

बीसीसी:बीआर:115:230

17.04.2023

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

जोखिम प्रबंधन और कॉर्पोरेट एवं संस्थागत ऋण विभाग  
कॉर्पोरेट कार्यालय, मुंबई द्वारा जारी

महोदय/ महोदया,

**विषय: लिमिट नोड्स का सृजन और रखरखाव**

**ए. पृष्ठभूमि**

हम उपर्युक्त विषय पर जारी किए गए विभिन्न परिपत्रों और एडवाइजरी पत्रों का संदर्भ देते हैं जिसके माध्यम से सीबीएस में लिमिट नोड्स को अद्यतन और सृजित करने संबंधी विस्तृत दिशानिर्देशों से अवगत कराया गया है।

यह पाया गया है कि शाखाएं लिमिट नोड्स को उचित ढंग से लिंक/ सृजित/ रखरखाव नहीं कर रही हैं जिसके कारण उधारकर्ताओं के उचित जोखिम को कैप्चर करने में चुनौतियों का सामना करना पड़ता है।

यह पाया गया है कि कई मामलों में एक ग्राहक आईडी, विशेष रूप से एनएफबी के लिए कई लिमिट नोड सृजित किए गए हैं। गतिविधि की गंभीरता और विनियामक को गलत रिपोर्टिंग होने की प्रबल संभावना को देखते हुए शीर्ष प्रबंधन द्वारा सभी मौजूदा और भविष्य में की जाने वाली मंजूरीयों के लिए तत्काल सुधार और लिमिट सृजन संबंधी प्रक्रिया निर्धारित करने की शुरुआत की है।

**बी. लिमिट नोड को अद्यतन करने से संबंधित की गई कार्रवाई की प्रगति:**

कॉर्पोरेट एवं संस्थागत ऋण (सी एवं आईसी) विभाग द्वारा जोखिम प्रबंधन और आईटी टीम के साथ मिलकर उधारकर्ताओं के लिमिट नोड को सुधारने और डुप्लीकेट को हटाने की प्रक्रिया पर कार्रवाई की गई है। प्रायोगिक आधार पर सीएफएस बेंगलुरु, सीएफएस बड़ौदा, सीएफएस एवं मुंबई की मिड कॉर्पोरेट शाखाओं के लिए उपर्युक्त गतिविधि की शुरुआत की गई।

**सी. सभी शाखाओं द्वारा की जाने वाली गतिविधियां और निर्देश:**

सभी शाखाओं को सूचित किया जाता है कि सीबीएस सिस्टम में लिमिट नोड्स को उचित ढंग से लिंक/ सृजित करें और रखरखाव करें। सुविधा के प्रकार पर ध्यान दिए बिना लिमिट नोड को लिंक करने/ सृजित करने/ रखरखाव करने की यह प्रक्रिया सभी खातों में पूरी की जानी चाहिए, उदाहरण स्वरूप यदि केवल मीयादी ऋण सुविधा मंजूर की गई हो तब भी लिमिट नोड सृजित की जानी चाहिए।

उधारकर्ता को मंजूर की गई एवं उनके द्वारा ली गई प्रत्येक सुविधाओं के लिए लिमिट नोड्स निर्धारित किए जाने चाहिए (उदाहरण स्वरूप यदि 02 टीएल मंजूर किए गए हैं, तो 02 लिमिट नोड्स भी निर्धारित किए जाने चाहिए)। इसके अलावा, शाखा को यह सुनिश्चित करना होगा कि यह खाते के साथ अनिवार्य रूप से जुड़ा हुआ है।

किसी उधारकर्ता को निधि आधारित (एफबी) लिमिट या केवल गैर-निधि आधारित (एनएफबी) लिमिट मंजूर किए जाने पर भी कुल लिमिट (सीआईएफ आईडी/ टीओटी), कुल निधि आधारित लिमिट (सीआईएफ आईडी/एफबी), कुल गैर-निधि आधारित लिमिट (सीआईएफ आईडी/ एनएफबी) को निर्धारित करना अनिवार्य है। इसके अलावा, संवितरण पर ध्यान दिए बिना, ऐसे सभी मामले जहां उधारकर्ता को लिमिट मंजूर किए गए हैं और दस्तावेजों को निष्पादित किया गया है, के लिए सिस्टम में लिमिट निर्धारित की जानी चाहिए। इसमें बैंक के लिए नए ग्राहक (एनटीबी) भी शामिल होंगे।

उपर्युक्त गतिविधि के संचालन के लिए आईटी टीम के परामर्श से एक मानक परिचालन प्रक्रिया (एसओपी) तैयार की गयी है। संपूर्ण एसओपी को तीन निर्धारित परिदृश्यों में विभाजित किया गया है:

1. जहां लिमिट नोड को निर्धारित नहीं किया गया है।
2. जहां एक ग्राहक आईडी के लिए एकल लिमिट नोड मौजूद है।
3. जहां एक ही ग्राहक आईडी के लिए कई लिमिट नोड मौजूद है।

शाखाएं यह सुनिश्चित करें कि लिमिट नोड से संबंधित किसी भी प्रविष्टि को तुरंत सत्यापित नहीं किया जाए। "डे एंड" गतिविधि से पूर्व बिना सत्यापन के कोई प्रविष्टि "ओपन" नहीं छोड़ी जानी चाहिए, क्योंकि इससे बड़ौदा इंस्टा में इस से संबंधित अन्य लेन-देन असफल हो जाएंगे।

इसके अलावा, सभी नए उधारकर्ताओं के संबंध में एसओपी के अनुसार लिमिट नोड सृजित करने संबंधी उपर्युक्त गतिविधि को बिना किसी चूक के पूरी की जानी चाहिए। उन खातों के मामले में जहां लिमिट नोड को सही कर लिया गया है, यह आवश्यक है कि लिमिट नोड को भी बनाए रखा जाए और आवश्यकतानुसार इसे अद्यतन किया जाए। यह ध्यान दिया जाना चाहिए कि जहां लिमिट बढ़ाई/ घटाई गई है, वहां लिमिट नोड को तुरंत अद्यतन किया जाए।

लिमिट नोड का सृजन/ लिकिंग/ रखरखाव अत्यंत महत्वपूर्ण है क्योंकि उचित लिमिट प्रक्रिया के बिना किसी विशिष्ट उधारकर्ता के जोखिम की सटीक गणना नहीं की जा सकती है और विनियामक मानदंडों के तहत विनियामक रिपोर्टिंग और लिमिट रखरखाव पर इनका एकाधिक रूप से प्रभाव पड़ता है। यह आवश्यक है कि दक्षता हासिल करने और ऋणों के डिजिटल नवीकरण के दायरे को बढ़ाने जिसके परिणामस्वरूप शाखाओं को अनावश्यक गतिविधियां पर कार्रवाई नहीं करनी पड़े, सिस्टम में सही लिमिट निर्धारण सुनिश्चित किए जाएं।

शाखाओं द्वारा फिनेकल में लिमिट नोड के सृजन/ लिक/ रखरखाव का सख्ती से अनुपालन सुनिश्चित किया जाना चाहिए।

इसके अलावा आईसीएफएस/ सीएफएस/ मिड कॉर्पोरेट शाखाओं में लिमिट नोड अपडेशन की जिम्मेदारी परिचालन प्रमुख एवं सीएमओ टीम की होगी तथा अन्य सभी शाखाओं में इसकी जिम्मेदारी परिचालन विभाग के प्रमुख एवं संयुक्त प्रबंधक की होगी।

विस्तृत एसओपी और सुलभ संदर्भ के लिए अक्सर पूछे जाने वाले प्रश्न संलग्न हैं।

इस विषय में किसी भी प्रश्न/ समस्या के लिए मानक परिचालन प्रक्रिया (वर्टिकल-वार) संबंधी विवरण निम्नानुसार है:

1. कॉर्पोरेट एवं संस्थागत ऋण विभाग- श्री शिव कुमार लंका  
(ई-मेल-[credit.bcc@bankofbaroda.co.in](mailto:credit.bcc@bankofbaroda.co.in))
2. एमएसएमई विभाग-श्री सतवीर सिंह (ई-मेल-[Satvir.singh@bankofbaroda.com](mailto:Satvir.singh@bankofbaroda.com))
3. आईटी विभाग- श्री श्रीनिवास कंदुकुरी, सुश्री नित्या, सुश्री मेघना  
सीबीएस फिनेकल से संबंधित समस्या के समाधान के लिए (ई-मेल-“Assets CBS Domestic Support” <[assets.cbsdomsupport.ito@bankofbaroda.com](mailto:assets.cbsdomsupport.ito@bankofbaroda.com)>)
4. बड़ौदा इंस्टा से संबंधित समस्या के समाधान के लिए- श्री गौरव महाजन, श्री रवि किरण, प्रबंधक,  
सुश्री नंदिनी थम्से (“Trade Finance DC” <[tardefinance.dc@bankofbaroda.com](mailto:tardefinance.dc@bankofbaroda.com)>)

हस्ता/  
मनोज चयानी  
महाप्रबंधक, सी&आईसी

हस्ता/-  
एस अनंतरामन  
मुख्य जोखिम अधिकारी

**CIRCULAR TO ALL BRANCHES/ OFFICES IN INDIA**

ISSUED BY RISK MANAGEMENT AND C&I DEPARTMENT, CORPORATE OFFICE,  
MUMBAI

Dear Sir,

**विषय / Re: Creation and Maintenance of Limit Nodes**

**A. Background:**

We invite reference to various circulars and advisory letters issued on the captioned subject conveying detailed guidelines for updating and creation of limit nodes in CBS.

It has been observed that the Branches are not linking/creating/maintaining limit nodes properly, leading to challenges in capturing proper exposure of the borrowers. It is found that in several cases, multiple limit nodes have been created for a single customer ID, NFB in particular. Given the criticality of the activity and high chances of erroneous reporting to the Regulator, an immediate rectification and maintaining Limit creation discipline for all existing & future sanctions has been put-forth by the senior management.

**B. Progress on actions taken on Limit Node updation:**

C&I department along with Risk Management and IT team undertook an exercise to rectify limit nodes of borrowers and removal of duplicates. On a pilot basis, this activity was carried out for CFS Bangalore, CFS Baroda, CFS & Mid Corporate Branches of Mumbai.

**C. Guidance & activities to be undertaken by all branches:**

All the branches are advised to link/create and maintain the limit nodes properly in the CBS system. This exercise for linking/creating/maintaining of limit node is to be completed for all the accounts irrespective of the type of facility i.e., limit node has to be created even if only Term Loan facility has been sanctioned.

Limit node needs to be defined for each of the facilities sanctioned & availed by the borrower (for instance, if -02- TLs are sanctioned then -02- Limit nodes to be defined). Further, branch to ensure that the same is linked with the account invariably.

It is mandatory to define Total limit (CIF ID/TOT), Total Fund Based Limit (CIF ID /FB), Total Non-Fund Based Limit (CIF ID /NFB) even in case a Borrower is sanctioned either FB limits or NFB limits only. Further, limits should be defined in the system for all such cases where the Borrower has been sanctioned limits & documents have been executed irrespective of the disbursement made. This would also include New-to-Bank (NTB) customers.

To conduct this activity an SOP has been designed in consultation with IT team. The entire SOP is divided into three identified scenarios:-

1. Where limit node has not been defined
2. Where a single limit node exists for a Customer ID
3. Where multiple limit node exists for the same Customer ID



Branches are required to ensure that no entry related to limit node to be verified immediately. No entry is left "Open" without verification before the "Day End" activity, as the same will create failure of other transactions related to this counterparty in Baroda Insta. Further, the above mentioned activity of creation of Limit Node as per the SOP has to be undertaken for all New Borrowers without any lapse. In case of accounts where the Limit Node has been corrected, it is essential that going forward the Limit Node is also maintained and updated whenever required. It is to be noted where limits have been increased/decreased, limit node to be updated immediately.

The creation/linking/maintenance of limit node is utmost important as without the proper limit discipline the accurate exposure of a particular borrower cannot be computed and this has multiple impacts on regulatory reporting and limit maintenance under prudential norms. It is also essential that for achieving efficiency and to enhance the ambit of Digital Renewal of loans which in turn helps in reducing the redundant activities of the branches, the correct Limit has to be ensured in the system.

**Branches have to ensure strict compliance of creation/linking/maintenance of Limit Node in FINACLE.**

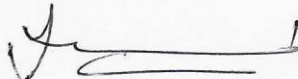
Further, in ICFS/CFS/Mid Corporate Branches limit node updation will be the responsibility of Operations Head & CMO Team and in all other Branches it will be the responsibility of Operations Head & Joint Manager.

Detailed SOP and an FAQ are enclosed attached for ready reference.

Details of SPOC's (vertical wise) for queries are as under:

1. Corporate & Institutional Credit Department- Mr. Shiv Kumar Lanka (email- credit.bcc@bankofbaroda.co.in)
2. MSME Department- Mr. Satvir Singh (email- [Satvir.Singh@bankofbaroda.com](mailto:Satvir.Singh@bankofbaroda.com))
3. IT Department- Mr. Srinivas Kandukuri, Mrs. Nithya, Mrs. Meghana, for CBS Finacle Support (email: "Assets CBS Domestic Support" <[assets.cbsdomsupport.ito@bankofbaroda.com](mailto:assets.cbsdomsupport.ito@bankofbaroda.com)>)
4. Mr. Gourav Mahajan, Mr. Ravi Kiran, Manager, Mrs. Nandini Thamse, for Baroda Insta Support ("Trade Finance DC" <[tradefinance.dc@bankofbaroda.com](mailto:tradefinance.dc@bankofbaroda.com)>)

  
Manoj Chayani  
General Manager, C&IC

  
Anantharaman S  
Chief Risk Officer

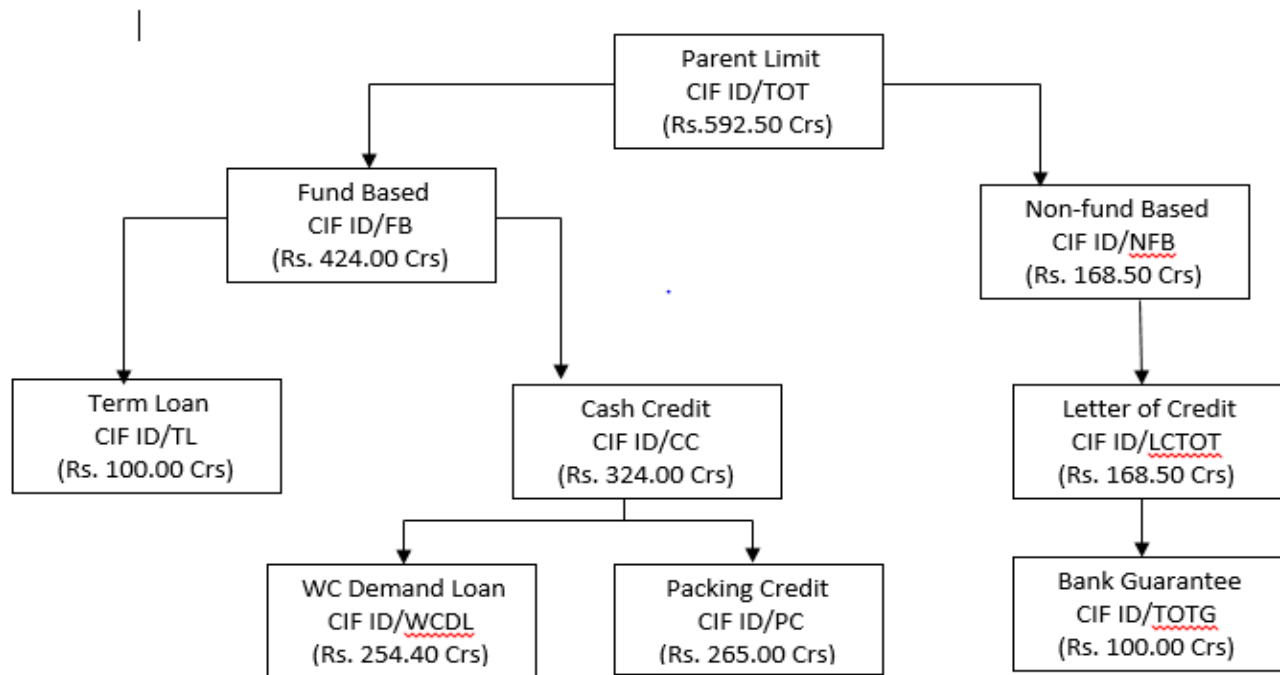
**Annexure 1 (SOP ON LIMIT NODE DATA CLEANING EXERCISE)**

The process of Creation/Modification/Deletion of limit nodes in CBS system has been explained as under using a sample case:

Let's consider a Borrower (XYZ Co. Pvt. Ltd.) is sanctioned following facilities (format similar to the one as advised to the Branch in the appraisal note:

| Facility                                                                                 | Limit (Rs. in Crs.) |
|------------------------------------------------------------------------------------------|---------------------|
| Term Loan                                                                                | 100.00              |
| Cash Credit                                                                              | 324.00              |
| <b>Sub-limit:</b>                                                                        |                     |
| - Working Capital Demand loan (WC DL)                                                    | (254.40)            |
| - Packing Credit (PC / PCFC)                                                             | (265.00)            |
| <b>TOTAL FUND BASED (A)</b>                                                              | <b>424.00</b>       |
| Inland / Import Letter of Credit (Usance up to 90 days for Inland & 180 days for Import) | 168.50              |
| <b>Sub-limit:</b>                                                                        |                     |
| - Inland / Foreign Bank Guarantee (Perf. / Fin.)                                         | (100.00)            |
| <b>TOTAL NON FUND BASED – (B)</b>                                                        | <b>168.50</b>       |
| <b>TOTAL LIMIT (A+B)</b>                                                                 | <b>592.50</b>       |

The above limit to the Company is represented in limit node tree diagram as under:



In the above case -03- different scenarios may arise:

Scenario 1: If limit node has not been defined.

Scenario 2: Where a single limit node exists for a customer ID.

Scenario 3: Where multiple limit nodes exist for the same customer ID.

All the -03- scenarios have been explained as under:

## **SCENARIO 1: IF LIMIT NODE HAS NOT BEEN DEFINED.**

**Step 01:** Creation of Limit Node denoting the **Total limit** using menu: **HLNM** (Screen I)

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** of the customer.

**Suffix:** Please select the appropriate code as “TOT” (from the list predefined in the system)

**Click on Go**

After the same you will reach Screen II

**Description:** Enter the description of Limit Node (for example - TOTAL LIMIT FOR XYZ CO.)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** The same to be kept blank, **since we are creating the parent limit (TOT).**

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 592.50 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Drawing power indicator:** The Drawing Power of the limit node can be arrived at, from any of the following ways:

- **E – Equal:** Drawing Power amount will be equal to Sanction Limit specified for the node. In case of Parent Limit (Total Limit), the Drawing Power indicator either E - Equal or D - Derived.
- **P-Parent:** Drawing Power will be derived from the Parent Limit Id based on the percentage indicated for the field “Drawing Power Percentage”.
- **M-Maintained:** Maintained by the user. The user has to enter the Drawing Power manually in the field “DP/Margin retained”
- **D-Derived:** Derived from the Securities (User has to link Limit Id to a Collateral Id in HSCLM menu to derive the Drawing Power value) linked to the Limit Node. The Drawing Power will be derived from the various securities linked to this node. In this case the user has to enter the absolute amount for the field “DP/Margin retained”.

**Type of Loan:** Type of limit can be Revolving or Non Revolving. Normally, the type of loan should be revolving. The Limit can also be created to be utilized only once by setting the Non-Revolving check box to Yes. In this case, once the drawing power is utilized up to the Sanctioned Limit, Borrower will not be able to utilize the same even if the borrower has remitted the earlier amount.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLMN menu.**

**Step 02:** After verification of above Limit Node denoting the Total limit, -02- separate child nodes have to be defined denoting the total Fund Based exposure and the Total Non-fund based exposure.

**a. Creation of Limit Node denoting the Total Fund based limit of the borrower.**

MENU – HLMN (Screen I)

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “FB” for defining total Fund Based (from the list predefined in the system).

**Click on Go** which will take you to screen II

**Description:** Enter the description of Limit Node (for example - TOTAL FB LIMIT FOR XYZ CO.)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/TOT**)

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 424.00 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLMN menu.**

**b. Creation of Limit Node denoting the Total Non-fund based limit of the borrower.**

MENU – HLMN (Screen I)

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “NFB” for defining total Non-Fund Based limit (from the list predefined in the system).

**Click on Go** which will take you to Screen II

**Description:** Enter the description of Limit Node (for example - TOTAL NFB LIMIT FOR XYZ CO.)



**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/TOT**)

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 168.50 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNM menu.**

**Step 03:** After verification of above Limit Nodes denoting the Total FB limit & NFB limits child nodes have to be defined denoting the total different facilities sanctioned to the Borrower.

**a. Creation of various Fund based facilities sanctioned to the borrower:**

**i. Creation of Limit Node denoting the Term Loan limit using menu: HLNM**

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “TL” (from the list predefined in the system).

**Description:** Enter the description of Limit Node (for example - TERM LOAN FOR XYZ CO.)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/FB**)

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 100.00 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNM menu.**

## ii. Creation of Limit Node denoting the Cash Credit limit using menu: HLNM

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “CC” (from the list predefined in the system).

**Description:** Enter the description of Limit Node (for example - TOTAL CC LIMIT FOR XYZ CO.)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/FB**)

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 324.00 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNM menu.**

**Step 03:** After verification of above Limit Node denoting the CC limit, child limit nodes have to be defined denoting the different facilities sanctioned to the Borrower as sub-limits.

### b. Creation of various Fund based facilities sanctioned to the borrower as sub-limit of CC:

i. Creation of Limit Node denoting the **Working Capital Demand Loan limit** using **HLNM** menu.

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “WCDL” (from the list predefined in the system).

**Description:** Enter the description of Limit Node (for example – Working Capital Demand Loan)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/CC**) – Since WCDL is sublimit of CC

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 254.40 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNM menu.**

## ii. Creation of Limit Node denoting the Packing Credit limit using HLNM menu.

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “PC”

**Description:** Enter the description of Limit Node (for example – Packing Credit Limit)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/CC**) – **Since Packing Credit is also the sublimit of CC**

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 265.00 Crs.)

**Limit Approval date:** Limit Sanction date

**Limit Expiry date:** Sanction Expiry date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNM menu.**

**Similar process is to be followed for other FB facilities sanctioned to the Borrower.**

## c. Creation of various Non-Fund based facilities sanctioned to the borrower:

### i. **Creation of Limit Node denoting the Letter of Credit limit using menu: HLNM**

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “LCTOT” (from the list predefined in the system).

**Description:** Enter the description of Limit Node (for example – Total LC Limit)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/NFB**)

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 168.50 Crs.)

**Limit Approval date:** Limit Sanction date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNМ menu.**

ii. Creation of Limit Node denoting the **Guarantee** limit using menu: **HLNM**

**Function:** ADD

**Limit ID: Prefix:** Please enter **CIF ID** mandatorily

**Suffix:** Please select appropriate one as “TOTG”. (From the list predefined in the system).

**Description:** Enter the description of Limit Node (for example – Total Guarantee Limit)

**Currency:** Select applicable Currency Code from the searcher.

**Limit type:** Select **CIF ID**

**Limit Type Id:** Enter **CIF ID** of the borrower.

**Parent Limit Id:** Enter Parent Limit id (**CIF ID/LCTOT**) – **Since Guarantee is a sub-limit of LC**

**Approval Limit:** Enter Sanction Limit of the borrower applicable under this node (in the present case Rs. 100.00 Crs.)

**Limit Approval date:** Limit Sanction date

Enter appropriate values in all other mandatory fields/tabs, if any.

**Click on “Limit Categories” Tab which will take you to screen III**

Click on CIF ID and submit, which will take you to screen IV confirming creation of parent node.

**Subsequently Verify the Same through HLNМ menu.**

**Similar process is to be followed for other NFB facilities sanctioned to the Borrower.**

**TO VIEW LIMIT NODE CREATED:**

Use Menu - HLTL & Enter the CIF ID.

Menu Show Memo Pad CCY Converter

Universal Banking Solution from Infosys
05 November, 2022 | User TEST70 | 2904 | Menu Shortcut:  Go

**Limit Tree Lookup**

[Help ?](#)

Page 1

| Limit ID              | Limit Desc.               | CCY | Limit Amt.        | Total Liability | Level |
|-----------------------|---------------------------|-----|-------------------|-----------------|-------|
| 000013904 / TOT       | TOTAL LIMIT               | INR | 5,92,50,00,000.00 | 0.00            | 1     |
| 000013904 / FB        | TOTAL FUND BASED LIMIT    | INR | 4,24,00,00,000.00 | 0.00            | 2     |
| 000013904 / TL ***    | TERM LOAN                 | INR | 1,00,00,00,000.00 | 0.00            | 3     |
| 000013904 / CC ***    | TOTAL CASH CREDIT         | INR | 3,24,00,00,000.00 | 0.00            | 3     |
| 000013904 / WCDL ***  | WORKING CAPITAL DEMAND LN | INR | 2,54,40,00,000.00 | 0.00            | 4     |
| 000013904 / PC ***    | PACKING CREDIT            | INR | 2,65,00,00,000.00 | 0.00            | 4     |
| 000013904 / NFB       | TOTAL NON FUND BASED LIM  | INR | 1,68,50,00,000.00 | 0.00            | 2     |
| 000013904 / LCTOT *** | TOTAL LC LIMIT            | INR | 1,68,50,00,000.00 | 0.00            | 3     |
| 000013904 / TOTG ***  | TOTAL GUARANTEE LIMIT     | INR | 1,00,00,00,000.00 | 0.00            | 4     |

[Back](#)

**Step 02:** After creation of Limit Nodes, the same needs to be linked to respective accounts:

**For Fund Based Limits:** Use HACLHM menu: Select Drawing power → Enter Account No. → DP Indicator → Select Parent and enter Limit ID (defined for the facility) & submit.

**Screenshot of linking of limit nodes for Accounts in HACLHM menu – Drawing Power**

**Account Limit History Maintenance**

Function: Modify  
A/c. ID: 29100400000040 INR 2910 HINDUJA ENERGY (INDIA) LIMITED  
Operation: DRAWING POWER

Sanction Limit: INR 3000000000.00  
Drawing Power: INR 1381050000.00

| Applicable From Date                           | Event | Drawing Power Indicator | Drawing Power Pcnt. | CCY | Drawing Power      | A/c. Recalled | Status |
|------------------------------------------------|-------|-------------------------|---------------------|-----|--------------------|---------------|--------|
| <input checked="" type="checkbox"/> 03-10-2022 | DPMAN | M                       | 0.000000            | INR | 13,81,05,00,000.00 | No            | Active |
| <input type="checkbox"/> 04-07-2022            | DPMAN | M                       | 0.000000            | INR | 18,26,55,00,000.00 | No            | Active |
| <input type="checkbox"/> 30-06-2022            | DPMAN | M                       | 0.000000            | INR | 23,21,55,00,000.00 | No            | Active |
| <input type="checkbox"/> 29-06-2022            | DPMAN | M                       | 0.000000            | INR | 20,74,05,00,000.00 | No            | Active |
| <input type="checkbox"/> 14-06-2022            | DPMAN | M                       | 0.000000            | INR | 17,27,55,00,000.00 | No            | Active |

Applicable From Date: 03-10-2022  
Drawing Power Indicator: P - Parent  
Limit ID: HINDUJA OD  
DACC Limit - Absolute: INR 0.00  
DAFA Limit Absolute: INR 0.00  
A/c. Recalled: N - No  
Event: DPMAN  
Drawing Power Pcnt.: 0.000000  
Drawing Power: INR  
DACC Limit - Pcnt.: 0.000000  
DAFA Limit Pcnt.: 0.000000  
Remarks: AS PER NEW SBLC REQUEST

Status: Active

**For Non-Fund Based Limits:** Use OGM for BGs / ODCM for LCs

**Screenshot & process flow of linking of limit nodes for BGs using OGM menu in Limit Details Tab**

Use OGM menu: Select Function (Modify) → Select the BG No. → Go → Visit the Limit Details → Enter Limit ID (defined for the facility) & submit.

**Outward Guarantee Maintenance**

Function: M - Modify  
Guarantee Amt.: INR 823625.00  
Guarantee Type: IGPER  
Guarantee No.: 2910IGPER003420 INR 2910 CFS BALLARD ESTATE  
CIF ID: 000082834 CHEMICAL PROCESS EQUIPMENTS PVT LTD

| Instructions | Text Details  | History           | Guarantee Tracer Details ( E ) | Document ( K ) |
|--------------|---------------|-------------------|--------------------------------|----------------|
| General      | Party Details | Guarantee Details | Limit Details                  | Margin Details |

**Limit Information**

Limit ID: CPEPL BGI  
Delink Limit ID:   
Approval Limit: INR 300000000.00  
Available Limit: INR 178648987.59  
Limit Margin %:   
Related Limits:  Bank Limits  Country Limits

Buttons: Submit, Validate, Cancel

**Screenshot & process flow Linking of limit nodes for LCs using ODCM menu in Limit Details Tab:**

Use ODCM menu: Select Function (Modify) → Select the LC No. → Go → Visit the Limit Details → Enter the Limit ID (defined for the facility) & submit.

**Outward Documentary Credit Maintenance**

Function: MODIFY  
Documentary Credit No.: 116217ILCU0154 INR 2910 CFS BALLARD ESTATE  
Documentary Credit Type: ILCIS INLAND LC ISSUANCE  
Documentary Credit Amt.: INR 30,00,000.00  
CIF ID: CLC009956

| Instructions    | Document              | Utilization Details | Text Details ( V ) | History | Outward Message Details |
|-----------------|-----------------------|---------------------|--------------------|---------|-------------------------|
| General Details | Related Party Details | DC Details          | Limit Details      | Margin  |                         |

**Limit Information**

Limit ID: 0000400141 LJ  
Delink Limit ID:   
Approval Limit: INR 680000000.00  
Available Limit: INR 670192035.00  
Limit Margin %: 0.000000  
Related Limits:  Bank Limits  Country Limits

Buttons: Submit, Validate, Cancel

Please note that the above procedure of linkage of NFBs (LC/BG) is applicable only for the LCs/BGs being issued/already issued in FINACLE. In cases where limit nodes are required to be changed for NFB limits under Baroda Insta, branches are required to refer to matter to TFBO by email at [cfs.fbo@bankofbaroda.com](mailto:cfs.fbo@bankofbaroda.com) with details of changes required to be done. Mr. Manish Gupta – Chief Manager (TFBO) shall be single point of contact for such matters.

**NOTES:**

1. If one account of the borrower is linked to limit node, all accounts (both fund based and non-fund based limits) of the particular borrower should invariably be linked to limit nodes.
2. At the time of renewals/enhancements of limits branches are required to update the revised sanction details in limit node also to avoid any mismatch of sanction limits at account level and limit node level.
3. Wherever limit nodes are maintained, the Drawing Power Indicator at account level should be P – Parent.
4. Child limits should be linked to parent limits appropriately as shown in the sample diagram.
5. Branch can check limit tree details in HLTL menu and accounts linked to limit nodes in HLNDI menu

## SCENARIO 2: WHERE THERE IS ONLY -01- LIMIT NODE DEFINED FOR THE CUSTOMER

In the above case Branch to ensure the approved limit, limit approval date, limit expiry date and the Drawing power indicator is updated as per the last available sanction. Further, the parent limit Id is properly captured in the child nodes as explained in Scenario 1. Any modification in the existing limit ID can be done using the menu HLMN

### Limit Node Modification through HLMN menu:

Limit Node Maintenance

### Modification:

Once necessary corrections/updates has been done please click on Submit & Verify the Same through Menu HLMN.



**SCENARIO 3: WHERE MULTIPLE LIMIT NODES EXIST FOR THE SAME CUSTOMER ID.**

The following steps are to be followed:

**Step 1:** Branch to check all the existing limit node of a particular borrower and identify one limit node which is required to be retained. All other Limit nodes shall be treated as “Duplicate Limit Nodes”

**Step 2:** De-link all the accounts / NFB limits from limit Ids of duplicate limit nodes and link those accounts / NFB limits to limit Ids of identified limit node which is to be retained.

**Delinking and Relinking to be done as under:**

**For Fund Based facility:**

Use HACLHM menu: Select Drawing power → Function (Modify) → Enter Account No. → DP Indicator → Parent and Replace the existing Limit ID with identified limit Id & submit.

**De-linking of limit nodes for Accounts in HACLHM menu – Drawing Power**

**Account Limit History Maintenance**

Function: Modify  
A/c. ID: 29100400000040 INR 2910 HINDUJA ENERGY (INDIA) LIMITED  
Operation: DRAWING POWER

Sanction Limit: INR 30000000000.00  
Drawing Power: INR 13810500000.00

| Applicable From Date                | Event      | Drawing Power Indicator | Drawing Power Pcnt. | CCY      | Drawing Power | A/c. Recalled      | Status |        |
|-------------------------------------|------------|-------------------------|---------------------|----------|---------------|--------------------|--------|--------|
| <input checked="" type="checkbox"/> | 03-10-2022 | DPMAN                   | M                   | 0.000000 | INR           | 13,81,05,00,000.00 | No     | Active |
| <input type="checkbox"/>            | 04-07-2022 | DPMAN                   | M                   | 0.000000 | INR           | 18,26,55,00,000.00 | No     | Active |
| <input type="checkbox"/>            | 30-06-2022 | DPMAN                   | M                   | 0.000000 | INR           | 23,21,55,00,000.00 | No     | Active |
| <input type="checkbox"/>            | 29-06-2022 | DPMAN                   | M                   | 0.000000 | INR           | 20,74,05,00,000.00 | No     | Active |
| <input type="checkbox"/>            | 14-06-2022 | DPMAN                   | M                   | 0.000000 | INR           | 17,27,55,00,000.00 | No     | Active |

**Limit Details:**

Applicable From Date: 03-10-2022  
 Drawing Power Indicator: P - Parent  
 Limit ID: HINDUJA  
 DACC Limit - Absolute: INR 0.00  
 DAFA Limit Absolute: INR 0.00  
 A/c. Recalled: N - No  
 Event: DPMAN  
 Drawing Power Pcnt.: 0.000000  
 Drawing Power: INR  
 DACC Limit - Pcnt.: 0.000000  
 DAFA Limit Pcnt.: 0.000000  
 Remarks: AS PER NEW SBLC REQUEST

Status: Active

**For Non-Fund Based Limits:** Use OGM for BGs / ODCM for LCs

**Linking/De-linking of limit nodes for BGs in OGM menu – Limit Details Tab**

Use OGM menu: Select Function (Modify) → Select the BG No. → Go → Visit the Limit Details → Replace the existing Limit ID with identified limit Id & submit..

**Outward Guarantee Maintenance**

Function: M - Modify  
Guarantee Amt: INR 823625.00  
CIF ID: 000082834 CHEMICAL PROCESS EQUIPMENTS PVT LTD

Guarantee Type: IGPER  
Guarantee No.: 2910IGPER003420 INR 2910 CFS BALLARD ESTATE

**Limit Information**

Limit ID: CPEPL BGI  
 Delink Limit ID:   
 Approval Limit: INR 300000000.00  
 Available Limit: INR 178648987.59  
 Limit Margin %:   
 Related Limits:  Bank Limits  Country Limits

Buttons: Submit, Validate, Cancel

### De-linking of limit nodes for LCs in ODCM menu – Limit Details Tab:

Use ODCM menu: Select Function (Modify) → Select the LC No. → Go → Visit the Limit Details → Replace the existing Limit ID with identified limit Id & submit..

The above modification has to be verified by another User.

Please note that the above procedure of modification in linkage of NFBs (LC/BG) is applicable only for the LCs/BGs being issued/already issued in FINACLE. In cases where limit nodes are required to be changed for NFB limits under Baroda Insta, branches are required to refer to matter to TFBO by email at [cfs.fbo@bankofbaroda.com](mailto:cfs.fbo@bankofbaroda.com) with details of changes required to be done. Mr. Manish Gupta – Chief Manager (TFBO) shall be single point of contact for such matters.

**Step 3:** After de-linking / Relinking of accounts, branch is required to delete duplicate limit nodes through HLMN menu. Such limit nodes can be deleted through HLMN menu.

### Deletion:

**Limit ID: Enter the Limit ID to be deleted**

Click on Go which will take you to screen II and submit. Subsequently Verify the Same through Menu HLMN.

Post deletion of duplicate limit nodes Branch to ensure that all the details as defined in Scenario 2 have been updated in the proper limit node.

Please note that the above procedure of modification in linkage of NFBs (LC/BG) is applicable only for the LCs/BGs being issued/already issued in FINACLE. In cases where limit nodes are required to be changed for NFB limits under Baroda Insta, branches are required to refer to matter to TFBO by email at [cfs.fbo@bankofbaroda.com](mailto:cfs.fbo@bankofbaroda.com) with details of changes required to be done. Mr. Manish Gupta – Chief Manager (TFBO) shall be single point of contact for such matters.

**In case the Borrower is allowed facilities as sub-limit of main limit or interchangeability within limits then following updation is to be done in HBAIM menu.**

**Updation of Limit details in HBAIM Menu:**

The following details pertaining to the borrower having Limit Node with Interchangeability:

**Menu:** HBAIM (Screen V)

**Module:** Select Borrower's Additional Information Maintenance

**Action:** Select Add/Modify

**Option:** Select option as 'Customer'

**Customer ID:** Enter Cust ID of the borrower

Click on **Go**

And select '**Miscellaneous Tab**'

Select **Line Of Credit Flag** as 'Y' in case of 'Interchangeability Allowed' or else 'N'.

Enter **Line of Credit Limit** as the Total Limit Under Limit Node (i.e., total limit sanctioned to the Borrower).

|                     |                        |                  |                    |                    |                         |                    |                      |                         |                         |                              |
|---------------------|------------------------|------------------|--------------------|--------------------|-------------------------|--------------------|----------------------|-------------------------|-------------------------|------------------------------|
| General Details Tab | Rehabilitation Details | Sarfaesi details | Compromise details | Consortium Details | MultipleBanking details | Litigation details | Adv to Directors Etc | Internal Rating Details | External Rating Details | <b>Miscellaneous Details</b> |
|---------------------|------------------------|------------------|--------------------|--------------------|-------------------------|--------------------|----------------------|-------------------------|-------------------------|------------------------------|

**Borrower's Additional Information Maintenance**

Performing Modification For Customer On Tab Miscellaneous

**CUSTOMER DETAILS :**

|                |            |     |                  |          |
|----------------|------------|-----|------------------|----------|
| Customer ID    |            |     | Parent. Br Code: | 8097     |
| Name           | 10         | /NA | Caste            | 90 /NA   |
| Cust Since     | 03-06-2019 |     | Occupation       | 8010 /NA |
| Religion:      | 10         | /NA | Emp. Id          | 183316   |
| Marital Status | 99         | /NA |                  |          |
| Constitution   | 410        | /NA |                  |          |
| IECD No.       |            |     |                  |          |

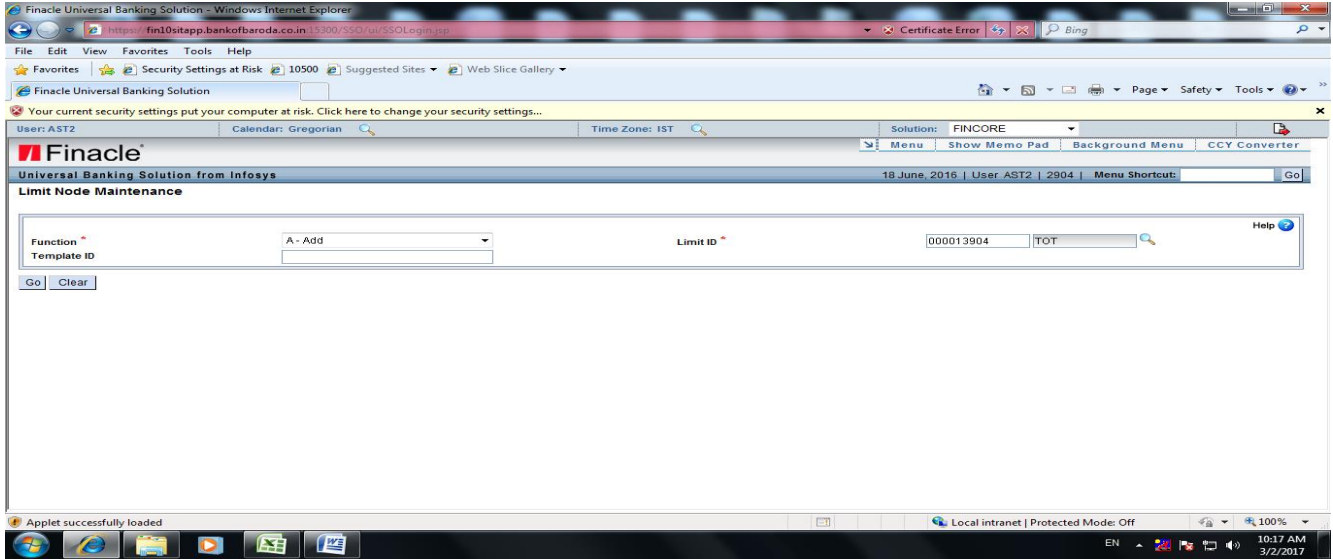
**MISCELLANEOUS DETAILS :**

|                             |          |                      |  |
|-----------------------------|----------|----------------------|--|
| RED FLAG DATE               |          | NON CO OP DATE       |  |
| CORP INVOCATION DATE        |          | CORP IMPLEMENT DATE  |  |
| FREE_DATES                  |          | FREE_DATE6           |  |
| LCB_SEGMENT                 |          | Free Code2           |  |
| <b>LINE OF CREDIT FLAG</b>  | <b>N</b> | Free Code4           |  |
| <b>LINE OF CREDIT LIMIT</b> |          | Free Text2           |  |
| Free Text3                  |          | FoodAgro-Agr_Inf-Exp |  |

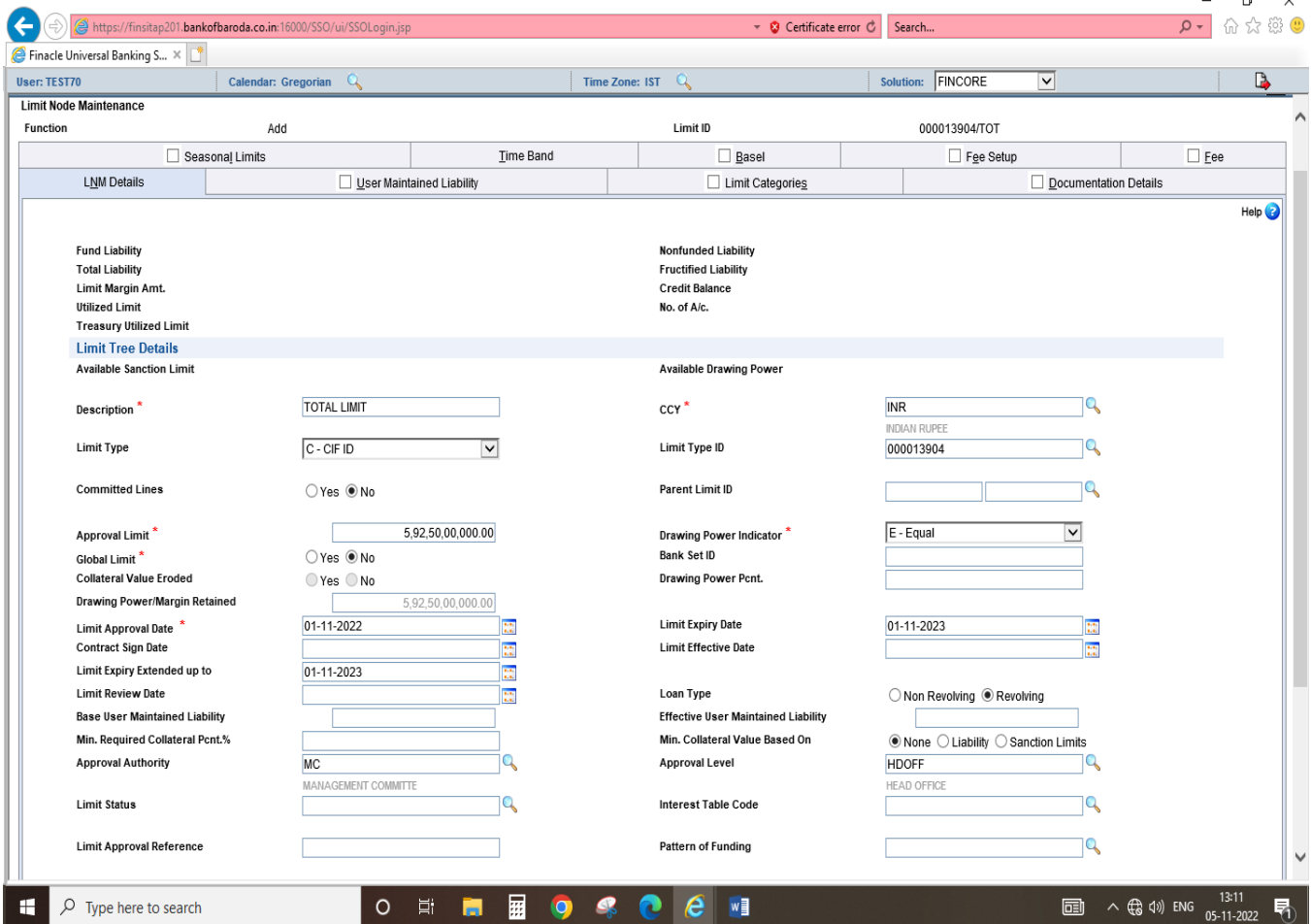
After updation of relevant details, Go to General Tab and Submit.  
The above modification has to be verified by another User.

**ANNEXURE II (SCREENSHOT OF SCREEN I TO V)**

**SCREEN I**



**SCREEN II**



**SCREEN III**

Browser: https://finsitap201.bankofbaroda.co.in:16000/SSO/ui/SSOLogin.jsp

User: TEST60 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

Finacle Universal Banking Solution from Infosys | 05 November, 2022 | User: TEST60 | 2904 | Menu Shortcut: [ ] Go

Limit Node Maintenance

Function: Add | Limit ID: 000013904/TOT

Seasonal Limits |  Time Band |  Basel |  Fee Setup |  Fee

LNM Details |  User Maintained Liability |  Limit Categories |  Documentation Details

| Category Type | Category Code | Description  | Primary | Active | Del. |
|---------------|---------------|--------------|---------|--------|------|
| Currency      | INR           | INDIAN RUPEE | Y       | Yes    | No   |
| Cif Id        | 000013904     |              | Y       | Yes    | No   |

Category Type: | - Cif ID | Category Code: 000013904 | Active: Y - Yes | Record:  Del.

Buttons: Submit | Cancel

**SCREEN IV:**

https://finsitap201.bankofbaroda.co.in:16000/SSO/ui/SSOLogin.jsp

Finacle Universal Banking Solution from Infosys

User: TEST70 | Calendar: Gregorian | Time Zone: IST | Solution: FINCORE

05 November, 2022 | User TEST70 | 2904 | Menu Shortcut: Go

**Limit Node Maintenance**

Limit ID 000013904 / TOT added successfully.

Accept

Type here to search | 13:12 05-11-2022

**SCREEN V**

|                     |                        |                  |                    |                    |                         |                    |                      |                         |                         |                              |
|---------------------|------------------------|------------------|--------------------|--------------------|-------------------------|--------------------|----------------------|-------------------------|-------------------------|------------------------------|
| General Details Tab | Rehabilitation Details | Sarfaesi details | Compromise details | Consortium Details | MultipleBanking details | Litigation details | Adv to Directors Etc | Internal Rating Details | External Rating Details | <b>Miscellaneous Details</b> |
|---------------------|------------------------|------------------|--------------------|--------------------|-------------------------|--------------------|----------------------|-------------------------|-------------------------|------------------------------|

**Borrower's Additional Information Maintenance**

Help ?

Performing Modification For Customer On Tab Miscellaneous

**CUSTOMER DETAILS :**

|                |                                         |                                 |                                                    |
|----------------|-----------------------------------------|---------------------------------|----------------------------------------------------|
| Customer ID    | <input type="text"/>                    |                                 |                                                    |
| Name           | <input type="text" value="10"/>         | <input type="text" value="NA"/> | <input type="text"/>                               |
| Cust Since     | <input type="text" value="03-06-2019"/> |                                 | Parent. Br Code: <input type="text" value="8097"/> |
| Religion:      | <input type="text" value="10"/>         | <input type="text" value="NA"/> | Caste <input type="text" value="90"/>              |
| Marital Status | <input type="text" value="99"/>         | <input type="text" value="NA"/> | Occupation <input type="text" value="8010"/>       |
| Constitution   | <input type="text" value="410"/>        | <input type="text" value="NA"/> | Emp. Id <input type="text" value="183316"/>        |
| IECD No.       | <input type="text"/>                    |                                 |                                                    |

**MISCELLANEOUS DETAILS :**

|                            |                                |                      |                      |
|----------------------------|--------------------------------|----------------------|----------------------|
| RED FLAG DATE              | <input type="text"/>           | NON CO OP DATE       | <input type="text"/> |
| CORP INVOCATION DATE       | <input type="text"/>           | CORP IMPLEMENT DATE  | <input type="text"/> |
| FREE_DATE5                 | <input type="text"/>           | FREE_DATE6           | <input type="text"/> |
| LCB_SEGMENT                | <input type="text"/>           | Free Code2           | <input type="text"/> |
| <b>LINE OF CREDIT FLAG</b> | <input type="text" value="N"/> | Free Code4           | <input type="text"/> |
| LINE OF CREDIT LIMIT       | <input type="text"/>           | Free Text2           | <input type="text"/> |
| Free Text3                 | <input type="text"/>           | FoodAgro-Agr_Inf-Exp | <input type="text"/> |