OFS Price Creation and Discovery Cloud Service

Service User Guide

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ORACLE®

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OFS Price Creation and Discovery Cloud Service

Document Control

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Table of Contents

1   Preface

Oracle Financial Services Pricing Management application is renamed to Oracle Financial Services Price Creation and Discovery.

Oracle Financial Services Price Creation and Discovery (OFS PCD) application user guide explains the concepts of the Price Creation and Discovery and provides step-by-step instructions for navigating through the application.

This chapter discusses the following topics:

- Audience
- Documentation Accessibility
- Related Documents
- Conventions
- Acronyms

1.1   Audience

The target audience for this product is the globally active commercial and retail banks which provide either asset or liability products or related services to either retail or institutional customers. Banks looking forward to establish a relationship with the customer by meeting their needs of banking products and services; the focus of the bank here is profitability of the customer which is driven by the rate offered by the bank. Banks which are keen to provide customized deals to customers based on customer attributes. Audience within the bank includes CDO, CIO, CRO, Treasury, Product and LoB heads.

The target audience to this guide is the different roles within the bank that are involved in setting up/configuring of the product and daily users. It is targeted towards the Administrators, Analysts, Implementation partners, Relationship Managers & Product Managers.

1.2   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.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.3   Related Documents

This section identifies additional documents related to Pricing Management Application. You can access Oracle documentation online from OTN:

Price Creation and Discovery Configuration and Installation Guide.

1.4   Conventions

The following text conventions are used in this document:

Conventions	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.5   Acronyms

The following acronyms are used in this document:

Acronym	Description
TP	Transfer Pricing
Expenses/ Cost	Total value of indirect costs like loan servicing costs, employee salaries that is allocated to a product
Fee Income	Income generated by a product based on the fees charged
NII	Net Interest Income
RAPM	Risk Adjusted Performance Measures
RAROC	Risk Adjusted Return on Capital
NIM	Net Interest Margin
ROTA	Return on Total Assets
SVA	Shareholder Value Added
UL	Unexpected Loss
EL	Expected Loss
FTP	Fund Transfer Pricing

2   Pricing Execution Process Flow

The following process flow diagram depicts the pricing execution process:
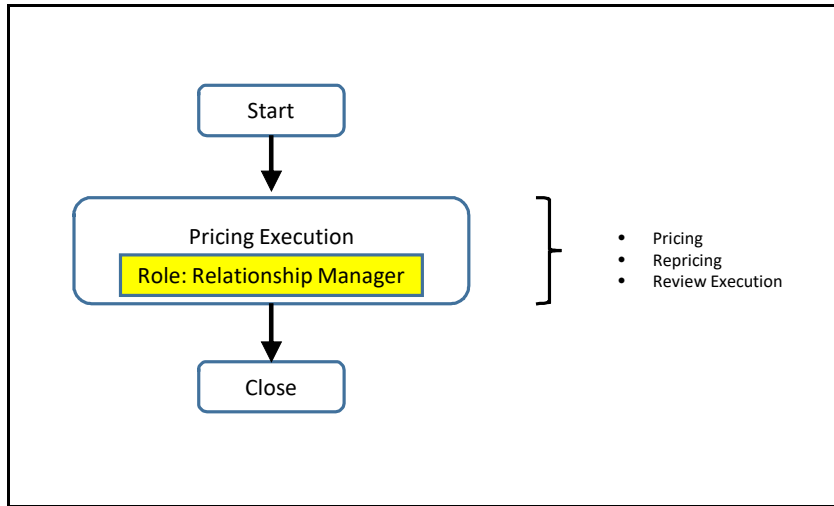
In the Pricing Execution you can price new customers as well as consider the existing customers based on the available details of customer and account.

Based on the available details of customer and account, the application generates the best rate possible for the desired profitability.

In addition to this, reviews can be conducted to identify the accounts that need to be re-priced. The identification is based on certain pre-defined conditions

3 Managing Deal Pricing

The Deal Pricing section enables the Relationship Manager to manage customer's details, Deal Details, Offer Details, and get the best rate of interest for the customer.

The Pricing section discusses the following topics:

- [Search](#)
- [Pricing Summary](#)
- [Managing Customer Details](#)
- Modifying Deal Details
- [Managing Offers](#)
- [Optimizing Prices](#)
- [Recommended Price](#)
- [Prepayment Analysis for Mortgages](#)
- [What-If Analysis](#)

3.1 Search

The Search option enables a relationship manager to search for a Pricing Definition based on certain parameters. Search will be conducted based on the entered details.

Follow these steps:

1. Enter the fields as mentioned in the following table:

Field	Description
Name	Enter the name of the Pricing Definition to search for the same.
Relationship Manager	Enter the name of the Relationship Manager to search the Pricing Definition. Relationship Managers may only search for definitions with they are mapped to either directly or through his subordinates.
Product	Enter the product name to search for the Pricing Definition.

2. Click **Search**. The pricing details are displayed.

3.2 Pricing Summary

The Pricing Summary section enables you to manage the list of all the customers for whom pricing has been computed. It also displays the status of the pricing.

This section displays the fields as mentioned in the following table:

Field	Description
Name	Displays the name of the Pricing Definition.
Relationship Manager	Displays the name of the relationship manager.
Status	Displays the status of the Pricing Definition.
Created By	Displays the name of the user who had created the Pricing Definition for the customer.
Creation Date	Displays the date when the Pricing Definition was created.
Last Modified By	Displays the name of the user who had last modified the Pricing Definition.
Last Modified Date	Displays the last date when the Pricing Definition was modified.

3.3   Managing Customer Details

The Customer Details tab allows you to manage the customer pricing details for new as well as existing customers.

You can add, view, modify, and delete the customer details from the *Pricing* screen.

To add the customer details, follow these steps:

1. Click **Add** on the *Pricing* toolbar.

2. Enter the field values in the *Pricing Details* grid:

Field	Description
Customer	Specify the customer type by selecting the appropriate radio button. Customers can be New or Existing.

Field	Description
Customer Name	Specify the name of the customer for whom the pricing is being computed.
Customer ID	This field displays the unique system generated Customer ID.
Customer Type	Select the Customer Type from the drop-down list. Following are the two options: **Institutional**: If you select this field, then the Business Information and Financial Information grids are displayed. **Individual**: If you select this field, then the Customer Information grid is displayed.
Relationship Manager	Select the name of the Relationship Manager who is responsible for the customer account.
Account	Select the account type. The account type can be an Existing or a New account.
Account Number	This is a search enabled field used to select an account for re-pricing.

3. Depending on the Customer Type selected, perform the following:

   ▪ On selecting Institutional as the Customer type, the Business Information and Financial Information grid is displayed.

   Enter the details in the *Business Information* grid.

Field	Description
Organization Name	Enter the name of the organization.
Organization Address	Enter the address of the organization.
Country of Incorporation	Click the **Browser** button to select the country where the organization is registered.
Date of Incorporation	Select the Date of Incorporation from the calendar.
Status of Listing	Select Yes or No. **Yes**: If the organization is listed in the stock exchange **No**: If the organization is unlisted.
Number of Employees	Enter the number of employees in the organization.
Industry	Select the industry associated with the organization, for example, Finance, Retail, Telecom and so on from the drop-down list.
Rating Source	Select the source of credit rating for the organization from the drop-down list, for example, CIBIL, CRISIL, Export Credit Agency and so on.
Obligor Rating	Select the credit rating for the organization from the drop-down list.

4. Enter the details in the *Financial Information* grid.

Field	Description
Information As On	Select the date from the data lookup on which the information is based.

Field	Description
Turnover	Enter the turnover of the organization for whom pricing is being considered.
Currency	Select the currency for the organization from the drop-down list.
Earnings After Tax	Enter the earnings post tax in this field.
Long Term Debt	Enter the Long Term Debt value. **Note**: Long Term Debt value would include company bond issues or long-term leases that have been capitalized on a firm's balance sheet. Loans and financial obligations lasting over one year are Long Term Debts.
Interest Coverage Ratio	This field is visible only when the Customer Type selected is Institutional. Enter the Interest Coverage Ratio. **Note**: A ratio used to determine how easily a company can pay interest on outstanding debt is known as Interest Coverage Ratio.
Group Asset Size	This field is visible only when the Customer Type selected is Institutional. Enter the asset size for the organization.

On selecting Individual as the Customer type, the *Customer Information* grid is displayed.

5. Enter the following details in the *Customer Information* grid.

Field	Description
Information As On	Select the date from the date lookup to indicate the date which is valid for the financial inputs.
First Name	Enter the First Name of the customer.
Middle Name	Enter the middle name of the customer.
Last Name	Enter the last name of the customer.
Date of Birth	Enter the date of birth of the customer from the calendar lookup.
Age (in years)	Enter the age of the customer in years.
Gender	Select the gender from the drop-down list.
Marital Status	Select the marital status of the customer.
Nationality	Enter the Nationality of the customer.
Industry	Select the industry where the customer is employed from the drop-down list.
Rating Source	Select the credit rating source for the customer.
Credit Score	Enter the credit score of the customer.
Monthly Income	Enter the monthly income of the customer.
Currency	Select the currency from the drop-down list.

6. Click **Save** to add the details.

3.3.1 Viewing Customer Details

You can view the customer details at any given point. To view the existing customer details from the Pricing page, follow these steps:

1. Select the check box adjacent to the Name.

2. Click **View** in the *Pricing* tool bar.

   The Pricing Definition window is displayed.

3.3.2 Modifying Customer Details

You can modify the Customer details at any given point. To modify the existing customer details from the Pricing page, follow these steps:

1. Select the check box adjacent to the Name.

2. Click Edit on the Pricing tool bar.

   The Customer details page is displayed. Edit the required details and click Save.

3.3.3 Deleting Customer Details

You can delete customer details at any given point. To delete the existing customer details from the Pricing page, follow these steps:

1. Select the check box adjacent to the Name.

2. Click **Delete** in the *Pricing* tool bar.

   The selected definition is deleted.

3.3.4 Audit Trail

Following details are provided in the Audit tab:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the definition.
Last Modified Date	Displays the date when the given version of the definition was last modified.

3.3.5 User Comments

Users can enter comments in this grid after performing an action.

3.4 Modifying Deal Details

The Deal Details tab enables you to enter the details of the deal for the customer for pricing.

Refer to the following illustration of the screen.
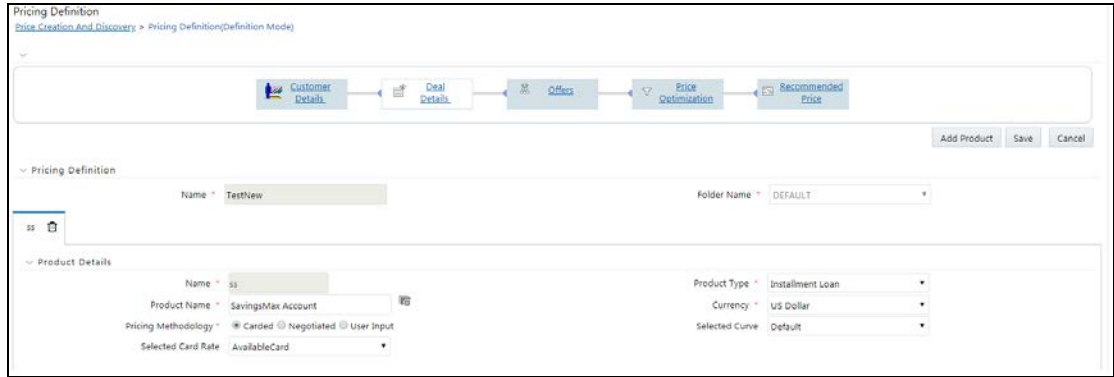
To modify the deal details, follow these steps:

1. Click **Edit** on the Pricing toolbar.

2. Enter the following field values in the *Product Details* grid:

Field	Description
Name	Enter the name of the deal for the customer.
Product Type	Select the type of product from the drop-down list.
Product Name	Select the Product Name from the Product Browser.
Currency	Select the appropriate currency for the deal from the drop-down list.
Pricing Methodology	Select the pricing method. Following are the three options available: • **Carded**: In this method, the interest rate is pre-set and fixed by the banks. • **Negotiated**: In this method, the interest rate is negotiated with the customer. • **User Input**: In this method, the banks can input their own rate of interest based on certain parameters.

3. The parameters in the *Account Details* and *Profitability Drivers* grids are dependent on the product type, pricing methodology, and interest rate type. Based on these conditions, these grids are populated.

Enter the parameter values as required:

Table 5–11 and Table 5–12 lists the parameter values for account details and profitability drivers grid when the product types are of the following:

- Installment Loan
- Personal Loan
- Structured Loan
- Mortgage

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. **Note**: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Disbursement Type	Select the Disbursement Type. Following are the options available: • **Upfront**: If upfront is selected, the entire loan amount is disbursed at the beginning of the product. • **Schedule**: If scheduled is selected, then enter the details of the disbursement schedule. Follow these steps to enter the details: a. Click the **Browser** button. The *Disbursement details* window is displayed. b. Select the details. <5.0. Flexibility is defining payment schedules for Loans > *Automatic Payment Schedule* and *Define Payment Schedule* are the options available. c. Click **OK**. The schedule details are entered.
Payment Type	Select the Payment Type. Following are the options available: • **Upfront**: If upfront is selected, then the equal payments is done periodically by the customer. • **Scheduled**: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details: d. Click the **Browser** button. The *Payment Details* window is displayed. e. Select the payment schedule details. *Automatic Payment Schedule* and *Define Payment Schedule* are the options available. f. Click **OK**. The schedule details are entered.

Field	Description
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–13 and Table 5–14 lists the parameter values for account details and profitability drivers grid when the product types are of the following:

- Letter of Credit
- Bank Guarantee

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.

Field	Description
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. **Note**: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.
Payment Frequency	Enter the frequency of payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–15 and Table 5–16 lists the parameter values for account details and profitability drivers grid when the product type is **Line of Credit**.

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Limit	Enter the credit limit.

Field	Description
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. **Note**: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.

Payment Type	Select the Payment Type. Following are the options available:
	• **Periodic**: If periodic is selected, then the equal payment is done periodically by the customer.
	• **Schedule**: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	   g. Click the **Browser** button. The Payment Details window is displayed.
	   h. Select the payment schedule details. *Automatic Payment Schedule* and *Define Payment Schedule* are the options available.
	   i. Click **OK**. The schedule details are entered.

Payment Frequency	Enter the frequency of payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.

Field	Description
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–17 and Table 5–18 lists the parameter values for account details and profitability drivers grid when the product type is **Term Deposit**.

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. **Note**: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Repricing Frequency	Enter the duration for repricing frequency for the deal in Days or Months or Years. This indicates the frequency at which the change in floating rate is considered to modify the price computation.

Payment Type	Select the Payment Type. Following are the options available:
	• **Periodic**: If periodic is selected, then the equal payment is done periodically by the customer.
	• **Scheduled**: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	    j. Click the **Browser** button. The Payment Details window is displayed.
	    k. Select the payment schedule details. *Automatic Payment Schedule* and *Define Payment Schedule* are the options available.
	    l. Click **OK**. The schedule details are entered.

Field	Description
Interest Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–19 and Table 5–20 lists the parameter values for account details and profitability drivers grid when the product type is **CASA**.

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount	Enter the deal amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate (in %)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Fixed Rate Duration	Enter the fixed rate duration either in Days or Months, or Years.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.

Field	Description
Spread (in bps)	Enter the Spread in basis point for the deal. This option is available when the pricing method is selected as User Input. **Note**: The basis point is used commonly for calculating changes in interest rates, equity indexes, and the yield of a fixed-income security. It denotes a rate change in a financial instrument, or the difference (spread) between two interest rates.
Interest Payment Frequency	Enter the frequency of interest payment for the deal in either Days, Months, or Years.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Offset Account	Select Yes if the customer holds an offset account or select No if the customer does not hold any account.
Offset to loan	This field is enabled when the offset account is selected as Yes and one of the mortgage loans in the definition is selected through a drop-down.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Average Balance	This is the average balance expected to be maintained in the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–21 and Table 5–22 lists the parameter values for account details and profitability drivers grid when the product type is **Cards**.

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.

Field	Description
Limit	Enter the limit amount.
Interest Rate Type	Select the type of interest rate. Following are the options available: • Fixed • Floating • Fixed and Floating
Fixed Rate Duration	Enter the fixed rate duration either in Days, Months, or Years. This option is available when Interest Rate Type is selected as Fixed and Floating.
Floating Rate Benchmark	Select the Floating Rate Benchmark from the drop-down list. This option is available when Interest Rate Type is selected as Floating, and Fixed and Floating. **Note**: Floating Rate Benchmark is an interest rate benchmark, upon which, a floating-rate security or interest rate swap is based.
Go-To Rate (%)	Enter the Go-to rate of interest. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Balance Transfer Rate (%)	Enter the balance transfer rate of interest. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Purchase Rate (%)	Enter the purchase rate of interest. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Fixed, or Fixed plus Floating.
Go-To Spread (in bps)	Enter the Go-To Spread in basis point for the deal. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.
Balance Transfer Spread (in bps)	Enter the balance transfer rate in basis point for the deal. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.

Field	Description
Purchase Spread (in bps)	Enter the purchase rate in basis point for the deal. This option is available in either of the following condition: • When pricing methodology is selected as Card and Interest Rate Type is selected as Fixed plus Floating. • When pricing methodology is selected as User Input and Interest Rate Type is selected as Floating, or Fixed plus Floating.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.
Balance Transfer	Enter the balance transfer for the account.
Date of Balance Transfer	Select the balance transfer date of the deal from the calendar.
Interchange (%)	Enter the interchange rate of interest. This is applicable only when 'Specify' approach is used for Other Income.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Purchase Sales	This is the purchases made using the card. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Payments (%)	This is the payments made on the card. This can be captured by three different approaches as explained in Miscellaneous Fees field.

Table 5–23 and Table 5–24 lists the parameter values for account details and profitability drivers grid when the product type is **Other Fee Based Products**.

Account Details Table

Field	Description
Start Date	Select the start date of the deal from the calendar.

Field	Description
Maturity Tenure	Select the date of maturity for the deal either in Days or Months, or Years.
Amount/Limit	Enter the deal amount or credit limit.
Fixed Rate (in%)	Enter the fixed rate of interest. This option is available when the pricing method is selected as User Input.
Origination Fees	Enter the amount of fees or activation fees that has been charged for the deal.
Annual Fees	Enter the annual amount of fees applicable for the account.

Payment Type	Select the Payment Type. Following are the options available:
	• Periodic: If periodic is selected, then the equal payment is done periodically by the customer.
	• Scheduled: If scheduled is selected, then enter the details of the payment schedule. Follow these steps to enter the details:
	    m. Click the **Browser** button. The *Payment Details* window is displayed.
	    n. Select the payment schedule details. *Automatic Payment Schedule* and *Define Payment Schedule* are the options available.
	    o. Click **OK**. The schedule details are entered.

Payment Frequency	Enter the frequency of payment for the deal in either Days, Months or Years.

Profitability Drivers Table

Field	Description
Miscellaneous Fees	This is the likely fee income to be generated from the account. This can be captured by three different approaches: • **Specify**: If you select this input type, then you need to enter a value in the text field or you can define a schedule. For defining a schedule, refer to Scheduling a Profitability Driver. • **Lookup**: If you select this input type, then the system identifies the appropriate curve for the account and that is selected for rate computation. • **Realtime**: If you select this input type, then PCD application will get the value from Customer Insight application.
Other Income	This is any other income which is charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.
Expenses	This is any expenses which are charged against the account. This can be captured by three different approaches as explained in Miscellaneous Fees field.

4. Scheduling a Profitability Driver

In Specify approach to define a schedule click the button next to the text field to display the Profitability Driver schedule definition screen:

a. Select the scheduled frequency for the driver. You can select Months, Quarters, or Years.

b. Enter a value for each element of frequency. The number of elements that are displayed here depend on the maturity tenure provided in the Account Details section and the scheduled frequency.

PCD supports Import/ Export of profitability driver values into the above fields.

NOTE	The Export option works on Internet Explorer, Google Chrome and Firefox browsers. However, in the current release, the Import option works only on Internet Explorer.

5. Enter the following details in the *Transfer Pricing Parameters* screen:

Field	Description
Transfer Price (in %)	Select the percentage. Following are the options available: • Specify • Lookup • Real-time Calculation
Specify	If you select Specify, then you need to enter a value in the *Transfer Price* field.

Field	Description
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.
Real-time Calculation	If you select *Real-time Calculation*, the Transfer Pricing rate is derived from FTP application and *Transfer Pricing Parameters* are to be filled to integrate PCD with FTP. This option is enabled only in an FTP integrated environment. Following are the fields available in the *Transfer Pricing Parameters* window: **Main**: • Amortization Type • Adjustable Type • Accrual Basis • Interest Payment Timing • Rate Rounding Type • Rate Rounding Factor **Terms**: • Amortization Term • Rate Set Lag • Tease Period • Tease Discount **Note**: For details of FTP application integration, refer to Integrating OFS PCD with OFS FTP.

6. Enter the field values in the *Capital Charge Parameters* screen:

Field	Description
Customer Sub-Type	Select the customer sub-type.
Expected Loss	This is the likely expected loss to be generated on the account. Select the expected loss. Following are the options available: • Specify • Lookup • Real-time Calculation
Unexpected Loss	This is the likely unexpected loss to be generated on the account. This can be captured by three different approaches as explained in Expected Loss field.
Specify	If you select Specify, then you need to enter a value in the Capital Charge Parameter field.
Lookup	If you select Lookup, then the system identifies the appropriate curve for the account and that is selected for rate computation.
Realtime Calculation	If you select Real-time Calculation, the expected loss is derived from Basel application. This option is enabled only in an Basel integrated environment.

7. To add mitigants, click **Add**. The *Add Mitigant* window is displayed. Enter the following details in the *Add Mitigant* window:

Under Deal Details section:

- Deal Name
- Folder
- Customer ID
- Customer Type

Under Product Details section:

- Product Type
- Product
- Currency
- Pricing Method

Under Add Mitigant section:

Select the type of mitigant as **New** or **Existing**.

- Mitigant Name
- Mitigant ID
- Mitigant Type
- Collateral type
- Currency
- Start Date
- Maturity Date
- Mitigant Issuer
- Issuer Type
- Rating Source
- Issuer Rating
- Mitigant Rating
- MTM/Revaluation Frequency
- Rating Source Type
- Mitigant Value

8. Save the details added in various grids.

3.5   Managing Offers

The Offers tab allows you to select the appropriate offer for the customer based on the criteria that has been set.

You can view, modify, and delete the offer details from the pricing page.

| NOTE | The **Skip** button enables you to price the deal without any offers. Click this button to indicate that no offer should be provided in the deal and you are navigated to Price Optimization page. |

This sections contains the following topics:

- [Viewing Offers](#)
- [Modifying Offers](#)
- [Deleting Offers](#)
- [Audit Trail](#)
- [User Comments](#)

3.5.1   Viewing Offers

You can view the offer details at any given point. To view the existing offer details from the Pricing page, follow these steps:

1. Select the check box adjacent to the Name.

2. Click **View** in the *Pricing* tool bar.

    The Pricing Definition window is displayed.

3.5.2   Modifying Offers

You can modify the offer details from the Pricing page.

To modify the existing details, follow these steps:

1. Click **Edit** on the *Pricing* toolbar.

2. Modify the following fields as required:

Field	Description
Name	Displays the name of the Pricing Definition.
Folder Name	Displays the folder from the drop-down list.
Available Offers	This section enables you to see the list of the available offers for the customer according to the criteria that had been set by the administrator.
Selected Offers	Select the appropriate offers for the customer amongst the available offers that has been displayed.

3. Click **Save**.

3.5.3 Deleting Offers

You can delete the offer details at any given point. To delete the existing offer details from the Pricing page, follow these steps:

1. Select the check box adjacent to the Name.

2. Click **Delete** in the *Pricing* tool bar.

    The selected definition is deleted.

3.5.4 Audit Trail

Following details are provided in the Audit Trail screen:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the definition.
Last Modified Date	Displays the date when the given version of the definition was last modified.

3.5.5 User Comments

Users can enter comments in this grid after performing an action.

3.6 Optimizing Prices

The details of the target that is to be achieved through the deal are captured on this screen. The target to be achieved is specified in terms of optimization parameter and target value.

Optimization can be performed only the profitability parameters that is applicable to all the products in the deal. Only those profitability parameters which are common to all the products in the deal are available for selection. To identify the common profitability product only the products which are priced using the Carded and Negotiated methods are considered.

> **NOTE**   If there are no common parameters, then the deal should be modified.

This section contains the following topics:

- Pricing Definition
- Optimization Targets
- Floor Values
- Audit Trail
- User Comments

3.6.1.1 Pricing Definition

This section has the following field:

- **Name**: The name of the pricing Definition is displayed.

3.6.1.2 Optimization Targets

This section has the following field:

- **Optimzation Parameter**: Select an optimization parameter from the drop down list.
- **Target Value**: Enter a target in % to specify the target value for the optimization parameter.

3.6.1.3 Floor Values

This section displays the floor values for the profitability parameters that are available for pricing. All the existing products of the customer (for existing customers) are also displayed along with the products added to the deal. By default, all existing products are included in the deal. However, you can exclude the existing products by deselecting the check boxes against them.

To use the floor values for a particular profitability parameter, select the corresponding check box.

To save the values for the product, click **Save**.

To view the Recommended Price screen for the product, click **Price**. When the pricing process is complete, the user has an option to navigate to the pricing report.

| NOTE | For steps to improving the performance of OFS FTP, see Improving OFS PCD Engine Performance. |

To go back to the Deal Pricing page, click **Cancel**.

NOTE	If a common profitability parameter is not available for optimization, then optimization cannot be performed for the current bundle of products in the deal and the deal has to be modified accordingly. Modification can be performed so as to:

1. Products that do not share common profitability parameter with other products in the deal can be priced separately in a different definition.

2. Products that do not share common profitability parameter with other products in the deal can be priced using the UI methodology.

3.6.2 Batch Execution for Price Elasticity

1. Configure BAND_TYPE using AMHM Screen. The user can configure a band type for Retail or Institutional customer.

2. Update the FSI_M_PE_CUST_BAND_TYPE table with the BAND TYPE for each customer type:

COLUMN_NAME	Description
BAND_TYPE	The Band-type configured using AMHM.
CUSTOMER_TYPE	1: for Retail Customer 2: for Institutional Customer

3. Execute the batch ##INFODOM##_PRICE_ELASTICITY_LOAD.

3.6.3 Audit Trail

Following details are provided in the Audit screen:

Field	Description
Created By	Displays the name of the user who created the first version of the definition.
Creation Date	Displays the date when the given version of the definition was first created.
Last Modified By	Displays the name of the user who last modified the given version of the definition.
Last Modified Date	Displays the date when the definition was last modified.

3.6.3.1 User Comments

Users can enter comments in this grid after performing an action.

3.6.4   Recommended Price

The Recommended Price tab allows you to compute the interest rate for the customer which would benefit both the customer and the bank.

NOTE	This screen displays the pricing report for a deal at account and deal levels. This report includes the rate generated by the application and Profit & Loss statement.

To view the Recommended Price screen, click the execution Id link in the Pricing Run Execution ID column.

PCD supports Import/ Export of profit and loss statement.

Customer P&L Statement:

	2018	2019	2020	2021	2022	2023	Total
Credit Limit	0	0	0	0	0	0	0
Average Outstanding Balance	238510.41	203895.1	158500.99	108353.46	52954.8	13065.19	129213.325
Unexpected Losses	100000	134897	102593	70134	34276	2819	444719
Net Income Before Taxes	4924	4903	3882	2670	1332	156	17867
Total Revenue	7705	8647	6732	4618	2284	234	30220
Net Interest Income	6361	8156	6340	4334	2119	175	27485
Interest Income	15901	20390	15850	10835	5296	436	68708
Transfer Pricing Credit	0	0	0	0	0	0	0

> **NOTE** The Export option works on Internet Explorer, Google Chrome and Firefox browsers. However, in the current release, the Import option works only on Internet Explorer.

Recommended Price page contains the following sections:

- [Deal Name](#)
- [Product Details](#)
- [Offered Rate](#)
- [Customer Profit and Loss Account](#)
- [Recent Deals for Products](#)

3.6.5   Deal Name

This section has the following fields:

Field	Description
Name	Enter the name of the deal.
Pricing Report ID	Displays the unique pricing report ID which is generated by the system.
Scenarios	The default scenario name is displayed. This is a drop down and enables the selection of any scenarios that have been created and saved.

3.6.6 Product Details

Following details are provided in the Product Details section:

Field	Description
Product Type	Displays the product type for the customer. For example, Bank Guarantee, Loan, Letter of Credit and so on.
Product	Displays the product name related to the customer. For example, Consumer Credit, Branded Cards, Vehicle Loans and so on.
Currency	Displays the currency for pricing Definition.
Pricing Method	Displays the method that is used for pricing the loan.

3.6.7 Offered Rate

This section displays the offered rate post computation for all the products for the customer.

Enter the field values as tabulated:

Field	Description
Offered Interest Rate	This is the rate that has been generated by the system for the product. This field is displayed only when the report is being viewed at a product level.
Floor Rate	This is the predefined value of floor rates for the profitability parameters. This field is displayed only when the report is being viewed at a product level.
Product	The underlying field display the profitability values of the product against their respective profitability parameters.
Re-optimize button	To optimize the values that are violating the floor rates , click Re-optimize. A new floor rate is generated and the profitability parameter changes according to the new rate. For more information, refer to Re-optimization Functionality.
Segment Average	This displays the average value of the parameter for the corresponding segment that the customer belongs to.

3.6.8　Customer Profit and Loss Account

This section gives details of the income generated, expenses incurred, losses and so on over the tenure of the account along with an aggregation of all the transactions.
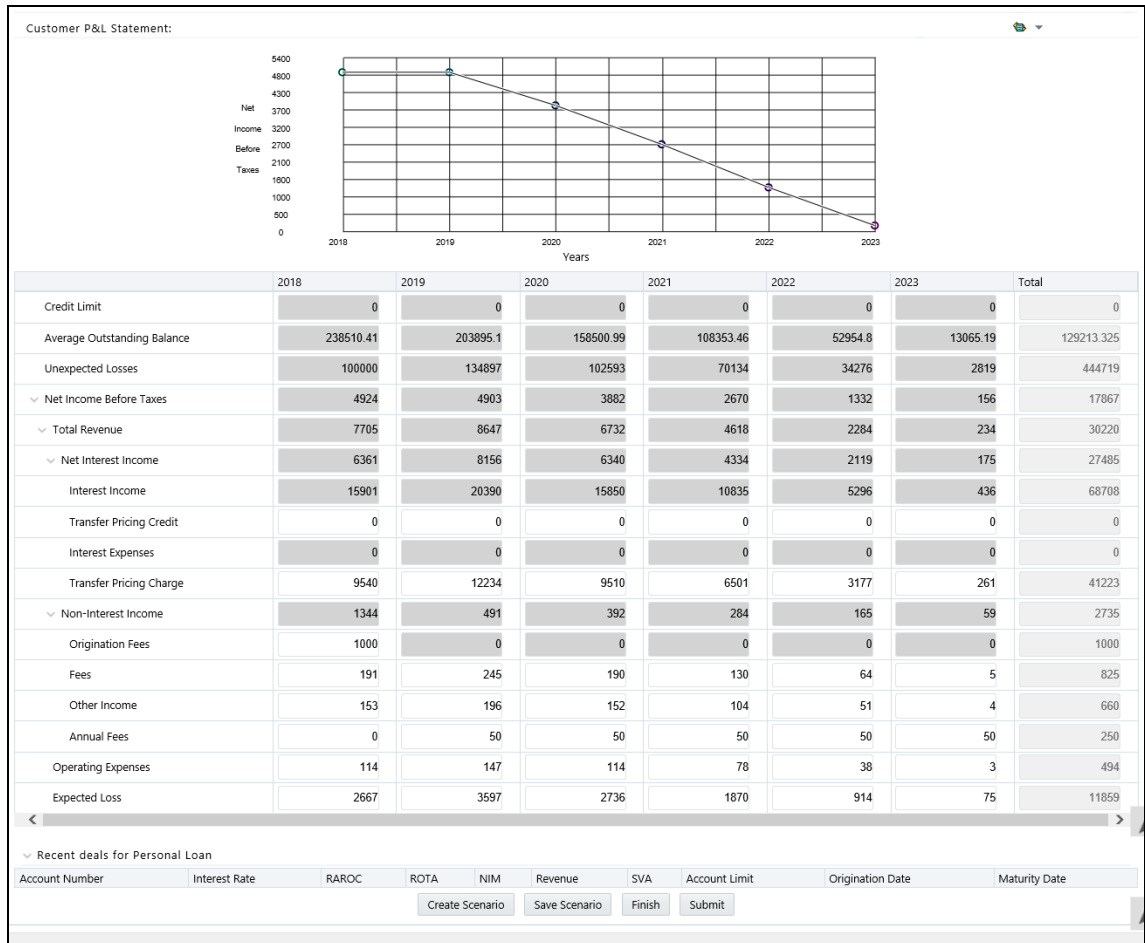
3.6.8.1　Recent Deals for Products

This section displays the details of the last five approved deals of the product that have been created. The deals are sorted based on date and time to identify the latest deals. The details of the deals that are displayed are as follows:

- Account Number
- Interest Rate
- Profitability Parameter Values (ROTA, RAROC, NIM, Revenue% and SVA – whichever is applicable)
- Amount/Limit
- Origination Date
- Maturity Date

Recent deals for Mortgages									
Account Number	Interest Rate	RAROC	ROTA	NIM	Revenue	SVA	Account Limit	Origination Date	Maturity Date
	12	874.75	251.537	23.666	412.262	6206.883	2500	2017-04-14	2022-04-14

Create Scenario | Save Scenario | Finish | Submit

To create a scenario, click **Create Scenario**. Based on the values in the editable fields, the P&L statement grid changes accordingly.

To save the created scenario, click **Save Scenario** and enter a name for the scenario. Once you click **Ok**, the Pricing Definition page appears. Click the execution Id link in the Pricing Run Execution ID column to again view the Recommended Price screen. you can now view the saved scenario in the Scenarios drop down.

To go back to the Pricing Definition page, click **Finish**.

3.7 Recommended Price Screen - Overall Deal Tab

The Overall Deal tab shows the aggregated income statement with the transactions for all the accounts within the deal aggregated into a single income statement. It also shows the profitability of each product and the aggregated profitability of the deal.

Recommended Price

Name	GoldDeal1	Pricing Report ID	42
Scenarios	Default Scenario	Offers Applied	Choose the offers

DEal1 Overall Deal

> Product Details
∨ Offered Rate

	DEal1	Total
RAROC(%)	4.247	4.247
ROTA(%)	6.22	6.22
NIM(%)	9.495	9.495
Revenue(%)	10.487	10.487
SVA	-34479.762	-34479.762

Customer P&L Statement:

	2018	2019	2020	2021	2022	2023	Total
Credit Limit	0	0	0	0	0	0	0
Average Account Balance	1908083.31	2446741.24	1902011.9	1300241.52	635457.58	52260.77	1374132.72
Utilization Rate	0	0	0	0	0	0	0
Revolve Rate	0	0	0	0	0	0	0
Unexpected Losses	100000	134897	102593	70134	34276	2819	444719
∨ Net Income Before Taxes	4924	4903	3882	2670	1332	156	17067
∨ Total Revenue	7705	8647	6732	4618	2284	234	30220
∨ Net Interest Income	6361	8156	6340	4334	2119	175	27485
Interest Income	15901	20390	15850	10835	5296	436	68708
Transfer Pricing Credit	0	0	0	0	0	0	0
Interest Expenses	0	0	0	0	0	0	0
Transfer Pricing Charge	9540	12234	9510	6501	3177	261	41223
∨ Non-Interest Income	1344	491	392	284	165	59	2735
Origination Fees	1000	0	0	0	0	0	1000
Fees	191	245	190	130	64	5	825
Other Income	153	196	152	104	51	4	660
Annual Fees	0	50	50	50	50	50	250
Operating Expenses	114	147	114	78	38	3	494
Expected Loss	2667	3697	2736	1870	914	75	11859

3.8 Re-optimization Functionality

Re-optimization functionality helps to overcome some of the profitability parameters violating the floor rates set for the product and adjusts the rates accordingly.

The pricing engine optimizes against the optimization parameter and the value that has been provided, and the profitability values are computed against this rate. It is possible that some of the profitability parameters are violating the floor rates that have been set for the product. The re-optimization functionality helps you to overcome this violation and adjust the rate accordingly. The Re-optimization button is provided next to the profitability parameters that have not been met.

To optimize the floor rate, click Re-optimized against the profitability parameters that is violating the floor rate. On clicking the Re-optimization button, the system triggers the pricing engine and initiates

optimization against the floor rate of the profitability parameter. New floor rate is generated and the profitability parameter changes according to the new rate. Re-optimization option is also provided to the profitability parameters that are not met even after it is re-optimized. The last five deals are displayed in the Pricing Report. The Re-optimization scenario can be saved and you can re-access the saved scenarios.

3.8.1   What-If Analysis

What-if analysis enables the user to generate a scenario and check the profitability of the account or the product at the rate that is obtained for that scenario. Scenario analysis is made available to the user where the rates can be adjusted and the profitability metrics corresponding to each scenario will be returned back, or vice versa. For an account priced using the carded methodology, the user can choose different rates that the customer is eligible for from the drop-down and get the profitability metrics corresponding to that rate. By default, the system generates the rates that the user is eligible for and the user can only select a value from the drop-down rates.

Using what-if analysis, the user can edit the values of the parameters in the P&L statement. The values that are changed affect the dependent variables accordingly and a new scenario is created. Along with the variables in the P&L statement, the user can edit the offered interest rate at the product level.

Following are the editable parameters in the Customer P&L Statement:

- Interest Rate
- Transfer Pricing Credit
- Transfer Pricing Charge
- Origination Fees
- Fees
- Annual Fees
- Other Income
- Operating Expenses
- Expected Loss

When a new scenario is generated through the What-if analysis, the target parameters for that scenario also change accordingly. The new values of target parameters should be displayed. When a scenario is created, the effect of the scenario is represented through a graph to indicate the net difference brought about in net income. The change in net income owing to the change that has been made is represented in a graphical format, thus highlighting the difference from the previous scenario.

3.9   Prepayment Analysis for Mortgages

Prepayment for mortgage loans occur often as they are generally very long tenured. When a prepayment is made for a mortgage loan before the stipulated tenure, it affects the profitability for the bank. The probability of this occurring must be identified during pricing the mortgage product, along with the effects on profitability and loss. This must be done in order to help the banker identify what

offers and rates can be offered to the customer considering the effect of prepayment on net income being generated by the bank.

Prepayment Analysis for mortgage products is supported in PCD only when the bank also has CI (IPA/RPA). The prepayment information is available in CI. It is derived using historical data of existing accounts. PCD can consume this information and use to analyze the prepayment tendency of an account. This prepayment tendency affects the profitability of an account. The modified profitability is represented in an alternate report.

The following tabs are available in the Recommended price report:

1. Product pricing details tab - This tab contains details about the product, such as the product type, offered rate, P & L statement, and the recent mortgage deals.

2. Overall Deal tab - This tab contains details of the overall deal inclusive of all the products which have pricing deals.

> **NOTE** In the aggregated report, the prepayment information is considered. This prepayment report is available as a reference to the probable change in profitability.
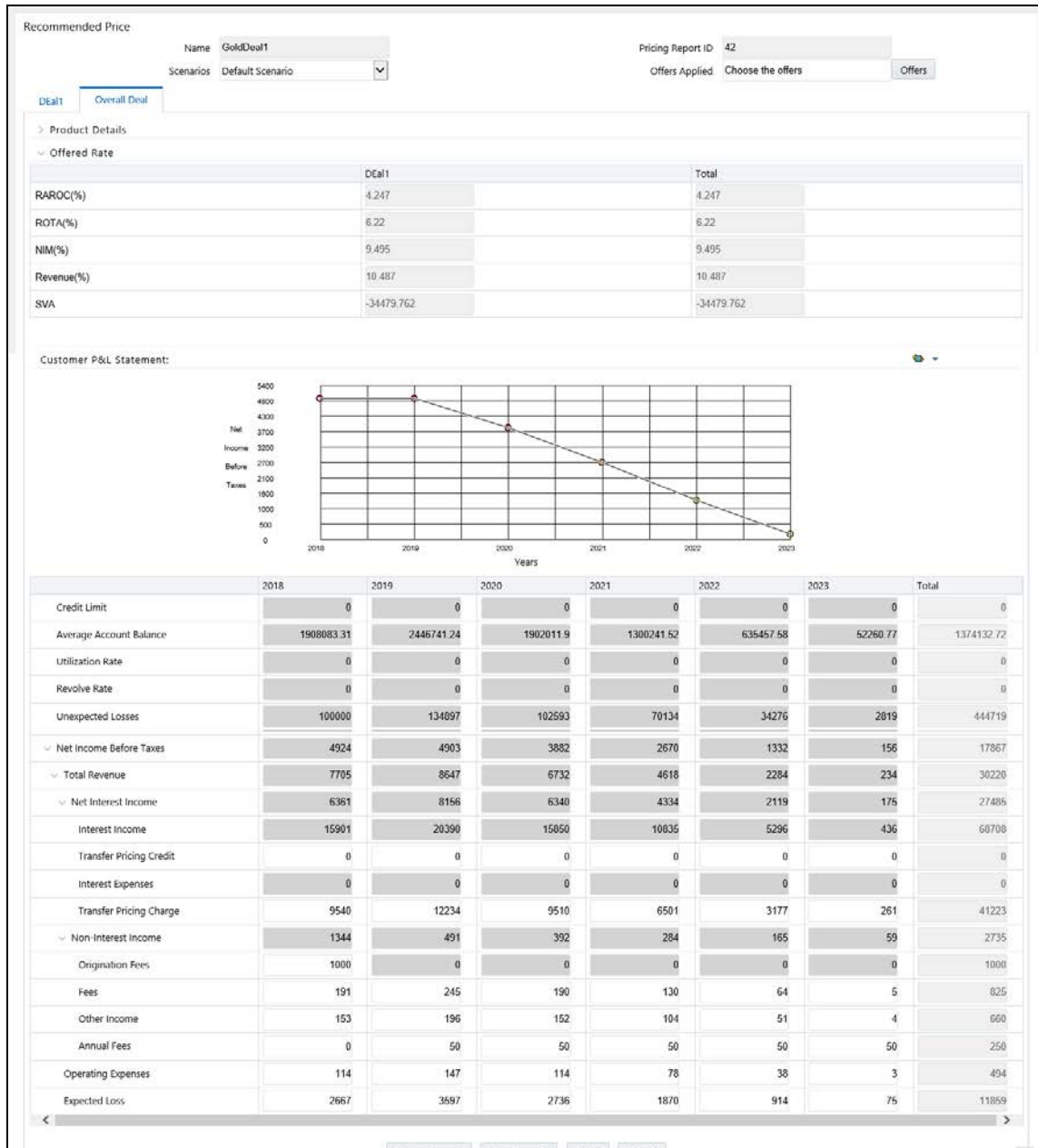
3.10 Mortgage Offset

You can hold an offset account against a mortgage account. The offset account can be held in the form of a CASA account. Even though the CASA account and the mortgage account are two distinct accounts, a rate is generated only for the mortgage account during pricing. No rate generated for the CASA account. The balance that is held in the CASA account is used as an offset to the mortgage account, thereby reducing the tenure and payments for the mortgage account. Profitability parameters are also calculated only for the mortgage account and they are inclusive of the effect of offset account.

If you have both CASA and mortgage accounts as part of the deal, then you can use the CASA account as an offset against the mortgage account. You can select the mortgage account against which the CASA account can be used as an offset through the deal pricing section.

4   Overview of Reports

4.1   Introduction

The Price Creation and Discovery application offers dashboard to users that organize different kinds of report by key domain and subject area.

4.2   Dashboard

The following tabs are present in the Price Creation and Discovery dashboard:

- RM Performance
- Product Performance
- Offers
- Deal Performance
- Accounts Reviewed

4.2.1   RM Performance

The following reports are present in the RM Performance tab:

4.2.1.1   RM - Deal Details

This report provides an overview of the number of deals that have been converted by a RM (including his subordinates) and the expected income from these deals.

RM - Deal Details
Time run: 8/15/2015 9:09:46 PM

Relationship Manager Name	No of Quotes	No of Conversions	Average Deal Amount	Average Estimated NPV	No. of Accounts Flagged
RM 1	13	13	250,000	-384.62	
RM 2	301	301	243,928	0.00	
RM 3	60	60	2,150,005	0.00	

Analyze - Edit - Refresh - Print - Export - Copy

4.2.1.2   Top 5 RM's

This report list the top 5 RMs analyzed by either NPV, balance, conversion rate, or number of accounts. Only the relationship managers who have created the deal are considered for ranking.

4.2.1.3 Bottom 5 RM's

This report list the bottom 5 RMs analyzed by either NPV, balance, conversion rate, or number of accounts. Only the relationship managers who have created the deal are considered for ranking.

4.2.1.4 Top 5 RM's violating threshold

This report list the RMs with highest number of accounts or deals where the minimum requirements are not met.

4.2.1.5 RM - Flagged Accounts Details

This report provides the list of accounts of a RM that have been flagged and the details of flagging.

RM - Flagged Accounts Details
Time run: 11/3/2016 10:59:49 AM

Relationship Manager --Select Value--

Relationship Manager	Account Number	Last Flagged Date	Days since first flagging
FINO	OBIB1C1A1	10/24/2016 11:33:20 AM	25
JILNA	OBIB4C6A3	10/24/2016 3:06:07 PM	25
MELVIN	RBIB2C51A3	10/24/2016 2:19:04 PM	24
MELVIN	RBIB3C44A1	10/24/2016 2:19:04 PM	24
MELVIN	RBIB4C41A1	10/21/2016 6:29:19 PM	24
FINO	OBIB1C1A2	10/24/2016 2:19:04 PM	10
FINO	OBIB1C42A1	10/24/2016 2:19:04 PM	10
FINO	RBIB1C2A2	10/24/2016 2:19:04 PM	10
JILNA	RBIB4C6A1	10/24/2016 2:19:04 PM	10
VINAY	OBIB3C4A2	10/24/2016 2:19:04 PM	10

Rows 1 - 10

Analyze - Edit - Refresh - Print - Export - Copy

4.2.2   Product Performance

The following reports are present in the Product Performance tab:

4.2.2.1   Product Deal Size

This report provides details of the deals or accounts that have been created for a product including the size of deal and the expected income.

* Time   Line of Business --Select Value--   Region --Select Value--

Product Deal Size
Time run: 8/15/2015 10:57:06 PM

Product Type	Product	No. of Quotes	No. of Accounts	Average size of deal	Average Estimated NPV of deal
Bank Guarantee	Savings(Ret)	8	0	2500000.00	0.00
Bank Guarantee	pft prod2	29	0	250000.00	-172.41
CASA	Regular Savings Account	17	0	2235294.12	0.00
CASA	Retail Loan	9	0	166700.00	0.00
Cards	Cards	8	0		0.00
Installment Loan	Corp Loans	28	0	2500000.00	0.00
Installment Loan	Senior Citizens Account	34	0	250000.00	0.00
Line of Credit	Supreme Current Account	1	0		0.00
Mortgages	Car Loan	2	0	1000.00	0.00
Mortgages	Retail Products	98	0	250000.00	0.00
Structured Loan	Business Loans	15	0	250000.00	0.00
Structured Loan	Government Loans	1	0	25000.00	0.00
TD	Annutiy Plus	53	0	250000.00	0.00
TD	Institutional Savings	2	0	100000.00	0.00
TD	SavingsMax Account	69	0	239130.43	0.00

Analyze - Edit - Refresh - Print - Export - Copy

4.2.2.2   Review Details for Product

This report provides details of flagging and re-pricing of accounts for a particular product within a specified time.

Review Details for Product
Time run: 8/15/2015 10:57:06 PM

PM Product Type	Product Name	No. of Accounts Fla△▽	No. of Accounts Re-priced	No. of Accounts with postponed review
Line of Credit	Supreme Current Account	1	1	0

Analyze - Edit - Refresh - Print - Export - Copy

4.2.3 Offers

In the reports, accounts with an offer are being reported. The accounts being reported may have one or multiple offers applicable and the count indicates the number of accounts only and not the offers applied against those accounts.

The following reports are present in the Offers tab:

4.2.3.1 Number of Deals with Offer - Analyze by RM

This report provides details of the number of deals that have an offer for each RM.

Number of Deals with Offer - Analyze by RM
Time run: 8/15/2015 11:36:12 PM

Relationship Manager --Select Value--

Relationship Manager	Total Active Deals	Number of deals with offers
RM 2	301	56
RM 3	60	20
RM 1	13	0

Analyze - Edit - Refresh - Print - Export - Copy

4.2.3.2 Number of Deals with Offer - Analyze by Product

This report provides details of the number of deals that have an offer for each product.

Number of Deals with Offer - Analyze by Product
Time run: 8/15/2015 11:36:12 PM

Product (All Column Values ▼)

Product	Total Active Deals	Number of deals with offers
SavingsMax Account	69	45
Corp Loans	28	12
Cards	8	7
Regular Savings Account	17	5
Retail Loan	9	5
Car Loan	2	2
Annutiy Plus	53	0
Business Loans	15	0
Government Loans	1	0
Institutional Savings	2	0
Retail Products	98	0
Savings(Ret)	8	0
Senior Citizens Account	34	0
Supreme Current Account	1	0
pft prod2	29	0

Analyze - Edit - Refresh - Print - Export - Copy

4.2.4   Deal Performance

The following reports are present in the Deal Performance tab:

4.2.4.1   Top 5 Deals

This report lists the top 5 deals in terms of estimated NPV or balance across Relationship Managers.

Relationship Manager	Deal Name	Estimated NPV
RM 1	LNFIXUISPEAVG	0.00
RM 2	BG	0.00
RM 2	CASA	0.00
RM 2	CC	0.00
RM 2	Cards	0.00
RM 2	IL	0.00
RM 2	Mort	0.00
RM 2	PL	0.00
RM 2	Personal Loan	0.00
RM 2	Prod Card	0.00
RM 2	Prod Mort	0.00
RM 2	Prod1	0.00
RM 2	Product1	0.00
RM 2	SL	0.00
RM 2	TD	0.00
RM 2	TEST2	0.00
RM 2	test	0.00
RM 3	BG	0.00
RM 3	CASA	0.00
RM 3	IL	0.00
RM 3	Loan	0.00
RM 3	PL	0.00
RM 3	TESTED	0.00

Analyze - Edit - Refresh - Print - Export - Copy

4.2.4.2   Bottom 5 Deals

This report lists the bottom 5 deals in terms of estimated NPV or balance across Relationship Managers.

Bottom 5 Deals
Time run: 8/16/2015 12:32:47 AM

Relationship Manager	Deal Name	Estimated NPV
RM 1	Prod1	-5,000.00
RM 1	LNFIXUISPEAVG	0.00
RM 2	BG	0.00
RM 2	CASA	0.00
RM 2	CC	0.00
RM 2	Cards	0.00
RM 2	IL	0.00
RM 2	Mort	0.00
RM 2	PL	0.00
RM 2	Personal Loan	0.00
RM 2	Prod Card	0.00
RM 2	Prod Mort	0.00
RM 2	Prod1	0.00
RM 2	Product1	0.00
RM 2	SL	0.00
RM 2	TD	0.00
RM 2	TEST2	0.00
RM 2	test	0.00
RM 3	BG	0.00
RM 3	CASA	0.00
RM 3	IL	0.00
RM 3	Loan	0.00
RM 3	PL	0.00

Analyze - Edit - Refresh - Print - Export - Copy

4.2.5   Accounts Reviewed

The following reports are present in the Accounts Reviewed tab:

4.2.5.1   Number of Accounts Flagged

This report provides details of the accounts that have been reviewed in a specified time including the result of review and the action that has been taken for flagged accounts.

NOTE	The latest action that is taken against an account in the selected time period gets reported.

Number of Accounts Flagged
Time run: 8/16/2015 12:38:10 AM

Time Period	No. of Accounts Reviewed	No. of Accounts Flagged	No of Accounts Flagged with 6 months	No. of Accounts with postponed review	No. of Accounts Re-priced
▷ 2015	1	1	1	0	1

Analyze - Edit - Refresh - Export

4.2.5.2   Review Execution Details

This report provides details of the price review executions that have been carried out which includes the number of accounts that have been reviewed and the no. of account that have been flagged for each review.

Analyze By (All Column Values) ▾

Review Execution Details
Time run: 8/16/2015 12:38:10 AM

Price Review ID	Last Flagged Date	No. of Accounts Flagged
200578	27-07-2015	1

Analyze - Edit - Refresh - Export

4.2.5.3   Account Re-price Details

This report provides details of re-priced accounts in terms of the rate, NPV and balance before and after the re-price occurs.

Account Re-price Details
Time run: 8/16/2015 12:38:10 AM

Product (All Column Values) ▾

Analyze By Interest Rate ▾

Product Name	Product Deal Name	Product ID	Interest Rate	Previous Interest Rate
Annutiy Plus	BG			0.00
	CASA			0.00
	IL			0.00
	LNFIXUISPEAVG			0.00
	Personal Loan			0.00
	Prod1			0.00
	Product1			0.00
Business Loans	IL			0.00
	Mort			0.00
	PL			0.00
Car Loan	TEST2			0.00
	test			0.00
Cards	CC			0.00
	Cards			0.00
	Prod Card			0.00
Corp Loans	IL			0.00
Government Loans	SL			0.00
Institutional Savings	TD			0.00
Regular Savings Account	CASA			0.00
	PL			0.00
Retail Loan	CASA			0.00
	TL			0.00

Analyze - Edit - Refresh - Export

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