

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

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

1.6 Related Documents

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

1.7 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Maintenances

This chapter contains the following sections:

- [Section 2.1, "Introduction"](#)
- [Section 2.2, "Uploading Modified Excel"](#)
- [Section 2.3, "Viewing Modified Excel Details"](#)
- [Section 2.4, "Maintaining Benchmark Ratio"](#)
- [Section 2.5, "Viewing Benchmark Ratio Details"](#)
- [Section 2.6, "Maintaining balance Sheet Size"](#)
- [Section 2.7, "Viewing Balance Sheet Size Details"](#)
- [Section 2.8, "Maintaining Document Upload"](#)
- [Section 2.9, "Viewing Document Upload Details"](#)

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.

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.

The screenshot shows the 'Excel Upload Modify Screen' interface. It includes a 'Execute Query' section with the following fields and their corresponding dropdown arrows:

- Application Category
- Industry
- Customer No
- Sheet Name
- Ratio Group
- Financial Cycle
- Financial Year
- Worksheet Name

Below these fields is a table with the following columns: Parameter, Value, From Date, To Date, and Currency. The table is currently empty.

At the bottom of the screen, there are fields for: Maker, Checker, Mod No, Date Time:, Record Status, and Authorization Status. A 'Cancel' button is located in the bottom right corner.

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.

Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

Financial Year

Select the financial year from the option list.

Worksheet Name

Select the work sheet name from the option list.

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

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

2.4 Maintaining Benchmark Ratio

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

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

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.

- Industry
- Balance Sheet Size
- Period Type

2.6 Maintaining balance Sheet Size

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

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

You can enter the following details:

Balance Sheet Size

Specify the unique name to identify the balance sheet size.

Description

Enter a brief description about the balance sheet size.

Currency

Specify the currency to define the balance sheet size.

Balance Sheet amount range

From Amount

Specify the range for balance sheet size.

To Amount

Specify the range for balance sheet size.

2.7 Viewing Balance Sheet Size Details

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

The screenshot shows a web application window titled "Balance sheet size Maintenance Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are two dropdown menus: "Authorization Status" and "Record Status". A text input field for "Balance Sheet Size" is also present. The main area displays a table with columns: "Authorization Status", "Record Status", "Balance Sheet Size", "Description", "Currency", "From Amount", and "To Amount". The table is currently empty. At the bottom right, there is an "Exit" button.

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

Authorization Status

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

Balance Sheet Size

Select the balance sheet size from the option list.

Record Status

Select the record status from the drop-down list.

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

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

2.8 Maintaining Document Upload

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

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

You can enter the following in this screen:

Customer No

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

Customer Name

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

Upload Reference Number

The system 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.

The screenshot shows the 'Document Upload Summary' application window. The window title is 'Document Upload Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are several filter fields: 'Case Sensitive' (checkbox), 'Authorization Status' (dropdown), 'Upload Reference Number' (text input), 'Document Category' (text input), 'Record Status' (dropdown), and 'Customer No' (text input). A table below these fields shows a list of records with columns for 'Authorization Status', 'Record Status', 'Upload Reference Number', 'Customer No', and 'Document Category'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

Authorization Status

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

Upload Reference Number

Select the upload reference number from the option list.

Document Category

Select the document category from the option list.

Record Status

Select the record status from the drop-down list.

Customer No

Select the customer No from the option list.

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

- Authorization Status
- Record Status
- Upload Reference Number

- Customer No
- Document Category

3. Credit Appraisal Management Origination

This chapter contains the following sections:

- [Section 3.1, "Introduction"](#)
- [Section 3.2, "Credit Appraisal Management Creation Process"](#)
- [Section 3.3, "Stages in Credit Appraisal Management Origination"](#)

3.1 Introduction

The process of credit appraisal management origination gets initiated when a prospective customer approaches the bank, for setting up a new facility or extend the facility limit to get new / additional loans. The proposal application 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	CRPPro-cess	BPMN	BPMN pro-cess for han-dling the Credit pro-posal	New Customers: Creation of new facility Existing Customers: Creation of new facility Amendment of exist-ing facility Amendment of exist-ing facility with new collaterals/collateral pool

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

Creating a New Facility for a New Customer

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

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

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

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

After the approval the following details 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

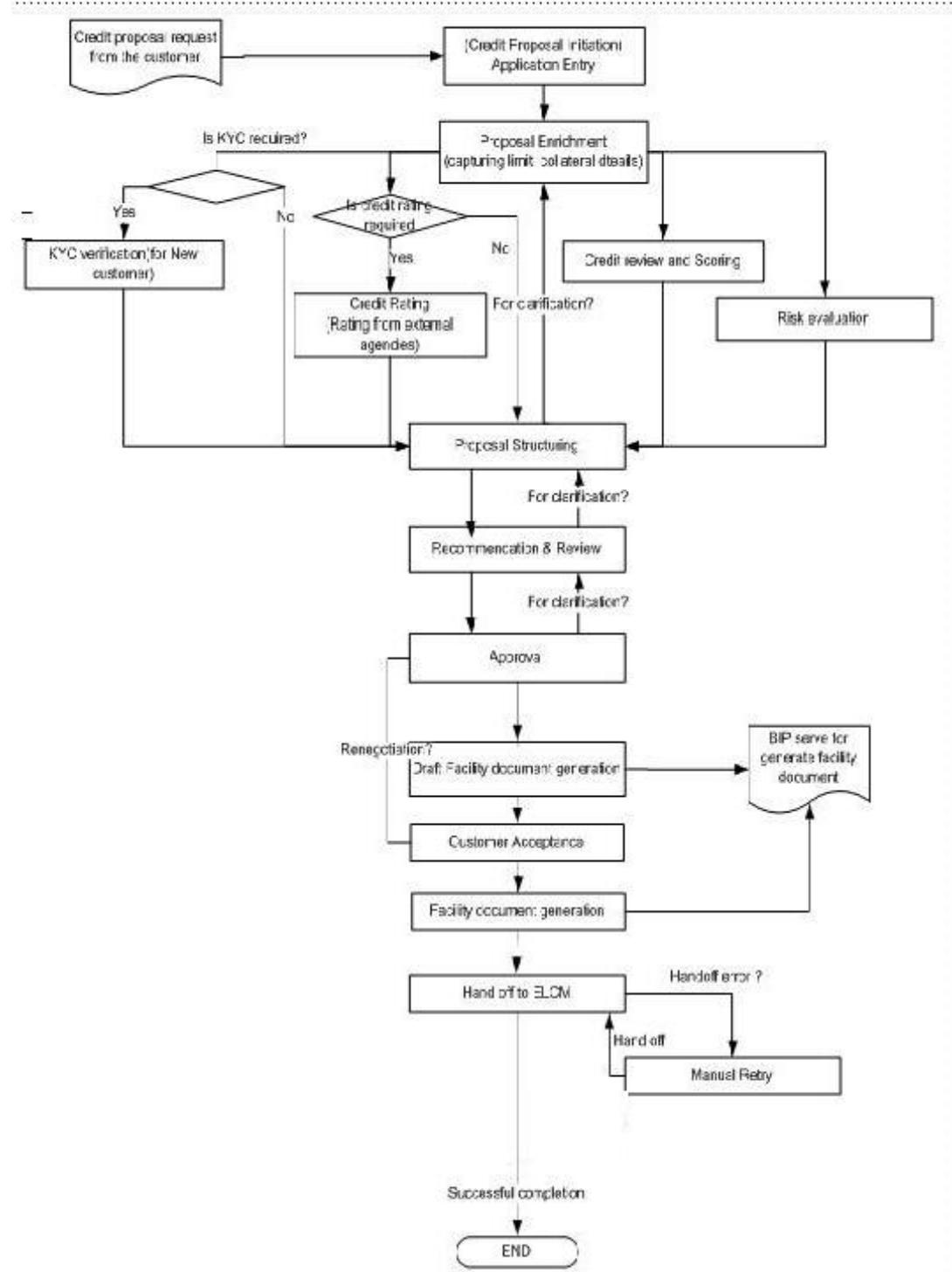
Corporate credit appraisal process flow uses Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple

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.



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

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

The screenshot displays the Oracle workflow management interface. The main window shows the 'Assigned-Task List' with the following table:

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

On the left side, there is a navigation menu with the following structure:

- Queue
 - Standard
 - Assigned(21)
 - Completed(98)
 - Free Pool(1)
 - Future Tasks(1)

At the bottom left, there is an 'Action List' table:

Queue Name	Count
Escalated	0
Expired	0
Aging	448
High	23
undefined	1

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'.

The screenshot shows a web-based form for 'Credit Appraisal Application Entry'. The form is divided into several sections. The top section contains input fields for 'Application Number *', 'Application Branch *', 'Application Date *', 'Application Category *', 'Operation *', and 'Customer Liability *'. There are also fields for 'Channel', 'Channel Reference No', 'External Source', and 'External Source Ref No'. A 'Facility Hierarchy' button is located below these fields. The middle section is titled 'Customer Details' and contains a table with the following headers: 'Existing Customer', 'Primary', 'Customer No', 'Default', 'Customer Name', 'Local Branch', 'Liability Number', 'Balance Sheet Size', and 'Details'. The table is currently empty. The bottom section contains navigation buttons: 'Prev Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit'.

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 Viewing Liability Details Summary

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

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.

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

The screenshot shows the 'Customer Details' window with the 'Director' tab selected. The form is divided into several sections:

- Customer Type:** Radio buttons for Corporate (selected), Individual, and Bank.
- Application Number:** CRPPProcess3395
- Full Name:** [Text Field]
- Customer Name:** 000000792
- Local Branch:** 000
- Customer No:** 000000792
- Customer Category:** C
- Balance Sheet Size:** [Text Field]

The 'Director' tab contains the following sections:

- Director Details:** Director Name (required), Tax Id, Telephone ISD Code, Telephone, Mobile ISD Code, Mobile Number, and Email.
- Permanent Address:** A list of address lines (Address Line 1 to 4), Pincode, and Country. A dropdown menu shows '1 Of 1'.
- Mailing Address:** Address Line 1 to 4, Pincode, and Country.
- Other Details:** Nationality, a checkbox for 'Permanent US Resident Status', and Shareholding %.

Buttons for 'Ok' and 'Cancel' are located at the bottom right of the window.

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.

The screenshot shows a software window titled "Facility Hierarchy or Liability Detail Report Screen". It contains several input fields and options:

- Liability No ***: A text input field with a search icon.
- Liability Name**: A text input field.
- Report Format**: A dropdown menu currently set to "PDF".
- Report Output**: A dropdown menu currently set to "Print".
- Liability Id**: A text input field.
- Liability Branch**: A text input field.
- Report for**: Radio buttons for "Liability Details" (unselected) and "Facility Hierarchical" (selected).
- Printer At**: A dropdown menu currently set to "Client".
- Printer**: A text input field with a search icon.

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

You can enter the following details:

Liability No

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

Liability Name

The system 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:

The screenshot displays the 'Manual Credit Appraisal' window with the 'Requested' tab selected. The top section contains various application details: Application Number (CRPPProcess3395), Application Branch (000), Application Date (2015-04-16), Application Category (CAMAPP), Operation (New), and Customer Liability (000000792). It also shows Channel Reference No, External Source, External Source Ref No, Application Level (1), Application Priority (Low), User Reference Number (000ELCM151060), Application Status (ACCEPTED), and buttons for KYC Required, Credit Rating Required, Default Liability, Liability Details, and Facility Hierarchy. The 'Requested' tab is active, showing 'Request Credit Proposal Details' with fields for Requested Purpose, Limit Currency (GBP), and buttons for Calculate, Total Requested Amount (25,000.00), and Total Sanctioned Amount (25,000.00). Below this is a table with columns: Facility Type, Line Code, Line Serial, Default, Description, Main Line Code, Category, and Branch. The table contains one row: New, L3395, 1, Default, [empty], C, 000, 000. At the bottom, there are buttons for Documents, Facility Preference, Pool Links, Restrictions, Prev Remarks, Remarks, Audit, Outcome, and Exit.

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.

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 Maintaining Facility Details

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

You can enter the following details:

Application Number

The system 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.

Facility Details

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.

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

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.

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.

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 calendar.

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.

The screenshot shows a software window titled "Facility or Liability Utilization Report Screen". It contains several input fields and dropdown menus:

- Liability No ***: A text input field with a search icon.
- Liability Id**: A text input field.
- Liability Name**: A text input field.
- Report Format**: A dropdown menu currently set to "PDF".
- Report Output**: A dropdown menu currently set to "Print".
- Facility Code**: A text input field containing "COLL1" with a search icon.
- Facility Name**: A text input field.
- Facility Id**: A text input field.
- Printer At**: A dropdown menu currently set to "Client".
- Printer**: A text input field with a search icon.

At the top left of the window is a "Save" button. At the bottom right are "Ok" and "Cancel" buttons.

You can enter the following details:

Liability No

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

Liability 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.

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.

The screenshot shows the Oracle Facility Preference screen. At the top, there are fields for Application Number (BPELCRPPProcess394), Application Category (CAMAPP), Liability Branch (000), Liability Number (000000984), Facility Branch (000), and Facility Number (LINCOD9401). Below this are several sections: 'Commitment Details' with fields for Commitment Branch (000), Settlement A/C, Settlement Branch, PPC Project Id, PPC Project Reference Number, and Commitment Reference Number; 'User Data Elements Details' with a table header including Effective Date, User Defined Element Id, User Defined Element Value, Rate Code, and Code Usage; 'Charge Details' with fields for Admin Charge Type, Utilized Charge Type, Unutilized Charge Type, Admin Charge %, Utilized Charge %, Unutilized Charge %, Admin Charge Amount, Utilized Charge Amount, and Unutilized Charge Amount; 'Value Details' with a table header including Value Date, Limit Amount, and Main Line Code; 'Schedule Details' with a table header including Limit Date and Limit Amount; 'Exposure Details' with a table header including Exposure Code and Exposure Description, and rows for GBP, US, INDIAMINE, and AGNI_STEEL; 'Covenant Details' with a table header including Covenant Name, Covenant Description, Mandatory, Frequency, Period, Start Date, and Grace Days; and 'Mandate Details' with a table header including Collateral Type and Minimum % Available. The bottom of the window has 'Ok' and 'Cancel' buttons.

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

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.

Covenant Details

Covenant Name

Specify the covenant name.

Covenant Description

The system displays the description of the covenant.

Mandatory

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

Frequency

Select the frequency from drop-down list:

- Quarterly
- Yearly
- Monthly
- Weekly
- Daily

Period

Specify the frequency period.

Start Date

Specify the start date.

Grace Days

Specify the number of grace days.

Reversal Date

Specify the reversal date.

Notice Days

Specify the notice days.

Covenant Reference Number

Specify the reference number.

Mandate Details

Collateral Type

Specify the collateral type.

Minimum % Available

Specify the minimum percentage available.

3.3.9 Facility Restriction

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

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.

3.3.11 Remarks Tab

The screenshot shows the 'Credit appraisal review' window. At the top, there are 'Save' and 'Hold' buttons. Below that, there are several input fields for application details: Application Number (CRPPProcess8599), Application Branch (000), Application Date (2014-03-18), Application Category (CORPCAT), Operation (Existing), Channel, Channel Reference No, External Source, External Source Ref No, Application Priority (Low), User Reference Number (000ELCM1407705E), Application Status (CP Review), and Customer Liability (000011415). There are also checkboxes for 'KYC Required' and 'Credit Rating Required', and a 'Default Liability' button. A 'Facility Hierarchy' button is also present. Below the input fields, there is a tabbed interface with 'Customer Details', 'Requested', 'Collateral', 'Pool', 'Pricing', 'Terms', 'Exception', and 'Remarks' tabs. The 'Remarks' tab is active, showing a 'Previous Remarks' section with a text area and a 'Remarks' section with a text area and a 'Remarks History' button. At the bottom, there is a navigation bar with 'Previous Remarks', 'Remarks', 'Audit', and 'Outcome' options, along with an 'Exit' button.

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

Remarks

Specify remarks, if any, associated with the applicant.

3.3.12 Maintaining Document Details

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

The screenshot shows the 'Documents' window. At the top, there are 'Application Number' and 'Application Category' (CAMAPP) fields, and a 'Populate' button. Below that, there is a 'Document Upload' section with a table. The table has columns for 'Document Category', 'Document Reference', 'Document Type', 'Mandatory', 'Remarks', 'Ratio Upload', and 'Upload'. The 'Upload' column has an 'Upload' button. The bottom of the window has 'Ok' and 'Cancel' buttons.

You can enter the following details:

Application Name

The system displays the application number.

Application Category

The system displays the application category.

Document Category

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

Document Reference

Specify the document reference number.

Document Type

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

Mandatory

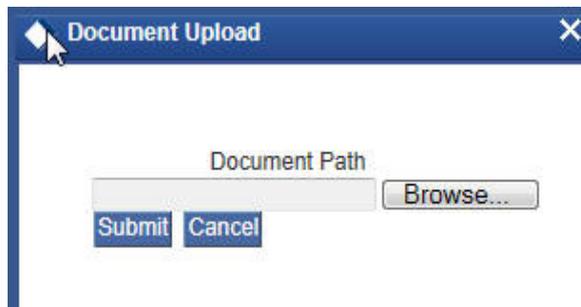
Select this check box to indicate whether the document is mandatory.

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:



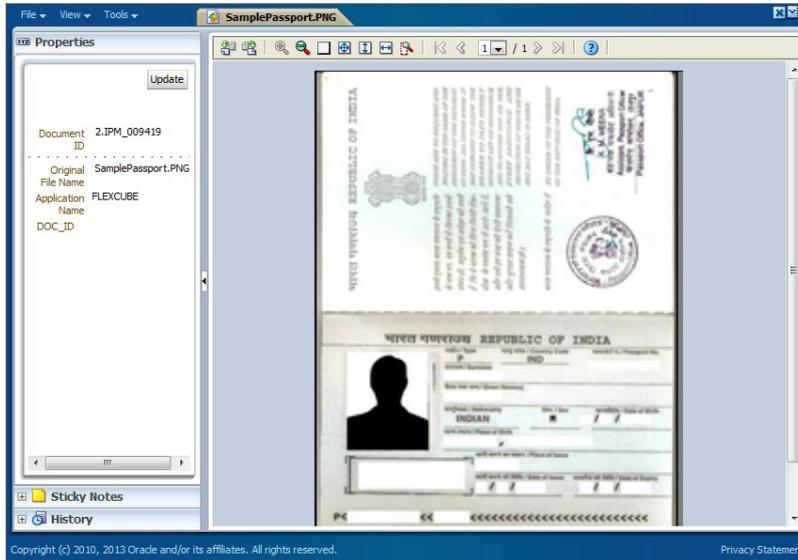
In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

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.

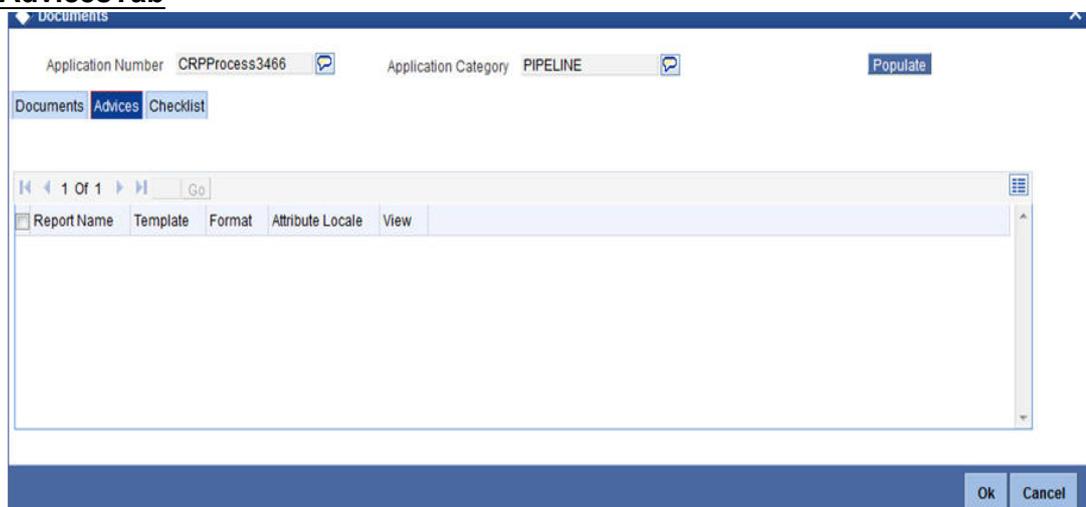
Verified

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 Checklist Tab

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.

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.

Covenant Id *	Covenant Name	Revaluation Date	Mandatory	Period	Grace
<input checked="" type="checkbox"/> 37001			<input type="checkbox"/>		

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 covenant is linked to a Collateral/Facility.

Period

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

Grace Days

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

Notice Days

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

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.

Credit Appraisal Application Entry

Save Hold

Application Number: CRPPProcess3858
 Application Branch: 000
 Application Date: 2015-04-16
 Application Category: PIPELINE
 Operation: Existing
 Customer Liability: 000000001

Channel: []
 Channel Reference No: []
 External Source: []
 External Source Ref No: []

Application Priority: Low
 User Reference Number: 000ELCM1510603V
 Application Status: CP Initiation
 Approval Status: []

KYC Required
 Credit Rating Required
[Default Liability](#)
[Facility Hierarchy](#)

Customer Details Requested Remarks

Customer Details

1 Of 1

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000005	Default	TEST	000	000000001		Details

Documents | Customer Covenant | Credit Analysis | Risk Analysis |

Prev Remarks Remarks Audit Outcome [] Exit

3.3.14 Collateral Tab

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

Manual Credit Appraisal

Save Hold

Application Number: CRPPProcess3395
 Application Branch: 000
 Application Date: 2015-04-16
 Application Category: CAMAPP
 Operation: New

Channel: []
 Channel Reference No: []
 External Source: []
 External Source Ref No: []

Application Level: 1
 Application Priority: Low
 User Reference Number: 000ELCM1510603V
 Application Status: Save Customer
 Approval Status: ACCEPTED

KYC Required
 Credit Rating Required
[Default Liability](#)
[Liability Details](#)
[Facility Hierarchy](#)

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

1 Of 1

Type	Collateral Code	Default	Collateral Description	Collateral Branch	Collateral Currency	Collateral Type	Collateral Value
New	C3395	Default		000	GBP	25,000.00	000000793

Override Collateral Task Completion

Documents |

Prev Remarks Remarks Audit Outcome [] Exit

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.

Collateral Details

Liability Number *
Customer No *
Collateral Code *
Collateral Description
Remarks
Collateral Currency * GBP
Collateral Value
Limit Contribution
Start Date
End Date
Revision Date
Revaluation Date
 Revalue Collateral
Category Name *
Util Amount
Available Amount
Block Amount
Commitment Reference Number
Collateral ZIP Code

Branch *
Lendable Margin
Seniority Of Claims *
Charge Type *
User Reference
Secured Type
 Secured
 UnSecured
 Liquid
 Available
 Sharing Required
 Auto Pool Creation
Haircut% *
Collateral Type
 Mortgage Initiate
Interest Rate
 Taken Over

Insurance | Covenant | Shared | Link Contract | Source Restrictions | Fields | Haircut Schedule | Specific Details |

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

Cancel

You can enter the following details:

Application Number

The system displays the application number.

Liability Number

The system displays liability number.

Collateral Code

The system displays the collateral code.

Collateral Description

Specify the description about collateral.

Collateral Branch

The system displays the collateral branch.

Collateral Currency

The system display the collateral currency.

Remarks

Specify the remarks, if any about collateral.

Start Date

Specify the start date of the collateral effective period.

End Date

Specify the end date of collateral effective period.

Revision Date

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

Revaluation Date

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

Revalue Collateral

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:

- 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.

3.3.15 Pool Tab

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

The screenshot shows the Oracle Credit Appraisal Review interface. The 'Pool' tab is selected, displaying the following data:

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

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

You can enter the following details:

Pool Details

Type

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

- New
- Existing

Pool Code

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

Default

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

Pool Description

Specify a brief description of the collateral pool here.

Pool Branch

The system displays the pool branch.

Pool Currency

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

Pool Amount

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

Pool Utilized

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

Available Amount

The system displays the available amount.

Mortgage initiated

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.

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

3.3.16 Deal Information

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

The screenshot shows the 'Deal Information' window with the following fields and sections:

- Deal Information:** Deal Description, Project Start Date, Project End Date, Gestation Period (in Months), Deal Currency (GBP), Deal Amount.
- Comments:** A text area for additional information.
- Funding Details:** Equity (Organization share, From Public, From Equity Partners) and Debt (Collateralized Debt, Non-Collateralized Debt).
- Projected Cashflows:** A table with columns Year, Currency, and Amount.
- Projected Revenues:** A table with columns Year, Currency, and Amount.
- Navigation:** 'Go' buttons and navigation icons for both tables.
- Exit:** An 'Exit' button at the bottom right.

Specify the following details:

Deal Description

Specify a brief description of the deal.

Comments

Specify additional comments, if any.

Project Start Date

Specify the project start date.

Project End Date

Specify the project end date.

Gestation Period (in months)

Specify the gestation period in months.

Deal Currency

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

Deal Amount

Specify the total deal amount.

Anticipated IRR

Specify the anticipated internal rate of return.

Projected Operation Date

Specify the projected operation date.

Capital Outlay

Specify the capital outlay.

Organization Share

Specify the overall equity held by the organization.

From Public

Specify the equity held by the public.

From Equity Partners

Specify the equity held by partners.

Collateralized Debt

Specify the total collateralized debt.

Non-collateralized Debt

Specify the total non-collateralized debt.

Projected Cash flow - Year

Specify the projected cash flow year.

Projected Cash flow - Currency

Specify the cash flow currency.

Projected Cash flow - Amount

Specify the projected cash flow amount.

Projected Revenue - Year

Specify the projected revenue.

Projected Revenue - Currency

Specify the revenue currency.

Projected Revenue - Amount

Specify the revenue amount.

Deal Advice

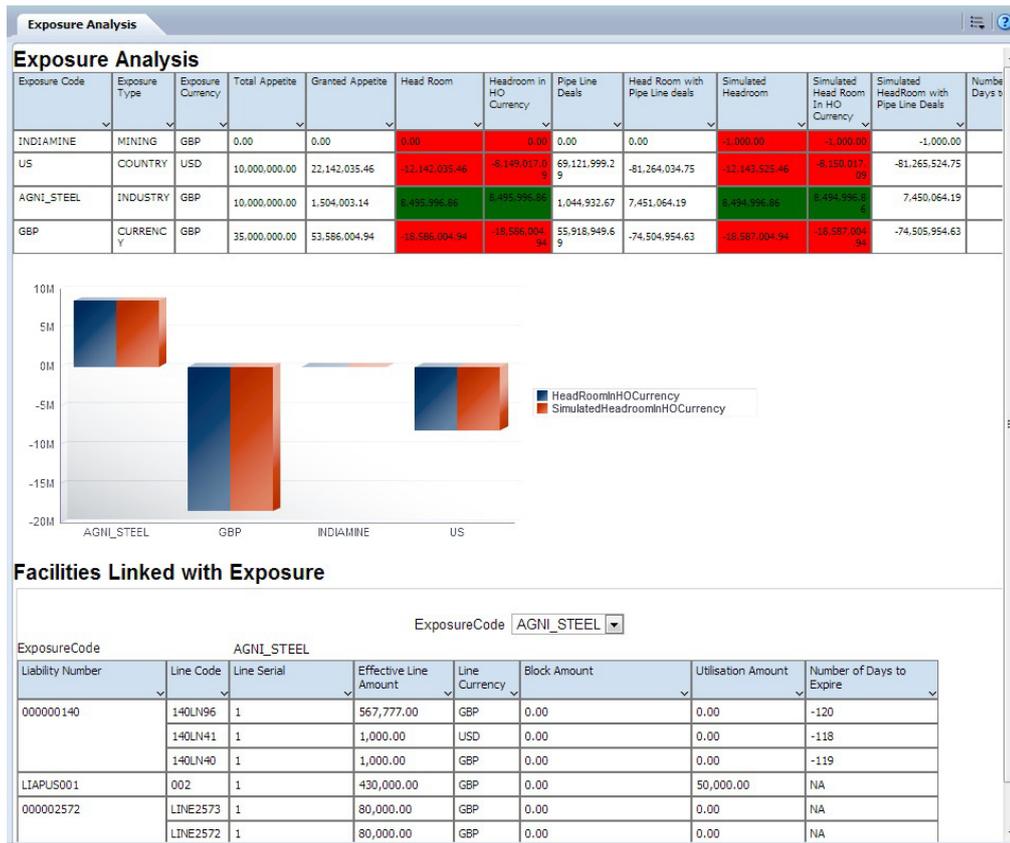
The system generates a deal advice. The deal advice gives information on the deal like projected revenues and projected cash flows with respect to the application.

3.3.17 Headroom Analysis

In the 'Requested Tab' of the screen you can click the Analyze button to perform an exposure analysis for a facility. This button 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

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.

The screenshot shows a web application window titled "Verify Prospect Or Customer Details". The window contains several sections:

- Application Details:** Fields for Application Number (CRPProcess16080), Application Branch (000), Application Date (2013-01-28), Application Category (COVN_CAT), Operation (Existing), Channel, Channel Reference No, External Source, External Source Ref No, Application Priority (Low), User Reference Number (000ELCM1302802JC), Application Status (CP Enrichment), and Customer Liability (000000062).
- Checkboxes:** KYC Required and Credit Rating Required (both checked).
- Buttons:** Default Liability, Facility Hierarchy, and View.
- Customer Details Table:** A table with columns: Existing Customer, Customer No, Default, Customer Name, Local Branch, Liability Number, and Details. It contains one row with values: [checked], 000006449, Default, TEST123, 000, 000000062, and Details.
- Bottom Bar:** Documents | MIS | Image | Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit.

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.

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

Channel
 Channel Reference No
 External Source
 External Source Ref No

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

KYC Required
 Credit Rating Required
 Default Liability

Facility Hierarchy

Customer Details

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

Documents | MIS | Image |

Previous Remarks Remarks Audit Outcome Exit

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

Customer Type * Corporate
 Individual
 Bank

Full Name
 Customer Name Carrefour
 Local Branch 103

Customer No 10310063
 Customer Category * CORPORATE

Application Number CRPPProcess7240

Main Director **KYC Details**

KYC Director Profile

<input checked="" type="checkbox"/>	Director Name
<input checked="" type="checkbox"/>	DAVID

Ok Cancel

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

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

Click 'OK' button. You 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:

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

Channel
Channel Reference No
External Source
External Source Ref No

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

KYC Required
 Credit Rating Required
Debit Liability

Facility Hierarchy

Customer Details

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

Documents | MIS | Image |

Previous Remarks Remarks Audit Outcome NO MATCH Exit

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

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

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

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

Section: KYC Director Profile

<input checked="" type="checkbox"/>	Director Name	SDN Result	
<input checked="" type="checkbox"/>	DAVID	NO MATCH	

Buttons: Ok, Cancel

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

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

Click 'Ok' button. You 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"

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.

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:

The screenshot shows the 'verify Customer Contact Details' window. At the top, there are several input fields: Application Number (CRPProcess16080), Application Branch (000), Application Date (2013-01-28), Application Category (COVN_CAT), Operation (Existing), Channel, Channel Reference No, External Source, External Source Ref No, Application Priority (Low), User Reference Number (000ELCM1302802JC), Application Status (CP Enrichment), and Customer Liability (00000062). There are also checkboxes for 'KYC Required' and 'Credit Rating Required', and a 'Default Liability' button. A 'Facility Hierarchy' button is also present. Below this is a 'Customer Details' table with columns: Existing Customer, Customer No, Default, Customer Name, Local Branch, Liability Number, and Details. The table contains one row with values: Existing Customer (checked), Customer No (000006449), Default (Default), Customer Name (TEST123), Local Branch (000), Liability Number (000000062), and Details (Details). At the bottom, there is a bar with 'Documents | MIS | Image |' and 'Previous Remarks', 'Remarks', 'Audit', 'Outcome', and 'Exit' buttons.

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

The screenshot shows the 'Customer Details' window. At the top, there are 'Bank' and 'Local Branch 103' options, and an 'Application Number CRPProcess7240'. Below this is a navigation bar with 'Main | Director | KYC Details'. The 'KYC Corporate Profile' section shows: SDN Result (NO MATCH), Internal Blacklist Result (NOT FOUND), and Contract Verification Remarks (good). The 'External KYC Remarks' table has columns 'Name' and 'Value' and contains one row: SDAF | A. Below this is the 'KYC Director Profile' section with columns: Director Name, SDN Result, Internal Blacklist Check, and Contact Verification Remarks. It contains one row: VID | NO MATCH | NOT FOUND | Good. Another 'External KYC Remarks' table is shown below with columns 'Name' and 'Value' and one row: FGFG | AA. At the bottom right, there are 'Ok' and 'Cancel' buttons.

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'.

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.

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:

The screenshot shows the 'KYC Decision' application window. The top section contains several input fields and checkboxes:

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

The 'Customer Details' section features a table with the following data:

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

The bottom bar includes 'Documents | MIS | Image |', 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' dropdown, and an 'Exit' button.

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

The screenshot displays the 'Customer Details' window with the following sections:

- KYC Corporate Profile:**
 - SDN Result: NO MATCH
 - Internal Blacklist Result: NOT FOUND
 - Contract Verification Remarks: good
 - Other KYC Remarks: fine
 - KYC Passed
- External KYC Remarks (Corporate):**

Name	Value
SDAF	A
- KYC Director Profile:**

Internal Blacklist Check	Contact Verification Remarks	Other KYC Remarks	KYC Passed
NOT FOUND	Good	fine	<input checked="" type="checkbox"/>
- External KYC Remarks (Director):**

Name	Value
FGFG	AA

Buttons: Ok, Cancel

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

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:

The screenshot displays the 'Credit appraisal enrichment' window with the following details:

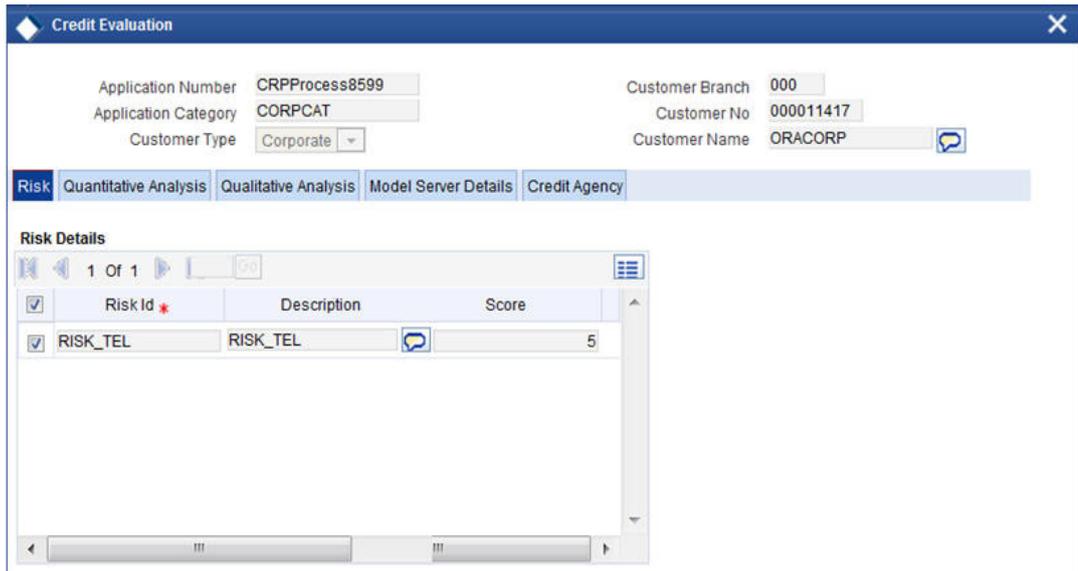
- Application Information:** Application Number: BPCLCRPProcess356i, Application Branch: 000, Application Date: 2015-04-16, Application Category: CAMAPP, Operation: New, Customer Liability: 000000877.
- Channel Information:** Channel, Channel Reference No, External Source, External Source Ref No.
- Approval Status:** Application Level: 1, Application Priority: Low, User Reference Number: 000ELCM1510603E, Application Status: CP Initiation, Approval Status: PROCEED.
- Liability Details:** Liability Number: 000000877, Liability Name: 000000877, Main Liability No, Liability Branch: 000, Liability Currency: GBP, Overall Limit: 0.00, Utilized Amount: 0.00. Includes fields for User Defined Status, Revision Date, Liability Category, and Risk Limits (Clean, Secondary, Pre Settlement).
- Customer Details Table:**

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000877	Default	USAIN BOLT	000	000000877		Details

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

5.1 Credit Evaluation

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



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

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

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

Step 6. Risk Evaluation

After performing credit rating process, the system 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.

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.

The screenshot shows a software window titled "Credit Analysis". The form is organized into several sections:

- Application Number** and **Application Branch**: Text input fields.
- CounterParty Description**: A large text area.
- Counterparty Status**, **Country watch status**, and **Counter Party Watch Status**: Three dropdown menus.
- Industry Analysis**: A text area.
- Management and Ownership**: A text area.
- Revenue / Profitability** and **Balancesheet Analysis**: Each section contains two sub-sections: "Historical / Current performance" (text area) and "Forecast / Sensitivity Analysis" (text area).
- Cashflow Analysis** and **Debit Maturity / Liquidity**: Each section contains two sub-sections: "Historical / Current performance" (text area) and "Forecast / Sensitivity Analysis" (text area).

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

Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application category.

Counterparty Description

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

Counterparty Status

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

- .gold
- .platinum
- .silver

Country Watch Status

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

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

Counterparty Watch Status

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

- Performing
- Underperforming
- Watch Amber
- Watch Red

Industry Analysis

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

Management and Ownership

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

Revenue Profitability

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Balance Sheet Analysis

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Cashflow Analysis

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Debit Maturity/Liquidity

Historical-Current Performance

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

Forecast/Sensitivity Analysis

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

Primary Source of Payment

Specify the primary source of payment.

Secondary Source of Payment

Specify the secondary source of payment.

6.3 Credit Risk

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

The screenshot shows a software window titled 'LBL_CRDRK'. It contains several input fields and sections:

- Application Number**: A text input field with a small icon to its right.
- Application Category**: A text input field with a small icon to its right.
- Assessment of Key Risk**: A section containing three text input fields labeled 'Key Risk 1', 'Key Risk 2', and 'Key Risk 3', each with a small icon to its right.
- Evaluation of the Structure**: A section containing three text input fields: 'Overview of Facilities', 'Overview of Key Covenants', and a checkbox labeled 'Compliance with Keyclasses'.
- MGS & LGD**: A section containing one text input field labeled 'Justification' with a small icon to its right.

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

Specify the following details:

Application Number

The system displays the application number.

Application Category

The system displays the application number.

Key Risk Assessment

Key Risk 1

Specify the first key risk factor.

Key Risk 2

Specify the second key risk factor.

Key Risk 3

Specify the third key risk factor.

Evaluation of Structure

Overview of Facilities

Specify a short overview of the facilities.

Overview of Key Covenants

Specify a short overview of the key covenants.

Compliance with Key Clauses

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

- Y (Yes)
- N (No)

MGS & LGD

Justification

Specify a brief justification for MSG and LGD.

6.4 Pipeline Analysis

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

The screenshot shows a window titled 'Analysis Summary' with a close button (X) in the top right corner. At the top, there are two input fields: 'Application Number' with the value 'CRPPProcess1965' and 'Branch Code' with the value '000'. Below these fields is a 'Populate' button. The main area contains a table with the following columns: 'Select', 'Customer No', 'Short Name', 'Liability No', 'Customer Category', and 'Customer Type'. The table has 7 rows of data. Below the table are four buttons: 'Questionnaires Report', 'External Agency Analysis', 'Financial Ratio Analysis', and 'Exposure Analysis'. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

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

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.

The screenshot shows a software interface for 'Deal Information'. It includes input fields for Deal Description, Comments, Project Start Date, Project End Date, Gestation Period (in Months), Deal Currency (set to GBP), Deal Amount, Anticipated IRR(%), Projected Operation Date, and Capital Outlay. There are also sections for 'Funding Details' (Equity and Debt) and two tables for 'Projected Cashflows' and 'Projected Revenues', each with columns for Year, Currency, and Amount. An 'Exit' button is at the bottom right.

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:

Credit appraisal proposal structure

Save Hold

Application Number: CRPPProcess3857
 Application Branch: 000
 Application Date: 2015-04-16
 Application Category: PIPELINE
 Operation: Existing
 Customer Liability: 000000001

Channel: _____
 Channel Reference No: _____
 External Source: _____
 External Source Ref No: _____

Application Level: 1
 Application Priority: Low
 User Reference Number: 000ELCM1510603v
 Application Status: CP Structuring
 Approval Status: PROCEED

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

Liability Details

Liability Number: 000000001
 Liability Name: 000000001
 Main Liability No: _____
 Liability Branch: 001
 Liability Currency: GBP
 Overall Limit: 100,000,000,000.00
 Utilized Amount: 0.00

User Defined Status: _____
 Revision Date: _____
 Liability Category: _____
 UnAdvised:
 Netting Required:

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

Customer Details

1 Of 1

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

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

Prev Remarks Remarks Audit Outcome: _____ Exit

7.2 Calculating RAROC

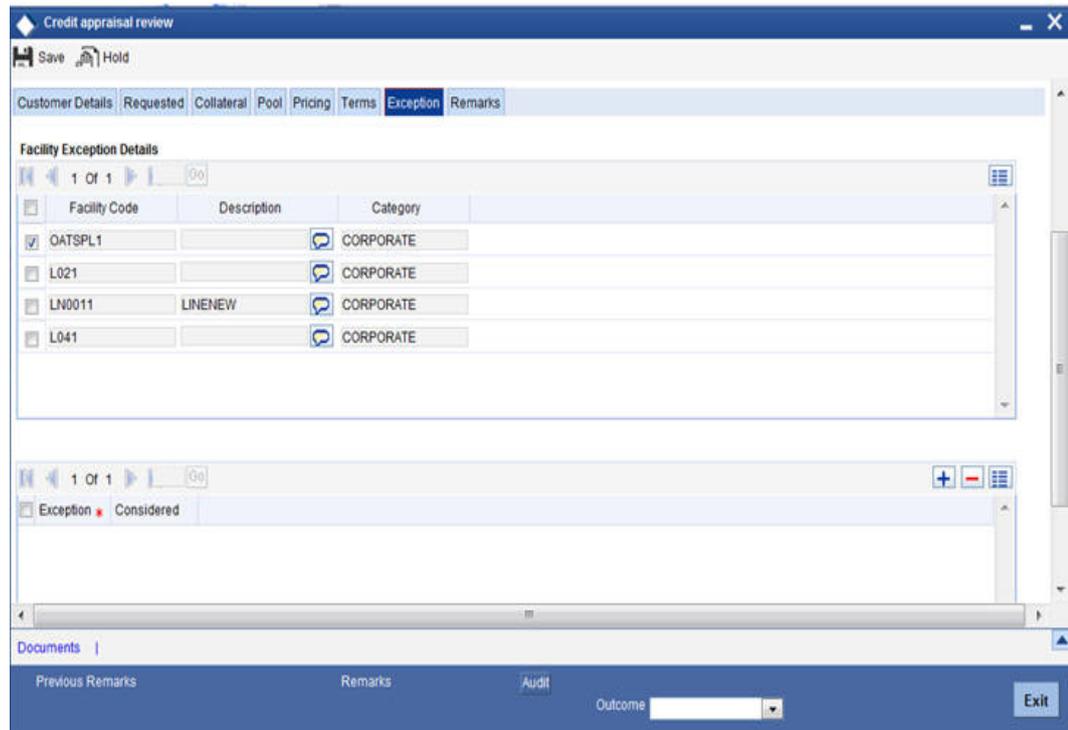
The system calculates the risk adjusted return on capital (RAROC) using 'RAROC Calculation' screen. You can invoke this screen by clicking 'Raroc' button in the 'Credit appraisal proposal structure' screen.

7.3 Terms Tab

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

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.

Step 8.Recommendation & Review

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

The screenshot shows the 'Credit appraisal review' application window. The top section contains application details: Application Number (CRPProcess1625), Application Branch (000), Application Date (2014-11-03), Application Category (PIPELINE), Operation (New), Customer Liability (000000349), Channel, Channel Reference No, External Source, External Source Ref No, Application Level (1), Application Priority (Low), User Reference Number (000ELCM1430701E), Application Status (CP Review), and Approval Status (PROCEED). There are buttons for 'Save', 'Hold', 'View', 'Default Liability', 'Liability Details', and 'Facility Hierarchy'. Below this is a tabbed interface with 'Customer Details' selected. The 'Liability Details' section shows fields for Liability Number (000000349), Liability Name (000000349), Main Liability No, Liability Branch (000), Liability Currency (GBP), Overall Limit (2,000,000.00), Utilized Amount (0.00), User Defined Status, Revision Date, Liability Category, and checkboxes for 'UnAdvised' and 'Netting Required'. Risk limits are also displayed: Liability Clean Risk Limit (0.00), Secondary Clean Risk Limit (0.00), and Secondary Pre Settlement Risk Limit (0.00). The 'Customer Details' table below has columns for Existing Customer, Primary, Customer No, Default, Customer Name, Local Branch, Liability Number, Balance Sheet Size, and Details. One row is visible for Customer No 000000349, Default, SUBHASHINI, Local Branch 000, Liability Number 000000349, and Balance Sheet Size. The bottom of the window has a navigation bar with 'Documents', 'Financial Analysis', 'Liability Preference', 'Customer Covenant', 'Credit Analysis', 'Risk Analysis', and 'Deal'. At the very bottom, there are 'Prev Remarks', 'Remarks', 'Audit', 'Outcome' (dropdown), and 'Exit' buttons.

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

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

Task 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.

Application Details:
 Application Number: BPELCRPPProcess367
 Application Branch: 000
 Application Date: 2015-04-16
 Application Category: PIPELINE
 Operation: Existing
 Customer Liability: 000000009

Channel & External Source:
 Channel: [Blank]
 Channel Reference No: [Blank]
 External Source: [Blank]
 External Source Ref No: [Blank]

Approval & Risk Settings:
 Application Level: 1
 Application Priority: Low
 User Reference Number: 000ELCM1510603
 Application Status: CP Approval
 Approval Status: APPROVE
 KYC Required
 Credit Rating Required
 Default Liability

Liability Details:
 Liability Number: 000000009
 Liability Name: 000000009
 Main Liability No: [Blank]
 Liability Branch: 001
 Liability Currency: GBP
 Overall Limit: 999,999,999,999.00
 Utilized Amount: 50,000.00
 User Defined Status: [Blank]
 Revision Date: [Blank]
 Liability Category: [Blank]
 UnAdvised
 Netting Required
 Liability Clean Risk Limit: 0.00
 Secondary Clean Risk Limit: 0.00
 Secondary Pre Settlement Risk Limit: 0.00

Customer Details Table:

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000915	Default	PRATIMA	000	000000009	BSSIZE	Details
<input type="checkbox"/>	<input type="checkbox"/>	000000916	Default	CHAITRA	000	000000009	BSSIZE	Details
<input type="checkbox"/>	<input type="checkbox"/>	000000917	Default	QUEENY	000	000000009	BSSIZE	Details

Footer:
 Documents | Financial Analysis | Liability Preference | Customer Covenant | Credit Analysis | Risk Analysis | Deal
 Prev Remarks | Remarks | Audit | Outcome: [Dropdown] | Exit

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

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

Task 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

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.

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

Manual Credit Appraisal

Save Hold

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

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

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

Liability Details
 Facility Hierarchy

Customer Details Requested Collateral Pool Pricing Terms Exception Remarks

Liability Details

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

User Defined Status
 Revision Date
 Liability Category
 UnAdvised
 Netting Required

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

Customer Details

1 Of 1

Existing Customer	Primary	Customer No	Default	Customer Name	Local Branch	Liability Number	Balance Sheet Size	Details
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	000000792	Default	000000792	000	000000792		Details
<input type="checkbox"/>	<input type="checkbox"/>	000000793	Default	000000793	000	000000792		Details

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

Prev Remarks Remarks Audit Outcome [] [Exit]

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

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).

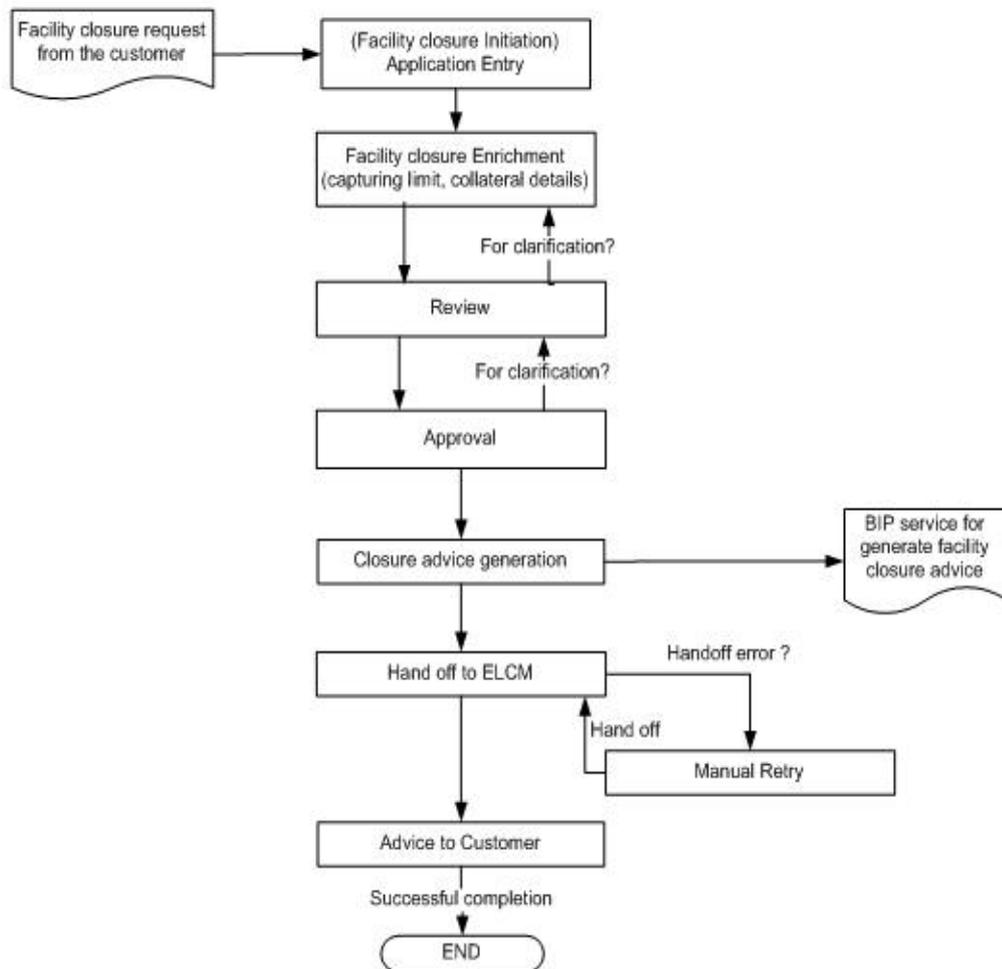
After the approval, the system invokes the ELCM services to hand off the close of facility and raise the error messages in case ELCM validation fails.

This section contains the following topics:

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

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

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, ADDITIONAL_INFO
3	Facility closure Review	Stage for capturing the reviewers comments	ORDLPCR	PROCEED, ADDITIONAL_INFO
4	Facility closure Approval	Stage for approver to approve the proposal.	ORDLPCAR	PROCEED, ADDITIONAL_INFO
5	Closure advice generation	Stage for generating the facility closure advice		
6	DB Hand off	Stage for Hand off the Limit details to ELCM system for closing the facility. Manual Retry option 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

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

The following details are captured in this stage:

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

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

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

The screenshot displays the 'Facility Closure Initiation' application window. The form is organized into several sections. At the top, there are input fields for 'Application Number' (BPELCRPClosureProce), 'Application Branch' (000), 'Application Date' (2013-01-28), 'Application Category', 'Channel', 'Channel Reference No', 'External Source', 'External Source Ref No', 'Application Priority' (Low), 'User Reference Number' (000ELCL1302800US), 'Application Status' (New Application), and 'Customer Liability'. Below these fields are tabs for 'Customer Details', 'Facility Details', 'Pool', 'Terms', 'Exception', and 'Stage Remarks'. The 'Liability Details' section includes fields for 'Liability Number', 'Liability Branch', 'User Defined Status', 'Liability Name', 'Liability Currency', 'Revision Date', 'Main Liability No', 'Overall Limit', and 'Liability Category'. The 'Customer Details' section shows a table with columns for 'Customer No', 'Customer Name', 'Local Branch', 'Liability Number', 'RM ID', and 'RM Name'. At the bottom, there are buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (PROCEED), and 'Exit'.

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:

The screenshot shows the Oracle Facility Closure Initiation window. The title bar reads "Facility Closure Initiation". The window contains several tabs: "Customer Details", "Facility Details", "Pool", "Terms", "Exception", and "Stage Remarks". The "Facility Details" tab is active. It features a table with the following columns: Facility Code, Line Serial, Action, Default, Description, Category, Branch, and Current. The first row of the table is populated with a checkmark in the first column, a facility code, the number "1" in the Line Serial column, a dropdown menu in the Action column, and "Default" in the Default column. Below the table is a "Facility Transfer Details" section with a table containing columns for Transfer Reference Number, To Liability Number, To Line Code, To Line Serial, To Facility Currency, To Facility Amount, To Facility Available Amount, and Trans. At the bottom of the window, there are buttons for "Previous Remarks", "Remarks", "Audit", and "Exit", along with an "Outcome" dropdown menu.

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.

The screenshot displays the Oracle Facility Closure Enrichment interface. At the top, there are fields for Application Number (CRPClosureProcess161), Application Branch (000), Application Date (2013-01-28), Application Category (COVN_CAT), Operation (Close), Channel, Channel Reference No, External Source, External Source Ref No, Application Priority (Low), User Reference Number (000ELCL1302800UV), Application Status (Enrichment), and Customer Liability (00000082). Below this is a tabbed interface with 'Customer Details' selected. The 'Liability Details' section shows Liability Number (00000082), Liability Branch (000), Liability Name (00000082), Liability Currency (USD), User Defined Status, Main Liability No, Overall Limit (450,000,000,000.00), Revision Date, Liability Category, and Utilized Amount (650,000.00). The 'Customer Details' section features a table with columns: Customer No, Customer Name, Local Branch, Liability Number, RM ID, and RM Name. The table contains 8 rows of data. At the bottom, there are links for Documents, Customer Interactions, 360 Degree Borrower View, and Customer Covenant. The footer includes Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit buttons.

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
<input checked="" type="checkbox"/>	004011317	KRISH_01	004	00000082	
<input type="checkbox"/>	00013366	CUST_CORP_B10	FAT	00000082	
<input type="checkbox"/>	00013369	CUST_CORP_B13	FAT	00000082	
<input type="checkbox"/>	00013376	00013376	004	00000082	11111RM_3 Sweta
<input type="checkbox"/>	00014463	TEST33	000	00000082	
<input type="checkbox"/>	00000082	CUST03	000	00000082	DEMORM DEMORM
<input type="checkbox"/>	00000084	CUST09	000	00000082	

To acquire the next stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option. All tasks that have been successfully completed are listed in the right side

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

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

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

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

Step 3. Facility Closure Review

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

The screenshot displays the 'Facility Closure Review' interface. At the top, there are fields for Application Number (CRPClosureProcess161), Application Branch (000), Application Date (2013-01-28), and Application Category (COVN_CAT). Below these are fields for Channel, Channel Reference No, External Source, External Source Ref No, Application Priority (Low), User Reference Number (000ELCL1302800UV), and Application Status (Review). A 'Customer Liability' field shows 000000082 with a 'View' button.

The 'Liability Details' section includes fields for Liability Number (000000082), Liability Branch (000), Liability Name (000000082), Liability Currency (USD), Main Liability No, Overall Limit (450,000,000,000.00), Liability Category, Utilized Amount (650,000.00), User Defined Status, and Revision Date.

The 'Customer Details' section features a table with the following data:

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
<input checked="" type="checkbox"/> 004011317	KRISH_01	004	000000082		
<input type="checkbox"/> 00013366	CUST_CORP_B10	FAT	000000082		
<input type="checkbox"/> 00013369	CUST_CORP_B13	FAT	000000082		
<input type="checkbox"/> 00013376	00013376	004	000000082	11111RM_3	Sweta
<input type="checkbox"/> 00014463	TEST33	000	000000082		
<input type="checkbox"/> 000000082	CUST03	000	000000082	DEMORM	DEMORM
<input type="checkbox"/> 000000084	CUST09	000	000000082		

At the bottom, there are tabs for 'Documents', 'Customer Interactions', '360 Degree Borrower View', and 'Customer Covenant'. A 'Previous Remarks' section is visible, and an 'Outcome' dropdown is set to 'Review'. An 'Exit' button is located in the bottom right corner.

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.

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.

Facility Closure Approval

Save Hold

Application Number * CRPClosureProcess161: Channel
 Application Branch * 000 Channel Reference No
 Application Date * 2013-01-28 External Source
 Application Category * COVN_CAT External Source Ref No
 Operation * Close Application Priority Low
 User Reference Number * 000ELCL1302800UV
 Application Status
 Customer Liability 000000082 View

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

Liability Details

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

Customer Details

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
<input checked="" type="checkbox"/> 004011317	KRISH_01	004	000000082		
<input type="checkbox"/> 00013366	CUST_CORP_B10	FAT	000000082		
<input type="checkbox"/> 00013369	CUST_CORP_B13	FAT	000000082		
<input type="checkbox"/> 00013376	00013376	004	000000082	11111RM_3	Sweta
<input type="checkbox"/> 00014463	TEST33	000	000000082		
<input type="checkbox"/> 000000082	CUST03	000	000000082	DEMORM	DEMORM
<input type="checkbox"/> 000000084	CUST09	000	000000082		

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

Previous Remarks Remarks Audit Outcome Exit

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.

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.

The screenshot displays the 'Facility Closure Manual Retry' application window. The interface includes a menu bar with 'Save' and 'Hold' options. Below the menu bar, there are several input fields for application details: 'Application Number *', 'Application Branch * 000', 'Application Date * 2013-01-28', 'Application Category *', 'Operation * Close', 'Channel', 'Channel Reference No', 'External Source', 'External Source Ref No', 'Application Priority Low', 'User Reference Number * 000ELCL1302800UX', 'Application Status Facility Closure Manual Retry', and 'Customer Liability View'. A tabbed interface is visible with tabs for 'Customer Details', 'Facility Details', 'Pool', 'Terms', 'Exception', and 'Stage Remarks'. The 'Exception' tab is currently selected. Under 'Liability Details', there are fields for 'Liability Number', 'Liability Name *', 'Main Liability No', 'Liability Category', 'Liability Branch *', 'Liability Currency *', 'Overall Limit *', and 'Utilized Amount'. Below this is a 'Customer Details' section with a table header: 'Customer No', 'Customer Name', 'Local Branch', 'Liability Number', 'RM ID', and 'RM Name'. The table is currently empty. At the bottom, there are navigation links for 'Documents', 'Customer Interactions', '360 Degree Borrower View', and 'Customer Covenant'. A footer bar contains 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (a dropdown menu), and an 'Exit' 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.

Customer Acceptance

Save | Hold

Application Number * CRPClosureProcess1612 | Channel | Application Priority Low | User Reference Number * 000ELCL1302800UV

Application Branch * 000 | Channel Reference No | External Source | Application Status Customer Acceptance

Application Date * 2013-01-28 | External Source Ref No | Customer Liability 000000082 View

Application Category * COVN_CAT | Operation * Close

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

Liability Details

Liability Number 000000082 | Liability Branch * 000 | User Defined Status | Revision Date

Liability Name * 000000082 | Liability Currency * USD | Overall Limit * 450,000,000,000.00

Main Liability No | Utilized Amount 650,000.00

Liability Category

Customer Details

1 Of 1

Customer No	Customer Name	Local Branch	Liability Number	RM ID	RM Name
<input checked="" type="checkbox"/> 004011317	KRISH_01	004	000000082		
<input type="checkbox"/> 00013366	CUST_CORP_B10	FAT	000000082		
<input type="checkbox"/> 00013369	CUST_CORP_B13	FAT	000000082		
<input type="checkbox"/> 00013376	00013376	004	000000082	11111RM_3	Sweta
<input type="checkbox"/> 00014463	TEST33	000	000000082		
<input type="checkbox"/> 000000082	CUST03	000	000000082	DEMORM	DEMORM
<input type="checkbox"/> 000000084	CUST09	000	000000082		

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

Previous Remarks | Remarks | Audit | Outcome | Exit

5. Covenant Tracking Process

This chapter contains the following sections:

- [Section 5.1, "Introduction"](#)
- [Section 5.2, "Stages in Covenant Tracking Process"](#)

5.1 Introduction

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

5.2 Stages in Covenant Tracking Process

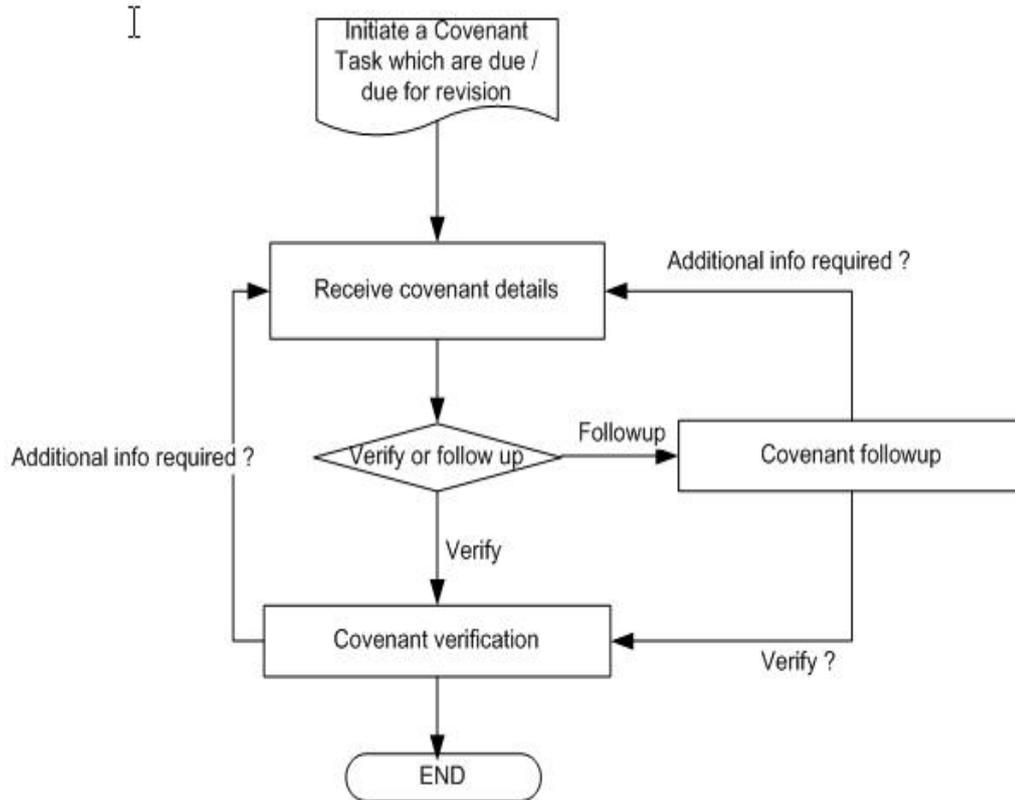
The different stages in covenant tracking process flow are designed using Oracle BPEL (Business Process Execution Language) and BPMN (Business Process Model and Notation) framework with multiple human tasks for workflow stages.

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

- Receive covenants
- Covenants Verification
- Follow up

5.2.1 Process Flow Diagram

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



5.2.2 Process Matrix

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

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

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

Process Ref No CVN14040211
Branch Code 000
Initiation Date 2014-03-18
Application Category
Priority Low
Approval Status Recieve Covenant
User Reference Number 2013013031121

Covenant Details

Covenant Reference Number COL_327_1
Covenant Id 327
Covenant Name IDCARD
Revision 1
Related To Collateral
Credit Appraisal Reference No
Track Customer
Collateral Code COLT00111
Description
Liability No 00008287
Description 00008287
View

Facility Line
Facility Serial
Description
Customer No
Customer Name
Covenant Due Date 2014-03-18
 Next Revision Required
Frequency Yearly
Calculate
Next Revision Date 2015-07-01

Cust Interaction | Customer Covenants | Documents

Previous Remarks Remarks
Outcome
Audit Ok Exit

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:

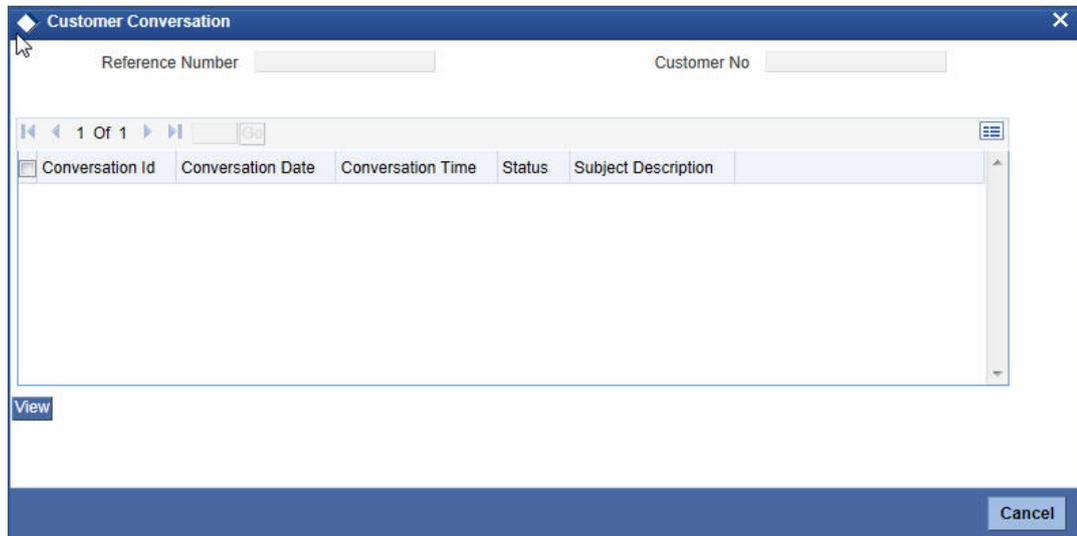
- Monthly
- Quarterly
- Half Yearly
- Yearly

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.

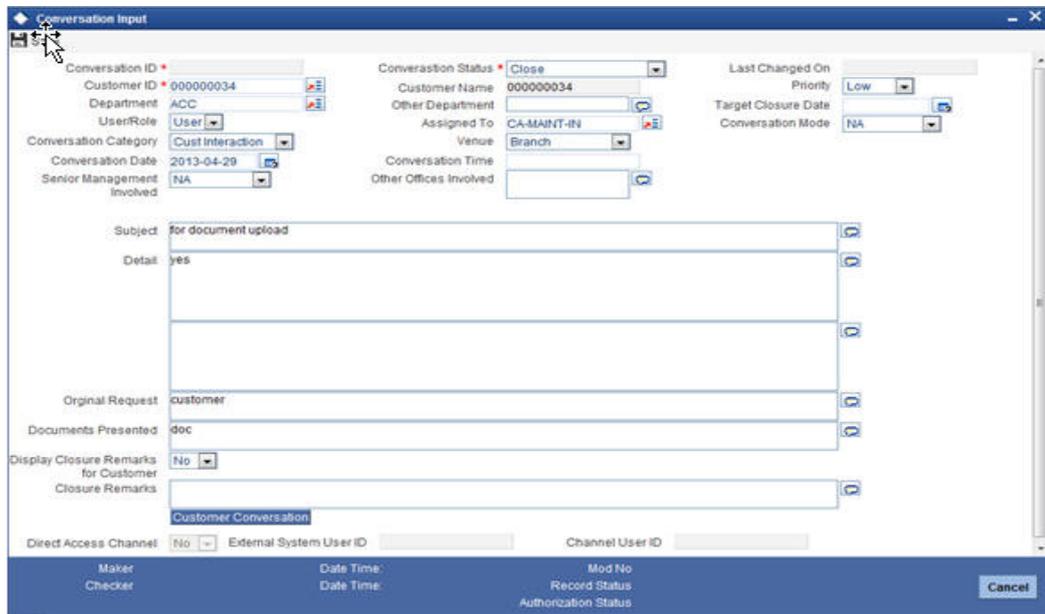


You can view the following details:

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

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.



The screenshot shows the 'Conversation Input' window with the following fields and values:

- Conversation ID: 000000034
- Customer ID: 000000034
- Department: ACC
- User Role: User
- Conversation Category: Cust Interaction
- Conversation Date: 2013-04-29
- Senior Management Involved: NA
- Conversation Status: Close
- Customer Name: 000000034
- Other Department: CA-MAINT-IN
- Venue: Branch
- Assigned To: CA-MAINT-IN
- Conversation Time: (empty)
- Other Offices Involved: (empty)
- Last Changed On: (empty)
- Priority: Low
- Target Closure Date: NA
- Conversation Mode: NA

Text input fields:

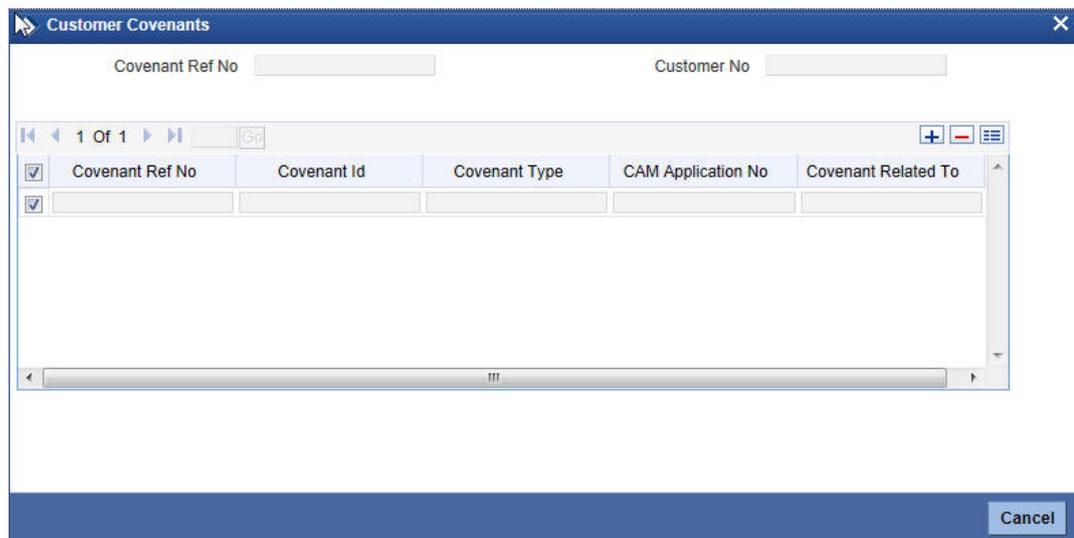
- Subject: for document upload
- Detail: yes
- Original Request: customer
- Documents Presented: doc
- Display Closure Remarks for Customer Closure Remarks: No
- Closure Remarks: Customer Conversation

Footer fields:

- Direct Access Channel: No
- External System User ID: (empty)
- Channel User ID: (empty)
- Maker Checker: (empty)
- Date Time: (empty)
- Mod No: (empty)
- Record Status: (empty)
- Authorization Status: (empty)

1.3 Viewing Customer Covenant Details

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



The screenshot shows the 'Customer Covenants' window with the following details:

- Covenant Ref No: (empty)
- Customer No: (empty)

1 Of 1	Covenant Ref No	Covenant Id	Covenant Type	CAM Application No	Covenant Related To
<input checked="" type="checkbox"/>					

Buttons: +, -, List icon

Footer: Cancel

You can view the following details

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

5.2.3 Maintaining Document Details

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

Document Category *	Document Reference	Document Type *	Mandatory	Remarks	Ratio
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

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:

Document Path

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

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

You can view the following details:

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

5.2.3.2 Checklist Tab

Check List Item	Mandatory	Verified	Comments
-----------------	-----------	----------	----------

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 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.

Covenant Verification

Save Hold

Process Ref No CVN14010247867 Priority Low

Branch Code 000 Approval Status Covenant Verification

Initiation Date 2013-01-28 User Reference Number 2013013029107

Application Category

Covenant Details

Covenant Reference Number COL_3168_1 Facility Line

Covenant Id 3168 Facility Serial

Covenant Name INSURANCE Description

Revision 1 Customer No

Related To Collateral Customer Name

Credit Appraisal Reference No Covenant Due Date 2013-01-26

CIF Tracking Required Next Revision Required

Track Customer Frequency Monthly

Collateral Code NEW_COLLAT Calculate

Description New collateral for vodafone Next Revision Date 2013-02-28

Liability No 000016820

Description VODAFONE

View

Cust Interaction | Customer Covenants | Documents

Previous Remarks Remarks

Audit Outcome

Ok Exit

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

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

Task 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.

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.

Covenant Follow Up

Save Hold

Process Ref No CVN14012248103 Priority Low

Branch Code 000 Approval Status Follow Up

Initiation Date 2013-01-28 User Reference Number 2013013031002

Application Category

Covenant Details

Covenant Reference Number FAC_3647_1 Facility Line MAIN_LINE

Covenant Id 3647 Facility Serial 1

Covenant Name INSURANCE Description Approved Credit Limit for

Revision 1 Customer No

Related To Facility Customer Name

Credit Appraisal Reference No Covenant Due Date 2013-01-30

Track Customer CIF Tracking Required Next Revision Required

Collateral Code Frequency

Description Liability No 000016820 Next Revision Date

Description VODAFONE

View

Cust Interaction | Customer Covenants | Documents

Previous Remarks Remarks

Audit Outcome OK Exit

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

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

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

6. Credit Appraisal Management Covenant Poller Process

This chapter contains the following sections:

- [Section 6.1, "Introduction"](#)
- [Section 6.2, "Stages in Covenant Poller Credit Appraisal Management"](#)

6.1 Introduction

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

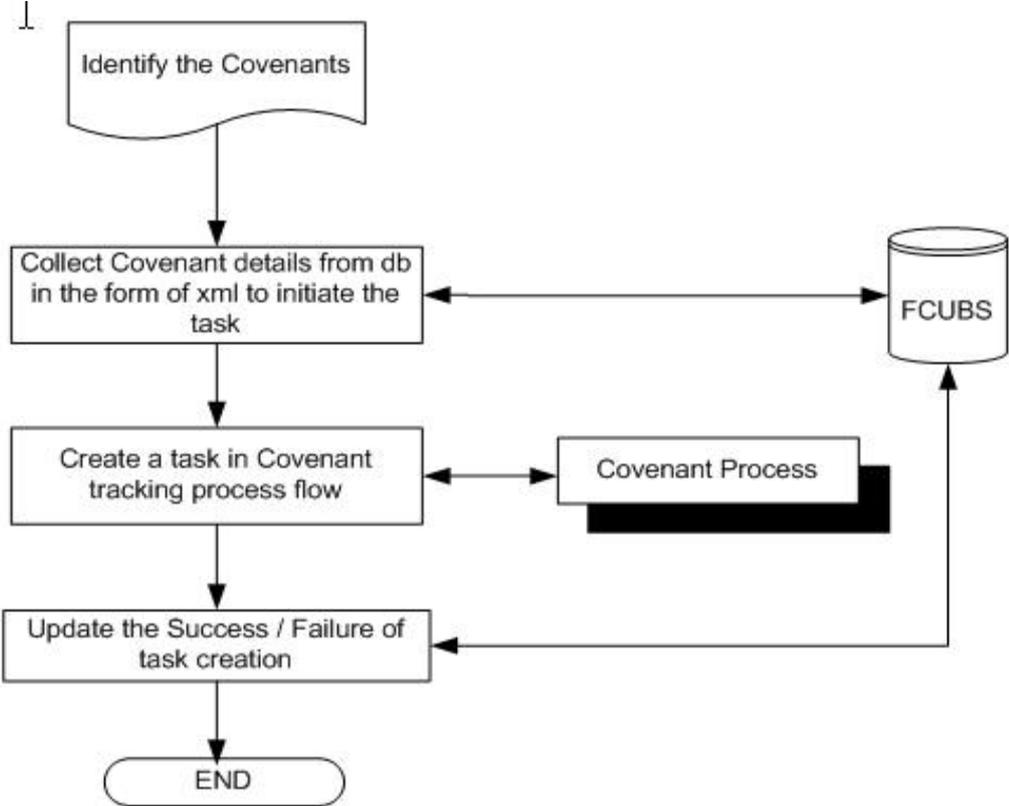
A batch program OREOD is used to collect the covenants which are due on today or revision date as today. The system automatically initiate a task in EODPoller process and passed the covenant details (Process code, Initiation Ref No) as part of the Poller process input. The DB adaptor is called to construct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

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.

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

The screenshot shows a software window titled "Covenant process Initiation Maintenance". At the top left is a "Save" button. Below it are two text input fields: "Covenant Name" and "Covenant Description". A section titled "Initiation of Covenant Tracking Process" contains a checkbox for "Covenant Tracking Required" and two more text input fields: "No of days before Due date" and "Days After due date". The bottom of the window features a blue footer bar with labels for "Maker", "Checker", "Mod No", "Date Time:", "Record Status", and "Authorization Status". On the right side of the footer bar are "Ok" and "Cancel" buttons.

You can enter the following details:

Covenant Name

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

Covenant Description

The system 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.

7. Reports

This chapter contains the following sections:

- [Section 7.1, "Introduction"](#)
- [Section 7.2, "Generating Horizontal or Vertical Analysis Reports "](#)
- [Section 7.3, "Generating Benchmark Reports"](#)
- [Section 7.4, "Generating Pipeline Analysis Report"](#)

7.1 Introduction

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

- Horizontal / Vertical Analysis Report
- Benchmarks Report

Pipeline Analysis Report To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module 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 'ORRFACR' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Horizontal or Vertical Analysis Report Screen". It is divided into two main sections: "Customer Details" and "Report Details".

Customer Details:

- Customer Number * (text input)
- Customer Name (text input)
- Customer Branch (text input)
- Industry (text input)

Report Details:

- Report Type * (dropdown menu, currently set to "Quarterly")
- Year * (text input)
- Quarter (dropdown menu)
- Compare With (dropdown menu)
- Report Generation Type * (dropdown menu, currently set to "Data Type")
- Report Format (dropdown menu, currently set to "PDF")
- Report Output (dropdown menu, currently set to "Print")
- Printer At (dropdown menu, currently set to "Client")
- Printer (text input)

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

You can enter the following in this screen:

Customer Details

Customer Number

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

Customer Name

The system 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/Quarter4/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.

The screenshot shows the 'BenchMark Report Screen' application window. It is divided into two sections: 'Customer Details' and 'Report Details'.
Customer Details:
 - Customer Number: [Text Field]
 - Customer Branch: [Text Field]
 - Customer Name: [Text Field]
 - Industry: [Text Field]
Report Details:
 - Report Type: [Dropdown Menu] (Selected: Quarterly)
 - Year: [Text Field]
 - Quarter: [Dropdown Menu]
 - Report Format: [Dropdown Menu] (Selected: PDF)
 - Report Output: [Dropdown Menu] (Selected: Print)
 - Sheet Volume: [Text Field]
 - Compare With: [Dropdown Menu]
 - Report Generation Type: [Dropdown Menu] (Selected: Data Type)
 - Printer At: [Dropdown Menu] (Selected: Client)
 - Printer: [Text Field]
 At the bottom right, there are 'Ok' and 'Cancel' buttons.

You can enter the following in this screen:

Customer Details

Customer Number

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

Customer Name

The system 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

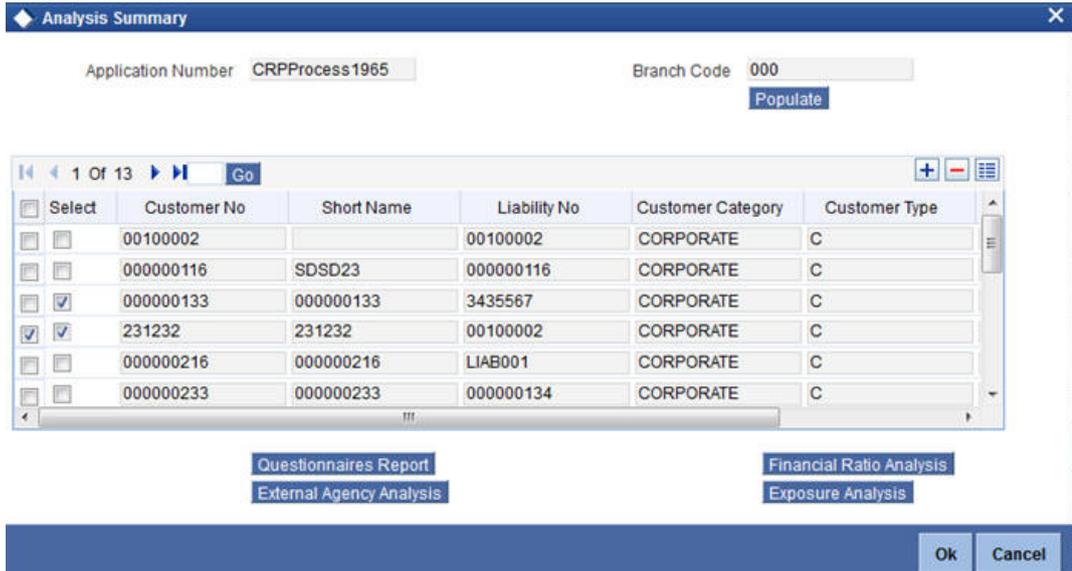
Specify the printer name. The adjoining option list displays all the printers maintained in the system. Select the appropriate one.

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.

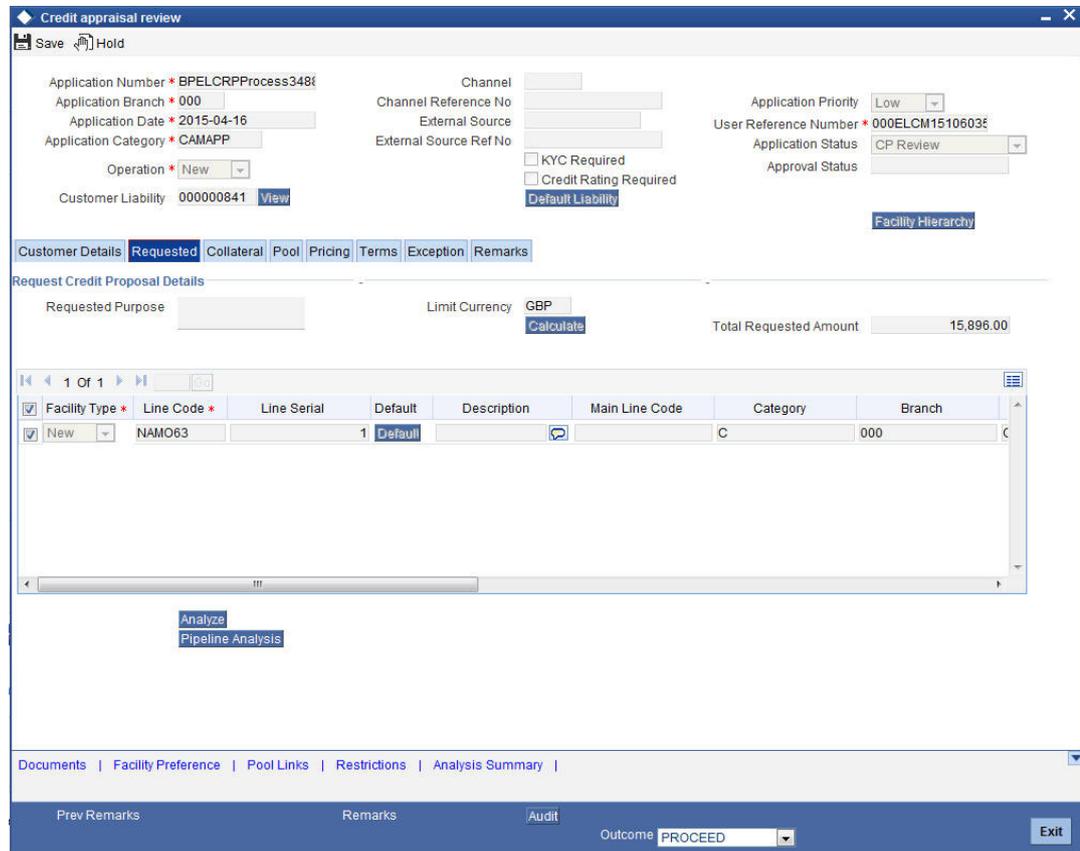
To view these reports, invoke the 'Analysis Summary' screen.



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.



The following details are displayed in this report:

Application Number

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

Branch Code

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

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

Select

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

Customer Number

The system displays the identification number of the prospective customer.

Customer Name

The system displays the customer name of the prospective customer.

Liability Number

The system displays the liability number of the prospective customer.

Category

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

Type

The system displays the type of customer.

Balance Sheet Size

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

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

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

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

7.4.1 Financial Ratio Analysis Report

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

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

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

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

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

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

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

Header Section

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

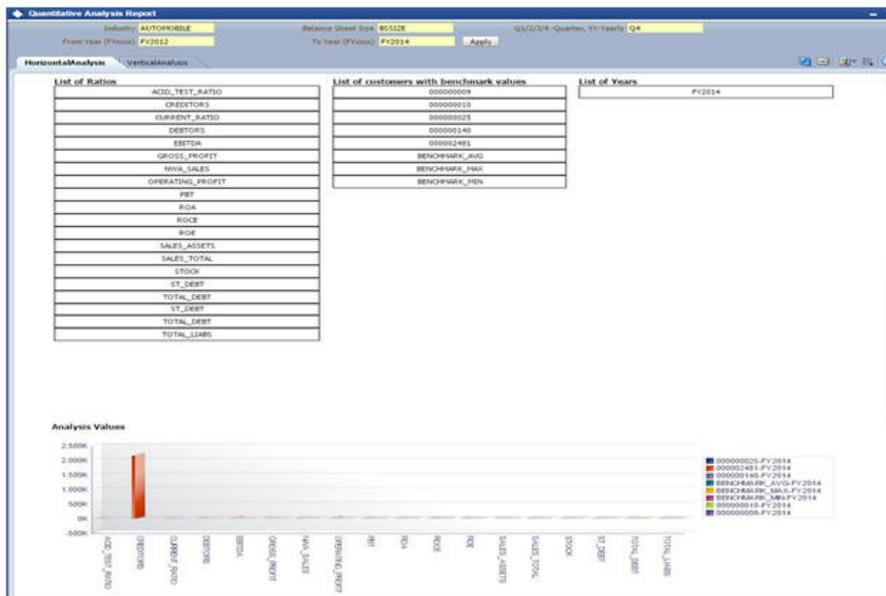
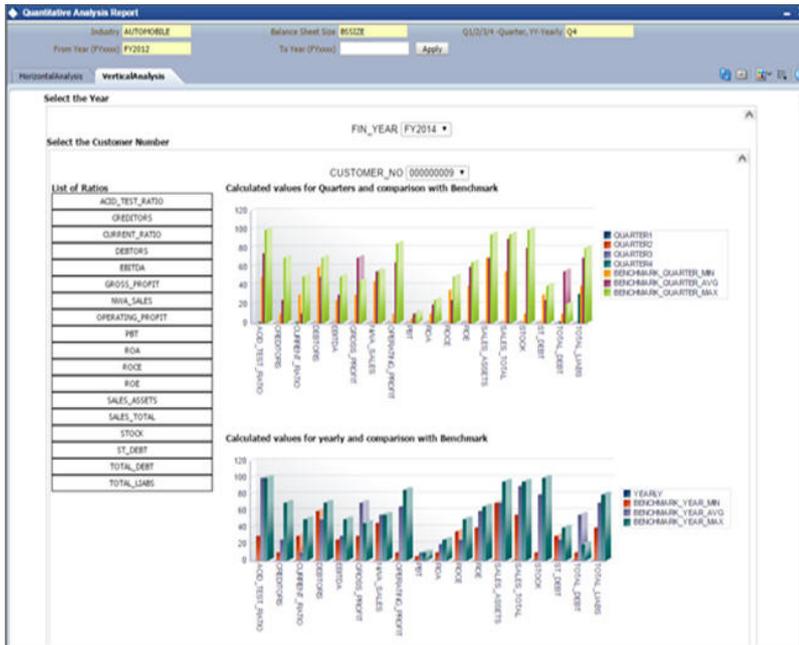
Tabular Section

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

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

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

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



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

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

7.4.2 Questionnaire Report

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

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

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

In the 'Analysis Summary' screen, 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.

The screenshot shows the 'Analysis Summary' window with the following fields and buttons:

- Application Number: CRPPProcess1965
- Branch Code: 000
- Populate button
- Table with columns: Select, Customer No, Short Name, Liability No, Customer Category, Customer Type
- Buttons: Questionnaires Report, External Agency Analysis, Financial Ratio Analysis, Exposure Analysis
- Ok and Cancel buttons at the bottom right.

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

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

The following fields are populated in this report:

Comparison between 2 Customers

Header Section:

The header contains the customer number.

Tabular Section

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

Comparison on more than 2 Customers

Header Section:

The header contains the customer number.

Tabular Section

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

7.4.3 External Agency Analysis

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

Header Section:

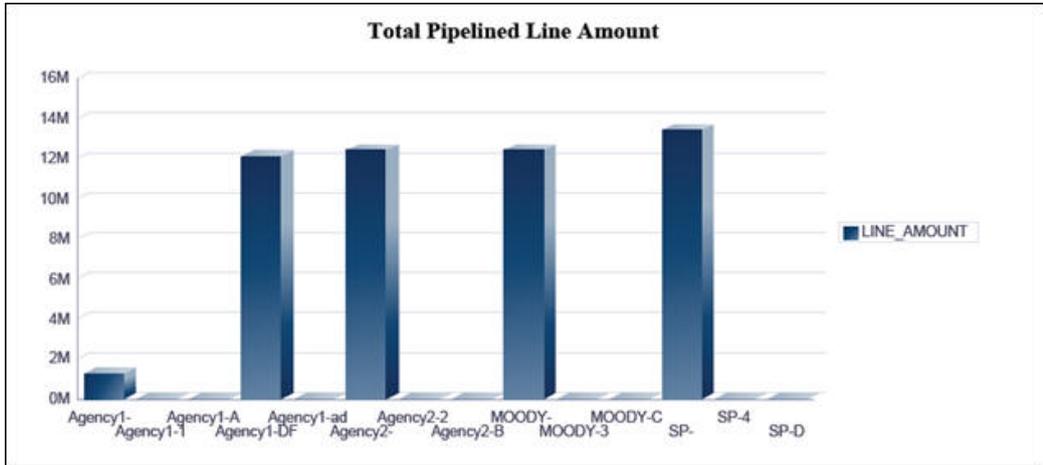
The header contains the customer number.

Tabular Section

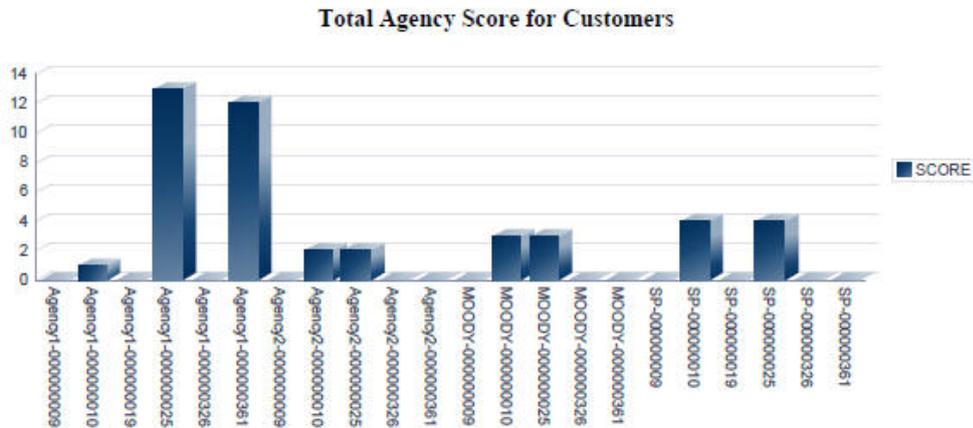
Column Name	Description
Application Number	Displays the application number of the customer.
Customer Number	Displays the customer number.
Agency Code	Displays the agency code of the customer.
Score	Displays the agency score of customer.
Facility Amount	Displays the line amount.

There are two types of graphs generated:

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



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



7.4.4 Exposure Analysis Report

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

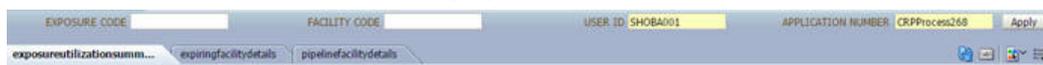
- Credit Recommendation and Review (ORDLPREV)
- Approval (ORDLPAPR)

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

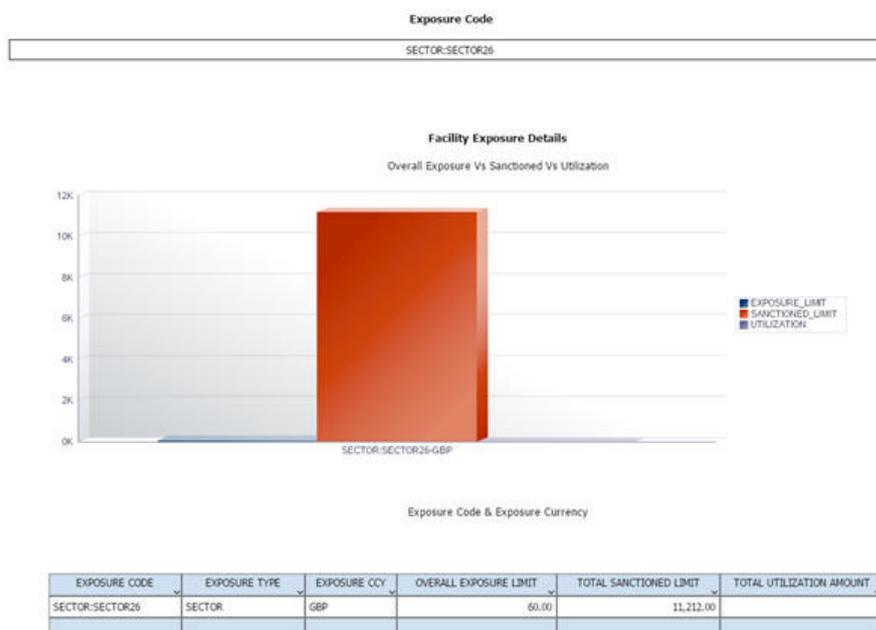
- Overall Exposure v/s Sanction Amount v/s Utilization
- Summary of Pipeline Facilities
- Summary of Expiring Facilities within the next 6 months

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

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



Exposure Utilization Report



In this report, the following fields are populated:

Header Section

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

Tabular Section

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

7.4.4.2 Summary of Pipeline Facilities

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

facility's exposure category.

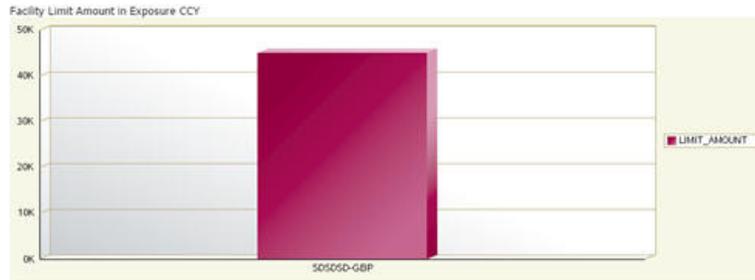
EXPOSURE CODE FACILITY CODE USER ID: SH0BA001 APPLICATION NUMBER: CRPProcess268 Apply

exposureutilizationnum... expiringfacilitydetails pipelinefacilitydetails

Pipeline Facility Details

Exposure Code
SECTOR:SECTOR26

Pipeline Exposure Facility Details



Facility Code & Exposure Currency

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

In this report, the following fields are populated:

Header Section

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

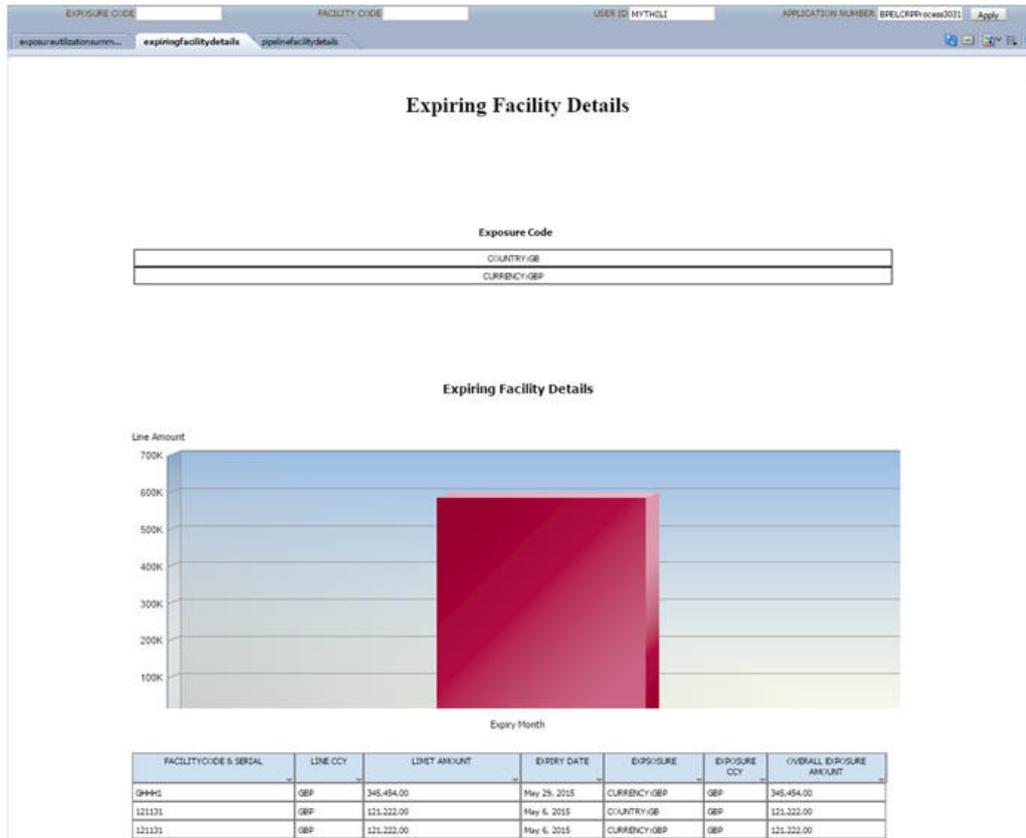
Tabular Section

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

7.4.4.3 Summary of Expiring Facilities within the next 6 months

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

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



In this report, the following fields are populated:

Header Section

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

Tabular Section

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

8. Function ID Glossary

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ORDBSZMT	2-6
ORDCLAPP	4-6, 6-2
ORDCTRMT	6-2
ORDEXLMD	2-1
ORDEXLUP	2-8
ORDLEADM	3-7
ORDLPAPP	3-7
ORDLPAPP/ORDLPAP1	3-7
ORDLPCIN/ORDLPCAP	4-6
ORDLPCRT	4-12
ORDLPRTY	3-71
ORDRATBM	2-4
ORRBENCH	7-3
ORRFACR	7-1
ORSBSZMT	2-7
ORSEXLMD	2-2
ORSEXLUP	2-9
ORSRATBM	2-5