

Bilateral Loans User Manual
Oracle Banking Corporate Lending
Process Management
Release 14.5.4.0.0

Part Number F54315-01

February 2022

Oracle Banking Corporate Lending Process Management User Manual
February 2022
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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>Bilateral Loans</i> explains about creation and management of loan accounts.
Chapter 3	<i>Advices and Dashboard</i> - Provides various BIP Advices that are available for the OBCLPM process. OBCLPM dashboards provide various information to the Relationship Managers for their easy access and processing
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
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 Loan Syndication User Manual
- Configurations for Oracle Banking Corporate Lending Process Management

2. Bilateral Loans

This chapter contains the following sections:

- [Section 2.1, "Loan Origination"](#)
- [Section 2.2, "Draft Proposal"](#)
- [Section 2.3, "Loan Drawdown"](#)
- [Section 2.4, "Rate Quotation"](#)
- [Section 2.5, "Loan Servicing"](#)

Corporate Lending Process Management is a single integrated platform which enables to create and manage corporate loan accounts and focus on the corporate lending operations of a middle office branch. Corporate Lending Middle Office module supports the following lifecycle.

- Loan Origination
- Loan Drawdown
- Draft Proposal
- Rate Quotation
- Servicing
 - Rollover
 - Loan Amendment (Non-Financial)
 - Financial Amendment
 - Loan Payment

OBCLPM uses Netflix Conductor workflow orchestration engine for defining the business process. The capture and enrichment of information in multiple steps can be dynamically assigned to different user profiles or roles. The Platform provides capability to associate different business process flow definitions to different category of Applications and also enables.

- Advice Generation
- Map Documents and Checklist for Various stages

The Platform also aids to enhance the productivity through queries and dashboard widgets providing a quick insight into the Application process stage and the status of the existing Loans.

2.1 Loan Origination

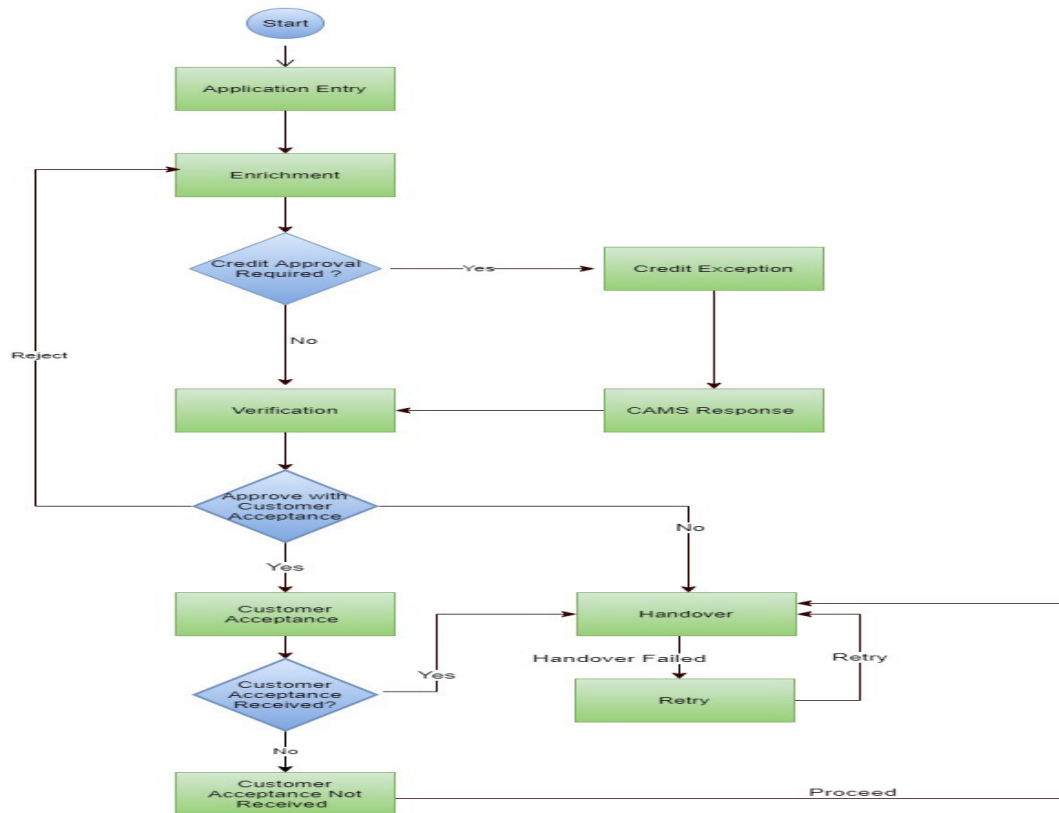
Loan Origination process provides a facility to create Corporate Loan taking the application through various stages of the business process flow commencing from loan request initiation till loan account creation/handoff and disbursement based on the Application Category.

The process of corporate loan origination is initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer/Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of a Loan Request via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined Netflix Conductor process flow following a typical

corporate loan initiation process. However this can be modified to suite the Bank's requirements.

The list of stages that are required for a Loan origination process will be pre-defined in Netflix Conductor process and the data segments that are applicable for every stage can be configured in Application Category maintenance. Based on this setup, system derives the process flow for every loan application.

This is a sample Loan Origination flowchart provided for quick reference.



The process flow pre-defined for Loan Origination is provided for quick reference:

- Application Entry
- Application Enrichment
- Credit Exception
- Price Negotiation
- Application Verification
- Legal Verification
- Loan Approval
- Customer Acceptance

Netflix Conductor process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of Netflix Conductor process for Loan origination life cycle:

- KYC Required
- CAMS Initiation Required
- Credit Appraisal Required

- Facility Creation Required
- Price Negotiation Required
- Legal Approval Required
- Customer Acceptance Required
- Loan Amount
- Loan Currency

Initiating Loan Origination

The basic registration details to create a corporate loan for a prospective borrower can be initiated using this initiation screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Loan Origination

Loan Origination

Test (BR1) Apr 2, 2018 VIVIAGRA1
vikash.k.agrawal@oracle.com

Basic Details

Customer Type:

Lead/Prospect Number:

Proposal Number:

Business Product:

Loan Purpose/Intent:

Application Date:

Priority:

Channel Details

Application Channel:

Application Submitted By:

Name:

Email:

How to initiate a loan origination:

1. In the **Loan Origination** screen, provide the required details:

Basic Details

- Customer Type: Select one of the options:
 - New: If selected, applicant details can be captured as part of loan creation.
 - Existing: If selected, system defaults the applicant related details in the respective data segments.
- Lead/Prospect Number: Click **Search** to view and select the required Lead/Prospect number. This will help to determine if the loans are given under any back scheme.
- Proposal Number: Click **Search** to view and select the required proposal number. These provide the list of proposal given to a customer via Draft Proposal Process. Once selected the completed application of draft proposal will be displayed to choose one application. Once selected all the data segment applicable to the current application will be default the value form Draft proposal.
- Business Product: Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices

- Customer Number: Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as **Existing**.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Select a priority from the dropdown list.

Facility Details

Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for Loan Origination and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

2.2 Draft Proposal

Draft Proposal process facilitate to create a prospect or lead Corporate Loan which a customer may want by for the various financing requirements. A customer would like to check his eligibility, basic details and the structure of the loan which can be catered via Draft Proposal. This process also defines the basic terms and condition on which a customer can avail loan from bank or a draft version of loan details. This process commence from Draft Proposal initiation till the draft advice is sent to customer for various Application Category.

The process of Draft Proposal can be initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer / Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of this process via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined Netflix Conductor process flow following a typical corporate loan process. However this can be modified to suite the Bank's requirements.

The list of stages pre-defined for the Draft Proposal are:

- Application Entry
- Application Enrichment
- Verification
- Credit Appraisal
- Draft Approval
- Customer Acceptance

Netflix Conductor process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of Netflix Conductor process for In- principle Approval life cycle:

- Credit Appraisal Required
- Customer Agreement Required
- Loan Amount
- Loan Currency

Initiating Draft Proposal

The basic registration details to create a draft Approval for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Draft Proposal

How to Initiate a draft proposal:

1. In the **Draft Proposal** screen, provide the required details:
 - Lead/Prospect Number: Click **Search** to view and select the required Lead/Prospect number. This will help to determine if the loans are given under any back scheme.
 - Business product: Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and check lists
 - Stage level advices

- Application Date: Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
- Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
- Priority: Select a priority from the drop-down list.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

2.3 Loan Drawdown

Loan Drawdown provides function to drawdown the required loan amount for an existing customer. Once the facility is set a corporate customer would like to avail the loan from the back from the existing facility, Application will pass through various stages of the business process flow commencing from Drawdown initiation till loan account creation/handoff and disbursement based on the Application Category.

The process of corporate loan origination is initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer/Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of a Loan Request via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined Netflix Conductor process flow following a typical corporate loan initiation process. However this can be modified to suite the Bank's requirements. The list of stages that are required for a Loan origination process will be pre-defined in Netflix Conductor process and the data segments that are applicable for every stage can be configured in Application Category maintenance. Based on this setup, system derives the process flow for every loan application.

The process flow pre-defined for Loan Origination is provided for quick reference:

- Application Entry
- Application Enrichment
- Credit Exception
- Price Negotiation
- Application Verification
- Legal Verification
- Loan Approval

- Customer Acceptance

Netflix Conductor process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of Netflix Conductor process for Loan origination life cycle:

- KYC Required
- CAMS Initiation Required
- Credit Appraisal Required
- Legal Approval Required
- Customer Acceptance Required
- Loan Amount
- Loan Currency
- Loan Currency

Initiating Loan Drawdown

The basic registration details to create a draft Approval for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Drawdown

Drawdown Test (BR1) Apr 2, 2018 VIVIAGRA1

Basic Details

Customer Number * Customer Name Business Product * Loan Purpose/Intent *

Application Date * Apr 2, 2018 Priority High Medium Low

Facility Details

Please select a customer to load facility details

Channel Details

Application Channel Application Submitted By Agent Name * Email *

How to drawdown a loan:

1. In the **Drawdown** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as Existing.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Business product: Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
 - Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.

- Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
- Priority: Select a priority from the dropdown list.

Facility Details

Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

2.4 Rate Quotation

In Rate Quotation RM receives request from the client to inquire current Cost of Fund interest rate (COF) so that client can book or avail the loan if required. These rates are generally available with treasury department of the banks. Once the rate is sourced he will block the rate with the treasury and send notification to client confirming the cost of funds rate. Once confirmed by client, RM will proceed to originate the loan.

The process of corporate loan origination is initiated by the Relationship Manager (RM) (or users with relevant rights) on behalf of an existing or a prospective customer. Based on the nature of the financing requirement the system can be configured to initiate the relevant Business process flow. For instance the Corporate Customer/Company may approach the bank for its credit needs related to working capital, expansion or for Trade financing through various channels like branch, mail or through external agents. The platform also enables the initiation of a Loan Request via Customer direct Banking channel through the REST based Service APIs. The Platform has a predefined Netflix Conductor process flow following a typical corporate loan initiation process. However this can be modified to suite the Bank's requirements. The list of stages that are required for a Loan origination process will be pre-defined in Netflix Conductor process and the data segments that are applicable for every stage can be configured in Application Category maintenance. Based on this setup, system derives the process flow for every loan application.

The process flow pre-defined for Loan Origination is provided for quick reference:

- Application Entry
- Application Enrichment
- Customer Acceptance
- Initiate Drawdown

CONDUCTOR process will drive the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of CONDUCTOR process for Loan origination life cycle:

- Existing Customer
- Customer Acceptance Required
- Loan Amount
- Loan Currency

Initiating Rate Quotation

The basic details to request for servicing of a corporate loan for a borrower can be initiated using this Initiation screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Rate Quotation

Rate Quotation Initiation

Test (BR1) Apr 2, 2018 VIVIAGRA1

Basic Details

Customer Number *	Customer Name	Business Product *	Loan Purpose/Intent *
<input type="text"/>	No Customer Selected	<input type="text"/>	<input type="text"/>
Application Date *	Priority		
Apr 2, 2018	High Medium Low		

Facility Details

Please select a customer to load facility details

Channel Details

Application Channel	Application Submitted By	Name *	Email *
<input type="text"/>	Agent	<input type="text"/>	<input type="text"/>

Initiate

How to initiate a rate quotation:

1. In the **Rate Quotation Initiation** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as Existing.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Business Product: Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
 - Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
 - Loan Purpose/Intent: Click Search to view and select the required loan purpose/intent.
 - Priority: Select a priority from the dropdown list.

Facility Details

Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click Search to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

2. Click **Initiate** to begin the process.

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

2.5 Loan Servicing

Loan Servicing provides a facility to manage various life cycle events of a corporate loan account after drawdown process is complete. Following actions are possible under servicing:

- Loan Rollover
- Financial Amendment
- Non-Financial Amendment
- Loan Payment

Rollover denotes the renewal of a loan. The outstanding principal of the loan is rolled over with or without outstanding interest for an extended maturity date.

With Financial amendment user can initiate changes to following loan parameters:

- Additional disbursement of Principal
- Changes to interest details
- Increase or Decrease of Maturity date

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

Loan Payment option enables the user to make pre-payment, partial payment, or repayment towards the existing loan contract.

The process of Corporate loan servicing gets initiated when the bank RM approaches a customer to improve his loan status or when the customer approaches the bank requesting for any of the above servicing options based on his corporate needs. The loan servicing process moves forward only based on the customer interest.

List of stages and corresponding data segments can be configured.

The list of stages pre-defined for the Loan servicing are:

- Application Entry
- Enrichment
- Loan Approval

Initiating Loan Servicing

The basic details to request for servicing of a corporate loan for a borrower can be initiated using this Initiation screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Servicing

Financial Amendment Test (BR1) Apr 2, 2018 REVGANES1

Search Contracts Advanced Search

Customer Number: BR1COPRCUST1

Customer Name: BR1 Octogem Corporation INC

Facility Code:

Facility Category: No Facility Selected

Results

Contract Reference	Product Description	Loan Amount	Maturity Date
BR1LSTER180920003	Short term loan	\$55,000.00	Oct 2, 2018
BR1WCAP180920018	Working Capital loan	\$85,000.00	Apr 21, 2018
BR1LSTER180920005	Short term loan	\$25,000.00	Apr 7, 2019
BR1WCAP180920041	Working Capital loan	\$20,000.00	Apr 2, 2019
BR1WCAP180920010	Working Capital loan	\$20,000.00	Apr 2, 2018
BR1WCAP180920042	Working Capital loan	\$2,000.00	Apr 2, 2019

Business Product: Working Capital Loan

Amendment Effective Date:

Priority: High

On click of **Advanced Search**, users can provide further details to search for a loan contract as illustrated:

Search Contracts Advanced Search

Customer Number: BR1COPRCUST1

Customer Name: BR1 MICROSOFT

Facility Code:

Facility Category: No Facility Selected

Loan Amount:

Start Date:

End Date:

How to restructure a loan:

1. User can select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.
2. In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.
 - Customer Number: The LOV attached to this field will list the customer available
 - Facility Code: The LOV attached to this field will list the facility codes in the system.

3. On click of the search button, system will list the contracts that meets the search criteria for the user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where the user can additionally search based on Loan start and end dates or the Loan currency and amount.

After selecting a contract system populates the appropriate business product applicable for the loan contract. Users can choose a business product and the value date for the changes to be effective.

On click of initiate, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on servicing type selected, system will derive the process flow for Loan servicing with the configured list of data segments and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the manual stage of the process flow.

3.1 Dashboard

OBCLPM dashboards provide various information to the Relationship Managers for their easy access and processing.

This chapter contains the following sections:

- [Section 3.1.1, "Assets at Risk"](#)
- [Section 3.1.2, "Loans Maturing"](#)
- [Section 3.1.3, "Loans Application Status"](#)
- [Section 3.1.4, "Rate Quotation Status"](#)
- [Section 3.1.5, "Pending Loan Disbursements"](#)
- [Section 3.1.6, "Application Ageing Status"](#)
- [Section 3.1.7, "Scheduled Activity Widget"](#)

3.1.1 Assets at Risk

Display the performance of the asset as a pie-chart. The asset performance will be derived in the system based on the borrower's repayment. Data from the loan product processor is periodically refreshed for this widget. This widget will display the total value of the holding asset and percentage wise status. A sample of the asset performance is illustrated:



The following details are displayed in the widget:

- Total value of the asset in currency
- Percentage of status in each pie

The bank user can perform the following actions on the asset:

- On click of each pie, customer category wise total asset value will be displayed as bar chart.

- On click of each bar, summary view of the Corporate lending loan contracts will be shown for the
- Transaction Branch, Currency, Customer Category and Loan status combination.
- User can filter the details based on the Customer Name or Relationship Manager.
- User can sort the displayed results under various categories.

3.1.2 Loans Maturing

Display the total loan value that are getting matured in the subsequent no of weeks as a Graph matrix.



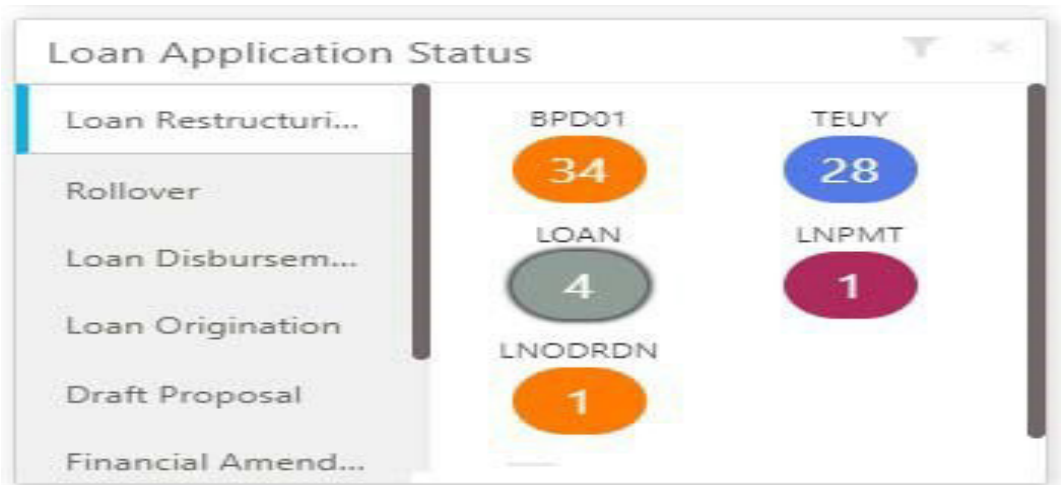
On click of dotted matrix, system will display the total Loan value that are getting matured for the week starting with date. For example, system will display the total value of say 10 M USD maturing for the week starting 16th April 2018. This implies the total value of all the loans that are maturing from 16th April 2018 to June 2018.

Further bank user can click on it to get the summary view listing all the loans that are getting matured for the week. User will be allowed to click on a loan contract to view the entire loan details.

User will be able to filter the widget such that the user can view the loan maturing for a particular customer or loans maturing in a specific period or loans scheduled for auto or manual rollover. User can sort the displayed results under various categories. Upon clicking the line item user will be able to initiate the either rollover or payment of that particular loan.

3.1.3 Loans Application Status

Displays the list of applications that are created by the RM and reportees. System displays the lifecycle application count that are created in the system. For every lifecycle process (Loan Origination, Restructuring, and Draft Proposal), system displays the application count under each application category created.



On click of count shown under each application category, a summary view of loan contracts is displayed with the Loan application reference no, Loan Amount, Currency and Customer Name.

- On click of Loan application reference, loan details are displayed in a detailed view.
- In addition, bank user can view the process flow diagram of the loan application showcasing the list of process/stages which the application will flow through and the current stage where the application is held with.
- User will be able to filter the widget such that the user can view the loan applications based on the following search criteria.
 - Customer Name
 - Customer Number
 - Relationship Manager
 - Application Number
 - Business Product
 - From Date
 - To Date
 - Loan Amount
 - Loan Currency

User should be able to apply one or multiple filters. Once the user logs in, all the local filter and global filter is set to reset.

The screenshot shows a 'Loan Application Status' widget with a filter overlay. The filter overlay contains the following fields:

- Customer: BR001
- Relationship Manager
- Application Number: DMOLOANAP15091003717
- Business Product
- From Date
- To Date
- Loan Amount
- Loan Currency

Buttons for 'Filter' and 'Clear' are at the bottom of the filter overlay.

- User can sort the displayed results under various categories
- Helps the bank user to identify the exact status of the application.

3.1.4 Rate Quotation Status

This widget displays the list of applications for which the Rate Quotation has agreed and pending revert from the Customer. The widget will display the details of rate Quotation passed the cut off time as well. This widget will help the user to monitor the application for which the COF is already agreed with the treasury and communicated to the Borrower to submit the Utilisation request. Since the action to be taken on same day before cut off time, this widget will alert the user to review such items and takes necessary action.

Upon clicking on the line item the user will be able to access the Rate Quotation Transaction and will be able to proceed with the Loan draw down upon receipt of utilization request from the Borrower or the cancellation of the treasury ticket if no utilization request received from the Borrower.

The screenshot shows a 'Rate Quotation Status' widget with a list of applications. The list is as follows:

Customer	Application Number	Amount
MICROSOFT	004LNORGN18106002417 / null	
MICROSOFT	004LNRQTN18106002868 / 023LNRQTN234971	
MSFT	004LNRQTN18106002879 / 289LNRQTN110279	£200,000.00
MSFT	004LNRQTN18106002255 / 289LNRQTN110279	£200,000.00
MSFT	004LNRQTN18106002534 / 289LNRQTN110279	£200,000.00

- User can filter the details based on the Customer Name or Relationship Manager or the Currency

- User can sort the displayed results under various categories.

3.1.5 Pending Loan Disbursements

This new widget displays the details of the loan for which either the first disbursement is yet-to-be handed off or the first disbursement is processed and the subsequent disbursements are scheduled with a future value date. The user will be able to view the Pending Loan Disbursements and will be able to initiate the disbursement of the loan on the value date.

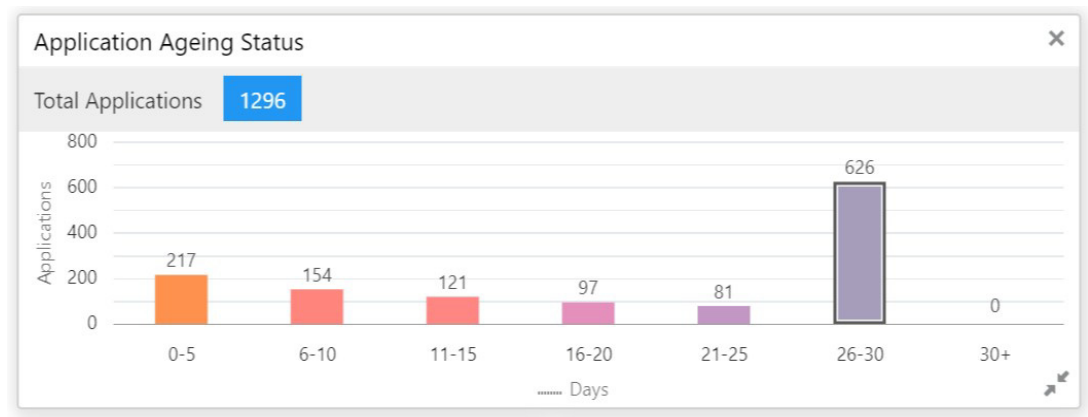


Pending for Initiation						
Application Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Initiate
	Apr 1, 2018	BR1 Octogen Corporation INC	\$1301.00	BR1		Initiate
	Apr 1, 2018	BR1 Octogen Corporation INC	\$1,727.00	BR1		Initiate
Page 1 of 1 (1-1 of 2 items)						
Pending for Handover						
Application Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
BR1LHCRGNL808204883	Apr 1, 2018	BR1 Octogen Corporation INC	\$1,000.00	BR1		Edit
BR1LHCRGNL808204884	Apr 1, 2018	BR1 Octogen Corporation INC	\$90300.00	BR1		Edit
BR1LHCRGNL808204887	Apr 1, 2018	BR1 Octogen Corporation INC	\$1,000.00	BR1		Edit
BR1LHCRGNL808204890	Apr 1, 2018	BR1 Octogen Corporation INC	\$2,400.00	BR1		Edit
BR1LHCRGNL808204892	Apr 1, 2018	BR1 Octogen Corporation INC	\$3,888.00	BR1		Edit
Page 1 of 2 (1-5 of 6 items)						

- Upon clicking on the dues, system displays the list of records pending for first manual handover and records that are pending for initiation of subsequent disbursements. Upon clicking them, the user will be able to access the Pending Loan Disbursement Transaction and will be able to proceed with the Loan disbursement on the value date.
- User can filter the details based on the Customer Name, Relationship Manager, or for a specific period.
- User can sort the displayed results under various categories.

3.1.6 Application Ageing Status

This new widget helps the user to monitor the status of each application. User will be able to view all the pending application with its respective stages. Upon clicking the line item user will be able to view the details of the application and proceed with the respective action from that stage. User can filter this widget by the Customer Name or Relationship Manager Name. User can sort the widget results under each headers. In addition, the user will be able to export the results.



Application Reference Number	Customer Name	Loan Currency	Loan Amount	Loan Contract Reference	Status	Relationship Manager
004SNOPEN19024005190					INCOMPLETE	
004SNOPEN19024005191					INCOMPLETE	
004SNOPEN19024005192					INCOMPLETE	
004SNPMCA19024005193	Sachin S				INCOMPLETE	
004SNPMCA19024005194	Sachin S				INCOMPLETE	

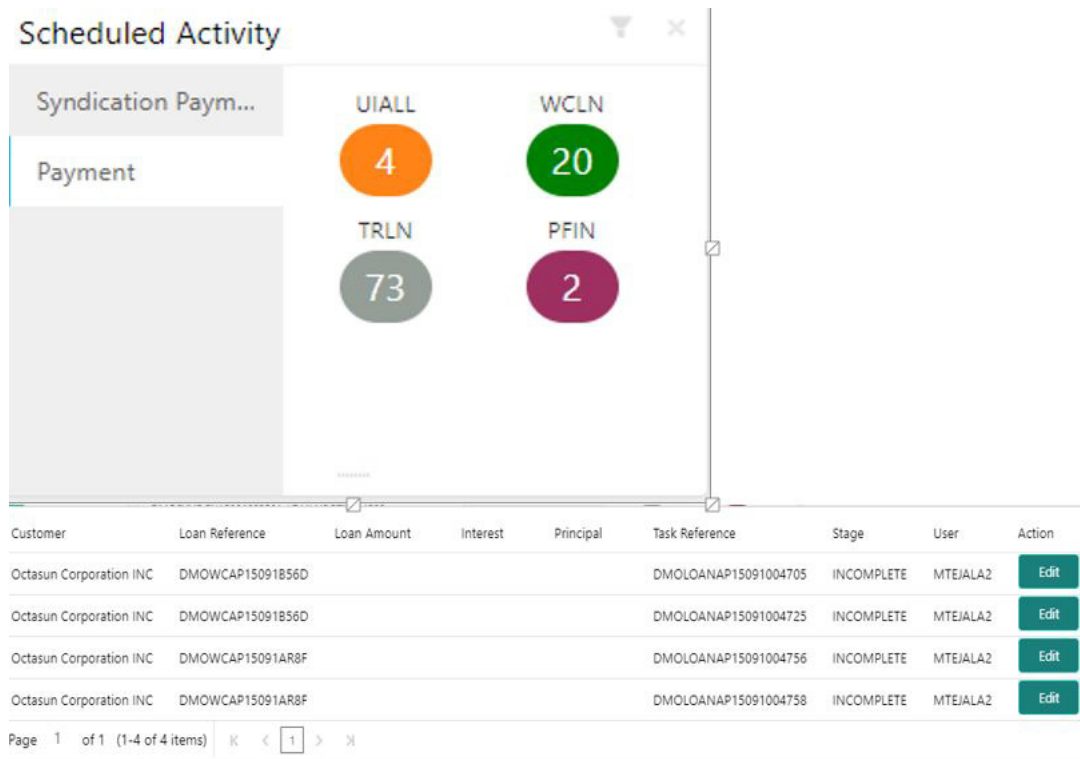
Page 1 of 20 (1-5 of 97 items) < 1 2 3 4 5 ... 20 > X

- On clicking on the bars, system displays the list of Application reference numbers ageing with their respective details.
- Upon clicking Application reference number, the user will be able to access the complete summary and process status of the application.

3.1.7 Scheduled Activity Widget

Syndication drawdowns and bilateral loan contracts, which have maturity due in the next configured number of days, will be pulled up from OBCL and will be listed in the Scheduled activity Widget. This widget will also list the Syndication and bilateral Scheduled payment related transaction, such as Principal Payment, Interest Payment and Principal plus Interest payment which are due in next configured number of days.

The details pulled up from OBCL will create automatic task in the corresponding Rollover or Payment process flow. This will enable the OBCLPM user to proceed with the auto created. Contracts with Rollover or Payment opted in manual mode alone will be created as scheduled task



3.2 Customer Dashboard

Customer Dashboard helps the user to filter all the applicable widgets for a particular customer and you can view the relevant information of that particular customer under each widget. Customer Dashboard contains all the widgets which are available in the main Dashboard.

This Dashboard helps you to view the loans specific widgets as part of Customer 360 degree view from Oracle Banking Party Management. When you access the loans information from Oracle Banking Party Management for a specific customer this Dashboard provides the filtered view of all the widgets for that customer.

How to reach here:

Corporate Lending > Customer Dashboard

4. Index

B

BILATERAL LOANS2-1

D

DASHBOARD 3-1