

Credit Appraisal Management Origination User Guide

Oracle FLEXCUBE Universal Banking

Release 12.4.0.0.0

Part No. E86273-01

May 2017

Credit Appraisal Management Origination User Guide
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/

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1. Preface

1.1 Introduction

This manual is designed to help you get acquainted quickly with the Credit Appraisal Management process in Oracle FLEXCUBE.

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:

Term	Abbreviation
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	Description
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
- 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. Credit Appraisal Management Origination

2.1 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.

This chapter contains the following sections:

- [Section 2.2, "Credit Appraisal Management Creation Process"](#)
- [Section 2.3, "Stages in Credit Appraisal Management Origination"](#)
- [Section 2.4, "Application Entry"](#)
- [Section 2.5, "Credit Appraisal Enrichment"](#)
- [Section 2.6, "KYC Approval Sub-process"](#)
- [Section 2.7, "Credit Rating Sub-process"](#)
- [Section 2.8, "Credit Review and Scoring"](#)
- [Section 2.9, "Risk Evaluation"](#)
- [Section 2.10, "Facility Sanction Letter"](#)
- [Section 2.11, "Proposal Structuring"](#)[Section 2.12, "Recommendation & Review"](#)
- [Section 2.13, "Approval"](#)
- [Section 2.14, "Draft Facility Document Generation"](#)
- [Section 2.15, "Customer Acceptance"](#)
- [Section 2.15, "Customer Acceptance"](#)
- [Section 2.16, "Facility Document Generation"](#)
- [Section 2.17, "DB Hand off"](#)
- [Section 2.18, "Hand off Retry"](#)
- [Section 2.19, "Customer Account Information"](#)

2.2 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	CRPPro- cess	BPMN	BPMN pro- cess for han- dling the Credit pro- posal	New Customers: Cre- ation of new facility, Existing Customers: Creation of new facil- ity; Amendment of existing facility, Amendment of exist- ing facility with new collaterals/collateral pool
2	BPELCRP- Process	BPEL	BPEL pro- cess for han- dling the Credit pro- posal approval	New Customers: Cre- ation of new facility. Existing Customers: Creation of new facility Amendment of exist- ing facility -Amend- ment of existing facility with new collaterals/ collateral pool
3	CRPClo- sureProcess	BPMN	BPMN pro- cess for han- dling the facility clo- sure / Trans- fer	Facility Closure, Facil- ity Transfer
4	BPELCRP- ClosurePro- cess	BPEL	BPEL pro- cess for han- dling the facility clo- sure / Trans- fer	Facility Closure, Facil- ity Transfer
5	Bpelcvnpro- cess	BPEL	BPEL pro- cess for tracking the Covenants	Process for tracking the underlying facility covenants, collateral covenants and cus- tomer covenant
6	Covenant- Poller	BPEL	BPEL pro- cess for initi- ate the Covenants	process to initiate the covenant tasks, for the covenants which are on due/revision date
7	KYCCheck	BPMN	BPMN pro- cess for KYC Corporate Review	Process for initiating the KYC corporate review for the custom- ers

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.

2.3 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.

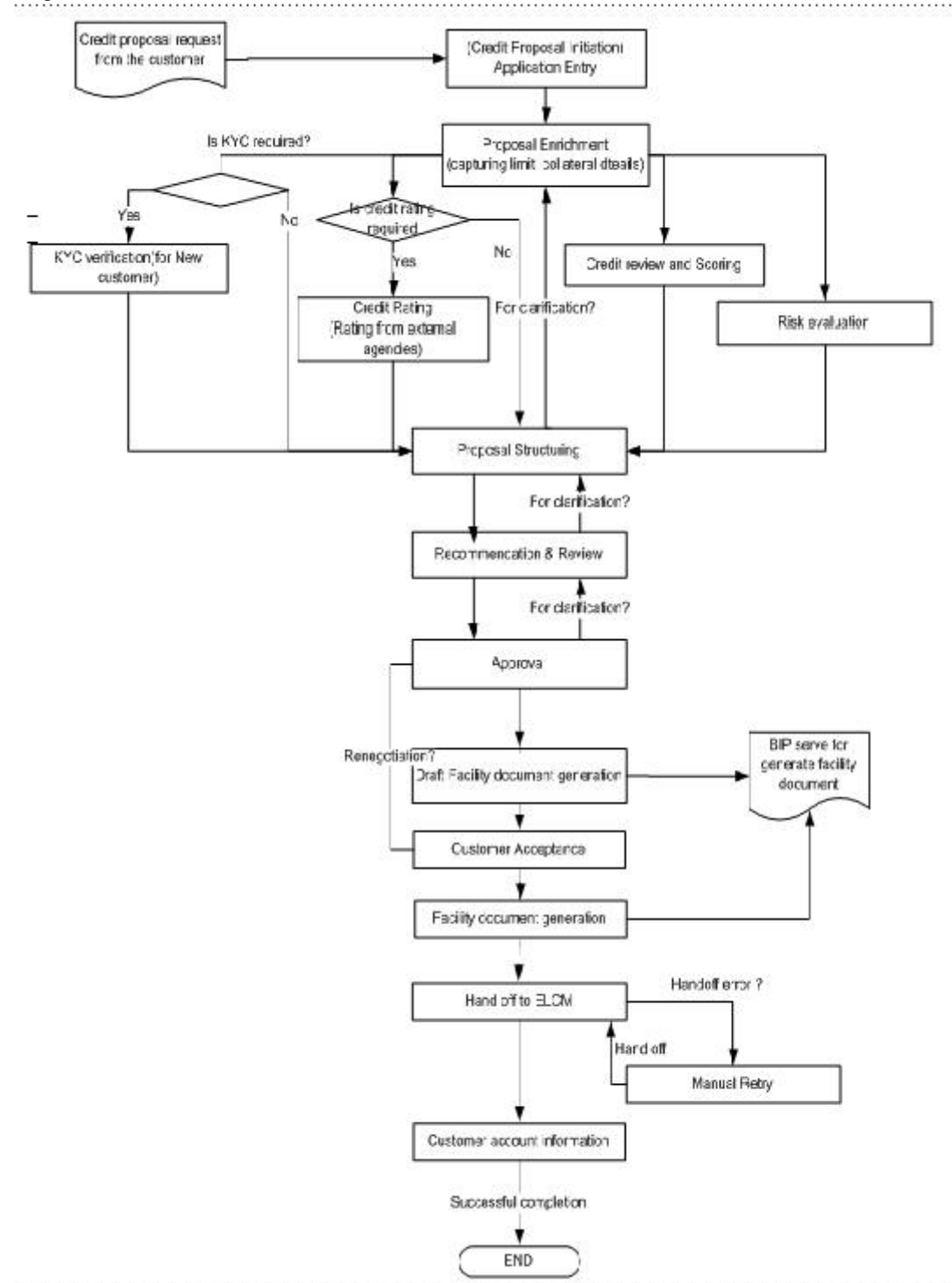
Oracle Business rules that are embedded help the dynamic creation of multiple approval stages.

This section contains the following topics:

- [Section 2.3.1, "Process Flow Diagram"](#)
- [Section 2.3.2, "Process Matrix "](#)

2.3.1 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.

2.3.2 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	The following details are captured as part of this stage: Basic details of the customer information and Proposal details	ORDLPAPP	PROCEED DOCMISS- ING
2	Credit appraisal enrichment	The following applicant additional details are captured: Collateral details, Proposed credit limit, The enriched proposal will be sent for review and final approval.	ORDLPENR	PROCEED, REJECT
3	Initiate KYC Approval sub-process	Initiating the KYC approval process. The system initiates the existing KYC sub process for performing the KYC for that customer., It is an auto stage the system invokes the service without any Human intervention.		PROCEED
4	Initiate Credit Rating sub-process	Starting Point for initiating the Credit rating process. The system automatically initiates the existing Credit rating sub process to perform the Credit rating process. It is an auto stage, the system invokes the service without any Human intervention.		PROCEED
5	Credit Review and Scoring	Applicant financial status and compute the credit score based on the credit score questionnaires are captured.	ORDLPRSR	PROCEED
6	Risk Evaluation	Capturing applicant risk analysis report and risk evaluation is measured by gathering the risk related questionnaires.	ORDLPRSV	PROCEED

Stage	Stage Title	Description	Function ID	Exit point
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
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
14	Customer account information	Applicant additional details of customer account are captured: Cheque book required Restriction on accounts	ORDLPCAI	

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

The screenshot displays the 'Assigned-Task List' interface. The top navigation bar includes 'Home', 'Interactions', 'Customer', 'Workflow', 'Tasks', and 'Preferences'. The 'Tasks' menu is active, showing 'Assigned' and 'Apply Filters'. The main table lists tasks with columns: Workflow Reference, Requested Amount, Title, Customer Name, Liability No, Creation Date(From/To), and Priority. The left sidebar contains a search bar, 'Application #', 'Queue', and a list of tasks under 'Standard' (Acquired(10), Assigned(21), Completed(98), Free Pool(1), Future Tasks(1)). The 'Action List' table shows the count of tasks in various states: Escalated (0), Expired (0), Aging (448), High (23), and undefined (1).

Workflow Reference	Requested Amount	Title	Customer Name	Liability No	Creation Date(From/To)	Priority
CRPPProcess15797	1332338.1	Credit appraisal enrichment	000000062	000000062	2014-03-05 16:43:32 IST	Low
CRPPProcess16023		Credit appraisal application entry			2014-03-06 16:39:46 IST	Low
CRPPProcess16032		Credit appraisal application entry			2014-03-08 12:57:51 IST	Low
OpenCurrentAccount16038		Recieveand/erifyCustDetails			2014-03-10 12:04:25 IST	Low
RetailLending16039		Underwriting	ASF	ASF	2014-03-10 12:29:40 IST	Low
CRPPProcess16040	200.17	Credit appraisal enrichment	000000062	000000062	2014-03-10 15:56:27 IST	Low
CRPPProcess16043	104587.28	Credit appraisal enrichment	000000062	000000062	2014-03-10 16:06:32 IST	Low
CRPPProcess16046		Credit appraisal application entry			2014-03-10 19:50:24 IST	Low
CRPPProcess16047		Credit appraisal application entry			2014-03-10 19:50:32 IST	Low
CRPPProcess16048		Credit appraisal application entry			2014-03-10 20:05:59 IST	Low

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.

2.4 Application Entry

This section contains the following topics:

- [Section 2.4.1, "Application Entry Stage"](#)
- [Section 2.4.2, "Viewing Liability Details Summary"](#)
- [Section 2.4.3, "Customer Details Tab"](#)
- [Section 2.4.4, "Capturing Customer Details"](#)
- [Section 2.4.5, "Facility Hierarchy or Liability Detail Report"](#)
- [Section 2.4.6, "Requested Tab"](#)
- [Section 2.4.7, "Maintaining Facility Details"](#)
- [Section 2.4.8, "Facility Restriction"](#)
- [Section 2.4.9, "Facility Pool Linkage"](#)
- [Section 2.4.10, "Remarks Tab"](#)

- [Section 2.4.11, "Maintaining Document Details"](#)
- [Section 2.4.12, "Viewing Customer Conversation Details"](#)
- [Section 2.4.13, "Viewing 360Degree Corporate Customer Details"](#)
- [Section 2.4.14, "Viewing Customer MIS Details"](#)
- [Section 2.4.15, "Linking Covenant for Customer"](#)
- [Section 2.4.16, "Customer Signatory Details"](#)

2.4.1 **Application Entry Stage**

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' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

Application Number

Specify the CAM 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.

2.4.2 Viewing Liability Details Summary

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

Manual Credit Appraisal

Save Hold

Application Number * CRPPProcess3395
Application Branch * 000
Application Date * 2015-04-16
Application Category * CAMAPP
Operation * New R
Customer Liability * 000000792 P View

Channel
Channel Reference No
External Source
External Source Ref No
KYC Required
Credit Rating Required
Default Liability

Application Level 1
Application Priority Low
User Reference Number * 000ELCM151060:
Application Status Save Customer
Approval Status ACCEPTED

Liability Details
Facility Hierarchy

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

Liability Details

Liability Number 000000792
Liability Name * 000000792
Main Liability No
Liability Branch * 000
Liability Currency * GBP
Overall Limit * 2,000,000.00
Utilized Amount 0.00

User Defined Status
Revision Date
Liability Category
UnAdvised
Netting Required

Liability Clean Risk Limit 0.00
Secondary Clean Risk Limit 0.00
Secondary Pre Settlement Risk Limit 0.00

Customer Details

1 Of 1 Go

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

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

Prev Remarks Remarks Audit Outcome

Exit

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

2.4.3 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 no

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.

2.4.4 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' form with the following sections and fields:

- Customer Type ***: Radio buttons for Corporate, Individual, Bank.
- Application Number**: Text field.
- Full Name**: Text field.
- Customer Name**: Text field.
- Local Branch**: Text field.
- Customer No**: Text field.
- Customer Category ***: Text field.
- Balance Sheet Size**: Text field.
- Address For Correspondence**:
 - Name: Text field.
 - Address Line 1 *: Text field.
 - Address Line 2: Text field.
 - Address Line 3: Text field.
 - Address Line 4: Text field.
 - Pincode: Text field.
 - Country *: Text field.
 - HO Country: Text field.
 - Telephone ISD Code +: Text field.
 - Telephone: Text field.
 - Fax ISD Code +: Text field.
 - Fax Number: Text field.
 - Mobile ISD Code +: Text field.
 - Mobile Number: Text field.
 - Email: Text field.
- Registration Address**:
 - ☐ Same as Correspondence Address
 - Name: Text field.
 - Address Line 1: Text field.
 - Address Line 2: Text field.
 - Address Line 3: Text field.
 - Address Line 4: Text field.
 - Pincode: Text field.
 - Country: Text field.
- Business Description**: Text field.
- Customer Exposure**:
 - Sector Code: Text field.
 - Industry Code: Text field.
- Relationship Manager**:
 - RM ID: Text field.
 - RM Name: Text field.
- Misc Details**:
 - Location Code: Text field.
 - Credit Rating: Text field.
 - Reversal Date: Text field.
 - Status: Text field.
- Incorporation**:
 - Date: Text field.
 - Currency of Amounts: Text field.
 - Capital: Text field.
 - Net Worth: Text field.
 - Country: Text field.

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.

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

Customer Details		
Customer Type * <input checked="" type="radio"/> Corporate <input type="radio"/> Individual <input type="radio"/> Bank	Full Name Customer Name Local Branch	Customer No Customer Category * Balance Sheet Size
Application Number		
Main Director		
Director Details		Permanent Address
Director Name *		
Tax Id		Address Line 1
Telephone ISD Code +		Address Line 2
Telephone		Address Line 3
Mobile ISD Code +		Address Line 4
Mobile Number		Pincode
Email		Country
Mailing Address		Other Details
Address Line 1		Nationality
Address Line 2		<input type="checkbox"/> Permanent US Resident Status
Address Line 3		Shareholding %
Address Line 4		
Pincode		
Country		

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.

2.4.5 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.

The screenshot shows a software window titled "Facility or Liability Utilization Report Screen". It contains several input fields and buttons. On the left, there is a "Save" button. Below it, the "Liability No *" field is highlighted with a red asterisk. To its right is the "Facility Code" field, which contains the value "COLL1". Below "Liability No *" are "Liability Id" and "Liability Name" fields. To the right of these are "Facility Name" and "Facility Id" fields. Below "Liability Id" is a "Report Format" dropdown menu set to "PDF". To its right is a "Printer At" dropdown menu set to "Client". Below "Report Format" is a "Report Output" button. To its right is a "Printer" field. At the bottom right of the window are "Ok" and "Cancel" buttons.

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.

2.4.6 Requested Tab

You can capture the following customer requested credit proposal details:

The screenshot shows the 'Manual Credit Appraisal' form with the 'Requested' tab selected. The form is divided into several sections:

- Header Section:** Contains fields for Application Number (CRPProcess3395), Application Branch (000), Application Date (2015-04-16), Application Category (CAMAPP), Operation (New), Customer Liability (000000792), Channel, Channel Reference No, External Source, External Source Ref No, Application Level (1), Application Priority (Low), User Reference Number (000ELCM151060), Application Status (Save Customer), and Approval Status (ACCEPTED). There are also checkboxes for KYC Required and Credit Rating Required, and buttons for Default Liability, Liability Details, and Facility Hierarchy.
- Customer Details Section:** Includes tabs for Requested, Collateral, Pool, Pricing, Terms, Exception, and Remarks. The 'Requested' tab is active.
- Request Credit Proposal Details Section:** Contains a 'Requested Purpose' field (highlighted with a red box), a 'Limit Currency' dropdown (set to GBP), a 'Calculate' button, and two summary fields: 'Total Requested Amount' (25,000.00) and 'Total Sanctioned Amount' (25,000.00).
- Table Section:** A table with columns: Facility Type, Line Code, Line Serial, Default, Description, Main Line Code, Category, and Branch. It shows one entry: 'New', 'L3395', '1', 'Default', an empty description, 'C', and '000'. There are navigation buttons (Previous, Next, First, Last, etc.) and an 'Analyze' button below the table.
- Footer Section:** Includes tabs for Documents, Facility Preference, Pool Links, and Restrictions. It also has fields for Prev Remarks, Remarks, Audit, Outcome, and an 'Exit' button.

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.

Expiry Date

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

2.4.7 Maintaining Facility Details

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

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 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.

2.4.7.1 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.

The screenshot shows a software window titled "Facility or Liability Utilization Report Screen". It contains several input fields and buttons. On the left, there is a "Save" button. The main area has two columns of fields. The left column includes "Liability No *" (with a dropdown arrow), "Liability Id", "Liability Name", "Report Format" (set to "PDF"), and "Report Output" (set to "Print"). The right column includes "Facility Code" (set to "COLL1"), "Facility Name", "Facility Id", "Printer At" (set to "Client"), and "Printer". At the bottom right, there are "Ok" and "Cancel" buttons. The window has a standard Windows-style title bar with minimize, maximize, and close buttons.

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

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.

2.4.7.2 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.

The screenshot shows a web application window titled "Structured Deposit Subscription" with a "New" tab. The form is divided into several sections:

- Subscription Reference ***: Includes fields for SD User Reference, Description, and Subscription Date *.
- SD User**: Includes a field for SD User.
- Customer Account ***: Includes fields for Customer ID, Currency, Branch, and Account Name.
- Liquidation Details**: Includes fields for Liquidation Account, Currency, and Branch.
- SD Reference ***: Includes fields for Currency, Product Type, and Amount *.

At the bottom, there is a blue bar containing the following fields and buttons:

- Maker
- Checker
- Date Time:
- Date Time:
- Mod No
- Record Status
- Authorization Status
- Exit button

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.

2.4.8 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.

Application Number

Application Category

Facility Branch

Facility Number

Liability Branch

Liability Number

Branch Restrictions

Restriction Type

☒ Disallowed
 ☐ Allowed

Product Restrictions

Restriction Type

☒ Disallowed
 ☐ Allowed

Source Restrictions

Restriction Type

☒ Disallowed
 ☐ Allowed

Branch Restriction

1 Of 1	Branch Code *	Branch Name
<input type="checkbox"/>		

Product Restriction

1 Of 1	Product Code *	Product Description
<input type="checkbox"/>		

Source Restrictions

1 Of 1	Source Code *	Source description
<input type="checkbox"/>		

Currency Restrictions

Restriction Type

☒ Disallowed
 ☐ Allowed

Currency Restriction

1 Of 1	Currency Code *	Currency Description
<input type="checkbox"/>		

Ok

Exit

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.

2.4.9 Facility Pool Linkage

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

Pool Links

Application Number

Facility Number

Facility Currency

Application Category

Facility Branch

Facility Amount

Facility Pool Linkage

1 Of 1

156

+

-

≡

<input type="checkbox"/>	Pool Code *	Pool Description	Pool Currency *	Pool Amount	Pool %	Facility Amount in Pool Currency	Contract %
<input type="checkbox"/>							

Ok

Exit

2.4.10 Remarks Tab

The screenshot shows the 'New' form for the 'Credit Appraisal Template' in the 'Remarks' tab. The form contains the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to 'Low')
- Application Number * (text input)
- Application Branch * (text input)
- Application Date * (text input)
- Application Category * (text input)
- Operation * (dropdown menu)
- Customer Liability * (text input) with 'P' and 'View' buttons
- Channel (text input)
- Channel Reference No (text input)
- External Source (text input)
- External Source Ref No (text input)
- ☐ KYC Required
- ☐ Credit Rating Required
- Default Liability (button)
- Application Level (dropdown menu, currently set to '1')

At the bottom, there is a navigation bar with tabs: Documents, 360 Degree Borrower View, MIS, Customer Covenant, Image, Credit Analysis, Risk Analysis, Analysis Summary, Deal, Customer Channel, and Account Channel. Below this, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown menu), and 'Exit'.

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

Remarks

Specify remarks, if any, associated with the applicant.

2.4.11 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 following elements:

- Document | Report | Checklist (tabs)
- Document Details (section header)
- 1 Of 1 (page indicator)
- Go (button)
- Document Details (table area)
- Document Details (section header)
- 1 Of 1 (page indicator)
- Go (button)
- Ok | Exit (buttons)

You can enter the following details:

Application Number

The system will display 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

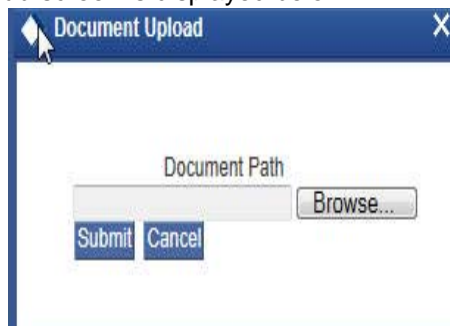
Check this box to indicate whether the document is mandatory.

Ratio Upload

Check this box if you require ratio upload.

Upload

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



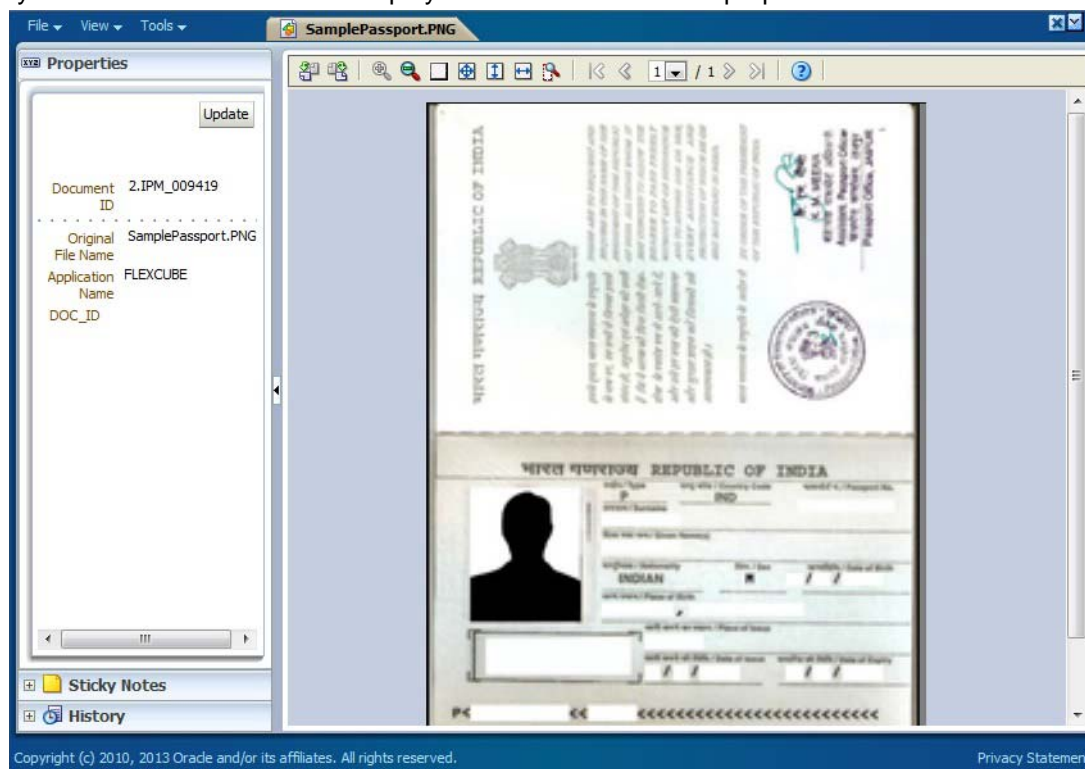
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

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 to be verified.

Remarks

Specify remarks, if any.

2.4.11.1 Advices Tab

Documents

Document Report Checklist

Report Details

1 Of 1 Go

Report Details

1 Of 1 Go

Ok Exit

You can view the following details:

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

2.4.11.2 Checklist Tab

Documents

Document Report Checklist

CheckList Details

1 Of 1 Go

CheckList Details

1 Of 1 Go

Ok Exit

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.

2.4.12 Viewing Customer Conversation Details

You can view customer conversation details through the 'Customer Conversation' screen. Click 'Customer Interactions' button from Credit Appraisal Application Entry' screen to invoke this screen.

The screenshot shows a software window titled "Customer Conversations". At the top, there are two input fields: "Reference Number" and "Customer No". Below these is a navigation bar with "1 Of 1" and a "Go" button. A table with five columns is displayed: "Conversation ID", "Conversation Date", "Conversation Time", "Status Movement", and "Subject Description". The table contains one data row. Below the table is a "View" button. At the bottom right of the window is an "Exit" button.

Conversation ID	Conversation Date	Conversation Time	Status Movement	Subject Description

You can view the following details:

- Reference Number
- Customer No
- Conversation Id
- Conversation Date
- Conversation Time
- Status
- Subject Description

2.4.13 Viewing 360Degree Corporate Customer Details

You can view the corporate customer details through the '360 Degree Corporate Customer View' screen. Click '360 Degree Borrower View' button from Credit Appraisal Application Entry' screen to invoke this screen provided the customer is corporate customer.

360 Degree Corporate Customer View

Customer Number* Short Name Reporting Currency

Branch Full Name Reports

Summary | Profile | Accounts Summary | Limits | Loans | Trade | Treasury | Events | Schemes | Alerts | Payments | Is-Deposits | Is-Financing | Is-Trade | Is-Treasury | External Products | Investor Fund Details

Prefix

Address For Correspondence

Name

Address 1

Address 2

Address 3

Address 4

Pin Code

Telephone

Fax

Email

Status

☐ Frozen

☐ Deceased

☐ Whereabouts Unknown

Balance Sheet Asset And Liabilities

1 Of 1

Asset	Currency	Value	Liability	Currency	Value
<input type="checkbox"/>					

Exit

For more details on capturing 360 Degree Corporate Customer View details, refer the chapter titled '360 Degree Customer View' in Core Entities user manual.

2.4.14 Viewing Customer MIS Details

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

Customer MIS

Application Number* Customer No*

MIS Group Default From MIS Group

Local Branch* Link to Group ☐

Customer MIS | Composite MIS

Customer MIS Classes

1 Of 1

MIS Class	MIS Code
<input type="checkbox"/>	

Change Log | Transfer Log

Ok Exit

Refer Management Information System User Manual for further details.

2.4.15 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.

Covenant Id *	Covenant Name	Revaluation Date	Mandatory	Period	Grace Days
<input type="checkbox"/>			<input type="checkbox"/>		

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 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 this many days prior to the revision date of the covenant.

Frequency

Select a frequency according to which the Convent has to collected/revise 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.

2.4.16 Customer Signatory Details

You can view the customer signatory details through the 'Customer Signatory Details' screen. Click 'Image' button from Credit Appraisal Application Entry' screen to invoke this screen.

The screenshot shows a window titled "Customer Signing". At the top, there are input fields for "Application Number", "Branch", "Customer No", and "Short Name". Below these is a table with the following columns: "Signature Id", "Signature Title", and "Signature/Image". The table contains one row with a checkbox in the first column and the text "Signature/Image" in the third column. At the bottom right of the window are "Ok" and "Exit" buttons.

Signature Id	Signature Title	Signature/Image
<input type="checkbox"/>		Signature/Image

You can view the following details:

- Application Number
- Branch
- Customer No
- Short Name
- Signature Id
- Signature Title
- Signature/Image

2.5 Credit Appraisal Enrichment

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

This section contains the following topics:

- [Section 2.5.1, "Credit Appraisal Enrichment Stage"](#)
- [Section 2.5.2, "Collateral Tab"](#)
- [Section 2.5.3, "Pool Tab"](#)
- [Section 2.5.6, "Deal Information"](#)
- [Section 2.5.7, "Headroom Analysis"](#)

2.5.1 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.

The screenshot displays a web application window titled "Credit Appraisal Template". The form is designed for creating a new appraisal, as indicated by the "New" tab. It contains several input fields and buttons for data entry and navigation. The fields include "Workflow Reference #", "Application Number *", "Application Branch *", "Application Date *", "Application Category *", "Operation *", "Customer Liability *", "Channel", "Channel Reference No", "External Source", and "External Source Ref No". There are also checkboxes for "KYC Required" and "Credit Rating Required", and a "Default Liability" button. A "Priority" dropdown menu is set to "Low". The bottom of the form features a navigation bar with links to various modules: Documents, 360 Degree Borrower View, Financial Analysis, Liability Preference, MIS, Account MIS, UDF, Customer Covenant, Image, Facility Preference, Pool Links, Restrictions, Credit Analysis, Risk Analysis, Analysis Summary, Deal, Customer Channel, and Account Channel. At the very bottom, there are fields for "Previous Remarks", "Remarks", an "Audit" button, an "Outcome" dropdown, and an "Exit" button.

Field/Label	Type/Value
Workflow Reference #	Text Input
Priority	Low (Dropdown)
Application Number *	Text Input
Application Branch *	Text Input
Application Date *	Text Input
Application Category *	Text Input
Operation *	Dropdown
Customer Liability *	Text Input
Channel	Text Input
Channel Reference No	Text Input
External Source	Text Input
External Source Ref No	Text Input
KYC Required	Checkbox
Credit Rating Required	Checkbox
Default Liability	Button
Previous Remarks	Text Input
Remarks	Text Input
Audit	Button
Outcome	Dropdown
Exit	Button

2.5.2 Collateral Tab

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

The screenshot shows the 'Credit Appraisal Template' window with the 'New' tab selected. The form contains the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to 'Low')
- Application Number* (text input)
- Application Branch* (text input)
- Application Date* (text input)
- Application Category* (text input)
- Operation* (dropdown menu, currently set to 'P')
- Customer Liability* (text input)
- Channel (text input)
- Channel Reference No (text input)
- External Source (text input)
- External Source Ref No (text input)
- KYC Required (checkbox)
- Credit Rating Required (checkbox)
- Default Liability (button)

At the bottom of the form, there is a navigation bar with the following tabs: Documents | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image | Facility Preference | Pool Links | Restrictions | Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel.

Below the navigation bar, there is a section for 'Previous Remarks' and 'Remarks'. The 'Remarks' field is currently empty. To the right of the 'Remarks' field, there is an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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.

Note

- Transaction account and TD type of collateral will not be available as a part of CAM process flow for a new customer. This collateral type requires existing CASA/TD account of the customer to be linked as a collateral.
 - System displays an error message when you try to select the Transaction account or TD type of collateral for a new a customer, who is created as a part of CAM process flow.Details
-

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

The screenshot shows the 'Collateral Details' window with the following fields and values:

- Application Number: CRPPProcess16016
- Liability Number: 000017109
- Collateral Code: ESA
- Collateral Description: SDAD
- Collateral Branch: 000
- Collateral Currency: GBP
- Remarks: (empty)
- Start Date: (empty)
- End Date: (empty)
- Revision Date: (empty)
- Revaluation Date: (empty)
- Revalue Collateral: (checkbox)
- Grace Days: (empty)
- Collateral Category: (empty)
- Haircut %: (empty)
- Rate: (empty)
- Contract Reference Number: (empty)
- Block Amount: (empty)
- Collateral Value: 1,000.00
- Utilized Amount: (empty)
- Available Amount: (empty)
- Lendable Margin: (empty)
- Charge Type: (dropdown)
- Collateral Exposure Type: UnSecured, Secured, Liquid, Available, Sharing Required
- Collateral Type: Guarantee Based, Market Value Based, Normal, Mortgage Initiated, Taken Over
- Market Value Based: Security Id, Nominal Value, Price Code, Last Revaluation Price, Next Revaluation Date
- Guarantee based: Guarantor Id, Revokable, Revoke Date
- Issuer Details: Issuer Name, Issuer Reference Number

Buttons: OK, Cancel

You can enter the following details:

Application Number

The system will display the application number.

Liability Number

The system will display liability number.

Collateral Code

The system will display the collateral code.

Collateral Description

Specify the description about collateral.

Collateral Branch

The system will display 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 will display the blocked amount.

Collateral Value

Specify the collateral value.

Utilized Amount

The system display the utilized amount.

Available Amount

The system will display 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 will display 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.

2.5.3 Pool Tab

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

The screenshot shows a web application window titled "Credit Appraisal Template". The "New" tab is active. The form contains the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to "LOW")
- Application Number * (text input)
- Application Branch * (text input)
- Application Date * (text input)
- Application Category * (text input)
- Operation * (dropdown menu, currently set to "P")
- Customer Liability * (text input)
- Channel (text input)
- Channel Reference No (text input)
- External Source (text input)
- External Source Ref No (text input)
- KYC Required (checkbox)
- Credit Rating Required (checkbox)
- Default Liability (button)

The bottom of the form features a navigation bar with the following tabs: Documents | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image | Facility Preference | Pool Links | Restrictions | Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel.

At the bottom right, there is a "Previous Remarks" section, a "Remarks" text area, an "Audit" button, an "Outcome" dropdown menu, and an "Exit" button.

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 a various credit lines, hence displaying the total pool amount utilized at any point in time.

Available Amount

The system will display 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 will display the collateral description whenever you select collateral code.

Collateral Branch

The system will display the collateral branch whenever you select collateral code.

Collateral Currency

The system will display the collateral currency whenever you select collateral code.

Collateral Amount

The system will display 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, 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 will display the linked amount in pool currency.

Order Number

Specify the order number.

Spread

The system will display the spread.

Rate of Interest

The system will display the rate of interest.

Expiry Date

The system will display the expiry date.

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

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 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 "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 'Verify Prospect or Customer Details' screen.

2.5.4 Customer Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Customer Channels' button to specify the details relating to channels.

SD Product Definition

New

Product Code *

Description *

Slogan *

Remarks *

Product Group *

Product Group Description

SD Start Date *

SD End Date

Product Type *

Normal Deposit ▼

Maker

Checker

Date Time:

Mod No

Record Status

Authorization Status

Exit

Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

2.5.5 Account Channel Button

You can capture the information of channels like Internet Banking, Interactive Voice Response, Mobile, ATM, and Credit Card at customer level. Click 'Account Channels' button to specify the details relating to channels.

SD Product Definition

New

Product Code *

Description *

Slogan *

Remarks *

Product Group *

Product Group Description

SD Start Date *

SD End Date

Product Type *Normal Deposit

Maker

Date Time:

Mod No

Record Status

Checker

Date Time:

Authorization Status

Exit

Specify the following details:

Banking Channels

Specify the banking channels code. Alternatively, you can select the list of channels from the option list. The list displays the channels maintained in the system.

Banking Channel Name

The system displays the name of the banking channel.

Remarks

Specify remarks for the banking channel subscription.

2.5.6 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 displays the 'Deal Information' sub-screen. It is divided into several sections:

- Deal Information:** Contains fields for 'Deal Description', 'Comments', 'Project Start Date', 'Project End Date', 'Gestation Period (in Months)', 'Deal Currency' (set to GBP), 'Deal Amount', 'Anticipated IRR(%)', 'Projected Operation Date', and 'Capital Outlay'.
- Funding Details:** Includes sections for 'Equity' (Organization share, From Public, From Equity Partners) and 'Debt' (Collateralized Debt, Non-Collateralized Debt).
- Projected Cashflows:** A table with columns for Year, Currency, and Amount.
- Projected Revenues:** A table with columns 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. Alternatively, you can select the deal currency 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

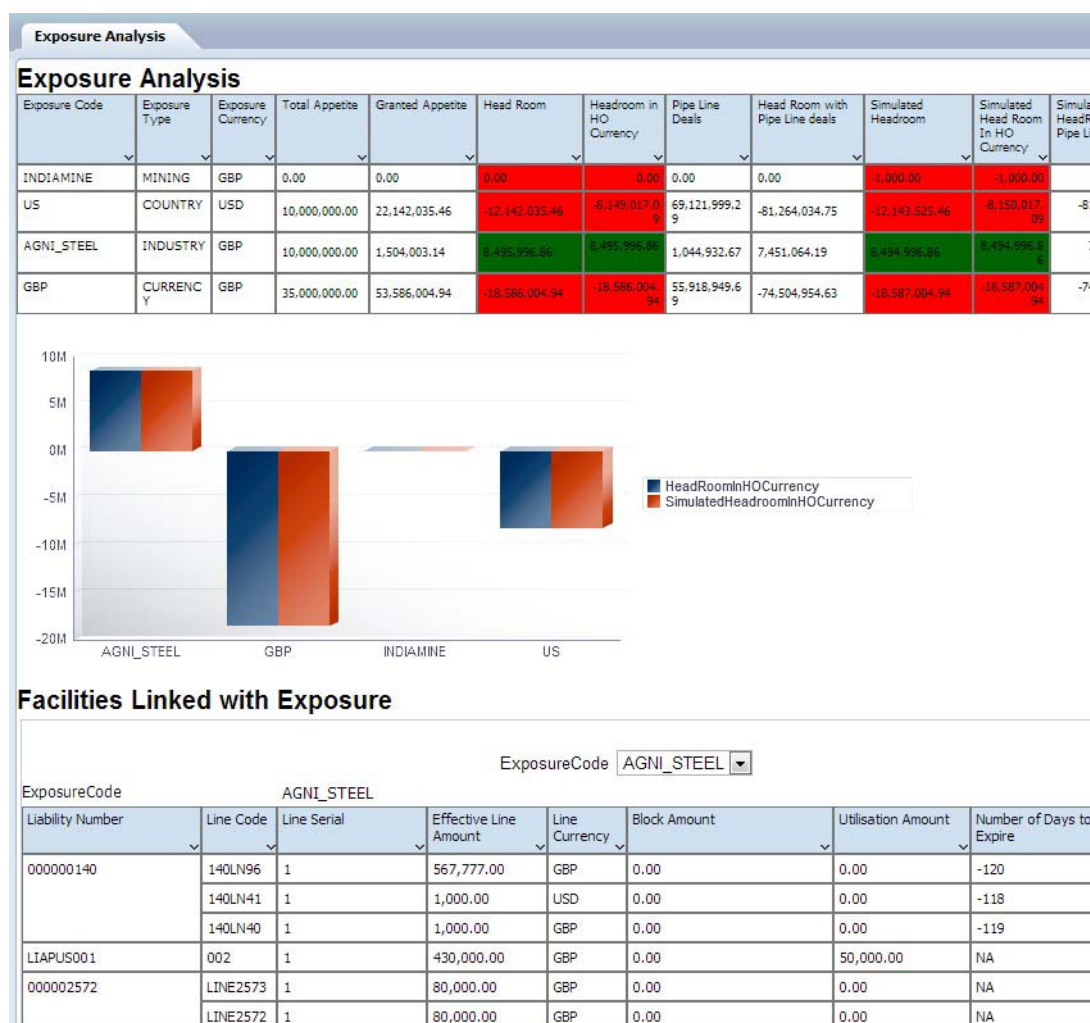
The system generates a deal advice. The deal advice gives information on the deal like projected revenues and projected cash flows with respect to the application.

2.5.7 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 a message 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.

2.6 **KYC Approval Sub-process**

This section contains the following topics:

- [Section 2.6.1, "Initiate KYC Approval Sub-process"](#)
- [Section 2.6.2, "Verify Prospect /Customer Details"](#)
- [Section 2.6.3, "Ascertain if KYC Checks are Required"](#)
- [Section 2.6.4, "SDN check"](#)
- [Section 2.6.5, "Verify SDN Match"](#)
- [Section 2.6.6, "Internal Blacklist Check"](#)
- [Section 2.6.7, "Verify Customer Contact Details"](#)
- [Section 2.6.8, "Other KYC Checks"](#)
- [Section 2.6.9, "KYC Decision"](#)

2.6.1 **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 arrange 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 check on the customer. The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

Bank initiates 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:

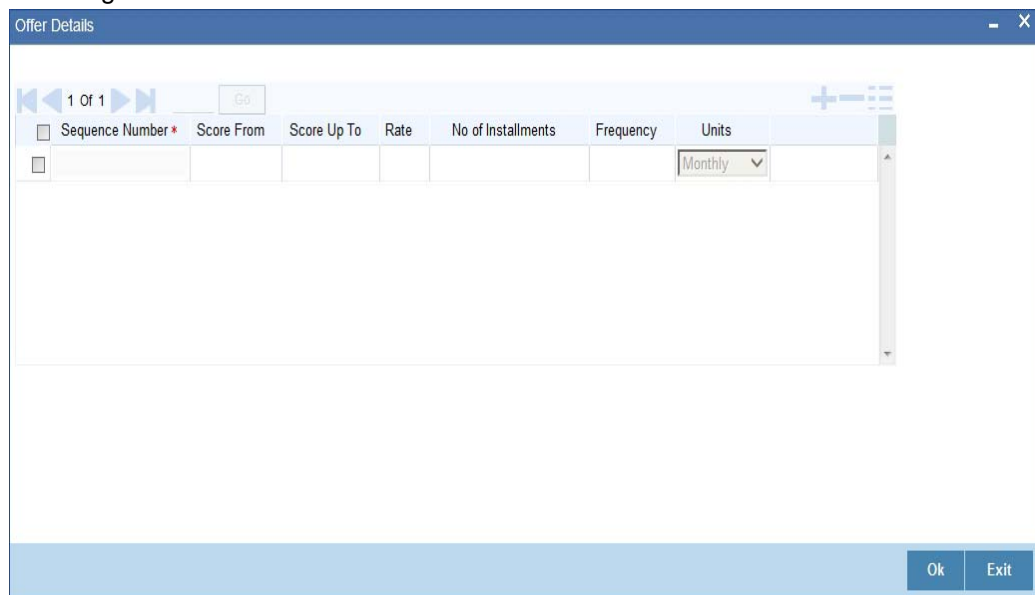
- Verify prospect /customer details
- Ascertain if KYC checks are required
- SDN checks
- Verify SDN Match
- Internal Black List check
- External KYC Checks
- Verify customer contact details
- Other KYC Checks
- KYC Decision

2.6.2 **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"

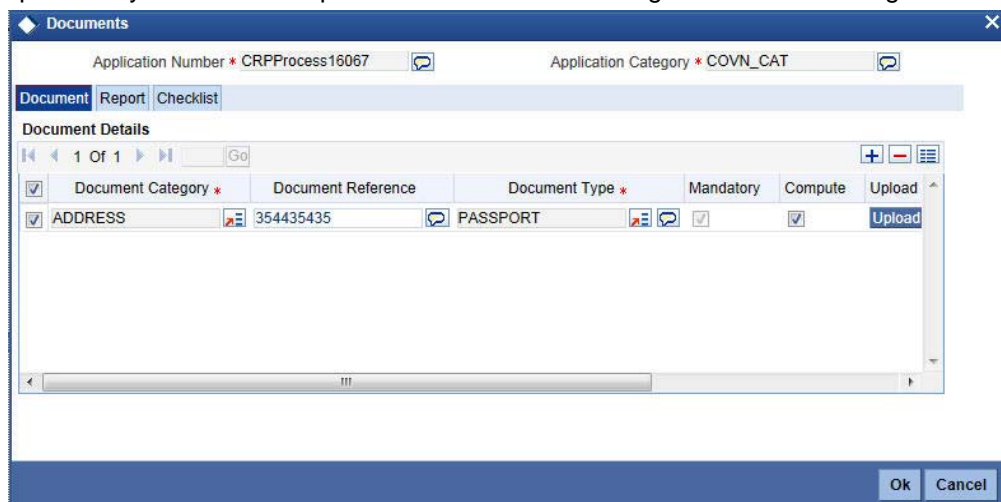
If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.



The 'Offer Details' screen displays a table with the following columns: Sequence Number, Score From, Score Up To, Rate, No of Installments, Frequency, and Units. The 'Units' column has a dropdown menu currently set to 'Monthly'. The table is currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

Sequence Number *	Score From	Score Up To	Rate	No of Installments	Frequency	Units
						Monthly

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



The 'Documents' screen shows the 'Document' tab selected. It displays 'Application Number * CRPProcess16067' and 'Application Category * COVN_CAT'. Below, the 'Document Details' section shows a table with columns: Document Category, Document Reference, Document Type, Mandatory, Compute, and Upload. The 'Upload' column has a dropdown menu currently set to 'Upload'. The table is currently empty. At the bottom right, there are 'Ok' and 'Cancel' buttons.

Document Category *	Document Reference	Document Type *	Mandatory	Compute	Upload
ADDRESS	354435435	PASSPORT			Upload

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

Customer Details

Customer Type * ☒ Corporate
☐ Individual
☐ Bank

Application Number CRPPProcess7240

Full Name
Customer Name Carrefour
Local Branch 103

Customer No 10310063
Customer Category * CORPORATE

Main Director **KYC Details**

KYC Director Profile

1 Of 1 Go

Director Name
DAVID

Ok Cancel

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.

2.6.3 **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.

The SUMMARY screen features a search bar with 'Search', 'Advanced Search', and 'Reset' options. Below it are filters for Authorization Status, Record Status, Subscription Reference, SD Reference Number, Customer Account, Subscription Status, and User Reference. A table below shows 15 records per page, with 1 of 1 records displayed. The table has columns for Authorization Status, Record Status, Subscription Reference, SD Reference Number, Customer Account, Subscription Status, and User Reference. An 'Exit' button is at the bottom right.

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

The Customer Details screen displays customer information: Customer Type (Corporate), Full Name, Customer Name (Carrefour), Local Branch (103), Customer No (10310063), and Customer Category (CORPORATE). It also shows the Application Number (CRPPProcess7240). The KYC Director Profile section shows a table with 1 of 1 records, listing the Director Name (DAVID). The screen has 'Main', 'Director', and 'KYC Details' tabs. An 'Ok' button is at the bottom right.

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 'Ascertain KYC Check' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

2.6.4 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.

2.6.5 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:

The screenshot shows the 'Verify SDN Match' application window. It contains several input fields for application details, a 'Customer Details' table, and a status bar at the bottom.

Application Details:

- Application Number: CRPProcess16080
- Application Branch: 000
- Application Date: 2013-01-28
- Application Category: COVN_CAT
- Operation: Existing
- Channel:
- Channel Reference No:
- External Source:
- External Source Ref No:
- Application Priority: Low
- User Reference Number: 000ELCM1302802JC
- Application Status: CP Enrichment
- Customer Liability: 000000062
- Checkboxes: ☒ KYC Required, ☒ Credit Rating Required
- Buttons: [Default Liability](#), [Facility Hierarchy](#), [View](#)

Customer Details:

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details

Status Bar:

- Documents | MIS | Image |
- Previous Remarks
- Remarks
- Audit
- Outcome: [NO MATCH](#)
- Exit

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

The screenshot shows a 'Customer Details' window with the following fields:

- Customer Type: ☒ Corporate, ☐ Individual, ☐ Bank
- Application Number: CRPPProcess7240
- Full Name: [Empty]
- Customer Name: Carrefour
- Local Branch: 103
- Customer No: 10310063
- Customer Category: CORPORATE

Navigation tabs: Main, Director, **KYC Details**

KYC Director Profile

Director Name	SDN Result
DAVID	NO MATCH

Buttons: Ok, Cancel

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.

2.6.6 Internal Blacklist Check

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 '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.

2.6.7 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:

Verify Customer Contract Details

Save Hold

Application Number * CRPProcess16080 Channel
 Application Branch * 000 Channel Reference No
 Application Date * 2013-01-28 External Source
 Application Category * COVN_CAT External Source Ref No
 Operation * Existing

☒ KYC Required
☒ Credit Rating Required
 Default Liability

Application Priority Low
 User Reference Number * 000ELCM1302802JC
 Application Status CP Enrichment
 Customer Liability * 000000062 View

Facility Hierarchy

Customer Details

Existing Customer Customer No Default Customer Name Local Branch Liability Number Details

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details
-------------------------------------	-------------------------------------	-----------	---------	---------	-----	-----------	---------

Documents | MIS | Image |

Previous Remarks Remarks Audit Outcome Exit

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

Customer Details

KYC Corporate Profile

SDN Result NO MATCH
 Internal Blacklist Result NOT FOUND
 Contract Verification good
 Remarks
 Other KYC Remarks fine

External KYC Remarks

Name	Value
SDAF	A

KYC Director Profile

Director Name	SDN Result	Internal Blacklist Check	Contact Verification Result
DAVID	NO MATCH	NOT FOUND	Good

External KYC Remarks

Name	Value
FGFG	AA

Ok Cancel

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.

2.6.8 Other KYC Checks

As per the bank's mandated policy, you will have to 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:

Other KYC checks

New

Workflow Reference # Priority

Application Category Application Number *

Application Branch Application Status

Date Priority

Account Details

Account Number Account Branch

Account Description Account Currency

Account Type ☒ Single ☐ Joint Account Class

Main Nominee

Customer - KYC Details

Customer Number	Name	SDN Result	Internal Blacklist Check	Contact Verification Remarks
<input type="checkbox"/>				

Document

Previous Remarks Remarks Outcome

Audit Exit

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

Customer Details

KYC Corporate Profile

SDN Result NO MATCH

Internal Blacklist Result NOT FOUND

Contract Verification Remarks good

Other KYC Remarks fine

External KYC Remarks

Name	Value
SDAF	A

KYC Director Profile

Director Name	SDN Result	Internal Blacklist Check	Contact Verification Ren
DAVID	NO MATCH	NOT FOUND	Good

External KYC Remarks

Name	Value
FGFG	AA

Ok Cancel

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.

2.6.9 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:

The screenshot displays the 'KYC Decision' application window. At the top, there is a toolbar with 'Save' and 'Hold' icons. The main form contains several input fields and checkboxes. The 'Application Number' is 'CRPPProcess16080'. The 'Application Branch' is '000'. The 'Application Date' is '2013-01-28'. The 'Application Category' is 'COVN_CAT'. The 'Operation' is 'Existing'. The 'Channel' is empty. The 'Channel Reference No' is empty. The 'External Source' is empty. The 'External Source Ref No' is empty. The 'Application Priority' is 'Low'. The 'User Reference Number' is '000ELCM1302802JC'. The 'Application Status' is 'CP Enrichment'. The 'Customer Liability' is '000000062'. There are checkboxes for 'KYC Required' and 'Credit Rating Required', both of which are checked. A 'Default Liability' button is visible. A 'Facility Hierarchy' button is also present. Below the main form, there is a 'Customer Details' section with a table. The table has columns for 'Existing Customer', 'Customer No', 'Default', 'Customer Name', 'Local Branch', 'Liability Number', and 'Details'. The first row shows 'Existing Customer' as checked, 'Customer No' as '000006449', 'Default' as 'Default', 'Customer Name' as 'TEST123', 'Local Branch' as '000', and 'Liability Number' as '000000062'. The 'Details' column has a 'Details' button. At the bottom of the screen, there is a 'Documents' section with 'MIS' and 'Image' tabs. Below this, there is a 'Previous Remarks' section, a 'Remarks' section, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details

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.

2.7 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.

2.8 Credit Review and Scoring

This section contains the following topics:

- [Section 2.8.1, "Initiate Credit Review and Scoring Stage"](#)
- [Section 2.8.2, "Credit Evaluation"](#)

2.8.1 Initiate Credit Review and Scoring Stage

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

The actual takes 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:

Credit appraisal review and scoring

Save Hold

Application Number * CRPProcess16080 Channel
 Application Branch * 000 Channel Reference No
 Application Date * 2013-01-28 External Source
 Application Category * COVN_CAT External Source Ref No
 Operation * Existing

☒ KYC Required
☒ Credit Rating Required
 Default Liability

Application Priority Low
 User Reference Number * 000ELCM1302802JC
 Application Status CP Scoring
 Customer Liability 000000062 View

Facility Hierarchy

Customer Details Requested Collateral Pool Remarks

Liability Details

Liability Number 000000062 User Defined Status
 Liability Name * 000000062 Revision Date
 Main Liability No Liability Category
 Liability Branch * 000 ☐ UnAdvised
 Liability Currency * GBP ☐ Netting Required
 Overall Limit * 782,000,000,000.00
 Utilized Amount 0.00

Liability Clean Risk Limit 0.00
 Secondary Clean Risk Limit 0.00
 Secondary Pre Settlement Risk Limit 0.00

Customer Details

1 Of 1

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details

Documents | Customer Interactions | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image |

Previous Remarks Remarks Audit Outcome Exit

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

2.8.2 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 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 'Credit appraisal risk evaluation' screen.

2.9 Risk Evaluation

This section contains the following topics:

- [Section I, "Section 2.9.1, "Credit Evaluation"Risk Evaluation Stage"](#)
- [Section 2.9.1, "Credit Evaluation"Risk Evaluation Stage](#)

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

The actual takes 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 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:

Credit appraisal review and scoring

Save Hold

Application Number * CRPPProcess16080
 Application Branch * 000
 Application Date * 2013-01-28
 Application Category * COVN_CAT
 Operation * Existing

Channel
 Channel Reference No
 External Source
 External Source Ref No

Application Priority Low
 User Reference Number * 000ELCM1302802JC
 Application Status CP Scoring
 Customer Liability 000000062 View

☒ KYC Required
☒ Credit Rating Required
 Default Liability

Facility Hierarchy

Customer Details Requested Collateral Pool Remarks

Liability Details

Liability Number 000000062
 Liability Name * 000000062
 Main Liability No
 Liability Branch * 000
 Liability Currency * GBP
 Overall Limit * 782,000,000,000.00
 Utilized Amount 0.00

User Defined Status
 Revision Date
 Liability Category
☐ UnAdvised
☐ Netting Required

Liability Clean Risk Limit 0.00
 Secondary Clean Risk Limit 0.00
 Secondary Pre Settlement Risk Limit 0.00

Customer Details

1 Of 1

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details

Documents | Customer Interactions | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image |

Previous Remarks Remarks Audit Outcome Exit

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

2.9.1 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.

The screenshot shows the 'Credit Evaluation' window. At the top, there are input fields for 'Application Number', 'Application Category', 'Customer Type' (set to 'Corporate'), 'Customer Branch', 'Customer No', and 'Customer Name'. Below these are tabs for 'Risk', 'Quantitative Analysis', 'Qualitative Analysis' (selected), 'Model Server Details', 'Credit Agency', and 'Legal Details'. The 'Qualitative Analysis' tab displays a table with columns 'Ratio', 'Description', and 'Value'. The table is currently empty. Below the table are buttons for 'Benchmark Report' and 'Analysis Report'. At the bottom right are '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.

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.

2.10 Facility Sanction Letter

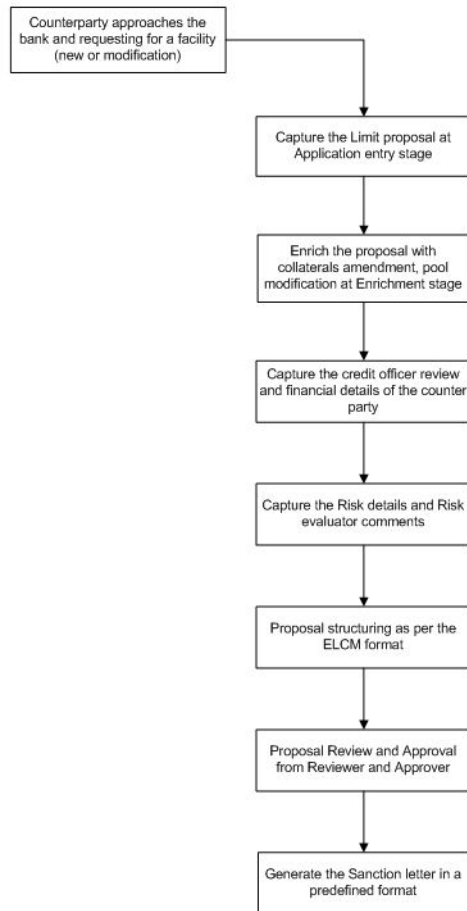
In the Credit Appraisal Management process system provides an option to generate the sanctioning letter in preformatted report after approval stage. System will capture facility details from various stages like application entry, data enrichment, credit review and scoring, Risk analysis, proposal structuring, review and approval stages. Details like facility, collateral, collateral pool, reviewed on, reviewed by, approved by, financial ratios, history details, etc. will be captured.

This section contains the following topics:

- Section 2.10.1, "Process Flow Diagram"
- [Section 2.10.2, "Credit Analysis"](#)
- [Section 2.10.3, "Credit Risk"](#)

2.10.1 Process Flow Diagram

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



2.10.2 Credit Analysis

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

The screenshot shows a software window titled "Credit Analysis" with a standard Windows-style title bar (minimize, maximize, close buttons). The form is organized into several sections:

- Top Section:** Contains two text input fields: "Application Number" and "Application Branch".
- Counterparty Information:** A large text area for "CounterParty Description" is on the left. To its right are three smaller text input fields: "Counterparty Status", "Country watch status", and "Counter Party Watch Status".
- Industry Analysis:** A text input field with the label "Industry Analysis".
- Management and Ownership:** A text input field with the label "Management and Ownership".
- Revenue / Profitability:** A section header followed by a text input field labeled "Historical / Current performance".
- Forecast / Sensitivity Analysis:** A text input field.
- Balancesheet Analysis:** A section header followed by a text input field labeled "Historical / Current performance".
- Forecast / Sensitivity Analysis:** A text input field.
- Cashflow Analysis:** A section header followed by a text input field labeled "Historical / Current performance".
- Forecast / Sensitivity Analysis:** A text input field.
- Debit Maturity / Liquidity:** A section header followed by a text input field labeled "Historical / Current performance".
- Forecast / Sensitivity Analysis:** A text input field.

At the bottom right of the window, there are "Ok" and "Cancel" buttons.

Specify the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application branch that is maintained in the system. The application branch is the branch where the credit proposal is initiated.

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.

Management and Ownership

Specify a short description about the management and the ownership of the counterparty.

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.

2.10.3 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 'Risk Analysis' form with the following sections:

- Application Number:** CRPPProcess3466
- Application Branch:** 000
- Assessment of Key Risks:**
 - Key Risk 1: KEY_RISK_1
 - Key Risk 2: KEY_RISK_2
 - Key Risk 3: KEY_RISK_3
- Evaluation of the Structure:**
 - Overview of Facilities: FACILITY
 - Overview of key Covenants: COVENANTS
 - ☒ Compliance with Key clauses
- MGS & LGD:**
 - Justification: GOOD

At the bottom right, there are 'Ok' and 'Cancel' buttons.

Specify the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application branch that is maintained in the system. The application branch is the branch where the credit proposal is initiated.

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.

When sanction letter generation fails, the system displays an error message, "BIP server is not properly configured".

2.11 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".

This section contains the following topics:

- [Section 2.11.1, "Pricing Tab"](#)
- [Section 2.11.2, "Calculating RAROC"](#)
- [Section 2.11.3, "Terms Tab"](#)
- [Section 2.11.4, "Exception Tab"](#)

2.11.1 Pricing Tab

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

Credit Appraisal Template

New

Workflow Reference # Priority

Application Number*

Application Branch*

Application Date*

Application Category*

Operation*

Customer Liability*

Channel

Channel Reference No

External Source

External Source Ref No

☐ KYC Required

☐ Credit Rating Required

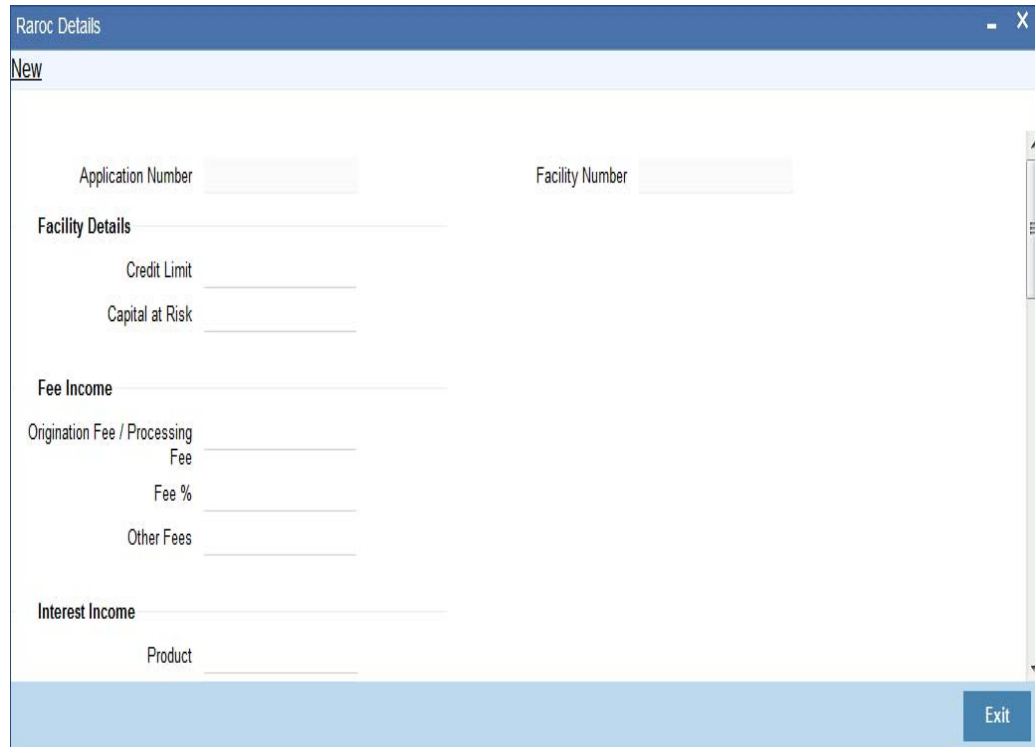
Documents | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image | Facility Preference | Pool Links | Restrictions |

Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel

Previous Remarks Remarks Outcome

2.11.2 Calculating RAROC

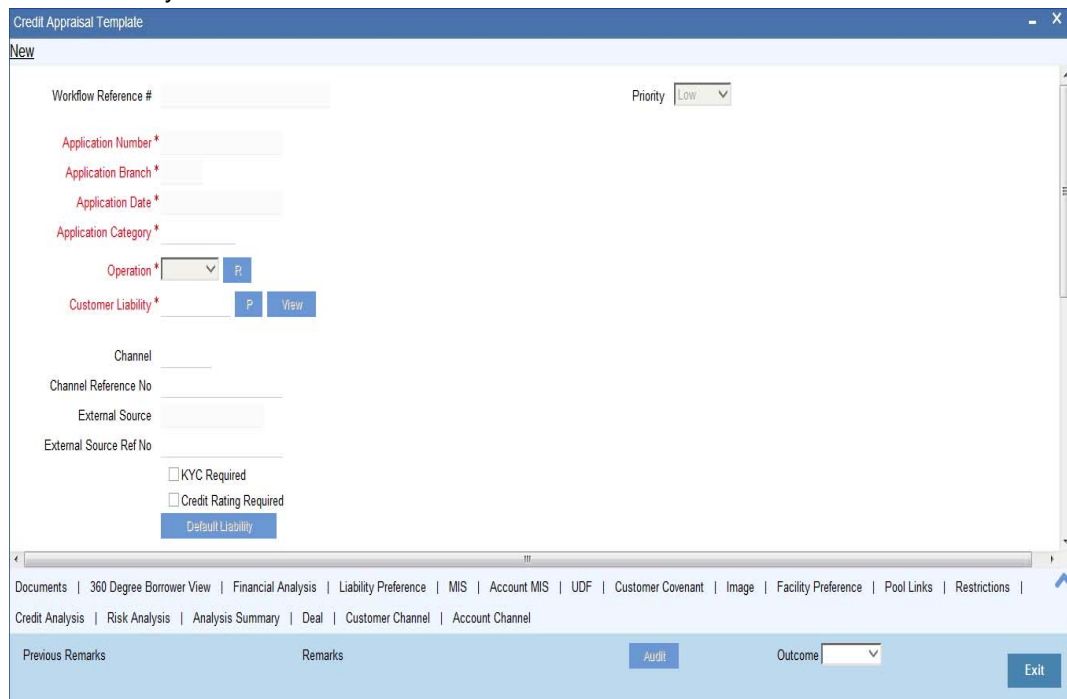
The system will calculate risk adjusted return on capital (RAROC) using 'RAROC Calculation' screen. You can invoke this screen by clicking 'Raroc' button in the 'Credit appraisal proposal structure' screen.



The 'RAROC Details' screen is a web-based form for entering data related to Risk Adjusted Return on Capital. It features a blue header bar with the title 'RAROC Details' and a 'New' tab. The form is organized into several sections: 'Application Number' and 'Facility Number' are input fields at the top; 'Facility Details' includes 'Credit Limit' and 'Capital at Risk'; 'Fee Income' includes 'Origination Fee / Processing Fee', 'Fee %', and 'Other Fees'; and 'Interest Income' includes 'Product'. An 'Exit' button is located in the bottom right corner.

2.11.3 Terms Tab

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



The 'Credit Appraisal Template' screen displays the 'Terms Tab' for viewing terms and conditions. It has a blue header bar with the title 'Credit Appraisal Template' and a 'New' tab. The form includes various input fields and buttons: 'Workflow Reference #' and 'Priority' (set to 'Low'); 'Application Number *', 'Application Branch *', 'Application Date *', and 'Application Category *' (all marked with a red asterisk); 'Operation *' with a dropdown and a 'P' button; 'Customer Liability *' with a 'P' button and a 'View' button; 'Channel', 'Channel Reference No', 'External Source', and 'External Source Ref No'; and checkboxes for 'KYC Required' and 'Credit Rating Required'. A 'Default Liability' button is also present. At the bottom, there is a navigation bar with links to 'Documents', '360 Degree Borrower View', 'Financial Analysis', 'Liability Preference', 'MIS', 'Account MIS', 'UDF', 'Customer Covenant', 'Image', 'Facility Preference', 'Pool Links', 'Restrictions', 'Credit Analysis', 'Risk Analysis', 'Analysis Summary', 'Deal', 'Customer Channel', and 'Account Channel'. The bottom right corner features 'Previous Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

2.11.4 Exception Tab

In this screen you can view the facility exception details.

Credit Appraisal Template

New

Workflow Reference # Priority

Application Number *

Application Branch *

Application Date *

Application Category *

Operation * R

Customer Liability * P View

Channel

Channel Reference No

External Source

External Source Ref No

☐ KYC Required

☐ Credit Rating Required

Default Liability

Documents | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image | Facility Preference | Pool Links | Restrictions |

Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel

Previous 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 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.

2.12 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 a web application window titled "Credit Appraisal Template". The form is divided into several sections. At the top, there is a "New" button and a "Priority" dropdown menu set to "Low". Below this, there are input fields for "Workflow Reference #", "Application Number *", "Application Branch *", "Application Date *", and "Application Category *". There is also an "Operation *" dropdown menu with a "P" button next to it. Below these, there is a "Customer Liability" input field with a "P" button and a "View" button. Further down, there are input fields for "Channel", "Channel Reference No", "External Source", and "External Source Ref No". There are two checkboxes: "KYC Required" and "Credit Rating Required". At the bottom of the form, there is a "Default Liability" button. Below the form, there is a navigation bar with links: "Documents", "360 Degree Borrower View", "Financial Analysis", "Liability Preference", "MIS", "Account MIS", "UDF", "Customer Covenant", "Image", "Facility Preference", "Pool Links", "Restrictions", "Credit Analysis", "Risk Analysis", "Analysis Summary", "Deal", "Customer Channel", and "Account Channel". At the very bottom, there is a "Previous Remarks" section, a "Remarks" input field, an "Audit" button, an "Outcome" dropdown menu, and an "Exit" button.

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.

2.13 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.

2.14 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.

2.15 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.

The screenshot shows a web application window titled "Credit Appraisal Template". The form is divided into several sections. At the top, there is a "New" tab. Below it, the "Workflow Reference #" field is followed by a "Priority" dropdown menu set to "Low". The main form area contains several required fields marked with a red asterisk: "Application Number", "Application Branch", "Application Date", "Application Category", "Operation" (with a dropdown arrow and a "P" button), and "Customer Liability" (with a "P" button and a "View" button). Below these are optional fields: "Channel", "Channel Reference No", "External Source", and "External Source Ref No". There are also checkboxes for "KYC Required" and "Credit Rating Required", and a "Default Liability" button. At the bottom of the form, there is a navigation bar with links: "Documents", "360 Degree Borrower View", "Financial Analysis", "Liability Preference", "MIS", "Account MIS", "UDF", "Customer Covenant", "Image", "Facility Preference", "Pool Links", and "Restrictions". Below this is another set of links: "Credit Analysis", "Risk Analysis", "Analysis Summary", "Deal", "Customer Channel", and "Account Channel". The bottom-most section contains a "Previous Remarks" field, a "Remarks" field, an "Audit" button, an "Outcome" dropdown menu, and an "Exit" button.

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.

2.16 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.

2.17 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.

2.18 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.

Credit appraisal approval

Save | Hold

Application Number * CRPPProcess16080
 Application Branch * 000
 Application Date * 2013-01-28
 Application Category * COVN_CAT
 Operation * Existing

Channel
 Channel Reference No
 External Source
 External Source Ref No

Application Priority Low
 User Reference Number * 000ELCM1302802JC
 Application Status CP Approval
 Customer Liability * 000000062 View

☒ KYC Required
☒ Credit Rating Required
[Default Liability](#)

[Facility Hierarchy](#)

Customer Details | Requested | Collateral | Pool | Pricing | Terms | Exception | Remarks

Liability Details

Liability Number 000000062
 Liability Name * 000000062
 Main Liability No
 Liability Branch * 000
 Liability Currency * GBP
 Overall Limit * 782,000,000,000.00
 Utilized Amount 0.00

User Defined Status
 Revision Date
 Liability Category
☐ UnAdvised
☐ Netting Required

Liability Clean Risk Limit 0.00
 Secondary Clean Risk Limit 0.00
 Secondary Pre Settlement Risk Limit 0.00

Customer Details

1 Of 1

Existing Customer	Customer No	Default	Customer Name	Local Branch	Liability Number	Details
<input checked="" type="checkbox"/>	000006449	Default	TEST123	000	000000062	Details

Documents | Customer Interactions | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image

Previous Remarks | Remarks | Audit | Outcome | Exit

2.19 Customer Account Information

In this stage you can capture the additional details of customer account like cheque book required, restriction on accounts, etc.

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

Credit Appraisal Template

New

Workflow Reference #

Priority

Low

Application Number *

Application Branch *

Application Date *

Application Category *

Operation *

P

Customer Liability *

P

View

Channel

Channel Reference No

External Source

External Source Ref No

☐ KYC Required

☐ Credit Rating Required

Default Liability

Documents | 360 Degree Borrower View | Financial Analysis | MIS | Account MIS | UDF | Customer Covenant | Image | Account | Facility Preference | Pool Links | Restrictions |

Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel

Previous Remarks

Remarks

Audit

Outcome

Exit

3. Credit Appraisal Management Closure/Transfer Process

3.1 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.

This chapter contains the following sections:

- [Section 3.2, "Closure Process"](#)
- [Section 3.3, "Transfer Process"](#)
- [Section 3.4, "Stages in Closing Credit Appraisal Management"](#)
- [Section 3.5, "Application Entry"](#)
- [Section 3.6, "Facility Closure Enrichment"](#)
- [Section 3.7, "Facility Closure Review"](#)
- [Section 3.8, "Facility Closure Approval"](#)
- [Section 3.9, "Closure Advice Generation"](#)
- [Section 3.10, "DB Hand off"](#)
- [Section 3.11, "Hand off Retry"](#)
- [Section 3.12, "Customer Acceptance"](#)

3.2 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

3.3 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.

3.4 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).

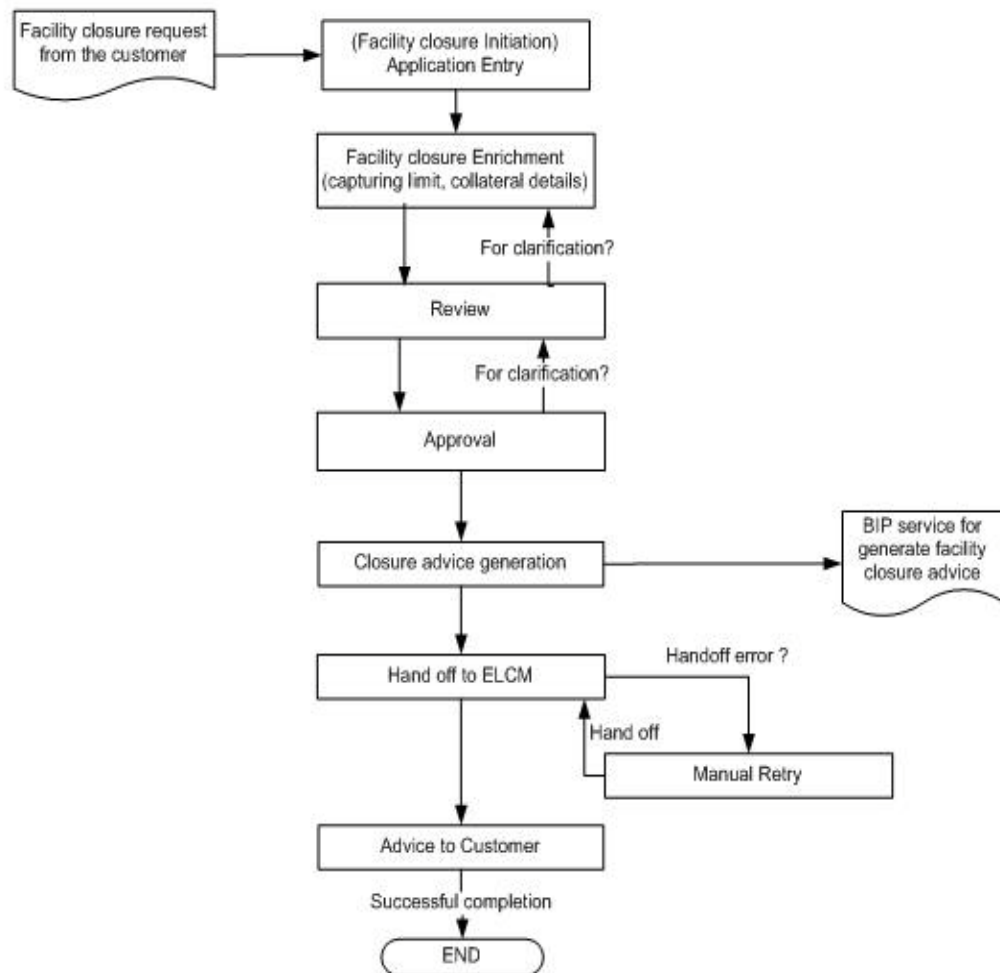
After the approval, the system will invoke the ELCM services to hand off the close of facility and raise the error messages in case ELCM validation fails.

This section contains the following topics:

- [Section 3.4.1, "Process Flow Diagram"](#)
- [Section 3.4.2, "Process Matrix"](#)

3.4.1 Process Flow Diagram

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



3.4.2 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

Stage	Stage Title	Description	Function ID	Exit point
2	Facility closure enrichment	<p>This stage is for enriching the facility details / documentation for closing the facility.</p> <p>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</p>	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	<p>Stage for Hand off the Limit details to ELCM system for closing the facility.</p> <p>Manual Retry option will be provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.</p>		
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

3.5 Application Entry

This section contains the following topics:

- [Section 3.5.1, "Application Entry Stage"](#)

- [Section 3.5.2, "Facility Details Tab"](#)

3.5.1 Application Entry Stage

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.

The screenshot shows a software window titled "Credit Appraisal Template". Inside, there's a "New" tab. The form has several input fields and dropdown menus. Fields with red asterisks (*) indicate required information. The "Application Number" field is highlighted. At the bottom, there's a navigation bar with buttons for "Previous Remarks", "Remarks", "Audit", "Outcome", and "Exit".

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.

3.5.2 Facility Details Tab

You can capture the following customer facility credit proposal details:

The screenshot displays a software window titled "Credit Appraisal Template". Inside, there is a "New" tab and a form with the following fields and controls:

- Workflow Reference # (text input)
- Priority (dropdown menu, currently set to "LOW")
- Application Number * (text input)
- Application Branch * (text input)
- Application Date * (text input)
- Application Category * (text input)
- Operation * (dropdown menu, currently set to "Close")
- Channel (text input)
- Channel Reference No (text input)
- External Source (text input)
- External Source Ref No (text input)
- Application Level (text input, currently set to "1")
- Application Priority (dropdown menu, currently set to "Low")
- User Reference Number * (text input)
- Application Status (dropdown menu, currently set to "New Application")
- Customer Liability (text input, with "P" and "View" buttons next to it)

At the bottom of the form, there is a navigation bar with the following elements:

- Documents | Customer Interactions | 360 Degree Borrower View | Customer Covenant
- Previous Remarks (text input)
- Remarks (text input)
- Audit (button)
- Outcome (dropdown menu)
- Exit (button)

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.

3.6 Facility Closure Enrichment

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

Facility Closure Enrichment

Save Hold

Application Number * CRPClosureProcess161

Application Branch * 000

Application Date * 2013-01-28

Application Category * COVN_CAT

Channel

Channel Reference No

External Source

External Source Ref No

Application Priority Low

User Reference Number * 000ELCL1302800UV

Application Status

Enrichment

Operation * Close

Customer Liability 000000082 View

Customer Details Facility Details Pool Terms Exception Stage Remarks

Liability Details

Liability Number 000000082

Liability Branch * 000

Liability Name * 000000082

Liability Currency * USD

Main Liability No

Overall Limit * 450,000,000.00

Liability Category

Utilized Amount 650,000.00

User Defined Status

Revision Date

Customer Details

1 Of 1

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		

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

Previous 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.

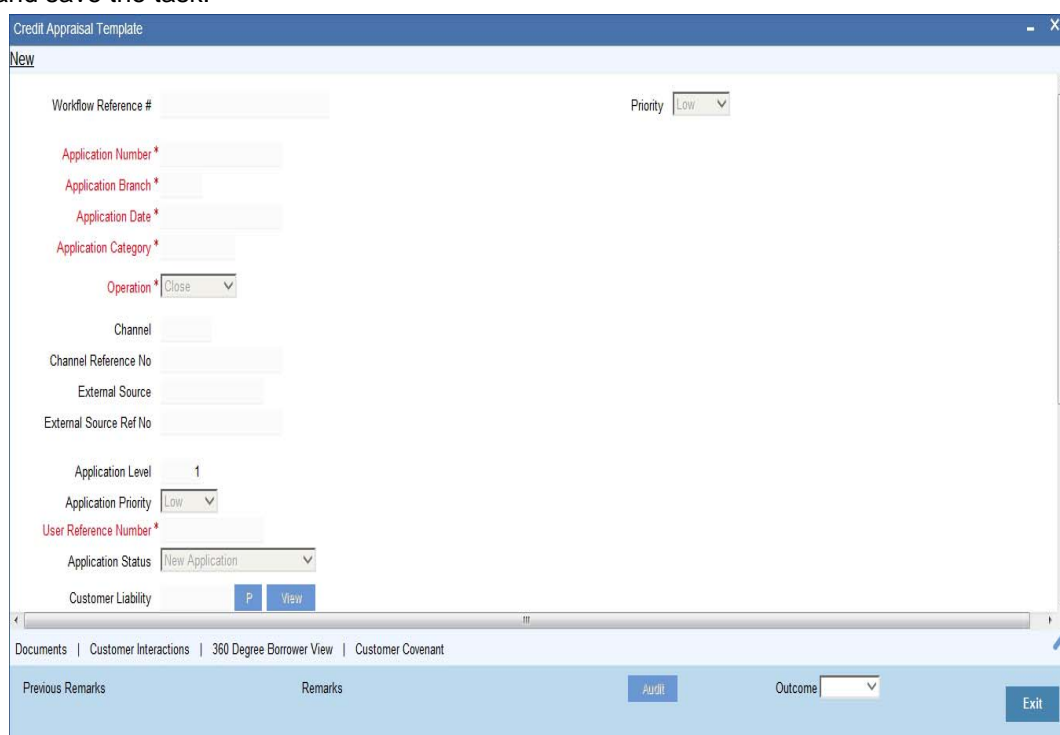
The system displays the system message as "xxx Acquire Successful" on successful acquisition of the task.

Task will 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.

3.7 Facility Closure Review

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



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.

3.8 Facility Closure Approval

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

The screenshot shows the 'Facility Closure Approval' application form. The form is divided into several sections: Application Details, Customer Details, Liability Details, and a table of Customer Details. The Application Details section includes fields for Application Number, Application Branch, Application Date, Application Category, Operation, Channel, Channel Reference No, External Source, External Source Ref No, Application Priority, User Reference Number, Application Status, and Customer Liability. The Customer Details section includes tabs for Customer Details, Facility Details, Pool, Terms, Exception, and Stage Remarks. The Liability Details section includes fields for Liability Number, Liability Branch, Liability Name, Main Liability No, Liability Category, Liability Currency, Overall Limit, Utilized Amount, User Defined Status, and Revision Date. The Customer Details table lists customer information including Customer No, Customer Name, Local Branch, Liability Number, RM ID, and RM Name. The bottom of the form has a 'Previous Remarks' section, a 'Remarks' section, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

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.

3.9 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.

3.10 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.

3.11 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 the top right corner of the Application tool bar and clicking the adjoining arrow button.

Facility Closure Manual Retry

Save Hold

Application Number * Channel
Application Branch * 000 Channel Reference No
Application Date * 2013-01-28 External Source
Application Category * External Source Ref No
Operation * Close Application Priority Low
User Reference Number * 000ELCL1302800UX
Application Status Facility Closure Manual Retry
Customer Liability View

Customer Details Facility Details Pool Terms Exception Stage Remarks

Liability Details

Liability Number Liability Branch * User Defined Status
Liability Name * Liability Currency * Revision Date
Main Liability No Overall Limit *
Liability Category Utilized Amount

Customer Details

1 Of 1

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
-------------	---------------	--------------	------------------	-------	---------

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

Previous Remarks Remarks Audit Outcome Exit

3.12 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 Branch * 000

Channel Reference No

Application Date * 2013-01-28

External Source

Application Category * COVN_CAT

External Source Ref No

Operation * Close

Application Priority Low

User Reference Number * 000ELCL1302800UV

Application Status Customer Acceptance

Customer Liability 000000082

View

Customer Details

Facility Details

Pool

Terms

Exception

Stage Remarks

Liability Details

Liability Number 000000082

Liability Branch * 000

Liability Name * 000000082

Liability Currency * USD

Main Liability No

Overall Limit * 450,000,000,000.00

Liability Category

Utilized Amount 650,000.00

User Defined Status

Revision Date

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 Interactions

360 Degree Borrower View

Customer Covenant

Previous Remarks

Remarks

Audit

Outcome

Exit

4. Covenant Tracking Process

4.1 Introduction

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

This chapter contains the following topics:

- [Section 4.2, "Stages in Covenant Tracking Process"](#)
- [Section 4.3, "Receive Covenant Details"](#)
- [Section 4.4, "Covenant Verification"](#)
- [Section 4.5, "Covenant Follow up"](#)

4.2 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:

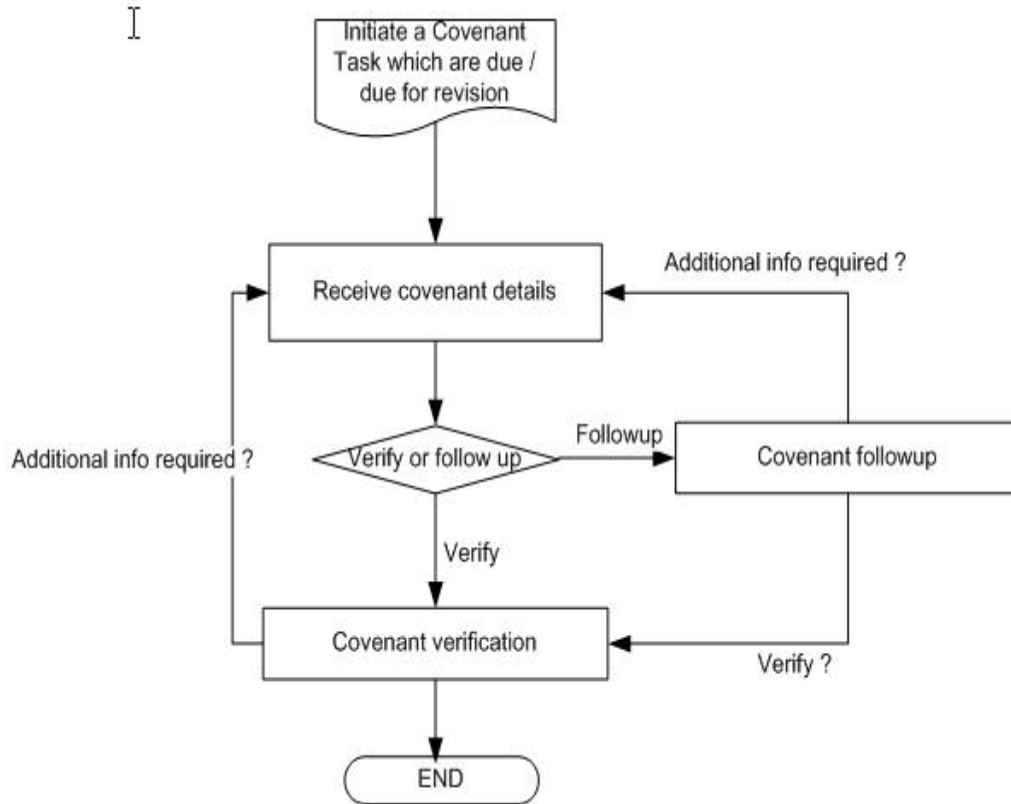
- Receive covenants
- Covenants Verification
- Follow up

This section contains the following topics:

- [Section 4.2.1, "Process Flow Diagram"](#)
- [Section 4.2.2, "Process Matrix"](#)

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	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

4.3 Receive Covenant Details

This section contains the following topics:

- [Section 4.3.1, "Receive Covenant Details Stage"](#)
- [Section 4.3.2, "Viewing Customer Conversation"](#)
- [Section 4.3.3, "Viewing Conversation Information"](#)
- [Section 4.3.4, "Viewing Customer Covenant Details"](#)
- [Section 4.3.5, "Maintaining Document Details"](#)

4.3.1 Receive Covenant Details Stage

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

The screenshot shows a web application window titled 'New' with a blue header bar. The form is divided into several sections:

- Workflow Reference #**: Text input field.
- Priority**: Dropdown menu with 'Low' selected.
- Process Ref No**: Text input field.
- Branch**: Text input field.
- Initiation Date**: Text input field.
- Application Category**: Text input field.
- Approval Status**: Dropdown menu with 'Recieve Covenant' selected.
- User Reference Number**: Text input field.
- Covenant Details**: A section with multiple fields:
 - Covenant Reference Number**: Text input field.
 - Covenant Id**: Text input field.
 - Covenant Name**: Text input field.
 - Revision**: Text input field.
 - Related To**: Dropdown menu.
 - Credit Appraisal Reference No**: Text input field.
 - Facility Line**: Text input field.
 - Facility Serial**: Text input field.
 - Description**: Text input field.
 - Customer No**: Text input field.
 - Customer Name**: Text input field.
 - Covenant Due Date**: Text input field.
 - Frequency**: Dropdown menu.
 - Next Revision Date**: Text input field.
- Track Customer**: Text input field.
- Collateral Code**: Text input field.
- Description**: Text input field.
- Liability No**: Text input field.
- CIF Tracking Required**: Checkbox.
- Next Revision Required**: Checkbox.
- Calculate**: Blue button.

At the bottom, there is a navigation bar with tabs: 'Cust Interaction', 'Customer Covenants', and 'Documents'. Below the tabs, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown), and 'Exit'.

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.

4.3.2 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.

The screenshot shows a software window titled "Customer Conversations". At the top, there are two input fields: "Reference Number" and "Customer No". Below these is a navigation bar with "1 Of 1" and a "Go" button. The main area contains a table with the following headers: "Conversation ID", "Conversation Date", "Conversation Time", "Status Movement", and "Subject Description". There is a checkbox in the first column of the table. At the bottom left of the window is a "View" button, and at the bottom right is an "Exit" button.

You can view the following details:

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

4.3.3 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.

Conversation ID	Conversation Date	Conversation Time	Status Movement	Subject Description
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4.3.4 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.

Covenant Reference Number	Covenant Id	Covenant Type	Credit Appraisal Reference No	Related T
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

You can view the following details

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

4.3.5 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 displays the 'Documents' application window. At the top, there is a blue header bar with the text 'Documents'. Below this, a navigation bar contains three tabs: 'Document' (which is highlighted), 'Report', and 'Checklist'. The main content area is titled 'Document Details' and features a light blue header with navigation controls, including '1 Of 1' and a 'Go' button. Below the header, there is a table with two visible rows, each containing a small square icon in the first column. At the bottom of the window, there is a status bar with the text 'Document Details'.

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. 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.

4.3.5.1 Report Tab

The screenshot shows the 'Documents' section of a software interface. At the top, there is a blue header bar with the text 'Documents'. Below this, there is a tabbed interface with three tabs: 'Document', 'Report' (which is currently selected and highlighted in blue), and 'Checklist'. Under the 'Report' tab, the section is titled 'Report Details'. Below the title, there is a navigation bar with left and right arrow icons, the text '1 Of 1', and a 'Go' button. To the right of the navigation bar is a expand/collapse icon (+/-). Below the navigation bar, there is a list of items, each with a small square checkbox on the left. The first item's checkbox is checked, while the second is unchecked.

You can view the following details:

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

4.3.5.2 Checklist Tab

The screenshot shows the 'Documents' section of a software interface. At the top, there is a blue header bar with the text 'Documents'. Below this, there is a tabbed interface with three tabs: 'Document', 'Report', and 'Checklist' (which is currently selected and highlighted in blue). Under the 'Checklist' tab, the section is titled 'CheckList Details'. Below the title, there is a navigation bar with left and right arrow icons, the text '1 Of 1', and a 'Go' button. To the right of the navigation bar is a expand/collapse icon (+/-). Below the navigation bar, there is a list of items, each with a small square checkbox on the left. The first item's checkbox is checked, while the second is unchecked.

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.

4.4 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 a web application window titled "New" with a blue header bar. The form is organized into several sections:

- Workflow Reference #**: A text input field.
- Process Ref No**: A text input field.
- Branch**: A text input field.
- Initiation Date**: A date picker.
- Application Category**: A text input field.
- Priority**: A dropdown menu set to "Low".
- Approval Status**: A dropdown menu set to "Recieve Covenant".
- User Reference Number**: A text input field.
- Covenant Details**: A section containing:
 - Covenant Reference Number**: A text input field.
 - Covenant Id**: A text input field.
 - Covenant Name**: A text input field.
 - Revision**: A text input field.
 - Related To**: A dropdown menu.
 - Credit Appraisal Reference No**: A text input field.
 - Track Customer**: A text input field.
 - Collateral Code**: A text input field.
 - Description**: A text input field.
 - Liability Nn**: A text input field.
- Facility Line**: A text input field.
- Facility Serial**: A text input field.
- Description**: A text input field.
- Customer No**: A text input field.
- Customer Name**: A text input field.
- Covenant Due Date**: A date picker.
- Frequency**: A dropdown menu.
- Next Revision Date**: A date picker.
- Calculate**: A blue button.
- Outcome**: A dropdown menu.
- Previous Remarks**: A text input field.
- Remarks**: A text input field.
- Audit**: A blue button.
- Exit**: A blue button.

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.

4.5 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 a web application window titled "SD Product Summary". It features a search bar with "Search", "Advanced Search", and "Reset" buttons. Below the search bar are several filters: "Authorization Status" (dropdown), "Product Code" (text input with a magnifying glass icon), "Product Group" (text input with a magnifying glass icon), "SD Start Date" (calendar icon), "Record Status" (dropdown), "Description" (text input with a magnifying glass icon), "Product Type" (dropdown), and "SD End Date" (calendar icon). Below the filters is a pagination bar showing "Records per page 15", "1 Of 1", and a "Go" button. The main area contains a table with the following columns: "Authorization Status", "Record Status", "Product Code", "Description", "Product Group", "Product Type", "SD Start Date", and "SD End Date". The table has 15 rows, each with a checkbox in the first column. At the bottom right of the window is an "Exit" button.

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.

5. Credit Appraisal Management Covenant Poller Process

5.1 Introduction

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

A batch program OREOD, which is maintained in 'POSTBOD', collects the covenants whose due date or revision date is 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.

This chapter contains the following sections:

- [Section 5.2, "Stages in Covenant Poller Credit Appraisal Management"](#)
- [Section 5.3, "Process for Initiating Covenant Maintenance"](#)

5.2 Stages in Covenant Poller Credit Appraisal Management

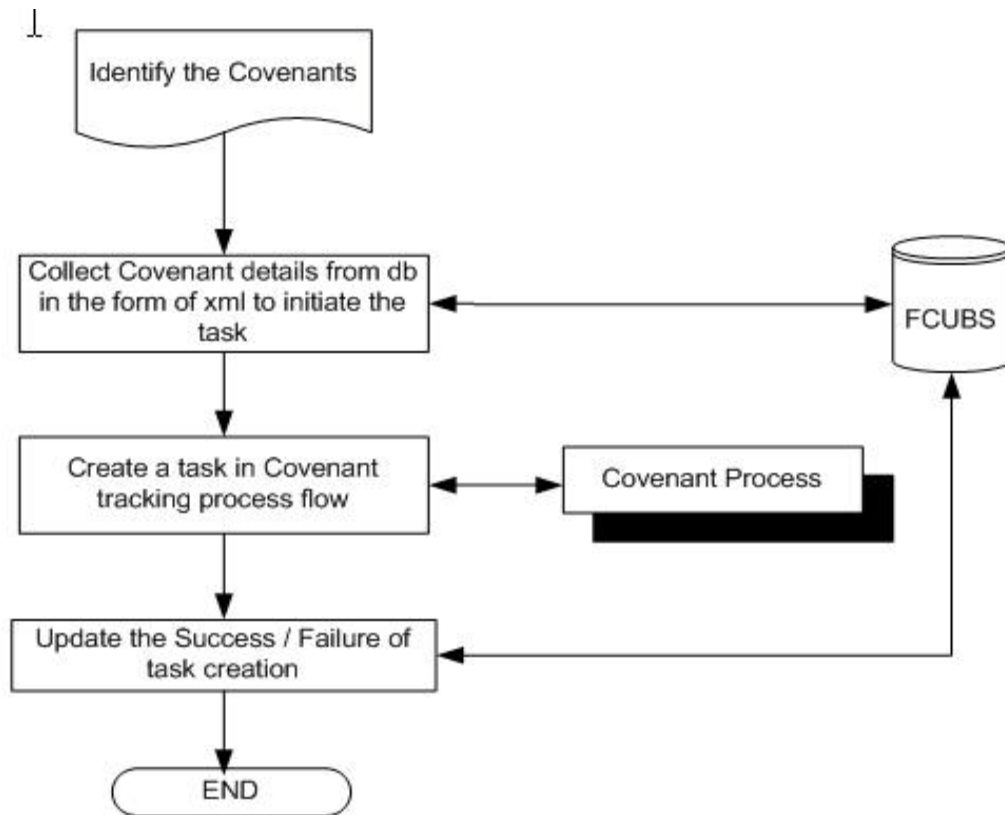
The different stages in covenant credit appraisal management process flow are designed using Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

This section contains the following topic:

- [Section 5.2.1, "Process Flow Diagram"](#)

5.2.1 Process Flow Diagram

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



5.3 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.

Covenant process Initiation Maintenance

New

Covenant Name _____ Covenant Description _____

Initiation of Covenant Tracking Process _____

☐ Covenant Tracking Required

No of days before Due date _____

Days After due date _____

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Ok Exit

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.

6. Reports

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

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.

This chapter contains the following topics:

- [Section 6.1, "Generating Horizontal or Vertical Analysis Reports "](#)
- [Section 6.2, "Generating Benchmark Reports"](#)
- [Section 6.3, "Pipeline Analysis Report"](#)

6.1 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 'ORRFACR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Horizontal or Vertical Analysis Report Screen

Application Number Application Category

Customer Details

Customer Number * Customer Name

Customer Branch Industry

Report Details

Report Type * Compare With

Year * Report Generation Type *

Quarter

Report Format Printer At

Report Output Printer

Ok Exit

You can enter the following in this screen:

Customer Details

Customer Number

Specify the customer number whose financial ratio needs 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.

6.2 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/Quarter4/ 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.

The screenshot shows the 'BenchMark Report Screen' window. It includes the following fields and controls:

- Application Number** and **Application Category** (text input fields)
- Customer Details** section:
 - Customer Number *** (text input)
 - Customer Branch** (text input)
 - Customer Name** (text input)
 - Industry** (text input)
- Report Details** section:
 - Report Type *** (dropdown menu, currently set to 'Quarterly')
 - Year *** (text input)
 - Quarter** (dropdown menu)
 - Sheet Volume *** (text input)
 - Compare With** (dropdown menu)
 - Report Generation Type *** (dropdown menu, currently set to 'Data Type')
 - Report Format** (dropdown menu, currently set to 'PDF')
 - Report Output** (dropdown menu, currently set to 'View')
 - Printer At** (dropdown menu, currently set to 'Client')
 - Printer** (text input)
- Buttons**: 'Ok' and 'Exit' buttons at the bottom right.

You can enter the following in this screen:

Customer Details

Customer Number

Specify the customer number whose financial ratio 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.

6.3 Pipeline Analysis Report

This section contains the following topics:

- [Section 6.3.1, "Generating Pipeline Analysis Report"](#)
- [Section 6.3.2, "Financial Ratio Analysis Report"](#)
- [Section 6.3.3, "Questionnaire Report"](#)
- [Section 6.3.4, "External Agency Analysis"](#)
- [Section 6.3.5, "Exposure Analysis Report"](#)

6.3.1 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.

Analysis Summary

Application Number Branch Code

1 Of 1

Select	Customer No	Short Name	Liability No	Customer Category	Customer Type
--------	-------------	------------	--------------	-------------------	---------------

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.

Credit Appraisal Template

New

Workflow Reference # Priority

Application Number *

Application Branch *

Application Date *

Application Category *

Operation *

Customer Liability

Channel

Channel Reference No

External Source

External Source Ref No

☐ KYC Required
☐ Credit Rating Required

Documents | 360 Degree Borrower View | Financial Analysis | Liability Preference | MIS | Account MIS | UDF | Customer Covenant | Image | Facility Preference | Pool Links | Restrictions |
Credit Analysis | Risk Analysis | Analysis Summary | Deal | Customer Channel | Account Channel

Previous Remarks Remarks Outcome

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.

6.3.2 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.

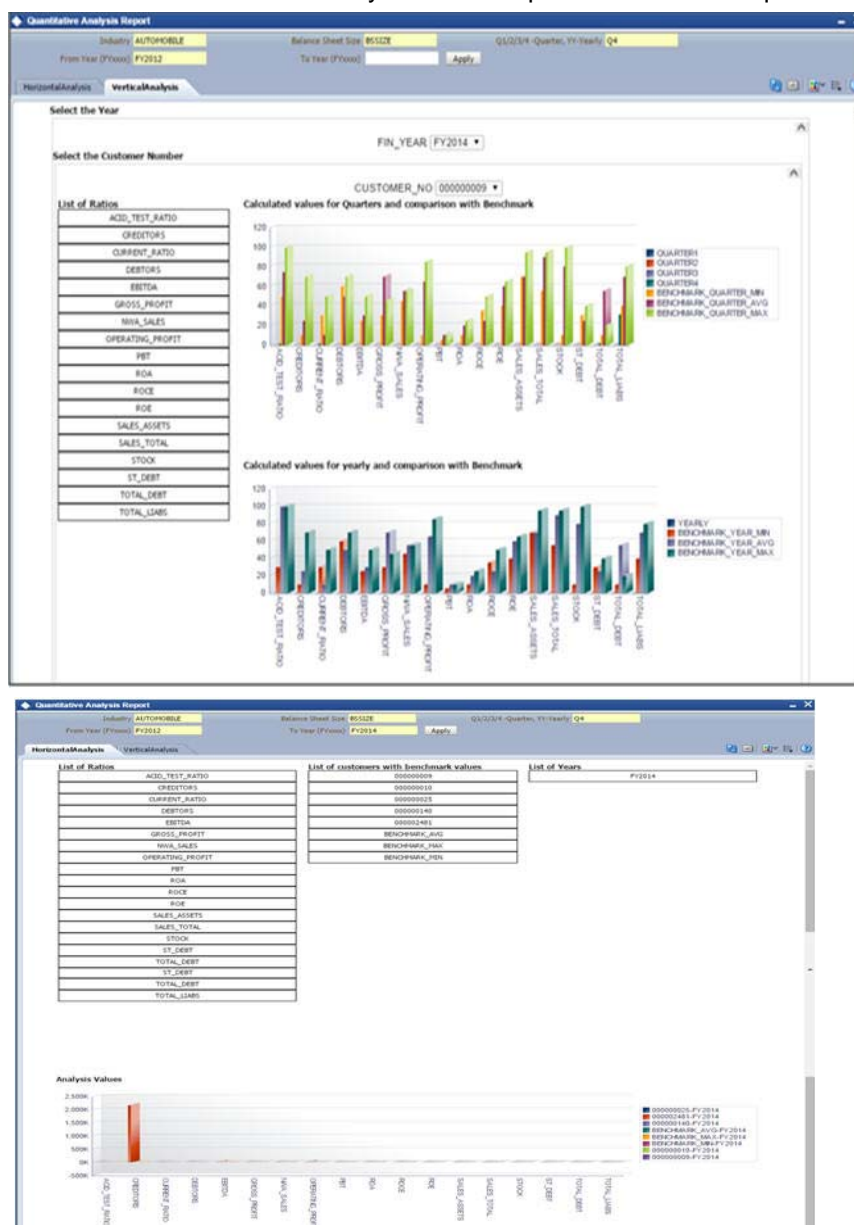
Tabular Section

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.



Note

When balance sheet size is not captured as a part of the report, then the system will show only the uploaded details. The benchmark details will not generated in the report.

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.

6.3.3 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.

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.

6.3.4 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:

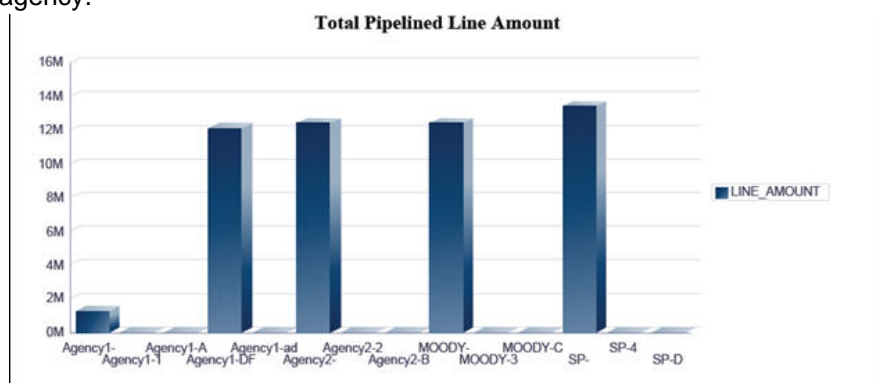
The header contains the customer number.

Tabular Section

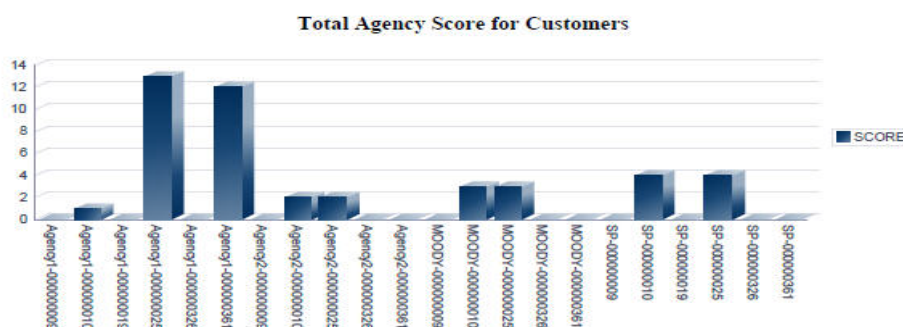
Column Name	Description
Application Number	Displays the application number of the customer.
Customer Number	Displays the customer number.
Agency Code	Displays the agency code of the customer.
Score	Displays the agency score of customer.
Facility Amount	Displays the line amount.

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.



6.3.5 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

6.3.5.1 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



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

6.3.5.2 Summary of Pipeline Facilities

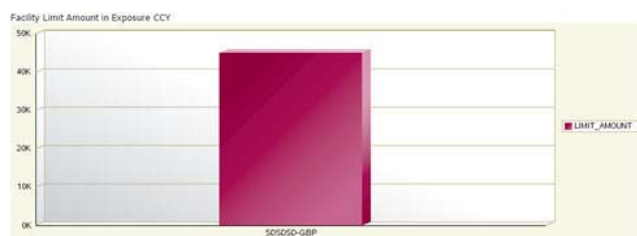
This report displays the list of pipeline facilities which are falling on the selected pipeline facility's exposure category

EXPOSURE CODE	FACILITY CODE	USER ID: SH0BA001	APPLICATION NUMBER: CRPProcess268	Apply
exposureutilizationsumm...	expiringfacilitydetails	pipelinefacilitydetails		

Pipeline Facility Details

Exposure Code
SECTOR:SECTOR26

Pipeline Exposure Facility Details



Facility Code & Exposure Currency

PIPELINE APPLICATION NUMBER	LINE CODE	LINE SERIAL	LIABILITY NUMBER	LINE CURRENCY	LIMIT AMOUNT	EXPOSURE	EXPOSURE CURRENCY
CRPProcess268	SDSDSD	1	0000002	GBP	45,000.00	SECTOR:SECTOR26	GBP

facility's 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
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.

6.3.5.3 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.

Column Name	Description
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.

7. Function ID Glossary

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ORDCTRMT 5-3
ORDLPAPP 2-9
ORDLPAPP/ORDLPAP1 2-9
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ORDRULMT 6-10
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