

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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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

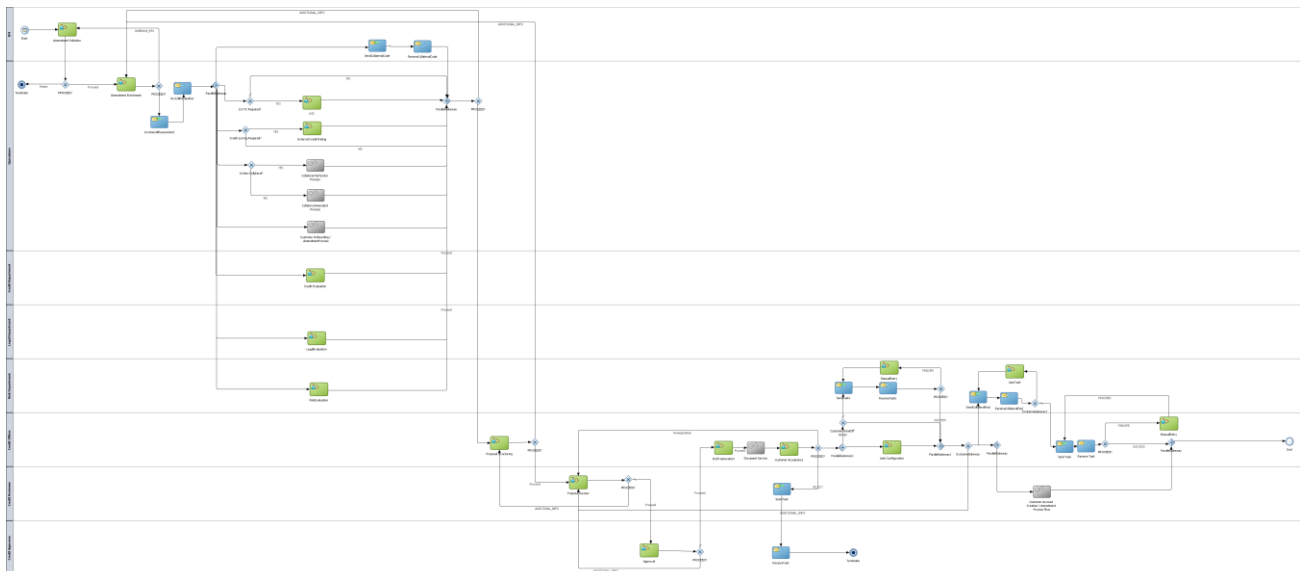
1. Credit Amendment

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

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.

Customer	Customer ID	Amount sanctioned	Balance available	Earmarked	Annual review
▶ SINO	PTY183263004	£6,000,000.00	£5,400,000.00	NA	18-12-31 AR
▲ ACME Corporation	PTY19160452	\$22,000,000.00	\$7,055,000.00	NA	19-04-01 AR

2 Entities	Funded \$14,000,000.00 Sanctioned / \$2,255,000.00 Available		Non Funded \$8,000,000.00 Sanctioned / \$4,800,000.00 Available		Upcoming events Feb 28 Collateral Review COL183170500
------------	--	--	---	--	--

Financial Info View all Total Current Liabilities £60,000.00 Depreciation £7,145,000.00 Total Non-Current Assets £200,000.00	WIP Applications View all 0 New Facilities 14 Facilities Amended 0 Facilities Transferred	Ratings Moody's AAA Fitch AAA Moody's AAA
--	---	---

Initiate Amendment Initiate Closure

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:

ACME Corporation | My Portfolio | FLEXCUBE UNI... | Jan 24, 2019 | Karthik

Progress: 1 Basic Info | 2 Comments | 3 Amendment Summary

ACME Corporation | **General** | Facilities | Collaterals | Covenants | Terms & Conditions | Financial Document Upload

2 Entities

Sanctioned Utilized

Total facility \$22,000,000.00
Total collateral \$14,000,000.00
Existing LTV 100%

★ Ratings

Moody's **AAA**
Fitch **AAA**

Upcoming events [View all](#)

May 2019 | 20-May-2019

WK S M T W T F S
17 1 2 3 4
18 5 6 7 8 9 10 11
19 12 13 14 15 16 17 18
20 19 **20** 21 22 23 24 25
21 26 27 28 29 30 31

No items to display.

WIP Applications [View all](#)

0 New Facilities
14 Facilities Amended
0 Facilities Transferred
12 Collateral Events

Financial Info [View all](#)

Total Current Liabilities
£60,000.00

Depreciation
£7,145,000.00

Total Non-Current Assets
£200,000.00

Net Sales
£81,052,000.00

Hold Back Next Save & Close Cancel

Facilities Tab:

ACME Corporation | General | **Facilities** | Collaterals | Covenants | Terms & Conditions | Financial Document Upload

Facilities | Facility Transfer

Liability Number: Requested Liability currency: Requested Liability amount:
 Branch: 000 Save

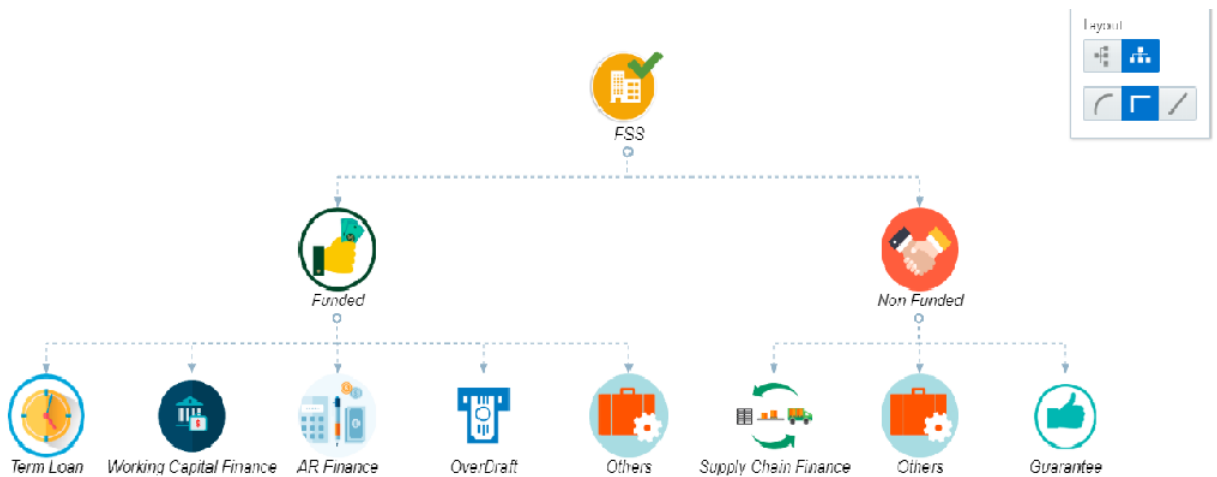
Filter × View Facilities Structure

Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31
<input type="checkbox"/>	F195710746	Non Funded	Letter of Credit	USD	\$3,000,000.00	\$2,700,000.00	\$300,000.00		19-03-31
<input type="checkbox"/>	F195610735	Funded	Working Capital Finance	USD	\$1,500,000.00	\$1,395,000.00	\$105,000.00		19-03-31
<input type="checkbox"/>	F195610731	Funded	Term Loan	USD	\$5,000,000.00	\$4,500,000.00	\$500,000.00		19-03-31
<input type="checkbox"/>	F195610733	Funded	Term Loan	USD	\$5,000,000.00	\$4,850,000.00	\$150,000.00		19-03-31
<input type="checkbox"/>	20190301111627	Non Funded	Guarantee	USD	\$5,000,000.00	\$5,000,000.00	\$4,500,000.00		19-03-31

Tree View - Vertical and Horizontal View

Click on “View Facilities Structure” will open the screen to view the facilities list as a tree view. There are two options to view the Tree view of facilities vis-à-vis Vertical and Horizontal view. User can toggle between the two views.

Horizontal view:



Vertical view:



Layout

Curved view:



Layout

Straight Line view:



Layout

Add/Modify Facility:

Facility Details

Facility Details

Facility Id: F193910395

Facility Name: TATA

Facility Type: Funded Non Funded

Facility Category: Term Loan

Currency: USD

Requested Amount: \$1,000,000.00

Scheduling Required?

Date	Amount	
2019-02-01	10000	Delete
2019-02-06	100000	Delete

Comments

Save Close

Transfer Section under Facilities Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

Type to filter

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

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 *

Collateral Type *

Charge Hierarchy *

Collateral Value *

Save Cancel

Covenant Tab:

Credit Facility Amendment - Initiation

Basic Info

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 Faci
No data to display.									

Hold Back Next Save & Close Cancel

Add Covenant:

Add Covenant

Covenant Id * CVI201807270000

Covenant Name sdfsd sdf

Covenant Description sdfsd

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 x + 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

Entity Addition:

Entity hierarchy screen will show all the customers in tree view in both Vertical and Horizontal view. This page gives an overall view of all the subsidiaries and the projects of the customer in a tree view structure. User can toggle between horizontal and vertical views. It also allows the user to add new entities. Only addition of customer is supported.

TATA Motors

Demographics

Business

Basic Info

Address

Rating

Company Details

Registration Number: 12345

Company Name: TATA Motors

Type Of Company: Public Private Partnership Others

Geographical Spread: INDIA

Place Of Incorporation: Chennai

Incorporated Date: Dec 31, 2018

Established Date: Jan 1, 2019

RM ID: Select Type

Company Web site:

Facebook URL:

Twitter URL:

Employee Strength: 3,564

No. Of Years In Business:

No. Of Companies In the Group: 34

Is Stocklisted?:

Is KYC Compliant?:

Last KYC Date: Jan 2, 2019

Listed Company:

KYC Details

Received:

Verification Date:

Effective Date:

Verification Method:

OK

TATA Motors

< Stakeholders

Management Team

Bankers/Financiers

Guarantors

Customers

Suppliers

Contractors

Insurers

Advisors

Promoters/Sponsors

Bankers

Bank Name : SBI

Bank Id : BNK19314213

Committed Amount : £1,000,000.00

Currency : Corporate

Business Type : Corporate

Add

OK

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

Facility Details -> Facility Schedule

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display Facility Id	Display	Free Text			
Facility Name	Display the Facility Name	Display	Text Area		NA	
Facility Type	Display the Facility Type	Radio	Radio Button			
Facility Category	Display the Facility Category	Select Box	Drop down			
Currency	Display the Facility Currency	Display	Free Text			
Requested Amount	Displays the amount requested for the facility	Display	Text Area			
Schedule Required	Input whether the schedule required for the facility	Input	Switch			
Date	Display the Schedule Date	Display	Table			

Amount	Display the Schedule Amount	Display	Table			
--------	-----------------------------	---------	-------	--	--	--

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/Fort-nightly/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 cove-

					nants/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

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	

9. Entity Addition

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Display Registration Number	Display	Free Text			
Company Name	Specify the company name	Display	Free Text		NA	
Type of Company	Specify company	Radio	Radio option			
Geographical Spread	Specify geographical spread	Select Box	Drop down			
Place of Incorporation	Specify place of incorporation	Display	Free Text			
Incorporated Date	Specify Date of incorporation	Display	Date field			
Established Date	Specify Established date	Display	Date field			
RM ID	Specify RM ID	Select Box	Drop down			
Company Website	Specify company web site	Display	Free Text			
Facebook url	Specify Facebook url	Display	Free Text			
Twitter url	Specify Twitter url	Display	Free Text			
Employee Strength	Specify Employee Strength	Input number	Number field			Only Number values are allowed
No of Years in Business	Specify No of years in business	Display	Free Text			
No of companies in group	Specify No of companies in group	Display	Free text			
IsBlacklisted	Specify isblacklisted field	Switch	True or False			

IsKYCCompliant	Specify isKycCompliant	Switch	True or False			
LastKYCDate	Specify Last Kyc date	Date Field	Date			
Listed Company	Specify Listed company	Display	Free text			

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.

1.2.3 Amendment 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

The screenshot displays the 'My Portfolio' page for 'FuTura Bank'. At the top, there are navigation tabs: 'Basic Info', 'Comments', and 'Amendment Summary' (which is active, indicated by a blue circle with the number 3). Below these is a 'Customer Information' section for 'ACME Corporation', a private company in Mumbai. Key details include: Customer ID (PTY19160452), Register No (CRN001200012121252), Legal Status (Private), Liability Amount (£0.00), Is KYC Compliant (Yes), Share Holders (1), Contractors (2), Guarantors (2), and Bankers (2).

Below the customer information are five summary cards:

- Entities:** 2 Newly Added
- Facilities:** 0 Newly Added
- Collaterals:** 0 Newly Added
- Covenants:** 0 Newly Added, 0 Modified covenants
- Terms & conditions:** 0 Newly Added, 0 Modified

The main content area is divided into sections for each category:

- Entities:** A table with columns: Party Id, Name, Demographic Type, Entity Type, Organization Type, and Social Media Profiles. One entry is shown for PTY19160452 (ACME Corporation).
- Facilities:** A table with columns: Facility ID, Product Type, Facility Category, and Currency. It shows 'No data to display'.
- Collaterals:** A table with columns: Collateral Id, Collateral Type, Charge Hierarchy, Owner Estimated Value, Valuation Amount, and Valuation Date. It shows 'No data to display'.
- Covenants:** A table with columns: Select, Covenant Id, Covenant Name, Covenant Type, Frequency, Start Date, Target, Last Check Value, Last Check Result, and Next Check. It shows 'No data to display'.
- Terms & conditions:** A table with columns: Condition Code, Type, Facility ID, and Terms & Conditions. It shows 'No data to display'.

At the bottom of the interface, there is a row of action buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

Action Buttons on the footer

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

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

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

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

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

- e. **Next** – On click of Next, the details of the captured will be saved and then system will move to the Next Screen.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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:

Facilities Tab:

Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31
<input type="checkbox"/>	F195710746	Non Funded	Letter of Credit	USD	\$3,000,000.00	\$2,700,000.00	\$300,000.00		19-03-31
<input type="checkbox"/>	F195610735	Funded	Working Capital Finance	USD	\$1,500,000.00	\$1,395,000.00	\$105,000.00		19-03-31
<input type="checkbox"/>	F195610731	Funded	Term Loan	USD	\$5,000,000.00	\$4,500,000.00	\$500,000.00		19-03-31
<input type="checkbox"/>	F195610733	Funded	Term Loan	USD	\$5,000,000.00	\$4,850,000.00	\$150,000.00		19-03-31
<input type="checkbox"/>	20190301111627	Non Funded	Guarantee	USD	\$5,000,000.00	\$5,000,000.00	\$4,500,000.00		19-03-31

Add/Modify Facility:

Facility Details

Facility Details

Facility Name * Parent Facility Id 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

SINO >

SINO General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

Type to filter

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

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 *

Collateral Type *

Charge Hierarchy *

Collateral Value *

Save Cancel

Covenant Tab:

Credit Facility Amendment - Initiation

Basic Info

SINO >

SINO

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

Covenant List

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

Add Covenant

Hold Back Next Save & Close Cancel

Add Covenant:

Add Covenant

Covenant Id * CVI201807270000

Covenant Name sdfsd sdf

Covenant Description sdfsd

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 x + 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

Facility ID *

Condition Code *

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:

10. 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

11. 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

12. 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/Fort-nightly/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
-------------------	------------------------------	-------	-----------	---	-----------------------------

13. 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	

14. 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	

15. 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

16. 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	

17. 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.

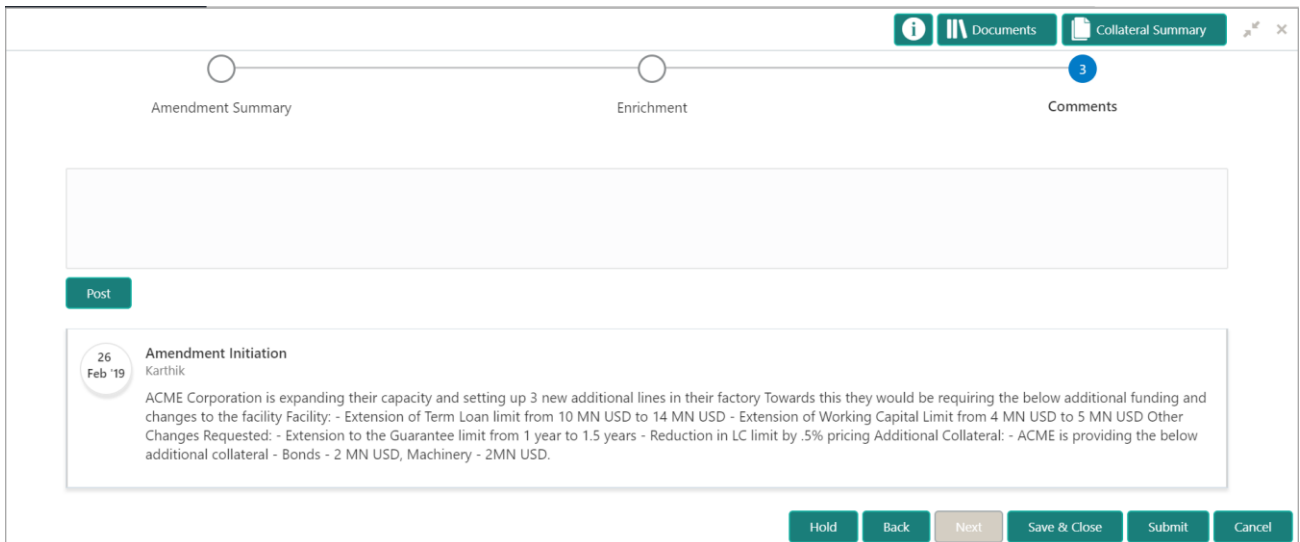
- d. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
 - a. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- 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.



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.

1.3.3 Amendment 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

Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Amendment Summary
2 Enrichment
3 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452	Register No CRN001200012121252	Legal Status Private	Liability Amount £0.00	Is KYC Compliant Yes	Share Holders 1	Contractors 2	Guarantors 2	Bankers 2
-----------------------------------	--	--------------------------------	----------------------------------	--------------------------------	---------------------------	-------------------------	------------------------	---------------------

Entities

2
Newly Added

Facilities

0
Newly Added

Collaterals

0
Newly Added

Covenants

0
Newly Added

0
Modified covenants

Terms & conditions

0
Newly Added

0
Modified

Entities

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY19160452	ACME Corporation	International	Customer	Private	

Facilities

Filter × [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency
No data to display.			

Collaterals

Filter ×

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.					

Covenants

Filter ×

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

Terms & conditions

Filter ×

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

Hold Back Next Save & Close Cancel

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

- 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.

Collateral Amendment Summary

If the selected customer does have a child entity, collateral Amendment summary will list the count of collaterals that were added/amended as part of current flow.

Collateral Amendment Summary

Entity	Customer Name	Added Collateral	Modified Collateral	Removed Collateral
PT020409	BMW Corporation	1	0	0

Facilities Amendment Summary:

If the selected customer does have a child entity, facility Amendment summary will list facility details like available amount, outstanding amount for the particular child entity.

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PT020409	BMW Corporation	100000	100000	100000	00000

Covenants Amendment Summary:

If the selected customer does have a child entity, covenants Amendment summary will list the count of Covenants that were added/modified for this child entity.

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
PT020409	BMW Corporation	1	0

Terms and Conditions Amendment Summary:

It provides the customer with the list of terms and conditions that were added/removed/modified for each of its child entity

Terms and Conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
PTSD409	BM Corporation	1	0	0

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.

FuTura Bank Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Risk Evaluation 4 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452
 Register No CRN001200012121252
 Legal Status Private
 Liability Amount £0.00
 Is KYC Compliant Yes
 Share Holders 1
 Contractors 2
 Guarantors 2
 Bankers 2

Covenants

0

Total

Terms & conditions

0

Pre disbursement

0

Post disbursement

★ Scores

0 NaN %

0

of 0

No items to display.

Moody's AAA

Fitch AAA

Moody's AAA

0

New Facilities

14

Facilities Amended

0

Facilities Transferred

12

Collateral Events

Financial Profile [View all](#)

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%

Comments History

26 Feb '19 **Amendment Initiation**
Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

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.

1.4.2 Amendment Summary

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

The screenshot shows the 'Amendment Summary' screen. At the top, there is a progress bar with four steps: 1. Customer Summary, 2. Amendment Summary (current), 3. Risk Evaluation, and 4. Comments. To the right of the progress bar are icons for 'Documents' and 'Collateral Summary'. Below the progress bar, there are tabs for 'Facilities' and 'Facility Transfer'. A filter box is present with the text 'Type to filter'. Below this is a table with columns: Facility ID, Product Type, Facility Category, Currency, Sanctioned Amount, Utilized Amount, Available Amount, Requested Amount, NR Date, and Parent Facility Id. The table content is 'No data to display.'. Below the table is the section 'Facilities Amendment Summary' with a table with columns: Entity, Customer Name, Existing Facility, Outstanding Facility, Available Facility, and Proposed Facility. The content is 'No data to display.'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

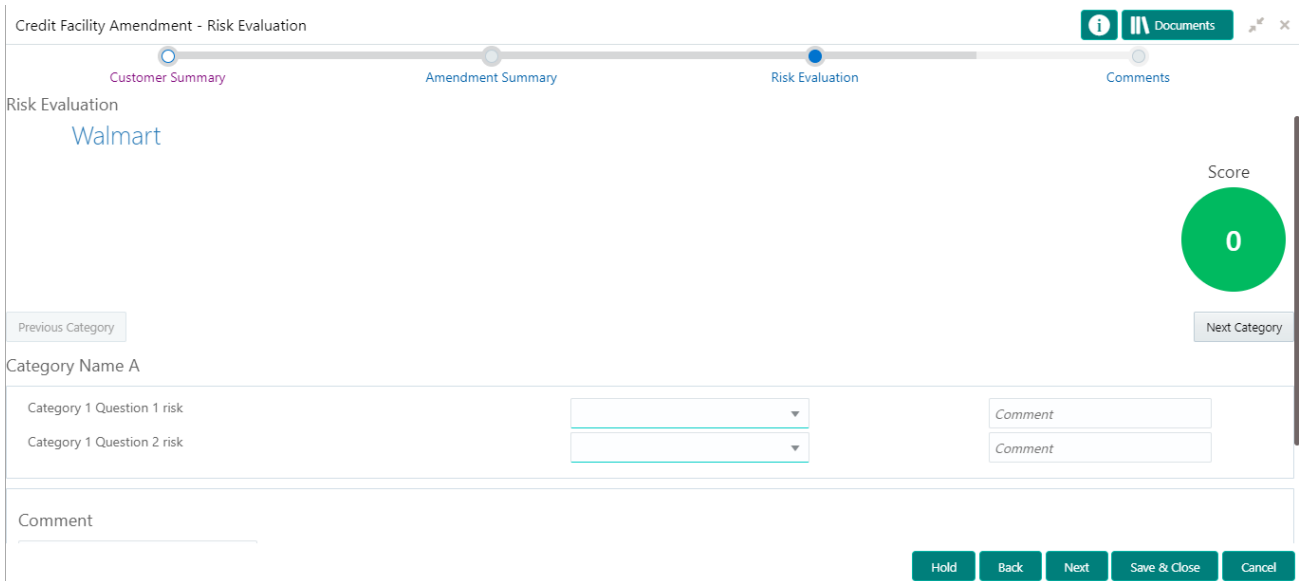
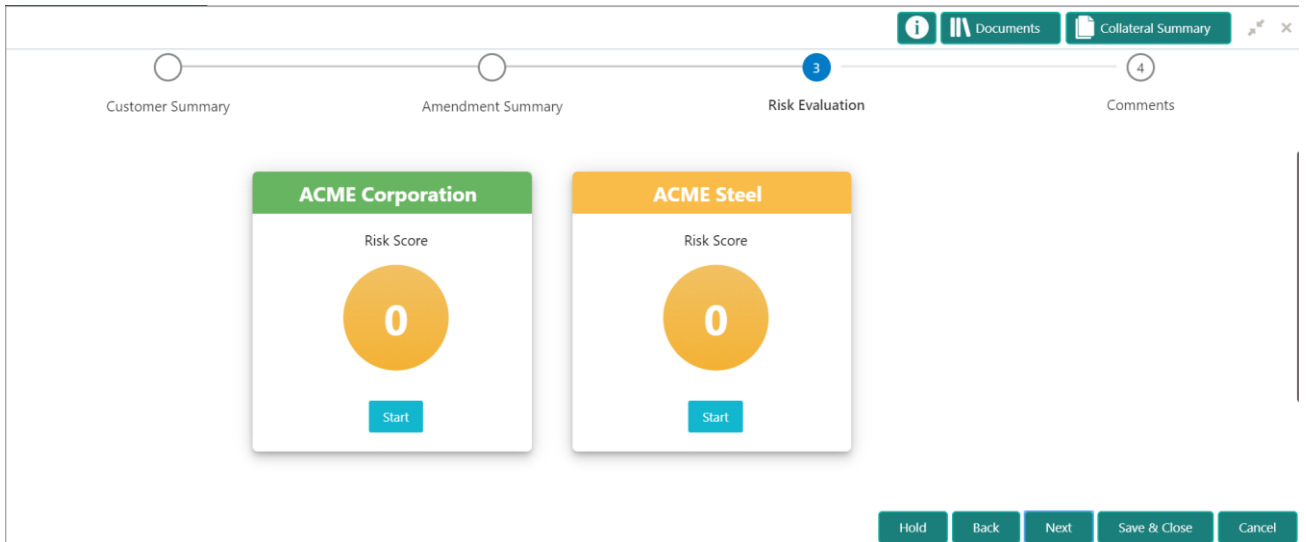
The screenshot shows the 'Amendment Summary' screen. At the top, there is a progress bar with four steps: 1. Customer Summary, 2. Amendment Summary (current), 3. Risk Evaluation, and 4. Comments. To the right of the progress bar are icons for 'Documents' and 'Collateral Summary'. Below the progress bar, there is a section 'Amendment impact overview' with tabs: Entities, Facilities, Collaterals (current), Covenants, and Terms & conditions. A filter box is present with the text 'Type to filter'. Below this is a table with columns: Collateral Id, Collateral Type, Charge Hierarchy, Owner Estimated Value, Valuation Amount, and Valuation Date. The table content is 'No data to display.'. Below the table is the section 'Collaterals Amendment Summary' with a table with columns: Entity, Customer Name, Added Collaterals, Modified Collaterals, and Removed Collaterals. The content is 'No data to display.'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and 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.



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	

Com-ment	Comment about the evaluation question or its answer	Input	Free Text	600	Op-tional	
Com-ment	Overall comment for the cate-gory of questions.	Input	Free Text	600	Op-tional	

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.

1.4.4 Comments

Field Name	Description	At-tribute Type	Ob-ject Type	Siz e	Mandatory/Op-tional	Field Validation
Com-ments	Specify the com-ments 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.

Free Tasks

FLEXCUBE UNI... (Jan 24, 2019 Karthik

Documents Collateral Summary

1 Customer Summary 2 Amendment Summary 3 Legal Evaluation 4 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID: PTY19160452 Register No: CRN001200012121252 Legal Status: Private Liability Amount: £0.00 Is KYC Compliant: Yes Share Holders: 1 Contractors: 2 Guarantors: 2 Bankers: 2

Covenants: 0 Total

Terms & conditions: 0 Pre disbursement, 0 Post disbursement

Scores: 0 NaN %

0 of 0

No items to display.

Moody's: AAA

Fitch: AAA

Moody's: AAA

0 New Facilities

14 Facilities Amended

0 Facilities Transferred

12 Collateral Events

Hold Back Next Save & Close Cancel

Financial Profile

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%

Comments History

26 Feb '19 Amendment Initiation Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

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.

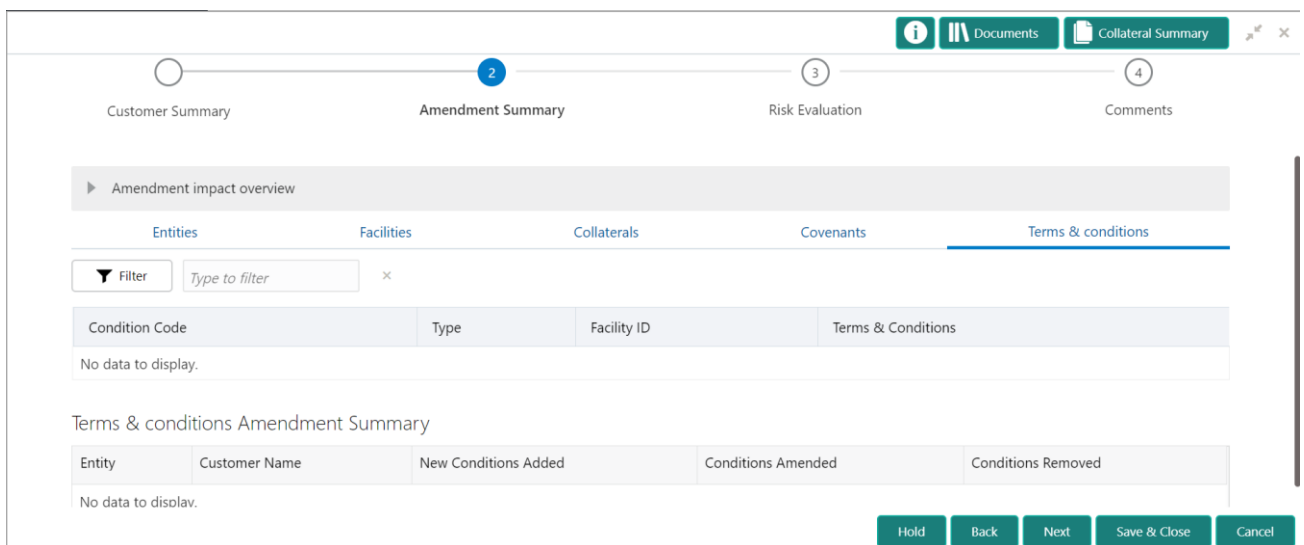
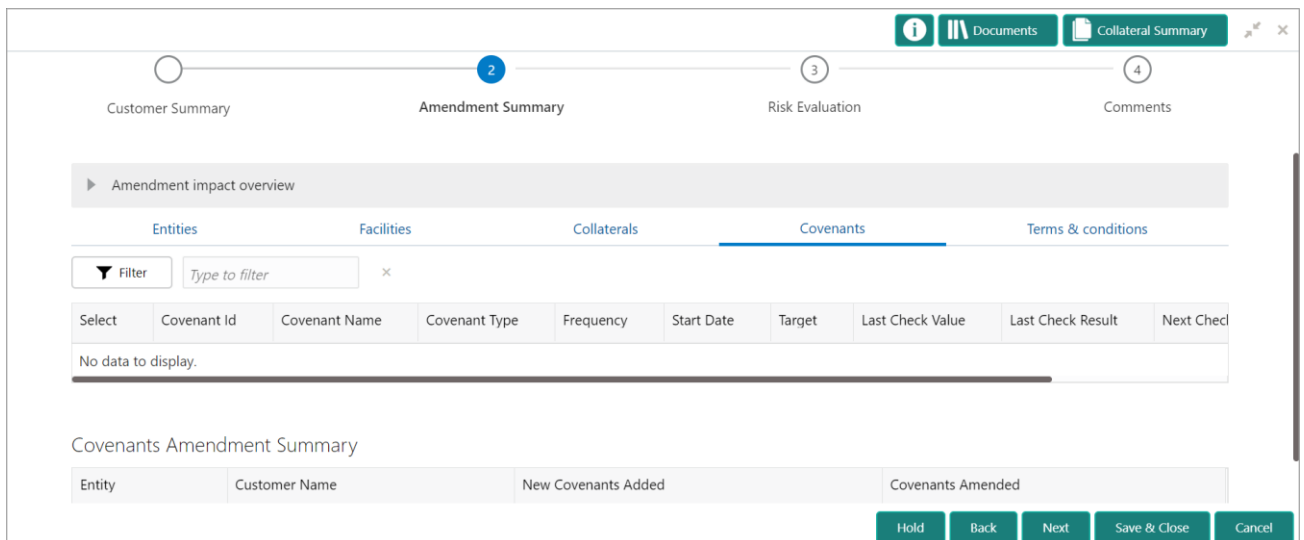
b. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

1.5.2 Amendment Summary

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

The screenshot shows the 'Amendment Summary' screen. At the top, there is a progress bar with four steps: 1. Customer Summary, 2. Amendment Summary (current), 3. Risk Evaluation, and 4. Comments. To the right of the progress bar are icons for 'Documents' and 'Collateral Summary'. Below the progress bar, there are tabs for 'Facilities' and 'Facility Transfer'. A filter box is present with the text 'Type to filter'. Below this is a table with columns: Facility ID, Product Type, Facility Category, Currency, Sanctioned Amount, Utilized Amount, Available Amount, Requested Amount, NR Date, and Parent Facility Id. The table content is 'No data to display.'. Below the table is the section 'Facilities Amendment Summary' with columns: Entity, Customer Name, Existing Facility, Outstanding Facility, Available Facility, and Proposed Facility. This table also shows 'No data to display.'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

The screenshot shows the 'Amendment Summary' screen. At the top, there is a progress bar with four steps: 1. Customer Summary, 2. Amendment Summary (current), 3. Risk Evaluation, and 4. Comments. To the right of the progress bar are icons for 'Documents' and 'Collateral Summary'. Below the progress bar, there is a section 'Amendment impact overview' with tabs: Entities, Facilities, Collaterals (current), Covenants, and Terms & conditions. A filter box is present with the text 'Type to filter'. Below this is a table with columns: Collateral Id, Collateral Type, Charge Hierarchy, Owner Estimated Value, Valuation Amount, and Valuation Date. The table content is 'No data to display.'. Below the table is the section 'Collaterals Amendment Summary' with columns: Entity, Customer Name, Added Collaterals, Modified Collaterals, and Removed Collaterals. This table also shows 'No data to display.'. At the bottom right, there are buttons: Hold, Back, Next, Save & Close, and Cancel.

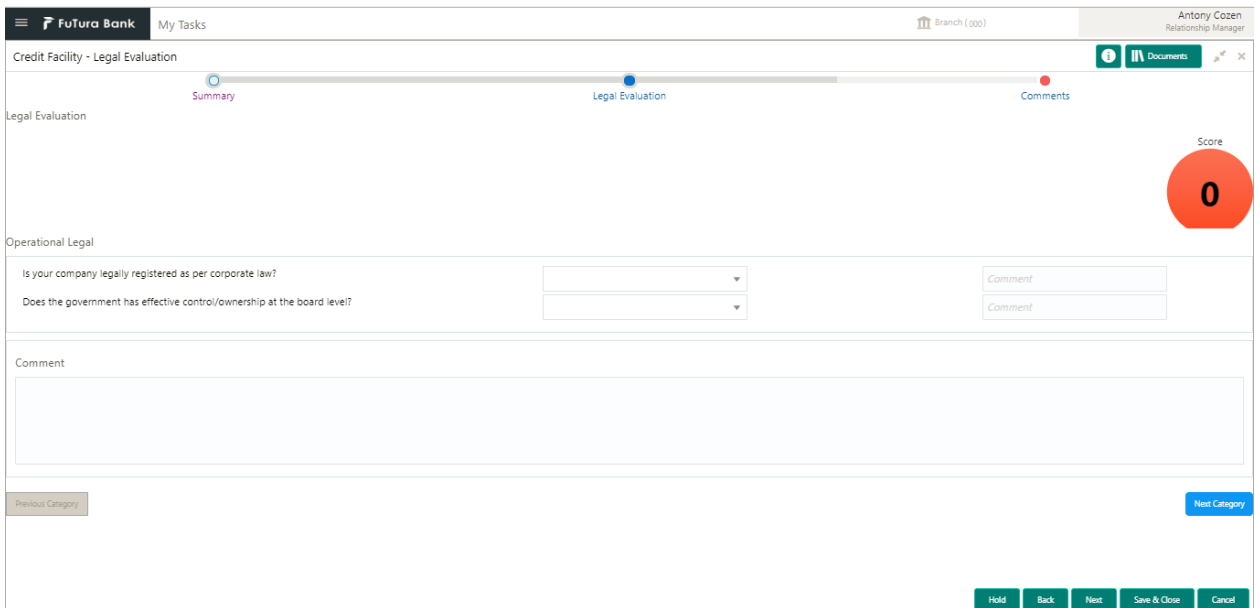
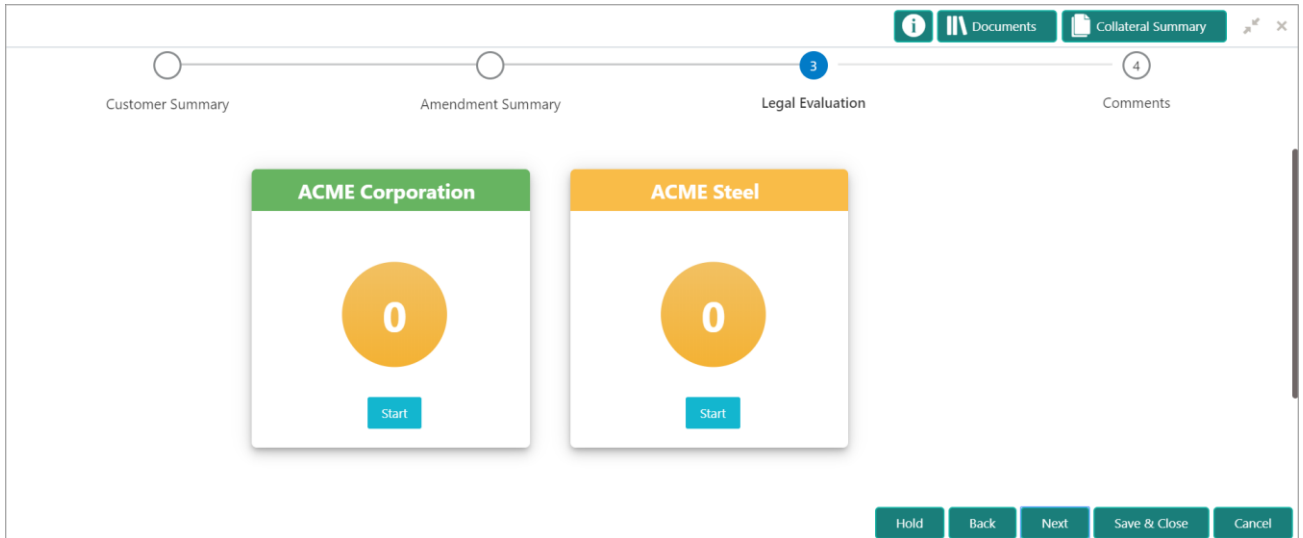


Action Buttons on the footer

- 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	

Com-ment	Overall comment for the cate-gory of questions.	Input	Free Text	600	Op-tional	
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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.

1.5.4 Comments

Field Name	Description	At-tribute Type	Ob-ject Type	Siz-e	Mandatory/Op-tional	Field Validation
Com-ments	Specify the com-ments 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
- Amendment Summary
- Credit Evaluation
 - Financial Analysis
 - Collateral Analysis
 - Sector Analysis
 - Economic Outlook
 - Peer Analysis
 - Account Conduct
 - Covenant Analysis
 - T&C Analysis
 - Creditor Analysis
 - Debtor Analysis
- Comments

1.6.1 Customer Summary

This section will provide information on the customer.

FuTura Bank Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Credit evaluation 4 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452
Register No CRN001200012121252
Legal Status Private
Liability Amount £0.00
Is KYC Compliant Yes
Share Holders 1
Contractors 2
Guarantors 2
Bankers 2

Covenants
0
Total

Terms & conditions
0
Pre disbursement 0
Post disbursement

Scores
0 NaN %

0
of 0

No items to display.

Financial Profile View all

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%

Comments History

26 Feb '19 **Amendment Initiation**
Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

Moody's AAA

Fitch AAA

Moody's AAA

0 New Facilities

14 Facilities Amended

0 Facilities Transferred

12 Collateral Events

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.

1.6.2 Amendment Summary

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

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Facility Transfer

Filter Type to filter × View Facilities Structure

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date	Parent Facility Id
No data to display.									

Facilities Amendment Summary

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.



Financial Analysis

0

Evaluate

Sector Analysis

0

Evaluate

Domestic Economic

0

Evaluate

Global Economic

0

Evaluate

Peer Analysis

19.95

Start

Debtor Analysis

0

Evaluate

Creditor Analysis

0

Evaluate

Account Conduct

Current A/c	Saving A/c
1	1
Loan A/c	
1	

Configure

Collateral Analysis

36%	MCHN
29%	BNDS
36%	STCK

0 % Existing LTV 0 % Proposed LTV

Review

Covenant Analysis

0	0
Met	Breached

Review

T&C Analysis

0	9	0
New	Modified	Removed

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

1.6.2.1.1 Financial Analysis

ACME Corporation > Financial Analysis

Liquidity Show results for Last 3 years Score - 0.9 < >

Ratio	Score	2017-2018
Return On Assets	0.45	2.335
Quick Ratio	0.45	0.284

Comment

Post

Close

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 the financial ratio	Display	Read Only		
Comments	Enter the comments for the particular stage	Input	Text Area	O	
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

ACME Corporation > Collateral Analysis

Existing -

No data to display

Proposed -

No data to display

Existing LTV - 0%

Total facility amount
£0.00

Total collateral value

Proposed LTV - 0%

Total facility amount
£0.00

Total collateral value

Newly added collaterals

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.						

Existing collaterals amended

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
No data to display.						

[Close](#)

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	Display	Read Only		


	collateral value and total facility amount				
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

Score



Previous Category
History
Next Category

Category Name A

Category 1 Question 1	<input type="text"/>	<input type="text" value="Comment"/>
Category 1 Question 2	<input type="text"/>	<input type="text" value="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 pro-	Display	Read Only		

	posed covenant count				
Actual T & C	Displays the actual terms & conditions count	Display	Read Only		
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		

1.6.2.1.3.1 View History

As a Relationship Manager, the user will be able to see the history of answers chosen for a customer for a set of questions in the Sector analysis section. The user can compare the current application's remarks against the previous ones, up to 5 years ago.

Action Buttons

On each Analysis section, an option to view the historical data is provided,

- a) **Click on History** – Upon clicking history a popup is opened and show customers the list of questions that had been answered over the past five years. This shouldn't include current

processing application. The questions were shown based on category and the answers that displayed in the screen should be arranged from latest to oldest.

Operational Legal


Question Description	19-02-11	19-01-31
Is your company legally registered as per corporate law?	No	No
What is the company rating?	2	2

Financial Legal

Question Description	19-02-11	19-01-31
Do you have a history of defaults, writs, judgements or bankruptcy?	Yes	Yes

1.6.2.1.4 Economic Outlook

Score




Previous Category
Next Category

Consumer Demand

Number of suppliers	<input type="text"/>	<input type="text" value="Comment"/>
Switching Cost	<input type="text"/>	<input type="text" value="Comment"/>

Score



Previous Category
Next Category

Outreach

Number of continents	<input type="text"/>	<input type="text" value="Comment"/>
Geographically restricted	<input type="text"/>	<input type="text" value="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	0	

1.6.2.1.5 Peer Analysis

ACME Corporation > Peer Analysis

Period: Quarter: Select Customer

History Previous Category Next Category

Profitability

Ratio	Benchmark	Value
Receivables TurnOver in sales days	12	0.02
Payables Turnover in Days	12	0.03

Comment

Score

0.9

Close

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	0	

An option to capture comments In Peer Analysis is provided. On clicking History button comments will be displayed in the timeline format starting with the most recent one.

- 08 Feb '19 Credit Scoring Ray
Check 5 Peers: . Year: FY2016-2017. Quarter: AN.
- 08 Feb '19 Credit Scoring Ray
Check 4 Peers: . Year: FY2016-2017. Quarter: AN.
- 08 Feb '19 Credit Scoring Ray
Check 3 Peers: . Year: FY2016-2017. Quarter: AN.

[Show More](#)

1.6.2.1.6 Account Conduct

ACME Corporation > Account Conduct

Account OverView

Current Accounts Loan Accounts Deposit Accounts

Refresh Add View Edit Delete

Current Account No	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No of excess in 6 months
901800201800101	40000	1000000	1500000	-800000	1

Page 1 of 1 (1 of 1 items) K < 1 > X

Comment

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	Display	Read Only		

	/loan accounts in excess				
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 Remaining	Enter the EMI Remaining	Input	Text	O	
Balance Outstanding	Enter the balance outstanding	Input	Text	O	
Discrepancy	Select discrepancy	Input	Switch	O	

Deposit Accounts:

Add/Modify Deposit Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/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

ACME Corporation > Covenant Analysis

N.A.

No Of New Covenants Proposed

N.A.

No Of Existing Covenants

New Covenant Proposed

×

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

Existing Covenant Past Performance

×

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

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

ACME Corporation > T&C Analysis

N.A.

No of new T&C proposed

N.A.

No of existing T&C compliance

New terms and conditions proposed

Filter × + 📄 🗑️

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

Existing Terms & conditions compliance

Filter × + 📄 🗑️

Select	Condition Code	Type	Facility ID	Terms & Conditions
--------	----------------	------	-------------	--------------------

Close

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		

1.6.2.1.9 Debtor Analysis

Score

0

Previous Category
History Next Category

Debtor Analysis

Overall debtor turnover days	<input type="text"/>	<input type="text"/>
% of debtors contributing 50% of sales	<input type="text"/>	<input type="text"/>
% of debtors more than 180 days	<input type="text"/>	<input type="text"/>
Contribution of largest customer	<input type="text"/>	<input type="text"/>

Comment

Debtor Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Financial Year	Displays the Financial Year for which the Debtor Details is done	Display	Read Only		

Quarter	Displays the Quarter for which the Debtor Details is done	Display	Read Only		
Total Debtor Amount	Displays the Total Debtor Amount	Display	Read Only		
Debtor Turnover Days	Displays the Debtor Turnover Days	Display	Read Only		
0-30 days	Input the Debtor outstanding breakup for 0-30 days	Input	Text Area		
0-60 days	Input the Debtor outstanding breakup for 0-60 days	Input	Text Area		
0-90 days	Input the Debtor outstanding breakup for 0-90 days	Input	Text Area		
Debtor Name	Displays the Debtor Name	Display	Read Only		
Debtor Turn Over Days	Displays the Turn Over Days of the Debtor.	Display	Read Only		
Current Year Sale	Displays the Debtor's current year sales.	Display	Read Only		
Previous Year Sale	Displays the Debtor's previous year sales.	Display	Read Only		
Last Year Before Previous	Displays the Debtor's last year previous year sales.	Display	Read Only		
Debtor's Amount	Displays the amount of the Debtor	Display	Read Only		
Contract Debtor's Days	Displays the Contract Days of the Debtor	Display	Read Only		

Add Debtor Details:

Debtor Details

Debtor Name * Address Years of Association Sales Percentage 0%

Sold Product Signed Contract Debtor Turnover days Current Year Sale

Previous year Sale Last year before previous Contract Debtor days Actual Debtor days

Debtor Amount *

Balance Amount Breakup

0-30 * 30-60 * 60-90 *

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Debtor Name	Input the Debtor's Name	Input	Text Area	Mandatory	
Address	Input the Address of the Debtor.	Input	Text Area		
Years Of Association	Input the Debtor Year Of Association	Input	Text Area		
Sales Percentage	Input the sales percentage of the Debtor	Input	Number		
Sold Product	Input the Sold Product of the Debtor	Input	Text Area		
Signed Contract	Input the Debtor's Signed Contract	Input	Switch		
Debtor Turnover Days	Input the Debtor's Turn Over Days.	Input	Text Area		
Current Year Sale	Input the Debtor's Current Year Sale.	Input	Text Area		
Previous Year Sale	Input the Debtor's Previous Year Sale.	Input	Text Area		
Last Year Before Previous	Input the Debtor's Last Year Before Previous Year Sale.	Input	Text Area		
Contract Debtor Days	Displays the Debtor's previous year sales.	Input	Text Area		

Actual Debtor Days	Displays the Debtor's last year previous year sales.	Input	Read Only		
Debtor's Amount	Displays the amount of the Debtor	Input	Text Area	Mandatory	
Contract Debtor's Days	Displays the Contract Days of the Debtor	Input	Text Area		
0-30	Values will be fetched from the Maintenance.	Display	Text Area		
30-60	Values will be fetched from the Maintenance.	Display	Text Area		
60-90	Values will be fetched from the Maintenance.	Display	Text Area		

Debtor chart



Once the debtor details are captured, user is provided with an option to see the details in a pictorial chart. Pie chart will represent the total party balance break up amount accumulated for each ranges Bar chart will represent the top debtors based on their debtor balance

1.6.2.1.10 Creditor Analysis

Score

0

History Next Category

Previous Category

Creditor Analysis

Contribution of largest supplier	<input type="text"/>	<input type="text" value="Comment"/>
%age of creditor contributing 50% of supplies	<input type="text"/>	<input type="text" value="Comment"/>

Comment

This screen is used to capture the debtor related questions and answers for each category

6.4 Creditor Details

Creditor Details
✕

Financial Year *

Total Creditor Amount *

Quarter *

Creditor Turnover days *

Outstanding Amount Breakup

0-30 Days *

30-60 Days *

60-90 Days *

Creditor Details

<input type="checkbox"/>	Creditor Name	Sales Percentage	Creditor Turnover days	Current Year Sale	Previous year Sale	Last year before previous	Creditor Amount	Contract Creditor days
<input type="checkbox"/>	IBM	0					1000	

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Financial Year	Displays the Financial Year for which the Creditor Details is done	Display	Read Only		
Quarter	Displays the Quarter for which the Creditor Details is done	Display	Read Only		
Total Creditor Amount	Displays the Total Creditor Amount	Display	Read Only		
Creditor Turnover Days	Displays the Creditor Turnover Days	Display	Read Only		
0-30 days	Input the Creditor outstanding breakup for 0-30 days	Input	Text Area		

0-60 days	Input the Creditor outstanding breakup for 0-60 days	Input	Text Area		
0-90 days	Input the Creditor outstanding breakup for 0-90 days	Input	Text Area		
Creditor Name	Displays the Creditor Name	Display	Read Only		
Creditor Turn Over Days	Displays the Turn Over Days of the Creditor.	Display	Read Only		
Current Year Sale	Displays the Creditor current year sales.	Display	Read Only		
Previous Year Sale	Displays the Creditor's previous year sales.	Display	Read Only		
Last Year Before Previous	Displays the Creditor's last year previous year sales.	Display	Read Only		
Creditor's Amount	Displays the amount of the Creditor	Display	Read Only		
Contract Creditor's Days	Displays the Contract Days of the Creditor	Display	Read Only		

Add Creditor Details

Creditor Details

Creditor Name * <input type="text" value="Walmart"/>	Address> <input type="text" value="Chennai"/>	Years of Association <input type="text" value="2018"/>	Sales Percentage <input type="text" value="10%"/> ▼ ▲
Sold Product <input type="text"/>	Signed Contract <input type="checkbox"/>	Creditor Turnover days <input type="text" value="90"/>	Current Year Sale <input type="text" value="20000"/>
Previous year Sale <input type="text" value="100000"/>	Last year before previous <input type="text" value="30000"/>	Contract Creditor days <input type="text" value="90"/>	Actual Creditor days <input type="text" value="90"/>
Creditor Amount * <input type="text" value="100000"/>			

Balance Amount Breakup

0-30 * <input type="text" value="30000"/>	30-60 * <input type="text" value="40000"/>	60-90 * <input type="text" value="30000"/>
---	--	--

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Creditor Name	Input the Creditor's Name	Input	Text Area	Mandatory	
Address	Input the Address of the Creditor.	Input	Text Area		
Years Of Association	Input the Creditor Year Of Association	Input	Text Area		
Sales Percentage	Input the sales percentage of the Creditor	Input	Number		
Bough Product	Input the Bought Product of the Creditor	Input	Text Area		
Signed Contract	Input the Creditor's Signed Contract	Input	Switch		
Creditor Turnover Days	Input the Creditor's Turn Over Days.	Input	Text Area		
Current Year Sale	Input the Creditor's Current Year Sale.	Input	Text Area		
Previous Year Sale	Input the Creditor's Previous Year Sale.	Input	Text Area		
Last Year Before Previous	Input the Creditor's Last Year Before Previous Year Sale.	Input	Text Area		
Contract Creditor Days	Displays the Creditor's previous year sales.	Input	Text Area		
Actual Creditor Days	Displays the Creditor's last year previous year sales.	Input	Read Only		
Creditor's Amount	Displays the amount of the Creditor	Input	Text Area	Mandatory	
Contract Creditor's Days	Displays the Contract Days of the Creditor	Input	Text Area		
0-30	Values will be fetched from the Maintenance.	Display	Text Area		
30-60	Values will be fetched from the Maintenance.	Display	Text Area		
60-90	Values will be fetched from the Maintenance.	Display	Text Area		

Creditor chart



Once the creditor details are captured, user is provided with an option to see the details in a pictorial chart. Pie chart will represent the total party balance break up amount accumulated for each ranges Bar chart will represent the top debtors based on their creditor balance.

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.

1.1.1.1 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.

1.2 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

1.2.1 Customer Summary

This section will provide information on the customer.

Free Tasks

FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Risk Score 4 Legal Score 5 Proposal Structuring 6 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID: PTY19160452 Register No: CRN001200012121252 Legal Status: Private Liability Amount: £0.00 Is KYC Compliant: Yes Share Holders: 1 Contractors: 2 Guarantors: 2 Bankers: 2

Covenants: 0 Total

Terms & conditions: 0 Pre disbursement, 0 Post disbursement

Scores: 0 of 0

Financial Profile

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%

Comments History

26 Feb '19 Amendment Initiation Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

Moody's: AAA

Fitch: AAA

Moody's: AAA

0 New Facilities

14 Facilities Amended

0 Facilities Transferred

12 Collateral Events

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.

1.2.2Amendment Summary

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

Customer Summary **Amendment Summary** Risk Score Legal Score Proposal Structuring Comments

Amendment impact overview

Entities **Facilities** Collaterals Covenants Terms & conditions

Facilities Facility Transfer

Filter Type to filter [View Facilities Structure](#)

Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date	Parent Facility Id
No data to display.									

Facilities Amendment Summary

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.

1.2.3 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

Customer Summary Amendment Summary Risk Score Legal Score **Proposal Structuring** Comments

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability Number: Requested Liability currency: Requested Liability amount: Save

Branch: 000

Filter Type to filter × + - View Facilities Structure

Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date	Parent Facili
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31	

Hold Back Next Save & Close Cancel

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

My Tasks Branch (000) Antony Cozen Relationship Manager

Credit Facility - Proposal Structuring

Summary **Proposal Structuring** Comments

Funded Requested: \$7,500,000.00 Funded Proposed: \$0.00 Overall Total: \$12,500,000.00

Non Funded Requested: \$5,000,000.00 Non Funded Proposed: \$0.00

ACME Corporation

Funded

- Term Loan
- Working Capital Finance
- AR Finance
- OverCraft
- Others

Non Funded

- Letter Of Credit
- Trade Finance
- Others

Hold Back Next Save & Close Cancel

Action Buttons on the List/Diagram mode

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

The screenshot shows a configuration window for a facility. The left sidebar contains navigation options: Facility Det..., Facility Details (selected), Terms & Conditions, Fee Preference, and Covenants. The main area is titled 'Facility Details' and contains the following fields:

- Facility Id: F195610730
- Facility Name: AB
- Facility Type: Funded, Non Funded
- Facility Category: Working Capital Finance
- Currency: USD
- Requested Amount: \$230,000.00
- Proposed Amount: \$120,000.00
- Schedule Details section:
 - Scheduling Required?:
 - Comments: [Text area]

An 'OK' button is located in the bottom right corner.

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	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

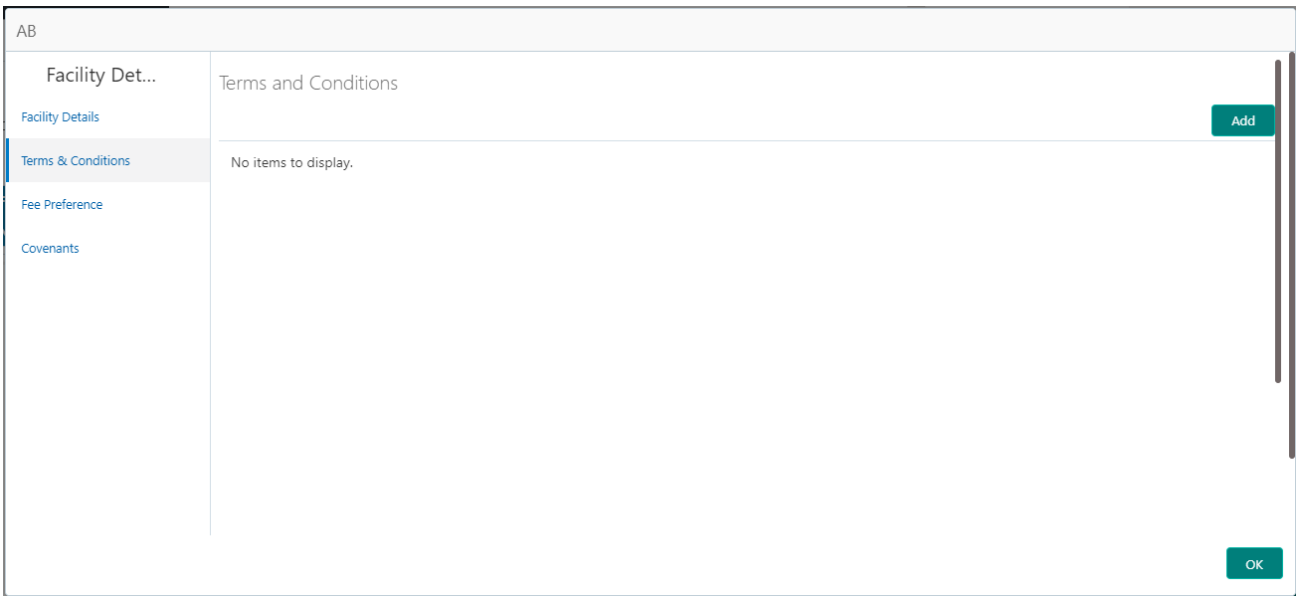
						greater than 0
--	--	--	--	--	--	----------------

Action Buttons on the footer

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

Terms and Conditions

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



Covenants

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

AB

Facility Det...

Filter ×

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

OK

Fee Preferences

Fee preferences section will have the list of fees defaulted for the facility type. After default, user will be allowed to modify fee specifications in the fee settings screen by selecting a fee component.

AB

Facility Det...

Fee Preferences

Populate

	Rule code	Liquidation preference	Component type	Fee start date	Fee end date	Waived
<input type="checkbox"/>	RL20					N
<input type="checkbox"/>	RULE22					N

OK

RL20

Rule code *	Liquidation frequency *	Fee Type *	SDE Type *
RL20		l	t
Component type	Rate/Amount	Fee Currency	Liquidation method
	1		
Liquidation preference			

Fee start date *	Fee end date *	Fee account branch *	Fee account number
<input type="text" value="mmm d, y"/>	<input type="text" value="mmm d, y"/>	<input type="text"/>	<input type="text"/>
Fee account currency *	User input fee amount *	Start date	Start month
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Waived *

Effective dates

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Rule Code	Display Rule Code	Display	Free Text			
Liquidity Frequency	Display the Liquidity Frequency	Display	Free Text		NA	
Fee Type	Display the Fee Type	Radio	Free Text			
Basic Amount	Display the Basic Amount	Select Box	Free Text			
Component Type	Display the Component Type	Display	Free Text			
Rate/Amount	Displays the Rule Rate/Amount	Display	Free Text			
Fee Currency	Displays the Fee Currency	Display	Free Text			
Liquidation Method	Display the Liquidation Method	Display	Free Text			
Liquidation Preference	Display the Liquidation Preference	Display	Free Text			
Start Date	Display the Start Date	Display	Free Text			
Start Month	Display the Start Month	Display	Free Text			

Fee Start Date	Input the Fee Start Date	Input	Date			
Fee End Date	Input the Fee End Date	Input	Date			
Fee Account Branch	Input the Fee Account Branch	Input	Text			
Fee Account Number	Input the Fee Account Number	Input	Text Area			
Fee Account Currency	Input the Fee Account Currency	Input	Drop Down			
User Input Fee Amount	Input the Fee Amount	Input	Text Area			
Waived	Flag to waive the fee component	Input	Switch			

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.

1.2.4Comments

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.

1.3 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

1.3.1 Customer Summary

This section will provide information on the customer.

FuTura Bank My Tasks FLEXCUBE UNI... Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Risk Score 4 Legal Score 5 Review 6 Comments

Customer Information
 ACME Corporation , A International entity established & operating as a Private Company in MUMBAI
 Customer ID: PTY19160452 | Register No: CRN001200012121252 | Legal Status: Private | Liability Amount: £0.00 | Is KYC Compliant: Yes | Share Holders: 1 | Contractors: 2 | Guarantors: 2 | Bankers: 2

Covenants: 0 Total
Terms & conditions: 0 Pre disbursement, 0 Post disbursement
Scores: 0 of 0 (NaN %)

Financial Profile [View all](#)

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%
Total Current Liabilities	£50,000.00	-10%	£60,000.00	-16.67%		null%
Depreciation	£7,445,000.00	-4.03%	£7,145,000.00	4.2%		null%
Total Non-Current Assets	£100,000.00	-10%	£200,000.00	-50%		null%
Net Sales	£85,052,000.00	-4.7%	£81,052,000.00	4.94%		null%
Total Current Assets	£60,000.00	-1.67%	£69,000.00	-13.04%		null%

Comments History
 26 Feb '19 **Amendment Initiation**
 Karthik
 ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

Moody's: AAA
Fitch: AAA
Moody's: AAA

0 New Facilities
 14 Facilities Amended
 0 Facilities Transferred
 12 Collateral Events

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.

1.3.2 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

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		

View Facilities Structure

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.

1.3.3 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.

The screenshot shows a software interface for reviewing a proposal. At the top, there is a progress bar with six stages: Customer Summary, Amendment Summary, Risk Score, Legal Score, Review (current stage), and Comments. Below the progress bar is a search bar containing 'Amendment impact overview'. The main content area is divided into four tabs: Facilities, Collaterals, Covenants, and Terms & conditions. Under the 'Facilities' tab, there are input fields for 'Liability Number:', 'Requested Liability currency:', and 'Requested Liability amount:', along with a 'Branch:' field set to '000' and a 'Save' button. Below these fields is a filter section with a 'Filter' button and a search box. At the bottom, there is a table with columns: Select, Facility ID, Product Type, Facility Category, Currency, Sanctioned Amount, Utilized Amount, Available Amount, Requested Amount, NR Date, and Parent Facili. The table contains one row with the following data:

Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date	Parent Facili
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31	

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

1.3.4 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.

1.4 Proposal Approval

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

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

- Customer Summary
- Amendment Summary
- Proposal Approval
- Comments

1.4.1 Customer Summary

This section will provide information on the customer.

FuTura Bank Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

Documents Collateral Summary

1 Customer Summary 2 Amendment Summary 3 Risk Score 4 Legal Score 5 Approval 6 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID: PTY19160452 Register No: CRN001200012121252 Legal Status: Private Liability Amount: £0.00 Is KYC Compliant: Yes Share Holders: 1 Contractors: 2 Guarantors: 2 Bankers: 2

Covenants

0

Total

Terms & conditions

0

Pre disbursement 0 Post disbursement

Financial Profile View all

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%

Comments History

26 Feb '19 **Amendment Initiation** Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

★ Scores

0

NaN %

0

of 0

No items to display.

Moody's AAA

Fitch AAA

Moody's AAA

0

New Facilities

14

Facilities Amended

0

Facilities Transferred

12

Collateral Events

Hold Back Next Save & Close Cancel

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.

1.4.2 Amendment Summary

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

The screenshot displays the 'Credit Facility Amendment - Approval' interface. At the top, there is a progress bar with four stages: 'Customer Summary', 'Amendment Summary' (currently active), 'Approval', and 'Comments'. Below the progress bar, the 'Amendment Summary' section is visible, featuring an 'Amendment impact overview' header and four tabs: 'Facilities', 'Collaterals', 'Covenants', and 'Terms & conditions'. The 'Facilities' tab is selected, showing a table with the following data:

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

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

Action Buttons on the footer

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.

1.4.3 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.

Customer Summary Amendment Summary Risk Score Legal Score **Approval** Comments

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability Number: Requested Liability currency: Requested Liability amount: Save

Branch: 000

Filter Type to filter × + ↻ 🗑️ ✓ ↶ ↷ View Facilities Structure

Select	Facility ID	Product Type	Facility Category	Currency	Sanctioned Amount	Utilized Amount	Available Amount	Requested Amount	NR Date	Parent Facili
<input type="checkbox"/>	F195610734	Funded	Working Capital Finance	USD	\$2,500,000.00	\$1,000,000.00	\$1,500,000.00		19-03-31	

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 * <input checked="" type="radio"/> Funded <input type="radio"/> 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	Drop down	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0

Action Buttons on the footer

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

Terms and Conditions

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

Facility Details | 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.

AB

Facility Det... | Filter | Type to filter | x | + | 🔗 | 🗑️

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

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.

1.4.4 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.

1.5 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 available for the user

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

1.5.1 Customer Summary

This section will provide information on the customer.

FuTura Bank Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Draft Generation 4 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452
Register No CRN001200012121252
Legal Status Private
Liability Amount £0.00
Is KYC Compliant Yes
Share Holders 1
Contractors 2
Guarantors 2
Bankers 2

Covenants
0
 Total

Terms & conditions
0 0
 Pre disbursement Post disbursement

★ Scores

0 of 0

No items to display.

Moody's AAA

Fitch AAA

Moody's AAA

0 New Facilities

14 Facilities Amended

0 Facilities Transferred

12 Collateral Events

Financial Profile [View all](#)

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%

Comments History

26 Feb '19 **Amendment Initiation**
Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

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.

1.5.2 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

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		

View Facilities Structure

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.

1.5.3 Generate Credit Proposal

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

Customer Summary Amendment Summary **Draft Generation** Comments

Document Name : Amendment Documents

Document Description :

📄 🔍 📄

Hold Back Next Save & Close Cancel

Draft Generation Details

Communication Type	Email To
Email	<input type="text" value="john_doe@example.com"/>
Email CC	Subject
<input type="text" value="john_doe@example.com"/>	<input type="text"/>

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.

1.5.4 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 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

1.6.1 Customer Summary

This section will provide information on the customer.

FuTura Bank Free Tasks FLEXCUBE UNI... (Jan 24, 2019 Karthik

1 Customer Summary 2 Amendment Summary 3 Customer Acceptance 4 Comments

Customer Information

ACME Corporation , A International entity established & operating as a Private Company in MUMBAI

Customer ID PTY19160452
Register No CRN001200012121252
Legal Status Private
Liability Amount £0.00
Is KYC Compliant Yes
Share Holders 1
Contractors 2
Guarantors 2
Bankers 2

Covenants
0
 Total

Terms & conditions
0 0
 Pre disbursement Post disbursement

★ Scores

0 of 0

No items to display.

Moody's AAA

Fitch AAA

Moody's AAA

0 New Facilities

14 Facilities Amended

0 Facilities Transferred

12 Collateral Events

Financial Profile [View all](#)

	2017-2018	Var. %	2018-2019	Var. %	2019-2020	Var. %
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%
Total Current Liabilities	£50,000.00	▼ -10%	£60,000.00	▼ -16.67%		null%
Depreciation	£7,445,000.00	▼ -4.03%	£7,145,000.00	▲ 4.2%		null%
Total Non-Current Assets	£100,000.00	▼ -10%	£200,000.00	▼ -50%		null%
Net Sales	£85,052,000.00	▼ -4.7%	£81,052,000.00	▲ 4.94%		null%
Total Current Assets	£60,000.00	▼ -1.67%	£69,000.00	▼ -13.04%		null%

Comments History

26
Feb '19 **Amendment Initiation**
Karthik

ACME Corporation is expanding their capacity and setting up 3 new additional lines in their factory Towards this they would be requiring the below additional funding and changes to the facility Facility: - Extension of Term Loan limit from 10 MN USD to 14 MN USD - Extension of Working Capital Limit from 4 MN USD to 5 MN USD Other Changes Requested: - Extension to the Guarantee limit from 1 year to 1.5 years - Reduction in LC limit by .5% pricing Additional Collateral: - ACME is providing the below additional collateral - Bonds - 2 MN USD, Machinery - 2MN USD.

Hold
Back
Next
Save & Close
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.

1.6.2 Amendment Summary

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

Credit Facility Amendment - Customer Acceptance

Customer Summary Amendment Summary Customer Acceptance Comments

Amendment Summary

Walmart Mumbai

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

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

View Facilities Structure

Hold Back Next Save & Close Cancel

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.

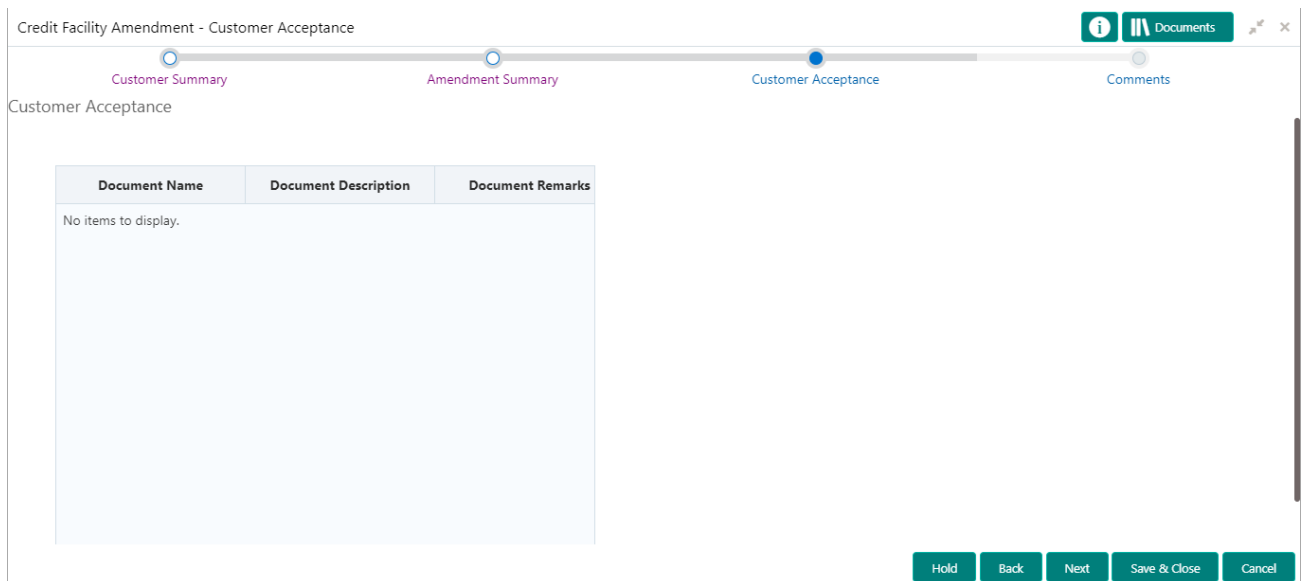
c. **Cancel** – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

1.6.3 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.



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.

1.6.4 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.

1.7 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

1.7.1 Customer Summary

This section will provide information on the customer.

The screenshot displays the 'Credit Facility Amendment - Limit Configuration' interface. The 'Customer Summary' section is active, showing customer information and facility structure. The customer is Walmart Mumbai, established as a Private Company with a rating of AAA. The facility structure table shows existing, utilized, proposed, and change amounts for Total Fund Based, Total Non-Fund Based, and Total Facility. The collateral section shows new collateral at £0.00 and existing collateral at £0.00. The interface includes a progress bar at the top, a 'Documents' icon, and action buttons at the bottom: 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

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.

1.7.2 Amendment Summary

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

The screenshot displays the 'Credit Facility Amendment - Limit Configuration' interface. At the top, there is a progress bar with five steps: Customer Summary, Amendment Summary (current), Collateral Pool, Limit Configuration, and Comments. Below the progress bar, the 'Amendment Summary' section is active, showing an 'Amendment impact overview' and four tabs: Facilities, Collaterals, Covenants, and Terms & conditions. The 'Facilities' tab is selected, 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 interface, there are five action buttons: Hold, Back, Next, Save & Close, and 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.

1.7.3 Collateral Pool

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

Credit Facility Amendment - Limit Configuration

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 *	Pool Description *
<input type="text" value="Enter pool Name"/>	<input type="text"/>
Pool Currency *	Pool Amount *
<input type="text" value="GBP"/> <input type="button" value="🔍"/>	<input type="text" value="\$0.00"/>

Add

No items to display.

Add Clear Cancel

Pool Details

Pool Name *	Collateral Code *
POOL1	<input type="text" value=""/> <input type="button" value="▼"/>
Collateral Currency *	Collateral Amount *
<i>Enterpool code</i>	<input type="text"/>
Pool Contribution *	Pool Contribution Amount *
<input type="text"/> <input type="button" value="▼"/> <input type="button" value="▲"/>	<input type="text" value="\$0.00"/>

Add Clear Cancel

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.

1.7.4 Limit Configuration

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

Credit Facility Amendment - Limit Configuration

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	Facility Id: F183449368	Requested Amount: \$89,000.00
	Guarantee	Facility Description: Fac 1	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.

AB

Facility Det...

Facility Details

Facility Id: F195610730

Facility Name: AB

Facility Type: Funded Non Funded

Facility Category: Working Capital Finance

Currency: USD

Requested Amount: \$230,000.00

Proposed Amount: \$120,000.00

Schedule Details

Scheduling Required?

Comments

OK

AB

Facility Det...

Facility Details

Terms & Conditions

Fee Preference

Covenants

Fee Preferences

Populate

	Rule code	Liquidation preference	Component type	Fee start date	Fee end date	Waived
<input type="checkbox"/>	RL20					N
<input type="checkbox"/>	RULE22					N

OK

AB

Facility Det...

Facility Details

Terms & Conditions

Fee Preference

Covenants

Fee Preferences

Populate

	Rule code	Liquidation preference	Component type	Fee start date	Fee end date	Waived
<input type="checkbox"/>	RL20					N
<input type="checkbox"/>	RULE22					N

OK

RL20

Rule code *	Liquidation frequency *	Fee Type *	SDE Type *
RL20		I	t
Component type	Rate/Amount	Fee Currency	Liquidation method
	1		
Liquidation preference			

Fee start date *	Fee end date *	Fee account branch *	Fee account number
<input type="text" value="mmm d, y"/>	<input type="text" value="mmm d, y"/>	<input type="text"/>	<input type="text"/>
Fee account currency *	User input fee amount *	Start date	Start month
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Waived *

Effective dates

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Rule Code	Display Rule Code	Display	Free Text			
Liquidity Frequency	Display the Liquidity Frequency	Display	Free Text		NA	
Fee Type	Display the Fee Type	Radio	Free Text			
Basic Amount	Display the Basic Amount	Select Box	Free Text			
Component Type	Display the Component Type	Display	Free Text			
Rate/Amount	Displays the Rule Rate/Amount	Display	Free Text			
Fee Currency	Displays the Fee Currency	Display	Free Text			
Liquidation Method	Display the Liquidation Method	Display	Free Text			
Liquidation Preference	Display the Liquidation Preference	Display	Free Text			
Start Date	Display the Start Date	Display	Free Text			
Start Month	Display the Start Month	Display	Free Text			

Fee Start Date	Input the Fee Start Date	Input	Date			
Fee End Date	Input the Fee End Date	Input	Date			
Fee Account Branch	Input the Fee Account Branch	Input	Text			
Fee Account Number	Input the Fee Account Number	Input	Text Area			
Fee Account Currency	Input the Fee Account Currency	Input	Drop Down			
User Input Fee Amount	Input the Fee Amount	Input	Text Area			
Waived	Flag to waive the fee component	Input	Switch			

Action Buttons on the footer

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

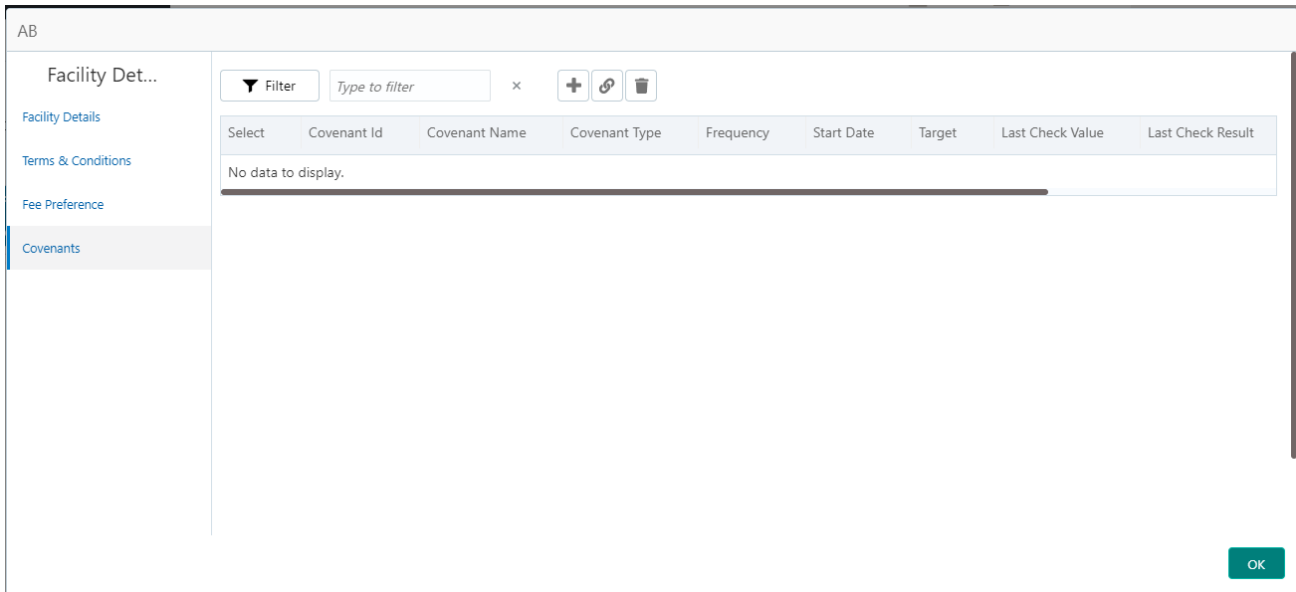
Terms and Conditions

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

The screenshot shows a software interface with a sidebar on the left containing the following menu items: 'Facility Det...', 'Facility Details', 'Terms & Conditions' (which is highlighted), 'Fee Preference', and 'Covenants'. The main content area is titled 'Terms and Conditions' and displays the message 'No items to display.' In the top right corner of the main area, there is a green 'Add' button. In the bottom right corner of the entire interface, there is a green 'OK' button.

Covenants

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



Action Buttons on the footer

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

1.7.5Comments

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.

1.8 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.

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

4.1 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

4.1.1 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 Summary

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.

4.1.2 Amendment Summary

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

The screenshot displays the 'Amendment Summary' screen for 'Walmart Mumbai'. At the top, there is a progress bar with five steps: Customer Summary, Amendment Summary (current), Collateral Pool, Limit Configuration, and Comments. Below the progress bar, the title 'Amendment Summary' is followed by 'Walmart Mumbai'. A section titled 'Amendment impact overview' is visible. Below this, there are four tabs: Facilities, Collaterals, Covenants, and Terms & conditions. The 'Facilities' tab is active, showing 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.

4.1.3 Collateral Pool

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

Credit Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Collateral Pool Limit Configuration Comments

Collateral Pool

Pool Creation

No items to display.

Add

Hold Back Next Save & Close Cancel

Pool Details

Pool Name *

Pool Description *

Pool Currency *

Pool Amount *

Add

No items to display.

Add Clear Cancel

Pool Details

Pool Name *
 POOL1

Collateral Code *

Collateral Currency *
 Enterpool code

Collateral Amount *

Pool Contribution *

Pool Contribution Amount *

Add Clear Cancel

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.

4.1.4 Limit Configuration

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

Credit Facility Amendment - Limit Configuration

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	Facility Id: F183449368	Requested Amount: \$89,000.00	 Add Child
	Guarantee	Facility Description: Fac 1	Proposed Amount:	
			Approved Amount:	

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

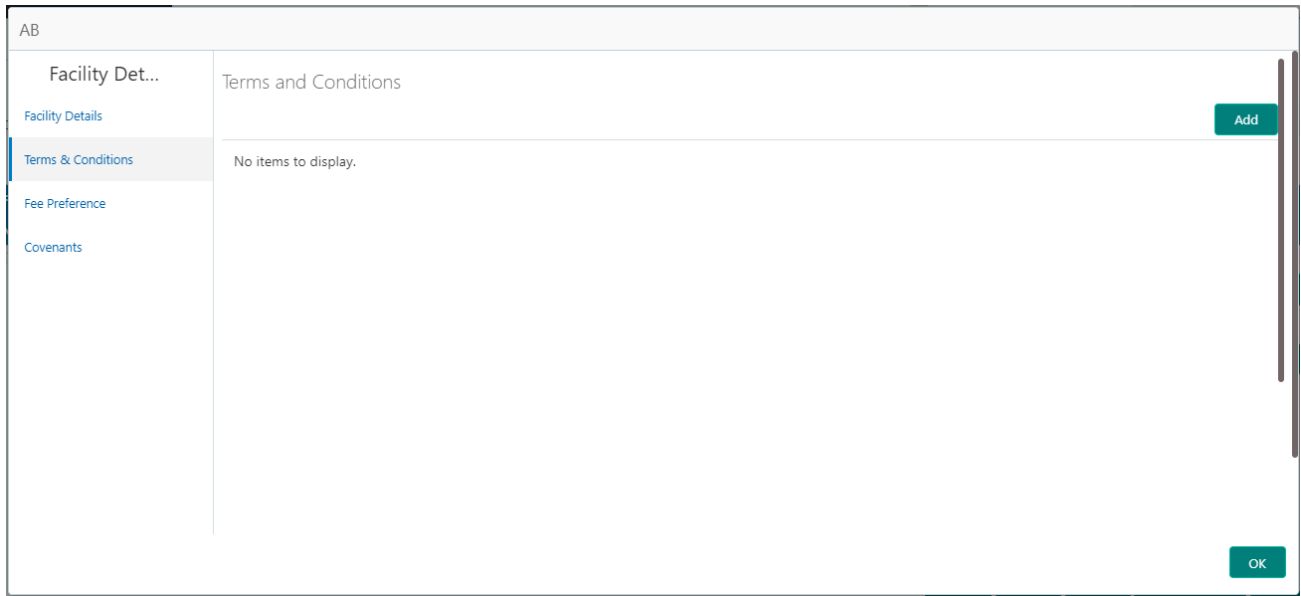
Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display 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.

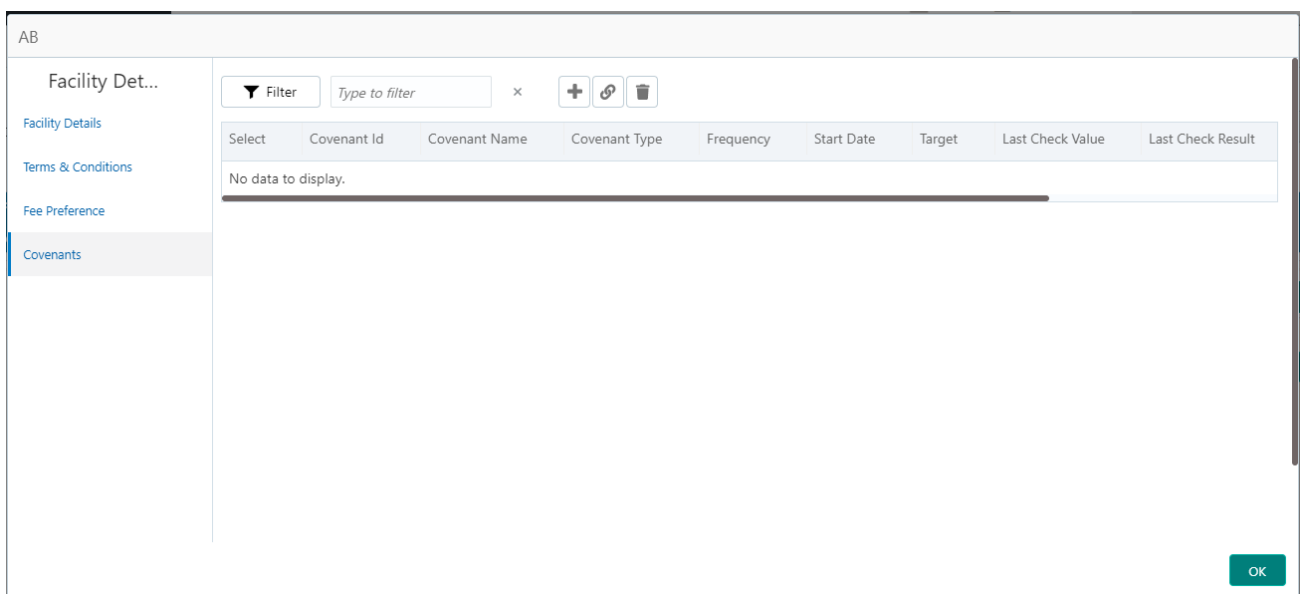
Terms and Conditions

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.



Covenants

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



Action Buttons on the footer

- 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.

4.1.5 Comments

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

Action Buttons

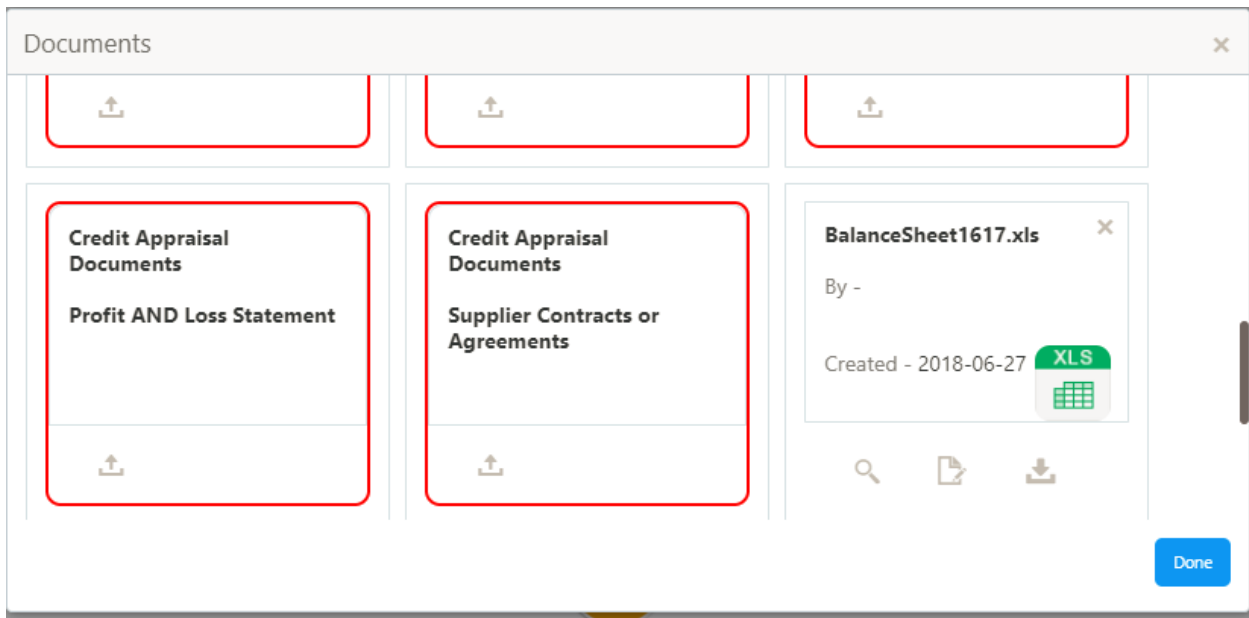
After providing required data, you will be able to perform one of the below actions –

- 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.

5. Document Upload and Checklist

5.1 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 –

- b) **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.
- c) **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.
- d) **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.
- e) **Download** – On Click of Download the document will be downloaded. This button will be visible only for the documents which are already uploaded.
- f) **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 *

Document Title *

Remarks

Document Code *

Document Description

Document Expiry Date

Drop files here or click to select

Current selected files: []

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			

5.2 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.

The screenshot shows a 'Checklist' window with the following elements:

- Title:** Checklist (with a close button 'x')
- Section:** Proposal Enrichment
- Item 1:** Company Registration document Uploaded [Remarks]
- Item 2:** Incorporation document Uploaded [Remarks]
- Item 3:** Collateral document Uploaded [Remarks]
- Footer:** * 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	

12. Reference and Feedback Support

12.1 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

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website

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12.2 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document.

Your feedback is important to us. If you have a query that is not covered in this user guide or if you still

need assistance, please contact documentation team.