

User Guide

Oracle Banking Corporate Lending Process Management

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Oracle Banking Corporate Lending Process Management User Guide
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Welcome to Oracle Banking Corporate Lending Process Management

Welcome to the Oracle Banking Corporate Lending Process Management (OBCLMO) process management User Manual. It provides an overview to the middle office module and takes you through the various steps involved in handling all the necessary activities in the life cycle of a corporate loan process. This manual is designed to help you create all types of corporate loan. This manual is intended for the Relationship Managers (RMs) and other loan executive staffs in charge of maintaining the loan accounts in the bank.

Corporate Lending Process Management is a single integrated platform which enables to create and manage corporate loan accounts and focus on the corporate lending operations of a middle office branch. Corporate Lending Middle Office module supports the following lifecycle.

- Loan Origination
- Loan Restructuring
- In-Principal Approval

OBCLMO uses Oracle BPMN framework for defining the business process. The capture and enrichment of information in multiple steps can be dynamically assigned to different user profiles or roles. The Platform provide capability to associate different business process-flow definitions to different category of Applications and also enables.

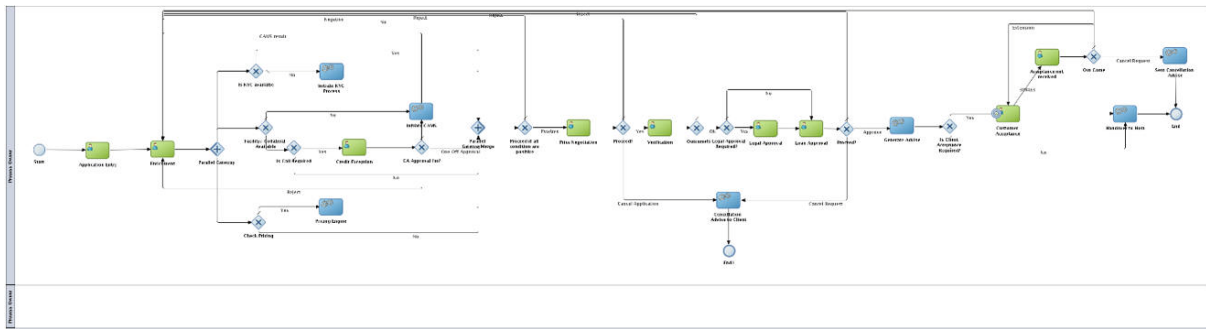
- Advice Generation
- Map Documents and Checklist for Various stages

The Platform also aids to enhance the productivity through queries and dashboard widgets providing a quick insight into the Application process stage and the status of the existing Loans.

Loan Origination

Loan Origination process provides a facility to create Corporate Loan taking the application through various stages of the business process flow commencing from loan request initiation till loan account creation/handoff and disbursement based on the Application Category.

The process of corporate loan origination is initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer/Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of a Loan Request via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined BPMN process flow following a typical corporate loan initiation process. However this can be modified to suite the Bank's requirements. The list of stages that are required for a Loan origination process will be pre-defined in BPMN process and the data segments that are applicable for every stage can be configured in Application Category maintenance. Based on this setup, system derives the process flow for every loan application.



The process flow pre-defined for Loan Origination is provided for quick reference:

- Application Entry
- Application Enrichment
- Credit Exception
- Price Negotiation
- Application Verification
- Legal Verification
- Loan Approval
- Customer Acceptance

BPMN process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of BPMN process for Loan origination life cycle:

- KYC Required
- CAMS Initiation Required
- Credit Appraisal Required
- Facility Creation Required
- Price Negotiation Required
- Legal Approval Required
- Customer Acceptance Required
- Loan Amount
- Loan Currency

Initiating Loan Origination

The basic registration details to create a corporate loan for a prospective borrower can be initiated using this initiation screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Loan Origination

Loan Origination In-Country (004) 04/13/18 08CLPM9

Customer Type <input checked="" type="radio"/> New <input type="radio"/> Existing	Application Category <input type="text"/>	Application Date 04/13/18	Application Branch 004
Application Channel <input type="text"/>	Proposal Number <input type="text"/>	Lead/Prospect Number <input type="text"/>	Loan Purpose/Intent <input type="text"/>
Application Submitted By Agent	Name <input type="text"/>	Email <input type="text"/>	Priority High

Initiate

How to initiate a loan origination:

- In the **Loan Origination** screen, provide the required details:
 - Customer Type: Select one of the options:
 - New: If selected, applicant details can be captured as part of loan creation.
 - Existing: If selected, system defaults the applicant related details in the respective data segments.
 - Application Category: Click **Search** to view and select the required application category. Based on the application category, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
 - Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
 - Application Branch: Displays the Branch where the application is captured.
 - Application Channel: Click **Search** to view and select the required application channel.
 - Proposal Number: Click **Search** to view and select the required proposal number. The list displays all valid reference number created as part of In-Principle Approval. System has to fetch and populate the details such as Tenor, Amount, Interest, Charges as agreed in the draft approval request.
 - Lead/Prospect Number: Click **Search** to view and select the required lead/prospect number for the applications that are received through agents or channels.
 - Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
 - Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
 - Name: Enter the name of the Agent/Customer who has submitted the application.
 - Email: Enter the Email ID of the Agent/Customer who has submitted the application.
 - Priority: Select a priority from the dropdown list.
- Click **Initiate** to begin the process.

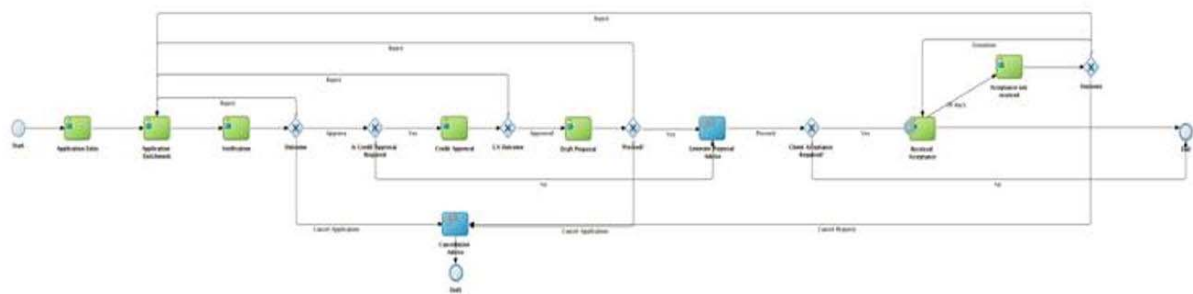
On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. system will derive the process flow for Loan Origination and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

In-Principle Approval

In Principle Approval process facilitate to create a prospect or lead Corporate Loan which a customer may want by for the various financing requirements. A customer would like to check his eligibility, basic details and the structure of the loan which can be catered via In Principle Approval. This process also defines the basic terms and condition on which a customer can avail loan from bank or a draft version of loan details. This process commence from In Principle Approval initiation till the draft advice is sent to customer for various Application Category.

The process of In-principle Approval can be initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer / Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of this process via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined BPMN process flow following a typical corporate loan process. However this can be modified to suite the Bank's requirements.



The list of stages pre-defined for the In-principle Approval are:

- Application Entry
- Application Enrichment
- Verification
- Credit Appraisal
- Draft Approval
- Customer Acceptance

BPMN process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of BPMN process for In-principle Approval life cycle:

- Credit Appraisal Required
- Customer Agreement Required
- Loan Amount
- Loan Currency

Initiating In-Principle Approval

The basic registration details to create a draft Approval for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > In-Principle Approval

How to Initiate an in-principle approval:

1. In the **In-Principle Approval** screen, provide the required details:

- Customer Type: Select one of the options:
 - New: If selected, applicant details can be captured as part of this segment.
 - Existing: If selected, system defaults the applicant related details in the respective data segments.
- Application Category: Click **Search** to view and select the required application category. Based on the application category, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Application Branch: Displays the Branch where the application is captured.
- Application Channel: Click **Search** to view and select the required application channel.
- Proposal Number: Click **Search** to view and select the required proposal number. The list displays all valid reference number created as part of In-Principle Approval. System has to fetch and populate the details such as Tenor, Amount, Interest, Charges as agreed in the draft approval request.
- Lead/Prospect Number: Click **Search** to view and select the required lead/prospect number for the applications that are received through agents or channels.
- Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.
- Priority: Select a priority from the dropdown list.

2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. system will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

Loan Restructuring

Loan Restructuring provides a facility to manage corporate loan account through various stages of process flow commencing from restructuring entry till loan restructuring handoff based on the Application

Category. Loan restructuring may either request for a financial or non-financial amendment or for rollover. Financial amendments include changes to various components of a loan such as:

- Additional disbursement of Principal
- Interest rate or amount
- Fees and Charges
- Maturity Date

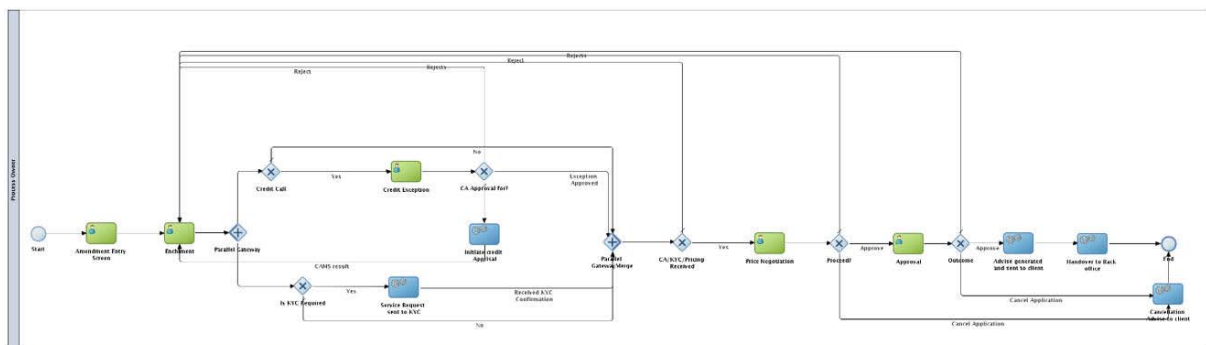
Non-financial amendments include changes to various components of a loan such as:

- Credit line and Collaterals
- Payment Schedule

Rollover denotes the renewal of a loan. The outstanding principal of the loan is rolled over with or without outstanding interest for an extended maturity date.

The process of Corporate loan restructuring gets initiated when the bank RM approaches a prospective customer to improve his loan status or when the prospective customer approaches the bank requesting for an amendment or rollover based on his corporate needs. The loan restructuring process moves forward only based on the customer interest.

List of stages and corresponding data segments can be configured using for every Application Category and Life cycle combination. Based on the defined application category, system will derive the process flow for Loan Restructuring.



The list of stages pre-defined for the Loan restructuring are:

- Amendment Entry
- Enrichment
- Credit Exception
- Price Negotiation
- Loan Approval

BPMN process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of BPMN process for Loan restructuring lifecycle:

- KYC Required
- Credit Appraisal Required
- Restructuring Type
- Amendment Type
- Loan Amount
- Loan Currency

Initiating Loan Restructuring

The basic registration details to request for a restructuring of a corporate loan for a prospective borrower can be initiated using this Restructuring Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Loan Restructuring

The screenshot displays the 'Loan Restructuring' initiation screen. At the top, there's a header with 'Loan Restructuring', 'In-Country', '(004) 04/13/18', and 'OBCLPM'. The main form area contains several input fields and dropdowns arranged in a grid. The fields are: Application Branch (004), Application Date (04/13/18), Application Category, Application Channel, Customer, Restructure Type (Amendment), Amendment Type (Financial), Loan Contract Ref No, Purpose Of Restructuring, and Priority (High). Each field has a search icon. At the bottom right, there is a green 'Initiate' button.

How to restructure a loan:

1. In the **Loan Restructure** screen, provide the required details:
 - Application Branch: Displays the Branch where the application is captured.
 - Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
 - Application Category: Click **Search** to view and select the required application category. Based on the application category, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
 - Application Channel: Click **Search** to view and select the required application channel.
 - Customer: Click **Search** to view and select the required customer.
 - Restructure Type: Select a type of restructuring for the loan from the dropdown list.
 - Amendment Type: Select an amendment type from the dropdown list. It is mandatory if you select the Restructure Type field as Amendment.
 - Loan Contract Reference Number: Click **Search** to view and select the required loan contract reference number. The adjoining list displays all active loan contracts that are maintained in the back office system.
 - Purpose of Restructuring: Enter a reason/addition information for restructuring the loan details.
 - Priority: Select a priority from the dropdown list.
2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on restructuring type selected, system will derive the process flow for Loan restructuring with the configured list of data segments and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the restructuring process flow.

Managing Oracle Banking Corporate Lending Process Management

Application Category

The entire process of corporate lending middle office function depends mainly based on the loan type or the application category to which the loan application belongs to. The Corporate Lending process will be driven based on the Application Category maintenance for every life cycle combination. Following features are supported as part of the Application category maintenance:

- Ability to capture the BPMN process for an application category and lifecycle combination and define the list of stages and corresponding data segments for the combination.
- Capture the list of products that are allowed for an application category such that appropriate product can be used as part of loan origination process that caters to customer needs.
- For a combination of an application category and lifecycle:
 - Capture the list of mandatory and non-mandatory documents and checklist that are required at every stage level
 - Capture the list of advices that needs to be generated and list of clauses that needs to be specified at every stage level
 - Ability to capture the multiple Investigation agencies for various external checks

How to reach here:

Corporate Lending > Maintenance > Application Category

Application Category

New

Back Basic Info Preferences Next

Application Category Description

Life Cycles and Processes

Life Cycle Code	Process Code
LoanOrig	LNORGN
LoanAmend	

Initiate

Save

How to configure an application category:

1. In the **Application Category** screen, provide the required details:
 - Application Category: Enter the code of the application category.
 - Description: Enter additional information about the application category.

Life Cycle and Processes

- Lifecycle: System defaults the list of supported lifecycle.

- Process code: Enter the BPMN process code that must be mapped to the life cycle. The adjoining list fetches and display all valid process codes maintained in the system.

2. Click **Initiate** to begin the lifecycle process.

Stage

3. Select a stage wise attribute configured for a lifecycle. The list of stages defined for a process code is provided in the dropdown list. You can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.

- Data Segments: Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory.
- Documents: Select the required documents at every stage. The adjoining list fetches and displays all valid document IDs maintained in the system.
- Checklist: Enter the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory.
- Advices: Select the required advice must be mapped for the stage. The adjoining list fetches and displays all valid advices maintained.

4. Click **Add Clause** to provide the clause code, clause name and clause description details.

Mapped Products

- Product Code: Enter the product code that needs to be mapped for the application category. System will allow to map multiple product codes and appropriate product code can be selected as part of loan origination process that caters to customer needs.

Agency Preferences

- Agency Code: Enter the agency code that is required for field investigation. The adjoining list fetches and displays all valid agency codes maintained in the system.
- Agency Description: System default the description of the selected agency code.
- Verification Type: Enter the type of verification. The valid options are Address, Business and Collateral.
- Holiday Preferences: Provide information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. Select one of the options, if the date falls on a holiday:
 - Ignore Holidays
 - Provide the preferences for movement of Maturity/Schedule/Revision date

5. Provide the Holiday Preferences:

- **Holiday Treatment Type:** System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.
- **Ignore Holidays:** No holiday treatment is considered if the maturity date, schedule date or revision date falls on holiday. System processes the entries on the specified date.
- **Holiday Check:** Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract.
- **Move Across Months:** If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if you indicate so in this field.
- **Schedule Movement:** If selected, indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.

6. Click **Save**. You can view the configured application category details in the **Application Category View** screen. After maintaining the application category, you can either go ahead and create a corporate loan.

Data Segments

Provides information about the usage of data segments that are configured at each stage. Every data segment can be configured as a mandatory or non-mandatory at Application Category maintenance based on the application category defined. Each data segment has the following action buttons:

- **Back:** System will move the task to the previous segment.
- **Next:** System will move the task to the next screen. If mandatory fields are not entered, system will display error.
- **Save and Close:** You can save and close the task and reopen it to work later.
- **Cancel:** You will be able to cancel the task window and return to dashboard. The data input will not be saved.

Applicant Details

Allows capturing the basic details such as client name, address, mailing address, communication preference and so on, of the customer who is applying for the loan. These are static information can should be captured for each drawdown. Once the user has selected the lifecycle and application category this segment will be invoked for details capturing. This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be masked in the data segment if the user identification has PII disabled at User maintenance level. Following fields are identified as PII fields in the Applicant Details data segment:

- Address Line 1
- Email
- Telephone Number

The screenshot displays the 'Loan Origination' screen for 'Pufura Bank'. The 'Application Details' tab is selected. The form includes the following sections and fields:

- Applicant Details:**
 - KYC Required: Radio button
 - Customer Number: Text field (value: CORP0781987)
 - Customer Name: Text field (value: Customer2)
 - Short Name: Text field (value: Customer2)
 - Date of Incorporation: Text field (value: mm/dd/yyyy)
 - Country of Incorporation: Text field (value: IN)
 - Legal Status: Text field with a search icon
 - Telephone Number: Text field
 - Customer Relationship Manager Name: Text field
- Principal Contact:**
 - Name: Text field
 - Designation: Text field
 - Preferred Communication: Dropdown menu (value: Telephone)
 - Telephone Number: Text field
 - Email: Text field
 - Fax Number: Text field
- Address 1:**
 - Address Type: Dropdown menu
 - Address Line 1: Text field
 - Address Line 2: Text field
 - Address Line 3: Text field
 - City: Text field
 - Country: Text field with a search icon
 - Zip Code: Text field
 - Email: Text field
 - Telephone Number: Text field
 - Fax Number: Text field

Navigation buttons at the bottom include 'Back', 'Next', 'Save & Close', and 'Cancel'. A 'Print' button is also visible on the left side.

How to provide application details:

1. In the **Loan Origination** screen, click **Application Details** tab and provide the required details:

- **KYC Required:** If selected, invokes service to on-boarding team to perform KYC and confirm back with the desired result.
- **Customer Number:** Display the unique customer number. User need to input the number in case of new customer and choose respective number in case in existing customer.
- **Customer Name:** System allows capturing the full and registered name of the customer.
- **Short Name:** Enter the customer short name.
- **Country of Incorporation:** Enter the Country name where the customer is incorporated.
- **Date of Incorporation:** Enter the date of customer incorporation.
- **Legal Status:** Enter the legal status of the customer. Alternatively, you can select the status from the option list. The list displays legal status maintained by the bank.
- **Customer Relationship Manager Name:** Enter the name of Relationship manager managing the account or loan of this customer. Relationship manger's user ID will be updated in this field. Alternatively, you can select the ID from the option list.
- **Principal Contact Name:** Enter the name of the principal contact person of the client who can be contacted if required.
- **Designation:** Enter the designation of the principal contact person.
- **Telephone Number:** Enter the telephone number of the principal contact person.
- **Email:** Enter the Email ID of the principal contact person.
- **Fax Number:** Enter the Fax number of the principal contact person.
- **Preferred Communication:** Enter the mode of communication with principal contact person. User can choose multiple options too.
- **Address Type:** Enter the different type of client's address for record or communication purpose. User can add more than one type address as applicable and required.
- **Address Line 1-3:** Enter the customer's address.
- **City:** Enter the customer's city.
- **Country:** Enter the list of country from where user will have an option to select the correct county from the displayed list.
- **Zip Code:** Enter the ZIP code of customer's city.

- Email: Enter the Email ID which is available for selected type of address.
- Telephone Number: Enter the telephone number which is available for selected type of address.

2. Click **Next** to continue the procedure.

Director Details/Management Profile Details

Allows user to capture details of Directors and Management details of the customer detailing Name, Address, Mailing address, Contact details, Communication details, Shareholdings percentage and so on of the customer. This is a multi-entry segment. You will be able to update multiple profiles. These are static information can should be captured for each drawdown. This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be masked in the data segment if the user identification has PII disabled at User maintenance level. Following fields are identified as PII fields in the Applicant Details data segment:

- Director Name
- Director Identification Number
- Address Line 1
- Email
- Telephone Number

The screenshot shows the 'Management Profile' section of the 'Loan Origination' interface. The left sidebar contains a navigation menu with options: Loan Details, Applicant Details, Management Profile (selected), Real Estate Loan, Additional Loan Details, Charges Details, Interest Details, Disbursement Schedules, Rate Revision Schedules, Payment Schedules, and Summary. The main form area is titled 'Management Profile 1' and contains the following fields:

- Director Name (text input)
- Director Identification Number (text input)
- Nationality (dropdown menu)
- Share Holding % (dropdown menu)
- Address Line 1 (text input)
- Address Line 2 (text input)
- Address Line 3 (text input)
- City (text input)
- Country Name (dropdown menu)
- Zip Code (text input)
- Telephone Number (text input)
- Email (text input)
- Mailing address is different (radio buttons for Yes/No)

At the bottom of the form is an 'Add Director' button. The bottom of the screen features a navigation bar with buttons: Audit, Back, Next, Save & Close, and Cancel. The top of the screen shows the 'FuTura Bank' logo, 'Loan Origination' title, and user information: In-Country (004), 04/11/18, and OBCLPM9.

How to provide management profile details:

1. In the **Loan Origination > Management Profile Details** tab and provide the required details:
 - Director Name: Enter the name of Director of the company.
 - Tax Identification Number: Enter the unique identification number of Director.
 - Nationality: Select the Nationality of the Director Specify the list of country from where user will have an option to select the correct county form the displayed list.
 - Share Holding %: Select the percentage of share each of the Directors is holding.
 - Address Line 1-3: Enter the Director's official address.
 - City: Enter the customer's city.
 - Country Name: Select the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of customer's city.
 - Telephone Number: Enter the telephone number which is available for selected type of address.
 - Email: Enter the Email ID which is available for selected type of address.

- Mailing address is different: Captures the different address details of the Director or Management if the mailing address is not same as above details. If Yes is selected, the following fields are enabled:
 - Address Line 1-3: Enter the Director's official address.
 - City: Enter the customer's city.
 - Country Name: Select the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of customer's city.

2. Click **Management Profile** tab to continue the procedure.

Business Activity Details

Allows you to capture the nature and activity of the business for the customer who has requested for the loan. You can update details as entity type, nature of business, current profit and loss, current balance sheet size and so on. This information can be used by Relationship Manger or credit manager which will help then to determine the terms and condition on which loan can be granted.

The screenshot shows the 'FuTura Bank' interface for 'Loan Origination'. The main heading is 'Loan Origination Entry - L004LNORGN0025'. On the left, there is a sidebar with tabs: 'Applicant Details', 'Business Activity Details' (selected), 'Loan Details', 'Management Profile', and 'Summary'. The main area is titled 'Business Activity Details' and contains several input fields: 'Entity Type', 'Nature of Business', 'Current Year' (with '2018' entered), 'Currency', 'Balance Sheet Size', 'Operating Profit of the Year', 'Net Profit of the Year', and 'Export Import Licence Number'. At the bottom, there are three buttons: 'Audit', 'Back', and 'Next', and a 'Save & Close' button on the right.

How to provide business activity details:

1. In the **Loan Origination > Business Activity Details** tab and provide the required details:
 - Entity Type: Select the entity type of the customer from the dropdown list.
 - Nature of Business: Select the core activity/ nature of Business of the customer from the dropdown list.
 - Current Year: Enter current year for which the details are updated in this segment
 - Currency: Select a currency from the dropdown list.
 - Balance Sheet Size: Enter the current year balance sheet size in figures.
 - Operating Profit of the Year: Enter the current year operating in figures.
 - Net Profit of the Year: Enter the current year net profit in figures.
 - Export Import License Number: Enter the export import license number of the customer.
2. Click **Next** to continue the procedure.

Loan Details

Allows you to capture the basic loan details which the customer has made a request. Segment will contain details as loan currency, Amount, purpose, tenor and so on to be updated. This segment is most basic detail for any process which will be followed by the product.

The screenshot shows the 'Loan Origination' screen for 'Loan Origination Entry - L004LNORGN1634'. The 'Loan Details' tab is active. The left sidebar lists various details sections: Loan Details, Applicant Details, Management Profile, Real Estate Loan, Additional Loan Details, Charges Details, Interest Details, Disbursement Schedules, Rate Revision Schedules, Payment Schedules, and Summary. The main form area contains four input fields: 'Loan Currency' (with a search icon), 'Loan Amount', 'Loan Tenor(Months)', and 'Remarks'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'In-Country (004) 04/13/18' and 'OSCLPM9'.

How to provide loan details:

1. In the **Loan Origination > Loan Details** tab and provide the required details:
 - **Loan Currency:** Select the currency in which the loan is required by customer.
 - **Loan Amount:** Enter the amount of the loan required by customer.
 - **Loan Tenor (Months):** Enter the loan tenor in months as requested by customer.
 - **Remarks:** Free text field to input comments by user.
2. Click **Next** to continue the procedure.

Trade Details

Allows you to capture the basic of LC details or Purchase Order details. Segment will contain details as LC details, LC reference numbers, LC amount, Expiry date and so on. Generally this segment will be used if the customer is availing the trade loan.

The screenshot shows the 'Loan Origination' screen for 'Loan Origination Entry - L004LNORGN1638'. The 'Trade Details' tab is active. The left sidebar lists various details sections: Loan Details, Applicant Details, Management Profile, Real Estate Loan, Additional Loan Details, Charges Details, Interest Details, Disbursement Schedules, Rate Revision Schedules, Payment Schedules, Business Activity Details, Clauses, Customer Acceptance, Draft Proposal, Legal Verification, Plant and Machinery Details, and Trade Details. The main form area is divided into two sections: 'Trade Details' and 'Purchase Order Details'. The 'Trade Details' section has four input fields: 'LC Reference Number' (with a search icon), 'LC Currency', 'LC Balance', and 'Date of Shipment' (with a date format 'mm/dd/yy'). The 'Purchase Order Details' section has three input fields: 'Purchase Order Reference Number', 'Currency' (with a search icon), and 'Amount'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'In-Country (004) 04/13/18' and 'OSCLPM10'.

How to provide trade details:

1. In the **Loan Origination > Trade Details** tab and provide the required details:
 - **LC Reference Number:** Select the LC reference number provided by the customer.

- LC Currency: Select the currency of the LC from the dropdown list.
- LC Balance: Enter the loan tenor in months as requested by customer.
- Date of Shipment: Select the date on which good will be shipped by seller to customer.
- LC Expiry Date: Select the date on which LC will be expiring.

Purchase Order Details

- Purchase Order Reference number: Select the unique reference number of purchase order.
- Currency: Select the currency of the purchase order from the dropdown list.
- Amount: Enter the amount of the purchase order.

2. Click **Next** to continue the procedure.

Real Estate Loan

Allows you to capture the Real estate details or property details of the client. These details can be used by relationship and credit manager to understand the credit worthiness as well as the collateral details of the customer. This segment can be used while providing real estate loans.

The screenshot displays the 'Loan Origination' interface for 'FuTura Bank'. The 'Real Estate Loan' tab is selected in the sidebar. The main form area contains various input fields for property details, including Registration Number, Property Description, Address Lines 1-4, City, State, Country, Zip Code, Flood Zone (Yes/No), Seismic Zone (Yes/No), Area of Land, Building Size, Number of Storeys, Number of Garages, Length, Width, Currency, Property Index value, Construction Date, and Purchase Date. The bottom of the screen features a navigation bar with buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide real estate loan details:

1. In the **Loan Origination > Real Estate Loan** tab and provide the required details:
 - Registration Number: Enter the registration number or unique reference number of the property.
 - Property Description: Enter additional information about the property.
 - Address 1-4: Enter the address of the property.
 - City: Enter the city of the property.
 - State: Enter the state in which the property is located.
 - Country: Enter the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of the location where property is located.
 - Flood Zone: You can select the required option, if the property is situated in and around flood zone.
 - Seismic Zone: You can select the required option, if the property is situated in and around Seismic zone.
 - Area of Land: Select the total area in which property is located.
 - Building Size: Select the total building size of the property.

- Number of Stories: Select the total number of stories of the property.
- Number of Garages: Select the total number of garages if any in the property.
- Length: Select the total length of the property.
- Width: Select the total width of the property.
- Currency: Select a currency from the dropdown list.
- Property Index Value: Capture the Property index value for the collateral.
- Construction Date: Select the construction date of the property.
- Purchase Date: Select the purchase date of the property.

2. Click **Next** to continue the procedure.

Plant and Machinery Details

Allows you to capture the plant and machinery details provided by the client. These details can be used by relationship and credit manager to evaluate the collateral details of the customer. This segment can be used while providing equipment finance.

How to provide plant and machinery details:

1. In the **Loan Origination > Plant and Machinery Details** tab and provide the required details:

- Machinery Type: Enter the type of the machinery - New or Used.
- Machine Details: Enter additional information about the Machine.
- Manufacturer Name: Enter the Manufacturer name of the machinery.
- Manufactured Year: Select the date of the manufacturing of the machinery.
- Manufacture Model: Enter the model number of the machinery.
- Intended Use: Enter the purpose of use of the machinery.
- Currency: Select a currency from the dropdown list.
- Asset Value: Enter the total value of the machinery.
- Purchase Date: Select the date of purchase of machinery from the dropdown calendar.

2. Click **Next** to continue the procedure.

Additional Loan Details

Allows you to capture additional details about the loan applied by the customer. Additional details are required to further processing of the loan. This segment captures details as Loan value date, Tenor maturity date and type.

How to provide additional loan details:

1. In the **Loan Origination > Additional Loan Details** tab and provide the required details:

- Application Category: Enter the application category. This is derived from the application entry stage.
- Product Code: Select a product code. This product code is defined at application category state. One application category can support multiple product code. These codes are the mapping of the product process on of the back office application.
- Product Description: Display the default description of the product code.
- Value Date: Select the Value/Drawdown/Effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
- Maturity Type: Select the type of maturity of the loan. The different type of types are defined below which a user will be able to select.
 - Fixed: If Maturity type is selected as Fixed, the Maturity Date field is enabled to update.
 - Notice: If Maturity type is selected as Notice, the Notice Day field is enabled to update.
 - Call
- Maturity Date: Select the maturity date of the loan.
- Notice: User will be able to specify the number of the day(s) of the notice period.
- Notice Frequency: Select frequency of the notice period. Example: Day(s), Week(s), Month(s), Year(s)

2. Click **Next** to continue the procedure.

Interest Details

Allows you to capture the type of the interest rate and the margin to be charged from the customer for the loan. This segment captures various types of rates offered to the customer. This data segment can be used for Loan Origination and Loan Restructuring process and In principal approval. The rate details (Rate code, rate type, rate sub type) maintained for the component will be defaulted to the loan application.

The screenshot displays the 'Loan Origination' interface for 'FuTura Bank'. The top navigation bar shows 'Loan Origination Entry - L004LNORGN1634' and includes tabs for 'Application Info', 'Remarks', and 'Documents'. The left sidebar lists various loan-related sections, with 'Interest Details' currently selected. The main content area is titled 'Interest Details' and contains several input fields: 'Loan Branch', 'Loan Currency', 'Loan Amount', 'Value Date' (with a date format 'mm/dd/yy'), 'Component Name', 'Rate Type' (set to 'Floating'), 'Rate Code', 'Sub Rate Type' (set to 'Automatic'), and 'Spread (%)'. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide interest details:

1. In the **Loan Origination > Interest Details** tab and provide the required details:

- **Loan Branch:** Display the Home branch for the Loan.
- **Loan Currency:** Display the currency in which the loan is required by customer.
- **Loan Amount:** Display the amount of the loan required by customer.
- **Value Date:** Display Value/Drawdown/Effective date of the loan.
- **Component Name:** Enter a name for the component.
- **Rate Type:** User need to specify the rate type. The options available are:
 - **Floating Rate:** These rates are dynamic in nature and changes on certain frequency and event. A floating interest rate, also known as a variable or adjustable rate. Example: LIBOR, HIBOR and so on.
 - **Fixed Rate:** A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term.
 - **Special Rate:** Any other rate maintained by bank or the department can be used.
- **Rate Code:** Correspondent rate code will be displayed as the user selects the rate type.
- **Sub Rate Type:** Based on the Rate type user will be allowed to select the corresponding Rate sub type as below:
 - **Floating**
 - Automatic:** The rate revision will be applied automatically the once the rates are changed in the market.
 - Periodic:** User will be able to define the periodicity of the rate change for that particular rate type. One the value date the rate changes will be applied on the loan.
 - **Fixed**
 - User Input:** User will have option to input rate in interest.
 - Standard:** User will be using the Standard rate maintained by the bank.
 - Treasury:** User will be able to input the rates derived from treasury.
 - Agency:** Rates published by any Agency can be used at this segment.
 - **Special**
 - Fixed Rate:** User will be able to input a fixed interest rate which remains the same either for the entire term of the loan or for part of the term.
 - Flat Amount:** If the interest to be charged at flat amount then this option can be used.
- **Spread (%):** Select the spread for the rate.

- **Rate (%)**: Display the default rate derived in case fixed/floating selected as rate type. System will allow inputting rate if the sub rate type is Special rate or User Input.
- **Amount**: Enter the flat amount provided by the user. This field is enabled, if you select Special rate and sub type as flat amount.

2. Click **Next** to continue the procedure.

Fee, Charges and Commission Details

Allows you to capture various type of fee, charges and commission details which a customer has to pay. Relationship or Credit manager decides on the amount of fee to be charged, Also there is a provision for waiver. User can capture if any fee, charges or commission to be waived off.

The screenshot displays the 'Charges Details' screen in the Oracle Fura Bank Loan Origination system. The interface includes a sidebar with a list of navigation items, with 'Charges Details' currently selected. The main content area features a table for entering charge information, with columns for Component Name, Component Description, Component Currency, and Charge Amount. A 'Waived' radio button is present for indicating if a charge should be waived. The bottom of the screen contains a set of action buttons: Audit, Back, Next, Save & Close, and Cancel.

How to provide charges details:

1. In the **Loan Origination > Charges Details** tab and provide the required details:
 - **Component**: Enter the Component Name basically the type of fee to be captured. It's a free Text field.
 - **Component Description**: Enter additional information about the component.
 - **Component Currency**: Select the currency in which the fee, commission will be charged.
 - **Charge Amount**: Enter the amount in which the fee, commission will be charged.
 - **Waived**: You can make if any fee or charges to be waived.
2. Click **Next** to continue the procedure.

Payment Schedules

Helps to capture the prepayment schedules for the loan which includes the components such as principal, main interest and penalty components, if any. For every prepayment component, user can capture the schedule frequency, unit, schedule count, liquidation mode and start date of the payment.

Loan Origination Entry - L004LNORGN1634

Application Info | Remarks | Documents

Screen (10 / 11)

Payment Schedules

Schedule Type: Component Name: INTR1 Component Currency: Amount:

Frequency: Daily Unit: Start Date: mm/dd/yy No Of Schedules:

Principal Liquidation: Auto

Back Next Save & Close Cancel

How to provide payment schedules:

- In the **Loan Origination > Payment Schedules** tab and provide the required details:
 - Schedule Type: Schedule type will default 'P - Payment' for prepayment schedules.
 - Component Name: Select the component (Principal/Interest) for which the schedule to be defined.
 - Component Currency: System will default the currency for the selected component based on the product set up.
 - Amount: Enter the flat amount to be paid for the component for the defined frequency.
 - Frequency: Select the frequency of schedule from the dropdown list.
 - Unit: Enter the no of times the payment to be made for the defined frequency.
 - Start Date: Select the start date of the payment schedule for the defined frequency
 - No of Schedules: Enter the no of schedules for the defined frequency.
 - Principle Liquidation: Select the liquidation mode (auto/manual) from the dropdown list.
- Click **Next** to continue the procedure.

Disbursement Schedules

This segment allows user to capture details of loan disbursement. In Addition it also captures the settlement details required for processing of the loan. This segment captures details as Amount, Percentage, Mode of payment, Settlement account details of disbursement. This data segment will be used for Loan Origination and Loan Restructuring process.

FuTura Bank Loan Origination

Inv-Country (004) 04/11/18

OBCLPM9

Loan Origination Entry - L004LNORGN1634

Application Info | Remarks | Documents

Screen (8 / 11)

Disbursement Schedules

Schedule 1

Schedule Date: mm/dd/yy Disbursement Currency: Total Disbursement Amount: Amount to Disburse:

Already Disbursed Amount: Percentage of Disbursement:

Add Split Settlement Details

Split Sequence Number: Split Percentage: Split Amount: Payment Mode: Account

Settlement Account Number: Settlement Account Branch: Settlement Account Currency:

Back Next Save & Close Cancel

How to provide disbursement schedules:

1. In the **Loan Origination > Disbursement Schedules** tab and provide the required details:

- **Schedule Date:** Select a date on which the disbursement to be scheduled.
- **Disbursement Currency:** Enter the currency of the amount that needs to be disbursed.
- **Total Disbursement Amount:** Enter total amount to be disbursed.
- **Amount to Disburse:** Enter the amount to be disbursed as part of the schedule, Example: If USD10,000,000.00 is total disbursement amount and client needs only USD5,000,000.00 as of value date. In this case "Amount to be Disburse" will be updated as USD5,000,000.00.
- **Already Disbursed Amount:** In case of split disbursement, system display the amount that is disbursed already. In the above example customer has drawn USD5,000,000.00 and he request for remaining amount to be drawn. While capturing the details of next drawdown "Already Disburse Amount" will be displayed with USD5,000,000.
- **Percentage of Disbursement:** Select the percentage of the disbursement amount. Either Amount to Disburse or Percentage (%) of Disbursement can be provided in this field.
- **Split Sequence Number:** Select the sequence number of drawdown split. System will default the sequence no on click of '+'
- **Split Percentage:** Select the percentage of split amount that much be settled to the specified account.
- **Split Amount:** Enter the split amount that needs to be settled to the specified account.
- **Payment Mode:** The mode how the amount will be transferred to customer will be updated. System accepts three types of payment mode:
 - Customer's Account
 - Draft
 - Cheque
- **Settlement Account Number:** Select the settlement account number where the drawdown proceeds will be credited.
- **Settlement Account Branch:** Indicate the branch of the settlement account number.
- **Settlement Account Currency:** Indicate the currency of the settlement account branch.

Facility/Collateral Details

Helps to capture the credit lines and collaterals that the prospective borrower wish to associate as part of the corporate loan that is availed. This data segment can be used for below purposes

- Linkage of existing collaterals and credit lines
- Creation/Linkage of new collaterals to enhance the credit lines
- Creation of credit lines for new customers

Linkages of existing credit lines and collaterals can be made as part of Linkages tab. Any new collaterals or credit lines can be captured as part of Creation tab. The captured details has to be handed off to CAMS origination process for Facility/Collateral creation.

How to provide collateral details:

1. In the **Loan Origination > Collateral Details** tab and provide the required details:

- **Liability ID:** Based on the Customer Identification number, field Liability ID will be defaulted.
 - Linkages
 - Facilities
- **CAM Initiation Required:** If selected, specify when the captured details are required to be handed off to CAMS origination system for new facility/collateral creation. The loan application status will be marked as 'CAM Initiation in Progress' and will be handed off to CAM origination system for collateral / facility creation. Based on response from CAM system, the application will be moved back for the Corporate Relationship Manager to link the newly created facility/collateral ID details under Linkage tab.
- **Credit Appraisal Required:** If selected, specify if the loan application has to be moved to Credit committee for Credit appraisal. The loan application has to be moved to Credit Appraisal, where the Credit committee can either approve (or) reject (or) request for new facility/collateral creation (or) provide another Facility/Collateral ID to utilize for the loan.



Note

You can select this checkbox when there is some discrepancy in the existing Facility/Collateral details:

- If the provided facility/credit lines are in the stage of breaching the expiry date
- If the provided facility/collateral are not sufficient for the requested loan
- If any new facility/collateral is required for the requested loan

System prompts the user to select the checkbox if the condition prevails:

- If Loan amount breaches the Credit line amount
- If Credit line expires prior to loan maturity date
- If loan tenor, rate and charges to be verified and confirmed by credit committee

Link Facility

- **Facility ID:** Enter the Credit line/Facility ID. The adjoining option list displays all valid liability numbers maintained in the limits system for the Customer Number. Select the appropriate one.
- **Facility Category:** System displays the facility category of the selected facility ID.

- Facility Currency: System displays the currency code of the selected facility ID.
- Facility Branch: System displays the branch of the selected facility ID.
- Start Date: System displays the start date of the selected facility ID.
- Expiry Date: System displays the expiry date of the selected facility ID.
- Line Currency: System displays the line currency of the selected facility ID.
- Line Amount: System displays the line amount of the selected facility ID.
- Available Amount: System displays the available amount of the selected facility ID.
- Utilized Amount: System displays the utilized amount of the selected facility ID.
- Linkage Percentage: Select the percentage of amount that needs to be linked to the loan for the given facility ID.
- Utilization Order: Select the order in which the utilization happens. The system utilizes the linkage in ascending order.

Collaterals

- Collateral ID: Select the collateral ID. The adjoining option list displays all valid collaterals maintained in the limits system for the customer number.
- Collateral Category: System displays the collateral category of the selected collateral ID.
- Collateral Type: System displays the collateral type of the selected collateral ID.
- Collateral Currency: System displays the currency code of the selected collateral ID.
- Collateral Amount: System displays the value of the collateral of the selected collateral ID.
- Available From: System displays the date from which the collateral is available for the selected Collateral ID.
- Purpose of Facility: Enter the purpose for facility creation or remarks, if any.
- Available Amount: System displays the available amount of the selected collateral ID.

Business Nature

Allows you to capture the business nature and activity of the customer who has requested for the facility creation. Use can update details as entity type, nature of business, current profit and loss, Current balance sheet size and so on. This information can be used by credit manager to determine the maximum credit line amount that can be granted.

- Entity Type: Enter the entity type of the customer.
- Nature of Business: Enter the core activity/ nature of Business of the customer.
- Current Year: Select current year for which the details are updated in this segment
- Balance sheet size: Enter the current year balance sheet size in figures.
- Operating Profit of the year: Select the current year operating profit in figures.
- Net Profit of the Year: Select the current year Net profit in figures.

Collaterals

- Collateral Category: Enter the category of the collateral that needs to be created. The adjoining option list displays all valid collateral categories maintained. Select the appropriate one.
- Collateral Type: Enter the type of the collateral that needs to be created. The adjoining option list displays all valid collateral types maintained. Select the appropriate one.
- Collateral Description: Enter the description of the collateral in free formatted text.
- Collateral Currency: Enter the currency in which the collateral needs to be created in the system.
- Owner Estimated Value: Enter the estimated value of the collateral in figures, as mentioned by the customer.
- Available From: Select the date from which the Collateral is available to Customer.

- Purpose of Collateral: Select the date from which the Collateral is available to Customer.

2. Click **Next** to continue the procedure.

Rollover Preferences

Is captured for specifying the rollover preferences. When a loan contract is opted for rollover (or) renewal, system will process the rollover based on the rollover mechanism and rollover method specified in this data segment. This will be a non-mandatory data segment and if no preferences is specified at data segment level, system will default the preferences specified either from application category or from product.

How to provide rollover preferences:

1. In the **Loan Origination > Rollover Preferences** tab and provide the required details:
 - Amount Type: Select the amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are:
 - Principal
 - Principal + Interest
 - Principal + (Interest-Tax)
 - Currency: Select a currency from the dropdown list.
 - Special Amount: Enter the Special amount. Special amount field is used when the customer opts to specify an amount that is different from the outstanding principal + interest.
 - Treat Special Amount as: Enter the manner in which the special amount to be treated. If the principal of the new loan is meant to be a special amount then it is required to indicate the manner in which the special amount is to be treated. The options available are:
 - Rollover Amount
The special amount specified will be considered as a Rollover amount for the newly renewed loan. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 the additional 5000 gets added to the loan. If the outstanding amount is 30,000 and the special amount is given as 25,000 the additional 5000 gets liquidated.
 - Liquidation Amount
The special amount specified will be considered as the amount to be liquidated. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you are not allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000 the additional 5000 gets liquidated and only 25,000 is rolled over.
 - Maximum Rollover Amount
The special amount specified will be considered as the maximum amount to be rolled over. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you can

rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given, as 25,000 only 25,000 will be rollover and the remaining 5000 is liquidated.

– Ignore

By choosing the 'Ignore' option, you can choose not to treat the special amount in any specific manner.

- **Liquidate Overdue Schedules:** At the time of rolling over a contract with overdue schedules, you may either liquidate the overdue schedules prior to rollover or include the overdue amount (for the schedules not liquidated) as part of the rolled over amount. Select the 'Liquidate Overdue Schedules' option to liquidate the overdue schedules before rolling over a contract.
- **Maturity Type:** Enter the Maturity Type for the rolled over loan. The maturity type specified for the old loan apply to loan being rolled over by default. However, you can change the maturity type using this field. The options available are:
 - Fixed
 - Call
 - Notice
- **Maturity Date:** Select the maturity date for the rolled over loan.

2. Click **Next** to continue the procedure.

Holiday Preferences

Is considered for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday. Holiday could be either on a local holiday or currency holiday. You can select one of the following options if the date falls on a holiday:

- Ignore Holidays
- Specify the preferences for movement of Maturity/Schedule/Revision date

How to provide holiday preferences:

1. In the **Loan Origination > Holiday Preferences** tab and provide the required details:

- **Holiday Treatment Type:** System display the type of holiday treatment as - Payment Schedule, Revision Schedule and Maturity Date.
- **Ignore Holidays:** No holiday treatment will be considered if the maturity date or schedule date or revision date falls on holiday. System will process the entries on the specified date.
- **Holiday Check:** Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract. The options available are:

- Local branch
- Currency
- Both
- Cascade Schedules: Enter the due date arrived at, the holiday treatment is considered as the start date for the due dates for the subsequent schedules.
- Move Across Month: If selected, allows movement of schedule date/maturity date/rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if you indicate so in this field.
- Schedule Movement: If selected, indicates the movement of schedule date/maturity date/rate revision date either move forward to a next working day or move backward to the previous working date.

2. Click **Next** to continue the procedure.

Statement Preferences

Helps to indicate the loan statement generation preferences for a loan contract.

How to provide statement preferences:

1. In the **Loan Origination > Statement Preferences** tab and provide the required details:
 - Statement Cycle: Enter the frequency of statement generation.
 - Start Date: Select the start date of the frequency for the generation of the statement.
 - Statement Type: Enter the statement type to indicate if the loan statement report to be generated in a detailed or summary format.
2. Click **Next** to continue the procedure.

Credit Appraisal

Any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines, the loan application is marked for Credit appraisal. This data segment helps the credit committee to verify the credit lines and collaterals furnished by the applicant and take prompt action based on the evaluation.

How to provide credit appraisal:

- In the **Loan Origination > Credit Appraisal** tab and provide the required details:
 - Loan Application Reference Number: System displays the loan application reference no for which the credit appraisal is requested for.
 - Application Date: System displays the date of the loan application
 - Customer ID: System displays the Customer ID of the loan application.
 - Liability ID: System displays the liability number of the Customer.
 - Purpose for Credit Appraisal: System displays the remarks specified by Relationship Manager while marking for Credit appraisal and the list of override messages prompted by the system in Collateral/Facility linkage screen during credit exemption.
 - Approval Status: User can select any of the following options as part of approval process
 - Approve: Approve the loan application to proceed further
 - Reject: Reject the loan application and move back to Enrichment stage
 - Mark for CAMS: Handoff the request to CAMS origination system for amendment
 - Remarks: Enter additional information while accessing the loan application
- Click **Next** to continue the procedure.

Application Verification

Helps to verify the loan details captured in previous data segments. The details captured in various data segments are displayed as summary tile view, which verifier can click and view the details. The details are not allowed to modify in this data segment. However user can capture his comments under 'Remarks' field and either approve the application to proceed further or send the application back to previous stage if the information provided is not adequate or satisfactory. Following options are supported as exit criteria in this data segment:

- Approve: Approve the application task and proceed to next stage
- Mark for Correction: Reject the application to move back to previous stage for modification
- Reject: Reject the application and send notification to Customer
- Cancel: Close the screen and retain the task in the same stage

How to provide application verification:

1. In the **Loan Origination > Application Verification** tab and verify the uploaded documents by clicking Documents and Checklist icon.
2. Click **Submit**.

Legal Verification

Helps the legal officer to verify the legal documents, evaluate the legal constraints associated with the applicant, add the respective clauses and capture his remarks.

The screenshot shows the 'Legal Verification' form in the Futura Bank system. The form is titled 'Application Enrichment - L004LNORGN1609'. It has a header with 'My Tasks', 'In-Country (004) 04/13/18', and 'OBCLPM9'. Below the header, there are tabs for 'Application Info', 'Remarks', and 'Documents'. The main form area is titled 'Legal Verification' and contains a section for 'Document 1'. This section has four fields: 'Document Id', 'Document Name', 'Legal Verification Status' (a dropdown menu with 'Reject' selected), and 'Verification Date' (a date picker showing 'mm/dd/yy'). There is also a 'Remarks' text area. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide legal verification:

1. In the **Loan Origination > Legal Verification** tab and provide the required details:
 - Document ID: Enter the document ID details.
 - Document Name: Enter the name of the document.
 - Legal Verification Status: Select a legal verification status from the dropdown list:
 - Approve: Approve the loan application
 - Reject: Reject and move the application to enrichment stage for legal modification
 - Cancel: Reject the application and send reject notification to customer
 - Validation Date: Select the legal opinion date from the dropdown calendar.
 - Remarks: Enter additional information about the legal verification, if any.
2. Click **Next** to continue the procedure.

Loan Approval

Helps the loan officer to approve the loan application. The loan officer has to verify the loan application, analyses the eligibility of the Credit lines and collateral, verify the applicant business nature and approve the loan application. The details captured in various data segments are displayed as summary tile view. User can click and view the loan details. The details are not allowed to modify in this data segment. However user can capture his comments under 'Remarks' field and can either approve or reject the application. Following options are supported as exit criteria in this data segment:

- Approve: Approve the application and generate sanction advice
- Mark for Correction: Reject the application to move back to previous stage for modification
- Reject: Reject the application and send notification to Customer

How to provide loan approval:

1. In the **Loan Origination > Loan Approval** tab, OBCLMO supports both single and multi-level approvals. Business rules can be configured in BPMN process flow to have single or multi-level approval
2. Click **Submit**.

Customer Acceptance

Captures the acknowledgement details given by the customer post loan sanctioning. Based on acknowledgement received through mail or letter, user can capture the acknowledgement details and update the Customer acceptance status.

How to provide customer acceptance:

1. In the **Loan Origination > Customer Acceptance** tab and provide the required details:
 - Customer Acceptance Date: Select the date of acceptance from customer from the dropdown calendar.
 - Acceptance By: Select the mode of acceptance for customer from the dropdown list.
 - Remarks: Enter additional information about the customer acceptance.
 - Extension Required: Select extension required from the dropdown list.
2. Click **Next** to continue the procedure.

Draft Proposal Approval Details

Allows you to verify and input all the details captured for draft proposal captured in various data segment such as Client name, Loan Amount, currency, tenor, Company profile, Collateral requirements, fee and charges details, also with interest details. The details captured in various data segments are displayed as summary tile view, the details of each tile can be viewed by a click on the tile. The user will have option to either verify and approve or reject the application. He can also input his new details as per the approval.

Following options are supported as exit criteria in this data segment:

- Approve: Approve the application task and proceed to next stage.
- Reject: Rejects the application and takes the application to enrichment stage.
- Cancel Application: Cancel the application and send notification to Customer.
- Cancel: Close the screen and retain the task in the same stage.

How to provide draft proposal:

1. In the **Loan Origination > Draft Proposal** tab and provide the required details:

Loan Details

- Loan Currency: Select the currency in which the loan is required by customer.
- Approved Loan Amount: Enter the amount of the loan required by customer. Also, you will be able to input minimum and maximum loan amount which can be offered to customer.
- Loan Tenor (Months): Select the loan tenor in months as requested by customer. Also, you will be able to input minimum and maximum loan tenor which can be offered to customer.
- Proposal Validity: Select a proposal validity.

Interest Details

- Rate Type: Select a rate type from the dropdown list. The options available are:
 - Floating Rate
 - Fixed Rate
 - Special Rate
- Sub Rate Type: Based on the Rate type user will be allowed to select the corresponding Rate sub type as below:
 - Floating: Automatic/Periodic
 - Fixed: User Input, Standard, Treasury and Agency
 - Special: Fixed Rate/Flat Amount
- Rate: Enter the rate of the loan. Also, you will be able to input minimum and maximum rate.
- Margin: Enter the margin of the loan. Also, you will be able to input minimum and maximum margin.
- Interest payment Frequency: Enter the frequency of schedule from the drop down list.
- Schedule of Principal: Defines when the Principal has to be paid by the borrower. User will have two options to choose from. If user has selected amortize then he will get the LOV to define the schedule amortization or if he selects Bullet then he will have to update the final payment date in the segment.
 - Amortize: Select the frequency of schedule from the dropdown list.
 - Bullet: Select the date on which the principal payment will be made.

Fee Details

- Fee: Select the fee details.
- Fee Type: Enter the fee which is applicable for the customer.
- Fee Rate: Enter the fee rate which is applicable for the customer. Either of fee rate or fee amount can be updated by the user.

2. Click **Next** to continue the procedure.

Restructuring Amendment Details

Allows you to capture the financial amendment details for restructuring. This data segment will be required to capture only if the Restructuring type is selected as 'Amendment' and Amendment type as 'Financial'. In case of non-financial amendment like schedule, linkages, settlement details, and so on., or financial amendments like Interest details, payment schedules, and so on you can modify the details in the respective data segments once the details are fetched from OBCL. Based on the Loan contract reference no captured as part of 'Restructuring Entry Details' data segment, the corresponding Loan details, Interest details and Schedule details are fetched from OBCL and populated in the respective data segments. In addition following details are amended as part of this data segment.

The screenshot displays the 'Value Dated Amendment' form within the FuTura Bank system. The form is titled 'Amendment Entry - L004LNRSTR0103' and is part of 'My Tasks'. The sidebar on the left shows the navigation menu with 'Value Dated Amendment' selected. The main form area contains several input fields: Amendment Date (mm/dd/yy), Currency (dropdown), Loan Amount, Maturity Type (Fixed/Call), Maturity Date (mm/dd/yy), Amendment Effective Date (mm/dd/yy), Amendment Remarks, Amendment Reason Code, and Schedule Redefinition (LIFO). At the bottom, there are buttons for Audit, Back, Next, Save & Close, and Cancel. The top right corner shows 'Bank Futura - (004) 04/13/18' and 'OBCLPM'.

How to provide value dated amendment details:

1. In the **Loan Origination > Value Dated Amendment** tab and provide the required details:
 - Amendment Date: Select the Amendment date. System will populate the current system date.
 - Currency: Select a currency from the dropdown list.
 - Loan Amount: Enter the change in principal amount. This field will refer the additional disbursement of Principal.
 - Maturity Type: Select the maturity type (Fixed/Call) of the amended loan.
 - Maturity Date: Select the new maturity date of the loan from the dropdown calendar.
 - Amendment Effective Date: Select an amendment effective date from the dropdown calendar.
 - Amendment Remarks: Enter additional information about the value dated amendment.
 - Amendment Reason Code: Select the amendment reason code. Reason Code LOV to make a service call to OBCL to fetch list of all reason codes
 - Schedule Redefinition: Select the redefinition basis as LIFO (or) Pro-rate.
2. Click **Next** to continue the procedure.

The captured details along with other amendments specified in respective data segments will be handed off to OBCL as part of VAMI service - for value dated amendment and CAMD service - for contract amendment.

Summary View

Summary screen provides at the end of every configured stage. The details captured in various data segments are displayed as summary tile view. User can click on data segment tile view to view the details. The details are not allowed to modify from here. However user can capture his comments under 'Remarks' field and either approve the application to proceed further or send the application back to previous stage if the information provided is not adequate or satisfactory.

You can perform the following actions in the summary view:

- **Back:** System will move the task to the previous segment
- **Save and Close:** You can save and close the task and reopen it to work later.
- **Cancel:** You will be able to cancel the task window and return to dashboard. The data input will not be saved.
- **Submit:** System will submit the task by displaying the outcome screen to proceed further to next stage.

Advices

Provides various BIP Advices that are available for the OBCLMO process. Following advices are supported.

Loan Initiation Advice

This advice is associated with Loan origination Enrichment stage for PROCEED outcome.

- **Contents of the Advice:** The contents of the report are discussed under the following heads:
- **Header:** The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- **Body of the Report:** The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference No
Customer ID	Customer No of the applicant
Customer Name	Name of the applicant
Application Category	Application Category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount

Field	Description
Application Initiation Date	Date on when application is initiated

Loan Sanction Advice

This advice is associated with Loan origination approval stage for PROCEED outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference Number
Customer ID	Customer Number of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Purpose	Purpose of the loan
Maturity Type	Type of maturity
Loan Maturity Date	Maturity date of the loan
Interest Rate Code	Interest rate details of the loan
Rate	Rate of the loan
Spread	Spread details
Interest Payment Frequency	Frequency of the interest payment
Disbursement Date	Date of disbursement / Value date

Loan Rejection Advice

This advice is associated with Loan origination Enrichment / Approval / Acceptance stage for REJECT outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference Number

Field	Description
Customer ID	Customer No of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Initiation Date	Loan Application Date

Draft Approval Advice

This advice is associated with In-Principal Approval stage for PROCEED outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

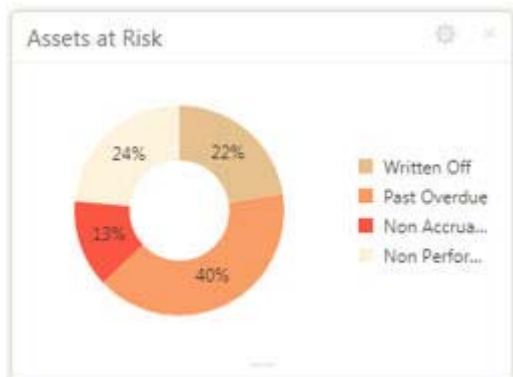
Field	Description
Loan Application Reference	Loan Application reference Number
Customer ID	Customer Number of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Purpose	Purpose of the loan
Maturity Type	Type of maturity
Loan Maturity Date	Maturity date of the loan
Interest Rate Code	Interest rate details of the loan
Rate	Rate of the loan
Spread	Spread details
Interest Payment Frequency	Frequency of the interest payment

Dashboards

OBCLMO dashboards provide various information to the Relationship Managers for their easy access and processing.

Assets at Risk

Display the performance of the asset as a pie-chart. The asset performance will be derived in the system based on the borrower's repayment. This widget will make a service call to backend product processor to fetch the asset performance details. This widget will display the total value of the holding asset and percentage wise status. A sample of the asset performance is illustrated:



The following details are displayed in the widget:

- Total value of the asset in currency
- Percentage of status in each pie

The bank user can perform the following actions on the asset:

- On click of each pie, customer category wise total asset value will be displayed as bar chart.
- On click of each bar, summary view of the Corporate lending loan contracts will be shown for the Transaction Branch, Currency, Customer Category and Loan status combination.
- You are allowed to click on a loan contract to view the entire loan details.

Loans Maturing

Display the total loan value that are getting matured in the subsequent no of weeks as a Graph matrix.



On click of dotted matrix, system will display the total Loan value that are getting matured for the week starting with date. For example, system will display the total value of say 10 M USD maturing for the week starting 23rd April 2018. This implies the total value of all the loans that are maturing from 23rd to 29th April 2018.

Further bank user can click on it to get the summary view listing all the loans that are getting matured for the week. User will be allowed to click on a loan contract to view the entire loan details.

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References

For more information on any related features, you can refer to the following documents:

- Common Core User Guide
- Security Management System User Guide
- Oracle Banking Getting Started User Guide
- Oracle Banking Corporate Lending Process Management Installation Guides

Documentation Accessibility

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