

Credit Appraisal Management Origination User Guide
**Oracle FLEXCUBE Enterprise Limits
and Collateral Management**

Release 12.1

Part No. E59502-01

December 2014

Credit Appraisal Management Origination User Guide
December 2014
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

Copyright © 2007, 2014, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Acronyms and Abbreviations.....	1-1
1.5 Organization	1-1
1.6 Related Documents	1-2
1.7 Glossary of Icons.....	1-2
2. Maintenances	2-1
2.1 Introduction.....	2-1
2.2 Uploading Modified Excel.....	2-1
2.3 Viewing Modified Excel Details.....	2-2
2.4 Maintaining Benchmark Ratio.....	2-4
2.5 Viewing Benchmark Ratio Details	2-5
2.6 Maintaining balance Sheet Size	2-6
2.7 Viewing Balance Sheet Size Details.....	2-7
2.8 Maintaining Document Upload	2-8
2.9 Viewing Document Upload Details	2-9
3. Credit Appraisal Management Origination	3-1
3.1 Introduction.....	3-1
3.2 Credit Appraisal Management Creation Process	3-1
3.3 Stages in Credit Appraisal Management Origination.....	3-3
3.3.1 <i>Process Flow Diagram</i>	3-4
3.3.2 <i>Process Matrix</i>	3-5
3.3.3 <i>Viewing Liability Details Summary</i>	3-9
3.3.4 <i>Customer Details Tab</i>	3-10
3.3.5 <i>Capturing Customer Details</i>	3-11
3.3.6 <i>Facility Hierarchy or Liability Detail Report</i>	3-14
3.3.7 <i>Requested Tab</i>	3-16
3.3.8 <i>Maintaining Facility Details</i>	3-17
3.3.9 <i>Facility Restriction</i>	3-26
3.3.10 <i>Facility Pool Linkage</i>	3-27
3.3.11 <i>Remarks Tab</i>	3-28
3.3.12 <i>Maintaining Document Details</i>	3-28
3.3.13 <i>Linking Covenant for Customer</i>	3-32
3.3.14 <i>Collateral Tab</i>	3-34
3.3.15 <i>Pool Tab</i>	3-38
3.3.16 <i>Deal Information</i>	3-40
3.3.17 <i>Headroom Analysis</i>	3-42
3.3.18 <i>Deal Information</i>	3-61
4. Credit Appraisal Management Closure/Transfer Process	4-1
4.1 Introduction.....	4-1
4.1.1 <i>Closure Process</i>	4-1
4.1.2 <i>Transfer Process</i>	4-1

4.2	Stages in Closing Credit Appraisal Management	4-2
4.2.1	<i>Process Flow Diagram</i>	4-3
4.2.2	<i>Process Matrix</i>	4-4
5.	Covenant Tracking Process	5-1
5.1	Introduction.....	5-1
5.2	Stages in Covenant Tracking Process	5-1
5.2.1	<i>Process Flow Diagram</i>	5-1
5.2.2	<i>Process Matrix</i>	5-2
5.2.3	<i>Maintaining Document Details</i>	5-5
6.	Credit Appraisal Management Covenant Poller Process	6-1
6.1	Introduction.....	6-1
6.2	Stages in Covenant Poller Credit Appraisal Management	6-1
6.2.1	<i>Process Flow Diagram</i>	6-1
7.	Reports	7-1
7.1	Introduction.....	7-1
7.2	Generating Horizontal or Vertical Analysis Reports	7-1
7.3	Generating Benchmark Reports	7-3
7.4	Generating Pipeline Analysis Report.....	7-5
7.4.1	<i>Financial Ratio Analysis Report</i>	7-7
7.4.2	<i>Questionnaire Report</i>	7-9
7.4.3	<i>External Agency Analysis</i>	7-11
7.4.4	<i>Exposure Analysis Report</i>	7-13
8.	Function ID Glossary	8-1

1. Preface

1.1 Introduction

This manual is designed to help you maintain and process Over the Counter dealings in Interest Rate and Currency Options in Oracle FLEXCUBE. It also assists you in handling all the necessary activities in the life cycle of an OCT instrument once it is booked. This includes the generation of messages and reports, the accrual and liquidation of interest components, the application of charges and taxes and so on.

1.2 Audience

This manual is intended for the Customer Service Representatives (CSRs) and staff in charge of setting up new products in your bank.

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>.

1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

BPEL	Business Process Execution Language
BPMN	Business Process Model and Notation
WF	Workflow
EOD	End of Day
BOD	Beginning of Day
KYC	Know Your Customer
ELCM	Enterprise Limits and Collateral Management
System/the system	Oracle FLEXCUBE system (unless otherwise specified).

1.5 Organization

This manual is organized as follows:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual
Chapter 2	<i>Maintenances</i> describes about the general maintenance options available to ensure successful functioning of a credit appraisal management origination process.
Chapter 3	<i>Credit Appraisal Management Origination</i> explains the workflow of a process and procedure to define and maintain the prospective corporate customer details.

Chapter 4	<i>Credit Appraisal Management Closure/Transfer</i> explains the workflow of a process and procedure to close / transfer facility.
Chapter 5	<i>Credit Appraisal Management Covenant</i> explains the workflow of a covenant process received from a client or customer.
Chapter 5	<i>Credit Appraisal Management Covenant poller</i> explains the workflow of a covenant poller process received from a client or customer.
Chapter 7	<i>Reports</i> lists the possible reports that can be generated for the module.
Chapter 8	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 Related Documents

- The Procedures User Manual
- Dashboards and Alerts User Manual
- The Enterprise Limits and Collateral Management User Manual
- The Products User Manual

1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Maintenances

2.1 Introduction

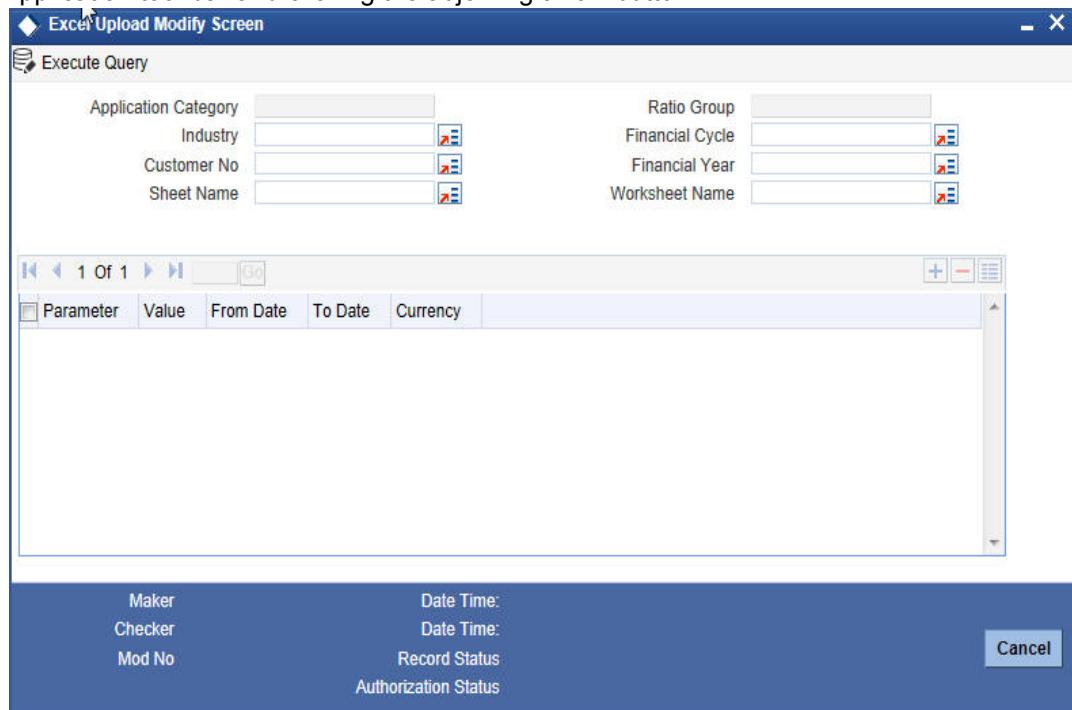
As part of general maintenance required for the successful functioning of Credit Appraisal Management Origination, you should maintain the following in the system:

- Financial Data Maintenance
- Benchmark Ratio Maintenance
- Balance Sheet Size Maintenance
- Document Upload

2.2 Uploading Modified Excel

The system displays the financial entities which have been uploaded through the excel sheet, Industry, customer no, fin type (PL/BS), financial year, financial cycle will be used as key elements for retrieving the uploaded details through 'Excel Upload Modify Screen' screen.

You can invoke this screen by typing 'ORDEXLMD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following details:

Application Category

The system will display the application category.

Ratio Group

The system will display the ratio group.

Industry

Specify the Industry code for the financial statement. The adjoining option list displays all the industries maintained in the system. Select the appropriate one.

Customer No

Specify the customer No for the financial statement. The adjoining option list displays all the customer numbers maintained in the system. Select the appropriate one.

Sheet Name

Specify the uploaded sheet name. The adjoining option list displays all the sheet names maintained in the system. Select the appropriate one.

Financial cycle

Specify the financial cycle for the financial statement. The adjoining option list displays all the financial cycles maintained in the system. Select the appropriate one.

Financial year

Specify the financial year for the financial statement. The adjoining option list displays all the financial years maintained in the system. Select the appropriate one.

Work Sheet Name

Specify the worksheet name for the financial statement. The adjoining option list displays all the work sheet names maintained in the system. Select the appropriate one.

Parameter

Specify the financial element name.

Value

Specify the value for the financial element.

From Date

Specify the From date for the financial cycle.

To Date

Specify the To date for the financial cycle.

Currency

Specify the currency for the financial element.

2.3 Viewing Modified Excel Details

You can view the modified excel details using 'Excel Upload Modify Screen Summary' screen. To invoke this screen, type 'ORSEXLMD' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Excel Upload Modify Screen Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status	<input type="text"/>	Record Status	<input type="text"/>
Industry	<input type="text"/>	Customer No	<input type="text"/>
Financial Cycle	<input type="text"/>	Financial Year	<input type="text"/>
Sheet Name	<input type="text"/>	Worksheet Name	<input type="text"/>
Application Category	<input type="text"/>		

Records per page 15 | 14 | 1 Of 1 | Go |

	Authorization Status	Record Status	Industry	Customer No	Financial Cycle	Financial Year	Sheet Name	Worksheet Name
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								

Exit

You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the contract from the drop-down list.

Industry

Select the industry from the option list.

Financial Cycle

Select the financial cycle from the option list.

Sheet Name

Select the sheet name from the option list.

Application Category

Select the application category from the option list.

Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

Financial Year

Select the financial year from the option list.

Worksheet Name

Select the work sheet name from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Industry
- Customer No

- Financial Cycle
- Financial Year
- Sheet Name
- Worksheet Name
- Application Category

2.4 Maintaining Benchmark Ratio

You can maintain the benchmark details for criteria like category, industry and balance sheet size through 'Ratio Benchmark maintenance' screen. The maintained benchmark values will be used to generate report for the customer financial status against the bank benchmark details.

You can invoke this screen by typing 'ORDRATBM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Ratio Element	Value	Minimum Value	Maximum Value

You can enter the following details:

Category

Specify the benchmark category. The adjoining option list displays all the categories maintained in the system. Select the appropriate one.

Ratio group

Specify the ratio group.

Industry

Specify the industry name for which benchmark is defined.

Balance sheet size

Specify the balance sheet size.

Period Type

Specify the period for upload (QQ, YY).

Ratio Element

Specify the ratio element.

Value

Specify the ratio value.

Minimum Value

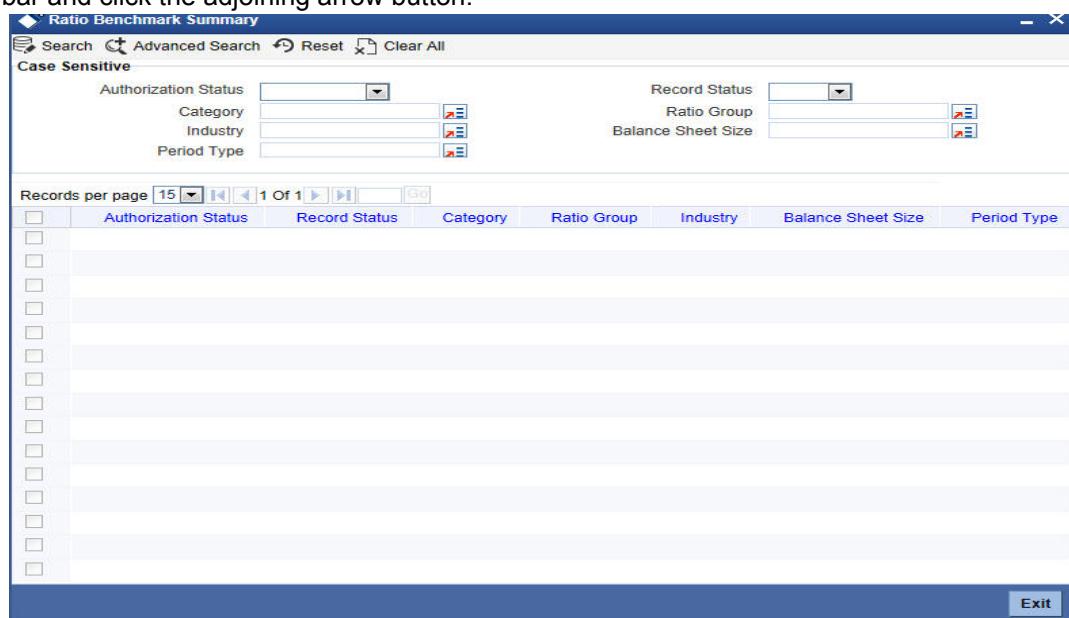
Specify the minimum ratio value.

Maximum Value

Specify the maximum ratio value.

2.5 Viewing Benchmark Ratio Details

You can view the benchmark ratio details using 'Ratio Benchmark Summary' screen. To invoke this screen, type 'ORSRATBM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the contract from the drop-down list.

Category

Select the category from the option list.

Industry

Select the industry from the option list.

Period Type

Select the period type from the option list.

Record Status

Select the record status from the drop-down list.

Ratio Group

Select the ratio group from the option list

Balance Sheet Size

Select the balance sheet size from the option list.

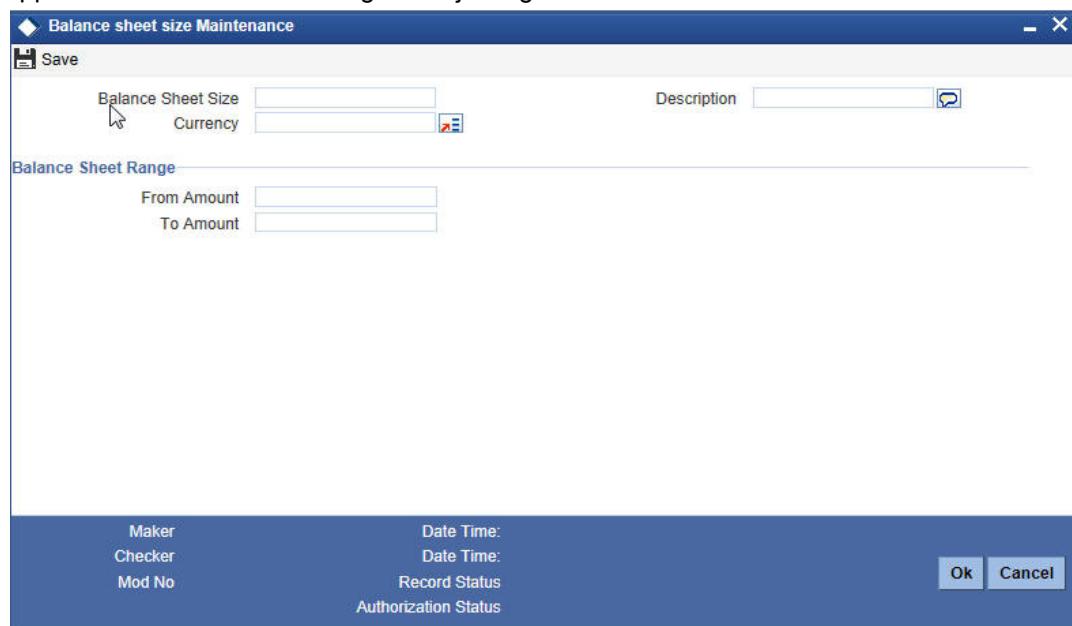
When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- category
- Ratio Group
- Industry
- Balance Sheet Size
- Period Type

2.6 Maintaining balance Sheet Size

You can maintain the balance sheet size and the size of the balance sheet are classified based on the Amount range using 'Balance Sheet Maintenance' screen.

You can invoke this screen by typing 'ORDBSZMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following details:

Balance Sheet Size

Specify the unique name to identify the balance sheet size.

Description

Enter a brief description about the balance sheet size.

Currency

Specify the currency to define the balance sheet size.

Balance Sheet amount range

From Amount

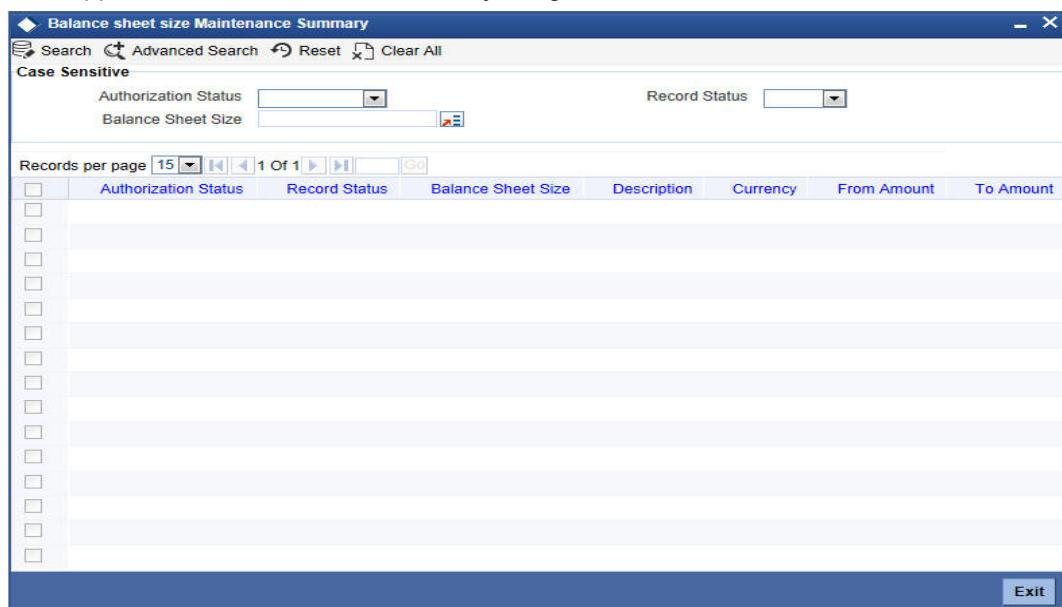
Specify the range for balance sheet size.

To Amount

Specify the range for balance sheet size.

2.7 Viewing Balance Sheet Size Details

You can view the balance sheet size details using 'Balance Sheet Size Maintenance Summary' screen. To invoke this screen, type 'ORSBSZMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the contract from the drop-down list.

Balance Sheet Size

Select the balance sheet size from the option list.

Record Status

Select the record status from the drop-down list.

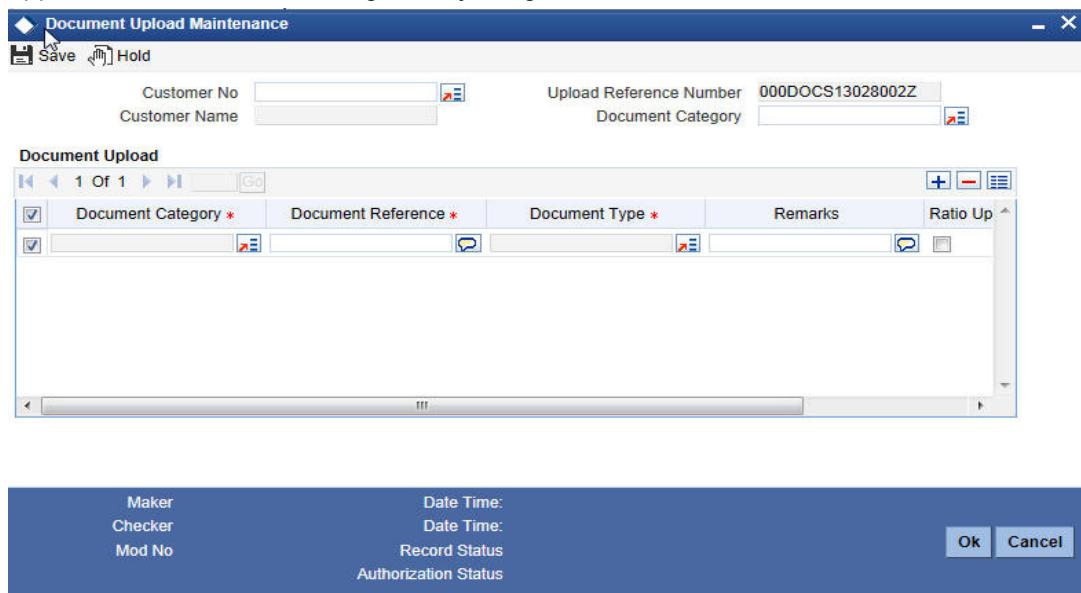
When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status
- Record Status
- Balance Sheet Size
- Description
- Currency
- From Amount
- To Amount

2.8 Maintaining Document Upload

You can upload the workflow supportive documents using 'Document Upload Maintenance' screen.

You can invoke this screen by typing 'ORDEXLUP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following in this screen:

Customer No

Specify the customer number whose document needs to be uploaded. The adjoining option list displays all the customer numbers maintained in the system. Select the appropriate one.

Customer Name

The system displays the customer name whenever you select Customer No.

Upload Reference Number

The system will display the upload reference number.

Document Category

Specify the document category for upload. The adjoining option list displays all the document categories maintained in the system. Select the appropriate one.

Document Upload

Document Category

Specify the document category for document upload. The adjoining option list displays all the document categories maintained in the system. Select the appropriate one.

Document Reference

Specify the document reference number.

Document Type

Specify the document type for upload. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box if you require ratio upload.

Upload

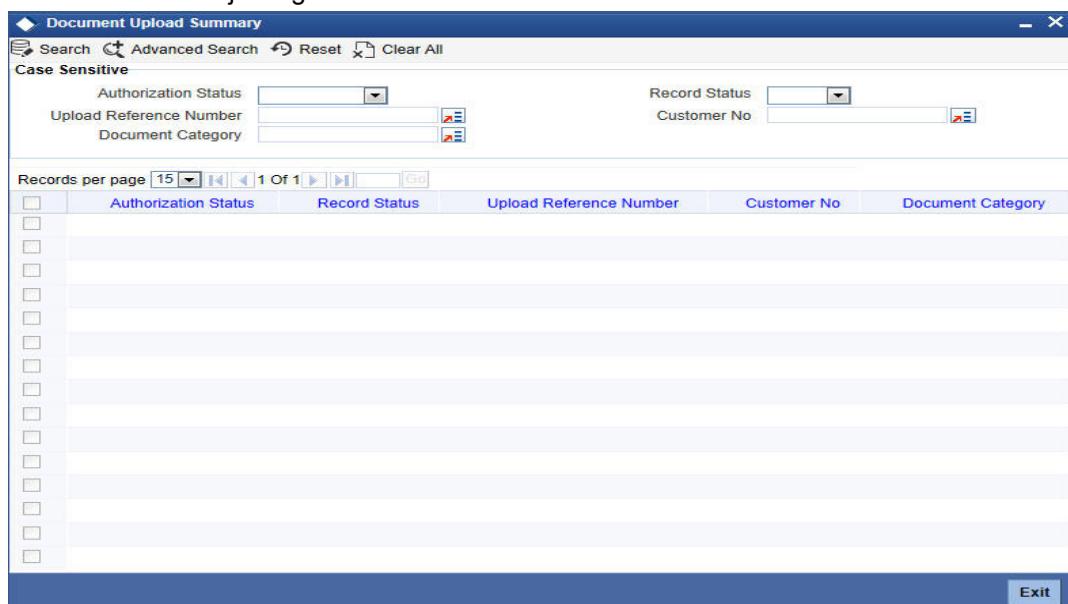
Click Upload Button to upload the document.

View

Click View Button to view the uploaded document.

2.9 Viewing Document Upload Details

You can view the document upload details using 'Document Upload Summary' screen. To invoke this screen, type 'ORSEXLU' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

Authorization Status

Select the authorization status of the contract from the drop-down list.

Upload Reference Number

Select the upload reference number from the option list.

Document Category

Select the document category from the option list.

Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

When you click 'Search' button the records matching the specified search criteria are displayed. For each record fetched by the system based on your query criteria, the following details are displayed:

- Authorization Status

- Record Status
- Upload Reference Number
- Customer No
- Document Category

3. Credit Appraisal Management Origination

3.1 Introduction

The process of credit appraisal management origination gets initiated when a prospective customer approaches the bank, for setting up a new facility or extend the facility limit to get new / additional loans. The proposal application will consist of customer details, financial information and the requested credit limit details.

The credit proposal process will be initiated with capturing the customer basic details like customer name, address, corporate details, financial information and facility details like no of facilities requested and corresponding credit limit. The entire process is carried out in multiple stages and on successful completion of each stage, it moves automatically to the next stage.

3.2 Credit Appraisal Management Creation Process

The Oracle FLEXCUBE provides the following features for Corporate customers:

- Apply for a new facility
- Amendment on existing facility
- Closure of facility
- Transfer of facility
- Financial ratio - Benchmark comparison reports for a specific period / quarter
- Facility to change the financial elements and re-compute the financial ratios
- Facility to upload the financial documents

Corporate credit appraisal process flow uses Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

S. No	Process Name	Process Type	Description	Functionality
1	CRPProcess	BPMN	BPMN process for handling the Credit proposal	New Customers: Creation of new facility Existing Customers: Creation of new facility Amendment of existing facility Amendment of existing facility with new collaterals/collateral pool

S. No	Process Name	Process Type	Description	Functionality
2	BPELCRP-Process	BPEL	BPEL process for handling the Credit proposal approval	New Customers: Creation of new facility Existing Customers: Creation of new facility Amendment of existing facility Amendment of existing facility with new collaterals/collateral pool
3	CRPClosureProcess	BPMN	BPMN process for handling the facility closure / Transfer	Facility Closure Facility Transfer
4	BPELCRP-ClosureProcess	BPEL	BPEL process for handling the facility closure / Transfer	Facility Closure Facility Transfer
5	Bpelcvnprocess	BPEL	BPEL process for tracking the Covenants	Process for tracking the underlying facility covenants, collateral covenants and customer covenant
6	Covenant-Poller	BPEL	BPEL process for initiate the Covenants	process to initiate the covenant tasks, for the covenants which are on due/revision date
7	KYCCheck	BPMN	BPMN process for KYC Corporate Review	Process for initiating the KYC corporate review for the customers

Creating a New Facility for a New Customer

You can capture the details like customer details, Liability details, Collateral details and collateral pool details for availing the new facility and the following operations can be done:

- Multiple customers to avail the facility
- multiple collaterals linked to the liability
- Multiple facility linked to a liability

The following core validation will be done to evaluate the captured information, before saving the details in process flow:

- Customer details
- Liability details
- Facility details
- Collateral details
- Collateral pool details

After the approval the following details will be handed over to Oracle FLEXCUBE / ELCM in this order:

- Customer details
- Liability details
- Collateral details
- Collateral pool details
- Liability customer linkage details

For the existing customer, customer details will be modified. For new customer, the system will invoke the customer creation service and creates the new customer.

Creating a New Facility for an Existing Customer

The customer details from Oracle FLEXCUBE for availing the new facility and update an indicator (existing customer) as existing customer. The customers who are having the same liability will be taken for availing the facility.

The core validation will be invoked to evaluate the captured information, before saving the details in process flow:

- Customer details
- liability details
- Collateral details
- collateral pool details

After the approval the following details will be handed over to Oracle FLEXCUBE / ELCM:

- Liability details
- Collateral details
- Collateral pool details
- Liability customer linkage details

Modifying the Existing Facility for an Existing Customer

The selected existing facility will be modified with captured facility information. While saving the modification, the system will invoke the ELCM services to validate the captured information (to increase the facility limit).

After the approval, the system will invoke the ELCM services to hand off the Liability, facility, collaterals and collateral pool details and raise the error messages in case ELCM validation fails. The features, maintenances and the different stages in the process flow are explained in detail in the following sections.

3.3 Stages in Credit Appraisal Management Origination

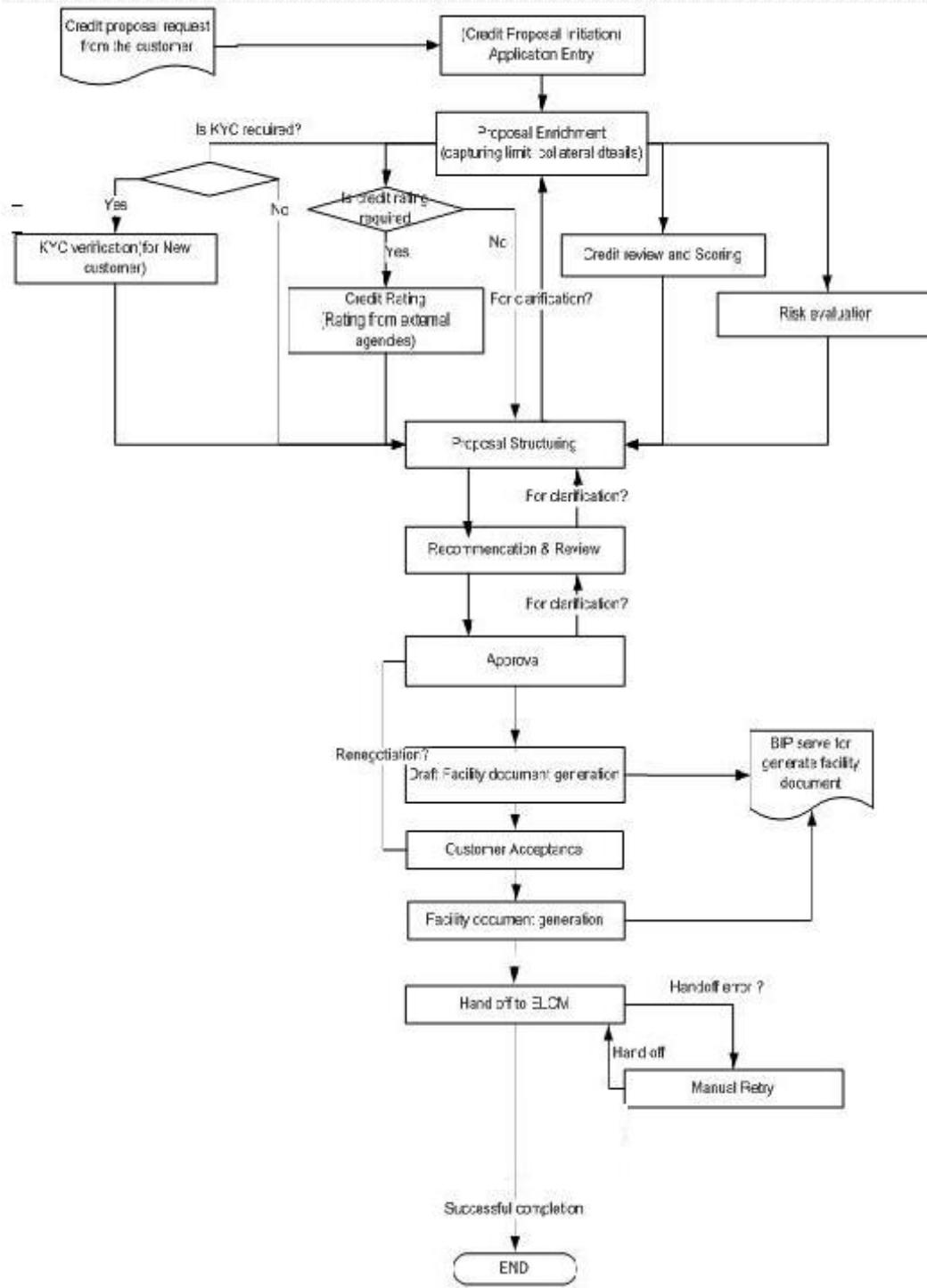
Corporate credit appraisal process flow uses Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple

human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stage.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

3.3.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



The various tasks carried out in these stages will be explained in detail in the subsequent sections.

3.3.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.

Stage	Stage Title	Description	Function ID	Exit point
1	Application entry	<p>The following details are captured as part of this stage:</p> <p>Basic details of the customer information</p> <p>Proposal details</p>	ORDLPAPP/ ORDLPAP1	PROCEED, DOCMISS- ING
2	Credit appraisal enrichment	<p>The following applicant additional details are captured:</p> <p>Collateral details</p> <p>Proposed credit limit</p> <p>The enriched proposal will be sent for review and final approval.</p>	ORDLPENR	PROCEED, REJECT
3	Initiate KYC Approval sub-process	<p>Initiating the KYC approval process. The system initiates the existing KYC sub process for performing the KYC for that customer.</p> <p>It is an auto stage the system invokes the service without any Human intervention.</p>		PROCEED
4	Initiate Credit Rating sub-process	<p>Starting Point for initiating the Credit rating process. The system automatically initiates the existing Credit rating sub process to perform the Credit rating process.</p> <p>It is an auto stage, the system invokes the service without any Human intervention.</p>		PROCEED
5	Credit Review and Scoring	Applicant financial status and compute the credit score based on the credit score questionnaires are captured.	ORDLPRSR	PROCEED

Stage	Stage Title	Description	Function ID	Exit point
6	Risk Evaluation	Capturing applicant risk analysis report and risk evaluation is measured by gathering the risk related questionnaires.	ORDLPRSV	PROCEED
7	Proposal Structuring	Structuring the facility based on the information received from the customer.	ORDLPSTR	PROCEED, ADDITIONAL_INFO
8	Recommendation and Review	Stage for capturing the reviewers comments.	ORDLPREV	PROCEED, ADDITIONAL_INFO, RETURN
9	Approval	Stage for approver to approve the proposal.	ORDLPAPR	PROCEED, ADDITIONAL_INFO, REVIEW
10	Draft Facility document generation	Stage for generating the draft version facility documents.		
11	Customer Acceptance	Stage for capturing the customer acceptance details.	ORDLPACP	NOT ACCEPTED, ACCEPTED, NEGOTIATE
12	Facility document Generation	Stage for generating the facility documents after the customer acceptance.		
13	DB Hand off	Stage for Hand off the Limit details to ELCM system. Manual Retry option will be provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.		
	Hand off Retry		ORDLPRTY	PROCEED

To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option.

All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

The system displays the message as “Acquire Successful” on successful acquisition of the task.

Click ‘Ok’ to proceed to the next stage. To select the acquired task for the next stage, select ‘Acquired’ under ‘Standard’ option in the ‘Task’ menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the ‘Workflow Ref No’ to open ‘Credit Appraisal enrichment’ screen.

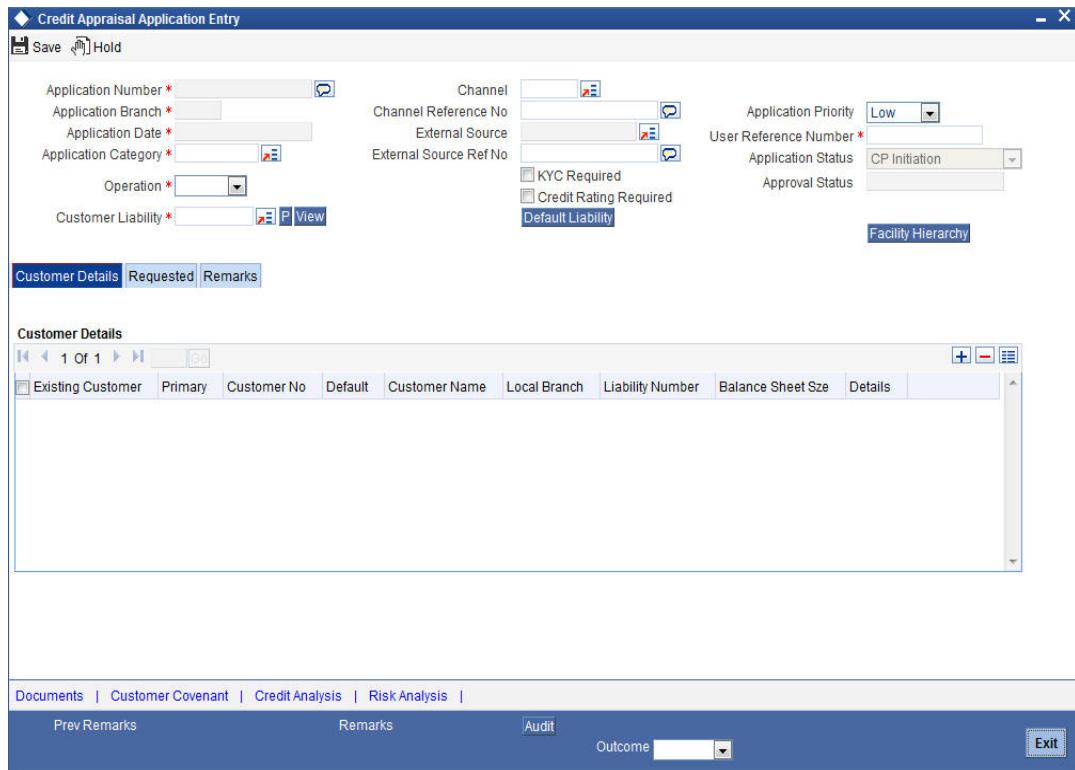
Step 1. Application Entry

The credit proposal process initiates with capturing the customer basic details like customer name, address, corporate details, financial information and facility details like no. of facilities requested and corresponding credit limit.

You can maintain the details related to the corporate customer in ‘Credit Appraisal Application Entry’ screen. You can invoke this screen by typing ‘ORDLPAPP/ORDLPAP1’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Note

In CRP process, use the function ID 'ORDLPAPP'. In BPEL CRP process, use the function ID 'ORDLPAP1'.



The screenshot shows the 'Credit Appraisal Application Entry' screen. At the top, there are buttons for 'Save' and 'Hold'. Below that, there are several input fields: 'Application Number *' (with a dropdown arrow), 'Application Branch *' (dropdown), 'Application Date *' (dropdown), 'Application Category *' (dropdown), 'Operation *' (dropdown), and 'Customer Liability *' (dropdown). To the right of these are 'Channel' (dropdown), 'Channel Reference No' (dropdown), 'External Source' (dropdown), 'External Source Ref No' (dropdown), 'Application Priority' (dropdown set to 'Low'), 'User Reference Number *' (dropdown), 'Application Status' (dropdown set to 'CP Initiation'), and 'Approval Status' (dropdown). Below these are checkboxes for 'KYC Required', 'Credit Rating Required', and 'Default Liability'. A 'Facility Hierarchy' button is also present. The main area is titled 'Customer Details' with tabs for 'Requested' and 'Remarks'. Below this is a large grid table with columns: Existing Customer, Primary, Customer No, Default, Customer Name, Local Branch, Liability Number, Balance Sheet Size, and Details. Navigation buttons like Prev, Next, and Exit are at the bottom.

You can specify the following details in this screen:

Application Number

The system displays the application number of the customer.

Application Branch

The system displays the application branch code.

Application Date

The system displays the application date.

Application Category

Specify the application category. The adjoining option list displays all the application categories maintained in the system. Select the appropriate one.

Operation

Select the operation you want to carry out from the drop-down list and the available options are:

- New
- Existing

Channel

Specify the channel. The adjoining option list displays all the channels maintained in the system. Select the appropriate one.

Channel Reference No

Specify the channel reference number.

External Source

Specify the external source. The adjoining option list displays all the external sources maintained in the system. Select the appropriate one.

External Source Ref No

Specify the external source reference number.

Application Priority

Select the priority of the application from the drop-down list and the available options are:

- Medium
- Low
- High

User Reference Number

Specify the user reference number.

Application Status

The system displays the application status and possible options are:

- CP Initiation
- CP Enrichment
- CP Scoring
- CP Risk
- CP Structuring
- CP Review
- CP Approval
- Customer Acceptance
- CP Retry

Customer Liability

Specify the customer liability. The adjoining option list displays all the customer liabilities maintained in the system. Select the appropriate one.

KYC Check

Check this box to indicate whether KYC check is required.

Risk Rating

Check this box to indicate whether risk rating is required.

3.3.3 Viewing Liability Details Summary

Click 'View' button in the 'Credit Appraisal Application Entry' screen to invoke 'Liability Details Summary' screen.

The screenshot shows the 'Manual Credit Appraisal' screen with the 'Liability Details' tab selected. The top section contains fields for Application Number (CRPProcess3395), Application Branch (000), Application Date (2015-04-16), Application Category (CAMAPP), Operation (New), and Customer Liability (000000792). The right side shows Application Level (1), Application Priority (Low), User Reference Number (000ELCM151060), Application Status (Save Customer), and Approval Status (ACCEPTED). Below these are buttons for 'Default Liability', 'Liability Details', and 'Facility Hierarchy'. The 'Liability Details' section shows a table with columns: Liability Number, Liability Name, User Defined Status, Revision Date, Liability Category, UnAdvised, Netting Required, Liability Clean Risk Limit, Secondary Clean Risk Limit, and Secondary Pre Settlement Risk Limit. The table contains two rows for liability numbers 000000792 and 000000793. The bottom section shows a table for 'Customer Details' with columns: Existing Customer, Primary, Customer No, Default, Customer Name, Local Branch, Liability Number, Balance Sheet Size, and Details. It lists two rows for customer numbers 000000792 and 000000793. The footer includes links for Documents, Financial Analysis, Liability Preference, Customer Covenant, Credit Analysis, Risk Analysis, and Deal. It also has sections for Prev Remarks, Remarks, Audit, Outcome, and Exit.

For more details on capturing liability summary details, refer the chapter 'Limits & Collaterals' in Enterprise Limits and Collateral Management user manual.

3.3.4 Customer Details Tab

You can capture the following customer details related to a prospective customer:

Existing Customer

Check this box if you are an existing customer.

Customer No

Select the customer number. The adjoining option list displays all the customer numbers maintained in the system. Select the appropriate one.

Default

To include an existing customer, you will be allowed to select the customer no and click 'Default' button. The system will default the customer details for the selected customer number.

Customer Name

Specify the name of the customer.

Local Branch

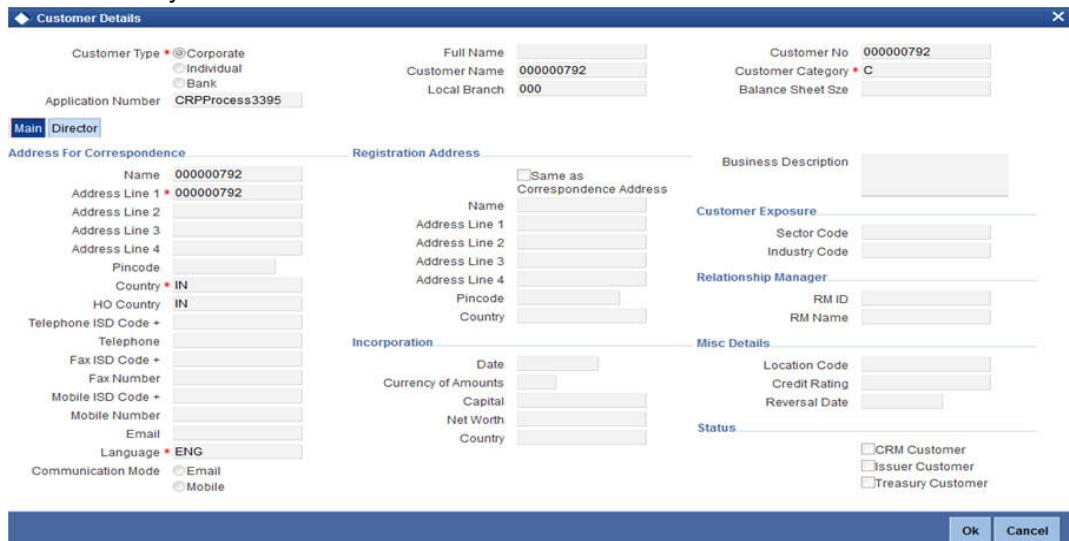
Select the local branch of an existing customer. The adjoining option list displays all the local branches maintained in the system. Select the appropriate one.

Liability Number

Specify the liability for all parties other than primary applicant. The adjoining option list displays all the liability numbers maintained in the system. Select the appropriate one.

3.3.5 Capturing Customer Details

Click on ‘Details’ button to enter the details on existing customer in the ‘Credit Appraisal Application Entry’ screen to invoke ‘Customer Details’ screen. However for an existing customer the system defaults all the customer details.



The screenshot shows the 'Customer Details' dialog box. The 'Main' tab is selected. The 'Address For Correspondence' section contains fields for Name, Address Line 1-4, Pincode, Country, and various phone/fax numbers. The 'Registration Address' section contains fields for Name, Address Line 1-4, Pincode, Country, and various date/currency fields. The 'Business Description' section contains fields for Sector Code and Industry Code. The 'Customer Exposure' section contains fields for RM ID and RM Name. The 'Relationship Manager' section contains fields for Location Code, Credit Rating, and Reversal Date. The 'Misc Details' section contains fields for Net Worth and Country. The 'Status' section contains checkboxes for CRM Customer, Issuer Customer, and Treasury Customer. At the bottom are 'OK' and 'Cancel' buttons.

You can enter the following details:

Customer Type

Select the customer type of the customer from the following options provided in the drop-down list:

- Corporate
- Individual
- Bank

Application Number

The system will display the application number.

Full Name

Specify the customer full name.

Customer Name

The system will display the customer name.

Local Branch

The system will display the local branch.

Customer No

Specify the customer number of the customer.

Customer Category

Specify the customer category. The adjoining option list displays all the customer categories maintained in the system. Select the appropriate one.

Main Tab

Address For Correspondence

Name

Specify the name of the customer.

Address

Specify the address of the customer in four lines starting from Address Line 1 to Address Line 4.

Country

Specify the country associated with the address specified. The adjoining option list displays all the countries maintained in the system. Select the appropriate one.

Ho Country

Specify the head office country associated with the address specified. The adjoining option list displays all the HO countries maintained in the system. Select the appropriate one.

Telephone

Specify the telephone number of the customer.

Fax Number

Specify the fax number of the customer.

Email

Specify the Email of the customer.

Mobile Number

Specify the mobile number of the customer.

Language

Specify the primary language of the customer. The adjoining option list displays all the languages maintained in the system. Select the appropriate one.

Communication Mode

Select the communication mode of the customer from the following options provided in the drop-down list:

- Email
- Mobile

Same as Correspondence Address

Check this box, if you wish the correspondence address to be the same.

Name

Specify the name of the customer.

Address

Specify the address of the customer.

Country

Specify the country associated with the address specified. The adjoining option list displays all the countries maintained in the system. Select the appropriate one.

Incorporation

Date

Enter the incorporation date.

Currency of Amounts

Specify the currency of amount. The adjoining option list displays all the currencies maintained in the system. Select the appropriate one.

Capital

Specify the capital amount.

Net Worth

Specify the net worth amount.

Country

Specify the country associated with the address specified.

Business Description

Specify the business description.

Customer Exposure

Sector Code

Specify the sector code.

Industry Code

Specify the industry code.

Relationship manager

RM ID

Specify the relationship manager ID. The adjoining option list displays all the RM IDs maintained in the system. Select the appropriate one.

RM Name

The system will display the relationship manager name. whenever you select RM ID.

Director Tab

The screenshot shows the Director Tab dialog box. The Customer Details section includes fields for Customer Type (Corporate, Individual, Bank), Application Number (CRPPProcess3395), Full Name (000000792), Customer No (000000792), Customer Category (C), and Balance Sheet Size. The Director Details section includes fields for Director Name, Tax Id, Telephone ISD Code, Mobile ISD Code, Mailing Address, and Other Details. The Director Name field is highlighted with a red border. The dialog box has 'Main' and 'Director' tabs, and 'Ok' and 'Cancel' buttons at the bottom.

Director Details

Director Name

Specify the name of the director of the corporate customer.

Tax Id

Specify the tax identification of the director.

Telephone ISD Code +

Specify the international dialling code for the telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Telephone

Specify the telephone number of the director.

Mobile ISD Code +

Specify the international dialling code for the mobile number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

Mobile Number

Specify the mobile number of the director.

Email

Specify the e-mail ID of the director.

Mailing Address**Address 1 to 4**

Specify the mailing address of the customer in Line 1 to Line 4 provided.

Country

Specify the country associated with the address specified.

Permanent Address**Address**

Specify the permanent address of the director.

Country

Specify the country associated with the address specified.

Other Details**HO Country**

Specify the head office country associated with the address specified. The adjoining option list displays all the HO countries maintained in the system. Select the appropriate one.

Permanent US Resident status

Check this box to indicate that the corresponding director is a permanent US resident.

Shareholding %

Specify the percentage of share for the key person.

3.3.6 Facility Hierarchy or Liability Detail Report

Click 'Facility Hierarchy' button in the 'Credit Appraisal Application Entry' screen to invoke 'Facility Hierarchy or Liability Details Report' screen.

◆ Facility Hierarchy or Liability Detail Report Screen

Liability No *	<input type="text"/>	Liability Id	<input type="text"/>
Liability Name	<input type="text"/>	Liability Branch	<input type="text"/>
Report Format		Report for	<input type="radio"/> Liability Details <input checked="" type="radio"/> Facility Hierarchical
<input type="button" value="PDF"/> <input type="button" value="HTML"/> <input type="button" value="Excel"/> <input type="button" value="RTF"/>		Printer At	<input type="button" value="Client"/> <input type="button" value="Server"/>
Report Output		Printer	<input type="text"/>
<input type="button" value="Ok"/> <input type="button" value="Exit"/>			

You can enter the following details:

Liability No

Specify the liability number. The adjoining option list displays all the liability numbers maintained in the system. Select the appropriate one.

Liability Name

The system will display the liability name. Whenever you select liability No.

Liability Id

The system will display the liability Id. Whenever you select liability No.

Liability Branch

The system will display the liability branch. Whenever you select liability No.

Report for

Select one of the following options for which report is to be generated:

- Liability Branch
- Facility Hierarchical

Report Format

Select the format of the report from the drop-down list and the available options are:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output of the report from the drop-down list and the available options are:

- Print
- View
- Spool

Printer At

Select the printer at from the drop-down list and the available options are:

- Client
- Server

Printer

Specify the printer name. The adjoining option list displays all the printers maintained in the system. Select the appropriate one.

3.3.7 Requested Tab

You can capture the following customer requested credit proposal details:

The screenshot shows the 'Manual Credit Appraisal' window. At the top, there are fields for Application Number (CRPProcess3395), Application Branch (000), Application Date (2015-04-16), Application Category (CAMAPP), Operation (New), and Customer Liability (000000792). On the right, there are fields for Channel, Channel Reference No, External Source, External Source Ref No, KYC Required, Credit Rating Required, Application Level (1), Application Priority (Low), User Reference Number (000ELCM151060), Application Status (Save Customer), and Approval Status (ACCEPTED). Below these are buttons for 'Default Liability', 'Liability Details', and 'Facility Hierarchy'. The 'Requested' tab is selected in the navigation bar. The 'Request Credit Proposal Details' section contains fields for Requested Purpose (highlighted with a red box), Limit Currency (GBP), and Calculate button. It also shows Total Requested Amount (25,000.00) and Total Sanctioned Amount (25,000.00). A table below lists facility types: Facility Type (Line Code L3395, Line Serial 1, Default), Description, Main Line Code (C), Category (000), and Branch. At the bottom, there are tabs for Documents, Facility Preference, Pool Links, and Restrictions, along with Prev Remarks, Remarks, Audit, Outcome, and Exit buttons.

Request Credit proposal Details

Requested Purpose

Specify the purpose of the loan.

Limit Currency

Specify the limit currency. The adjoining option list displays all the limit currencies maintained in the system. Select the appropriate one.

Calculate

Click 'Calculate' button, the system will compute the 'Total' proposed limits and Sanctioned limits for the proposed facilities and calculated amount will be displayed in Total Proposed amount and Total Sanctioned Amount.

The Total Proposed Amount will be the sum of all the facilities proposed amount and total sanctioned amount will be the sum of all the facilities sanctioned amount.

Total Requested Amount

The system displays the total loan amount requested by the prospective customer. The total proposed amount will be the sum of all the facilities proposed.

Facility Type

Select the facility type from the drop-down list and the available options are:

- New
- Existing

Line Code

Specify the line code. The adjoining option list displays all the line codes maintained in the system. Select the appropriate one.

Line Serial

Specify the serial line number.

Default

To include an existing customer, you will be allowed to select the customer no and click 'Default' button. The system will default the customer details for the selected customer no.

Description

Specify a suitable description about the credit proposal.

Main Line Code

The system will display the main line code.

Category

Specify the category of the request proposal. The adjoining option list displays all the categories maintained in the system. Select the appropriate one.

Branch

Specify the branch code in which the application is processed. The adjoining option list displays all the branch codes maintained in the system. Select the appropriate one.

Currency

Specify the currency of preference of the customer. The adjoining option list displays all the currencies maintained in the system. Select the appropriate one.

Previous Sanctioned

Specify the previous sanctioned amount to the prospective customer.

Available

The system will display the available start date of the loan.

Requested

Specify the loan amount requested by the prospective customer and click 'Calculate' button.

Expiry Date

Specify the expiry date of the loan from the adjoining calendar.

3.3.8 Maintaining Facility Details

Click on 'Details' button in the 'Credit Appraisal Application Entry' screen in 'Requested' Tab to invoke 'Facility Details' screen.

Facility Details

Application Number	CRPPProcess3395	Liability Branch	000
Application Category	CAMAPP	Liability Number	000000792
Facility Details		Amount	
Line Code *	L3395	Limit Amount *	25,000.00
Line Serial *	1	Collateral Contribution	0.00
Line Branch *	000	Transfer Amount	0.00
Description		Effective Line Amount	25,000.00
Main Line Code		Effective Line Basis	Limit Amount
Line Currency *	GBP	UnCollected Amount	0.00
Category	C	Block Amount	0.00
User Defined Status		Approved Limit Amount	25,000.00
Status Changed Date		Max Daily Limit	0.00
Internal Remarks		Day Light Limit	0.00
<input type="checkbox"/> Revolving Line <input type="checkbox"/> Netting Required <input type="checkbox"/> UnAdvised <input type="checkbox"/> Fund <input type="checkbox"/> Shadow Limit <input type="checkbox"/> Bulk Payment Required		Exception	
		Exception Transaction Amount	0.00
		Exception Breach	
Utilization		Interest Fee Required	
Available Amount		Fee Calculation Account	<input type="checkbox"/> Interest Fee Required
Date of First OD		Availability	
Date of Last OD		<input type="checkbox"/> Available	
Amount Utilized Today	0.00	Start Date	2015-04-16
Utilization Amount	0.00	Expiry Date	
Tanked Utilization	0.00	Last New Utilization Date	
Netting Contribution	0.00	Available Date	
		Schedule Process Date	

Ok Cancel

You can enter the following details:

Application Number

The system will display the application number.

Application Category

The system will display the application category.

Liability Branch

The system will display the liability branch.

Liability Number

The system will display the liability number.

Facility Details

Line Code

Specify the Line Code to which the liability ID is to be associated with. Allocating credit limits for the Line-Liability combination can be done. The customer(s) who fall under this Liability Code will in turn avail credit facilities under this Credit line.

Line Serial

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system 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.

Line Branch

By default, the system displays the branch code in which the facility has been created. You can change the branch code from the adjoining option list before saving the facility. Once the facility is saved, you cannot modify the branch code.

Description

Give a brief description of the facility here.

Main Line Code

Specify the main line code if the created facility is a sub line.

Line Currency

Specify the currency in which the facility is defined. The currency that has been selected will 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 will be 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 will be arrived at by using the mid rate for the currency pair as of that day.

Limit Amount

Specify the limit for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.

Collateral Contribution

The collateral amount which has been maintained will be displayed when a collateral code has been picked.

Transfer Amount

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

Specify the effective line amount for the facility. If you have maintained schedules for limits, the system automatically updates the limit amount here on the dates specified for each limit in the schedule.

Effective Line 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

Uncollected Amount

Specify the uncollected amount.

Block Amount

Specify the block amount.

Approved Limit Amount

This is the maximum limit amount allowed for the facility and must be specified whenever you maintain schedule limits. 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.

Max Daily Limit

Specify the maximum daily limit amount.

Day Light Limit

Specify the day light limit.

Category

Specify 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 Txn Amount or Exception Breach Percentage gets breached for a line belonging to the same category as defined in the transaction authorize maintenance, the transaction will be available in the queue defined in the transaction authorize maintenance for the specific category.

User Defined Status

Specify status of the facility (e.g. NORM for normal, BLOCKED etc) from the list available here. The list displayed here is based on maintenance done in 'User Define Status Summary' screen.

Status Changed Date

Specify the date on which you wish to change the status. You can specify a date before the line start date to block the line till the specified date. Also, you can set a date prior to the application date.

Internal Remarks

Specify the internal remarks as limits terms and conditions.

Revolving Line

Select this check box to indicate that the credit line is Revolving. A revolving credit line indicates that a repayment of the utilized credit should reinstate the credit limit of the customer. You can modify the preference, as required.

Netting Required

This check box will be unchecked by default, indicating that netting is not required for the facility. You can check this box to enable netting for the facility.

UnAdvised

Check this box to indicate that the facility is unadvised.

Fund

Indicate whether the line is fund based or non fund based.

Shadow Limit

Select this check box 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.

Bulk Payment Required

Check this box to indicate if bulk payment is required. If you specify here that bulk payment is required for the liner, then the same is maintained at the 'Bulk Payments' screen.

For more information about the 'Bulk Payments' screen please refer to the section, 'Making Bulk Payments against loan or commitment' under the Chapter 'Operations' of the 'Retail Lending' user manual.

Exception

Exception Transaction Amount

Specify the Exception Txn Amount. During utilization transaction when utilization amount crosses the specified Exception Txn Amount, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility.

Exception Breach

Specify the Exception Breach Percentage. During utilization transaction when utilization amount crosses the specified Exception Breach Percentage, BEPL process is triggered for Credit Exception Management to authorize the credit utilization amount. The limit transaction amount specified should be below the total effective line amount specified for that facility.

Interest Fee Required

Commitment Fee/ Utilization fee Account

Check this box to indicate whether the commitment fee or utilization fee account.

Fee Calculation Account

Specify the account which is linked with the facility. The same account will be applicable for interest calculation based on ELCM facility. Fee calculation account is used for the fee calculation.

Utilization

Available Amount

Specify the available amount.

Date of First OD

Specify the date of first OD.

Date of Last OD

Specify the date of last OD.

Amount Utilized Today

Specify the amount utilized for today.

Utilization Amount

Specify the utilization amount.

Tanked Utilization

Specify the tanked utilization.

Netting Contribution

Specify the netting contribution.

Availability

Available

If the Line facility is available then this check box will be checked.

The Oracle FLEXCUBE ELCM system tracks the status of both the Contract and the Facility. When the status of the Contract changes to PDO, then the Facility will become unavailable.

The product processor will give an ASCII file including all the facilities which need to be frozen. Oracle FLEXCUBE ELCM will initiate an amendment event and then un-checks the 'Available' check box.

Start Date

Specify the start date for the facility.

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 will remain un-selected. This freezes the line for the respective liability.

Last New Utilization Date

The system updates the Last New Utilization Date for the respective facility record as and when the transaction is processed. You are not allowed to amend it.

Available Date

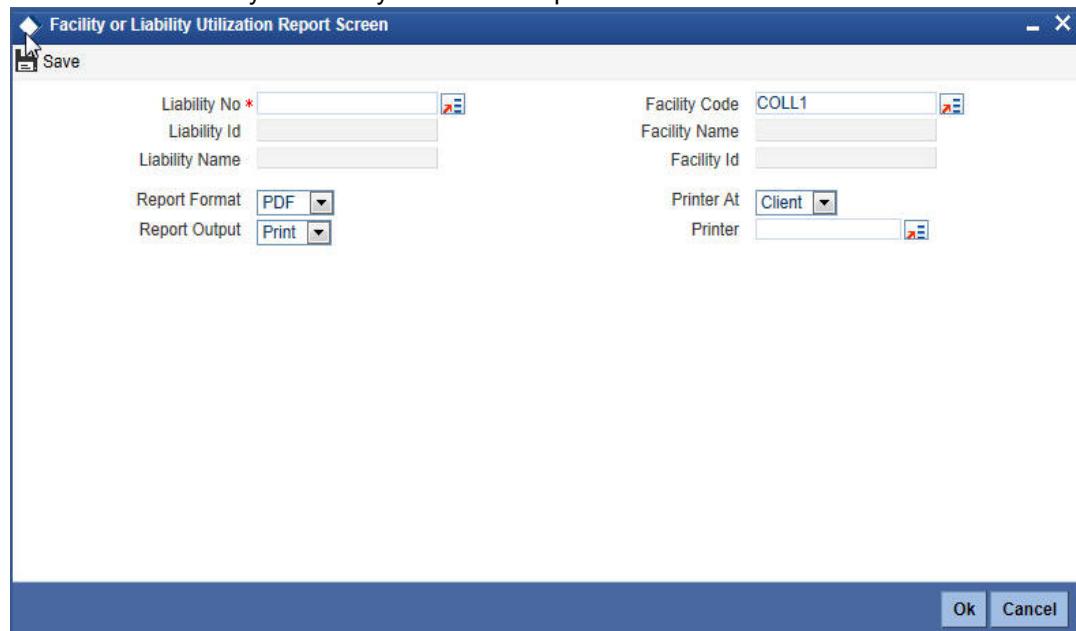
Enter the available date. The date can be selected from the adjoining calender.

Schedule Process Date

Specify the schedule process date.

3.3.8.1 Generating Facility/Liability Utilization Report

Click on 'Utilization' button in the 'Credit Appraisal Application Entry' screen in 'Requested' Tab to invoke 'Facility or Liability Utilization Report' screen.



You can enter the following details:

Liability No

Specify the liability number. The adjoining option list displays all the liability numbers maintained in the system. Select the appropriate one.

Liability Id

The system will display the liability Id. Whenever you select liability No.

Liability Name

The system will display the liability name. Whenever you select liability No.

Facility Code

Specify the facility code. The adjoining option list displays all the facility codes maintained in the system. Select the appropriate one.

Facility Name

The system will display the facility name. Whenever you select facility code.

Facility Id

The system will display the facility Id. Whenever you select facility code.

Report Format

Select the format of the report from the drop-down list and the available options are:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output of the report from the drop-down list and the available options are:

- Print
- View
- Spool

Printer At

Select the printer at from the drop-down list and the available options are

- Client
- Server

Printer

Specify the printer name. The adjoining option list displays all the printers maintained in the system. Select the appropriate one.

3.3.8.2 Facility Preferences

At enrichment and proposal structuring stages, you can capture the preferences for the facility in 'Facility Preferences' screen. Click 'Facility Preferences' button to invoke this.

While processing new applications, you can capture the following details.

Commitment Details

Commitment Product

Specify the commitment product name. Select the appropriate one from the option list.

Settlement A/C

Specify the settlement account. Select the appropriate one from the option list.

Settlement Branch

Specify the settlement branch. Select the appropriate one from the option list.

PPC Project Id

Specify the PPC project ID. Select the appropriate one from the option list.

Project Reference Number

Specify the project reference number. Select the appropriate one from the option list.

Commitment Reference Number

Specify the reference number that identifies the commitment.

User Data Elements Details

Effective Date

Specify the effective date of UDE.

User Defined Element Id

Specify the UDE ID.

User Defined Element Value

Specify the user defined element value.

Rate Code

Specify the rate code.

Code Usage

Specify the code usage, i.e. Periodic or Automatic.

Charge Details

Admin Charge Type

Specify the admin charge type. Admin charge can be one of the following types:

- Percentage
- Fixed

Admin Charge %

Specify the percentage of admin charge.

Admin Charge Amount

Specify the admin charge amount.

Utilized Charge Type

Specify the utilized charge type. Utilized charge can be one of the following types:

- Percentage
- Fixed

Utilized Charge %

Specify the percentage of utilization.

Utilized Charge Amount

Specify the amount that has been utilized.

UnUtilized Charge Type

Specify the unutilized charge type. This charge can be one of the following types:

- Percentage
- Fixed

UnUtilized Charge %

Specify percentage of unutilized charge.

Unutilized Charge Amount

Specify the unutilized amount.

Value Details**Value Date**

Specify the value date.

Limit Amount

Specify the limit amount.

Main Line Code

The system displays the main line code.

Schedule Details**Limit Date**

Specify the limit date.

Limit Amount

Specify the limit amount.

Exposure Details**Exposure Code**

For new applications, when you open Facility Preference screen for the first time, by default, the system adds two exposure codes, i.e the facility currency code and customer country code.

Additionally, if you have defined a sector code or industry codes in 'Customer Details' screen while creating the application, the system adds those also as exposure codes.

You can change the exposure codes displayed by the system. You can also define additional exposure codes by clicking add button.

Exposure Description

The system displays the exposure description.

Exposure Type

The system displays the exposure type of the selected exposure code.

Covenant Details

Covenant Name

Specify the covenant name.

Covenant Description

The system displays the description of the covenant.

Mandatory

Check this box to indicate that it was a mandatory covenant.

Frequency

Select the frequency from drop-down list:

- Quarterly
- Yearly
- Monthly
- Weekly
- Daily

Period

Specify the frequency period.

Start Date

Specify the start date.

Grace Days

Specify the number of grace days.

Reversal Date

Specify the reversal date.

Notice Days

Specify the notice days.

Covenant Reference Number

Specify the reference number.

Mandate Details

Collateral Type

Specify the collateral type.

Minimum % Available

Specify the minimum percentage available.

3.3.9 Facility Restriction

All of the field appearing in this screen are defaulted from system for existing facilities. You need to input details for a new facility.

◆ Restrictions

Application Number CRPProcess3948	Facility Branch 000	Liability Branch 001		
Application Category PIPELINE	Facility Number 000000574	Liability Number 000000001		
Branch Restrictions				
Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed	Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed	Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed		
<table border="1"> <tr> <td>Branch Code</td> <td>Branch Name</td> </tr> </table>			Branch Code	Branch Name
Branch Code	Branch Name			
<table border="1"> <tr> <td>Product Code</td> <td>Product Description</td> </tr> </table>			Product Code	Product Description
Product Code	Product Description			
<table border="1"> <tr> <td>Source Code</td> <td>Source description</td> </tr> </table>			Source Code	Source description
Source Code	Source description			
Currency Restrictions				
Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed	Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed	Restriction Type <input checked="" type="radio"/> Disallowed <input type="radio"/> Allowed		
<table border="1"> <tr> <td>Currency Code</td> <td>Currency Description</td> </tr> </table>			Currency Code	Currency Description
Currency Code	Currency Description			
<table border="1"> <tr> <td>Customer Number</td> <td>Customer Name</td> </tr> </table>			Customer Number	Customer Name
Customer Number	Customer Name			
<table border="1"> <tr> <td>Exposure Code</td> <td>Exposure Description</td> </tr> </table>			Exposure Code	Exposure Description
Exposure Code	Exposure Description			
Customer Restrictions				
Exposure Restrictions				
<table border="1"> <tr> <td>Ok</td> <td>Cancel</td> </tr> </table>			Ok	Cancel
Ok	Cancel			

Customer restriction is mandatory for creating a facility, customer number needs to be given in customer restriction section with allowed as restriction type. That customer will be linked to the facility.

To restrict a facility to a particular branch, you can select a branch in the 'Branch Restriction' section and proceed to select 'Disallowed' or 'Allowed' in the 'Restriction Type' under Branch Restrictions. Similarly, you can restrict a facility to a specific product, source, branch, exposure and so on by selecting the respective product code, source code and so on and then selecting the Disallowed or Allowed options under the respective restriction types.

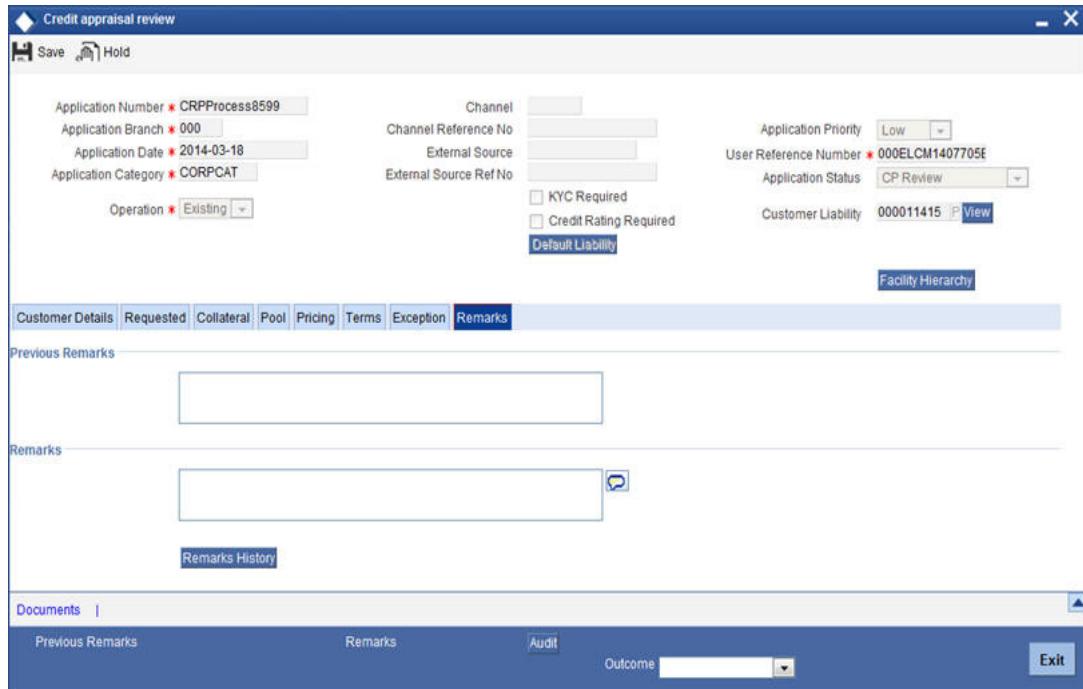
3.3.10 Facility Pool Linkage

Any pool created for the liability of the creating facility can be linked to through this screen.

◆ Pool Links

Application Number CRPProcess3948	Facility Number 0000005741	Facility Currency GBP												
Application Category PIPELINE	Facility Branch 000	Facility Amount												
Facility Pool Linkage														
<table border="1"> <tr> <td>Pool Code</td> <td>Pool Description</td> <td>Pool Currency</td> <td>Pool Amount</td> <td>Pool %</td> <td>Facility Amount in Pool Currency</td> </tr> <tr> <td>COLL414</td> <td> </td> <td>GBP</td> <td>113.16</td> <td>100</td> <td>113.16</td> </tr> </table>			Pool Code	Pool Description	Pool Currency	Pool Amount	Pool %	Facility Amount in Pool Currency	COLL414		GBP	113.16	100	113.16
Pool Code	Pool Description	Pool Currency	Pool Amount	Pool %	Facility Amount in Pool Currency									
COLL414		GBP	113.16	100	113.16									
<table border="1"> <tr> <td>Ok</td> <td>Cancel</td> </tr> </table>			Ok	Cancel										
Ok	Cancel													

3.3.11 Remarks Tab



The screenshot shows the 'Credit appraisal review' application window. The 'Remarks' tab is selected in the tab bar. The 'Remarks' section contains two text input fields: 'Previous Remarks' and 'Remarks'. Below these fields is a 'Remarks History' section. At the bottom of the window is a 'Documents' tab bar with buttons for 'Previous Remarks', 'Remarks', 'Audit', and 'Outcome'.

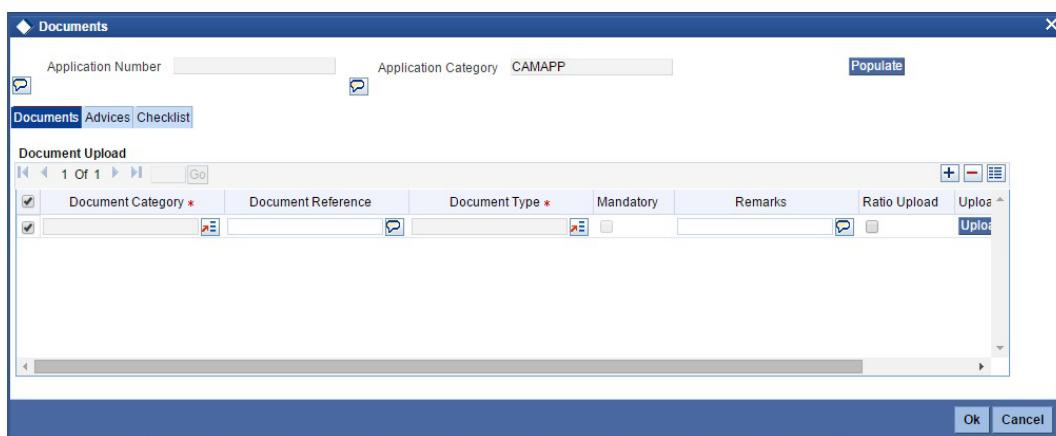
You can capture any remarks details of the prospective customer in 'Remarks' tab.

Remarks

Specify remarks, if any, associated with the applicant.

3.3.12 Maintaining Document Details

You can maintain the customer related documents in credit appraisal management repository through the 'Documents' screen. Click 'Documents' button from Credit Appraisal Application Entry' screen to invoke this screen.



The screenshot shows the 'Documents' screen with the 'Document Upload' table. The table has columns for Document Category, Document Reference, Document Type, Mandatory, Remarks, Ratio Upload, and Upload. The 'Remarks' column contains a text input field with a placeholder 'Remarks'. The 'Upload' column contains a file upload button. At the bottom of the screen are 'Ok' and 'Cancel' buttons.

You can enter the following details:

Application Name

The system displays the application number.

Application Category

The system will display the application category.

Document Category

Specify the category of the document to be uploaded. The adjoining option list displays all the document categories maintained in the system. Select the appropriate one.

Document Reference

Specify the document reference number.

Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

Mandatory

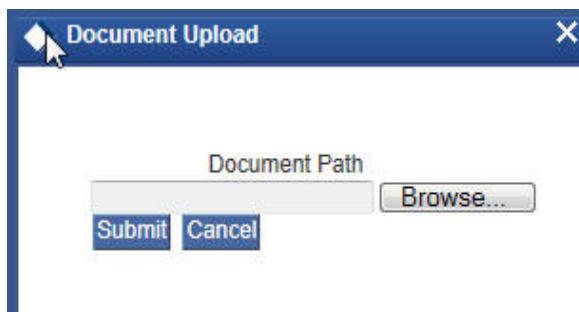
Check this box to indicate whether the document is mandatory.

Compute

Check this box to indicate whether the document to be computed.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



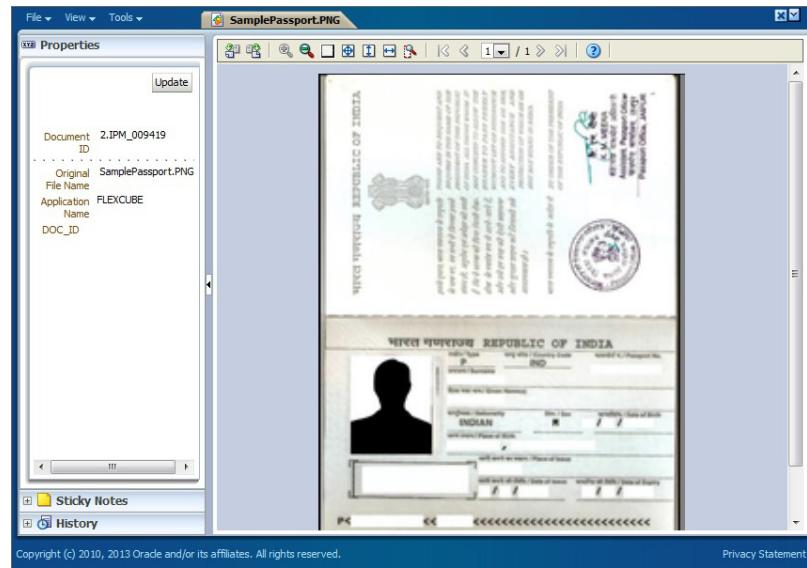
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' to view the document uploaded.

Edit

Using the 'Edit' button, you can edit the document details. When you click 'Edit' button, the system invokes a screen that displays the document and the properties.



You can modify the document related information and click 'Update' button to update the changes. The system saves the changes made to the document.

Note

The changes made to the document using this Edit option will not be reverted even if you do not save the transaction. If you wish to revert the changes, you need to invoke the Document screen and manually modify it again.

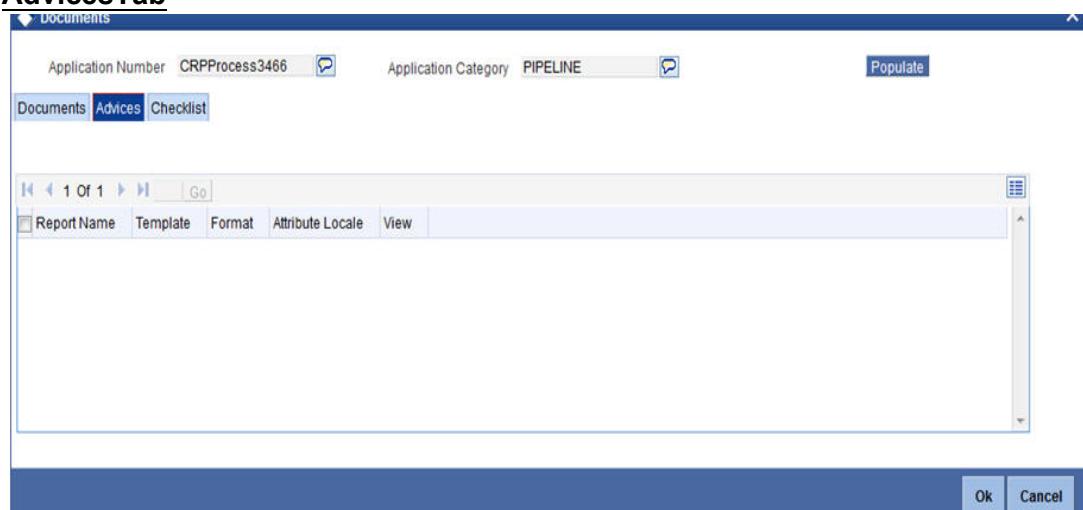
Verified

Check this box to indicate whether the document is to be verified.

Remarks

Specify remarks, if any.

3.3.12.1 AdvicesTab



You can view the following details:

- Report Name
- Attribute Template
- Attribute Format
- Locale
- View

3.3.12.2 Checklist Tab

The screenshot shows a software interface for managing documents. At the top, there's a header bar with the title 'Documents'. Below the header, there are fields for 'Application Number' (CRPProcess3466) and 'Application Category' (PIPELINE), along with a 'Populate' button. Below these fields, there are three tabs: 'Documents', 'Advises', and 'Checklist'. The 'Checklist' tab is currently selected, indicated by a blue border around its tab. Below the tabs, there's a table with a single row. The table has columns for 'Check List Item', 'Mandatory', 'Verified', and 'Comments'. The first column contains the text '1 Of 1'. The other three columns are empty. At the bottom of the window, there are 'Ok' and 'Cancel' buttons.

You can enter the following details:

Check List

The system will display the check list details.

Mandatory

The system will default from Documents main screen.

Verified

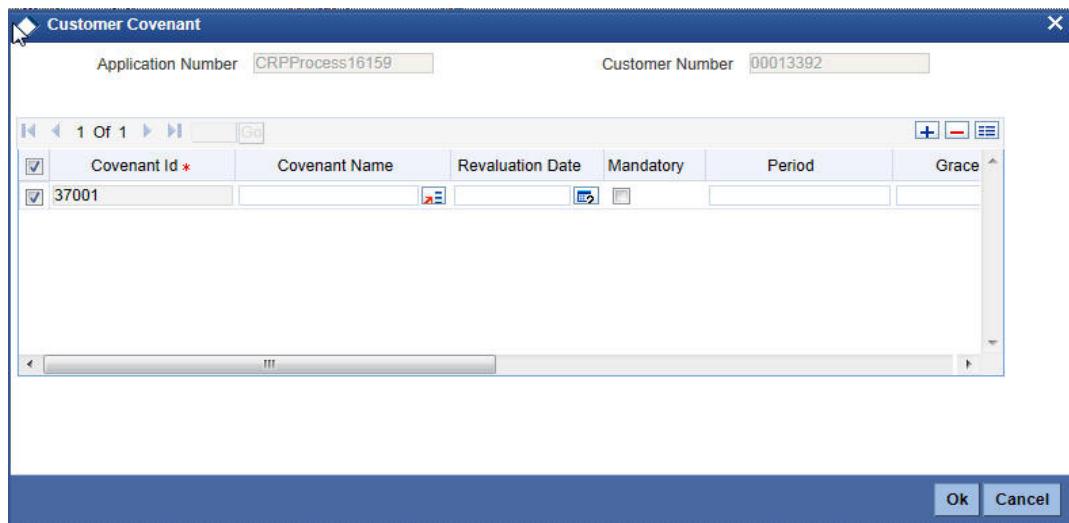
Check this box to indicate whether the documents are verified.

Comments

Specify comments, in any.

3.3.13 Linking Covenant for Customer

You can link customer covenant details through the 'Customer Covenant' screen. Click 'Customer Covenant' button from Credit Appraisal Application Entry' screen to invoke this screen.



You can enter the following details:

Application Number

The system will display the application number.

Customer Number

The system will display the customer number.

Covenant Id

The system will display the covenant Id.

Covenant Name

Specify the covenant name. The adjoining option list displays all the covenant names maintained in the system. Select the appropriate one.

Revaluation Date

Specify the date on which the covenant needs to be reviewed.

Mandatory

Check this box to indicate whether covenant defined is mandatory as part of the process or not. You may change this preference when this covenant is linked to a Collateral/Facility.

Period

Specify the period for which customer covenant is to be done.

Grace Days

Specify the grace days past the next due/revision date allowed for renewal of the covenant.

Notice Days

Specify the number of days in the notice period. The notice period will start these many days prior to the revision date of the covenant.

Frequency

Select a frequency according to which the covenant has to be collected/revised from the drop-down list and the available options are:

- Monthly
- Quarterly
- Half Yearly
- Yearly

Start Month

If the Frequency select is Yearly, Half Yearly, Quarterly or Monthly, then specify the start month here.

Remarks

Specify the remarks about the covenant maintenance.

Start Date

If the Frequency select is Monthly, then specify the start date here.

Step 2. Credit Appraisal Enrichment

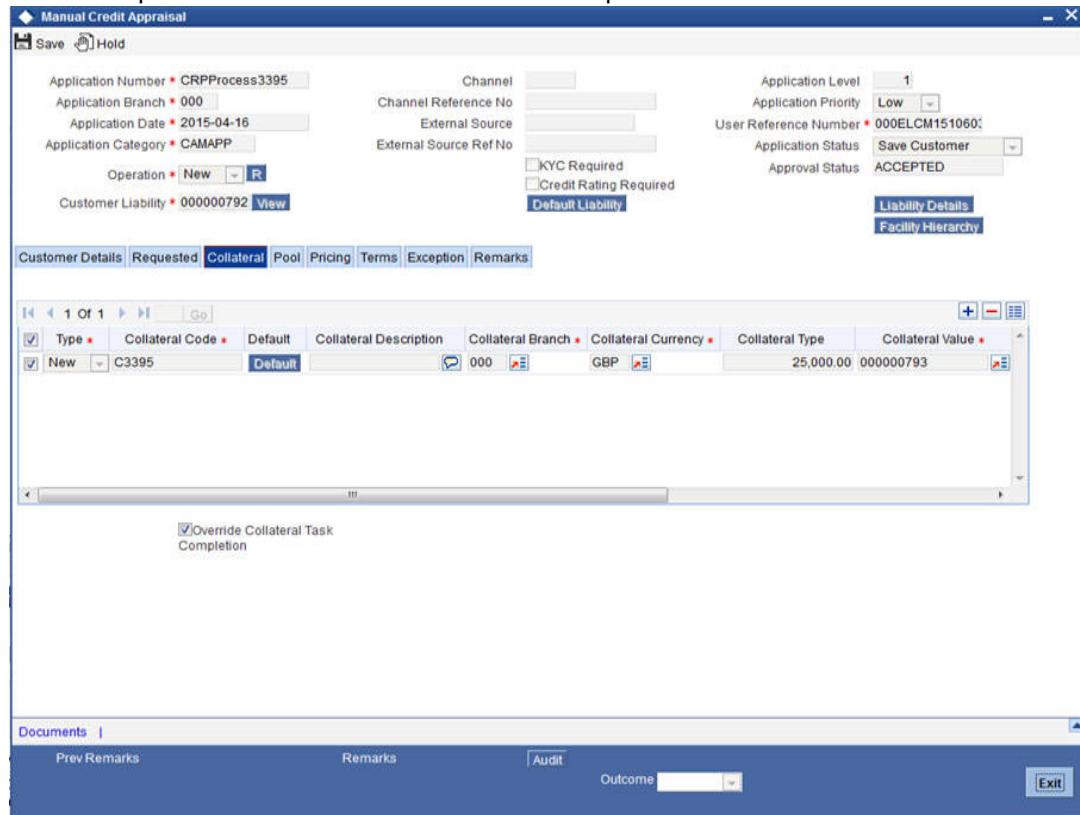
The information captured in the previous stage is enriched in the credit appraisal enrichment stage.

The proposal will be enriched by capturing additional information like collateral details which are attached along with the proposal, type of the collateral, availability of the collateral, Original Value / market value for the collateral, haircut percentage, limits which are already sanctioned to the Customer, utilized amount, proposed new facility limit and the current status of the loans.

The enriched proposal will be sent for internal review / external review for arriving the borrower limit for that customer.

3.3.14 Collateral Tab

You can capture collateral related details of the corporate customer in 'Collateral' tab.



The screenshot shows the 'Manual Credit Appraisal' window with the 'Collateral' tab selected. The window contains the following fields:

- Application Number: CRPProcess3395
- Application Branch: 000
- Application Date: 2015-04-16
- Application Category: CAMAPP
- Operation: New
- Customer Liability: 000000792
- Channel: (empty)
- Channel Reference No: (empty)
- External Source: (empty)
- External Source Ref No: (empty)
- KYC Required: (unchecked)
- Credit Rating Required: (unchecked)
- Application Level: 1
- Application Priority: Low
- User Reference Number: 000ELCM151060
- Application Status: Save Customer
- Approval Status: ACCEPTED

Below these fields is a 'Default Liability' button. To the right are 'Liability Details' and 'Facility Hierarchy' buttons.

The 'Collateral' tab is active, showing a grid with the following data:

Type	Collateral Code	Default	Collateral Description	Collateral Branch	Collateral Currency	Collateral Type	Collateral Value
New	C3395	Default		000	GBP		25,000.00

At the bottom of the window, there is a note: 'Override Collateral Task Completion' with a checked checkbox.

You can enter the following details:

Type

Select the facility type from the drop-down list and the available options are:

- New
- Existing

Collateral Code

Specify the code of the collateral for which you are maintaining details. The adjoining option list displays all the collateral codes maintained in the system. Select the appropriate one.

Default

Click 'Default' button to default the details related to collateral.

Collateral Description

Specify detailed description of the collateral.

Collateral Branch

Specify the collateral branch. The adjoining option list displays all the collateral branches maintained in the system. Select the appropriate one.

Collateral Currency

Specify the collateral currency. The adjoining option list displays all the collateral currencies maintained in the system. Select the appropriate one.

Collateral Value

Specify the value of the collateral.

Collateral Type

Select the type of collateral from the adjoining drop-down list.

Customer No

Select the customer number of the collateral from the adjoining option list.

Task Ref No

The system displays the collateral creation task reference number.

Task

Click 'Task' to trigger collateral creation task.

Override Collateral Task Completion

Check this box to override pending collateral creation tasks and proceed with CAM process flow.

During Collateral Creation, in the Credit Review stage, system would check for collateral creation process flow completion and displays necessary message to the reviewer. If 'Override Collateral Task Completion' flag is checked, this validation will be skipped by the system and limit origination process flow can proceed to next task.

Details

Click 'Details' button to invoke 'Collateral Maintenance' screen. This screen displays the details of the collateral. However, you cannot modify these details.

The screenshot shows the 'Collaterals Maintenance' window with the following details:

- Collateral Details:** Liability Number, Customer No, Collateral Code, Collateral Description, Remarks, Collateral Currency (GBP), Collateral Value, Limit Contribution, Start Date, End Date, Revision Date, Revaluation Date, Category Name, Util Amount, Available Amount, Block Amount, Commitment Reference Number, Collateral ZIP Code.
- Branch:** Lendable Margin, Seniority Of Claims, Charge Type, User Reference.
- Secured Type:** Secured (radio button selected), UnSecured, Liquid, Available (checkbox checked), Sharing Required, Auto Pool Creation.
- Haircut%:** Haircut% (input field), Collateral Type (dropdown menu), Mortgage Initiate (checkbox), Interest Rate (input field), Taken Over (checkbox).

At the bottom, there are tabs for Insurance, Covenant, Shared, Link Contract, Source Restrictions, Fields, Haircut Schedule, and Specific Details. The Maker and Checker fields are present, along with Date Time, Mod No, Record Status, and Authorization Status. A 'Cancel' button is also visible.

You can enter the following details:

Application Number

The system displays the application number.

Liability Number

The system displays liability number.

Collateral Code

The system displays the collateral code.

Collateral Description

Specify the description about collateral.

Collateral Branch

The system displays the collateral branch.

Collateral Currency

The system display the collateral currency.

Remarks

Specify the remarks, if any about collateral.

Start Date

Specify the start date of the collateral effective period.

End Date

Specify the end date of collateral effective period.

Revision Date

Specify the date on or before which you want to revise the details specified for the collateral code.

Revaluation Date

Specify the date on or before which you want to revalue the details specified for the collateral.

Revalue Collateral

Check this box to indicate that you wish to revalue the collateral as per revaluation criteria specified.

Grace Days

Specify the grace days associated with the collateral.

Collateral Category

Specify the collateral category. The adjoining option list displays all the collateral categories maintained in the system. Select the appropriate one.

Haircut %

Specify the percentage of hair cut for the collateral. The adjoining option list displays all the hair cut percentages maintained in the system. Select the appropriate one.

Rate

Specify the rate of collateral.

Contract Reference Number

Specify the contract reference number of collateral.

Block Amount

The system displays the blocked amount.

Collateral Value

Specify the collateral value.

Utilized Amount

The system displays the utilized amount.

Available Amount

The system displays the available amount.

Lendable Margin

Specify the margin that should be allowed for lending.

Charge Type

Select the charge type from the drop-down list and the available options:

- Pledge
- Hypothecation
- Lien
- Mortgage
- Assignment

Collateral Expose Type

Select the one of the collateral expose type from the following options:

- Unsecured
- Secured
- Liquid

Collateral Type

Select the one of the collateral type from the following options:

- Guarantee Based
- Market Value Based
- Normal

Mortgage Initiated

Check this box, if you wish to initiate the mortgage.

Taken Over

Check this box, if you wish the collateral linked to CI/CL account is to be taken over.

Market Value Based**Security Id**

Specify the security Id for collateral. The adjoining option list displays all the security Ids maintained in the system. Select the appropriate one.

Nominal Value

Specify the nominal value.

Price Code

Specify the price code. The adjoining option list displays all the price codes maintained in the system. Select the appropriate one.

Last Revaluation Price

The system displays the last revaluation price.

Next Revaluation Date

Specify the next revaluation date.

Guarantee based

Guarantor Id

Specify the guarantor Id of the collateral. The adjoining option list displays all the guarantor Ids maintained in the system. Select the appropriate one.

Revokable

Check this box to indicate whether revokable is required.

Revoke Date

Specify the revoke date.

Issuer Details

Issuer Name

Specify the issuer name of the collateral.

Issuer Reference Number

Specify the issuer reference number.

3.3.15 Pool Tab

You can capture collateral pool related details of the corporate customer in 'Pool' tab.

Type *	Pool Code *	Default	Pool Description	Pool Branch	Pool Currency *	Pool Amount	Pool Utilized
New	POOL_1	Default	000	000	GBP	76,320.00	0.00

Collateral Code *	Collateral Description	Collateral Branch	Collateral Currency	Collateral Amount	Linked Percent (%)	Linked Amount
COLAT012	COLAT012	000	GBP	5,400.00	80	4,320.00
C01		000	GBP	90,000.00	80	72,000.00

You can enter the following details:

Pool Details

Type

Select the facility type from the drop-down list and the available options are:

- New

- Existing

Pool Code

Specify the Pool Code here. The pool code assigned to each collateral pool can be linked to a liability while creating credit limits.

Default

Click 'Default' button to default the details related to collateral pool.

Pool Description

Specify a brief description of the collateral pool here.

Pool Branch

The system will display the pool branch.

Pool Currency

Specify the currency in which the Collateral Pool has to be maintained.

Pool Amount

The system computes and displays the utilization amount to the Collateral Pool, if a collateral Pool is attached to a contract or account and not through a facility.

Pool Utilized

This field displays the pool amount that has been linked to various credit lines, hence displaying the total pool amount utilized at any point in time.

Available Amount

The system displays the available amount.

Mortgage initiated

Check this box if you wish to initiate the mortgage.

Collateral Pool Linkage

Collateral Code

Specify the collateral code. The adjoining option list displays all the collateral codes maintained in the system. Select the appropriate one.

Collateral Description

The system displays the collateral description whenever you select collateral code.

Collateral Branch

The system displays the collateral branch whenever you select collateral code.

Collateral Currency

The system displays the collateral currency whenever you select collateral code.

Collateral Amount

The system displays the collateral amount whenever you select collateral code.

Linked Percent (%)

The part of the collateral amount which has to be linked to the pool can be specified as a percentage here. On save of the record, if Linked Percent Number is specified, then the system defaults the 'Linked Amount' calculated as Linked Percent Number Percentage of 'Collateral Contribution'.

Linked Amount

When a collateral pool comprising the collateral is linked to the facility, the system computes and displays the amount to be linked. The linked amount of Collateral pool is computed based on the pool percentage or pool amount specified when a collateral pool is linked to a Facility.

Linked Amount in Pool Currency

The system displays the linked amount in pool currency.

Order Number

Specify the order number.

Spread

The system displays the spread.

Rate of Interest

The system displays the rate of interest.

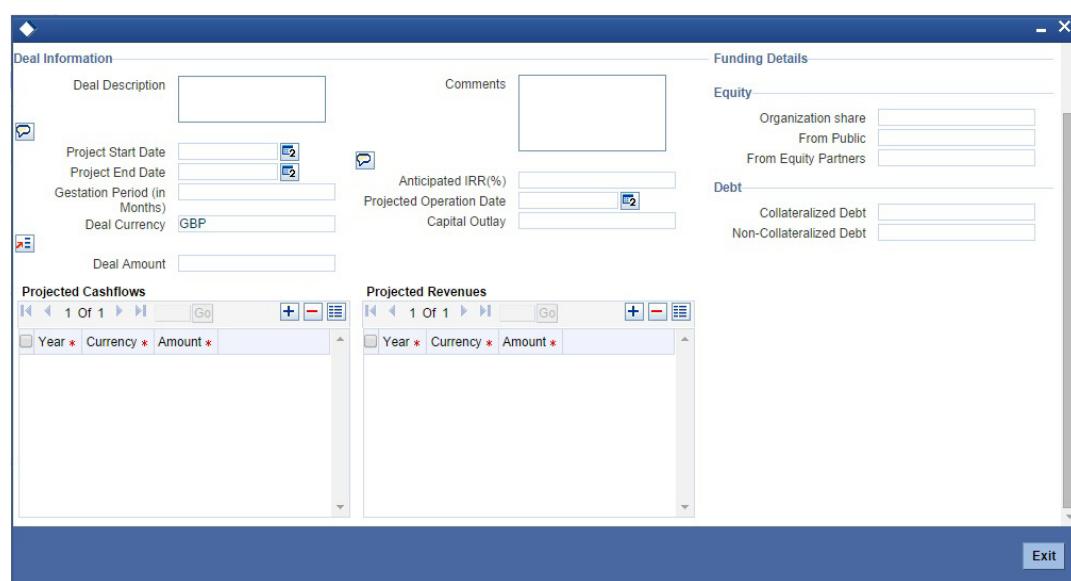
Expiry Date

The system displays the expiry date.

The details related to the corporate customer application entry are displayed in this screen.

3.3.16 Deal Information

You can capture the purpose of the application in Deal sub screen. Based on the details provided here, you can structure the deal amount into respective lines and sub lines.



The screenshot shows the 'Deal Information' sub-screen. It includes fields for Deal Description, Comments, Project Start Date, Project End Date, Gestation Period, Deal Currency, Anticipated IRR, Projected Operation Date, Capital Outlay, and Funding Details (Equity and Debt). Below these are sections for Projected Cashflows and Projected Revenues, each with a table for Year, Currency, and Amount.

Specify the following details:

Deal Description

Specify a brief description of the deal.

Comments

Specify additional comments, if any.

Project Start Date

Specify the project start date.

Project End Date

Specify the project end date.

Gestation Period (in months)

Specify the gestation period in months.

Deal Currency

Specify the deal currency. You can select the appropriate one from the option list.

Deal Amount

Specify the total deal amount.

Anticipated IRR

Specify the anticipated internal rate of return.

Projected Operation Date

Specify the projected operation date.

Capital Outlay

Specify the capital outlay.

Organization Share

Specify the overall equity held by the organization.

From Public

Specify the equity held by the public.

From Equity Partners

Specify the equity held by partners.

Collateralized Debt

Specify the total collateralized debt.

Non-collateralized Debt

Specify the total non-collateralized debt.

Projected Cash flow - Year

Specify the projected cash flow year.

Projected Cash flow - Currency

Specify the cash flow currency.

Projected Cash flow - Amount

Specify the projected cash flow amount.

Projected Revenue - Year

Specify the projected revenue.

Projected Revenue - Currency

Specify the revenue currency.

Projected Revenue - Amount

Specify the revenue amount.

Deal Advice

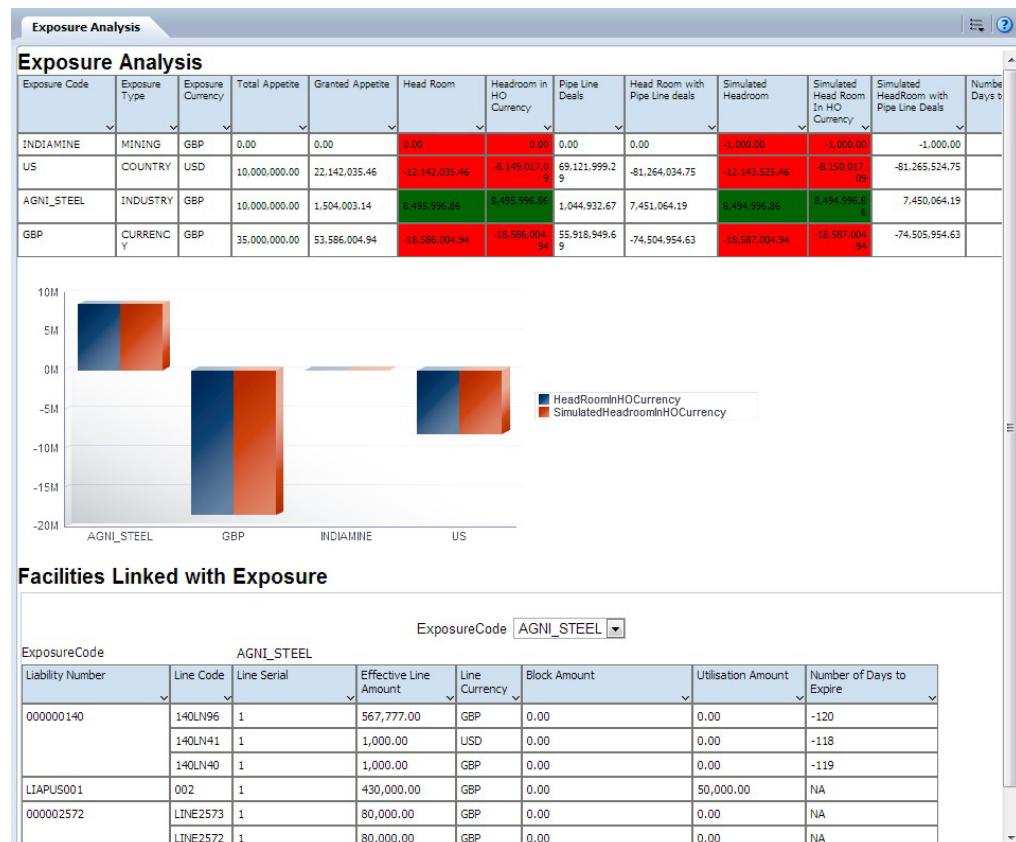
The system generates a deal advice. The deal advice gives information on the deal like projected revenues and projected cash flows with respect to the application.

3.3.17 Headroom Analysis

In the ‘Requested Tab’ of the screen you can click the Analyze button to perform an exposure analysis for a facility. This button will be available in the following stages:

- Review and Scoring
- Risk Evaluation
- Proposal
- Structuring
- Recommendation and Review
- Approval

Select a facility and click the ‘Analyze’ button which will generate the Exposure Analysis report.



In this report, you can view a table and a bar chart that contains the details of the exposures. You can also view the facilities linked to each report.

If the application details are verified successfully, then you can proceed with the processing of the application by selecting ‘PROCEED’ as the Outcome. You can select ‘REJECT’ to return the process to previous stage for data correction or ‘CANCEL’ to terminate the process.

On successful verification, a message stating that the task is successfully completed, gets displayed.

To acquire the next stage, you need to go to the ‘Task’ menu and select ‘Assigned’ under ‘Standard’ option. All tasks that have been successfully completed are listed on the right side of the screen. Select the check box against your ‘Workflow Ref No’ and click ‘Acquire’ button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed on the right side of the screen. Search for your Workflow reference number and click the 'Workflow Ref No' to open 'Verify Prospect or Customer Details' screen.

Step 3. Initiate KYC Approval sub-process

For new facility creation / modification on facility, bank will initiate a process for KYC verification for the customer. It includes the internal / external verification, blacklisting of customer and arrangement for credit scoring through internal / external agencies. KYC is not applicable for existing customers. Option will be provided to skip the KYC verification for existing customer.

In case the details captured are incorrect, the bank makes the necessary modifications. If the verification is successful, the bank proceeds to conduct KYC checks. Once KYC checks are carried out, the result is passed on to the parent process.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

Here you perform the Know Your Customer (KYC) check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Banks initiate the process of KYC review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Internal Black List check
- External KYC Checks
- Verify customer contact details
- Other KYC Checks
- KYC Decision

3.1 Verify Prospect /Customer Details

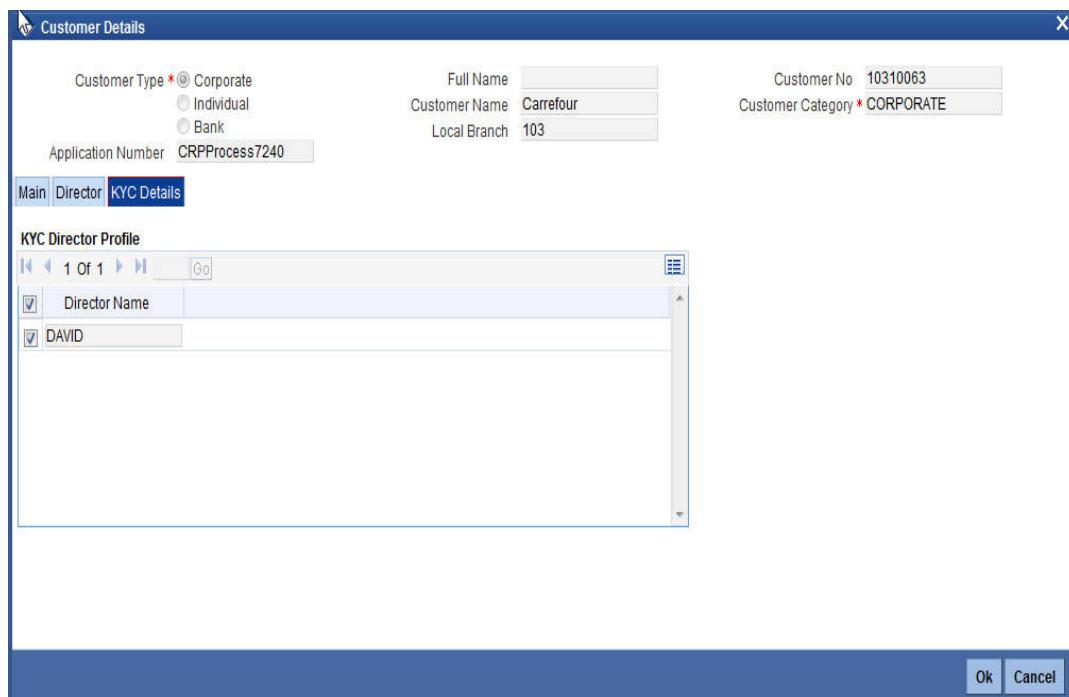
Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The system displays the information message as "xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

Click 'Document' button to invoke 'Document Upload' screen. The verifier will be able to update only remarks and upload documents that he might obtain in this stage

Click 'Details' in the 'Verify Prospect or Customer Details' screen to invoke 'Customer Details' screen.



You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify Prospect or Customer Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

3.2 Ascertain if KYC Checks are Required

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

Ascertian KYC Check

Save Hold

Application Number * CRPProcess16080	Channel	Application Priority Low																												
Application Branch * 000	Channel Reference No	User Reference Number * 000ELCM130280JIC																												
Application Date * 2013-01-28	External Source	Application Status CP Enrichment																												
Application Category * COVN_CAT	External Source Ref No	Customer Liability * 000000062 P View																												
<input checked="" type="checkbox"/> KYC Required <input checked="" type="checkbox"/> Credit Rating Required <input type="checkbox"/> Default Liability																														
Facility Hierarchy																														
Customer Details <table border="1"> <tr> <th colspan="7">Customer Details</th> </tr> <tr> <th>1 Of 1</th> <th>Go</th> <th colspan="5"></th> </tr> <tr> <th>Existing Customer</th> <th>Customer No</th> <th>Default</th> <th>Customer Name</th> <th>Local Branch</th> <th>Liability Number</th> <th>Details</th> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>000006449</td> <td>Default</td> <td>TEST123</td> <td>000</td> <td>000000062</td> <td>Details</td> </tr> </table>			Customer Details							1 Of 1	Go						Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details	<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details
Customer Details																														
1 Of 1	Go																													
Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details																								
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details																								
Documents MIS Image																														
Previous Remarks	Remarks	Audit																												
Outcome																														
Exit																														

Click 'Details' in the 'Ascertian KYC Check' screen to invoke 'Customer Details' screen.

Customer Details

Customer Type * <input checked="" type="radio"/> Corporate	Full Name	Customer No 10310063								
<input type="radio"/> Individual	Customer Name Carrefour	Customer Category * CORPORATE								
<input type="radio"/> Bank	Local Branch 103									
Application Number CRPProcess7240										
Main Director KYC Details										
KYC Director Profile <table border="1"> <tr> <th colspan="2">KYC Director Profile</th> </tr> <tr> <th>1 Of 1</th> <th>Go</th> </tr> <tr> <td><input checked="" type="checkbox"/> Director Name</td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> DAVID</td> <td></td> </tr> </table>			KYC Director Profile		1 Of 1	Go	<input checked="" type="checkbox"/> Director Name		<input checked="" type="checkbox"/> DAVID	
KYC Director Profile										
1 Of 1	Go									
<input checked="" type="checkbox"/> Director Name										
<input checked="" type="checkbox"/> DAVID										
Ok Cancel										

You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'REQUIRED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Ascertian KYC Check' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

3.3 SDN check

In this stage, the bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

A system task is created which invokes the external service to do the SDN check for all new applicants and any existing customers whose information is modified. All nominee details are also sent for SDN check.

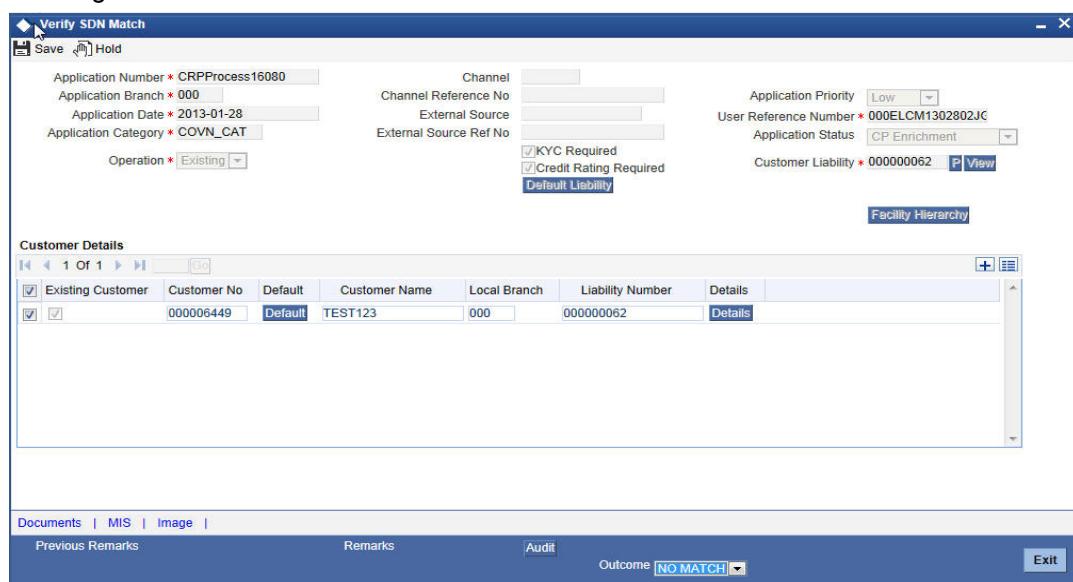
3.4 Verify SDN Match

The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Verify SDN Match' task to acquire it. The system displays the information message as "xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:



Click 'Details' in the 'Verify SDN Match' screen to invoke 'Customer Details' screen.

Director Name	SDN Result
DAVID	NO MATCH

In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Select the outcome as 'NO MATCH' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify SDN Match' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

3.5 Internal Blacklist Check

Users belonging to the user role 'KYCROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Click 'Details' in the 'Internal Blacklist Checks' screen to invoke 'Customer Details' screen.

In this screen, you can view the applicant's details. If the applicant's name is listed in the bank's internal list of global blacklisted customers, you can report it to the internal authorities of the bank. You can continue with the process of creating account only when the customer passes these checks. Select the outcome as 'PASSED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Internal Blacklist Checks' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

3.6 Verify Customer Contact Details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The system displays the information message as ".xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Click 'Details' in the 'Verify Customer Contract Details' screen to invoke 'Customer Details' screen.

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. You can enter the outcome of various stages in the Audit block for the verifier to make a decision. After verification, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Verify Customer Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

3.7 Other KYC Checks

As per the bank's mandated policy, you will have to check other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The system displays the information message as "..xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Click 'Details' in the 'Other KYC Checks' screen to invoke 'Customer Details' screen.

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'Other KYC Checks' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

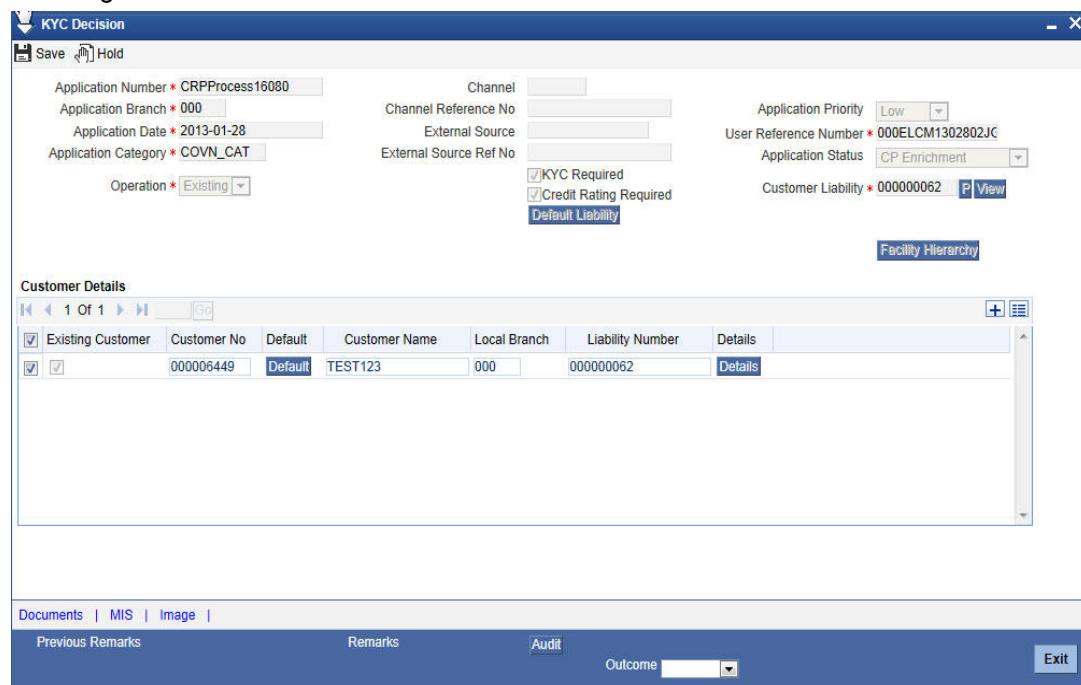
3.8 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

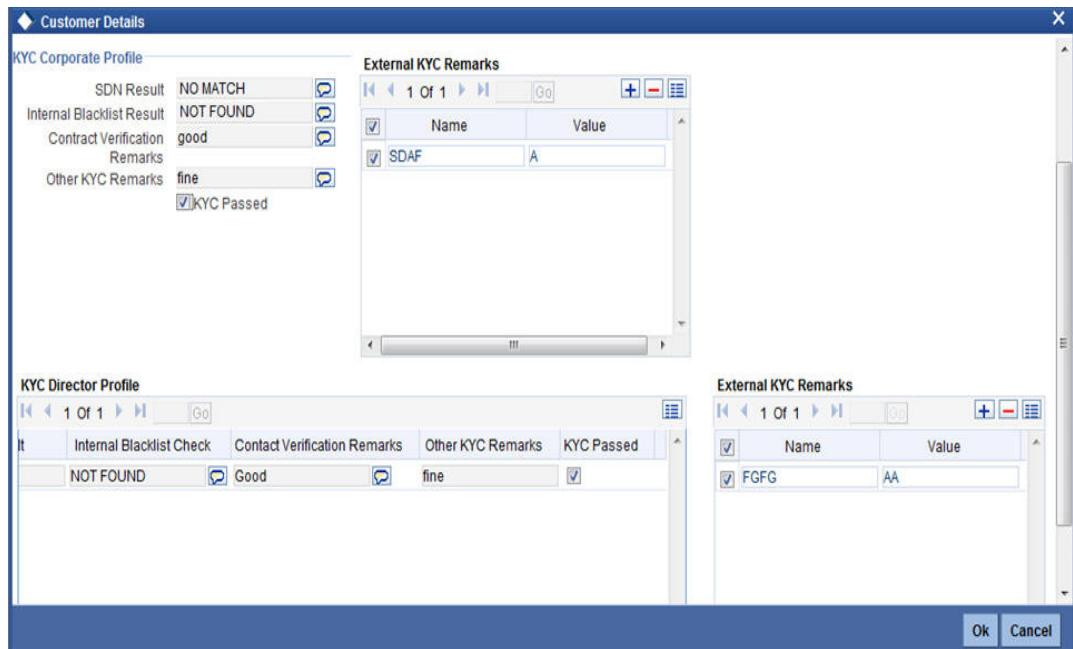
Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The system displays the information message as "...xxx Acquire Successful".

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:



Click 'Details' in the 'KYC Decision' screen to invoke 'Customer Details' screen.



In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar.

The system displays the message 'The task is completed successfully'.

Click 'Ok' button. You will be taken back to the 'KYC Decision' screen. Click 'Exit' button to exit the screen. The task is then moved to the Main process.

Step 4. Initiate Credit Rating sub-process

In this stage the system will automatically initiate the existing Credit rating sub process to perform the Credit rating process.

It is an auto stage, the system will invoke the service without any Human intervention.

Step 5. Credit Review and Scoring

After performing credit rating process, the system will take you to the credit review and scoring stage.

The actual tasks will be available in the proposal structuring stage only when the following stages are completed successfully. In case any one of the stage is not completed, the task will not be available in the proposal structuring stage:

- Initiate KYC Approval sub-process
- Initiate Credit Rating sub-process
- Credit Review & Scoring
- Risk Evaluation

Task will remain in the credit review and scoring stage unless you select the outcome as 'PROCEED'.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Credit Review and Scoring' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Credit appraisal enrichment' screen. At the top, there are fields for Application Number (BPELCRPPProcess356), Application Branch (000), Application Date (2015-04-16), Application Category (CAMAPP), Operation (New), and Customer Liability (000000877). On the right, there are fields for Channel, External Source, KYC Required, Credit Rating Required, Application Level (1), Application Priority (Low), User Reference Number (000ELCM1510603), Application Status (CP Initiation), and Approval Status (PROCEED). Below these are tabs for 'Customer Details', 'Requested', 'Collateral', 'Pool', and 'Remarks'. The 'Customer Details' tab is selected, showing a table with columns: Existing Customer, Primary, Customer No, Default, Customer Name, Local Branch, Liability Number, Balance Sheet Size, and Details. One row is selected with values: Existing Customer (checked), Primary (checked), Customer No (000000877), Default (checked), Customer Name (USAIN BOLT), Local Branch (000), Liability Number (000000877), and Balance Sheet Size (Details). At the bottom, there are tabs for 'Documents', 'Liability Preference', 'Customer Covenant', 'Credit Analysis', 'Risk Analysis', and 'Deal'. The 'Audit' and 'Outcome' buttons are also visible.

In this screen, you can view the complete information of credit and scoring of the applicant.

5.1 Credit Evaluation

Click 'Financial Analysis' button in the 'Credit appraisal review and scoring' screen to invoke 'Credit Evaluation' screen to view the credit risk, model server and credit agency details.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed on the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed on the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Credit appraisal risk evaluation' screen.

Step 6. Risk Evaluation

After performing credit rating process, the system will take you to the credit review and scoring stage.

The actual tasks will be available in the proposal structuring stage only when the following stages are completed successfully. In case any one of the stages are not completed, the task will not be available in the proposal structuring stage:

- Initiate KYC Approval sub-process
- Initiate Credit Rating sub-process
- Credit Review & Scoring
- Risk Evaluation

Task will remain in the credit appraisal risk evaluation stage unless you select the outcome as 'PROCEED'.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Credit appraisal risk evaluation' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

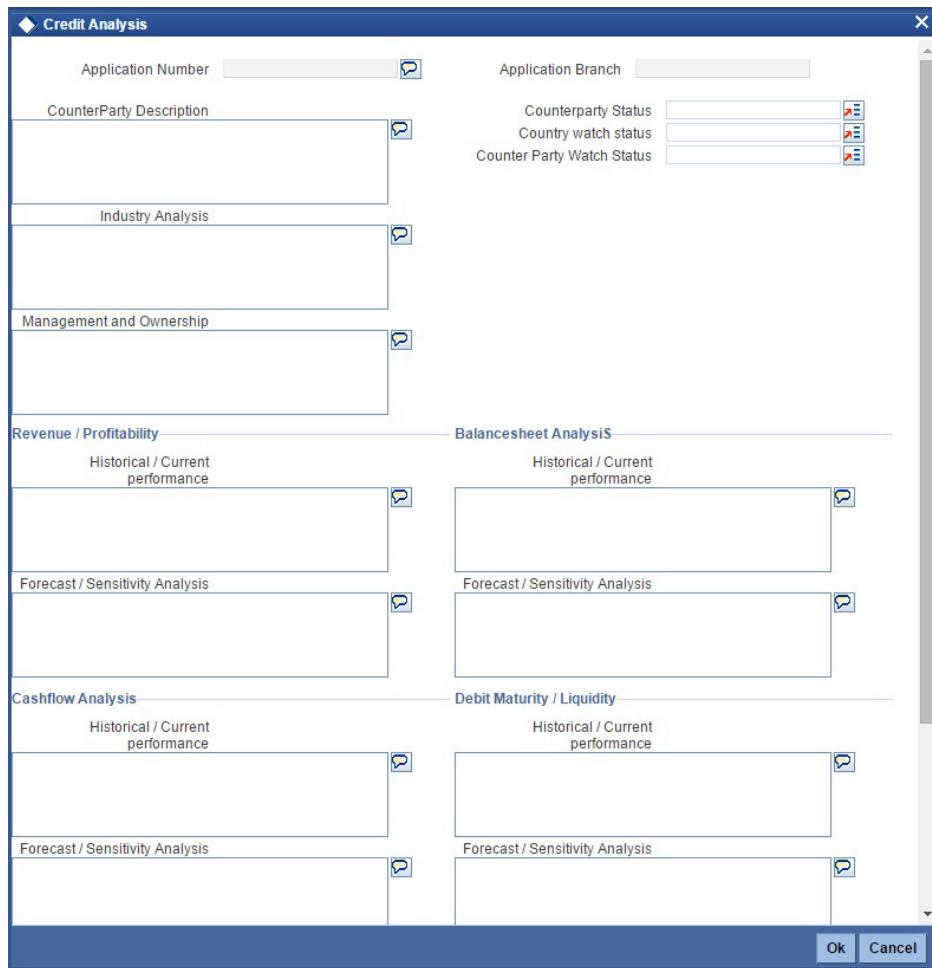
In this screen, you can view the complete information of credit appraisal risk evaluated of the applicant.

6.1 Credit Evaluation

Click 'Financial Analysis' button in the 'Credit appraisal review and scoring' screen to invoke 'Credit Evaluation' screen to view the quantitative analysis, qualitative analysis and model server details.

6.2 Credit Analysis

You can capture the details required for credit analysis in the Credit Analysis sub system. Click 'Credit Analysis' button. This button is enabled only during Credit Evaluation and Credit Scoring stages.



Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application category.

Counterparty Description

Specify a short description about the counter party as per the credit analysers' view.

Counterparty Status

Specify the status of the counterparty. You can select one of the following statuses:

- .gold
- .platinum
- .silver

Country Watch Status

Specify the watch status of the country. You can select one of the following watch statuses from the option list.

- .watch black
- .watch amber
- .watch red
- .yellow

Counterparty Watch Status

Specify the watch status of the counterparty. You can select one of the following watch statuses from the option list.

- Performing
- Underperforming
- Watch Amber
- Watch Red

Industry Analysis

Specify a short description about the industry level analysis report as per credit analyser's view.

Management and Ownership

Specify a short description about the management and the ownership of the counterparty from credit analyser's point of view.

Revenue Profitability

Historical-Current Performance

Specify the historical and current performance of applicant towards revenue and profitability.

Forecast/Sensitivity Analysis

Specify the details of forecast and sensitivity analysis of applicant towards revenue and profitability.

Balance Sheet Analysis

Historical-Current Performance

Specify the historical and current performance of applicant towards balance sheet analysis.

Forecast/Sensitivity Analysis

Specify the details of forecast and sensitivity analysis of applicant towards balance sheet analysis.

Cashflow Analysis

Historical-Current Performance

Specify the historical and current performance of applicant towards cash flow analysis.

Forecast/Sensitivity Analysis

Specify the details of forecast and sensitivity analysis of applicant towards cash flow analysis.

Debit Maturity/Liquidity

Historical-Current Performance

Specify the historical and current performance of applicant towards debit maturity and liquidity.

Forecast/Sensitivity Analysis

Specify the details of forecast and sensitivity analysis of applicant towards debit maturity and liquidity.

Primary Source of Payment

Specify the primary source of payment.

Secondary Source of Payment

Specify the secondary source of payment.

6.3 Credit Risk

You can capture the details related to credit risk in the 'Credit Risk' sub system. Click 'Credit Risk' button. This button is enabled only during Credit Evaluation and Credit Scoring stages.



The screenshot shows a Windows-style dialog box titled 'LBL_CDRK'. The interface is divided into several sections:

- Application Number:** A text input field with a browse button (...).
- Application Category:** A text input field with a browse button (...).
- Evaluation of Key Risk:** A section with three input fields for 'Key Risk 1', 'Key Risk 2', and 'Key Risk 3', each with a browse button (...).
- Evaluation of the Structure:** A section with two input fields for 'Overview of Facilities' and 'Overview of Key Contracts', each with a browse button (...). Below these fields is a checkbox labeled 'Compliance with Key clauses'.
- MGS & LGD:** A section with an input field for 'Justification' with a browse button (...).

At the bottom right of the dialog box are 'Ok' and 'Cancel' buttons.

Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application number.

Key Risk Assessment

Key Risk 1

Specify the first key risk factor.

Key Risk 2

Specify the second key risk factor.

Key Risk 3

Specify the third key risk factor.

Evaluation of Structure

Overview of Facilities

Specify a short overview of the facilities.

Overview of Key Covenants

Specify a short overview of the key covenants.

Compliance with Key Clauses

Specify compliance of the application with key clauses. You can specify one of the following values.

- Y (Yes)
- N (No)

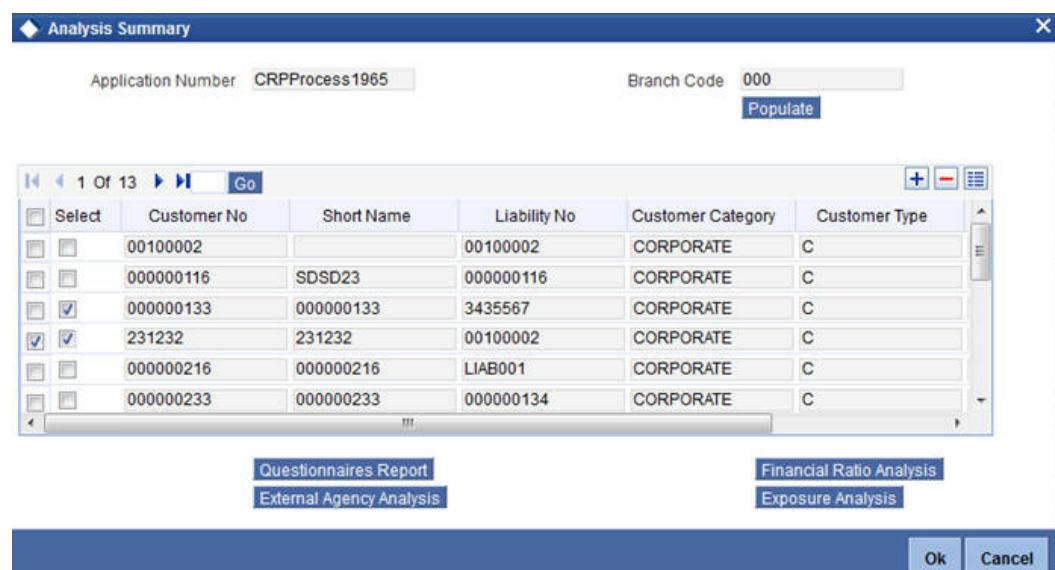
MGS & LGD

Justification

Specify a brief justification for MSG and LGD.

6.4 Pipeline Analysis

To process pipeline analysis data, click the 'Pipeline Analysis' button. You can subsequently generate the pipeline analysis reports by clicking the 'Analysis Summary' button.



The screenshot shows the 'Analysis Summary' dialog box. At the top, there are fields for 'Application Number' (CRPPProcess1965) and 'Branch Code' (000), with a 'Populate' button. Below is a grid table with columns: Select, Customer No, Short Name, Liability No, Customer Category, and Customer Type. The grid contains 7 rows of data, with the 3rd and 4th rows having checked 'Select' boxes. At the bottom, there are four buttons: 'Questionnaires Report' (highlighted in blue), 'External Agency Analysis', 'Financial Ratio Analysis', and 'Exposure Analysis'. The dialog has 'Ok' and 'Cancel' buttons at the bottom right.

Select	Customer No	Short Name	Liability No	Customer Category	Customer Type
<input type="checkbox"/>	00100002		00100002	CORPORATE	C
<input type="checkbox"/>	000000116	SDSD23	000000116	CORPORATE	C
<input checked="" type="checkbox"/>	000000133	000000133	3435567	CORPORATE	C
<input checked="" type="checkbox"/>	231232	231232	00100002	CORPORATE	C
<input type="checkbox"/>	000000216	000000216	LIAB001	CORPORATE	C
<input type="checkbox"/>	000000233	000000233	000000134	CORPORATE	C

The following details are displayed in this report:

Application Number

The system displays the application reference number of the prospective customers.

Branch Code

The system displays the branch code from the adjoining option list.

On the click of the 'Populate' button the system populates the list of pipeline facilities and the corresponding prospective customer details. This button is applicable only for generating the Questionnaire Report for specific customers. For the remaining reports, you need not click this button. The following details are populated on clicking this button:

Select

Select a customer or customers based on which the questionnaires report is generated.

Customer Number

The system displays the identification number of the prospective customer.

Customer Name

The system displays the customer name of the prospective customer.

Liability Number

The system displays the liability number of the prospective customer.

Category

The system displays the category of the customer such as corporate and so on.

Type

The system displays the type of customer.

Balance Sheet Size

The system displays the balance sheet size which is classified based on the amount range.

To view the reports click any one of the following buttons:

- Financial Ratio Analysis Report
- Questionnaires Report
- External Agency Analysis Report
- Exposure Analysis Report

Details on the each of these reports are provided in the subsequent sections.

3.3.18 Deal Information

You can capture the purpose of the application in Deal sub screen. Based on the details provided here, you can structure the deal amount into respective lines and sub lines.

Specify the following details:

Deal Description

Specify a brief description of the deal.

Comments

Specify additional comments, if any.

Project Start Date

Specify the project start date.

Project End Date

Specify the project end date.

Gestation Period (in months)

Specify the gestation period in months.

Deal Currency

Specify the deal currency. You can select the appropriate one from the option list.

Deal Amount

Specify the total deal amount.

Anticipated IRR

Specify the anticipated internal rate of return.

Projected Operation Date

Specify the projected operation date.

Capital Outlay

Specify the capital outlay.

Organization Share

Specify the overall equity held by the organization.

From Public

Specify the equity held by the public.

From Equity Partners

Specify the equity held by partners.

Collateralized Debt

Specify the total collateralized debt.

Non-collateralized Debt

Specify the total non-collateralized debt.

Projected Cash flow - Year

Specify the projected cash flow year.

Projected Cash flow - Currency

Specify the cash flow currency.

Projected Cash flow - Amount

Specify the projected cash flow amount.

Projected Revenue - Year

Specify the projected revenue.

Projected Revenue - Currency

Specify the revenue currency.

Projected Revenue - Amount

Specify the revenue amount.

The system generates Customer Acceptance Advice. This advice contains details of facility structure, proposal audit, collaterals details, pool details, and application approvals along with terms and conditions. This advice is sent to the customer for acknowledgement. If the customer accepts the proposal, a signed acknowledged is uploaded into the system for reference.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed on the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Credit appraisal proposal structure' screen.

Step 7. Proposal Structuring

Task will remain in the credit appraisal risk evaluation stage unless you select the outcome as 'PROCEED'.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Credit appraisal proposal structure' task to acquire it. The system displays the information message as "...xxx Acquire Successful"

7.1 Pricing Tab

If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

◆ Credit appraisal proposal structure

Save Hold

Application Number * CRPProcess3857	Channel	Application Level 1
Application Branch * 000	Channel Reference No	Application Priority Low
Application Date * 2015-04-16	External Source	User Reference Number * 000ELCM1510603
Application Category * PIPELINE	External Source RefNo	Application Status CP Structuring
Operation * Existing R	<input type="checkbox"/> KYC Required	Approval Status PROCEED
Customer Liability * 000000001 P View	<input type="checkbox"/> Credit Rating Required	
Default Liability		
Liability Details		
Facility Hierarchy		

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

Liability Details

Liability Number 000000001	User Defined Status	Liability Clean Risk Limit 0.00
Liability Name * 000000001	Revision Date	Secondary Clean Risk Limit 0.00
Main Liability No	Liability Category	Secondary Pre Settlement Risk Limit 0.00
Liability Branch * 001	<input type="checkbox"/> UnAdvised	
Liability Currency * GBP	<input type="checkbox"/> Netting Required	
Overall Limit * 100,000,000,000.00		
Utilized Amount 0.00		

Customer Details

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000959	Default	000000959	000	000000001	BSSIZE	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000960	Default	000000960	000	000000001	BSSIZE	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000961	Default	000000961	000	000000001	BSSIZE	Details

Documents | Financial Analysis | Liability Preference | Customer Covenant | Credit Analysis | Risk Analysis | Deal

Prev Remarks Remarks Audit Outcome

[Exit](#)

7.2 Calculating RAROC

The system will calculate risk adjusted return on capital (RAROC) using 'RAROC Calculation' screen. You can invoke this screen by clicking 'Raroc' button in the 'Credit appraisal proposal structure' screen.

RAROC Calculation Screen

Credit Limit	230950	Origination Fee / Processing Fee	
Capital at Risk		Fee %	
		Other Fees	
Interest Income			
Product		Calculate	
Product Description			
Interest Rate			
Cost of Funds Rate			
Expected Loss		Other Details	
Rating		Operating Cost %	
Expected Loss %		Tax Rate	
		Hurdle Rate	
RAROC Result		Formula	
Interest Margin		interest rate - cost of funds rate	
Interest Revenue		Credit Limit X Interest margin %	
Operating cost		Credit Limit X Operating cost %	
Fee Revenue		Credit Limit X fee %	
Expected Loss		Credit Limit X Average expected Loss % for a given credit rating	
Revaluation Details		Interest revenue + fee Revenue	
Adjusted Income		{Revenues - Expected Loss - Operating Cost} (1-Tax rate)	
Raroc		Adjusted Income / Capital at risk aka Economic Capital	

Exit

7.3 Terms Tab

In this screen you can view the terms and condition details:

Credit appraisal review

Terms & Condition Summary

Facility Code	Description	Category
OATSPL1		CORPORATE
L021		CORPORATE
LN0011	LINENEW	CORPORATE
L041		CORPORATE

Terms

Term	Value
If the completion does not	
If you carry out any improv	
Joint Borrowers are advise	
Our loan is to be secured	

Documents

Previous Remarks Remarks Audit Outcome

Exit

7.4 Exception Tab

In this screen you can view the facility exception details.

Facility Code	Description	Category
OATSPL1		CORPORATE
L021		CORPORATE
LN0011	LINENEW	CORPORATE
L041		CORPORATE

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed on the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

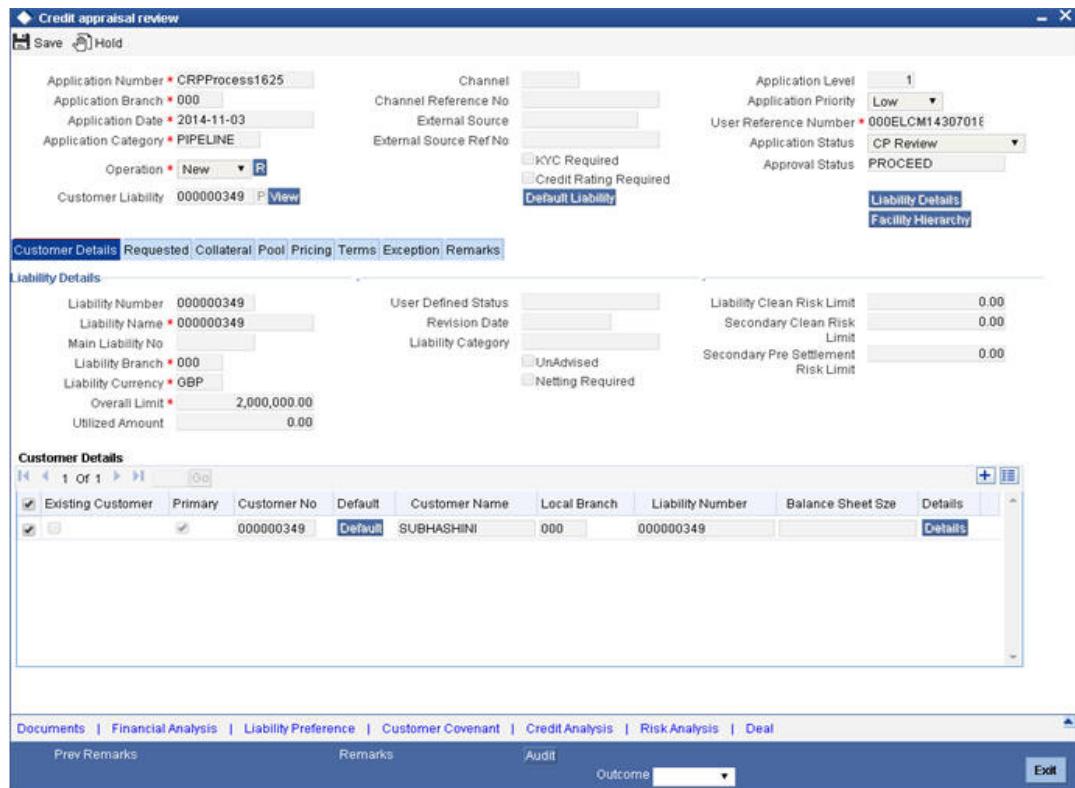
The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Credit appraisal enrichment stage, if you select 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Credit appraisal review' screen.

Step 8. Recommendation & Review

Task will be moved to Recommendation & Review stage, when the user has selected 'PROCEED' as the outcome and save the task.



The screenshot shows the 'Credit appraisal review' application interface. The top section contains various input fields and dropdowns for application details, channel information, and application level. Below this is a 'Liability Details' section with specific fields for liability numbers, names, and overall limits. A 'Customer Details' table is present, showing a single record for a customer named SUBHASHINI. At the bottom, there are tabs for different analysis and a 'Prev Remarks' section.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Credit appraisal enrichment stage, if you select 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Credit appraisal approval' screen.

Step 9. Approval

Task will be moved to approval stage, when the user has selected 'PROCEED' as the outcome and save the task.

The finalized reviewed application will be sent along with review writing to senior management/ Credit proposal approver for final approval.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Proposal Structuring stage, if you select 'ADDITIONAL_INFO' as the outcome and save the task. The reviewer can send back the proposal application for capturing the additional essential information to the initiator who has prepared the proposal.

Task will be moved to Recommendation and Review stage, if you select 'REVIEW' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Customer Acceptance' screen.

Step 10. Draft Facility Document Generation

In this stage the system will automatically initiate the generation of draft facility documents.

It is an auto stage, the system will invoke the service without any Human intervention and continue the process to next stage.

Step 11. Customer Acceptance

Task will be moved to acceptance stage, when the user has selected 'ACCEPTED' as the outcome and save the task.

After the approval, the sanctioned credit proposal package will be sent to customer for acceptance. The approver can send back to the reviewer for getting additional details which are essential for sanctioning the credit limit.

The customer can accept the sanctioned proposal or can renegotiate the sanctioned limit by providing additional details like new collaterals or evaluating the collaterals and propose to increase the limit. A detailed renegotiation request from the customer will be documented and attached along with the task while sent for renegotiation.

The negotiated application will be re-evaluated by the approver or reviewer and change the limits accordingly. The finalized approved limit will be sent to customer for acceptance.

After customer acceptance, the sanctioned liability, facility and collaterals will be systematically handed over to ELCM by invoking the Liability, facility and collateral creation/ modification services, for new customer / modification of the existing customer details, the core (STDCIF) call will be invoked to create a customer/ modification of the existing customer in Core system. For existing customer, the liability will be linked through the ELCM services.

Customer acceptance

Save Hold

Application Number * BPELCRPPProcess390	Channel	Application Level 1
Application Branch * 000	External Source	Application Priority Low
Application Date * 2015-04-16	External Source Ref No	User Reference Number * 000ELCM1510603
Application Category * PIPELINE	<input checked="" type="checkbox"/> KYC Required	Application Status CP Approval
Operation * New R	<input checked="" type="checkbox"/> Credit Rating Required	Approval Status APPROVE
Customer Liability * 000000976 View	Default Liability	Liability Details
		Facility Hierarchy

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

Liability Details

Liability Number 000000976	User Defined Status Revision Date	Liability Clean Risk Limit 0.00
Liability Name * 000000976	Liability Category	Secondary Clean Risk Limit 0.00
Main Liability No	<input type="checkbox"/> UnAdvised	Secondary Pre Settlement Risk Limit 0.00
Liability Branch * 000	<input type="checkbox"/> Netting Required	
Liability Currency * GBP		
Overall Limit * 1,000.00		
Utilized Amount 0.00		

Customer Details

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000976	Default	PRIYAK	000	000000976	BSSIZE	Details
<input type="checkbox"/>	<input type="checkbox"/>	000000977	Default	ROHINI	000	000000976	BSSIZE	Details
<input type="checkbox"/>	<input type="checkbox"/>	000000978	Default	ASHWINI	000	000000976	BSSIZE	Details

Documents | Financial Analysis | Liability Preference | Customer Covenant | Credit Analysis | Risk Analysis | Deal

Prev Remarks Remarks Audit Outcome Exit

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will be moved to Approval stage, if you select 'NEGOTIATE' as the outcome and save the task.

Task will be moved to termination stage, if you select 'NOT ACCEPTED' as outcome and save the task. Once the task is moved to termination activity, it will not be available for further activities.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to go to next stage.

Customer Acceptance Advice

The system generates a Customer Acceptance Advice. This advice contains details of facility structure, proposal audit, collaterals details, pool details, and application approvals along with terms and conditions. This advice is sent to the customer for acknowledgement. If the customer accepts the proposal, a signed acknowledgement is uploaded into the system for reference.

Step 12.Facility Document Generation

In this stage the system will automatically initiate the generation of facility documents. It is an auto stage, the system will invoke the service without any Human intervention and continue the process to next stage.

Step 13.DB Hand off

In this stage the system will automatically invoke the DB adaptor call to hand off the Facility details to ELCM. The successful completion of the Facility creation process.

For any exceptions like, unavailability of ELCM services or error while handoff the details, task will be moved to Hand off retry stage.

Step 14.Hand off Retry

The system will invoke the DB adaptor call to hand off the Facility details to ELCM. For any exceptions like, unavailability of ELCM services or error while handoff the details, task will be moved to Hand off retry stage. The retry counter will be incremented accordingly.

For any technical issue like service unavailability / data issues, manual re-try option will be provided for re-uploading of Liability details to ELCM.

You can invoke 'Manual Credit appraisal' screen by typing 'ORDLPRTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Manual Credit Appraisal

Save Hold

Application Number * CRPProcess3395	Channel	Application Level 1																																														
Application Branch * 000	Channel Reference No	Application Priority Low																																														
Application Date * 2015-04-16	External Source	User Reference Number * 000ELCM151060																																														
Application Category * CAMAPP	External Source Ref No	Application Status Save Customer																																														
Operation * New R	<input type="checkbox"/> KYC Required	Approval Status ACCEPTED																																														
Customer Liability * 000000792 P View	<input type="checkbox"/> Credit Rating Required																																															
Default Liability																																																
Liability Details																																																
Facility Hierarchy																																																
<p>Customer Details Requested Collateral Pool Pricing Terms Exception Remarks</p> <p>Liability Details</p> <table border="1"> <tr> <td>Liability Number 000000792</td> <td>User Defined Status</td> <td>Liability Clean Risk Limit 0.00</td> </tr> <tr> <td>Liability Name * 000000792</td> <td>Revision Date</td> <td>Secondary Clean Risk Limit 0.00</td> </tr> <tr> <td>Main Liability No</td> <td>Liability Category</td> <td>Secondary Pre Settlement Risk Limit 0.00</td> </tr> <tr> <td>Liability Branch * 000</td> <td><input type="checkbox"/> UnAdvised</td> </tr> <tr> <td>Liability Currency * GBP</td> <td><input type="checkbox"/> Netting Required</td> </tr> <tr> <td>Overall Limit * 2,000,000.00</td> <td colspan="2"></td> </tr> <tr> <td>Utilized Amount 0.00</td> <td colspan="2"></td> </tr> </table> <p>Customer Details</p> <table border="1"> <thead> <tr> <th>Existing Customer</th> <th>Primary</th> <th>Customer No</th> <th>Default</th> <th>Customer Name</th> <th>Local Branch</th> <th>Liability Number</th> <th>Balance Sheet Size</th> <th>Details</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td>000000792</td> <td>Default</td> <td>000000792</td> <td>000</td> <td>000000792</td> <td></td> <td>Details</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td>000000793</td> <td>Default</td> <td>000000793</td> <td>000</td> <td>000000792</td> <td></td> <td>Details</td> </tr> </tbody> </table> <p>Documents Financial Analysis Liability Preference Customer Covenant Credit Analysis Risk Analysis Deal</p> <p>Prev Remarks Remarks Audit Outcome <input type="button" value="Exit"/></p>			Liability Number 000000792	User Defined Status	Liability Clean Risk Limit 0.00	Liability Name * 000000792	Revision Date	Secondary Clean Risk Limit 0.00	Main Liability No	Liability Category	Secondary Pre Settlement Risk Limit 0.00	Liability Branch * 000	<input type="checkbox"/> UnAdvised	Liability Currency * GBP	<input type="checkbox"/> Netting Required	Overall Limit * 2,000,000.00			Utilized Amount 0.00			Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000792	Default	000000792	000	000000792		Details	<input type="checkbox"/>	<input type="checkbox"/>	000000793	Default	000000793	000	000000792		Details
Liability Number 000000792	User Defined Status	Liability Clean Risk Limit 0.00																																														
Liability Name * 000000792	Revision Date	Secondary Clean Risk Limit 0.00																																														
Main Liability No	Liability Category	Secondary Pre Settlement Risk Limit 0.00																																														
Liability Branch * 000	<input type="checkbox"/> UnAdvised																																															
Liability Currency * GBP	<input type="checkbox"/> Netting Required																																															
Overall Limit * 2,000,000.00																																																
Utilized Amount 0.00																																																
Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details																																								
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000792	Default	000000792	000	000000792		Details																																								
<input type="checkbox"/>	<input type="checkbox"/>	000000793	Default	000000793	000	000000792		Details																																								

4. Credit Appraisal Management Closure/Transfer Process

4.1 Introduction

The bank / financial organization receive a credit proposal application from client / customer for closing the existing facility or Bank/Customer initiates the transfer of unutilized facility to another facility (of the same liability), since the facility is not properly utilized over a specified period or failure to submit the requested document even after the grace days from the due date. The proposal application consists of customer details, financial information and the existing facility details.

4.1.1 Closure Process

The bank initiates the facility closure for a customer, since the facility is not properly utilized over a specified period or failure to submit the requested document even after the grace days from the due date. Customer can initiate the closure of an existing facility after complete closure of the loan.

The bank / financial organization receive a facility closure application from customer for closing the existing facility. For facility closure request, the application request consists of customer details, financial information and the existing facility details.

The requested application will be enriched with underlying collaterals, collateral pools and sent the package for internal review / external review.

As part of the facility closure process, end user will be allowed to close the underlying collateral pool, close the underlying collateral or delink the underlying collateral pool / collateral and it can be used for another facility. The delinking / closure of collateral /collateral pool will be handled in the closure enrichment stage.

The reviewer can send back the proposal application for capturing the additional essential information to the initiator who has prepared the proposal.

The finalized reviewed g authority for final approval.

After the approval, the facility closure advice message will be generated and facility closure will be initiated in ELCM through the ELCM services.

For any technical issue like service unavailability / data issues, manual re-try option will be provided for re-uploading of Facility details to ELCM. After successful hand off, closure advice will be sent to customer

4.1.2 Transfer Process

Bank/Customer initiates the transfer of unutilized facility to another facility (of the same liability), since the facility is not properly utilized over a specified period or failure to submit the requested document even after the grace days from the due date.

The bank / financial organization receive a facility transfer application from customer for transferring the existing facility.

The facility transfer request application consists of customer details, financial information, facility details (facility which needs to be transferred) and the facility details to which the utilized amount to be transferred).

The requested application will be enriched with underlying collaterals, collateral pools and sent the package for internal review / external review.

For facility transfer, the underlying collateral pool, collateral will not be closed. It will be attached to the same facility.

The reviewer can send back the proposal application for capturing the additional essential information to the initiator who has prepared the proposal.

The finalized reviewed application will be sent along with review writing to senior management/ Approving authority for final approval.

For any technical issue like service unavailability / data issues, manual re-try option will be provided for re-uploading of Facility details to ELCM. After successful hand off, closure advice will be sent to customer.

The following are the state of collateral, collateral pool while closing facility:

Collaterals	Collateral pool	Facility
In case of collateral Closure, the system will close the collaterals ELCM. In case the collateral is delinked, the system will not close and it will be delinked automatically as part of the closure of collateral pool.	In case the collateral pool closure, the system will close the collateral pools ELCM. If the collateral pool is delinked, the system will not close the facility and it will be delinked automatically as part of the closure of facility	In case of facility closure, facilities which are available will get closed.

4.2 Stages in Closing Credit Appraisal Management

The different stages in closing credit appraisal management process flow are designed using Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

- Facility closure Initiation
- Facility closure enrichment
- Facility Closure Review
- Facility Closure Approval
- Closure advice generation
- DB Hand off
- Hand off Retry
- Advice to Customer

Closure of an Existing Facility

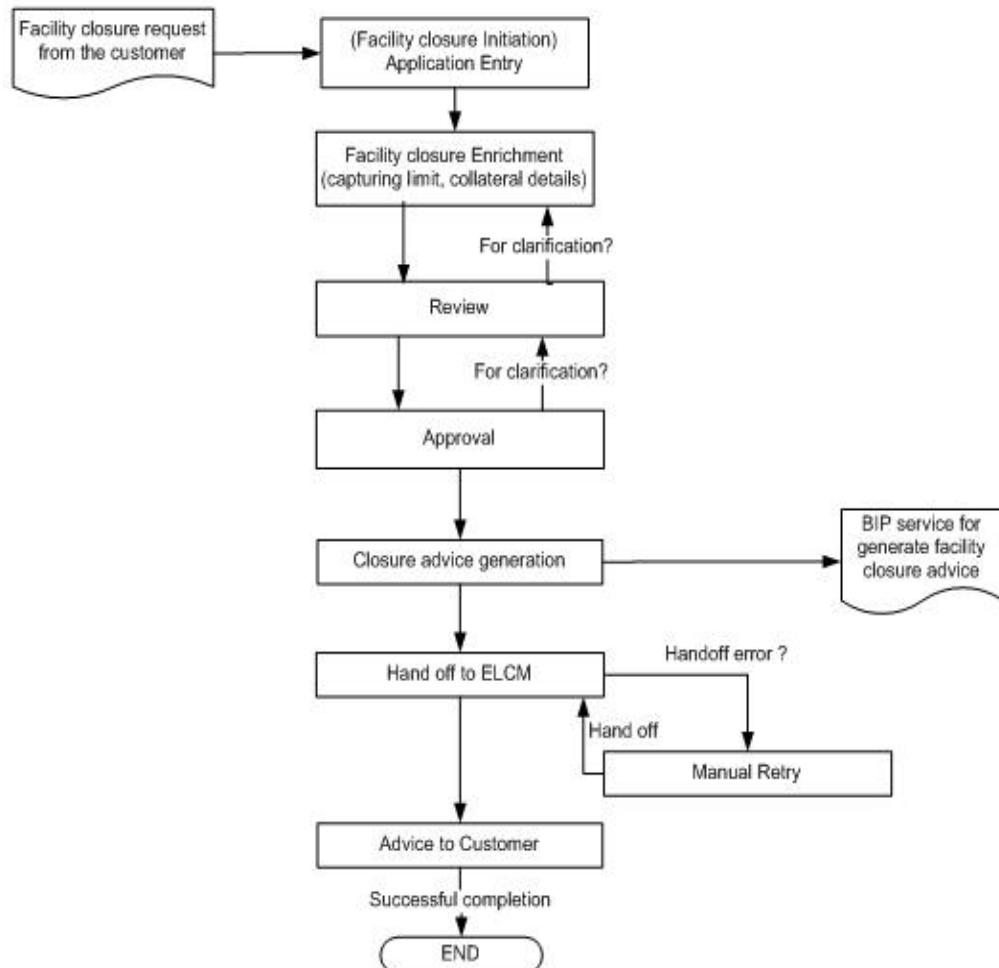
You can close the existing facility (select Operation as 'Closure') The system will pull out the customer details, facility details, liability details from Oracle FLEXCUBE based on the selected liability no, facility no.

While saving the closure of the facility, system will invoke the ELCM services to validate the captured information (to close the facility).

After the approval, the system will invoke the ELCM services to hand off the close of facility and raise the error messages in case ELCM validation fails

4.2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



4.2.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.

Stage	Stage Title	Description	Function ID	Exit point
1	Facility closure Initiation	In this stage you can capture the facility details which needs to be closed as part of the approval process.	ORDLPCIN/ORDLPCAP	PROCEED
2	Facility closure enrichment	This stage is for enriching the facility details / documentation for closing the facility. As part of the data capture, the underlying collateral pool and collateral will be displayed in the screen and allow the user to select the option either to close the collateral/ collateral pool or delink the collateral/ collateral pool	ORDLPCEN	PROCEED, ADDITIONAL_INFO
3	Facility closure Review	Stage for capturing the reviewers comments	ORDLPCRV	PROCEED, ADDITIONAL_INFO
4	Facility closure Approval	Stage for approver to approve the proposal.	ORDLPCAR	PROCEED, ADDITIONAL_INFO
5	Closure advice generation	Stage for generating the facility closure advice		
6	DB Hand off	Stage for Hand off the Limit details to ELCM system for closing the facility. Manual Retry option will be provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.		

Stage	Stage Title	Description	Function ID	Exit point
7	Hand off Retry	Manual Retry option will be provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.	ORDLPCRT	PROCEED
8	Advice to Customer	Stage for confirming the closure advice sent to customer	ORDLPCCA	SENT

Step 1. Application Entry

In this stage, the bank receives an application requesting for the closure of a facility from a prospective borrower/customer. The relevant documents and financial statements are also provided by the customer. If the applicant/borrower does not have an account but intends to open one, the bank also obtains the account opening form and related documents as part of this activity.

The following details are captured in this stage:

- Applicant information
- Facility Details
- Collateral Pool Details
- Terms and condition
- Exception information

Documents obtained from the applicant are also uploaded during this stage.

You can key-in the applicant details required in 'Facility Closure Initiation' screen. You can also invoke this screen by typing 'ORDLPCIN/ORDLPCAP' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can enter the following details:

Application Number

The system will display the application number.

Application Branch

The system will display the application branch.

Application Date

The system will display the application date.

Application Category

Specify the application category. The adjoining option list displays all the application categories maintained in the system. Select the appropriate one.

Channel

Specify the channel. The adjoining option list displays all the channels maintained in the system. Select the appropriate one.

Channel Reference No

Specify the channel reference number.

External Source

Specify the external source. The adjoining option list displays all the application external references maintained in the system. Select the appropriate one.

External Source Ref No

Specify the external source reference number.

Application Priority

Select the priority of the application from the drop-down list and the available options are:

- Medium
- Low
- High

User Reference Number

Specify the user reference number.

Customer Liability

Specify the customer liability. The adjoining option list displays all the customer liabilities maintained in the system. Select the appropriate one.

1.1 Facility Details Tab

You can capture the following customer facility credit proposal details:

The screenshot shows a software application window titled 'Facility Closure Initiation'. At the top, there are buttons for 'Save', 'Hold', 'Operation' (set to 'Close'), 'New Application', 'Customer Liability' (a dropdown menu), and 'View' (with icons for Print, Copy, and Paste). Below this is a navigation bar with tabs: 'Customer Details' (selected), 'Facility Details', 'Pool', 'Terms', 'Exception', and 'Stage Remarks'. The main area is titled 'Facility Details' and contains a table with columns: Facility Code, Line Serial, Action, Default, Description, Category, Branch (marked with a red asterisk), and Currency. A toolbar above the table includes buttons for 'New', 'Edit', 'Delete', and 'Print'. Below the table is another section titled 'Facility Transfer Details' with a table and toolbar. At the bottom of the window, there are links for 'Documents', 'Customer Interactions', '360 Degree Borrower View', and 'Customer Covenant'. There are also buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (a dropdown menu), and 'Exit'.

You can enter the following details:

Facility Details

Facility Code

Specify the facility code. The adjoining option list displays all the facility codes maintained in the system. Select the appropriate one.

Line Serial

The system will display the line serial number.

Action

Select the action to be performed on facility from the drop-down list and the available options are:

- Close
- Transfer

Default

Click Default button to default the details.

Description

The system will display the description for facility.

Category

The system will display the category.

Branch

The system will display the branch code.

Currency

The system will display the currency.

Available

The system will display the available balance.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Facility Closure Enrichment' screen.

Step 2. Facility Closure Enrichment

Task will be moved to enrichment stage, when the user has selected 'PROCEED' as the outcome and save the task.

The screenshot shows a software interface for 'Facility Closure Enrichment'. At the top, there are several input fields: Application Number (CRPClosureProcess161), Application Branch (000), Application Date (2013-01-28), Application Category (COVN_CAT), Channel (empty), Channel Reference No (empty), External Source (empty), External Source Ref No (empty), Application Priority (Low), User Reference Number (000ELCL1302800UV), Application Status (Enrichment), Operation (Close), and Customer Liability (00000082 with a 'View' button). Below these are tabs for Customer Details, Facility Details, Pool, Terms, Exception, and Stage Remarks. The Customer Details tab is selected, showing a table of customer records. The table has columns: Customer No, Customer Name, Local Branch, Liability Number, RM ID, and RM Name. The data in the table is as follows:

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
004011317	KRISH_01	004	000000082		
00013386	CUST_CORP_B10	FAT	000000082		
00013389	CUST_CORP_B13	FAT	000000082		
00013376	00013376	004	000000082	11111RM_3	Sweta
00014463	TEST33	000	000000082		
000000082	CUST03	000	000000082	DEMORM	DEMORM
000000084	CUST09	000	000000082		

At the bottom of the screen, there are links for Documents, Customer Interactions, 360 Degree Borrower View, and Customer Covenant. There are also buttons for Previous Remarks, Remarks, Audit, Outcome (a dropdown menu), and Exit.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Facility closure initiation stage, when the user has selected 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Facility Closure Review' screen.

Step 3. Facility Closure Review

Task will be moved to review stage, when the user has selected 'PROCEED' as the outcome and save the task.

The screenshot shows the 'Facility Closure Review' window. At the top, there are various input fields: Application Number (CRPClosureProcess1612), Application Branch (000), Application Date (2013-01-28), Application Category (COVN_CAT), Channel (empty), External Source (empty), User Reference Number (000ELCL1302800UV), Application Priority (Low), Application Status (Review), and Customer Liability (000000082). Below these are tabs for Customer Details, Facility Details, Pool, Terms, Exception, and Stage Remarks. The Customer Details tab is selected, showing a table of customer records:

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
004011317	KRISH_01	004	000000082		
00013366	CUST_Corp_B10	FAT	000000082		
00013369	CUST_Corp_B13	FAT	000000082		
00013376	00013376	004	000000082	11111RM_3	Sweta
00014463	TEST33	000	000000082		
000000082	CUST03	000	000000082	DEMORM	DEMORM
000000084	CUST09	000	000000082		

At the bottom, there are links for Documents, Customer Interactions, 360 Degree Borrower View, and Customer Covenant. There are also buttons for Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

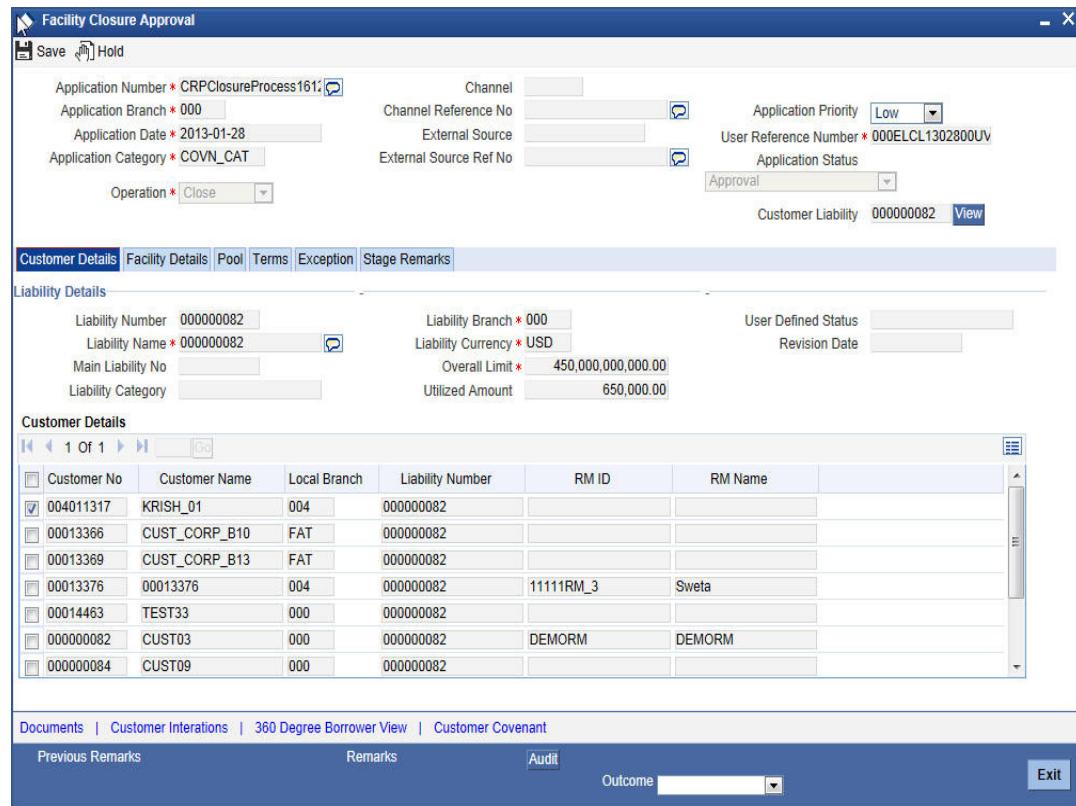
The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Facility closure enrichment stage, when the user has selected 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Facility Closure Approval' screen.

Step 4. Facility Closure Approval

Task will be moved to approval stage, when the user has selected 'PROCEED' as the outcome and save the task.



Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
004011317	KRISH_01	004	000000082		
00013366	CUST_CORP_B10	FAT	000000082		
00013369	CUST_CORP_B13	FAT	000000082		
00013376	00013376	004	000000082	11111RM_3	Sweta
00014463	TEST33	000	000000082		
000000082	CUST03	000	000000082	DEMORM	DEMORM
000000084	CUST09	000	000000082		

After the approval, the approved closure application will be sent to customer for acceptance. The approver can send back to the reviewer for getting additional details which are essential for the closure of the facility. Here the customer can accept the request or renegotiate with the approver.

The negotiated application will be re-evaluated by the approver or reviewer and finalize the changes. The finalized approved application will be sent to customer for acceptance.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Review stage, when the user has selected 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Facility Closure Acceptance' screen.

Step 5.Closure Advice Generation

In this stage the system will automatically initiate the generation of closure advice. It is an auto stage, the system will invoke the service without any Human intervention and continue the process to next stage.

Step 6.DB Hand off

In this stage the system will automatically invoke the DB adaptor call to hand off the Facility closure details to ELCM.

For any exceptions like, unavailability of ELCM services or error while handoff the details, task will be moved to Hand off retry stage.

Step 7.Hand off Retry

The system will invoke the DB adaptor call to hand off the Facility closure details to ELCM. For any exceptions like, unavailability of ELCM services or error while handoff the details, task will be moved to Hand off retry stage. The retry counter will be incremented accordingly.

For any technical issue like service unavailability / data issues, manual re-try option will be provided for re-uploading of Liability details to ELCM.

You can invoke 'Facility Closure Manual Retry' screen by typing 'ORDLPCRT' in the field at top right corner of the Application tool bar and clicking the adjoining arrow button.

Step 8.Customer Acceptance

Task will be moved to acceptance stage, when the user has selected 'SENT' as the outcome and save the task. After successful hand off, closure advice will be sent to customer. The process of Facility closure/transfer is successfully completed.

◆ Customer Acceptance

Save Hold

Application Number * CRPClosureProcess161	Channel	Application Priority <input type="button" value="Low"/>
Application Branch * 000	Channel Reference No	User Reference Number * 000ELCL1302800UV
Application Date * 2013-01-28	External Source	Application Status
Application Category * COVN_CAT	External Source Ref No	<input type="button" value="Customer Acceptance"/>
Operation * <input type="button" value="Close"/>	Customer Liability 000000082 <input type="button" value="View"/>	

Customer Details **Facility Details** **Pool** **Terms** **Exception** **Stage Remarks**

Liability Details

Liability Number 000000082	Liability Branch * 000	User Defined Status
Liability Name * 000000082	Liability Currency * USD	Revision Date
Main Liability No	Overall Limit * 450,000,000,000.00	
Liability Category	Utilized Amount 650,000.00	

Customer Details

1 Of 1

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
<input checked="" type="checkbox"/> 004011317	KRISH_01	004	000000082		
<input type="checkbox"/> 00013366	CUST_Corp_B10	FAT	000000082		
<input type="checkbox"/> 00013369	CUST_Corp_B13	FAT	000000082		
<input type="checkbox"/> 00013376	00013376	004	000000082	11111RM_3	Sweta
<input type="checkbox"/> 00014463	TEST33	000	000000082		
<input type="checkbox"/> 000000082	CUST03	000	000000082	DEMORM	DEMORM
<input type="checkbox"/> 000000084	CUST09	000	000000082		

Documents | Customer Interations | 360 Degree Borrower View | Customer Covenant

Previous Remarks Remarks

Outcome

5. Covenant Tracking Process

5.1 Introduction

The bank / financial organization receive a credit proposal application from client / customer for covenant process

5.2 Stages in Covenant Tracking Process

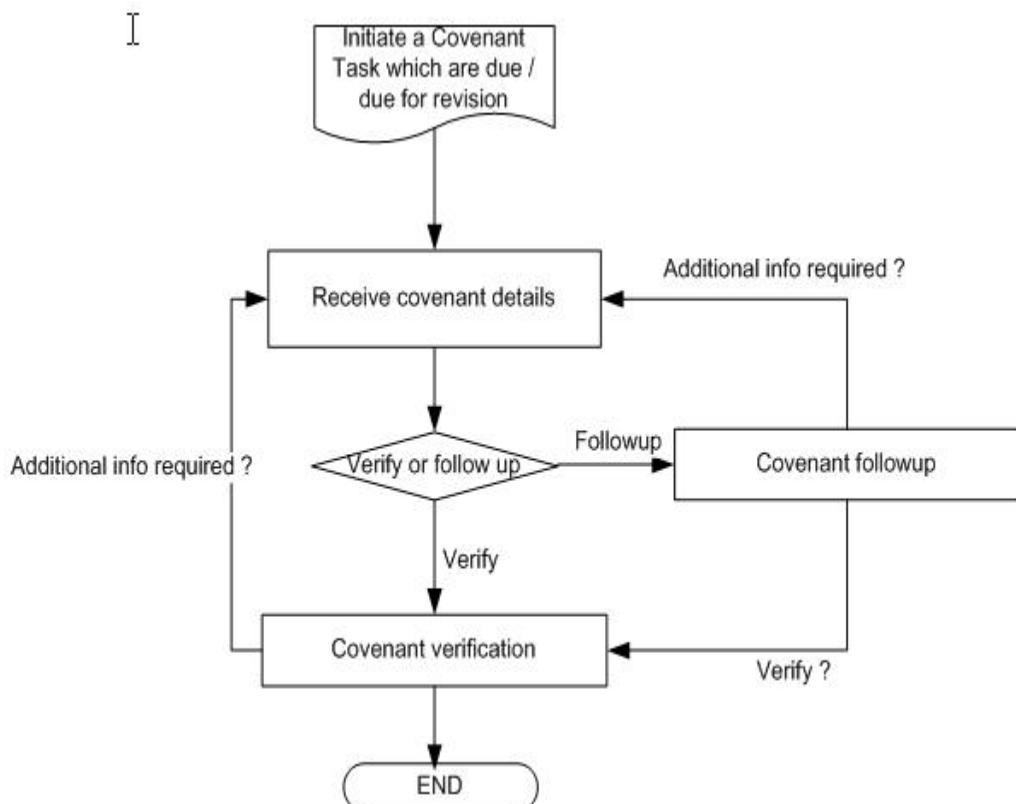
The different stages in covenant tracking process flow are designed using Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

Oracle Business rules that are embedded help the dynamic creation of multiple approval stages. The different stages and sub-stages in the process flow can be summarized as follows:

- Receive covenants
- Covenants Verification
- Follow up

5.2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



5.2.2 Process Matrix

The process matrix given below lists out the different stages, the user role handling each stage, the function Ids involved and the exit points for each stage.

Stage	Stage Title	Description	Function ID	Exit point
1	Receive covenants	Stage to receive the covenants from the customers. Covenant related informations are displayed as part of the data entry stage. The end user will upload the received document from the customer.	ORDCVREC	Received Follow up
2	Covenants Verification	Stage for the reviewer to verify the covenants and track the document for closure	ORDCVVER	Verified Additional info
3	Covenant Follow up	Stage for follow up the covenants from the customer.	ORDCVFUP	Received Additional info

Step 1. Receive Covenant Details

In this stage, the bank receives an application covenant details which will be tracked in the process. Facility will be provided to view the interaction which has been carried out with the customers and list of covenants which are pending / received from the customer.

During the BOD activity, system will initiate the task in the covenant process which are due or overdue for collect the documents

You can enter the following details:

CIF Tracking Required

Check this box to indicate whether the CIF tracking required.

Next Revision Required

Check this box to indicate whether the next revision required.

Frequency

Select a frequency according to which the Convent has to collected/revised from the drop-down list and the available options are:

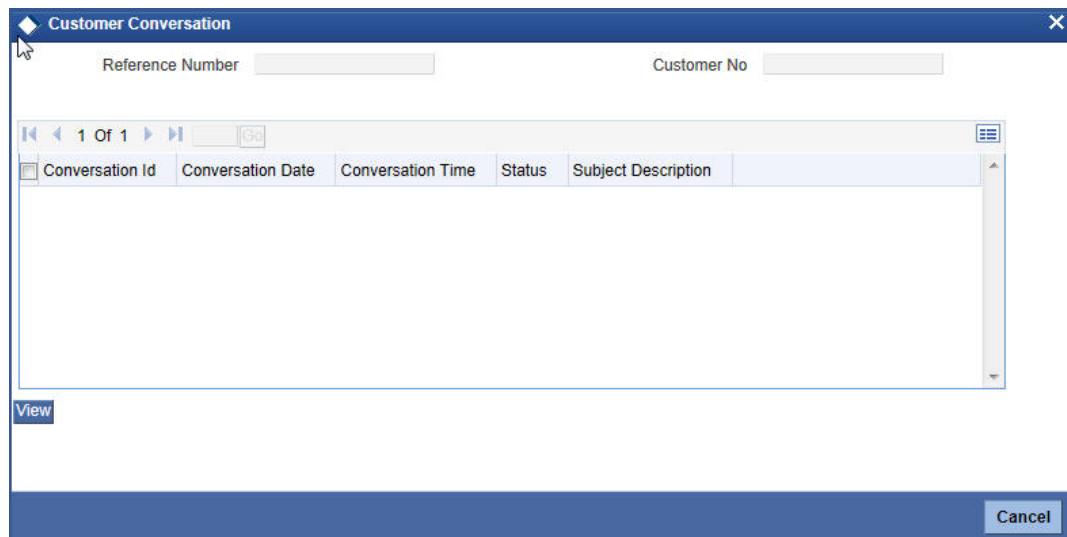
- Monthly
- Quarterly
- Half Yearly
- Yearly

Next Revision Date

The system defaults next revision date whenever you click 'Calculate' button. However you can modify the same.

1.1 Viewing Customer Conversation

You can view the conversations which have been recorded with the customer for receiving the covenants through 'Customer Conversation' screen. To invoke this screen click 'Cust Interaction' button in 'Receive Covenant Details' screen.

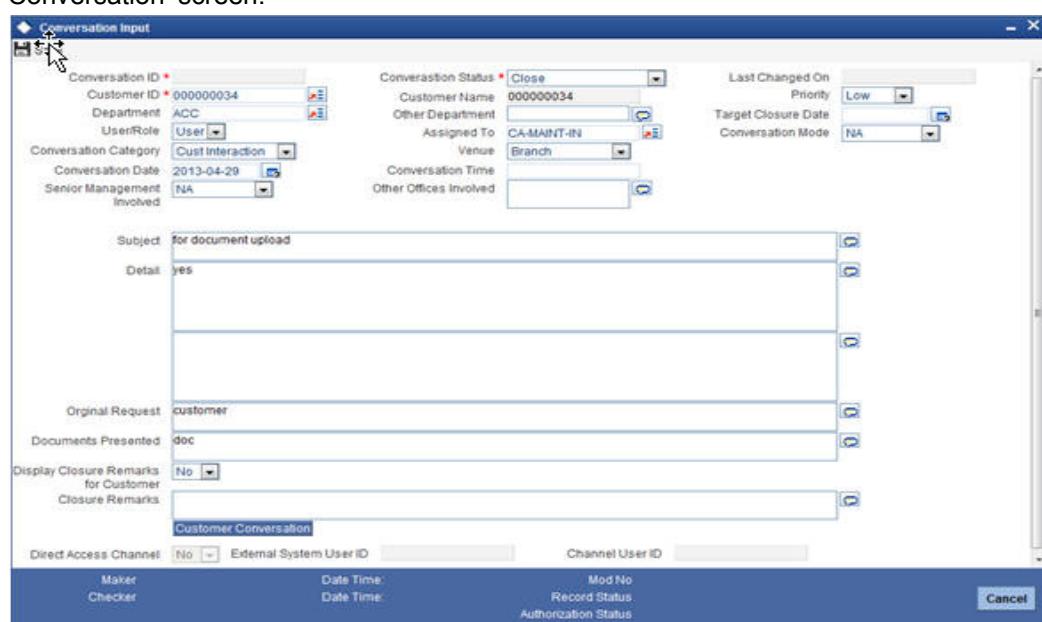


You can view the following details:

- Conversation Id
- Conversation Date
- Conversation Time
- Status
- Subject Description

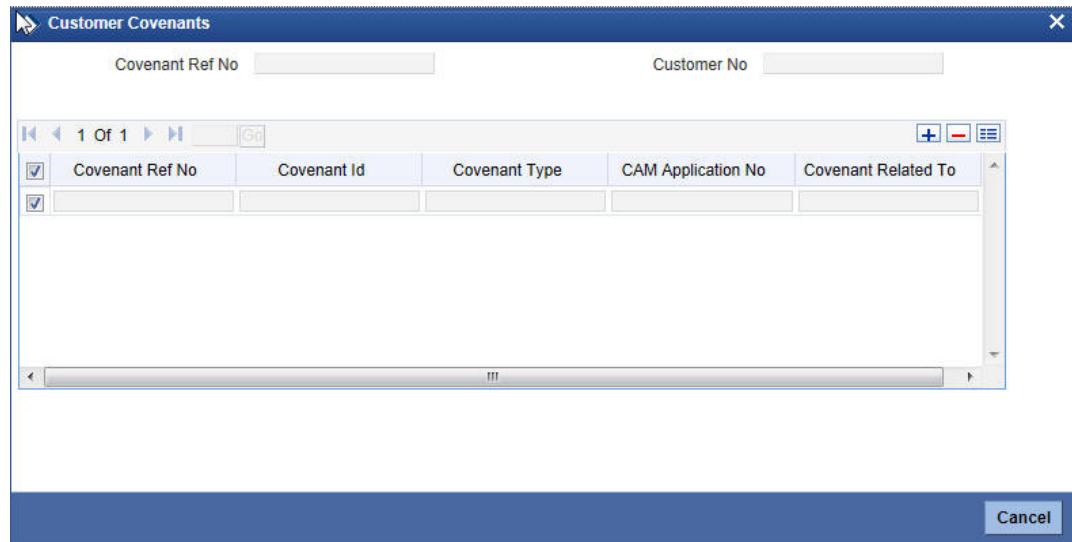
1.2 Viewing Conversation Information

You can view the conversation information for the selected conversation id through 'Conversation Input' screen. To invoke this screen click 'View' button in the 'Customer Conversation' screen.



1.3 Viewing Customer Covenant Details

You view the covenants which has been received or pending to receive from the customers through 'Customer Covenant' screen. To invoke this screen click 'Customer Covenants' button in 'Receive Covenant Details' screen.



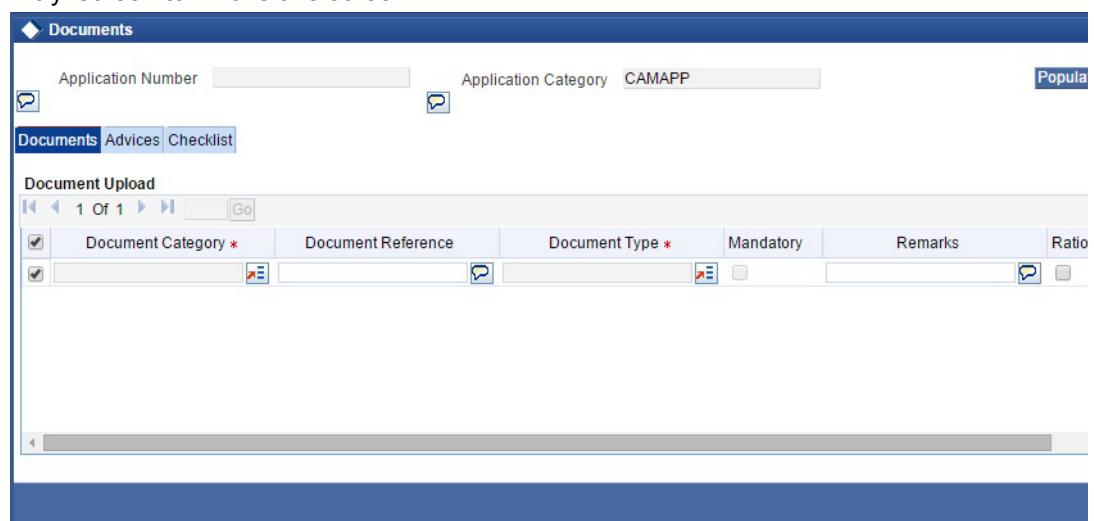
The screenshot shows a software interface titled 'Customer Covenants'. At the top, there are two input fields: 'Covenant Ref No' and 'Customer No'. Below these is a toolbar with navigation buttons (Back, Forward, Go) and a search icon. The main area is a grid table with columns: 'Covenant Ref No', 'Covenant Id', 'Covenant Type', 'CAM Application No', and 'Covenant Related To'. The grid shows one row of data. At the bottom of the screen is a blue footer bar with a 'Cancel' button.

You can view the following details

- Covenant Reference number
- Customer Number
- Covenant Id
- Covenant Type
- CAM Application No
- Covenant Related To

5.2.3 Maintaining Document Details

You can maintain the customer related documents in credit appraisal management repository through the 'Documents' screen. Click 'Documents' button from Credit Appraisal Application Entry screen to invoke this screen.



The screenshot shows a software interface titled 'Documents'. At the top, there are two input fields: 'Application Number' and 'Application Category' (set to 'CAMAPP'). To the right is a 'Popula' button. Below these are tabs: 'Documents' (selected), 'Advises', and 'Checklist'. The main area is a grid table with columns: 'Document Category *', 'Document Reference', 'Document Type *', 'Mandatory', 'Remarks', and 'Ratio'. The grid shows one row of data. At the bottom of the screen is a blue footer bar.

You can enter the following details:

Document Category

Specify the category of the document to be uploaded. The adjoining option list displays all the document categories maintained in the system. Select the appropriate one.

Document Reference

Specify the document reference number.

Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

Mandatory

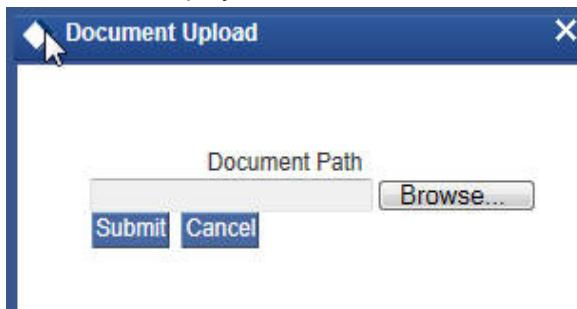
Check this box to indicate whether the document is mandatory.

Compute

Check this box to indicate whether the document to be computed.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:



In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

Click 'View' button to view the document uploaded.

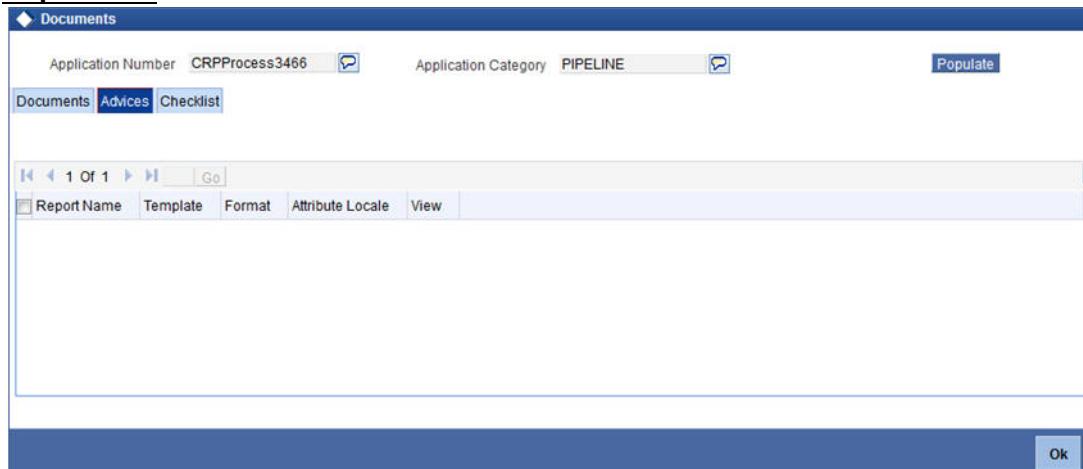
Verified

Check this box to indicate whether the document to be verified.

Remarks

Specify remarks, if any.

5.2.3.1 Report Tab

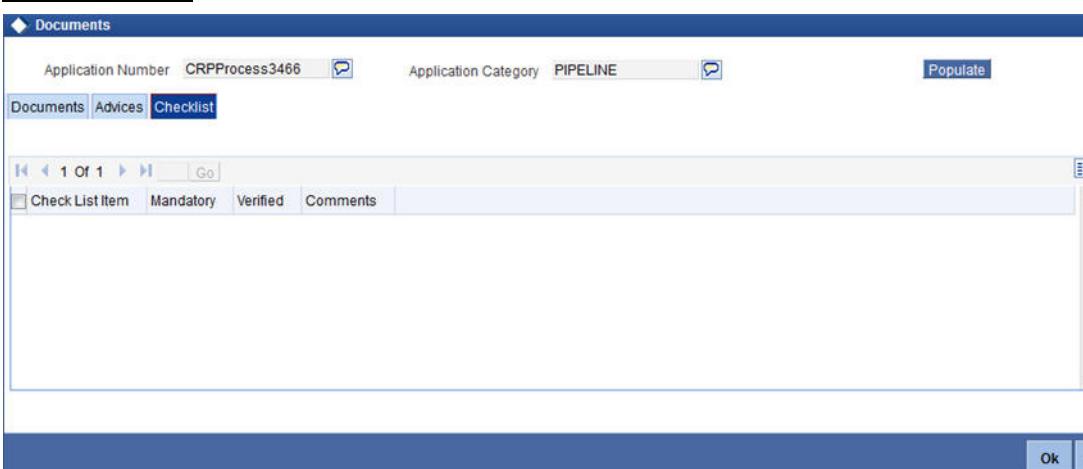


The screenshot shows a software interface titled 'Documents'. At the top, there are fields for 'Application Number' (CRPProcess3466) and 'Application Category' (PIPELINE), both with 'Populate' buttons. Below these are tabs: 'Documents' (selected), 'Advises', and 'Checklist'. A navigation bar with '1 Of 1' and 'Go' buttons is present. The main area contains a table with the following columns: Report Name, Template, Format, Attribute Locale, and View. The table is currently empty. At the bottom right is an 'Ok' button.

You can view the following details:

- Report Name
- Attribute Template
- Attribute Format
- Locale
- View

5.2.3.2 Checklist Tab



The screenshot shows a software interface titled 'Documents'. At the top, there are fields for 'Application Number' (CRPProcess3466) and 'Application Category' (PIPELINE), both with 'Populate' buttons. Below these are tabs: 'Documents' (selected), 'Advises', and 'Checklist'. A navigation bar with '1 Of 1' and 'Go' buttons is present. The main area contains a table with the following columns: Check List Item, Mandatory, Verified, and Comments. The table is currently empty. At the bottom right is an 'Ok' button.

You can enter the following details:

Check List

The system will display the check list details.

Mandatory

The system will default from Documents main screen.

Verified

Check this box to indicate whether the check list items have been verified.

Comments

Specify comments, in any.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Follow up stage, when the user has selected 'Follow up' as the outcome and save the task.

To acquire next stage select Outcome as 'Received' and then click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open 'Covenant verification' screen.

Step 2. Covenant Verification

Task will be moved to completed stage, when the user has selected 'VERIFIED' as the outcome and save the task.

The screenshot shows the 'Covenant Verification' window. At the top, there are buttons for Save and Hold. The main area contains the following data:

Process Ref No	CVN14010247867	Priority	Low
Branch Code	000	Approval Status	Covenant Verification
Initiation Date	2013-01-28	User Reference Number	2013013029107
Application Category			
Covenant Details			
Covenant Reference Number	COL_3168_1	Facility Line	
Covenant Id	3168	Facility Serial	
Covenant Name	INSURANCE	Description	
Revision	1	Customer No	
Related To	Collateral	Customer Name	
Credit Appraisal Reference No		Covenant Due Date	2013-01-26
	<input type="checkbox"/> CIF Tracking Required	<input checked="" type="checkbox"/> Next Revision Required	
Track Customer		Frequency	Monthly
Collateral Code	NEW_COLLAT		Calculate
Description	New collateral for vodafo	Next Revision Date	2013-02-28
Liability No	000016820		
Description	VODAFONE		
	View		

At the bottom, there are buttons for Cust Interaction, Customer Covenants, and Documents. The Audit button is highlighted. The OK and Exit buttons are also visible.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

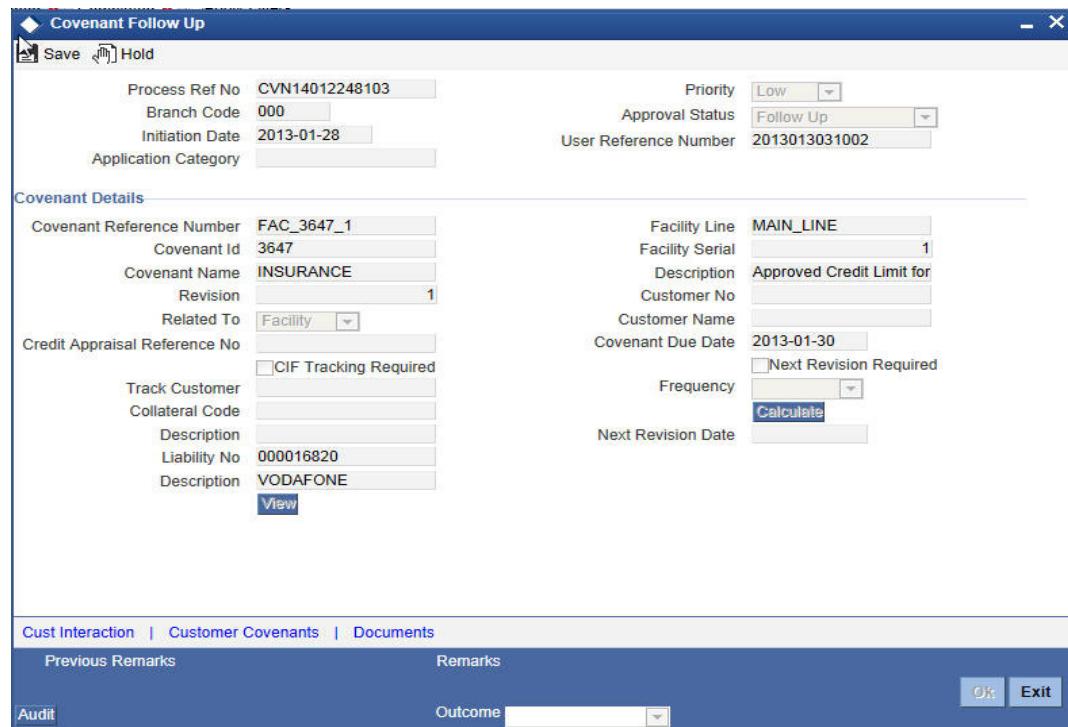
The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Receive covenant stage, when the user has selected 'ADDITIONAL_INFO' as the outcome and save the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen.

Step 3. Covenant Follow up

Task will be moved to covenants Verification stage, when the user has selected 'RECEIVED' as the outcome and save the task.



The screenshot shows the 'Covenant Follow Up' window. At the top, there are buttons for Save and Hold. The main area contains various input fields for covenant details, facility information, and appraisal data. At the bottom, there are tabs for Cust Interaction, Customer Covenants, and Documents, and a section for Audit and Outcome selection. The bottom right features 'OK' and 'Exit' buttons.

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will move to Receive Covenants stage, when the user has selected 'Additional Info' as the outcome and save the task.

6. Credit Appraisal Management Covenant Poller Process

6.1 Introduction

The bank / financial organization receive a credit proposal application from client / customer for covenant poller process

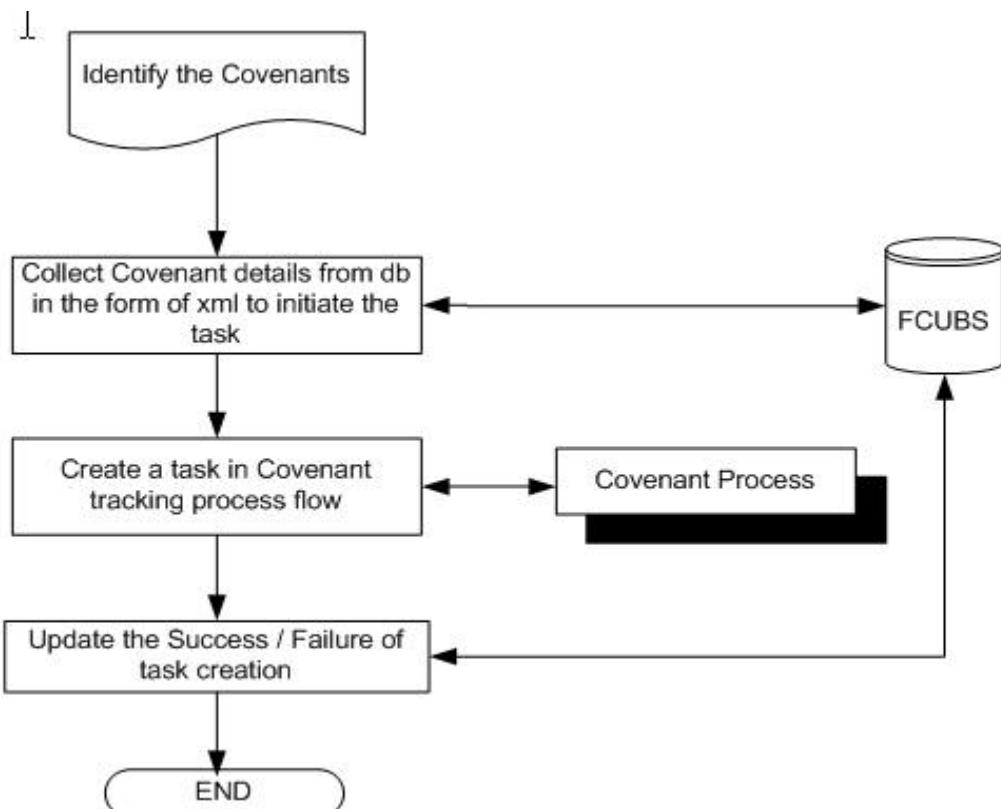
A batch program OREOD will be used to collect the covenants which are due on today or revision date as today. The system automatically initiate a task in EODPoller process and passed the covenant details (Process code, Initiation Ref No) as part of the Poller process input. The DB adaptor will be called to construct the Covenant process Payload for that specific covenant.

6.2 Stages in Covenant Poller Credit Appraisal Management

The different stages in covenant credit appraisal management process flow are designed using Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

6.2.1 Process Flow Diagram

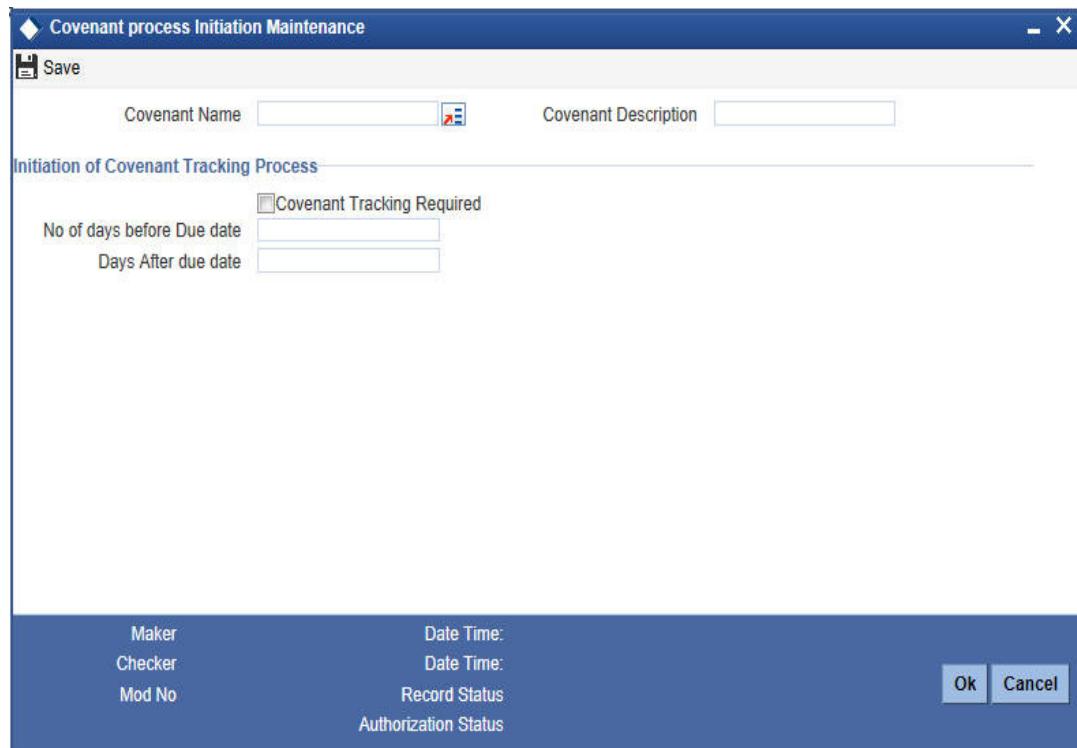
The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.



Step 1. Process for Initiating Covenant Maintenance

In this stage, the bank receives an application covenant details which will be tracked in the process. Facility will be provided to view the interaction which has been carried out with the customers and list of covenants which are pending / received from the customer. To capture the no of days before the covenant task needs to be created from the due date / revision date.

You can key-in the covenant details required in 'Covenant Process Initiation Maintenance' screen. You can also invoke this screen by typing 'ORDCTRMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



The screenshot shows a software window titled 'Covenant process Initiation Maintenance'. At the top left is a 'Save' button. The main area is titled 'Initiation of Covenant Tracking Process'. It contains several input fields: 'Covenant Name' with a dropdown arrow, 'Covenant Description', a checkbox for 'Covenant Tracking Required', and two input fields for 'No of days before Due date' and 'Days After due date'. At the bottom, there are fields for 'Maker', 'Checker', 'Mod No', and three status fields: 'Date Time', 'Record Status', and 'Authorization Status'. On the far right are 'Ok' and 'Cancel' buttons.

You can enter the following details:

Covenant Name

Specify the name of the covenant to which the task initiation parameter is maintained. The adjoining option list displays all the covenant names maintained in the system. Select the appropriate one.

Covenant Description

The system will display the description. However you can modify it.

Initiation of Covenant Tracking Process

Covenant Tracking Required

Check this box to indicate whether the covenant tracking is required.

No of days before Due date

Specify the number of days before which the task needs to be initiated from the due date.

Days after due date

Specify the number of days before which the task needs to be initiated from the revision date.

7. Reports

7.1 Introduction

This chapter deals with the various BIP reports that are available for the Credit Appraisal Management origination process. The reports that are available are:

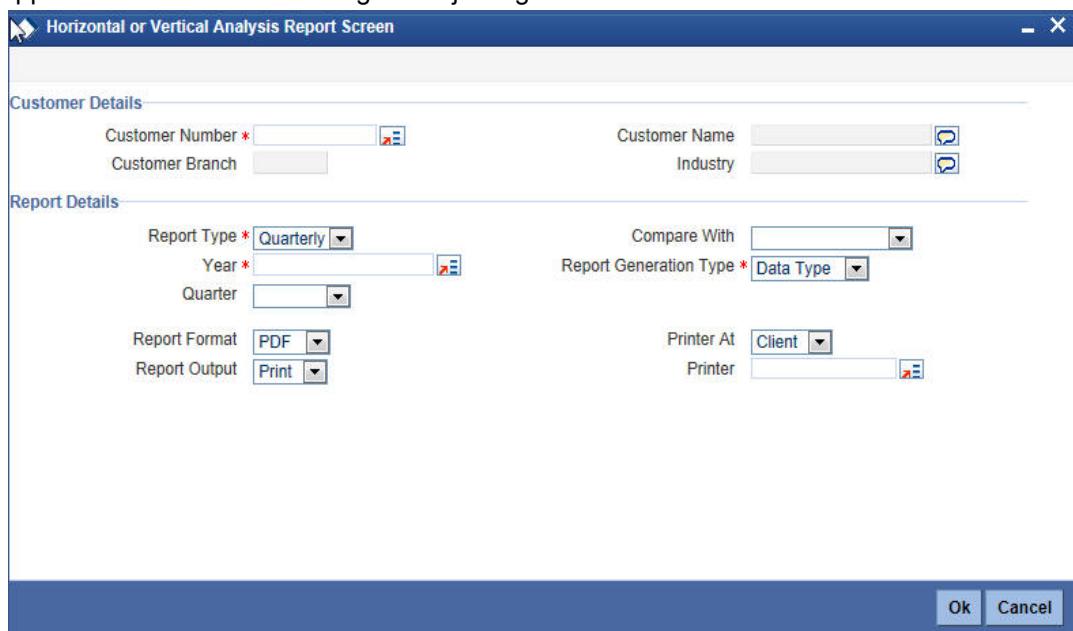
- Horizontal / Vertical Analysis Report
- Benchmarks Report

Pipeline Analysis Report To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module will be displayed. You can choose to View or Print the report on clicking of the particular report. The selection options that you specified while generating the report are printed at the beginning of every report.

7.2 Generating Horizontal or Vertical Analysis Reports

You can compare the financial ratios with previous Quarter / year using 'Horizontal or Vertical Analysis Report' screen. The system will allow you to select the customer no, financial year, Quarter / Year and the type of the comparison like compare with previous quarter, last year quarter and previous year.

You can invoke this screen by typing 'ORRFACTR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following in this screen:

Customer Details

Customer Number

Specify the customer number whose financial ratios need to be compared. The adjoining option list displays all the accounts maintained in the system. Select the appropriate one.

Customer Name

The system will display the customer name whenever you select customer number.

Customer Branch

The system will display the customer branch. whenever you select customer number.

Industry

The system will display the customer industry. whenever you select customer number.

Report Details

Report Type

Specify the type of the report from the drop-down list and the available options are:

- Quarterly
- Yearly

Year

Specify the financial year which is taken for the report generation. The adjoining option list displays all the years maintained in the system. Select the appropriate one.

Quarter

Specify the quarter which is taken for the report generation from the drop-down list and the available options are:

- Quarter1
- Quarter2
- Quarter3
- Quarter4
- All

Compare With

Select the option with which report can be compared from the drop-down list and the available options are:

- Previous Quarter
- Next Quarter
- Last Year Quarter
- Previous Year
- Last 2 years
- Last 3 Years

Report Generation Type

Select the type report generation from the drop-down list and the available options are

- Data Type
- Graph Type

Report Format

Select the format of the report from the drop-down list and the available options are:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output of the report from the drop-down list and the available options are:

- Print
- View
- Spool

Printer At

Specify the printer at from the drop-down list and the available options are:

- Client
- Server

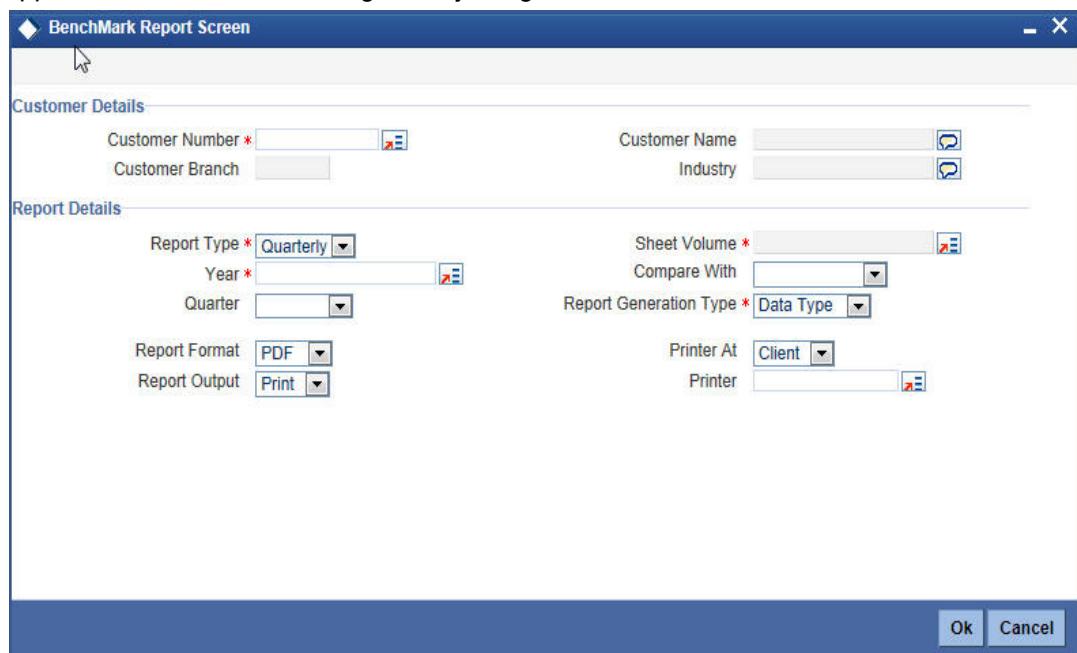
Printer

Specify the printer name. The adjoining option list displays all the printers maintained in the system. Select the appropriate one.

7.3 Generating Benchmark Reports

You can compare the financial ratios with predefined benchmark ratios using 'Benchmark Report Screen' screen. The system will allow you to select the customer number, financial year and the type of the comparison like compare with Quarter1/Quarter2/Quarter3/Quater4/ Last year etc.

You can invoke this screen by typing 'ORRBENCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can enter the following in this screen:

Customer Details

Customer Number

Specify the customer number whose financial ration needs to be compared. The adjoining option list displays all the customer numbers maintained in the system. Select the appropriate one.

Customer Name

The system will display the customer name. whenever you select customer number.

Customer Branch

The system will display the customer branch. whenever you select customer number.

Industry

The system will display the customer industry. whenever you select customer number.

Report Details

Report Type

Select the type of the report from the drop-down list and the available options are:

- Quarterly
- Yearly

Year

Specify the financial year which is taken for the report generation. The adjoining option list displays all the years maintained in the system. Select the appropriate one.

Quarter

Select the quarter which is taken for the report generation from the drop-down list and the available options are:

- Quarter1
- Quarter2
- Quarter3
- Quarter4

Sheet Volume

Specify the sheet volume of the report. The adjoining option list displays all the sheet volumes maintained in the system. Select the appropriate one.

Compare With

Select the option with which report can be compared from the drop-down list and the available options are:

- Previous Year
- Last 2 Years
- Last 3 Years

Report Generation Type

Select the type report generation from the drop-down list and the available options are

- Data Type
- Graph Type

Report Format

Select the format of the report from the drop-down list and the available options are:

- PDF
- HTML
- Excel
- RTF

Report Output

Select the output of the report from the drop-down list and the available options are:

- View

- Print
- Spool

Printer At

Select the printer at from the drop-down list and the available options are:

- Client
- Server

Printer

Specify the printer name. The adjoining option list displays all the printers maintained in the system. Select the appropriate one.

7.4 Generating Pipeline Analysis Report

The application provides a facility to generate analytical reports based on comparison of the qualitative factors, quantitative factors, and risk factors on the pipeline facilities of prospective customers. Based on these pre-defined analytical reports, the reviewer or approver can analyse each individual pipeline facility and approve or reject the facilities accordingly. The following pipeline facility analysis reports are pre-defined in the application:

- Financial Ratio Analysis Report: This report is generated based on the financial ratios and financial statements maintained by the bank.
- Questionnaire Report: This report is generated based on the questionnaires maintained by the bank, the credit score, and grade which are computed based on the answers provided by the prospective customers.
- External Agency Report: This report is generated based on the external agency grades and scores.
- Exposure Analysis Report: This report analyses exposure on pipeline opportunities / tasks. This analysis includes exposure on currency, customer, and sector level exposure.

To view these reports, invoke the 'Analysis Summary' screen.

Select	Customer No	Short Name	Liability No	Customer Category	Customer Type
<input type="checkbox"/>	00100002		00100002	CORPORATE	C
<input type="checkbox"/>	000000116	SDSD23	000000116	CORPORATE	C
<input checked="" type="checkbox"/>	000000133	000000133	3435567	CORPORATE	C
<input checked="" type="checkbox"/>	231232	231232	00100002	CORPORATE	C
<input type="checkbox"/>	000000216	000000216	LIAB001	CORPORATE	C
<input type="checkbox"/>	000000233	000000233	000000134	CORPORATE	C

Questionnaires Report Financial Ratio Analysis
 External Agency Analysis Exposure Analysis

Ok Cancel

This screen is available as a button as a part of the Credit Appraisal Management process and can be invoked during the following stages of the Credit Appraisal Management process.

- Credit Recommendation and Review (ORDLPREV)

- Approval (ORDLPAPR)

To process the pipeline analysis data, click the 'Pipeline Analysis' button available in the 'Requested Tab' at the 'Credit Recommendation and Review' stage and the 'Approval' Stage. You can subsequently generate the pipeline analysis reports by clicking the 'Analysis Summary' button.

The following details are displayed in this report:

Application Number

The system displays the application reference number of the prospective customers.

Branch Code

The system displays the branch code from the adjoining option list.

On the click of the 'Populate' button the system populates the list of pipeline facilities and the corresponding prospective customer details. This button is applicable only for generating the Questionnaire Report for specific customers. For the remaining reports, you need not click this button. The following details are populated on clicking this button:

Select

Select a customer or customers based on which the questionnaires report is generated.

Customer Number

The system displays the identification number of the prospective customer.

Customer Name

The system displays the customer name of the prospective customer.

Liability Number

The system displays the liability number of the prospective customer.

Category

The system displays the category of the customer such as corporate and so on.

Type

The system displays the type of customer.

Balance Sheet Size

The system displays the balance sheet size which is classified based on the amount range.

To view the reports click any one of the following buttons:

- Financial Ratio Analysis Report
- Questionnaires Report
- External Agency Analysis Report
- Exposure Analysis Report

Details on the each of these reports are provided in the subsequent sections.

7.4.1 Financial Ratio Analysis Report

The Financial Ratio Analysis Report is a financial ratio comparison report generated for selected prospective customers. The financial ratios calculated from the balance sheet are compared and a report is generated. This report includes financial ratios like liquidity ratio, asset or liability ratio and so on. The reports compare financial ratios between prospective customers across quarters and across years. It also provides a comparison between the customer's financial ratio against the benchmark ratios maintained by the bank. The inputs for this reports are the financial ratio data, prospect customers data, and financial years, on the basis of which the report is generated.

You can define the rules to maintain the financial ratios, which are taken as an input from the balance sheet, cash flow statements or statement of retained earnings. These rules can be defined in the 'Credit Ratio Maintenance' (ORDRATMT) screen.

For more information on this screen, refer to the section 'Credit Ratio Maintenance' in the Origination Maintenances User Manual.

The financial statements of the prospective customers, like balance sheet, cash flow statement and so on, are uploaded at the application entry or the credit enrichment stage. Subsequently, the financial ratios are computed based on the template maintained.

Click the 'Financial Ratio Analysis' button appearing in the 'Analysis Summary' screen during the following stages in the Credit Appraisal Management process:

- Credit Recommendation and Review (ORDLPREV)
- Approval (ORDLPAPR)

The report consists of the two sections which are as follows:

Header Section

Column Name	Description
Industry	Displays the industry name
From Year	Displays the starting year
To Year	Displays the ending year
Balance Sheet Size	Displays the size of the balance sheet
Quarter	Displays the financial quarter for which the data is being displayed.

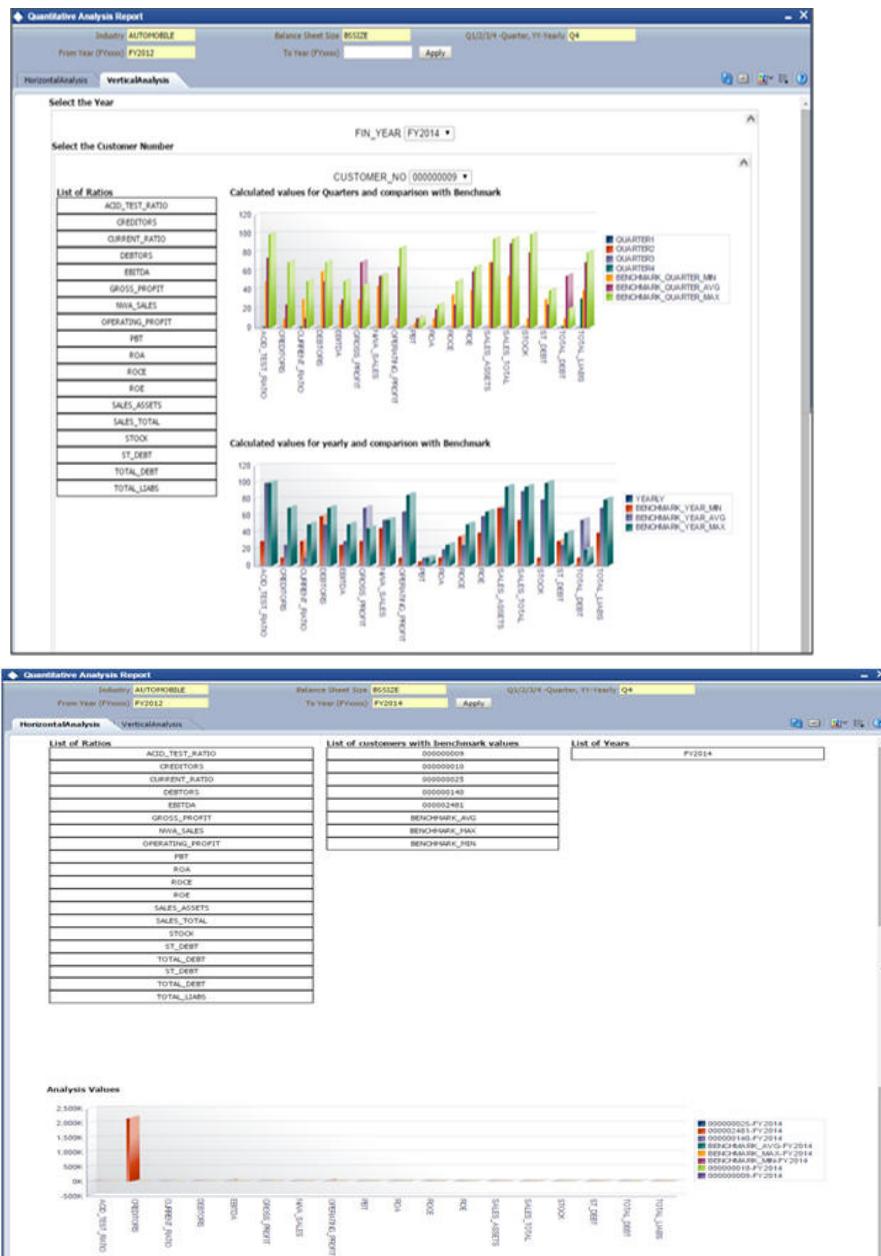
Tabular Section

Column Name	Description
Financial Year	Displays the financial year
Financial Quarter	Displays the financial quarter for which the data is being displayed.
Financial Ratio	Displays the name of the financial ratio.
Customer Number	Displays the customer number of the customer whose data is being displayed.
Customer Name	Displays the name of the customer.
Value	Displays the ratio value of the customer.

You can filter your report data as per the following search parameters:

- Industry
- Balance Sheet Size
- Financial Quarter
- Financial Year

These filters can be modified by the user as per the business requirement.



As mentioned earlier there are two types of graphical reports that are generated:

- Comparison between prospective customers across quarters and years.
- Comparison between customer's financial ratios and the benchmark ratios.

7.4.2 Questionnaire Report

The pipeline facilities of a prospective customer can be approved or rejected by the bank based on the analysis of the qualitative factors. The application allows you to generate a qualitative report based on the questionnaires, the answers provided by the customer to the questionnaires and the subsequent grades and scores.

The questions, possible answers, and the corresponding scores are maintained in the Rule Maintenance screen (ORDRULMT). The questions are defaulted during the credit analysis stage which allows you to capture answers from the prospective customer.

For more information on the Rule Maintenance Screen refer to the section 'Maintaining Credit Rating Rules' in the Origination Maintenance User Manual.

In the 'Analysis Summary' screen, on the click of the 'Populate' button the system populates the list of pipeline facilities and the corresponding prospective customer details. This button is applicable only for generating the Questionnaire Report for specific customers. You can click two or more customers by clicking the 'Select' check box to generate a questionnaires comparison report. You can alternatively, deselect the 'Select' check box and generate a questionnaires report for all customers for a specific application number.

The screenshot shows the 'Analysis Summary' window. At the top, there are fields for 'Application Number' (CRPProcess1965) and 'Branch Code' (000), and a 'Populate' button. Below this is a grid table with columns: 'Select', 'Customer No', 'Short Name', 'Liability No', 'Customer Category', and 'Customer Type'. The grid contains 13 rows of data. Rows 3 and 4 have the 'Select' checkbox checked. Rows 5 and 6 also have the 'Select' checkbox checked. At the bottom of the grid are buttons for 'Questionnaires Report', 'Financial Ratio Analysis', 'External Agency Analysis', and 'Exposure Analysis'. The bottom right of the window has 'Ok' and 'Cancel' buttons.

Select	Customer No	Short Name	Liability No	Customer Category	Customer Type
<input type="checkbox"/>	00100002		00100002	CORPORATE	C
<input type="checkbox"/>	000000116	SDSD23	000000116	CORPORATE	C
<input checked="" type="checkbox"/>	000000133	000000133	3435567	CORPORATE	C
<input checked="" type="checkbox"/>	231232	231232	00100002	CORPORATE	C
<input type="checkbox"/>	000000216	000000216	LIAB001	CORPORATE	C
<input type="checkbox"/>	000000233	000000233	000000134	CORPORATE	C
...					

Click the 'Questionnaire Report' button in the 'Analysis Summary' screen to view the questions, answers provided by the customer and the assigned score. This comparison report can be generated to compare the score between two prospective customers or more than two prospective customers.

The following fields are populated in this report:

Comparison between 2 Customers

Header Section:

The header contains the customer number.

Tabular Section

Column Name	Description
Question - Category	Displays the category of the question
Questionnaire	Displays the description of the question.
Customer A	Displays the answers of customer A.
Score A	Displays the score of customer A.
Customer B	Displays the answers of customer B.
Score B	Displays the score of customer B.

Comparison on more than 2 Customers

Header Section:

The header contains the customer number.

Tabular Section

Column Name	Description
Customer Number	Displays the customer number.
Application Number	Displays the application number of the customer.
Question Category	Displays the category of the question.
Questionnaires	Displays the description of the question.
Customer Answer	Displays the answers of customer.
Score	Displays the score of customer.

7.4.3 External Agency Analysis

Another qualitative factor based on which the pipeline facilities of prospective customers can be analysed, are the grades and scores provided by external agencies. The external agency grades and scores are captured during the Credit Recommendation and Review Stage of the Credit Appraisal Management process. Click the 'External Agency Analysis Report' to view the list of prospective customers whose facilities are awaiting approval, which is grouped based on the customer's score and the customer's credit rating grade provided by an external agency. This report displays the following data:

Header Section:

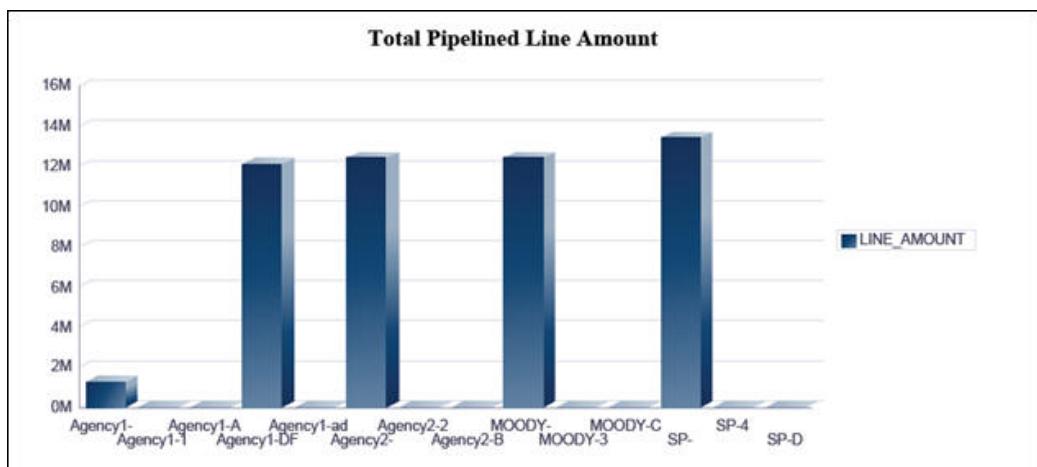
The header contains the customer number.

Tabular Section

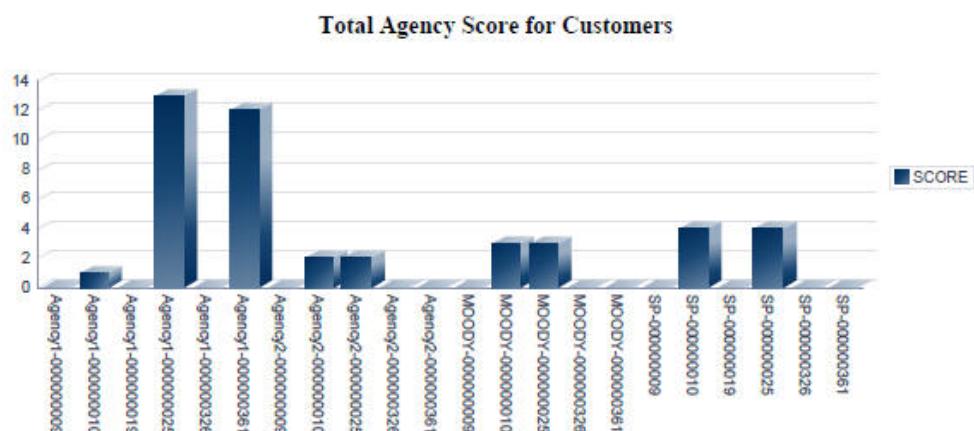
Column Name	Description
Application Number	Displays the application number of the customer.
Customer Number	Displays the customer number.
Agency Code	Displays the agency code of the customer.
Score	Displays the agency score of customer.
Facility Amount	Displays the line amount.

There are two types of graphs generated:

- Comparison of all pipeline applications based on the customer score provided by the external agency.



- Comparison of the calculated grades and scores for each customer is displayed in a graphical format.



7.4.4 Exposure Analysis Report

In the 'Exposure Analysis Report' the pipeline facilities are grouped under the same exposure type such as currency, customer, and sector. This report provides an overall summary of facilities belonging to a specific exposure type. Click the 'Exposure Analysis Report' button in the 'Analysis Summary' screen during the following stages in the 'Credit Appraisal Management' process, to generate the Exposure Analysis Report:

- Credit Recommendation and Review (ORDLPREV)
- Approval (ORDLPAPR)

You can generate the following exposure reports as part of the pipeline facility analysis:

- Overall Exposure v/s Sanction Amount v/s Utilization
- Summary of Pipeline Facilities
- Summary of Expiring Facilities within the next 6 months

7.4.4.1 Overall Exposure v/s Sanction Amount v/s Utilization

This report displays the overall exposure and utilization of the exposure to which the pipeline facility belongs to. It also displays the sum of the facility amount which is sanctioned or approved for that specific exposure category.



In this report, the following fields are populated:

Header Section

Column Name	Description
Facility	Displays the pipeline facility code
User ID	Displays the user ID of the user accessing the report.
Exposure Code	Displays the exposure code.
Application Number	Displays the application number of the facility.

Tabular Section

Column Name	Description
Exposure Code	Displays the code of the exposure
Exposure Type	Displays the exposure type.
Overall Limit	Displays the overall limit of the exposure.
Total Utilization Amount	Displays the utilization of the exposure
Total Sanctioned Limit	Displays the sanction limit.
Exposure Currency	Displays the exposure currency

7.4.4.2 Summary of Pipeline Facilities

This report displays the list of pipeline facilities which are falling on the selected pipeline

facility's exposure category.

Exposure Code:

FACILITY CODE:

USER ID: SHOBAB01

APPLICATION NUMBER: CRPPProcess268

Apply

exposureutilizationsummary... exilingfacilitydetails pipelinefacilitydetails

Pipeline Facility Details

Exposure Code:

SECTOR:SECTOR26

Facility Limit Amount in Exposure CCY

Facility Limit Amount in Exposure CCY

50K
40K
30K
20K
10K
0K

505050-GBP

■ LIMIT_AMOUNT

Facility Code & Exposure Currency

Pipeline Application Number	Line Code	Line Serial	Liability Number	Line Currency	Limit Amount	Exposure	Exposure Currency
CRPPProcess268	505050	1	00100002	GBP	45,000.00	SECTOR:SECTOR26	GBP

In this report, the following fields are populated:

Header Section

Column Name	Description
Facility	Displays the pipeline facility code
User ID	Displays the user ID of the user accessing the report.
Exposure Code	Displays the exposure code.
Application Number	Displays the application number of the facility.

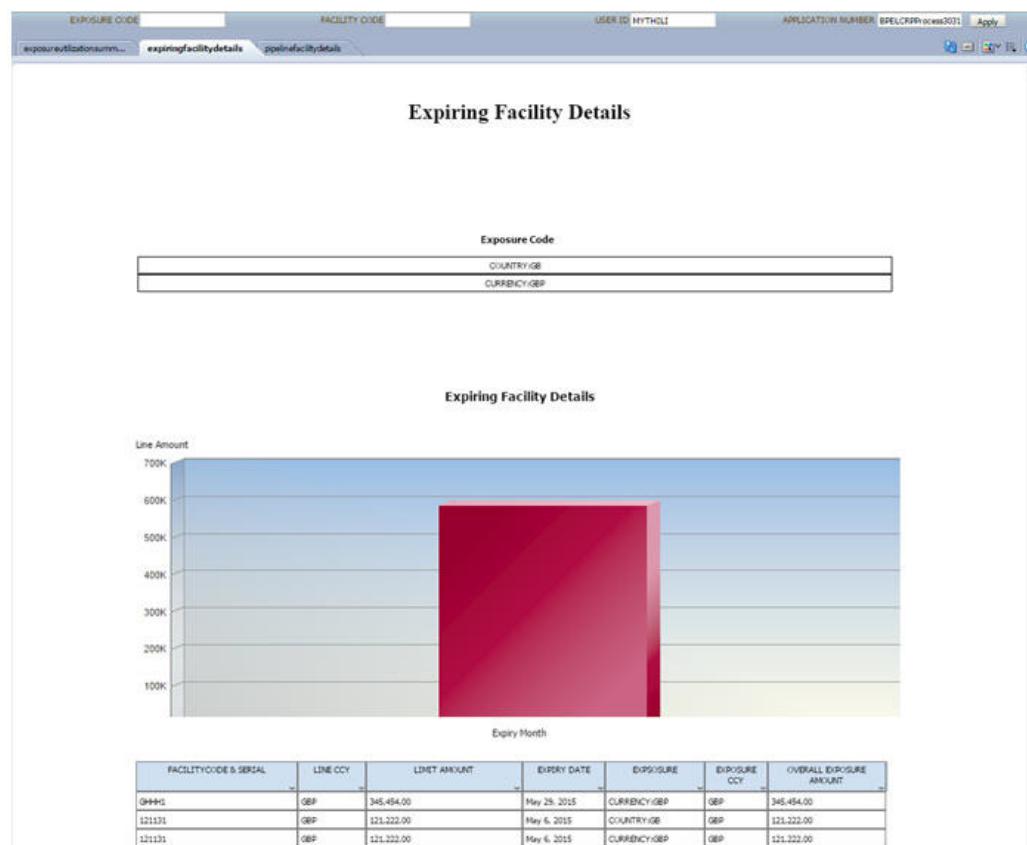
Tabular Section

Column Name	Description
Pipeline Application Number	Displays the application number of the facility.
Line Code	Displays the line code.
Line Serial	Displays the serial number of the line code.
Liability Number	Displays the liability number of the line.
Line Currency	Displays the currency of the line.
Limit Amount	Displays the amount of the line.
Exposure	Displays the type of exposure.
Exposure Currency	Displays the exposure currency.

7.4.4.3 Summary of Expiring Facilities within the next 6 months

This report displays a list of facilities, falling on the selected pipeline facility's exposure category which would expire within a span of 6 months. This enables you to analyse the list

of facilities belonging to a specific exposure category, which may expire in the near future.



In this report, the following fields are populated:

Header Section

Column Name	Description
Facility	Displays the pipeline facility
Exposure Code	Displays the exposure code
Application Number	Displays the application number of the pipeline facility.
User ID	Displays the User ID of the user accessing the reports.

Tabular Section

Column Name	Description
Facility Code and Serial Number	Displays the pipeline facility code with the serial number.
Line Currency	Displays the facility line currency
Limit Amount	Displays the facility limit amount
Expiry Date	Displays the expiry date of the facility.
Exposure- Country	Displays the country of exposure for the pipeline facility.
Exposure - Currency	Displays the currency of exposure for the pipeline facility.
Overall Exposure Amount	Displays the total exposure amount.

8. Function ID Glossary

O

ORDBSZMT 2-6
ORDCLAPP 4-6, 6-2
ORDCTRMT 6-2
ORDEXLMD 2-1
ORDEXLUP 2-8
ORDLEADM 3-7
ORDLPAPP 3-7
ORDLPAPP/ORDLPAP1 3-7

ORDLPCIN/ORDLPCAP 4-6
ORDLPCRT 4-12
ORDLPRTY 3-71
ORDRATBM 2-4
ORRBENCH 7-3
ORRFACTR 7-1
ORSBSZMT 2-7
ORSEXLMD 2-2
ORSEXLUP 2-9
ORSRATBM 2-5