Credit Appraisal Management Origination User Guide

Oracle FLEXCUBE Enterprise Limits and Collateral Management

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Credit Appraisal Management Origination User Guide
November 2017
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1. Preface

1.1   Introduction

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

1.2   Audience

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

1.3   Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

1.4   Acronyms and Abbreviations

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

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

1.5   Organization

This manual is organized as follows:

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

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

1.6   Related Documents

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

1.7   Glossary of Icons

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

Icons	Function
✖	Exit
＋	Add row
−	Delete row
⌕	Option List

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2. Maintenances

This chapter contains the following sections:

2.1   Introduction

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

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

2.2   Uploading Modified Excel

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

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

You can enter the following details:

Application Category

The system displays the application category.

Ratio Group

The system displays the ratio group.

Industry

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

Customer No

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

Sheet Name

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

Financial cycle

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

Financial year

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

Work Sheet Name

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

Parameter

Specify the financial element name.

Value

Specify the value for the financial element.

From Date

Specify the From date for the financial cycle.

To Date

Specify the To date for the financial cycle.

Currency

Specify the currency for the financial element.

2.3 Viewing Modified Excel Details

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

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

Authorization Status

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

Industry

Select the industry from the option list.

Financial Cycle

Select the financial cycle from the option list.

Sheet Name

Select the sheet name from the option list.

Application Category

Select the application category from the option list.

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Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

Financial Year

Select the financial year from the option list.

Worksheet Name

Select the work sheet name from the option list.

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

- Authorization Status
- Record Status
- Industry
- Customer No
- Financial Cycle
- Financial Year
- Sheet Name
- Worksheet Name
- Application Category

2.4 <u>Maintaining Benchmark Ratio</u>

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

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

You can enter the following details:

Category

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

Ratio group

Specify the ratio group.

Industry

Specify the industry name for which benchmark is defined.

Balance sheet size

Specify the balance sheet size.

Period Type

Specify the period for upload (QQ, YY).

Ratio Element

Specify the ratio element.

Value

Specify the ratio value.

Minimum Value

Specify the minimum ratio value.

Maximum Value

Specify the maximum ratio value.

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2.5   Viewing Benchmark Ratio Details

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

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

Authorization Status

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

Category

Select the category from the option list.

Industry

Select the industry from the option list.

Period Type

Select the period type from the option list.

Record Status

Select the record status from the drop-down list.

Ratio Group

Select the ratio group from the option list

Balance Sheet Size

Select the balance sheet size from the option list.

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

- Authorization Status
- Record Status
- Category
- Ratio Group

- Industry
- Balance Sheet Size
- Period Type

2.6 Maintaining balance Sheet Size

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

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

You can enter the following details:

Balance Sheet Size

Specify the unique name to identify the balance sheet size.

Description

Enter a brief description about the balance sheet size.

Currency

Specify the currency to define the balance sheet size.

Balance Sheet amount range

From Amount

Specify the range for balance sheet size.

To Amount

Specify the range for balance sheet size.

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2.7 Viewing Balance Sheet Size Details

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

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

Authorization Status

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

Balance Sheet Size

Select the balance sheet size from the option list.

Record Status

Select the record status from the drop-down list.

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

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

2.8 Maintaining Document Upload

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

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

You can enter the following in this screen:

Customer No

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

Customer Name

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

Upload Reference Number

The system displays the upload reference number.

Document Category

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

Document Upload

Document Category

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

Document Reference

Specify the document reference number.

Document Type

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

Remarks

Specify remarks, if any.

Ratio Upload

Select this check box if you require ratio upload.

Upload

Click Upload Button to upload the document.

View

Click View Button to view the uploaded document.

2.9   Viewing Document Upload Details

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

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

Authorization Status

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

Upload Reference Number

Select the upload reference number from the option list.

Document Category

Select the document category from the option list.

Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

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

- Authorization Status
- Record Status
- Upload Reference Number

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- Customer No
- Document Category

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3. Credit Appraisal Management Origination

This chapter contains the following sections:

3.1 Introduction

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

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

3.2 Credit Appraisal Management Creation Process

The Oracle FLEXCUBE provides the following features for Corporate customers:

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

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

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

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

Creating a New Facility for a New Customer

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

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

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

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

After the approval the following details are 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 are modified. For new customer, the system invokes 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 is taken for availing the facility.

The core validation is 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 are 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 are modified with captured facility information. While saving the modification, the system invokes the ELCM services to validate the captured information (to increase the facility limit).

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

## 3.3 Stages in Credit Appraisal Management Origination

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

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

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

3.3.1 Process Flow Diagram

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

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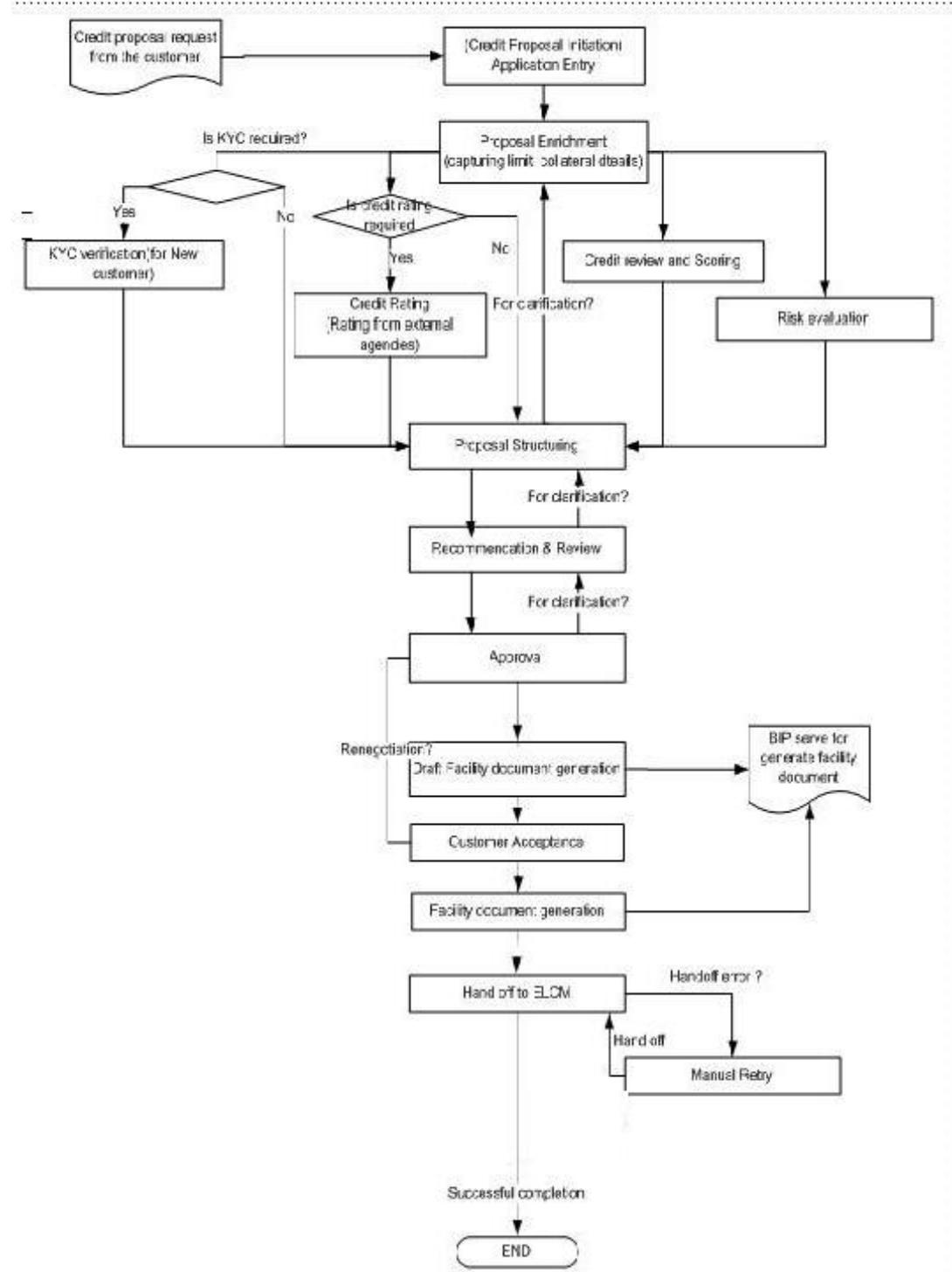
The various tasks carried out in these stages are explained in detail in the subsequent sections.

3.3.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
1	Application entry	The following details are captured as part of this stage: Basic details of the customer information Proposal details	ORDLPAPP/ ORDLPAP1	PROCEED, DOCMISS-ING
2	Credit appraisal enrichment	The following applicant additional details are captured: Collateral details Proposed credit limit The enriched proposal is 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

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Stage	Stage Title	Description	Function ID	Exit point
6	Risk Evaluation	Capturing applicant risk analysis report and risk evaluation is measured by gathering the risk related questionnaires.	ORDLPRSV	PROCEED
7	Proposal Structuring	Structuring the facility based on the information received from the customer.	ORDLPSTR	PROCEED, ADDITONAL_INFO
8	Recommendation and Review	Stage for capturing the reviewers comments.	ORDLPREV	PROCEED, ADDITONAL_INFO, RETURN
9	Approval	Stage for approver to approve the proposal.	ORDLPAPR	PROCEED, ADDITONAL_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 is provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.		
	Hand off Retry		ORDLPRTY	PROCEED

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

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

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

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

Step 1. Application Entry

The credit proposal process initiates with capturing the customer basic details like customer name, address, corporate details, financial information, and facility details like number of facilities requested and corresponding credit limit.

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

Note

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

You can specify the following details in this screen:

Application Number

The system displays the application number of the customer.

Application Branch

The system displays the application branch code.

Application Date

The system displays the application date.

Application Category

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

Operation

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

- New
- Existing

Channel

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

Channel Reference No

Specify the channel reference number.

External Source

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

External Source Ref No

Specify the external source reference number.

Application Priority

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

- Medium
- Low
- High

User Reference Number

Specify the user reference number.

Application Status

The system displays the application status and possible options are:

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

Customer Liability

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

KYC Check

Select this check box to indicate whether KYC check is required.

Risk Rating

Select this check box to indicate whether risk rating is required.

3.3.3 <u>Viewing Liability Details Summary</u>

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

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

3.3.4   Customer Details Tab

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

Existing Customer

Select this check 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 are allowed to select the customer no and click 'Default' button. The system defaults the customer details for the selected customer number.

Customer Name

Specify the name of the customer.

Local Branch

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

Liability Number

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

3.3.5 Capturing Customer Details

Click '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.

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 displays the application number.

Full Name

Specify the customer full name.

Customer Name

The system displays the customer name.

Local Branch

The system displays 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.

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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

Select this check box, if you want the correspondence address to be the same.

Name

Specify the name of the customer.

Address

Specify the address of the customer.

Country

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

Incorporation

Date

Enter the incorporation date.

Currency of Amounts

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

Capital

Specify the capital amount.

Net Worth

Specify the net worth amount.

Country

Specify the country associated with the address specified.

Business Description

Specify the business description.

Customer Exposure

Sector Code

Specify the sector code.

Industry Code

Specify the industry code.

Relationship manager

RM ID

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

RM Name

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

Director Tab

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

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

Shareholding %

Specify the percentage of share for the key person.

3.3.6 Facility Hierarchy or Liability Detail Report

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

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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 displays the liability name. Whenever you select liability No.

Liability Id

The system displays the liability Id. Whenever you select liability No.

Liability Branch

The system displays the liability branch. Whenever you select liability No.

Report for

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

- Liability Branch
- Facility Hierarchical

Report Format

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

- PDF
- HTML
- Excel
- RTF

Report Output

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

- Print
- View
- Spool

Printer At

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

- Client
- Server

Printer

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

3.3.7 Requested Tab

You can capture the following customer requested credit proposal details:

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 computes the 'Total' proposed limits and Sanctioned limits for the proposed facilities and calculated amount is displayed in Total Proposed amount and Total Sanctioned Amount.

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

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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 are allowed to select the customer no and click 'Default' button. The system defaults the customer details for the selected customer no.

Description

Specify a suitable description about the credit proposal.

Main Line Code

The system displays 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 displays the available start date of the loan.

Requested

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

Expiry Date

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

3.3.8 <u>Maintaining Facility Details</u>

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 displays the application number.

Application Category

The system displays the application category.

Liability Branch

The system displays the liability branch.

Liability Number

The system displays the liability number.

<u>**Facility Details**</u>

Line Code

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

Line Serial

Each time a customer - line code combination is specified, Oracle FLEXCUBE ELCM system assigns a unique serial number to the combination. This serial number is unique to the line-liability code combination. Thus, for every new record entered for a Line-Liability combination, a new serial number is generated. The Line - Liability - Serial number forms a unique combination.

Line Branch

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

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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 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 is 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 is 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

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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 is available in the queue defined in the transaction authorize maintenance for the specific category.

User Defined Status

Specify status of the facility (for example, NORM for normal, BLOCKED, and so on) 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 want to change the status. You can specify a date before the line start date to block the line till the specified date. In addition, 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 is deselected by default, indicating that netting is not required for the facility. You can select this check box to enable netting for the facility.

UnAdvised

Select this check 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

Select this check 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.

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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

Select this check 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 is 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 is selected.

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 becomes unavailable.

The product processor gives an ASCII file including all the facilities which need to be frozen. Oracle FLEXCUBE ELCM initiates an amendment event and then deselects the 'Available' check box.

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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 remains deselected. This freezes the line for the respective liability.

Last New Utilization Date

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

Available Date

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

Schedule Process Date

Specify the schedule process date.

3.3.8.1 Generating Facility/Liability Utilization Report

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

You can enter the following details:

Liability No

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

Liability Id

The system displays the liability Id. Whenever you select liability No.

Liability Name

The system displays 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.

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Facility Name

The system displays the facility name. Whenever you select facility code.

Facility Id

The system displays the facility Id. Whenever you select facility code.

Report Format

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

- PDF
- HTML
- Excel
- RTF

Report Output

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

- Print
- View
- Spool

Printer At

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

- Client
- Server

Printer

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

3.3.8.2 Facility Preferences

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

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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, that is, 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

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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, that is, 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.

<u>Covenant Details</u>

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.

<u>Mandate Details</u>

Collateral Type

Specify the collateral type.

Minimum % Available

Specify the minimum percentage available.

3.3.9 <u>Facility Restriction</u>

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

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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 is linked to the facility.

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

3.3.10 Facility Pool Linkage

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

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3.3.11 Remarks Tab

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

Remarks

Specify remarks, if any, associated with the applicant.

3.3.12 Maintaining Document Details

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

You can enter the following details:

Application Name

The system displays the application number.

Application Category

The system displays the application category.

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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

Select this check box to indicate whether the document is mandatory.

Compute

Select this check box to indicate whether the document to be computed.

Upload

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

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

View

Click 'View' to view the document uploaded.

Edit

Using the 'Edit' button, you can edit the document details. When you click 'Edit' button, the system invokes a screen that displays the document and the properties.
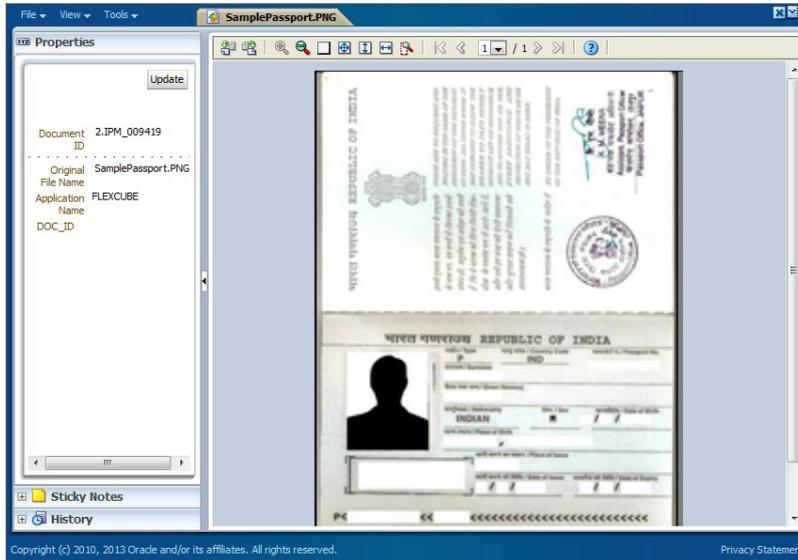
You can modify the document related information and click 'Update' button to update the changes. The system saves the changes made to the document.

Note

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

Verified

Select this check box to indicate whether the document is to be verified.

Remarks

Specify remarks, if any.

3.3.12.1 AdvicesTab
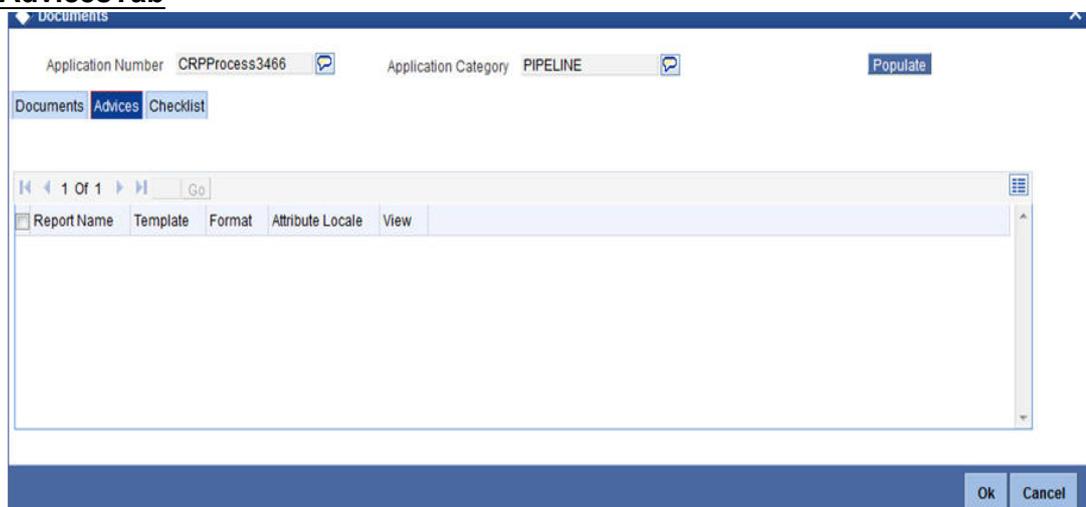
You can view the following details:

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

3.3.12.2 <u>Checklist Tab</u>

You can enter the following details:

Check List

The system displays the check list details.

Mandatory

The system defaults from Documents main screen.

Verified

Select this check box to indicate whether the documents are verified.

Comments

Specify comments, in any.

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3.3.13 Linking Covenant for Customer

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

You can enter the following details:

Application Number

The system will display the application number.

Customer Number

The system displays the customer number.

Covenant Id

The system displays 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

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

Period

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

Grace Days

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

Notice Days

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

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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

Start Month

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

Remarks

Specify the remarks about the covenant maintenance.

Start Date

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

Step 2. Credit Appraisal Enrichment

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

The proposal is 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 is sent for internal review / external review for arriving the borrower limit for that customer.

3.3.14 Collateral Tab

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

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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

Select this check 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 is skipped by the system and limit origination process flow can proceed to next task.

Details

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

You can enter the following details:

Application Number

The system displays the application number.

Liability Number

The system displays liability number.

Collateral Code

The system displays the collateral code.

Collateral Description

Specify the description about collateral.

Collateral Branch

The system displays the collateral branch.

Collateral Currency

The system display the collateral currency.

Remarks

Specify the remarks, if any about collateral.

Start Date

Specify the start date of the collateral effective period.

End Date

Specify the end date of collateral effective period.

Revision Date

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

Revaluation Date

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

Revaluate Collateral

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

Grace Days

Specify the grace days associated with the collateral.

Collateral Category

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

Haircut %

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

Rate

Specify the rate of collateral.

Contract Reference Number

Specify the contract reference number of collateral.

Block Amount

The system displays the blocked amount.

Collateral Value

Specify the collateral value.

Utilized Amount

The system displays the utilized amount.

Available Amount

The system displays the available amount.

Lendable Margin

Specify the margin that should be allowed for lending.

Charge Type

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

- Pledge
- Hypothecation
- Lien
- Mortgage
- Assignment

Collateral Expose Type

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

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- Unsecured
- Secured
- Liquid

Collateral Type

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

- Guarantee Based
- Market Value Based
- Normal

Mortgage Initiated

Select this check box, if you want to initiate the mortgage.

Taken Over

Select this check box, if you want the collateral linked to CI/CL account is to be taken over.

Market Value Based

Security Id

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

Nominal Value

Specify the nominal value.

Price Code

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

Last Revaluation Price

The system displays the last revaluation price.

Next Revaluation Date

Specify the next revaluation date.

Guarantee based

Guarantor Id

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

Revokable

Select this check 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.

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3.3.15 Pool Tab

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

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 displays the pool branch.

Pool Currency

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

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Pool Amount

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

Pool Utilized

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

Available Amount

The system displays the available amount.

Mortgage initiated

Select this check box if you want to initiate the mortgage.

Collateral Pool Linkage

Collateral Code

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

Collateral Description

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

Collateral Branch

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

Collateral Currency

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

Collateral Amount

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

Linked Percent (%)

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

Linked Amount

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

Linked Amount in Pool Currency

The system displays the linked amount in pool currency.

Order Number

Specify the order number.

Spread

The system displays the spread.

Rate of Interest

The system displays the rate of interest.

Expiry Date

The system displays the expiry date.

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

3.3.16 Deal Information

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

Specify the following details:

Deal Description

Specify a brief description of the deal.

Comments

Specify additional comments, if any.

Project Start Date

Specify the project start date.

Project End Date

Specify the project end date.

Gestation Period (in months)

Specify the gestation period in months.

Deal Currency

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

Deal Amount

Specify the total deal amount.

Anticipated IRR

Specify the anticipated internal rate of return.

Projected Operation Date

Specify the projected operation date.

Capital Outlay

Specify the capital outlay.

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Organization Share

Specify the overall equity held by the organization.

From Public

Specify the equity held by the public.

From Equity Partners

Specify the equity held by partners.

Collateralized Debt

Specify the total collateralized debt.

Non-collateralized Debt

Specify the total non-collateralized debt.

Projected Cash flow - Year

Specify the projected cash flow year.

Projected Cash flow - Currency

Specify the cash flow currency.

Projected Cash flow - Amount

Specify the projected cash flow amount.

Projected Revenue - Year

Specify the projected revenue.

Projected Revenue - Currency

Specify the revenue currency.

Projected Revenue - Amount

Specify the revenue amount.

Deal Advice

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

3.3.17 Headroom Analysis

In the 'Requested Tab' of the screen you can click the Analyze button to perform an exposure analysis for a facility. This button is 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 generates the Exposure Analysis report.
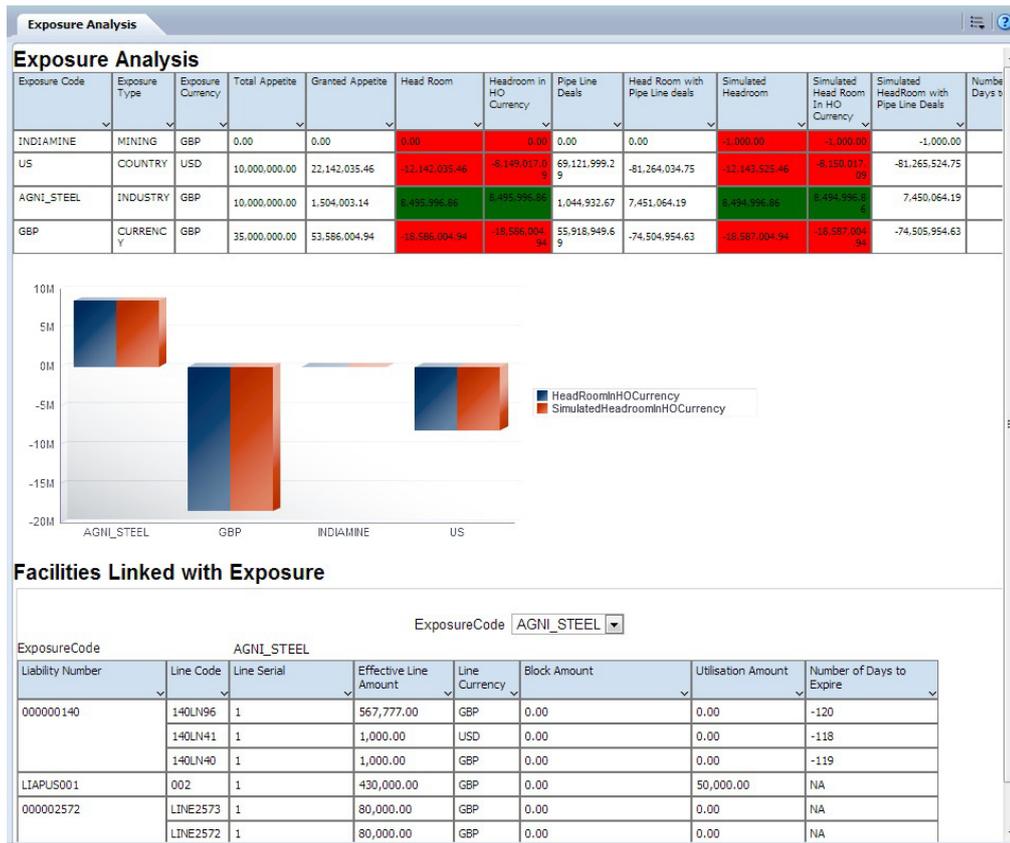
In this report, you can view a table and a bar chart that contains the details of the exposures. You can also view the facilities linked to each report.

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

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

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

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

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

Step 3. Initiate KYC Approval sub-process

For new facility creation / modification on facility, bank initiates a process for KYC verification for the customer. It includes the internal / external verification, blacklisting of customer and

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arrangement for credit scoring through internal / external agencies. KYC is not applicable for existing customers. Option will be provided to skip the KYC verification for existing customer.

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

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

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

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

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

3.1   Verify Prospect /Customer Details

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

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

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

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

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

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

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

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

3.2 Ascertain if KYC Checks are Required

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

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

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

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

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

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

3.3 SDN check

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

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

3.4 Verify SDN Match

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

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

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

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

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

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

3.5   Internal Blacklist Check

Users belonging to the user role '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"

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

3.6   Verify Customer Contact Details

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

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

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

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

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number, and so on. 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'.

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

3.7 Other KYC Checks

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

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

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

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

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

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

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

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

3.8 KYC Decision

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

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

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

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

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

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

Step 4. Initiate Credit Rating sub-process

In this stage the system 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.

Step 5. Credit Review and Scoring

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

The actual tasks are 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 is not available in the proposal structuring stage:

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

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Task remains 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:

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

5.1   Credit Evaluation

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

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

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

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

Step 6. Risk Evaluation

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

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

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

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

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

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

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

6.1   Credit Evaluation

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

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6.2 Credit Analysis

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

Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application category.

Counterparty Description

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

Counterparty Status

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

- .gold
- .platinum
- .silver

Country Watch Status

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

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

Counterparty Watch Status

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

- Performing
- Underperforming
- Watch Amber
- Watch Red

Industry Analysis

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

Management and Ownership

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

Revenue Profitability

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Balance Sheet Analysis

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Cashflow Analysis

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Debit Maturity/Liquidity

Historical-Current Performance

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

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Forecast/Sensitivity Analysis

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

Primary Source of Payment

Specify the primary source of payment.

Secondary Source of Payment

Specify the secondary source of payment.

6.3   Credit Risk

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

Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application number.

Key Risk Assessment

Key Risk 1

Specify the first key risk factor.

Key Risk 2

Specify the second key risk factor.

Key Risk 3

Specify the third key risk factor.

Evaluation of Structure

Overview of Facilities

Specify a short overview of the facilities.

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Overview of Key Covenants

Specify a short overview of the key covenants.

Compliance with Key Clauses

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

- Y (Yes)
- N (No)

MGS & LGD

Justification

Specify a brief justification for MSG and LGD.

6.4   Pipeline Analysis

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

The following details are displayed in this report:

Application Number

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

Branch Code

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

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

Select

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

Customer Number

The system displays the identification number of the prospective customer.

Customer Name

The system displays the customer name of the prospective customer.

Liability Number

The system displays the liability number of the prospective customer.

Category

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

Type

The system displays the type of customer.

Balance Sheet Size

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

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

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

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

3.3.18 Deal Information

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

Specify the following details:

Deal Description

Specify a brief description of the deal.

Comments

Specify additional comments, if any.

Project Start Date

Specify the project start date.

Project End Date

Specify the project end date.

Gestation Period (in months)

Specify the gestation period in months.

Deal Currency

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

Deal Amount

Specify the total deal amount.

Anticipated IRR

Specify the anticipated internal rate of return.

Projected Operation Date

Specify the projected operation date.

Capital Outlay

Specify the capital outlay.

Organization Share

Specify the overall equity held by the organization.

From Public

Specify the equity held by the public.

From Equity Partners

Specify the equity held by partners.

Collateralized Debt

Specify the total collateralized debt.

Non-collateralized Debt

Specify the total non-collateralized debt.

Projected Cash flow - Year

Specify the projected cash flow year.

Projected Cash flow - Currency

Specify the cash flow currency.

Projected Cash flow - Amount

Specify the projected cash flow amount.

Projected Revenue - Year

Specify the projected revenue.

Projected Revenue - Currency

Specify the revenue currency.

Projected Revenue - Amount

Specify the revenue amount.

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

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

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

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

Step 7. Proposal Structuring

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

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

7.1 Pricing Tab

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

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7.2 Calculating RAROC

The system calculates the 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.

7.3 Terms Tab

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

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7.4 Exception Tab

In this screen, you can view the facility exception details.

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

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

Task moves 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.

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Step 8. Recommendation & Review

Task are moved to Recommendation & 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 moves to Credit appraisal enrichment stage, if you select 'ADDITIONAL_INFO' as the outcome and save the task.

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

Step 9. Approval

Task is 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.

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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 moves 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 is moved to Recommendation and Review stage, if you select 'REVIEW' as the outcome and save the task.

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

Step 10.Draft Facility Document Generation

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

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

Step 11.Customer Acceptance

Task is 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 is 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 is documented and attached along with the task while sent for renegotiation.

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

After customer acceptance, the sanctioned liability, facility and collaterals are 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 is linked through the ELCM services.

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

Task is 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

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successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to go to next stage.

Customer Acceptance Advice

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

Step 12.Facility Document Generation

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

Step 13.DB Hand off

In this stage the system automatically invokes 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 is moved to Hand off retry stage.

Step 14.Hand off Retry

The system invokes 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 is moved to Hand off retry stage. The retry counter is incremented accordingly.

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

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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.

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4. Credit Appraisal Management Closure/Transfer Process

This chapter contains the following sections:

- Section 4.1, "Introduction"
- Section 4.2, "Stages in Closing Credit Appraisal Management"

4.1   Introduction

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

This section contains the following topics:

- Section 4.1.1, "Closure Process"
- Section 4.1.2, "Transfer Process"

4.1.1   Closure Process

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

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

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

As part of the facility closure process, end user is 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 is 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 is generated and facility closure is initiated in ELCM through the ELCM services.

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

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4.1.2   Transfer Process

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

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

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

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

For facility transfer, the underlying collateral pool, collateral is not closed. It is 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 is 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 is provided for re-uploading of facility details to ELCM. After successful hand off, closure advice is 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 closes the collaterals ELCM. In case the collateral is delinked, the system does not close and it is delinked automatically as part of the closure of collateral pool.	In case the collateral pool closure, the system closes the collateral pools ELCM. If the collateral pool is delinked, the system does not close the facility and it is delinked automatically as part of the closure of facility	In case of facility closure, facilities which are available gets closed.

4.2   Stages in Closing Credit Appraisal Management

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

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

- Facility closure Initiation
- Facility closure enrichment
- Facility Closure Review

- Facility Closure Approval
- Closure advice generation
- DB Hand off
- Hand off Retry
- Advice to Customer

Closure of an Existing Facility

You can close the existing facility (select Operation as 'Closure') The system pulls 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, the system invokes the ELCM services to validate the captured information (to close the facility).

After the approval, the system invokes 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 4.2.1, "Process Flow Diagram"
- Section 4.2.2, "Process Matrix"

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4.2.1 Process Flow Diagram

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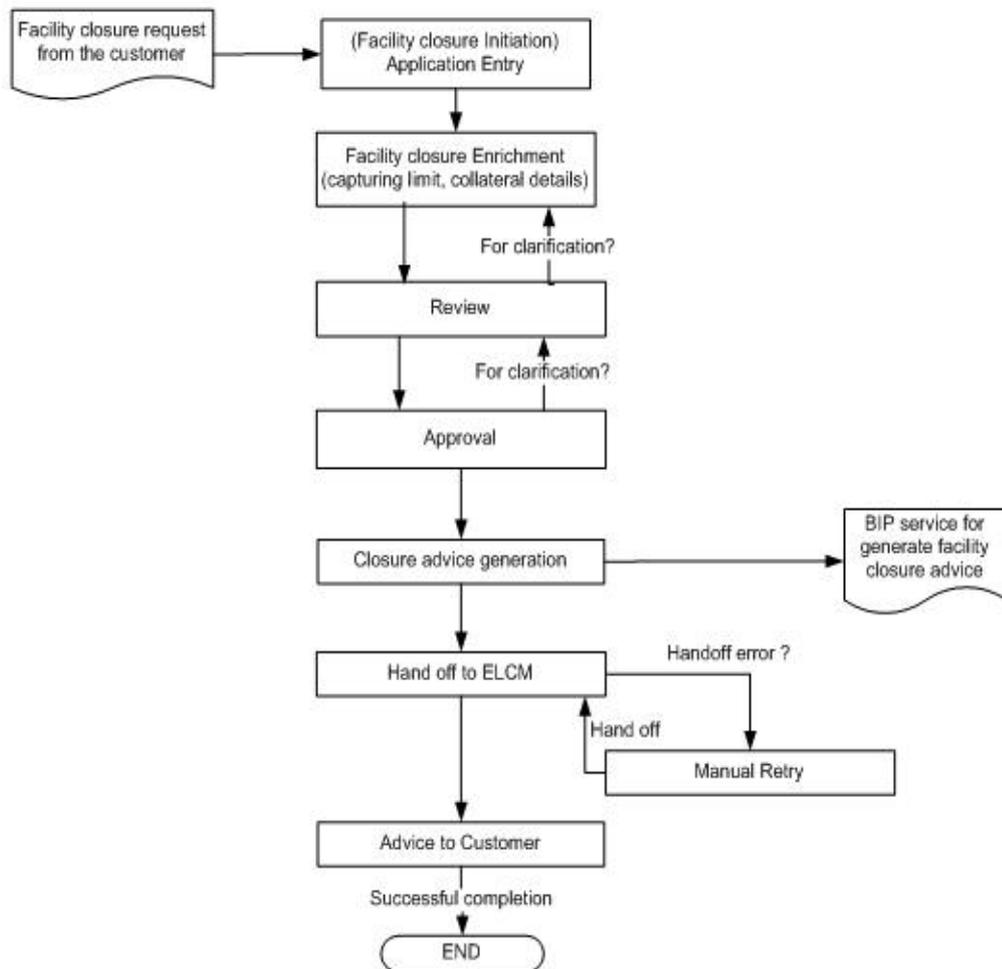
4.2.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
1	Facility closure Initiation	In this stage you can capture the facility details which needs to be closed as part of the approval process.	ORDLPCIN/ ORDLPCAP	PROCEED

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Stage	Stage Title	Description	Function ID	Exit point
2	Facility closure enrichment	This stage is for enriching the facility details / documentation for closing the facility. As part of the data capture, the underlying collateral pool and collateral is displayed in the screen and allow the user to select the option either to close the collateral/ collateral pool or delink the collateral/ collateral pool	ORDLPCEN	PROCEED, ADDITON-AL_INFO
3	Facility closure Review	Stage for capturing the reviewers comments	ORDLPCRV	PROCEED, ADDITON-AL_INFO
4	Facility closure Approval	Stage for approver to approve the proposal.	ORDLPCAR	PROCEED, ADDITON-AL_INFO
5	Closure advice generation	Stage for generating the facility closure advice		
6	DB Hand off	Stage for Hand off the Limit details to ELCM system for closing the facility. Manual Retry option is provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.		
7	Hand off Retry	Manual Retry option is provided to resubmit the Hand off, in case the hand off got failed due to unavailability of services.	ORDLPCRT	PROCEED
8	Advice to Customer	Stage for confirming the closure advice sent to customer	ORDLPCCA	SENT

Step 1. Application Entry

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

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open one, the bank also obtains the account opening form and related documents as part of this activity.

The following details are captured in this stage:

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

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

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

You can enter the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

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.

Channel

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

Channel Reference No

Specify the channel reference number.

External Source

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

External Source Ref No

Specify the external source reference number.

Application Priority

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

- Medium
- Low
- High

User Reference Number

Specify the user reference number.

Customer Liability

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

1.1 Facility Details Tab

You can capture the following customer facility credit proposal details:

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 displays 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 displays the description for facility.

Category

The system displays the category.

Branch

The system displays the branch code.

Currency

The system displays the currency.

Available

The system displays the available balance.

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

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

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

Step 2. Facility Closure Enrichment

Task is moved to enrichment 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

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of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

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

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

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

Step 3. Facility Closure Review

Task is 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 moves 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.

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Step 4. Facility Closure Approval

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

After the approval, the approved closure application is 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 is 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 moves 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.

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Step 5. Closure Advice Generation

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

Step 6. DB Hand off

In this stage the system automatically invokes 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 is moved to Hand off retry stage.

Step 7. Hand off Retry

The system invokes 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 is moved to Hand off retry stage. The retry counter is incremented accordingly.

For any technical issue like service unavailability / data issues, manual re-try option is 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.

Step 8. Customer Acceptance

Task is 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.

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5. Covenant Tracking Process

This chapter contains the following sections:

5.1 Introduction

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

5.2 Stages in Covenant Tracking Process

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

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

- Receive covenants
- Covenants Verification
- Follow up

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5.2.1 Process Flow Diagram

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

5.2.2 Process Matrix

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

Stage	Stage Title	Description	Function ID	Exit point
1	Receive covenants	Stage to receive the covenants from the customers. Covenant related informations are displayed as part of the data entry stage. The end user uploads 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

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Step 1. Receive Covenant Details

In this stage, the bank receives an application covenant details which is tracked in the process. Facility is 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 initiates the task in the covenant process which are due or overdue for collect the documents

You can enter the following details:

CIF Tracking Required

Select this check box to indicate whether the CIF tracking required.

Next Revision Required

Select this check box to indicate whether the next revision required.

Frequency

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

- Monthly
- Quarterly
- Half Yearly
- Yearly

Next Revision Date

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

1.1 Viewing Customer Conversation

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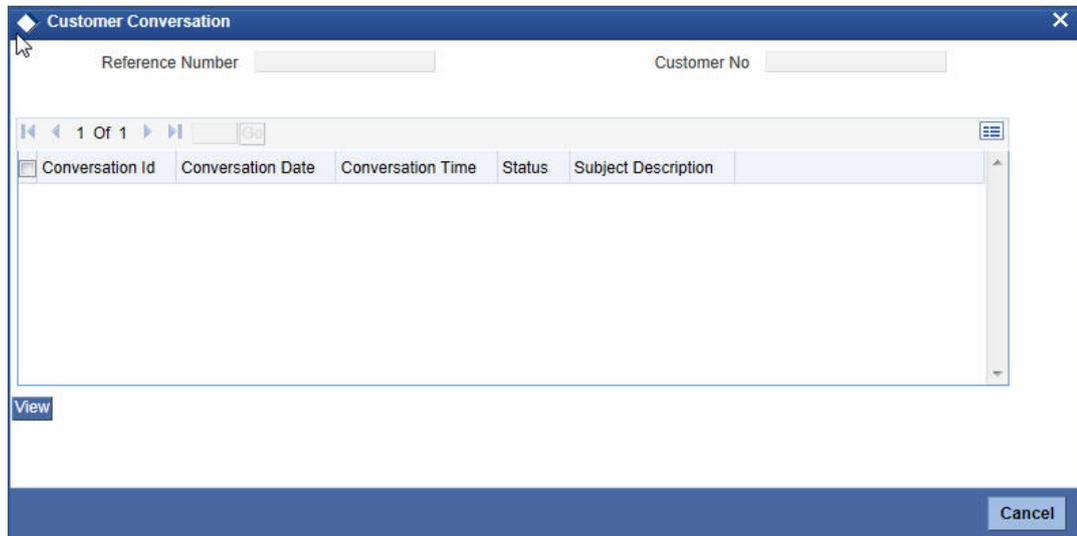
You can view the following details:

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

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1.2   Viewing Conversation Information

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

1.3   Viewing Customer Covenant Details

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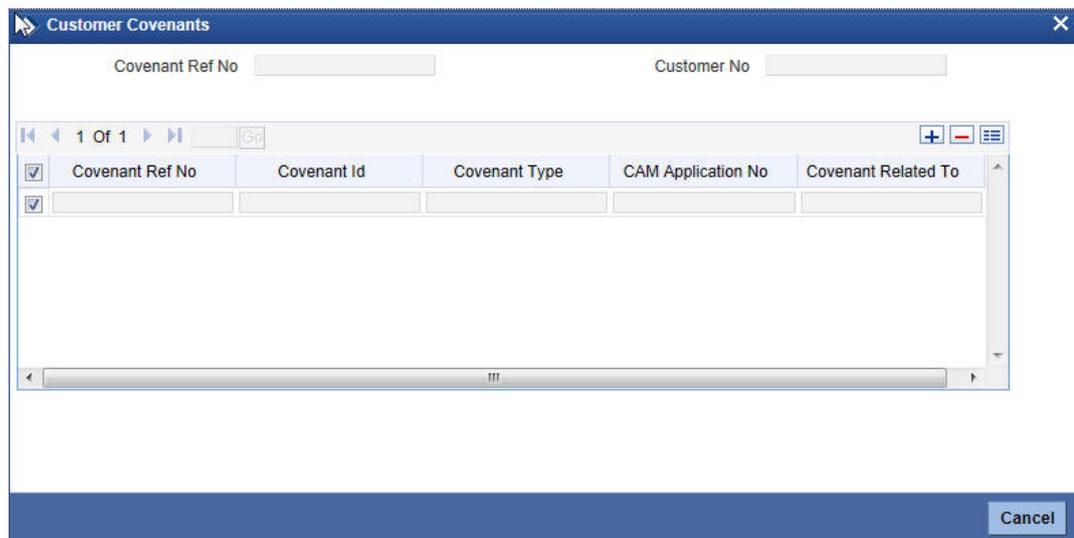
You can view the following details

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

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5.2.3 Maintaining Document Details

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

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

Select this check box to indicate whether the document is mandatory.

Compute

Select this check box to indicate whether the document to be computed.

Upload

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

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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

Select this check box to indicate whether the document to be verified.

Remarks

Specify remarks, if any.

5.2.3.1 Report Tab

You can view the following details:

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

5.2.3.2 Checklist Tab

You can enter the following details:

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Check List

The system displays the check list details.

Mandatory

The system defaults from Documents main screen.

Verified

Select this check 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 moves to Follow up stage, when the user has selected 'Follow up' as the outcome and save the task.

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

Step 2. Covenant Verification

Task is moved to completed stage, when the user has selected 'VERIFIED' 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 moves 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.

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Step 3. Covenant Follow up

Task is moved to covenants Verification stage, when the user has selected 'RECEIVED' 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 moves to Receive Covenants stage, when the user has selected 'Additional Info' as the outcome and save the task.

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6. Credit Appraisal Management Covenant Poller Process

This chapter contains the following sections:

6.1 Introduction

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

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

6.2 Stages in Covenant Poller Credit Appraisal Management

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

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6.2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during the different stages of the workflow.
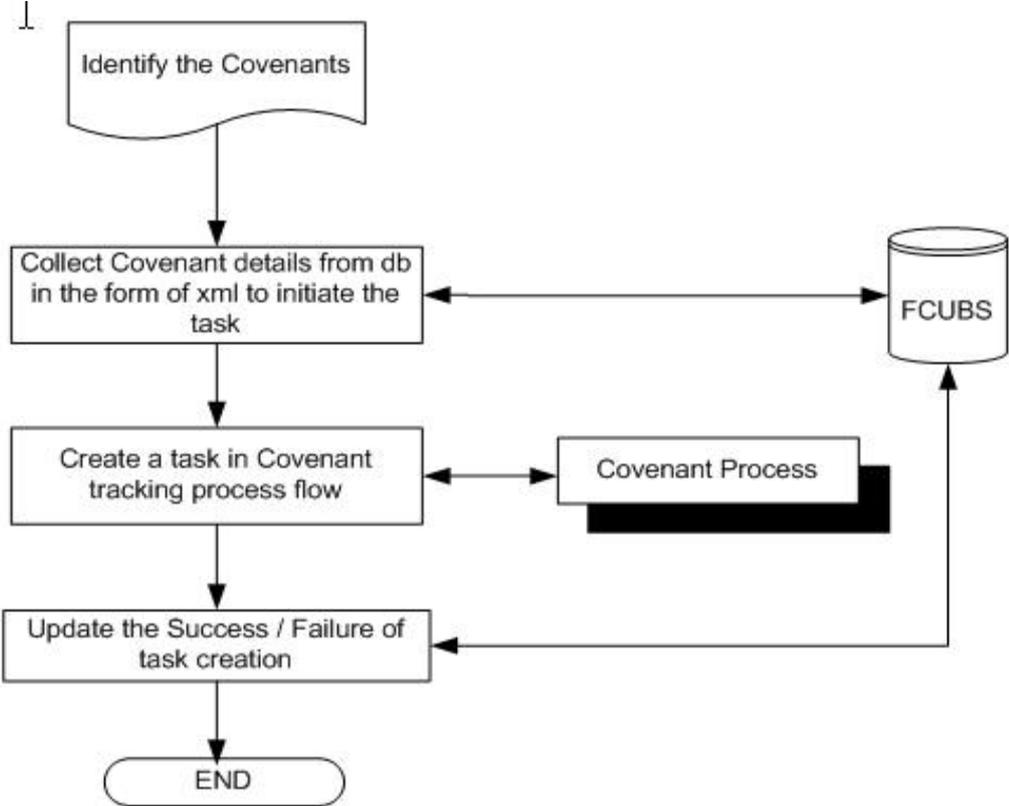
Step 1. Process for Initiating Covenant Maintenance

In this stage, the bank receives an application covenant details which will be tracked in the process. Facility is 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.

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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.

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 displays the description. However you can modify it.

Initiation of Covenant Tracking Process

Covenant Tracking Required

Select this check 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.

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7. Reports

This chapter contains the following sections:

7.1   Introduction

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

- Horizontal / Vertical Analysis Report
- Benchmarks Report

Pipeline Analysis ReportTo generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module is 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 a printed at the beginning of every report.

7.2   Generating Horizontal or Vertical Analysis Reports

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

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

You can enter the following in this screen:

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Customer Details

Customer Number

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

Customer Name

The system displays the customer name. whenever you select customer number.

Customer Branch

The system displays the customer branch. whenever you select customer number.

Industry

The system displays the customer industry. whenever you select customer number.

Report Details

Report Type

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

- Quarterly
- Yearly

Year

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

Quarter

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

- Quarter1
- Quarter2
- Quarter3
- Quarter4
- All

Compare With

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

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

Report Generation Type

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

- Data Type
- Graph Type

Report Format

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

- PDF
- HTML
- Excel
- RTF

Report Output

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

- Print
- View
- Spool

Printer At

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

- Client
- Server

Printer

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

7.3   Generating Benchmark Reports

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

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

You can enter the following in this screen:

Customer Details

Customer Number

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

Customer Name

The system displays the customer name. whenever you select customer number.

Customer Branch

The system displays the customer branch. whenever you select customer number.

Industry

The system displays the customer industry. whenever you select customer number.

Report Details

Report Type

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

- Quarterly
- Yearly

Year

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

Quarter

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

- Quarter1
- Quarter2
- Quarter3
- Quarter4

Sheet Volume

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

Compare With

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

- Previous Year
- Last 2 Years
- Last 3 Years

Report Generation Type

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

- Data Type
- Graph Type

Report Format

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

- PDF
- HTML
- Excel
- RTF

Report Output

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

- View
- Print
- Spool

Printer At

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

- Client
- Server

Printer

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

7.4   Generating Pipeline Analysis Report

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

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

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To view these reports, invoke the 'Analysis Summary' screen.
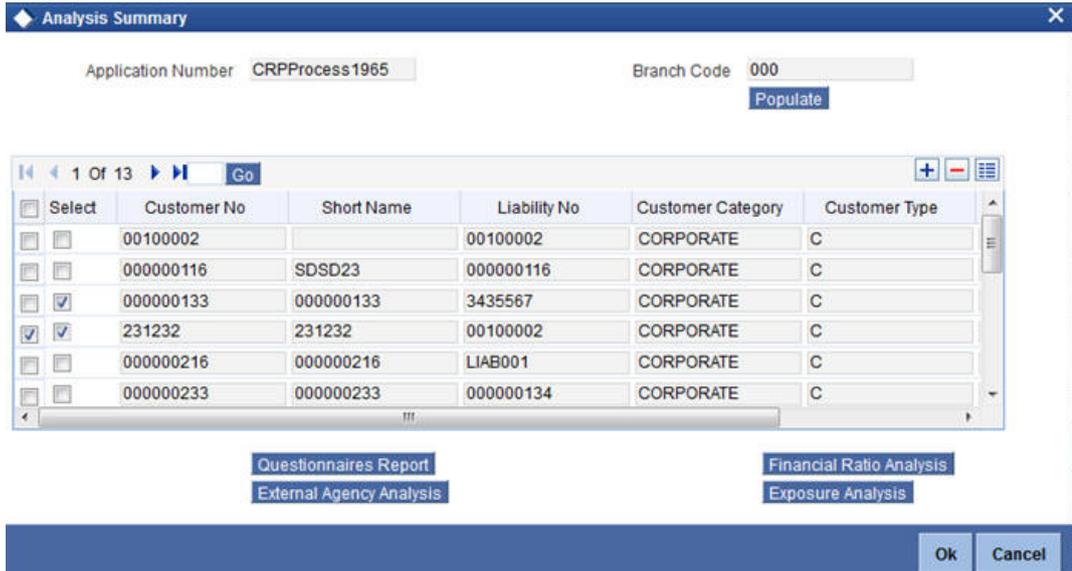
This screen is available as a button as a part of the Credit Appraisal Management process and can be invoked during the following stages of the Credit Appraisal Management process.

- 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.

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The following details are displayed in this report:

Application Number

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

Branch Code

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

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

Select

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

Customer Number

The system displays the identification number of the prospective customer.

Customer Name

The system displays the customer name of the prospective customer.

Liability Number

The system displays the liability number of the prospective customer.

Category

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

Type

The system displays the type of customer.

Balance Sheet Size

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

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

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

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

7.4.1   Financial Ratio Analysis Report

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

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

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

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

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

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

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

Header Section

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

Tabular Section

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

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

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

These filters can be modified by the user as per the business requirement.
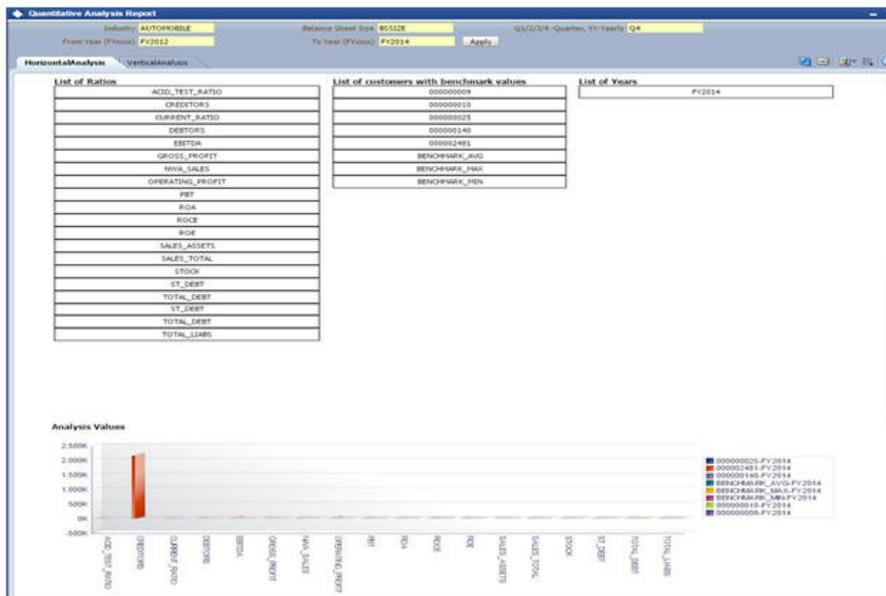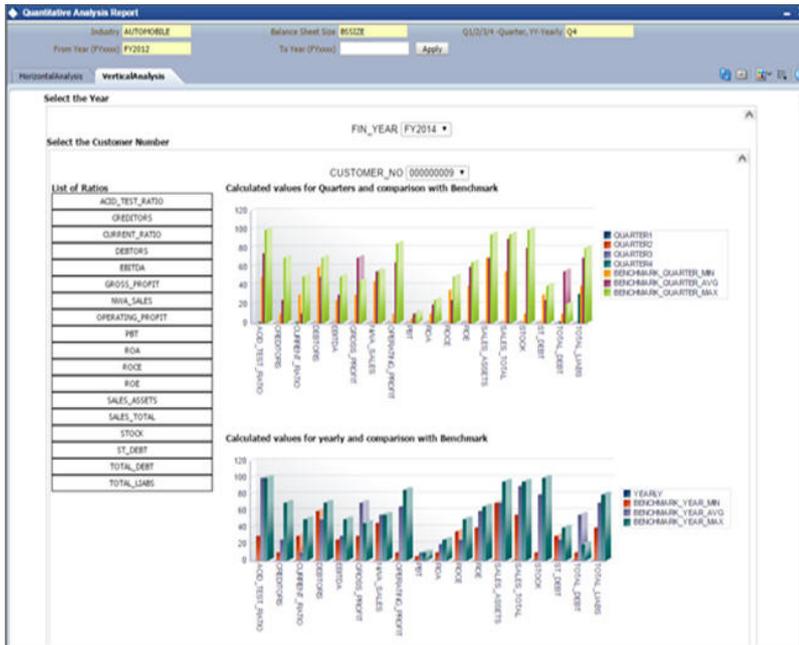
As mentioned earlier there are two types of graphical reports that are generated:

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

7.4.2   Questionnaire Report

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

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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, click 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.

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Tabular Section

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

Comparison on more than 2 Customers

Header Section:

The header contains the customer number.

Tabular Section

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

7.4.3 External Agency Analysis

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

Header Section:

The header contains the customer number.

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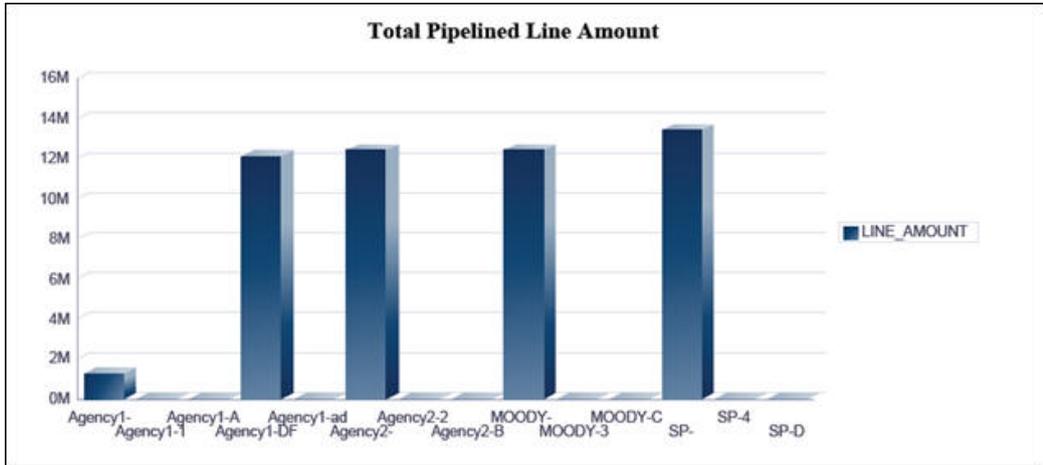
- Comparison of the calculated grades and scores for each customer is displayed in a graphical format.

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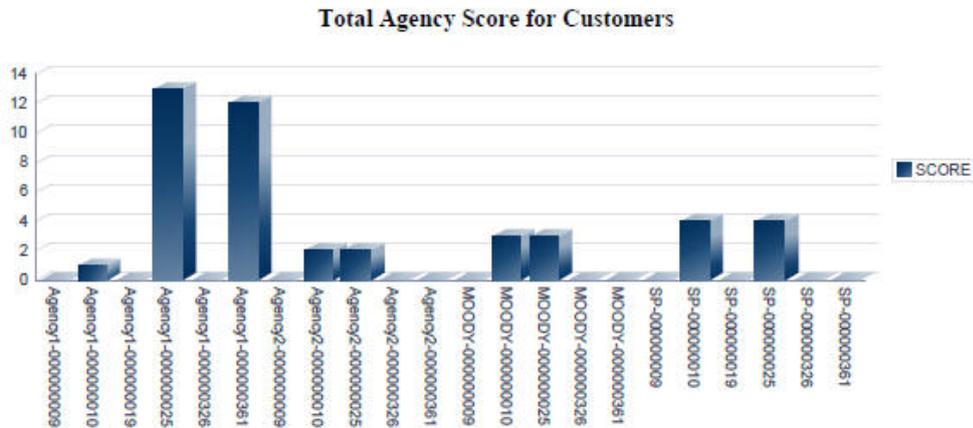
7.4.4 Exposure Analysis Report

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

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

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

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

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

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

In this report, the following fields are populated:

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Header Section

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

Tabular Section

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

7.4.4.2 Summary of Pipeline Facilities

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

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facility's exposure category.

Pipeline Facility Details

Exposure Code

Exposure Code
SECTOR:SECTOR26

Pipeline Exposure Facility Details

Facility Limit Amount in Exposure CCY
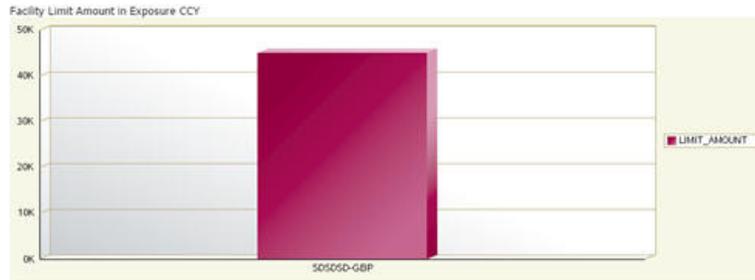
Facility Code & Exposure Currency

PIPELINE APPPLICATION NUMBER	LINE CODE	LINE SERIAL	LIABILITY NUMBER	LINE CURRENCY	LIMIT AMOUNT	EXPOSURE	EXPOSURE CURRENCY
CRPProcess268	SDSDSD	1	00100002	GBP	45,000.00	SECTOR:SECTOR26	GBP

In this report, the following fields are populated:

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Header Section

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

Tabular Section

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

7.4.4.3 Summary of Expiring Facilities within the next 6 months

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

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of facilities belonging to a specific exposure category, which may expire in the near future.
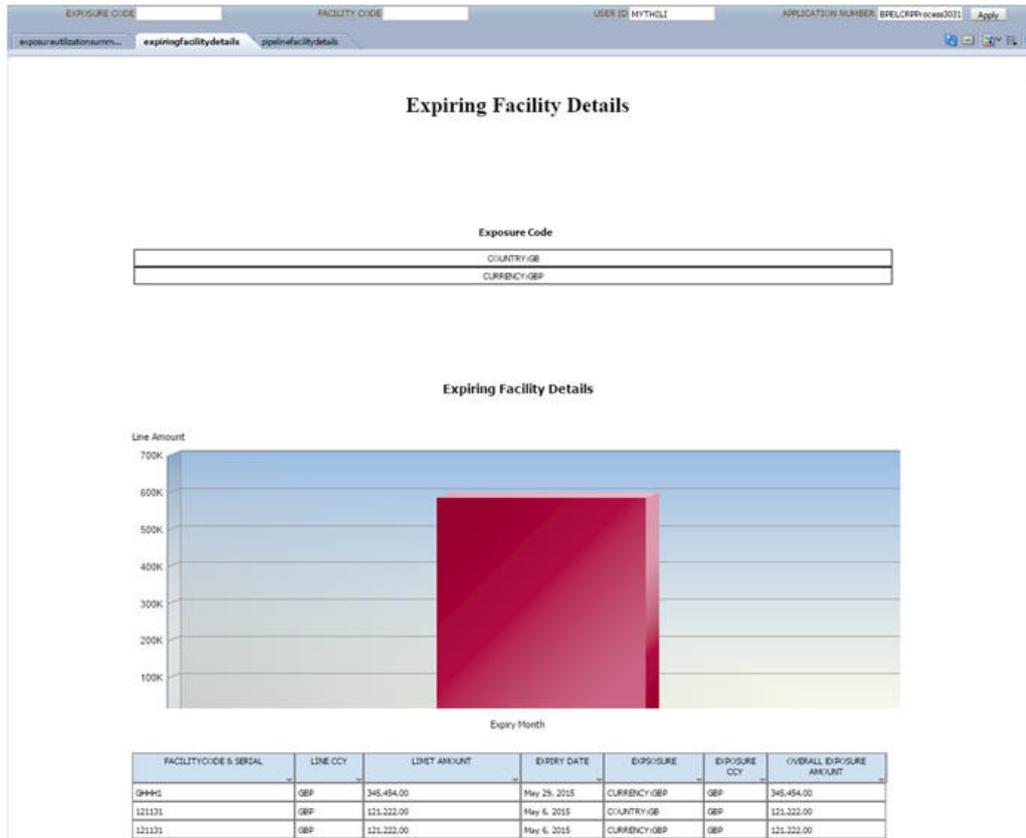
In this report, the following fields are populated:

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Header Section

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

Tabular Section

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

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8. Function ID Glossary

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