

Credit Amendment User Guide

# **Oracle Banking Credit Facilities Process Management**

Release 14.4.0.0.0

**Part No. F29963-01**

March 2020

Oracle Banking Credit Facilities Process Management User Guide  
Oracle Financial Services Software Limited  
Oracle Park  
Off Western Express Highway  
Goregaon (East)  
Mumbai, Maharashtra 400 063  
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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## Contents

1.	Welcome to Oracle Banking Credit Facilities Process Management .....	6
1.	Credit Amendment .....	7
1.1	Credit Amendment - Process Flow Diagram.....	7
1.2	Initiation .....	9
1.2.1	Basic Information.....	10
1.2.2	Existing Facilities.....	41
1.2.3	Group Wise Exposure .....	43
1.2.4	Connected Parties.....	47
1.2.5	Comments .....	50
1.2.6	Amendment Summary.....	51
1.3	Credit Amendment Proposal Data Enrichment .....	54
1.3.1	Amendment Summary.....	54
1.3.2	Existing Facilities.....	56
1.3.3	Group Wise Exposure .....	59
1.3.4	Connected Parties.....	62
1.3.5	Enrichment .....	66
1.3.6	Comments .....	92
1.4	Risk Evaluation.....	94
1.4.1	Customer Summary .....	94
1.4.2	Amendment Summary.....	96
1.4.3	Risk Evaluation.....	100
1.4.4	Comments .....	101
1.5	Legal Evaluation.....	103
1.5.1	Customer Summary .....	103
1.5.2	Amendment Summary.....	105
1.5.3	Legal Evaluation.....	108
1.5.4	Comments .....	109
1.6	Credit Evaluation .....	111
1.6.1	Customer Summary .....	111
1.6.2	Amendment Summary.....	113
1.6.3	Credit Evaluation .....	115
1.6.3.1	Financial Analysis.....	116
1.6.3.2	Collateral Analysis.....	118
1.6.3.3	Covenant Analysis.....	121
1.6.3.4	T&C Analysis.....	123
1.6.3.5	Sector Analysis.....	125

1.6.3.6	View History .....	125
1.6.3.7	Economic Outlook .....	126
1.6.3.8	Peer Analysis .....	128
1.6.3.9	Debtor Analysis .....	129
1.6.3.10	Creditor Analysis .....	132
1.6.3.11	Other Analysis .....	136
1.6.3.12	Account Conduct .....	137
1.6.4	Comments .....	140
1.7	Proposal Structuring.....	141
1.7.1	Customer Summary .....	141
1.7.2	Amendment Summary.....	143
1.7.3	Proposal Structuring.....	147
1.7.4	Comments .....	153
1.8	Proposal Review .....	155
1.8.1	Customer Summary .....	155
1.8.2	Amendment Summary.....	157
1.8.3	Proposal Review .....	161
1.8.4	Comments .....	165
1.9	Proposal Approval.....	167
1.9.1	Customer Summary .....	167
1.9.2	Amendment Summary.....	169
1.9.3	Proposal Approval .....	172
1.9.4	Comments .....	179
1.10	Draft Generation (Generate Credit Amendment Proposal).....	181
1.10.1	Customer Summary .....	181
1.10.2	Amendment Summary.....	183
1.10.3	Generate Credit Proposal .....	186
1.10.4	Comments .....	188
1.11	Customer Acceptance .....	189
1.11.1	Customer Summary .....	189
1.11.2	Amendment Summary.....	191
1.11.3	Customer Acceptance .....	194
1.11.4	Comments .....	195
1.12	Limit Configuration .....	197
1.12.1	Customer Summary .....	197
1.12.2	Amendment Summary.....	199
1.12.3	Risk Score .....	201
1.12.4	Legal Score .....	202



1.12.5	Limit Configuration .....	203
1.12.6	Comments .....	211
1.13	Hand off to Back office System .....	212
1.14	Manual Retry .....	213
1.14.1	Summary .....	213
1.14.2	Limit Configuration .....	215
1.14.3	Comments .....	222
2	Document Upload and Checklist .....	224
2.1	Document Upload.....	224
2.2	Checklist.....	226
3	Reference and Feedback Support.....	227
3.1	References .....	227
3.2	Feedback and Support.....	227

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# 1. Welcome to Oracle Banking Credit Facilities Process Management

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

## Overview of OBCFPM

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

### Benefits

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

OBCFPM allows you to:

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

### Key Features

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



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

## 1.2 Initiation

Credit Amendment Initiation is initiated when a customer approaches the bank and provides the application for credit amendment or when the Relationship Manager visits the customer location and Initiates the Credit Amendment on behalf of the customer.

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

**Menu → Credit Facilities → My Portfolio**

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

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

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

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

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

<b>Financial Info</b> <a href="#">View all</a> Total Current Liabilities £60,000.00 Depreciation £7,145,000.00 Total Non-Current Assets £200,000.00	<b>WIP Applications</b> <a href="#">View all</a> 0 New Facilities 14 Facilities Amended 0 Facilities Transferred	<b>Ratings</b> Moody's AAA Fitch AAA Moody's AAA
--	---	---

Initiate Amendment    Initiate Closure

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

## 1.2.1 Basic Information

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

### Generate Info Tab:

### Facilities Tab:

Facilities with Liability Details expanded:

## Funding Requirements with Liability Details collapsed:

Facility Amendment - Amendment Initiation

1 Basic Info    2 Existing Facility    3 Groupwise Exposure    4 Connected Party    5 Amendment Summary    6 Comments

PARKER

PARKER    Facilities    Collaterals    Covenants    Terms & Conditions

▶ Liability details

Filter    Type to filter    ×    +    ✎    🔄    📄    🗑️

	Line Number: PARK90 Facility Description: Facility Description	Requested Amount: Facility Category: Term Loan	Product Type: Funded NR Date:
	Line Number: TEXZS01 Facility Description:	Requested Amount: \$130,000.00 Facility Category: Term Loan	Product Type: Funded NR Date:

Page 1 of 1 (1-2of2items)    <    1    >

Hold    Back    Next    Save & Close    Cancel

## Liability Details:

Liability Details

Requested Liability currency: \*

Return on Capital

Loss Given Default

Cash Cover

Proposed Unfunded Sell Down

Requested Liability amount: \*

Probability of Default

Next review date

Proposed funded Sell Down

Approved Funded Sell Down

Save    Cancel

Liability Details

Proposed Unfunded Sell Down

Approved Unfunded Sell Down

Total Net Facility

Approved Funded Sell Down

Total Gross Facility

UDF

A Number Field    A Text Field    A Dropdown Field

Save    Cancel

## Liability Details

### UDF

A Number Field

A Text Field

A Dropdown Field

### TMIS

### FMIS

### CMIS

Save

Cancel

**Table mode:** An alternate view to display all facilities.

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility Groupwise Exposure Connected Party Enrichment Comments

PARKER

PARKER  Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Liability details

Filter Type to filter

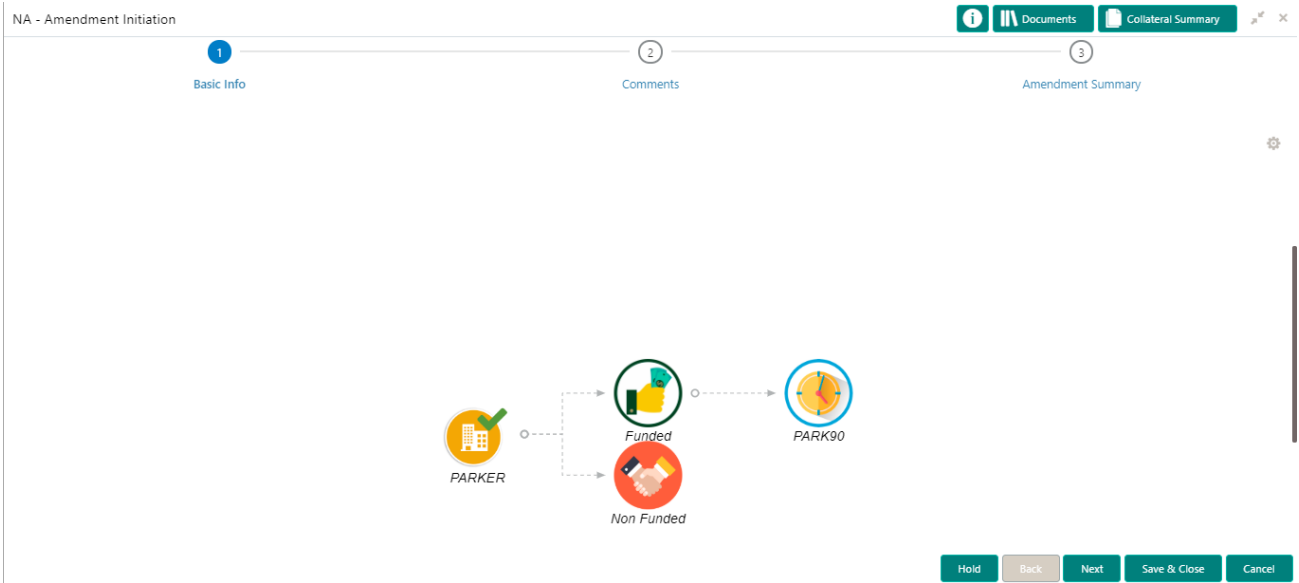
Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TEXZS01	Funded	Term Loan	Term Loan	USD	\$130,000.00	19-12-27	
<input type="checkbox"/>	PARK90	Funded	Term Loan	Facility Description ...	USD	\$200,000.00	19-12-19	
<input type="checkbox"/>	LNO41	Funded	Term Loan	Term Loan	USD	\$50,000.00	19-12-26	

Page 1 of 1 (1-3of3items) < 1 >

Hold Back Next Save & Close Cancel



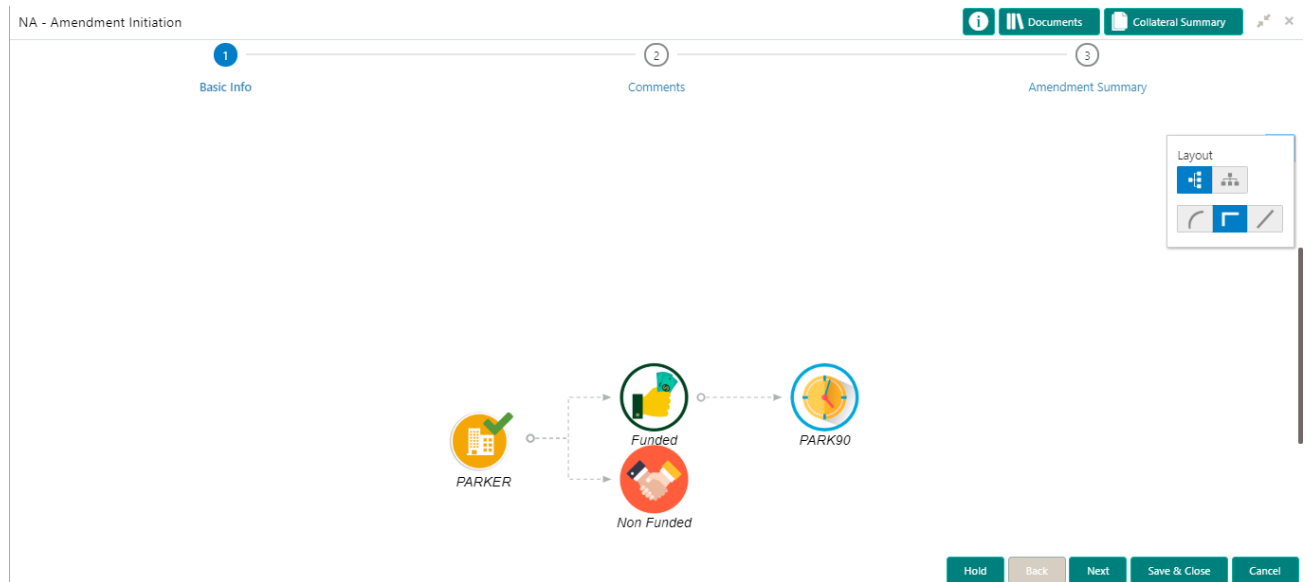
## Diagram Mode - User can click on the Diagram mode to view in the diagram Mode



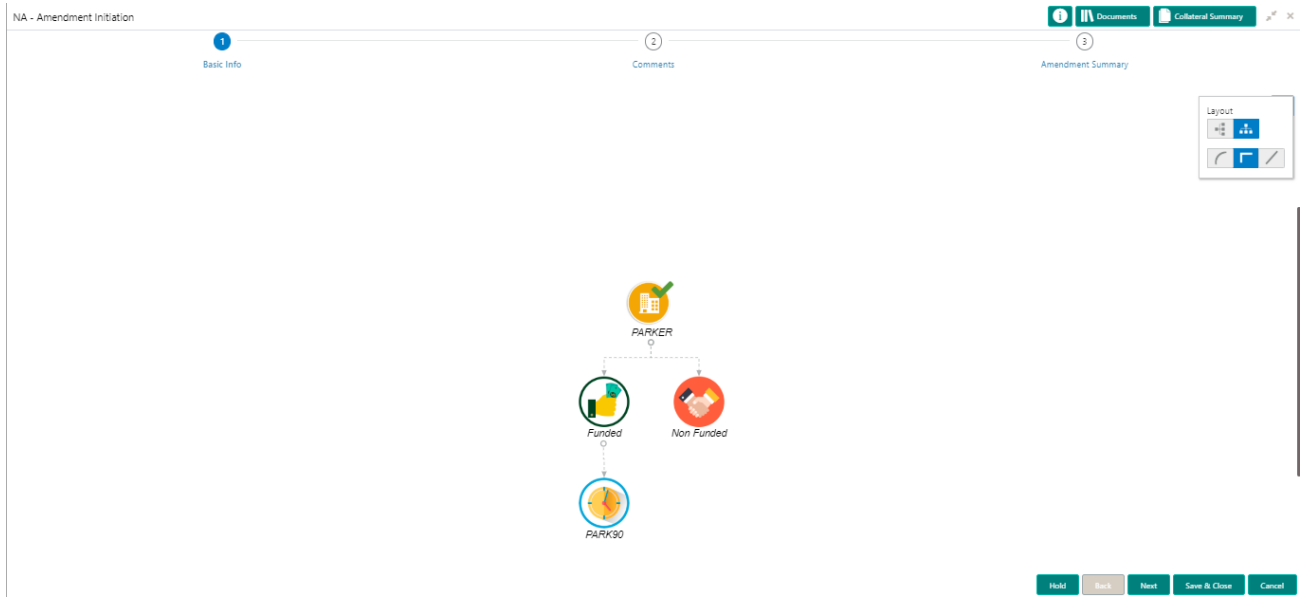
## Tree View - Vertical and Horizontal View

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

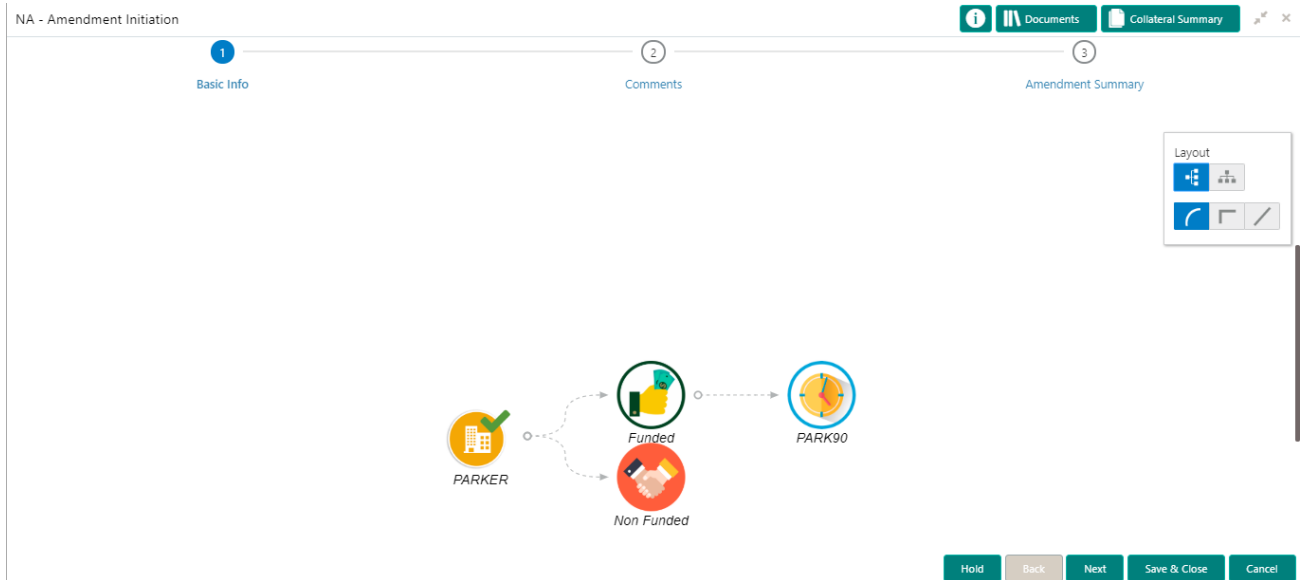
### Horizontal view:



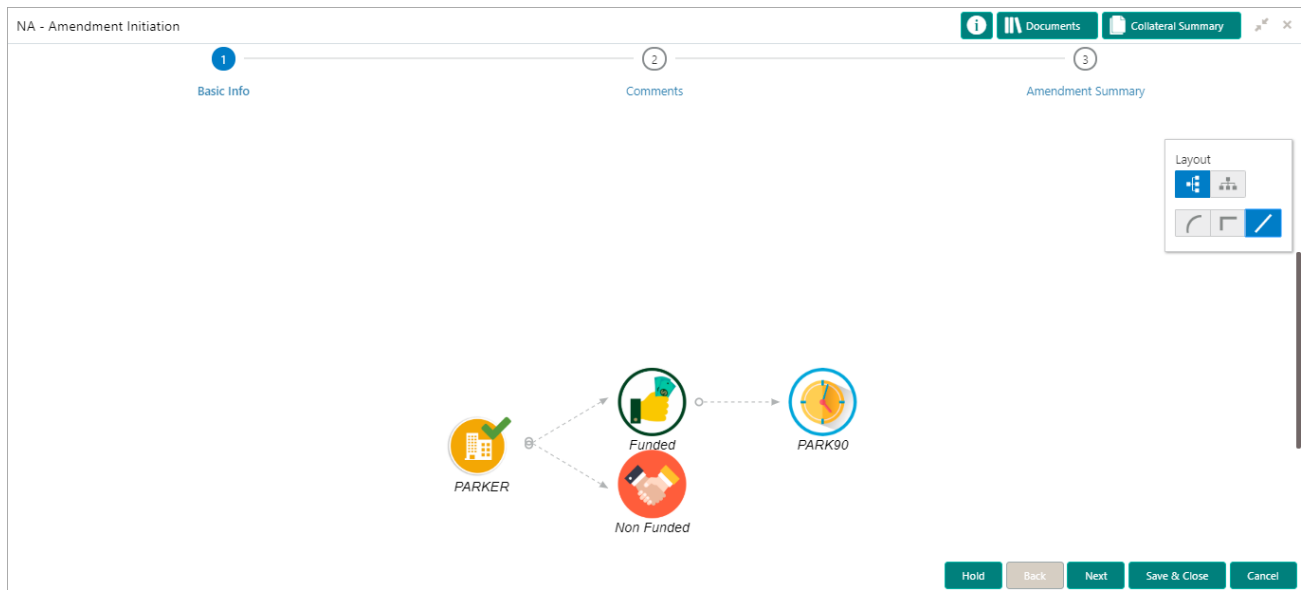
## Vertical view:



## Curved view:



## Straight Line view:



## Adding/Editing a facility:

Facility Details

Link existing facility

Line Code * <input type="text" value="Enter Line Code"/>	Line Serial Number * <input type="text" value="Enter Line SL.No"/>	Facility Description * <input type="text" value="Enter facility name"/>	Parent Facility Id <input type="text" value="Select Parent Facility"/>
Facility Type * <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Facility Category <input type="text"/>	Next Review Date * <input type="text"/>	Currency * <input type="text"/>
Requested Amount * <input type="text"/>	Tenor <input type="text" value="(in months)"/>	Availability Period <input type="text" value="Availability Period"/>	Commitment Status <input type="radio"/> Committed <input type="radio"/> Uncommitted

Schedule Details

Scheduling Required?

## Facility Details

### Schedule Details

Scheduling Required?



#### Scheduling Details

Add

Date	Amount	Action
No data to display.		

Comments

Post

Save

Close

### Fee Details

#### Fee Preferences

Type to filter

 Populate



x

Rule code	Liquidation preference	Component type	Fee start date	Fee end date	Waived
No data to display.					

### Link pool to facility

#### Facility Linkages

Link facility

Facility Id	Code	Pool contribution amount	% of Pool	Unlink
No data to display.				

## Pricing Details:






### Interest:

**List mode:** An alternate view to display all interest details.

▲ Pricing

Interest Charges

Interest

Filter  ×     

**Component Name:** Interest Component    **Component Type:** Main    **Rate Type:** Fixed






Page 1 of 1 (1 of 1 items) | < 1 >

**Table Mode** – Another view to display all interest details.

▲ Pricing

Interest Charges

Interest

Filter  ×     

Select	Component Name	Component Type	Rate Type
<input type="checkbox"/>	Interest Component	Main	Fixed

Page 1 of 1 (1 of 1 items) | < 1 >

Interest Details

Component Name \*

Component Type \*

Rate Type \*

The screen show below will appear if rate type is selected as Fixed.

### Interest Details

Component Name *	Component Type *
<input type="text"/>	<i>Select Component Type</i> ▼
Rate Type *	Fixed Interest Rate *
Fixed ▼	<input type="text"/> ▼ ▲

The screen show below will appear if rate type is selected as Floating.

### Interest Details

Component Name *	Component Type *
<input type="text"/>	<i>Select Component Type</i> ▼
Rate Type *	Rate Code *
Floating ▼	<i>Select Rate Code</i> ▼
Spread *	Interest Reset Cycle *
<input type="text"/> ▼ ▲	<i>Select Interest Reset Cycle</i> ▼

The screen show below will appear if rate type is selected as Special Amount.

**Interest Details**

**Component Name \***

**Component Type \***

Select Component Type
▼

**Rate Type \***

Special Amount
▼

**Currency \***

🔍

**Special Interest Amount \***

Save

Cancel

**Commission:**

**List mode:** An alternate view to display all commission details.

▲ Pricing

Commission
Charges

**Commission**

Filter

Type to filter

×

+
📄
🗑️

☰

☷

**Rate Type:** Fixed Rate

**Rate Basis:** Yearly

**Commission Type:** Commitment

**Collection Period:** Arrears

**Currency:** GBP

Page 1 of 1 (1 of 1 items)

⏪

⏩

1

⏪

⏩

**Table Mode** – Another view to display all commission details.

▲ Pricing

Commission
Charges

**Commission**

Filter

Type to filter

×

+
📄
🗑️

☰

☷

Select	Rate Type	Rate Basis	Commission Type	Collection Period	Currency
<input type="checkbox"/>	Fixed Rate	Yearly	Commitment	Arrears	GBP

Page 1 of 1 (1 of 1 items)

⏪

⏩

1

⏪

⏩

**Commission Details**

**Rate Type \***

Select Rate Type ▼

**Commission Type \***

Select Commission Type ▼

**Currency \***

🔍

**Rate Basis \***

Select Rate Basis ▼

**Collection Period \***

Select Collection Period ▼

Save

Cancel

The screen show below will appear if rate type is selected as Fixed Rate.

**Commission Details**

**Rate Type \***

Fixed Rate ▼

**Commission Type \***

Select Commission Type ▼

**Currency \***

🔍

**Commission Rate \***

▼ ▲

**Rate Basis \***

Select Rate Basis ▼

**Collection Period \***

Select Collection Period ▼

**Minimum Commission Amount \***

Save

Cancel



The screen show below will appear if rate type is selected as Flat Amount.

### Commission Details

<p><b>Rate Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Flat Amount</div> <p><b>Commission Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Commission Type</div> <p><b>Currency *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="text"/> </div>	<p><b>Rate Basis *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Rate Basis</div> <p><b>Collection Period *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Collection Period</div> <p><b>Commission Amount *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="text"/> </div>
---	---

Save
Cancel

### Charges:

**List mode:** An alternate view to display all charge details.

▾ Pricing

Commission
Charges

**Charges**

Filter

Type to filter

×
+
✎
🗑

☰
☱

**Charge Code:** 23      **Charge Currency:** USD      **Charge Amount:** \$12.00  
**Charge Description:** Charge Description      **Is Charge Waived:** true      **Waived Amount:** \$12.00  
**Minimum Charge Amount:** \$12.00      **Maximum Charge Amount:** \$12.00      **Net Charge Amount:** \$12.00  
**Waiver Remarks:** Remarks

Page 1 of 1 (1 of 1 items)
⏪ < 1 > ⏩

**Table Mode** – Another view to display all charge details.

▾ Pricing

Commission
Charges

**Charges**

Filter

Type to filter

×
+
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🗑

☰
☱

Select	Charge Code	Charge Currency	Charge Amount	Charge Description	Is Charge Waived	Waived Amount	Minimum Charge Amount	Maximum Charge Amount
<input type="checkbox"/>	23	USD	\$12.00	Charge Description	true	\$12.00	\$12.00	\$12.00

Page 1 of 1 (1 of 1 items)
⏪ < 1 > ⏩

**Charge Details**

Charge Code *	<input type="text"/>	Charge Currency *	<input type="text" value=""/>
Charge Amount *	<input type="text"/>	Charge Description	<input type="text"/>
Is Charge Waived	<input type="checkbox"/>	Waived Amount	<input type="text"/>
Minimum Charge Amount	<input type="text"/>	Maximum Charge Amount	<input type="text"/>

**Charge Details**

<input type="text"/>	<input type="text"/>
Is Charge Waived	Waived Amount
<input type="checkbox"/>	<input type="text"/>
Minimum Charge Amount	Maximum Charge Amount
<input type="text"/>	<input type="text"/>
Net Charge Amount	Waiver Remarks
<input type="text"/>	<input type="text"/>

Additional Fields

UDF

Field

TMIS

FMIS

CMIS

Others

Create Close

Transfer Section under Facilities Tab:

NA - Amendment Initiation

1 Basic Info 2 Comments 3 Amendment Summary

PARKER

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

Type to filter x

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

ADD

Hold Back Next Save & Close Cancel

Add Transfer:

## Transfer Facility

From entity

PTY191920875 - PARKER ▼

To entity

PTY191920875 - PARKER ▼

From facility

F19192114 - Facility Description ▼

To facility

F19192114 - Facility Description ▼

**Available amount**

\$17,000,000.00

**Available amount**

\$17,000,000.00

**Facility type**

Funded

**Facility type**

Funded

**Facility category**

Term Loan

**Facility category**

Term Loan

**Facility name**

Facility Description

**Facility name**

Facility Description



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


NA - Amendment Initiation

1 Basic Info      2 Comments      3 Amendment Summary

PARKER

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

Filter    Type to filter    ×    +    ✎    🗑    [Grid Icon]

 **Collateral Id:** FC1909121642      **Charge Hierarchy:** 1  
**Collateral Type:** Ship      **Valuation Date:**  
**Owner Estimated Value:** \$12,000.00      **Valuation Amount:**  
**Collateral Details:** Ship

Page 1 of 1 (1of1items)    ⌂    <    1    >    ⌂

Hold    Back    Next    Save & Close    Cancel

## Add/Modify Collateral:

Collateral Details

Collateral Id

Collateral Description \*

Collateral Currency \*

Purpose Of Collateral \*

Collateral Type \*

Charge Hierarchy \*

Collateral Value \*

Save    Cancel

## Covenant Tab:

NA - Amendment Initiation

1 Basic Info 2 Comments 3 Amendment Summary

PARKER

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

Filter Type to filter

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

Page 1 (0of0Items) K < 1 > X

Hold Back Next Save & Close Cancel

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

NA - Amendment Initiation

1 Basic Info 2 Comments 3 Amendment Summary

PARKER

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

Filter Type to filter

No items to display.

Page 1 (0of0Items) K < 1 > X

Hold Back Next Save & Close Cancel

**Add Covenant:**

**Add Covenant**

Covenant Id *	Covenant Name	Covenant Description	Revision Frequency
CVI201807270000	sdfsd sdf	sdfsd sdf	Select Revision Frequency
Revision Days	Notice Days *	Covenant Type	Covenant Check Condition
Enter Revision Days	Enter Notice Days	Select Covenant Type	Select Covenant Check Condition
Classification Type *	Linkage Type *	Formula Result	
Select Classification Type	Select Linkage Type	uib	

**Covenant Details**

Start Date *	End Date *	Next Check Date *	Result Value
mmm d, y	mmm d, y	mmm d, y	Result Value
Target Value 1	Target Value 2	Compliance Status	Compliance Date
9000	Enter Target Value 2	Select Compliance Status	mmm d, y
Waiver Status			
Select Waiver Status			

Save Cancel

**Terms & Conditions Tab:**

NA - Amendment Initiation

1 Basic Info      2 Comments      3 Amendment Summary

PARKER

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

Filter    Type to filter    +    -    x

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Hold Back Next Save & Close Cancel



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

Facility Amendment - Amendment Initiation

1 Basic Info      2 Comments      3 Amendment Summary

PARKER

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

Filter    Type to filter    ×    +    ↻    🗑️

	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19192114	<b>Condition Code:</b> CN05	<b>Terms &amp; Conditions:</b> The amounts of such instalment payments are subject to revision u ...
	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19192114	<b>Condition Code:</b> CN02	<b>Terms &amp; Conditions:</b> All documentary proof as may be required by the Bank must have be ...
	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19192114	<b>Condition Code:</b> CN04	<b>Terms &amp; Conditions:</b> The Customer shall commence repayment of the first and subsequent ...

Hold    Back    Next    Save & Close    Cancel

Add Terms & Condition:

Add Terms and Conditions

T&C Type \*

Pre-disbursement

Post-disbursement

Facility ID \*

Condition Code \*

Terms & Conditions \*

Add    Cancel

Financial Document Upload:

Financial Document

Balance Sheet    Profit Loss Statement    Cash Flow Statement

Add

Period	Type	Status	Actions
No data to display.			

Done

Entity Addition:

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

The screenshot shows a web form for 'TATA Motors' with a sidebar on the left containing 'Demographics' and 'Business'. The main form is divided into 'Basic Info', 'Address', and 'Rating' tabs. The 'Basic Info' tab is active and contains two sections: 'Company Details' and 'KYC Details'. The 'Company Details' section includes fields for Registration Number (12345), Company Name (TATA Motors), Type Of Company (radio buttons for Public, Private, Partnership, Others), Geographical Spread (INDIA), Place Of Incorporation (Chennai), Incorporated Date (Dec 31, 2018), Established Date (Jan 1, 2015), Facebook URL, Twitter URL, No. Of Years In Business, No. Of Companies In the Group (34), Last KYC Date (Jan 2, 2019), and Listed Company. The 'KYC Details' section includes Received, Verification Date, Effective Date, and Verification Method. An 'OK' button is located at the bottom right.

The screenshot shows a 'Stakeholders' page for 'TATA Motors'. The left sidebar lists categories: Management Team, Bankers/Financiers (selected), Guarantors, Customers, Suppliers, Contractors, Insurers, Advisors, and Promoters/Sponsors. The main content area is titled 'Bankers' and features an 'Add' button. A card displays details for a bank: Bank Name : SBI, Bank Id : BNK19314213, Committed Amount : ₹1,000,000.00, Currency : Business Type : Corporate. An 'OK' button is at the bottom right.

**Add New/ Modify Facility Details:**

**1. Facility Details**

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Requested Liability Currency	Capture the requested liability currency	Input	LOV	3	M	
Requested Liability Amount	Capture the requested Liability amount	Input	Text	22	M	Captured values should be greater than or equal to zero
Return on Capital	Capture the return on capital in percentage	Input	Number (percentage)	22	O	
Probability of Default	Capture the probability of default in percentage	Input	Number (percentage)	22	O	Minimum 0% Maximum 100%
Loss Given Default	Capture the loss given default in percentage	Input	Number (percentage)	22	O	Minimum 0% Maximum 100%
Next Review Date	Capture the next review date	Input	Date	22	O	Minimum date is the current date.
Cash Cover	Capture the cash cover	Input	Number	22	O	Minimum is 0
Proposed Funded Sell Down	Capture the proposed funded sell down	Input	Number	22	O	Minimum is 0
Proposed Unfunded Sell Down	Capture the unfunded sell down	Input	Number	22	O	Minimum is 0
Approved Funded Sell Down	Capture the approved funded sell down	Input	Number	22	O	Minimum is 0
Approved Unfunded Sell Down	Capture the approved unfunded sell down	Input	Number	22	O	Minimum is 0
Total Gross Facility	Capture the total gross facility	Input	Number	22	O	Minimum is 0
Total Net Facility	Capture the total net facility	Input	Number	22	O	Minimum is 0
Additional Fields (Section)	Please refer to the Additional					

	Fields user manual for further details					
Line Code	Capture the Line Code	Input	Text	11	M	Max-length is 9 and Special Characters are not allowed
Line Serial Number	Capture the Line Serial Number	Input	Text	2	M	2 digit numeric values are only allowed
Facility Description	Enter the description of the facility	Input	Text area	255	M	
Parent Facility Id	Selects the parent facility id	Input	Dropdown	21	O	
Facility Type	Select the type of the facility	Input	Radio button	21	O	Funded Non Funded
Facility Category	Select the Facility Category	Input	Dropdown	25	O	
Currency	Select the facility currency	Input	LOV	3	M	
Requested Amount	Capture the requested amount for the facility	Input	Text	22	M	Entered value should be greater than zero
Tenor	Capture the tenor of the facility in months	Input	Number	22	O	
Availability Period	Capture the availability period	Input	Text	22	O	
Commitment Status	Capture the commitment status	Input	Radio button	22	O	

#### Facility Details -> Facility Schedule

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Scheduling Required	Capture whether scheduling details required or not	Input	Switch	1	O	

Scheduling Date	Capture the scheduling date	Input	Date		M	
Scheduling Amount	Capture the scheduling amount	Input	Text	22	M	

## 2. Pricing Details

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Component Name	Capture the Component Name	Input	Text	22	Mandatory	
Component Type	Select the Component Type	Input	Dropdown	22	Mandatory	Main Penal Prepay
Rate Type	Select the rate type	Input	Dropdown	22	Mandatory	Fixed Floating Special Amount
Rate Code	Capture the rate code	Input	Dropdown	22	Mandatory	LIBOR SIBOR This is applicable only for Floating Rate Type
Spread	Capture the spread	Input	Number	22,7	Mandatory	This can be either positive or negative and This is applicable only for Floating Rate Type
Fixed Interest Rate	Capture the Fixed Interest rate	Input	Number	22,7	Mandatory	This is applicable only for Fixed Rate Type
Currency	Capture the Currency	Input	LOV	3	Mandatory	This is applicable only for Rate type: Special Amount
Special Interest Amount	Capture the Special Interest Amount	Input	Number	22	Mandatory	This is applicable only for Rate type: Special Amount
Interest Reset Cycle	Select the interest reset cycle	Input	Dropdown	22	Mandatory	This is applicable only for Floating Rate Type
Rate Type	Select the rate type	Input	Dropdown	22	Mandatory	Fixed Rate Flat Amount

Rate Basis	Select the rate basis	Input	Dropdown	22	Mandatory	Daily/Monthly/Quarterly/Half-yearly/Yearly/Auto Commitment Fee
Commission Type	Select the commission type	Input	Dropdown	22	Mandatory	Usance/Commitment
Collection Period	Select the Collection Period	Input	Dropdown	22	Mandatory	Advance/Ar-rears
Currency	Capture the Currency	Input	LOV	3	Mandatory	
Minimum Commission Amount	Capture the minimum commission amount	Input	Number	22	Mandatory	This is applicable only for Fixed Rate Type
Commission Rate	Capture the commission rate	Input	Number	22	Mandatory	This is applicable only for Fixed Rate Type
Commission Amount	Capture the commission amount	Input	Number	22	Mandatory	This is applicable only for Rate type: Flat Amount
Charge Code	Capture the charge code	Input	Text	22	Mandatory	
Charge Currency	Capture the charge currency	Input	LOV	3	Mandatory	
Charge Amount	Capture the charge amount	Input	Number	22	Mandatory	
Charge Description	Capture the charge description	Input	Text area	255	Optional	
Is Charge waived	Capture whether the charge is waived or not	Input	Switch	1	Optional	
Waived Amount	Capture the waived amount	Input	Number	22	Optional	
Minimum Charge Amount	Capture the minimum charge amount	Input	Number	22	Optional	
Maximum Charge Amount	Capture the maximum charge amount	Input	Number	22	Optional	
Net Charge Amount	Capture the net charge amount	Input	Number	22	Optional	
Waiver Remarks	Capture the waiver remarks	Input	Text area	255	Optional	

### 3. Add/Modify Covenant Details

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

Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/Overdue/Waived/Complied

**4. Add/Modify Facility Transfer Details:**

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

**5. Add/Modify Collateral Details:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
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Collateral Type	Select the collateral type	Input	Drop Down	M	Machine/Deposits/Bond/Stock/Fund/Vehicle/Guarantee/Property/Aircraft/Insurance/Precious Metals/Ship/Account Receivables/Cash Collaterals/Inventory
Collateral Description	Enter the collateral description	Input	Text Area	M	
Charge Hierarchy	Select the charge hierarchy	Input	Radio Button	M	1 2 3
Collateral Currency	Select the collateral currency	Input	Drop Down	M	
Collateral Value	Enter the collateral value	Input	Text Area	M	

**6. Add/Modify Covenant Details:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	
Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale cove-

					nants/cash payout covenants/management, Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between
Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/Over Due/Waived/Complied

### 7. Add/Modify Terms and Conditions Details:

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

Terms & Conditions	Enter the Terms & Conditions	Input	Text Area	M	
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### 8. Financial Info Details:

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Currency	Select the Currency	Input	Dropdown	3	M	
Year	Current Year	Display	Text	4	M	
Balance Sheet Size	Capture the Balance Sheet size	Input	Numeric	22,3	M	
Operating Profit	Capture the Operating Profit of the Year	Input	Numeric	22,3	M	
Net Profit	Capture the Net Profit of the Year	Input	Numeric	22,3	M	
Year over Year Growth	Capture Year over Year Growth %	Input	Numeric	6,3	M	
Return on Investment	Capture the Return on Investment	Input	Numeric	6,3	M	
Return on Equity	Capture the Return on Equity	Input	Numeric	6,3	M	
Return on Asset	Capture the Return on Asset	Input	Numeric	6,3	M	

### 9. Entity Addition

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Registration Number	Display Registration Number	Display	Free Text			
Company Name	Specify the company name	Display	Free Text		NA	
Type of Company	Specify company	Radio	Radio option			
Geographical Spread	Specify geographical spread	Select Box	Drop down			
Place of Incorporation	Specify place of incorporation	Display	Free Text			
Incorporated Date	Specify Date of incorporation	Display	Date field			

Established Date	Specify Established date	Display	Date field			
RM ID	Specify RM ID	Select Box	Drop down			
Company Web site	Specify company web site	Display	Free Text			
Facebook url	Specify Facebook url	Display	Free Text			
Twitter url	Specify Twitter url	Display	Free Text			
Employee Strength	Specify Employee Strength	Input number	Number field			Only Number values are allowed
No of Years in Business	Specify No of years in business	Display	Free Text			
No of companies in group	Specify No of companies in group	Display	Free text			
IsBlacklisted	Specify isblacklisted field	Switch	True or False			
IsKYCCompliant	Specify isKycCompliant	Switch	True or False			
LastKYCDate	Specify Last Kyc date	Date Field	Date			
Listed Company	Specify Listed company	Display	Free text			

### **Action Buttons on the footer**

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

## 1.2.2 Existing Facilities

Existing facilities of the customer that are held with other banks can be captured here. Once captured, each facility can also be taken over.

**List view** – The default view in which the existing facilities are displayed.

The screenshot shows the 'Existing Facilities' section of a web application. At the top, there is a breadcrumb 'NA - Amendment Initiation' and a progress bar with four steps: 1 Existing Facilities (active), 2 Basic Info, 3 Comments, and 4 Amendment Summary. On the right, there are buttons for 'Documents' and 'Collateral Summary'. Below the progress bar, the text 'Existing Facilities' is followed by the customer name 'ACME Corporation'. A filter bar contains a 'Filter' button, a search input 'Type to filter', and icons for adding, editing, and deleting. A single facility is displayed with a circular icon, 'Facility ID: EF1928782', 'Facility Category: Term Loan', 'Outstanding Amount: \$120,000.00', and 'Product Type: Funded'. A pagination bar shows 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

**Table view** – An alternate mode for viewing the list of facilities.

The screenshot shows the 'Existing Facilities' section in table view. It features the same breadcrumb and progress bar as the list view. The table view includes a table with the following columns: Select, Facility ID, Bank Name, Branch Name, Line Number, Product Type, Facility Category, Currency, Sanctioned Amount, and Outstanding Amount. The table is currently empty, displaying 'No data to display.' The pagination bar shows 'Page 1 (0 of 0 items)'. The bottom right navigation buttons are identical to the list view.

**Facility Details – To capture or edit details about the facility.**

Facility Details

Bank Name

Branch Name

Sanction Letter Available

Facility Type \*

Funded

Non Funded

Facility Category \*

Sanctioned Year

Take Over

Currency

Sanctioned Amount

Outstanding Amount

Rate of Interest

Tenor

Secured

Create Close

**Action Buttons for Existing Facilities:**

- a. **Add** – It is used to create a new record of an existing facility with another bank.
- b. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- c. **Delete** – It is used to delete an existing facility record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Bank Name	Capture the bank name	Input	Text	3	Optional	
Branch Name	Capture the branch name	Input	Text	22	Optional	
Sanction Letter Available	State whether the sanction letter is available	Input	Checkbox	-	Optional	
Facility Type	Select the type of the facility	Input	Radio button	21	Mandatory	Funded Non Funded
Facility Category	Select the Facility Category	Input	Dropdown	25	Mandatory	
Sanctioned Year	Capture the year in which the facility was sanctioned	Input	Number		Optional	Value has to be greater than 1899

						and less than 2101
Take Over	State whether this facility is being taken over	Input	Checkbox		Optional	
Currency	Select the facility currency	Input	LOV	3	Mandatory	
Sanctioned Amount	Capture the sanctioned amount for the facility	Input	Text	22	Mandatory	
Outstanding Amount	Capture the outstanding amount for the facility	Input	Text	22	Optional	
Rate of Interest	Capture the rate of interest for the facility	Input	Number		Optional	
Tenor	Capture the tenor as number of months	Input	Number		Optional	
Secured	State whether the facility is secured	Input	Checkbox		Optional	

### **Action Buttons on the footer:**

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

## **1.2.3 Group Wise Exposure**

A new data segment introduced to capture group wise exposure of the customer or related customer in other entities and to provide the group exposure details.

**List view** – The default view in which the group wise exposure details are displayed.

NA - Amendment Initiation

Basic Info Existing Facility **Groupwise Exposure** Connected Party Amendment Summary Comments

ikm >

Filter Type to filter × + ✎ 🗑️ Total Gross Limit : \$6,000,000.00

<b>Entity Name:</b> ACME INDIA <b>Customer Name:</b> ACME CORPORATION <b>Borrower or Connected Party:</b> Borrower	<b>Currency:</b> USD <b>Approved Limit:</b> \$4,000,000.00 <b>Outstanding Limit Amount:</b> \$3,000,000.00	<b>Tenor:</b> 2026 <b>Commitment Status:</b> COMMITTED
<b>Entity Name:</b> ACME SINGAPORE <b>Customer Name:</b> ACME CORPORATION <b>Borrower or Connected Party:</b> Borrower	<b>Currency:</b> USD <b>Approved Limit:</b> \$2,000,000.00 <b>Outstanding Limit Amount:</b> \$2,000,000.00	<b>Tenor:</b> 2026 <b>Commitment Status:</b> COMMITTED

Page 1 of 1 (1 - 2 of 2 items) K < 1 > ❌

Hold Back Next Save & Close Cancel

**Group wise exposure Details** – To capture or edit group wise exposure



## Groupwise Exposure Details

Entity Name *	Customer Name *
<input type="text"/>	<input type="text"/>
Borrower or Connected Party *	Currency *
<input type="radio"/> Borrower <input type="radio"/> Connected Party	<input type="text"/>
Approved Limit *	Outstanding Limit Amount *
<input type="text"/>	<input type="text"/>
Tenor *	Commitment Status *
<input type="text"/>	Select Commitment status ▼

Save

Cancel

## Table view – An alternate mode for viewing the group wise exposure list

NA - Amendment Initiation

1 Basic Info 2 Existing Facility 3 Groupwise Exposure 4 Connected Party 5 Amendment Summary 6 Comments

km >

Filter  Type to filter ×

Total Gross Limit : \$6,000,000.00

Select	Entity Name	Borrower or Connected Party	Customer Name	Currency	Approved Limit	Outstanding Limit Amount	Tenor	Commitment Status
<input type="checkbox"/>	ACME INDIA	Borrower	ACME CORPORATION	USD	\$4,000,000.00	\$3,000,000.00	2026	COMMITTED
<input type="checkbox"/>	ACME SINGAPORE	Borrower	ACME CORPORATION	USD	\$2,000,000.00	\$2,000,000.00	2026	COMMITTED

Page 1 of 1 (1 - 2 of 2 items) K < 1 > X

Hold Back Next Save & Close Cancel

### Action Buttons for Group wise Exposure:

- d. **Add** – It is used to create a new record of an group wise exposure
- e. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- f. **Delete** – It is used to delete a selected group wise exposure record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Entity Name	Capture the entity name	Input	Text	100	Mandatory	
Customer Name	Capture the customer name	Input	Text	100	Mandatory	
Borrower or Connected Party	State whether entity is a borrower or a connected party	Input	Radio	-	Mandatory	
Currency	Select the liability currency	Input	LOV	3	Mandatory	
Approved Limit	Capture the approved limit for the facility	Input	Text	22	Mandatory	
Outstanding Limit	Capture the outstanding limit for the facility	Input	Text	22	Mandatory	
Tenor	Capture the tenor as number of months	Input	Number		Mandatory	
Commitment status	State whether the commitment status	Input	dropdown		Mandatory	

**Action Buttons on the footer:**

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

## 1.2.4 Connected Parties

This data segment will allow capture of all the related parties to the customer. It will also fetch all main limit set for the related party from Back office system (interfaced with ELCM).The user can further enhance by capturing cash cover, approved funded sell down and unfunded sell down for the related party.


**List view** – The default view in which connected parties are displayed.

Facility Amendment - Amendment Initiation

Basic Info Existing Facility Groupwise Exposure **Connected Parties** Amendment Summary Comments

Warner Bros

Filter  ×


**Customer No.:** 000009  
**Approved Funded Sell Down:** \$12,000.00  
**Total Net Facility:** \$1,391,055.55

**Name:** Warner Bros  
**Approved Unfunded Sell Down:** \$12,000.00  
**No. Of Facilities:** 7

**Cash Cover:** \$12,000.00  
**Total Gross Facility:** \$1,415,055.55

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

Hold Back Next Save & Close Cancel

**Table view** – An alternate view for displaying connected parties.

Facility Amendment - Amendment Initiation

Basic Info Existing Facility Groupwise Exposure **Connected Parties** Amendment Summary Comments

Warner Bros

Filter  ×

Select	Customer No.	Name	Cash Cover	Approved Funded Sell Down	Approved Unfunded Sell Down	No. Of Facilities	Total Gross Facility	Total Net Facility
<input type="checkbox"/>	000009	Warner Bros	\$12,000.00	\$12,000.00	\$12,000.00	7	\$1,415,055.55	\$1,391,055.55

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

Hold Back Next Save & Close Cancel

Adding/Editing a connected party:

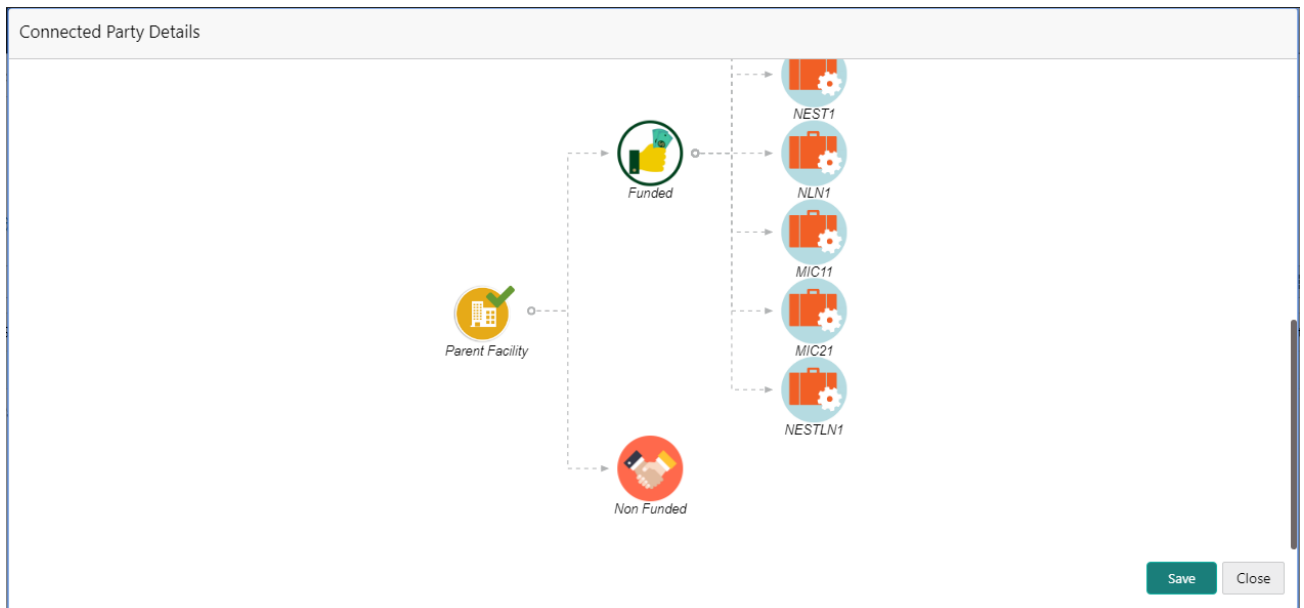
**Connected Party Details**

Customer No. 000009	<input type="button" value="Fetch Details"/>	Name <input style="width: 90%;" type="text"/>
Cash Cover <input style="width: 90%;" type="text" value="\$12,000.00"/>	Total Gross Facility <input style="width: 90%;" type="text" value="\$1,415,055.55"/>	
Approved Funded Sell Down <input style="width: 90%;" type="text" value="\$12,000.00"/>	Total Net Facility <input style="width: 90%;" type="text" value="\$1,391,055.55"/>	
Approved Unfunded Sell Down <input style="width: 90%;" type="text" value="\$12,000.00"/>		

Facility Details:

<b>Line Number:</b> LINE11 <b>Tenor (months):</b> 0	<b>Limit Amount:</b> £400,000.00	<b>Commitment Status:</b>
--	----------------------------------	---------------------------

**Alternate views:** The facilities of each connected parties can be viewed in table and tree view as well.



**Action Buttons for Connected Parties:**

- g. **Add** – It is used to create a new record of a connected party.
- h. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- i. **Delete** – It is used to delete a connected party record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Customer No	The Id/number of the customer account, whose details have to be fetched	Input/LOV	Text	36	Mandatory	
Customer Name	The name of the customer recorded in the related account	Input (readonly mode)	Text	55	N.A.	
Cash Cover	Enter the cash covered by this related account	Input	Number	22	Optional	Value must be greater than 0
Total Gross Facility	Total gross facility amount of this related account	Input (readonly mode)	Number	22	N.A.	
Approved Funded Sell-Down	Enter the amount of approved funded sell-down for this account	Input	Number	22	Optional	Value must be greater than 0
Total Net Facility	Total net facility amount of this related account	Input (readonly mode)	Number	22	N.A.	
Approved Unfunded Sell-Down	Enter the amount of approved unfunded sell-down for this account	Input	Number	22	Optional	Value must be greater than 0

**Action Buttons on the footer:**

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

## 1.2.5 Comments

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

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

### Action Buttons on the footer

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

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

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

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

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

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

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

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

## 1.2.6 Amendment Summary

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

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

Facility Amendment - Amendment Initiation

Documents Collateral Summary

Basic Info Comments Amendment Summary

ACME Corporation

**Customer Information**

ACME Corporation, a Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY191920875 Register No: Legal Status: Proprietorship Liability Amount: \$500,000.00 Is KYC Compliant: No Share Holders: 1 Contractors: 0 Guarantors: 0 Bankers: 0




Entities		Existing facilities		Facilities	
0	Added	3	3	1	1
		Total facility	Total takeover	Newly Added	Modified facilities
Collaterals		Covenants		Terms & conditions	
0	0	0	0	0	0
Newly Added	Request for revaluation	Newly Added	Modified covenants	Newly Added	Modified

Entities

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Proprietorship		

Existing facilities

Filter Type to filter

	Facility ID: EF1928373 Facility Category: Term Loan	Outstanding Amount: \$1.00 Taken Over: Yes	Product Type: Funded
	Facility ID: EF192774 Facility Category: Term Loan	Outstanding Amount: \$30,000.00 Taken Over: Yes	Product Type: Funded
	Facility ID: EF192775 Facility Category: Term Loan	Outstanding Amount: \$130,000.00 Taken Over: Yes	Product Type: Funded

Page 1 of 1 (1-3 of 3 items) < 1 >



Facilities

Liability details

Liability Number: 191920875 Requested Liability amount

Branch: 004

Filter Type to filter x Show all

	<b>Line Number:</b> PARK90 <b>Product Type:</b> Funded <b>Facility Category:</b> Term Loan	<b>Sanctioned Amount:</b> \$17,000,000.00 <b>Utilized Amount:</b> \$200,000.00 <b>Available Amount:</b> \$1,900,000.00	<b>Requested Amount:</b> \$1,999,500.00 <b>Facility Description:</b> Facility Description <b>NR Date:</b>
	<b>Line Number:</b> QWE1 <b>Product Type:</b> Funded <b>NR Date:</b>	<b>Sanctioned Amount:</b> \$1.00 <b>Facility Description:</b>	<b>Requested Amount:</b> \$1.00 <b>Facility Category:</b> Term Loan

Page 1 of 1 (1-2 of 2 items) < 1 >

Collaterals


Show all

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

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

Covenants




Filter Type to filter x Show All

	<b>Linked Facility:</b> F19283400 <b>Linkage Sub-Type:</b> TermLoan <b>Covenant Id:</b> CVT19852246 <b>Covenant Name:</b>	<b>Description:</b> Debt/EBITDA <b>Classification:</b> EXTERNAL <b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly	<b>Target Type:</b> <b>Target Condition:</b> <b>Target Value:</b> 4	<b>Last Check Value:</b> <b>Last Check Result:</b> <b>Next Check Date:</b> 19-10-10
---	--	--	---	---

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

Terms & conditions

Filter Type to filter x Show all

	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19283400	<b>Condition Code:</b> CN04	<b>Terms &amp; Conditions:</b> The Customer shall commence repayment of the first and subsequent monthly instalment on such da ...
	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19283400	<b>Condition Code:</b> CN10	<b>Terms &amp; Conditions:</b> All costs expenses disbursements and legal charges reasonably incurred or payable by the Bank i ...
	<b>Type:</b> Pre-disbursement	<b>Facility ID:</b> F19283400	<b>Condition Code:</b> CN09	<b>Terms &amp; Conditions:</b> All costs expenses disbursements and legal charges

### Action Buttons on the footer

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



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

# 1.3 Credit Amendment Proposal Data Enrichment

Menu→Task →Free task

(Screen)

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

## 1.3.1 Amendment Summary

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

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

Facility Amendment - Amendment Initiation

Basic Info      Comments      Amendment Summary

ACME Corporation

**Customer Information**

ACME Corporation , a Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY191920875    Register No:    Legal Status: Proprietorship    Liability Amount: \$500,000.00    Is KYC Compliant: No    Share Holders: 1    Contractors: 0    Guarantors: 0    Bankers: 0

Entities		Existing facilities		Facilities		
0	Added	3	Total facility	1	Newly Added	
			3	Total takeover	1	Modified facilities




Collaterals		Covenants		Terms & conditions	
0	Newly Added	0	Newly Added	0	Newly Added
0	Request for revaluation	0	Modified covenants	0	Modified

Entities

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Proprietorship		

Existing facilities

Filter  × Show all

	<b>Facility ID:</b> EF1928373 <b>Facility Category:</b> Term Loan	<b>Outstanding Amount:</b> \$1.00 <b>Taken Over:</b> Yes	<b>Product Type:</b> Funded
	<b>Facility ID:</b> EF192774 <b>Facility Category:</b> Term Loan	<b>Outstanding Amount:</b> \$30,000.00 <b>Taken Over:</b> Yes	<b>Product Type:</b> Funded
	<b>Facility ID:</b> EF192775 <b>Facility Category:</b> Term Loan	<b>Outstanding Amount:</b> \$130,000.00 <b>Taken Over:</b> Yes	<b>Product Type:</b> Funded

Page 1 of 1 (1-3 of 3 items) ⏪ < 1 > ⏩



Facilities

Liability details

**Liability Number:** 191920875 **Requested Liability amount:**

**Branch:** 004

Filter  × Show all

	<b>Line Number:</b> PARK90 <b>Product Type:</b> Funded <b>Facility Category:</b> Term Loan	<b>Sanctioned Amount:</b> \$17,000,000.00 <b>Utilized Amount:</b> \$200,000.00 <b>Available Amount:</b> \$1,900,000.00	<b>Requested Amount:</b> \$1,999,500.00 <b>Facility Description:</b> Facility Description <b>NR Date:</b>
	<b>Line Number:</b> QWE1 <b>Product Type:</b> Funded <b>NR Date:</b>	<b>Sanctioned Amount:</b> \$1.00 <b>Facility Description:</b>	<b>Requested Amount:</b> \$1.00 <b>Facility Category:</b> Term Loan

Page 1 of 1 (1-2 of 2 items) ⏪ < 1 > ⏩

Collaterals


Show all

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




Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Covenants

Filter  × Show All

	<b>Linked Facility:</b> F19283400 <b>Linkage Sub-Type:</b> TermLoan <b>Covenant Id:</b> CVT19852246 <b>Covenant Name:</b>	<b>Description:</b> Debt/EBITDA <b>Classification:</b> EXTERNAL <b>Covenant Type:</b> Financial <b>Frequency:</b> Quarterly	<b>Target Type:</b> <b>Target Condition:</b> <b>Target Value:</b> 4	<b>Last Check Value:</b> <b>Last Check Result:</b> <b>Next Check Date:</b> 19-10-10
---	--	--	---	---

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Terms & conditions				
Filter		Type to filter	Show all	
	Type: Pre-disbursement	Facility ID: F19283400	Condition Code: CN04	Terms & Conditions: The Customer shall commence repayment of the first and subsequent monthly instalment on such da ...
	Type: Pre-disbursement	Facility ID: F19283400	Condition Code: CN10	Terms & Conditions: All costs expenses disbursements and legal charges reasonably incurred or payable by the Bank i ...
	Type: Pre-disbursement	Facility ID: F19283400	Condition Code: CN09	Terms & Conditions: All costs expenses disbursements and legal charges

### Action Buttons on the footer

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

## 1.3.2 Existing Facilities

Existing facilities of the customer held with other banks can be captured here. The facilities captured as part of Proposal Initiation will be defaulted and user can modify it.

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facilities Enrichment Comments

ACME Corporation

Filter Type to filter

Facility ID: EF1928782 Outstanding Amount: \$120,000.00 Product Type: Funded  
 Facility Category: Term Loan

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

**Table view – An alternate mode for viewing the list of facilities.**

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facilities Enrichment Comments

ACME Corporation

Filter Type to filter

Select	Facility ID	Bank Name	Branch Name	Line Number	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input type="checkbox"/>	EF1928782	Bank of America	Tennessee	ASDQQ112	Funded	Term Loan	USD	\$120,000.00	\$120,000.00

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

Facility Details

Bank Name

Branch Name

Sanction Letter Available

Facility Type \*

Funded

Non Funded

Facility Category \*

Sanctioned Year

Take Over

Currency

Sanctioned Amount

Outstanding Amount

Rate of Interest

Tenor

Secured

Create Close

**Action Buttons for Existing Facilities:**

- j. **Add** – It is used to create a new record of an existing facility with another bank.
- k. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- l. **Delete** – It is used to delete an existing facility record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Bank Name	Capture the bank name	Input	Text	3	Optional	
Branch Name	Capture the branch name	Input	Text	22	Optional	
Sanction Letter Available	State whether the sanction letter is available	Input	Checkbox	-	Optional	
Facility Type	Select the type of the facility	Input	Radio button	21	Mandatory	Funded Non Funded
Facility Category	Select the Facility Category	Input	Dropdown	25	Mandatory	
Sanctioned Year	Capture the year in which the facility was sanctioned	Input	Number		Optional	Value has to be greater than 1899 and less than 2101

Take Over	State whether this facility is being taken over	Input	Checkbox		Optional	
Currency	Select the facility currency	Input	LOV	3	Mandatory	
Sanctioned Amount	Capture the sanctioned amount for the facility	Input	Text	22	Mandatory	
Outstanding Amount	Capture the outstanding amount for the facility	Input	Text	22	Optional	
Rate of Interest	Capture the rate of interest for the facility	Input	Number		Optional	
Tenor	Capture the tenor as number of months	Input	Number		Optional	
Secured	State whether the facility is secured	Input	Checkbox		Optional	

**Action Buttons on the footer:**

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

### 1.3.3 Group Wise Exposure

A new data segment introduced to capture group wise exposure of the customer or related customer in other entities and to provide the group exposure details.

**List view** – The default view in which the group wise exposure details are displayed.

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility **Groupwise Exposure** Connected Party Enrichment Comments

ikm >

Filter Type to filter × + ✎ 🗑️ Total Gross Limit : \$6,000,000.00

Entity Name: ACME INDIA Customer Name: ACME CORPORATION Borrower or Connected Party: Borrower	Currency: USD Approved Limit: \$4,000,000.00 Outstanding Limit Amount: \$3,000,000.00	Tenor: 2026 Commitment Status: COMMITTED
Entity Name: ACME SINGAPORE Customer Name: ACME CORPORATION Borrower or Connected Party: Borrower	Currency: USD Approved Limit: \$2,000,000.00 Outstanding Limit Amount: \$2,000,000.00	Tenor: 2026 Commitment Status: COMMITTED

Page 1 of 1 (1 - 2 of 2 items) K < 1 > ⌘

Hold Back Next Save & Close Cancel

**Group wise exposure Details** – To capture or edit group wise exposure

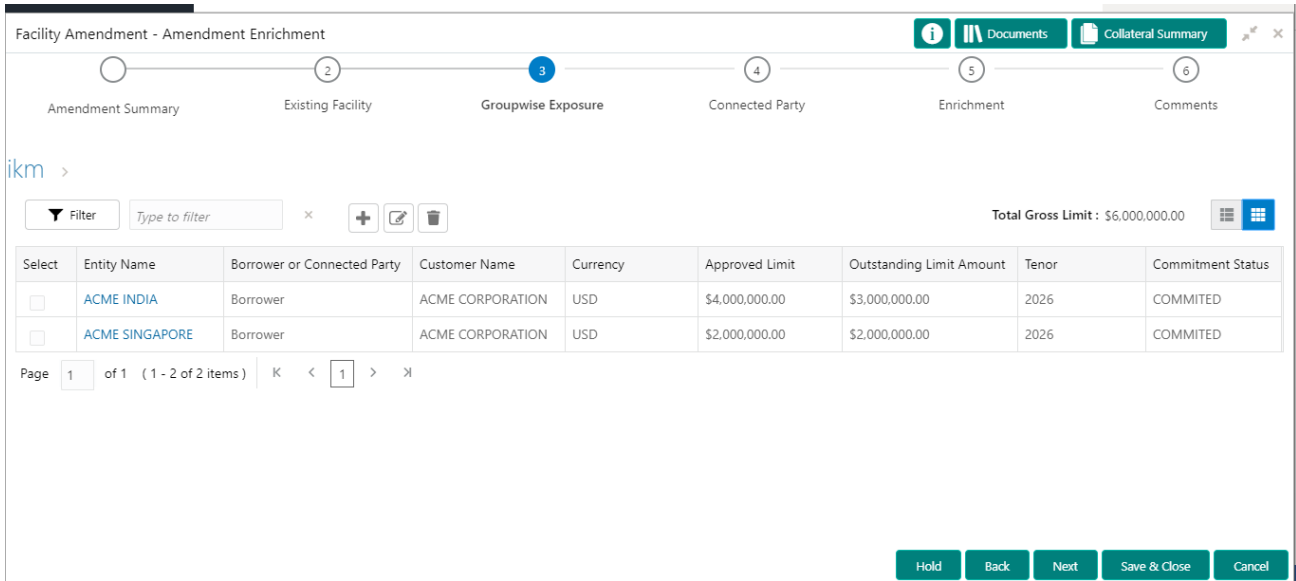
Groupwise Exposure Details

Entity Name *	Customer Name *
<input type="text"/>	<input type="text"/>
Borrower or Connected Party *	Currency *
<input type="radio"/> Borrower <input type="radio"/> Connected Party	<input type="text"/> 🔍
Approved Limit *	Outstanding Limit Amount *
<input type="text"/>	<input type="text"/>
Tenor *	Commitment Status *
<input type="text"/>	Select Commitment status ▼

Save Cancel



**Table view – An alternate mode for viewing the group wise exposure list**



**Action Buttons for Group wise Exposure:**

- m. **Add** – It is used to create a new record of an group wise exposure
- n. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- o. **Delete** – It is used to delete a selected group wise exposure record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Entity Name	Capture the entity name	Input	Text	100	Mandatory	
Customer Name	Capture the customer name	Input	Text	100	Mandatory	
Borrower or Connected Party	State whether entity is a borrower or a connected party	Input	Radio	-	Mandatory	
Currency	Select the liability currency	Input	LOV	3	Mandatory	
Approved Limit	Capture the approved limit for the facility	Input	Text	22	Mandatory	

Outstanding Limit	Capture the outstanding limit for the facility	Input	Text	22	Mandatory	
Tenor	Capture the tenor as number of months	Input	Number		Mandatory	
Commitment status	State whether the commitment status	Input	dropdown		Mandatory	

**Action Buttons on the footer:**

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

### 1.3.4 Connected Parties

This data segment will allow capture of all the related parties to the customer. It will also fetch all main limit set for the related party from Back office system (interfaced with ELCM).The user can further enhance by capturing cash cover, approved funded sell down and unfunded sell down for the related party.

**List view** – The default view in which connected parties are displayed.

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility Groupwise Exposure **Connected Party** Enrichment Comments

Warner Bros

Filter Type to filter

Customer No.: 000009  
 Approved Funded Sell Down: \$10,000.00  
 Total Net Facility: \$1,395,055.55

Name: Warner Bros  
 Approved Unfunded Sell Down: \$10,000.00  
 No. Of Facilities: 7

Cash Cover: \$10,000.00  
 Total Gross Facility: \$1,415,055.55

Page 1 of 1 (1 - 1 of 1 items)

Hold Back Next Save & Close Cancel

**Table view – An alternate view for displaying connected parties.**

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility Groupwise Exposure **Connected Party** Enrichment Comments

Warner Bros

Filter Type to filter

Select	Customer No.	Name	Cash Cover	Approved Funded Sell Down	Approved Unfunded Sell Down	No. Of Facilities	Total Gross Facility	Total Net Facility
<input type="checkbox"/>	000009	Warner Bros	\$10,000.00	\$10,000.00	\$10,000.00	7	\$1,415,055.55	\$1,395,055.55

Page 1 of 1 (1 - 1 of 1 items)

Hold Back Next Save & Close Cancel

Adding/Editing a connected party:

**Connected Party Details**

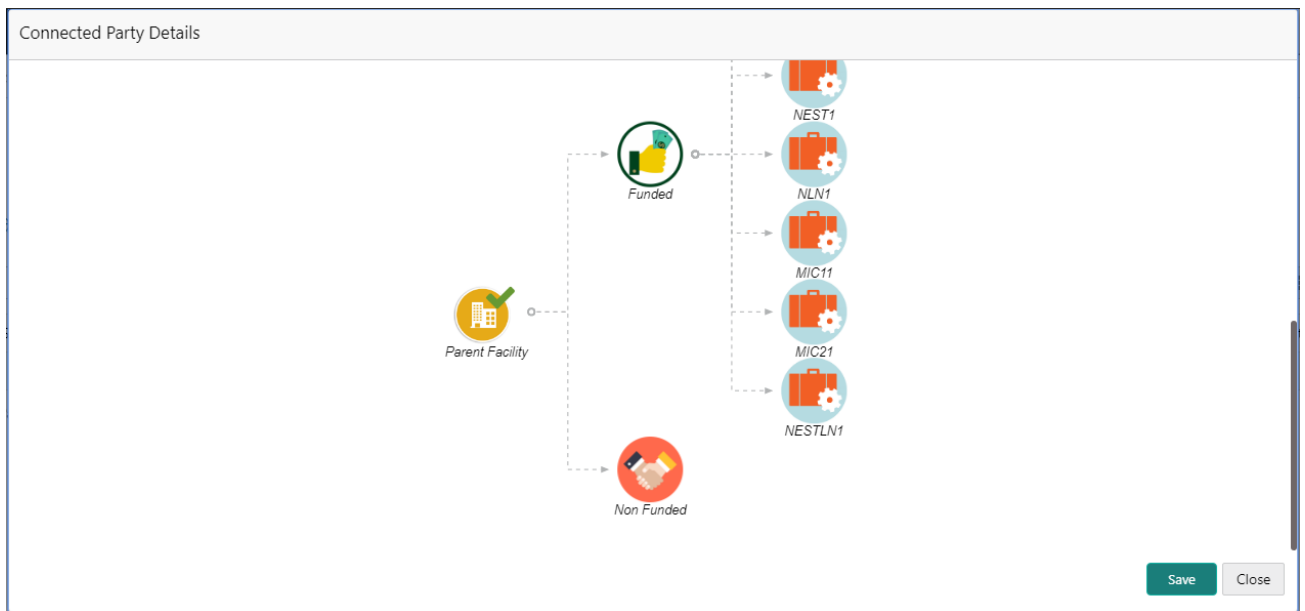
<p>Customer No. 000009 <span style="float: right; border: 1px solid #ccc; padding: 2px 5px;">Fetch Details</span></p> <p>Cash Cover <input style="width: 100%;" type="text" value="\$12,000.00"/></p> <p>Approved Funded Sell Down <input style="width: 100%;" type="text" value="\$12,000.00"/></p> <p>Approved Unfunded Sell Down <input style="width: 100%;" type="text" value="\$12,000.00"/></p>	<p>Name <input style="width: 100%;" type="text"/></p> <p>Total Gross Facility <input style="width: 100%;" type="text" value="\$1,415,055.55"/></p> <p>Total Net Facility <input style="width: 100%;" type="text" value="\$1,391,055.55"/></p>
---	---

Facility Details: ☰ ☰ ☰ ☰ ☰ ☰ ☰ ☰ ☰ ☰

<b>Line Number:</b> LINE11	<b>Limit Amount:</b> £400,000.00	<b>Commitment Status:</b>
<b>Tenor (months):</b> 0		

Save Close

**Alternate views:** The facilities of each connected parties can be viewed in table and tree view as well.



**Action Buttons for Connected Parties:**

- p. **Add** – It is used to create a new record of a connected party.
- q. **Edit** – On selecting any record, this action allows the user to edit details about the record.
- r. **Delete** – It is used to delete a connected party record.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Customer No	The Id/number of the customer account, whose details have to be fetched	Input/LOV	Text	36	Mandatory	
Customer Name	The name of the customer recorded in the related account	Input (readonly mode)	Text	55	N.A.	
Cash Cover	Enter the cash covered by this related account	Input	Number	22	Optional	Value must be greater than 0
Total Gross Facility	Total gross facility amount of this related account	Input (readonly mode)	Number	22	N.A.	
Approved Funded Sell-Down	Enter the amount of approved funded sell-down for this account	Input	Number	22	Optional	Value must be greater than 0
Total Net Facility	Total net facility amount of this related account	Input (readonly mode)	Number	22	N.A.	
Approved Un-funded Sell-Down	Enter the amount of approved un-funded sell-down for this account	Input	Number	22	Optional	Value must be greater than 0

**Action Buttons on the footer:**

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

## 1.3.5 Enrichment

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

### Generate Info Tab:

Facility Amendment - Amendment Enrichment

Amendment Summary    **2** Enrichment    3 Comments

PARKER

General    Facilities    Collaterals    Covenants    Terms & Conditions    Financial Document Upload

1 Entities

Sanctioned Utilized

Total facility \$17,000,000.00  
Total collateral \$0.00  
Existing LTV 0%

★ Ratings  
Moody's **AAA**

WIP Applications  
No items to display.

Upcoming events  
View all

September 2019    12-September-2019

Wk S M T W T F S  
35 1 2 3 4 5 6 7  
36 8 9 10 11 12 13 14  
37 15 16 17 18 19 20 21  
38 22 23 24 25 26 27 28

Financial Info  
View all  
No items to display.

Hold    Back    Next    Save & Close    Cancel

### Facilities Tab:

Facilities with Liability Details expanded:

Facility Amendment - Amendment Enrichment

Amendment Summary    Existing Facility    Groupwise Exposure    Connected Party    **6** Enrichment    Comments

ikm

Facilities    Collaterals    Covenants    Terms & Conditions

Facilities    Facility Transfer

Liability details

Liability Number: 191820679    Existing liability amount:    Requested Liability currency: \*    Requested Liability amount: \*  
Branch: 004    USD    \$12,000.00    Edit    View

Filter    Type to filter    ×    +    -    ↺    ↻    🗑️

Line Number: TRADELN1    Requested Amount:    Product Type: Non Funded  
Facility Description: TRADELN1    Facility Category:    NR Date:

Hold    Back    Next    Save & Close    Cancel

## Funding Requirements with Liability Details collapsed:

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility Groupwise Exposure Connected Party **Enrichment** Comments




PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Liability details

Filter Type to filter

 Line Number: <b>TEXZ501</b> Facility Description: Term Loan	Requested Amount: \$130,000.00 Facility Category: Term Loan	Product Type: Funded NR Date: 19-12-27
 Line Number: <b>PARK90</b> Facility Description: Facility Description	Requested Amount: \$200,000.00 Facility Category: Term Loan	Product Type: Funded NR Date: 19-12-19
 Line Number: <b>LNO41</b> Facility Description: Term Loan	Requested Amount: \$50,000.00 Facility Category: Term Loan	Product Type: Funded NR Date: 19-12-26

Page 1 of 1 (1-3of3Items) 1

Hold Back Next Save & Close Cancel

## Liability Details:

Liability Details

Requested Liability currency: \*

Return on Capital

Loss Given Default

Cash Cover

Proposed Unfunded Sell Down

Requested Liability amount: \*

Probability of Default

Next review date

Proposed funded Sell Down

Approved Funded Sell Down

Save Cancel

Liability Details

Proposed Unfunded Sell Down

Approved Unfunded Sell Down

Total Net Facility

Approved Funded Sell Down

Total Gross Facility

UDF

A Number Field A Text Field A Dropdown Field

Save Cancel

### Liability Details

#### UDF

A Number Field

A Text Field

A Dropdown Field

▶ TMIS

▶ FMIS

▶ CMIS

Save

Cancel

**Table mode:** An alternate view to display all facilities.

Facility Amendment - Amendment Enrichment

Amendment Summary Existing Facility Groupwise Exposure Connected Party Enrichment Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Liability details

Filter Type to filter

Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TEXZ501	Funded	Term Loan	Term Loan	USD	\$130,000.00	19-12-27	
<input type="checkbox"/>	PARK90	Funded	Term Loan	Facility Description ...	USD	\$200,000.00	19-12-19	
<input type="checkbox"/>	LNO41	Funded	Term Loan	Term Loan	USD	\$50,000.00	19-12-26	

Page 1 of 1 (1-3of3items) < 1 >

Hold Back Next Save & Close Cancel



## Adding/Editing a facility:

**Facility Details**

Link existing facility

<b>Line Code *</b> <input type="text" value="Enter Line Code"/>	<b>Line Serial Number *</b> <input type="text" value="Enter Line SLNo"/>	<b>Facility Description *</b> <input type="text" value="Enter facility name"/>	<b>Parent Facility Id</b> <input type="text" value="Select Parent Facility"/>
<b>Facility Type *</b> <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	<b>Facility Category</b> <input type="text"/>	<b>Next Review Date *</b> <input type="text"/>	<b>Currency *</b> <input type="text"/>
<b>Requested Amount *</b> <input type="text"/>	<b>Tenor</b> <input type="text" value="(in months)"/>	<b>Availability Period</b> <input type="text" value="Availability Period"/>	<b>Commitment Status</b> <input type="radio"/> Committed <input type="radio"/> Uncommitted

**▲ Schedule Details**

Scheduling Required?

Create
Close

**Facility Details**

**▲ Schedule Details**

Scheduling Required?

Add

Date	Amount	Action
No data to display.		

**Comments**

Post

No items to display.

**▲ Fee Details**

**Fee Preferences**

Populate

Rule code	Liquidation preference	Component type	Fee start date	Fee end date	Waived
No data to display.					

**▲ Link pool to facility**

**Facility Linkages**

Link facility

Facility Id	Code	Pool contribution amount	% of Pool	Unlink
No data to display.				

## Pricing Details:






### Interest:

**List mode:** An alternate view to display all interest details.

▲ Pricing

Interest Charges

Interest

Filter  ×     

**Component Name:** Interest Component    **Component Type:** Main    **Rate Type:** Fixed






Page 1 of 1 (1 of 1 items) | < 1 >

**Table Mode** – Another view to display all interest details.

▲ Pricing

Interest Charges

Interest

Filter  ×     

Select	Component Name	Component Type	Rate Type
<input type="checkbox"/>	Interest Component	Main	Fixed

Page 1 of 1 (1 of 1 items) | < 1 >

Interest Details

Component Name \*

Component Type \*

Rate Type \*

The screen show below will appear if rate type is selected as Fixed.

Interest Details

Component Name *	Component Type *
<input type="text"/>	<i>Select Component Type</i> ▼
Rate Type *	Fixed Interest Rate *
Fixed ▼	<input type="text"/> ▼ ▲

Save Cancel

The screen show below will appear if rate type is selected as Floating.

Interest Details

Component Name *	Component Type *
<input type="text"/>	<i>Select Component Type</i> ▼
Rate Type *	Rate Code *
Floating ▼	<i>Select Rate Code</i> ▼
Spread *	Interest Reset Cycle *
<input type="text"/> ▼ ▲	<i>Select Interest Reset Cycle</i> ▼

Save Cancel

The screen show below will appear if rate type is selected as Special Amount.

**Interest Details**

<p><b>Component Name *</b></p> <input style="width: 95%;" type="text"/>	<p><b>Component Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>Select Component Type</span> <span>▼</span> </div>
<p><b>Rate Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <span>Special Amount</span> <span>▼</span> </div>	<p><b>Currency *</b></p> <div style="border: 1px solid #ccc; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> <input style="width: 90%;" type="text"/> <span>🔍</span> </div>
<p><b>Special Interest Amount *</b></p> <input style="width: 95%;" type="text"/>	

Save
Cancel

**Commission:**

**List mode:** An alternate view to display all commission details.

▲ Pricing

Commission
Charges

**Commission**

Filter

×
+
📄
🗑️

☰
☷

**Rate Type:** Fixed Rate

**Rate Basis:** Yearly

**Commission Type:** Commitment

**Collection Period:** Arrears

**Currency:** GBP

Page 1 of 1 (1 of 1 items)

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1

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⏩

**Table Mode** – Another view to display all commission details.

▲ Pricing

Commission
Charges

**Commission**

Filter

×
+
📄
🗑️

☰
☷

Select	Rate Type	Rate Basis	Commission Type	Collection Period	Currency
<input type="checkbox"/>	Fixed Rate	Yearly	Commitment	Arrears	GBP

Page 1 of 1 (1 of 1 items)

⏪
<

1

>
⏩

**Commission Details**

**Rate Type \***

Select Rate Type ▼

**Commission Type \***

Select Commission Type ▼

**Currency \***

🔍

**Rate Basis \***

Select Rate Basis ▼

**Collection Period \***

Select Collection Period ▼

Save

Cancel

The screen show below will appear if rate type is selected as Fixed Rate.

**Commission Details**

**Rate Type \***

Fixed Rate ▼

**Commission Type \***

Select Commission Type ▼

**Currency \***

🔍

**Commission Rate \***

▼
▲

**Rate Basis \***

Select Rate Basis ▼

**Collection Period \***

Select Collection Period ▼

**Minimum Commission Amount \***

Save

Cancel

The screen show below will appear if rate type is selected as Flat Amount.

### Commission Details

<p><b>Rate Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Flat Amount</div> <p><b>Commission Type *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Commission Type</div> <p><b>Currency *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="text"/> </div>	<p><b>Rate Basis *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Rate Basis</div> <p><b>Collection Period *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Select Collection Period</div> <p><b>Commission Amount *</b></p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> <input type="text"/> </div>
---	---

Save
Cancel

## Charges:

**List mode:** An alternate view to display all charge details.

▲ Pricing

Commission
Charges

Charges

Filter

×

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☱

**Charge Code:** 23      **Charge Currency:** USD      **Charge Amount:** \$12.00  
**Charge Description:** Charge Description      **Is Charge Waived:** true      **Waived Amount:** \$12.00  
**Minimum Charge Amount:** \$12.00      **Maximum Charge Amount:** \$12.00      **Net Charge Amount:** \$12.00  
**Waiver Remarks:** Remarks

Page 1 of 1 (1 of 1 items)
⏪ < 1 > ⏩

**Table Mode** – Another view to display all charge details.

▲ Pricing

Commission
Charges

Charges

Filter

×

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🗑️

☰
☱

Select	Charge Code	Charge Currency	Charge Amount	Charge Description	Is Charge Waived	Waived Amount	Minimum Charge Amount	Maximum Charge Amount
<input type="checkbox"/>	23	USD	\$12.00	Charge Description	true	\$12.00	\$12.00	\$12.00

Page 1 of 1 (1 of 1 items)
⏪ < 1 > ⏩

74

Charge Details

Charge Code \*

Charge Currency \*

Charge Amount \*

Charge Description

Is Charge Waived

Waived Amount

Minimum Charge Amount

Maximum Charge Amount

Save

Cancel

Charge Details

Is Charge Waived

Waived Amount

Minimum Charge Amount

Maximum Charge Amount

Net Charge Amount

Waiver Remarks

Save

Cancel

Facility Details

Additional Fields

UDF

Field

TMIS

FMIS

CMIS

Others

Create Close

Transfer Section under Facilities Tab:

Facility Amendment - Amendment Enrichment

Amendment Summary Enrichment Comments

PARKER

General Facilities Collaterals Covenants Terms & Conditions Financial Document Upload

Facilities Facility Transfer

Type to filter

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

ADD

Hold Back Next Save & Close Cancel

Add Transfer:



## Transfer Facility

From entity

PTY191920875 - PARKER ▼

To entity

PTY191920875 - PARKER ▼

From facility

F19192114 - Facility Description ▼

To facility

F19192114 - Facility Description ▼

**Available amount**

\$17,000,000.00

**Available amount**

\$17,000,000.00

**Facility type**

Funded

**Facility type**

Funded

**Facility category**

Term Loan

**Facility category**

Term Loan

**Facility name**

Facility Description

**Facility name**

Facility Description



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


Facility Amendment - Amendment Enrichment

Amendment Summary    Enrichment    Comments

PARKER

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

Filter   Type to filter   ×   +   ✎   🗑️

 Collateral Id: FC1909121642    Charge Hierarchy: 1    Valuation Amount: \$12,000.00  
Collateral Type: Ship    Valuation Date:    Collateral Details: Ship  
Owner Estimated Value: \$12,000.00

Page 1 of 1 (1of1items)   K < 1 > X

Hold   Back   Next   Save & Close   Cancel

## Add/Modify Collateral:

### Collateral Details

Collateral Id FC1909121642	Collateral Type * Ship
Collateral Description * Ship	Charge Hierarchy * <input checked="" type="radio"/> 1 <input type="radio"/> 2 <input type="radio"/> 3
Collateral Currency * USD	Owner estimated value * \$12,000.00
Purpose Of Collateral * Ship	
Valuation	
Valuation Date	Latest Value
Valuation Agency	

Save   Cancel

## Covenant Tab:

Facility Amendment - Amendment Enrichment

Amendment Summary      Enrichment      Comments

PARKER

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

Filter  ×

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

Page 1 (0of0items) | K < 1 > X

Hold   Back   Next   Save & Close   Cancel

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

Facility Amendment - Amendment Enrichment

Amendment Summary      Enrichment      Comments

PARKER

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

Filter  ×

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

Page 1 (0of0items) | K < 1 > X

Hold   Back   Next   Save & Close   Cancel

**Add Covenant:**

**Add Covenant**

Covenant Id * <input type="text" value="CVI201807270000"/>	Covenant Name <input type="text" value="sdfdsfdf"/>	Covenant Description <input type="text" value="sdfdsfdf"/>	Revision Frequency <input type="text" value="Select Revision Frequency"/>
Revision Days <input type="text" value="Enter Revision Days"/>	Notice Days * <input type="text" value="Enter Notice Days"/>	Covenant Type <input type="text" value="Select Covenant Type"/>	Covenant Check Condition <input type="text" value="Select Covenant Check Condition"/>
Classification Type * <input type="text" value="Select Classification Type"/>	Linkage Type * <input type="text" value="Select Linkage Type"/>	Formula Result <input type="text" value="uib"/>	

**Covenant Details**

Start Date * <input type="text" value="mmm d, y"/>	End Date * <input type="text" value="mmm d, y"/>	Next Check Date * <input type="text" value="mmm d, y"/>	Result Value <input type="text" value="Result Value"/>
Target Value 1 <input type="text" value="9000"/>	Target Value 2 <input type="text" value="Enter Target Value 2"/>	Compliance Status <input type="text" value="Select Compliance Status"/>	Compliance Date <input type="text" value="mmm d, y"/>
Waiver Status <input type="text" value="Select Waiver Status"/>			

**Terms & Conditions Tab:**

Facility Amendment - Amendment Enrichment

1 Amendment Summary    2 Enrichment    3 Comments

**PARKER**

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Page 1 of 1 (1-9of9items)

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

Facility Amendment - Amendment Enrichment

Amendment Summary      Enrichment      Comments

**PARKER**

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

Filter    Type to filter    +    -    x

	Type: Pre-disbursement	Facility ID: F19192114	Condition Code: CN05	<b>Terms &amp; Conditions:</b> The amounts of such instalment payments are subject to revision u ...
	Type: Pre-disbursement	Facility ID: F19192114	Condition Code: CN02	<b>Terms &amp; Conditions:</b> All documentary proof as may be required by the Bank must have be ...
	Type: Pre-disbursement	Facility ID: F19192114	Condition Code: CN04	<b>Terms &amp; Conditions:</b> The Customer shall commence repayment of the first and subsequent ...
	Type: Pre-disbursement	Facility ID: F19192114	Condition Code: CN01	<b>Terms &amp; Conditions:</b> All documents legal or otherwise as may be required by the Bank m ...

Hold    Back    Next    Save & Close    Cancel

**Add Terms & Condition:**

Add Terms and Conditions

T&C Type \*      Facility ID \*

Pre-disbursement     

Post-disbursement

Condition Code \*      Terms & Conditions \*

Add    Cancel

**Financial Document Upload:**

Financial Document

Balance Sheet      Profit Loss Statement      Cash Flow Statement

Add

Period	Type	Status	Actions
No data to display.			

Done

**Add New/ Modify Facility Details:**

**10. Facility Details**

### 11. Facility Details

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Requested Liability Currency	Capture the requested liability currency	Input	LOV	3	M	
Requested Liability Amount	Capture the requested Liability amount	Input	Text	22	M	Captured values should be greater than or equal to zero
Return on Capital	Capture the return on capital in percentage	Input	Number (percentage)	22	Optional	
Probability of Default	Capture the probability of default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Loss Given Default	Capture the loss given default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Next Review Date	Capture the next review date	Input	Date	22	Optional	Minimum date is the current date.
Cash Cover	Capture the cash cover	Input	Number	22	Optional	Minimum is 0
Proposed Funded Sell Down	Capture the proposed funded sell down	Input	Number	22	Optional	Minimum is 0
Proposed Unfunded Sell Down	Capture the unfunded sell down	Input	Number	22	Optional	Minimum is 0
Approved Funded Sell Down	Capture the approved funded sell down	Input	Number	22	Optional	Minimum is 0
Approved Unfunded Sell Down	Capture the approved unfunded sell down	Input	Number	22	Optional	Minimum is 0
Total Gross Facility	Capture the total gross facility	Input	Number	22	Optional	Minimum is 0
Total Net Facility	Capture the total net facility	Input	Number	22	Optional	Minimum is 0
Additional Fields (Section)	Please refer to the Additional					

	Fields user manual for further details					
Line Code	Capture the Line Code	Input	Text	11	M	Max-length is 9 and Special Characters are not allowed
Line Serial Number	Capture the Line Serial Number	Input	Text	2	M	2 digit numeric values are only allowed
Facility Description	Enter the description of the facility	Input	Text area	255	M	
Parent Facility Id	Selects the parent facility id	Input	Dropdown	21	O	
Facility Type	Select the type of the facility	Input	Radio button	21	O	Funded Non Funded
Facility Category	Select the Facility Category	Input	Dropdown	25	O	
Currency	Select the facility currency	Input	LOV	3	M	
Requested Amount	Capture the requested amount for the facility	Input	Text	22	M	Entered value should be greater than zero
Tenor	Capture the tenor of the facility in months	Input	Number	22	Optional	
Availability Period	Capture the availability period	Input	Text	22	Optional	
Commitment Status	Capture the commitment status	Input	Radio button	22	Optional	

#### Facility Details -> Facility Schedule

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Scheduling Required	Capture whether scheduling details required or not	Input	Switch	1	O	



Scheduling Date	Capture the scheduling date	Input	Date		M	
Scheduling Amount	Capture the scheduling amount	Input	Text	22	M	

## 12. Pricing Details

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Component Name	Capture the Component Name	Input	Text	22	Mandatory	
Component Type	Select the Component Type	Input	Dropdown	22	Mandatory	Main Penal Prepay
Rate Type	Select the rate type	Input	Dropdown	22	Mandatory	Fixed Floating Special Amount
Rate Code	Capture the rate code	Input	Dropdown	22	Mandatory	LIBOR SIBOR This is applicable only for Floating Rate Type
Spread	Capture the spread	Input	Number	22,7	Mandatory	This can be either positive or negative and This is applicable only for Floating Rate Type
Fixed Interest Rate	Capture the Fixed Interest rate	Input	Number	22,7	Mandatory	This is applicable only for Fixed Rate Type
Currency	Capture the Currency	Input	LOV	3	Mandatory	This is applicable only for Rate type: Special Amount
Special Interest Amount	Capture the Special Interest Amount	Input	Number	22	Mandatory	This is applicable only for Rate type: Special Amount
Interest Reset Cycle	Select the interest reset cycle	Input	Dropdown	22	Mandatory	This is applicable only for Floating Rate Type
Rate Type	Select the rate type	Input	Dropdown	22	Mandatory	Fixed Rate Flat Amount

Rate Basis	Select the rate basis	Input	Dropdown	22	Mandatory	Daily/Monthly/Quarterly/Half-yearly/Yearly/Auto Commitment Fee
Commission Type	Select the commission type	Input	Dropdown	22	Mandatory	Usance/Commitment
Collection Period	Select the Collection Period	Input	Dropdown	22	Mandatory	Advance/Ar-rears
Currency	Capture the Currency	Input	LOV	3	Mandatory	
Minimum Commission Amount	Capture the minimum commission amount	Input	Number	22	Mandatory	This is applicable only for Fixed Rate Type
Commission Rate	Capture the commission rate	Input	Number	22	Mandatory	This is applicable only for Fixed Rate Type
Commission Amount	Capture the commission amount	Input	Number	22	Mandatory	This is applicable only for Rate type: Flat Amount
Charge Code	Capture the charge code	Input	Text	22	Mandatory	
Charge Currency	Capture the charge currency	Input	LOV	3	Mandatory	
Charge Amount	Capture the charge amount	Input	Number	22	Mandatory	
Charge Description	Capture the charge description	Input	Text area	255	Optional	
Is Charge waived	Capture whether the charge is waived or not	Input	Switch	1	Optional	
Waived Amount	Capture the waived amount	Input	Number	22	Optional	
Minimum Charge Amount	Capture the minimum charge amount	Input	Number	22	Optional	
Maximum Charge Amount	Capture the maximum charge amount	Input	Number	22	Optional	
Net Charge Amount	Capture the net charge amount	Input	Number	22	Optional	
Waiver Remarks	Capture the waiver remarks	Input	Text area	255	Optional	

### 13. Add/Modify Covenant Details

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

Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/Overdue/Waived/Complied

**14. Add/Modify Facility Transfer Details:**

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

**15. Add/Modify Collateral Details:**

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

Collateral Type	Select the collateral type	Input	Drop Down	M	Machine/Deposits/Bond/Stock/Fund/Vehicle/Guarantee/Property/Aircraft/Insurance/Precious Metals/Ship/Account Receivables/Cash Collaterals/Inventory
Collateral Description	Enter the collateral description	Input	Text Area	M	
Charge Hierarchy	Select the charge hierarchy	Input	Radio Button	M	1 2 3
Collateral Currency	Select the collateral currency	Input	Drop Down	M	
Collateral Value	Enter the collateral value	Input	Text Area	M	

**16. Add/Modify Covenant Details:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Covenant Id	Select the Covenant Id	Input	Drop Down	M	
Revision Frequency	Select the revision frequency	Input	Drop Down	O	Weekly/Fortnightly/Monthly/Quarterly/SemiAnnual/Annual
Revision Days	Enter the revision days	Input	Number	O	
Notice Days	Enter the notice days	Input	Number	M	Value should be less than or equal to -1
Revision Days	Enter the revision days	Input	Number	O	
Covenant Type	Select the Covenant Type	Input	Drop Down	O	Financial/Operating Activity/Reporting and Disclosure/Preservation of collateral or seniority/Investment expenditure/Asset sale cove-

					nants/cash payout covenants//management,Control and ownership
Covenant Check Condition	Select the covenant check condition	Input	Drop Down	O	> >= < <= = Between
Start Date	Enter the start date	Input	Date	M	Date should be on or before current date.
End Date	Enter the end date	Input	Date	M	Date should be on or after current date.
Result Value	Enter the result value	Input	Text	O	
Target Value 1	Enter the target value 1	Input	Text	O	
Target Value 2	Enter the target value 2	Input	Text	O	
Compliance Status	Select the compliance status	Input	Drop down	O	Due/OverDue/Waived/Complied

**17. Add/Modify Terms and Conditions Details:**

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

Terms & Conditions	Enter the Terms & Conditions	Input	Text Area	M	
--------------------	------------------------------	-------	-----------	---	--

**18. Financial Info Details:**

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Currency	Select the Currency	Input	Dropdown	3	M	
Year	Current Year	Display	Text	4	M	
Balance Sheet Size	Capture the Balance Sheet size	Input	Numeric	22,3	M	
Operating Profit	Capture the Operating Profit of the Year	Input	Numeric	22,3	M	
Net Profit	Capture the Net Profit of the Year	Input	Numeric	22,3	M	
Year over Year Growth	Capture Year over Year Growth %	Input	Numeric	6,3	M	
Return on Investment	Capture the Return on Investment	Input	Numeric	6,3	M	
Return on Equity	Capture the Return on Equity	Input	Numeric	6,3	M	
Return on Asset	Capture the Return on Asset	Input	Numeric	6,3	M	

**Action Buttons on the footer**

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

## 1.3.6 Comments

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

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

### Action Buttons on the footer

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

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

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

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

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

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

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

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





---

## 1.4 Risk Evaluation

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

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

- Customer Summary
- Amendment Summary
- Risk Evaluation
- Comments

### 1.4.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Risk Evaluation

Customer Summary | Amendment Summary | Risk Evaluation | Comments

### Customer Summary

#### ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 | Register No: CRN001200012121250 | Legal Status: Pvt Ltd | Liability Amount: \$300,000.00 | Is KYC Compliant: Yes

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$0.00 | Total non funded - \$20,000.00

Facility summary list

**Group entities**

1

**Collateral summary**

Total collateral value: \$40,000.00

Customer LTV: 50%

100% ACRC

**Scores**

Evaluation not yet done

**Existing Facilities**

\$500,000.00 (7) Total existing facilities | \$100,000.00 (7) Takeover amount | \$100,000.00 (1) Takeover in this application

**Groupwise Exposure Details**

**Covenants**

0 Financial | 0 Non Financial | 0 Total

**Terms & conditions**

9 Pre disbursement | 0 Post disbursement

**Financial Profile**

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**

Gross Facility Amount Contribution

**Projections**

Show results for: Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**

No items to display.

Hold | Back | Next | Save & Close | Cancel

**Action Buttons on the footer**

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

**1.4.2 Amendment Summary**

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

Facility Amendment - Risk Evaluation [i] [Documents] [Collateral Summary]

○ 2 ○ 3 ○ 4  
Customer Summary Amendment Summary Risk Evaluation Comments

Amendment Summary  
PARKER

Amendment impact overview

Existing entities 1 Proposed entities 1

Facilities	Collaterals	Covenants	Terms & conditions
\$17,000,000.00 Existing	\$0.00 Existing	0 Existing	0 Existing
\$1,999,500.00 Requested	\$12,000.00 Requested	0 Requested	9 Requested

Facility Amendment - Risk Evaluation [i] [Documents] [Collateral Summary]

○ 2 ○ 3 ○ 4  
Customer Summary Amendment Summary Risk Evaluation Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities		Facilities	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

[Hold] [Back] [Next] [Save & Close] [Cancel]

Facility Amendment - Risk Evaluation

Customer Summary    Amendment Summary    Risk Evaluation    Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities    Facility Transfer

Liability details

Liability Number: 191920875    Existing liability amount: \$500,000.00    Requested Liability amount: \$12,000.00

Branch: 004

Filter    Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Risk Evaluation

Customer Summary    Amendment Summary    Risk Evaluation    Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities    Facility Transfer

Type to filter

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Risk Evaluation

Customer Summary    Amendment Summary    Risk Evaluation    Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

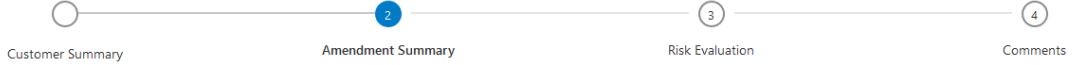
Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter    Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)    Hold    Back    Next    Save & Close    Cancel



Amendment Summary PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter

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

Hold Back Next Save & Close Cancel



Amendment Summary PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants
- Terms & conditions**

Terms & conditions Amendment Summary

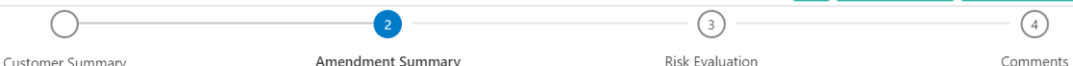
Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter

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

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel



Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants
- Terms & conditions**

Filter

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

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

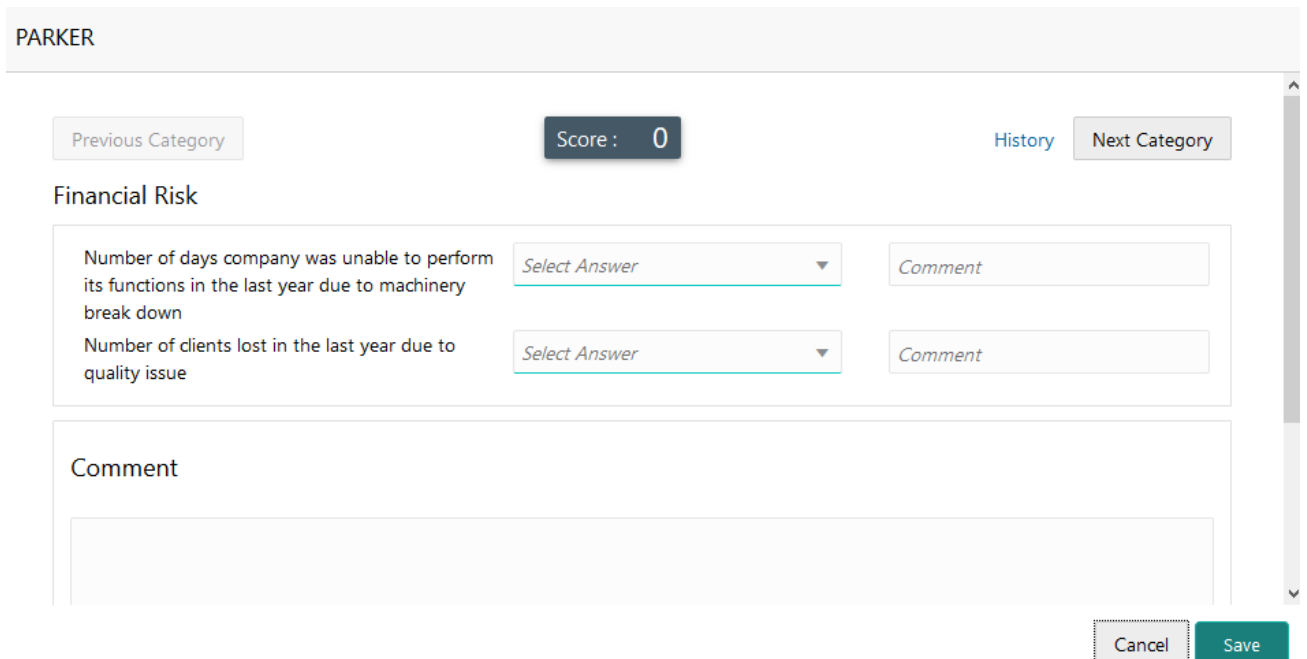
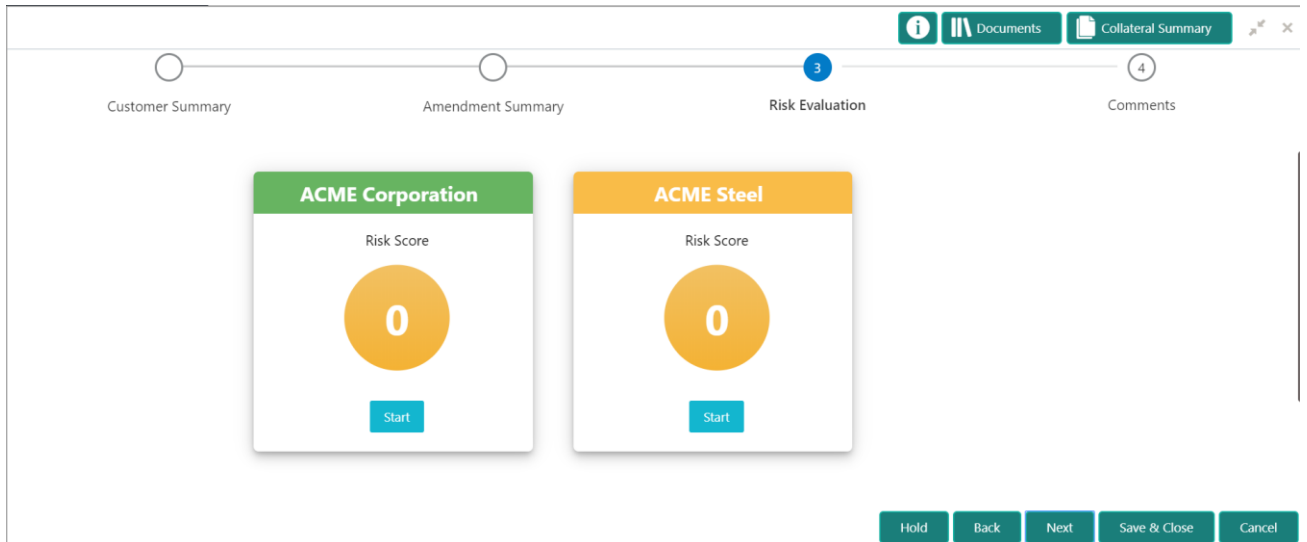
Hold Back Next Save & Close Cancel

### **Action Buttons on the footer**

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

### 1.4.3 Risk Evaluation

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



Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Possible Answer	Choose one of the possible answers for the legal evaluation question.	Input	Select	4	M	



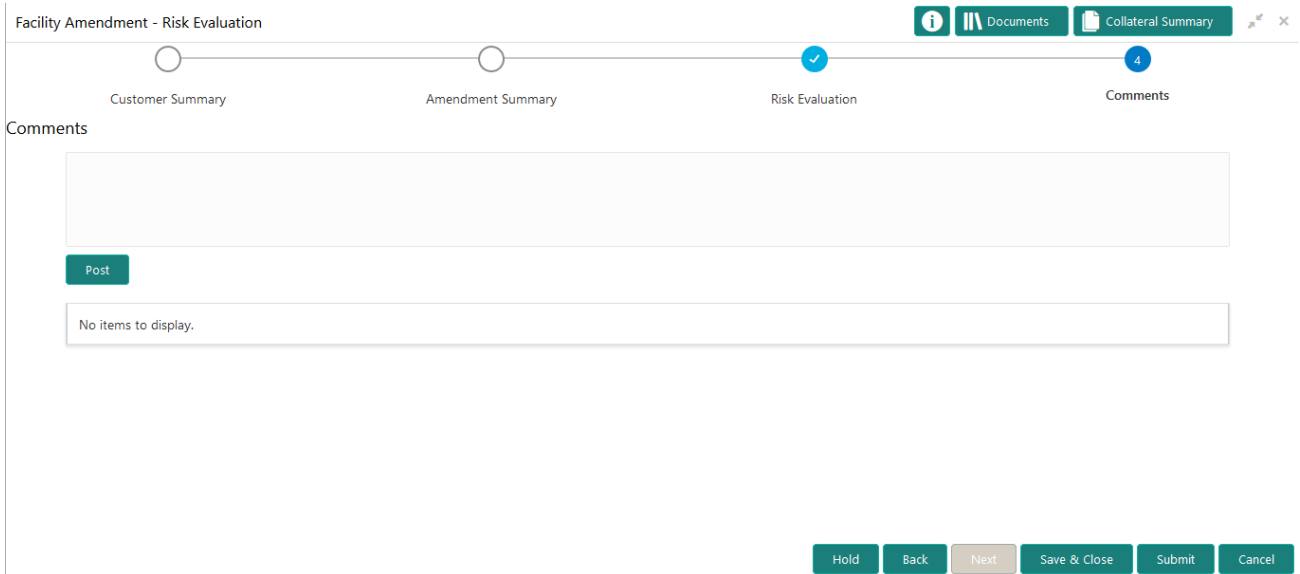
Com- ment	Comment about the evaluation question or its answer	Input	Free Text	600	O	
Com- ment	Overall comment for the category of questions.	Input	Free Text	600	O	

### **Action Buttons on the footer**

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

## **1.4.4Comments**

<b>Field Name</b>	<b>Description</b>	<b>Attribute Type</b>	<b>Object Type</b>	<b>Size</b>	<b>Mandatory/Optional</b>	<b>Field Validation</b>
Com- ments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	M	



### **Action Buttons**

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

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

---

## 1.5 Legal Evaluation

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

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

- Customer Summary
- Amendment Summary
- Legal Evaluation
- Comments

### 1.5.1 Customer Summary

This section will provide information on the customer.

Customer Summary

ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 Register No: CRN001200012121250 Legal Status: Pvt Ltd Liability Amount: \$300,000.00 Is KYC Compliant: Yes Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**

Total funded - \$0.00 Total non funded - \$20,000.00

Facility summary list

**Group entities**

1

**Collateral summary**

\$40,000.00 Total collateral value

50% Customer LTV

100% ACRC

**Scores**

Evaluation not yet done

**Existing Facilities**

\$500,000.00 (7) Total existing facilities

\$100,000.00 (7) Takeover amount

\$100,000.00 (1) Takeover in this application

**Groupwise Exposure Details**

**Covenants**

0 Financial 0 Non Financial 0 Total

**Terms & conditions**

9 Pre disbursement 0 Post disbursement

**Financial Profile** View all

Show results for Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**

Gross Facility Amount Contribution

**Projections** View all

Show results for Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**

No items to display.

**Action Buttons on the footer**

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

**1.5.2 Amendment Summary**

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

Amendment Summary  
PARKER

**Amendment impact overview**

1 Existing entities | 1 Proposed entities

<p><b>Facilities</b></p> <p>\$17,000,000.00 Existing</p> <p>\$1,999,500.00 Requested</p>	<p><b>Collaterals</b></p> <p>\$0.00 Existing</p> <p>\$12,000.00 Requested</p>	<p><b>Covenants</b></p> <p>0 Existing</p> <p>0 Requested</p>	<p><b>Terms &amp; conditions</b></p> <p>0 Existing</p> <p>9 Requested</p>
--	---	--	---

Entities	Facilities	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type
PTY191920875	PARKER	Domestic	Customer	

**Facilities Amendment Summary**

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities | Facility Transfer

**Liability details**

Liability Number: 191920875	Existing liability amount: \$500,000.00	Requested Liability amount: \$12,000.00
Branch: 004		

Filter: Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
PAK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				

Page 1 of 1 (1 of 1 items) | 1

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities Facility Transfer

Type to filter

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No Entity display.			

Filter Type to filter

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

Page 1 (0 of 0 items)

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items)

**Action Buttons on the footer**

- g. **Save & Close** – On click of Save & Close the screen gets closed.
- h. **Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.

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

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

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

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

### 1.5.3 Legal Evaluation

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

The screenshot displays a multi-step process for legal evaluation. At the top, a progress bar shows four steps: Customer Summary, Amendment Summary, Legal Evaluation (current step), and Comments. Below this, two score cards are shown for 'ACME Corporation' and 'ACME Steel', both with a score of 0 and a 'Start' button. A bottom navigation bar includes 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

The main section is titled 'PARKER' and contains a questionnaire. It features a 'Previous Category' button, a 'Score : 0' indicator, a 'History' link, and a 'Next Category' button. The questionnaire is titled 'Operational Legal' and includes two questions with dropdown menus for answers and text boxes for comments:

- What is the company rating? (Select Answer dropdown, Comment text box)
- Is your company legally registered as per corporate law? (Select Answer dropdown, Comment text box)

Below the questions is a larger 'Comment' text box. At the bottom right, there are 'Cancel' and 'Save' buttons.

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Possible Answer	Choose one of the possible answers for the legal evaluation question.	Input	Select	4	M	



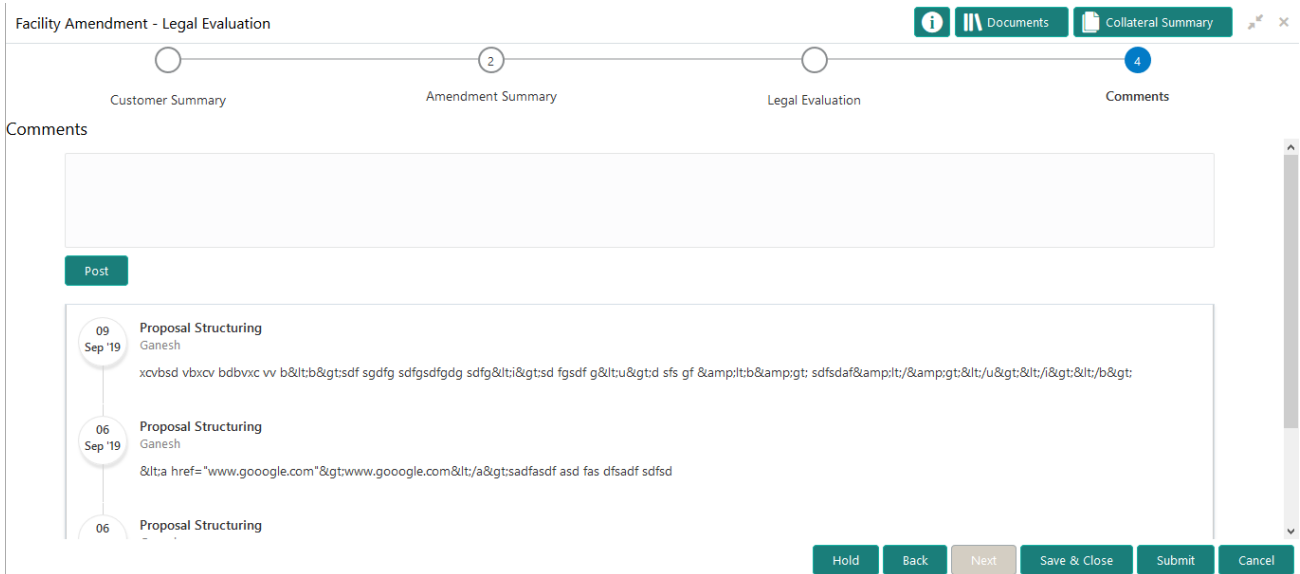
Com- ment	Comment about the evaluation question or its answer	Input	Free Text	600	O	
Com- ment	Overall comment for the category of questions.	Input	Free Text	600	O	

### **Action Buttons on the footer**

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

## **1.5.4 Comments**

<b>Field Name</b>	<b>Description</b>	<b>Attribute Type</b>	<b>Object Type</b>	<b>Size</b>	<b>Mandatory/Optional</b>	<b>Field Validation</b>
Com- ments	Specify the comments for the stage. This will be visible in all the stages	Input	Free Text	600	M	



## Action Buttons

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

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

---

## 1.6 Credit Evaluation

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

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

- Customer Summary
- Amendment Summary
- Credit Evaluation
  - Financial Analysis
  - Collateral Analysis
  - Covenant Analysis
  - T&C Analysis
  - Sector Analysis
  - Domestic Economic
  - Global Economic
  - Peer Analysis
  - Account Conduct
  - Creditor Analysis
  - Debtor Analysis
  - Other Analysis
- Comments

### 1.6.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Credit Scoring

Pipeline Analysis | Documents | Collateral Summary

1 Customer Summary | 2 Amendment Summary | Credit evaluation | 4 Comments

### Customer Summary

#### ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 | Register No: CRN001200012121250 | Legal Status: Pvt Ltd | Liability Amount: \$300,000.00 | Is KYC Compliant: Yes

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

#### Facility Summary

Total funded - \$0.00 | Total non funded - \$20,000.00

#### Group entities

1

#### Collateral summary

Total collateral value: \$40,000.00

Customer LTV: 50%

100% ACRC

#### Scores

Evaluation not yet done

#### Existing Facilities

\$500,000.00 (7) Total existing facilities

\$100,000.00 (7) Takeover amount

\$100,000.00 (1) Takeover in this application

#### Groupwise Exposure Details

#### Covenants

0 Financial | 0 Non Financial | 0 Total

#### Terms & conditions

9 Pre disbursement | 0 Post disbursement

#### Financial Profile

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

#### Connected Parties

Gross Facility Amount Contribution

#### Projections

Show results for: Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

#### Ratings

No items to display.

Hold | Back | Next | Save & Close | Cancel

**Action Buttons on the footer**

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

**1.6.2 Amendment Summary**

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

Facility Amendment - Credit Scoring

Customer Summary    **2** Amendment Summary    3 Credit evaluation    4 Comments

Amendment Summary  
PARKER

Amendment impact overview

1 Existing entities    1 Proposed entities

Facilities	Collaterals	Covenants	Terms & conditions
\$17,000,000.00 Existing	\$0.00 Existing	0 Existing	0 Existing
\$1,999,500.00 Requested	\$12,000.00 Requested	0 Requested	9 Requested

Facility Amendment - Credit Scoring

Customer Summary    **2** Amendment Summary    3 Credit evaluation    4 Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities		Facilities	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Credit Scoring

Customer Summary    Amendment Summary    Credit evaluation    Comments

Amendment Summary

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities    Facility Transfer

Liability details

Liability Number: 191920875    Existing liability amount: \$500,000.00    Requested Liability amount: \$12,000.00

Branch: 004

Filter    Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Parent Line Number
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				

Page 1 of 1 (1 of 1 items)

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Credit Scoring

Customer Summary    Amendment Summary    Credit evaluation    Comments

Amendment Summary

PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter    Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Credit Scoring

Customer Summary    Amendment Summary    Credit evaluation    Comments

Amendment Summary

PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter    Type to filter

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

Page 1 (0 of 0 items)

Hold    Back    Next    Save & Close    Cancel

Facility Amendment - Credit Scoring

Customer Summary    Amendment Summary    Credit evaluation    Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities    Facilities    Collaterals    Covenants    Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter    Type to filter    ×

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

Page 1 (0 of 0 items)    <    1    >

Hold    Back    Next    Save & Close    Cancel

### Action Buttons on the footer

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

## 1.6.3 Credit Evaluation

The credit officer can review the details.

Facility Amendment - Credit Scoring

Customer Summary    Amendment Summary    **Credit evaluation**    Comments

Credit evaluation  
PARKER

Qualitative Analysis    Quantitative Analysis

Sector Analysis

Evaluate

Edit
Comments

Domestic Economic

Evaluate

Edit
Comments

Global Economic

Evaluate

Edit
Comments

Peer Analysis

Evaluate

Edit
Comments

Debtor Analysis

Evaluate

Edit
Comments

Creditor Analysis

Evaluate

Edit
Comments

Other Analysis

Evaluate

Edit
Comments

Account Conduct

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

Edit
Comments

Hold    Back    Next    Save & Close    Cancel





Comment

Close

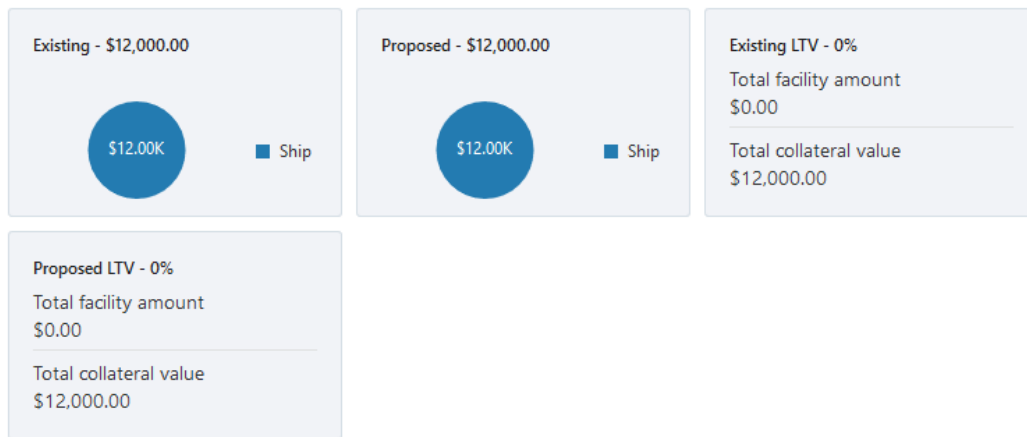
**Financial Analysis:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Period	Select the period	Input	Drop down		
Quarter	Select the quarter	Input	Drop Down		
Ratio	Displays the ratio	Display	Read Only		
Benchmark	Displays the benchmark	Display	Read Only		
Value	Displays the value	Display	Read Only		
Variance	Displays the variance	Display	Read Only		
% Variance	Displays the variance percentage	Display	Read Only		
Trend analysis	Displays the trend analysis	Display	Read Only		
Peer analysis	Displays the peer analysis	Display	Read Only		

Factor	Displays the factor	Display	Read Only		
Score	Displays the score	Display	Read Only		
Comments	Enter the comments	Input	Text Area		

## 1.6.3.2 Collateral Analysis

PARKER > Collateral Analysis



PARKER > Collateral Analysis

Newly added collaterals

Filter  × ☰ ☱

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		


Page 1 of 1 (1 of 1 items) | ⏪ < 1 > ⏩

Existing collaterals amended





Filter  × ☰ ☱

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Existing collaterals without changes

Filter  ×  

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)   **1**  

Comment

Close

**Collateral Analysis:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Existing	Displays the existing collateral type count and total collateral value	Display	Read Only		
Proposed	Displays the proposed collateral type count and total collateral value	Display	Read Only		
Existing LTV	Displays existing LTV, total collateral value and total facility amount	Display	Read Only		

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

**New/Existing Collaterals amended/ Existing Collaterals without changes:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Collateral Id	Displays the collateral Id	Display	Read Only		
Collateral Type	Displays the collateral Type	Display	Read Only		
Charge Hierarchy	Displays the charge hierarchy	Display	Read Only		
Valuation Date	Displays the valuation Date	Display	Read Only		
Valuation Amount	Displays the valuation amount	Display	Read Only		
Owner Estimated value	Displays the owner estimated value	Display	Read Only		

## 1.6.3.3 Covenant Analysis

### Covenant Analysis:

PARKER > Covenant Analysis

N.A.

No Of New Covenants Proposed

N.A.

No Of Existing Covenants

#### New Covenant Proposed

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target Type	Target Value	La
No data to display.							

Page 1 (0 of 0 items) | < 1 >

PARKER > Covenant Analysis

#### Existing Covenant Past Performance

Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target Type	Target Value	La
No data to display.							

Page 1 (0 of 0 items) | < 1 >

Comment

Close

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

	new covenants proposed				
No of existing covenants	Displays the total number of existing covenants	Display	Read Only		

**New covenant proposed/Existing covenant past performance:**

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

	check date of the covenant				
Linked Facility	Displays the linked facility	Display	Read Only		
Comments	Enter the comments	Input	Text Area	0	

### 1.6.3.4 T&C Analysis

PARKER > T&C Analysis

0

No of new T&C proposed

0

No of existing T&C compliance

New terms and conditions proposed

Filter

*Type to filter*

×

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

Page 1 (0 of 0 items) | ⏪ ⏩ 1 ⏪ ⏩

PARKER > T&C Analysis

Existing Terms & conditions compliance

Filter

*Type to filter*

×

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

Page 1 (0 of 0 items) | ⏪ ⏩ 1 ⏪ ⏩

Comment

Close

**T & C Analysis:**

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

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

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



## 1.6.3.5 Sector Analysis

### Sector Analysis:

PARKER > Sector Analysis

Previous Category Score : 0 History Next Category

Availability of raw materials

Number of suppliers of raw materials in the market

Comment

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Category	Displays the category	Display	Read Only		
Score	Displays the total score	Display	Read Only		
Questions	Displays the questions	Display	Read Only		
Comments	Enter the comments	Input	Text Area		

## 1.6.3.6 View History

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

## Action Buttons

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

- a) **Click on History** – Upon clicking history a popup is opened and show customers the list of questions that had been answered over the past five years. This shouldn't include current processing application. The questions were shown based on category and the answers that displayed in the screen should be arranged from latest to oldest.

## Operational Legal

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

## Financial Legal

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

## 1.6.3.7 Economic Outlook

### Domestic Economic:

PARKER > Domestic Economic

Previous Category Score : 0 History Next Category

Investment

Average gross capex range Select Answer Comment

Comment

Post

Cancel Save

## Global Economic:

PARKER > Global Economic

Previous Category

Score : 0

History

Next Category

### Policies

Too much dependency on govt policies	Select Answer	Comment
Geographically restricted	Select Answer	Comment

### Comment

Cancel

Save

## Domestic/Global:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Category	Displays the category	Display	Read Only		
Score	Displays the total score	Display	Read Only		
Questions	Displays the questions	Display	Read Only		
Select	Select the answer for each question	Input	Dropdown		
Comments	Enter the comments for the particular stage	Input	Text Area	0	

## 1.6.3.8 Peer Analysis

ACME Corporation > Peer Analysis

Period: FY2017-2018 Quarter: AN [Select Customer](#)

Score: **0.9**

[History](#) [Previous Category](#) [Next Category](#)

Profitability

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

Comment

[Close](#)

### Peer Analysis:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Period	Select the period	Input	Drop down		
Quarter	Select the quarter	Input	Drop down		
Select Customer	Select the customer	Button	Button		
Customer ID	Displays the customer ID	Display	Read Only		
Customer Name	Displays the customer name	Display	Read Only		
Sector	Displays the sector	Display	Read Only		
Industry	Displays the industry	Display	Read Only		
Sub-Industry	Displays the sub-industry	Display	Read Only		
Ratio	Displays the ratio	Display	Read Only		

Benchmark	Displays the Benchmark	Display	Read Only		
Value	Displays the value	Display	Read Only		
Customer	Displays the customer Name	Display	Read Only		
Comments	Displays the comments for the particular stage	Display	Read Only	0	

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

A vertical timeline showing three 'Credit Scoring' events. Each event is marked with a circular icon containing '08 Feb '19'. The text for each event is: 'Credit Scoring Ray' followed by 'Check 5 Peers: . Year: FY2016-2017. Quarter: AN.', 'Check 4 Peers: . Year: FY2016-2017. Quarter: AN.', and 'Check 3 Peers: . Year: FY2016-2017. Quarter: AN.' respectively. A 'Show More' link is located at the bottom right of the timeline.

### 1.6.3.9 Debtor Analysis

The 'Debtor Analysis' dashboard features a score of 0 displayed in a green circle at the top right. Below the score are 'History' and 'Next Category' buttons. On the left, there is a 'Previous Category' button. The main section contains four rows of metrics, each with a dropdown menu and a 'Comment' input field:

- Overall debtor turnover days
- % of debtors contributing 50% of sales
- % of debtors more than 180 days
- Contribution of largest customer

At the bottom, there is a 'Comment' section with a text input area.

**Debtor Analysis:**

<b>Field Name</b>	<b>Description</b>	<b>Attribute Type</b>	<b>Object Type</b>	<b>Mandatory/Optional</b>	<b>Field Validation</b>
Financial Year	Displays the Financial Year for which the Debtor Details is done	Display	Read Only		
Quarter	Displays the Quarter for which the Debtor Details is done	Display	Read Only		
Total Debtor Amount	Displays the Total Debtor Amount	Display	Read Only		
Debtor Turnover Days	Displays the Debtor Turnover Days	Display	Read Only		
0-30 days	Input the Debtor outstanding breakup for 0-30 days	Input	Text Area		
0-60 days	Input the Debtor outstanding breakup for 0-60 days	Input	Text Area		
0-90 days	Input the Debtor outstanding breakup for 0-90 days	Input	Text Area		
Debtor Name	Displays the Debtor Name	Display	Read Only		
Debtor Turn Over Days	Displays the Turn Over Days of the Debtor.	Display	Read Only		
Current Year Sale	Displays the Debtor's current year sales.	Display	Read Only		
Previous Year Sale	Displays the Debtor's previous year sales.	Display	Read Only		
Last Year Before Previous	Displays the Debtor's last year previous year sales.	Display	Read Only		
Debtor's Amount	Displays the amount of the Debtor	Display	Read Only		
Contract Debtor's Days	Displays the Contract Days of the Debtor	Display	Read Only		

## Add Debtor Details:

Debtor Details

<input type="text" value="Debtor Name *"/>	<input type="text" value="Address"/>	<input type="text" value="Years of Association"/>	<input type="text" value="Sales Percentage 0%"/>
<input type="text" value="Sold Product"/>	<input type="checkbox" value="Signed Contract"/>	<input type="text" value="Debtor Turnover days"/>	<input type="text" value="Current Year Sale"/>
<input type="text" value="Previous year Sale"/>	<input type="text" value="Last year before previous"/>	<input type="text" value="Contract Debtor days"/>	<input type="text" value="Actual Debtor days"/>
<input type="text" value="Debtor Amount *"/>			

Balance Amount Breakup

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

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

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

## Debtor chart



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

### 1.6.3.10 Creditor Analysis

Score

0

History Next Category

Previous Category

Creditor Analysis

Contribution of largest supplier	▼	Comment
%age of creditor contributing 50% of supplies	▼	Comment

Comment

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



## Creditor Details:

Creditor Details
✕

Financial Year \*

Quarter \*

Fetch

Total Creditor Amount \*

Creditor Turnover days \*

Outstanding Amount Breakup

0-30 Days \*

30-60 Days \*

60-90 Days \*

Creditor Details

Add View Delete

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

Save

Close

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Financial Year	Displays the Financial Year for which the Creditor Details is done	Display	Read Only		
Quarter	Displays the Quarter for which the Creditor Details is done	Display	Read Only		
Total Creditor Amount	Displays the Total Creditor Amount	Display	Read Only		
Creditor Turnover Days	Displays the Creditor Turnover Days	Display	Read Only		
0-30 days	Input the Creditor outstanding breakup for 0-30 days	Input	Text Area		
0-60 days	Input the Creditor outstanding breakup for 0-60 days	Input	Text Area		
0-90 days	Input the Creditor outstanding breakup for 0-90 days	Input	Text Area		
Creditor Name	Displays the Creditor Name	Display	Read Only		

Creditor Turn Over Days	Displays the Turn Over Days of the Creditor.	Display	Read Only		
Current Year Sale	Displays the Creditor current year sales.	Display	Read Only		
Previous Year Sale	Displays the Creditor's previous year sales.	Display	Read Only		
Last Year Before Previous	Displays the Creditor's last year previous year sales.	Display	Read Only		
Creditor's Amount	Displays the amount of the Creditor	Display	Read Only		
Contract Creditor's Days	Displays the Contract Days of the Creditor	Display	Read Only		

### Add Creditor Details

Creditor Details

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

Balance Amount Breakup

0-30 * 30000	30-60 * 40000	60-90 * 30000
-----------------	------------------	------------------

Add Creditor
Cancel

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Creditor Name	Input the Creditor's Name	Input	Text Area	Mandatory	
Address	Input the Address of the Creditor.	Input	Text Area		
Years Of Association	Input the Creditor Year Of Association	Input	Text Area		

Sales Percentage	Input the sales percentage of the Creditor	Input	Number		
Bough Product	Input the Bought Product of the Creditor	Input	Text Area		
Signed Contract	Input the Creditor's Signed Contract	Input	Switch		
Creditor Turnover Days	Input the Creditor's Turn Over Days.	Input	Text Area		
Current Year Sale	Input the Creditor's Current Year Sale.	Input	Text Area		
Previous Year Sale	Input the Creditor's Previous Year Sale.	Input	Text Area		
Last Year Before Previous	Input the Creditor's Last Year Before Previous Year Sale.	Input	Text Area		
Contract Creditor Days	Displays the Creditor's previous year sales.	Input	Text Area		
Actual Creditor Days	Displays the Creditor's last year previous year sales.	Input	Read Only		
Creditor's Amount	Displays the amount of the Creditor	Input	Text Area	M	
Contract Creditor's Days	Displays the Contract Days of the Creditor	Input	Text Area		
0-30	Values will be fetched from the Maintenance.	Display	Text Area		
30-60	Values will be fetched from the Maintenance.	Display	Text Area		
60-90	Values will be fetched from the Maintenance.	Display	Text Area		

### Creditor chart



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

### 1.6.3.11 Other Analysis

PARKER > Other Analysis

Previous Category Score: 0 History Next Category

Profit

What is the company rating?

Comment

**Other Analysis:**

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Category	Displays the category	Display	Read Only		
Score	Displays the total score	Display	Read Only		
Questions	Displays the questions	Display	Read Only		
Select	Select the answer for each question	Input	Dropdown		
Comments	Enter the comments for the particular stage	Input	Text Area	0	

## 1.6.3.12 Account Conduct

ACME Corporation > Account Conduct

Account OverView

Current Accounts      Loan Accounts      Deposit Accounts

Refresh   Add   View   Edit   Delete

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

Page 1 of 1 (1 of 1 items) | < 1 >

Comment

Close

### Account Conduct:

#### Current/Loan/Deposit Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Total Accounts	Displays the count of total current /loan /deposit accounts	Display	Read Only		
Accounts in excess	Displays the count of current /loan accounts in excess	Display	Read Only		
Cumulative Deposit Account	Displays the cumulative deposit balance	Display	Read Only		
Comments	Enter the comments for the particular stage	Input	Text Area	0	

**Current Accounts:****Add/Modify Current Accounts:**

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

**Loan Accounts:****Add/Modify Loan Accounts:**

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

EMI Paid	Enter the paid EMI	Input	Text	O	
EMI Re-remaining	Enter the EMI Re-remaining	Input	Text	O	
Balance Outstanding	Enter the balance outstanding	Input	Text	O	
Discrepancy	Select discrepancy	Input	Switch	O	

### Deposit Accounts:

#### Add/Modify Deposit Accounts:

Field Name	Description	Attribute Type	Object Type	Mandatory/Optional	Field Validation
Deposit Account No	Enter the Deposit Account Number	Input	Text	M	
Account Type	Select the account type	Input	Drop Down	M	
Branch	Enter the branch	Input	Text	O	
Currency	Selects the currency	Input	Drop Down	O	
Balance	Enter the balance	Input	Text	O	

#### **Action Buttons on the footer**

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

## 1.6.4 Comments

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

Facility Amendment - Credit Scoring

Pipeline Analysis Documents Collateral Summary

Customer Summary Amendment Summary Credit evaluation **Comments**

Comments

Post

09 Sep '19 Proposal Structuring Ganesh  
xcvbsd vbxcv bdbvxc vv b&lt;b&gt;sdf sgdg sdfgsdfgdg sdfg&lt;i&gt;sd fgsdf g&lt;u&gt;d sfs gf &amp;lt;b&gt;&amp;gt; sdfsdaf&amp;lt;/&amp;gt;&lt;/u&gt;&lt;/i&gt;&lt;/b&gt;

06 Sep '19 Proposal Structuring Ganesh  
&lt;a href="www.google.com"&gt;www.google.com&lt;/a&gt;sadf asd fas dsadf sdfsd

06 Proposal Structuring

Hold Back Next Save & Close Submit Cancel

### 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 of the task the task will be submitted.
- Save & Close** – On click of Save & Close, the details captured will be saved.
  - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
  - If mandatory fields have not been captured, system will display error until the 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.
- Back** – On Click of Back, the previous screen will be opened.



---

## 1.7 Proposal Structuring

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

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

- Customer Summary
- Amendment Summary
- Proposal Structuring
- Comments

### 1.7.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Proposal Structuring

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

Customer Summary  
ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 Register No: CRN001200012121250 Legal Status: Pvt Ltd Liability Amount: \$300,000.00 Is KYC Compliant: Yes Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**

Total funded - \$0.00 Total non funded - \$20,000.00

Facility summary list

**Group entities**

1

**Collateral summary**

\$40,000.00 Total collateral value

50% Customer LTV

100% ACRC

**Scores**

Evaluation not yet done

**Existing Facilities**

\$500,000.00 (-7) Total existing facilities

\$100,000.00 (-7) Takeover amount

\$100,000.00 (-1) Takeover in this application

**Groupwise Exposure Details**

**Covenants**

0 Financial 0 Non Financial 0 Total

**Terms & conditions**

9 Pre disbursement 0 Post disbursement

**Financial Profile** [View all](#)

Show results for Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**

Gross Facility Amount Contribution

**Projections** [View all](#)

Show results for Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**

No items to display.

## Action Buttons on the footer

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

## 1.7.2 Amendment Summary

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

Facility Amendment - Proposal Structuring

Documents
 Collateral Summary

1  
Customer Summary

2  
Amendment Summary

3  
Proposal Structuring

4  
Comments

Amendment Summary  
**PARKER**

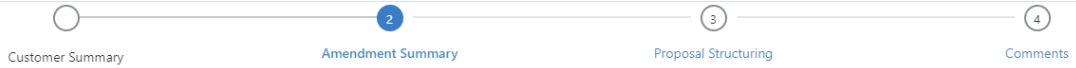
Amendment impact overview

1 Existing entities
 1 Proposed entities

Facilities	Collaterals	Covenants	Terms & conditions
<div style="display: flex; flex-direction: column; align-items: center;"> <div></div> <div style="font-weight: bold; color: #007bff;">\$17,000,000.00</div> <div>Existing</div> <div style="background-color: #28a745; color: white; padding: 5px; margin-top: 5px;"> <div style="font-weight: bold; color: white;">\$1,999,500.00</div> <div>Requested</div> </div> </div>	<div style="display: flex; flex-direction: column; align-items: center;"> <div></div> <div style="font-weight: bold; color: #007bff;">\$0.00</div> <div>Existing</div> <div style="background-color: #28a745; color: white; padding: 5px; margin-top: 5px;"> <div style="font-weight: bold; color: white;">\$12,000.00</div> <div>Requested</div> </div> </div>	<div style="display: flex; flex-direction: column; align-items: center;"> <div></div> <div style="font-weight: bold; color: #007bff;">0</div> <div>Existing</div> <div style="background-color: #28a745; color: white; padding: 5px; margin-top: 5px;"> <div style="font-weight: bold; color: white;">0</div> <div>Requested</div> </div> </div>	<div style="display: flex; flex-direction: column; align-items: center;"> <div></div> <div style="font-weight: bold; color: #007bff;">0</div> <div>Existing</div> <div style="background-color: #28a745; color: white; padding: 5px; margin-top: 5px;"> <div style="font-weight: bold; color: white;">9</div> <div>Requested</div> </div> </div>

Entities		Facilities	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

Hold
Back
Next
Save & Close
Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

Liability details

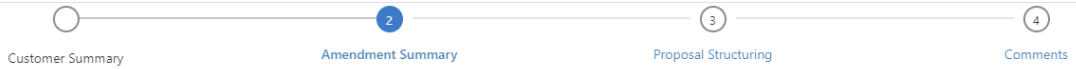
Liability Number:	191920875	Existing liability amount:	Requested Liability amount:	Proposed Liability amount:	Approval Liability amount:
Branch:	004	\$500,000.00	\$12,000.00		

Filter  ×

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Propos
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				\$190.00

Page 1 of 1 (1 of 1 items) ⏪ 1 ⏩

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

×

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	<button>Remove</button>

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

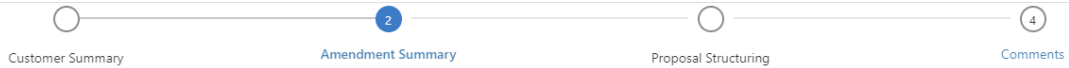
Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

No data to display.

Filter Type to filter

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

No data to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants
- Terms & conditions**

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

No data to display.

Filter Type to filter

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

No data to display.

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

### **Action Buttons on the footer**

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

## 1.7.3 Proposal Structuring

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

Facility Amendment - Proposal Structuring

Customer Summary Amendment Summary Risk Score Legal Score Proposal Structuring Comments

Proposal Structuring

Amendment impact overview

Existing entities Proposed entities

Sanctioned	Available	Outstanding
\$17.0M	\$0.0	\$200.0K
Proposed -\$16.6M		

Existing LTV	Proposed LTV
0%	0%
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions changes	
18	New
0	Modified
0	Removed

Facilities Collaterals Covenants Terms & conditions

Liability details

Filter Type to filter

Line Number: TEXZS01  
Proposed Amount:  
NR Date: 19-12-27

Requested Amount: \$130,000.00  
Facility Description: Term Loan

Product Type: Funded  
Facility Category: Term Loan

Hold Back Next Save & Close Cancel

Facilities with Liability Details expanded:

Facility Amendment - Proposal Structuring

Customer Summary Amendment Summary Risk Score Legal Score Proposal Structuring Comments

Proposal Structuring

Facilities Collaterals Covenants Terms & conditions

Liability details

Liability Number:	Existing liability amount:	Requested Liability amount:	Proposed Liability currency: *	Proposed Liability amount: *
191820679		\$12,000.00		
Branch:	004			

Filter Type to filter

Line Number: TRADELN1  
Proposed Amount:  
NR Date:

Requested Amount:  
Facility Description: TRADELN1

Product Type: Non Funded  
Facility Category:

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

Hold Back Next Save & Close Cancel

## Funding Requirements with Liability Details collapsed:

Facility Amendment - Proposal Structuring

1 Documents 2 Collateral Summary

1 2 3 4 5 6

Customer Summary Amendment Summary Risk Score Legal Score Proposal Structuring Comments




Proposal Structuring

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability details

Filter Type to filter

	Line Number: <b>TEXZ501</b> Proposed Amount: NR Date: 19-12-27	Requested Amount: \$130,000.00 Facility Description: Term Loan	Product Type: Funded Facility Category: Term Loan
	Line Number: <b>PARK90</b> Proposed Amount: NR Date: 19-12-19	Requested Amount: \$200,000.00 Facility Description: Facility Description	Product Type: Funded Facility Category: Term Loan
	Line Number: <b>LNO41</b> Proposed Amount: NR Date: 19-12-26	Requested Amount: \$50,000.00 Facility Description: Term Loan	Product Type: Funded Facility Category: Term Loan

Page 1 of 1 (1-3 of 3 items) 1

Hold Back Next Save & Close Cancel

## Liability Details:

Liability Details

Requested Liability currency: USD	Requested Liability amount: \$12,000.00
Proposed Liability currency: *	Proposed Liability amount: *
Return on Capital	Probability of Default
Loss Given Default	Next review date
Cash Cover	Proposed funded Sell Down

Save Cancel

Liability Details

Cash Cover	Proposed funded Sell Down
Proposed Unfunded Sell Down	Approved Funded Sell Down
Approved Unfunded Sell Down	Total Gross Facility
Total Net Facility	

Save Cancel



## Liability Details

### UDF

A Number Field

A Text Field

A Dropdown Field

### TMIS

### FMIS

### CMIS

Save

Cancel

Table mode: An alternate view to display all facilities.

Facility Amendment - Proposal Structuring

Customer Summary Amendment Summary Risk Score Legal Score Proposal Structuring Comments

Proposal Structuring

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability details

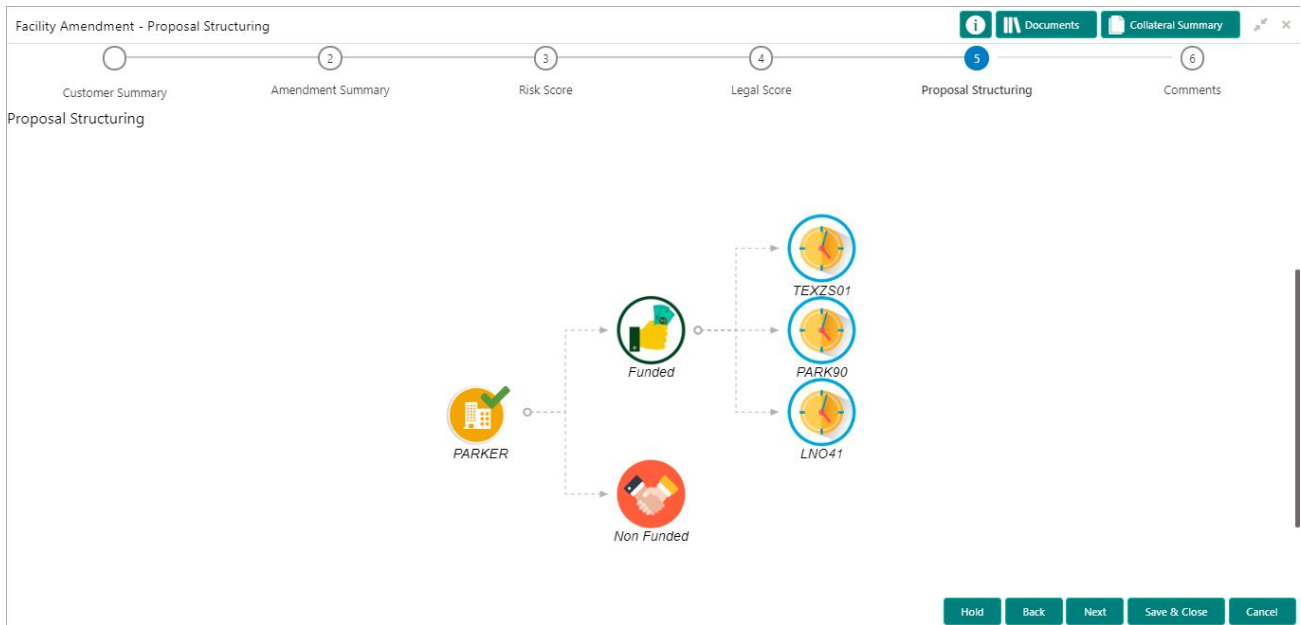
Filter Type to filter

Select	Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Proposed Amount	NR Date	Parent Line Number
<input type="checkbox"/>	TEX2501	Funded	Term Loan	Term Loan	USD	\$130,000.00		19-12-27	
<input type="checkbox"/>	PARK90	Funded	Term Loan	Facility Description ...	USD	\$200,000.00		19-12-19	
<input type="checkbox"/>	LNO41	Funded	Term Loan	Term Loan	USD	\$50,000.00		19-12-26	

Page 1 of 1 (1-3 of 3 items)

Hold Back Next Save & Close Cancel

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



### Action Buttons on the List/Table/Diagram mode

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

Non Funded
✕

Line Code * <input type="text" value="Enter Line Code"/>	Line Serial Number * <input type="text" value="Enter Line SI.No"/>	Facility Description * <input type="text" value="Enter facility name"/>	Parent Facility Id <input style="width: 100%;" type="text" value="Select Parent Facility"/>
---	---	--	--

Facility Type * <input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Facility Category <input style="width: 100%;" type="text"/>	Currency * <input style="width: 100%;" type="text"/>	Requested Amount * <input style="width: 100%;" type="text"/>
--	--	---	---

Proposed Amount \*

Field Name	Description	Attrib-ute Type	Ob-ject Type	Size	Manda-tory/Op-tional	Field Val-idation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		

150

Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Return on Capital	Capture the return on capital in percentage	Input	Number (percentage)	22	Optional	
Probability of Default	Capture the probability of default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Loss Given Default	Capture the loss given default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Next Review Date	Capture the next review date	Input	Date	22	Optional	Minimum date is the current date.
Cash Cover	Capture the cash cover	Input	Number	22	Optional	Minimum is 0
Proposed Funded Sell Down	Capture the proposed funded sell down	Input	Number	22	Optional	Minimum is 0
Proposed Unfunded Sell Down	Capture the unfunded sell down	Input	Number	22	Optional	Minimum is 0
Approved Funded Sell Down	Capture the approved funded sell down	Input	Number	22	Optional	Minimum is 0
Approved Unfunded Sell Down	Capture the approved unfunded sell down	Input	Number	22	Optional	Minimum is 0
Total Gross Facility	Capture the total gross facility	Input	Number	22	Optional	Minimum is 0
Total Net Facility	Capture the total net facility	Input	Number	22	Optional	Minimum is 0
Additional Fields (Section)	Please refer to the Additional Fields user manual for further details					
Tenor	Capture the tenor of the facility in months	Input	Number	22	Optional	
Availability Period	Capture the availability period	Input	Text	22	Optional	
Commitment Status	Capture the commitment status	Input	Radio button	22	Optional	

## Action Buttons on the footer

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

Facility Amendment - Proposal Structuring

Customer Summary    Amendment Summary    **Proposal Structuring**    Comments

Proposal Structuring

Amendment impact overview

Existing entities: 1    Proposed entities: 1

Sanctioned	Available	Outstanding
\$17.0M	\$17.0M	\$0.0
Proposed \$17.0M		

Existing LTV	Proposed LTV
0%	0%
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions	
0	New
0	Modified
0	Removed

Facilities    **Collaterals**    Covenants    Terms & conditions

Filter: Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold    Back    Next    Save & Close    Cancel

---

Facility Amendment - Proposal Structuring

Customer Summary    Amendment Summary    **Proposal Structuring**    Comments

Proposal Structuring

Amendment impact overview

Existing entities: 1    Proposed entities: 1

Sanctioned	Available	Outstanding
\$17.0M	\$17.0M	\$0.0
Proposed \$17.0M		

Existing LTV	Proposed LTV
0%	0%
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions	
0	New
0	Modified
0	Removed

Facilities    Collaterals    **Covenants**    Terms & conditions

Filter: Type to filter

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

Page 1 (0 of 0 items)

Hold    Back    Next    Save & Close    Cancel

Proposal Structuring

Amendment impact overview

Existing entities 1 Proposed entities 1

Sanctioned \$17.0M	Available \$17.0M	Outstanding \$0.0
Proposed \$17.0M		

0% Existing LTV	0% Proposed LTV
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions	
0	New
0	Modified
0	Removed

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Page 1 of 1 (1-9 of 9 items)

Hold Back Next Save & Close Cancel

**Action Buttons on the footer**

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

**1.7.4Comments**

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

## **Action Buttons**

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

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

---

## 1.8 Proposal Review

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

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

- Customer Summary
- Amendment Summary
- Review
- Comments

### 1.8.1 Customer Summary

This section will provide information on the customer.

Customer Summary

ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 Register No: CRN001200012121250 Legal Status: Pvt Ltd Liability Amount: \$300,000.00 Is KYC Compliant: Yes Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**

Total funded - \$0.00 Total non funded - \$120,000.00 [Facility summary list](#)

**Group entities**

1

**Collateral summary**

\$40,000.00 Total collateral value

50% Customer LTV

100% ACRC

**Scores**

Evaluation not yet done

**Existing Facilities**

\$500,000.00 (7) Total existing facilities

\$100,000.00 (7) Takeover amount

\$100,000.00 (1) Takeover in this application

**Groupwise Exposure Details**

**Covenants**

0 Financial 0 Non Financial 0 Total

**Terms & conditions**

9 Pre disbursement 0 Post disbursement

**Financial Profile** [View all](#)

Show results for Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**

Gross Facility Amount Contribution

**Projections** [View all](#)

Show results for Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**

No items to display.



**Action Buttons on the footer**

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

## 1.8.2 Amendment Summary

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

Facility Amendment - Proposal Review

Documents Collateral Summary




Customer Summary Amendment Summary Review Comments

Amendment Summary  
PARKER

Amendment impact overview

1 Existing entities 1 Proposed entities

Entities	Facilities	Collaterals	Covenants	Terms & conditions
<p>Facilities</p> <p>\$17,000,000.00 Existing</p> <p>\$1,999,500.00 Requested</p>	<p>Collaterals</p> <p>\$0.00 Existing</p> <p>\$12,000.00 Requested</p>	<p>Covenants</p> <p>0 Existing</p> <p>0 Requested</p>	<p>Terms &amp; conditions</p> <p>0 Existing</p> <p>9 Requested</p>	

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		  

Hold Back Next Save & Close Cancel



Amendment Summary  
PARKER

Amendment impact overview

Existing entities	Proposed entities
<p><b>Facilities</b></p> <p>\$17,000,000 Existing</p> <p>\$1,999,500.00 Requested</p>	<p><b>Collaterals</b></p> <p>\$0.00 Existing</p> <p>\$12,000.00 Requested</p>
<p><b>Covenants</b></p> <p>0 Existing</p> <p>0 Requested</p>	<p><b>Terms &amp; conditions</b></p> <p>0 Existing</p> <p>9 Requested</p>

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities Facility Transfer

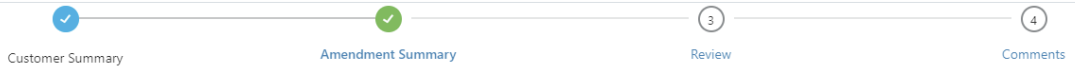
Liability details

Liability Number: 191920875	Existing liability amount: \$500,000.00	Requested Liability amount: \$12,000.00	Proposed Liability amount: \$12,000.00
Branch: 004			

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Proposed
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				\$190,000.00

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary  
PARKER

Amendment impact overview

Entities	Facilities	Collaterals	Covenants	Terms & conditions
----------	------------	-------------	-----------	--------------------

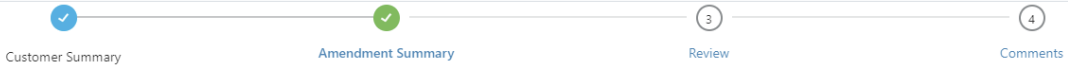
Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities Facility Transfer

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

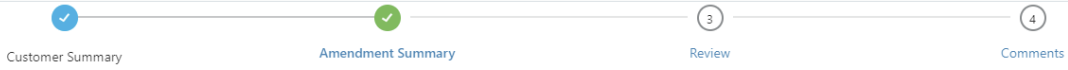
Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

Facility Amendment - Proposal Review

Customer Summary Amendment Summary Review Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

## 1.8.3 Proposal Review

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

Facility Amendment - Proposal Review

Customer Summary Amendment Summary Risk Score Legal Score Review Comments

Review

Amendment impact overview

Existing entities Proposed entities

Sanctioned	Available	Outstanding
\$17.0M	\$0.0	\$200.0K
Proposed -\$16.9M		

Existing LTV	Proposed LTV
0%	0%
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions changes	
18	New
0	Modified
0	Removed

Facilities Collaterals Covenants Terms & conditions

Liability details

Filter Type to filter

Line Number: TEXZS01  
Proposed Amount: \$20,000.00  
NR Date: 10-15-27

Requested Amount: \$130,000.00  
Facility Description: Term Loan

Product Type: Funded  
Facility Category: Term Loan

Hold Back Next Save & Close Cancel

### Liability Details:

Facility Amendment - Proposal Review

Customer Summary Amendment Summary Risk Score Legal Score Review Comments

Review

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability details

Liability Number: 191820679	Requested Liability amount: \$12,000.00	Proposed Liability amount: \$12,000.00	<a href="#">View</a>
Branch: 004			

Filter Type to filter

Line Number: TRADELN1  
Proposed Amount:  
NR Date:

Requested Amount:  
Facility Description: TRADELN1

Product Type: Non Funded  
Facility Category:

Hold Back Next Save & Close Cancel

### Liability Details

Requested Liability currency:	Requested Liability amount:
USD	\$12,000.00
Proposed Liability currency:	Proposed Liability amount:
USD	\$12,000.00
Return on Capital	Probability of Default
Loss Given Default	Next review date
Cash Cover	Proposed funded Sell Down

OK

### Liability Details

Cash Cover	Proposed funded Sell Down
Proposed Unfunded Sell Down	Approved Funded Sell Down
Approved Unfunded Sell Down	Total Gross Facility
Total Net Facility	

OK

### Liability Details

#### UDF

A Number Field

A Text Field

A Dropdown Field

#### TMIS

#### FMIS

#### CMIS

Save

Cancel

## Facilities:

Facility Amendment - Proposal Review

Customer Summary Amendment Summary Risk Score Legal Score Review Comments

Review

Proposed -\$16.9M Increased 0 Waived 0 Removed

Facilities Collaterals Covenants Terms & conditions

Liability details

Filter Type to filter

	Line Number: <b>TEXZ501</b> Proposed Amount: \$20,000.00 NR Date: 19-12-27	Requested Amount: \$130,000.00 Facility Description: Term Loan	Product Type: Funded Facility Category: Term Loan
	Line Number: <b>PARK90</b> Proposed Amount: \$20,000.00 NR Date: 19-12-19	Requested Amount: \$200,000.00 Facility Description: Facility Description	Product Type: Funded Facility Category: Term Loan
	Line Number: <b>LNO41</b> Proposed Amount: \$20,000.00 NR Date: 19-12-26	Requested Amount: \$50,000.00 Facility Description: Term Loan	Product Type: Funded Facility Category: Term Loan

Page 1 of 1 (1-3 of 3 items)

Hold Back Next Save & Close Cancel

## Collaterals:

Facility Amendment - Proposal Review

Customer Summary Amendment Summary Review Comments

Review

Amendment impact overview

Existing entities Proposed entities

Sanctioned \$17.0M	Available \$17.0M	Outstanding \$0.0
Proposed \$17.0M		

0% Existing LTV	0% Proposed LTV
Increased	

Covenant Changes		
0 New		
0 Modified		
0 Waived		

Terms & conditions		
0 New		
0 Modified		
0 Removed		

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

## Covenants:

Facility Amendment - Proposal Review

Documents Collateral Summary

Customer Summary Amendment Summary Review Comments

Review

Amendment impact overview

Existing entities Proposed entities

Sanctioned	Available	Outstanding
\$17.0M	\$17.0M	\$0.0
Proposed		
\$17.0M		

0%	0%
Existing LTV	Proposed LTV
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions	
0	New
0	Modified
0	Removed

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

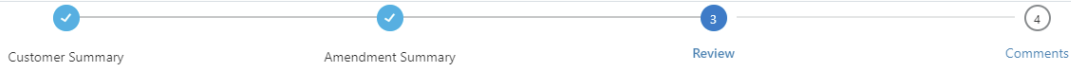
Select	Covenant Id	Covenant Name	Covenant Type	Frequency	Start Date	Target Type	Target Value	Last Check Value	Last Check Result	Next Check
No data to display.										

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

Terms and Conditions:





Review

Amendment impact overview

Existing entities 1 Proposed entities 1

Sanctioned \$17.0M	Available \$17.0M	Outstanding \$0.0
Proposed \$17.0M		

0% Existing LTV	0% Proposed LTV
Increased	

Covenant Changes	
0	New
0	Modified
0	Waived

Terms & conditions	
0	New
0	Modified
0	Removed

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Page 1 of 1 (1-9 of 9 items)

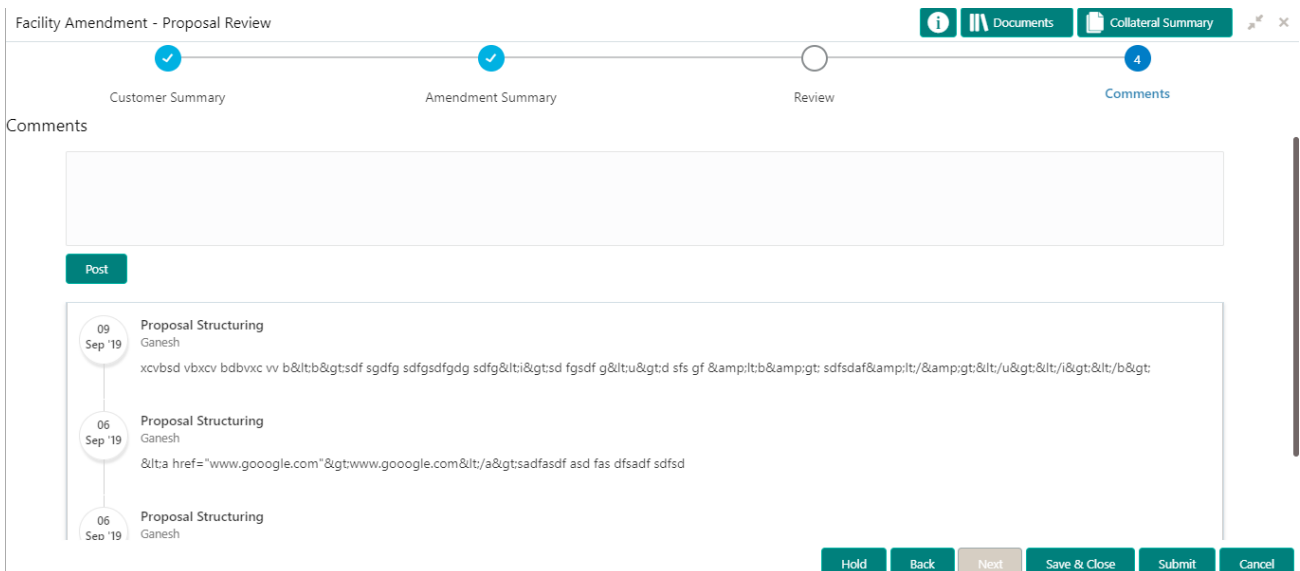
Hold Back Next Save & Close Cancel

**Action Buttons on the footer**

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

**1.8.4Comments**

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



## Action Buttons

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

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

---

## 1.9 Proposal Approval

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

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

- Customer Summary
- Amendment Summary
- Proposal Approval
- Comments

### 1.9.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Approval

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

Customer Summary  
ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 | Register No: CRN001200012121250 | Legal Status: Pvt Ltd | Liability Amount: \$300,000.00 | Is KYC Compliant: Yes

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$0.00 | Total non funded - \$120,000.00

Facility summary list

**Group entities**

1

**Collateral summary**

Total collateral value: \$40,000.00

Customer LTV: 50%

100% ACRC

**Scores**

Evaluation not yet done

**Existing Facilities**

\$500,000.00 (7) Total existing facilities | \$100,000.00 (7) Takeover amount | \$100,000.00 (1) Takeover in this application

**Groupwise Exposure Details**

**Covenants**

0 Financial | 0 Non Financial | 0 Total

**Terms & conditions**

9 Pre disbursement | 0 Post disbursement

**Financial Profile**

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**

Gross Facility Amount Contribution

**Projections**

Show results for: Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**

No items to display.

Hold Back Next Save & Close Cancel

**Action Buttons on the footer**

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

## 1.9.2 Amendment Summary

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

Facility Amendment - Approval

Documents
 Collateral Summary

1  
Customer Summary

2  
Amendment Summary

3  
Approval

4  
Comments

Amendment Summary

PARKER

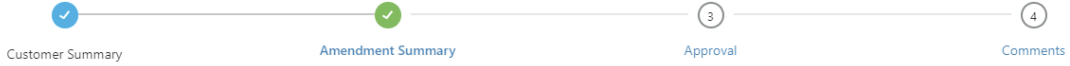
Amendment impact overview

1 Existing entities
1 Proposed entities

Facilities	Collaterals	Covenants	Terms & conditions
<p>\$17,000,000.00 Existing</p> <p style="background-color: #28a745; color: white; padding: 5px; border-radius: 5px;">\$1,999,500.00 Requested</p>	<p>\$0.00 Existing</p> <p style="background-color: #28a745; color: white; padding: 5px; border-radius: 5px;">\$12,000.00 Requested</p>	<p>0 Existing</p> <p style="background-color: #28a745; color: white; padding: 5px; border-radius: 5px;">0 Requested</p>	<p>0 Existing</p> <p style="background-color: #28a745; color: white; padding: 5px; border-radius: 5px;">9 Requested</p>

Entities	Facilities	Collaterals	Covenants	Terms & conditions
Party Id	Name	Demographic Type	Entity Type	Organization Type
PTY191920875	PARKER	Domestic	Customer	

Hold
Back
Next
Save & Close
Cancel



Amendment Summary

PARKER

Amendment impact overview

Existing entities: 1 Proposed entities: 1

Facilities	Collaterals	Covenants	Terms & conditions
<p><b>\$17,000,000.00</b> Existing</p> <p><b>\$1,999,500.00</b> Requested</p>	<p><b>\$0.00</b> Existing</p> <p><b>\$12,000.00</b> Requested</p>	<p><b>0</b> Existing</p> <p><b>0</b> Requested</p>	<p><b>0</b> Existing</p> <p><b>9</b> Requested</p>

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Facility Transfer

Liability details

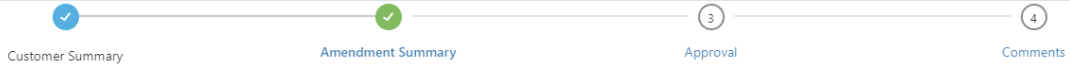
Liability Number: 191920875	Existing liability amount: \$500,000.00	Requested Liability amount: \$12,000.00	Proposed Liability amount: \$12,000.00
Branch: 004			

Filter Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Propo:
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				\$190,000.00

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

Facilities Facility Transfer

Type to filter

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

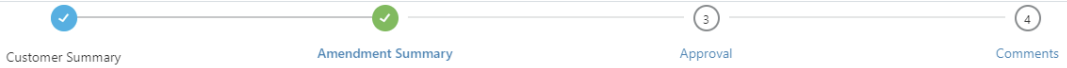
Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

### **Action Buttons on the footer**

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

## **1.9.3 Proposal Approval**

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



Facility Amendment - Approval

Customer Summary Amendment Summary Risk Score Legal Score Approval Comments

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability details

Line Number	Proposed Amount	Approved Amount	Requested Amount	Facility Description	NR Date	Product Type	Facility Category
TEXZ501	\$20,000.00	\$20,000.00	\$130,000.00	Term Loan	19-12-27	Funded	Term Loan
PARK90	\$20,000.00	\$20,000.00	\$200,000.00	Facility Description	19-12-19	Funded	Term Loan
LNO41	\$20,000.00	\$20,000.00	\$50,000.00	Term Loan	19-12-26	Funded	Term Loan

Page 1 of 1 (1-3 of 3 items)

Hold Back Next Save & Close Cancel

### Liability Details:

Facility Amendment - Approval

Customer Summary Amendment Summary Risk Score Legal Score Approval Comments

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Liability details

Liability Number: 191820679 Requested Liability amount: \$12,000.00 Proposed Liability amount: \$12,000.00 Approval Liability currency: \* Approval Liability amount: \*

Branch: 004 Edit View

Line Number	Proposed Amount	Approved Amount	Requested Amount	Facility Description	NR Date	Product Type	Facility Category
TRADELN1				TRADELN1		Non Funded	

Hold Back Next Save & Close Cancel

### Liability Details

Requested Liability currency: USD	Requested Liability amount: \$12,000.00
Proposed Liability currency: USD	Proposed Liability amount: \$12,000.00
Approval Liability currency: * <input type="text"/>	Approval Liability amount: * <input type="text"/>
Return on Capital <input type="text"/>	Probability of Default <input type="text"/>
Loss Given Default	Next review date

Save Cancel

Liability Details

Cash Cover	Proposed funded Sell Down
<input type="text"/>	<input type="text"/>
Proposed Unfunded Sell Down	Approved Funded Sell Down
<input type="text"/>	<input type="text"/>
Approved Unfunded Sell Down	Total Gross Facility
<input type="text"/>	<input type="text"/>
Total Net Facility	
<input type="text"/>	

Save Cancel

Liability Details

UDF

A Number Field	A Text Field	A Dropdown Field
<input type="text"/>	<input type="text"/>	<input type="text"/>

TMIS

FMIS

CMIS

Save Cancel

Approving a facility:

Approve Facility



Line Number: 90  
Product Type: Funded  
Proposed Amount: \$190,007,865.00  
NR Date:

Sanctioned Amount: \$17,000,000.00  
Utilized Amount: \$200,000.00  
Facility Category: Term Loan  
Approved Amount:

Requested Amount: \$1,999,500.00  
Facility Description: Facility Description  
Available Amount: \$1,900,000.00

Comments

Post

No items to display.

Approve Cancel

Sending back a facility:

Send Facility Back for more info



**Line Number:** 90  
**Product Type:** Funded  
**Proposed Amount:** \$190,007,865.00  
**NR Date:**

**Sanctioned Amount:** \$17,000,000.00  
**Utilized Amount:** \$200,000.00  
**Facility Category:** Term Loan  
**Approved Amount:** \$17,000,000.00

**Requested Amount:** \$1,999,500.00  
**Facility Description:** Facility Description  
**Available Amount:** \$1,900,000.00

Comments

Post

No items to display.

Required More Info

Cancel

Rejecting a facility:

Reject Facility



Line Number: 90  
 Product Type: Funded  
 Proposed Amount: \$190,007,865.00  
 NR Date:

Sanctioned Amount: \$17,000,000.00  
 Utilized Amount: \$200,000.00  
 Facility Category: Term Loan  
 Approved Amount: \$17,000,000.00

Requested Amount: \$1,999,500.00  
 Facility Description: Facility Description  
 Available Amount: \$1,900,000.00

Comments

Post

No items to display.

Reject

Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Display	Number	22,3		
Approved Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Return on Capital	Capture the return on capital in percentage	Input	Number (percentage)	22	Optional	
Probability of Default	Capture the probability of default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Loss Given Default	Capture the loss given default in percentage	Input	Number	22	Optional	Minimum 0%

			(percentage)			Maximum 100%
Next Review Date	Capture the next review date	Input	Date	22	Optional	Minimum date is the current date.
Cash Cover	Capture the cash cover	Input	Number	22	Optional	Minimum is 0
Proposed Funded Sell Down	Capture the proposed funded sell down	Input	Number	22	Optional	Minimum is 0
Proposed Unfunded Sell Down	Capture the unfunded sell down	Input	Number	22	Optional	Minimum is 0
Approved Funded Sell Down	Capture the approved funded sell down	Input	Number	22	Optional	Minimum is 0
Approved Unfunded Sell Down	Capture the approved unfunded sell down	Input	Number	22	Optional	Minimum is 0
Total Gross Facility	Capture the total gross facility	Input	Number	22	Optional	Minimum is 0
Total Net Facility	Capture the total net facility	Input	Number	22	Optional	Minimum is 0
Additional Fields (Section)	Please refer to the Additional Fields user manual for further details					
Rate Type	Capture the Rate Type	Input	Dropdown	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0
Tenor	Capture the tenor of the facility in months	Input	Number	22	Optional	
Availability Period	Capture the availability period	Input	Text	22	Optional	
Commitment Status	Capture the commitment status	Input	Radio button	22	Optional	

### **Action Buttons on the footer**

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



Approval

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel



Approval

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel



Approval

Amendment impact overview

Facilities Collaterals Covenants Terms & conditions

Filter Type to filter

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Page 1 of 1 (1-9 of 9 items)

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

### 1.9.4 Comments

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

Facility Amendment - Approval

Customer Summary | Amendment Summary | Approval | **Comments**

Comments

Post

09 Sep '19 Proposal Structuring Ganesh  
xcvbsd vbxcv bdbvxc vv b&lt;b&gt;sdf sgdg sdfgsdfgdg sdfg&lt;i&gt;sdf g&lt;u&gt;d sfs gf &amp;lt;b&amp;gt; sdfsdaf&amp;lt;/&amp;gt;&lt;u&gt;i&gt;&lt;/i&gt;&lt;/b&gt;

06 Sep '19 Proposal Structuring Ganesh  
&lt;a href="www.google.com"&gt;www.google.com&lt;/a&gt;sdfasdf asd fas dfsadf sdfsd

06 Sep '19 Proposal Structuring Ganesh

Hold Back Next Save & Close Submit Cancel

### Action Buttons

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

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

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



---

## 1.10 Draft Generation (Generate Credit Amendment Proposal)

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

Following details will available for the user

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

### 1.10.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Draft Generation

1 Customer Summary      2 Amendment Summary      3 Draft Generation      4 Comments

Customer Summary  
ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411    Register No: CRN001200012121250    Legal Status: Pvt Ltd    Liability Amount: \$300,000.00    Is KYC Compliant: Yes

Share Holders: 0    Contractors: 0    Guarantors: 0    Bankers: 0

**Facility Summary**

Total funded - \$0.00    Total non funded - \$20,000.00

Bar chart: No data to display (Total funded), 24K, 16K, 8K, 0 (Total non funded)

**Collateral summary**

\$40,000.00 Total collateral value

50% Customer LTV

100% ACRC

**Existing Facilities**

\$500,000.00- (7) Total existing facilities    \$100,000.00- (7) Takeover amount    \$100,000.00- (1) Takeover in this application

**Covenants**

0 Financial    0 Non Financial    0 Total

**Terms & conditions**

9 Pre disbursement    0 Post disbursement

**Financial Profile**

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Groupwise Exposure Details**

Pie chart: \$40.00K, \$30.00K, \$30.00K

**Connected Parties**

Gross Facility Amount Contribution

\$1.42M

**Group entities**

1

**Scores**

Evaluation not yet done

**Ratings**

No items to display.

Hold    Back    Next    Save & Close    Cancel

### Action Buttons on the footer

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

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

## 1.10.2 Amendment Summary

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

Facility Amendment - Draft Generation

Documents
 Collateral Summary

1 Customer Summary
2 Amendment Summary
3 Draft Generation
4 Comments

Amendment Summary

PARKER

Amendment impact overview

1 Existing entities
 1 Proposed entities

Facilities \$17,000,000.00 Existing <div style="background-color: #0070c0; color: white; padding: 5px; display: inline-block; border-radius: 5px;">\$1,999,500.00 Requested</div>	Collaterals \$0.00 Existing <div style="background-color: #0070c0; color: white; padding: 5px; display: inline-block; border-radius: 5px;">\$12,000.00 Requested</div>	Covenants 0 Existing <div style="background-color: #0070c0; color: white; padding: 5px; display: inline-block; border-radius: 5px;">0 Requested</div>	Terms & conditions 0 Existing <div style="background-color: #0070c0; color: white; padding: 5px; display: inline-block; border-radius: 5px;">9 Requested</div>
---	--	---	--

Entities
Facilities
Collaterals
Covenants
Terms & conditions

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

Hold
Back
Next
Save & Close
Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

Liability details

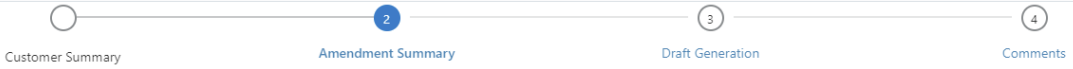
Liability Number:	Existing liability amount:	Requested Liability amount:	Proposed Liability currency:	Proposed Liability amount:	Approval Liability currency:	Approval Liability amount:
191920875	\$500,000.00	\$12,000.00	USD	\$12,000.00	USD	\$12,000.00
Branch:	004					

Filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Propo.
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				\$190.0

Page 1 of 1 (1 of 1 items)

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

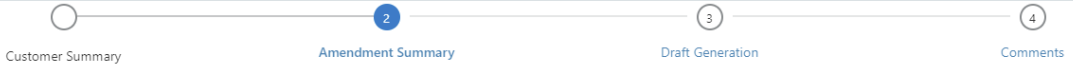
Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter Type to filter

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

Facility Amendment - Draft Generation

Customer Summary Amendment Summary Draft Generation Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

## 1.10.3 Generate Credit Proposal

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

Customer Summary Amendment Summary Draft Generation Comments

Document Name : Amendment Documents

Document Description :

Hold Back Next Save & Close Cancel

### Draft Generation Details

<p>Communication Type</p> <p>Email</p> <p>Email CC</p>	<p>Email To</p> <p>Subject</p>
<input style="width: 100%;" type="text" value="john_doe@example.com"/>	<input style="width: 100%;" type="text" value="john_doe@example.com"/>
<span style="margin-right: 20px; border: 1px solid #ccc; padding: 5px 15px; background-color: #2e8b57; color: white;">Cancel</span> <span style="border: 1px solid #ccc; padding: 5px 15px; background-color: #2e8b57; color: white;">Generate</span>	

Facility Amendment - Draft Generation 
i
Documents
Collateral Summary
x

○  
Customer Summary

●  
Amendment Summary

●  
Draft Generation

④  
Comments

Draft Generation

Document Name :

Document Description :

Hold
Back
Next
Save & Close
Cancel

**Action Buttons on the footer**

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

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

### 1.10.4 Comments

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

Facility Amendment - Draft Generation

Customer Summary    Amendment Summary    Draft Generation    **Comments**

Comments

Post

09 Sep '19 Proposal Structuring  
Ganesh  
xcvbsd vbxcv bdbvxc vv b&lt;b&gt;sdf sgdg sdfgsdfgdg sdfg&lt;i&gt;sd fgsdf g&lt;u&gt;d sfs gf &amp;lt;b&amp;gt; sdfsdaf&amp;lt;/&amp;gt;&lt;u&gt;&lt;/i&gt;&lt;/b&gt;

06 Sep '19 Proposal Structuring  
Ganesh  
&lt;a href="www.google.com"&gt;www.google.com&lt;/a&gt;sdfsdaf asd fas dfsadf sdfsd

06 Sep '19 Proposal Structuring  
Ganesh

Hold Back Next Save & Close Submit Cancel

#### Action Buttons

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

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



---

## 1.11 Customer Acceptance

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

Following details will available for the user.

- Customer Summary
- Amendment Summary
- Customer Acceptance
- Comments

### 1.11.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Customer Acceptance

1 Customer Summary      2 Amendment Summary      3 Customer Acceptance      4 Comments

Customer Summary

ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411    Register No: CRN001200012121250    Legal Status: Pvt Ltd    Liability Amount: \$300,000.00    Is KYC Compliant: Yes

Share Holders: 0    Contractors: 0    Guarantors: 0    Bankers: 0

**Facility Summary**

Total funded - \$0.00    Total non funded - \$20,000.00

Bar chart showing Non Funded amount of \$20,000.00.

**Group entities**

1

**Collateral summary**

Total collateral value: \$40,000.00

Customer LTV: 50%

ACRC: 100%

**Existing Facilities**

Total existing facilities: \$500,000.00 - (7)

Takeover amount: \$100,000.00 - (7)

Takeover in this application: \$100,000.00 - (1)

**Covenants**

Financial: 0    Non Financial: 0    Total: 0

**Terms & conditions**

Pre disbursement: 9    Post disbursement: 0

**Financial Profile**

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Groupwise Exposure Details**

Pie chart showing exposure details: GE19340108 (\$30,000) and GE19340109 (\$40,000).

**Connected Parties**

Gross Facility Amount Contribution

\$1.42M

**Ratings**

No items to display.

Hold    Back    Next    Save & Close    Cancel

### Action Buttons on the footer

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

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

## 1.11.2 Amendment Summary

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

Facility Amendment - Customer Acceptance

Documents
 Collateral Summary

1  
Customer Summary

2  
Amendment Summary

3  
Customer Acceptance

4  
Comments

Amendment Summary

PARKER

Amendment impact overview

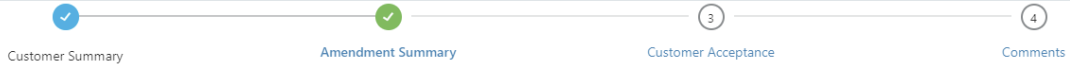
1 Existing entities
1 Proposed entities

Facilities	Collaterals	Covenants	Terms & conditions
 \$17,000,000.00 Existing <span style="background-color: #28a745; color: white; padding: 5px; display: inline-block;">\$1,999,500.00 Requested</span>	 \$0.00 Existing <span style="background-color: #28a745; color: white; padding: 5px; display: inline-block;">\$12,000.00 Requested</span>	 0 Existing <span style="background-color: #28a745; color: white; padding: 5px; display: inline-block;">0 Requested</span>	 0 Existing <span style="background-color: #28a745; color: white; padding: 5px; display: inline-block;">9 Requested</span>

Entities
Facilities
Collaterals
Covenants
Terms & conditions

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

Hold
Back
Next
Save & Close
Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

Liability details

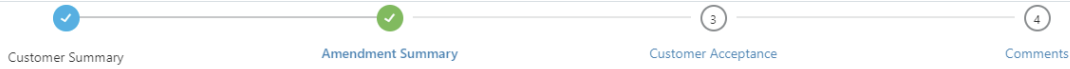
Liability Number:	191920875	Existing liability amount:	Requested Liability amount:	Proposed Liability amount:	Approval Liability amount:
Branch:	004	\$500,000.00	\$12,000.00	\$12,000.00	\$12,000.00

Filter  ×

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Propo.
PARK90	Funded	Term Loan	Facility Description ...	USD	\$1,999,500.00	\$17,000,000.00				\$190.0

Page 1 of 1 (1 of 1 items) ⏪ 1 ⏩

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
			17000000		190007865

- Facilities
- Facility Transfer

×

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	<button>Remove</button>

- Hold
- Back
- Next
- Save & Close
- Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
		1	0	0

Filter  x

Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
COL192550609	Ship	1	\$12,000.00		

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

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter  x

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

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel

Facility Amendment - Customer Acceptance

Customer Summary Amendment Summary Customer Acceptance Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items) 1

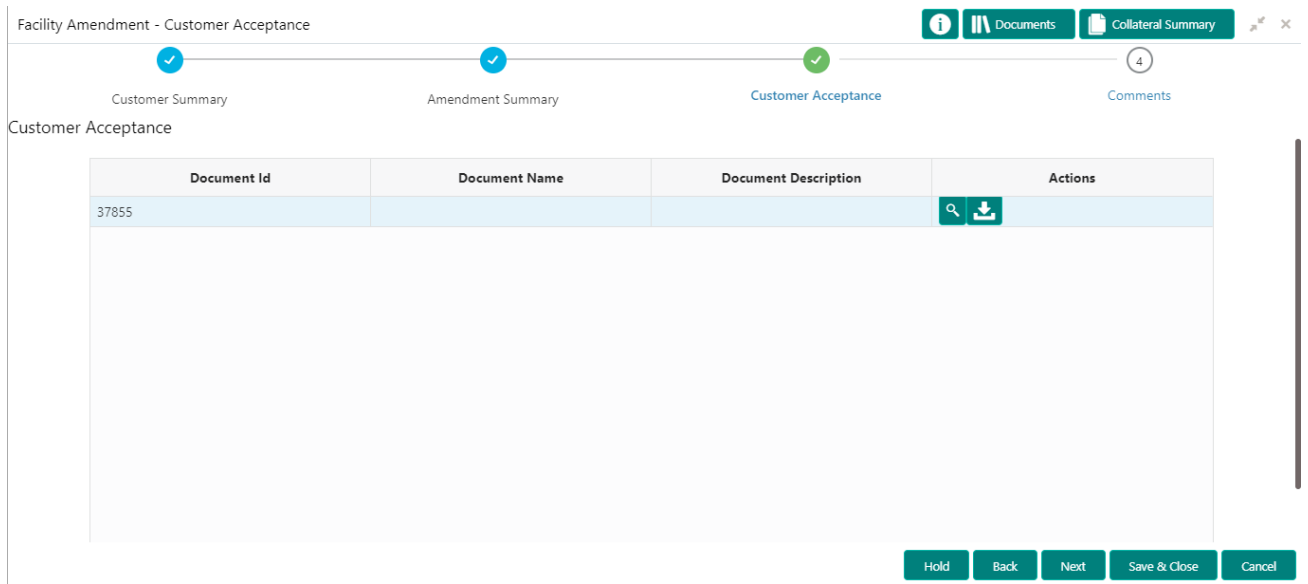
Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

## 1.11.3 Customer Acceptance

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

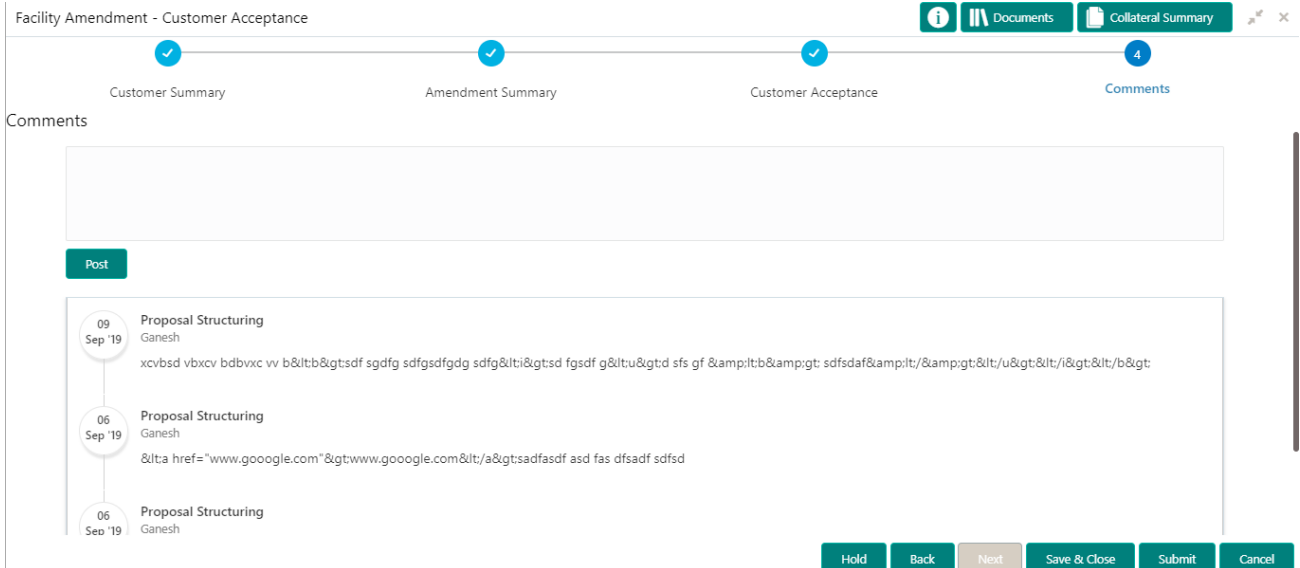


### **Action Buttons on the footer**

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

### **1.11.4Comments**

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



## Action Buttons

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

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



---

## 1.12 Limit Configuration

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

Following details will available for the user.

- Customer Summary
- Amendment Summary
- Risk Score
- Legal Score
- Limit Configuration
- Comments

### 1.12.1 Customer Summary

This section will provide information on the customer.

Facility Amendment - Limit Configuration

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

Customer Summary  
ACME Corporation

**Customer Information**

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

Customer ID: PTY183443411 | Register No: CRN001200012121250 | Legal Status: Pvt Ltd | Liability Amount: \$300,000.00 | Is KYC Compliant: Yes

Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Facility Summary**

Total funded - \$0.00 | Total non funded - \$20,000.00

Bar chart showing Non Funded amount: 24K, 16K, 8K, 0. Legend: null.

**Group entities**

1

**Collateral summary**

Total collateral value: \$40,000.00

Customer LTV: 50%

100% ACRC

**Existing Facilities**

Total existing facilities: \$500,000.00 - (7) | Takeover amount: \$100,000.00 - (7) | Takeover in this application: \$100,000.00 - (1)

**Covenants**

0 Financial | 0 Non Financial | 0 Total

**Terms & conditions**

9 Pre disbursement | 0 Post disbursement

**Financial Profile**

Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Groupwise Exposure Details**

Pie chart showing exposure: \$40.00K (GE19340108), \$30.00K (GE19340109)

**Connected Parties**

Gross Facility Amount Contribution

\$1.42M (000009)

**Ratings**

No items to display.

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

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

## 1.12.2 Amendment Summary

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

Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

Amendment Summary  
PARKER

Amendment impact overview

Existing entities: 1 Proposed entities: 1

Facilities	Collaterals	Covenants	Terms & conditions
\$17,000,000.00 Existing \$1,999,500.00 Requested	\$0.00 Existing \$0.00 Requested	0 Existing 0 Requested	0 Existing 9 Requested

Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
PTY191920875	PARKER	Domestic	Customer		

Hold Back Next Save & Close Cancel

Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

Amendment Summary  
PARKER

Amendment impact overview

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Liability details

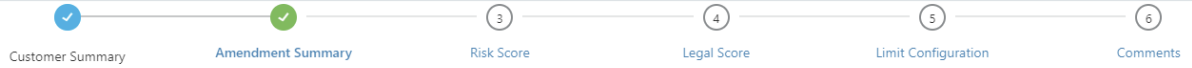
Liability Number:	Existing liability amount:	Requested Liability amount:	Proposed Liability amount:	Approval Liability amount:
191920875	\$500,000.00			
Branch: 004				

Filter Type to filter

Line Number	Product Type	Facility Category	Facility Description	Currency	Requested Amount	Sanctioned Amount	Utilized Amount	Available Amount	NR Date	Proposed
No data to display.										

Page 1 (0 of 0 items) < 1 >

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities**
- Collaterals
- Covenants
- Terms & conditions

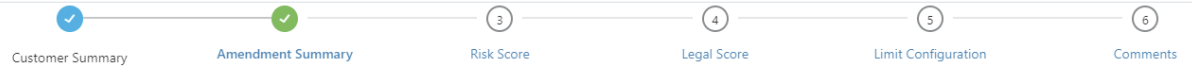
Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
No data to display.								

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals**
- Covenants
- Terms & conditions

Collaterals Amendment Summary

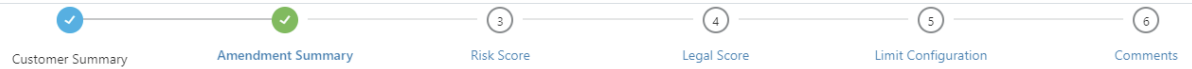
Entity	Customer Name	Added Collaterals	Modified Collaterals	Removed Collaterals
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel



Amendment Summary

PARKER

Amendment impact overview

- Entities
- Facilities
- Collaterals
- Covenants**
- Terms & conditions

Covenants Amendment Summary

Entity	Customer Name	New Covenants Added	Covenants Amended
No data to display.			

Filter Type to filter

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

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

Facility Amendment - Limit Configuration

Documents Collateral Summary

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

Amendment Summary  
PARKER

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Terms & conditions Amendment Summary

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Filter Type to filter

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

Page 1 (0 of 0 items) 1

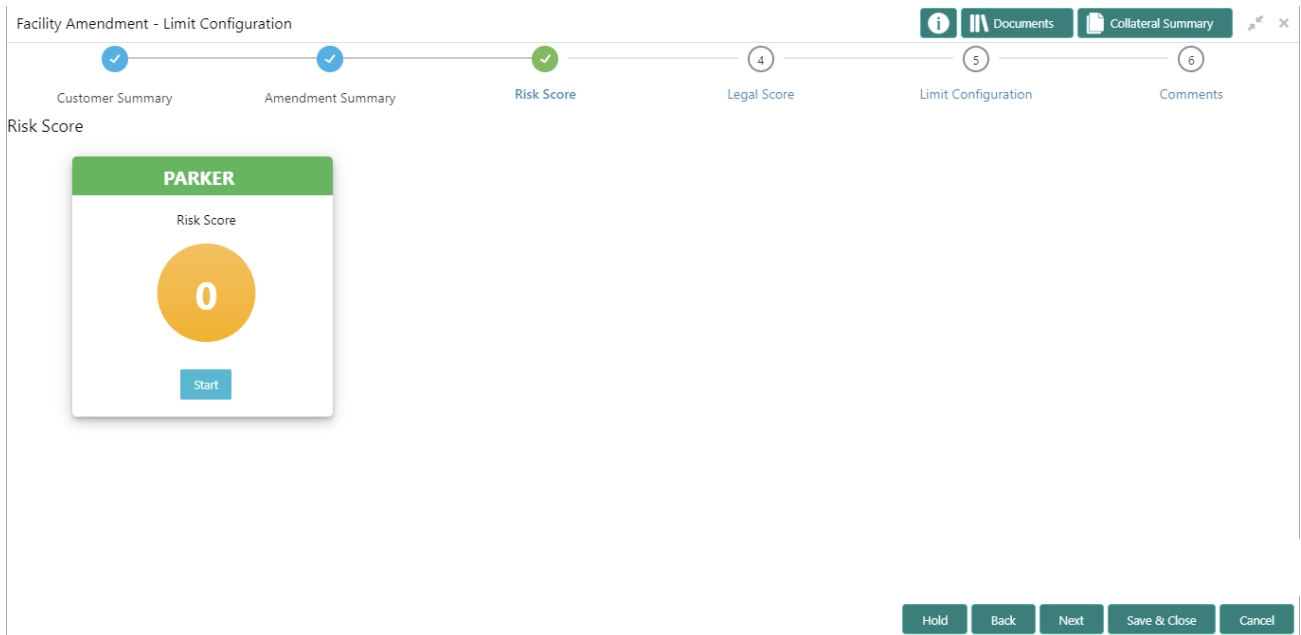
Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

### 1.12.3 Risk Score

Risk Score will be displayed in this segment.

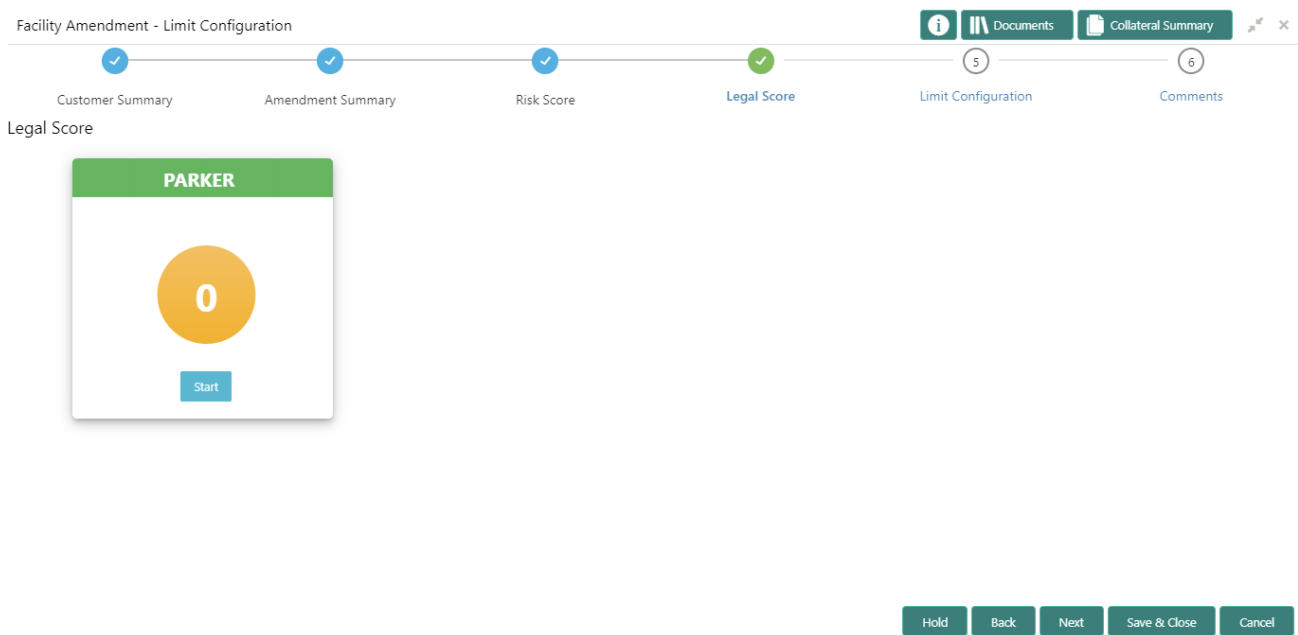


### **Action Buttons on the footer**

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

## **1.12.4 Legal Score**

Legal Score will be displayed in this segment.



### **Action Buttons on the footer**

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

## **1.12.5 Limit Configuration**

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

Facilities:

Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Liability details

Line Number	Proposed Amount	Approved Amount	Requested Amount	Facility Description	NR Date	Product Type	Facility Category
TEXZS01	\$20,000.00	\$20,000.00	\$130,000.00	Term Loan	19-12-27	Funded	Term Loan
PARK90	\$20,000.00	\$20,000.00	\$200,000.00	Facility Description	19-12-19	Funded	Term Loan
LNO41	\$20,000.00	\$20,000.00	\$50,000.00	Term Loan	19-12-26	Funded	Term Loan

Page 1 of 1 (1-3of3items)

Hold Back Next Save & Close Cancel

Liability Details:

ikm

ikm Facilities Collaterals Covenants Terms & Conditions

Liability details

Liability Number	Requested Liability amount	Proposed Liability amount	Approval Liability amount
191820679	\$12,000.00	\$12,000.00	\$12,000.00

Branch: 004

Edit View

Line Number	Proposed Amount	Approved Amount	Requested Amount	Facility Description	NR Date	Product Type	Facility Category
TRADELN1				TRADELN1		Non Funded	

Hold Back Next Save & Close Cancel

Liability Details

Requested Liability currency: USD	Requested Liability amount: \$12,000.00
Proposed Liability currency: USD	Proposed Liability amount: \$12,000.00
Approval Liability currency: * USD	Approval Liability amount: * \$12,000.00
Return on Capital	Probability of Default
Loss Given Default	Next review date

Save Cancel



### Liability Details

Cash Cover

Proposed Unfunded Sell Down

Approved Unfunded Sell Down

Total Net Facility

Proposed funded Sell Down

Approved Funded Sell Down

Total Gross Facility

Save

Cancel

### Liability Details

#### UDF

A Number Field

A Text Field

A Dropdown Field

#### TMIS

#### FMIS

#### CMIS

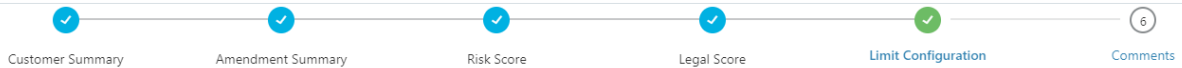
Save

Cancel

## Facility Transfer:

Facility Amendment - Limit Configuration

Documents Collateral Summary



PARKER

PARKER

Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

ADD

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
No data to display.								

Hold Back Next Save & Close Cancel

RL20

Rule code \*      Liquidation frequency \*      Fee Type \*      SDE Type \*

RL20           I      t




Component type      Rate/Amount      Fee Currency      Liquidation method

1


Liquidation preference

---

Fee start date \*      Fee end date \*      Fee account branch \*      Fee account number

mmm d, y      mmm d, y                                 

Fee account currency \*      User input fee amount \*      Start date      Start month

Waived \*

Effective dates

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

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

Facility Amendment - Limit Configuration

Documents
Collateral Summary

Customer Summary
Amendment Summary
Risk Score
Legal Score
Limit Configuration
Comments

PARKER

PARKER
Facilities
Collaterals
Covenants
Terms & Conditions

Filter
Type to filter
×
📁
👤
📄
📄

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

Page 1 (0of0items) K < 1 > ⌘

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold
Back
Next
Save & Close
Cancel

## Collateral Pool Details

Pool Code \*

Enter Pool Code

Pool Description \*

Enter Pool Description

Pool Currency \*

Pool Amount \*

### Collateral Pool Details

Pool Currency \*

Pool Amount \*

#### Additional Fields

##### UDF

A Number Field

A Text Field

A Dropdown Field

##### TMIS

##### FMIS

##### CMIS

##### Others

Save

Cancel

Collateral Id	Collateral Currency	Collateral Amount	Pool Code	Pool Contribution Amount	Pool Contribution Percent
COL192530542	USD	\$12,000.00		\$0.00	

Save

Cancel

Collateral Pool Details ✕

Pool Code * <i>Enter Pool Code</i> Collateral Currency * <i>Enter collateral currency</i> Pool Contribution Percentage * <input type="text"/>	Collateral Id * <input type="text"/> Collateral Amount * <input type="text"/> Pool Contribution Amount * <input type="text"/>
--	--

Ok

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Pool Name	Capture the Pool Name	Input	FreeText	150	Mandatory	
Pool Description	Capture the Pool Description	Input	FreeText	600	Mandatory	
Pool Currency	Capture the Pool Currency	Input	LOV	3	Mandatory	
Pool amount Additional Fields (Section)	Capture the Pool amount Please refer to the Additional Fields user manual for further details	Input	Number	22,3	Mandatory	

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

Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Overview

Filter Type to filter

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

Page 1 (0of0items)

Hold Back Next Save & Close Cancel

Facility Amendment - Limit Configuration

Customer Summary Amendment Summary Risk Score Legal Score Limit Configuration Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN06	Pre-disbursement	F19192114	The Bank shall be entitled to vary the interest rate from time to ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...

Page 1 of 1 (1-9of9items)

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

## 1.12.6 Comments

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

Facility Amendment - Limit Configuration

Documents
Collateral Summary

Customer Summary
Amendment Summary
Risk Score
Legal Score
Limit Configuration
Comments

Post

09 Sep '19 Proposal Structuring  
 Ganesh  
 xcvbsd vbxcv bdbvxc vv b&lt;b&gt;sdf sgdfg sdfgsdfgdg sdfg&lt;i&gt;sd fgsdf g&lt;u&gt;d sfs gf &amp;lt;b&amp;gt; sdfsdaf&amp;lt;/&amp;gt;&lt;u&gt;&lt;/i&gt;&lt;/b&gt;

06 Sep '19 Proposal Structuring  
 Ganesh  
 &lt;a href="www.google.com"&gt;www.google.com&lt;/a&gt;sadfasdf asd fadsadf sdfsd

06 Sep '19 Proposal Structuring  
 Ganesh

Hold
Back
Next
Save & Close
Submit
Cancel

### 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 of the task the task will be submitted.
- Save & Close** – On click of Save & Close, the details captured will be saved.
  - If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- Hold** – On Click of Hold the task status will be suspended and the task will be available in the Hold queue.
  - If mandatory fields have not been captured, system will display error until the 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.
- Back** – On Click of Back, the previous screen will be opened.

---

## 1.13 Hand off to Back office System

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

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



---

## 1.14 Manual Retry

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

The solving the handoff failure issue is a manual activity.

- Summary
- Limit Configuration
- Comments

### 1.14.1 Summary

This section will provide information on the customer.

ORACLE Free Tasks Bank Futura - C... ( Apr 13, 2018 Ray

Facility Amendment - Manual Retry

Customer Summary Limit Configuration Comments

Customer Summary  
ACME Corporation

**Customer Information**  
ACME Corporation, A International entity established & operating as a Pvt Ltd Company in MUMBAI  
Customer ID: PTY183443411 Register No: CRN001200012121250 Legal Status: Pvt Ltd Liability Amount: \$300,000.00 Is KYC Compliant: Yes Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**  
Total funded - \$0.00 Total non funded - \$20,000.00  
Bar chart showing Non Funded amount: 24K, 16K, 8K, 0. Legend: null.

**Group entities**  
1

**Collateral summary**  
Total collateral value: \$40,000.00  
Customer LTV: 50%  
Pie chart showing 100% ACRC.

**Scores**  
Evaluation not yet done

**Existing Facilities**  
Total existing facilities: \$500,000.00 (7)  
Takeover amount: \$100,000.00 (7)  
Takeover in this application: \$100,000.00 (1)

**Groupwise Exposure Details**  
Pie chart showing exposure: \$40.00K (GE19340108), \$30.00K (GE19340109).

**Covenants**  
Financial: 0 Non Financial: 0 Total: 0

**Terms & conditions**  
Pre disbursement: 9 Post disbursement: 0

**Financial Profile**  
View all  
Show results for: Previous 3 years

Category	2016-2017	Var. %	2017-2018	Var. %	2018-2019	Var. %
Quick Ratio	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Revenue	\$0.00	0%	\$0.00	0%	\$0.00	0%
EBITDA	\$0.00	0%	\$0.00	0%	\$0.00	0%
Profit before Tax	\$0.00	0%	\$0.00	0%	\$0.00	0%
Total Equity And Liabilities	\$0.00	0%	\$0.00	0%	\$0.00	0%

**Connected Parties**  
Gross Facility Amount Contribution  
Pie chart showing \$1.42M (000009).

**Projections**  
View all  
Show results for: Next 3 years

Category	2019-2020	Var. %	2020-2021	Var. %	2021-2022	Var. %
Total Share Capital	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Payables Turnover in Days	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Other Non-Current Assets	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
Return On Sales %	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%
EBITDA	\$10,000.00	0%	\$20,000.00	-50%	\$30,000.00	-33.33%

**Ratings**  
No items to display.

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

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

## 1.14.2 Limit Configuration

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

Facilities:

Facility Amendment - Facility Manual Retry

Customer Summary      Limit Configuration      Comments

PARKER

Facilities   Collaterals   Covenants   Terms & Conditions

Liability details

Line Number	Facility Description	Requested Amount	Facility Category	Product Type	NR Date
TEXZ501	Term Loan	\$130,000.00	Term Loan	Funded	19-12-27
PARK90	Facility Description	\$200,000.00	Term Loan	Funded	19-12-19
LNO41	Term Loan	\$50,000.00	Term Loan	Funded	19-12-26

Page 1 of 1 (1-3of3items)

Hold   Back   Next   Save & Close   Cancel

Liability Details:

Facility Amendment - Manual Retry

Summary      Limit Configuration      Comments

ikm

Facilities   Collaterals   Covenants   Terms & Conditions

Liability details

Liability Number:	Requested Liability amount:	Proposed Liability amount:	Approval Liability amount:
191820679	\$12,000.00	\$12,000.00	\$12,000.00

Branch: 004      Edit   View

Line Number	Facility Description	Requested Amount	Product Type
TRADELN1	TRADELN1		Non Funded

Proposed Amount:      Facility Category:

Approved Amount:      NR Date:

Hold   Back   Next   Save & Close   Cancel

Liability Details

Requested Liability currency: USD	Requested Liability amount: \$12,000.00
Proposed Liability currency: USD	Proposed Liability amount: \$12,000.00
Approval Liability currency: * USD	Approval Liability amount: * \$12,000.00
Return on Capital [Dropdown]	Probability of Default [Dropdown]
Loss Given Default	Next review date

Save Cancel

Liability Details

Cash Cover [Text Field]	Proposed funded Sell Down [Text Field]
Proposed Unfunded Sell Down [Text Field]	Approved Funded Sell Down [Text Field]
Approved Unfunded Sell Down [Text Field]	Total Gross Facility [Text Field]
Total Net Facility [Text Field]	

Save Cancel

Liability Details

UDF

A Number Field [Text Field]	A Text Field [Text Field]	A Dropdown Field [Dropdown]
--------------------------------	------------------------------	--------------------------------

TMIS

FMIS

CMIS

Save Cancel

## Facility Transfer:

Facility Amendment - Manual Retry

Summary Limit Configuration Comments

PARKER

PARKER

Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Type to filter x ADD

Transfer Ref. No.	From entity	To entity	From facility	To facility	Transfer amount	Effective from	Expiry date	Remove
TR1909122068	PTY191920875	PTY191920875	F19192114	F19192114	\$12,000.00	19-09-04	19-09-28	Remove

Hold Back Next Save & Close Cancel

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Facility Id	Display the Facility Id	Display	Read Only	16		
Facility Name	Display the Facility Name	Display	Read Only	150		
Facility Category	Display the Facility Category	Display	Read Only	4		
Facility Type	Display the Facility Type	Display	Read Only	4		
Currency	Display the Currency	Display	Read Only	3		
Requested Amount	Display the Requested Amount	Display	Read Only	22,3		
Proposed Amount	Capture the Proposed Amount	Display	Number	22,3		
Approved Amount	Capture the Proposed Amount	Input	Number	22,3	Mandatory	
Return on Capital	Capture the return on capital in percentage	Input	Number (percentage)	22	Optional	
Probability of Default	Capture the probability of default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%

Loss Given Default	Capture the loss given default in percentage	Input	Number (percentage)	22	Optional	Minimum 0% Maximum 100%
Next Review Date	Capture the next review date	Input	Date	22	Optional	Minimum date is the current date.
Cash Cover	Capture the cash cover	Input	Number	22	Optional	Minimum is 0
Proposed Funded Sell Down	Capture the proposed funded sell down	Input	Number	22	Optional	Minimum is 0
Proposed Unfunded Sell Down	Capture the unfunded sell down	Input	Number	22	Optional	Minimum is 0
Approved Funded Sell Down	Capture the approved funded sell down	Input	Number	22	Optional	Minimum is 0
Approved Unfunded Sell Down	Capture the approved unfunded sell down	Input	Number	22	Optional	Minimum is 0
Total Gross Facility	Capture the total gross facility	Input	Number	22	Optional	Minimum is 0
Total Net Facility	Capture the total net facility	Input	Number	22	Optional	Minimum is 0
Additional Fields (Section)	Please refer to the Additional Fields user manual for further details					
Tenor	Capture the tenor of the facility in months	Input	Number	22	Optional	
Availability Period	Capture the availability period	Input	Text	22	Optional	
Commitment Status	Capture the commitment status	Input	Radio button	22	Optional	
Rate Type	Capture the Rate Type	Input	Dropd own	4		
Negative Spread	Capture the Negative Spread	Input	Number	22,3		Negative spread should be less than 0
Base Rate	Capture the Base Rate	Input	Number	22,3		
Positive Spread	Capture the Positive Spread	Input	Number	22,3		Positive spread should be greater than 0

### **Action Buttons on the footer**

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

b. **Ok** – click on Ok button to close the screen.

Facility Amendment - Manual Retry

Documents Collateral Summary

Summary Limit Configuration Comments

**PARKER**

PARKER Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

Select	Collateral Id	Collateral Type	Charge Hierarchy	Owner Estimated Value	Valuation Amount	Valuation Date
<input type="checkbox"/>	COL192550609	Ship	1	\$12,000.00		

Page 1 of 1 (1of1items)

Collateral Pool Details

Pool Name	Pool Description	Pool Currency	Pool Amount
No data to display.			

Hold Back Next Save & Close Cancel

### Collateral Pool Details

Pool Code \*

Enter Pool Code

Pool Description \*

Enter Pool Description

Pool Currency \*



Pool Amount \*

### Collateral Pool Details

Pool Currency \*



Pool Amount \*

#### Additional Fields

##### UDF

A Number Field

3

A Text Field

Check

A Dropdown Field

Option B

##### TMIS

##### FMIS

##### CMIS

##### Others

Save

Cancel

Collateral Id	Collateral Currency	Collateral Amount	Pool Code	Pool Contribution Amount	Pool Contribution Percent
COL192530542	USD	\$12,000.00		\$0.00	

Save Cancel

Collateral Pool Details ✕

Pool Code \*

Collateral Currency \*

Pool Contribution Percentage \*

Collateral Id \*

Collateral Amount \*

Pool Contribution Amount \*

Ok

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Pool Name	Capture the Pool Name	Input	FreeText	150	Mandatory	
Pool Description	Capture the Pool Description	Input	FreeText	600	Mandatory	
Pool Currency	Capture the Pool Currency	Input	LOV	3	Mandatory	
Pool amount	Capture the Pool amount	Input	Number	22,3	Mandatory	
Additional Fields (Section)	Please refer to the Additional Fields user manual for further details					

Field Name	Description	Attribute Type	Object Type	Size	Mandatory/Optional	Field Validation
Collateral Id	Capture the Collateral Id	Input	LOV	16	Mandatory	
Collateral Description	System defaults the collateral Description	Display	FreeText	600		
Collateral Currency	System defaults the Collateral Currency	Display	LOV	3		



Collateral amount	System defaults the Collateral amount	Display	Number	22,3		
Contribution Amount	Capture the Pool Contribution Amount in Pool Currency	Input	Number	22,3		

Facility Amendment - Manual Retry

Summary Limit Configuration Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Overview

Filter Type to filter

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

Page 1 (0of0items)

Hold Back Next Save & Close Cancel

Facility Amendment - Manual Retry

Summary Limit Configuration Comments

PARKER

PARKER Facilities Collaterals Covenants Terms & Conditions

Filter Type to filter

Select	Condition Code	Type	Facility ID	Terms & Conditions
<input type="checkbox"/>	CN05	Pre-disbursement	F19192114	The amounts of such instalment payments are subject to revision u ...
<input type="checkbox"/>	CN02	Pre-disbursement	F19192114	All documentary proof as may be required by the Bank must have be ...
<input type="checkbox"/>	CN04	Pre-disbursement	F19192114	The Customer shall commence repayment of the first and subsequent ...
<input type="checkbox"/>	CN01	Pre-disbursement	F19192114	All documents legal or otherwise as may be required by the Bank m ...
<input type="checkbox"/>	CN09	Pre-disbursement	F19192114	All costs expenses disbursements and legal charges reasonably inc ...

Hold Back Next Save & Close Cancel

### Action Buttons on the footer

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

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

### 1.14.3 Comments

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

Facility Amendment - Manual Retry

Documents Collateral Summary

Summary Limit Configuration **3** Comments

Post

09 Sep '19 Proposal Structuring Ganesh  
xcvbsd vbvxc bdbvxc vv b&lt;b&gt;sdf sgdfg sdfgsdfgdg sdfg&lt;i&gt;sd fgsdf g&lt;u&gt;d sfs gf &amp;lt;b&amp;gt;sdfsdaf&amp;lt;/&amp;gt;&lt;u&gt;&lt;/i&gt;&lt;/b&gt;

06 Sep '19 Proposal Structuring Ganesh  
&lt;a href="www.google.com"&gt;www.google.com&lt;/a&gt;sadf asd fas dfsadf sdfsd

06 Sep '19 Proposal Structuring Ganesh

Hold Back Next Save & Close Submit Cancel

### Action Buttons

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

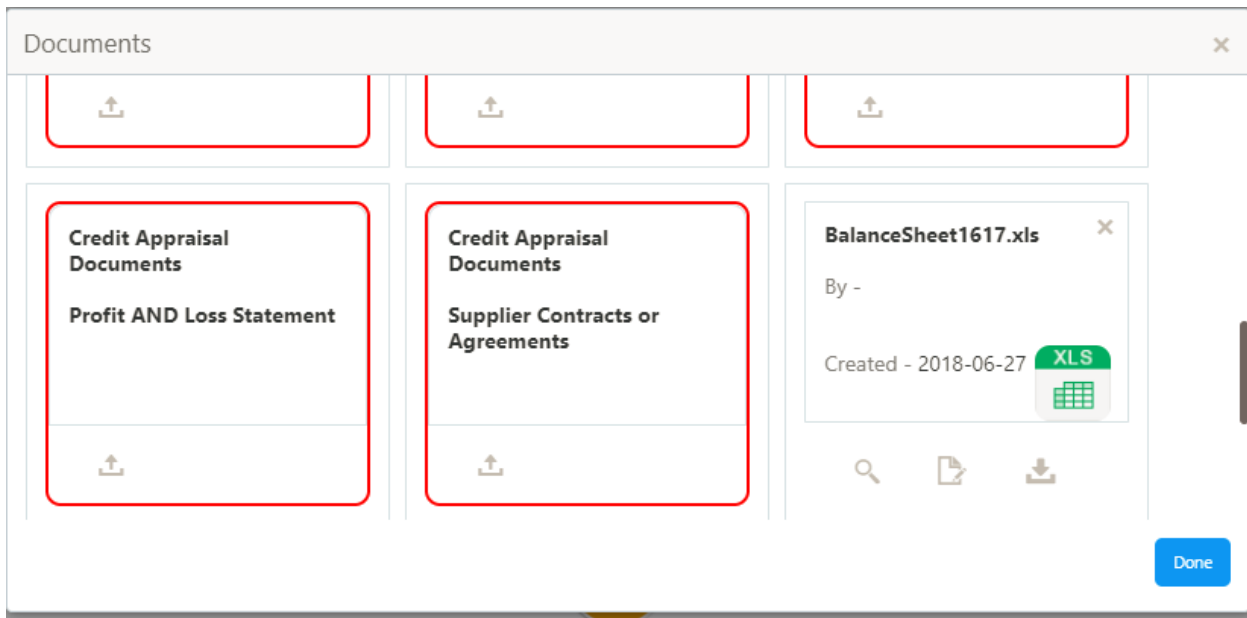
- a. **Submit** – On Submit, the checklists applicable for the stage will be defaulted based on the application category. On Verifying all the checklist and on selection of the Outcome of the task the task will be submitted.
- b. **Save & Close** – On click of Save & Close, the details captured will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



## 2 Document Upload and Checklist

### 2.1 Document Upload

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



#### Action Buttons

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

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

User can click on the upload button to upload the documents

Document
✕

Document Type \*

Document Title \*

Remarks

Document Code \*

Document Description

Document Expiry Date

Drop files here or click to select

Current selected files: []

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

## 2.2 Checklist

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

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The main content area is titled "Proposal Enrichment". Below this title, there are three checklist items, each with an unchecked checkbox and a "Remarks" button:

- Company Registration document Uploaded
- Incorporation document Uploaded
- Collateral document Uploaded

At the bottom of the window, there is a label "\* Outcome" followed by a dropdown menu currently showing "Proceed" and a "Submit" button.

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

---

## 3 Reference and Feedback Support

### 3.1 References

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

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

#### **Documentation Accessibility**

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

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### 3.2 Feedback and Support

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

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

need assistance, please contact documentation team.