Policy Definition User Guide

Oracle Banking Credit Facilities Process Management

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

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

Overview of OBCFPM

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

.

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, Collateral Release and Collateral Liquidation process
- Handle Credit Proposal with Customer on-boarding
- Handle Amendment and Closure of an existing facility
- Financial Document Upload of the corporate clients.
- Quantitative and Qualitative analysis of the corporate clients
- Handle Credit Exceptions
- Define Credit Policy
- On Boarding Group Customers

Key Features

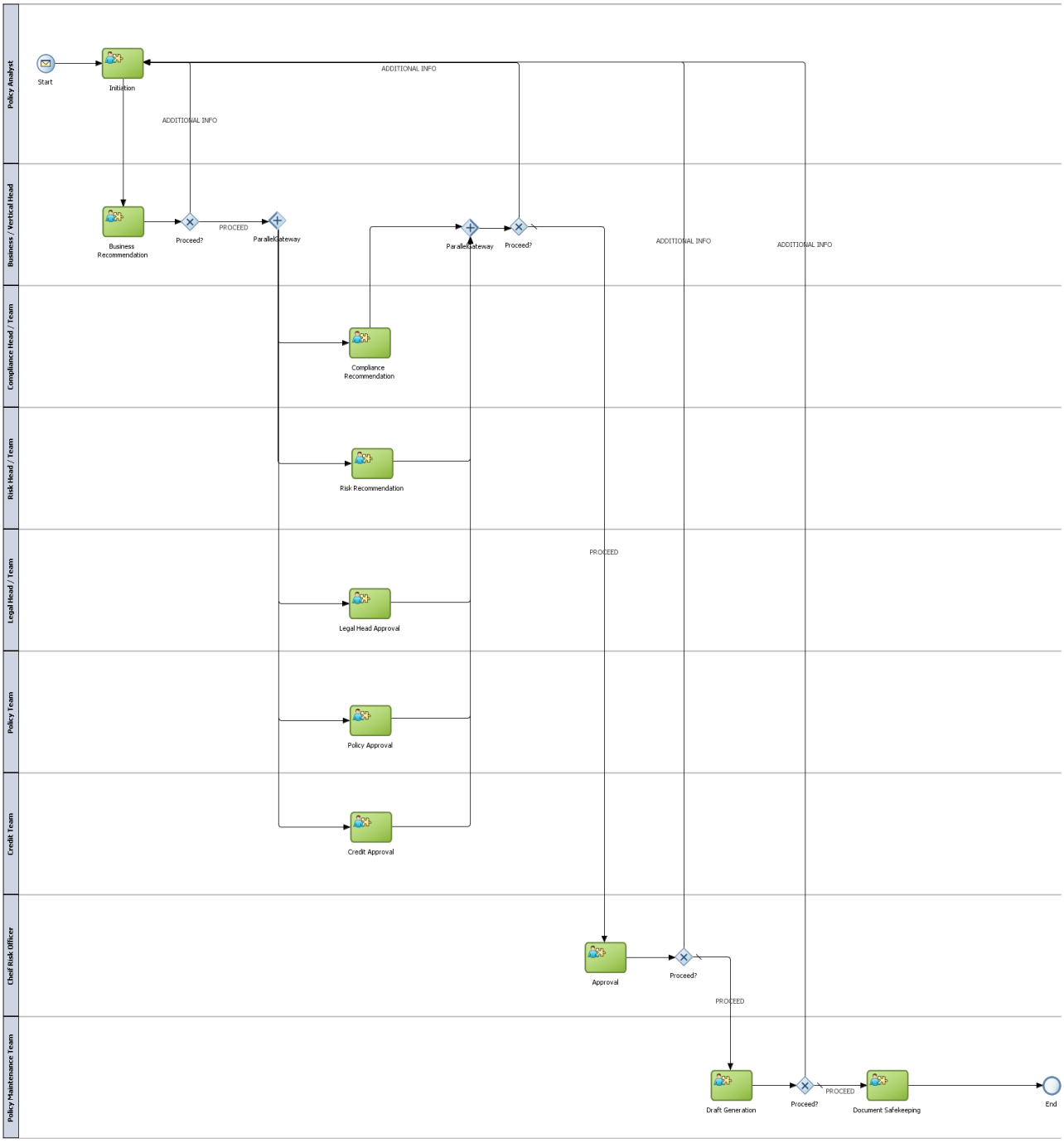
- Stand-alone system agnostic to back office application
- Requires very little change to bank’s existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards
- 360 Degree view of Collaterals

2. Policy Definition

As part of Credit Framework, credit policy can be defined and the same can be used to validate whenever a facility is issued to the customer. The various activities performed for Policy Definition process are

- Initiation of Policy by Policy Analysts
- Policy/Vertical Head Recommendations
- Approval from Legal Team
- Approval from Compliance Team
- Approval from Policy Team
- Approval from Risk Team
- Approval from Credit Team
- Policy Approval
- Policy Draft Generation
- Policy Document Safekeeping

2.1 Policy Definition - Process Flow Diagram



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

- Initiation of Policy by Policy Analysts
- Business/Vertical Head Recommendations
- Approval from Legal Team
- Approval from Compliance Team
- Approval from Policy Team
- Approval from Risk Team

- Approval from Credit Team
- Policy Approval
- Policy Draft Generation
- Policy Document Safekeeping

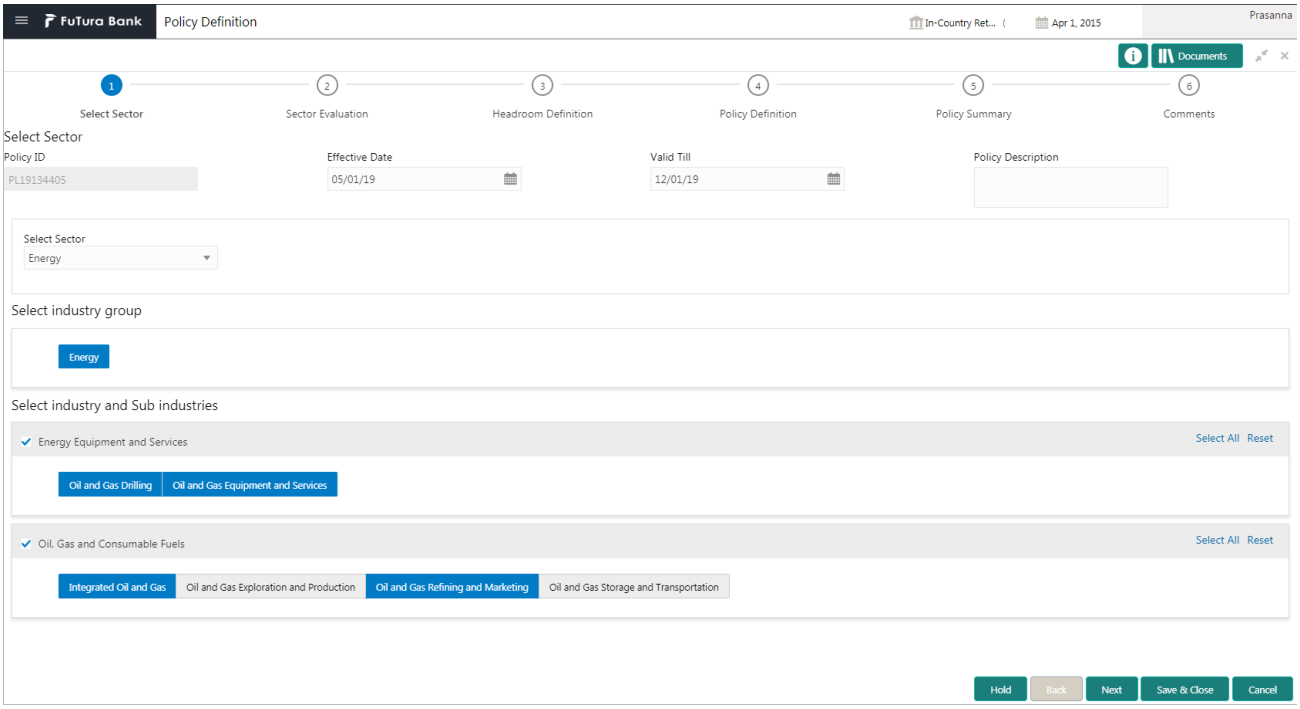
2.2 Initiation

Policy Definition process will be triggered by the policy analysts based taking into account the over-all needs of the Bank pertaining to the Credit Operations. Once policy definition is initiated, the task will be available in the free task queue and the user can acquire the task and work on the task.

Policy is initiated based on the various dimensions of data that is captured for a combination of Sector, Industry and Sub-Industry

2.2.1Sector Details

The first step in the Initiation of policy definition is to select the sector, industry and sub-industry against which the policy is to be defined



Field Name	Field Description
Policy ID	Display field to denote the unique ID of the policy that is to be defined
Effective Date	User Input Field. The date from which the policy is effective
Valid Till	User Input Field. The date till the effective
Policy Description	User Input Field. Narrative field to capture the detailed de-scription about the policy
Select Sector	User Select Field. Select a sector from the drop down. Once the sector is selected, the industry group, industry and subin-dustry pertaining to the sector will be defaulted

Select industry group	User Select Field. Select an industry group for which the policy is to be defined
Select industry	User Select Field. Select an industry for which the policy is to be defined
Select sub-industry	User Select Field. Select a sub-industry group for which the policy is to be defined

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

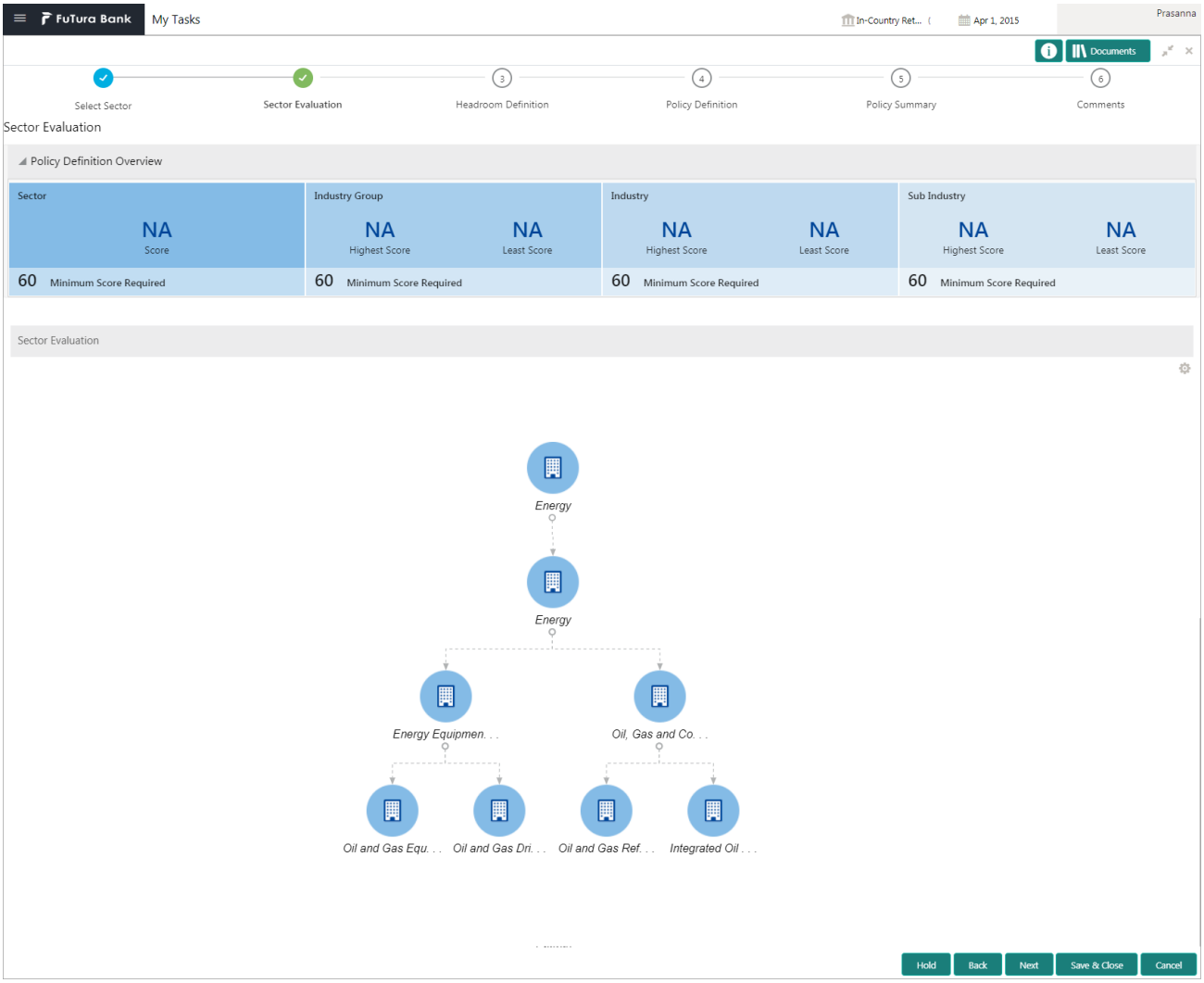
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

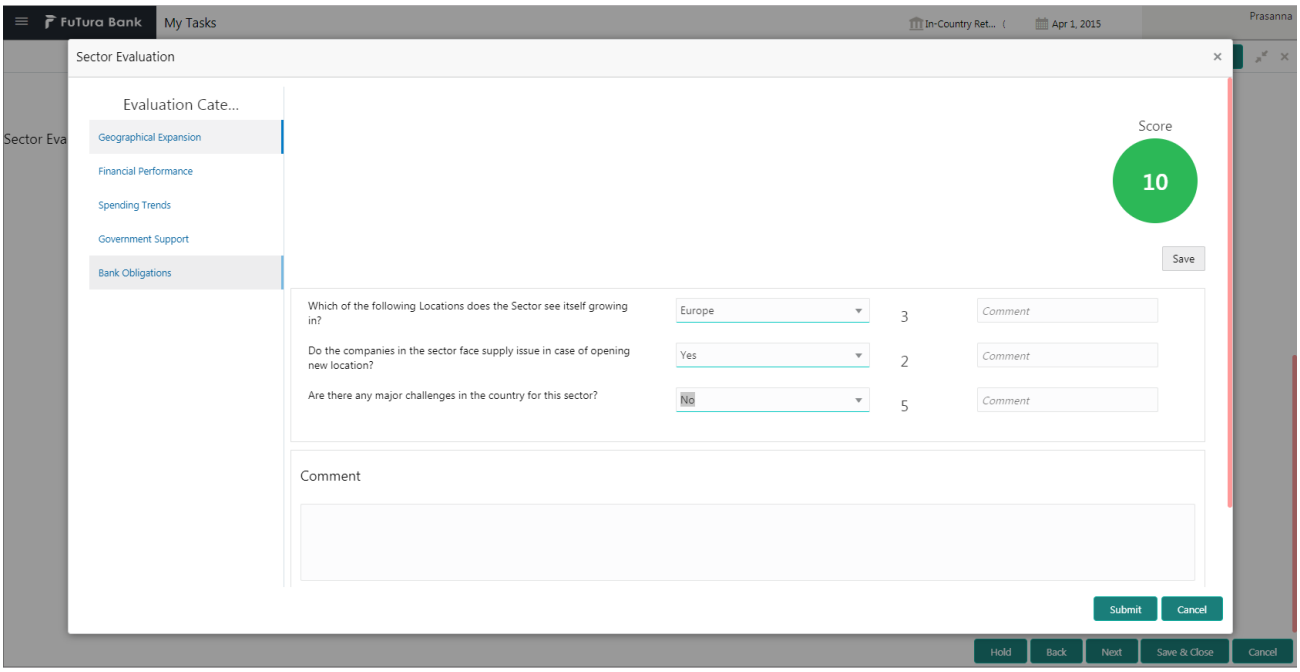
2.2.2 Sector Evaluation

Once the sector details are selected, the selected sectors will be evaluated and scored based on the pre-defined questionnaire



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



The questionnaire can be defined against various categories. The left side pane in the above screen list the various categories against which the questions are defined. On click of each of the category, in the right side pane, all the applicable questions related to the category will be displayed.

On selecting the appropriate answer, default scores defined for each of the answer will be displayed next to the selected answer.

Free text narrative against each of the questions can be provided in the Comments field.

Total score for each of the category will be displayed in the top right corner.

On Press of the Save button, the data entered in the screen will be saved.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

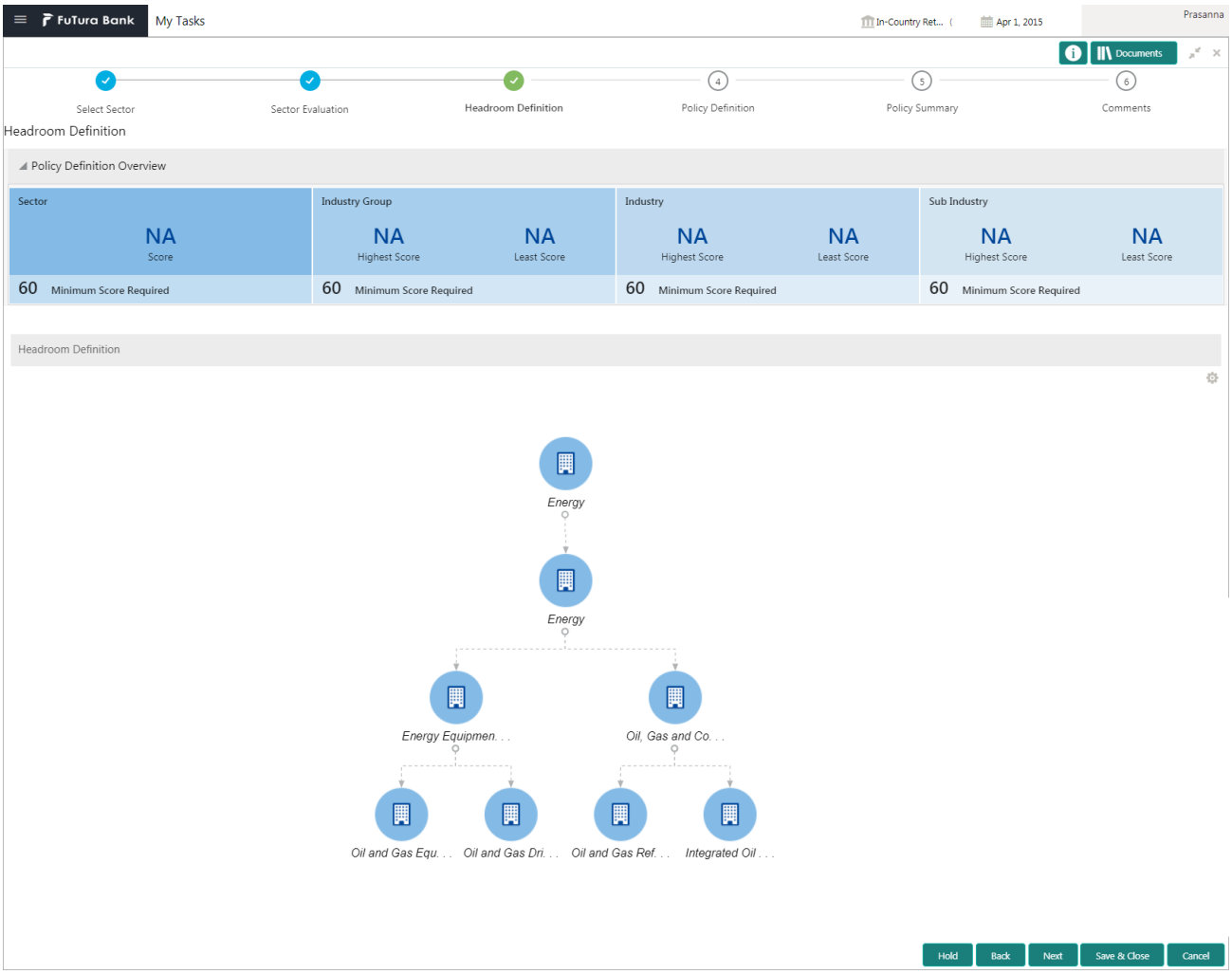
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

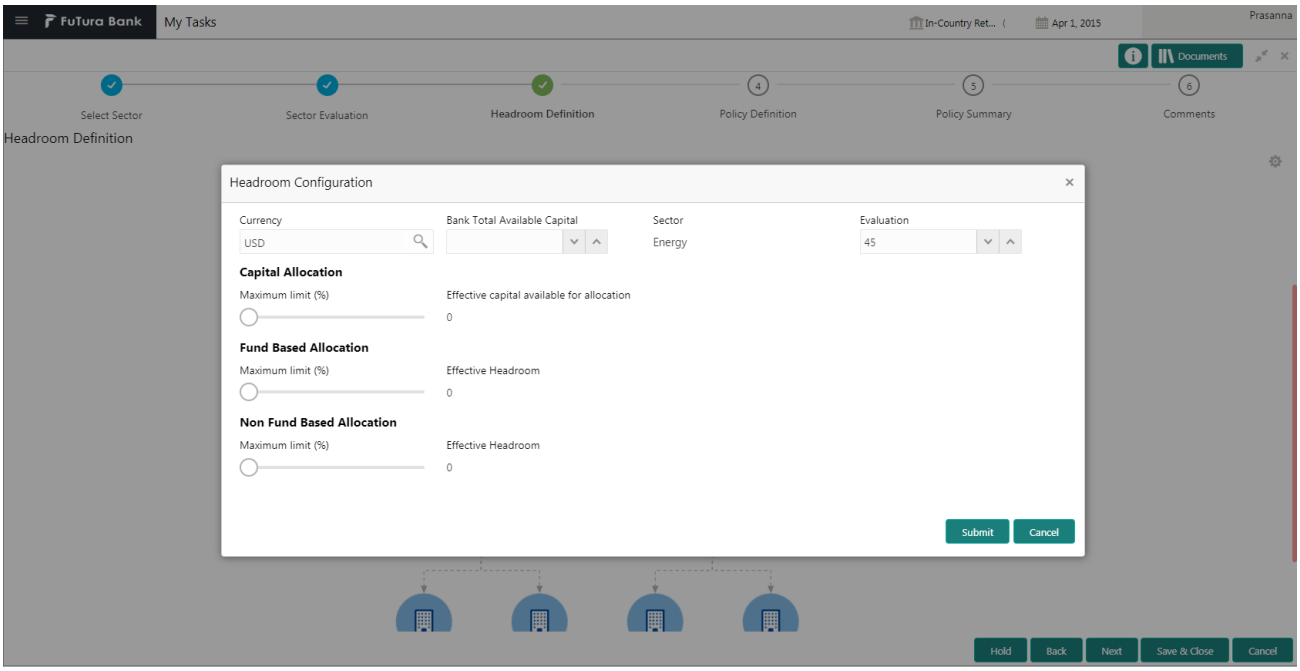
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.2.3 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	LOV Field. Select a valid currency in which the Headroom details will be associated
Bank Total Available Capital	User Input Field. Enter the Total available capital against the Sector
Sector	Display Field. Display the Sector details against which the Headroom is defined
Evaluation	Display Field. Displays the score based on the evaluation done
Maximum Limit	User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

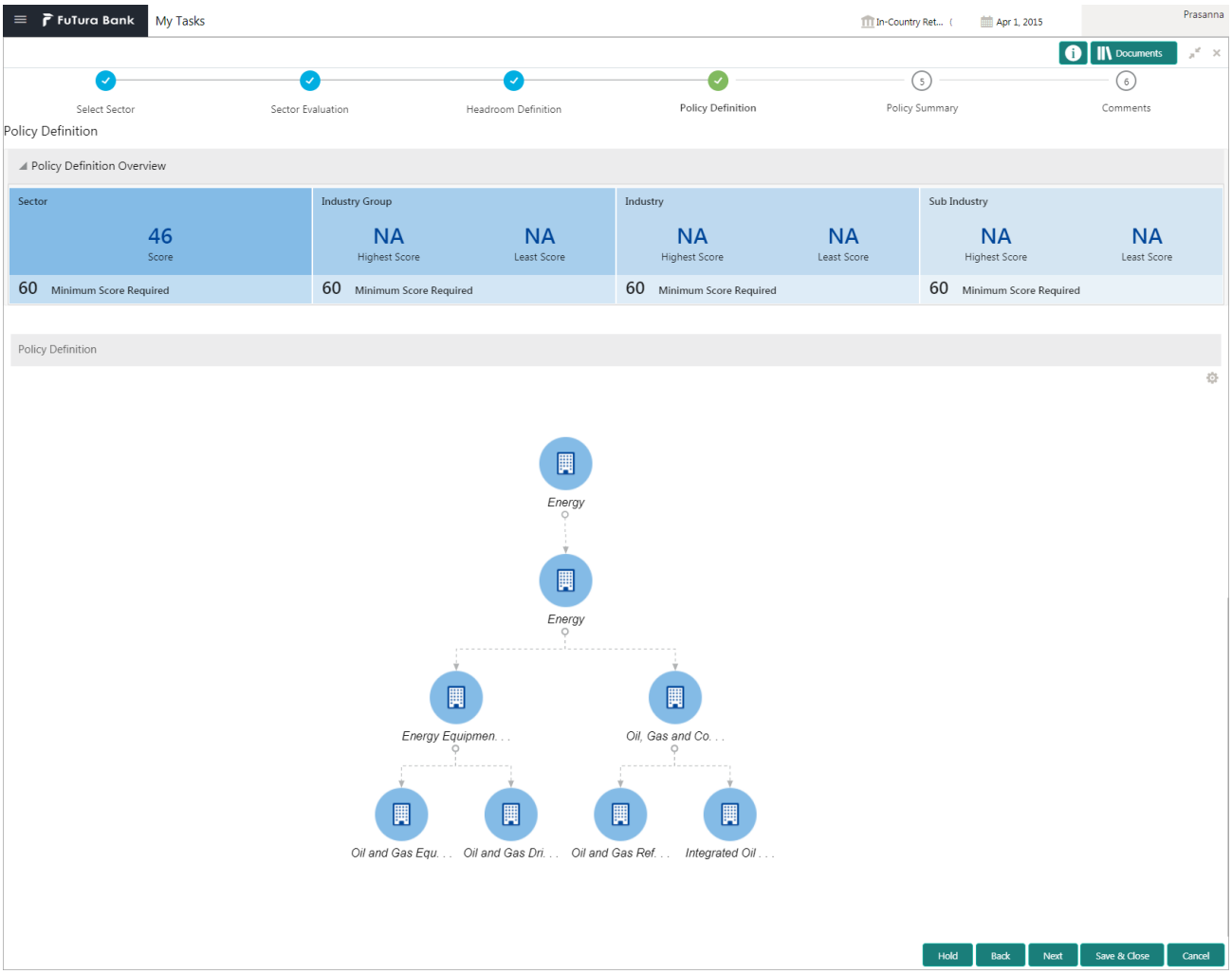
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.2.4 Policy Definition

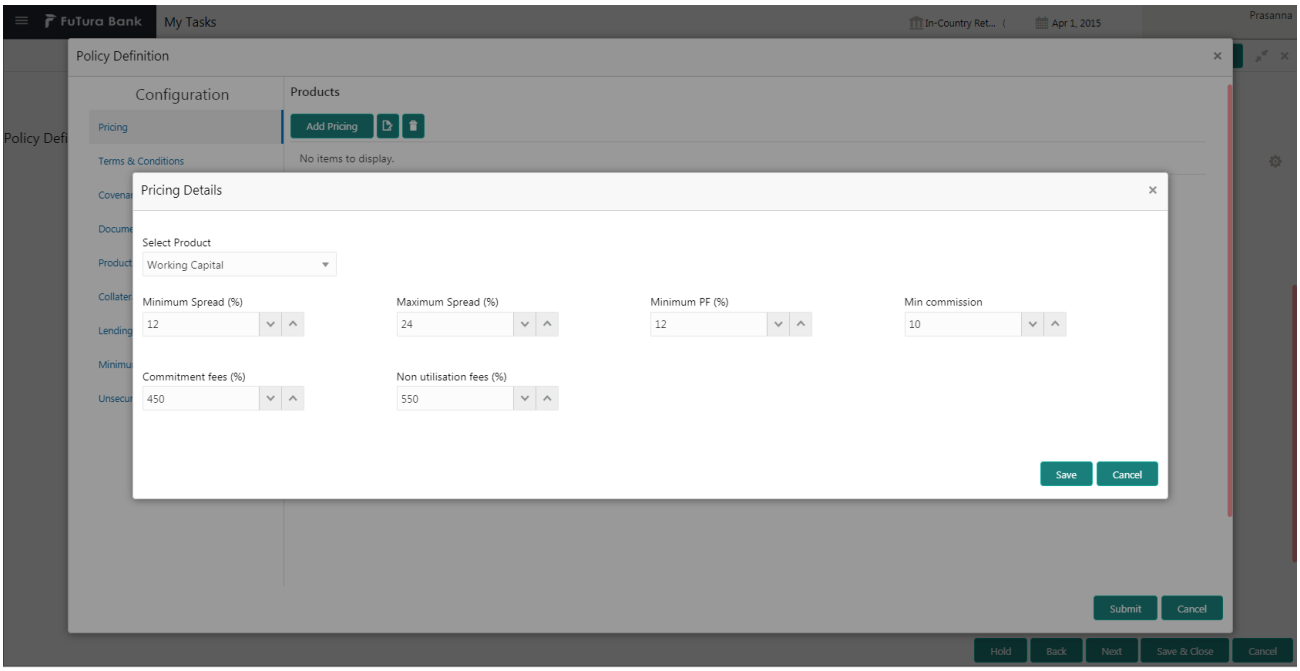


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

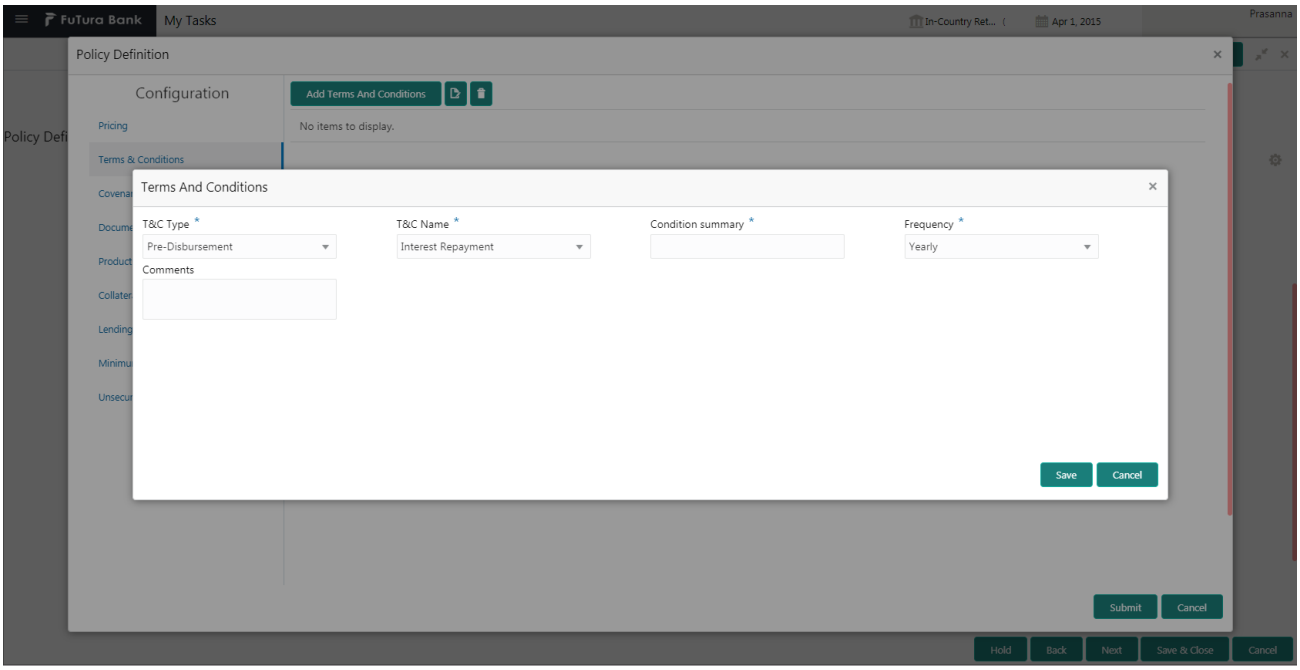
2.2.4.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details
Maximum Spread	User Input Field. Enter the Maximum Spread
Minimum Spread	User Input Field. Enter the Minimum Spread
Min. Commission	User Input Field. Enter the Minimum Commission
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

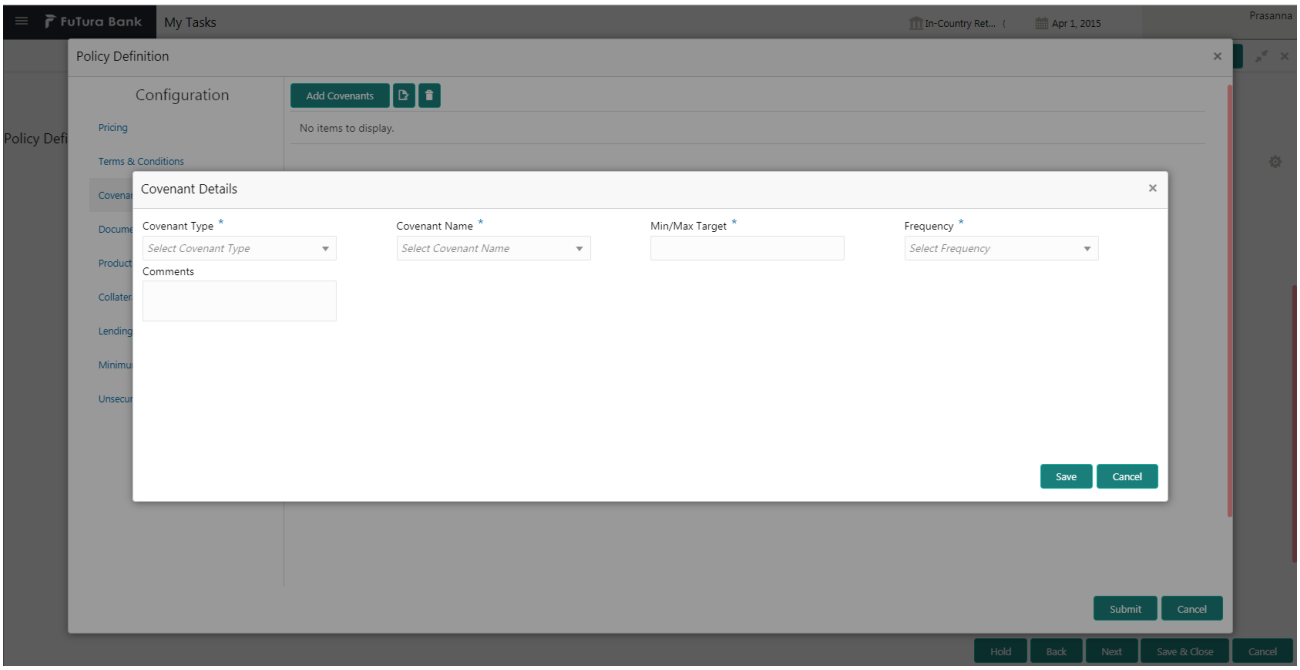
2.2.4.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

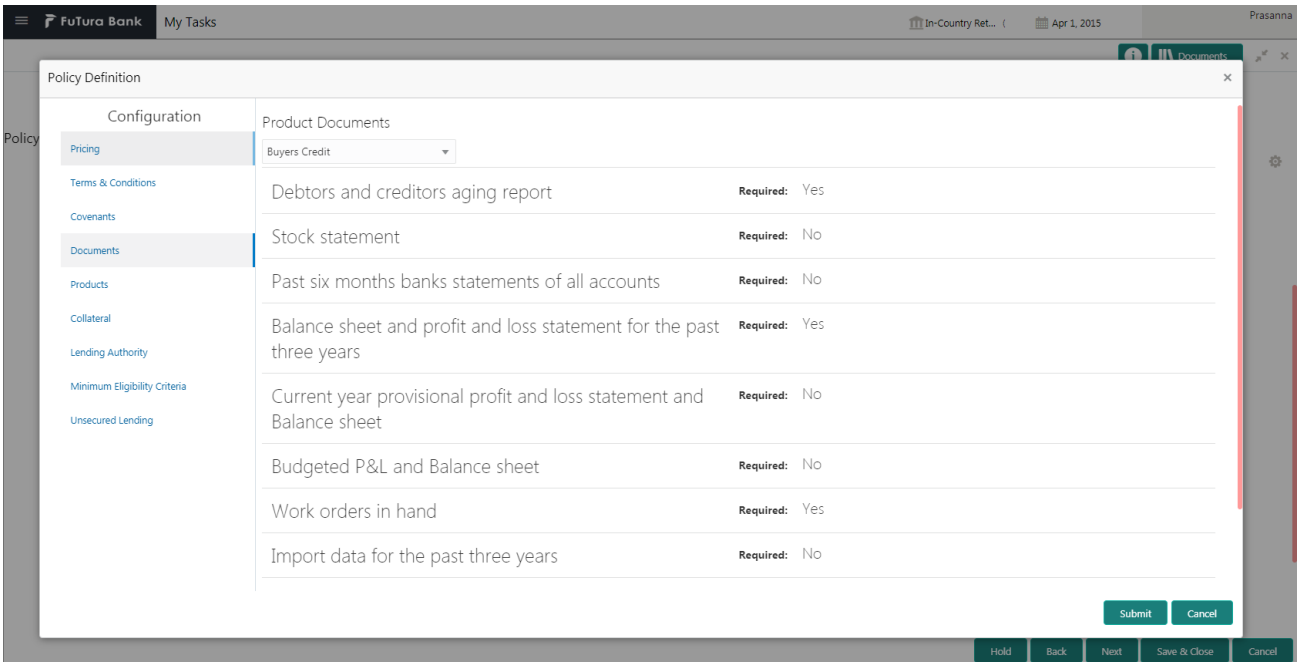
2.2.4.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

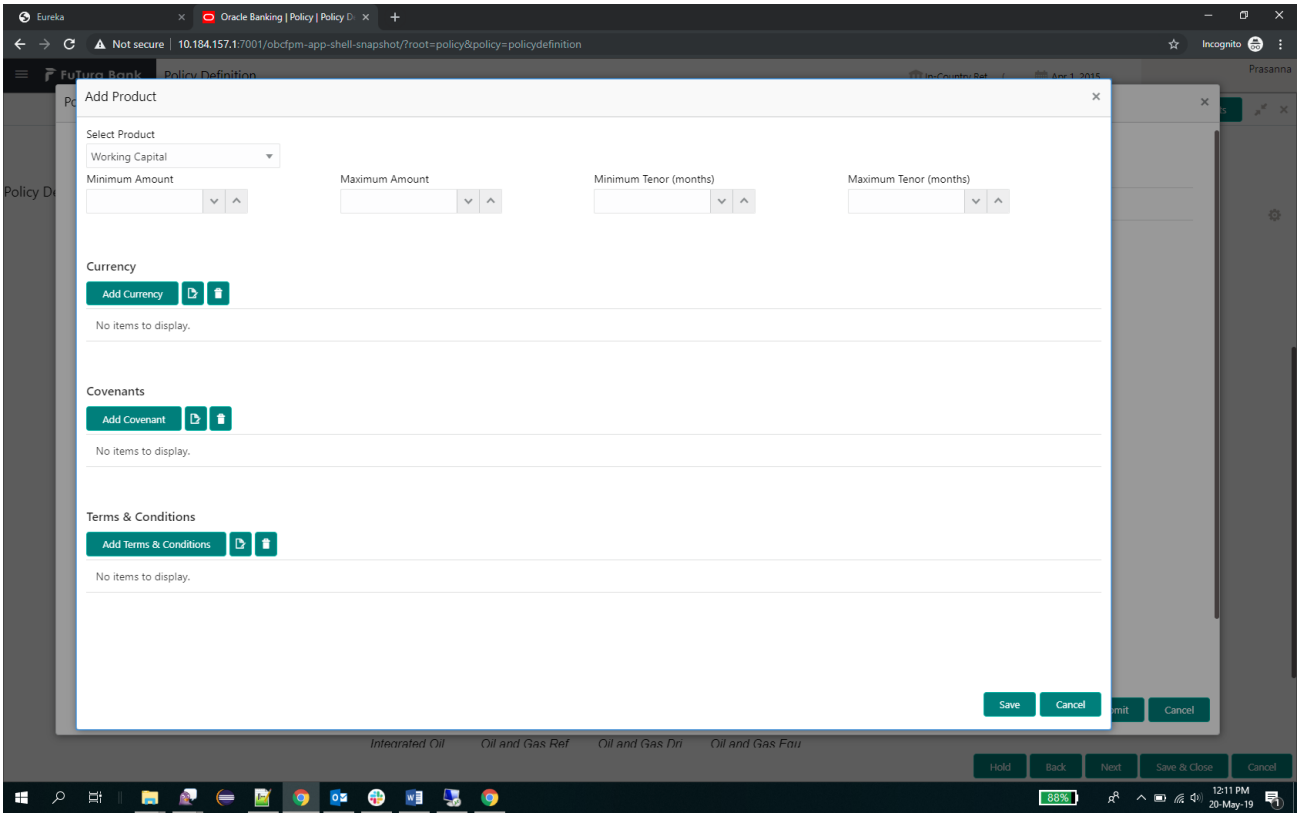
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.2.4.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether its required or not.

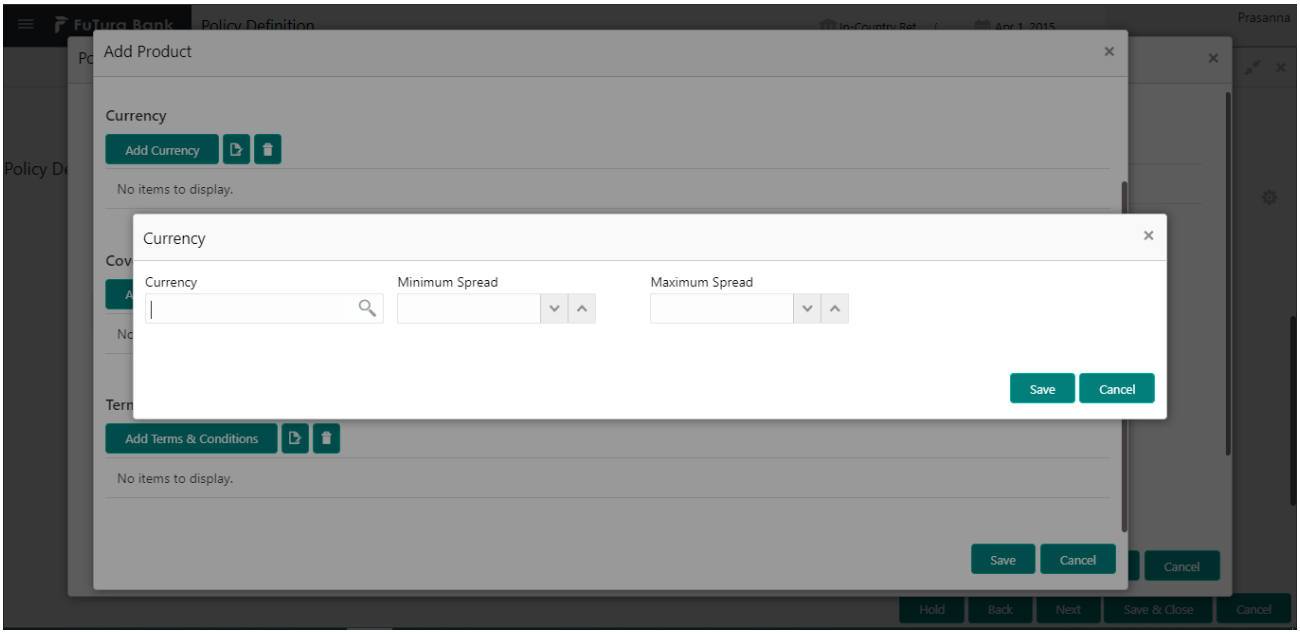
2.2.4.5 Products



On selecting Products from the left pane, above screen will be displayed.

Field Name	Description
Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.2.4.5.1 Currency

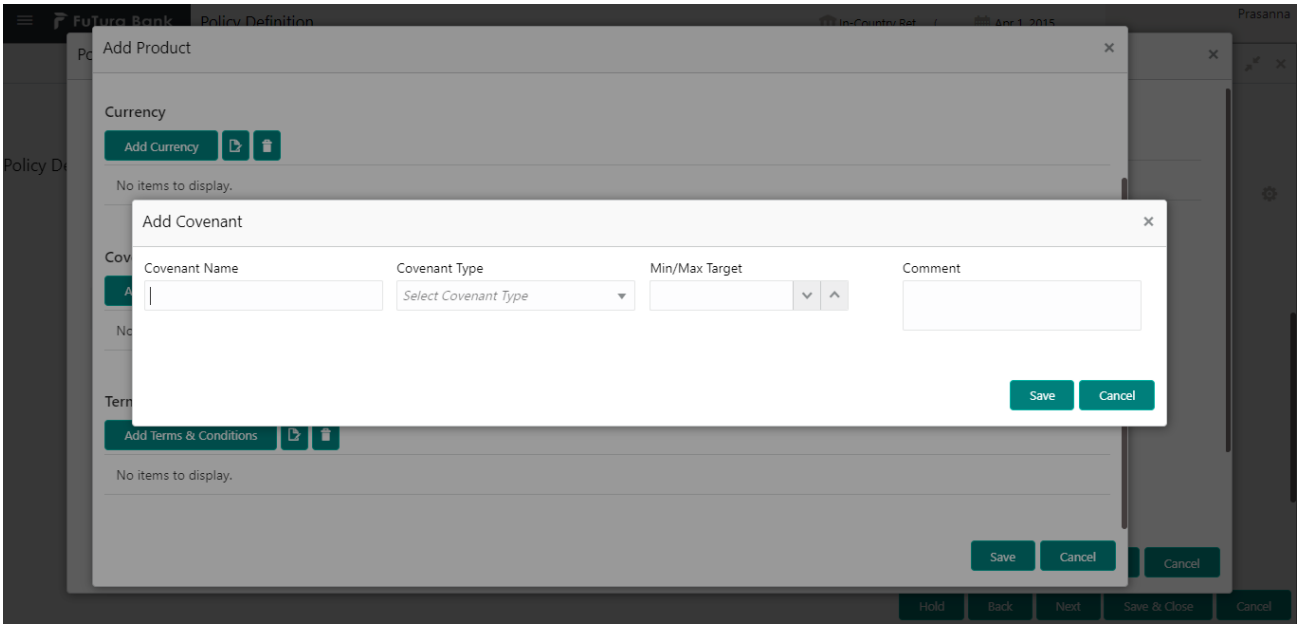


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

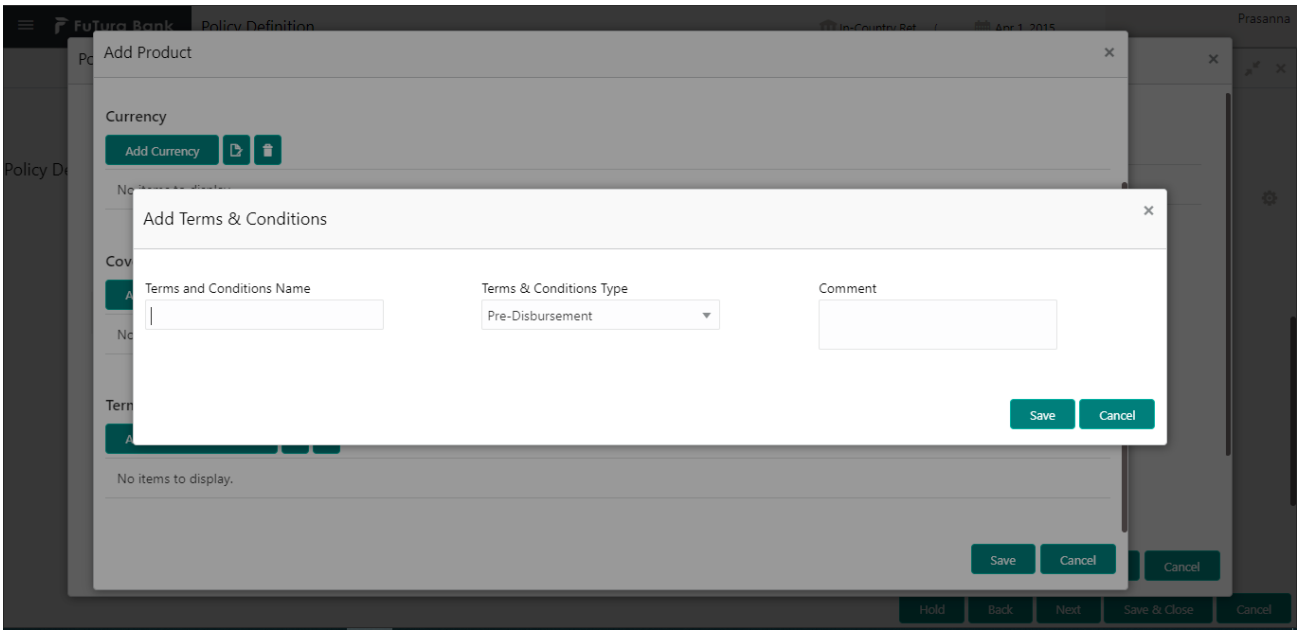
2.2.4.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

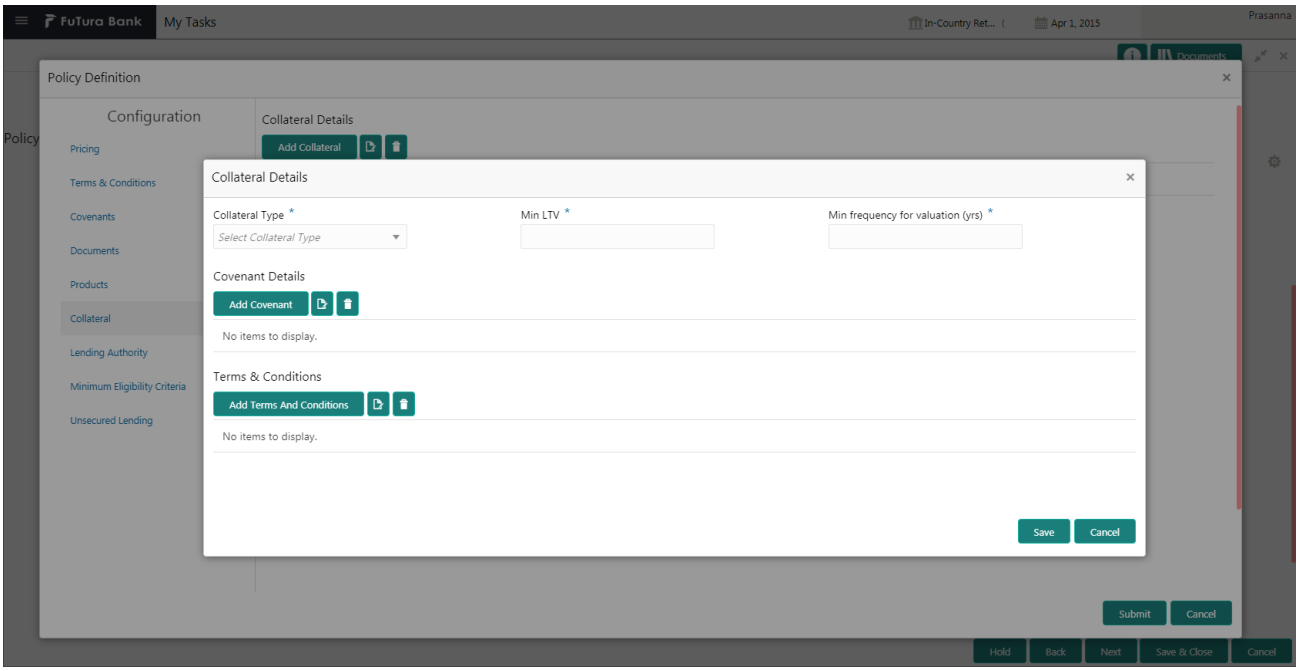
2.2.4.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment to be associated with the T&C.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

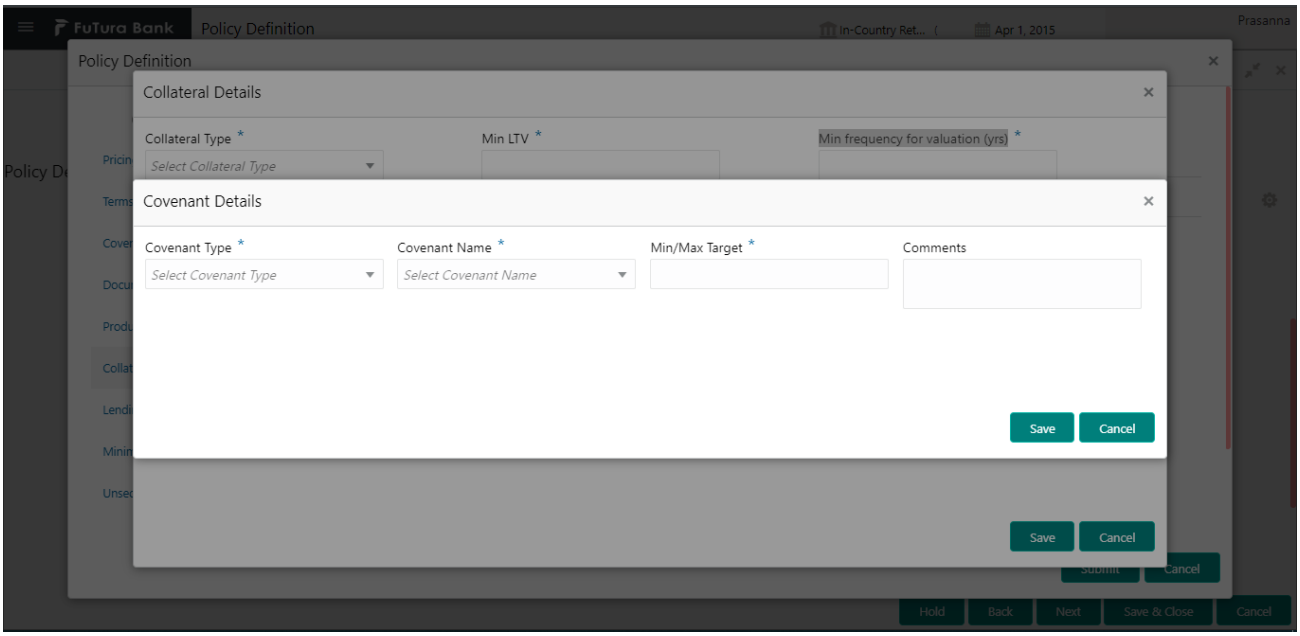
2.2.4.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

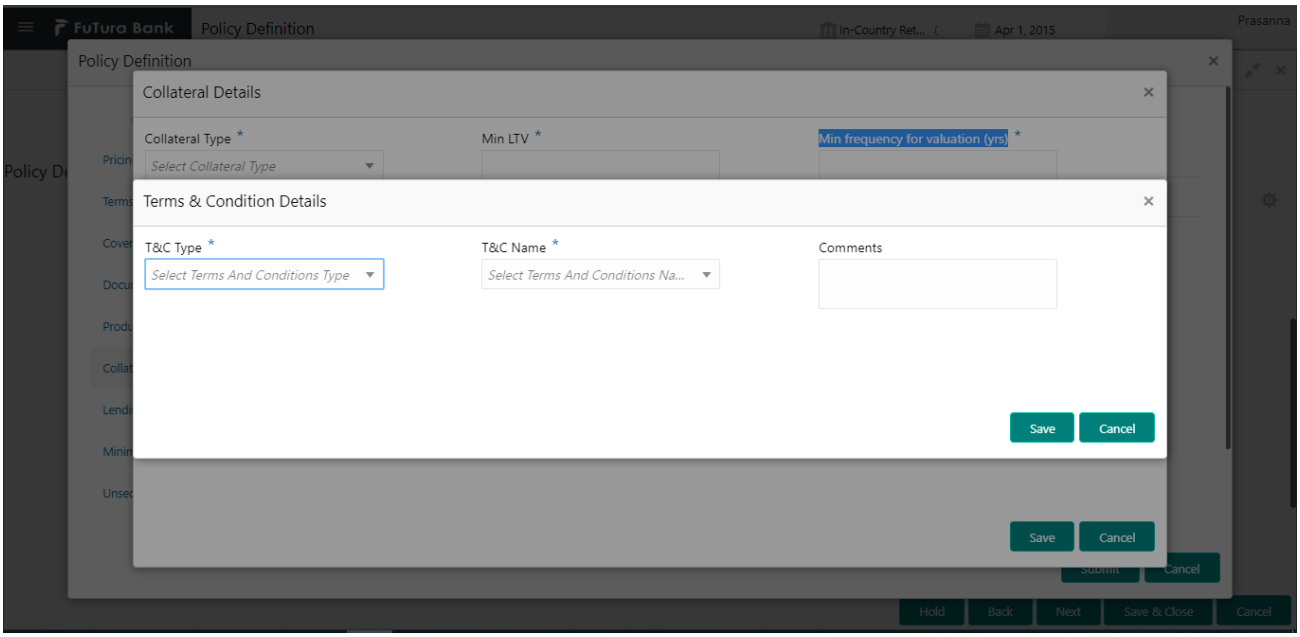
2.2.4.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

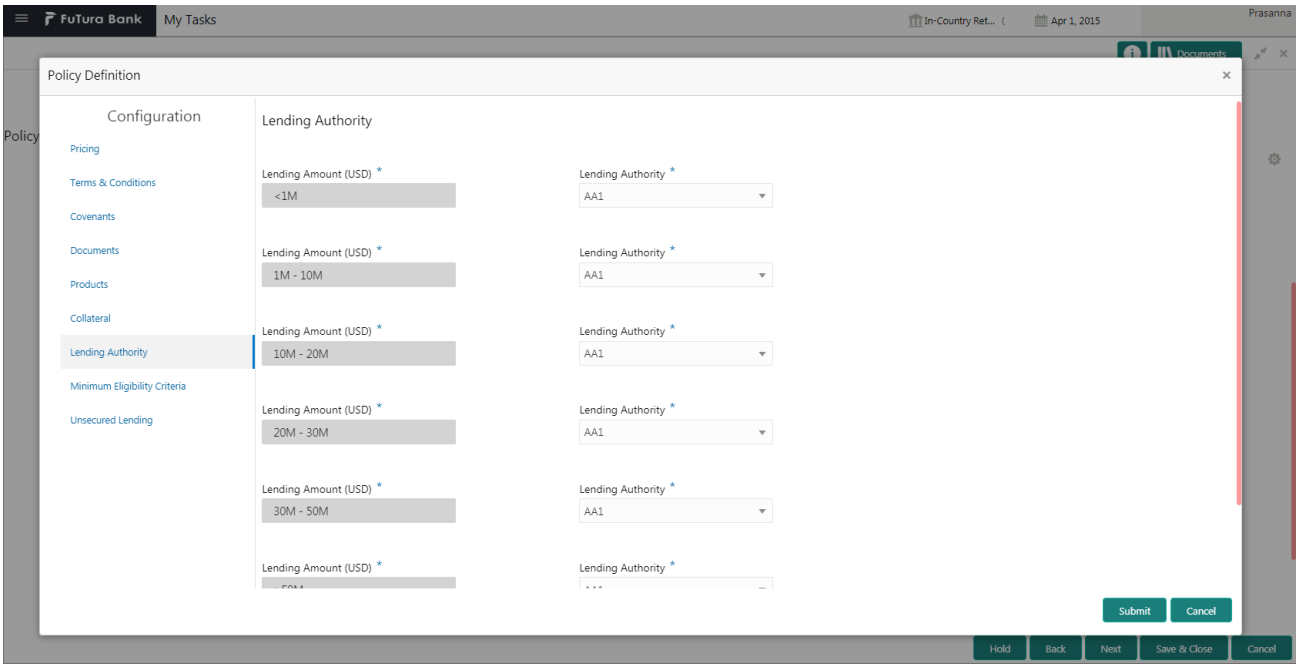
2.2.4.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.2.4.7 Lending Authority

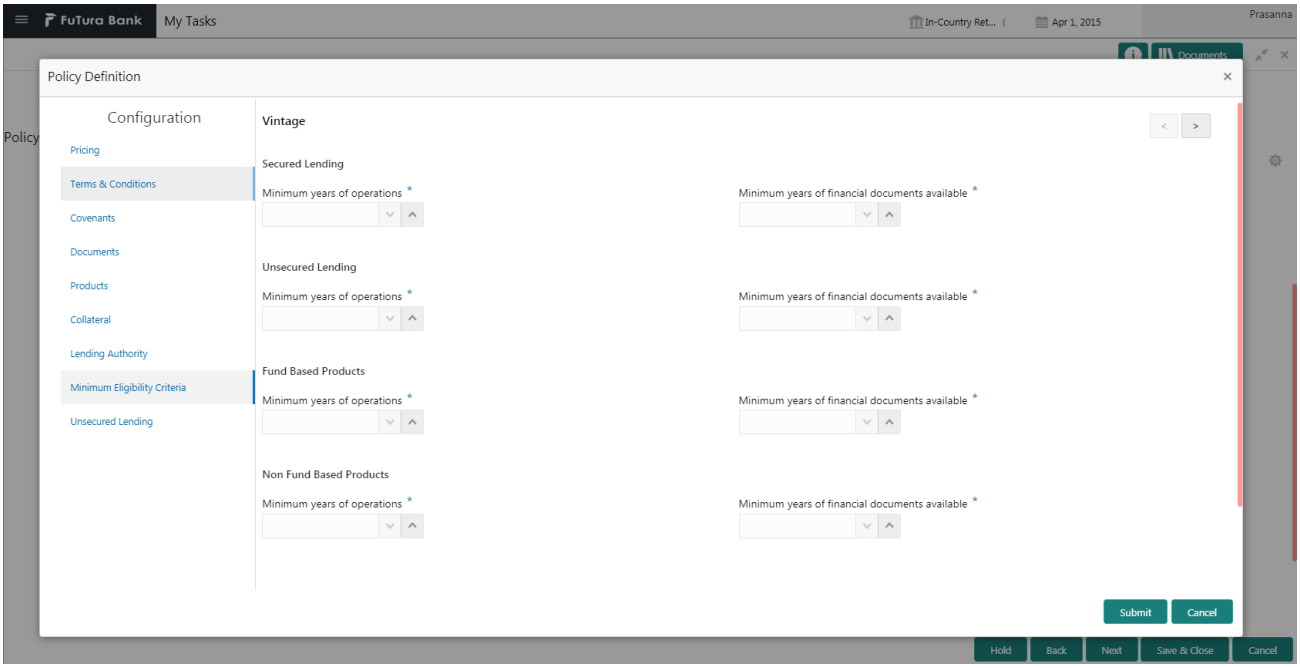


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.2.4.8 Minimum Eligibility Criteria

2.2.4.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed.

2.2.4.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.2.4.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

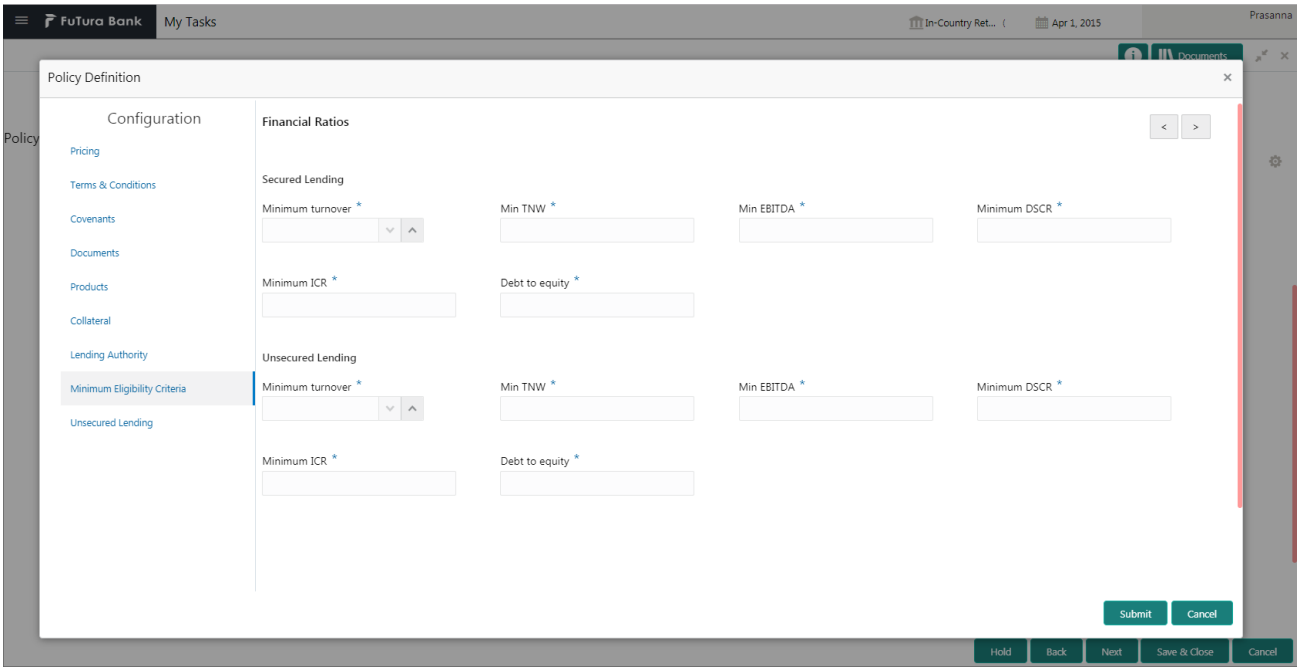
2.2.4.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.2.4.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.2.4.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

2.2.4.8.2.1 Secured Lending

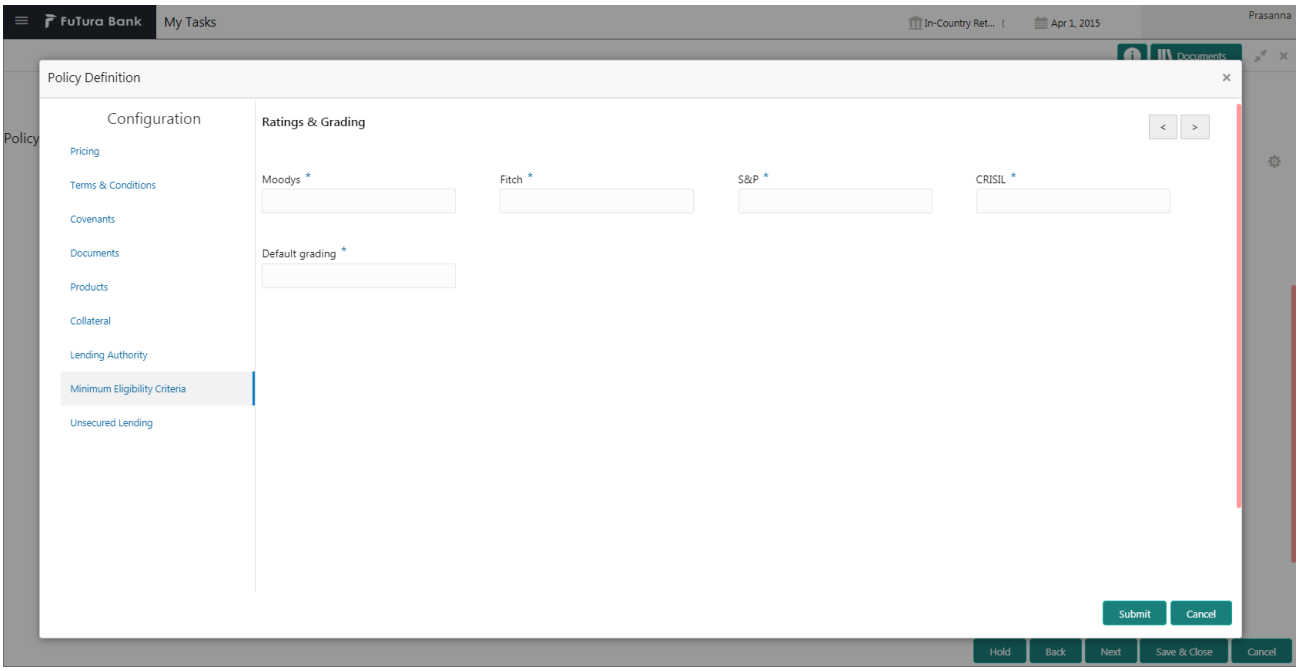
Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.

Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.2.4.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

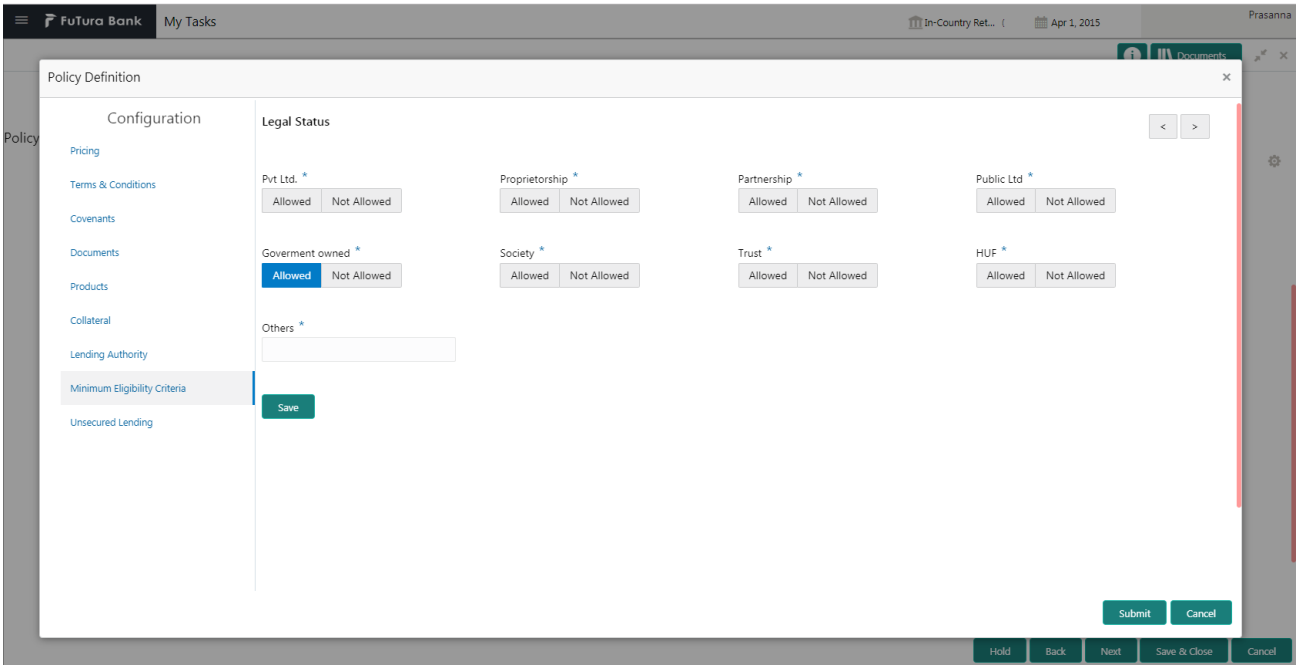
2.2.4.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

2.2.4.8.4 Legal Status

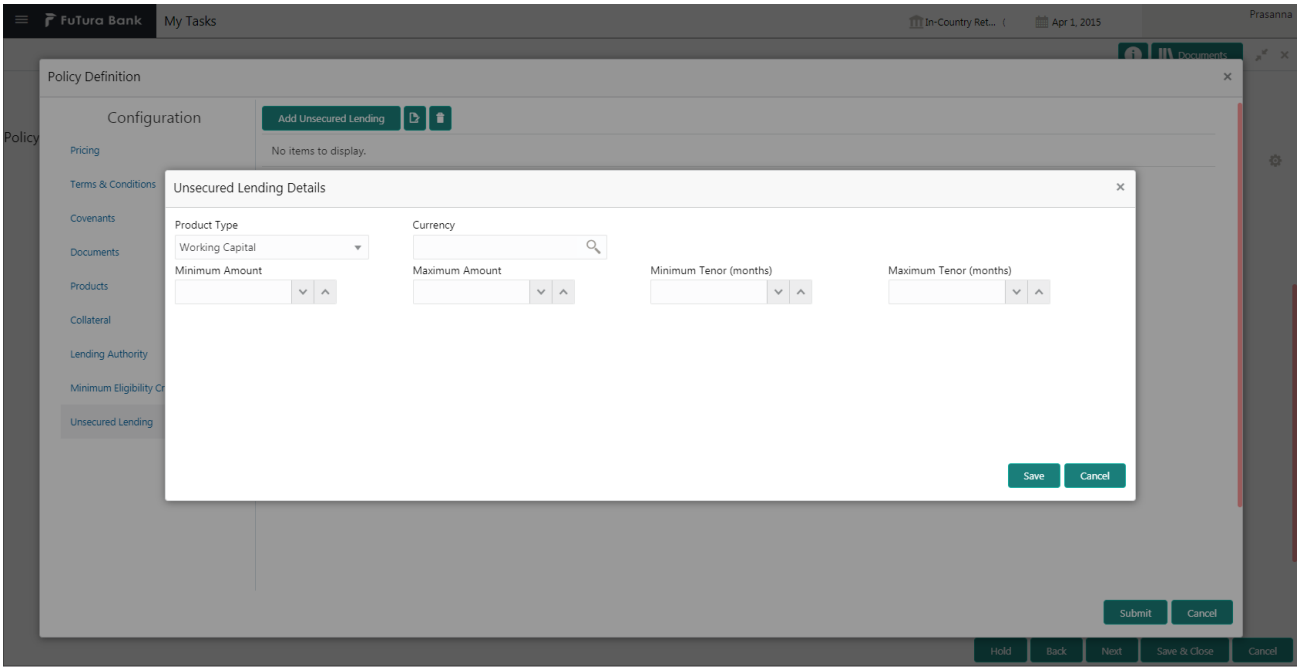


On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition

Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.2.4.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Save Button	On Pressing the Save Button the data in the screen will get saved.

Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

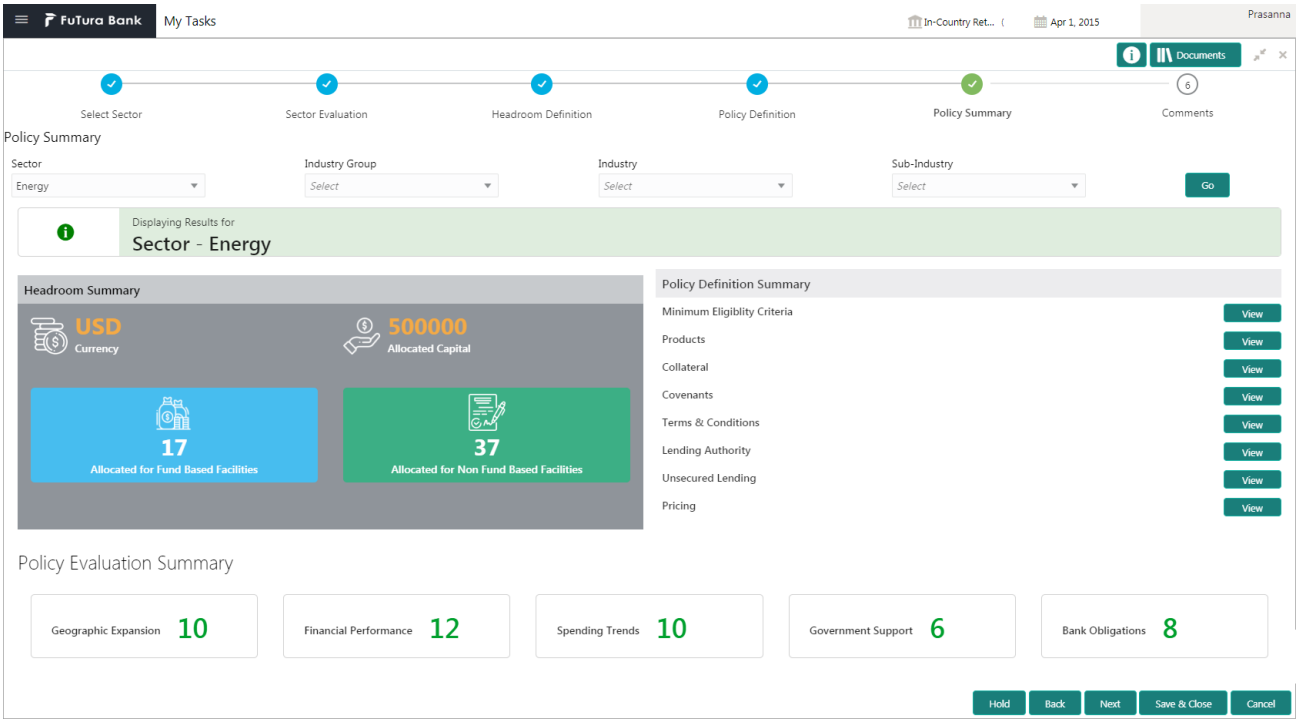
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.2.5 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

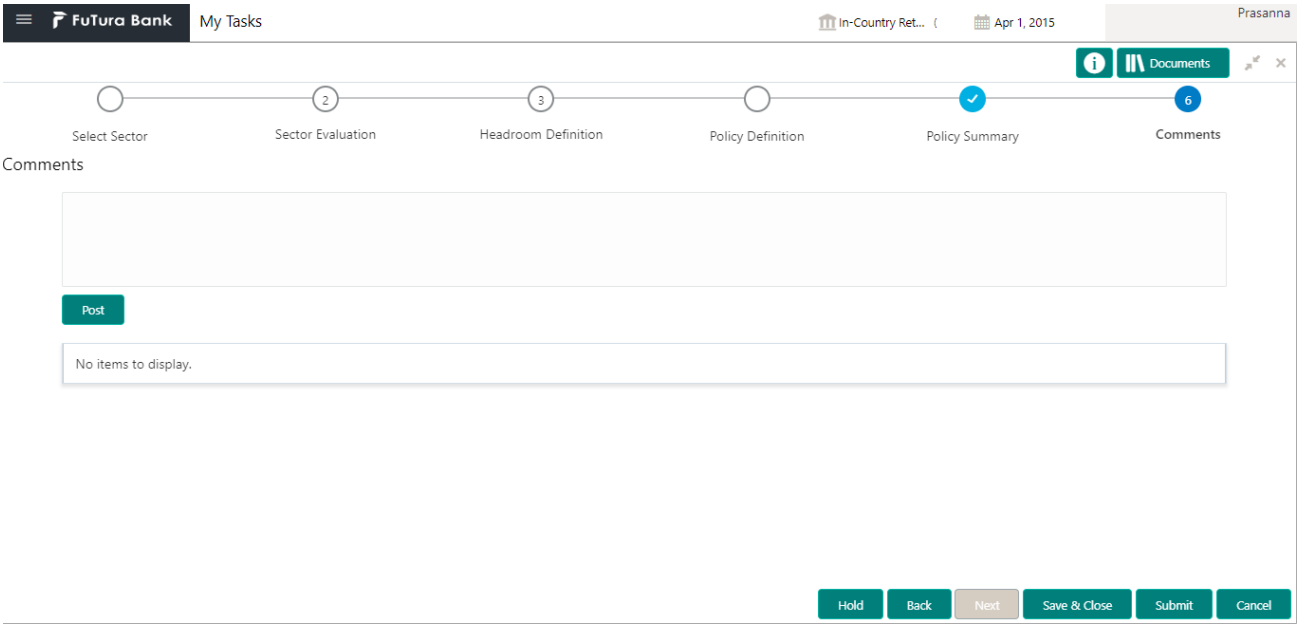
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.2.6 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

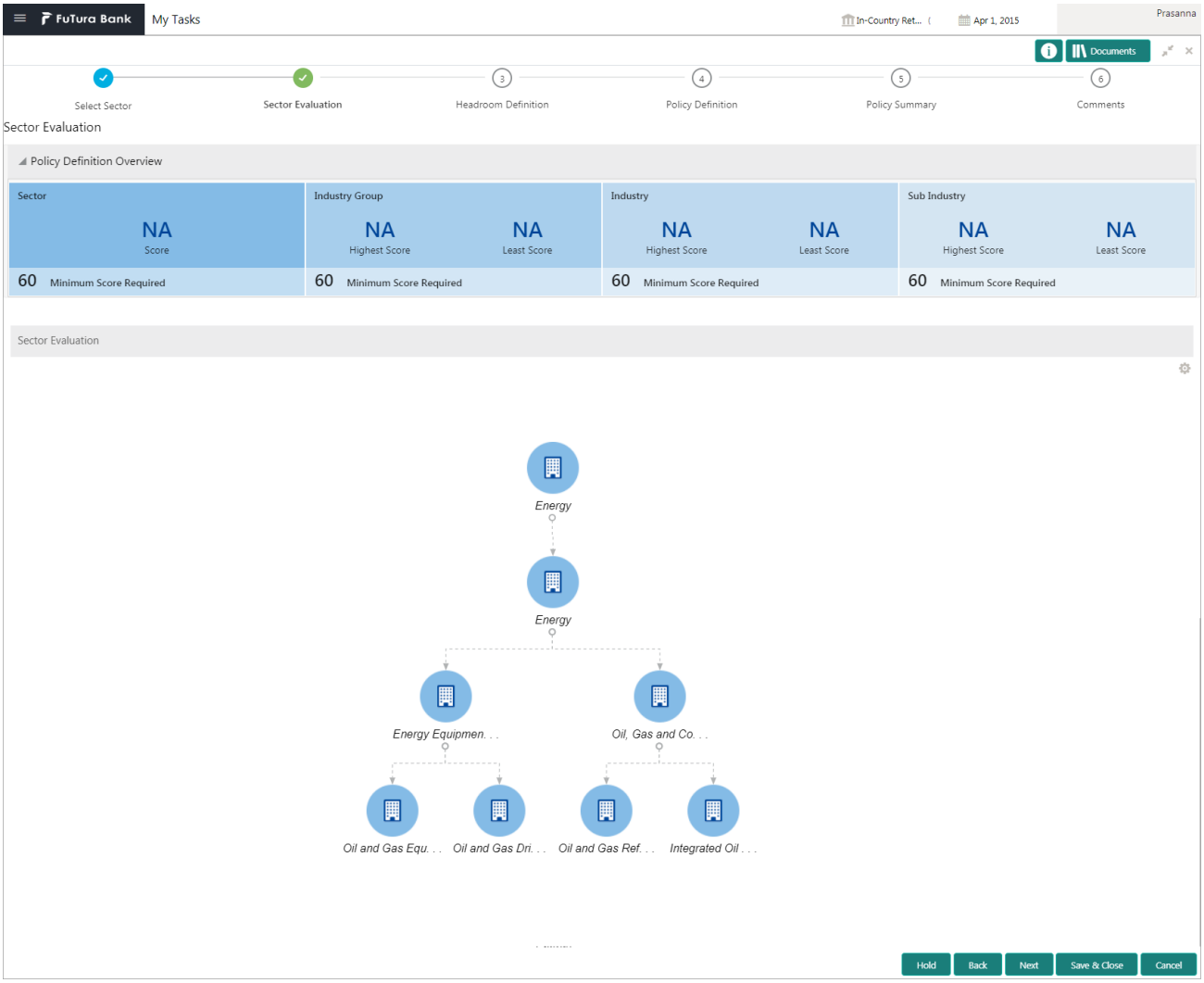
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3 Business/Vertical Head Recommendations

When the Policy Details is submitted, there would be a need to be recommended by Business or Vertical Head. The Business/Vertical Head Recommendation stage provides the facility to capture Business Head Comments for each policy details provided.

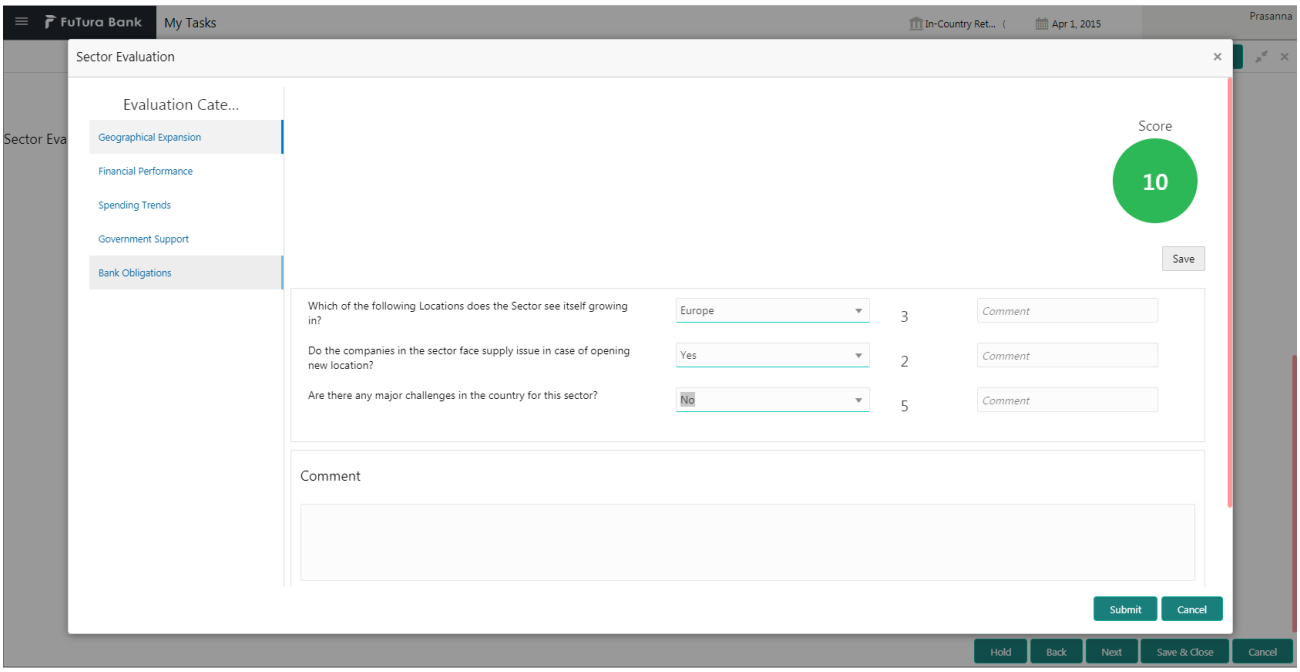
2.3.1Sector Evaluation

Once the initiation stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

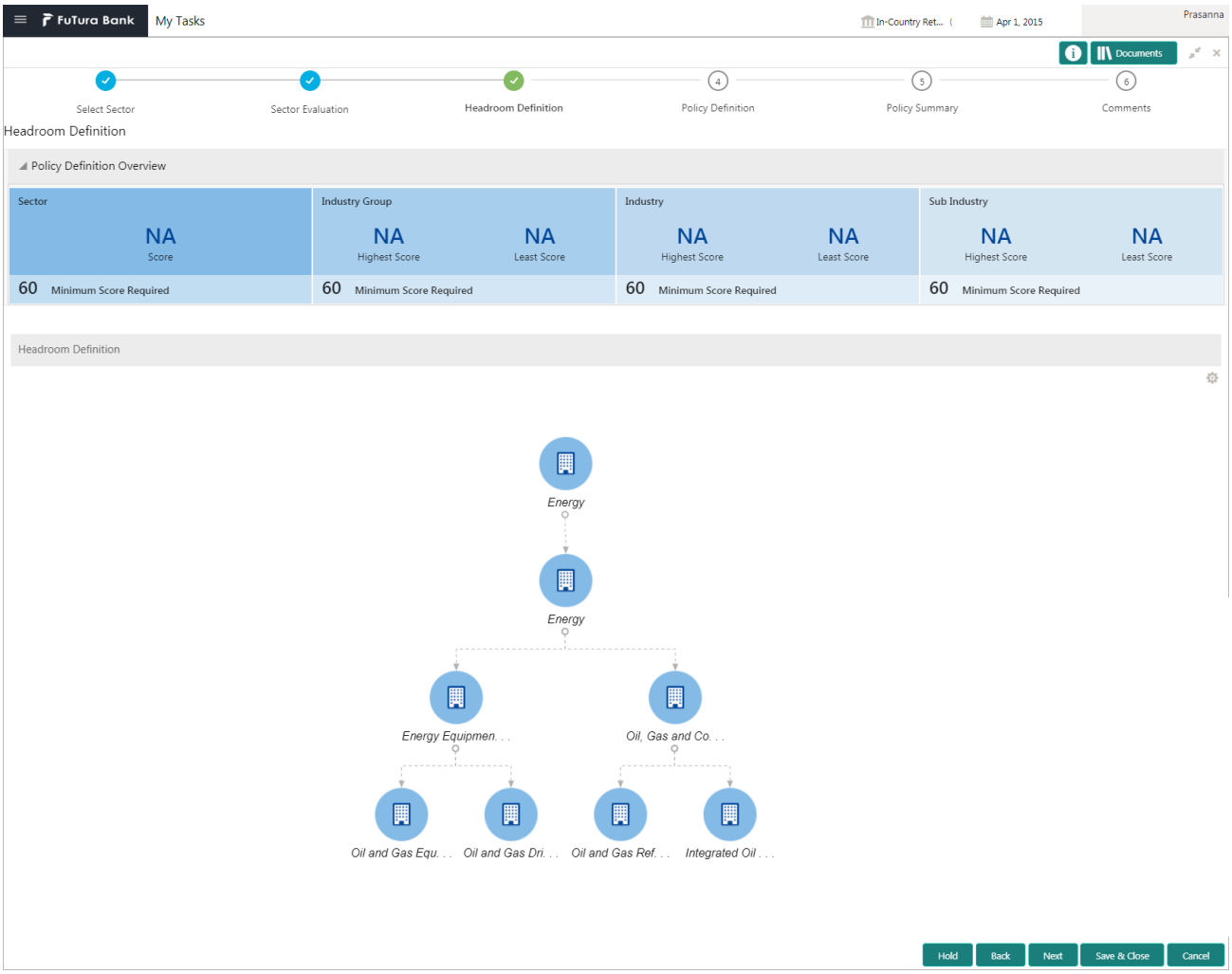
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

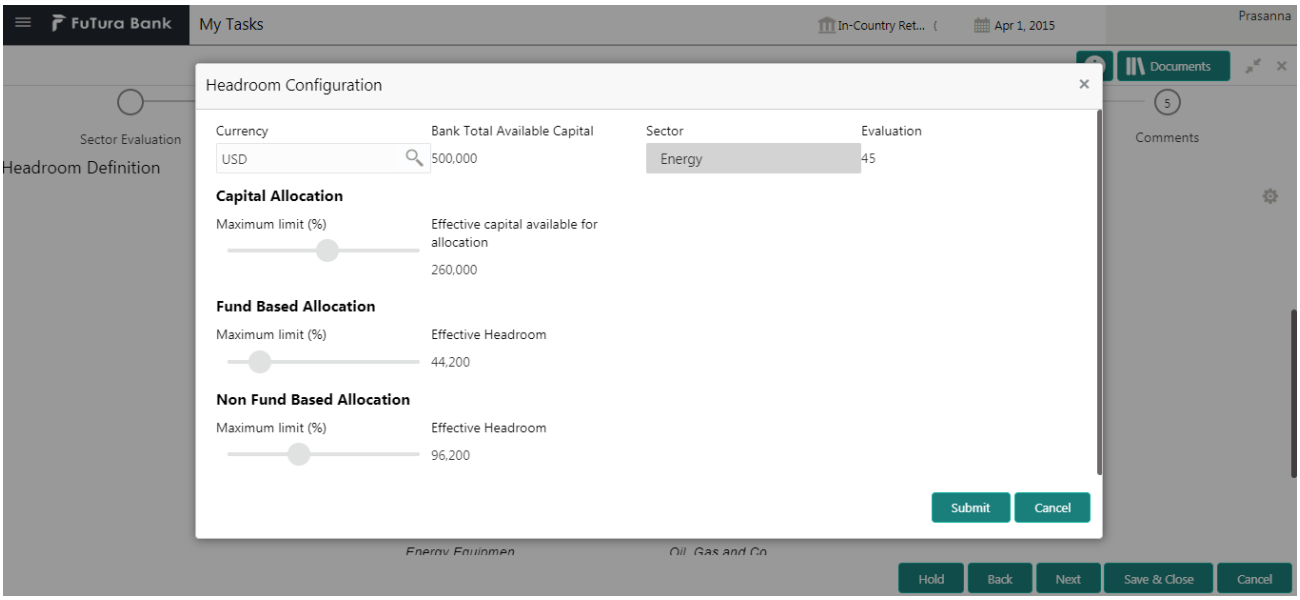
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.3.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

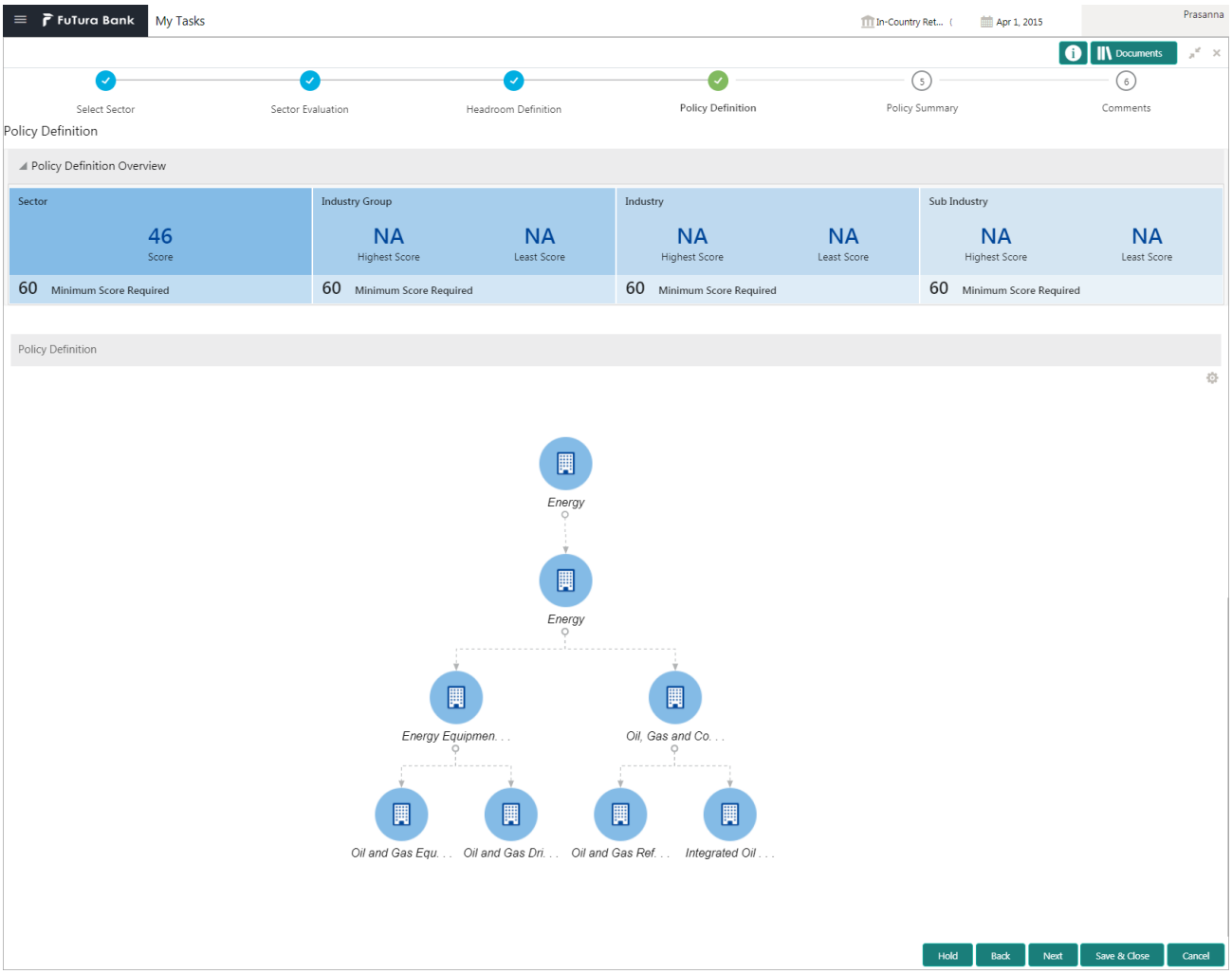
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.3.3Policy Definition

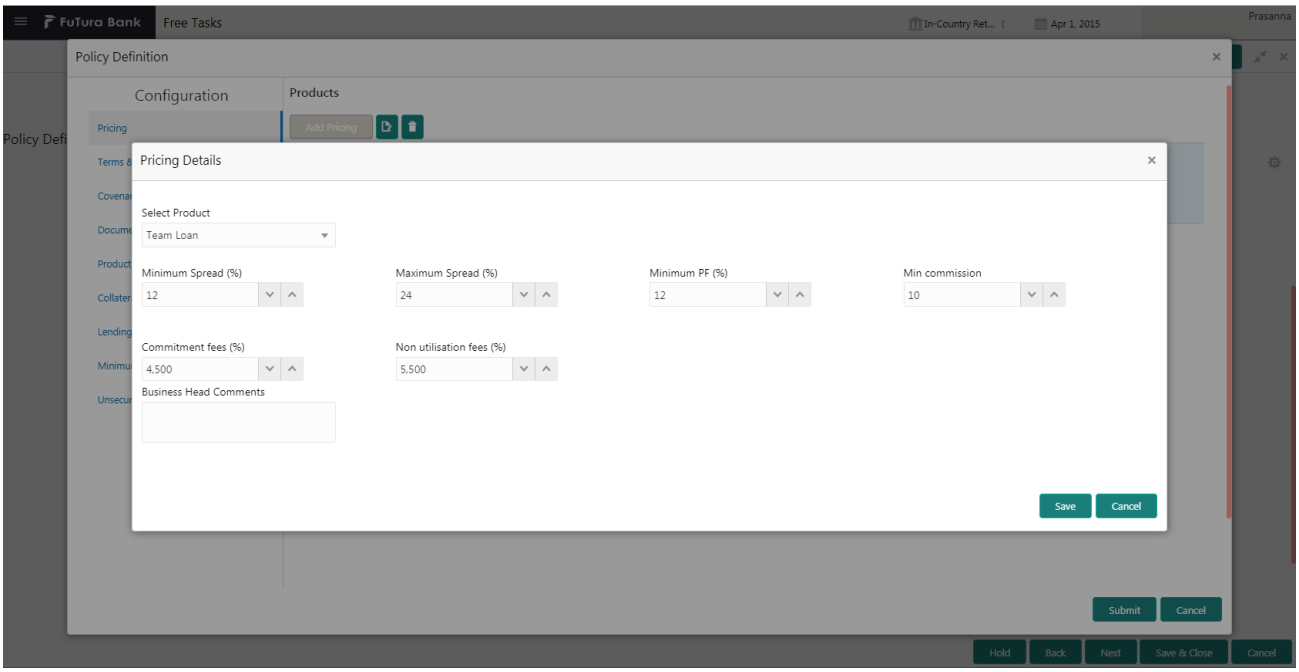


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

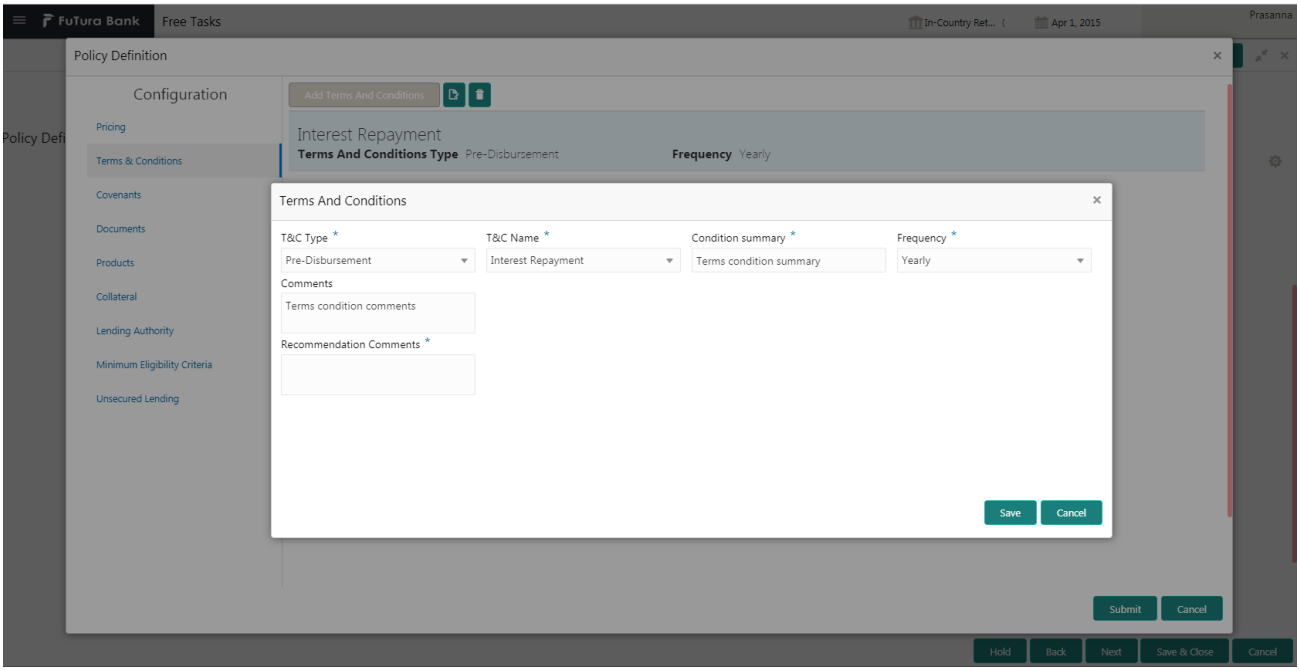
2.3.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

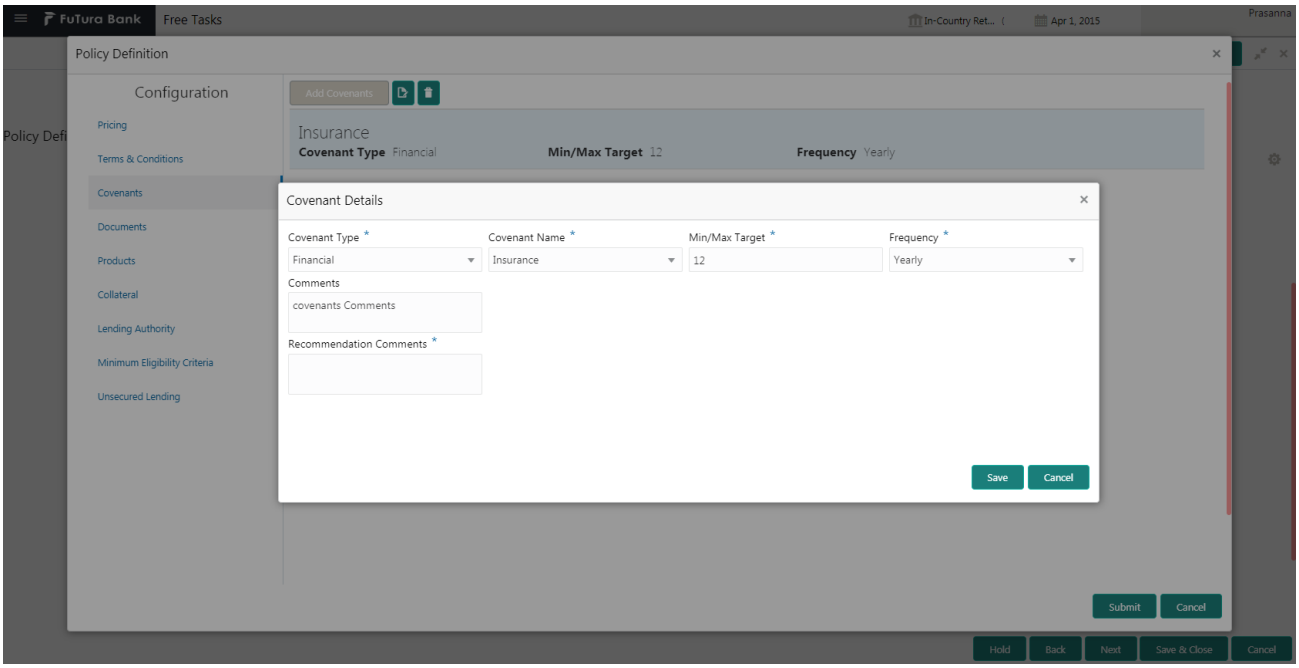
2.3.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Recommendation Comments	User Input Field. Enter the Recommendation Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

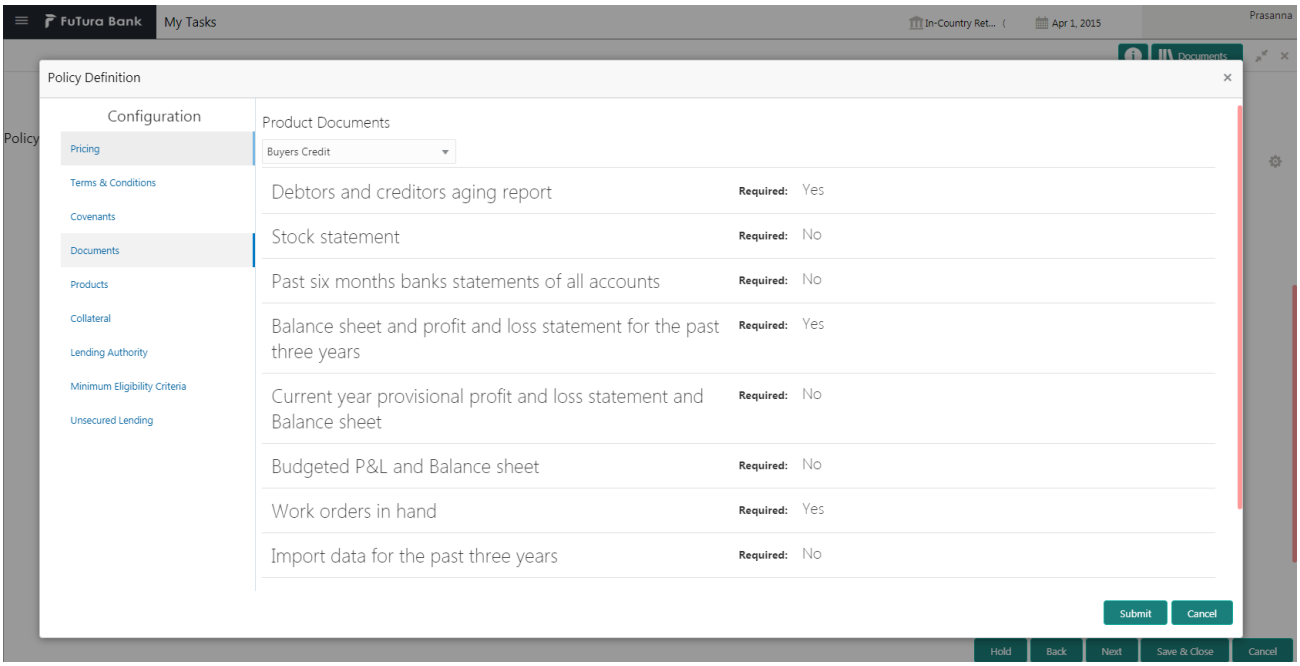
2.3.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

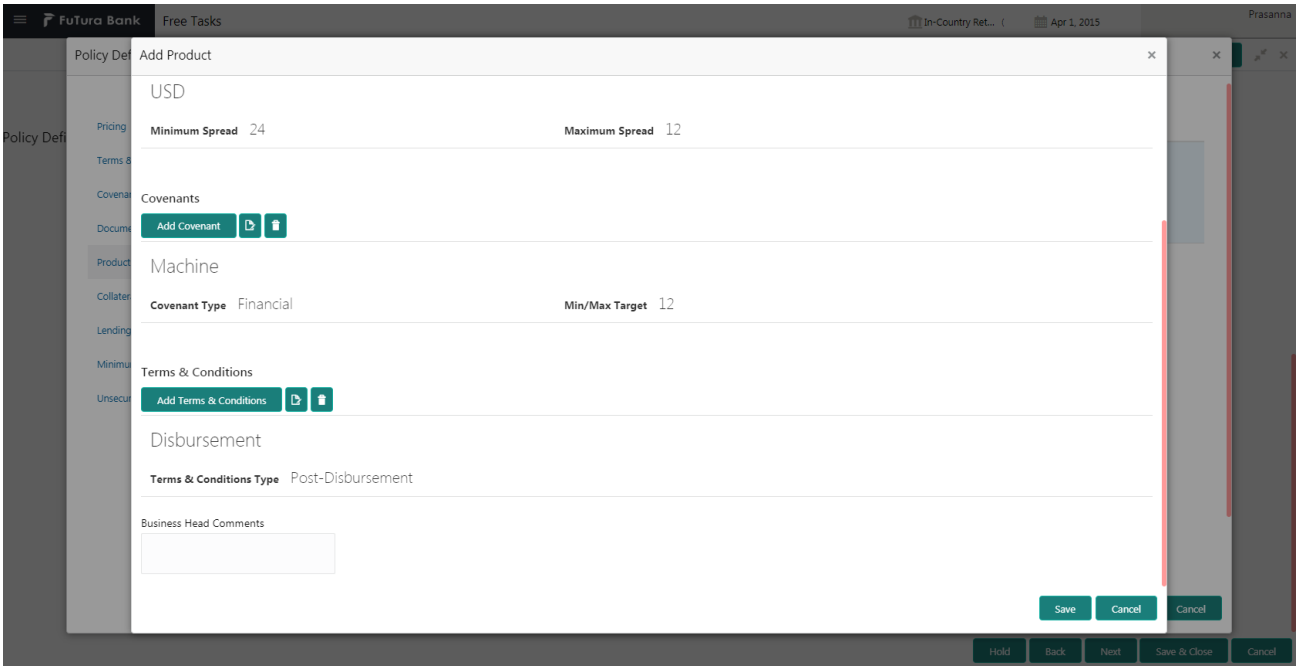
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Recommendation Comments	User Input Field. Enter the Recommendation Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.3.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.3.3.5 Products

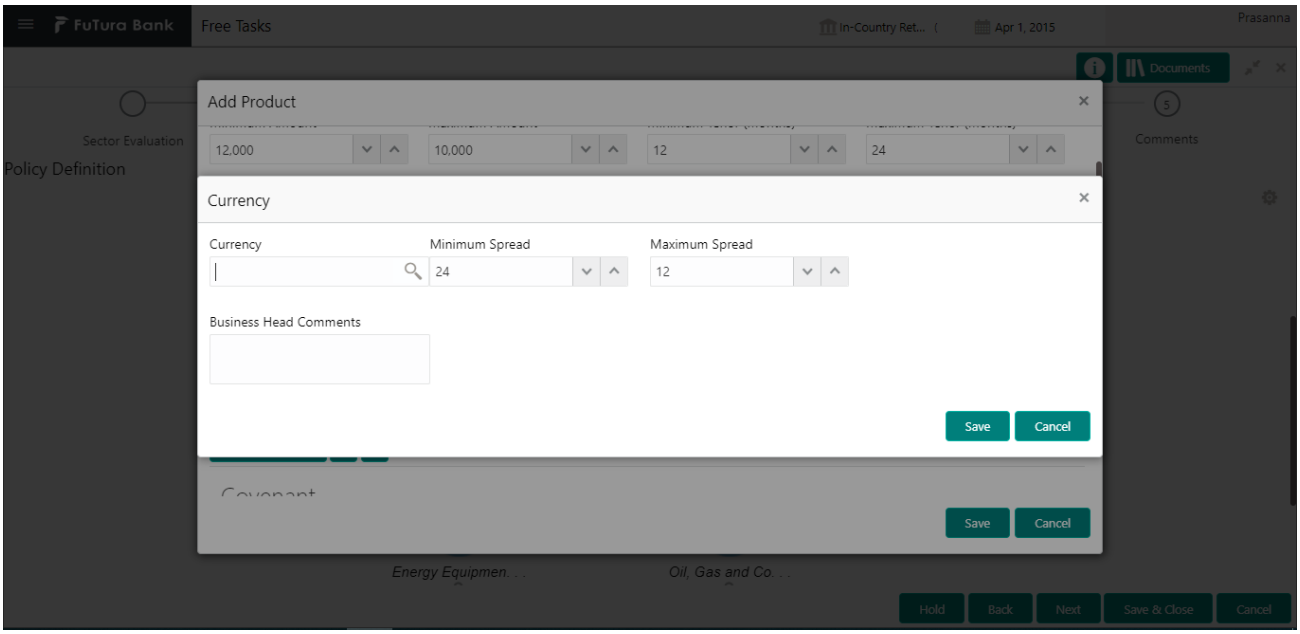


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description
Select Products	User Select Field. Select a Product type to define product details

Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.3.3.5.1 Currency

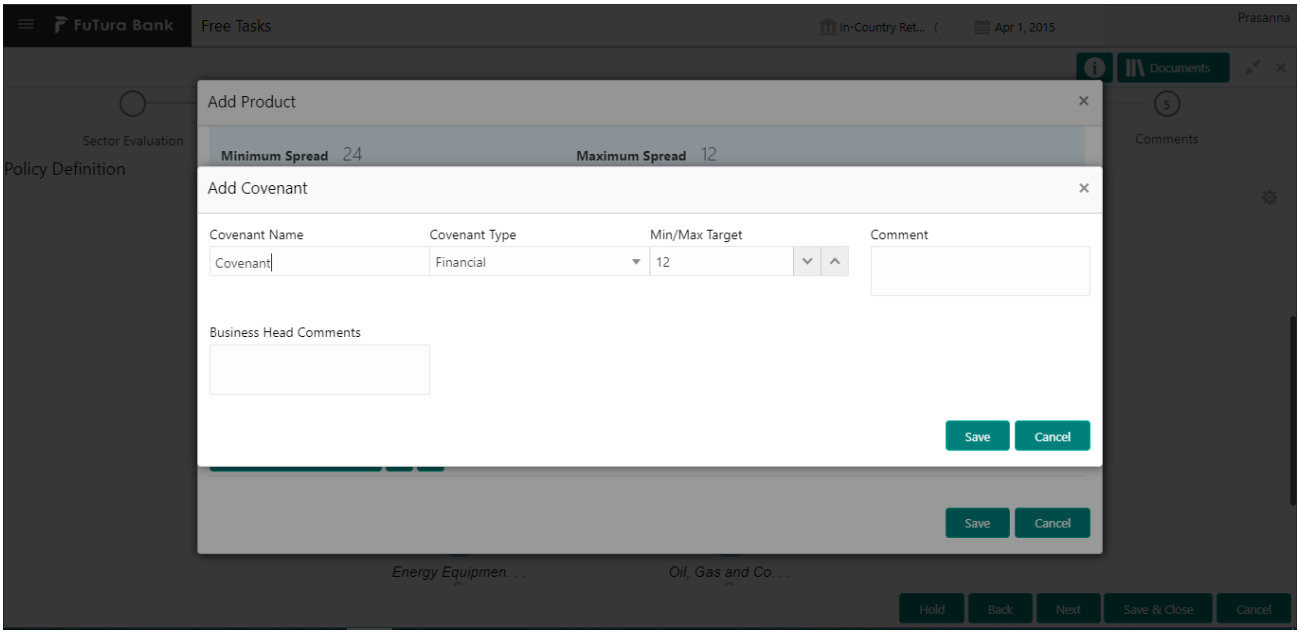


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details
Minimum Spread	User Input Field. Enter the Minimum Spread value

Maximum Spread	User Input Field. Enter the Maximum Spread value
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

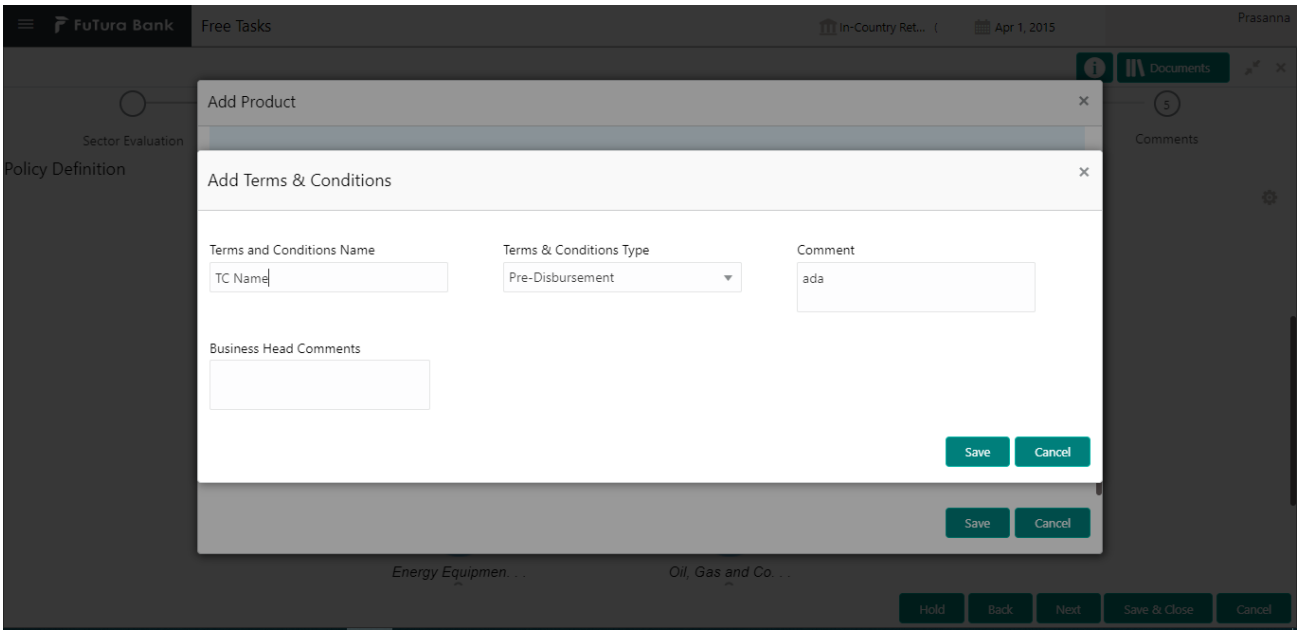
2.3.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

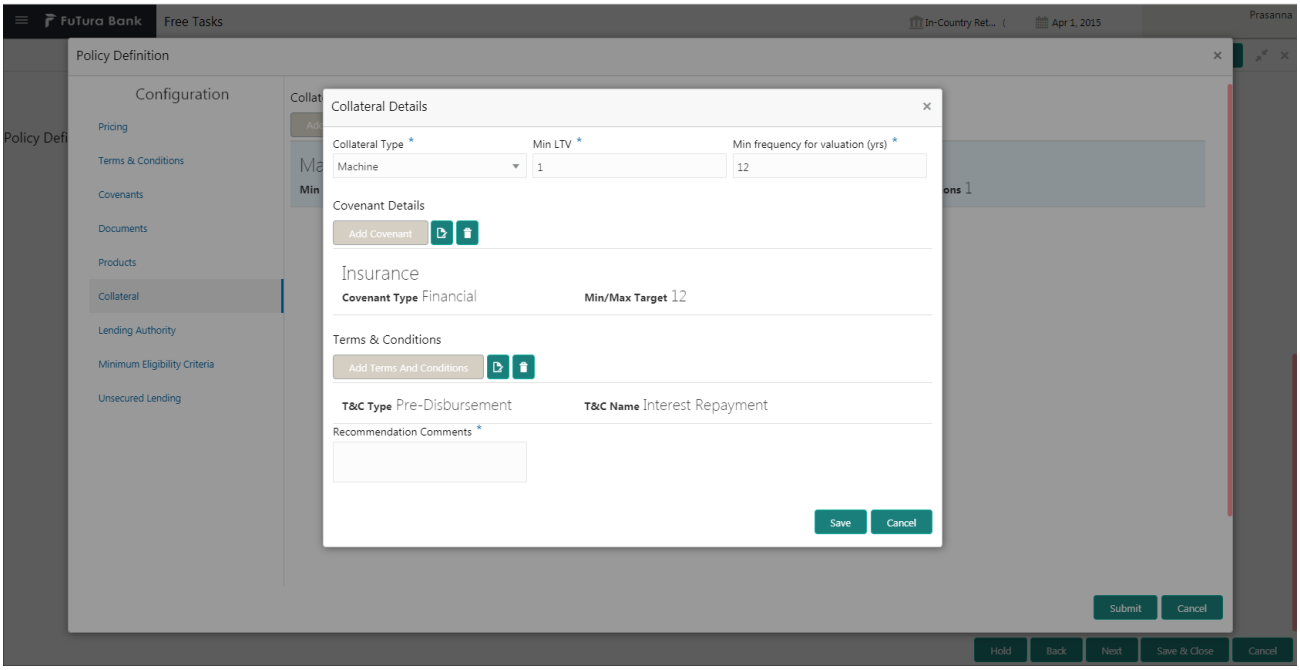
2.3.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

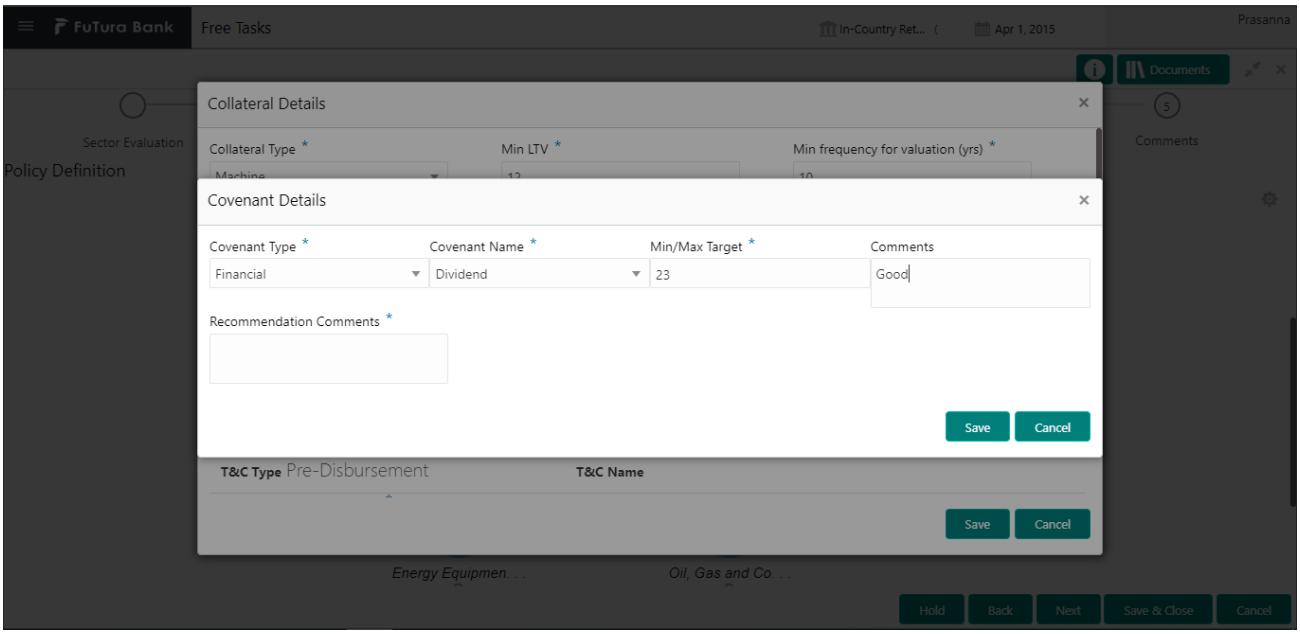
2.3.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Recommendation Comments	User Input Field. Enter the Recommendation Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

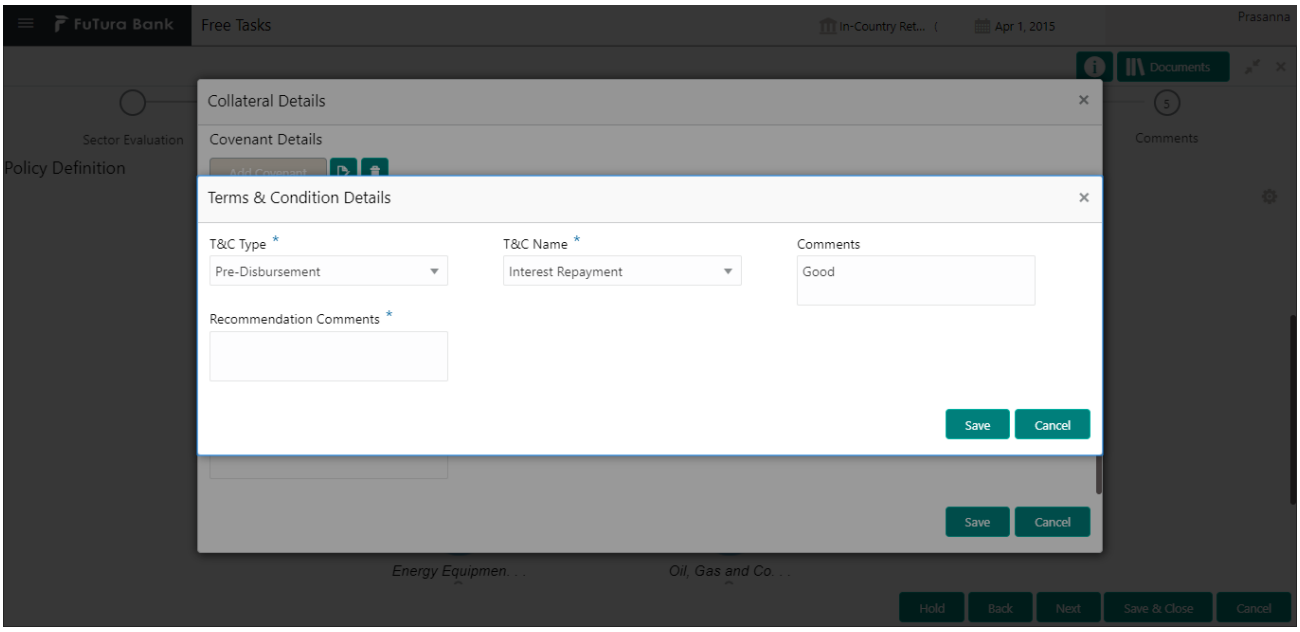
2.3.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Recommendation Comments	User Input Field. Enter the Recommendation Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

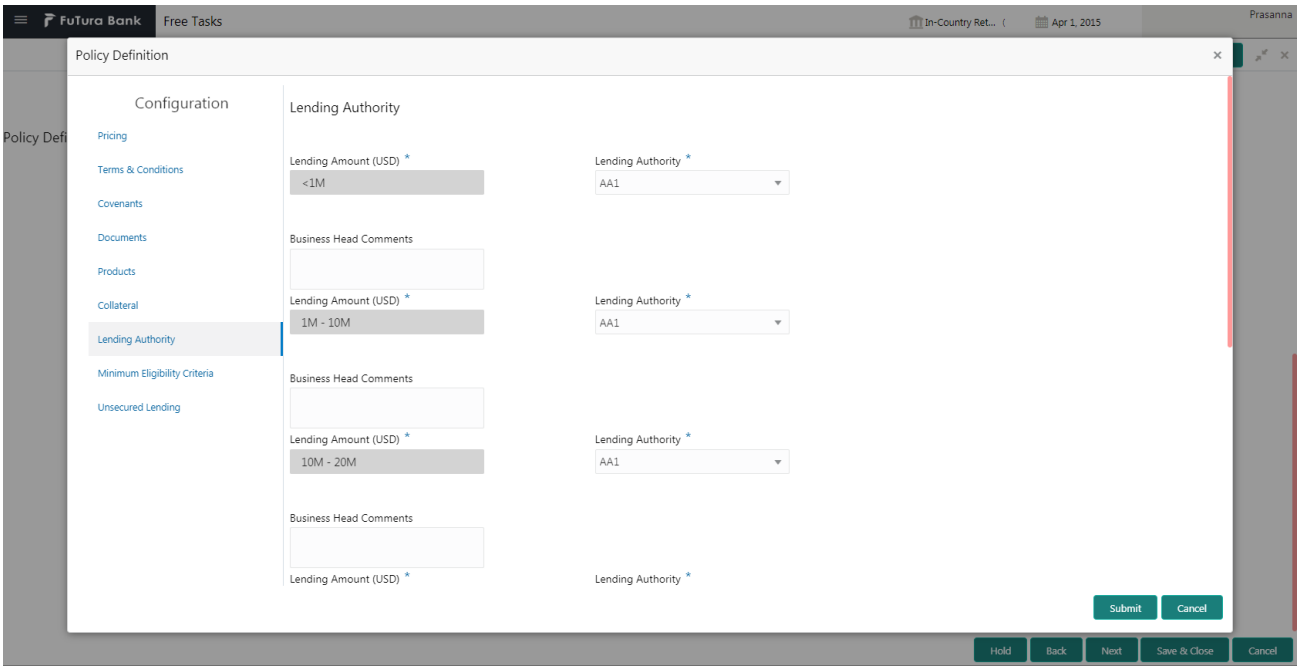
2.3.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Recommendation Com-ments	User Input Field. Enter the Recommendation Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.3.3.7 Lending Authority

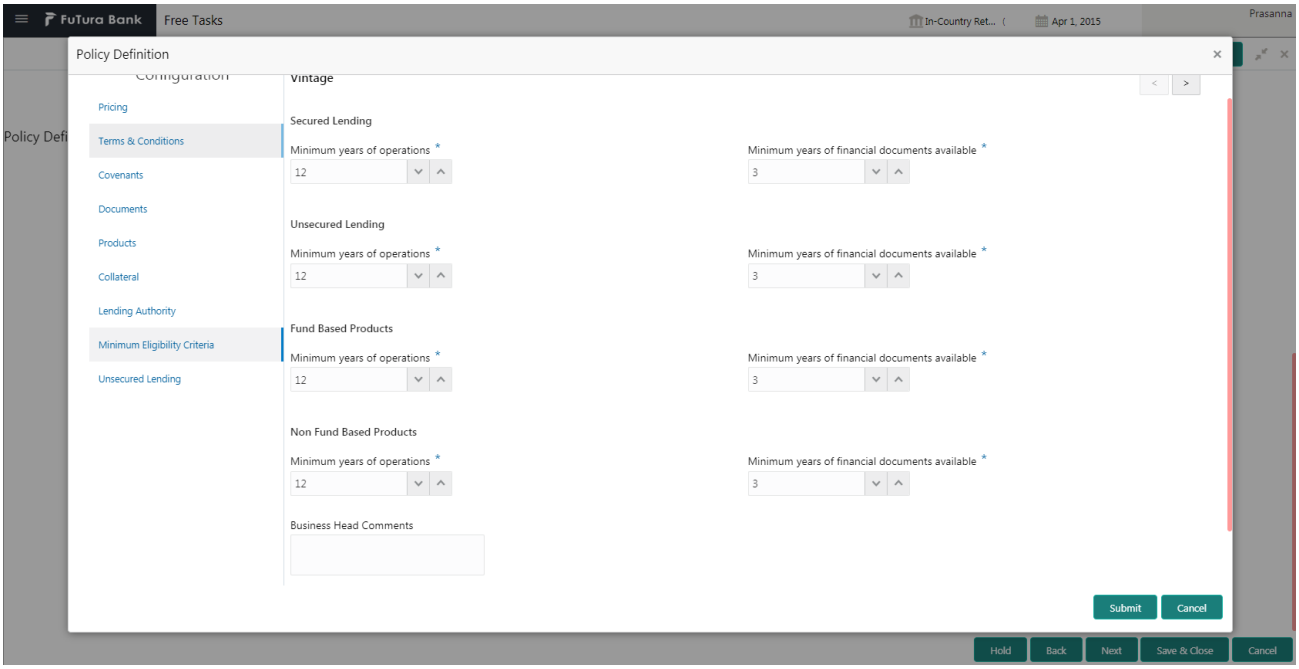


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Business Head Comments	User Input Field. Enter the Business Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.3.3.8 Minimum Eligibility Criteria

2.3.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Business Head Comments	User Input Field. Enter the Business Head Comments.

2.3.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.3.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

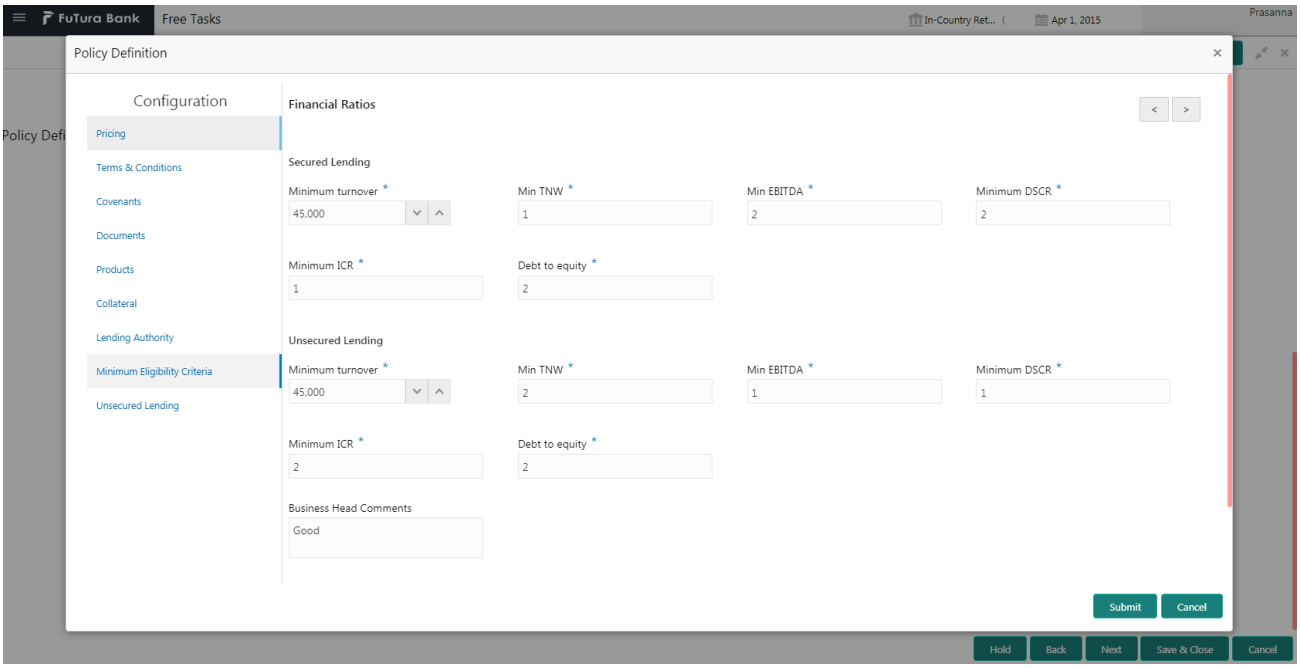
2.3.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.3.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.3.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

2.3.3.8.2.1 Secured Lending

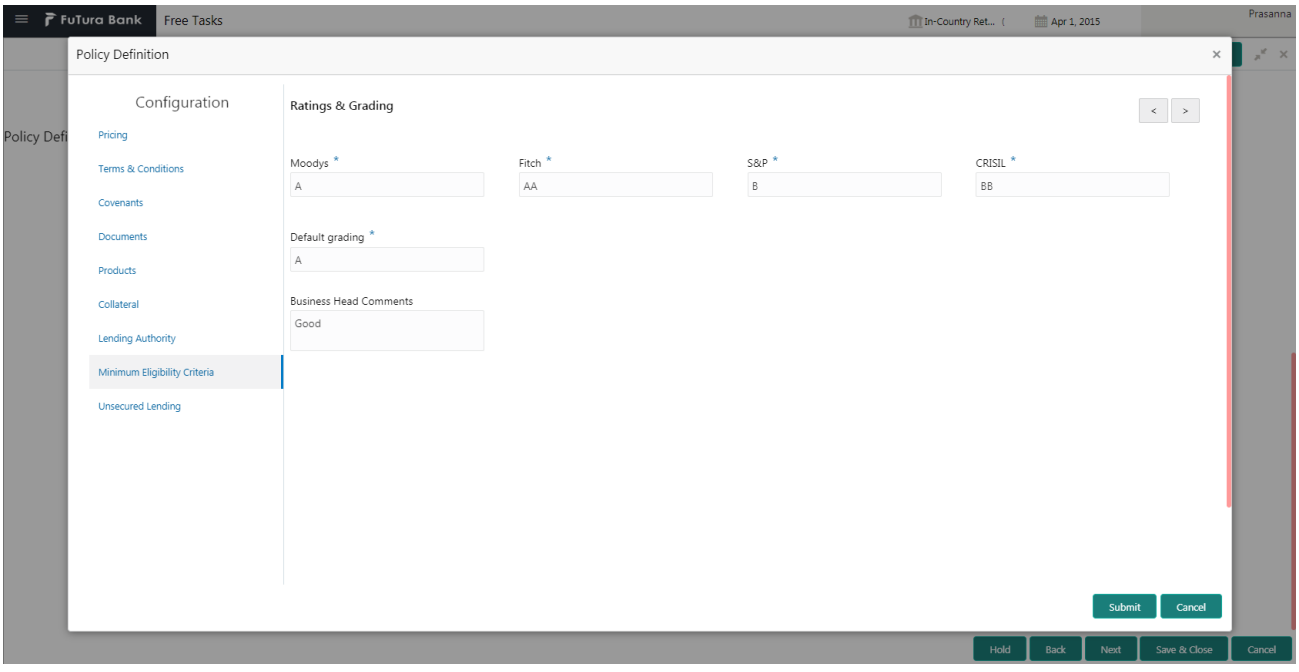
Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.

Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.3.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

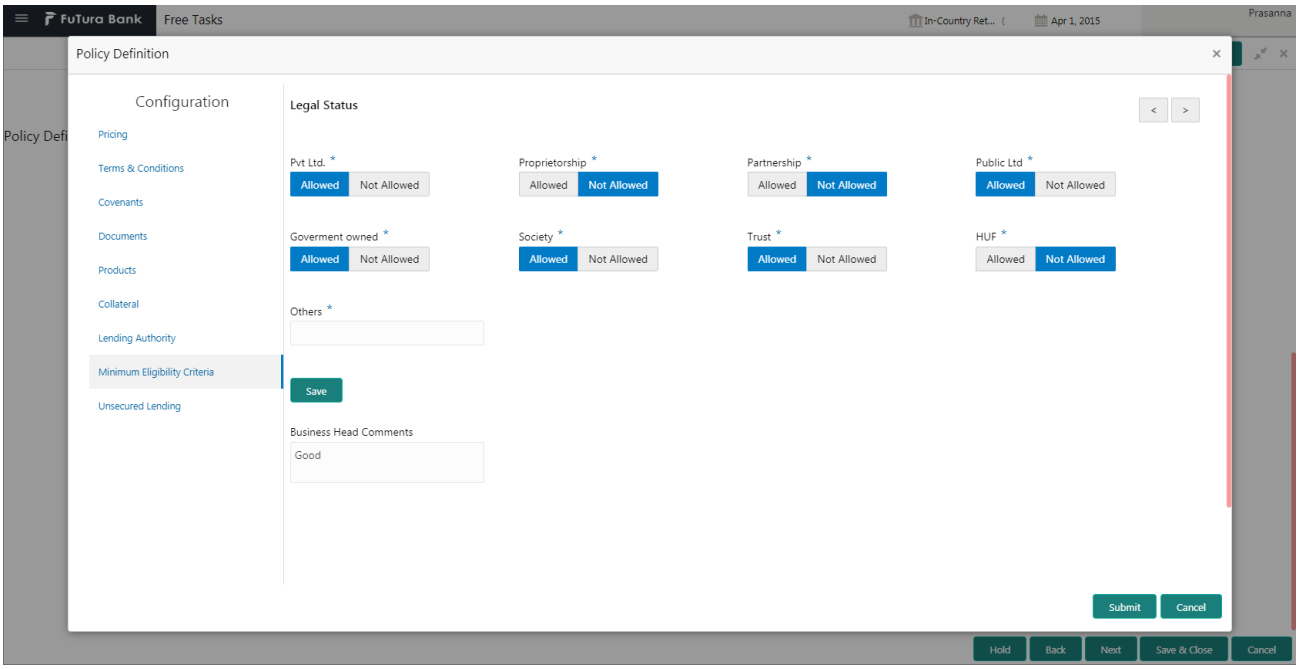
2.3.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

2.3.3.8.4 Legal Status

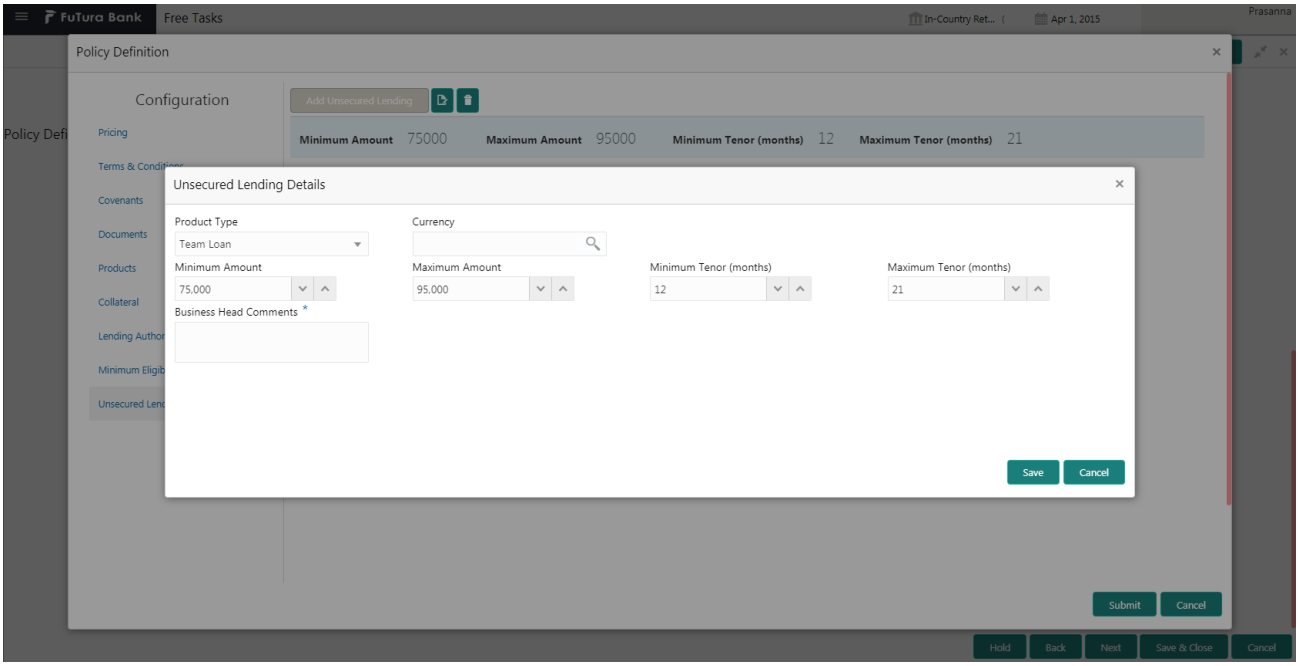


On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition

Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.3.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Business Head Comments	User Input Field. Enter the Business Head Comments.

Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

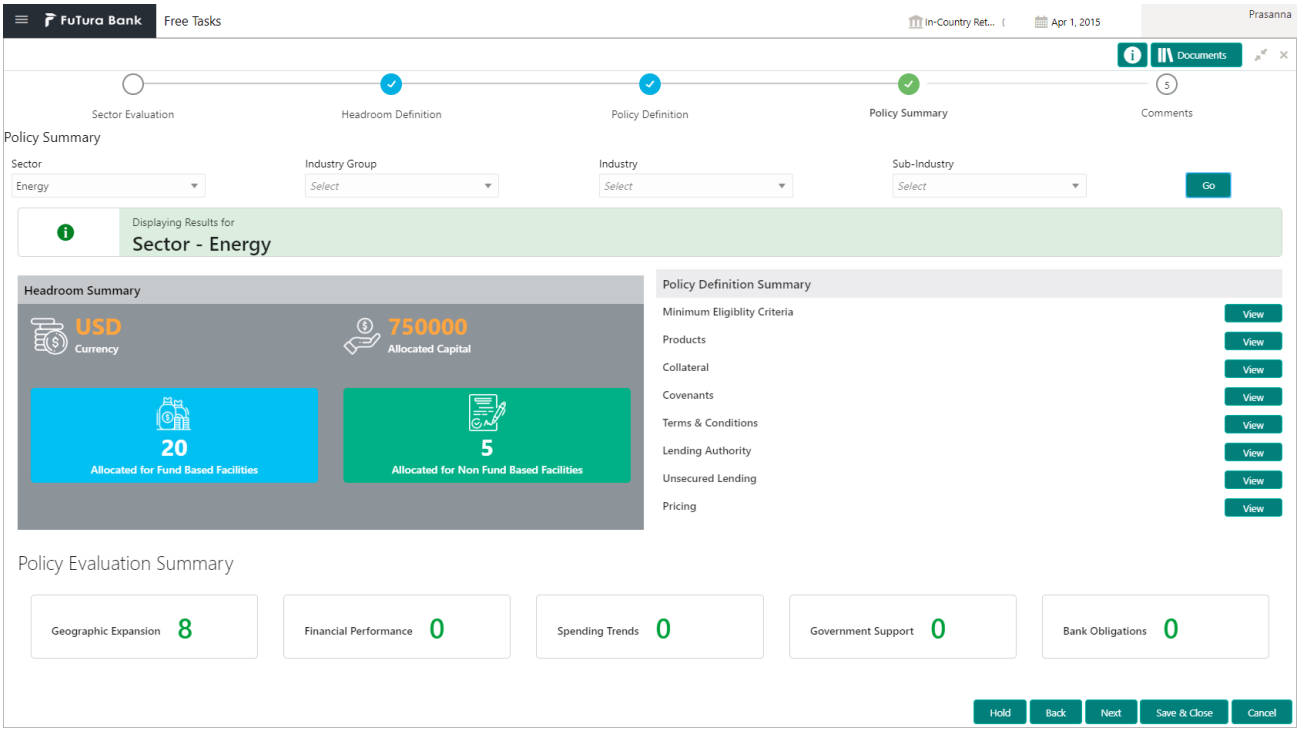
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.3.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

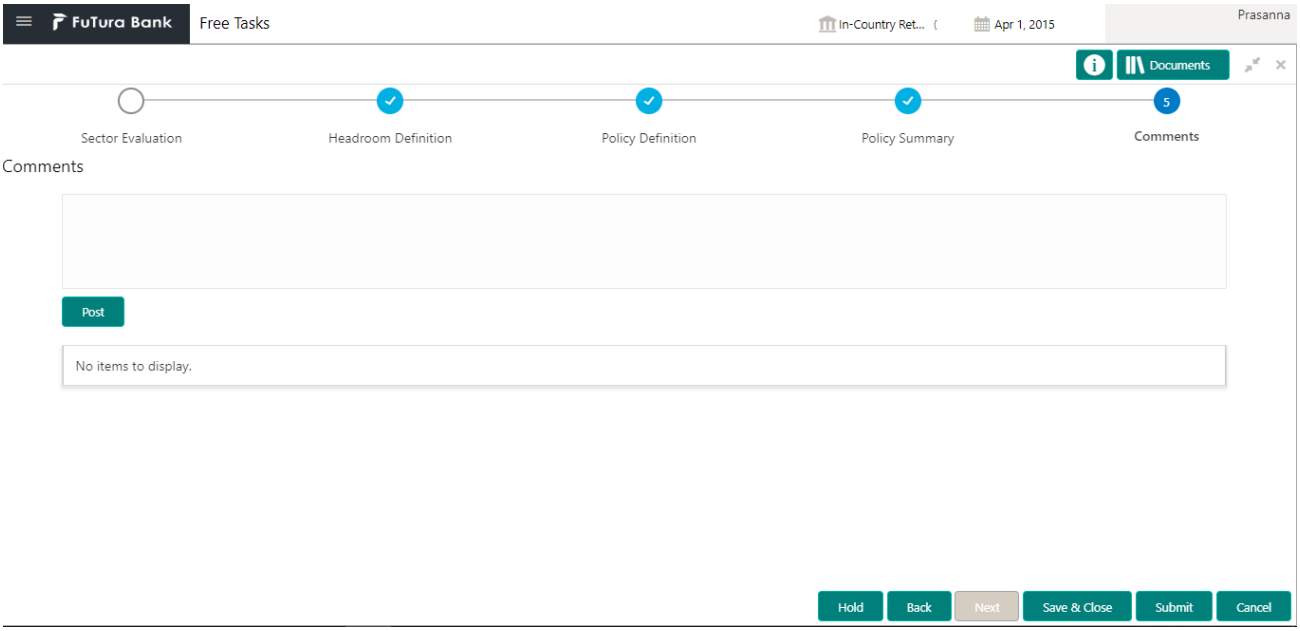
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.3.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

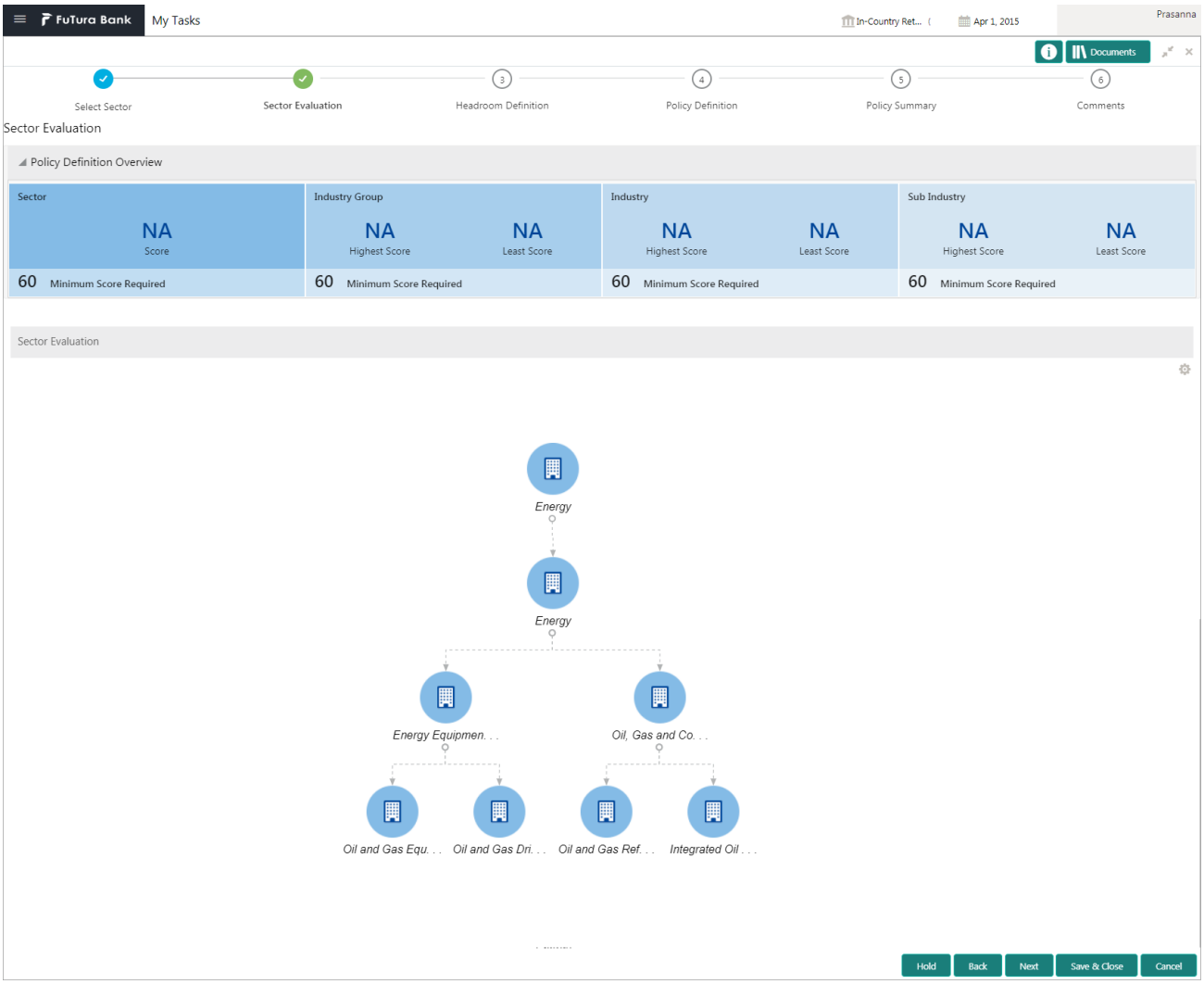
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4 Approval from Legal Team

When the Business Recommendation submitted their comments, there would be a need for approval from legal team. The Approval from Legal Team stage provides the facility to capture Legal Team comments for each policy details provided.

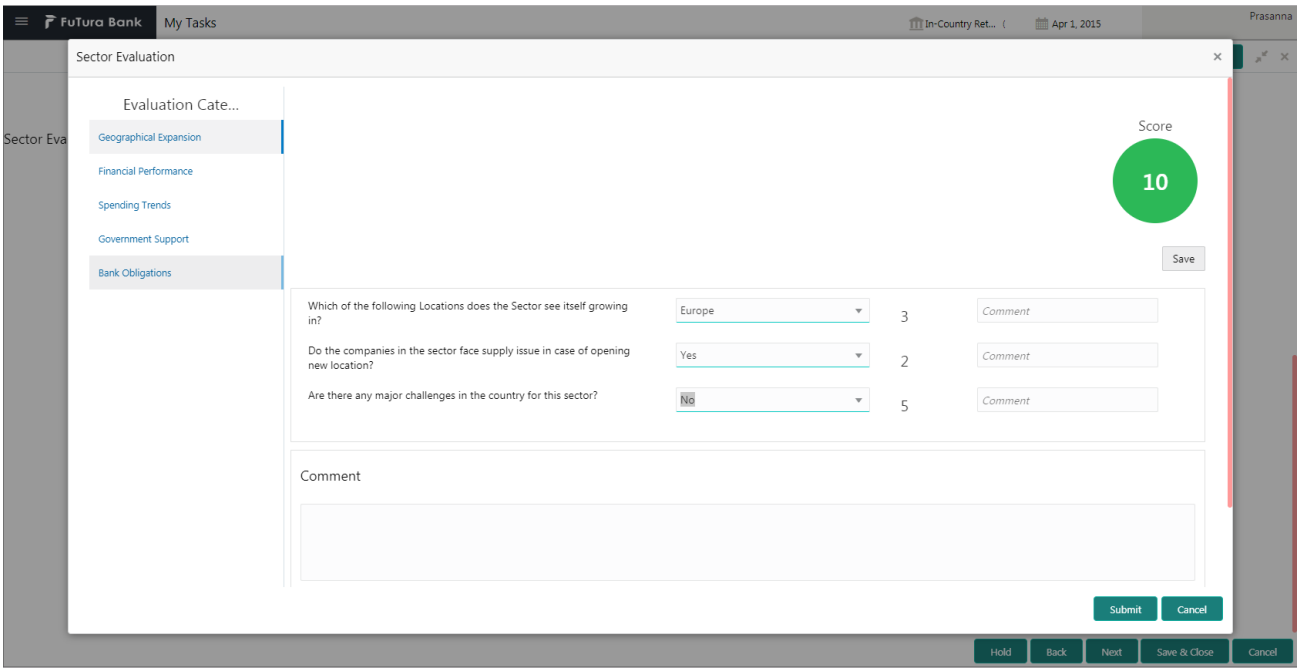
2.4.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

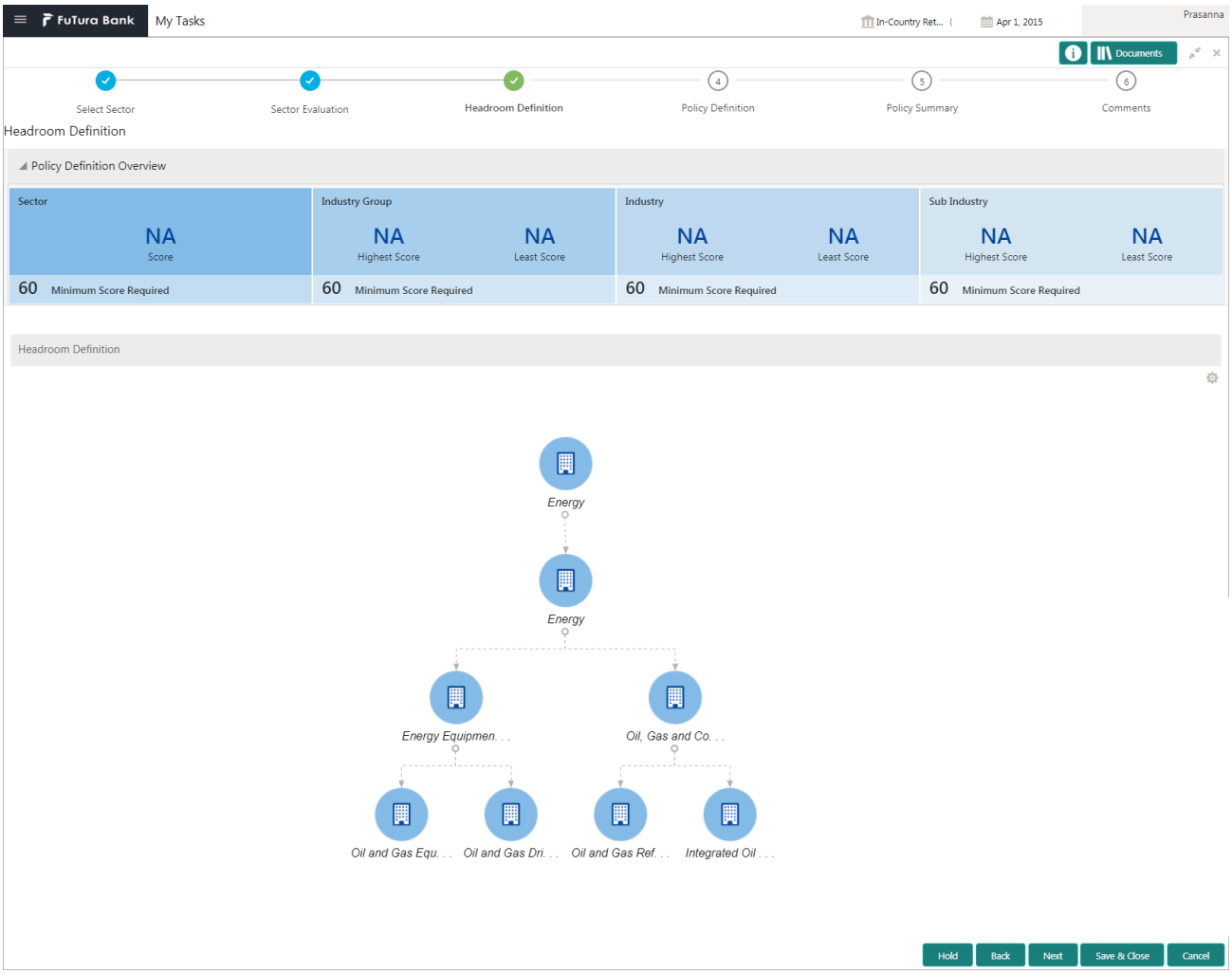
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

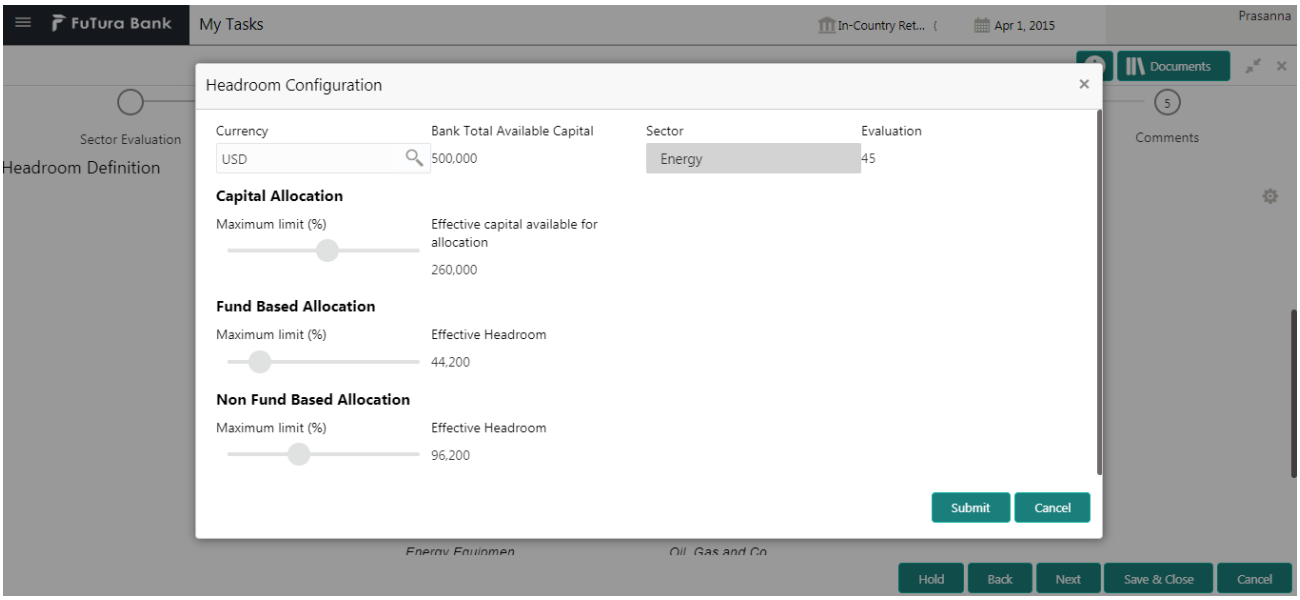
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.4.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

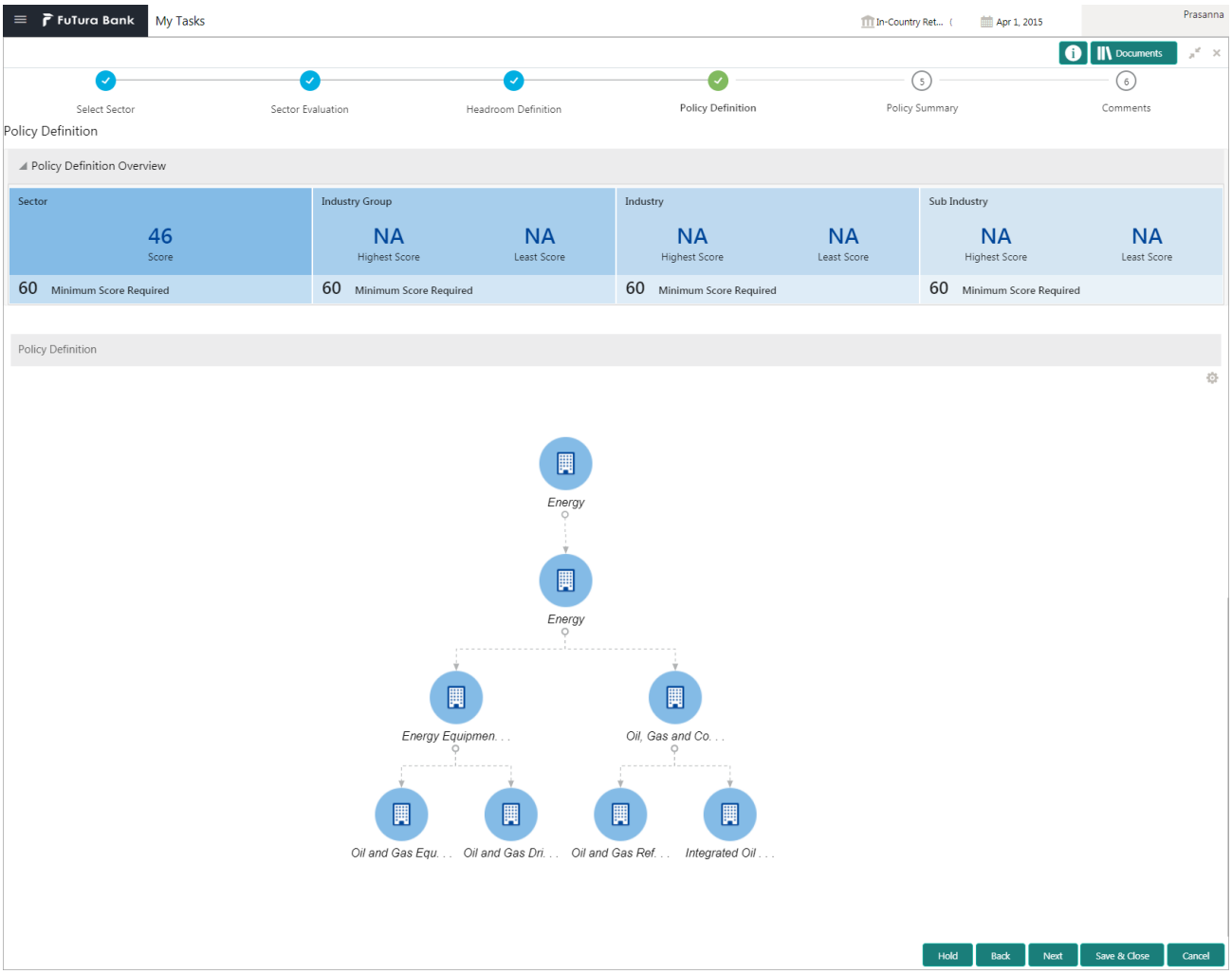
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.4.3Policy Definition

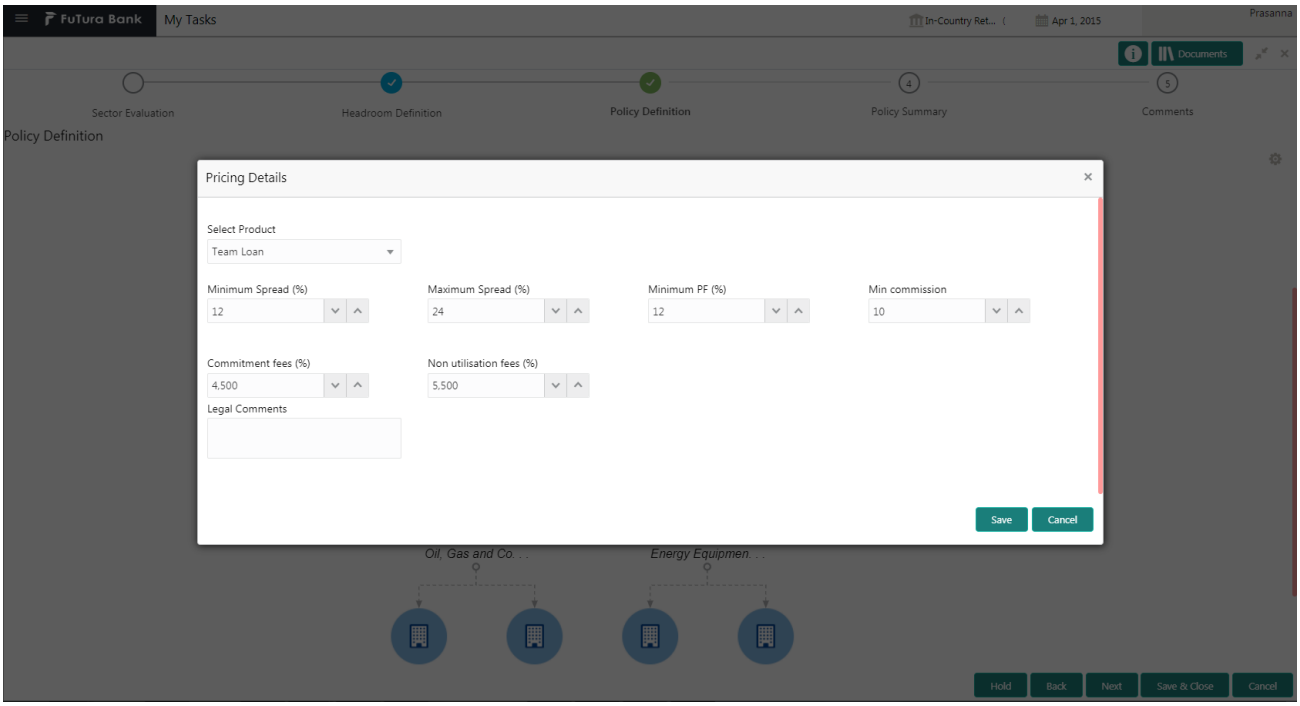


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

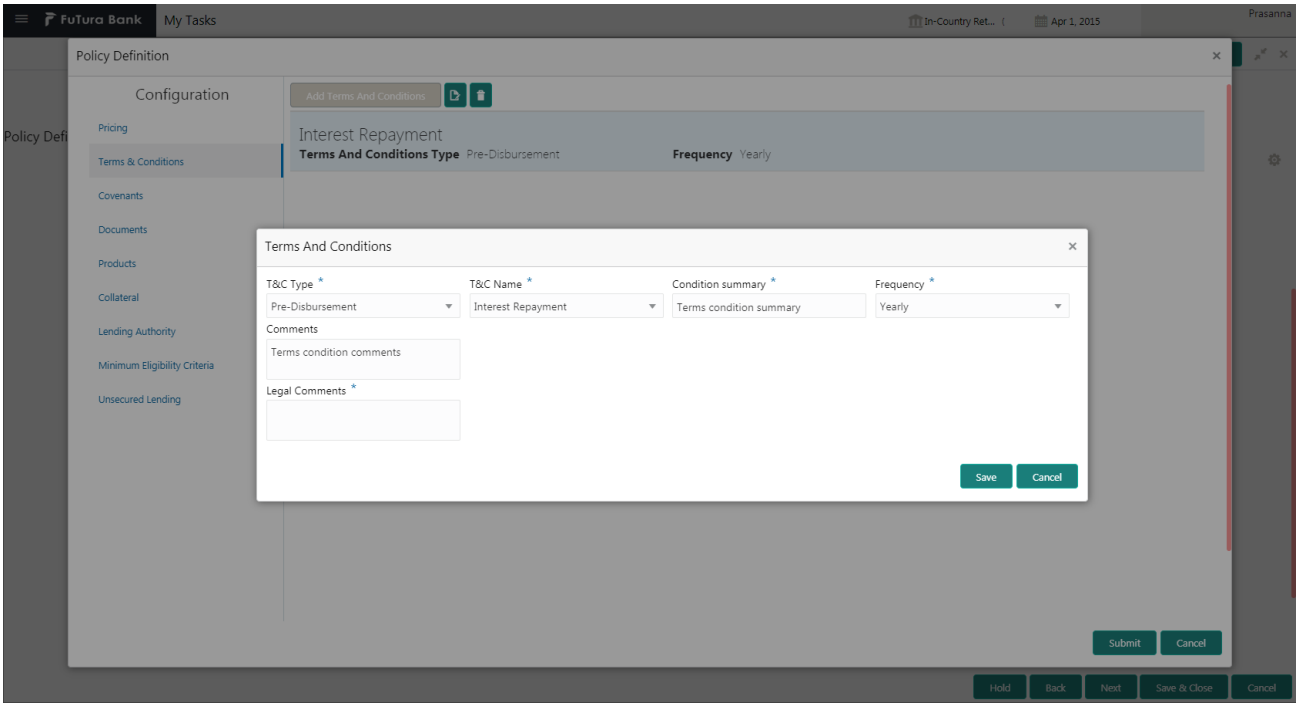
2.4.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

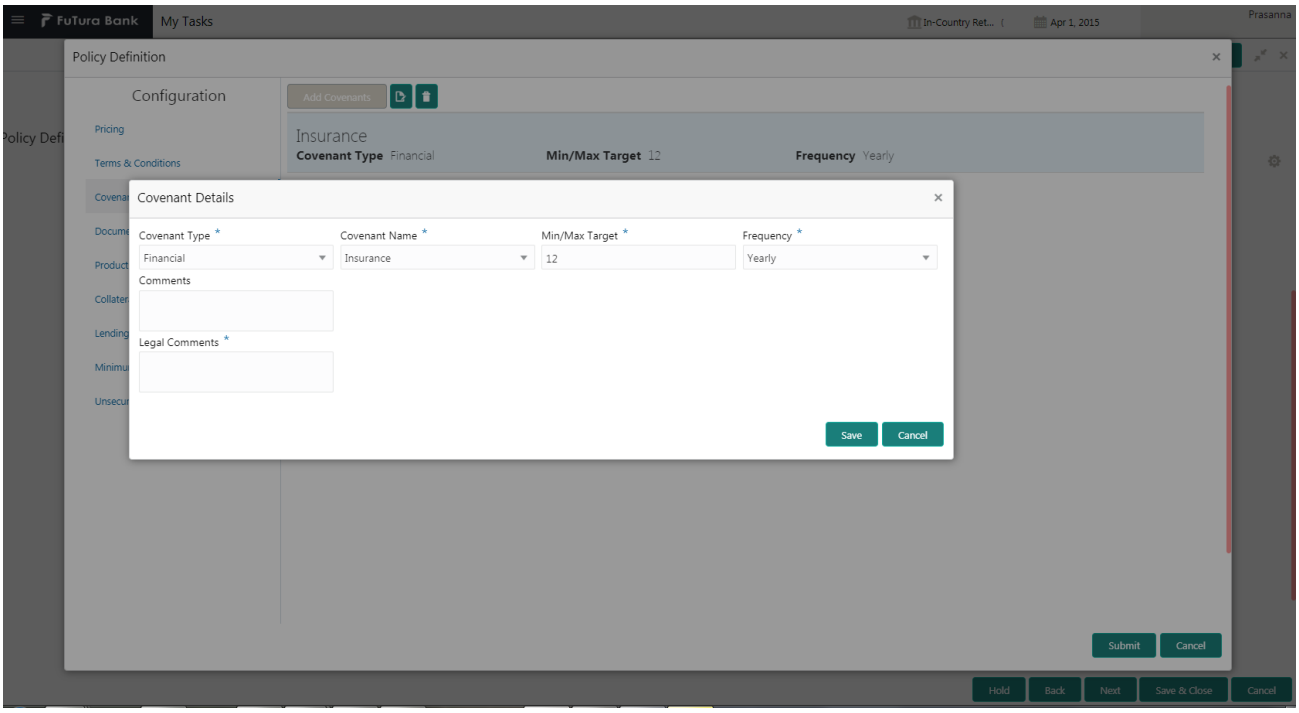
2.4.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

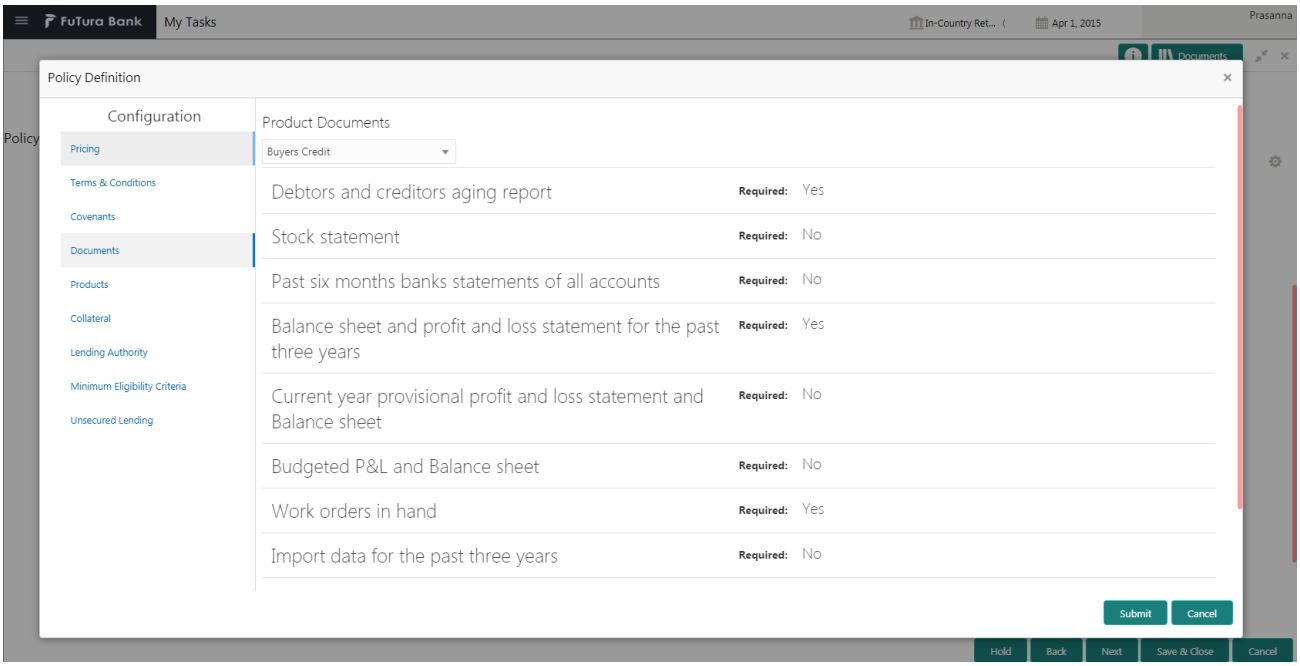
2.4.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

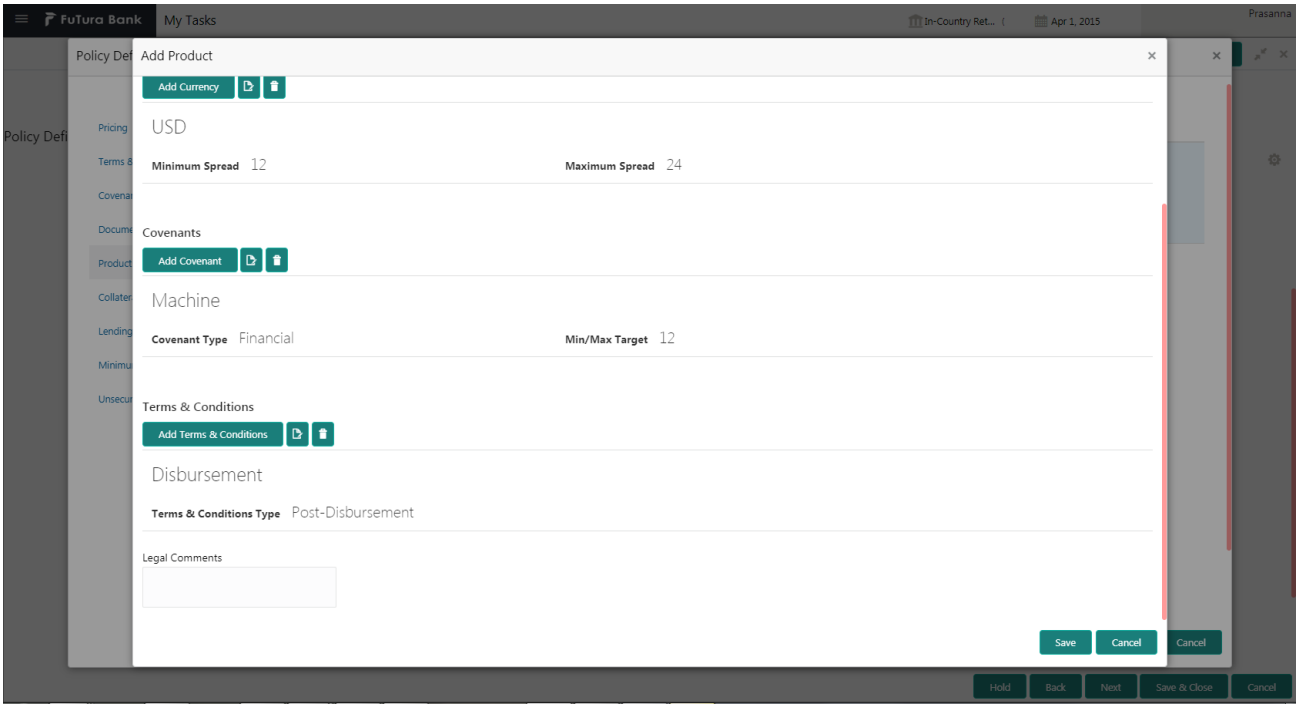
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.4.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.4.3.5 Products

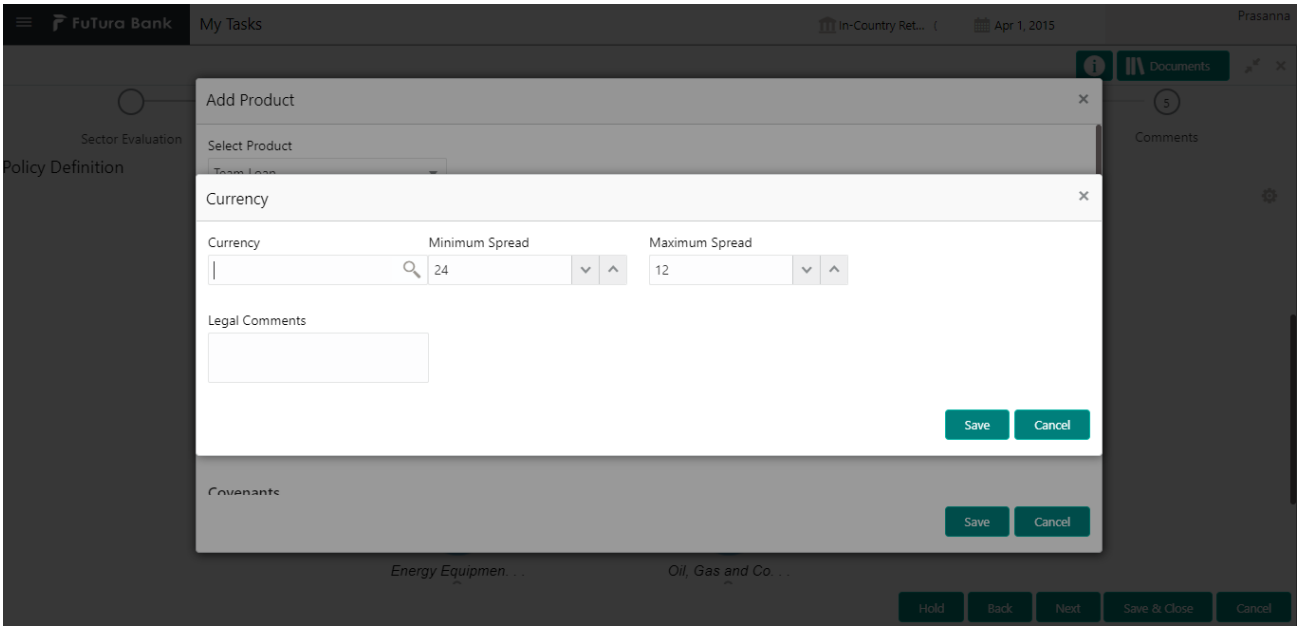


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.4.3.5.1 Currency

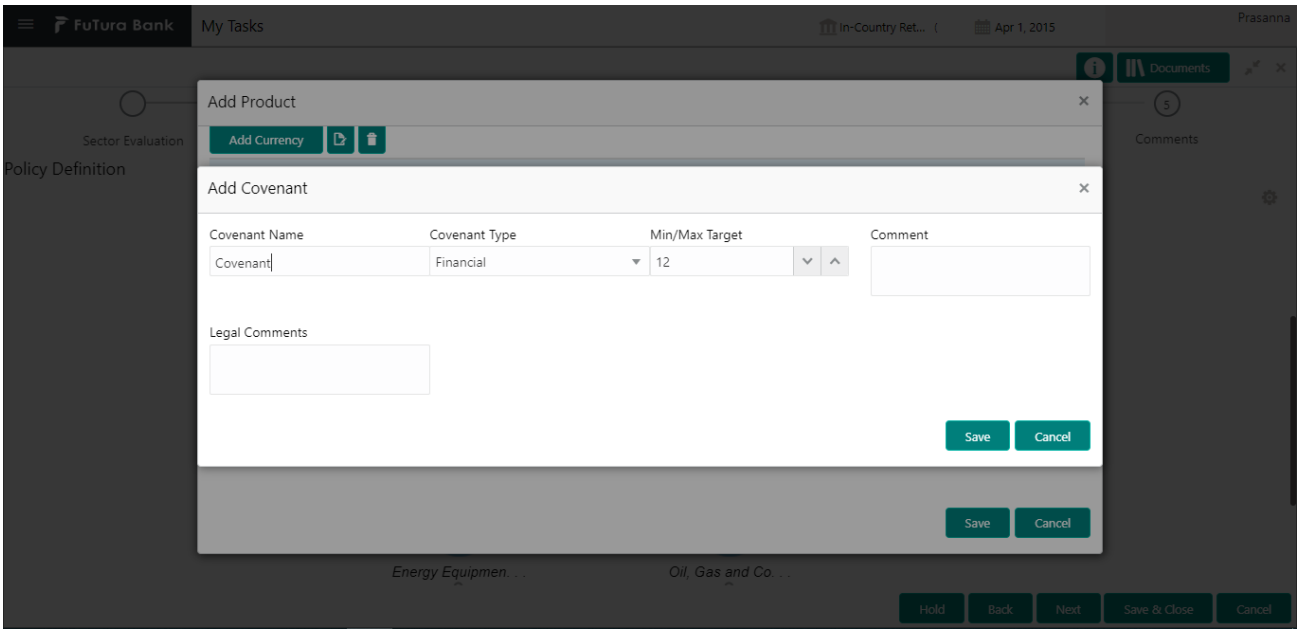


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

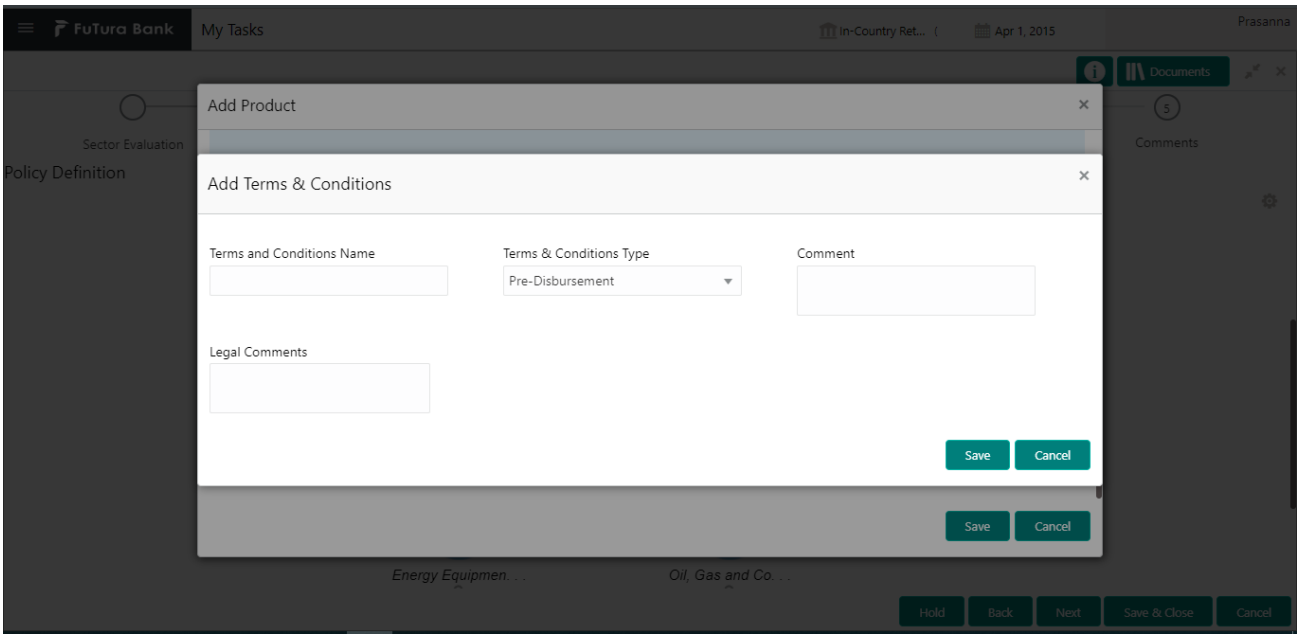
2.4.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

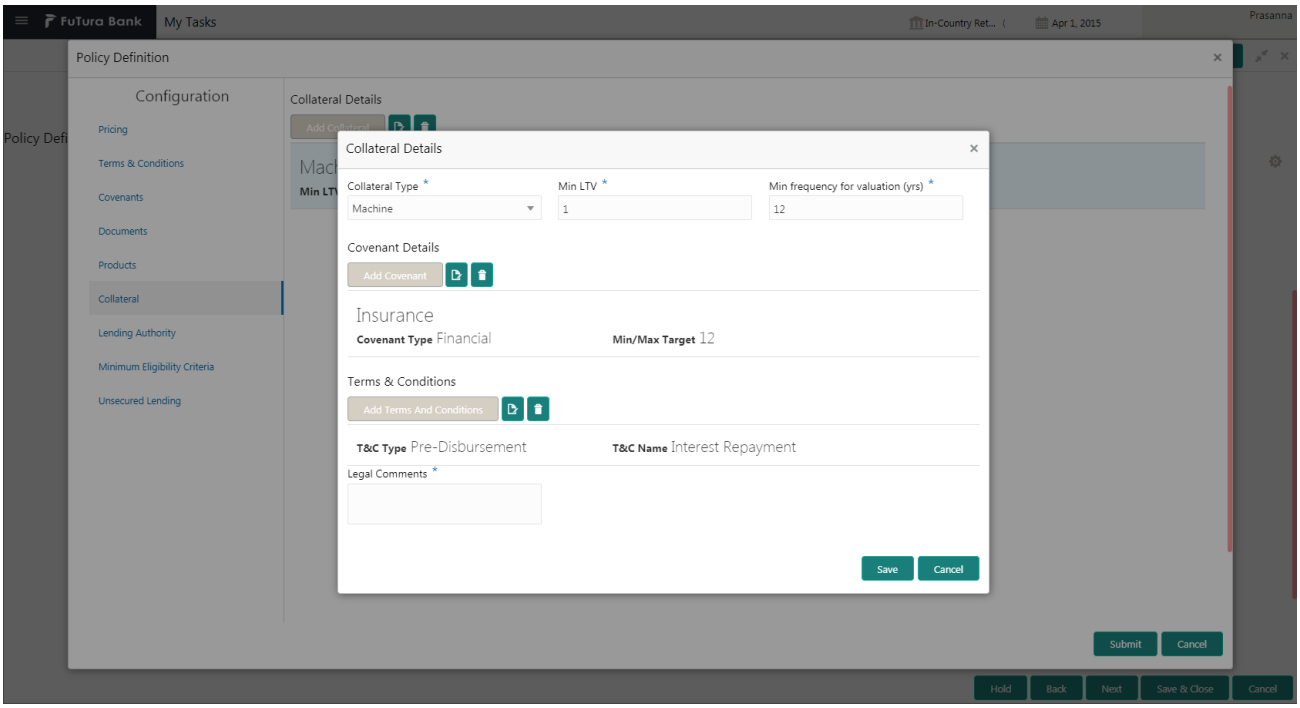
2.4.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

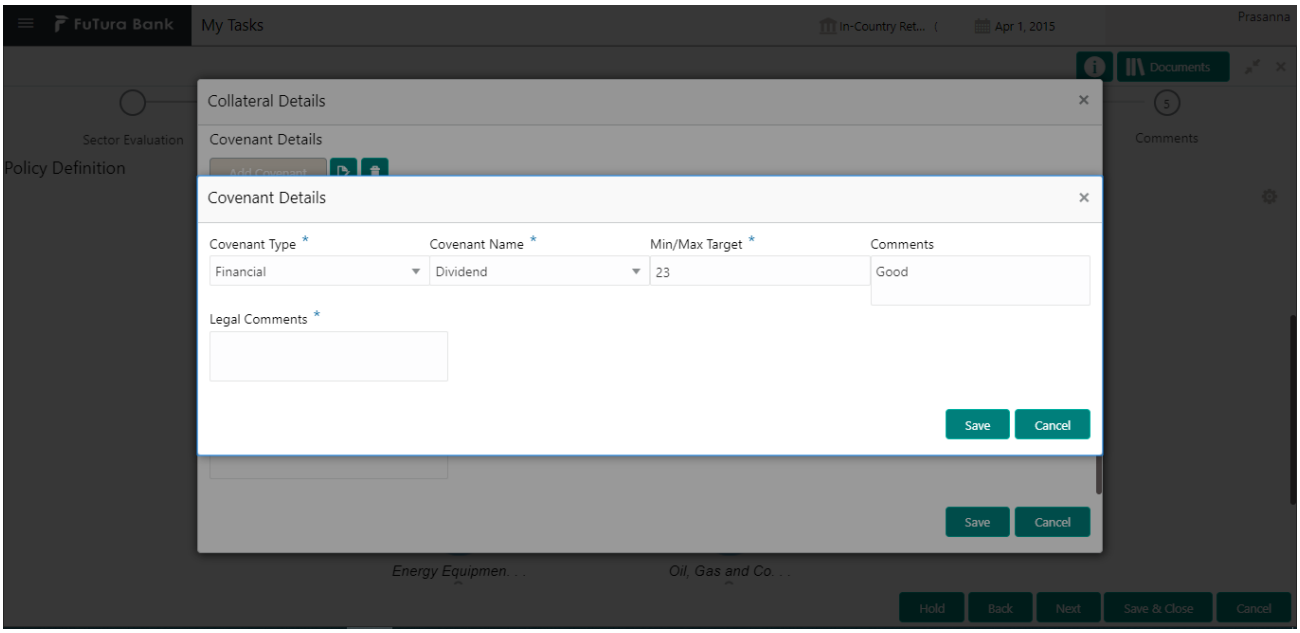
2.4.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

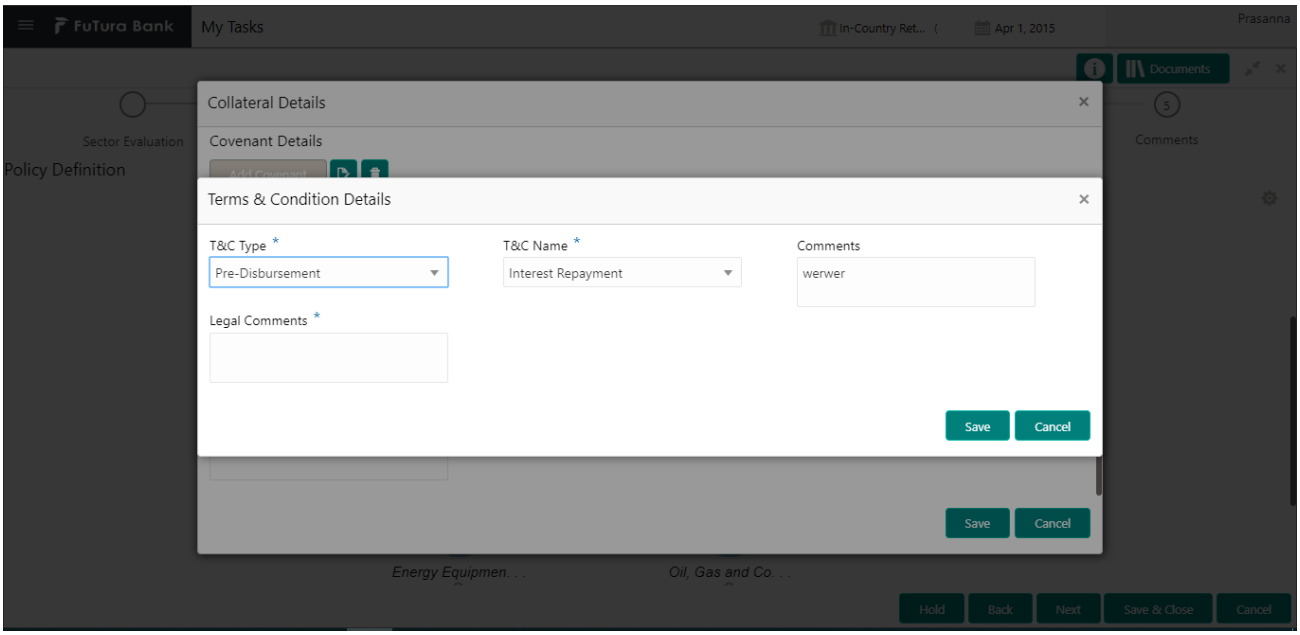
2.4.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

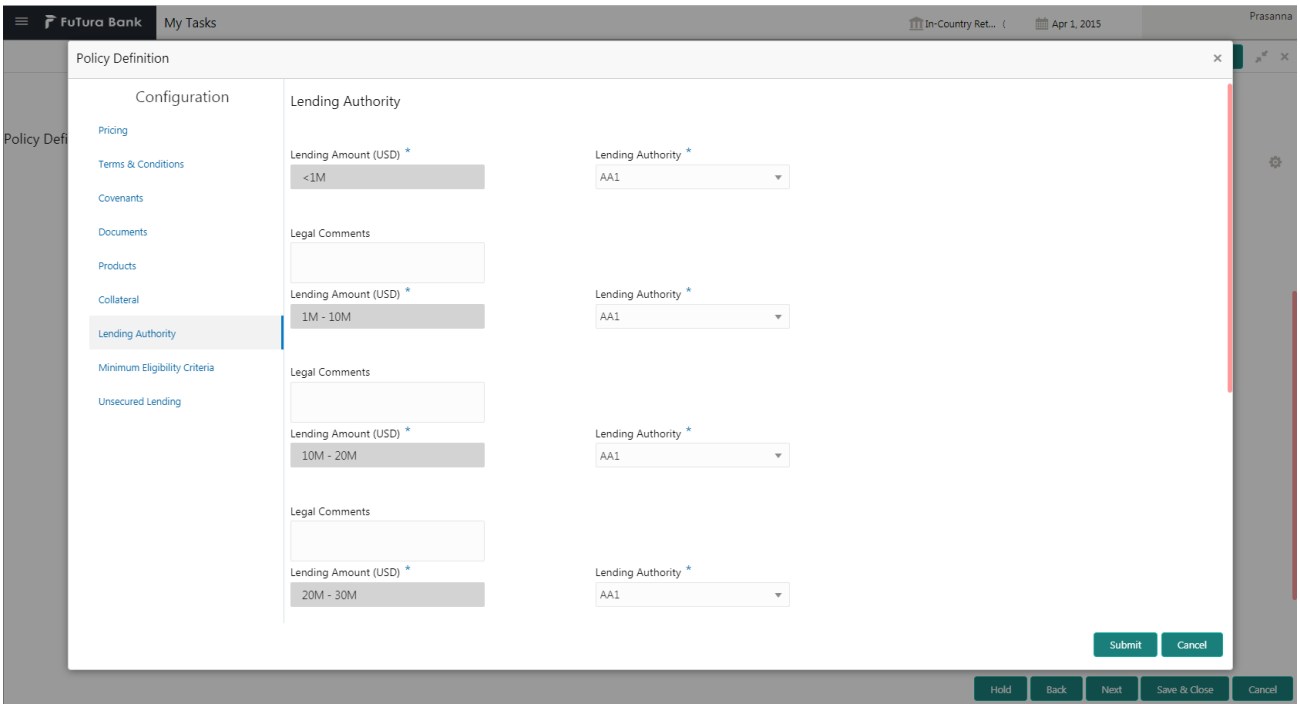
2.4.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.4.3.7 Lending Authority

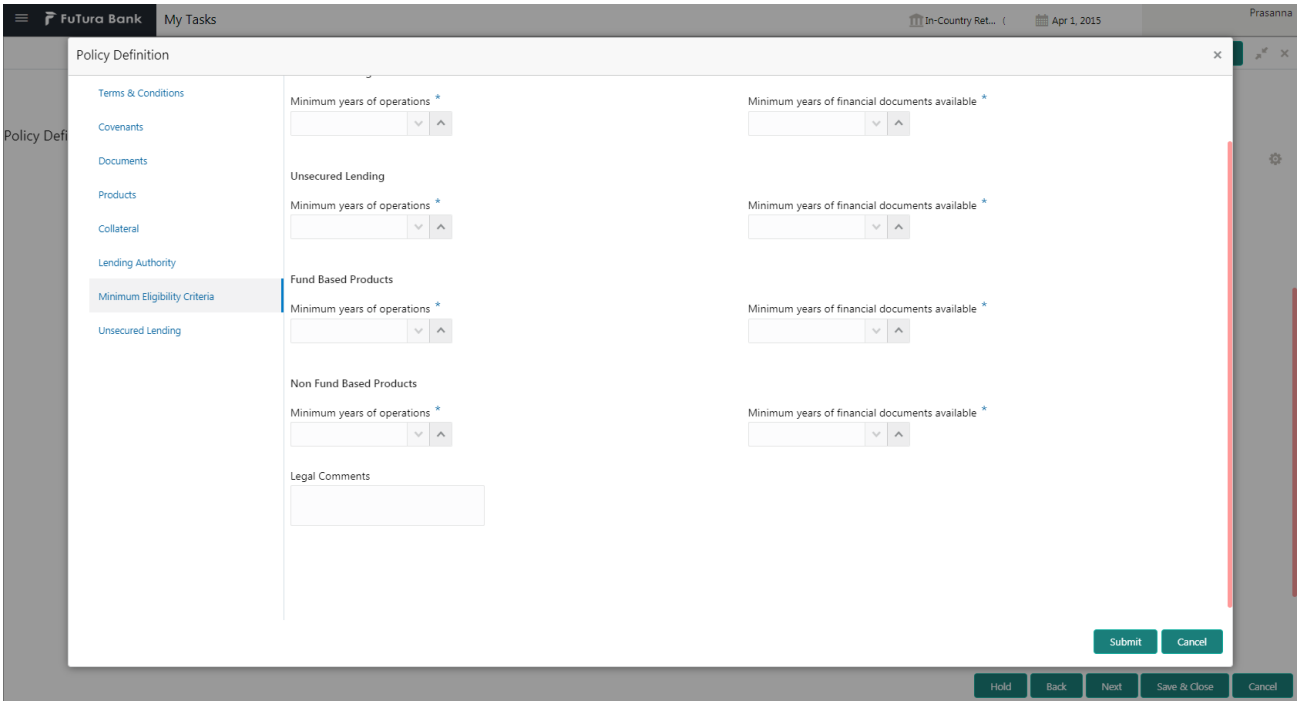


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.4.3.8 Minimum Eligibility Criteria

2.4.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Legal Comments	User Input Field. Enter the Legal Comments.

2.4.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.4.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

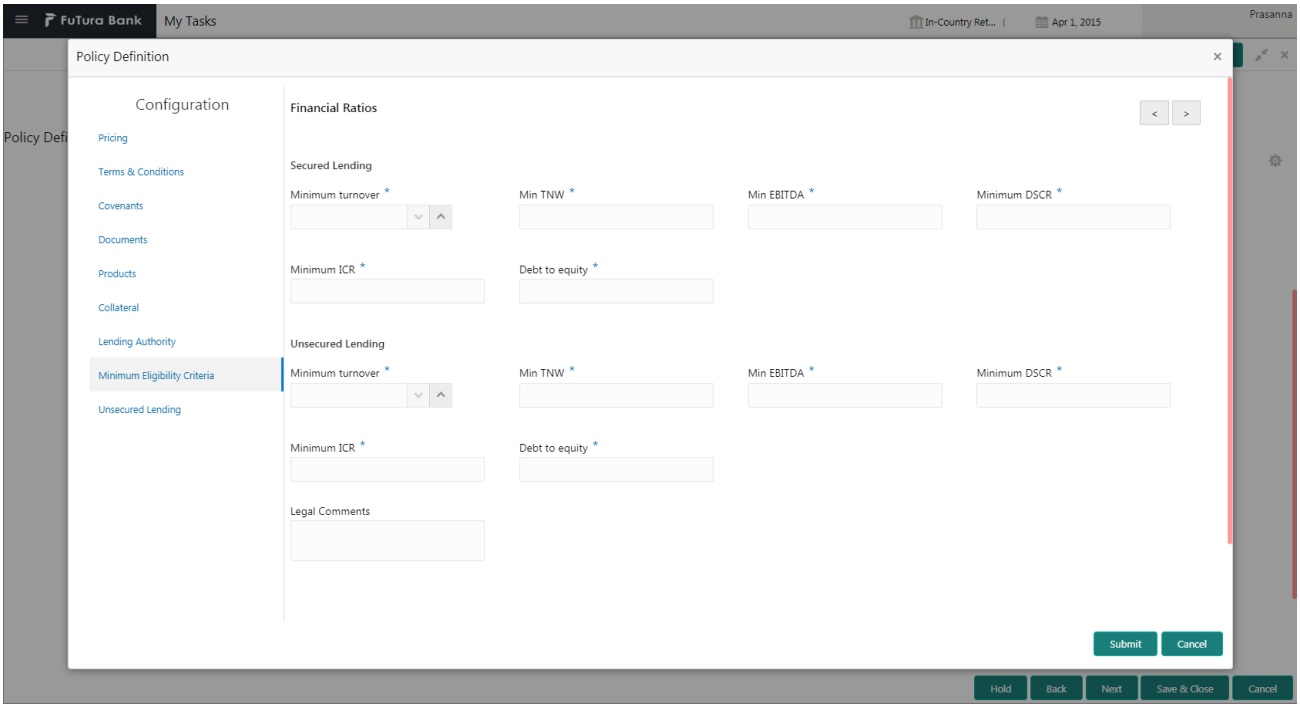
2.4.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.4.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.4.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

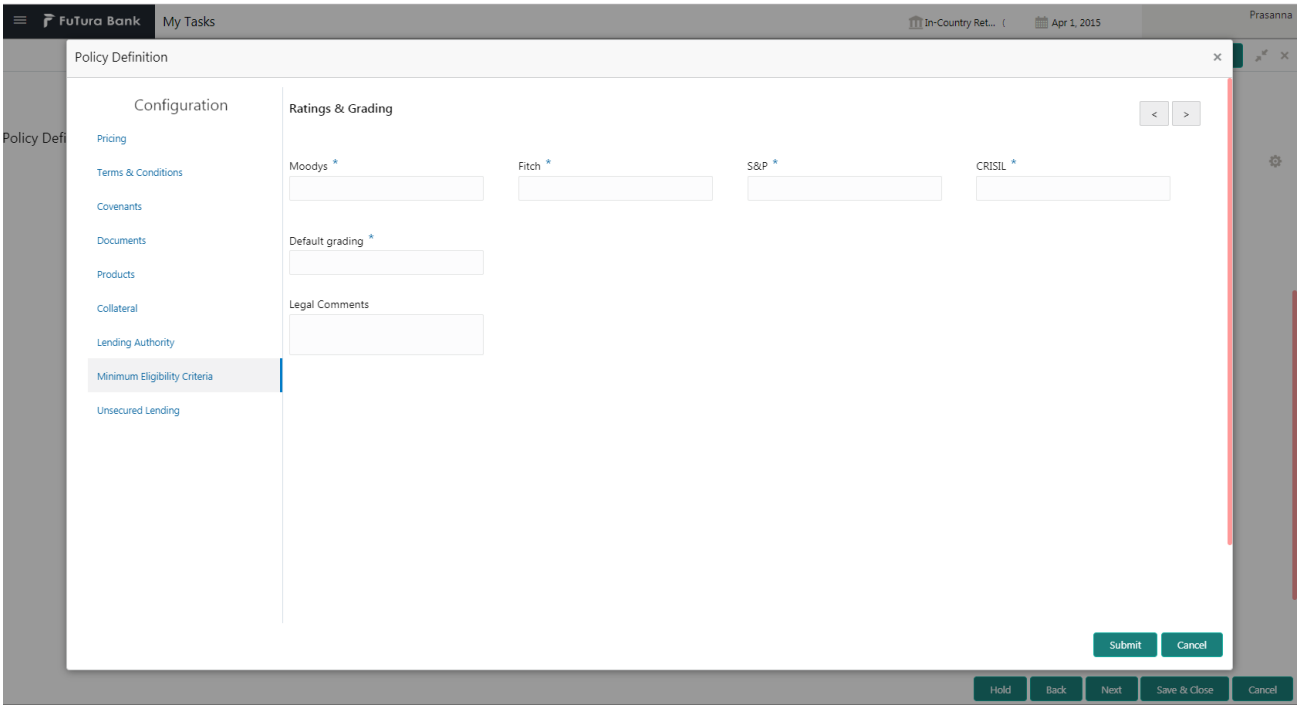
2.4.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.4.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

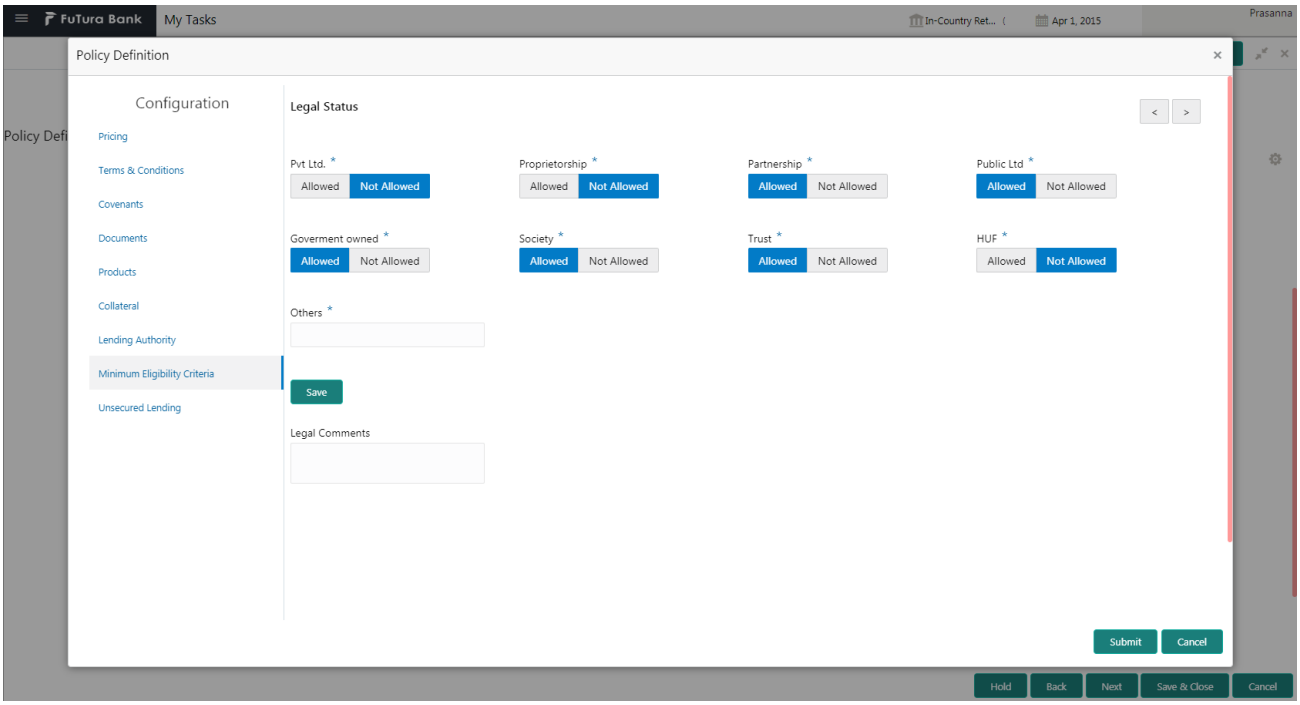
2.4.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

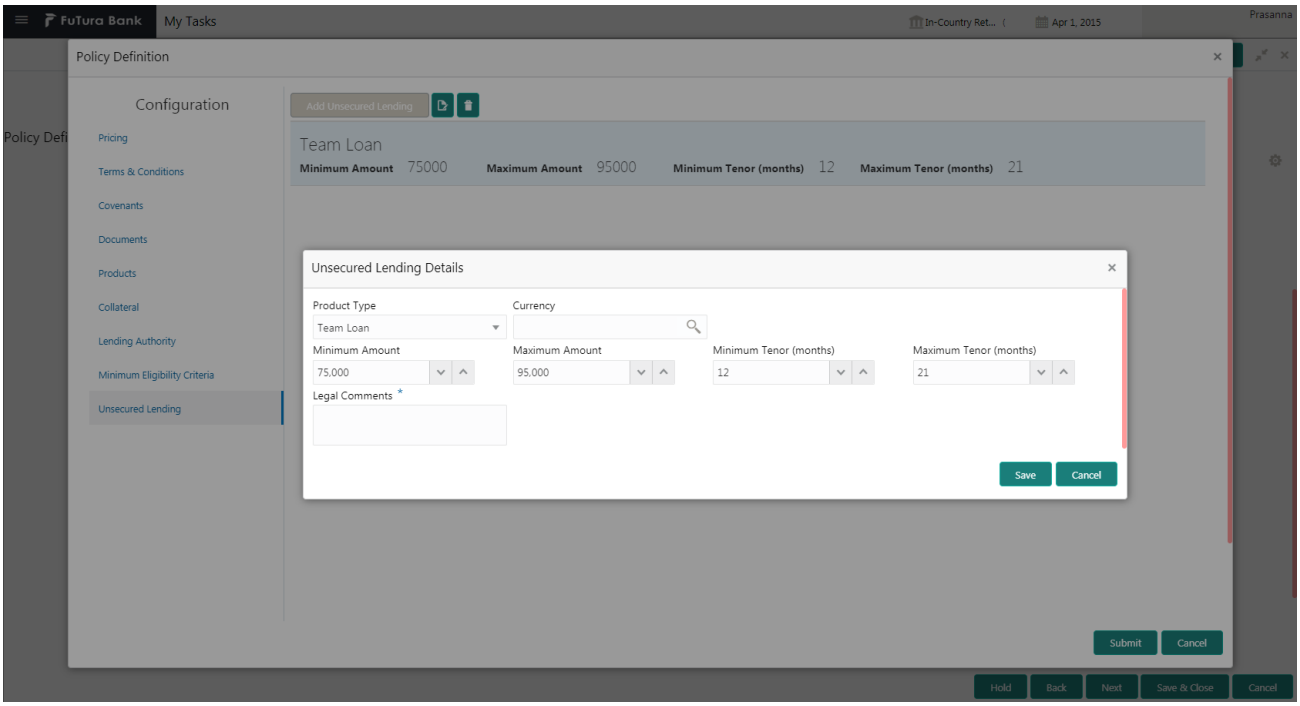
2.4.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.4.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Legal Comments	User Input Field. Enter the Legal Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

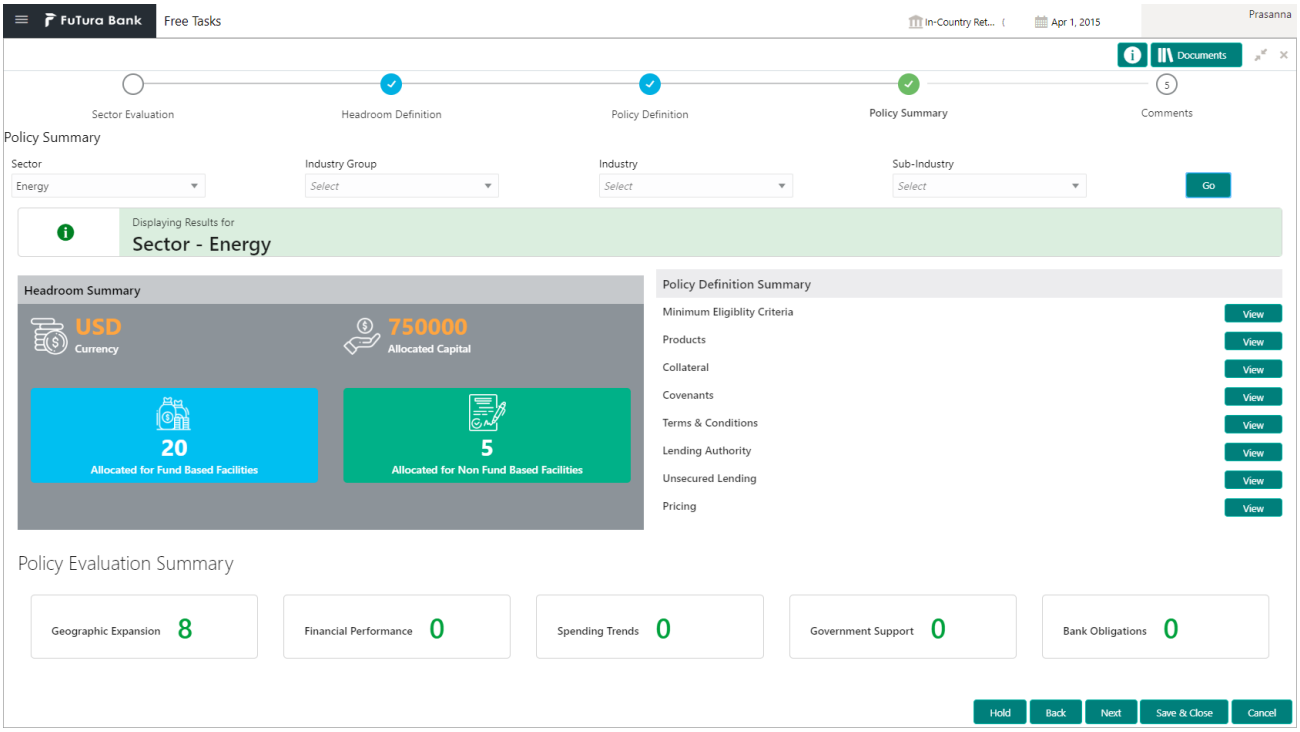
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.4.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

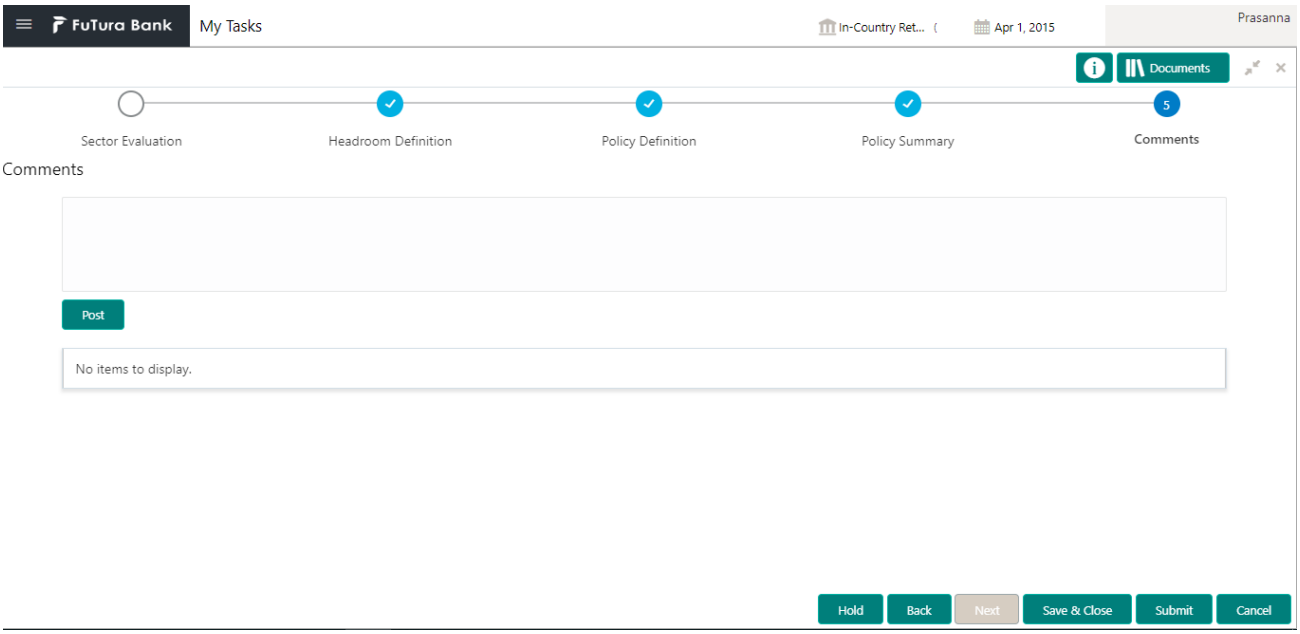
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.4.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

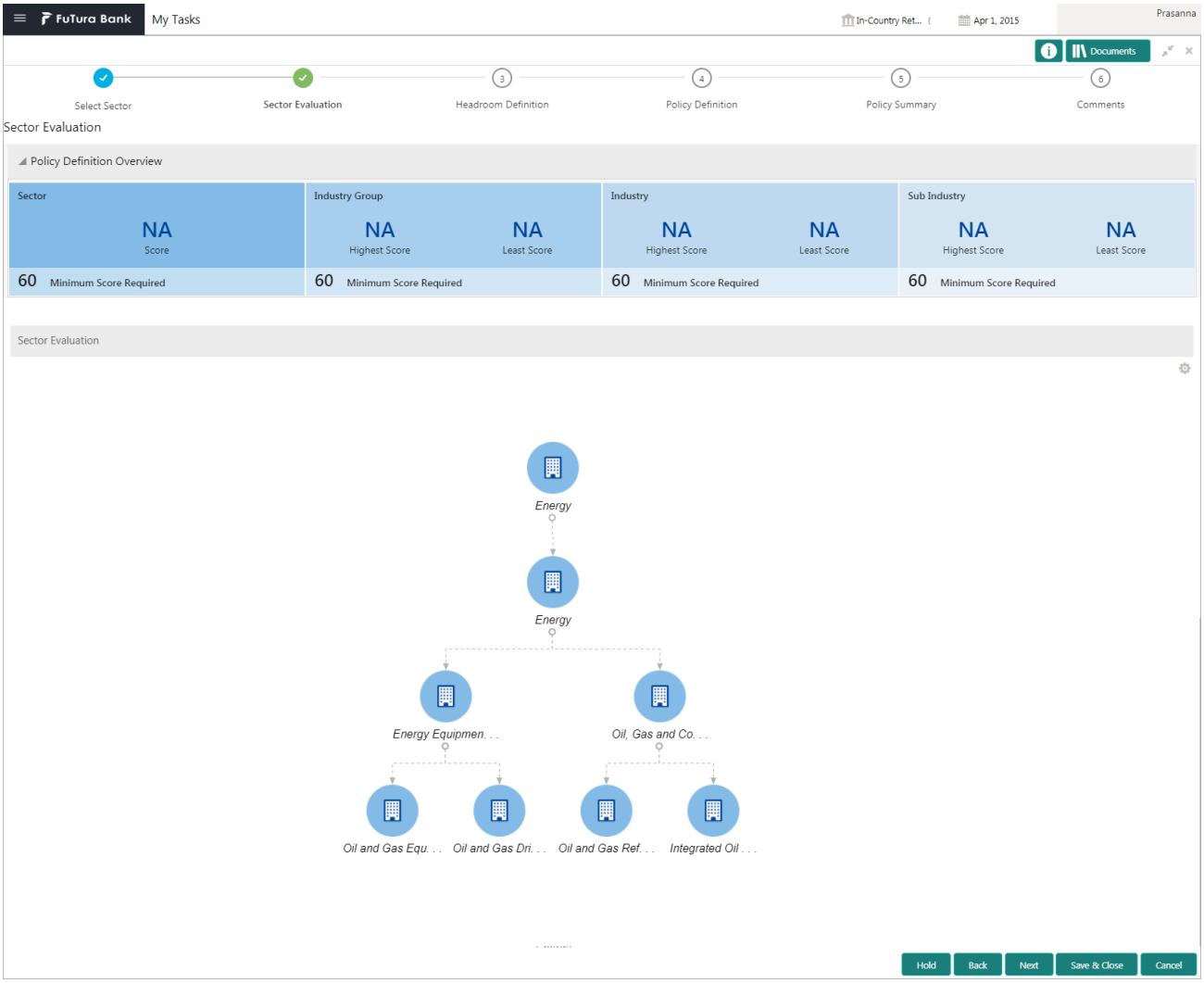
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5 Approval from Compliance Team

When the Business Recommendation submitted their comments, there would be a need for approval from Compliance team. The Approval from Compliance Team stage provides the facility to capture Compliance Team comments for each policy details provided.

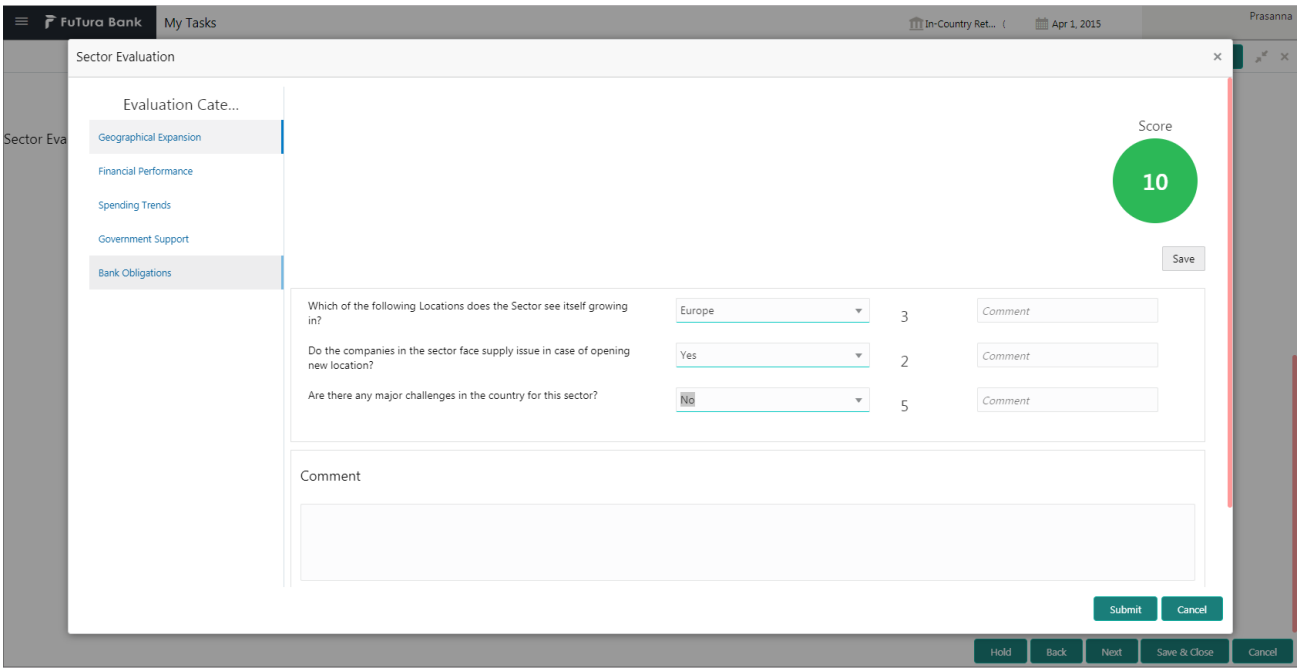
2.5.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

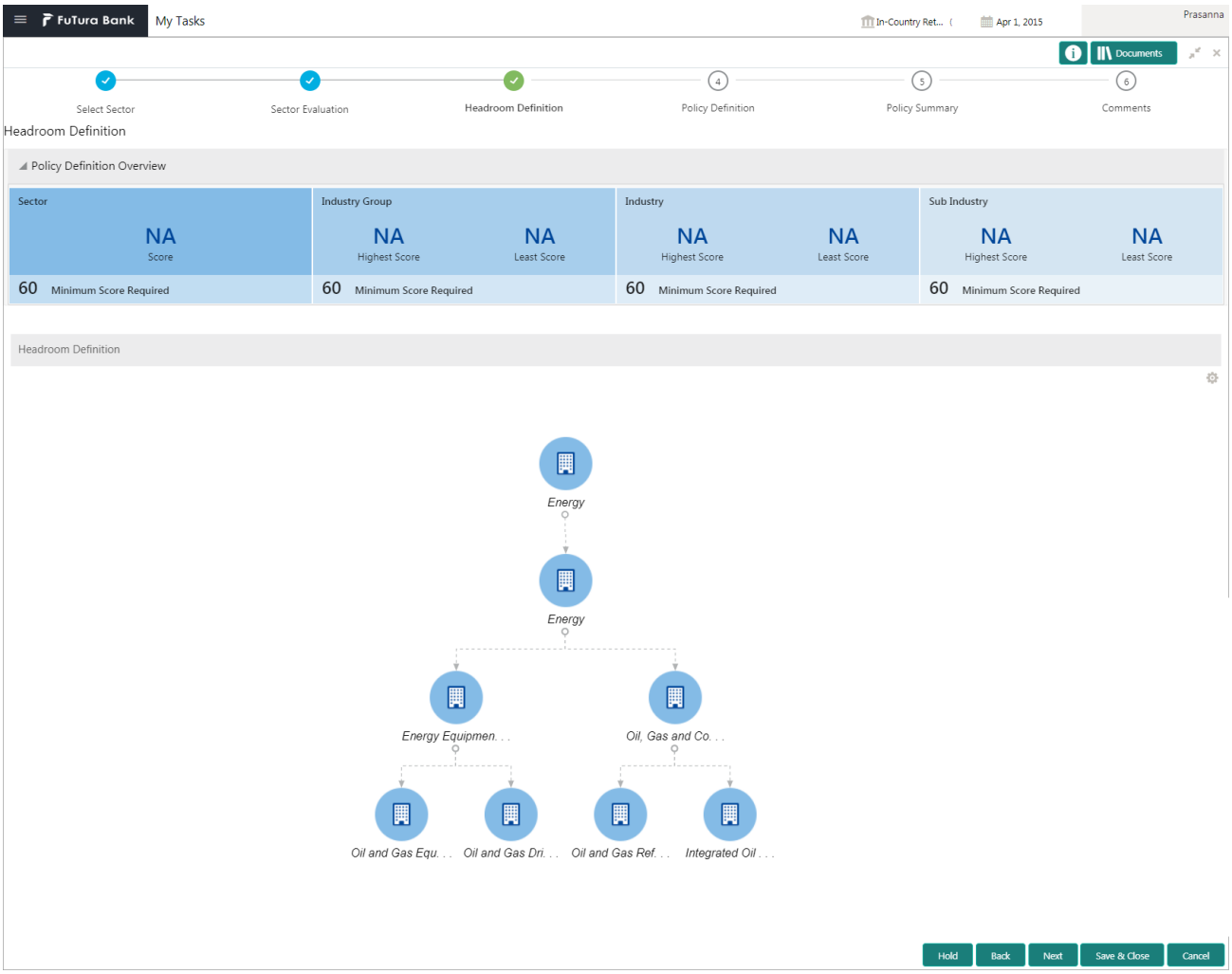
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

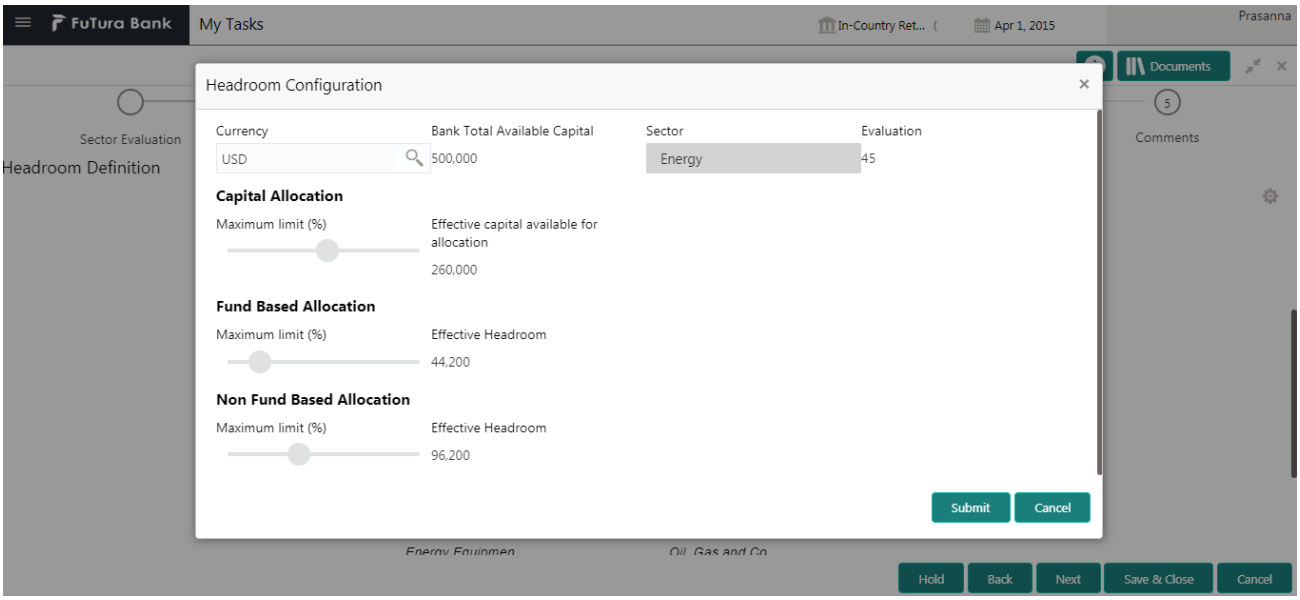
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.5.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

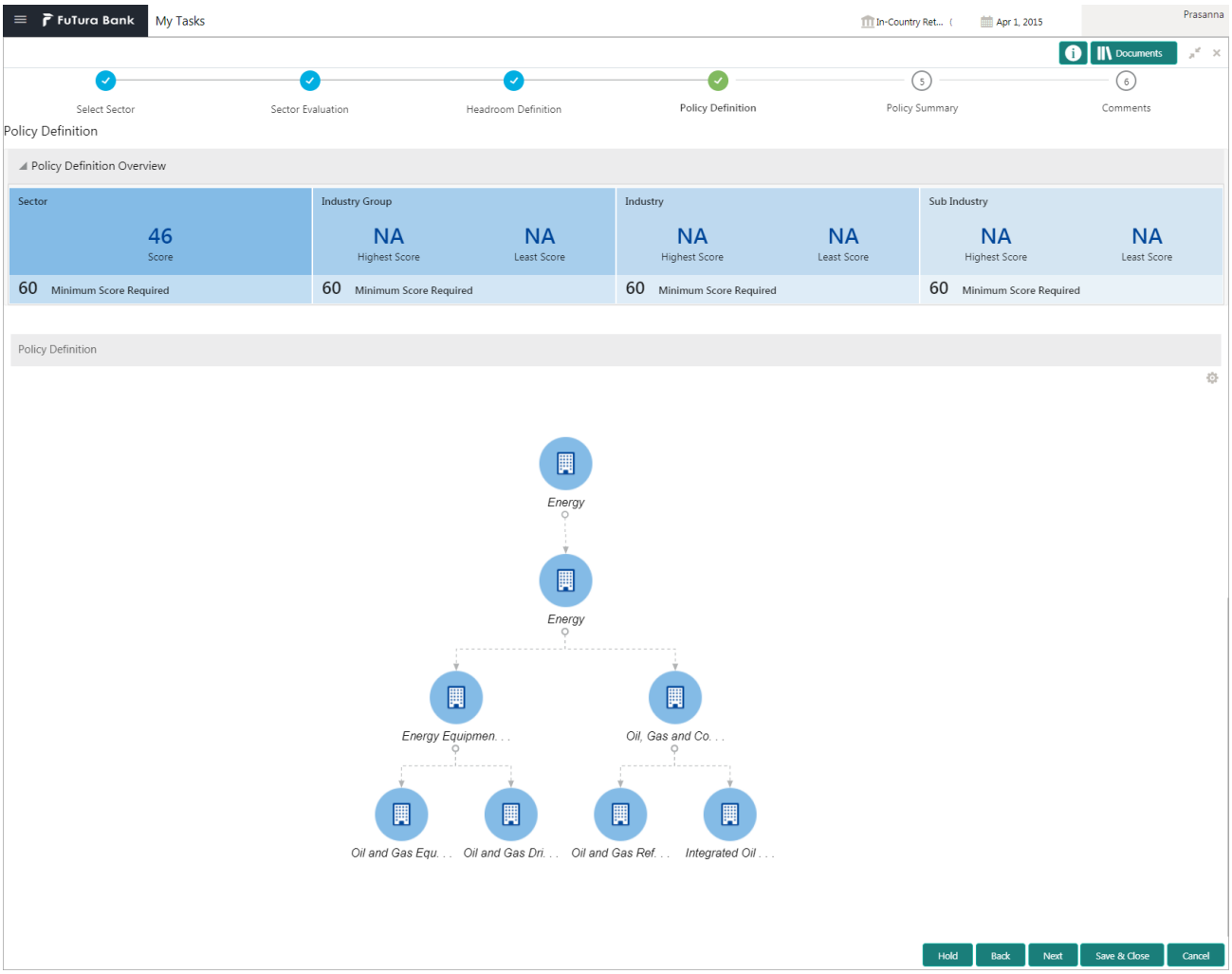
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.5.3Policy Definition

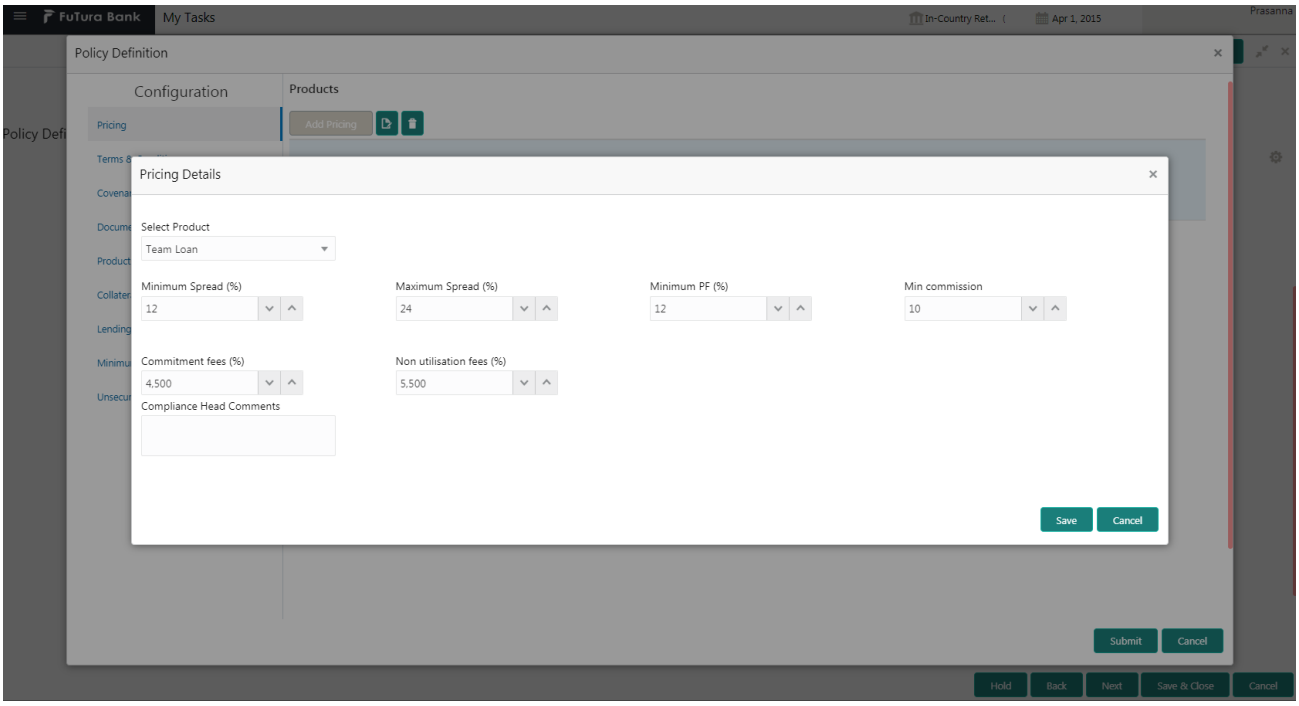


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

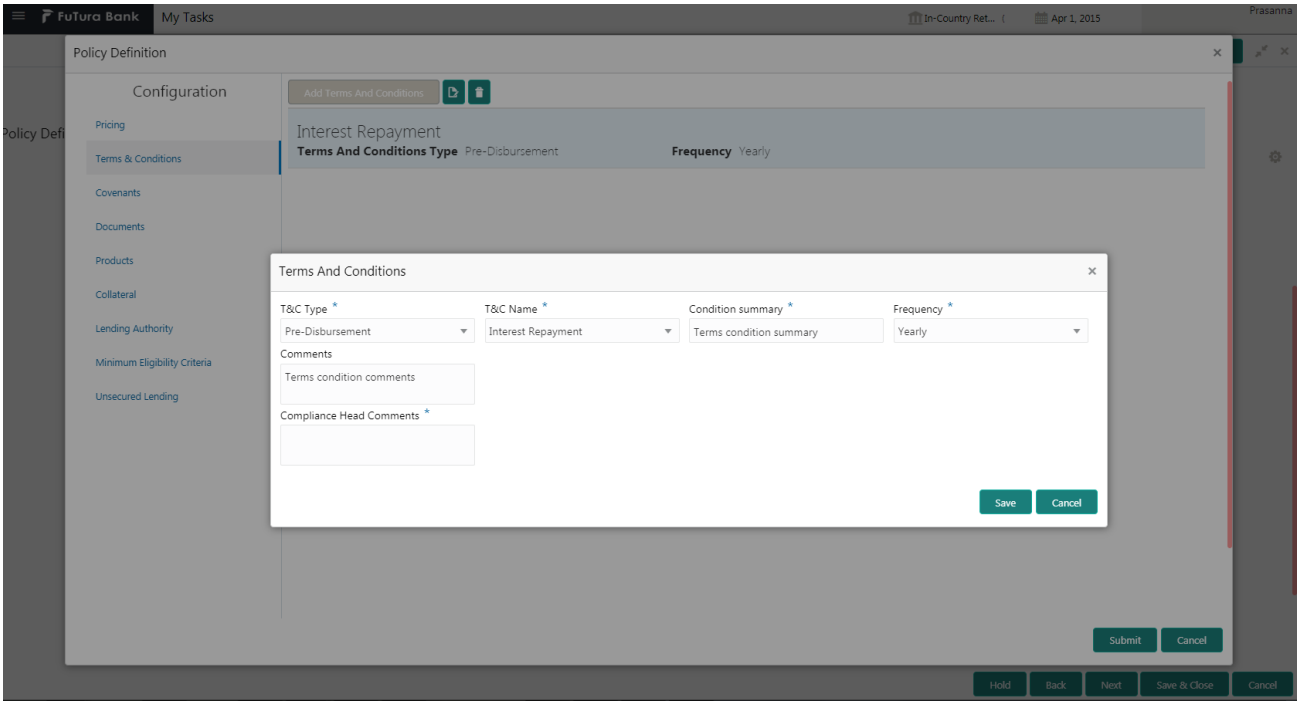
2.5.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

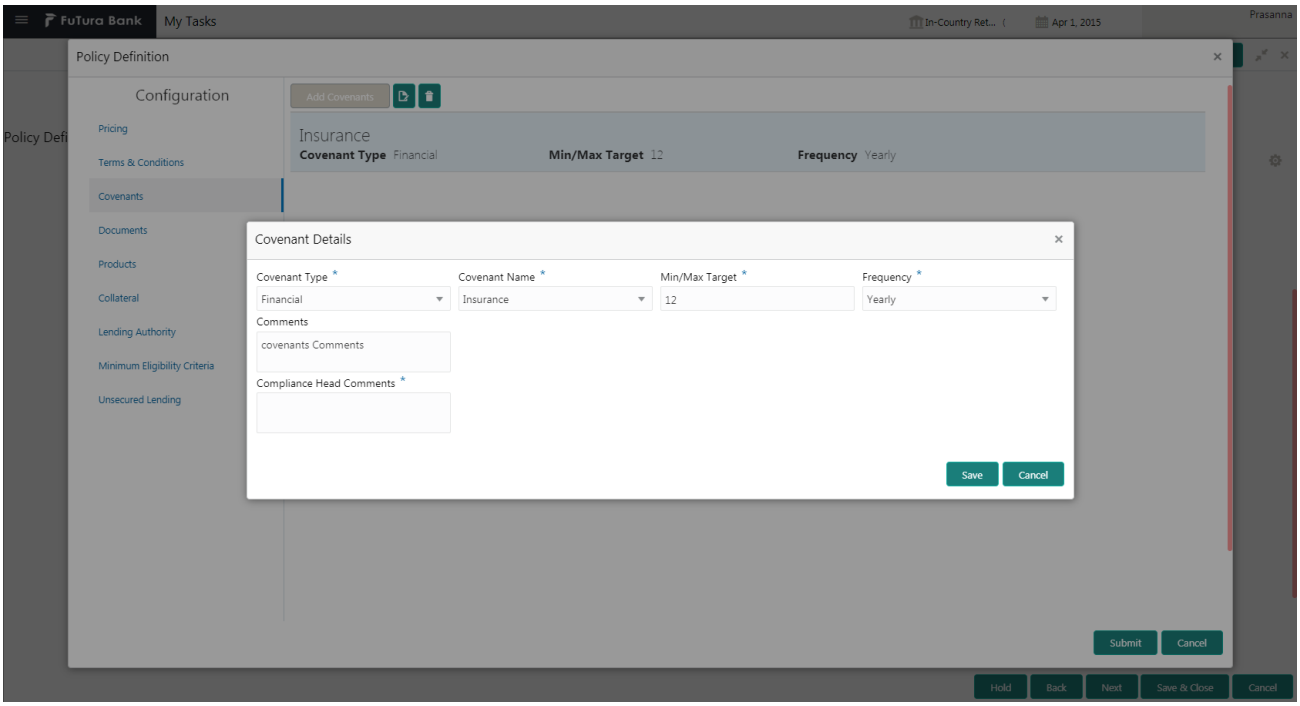
2.5.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

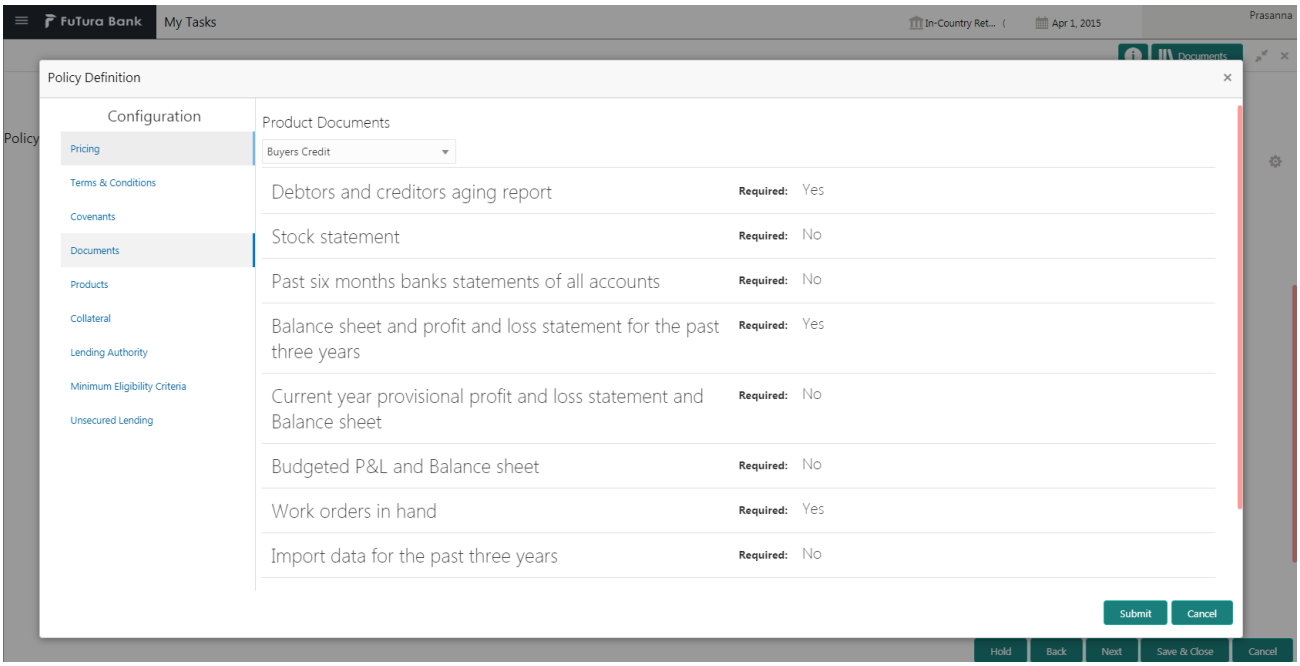
2.5.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

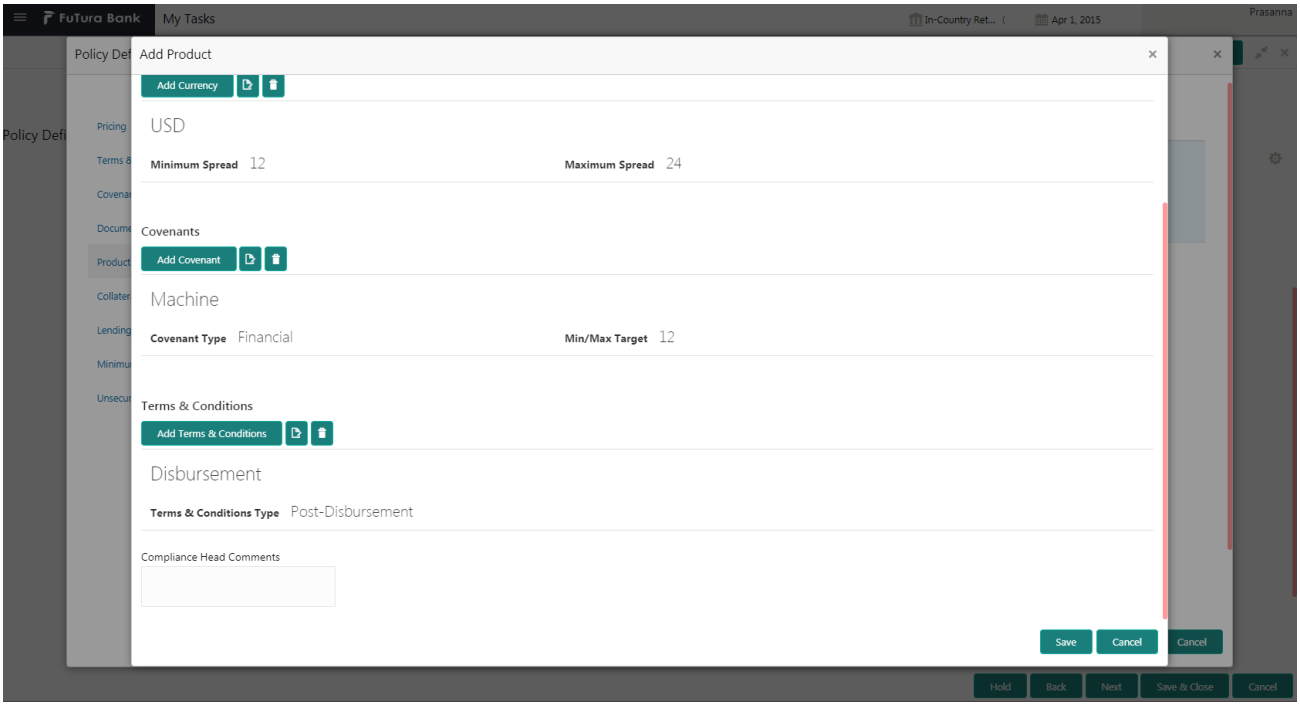
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.5.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.5.3.5 Products

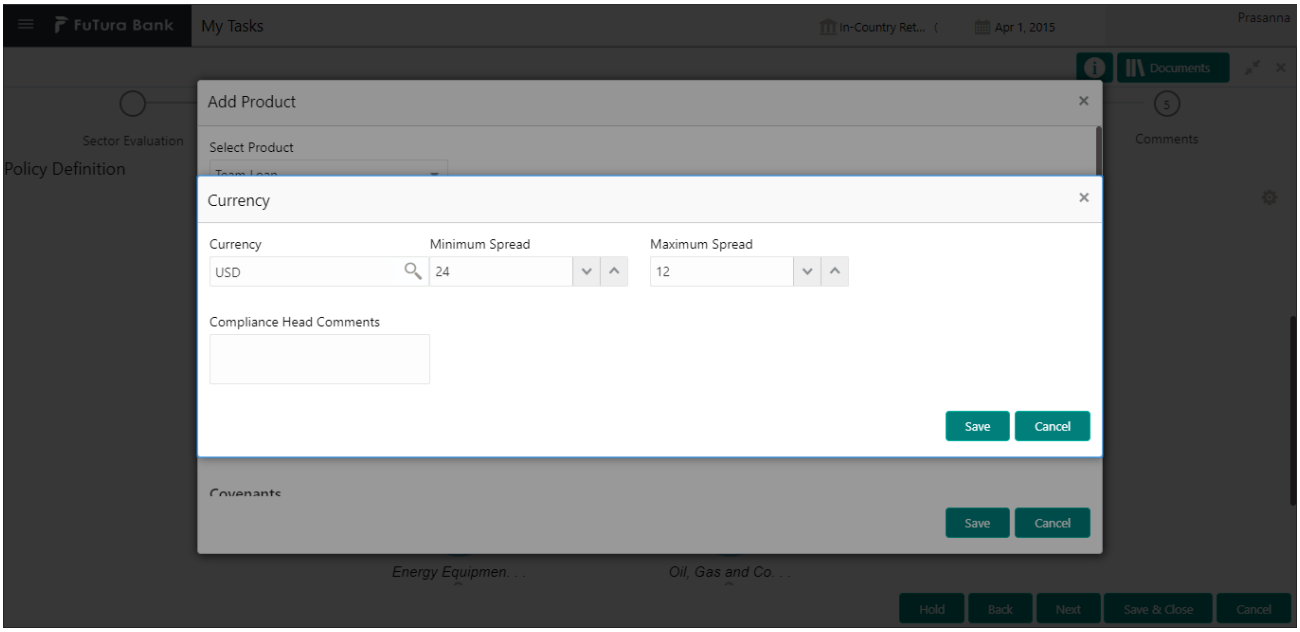


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.5.3.5.1 Currency

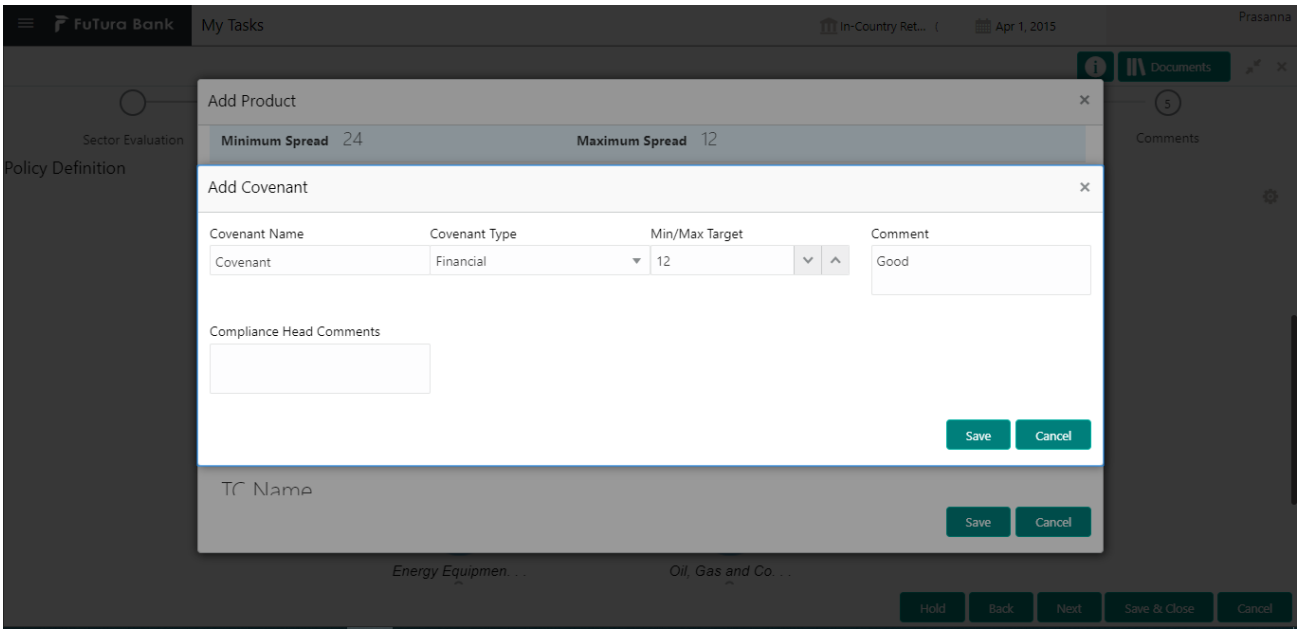


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

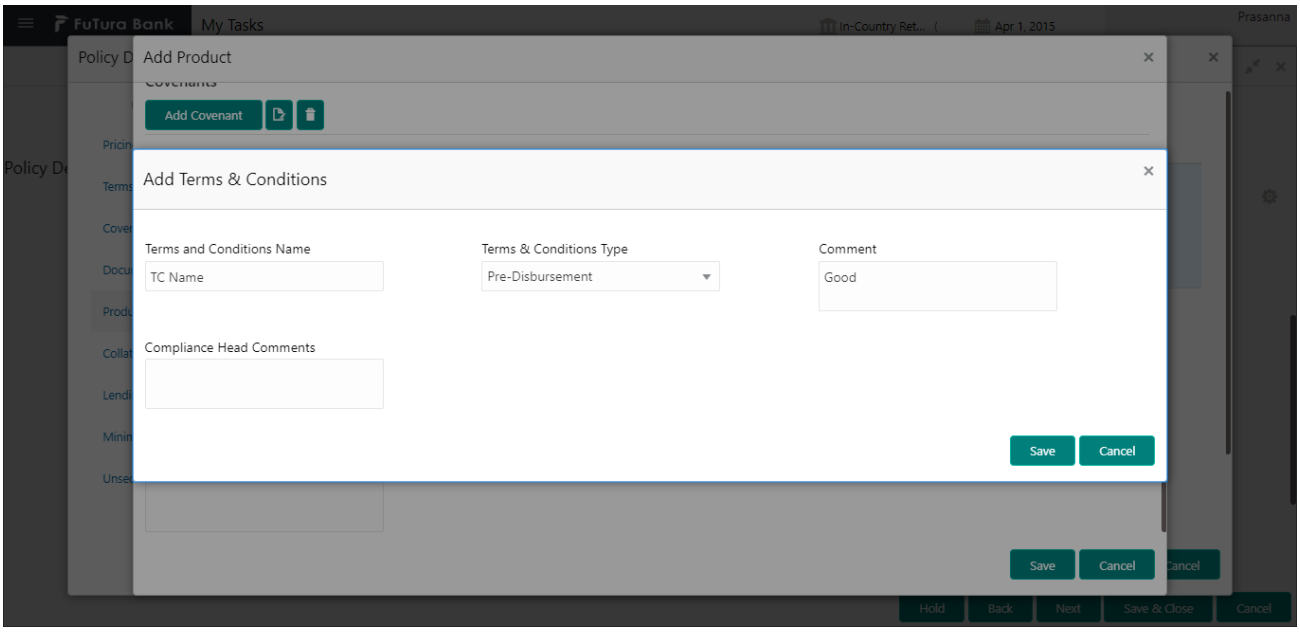
2.5.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

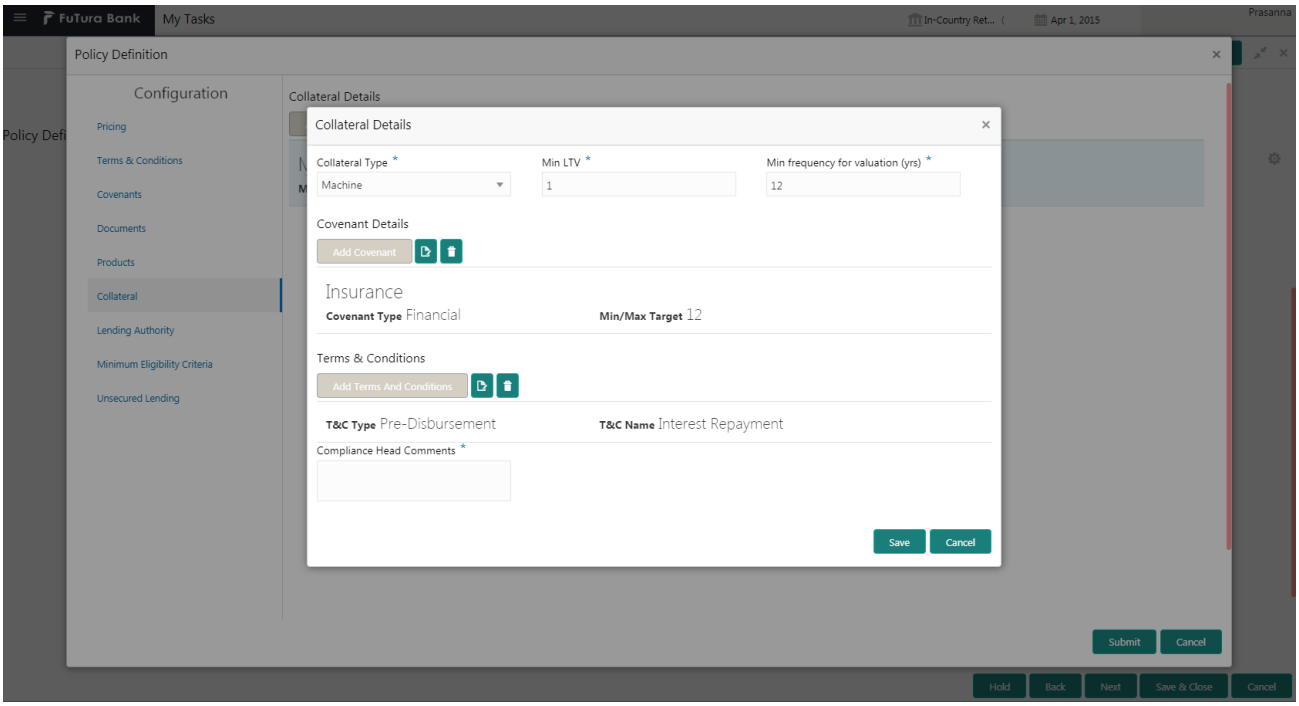
2.5.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

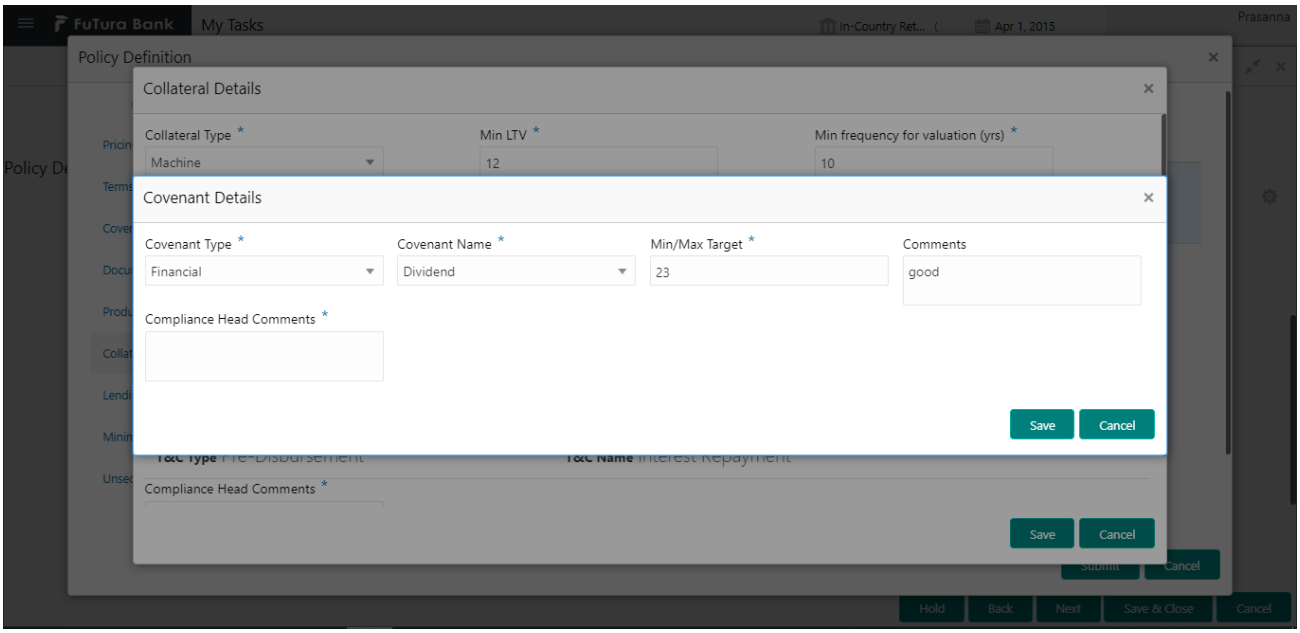
2.5.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

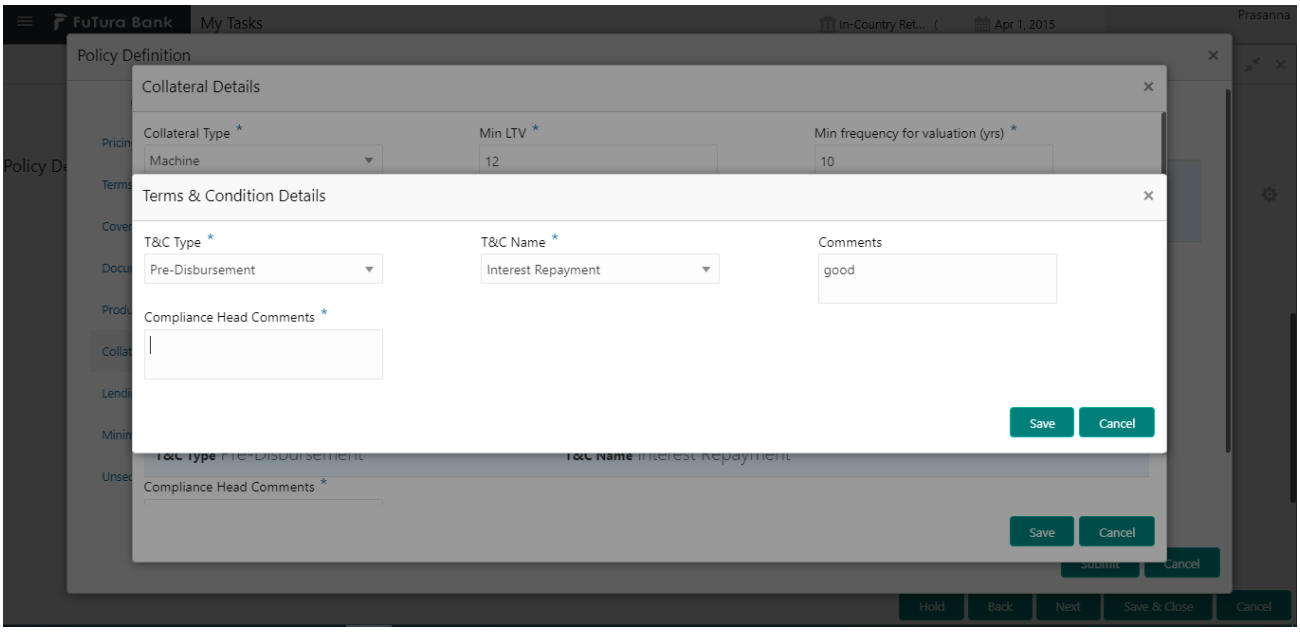
2.5.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

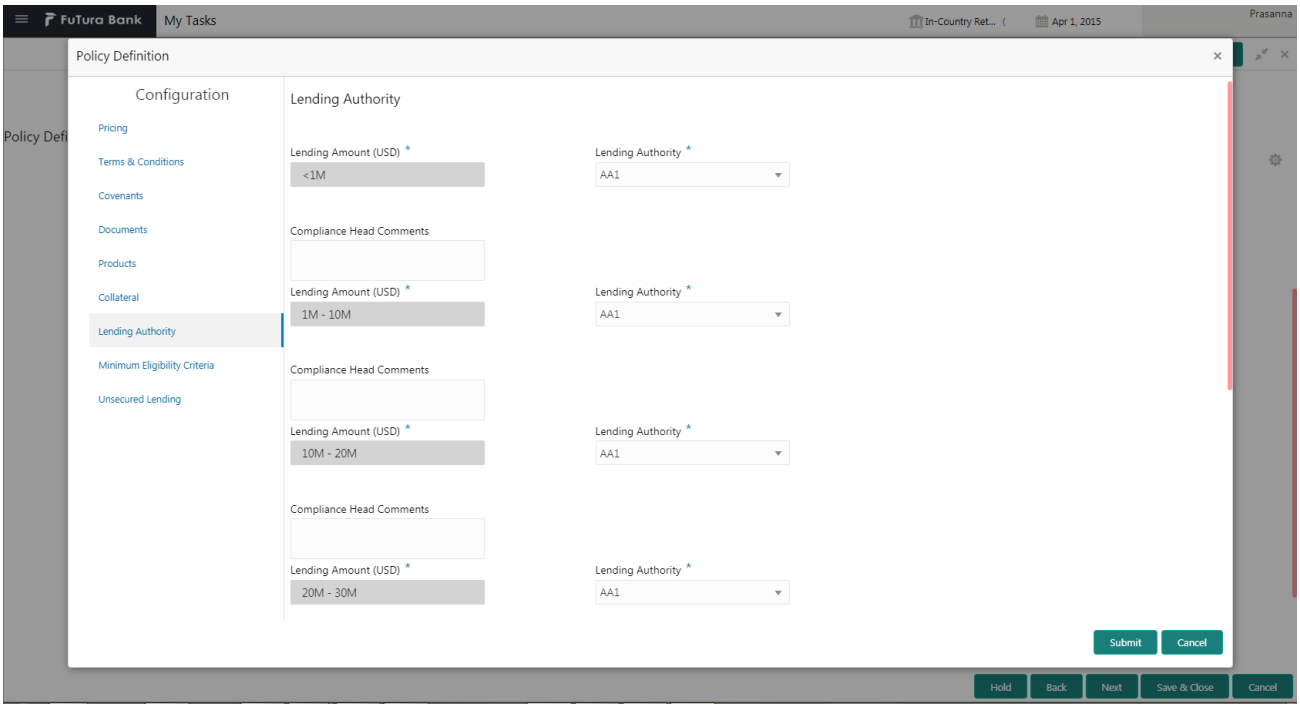
2.5.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.5.3.7 Lending Authority

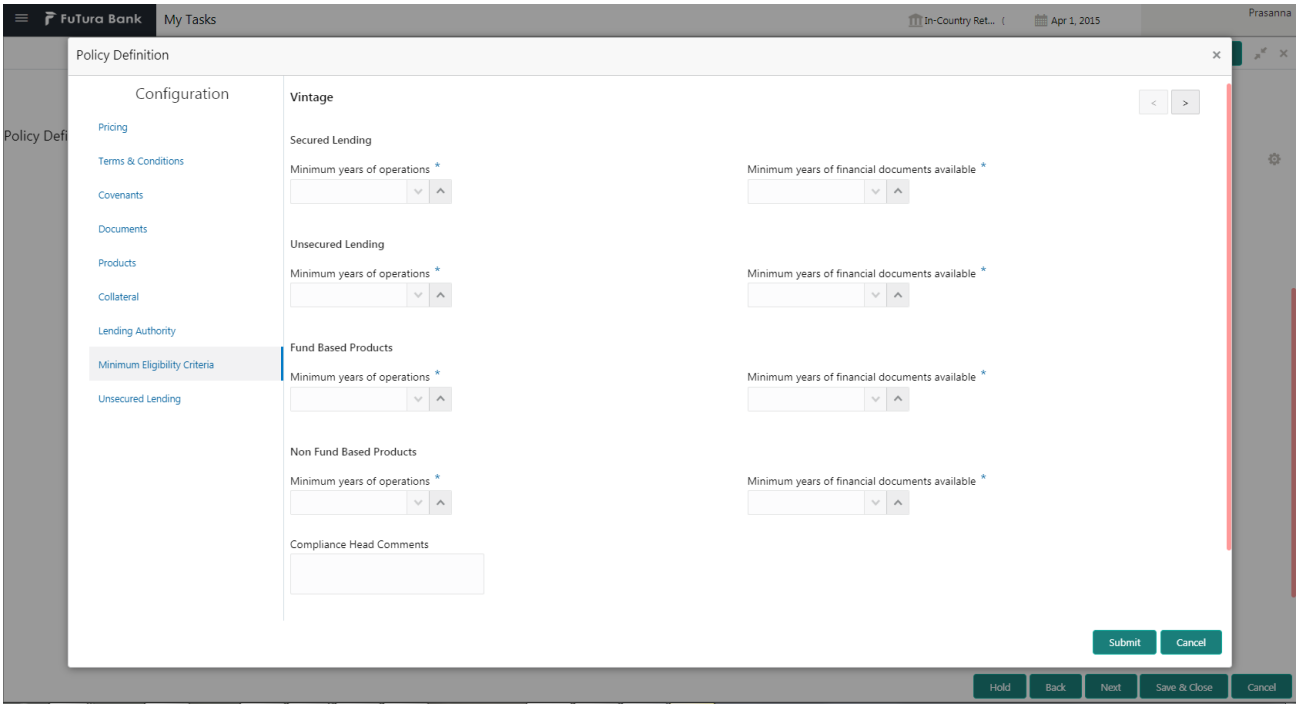


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Compliance Head Com-ments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.5.3.8 Minimum Eligibility Criteria

2.5.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.

2.5.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.5.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

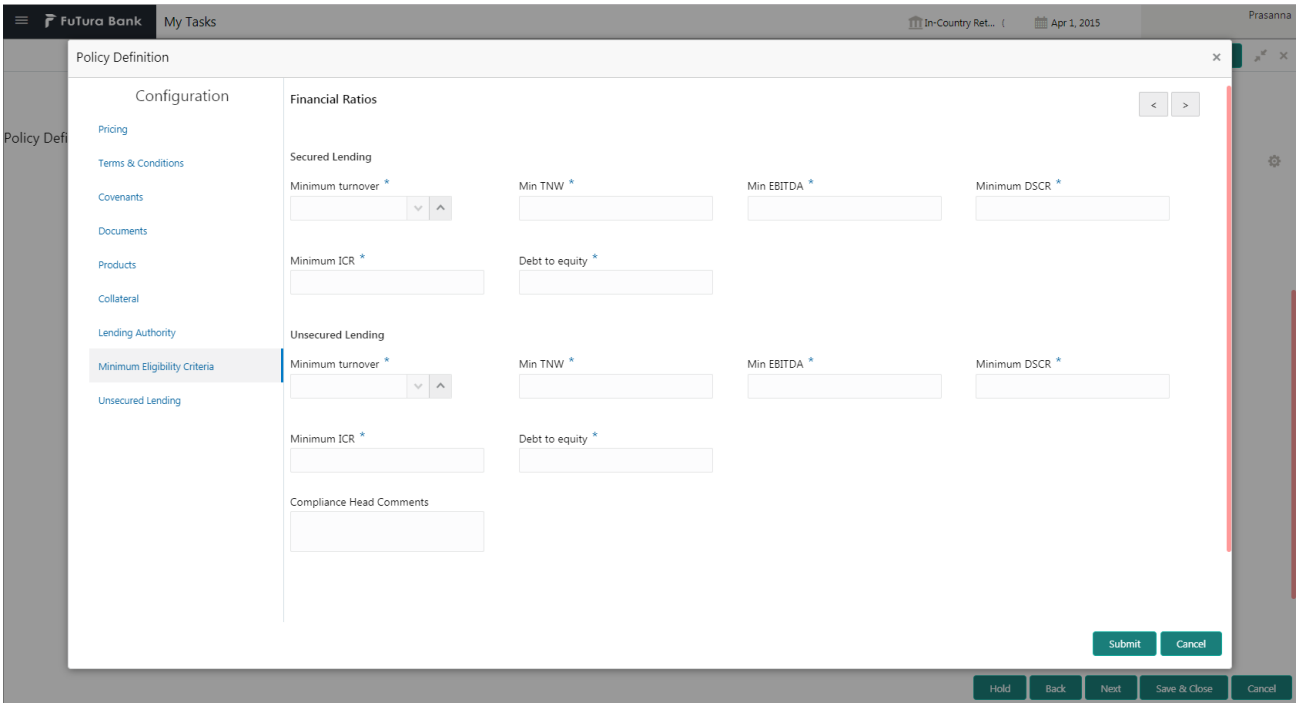
2.5.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.5.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.5.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

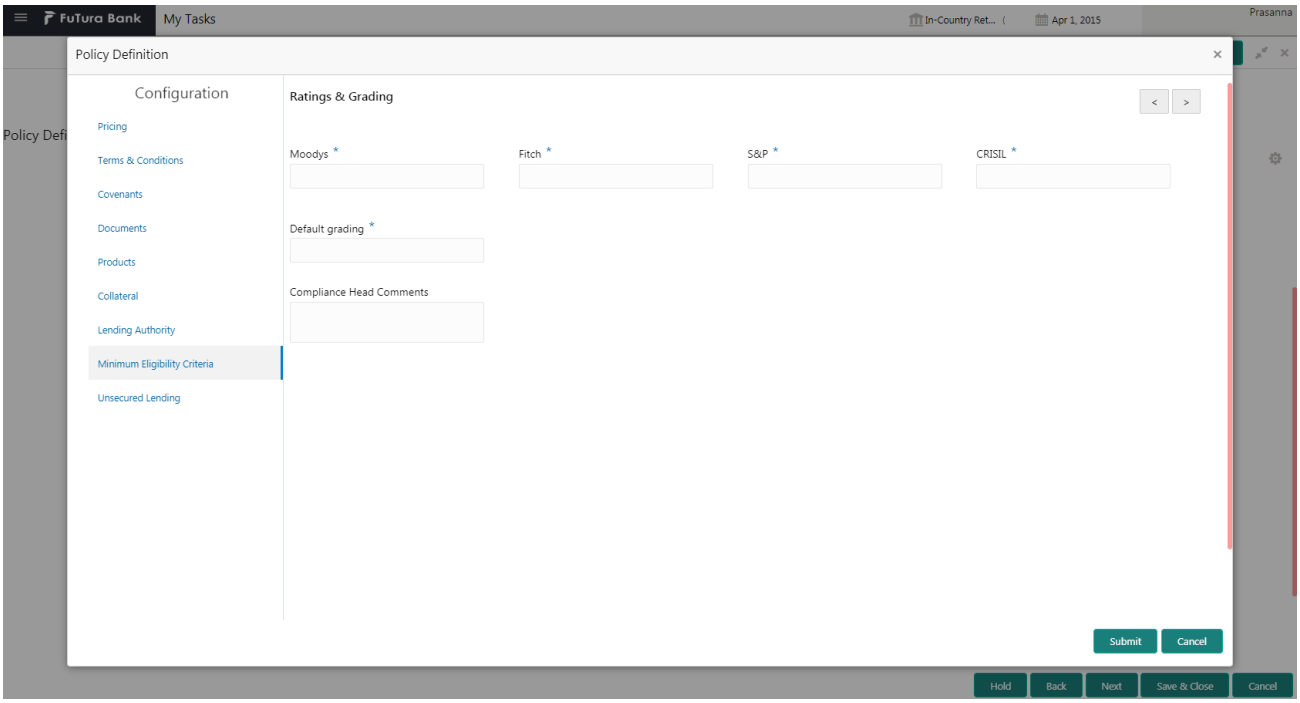
2.5.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.5.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

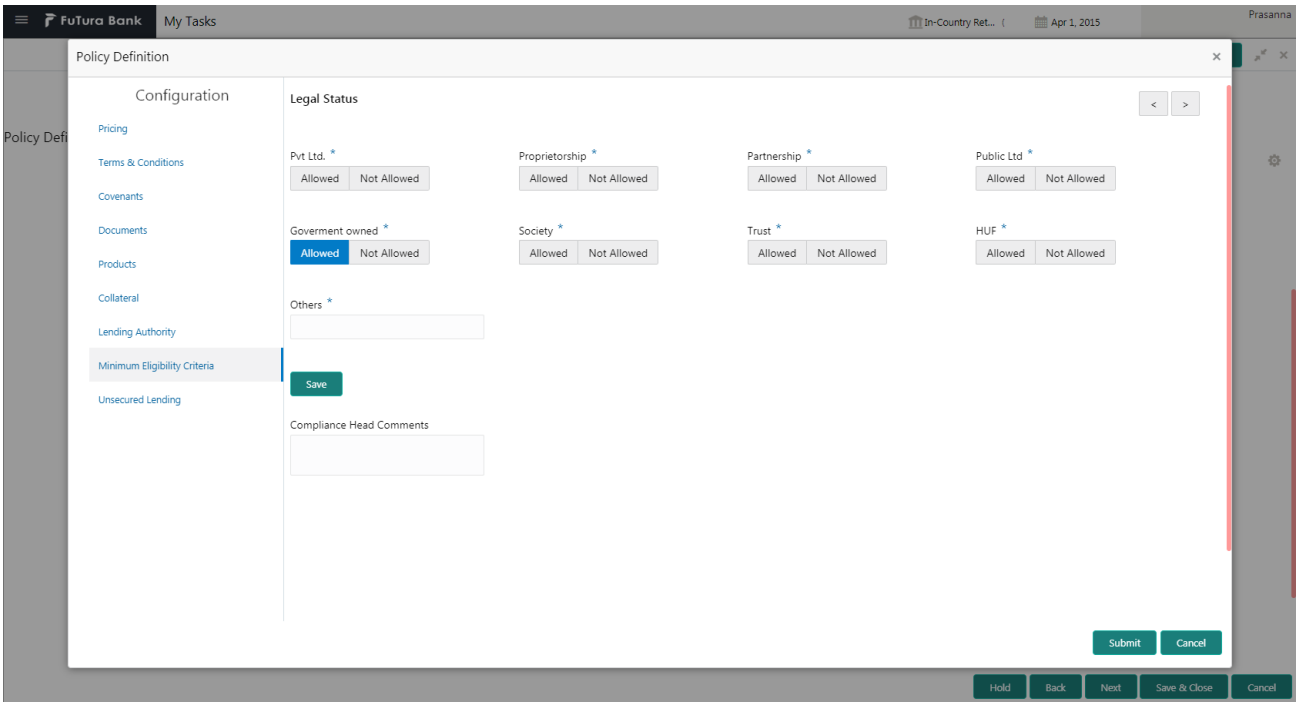
2.5.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

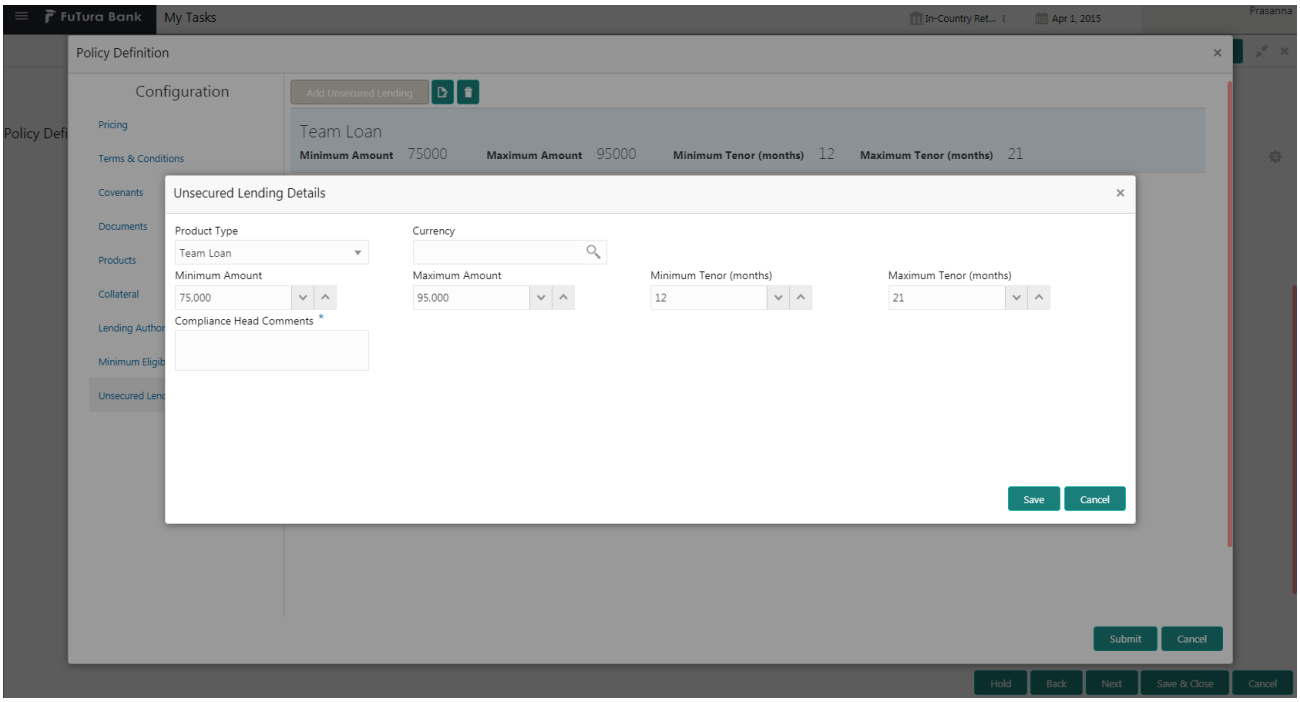
2.5.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.5.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Compliance Head Comments	User Input Field. Enter the Compliance Head Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

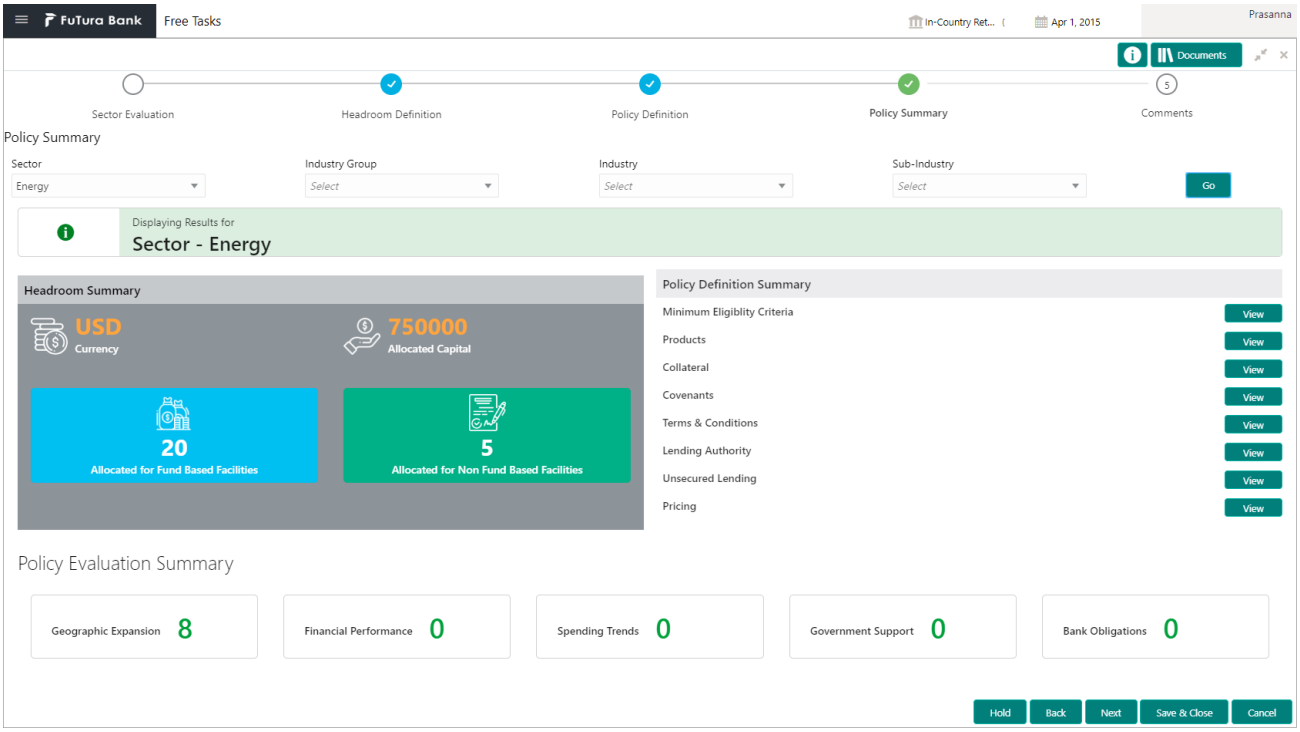
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.5.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

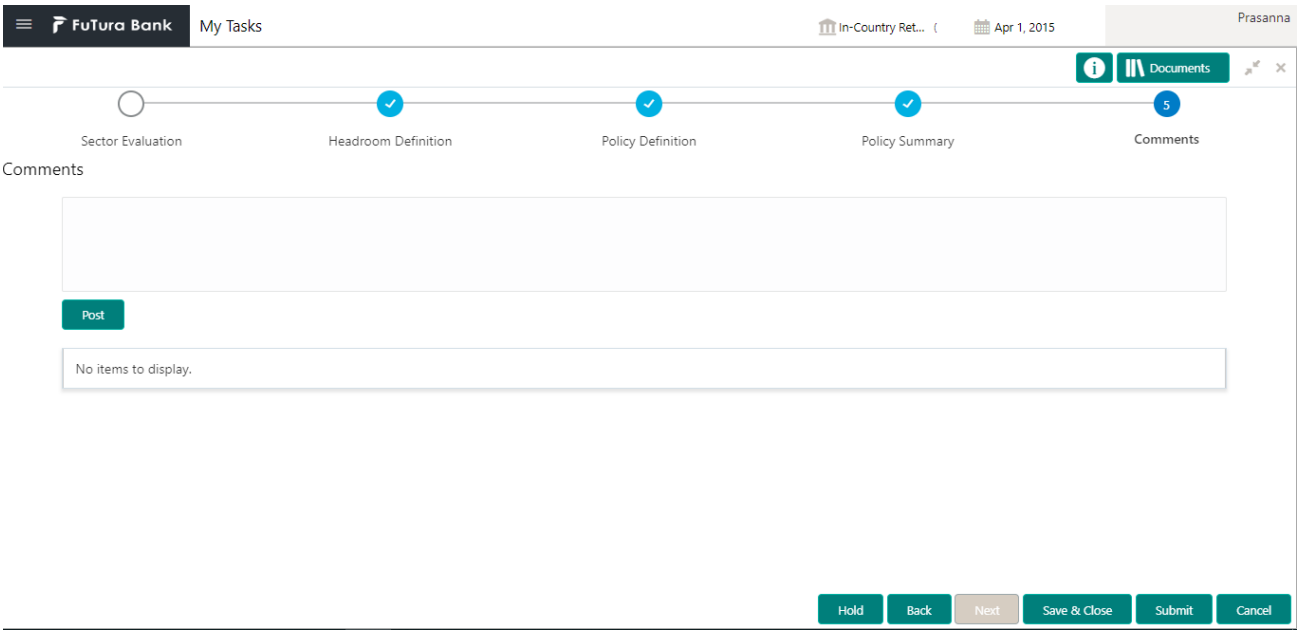
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.5.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

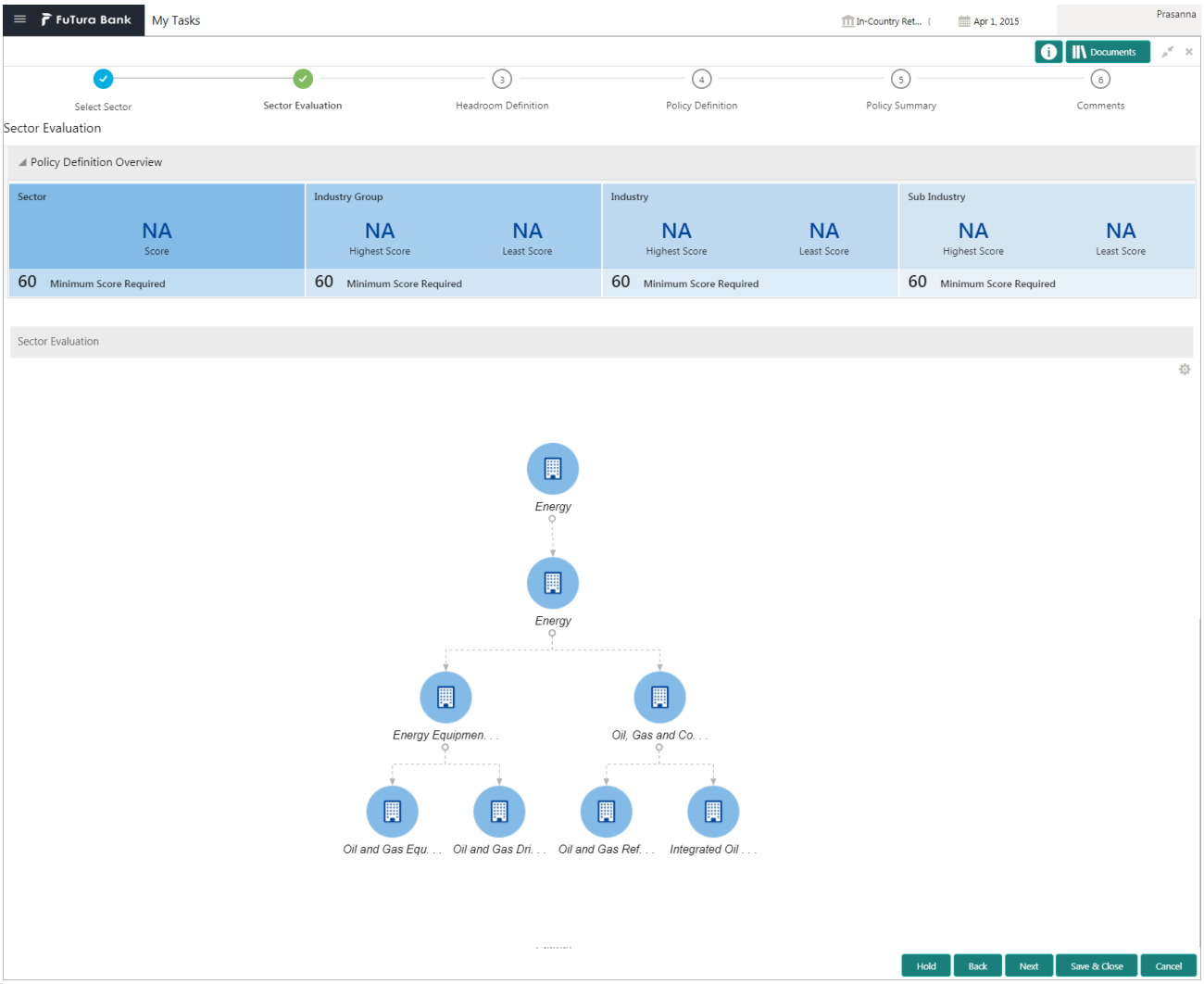
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6 Approval from Policy Team

When the Business Recommendation submitted their comments, there would be a need for approval from Policy team. The Approval from Policy Team stage provides the facility to capture Policy Team comments for each policy details provided.

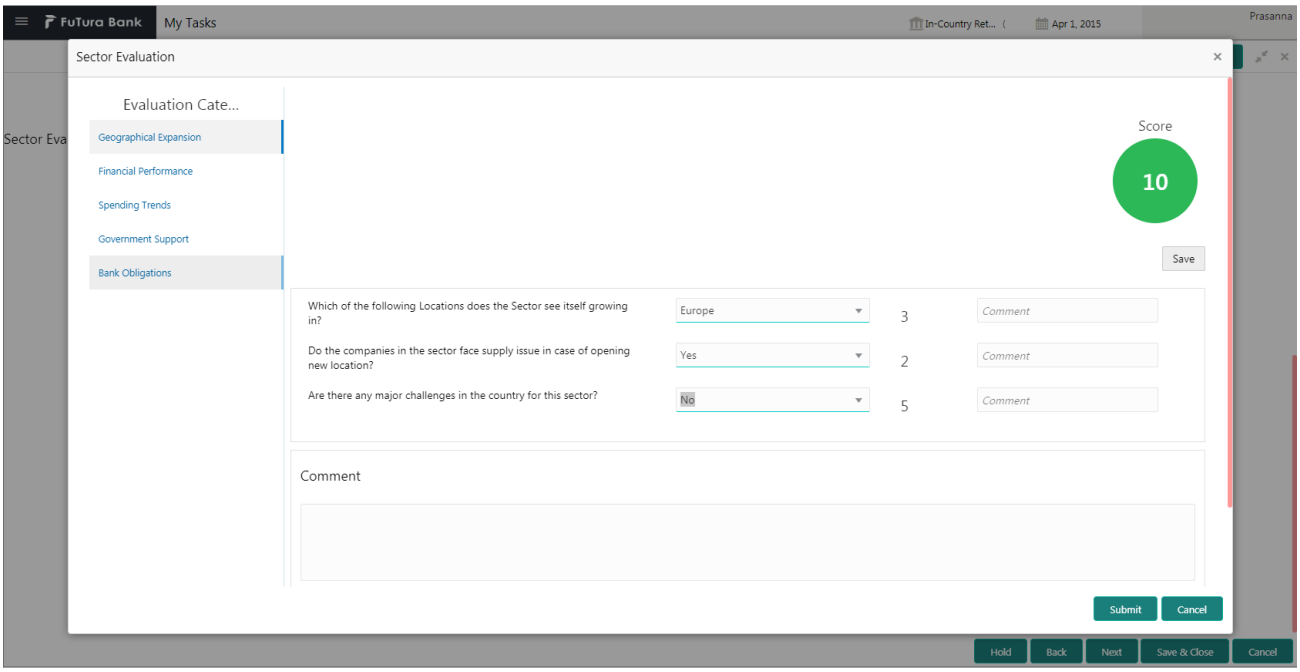
2.6.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

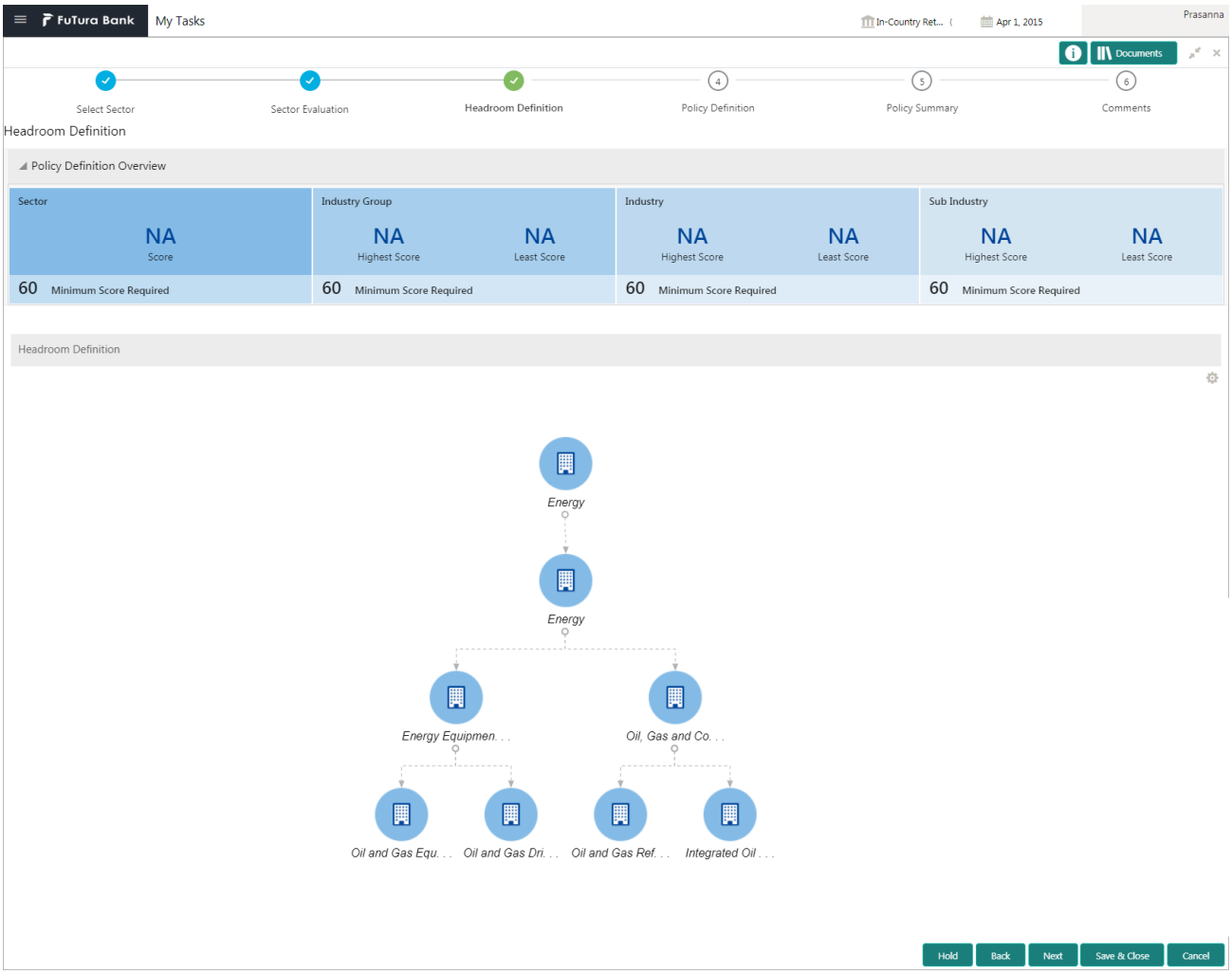
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

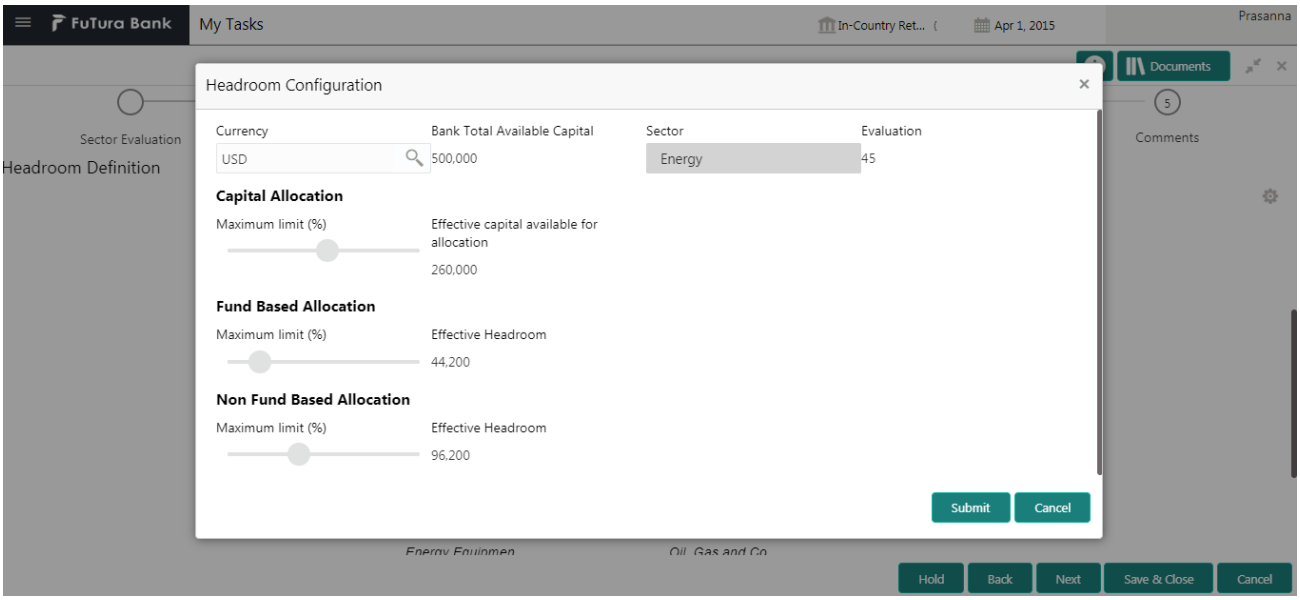
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.6.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

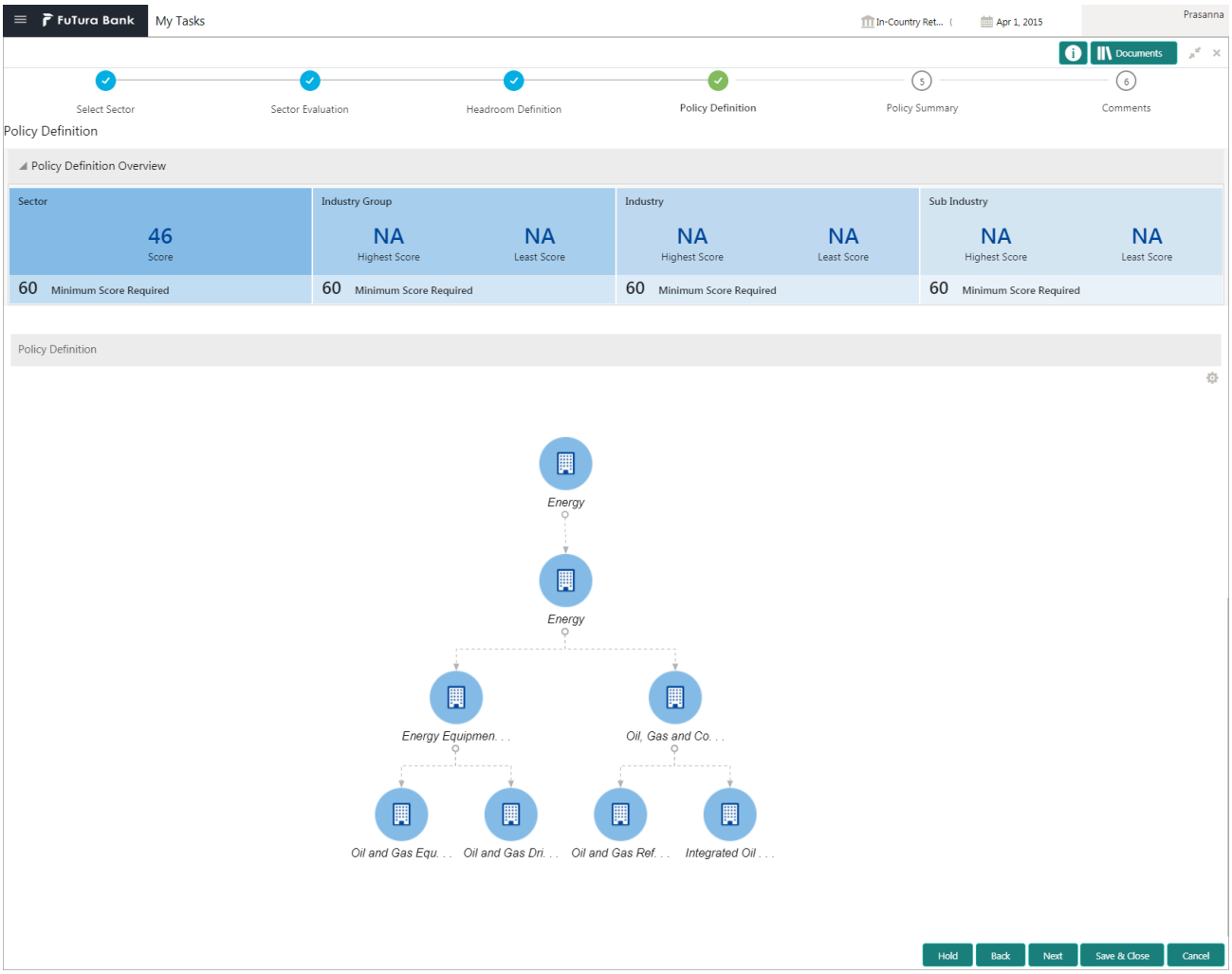
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.6.3Policy Definition

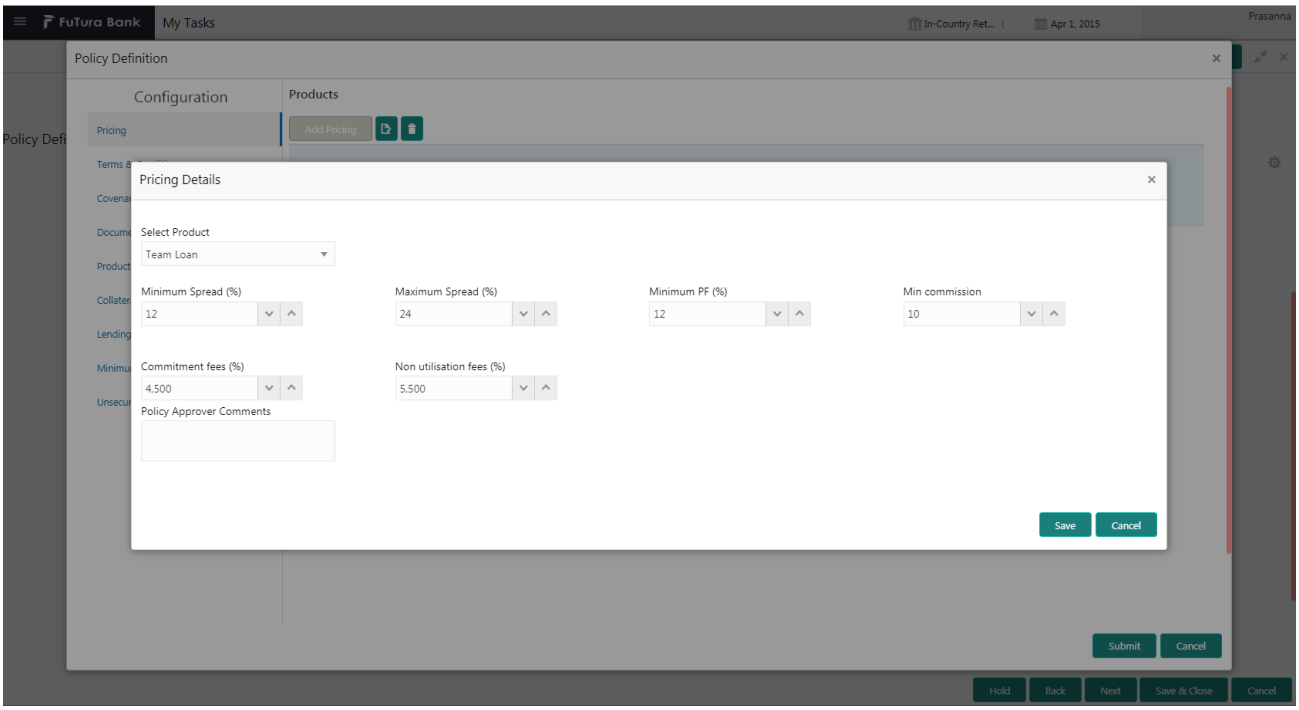


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

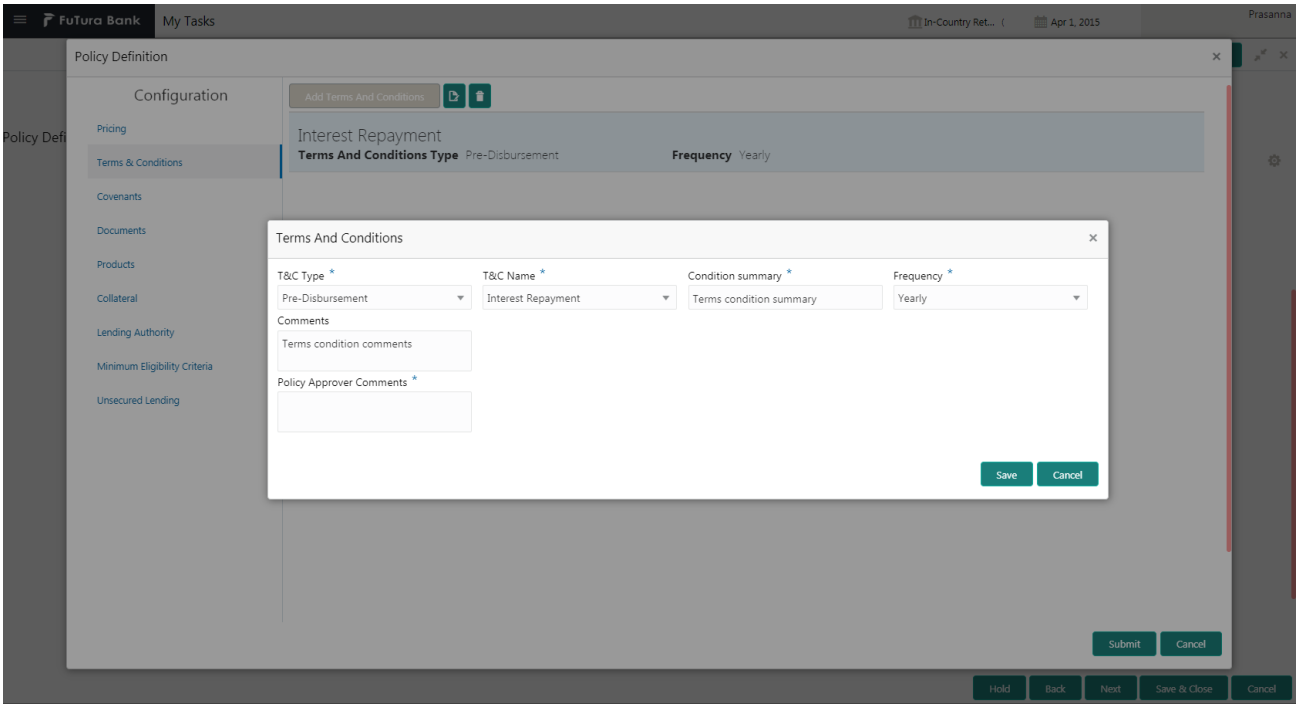
2.6.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Policy Approver Com-ments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

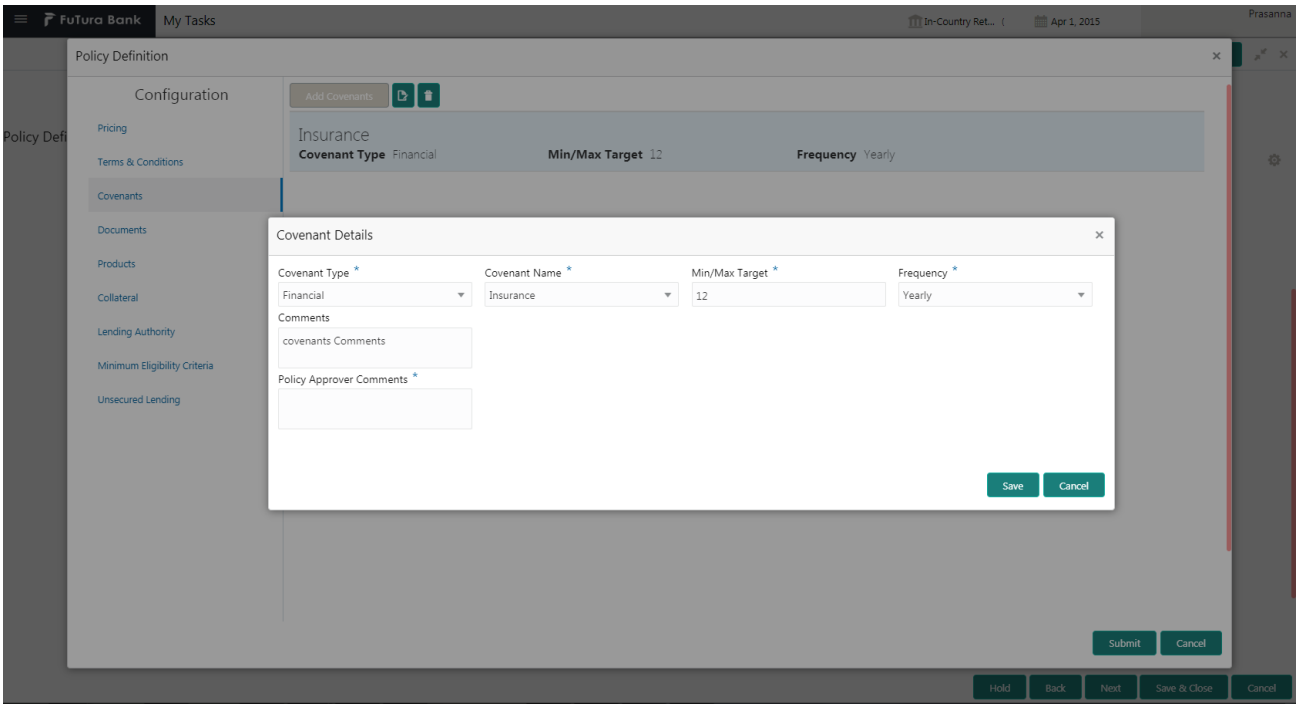
2.6.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

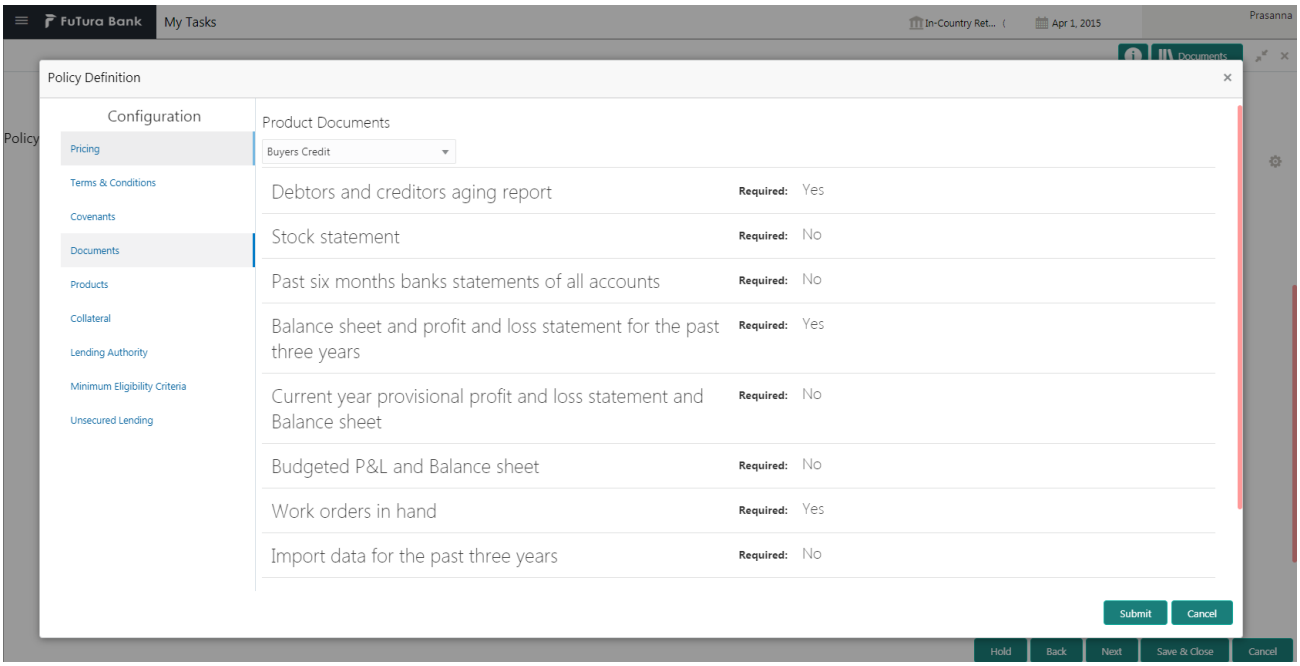
2.6.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

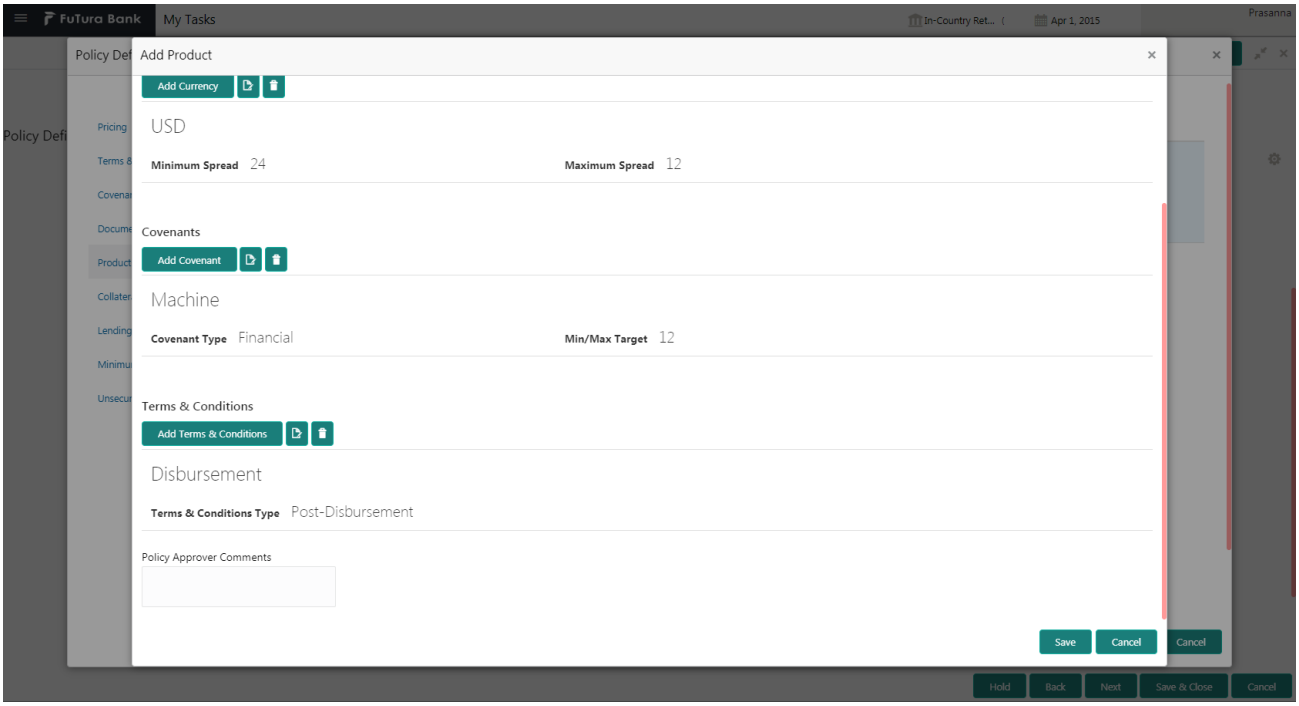
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.6.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.6.3.5 Products

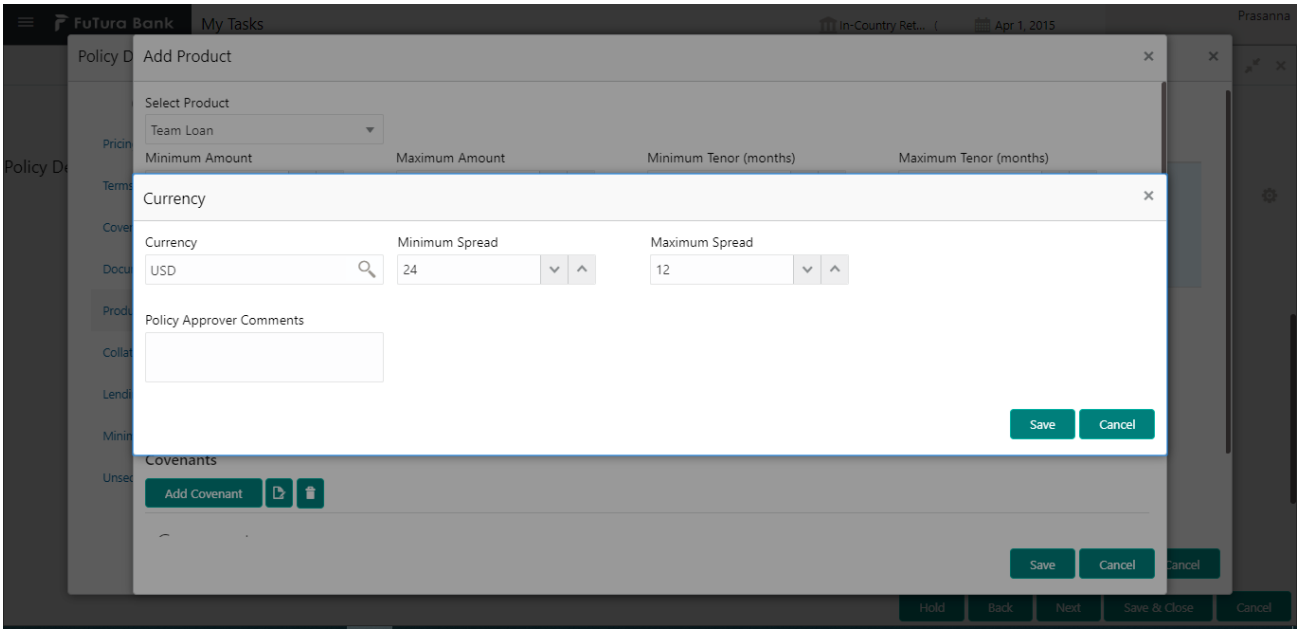


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.6.3.5.1 Currency

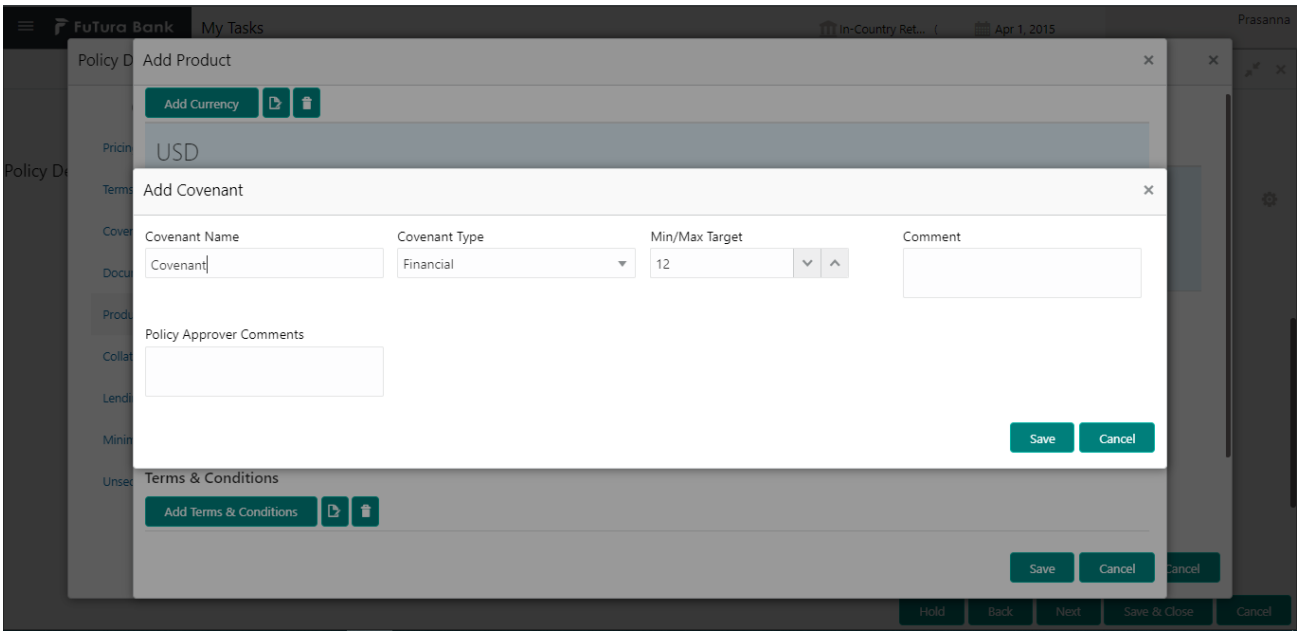


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

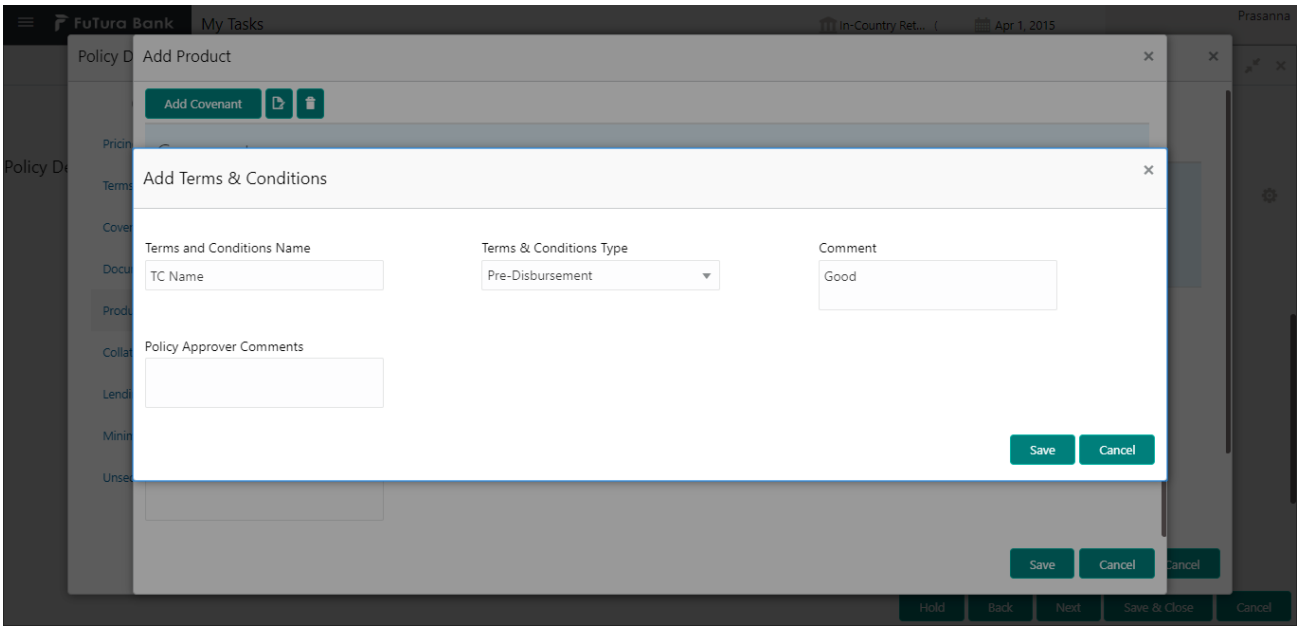
2.6.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

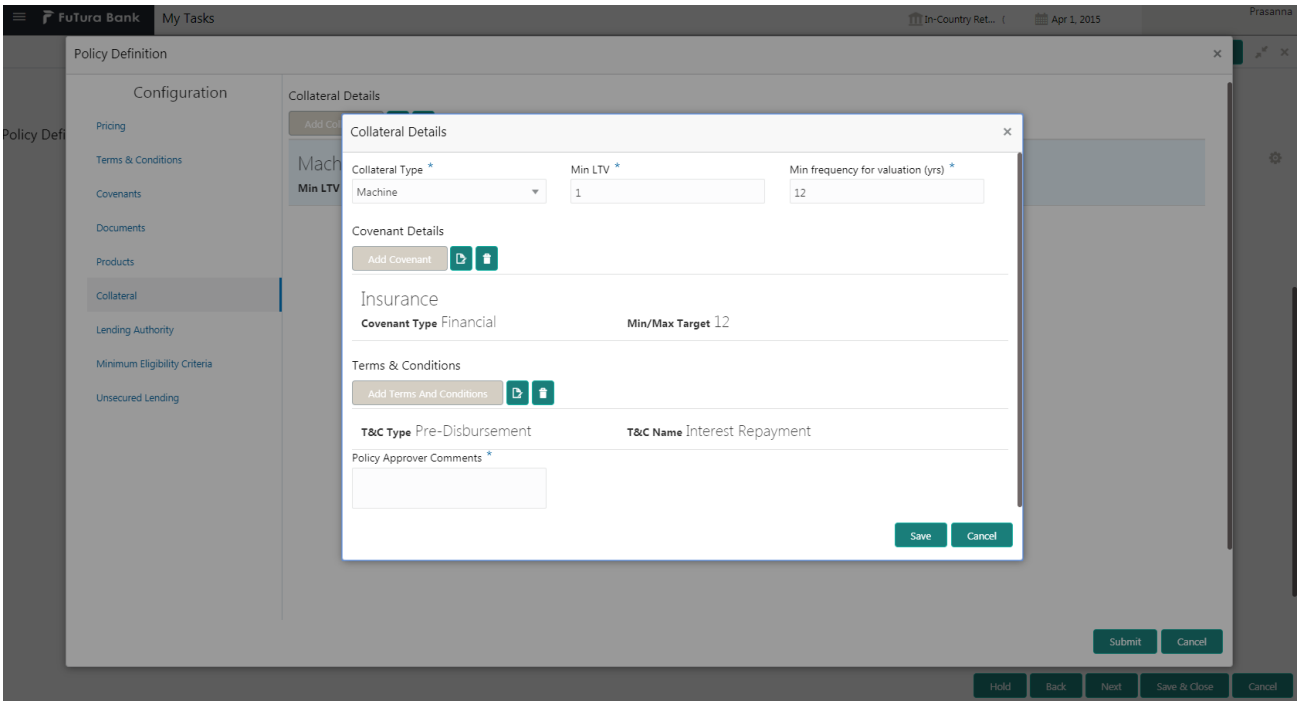
2.6.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

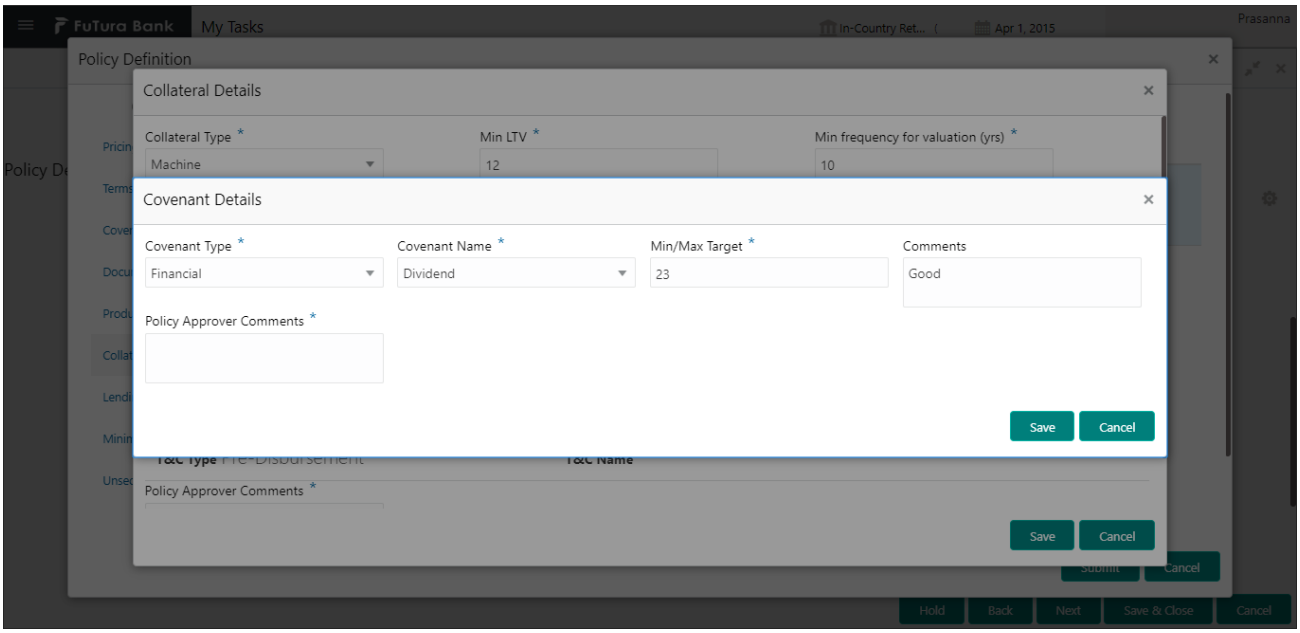
2.6.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

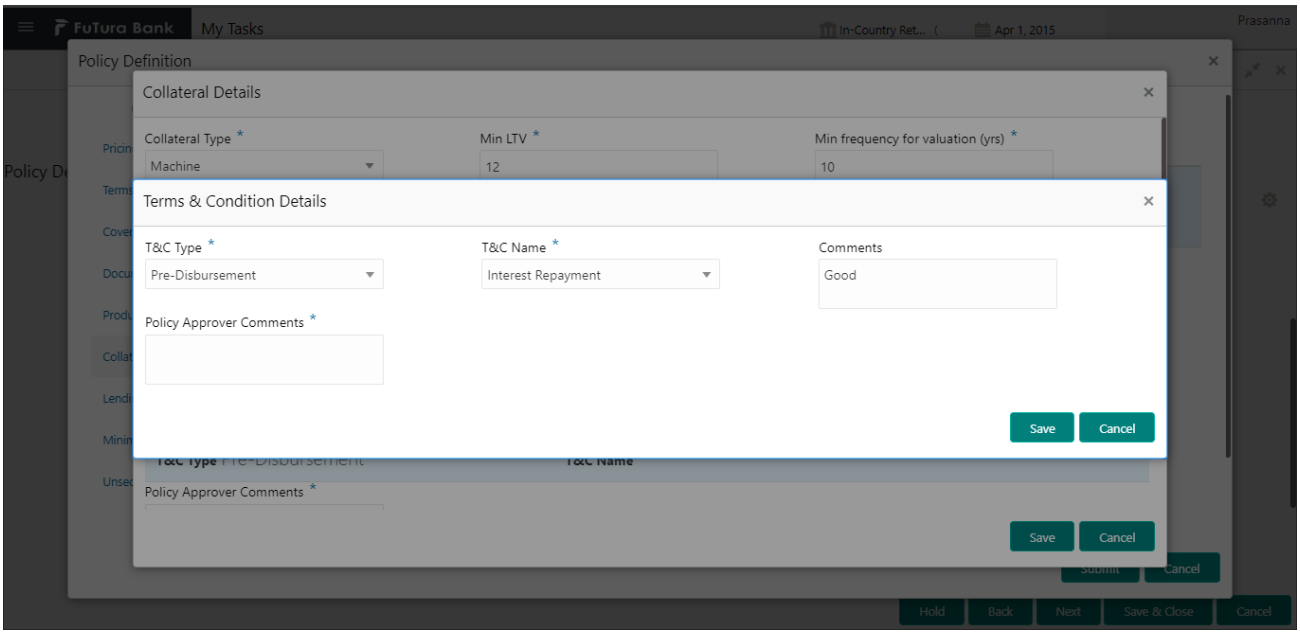
2.6.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

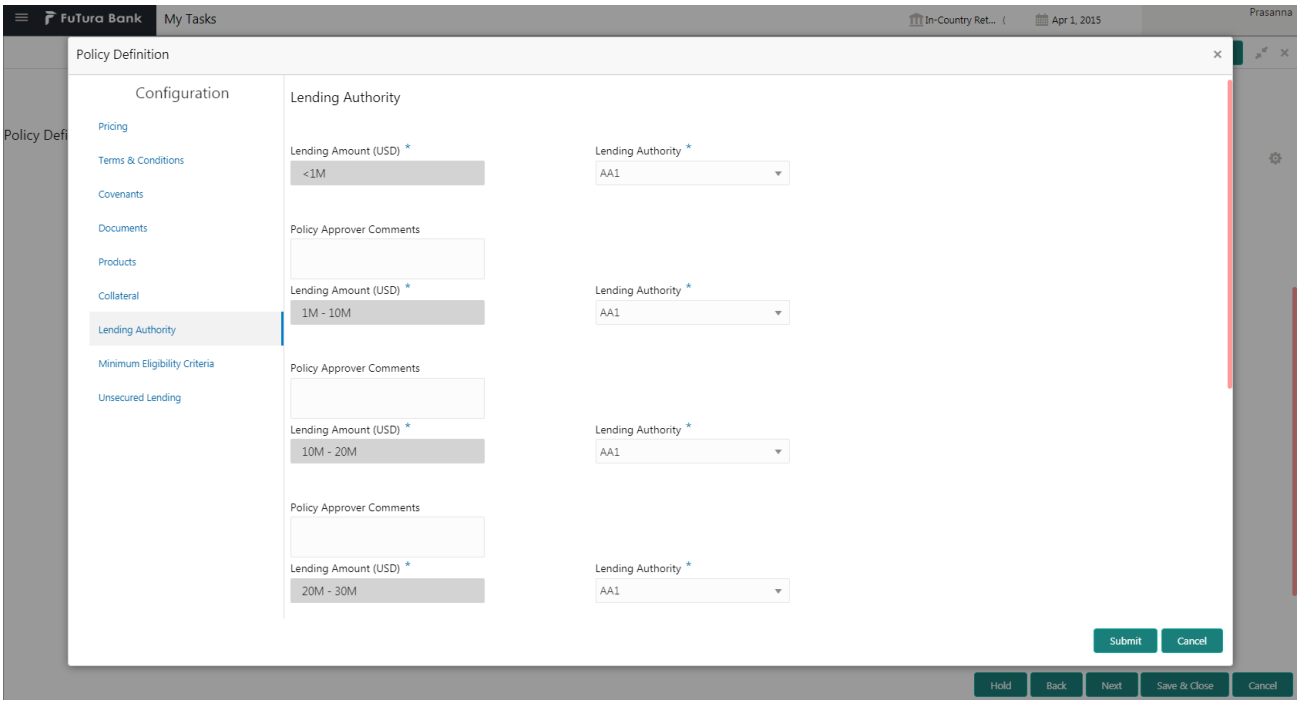
2.6.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.6.3.7 Lending Authority

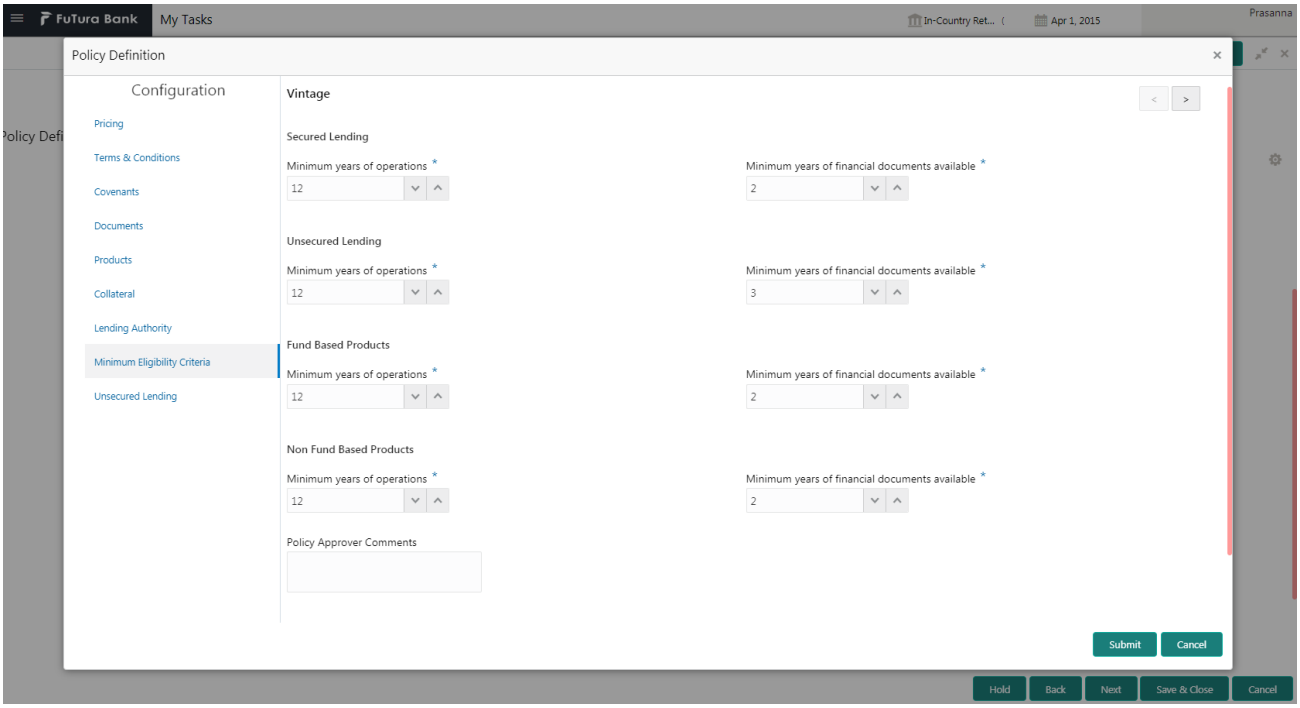


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Policy Approver Com-ments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.6.3.8 Minimum Eligibility Criteria

2.6.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.

2.6.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.6.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

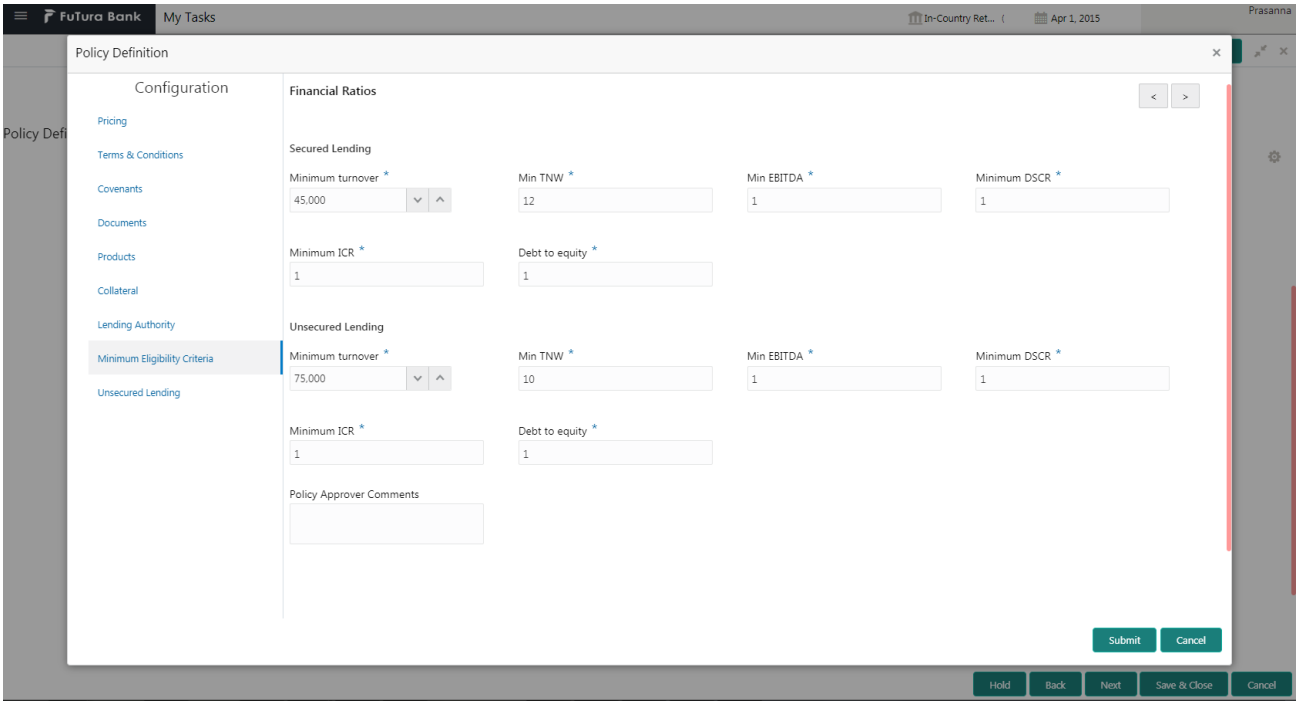
2.6.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.6.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.6.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

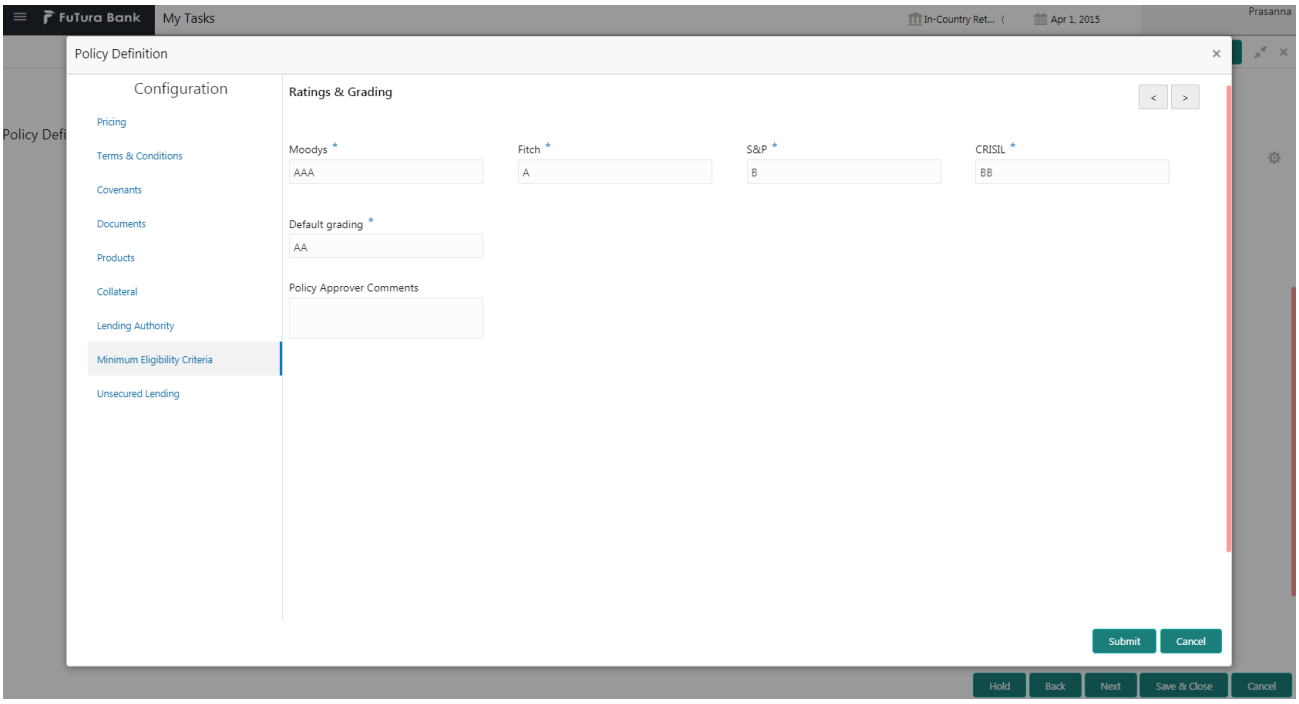
2.6.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.6.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

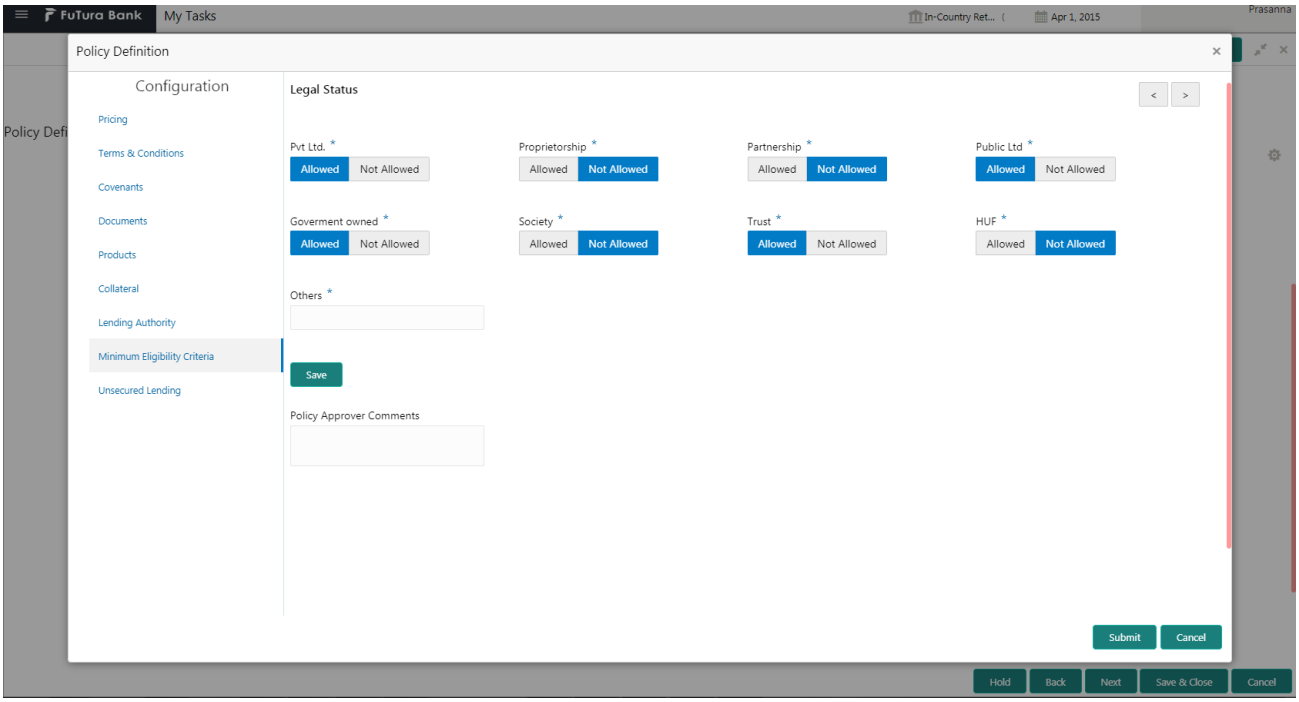
2.6.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

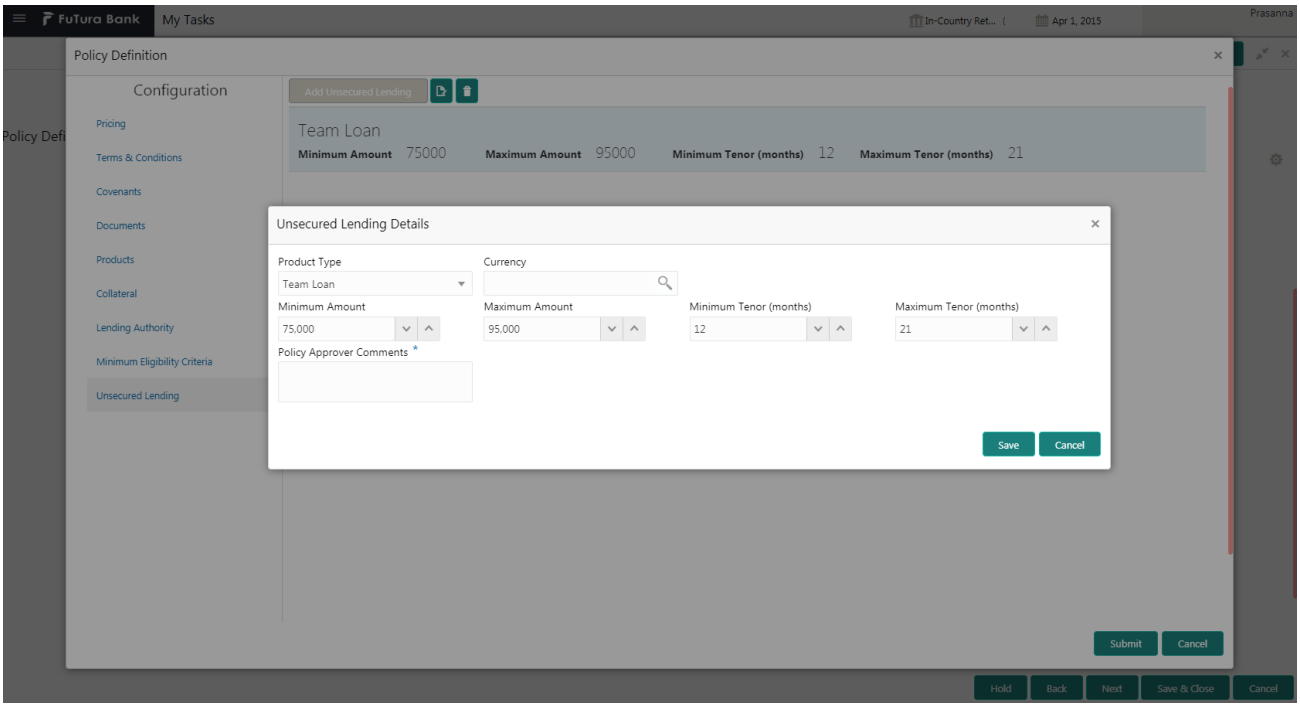
2.6.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.6.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Policy Approver Comments	User Input Field. Enter the Policy Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

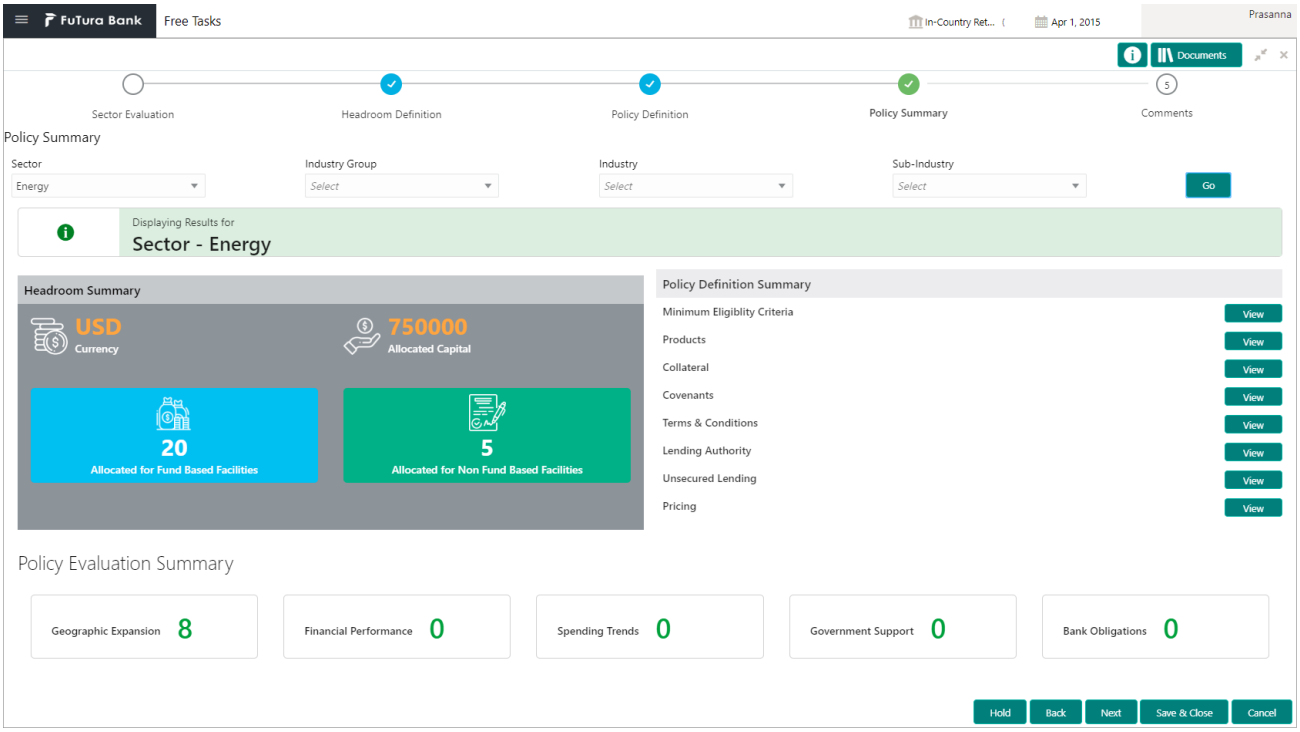
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.6.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

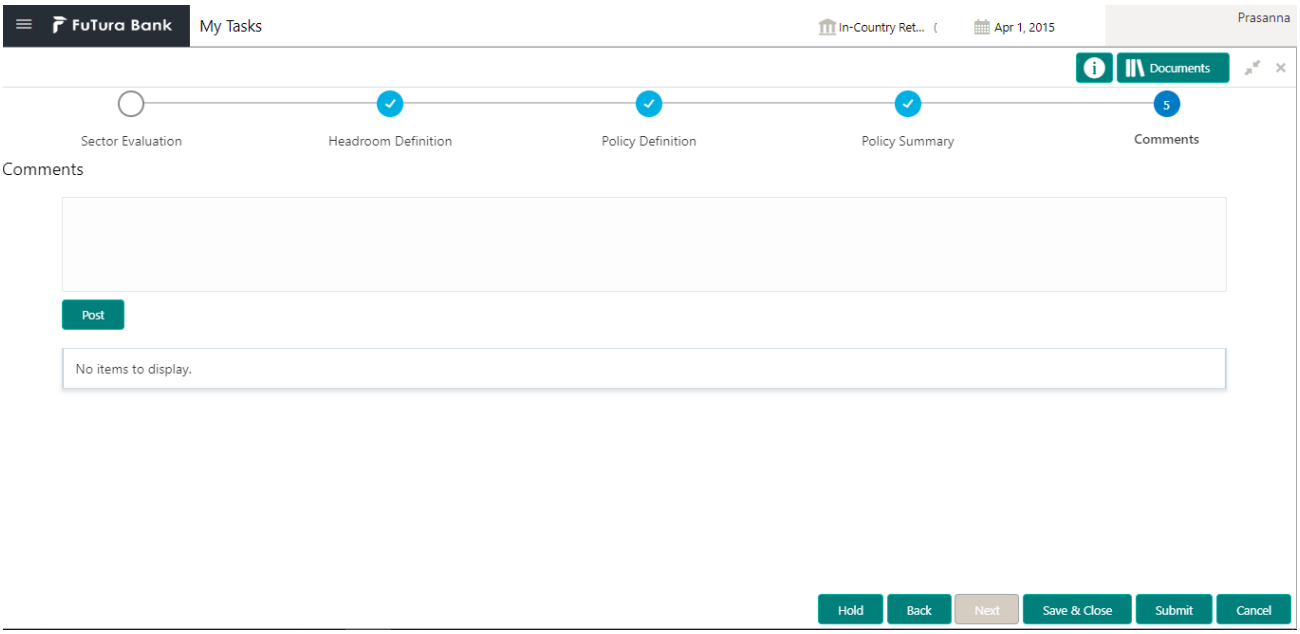
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.6.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

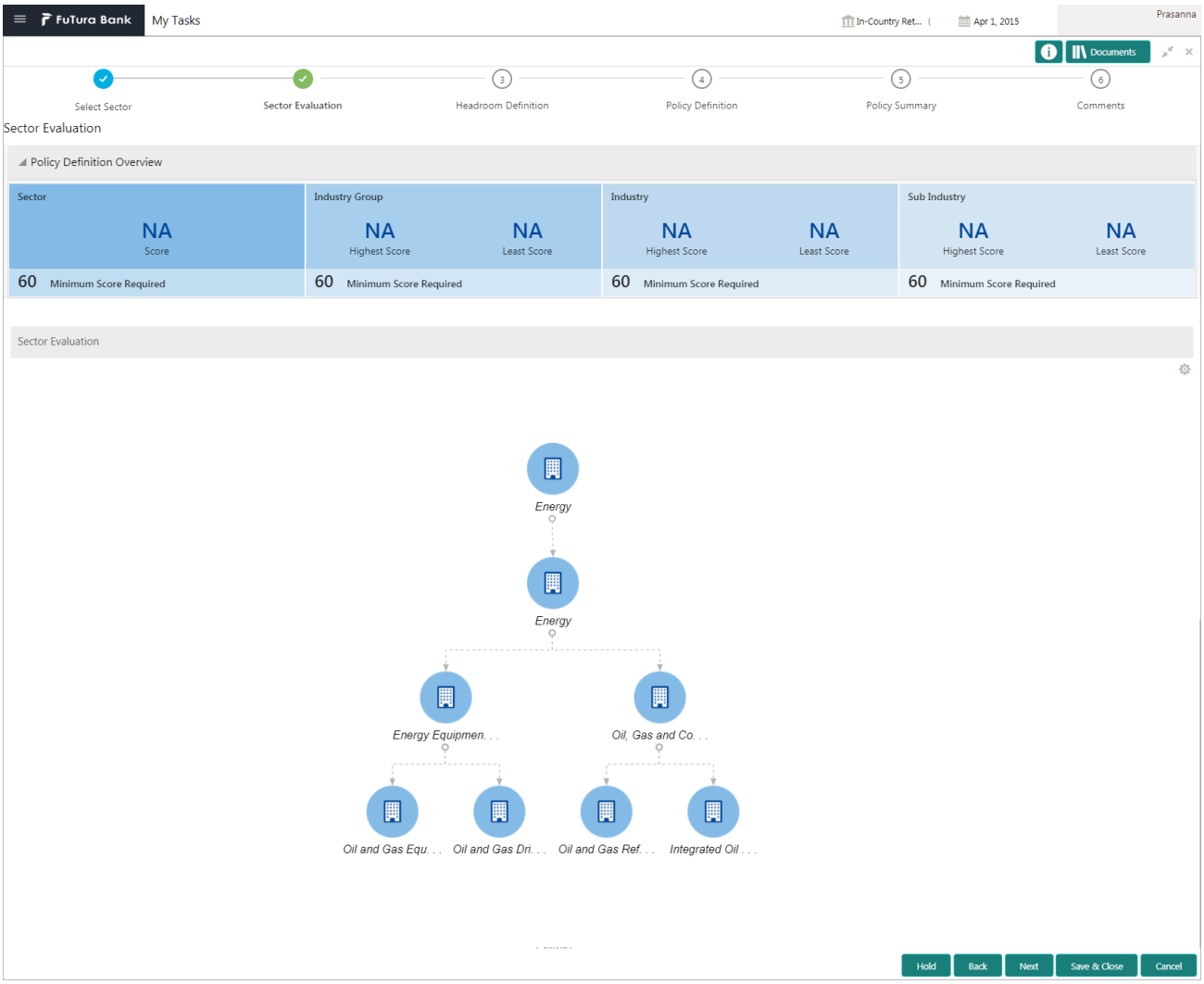
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7 Approval from Risk Team

When the Business Recommendation submitted their comments, there would be a need for approval from Policy team. The Approval from Risk Team stage provides the facility to capture Risk Team comments for each policy details provided.

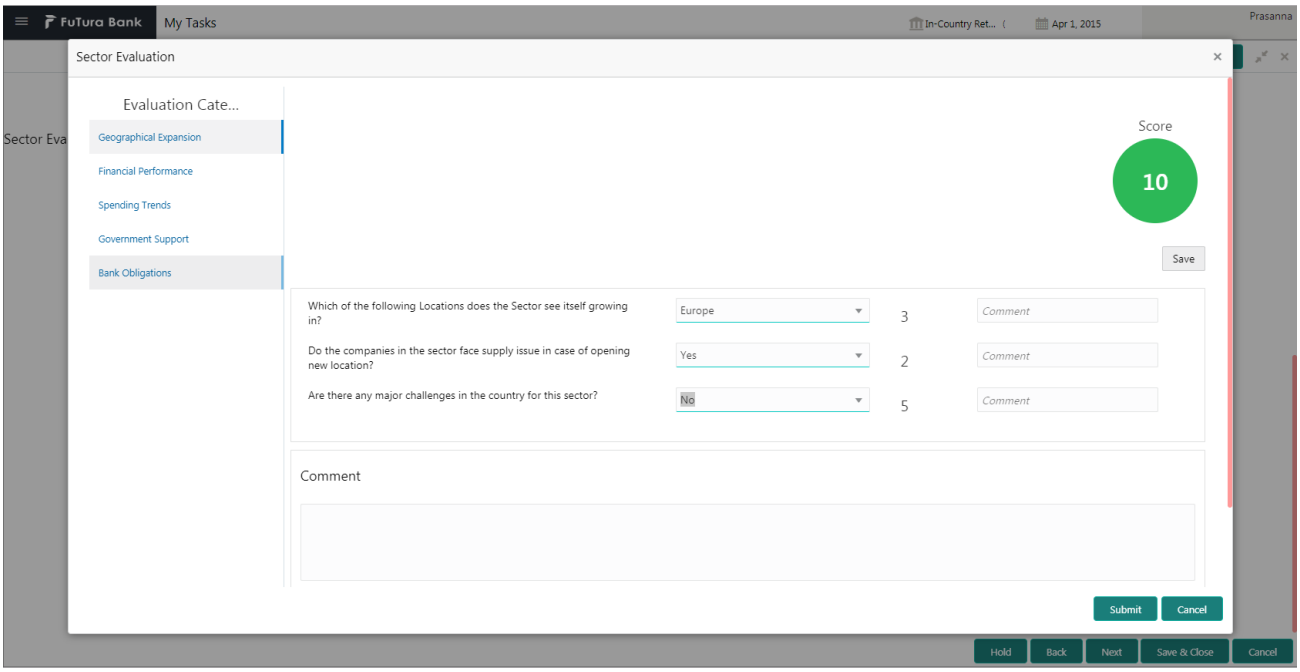
2.7.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

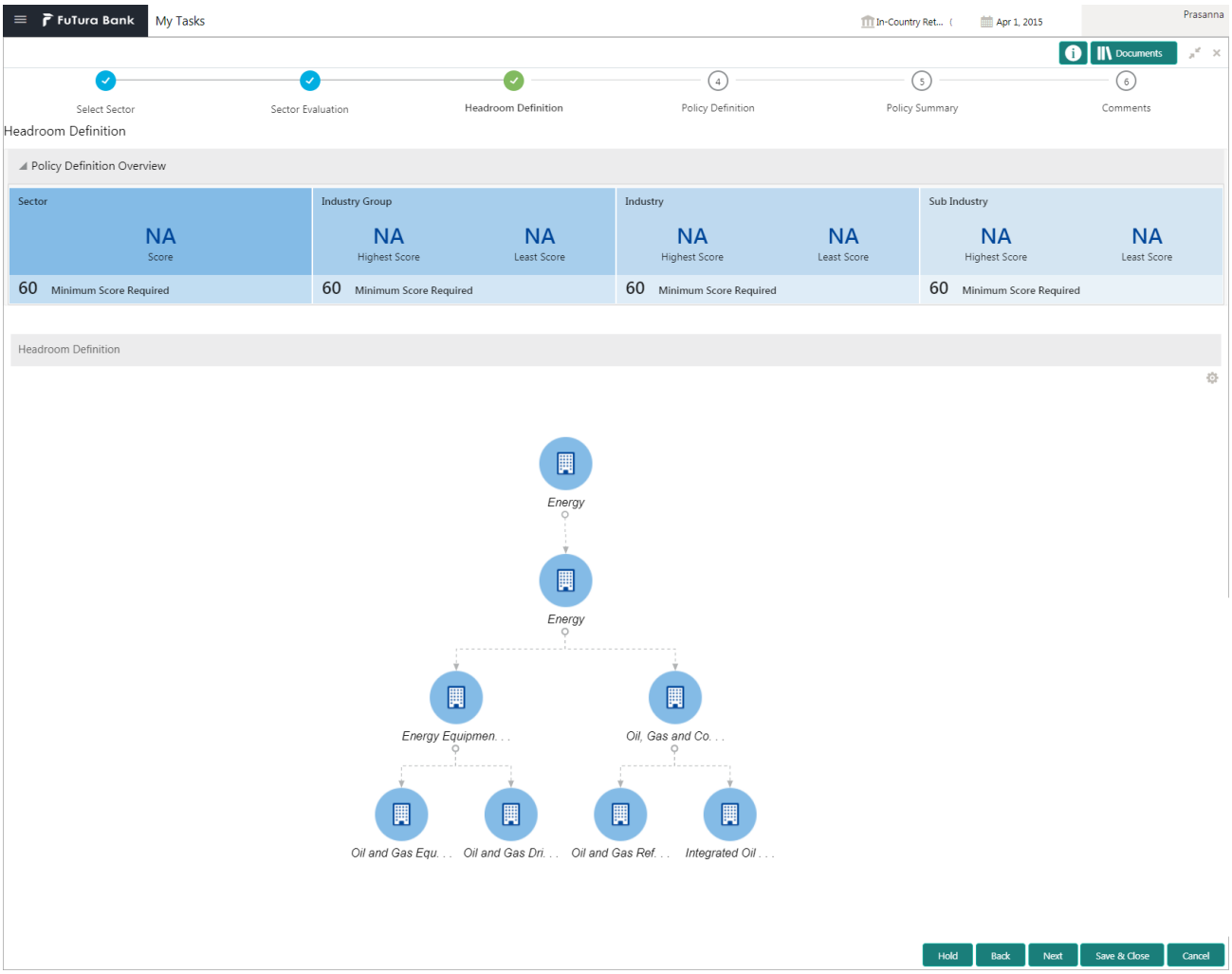
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

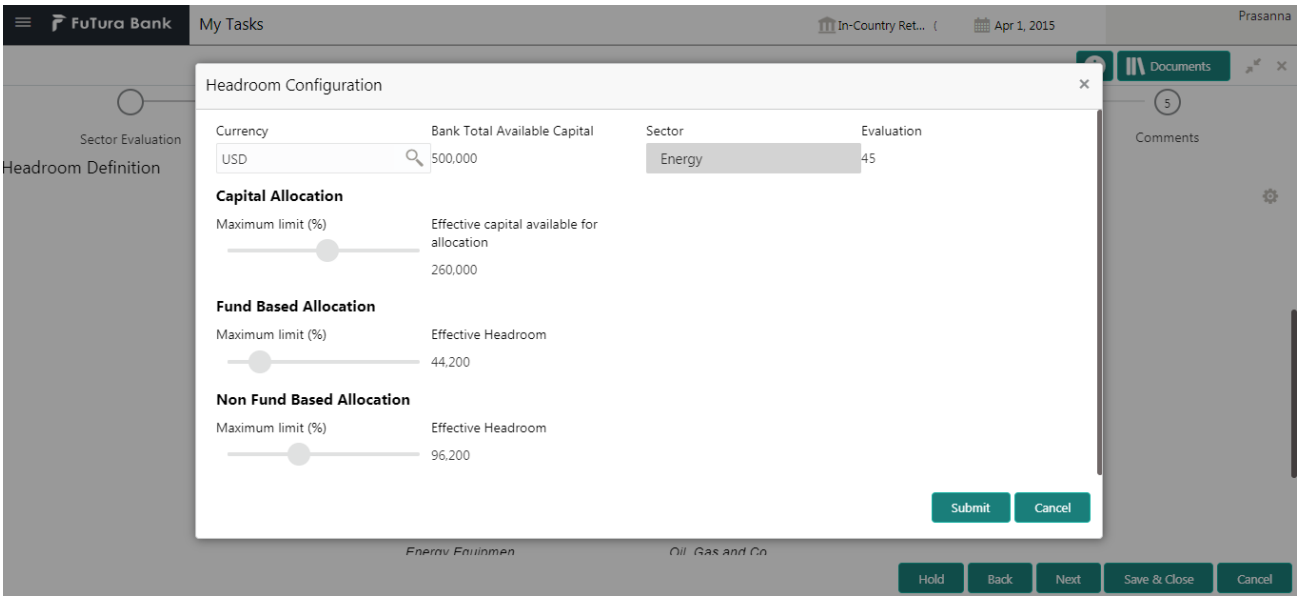
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.7.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

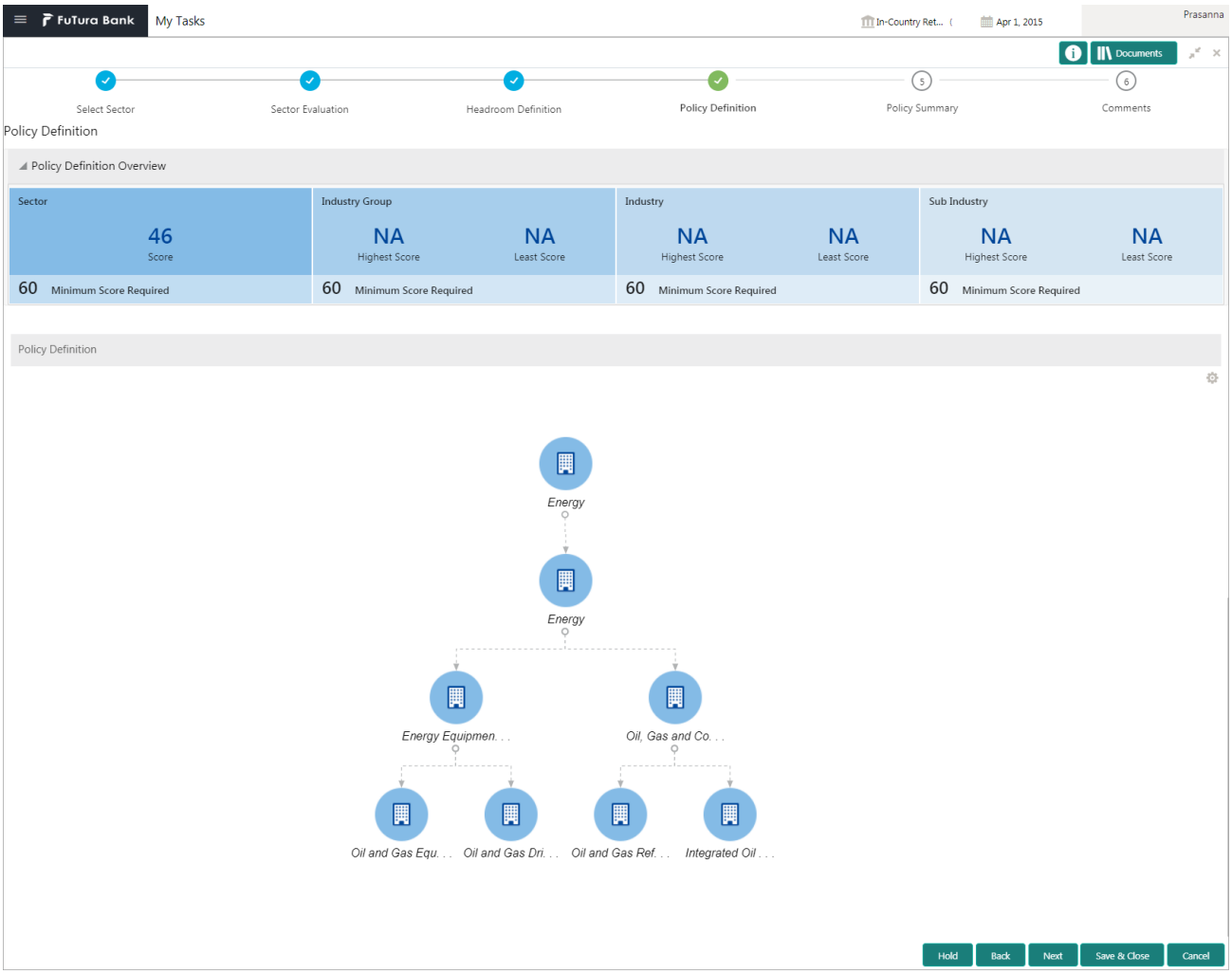
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.7.3Policy Definition

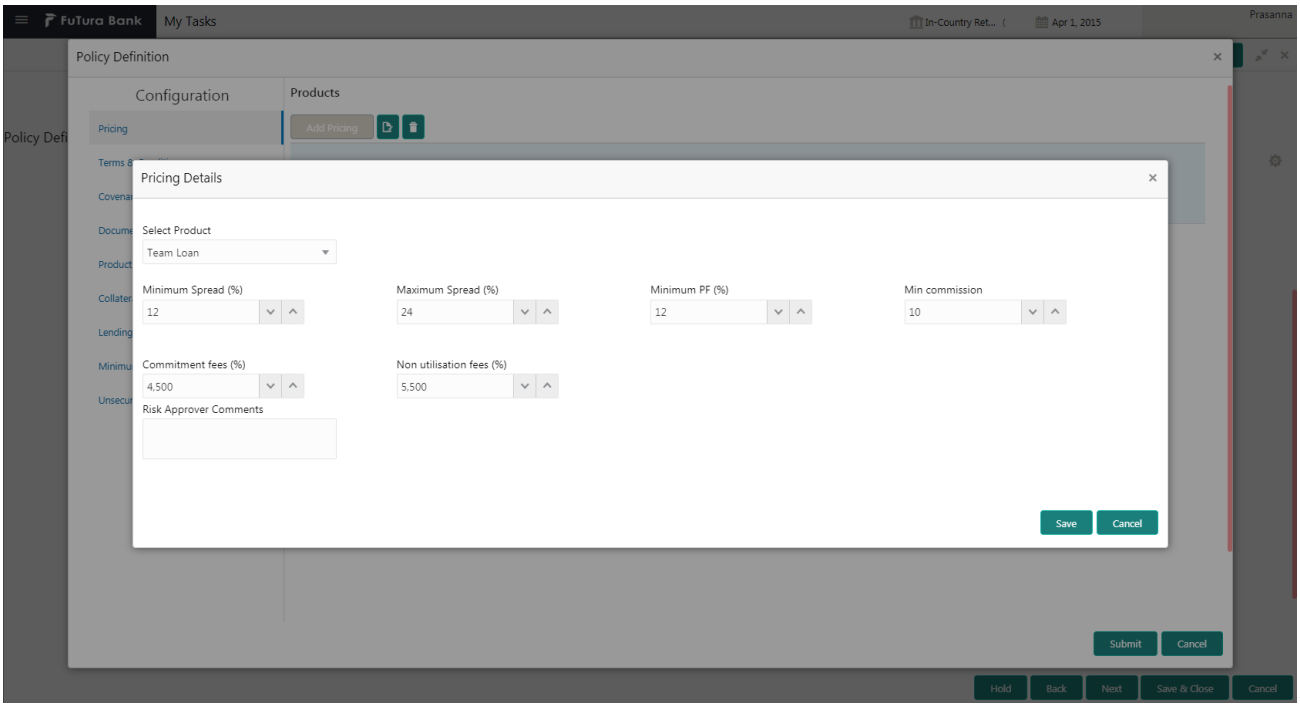


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

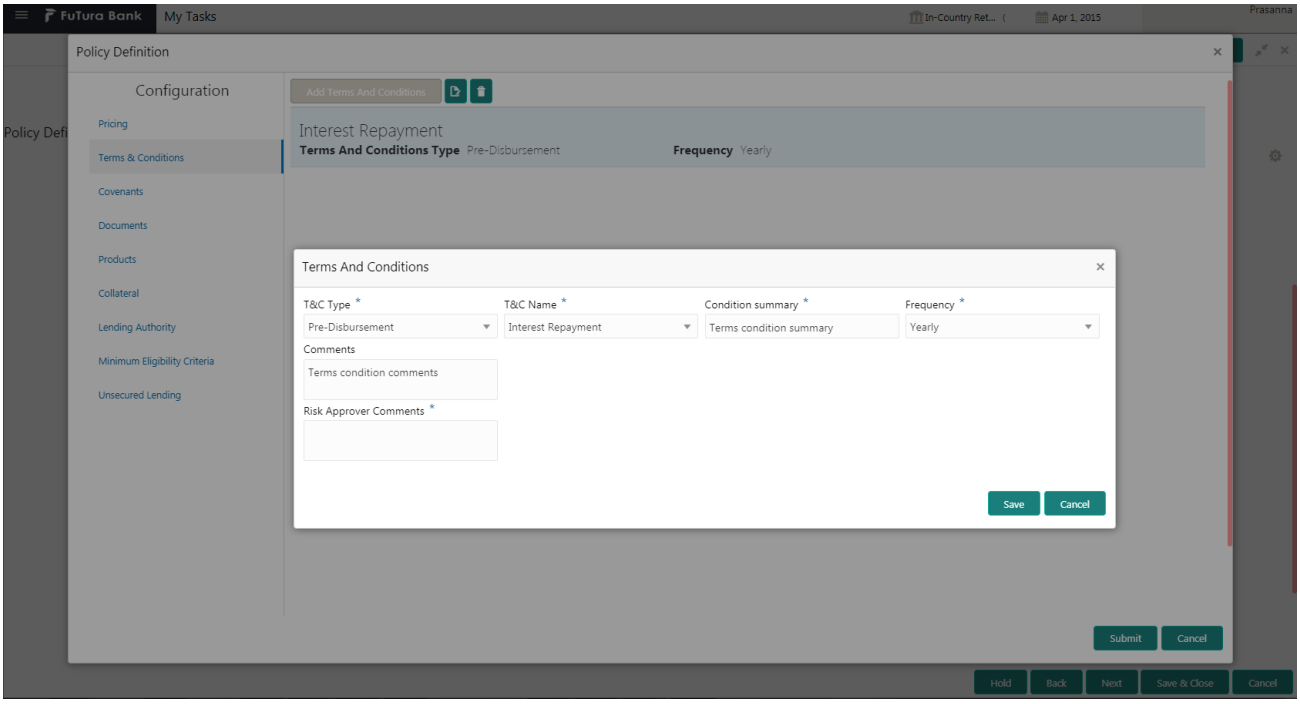
2.7.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

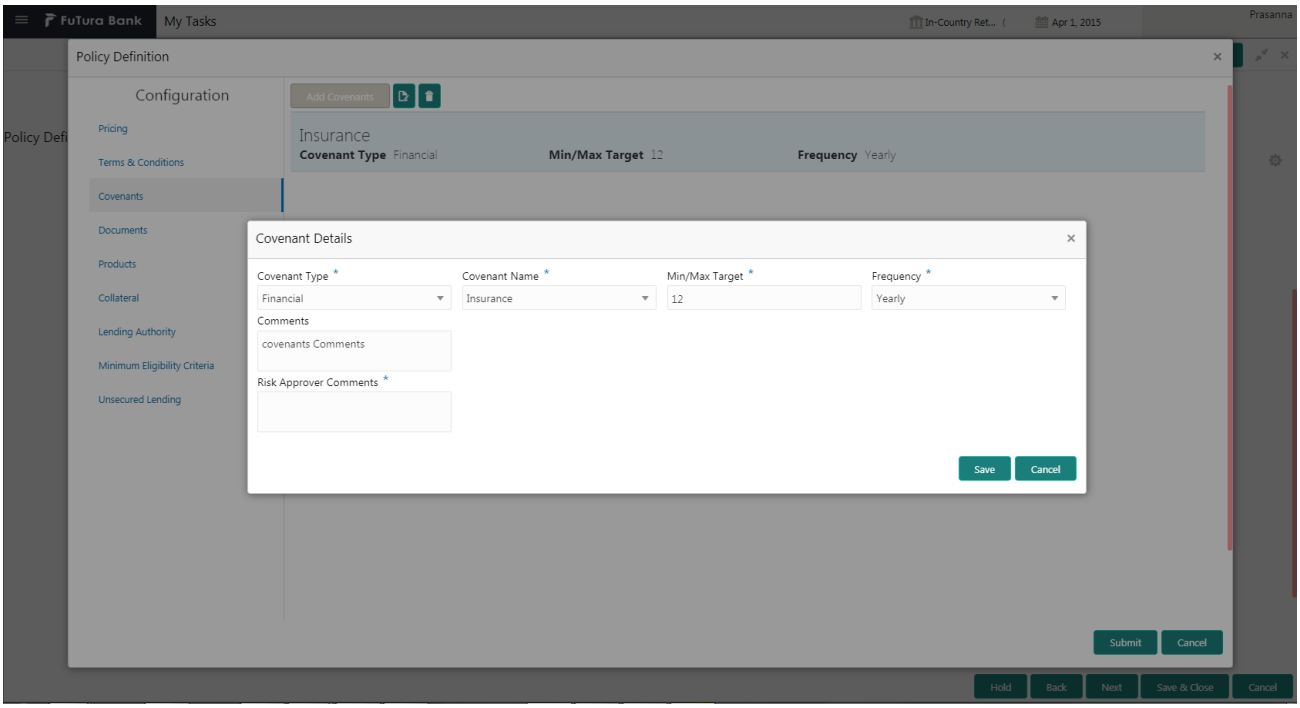
2.7.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

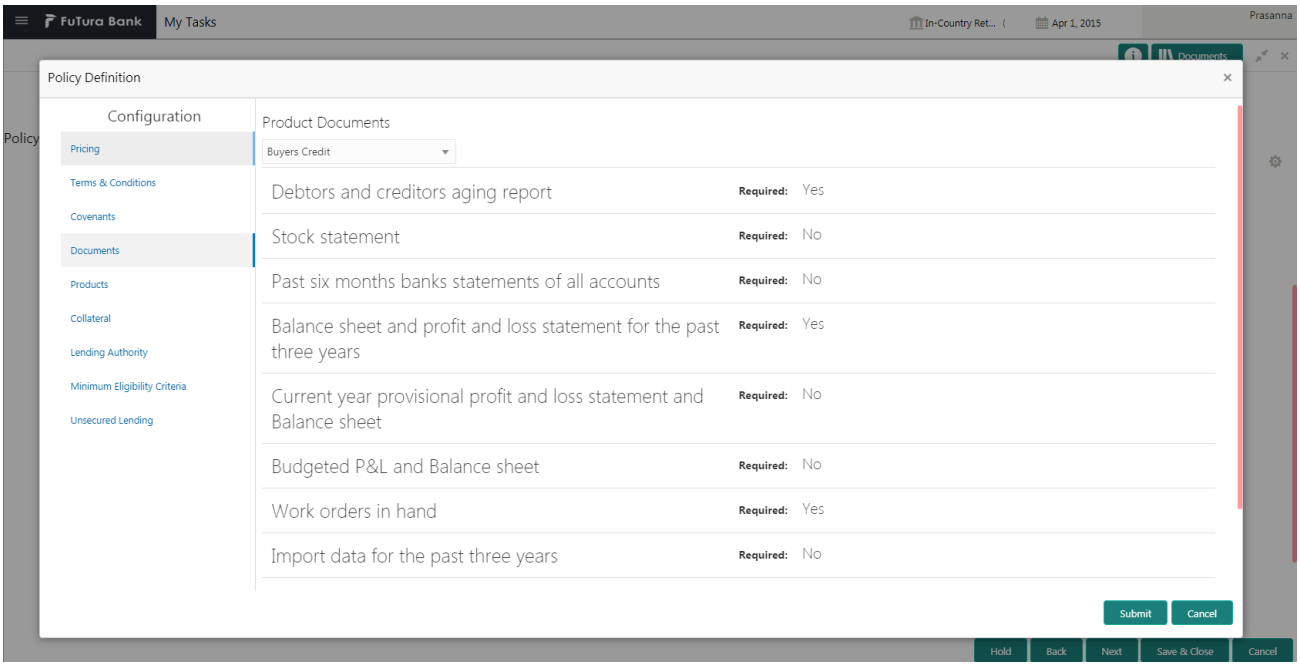
2.7.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

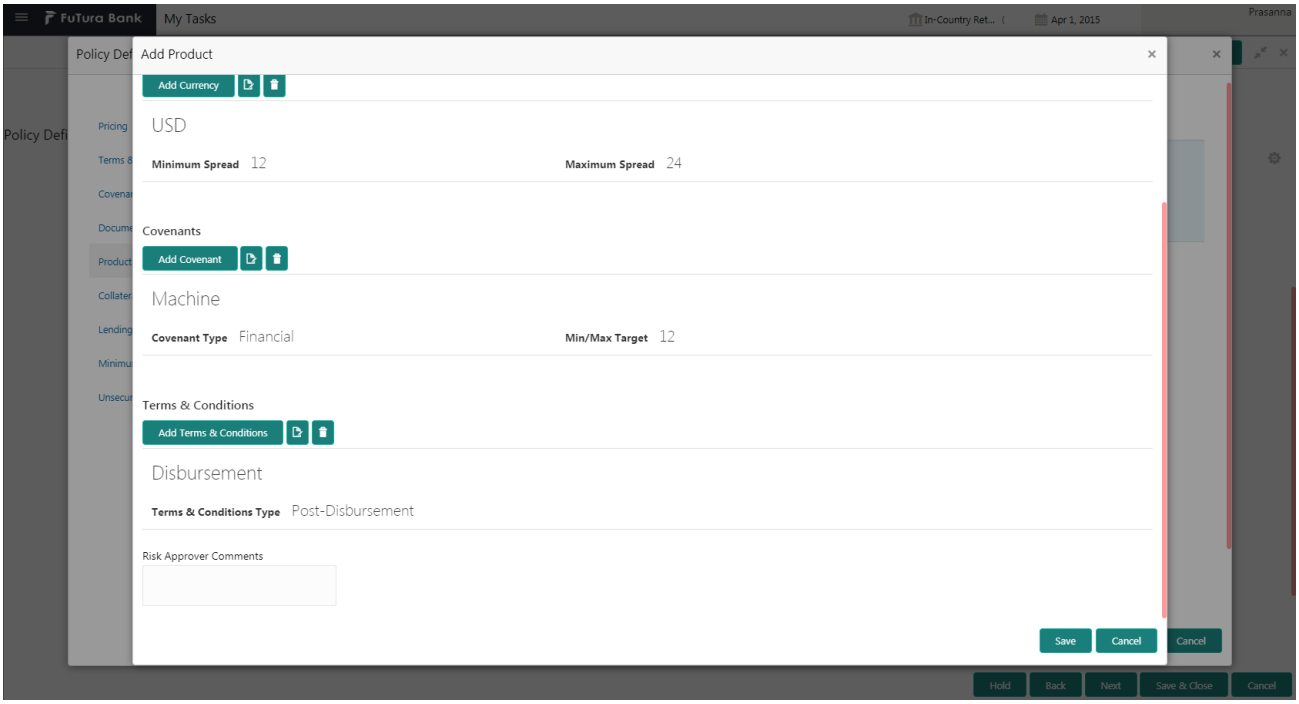
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.7.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.7.3.5 Products

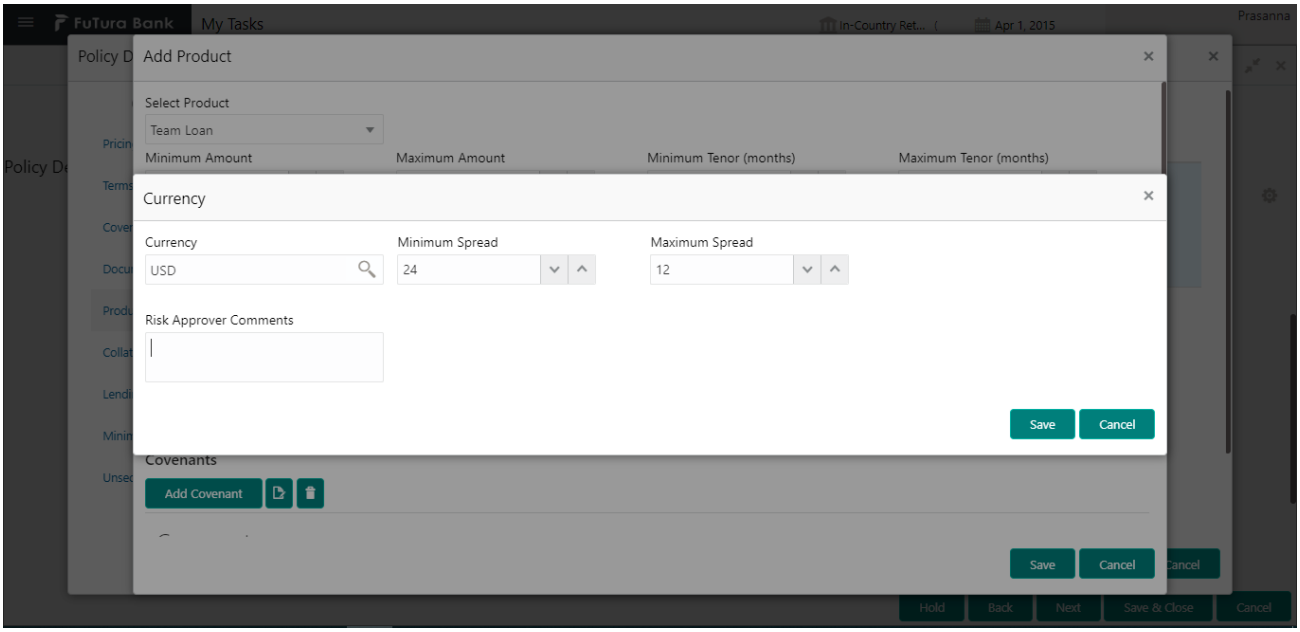


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.7.3.5.1 Currency

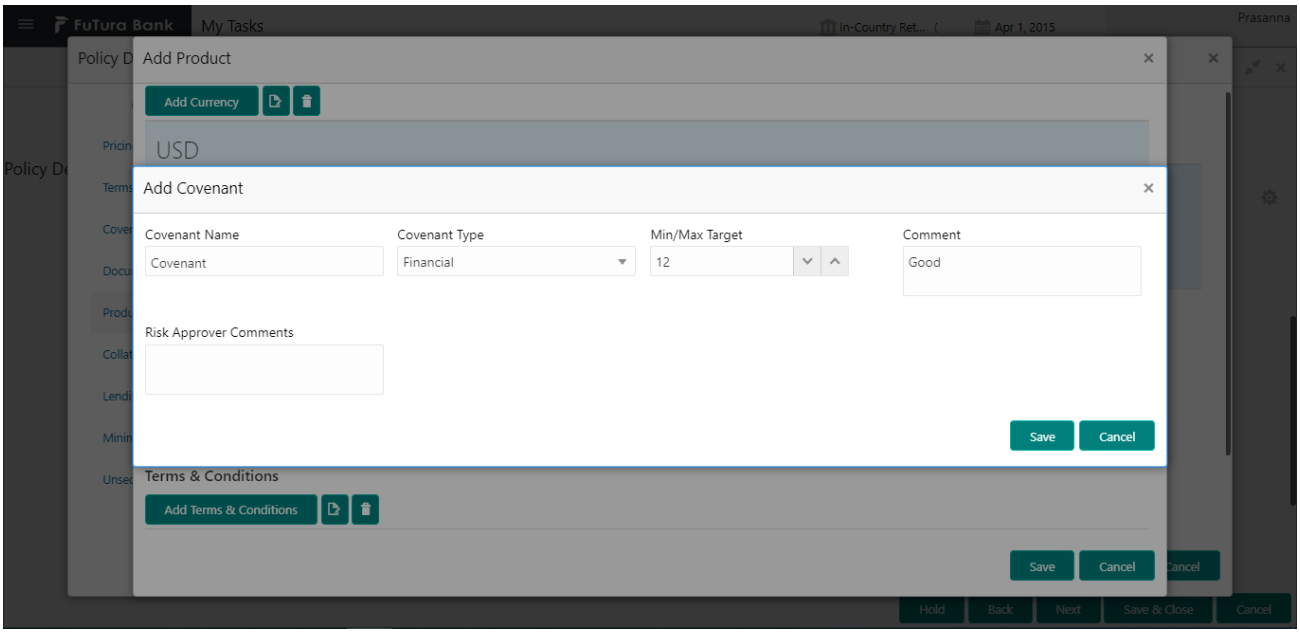


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

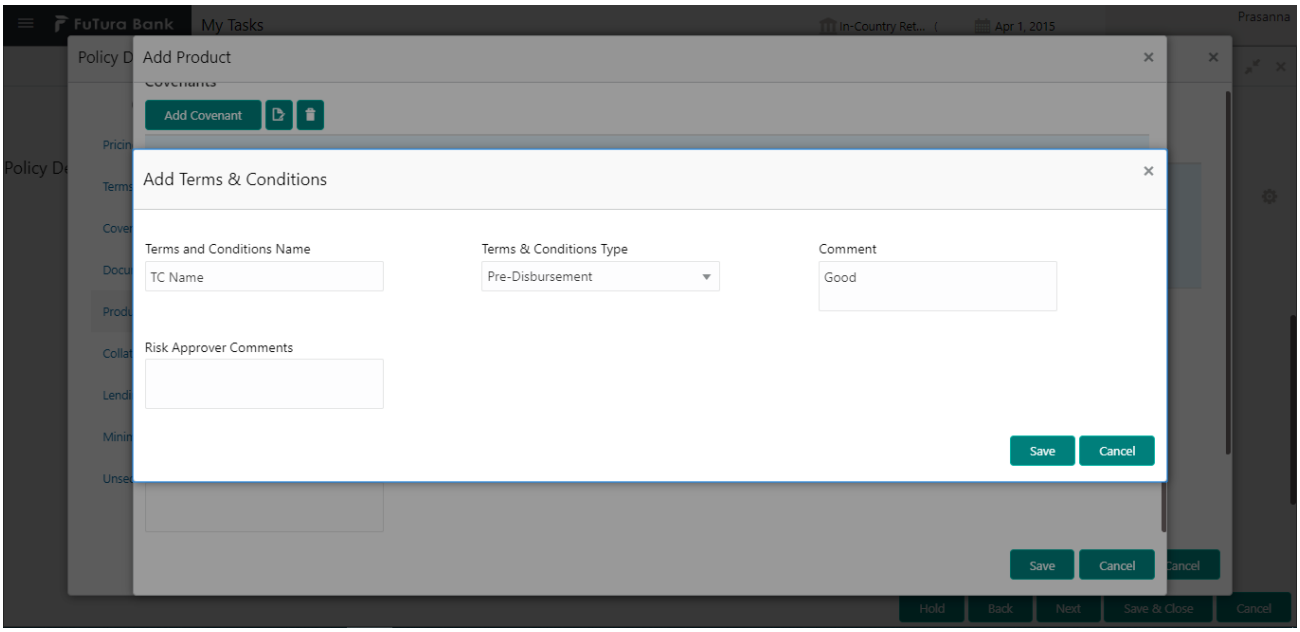
2.7.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

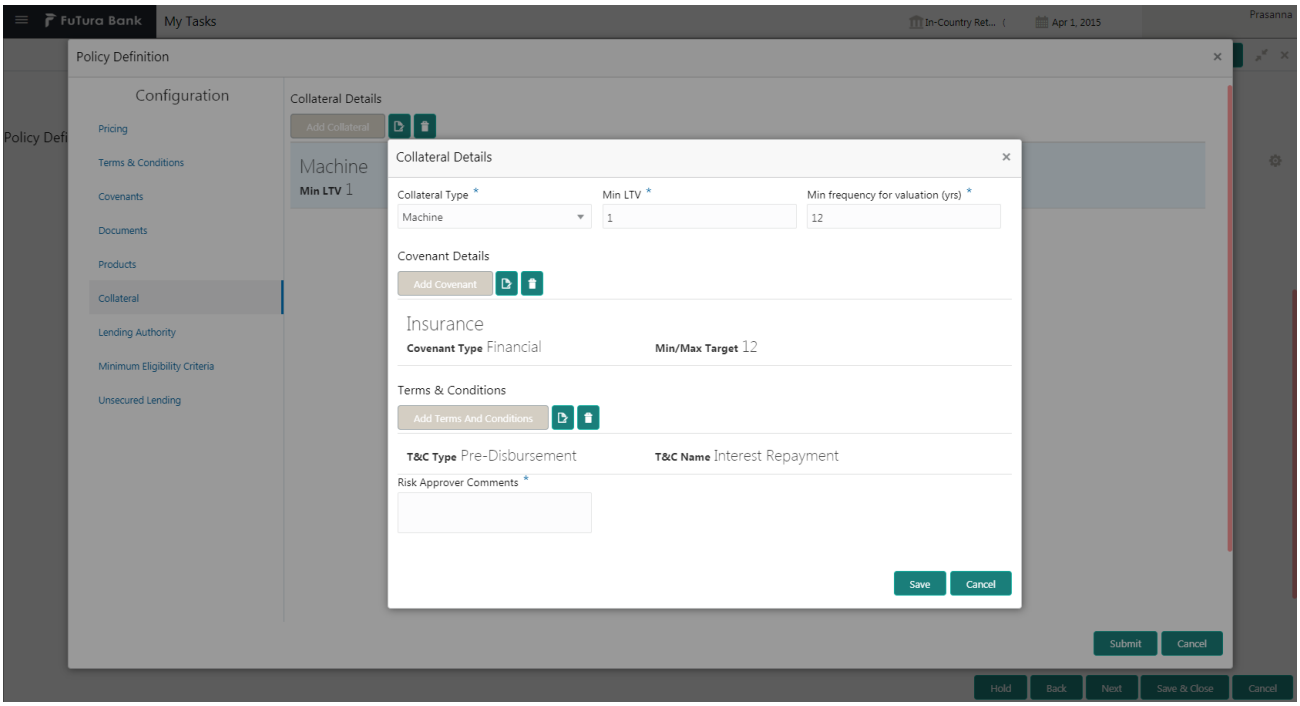
2.7.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

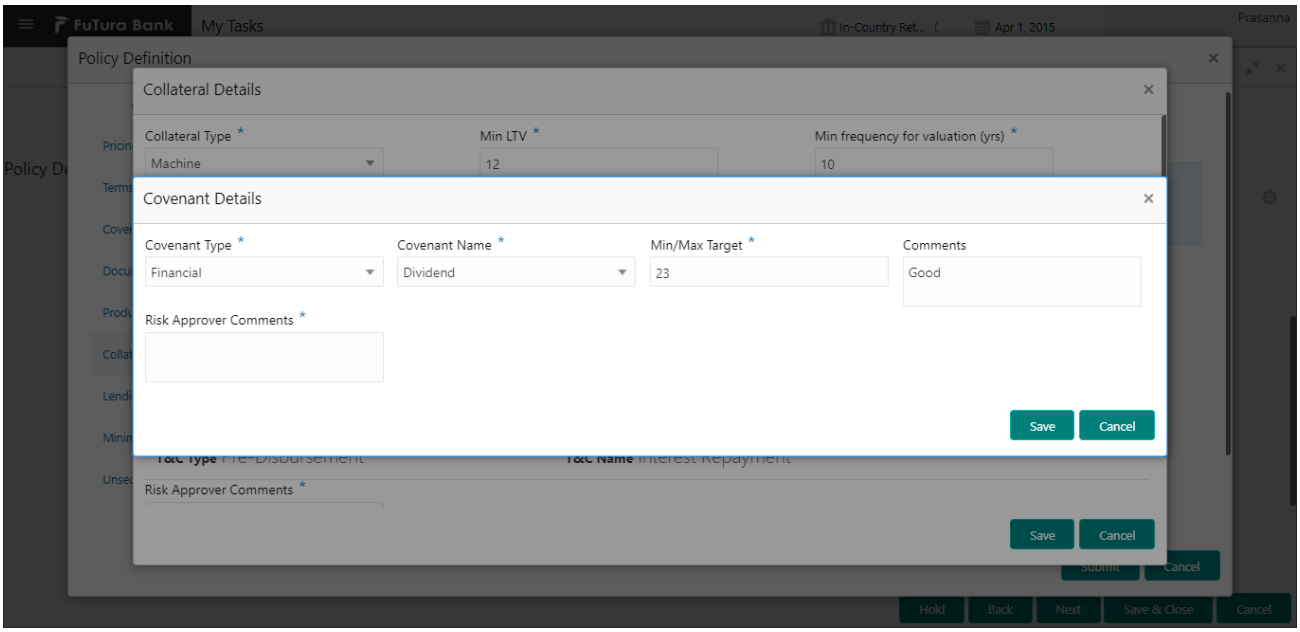
2.7.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

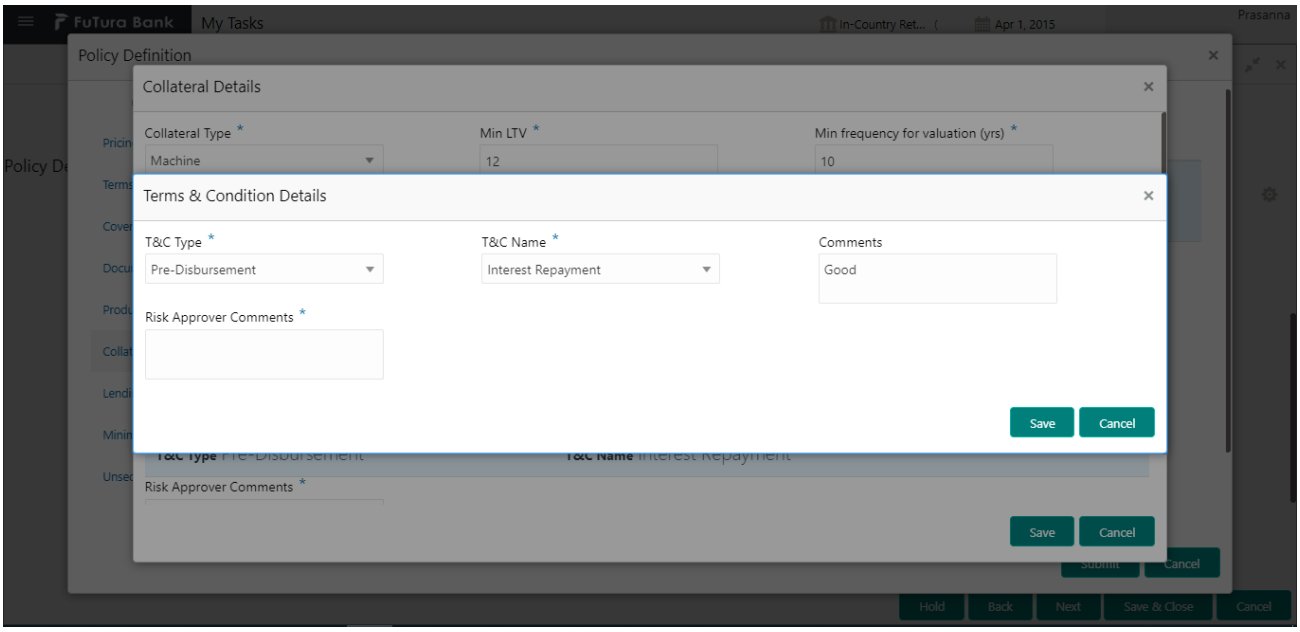
2.7.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

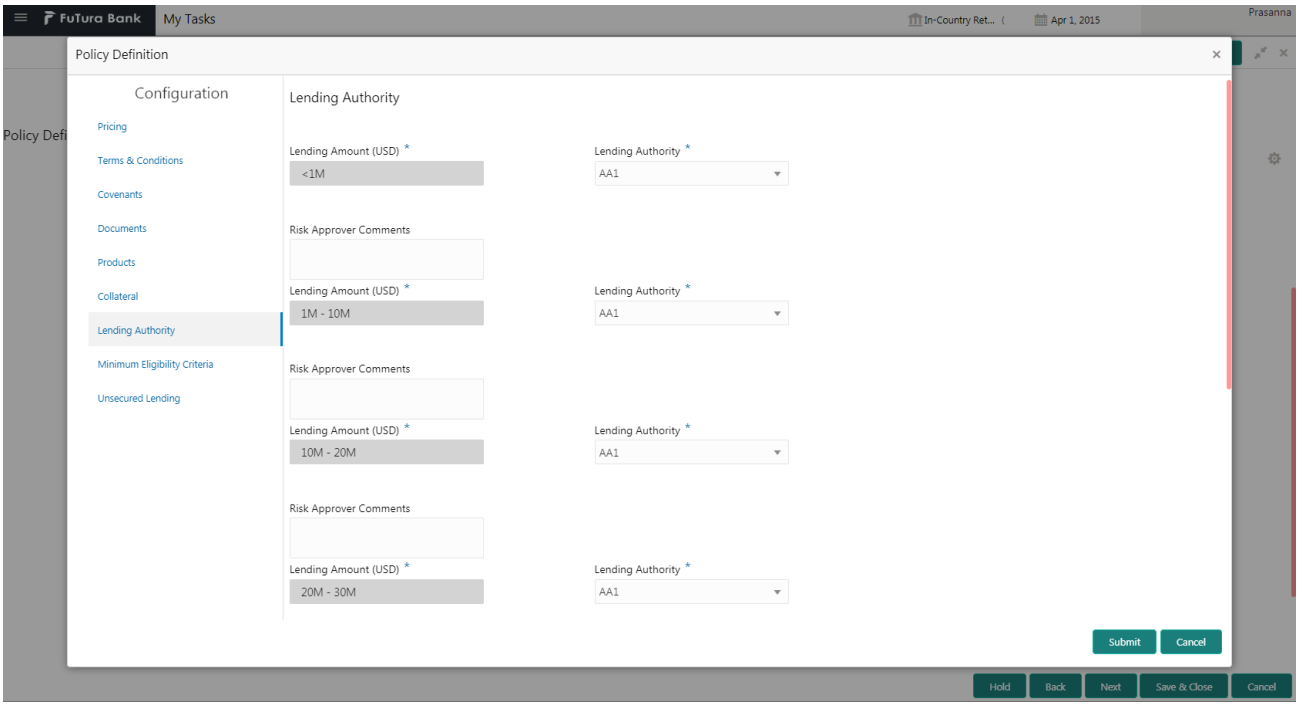
2.7.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.7.3.7 Lending Authority

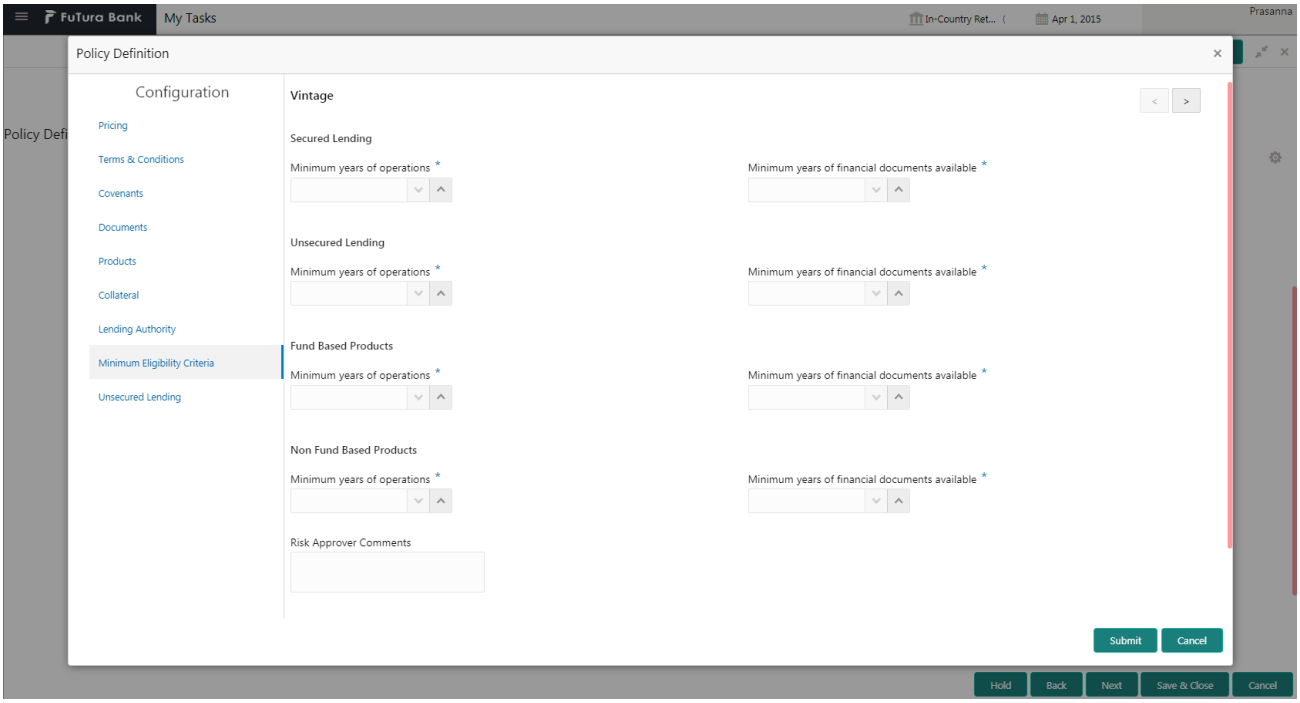


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.7.3.8 Minimum Eligibility Criteria

2.7.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.

2.7.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.7.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

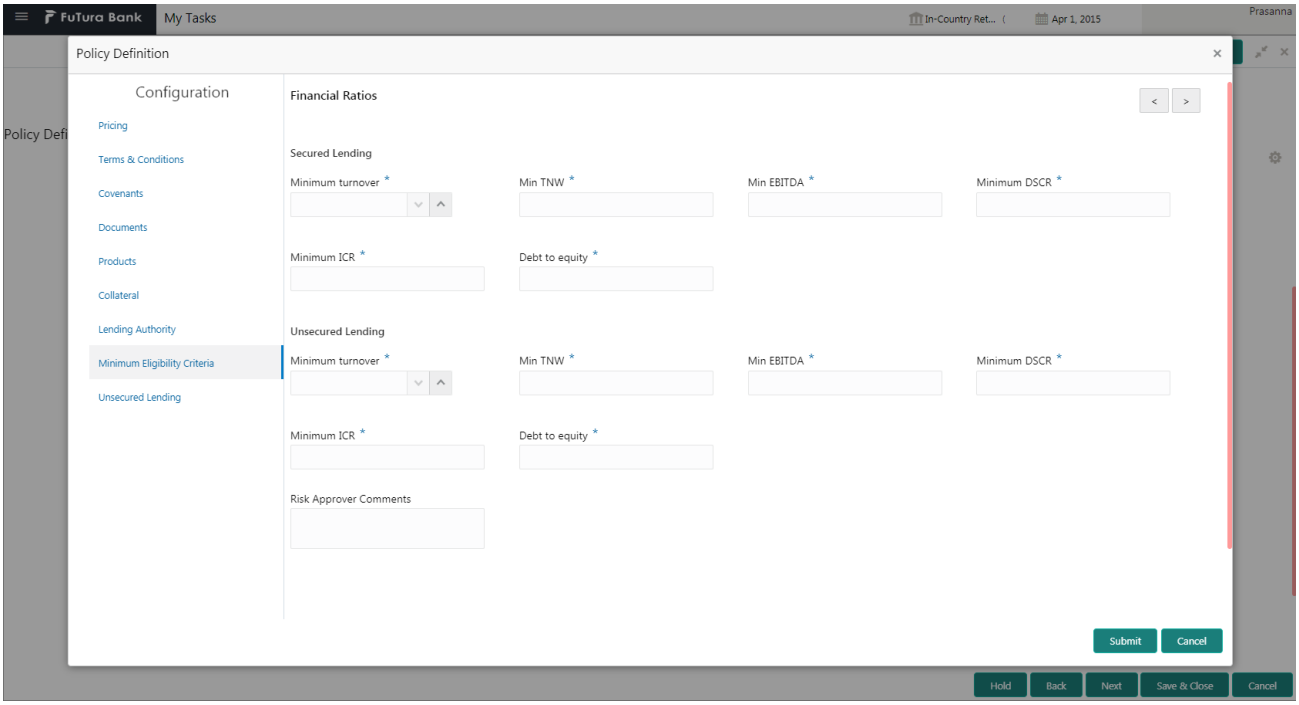
2.7.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.7.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.7.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

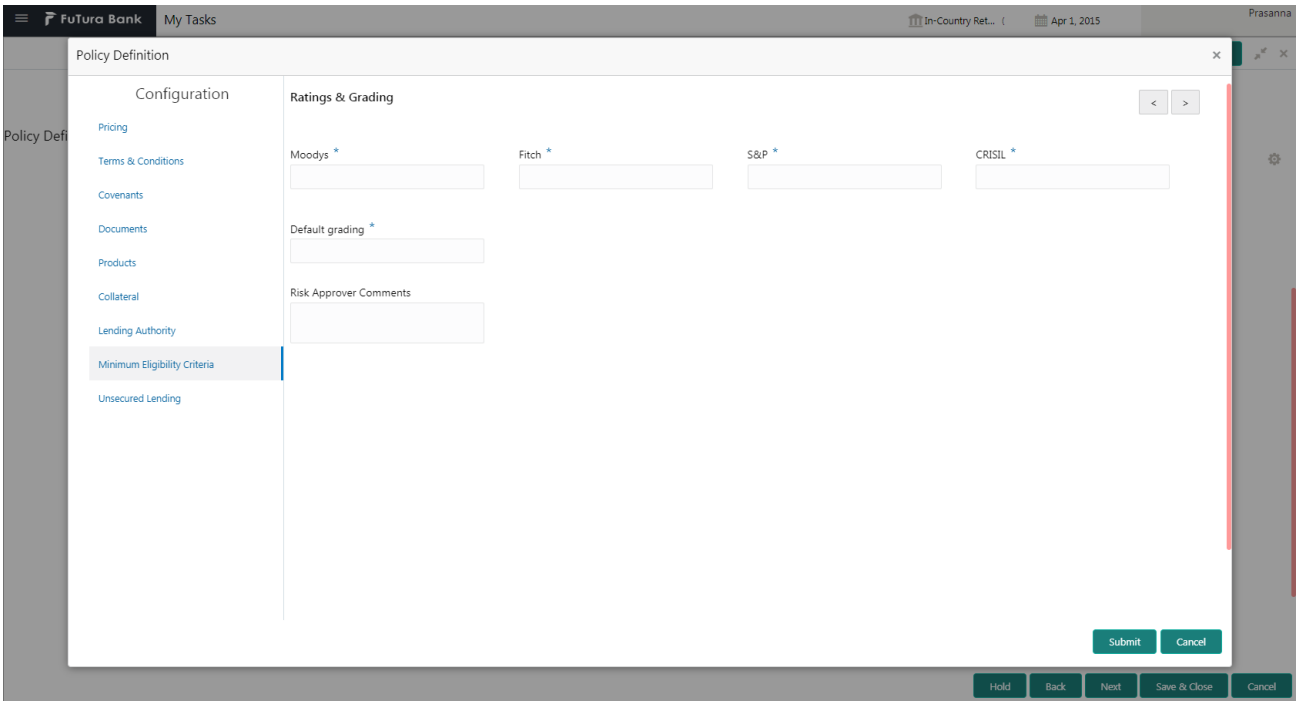
2.7.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.7.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

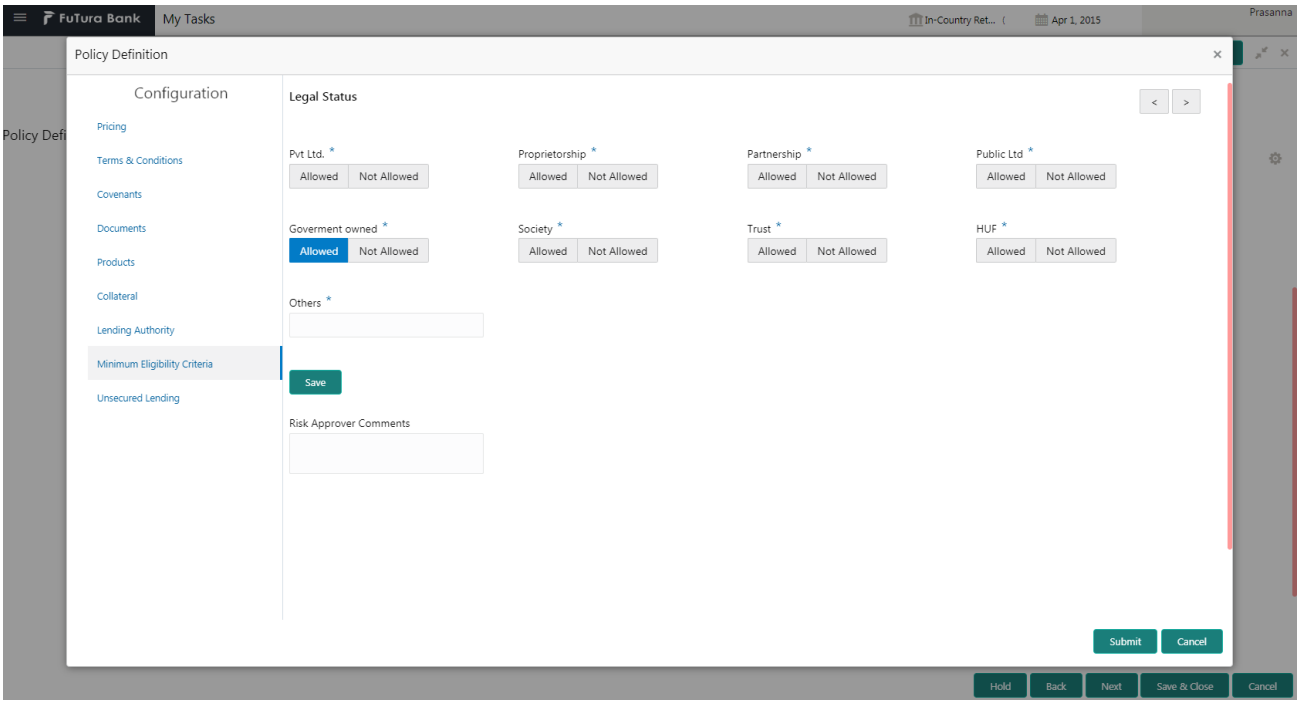
2.7.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

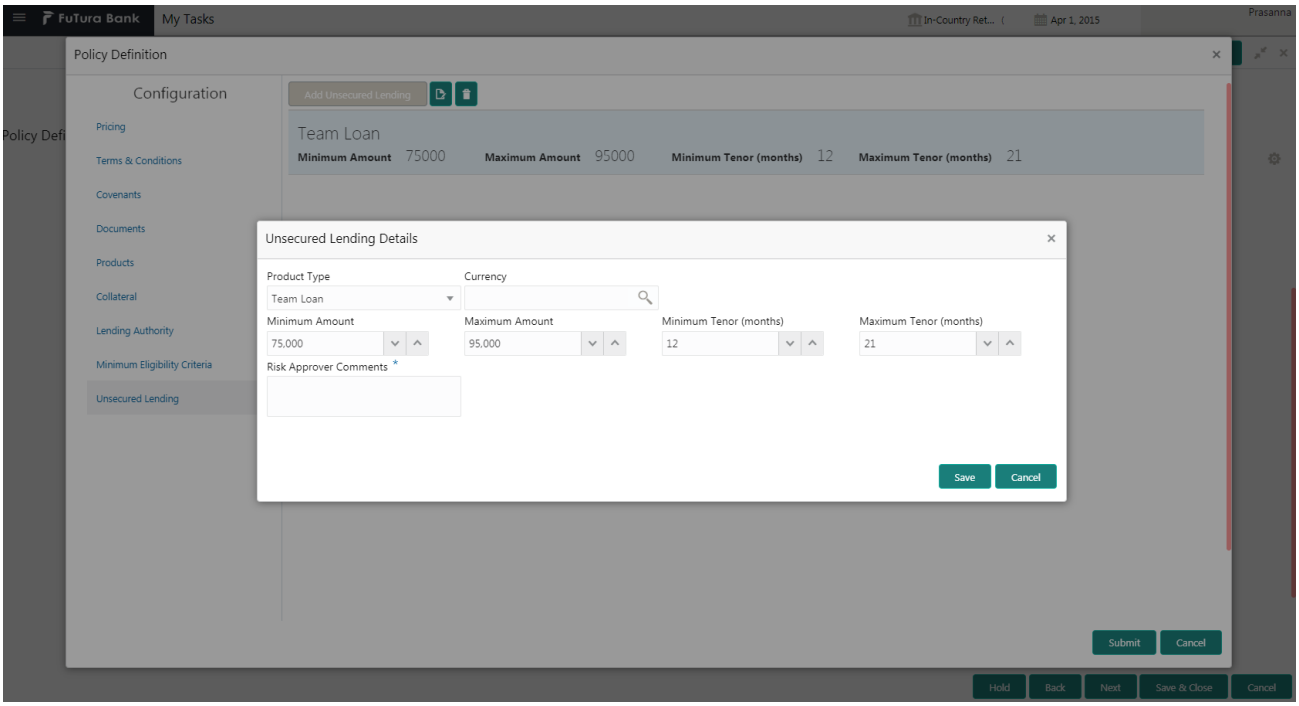
2.7.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.7.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Risk Approver Comments	User Input Field. Enter the Risk Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

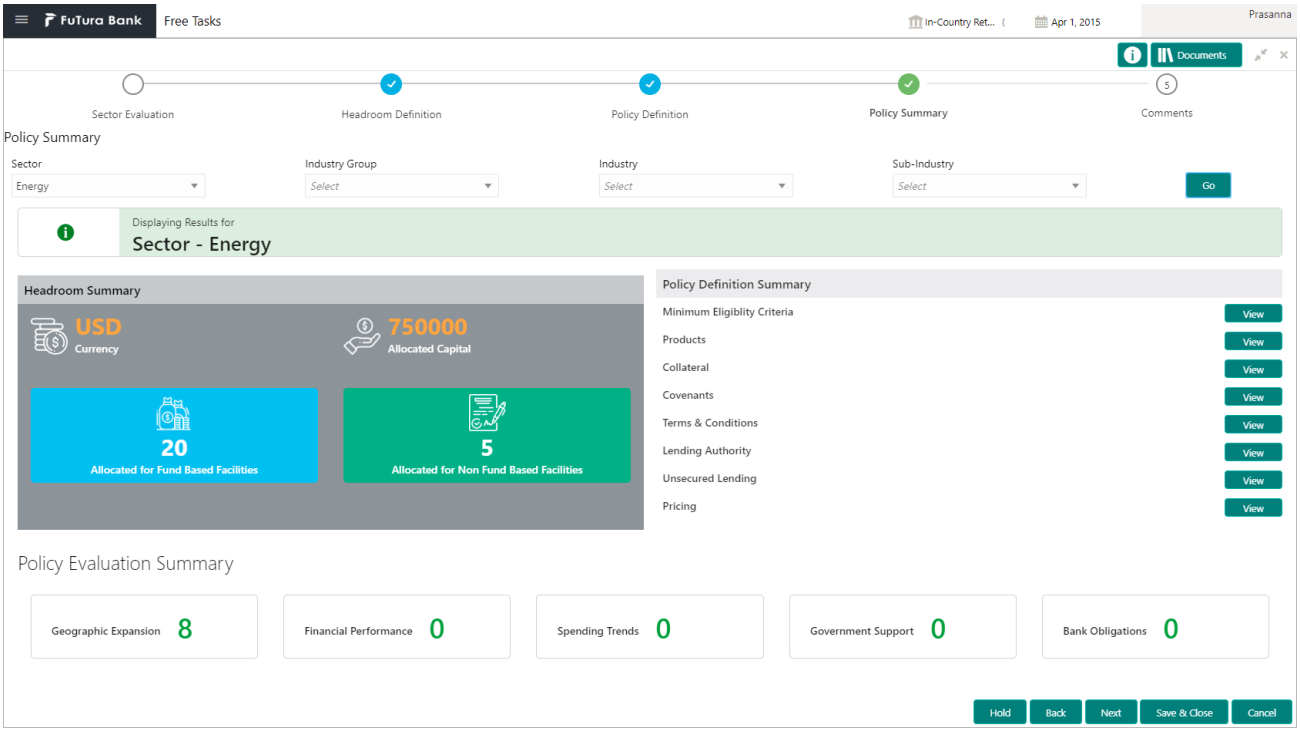
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.7.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

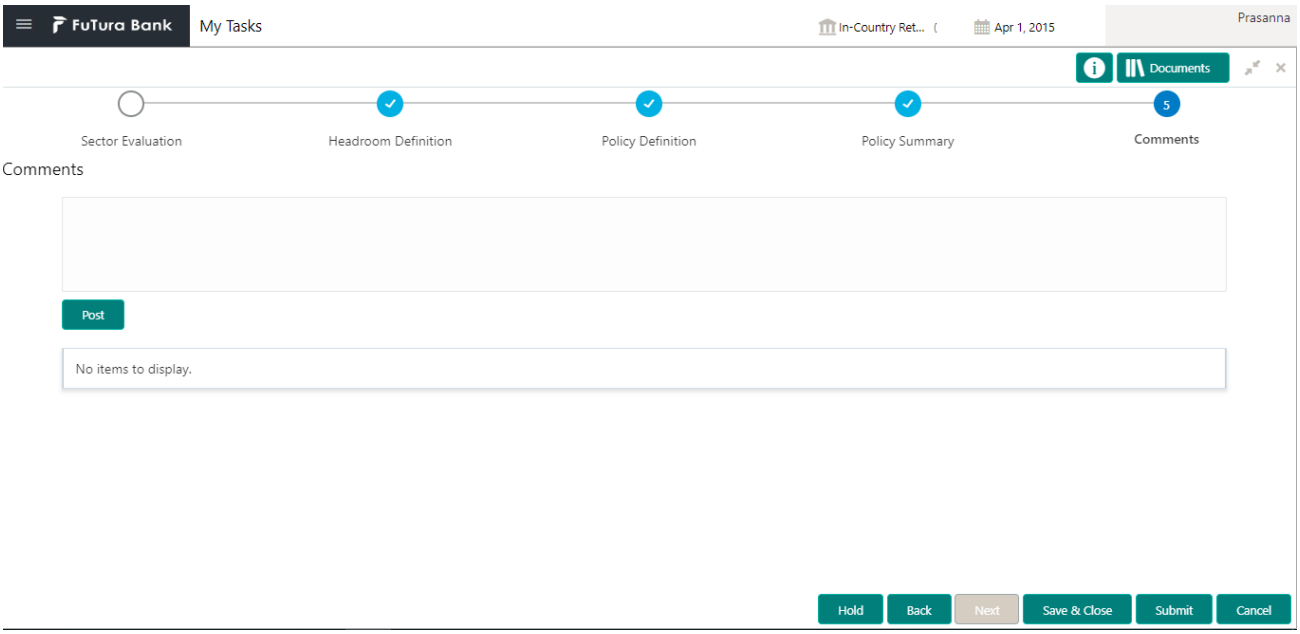
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.7.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

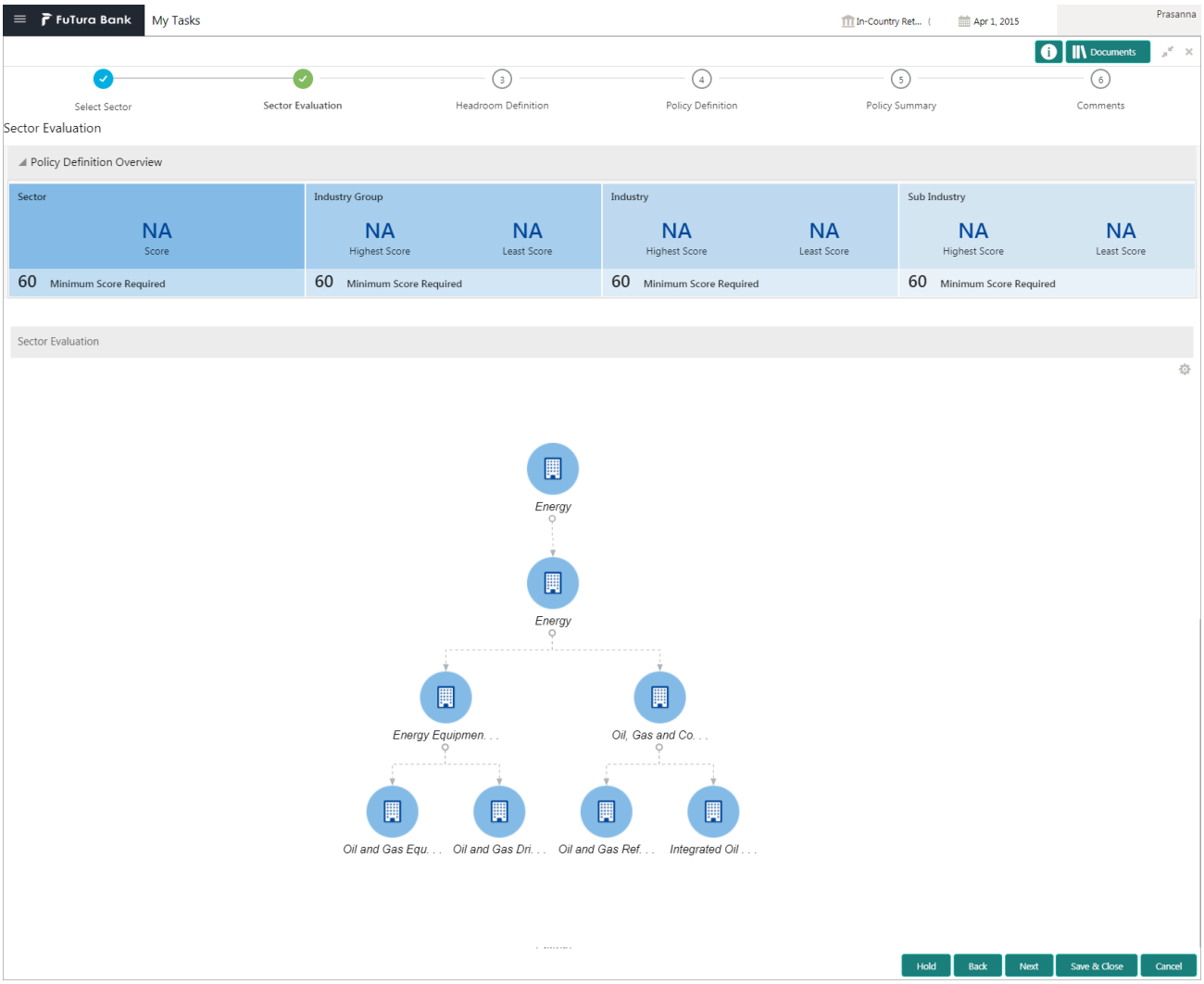
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8 Approval from Credit Team

When the Business Recommendation submitted their comments, there would be a need for approval from Policy team. The Approval from Credit Team stage provides the facility to capture Credit Team comments for each policy details provided.

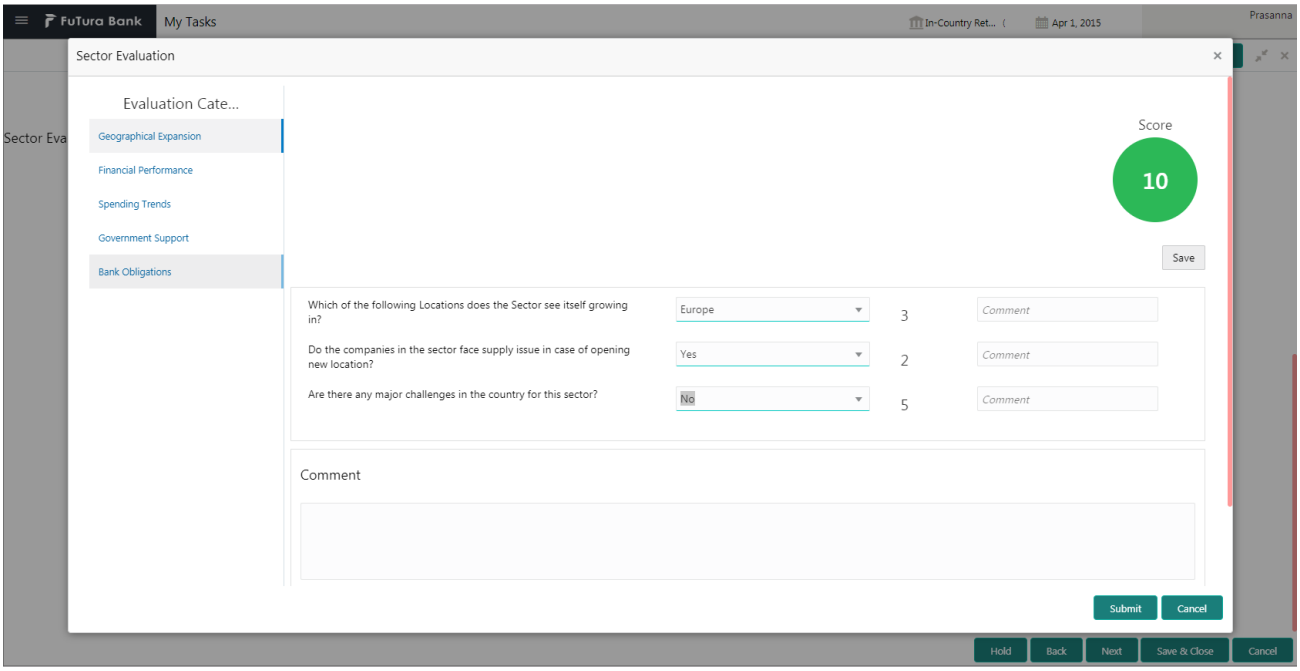
2.8.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

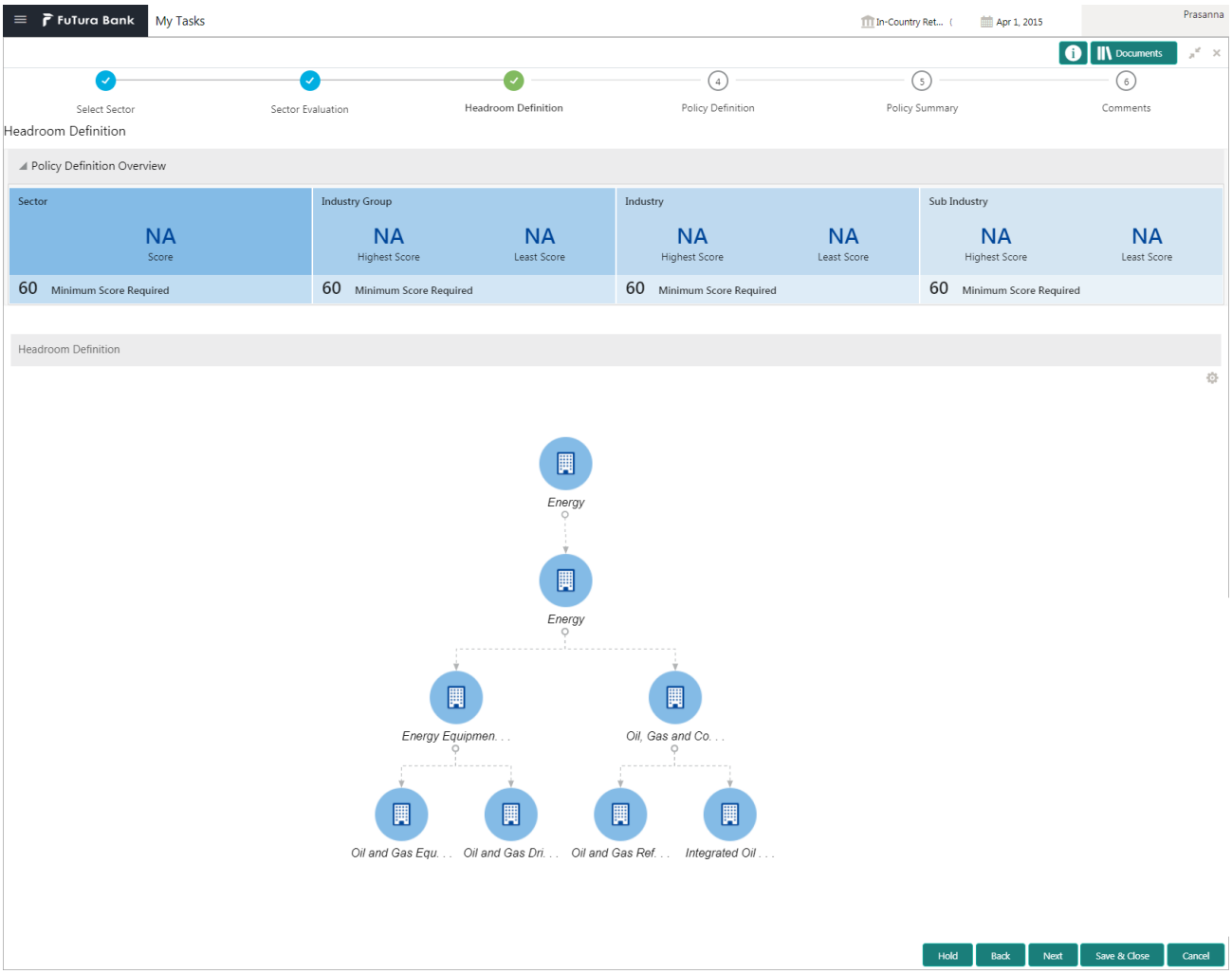
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

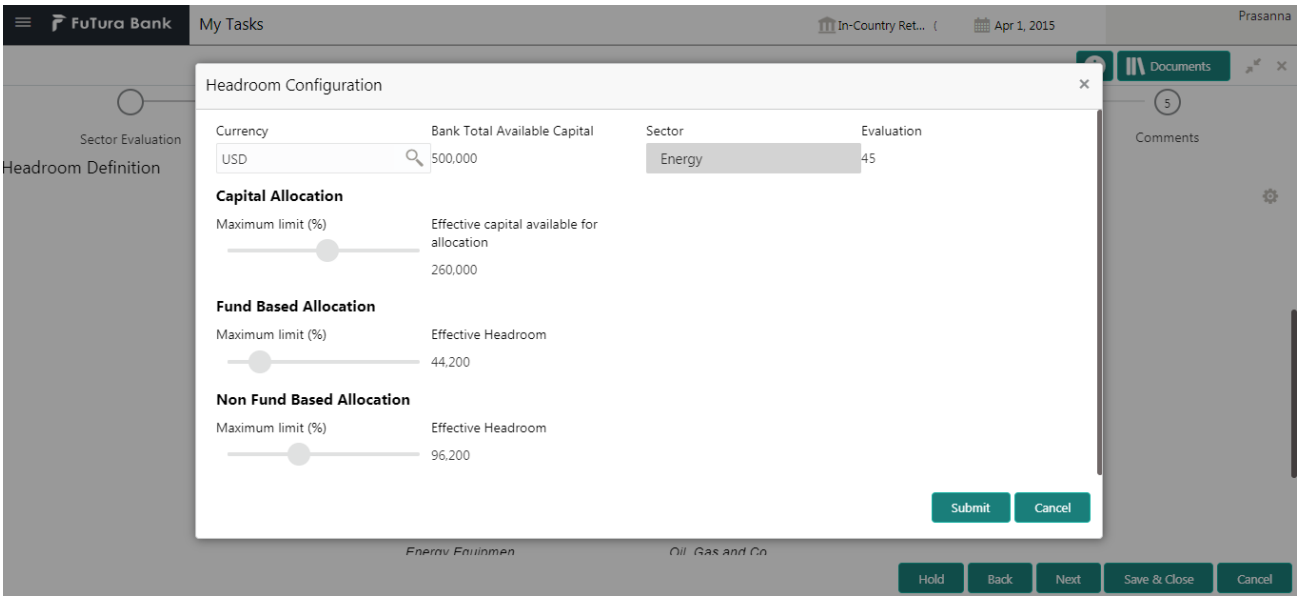
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.8.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

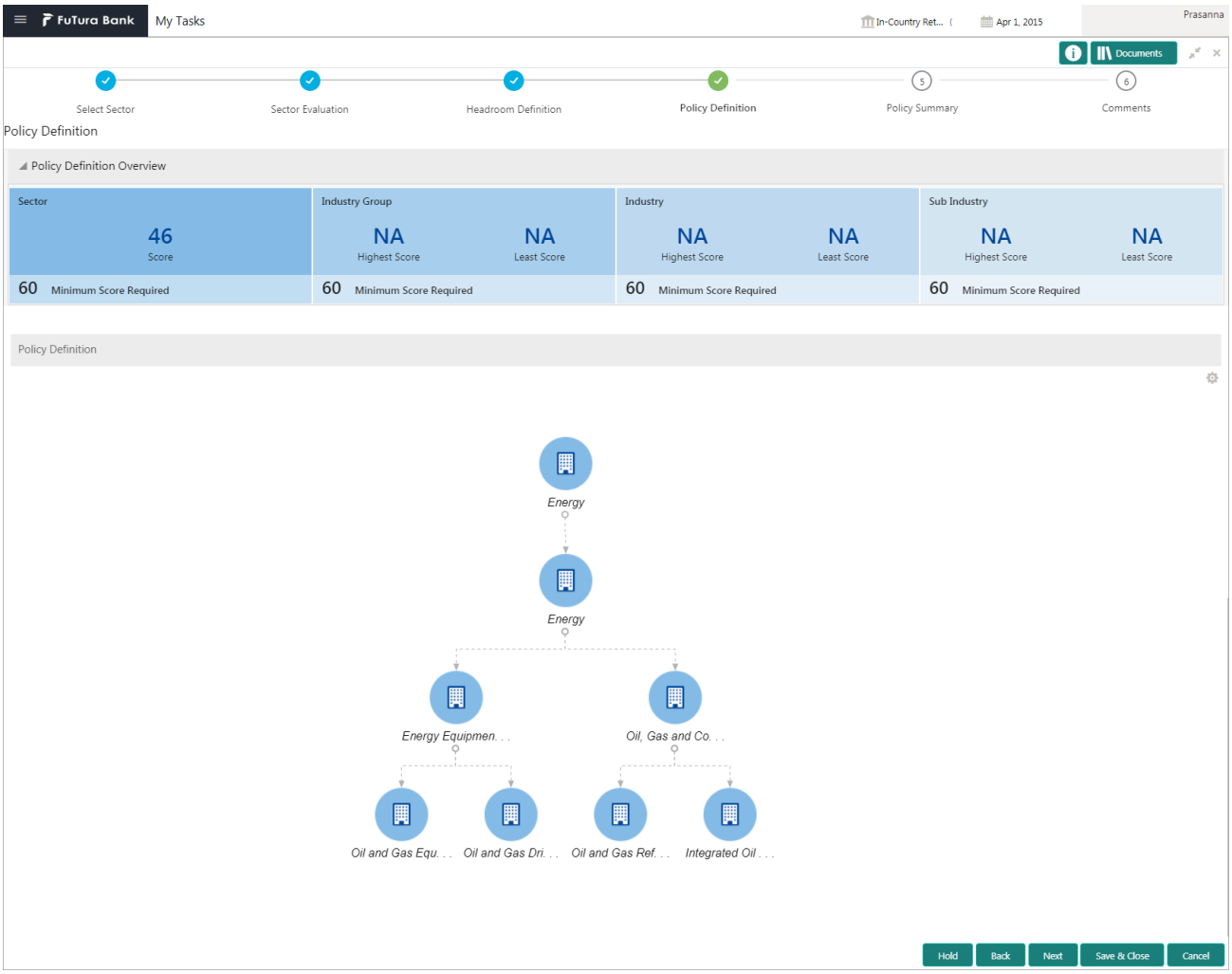
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.8.3Policy Definition

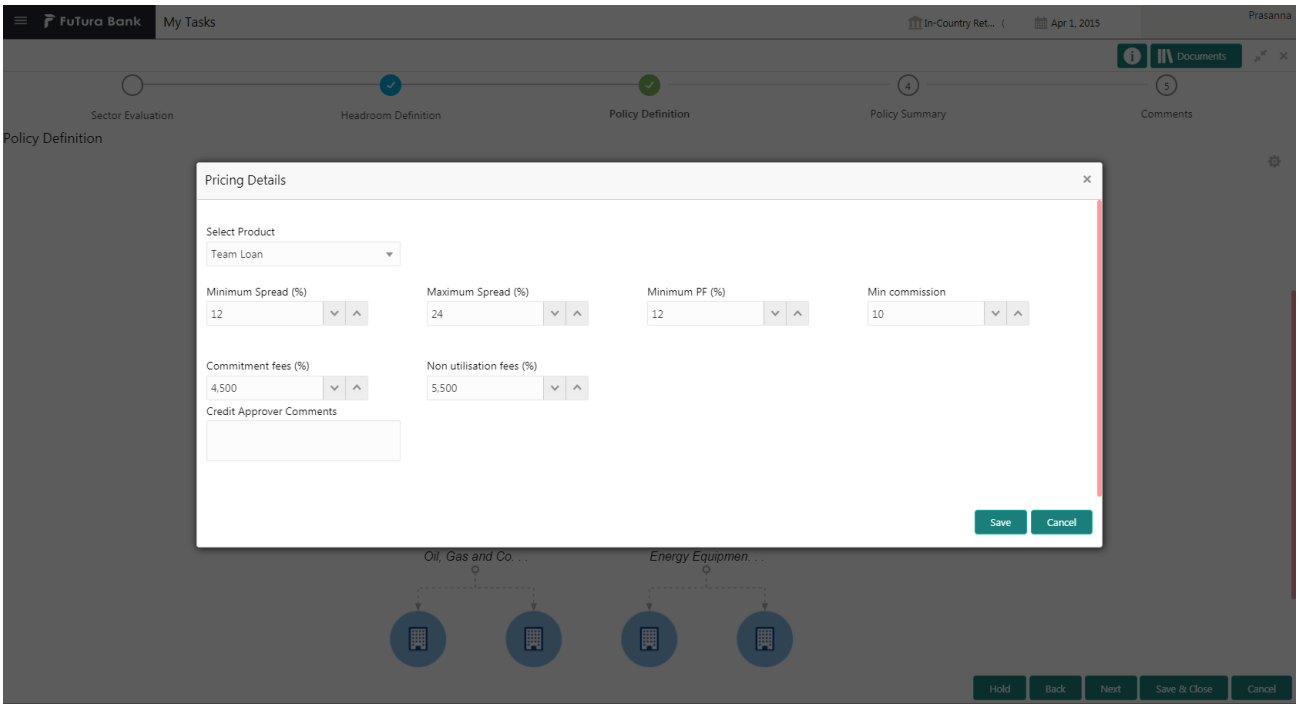


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

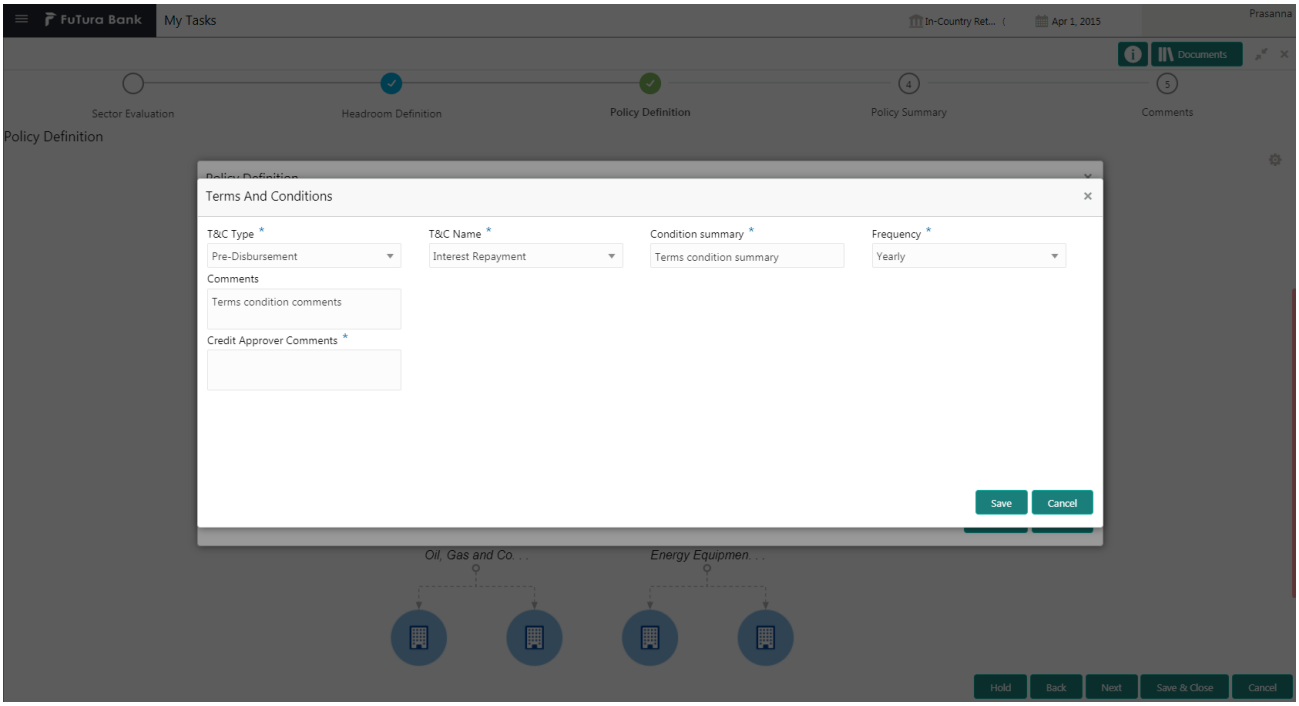
2.8.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

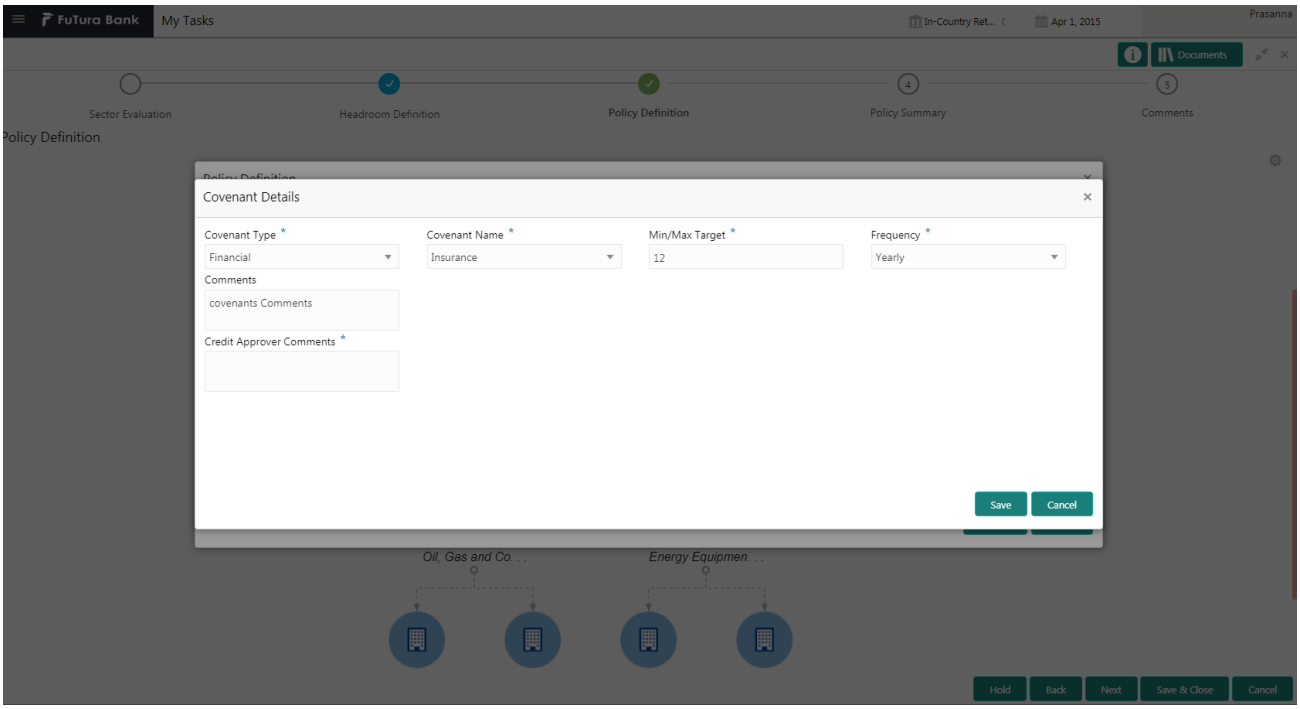
2.8.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

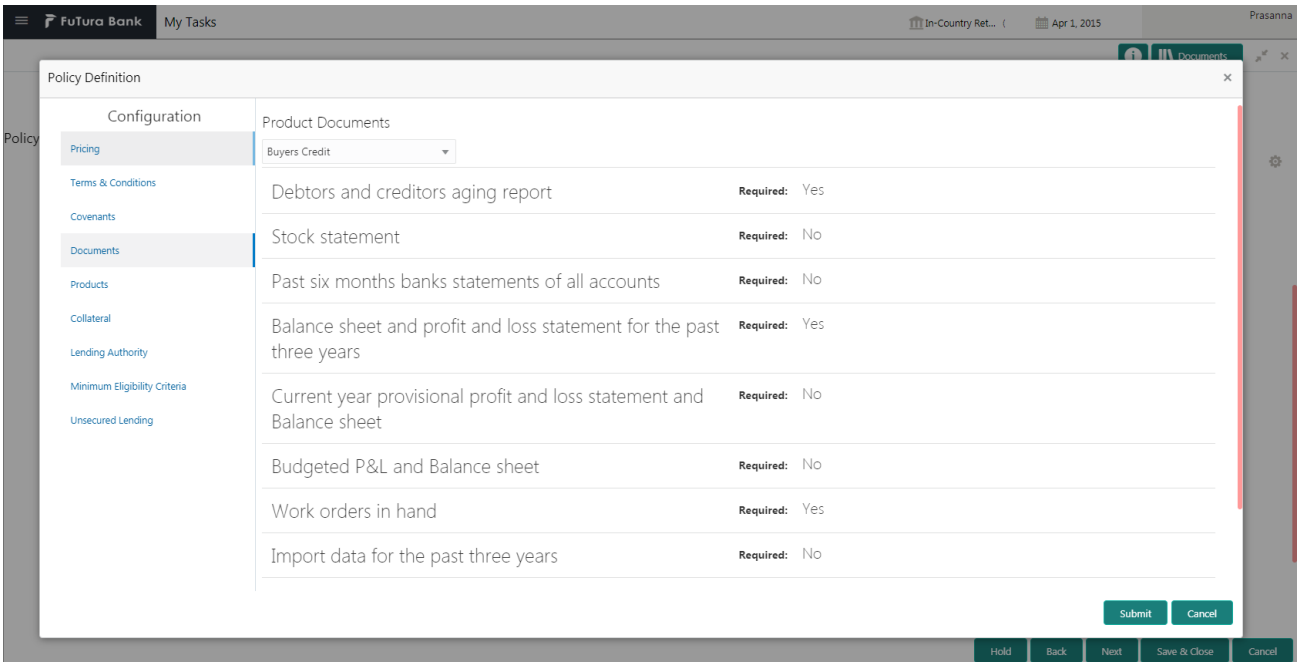
2.8.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

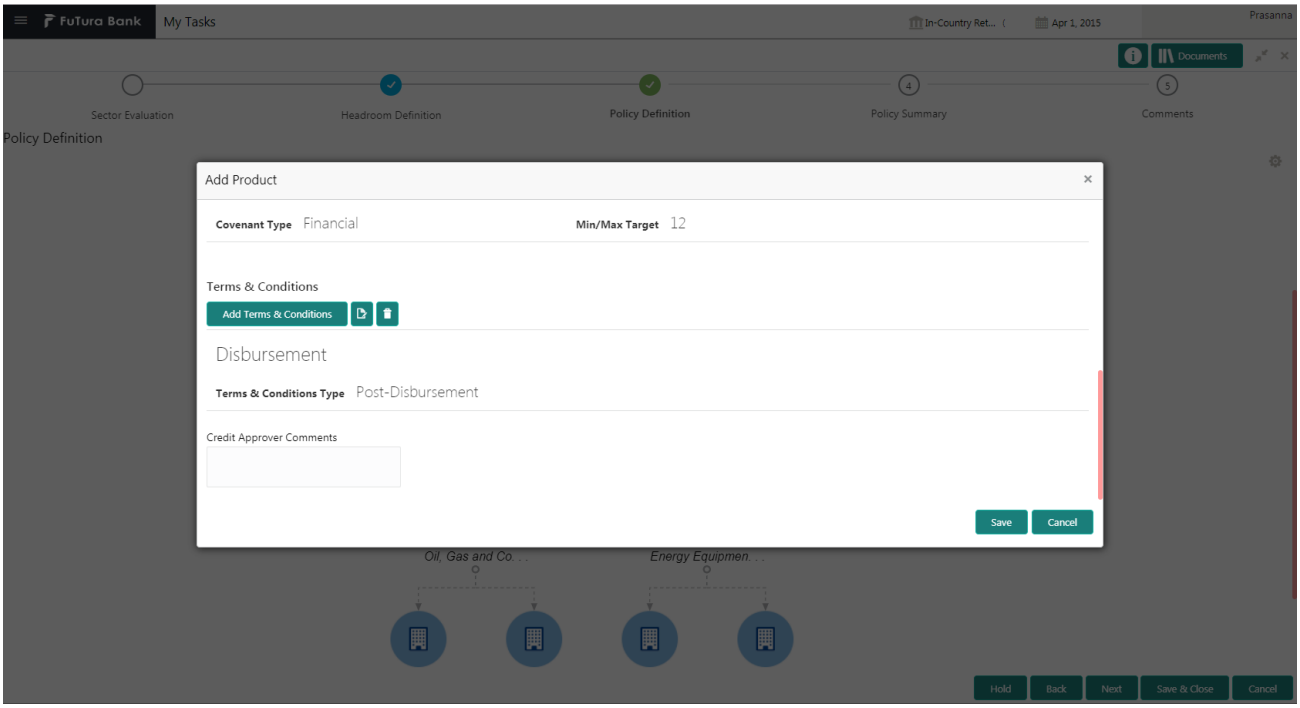
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.8.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.8.3.5 Products

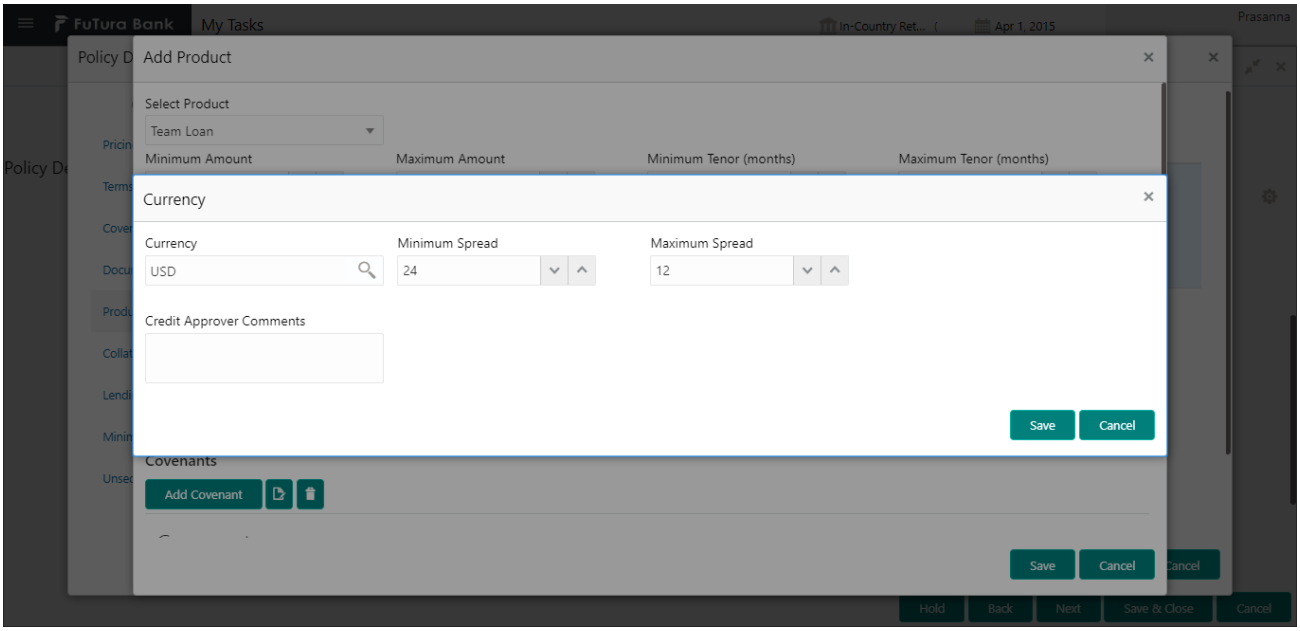


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.8.3.5.1 Currency

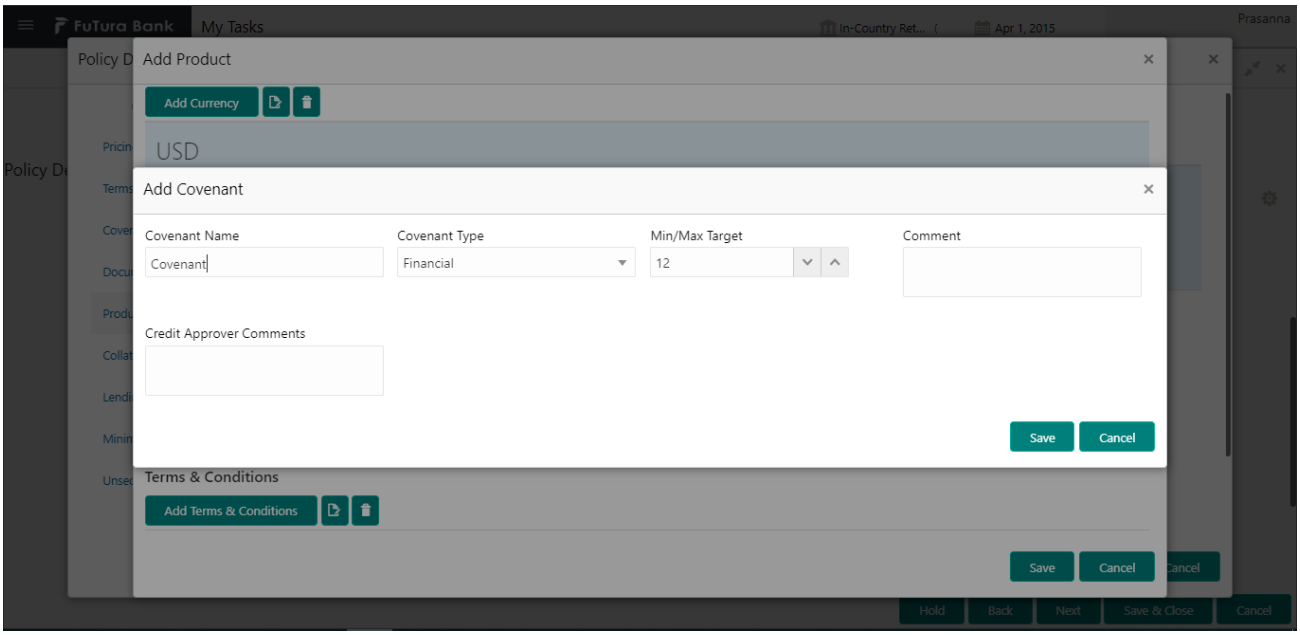


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

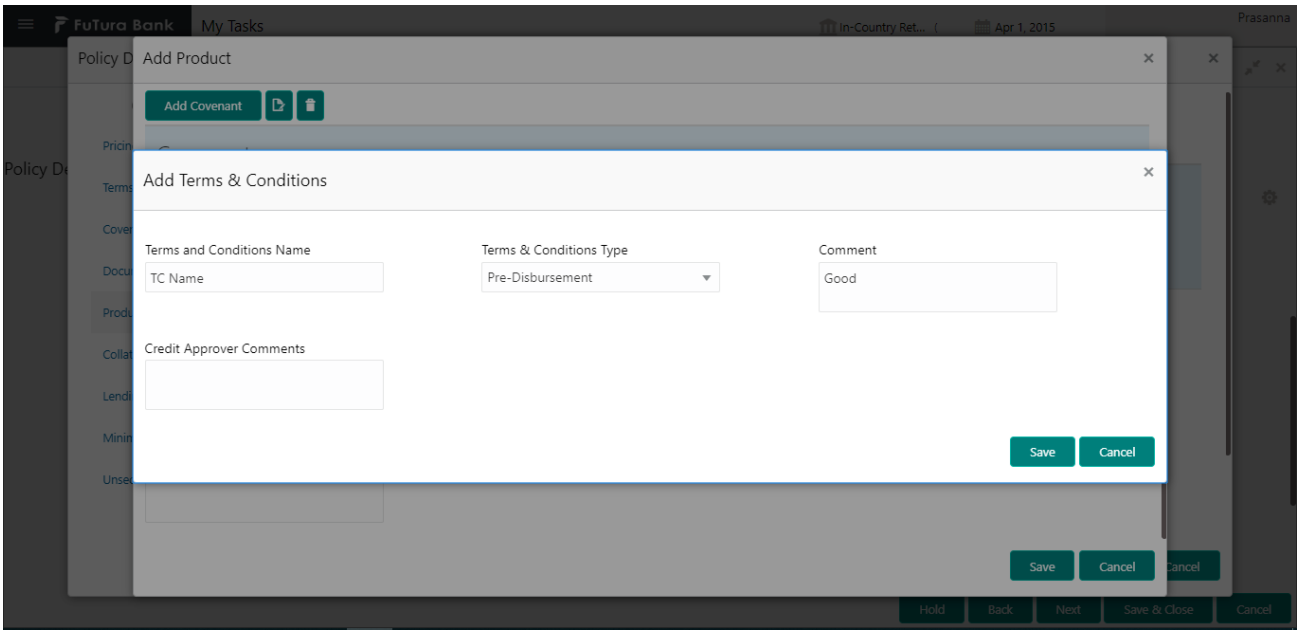
2.8.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

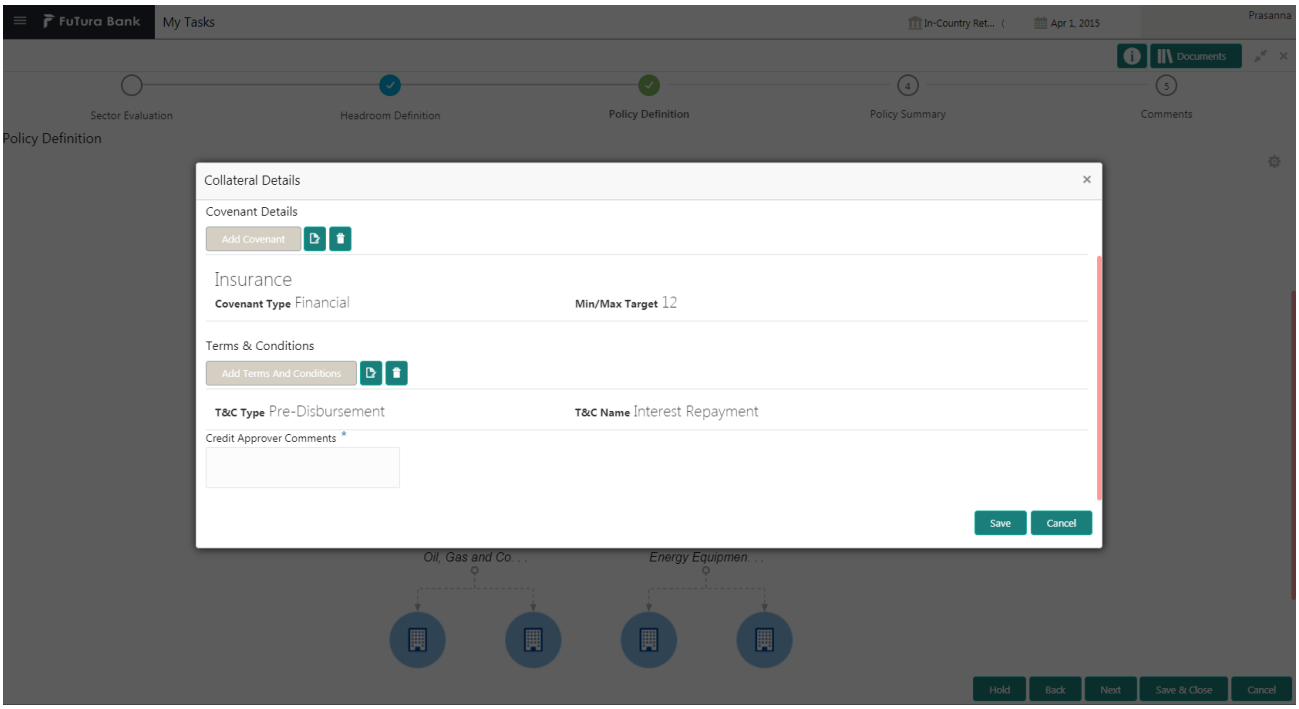
2.8.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

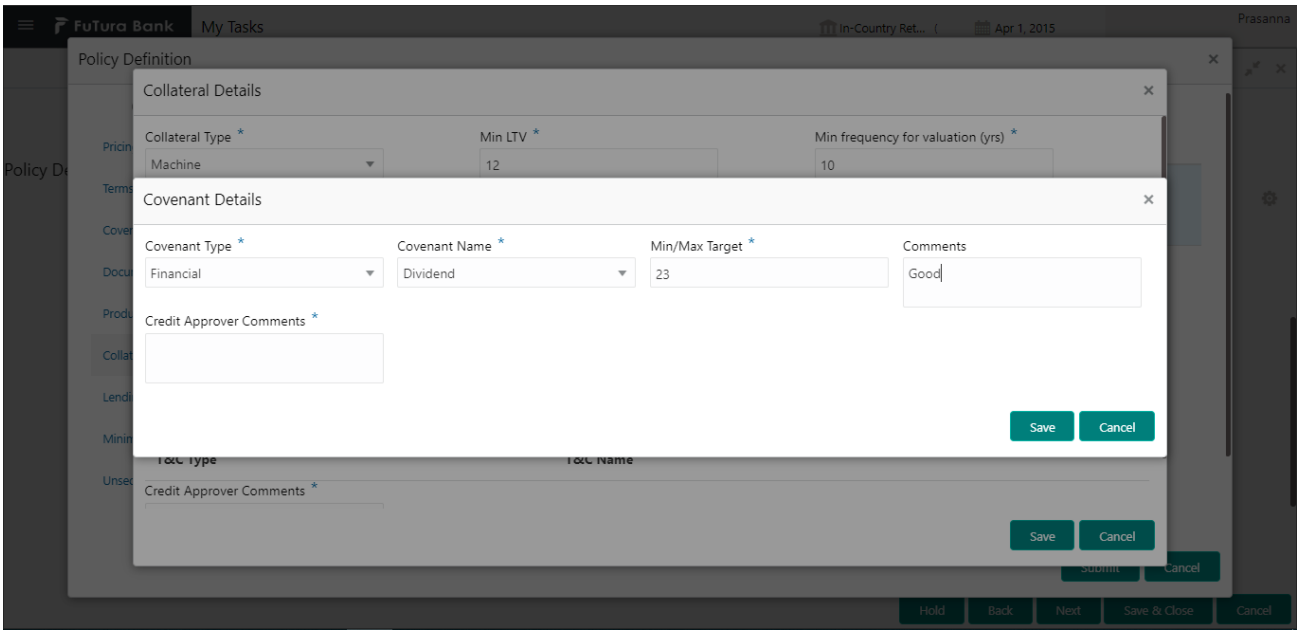
2.8.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

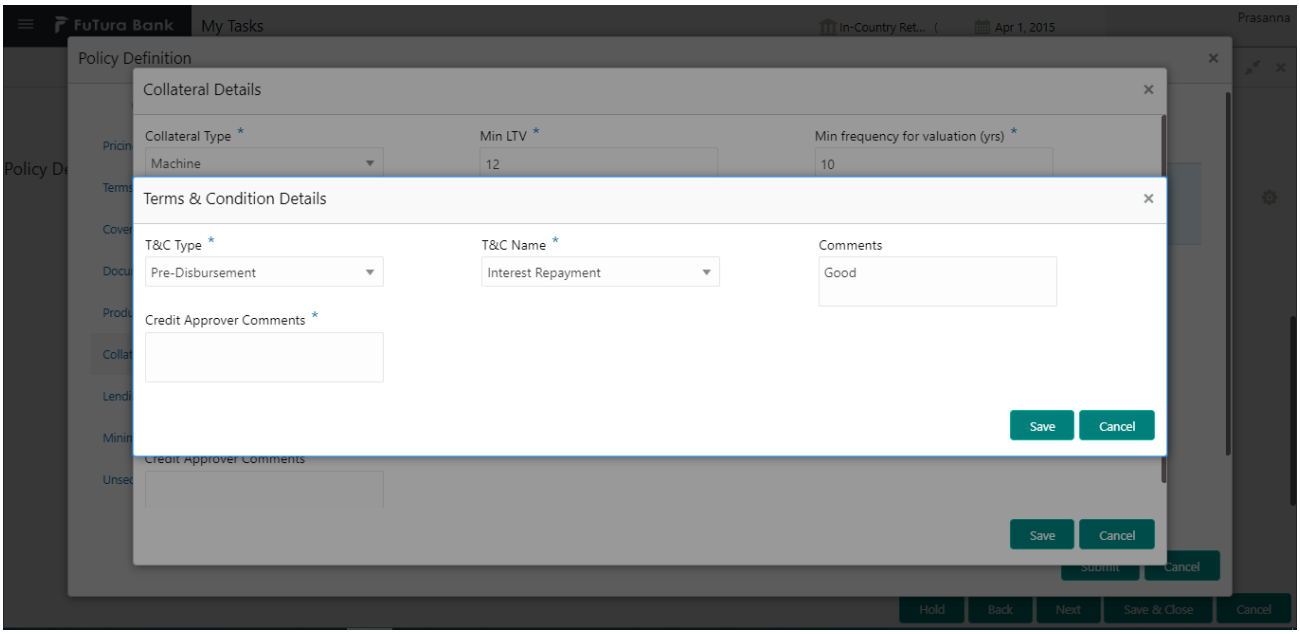
2.8.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

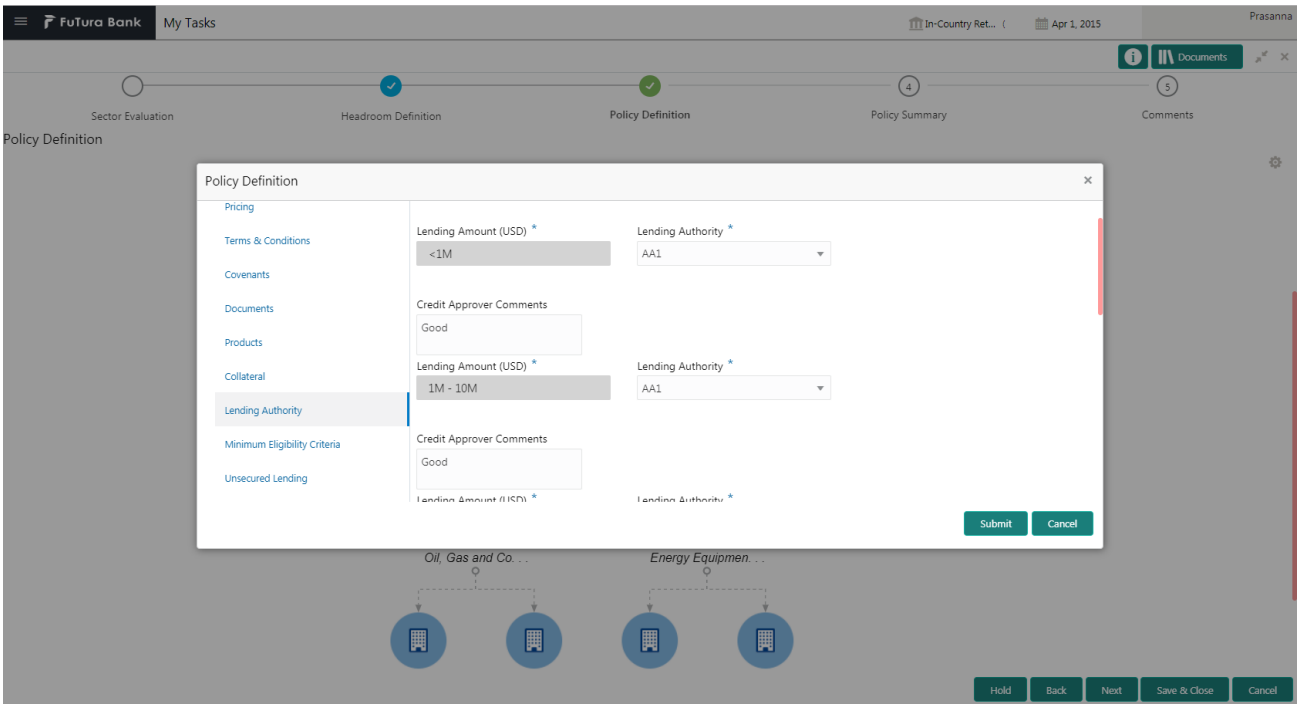
2.8.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.8.3.7 Lending Authority

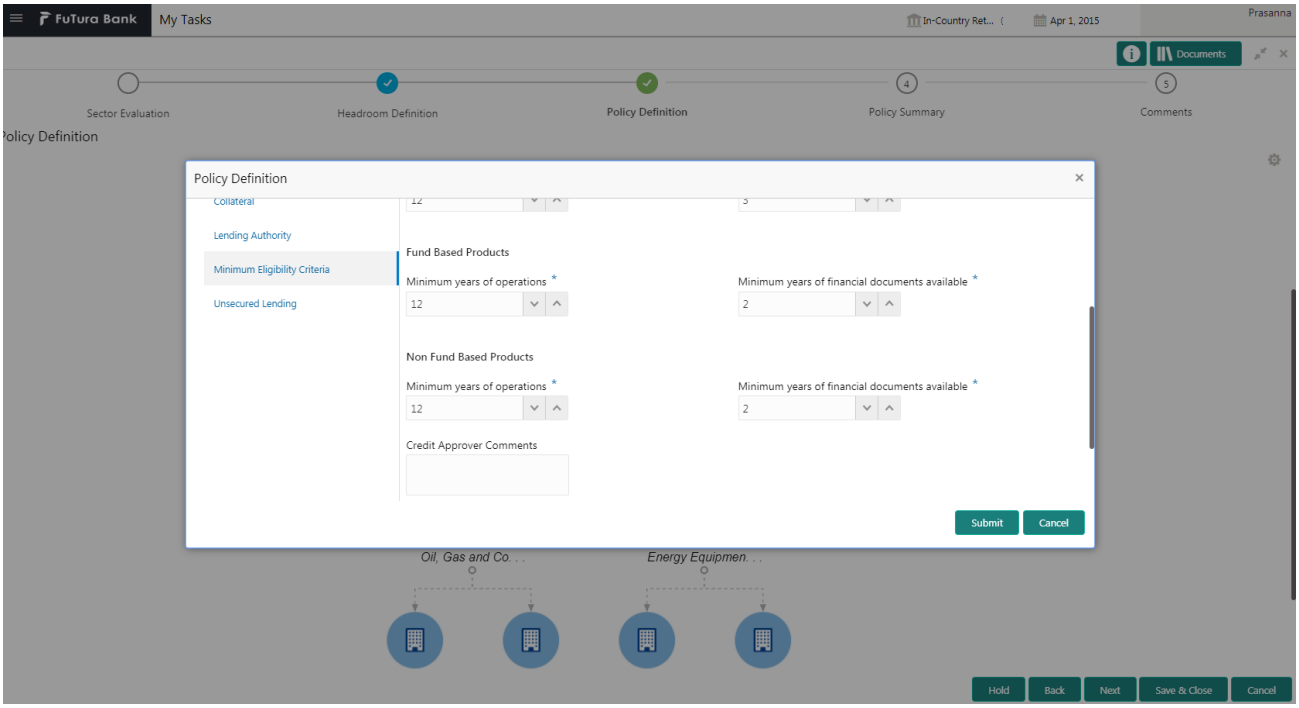


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.8.3.8 Minimum Eligibility Criteria

2.8.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.

2.8.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.8.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

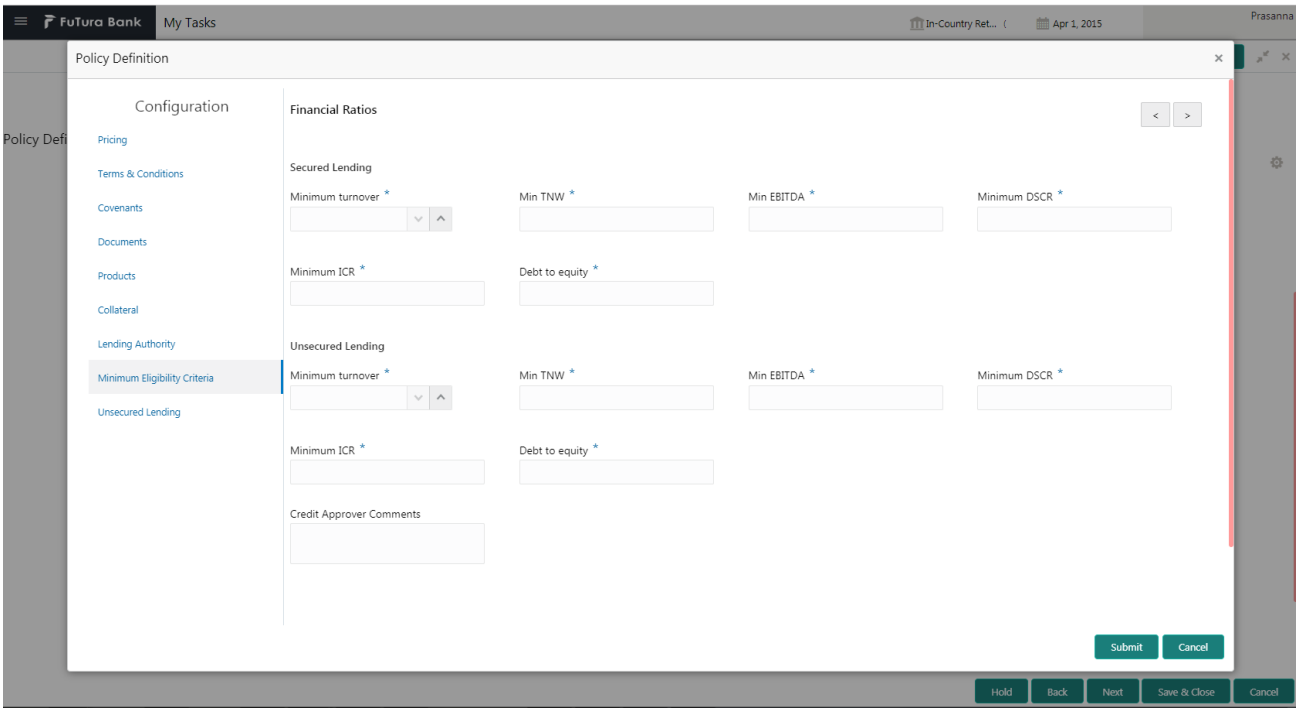
2.8.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.8.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.8.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

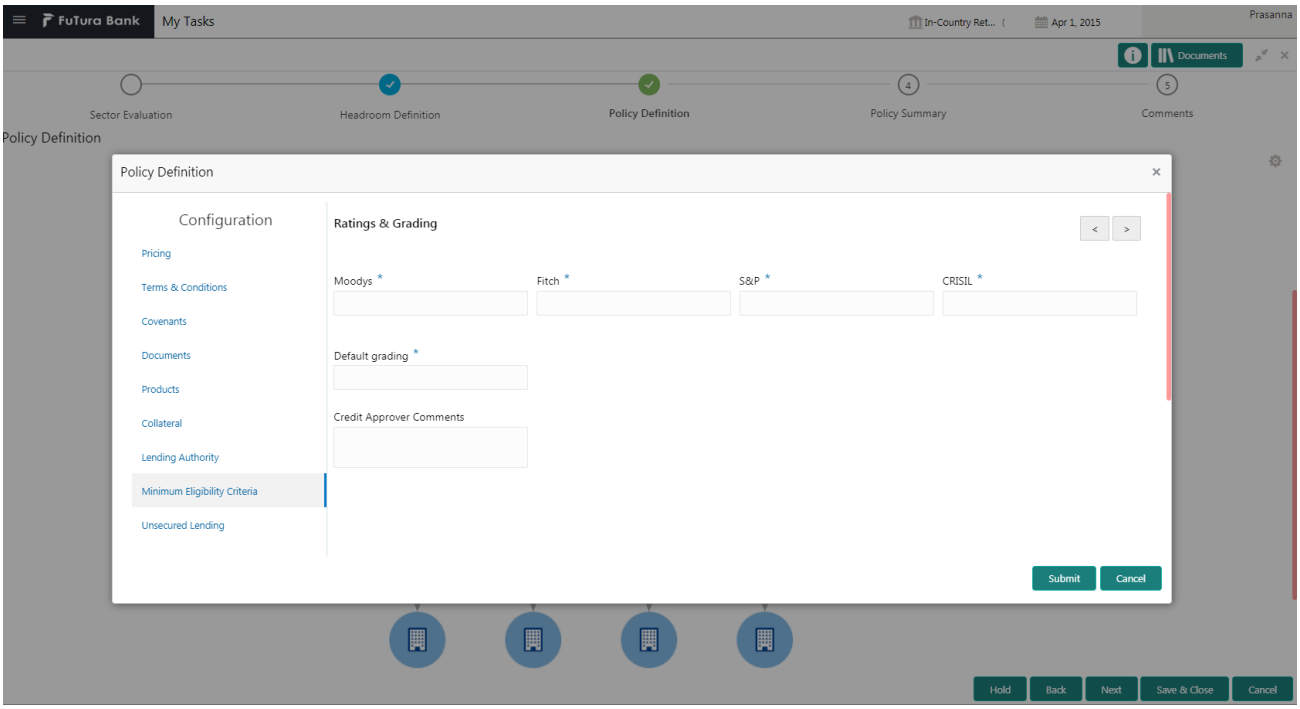
2.8.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.8.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

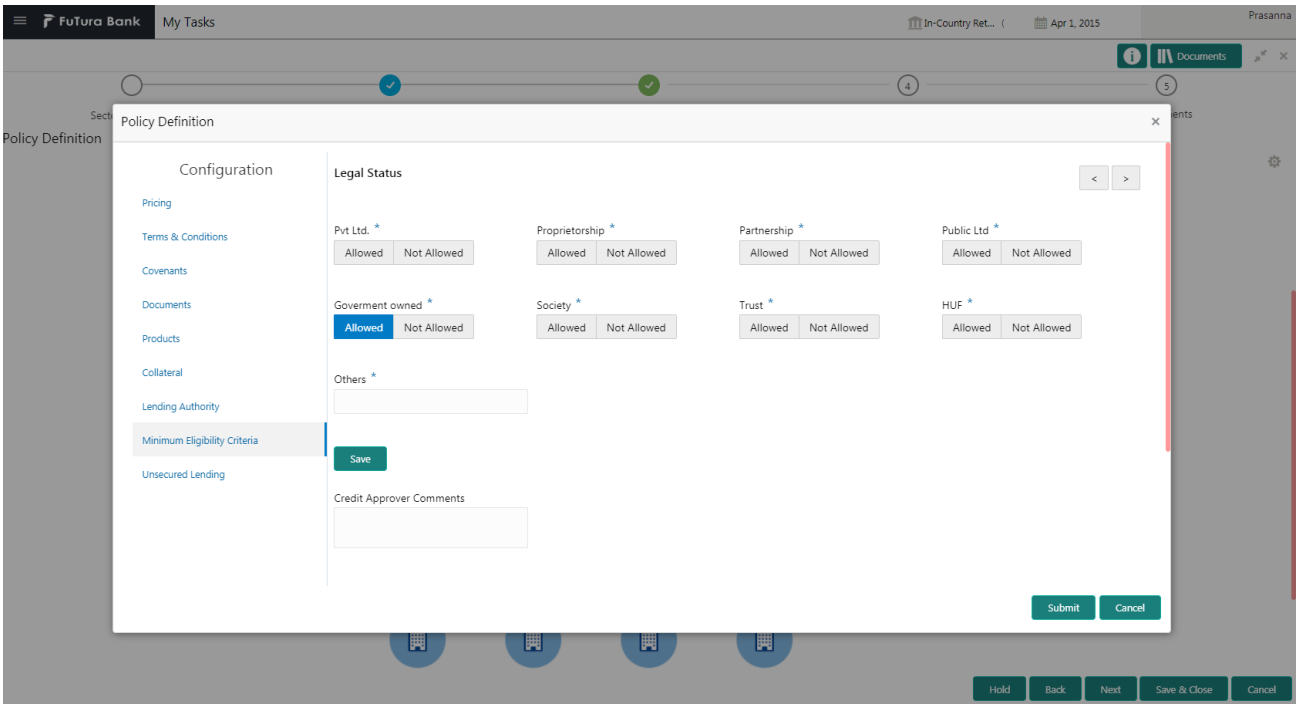
2.8.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

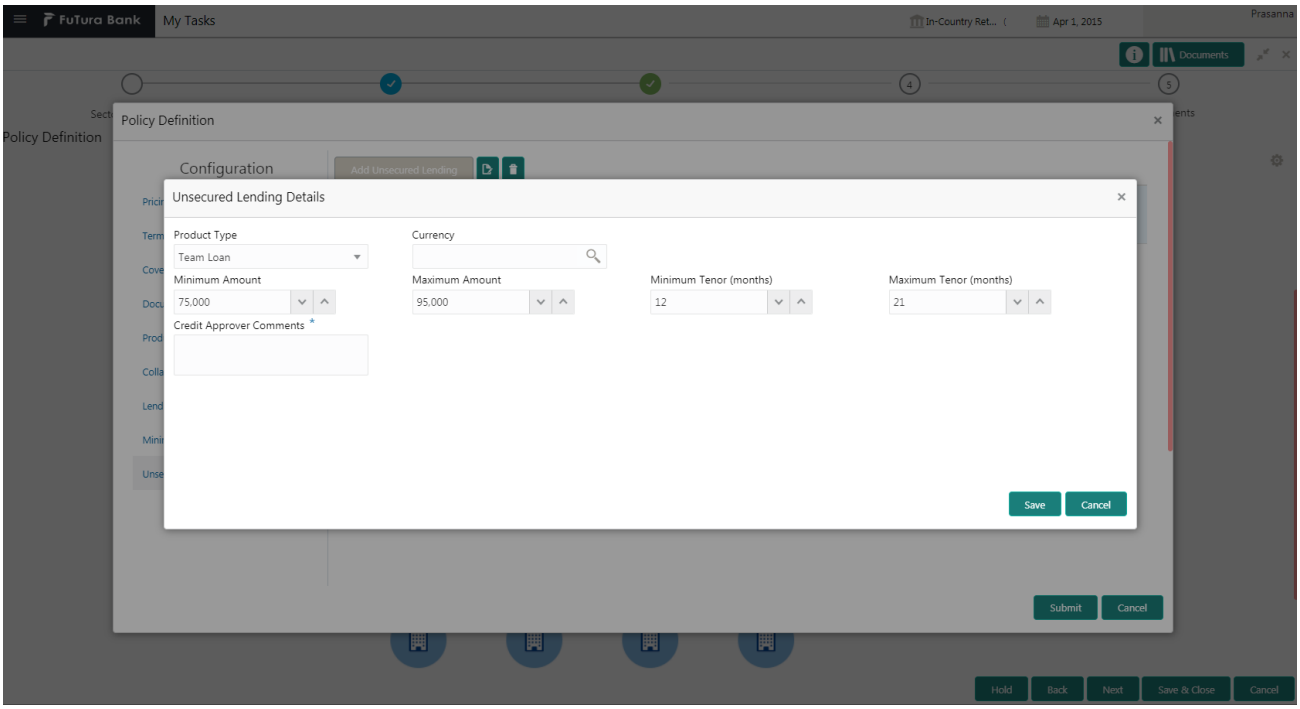
2.8.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.8.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Credit Approver Comments	User Input Field. Enter the Credit Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

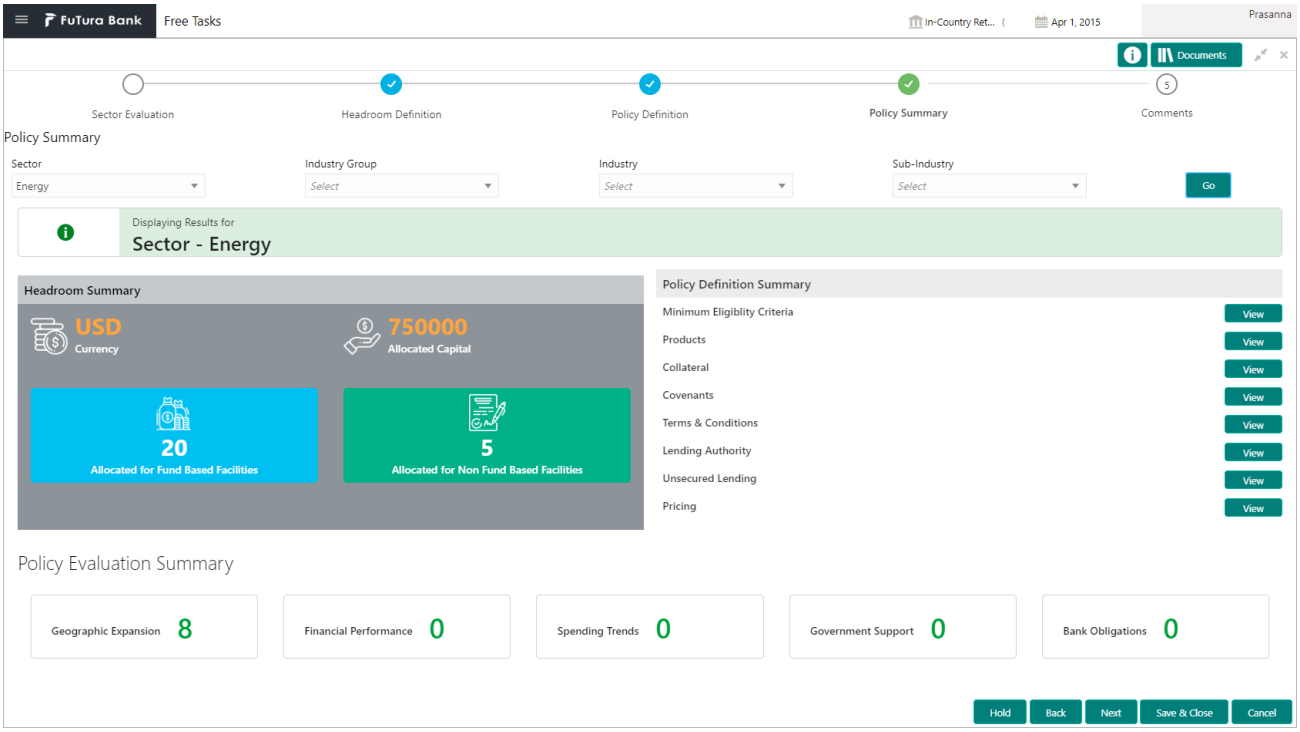
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.8.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

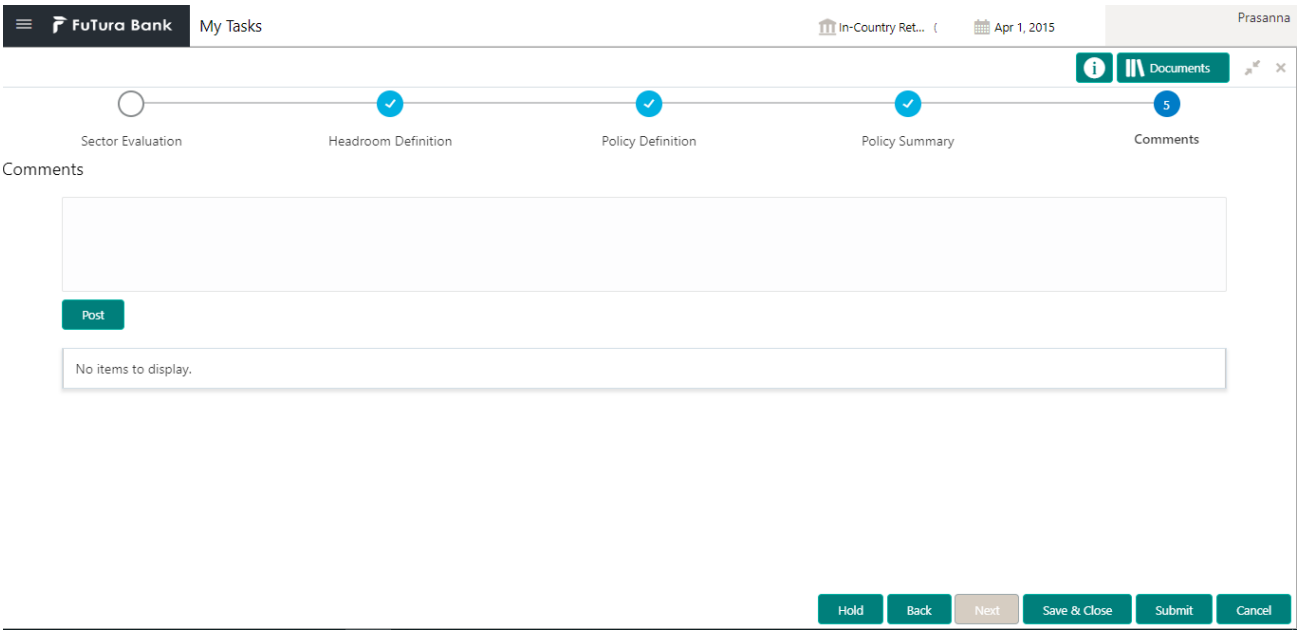
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.8.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

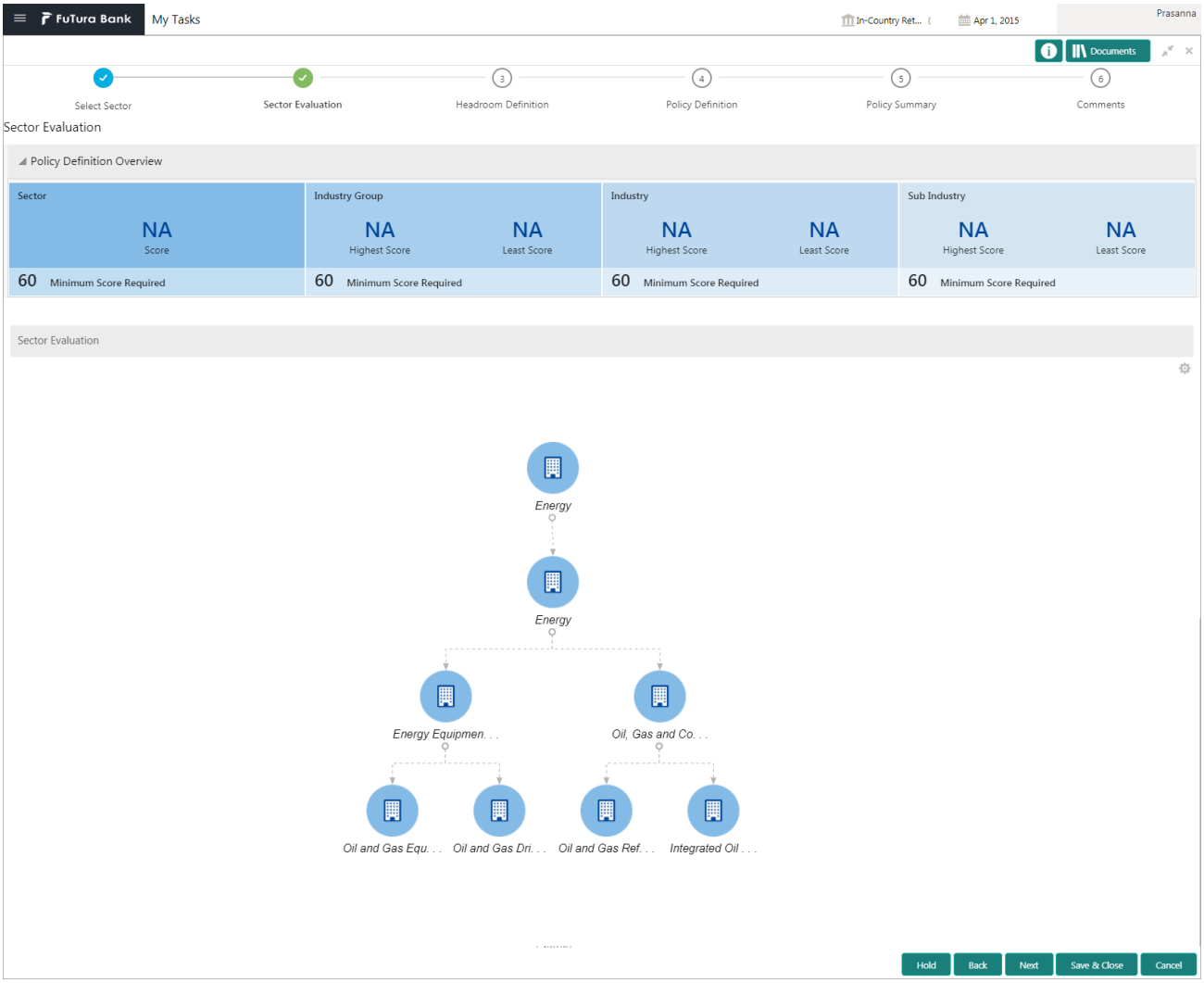
If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.9 Policy Approval

When the Parallel task are completed, there would be a need for Policy Approval. The Policy Approval stage provides the facility to capture Approver comments for each policy details provided.

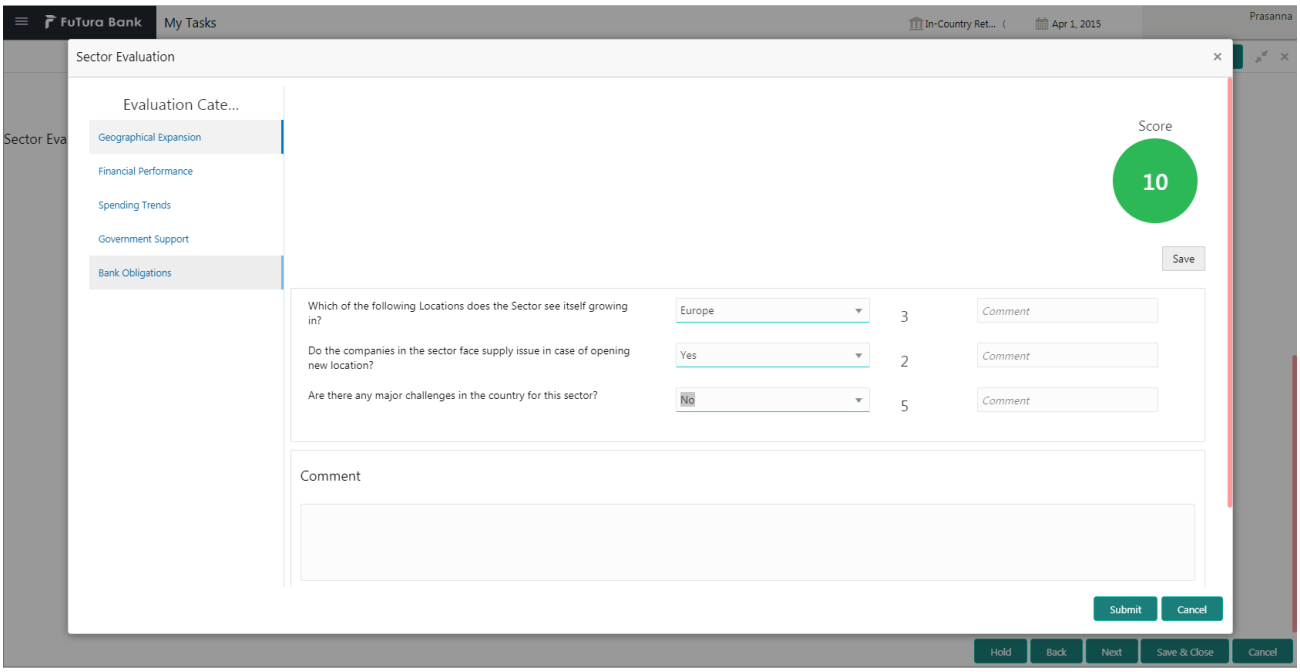
2.9.1Sector Evaluation

Once the Business/Vertical Head Recommendations stage is completed, the selected sectors will show the list of pre-defined questionnaire with its respective answers selected in the initiation stage.



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, evaluate option will be provided and pressing the evaluate button, below screen will get loaded



Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

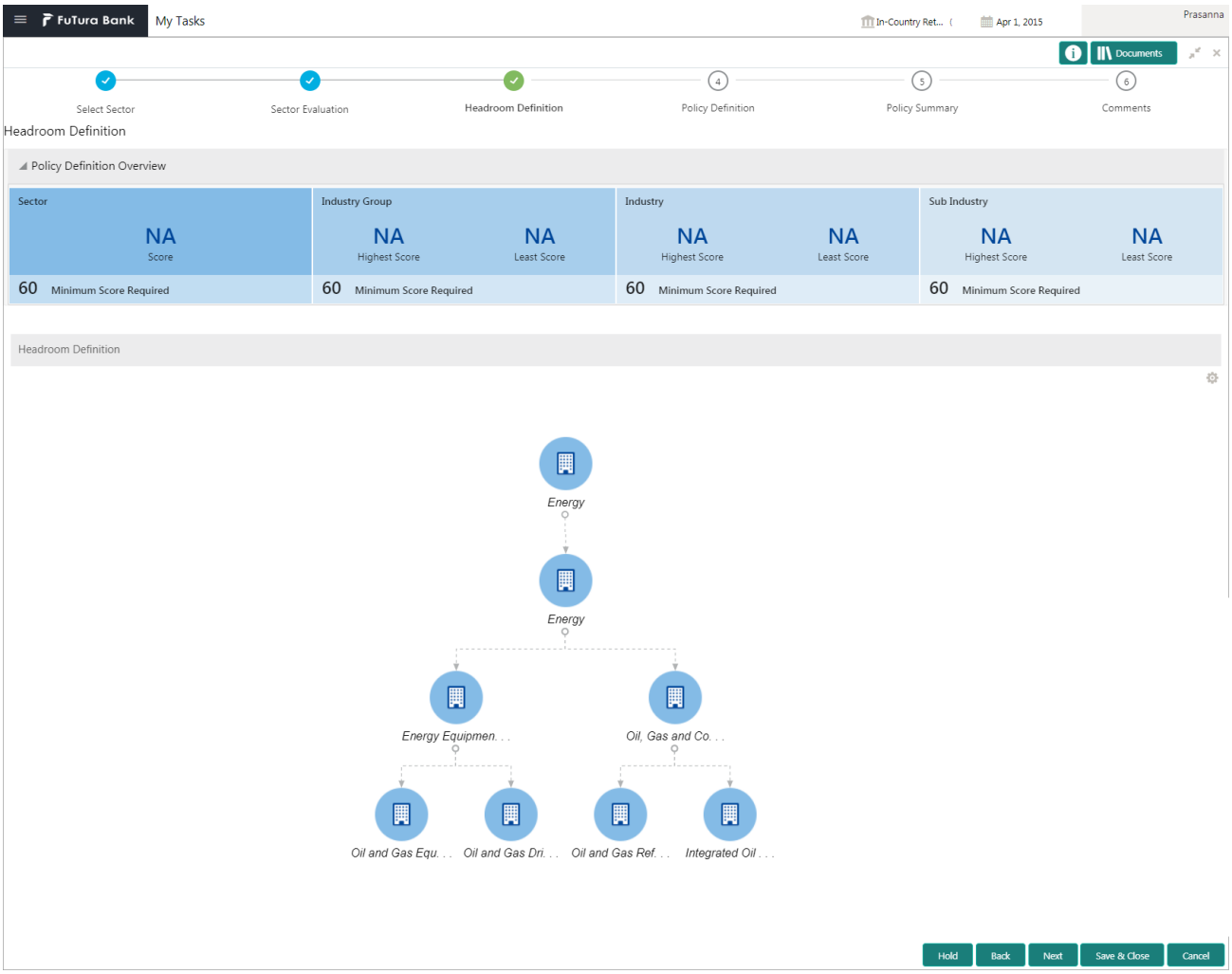
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

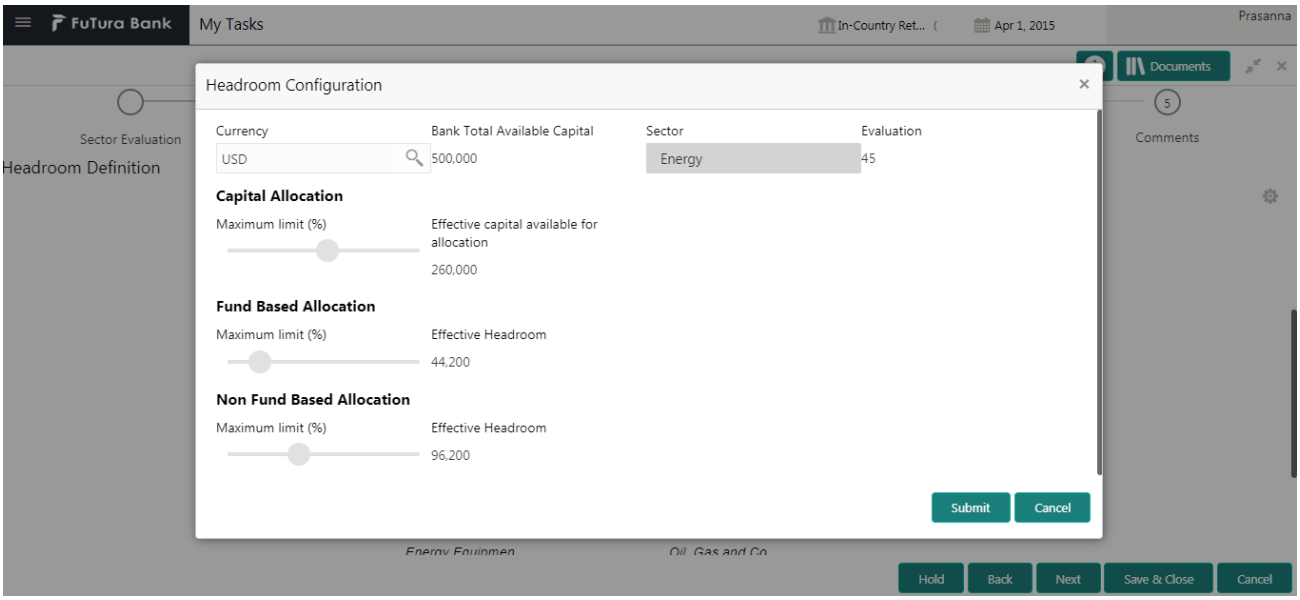
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

2.9.2 Headroom Definition



The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the headroom definition screen will get loaded.



Field Name	Description
Currency	Read-only - LOV Field. Select a valid currency in which the Headroom details will be associated.
Bank Total Available Capital	Read-only - User Input Field. Enter the Total available capital against the Sector.
Sector	Read-only - Display Field. Display the Sector details against which the Headroom is defined.
Evaluation	Read-only - Display Field. Displays the score based on the evaluation done.
Maximum Limit	Read-only - User Input Field. Input the Maximum limit for Capital Allocation, Fund and Non-Fund based allocation.

Action Buttons

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

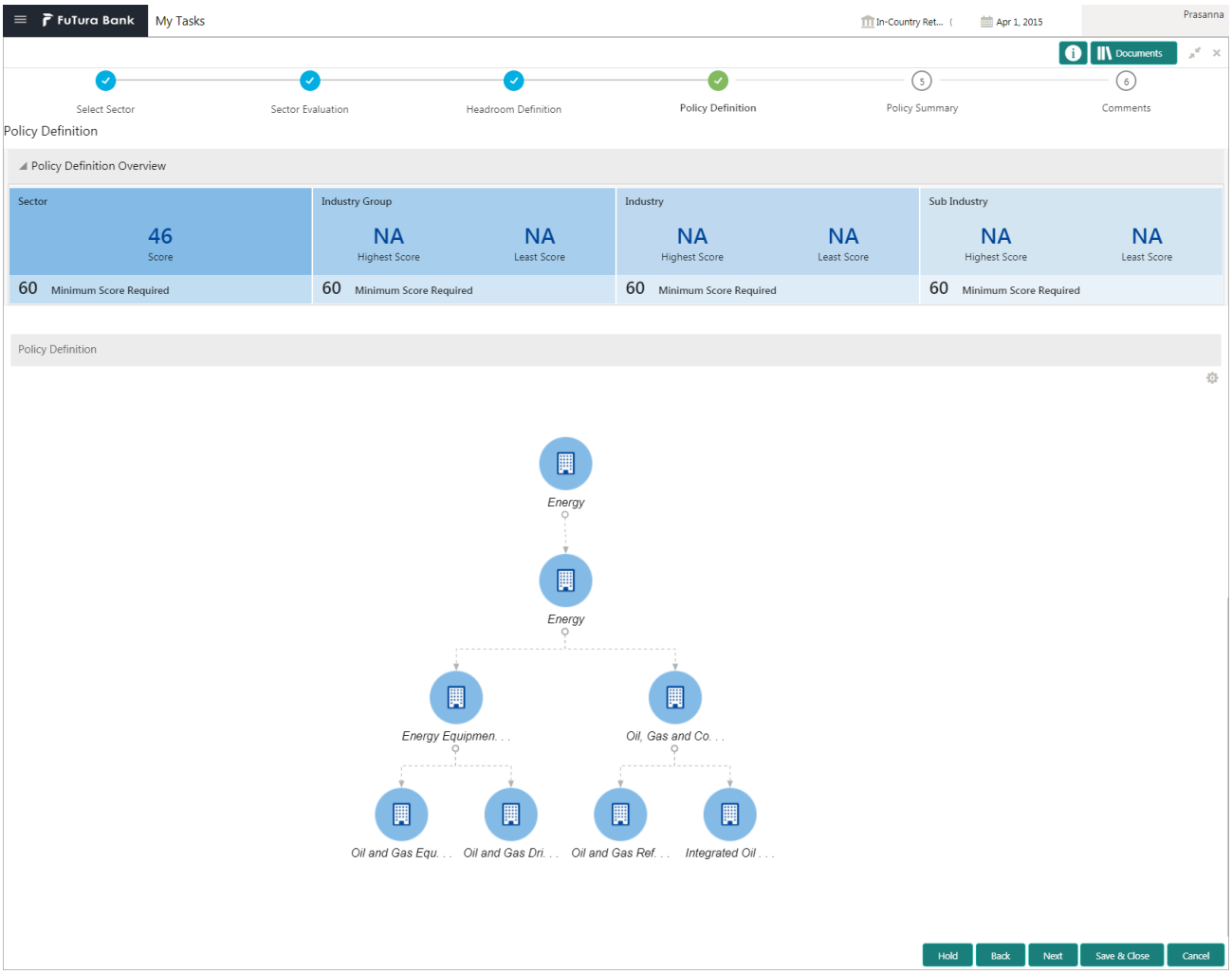
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.9.3Policy Definition

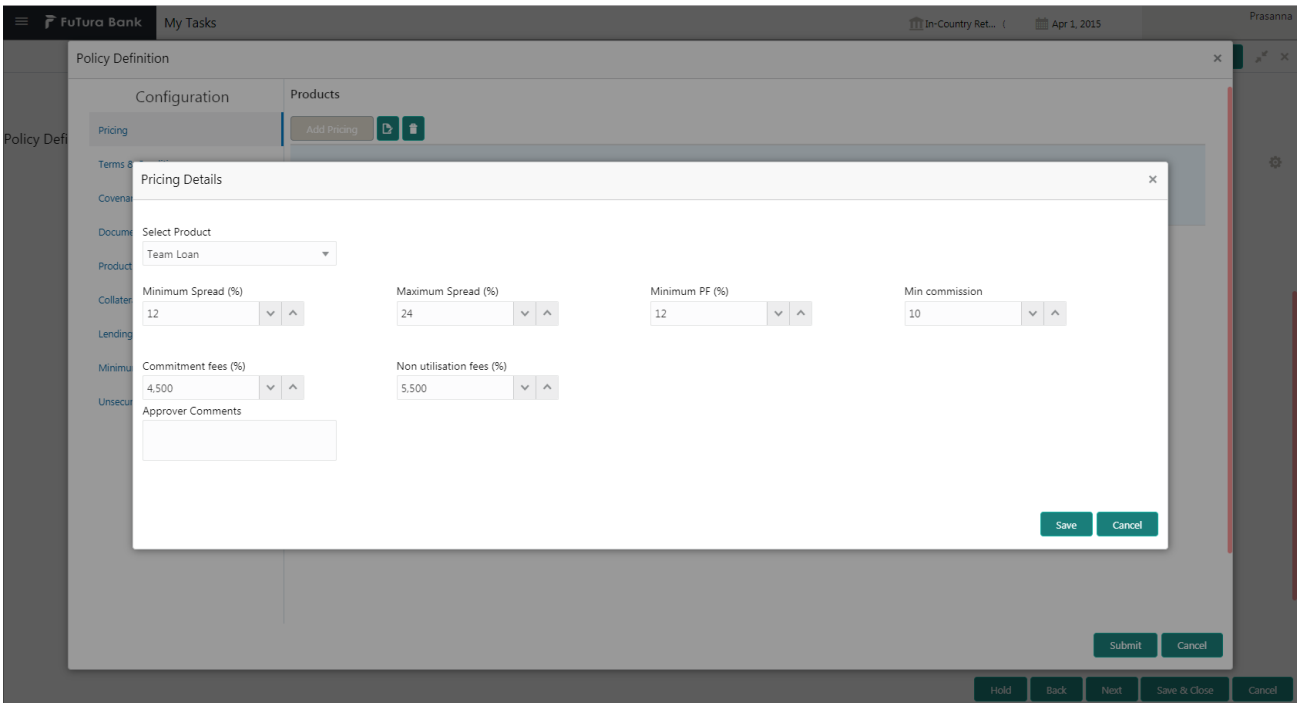


The screen gets loaded by default with the selected sector, industry group, industries and Sub-industries in a hierarchical way

On right-click against each of the entity in the tree structure, option will be provided and pressing the policy definition screen will get loaded.

Left side of the screen provides various dimensions against which the policy is to be defined. On selecting the dimensions, the corresponding screen pertaining to those dimension will be displayed

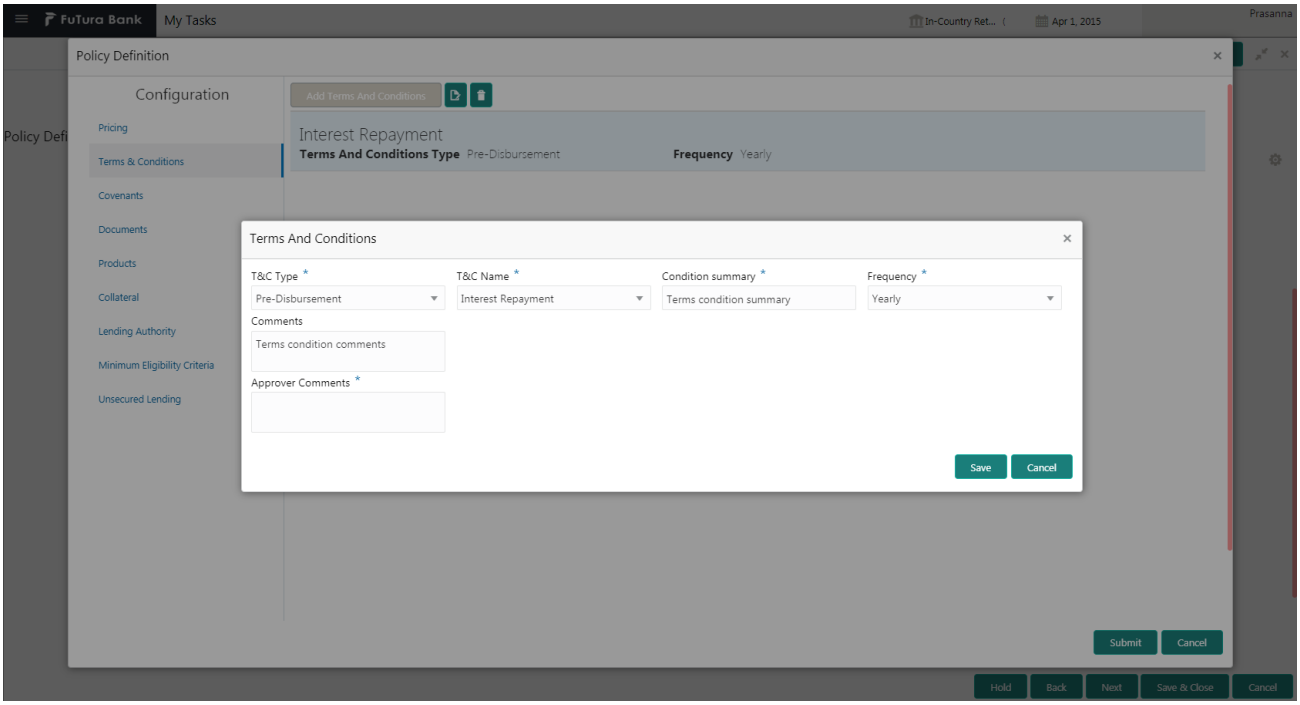
2.9.3.1 Pricing



On selecting Pricing from the left pane, above screen will be displayed.

Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	User Input Field. Enter the Commitment Fees in percentage.
Non-Utilization Fees	User Input Field. Enter the Non-Utilization Fees in percentage.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

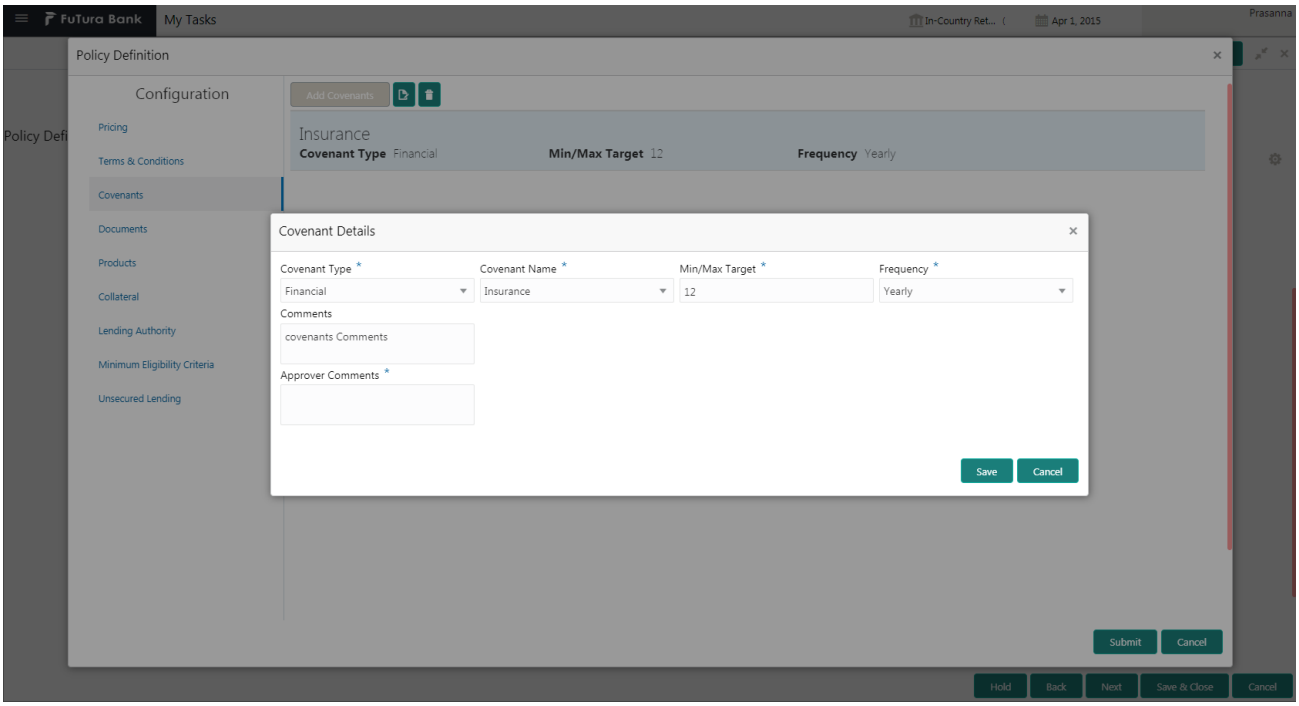
2.9.3.2 Terms & Conditions



On selecting Terms & Conditions from the left pane, above screen will be displayed.

Field Name	Description
Terms & Condition Type	User Select Field. Select a Terms and Conditions type to define terms and conditions details
Terms & Conditions Name	User Select Field. Select a Terms and Conditions name to define terms and conditions details
Condition Summary	User Input Field. Enter the Condition Summary
Frequency	User Select Field. Select a Frequency to define terms and conditions frequency details
Comments	User Input Field. Enter the Comments
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

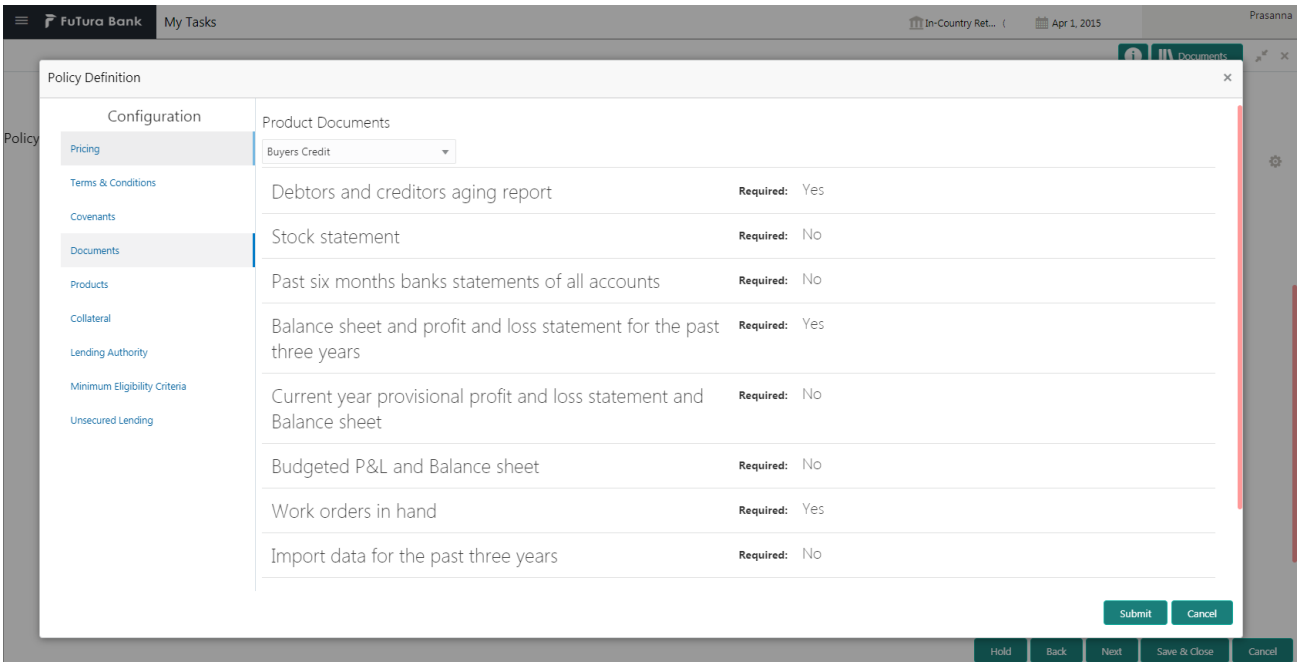
2.9.3.3 Covenants



On selecting Covenants from the left pane, above screen will be displayed.

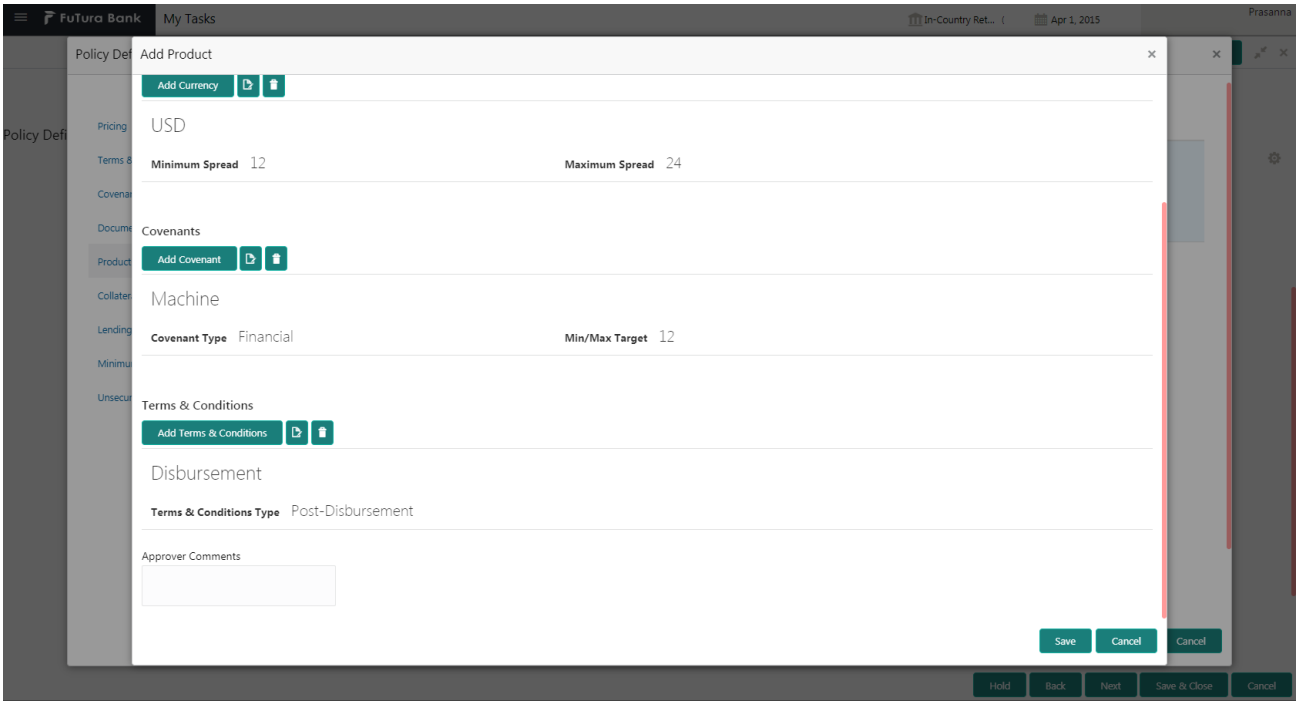
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency to define covenant frequency details
Comments	User Input Field. Enter the Comments
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.9.3.4 Documents



On selecting Documents from the left pane, above screen will be displayed. This screen will show the list of documents and will show whether it's required or not.

2.9.3.5 Products

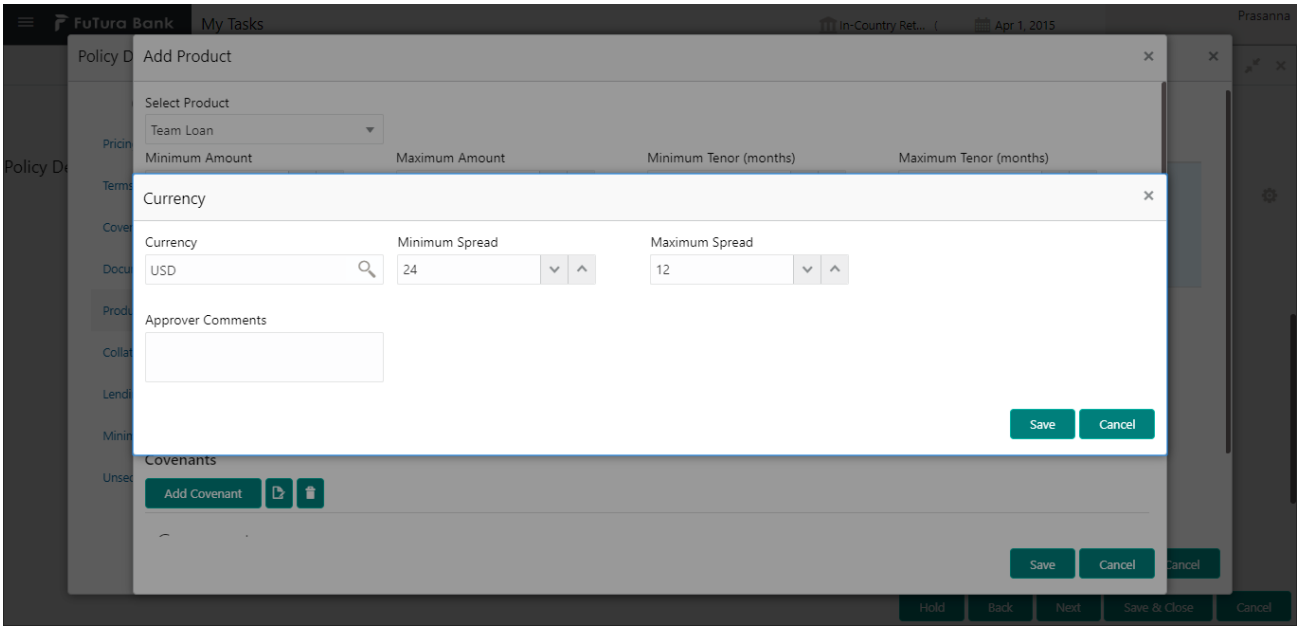


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description

Select Products	User Select Field. Select a Product type to define product details
Minimum Amount	User Input Field. Enter the Minimum Amount value
Maximum Amount	User Input Field. Enter the Maximum Amount value
Minimum Tenor (Months)	User Input Field. Enter the Minimum Tenor in months.
Maximum Tenor (Months)	User Input Field. Enter the Maximum Tenor in months.
Currency	List that will show the list of currencies added.
Covenants	List that will show the list of covenants added.
Terms & Conditions	List that will show the list of terms and conditions added.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

2.9.3.5.1 Currency

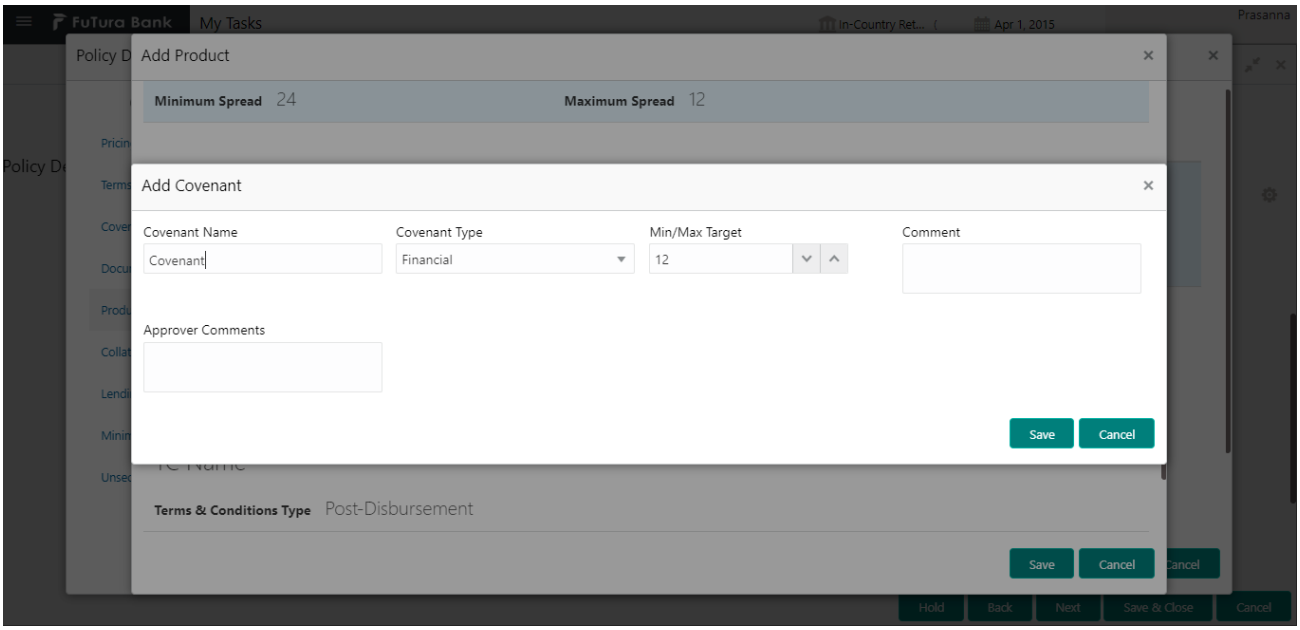


On clicking the currency button, above screen will be displayed.

Field Name	Description
Currency	User Select Field. Select a Currency to define currency details

Minimum Spread	User Input Field. Enter the Minimum Spread value
Maximum Spread	User Input Field. Enter the Maximum Spread value
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

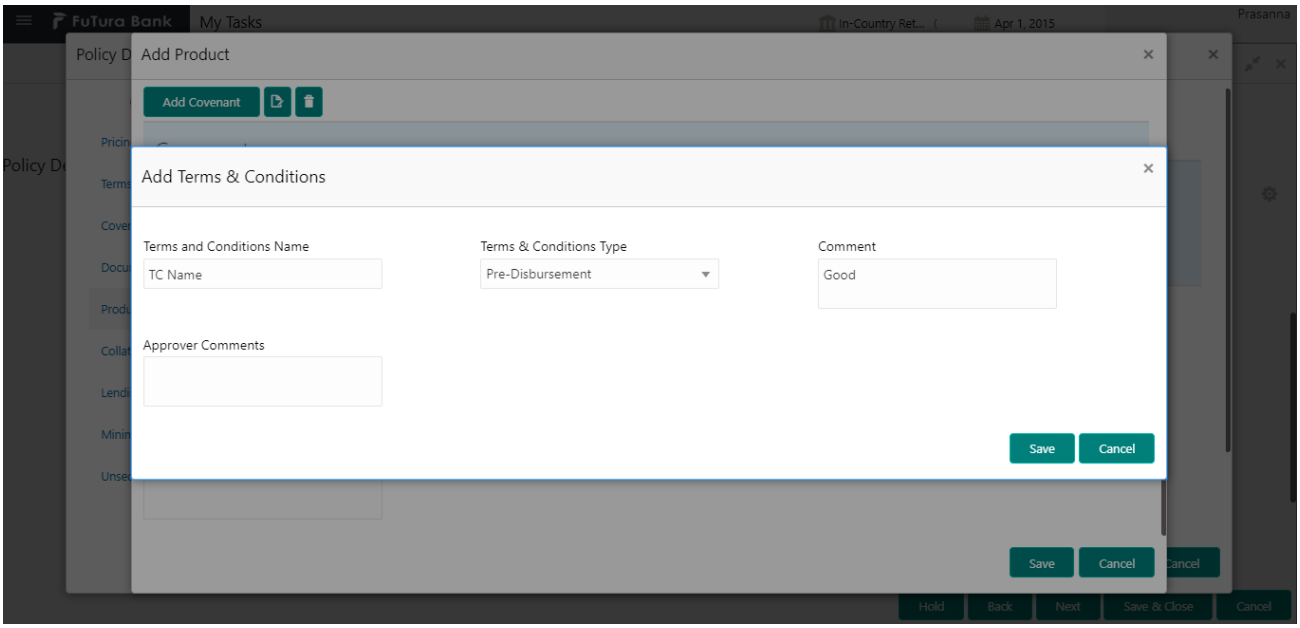
2.9.3.5.2 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen

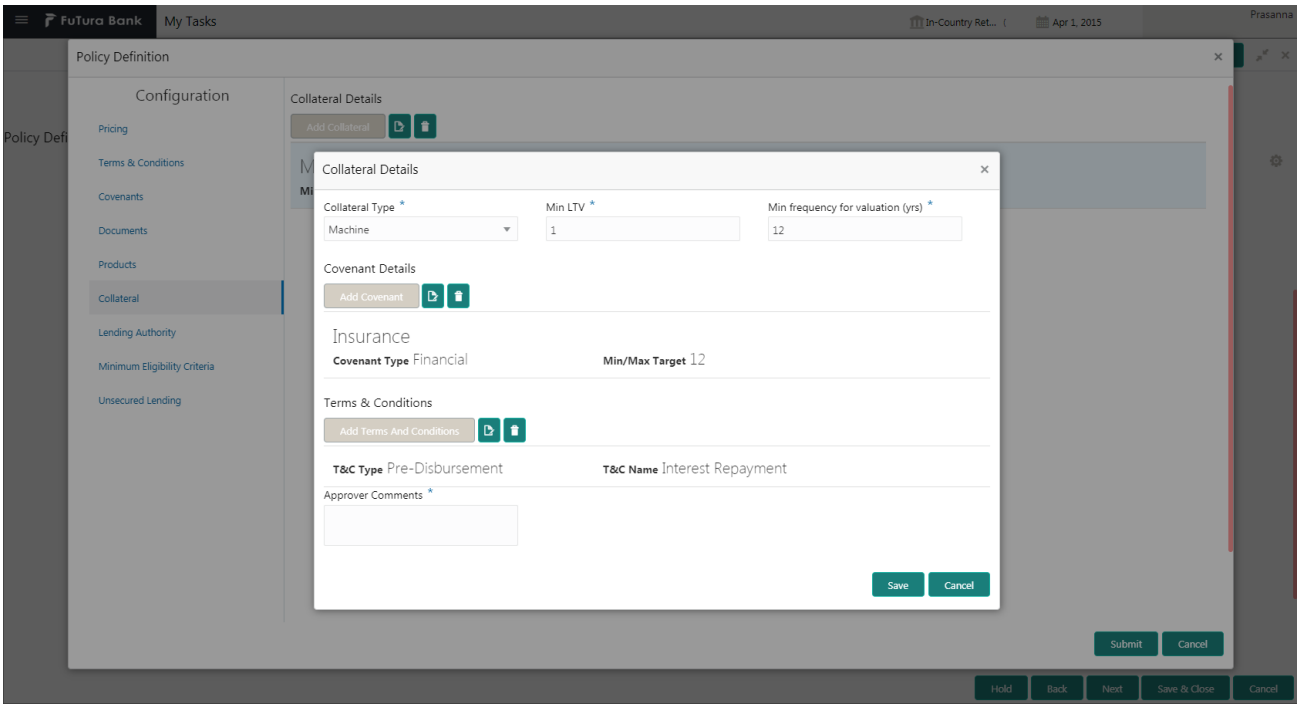
2.9.3.5.3 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Input Field. Enter the Terms and Conditions Name value.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

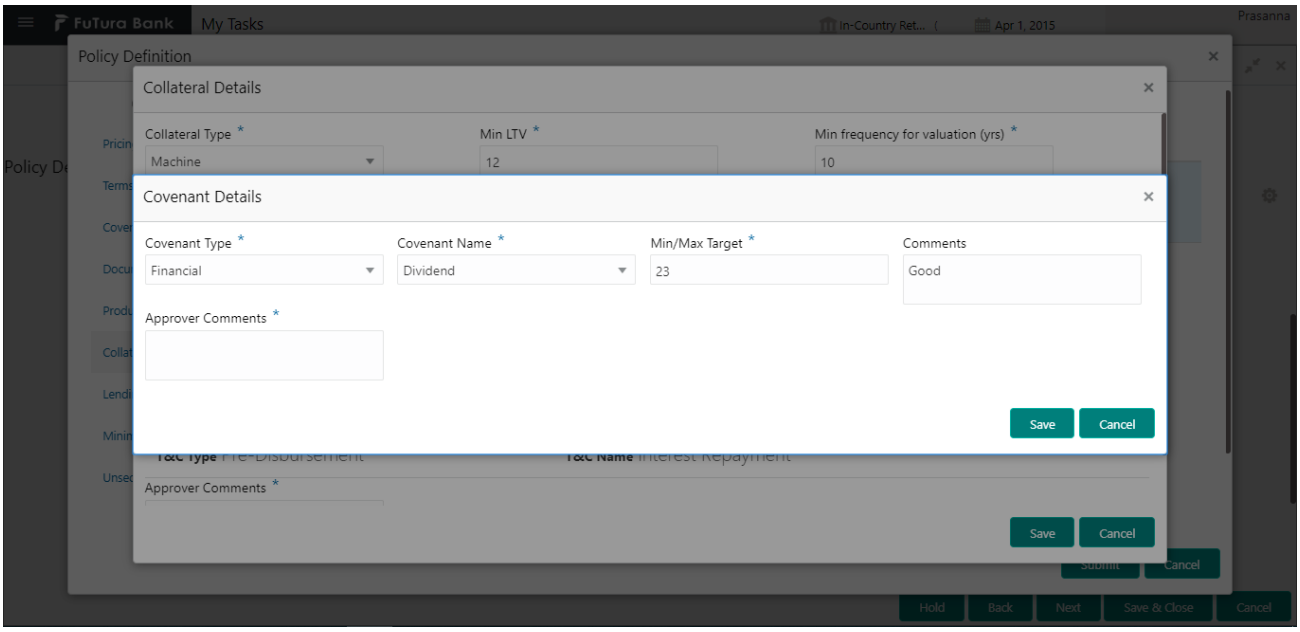
2.9.3.6 Collateral



On selecting Collaterals from the left pane, above screen will be displayed.

Field Name	Description
Collateral Type	User Select Field. Select a Collateral Type to define collateral details.
Min LTV	User Input Field. Enter the minimum LTV value.
Min frequency for valuation (yrs)	User Input Field. Enter Minimum frequency for valuation in years.
Covenant Details	List that will show the list of covenants added.
Terms and Conditions	List that will show the list of terms and conditions added.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

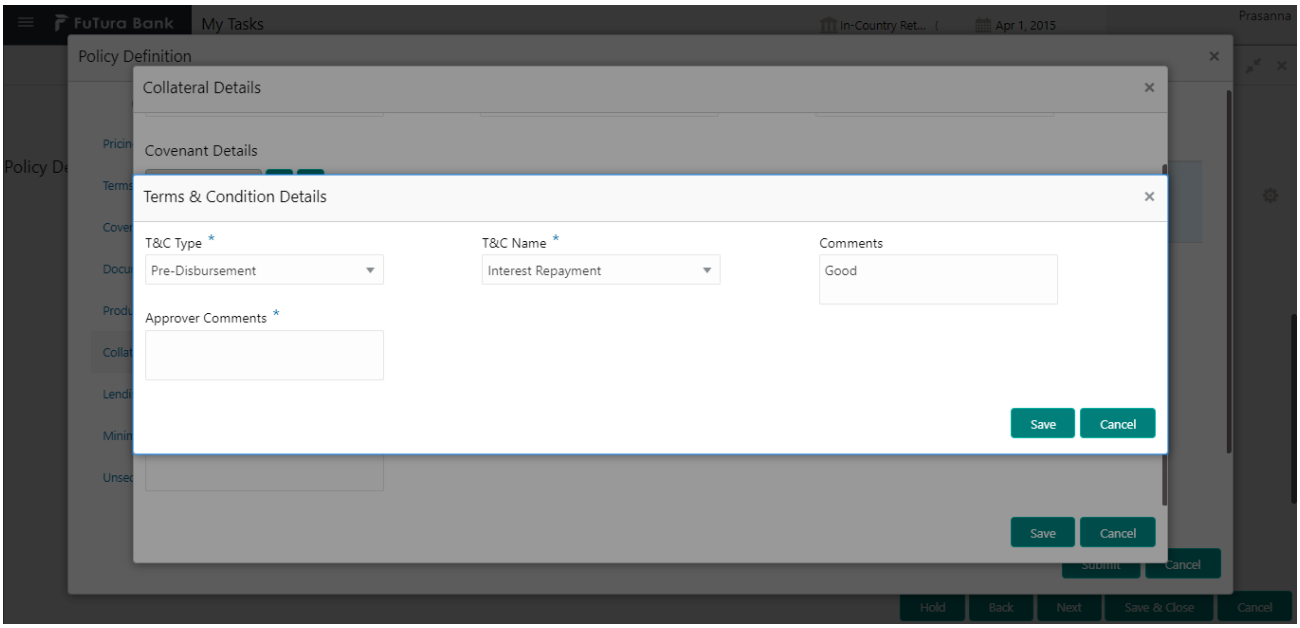
2.9.3.6.1 Covenants



On clicking the covenants button, above screen will be displayed.

Field Name	Description
Covenant Name	User Select Field. Select the Covenant Name to define covenant details.
Covenant Type	User Select Field. Select a Covenant Type to define covenant details.
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value.
Comments	User Input Field. Enter the comment value.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

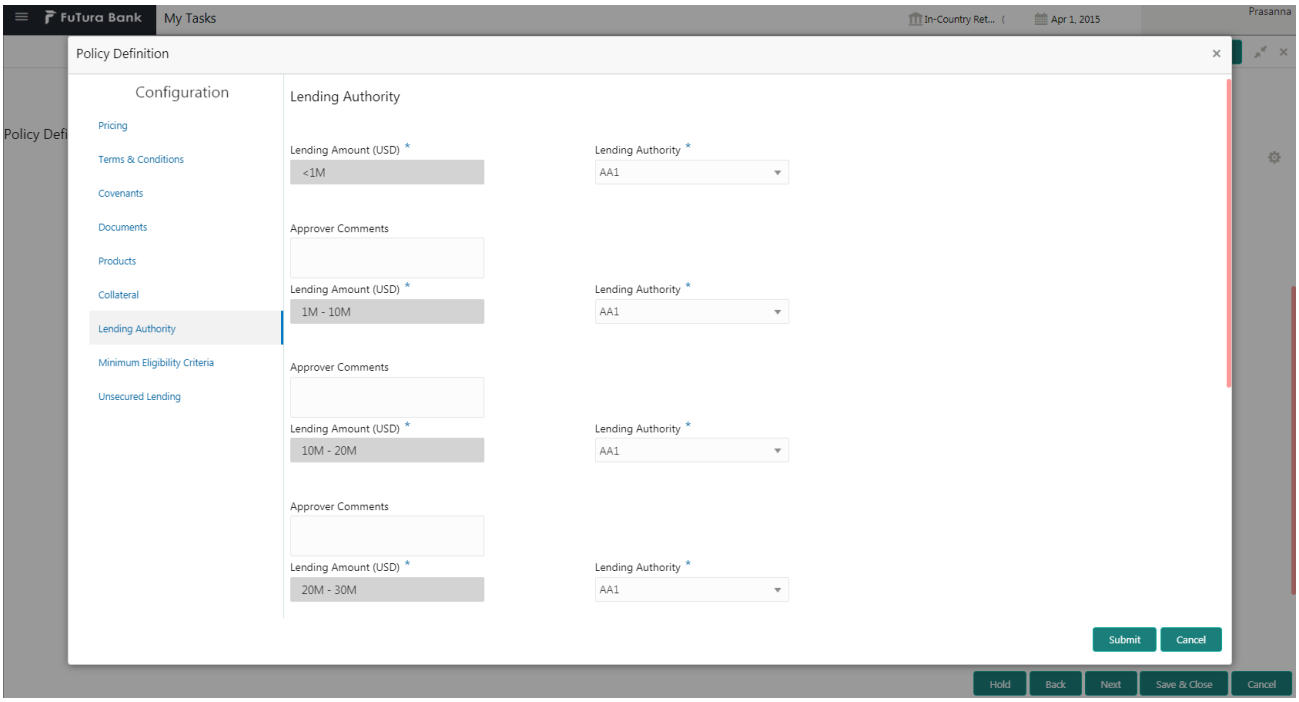
2.9.3.6.2 Terms & Conditions



On clicking the terms and conditions button, above screen will be displayed.

Field Name	Description
Terms and Conditions Name	User Select Field. Select a Terms and Conditions Name to define Terms and Conditions details.
Terms and Conditions Type	User Select Field. Select a Terms and Conditions Type to define Terms and Conditions details.
Comment	User Input Field. Enter the comment value.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.9.3.7 Lending Authority

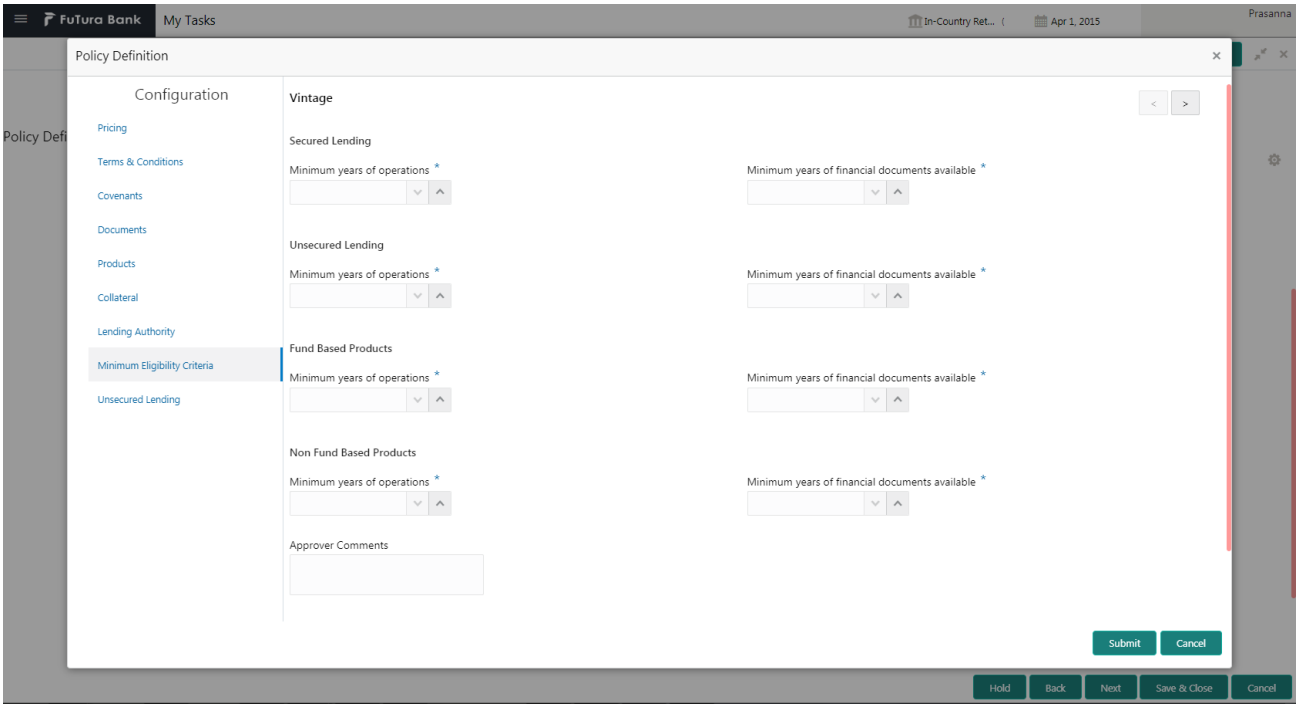


On selecting Lending Authority from the left pane, above screen will be displayed.

Field Name	Description
Lending Amount (USD)	Read-only field. This field will show the Lending Amount value.
Lending Authority	User Select Field. Select a Lending Authority value to define lending authority details.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

2.9.3.8 Minimum Eligibility Criteria

2.9.3.8.1 Vintage



On selecting Minimum Eligibility Criteria from the left pane, above screen will be displayed. Here we will capture the Business Head Comments.

Field Name	Description
Approver Comments	User Input Field. Enter the Approver Comments.

2.9.3.8.1.1 Secured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.9.3.8.1.2 Unsecured Lending

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.

Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

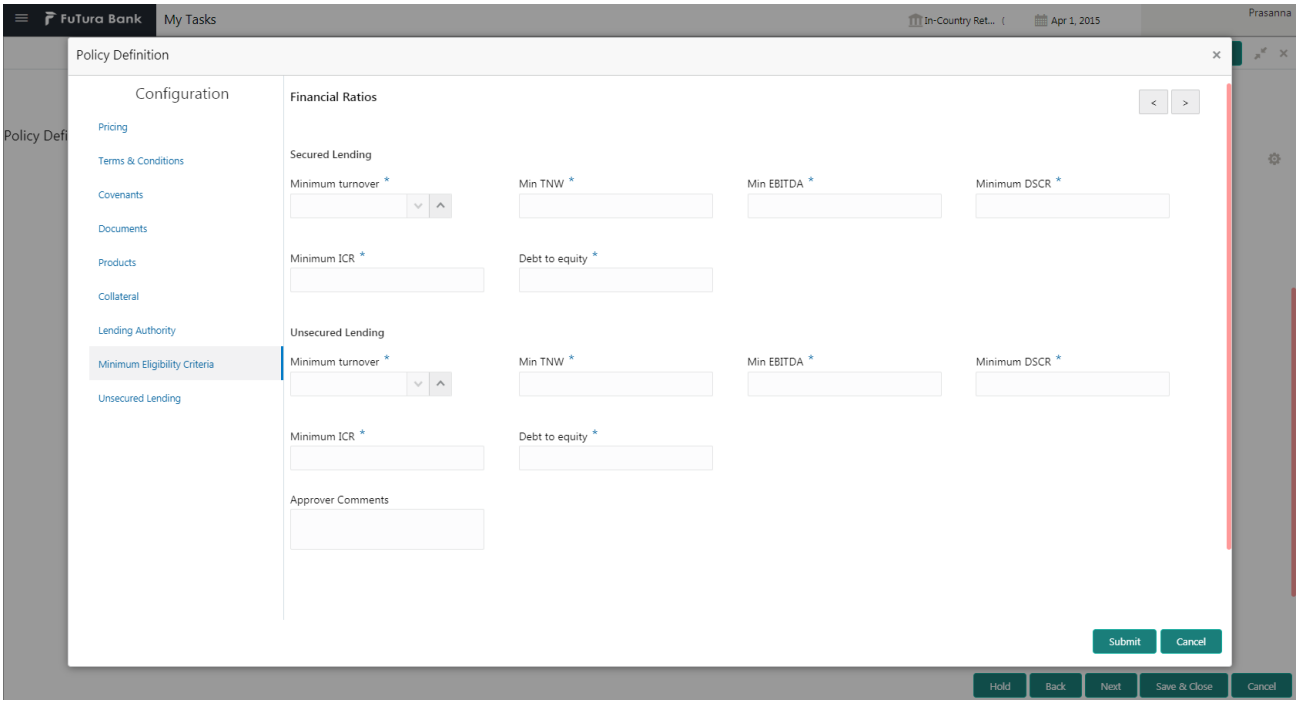
2.9.3.8.1.3 Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.9.3.8.1.4 Non Fund Based Products

Field Name	Description
Minimum Years of Operations	User Input Field. Enter the minimum years of operations value.
Minimum Years of Financial Documents Available	User Input Field. Enter the minimum years of financial documents available value.

2.9.3.8.2 Financial Ratios



On clicking the next button at top of the screen, above screen will be displayed.

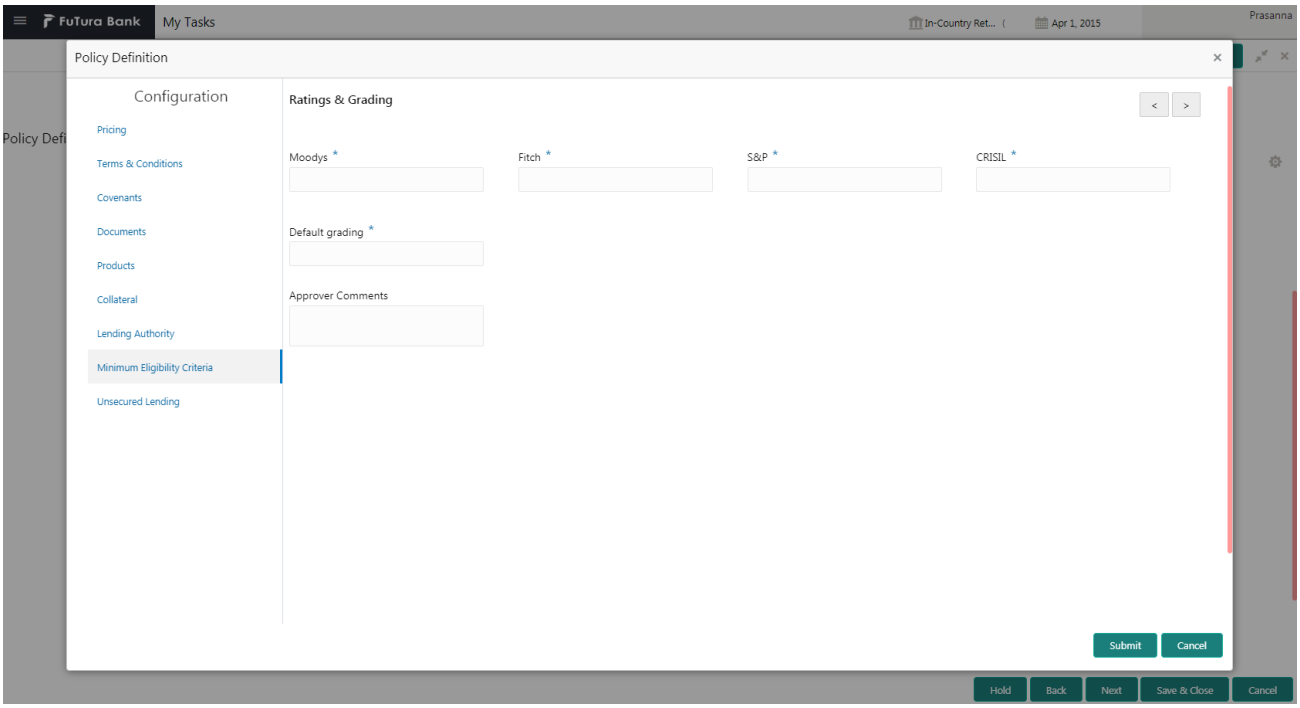
2.9.3.8.2.1 Secured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

2.9.3.8.2.2 Unsecured Lending

Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.
Minimum EBITDA	User Input Field. Enter the minimum EBITDA value.
Minimum SDCR	User Input Field. Enter the minimum SDCR value.
Minimum ICR	User Input Field. Enter the minimum ICR value.
Debt To Equity	User Input Field. Enter the minimum debt to equity value.

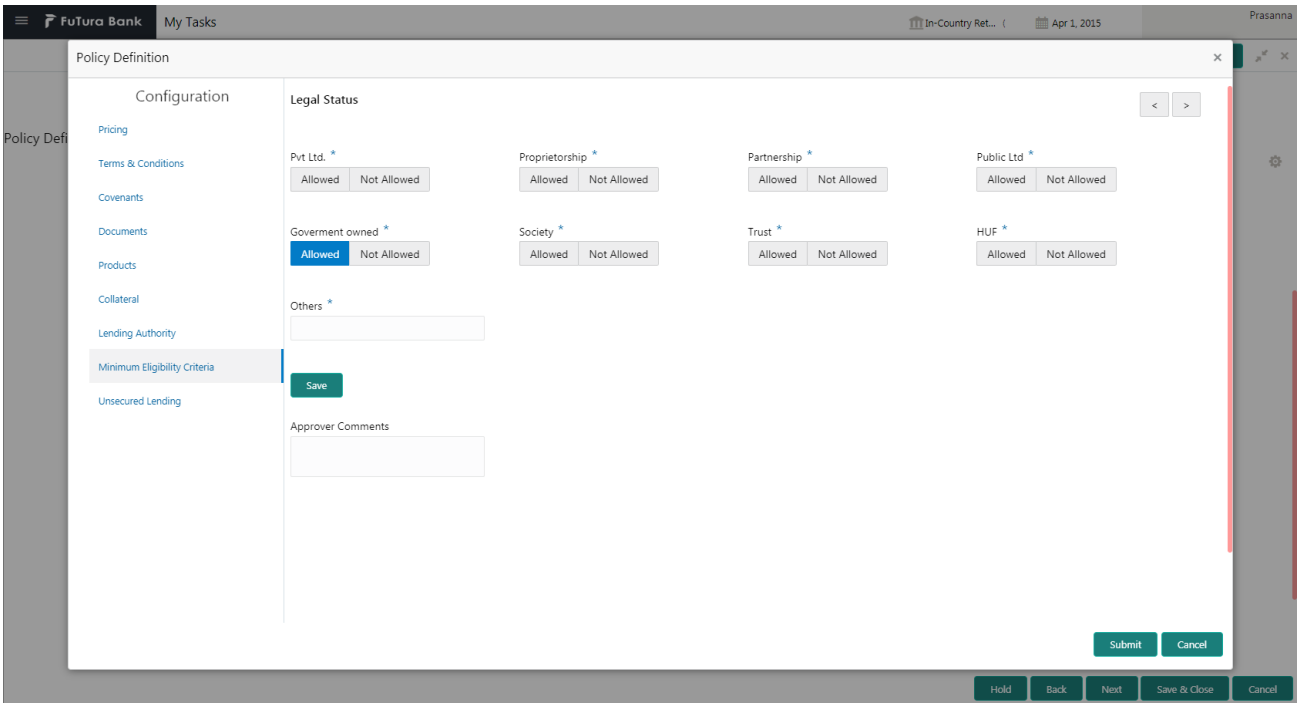
2.9.3.8.3 Ratings & Grading



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating value for Default Grading.

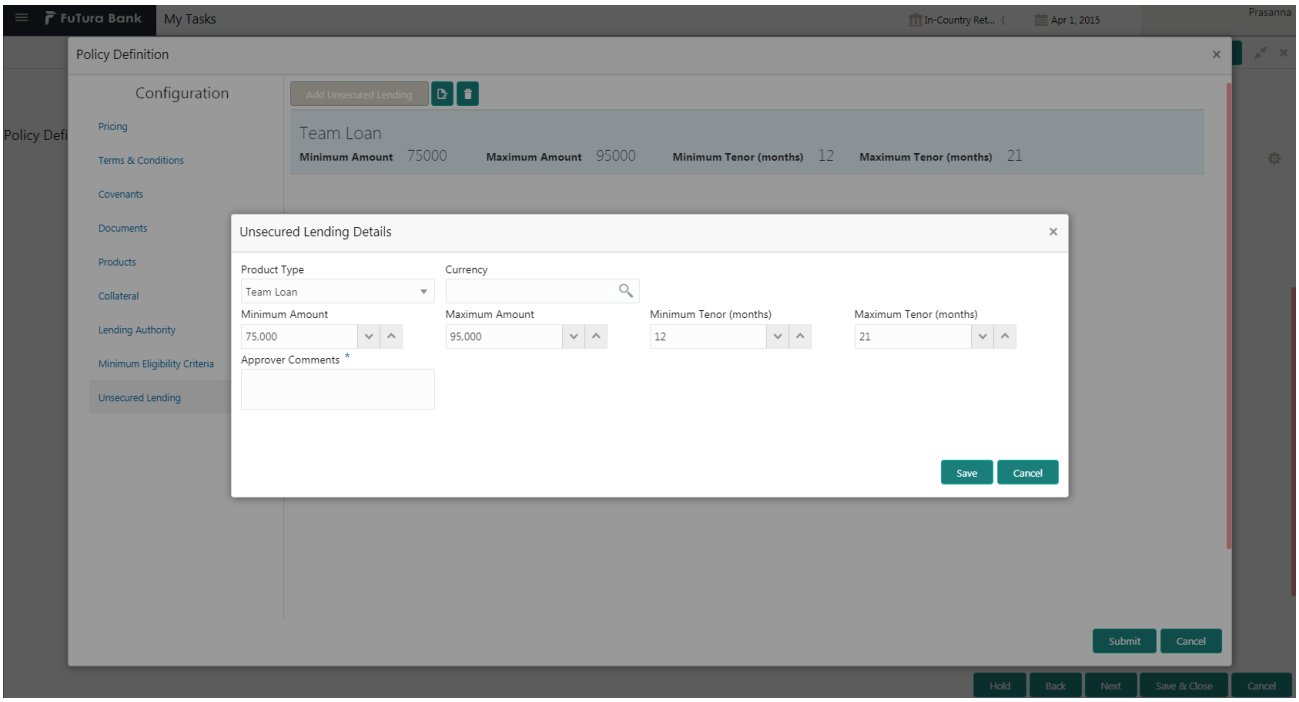
2.9.3.8.4 Legal Status



On clicking the next button at top of the screen, above screen will be displayed.

Field Name	Description
Pvt LTD	Toggle Button Field. Select the Pvt LTD value to define Legal status definition.
Proprietorship	Toggle Button Field. Select the Proprietorship value to define Legal status definition
Partnership	Toggle Button Field. Select the Partnership value to define Legal status definition
Public LTD	Toggle Button Field. Select the Public LTD value to define Legal status definition
Government Owned	Toggle Button Field. Select the Government Owned value to define Legal status definition
Society	Toggle Button Field. Select the Society value to define Legal status definition
Trust	Toggle Button Field. Select the Trust value to define Legal status definition
HUF	Toggle Button Field. Select the HUF value to define Legal status definition

2.9.3.9 Unsecured Lending



On selecting Unsecured Lending from the left pane, above screen will be displayed.

Field Name	Description
Product Type	User Select Field. Select a product type to define unsecured lending details.
Currency	User Select Field. Select a currency type to define unsecured lending details.
Maximum Amount	User Input Field. Enter the Maximum Amount value.
Minimum Amount	User Input Field. Enter the Minimum Amount value.
Minimum Tenor (months)	User Input Field. Enter the Minimum Tenor value in months.
Maximum Tenor (months)	User Input Field. Enter the Maximum Tenor value in months.
Approver Comments	User Input Field. Enter the Approver Comments.
Save Button	On Pressing the Save Button the data in the screen will get saved.
Cancel Button	On Pressing the Cancel Button the data enter in the screen will not be saved and the screen will get navigated to the previous screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

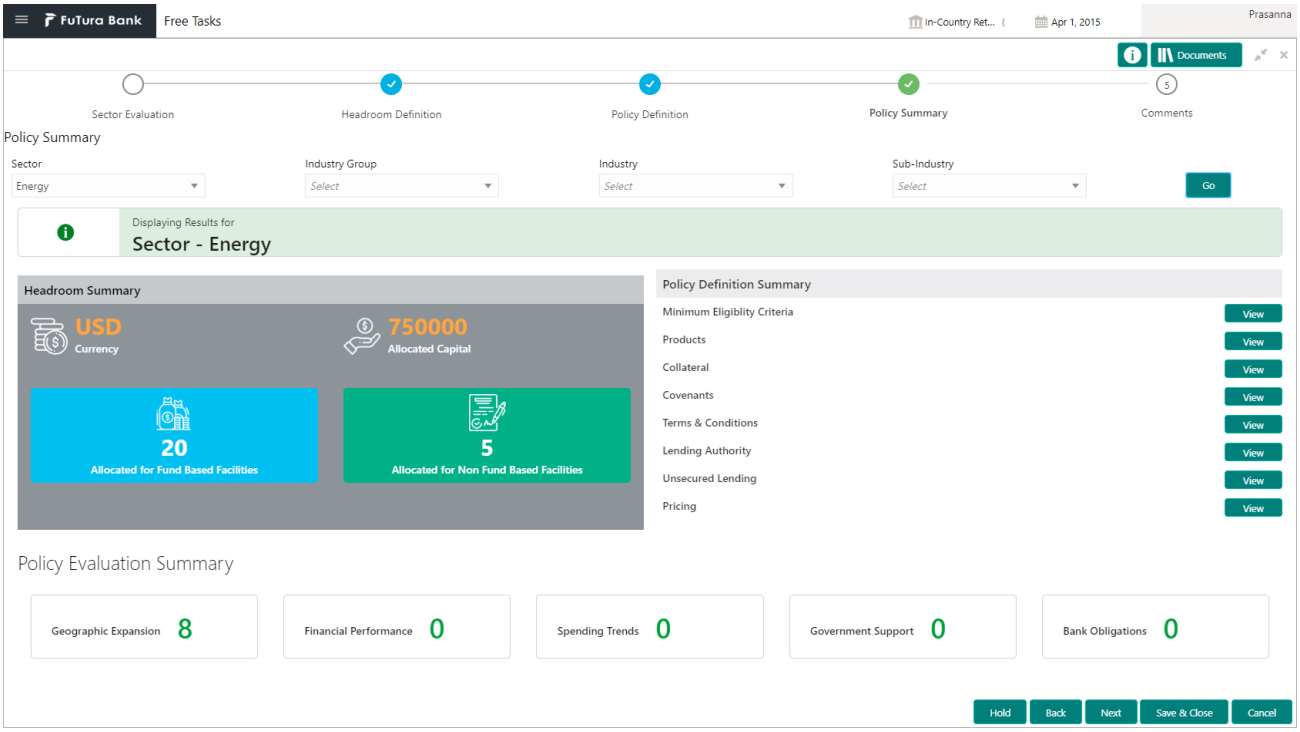
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.9.4 Policy Summary



On selecting the sector, industry group, industry and sub-industry appropriate summary details will get populated in the screen.

Action Buttons on the footer

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

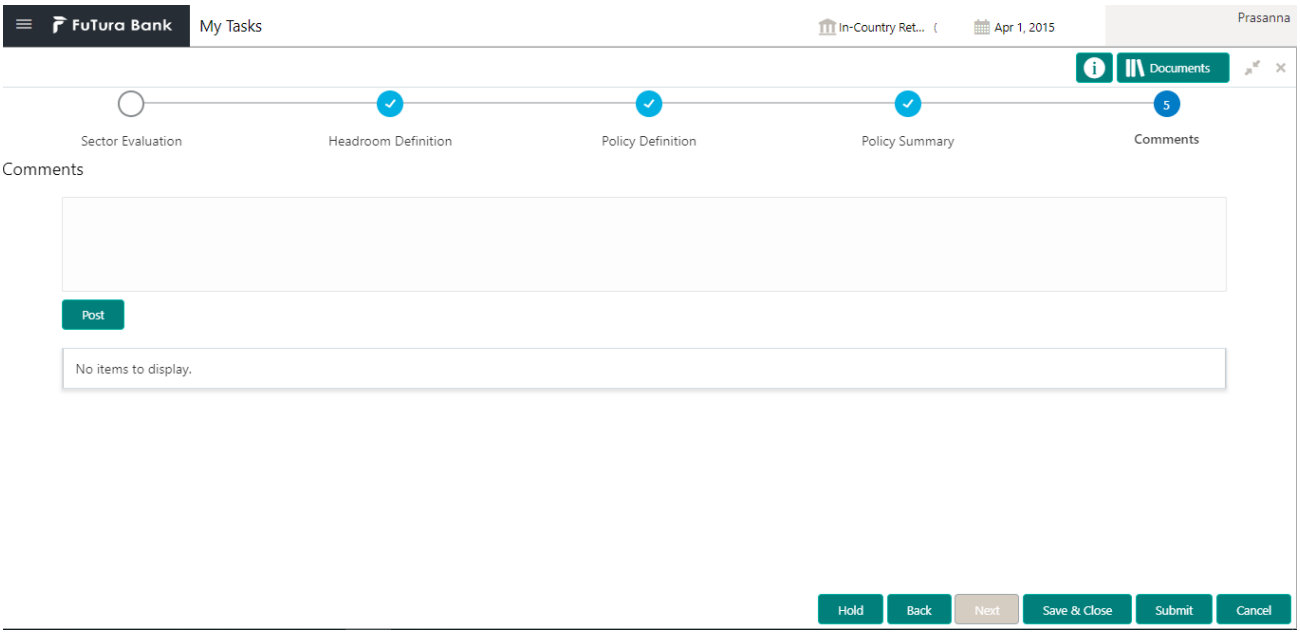
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.9.5 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages.

Action Buttons

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

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

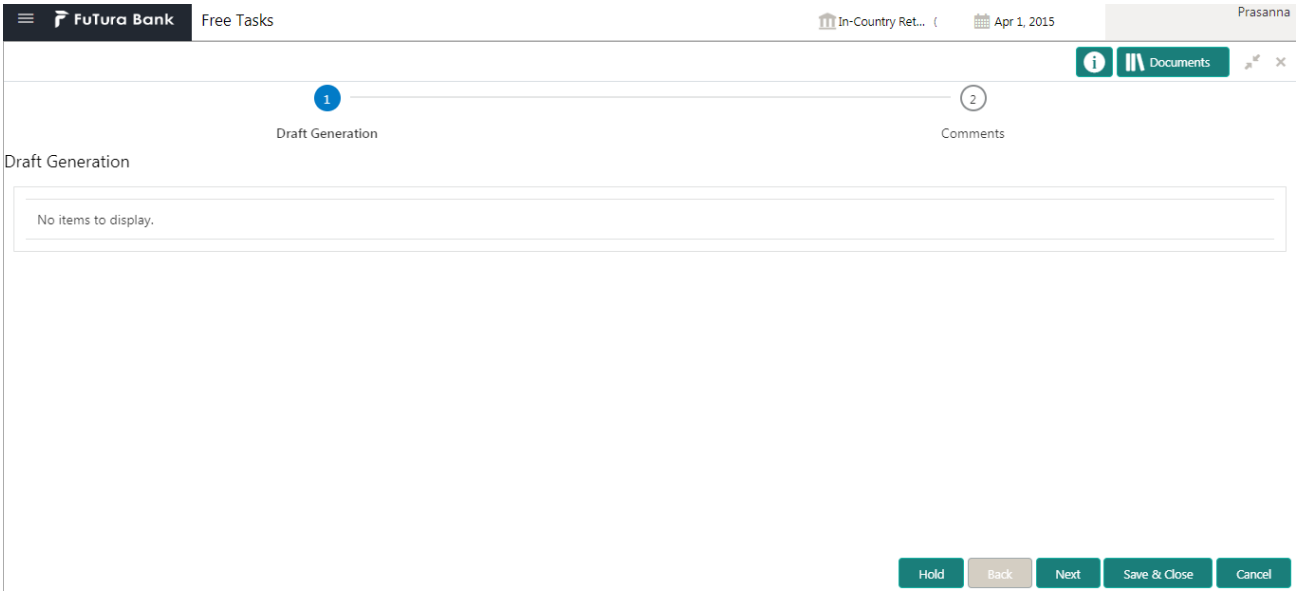
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.10 Policy Draft Generation

Once Policy get Approved, the task moves to Draft Generation stage.



Action Buttons

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

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, the task will be submitted.

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

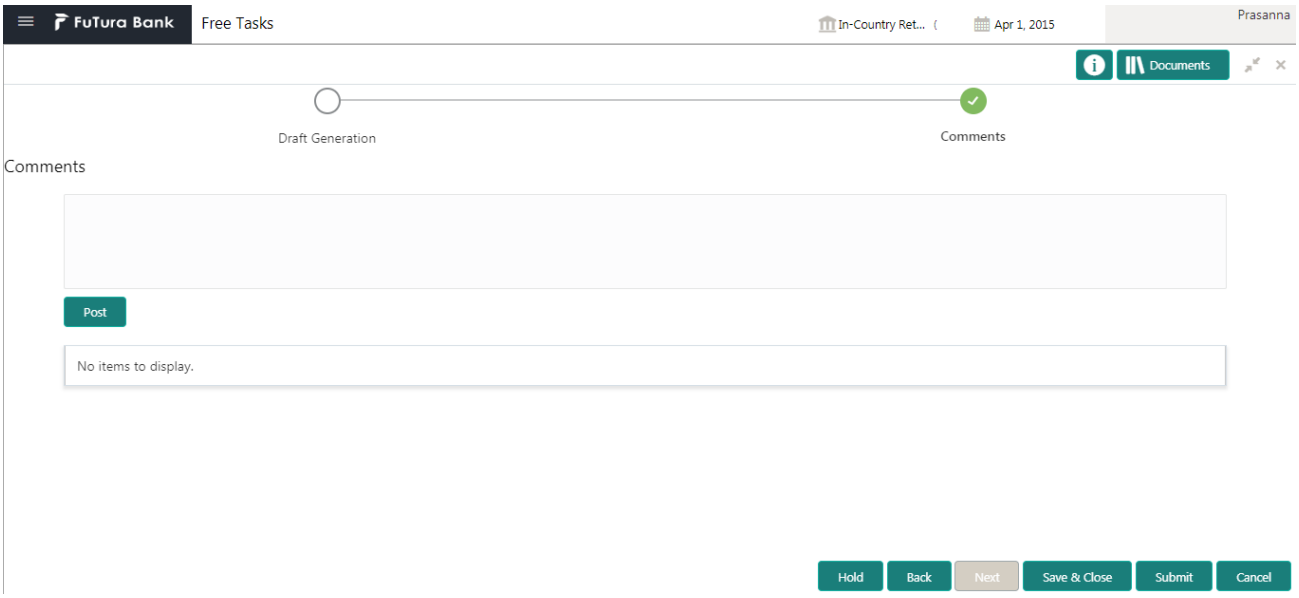
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.10.1 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

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

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, the task will be submitted.

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

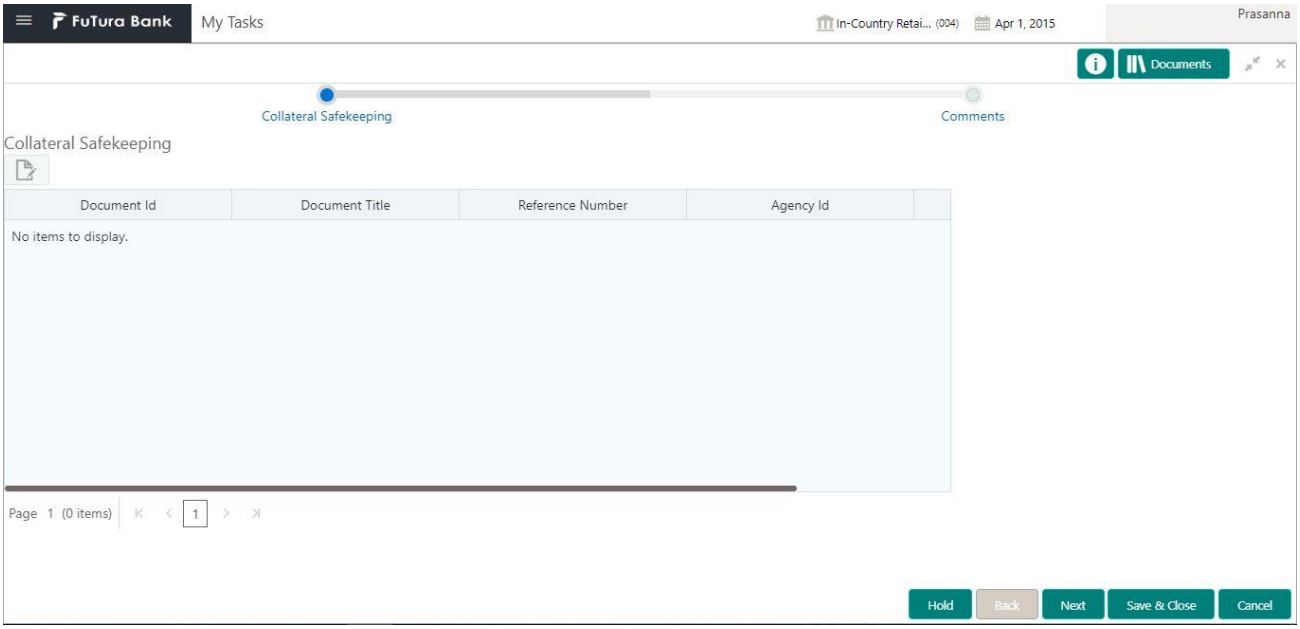
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

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

2.11 Policy Document Safekeeping

Once the Draft Generation stage is completed, the user will send the collateral documents for safekeeping. The user will be able to select the list of document to be sent for External Safekeeping and list of document to be sent for Internal Safekeeping along with the details of the safe.



Field Name	Description
Document Id	Displays the document ID.
Document Title	Displays the Document Title.
Safekeeping Date	Displays the Date on which the document is sent for safekeeping
Safekeeping Location	Displays the Safekeeping Location
Shelf Number	Displays the Shelf Number
Drawer Number	Displays the Drawer Number
Key Number	Displays the Key Number

Action Buttons

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

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, the task will be submitted.

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

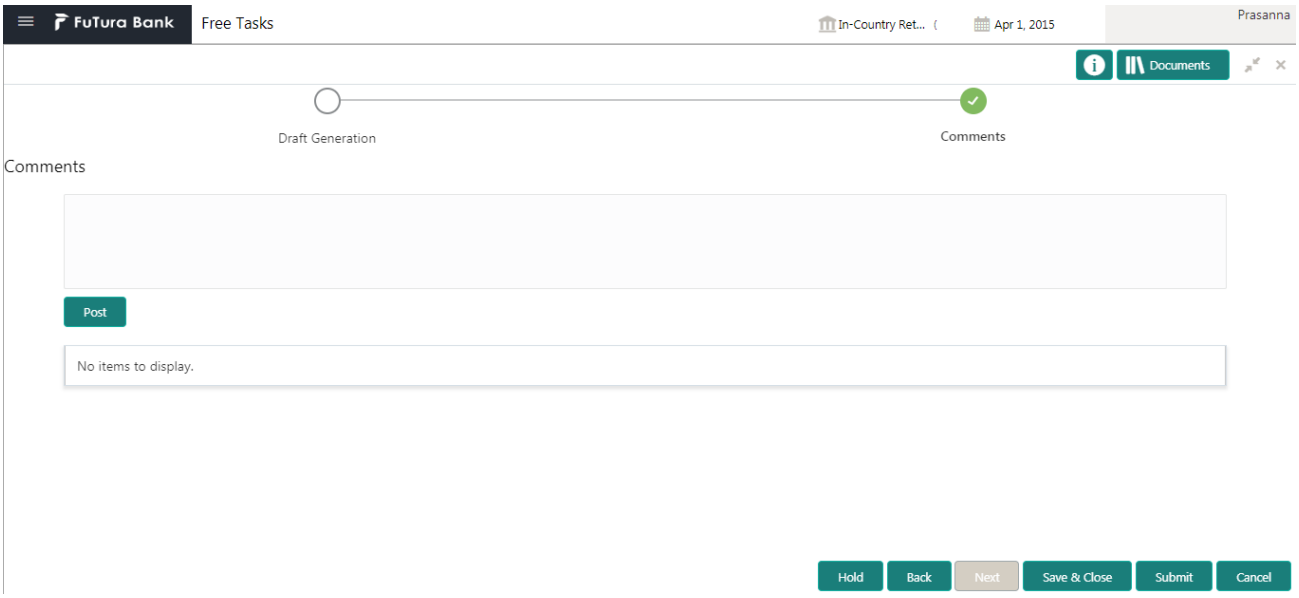
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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

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

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

2.11.1 Comments



Field Name	Description
Comments	Capture the user comments. This will be visible in all the stages

Action Buttons

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

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, the task will be submitted.

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

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

Hold – On Click of Hold, the captured details will be saved and the task status will be suspended and will be available in the Hold queue. This option is used, if there are any pending information to be captured.

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

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

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

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

3. Reference and Feedback

3.1 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 at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

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