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(54) **Title**: UNEXPECTED HOLIDAY MANAGEMENT FOR DEBT INSTRUMENTS

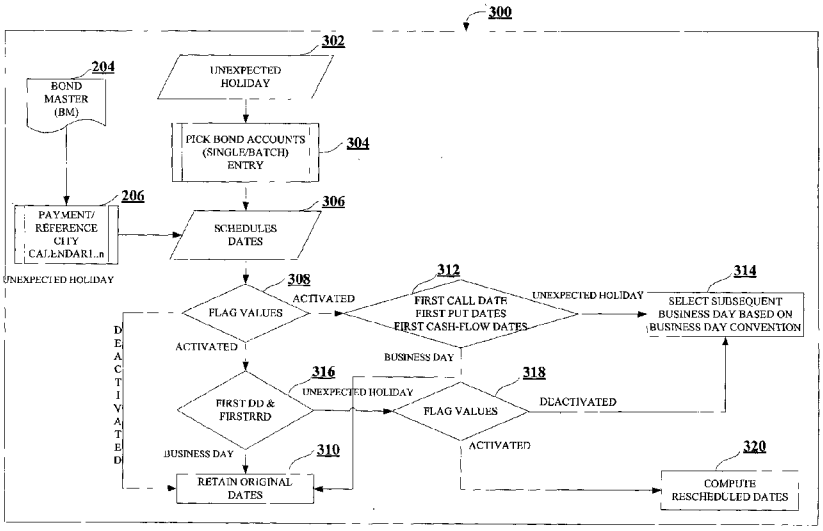


FIGURE 3

(57) **Abstract**: Post creation of debt products, if holidays are announced and calendars are accordingly modified, a manual update is done across all the products if any of current dates falls on the new holiday dates. Thus, while it might be relatively easy during a creation of debt instrument to verify that the proposed or the actual dates scheduled on the calendar is not concurrent with the holiday data set, it can be both, difficult and time-consuming to ensure that an unexpected holiday is accounted for and adapted in the associated calendar. Accordingly, systems and methods are disclosed for automatically managing the impacted dates of debt products upon the occurrence of unexpected holiday(s).

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