

Configurations for Oracle Banking Corporate Lending Process Management User Manual

**Oracle Banking Corporate Lending
Process Management
Release 14.5.2.0.0**

Part Number F46490-01

August 2021

Configurations User Manual
August 2021
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
www.oracle.com/financialservices/

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Contents

1. Preface	1-1
1.1 Introduction.....	1-1
1.2 Audience.....	1-1
1.3 Documentation Accessibility.....	1-1
1.4 Organization	1-1
1.5 Acronyms and Abbreviations.....	1-1
1.6 Related Documents.....	1-2
2. Configurations for Oracle Banking Corporate Lending Process Management	2-1
2.1 Maintenance	2-1
2.1.1 <i>Business Product Code</i>	2-2
2.1.2 <i>Business Process</i>	2-3
2.1.3 <i>Condition Subsequent</i>	2-4
2.1.4 <i>Covenant</i>	2-5
2.1.5 <i>Party Maintenance</i>	2-7
2.1.6 <i>Service Level Agreement Maintenance</i>	2-8
3. Data Segments	3-1
3.1 Director Details/Management Profile Details.....	3-1
3.2 Business Activity Details.....	3-2
3.3 Loan Details.....	3-3
3.4 Trade Details	3-4
3.5 Real Estate Loan	3-5
3.6 Plant and Machinery Details.....	3-7
3.7 Commercial Construction Loan Details	3-7
3.8 Automotive Details.....	3-8
3.9 Project Details	3-9
3.10 Interest Details.....	3-10
3.11 Payment Schedules.....	3-12
3.12 Cash Flow.....	3-13
3.12.1 <i>Settlement Details</i>	3-13
3.12.2 <i>Summary</i>	3-14
3.12.3 <i>Facility and Collateral Details</i>	3-15
3.12.4 <i>Facility and Collateral Details</i>	3-16
3.12.5 <i>Holiday Preferences</i>	3-20
3.12.6 <i>Credit Approval</i>	3-22
3.12.7 <i>Application Verification</i>	3-23
3.12.8 <i>Legal Verification</i>	3-23
3.12.9 <i>Loan Approval</i>	3-24
3.12.10 <i>Customer Acceptance</i>	3-24
3.12.11 <i>Draft Proposal Approval Details</i>	3-25
3.12.12 <i>Restructuring Amendment Details</i>	3-27
3.12.13 <i>Payment Details</i>	3-28
3.12.14 <i>Rate Quotation Details</i>	3-29
3.12.15 <i>Operations Enrichment</i>	3-29
3.12.16 <i>Tranche Details</i>	3-30
3.12.17 <i>Margin Details</i>	3-32

3.12.18	<i>Fee Details</i>	3-32
3.12.19	<i>Facility Details</i>	3-33
3.12.20	<i>Additional Tranche Details</i>	3-34
3.12.21	<i>Agreement Details</i>	3-35
3.12.22	<i>Lender Commitments</i>	3-36
3.12.23	<i>Fee Schedules</i>	3-37
3.12.24	<i>Holiday Preferences</i>	3-38
3.12.25	<i>Entity Details</i>	3-39
3.12.26	<i>Settlement Details</i>	3-40
3.12.27	<i>Summary</i>	3-41
3.12.28	<i>Loan Details</i>	3-42
3.12.29	<i>Additional Loan Details</i>	3-42
3.12.30	<i>Interest Details</i>	3-43
3.12.31	<i>Payment Schedules</i>	3-44
3.12.32	<i>Settlement Details</i>	3-45
3.12.33	<i>Summary</i>	3-46
3.12.34	<i>Parties</i>	3-47
3.12.35	<i>Loan Details</i>	3-48
3.12.36	<i>Additional Loan Details</i>	3-48
3.12.37	<i>Facility Details</i>	3-49
3.12.38	<i>Lenders Share</i>	3-50
3.12.39	<i>Deal Facility Condition Precedent</i>	3-51
3.12.40	<i>Further Conditions Precedent</i>	3-53
3.12.41	<i>Drawdown Condition Precedent</i>	3-54
3.12.42	<i>Disbursement Schedules</i>	3-55
3.12.43	<i>Interest Margin Details</i>	3-56
3.12.44	<i>Treasury Details</i>	3-57
3.12.45	<i>Payment Schedules</i>	3-58
3.12.46	<i>Settlement Details</i>	3-58
3.12.47	<i>Summary</i>	3-59
3.12.48	<i>Parties</i>	3-60
3.12.49	<i>Loan Details</i>	3-61
3.12.50	<i>Additional Loan Details</i>	3-62
3.12.51	<i>Facility and Tranches</i>	3-63
3.12.52	<i>Lenders Share</i>	3-64
3.12.53	<i>Deal Facility Condition Precedent</i>	3-65
3.12.54	<i>Further Conditions Precedent</i>	3-67
3.12.55	<i>Drawdown Condition Precedent</i>	3-68
3.12.56	<i>Interest Margin Details</i>	3-69
3.12.57	<i>Treasury Details</i>	3-70
3.12.58	<i>Disbursement Schedules</i>	3-71
3.12.59	<i>Payment Schedules</i>	3-72
3.12.60	<i>Settlement Details</i>	3-72
3.12.61	<i>Summary</i>	3-73
3.12.62	<i>Consolidation Main Details</i>	3-74
3.12.63	<i>Consolidation Drawdown Details</i>	3-76
3.12.64	<i>NLP</i>	3-76
3.12.65	<i>Override Handling</i>	3-78
4.	Advices	4-1
4.1	Advices	4-1

4.1.1	<i>Loan Initiation Advice</i>	4-1
4.1.2	<i>Loan Sanction Advice</i>	4-1
4.1.3	<i>Loan Rejection Advice</i>	4-2
4.1.4	<i>Draft Approval Advice</i>	4-3

1.1 Introduction

This manual is designed to help you to quickly get acquainted with the Oracle Banking Corporate Lending Process Management system. It provides an overview to the middle office module and takes you through the various steps involved in handling all the necessary activities in the life cycle of a corporate loan process along with various loan servicing module. This manual is designed to help you create all types of corporate loan.

1.2 Audience

This manual is intended for the following User/User Roles:

- Relationship Managers (RMs)
- Credit Risk Mangers (CRMs)
- Legal
- Back end operation
- Other loan executive staffs in charge of maintaining the loan accounts in the bank.

1.3 Documentation Accessibility

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

- <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized into the following chapters:

Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Configuration of OBCLPM</i> explains about the entire process of corporate lending middle office function depends mainly based on the loan category (Business Process Code) to which the loan application belongs to.
Chapter 3	<i>Data Segment</i> - Provides information about the usage of data segments that are configured at each stage.
Chapter 4	<i>Index</i> has alphabetical listing of important topics used in the module with page references for quick navigation.

1.5 Acronyms and Abbreviations

You may find the following acronyms/abbreviations in this manual.

API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher

CAMS	Computer Age Management Services
FOP	Formatting Objects Processor
KYC	Know Your Customer
LOV	List Of Values
OBCLPM	Oracle Banking Corporate Lending Process Management
REST	Representational State Transfer

1.6 Related Documents

For more information refer to the Oracle Banking Corporate Lending Process Management on:

- OBCLPM Bilateral Loans User Manual
- OBCLPM Loan Syndication User Manual

2. Configurations for Oracle Banking Corporate Lending Process Management

2.1 Maintenance

The entire process of corporate lending middle office function depends mainly based on the loan category (Business Process Code) to which the loan application belongs to. The Corporate Lending process will be driven based on the below two maintenances for every life cycle combination.

- Business Product Code Maintenance
- Business Process Code Maintenance
- Condition Subsequent
- Covenant
- Party Maintenance

Following features are supported as part of the Business Process Business Product maintenance:

- Ability to capture the CONDUCTOR process for a Business product and lifecycle combination and define the list of stages and corresponding data segments for the combination.
- For a combination of a business process code and lifecycle:
 - Capture the list of mandatory and non-mandatory documents and checklist that are required at every stage level
 - Capture the list of advices that needs to be generated and list of clauses that needs to be specified at every stage level
- Capture the list of products that are allowed for a business product such that appropriate product can be used as part of loan origination process that caters to customer needs.
- Ability to capture the multiple Investigation agencies for various external checks at business product level.
- Ability to handle the holiday preferences at business product when a maturity date / value date /
- Payment schedule date falls on a holiday.

2.1.1 Business Product Code

How to reach here:

Corporate Lending > Maintenance > Business Product Code

The screenshot displays the 'Create business product' interface. At the top, there is a 'New' button. Below it are two input fields: 'Business Product Code' and 'Description'. A horizontal tab bar contains three tabs: 'Product Preferences', 'Agency Preferences', and 'Holiday Treatment'. Under the 'Product Preferences' tab, there is a 'Product Code' search field with a magnifying glass icon and an 'Add' button. Below this is a table titled 'Mapped Products' with columns for 'Product Code', 'Product Description', and 'Delete'. The table currently shows 'No data to display.' At the bottom right of the screen, there are 'Save' and 'Cancel' buttons.

How to configure a business product code:

1. In the **Create Business Product** screen, provide the required details:
 - Business Product Code: Enter the code of the Business product.
 - Description: Enter additional information about the Business product.

Mapped Products

- Product Code: Select the back office product code that are to be mapped for the Business product from the list of values. System will allow to map multiple product codes and appropriate product code can be selected as part of loan origination/drawdown process that caters to customer needs.

Agency Preferences

- Agency Code: Enter the agency code that is required for field investigation. The adjoining list fetches and displays all valid agency codes maintained in the system.
- Agency Description: System default the description of the selected agency code.
- Verification Type: Enter the type of verification. The valid options are Address, Business and Collateral

Holiday Preferences

This section provide information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. - Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.

- Ignore Holidays: No holiday treatment is considered if the maturity date, schedule date or revision date falls on holiday. System processes the entries on the specified date.

- **Holiday Check:** Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract.
 - **Move Across Months:** If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if you indicate so in this field.
 - **Schedule Movement:** If selected, indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.
2. Click **Save**. You can view the configured Business product code details in the **Business Product View** Screen.

2.1.2 Business Process

How to reach here:

Corporate Lending > Maintenance > Business Process

How to configure a business process code:

1. In the **Business Process** screen, provide the required details:
 - **Business Process Code:** Enter the business process code.
 - **Business Process Description:** Enter the description of the business process code.
 - **Lifecycle:** Select the lifecycle code from the list of values.
 - **Lifecycle Description:** Display the description of the lifecycle selected.
 - **Process Code:** Select the business process flow that needs to be mapped for the business process code and lifecycle combination.
 - **Business Product Code:** Select the business product code from the list of values. A business process code can be mapped to a particular business product code or to 'ALL'.
2. On click of tab, the list of stages defined for a process code will be shown. You can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.

- **Data Segments:** Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory. User can click on Preview to view the data segment. User can also restrict a data segment to a single product or list of products.
- **Documents:** Select the required documents at every stage. The adjoining list fetches and displays all valid document IDs maintained in the system. User can also restrict the documents to a single product or list of products.
- **Checklist:** Enter the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory. User can also restrict the documents to a single product or list of products.
- **Advices:** Select the required advice must be mapped for the stage. The adjoining list fetches and displays all valid advices maintained. Advices can be assigned to All the business products or specific to each Business Products. Also the user can configure the advices for specific party roles and in such cases the selected advice type will be generated only for that particular role contact of the Party.
- **Clauses:** Enter the clause code, clause name and clause description details. User can also restrict the documents to a single product or list of products.

Click **Save**. You can view the configured business process code details in the **Business Process View** screen. After maintaining the business product and business process codes, you can go ahead and create a corporate loan.

2.1.3 Condition Subsequent

Condition Subsequent is an event or a condition which needs to be complied or monitored during the life of a Loan Contract. Conditions Subsequent will have an expected completion date. OBCLPM user can capture the respective Conditions Subsequent in a Loan Agreement along with the target date of completion. User will be able to capture the remainder days to trigger the notification to the respective RM regarding the upcoming Condition Subsequent prior to the completion date

How to reach here:

The screenshot shows a web application window titled "Create Condition Subsequent". At the top left of the window is a "New" button. Below this, there are two search input fields: "Party" and "Project Name", each with a magnifying glass icon. Below the search fields is a green button labeled "Add Condition Subsequent". At the bottom right of the window are "Save" and "Cancel" buttons.

How to configure a Condition Subsequent:

1. In the **Create Condition Subsequent** screen, provide the required details:
 - Party: Click Search to view and select the required party.
 - Project Name: Click Search to view and select the required project name.

2.1.4 Covenant

Covenant is an event or a condition which needs to be complied or monitored during the life of a Loan Contract at desired frequency. The frequency can be weeks, months or years. Covenant will have an expected completion date for every frequency. OBCLPM user can capture the respective Covenant in a Loan Agreement along with the target date of completion. Upon completion of one Covenant for a particular frequency, the status can be captured accordingly and a new pending Covenant will be created for the next frequency. User will be able to capture the remainder days to trigger the notification to the respective RM regarding the upcoming Covenant prior to the completion date.

How to reach here:

The screenshot shows a web application window titled "Create Covenant". At the top left of the window is a "New" button. Below this, there are two search fields: "Party" and "Project Name", each with a magnifying glass icon. Below the search fields is a green "Add Covenant" button. At the bottom right of the window are "Save" and "Cancel" buttons.

How to configure a Covenant:

1. In the **Create Covenant** screen, provide the required details:
 - Party: Click Search to view and select the required party.
 - Project Name: Click Search to view and select the required project name.

2.1.5 Party Maintenance

How to reach here:

Corporate Lending > Maintenance > Party Maintenance

The screenshot shows the 'Party Maintenance' form in Oracle Corporate Lending. The form is organized into several sections:

- Party Information:** Includes fields for Party Number (with a search icon), Party Name, Party Type (dropdown menu with 'Individual' selected), and Country Of Incorporation (with a search icon).
- Additional Details:** Includes Date Of Incorporation (with a calendar icon), Place Of Incorporation, Demographic Type (dropdown menu with 'Domestic' selected), and Holding Pattern (dropdown menu with 'Public LTD' selected).
- Organization and KYC:** Includes Organization Type (dropdown menu with 'Single' selected), KYC Status (dropdown menu with 'Pending' selected), Preferred Language (with a search icon), and Report Locale (with a search icon).
- Address Section:** A shaded header 'Address' is followed by fields for Address Type (dropdown menu), Area, Building, Street, Landmark, Locality, City, State, Country (with a search icon), and Zip Code.
- Contacts:** A section at the bottom with a 'Contacts' icon and the text 'No contacts to display'.

How to configure a Party Maintenance:

1. In the **Create Party** screen, provide the required details:
 - Party Number: Click Search to view and select the required party.
 - Party Name: Party name gets auto-populated.
 - Party Type: Select the type from the drop-down list.
 - Country Of Incorporation: Click Search to view and select the required country.
 - Date of Incorporation: Select the date from the drop-down calendar.
 - Place of Incorporation: Enter the place.
 - Demographic Type: Select the type from the drop-down list.
 - Holding Pattern: Select the pattern from the drop-down list.
 - Organization Type: Select the type from the drop-down list.
 - KYC Status: Select the status from the drop-down list.
 - Preferred Language: Capture the preferred Language of the Party
 - Report Locale: Select the preferred advice language for the Party
 - Address Type: Select the type from the drop-down list.
 - Area: Enter the area.
 - Building: Enter the Building.
 - Street: Enter the street.
 - Landmark: Enter the landmark.
 - Locality: Enter the locality.

- City: Enter the city.
- State: Enter the state.
- Country: Click Search to view and select the required country.
- Zip Code: Enter the code.
- Contacts: Click to add the contacts.

2.1.6 Service Level Agreement Maintenance

Banks can have a Service Level Agreement (SLA) with its customers or as an internal policy of the bank. This maintenance helps the bank user to define the SLA at the Process- Stage- Priority level. SLA Maintenance have two screens, one screen for defining the SLA and another for Authorization/ Edit/ Delete. You can define SLA for every business process by selecting appropriate Product Application Code and Business Process Code. You can apply SLA at each stage level as well. The overall SLA of the process is the sum of SLA at each stage of the Business Process.

You can also configure the SLA for different Branch and Branch Time and exclude the Off-Branch time transactions from the SLA Calculation. Similarly, you can exclude Branch Holidays and Currency Holidays from SLA calculation. This maintenance also supports to define different SLA for different priority of the applications.

How to reach here:

Core Maintenance > SLA Maintenance

3. Data Segments

Provides information about the usage of data segments that are configured at each stage. Every data segment can be configured as a mandatory or non-mandatory at Business Process Code maintenance based on the business product code defined. Each data segment has the following action buttons:

- **Back:** System will move the task to the previous segment.
- **Next:** System will move the task to the next screen. If mandatory fields are not entered, system will display error.
- **Save and Close:** You can save and close the task and reopen it to work later.
- **Cancel:** You will be able to cancel the task window and return to dashboard. The data input will not be saved.

Each data segment has the option to upload the specific documents required for the application.

3.1 Director Details/Management Profile Details

Allows user to capture details of Directors and Management details of the customer detailing Name, Address, Mailing address, Contact details, Communication details, Shareholdings percentage and so on of the customer. This is a multi-entry segment. You will be able to update multiple profiles. These are static information can should be captured for each draw down. This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be masked in the data segment if the user identification has PII disabled at User maintenance level. Following fields are identified as PII fields in the Applicant Details data segment:

- Director Name
- Director Identification Number
- Address Line 1
- Email
- Telephone Number

The screenshot shows the Oracle Loan Origination Entry - L004LNORGN2634 interface. The left sidebar contains a navigation menu with options: Loan Details, Applicant Details, Management Profile (selected), Real Estate Loan, Additional Loan Details, Charges Details, Interest Details, Disbursement Schedules, Rate Revision Schedules, Payment Schedules, and Summary. The main content area is titled "Management Profile" and contains a section for "Management Profile 1". This section includes several input fields: Director Name, Director Identification Number, Nationality, Share Holding %, Address Line 1, Address Line 2, Address Line 3, City, Country Name, Zip Code, Telephone Number, and Email. Below these fields is a table with columns for Document Type and Document Name, and an "Add Director" button. At the bottom of the form, there are three buttons: "Back", "Next", and "Save & Close".

How to provide management profile details:

1. In the **Loan Origination > Management Profile Details** tab and provide the required details:
 - Director Name: Enter the name of Director of the company.
 - Tax Identification Number: Enter the unique identification number of Director.
 - Nationality: Select the Nationality of the Director Specify the list of country from where user will have an option to select the correct county form the displayed list.
 - Share holding %: Select the percentage of share each of the Directors is holding.
 - Address Line 1-3: Enter the Director's official address.
 - City: Enter the customer's city.
 - Country Name: Select the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of customer's city.
 - Telephone Number: Enter the telephone number which is available for selected type of address.
 - Email: Enter the Email ID which is available for selected type of address.
 - Mailing address is different: Captures the different address details of the Director or Management if the mailing address is not same as above details. If Yes is selected, the following fields are enabled:
 - Address Line 1-3: Enter the Director's official address.
 - City: Enter the customer's city.
 - Country Name: Select the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of customer's city.
2. Click **Management Profile** tab to continue the procedure.

3.2 Business Activity Details

Allows you to capture the nature and activity of the business for the customer who has requested for the loan. You can update details as entity type, nature of business, current profit and loss, and current balance sheet size and so on. This information can be used by Relationship Manger or credit manager which will help then to determine the terms and condition on which loan can be granted.

How to provide business activity details:

1. In the **Loan Origination > Business Activity Details** tab and provide the required details:
 - Entity Type: Select the entity type of the customer from the drop-down list.
 - Nature of Business: Select the core activity/ nature of Business of the customer from the drop-down list.
 - Current Year: Enter current year for which the details are updated in this segment
 - Currency: Select a balance sheet currency from the drop-down list.
 - Balance Sheet Size: Enter the current year balance sheet size in figures.
 - Currency: Select a currency in which the Operating profit to be specified from the drop-down list.
 - Operating Profit of the Year: Enter the current year operating in figures.
 - Currency: Select a currency in which the net profit to be specified from the drop-down list.
 - Net Profit of the Year: Enter the current year net profit in figures.
 - Export Import License Number: Enter the export import license number of the customer.
 - Parent Company Name: Enter the name of the Parent Company.
 - Share holding %: Specify the shareholding percentage of the company.
2. Click **Add Financial Details** to add financial details for the consecutive years as provided by the customer.
3. Click **Add Parent Company** to add multiple parent company details.

3.3 Loan Details

Allows you to capture the basic loan details which the customer has made a request. Segment will contain details as loan currency, Amount, purpose, tenor and so on to be updated. This segment is most basic detail for any process which will be followed by the product.

Loan Origination Entry - L004LNDRGN1634

Application Info Remarks Documents

Loan Details Loan Details Screen (1 / 11)

Loan Currency Loan Amount Loan Tenor(Months) Remarks

Audit Back Next Save & Close Cancel

How to provide loan details:

- In the **Loan Origination > Loan Details** tab and provide the required details:
 - Loan Currency: Select the currency in which the loan is required by customer.
 - Loan Amount: Enter the amount of the loan required by customer.
 - Loan Tenor (Months): Enter the loan tenor in months as requested by customer.
 - Value Date: Select the Value/Drawdown/Effective date of the loan. System defaults the date as per
 - Application date and however the user will be allowed to modify as per the requirement.
 - Maturity Type: Select the type of maturity of the loan. The different type of types are defined below which a user will be able to select.
 - Fixed: If Maturity type is selected as Fixed, the Maturity Date field is enabled to update.
 - Notice: If Maturity type is selected as Notice, the Notice Day field is enabled to update.
 - Call
 - Maturity Date: Select the maturity date of the loan.
 - Notice: User will be able to specify the number of the day(s) of the notice period.
 - Notice Frequency: Select frequency of the notice period. Example: Day(s), Week(s), Month(s), Year(s).

3.4 Trade Details

Allows you to capture the basic of LC details or Purchase Order details. Segment will contain details as LC details, LC reference numbers, LC amount, Expiry date and so on. Generally this segment will be used if the customer is availing the trade loan.

Trade Details Screen (12 / 13)

LC Reference Number ⁺ <input type="text"/>	LC Balance <input type="text"/>	Date of Shipment mm d y <input type="text"/>	LC Expiry Date mm d y <input type="text"/>
--	------------------------------------	--	--

Purchase Order Details

Purchase Order Reference Number <input type="text"/>	Amount <input type="text"/>
---	--------------------------------

Document Type <input type="text"/>	Document Name <input type="text"/>	<input type="button" value="+"/>
---------------------------------------	---------------------------------------	----------------------------------

How to provide trade details:

- In the **Loan Origination > Trade Details** tab and provide the required details:
 - LC Reference Number: Select the LC reference number provided by the customer.
 - LC Currency: Select the currency of the LC from the drop-down list.
 - LC Balance: Enter the loan tenor in months as requested by customer.
 - Date of Shipment: Select the date on which good will be shipped by seller to customer.
 - LC Expiry Date: Select the date on which LC will be expiring.

Purchase Order Details

- Purchase Order Reference number: Select the unique reference number of purchase order.
- Currency: Select the currency of the purchase order from the drop-down list.
- Amount: Enter the amount of the purchase order.

3.5 Real Estate Loan

Allows you to capture the Real estate details or property details of the client. These details can be used by relationship and credit manager to understand the credit worthiness as well as the collateral details of the customer. This segment can be used while providing real estate loans.

Real Estate Loan Screen 111 / 110

Property 1

Property Type

Property Status

Construction Status

Expected Completion Date

Completion Date

Classification of the Builder

Select Construction Status

Completion Date

Purchase Date

Registration Number

Address Line1

Address Line2

Address Line3

Address Line4

City

State

Country

Zip Code

Total Area of the Property

Unit

Market Value

Eligible Value

Builder Information

Name of the Builder

Classification of the Builder

Ownership Status

Ownership Status

Charges Details

Existing Charges

Special Zone Details

Special Zone

How to provide real estate loan details:

- In the **Loan Origination > Real Estate Loan** tab and provide the required details:
 - Property Type: Select the type of the property from the list of values.
 - Property Status: Specify the status of the property - New/Existing.
 - Construction Status: Specify the status of construction - Completed/Under Construction.
 - Expected Completion Date: Enter the expected completion date of the property.
 - Completion Date: Enter the completion date of the property in case of 'Completed' status.
 - Purchase Date: Enter the date of purchase of the property.
 - Registration Number: Enter the registration number or unique reference number of the property.
 - Address 1-4: Enter the address of the property.
 - City: Enter the city of the property.
 - State: Enter the state in which the property is located.
 - Country: Enter the list of country from where user will have an option to select the correct county form the displayed list.
 - Zip Code: Enter the ZIP code of the location where property is located.
 - Special Zone: You can select the required option, if the property is situated in and around Special zone.
 - Total Area of the Property: Specify the total area of the property in figures.
 - Unit: Select the unit in which the area of the property is measured from the list of values.
 - Market Value: Enter the market value of the property along with the currency.
 - Eligible Value: Enter the eligible value of the property along with the currency.
 - Name of the Builder: Enter the name of the builder

- Classification of the Builder: Enter the classification of the builder - Category A/B.
- Ownership Status: Select the status of ownership - Freehold, Leasehold
- Lessor: Enter the name of the lessor.
- Lease Effective date: Enter the date on which the property is leased out.
- Lease Expiry date: Enter the date of expiry of the leased out property.

3.6 Plant and Machinery Details

Allows you to capture the plant and machinery details provided by the client. These details can be used by relationship and credit manager to evaluate the collateral details of the customer. This segment can be used while providing equipment finance.

How to provide plant and machinery details:

1. In the **Loan Origination > Plant and Machinery Details** tab and provide the required details:
 - Machinery Type: Enter the type of the machinery - New or Used.
 - Machine Details: Enter additional information about the Machine.
 - Manufacturer Name: Enter the Manufacturer name of the machinery.
 - Manufactured Year: Select the date of the manufacturing of the machinery.
 - Manufacture Model: Enter the model number of the machinery.
 - Intended Use: Enter the purpose of use of the machinery.
 - Currency: Select a currency from the drop-down list.
 - Asset Value: Enter the total value of the machinery.
 - Purchase Date: Select the date of purchase of machinery from the drop-down calendar.

3.7 Commercial Construction Loan Details

Allows to capture the commercial land details for Commercial Construction Loan. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the Commercial Construction loan. This data segment can be used for Commercial Construction Loan.

Commercial Construction Loans Screen (5 / 13)

Property Details: 1

Property Type *	Property Description *	Address Line 1 *	Address Line 2
Address Line 3	Address Line 4	City	State
Country *	Zip Code *		
Total Construction Area *	Unit *	Construction Cost *	Construction Start Date
Expected Completion Date			mm d y

Regulator Approval
Approval Required? *

Special Zone Details
Special Zone *

Property Title Holder
Holding Type *

Freehold Leasehold Third Party

Suppliers

Supplier Name	Supplier Location
No data to display.	

Add Property

Back Next Save & Close Cancel

How to provide commercial construction loan details:

- In the **Loan Origination > Commercial Construction Loan** tab and provide the required details:
 - Property Type: Select the type of the property
 - Property Description: Specify the description of the property
 - Address Line 1-4: Enter the address details line 1-4
 - City: Enter the city of the property
 - State: Enter the State details of the farm land
 - Country: Select the Country code from the list of values
 - Zip Code: Enter the ZIP Code of the city.
 - Total Construction Area: Enter the total construction area (in figures).
 - Unit: Enter the unit to specify the total construction area
 - Construction Cost: Enter the cost of construction along with currency
 - Construction Start Date: Specify the construction start date of the property
 - Expected Completion Date: Specify the expected date of completion
 - Regulator Approval Required: Specify if the regulator approval required (Y/N)
 - Special Zone (Y/N): Specify (Y/N) if the property is situated in the Special zone.
 - Property Title Holder: Specify the holder type of the property - Freehold, Leasehold or Third-party.
 - Supplier Name: Enter the name of the supplier.

3.8 Automotive Details

Allows to capture the automobile details for Automobile financing. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the automobile.

Automotive Details Screen (1 / 13)

Automotive Detail 1

Vehicle Category *

Vehicle Status * Existing New

Manufacturing Year * 2018

Vehicle Make *

Vehicle Model *

Engine Number *

Vehicle Identification Number *

Market Value *

Eligible Value *

Ownership Status

Status Type * Freehold Leasehold

Registering Authority

Registering Authority Name *

Address Line 1 *

Address Line 2

Address Line 3

City

State

Country *

Zip Code *

Charges Details

Existing Charges *

How to provide automobile details:

- In the **Loan Origination > Automotive Details** tab and provide the required details:
 - Vehicle Category: Select the category of the vehicle from the list of values.
 - Vehicle Status: Select the status of Vehicle - New/Existing
 - Manufacturing Year: Enter the manufacturing year of the vehicle.
 - Vehicle Make: Enter the manufacturer of the vehicle
 - Vehicle Model: Enter the model of the vehicle
 - Engine Number: Enter the engine number of the vehicle.
 - Vehicle Identification Number: Enter the identification number of the vehicle.
 - Market Value: Enter the market value of the vehicle in figures along with currency code.
 - Eligible Value: Enter the eligible value of the vehicle in figures along with currency code.
 - Ownership Status type: Select the ownership status - Freehold or Leasehold
 - Registering Authority Name: Enter the name of the registering authority.
 - Address Line 1-3: Enter the address details of the registering authority.
 - City: Enter the name of the city.
 - State: Enter the name of the state.
 - Country: Select the country code from the list of values.
 - ZIP Code: Enter the ZIP code of the address.
 - Existing Charges: Select the appropriate option if the existing charges are applicable.

3.9 Project Details

Allows to capture the Project details for Project Financing. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the projects.

Project Details: Screen (10/33)

Project Details 1

Project Category Infrastructure	Project Name	Details of the Project	Liability #
Currency	Project Cost	Project Start Date	Project End Date
Currency	Projected Income	Currency	Net Profit
# of Project Completion Certificates 1			

Add Milestone

Milestone # 1	Milestone Start Date	Milestone End Date	Percentage Of Completion
Bank Margin (%)	Project Location		

Add Project Completion Certificate details:

Project Completion Certificate Reference #	Project Completion Certificate ID
--	-----------------------------------

Add Project

Back Next Save & Close Cancel

How to provide project details:

1. In the **Loan Origination/Drawdown > Project Details** tab and provide the required details:
 - Project Category: Select the category of the Project category from the list of values.
 - Project Name: Enter the name of the project.
 - Details of the Project: Enter the details of the project.
 - Project Cost: Enter the cost of the project in figures along with currency.
 - Project Start Date: Enter the start date of the project.
 - Project End Date: Enter the end date of the project.
 - Projected Income: Enter the projected income for the project along with currency
 - Net Profit: Enter the Net profit along with currency.
 - Milestone Start Date: Enter the milestone start date of the project
 - Milestone End Date: Enter the milestone end date of the project
 - Percentage of Completion: Enter the percentage of completion of the project
 - Bank Margin: Enter the bank margin for the project
 - Project Location: Enter the location of the project
 - Project Completion Certification ID: Enter the project completion certification identification number.
 - Project Completion Certification Reference: Enter the project completion reference number for the project.

3.10 Interest Details

Allows you to capture the type of the interest rate and the margin to be charged from the customer for the loan. This segment captures various types of rates offered to the customer. This data segment can be used for Loan Origination and Loan Restructuring process and In

principal approval. The rate details (Rate code, rate type, rate sub type) maintained for the component will be defaulted to the loan application.

How to provide interest details:

1. In the **Loan Origination > Interest Details** tab and provide the required details:
 - Loan Branch: Display the Home branch for the Loan.
 - Loan Currency: Display the currency in which, customer requires the loan.
 - Loan Amount: Display the amount of the loan required by customer.
 - Value Date: Display Value/Drawdown/Effective date of the loan.
 - Component Name: Enter a name for the component.
 - Rate Type: User need to specify the rate type. The options available are:
 - Floating Rate: These rates are dynamic in nature and changes on certain frequency and event. A floating interest rate, also known as a variable or adjustable rate. Example: LIBOR, HIBOR and so on.
 - Fixed Rate: A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term.
 - Special Rate: Any other rate maintained by bank or the department can be used.
 - Rate Code: Correspondent rate code is displayed as you select the rate type. Select a different rate code from list of values.
 - Sub Rate Type: Based on the Rate type user will be allowed to select the corresponding Rate sub type as below:
 - Floating
 - Automatic: The rate revision will be applied automatically the once the rates are changed in the market.
 - Periodic: User will be able to define the periodicity of the rate change for that particular rate type. One the value date the rate changes will be applied on the loan.
 - Fixed

- User Input: User will have option to input rate in interest.
- Standard: User will be using the Standard rate maintained by the bank. Treasury: User will be able to input the rates derived from treasury. Agency: Rates published by any Agency can be used at this segment.
- Special
- Fixed Rate: User will be able to input a fixed interest rate which remains the same either for the entire term of the loan or for part of the term.
- Flat Amount: If the interest to be charged at flat amount then this option can be used.
- Spread (%): Select the spread for the rate.
- Rate (%): Display the default rate derived in case fixed/floating selected as rate type. System will allow inputting rate if the sub rate type is Special rate or User Input.
- Amount: Enter the flat amount provided by the user. This field is enabled, if you select Special rate and sub type as flat amount.
- Interest Period Basis: Select the period basis for interest computation - Include From, Include To, Exclude from or Exclude to.
- Billing Notice Period: Specify if the billing notice to be generated for the loan - Y/N
- Billing Notice Days: Specify the no of days prior to due date for billing notice generation.
- Reset Tenor: Specify the no of days after the rate to be resolved for floating rate type.
- All in Rate: Display the final rate resolved.
- All in Rate Range: Specify the minimum and maximum criterion to derive the All in Rate.
- Rate Fixing Required: Specify if the rate fixing is required for a floating rate type of periodic usage.
- Rate Fixing Days: Enter the rate fixing days if Rate fixing required is opted as Yes.

3.11 Payment Schedules

Helps to capture the prepayment schedules for the loan which includes the components such as principal, main interest and penalty components, if any. For every prepayment component, user can capture the schedule frequency, unit, schedule count, liquidation mode and start date of the payment.

How to provide payment schedules:

1. In the **Loan Origination > Payment Schedules** tab and provide the required details:
 - Schedule Type: Schedule type will default 'P - Payment' for prepayment schedules.
 - Component Name: Select the component (Principal/Interest) for which the schedule to be defined.

- **Component Currency:** System will default the currency for the selected component based on the product set up.
- **Amount:** Enter the flat amount to be paid for the component for the defined frequency.
- **Frequency:** Select the frequency of schedule from the drop-down list.
- **Unit:** Enter the no of times the payment to be made for the defined frequency.
- **Start Date:** Select the start date of the payment schedule for the defined frequency
- **No of Schedules:** Enter the no of schedules for the defined frequency.
- **Principle Liquidation:** Select the liquidation mode (auto/manual) from the drop-down list.

3.12 Cash Flow

Helps to view the cash flow details based on the interest details and payment schedules captured for the loan. This data segment helps to view the total amount that is due and the component wise dues for the loan application.

Cash Flow

Due Date	Total Amount Due	Total Amount Paid	Total Amount Adjusted
04/11/19	\$3,470.00	\$0.00	

Component	Amount Due	Amount Paid	Adjusted Amount
INTST	\$21.00	\$0.00	\$0.00
PRINCIPAL	\$3,449.00	\$0.00	\$0.00

How to view Cash Flow details:

1. In the **Loan Origination > Cash Flow** tab and view the below details:
 - **Due Date:** Display the due dates on which the dues to be settled.
 - **Total Amount Due:** Display the total amount due calculated for the loan application.

Note

On click of each due date, system displays the component wise amount due, amount paid, and adjusted amount.

3.12.1 Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018636

Application Info Remarks Documents Advices

Settlement Details Screen (13 / 14)

Settlement Party1				
Party Name	Party Number	SSI Party	SSI Party Number	Accounts
<input type="text"/>	<input type="text"/>	<input type="text"/>	false	<input type="text"/>

Add Settlement Party

Back Next Save & Close Cancel

How to provide Settlement Details:

1. In the **Agency Drawdown > Settlement Details** tab and provide the required details:

- Party Name: Click Search to view and select the required name.
- Party Number: Number gets auto-populated.
- SSI Party: Click Search to view and select the required SSI party.
- SSI Party Number: Number gets auto-populated
- Accounts: Accounts gets auto-populated.

2. Click **Add Settlement Party** to add multiple details.

3.12.2 Summary

All the details provided on different tabs is summarized and shown.

Syndication Agency Drawdown Entry - 002LOANAP15091018636

Application Info | Remarks | Documents | Actions

Parties

Summary

Screen (14 / 14)

Parties	Loan Details	Additional Loan Details	Disbursement Schedules	Payment Schedules
Name: Phillips Place Of Incorporation:	No data available	Product Code: Product Description: Purpose Of Loan: Expense Code:	No data available	No data available
Facility Details	Lenders Share	Deal Facility Condition Precedent	Further Conditions Precedent	Drawdown Condition Precedent
No data available	No data available	No data available	No data available	No data available
Interest Margin Details	Treasury Details	Settlement Details		
No data available	No data available	No data available		

Audit

Back | Next | Save & Close | Submit | Cancel

Click **Submit** to complete the Agency Drawdown process.

3.12.3 Facility and Collateral Details

Helps to capture the credit lines and collaterals that the prospective borrower wish to associate as part of the corporate loan that is availed. This data segment can be used for below purposes:

- Linkage of existing collaterals and credit lines
- Creation/Linkage of new collaterals to enhance the credit lines
- Creation of credit lines for new customers

Linkages of existing credit lines and collaterals can be made tab using the Link Facility button. Collaterals can be newly linked to an existing credit lines to enhance the limit using the Add Collateral button. New credit line or facility request can be captured as part of the Facility Request button. The captured details has to be handed off to CAMS origination process for Facility/Collateral creation.

How to provide facility/collateral details:

1. In the **Loan Origination > Link Facility and Collateral** to link the details to the loan:
 - Liability ID: Based on the Customer Identification number, field Liability ID will be defaulted.
 - Linkages
 - Facilities

Link Facility

- Facility ID: Enter the Credit line/Facility ID. The adjoining option list displays all valid liability numbers maintained in the limits system for the Customer Number. Select the appropriate one.

- Facility Category: System displays the facility category of the selected facility ID.
- Facility Currency: System displays the currency code of the selected facility ID.
- Facility Branch: System displays the branch of the selected facility ID.
- Start Date: System displays the start date of the selected facility ID.
- Expiry Date: System displays the expiry date of the selected facility ID.
- Line Currency: System displays the line currency of the selected facility ID.
- Line Amount: System displays the line amount of the selected facility ID.
- Available Amount: System displays the available amount of the selected facility ID.
- Utilized Amount: System displays the utilized amount of the selected facility ID.
- Linkage Percentage: Select the percentage of amount that needs to be linked to the loan for the given facility ID.
- Utilization Order: Select the order in which the utilization happens. The system utilizes the linkage in ascending order.

Collaterals

- Collateral ID: Select the collateral ID that must be linked under the Facility ID. The adjoining option list displays all valid collaterals maintained in the limits system for the customer number.
- Collateral Category: System displays the collateral category of the selected collateral ID.
- Collateral Type: System displays the collateral type of the selected collateral ID.
- Collateral Currency: System displays the currency code of the selected collateral ID.
- Collateral Amount: System displays the value of the collateral of the selected collateral ID.
- Available From: System displays the date from which the collateral is available for the selected
- Collateral ID.
- Available Amount: System displays the available amount of the selected collateral ID.
- Purpose of Facility: Enter the purpose for facility creation or remarks, if any.
- Available Amount: System displays the available amount of the selected collateral ID.

Facility Request

Allows you to capture the business nature and activity of the customer who has requested for the facility creation. Use can update details as facility purpose and financial details here. This information can be used by credit manager to determine the maximum credit line amount that can be granted.

- Purpose of Facility: Enter the purpose of facility request.
- Facility Amount: Enter the facility amount as requested by the customer.
- Year: Select current year for which the financial details are updated in this segment
- Balance sheet size: Enter the current year balance sheet size in figures.
- Operating Profit: Enter the current year operating profit in figures.
- Net Profit: Enter the current year Net profit in figures.

3.12.4 Facility and Collateral Details

Helps to capture the credit lines and collaterals that the prospective borrower wish to associate as part of the corporate loan that is availed. This data segment can be used for below purposes:

- Linkage of existing collaterals and credit lines

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Linkages of existing credit lines and collaterals can be made tab using the Link Facility button. Collaterals can be newly linked to an existing credit lines to enhance the limit using the Add Collateral button. New credit line or facility request can be captured as part of the Facility Request button. The captured details has to be handed off to CAMS origination process for Facility/Collateral creation.

How to provide facility/collateral details:

1. In the **Loan Origination > Link Facility and Collateral** to link the details to the loan:
 - Liability ID: Based on the Customer Identification number, field Liability ID will be defaulted.
 - Linkages
 - Facilities

Link Facility

- Facility ID: Enter the Credit line/Facility ID. The adjoining option list displays all valid liability numbers maintained in the limits system for the Customer Number. Select the appropriate one.
- Facility Category: System displays the facility category of the selected facility ID.
- Facility Currency: System displays the currency code of the selected facility ID.
- Facility Branch: System displays the branch of the selected facility ID.
- Start Date: System displays the start date of the selected facility ID.
- Expiry Date: System displays the expiry date of the selected facility ID.
- Line Currency: System displays the line currency of the selected facility ID.
- Line Amount: System displays the line amount of the selected facility ID.
- Available Amount: System displays the available amount of the selected facility ID.

- Utilized Amount: System displays the utilized amount of the selected facility ID.
- Linkage Percentage: Select the percentage of amount that needs to be linked to the loan for the given facility ID.
- Utilization Order: Select the order in which the utilization happens. The system utilizes the linkage in ascending order.

Collaterals

- Collateral ID: Select the collateral ID that must be linked under the Facility ID. The adjoining option list displays all valid collaterals maintained in the limits system for the customer number.
- Collateral Category: System displays the collateral category of the selected collateral ID.
- Collateral Type: System displays the collateral type of the selected collateral ID.
- Collateral Currency: System displays the currency code of the selected collateral ID.
- Collateral Amount: System displays the value of the collateral of the selected collateral ID.
- Available From: System displays the date from which the collateral is available for the selected
- Collateral ID.
- Available Amount: System displays the available amount of the selected collateral ID.
- Purpose of Facility: Enter the purpose for facility creation or remarks, if any.
- Available Amount: System displays the available amount of the selected collateral ID.

Facility Request

Allows you to capture the business nature and activity of the customer who has requested for the facility creation. Use can update details as facility purpose and financial details here. This information can be used by credit manager to determine the maximum credit line amount that can be granted.

- Purpose of Facility: Enter the purpose of facility request.
- Facility Amount: Enter the facility amount as requested by the customer.
- Year: Select current year for which the financial details are updated in this segment
- Balance sheet size: Enter the current year balance sheet size in figures.
- Operating Profit: Enter the current year operating profit in figures.
- Net Profit: Enter the current year Net profit in figures.

Rollover Preferences

- Is captured for specifying the rollover preferences. When a loan contract is opted for rollover (or) renewal, system will process the rollover based on the rollover mechanism and rollover method specified in this data segment. This will be a non-mandatory data segment and if no preferences is specified at data segment level, system will default the preferences specified either from application category or from product.

Rollover Preferences Screen (33 / 35)

Rollover Amount

Rollover Type * Rollover With Special Amount * Special Amount * Treat Special Amount as *

Principal Rollover Amount

Rollover Tenor

Maturity Type * Maturity Date *

Fixed mmm d y

Rollover Preference

Rollover Mode * Rollover Mechanism * Schedule Definition Rate Definition

How to provide rollover preferences:

1. In the **Loan Origination > Rollover Preferences** tab and provide the required details:
 - Rollover Type: Select the amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are:
 - Principal
 - Principal + Interest
 - Principal + (Interest-Tax)
 - Rollover with Special Amount: Select the option if the loan needs to be rolled over along with Special amount.
 - Special Amount: Enter the Special amount. Special amount field is used when the customer opts to specify an amount that is different from the outstanding principal + interest. The currency of rolled over amount will be defaulted from loan currency.
 - Treat Special Amount as: Enter the manner in which the special amount to be treated. If the principal of the new loan is meant to be a special amount then it is required to indicate the manner in which the special amount is to be treated. The options available are:
 - Rollover Amount: The special amount specified will be considered as a Rollover amount for the newly renewed loan. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 the additional 5000 gets added to the loan. If the outstanding amount is 30,000 and the special amount is given as 25,000 the additional 5000 gets liquidated.
 - Liquidation Amount: The special amount specified will be considered as the amount to be liquidated. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you are not allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000 the additional 5000 gets liquidated and only 25,000 is rolled over.
 - Maximum Rollover Amount: The special amount specified will be considered as the maximum amount to be rolled over. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you can rollover the entire outstanding

amount. If the outstanding amount is 30,000 and the special amount is given, as 25,000 only 25,000 will be rollover and the remaining 5000 is liquidated.

- Ignore: By choosing the Ignore option, you can choose not to treat the special amount in any specific manner.
- Rollover Mode: Specify the rollover mode - Auto/Manual. System will default the values from back office product. However user can modify here.
- Rollover Mechanism: Specify the rollover mechanism. System will default the values from back office product. However user can modify here.
- Schedule Definition: Specify if the schedule definition to be applied as per the contract or from back office product.
- Rate Definition: Specify if the rate definition to be applied as per the contract or from back office product.
- Maturity Type: Enter the Maturity Type for the rolled over loan. The maturity type specified for the old loan apply to loan being rolled over by default. However, you can change the maturity type using this field. The options available are:
 - Fixed
 - Call
 - Notice
- Maturity Date: Select the maturity date for the rolled over loan.

3.12.5 Holiday Preferences

Is considered for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday. Holiday could be either on a local holiday or currency holiday. You can select one of the following options if the date falls on a holiday:

- Ignore Holidays
- Specify the preferences for movement of Maturity/Schedule/Revision date

How to provide holiday preferences:

- In the **Loan Origination > Holiday Preferences** tab and provide the required details:
 - Holiday Treatment Type:** System display the type of holiday treatment as - Payment Schedule, Revision Schedule and Maturity Date.
 - Ignore Holidays:** No holiday treatment will be considered if the maturity date or schedule date or revision date falls on holiday. System will process the entries on the specified date.
 - Holiday Check:** Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract. The options available are:
 - Local branch
 - Currency
 - Both
 - Cascade Schedules:** Enter the due date arrived at, the holiday treatment is considered as the start date for the due dates for the subsequent schedules.
 - Move Across Month:** If selected, allows movement of schedule date/maturity date/rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/ maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if you indicate so in this field.
 - Schedule Movement:** If selected, indicates the movement of schedule date/maturity date/ rate revision date either move forward to a next working day or move backward to the previous working date.

Statement Preferences

Helps to indicate the loan statement generation preferences for a loan contract.

How to provide statement preferences:

Application Enrichment - 1004LNORG1609

Statement Preferences

Statement Cycle: Daily

Start Date: mm/dd/yy

Statement Type: Detailed

Back Next Save & Close Cancel

1. In the Loan Origination > Statement Preferences tab and provide the required details:
 - Statement Cycle: Enter the frequency of statement generation.
 - Start Date: Select the start date of the frequency for the generation of the statement.
 - Statement Type: Enter the statement type to indicate if the loan statement report to be generated in a detailed or summary format.

3.12.6 Credit Approval

Any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines, the loan application is marked for credit approval. This data segment helps the credit committee to verify the credit lines and collaterals furnished by the applicant and take prompt action based on the evaluation.

How to provide credit approval:

Credit Approval

Loan Application Reference Number: BR11NORG18092003134

Application Date: Apr 2, 2018

Customer Id: BR11COPRCUST1

Liability Id: BR11LAB01

Purpose of Credit Approval: TERM_LOAN

Approval Status: Approve

Remarks:

Document Type: Document Name

Back Next Save & Close Cancel

1. In the **Loan Origination > Credit Approval** tab and provide the required details:
 - Loan Application Reference Number: System displays the loan application reference no for which the credit appraisal is requested for.
 - Application Date: System displays the date of the loan application
 - Customer ID: System displays the Customer ID of the loan application.
 - Liability ID: System displays the liability number of the Customer.
 - Purpose for Credit Approval: System displays the remarks specified by Relationship Manager while marking for Credit appraisal and the list of override messages prompted by the system in Collateral/ Facility linkage screen during credit exemption.
 - Approval Status: User can select any of the following options as part of approval process
 - Approve: Approve the loan application to proceed further

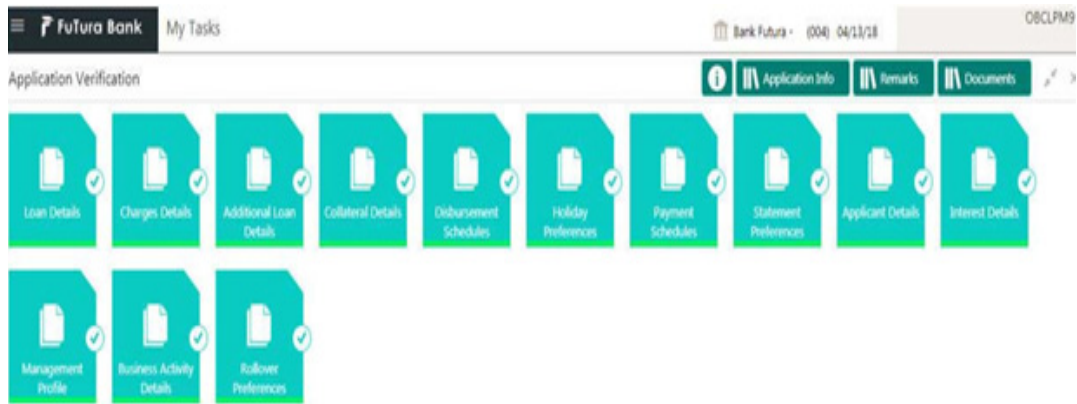
- Reject: Reject the loan application and move back to Enrichment stage
- Mark for CAMS: Handoff the request to CAMS origination system for amendment
- Remarks: Enter additional information while accessing the loan application

3.12.7 Application Verification

Helps to verify the loan details captured in previous data segments. The details captured in various data segments are displayed as summary tile view, which verifier can click and view the details. The details are not allowed to modify in this data segment. However user can capture his comments under 'Remarks' field and either approve the application to proceed further or send the application back to previous stage if the information provided is not adequate or satisfactory. Following options are supported as exit criteria in this data segment:

- Approve: Approve the application task and proceed to next stage
- Mark for Correction: Reject the application to move back to previous stage for modification
- Reject: Reject the application and send notification to Customer
- Cancel: Close the screen and retain the task in the same stage

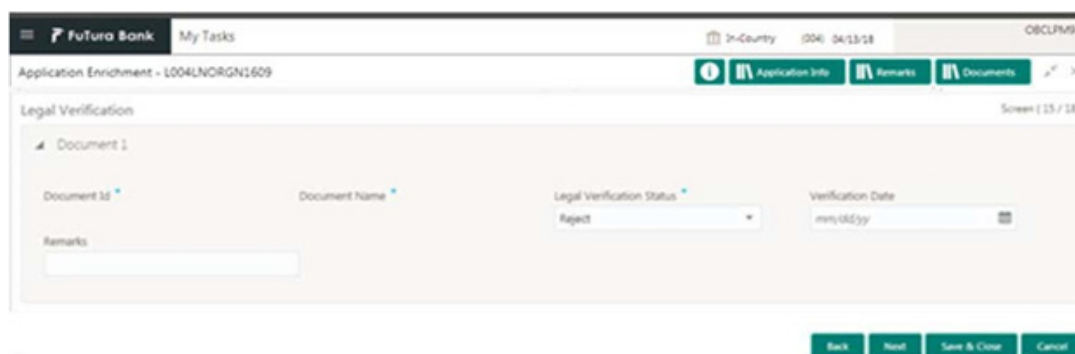
How to provide application verification:



1. In the **Loan Origination > Application Verification** tab and verify the uploaded documents by clicking Documents and Checklist icon.
2. Click **Submit**.

3.12.8 Legal Verification

Helps the legal officer to verify the legal documents, evaluate the legal constraints associated with the applicant, add the respective clauses and capture his remarks.



How to provide legal verification:

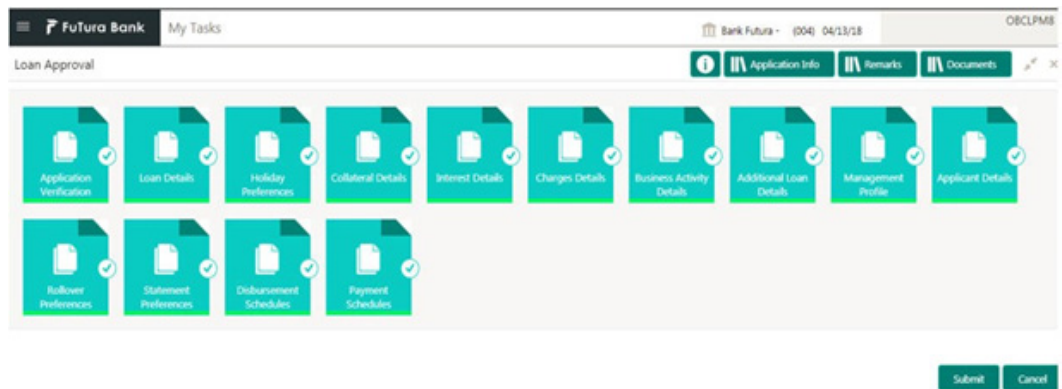
1. In the **Loan Origination > Legal Verification** tab and provide the required details:
 - Document ID: Enter the document ID details.
 - Document Name: Enter the name of the document.
 - Legal Verification Status: Select a legal verification status from the drop-down list:
 - – Approve: Approve the loan application
 - – Reject: Reject and move the application to enrichment stage for legal modification
 - – Cancel: Reject the application and send reject notification to customer
 - Validation Date: Select the legal opinion date from the drop-down calendar.
 - Remarks: Enter additional information about the legal verification, if any.

3.12.9 Loan Approval

Helps the loan officer to approve the loan application. The loan officer has to verify the loan application, analyses the eligibility of the Credit lines and collateral, verify the applicant business nature and approve the loan application. The details captured in various data segments are displayed as summary tile view. User can click and view the loan details. The details are not allowed to modify in this data segment. However user can capture his comments under 'Remarks' field and can either approve or reject the application. Following options are supported as exit criteria in this data segment:

- Approve: Approve the application and generate sanction advice
- Mark for Correction: Reject the application to move back to previous stage for modification
- Reject: Reject the application and send notification to Customer

How to provide loan approval:



1. In the **Loan Origination > Loan Approval** tab, OBCLPM supports both single and multi-level approvals. Business rules can be configured in CONDUCTOR process flow to have single or multi-level approval
2. Click **Submit**.

3.12.10 Customer Acceptance

Captures the acknowledgement details given by the customer post loan sanctioning. Based on acknowledgement received through mail or letter, user can capture the acknowledgement details and update the Customer acceptance status.

How to provide customer acceptance:

1. In the **Loan Origination > Customer Acceptance** tab and provide the required details:
 - Customer Acceptance Date: Select the date of acceptance from customer from the drop-down calendar.
 - Acceptance By: Select the mode of acceptance for customer from the drop-down list.
 - Remarks: Enter additional information about the customer acceptance.
 - Extension required: Select extension required from the drop-down list.

3.12.11 Draft Proposal Approval Details

Allows you to verify and input all the details captured for draft proposal captured in various data segment such as Client name, Loan Amount, currency, tenor, Company profile, Collateral requirements, and fee and charges details, also with interest details. The details captured in various data segments are displayed as summary tile view, the details of each tile can be viewed by a click on the tile. The user will have option to either verify and approve or reject the application. He can also input his new details as per the approval.

Following options are supported as exit criteria in this data segment:

- Approve: Approve the application task and proceed to next stage.
- Reject: Rejects the application and takes the application to enrichment stage.
- Cancel Application: Cancel the application and send notification to Customer.
- Cancel: Close the screen and retain the task in the same stage.

Draft Proposal Screen (22 / 35)

Loan Details

Proposed Loan Amount(Range) Proposed Loan Amount(Fixed) Loan Tenor (Months) Proposal Validity

Interest Details

Rate Type Base Rate Type Margin Rate(Range) Min Max Margin Rate(Fixed)

Interest Payment Frequency Schedule of Principal Amortise Amortise

Fee Details

Fee Fee Type

Collateral Details

Collateral List Collateral Amount

Document Type Document Name

How to provide draft proposal:

1. In the **Loan Origination > Draft Proposal** tab and provide the required details:

Loan Details

- Loan Currency: Select the currency in which the loan is required by customer.
- Proposed Loan Amount (Range): Enter the proposed loan amount range (Min/Max) of the loan required by customer.
- Proposed Loan Amount: Enter the proposed loan amount as requested by the Customer.
- Loan Tenor (Months): Select the loan tenor in months as requested by customer. Also, you will be able to input minimum and maximum loan tenor which can be offered to customer.
- Proposal Validity: Select a proposal validity.
- Collateral ID: Select the Collateral ID from the list of values, which the customer request to link to get the draft proposal.

Interest Details

- Rate Type: Select a rate type from the drop-down list. The options available are:
 - Floating Rate
 - Fixed Rate
 - Special Rate
- Sub Rate Type: Based on the Rate type user will be allowed to select the corresponding Rate sub type as below:
 - Floating: Automatic/Periodic
 - Fixed: User Input, Standard, Treasury and Agency
 - Special: Fixed Rate/Flat Amount
- Rate: Enter the rate of the loan. Also, you will be able to input minimum and maximum rate.

- Margin: Enter the margin of the loan. Also, you will be able to input minimum and maximum margin.
- Interest payment Frequency: Enter the frequency of schedule from the drop down list.
- Schedule of Principal: Defines when the Principal has to be paid by the borrower. User will have two options to choose from. If user has selected amortize then he will get the LOV to define the schedule amortization or if he selects Bullet then he will have to update the final payment date in the segment.
 - Amortize: Select the frequency of schedule from the drop-down list.
 - Bullet: Select the date on which the principal payment will be made.

Fee Details

- Fee: Select the fee details.
- Fee Type: Enter the fee which is applicable for the customer.
- Fee Rate: Enter the fee rate which is applicable for the customer. Either of fee rate or fee amount can be updated by the user.

3.12.12 Restructuring Amendment Details

Allows you to capture the financial amendment details for restructuring. This data segment will be required to capture only if the Restructuring type is selected as 'Amendment' and Amendment type as 'Financial'. In case of non-financial amendment like schedule, linkages, settlement details, and so on., or financial amendments like Interest details, payment schedules, and so on you can modify the details in the respective data segments once the details are fetched from OBCL. Based on the Loan contract reference no captured as part of 'Restructuring Entry Details' data segment, the corresponding Loan details, Interest details and Schedule details are fetched from OBCL and populated in the respective data segments. In addition following details are amended as part of this data segment.

The screenshot shows a web form titled "Restructuring Amendment Details". It contains several input fields and a table:

- New Loan Amount:** A text input field.
- New Maturity Type:** A dropdown menu with "Fixed" selected.
- New Maturity Date:** A date input field with a calendar icon, showing "mm/dd/yyyy".
- Amendment Remarks:** A text area.
- Schedule Redefinition:** A dropdown menu with "LFO" selected.
- Document Type and Document Name:** A table with a "+" button to add rows.

At the bottom right, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

How to provide value dated amendment details:

1. In the **Loan Origination > Value Dated Amendment** tab and provide the required details:
 - Amendment Date: Select the Amendment date. System will populate the current system date.
 - Currency: Select a currency from the drop-down list.
 - New Loan Amount: Enter the change in principal amount. This field will refer the additional disbursement of Principal.
 - New Maturity Type: Select the maturity type (Fixed/Call) of the amended loan.

- **New Maturity Date:** Select the new maturity date of the loan from the drop-down calendar.
- **Amendment Remarks:** Enter additional information about the value dated amendment.
- **Schedule Redefinition:** Select the redefinition basis as LIFO (or) Pro-rate.

The captured details along with other amendments specified in respective data segments will be handed off to OBCL as part of VAMI service - for value dated amendment and CAMD service - for contract amendment.

3.12.13 Payment Details

Allows you to capture the settlement details for Payment processing.

Payment Details

Payment Type * Repayment Prepayment Effective Date * Apr 2, 2018 Limit Date * Apr 2, 2018 Loan Contract Ref No BR1WCAP180920070 Fetch Details

Loan Amount * USD120,000.00

Component Name	Amount Due	Over Due	Out Standing	Payable Amount	Advance
INT12	\$877.07	\$0.00	\$0.00	\$0.00	\$0.00
PRINCIPAL	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00

Total Settlement Amount

Calculate

USD

Back Home Save & Close Cancel

How to provide payment details:

1. In the **Loan Servicing > Payment Details** tab and provide the required details:
 - **Payment Type:** Select the Payment type - Repayment or Prepayment.
 - **Effective Date:** Select the value date of the payment.
 - **Limit Date:** System will default the loan maturity date for Prepayment type and Effective date for
 - **Repayment type.** User will be allowed to modify.
 - **Loan Contract Reference No:** Display the loan contract reference no for which the payment is initiated.
 - **Loan Amount:** Display the loan amount of the loan contract reference.

Note

On click of **Fetch Details** button, system displays the component wise (Principal, Interest, or Penalty) dues applicable for the loan contract.

- **Component Name:** Display the list of all component names for the selected loan contract reference.
- **Amount Due:** Display the component wise amount due for the selected loan contract reference.
- **Over Due:** Display the overdue accrued for the component of the selected loan contract reference.
- **Outstanding Amount:** Display the total outstanding amount for the component of the loan contract reference.
- **Payable Amount:** Default the total payable amount for the component that is due for the contract. User can modify the required amount.

- Advance: Enter the Advance amount applicable for the loan.
- Prepayment Penalty: Enter the prepayment penalty amount applicable for the loan.
- Total Settlement amount: Display the sum of all the amount that needs to be settled by the customer.

3.12.14 Rate Quotation Details

Allows you to capture the rate quotation details to avail special rate processing from treasury team.

How to provide payment details:

1. In the **Rate Quotation Processing > Rate Quotation** tab and provide the required details:
 - Expense Code: Default the expense code availed for the loan contract.
 - Relationship Manager: Default the relationship manager of the loan
 - Loan Amount: Display the loan amount of the selected loan contract reference.
 - Get COF Quote - Select the button to receive the rate details from treasury department. The rate details provided will be expired within specified time.
 - Cost of Fund: Display the cost of fund received from treasury department
 - Margin: Enter the margin to be provided for the rate
 - Special Rate: Enter the special rate if any to be considered for the loan
 - Block Rate: Click to block the rate received from treasury department for the loan contract.
 - All in Rate: System will calculate and display the field based on Cost of Fund, Margin and Special rate provided.
2. Click **Next** to continue the procedure.

3.12.15 Operations Enrichment

The data segments for Operations Enrichment process are as follows:

Deal Personnel Details

Allows capturing the Deal Personnel details such as name, mail and so on.

How to provide Deal Personnel Details:

Syndication Operations Enrichment - 0045NOPEN15091005923

Application Info Remarks Documents Advices

Borrower Information Deal Personnel Details Screen (4 / 18)

Related Party Details

Syndication Parties

Deal Personnel Details

Tranche Details

Margin Details

Fee Details

Facility Details

Additional Tranche Details

Agreement Details

Lender Commitments

Fee Schedules

Audit

Transaction Name Requester Name

Department 1 Legal

Department Name	Deal Personnel	Name	Email
Legal			

Add Department

Back Next Save & Close Cancel

1. In the **Operations Enrichment > Deal Personnel Details** tab and provide the required details:
 - Transaction Name: Enter transaction name of the deal.
 - Requester Name: Enter the requester's name.
 - Department Name: Click Search to view and select the department's name.
 - Deal Personnel: Click Search to view and select the deal personnel.
 - Name: Enter name of the deal personnel's name.
 - Email: Enter name of the deal personnel's mail id.
2. Click **Add Department** to add multiple department's details.
3. Click **Next** to continue the procedure.

3.12.16 Tranche Details

Allows capturing the Tranche details such as name, Facility amount, utilization details and so on.

How to provide Tranche Details:

1. In the **Operations Enrichment > Tranche Details** tab and provide the required details:

Facility Details

- Syndication Type: Select the syndication type from the drop-down list.
- Total Facility Amount: Select the currency type from the drop-down list and enter the amount.
- Number of Tranches: Number of tranches are auto-populated.

Tranche

- Tranche Name: Enter the tranche name.
 - Amount: Select the currency type from the drop-down list and enter the amount.
 - Utilization Currencies: Enter the utilization currencies.
 - Type: Select the utilization type from the drop-down list.
 - Borrowers: Enter the borrower's name.
 - Purpose: Enter the purpose of the tranche.
 - Effective Date: Select the effective date from the drop-down calendar.
 - Availability Period (in Months): Enter the utilization availability period in months.
 - Expiry Date: Select the expiry date from the drop-down calendar.
 - Maturity Period (in Months): Enter the utilization maturity period in months.
 - Maturity Date: Select the maturity date from the drop-down calendar.
 - Repayment Type: Select the repayment type from the drop-down list.
 - Interest Type: Select the interest type from the drop-down list.
2. Click **Add Tranche** to add multiple tranche's details.

3.12.17 Margin Details

Allows capturing the Margin details such as tranche name, type and so on.

The screenshot shows the 'Margin Details' form within the 'Syndication Operations Enrichment - 004SNOPEN15091005923' application. The form is titled 'Margin Details' and is part of a 'Tranche Margin Details 1' section. The form contains the following fields:

Margin Type	Tranche Name *	Tranche Type	Tranche Effective Date
Cash Margin	<input type="text"/>	<input type="text"/>	<input type="text"/>
Tranche Maturity Date	Margin Method *	Rate *	
<input type="text"/>	Flat	<input type="text"/>	<input type="text"/>

Below the form is an 'Add Margin' button. At the bottom of the screen are navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The left sidebar contains a list of tabs: Borrower Information, Related Party Details, Syndication Parties, Deal Personnel Details, Tranche Details, Margin Details (selected), Fee Details, Facility Details, Additional Tranche Details, Agreement Details, Lender Commitments, and Fee Schedules. The top right corner shows 'Screen (6 / 16)' and utility icons for Application Info, Remarks, Documents, and Advices.

How to provide Margin Details:

1. In the **Operations Enrichment > Margin Details** tab and provide the required details:
 - Margin Type: Select the repayment type from the drop-down list.
 - Tranche Name: Enter the tranche's name.
 - Tranche Type
 - : Tranche type is auto-populated.
 - Tranche Effective Date
 - : Tranche effective date is auto-populated.
 - Tranche Maturity Date: Tranche maturity date is auto-populated.
 - Margin Method: Select the method from the drop-down list.
 - Rate: Enter the rate.
2. Click **Add Margin** to add multiple Margin details.

3.12.18 Fee Details

Allows capturing the Fee details such as fee type, method and rate.

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advice

Borrower Information | Related Party Details | Syndication Parties | Deal Personnel Details | Tranche Details | Margin Details | **Fee Details** | Facility Details | Additional Tranche Details | Agreement Details | Lender Commitments | Fee Schedules

Fee Details Screen (7 / 16)

Fee Details 1

Fee Type *	Fee Method *	Amount/Rate *
Agency Fee	Select	Select

Add Fee Details

Back | Next | Save & Close | Cancel

How to provide Fee Details:

- In the **Operations Enrichment > Fee Details** tab and provide the required details:
 - Fee Type: Select the fee type from the drop-down list.
 - Fee
 - Method: Select the method from the drop-down list.
 - Amount/Rate: Select the type from the drop-down list.
- Click **Add Fee Details** to add multiple fee details.

3.12.19 Facility Details

Allows capturing the Facility details such as Facility Product Code, dates and so on.

Syndication Operations Enrichment - 0045NOPEN15091005923

Application Info Remarks Documents Advices

Borrower Information Facility Details Screen (8 / 16)

Related Party Details

Syndication Parties

Deal Personnel Details

Tranche Details

Margin Details

Fee Details

Facility Details

Additional Tranche Details

Agreement Details

Lender Commitments

Fee Schedules

Facility Product Code Facility Start Date Facility End Date Reporting Currency

Back Next Save & Close Cancel

How to provide Facility Details:

1. In the **Operations Enrichment > Facility Details** tab and provide the required details:
 - Facility Product Code: Click Search to view and select the product code.
 - Facility Start Date
 - Select the facility start date from the drop-down calendar.
 - Facility End Date: Select the facility end date from the drop-down calendar.
 - Reporting Currency: Click Search to view and select the currency.

3.12.20 Additional Tranche Details

Allows capturing the Additional Tranche details such as tranche name, Product Code and so on.

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advice

Borrower Information | Related Party Details | Syndication Parties | Deal Personnel Details | Tranche Details | Margin Details | Fee Details | Facility Details | **Additional Tranche Details** | Agreement Details | Lender Commitments | Fee Schedules

Additional Tranche Details Screen (9 / 16)

Additional Tranche Details 1

Tranche Name *	Product Code *	Cost Center *	Max Number of Loans *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Min Loan amount *	Max Loan Amount *		
<input type="text"/>	<input type="text"/>		

Add Additional Tranche Details

Audit

Back | Next | Save & Close | Cancel

How to provide Additional Tranche Details:

- In the **Operations Enrichment > Additional Tranche Details** tab and provide the required details:
 - Tranche Name: Click Search to view and select the tranche name.
 - Product Code: Click Search to view and select the product code.
 - Cost Centre: Click Search to view and select the cost centre.
 - Max Number of Loans: Enter the maximum number of loans.
 - Min Loan amount: Select the currency type from the drop-down list and enter the minimum loan amount.
 - Max Loan amount: Select the currency type from the drop-down list and enter the maximum loan amount.
- Click **Add Additional Tranche Details** to add multiple tranche details.

3.12.21 Agreement Details

Allows capturing the Agreement details such as agreement date, approval date and so on.

Syndication Operations Enrichment - 0045NOPEN15091005923

Application Info | Remarks | Documents | Advice

Agreement Details Screen (10 / 16)

Agreement Date *	Agreement End Date *	Signing Date *	Approval Date *
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Tranche Details | Margin Details | Fee Details | Facility Details | Additional Tranche Details | **Agreement Details** | Lender Commitments | Fee Schedules | Holiday Preferences | Entry Details | Settlement Details | Summary

Exit | Back | Next | Save & Close | Cancel

How to provide Agreement Details:

1. In the **Operations Enrichment > Agreement Details** tab and provide the required details:
 - Agreement Date: Select the agreement date from the drop-down calendar.
 - Agreement End Date: Select the agreement end date from the drop-down calendar.
 - Signing Date: Select the agreement signing date from the drop-down calendar.
 - Approval Date: Select the agreement approval date from the drop-down calendar.

3.12.22 Lender Commitments

Allows capturing the lender commitments such as commitment on tranches and so on.

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info Remarks Documents Advices

Screen (11 / 16)

Lender Commitments

Lenders Vs Tranches	Loading...		Lender's Commitment on All Tranches
Total Commitment			

Tranche Details
Margin Details
Fee Details
Facility Details
Additional Tranche Details
Agreement Details
Lender Commitments
Fee Schedules
Holiday Preferences
Entity Details
Settlement Details
Summary

Audit

Back Next Save & Close Cancel

How to provide Lender Commitments:

1. In the **Operations Enrichment > Lender Commitments** tab and provide the required details:
 - Lenders Vs Tranches: Enter the amount.
 - Lender's Commitment on All Tranches: Lender's commitment is auto-populated.
 - Total Commitment: Total commitment is auto-populated.

3.12.23 Fee Schedules

Allows capturing the Fee Schedules such as fee, start date and so on.

Syndication Operations Enrichment - 0045NOPEN15091005923

Application Info | Remarks | Documents | Advice

Fee Schedules Screen (12 / 16)

Fee Component 1

Fee Component * Start Date Number of Schedules * Frequency *

Unit * Amount *

1 1 Daily

Add Schedule

Back Next Save & Close Cancel

How to provide Fee Schedules:

1. In the **Operations Enrichment > Fee Schedules** tab and provide the required details:
 - Fee Component: Click Search to view and select the fee.
 - Start Date: Select the start date from the drop-down calendar.
 - Number of Schedules: Enter the number of schedules.
 - Frequency: Select the frequency type from the drop-down list.
 - Unit: Enter the units.
 - Amount: Select the currency type from the drop-down list and enter the fee amount.
2. Click **Add Schedule** to add multiple fee schedule details.

3.12.24 Holiday Preferences

Allows capturing the Holiday Preferences such as IRFX holiday, days and so on.

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advice

Screen (13 / 16)

Holiday Preferences

Preference Name 1

Currency * EXFX Days EXFX Time EXFX Holiday

IRFX Days IRFX Holiday Notification Days Notification Time

Notification Holiday Blocked Day Count Basis

30-Euro/360

Add Holiday Preference

Back Next Save & Close Cancel

How to provide Holiday Preferences:

1. In the **Operations Enrichment > Holiday Preferences** tab and provide the required details:
 - Currency: Click Search to view and select the currency.
 - EXFX Days: Enter the EXFX days.
 - EXFX Time: Enter the EXFX time.
 - EXFX Holiday: Click the button to select holiday.
 - IRFX Days: Enter the IRFX days.
 - IRFX Holiday: Click the button to select holiday.
 - Notification Days: Enter the notification days.
 - Notification Time: Enter the notification time.
 - Notification Holiday: Click the button to select holiday.
 - Blocked: Click the button to block.
 - Day Count Basis:
 - Select the currency type from the drop-down list.
2. Click **Add Holiday Preferences** to add multiple holiday preference details.

3.12.25 Entity Details

Allows capturing the Entity Details such as entity name, description and so on.

How to provide Entity Details:

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advices

Entity Details Screen (14 / 16)

Tranche Details
Margin Details
Fee Details
Facility Details
Additional Tranche Details
Agreement Details
Lender Commitments
Fee Schedules
Holiday Preferences
Entity Details
Settlement Details
Summary

Party Details 1

Party Name

Entity Name | Entity Description | Primary

No data to display.

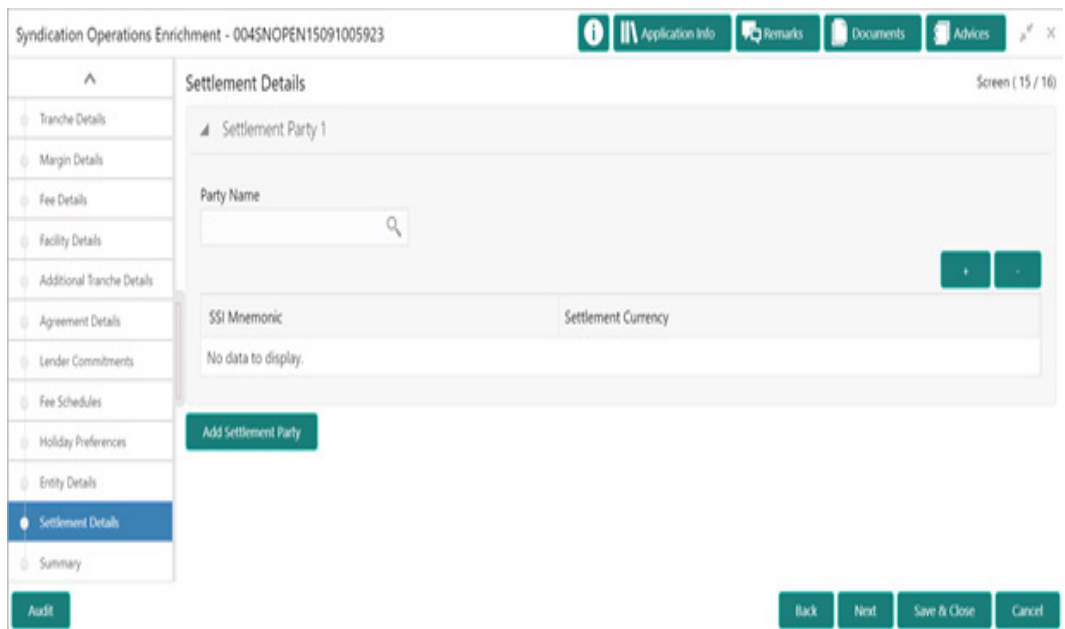
Party Details

Audit | Back | Next | Save & Close | Cancel

1. In the **Operations Enrichment > Entity Details** tab and provide the required details:
 - Party Name: Click Search to view and select the party name.
 - Entity Name: Click Search to view and select the entity name.
 - Entity Description: Enter the entity description.
 - Primary: Click the button to select as primary.
2. Click **Party Details** to add multiple party details.

3.12.26 Settlement Details

Allows capturing the Settlement Details such as Mnemonic, currency and so on.

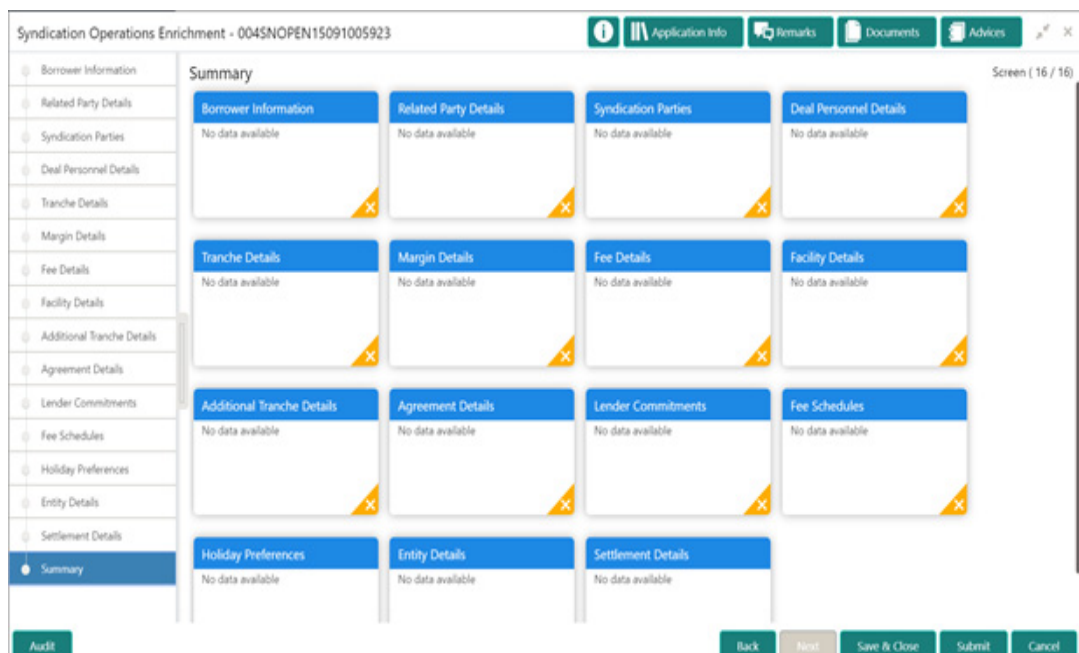


How to provide Settlement Details:

1. In the **Operations Enrichment > Settlement Details** tab and provide the required details:
 - Party Name: Click Search to view and select the party name.
 - SSI Mnemonic: Click Search to view and select the SSI Mnemonic.
 - Settlement Currency: Enter the settlement currency.
2. Click **Add Settlement Party** to add multiple settlement party details.

3.12.27 Summary

All the details provided on different tabs is summarized and shown.



Click **Submit** to complete the operations enrichment process.

3.12.28 Loan Details

How to provide Loan Details:

1. In the **Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the drop-down list and enter the amount.
 - Loan Tenor (Months): Enter the loan tenor amount in months.
 - Value Date: Select the proposed date from the drop-down calendar.
 - Maturity Type: Select the maturity type from the drop-down list.
 - Maturity Date: Select the maturity date from the drop-down calendar.

3.12.29 Additional Loan Details

Allows capturing the Additional Loan details such as product code, expense Code and so on.

How to provide Additional Loan Details:

1. In the **Drawdown > Additional Loan Details** tab and provide the required details:
 - Business Product: Product is auto-populated.
 - Loan Branch: Loan approved branch is auto-populated.
 - Product Code: Click Search to view and select the product code.
 - Product Description: Product description is auto-populated, based on the product opted.
 - Expense Code: Click Search to view and select the expense code.
 - Expense Code Description: Expense code description is auto-populated, based on the expense code opted.
 - Purpose of Loan
 - : Purpose of the loan is auto-populated.
 - Grace Days: Enter the number of grace days.

3.12.30 Interest Details

Allows capturing the Interest details such as rate type, loan amount and so on.

Syndication Drawdown Entry - 0045NDRWD15091005911

Application Info | Remarks | Documents | Advices

Drawdown Request | Loan Details | Additional Loan Details | **Interest Details** | Payment Schedules | Settlement Details | Summary

Screen (4 / 7)

Loan Branch * Loan Amount * Value Date *

Component Name	Rate Type Floating	Interest Period Basis Include (From Date)	Billing Notice Required <input type="checkbox"/>
Waiver <input type="checkbox"/>	Sub Rate Type Automatic	Rate Code <input type="text"/>	Reset Tenor <input type="text"/>
Rate (%) <input type="text"/>	Spread (%) <input type="text"/>	All In Rate (%) <input type="text"/>	All in Rate (Range) Min <input type="text"/> Max <input type="text"/>

Linked Documents +
No items to display.

Back Next Save & Close Cancel

How to provide Interest Details:

- In the **Drawdown > Interest Details** tab and provide the required details:
 - Loan Branch: Loan approved branch is auto-populated.
 - Loan Amount: Loan amount is auto-populated.
 - Value Date: Value date is auto-populated.
 - Component Name: Component name is auto-populated.
 - Rate Type: Select the rate type from the drop-down list.
 - Interest Period Basis: Select the interest period from the drop-down list.
 - Billing Notice Required: Click the button, if billing notice period is required.
 - Waiver: Click the button, if wavier is required.
 - Sub Rate Type: Select the sub rate type from the drop-down list.
 - Rate Code: Click Search to view and select the rate code.
 - Reset Tenor: Enter the reset tenor.
 - Rate (%): Rate in percentage is auto-populated.
 - Spread (%): Enter spread in percentage.
 - All In Rate (%): All in rate in percentage is auto-populated.
 - All in Rate (Range): Enter the minimum and maximum rate range.
 - Linked Documents: select and link the documents.

3.12.31 Payment Schedules

Allows capturing the Payment Schedules such as schedule type, amount and so on.

How to provide Payment Schedules:

1. In the **Drawdown > Payment Schedules** tab and provide the required details:
 - Schedule Type: Click Search to view and select the schedule type.
 - Component Name: Click Search to view and select the component name.
 - Amount: Select the currency type from the drop-down list and enter the amount.
 - Frequency: Select the frequency type from the drop-down list.
 - Unit: Enter the units.
 - Start Date: Select the maturity date from the drop-down calendar.
 - No of Schedules: Enter the number of schedules.
 - Principal Liquidation: Select the principal liquidation from the drop-down list and enter the amount.
2. Click **Add Schedule** to add multiple schedule details.

3.12.32 Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info | Remarks | Documents | Notices

Screen (13 / 14)

Settlement Details

Settlement Party1

Party Name *	Party Number
SSI Party *	SSI Party Number
Accounts	false

Add Settlement Party

Audit

Back | Next | Save & Close | Cancel

How to provide Settlement Details:

- In the **Participant Drawdown > Settlement Details** tab and provide the required details:
 - Party Name: Click Search to view and select the required name.
 - Party Number: Number gets auto-populated.
 - SSI Party: Click Search to view and select the required SSI party.
 - SSI Party Number: Number gets auto-populated
 - Accounts: Accounts gets auto-populated.
- Click **Add Settlement Party** to add multiple details.

3.12.33 Summary

All the details provided on different tabs is summarized and shown.

How to provide Parties:

1. In the **Agency Drawdown > Parties** tab and provide the required details:
 - Customer Type: Click New/Existing button.
 - Party Role: Select the party role from the list.
 - Party Number: Click Search to view and select the required party number.
 - Name: As per the party number selected, party name gets auto-populated.
 - Update Party Maintenance: Click to select for update.
2. Click **Add Party Details** to add multiple parties details.

3.12.35 Loan Details

Allows capturing the Loan Details such as value, amount and so on.

The screenshot shows the 'Loan Details' form within the 'Syndication Agency Drawdown Entry - 002LOANAP15091018552' application. The form is titled 'Loan Details' and is part of a multi-screen interface (Screen 2 of 14). The form fields include:

- Loan Amount:** A dropdown menu for currency type and a text input for the amount.
- Value Date:** A date picker.
- Loan Tenor:** A text input for the value, followed by a dropdown for 'Month(s)' and a dropdown for 'Maturity Type' (currently set to 'Fixed').
- Maturity Date:** A date picker.

The left sidebar contains a navigation menu with the following items: Parties, Loan Details (selected), Additional Loan Details, Facility Details, Lenders Share, Deal Facility Condition Prece, Further Conditions Precedent, Drawdown Condition Prece, Disbursement Schedules, Interest Margin Details, Treasury Details, and Payment Schedules. At the bottom of the sidebar is an 'Audit' button. At the bottom right of the form are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide Loan Details:

1. In the **Agency Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the drop-down list and enter the amount.
 - Value Date: Select the value date from the drop-down calendar.
 - Loan Tenor: Enter the value in months/days/years.
 - Maturity Type: Select the maturity type from the drop-down list.
 - Maturity Date: Select the maturity date from the drop-down calendar.

3.12.36 Additional Loan Details

Allows capturing the Additional Loan Details such as product, code and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Application Info | Remarks | Documents | Advices

Parties | Loan Details | **Additional Loan Details** | Facility Details | Lenders Share | Deal Facility Condition Prece... | Further Conditions Precedent | Drawdown Condition Prece... | Disbursement Schedules | Interest Margin Details | Treasury Details | Payment Schedules

Additional Loan Details Screen (3 / 14)

Business Product *	Loan Branch	Product Code *	Product Description *
SME	002	<input type="text"/>	No Product Code Selected
Expense Code	Expense Code Description	Purpose Of Loan	Grace Days
<input type="text"/>	No Expense Code Selected		<input type="text"/>

Audit

Back | Next | Save & Close | Cancel

How to provide Additional Loan Details:

1. In the **Agency Drawdown > Additional Loan Details** tab and provide the required details:
 - Business Product: Product gets auto-populated.
 - Loan Branch: Loan Branch gets auto-populated.
 - Product Code: Click Search to view and select the required product code.
 - Product Description: Description gets auto-populated.
 - Expense Code: Click Search to view and select the required expense code.
 - Expense Code Description: Description gets auto-populated.
 - Purpose of Loan: Purpose gets auto-populated.
 - Grace Days: Enter the grace days.

3.12.37 Facility Details

Allows capturing the Facility Details such as dates, code and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Application Info | Remarks | Documents | Advices

Parties | Loan Details | Additional Loan Details | **Facility Details** | Lenders Share | Deal Facility Condition Prece... | Further Conditions Precedent | Drawdown Condition Prece... | Disbursement Schedules | Interest Margin Details | Treasury Details | Payment Schedules

Facility Details Screen (4 / 14)

Facility Product Code	Facility Start Date	Facility End Date	Reporting Currency
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Audit

Back | Next | Save & Close | Cancel

How to provide Facility Details:

- In the **Agency Drawdown > Facility Details** tab and provide the required details:
 - Facility Product Code: Click Search to view and select the required product code.
 - Facility Start Date
 - : Select the start date from the drop-down calendar.
 - Facility End Date
 - : Select the end date from the drop-down calendar.
 - Reporting Currency:
 - Click Search to view and select the required currency.

3.12.38 Lenders Share

Allows capturing the Lenders Share such as amount, rates and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Application Info Remarks Documents Advices

Parties Lenders Share Screen (5 / 14)

Participant Details1

Participant	Participant Name	Asset Amount	Asset Ratio
Self Participant		<input type="text"/>	<input type="text"/>
Off			

Deal Facility Condition Precedent Further Conditions Precedent Drawdown Condition Precedent Disbursement Schedules Interest Margin Details Treasury Details Payment Schedules

Audit Back Next Save & Close Cancel

How to provide Lenders Share:

- In the **Agency Drawdown > Lenders Share** tab and provide the required details:
 - Participant: Participant gets auto-populated.
 - Participant Name: Name gets auto-populated.
 - Asset Amount: Select the currency type from the drop-down list and enter the amount.
 - Asset Rate: Enter the asset rate.

3.12.39 Deal Facility Condition Precedent

Allows capturing the Deal Facility Condition Precedent such as CP Status and so on.

How to provide Deal Facility Condition Precedent:

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Application Info | Remarks | Documents | Advices

Parties | Loan Details | Additional Loan Details | Facility Details | Lenders Share | Deal Facility Condition Precedent | Further Conditions Precedent | Drawdown Condition Precedent | Disbursement Schedules | Interest Margin Details | Treasury Details | Payment Schedules

Deal Facility Condition Precedent

Overall Status : Not Satisfied

Screen (6 / 14)

Conditions Precedent

Section *	Definition *	CP Status *	Waiver Required *
<input type="text"/>	<input type="text"/>	Satisfied	<input type="checkbox"/>

Exceptional Approval Required *

Remarks

Linked Documents No items to display.

Other Conditions Precedent

1. In the **Agency Drawdown > Deal Facility Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition
- : Enter the definition.
- CP Status: Select the status from the drop-down list.
- Waiver Required: Click to select for wavier required.
- Exceptional Approval Required: Click to select for approval required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition
- : Enter the definition.
- CP Status: Select the status from the drop-down list.
- Waiver Required: Click to select for wavier required.
- Exceptional Approval Required: Click to select for approval required.
- Remarks: Enter the remarks.

- Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.

3.12.40 Further Conditions Precedent

Allows capturing the Further Conditions Precedent such as Status and so on.

How to provide Further Conditions Precedent:

1. In the **Agency Drawdown > Further Conditions Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
 - Definition
 - : Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the drop-down list.

- Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.

3.12.41 Drawdown Condition Precedent

Allows capturing the Drawdown Condition Precedent such as CP Status and so on.

How to provide Drawdown Condition Precedent:

1. In the **Agency Drawdown > Drawdown Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
 - Definition: Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition
- : Enter the definition.

- CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.

3.12.42 Disbursement Schedules

Allows capturing the Disbursement Schedules such as currency, amount and so on.

How to provide Disbursement Schedules:

1. In the **Agency Drawdown > Disbursement Schedules** tab and provide the required details:
 - Auto Disbursement: Click to select for auto disbursement.
 - Schedule Date: Select the date from the drop-down calendar.
 - Disbursement Currency: Disbursement currency gets auto-populated.
 - Total Disbursement Amount: Total disbursement amount gets auto-populated.
 - Amount to Disburse: Enter the amount.
 - Already Disbursed Amount: Disbursed amount gets auto-populated.
 - Percentage of Disbursement: Enter the percentage.
 - Split Sequence Number: Enter the number.
 - Split Percentage: Enter the percentage.
 - Split Amount: Enter the amount.

- Payment Mode: Select the mode from the drop-down list.
 - Settlement Account Number: Click Search to view and select the account number.
 - Settlement Account Branch: Account branch gets auto-populated.
 - Settlement Account Currency: Account currency gets auto-populated.
2. Click **Add Split Settlement Details** to add multiple details.
 3. Click **Add Schedule** to add multiple details.

3.12.43 Interest Margin Details

Allows capturing the Interest Margin Details such as component name and so on.

How to provide Interest Margin Details:

1. In the **Agency Drawdown > Interest Margin Details** tab and provide the required details:

Interest Details

- Component Name: Name gets auto-populated.
- Rate Type: Select the type from the drop-down list.
- Tenor: Tenor gets auto-populated.
- Rate Calculation Type: Select the type from the drop-down list.
- Interest Basis: Enter the interest basis.
- Rate: Enter the rate.
- Margin: Margin gets auto-populated.
- All in Rate: Rate gets auto-populated.
- Rate Fixing Required: Click to select for required.

- Rate Fixing Days: Enter the days.
- Waived: Click to select for wavier required.

Margin Details

- Component Name: Name gets auto-populated.
- Component Description: Description gets auto-populated.
- Margin Basis: Margin basis gets auto-populated.
- Basis Amount: Amount gets auto-populated.
- Rate: Rate gets auto-populated.

3.12.44 Treasury Details

Allows capturing the Treasury Details such as booking, type and so on.

How to provide Treasury Details:

Syndication Agency Drawdown Entry - 002LOANAP15091018636

Application Info | Remarks | Documents | Advises

Treasury Details Screen (11 / 14)

Additional Loan Details

Facility Details

Lenders Share

Deal Facility Condition Prece ...

Further Conditions Precedent

Drawdown Condition Prece ...

Disbursement Schedules

Interest Margin Details

Treasury Details

Payment Schedules

Settlement Details

Audit

Back | Next | Save & Close | Cancel

1. In the **Agency Drawdown > Treasury Details** tab and provide the required details:

Loan Details

- Loan CCY and Amount: Loan CCY and Amount gets auto-populated.
- Loan Start Date: Date gets auto-populated.
- Loan Maturity Date: Date gets auto-populated.
- Loan Tenor: Tenor gets auto-populated.

Treasury Booking

- Treasury Booking: Click YES/NO.
- Booking Type: Click Existing Rates/Booking Treasury Rate.

Treasury Details

- Treasury Reference Number: Enter the number.
 - Treasury Rate (%): Enter the percentage.
2. Click **Next** to continue the procedure.

3.12.45 Payment Schedules

Allows capturing the Payment Schedules such as name, type and so on.

How to provide Payment Schedules:

The screenshot displays the Oracle Agency Drawdown Entry interface for loan application 002LOANAP15091018636. The 'Payment Schedules' tab is active, showing a form for 'Schedule Details1'. The form contains the following fields:

Schedule Type	Component Name	Amount	Frequency
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Daily"/>
Unit	Start Date	No Of Schedules	Principal Liquidation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Auto"/>

Below the form is an 'Add Schedule' button. At the bottom of the screen are navigation buttons: 'Add!', 'Back', 'Next', 'Save & Close', and 'Cancel'.

1. In the **Agency Drawdown > Payment Schedules** tab and provide the required details:
 - Schedule Type: Click Search to view and select the required type.
 - Component Name: Click Search to view and select the required name.
 - Amount: Select the currency type from the drop-down list and enter the amount.
 - Frequency: Select the type from the drop-down list.
 - Unit: Enter the unit.
 - Start Date: Select the start date from the drop-down calendar.
 - No Of Schedules: Enter the schedules.
 - Principal Liquidation: Select the type from the drop-down list.
2. Click **Add Schedule** to add multiple details.

3.12.46 Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018636

Application Info | Remarks | Documents | Advice

Settlement Details Screen (13 / 14)

Settlement Party1

Party Name *	Party Number
SSI Party *	SSI Party Number
Accounts	

Party Number: [Auto-populated]

SSI Party Number: false

Accounts: [Auto-populated]

Add Settlement Party

Audit | Back | Next | Save & Close | Cancel

How to provide Settlement Details:

1. In the **Agency Drawdown > Settlement Details** tab and provide the required details:
 - Party Name: Click Search to view and select the required name.
 - Party Number: Number gets auto-populated.
 - SSI Party: Click Search to view and select the required SSI party.
 - SSI Party Number: Number gets auto-populated
 - Accounts: Accounts gets auto-populated.
2. Click **Add Settlement Party** to add multiple details.

3.12.47 Summary

All the details provided on different tabs is summarized and shown.

Syndication Agency Drawdown Entry - 002LOANAP15091018636

Application Info | Remarks | Documents | Advice

Summary Screen (14 / 14)

Parties	Loan Details	Additional Loan Details	Disbursement Schedules	Payment Schedules
Name: Philips Place Of Incorporation:	No data available	Product Code: Product Description: Purpose Of Loan: Expense Code:	No data available	No data available
Facility Details	Lenders Share	Deal Facility Condition Preced...	Further Conditions Precedent	Drawdown Condition Precedent
No data available	No data available	No data available	No data available	No data available
Interest Margin Details	Treasury Details	Settlement Details		
No data available	No data available	No data available		

Audit

Back | Next | Save & Close | Submit | Cancel

Click **Submit** to complete the Agency Drawdown process.

3.12.48 Parties

Allows capturing the Participant Drawdown Party details such as name, role and so on.

How to provide Parties:

Syndication Participant Drawdown Entry - DMV,CAIMP103100004

Party (Citibank Corporation INC)

Customer Type: Party Role: Party Number: Name: Citibank Corporation INC

Party Details		Address Details	
Party Type	USA	Address Type	Registration Address
Country of Incorporation	USA	Area	1st Mark Street
Date of Incorporation		Building	1st Mark Street
Place of Incorporation	USA	Street	1st Mark Street
Demographic Type		Location	1st Mark Street
Holding Status		Locality	1st Mark Street
Organization Type		State	New York
KYC Status		City	New York
Internal Reference Number		Zone	New York
Internal Reference Number		Country	USA
Internal Reference Number		Zip Code	10001

Update Party Maintenance:

Parties:

1. In the **Participant Drawdown > Parties** tab and provide the required details:
 - Customer Type: Click New/Existing button.
 - Party Role: Select the party role from the list.
 - Party Number: Click Search to view and select the required party number.
 - Name: As per the party number selected, party name gets auto-populated.
 - Update Party Maintenance: Click to select for update.
2. Click **Add Party Details** to add multiple parties details.

3.12.49 Loan Details

Allows capturing the Loan Details such as value, amount and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info | Remarks | Documents | Advices

Parties

Loan Details Screen (2 / 14)

Loan Amount * Value Date * Loan Tenor * Maturity Type *

Additional Loan Details [Calendar] [Dropdown] Month(s) Fixed

Maturity Date *

[Calendar]

Additional Loan Details

Facility and Tranches

Lenders Share

Deal Facility Condition Prece

Further Conditions Precedent

Drawdown Condition Prece

Interest Margin Details

Treasury Details

Disbursement Schedules

Payment Schedules

Back Next Save & Close Cancel

How to provide Loan Details:

1. In the **Participant Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the drop-down list and enter the amount.
 - Value Date: Select the value date from the drop-down calendar.
 - Loan Tenor: Enter the value in months/days/years.
 - Maturity Type: Select the maturity type from the drop-down list.
 - Maturity Date: Select the maturity date from the drop-down calendar.

3.12.50 Additional Loan Details

Allows capturing the Additional Loan Details such as product, code and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info Remarks Documents Advice

Parties

Additional Loan Details Screen (3 / 14)

Business Product	Loan Branch	Product Code	Product Description
WCLN	DMO	<input type="text"/>	No Product Code Selected
Expense Code	Expense Code Description	Purpose Of Loan	Grace Days
<input type="text"/>	No Expense Code Selected		<input type="text"/>

Audit

Back Next Save & Close Cancel

How to provide Additional Loan Details:

1. In the **Participant Drawdown > Additional Loan Details** tab and provide the required details:
 - Business Product: Product gets auto-populated.
 - Loan Branch: Loan Branch gets auto-populated.
 - Product Code: Click Search to view and select the required product code.
 - Product Description: Description gets auto-populated.
 - Expense Code: Click Search to view and select the required expense code.
 - Expense Code Description: Description gets auto-populated.
 - Purpose Of Loan: Purpose gets auto-populated.
 - Grace Days: Enter the grace days.

3.12.51 Facility and Tranches

Allows capturing the Facility and Tranches such as Tranche, type and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info | Remarks | Documents | Advices

Parties | Loan Details | Additional Loan Details | **Facility and Tranches** | Lenders Share | Deal Facility Condition Prece... | Further Conditions Precedent | Drawdown Condition Prece... | Interest Margin Details | Treasury Details | Disbursement Schedules | Payment Schedules

Facility and Tranches Screen (4 / 14)

Drawdown

Facility *	Tranche *	Facility Amount Currency	Facility Amount
<input type="text"/>	<input type="text"/>		
Available Amount	Tranche Type	Tranche Effective Date	Tranche Expiry Date
Tranche Maturity Date			

Audit | Back | Next | Save & Close | Cancel

How to provide Facility and Tranches:

1. In the **Participant Drawdown > Facility and Tranches** tab and provide the required details:
 - Facility: Click Search to view and select the required product code.
 - Tranche: Click Search to view and select the required product code.
 - Facility Amount Currency: Currency gets auto-populated.
 - Facility Amount: Amount gets auto-populated.
 - Available Amount: Amount gets auto-populated.
 - Tranche Type: Type gets auto-populated.
 - Tranche Effective Date: Date gets auto-populated.
 - Tranche Expiry Date: Date gets auto-populated.
 - Tranche Maturity Date: Date gets auto-populated.

3.12.52 Lenders Share

Allows capturing the Lenders Share such as amount and so on.

Syndication Participant Drawdown Entry - DMLOANAP15091003924

Application Info | Remarks | Documents | Advice

Parties | Lenders Share | Screen (5 / 14)

Participant Details1

Participant	Participant Name	Asset Amount	Asset Ratio
Self Participant		<input type="text"/>	<input type="text"/>
Off			

Audit | Back | Next | Save & Close | Cancel

How to provide Lenders Share:

- In the **Participant Drawdown > Lenders Share** tab and provide the required details:
 - Participant: Participant gets auto-populated.
 - Participant Name: Name gets auto-populated.
 - Asset Amount: Select the currency type from the drop-down list and enter the amount.
 - Asset Rate: Enter the asset rate.
 - Self Participant: On/Off gets auto-populated.

3.12.53 Deal Facility Condition Precedent

Allows capturing the Deal Facility Condition Precedent such as CP Status and so on.

How to provide Deal Facility Condition Precedent:

The screenshot shows the Oracle Financials interface for 'Deal Facility Condition Precedent'. The top navigation bar includes 'Application Info', 'Remarks', 'Documents', and 'Advices'. The left sidebar lists various tabs, with 'Deal Facility Condition Precedent' selected. The main content area displays the 'Deal Facility Condition Precedent' form. The overall status is 'Not Satisfied'. The form includes fields for 'Section', 'Definition', 'CP Status' (set to 'Satisfied'), and 'Waiver Required' (a radio button). There is also an 'Exceptional Approval Required' radio button and a 'Remarks' text area. A 'Linked Documents' section shows 'No items to display'. At the bottom, there are buttons for 'Add Condition Precedent', 'Back', 'Next', 'Save & Close', and 'Cancel'. An 'Audit' button is located at the bottom left.

1. In the **Participant Drawdown > Deal Facility Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the drop-down list.
- Waiver Required: Click to select for waiver required.
- Exceptional Approval Required: Click to select for approval required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

1. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the drop-down list.
- Waiver Required: Click to select for waiver required.
- Exceptional Approval Required: Click to select for approval required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

2. Click **Add Conditions Precedent** to add multiple details.

3.12.54 Further Conditions Precedent

Allows capturing the Further Conditions Precedent such as CP Status and so on.

The screenshot shows the Oracle Financials interface for 'Further Conditions Precedent'. The title bar reads 'Syndication Participant Drawdown Entry - DMOLANAP15091003924'. The main header is 'Further Conditions Precedent' with 'Screen (7 / 14)'. The overall status is 'Not Satisfied'. The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details, Facility and Tranches, Lenders Share, Deal Facility Condition Prece, Further Conditions Precedent (selected), Drawdown Condition Prece, Interest Margin Details, Treasury Details, Disbursement Schedules, and Payment Schedules. The main content area has a table for 'Conditions Precedent' with columns: Section, Definition, CP Status (set to 'Satisfied'), and Waiver Required (set to 'No'). Below the table is a 'Remarks' field and a 'Linked Documents' section with a '+', currently showing 'No items to display'. An 'Add Condition Precedent' button is at the bottom. The bottom navigation bar contains 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

How to provide Further Conditions Precedent:

1. In the **Participant Drawdown > Further Conditions Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
 - Definition: Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
 - Definition: Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.

3.12.55 Drawdown Condition Precedent

Allows capturing the Drawdown Condition Precedent such as CP Status and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info Remarks Documents Advices

Parties

Drawdown Condition Precedent Screen (8 / 14)

Overall Status : Not Satisfied

Conditions Precedent

Other Conditions Precedent

Audit

Back Next Save & Close Cancel

How to provide Drawdown Condition Precedent:

1. In the **Participant Drawdown > Drawdown Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
 - Definition: Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
 - Definition: Enter the definition.
 - CP Status: Select the status from the drop-down list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.

3.12.56 Interest Margin Details

Allows capturing the Interest Margin Details such as component name and so on.

How to provide Interest Margin Details:

1. In the **Participant Drawdown > Interest Margin Details** tab and provide the required details:

Interest Details

- Component Name: Name gets auto-populated.
- Rate Type: Select the type from the drop-down list.
- Tenor: Tenor gets auto-populated.
- Rate Calculation Type: Select the type from the drop-down list.
- Interest Basis: Enter the interest basis.
- Rate: Enter the rate.
- Margin: Margin gets auto-populated.
- All in Rate: Rate gets auto-populated.
- Rate Fixing Required: Click to select for required.
- Rate Fixing Days: Enter the days.
- Waived: Click to select for wavier required.

Margin Details

- Component Name: Name gets auto-populated.
- Component Description: Description gets auto-populated.
- Margin Basis: Margin basis gets auto-populated.
- Basis Amount: Amount gets auto-populated.
- Rate: Rate gets auto-populated.

3.12.57 Treasury Details

Allows capturing the Treasury Details such as booking, type and so on.

The screenshot shows the Oracle Treasury Details form for a Syndication Participant Drawdown Entry (DMOLOANAP15091003924). The form is divided into several sections:

- Loan Details:** Fields for Loan CCY and Amount, Loan Start Date, Loan Maturity Date, and Loan Tenor.
- Treasury Booking:** Fields for Treasury Booking (Yes/No) and Booking Type (Existing Rates/Booking Treasury Rate).
- Treasury Details:** Fields for Treasury Reference Number and Treasury Rate (%).

The form includes a navigation menu on the left with options like Additional Loan Details, Facility and Tranches, Lenders Share, Deal Facility Condition Prece, Further Conditions Precedent, Drawdown Condition Prece, Interest Margin Details, Treasury Details (selected), Disbursement Schedules, Payment Schedules, Settlement Details, and Summary. At the bottom, there are buttons for Audit, Back, Next, Save & Close, and Cancel.

How to provide Treasury Details:

1. In the **Participant Drawdown > Treasury Details** tab and provide the required details:

Loan Details

- Loan CCY and Amount: Loan CCY and Amount gets auto-populated.
- Loan Start Date: Date gets auto-populated.
- Loan Maturity Date: Date gets auto-populated.
- Loan Tenor: Tenor gets auto-populated.

Treasury Booking

- Treasury Booking: Click YES/NO.
- Booking Type: Click Existing Rates/Booking Treasury Rate.

Treasury Details

- Treasury Reference Number: Enter the number.
- Treasury Rate (%): Enter the percentage.

3.12.58 Disbursement Schedules

Allows capturing the Disbursement Schedules such as currency, amount and so on.

Syndication Participant Drawdown Entry - DMOLOANAP15091003924

Application Info Remarks Documents Advice

Disbursement Schedules Screen (11 / 14)

Schedule1

Auto Disbursement

Schedule Date Disbursement Currency Total Disbursement Amount Amount to Disburse

Already Disbursed Amount Percentage of Disbursement

Add Split Settlement Details

Add Schedule

Back Next Save & Close Cancel

How to provide Disbursement Schedules:

1. In the **Participant Drawdown > Disbursement Schedules** tab and provide the required details:
 - Auto Disbursement: Click to select for auto disbursement.
 - Schedule Date: Select the date from the drop-down calendar.
 - Disbursement Currency: Disbursement currency gets auto-populated.
 - Total Disbursement Amount: Total disbursement amount gets auto-populated.
 - Amount to Disburse: Enter the amount.
 - Already Disbursed Amount: Disbursed amount gets auto-populated.
 - Percentage of Disbursement: Enter the percentage.
 - Split Sequence Number: Enter the number.
 - Split Percentage: Enter the percentage.
 - Split Amount: Enter the amount.
 - Payment Mode: Select the mode from the drop-down list.
 - Settlement Account Number: Click Search to view and select the account number.
 - Settlement Account Branch: Account branch gets auto-populated.
 - Settlement Account Currency: Account currency gets auto-populated.
2. Click **Add Split Settlement Details** to add multiple details.

3. Click **Add Schedule** to add multiple details.

3.12.59 Payment Schedules

Allows capturing the Payment Schedules such as name, type and so on.

How to provide Payment Schedules:

1. In the **Participant Drawdown > Payment Schedules** tab and provide the required details:

- Schedule Type: Click Search to view and select the required type.
 - Component Name: Click Search to view and select the required name.
 - Amount: Select the currency type from the drop-down list and enter the amount.
 - Frequency: Select the type from the drop-down list.
 - Unit: Enter the unit.
 - Start Date: Select the start date from the drop-down calendar.
 - No Of Schedules: Enter the schedules.
 - Principal Liquidation: Select the type from the drop-down list.
2. Click **Add Schedule** to add multiple details.

3.12.60 Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info Remarks Documents Advices

Settlement Details Screen (13 / 14)

Settlement Party1

Party Name Party Number

SSI Party SSI Party Number

Accounts

Add Settlement Party

Back Next Save & Close Cancel

Audit

How to provide Settlement Details:

1. In the **Participant Drawdown > Settlement Details** tab and provide the required details:
 - Party Name: Click Search to view and select the required name.
 - Party Number: Number gets auto-populated.
 - SSI Party: Click Search to view and select the required SSI party.
 - SSI Party Number: Number gets auto-populated
 - Accounts: Accounts gets auto-populated.
2. Click **Add Settlement Party** to add multiple details.

3.12.61 Summary

All the details provided on different tabs is summarized and shown.

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info | Remarks | Documents | Advises

Parties | Summary | Screen (14 / 14)

Parties	Loan Details	Additional Loan Details	Facility and Tranches	Disbursement Schedules
Name: Octasun Corporation INC Place Of Incorporation: USA	No data available	Product Code Product Description Purpose Of Loan Expense Code	No data available	No data available
Payment Schedules	Lenders Share	Deal Facility Condition Preced...	Further Conditions Precedent	Drawdown Condition Precedent
No data available	No data available	No data available	No data available	No data available
Interest Margin Details	Treasury Details	Settlement Details		
No data available	No data available	No data available		

Submit

Back | Next | Save & Close | Submit | Cancel

Click **Submit** to complete the operations enrichment process.

3.12.62 Consolidation Main Details

Consolidation Main

Tranche Reference No. DMOBTR15091A66J	Value Date 1 Apr 2015	Counter Party BR001	Contract Currency *
Product Code *	Rollover Type * Consolidated	Rollover Amount * Principal	Rollover Mode * Auto
Maturity Date	Maturity Days	Roll By Days	

Back | Next

Under this Datasegment user will be able to capture the basic details of the transaction detailed below.

Tranche Reference No

Display the tranche detail which was selected in initiate screen.

Value date

Parameter for selecting the drawdowns for consolidation is the value date. In effect, this date refers to the maturity date of the child drawdowns that have to be consolidated as part of rollover. In addition to the same combination of counterparty, product, and currency, the child drawdowns should also have the same maturity date for consolidation to occur.

Counterparty

You have to select the counterparty of the drawdowns that have to be consolidated as part of rollover. The option list displays the list of all active customers of the branch.

Contract Currency

You have to select the currency of the drawdowns that have to be consolidated as part of rollover. The option list displays the allowable currencies for the tranche. Select a currency from this list.

Product Code

You have to select the drawdown product based on which the system selects the drawdowns for consolidation. This option list the drawdown products associated with the tranche product under which the selected tranche is processed

Rollover Type

You have to indicate the type of rollover you wish to perform. The available options are:

(a)Consolidated – In this case, all selected drawdowns with the same combination of Tranche + Drawdown Product + Counterparty + Currency + Maturity Date is consolidated into a single contract upon rollover.

(b)Consolidated + Split – In this case, the system first consolidates the selected drawdowns as per the consolidation instructions and then splits the net result of consolidation as per the split instructions.

Rollover Amount

User can select Principal or Principal + Interest

Rollover Mode

Here use can select an one option among the available to option (a)Auto: The transaction will be automatically handed over to back office. (b) Manual: Application will be waiting under a stage “Manual Handover stage”.

Maturity Date

You can capture the maturity date of the rolled over drawdown here. If you do not specify the maturity date, the system arrives at the maturity date based on the ‘Roll By’ value and the ‘Maturity Days’ specified for the drawdown.

Maturity Days

User can input the number of days that is to be added to the value date of the new split Drawdown to arrive at the maturity date of the drawdown.

Roll By

Indicate the tenor basis upon which the maturity days specified for the rolled-over contract will be derived. The options are:

- Days, Months, Quarters, Semi-annuals, Years

3.12.63 Consolidation Drawdown Details

The screenshot shows a web interface titled "Consolidation Drawdown". Below the title is a section labeled "Consolidated Details1". It contains four input fields: "Child contract ref" with a search icon, "Principal Roll Amount" with a dropdown arrow and "US\$0.00", "Interest Roll Amount" with a dropdown arrow and "US\$0.00", and "Total Roll Amount" with "USD0.00". Below these fields is a "Driver Contract" field with a radio button. At the bottom left of this section is a green button labeled "Add Consolidated Details".

Child Contract Ref No

You have to select the child drawdowns that have to be consolidated as part of rollover. The option list displays all drawdowns with the same combination of counterparty, product, currency and maturity date that you select. Select a drawdown from this list.

Click the 'Add Consolidation Details' button to select the next drawdown from the list.

Principal Roll Amount

The system displays the outstanding principal that can be rolled over for each child drawdown. You can amend the outstanding principal, if required. This amount can be either greater than or lesser than the outstanding principal amount. The system treats this as a special amount rollover.

Interest Roll Amount

In addition to displaying the outstanding principal, the system displays the interest to be capitalized for each drawdown in the 'Interest Roll Amt' field. You cannot amend this amount.

Total Roll Amount

Sum of Principal Roll amount and Interest Roll amount

Driver Contract

From the list of child drawdowns selected for consolidation, you have to designate one of them as the 'Driver Contract'. The consolidated drawdown (generated upon rollover) inherits the preferences (information such as settlement details, schedules, MIS details and so on) of the driver contract you select here.


3.12.64 NLP

The data segments for NLP is as follows:

Allows capturing the NLP details such as extracted information and so on.

NLP Details Screen (1/)




Original Document







Audit

Extracted Information


Enriched Data

Tag Name	Tag Value
Customer Number	<input type="text"/> 
Facility Number	<input type="text"/> 
Tranche Number	<input type="text"/> 

NLP Details Screen (1/)





Original Document



Audit

Extracted Information

Tag Name	Tag Value
Tranche Type	Term Loan Facility
Agreement Date	22 Dec 19
Total Facility Amount	1199 Million
Total Facility Amt Ccy	USD
Loan Amount	302,778,605.85
Loan Currency	USD
Party Name	K Bose Holding pLC
Agent Name	Silver Crop Financial Service

How to provide NLP Details:

1. Extracted Information:
2. Enrich Data:
 - Customer Number: Click Search to view and select the required number.
 - Facility Number: Click Search to view and select the required number.
 - Tranche Number: Click Search to view and select the required number.

3.12.65 Override Handling

OBCLPM supports handling of overrides during stage submission. As part of stage submission during entry/enrich stage, all the overrides that were encountered as part of each data segment will be displayed in sequence under the corresponding data segment. User can tick Yes to accept the overrides and proceed for submission of stage. The accepted overrides will appear in Approval screen during loan application approval stage. You can retain the existing values to reject the override message or modify the values accordingly.

4.1 Advices

Provides various BIP and FOP Advices that are available for the OBCLPM process. Also provides support to view the list of advices that are generated and yet-to-be generated in the subsequent stages. Following advices are supported.

This chapter contains the following sections:

- [Section 4.1.1, "Loan Initiation Advice"](#)
- [Section 4.1.2, "Loan Sanction Advice"](#)
- [Section 4.1.3, "Loan Rejection Advice"](#)
- [Section 4.1.4, "Draft Approval Advice"](#)

4.1.1 Loan Initiation Advice

This advice is associated with Loan origination Enrichment stage for PROCEED outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference No
Customer ID	Customer No of the applicant
Customer Name	Name of the applicant
Application Category	Application Category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Application Initiation Date	Date on when application is initiated

4.1.2 Loan Sanction Advice

This advice is associated with Loan origination approval stage for PROCEED outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
-------	-------------

Loan Application Reference	Loan Application reference Number
Customer ID	Customer Number of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Purpose	Purpose of the loan
Maturity Type	Type of maturity
Loan Maturity Date	Maturity date of the loan
Interest Rate Code	Interest rate details of the loan
Rate	Rate of the loan
Spread	Spread details
Interest Payment Frequency	Frequency of the interest payment
Disbursement Date	Date of disbursement / Value date

4.1.3 Loan Rejection Advice

This advice is associated with Loan origination Enrichment / Approval / Acceptance stage for REJECT outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference Number
Customer ID	Customer No of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Initiation Date	Loan Application Date

4.1.4 Draft Approval Advice

This advice is associated with In-Principal Approval stage for proceed outcome.

- Contents of the Advice: The contents of the report are discussed under the following heads:
- Header: The header carries the report title, run date and time, branch name, branch address, Loan application reference, applicant name and customer address.
- Body of the Report: The following details are displayed in the report:

Field	Description
Loan Application Reference	Loan Application reference Number
Customer ID	Customer Number of the applicant
Customer Name	Name of the applicant
Application Category	Application category of the loan
Loan Amount	Loan amount of the application
Loan Currency	Currency of the loan amount
Loan Tenor	Tenor of the loan
Loan Purpose	Purpose of the loan
Maturity Type	Type of maturity
Loan Maturity Date	Maturity date of the loan
Interest Rate Code	Interest rate details of the loan
Rate	Rate of the loan
Spread	Spread details
Interest Payment Frequency	Frequency of the interest payment