. Defer liquidation of fee can be signified even post expiry till logical closure of facility and will continue based on current functionality.

6. On logical closure of facility, system will liquidate all the fees till the date of closure - Accrual (FACR) and liquidation entries (FLIQ and PRLQ) will be passed till facility is logically closed.

7. These above points are applicable to all facilities – Current dated/Back dated/Future dated.

2.2.31 Processing of ECA and Partial/Full Fee Liquidation

This topic describes about the detailed information on ECA processing and fee liquidation.

- ECA request for fee liquidation is not created from ELCM where GL is chosen as settlement account

- For fees where liquidation start month and date are opted, ECA request is triggered as below:

  - Arrears Fees – On selected month and date with amount due till that day

  - Advance fees – ECA request on facility start date with amount from facility start date till selected month and date

- ECA request is triggered for fee liquidation events (FLIQ and PRLQ - PRLQ_REC) and not for events like FACR

- No ECA requests are triggered for fees associated with facilities in closed, expired or inactive status

- No ECA requests are triggered for the fees that are waived

- You can verify fee amount for each liquidation cycle, recovered and due from 'Facility Fee Summary' screen

- You can Approve/Retry the rejected ECA request from 'ECA Queue' screen

- When you choose to approve, fee gets liquidated and force posted irrespective of available balance in CASA (in GESFRTRY)

- The different ECA request are provided below:

  - P – Processed

  - E - Error

  - T – Timed Out

  - A – Approved

  - U - Unprocessed

ECA Request for Auto Liquidation

1. As part of ELCM batch process, amount due for liquidation for a fee is sent to the DDA system for approval based on (ECA_CHECK_REQD) parameter maintained in GEDPARAM table and verify funds flag at account and contract level. Only after receiving an approval from the DDA system, the system proceeds with liquidation of the fee component.

2. ELCM sends a consolidate request to the ECA - one for each facility contract. As the settlement account is configured for each fee component in ELCM, multiple settlement accounts for a facility is possible. ELCM for a due date groups the total amount due from each account and generate one ECA request for a facility and due date.

   a. Full Liquidation

      - Fees are liquidated if only balance is fully available

      - Example

        - Fee 1 = 100, Fee 2 = 300

        - ECA Request for = 400

- Amount in CASA = 300

- ECA response will be Rejected and no liquidation takes place

- Fee 1 and 2 will be updated as due

b. Partial Liquidation

- Fees are liquidated to the extent of available

- Example

- Fee 1 = 100, Fee 2 = 300

- ECA Request for = 400

- Amount in CASA = 300

- ECA response is Approved and partial liquidation takes (Fee 1 liquidated to 100 and Fee 2 liquidated to 200)

- Fee 2 is updated as due with amount 200.

3. The due amount when sent as part of ECA request will be in account/facility currency

4. As part of the ECA request, ELCM module sends the following additional preferences configured at a class/facility product level

- Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'N', then ECA system sends a fail approval in case the total amount requested is not available in the account.

- Partial Liquidation Allowed (PARTIAL_BLOCK_REQUIRED): If the flag is set as 'Y', then ECA system sends a pass approval in case the total amount requested is not available in the account. Block to the extent of available amount is put and whatever fees can be recovered (in the order sent) is recovered

5. In case of multiple fees that are due from the customer as part of Auto Liquidation, ELCM places a ECA request based on internal order of fee maintenance in ELCM.

- Also applicable in case of multiple facilities using the same CASA and fees falling on same liquidation date – internal sequence of facility the same used for batch process is utilized for ECA request generation.

6. First process in ELCM batch would compute the amount due for a fee as part of Auto liquidation and place the request into ECA table with the current status as 'Unprocessed'. A Java program would constantly poll the table for any unprocessed records and transform the records into an ECA request XML and place the same into a IN queue of the external system configured.

7. Upon receipt of any response from the DDA system in the OUT queue of ELCM module, the response would be parsed by the JAVA program and update the status response status (Approved/Rejected) in GETB_ECA_REQ_MASTER and GETB_ECA_REQ_DETAIL table.

- Single block reference is sent by UBS for all fee rules in the facility

8. When ECA block is successfully (APPROVED) created on the accounts (Partial / Full), liquidation happens in ELCM module and perform accounting

9. When ECA block is unsuccessfully (REJECTED) created on the accounts (Partial / Full), other activities continue and the exception is logged - Fee not liquidated

10. ECA request for auto liquidation will not be created from ELCM where GL is chosen as settlement account. For example, for a contract having fee component and GL is chosen as a settlement account then no ECA request will be created by ELCM. However, if GL is chosen only for one of the fee component and for another a valid customer account is

chosen as settlement account, then ECA request will be created only for that fee component.

11. When Auto Liquidation process is run for more than one day as part of EOD processing (due to holiday settings), then Auto liquidation for the fees that are due for a day can be processed only after Auto liquidation is processed successfully for the preceding day

    • On account of holiday processing, fees pertaining to multiple liquidation cycles getting triggered together, order of processing will be based on the order in which request sent – oldest first and latest last. Request for each liquidation date will have separate block reference.

12. In a situation where ECA block is successful, but subsequent processing in ELCM fails auto retry mechanism will be available

13. ECA check during auto liquidation is a batch process

    • This is applicable for advance fees as well as the fees with auto liquidations are liquidated post successful completion of GEBUTILS batch

14. PRLQ Event for Advance fee works as is and ECA requests are generated on the day they (PRLQ_REC) is triggered and work with the explained behaviour of blocking/recovery

    • Partial Liquidation Allowed option affects the fees that needs to be collected from customer as part of PRLQ (PRLQ_REC) – fees are collected from customer based on the flag

    • If a PRLQ fee is unable to be collected (ECA REJECT or ECA APPROVE for partial), it will be marked as overdue

    • The uncollected PRLQ fee is tracked separately and retried for recovery

    • Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared

    • If an advanced fee is not collected on facility start date and the due amount increases (due to utilization), then ECA request will include the full due amount on cycle end date as part of PRLQ.

15. Due fees (ECA response as REJECTED) is logged separately as OVERDUE and retried for recovery based on the defined frequency specified

    • Fees for new cycle continues the normal process but should be collected only when all overdue fees are cleared

16. System allows user to Reject/Retry the Rejected ECA request from ECA Queue screen

17. System passes the accounting entries to external system only for the authorized contract with handoff status as Y after unblocking of the amount

18. Below scenarios depict the behaviour of fees with auto liquidation and ECA check.

Table 2-74   Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	Yes*	Sum of all fees = 750	100	Collected

Table 2-74   (Cont.) Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
	Fee2	200	500	Yes	Yes*	Sum of all fees = 750	200	Collected
	Fee3	150	500	Yes	Yes*	Sum of all fees = 750	150	Collected
	Fee4	250	500	Yes	Yes*	Sum of all fees = 750	50	Partially Collected
	Fee5	50	500	Yes	Yes*	Sum of all fees = 750	0	Not Collected as CASA balance exhausted

Table 2-75   Behaviour of fees with auto liquidation and ECA check.

Scenario	Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	Amt Liquidated	Remarks
1	Fee1	100	500	Yes	No*	Sum of all fees = 750	0	Not Collected
	Fee2	200	500	Yes	No*	Sum of all fees = 750	0	Not Collected
	Fee3	150	500	Yes	No*	Sum of all fees = 750	150	Not Collected
	Fee4	250	500	Yes	No*	Sum of all fees = 750	50	Not Collected
	Fee5	50	500	Yes	No*	Sum of all fees = 750	0	Not Collected

19. When a fee is auto liquidated, verify funds (ECA check) is performed. It would depend upon maintenance for verify funds (ECA check) present at GEDPARAM, facility and account levels. Following scenarios are handled here:

   a. Scenario 1: Verify funds (ECA check) is required and verify funds response is approved.

      • For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

      • For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

   b. Scenario 2: Verify funds (ECA check) is required and verify funds response is rejected

- For Partial Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

- For Full Liquidation – Normal fees Liquidation – Fee liquidation as result of PRLQ

c. Scenario 3: Verify funds (ECA check) is not required

- Normal fees liquidation

- Fee Liquidation as part of PRLQ

d. Scenario 4: Verify funds (ECA check) is required, contract is entered in unauthorized mode

- For Partial Liquidation

- For Full Liquidation

ECA Request for Manual Liquidation

1. Manual Liquidation is applicable for both Advance and Arrears fees through GEDFCFPT screen

2. Partial Liquidation Allowed option does not have any effect on fees with manual liquidation – this flag is not applicable for fees with manual liquidation

- User can chose to enter the fee the fee that needs to be liquidated and can opt for partial if sufficient balance is not available

3. After capturing the necessary details in GEDFCFPT screen and click **Save**, ELCM will place an ECA request for the amount requested for the payment

4. System displays the success or failure message based on response received from DDA system

5. When the ECA request is approved by the DDA system, the saved record in GEDFCFPT needs to be manually authorized.

- ELCM will process the payment request and update the tables and post liquidation entries as part of back ground process and payment status will be in unauthorized state.

- Authorization of payment is possible only after the liquidation process is completed and entries are posted

6. When the ECA request is rejected by the DDA system, the saved record in GEDFCFPT needs to be manually deleted

- When manual payment is deleted for unauthorized contract, an undo ECA should be sent to the DDA system. – Block if processed should be unblocked

- If there are multiple fees to be manually liquidated and if for one the ECA request is rejected, user needs to manually delete the payment instruction for that fee component and proceed with the approved ones.

- Even in the case of rejection on account of insufficient CASA balance, UBS/DDA system will indicate the amount that can be blocked in CASA

- User can then take a call how the amount needs to be apportioned across fee components.

7. Similarly, ELCM generates reversal entries upon reversal of record (payment reversal) in GEDFCFPT.

- Block if processed should be unblocked.

- In case where actual accounting to DDA system is not generated post ECA approval, ELCM generates both actual entries for liquidation with block number and its reversal.

Table 2-76   ECA Approval

Actions	System Response
After getting ECA response as 'Approved', if you try to delete the payment	The system should undo ECA with the approved block number

8. System allows you to 'Reject/Retry' the Rejected ECA request from 'ECA Queue' screen

9. System passes the accounting entries to external system only for the authorized contract with handoff status as 'Y' after unblocking of the amount

10. Below are the sample scenarios which depicts the functionality further.

Table 2-77   Scenario 1: Behaviour of fees with auto liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	200	User chooses to fully collect
Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	50	User chooses to partially collect

Table 2-77 (Cont.) Scenario 1: Behaviour of fees with auto liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee4	50	500	Yes	NA	Sum of all fees = 750	User chooses to partially collect	0	User chooses not to collect. New ECA request as per new appropriation rebuilt

Table 2-78 Scenario 2: Behaviour of fees with auto liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee1	100	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to fully collect
Fee2	200	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to partially
Fee3	150	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	150	User chooses to fully collect
Fee4	250	500	Yes	NA	Sum of all fees = 750	Rejected. Also indicates that CASA balance is 500	100	User chooses to partially collect

Table 2-78   (Cont.) Scenario 2: Behaviour of fees with auto liquidation and ECA check.

Fee Rules	Liquidation Amt	CASA Balance	Verify Funds	Partial Liquidation Allowed	Consolidated Request to UBS	UBS Resp	Amt Liquidated	Remarks
Fee4	50	500	Yes	NA	Sum of all fees = 750	User chooses to partially collect	50	User chooses to partially collect. New ECA request as per new appropriation rebuilt

11. When a fee is manually liquidated through GEDFCFPT screen, verify funds (ECA check) is performed. It would depend upon maintenance for verify funds (ECA check) present at GEDPARAM, facility and account levels. Following scenarios are handled here:

   a. Scenario 1: Verify funds (ECA check) is required and verify funds response is approved

      • Sub Scenario a.1: Contract is authorized – fee liquidated

         – User chooses to fully liquidate

         – User chooses to partially liquidate

   b. Scenario 2: Contract is reversed – Reverse option in GEDFCFPT

   c. Scenario 3: Verify funds (ECA check) is required and verify funds response is rejected

      • Sub Scenario c.1: CASA balance not available

      • Sub Scenario c.2: User chooses to liquidate fees partially

      • Sub Scenario c.3: User chooses to liquidate only selective fees

   d. Scenario 4: Verify funds (ECA check) is not required

   e. Scenario 5: Verify funds (ECA check) is required, contract is entered in unauthorized mode.

• Facilities Fee Retry
  This topic describes about the procedure to retry auto liquidation of facility fees.

• Facility Fee Summary
  This topic describes about the procedure to view facility fee summary.

2.2.31.1 Facilities Fee Retry

This topic describes about the procedure to retry auto liquidation of facility fees.

The **Facility Fee Retry** screen **GESFRTRY** lists down the facility fees which are configured as auto liquidation and are rejected during ECA request or failed due to other reason, irrespective of ECA configuration.

The user can use this functionality **GESFRTRY** to Approve / Retry the Rejected ECA request.

The fees rejected due to unavailability of funds can be re-triggered for liquidation once the balance is available in CASA of the customer and/or the fee that failed due to other reason can be retried for liquidation, by selecting the retry option.

The failed / rejected fees can be liquidated and force posted irrespective of available balance in CASA, by selecting the Approve option.

To filter the available details / attributes of fee in this screen, you can select the following filter criteria:

- **Line Id**
- **Fee Rule**
- **Liquidation Frequency**

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

  The **Facility Fee Retry** screen is displayed.

Figure 2-31   Facility Fee Retry

For more information on fields, refer to the field description table.
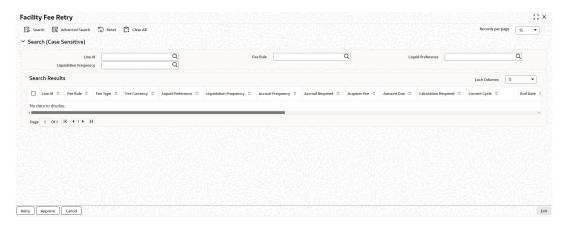
Table 2-79   Facility Fee Retry - Field Description

Fields	Description
Line Id	Click the 🔍 icon and select the line ID to view the rejected / failed fees.
Fee Rule	Click the 🔍 icon and select the fee rule associated with a facility to view the rejected / failed fees.
Liquidation Preference	Click the 🔍 icon and select the liquidation preference based on fee rule to view the rejected / failed fees.
Liquidation Frequency	Click the 🔍 icon and select the liquidation frequency based on fee rule to view the rejected / failed fees.

> **Note:**
>
> - Multiple fees associated with the facility that has been rejected as part of ECA request can be selected at once and ECA request can be triggered.
>
> - As the screen displays all the fees for all the rules associated with the facility Id, retrying any one of the rule id will retrigger all the rejected fees with the facility.
>
> - You cannot change the liquidation preference opted as Full / Partial at facility level from this screen.
>
> - For the successful ECA request for which response is APPROVED, the fees are cleared off from the **Facility Fee Retry** screen. Whereas, the rejected ECA request (response as REJECTED) and / or the fees that gets failed again are continuously displayed in the **Facility Fee Retry** screen.
>
> - FLIQ will get triggered for these fees as part of APPROVE / RETRY process along with the related accounting entries.
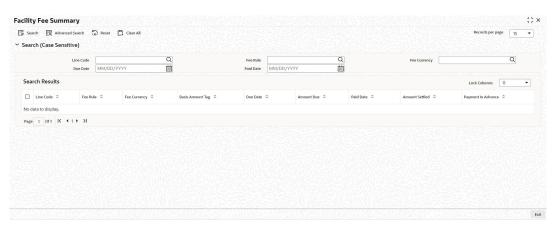
2.2.31.2 Facility Fee Summary

This topic describes about the procedure to view facility fee summary.

Using the Facility Fee Summary screen , you can verify what is the fee amount for each liquidation cycle, what is recovered and what is due.

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

  The **Facility Fee Summary** screen displays.

Figure 2-32   Facility Fee Summary
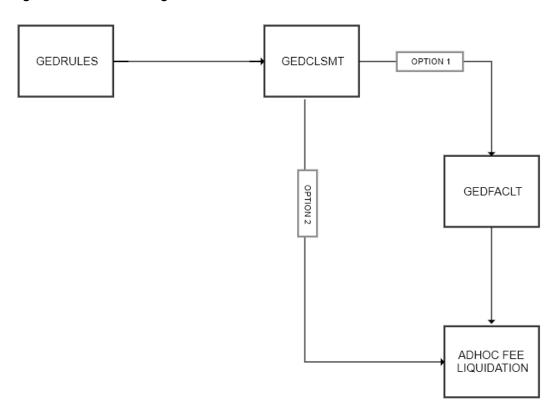
2.2.32 Adhoc Fee Maintenance

This topic describes about the detailed information on Adhoc fee processing.

- For a bank, there are various adhoc expenses incurred on a facility such as inspection, legal, amendment, renewal, registration, consultation and others during a facility's lifecycle. Banks can collect the various adhoc expenses associated with a facility through adhoc fees functionality from the customer on an ad-hoc (as and when required) manner.

- You can capture **Liquidation Method** as Adhoc in **Fee & Accounting Class Maintenance** screen for a rule code in **Rule Preferences** screen.

- You have below two options to liquidate an Adhoc fee, depending upon the related business case.

  – OPTION 1 – Adhoc fee where bank has to communicate in advance to customer.

  – OPTION 2 - Adhoc fee where bank wants to collect as and when required – no upfront communication to customer required.

  – The two options can be summarized as below.

Figure 2-33   Processing flow chart

- OPTION 1 - Via Facility – In a scenario where you have to communicate in advance to customer on applicable adhoc fees,

  – You can link the adhoc fee rule to same fee class which is going to be attached to facility.

  – Adhoc fee rules gets defaulted along with the fee class at time of facility creation in **Facility Maintenance** (**GEDFACLT**) screen.

  – **Liquidation Method** value gets defaulted as **Adhoc** in **Liquidate Method** field in facility **Fee Preference** screen.

  – Fee start date and Fee end date – Not enterable for an adhoc fee and is defaulted based on facility start and end dates – for adhoc fee rules, fee start date will always be current dated.

  – You can configure the **Account No** and **Branch** to signify the account number which needs to be debited for adhoc fee.

  – Two additional columns (fields) are introduced in **Fee Rule Preferences** section as below.

* Adhoc Fee Rate – You can enter the required **Rate** as opted in **GEDRULES**.

* Adhoc Fee Amount – You can enter the required **Amount** as opted in **GEDRULES**.

  * Since adhoc fees is collected as per the business requirement, the values entered for rate or amount here will only serve as reference values during actual liquidation.

  * During actual adhoc fee liquidation, system will show the references value and based on business requirement, you can chose to either continue with the same or overwrite and enter a new fee value.

  * You are allowed to avail below options during actual adhoc fee liquidation.

    * Collect the suggested (referenced) adhoc fee based on rate/amount.

    * Increase/decrease the adhoc fee value (from referenced value).

    * Collect flat amount instead of configured (referenced) rate and vice versa.

  * For Adhoc Fees, system does not allows to enter the effective dates and specify the corresponding amount/rate details in **Effective Dates** and **Fee Rate Details** sections respectively.

  * You can continue to define **Effective Dates** and **Fee Rate Details** sections respectively for normal fee rules.

  * You can then save the facility record.

- Adhoc fees configured as part of facility does not gets liquidated by the system automatically and is available for liquidation/collection whenever required via a new screen – Adhoc fee Maintenance screen.

- OPTION 2 – Direct - In a scenario where where bank wants to collect an adhoc fee as and when required but with no upfront communication to customer and thus does not requires the adhoc fee to be linked at facility level.

  – This can also be necessitated because a new adhoc fee needs to be collected against a facility.

  – In this case, adhoc fees could be merged into a separate class called as adhoc fee class and you would not link that fee class to the facility.

  – Post creating the fee class, you can navigate directly to Adhoc fee maintenance screen to perform adhoc fee liquidation.

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

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

  The **Adhoc Fee Maintenance** screen is displayed.

Figure 2-34   Adhoc Fee Maintenance

- Each adhoc fee maintenance record is identified with a system generated UNIQUE REFERENCE NUMBER.

- Select the liability and Facility id (line code) for the selected liability.

- Based on the facility selected, system defaults the associated fee class and a non-modifiable flag **Fee Class linked to Facility** will get selected – OPTION 1

- You can modify the defaulted fees class and select the fee class that not linked to facility – OPTION 2

  – In above case, the flag **Fee Class linked to Facility** will not get selected.

- You can then click on the populate button to fetch and default the details of linked adhoc fees rules to the opted fee class.

- You can then select on or more of the adhoc fee rules for liquidation – liquidate flag as Yes or No.

> **Note:**
>
> It is not mandatory to enter the values for an adhoc fee which is not opted for liquidation – Liquidate flag is No.

- SDE balance column will get defaulted which will indicate the underlying SDE balance at linked facility.

- For OPTION 1 (via Facility) - System will also default the below attributes.

  – Configured values (reference value) at facility level.

    * If rate is configured then system will display both the rate and the calculated amount based on the current value (at the point of defaulting) of underlying SDE.

    * If amount is configured then system will display the configured amount at facility.

  – Account Branch and account number configured at facility level – you can update the same.

- For OPTION 2 (Direct) – The above attributes Configured values, Branch and Account Number will not get defaulted.

- System will also default the Liquidation Preference from fee class maintenance – Manual or Auto for each fee rule which you can modify.

- SDE Type – New dropdown after Liquidation Preference is made available with options as Rate or Amount – It is defaulted based on the rule configuration (rate/amount).

  – You need to select the appropriate option based on what is to be finally liquidated (RATE or AMOUNT).

  – You can even change the SDE type from amount to rate and vice versa.

- You can enter the appropriate value required for liquidation under 'Final Configured Value' based on the selected SDE Type Column

  – For OPTION 1 - The values in this column is defaulted from 'Configured Values' (reference value) sections and user can modify accordingly.

  – If SDE Type is selected as RATE then value entered here is considered as rate.

  – If SDE Type is selected as AMOUNT then value entered here is considered as amount.

- A **Compute** button is made available which on clicking will populate the Final Computed Amount for all adhoc fee rules as per below

  – For Rate - based on underlying SDE and Rate provided in Final Configured Value.

  – For Amount – Same value as Final Configured Value.

> **Note:**
>
> – On changing fee rule from amount to rate, system considers the SDE configured at GEDRULES for calculating the amount.
>
> – Actual SDE balances during liquidation is considered for computation of Adhoc fee configured as rate and having liquidation preference as auto.
>
> – System alerts (override) on save of the record, if a fee rule is of type amount but a rate is opted for liquidation.
>
> – Similarly, system alerts (override) on save of the record, if a fee rule is of type rate but an amount is opted for liquidation.

- You are allowed to select the Liquidation date against each opted fee rule – can be current dated/future dated (defaulted with current date) but cannot be backdated.

  – Current dated liquidations can have Liquidation preference either as Manual or Auto.

  – Future dated liquidations can have Liquidation preference only as Auto.

- You are also allowed to select the amortization duration (amortization end date) against each selected fee rule - Only 'Daily' and 'One-time' amortization frequencies are supported for an adhoc fee.

  – This parameter defaults the facility expiry date if the same is provided at the linked facility level.

  – If required, you can overwrite the defaulted date and enter a new one subject to below validations.

  – Amortization end date cannot be greater than the facility expiry date.

- For accrual frequency opted as 'One-Time', amortization end date should be same as fee liquidation date – System will validate.

- For accrual frequency opted as 'Daily', amortization end date should be greater than fee liquidation date – System will validate.

- System will consider the entered amortization end date for calculating the daily accruals/amortization amount.

- Once the record is saved and authorized, the adhoc fee maintenance record will retain only those fee rules which have been opted for liquidation – liquidate option selected as 'Yes'.

> **Note:**
>
> The adhoc fee record should be authorized in the same branch where it has been created.

- Adhoc fee liquidation is carried out based on below conditions.

  - If liquidation preference is manual and liquidation date is current dated, fee amount is liquidated immediately.

  - If liquidation preference is auto and liquidation date is current dated, fee amount is liquidated as part of EOD same date.

  - If liquidation preference is auto and liquidation date is future dated, fee amount is liquidated as part of EOD on future date.

- Accounting entries for the adhoc fee is posted at the linked facility for both fee liquidation (FLIQ) and fee accrual/amortization (FACR) and can be viewed in FACILITY > EVENTS button.

- You can view the adhoc fees collected against the facility using the screen **GESADHOC**.

> **✎ Note:**
>
> – Pending facility events if any such as INIT, UTILs and DE-UTILs will also be triggered as part of Manual Fee liquidation event (FLIQ) if they are yet to triggered for the facility.
>
> – If no Manual fee is configured then all events such as INIT, UTILs and DE-UTILs is triggered as part of Auto fee liquidation during end of the day processing – EOD BATCH.
>
> – Adhoc fee gets liquidated based on the facility currency.
>
> – You can collect the same adhoc fee any number of times from adhoc fee maintenance screen – including multiple times on the same date.
>
> – Each time an adhoc fee (same or different) is to be liquidated against a facility, you are required to create a new adhoc fee maintenance record - separate records for successive liquidations.
>
> – Separate FLIQ and FACR events with accounting entries gets posted if same adhoc fee is liquidated multiple times against a facility.
>
> – You can modify below fields in an existing adhoc fee maintenance record having yet to be liquidated adhoc fees – current dated (auto liquidation) or future dated.
>
> * Liquidate flag
>
> * Branch
>
> * Account No
>
> * SDE Type
>
> * Final Configured Value
>
> * Liquidation Date
>
> * Amortization End Date
>
> – You cannot modify any attribute of adhoc fees which are already liquidated except 'Amortization End Date'.
>
> – For adhoc fees, which are yet to be liquidated (current and future dated), system validates and throws error message if you try to liquidate the same fees again
>
> – For adhoc fees, which are already liquidated, system warns and throws an OVERRIDE if you try to liquidate the same fees again on the same date irrespective of the amount.
>
> – To cancel an yet to be liquidated adhoc fee (current and future dated), you should visit the existing adhoc fee maintenance record and select the liquidate option as 'No' and save the record again.

• Examples

Table 2-80   Examples

Original Record Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC001

Table 2-80   (Cont.) Examples

Original Record Current Date : 17-01-2022	
Facility	FAC001

Table 2-81   Example

Liquid ate	Adhoc fee	Bran ch	Account Number	Accou nt Numb er	Final Configur ed Value	Final Comput ed Amount	Liquidati on Date	Amortizati on End Date
Yes	Inspectio n Fee	505	ACCNT0 01	Manual	1000	1000	17-01-202 2	17-01-2023
Yes	Legal fee	505	ACCNT0 01	Auto	5%	500	17-01-202 2	17-01-2023
Yes	Admin Fee	505	ACCNT0 01	Auto	300	300	19-01-202 2	19-01-2023
Yes	Renewal fee	505	ACCNT0 01	Auto	7%	700	19-01-202 2	19-01-2023

– Scenario 1 – Same adhoc fees are to be collected again on the facility – same day.

Table 2-82   New Record

Modification 1 – UNLOCK Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC002
Facility	FAC001

Table 2-83   New Record

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	600	600	17-01-2 022	17-01-20 23	New Recor d with same fees – Overri de
Yes	Legal fee	505	ACCN T001	Auto	3%	300	17-01-2 022	17-01-20 23	New Recor d with same fees – Overri de

– Scenario 2 – Modification on existing record – Adhoc Fees yet to be liquidated - same day.

Table 2-84   Modification 1 – UNLOCK

Modification 1 – UNLOCK Current Date : 17-01-2022	
UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-85   Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branch	Account Number	Liquidation Pref	Final Configured Value	Final Computed Amount	Liquidation Date	Amortization End Date	Remarks
Yes	Inspection Fee	505	ACCNT001	Manual	1000	1000	17-01-2022	17-01-2023	No Modification allowed as already liquidated (except Amortization End Date).
Yes	Legal fee	505	ACCNT001	Auto	6%	600	18-01-2022	18-01-2023	Highlighted cells have modified values.
Yes	Admin Fee	506	ACCNT002	Manual	500	500	17-01-2022	17-01-2023	Liquidation Pref changed to Manual – Liquidation happens on save. Liquidation date changed to current date.

Table 2-85   (Cont.) Modification 1 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
No	Renew al fee	505	ACCN T001	Auto	7%	700	19-01-2 022	19-01-20 23	Fee will not be liquida ted on 19-01- 2022.

– Scenario 3 – Modification on existing record – Adhoc Fees yet to be liquidated – next day.

Table 2-86   Modification 2 – UNLOCK

Modification 2 – UNLOCK Current Date : 18-01-2022	
UNIQUE REFERENCE NUMBER	REC001
Facility	FAC001

Table 2-87   Modification 2 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Inspect ion Fee	505	ACCN T001	Manua l	1000	1000	17-01-2 022	17-01-20 23	No Modifi cation allowe d as alread y liquida ted (excep t Amorti zation End Date).

Table 2-87 (Cont.) Modification 2 – UNLOCK

Liqui date	Adhoc fee	Branc h	Acco unt Numb er	Liqui datio n Pref	Final Config ured Value	Final Comp uted Amou nt	Liquida tion Date	Amortiz ation End Date	Rema rks
Yes	Legal fee	505	ACCN T001	Auto	7%	700	18-01-2 022	18-01-20 23	Modifi cation allowe d as not yet liquida ted – Will be liquida ted in 18-01-2022 EOD.
Yes	Admin Fee	506	ACCN T002	Manua l	500	500	17-01-2 022	17-01-20 23	No Modifi cation allowe d as alread y liquida ted.
Yes	Renew al fee	505	ACCN T001	Auto	7%	700	19-01-2 022	19-01-20 23	Fee will be liquida ted on 19-01-2022.

2.3 EAR Marking Maintenance

This topic describes about the procedure to block line amount.

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

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

   The **EAR Marking Maintenance** screen is displayed.

Figure 2-35   EAR Marking Maintenance

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

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

Table 2-88   EAR Marking Maintenance - Field Description

Fields	Description
Account Block Number	Specify the unique number which is to be assigned for every block that has been created.
Branch	Click the 🔍 icon and select the branch from the list.
Customer No	Click the 🔍 icon and select the customer number from the list.
Default liability	Switch to ⬤ to enable this parameter. When a customer number is selected from drop-down list, default liability toggler is enabled by default and Liability No column shows the liability to which this customer is linked as default. Switch to ⬤ to disable this parameter. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disable and liability number can be selected from drop-down list against this field.
Liability No	Click the 🔍 icon and select the liability number from the list.
Line Code	Click the 🔍 icon and select the line code from the list.
Serial Number	The system displays the serial number for the line chosen in the **Line Code** field.
Block Currency	Click the 🔍 icon and select the currency based on which the Block amount for the facility has to be considered. Once authorized, this entry is non-amendable.
Block Amount	Specify the amount to be blocked for ear marking. The block amount cannot be a negative value.
Effective Date	Specify the date from when this block amount for that facility becomes effective. **Note**: Effective date cannot be backdated.
Expiry Date	Specify the date till when this block amount for that facility is applicable.

Table 2-88   (Cont.) EAR Marking Maintenance - Field Description

Fields	Description
Auto Block	Switch to 🔵 to indicate that the system should automatically create block for the specified amount for the specified facility.
	Switch to ⚪ to indicate that the block on the facility is manual.
Remarks	Specify the remarks.

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

4. On **EAR Marking Maintenance** screen, click **Change log** tab.

   The **Change Log** screen is displayed.
   You can see the history of all block changes that have happened for a selected record. For each block record, you can view the record details, remarks, warnings, fields that are modified.

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

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

   Changes made to the record will be highlighted in the **View Changes** button.

   For more information on Change log, refer Change Log.

2.4 Facility Block

This topic describes about the information on blocking funds for the facility

You can block funds for the facility using the **Facility Blocking** screen.

> **Note:**
>
> Facility block maintenance can also be performed using **GEDFBLCK** or **GEDBLCKS** which is a common block maintenance screen for both collateral and facility.

Facility Blocking

Using the Facility Block screen , you can place block on the facility

> **Note:**
>
> During block transaction, non-revolving facilities will act as revolving facilities.

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

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

   The **Facility Block** screen is displayed.

Facility Block

Figure 2-36   Facility Block

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

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

Table 2-89   Facility Block - Field Description

Field	Description
Block Reference Number	Specify the unique number which is to be assigned for every block to be created.
Simulate	Switch to 🔵 to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, facility and collateral pool.
	Switch to ⚪ to indicate that the details not to simulated.
	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, facility and collateral pool.
Force Process Ovd	Displays whether transaction should ignore the overrides occurred in the process or not.
Utilization Branch	Branch code is displayed here. It indicates the transaction branch code.

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Table 2-89   Facility Block - Field Description

Field	Description
Action	During new block, you can perform below mentioned operations for the entities (liability, facility, and collateral pool). The available options are: • **New Block** • **Increase Block** • **Decrease Block** • **Alter Block** • **Reverse Block** • **Re-open Block** • **Mature** • **Delete** The following examples depict block applied on a revolving facility for different block operations **New Block** **Table 2-90 Before Block** 	Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	A | **Table 2-91 After Block of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
9000	1000	A | **Alter Block** **Table 2-92 After New Block of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
9000	1000	A | **Table 2-93 After Alter Block of 3000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
7000	3000	A | **Table 2-94 After Alter Block of 2000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
8000	2000	A	 **Increase Block**

Table 2-89   Facility Block - Field Description

Field	Description
	Table 2-95 After New Block of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-96   After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Block

Table 2-97   After New Block of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-98   After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Block

Table 2-99   After Block

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-100   After Reverse of Block

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Reverse Block

Table 2-101   After Reverse of Block

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Reopen Block

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Table 2-89   Facility Block - Field Description

Field	Description
	Table 2-102 After Block 	Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	A | **Table 2-103 After Reopen of Block** | Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	A | **Liquidate Block** **Table 2-104 After Block** | Available Amount	Utilization Amount	Utilization Status
---	---	---
8000	2000	A | **Table 2-105 After Liquidation of Block** | Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	L	 **Note:** For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction.
Transaction Details	Specify the fields under this section.
ID	Indicates the transaction ID.
Customer No	Click the 🔍 icon and select the customer number from the list. The system displays the customer number to which the liability, facility, and collateral pool are linked. The option list displays all valid customer numbers linked to the liability number selected on this screen.
Entity Type	Select the limit type from the drop down list. The options available are: • **Liability** • **Facility** • **Collateral Pool**
Default liability	Switch to 🔵 to enable this parameter. When a customer number is selected from drop-down list, default liability toggler is enabled by default and Liability No column shows the liability to which this customer is linked as default. Switch to ⚪ to disable this parameter. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disable and liability number can be selected from drop-down list against this field.

Table 2-89   Facility Block - Field Description

Field	Description
Liability No	Click the 🔍 icon and select the liability number from the list. The liability which is linked to customer in **Customer to Liability Link Maintenance** screen (**GEDCULIK**) is displayed here.
Liability Currency	Displays the currency based on the selected liability number.
Block Currency	Click the 🔍 icon and select the currency based on which the Block amount for the facility has to be considered.
Block Amount	Specify the amount to be blocked. For NRS lines, facility amount can be blocked only to the extent of Available Amount. NRS Available amount will not be considered during facility block transaction
Amount Tag	Click the 🔍 icon and select the amount tag fromt the list. The Amount Tag entered in **Amount Tag Maintenance** screen is displayed here.
Block Product	Click the 🔍 icon and select the product for the transaction.
Liability Block Amount	Displays the liability blocked amount
Line Code	Click the 🔍 icon and select the line code from the list.
Serial No	The Serial No field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
Pool Code	Click the 🔍 icon and select the Pool Code here. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.
Limit Currency	The limit currency of the facility
Limit Block Amount	Specify the amount blocked from the limit in limit currency. In case of cross currency block transaction, convert the block amount from the transaction currency to Limit Currency and mention it as **Limit Block Amount**. If the Limit Block Amount is specified, foreign currency revaluation and currency revaluation is not applicable for the block transaction.
Utilization Status	Displays the utilization status. The other options to be displayed are: • **Active** • **Reverse** • **Liquidated**
Maturity Date	Specify the date on which the transaction matures
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of header section (Source Code).
Exposure Block Number	Click the 🔍 icon and select the unique number for the block you are creating. The system does not allow you to modify it after authorization.

Table 2-89   Facility Block - Field Description

Field	Description
Exchange Rate	Specify the Exchange Rate for cross currency block transaction. The block amount for all Limit Entities (Liability, Facility and Exposure linked to liability and facility) will be calculated in the mentioned block currency directly using this exchange rate instead of the exchange rate mentioned in **GEDPARAM**. **Note:** The exchange rate mentioned in **GEDFBLCK** will be used only for the calculation of direct limit entities block

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

2.5 Facility Utilization

This topic describes about the detailed information on facility utilization maintenance.
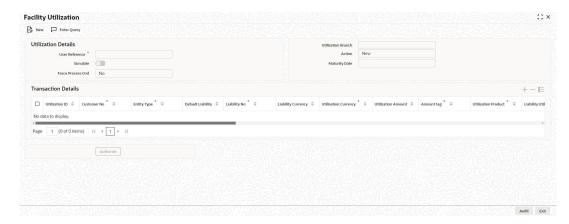
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Facility Utilization** screen **GEDFUTIL** is a dedicated screen for capturing utilization request specific to facilities. You can either capture the facility utilization request through **GEDUTILS** or **GEDFUTIL** screen.

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

    The **Facility Utilization** screen is displayed.

Figure 2-37   Facility Utilization

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

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

Table 2-106   Facility Utilization - Field Description

Field	Description
User Reference	Specify a unique reference number for the transaction.

Table 2-106   Facility Utilization - Field Description

Field	Description
Utilization Branch	Branch Code is displayed here. It indicates the transaction branch code.
Simulate	Switch to ⬤ to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, facility and collateral pool.
	Switch to ⬜ to indicate that the details not to simulated.
	Select this check box to indicate that the details for the transaction being entered should be used only for simulation and not stored permanently within the system. After a successful simulation of a transaction, the system displays the utilized amount for liability, facility and collateral pool.

Table 2-106   Facility Utilization - Field Description

Field	Description
Action	During new utilization, you can perform below mentioned operations for the entities (liability, facility, and exposure linked to liability and facility). The options are: • **New Block** • **Increase Block** • **Decrease Block** • **Alter Block** • **Reverse Block** • **Re-open Block** • **Mature** • **Delete** The following examples depict utilization applied on a revolving line for different utilization operations **New Utilization** **Table 2-107 Before Utilization** 	Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	| **Table 2-108 After Utilization of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
9000	1000	A | **Alter Utilization** **Table 2-109 After New Utilization of 1000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
9000	1000	A | **Table 2-110 After Alter Utilization of 3000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
7000	3000	A | **Table 2-111 After Alter Utilization of 2000** | Available Amount	Utilization Amount	Utilization Status
---	---	---
8000	2000	A	 **Increase Utilization**

Table 2-106   Facility Utilization - Field Description

Field	Description
	Table 2-112 After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-113   After Increase of 1000

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Decrease Utilization

Table 2-114   After New Utilization of 1000

Available Amount	Utilization Amount	Utilization Status
9000	1000	A

Table 2-115   After Decrease of 500

Available Amount	Utilization Amount	Utilization Status
9500	500	A

Reverse Utilization

Table 2-116   Before Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	-

Table 2-117   After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-118   After Reverse of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	R

Reopen Utilization

Table 2-119   After Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-106   Facility Utilization - Field Description

Field	Description
	Table 2-120 After Reverse of Utilization
		Available Amount	Utilization Amount	Utilization Status
---	---	---
10000	0	R

Table 2-121   After Reopen of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	A

Liquidate Utilization

Table 2-122   Liquidate Utilization

Available Amount	Utilization Amount	Utilization Status
8000	2000	A

Table 2-123   After Liquidation of Utilization

Available Amount	Utilization Amount	Utilization Status
10000	0	L

The following table depict utilization applied on a non-revolving special line for different utilization operations on the same day.

Note:

Unless specified otherwise all the transactions are considered to happen in sequence.

For more information on transaction details, refer #GUID-9924E3ED-BEC9-4100-A8CB-CD5CB46A3BA0/TABLE_VFF_GYW_Z5B.

Maturity Date	Specify the date on which the transaction matures. Entity's expiry date cannot be prior to the transaction maturity date.
Force Process Ovd	Specify whether the transaction should ignore the overrides occurred in the process or not.
Utilization ID	The system generates the Utilization ID on clicking **Save**.
Customer No	Click the Q icon and select the customer number from the list.
Entity Type	Select the limit type from the drop down list. The options available are: • **Liability** • **Facility** • **Collateral Pool**

Table 2-106   Facility Utilization - Field Description

Field	Description
Default liability	Switch to ⬤ to enable this parameter. When a customer number is selected from drop-down list, default liability toggler is enabled by default and Liability No column shows the liability to which this customer is linked as default. Switch to ⬤ to disable this parameter. If a customer is linked to multiple liabilities and blocking transaction needs to consider the entity belonging to a liability which is not default, then default liability needs to be disable and liability number can be selected from drop-down list against this field.
Liability No	Click the 🔍 icon and select the liability number from the list. The system defaults the Liability Number for the selected customer.
Liability Currency	Currency of the liability gets defaulted here
Utilization Currency	Click the 🔍 icon and select the currency for the utilization transaction. The adjoining option list contains all the currencies maintained in the system
Utilization Amount	Specify the amount for the utilization transaction. For sub-line utilization on the main line, the system considers both the main-line's NRS available and available amounts. During utilization of block amount in NRS line, NRS amount is considered first if de-utilization transaction is done on the same day.
Amount Tag	Click the 🔍 icon and select the component type for the transaction. The adjoining option list contains all the relevant tags. The **Amount Tag** entered in **Amount Tag Maintenance** screen is displayed here.
Utilization Product	Click the 🔍 icon and select the product for the transaction. The adjoining option list contains all the relevant products.
Liability Utilized Amount	The system displays the utilization amount in liability currency.
Line Code	Click the 🔍 icon and select the line code to be used for the transaction. The adjoining option list contains all the line codes allowed.
Serial No	The **Serial Number** field is disabled and it gets defaulted from the **Facilities Maintenance** screen.
Collateral Code	Click the 🔍 icon and select the collateral code from the list.
Pool Code	Click the 🔍 icon and select the pool code from the list. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.
Limit Currency	Limit Currency gets defaulted based on selected line.
Limit Utilized Amount	Specify the amount utilized from the limit in limit currency. In case of cross currency utilization transaction, convert the utilized amount from the transaction currency to Limit Currency and mention it as Limit Utilized Amount. If the **Limit Utilized Amount** is specified, foreign currency revaluation and currency revaluation is not applicable for the utilization transaction.
Utilization Status	Indicates the utilization status. The options are: • **Active** • **Reverse** • **Liquidated**

Table 2-106   Facility Utilization - Field Description

Field	Description
Tenor Basis	Select this check box to indicate that the utilization should be tracked tenor wise for the facility. You can specify the basis on which it is to be tracked in the **Tenor** field.
Tenor	Enter the basis on which tenor tracking should be done for the utilization. You need to check the **Tenor Basis** option before you specify the basis here.
Maturity Date	Specify the date on which the transaction matures.
Matured Amount	Specify the maturity amount of the transaction.
Value Date	Specify the value date for the transaction.
Module	The module from which the transactions are triggered is displayed here.
Source Code	Indicates the product processor name from where the transaction has been originated. This field will be as part of Header section (Source Code).
Exposure Block Number	Click the Q icon and select the unique number for the block you are creating. The system does not allow you to modify this number after authorization.
Ignore Overrides	Specify the ignore overrides.
Exchange Rate	Specify the Exchange Rate for cross currency utilization transaction. The utilization amount for the Limit Entities **Facility**, **Pool**, **Liability**, and **Exposure** linked to liability and facility will be calculated in the mentioned utilization currency directly using this exchange rate instead of the exchange rate mentioned in **GEDPARAM**. If utilization amount is in limit currency and the Exchange Rate is not provided as a part of utilization, then the system will calculate the Exchange Rate with the utilization amount in transaction currency and the utilization amount in limit currency. **Note:** The exchange rate mentioned in **GEDFUTIL** will be used only for the calculation of direct limit entities utilization.
Block Reference	Click the Q icon and select the block reference from the list.

Table 2-106   Facility Utilization - Field Description

Field	Description
Block Ref No	If you enter the block reference number, you can utilize the facility amount to extend of block amount. On utilization of block amount, the extent of the amount utilized is released from the block amount, thus the block amount is reduced. If you try to utilize more than facility amount, the system gives an override. An error appears, when you try to utilize more than blocked amount by providing block reference number. **Note:** For NRS lines: - • The system posts amount to contingent accounts to the extent of reduction of available balance and does not consider the utilization from NRS Available balance. • For backdated utilization transaction, contingent entry is triggered only if the utilization is partially or fully serviced out of Available balance on back date. If utilization is serviced entirely out of NRS Available balance on back date, contingent entry is not triggered. • Reversal of earlier de-utilization transaction triggers contingent entries in case there is subsequent utilization transactions that were serviced out of NRS available balance, as subsequent utilization will impact the available balance and lead to UTIL increase due to reversal. • Reversal of utilization transaction triggers contingent entries only if utilization is partially or fully serviced out of Available balance. If utilization is serviced entirely out of NRS Available balance, contingent entry is not triggered.

Table 2-124   Transaction details

S.No	Transaction	Amount						
		Transaction	Limit	Available	Utilization	Matured	Outstanding	NRS
1	Facility Creation		10000	10000	0	0	0	0
2	Utilization	2000	10000	8000	2000	0	2000	0
3	Alter Utilization	1500	10000	8000	2000	500	1500	500
4	Increase Utilization	3000	10000	5500	4500	500	4500	0
5	Decrease Utilization	2000	10000	5500	4500	2500	2500	2000
6	Utilization post decrease	3000	10000	4500	5500	2500	5500	0
7	Reversal of latest utilization	3000	10000	5500	4500	2500	2500	2000
8	Reopen of reversal transaction	3000	10000	5500	4500	2500	2500	2000

Table 2-124   (Cont.) Transaction details

S.No	Transaction	Amount						
		Transaction	Limit	Available	Utilization	Matured	Outstanding	NRS
9	Liquidation of contract	2500	10000	5500	4500	5000	0	4500

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

2.6 Queue Maintenance

This topic describes about the detailed information on exception queue maintenance.

This topic contains the following sub-topics:

- Exception Queue Maintenance
  This topic describes about the procedure to maintain exception queue record.
- Exception Queue Slab Maintenance
  This topic describes about the procedure to maintain authorizer details for exception.

2.6.1 Exception Queue Maintenance

This topic describes about the procedure to maintain exception queue record.
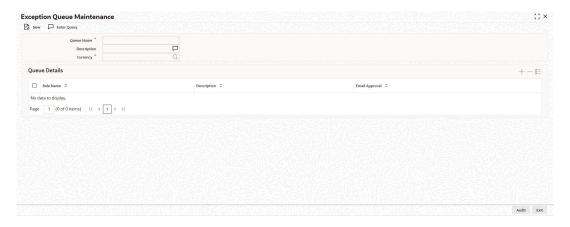
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

The **Exception Queue Maintenance** screen allows you to maintain exception queue records with their respective user roles allowed for authorization.

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

The **Exception Queue Maintenance** screen is displayed.

Figure 2-38   Exception Queue Maintenance

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

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

Table 2-125   Exception Queue Maintenance - Field Description

Field	Description
Queue Name	Specify the Queue Name.
Description	Provide a brief description about the queue in this field.
Currency	Click the $\mathcal{Q}$ icon and select the currency from the list. You can configure different queues with currency combination. Queue configured with a particular currency when used in **Exception Queue Slab Maintenance** determines the queue which needs to be considered for routing dual auth transaction for approval based on utilization amount in facility currency.
Queue Details	Specify multiple user roles for a queue name. For each record you must specify the Role Name, that is, the user role allowed for authorization. The system then defaults the description for the role.
Role Name	Click the $\mathcal{Q}$ icon and select the role name from the list.
Description	Displays the description of the role name selected.
Email Approval	Switch to 🔵 to send the mail to the users attached to role. Switch to ⚪ to disable this parameter.

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

2.6.2 Exception Queue Slab Maintenance

This topic describes about the procedure to maintain authorizer details for exception.

As a part of credit exception management, you can enter the transaction authorizer details and breached authorizer details in the **Transaction Authorize Maintenance** screen. The transaction authorizer queue first checks for authorizers maintained for that particular branch and category during a utilization transaction for that branch. If no authorizers are maintained for that branch, then a default authorizer is assigned to all branches. The Default Authorizer details are used for processing Credit Exception management.
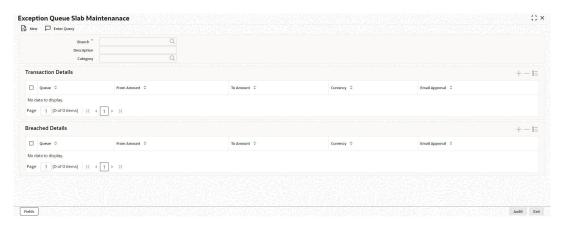
> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

The **Exception Queue Slab Maintenance** screen is displayed.

Figure 2-39   Exception Queue Slab Maintenance

2. On **Exception Queue Slab Maintenance** screen, click **New** and specify the fields.

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

Table 2-126   Exception Queue Slab Maintenance - Field Description

Field	Description
Branch	Click the Q icon and select the branch from the list.
Description	Displays the description of the branch selected.
Category	Click the Q icon and select the category for which the transactions authorize maintenance is being done. Having specified the category for the liability and the facility, the transaction authorize maintenance can be done for the same category. When the exception transaction Amount or exception breach percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction is available in the queue defined in the transaction authorize maintenance for the specific category.
Transaction Details	Specify the details under transactions.
Queue	Click the Q icon and select the where the turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization for the corresponding.
From Amount and To Amount	Specify the amount from and to range.
Currency	In this screen, while creating different slabs, the currency is defaulted from the **Exception Queue Maintenance** screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role.
Email Approval	Switch to 🔵 to send the mail to the users attached to role. Switch to ⚪ to disable this parameter.
Breached Details	Specify the details under breached.
Queue Name	Click the Q icon and select the where the turn fetches all the user roles attached to the queue name. During utilization transaction users having these roles have to perform the authorization for the corresponding.
From Amount and To Amount	Specify the amount from and to range.

Table 2-126   (Cont.) Exception Queue Slab Maintenance - Field Description

Field	Description
Currency	In this screen, while creating different slabs, the currency is defaulted from the **Exception Queue Maintenance** screen. This feature allows in picking appropriate queue based on utilization transaction amount in a particular currency. Thereby, dual authorization transaction can be sent to appropriate role.
Email Approval	Switch to ⬤ to send the mail to the users attached to role. Switch to ⬜ to disable this parameter.

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

2.7 Breach Tracking for Main Line Facility Utilization Transactions

This topic describes about the detailed information about tracking all the utilizations of a facility.

Utilization tracking of facility includes the following levels:

- Main line facility level

- Child facility level

- Breach Tracking at Main Line and Child Facility Level
  This topic describes about the detailed information on breach tracking at main line and child facility level.

2.7.1 Breach Tracking at Main Line and Child Facility Level

This topic describes about the detailed information on breach tracking at main line and child facility level.

- In case a utilization transaction breaches the exception transaction, then the transaction goes for dual authorization. Likewise, because of the utilization transaction, if the total utilization breaches the exception breach percentage configured at facility level, then also the exception transaction goes for dual authorization.

- The dual authorization transaction is routed to appropriate role based on the queue maintenance.

- Dual authorization transaction is routed to appropriate queue considering the utilization transaction amount considering slabs configured for branch and category through 'Exception Queue Slab Maintenance' screen.

- Utilization transaction done at a facility level looks into exception transaction amount and exception breach percentage configured at that particular facility level for sending to dual authorization. For a child line having a main line attached, since the utilization transaction at child line level also updates the main line, utilization transaction goes for dual authorization if the transaction amount breaches the configurations at respective child and main line.

- Currency and amount of utilization transaction at line level is to be considered to decide the appropriate queue to which dual authorization transaction is to be sent for approval.

- Based on facility level configurations for exception transaction amount/percentage, if utilization transaction breaches the configured amount/percentage at both child and main line level, then multiple dual authorization transactions are triggered based on configuration.

- Both dual authorization transactions pertaining to child and main lines have to be authorized.

- For a facility where in facility transfer out has taken place because of which the available amount would have come down, utilization transaction will be sent to dual authorization if the overall utilization breaches the exception breach percentage configured considering this available balance after facility transfer.

- If multiple users are available in a particular role and if one of the users approves the transaction, transactions gets approved. Likewise, if one of the users rejects the transaction, same gets rejected.

- Both child and main line level dual authorization transactions are to be approved by the configured users for approval of the utilization transaction. If either of the child or main line dual authorization transaction is rejected, then the utilization transaction gets rejected.

- If the utilization currency is different from facility currency, then the utilization amount is converted to facility amount currency and validated with exception transaction amount and if the same is breaching, appropriate queue/slab applicable for the amount/currency is picked for routing the transaction.

- When different branches are involved in utilization transactions, that is main line in one branch and child line in a different branch, then appropriate branch/category combination configuration is considered.

Examples

When a single line configured with both breach transaction amount and breach exception percentage.

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage – single transaction will go for dual authorization

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

Scenario 2 – Utilization transaction resulting in breach of BOTH exception transaction amount AND exception breach percentage – two transactions will go for dual authorization

- Since it is for the same facility both the transactions will go for the same queue considering the amount of utilization transaction considering the following.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

When a child line having main line and both the lines configured with both breach transaction amount and breach exception percentage

Scenario 1 - Utilization transaction resulting in breach of EITHER exception transaction amount or exception breach percentage of both child and main lines - TWO transactions will go for dual authorization.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- Action to be taken on both the transactions for ensuring completion of the transaction. If both the transactions are approved, utilization transaction gets approved. If either of the transactions is rejected then utilization transaction gets rejected.

Since two different facilities are involved, considering queue configuration for different slabs for a combination of branch and category, appropriate queue is selected for routing dual authorization transaction for approval.

- If one role is configured for a particular queue – all users in the role will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- If multiple roles are configured for a particular queue – all users in all configured roles will get dual authorization transaction. If one of them approves, entire transaction gets approved. If one of them rejects, entire transaction gets rejected. No action required from other users.

- Action to be taken on all the transactions for ensuring completion of the transaction. If all four the transactions are approved, utilization transaction gets approved. If any one of the transactions is rejected then utilization transaction gets rejected.

2.8 Multi Authorization Maintenance

This topic describes about the detailed information about the maintenance required for multi authorization.

Whenever Utilization Transactions has been breached, then the utilization transaction would require multiple authorizations. The Authorizer must either **Accept** or **Reject** the breached transaction using the **Multi Authorization Maintenance** screen **GEDDAUTH**. Using this screen, you can get a list of transactions which requires authorization.

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

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

   The **Multi Authorization Maintenance** screen is displayed.

Figure 2-40   Multi Authorization Maintenance

2. On **Multi Authorization Maintenance** screen, specify the fields.

> **Note:**
>
> All the fields available in the **Multi Authorization Maintenance** screen are display only fields. Only **Accept** or **Reject** for authorization of the breached transaction is allowed.

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

Table 2-127   Multi Authorization Maintenance - Field Description

Field	Description
Serial Number	Click the 🔍 icon and select the serial number from the list. This is the Oracle Banking Enterprise Limits and Collateral Management generated unique identifier for the transaction, which specifies the exception queue in which transaction has been parked.
Error Code	Specifies the error code of the transaction.
Transaction Type	Select the transaction type as **Utilization** or **Block**.
Limit ID	Click the 🔍 icon and select thhe limit ID from the list. The authorizer can select the appropriate dual authorization transaction by selecting the list of values against the **Serial Number** along with **Limit ID**.
Limit Type	Select the limit type as **Facility**, **Liability**, **Collateral**, or **Collateral Pool**.
Error Parameters	Specifies the error parameters associated to the transaction.
Remarks	Capture your remarks for the transaction.
ID	Specifies the Oracle Banking Enterprise Limits and Collateral Management utilization ID.
Customer No	Specifies the customer number of the utilization transaction. Customer number entered should be valid customer number in Oracle Banking Enterprise Limits and Collateral Management system.
Transaction date	Indicates the date and time when the transaction was entered in the external system.

Table 2-127   (Cont.) Multi Authorization Maintenance - Field Description

Field	Description
Amount	Indicates the utilization amount.
Currency	Indicates the currency of the utilization transaction. Currency code entered should be a valid currency code in Oracle Banking Enterprise Limits and Collateral Management system.
Liability No	Specifies the liability number of the utilization transaction. Liability number entered should be valid liability number in Oracle Banking Enterprise Limits and Collateral Management system.
Line Code	Specifies the facility code of the utilization transaction. Facility code entered should be valid facility code in Oracle Banking Enterprise Limits and Collateral Management system.
Facility Currency	Specifies the facility currency.
Limit Util	Indicates the limit utilization amount.
Branch	Indicates the transaction branch.
Product	Indicates external product code of the utilization transaction. This is only applicable if the utilization has been done from an external product
Value Date	Specifies the value date of the transaction. If value is not passed then system defaults to Oracle Banking Enterprise Limits and Collateral Management present branch date.
Source Code	Indicates the product processor name from where the transaction has been originated. This field is as part of Header section (Source Code). This is applicable only if the utilization has been done from an external product.
Status	Indicates the utilization status. The available options are: • **Active** • **Reverse** • **Liquidated** .
Delete Status	Switch to ⬤ to delete to transaction. Switch to ⬜ to keep the record.
Liability Currency	Specifies the liability currency.
Liability Utilization	Indicates the liability utilization amount.
Exception Queue	
Accept	
Reject	

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

2.9 Approval By Email

This topic describes about the detailed information on authorizing transactions using **Approve by Email** functionality.

The system sends an automated E-mail with transaction details (breach) to the checker (dual authorization) on utilization transaction/overall utilization breaching the signified values to authorize the transaction.

• Approval by E-mail is applicable for breach tracking mechanism for:

– Either main or child lines (Single Line)

– Both main and child lines

- You can configure approval by e-mail functionality for specific (usually high valued) transactions breach requiring authorization from select group of authorizers

- This is also applicable when a utilization transaction updates the main line and requires checker's approval (dual authorization) based on the configuration

- Checker can approve/reject the transaction on E-mail by giving comments

  – On approval, transaction is authorized and is in completed queue of maker

  – On rejection, transaction is rejected and is in pending queue of maker

- E-mail is sent to user attached to role with the E-mail id maintained in the **User Maintenance** (**SSDUSRDF**) screen.

- Breach Tracking Mechanism
  This topic describes about the scenarios for breach tracking mechanism.

- Approval By E-mail Format
  This topic describes about the detailed information on E-mail formats for Approvers.

- Approval By E-mail Status
  This topic describes about the procedure to view approval status.

2.9.1 Breach Tracking Mechanism

This topic describes about the scenarios for breach tracking mechanism.

The following are common scenarios that happens for breach tracking mechanism.

- Assign multiple roles to the same queue to enable dual authorization for a particular transaction within a particular amount range by users belonging to different roles

  – Email approval is triggered for all the users attached to multiple roles

- Even for auto authorization user, breach transaction has to go for dual authorization

  – Email Approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality

- Single utilization transaction can result in 4 dual authorization – 2 for exception transaction breach and 2 for exception percentage breach, that is for main line and child line separately

  – Number of email approvals triggered is 4, triggered to all the users assigned to roles in queue maintenance

- Either Main or Child Line (Single Line)
  This topic describes about the detailed information on multi-authorization for main or child line.

- Both Main and Child Lines
  This topic describes about the approval breach tracking for both main and child lines.

2.9.1.1 Either Main or Child Line (Single Line)

This topic describes about the detailed information on multi-authorization for main or child line.

1. If multiple authorizers belonging to different role are involved based on amounts configured for different queues.

   - Email approval is triggered for multiple authorizers belonging to different roles (as per the configuration)

2. If either **Exception Transaction Amount** and **Exception Breach Percentage** is configured and assigned to multiple users for dual authorization.

- Assume Queue 1 is configured to handle either **Exception Transaction Amount** or **Exception Breach Percentage**.

- E-mail Approval is triggered to all the users attached to roles of Queue1 (amount or percentage)

- The system considers the first response (either **Approved** or **Rejected**) within the users of Queue 1 to authorize the transaction

- Based on the first response received within Queue1 either **Approved** or **Rejected**.

  – System send an intimation mail to other users in Queue 1 about the approval or rejection

  – Any further response is ignored and removed from the Queue1

  – System either authorizes (for approved) or reject (for rejected) the utilization transaction

3. If both the breach dual authorization (amount and percentage) transactions are approved by multiple authorizer involved transaction.

- Assume Queue 1 is configured to handle **Exception Transaction Amount** and Queue 2 for **Exception Breach Percentage**.

- Email Approval is triggered to all the users attached to roles of different queues (Queue 1 and Queue 2) for both amount and percentage

- System considers the first response within the users of an individual queue (Queue 1 and Queue 2) to authorize the transaction

- Approve/Reject response can be triggered in any of the queues irrespective of each other

  – – The first response from either queue is stored and wait for the response from other one

- System considers the **Approved**/**Reject** response from both queues (Queue1 and Queue 2) to authorize/reject the utilization transaction

- Assuming the first response received within Queue 1 is **Approved**.

  – System sends intimation mail to other users in Queue 1 about the approval

  – Any further response is ignored and removed from the Queue 1

  – System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.

- Assuming the first response received within Queue 2 is also **Approved**

  – System sends an intimation mail to other users in Queue 2 about the approval

  – Any further response is ignored and removed from the Queue 2

- Since Queue 2 response is also **Approved**, the system authorizes the utilization transaction

2.9.1.2 Both Main and Child Lines

This topic describes about the approval breach tracking for both main and child lines.

1. If exception transaction is given both at child and main line level

- Email Approval is triggered as per the respective configuration for main and child lines

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

2. If same role authorizer gets dual authorization transactions for both main and child facilities and if both the transactions are approved

- Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)

- Email approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue 2) for both main and child lines (both amount and percentage)

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

- System considers the **Approved**/**Reject** response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction

- Assuming the first response received within Queue1 for main line is **Approved**.
  - System sends and intimation mail to other users in Queue1 about the approval
  - Any further response is ignored and removed from the Queue 1
  - System waits for other response of other queue (Queue 2) before authorizing the utilization transaction.

- Assuming the first response received within Queue 2 is also **Approved**
  - System sends an intimation mail to other users in Queue 2 about the approval
  - Any further response is ignored and removed from the Queue 2

- Since Queue 2 response is also **Approved**, system authorizes the utilization transaction in both main and child lines

3. If same role authorizer gets dual authorization transactions for both main and child facilities and if one of the transaction is approved and the other is rejected, then the entire transaction should be rejected

- Assume Queue 1 is configured to handle Exception for main line and Queue2 for Exception handling of child line (both for Amount and percentage)

- E-mail Approval is triggered to the all the users (including same role authorizer) attached different queues (Queue1 and Queue2) for both main and child lines (both amount and percentage)

- Approve/Reject response can be triggered in any of the queues irrespective of each other
  - The first response from either queue is stored and wait for the response from other one

- System considers the **Approved**/**Reject** response from both main line (Queue 1) and child line (Queue2) to authorize/reject the utilization transaction

- Assuming the first response received within Queue 1 for main line is **Approved**.
  - System sends an intimation mail to other users in Queue 1 about the approval
  - Any further response is ignored and removed from the Queue 1

- System waits for other response of other queue (Queue 2) before authorizing the utilization transaction

- Assuming the first response received within Queue 2 is **Reject**

  - System sends an intimation mail to other users in Queue2 about the rejection

  - Any further response sends ignored and removed from the Queue2.

- Since Queue 2 response is **Reject**, system rejects the utilization transaction in both main and child lines

- When different branches involved in utilization transaction – main line in one branch and child line in a different branch, appropriate branch/category combination configuration is considered

- Email approval is triggered to multiple authorizers (as configured) and subsequent behaviour similar to breach functionality

- If dual authorization of breach transaction pertaining to child and main lines goes to two different users, then the transaction will not get approved till both the transaction are approved. If multiple users are attached to a role configured for receiving email, all of them will get email for dual authorization approval. If one of them approves, then the transaction goes through. However, if one of them rejects, other users will be informed appropriately by E-mail.

2.9.2 Approval By E-mail Format

This topic describes about the detailed information on E-mail formats for Approvers.

This topic contains the following sub-topics:

- E-mail Format to Approvers
  This topic describes about the information on parameters in sample approval mail.

- Reply Format by Approvers/checkers
  This topic describes about the sample approval reply mail format.

- Intimation Mail Format
  This topic describes about the sample intimation mail format for approval or rejection.
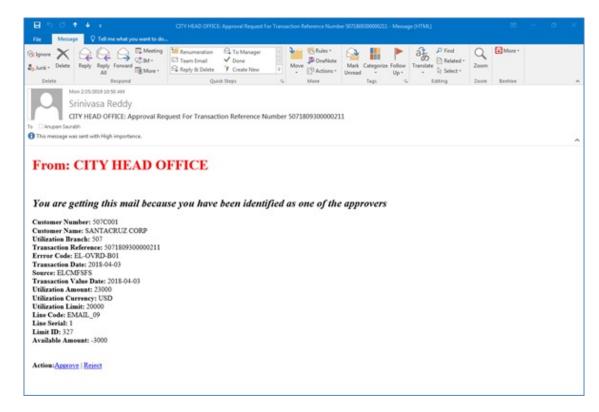
2.9.2.1 E-mail Format to Approvers

This topic describes about the information on parameters in sample approval mail.

The below mentioned is an example that is associated with the transaction and assists in decision making. The fields are all display fields and cannot be edited in the email. Only **Approve** or **Reject** for authorization of the breached transaction is allowed.

Figure 2-41   Approval Request for Transaction

- Customer Number - Indicates the Customer Number of the utilization transaction

- Customer Name - Indicates the Customer Number of the utilization transaction

- Utilization Branch - Indicates the transaction branch

- Error Code - Indicates the error code of the transaction

- Transaction Date - Indicates the date and time when the transaction is entered in system

- Transaction Value Date - Indicates the value date of the transaction

- Utilization Amount - Indicates the Utilization Amount

- Utilization Currency - Indicates the currency of the utilization transaction

- Line Code - Indicates the facility code of the utilization transaction
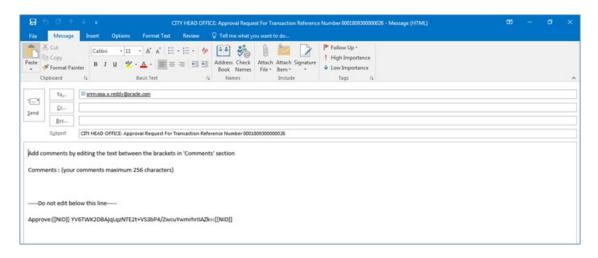
2.9.2.2 Reply Format by Approvers/checkers

This topic describes about the sample approval reply mail format.

This E-mail has basic transaction details and override information. On clicking Approve/Reject, the following screen is displayed. The Checker can enter the comments in curly brackets {} and click **Send**.
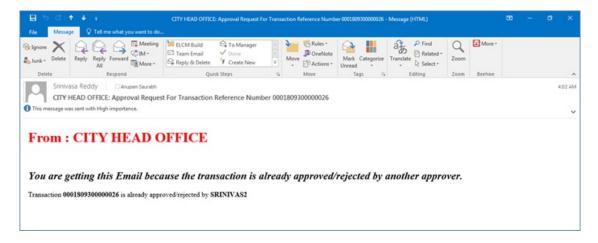
Figure 2-42   Reply Format

2.9.2.3 Intimation Mail Format

This topic describes about the sample intimation mail format for approval or rejection.

If transaction is already authorized or rejected, then an intimation E-mail is sent to other users (checker) of the queue. It is also sent, if the transaction has been approved/rejected from **GEDDAUTH** screen.

Figure 2-43   Intimation Mail Format

2.9.3 Approval By E-mail Status

This topic describes about the procedure to view approval status.

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

  The **Approval By Email Status** screen is displayed.

Figure 2-44   Approval By Email Status

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

Table 2-128   Approval By Email Status - Field Description

Field	Description
Customer No	Click the $\mathcal{Q}$ icon and select the customer number from the list.
Liability No	Click the $\mathcal{Q}$ icon and select the liability number from the list.
Utilization ID	Click the $\mathcal{Q}$ icon and select the utilization ID number from the list.
Line Code	Click the $\mathcal{Q}$ icon and select the line code from the list.
Error Code	Click the $\mathcal{Q}$ icon and select the error code from the list.
Transaction Type	Click the $\mathcal{Q}$ icon and select the transaction type from the list.
Assigned To	Click the $\mathcal{Q}$ icon and select the assigned from the list.
Approval Status	Click the $\mathcal{Q}$ icon and select the approval status type from the list.

2.10 Facilities Amount Transfer Maintenance

This topic describes about the detailed information on transferring limit amounts from one facility to another facility.

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

In Oracle Banking Enterprise Limits and Collateral Management, transfer of full or partial limit amounts from one facility to other within or across liabilities for certain periods is possible. The limit transfer details must be defined through the **Facilities Amount Transfer Maintenance** screen **GEDTRANS**. You can close/cancel this transfer operation before a specified End Date. Upon manual closure/cancellation or on automatic expiry, the system transfers the transferred amount back to the original line.

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

    The **Facilities Amount Transfer Maintenance** screen is displayed.

Figure 2-45   Facilities Amount Transfer Maintenance

2. On **Facilities Amount Transfer Maintenance** screen, click **New** specify the fields.

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

Table 2-129   Facility Amount Transfer Maintenance - Field Description

Fields	Description
Branch	Click the Q icon and select the branch from the list.
Transfer Reference	
Rate	
LBL_LIMIT_TRANS	
From Liability Number	Click the Q icon and select the liability number for which the limit amount is to be transferred.
From Liability Name	Displays the liability name based on the selected liability number.
From Line	Click the Q icon and select the line from which the line amount is transferred.
From Line Serial	This field is displayed based on the **From Line** selected.
From Facility Currency	This field is displayed based on the **From Line** selected. For effective line transfer from one line to another, the currency of both the lines has to be the same.
From Facility Amount	This field is displayed based on the **From Line** selected.
From Facility Available Amount	This field is displayed based on the **From Line** selected.
From Facility Start Date	This field is displayed based on the **From Line** selected.
From Facility Start Date	This field is displayed based on the **From Line** selected.
To Liability Details	Specify the fields under this section.
To Liability Number	Click the Q icon and select the To Liability Number,that is, to whom the liability amount is allocated.
To Liab Name	This field is displayed based on the **To Liability Number** selected.
To Line	Click the Q icon and select the line to which the line amount is transferred for a specified period.
To Line Serial	This field is displayed based on the **To Line** selected.

Table 2-129   (Cont.) Facility Amount Transfer Maintenance - Field Description

Fields	Description
To Facility Currency	This field is displayed based on the **To Line** selected. For effective line transfer from one line to another, the currency of both the lines has to be the same.
To Facility Amount	This field is displayed based on the **To Line** selected.
To Facility Available Amount	This field is displayed based on the **To Line** selected.
To Facility Start Date	This field is displayed based on the **To Line** selected.
To Facility End Date	This field is displayed based on the **To Line** selected.
Transfer Amount	Specify the fields under this section.
Transfer Amount	Specify the amount to be transferred from the **From Line** to the **To Line** from the **Effective From Date** onwards.
Effective From Date	Specify the Effective From Date of transfer that is, the date from when the transfer of limits is effective. **Note:** • Effective From Date cannot be after To / From Facility End Date • Effective From Date cannot be before To / From Facility Start Date
Effective To Date	Specify the Effective To Date of transfer that is, the date till when the transfer of limits is effective. This date must be greater than the Effective From Date.
Expiry Status	
Source Code	
User Reference	
Remarks	

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

2.11 Dual Authorization of Utilization Transaction

This topic describes about the detailed information about dual authorization of utilization transaction.

During Utilization Transaction process if the utilization amount crosses the breach amount specified, then the transaction requires dual authorization. Transactions which are breached can be authorized using **UI Multi Auth** screen. You can specify the facility maintenance breach amount and breach percentage in OBELCM.

When the transaction amount entered is more than breach amount or percentage, during utilization process Oracle Banking Enterprise Limits and Collateral Management would flag dual authorized indicator and updates the dual authorization error code as part of response. If response from the Oracle Banking Enterprise Limits and Collateral Managemen contains dual authorization error code, then Oracle FLEXCUBE, logs the transaction details in dual authorization tables and processes it completely.

The authorization for the breached (dual auth) transactions are authorized using function ID **GEDDAUTH** of Oracle Banking Enterprise Limits and Collateral Management.

However, till the dual authorization happens, Oracle FLEXCUBE does not allow you to authorize the main transaction. You can also perform dual authorization using Oracle FLEXCUBE screen, but system performs certain validations to ensure that Oracle FLEXCUBE does not authorize the OBELCM breach transactions.

Example: Assume that for liability **TATA** line **TATABILL** is created with below details.

Limit amount - 10,000.00

Collateral amount - 0.00

Breach percentage - 110 (which is equal to 11,000)

Breach amount - 15,000

The system calculated values:

Available amount - 10,000.00

Utilized amount - 0

Assume that as part of BC, a contact line **TATABILL** is linked. As part of the contact data input, when you link the line **TATABILL** and press **Save** button during transaction processing in Oracle Banking Enterprise Limits and Collateral Management, if the transaction requires dual authorization then the system displays this information to the user.

Till the dual authorization error code (breached transaction) is authorized in Oracle Banking Enterprise Limits and Collateral Management, Oracle FLEXCUBE does not allow the contact to be authorized. In case, if the breached transaction is rejected, then you have to delete the contact Information irrespective of whether the error code has been authorized or Contracts requiring multilevel authorization can be viewed using Oracle FLEXCUBE function **OVDAUDET**.

If you delete the dual authorization contract in Oracle FLEXCUBE, then the system deletes the contract details in Oracle FLEXCUBE and Oracle Banking Enterprise Limits and Collateral Management deletes the utilization Oracle Banking Enterprise Limits and Collateral Management.

> **✎ Note:**
>
> Oracle Banking Enterprise Limits and Collateral Management deletes the utilization transaction if any dual authorization error is not authorized and the system updates the status as **Ignored** so that this information is not shown to the user. However if the error code is authorized, then this information is ignored.

2.12 Accounting Handoff Retry Summary

This topic describes about the detailed information on **Accounting Handoff Retry Summary**.

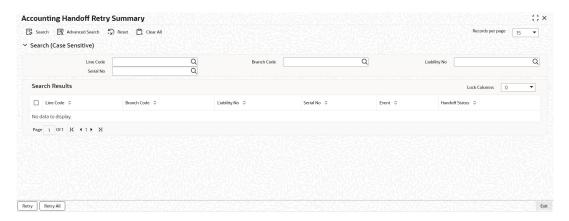The **Accounting Handoff Retry Summary** screen allows to view the summary of accounting handoff details of the facility. You can open a detailed screen using this Accounting Handoff Retry Summary screen and query the records based on the search criteria.

- On the **Home** screen, specify **GESACTRY** in the text box and click the ▸ icon.

  The **Accounting Handoff Retry Summary** screen is displayed.

Figure 2-46   Accounting Handoff Retry Summary

The system allows to retry handoff for the records which have not been handed off successfully, using 'Retry' or 'Retry All' option

2.13 Accounting Handoff Retry Screen

This topic describes about the detailed information on **Accounting Handoff Retry screen**.

The **Accounting Handoff Retry** screen is a view screen which shows the record of Accounting handoff retry.

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

   The **Accounting Handoff Retry Summary** screen is displayed.

2. Double click the record on **Accounting Handoff Retry Summary** screen.

   The **Accounting Handoff Retry Screen** is displayed.

Figure 2-47   Accounting Handoff Retry Screen

> ✎ **Note:**
>
> No actions are supported in **GEDACTRY**.

2.14 Drawing Power Based Facility

This topic describes about the detailed information on Drawing Power processing.

Drawing Power generally addressed as "DP" is used in banks and financial institutions. A firm or company can set a limit up to which they can withdraw from the working capital limit sanctioned by the bank. Customers submit monthly/quarterly closing stock statements which determine the banks updating of drawing power. The bank performs an important credit monitoring exercise by updating the drawing power for working capital.

Below steps depicts the processing of DP backed facility in Oracle Banking Enterprise Limits and Collateral Management

1. Creation of DP backed Facility.

   - Specify if the facility is drawing power backed using the DP backed flag at facility.

     – DP backed facility can only be of revolving type and cannot be non-revolving or NRS.

     – DP backed facility can be a subline to a revolving line, or it can also be a mainline.

     – For DP backed facility, effective line amount basis must be Min (limit amount, DP amount).

   - Specify the last stock statement date as part of the stock statement submission process.

     – You can create a new DP backed facility with or without the last stock statement date.

     – Once you update the last stock statement date, for the facility, it cannot be made blank afterwards.

     – You can enter the last stock statement date as back dated or current dated but not future dated.

   - Specify the DP amount as part of the stock statement submission process and based on the last stock statement date.

     – Drawing Power field is provided to enter the DP amount.

     – You can create a new DP backed facility with or without the DP amount.

   > **✎ Note:**
   >
   > If you create a DP backed facility for the first time without specifying the last stock statement date, then
   >
   > - It is not required for user to enter value for DP.
   > - User can only specify the limit amount for the facility. In this case, the DP amount will be defaulted to zero on save..

2. Configuring days for zeroising facility in Global Parameter Maintenance.

   - In global parameter maintenance (**GEDPARAM**), the user sets the number of days for zeroising out the DP-backed facility.

   - DP amount will be zeroised after the configure number of since last stock submission date.

3. Stock Statement Submission and processing at facility level.

As part of the stock statement submission process, you can update the Last Stock Statement Date and DP amount in the facility screen considering the below scenarios.

- When DP backed facility in available status.

  – If the new 'Last Stock Statement Date' entered is within the number of days configured for zeroising then the facility will continue to remain as available, and the effective line amount will be updated considering the new DP amount entered.

  – If the new 'Last Stock Statement Date' entered is outside the number of days configured for zeroising, then you will be shown an override message and on acceptance, the facility will continue to remain available on save. The facility will be made unavailable and DP amount will be zeroised as part of EOD batch process.

- When DP backed facility in unavailable status.

  – If the new 'Last Stock Statement Date' entered is within the number of days configured for zeroising then the facility will be made available, and the effective line amount will be updated considering the new DP amount entered.

  – If the new 'Last Stock Statement Date' entered is outside the number of days configured for zeroising, then the facility will continue to remain unavailable, and the DP amount will be zeroised as part of EOD batch process.

Sample Example of DP processing

Table 2-130   Example of DP processing

GEDPARAM	Days for DP Zeroising
	60

Table 2-131   DP Backed facility Creation

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
01-Aug-2024	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000			0	Available

Table 2-132   Stock Statement Submission Process -1 (within days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
01-Sep-2024	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	20-Aug-24	8000	8000	Available

Table 2-133   Stock Statement Submission Process -2 (outside days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
21-Oct-24	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	20-Aug-24	0	0	Unavailable

Table 2-134   Stock Statement Submission Process -3 (within days for zeroising)

Business Date	Facility	Type	DP Backed	Effective Line Amount Basis	Limit Amount	Last stock statement date	DP Amount	Effective Line Amount	Facility Status
20-Nov-24	Cash Credit	Revolving	Yes	Min (Limit Amount, DP Amount)	10000	28-Sep-24	7000	7000	Available

3

Annexure 1 - Value Dated Facility

This topic contains the following sub-topics:

- Introduction
  A brief introduction about value date based facility maintenance.
- Value Date Based Facility Maintenance
  This topic describes about the detailed information on Value Date Based Facility Maintenance.

3.1 Introduction

A brief introduction about value date based facility maintenance.

Oracle Banking Enterprise Limits and Collateral Management has a feature to maintain Facility details based on a particular value date. Oracle Banking Enterprise Limits and Collateral Management also tracks all the Utilizations of the Facility based on the value date of the transaction.

Oracle Banking Enterprise Limits and Collateral Management processes all the utilization transaction as of book date.

- Tenor wise limits continue to be based on booking date
- Booking dated limit revaluation only is done
- Booking dated based overrides only is provided
- No validations based on the value dated balances are done
- Auto limits transfer / limits transfer are based on booking date

3.2 Value Date Based Facility Maintenance

This topic describes about the detailed information on Value Date Based Facility Maintenance.

Oracle Banking Enterprise Limits and Collateral Management facilitates maintaining Facility details based on a particular value date. The following parameters are taken from the Facility Maintenance screen:

- Value date - The date in which the limit amount or main line was created or modified is captured here.
- Main Line Code - It is the main line that the Line reports to. It is validated that the main line in the Facilities maintenance (booking dated) is same as the main line in the latest record (value dated) in the maintenance.
- Limit Amount - The limit amount for the facility. It is validated that the limit amount in the Facilities maintenance (booking dated) is same as the limit amount in the latest record (value dated) in the maintenance.

Whenever a new Limit Line is created, a new record is automatically created by the system with the value date as the Limit Start Date. The Main Line and the Limit Amount are same as the booking dated limit maintenance.

Whenever the Mainline or the Limit amount is changed in the facility, a new record is created in the maintenance with value date as the application date. The mainline and limit amount values are same as in the booking dated Limits maintenance. You can view these details by clicking **Value Date** button.

- Value Date Based Utilization Processing
  This topic describes about the detailed information on utilization processing based on value date.

- EOD Processing
  This topic describes about the detailed information on EOD processing in Oracle Banking Enterprise Limits and Collateral Management.

3.2.1 Value Date Based Utilization Processing

This topic describes about the detailed information on utilization processing based on value date.

Oracle Banking Enterprise Limits and Collateral Managementalso tracks all the utilizations of the facility based on the value date of the transaction. The following transactions are supported for value dated processing:

- New utilization

- Increase utilization

- Decrease utilization

- Alter utilization

As part of the above utilization transactions, the Value Date is the value date of the transaction. Updating of value dated utilization can be set to be online or to be a part of EOD process. This parameter is maintained in Oracle Banking Enterprise Limits and Collateral Management Parameter Maintenance.

- If the parameter is set to update Value Date online, then during the transaction process the Value Date utilization details are updated online. Otherwise, it is updated during EOD process.

- In the case of main lines, the system identifies all the sub lines linked and track the utilization. This utilization is tracked in addition to the contracts that are directly linked to the main line.

For more information on Utilization Transactions, refer Annexure 1 - Value Dated Facility.

3.2.2 EOD Processing

This topic describes about the detailed information on EOD processing in Oracle Banking Enterprise Limits and Collateral Management.

If the value date update is not online, but as part of Facility EOD process, it would be updated as shown in the following examples.

Example,

Let us consider a Loan of 1 Million USD. Value date 10-Jan-2005 Revolving Line

Table 3-1   Step 1: Initiation - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase

Table 3-2   Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000

Table 3-3   Step 2: Payment of 0.1M Principal value date February 10, 2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	1000000	PRINCIPAL	Decrease

Table 3-4   Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000
2	February 10, 2005	LINE 1	900000

Table 3-5   Step 3: Value dated amendment of 0.5M Principal increase value date 15-Feb-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	1000000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase

Table 3-6   Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000
2	February 10, 2005	LINE 1	900000
3	February 15, 2005	LINE 1	1400000

Table 3-7   Step 4: Payment of 0.2M value date 10-Mar-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	1000000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10,2005	LINE 1	200000	PRINCIPAL	Decrease

Table 3-8   Line Utilization

Serial no	Value date	Line code	Utilization
1	January 10, 2005	LINE 1	1000000
2	February 10, 2005	LINE 1	900000
3	February 15, 2005	LINE 1	1400000
4	March 10,2005	LINE 1	1200000

Table 3-9   Step 5: Reversal of Payment of 0.2M value date 10-Mar-2005 on 15-Mar-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	1000000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10,2005	LINE 1	200000	PRINCIPAL	Decrease
5	March 10,2005	LINE 1	200000	PRINCIPAL	Increase

Table 3-10   Line Utilization - Step 6 Liquidation of Contract Value date 10-Apr-2005 - Utilization Log

Serial no	Value date	Line code	Utilization	Component	Increase/ Decrease
1	January 10, 2005	LINE 1	1000000	PRINCIPAL	Increase
2	February 10, 2005	LINE 1	1000000	PRINCIPAL	Decrease
3	February 15, 2005	LINE 1	500000	PRINCIPAL	Increase
4	March 10,2005	LINE 1	200000	PRINCIPAL	Decrease
5	March 10,2005	LINE 1	200000	PRINCIPAL	Increase
6	April 10, 2005	LINE 1	1400000	PRINCIPAL	Decrease

Table 3-11   Line Utilization - Step 6 Liquidation of Contract Value date 10-Apr-2005 - Utilization Log

Serial no	Line code	Value date	Utilization
1	LINE 1	January 10, 2005	1000000
2	LINE 1	February 10, 2005	900000
3	LINE 1	February 15, 2005	1400000
4	LINE 1	March 10,2005	1400000
5	LINE 1	April 10,2005	0

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