

Credit Amendment User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Contents

1. Welcome to Oracle Banking Credit Facilities Process Management	6
1. Credit Amendment	7
1.1 Credit Amendment - Process Flow Diagram.....	7
1.2 Initiation	9
1.2.1 Basic Information.....	10
1.2.2 Comments	20
1.2.3 Amendment Summary.....	21
1.3 Credit Amendment Proposal Data Enrichment	23
1.3.1 Basic Information.....	23
1.3.2 Comments	33
1.3.3 Amendment Summary.....	34
1.4 Risk Evaluation.....	36
1.4.1 Customer Summary	36
1.4.2 Amendment Summary.....	37
1.4.3 Risk Evaluation.....	39
1.4.4 Comments	40
1.5 Legal Evaluation.....	41
1.5.1 Customer Summary	41
1.5.2 Amendment Summary.....	42
1.5.3 Legal Evaluation.....	44
1.5.4 Comments	45
1.6 Credit Evaluation	46
1.6.1 Customer Summary	46
1.6.2 Amendment Summary.....	47
1.6.2.1 Credit Evaluation	48
1.6.2.1.1 Financial Analysis.....	48
1.6.2.1.2 Collateral Analysis.....	49
1.6.2.1.3 Sector Analysis.....	51
1.6.2.1.4 Economic Outlook	52
1.6.2.1.5 Peer Analysis	53
1.6.2.1.6 Account Conduct	55
1.6.2.1.7 Covenant Analysis.....	57
1.6.2.1.8 T&C Analysis.....	59
1.6.2.2 Comments	60
1.7 Proposal Structuring.....	62

1.7.1	Customer Summary	62
1.7.2	Amendment Summary.....	63
1.7.3	Proposal Structuring.....	64
1.7.4	Comments	67
1.8	Proposal Review	68
1.8.1	Customer Summary	68
1.8.2	Amendment Summary.....	69
1.8.3	Proposal Review	70
1.8.4	Comments	70
1.9	Proposal Approval.....	72
1.9.1	Customer Summary	72
1.9.2	Amendment Summary.....	73
1.9.3	Proposal Approver.....	73
1.9.4	Comments	77
1.10	Draft Generation (Generate Credit Amendment Proposal).....	78
1.10.1	Customer Summary	78
1.10.2	Amendment Summary.....	79
1.10.3	Generate Credit Proposal	79
1.10.4	Comments	80
1.11	Customer Acceptance	82
1.11.1	Customer Summary	82
1.11.2	Amendment Summary.....	83
1.11.3	Customer Acceptance	83
1.11.4	Comments	84
1.12	Limit Configuration	86
1.12.1	Customer Summary	86
1.12.2	Amendment Summary.....	87
1.12.3	Collateral Pool	87
1.12.4	Limit Configuration	89
1.12.5	Comments	94
1.13	Hand off to Back office System	95
3.1	Manual Retry	96
3.1.1	Customer Summary	96
3.1.2	Amendment Summary.....	97
3.1.3	Collateral Pool	97
3.1.4	Limit Configuration	99
3.1.5	Comments	104

4.	Document Upload and Checklist	105
4.1	Document Upload.....	105
4.2	Checklist.....	107
5.	Reference and Feedback	108
5.1	References	108
5.2	Feedback and Support.....	108

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, modifying 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, modify 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.

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
- Handle Credit Amendment
- 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

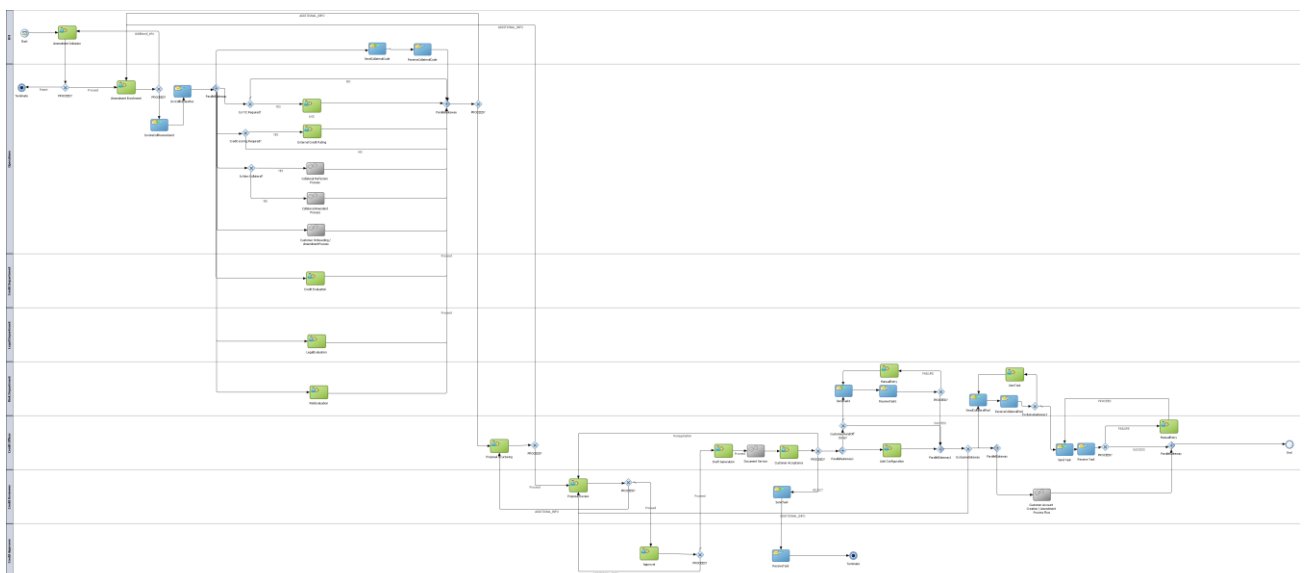
1. Credit Amendment

Credit amendment is the process of evaluating a customer's worthiness of being provided with the type of credit facility the borrower has asked for or enhancement request made on. 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..

The various activities performed for Credit amendment 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 Amendment Proposal
- Receive the customer acceptance of the Credit Amendment Proposal
- Limit Configuration

1.1 Credit Amendment - Process Flow Diagram



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

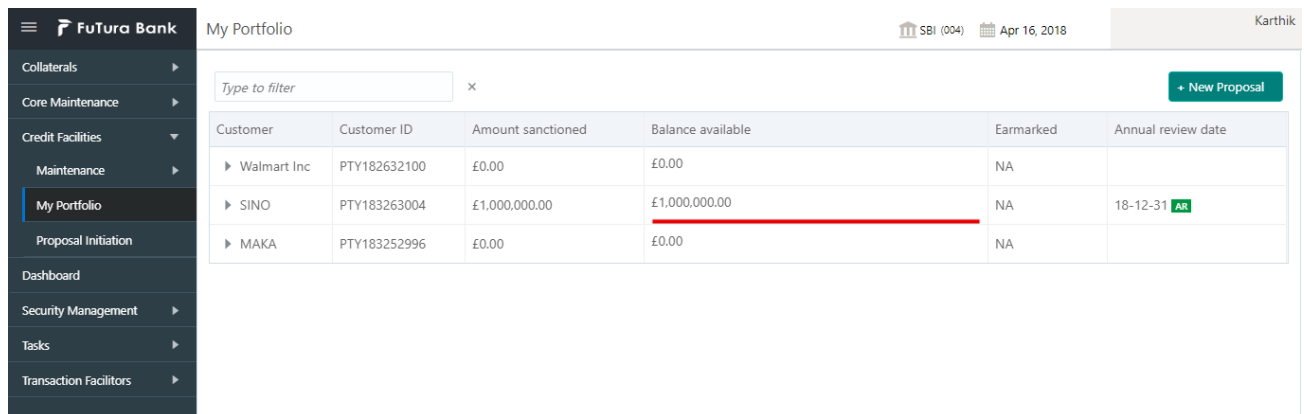
1. Initiation
2. Data Enrichment
3. Legal Evaluation
4. Risk Evaluation
5. Credit Evaluation
6. Proposal Structuring
7. Review & Recommendation
8. Approval
9. Draft Generation
10. Customer Acceptance
11. Limit Configuration
12. Manual Retry

1.2 Initiation

Credit Amendment Initiation is initiated when a customer approaches the bank and provides the application for credit amendment or when the Relationship Manager visits the customer location and Initiates the Credit Amendment 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 →My Portfolio

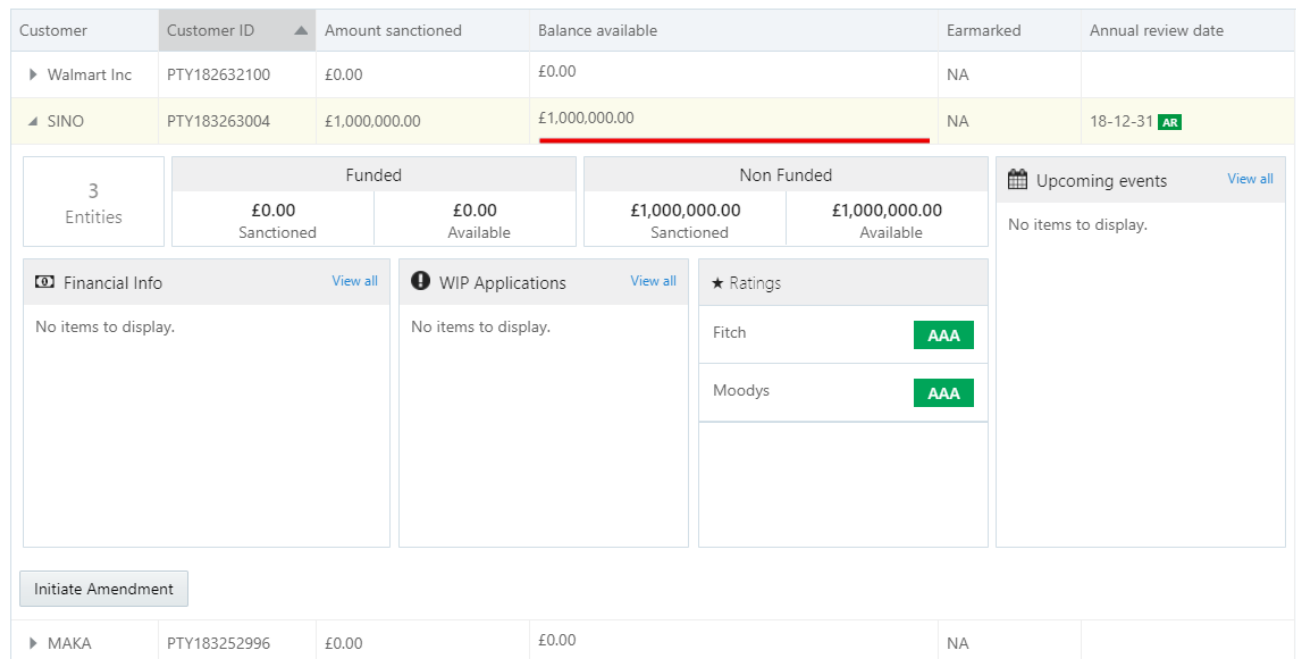


The screenshot displays the 'My Portfolio' interface. On the left is a dark sidebar menu with options like Collaterals, Core Maintenance, Credit Facilities, Maintenance, My Portfolio (selected), Proposal Initiation, Dashboard, Security Management, Tasks, and Transaction Facilitors. The main area has a top bar with 'FuTura Bank' logo, 'My Portfolio' title, user info 'SBI (004)' and 'Apr 16, 2018', and a 'Karthik' profile. Below the top bar is a filter input 'Type to filter' and a '+ New Proposal' button. A table lists customers:

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ Walmart Inc	PTY182632100	£0.00	£0.00	NA	
▶ SINO	PTY183263004	£1,000,000.00	£1,000,000.00	NA	18-12-31 AR
▶ MAKA	PTY183252996	£0.00	£0.00	NA	

From the 'menu bar', you can view the portfolio of customers linked to your id.

On expanding, further details on the customer selected furnished for review.



The expanded view for the 'SINO' customer shows a summary table and detailed information sections.

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review date
▶ Walmart Inc	PTY182632100	£0.00	£0.00	NA	
◀ SINO	PTY183263004	£1,000,000.00	£1,000,000.00	NA	18-12-31 AR

3 Entities		Funded		Non Funded		Upcoming events View all
£0.00 Sanctioned	£0.00 Available	£1,000,000.00 Sanctioned	£1,000,000.00 Available			
Financial Info View all No items to display.		WIP Applications View all No items to display.		Ratings Fitch AAA Moodys AAA		

[Initiate Amendment](#)

▶ MAKA	PTY183252996	£0.00	£0.00	NA	
--------	--------------	-------	-------	----	--

Click on "Initiate Amendment" will create a new Credit Amendment Task for the selected customer and redirect you to Credit Amendment Initiation screen.

1.2.1 Basic Information

The Relationship Manager can capture the basic information of the credit amendment request.

Generate Info Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

3 Entities

1.2M
0.8M
0.4M
0.0

Sanctioned Utilized

Funded Non funded

★ Ratings

Fitch AAA

Moody's AAA

Upcoming events

< December 2018 > 7-December-2018

WK S M T W T F S

47 1

48 2 3 4 5 6 7 8

No items to display.

View all

Hold Back Next Save & Close Cancel

Facilities Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

View Facilities Structure + ADD NEW

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date	
F182151800	Funded	GBP	£5,000,000.00	£0.00				Delete
F182151801	Non Funded	GBP	£1,000,000.00	£0.00				Delete

Hold Back Next Save & Close Cancel

Add/Modify Facility:

Facility Details

Facility Name *

Parent Facility Id

Facility Type *

Facility Category *

Enter facility name

Select

☐ Funded
☐ Non Funded

Currency *

Requested Amount *

Pricing

Covenant Details

Create

Close

Transfer Section under Facilities Tab:

Credit Facility Amendment - Initiation

i
Documents

Basic Info

Comments

Amendment Summary

Basic Info

SINO >

SINO

General
Facilities
Collaterals
Covenants
Terms & Conditions

Financial Document Upload

Facilities
Facility Transfer

Type to filter

Add

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Expiry date	Remove
TR1812079204	PTY183263004	PTY183263004		F182151801	£100,000.00	18-12-06	19-05-28	19-05-28	Remove

Hold

Back

Next

Save & Close

Cancel

Add Transfer:

Transfer Facility

From entity

PTY183263004 - SINO

To entity

Select from entity

From facility

Select from facility

To facility

Select to facility

Available amount

Available amount

Facility type

Facility type

Facility category

Facility category

Facility name

Facility name

Create

Close

Collateral Tab:

Credit Facility Amendment - Initiation

Documents

Basic Info

Comments

Amendment Summary

Basic Info

SINO >

SINO

General

Facilities

Collaterals

Covenants

Terms & Conditions

Financial Document Upload

+ ADD NEW

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value	Actions
COL222080046	Stock		1534910400000		
COL181980007	Machine		1534910400000		
COL181980010	Deposits		1534910400000		

Hold

Back

Next

Save & Close

Cancel

Add/Modify Collateral:

Collateral Details

Collateral Id

Collateral Description *

Collateral Currency *

Collateral Type *
Select Collateral Type
Charge Hierarchy *
☐ 1 ☐ 2 ☐ 3
Collateral Value *

Purpose Of Collateral *
Select Purpose

Save Cancel

Covenant Tab:

Credit Facility Amendment - Initiation

Basic Info
Comments
Amendment Summary

SINO >
SINO
General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Covenant List
Add Covenant

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target	Last Check Value	Last Check Result	Next Check Date	Linked Fac
No data to display.									

Hold Back Next Save & Close Cancel

Add Covenant:

Add Covenant

Covenant Id *
CVI201807270000

Covenant Name
sdfsfdsdf

Covenant Description
sdfsfdsf

Revision Frequency
Select Revision Frequency

Revision Days
Enter Revision Days

Notice Days *
Enter Notice Days

Covenant Type
Select Covenant Type

Covenant Check Condition
Select Covenant Check Condition

Classification Type *
Select Classification Type

Linkage Type *
Select Linkage Type

Formula Result
uib

Covenant Details

Start Date *
mmm d, y

End Date *
mmm d, y

Next Check Date *
mmm d, y

Result Value
Result Value

Target Value 1
9000

Target Value 2
Enter Target Value 2

Compliance Status
Select Compliance Status

Compliance Date
mmm d, y

Waiver Status
Select Waiver Status

Save Cancel

Terms & Conditions Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants **Terms & Conditions** Financial Document Upload

Type to filter

+ ADD NEW

Condition Code	Type	Facility ID	Terms & Conditions	Actions
No data to display.				

Hold Back Next Save & Close Cancel

Add Terms & Condition:

Add Terms and Conditions

T&C Type *

☐ Pre-disbursement

☐ Post-disbursement

Condition Code *

Facility ID *

Terms & Conditions *

Add Cancel

Financial Document Upload:

Financial Document

Balance Sheet Profit Loss Statement Cash Flow Statement

Add

Period	Type	Status	Actions
No data to display.			

Done

Add New/ Modify Facility Details:

1. Facility Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Facility Name	Enter the Facility name	Input	Text	M	
Party Facility Id	Select the party facility id	Input	Dropdown	O	Public/Private/Partnership/Others
Facility Type	Select the Facility Type	Input	Radio Button	M	Funded/Non-Funded
Facility Category	Select the Facility Category	Input	Dropdown	M	
Currency	Select the Currency	Input	Dropdown	M	
Requested Amount	Enter the Requested Amount	Input	Text	M	Number should be greater than 0

2. Pricing Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Rate Type	Enter the Rate type	Input	Drop Down	M	Fixed/Floating/Libor
-ve Spread	Enter the negative spread	Input	Text	O	Value should be between -20 and 0
Base Rate	Enter the Base rate	Input	Text	M	
+ve Spread	Enter the positive spread	Input	Text	O	Value should be between 0 and 20

3. Add/Modify Covenant Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	

Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale covenants/cash payout covenants//management,Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between
Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	

Compliance Status	Select the compliance status	Input	Drop down	O	Due/Overdue/Waived/Compl ied
-------------------	------------------------------	-------	-----------	---	---------------------------------

4. Add/Modify Facility Transfer Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
To Entity	Select the value of To Entity	Input	Drop Down	O	
From Facility	Select the value of From Facility	Input	Drop Down	O	
To Facility	Select the value of To Facility	Input	Drop Down	O	
Transfer Currency	Select the transfer currency	Input	Drop Down	M	
Transfer Amount	Enter the value of the transfer amount	Input	Number	M	Value should be greater than or equal to 0
Effective From	Select the effective date	Input	Date	M	
Expiry Date	Select the expiry date	Input	Date	M	

5. Add/Modify Collateral Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Collateral Type	Select the collateral type	Input	Drop Down	M	Machine/Deposits/Bond/Stock/Fund/Vehicle/Guarantee/Property/Aircraft/Insurance/Precious Metals/Ship/Account Receivables/Cash Collaterals/Inventory

Collateral Description	Enter the collateral description	Input	Text Area	M	
Charge Hierarchy	Select the charge hierarchy	Input	Radio Button	M	1 2 3
Collateral Currency	Select the collateral currency	Input	Drop Down	M	
Collateral Value	Enter the collateral value	Input	Text Area	M	

6. Add/Modify Covenant Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	
Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale covenants/cash payout covenants//management,Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between

Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/OverDue/Waived/Complied

7. Add/Modify Terms and Conditions Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
T & C Type	Select the terms & conditions type	Input	Radio Button	M	Pre-disbursement/Post-disbursement
Facility ID	Select the Facility ID	Input	Drop down	M	
Condition Code	Enter the condition code	Input	Text	M	
Terms & Conditions	Enter the Terms & Conditions	Input	Text Area	M	

8. Financial Info Details:

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 Return on Investment	Input	Numeric	6,3	M	
Return on Equity	Capture the Return on Equity	Input	Numeric	6,3	M	
Return on Asset	Capture the Return 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. **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.

1.2.2Comments

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

Credit Facility Amendment - Initiation

Basic Info Comments Amendment Summary

Comments

Submit

No items to display.

Hold Back Next Save & Close Cancel

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.

1.2.3Amendment Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

Credit Facility Amendment - Initiation

Basic Info Comments Amendment Summary

Amendment Summary

Facilities		Collaterals		Covenants		Terms & conditions	
0	0	0	0	0	0	0	0
Newly Added	Edited Existing	Newly Added	Edited Existing	Newly Added	Edited Existing	Newly Added	Edited Existing

Facilities

[View Facilities Structure](#)

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
Initializing...							

Collaterals

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value
No data to display.				

-

Hold Back Next Save & Close Submit Cancel

Action Buttons on the footer

- 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.
- 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
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.3 Credit Amendment Proposal Data Enrichment

Menu→Task →Free task

(Screen)

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

1.3.1 Basic Information

The Relationship Manager can capture the basic information of the credit amendment request.

Generate Info Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

3 Entities

1.2M 0.8M 0.4M 0.0

Sanctioned Utilized

Funded Non funded

★ Ratings

Fitch AAA

Moody's AAA

Upcoming events View all

< December 2018 > 7-December-2018

WK S M T W T F S No items to display.

47 1

48 2 3 4 5 6 7 8

Hold Back Next Save & Close Cancel

Facilities Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

View Facilities Structure + ADD NEW

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F182151800	Funded	GBP	£5,000,000.00	£0.00			Delete
F182151801	Non Funded	GBP	£1,000,000.00	£0.00			Delete

Hold Back Next Save & Close Cancel

Add/Modify Facility:

Facility Details

Facility Details

Facility Name *

Enter facility name

Parent Facility Id

Select

Facility Type *

☐ Funded
☐ Non Funded

Facility Category *

Currency *

Requested Amount *

Pricing

Covenant Details

Create

Close

Transfer Section under Facilities Tab:

Credit Facility Amendment - Initiation

Basic Info

Comments

Amendment Summary

SINO

General

Facilities

Collaterals

Covenants

Terms & Conditions

Financial Document Upload

Facilities

Facility Transfer

Type to filter

×

Add

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Expiry date	Remove
TR1812079204	PTY183263004	PTY183263004		F182151801	£100,000.00	18-12-06	19-05-28	19-05-28	Remove

Hold

Back

Next

Save & Close

Cancel

Add Transfer:

24

Transfer Facility

From entity

PTY183263004 - SINO

To entity

Select from entity

From facility

Select from facility

To facility

Select to facility

Available amount

Available amount

Facility type

Facility type

Facility category

Facility category

Facility name

Facility name

Create

Close

Collateral Tab:

Credit Facility Amendment - Initiation

Documents

Basic Info

Comments

Amendment Summary

SINO >

SINO

General

Facilities

Collaterals

Covenants

Terms & Conditions

Financial Document Upload

+ ADD NEW

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value	Actions
COL222080046	Stock		1534910400000		
COL181980007	Machine		1534910400000		
COL181980010	Deposits		1534910400000		

Hold

Back

Next

Save & Close

Cancel

Add/Modify Collateral:

Collateral Details

Collateral Id

Collateral Description *

Collateral Currency *

Purpose Of Collateral *
Select Purpose

Collateral Type *
Select Collateral Type
Charge Hierarchy *
☐ 1 ☐ 2 ☐ 3
Collateral Value *

Save Cancel

Covenant Tab:

Credit Facility Amendment - Initiation

Basic Info
Comments
Amendment Summary

SINO >
SINO
General Facilities Collaterals **Covenants** Terms & Conditions Financial Document Upload

Covenant List
Add Covenant

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target	Last Check Value	Last Check Result	Next Check Date	Linked Fac
No data to display.									

Hold Back Next Save & Close Cancel

Add Covenant:

Add Covenant

Covenant Id *
CVI201807270000

Covenant Name
sdfsfdsdf

Covenant Description
sdfsfdf

Revision Frequency
Select Revision Frequency

Revision Days
Enter Revision Days

Notice Days *
Enter Notice Days

Covenant Type
Select Covenant Type

Covenant Check Condition
Select Covenant Check Condition

Classification Type *
Select Classification Type

Linkage Type *
Select Linkage Type

Formula Result
uib

Covenant Details

Start Date *
mmm d, y

End Date *
mmm d, y

Next Check Date *
mmm d, y

Result Value
Result Value

Target Value 1
9000

Target Value 2
Enter Target Value 2

Compliance Status
Select Compliance Status

Compliance Date
mmm d, y

Waiver Status
Select Waiver Status

Save Cancel

Terms & Conditions Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants **Terms & Conditions** Financial Document Upload

Type to filter

+ ADD NEW

Condition Code	Type	Facility ID	Terms & Conditions	Actions
No data to display.				

Hold Back Next Save & Close Cancel

Add Terms & Condition:

Add Terms and Conditions

T&C Type *

☐ Pre-disbursement

☐ Post-disbursement

Condition Code *

Facility ID *

Terms & Conditions *

Add Cancel

Financial Document Upload:

Financial Document

Balance Sheet Profit Loss Statement Cash Flow Statement

Add

Period	Type	Status	Actions
No data to display.			

Done

Add New/ Modify Facility Details:

9. Facility Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Facility Name	Enter the Facility name	Input	Text	M	
Party Facility Id	Select the party facility id	Input	Dropdown	O	Public/Private/Partnership/Others
Facility Type	Select the Facility Type	Input	Radio Button	M	Funded/Non-Funded
Facility Category	Select the Facility Category	Input	Dropdown	M	
Currency	Select the Currency	Input	Dropdown	M	
Requested Amount	Enter the Requested Amount	Input	Text	M	Number should be greater than 0

10. Pricing Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Rate Type	Enter the Rate type	Input	Drop Down	M	Fixed/Floating/Libor
-ve Spread	Enter the negative spread	Input	Text	O	Value should be between -20 and 0
Base Rate	Enter the Base rate	Input	Text	M	
+ve Spread	Enter the positive spread	Input	Text	O	Value should be between 0 and 20

11. Add/Modify Covenant Details

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	

Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale covenants/cash payout covenants//management,Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between
Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	

Compliance Status	Select the compliance status	Input	Drop down	O	Due/Overdue/Waived/Compl ied
-------------------	------------------------------	-------	-----------	---	---------------------------------

12. Add/Modify Facility Transfer Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
To Entity	Select the value of To Entity	Input	Drop Down	O	
From Facility	Select the value of From Facility	Input	Drop Down	O	
To Facility	Select the value of To Facility	Input	Drop Down	O	
Transfer Currency	Select the transfer currency	Input	Drop Down	M	
Transfer Amount	Enter the value of the transfer amount	Input	Number	M	Value should be greater than or equal to 0
Effective From	Select the effective date	Input	Date	M	
Expiry Date	Select the expiry date	Input	Date	M	

13. Add/Modify Collateral Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Collateral Type	Select the collateral type	Input	Drop Down	M	Machine/Deposits/Bond/Stock/Fund/Vehicle/Guarantee/Property/Aircraft/Insurance/Precious Metals/Ship/Account Receivables/Cash Collaterals/Inventory

Collateral Description	Enter the collateral description	Input	Text Area	M	
Charge Hierarchy	Select the charge hierarchy	Input	Radio Button	M	1 2 3
Collateral Currency	Select the collateral currency	Input	Drop Down	M	
Collateral Value	Enter the collateral value	Input	Text Area	M	

14. Add/Modify Covenant Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	
Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale covenants/cash payout covenants//management,Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between

Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/OverDue/Waived/Complied

15. Add/Modify Terms and Conditions Details:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
T & C Type	Select the terms & conditions type	Input	Radio Button	M	Pre-disbursement/Post-disbursement
Facility ID	Select the Facility ID	Input	Drop down	M	
Condition Code	Enter the condition code	Input	Text	M	
Terms & Conditions	Enter the Terms & Conditions	Input	Text Area	M	

16. Financial Info Details:

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 Return on Investment	Input	Numeric	6,3	M	
Return on Equity	Capture the Return on Equity	Input	Numeric	6,3	M	
Return on Asset	Capture the Return on Asset	Input	Numeric	6,3	M	

Action Buttons on the footer

- c. **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.
- 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.

1.3.2Comments

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

Credit Facility Amendment - Initiation

Basic Info | **Comments** | Amendment Summary

Comments

No items to display.

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

- c. **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.

- d. **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.

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

1.3.3Amendment Summary

The summary of various changes captured as a part of this application is listed in this screen for review before submitting the request. The User will be able to review the following

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

Credit Facility Amendment - Initiation

Basic Info Comments Amendment Summary

Amendment Summary

Facilities		Collaterals		Covenants		Terms & conditions	
0	0	0	0	0	0	0	0
Newly Added	Edited Existing	Newly Added	Edited Existing	Newly Added	Edited Existing	Newly Added	Edited Existing

Facilities

[View Facilities Structure](#)

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
Initializing...							

Collaterals

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value
No data to display.				

-

Hold Back Next Save & Close Submit Cancel

Action Buttons on the footer

- 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.
- 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
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Back** – On Click of Back, the previous screen will be opened.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.4 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.

- Customer Summary
- Amendment Summary
- Risk Evaluation
- Comments

1.4.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Risk Evaluation

Customer Summary Amendment Summary Risk Evaluation Comments

Customer Summary

Customer Info

, an entity operating in 1 industries and established as a Company with rating (unavailable)

Customer ID PTY183263004 Reg. no Legal Status SIC Code Management Other bankers

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£5,001,800.00	£0.00	£0.00	(-£5,001,800.00)
Total Non-Fund Based	£1,000,000.00	£0.00	£0.00	(-£1,000,000.00)
Total Facility	£6,001,800.00	£0.00	£0.00	(-£6,001,800.00)

Collateral

New collateral - £0.00 Existing collateral - £0.00

★ Ratings
No items to display.

⚠ Exceptions [View all](#)
No items to display.

📌 WIP Applications [View all](#)
No items to display.

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- Save & Close** – On click of Save & Close the screen gets closed.
- 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 mandatory fields have been captured.
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.4.2Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Risk Evaluation

Customer Summary

Amendment Summary

Risk Evaluation

Comments

Amendment Summary

SINO >

Amendment impact overview

Facilities

Collaterals

Covenants

Terms & conditions

View Facilities Structure

+ ADD NEW

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date	
F183389019	Funded	GBP	£1,800.00		£1,500.00			<div>Delete</div>

Hold

Back

Next

Save & Close

Cancel

Credit Facility Amendment - Risk Evaluation

Customer Summary

Amendment Summary

Risk Evaluation

Comments

Amendment Summary

SINO >

Amendment impact overview

Facilities

Collaterals

Covenants

Terms & conditions

+ ADD NEW

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value	Actions
FC1812043271	Machine	1			<div>Delete</div>
FC1812043275	Property	2			<div>Delete</div>

Hold

Back

Next

Save & Close

Cancel

Credit Facility Amendment - Risk Evaluation

Customer Summary Amendment Summary Risk Evaluation Comments

Amendment Summary

SINO >

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Covenant List

Add Covenant

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target	Last Check Value	Last Check Result	Next Check Date	Linked Facility
No data to display.									

Hold Back Next Save & Close Cancel

Credit Facility Amendment - Risk Evaluation

Customer Summary Amendment Summary Risk Evaluation Comments

Amendment Summary

SINO >

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Type to filter x + ADD NEW

Condition Code	Type	Facility ID	Terms & Conditions	Actions
No data to display.				

Hold Back Next Save & Close Cancel

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.

1.4.3 Risk 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.

Credit Facility Amendment - Risk Evaluation

Customer Summary Amendment Summary Risk Evaluation Comments

Risk Evaluation

Walmart

Score

0

Previous Category Next Category

Category Name A

Category 1 Question 1 risk

Category 1 Question 2 risk

Comment

Comment

Hold Back Next Save & Close Cancel

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

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

1.4.4Comments

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.

1.5 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.

- Customer Summary
- Amendment Summary
- Legal Evaluation
- Comments

1.5.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Legal Evaluation

Customer Summary

Customer Info

Walmart, an entity operating in 1 industries and established as a Public Company with rating (unavailable)

Customer ID: PTY183232942, Reg. no: 2342, Legal Status: Public, SIC Code, Management: 0, Other bankers: 0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Collateral

New collateral - £0.00, Existing collateral - £0.00

★ Ratings: No items to display.

⚠ Exceptions: No items to display. [View all](#)

📌 WIP Applications: No items to display. [View all](#)

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- e. **Save & Close** – On click of Save & Close the screen gets closed.
- f. **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.

1.5.2Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Legal Evaluation

Customer Summary

Amendment Summary

Legal Evaluation

Comments

Amendment Summary

Amendment impact overview

Facilities

Collaterals

Covenants

Terms & conditions

View Facilities Structure

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
Initializing...							

Hold

Back

Next

Save & Close

Cancel

Credit Facility Amendment - Legal Evaluation

Customer Summary

Amendment Summary

Legal Evaluation

Comments

Amendment Summary

Amendment impact overview

Facilities

Collaterals

Covenants

Terms & conditions

Collateral Id	Collateral Type	Charge Hierarchy	Valuation Date	Latest Value
No data to display.				

Hold

Back

Next

Save & Close

Cancel

Credit Facility Amendment - Legal Evaluation

Customer Summary Amendment Summary Legal Evaluation Comments

Amendment Summary

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Covenant List

Add Covenant

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target	Last Check Value	Last Check Result	Next Check Date	Linked Facility
No data to display.									

Hold Back Next Save & Close Cancel

Credit Facility Amendment - Legal Evaluation

Customer Summary Amendment Summary Legal Evaluation Comments

Amendment Summary

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Type to filter

Condition Code	Type	Facility ID	Terms & Conditions
No data to display.			

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- g. **Save & Close** – On click of Save & Close the screen gets closed.
- h. **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.

1.5.3 Legal 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 gets 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

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

1.5.4 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.

1.6 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.

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

- Customer Summary
 - Financial Analysis
 - Collateral Analysis
 - Sector Analysis
 - Economic Outlook
 - Peer Analysis
 - Account Conduct
 - Covenant Analysis
 - T&C Analysis
- Comments

1.6.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Credit Evaluation

Customer Summary

Amendment Summary

Credit evaluation

Comments

Customer Info

Walmart , an entity operating in 1 industries and established as a Public Company with rating (unavailable)

Customer ID

PTY183232942

Reg. no

2342

Legal Status

Public

SIC Code

Management

0

Other bankers

0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Collateral

New collateral - £0.00

Existing collateral - £0.00

★ Ratings

No items to display.

⚠ Exceptions

View all

No items to display.

📄 WIP Applications

View all

No items to display.

Hold

Back

Next

Save & Close

Cancel

Action Buttons on the footer

- i. **Save & Close** – On click of Save & Close the screen gets closed.
- j. **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.

1.6.2Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Credit Evaluation

Customer Summary Amendment Summary Credit evaluation Comments

Amendment Summary

Walmart

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

View Facilities Structure

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
Initializing...							

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- k. **Save & Close** – On click of Save & Close the screen gets closed.
- l. **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.

1.6.2.1 Credit Evaluation

The credit officer can review the details.

Click on each of the section will provide detailed analysis data on the section.

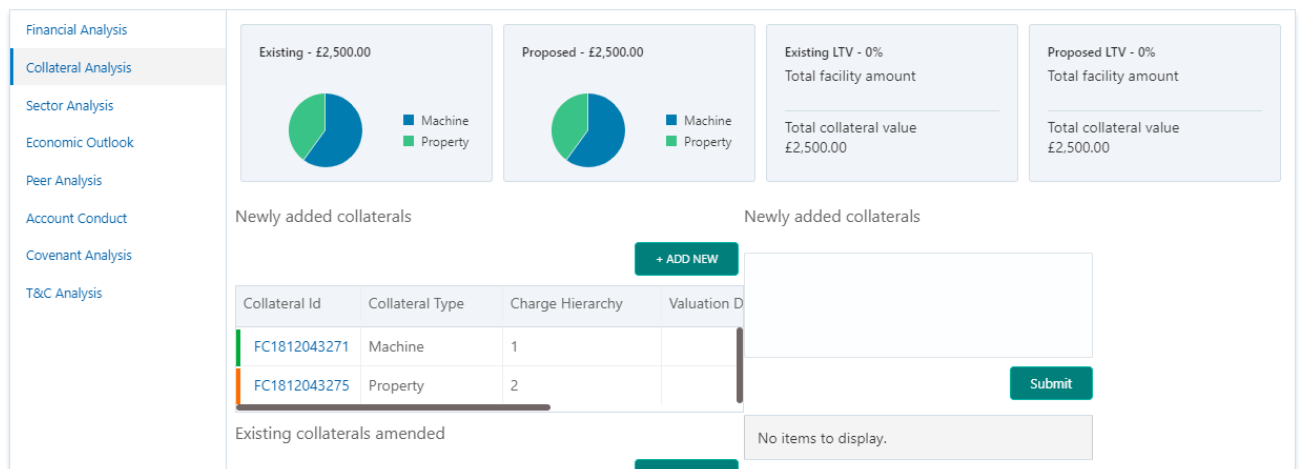
1.6.2.1.1 Financial Analysis

Financial Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Category	Displays the category	Display	Read Only		
Shows results for	Select the year	Input	Drop Down		
Score	Displays the total score of all	Display	Read Only		

	the financial ratio				
Comments	Enter the comments for the particular stage	Input	Text Area	0	
Ratio	Displays the financial ratio description	Display	Read Only		
Year	Displays the selected year	Display	Read Only		
Score	Displays the score for each financial ratio	Display	Read Only		

1.6.2.1.2 Collateral Analysis



Collateral Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Existing	Displays the existing collateral type count and total collateral value	Display	Read Only		

Proposed	Displays the proposed collateral type count and total collateral value	Display	Read Only		
Existing LTV	Displays existing LTV, total collateral value and total facility amount	Display	Read Only		
Proposed LTV	Displays proposed LTV, total collateral value and total facility amount	Display	Read Only		
Comments	Enter the comments for the particular stage	Input	Text Area	0	

New/Existing Collaterals amended/ Existing Collaterals without changes:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Collateral Id	Displays the collateral Id	Display	Read Only		
Collateral Type	Displays the collateral Type	Display	Read Only		
Charge Hierarchy	Displays the charge hierarchy	Display	Read Only		
Valuation Date	Displays the valuation Date	Display	Read Only		
Latest Value	Displays the latest value	Display	Read Only		

1.6.2.1.3 Sector Analysis

Financial Analysis
Collateral Analysis
Sector Analysis
Economic Outlook
Peer Analysis
Account Conduct
Covenant Analysis
T&C Analysis

Score

0

Next Category

Previous Category

Category Name A

Category 1 Question 1

Comment

Category 1 Question 2

Comment

Comment

Sector Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Hold Level	Displays the Hold Level value	Display	Read Only		
Available	Display the available amount	Display	Read Only		
Proposed	Displays the proposed amount	Display	Read Only		
LTV guideline	Displays the value of LTV guideline value	Display	Read Only		
LTV proposed	Displays the value of LTV proposed value	Display	Read Only		
Actual Covenant	Displays the actual covenant count	Display	Read Only		
Proposed Covenant	Displays the proposed covenant count	Display	Read Only		
Actual T & C	Displays the actual	Display	Read Only		

	terms & conditions count				
Proposed T & C	Displays the proposed terms & conditions count	Display	Read Only		
Category	Displays the category	Display	Read Only		
Score	Displays the total score	Display	Read Only		
Questions	Displays the questions	Display	Read Only		
Comments	Enter the comments for the particular stage	Input	Text Area	0	
Select	Select the answer for each question	Input	Dropdown		
Comments	Enter the comments for the particular stage	Input	Text Area		

1.6.2.1.4 Economic Outlook

Financial Analysis
Collateral Analysis
Sector Analysis
Economic Outlook
Peer Analysis
Account Conduct
Covenant Analysis
T&C Analysis

Domestic

Global

Score

0

Next Category

Previous Category

Consumer Demand

Number of suppliers

Switching Cost

Comment

Comment

Financial Analysis
Collateral Analysis
Sector Analysis
Economic Outlook
Peer Analysis
Account Conduct
Covenant Analysis
T&C Analysis

Domestic

Global

Score
0

Previous Category
Next Category

Outreach

Number of continents
Geographically restricted

▼

▼

Comment
Comment

Economic Outlook:

Domestic/Global:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Category	Displays the category	Display	Read Only		
Score	Displays the total score	Display	Read Only		
Questions	Displays the questions	Display	Read Only		
Select	Select the answer for each question	Input	Dropdown		
Comments	Enter the comments for the particular stage	Input	Text Area	O	

1.6.2.1.5 Peer Analysis

Peer Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
------------	-------------	----------------	-------------	--------------------	------------------

Period	Select the period	Input	Drop down		
Quarter	Select the quarter	Input	Drop down		
Select Customer	Select the customer	Button	Button		
Customer ID	Displays the customer ID	Display	Read Only		
Customer Name	Displays the customer name	Display	Read Only		
Sector	Displays the sector	Display	Read Only		
Industry	Displays the industry	Display	Read Only		
Sub-Industry	Displays the sub-industry	Display	Read Only		
Ratio	Displays the ratio	Display	Read Only		
Benchmark	Displays the Benchmark	Display	Read Only		
Value	Displays the value	Display	Read Only		
Customer	Displays the customer Name	Display	Read Only		
Comments	Displays the comments for the particular stage	Display	Read Only	O	

1.6.2.1.6 Account Conduct

Financial Analysis
Collateral Analysis
Sector Analysis
Economic Outlook
Peer Analysis
Account Conduct
Covenant Analysis
T&C Analysis

Current Accounts

1 Total Accounts

1 Accounts in excess

Loan Accounts

Total Accounts

Accounts in excess

Deposit Accounts

1 Total Accounts

\$90,000.00

Cumulative Balance

Current Accounts

Loan Accounts

Deposit Accounts

Current Account Performance
Fetch | Upload as on 2018-12-07T16:37:22.358

Refresh Add View Edit Delete

Comments

Current Account No	Average Credit Balance	Average Debit Balance	Limit	Current
--------------------	------------------------	-----------------------	-------	---------

Account Conduct:

Current/Loan/Deposit Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Total Accounts	Displays the count of total current /loan /deposit accounts	Display	Read Only		
Accounts in excess	Displays the count of current /loan accounts in excess	Display	Read Only		
Cumulative Deposit Account	Displays the cumulative deposit balance	Display	Read Only		
Comments	Enter the comments for the particular stage	Input	Text Area	O	

Current Accounts:

Add/Modify Current Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Current Account No	Enter the Current Account Number	Input	Text	M	
Currency	Selects the currency	Input	Drop Down	M	
Average Credit Balance	Enter the average credit balance	Input	Text	M	
Average Debit Balance	Enter the average debit balance	Input	Text	M	
Limit	Enter the limit	Input	Text	O	
Current Balance	Enter the current balance	Input	Text	O	
No of excess in 6 months	Enter the number of excess in 6 months	Input	Text	O	

Loan Accounts:

Add/Modify Loan Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Loan Account No	Enter the Loan Account Number	Input	Text	M	
Currency	Selects the currency	Input	Drop Down	M	
Sanctioned Amount	Enter the sanctioned amount	Input	Text	M	
Tenor	Enter the tenor in months	Input	Text	O	
EMI Paid	Enter the paid EMI	Input	Text	O	

EMI Re- maining	Enter the EMI Re- maining	Input	Text	O	
Balance Outstand- ing	Enter the balance outstand- ing	Input	Text	O	
Discrepan- cy	Select dis- crepancy	Input	Switch	O	

Deposit Accounts:

Add/Modify Deposit Accounts:

Field Name	Descrip- tion	Attrib- ute Type	Object Type	Mandato- ry/Optional	Field Validation
Deposit Account No	Enter the Deposit Account Number	Input	Text	M	
Account Type	Select the account type	Input	Drop Down	M	
Branch	Enter the branch	Input	Text	O	
Currency	Selects the currency	Input	Drop Down	O	
Balance	Enter the balance	Input	Text	O	

1.6.2.1.7 Covenant Analysis

Financial Analysis

Collateral Analysis

Sector Analysis

Economic Outlook

Peer Analysis

Account Conduct

Covenant Analysis

T&C Analysis

3

No of new covenants proposed

3

No of existing covenants

New covenant proposed

Covenant List

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target	Last Check Value	Last Check Result
CVI330345345	test desc		MONTHLY	18-11-15	5000345	5000345	OVDU
CVI201807270002	sdfsf sdf		sample	18-12-01	9000	9000	DUE
CVI201807270002	sdfsf sdf		MONTHLY	18-12-01	9000	9000	DUE

Covenant Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
No of new covenants proposed	Displays the total number of new covenants proposed	Display	Read Only		
No of existing covenants	Displays the total number of existing covenants	Display	Read Only		

New covenant proposed/Existing covenant past performance:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant ID	Displays the covenant ID	Display	Read Only		
Covenant Name	Displays the name of the covenant	Display	Read Only		
Covenant Type	Displays the type of the covenant	Display	Read Only		
Frequency	Displays the frequency of the covenant	Display	Read Only		
Start Date	Display the start date of the covenant	Display	Read Only		
Target	Displays the target of the covenant	Display	Read Only		
Last Check Value	Displays the last check value of the covenant	Display	Read Only		

Last Check Result	Displays the last check result	Display	Read Only		
Next Check Date	Displays the last check date of the covenant	Display	Read Only		
Linked Facility	Displays the linked facility	Display	Read Only		
Comments	Enter the comments	Input	Text Area	0	

1.6.2.1.8 T&C Analysis

Financial Analysis
Collateral Analysis
Sector Analysis
Economic Outlook
Peer Analysis
Account Conduct
Covenant Analysis
T&C Analysis

0
No of new T&C proposed

0
No of existing T&C compliance

New terms and conditions proposed

Type to filter × + ADD NEW

Condition Code	Type	Facility ID	Terms & Conditions	Actions
No data to display.				

Existing Terms & conditions compliance

T & C Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
No of new T & C proposed	Displays the total number of new terms & conditions proposed	Display	Read Only		
No of existing T & C compliance	Displays the total number of existing terms & condition compliance	Display	Read Only		

New terms and conditions proposed/Existing terms & conditions compliance:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Condition Code	Displays the condition code of terms & conditions	Display	Read Only		
T & C Type	Displays the type of terms & condition	Display	Read Only		
Facility ID	Displays the facility ID	Display	Read Only		
Terms & Conditions	Displays the terms& conditions	Display	Read Only		

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.

1.6.2.2 Comments

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

1.7 Proposal Structuring

As a credit Officer, the user will review the customer details, his funding requirements and will provide the proposed amount.

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

- Customer Summary
- Amendment Summary
- Proposal Structuring
- Comments

1.7.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Proposal Structuring

Customer Summary

Customer Info

Walmart, an entity operating in 1 industries and established as a Public Company with rating (unavailable)

Customer ID: PTY183232942, Reg. no: 2342, Legal Status: Public, SIC Code, Management: 0, Other bankers: 0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£34,000.00	£0.00	£0.00	(-£34,000.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£34,000.00	£0.00	£0.00	(-£34,000.00)

Collateral

New collateral - £0.00, Existing collateral - £0.00

★ Ratings: No items to display.

⚠ Exceptions: No items to display. [View all](#)

📌 WIP Applications: No items to display. [View all](#)

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- m. **Save & Close** – On click of Save & Close the screen gets closed.
- n. **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.

1.7.2Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Proposal Structuring

Customer Summary Amendment Summary Proposal Structuring Comments

Amendment Summary

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

View Facilities Structure

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
▶ F183429229	Funded	USD			£12,000.00		
F183429231	Non Funded	USD			£34,000.00		
F183429232	Funded	GBP	£34,000.00		£34,000.00		

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- o. **Save & Close** – On click of Save & Close the screen gets closed.
- p. **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.

1.7.3 Proposal Structuring

As a credit Officer the user will review the customer details, his funding requirements and will provide the proposed amount.

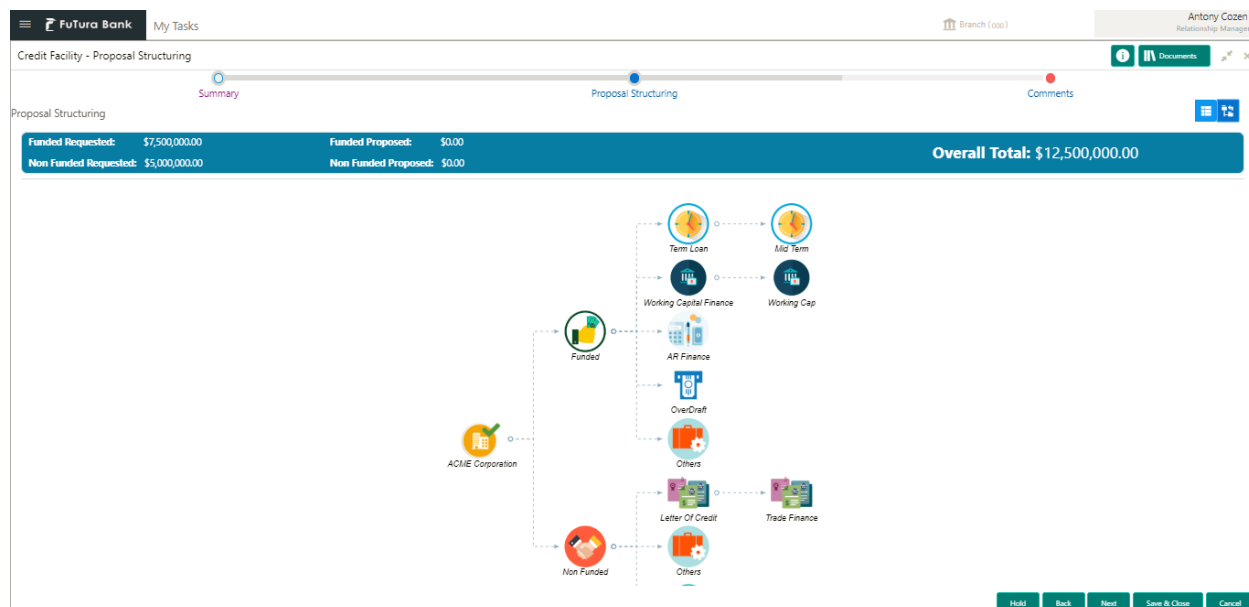
List Mode - User can click on the List mode to view in the list Mode

The screenshot shows the 'Credit Facility Amendment - Proposal Structuring' window. At the top, there's a progress bar with four steps: 'Customer Summary', 'Amendment Summary', 'Proposal Structuring' (current), and 'Comments'. Below the progress bar, a blue summary bar displays the following data:

Funded Requested: £0.00		Funded Proposed: £0.00		Overall Total: £0.00
Non Funded Requested: £0.00		Non Funded Proposed: £0.00		

Below the summary bar, there's a filter section on the left with checkboxes for 'Price' (Less than \$300000, \$300000 - \$399999.99, \$400000 - \$499999.99, Greater than \$500000), 'Facility Type' (Funded, Non Funded), and 'Facility Category' (Term Loan, Working Capital Finance). A 'Sort by' dropdown is set to 'Amount: Low to High'. The main area shows 'No items to display.' At the bottom right, there are buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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



Action Buttons on the List/Diagram mode

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

Mid Term

Facility Det...
Facility Details
Terms & Conditions
Covenants

Facility Details

Facility Id *	Facility Name *	Facility Category *	Facility Type *
FY1806085063	Mid Term	Term Loan	Funded
Currency *	Requested Amount *	Proposed Amount *	
USD	\$5,000,000.00		

Pricing

Rate Type *

-ve

-ve Spread

Enter Base Rate

+ve Spread

+ve

Save

OK

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

- Save**– On click of Save to save the changes.
- 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.

Mid Term

Facility Det...

Facility Details

Terms & Conditions

Covenants

Terms and Conditions

Add

Term Loan

All other conditions precedent as the Bank may require or impose have been fulfilled to the satisfaction of the Bank or otherwise have been duly complied with

REPAYMENT

The Customer shall commence repayment of the first and subsequent monthly instalment on such dates as the Bank may determine and the final instalment shall include any balance amount outstanding. All such instalments shall be debited from the Account

Term Loan

All documents legal or otherwise as may be required by the Bank must be in order and where applicable duly completed signed and executed to the satisfaction of the Bank

AVAILABILITY

All documentary proof as may be required by the Bank must have been duly furnished

REPAYMENT

The amounts of such instalment payments are subject to revision upon change of the interest rate payable and shall be notified to the Customer by written notice as and when necessary

INTEREST

The Bank shall be entitled to vary the interest rate from time to time with immediate effect by giving a reasonable notice to the Customer

INTEREST

All interest charged including additional interest will be calculated on a monthly rest basis or on a flat rate basis in arrears or in advance in accordance with Rule 78 based on a 365 day year unless otherwise determined by the Bank

OK

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.

Mid Term

Facility Det...

Facility Details

Terms & Conditions

Covenants

Add

Covenant Id	Covenant Description	Start Date	End Date
No items to display.			

Page 1 (0 items)

OK

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.

1.7.4Comments

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.

1.8 Proposal Review

As a credit Reviewer the user will review the customer details, his funding requirements, proposed amount and will provide the recommendations

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

- Customer Summary
- Amendment Summary
- Review
- Comments

1.8.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Review

Customer Summary Amendment Summary Review Comments

Customer Summary

Customer Info

Walmart , an entity operating in 1 industries and established as a Public Company with rating (unavailable)

Customer ID PTY183232942 Reg. no 2342 Legal Status Public SIC Code Management 0 Other bankers 0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£12,000.00	£0.00	£10,000.00	(-£2,000.00)
Total Facility	£12,000.00	£0.00	£10,000.00	(-£2,000.00)

Collateral

New collateral - £0.00 Existing collateral - £0.00

★ Ratings

No items to display.

⚠ Exceptions [View all](#)

No items to display.

📌 WIP Applications [View all](#)

No items to display.

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- q. **Save & Close** – On click of Save & Close the screen gets closed.
- r. **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.

1.8.2 Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Review

Customer Summary Amendment Summary Review Comments

Amendment Summary

Walmart

Amendment impact overview

Facilities	Collaterals	Covenants	Terms & conditions				
View Facilities Structure							
Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183429223	Non Funded	USD			£230,000.00		
F183429224	Non Funded	GBP	£12,000.00		£12,100.00		
F183429221	Funded	USD			£120,000.00		

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- s. **Save & Close** – On click of Save & Close the screen gets closed.
- t. **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.

1.8.3 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.

Credit Facility Amendment - Review

Customer Summary Amendment Summary Review Comments

Review

Walmart

Funded Requested: £154,000.00 Funded Proposed: £0.00 Overall Total: £396,100.00

Non Funded Requested: £242,100.00 Non Funded Proposed: £10,000.00

Price

Sort by: Amount: Low to High

Less than \$300000

\$300000 - \$399999.99

\$400000 - \$499999.99

Greater than \$500000

Facility Type

Funded

Non Funded

Facility Category

Term Loan

Non Funded

Facility Id: F183429224

Facility Description: Facility 3

Requested Amount: £12,100.00

Proposed Amount: £10,000.00

Approved Amount:

Add Child

Funded

Facility Id: F183429222

Facility Description: Facility 1.1

Requested Amount: \$34,000.00

Proposed Amount:

Approved Amount:

Add Child

Funded

Facility Id: F183429221

Facility Description: Facility 1.1

Requested Amount: \$120,000.00

Proposed Amount:

Add Child

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- Save & Close** – On click of Save & Close the screen gets closed.
- 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 mandatory fields have been captured.
- Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.8.4 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.

1.9 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 be available for the user to review the customer and his funding requirements

- Customer Summary
- Amendment Summary
- Proposal Approval
- Comments

1.9.1 Customer Summary

This section will provide information on the customer.

The screenshot shows the 'Credit Facility Amendment - Approval' interface with the 'Customer Summary' tab selected. The interface includes a progress bar at the top with four steps: Customer Summary (active), Amendment Summary, Approval, and Comments. The main content area is divided into several sections:

- Customer Info:** Displays 'Walmart Mumbai, an entity operating in 1 industries and established as a Private Company with rating AAA'. Below this are fields for Customer ID (PTY183443405), Reg. no., Legal Status (Private), SIC Code, Management (0), and Other bankers (0).
- Facility Structure:** A table showing the breakdown of the facility.
- Collateral:** Displays 'New collateral - £0.00' and 'Existing collateral - £0.00'.
- ★ Ratings:** Shows a 'Fitch' rating of 'AAA'.
- ⚠ Exceptions:** A section with the message 'No items to display.' and a 'View all' link.
- 📄 WIP Applications:** A section with a 'View all' link.

At the bottom right, there are five action buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Action Buttons on the footer

- u. **Save & Close** – On click of Save & Close the screen gets closed.
- v. **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.

1.9.2 Amendment Summary

This section will provide information on the amendment request raised by the customer.

The screenshot shows the 'Credit Facility Amendment - Approval' screen with the 'Amendment Summary' tab selected. The screen has a progress bar at the top with four steps: Customer Summary, Amendment Summary (active), Approval, and Comments. Below the progress bar, there is a section titled 'Amendment impact overview' with a sub-section 'Facilities'. Under 'Facilities', there is a table with columns: Facility ID, Product Type, Currency, Sanctioned Amount, Utilized Amount, Requested Amount, Available Amount, and NR Date. The table contains one row with Facility ID 'F183449363', Product Type 'Funded', Currency 'USD', and Requested Amount '£340,000.00'. There are also buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' at the bottom right.

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183449363	Funded	USD			£340,000.00		

Action Buttons on the footer

- w. **Save & Close** – On click of Save & Close the screen gets closed.
- x. **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.

1.9.3 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.

Credit Facility Amendment - Approval

Documents

Customer Summary
Amendment Summary
Approval
Comments

Funded Requested: £352,000.00
Funded Proposed: £0.00
Non Funded Requested: £0.00
Non Funded Proposed: £0.00
Overall Total: £352,000.00

Price
☐ Less than \$300000
☐ \$300000 - \$399999.99
☐ \$400000 - \$499999.99
☐ Greater than \$500000

Facility Type
☐ Funded
☐ Non Funded

Facility Category
☐ Term Loan
☐ Working Capital Finance

Sort by: Amount: Low to High

Funded
Working Capital Finance
Facility Id: F183449364
Facility Description: Fac 1.1
Requested Amount: \$12,000.00
Proposed Amount:
Approved Amount:
Add Child

Funded
Working Capital Finance
Facility Id: F183449363
Facility Description: Fac 1
Requested Amount: \$340,000.00
Proposed Amount:
Approved Amount:
Add Child

Hold
Back
Next
Save & Close
Cancel

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

Facility Details
Terms & Conditions
Covenants

Facility Details

Facility Id
F183449364

Facility Name *
Fac 1.1

Facility Type *
☒ Funded
☐ Non Funded

Facility Category *
Working Capital Finance

Currency
USD

Requested Amount
\$12,000.00

Proposed Amount

Approved Amount *

Scheduling Required?
☐

Comments

Submit

No items to display.

OK

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	Dropd own	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

- Save**— On click of Save to save the changes.
- 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.

Facility Details

Terms & Conditions

Covenants

Terms and Conditions

Add

Condition Code : CN02
Condition Clause : All documentary proof as may b...[more](#)

Condition Code : CN05
Condition Clause : The amounts of such instalment...[more](#)

Condition Code : CN10
Condition Clause : All costs expenses disbursemen...[more](#)

Condition Code : CN08
Condition Clause : All interest charged including...[more](#)

Condition Code : CN06
Condition Clause : The Bank shall be entitled to...[more](#)

OK

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.

Mid Term

Facility Det...

Facility Details

Terms & Conditions

Covenants

Add

Covenant Id	Covenant Description	Start Date	End Date
No items to display.			

Page 1 (0 items) < 1 >

OK

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.

1.9.4Comments

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.

1.10 Draft Generation (Generate Credit Amendment 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 be available for the user

- Customer Summary
- Amendment Summary
- Generate Credit Proposal
- Checklist
- Comments

1.10.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Draft Generation

Customer Summary Amendment Summary Draft Generation Comments

Customer Summary

Customer Info

Walmart Mumbai, an entity operating in 1 industries and established as a Private Company with rating AAA

Customer ID: PTY183443405 | Reg. no: | Legal Status: Private | SIC Code: | Management: 0 | Other bankers: 0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Collateral

New collateral - £0.00 | Existing collateral - £0.00

★ Ratings
No items to display.

⚠ Exceptions [View all](#)
No items to display.

📌 WIP Applications [View all](#)
No items to display.

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- y. **Save & Close** – On click of Save & Close the screen gets closed.
- z. **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.

1.10.2 Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Draft Generation

Customer Summary Amendment Summary Draft Generation Comments

Amendment Summary

Walmart Mumbai

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

View Facilities Structure

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183449365	Non Funded	USD			£23,000.00		
F183449366	Funded	USD			£23,000.00		

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- aa. **Save & Close** – On click of Save & Close the screen gets closed.
- bb. **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.

1.10.3 Generate Credit Proposal

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

Credit Facility Amendment - Draft Generation
Documents

Customer Summary
Amendment Summary
Draft Generation
Comments

Draft Generation

No items to display.

Hold
Back
Next
Save & Close
Cancel

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.

1.10.4Comments

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.

1.11 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.

- Customer Summary
- Amendment Summary
- Customer Acceptance
- Checklist
- Comments

1.11.1 Customer Summary

This section will provide information on the customer.

The screenshot displays the 'Credit Facility Amendment - Customer Acceptance' interface. At the top, a progress bar shows four stages: 'Customer Summary' (active), 'Amendment Summary', 'Customer Acceptance', and 'Comments'. The 'Customer Summary' section is divided into three main areas: 'Customer Info', 'Facility Structure', and 'Collateral'. 'Customer Info' shows details for an entity operating in 1 industry, established as a company, with a rating of 'unavailable'. It includes fields for Customer ID (PTY183443405), Reg. no, Legal Status, SIC Code, Management, and Other bankers. 'Facility Structure' is a table with columns for Type of Facility, Existing, Utilized, Proposed, and Change, currently showing 'No data to display'. 'Collateral' shows 'New collateral - £0.00' and 'Existing collateral - £0.00'. On the right, there are three sections: 'Ratings' (No items to display), 'Exceptions' (No items to display, with a 'View all' link), and 'WIP Applications' (No items to display, with a 'View all' link). At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Action Buttons on the footer

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

dd. **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.

1.11.2 Amendment Summary

This section will provide information on the amendment request raised by the customer.

The screenshot shows the 'Amendment Summary' tab of the 'Credit Facility Amendment - Customer Acceptance' screen. The breadcrumb trail at the top includes 'Customer Summary', 'Amendment Summary' (active), 'Customer Acceptance', and 'Comments'. The main heading is 'Amendment Summary' followed by 'Walmart Mumbai'. Below this is a section titled 'Amendment impact overview' with a right-pointing arrow. Underneath is a horizontal menu with four tabs: 'Facilities' (selected), 'Collaterals', 'Covenants', and 'Terms & conditions'. A table is displayed under the 'Facilities' tab with columns: Facility ID, Product Type, Currency, Sanctioned Amount, Utilized Amount, Requested Amount, Available Amount, and NR Date. A link 'View Facilities Structure' is located to the right of the table. The table contains one row with the following data: Facility ID: F183449367, Product Type: Non Funded, Currency: USD, Sanctioned Amount: (empty), Utilized Amount: (empty), Requested Amount: £56,000.00, Available Amount: (empty), and NR Date: (empty). At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183449367	Non Funded	USD			£56,000.00		

Action Buttons on the footer

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

ff. **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.

1.11.3 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.

Credit Facility Amendment - Customer Acceptance

Customer Summary Amendment Summary Customer Acceptance Comments

Customer Acceptance

Document Name	Document Description	Document Remarks
No items to display.		

Hold Back Next Save & Close Cancel

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.

1.11.4Comments

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.

1.12 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.

- Customer Summary
- Amendment Summary
- Collateral Pool
- Limit Configuration
- Comments

1.12.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Limit Configuration

Customer Summary

Customer Info

Walmart Mumbai , an entity operating in 1 industries and established as a Private Company with rating AAA

Customer ID PTY183443405 Reg. no Legal Status Private SIC Code Management 0 Other bankers 0

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Collateral

New collateral - £0.00 Existing collateral - £0.00

★ Ratings

Fitch AAA

⚠ Exceptions View all

No items to display.

📌 WIP Applications View all

Hold Back Next Save & Close Cancel

Action Buttons on the footer

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

hh. **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.

1.12.2 Amendment Summary

This section will provide information on the amendment request raised by the customer.

Credit Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Collateral Pool Limit Configuration Comments

Amendment Summary

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183449368	Non Funded	USD			£89,000.00		

View Facilities Structure

Hold Back Next Save & Close Cancel

Action Buttons on the footer

- ii. **Save & Close** – On click of Save & Close the screen gets closed.
- jj. **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.

1.12.3 Collateral Pool

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

Credit Facility Amendment - Limit Configuration

Documents

Customer SummaryAmendment SummaryCollateral PoolLimit ConfigurationComments

Collateral Pool

Pool Creation

Add

No items to display.

HoldBackNextSave & CloseCancel

Pool Details

Pool Name *

Pool Description *

Pool Currency *

Pool Amount *

Add

No items to display.

AddClearCancel

Pool Details

Pool Name *
POOL1

Collateral Code *

Collateral Currency *
Enter pool code

Collateral Amount *

Pool Contribution *

Pool Contribution Amount *

AddClearCancel

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.

1.12.4Limit 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.

Credit Facility Amendment - Limit Configuration
Documents

Customer Summary
Amendment Summary
Collateral Pool
Limit Configuration
Comments

Limit Configuration
Walmart Mumbai

Funded Requested:	£0.00	Funded Proposed:	£0.00	Overall Total: £89,000.00
Non Funded Requested:	£89,000.00	Non Funded Proposed:	£0.00	

Price
☐ Less than \$300000
☐ \$300000 - \$399999.99
☐ \$400000 - \$499999.99
☐ Greater than \$500000

Facility Type
☐ Funded
☐ Non Funded

Facility Category
☐ Term Loan

Sort by: Amount: Low to High

Non Funded

Guarantee

Facility Id: F183449368

Facility Description: Fac 1

Requested Amount: \$89,000.00

Proposed Amount:

Approved Amount:

Add Child

Hold
Back
Next
Save & Close
Cancel

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

Fac 1

Facility Details

Terms & Conditions

Fee Preference

Covenants

Facility Details

Facility Id

F183449368

Facility Name *

Fac 1

Facility Type *

☐ Funded

☒ Non Funded

Facility Category *

Guarantee ▼

Currency

USD

Requested Amount

\$89,000.00

Proposed Amount

Scheduling Required?

☐

Comments

Submit

No items to display.

OK

Fee Preferences

Rule ID *

Fee Type *

Fee Branch *

Select Branch ▼

Fee Account

Fee Account Currency

Fee Amount

\$0.00

Fee Rate

0 ▼ ▲

Add

Clear

Cancel

Fac 1

Facility Details
Terms & Conditions
Fee Preference
Covenants

Fee Preferences

Add

No items to display.

OK

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

- Save**– On click of Save to save the changes.
- 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.

Fac 1

Facility Details

Terms & Conditions

Fee Preference

Covenants

Terms and Conditions

Add

C

Condition Code : CN09

Condition Clause : All costs expenses disbursemen. . .more

C

Condition Code : CN04

Condition Clause : The Customer shall commence re. . .more

C

Condition Code : CN05

Condition Clause : The amounts of such instalment. . .more

C

Condition Code : CN10

Condition Clause : All costs expenses disbursemen. . .more

C

Condition Code : CN03

Condition Clause : All other conditions preceden . . .more

OK

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.

Mid Term

Facility Det...

Facility Details

Terms & Conditions

Covenants

Covenant Id	Covenant Description	Start Date	End Date
No items to display.			

Page 1 (0 items) < 1 >

Add

OK

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.

1.12.5Comments

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.

1.13 Hand off to Back office System

Once Credit Amendment is completed following details will be handed off to the back office system. If the handoff fails then the task will be moved to the Manual Retry Stage.

1. New Facility Creation
2. Modification if existing facility
3. New Collateral creation

3.1 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.

- Customer Summary
- Amendment Summary
- Collateral Pool
- Limit Configuration
- Comments

3.1.1 Customer Summary

This section will provide information on the customer.

Credit Facility Amendment - Manual Retry

Customer Summary | Amendment Summary | Collateral Pool | Limit Configuration | Comments

Customer Info

, an entity operating in 1 industries and established as a Company with rating (unavailable)

Customer ID: PTY183443405 | Reg. no: | Legal Status: | SIC Code: | Management: | Other bankers: |

Facility Structure

Type of Facility	Existing	Utilized	Proposed	Change
Total Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Non-Fund Based	£0.00	£0.00	£0.00	(£0.00)
Total Facility	£0.00	£0.00	£0.00	(£0.00)

Collateral

New collateral - £0.00 | Existing collateral - £0.00

★ Ratings: No items to display.

⚠ Exceptions: No items to display. [View all](#)

📌 WIP Applications: No items to display. [View all](#)

Hold **Back** **Next** **Save & Close** **Cancel**

Action Buttons on the footer

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

ll. **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.

3.1.2Amendment Summary

This section will provide information on the amendment request raised by the customer.

The screenshot shows the 'Amendment Summary' tab of the 'Credit Facility Amendment - Manual Retry' screen. The breadcrumb trail at the top includes 'Customer Summary', 'Amendment Summary' (active), 'Collateral Pool', 'Limit Configuration', and 'Comments'. Below the breadcrumb, the title 'Amendment Summary' is followed by 'Walmart Mumbai'. A section titled 'Amendment impact overview' contains four tabs: 'Facilities', 'Collaterals', 'Covenants', and 'Terms & conditions'. The 'Facilities' tab is active, displaying a table with the following data:

Facility ID	Product Type	Currency	Sanctioned Amount	Utilized Amount	Requested Amount	Available Amount	NR Date
F183449368	Non Funded	USD			£89,000.00		

At the bottom right of the screen, there are five action buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Action Buttons on the footer

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

nn. **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.

3.1.3Collateral Pool

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

Credit Facility Amendment - Limit Configuration

i
Documents

Customer Summary
Amendment Summary
Collateral Pool
Limit Configuration
Comments

Collateral Pool

Pool Creation

Add

No items to display.

Hold
Back
Next
Save & Close
Cancel

Pool Details

Pool Name *

Enter pool Name

Pool Description *

Pool Currency *

GBP

Pool Amount *

\$0.00

Add

No items to display.

AddClearCancel

Pool Details

Pool Name *

POOL1

Collateral Code *

Collateral Currency *

Enterpool code

Collateral Amount *

Pool Contribution *

Pool Contribution Amount *

\$0.00

AddClearCancel

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

- 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.

3.1.4Limit 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.

Credit Facility Amendment - Limit Configuration
Documents

Customer Summary
Amendment Summary
Collateral Pool
Limit Configuration
Comments

Limit Configuration
Walmart Mumbai

Funded Requested:	£0.00	Funded Proposed:	£0.00	Overall Total: £89,000.00
Non Funded Requested:	£89,000.00	Non Funded Proposed:	£0.00	

Price
☐ Less than \$300000
☐ \$300000 - \$399999.99
☐ \$400000 - \$499999.99
☐ Greater than \$500000

Facility Type
☐ Funded
☐ Non Funded

Facility Category
☐ Term Loan

Sort by: Amount: Low to High

Non Funded

Guarantee

Facility Id: F183449368

Facility Description: Fac 1

Requested Amount: \$89,000.00

Proposed Amount:

Approved Amount:

Add Child

Hold
Back
Next
Save & Close
Cancel

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

Fac 1

Facility Details

Terms & Conditions

Fee Preference

Covenants

Facility Details

Facility Id

F183449368

Facility Name *

Fac 1

Facility Type *

☐ Funded

☒ Non Funded

Facility Category *

Guarantee ▼

Currency

USD

Requested Amount

\$89,000.00

Proposed Amount

Scheduling Required?

☐

Comments

Submit

No items to display.

OK

Fee Preferences

Rule ID *

Fee Type *

Fee Branch *

Select Branch ▼

Fee Account

Fee Account Currency

Fee Amount

\$0.00

Fee Rate

0 ▼ ▲

Add

Clear

Cancel

Fac 1

Facility Details
Terms & Conditions
Fee Preference
Covenants

Fee Preferences

Add

No items to display.

OK

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

- c. **Save**– On click of Save to save the changes.
- d. **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.

Fac 1

Facility Details

Terms & Conditions

Fee Preference

Covenants

Terms and Conditions

Add

C

Condition Code : CN09

Condition Clause : All costs expenses disbursemen. . .more

C

Condition Code : CN04

Condition Clause : The Customer shall commence re. . .more

C

Condition Code : CN05

Condition Clause : The amounts of such instalment. . .more

C

Condition Code : CN10

Condition Clause : All costs expenses disbursemen. . .more

C

Condition Code : CN03

Condition Clause : All other conditions preceden . . .more

OK

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.

Mid Term

Facility Det...

Facility Details

Terms & Conditions

Covenants

Add

Covenant Id	Covenant Description	Start Date	End Date
No items to display.			

Page 1 (0 items) < 1 >

OK

103

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.

3.1.5Comments

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

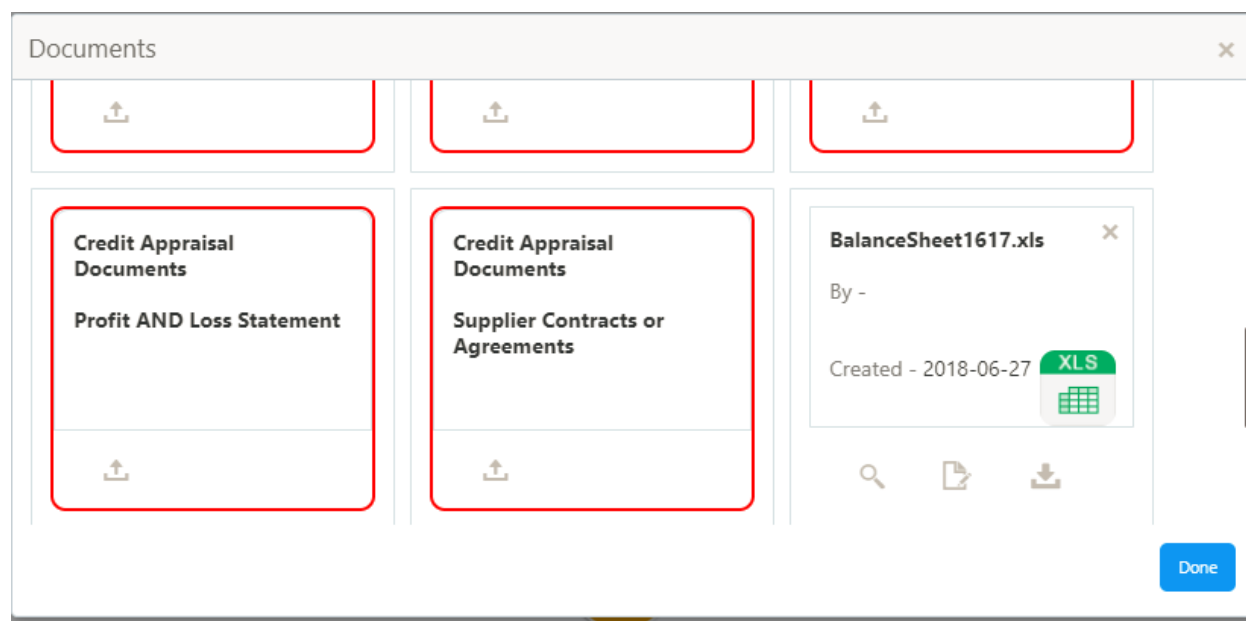
After providing required data, you will be able to perform one of the below actions –

- f) **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.
- g) **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.
- h) **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.
- i) **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.
- j) **Back** – On Click of Back, the previous screen will be opened.

4. Document Upload and Checklist

4.1 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

Document
×

Document Type *
Collateral Documents

Document Title *

Remarks

Document Code *
Application Form

Document Description

Document Expiry Date
mm/dd/yy

Drop files here or click to select

Current selected files: []

Upload

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			

4.2 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.

Checklist

Proposal Enrichment

☐ Company Registration document Uploaded

Remarks

☐ Incorporation document Uploaded

Remarks

☐ Collateral document Uploaded

Remarks

Outcome

Proceed

Submit

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	

5. Reference and Feedback

5.1 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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