

Policy Definition User Guide

Oracle Banking Credit Facilities Process Management

Release 14.3.0.0.0

Part No. F18720-01

May 2019

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

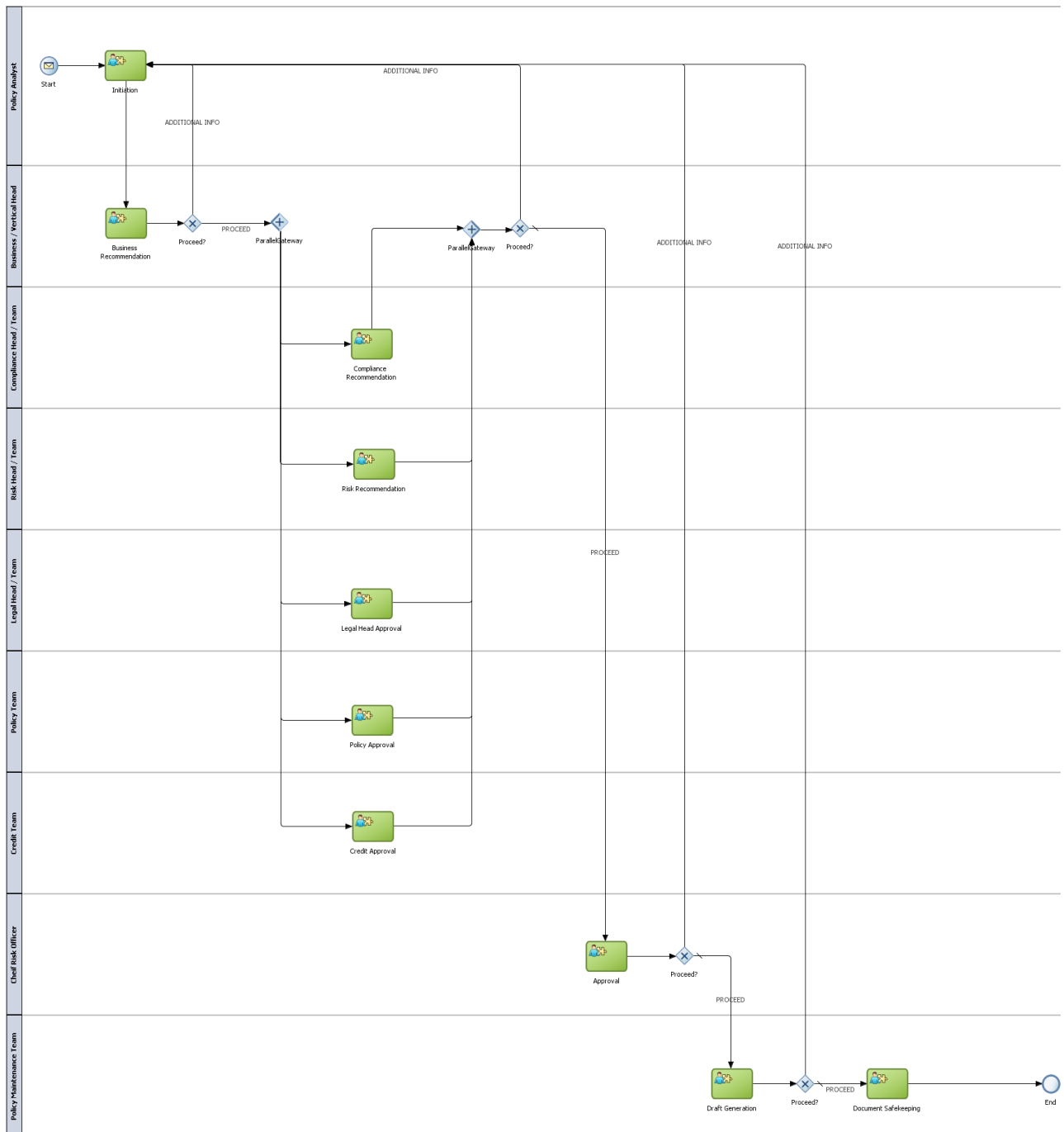
- Stand-alone system agnostic to back office application
- Requires very little change to bank's existing core systems
- Faster time to market
- Highly configurable based on corporate specific needs
- Flexibility in modifying processes
- Roll Based Dashboards
- 360 Degree view of Collaterals

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 overall 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

2.2.1 Sector 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 description 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 sub-industry 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

FuTura Bank My Tasks In-Country Ret... Apr 1, 2015 Prasanna

1 2 3 4 5 6

Select Sector Sector Evaluation Headroom Definition Policy Definition Policy Summary Comments

Sector Evaluation

Policy Definition Overview

Sector	Industry Group		Industry		Sub Industry	
NA Score	NA Highest Score	NA Least Score	NA Highest Score	NA Least Score	NA Highest Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required		60 Minimum Score Required		60 Minimum Score Required	

Sector Evaluation

Hold Back Next Save & Close Cancel

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.

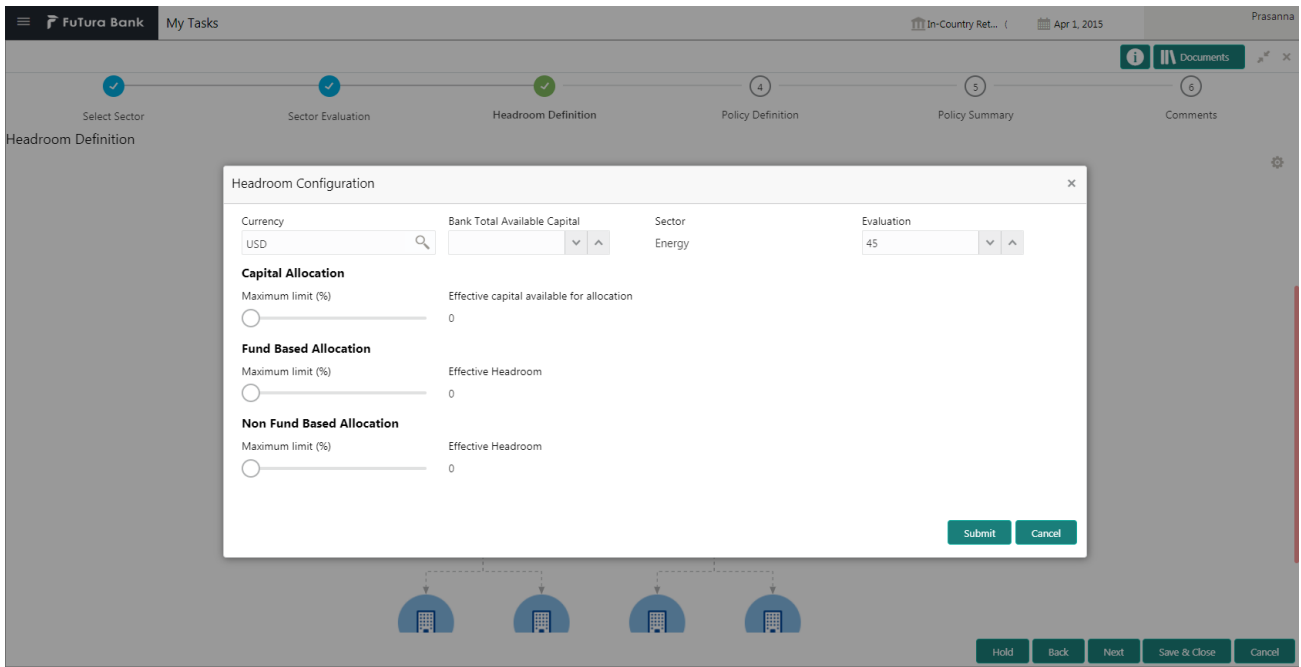
2.2.3 Headroom Definition

The screenshot displays the 'Headroom Definition' screen in the Futura Bank application. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main area shows a hierarchical tree structure of entities, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into four sub-entities: 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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

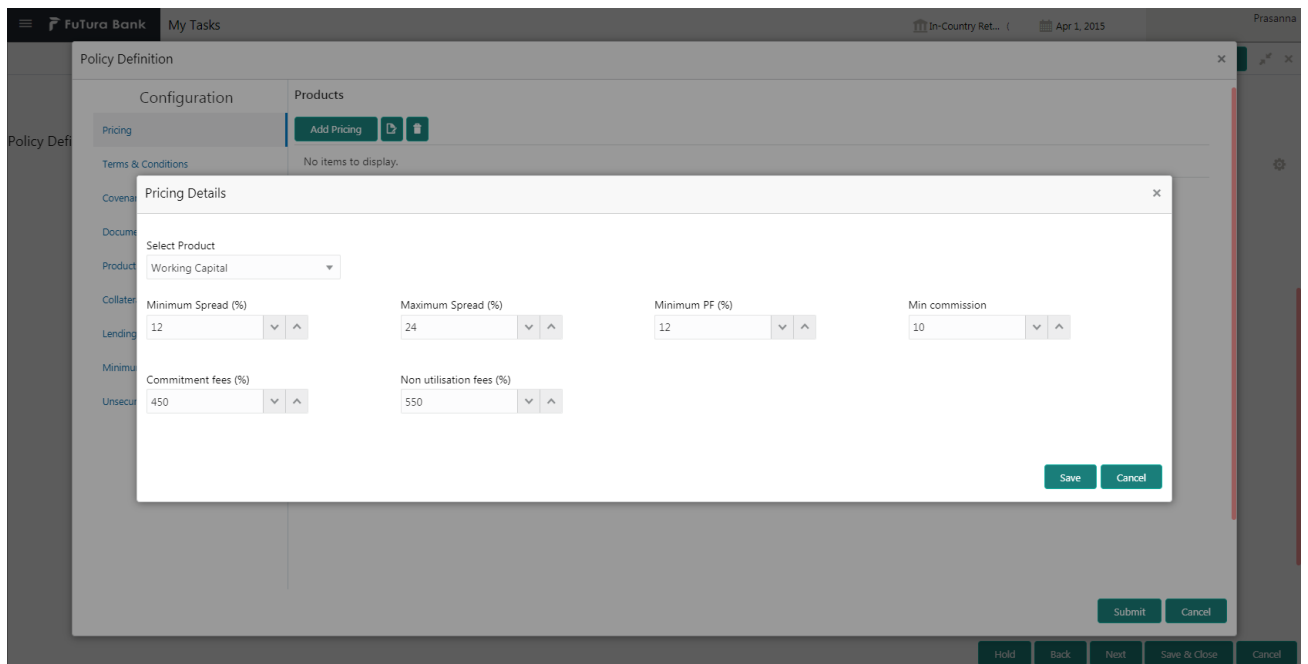
The screenshot shows the 'Policy Definition' screen in the Futura Bank system. At the top, there's a navigation bar with 'Futura Bank' and 'My Tasks'. A progress bar indicates the current step is 'Policy Definition' (step 4 of 6). Below the progress bar, a 'Policy Definition Overview' table shows scores for Sector (46), Industry Group (NA), Industry (NA), and Sub Industry (NA), all with a '60 Minimum Score Required'. The main area displays a hierarchical tree structure of industry categories: Energy, Energy Equipmen..., Oil, Gas and Co..., Oil and Gas Equ..., Oil and Gas Dri..., Oil and Gas Ref..., and Integrated Oil....

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

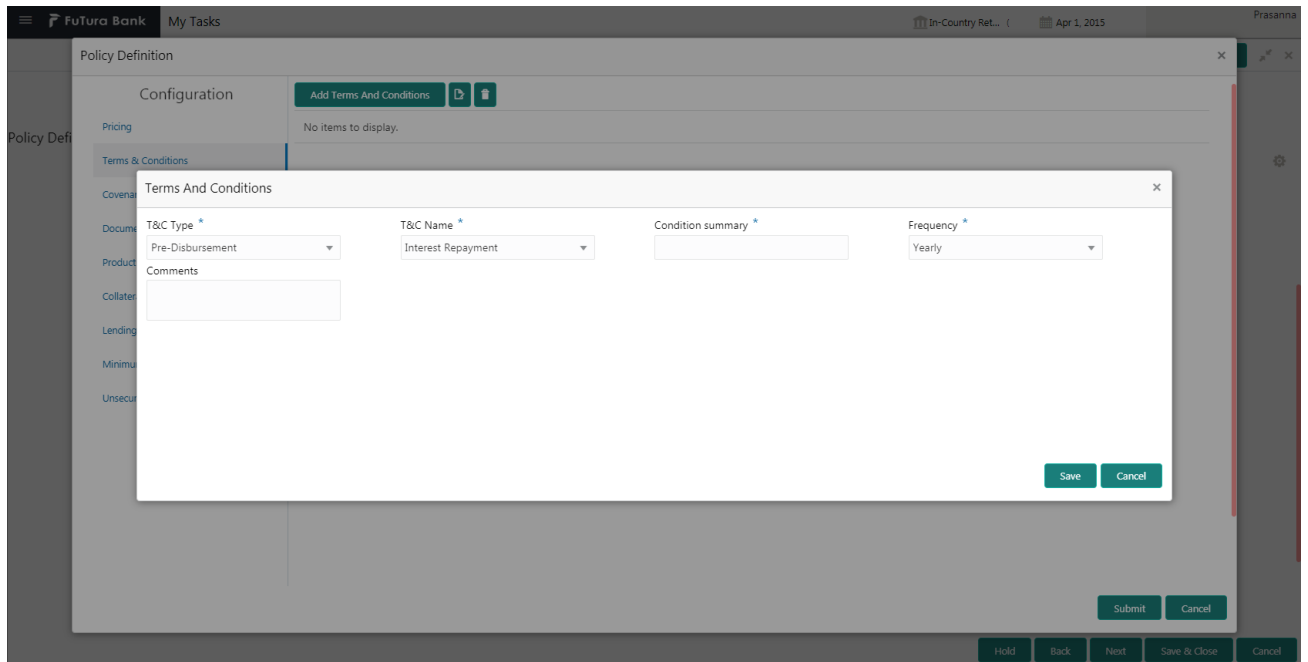
2.2.4.1 Pricing



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

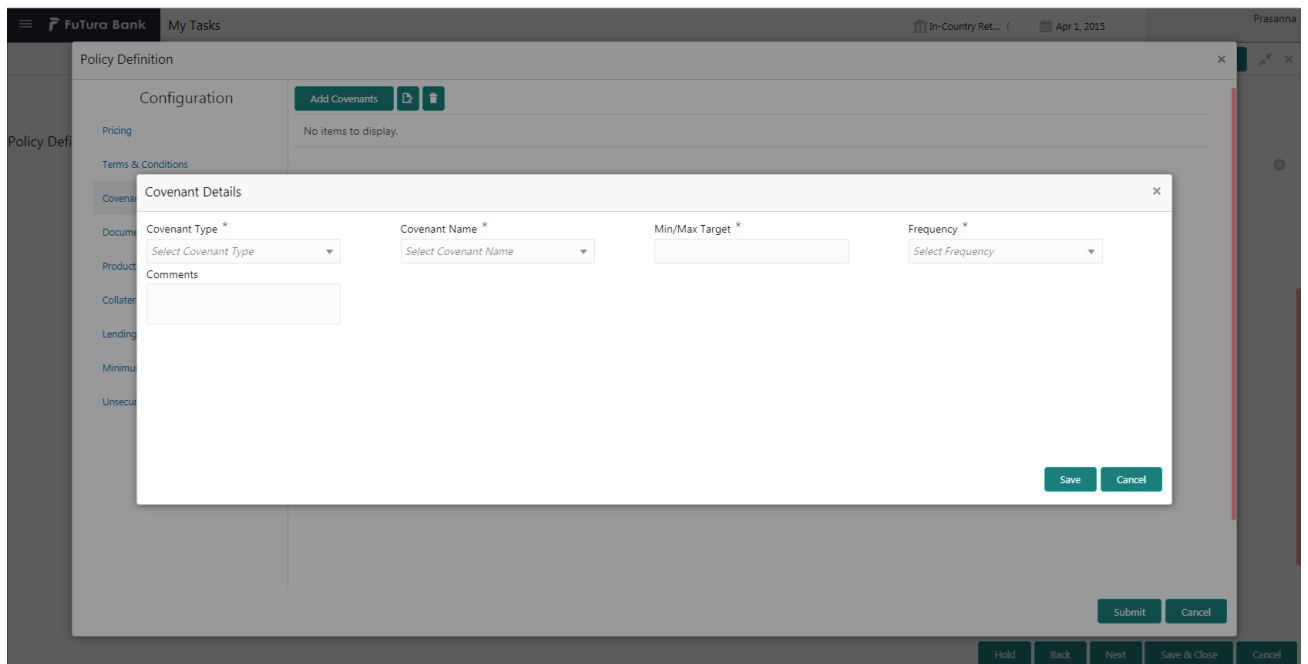
2.2.4.2 Terms & Conditions



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

The screenshot shows a web application interface for 'FuTura Bank' with a 'Policy Definition' window open. The window has a left sidebar with a 'Configuration' menu where 'Documents' is selected. The main area is titled 'Product Documents' and shows a dropdown menu set to 'Buyers Credit'. Below this is a table of document requirements:

Document Name	Required
Debtors and creditors aging report	Yes
Stock statement	No
Past six months banks statements of all accounts	No
Balance sheet and profit and loss statement for the past three years	Yes
Current year provisional profit and loss statement and Balance sheet	No
Budgeted P&L and Balance sheet	No
Work orders in hand	Yes
Import data for the past three years	No

At the bottom right of the window are 'Submit' and 'Cancel' buttons. At the bottom of the browser window are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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.

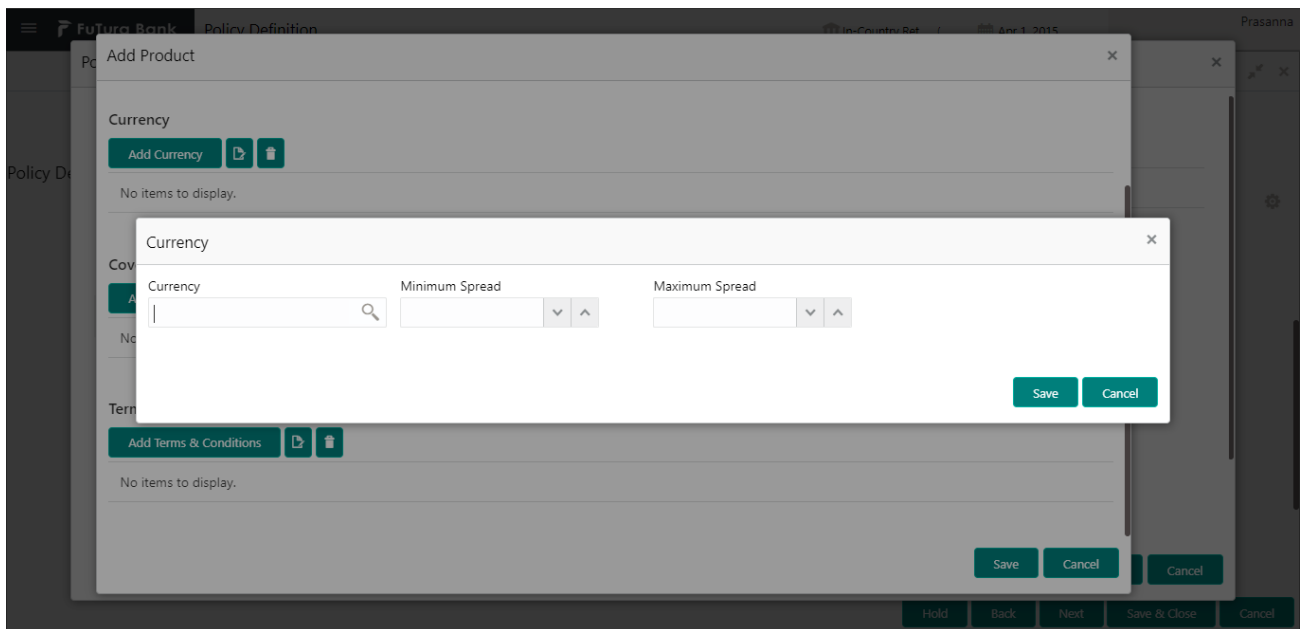
2.2.4.5 Products

The screenshot shows the 'Add Product' window in the 'Policy Definition' interface. The window has a 'Select Product' dropdown menu set to 'Working Capital'. Below this are four input fields for 'Minimum Amount', 'Maximum Amount', 'Minimum Tenor (months)', and 'Maximum Tenor (months)', each with up and down arrow icons. There are three sections: 'Currency', 'Covenants', and 'Terms & Conditions', each with an 'Add' button and a trash icon. Below each section is the text 'No items to display.' At the bottom right of the window are 'Save' and 'Cancel' buttons. At the bottom of the browser window are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

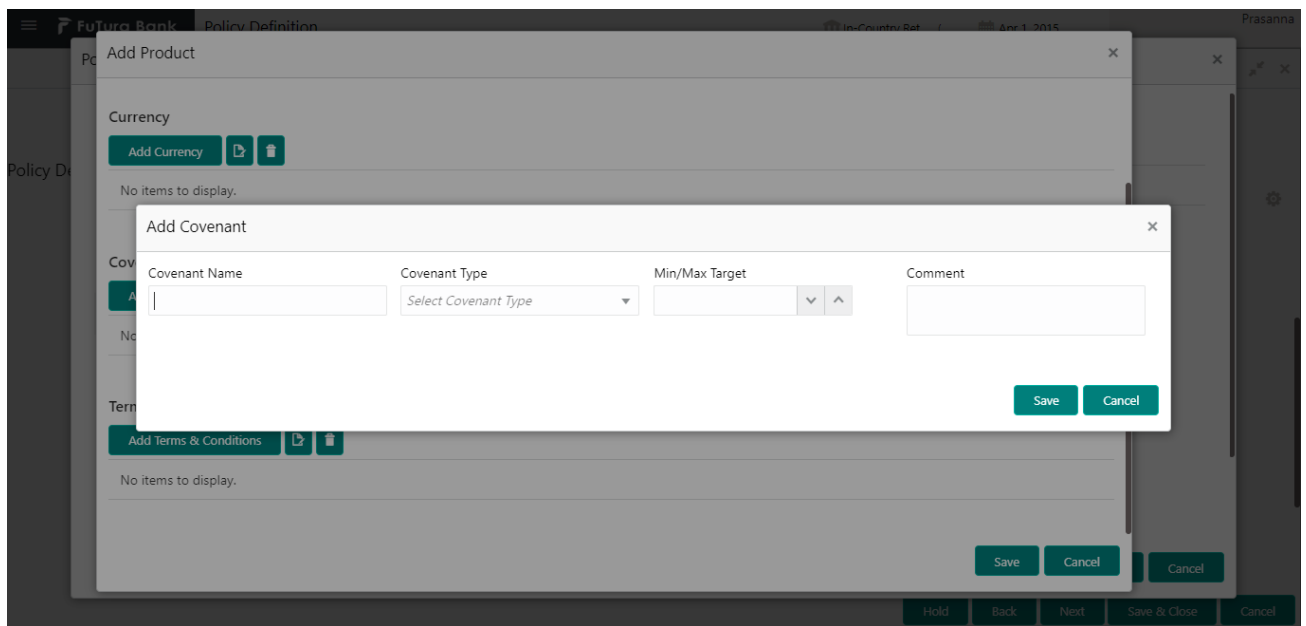


On clicking the currency button, above screen will be displayed.

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

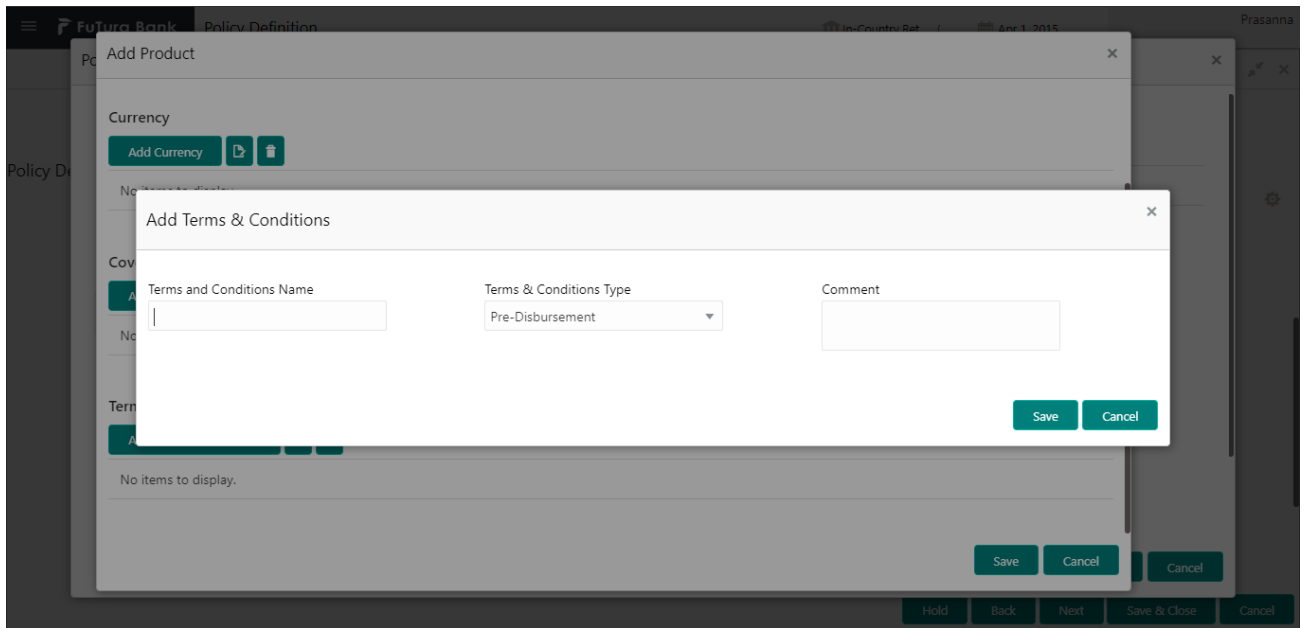
2.2.4.5.2 Covenants



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

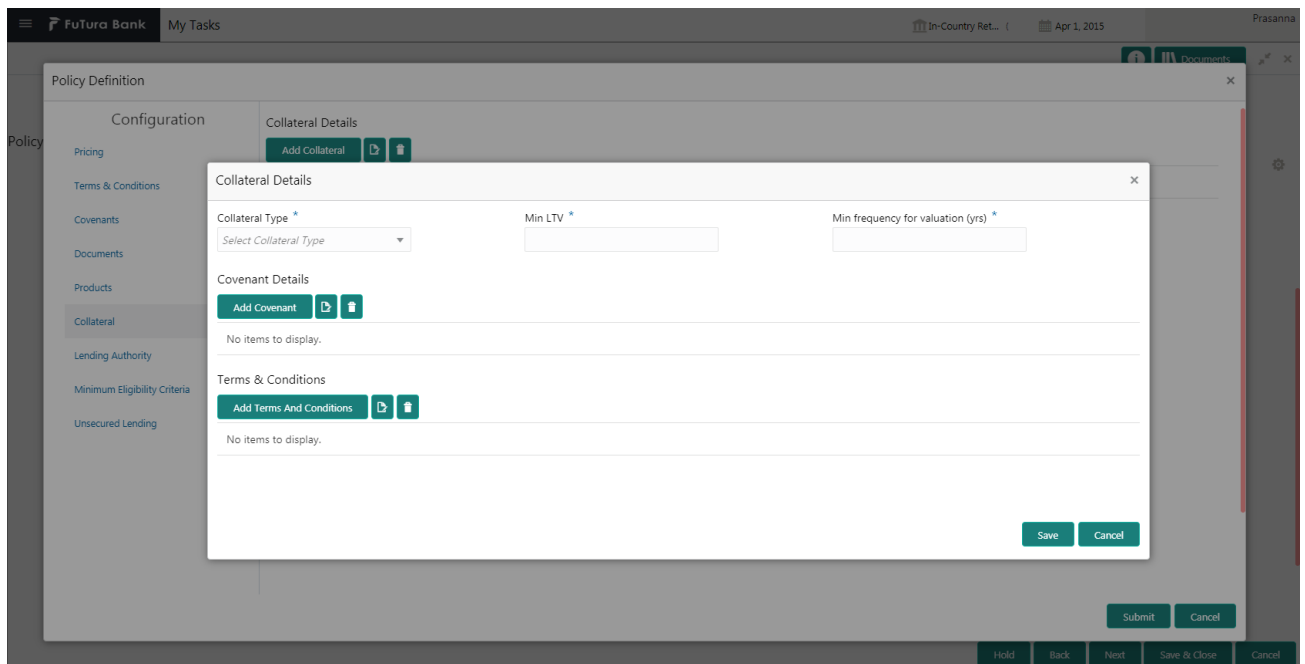
2.2.4.5.3 Terms & Conditions



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.

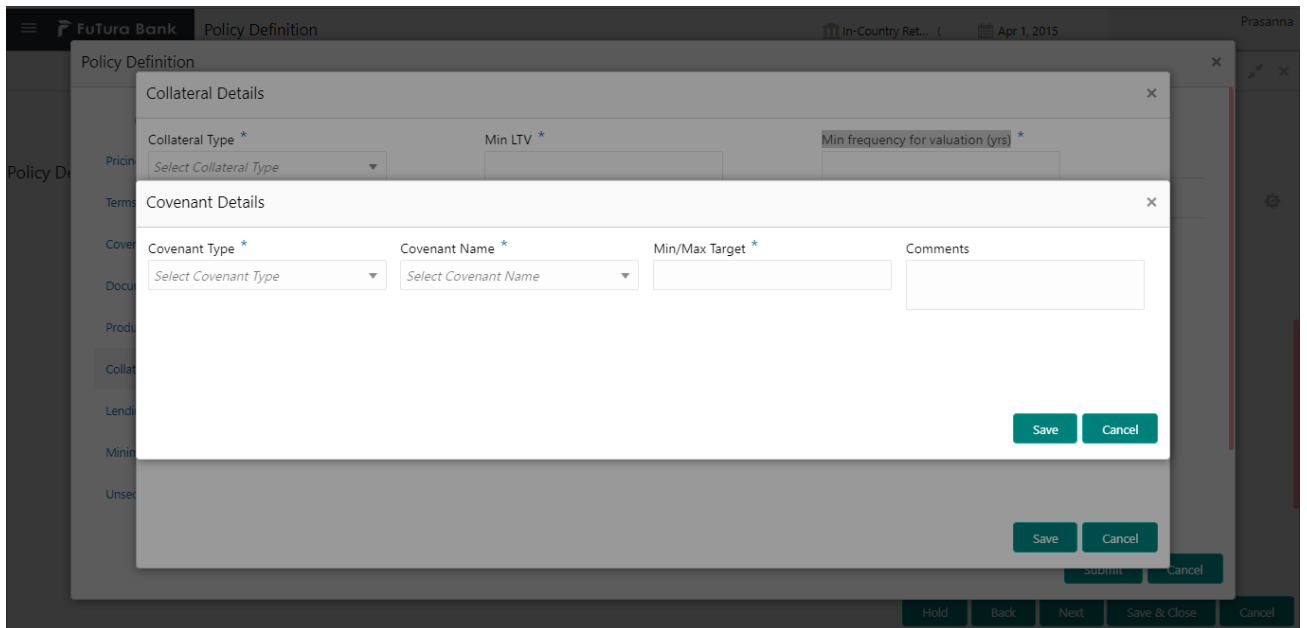
2.2.4.6 Collateral



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.

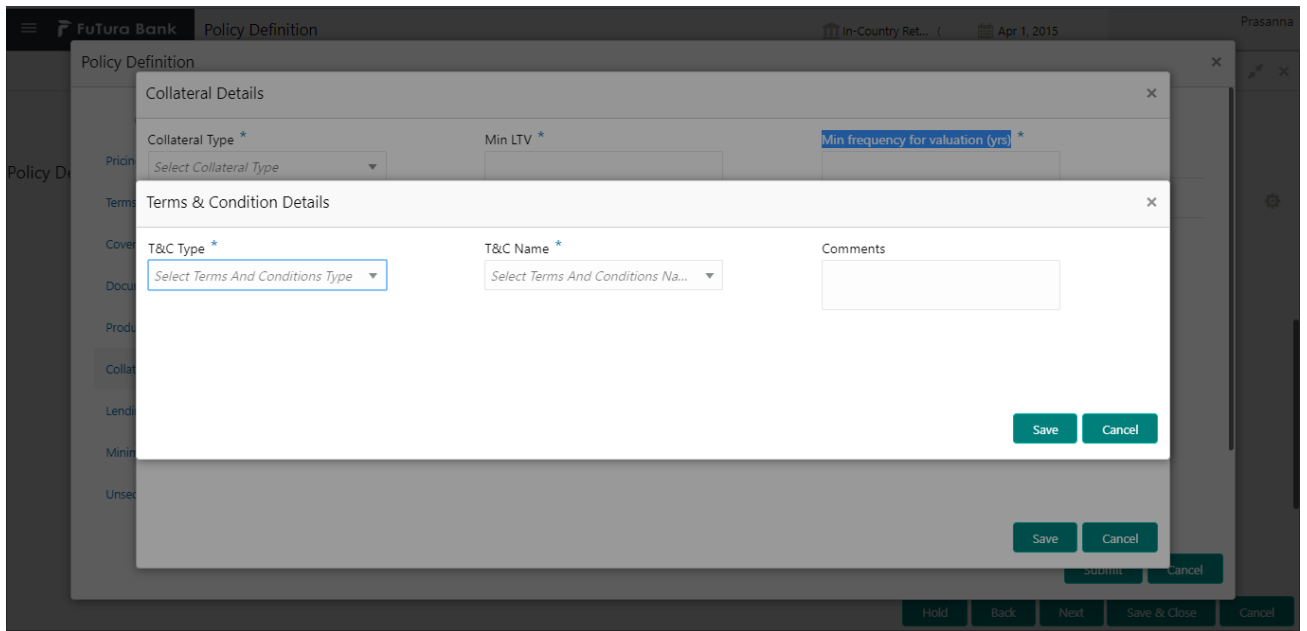
2.2.4.6.1 Covenants



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

The screenshot shows a 'Policy Definition' window with a configuration table for 'Lending Authority'. The table has two columns: 'Lending Amount (USD)' and 'Lending Authority'. The 'Lending Amount (USD)' column contains five rows with values: '<1M', '1M - 10M', '10M - 20M', '20M - 30M', and '30M - 50M'. The 'Lending Authority' column contains five rows with dropdown menus, all showing 'AA1' selected. The left pane shows a navigation menu with 'Lending Authority' selected. At the bottom right, there are 'Submit' and 'Cancel' buttons. At the bottom of the window, there are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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.

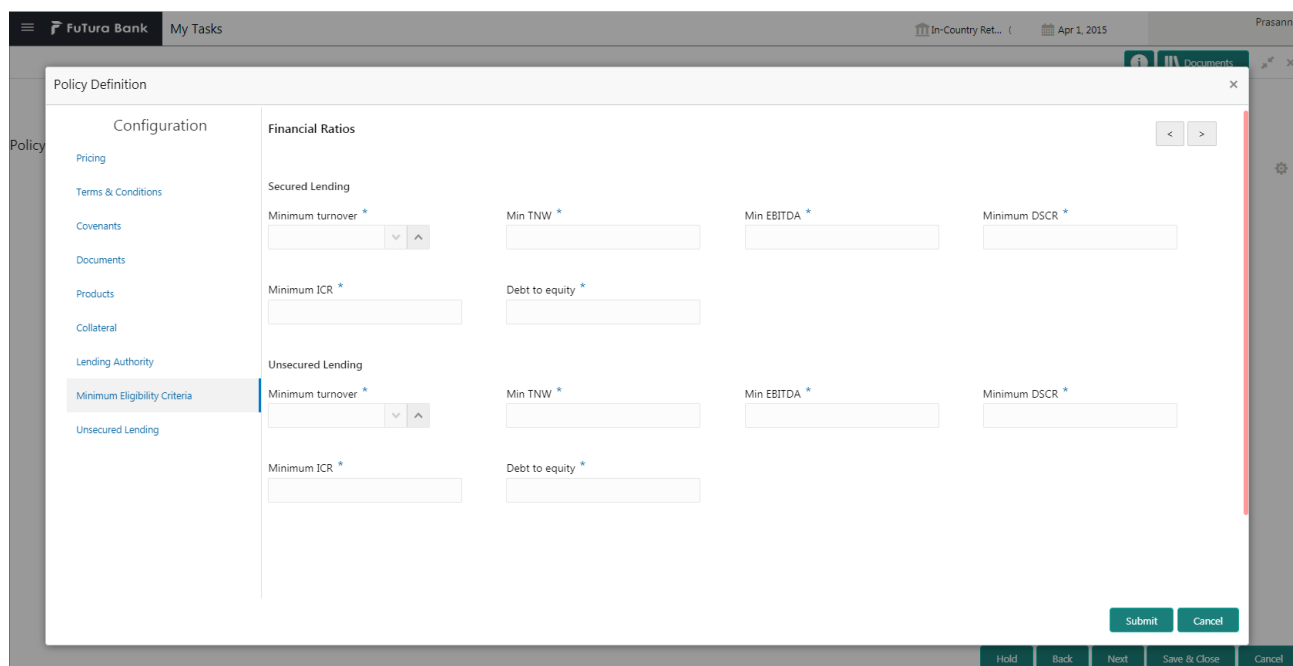
2.2.4.8.1.3 Fund Based Products

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

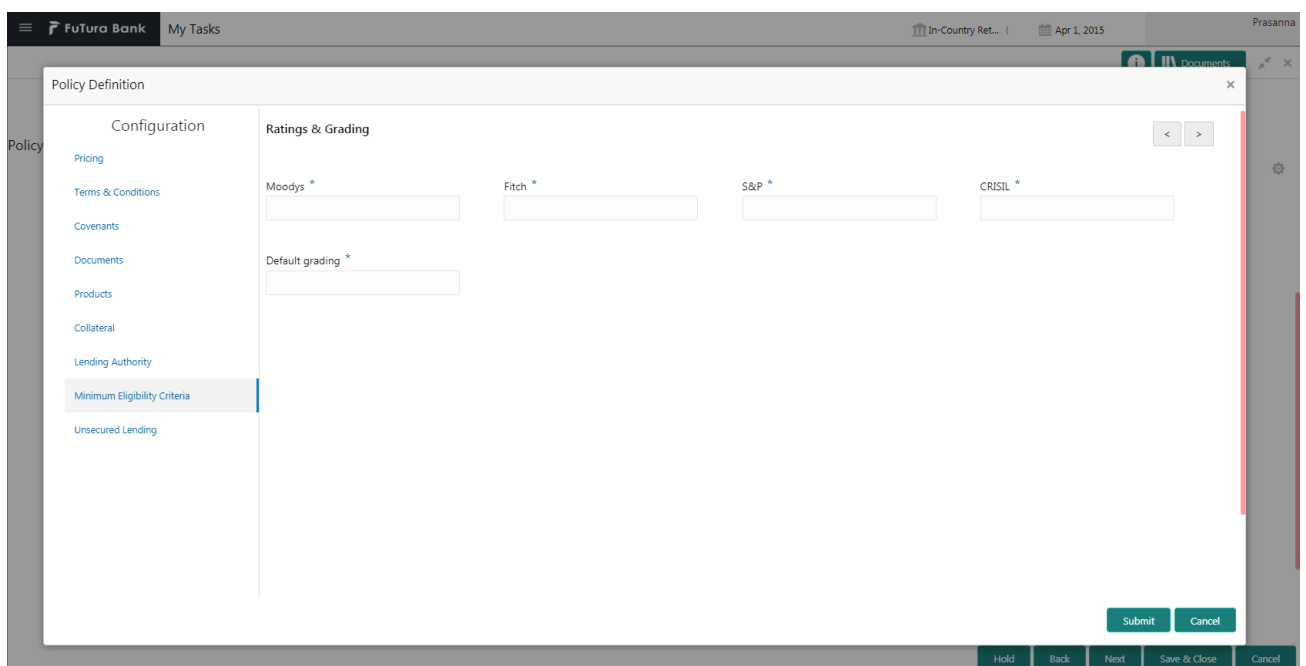
Field Name	Description
Minimum Turnover	User Input Field. Enter the minimum turnover value.
Minimum TNW	User Input Field. Enter the minimum TNW value.

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
Moody's	User Input Field. Enter the rating value for Moody's.
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.

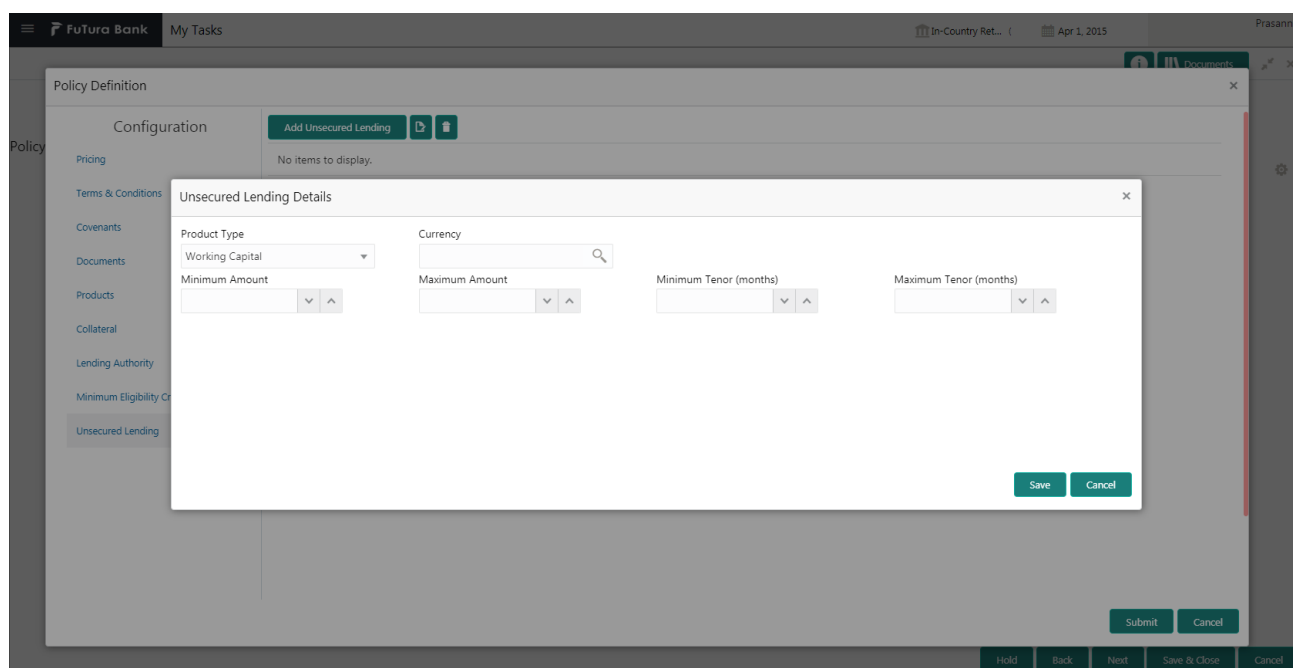
2.2.4.8.4 Legal Status

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.
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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.

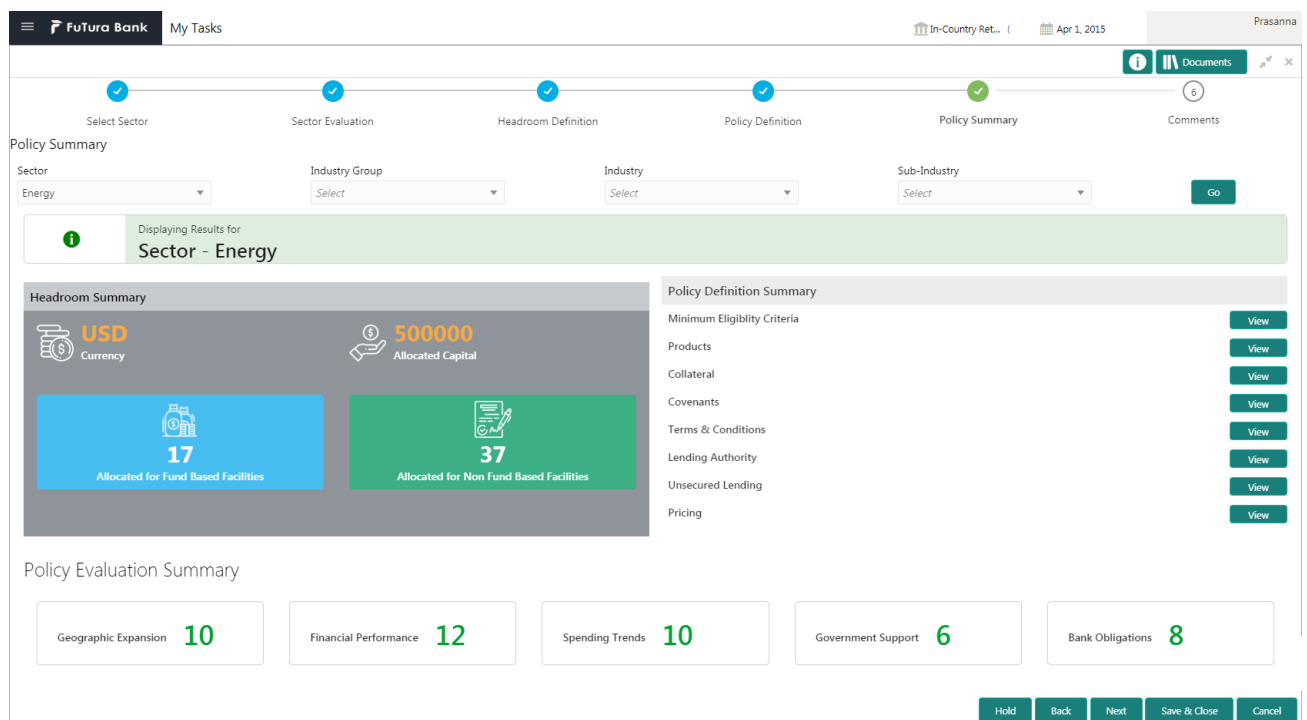
- If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

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.

2.3.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** A sidebar on the left lists categories: Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Score:** A large green circle displays the score '10'.
- Questions and Answers:**
 - Question 1: 'Which of the following Locations does the Sector see itself growing in?' (Score: 3). Answer: Europe.
 - Question 2: 'Do the companies in the sector face supply issue in case of opening new location?' (Score: 2). Answer: Yes.
 - Question 3: 'Are there any major challenges in the country for this sector?' (Score: 5). Answer: No.
- Comment:** A text area for providing additional comments.
- Action Buttons:** At the bottom, there are buttons for 'Submit', 'Cancel', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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.

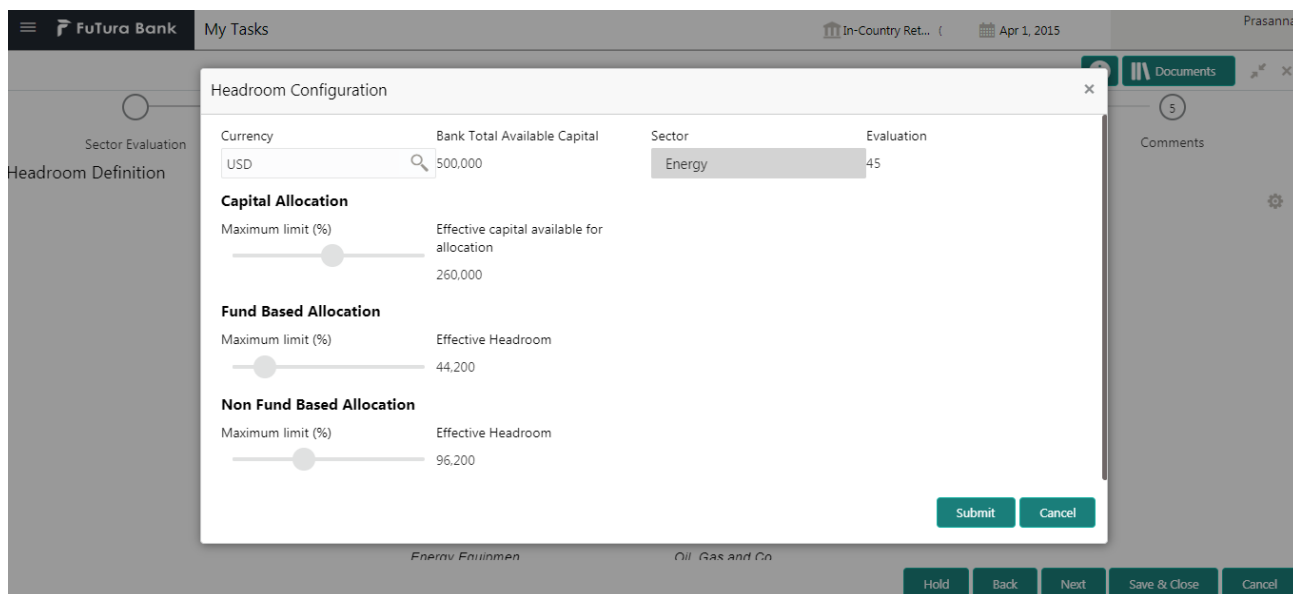
2.3.2 Headroom Definition

The screenshot displays the 'Headroom Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main area shows a hierarchical tree structure of entities, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into four sub-entities: 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'.

Sector	Industry Group		Industry		Sub Industry	
NA Score	NA Highest Score	NA Least Score	NA Highest Score	NA Least Score	NA Highest Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required		60 Minimum Score Required		60 Minimum Score Required	

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.

2.3.3 Policy Definition

The screenshot displays the 'Policy Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Policy Definition'. Below this, a table provides an overview of the policy definition across different dimensions:

Sector	Industry Group	Industry	Sub Industry
46 Score	NA Highest Score	NA Highest Score	NA Highest Score
60 Minimum Score Required	NA Least Score	NA Least Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

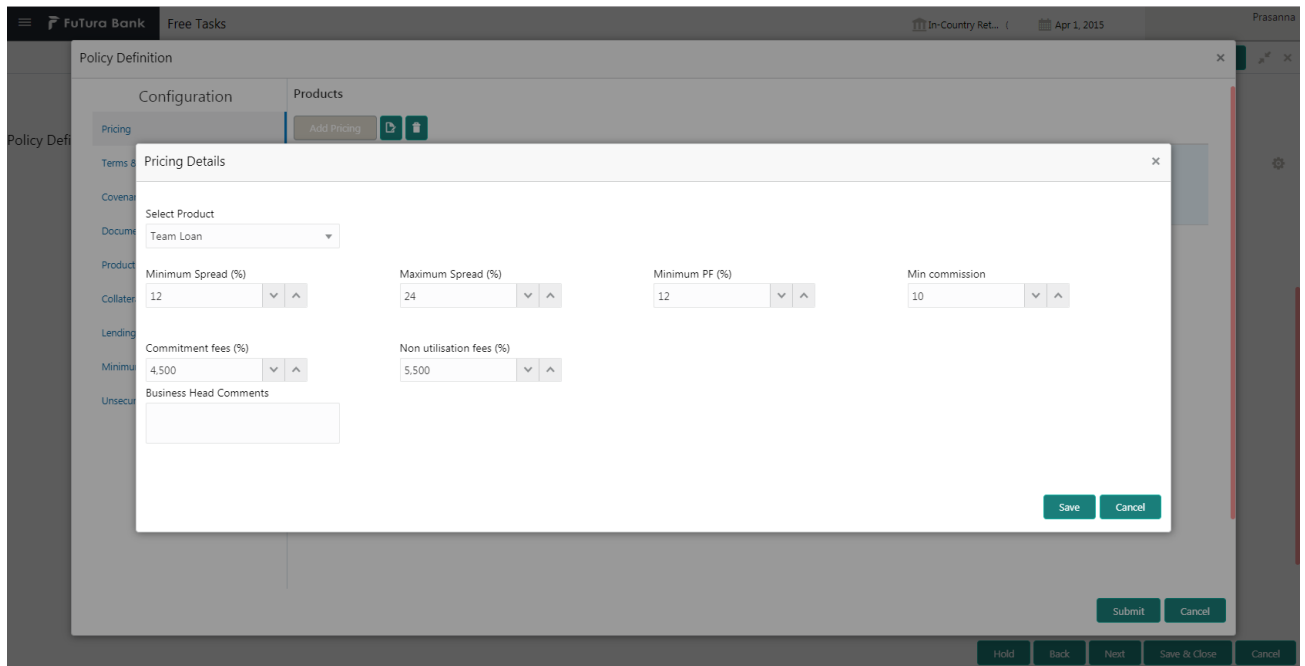
The main area shows a hierarchical tree structure of entities. The root node is 'Energy', which branches into 'Energy Equipmen...' and 'Oil, Gas and Co...'. 'Energy Equipmen...' further branches into 'Oil and Gas Equ...' and 'Oil and Gas Dri...'. 'Oil, Gas and Co...' branches into 'Oil and Gas Ref...' and 'Integrated Oil...'. Each node is represented by a blue circular icon with a building symbol.

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

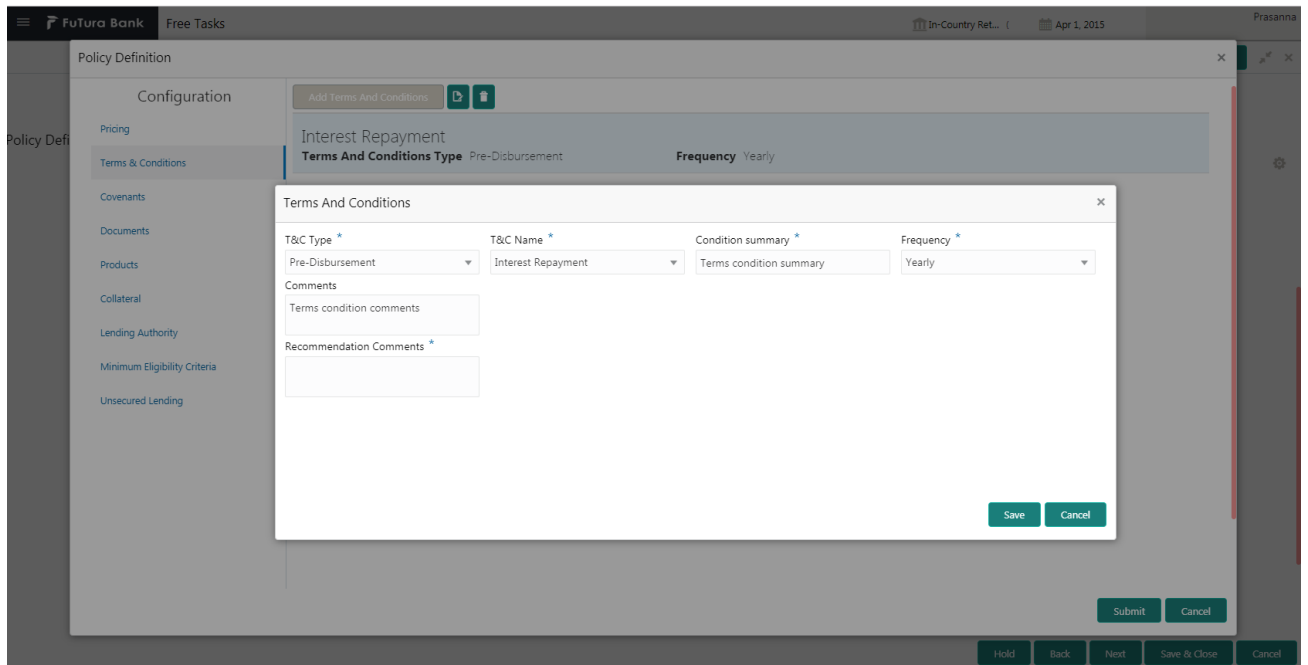
2.3.3.1 Pricing



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.

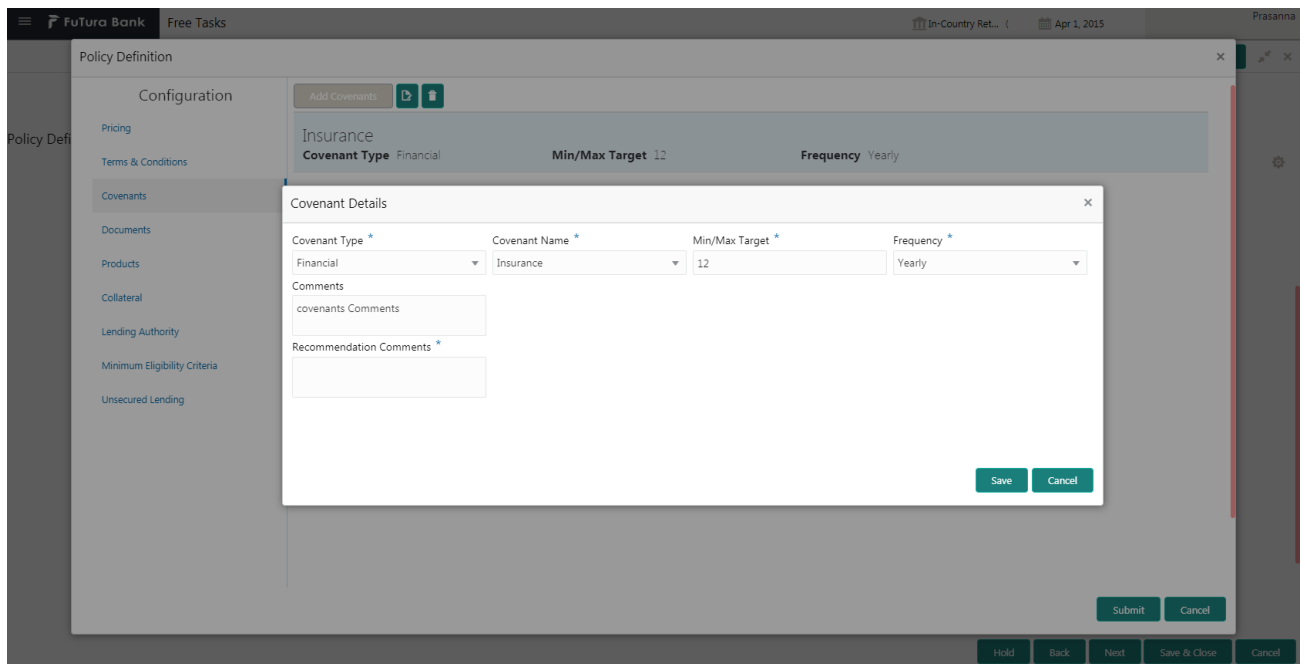
2.3.3.2 Terms & Conditions



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.

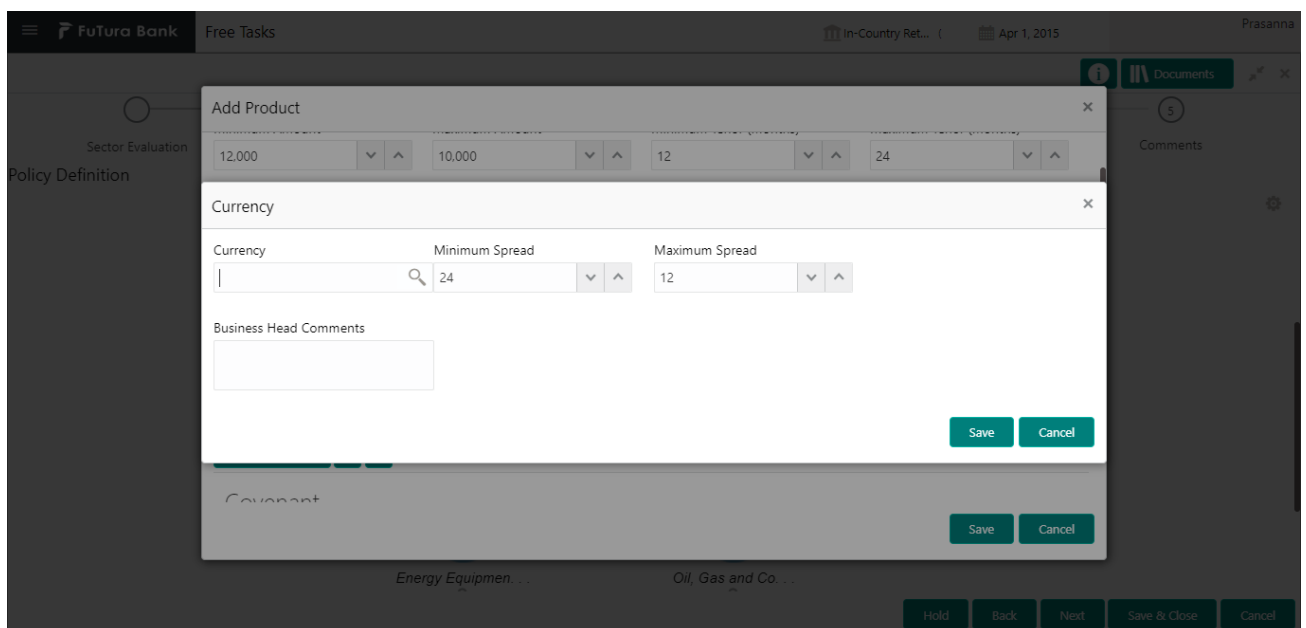
2.3.3.5 Products

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

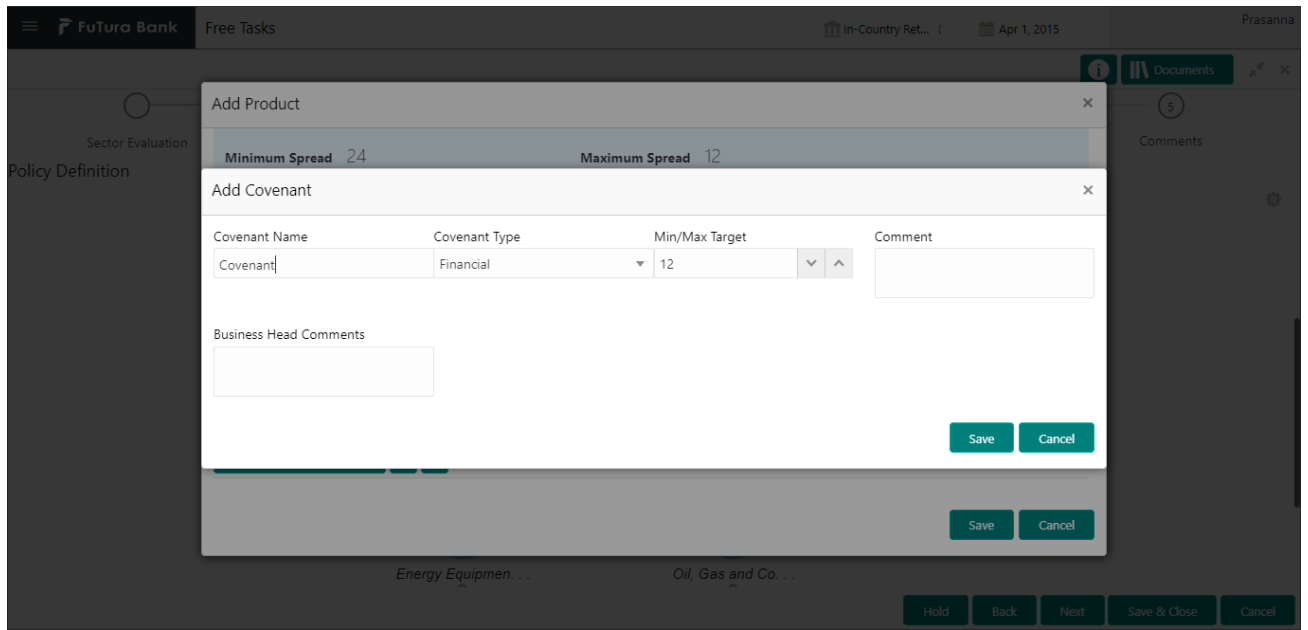


On clicking the currency button, above screen will be displayed.

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

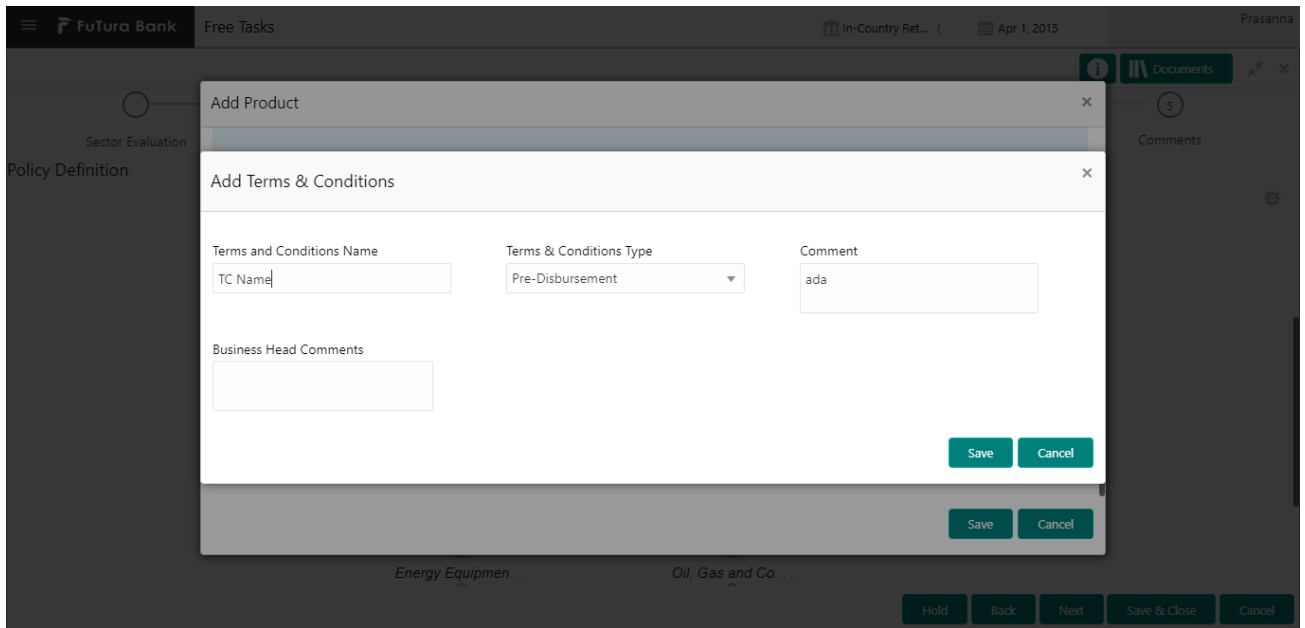
2.3.3.5.2 Covenants



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

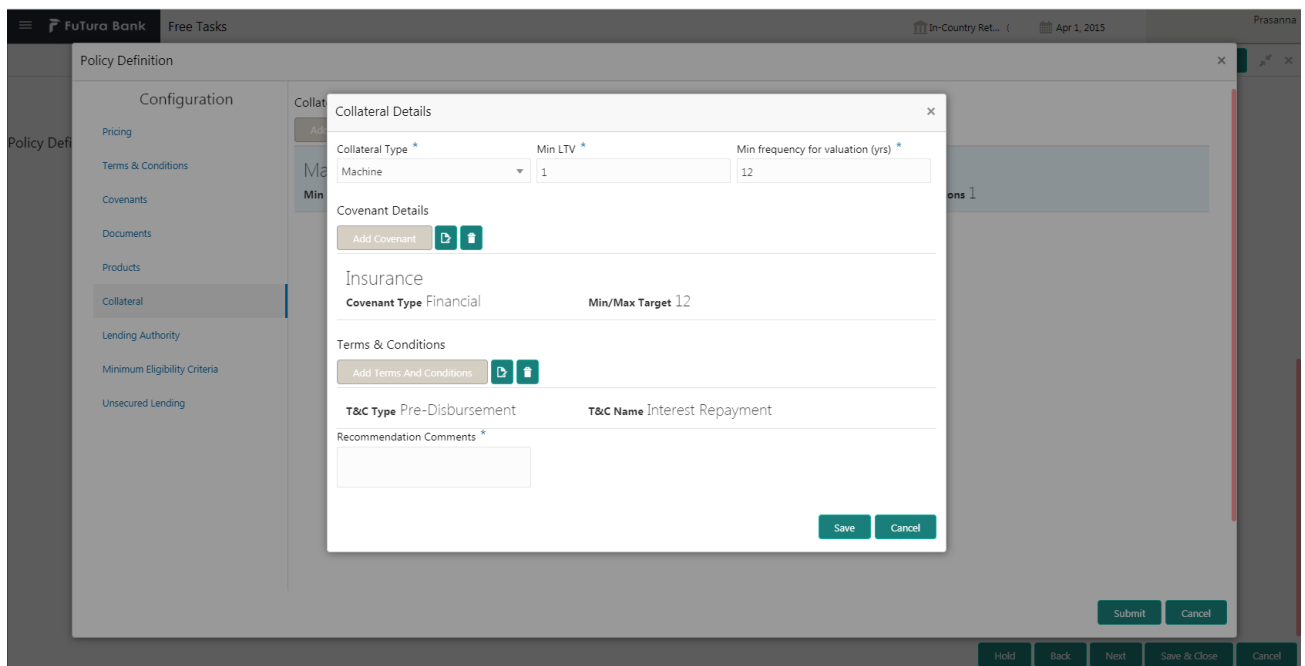
2.3.3.5.3 Terms & Conditions



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

The screenshot shows a mobile application interface for 'FuTura Bank'. The top navigation bar includes 'Free Tasks', 'In-Country Ret.', 'Apr 1, 2015', and 'Prasanna'. The main screen displays 'Sector Evaluation' and 'Policy Definition' sections. A 'Terms & Condition Details' form is open, showing the following fields and values:

- T&C Type: Pre-Disbursement
- T&C Name: Interest Repayment
- Comments: Good
- Recommendation Comments: (Empty)

Buttons for 'Save' and 'Cancel' are visible at the bottom right of the form. The background shows 'Collateral Details' and 'Covenant Details' sections with 'Add Comment' and 'Add' buttons.

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 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.

2.3.3.7 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.

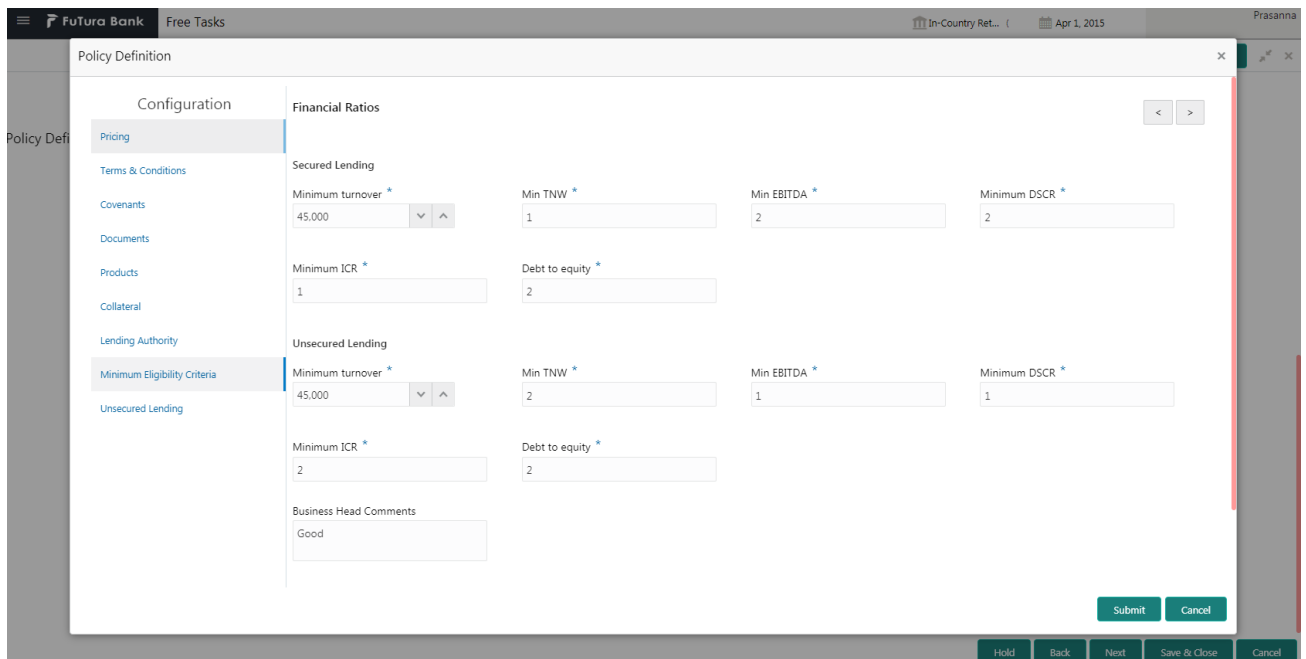
2.3.3.8.1.3 Fund Based Products

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 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

The screenshot shows the 'Policy Definition' window in the Futura Bank system. The 'Ratings & Grading' tab is active, displaying the following configuration fields:

- Moody's ***: A
- Fitch ***: AA
- S&P ***: B
- CRISIL ***: BB
- Default grading ***: A
- Business Head Comments**: Good

The interface includes a left-hand navigation menu with options like Pricing, Terms & Conditions, Covenants, Documents, Products, Collateral, Lending Authority, Minimum Eligibility Criteria, and Unsecured Lending. At the bottom, there are buttons for 'Submit', 'Cancel', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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.

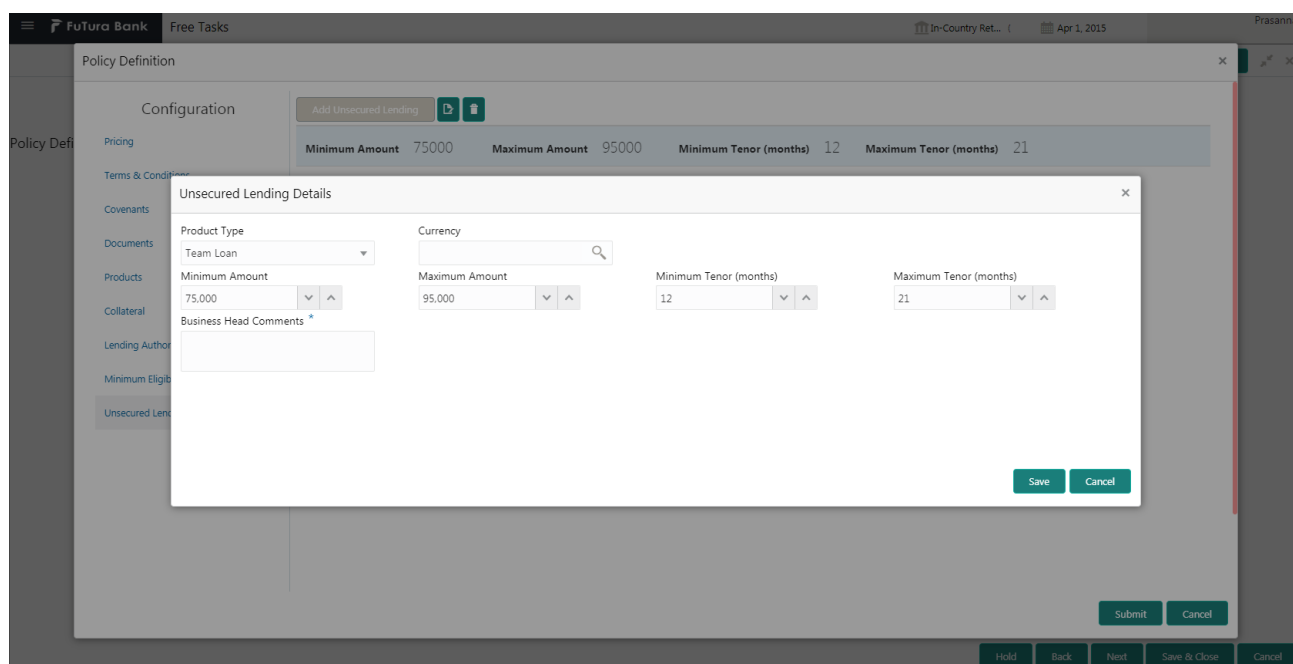
2.3.3.8.4 Legal Status

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

The screenshot shows the 'Free Tasks' interface for 'FuTura Bank'. The task is 'In-Country Ret...' and is dated 'Apr 1, 2015'. The user is 'Prasanna'. The progress bar shows five stages: Sector Evaluation (not completed), Headroom Definition (completed), Policy Definition (completed), Policy Summary (completed), and Comments (active). The 'Comments' section has a text input field, a 'Post' button, and a message 'No items to display.' Below the input field, there are action buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

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.

2.4.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Questions and Answers:**
 - Which of the following Locations does the Sector see itself growing in? (Selected: Europe, Score: 3)
 - Do the companies in the sector face supply issue in case of opening new location? (Selected: Yes, Score: 2)
 - Are there any major challenges in the country for this sector? (Selected: No, Score: 5)
- Comment:** A text area for providing additional information.
- Action Buttons:** Submit, Cancel, Hold, Back, Next, Save & Close, and Cancel.

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

My Tasks

In-Country Ret... (Apr 1, 2015

Prasanna

Documents

1 Select Sector 2 Sector Evaluation 3 Headroom Definition 4 Policy Definition 5 Policy Summary 6 Comments

Headroom Definition

Policy Definition Overview

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
NA Least Score	NA Least Score	NA Highest Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

Headroom Definition

Energy

Energy

Energy Equipmen...

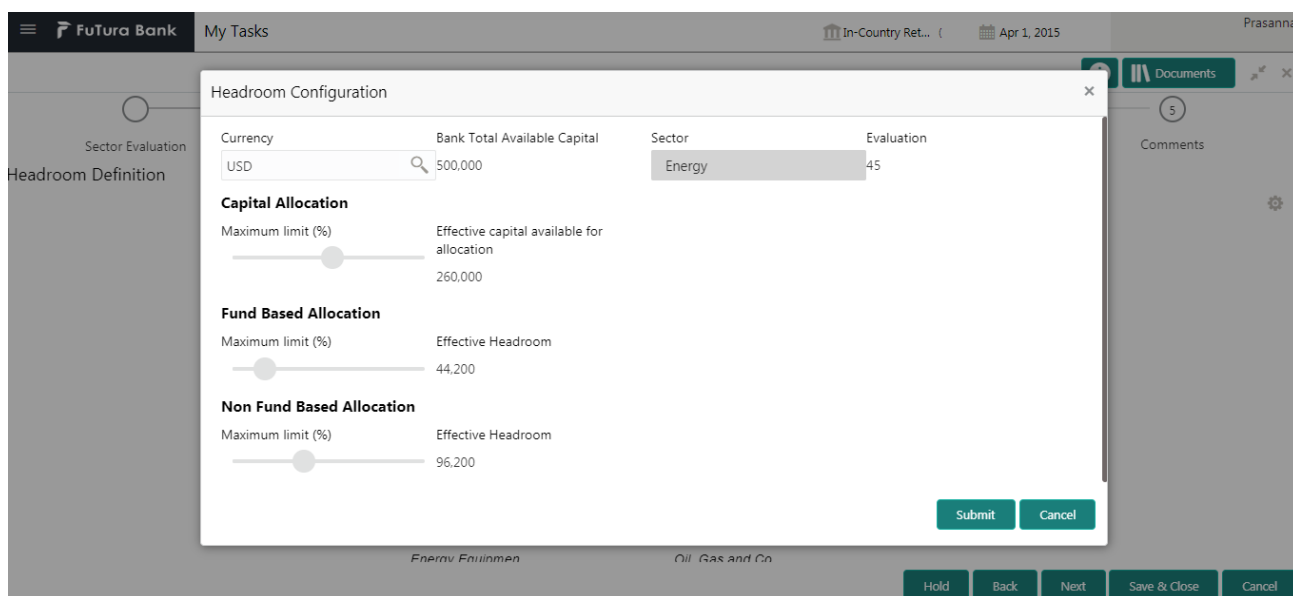
Oil, Gas and Co...

Oil and Gas Equ... Oil and Gas Dri... Oil and Gas Ref... Integrated Oil...

Hold Back Next Save & Close Cancel

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.

2.4.3 Policy Definition

Policy Definition

Sector	Industry Group	Industry	Sub Industry
46 Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

Policy Definition

Energy

Energy

Energy Equipmen...

Oil, Gas and Co...

Oil and Gas Equ...

Oil and Gas Dri...

Oil and Gas Ref...

Integrated Oil...

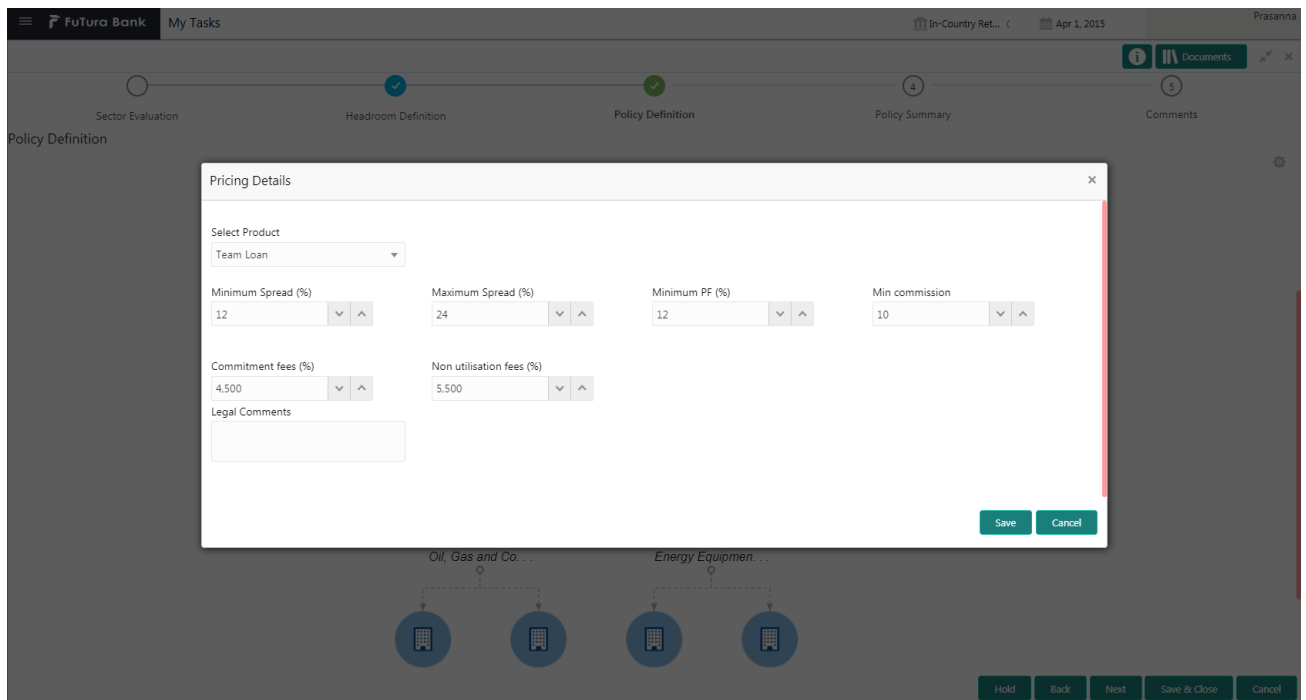
Hold Back Next Save & Close Cancel

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

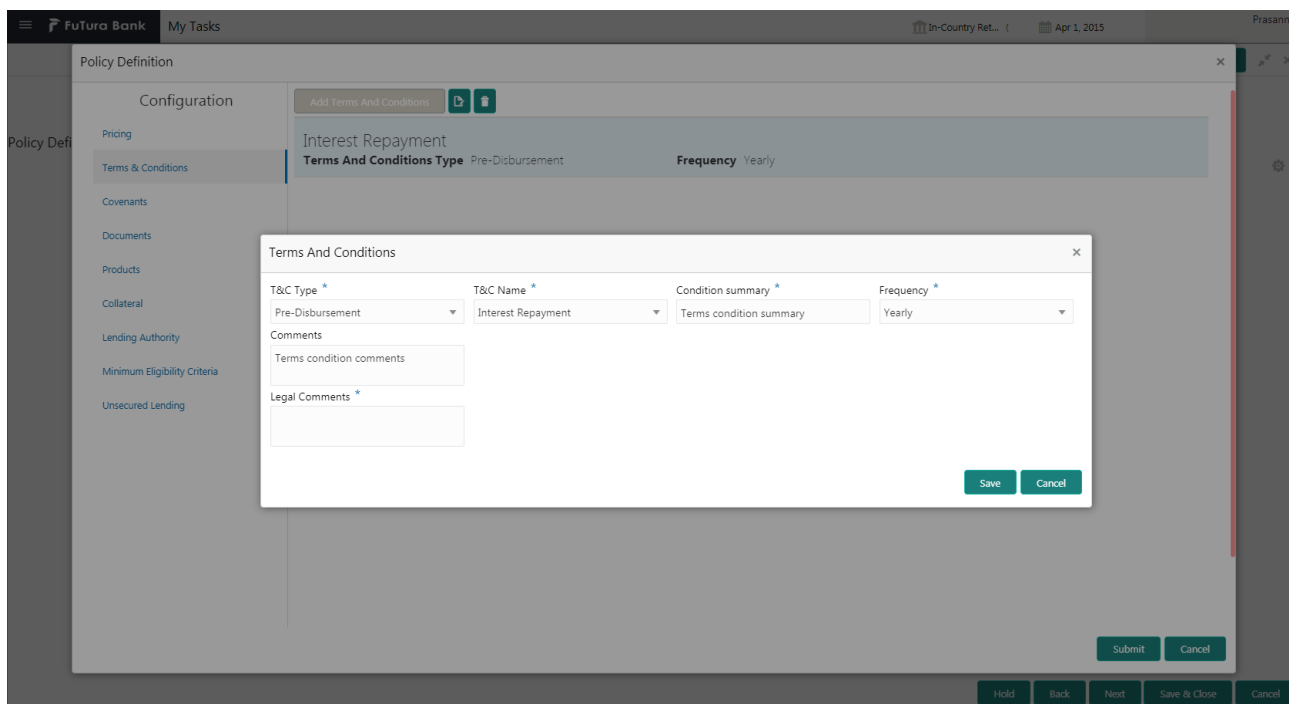
2.4.3.1 Pricing



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.

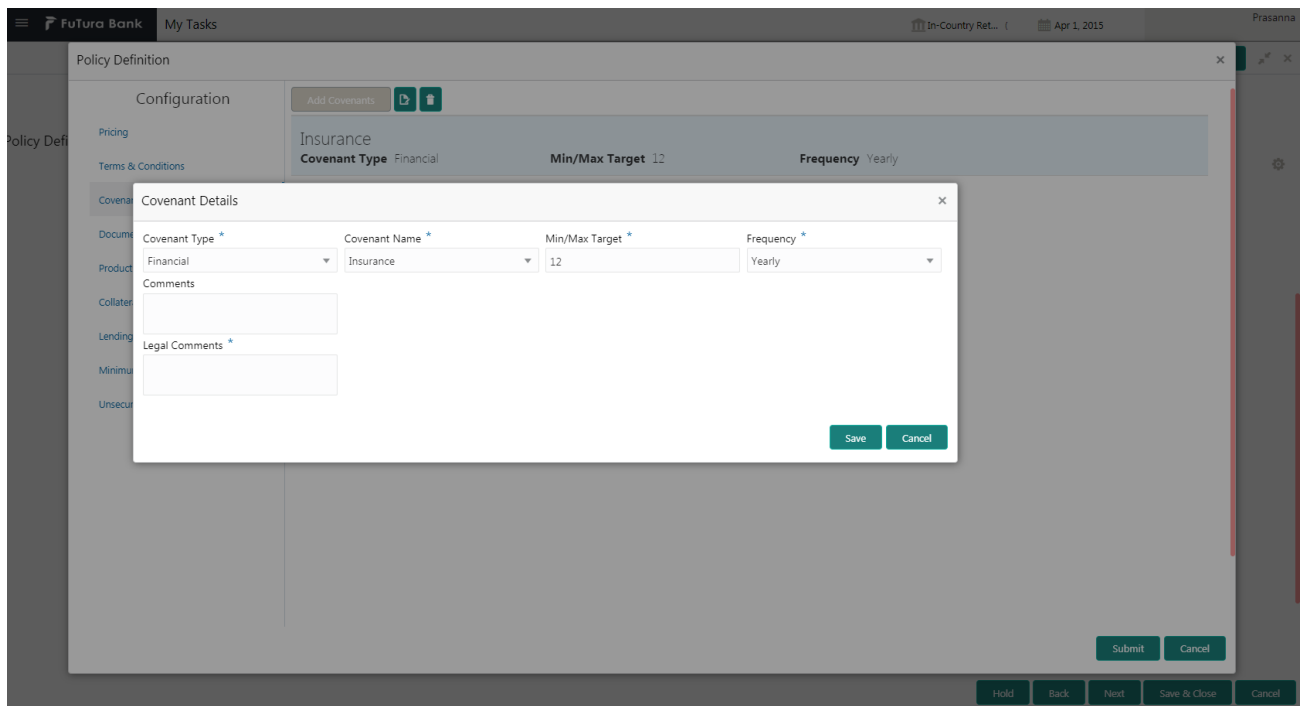
2.4.3.2 Terms & Conditions



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

Product Documents		
Debtors and creditors aging report	Required:	Yes
Stock statement	Required:	No
Past six months banks statements of all accounts	Required:	No
Balance sheet and profit and loss statement for the past three years	Required:	Yes
Current year provisional profit and loss statement and Balance sheet	Required:	No
Budgeted P&L and Balance sheet	Required:	No
Work orders in hand	Required:	Yes
Import data for the past three years	Required:	No

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

Add Product

Add Currency [Add] [Remove]

Currency: USD

Minimum Spread: 12 Maximum Spread: 24

Add Covenant [Add] [Remove]

Covenant: Machine

Covenant Type: Financial Min/Max Target: 12

Add Terms & Conditions [Add] [Remove]

Disbursement

Terms & Conditions Type: Post-Disbursement

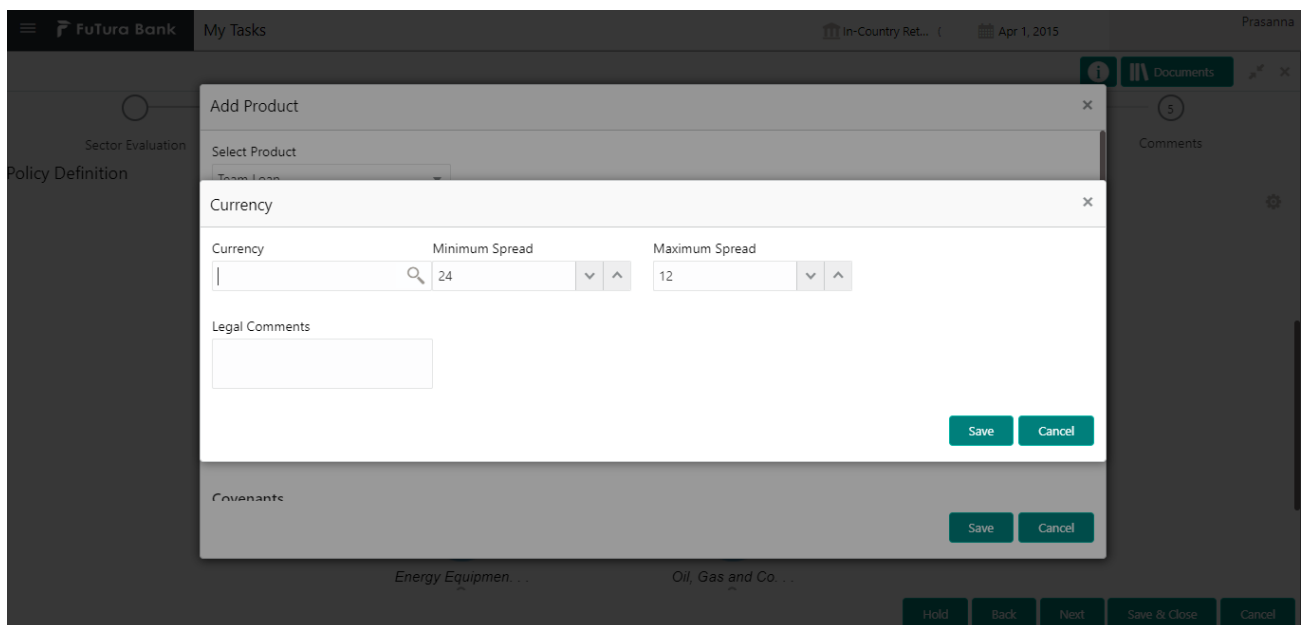
Legal Comments

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.

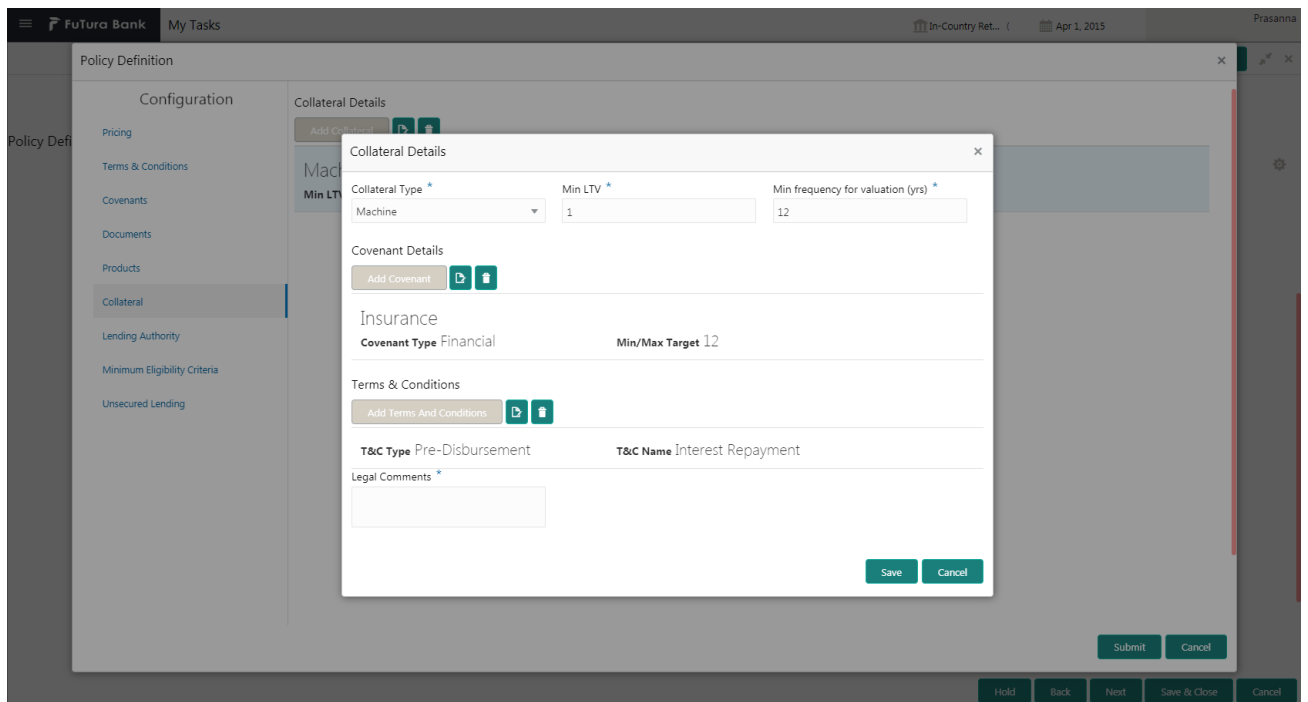
Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Legal 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

The screenshot displays the 'Policy Definition' window in the FuTura Bank system. The 'Financial Ratios' section is active, showing configuration options for 'Secured Lending' and 'Unsecured Lending'. The 'Minimum Eligibility Criteria' tab is selected in the left sidebar. The interface includes input fields for 'Minimum turnover', 'Min TNW', 'Min EBITDA', and 'Minimum DSCR' for both lending types, as well as 'Minimum ICR' and 'Debt to equity' fields. A 'Legal Comments' text area is also present. Navigation buttons for 'Submit', 'Cancel', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' are visible at the bottom.

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

The screenshot shows the 'Policy Definition' window in the Futura Bank system. The 'Ratings & Grading' section is active, displaying several input fields: Moody's, Fitch, S&P, CRISIL, and Default grading, each with an asterisk indicating a required field. There is also a 'Legal Comments' text area. A sidebar on the left lists various configuration categories, with 'Minimum Eligibility Criteria' currently selected. At the top right of the window, there are navigation arrows. At the bottom, there are buttons for 'Submit', 'Cancel', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

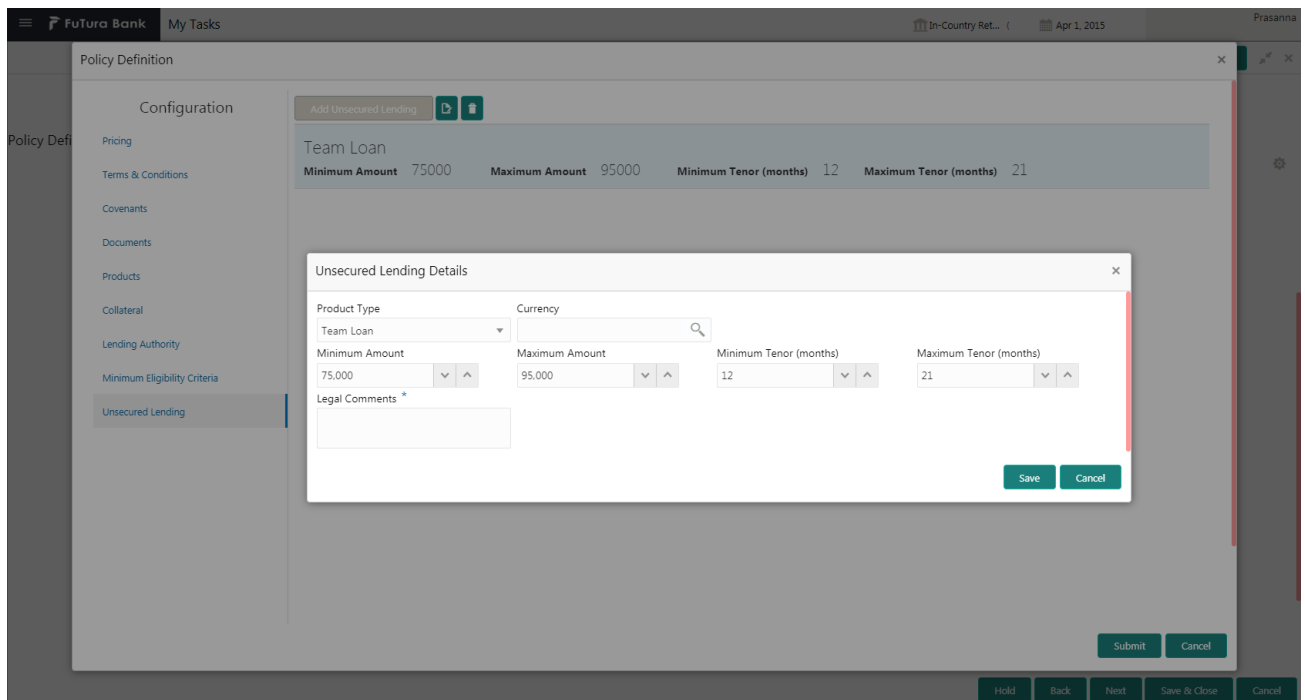
Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating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

2.5.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Highest Score	NA Highest Score
	NA Least Score	NA Least Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the FuTura Bank system. The form is titled 'Sector Evaluation' and has a score of 10 displayed in a green circle. The form is divided into several sections. On the left, there is a sidebar with 'Evaluation Cate...' and five categories: 'Geographical Expansion', 'Financial Performance', 'Spending Trends', 'Government Support', and 'Bank Obligations'. The main form area contains three questions with dropdown menus and comment fields. The questions are: 'Which of the following Locations does the Sector see itself growing in?' (Europe, score 3), 'Do the companies in the sector face supply issue in case of opening new location?' (Yes, score 2), and 'Are there any major challenges in the country for this sector?' (No, score 5). Below the questions is a 'Comment' field. At the bottom of the form, there are two buttons: 'Submit' and 'Cancel'. At the bottom of the entire window, there is a row of action buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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.

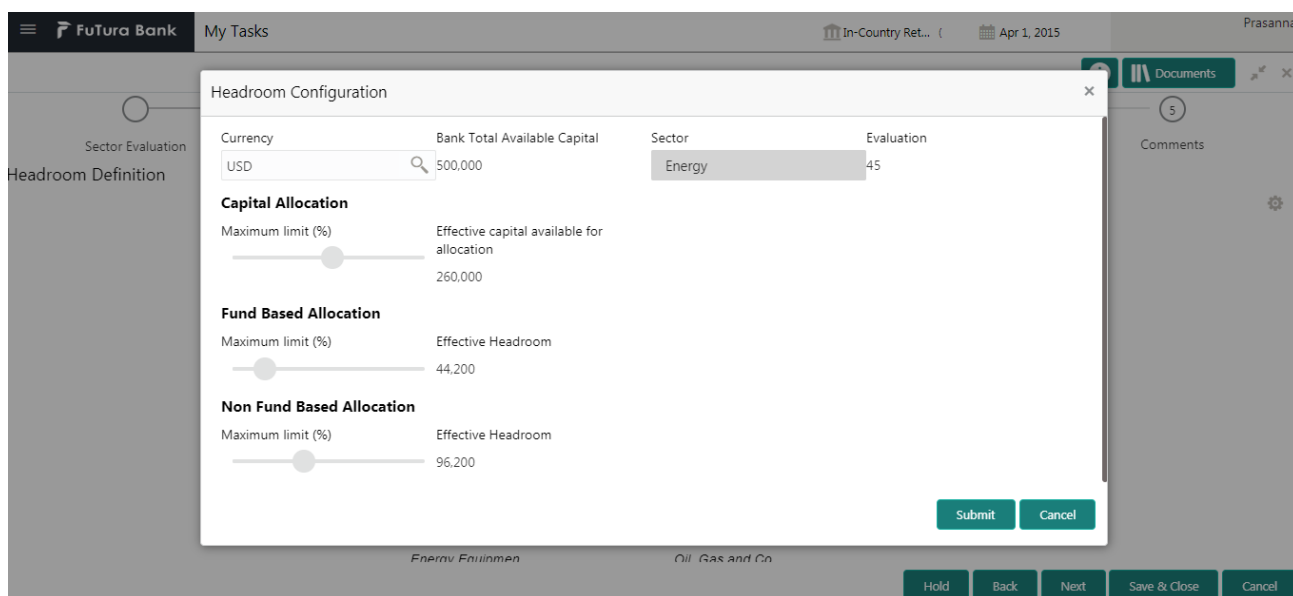
2.5.2 Headroom Definition

The screenshot displays the 'Headroom Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main area shows a hierarchical tree structure of entities, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into four sub-entities: 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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.

2.5.3 Policy Definition

The screenshot displays the 'Policy Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Policy Definition', which is marked as complete. The overview table below shows the following data:

Dimension	Score	Minimum Score Required
Sector	46	60
Industry Group	NA (Highest Score), NA (Least Score)	60
Industry	NA (Highest Score), NA (Least Score)	60
Sub Industry	NA (Highest Score), NA (Least Score)	60

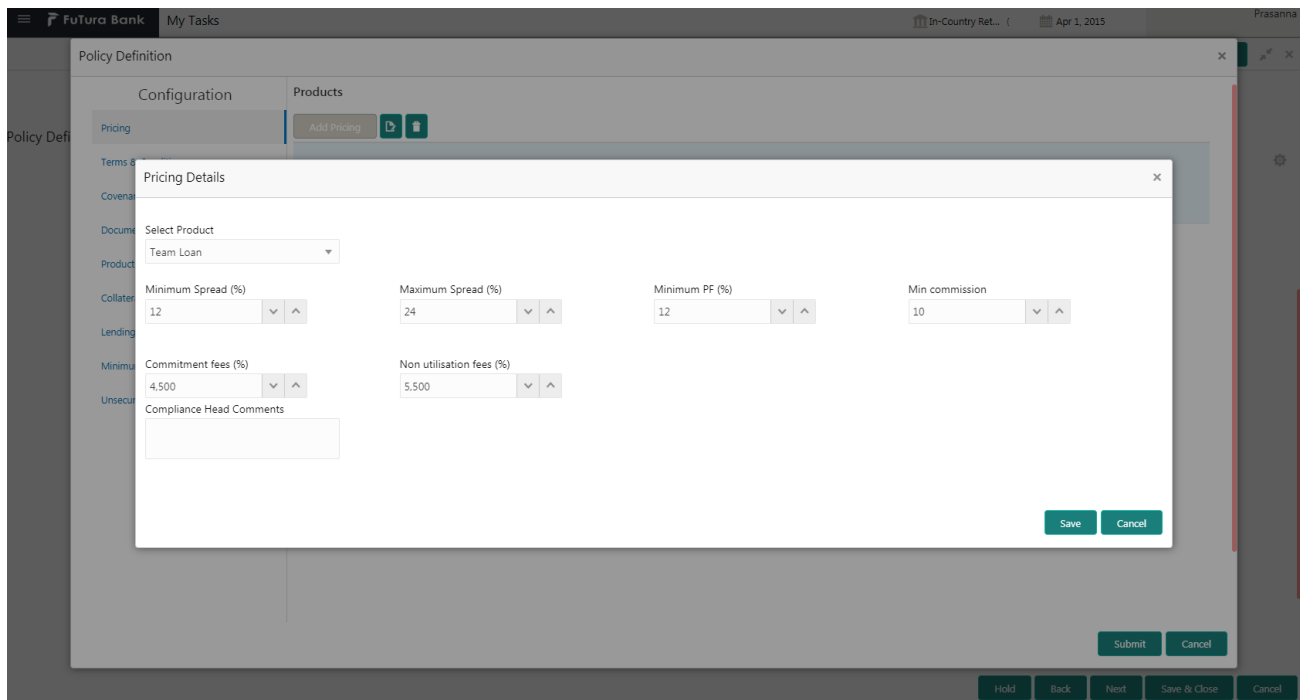
The main area features a hierarchical tree structure of industry entities, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further subdivide into specific sub-industries like 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'.

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

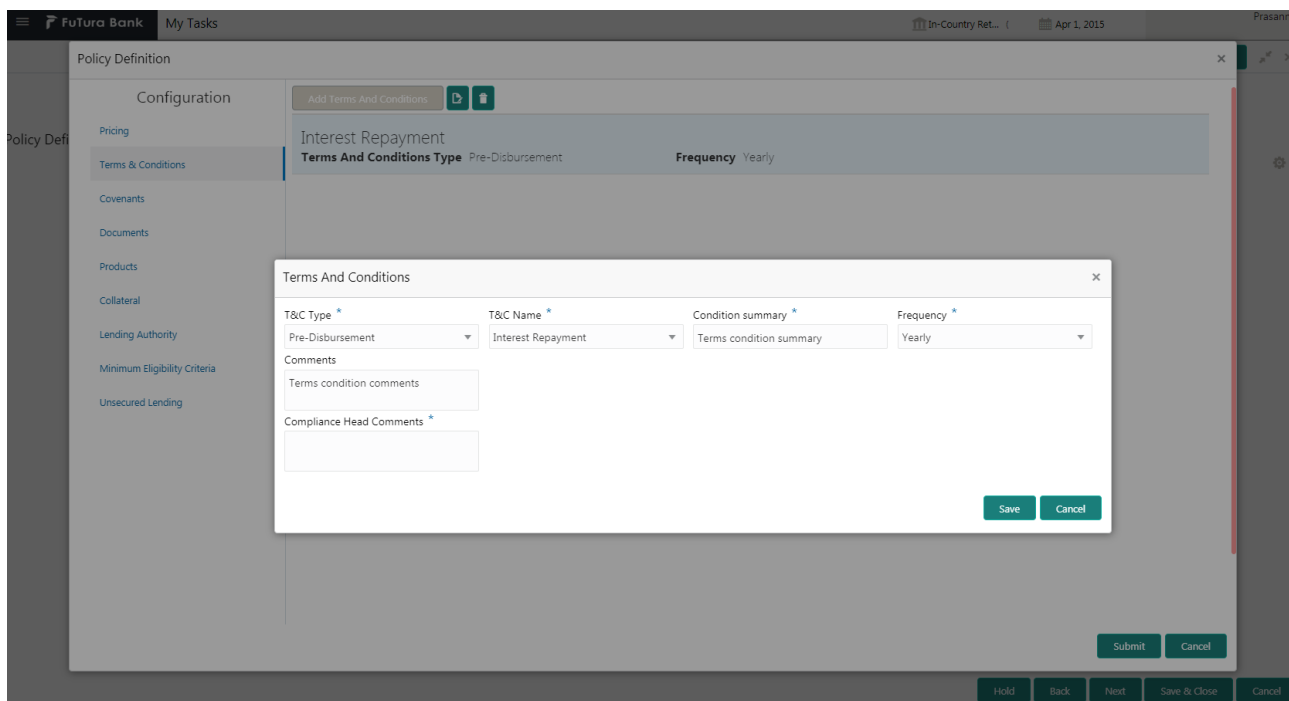
2.5.3.1 Pricing



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.

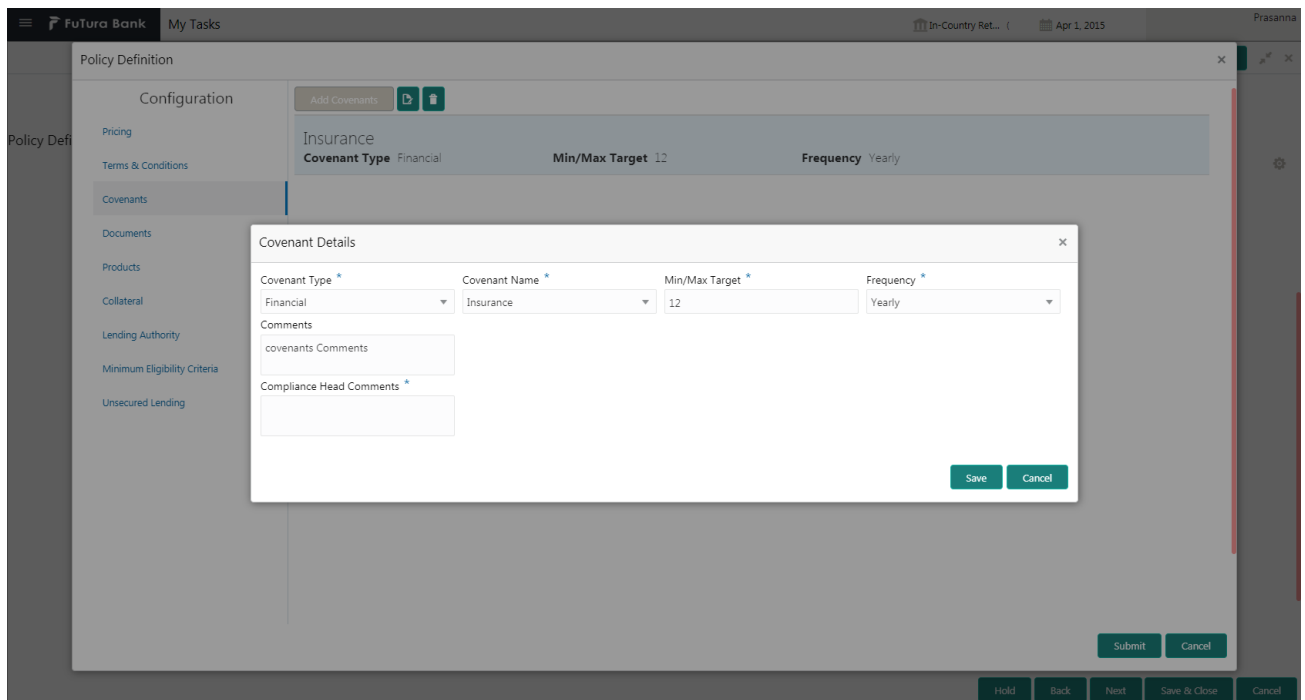
2.5.3.2 Terms & Conditions



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

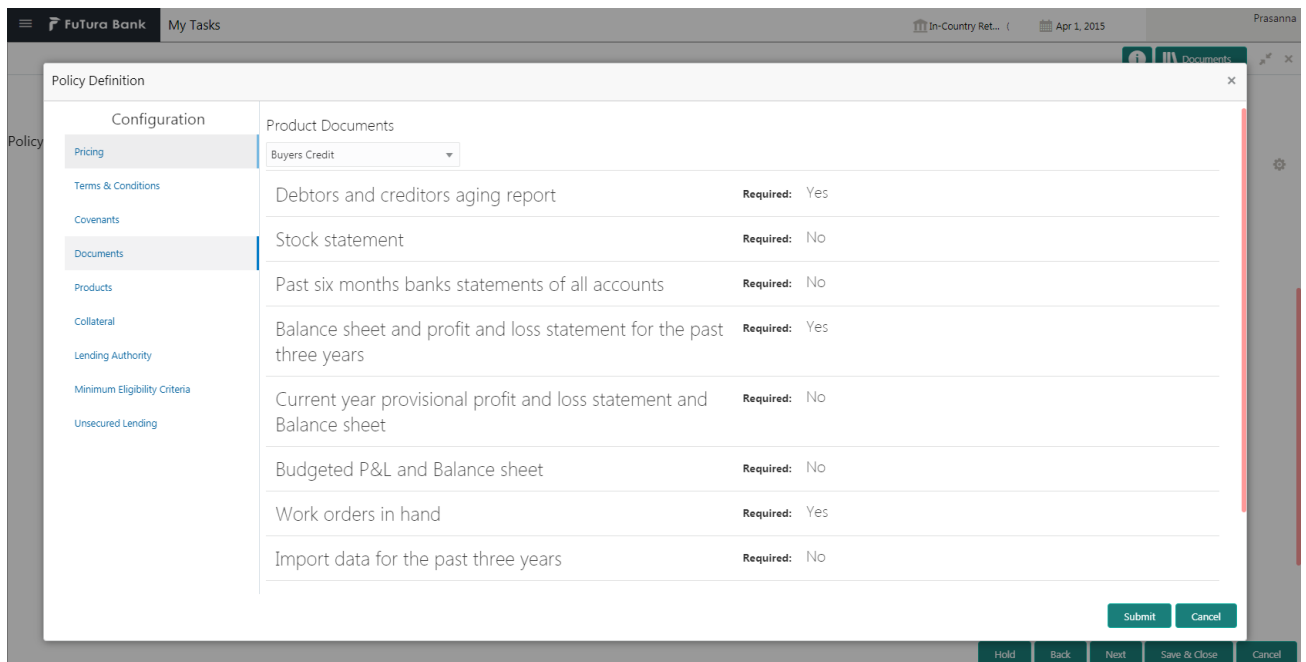
2.5.3.3 Covenants



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

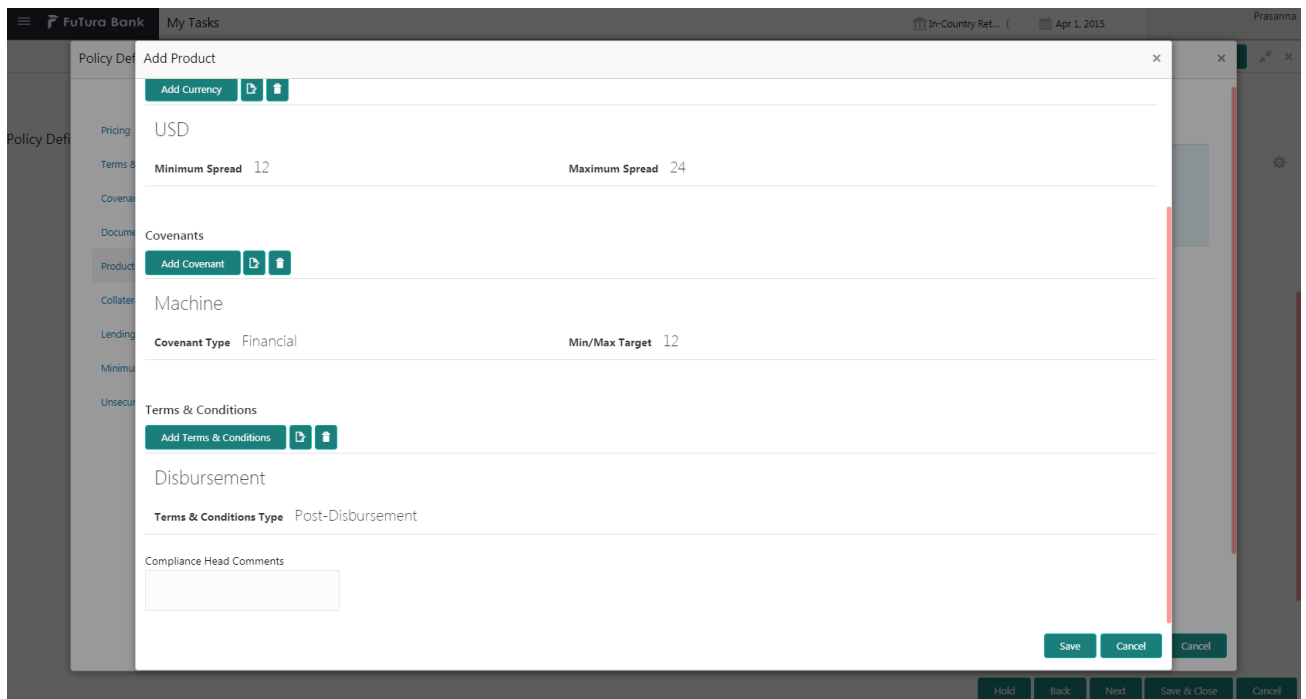
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency 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

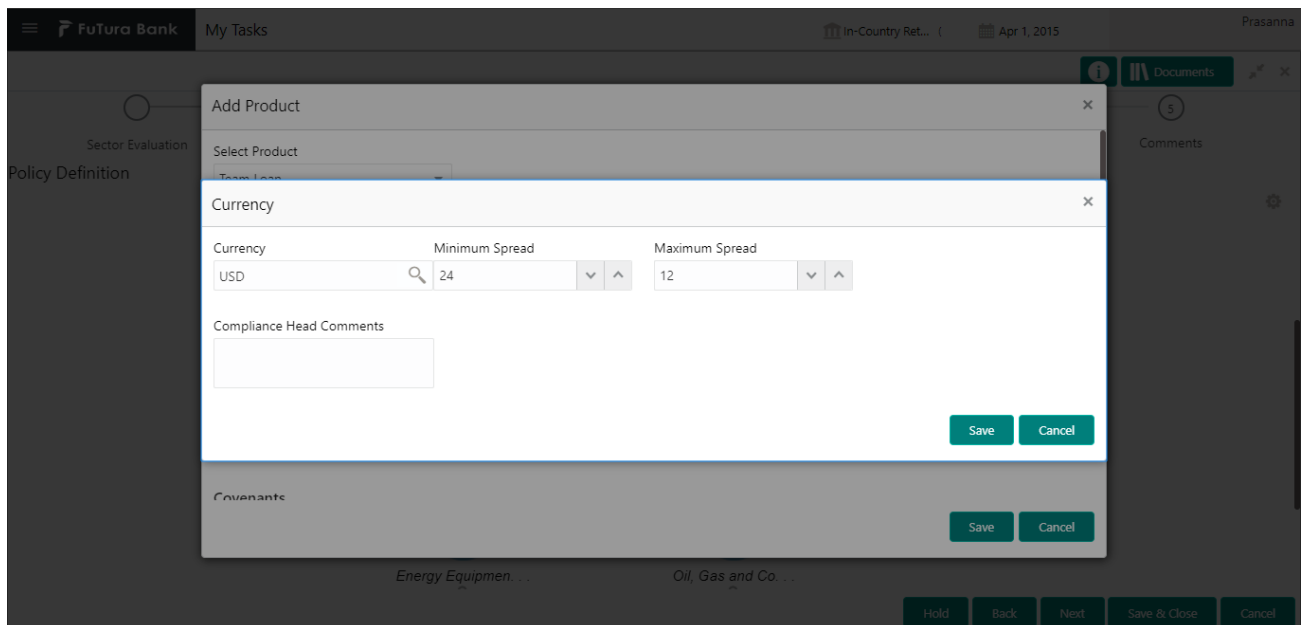


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description
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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

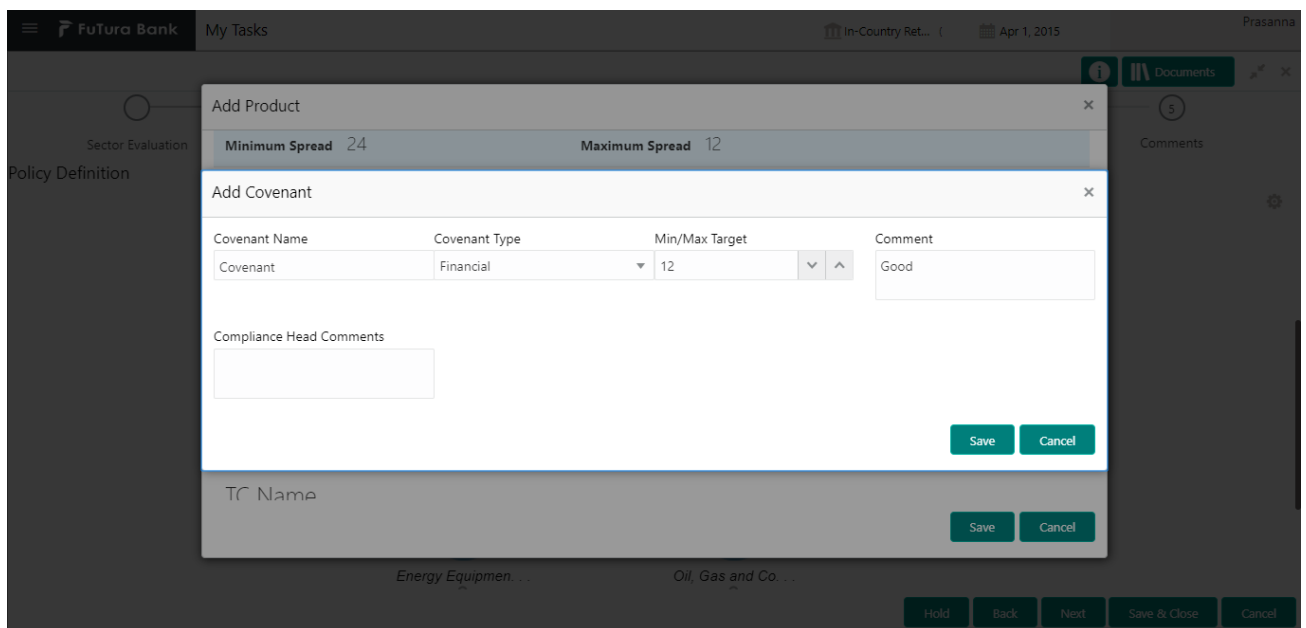


On clicking the currency button, above screen will be displayed.

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

The screenshot shows the 'Collateral Details' form within the 'Policy Definition' configuration window. The form is divided into several sections:

- Collateral Type:** A dropdown menu set to 'Machine'.
- Min LTV:** An input field containing the value '1'.
- Min frequency for valuation (yrs):** An input field containing the value '12'.
- Covenant Details:** A section with an 'Add Covenant' button and a list of covenants. One covenant is listed: 'Insurance' with 'Covenant Type Financial' and 'Min/Max Target 12'.
- Terms & Conditions:** A section with an 'Add Terms And Conditions' button and a list of terms. One term is listed: 'T&C Type Pre-Disbursement' with 'T&C Name Interest Repayment'.
- Compliance Head Comments:** A text input field for entering comments.

At the bottom of the form are 'Save' and 'Cancel' buttons. The background shows the 'Policy Definition' configuration menu with 'Collateral' selected.

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

The screenshot shows a mobile application interface for 'FuTura Bank' with a 'Policy Definition' screen. A 'Covenant Details' dialog box is open, displaying the following information:

- Collateral Details (Background):** Collateral Type: Machine, Min LTV: 12, Min frequency for valuation (yrs): 10.
- Covenant Details (Foreground):**
 - Covenant Type: Financial
 - Covenant Name: Dividend
 - Min/Max Target: 23
 - Comments: good
 - Compliance Head Comments: (Empty text area)

Buttons for 'Save' and 'Cancel' are visible at the bottom right of the dialog box.

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

The screenshot shows a mobile application interface for 'Futura Bank'. A 'Policy Definition' window is open, and within it, a 'Collateral Details' window is active. Overlaid on top of the 'Collateral Details' window is a 'Terms & Condition Details' dialog box. This dialog box contains the following fields and controls:

- T&C Type ***: A dropdown menu with 'Pre-Disbursement' selected.
- T&C Name ***: A dropdown menu with 'Interest Repayment' selected.
- Comments**: A text input field containing the word 'good'.
- Compliance Head Comments ***: An empty text input field.
- Buttons**: Two green buttons labeled 'Save' and 'Cancel' are located at the bottom right of the dialog.

The background 'Collateral Details' window shows fields for 'Collateral Type' (Machine), 'Min LTV' (12), and 'Min frequency for valuation (yrs)' (10). The overall application header includes 'Futura Bank', 'My Tasks', 'In-Country Ret...', 'Apr 1, 2015', and 'Prasanna'.

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 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.

2.5.3.8 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.
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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

The screenshot shows the 'Policy Definition' window for 'Futura Bank'. The 'Configuration' sidebar on the left includes options like 'Pricing', 'Terms & Conditions', 'Covenants', 'Documents', 'Products', 'Collateral', 'Lending Authority', 'Minimum Eligibility Criteria', and 'Unsecured Lending'. The main area is titled 'Financial Ratios' and contains two sections: 'Secured Lending' and 'Unsecured Lending'. Each section has four input fields: 'Minimum turnover' (with up/down arrows), 'Min TNW', 'Min EBITDA', and 'Minimum DSCR'. Below these is a 'Minimum ICR' field and a 'Debt to equity' field. At the bottom, there is a 'Compliance Head Comments' text area. Navigation buttons 'Submit' and 'Cancel' are at the bottom right, and a toolbar with 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' is at the very bottom.

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.

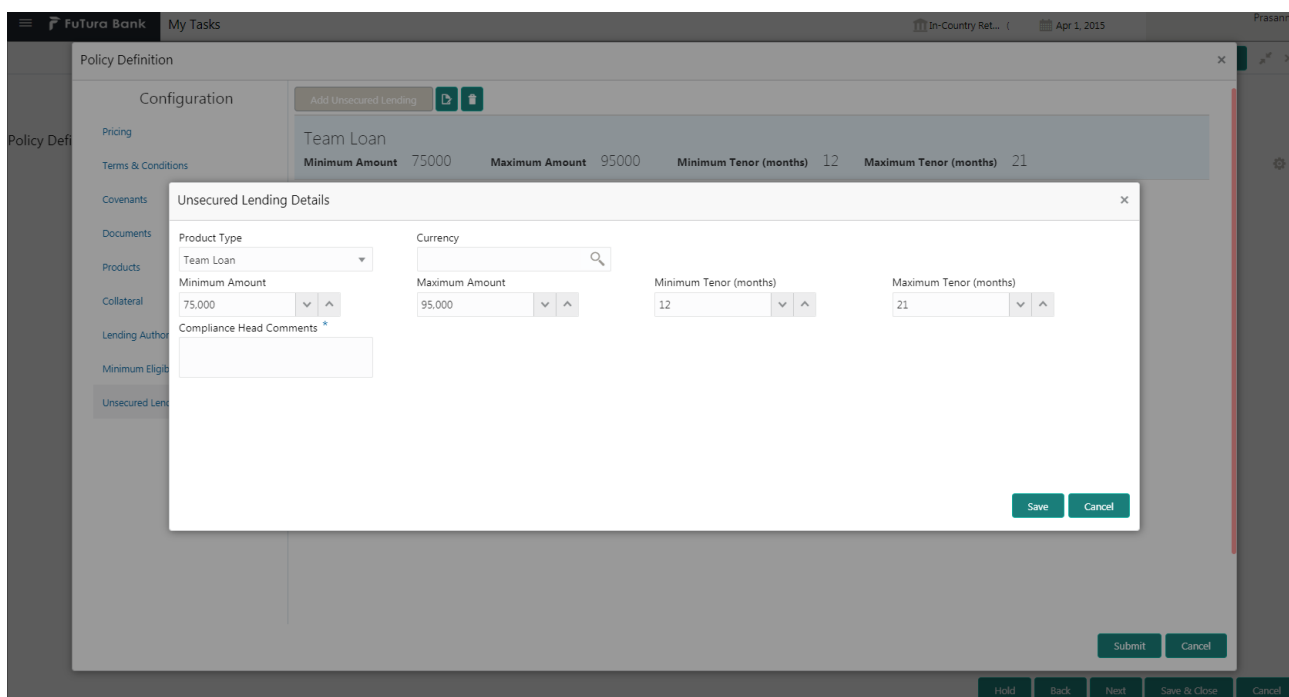
Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating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

2.6.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Questions and Answers:**
 - Which of the following Locations does the Sector see itself growing in? (Europe, 3)
 - Do the companies in the sector face supply issue in case of opening new location? (Yes, 2)
 - Are there any major challenges in the country for this sector? (No, 5)
- Comment:** A text area for providing additional information.
- Action Buttons:** Submit, Cancel, Hold, Back, Next, Save & Close, and Cancel.

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 screenshot displays the 'Headroom Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main content area shows a hierarchical tree structure of industry entities.

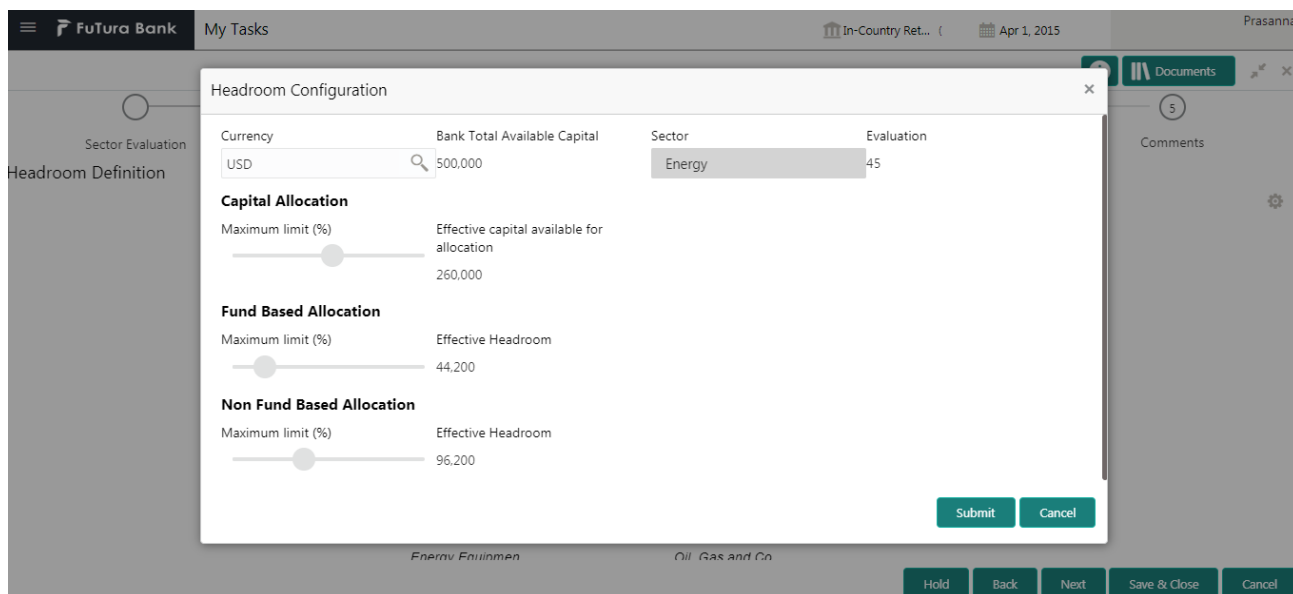
Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

The hierarchical tree structure is as follows:

- Energy
 - Energy Equipmen...
 - Oil and Gas Equ...
 - Oil and Gas Dri...
 - Oil, Gas and Co...
 - Oil and Gas Ref...
 - Integrated Oil...

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.

2.6.3 Policy Definition

The screenshot shows the 'Policy Definition' screen in the Futura Bank system. At the top, there is a navigation bar with 'Futura Bank' and 'My Tasks'. A progress bar indicates the current step is 'Policy Definition'. Below this, a table provides an overview of the policy definition across different dimensions:

Sector	Industry Group	Industry	Sub Industry
46 Score	NA Highest Score	NA Highest Score	NA Highest Score
60 Minimum Score Required	NA Least Score	NA Least Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

Below the table, a hierarchical tree structure shows the selected sector and industry group. The tree starts with 'Energy' at the top, which branches into 'Energy Equipmen...' and 'Oil, Gas and Co...'. 'Energy Equipmen...' further branches into 'Oil and Gas Equ...' and 'Oil and Gas Dri...'. 'Oil, Gas and Co...' branches into 'Oil and Gas Ref...' and 'Integrated Oil...'. Each node in the tree is represented by a blue circle with a building icon.

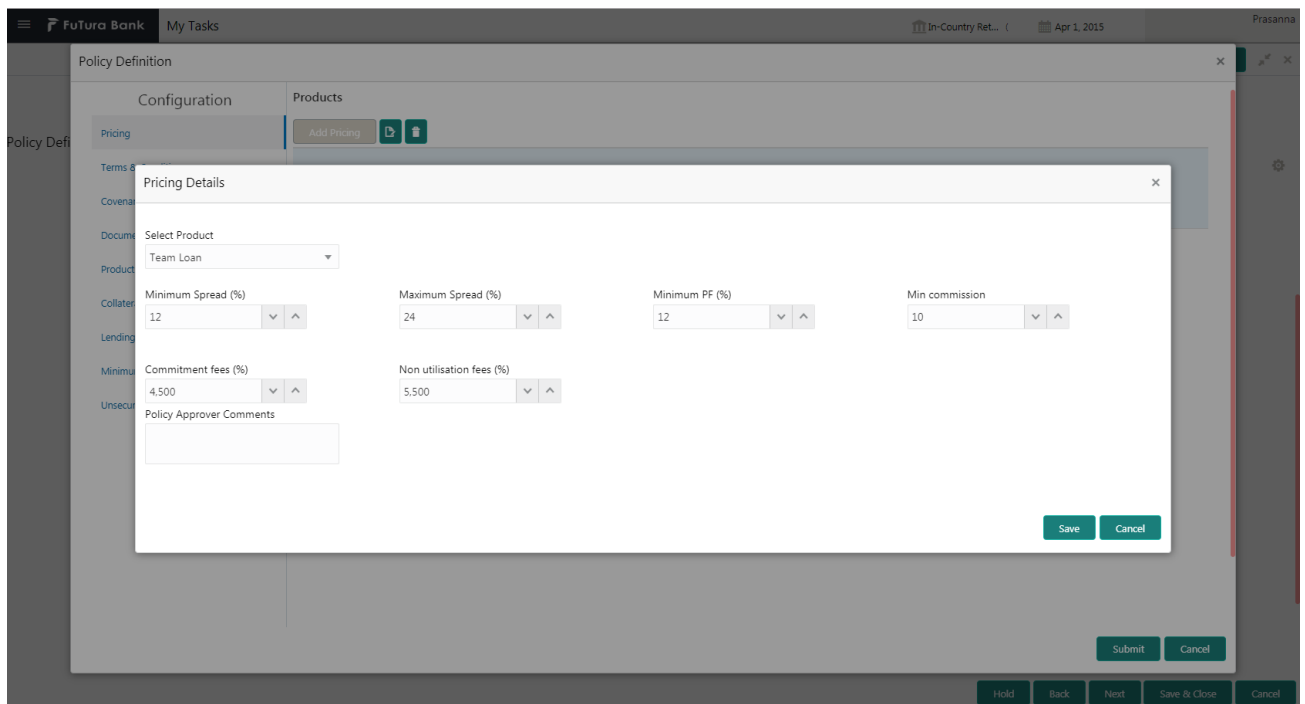
At the bottom right of the screen, there are control buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

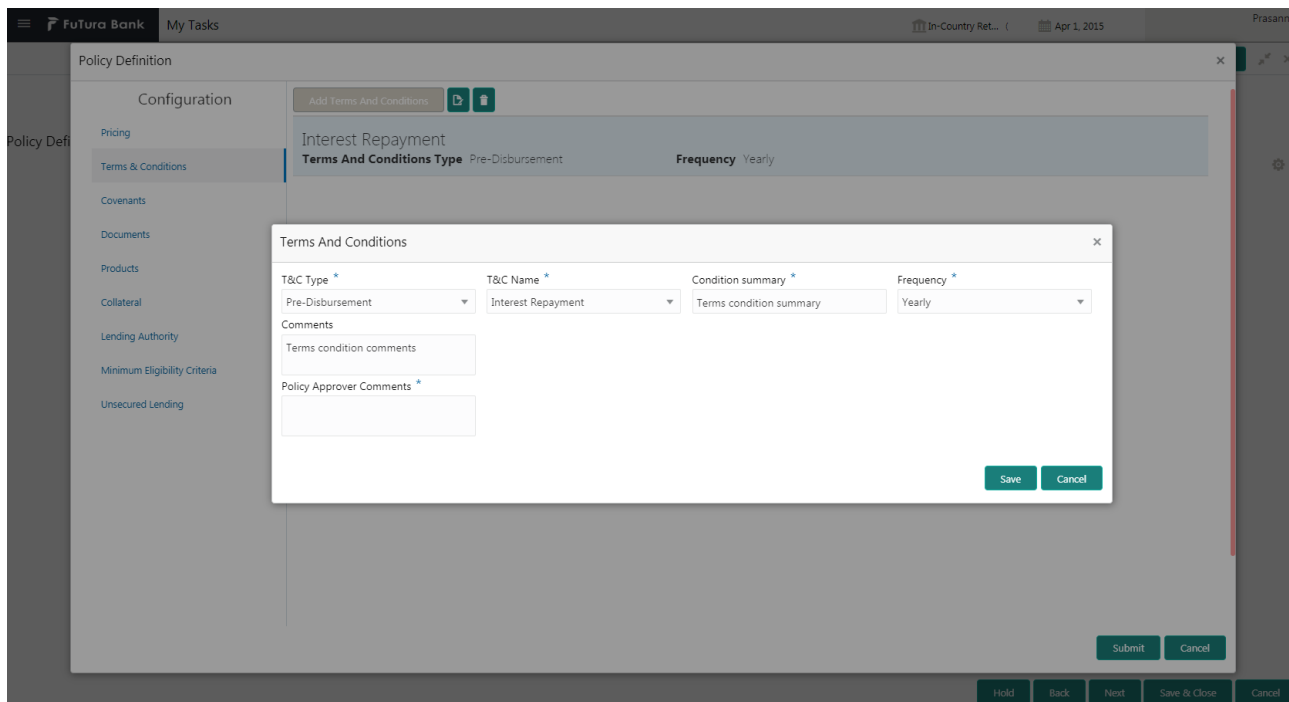
2.6.3.1 Pricing



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 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.

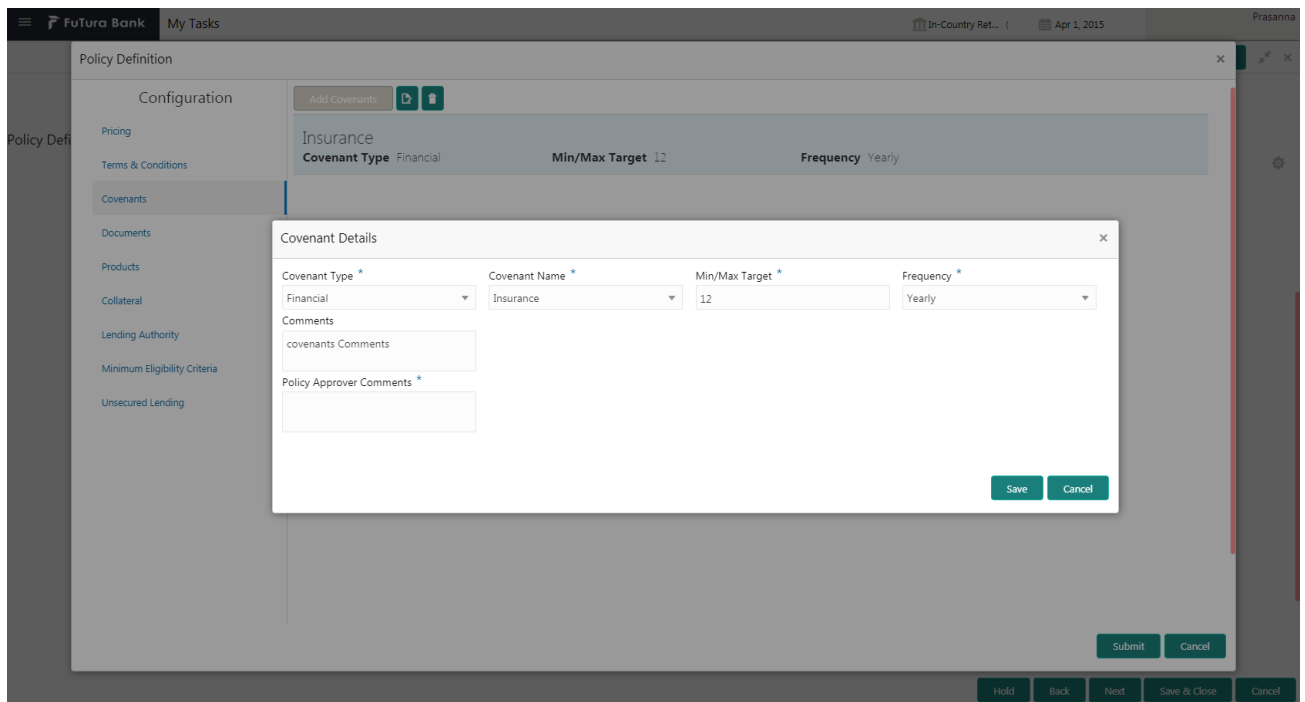
2.6.3.2 Terms & Conditions



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

The screenshot shows the 'Policy Definition' window with the 'Documents' tab selected. The configuration is for 'Buyers Credit'. The list of documents and their requirements is as follows:

Document Name	Required
Debtors and creditors aging report	Yes
Stock statement	No
Past six months banks statements of all accounts	No
Balance sheet and profit and loss statement for the past three years	Yes
Current year provisional profit and loss statement and Balance sheet	No
Budgeted P&L and Balance sheet	No
Work orders in hand	Yes
Import data for the past three years	No

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

The screenshot shows the 'Add Product' window. The configuration is for 'Machine'. The details are as follows:

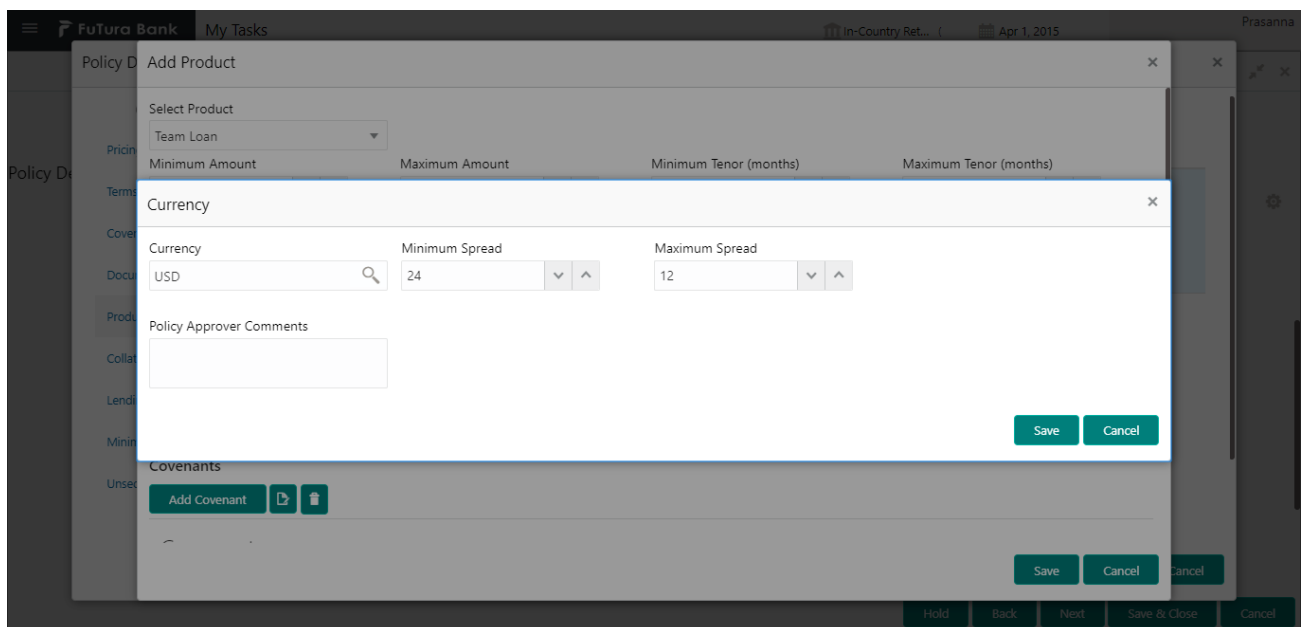
- Currency:** USD
- Minimum Spread:** 24
- Maximum Spread:** 12
- Product Name:** Machine
- Covenant Type:** Financial
- Min/Max Target:** 12
- Terms & Conditions Type:** Post-Disbursement
- Policy Approver Comments:** (Empty text box)

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

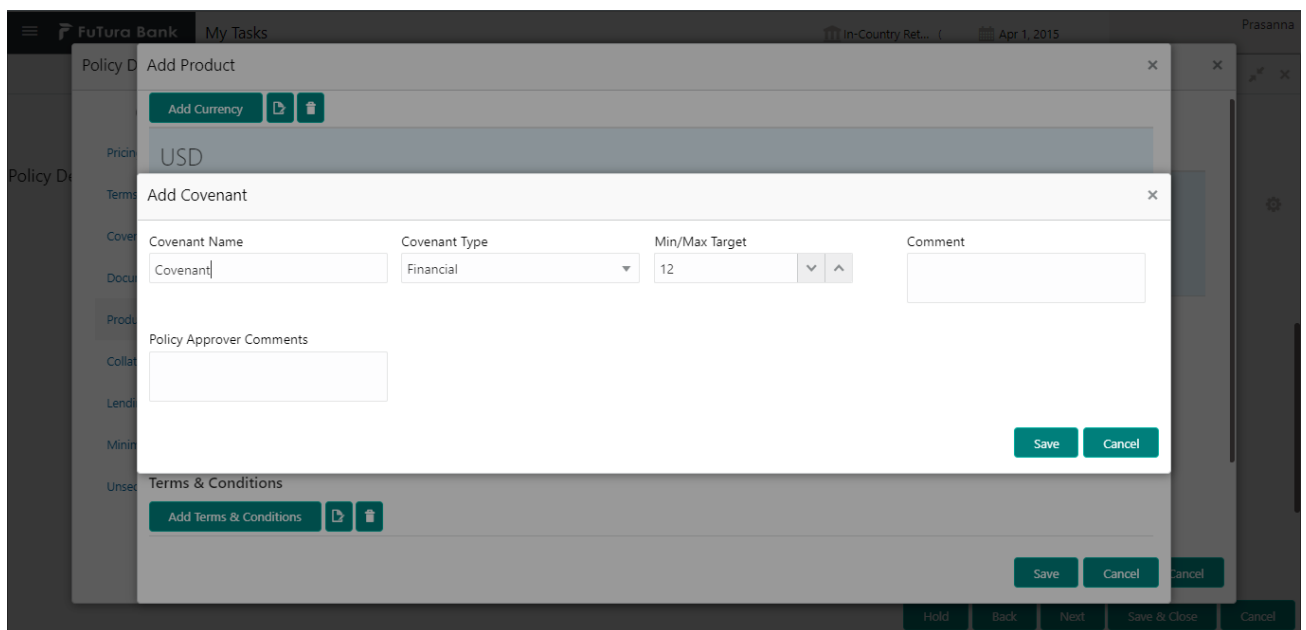


On clicking the currency button, above screen will be displayed.

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

The screenshot shows the Futura Bank Policy Definition interface. A modal window titled "Collateral Details" is open, displaying the following fields and sections:

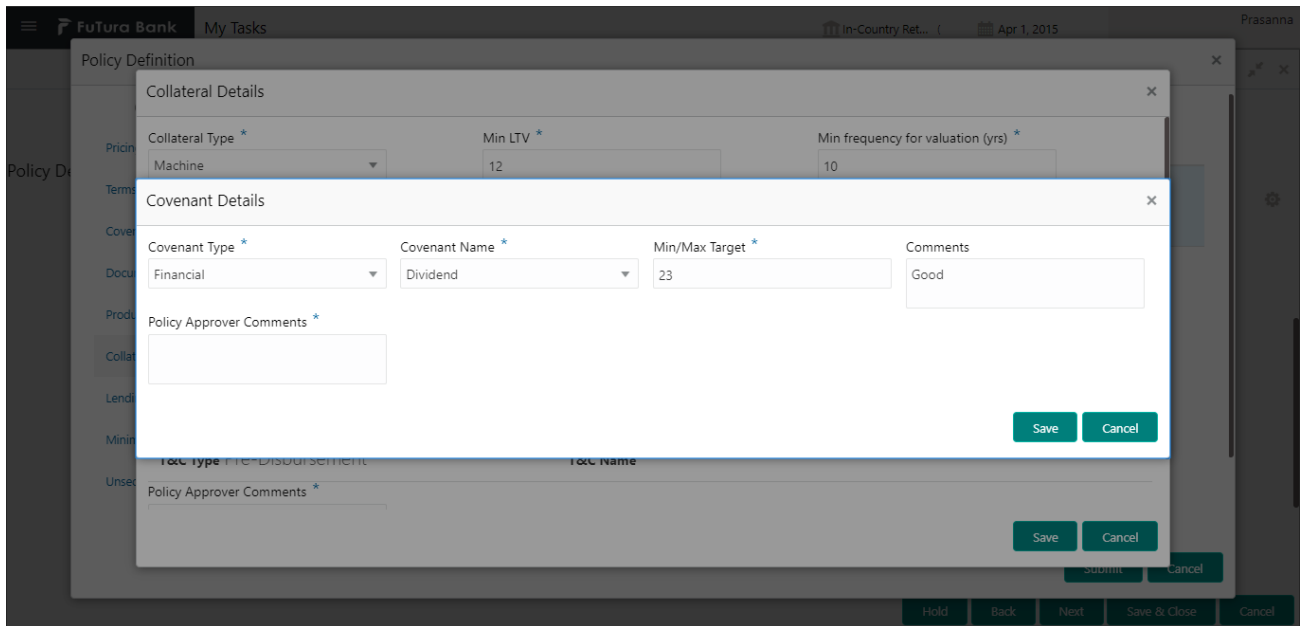
- Collateral Type ***: A dropdown menu with "Machine" selected.
- Min LTV ***: An input field containing the value "1".
- Min frequency for valuation (yrs) ***: An input field containing the value "12".
- Covenant Details**: A section with an "Add Covenant" button and a trash icon.
- Insurance**: A section with "Covenant Type Financial" and "Min/Max Target 12".
- Terms & Conditions**: A section with an "Add Terms And Conditions" button and a trash icon.
- T&C Type**: A dropdown menu with "Pre-Disbursement" selected.
- T&C Name**: A text field containing "Interest Repayment".
- Policy Approver Comments ***: A text area for entering comments.

At the bottom of the modal are "Save" and "Cancel" buttons. The background interface shows a sidebar with "Collateral" selected under the "Configuration" tab.

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

The screenshot shows a mobile application interface for 'FuTuro Bank' with a 'Policy Definition' screen. A 'Collateral Details' dialog is open, and a 'Terms & Condition Details' dialog is also open over it. The 'Terms & Condition Details' dialog has the following fields:

- T&C Type ***: A dropdown menu with 'Pre-Disbursement' selected.
- T&C Name ***: A dropdown menu with 'Interest Repayment' selected.
- Comments**: A text input field containing 'Good'.
- Policy Approver Comments ***: A larger text input field.

At the bottom right of the dialog, there are two buttons: 'Save' and 'Cancel'.

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 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.

2.6.3.8 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.
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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

The screenshot displays the 'Policy Definition' window in the Futura Bank system. The 'Financial Ratios' section is active, showing configuration options for 'Secured Lending' and 'Unsecured Lending'. The 'Minimum Eligibility Criteria' tab is selected in the left sidebar.

Category	Minimum turnover *	Min TNW *	Min EBITDA *	Minimum DSCR *
Secured Lending	45,000	12	1	1
Unsecured Lending	75,000	10	1	1

Additional fields visible include 'Minimum ICR *' (value: 1) and 'Debt to equity *' (value: 1) for both lending types. A 'Policy Approver Comments' text area is located at the bottom of the configuration panel. Navigation buttons (Submit, Cancel) are at the bottom right, and system controls (Hold, Back, Next, Save & Close, Cancel) are at the very bottom.

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.

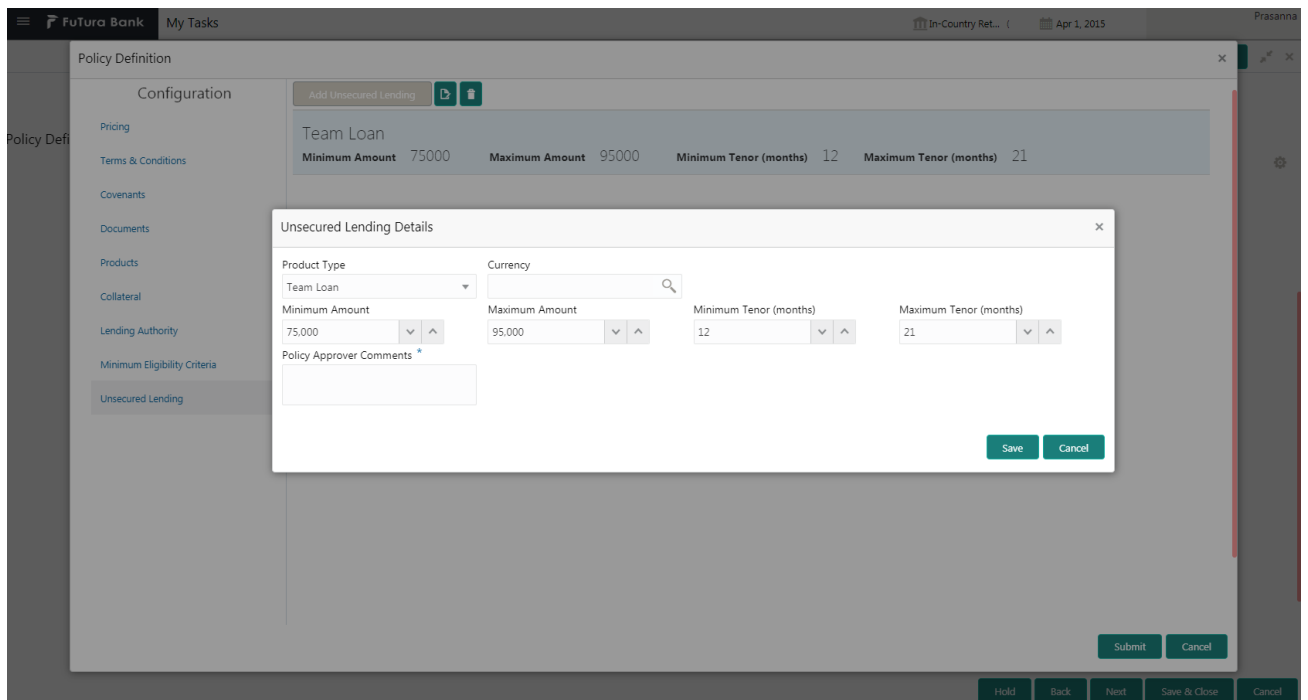
Field Name	Description
Moody's	User Input Field. Enter the rating value for Moody's.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the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

2.7.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Questions and Answers:**
 - Which of the following Locations does the Sector see itself growing in? (Europe, 3 points)
 - Do the companies in the sector face supply issue in case of opening new location? (Yes, 2 points)
 - Are there any major challenges in the country for this sector? (No, 5 points)
- Comment:** A text area for providing additional information.
- Action Buttons:** Submit, Cancel, Hold, Back, Next, Save & Close, and Cancel.

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

My Tasks In-Country Ret... (Apr 1, 2015 Prasanna

1 Select Sector 2 Sector Evaluation 3 Headroom Definition 4 Policy Definition 5 Policy Summary 6 Comments

Headroom Definition

Policy Definition Overview

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

Headroom Definition

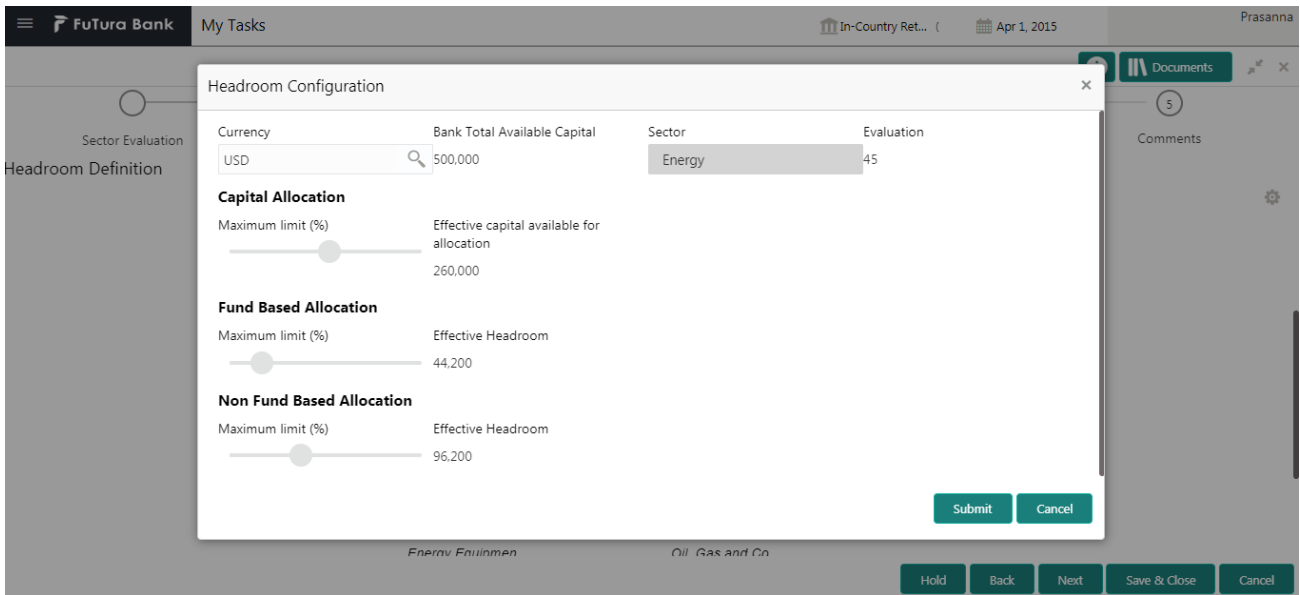
```

graph TD
    E1[Energy] --> E2[Energy]
    E2 --> EE[Energy Equipmen...]
    E2 --> OGC[Oil, Gas and Co...]
    EE --> OGE[Oil and Gas Equ...]
    EE --> OGD[Oil and Gas Dri...]
    OGC --> OGR[Oil and Gas Ref...]
    OGC --> IOI[Integrated Oil...]
  
```

Hold Back Next Save & Close Cancel

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.

2.7.3 Policy Definition

Policy Definition

Sector	Industry Group	Industry	Sub Industry
46 Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

Policy Definition

Energy

Energy

Energy Equipmen...

Oil, Gas and Co...

Oil and Gas Equ...

Oil and Gas Dri...

Oil and Gas Ref...

Integrated Oil...

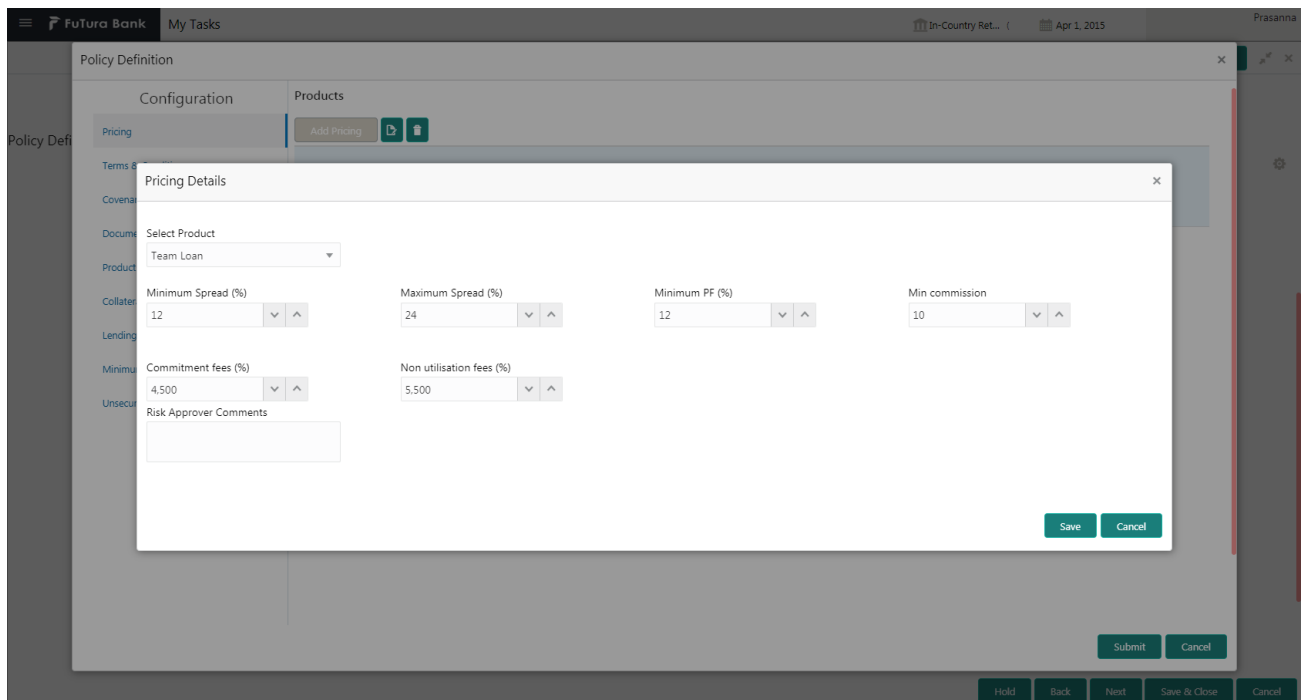
Hold Back Next Save & Close Cancel

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.

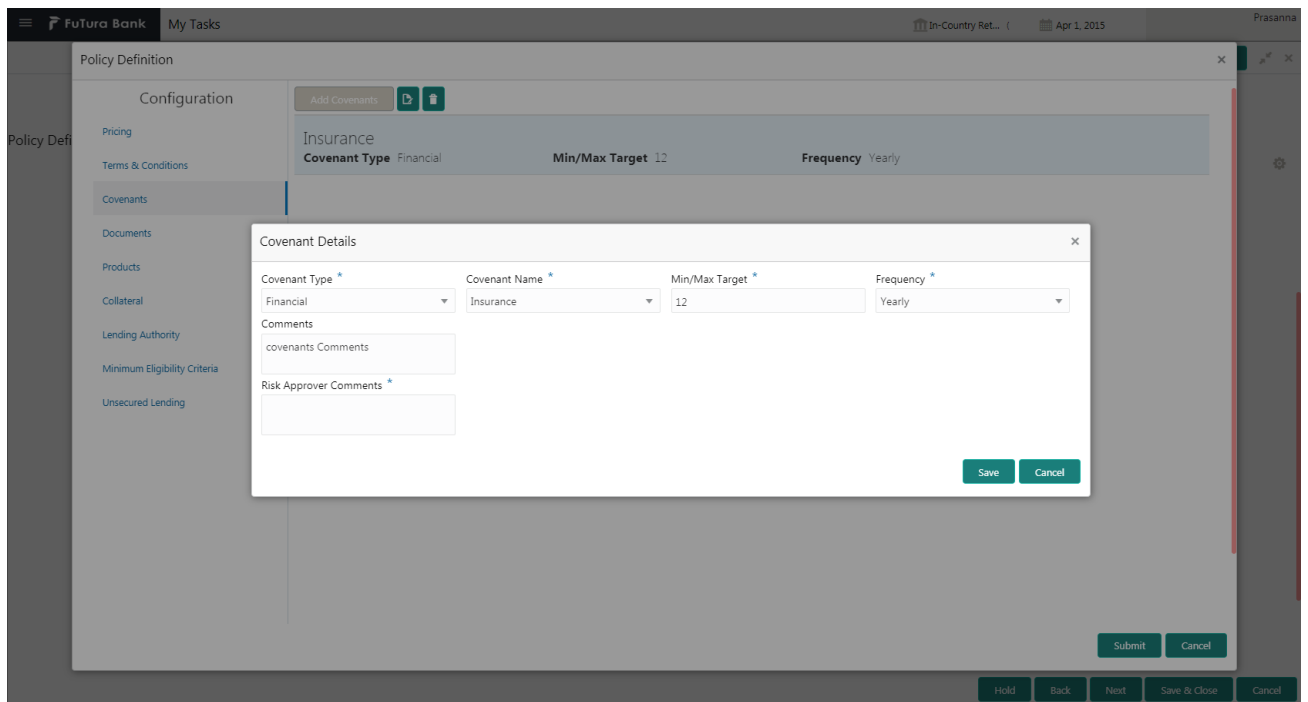
2.7.3.2 Terms & Conditions

The screenshot shows the 'Policy Definition' configuration interface for 'Interest Repayment'. The left sidebar lists various configuration categories, with 'Terms & Conditions' selected. The main area shows the configuration for 'Interest Repayment' with a 'Pre-Disbursement' type and 'Yearly' frequency. A modal window titled 'Terms And Conditions' is open, allowing for further configuration. The modal includes dropdown menus for 'T&C Type' (Pre-Disbursement), 'T&C Name' (Interest Repayment), and 'Frequency' (Yearly), along with a text input for 'Condition summary' (Terms condition summary). It also features text areas for 'Comments' and 'Risk Approver Comments', and 'Save' and 'Cancel' buttons.

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

Configuration	Product Documents	Required
Buyers Credit		
	Debtors and creditors aging report	Yes
	Stock statement	No
	Past six months banks statements of all accounts	No
	Balance sheet and profit and loss statement for the past three years	Yes
	Current year provisional profit and loss statement and Balance sheet	No
	Budgeted P&L and Balance sheet	No
	Work orders in hand	Yes
	Import data for the past three years	No

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

Add Product

Currency: USD

Minimum Spread: 12 **Maximum Spread:** 24

Covenants:

Machine

Covenant Type: Financial **Min/Max Target:** 12

Terms & Conditions:

Disbursement

Terms & Conditions Type: Post-Disbursement

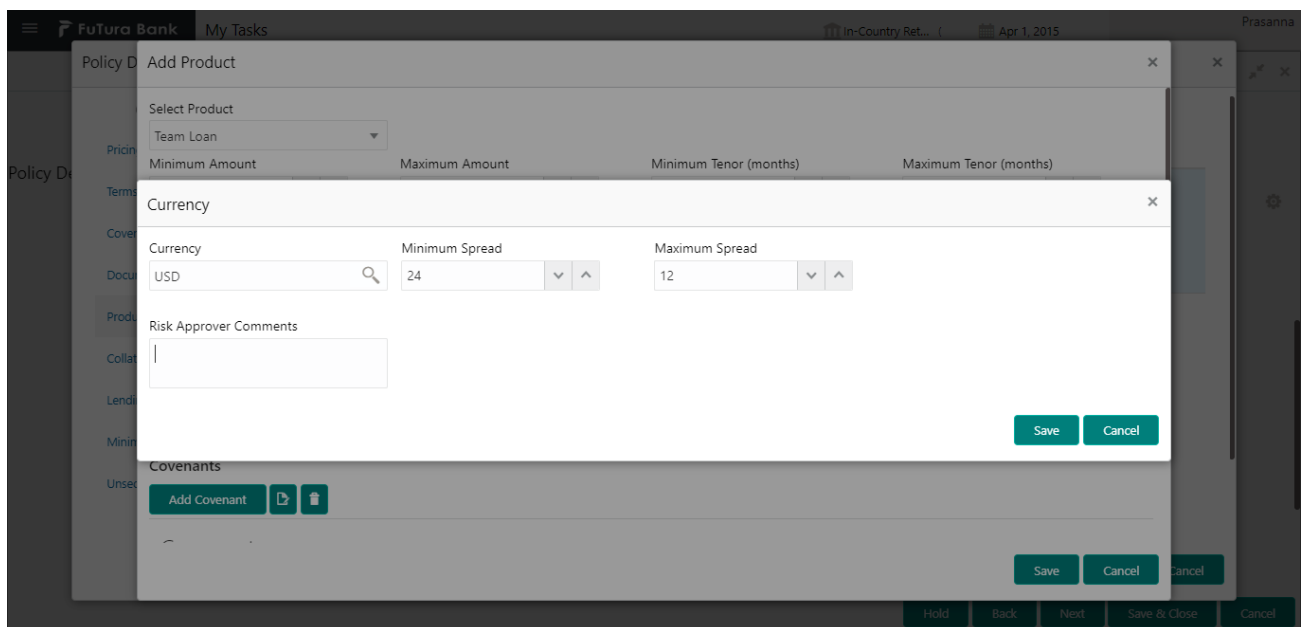
Risk Approver Comments:

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

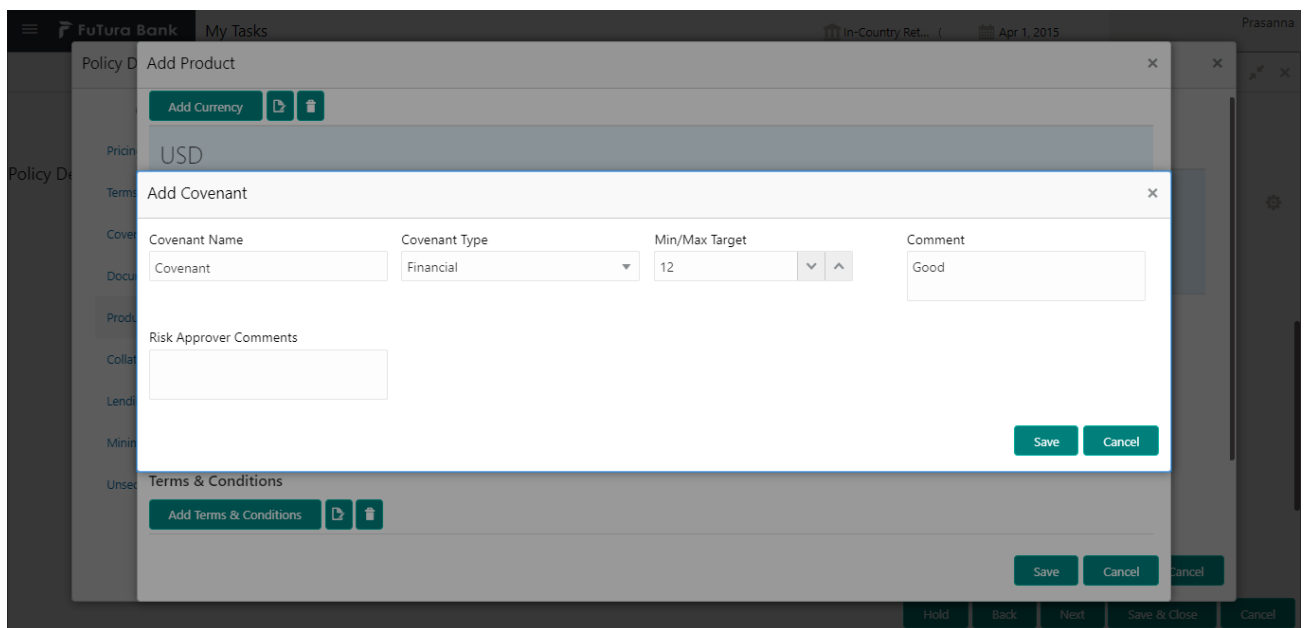


On clicking the currency button, above screen will be displayed.

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.

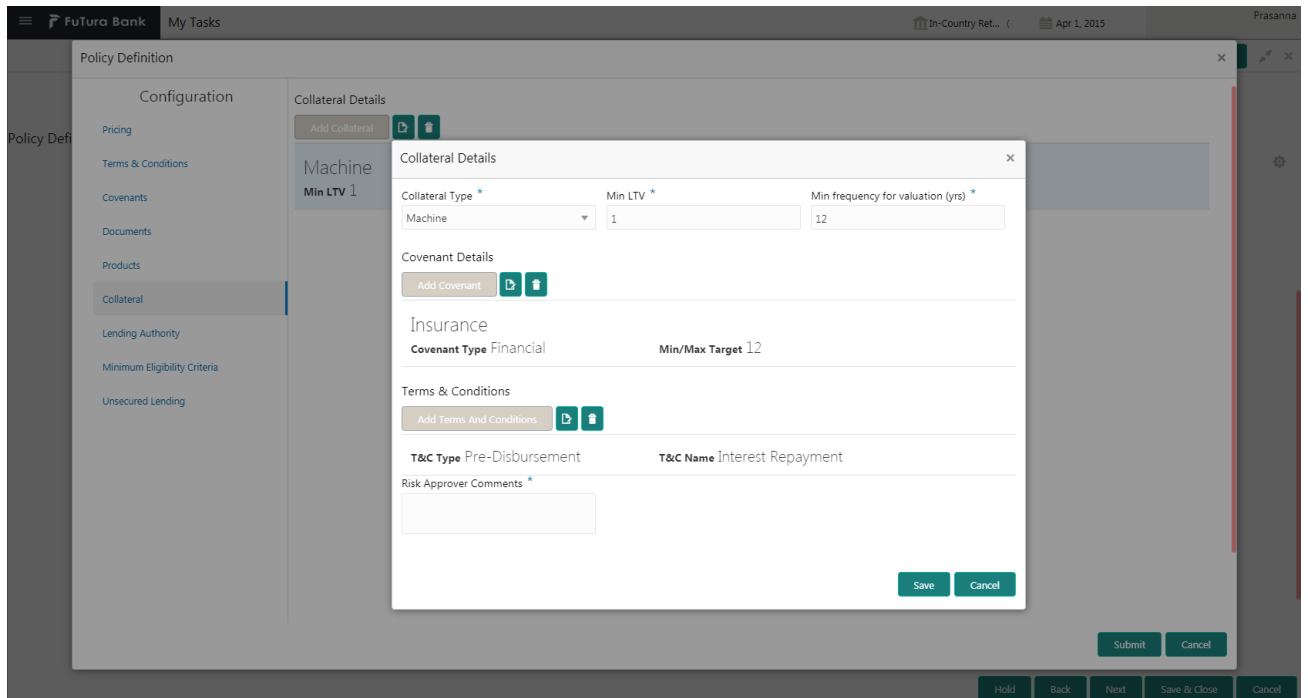
Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Risk Approver 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.

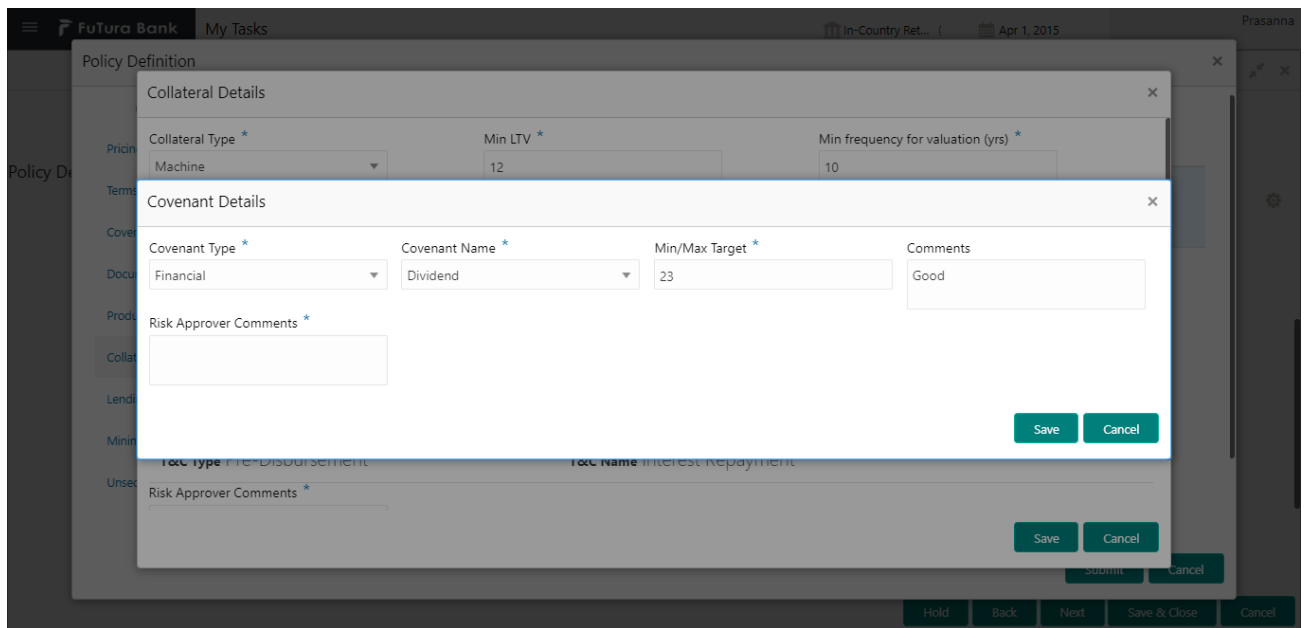
2.7.3.6 Collateral



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

The screenshot shows a mobile application interface for Futura Bank. A 'Policy Definition' window is open, displaying 'Collateral Details' and 'Terms & Condition Details'. The 'Terms & Condition Details' dialog is the primary focus, showing a form with the following fields:

- T&C Type ***: A dropdown menu with 'Pre-Disbursement' selected.
- T&C Name ***: A dropdown menu with 'Interest Repayment' selected.
- Comments**: A text input field containing the word 'Good'.
- Risk Approver Comments ***: An empty text input field.

At the bottom right of the dialog, there are two green buttons: 'Save' and 'Cancel'. The background 'Collateral Details' screen shows fields for 'Collateral Type' (Machine), 'Min LTV' (12), and 'Min frequency for valuation (yrs)' (10).

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

The screenshot shows a 'Policy Definition' window with a 'Ratings & Grading' section. The section contains the following fields:

- Moodys *
- Fitch *
- S&P *
- CRISIL *
- Default grading *
- Risk Approver Comments

At the bottom of the window, there are buttons for 'Submit', 'Cancel', 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

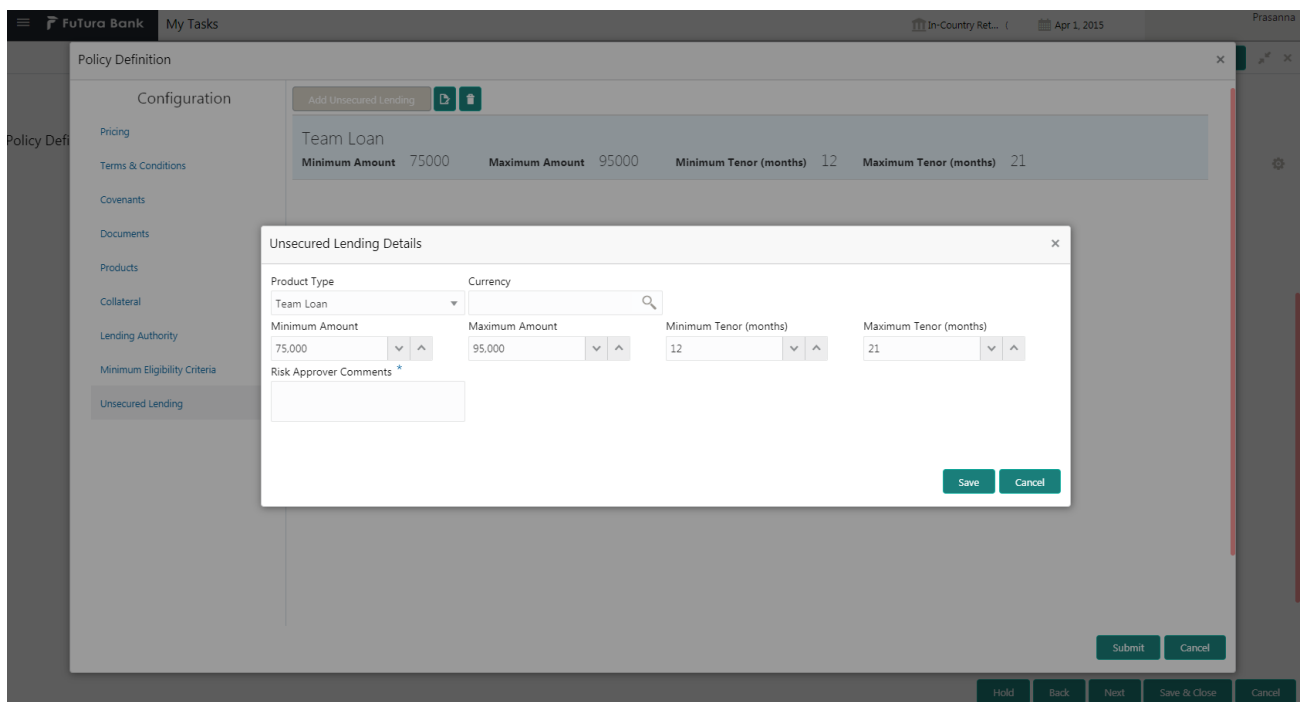
Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating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

2.8.1 Sector 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.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score	NA Highest Score NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Questions and Answers:**
 - Which of the following Locations does the Sector see itself growing in? (Europe, 3 points)
 - Do the companies in the sector face supply issue in case of opening new location? (Yes, 2 points)
 - Are there any major challenges in the country for this sector? (No, 5 points)
- Comment:** A text area for providing additional information.
- Action Buttons:** Submit, Cancel, Hold, Back, Next, Save & Close, and Cancel.

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.

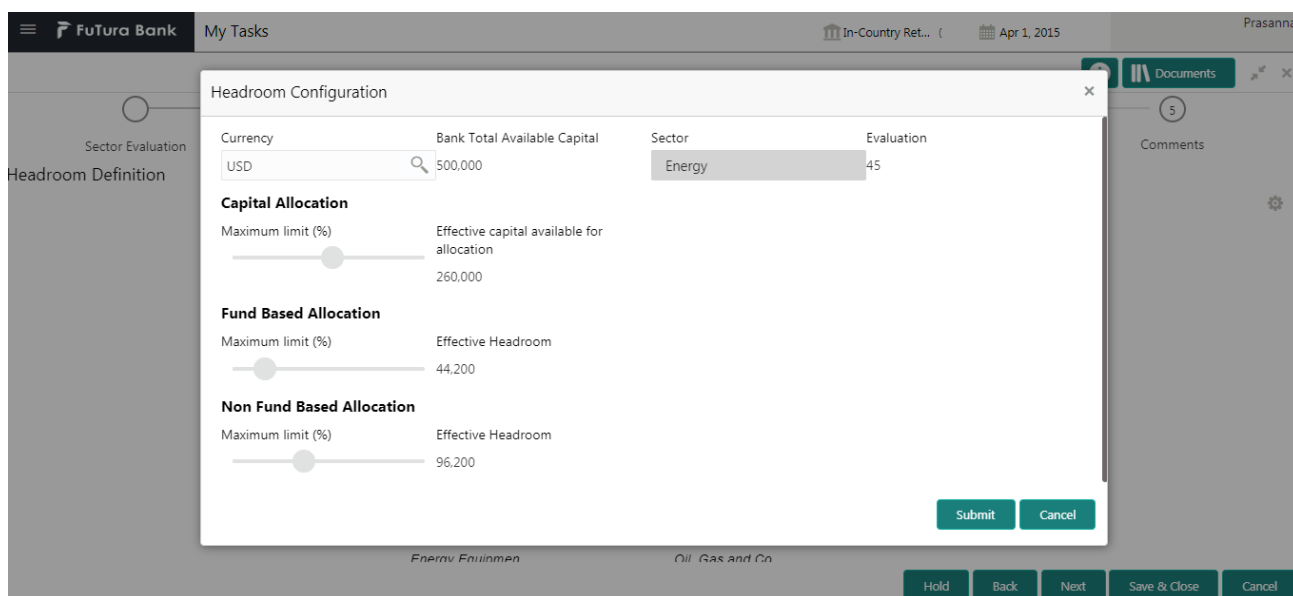
2.8.2 Headroom Definition

The screenshot displays the 'Headroom Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main area shows a hierarchical tree structure of entities, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into four sub-entities: 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'.

Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

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.

2.8.3 Policy Definition

The screenshot displays the 'Policy Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Policy Definition', which is marked as complete. Below this, a table provides an overview of the policy definition across four dimensions: Sector, Industry Group, Industry, and Sub Industry. Each dimension shows a current score (NA) and a required minimum score (60). The main area of the screen features a hierarchical tree structure of entities, starting with 'Energy' at the top, branching down to 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into specific sub-industries like 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'. A bottom navigation bar includes buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

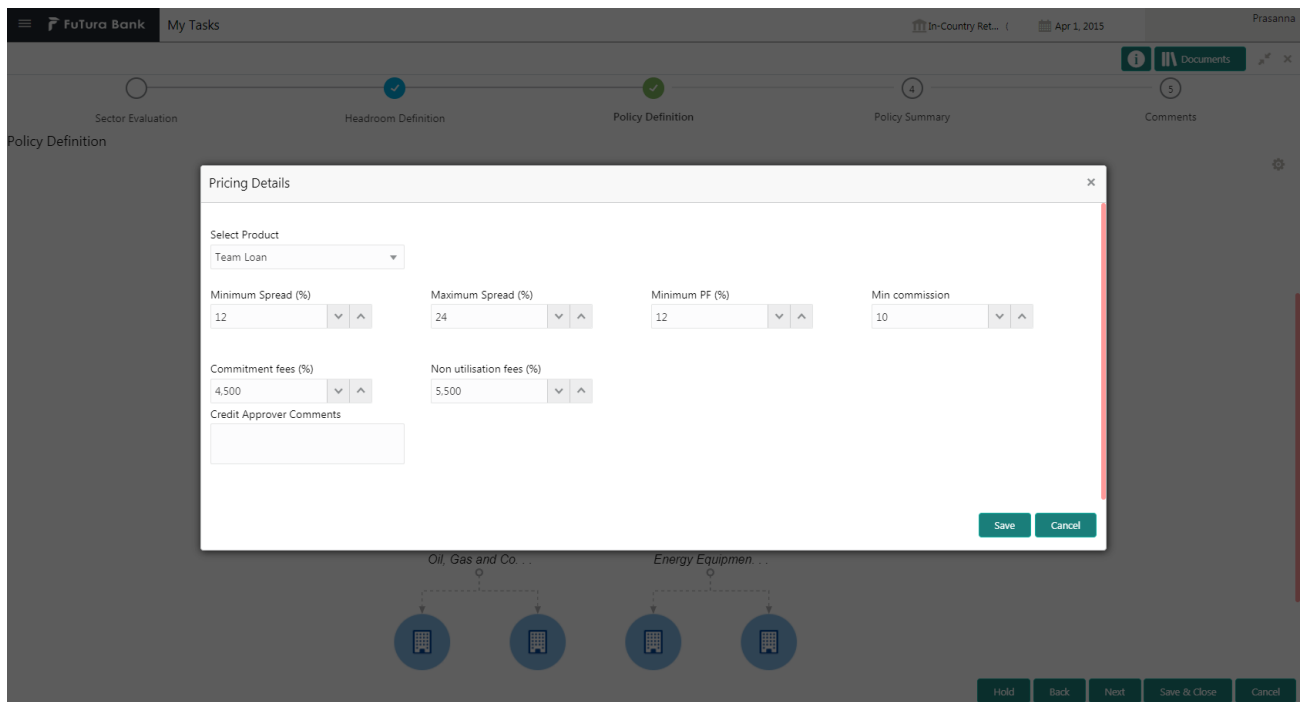
Dimension	Current Score	Minimum Score Required
Sector	46	60
Industry Group	NA (Highest Score)	60
Industry	NA (Highest Score)	60
Sub Industry	NA (Highest Score)	60

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.

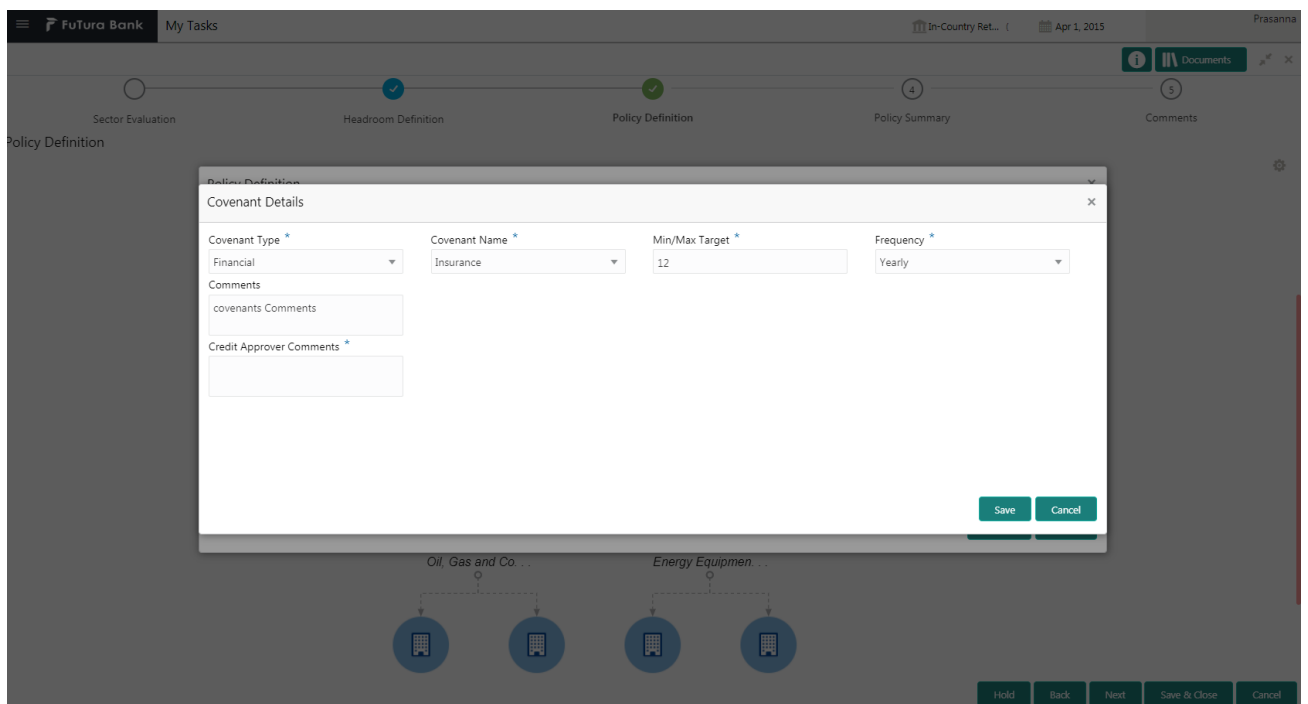
Field Name	Description
Select Product	User Select Field. Select a product type to define pricing details.
Maximum Spread	User Input Field. Enter the Maximum Spread.
Minimum Spread	User Input Field. Enter the Minimum Spread.
Min. Commission	User Input Field. Enter the Minimum Commission.
Commitment Fees	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

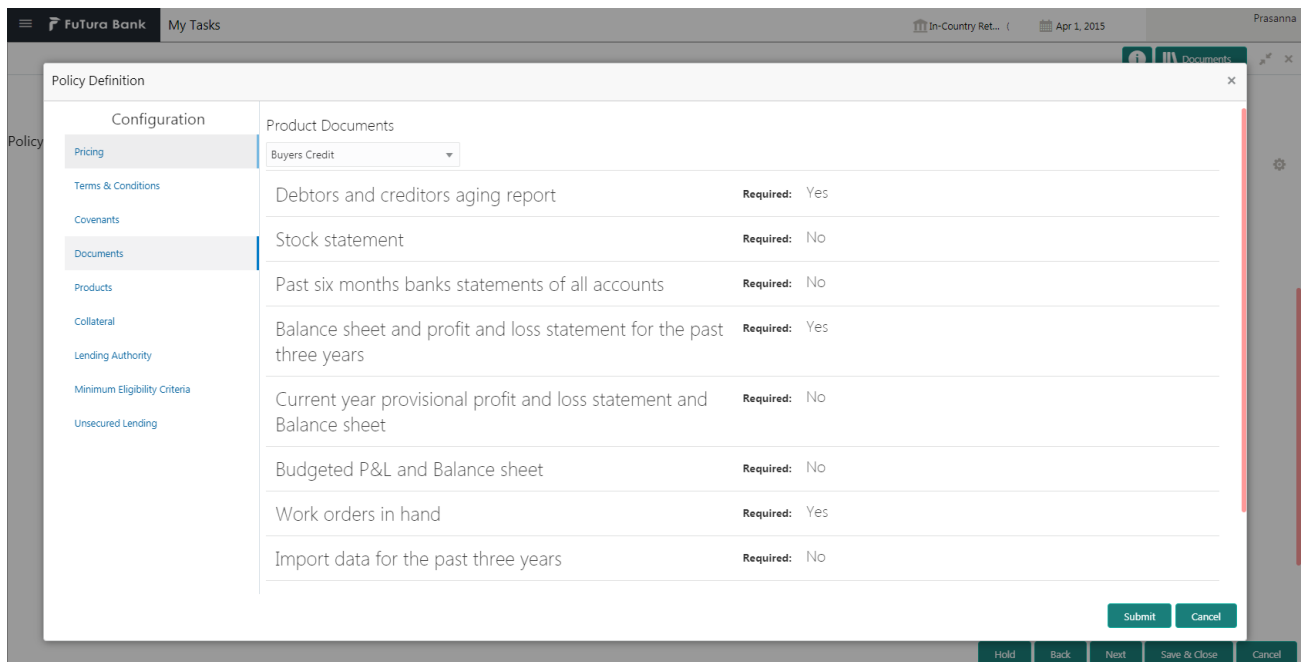
2.8.3.3 Covenants



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

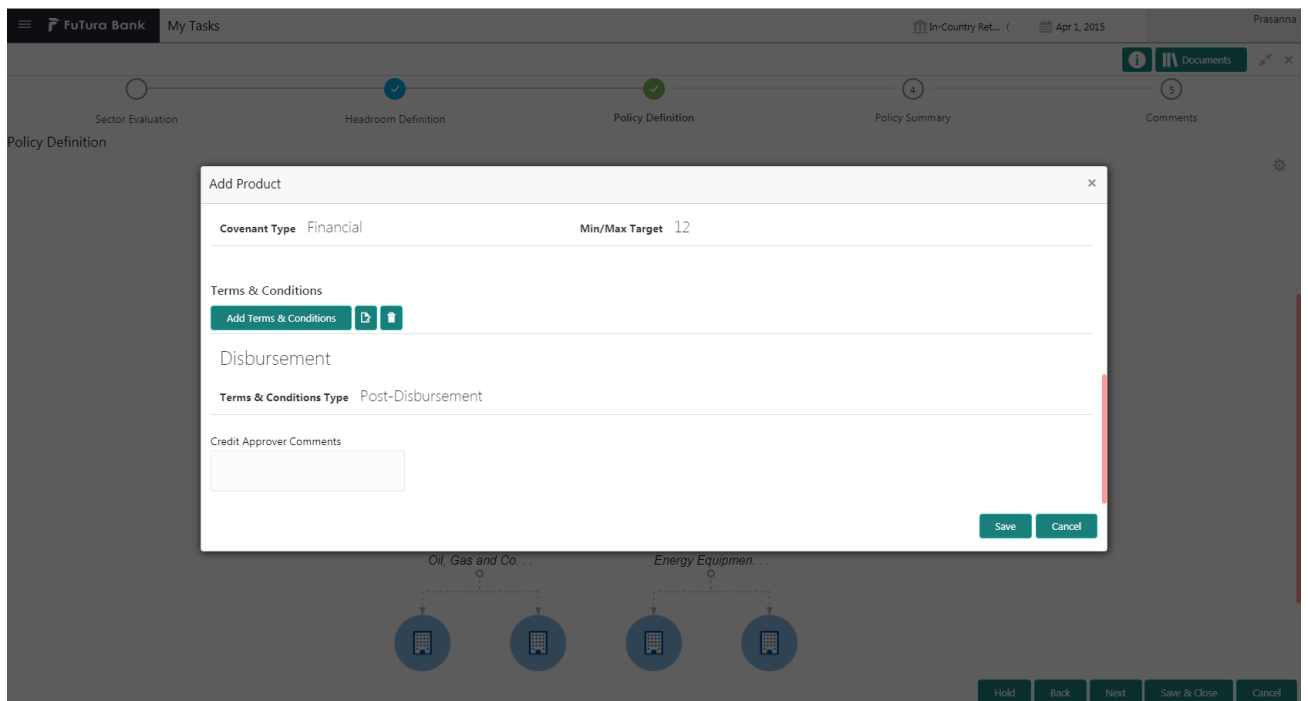
Field Name	Description
Covenants Type	User Select Field. Select a Covenants type to define covenant details
Covenants Name	User Select Field. Select a Covenant name to define covenant details
Min/Max Target	User Input Field. Enter the Min Max Target value
Frequency	User Select Field. Select a Frequency 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

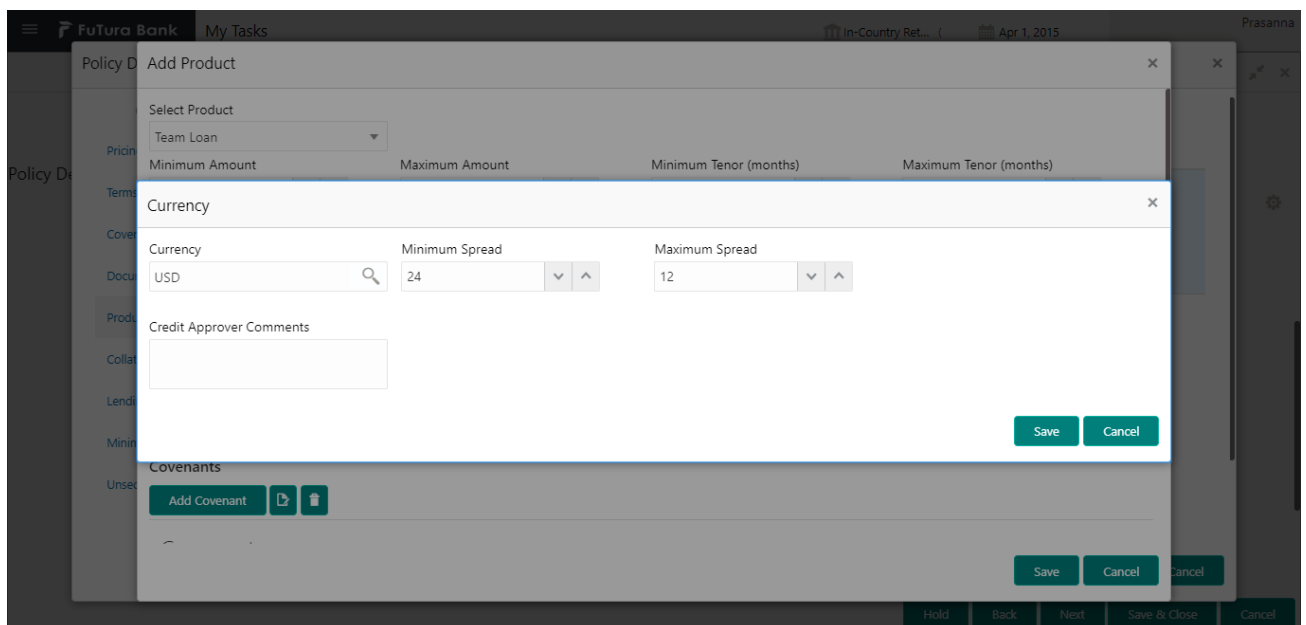


On selecting Products from the left pane, above screen will be displayed.

Field Name	Description
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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

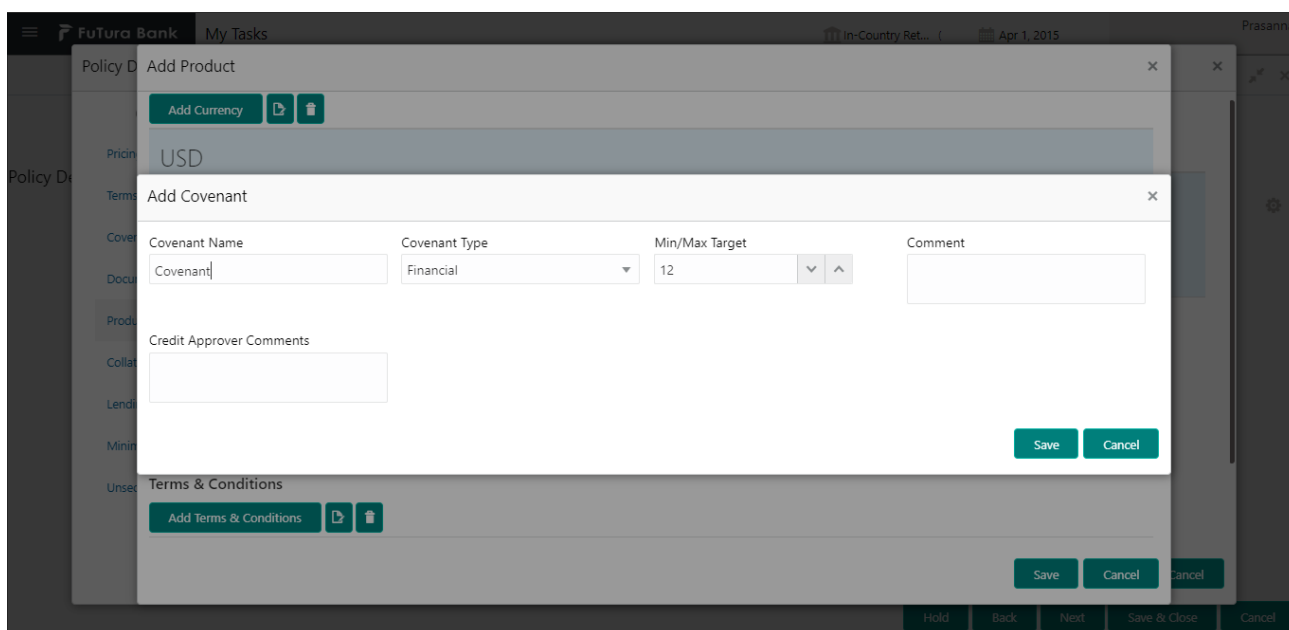


On clicking the currency button, above screen will be displayed.

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.

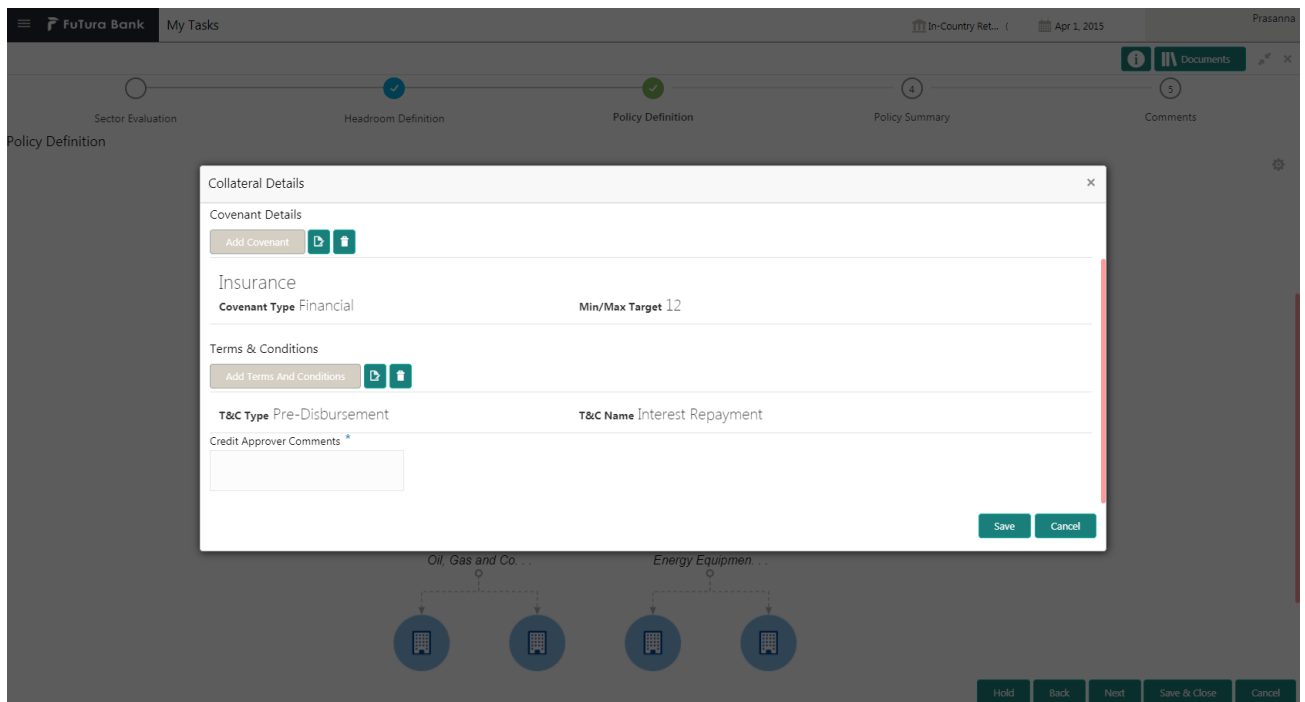
Field Name	Description
Covenant Name	User Input Field. Enter the Covenant Name value
Covenant Type	User Select Field. Select a Covenant Type to define covenant type details
Min/Max Target	User Input Field. Enter the Minimum Maximum Target value
Comment	User Input Field. Enter the comment value
Credit 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.

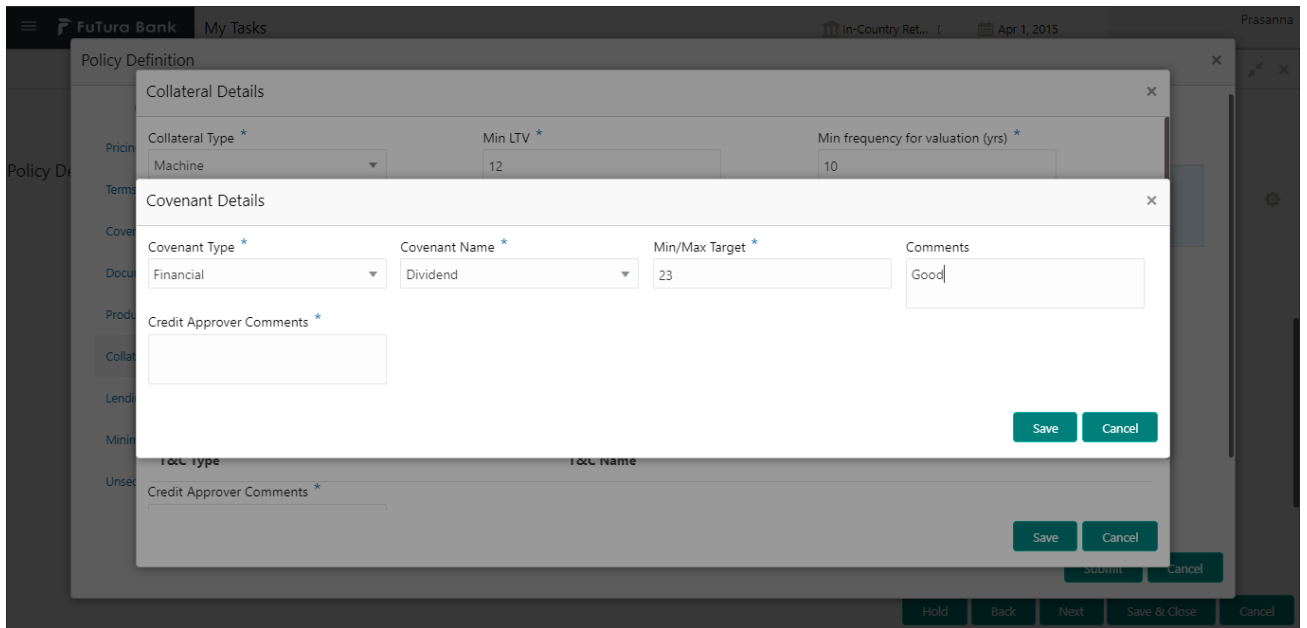
2.8.3.6 Collateral



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

The screenshot shows the FuTura Bank Policy Definition interface. A 'Collateral Details' dialog box is open, displaying fields for 'Collateral Type' (Machine), 'Min LTV' (12), and 'Min frequency for valuation (yrs)' (10). Overlaid on this is a 'Terms & Condition Details' dialog box with the following fields: 'T&C Type' (Pre-Disbursement), 'T&C Name' (Interest Repayment), 'Comments' (Good), and 'Credit Approver Comments' (empty). Both dialog boxes have 'Save' and 'Cancel' buttons. The background 'Policy Definition' screen also has 'Save' and 'Cancel' buttons at the bottom right.

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

The screenshot displays the Futura Bank interface with a 'Policy Definition' modal window open. The modal has a left sidebar with categories: Pricing, Terms & Conditions, Covenants, Documents, Products, Collateral, Lending Authority (selected), Minimum Eligibility Criteria, and Unsecured Lending. The main area shows three sections for Lending Authority configuration:

- Section 1:** Lending Amount (USD) * is set to '<1M' and Lending Authority * is set to 'AA1'. Credit Approver Comments is 'Good'.
- Section 2:** Lending Amount (USD) * is set to '1M - 10M' and Lending Authority * is set to 'AA1'. Credit Approver Comments is 'Good'.
- Section 3:** Lending Amount (USD) * and Lending Authority * fields are visible but empty.

Buttons for 'Submit' and 'Cancel' are at the bottom right of the modal. The background shows a progress bar with steps: Sector Evaluation, Headroom Definition, Policy Definition (active), Policy Summary, and Comments. At the bottom, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

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.
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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

The screenshot shows the 'Policy Definition' window in the Futura Bank system. The 'Financial Ratios' section is active, showing configuration options for 'Secured Lending' and 'Unsecured Lending'. The 'Minimum Eligibility Criteria' tab is selected in the left sidebar. The 'Secured Lending' section includes input fields for 'Minimum turnover', 'Min TNW', 'Min EBITDA', and 'Minimum DSCR'. The 'Unsecured Lending' section includes input fields for 'Minimum turnover', 'Min TNW', 'Min EBITDA', and 'Minimum DSCR'. There is also a 'Debt to equity' field in both sections. At the bottom right, there are 'Submit' and 'Cancel' buttons. At the very bottom of the window, there are 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

The screenshot shows the Futura Bank interface with a 'Policy Definition' modal window open. The modal has a 'Configuration' sidebar on the left with options like Pricing, Terms & Conditions, Covenants, Documents, Products, Collateral, Lending Authority, Minimum Eligibility Criteria (selected), and Unsecured Lending. The main area is titled 'Ratings & Grading' and contains several input fields: 'Moody's *', 'Fitch *', 'S&P *', 'CRISIL *', and 'Default grading *'. There is also a 'Credit Approver Comments' text area. At the bottom right of the modal are 'Submit' and 'Cancel' buttons. The background interface shows a progress bar with steps: Sector Evaluation, Headroom Definition, Policy Definition (current), Policy Summary, and Comments. The top navigation bar includes 'Futura Bank', 'My Tasks', 'In-Country Ret...', 'Apr 1, 2015', and 'Prasanna'. At the bottom of the screen are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

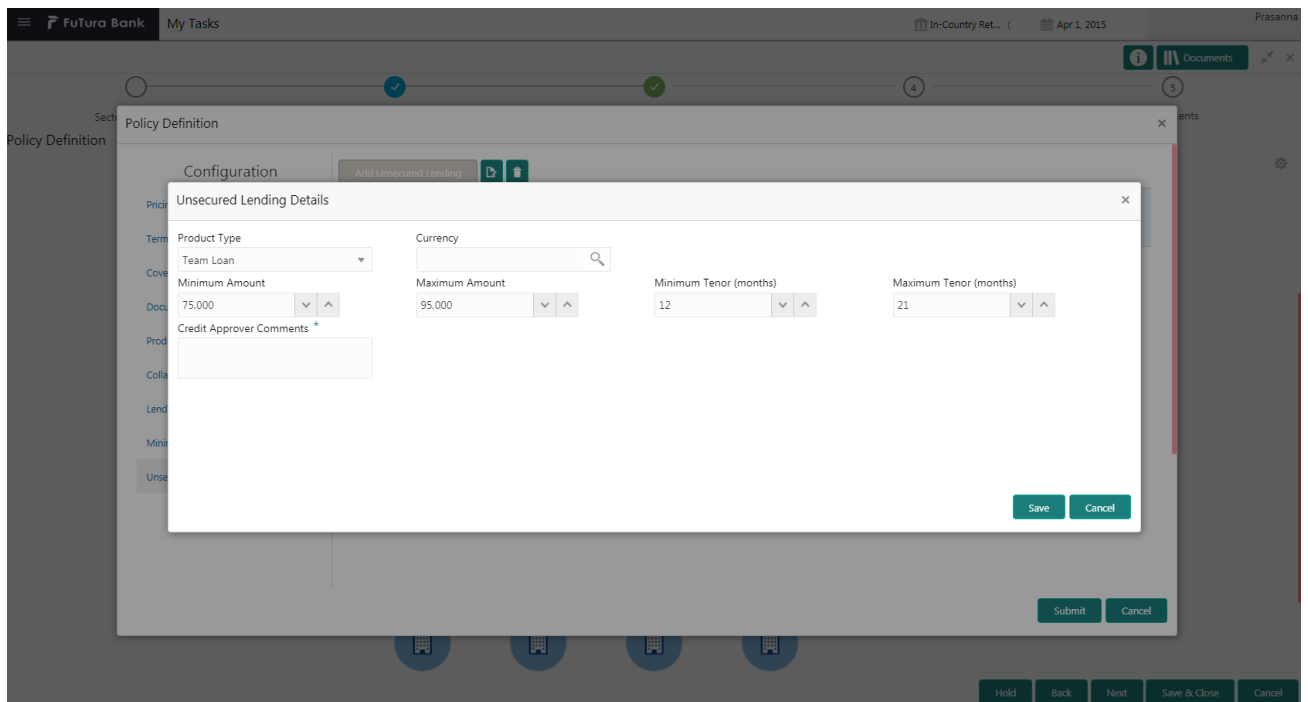
Field Name	Description
Moodys	User Input Field. Enter the rating value for Moodys.
Fitch	User Input Field. Enter the rating value for Fitch.
S&P	User Input Field. Enter the rating value for S&P.
CRISIL	User Input Field. Enter the rating value for CRISIL.
Default Grading	User Input Field. Enter the rating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

2.9.1 Sector 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 screenshot displays the Futura Bank Policy Approval interface. At the top, there is a navigation bar with 'Futura Bank' and 'My Tasks'. The main area shows a progress bar with six steps: 'Select Sector' (completed), 'Sector Evaluation' (current), 'Headroom Definition', 'Policy Definition', 'Policy Summary', and 'Comments'. Below the progress bar, the 'Sector Evaluation' section is active, showing a 'Policy Definition Overview' table. The table has columns for 'Sector', 'Industry Group', 'Industry', and 'Sub Industry', each with 'NA' for 'Score', 'Highest Score', and 'Least Score', and '60' for 'Minimum Score Required'. Below the table, a hierarchical tree structure is shown, starting with 'Energy' at the top, branching into 'Energy Equipmen...' and 'Oil, Gas and Co...', which further branch into 'Oil and Gas Equ...', 'Oil and Gas Dri...', 'Oil and Gas Ref...', and 'Integrated Oil...'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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 screenshot shows a 'Sector Evaluation' form in the Futura Bank system. The form is titled 'Sector Evaluation' and displays a score of 10. The form is divided into several sections:

- Evaluation Categories:** Geographical Expansion, Financial Performance, Spending Trends, Government Support, and Bank Obligations.
- Questions and Answers:**
 - Which of the following Locations does the Sector see itself growing in? (Europe, 3)
 - Do the companies in the sector face supply issue in case of opening new location? (Yes, 2)
 - Are there any major challenges in the country for this sector? (No, 5)
- Comment:** A text area for providing additional information.
- Footer:** Buttons for Hold, Back, Next, Save & Close, and Cancel.

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 screenshot displays the 'Headroom Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Headroom Definition'. Below this, a 'Policy Definition Overview' table provides a summary of scores and requirements for different levels of the hierarchy. The main area features a hierarchical tree structure of industry entities.

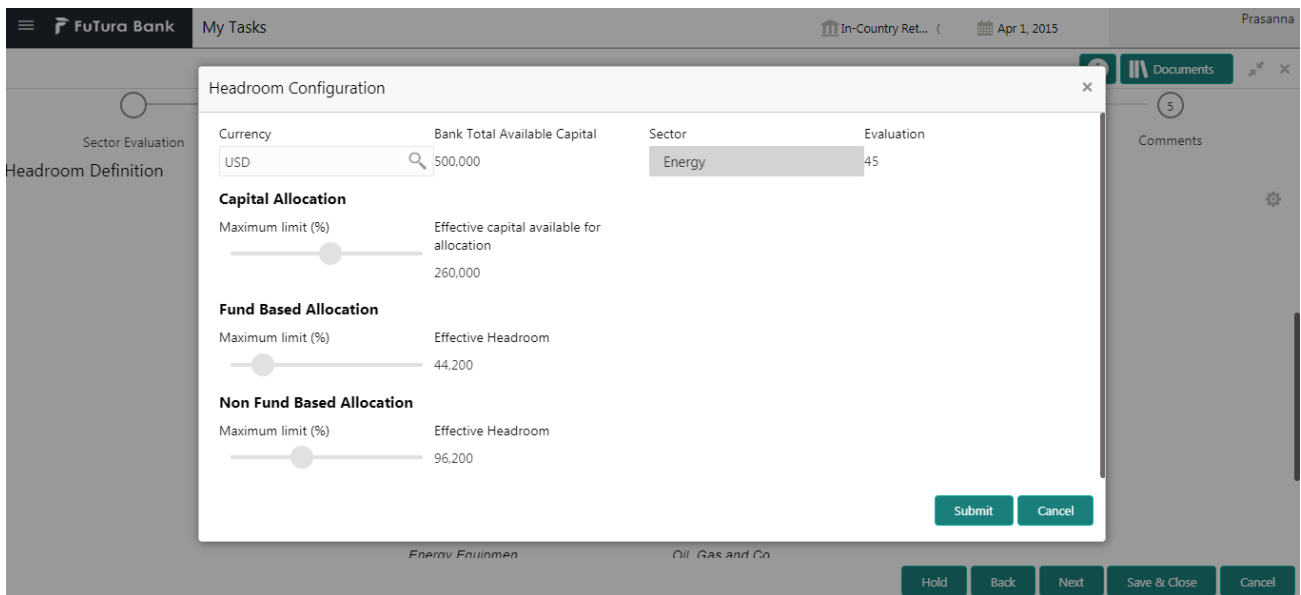
Sector	Industry Group	Industry	Sub Industry
NA Score	NA Highest Score	NA Least Score	NA Highest Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

The hierarchical tree structure is as follows:

- Energy
 - Energy Equipmen...
 - Oil and Gas Equ...
 - Oil and Gas Dri...
 - Oil, Gas and Co...
 - Oil and Gas Ref...
 - Integrated Oil...

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.

2.9.3 Policy Definition

The screenshot displays the 'Policy Definition' screen in the Futura Bank system. At the top, a progress bar indicates the current step is 'Policy Definition'. Below this, a table provides an overview of the policy definition across different dimensions:

Sector	Industry Group	Industry	Sub Industry
46 Score	NA Highest Score	NA Highest Score	NA Highest Score
	NA Least Score	NA Least Score	NA Least Score
60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required	60 Minimum Score Required

The main area shows a hierarchical tree structure of entities. The root is 'Energy', which branches into 'Energy Equipmen...' and 'Oil, Gas and Co...'. 'Energy Equipmen...' further branches into 'Oil and Gas Equ...' and 'Oil and Gas Dri...'. 'Oil, Gas and Co...' branches into 'Oil and Gas Ref...' and 'Integrated Oil...'. Each entity is represented by a blue circular icon with a building symbol.

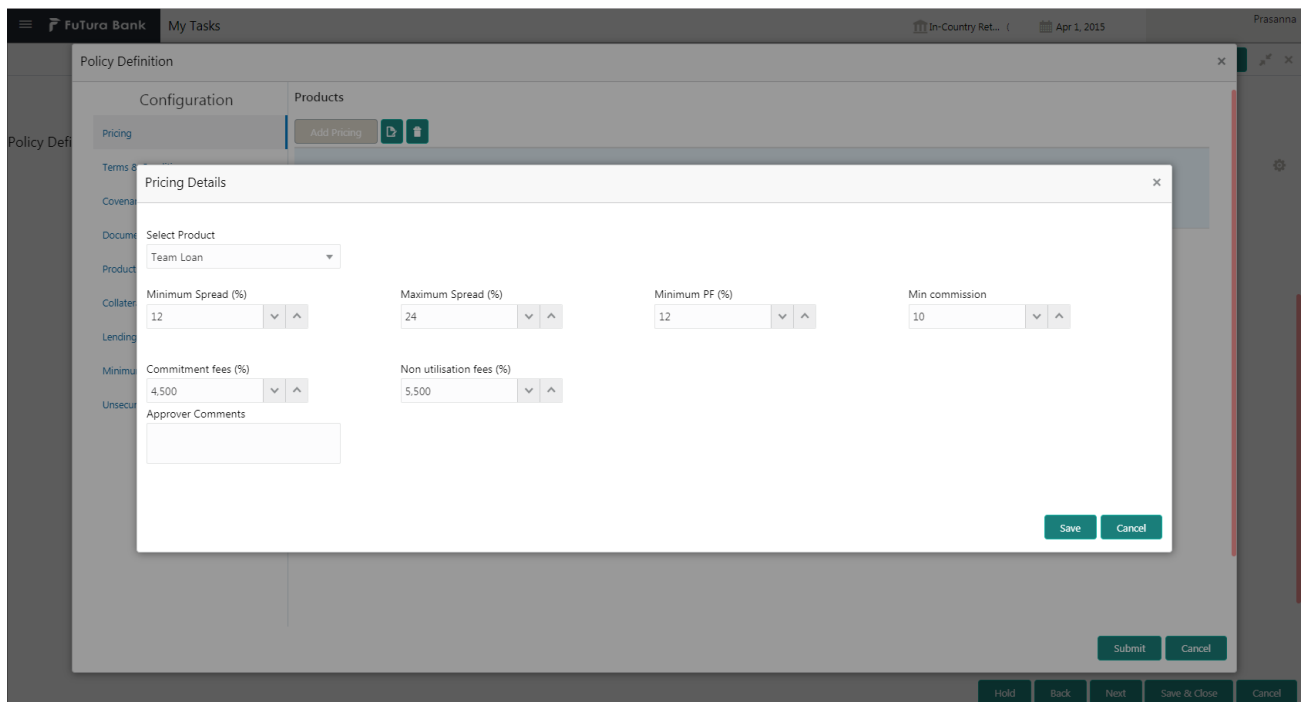
At the bottom right, there is a navigation bar with buttons: Hold, Back, Next, Save & Close, and Cancel.

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

The screenshot shows the 'Policy Definition' interface for 'FuTura Bank'. The left sidebar lists various configuration options: Pricing, Terms & Conditions (selected), Covenants, Documents, Products, Collateral, Lending Authority, Minimum Eligibility Criteria, and Unsecured Lending. The main area displays 'Interest Repayment' with a frequency of 'Yearly'. A modal window titled 'Terms And Conditions' is open, containing the following fields:

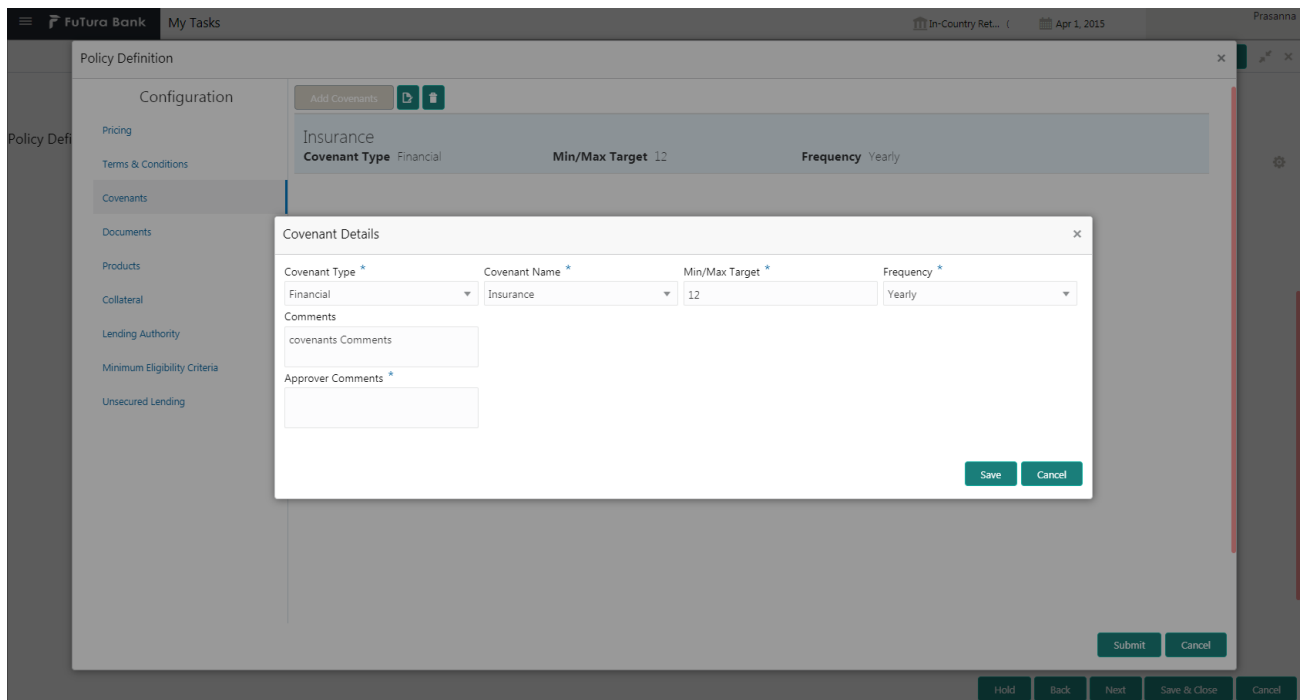
- T&C Type: Pre-Disbursement
- T&C Name: Interest Repayment
- Condition summary: Terms condition summary
- Frequency: Yearly
- Comments: Terms condition comments
- Approver Comments: (empty)

Buttons for 'Save' and 'Cancel' are visible at the bottom right of the modal window.

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

The screenshot shows the 'Policy Definition' window with the 'Documents' tab selected. The 'Product Documents' dropdown is set to 'Buyers Credit'. The following table lists the documents and their required status:

Document Name	Required
Debtors and creditors aging report	Yes
Stock statement	No
Past six months banks statements of all accounts	No
Balance sheet and profit and loss statement for the past three years	Yes
Current year provisional profit and loss statement and Balance sheet	No
Budgeted P&L and Balance sheet	No
Work orders in hand	Yes
Import data for the past three years	No

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

The screenshot shows the 'Add Product' window. The configuration is as follows:

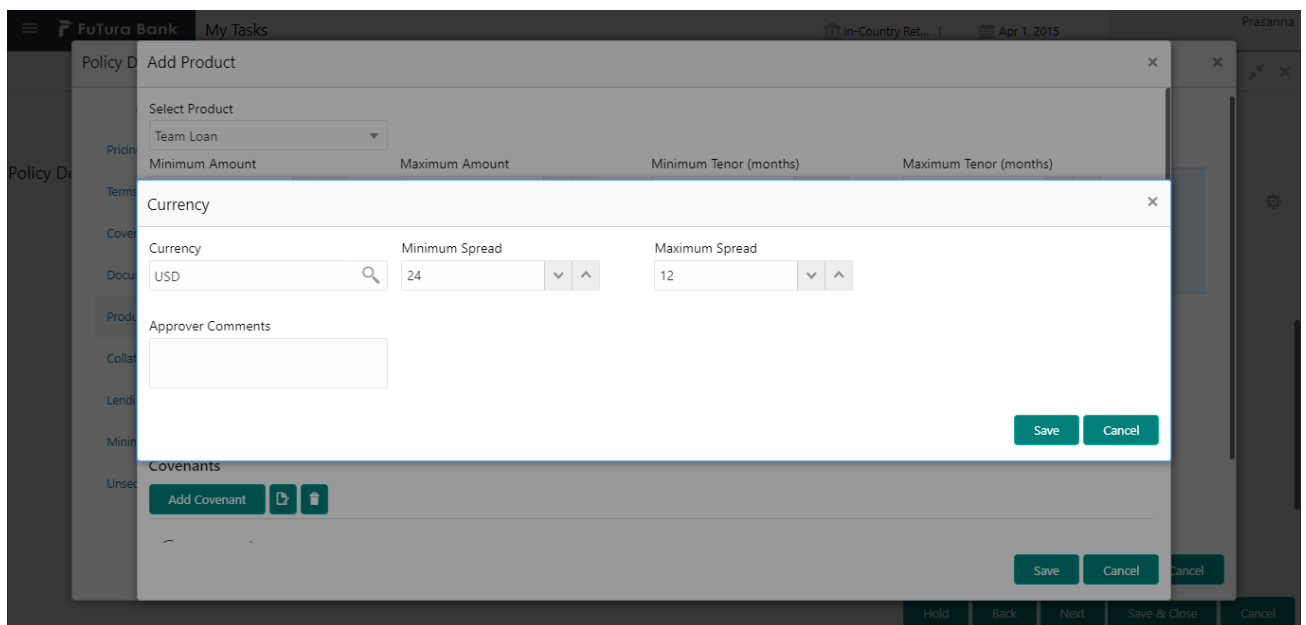
- Currency:** USD
- Minimum Spread:** 12
- Maximum Spread:** 24
- Product Name:** Machine
- Covenant Type:** Financial
- Min/Max Target:** 12
- Terms & Conditions Type:** Post-Disbursement
- Disbursement:** (Field present but empty)
- Approver Comments:** (Text area present but empty)

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

Field Name	Description
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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

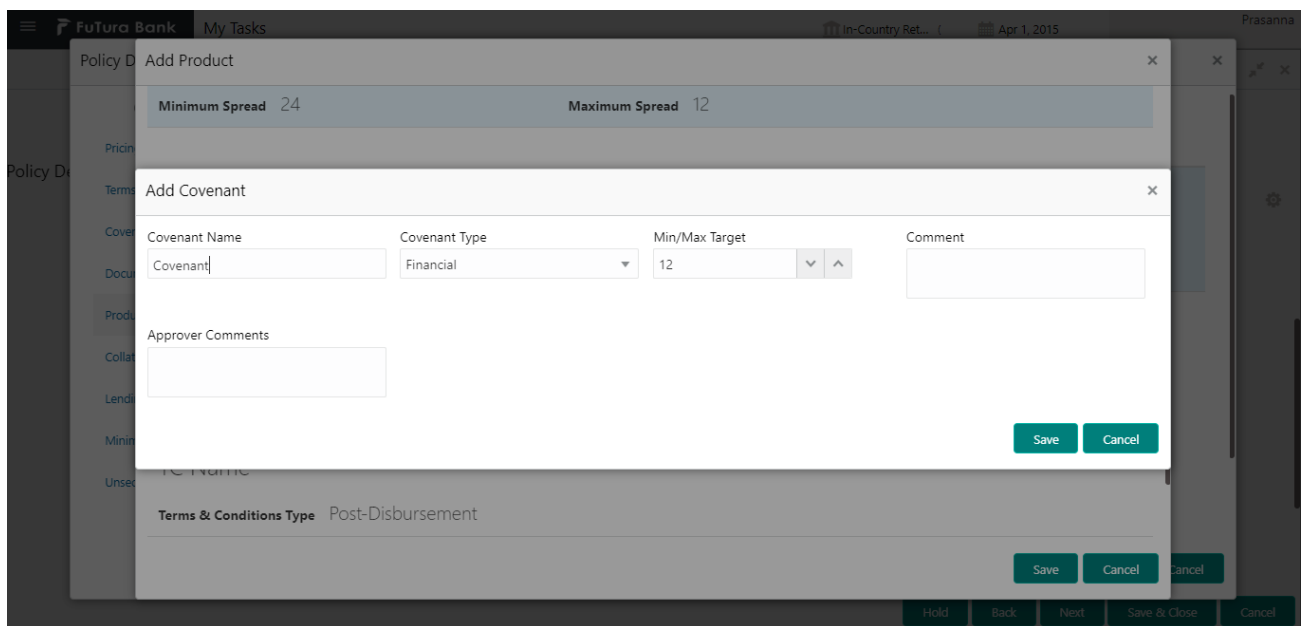


On clicking the currency button, above screen will be displayed.

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

The screenshot shows the 'Policy Definition' window with the 'Collateral' tab selected in the left navigation pane. A 'Collateral Details' modal form is open, containing the following fields and sections:

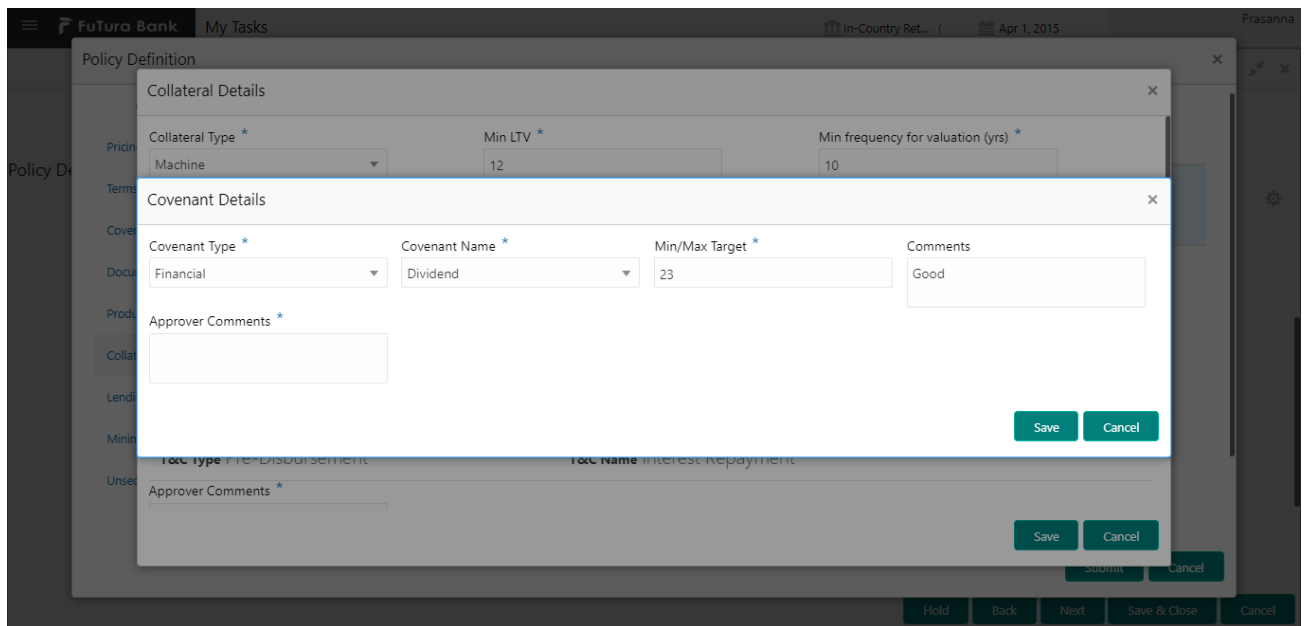
- Collateral Type ***: A dropdown menu with 'Machine' selected.
- Min LTV ***: A text input field containing the value '1'.
- Min frequency for valuation (yrs) ***: A text input field containing the value '12'.
- Covenant Details**: A section with an 'Add Covenant' button.
- Insurance**: A section with 'Covenant Type' set to 'Financial' and 'Min/Max Target' set to '12'.
- Terms & Conditions**: A section with an 'Add Terms And Conditions' button.
- T&C Type**: 'Pre-Disbursement' and **T&C Name**: 'Interest Repayment'.
- Approver Comments ***: A large text area for entering comments.

At the bottom of the modal are 'Save' and 'Cancel' buttons. The background interface shows a 'Policy Definition' sidebar with options like Pricing, Terms & Conditions, Covenants, Documents, Products, Collateral (selected), Lending Authority, Minimum Eligibility Criteria, and Unsecured Lending. The top navigation bar includes 'Futura Bank', 'My Tasks', and a date of 'Apr 1, 2015'.

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.
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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

The screenshot shows the 'Policy Definition' window in the Futura Bank system. The 'Ratings & Grading' tab is active, displaying several input fields: 'Moody's *', 'Fitch *', 'S&P *', 'CRISIL *', 'Default grading *', and 'Approver Comments'. A 'Next' button is located at the top right of the main content area. The bottom of the window features a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Field Name	Description
Moody's	User Input Field. Enter the rating value for Moody's.
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.

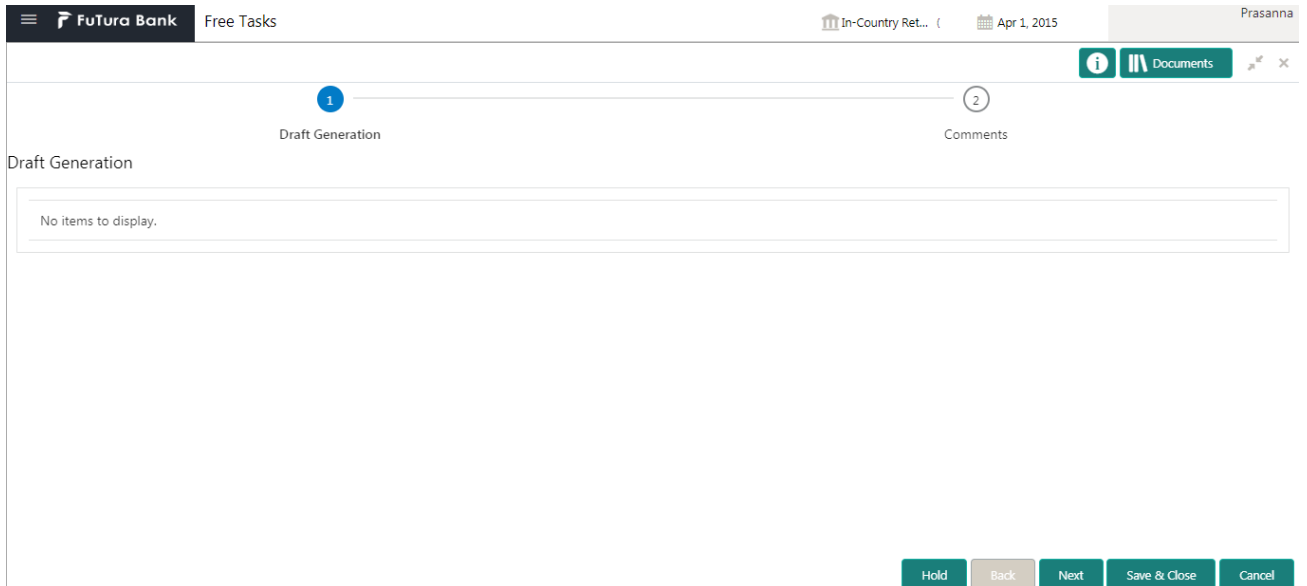
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

The screenshot shows the 'Free Tasks' interface for 'FuTura Bank'. The top navigation bar includes the bank logo, 'Free Tasks', and user information 'Prasanna'. A progress bar at the top indicates the current stage is 'Comments', with 'Draft Generation' as a previous stage. Below the progress bar, there is a text input field for comments and a 'Post' button. A list area below the input field shows 'No items to display.' At the bottom of the interface, there are several action buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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.

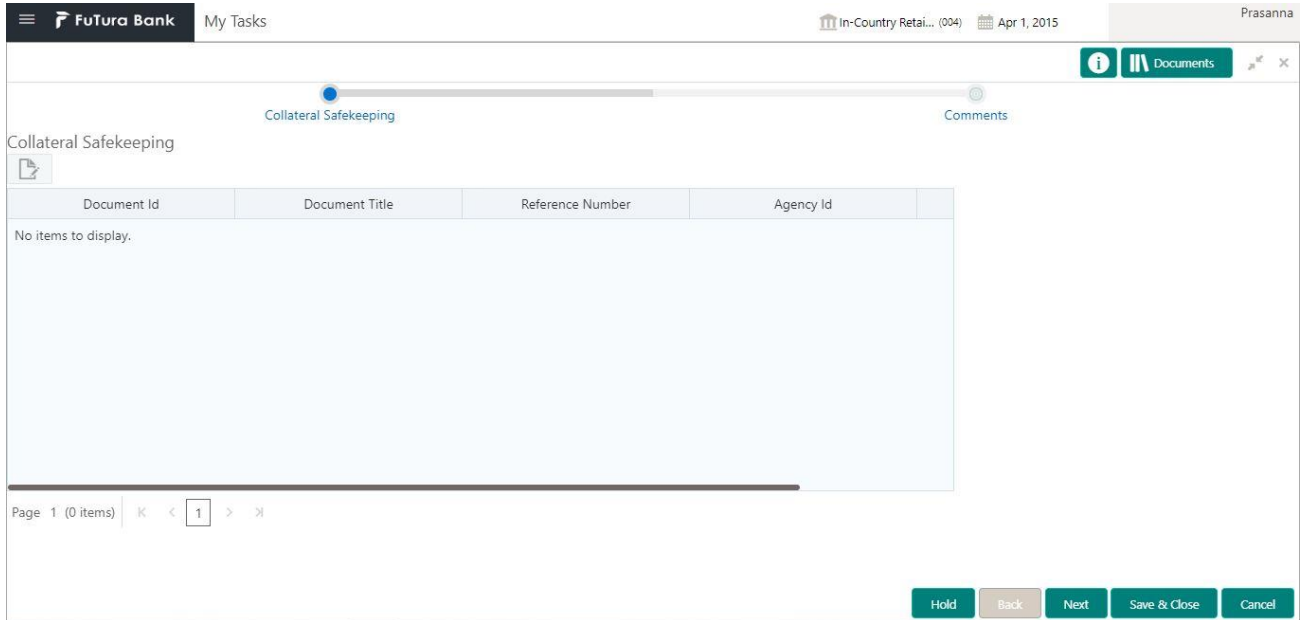
Cancel – On Click the system will ask for confirmation and on confirming the task will be closed without saving the data.

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

The screenshot shows the 'Free Tasks' interface for 'FuTura Bank'. The top navigation bar includes the bank logo, 'Free Tasks', and user information 'Prasanna'. A progress bar at the top indicates the current stage is 'Comments', with 'Draft Generation' as a previous stage. Below the progress bar, there is a 'Comments' section with a large text input area and a 'Post' button. Below the input area, it says 'No items to display.' At the bottom of the interface, there is a row of action buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

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