Credit Proposal User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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1. Welcome to Oracle Banking Credit Facilities Process Management

Welcome to the Oracle Banking Credit Facilities Process Management (OBCFPM) User Manual. This manual provides an overview on the OBCFPM application and guides you through the various steps involved in creating and processing collaterals and credit facilities transactions.
If you need any information, look out for the help icon.
This document is intended for helping you to conveniently create and process collaterals and credit facilities transactions in OBCFPM

Overview of OBCFPM

OBCFPM is a collateral and credit facilities middle office platform which enables your bank to streamline the Collateral and Credit facilities operations.
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Benefits

OBCFPM application provides service for the customers and financial institutions. This service helps the financial institutions to manage the Collaterals and Credit Facilities of the corporate clients.
OBCFPM allows you to:

- Handle Collateral Evaluation, Collateral Perfection, Collateral Review and Collateral Release process
- Handle Credit Proposal with Customer on-boarding
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions

Key Features

- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards

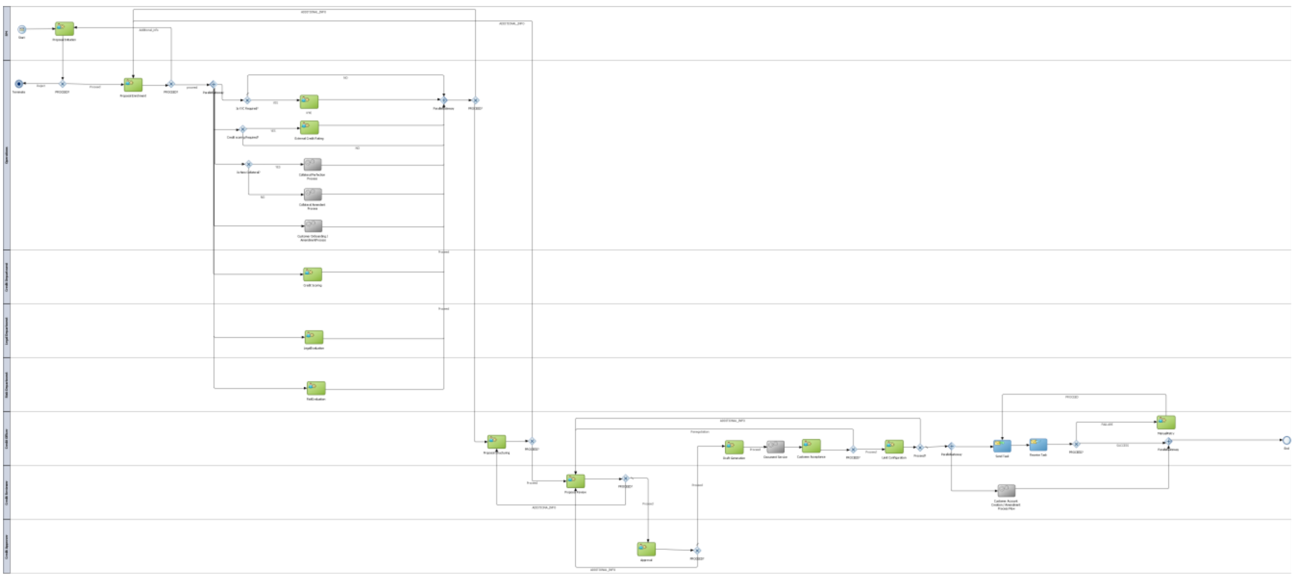
2. Credit Appraisal

Credit appraisal is the process of evaluating a proposal's worthiness of being provided with the type of credit facility the borrower has asked for. This includes the evaluation of current financial status, appraisal of projected cash flows, fund flows, P&L and Balance sheets, purpose for which the facility is availed, technical and financial feasibility of the project, credit history, managerial competence and past experience, As part of the appraisal process, credit rating is done for the proposal and is conducted by the bank itself.

The various activities performed for Credit appraisal are

- Input Application Details
- Upload of related Mandatory and Non Mandatory documents
- Verify Documents and Capture Details
- Legal Evaluation
- Risk Evaluation
- Financial Document Upload
- Quantitative Analysis
- Qualitative Analysis
- Proposal Structuring
- Generate Credit Proposal
- Receive the customer acceptance of the Credit Proposal
- Limit Configuration

2.1 Credit Appraisal - Process Flow Diagram



The Credit Appraisal process has the following stages handled by users authorized to perform the task under those stages.

1. Initiation
2. Data Enrichment
3. Legal Evaluation
4. Risk Evaluation
5. Credit Evaluation
6. Customer KYC
7. External Credit Rating
8. Proposal Structuring
9. Review & Recommendation
10. Approval
11. Draft Generation
12. Customer Acceptance
13. Limit Configuration
14. Manual Retry

2.2 Initiation

Collateral Proposal can be initiated when a customer approaches the bank and provides the application for credit facilities or when the Relationship Manager visits the customer location and Initiates the Credit Proposal on behalf of the customer.

As a user, you will be able to login to the OBCFPM application with appropriate credentials. On login, you will be able to view the dashboard screen with dashboards, widgets mapped for your user profile.

Menu→Credit Facilities →Proposal Initiation

(Screen)

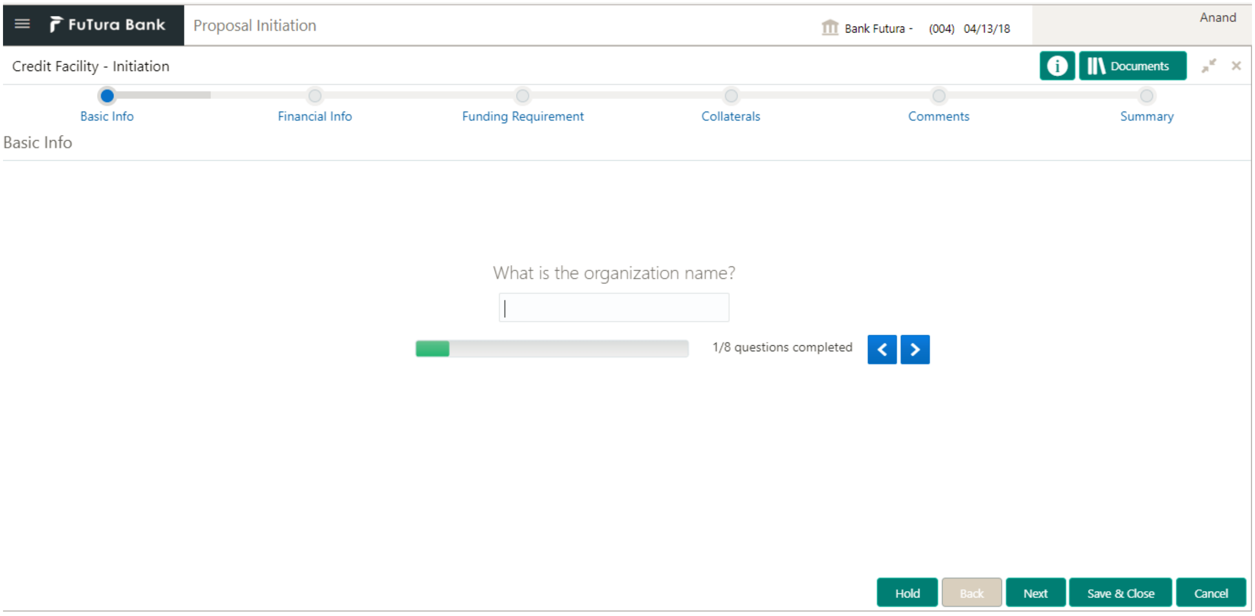
From the 'menu bar', you can initiate a new Credit Proposal.

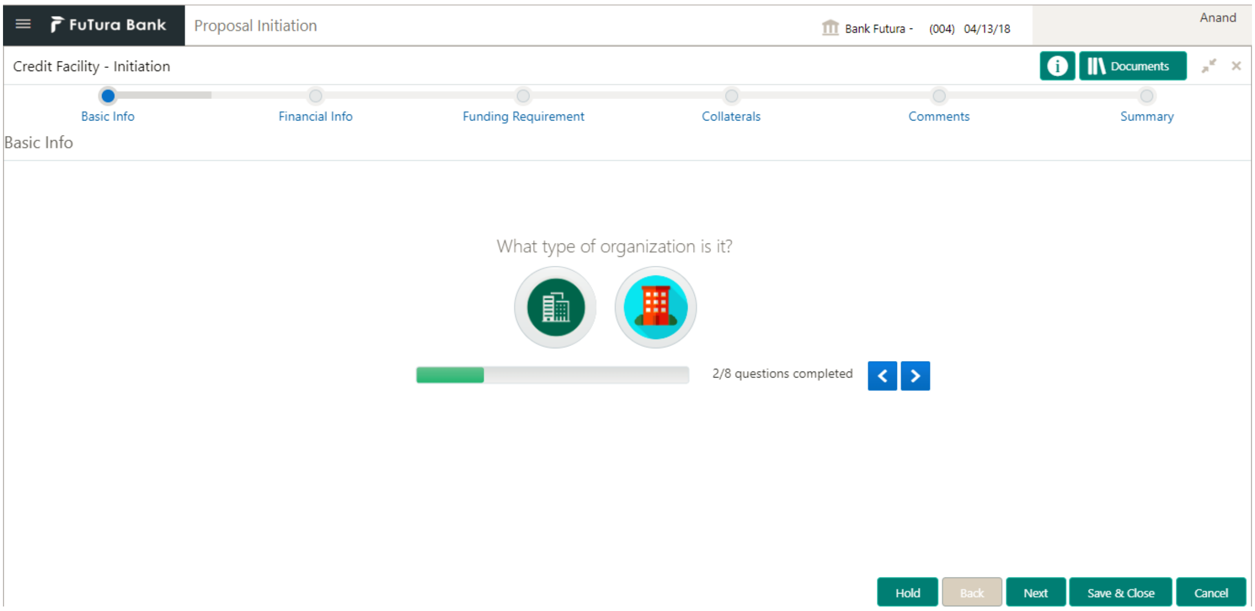
On selecting, Proposal Initiation, a new screen will open to capture the details.

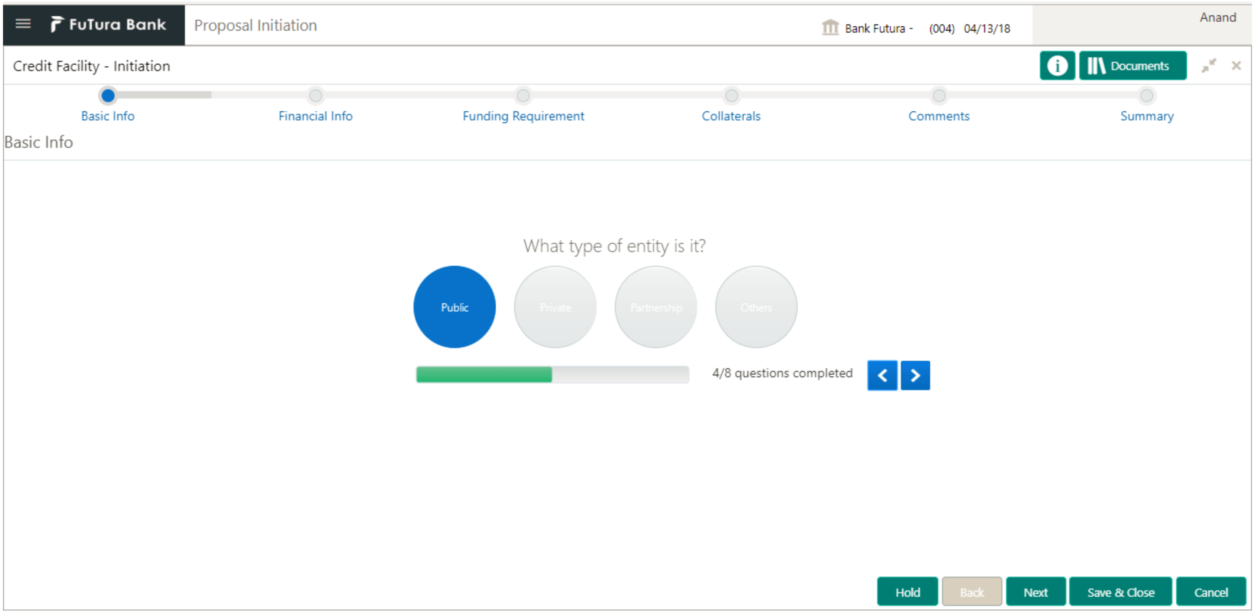
As a user, you can provide the basic application details.

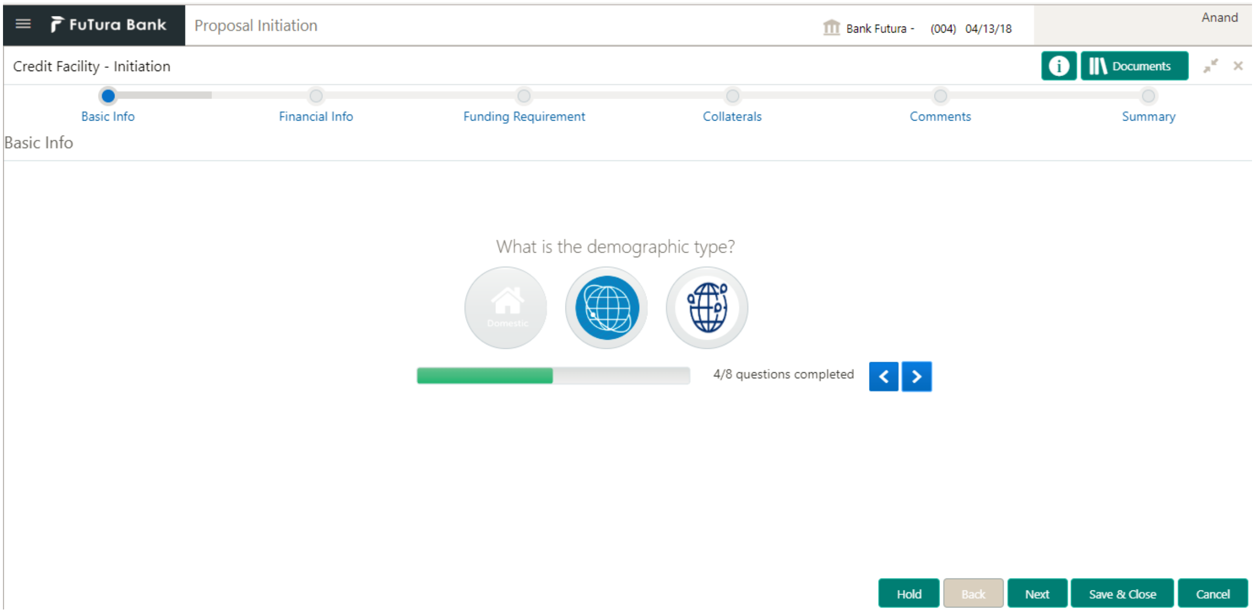
2.2.1Basic Information

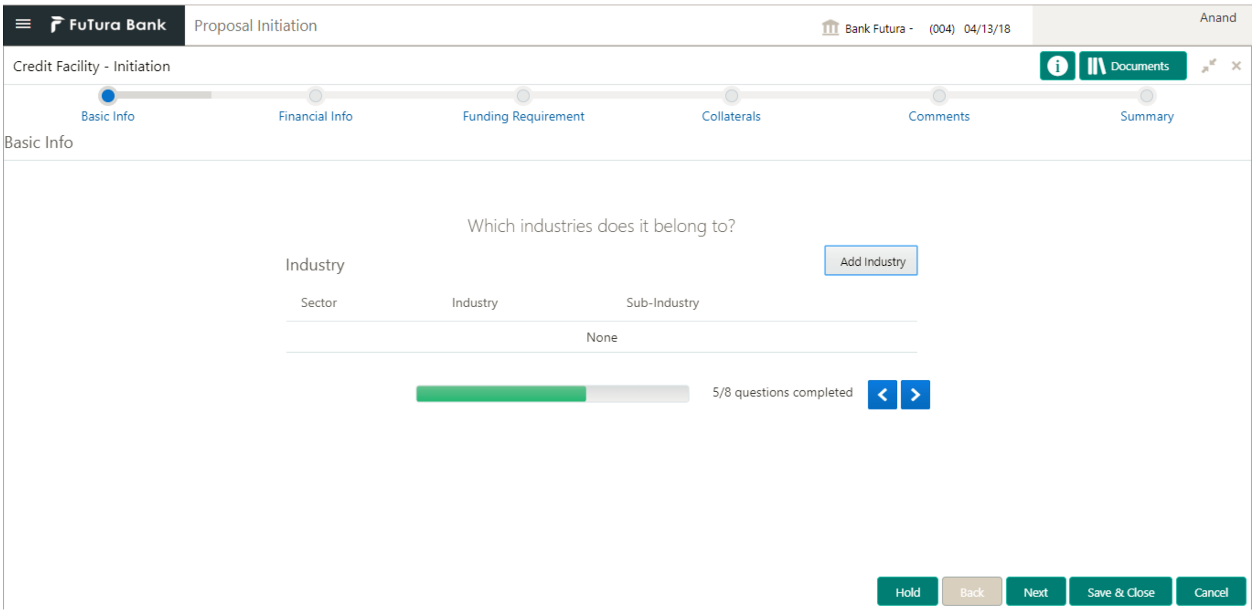
The Relationship Manager can capture the basic information of the customer.

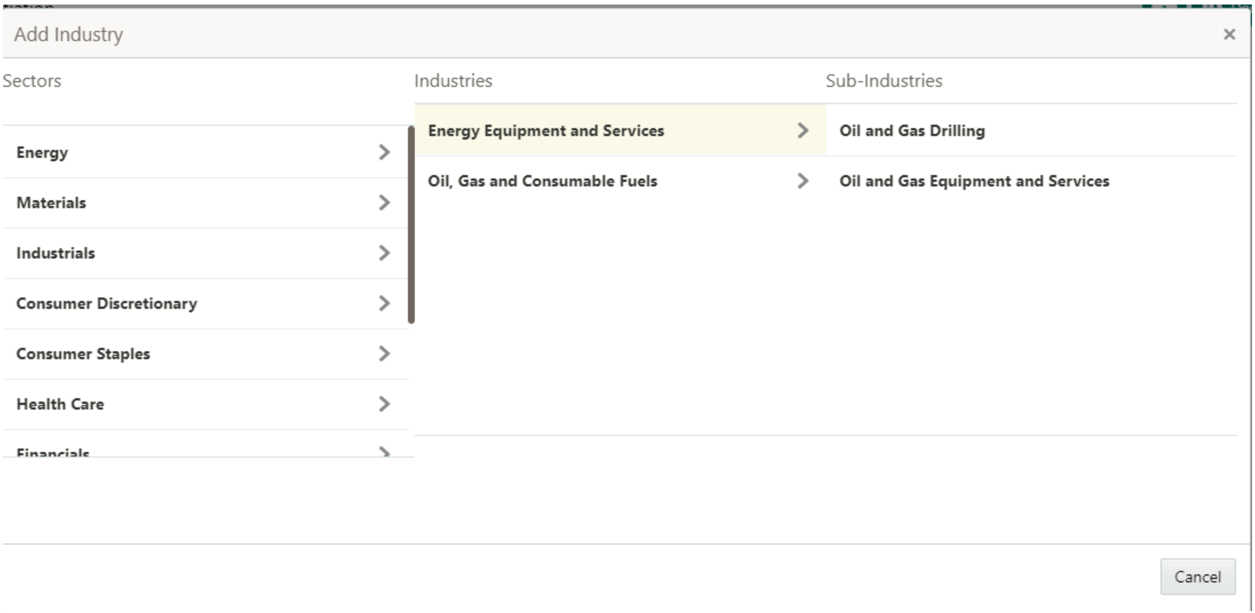


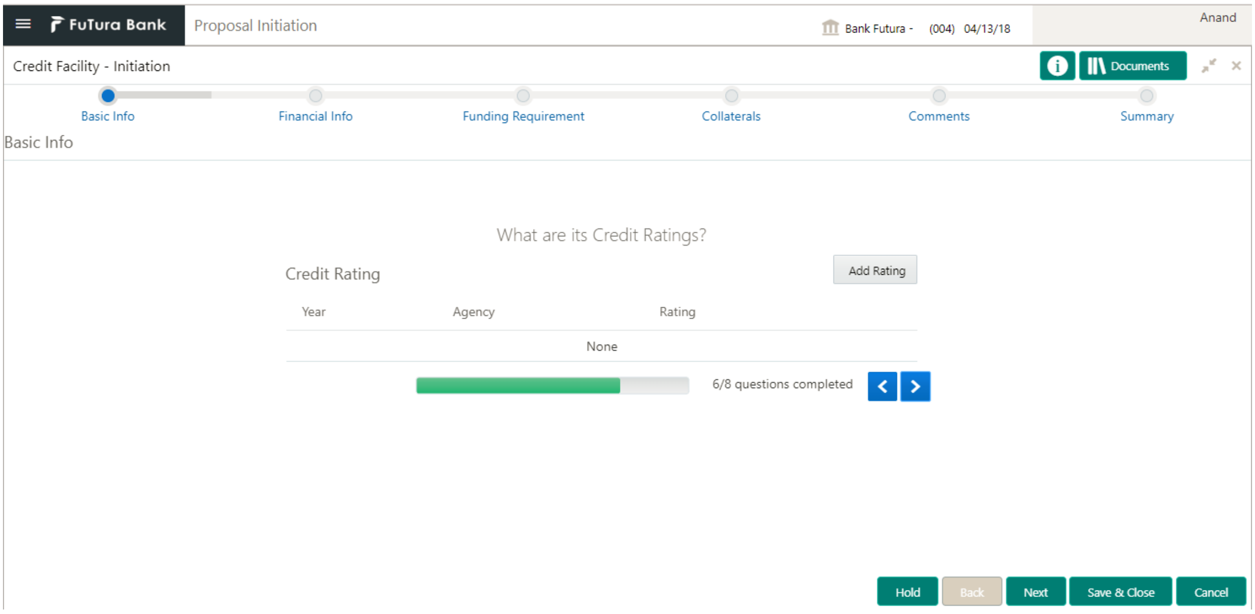

FuTura Bank
Proposal Initiation
Bank Futura - (004) 04/13/18
Anand
Credit Facility - Initiation
Documents
Basic Info
Financial Info
Funding Requirement
Collaterals
Comments
Summary
Basic Info
What type of organization is it?
2/8 questions completed
Hold
Back
Next
Save & Close
Cancel

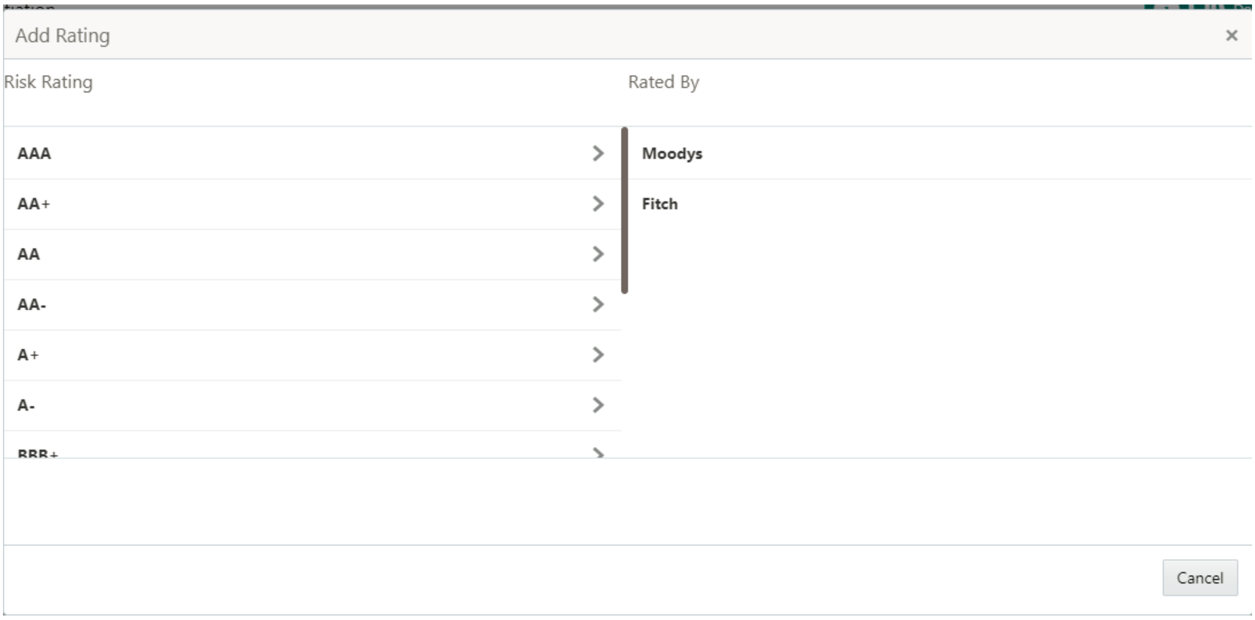

FuTura Bank
Proposal Initiation
Bank Futura - (004) 04/13/18
Anand
Credit Facility - Initiation
Documents
Basic Info
Financial Info
Funding Requirement
Collaterals
Comments
Summary
Basic Info
What type of entity is it?
Public
Private
Partnership
Others
4/8 questions completed
Hold
Back
Next
Save & Close
Cancel

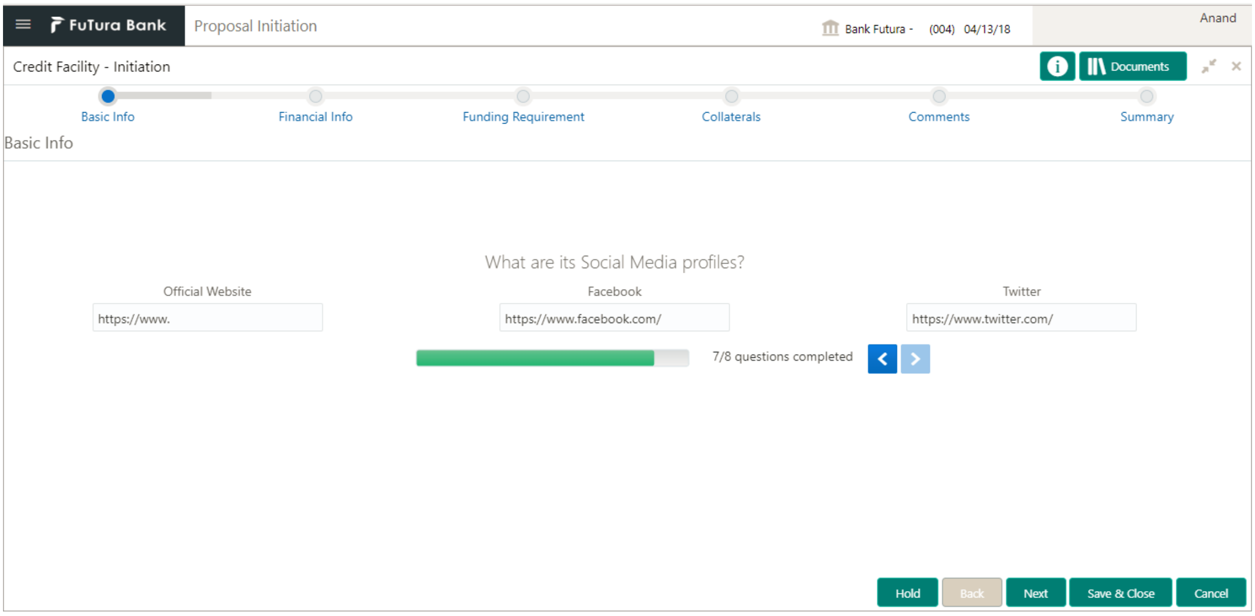

FuTura Bank
Proposal Initiation
Bank Futura - (004) 04/13/18
Anand
Credit Facility - Initiation
Documents
Basic Info
Financial Info
Funding Requirement
Collaterals
Comments
Summary
Basic Info
What is the demographic type?
4/8 questions completed
Hold
Back
Next
Save & Close
Cancel


FuTura Bank
Proposal Initiation
Bank Futura - (004) 04/13/18
Anand
Credit Facility - Initiation
Documents
Basic Info
Financial Info
Funding Requirement
Collaterals
Comments
Summary
Basic Info
Which industries does it belong to?
Industry
Add Industry
Sector
Industry
Sub-Industry
None
5/8 questions completed
Hold
Back
Next
Save & Close
Cancel


Add Industry
Sectors
Industries
Sub-Industries
Energy
Materials
Industrials
Consumer Discretionary
Consumer Staples
Health Care
Energy Equipment and Services
Oil, Gas and Consumable Fuels
Oil and Gas Drilling
Oil and Gas Equipment and Services
Cancel


FuTura Bank
Proposal Initiation
Bank Futura - (004) 04/13/18
Anand
Credit Facility - Initiation
Documents
Basic Info
Financial Info
Funding Requirement
Collaterals
Comments
Summary
Basic Info
What are its Credit Ratings?
Credit Rating
Add Rating
Year
Agency
Rating
None
6/8 questions completed
Hold
Back
Next
Save & Close
Cancel





Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Organization Name	Enter the Organization name	Input	Text	105	M	Conglomerate or Single
Organization Type	Select the Organization type	Input	Dropdown	1	M	Public/Private/Partnership/Others
Entity Type	Select the Entity Type	Input	Dropdown	1	M	Domestic/International/Multi National

Demo-graphic Type	Select the Demo-graphic type	Input	Dropdown	1	M	Applicable only if Demo-graphic type is International/Multi National
Geographical Spread	Select the countries in which the organization has its presence	Input	MultiSelect	3	M	Multiple Industries can be captured
Industry						
Sector	Select the Sector	Input	MultiSelect	3	M	
Industry	Select the Industry	Input	MultiSelect	3	M	
Sub Industry	Select the Sub-Industry	Input	MultiSelect	3	M	Rating of Multiple Agencies can be captured
Credit Rating						
Year	Current Year	Display	Text	4	M	
Agency	Select the Credit Rating Agency	Input	Dropdown	30	M	
Rating	Select the Rating	Input	Dropdown	4	M	
Social Media						
Website	Capture the official Website	Input	Text	32	M	
Facebook	Capture the Facebook profile	Input	Text	32	O	
Twitter Handle	Capture the Twitter Handle	Input	Text	32	O	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

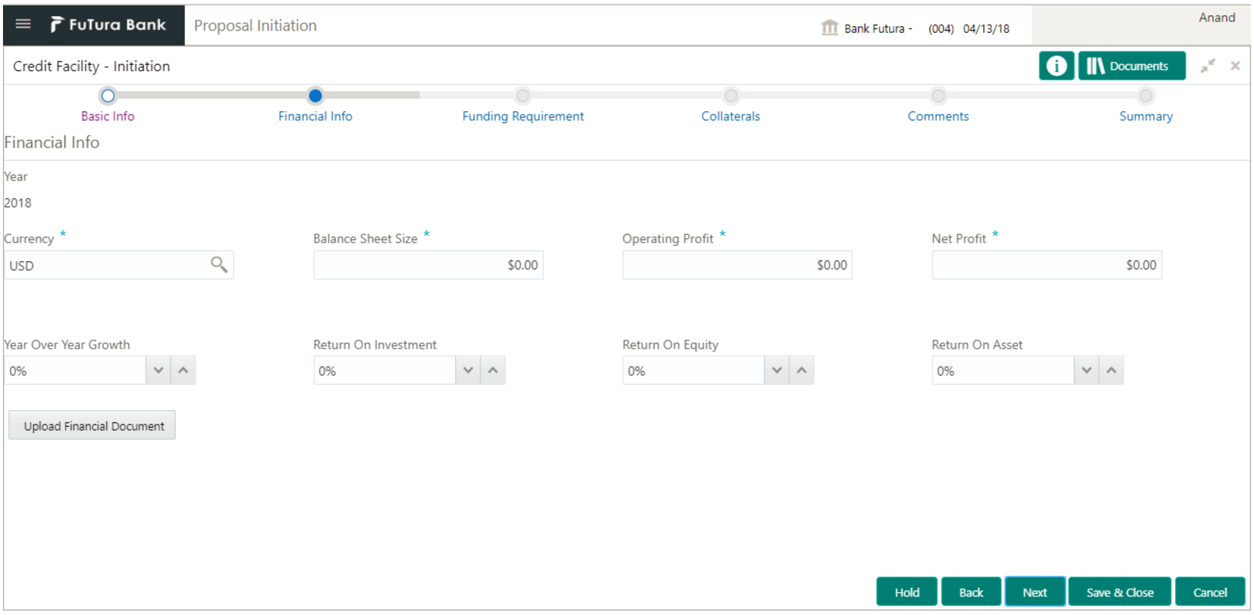
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

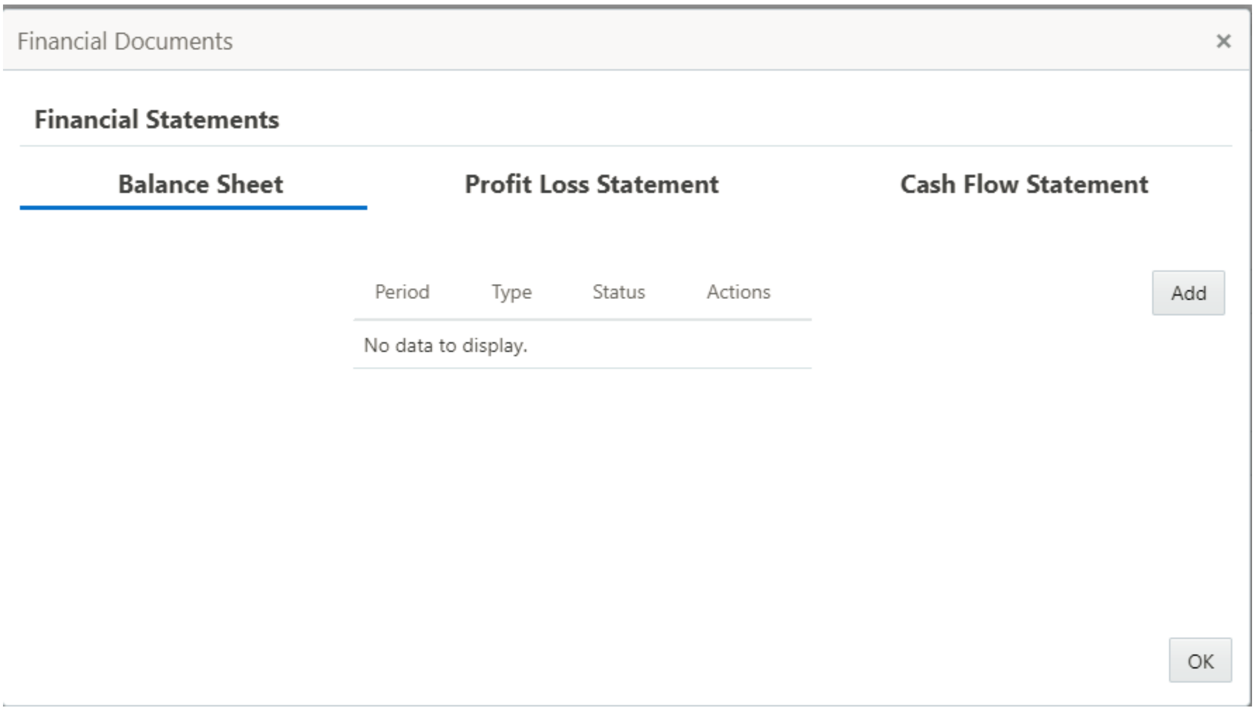
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

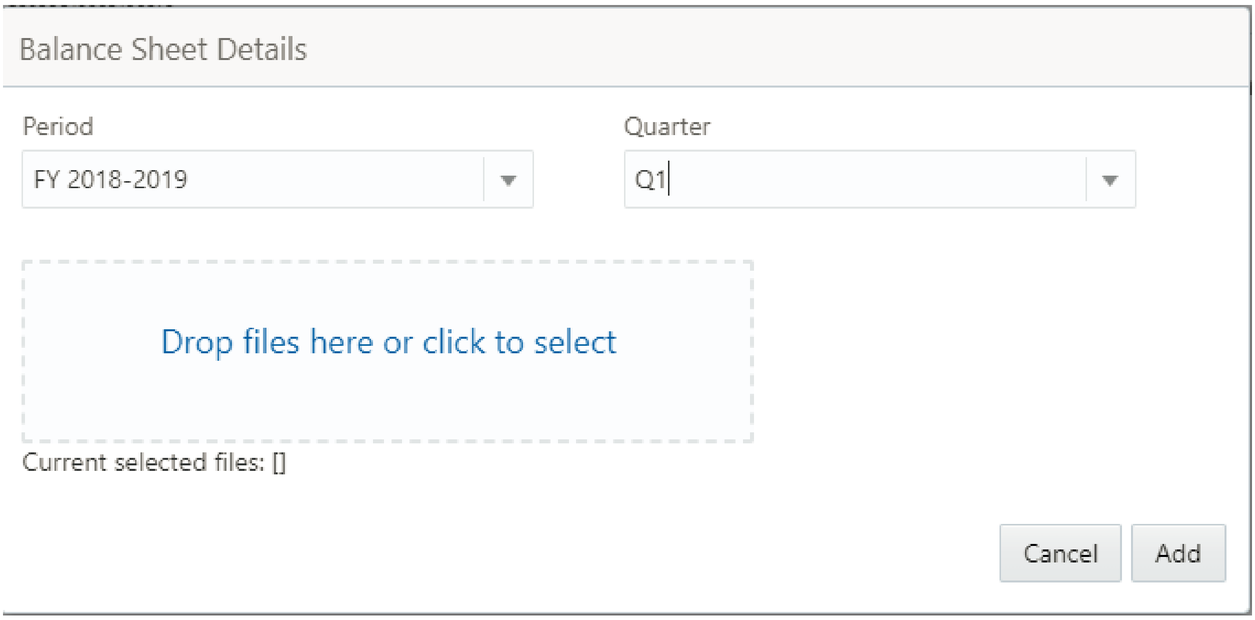
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.2Financial Info

The financial information of the customer can be captured here. The Balance sheet, Profit and Loss Statement and Cash flow statement of the customer can be uploaded.







Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Currency	Select the Currency	Input	Dropdown	3	M	
Year	Current Year	Display	Text	4	M	
Balance Sheet Size	Capture the Balance Sheet size	Input	Numeric	22,3	M	
Operating Profit	Capture the Operating Profit of the Year	Input	Numeric	22,3	M	

Net Profit	Capture the Net Profit of the Year	Input	Numeric	22,3	M	
Year over Year Growth	Capture Year over Year Growth %	Input	Numeric	6,3	M	
Return on Investment	Capture the Re-turn on Invest-ment	Input	Numeric	6,3	M	
Return on Equity	Capture the Re-turn on Equity	Input	Numeric	6,3	M	
Return on Asset	Capture the Re-turn on Asset	Input	Numeric	6,3	M	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

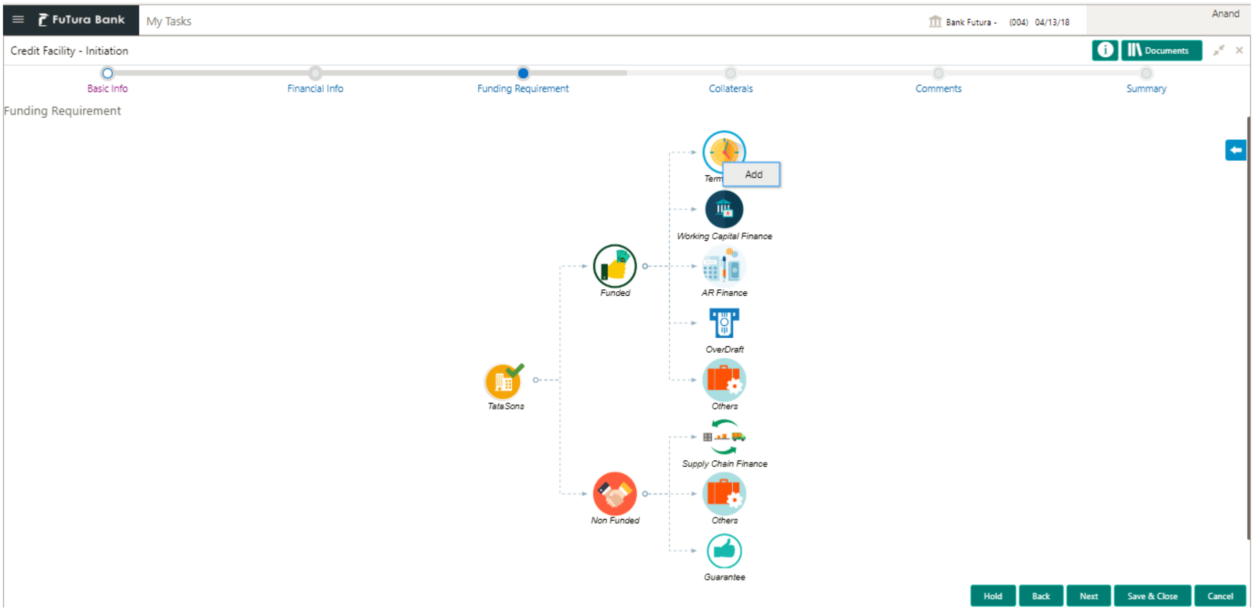
e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.3Funding Requirements

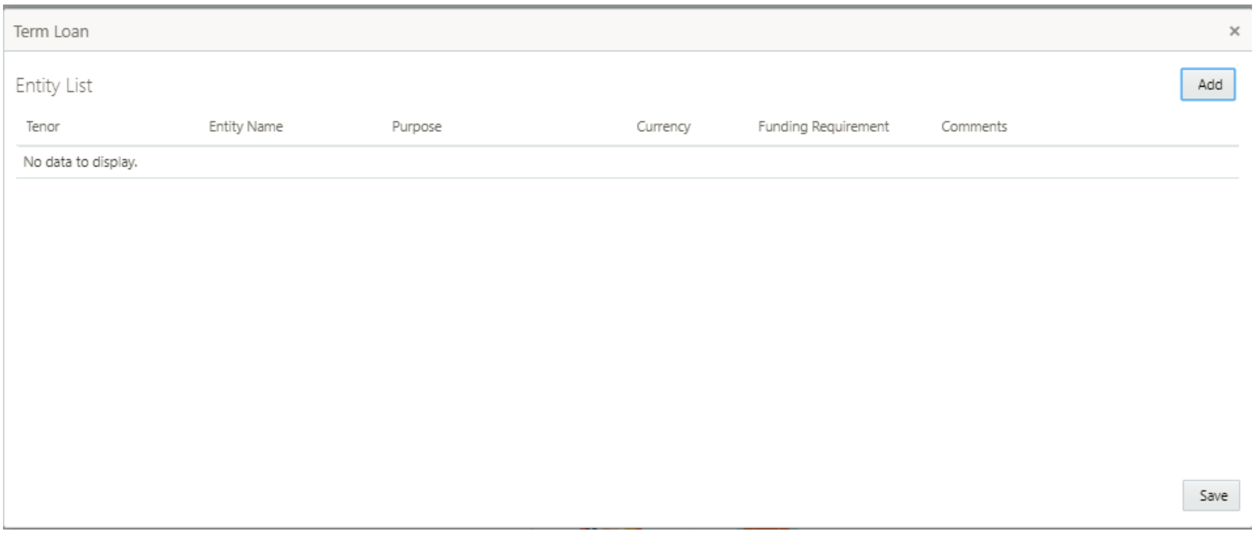
The Funding requirements of the customer can be captured here. The User will be able to capture the funding requirements for the following

- Funded
  - Project Finance
  - Working Capital Finance
  - Account Receivable Finance
  - Over draft finance
  - Others
- Non Funded
  - Guarantee
  - Letters of Credit



Action Buttons on the Funding Requirement

a. **Add –** On Click of Add to capture the funding requirements of the selected Category



Action Buttons on the Funding Requirement

a. **Add –** On Click of Add to capture the multiple funding requirements of the selected Category based on the tenor.
b. **Save –** Save the funding requirements

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Sub Category	Capture the Sub Category	Input	Text	32	M	
Tenor	Capture the Tenor in Years	Input	Numeric	4	M	
Currency	Select the Currency	Input	Dropdown	3	M	

Funding Re-quirement	Capture the Funding Required for the Tenor	Input	Numeric	22,3	M	
Purpose	Capture the Pur-pose of the fund	Input	Text	250	O	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

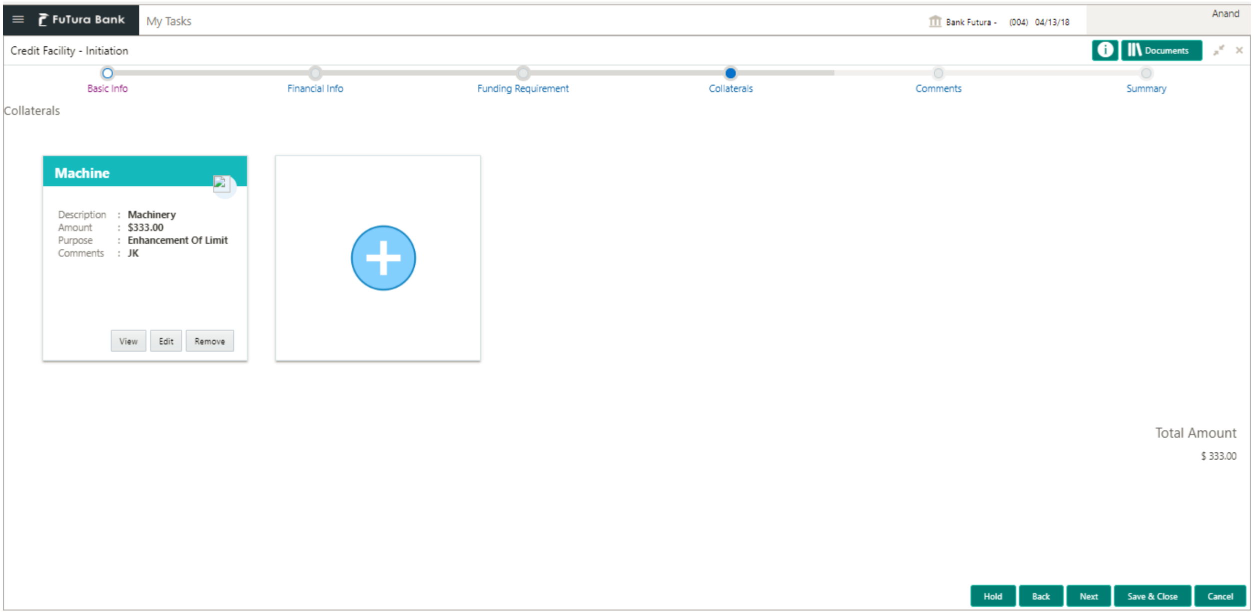
d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

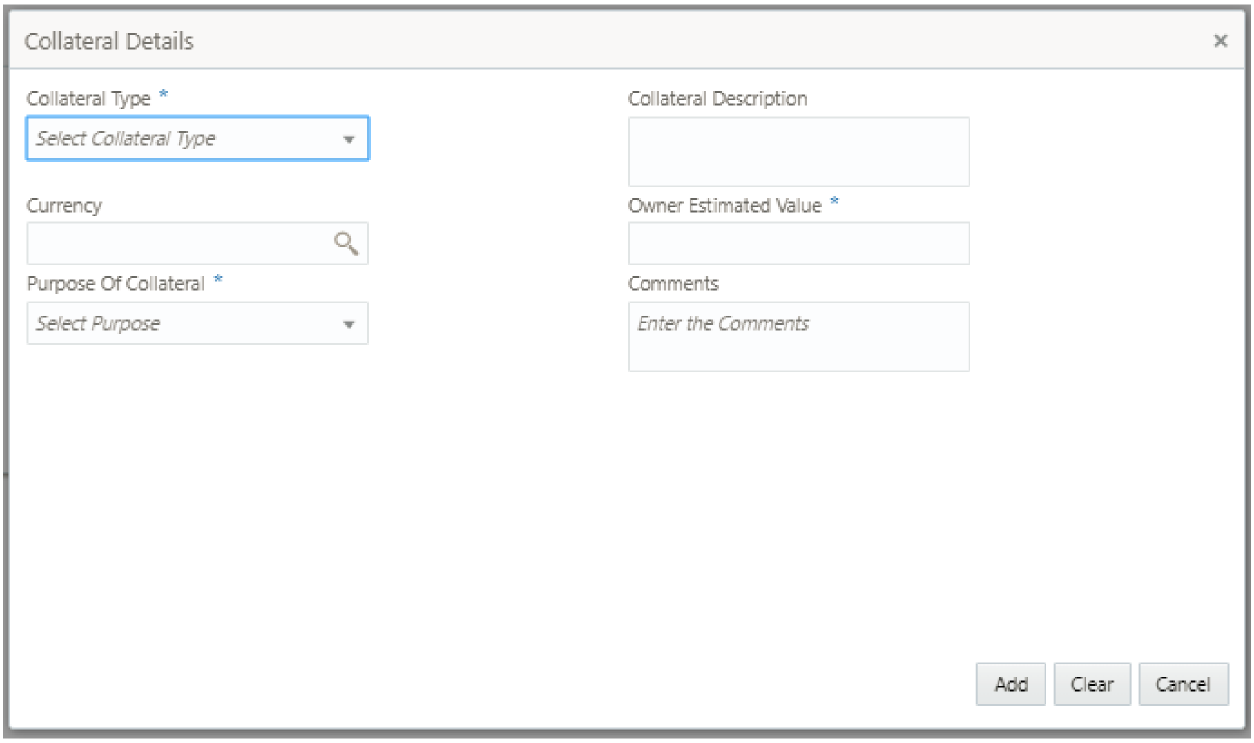
2.2.4Collaterals

The user can capture the collaterals of the customer.



Action Buttons on the Collaterals

a. **Add** – On Click of Add to capture the Collaterals
b. **View** – On Click the Collateral details screen will be opened and the selected collaterals details will be defaulted.
c. **Edit** - On Click the Collateral details screen will be opened and the selected collaterals details will be defaulted and user can modify it.
d. **Remove**- On Click the Collateral details will be removed.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Collateral Type	Capture the Collateral type	Input	Dropdown	4	Mandatory	
Collateral Description	Capture the Collateral Description	Input	FreeText	600	Optional	
Currency	Capture the currency	Input	LOV	3	Optional	
Owner Estimated Value	Capture the Owner Estimated Value	Input	Number	22,3	Mandatory	
Purpose Of Collateral	Capture the Purpose Of Collateral	Input	Dropdown	600	Mandatory	
Comments	Capture the Comments	Input	FreeText	600	Optional	

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

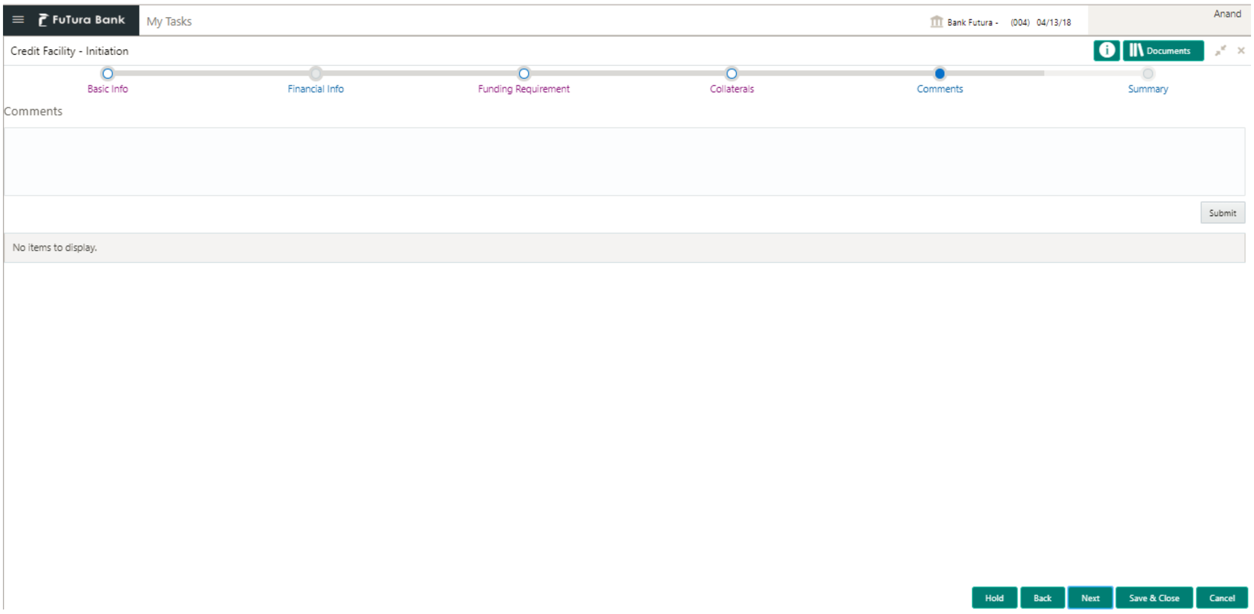
d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.5Comments

The User can capture the stage wise comments and the user will be able to view the comments captured in the other stages.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close, the details of the captured will be saved.

If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

If mandatory fields have not been captured, system will display error until the

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Back – On Click of Back, the previous screen will be opened.

e. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

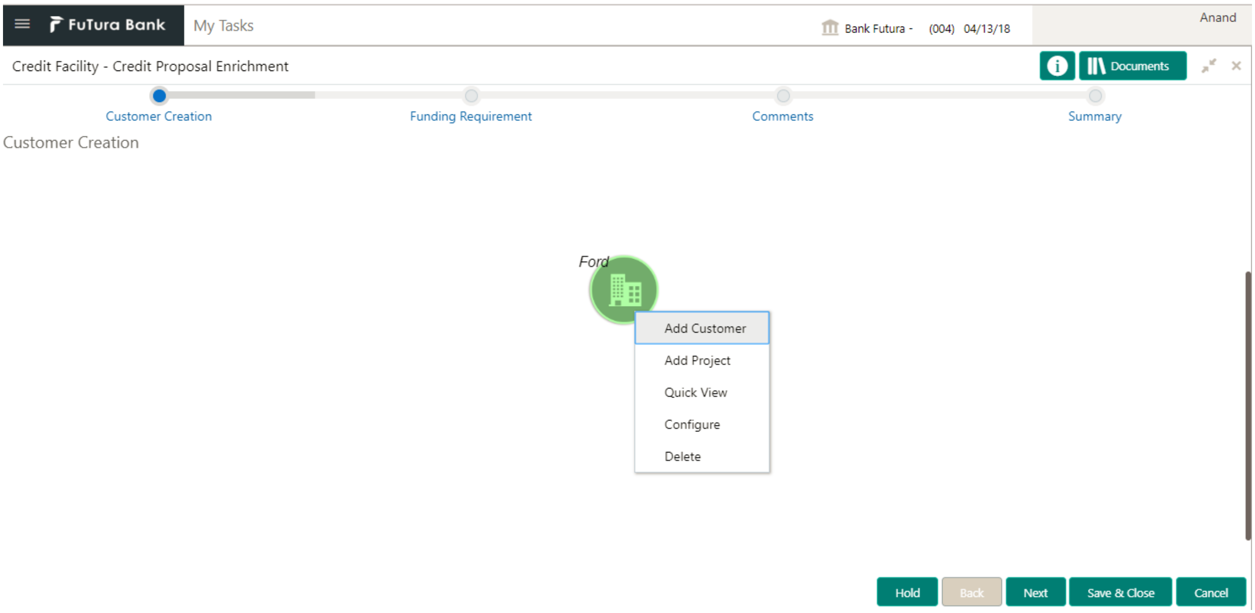
a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3 Credit Proposal Data Enrichment

Menu→Task →Free task

(Screen)

Credit Proposal is enriched by capturing the additional details of the Customer, Funding Requirements of the customer and the collaterals of the customer.

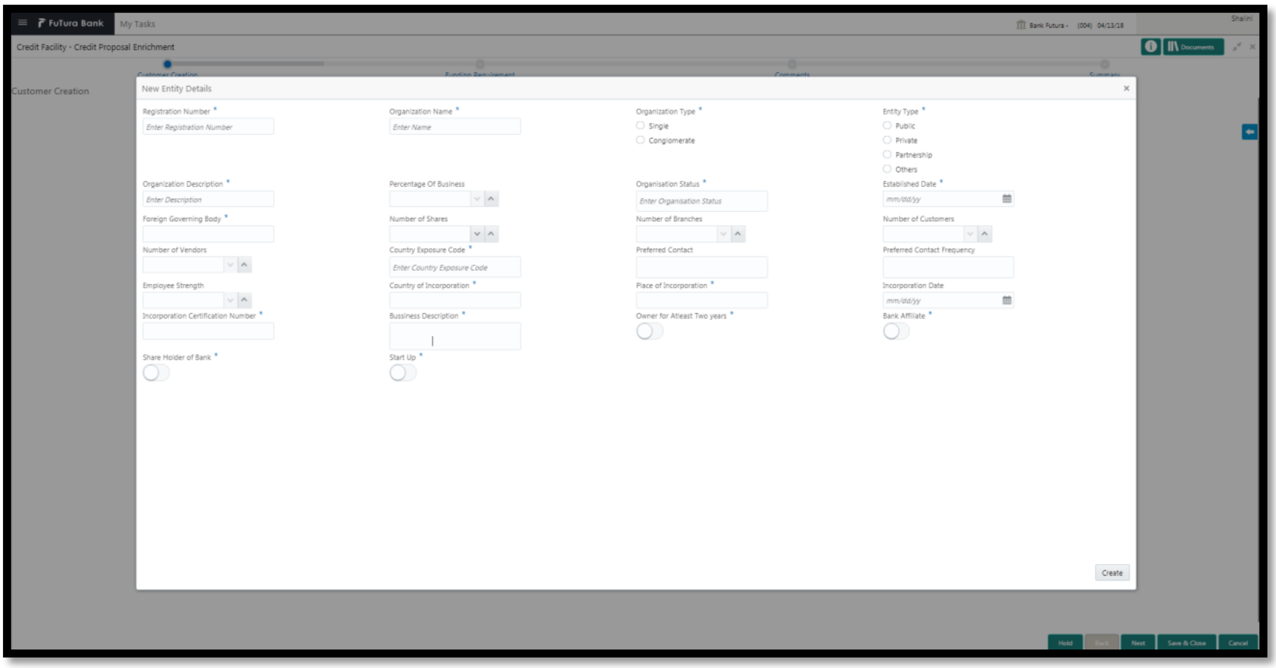


Following details will be enriched as part of this stage.

- Add sub entity of the Customer
- Add Project entity of the Customer
- Configure Details of the Customer
    - Customer Profile
    - Financial Profile
    - Projections
    - Collaterals
    - Stakeholders
    - Documents
    - Assets
- Configure Project Details of a Customer
- Funding Requirements of the Group Customer
- Comments

2.3.1Add Customer

The Sub entity of the group customer can be added by right clicking on the group customer and clicking the Add customer.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Enter registration number	Input	Free Text	16	Mandatory	
Organization Name	Enter the Organization Name	Input	Free Text	150	Mandatory	
Organization Type	Enter the Organization Type	Input	Radio Button	4	Mandatory	Single or Conglomerate
Entity Type	Enter the Entity Type	Input	Radio Button	4	Mandatory	Public or Private or Partnership or Others
Organization Description	Capture the Organization Description	Input	Free Text	2000	Optional	
Percentage Of Business	Capture Final Recommendation	Input	Num ber	3	Optional	The Percentage of business should be less than 100 and greater than 0
Organization Status	Capture the Organization Status	Input	Drop down	4	Optional	Profitable or Non Profitable or Blacklisted
Incorporation Date	Capture the Incorporation Date	Input	Date		Mandatory	Incorporation date should be before the current date.

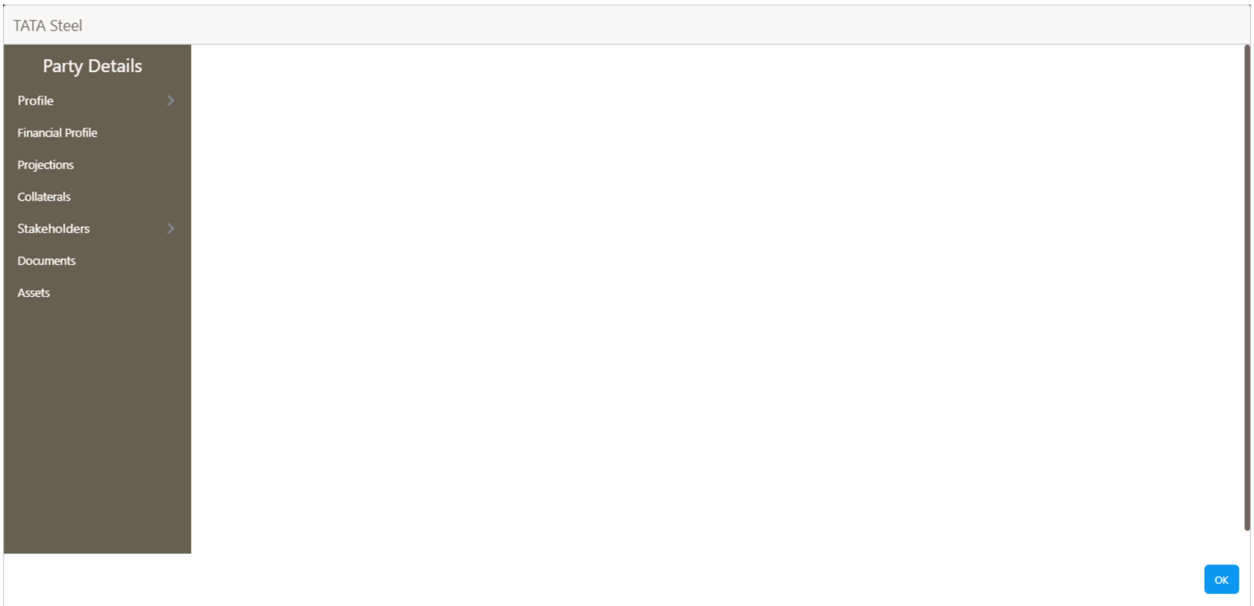
Established Date	Capture the Established Date	Input	Date		Mandatory	Established date should be after the Incorporation date and before the current date.
Foreign Governing Body	Capture the Foreign Governing Body	Input	Free Text	50	Mandatory	
Number Of Shares	Capture the Number of shares	Input	Number	7	Optional	
Number Of Branches	Capture the Number of branches	Input	Number	7	Optional	
Number Of Customers	Capture the Number of customers	Input	Number	7	Optional	
Number Of Vendors	Capture the Number of vendors	Input	Number	7	Optional	
Country Exposure Code	Capture the Country exposure code	Input	LOV	4	Optional	
Preferred Contact	Capture the Preferred contact	Input	Dropdown	4	Optional	
Preferred Contact Frequency	Capture the Preferred contact frequency	Input	Dropdown	4	Optional	Weekly, Bi-Weekly, Monthly, Annual or Bi-Annual
Employee Strength	Capture the employee strength	Input	Number	7	Optional	
Country of Incorporation	Capture the Country of incorporation	Input	LOV	4	Mandatory	
Place of Incorporation	Capture the Place of incorporation	Input	Free Text	60	Mandatory	
Incorporation Certificate Number	Capture the incorporation certificate number	Input	Free Text	16	Mandatory	
Business Description	Capture the Business description	Input	Free Text	150	Optional	
Owner for Atleast Two Years	Capture the Owner for atleast two years	Input	Switch	1	Optional	
Bank Affiliate	Capture the bank affiliate	Input	Switch	1	Optional	
Share Holder of bank	Capture the shareholder of bank	Input	Switch	1	Optional	
Start Up	Capture the startup	Input	Switch	1	Optional	

Action Buttons on the footer

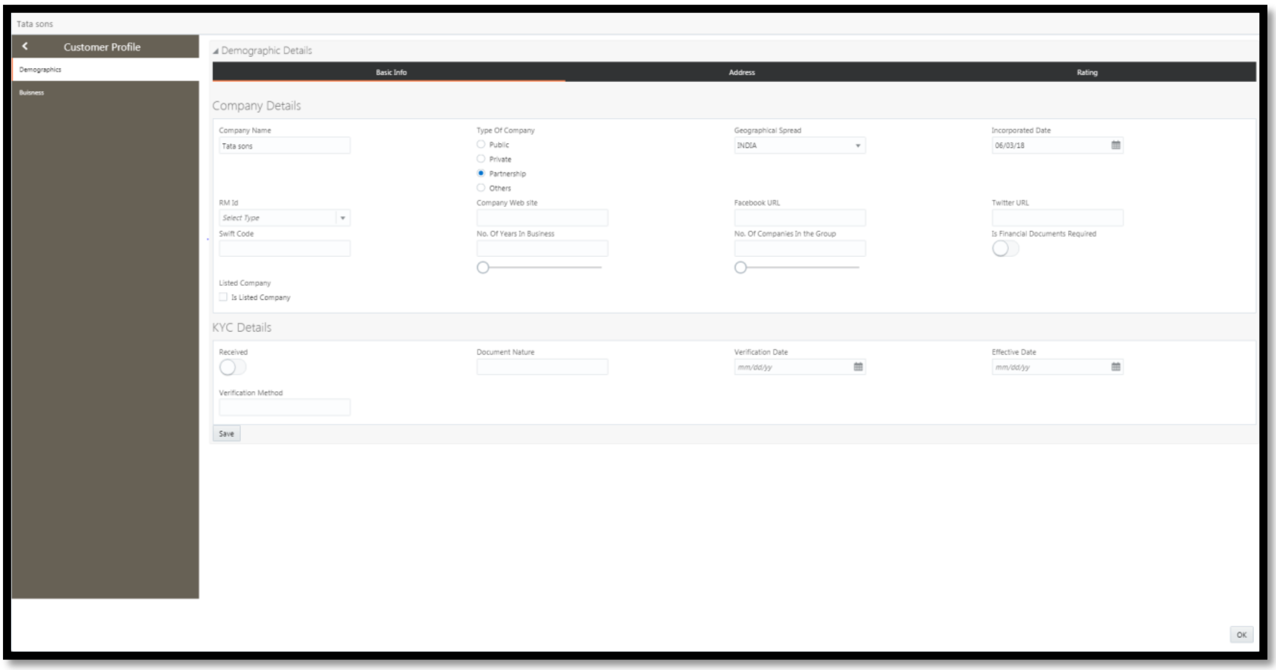
a. **Create –** On click of Create, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.1 Configuring a Customer

The details of the customer can be enrichment by right clicking on the customer and clicking the Configure option.



2.3.1.1.1 Customer Profile – Demographics – Basic Information



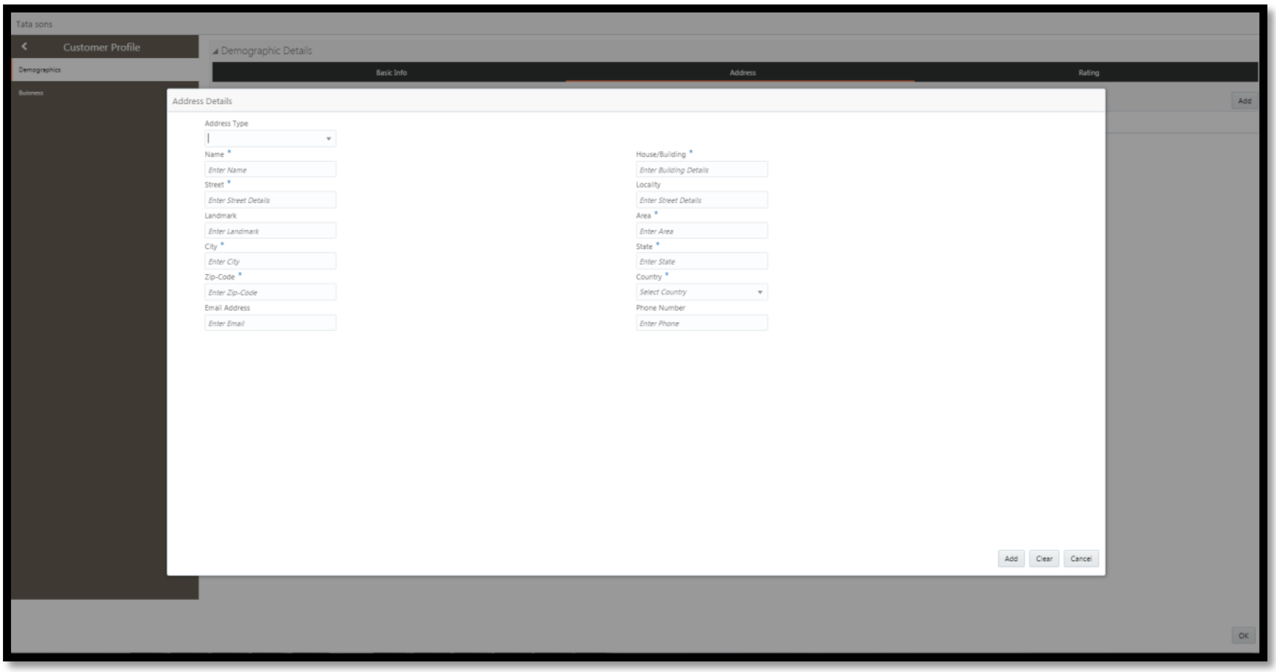
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Company Name	Enter the Company Name	Input	Free Text	150	Optional	
Type of Company	Enter the Type of company	Input	Radio Button	1	Optional	
Geographical Spread	Enter the Geographical Spread	Input	Drop down	4	Optional	
Incorporation Date	Capture the Incorporation Date	Input	Date		Optional	Incorporation date should be before the current date.
RM Id	Capture the RM Id	Input	Drop down	32	Optional	
Company Website	Capture the Company Website	Input	Free Text	150	Optional	
Facebook URL	Capture the Facebook URL	Input	Free Text	150	Optional	
Twitter URL	Capture the Twitter URL	Input	Free Text	32	Optional	
Swift Code	Capture the Swift code	Input	Free Text	32	Optional	
No of Years in Business	Capture the No of Years in Business	Input	Number	4	Optional	
No of Companies in the	Capture the No of Companies in the	Input	Number	7	Optional	

Group	Group					
Is Financial Document Required	Capture the Is Financial Document Required	Input	Switch	1	Optional	
Is Listed Company	Capture the Is Listed Company	Input	Checkbox	1	Optional	
Received	Capture the kyc documents received status	Input	Switch	1	Optional	
Document Nature	Capture the document nature	Input	Free Text	150	Optional	
Verification Date	Capture the Verification Date	Input	Date		Optional	Verification date should be before the current date.
Effective Date	Capture the Effective Date	Input	Date		Optional	Effective date should be after the Verification date and before the current date.
Verification Method	Capture the Verification Method	Input	Free Text	150	Optional	

<u>**Action Buttons on the footer**</u>

a. **Save –** On click of save, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.1.2 Customer Profile – Demographics – Address



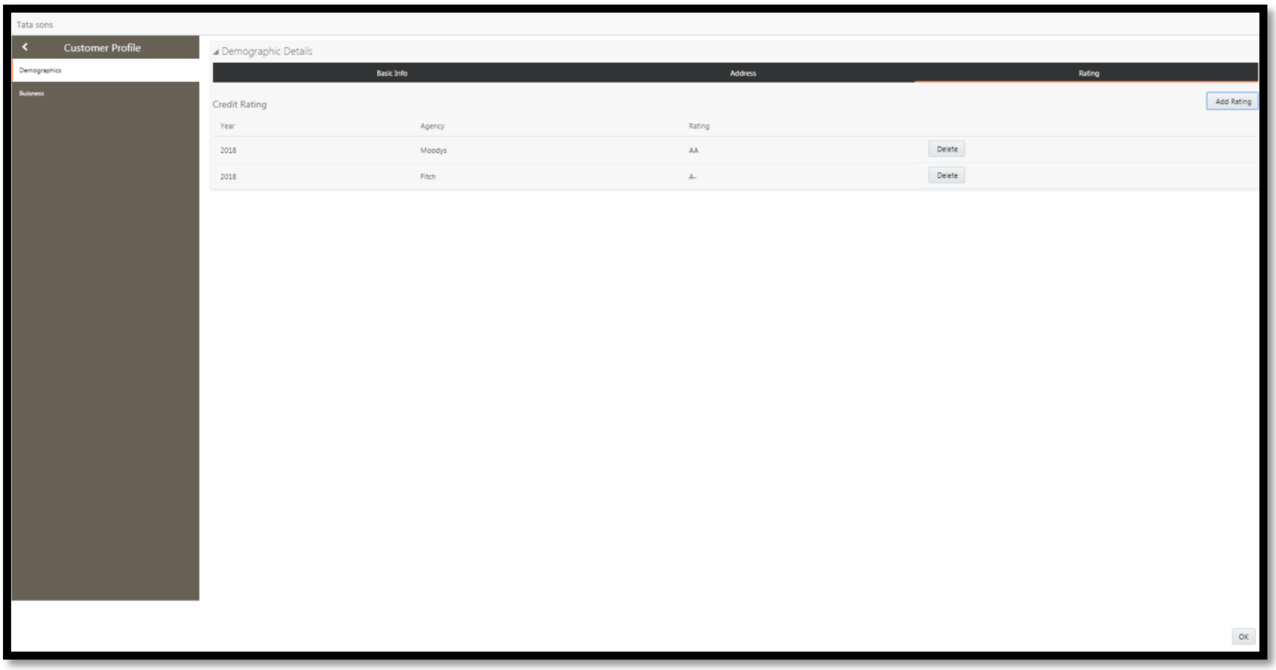
Multiple Addresses of the customer can be captured by clicking on the Add button

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Address Type	Capture the Address Type	Input	Dropdown	4	Optional	Office or Residential or Correspondence
Name	Capture the Name	Input	Free Text	150	Mandatory	
House/ Building	Capture the House/ Building	Input	Free Text	255	Mandatory	
Street	Capture the Street	Input	Free Text	255	Mandatory	
Locality	Capture the Locality	Input	Free Text	255	Optional	
Landmark	Capture the Landmark	Input	Free Text	255	Optional	
Area	Capture the Area	Input	Free Text	255	Mandatory	
City	Capture the City	Input	Free Text	255	Mandatory	
State	Capture the State	Input	Free Text	255	Mandatory	
Zip-code	Capture the Zip-code	Input	Free Text	255	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Email Address	Capture the Email Address	Input	Free Text	255	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

Action Buttons on the footer

a. **Save** – On click of save, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.1.3 Customer Profile – Demographics – Credit Rating



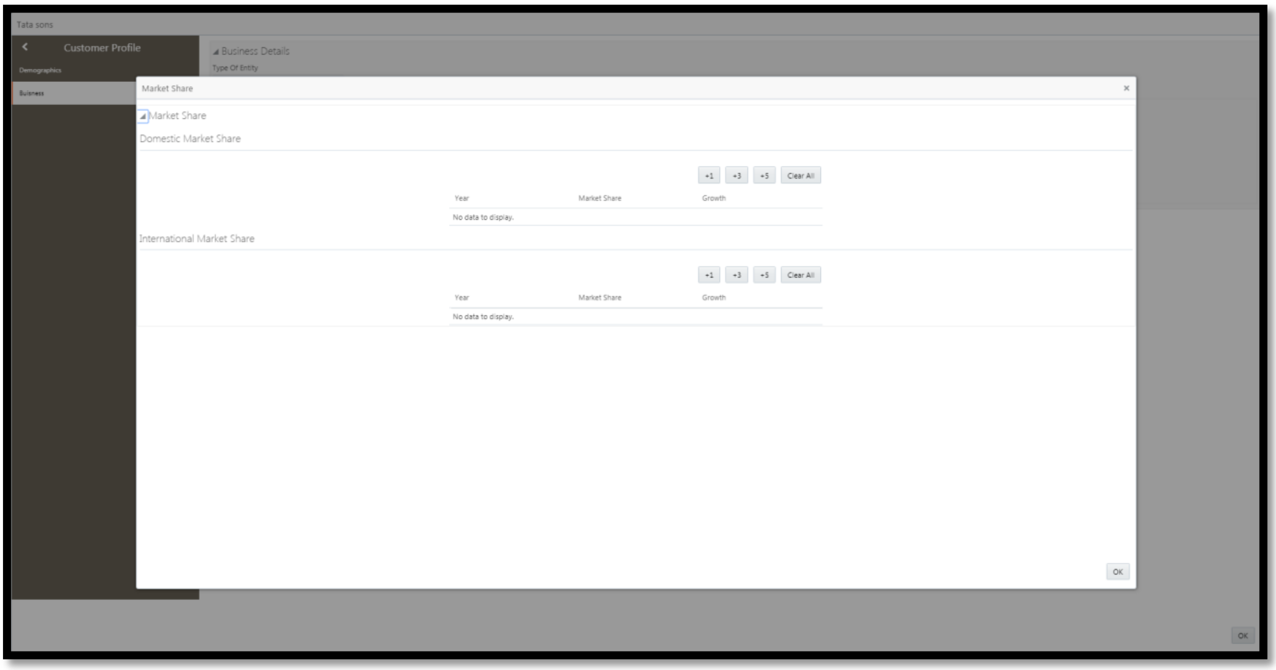
Multiple credit rating of the customer can be captured by clicking on the Add button.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Year	Capture the Year	Input	Numeric	4	Mandatory	
Agency	Capture the Agency Name	Input	Select	4	Optional	
Rating	Capture the Rating	Input	Select	4	Optional	

Action Buttons on the footer

a. **Save** – On click of save, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.2 Customer Profile – Business



The business profile of the customer can be captured and the market share of the customer in each of the sector can be captured.

2.3.1.2.1 Industry

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Type Of Entity	Capture the Type of entity	Display	Readonly			

Sector	Capture the Sector	Input	Select	4	Optional	
Industry	Capture the Industry	Input	Select	4	Optional	
Sub-Industry	Capture the Sub-Industry	Input	Select	4	Optional	

2.3.1.2.1.1 Domestic Market Share

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Year	Capture the Year	Input	Number	4	Optional	
Market Share	Capture the Market Share	Input	Number	3	Optional	
Growth	Capture the Growth	Input	Number	3	Optional	
Sub-Industry	Capture the Sub-Industry	Input	Select	4	Optional	

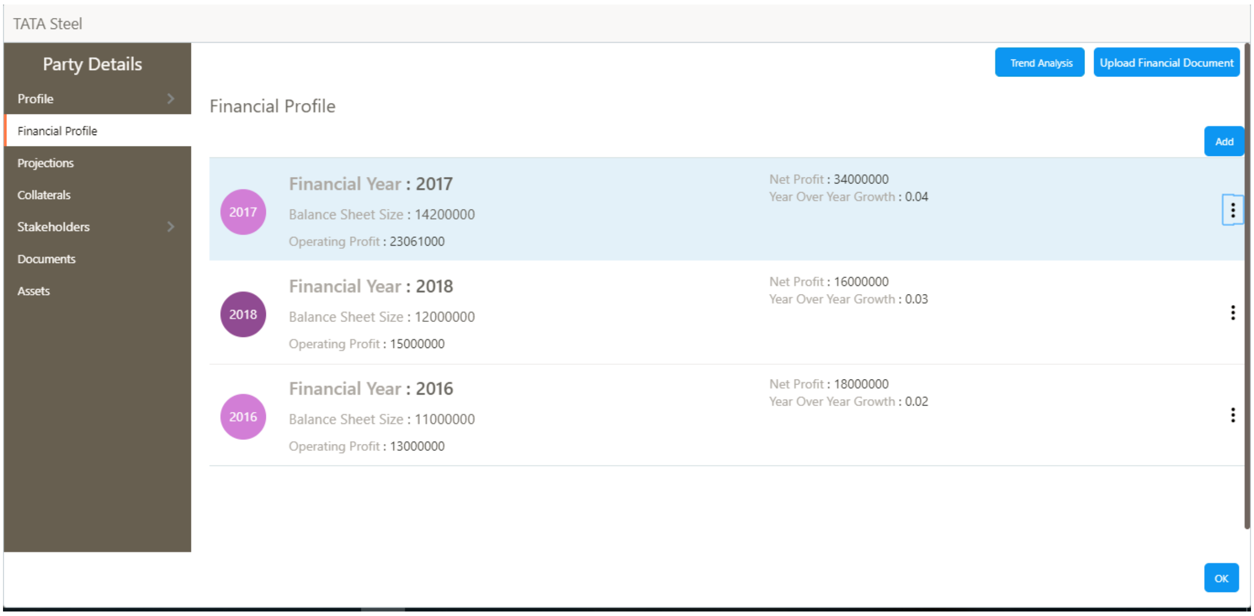
2.3.1.2.1.1.1 International Market Share

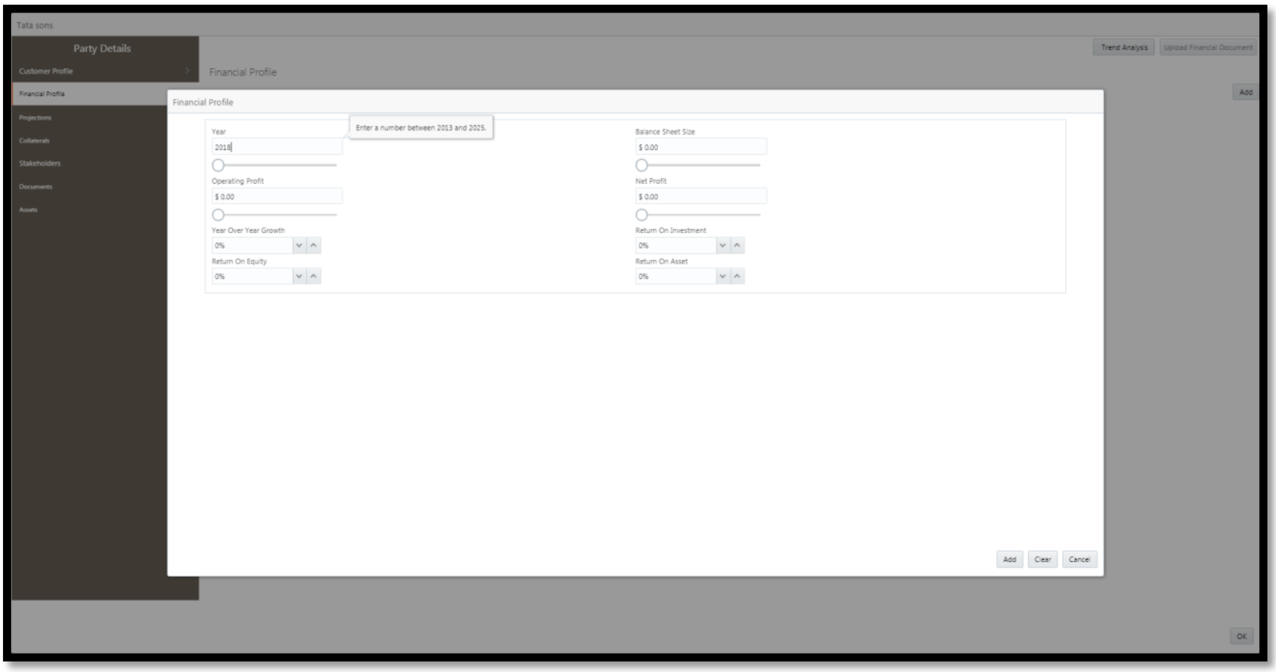
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Year	Capture the Year	Input	Number	4	Optional	
Market Share	Capture the Market Share	Input	Number	3	Optional	
Growth	Capture the Growth	Input	Number	3	Optional	
Sub-Industry	Capture the Sub-Industry	Input	Select	4	Optional	

Action Buttons on the footer

a. **Save** – On click of save, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.2.2 Financial Profile





The financial profile of the customer can be captured by clicking on the Add button

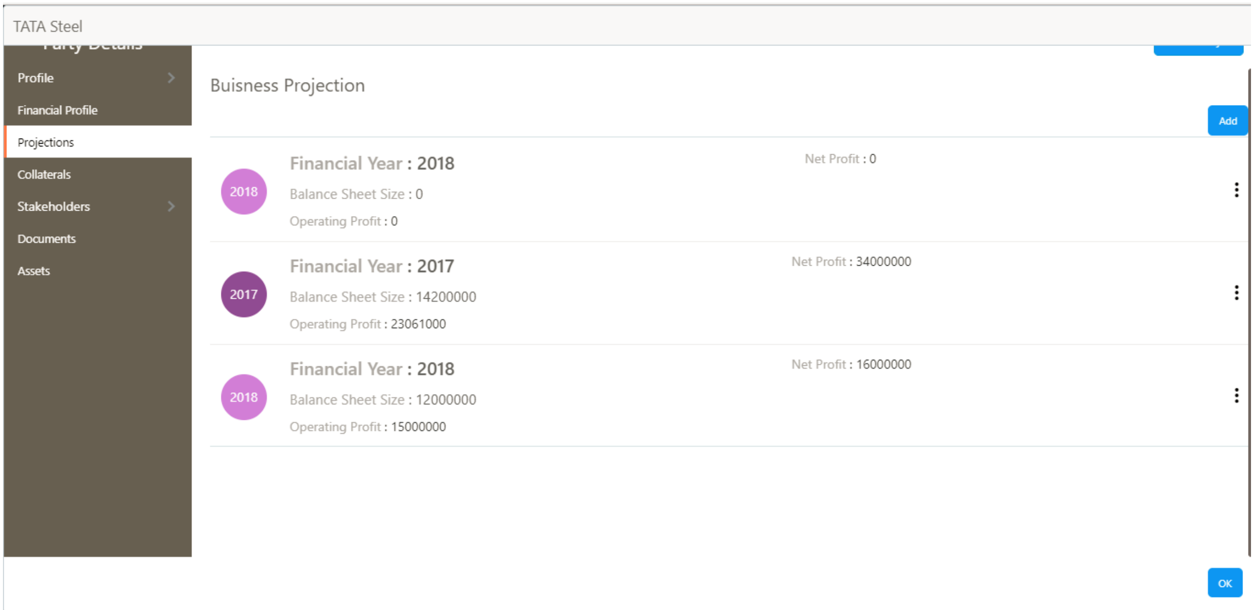
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Year	Capture the Year	Input	Number	4	Optional	
Balance Sheet Size	Capture the Balance Sheet Size	Input	Number	22, 3	Optional	

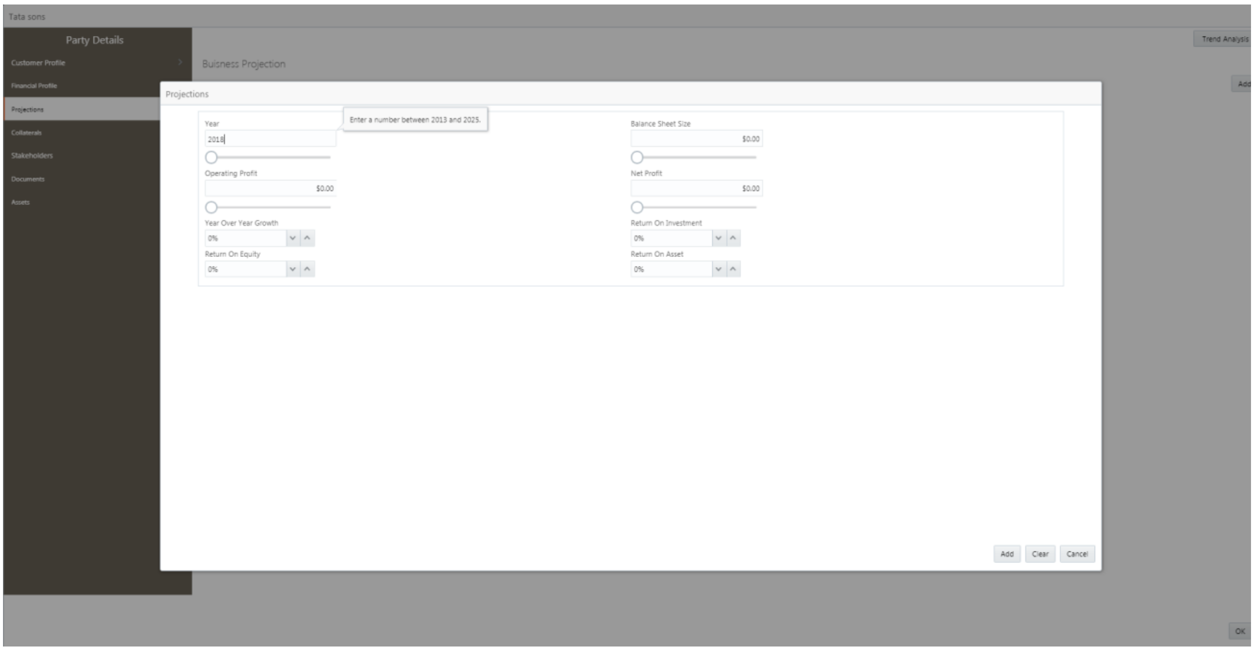
Operating Profit	Capture the Operating Profit	Input	Num-ber	3	Optional	
Net Profit	Capture the Net Profit	Input	Num-ber	3	Optional	
Year Over Year Growth	Capture the Year Over Year Growth	Input	Num-ber	3	Optional	
Return On Investment	Capture the Return On Investment	Input	Num-ber	3	Optional	
Return On Equity	Capture the Return On Equity	Input	Num-ber	3	Optional	
Return On Asset	Capture the Return On Asset	Input	Num-ber	3	Optional	

Action Buttons on the footer

a. **Save** – On click of save, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.2.3 Projections





The financial projections of the customer can be captured by clicking on the Add button

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Year	Capture the Year	Input	Number	4	Optional	
Balance Sheet Size	Capture the	Input	Num-	22,	Optional	

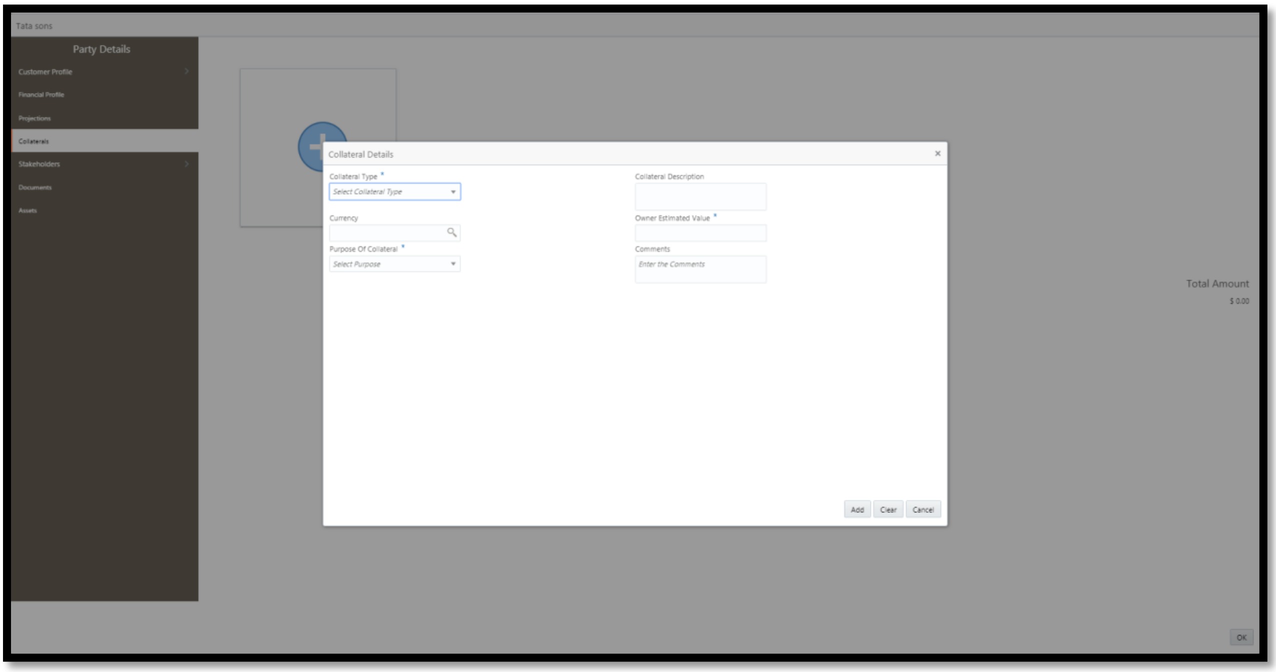
	Balance Sheet Size		ber	3		
Operating Profit	Capture the Operating Profit	Input	Num-ber	3	Optional	
Net Profit	Capture the Net Profit	Input	Num-ber	3	Optional	
Year Over Year Growth	Capture the Year Over Year Growth	Input	Num-ber	3	Optional	
Return On Investment	Capture the Return On Investment	Input	Num-ber	3	Optional	
Return On Equity	Capture the Return On Equity	Input	Num-ber	3	Optional	
Return On Asset	Capture the Return On Asset	Input	Num-ber	3	Optional	

Action Buttons on the footer

a. **Save** – On click of save, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

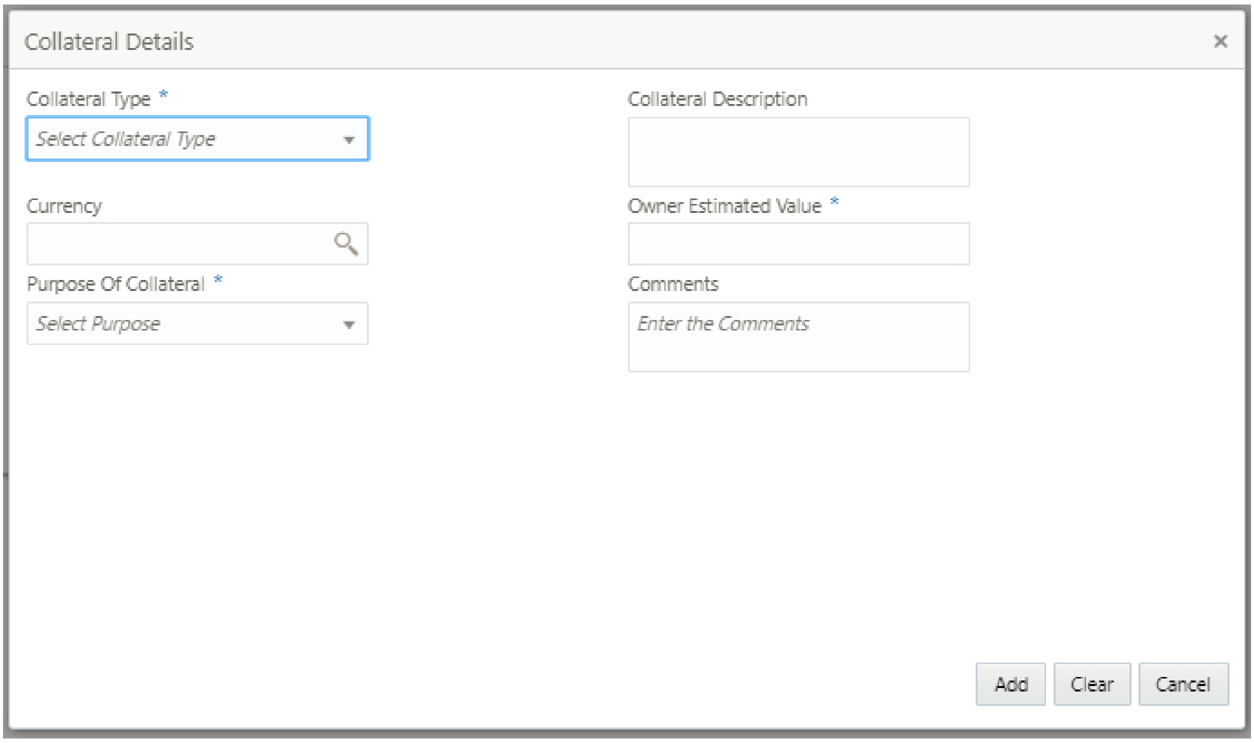
2.3.1.2.4 Collaterals

The user can capture the collaterals of the customer.



Action Buttons on the Collaterals

e. **Add –** On Click of Add to capture the Collaterals
f. **View –** On Click the Collateral details screen will be opened and the selected collaterals details will be defaulted.
g. **Edit** - On Click the Collateral details screen will be opened and the selected collaterals details will be defaulted and user can modify it.
h. **Remove**- On Click the Collateral details will be removed.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Collateral Type	Capture the Collateral type	Input	Dropdown	4	Mandatory	
Collateral Description	Capture the Collateral Description	Input	FreeText	600	Optional	
Currency	Capture the currency	Input	LOV	3	Optional	
Owner Estimated Value	Capture the Owner Estimated Value	Input	Number	22,3	Mandatory	
Purpose Of Collateral	Capture the Purpose Of Collateral	Input	Dropdown	600	Mandatory	
Comments	Capture the Comments	Input	FreeText	600	Optional	

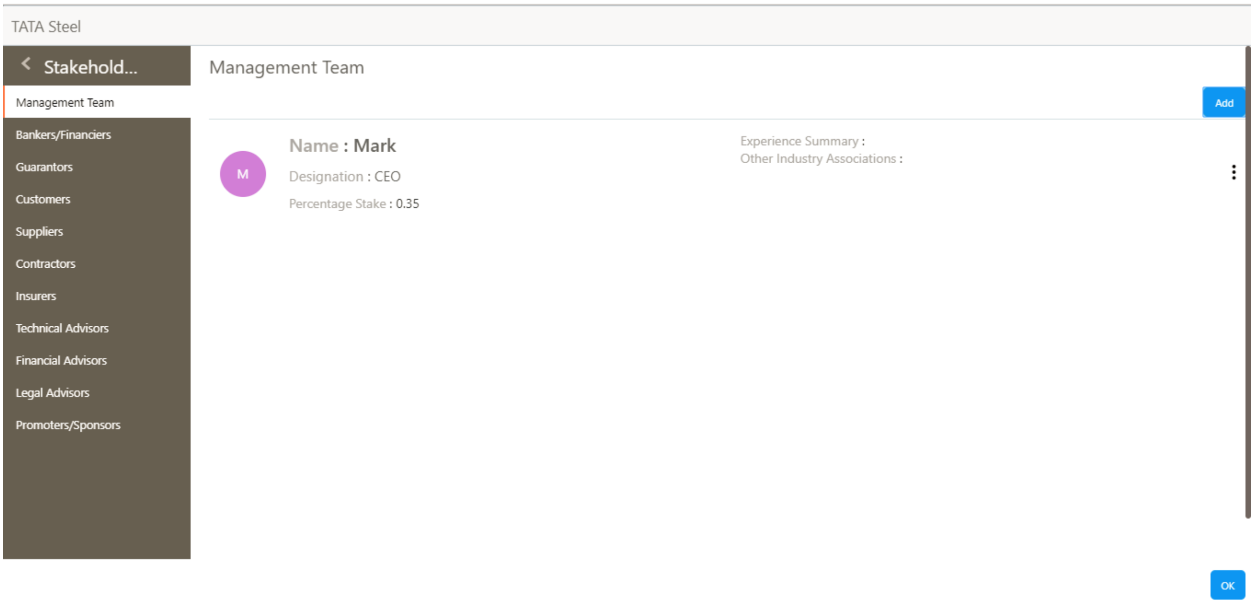
Action Buttons on the footer

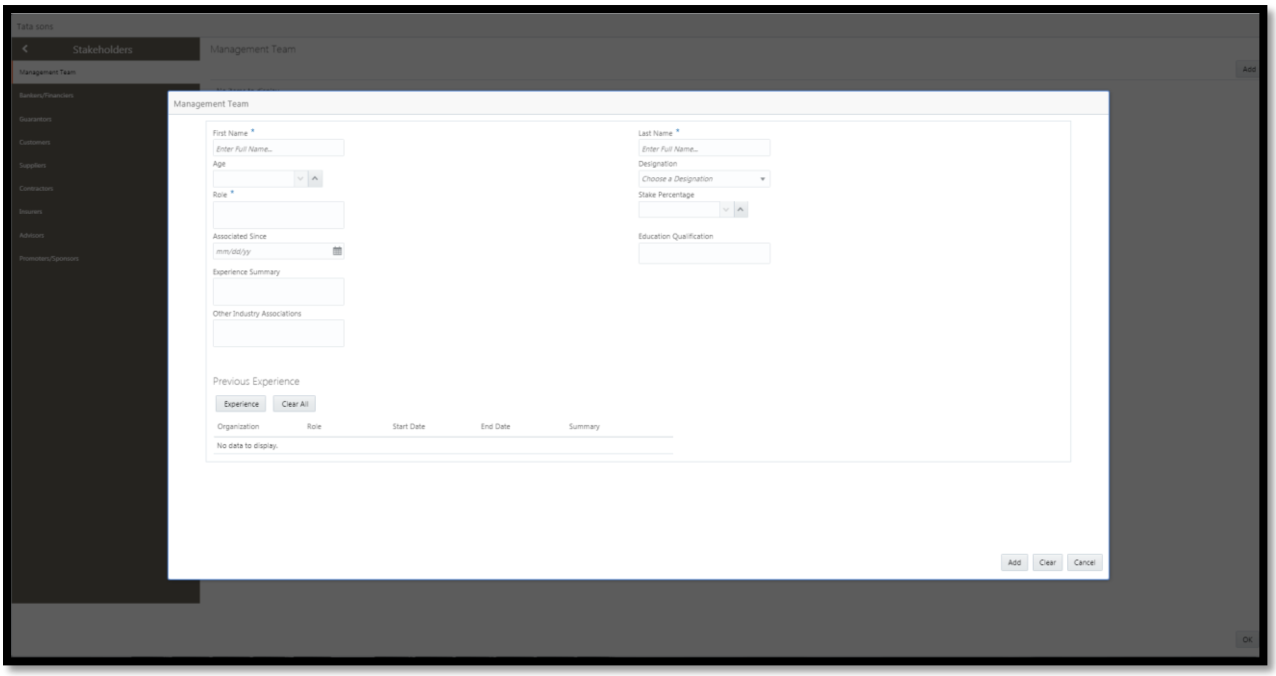
a. **Add –** On click of add, the details of the captured will be saved.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3 Stakeholder – Management Team

The user can capture the Management Team details by clicking Add button.





Field Name	Description	At-trib	Object Type	Size	Man-dato-	Field Validation

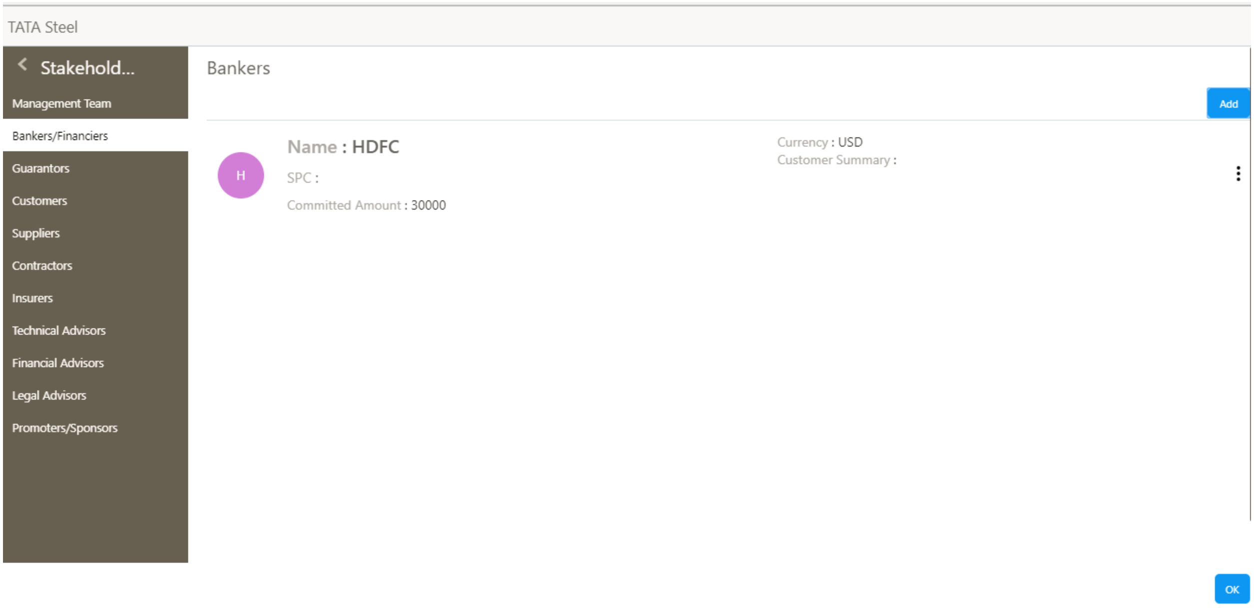
		ute Type			ry/Optional	
First Name	Capture the First Name	Input	FreeText	60	Mandatory	
Last Name	Capture the Last Name	Input	FreeText	60	Mandatory	
Age	Capture the age	Input	Number	3	Optional	
Designation	Capture the Designation	Input	Dropdown	4	Optional	CEO,COO, CFO,CIO and Others
Role	Capture the Role	Input	FreeText	150	Mandatory	
Stake Percentage	Capture the Stake Percentage	Input	Number	3	Optional	Stake Percentage should be less than 100 and greater than 0
Associated Since	Capture the Associated Since date	Input	Date		Optional	Associated since date should be before the current date.
Educational Qualification	Capture the Educational Qualification	Input	FreeText	150	Optional	
Experience Summary	Capture the Experience Summary	Input	FreeText	600	Optional	
Other Industry Associations	Capture the Other Industry Associations	Input	FreeText	600	Optional	
Organization	Capture the Organization	Input	FreeText	600	Optional	
Role	Capture the Role	Input	FreeText	150	Optional	
Start Date	Capture the start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the end date	Input	Date		Optional	End Date should be after the current date.
Summary	Capture the summary	Input	FreeText	600	Optional	

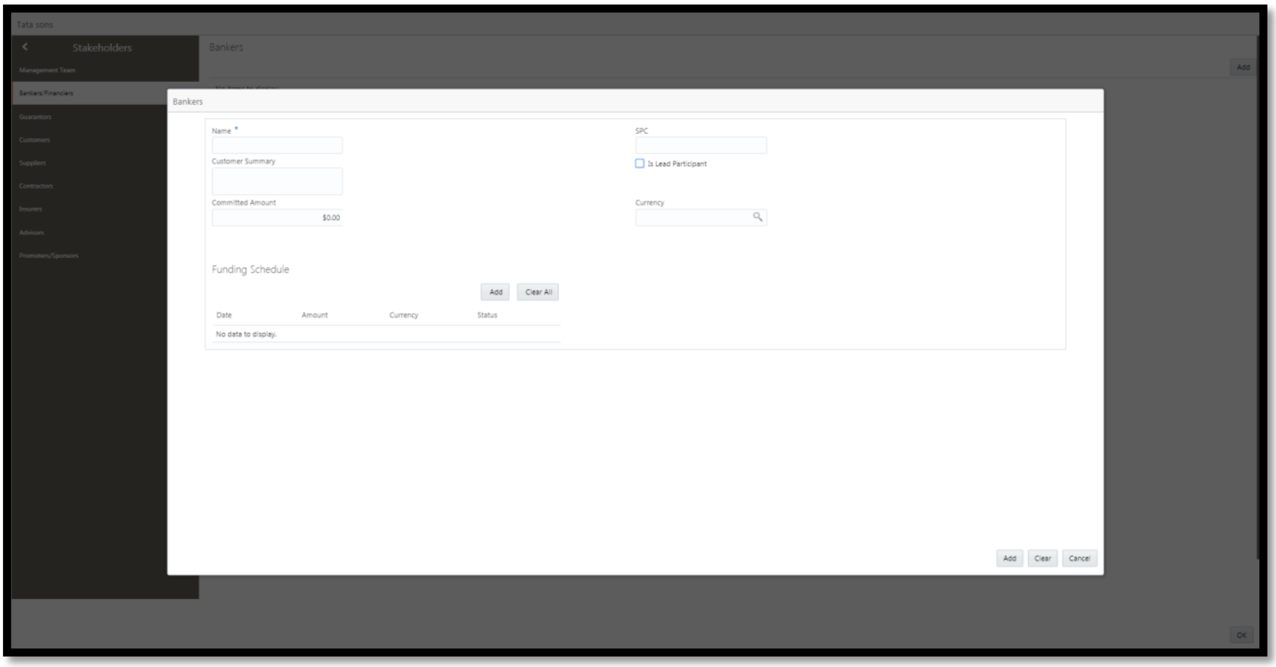
Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
   If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.1 Stakeholder – Bankers/Financiers

The user can capture the Bankers/Financiers details by clicking Add button.





Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Name	Capture the Name	Input	FreeText	150	Mandatory	
SPC	Capture the SPC	Input	FreeText	150	Mandatory	
Customer Summary	Capture the Customer Summary	Input	FreeText	600	Optional	

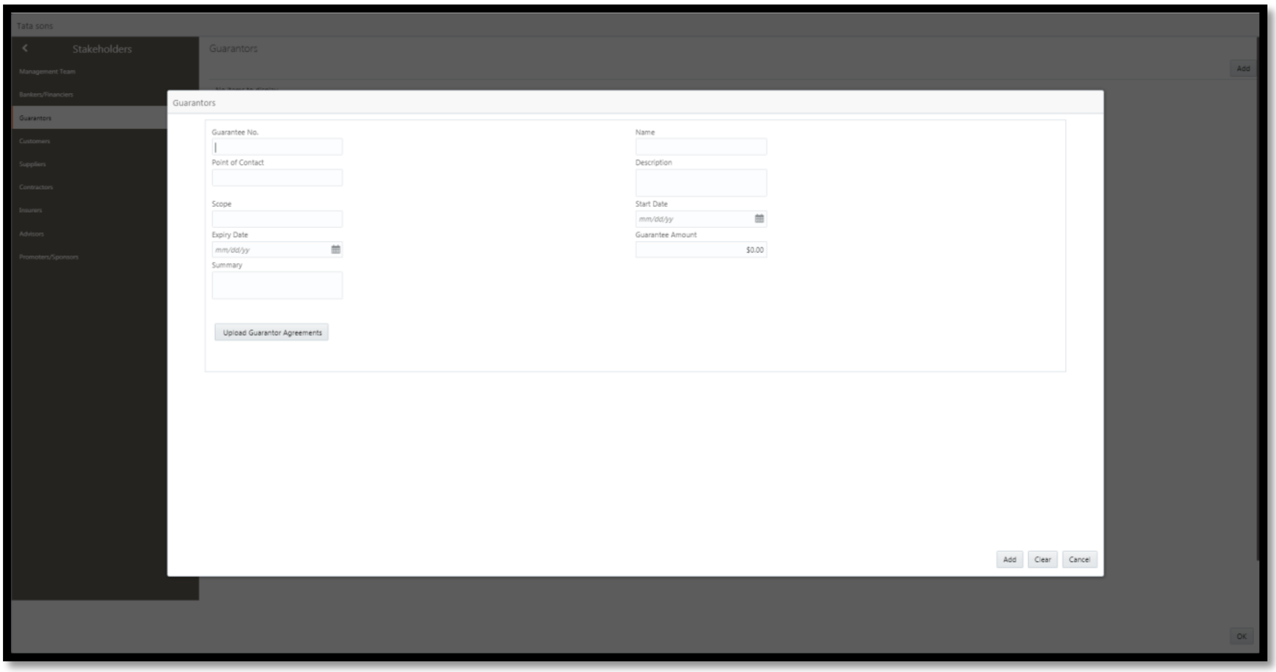
Is Lead Participant	Capture the Is Lead Participant	Input	Check box	1	Optional	
Committed Amount	Capture the Committed Amount	Input	Number	22,3	Mandatory	
Currency	Capture the Currency	Input	LOV	3	Optional	
Date	Capture the date	Input	Date		Optional	Date should be before the current date.
Amount	Capture the Amount	Input	Number	22,3	Optional	
Currency	Capture the Currency	Input	LOV	3	Optional	
Status	Capture the Status	Input	FreeText	150	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.2 Stakeholder – Guarantors

The user can capture the Guarantors details by clicking Add button.



Field Name	Descrip scrip-tion	Attrib-trib-ute Type	Object Type	Size	Mandato-ry/Optional	Field Validation
Name	Capture the Name	Input	FreeT-ext	150	Mandatory	
SPC	Capture the SPC	Input	FreeT-ext	150	Mandatory	
Customer Summary	Capture the Cus- Cus-tomer Sum-mary	Input	FreeT-ext	600	Optional	
Is Lead Par-ticipant	Capture the Is Lead Partici-pant	Input	Checkb ox	1	Optional	
Committed Amount	Capture the Com-mitted Amount	Input	Number	22,3	Mandatory	
Currency	Capture	Input	LOV	3	Optional	

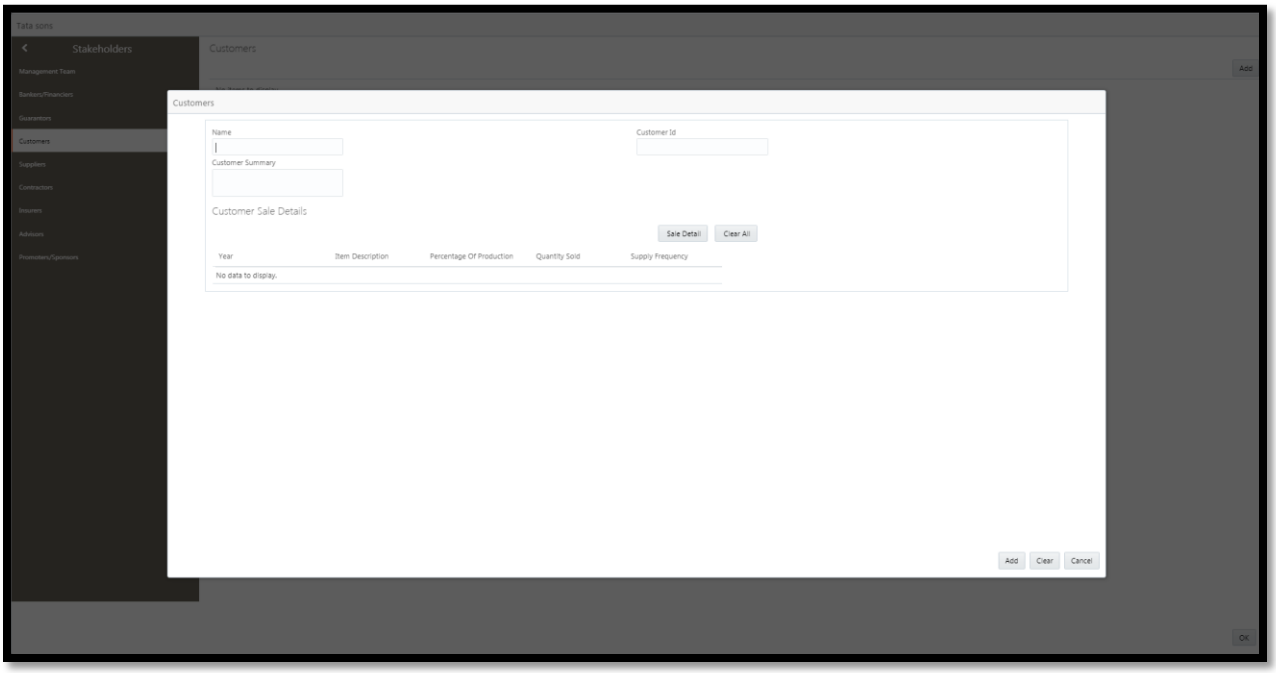
	the Curren-cy					
Date	Capture the date	Input	Date		Optional	Date should be before the current date.
Amount	Capture the Amount	Input	Number	22,3	Optional	
Currency	Capture the Curren-cy	Input	LOV	3	Optional	
Status	Capture the Sta-tus	Input	FreeT-ext	150	Optional	

<u>Action Buttons on the footer</u>

a. **Add –** On click of add, the details of the captured will be saved.
   If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.3 Stakeholder – Customers

The user can capture the Customers details by clicking Add button.



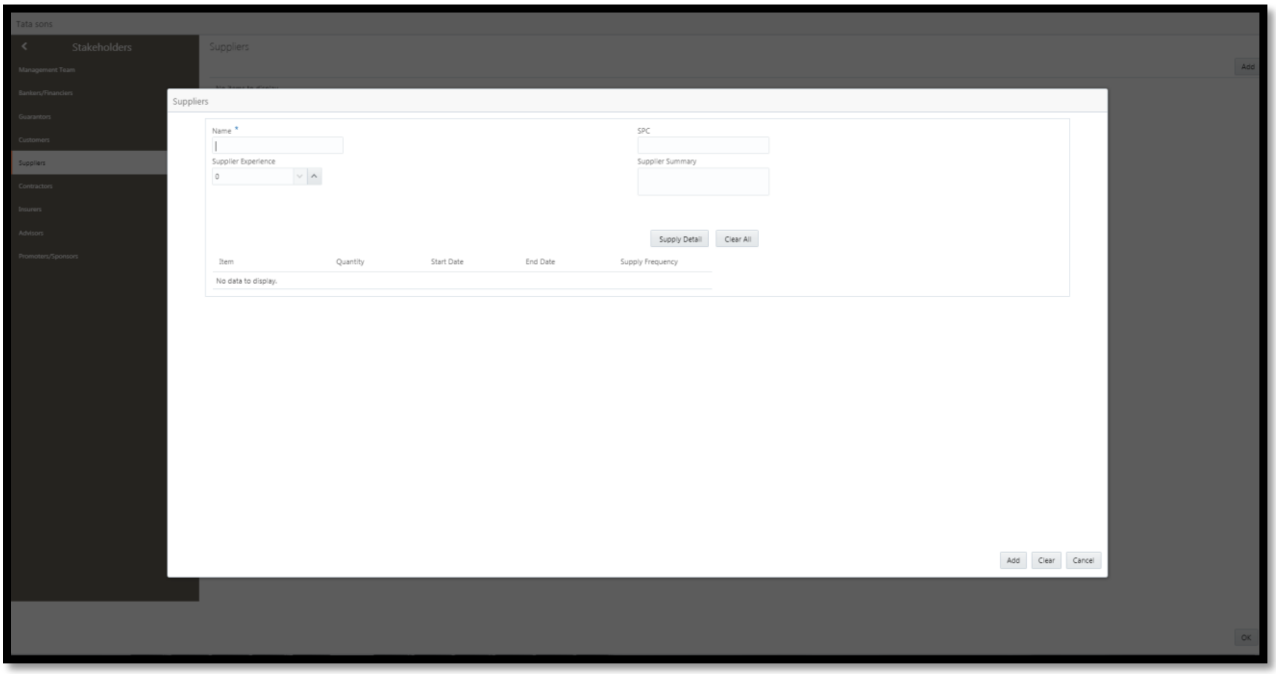
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Name	Capture the Name	Input	FreeText	150	Mandatory	
Customer Id	Capture the Customer Id	Input	FreeText	16	Mandatory	
Customer summary	Capture the Customer summary	Input	FreeText	600	Optional	
Year	Capture the Year	Input	Number	4	Optional	
Item description	Capture the Item description	Input	FreeText	150	Optional	
Percentage Of Production	Capture the Percentage Of Production	Input	Number	3	Optional	Percentage of Production should be less than 100 and greater than 0.
Quantity Sold	Capture the Quantity Sold	Input	Number	7	Optional	
Supply Frequency	Capture the supply frequency	Input	Dropdown	4	Optional	

Action Buttons on the footer

a. **Add** – On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.4 Stakeholder – Suppliers

The user can capture the Suppliers details by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Name	Capture the Name	Input	FreeText	150	Mandatory	
SPC	Capture the SPC	Input	FreeText	150	Mandatory	
Supplier Experience	Capture the Supplier Experience	Input	Number	4	Optional	
Supplier Summary	Capture the Supplier Summary	Input	FreeText	600	Optional	
Item	Capture the Item	Input	FreeText	150	Optional	
Quantity	Capture the Quantity	Input	Number	6	Optional	
Start Date	Capture the Start	Input	Date		Optional	Start Date should be before the current date.

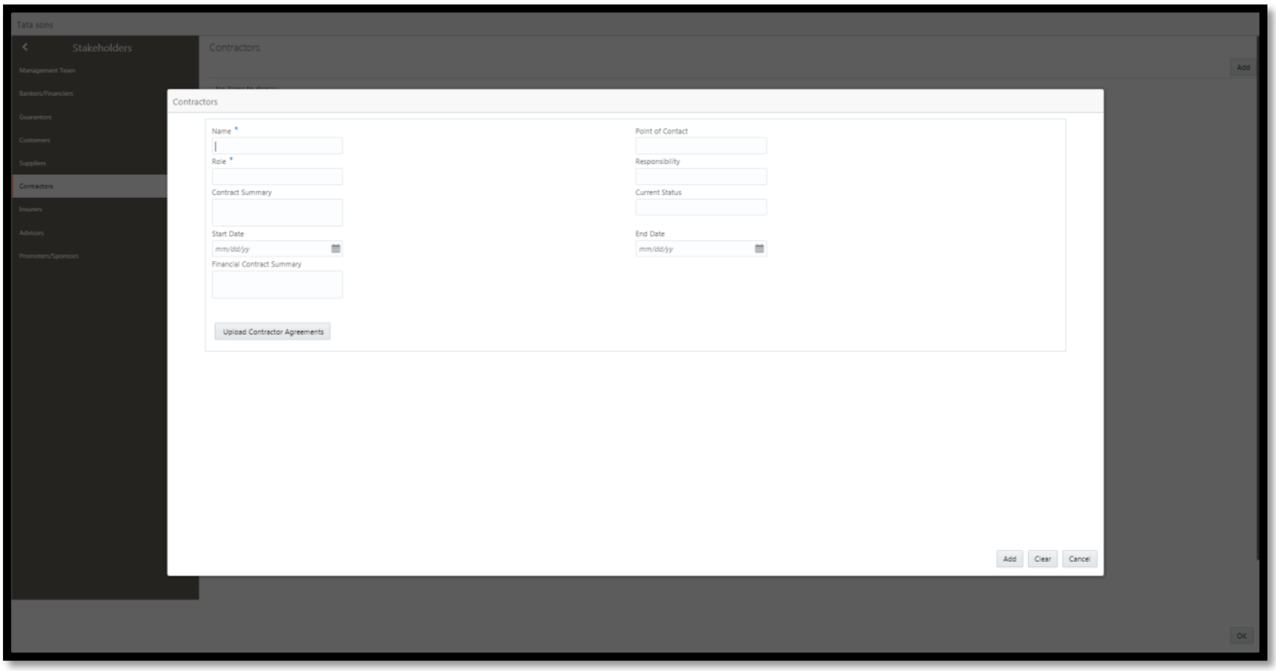
	date					
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
Supply Frequency	Capture the supply frequency	Input	Dropdown	4	Optional	

Action Buttons on the footer

a. **Add** – On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.5 Stakeholder – Contractors

The user can capture the Contractors details by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Name	Capture the Name	Input	Free Text	150	Mandatory	
Point of Contact	Capture	Input	Free	15	Mandatory	

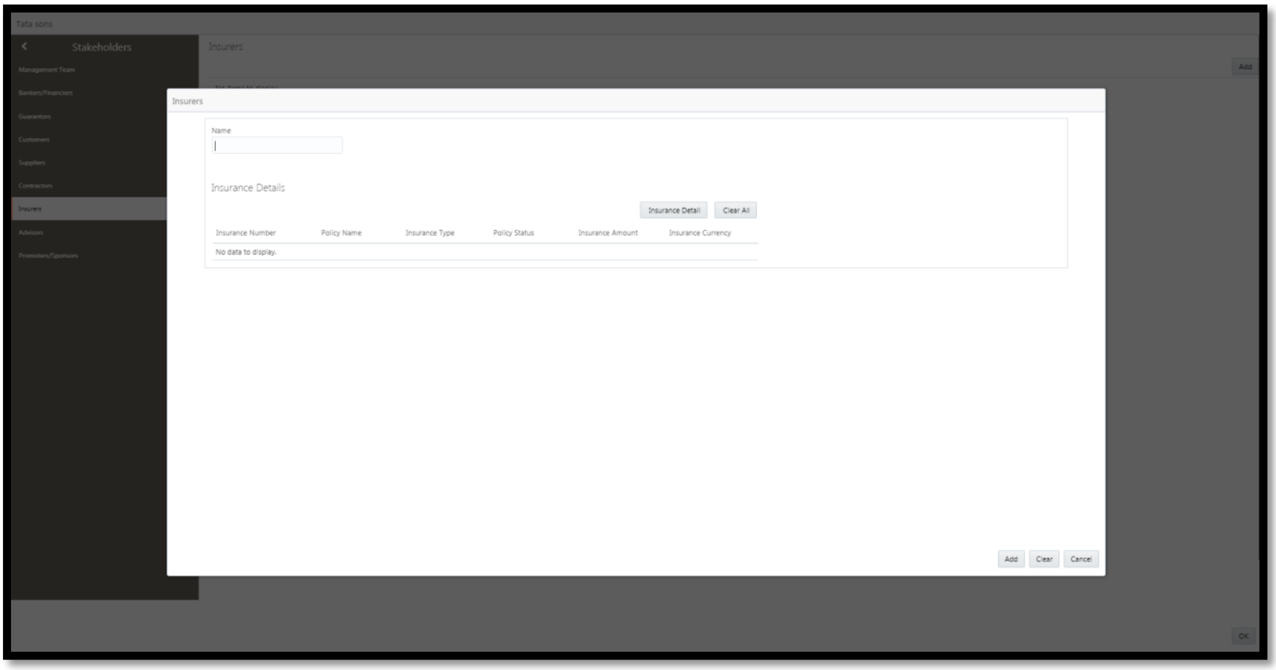
	the Point of contact		Text	0		
Role	Capture the Role	Input	Free Text	150	Mandatory	
Responsibility	Capture the Responsibility	Input	Free Text	600	Optional	
Contract Summary	Capture the Contract Summary	Input	Free Text	600	Optional	
Current Status	Capture the Current Status	Input	Free Text	150	Optional	
Start Date	Capture the Start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
Financial Contract Summary	Capture the Financial Contract Summary	Input	Free Text	600	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
   If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.6 Stakeholder – Insurer

The user can capture the Insurer details by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Name	Capture the Name	Input	FreeText	150	Mandatory	
Insurance Number	Capture the Insurance Number	Input	Number	16	Mandatory	
Policy Name	Capture the Policy Name	Input	FreeText	150	Mandatory	
Insurance Type	Capture the Insurance Type	Input	Dropdown	4	Optional	
Policy Status	Capture the Policy Status	Input	FreeText	150	Optional	
Insurance Amount	Capture the Insurance Amount	Input	Number	22,3	Optional	
Insurance Currency	Capture the Insurance	Input	LOV	3	Optional	

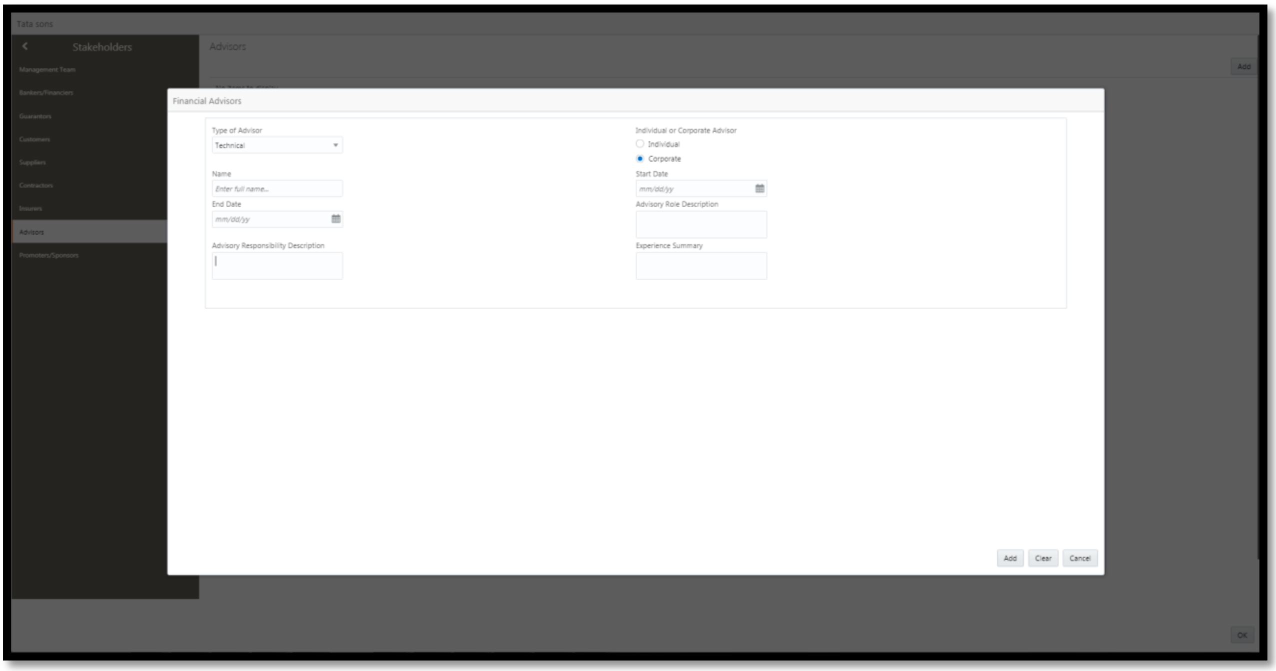
	Currency					
Start Date	Capture the Start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
Grace Days	Capture the Grace Days	Input	Number	3	Optional	
Notice Days	Capture the Notice Days	Input	Number	3	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
   If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.7 Stakeholder – Advisers

The user can capture the Advisers details by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Type of Advisor	Capture the	Input	Dropdown	4	Mandatory	

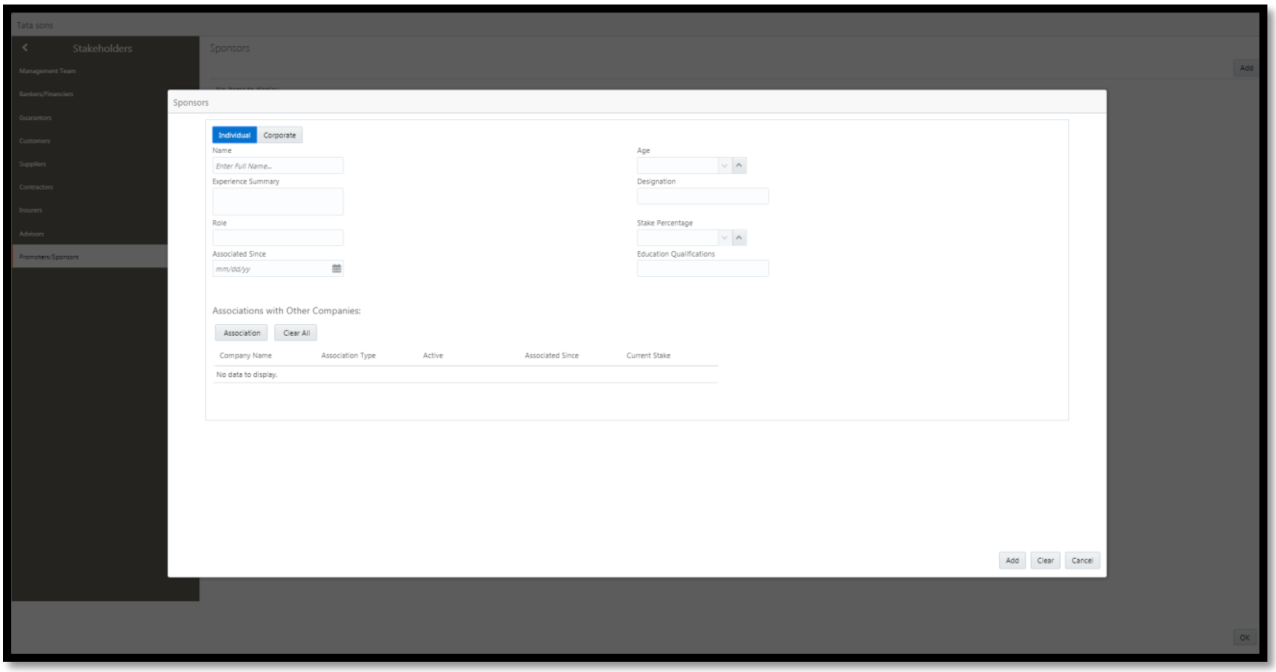
	Type of Advisor					
Individual or Corporate Advisor	Capture the Individual or Corporate Advisor	Input	Radio Button	1	Mandatory	
Name	Capture the Name	Input	FreeText	150	Mandatory	
Advisory Role Description	Capture the Advisory Role Description	Input	FreeText	600	Optional	
Advisory Responsibility Description	Capture the Advisory Responsibility Description	Input	FreeText	600	Optional	
Experience summary	Capture the Experience summary	Input	FreeText	600	Optional	
Start Date	Capture the Start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.3.8 Stakeholder – Promoters/Sponsors

The user can capture the Promoters/Sponsors details by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Individual or Corporate Sponsor	Capture the Individual or Corporate Sponsor	Input	Button	4	Mandatory	
Name	Capture the Name	Input	Free Text	150	Mandatory	
Age	Capture the Age	Input	Number	3	Optional	
Designation	Capture the Designation	Input	Free Text	150	Optional	
Experience summary	Capture the Experience summary	Input	Free Text	600	Optional	
Role	Capture the Role	Input	Free Text	150	Optional	
Stake Percentage	Capture the	Input	Number	3	Optional	Stake Percentage should be less than 100 and greater than 0.

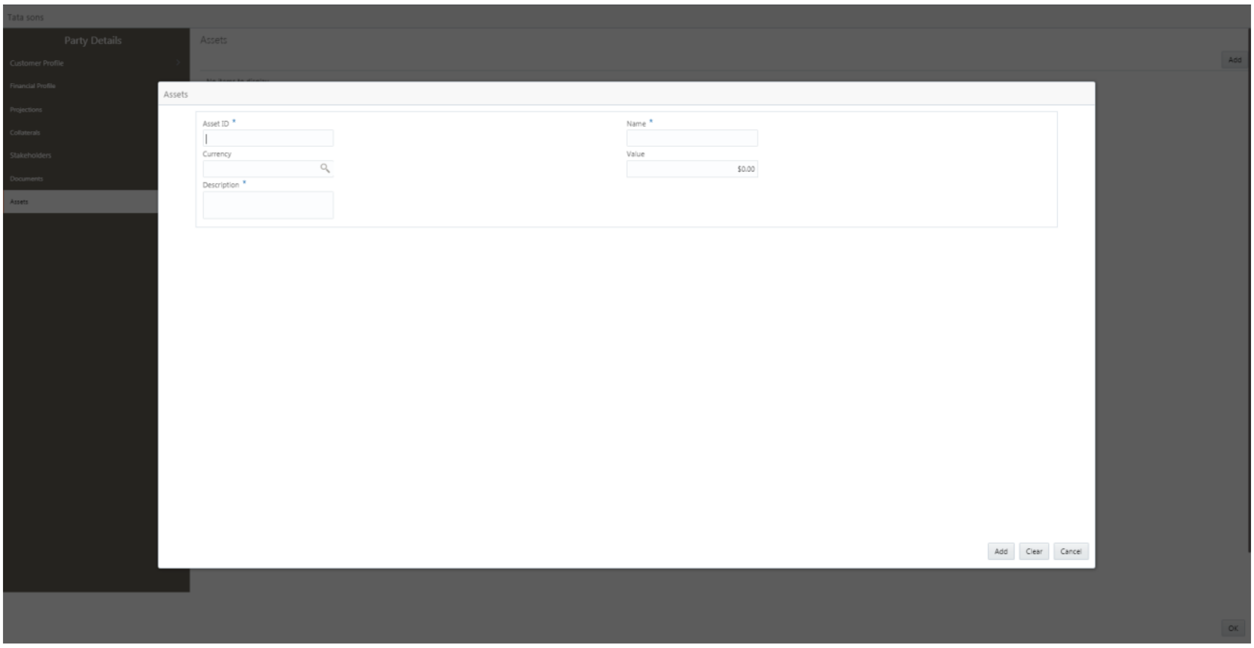
	Stake Percentage					
Associated Since	Capture the Associated Since date	Input	Date		Optional	Associated since date should be before the current date.
Education Qualifications	Capture the Education Qualifications	Input	Free Text	150	Optional	
Company Name	Capture the Company Name	Input	Free Text	150	Optional	
Association Type	Capture the Association Type	Input	Free Text	150	Optional	
Active	Capture the Active status	Input	Free Text	4	Optional	
Current Stake	Capture the Current Stake number	Input	Number	16	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.1.4 Assets

The user can capture the Assets details by clicking Add button.



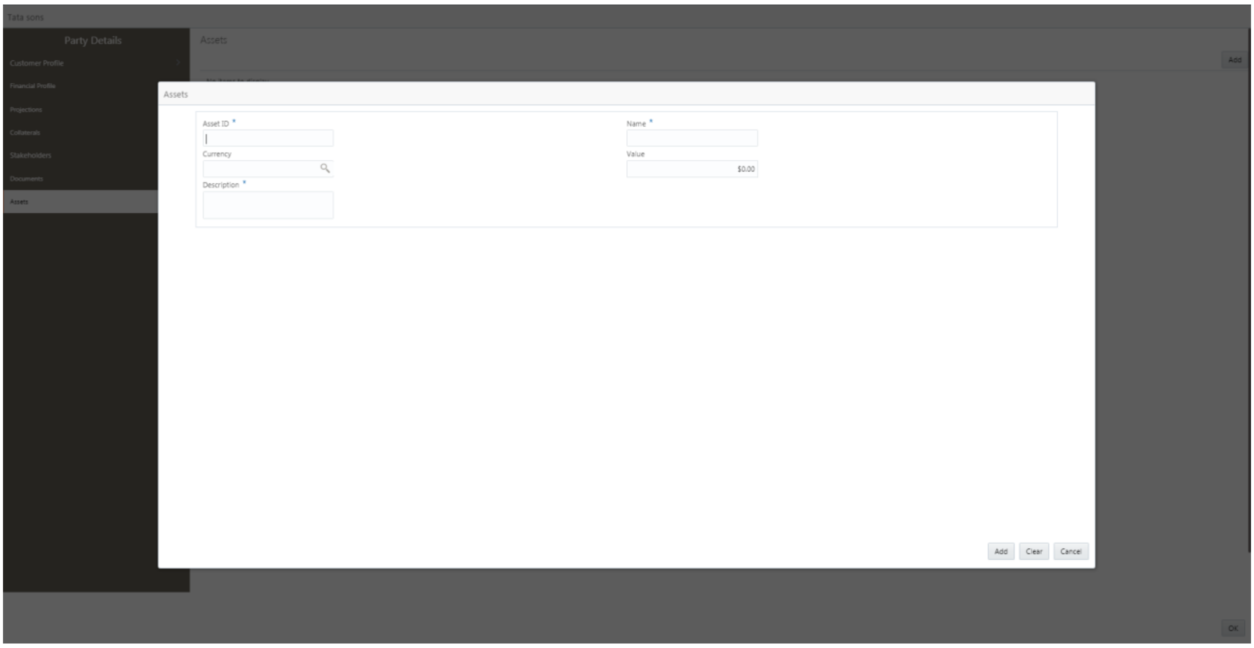
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Asset Id	Capture the Asset Id	Input	FreeText	16	Mandatory	
Name	Capture the asset name	Input	FreeText	150	Optional	
Currency	Capture the currency	Input	LOV	3	Optional	
Value	Capture the Value	Input	Number	22,3	Mandatory	
Description	Capture the Description	Input	FreeText	600	Mandatory	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

Assets

The user can capture the Assets details by clicking Add button.



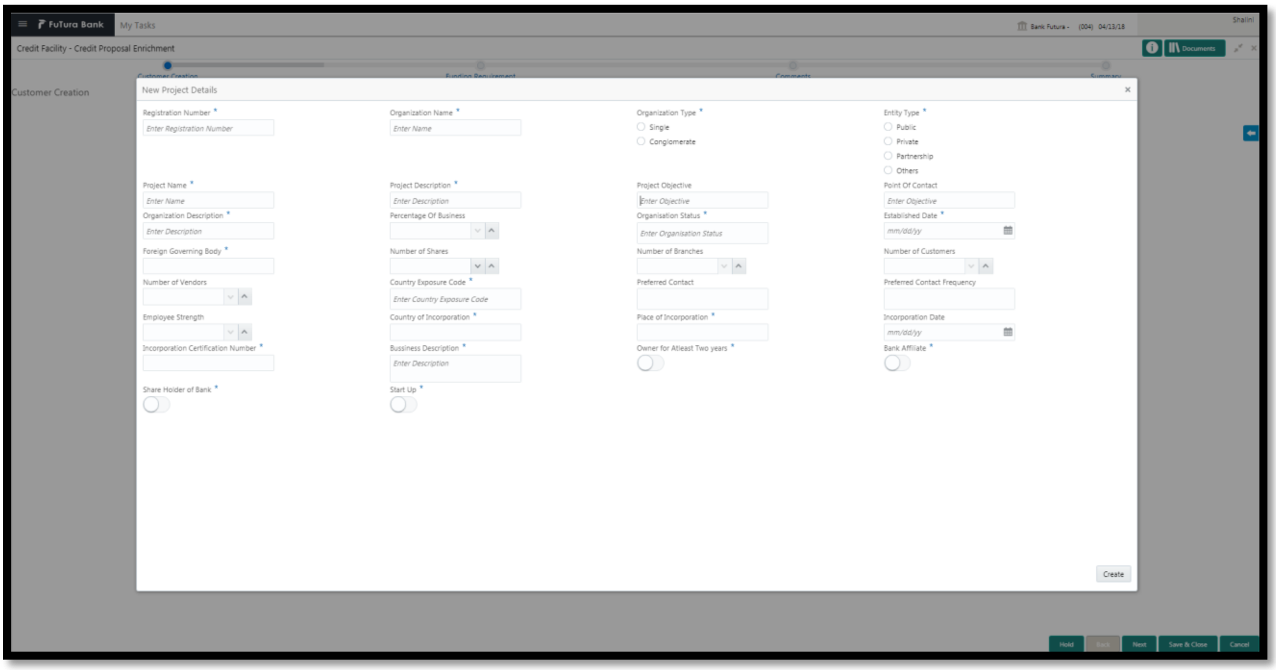
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Asset Id	Capture the Asset Id	Input	FreeText	16	Mandatory	
Name	Capture the asset name	Input	FreeText	150	Optional	
Currency	Capture the currency	Input	LOV	3	Optional	
Value	Capture the Value	Input	Number	22,3	Mandatory	
Description	Capture the Description	Input	FreeText	600	Mandatory	

<u>Action Buttons on the footer</u>

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.2Add Project

The Project details of a customer can be added by right clicking on a customer and clicking the Add Project.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Enter registration number	Input	Free Text	16	Mandatory	
Organization Name	Enter the Organization Name	Input	Free Text	150	Mandatory	
Organization Type	Enter the Organization Type	Input	Radio Button	4	Mandatory	
Entity Type	Enter the Entity Type	Input	Radio Button	4	Mandatory	
Project Name	Enter the Project Name	Input	Free Text	50	Mandatory	
Project Description	Enter the Project Description	Input	Free Text	150	Mandatory	
Project Objective	Enter the Project Objective	Input	Free Text	150	Optional	
Point Of Contact	Enter the Point Of contact	Input	Free Text	150	Optional	
Organization Description	Capture the Organization Description	Input	Free Text	2000	Optional	
Percentage Of Business	Capture Final Recommendation	Input	Number	3	Optional	The Percentage of busi-

						business should be less than 100 and greater than 0
Organization Status	Capture the Organization Status	Input	Dropdown	4	Optional	
Incorporation Date	Capture the Incorporation Date	Input	Date		Mandatory	Incorporation date should be after the Established date and before the current date.
Established Date	Capture the Established Date	Input	Date		Mandatory	Established date should be before the current date.
Foreign Governing Body	Capture the Foreign Governing Body	Input	Free Text	50	Mandatory	
Number Of Shares	Capture the Number of shares	Input	Number	7	Optional	
Number Of Branches	Capture the Number of branches	Input	Number	7	Optional	
Number Of Customers	Capture the Number of customers	Input	Number	7	Optional	
Number Of Vendors	Capture the Number of vendors	Input	Number	7	Optional	
Country Exposure Code	Capture the Country exposure code	Input	LOV	4	Optional	
Preferred Contact	Capture the Preferred contact	Input	Dropdown	4	Optional	
Preferred Contact Frequency	Capture the Preferred contact frequency	Input	Dropdown	4	Optional	
Employee Strength	Capture the employee strength	Input	Number	7	Optional	
Country of Incorporation	Capture the Country of incorporation	Input	LOV	4	Mandatory	
Place of Incorporation	Capture the Place of incorporation	Input	Free Text	60	Mandatory	

Incorporation Certificate Number	Capture the incorporation certificate number	Input	Free Text	16	Mandatory	
Business Description	Capture the Business description	Input	Free Text	150	Optional	
Owner for Atleast Two Years	Capture the Owner for atleast two years	Input	Switch	1	Optional	
Bank Affiliate	Capture the bank affiliate	Input	Switch	1	Optional	
Share Holder of bank	Capture the shareholder of bank	Input	Switch	1	Optional	
Start Up	Capture the startup	Input	Switch	1	Optional	

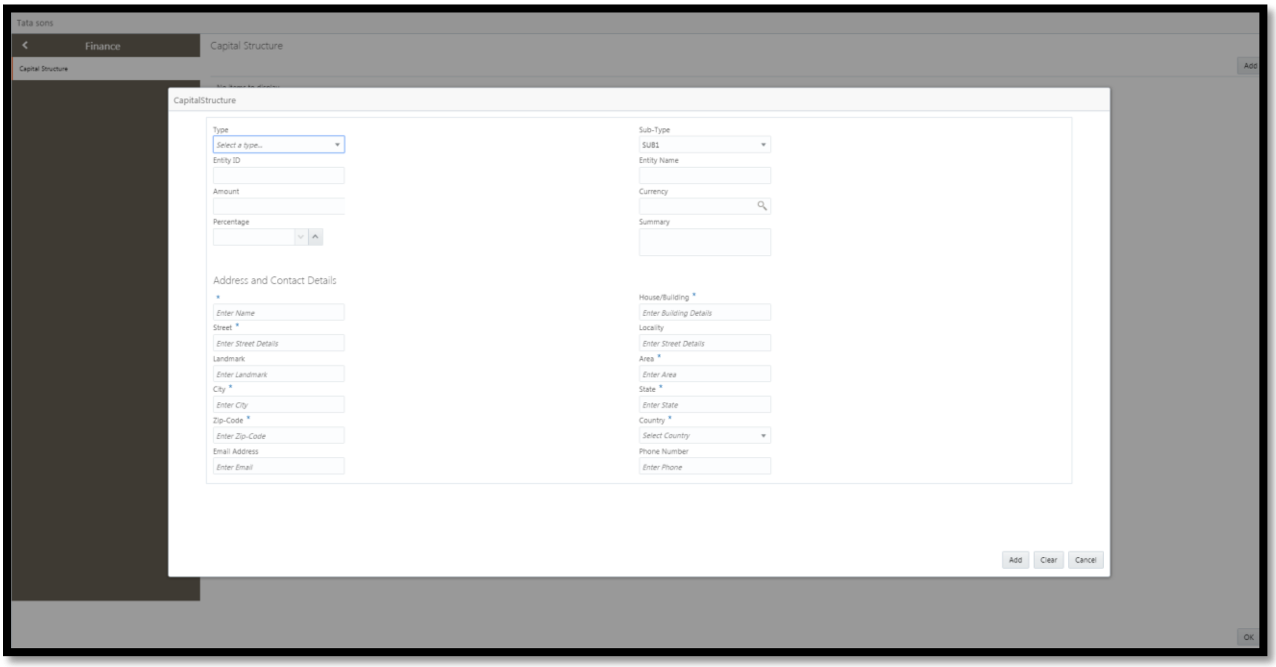
Action Buttons on the footer

a. **Create** – On click of Create, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3 Project Details

2.3.3.1 Finance Capital Structure

The user can capture the Finance Capital Structure of the Project by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Type	Capture the type	Input	Dropdown	4	Mandatory	

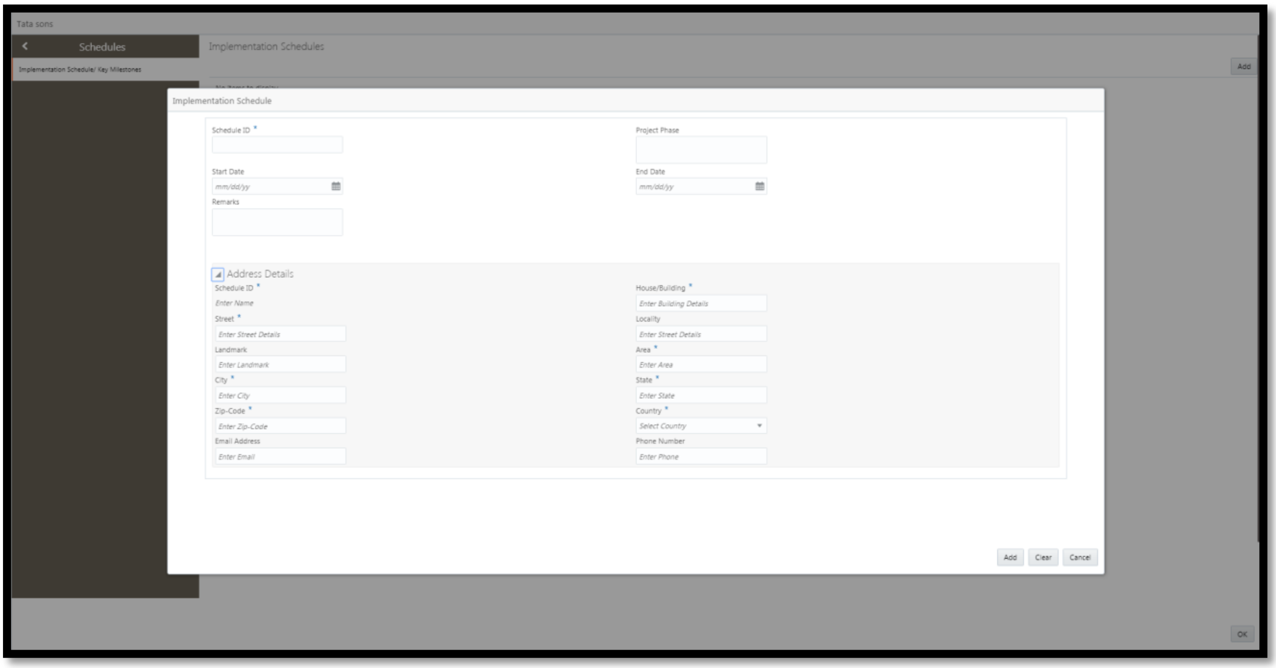
Sub-type	Capture the sub-type	Input	Dropdown	4	Optional	
Entity Id	Capture the Entity Id	Input	FreeText	16	Optional	
Entity Name	Capture the Entity Name	Input	FreeText	150	Optional	
Amount	Capture the Amount	Input	Number	22,3	Optional	
Currency	Capture the currency	Input	LOV	3	Optional	
Percentage	Capture the Percentage	Input	Number	3	Optional	Percentage should be less than 100 and greater than 0.
Summary	Capture the summary	Input	FreeText	600	Optional	
Name	Capture the Name	Input	Free Text	150	Mandatory	
House/ Building	Capture the House/ Building	Input	Free Text	250	Mandatory	
Street	Capture the Street	Input	Free Text	250	Mandatory	
Locality	Capture the Locality	Input	Free Text	250	Optional	
Landmark	Capture the Landmark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	
State	Capture the State	Input	Free Text	250	Mandatory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Email Address	Capture the Email Address	Input	Free Text	250	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3.2 Schedule - Implementation Schedules

The user can capture the Schedule - Implementation Schedules of the Project by clicking Add button.



Field Name	Descrip-scrip-tion	Attrib-trib-ute Type	Object Type	Siz e	Mandato-ry/Optional	Field Validation
Schedule Id	Capture the Sched-ule Id	Input	FreeTe xt	16	Optional	
Project Phase	Capture the Pro-ject Phase	Input	FreeTe xt		Optional	
Start Date	Capture the Start date	Input	Date	15 0	Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
Remarks	Capture the Re-marks	Input	FreeTe xt	60 0	Optional	
House/ Building	Capture the House/ Building	Input	Free Text	25 0	Mandatory	
Street	Capture the Street	Input	Free Text	25 0	Mandatory	
Locality	Capture the Lo-	Input	Free Text	25 0	Optional	

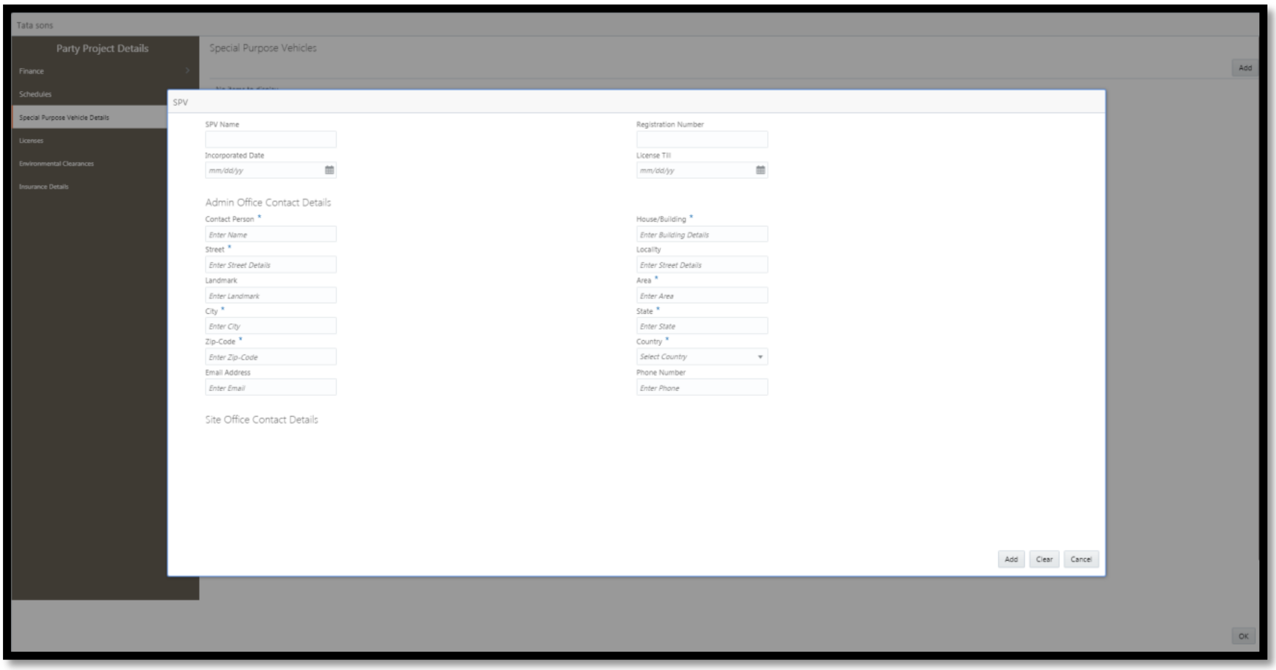
	cality					
Landmark	Capture the Land-mark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	
State	Capture the State	Input	Free Text	250	Mandatory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Email Ad-dress	Capture the Email Address	Input	Free Text	250	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

Action Buttons on the footer

a. **Add** – On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3.3 Special Purpose Vehicle

The user can capture the Special Purpose Vehicles of the Project by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
SPV Name	Capture the SPV Name	Input	FreeText	150	Optional	
Registration Number	Capture the Registration Number	Input	FreeText	16	Optional	
Incorporated Date	Capture the Start date	Input	Date		Optional	Incorporated Date should be before the current date.
License Till	Capture the End date	Input	Date		Optional	License till Date should be after the current date.
Contact Person	Capture the Re-Re-marks	Input	FreeText	150	Optional	
House/ Building	Capture the House/ Building	Input	Free Text	250	Mandatory	
Street	Capture the Street	Input	Free Text	250	Mandatory	

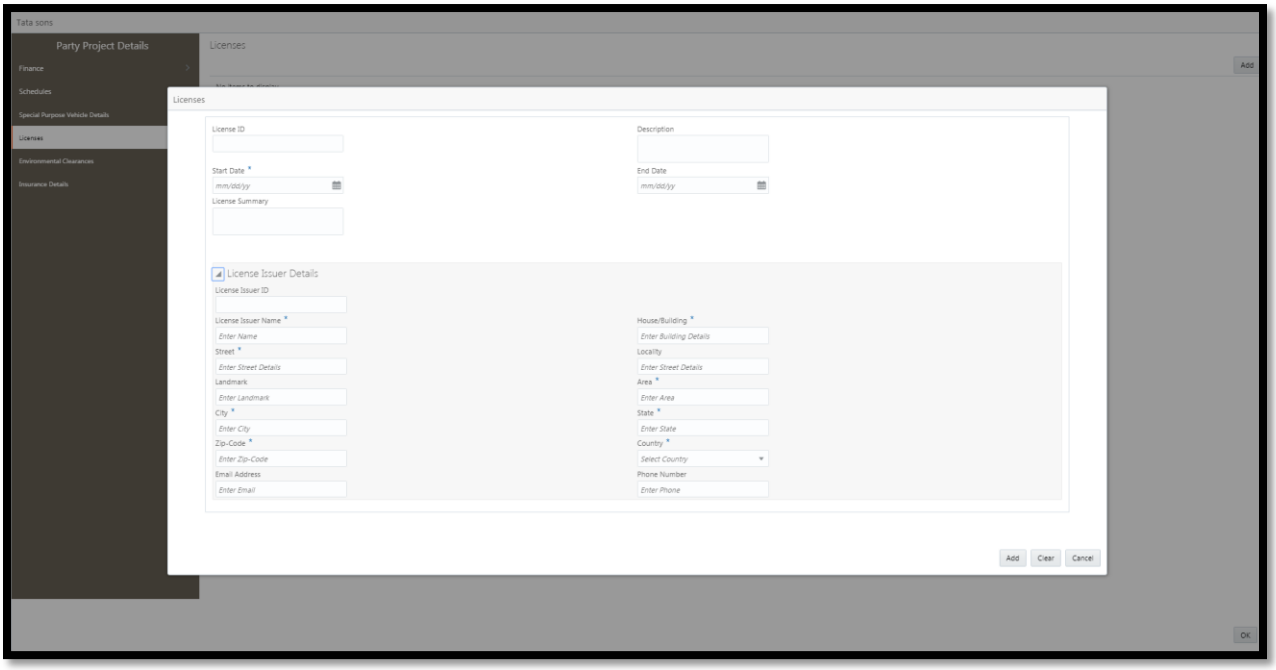
Locality	Capture the Locality	Input	Free Text	250	Optional	
Landmark	Capture the Landmark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	
State	Capture the State	Input	Free Text	250	Mandatory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Email Address	Capture the Email Address	Input	Free Text	250	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3.4 Licenses

The user can capture the Licenses of the Project by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
License Id	Capture the License Id	Input	FreeText	16	Optional	
Description	Capture the Description	Input	FreeText	150	Optional	
Start Date	Capture the Start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
License Summary	Capture the License Summary	Input	FreeText	600	Optional	
License Issuer Id	Capture the License Issuer ID	Input	FreeText	16	Optional	
House/ Building	Capture the House/ Building	Input	Free Text	250	Mandatory	
Street	Capture the Street	Input	Free Text	250	Mandatory	
Locality	Capture the Locality	Input	Free Text	250	Optional	
Landmark	Capture the Landmark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	

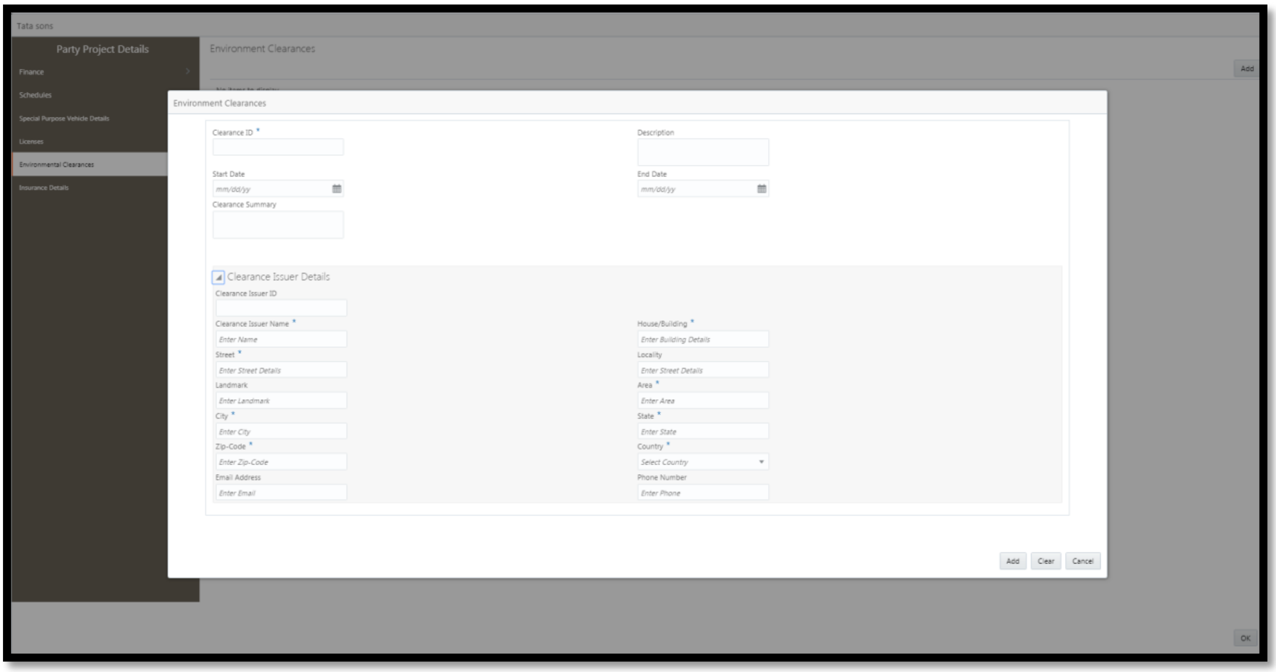
State	Capture the State	Input	Free Text	250	Man-datory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Man-datory	
Country	Capture the Country	Input	Dropdo wn	3	Man-datory	
Email Ad-dress	Capture the Email Address	Input	Free Text	250	Op-tional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Op-tional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3.5 Environmental Clearances

The user can capture the Environmental Clearances of the Project by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Clearance Id	Capture the Clearance Id	Input	FreeText	16	Optional	
Description	Capture the Description	Input	FreeText	150	Optional	
Start Date	Capture the Start date	Input	Date		Optional	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Optional	End Date should be after the current date.
Clearance Summary	Capture the Clearance Summary	Input	FreeText	600	Optional	
Clearance Issuer Id	Capture the Clearance Issuer ID	Input	FreeText	16	Optional	
Clearance Issuer Name	Capture the Clearance Issuer Name	Input	FreeText	150	Optional	
House/ Building	Capture the House/ Building	Input	Free Text	250	Mandatory	
Street	Capture the Street	Input	Free Text	250	Mandatory	
Locality	Capture the Locality	Input	Free Text	250	Optional	
Landmark	Capture the Landmark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	

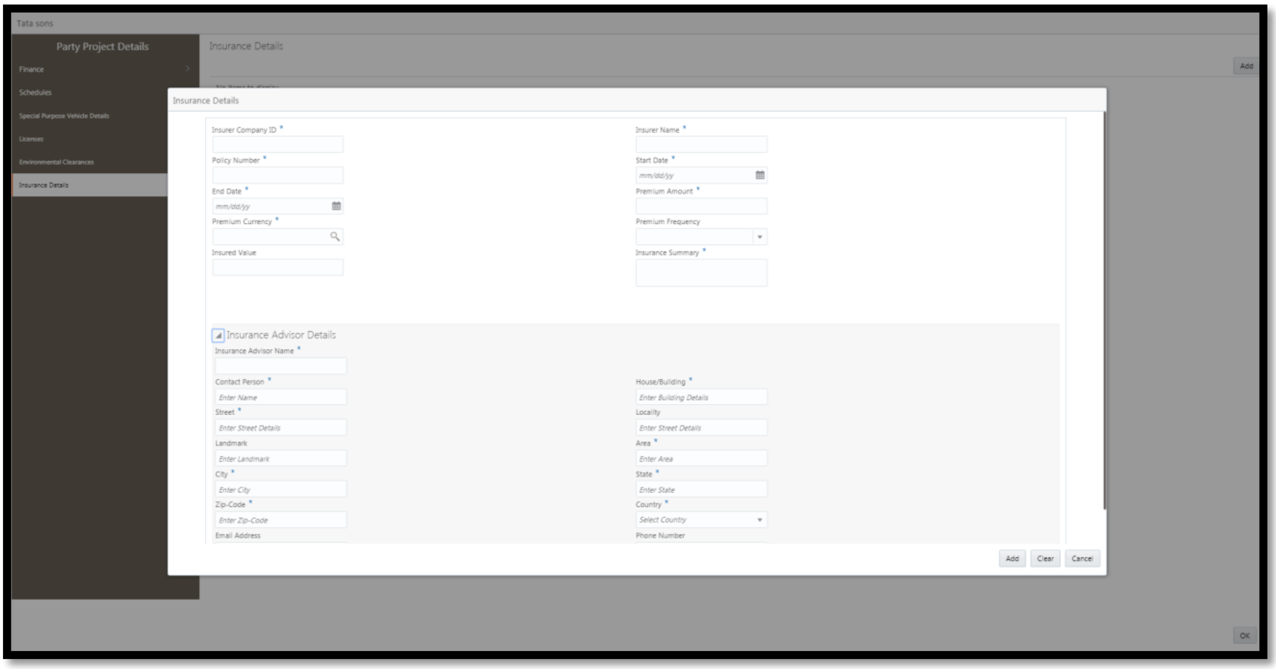
State	Capture the State	Input	Free Text	250	Manda-tory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Manda-tory	
Country	Capture the Country	Input	Drop down	3	Manda-tory	
Email Address	Capture the Email Address	Input	Free Text	250	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.3.6 Insurance Details

The user can capture the Insurance Details of the Project by clicking Add button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Insurer Company Id	Capture the Insurer Company Id	Input	FreeText	16	Mandatory	
Insurer Name	Capture the Insurer Name	Input	FreeText	150	Mandatory	
Policy Number	Capture the Policy Number	Input	FreeText	16	Mandatory	
Start Date	Capture the Start date	Input	Date		Mandatory	Start Date should be before the current date.
End Date	Capture the End date	Input	Date		Mandatory	End Date should be after the current date.
Premium Amount	Capture the Premium Amount	Input	Number	22,3	Mandatory	
Premium Currency	Capture the Premium Currency	Input	LOV	3	Mandatory	
Premium Frequency	Capture the Premium Frequency	Input	Dropdown	4	Mandatory	
Insured Value	Capture the Insured Value	Input	Number	22,3	Mandatory	
Insurance Summary	Capture the Insurance Summary	Input	FreeText	600	Optional	
Insurance Advisor Name	Capture the Insurance Advisor Name	Input	FreeText	150	Mandatory	
Contact Person	Capture the Contact Person	Input	FreeText	150	Mandatory	
House/ Building	Capture the House/	Input	Free	250	Mandatory	

	Building		Text			
Street	Capture the Street	Input	Free Text	250	Mandatory	
Locality	Capture the Locality	Input	Free Text	250	Optional	
Landmark	Capture the Land-mark	Input	Free Text	250	Optional	
Area	Capture the Area	Input	Free Text	250	Mandatory	
City	Capture the City	Input	Free Text	250	Mandatory	
State	Capture the State	Input	Free Text	250	Mandatory	
Zip-code	Capture the Zip-code	Input	Free Text	250	Mandatory	
Country	Capture the Country	Input	Dropdown	3	Mandatory	
Email Address	Capture the Email Address	Input	Free Text	250	Optional	
Phone Number	Capture the Phone Number	Input	Free Text	10	Optional	

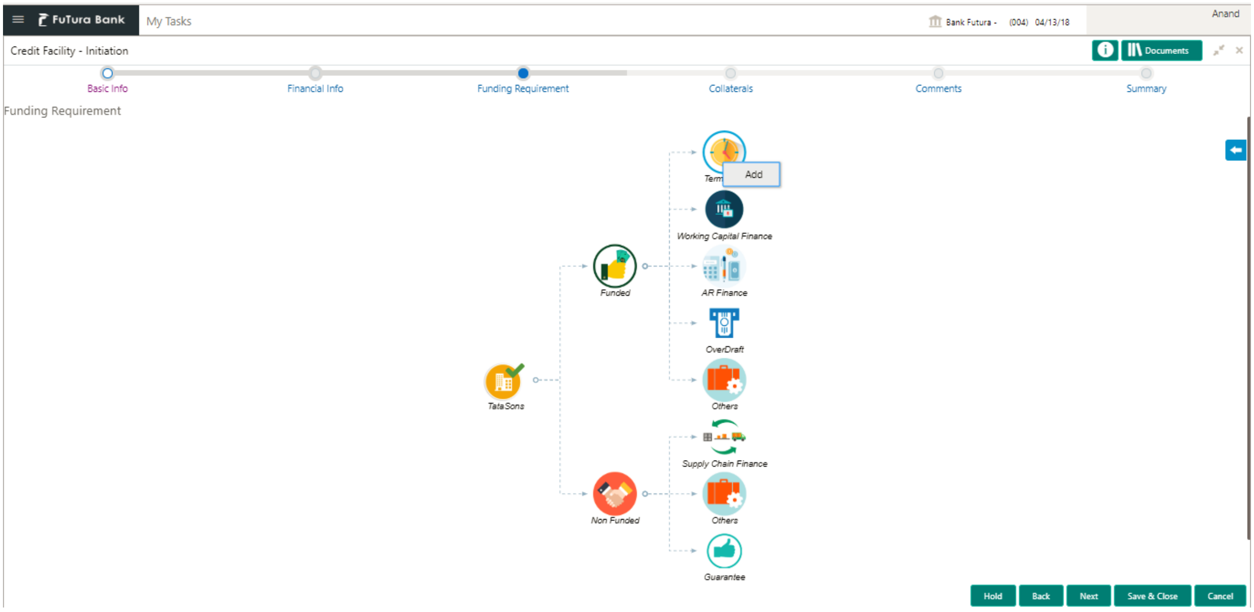
Action Buttons on the footer

a. **Add –** On click of add, the details of the captured will be saved.
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.4Funding Requirements

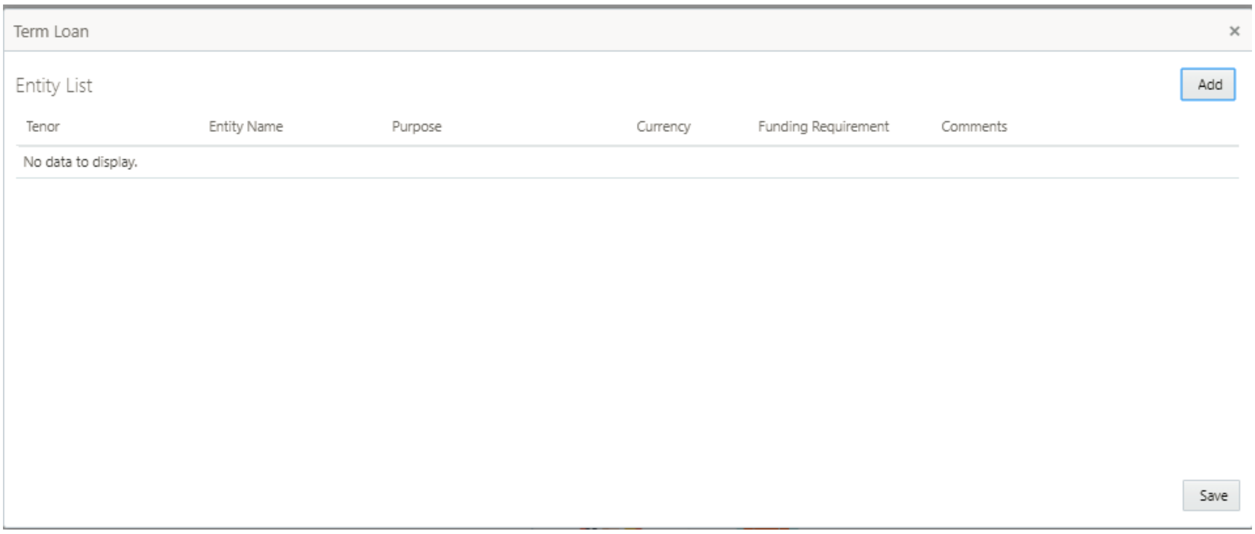
The Funding requirements of the customer can be captured here. The funding requirements captured as part of Proposal Initiation will be defaulted and user can modify it. The User will be able to capture the funding requirements for the following

- Funded
  - Project Finance
  - Working Capital Finance
  - Account Receivable Finance
  - Over draft finance
  - Others
- Non Funded
  - Guarantee
  - Letters of Credit



Action Buttons on the Funding Requirement

b. **Add** – On Click of Add to capture the funding requirements of the selected Category

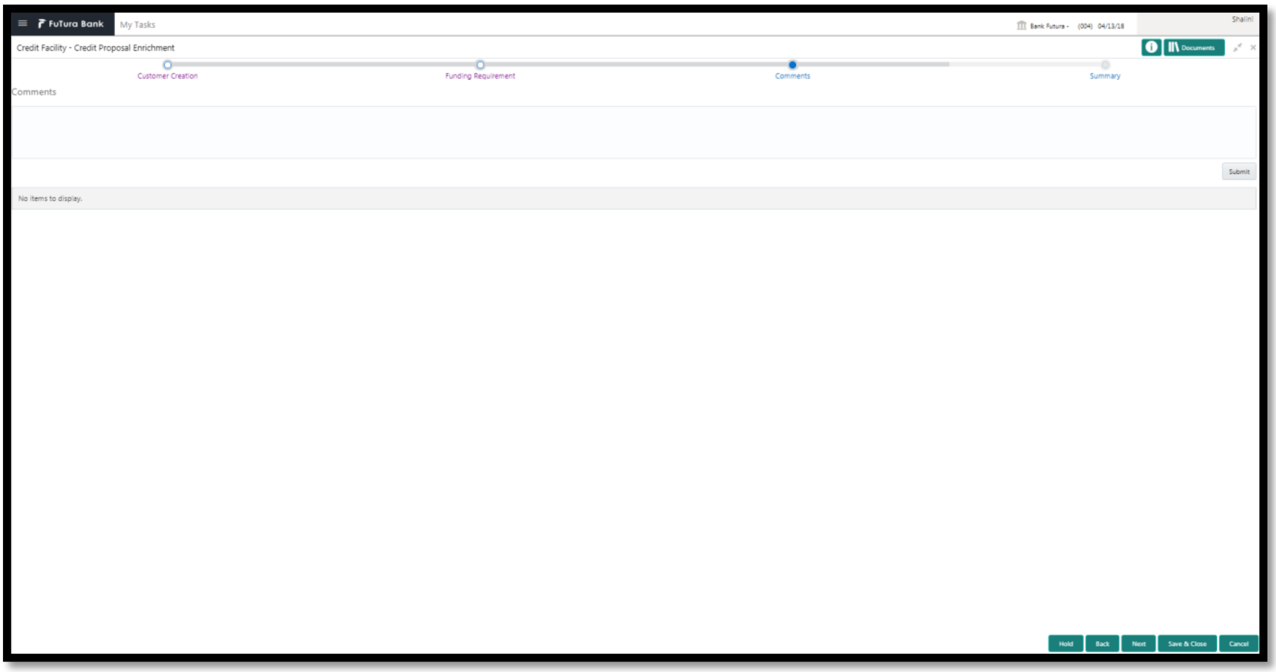


Action Buttons on the Funding Requirement

a. **Add –** On Click of Add to capture the multiple funding requirements of the selected Category based on the tenor.
b. **Save –** Save the funding requirements

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Sub Category	Capture the Sub Category	Input	Text	32	M	
Tenor	Capture the Tenor in Years	Input	Numeric	4	M	
Currency	Select the Currency	Input	Dropdown	3	M	
Funding Requirement	Capture the Funding Required for the Tenor	Input	Numeric	22,3	M	
Purpose	Capture the Purpose of the fund	Input	Text	250	O	

2.3.5 Comments



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

e) **Back** – On Click of Back, the previous screen will be opened.

2.3.6 Summary

The summary of information captured so far will be displayed and user can click on the tile header to view the details of the tile

Action Buttons

After viewing the data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

e) **Back** – On Click of Back, the previous screen will be opened.

2.4 Risk Evaluation

As a Risk Officer the user will review the customer and funding requirements and its documents to see if the whether it secures bank’s exposure.

Following details will available for the user to review the customer and his funding requirements and provide the Risk Evaluation.

- Summary
- Risk Evaluation
- Comments

2.4.1Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

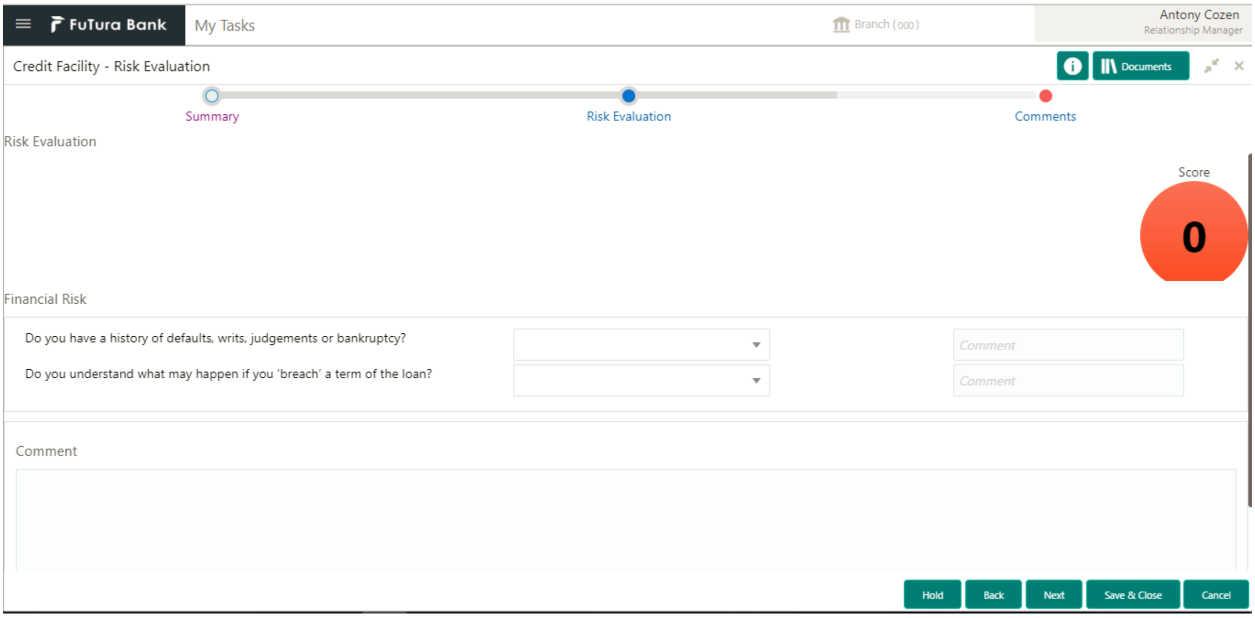
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.2Risk Evaluation

The Risk officer can review the collateral details and provide the risk opinion. The user can also upload the supporting documents. Category based risk questionnaire will be displayed along with the possible answers and user can select the answer. The Risk score will be calculated automatically.



Field Name	Description	Attrib-ute Type	Object Type	Size	Man-dato-ry/Optional	Field Val-idation
Possible Answer	Choose one of the possible an-swers for the legal evaluation question.	Input	Select	4	Mana-tory	
Comment	Comment about the evaluation question or its answer	Input	Free Text	600	Option-al	
Comment	Overall comment for the category of questions.	Input	Free Text	600	Option-al	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.3Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.

    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

e) **Back** – On Click of Back, the previous screen will be opened.

2.5 Legal Evaluation

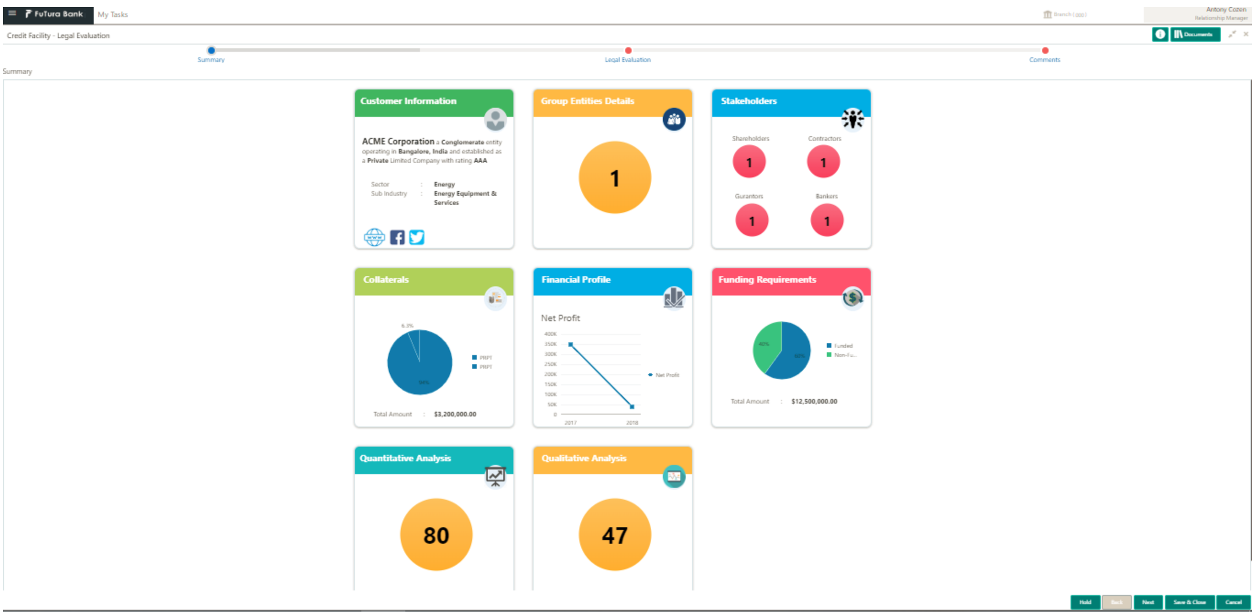
As a Legal Officer the user will review the customer and funding requirements and its documents to see if the whether it secures bank's exposure.

Following details will available for the user to review the customer and his funding requirements and provide the legal Evaluation.

- Summary
- Legal Evaluation
- Comments

2.5.1Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.



Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

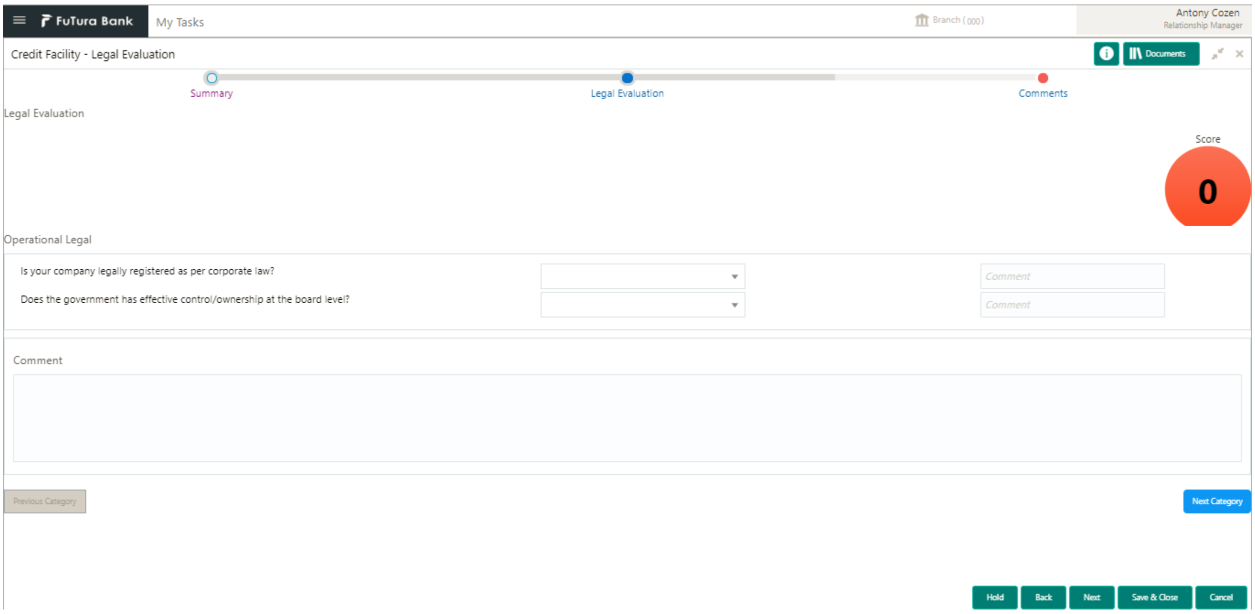
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5.2Legal Evaluation

The legal officer can review the collateral details and provide the legal opinion. The user can also upload the supporting documents. Category based legal questionnaire will be displayed along with the possible answers and user can select the answer. The legal score will be calculated automatically.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Possible Answer	Choose one of the possible answers for the legal evaluation question.	Input	Select	4	Mandatory	
Comment	Comment about the evaluation question or its answer	Input	Free Text	600	Optional	
Comment	Overall comment for the category of questions.	Input	Free Text	600	Optional	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.

  a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

  a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

e) **Back** – On Click of Back, the previous screen will be opened.

2.6 Customer KYC

As a credit Officer the user will review the customer and will capture the KYC details of the customer

Following details will available for the user to review the customer and his funding requirements

- Summary
- Customer KYC
- Comments

2.6.1.1 Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.

<u>Action Buttons on the footer</u>

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

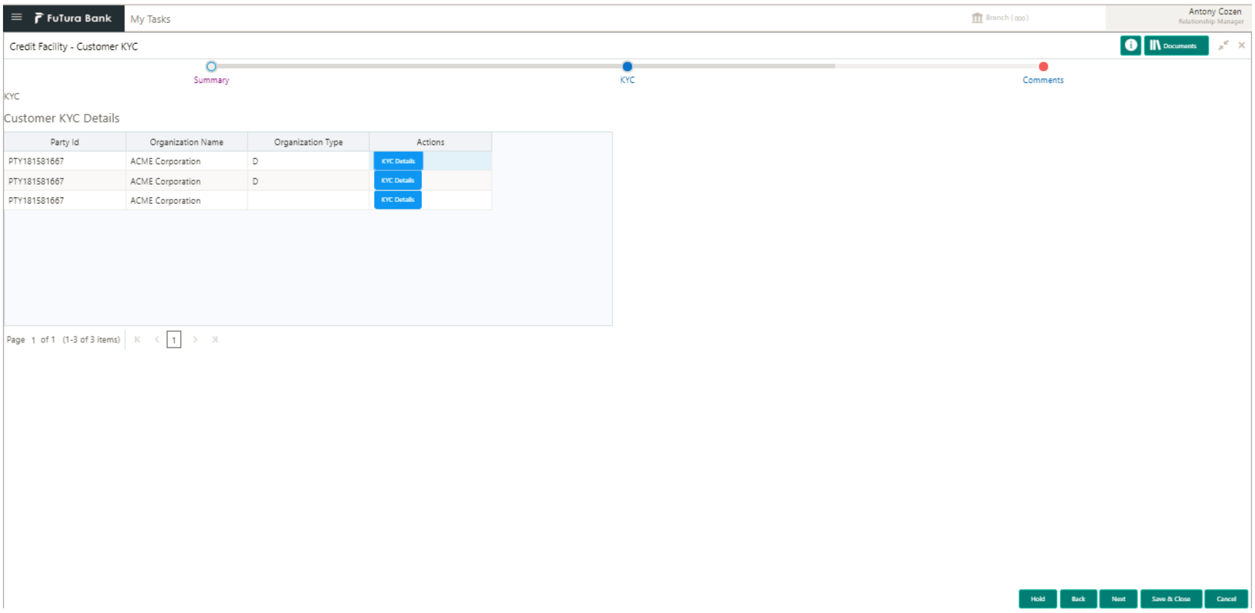
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6.1.2 Customer KYC

As a credit Officer the user will review the customer and will capture the KYC details of the customer



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Report Received	State whether the report has been received or not	Input	Switch	1	Optional	
Document Nature	The type of document	Input	Free Text	150	Optional	
Verification Date	Date the KYC document was verified.	Input	Date		Optional	
Effective Date	Date KYC document came into effect	Input	Date		Optional	
KYC Method	Method of capturing KYC details	Input	Free Text	150	Optional	
KYC Status	Current status of the KYC	Input	Free Text	150	Optional	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.7 Credit Evaluation

As a Credit Officer the user will review the customer and funding requirements and its documents to see if the whether it secures bank's exposure.   The Credit Officer will also upload the financial documents of the customer if not already done.

Following details will available for the user to review the customer and his funding requirements and provide the Credit Evaluation.

- Summary
- Credit Evaluation
  - Quantitative Analysis
  - Qualitative Analysis
- Comments

2.7.1.1 Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

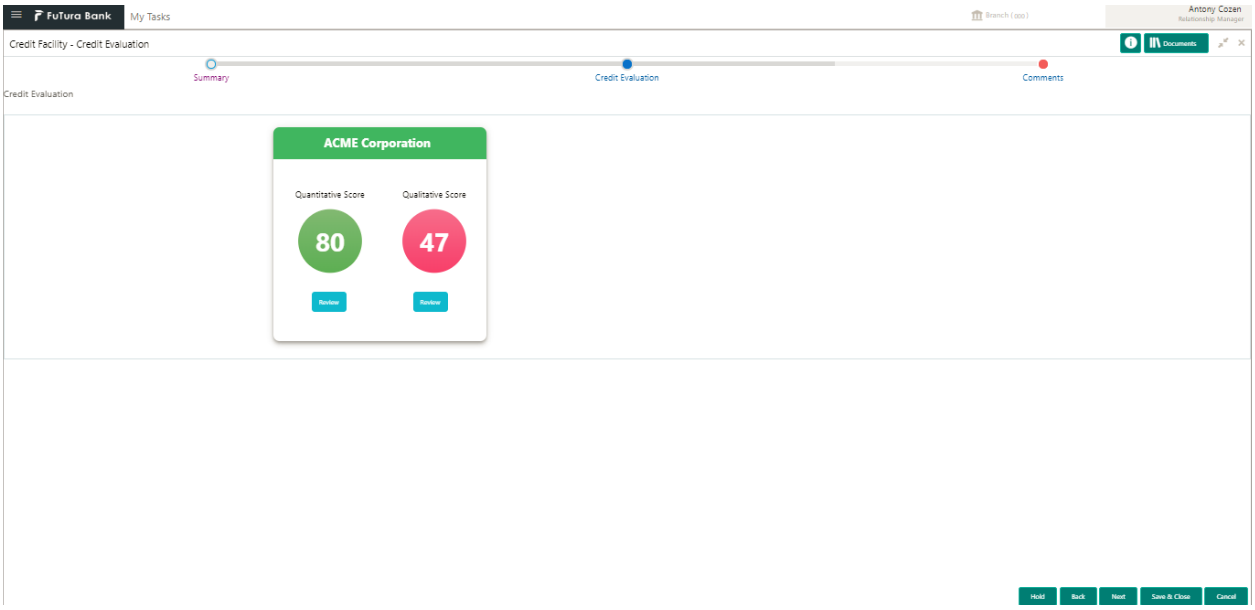
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

  a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

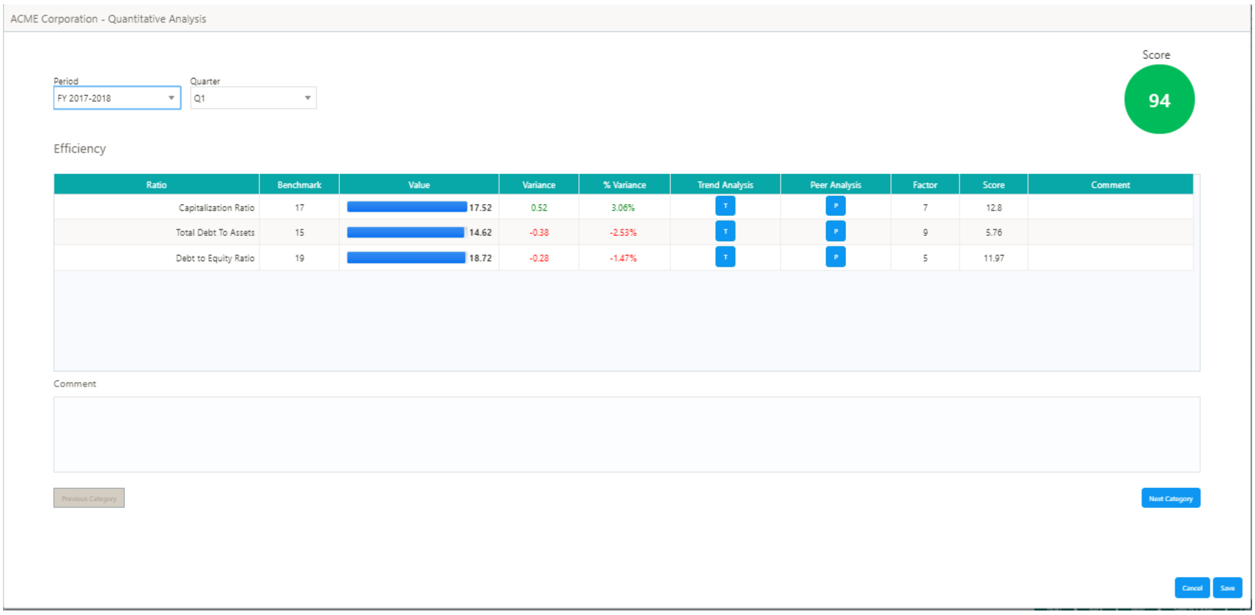
2.7.1.2 Credit Evaluation

The legal officer can review the collateral details and provide the legal opinion. The user can also upload the supporting documents. Category based legal questionnaire will be displayed along with the possible answers and user can select the answer. The legal score will be calculated automatically.



Click on review of the Quantitative Score to view the category-wise scoring and its details. The credit officer can capture the ratio-wise comments and the Category-wise comments.

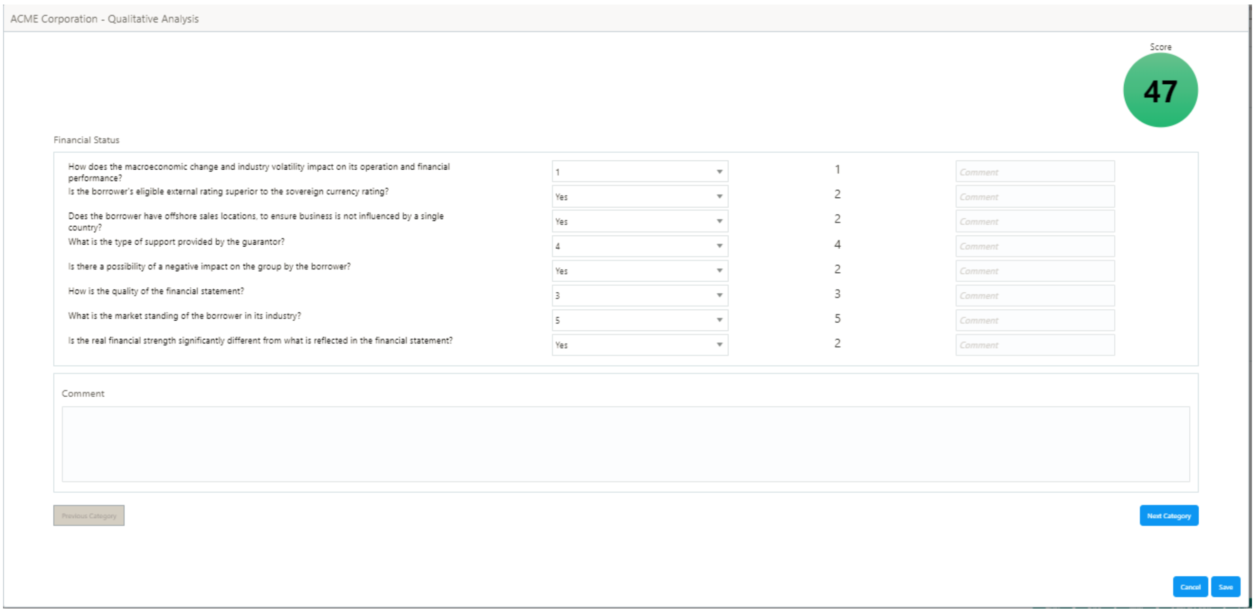
2.7.1.2.1 Quantitative Analysis



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Period	Select the Period for which data should be displayed	Display	Select	16	Optional	
Quarter	Select the Quarter for which data should be displayed	Display	Select	2	Optional	
Comment	Comment about the inidividual quantitative score	Input	Free Text	600	Optional	
Comment	Comment about a category's quantitative score.	Input	Free Text	600	Optional	

Click on the Review of the qualitative Score to view the category-wise questionnaire and user can select the answer for the same.

2.7.1.2.2 Qualitative Analysis



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Possible Answer	Choose one of the possible answers for the qualitative question.	Input	Select	4	Manatory	
Comment	Comment about the qualitative question or its answer	Input	Free Text	600	Optional	
Comment	Overall comment for the category of qualitative questions.	Input	Free Text	600	Optional	

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back –** On Click of Back, the previous screen will be opened.

2.8 Proposal Structuring

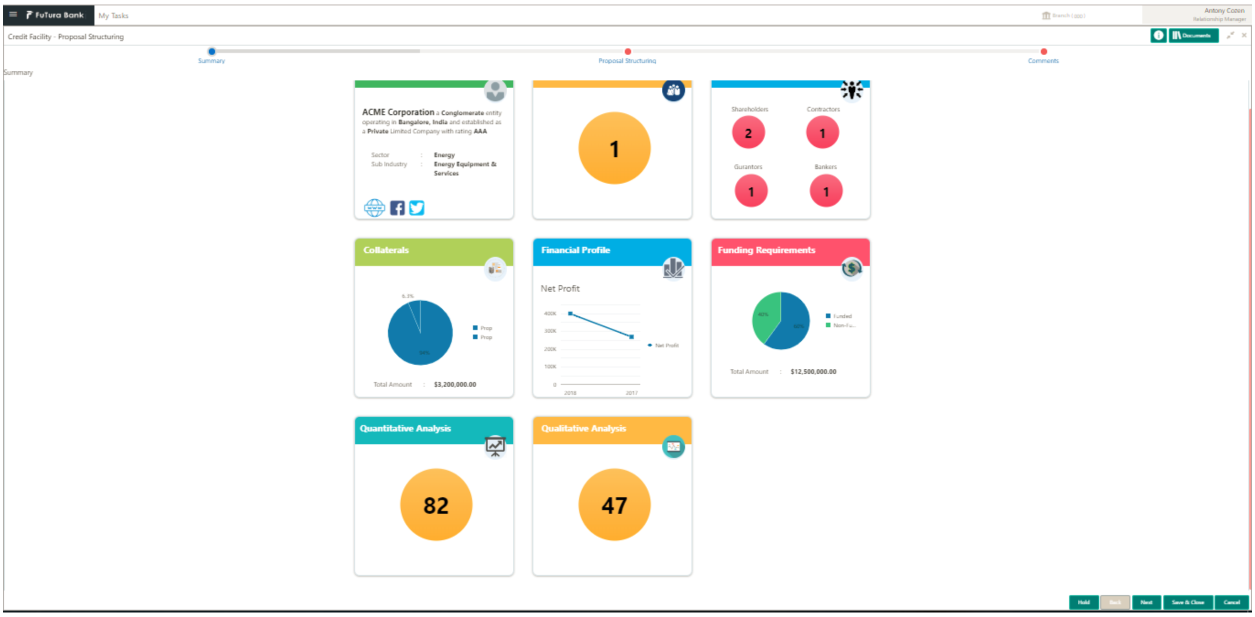
As a credit Officer the user will review the customer details, his funding requirements, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the proposed amount.

Following details will available for the user to review the customer and his funding requirements

- Summary
- Proposal Structuring
- Comments

2.8.1.1 Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.



Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8.1.2 Proposal Structuring

As a credit Officer the user will review the customer details, his funding requirements, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the proposed amount.

List Mode - User can click on the List mode to view in the list Mode

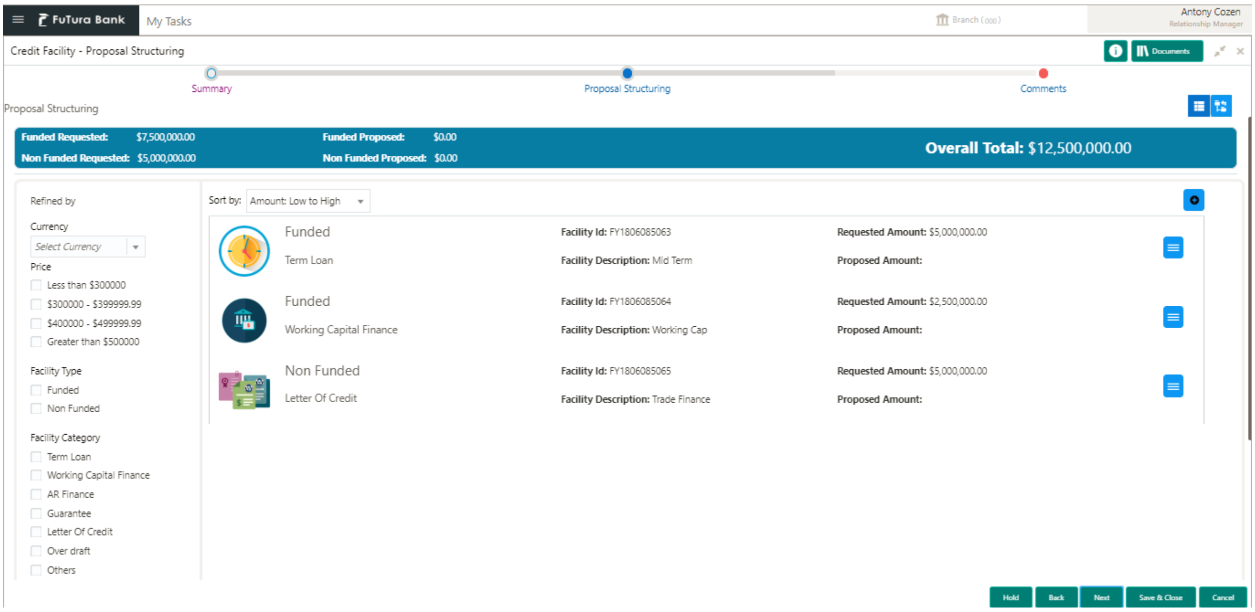
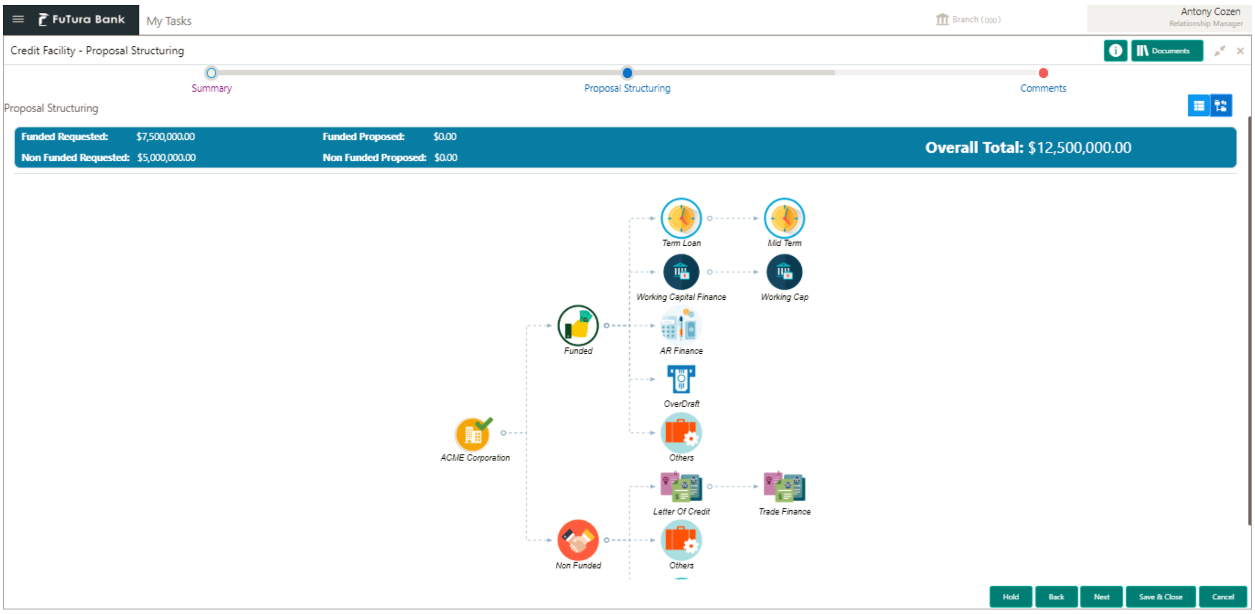
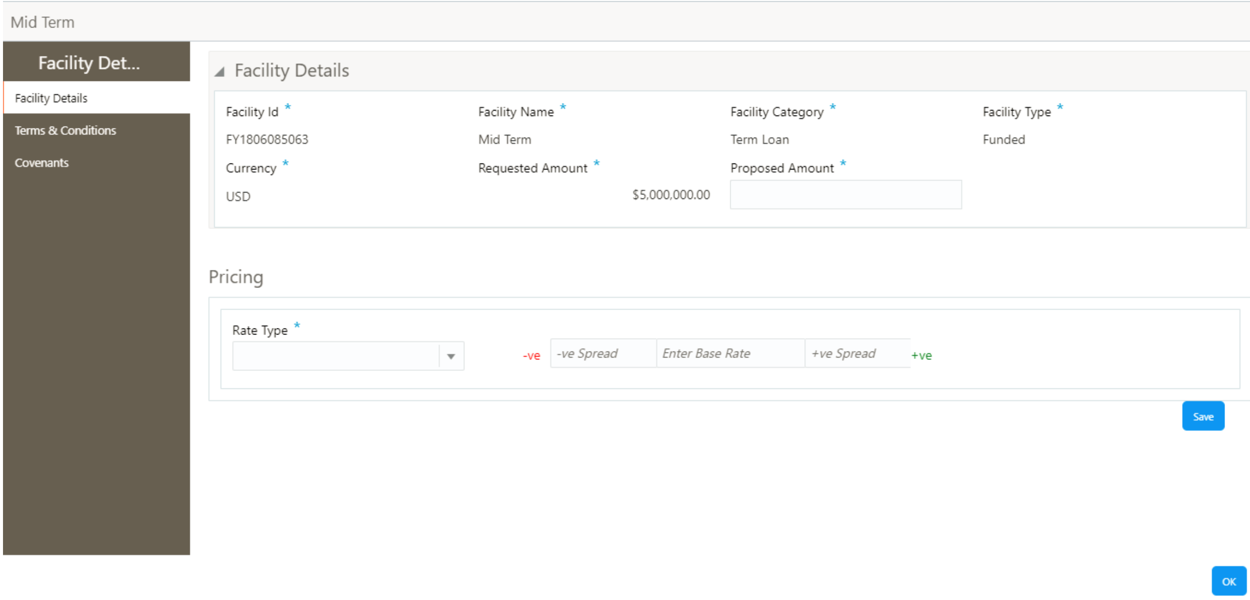


Diagram Mode - User can click on the Diagram mode to view in the diagram Mode



Action Buttons on the List/Diagram mode

a. **Configure** – On click of configure the facility details of the selected category can be configured.



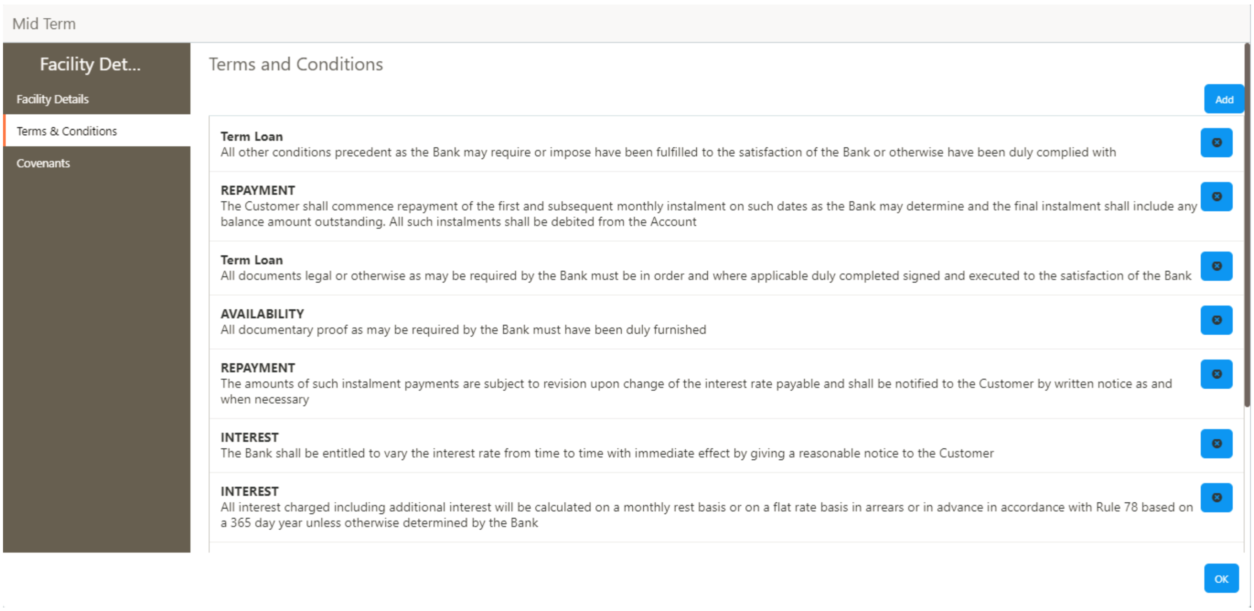
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Rate Type	Capture the Rate Type	Input	Dropdown	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0

Action Buttons on the footer

a. **Save**– On click of Save to save the changes.
b. **Ok** – click on Ok button to close the screen.

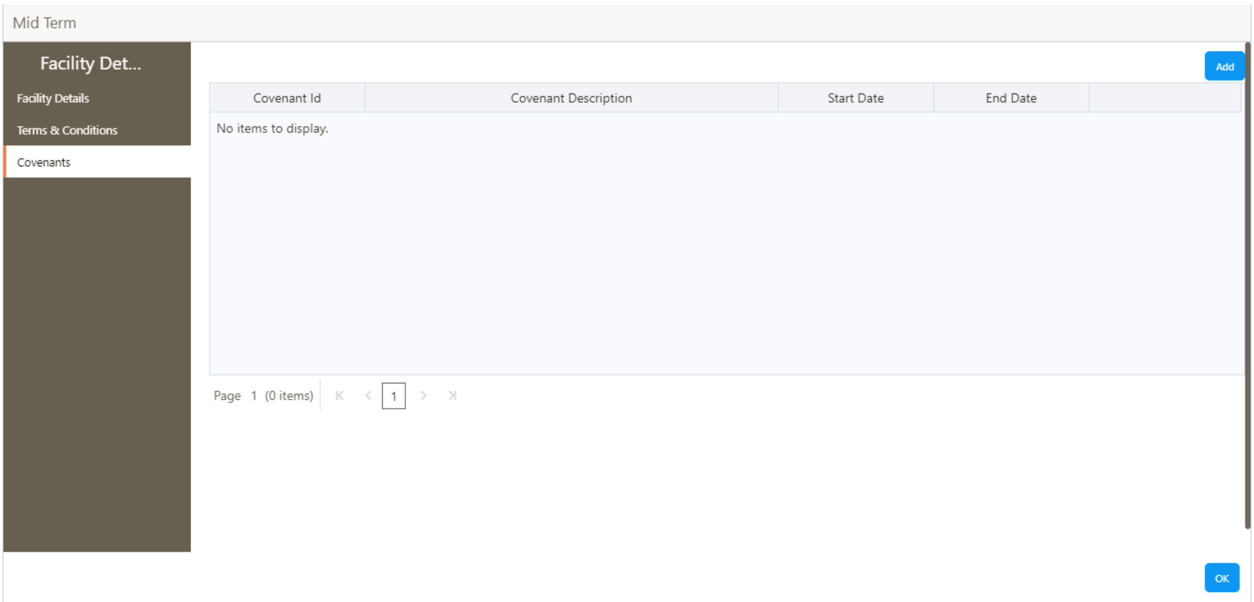
Terms and Conditions

The Term and Conditions will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the terms and conditions which are not applicable for the customer.



Covenants

The covenants will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the covenants which are not applicable for the customer.



Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.9 Proposal Review

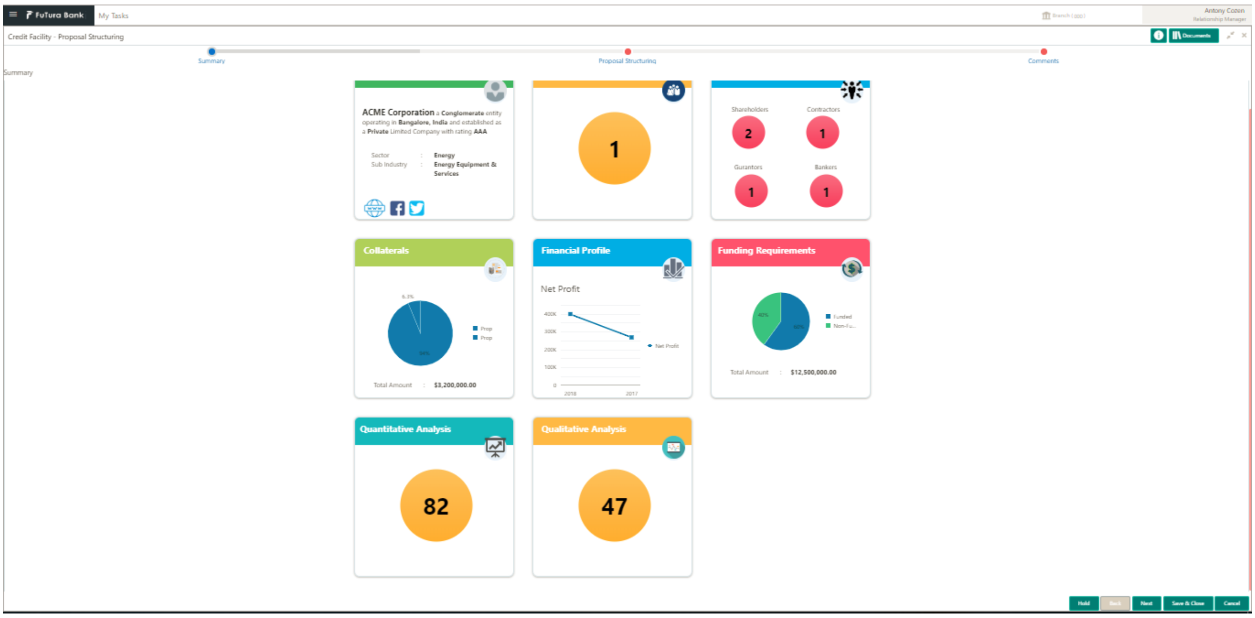
As a credit Reviewer the user will review the customer details, his funding requirements, proposed amount, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the recommendations

Following details will available for the user to review the customer and his funding requirements

- Summary
- Proposal Review
- Comments

2.9.1.1 Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.



Action Buttons on the footer

c. **Save & Close** – On click of Save & Close the screen gets closed.

d. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

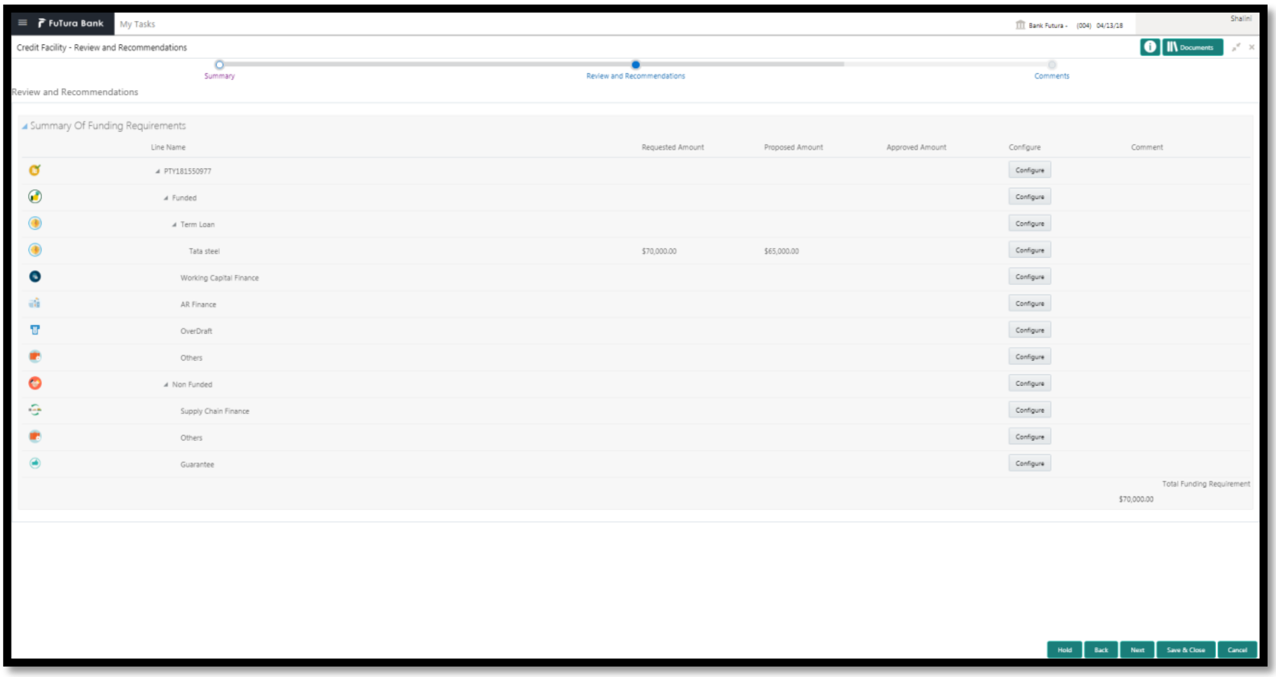
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.9.1.2 Proposal Review

As a credit reviewer the user will review the customer details, his funding requirements, Proposed Amount, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the proposed amount.



Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

  a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

  b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.9.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be	Input	Free Text	600	Mandatory	

	visible in all the stages					

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel –** On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

e) **Back** – On Click of Back, the previous screen will be opened.

2.10 Proposal Approval

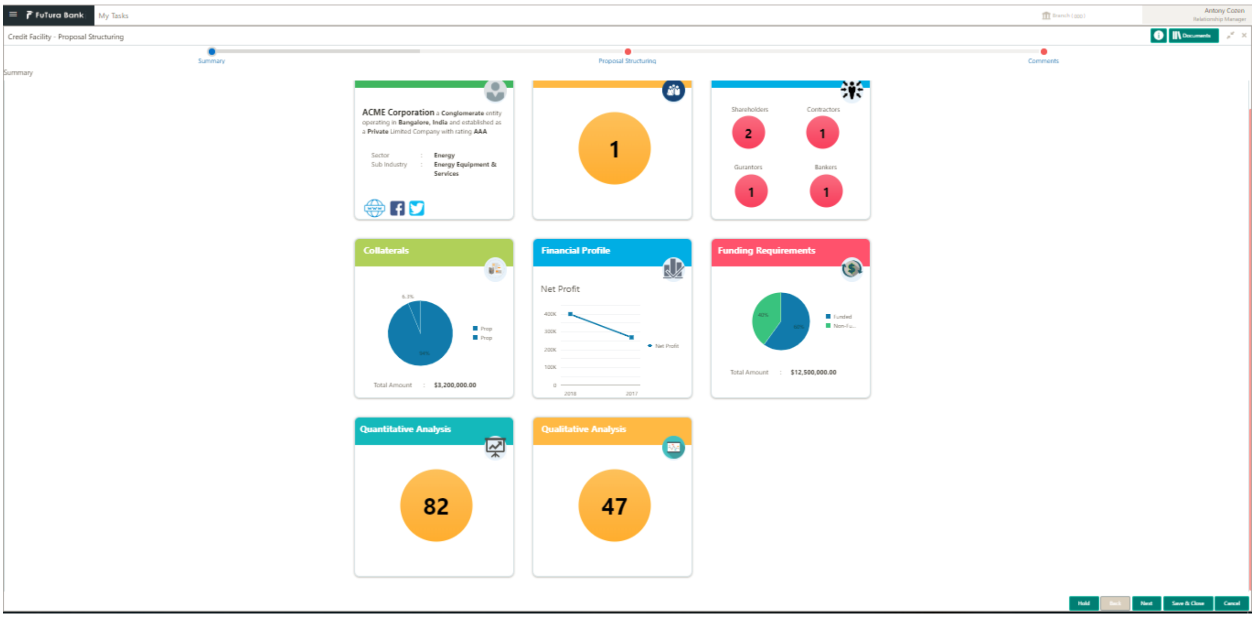
As a Credit Approver the user will review the customer details, his funding requirements, proposed amount, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the approved amount

Following details will available for the user to review the customer and his funding requirements

- Summary
- Proposal Approval
- Comments

2.10.1.1 Summary

The user can click on each of the tiles to view the detailed information of the customer and funding requirement details.



Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

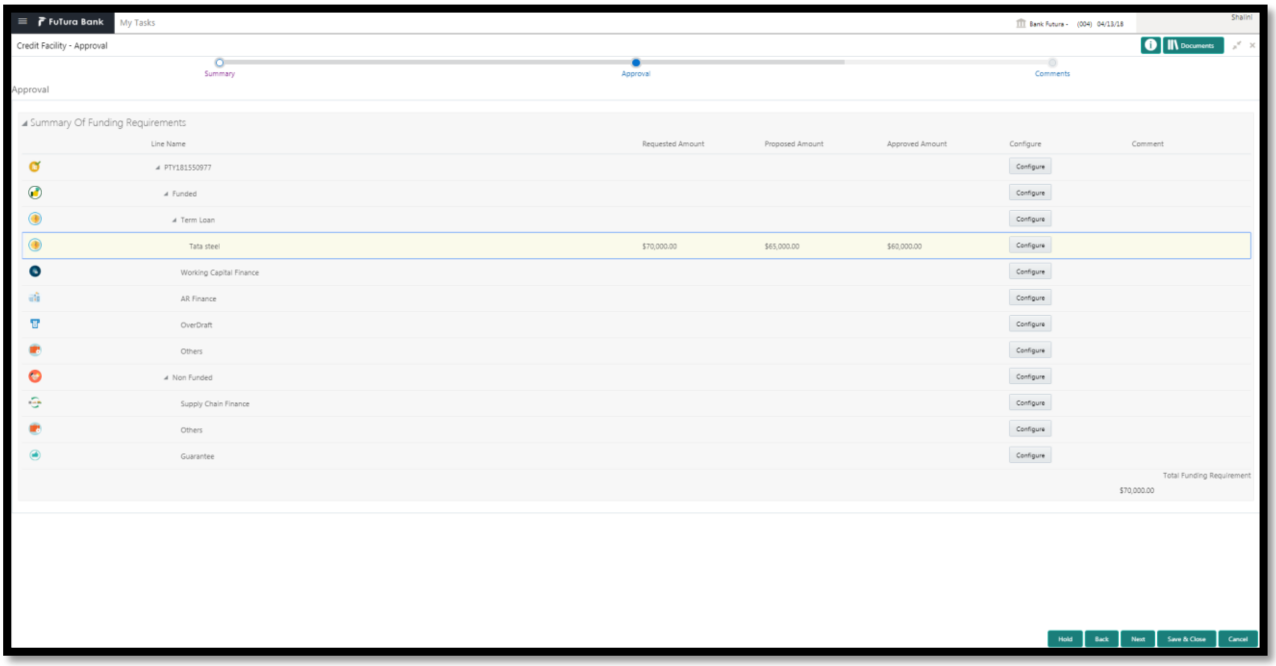
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

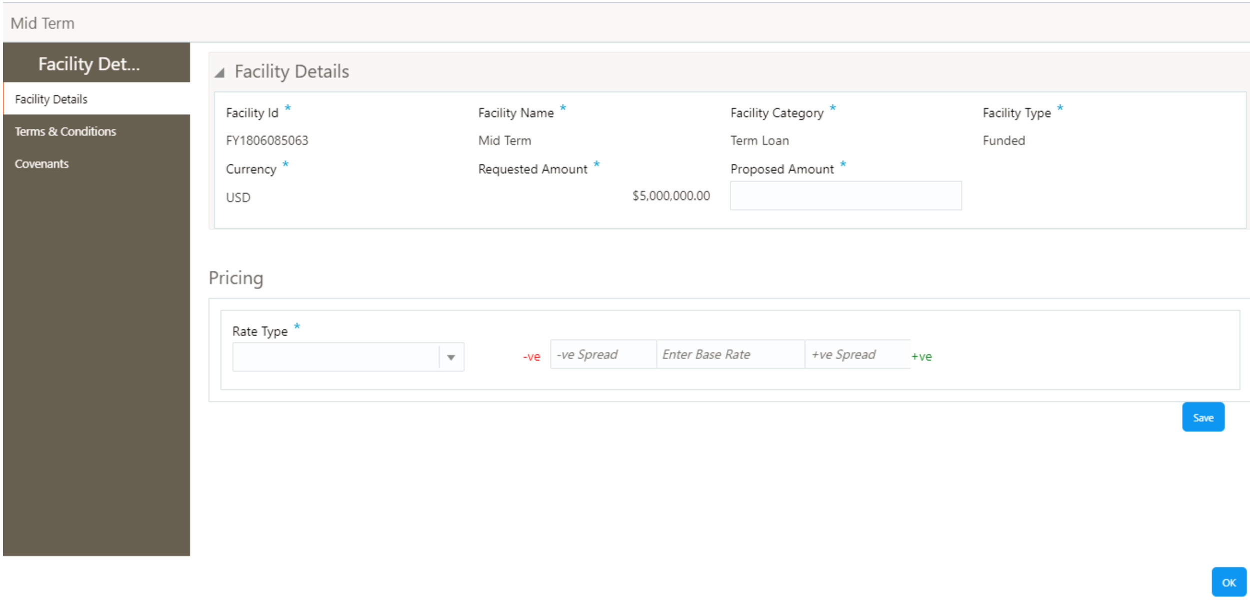
   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.10.1.1.1 Proposal Approver

As a credit reviewer the user will review the customer details, his funding requirements, Proposed Amount, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the approved amount by clicking on the Configure button.



a. **Configure –** On click of configure the facility details of the selected category can be configured.



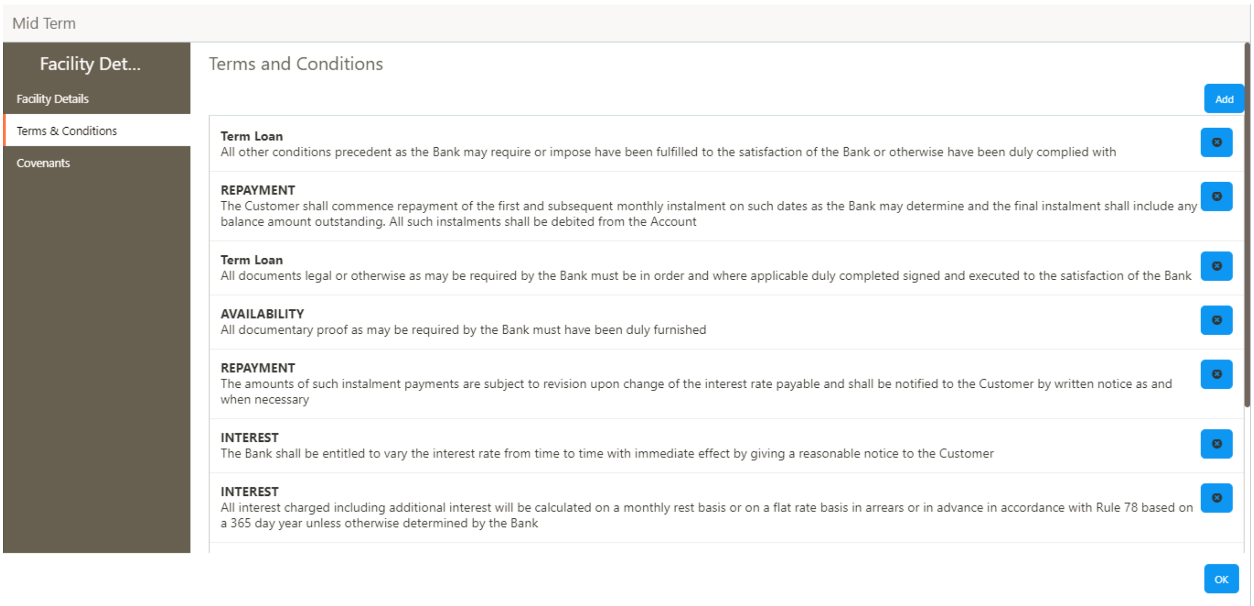
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Display	Number	22,3		
Approved Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Rate Type	Capture the Rate Type	Input	Dropdown	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0

Action Buttons on the footer

a. **Save**– On click of Save to save the changes.
b. **Ok** – click on Ok button to close the screen.

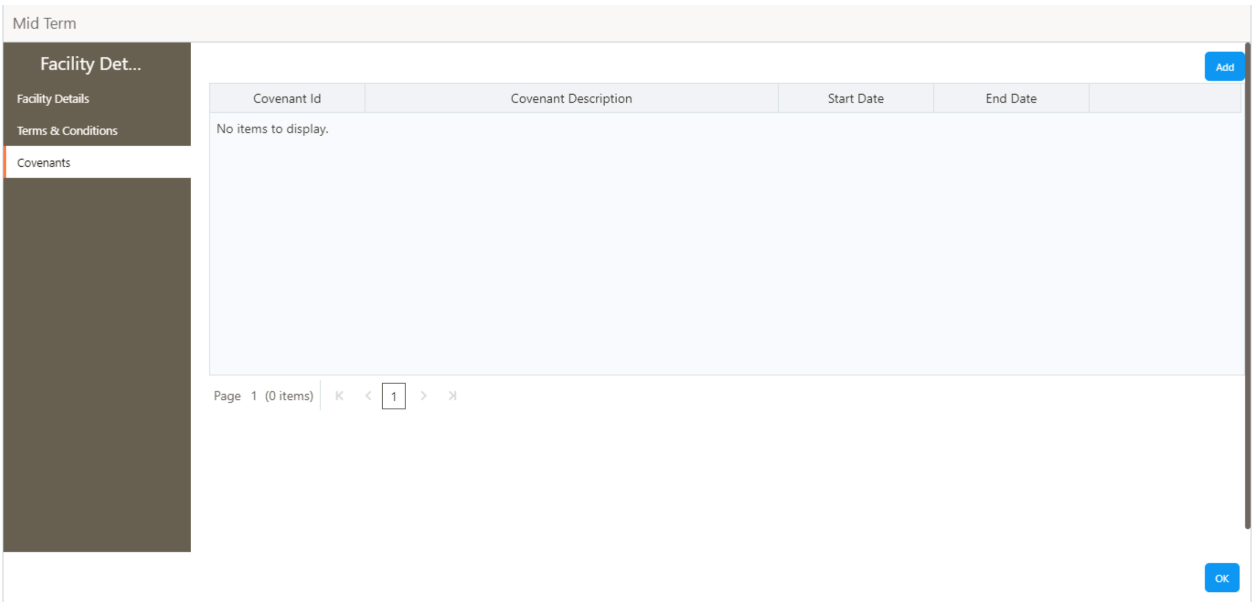
Terms and Conditions

The Term and Conditions will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the terms and conditions which are not applicable for the customer.



Covenants

The covenants will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the covenants which are not applicable for the customer.



Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.10.1.2 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.11 Draft Generation (Generate Credit Proposal)

As a Credit Officer the user will review the customer details and facilities granted to him and generate the Credit Proposal.   The Generated Credit Proposal will be sent to the customer.

Following details will available for the user

- Summary
- Generate   Credit Proposal
- Checklist
- Comments

2.11.1.1 Summary

The user can click on each of the tiles to view the detailed information of the Customer and his details.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.11.1.2 Generate Credit Proposal

As a Credit Officer, the user will generate the Credit Proposal and the send the agreement to the customer.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.11.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.12 Customer Acceptance

The Credit Proposal will be reviewed by the customer and if changes are required then task will be sent to the Proposal Structuring stage else the Credit Proposal will be accepted.

Following details will available for the user.

- Summary
- Customer Acceptance
- Checklist
- Comments

2.12.1.1 Summary

The user can click on each of the tiles to view the detailed information of the Customer and his details.

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold –** On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.12.1.2 Customer Acceptance

The Credit Proposal will be reviewed by the customer and if changes are required then task will be sent to Proposal Structuring stage else the Credit Proposal will be accepted.

<u>**Action Buttons on the footer**</u>

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.12.1.3 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

<u>**Action Buttons**</u>

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.13 Limit Configuration

Once the customer has accepted the credit proposal the credit department will create the facilities based on the details provided during the proposal structuring, proposal review and proposal approval stages.

Following details will available for the user.

- Summary
- Collateral Pool
- Limit Configuration
- Comments

2.13.1.1 Summary

The user can click on each of the tiles to view the detailed information of the Customer and his details.

Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

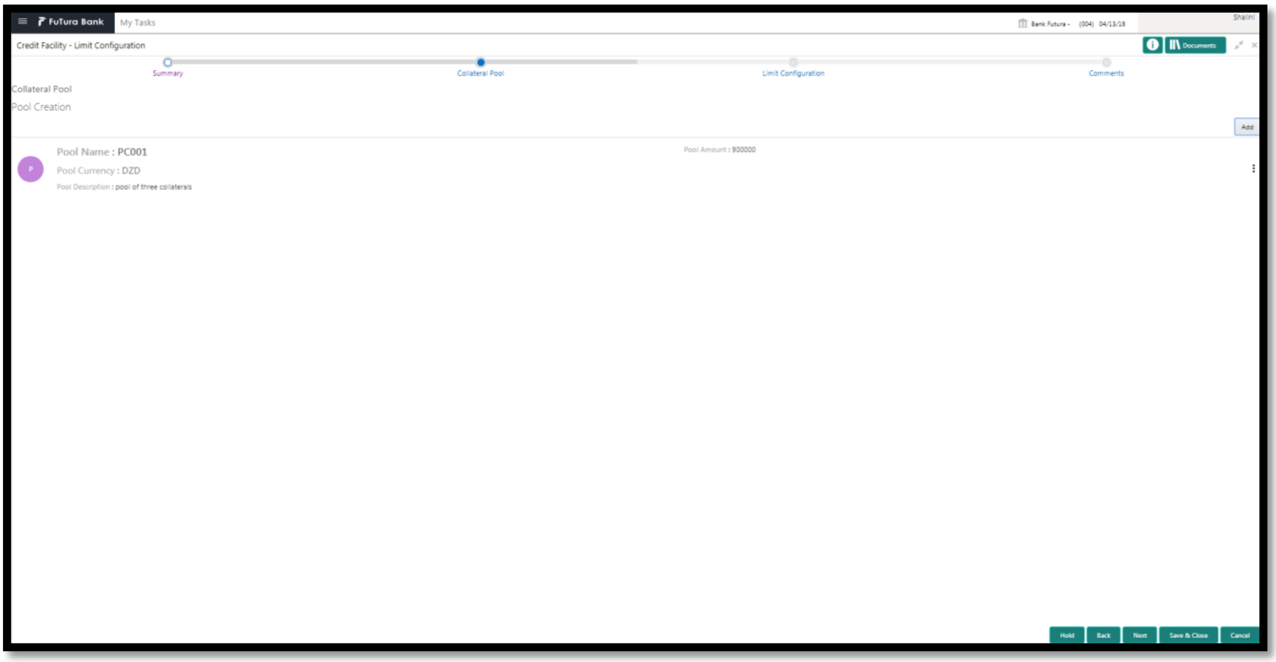
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

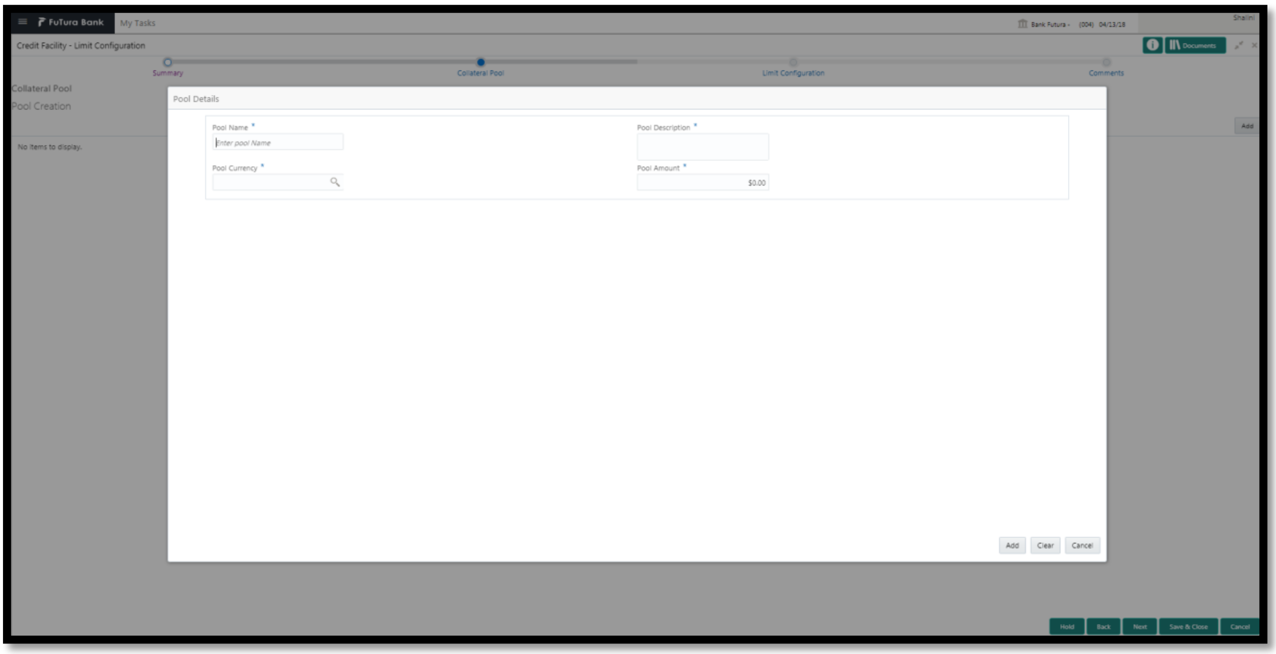
d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.13.1.2 Collateral Pool

The Credit Department will group the collaterals and create the collateral pool applicable for the customer.





Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Pool Name	Capture the Pool Name	Input	FreeText	150	Mandatory	
Pool Description	Capture the Pool Description	Input	FreeText	600	Mandatory	
Pool Currency	Capture the Pool Currency	Input	LOV	3	Mandatory	

Pool amount	Capture the Pool amount	Input	Number	22,3	Mandatory	

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Collateral Id	Capture the Collateral Id	Input	LOV	16	Mandatory	
Collateral Description	System defaults the collateral Description	Display	FreeText	600		
Collateral Currency	System defaults the Collateral Currency	Display	LOV	3		
Collateral amount	System defaults the Collateral amount	Display	Number	22,3		
Contribution Amount	Capture the Pool Contribution Amount in Pool Currency	Input	Number	22,3		

Action Buttons on the footer

a. **Save & Close –** On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

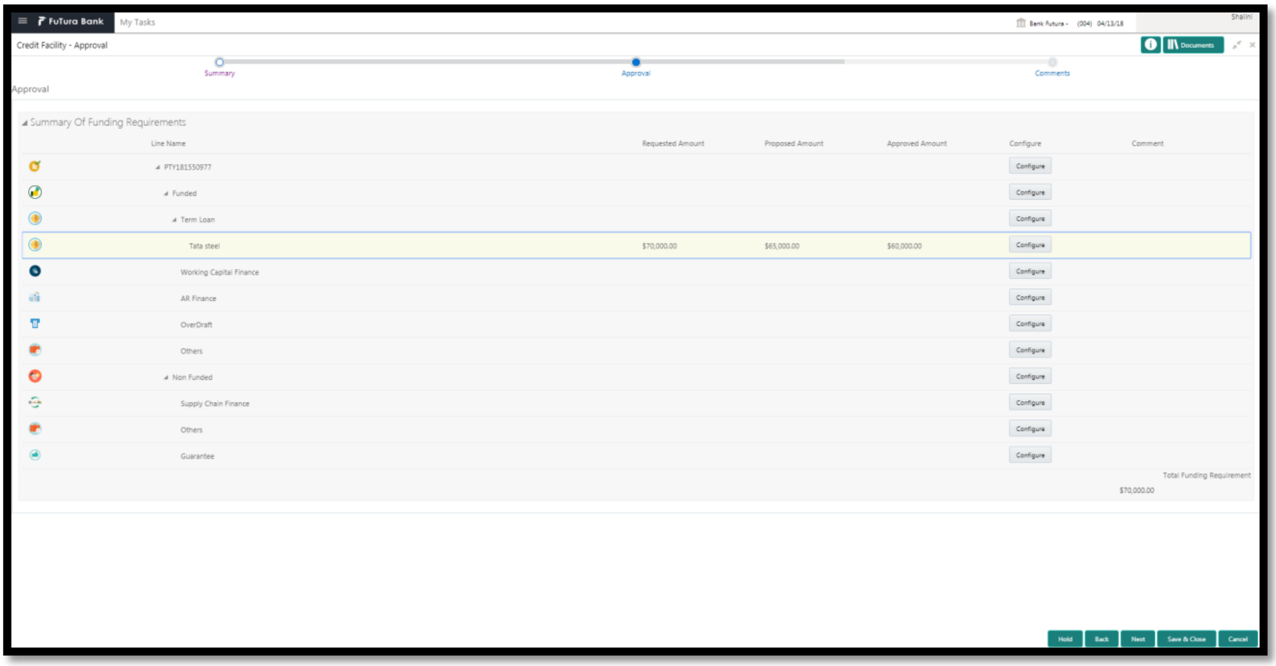
c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

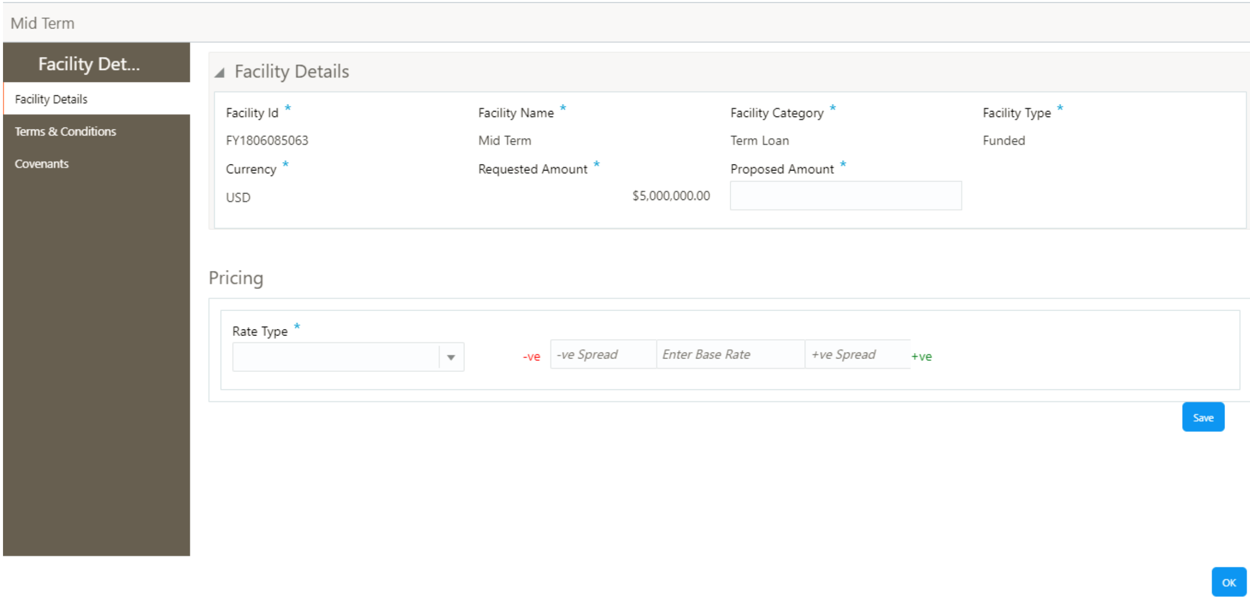
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.13.1.3 Limit Configuration

As a credit reviewer the user will review the customer details, his funding requirements, Proposed Amount, Quantitative Score, Qualitative Score, Legal and Risk score and will provide the approved amount by clicking on the Configure button.



a. **Configure –** On click of configure the facility details of the selected category can be configured.



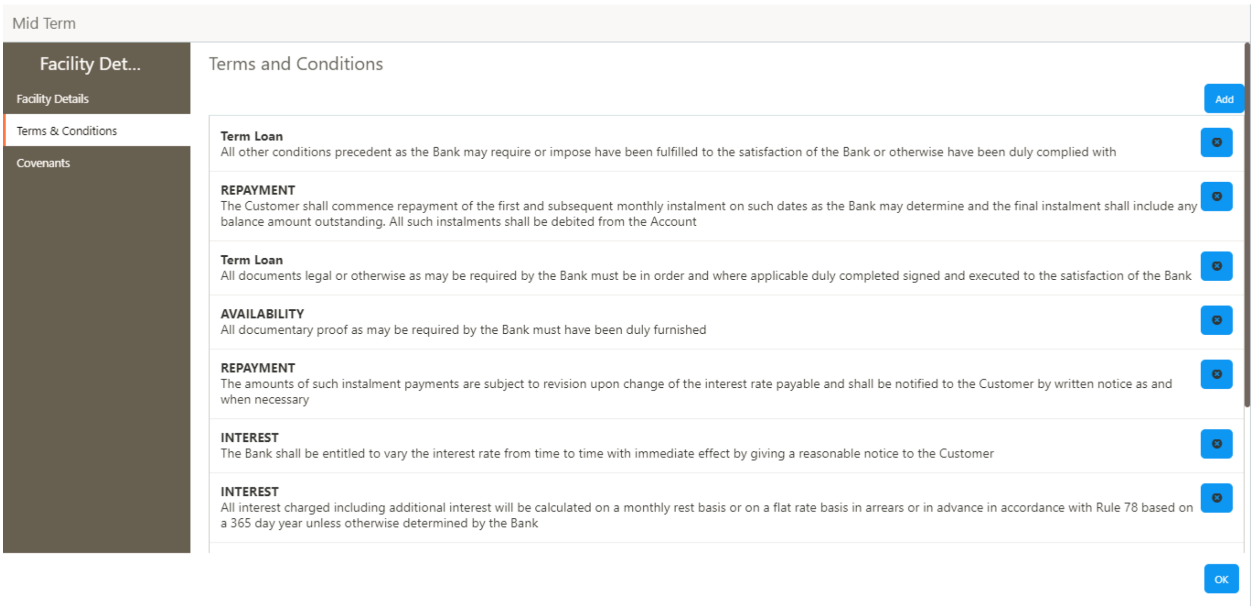
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Display	Number	22,3		
Approved Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Rate Type	Capture the Rate Type	Input	Dropdown	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0

Action Buttons on the footer

a. **Save**– On click of Save to save the changes.
b. **Ok** – click on Ok button to close the screen.

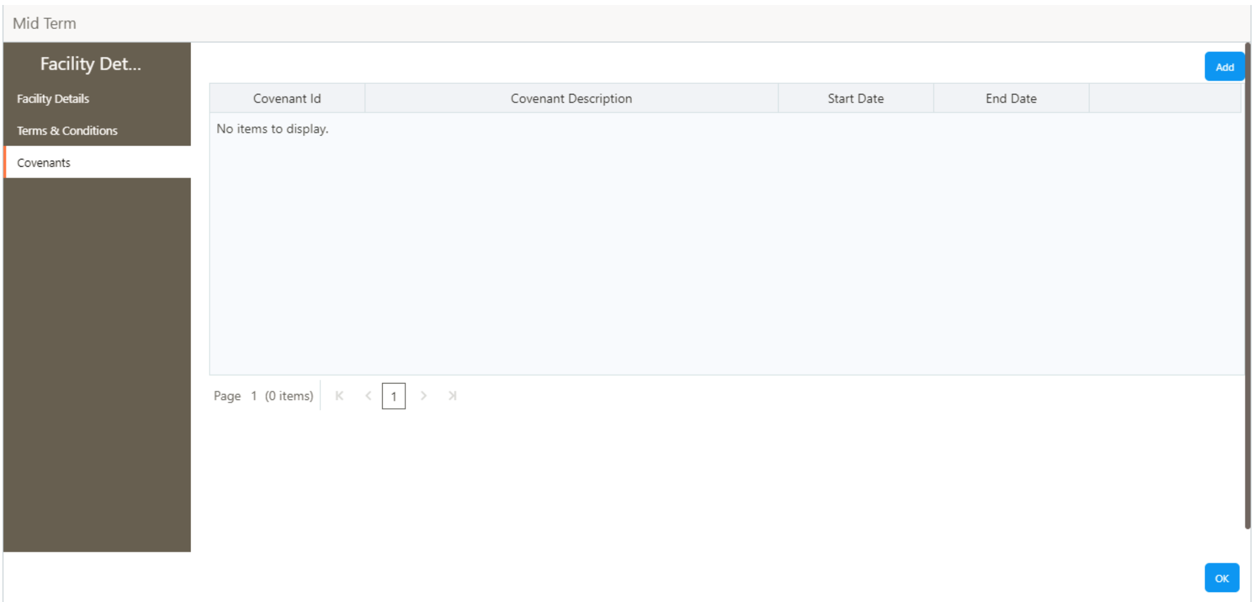
Terms and Conditions

The Term and Conditions will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the terms and conditions which are not applicable for the customer.



Covenants

The covenants will get defaulted based on the Category of the Facility like Term Loan, Working Capital Loan etc. User can remove the covenants which are not applicable for the customer.



Action Buttons on the footer

a. **Save & Close** – On click of Save & Close the screen gets closed.

b. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

c. Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

d. Next – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.

    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.13.1.4 Comments

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Comments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	Mandatory	

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
    a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
e) **Back** – On Click of Back, the previous screen will be opened.

2.14 Hand off to Back office System

Once collateral release has been successfully completed the collateral release will be handed off to the back office system. If the handoff fails then the task will be moved to the Manual Retry Stage.

2.15 Manual Retry

As a Credit Officer, the user can retry the hand off after solving the handoff failure issues.

The solving the handoff failure issue is a manual activity.

- Summary

2.15.1 Summary

The user can click on each of the tiles to view the detailed information of the Collateral.

The user can click on each of the tiles to view the detailed information of the Customer and his details.

Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Submit –** On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted and the data will be handed off to the backoffice in the following sequence
   a. Customer
   b. Collateral
   c. Collateral Pool
   d. Facilities

b) **Save & Close** – On click of Save & Close, the details of the captured will be saved.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

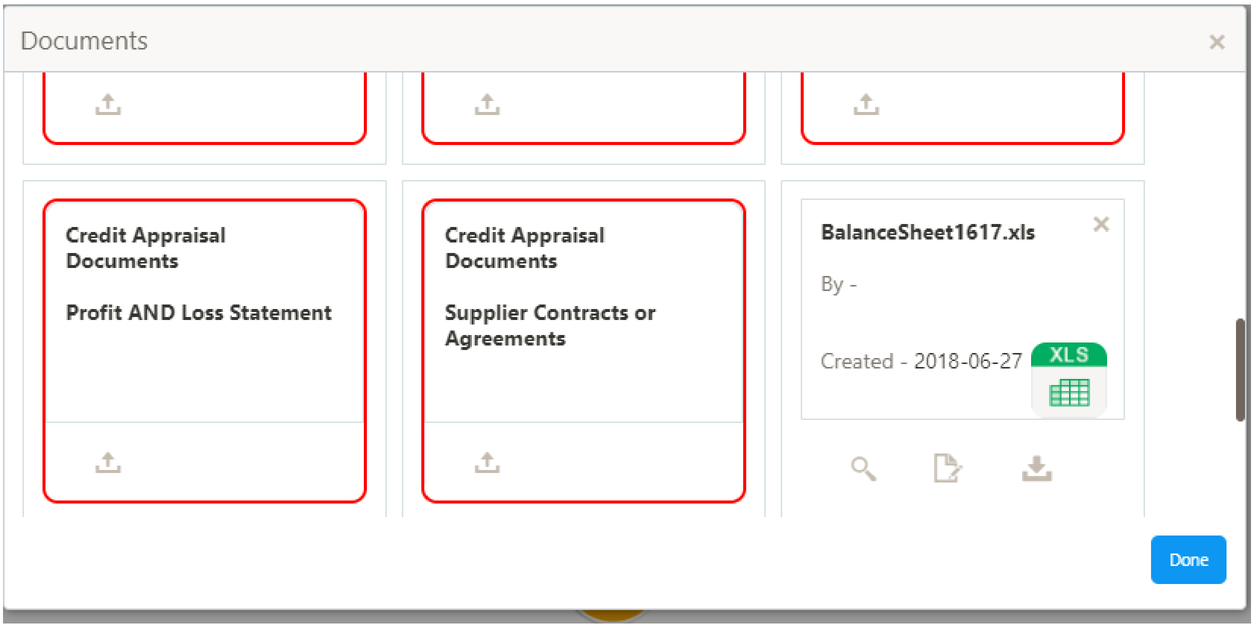
c) **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
   a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

d) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

3. Document Upload and Checklist

3.1 Document Upload

Documents to be uploaded and the checklist of verified for each stage of the process can be maintained. Click on the Documents button to view /upload the documents that has to be uploaded for the stage or to view/ upload the documents which are uploaded for the task.

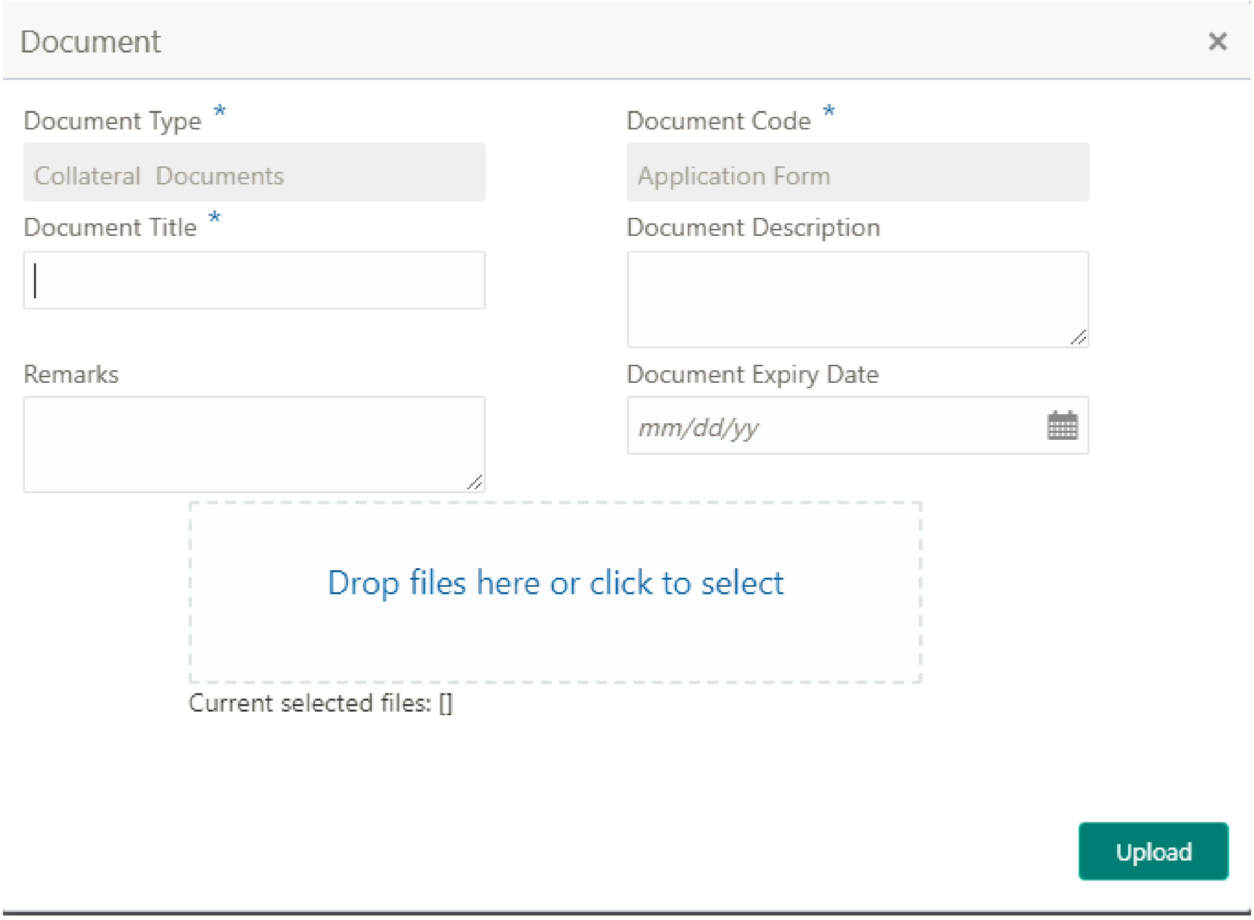


Action Buttons

After providing required data, you will be able to perform one of the below actions –

a) **Upload –** On click of Upload, the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be uploaded. This button will be visible only for the documents which are not yet uploaded.
b) **View** – On click of View button the document will be either downloaded or opened based on the browser capability. This button will be visible only for the documents which are already uploaded.
c) **Edit** – On Click of Edit the Document upload screen will be opened and the user can specify the document title, description, remarks, expiry date and select the document to be re-uploaded. This button will be visible only for the documents which are already uploaded.
d) **Download** – On Click of Download the document will be downloaded. This button will be visible only for the documents which are already uploaded.
e) **Delete** – This button will be visible only for the documents which are already uploaded. Click on the X button to delete the uploaded document.

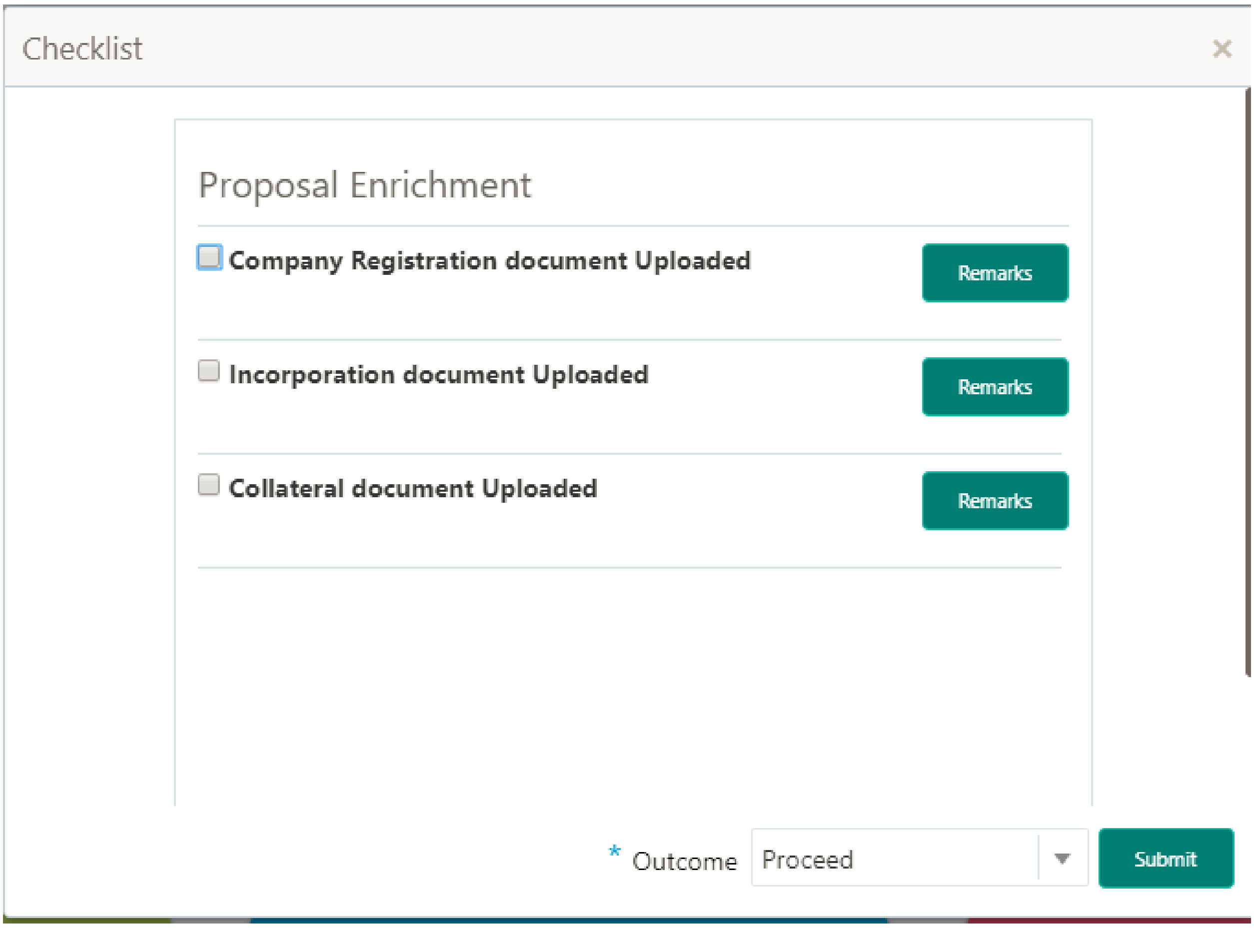
User can click on the upload button to upload the documents



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Document Type	System displays the document type	Display	Free Text		NA	
Document Code	System displays the document Code	Display	Free Text		NA	
Document Title	Specify the Document Title	Input	Free Text	30	Mandatory	
Document Description	Specify the short description of the document	Input	Free Text	150		
Remarks	Specify the remarks if any	Input	Free Text	150		
Document Expiry	Specify the Document Expiry Date	Input	Date			
Document Upload	Drag and Drop or click to select the file to be uploaded	Input	Document Upload			

3.2 Checklist

On click of the submit button the checklist for the stage of the process will be displayed. User can confirm each of the check list by clicking on the checkbox and can capture the remarks by clicking on the remarks button.



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Checklist Description	System displays the checklists maintained for the stage	Display	Free Text		Mandatory	Verify the entire checklist before clicking the submit button.
Remarks	Specify the remarks	Input	Button/Text		NA	

4. Reference and Feedback

4.1 References

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

- Oracle Banking Getting Started User Guide
- Security Management System User Guide
- Common Core User Guide
- Process Maintenance Worklist User Guide
- Oracle Banking Credit Facilities Process Management Installation Guides

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