

Oracle® Banking Corporate Lending Cloud Service

Bilateral Loans User Manual



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Preface

This topic contains following sub-topics:

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- [Before You Begin](#)
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- [Acronyms and Abbreviations](#)
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Purpose

This manual is designed to help you to quickly get acquainted with the Oracle Banking Corporate Lending Cloud Service. 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.

Before You Begin

Refer to the Getting Started User Guide for information on common functionalities like login, navigation, and general settings. Reviewing that guide is advisable before proceeding with this document.

Module Prerequisite

Specify **User ID** and **Password**, and login to Homescreeen.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Acronyms	Abbreviations
API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher
CAMS	Computer Age Management Services
KYC	Know Your Customer
LOV	List Of Values
OBCLCS	Oracle Banking Corporate Lending Cloud Service
REST	Representational State Transfer

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.

Basic Actions

Table 2 List of Basic Actions

Action	Description
Approve	Click Approve to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the performed action.
Cancel	Click Cancel to cancel the performed action.
Compare	Click Compare to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Click Collapse All to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Click Expand All to expand and view all the details in the sections. This button is displayed, once the user click Compare .

Table 2 (Cont.) List of Basic Actions

Action	Description
New	Click New to add a new record. The system displays a new record to specify the required data. (Note: The fields which are marked with Required are mandatory.)
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
View	Click View to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .

Conventions

The following text conventions are used in this document:

Table 3 Conventions

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

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Related Resources

For more information refer to the Oracle Banking Corporate Lending Cloud Service on:

- *Configurations for Oracle Banking Corporate Lending Cloud Service*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Icons

The following Icons are used in the screens.

Table 4 Icons - Common

Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view

Table 4 (Cont.) Icons - Common

Icon	Function
	Refresh
	Calendar
	Copy a record
	Click to view the created record.
	Click to unlock, delete, authorize or view the created record.
	Toggle ON
	Toggle OFF

Table 5 Icons - Audit Details

Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 6 Icons - Widget

Icon	Function
	Open status

Table 6 (Cont.) Icons - Widget

Icon	Function
	Unauthorized status
	Closed status
	Authorized status

Module Post-Requisites

After finishing all the requirements, please log out from the Homescreen.

1

Bilateral Loans

This topic describes the Bilateral Loans module of Oracle Banking Corporate Lending Cloud Service, that used to create and manage corporate loan accounts.

Oracle Banking Corporate Lending Cloud Service 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

OBCLCS 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.

This topic contains the following sub-topics:

- [Loan Origination](#)
This topic describes about the loan origination process to create corporate loans, that is, starting from loan account creation to disbursement.
- [Draft Proposal](#)
This topic describes the information about the Draft Proposal. The Draft Proposal is used to check the eligibility, basic details and structure of the loan.
- [Loan Drawdown](#)
This topic describes information about the **Loan Drawdown**. The loan drawdown feature is used to drawdown the required loan amount for an existing customer.
- [Rate Quotation](#)
This topic describes the systematic instructions to Rate Quotation. The rate quotation is used to inquire about the current Cost of Fund (COF) interest rate.

- [Loan Servicing](#)
This topic describes about the Loan Servicing stage. The loan servicing process is used to manage various life cycle events of a corporate loan account after drawdown process is complete.
- [Settlement Instruction](#)
This topic describes about the Settlement Instruction. The use settlement instructions to create Mnemonic for the new parties created.
- [Entity Details](#)
This topic describes about the Entity Details. A process flow is introduced for user to maintain new entity for customer. Post approval, system will invoke backoffice service to create the same.
- [Enquiry](#)
This topic describes about the Enquiry screen.
- [SME Lending](#)
This topic describes about the SME Lending stage.

1.1 Loan Origination

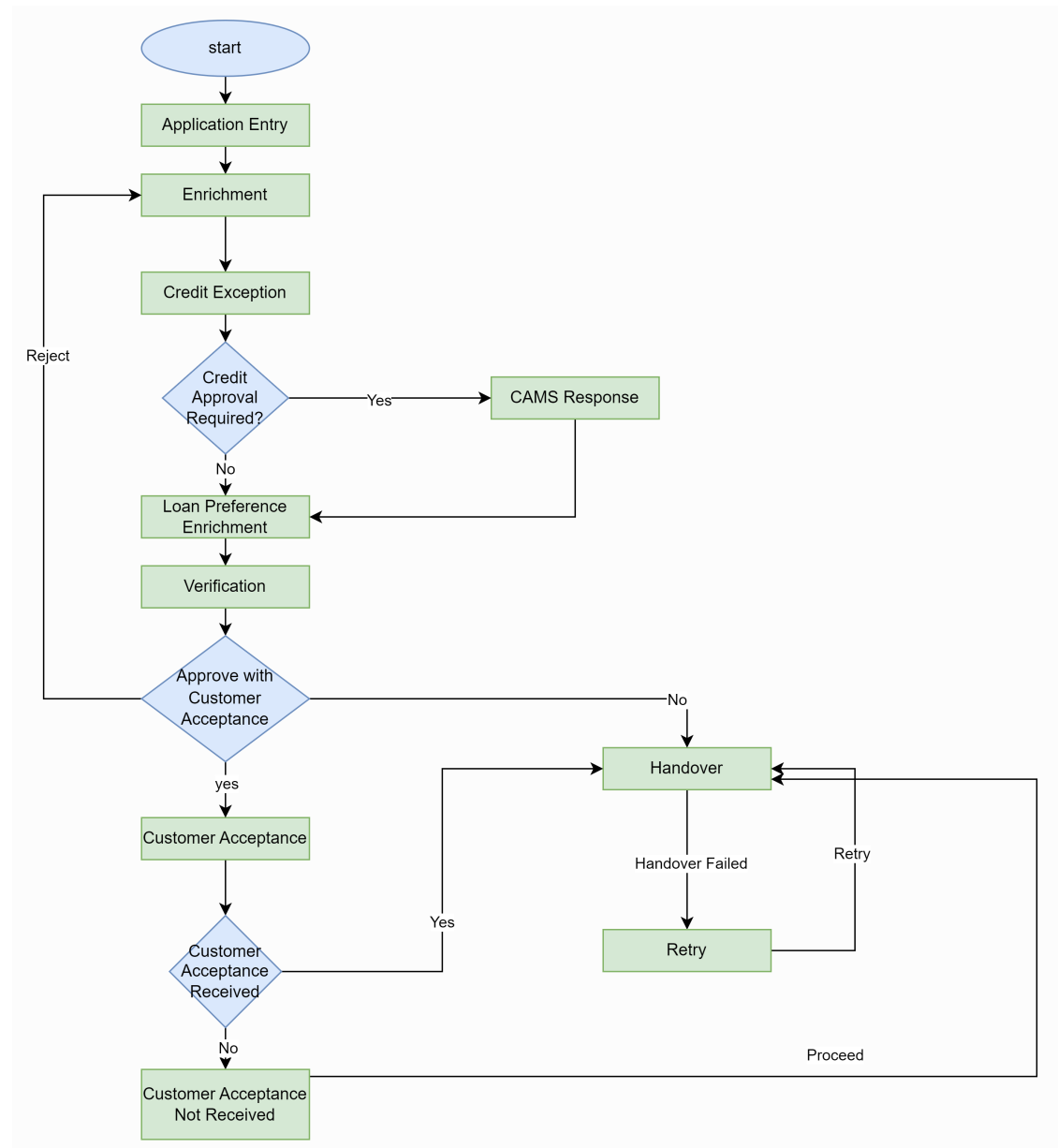
This topic describes about the loan origination process to create corporate loans, that is, starting from loan account creation to disbursement.

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 through 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 are 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.

Figure 1-1 Loan Origination

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 drives 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

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.

1. From **Homepage**, click **Corporate Lending**, and then **Operations**. From **Operations**, click **Bi-Lateral**.
2. From **Bi-Lateral**, click **Loan Origination**.

The **Loan Origination** screen displays.

Figure 1-2 Loan Origination

The screenshot displays the 'Loan Origination' screen, which is divided into two main sections: 'Basic Details' and 'Channel Details'.

Basic Details Section:

- Customer Type:** Radio buttons for 'New' and 'Existing'.
- Lead/Prospect Number:** Text input field with a search icon.
- Proposal Number:** Text input field with a search icon.
- Business Product:** Text input field with a search icon, marked as 'Required'.
- Loan Purpose/Intent:** Text input field with a search icon, marked as 'Required'.
- Application Date:** Date picker showing 'April 3, 2015'.
- Loan Amount:** Text input field with a dropdown arrow.
- Priority:** Radio buttons for 'High', 'Medium', and 'Low'.
- Entity Creation:** Toggle switch, currently off.
- Settlement/Mnemonic Creation:** Toggle switch, currently off.

Channel Details Section:

- Application Channel:** Text input field with a search icon.
- Application Submitted By:** Dropdown menu showing 'Agent'.
- Name:** Text input field, marked as 'Required'.
- Email:** Text input field, marked as 'Required'.

An 'Initiate' button is located at the bottom right of the screen.

3. Specify the fields on **Loan Origination** screen.

For more information on fields, refer to the field description table

Table 1-1 Loan Origination

Field	Description
Customer Type	Select the customer type. The available options are: • 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. In case of existing customer, you can view and link one customer to multiple liabilities.
Lead/Prospect Number	Select the required lead/prospect number. This helps to determine if the loans are given under any back scheme.
Proposal Number	Select the required proposal number. These provide the list of proposal given to a customer through Draft Proposal Process. Once selected the completed application of draft proposal is displayed to choose one application. Once selected all the data segment applicable to the current application defaults the value from Draft proposal.
Business Product	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	Select the required customer identification number or user can also type the customer number. This field is applicable only when the customer type is selected a Existing.
Customer Name	Based on the customer number selected, the information is auto populated.
Loan Purpose/Intent	Select the required loan purpose/intent.
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 Amount	Enter the amount of the loan required by customer.
Priority	Select a priority. The available options are: • High • Medium • Low
Facility Details	Displays the list of all facilities that are created for the customer number. User can select the appropriate facility ID which requires to be linked for the loan.
Commitment linkages	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added.
Application Channel	Select the required application channel.

Table 1-1 (Cont.) Loan Origination

Field	Description
Application Submitted By	Select the details of the Agent/Customer who has submitted the application. The available options are: • Agent • Customer
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.

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

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category namely, Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. The system derives the process flow for Loan Origination and the process gets instantiated. Based on the user rights the system navigates the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Loan Origination Entry](#)
This topic describes the information about Loan Origination Entry.
- [Loan Origination Enrichment](#)
This topic describes the information about loan origination enrichment stage.
- [Credit Exception](#)
This topic describes the information about the Credit Exception stage.
- [Loan Preference Enrichment](#)
This topic describes the information about the Loan Preference Enrichment stage.
- [Application Verification](#)
This topic describes the information about the Application Verification stage.
- [Parties](#)
This topic describes the information about the Parties stage.
- [Loan Approval](#)
This topic describes the information about the Loan Approval stage.
- [Customer Agreement](#)
This topic describes the information about the Customer Agreement stage.

1.1.1 Loan Origination Entry

This topic describes the information about Loan Origination Entry.

Loan Origination Entry stage has the option to add the Parties and Loan details.

This topic contains the following sub-topic:

- [Loan Details](#)
This topic describes the systematic instructions to Loan Details screen.
- [Settlements](#)
This topic describes the systematic instructions about settlements data segment.

1.1.1.1 Loan Details

This topic describes the systematic instructions to Loan Details screen.

Loan details can be added for the application in the Entry Stage.

1. Initiate a **Loan Origination** and navigate to a specific data segment.
2. From **Loan Origination** , click **Loan Details** tab and provide the required details.

The **Loan Details** screen displays.

Figure 1-3 Loan Details

The screenshot shows the 'Loan Origination Entry - DMOLOANAP15093030068' window. The 'Loan Details' tab is active. The 'Loan Amount' is set to USD \$1,000,000.00. The 'Value Date' is September 30, 2022. The 'Loan Tenor' is 27 Month(s). The 'Maturity Type' is Fixed. The 'Maturity Date' is December 30, 2024. Under 'Commitment Linkage', the 'Commitment Contract Number' is DMOL501150915001, the 'Counterparty' is BR001, and the 'Commitment Currency' is USD. The bottom of the screen has buttons for Audit, Cancel, Back, Save & Close, and Next.

For information on the screen fields, refer to the field description table below.

Table 1-2 Loan Details - Field Description

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Select an effective date of the loan. The system defaults the date as per application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the maturity type. The available options are: • Fixed • Call • Notice
Maturity Date	Select the maturity date. The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Select the commitment contact number. The Contract Number of the agreement by bank to lend a specified sum of money to the party.

3. Click **Save & Close**, to save and close the details.
4. Click **Next**, to navigate to the next screen.

1.1.1.2 Settlements

This topic describes the systematic instructions about settlements data segment.

The **Settlement** data segment captures all settlement-related details. Additional split settlements can be configured for each settlement component.

ECA blocking can be configured at the settlement component level. If the ECA-enabled property is set to false, ECA blocking cannot be applied. If it is set to true, users are allowed to enable or disable the ECA block.

ECA (External Credit Approval) enabled ensures that sufficient funds are available in the customers account to cover the transaction amount before final accounting entries are posted. In the current scope, if sufficient funds are not available, the system does not show any error on the user interface. Instead, the shortfall is recorded at the backend for follow-up processing, and the transaction continues without any interruption on the UI

The Party details for the application is displayed in the Entry Stage.

Figure 1-4 Parties

Payment Application Entry - DMOLOANAPI5093030281

Parties

Party 1 - Octasun Corporation INC

Party Role: Borrower Party Number: BR001 Party Name: Octasun Corporation INC

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details	
Address Type	Registration Address
Area	BMT Tech Park
Building	BMT Tech Park
Street	EPIC Zone
Landmark	test land
Locality	Whitefield
City	New York
State	New York
Country	US
Zip Code	12897

Audit

Cancel Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-3 Parties- Field Description

Field	Description
Party Role	Displays the role of the Party.
Party Number	Displays the Party Number of the Party.
Party Name	Displays the Party Name of the Party.
Contact Role	Displays the Contact role.

1. The **Settlements** details for the application is displayed in the Entry stage.

The **Settlements** screen displays.

Figure 1-5 Settlements

- On **Settlements** screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-4 Settlements - Field Description

Field	Description
Product	Displays the product code of the contract/loan for which the settlement is being captured.
Basis Component	Displays the basis component.
Gen DD	Select the toggle to generate a demand draft / instrument (if applicable in your setup).
Gen Mesg	Select the toggle to generate settlement/payment message depending on configuration.
Gen Recv	Select the toggle to generate receipt/acknowledgment for the settlement as configured.
Basis Amount	Displays the total amount for the selected basis component to be settled.
Pay Receive	Select whether this settlement leg is a Pay or Receive transaction.
Split Sequence No	Displays the sequence number of the split line within this settlement (used when amount is split across multiple accounts/beneficiaries).
Component	Displays the specific component tied to this split line (often defaults from Basis Component).
Account CIF	Select the Customer Information File (CIF) / customer identifier associated with the settlement account.
Branch	Select the branch code where the settlement account is maintained/processed.
Settlement Seq No	Sequence identifier for the settlement instruction line (used to order/identify settlement legs).
SSI Mnemonic	Select the mnemonic for Standard Settlement Instructions (SSI) to pick predefined settlement details.
Account CCY	Select the currency of the settlement account.
Account	Select the settlement account number to be credited/debited for this split.
Split Amount	Enter the amount allocated to this split line, including currency selector and numeric amount.

Table 1-4 (Cont.) Settlements - Field Description

Field	Description
Split Percentage	Enter percentage allocation for this split line (commonly totals 100% across splits).
Rate Code	Select the exchange rate code to apply when currency conversion is required (per treasury/rate setup).
Exchange Rate	Enter the explicit exchange rate to apply (may auto-populate based on Rate Code or allow manual entry per permissions).
Netting Required	Select the toggle to indicates whether netting should be applied (offsetting payables/receivables if enabled).
Spread/Margin	Enter the additional spread/margin to apply over the base exchange rate (if applicable).
ECA Allowed	Select the toggle indicating whether ECA handling is allowed for this settlement leg.
Add Split Settlements Details	Adds another split line to distribute the basis amount across multiple settlement instructions.

1.1.2 Loan Origination Enrichment

This topic describes the information about loan origination enrichment stage.

Loan Enrichment stage has the option to add the Additional loan details, Facilities and collateral details, Interest details, Rate Revision schedules, Disbursement schedules and Payment schedules.

This topic contains the following sub-topics:

- [Additional Loan Details](#)
This topic describes the systematic instructions to additional loan details data segment.
- [Facility and Collateral](#)
This topic describes the information about facility and collateral screen.
- [Interest Details](#)
This topic describes the systematic instructions to Interest Details segment.
- [Rate Revision Schedules](#)
This topic describes the systematic instructions to Rate Revision Schedules segment.
- [Disbursement Schedules](#)
This topic describes the systematic instructions to Disbursement Schedules segment.
- [Payment Schedules](#)
This topic describes the systematic instructions to Payment Schedules.
- [Cash Flow](#)
This topic describes the information about the loan origination enrich Cash Flow.

1.1.2.1 Additional Loan Details

This topic describes the systematic instructions to additional loan details data segment.

Additional Loan details can be added for the application in the Enrichment Stage.

1. Initiate a **Loan Origination** and navigate to a specific data segment.
2. From **Loan Origination** , click **Additional Loan Details** details tab and provide the required details.

The **Additional Loan Details** screen displays.

Figure 1-6 Additional Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-5 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the business product for which the loan is created.
Loan Branch	Displays the bank branch in which we are proceeding to create a loan for the party.
Product Code	Select the code of the product which we are lending.
Product Description	Displays the description of the product which we are lending.
Expense Code	Select the expense code. The expense code is the account of bank to which the loan gets mapped.
Expense Code Description	Displays the description of the expense code.
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the grace days. It is short period of time beyond the due date for which borrower customer is allowed to delay the payment.

- Click **Save & Close**, to save and close the details.
- Click **Next**, to navigate to the next screen.

1.1.2.2 Facility and Collateral

This topic describes the information about facility and collateral screen.

The Facility and Collateral Details screen to capture the credit lines and collaterals that the potential borrower wants to associate as part of the corporate loan that is taken. It is designed to handle collateral details for loan applications, allowing users to manage **Facilities Linkage**, **Collateral Linkage**, **Collateral Pool**, and **Link Liability**.

The ELCM package provides a data access layer for ELCM block-related operations, enabling the application to interact with the underlying database. It includes entities for data modelling, repositories for data access, and DTOs (Data Transfer Object) for data transfer.

- **SME Loan Processing-** In the Loan Origination, allowing users to manage facilities linkage, collateral linkage, collateral pool, and link liability.
- **Loan Origination Processing-** In the Loan Origination, allowing users to manage facilities linkage, collateral linkage, collateral pool, and link liability.
- **ELCM Block-** It provides functionality for creating and managing ELCM blocks, including storing and retrieving block data. It maintains a history of ELCM block operations, allowing for tracking and auditing of changes.

Facility and Collateral Data segment comprises of 2 parts as mentioned below.

This topic contains the following sub-topics:

- [Facilities and Collateral for Existing Customer](#)
This topic describes the systematic instructions to facilities and collateral screen.
- [Facilities and Collateral for New Customer](#)
This topic describes the information about the Facility and Collateral details screen.

1.1.2.2.1 Facilities and Collateral for Existing Customer

This topic describes the systematic instructions to facilities and collateral screen.

Facilities and Collateral details can be added for the application in the Enrichment Stage.

Figure 1-7 Facilities and Collateral Details Screen

The screenshot displays the 'Facilities and Collateral Details' screen within the 'Loan Origination Enrichment - DMOLOANAP15093041058' application. The interface includes a sidebar with navigation links: Parties, Loan Details, Additional Loan Details, Facilities and Collateral (selected), Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. The main content area is titled 'Facilities and Collateral Details' and shows details for 'Link Facility 1 - BRO01LINE'. It includes fields for Liability Number (BRO01), Facility Id (BRO01LINE), Linkage Percent (30), and Linkage Amount (\$36,000.00). Below this, there is a section for 'Collateral Pool 1BORR1_COP0011' with fields for Liability Number (BRO01), Collateral Pool Code (BORR1_COP0011), Linkage Percent (20), and Linkage Amount (\$24,000.00). At the bottom, there are buttons for 'Link Facility', 'Facility Request', 'Add Collateral', 'Collateral Request', and 'Collateral Pool', along with a 'Linked Documents' section showing 'No items to view here'. The screen also has an 'Audit' button on the bottom left and 'Cancel', 'Back', 'Save and Close', and 'Next' buttons on the bottom right.

Figure 1-8 Facilities and Collateral Details - Adding Link Collateral

Loan Origination Enrichment - DMOLOANAP25091002872

Application Info

Remarks

Documents

Advices

Parties

Loan Details

Additional Loan Details

Facilities and Collateral

Interest Details

Rate Revision Schedules

Disbursement Schedules

Payment Schedules

Cash Flow

Summary

Facilities and Collateral Details

Limit Tracking Required

Link Facility 1

Collateral Details 1

Liability Customer

Liability Number

Linked Reference Number

Description

Linkage Branch

Linkage Currency

Linkage Percent

Linkage Amount

Utilization Order

Existing Linkage

Link Liability

Link Facility

Link Collateral

Link Collateral Pool

Figure 1-9 Facilities and Collateral Details - Adding Collateral Pool

Loan Origination Enrichment - DMOLOANAP25091002872

Application Info

Remarks

Documents

Advices

Parties

Loan Details

Additional Loan Details

Facilities and Collateral

Interest Details

Rate Revision Schedules

Disbursement Schedules

Payment Schedules

Cash Flow

Summary

Facilities and Collateral Details

Limit Tracking Required

Link Facility 1

Collateral Details 1

Collateral Pool 1

Liability Customer

Liability Number

Linked Reference Number

Description

Linkage Branch

Linkage Currency

Linkage Percent

Linkage Amount

Utilization Order

Figure 1-10 Facilities and Collateral Details - Adding Link Facility

For information on the screen fields, refer to the field description table below.

Table 1-6 Facilities and Collateral Details - Field Description

Field	Description
Liability Number	The unique ID for the liabilities provided by the customer.
Facility ID	Specify or select the facility ID of the customer from the adjoining option list.
Linkage Percent	The linkage percentage determines that can be less than, greater than, or equal to 100.
Linkage Amount	The linkage amount determines based on linkage percentage.
Utilization Order	Specify the Utilization order if any collateral is linked to the loan.
Collateral Pool Code	Code assigned to each collateral pool can be linked to a Liability while creating facility ID.

1.1.2.2.2 Facilities and Collateral for New Customer

This topic describes the information about the Facility and Collateral details screen.

Facilities and Collateral details can be added for the application in the Enrichment Stage for New customer.

Figure 1-11 Facility and Collateral Screen for New Customer

Facilities and Collateral Details Screen(4/10)

Link Facility Facility Request Add Collateral Collateral Request

Linked Documents
No items to display.

Facilities and Collateral Details Screen(4/10)

Facility Request

Purpose of Facility Facility Amount

Financial Details

Year Balance Sheet size Operation Profit Net Profit

Collateral Request

Collateral Description Collateral Value Collateral Currency Collateral Type Collateral Category

Link Facility Add Collateral

Linked Documents
No items to display.

For creating Facility and Collateral, there are certain fields which are mandatory.

- For Facility, Facility Amount on click of Facility Request is mandatory.
- For Collateral, All collateral fields on click of Collateral Request are mandatory. Collateral Category alone is fetched based on Collateral Type.

With these fields we will be able to successfully create Facility and Collateral in CFPM from CLPM.

Table 1-7 Facilities and Collateral Details for new customers - Field Description

Field	Description
Purpose of Facility	The purpose to use the Facility amount.
Facility Amount	It is the total amount the borrower wants to withdraw in an extended period of time.
Financial Details - Year	The Financial year when the facility was provided.
Balance Sheet Size	It refers to a financial statement that reports a company's assets, liabilities, and shareholder equity at a specific point in time.
Operation Profit	Total earnings from its core business functions for a given period, excluding the deduction of interest and taxes.
Net Profit	Total amount left over after the business has accounted for all deductions, including interest and taxes.
Collateral Description	Valuable asset that a borrower pledges as security for a loan.
Collateral Currency	The currency in which the collateral has been pledged.
Collateral Type	The type of collateral pledged by the borrower to lender.

Table 1-7 (Cont.) Facilities and Collateral Details for new customers - Field Description

Field	Description
Collateral Category	This field displays which category the pledged collateral belongs to.
Collateral Value	Specify the numeric value which is sent for credit line creation.

1.1.2.3 Interest Details

This topic describes the systematic instructions to Interest Details segment.

Interest details can be added for the application in the Enrichment Stage.

1. Initiate a **Loan Origination** and navigate to a specific data segment.
2. From **Loan Origination** , click **Interest Details** tab and provide the required details.

The **Interest Details** screen displays.

Figure 1-12 Interest Details Screen

The screenshot shows the 'Loan Origination Enrichment' interface for application 'DMOLOANAP15093030068'. The 'Interest Details' tab is active. The left sidebar contains navigation links: Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details (selected), Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. The main area displays the following fields:

- Loan Branch:** DMO
- Loan Amount:** USD 1,000,000.00
- Value Date:** September 30, 2022
- Interest Details:**
 - Component Name:** BDIF_DI
 - Rate Type:** Floating
 - Interest Period Basis:** Include (From Date)
 - Billing Notice Days:** 2
 - Waiver:** (toggle off)
 - Sub Rate Type:** Automatic
 - Rate Fixing Days:** 1
 - Rate Code:** FLTR7
 - Rate (%):** 9
 - Alternative Risk Free Rate:** (toggle off)
 - Spread (%):** 0.01
 - Billing Notice Required:** (toggle off)
 - Rate Fixing Required:** (toggle off)
 - Min Max Rate (Range):** 1 to 10
 - All In Rate (%):** 9.01

Buttons at the bottom include Audit, Cancel, Back, Save & Close, and Next.

For information on the screen fields, refer to the field description table below.

Table 1-8 Interest Details - Field Description

Field	Description
Loan Branch	Displays the branch for which the rate code is maintained.
Loan Amount	Displays the loan amount for which the interest details will be maintained.
Value Date	Displays the date on which the loan contract came into effect.
Component Name	Displays the specific interest components which are defined.
Rate Type	Select the interest rate type of a product.

Table 1-8 (Cont.) Interest Details - Field Description

Field	Description
Interest Period basis	Select the interest period basis. It indicates how the system must consider the tenor basis upon which interest is computed over a schedule or interest period, in respect of the interest component for which the limits are being maintained, which is associated with the selected product.
Billing notice period	Select the toggle to enable billing notice period. The number of calendar days before the repayment date, when a Billing Notice has to be generated for the customer as a reminder of the payment.
Waiver	Select the toggle to enable waiver. Note: The attributes of an interest component that have been defined for a product is applied on a contract involving the product if, for some reason user do not want to apply the interest component for the contract user are processing, user can do so by checking this field. The interest is calculated but it is not applied on the contract.
Sub Rate type	Select the sub rate type.
Rate Code	Select the interest Rate which has to be considered for computing.
Rate Spread	Select the rate spread percentage. Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.
All in Rate	Displays the All-in rate. The All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

3. Click **Save & Close**, to save and close the details.
4. Click **Next**, to navigate to the next screen.

1.1.2.4 Rate Revision Schedules

This topic describes the systematic instructions to Rate Revision Schedules segment.

Rate Revision Schedule details can be added for the application in the Enrichment Stage.

1. Initiate a **Loan Origination** and navigate to a specific data segment.
2. From **Loan Origination** , click **Rate Revision Schedules** tab and provide the required details.

The **Rate Revision Schedules** screen displays.
For information on the screen fields, refer to the field description table below.

Figure 1-13 Rate Revision Schedules Screen
Table 1-9 Rate Revision Schedules - Field Description

Field	Description
Component Name	Select the component Name of the Rate revision schedule.
Frequency	Select the time interval for which the rate revision would be taking place.
Unit	Select the unit associated with the frequency.
Start Date	Select the date on which rate revision will be applicable.
No of Schedules	Select the number of schedules.
Reset Tenor	Select the reset tenor value. The tenor will be reset to a new value.

3. Click **Save & Close**, to save and close the details.
4. Click **Next**, to navigate to the next screen.

1.1.2.5 Disbursement Schedules

This topic describes the systematic instructions to Disbursement Schedules segment.

Disbursement Schedule details can be added for the application in the Enrichment Stage.

1. Initiate a **Loan Origination** and navigate to a specific data segment.
2. From **Loan Origination** , click **Disbursement Schedules** tab and provide the required details.

The **Disbursement Schedules** screen displays.

Figure 1-14 Disbursement Schedules Screen

The screenshot displays the 'Disbursement Schedules' screen within the 'Loan Origination Enrichment - DMOLOANAPI5093030068' application. The interface includes a left-hand navigation pane with options such as Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules (selected), Payment Schedules, Cash Flow, and Summary. The main content area is titled 'Disbursement Schedules' and features a 'Schedule 1' section. This section contains a 'Disbursement Schedules' tab, an 'Auto Disbursement' toggle, and various input fields: 'Schedule Date' (September 30, 2022), 'Disbursement Currency' (USD), 'Total Disbursement Amount' (\$1,000,000.00), 'Amount to Disburse' (\$1,000,000.00), 'Percentage of Disbursement' (100), 'Frequency' (Quarterly), 'Unit' (1), and 'No of Schedules' (1). Below these is the 'Split Settlement Details 1' section, which includes 'Split Sequence Number' (0), 'Split Percentage' (100), 'Split Amount' (\$1,000,000.00), 'Settlement Account Number' (1007000000000921), 'Settlement Account Branch' (DMO), and 'Settlement Account Currency' (USD). At the bottom, there are buttons for 'Add Split Settlement Details', 'Add Schedule', 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

For information on the screen fields, refer to the field description table below.

Table 1-10 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Select the toggle to auto disbursement. Manual intervention is not required, automatic disbursement of amount will be done.
Schedule Date	Select the date on which disbursement is to be done.
Disbursement Currency	Displays the currency in which the amount is to be disbursed.
Total Disbursement Amount	Displays the total amount available for disbursement.
Amount To Disburse	Specify the amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Specify the percentage of total amount that is being disbursed.
Frequency	Select the time intervals in which amount is to be disbursed.
Unit	Select the unit of Frequency.
No Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Split Sequence Number	Select the split sequence number. The unique number given to a particular split.
Split Percentage	Specify the percentage of amount that will be paid in a split.
Split Amount	Specify the amount that will be paid in a split.
Payment Mode	Select the mode of payment in which the amount will be disbursed.
Settlement Account Number	Select the account to which the amount will be disbursed.
Settlement Account Branch	Displays the branch in which the account is present.
Settlement Account Currency	Displays the currency in which amount disbursement will happen.

- Click **Save & Close**, to save and close the details.

- Click **Next**, to navigate to the next screen.

1.1.2.6 Payment Schedules

This topic describes the systematic instructions to Payment Schedules.

Payment Schedules can be added for the application in the Enrichment Stage.

- Initiate a **Loan Origination** and navigate to a specific data segment.
- From **Loan Origination** , click **Payment Schedules** tab and provide the required details.
The **Payment Schedules** screen displays.

Figure 1-15 Payment Schedules

For information on the screen fields, refer to the field description table below.

Table 1-11 Payment Schedules - Field Description

Field	Description
Component Name	Select the component name. The payment schedule name that is being created.
Frequency	Select the time interval in which payment will be made.
Amount	Enter the amount that will be paid in the mentioned schedule.
Start Date	Select the start date of the scheduled payment.
No Of Schedules	Select the number of schedules in which payment will be completed.
Principal Liquidation	Select the principal liquidation. The principal liquidation will be paid in auto format or by some other format.

- Click **Save & Close**, to save and close the details.
- Click **Next**, to navigate to the next screen.

1.1.2.7 Cash Flow

This topic describes the information about the loan origination enrich Cash Flow.

Cash Flow simulates the loan origination scenario with the already provided application details.

1.1.3 Credit Exception

This topic describes the information about the Credit Exception stage.

The Credit Exception stage has the option to do the Credit Approval for the application.

This topic contains the following sub-topics:

- [Credit Approval](#)
This topic describes the information about the Credit Approval stage.

1.1.3.1 Credit Approval

This topic describes the information about the Credit Approval stage.

The Credit Approval details are added for the application in the Credit Exception Stage. The **Credit Approval** stage screen is below.

Figure 1-16 Credit Approval

For information on the screen fields, refer to the field description table below.

Table 1-12 Credit Approval - Field Description

Field	Description
Loan Application Ref Number	Displays the Reference Number of the loan application submitted.

Table 1-12 (Cont.) Credit Approval - Field Description

Field	Description
Application Date	Specify the date on which Loan is created. The system defaults the current system date as the application initiation date if not selected.
Customer Id	Displays the customer's unique ID.
Liability Id	The unique id for the liabilities customer has provided.
Purpose Of Credit Appraisal	Specify the purpose of credit appraisal, to understand repayment ability of the loan applicant.
Remarks	Specify the remarks, the findings of credit appraisal.

1.1.4 Loan Preference Enrichment

This topic describes the information about the Loan Preference Enrichment stage.

The Loan Preference Enrichment has the option to add the Settlement details and Statement preference.

This topic contains the following sub-topics:

- [Settlement Details](#)
This topic describes the information about the Settlement Details stage.
- [Statement Preferences](#)
This topic describes the information about the Statement Preferences stage.

1.1.4.1 Settlement Details

This topic describes the information about the Settlement Details stage.

The Settlement Details are added for the application in the Loan Preference Enrichment Stage. The **Settlement Details** stage screen is below.

Figure 1-17 Settlement Details

Loan Preference Enrichment - DMOLOANAP15093030068

Application Info Remarks Documents Advises Screen(1/3)

Settlement Details

Settlement Party 1 - Octasun Corporation INC

Party Number: BR001

SSI Party Number: BR001

Party Name: Octasun Corporation INC

SSI Party: Octasun Corporation INC

Accounts

SSI Mnemonic and Currency

SSI Mnemonic: BR001

Currency: ALL

Add Settlement Party

Audit Cancel Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-13 Settlement Details - Field Description

Field	Description
Party Number	Select the Part Number. The LOV attached to this field is the list of the parties available
Party Name	Based on the Party Number selected, the Party name is auto populated.
SSI Party Number	Specify the customer account or general ledger account number.
SSI Party	Based on the SSI Party Number selected, the information is auto populated.
Existing SSI	Select the toggle to select an Existing SSI defined.
Primary SSI	Select the toggle to select a primary SSI.
SSI Mnemonic	Select the SSL Mnemonic value.

1.1.4.2 Statement Preferences

This topic describes the information about the Statement Preferences stage.

The Statement Preferences can be added for the application in the Loan Preference Enrichment Stage. The **Statement Preferences** stage screen is below.

Figure 1-18 Statement Preferences

For information on the screen fields, refer to the field description table below.

Table 1-14 Statement Preferences - Field Description

Field	Description
Statement Cycle	Select the Statement Cycle. The time intervals in which statement of the transactions done will be provided.

Table 1-14 (Cont.) Statement Preferences - Field Description

Field	Description
Statement Type	Select the Statement Type. The format of statement being provided is detailed or in a brief format.

1.1.5 Application Verification

This topic describes the information about the Application Verification stage.

The Application Verification Stage has the option to verify the application details.

This topic contains the following sub-topic:

- [Application Verification](#)
This topic describes the information about the Application Verification stage.

1.1.5.1 Application Verification

This topic describes the information about the Application Verification stage.

The details of the loan application can be verified in the Application Verification Stage. The **Application Verification** stage screen is below.

Figure 1-19 Application Verification Screen

Application Verification - DMOLOANAP15093030068

Panel Name	Details	Status
Rate Revision Schedules	Click to view more details	Success (Green Checkmark)
Disbursement Schedules	Disbursement Currency: USD	Success (Green Checkmark)
Statement Preferences	Statement Cycle: D Statement Type: D Start Date:	Success (Green Checkmark)
Loan Details	Loan Amount: 1000000 Loan Tenor: 27 Commitment Contract Number:	Success (Green Checkmark)
Additional Loan Details	Product Code: CLIQ Product Description: Drawdown Product Purpose Of Loan: WORKING_CAPITAL Expense Code: EXPN1	Success (Green Checkmark)
Facilities and Collateral Details	Click to view more details	Success (Green Checkmark)
Interest Details	Rate Type: Floating Rate (%): 9	Success (Green Checkmark)
BackOffice Errors	No data available	Warning (Yellow Triangle)
Customer Acceptance	No data available	Warning (Yellow Triangle)
Payment Schedules	Component Name: BDF_DI	Success (Green Checkmark)
Credit Approval	Approval Status: 1 Liability Id: LB01 Purpose of Credit Appraisal: ok	Success (Green Checkmark)
Cash Flow	No data available	Warning (Yellow Triangle)
Settlement Details	Number of Parties: 1 SSI Mnemonic: BR001 Currency: ALL	Success (Green Checkmark)
Parties	Number of Parties: 1 Party Name: Octasun Corporation INC Place Of Incorporation: USA First Name: Mark Steve Role: AGENT	Success (Green Checkmark)

Buttons: Audit, Cancel, Save & Close, Next

1.1.6 Parties

This topic describes the information about the Parties stage.

The Party details are added for the application in the Entry Stage. The **Parties** stage screen is below.

Figure 1-20 Parties Screen

For information on the screen fields, refer to the field description table below.

Table 1-15 Parties - Field Description

Field	Description
Party Type	Select one of the options: New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	The Contact role added will have one of the Party roles mapped.

1.1.7 Loan Approval

This topic describes the information about the Loan Approval stage.

The Loan Approval stage has the option to approve the loan application.

The Approver must verify the application data against the submitted documents to ensure that Maker has provided information in accordance with the agreed terms. Instead of manual verification, approver has option to select AI Assist and upload necessary documents in screen. The system will extract pre-decided parameters from documents based on specified prompts and compare it with application data. The **Loan Approval** stage screen is below.

Figure 1-21 Loan Origination AI Assist Approval

For more information, refer to the fields description table below.

Table 1-16 AI Assist Approval

Field	Description
AI Assist	Switch to ☐ to enable AI Assist in the loan origination flow.
File Upload	Drag and down the multiple documents to upload in PDF and JPG formats. This field displays when the AI Assist toggle button is enabled.
Upload	Click upload to selected files to DMS. This field displays when the AI Assist toggle button is enabled.

The system will invoke the Gen AI service to extract the required data. This extracted data will be displayed to approver along with the application data entered by the maker. Any mismatch in data will be highlighted for the Approver to review and confirm, with an option to add remarks.

Figure 1-22 Loan Origination - AI Assist Approval Documents

Tag Name	Maker Value	Approver Value	Mismatch	Confirm
Loan Currency	USD	USD	No	☒
Loan Amount	410000001	410000000	Yes	☒
Rate Type	Fixed	Fixed	No	☒
Rate of Interest	4.5%	4.5%	No	☒
Loan Tenor	60 months	60 months	No	☒

For more information, refer to the fields description table below.

Table 1-17 AI Assist Verification

Field	Description
Select File	Displays the uploaded files, select the required file for preview.
Extracted Information	Data extracted from the documents with our predefined questions.
Tag Name	Displays the predefined parameters for which data is extracted.
Maker Value	Displays the value extracted from the documents with predefined prompts and edited by the maker.
Approver Value	Displays the actual value extracted from the documents.
Mismatch	If the maker and approver value does not match, this field displays Yes or No .
Confirm	If there is a mismatch, an icon appears in the column and becomes clickable, opening a new popup screen where approver can confirm the mismatch and enter remarks.

This topic contains the following sub-topic:

- [Loan Approval](#)
This topic describes the information about the Loan Approval stage.

1.1.7.1 Loan Approval

This topic describes the information about the Loan Approval stage.

The approval can be done for the loan application in the Loan Approval stage. The **Loan Approval** stage screen is below.

Figure 1-23 Loan Approval

The screenshot displays the 'Loan Approval - DMOLOANAP15093030068' interface. The left sidebar shows 'Loan Approval' and 'Summary'. The main area is titled 'Loan Approval' and contains a grid of 12 panels, each with a green checkmark icon in the bottom right corner, indicating successful verification. The panels are:

- Rate Revision Schedules**: Click to view more details.
- Disbursement Schedules**: Disbursement Currency: USD.
- Statement Preferences**: Statement Cycle: D, Statement Type: D, Start Date: .
- Loan Details**: Loan Amount: 1000000, Loan Tenor: 27, Commitment Contract Number: .
- Additional Loan Details**: Product Code: CLUQ, Product Description: Drawdown Product, Purpose Of Loan: WORKING CAPITAL, Expense Code: EXPN1.
- Facilities and Collateral Details**: Click to view more details.
- Interest Details**: Rate Type: Floating, Rate: 3%.
- BackOffice Errors**: No data available.
- Customer Acceptance**: No data available.
- Payment Schedules**: Component Name: BDF_OI.
- Credit Approval**: Approval Status: 1, Liability Id: LB01, Purpose of Credit Appraisal: ok.
- Cash Flow**: No data available.
- Settlement Details**: Number of Parties: 1, SSI Mnemonic: BR001, Currency: ALL.
- Parties**: Number of Parties: 1, Party Name: Octasun Corporation INC, Place Of Incorporation: USA, First Name: Mark Steve, Role: AGENT.

At the bottom, there is a 'View Overrides' button and a 'Cancel' button. The bottom right corner shows 'Screen(1/2)' and 'Next' button.

1.1.8 Customer Agreement

This topic describes the information about the Customer Agreement stage.

The Customer Agreement stage has the option to capture the Customer Acceptance details.

This topic contains the following sub-topic:

- [Customer Acceptance](#)
This topic describes the information about the Customer Acceptance stage.

1.1.8.1 Customer Acceptance

This topic describes the information about the Customer Acceptance stage.

The Customer Acceptance details are added for the application in the Customer Agreement Stage. The **Customer Acceptance** stage screen is below.

Figure 1-24 Customer Acceptance

For information on the screen fields, refer to the field description table below.

Table 1-18 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Select the Customer Acceptance Received, whether customer acceptance is received or not.
Customer Acceptance Date	Select the date of acceptance from customer.
Accepted By	Select the mode of acceptance for customer.t
Remarks	Specify Remarks. The additional information about the customer acceptance.
Value Date Change Required	Select Value Date Change Required, whether the effective date has to be modified for the contract or not.

1.2 Draft Proposal

This topic describes the information about the Draft Proposal. The Draft Proposal is used to check the eligibility, basic details and structure of the loan.

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 through 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 through 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 drives 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

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.

1. From **Homepage**, click **Corporate Lending**. Under **Corporate Lending**, click **Operations**, and then click **Bi-Lateral**.
2. On **Bi-Lateral**, click **Draft Proposal**.

The **Draft Proposal** screen displays.

Figure 1-25 Draft Proposal

Draft Proposal

Basic Details

Lead/Prospect Number Required

Business Product Required

Loan Purpose/Intent Required

Application Date Required

Priority

Channel Details

Application Channel Required

Application Submitted By Required

Name Required

Email Required

- On **Draft Proposal** screen, specify the fields. For more information on fields, refer to the field description table

Table 1-19 Draft Proposal - Field Description

Field	Description
Lead/Prospect Number	Select the required Lead/Prospect Number . This helps to determine if the loans are given under any back scheme.
Business Product	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. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Select the required loan purpose/intent.
Priority	Select a priority.
Application Channel	Select the required application channel.
Application Submitted By	Select the details of the Agent/Customer who has submitted the application.
Name	Specify the name of the Agent/Customer who has submitted the application.
Email	Specify the Email ID of the Agent/Customer who has submitted the application.

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

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category namely, Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. The system derives the process flow for Loan Origination and the process gets instantiated. Based on the user rights the system navigates the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Draft Proposal Entry](#)
This topic describes the information about the Draft Proposal Entry.
- [Draft Proposal Enrichment](#)
This topic describes the information about the Draft Proposal Enrichment.
- [Approval Verification](#)
This topic describes the information about the Approval Verification stage.
- [Credit Approval](#)
This topic describes the information about the Credit Approval stage.
- [Draft Approval](#)
This topic describes the information about the Draft Approval.
- [Customer Agreement](#)
This topic describes the information about the Customer Agreement.

1.2.1 Draft Proposal Entry

This topic describes the information about the Draft Proposal Entry.

The Draft Proposal Entry stage has the option to update Parties and Loan details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes the information about the Parties stage.
- [Loan Details](#)
This topic describes the information about the Loan Details stage.

1.2.1.1 Parties

This topic describes the information about the Parties stage.

The Party details for the application can be added in the Entry Stage. The **Parties** stage screen is below.

Figure 1-26 Parties

For information on the screen fields, refer to the field description table below.

Table 1-20 Draft Proposal Entry - Parties

Field	Description
Party Type	Select Party Type. The available options are: New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Displays the Contact Role. The Contact role added will have one of the Party roles mapped.

1.2.1.2 Loan Details

This topic describes the information about the Loan Details stage.

The Loan details can be added for the application in the Entry Stage. The **Loan Details** stage screen is below.

Figure 1-27 Loan Details

The screenshot displays the 'Draft Proposal Entry' interface for application 'DMOLOANAP15093030387'. The 'Loan Details' tab is active, showing a form with the following fields: 'Loan Amount' (USD, \$100,000.00), 'Value Date' (April 3, 2015), 'Loan Tenor' (12 months), 'Maturity Type' (Fixed), and 'Maturity Date' (April 3, 2016). The interface includes a sidebar with 'Parties', 'Loan Details', and 'Summary' tabs. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

For information on the screen fields, refer to the field description table below.

Table 1-21 Draft Proposal Entry - Loan Details

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Select the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: - Fixed - Call - Notice
Maturity Date	Select the duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Select the contract Number of the agreement by bank to lend a specified sum of money to the party.

1.2.2 Draft Proposal Enrichment

This topic describes the information about the Draft Proposal Enrichment.

The Draft Proposal Enrichment stage provides the option to update Parties and can add Business Activity details and Draft Proposal details of the application.

This topic contains the following sub-topics:

- [Business Activity details](#)
This topic describes the information about the Business Activity Details stage.
- [Draft Proposal](#)
This topic describes the information about the Draft Proposal stage.

1.2.2.1 Business Activity details

This topic describes the information about the Business Activity Details stage.

The Business Activity Details are added for the application in the Enrichment Stage. The **Business Activity Details** stage screen is below.

Figure 1-28 Business Activity Details

For information on the screen fields, refer to the field description table below.

Table 1-22 Business Activity Details - Field Description

Field	Description
Entity Type	Select the Entity Type.
Nature of Business	Select the Nature of Business.
Export Import License Number	Specify the Export Import License number to run the business.
Year	Select the Year. The year for which the financial details are being added.
Balance Sheet Size	Select the Balance sheet size of the business for the year.
Operating Profit	Select the Operating profit of the business for the year.
Net Profit	Select the Net profit of the business for the year.
Parent Company Name	Specify the Parent Company Name of the business entity.
Share Holding %	Specify the Share holding percentage of the Parent Company in the business entity.

1.2.2.2 Draft Proposal

This topic describes the information about the Draft Proposal stage.

The Draft Proposal details can be added for the application in the Enrichment Stage. The **Draft Proposal** stage screen is below.

Figure 1-29 Draft Proposal

Application Enrichment - DMOLOANAP15093030387

Draft Proposal

Loan Details

Proposed Loan Amount(Min): USD, Proposed Loan Amount (Max): USD, Proposed Loan Amount(Fixed): USD \$100,000.00, Loan Tenor (Months): 12, Proposal Validity: 30

Interest Details

Rate Type: Fixed, Rate(Min/Max): Min, Max, Rate (Fixed): 10, Margin Rate(Min/Max): Min, Max, Margin Rate(Fixed): 0.5, Interest Payment Frequency: Monthly, Schedule of Principal: Amortise, Amortise: Monthly

Fee Details

Fee: UTILFEE, Fee Description: UTILISATION FEE, Fee Type: Fee Rate, Fee Rate(Min/Max): Min, Max, Fee Rate(Fixed): 01

Collateral Details

Collateral List: BNDS, Collateral Description: BONDS, Collateral Amount: USD \$1,000,000,000.00

Buttons: Audit, Cancel, Back, Save & Close, Next

For information on the screen fields, refer to the field description table below.

Table 1-23 Draft Proposal - Field Description

Field	Description
Proposed Loan Amount(Min)	Specify the minimum Proposed Loan Amount.
Proposed Loan Amount (Max)	Specify the maximum Proposed Loan Amount.
Proposed Loan Amount(Fixed)	Specify the fixed Proposed Loan Amount.
Loan Tenor (Months)	Select the proposed Loan Amount Tenor in Months.
Proposal Validity	Select the proposed Loan draft validity in days.
Rate Type	Select the interest Rate type for the proposed loan.
Rate(Min/Max)	Select the proposed loan's Minimum and Maximum interest rate.
Rate(Fixed)	Select the proposed loan's Fixed interest rate.
Margin Rate(Min/Max)	Select the proposed loan's Minimum and Maximum interest margin rate.
Margin Rate(Fixed)	Select the proposed loan's Fixed interest margin rate.
Interest Payment Frequency	Select the proposed loan's Interest Payment frequency.
Schedule of Principal	Select the proposed loan's schedule of principal.
Amortise	Select the Amortise type.
Fee	Fee type to be selected from the dropdown
Fee Description	Selected fee description to be populated
Fee Type	Select the Fee Type.
Fee Rate(Min/Max)	Select the Minimum and Maximum Fee.
Fee Rate(Fixed)	Select the Fixed Fee Rate.
Collateral List	Select the Collateral type for the proposed loan.
Collateral Description	Displays the Collateral description for the selected collateral type.

Table 1-23 (Cont.) Draft Proposal - Field Description

Field	Description
Collateral Amount	Select the Collateral Amount for the collateral type selected can be given for the proposed loan.

1.2.3 Approval Verification

This topic describes the information about the Approval Verification stage.

The Approval Verification stage has the option to verify and approve the application.

This topic contains the following sub-topic:

- [Application Verification](#)
This topic describes the information about the Application Verification.

1.2.3.1 Application Verification

This topic describes the information about the Application Verification.

The Application verification can be done for the application in the Approval Verification stage. The **Application Verification** stage screen is below.

Figure 1-30 Application Verification

The screenshot displays the 'Application Verification' screen for a specific loan application. The interface includes a top navigation bar with tabs for 'Application Info', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into five sections, each representing a different aspect of the application:

- Draft Proposal:** Shows 'Proposed Loan Amount(Fixed): 100000'.
- Business Activity Details:** Shows 'Balance Sheet Size: 1000000000' and 'Net Profit: 100000000'.
- Loan Details:** Shows 'Loan Amount: 100000', 'Loan Tenor: 12', and 'Commitment Contract Number:'.
- Customer Acceptance:** Shows 'No data available'.
- Parties:** Shows details for 'Party Name: Octasun Corporation INC', 'Place Of Incorporation: US', 'First Name: chris', and 'Role: BORR'.

Each section has a green checkmark icon in the bottom right corner, indicating successful verification. The bottom of the screen features an 'Audit' button on the left and 'Cancel', 'Save & Close', and 'Next' buttons on the right.

1.2.4 Credit Approval

This topic describes the information about the Credit Approval stage.

The Credit Approval stage has the option to evaluate the application details and approve the credit.

This topic contains the following sub-topic:

- [Draft Proposal](#)
This topic describes the information about the Draft Proposal stage.

1.2.4.1 Draft Proposal

This topic describes the information about the Draft Proposal stage.

The Credit Approval can be done for the application by evaluvating the Draft Proposal details in the Credit Approval stage. The **Draft Proposal** stage screen is below.

Figure 1-31 Draft Proposal

The screenshot shows the 'Draft Proposal' screen for application ID DMOLOANAP15093030387. The interface includes a top navigation bar with 'Draft Proposal' selected, and a sidebar with 'Summary' and 'Audit' options. The main content area is divided into several sections: 'Loan Details' (Proposed Loan Amount Min/Max/Fixed, Proposed Loan Amount, Loan Tenor, Proposal Validity), 'Interest Details' (Rate Type, Rate Min/Max, Rate Fixed, Margin Rate Min/Max, Margin Rate Fixed, Interest Payment Frequency, Schedule of Principal, Amortise), 'Fee Details' (Fee, Fee Description, Fee Type, Fee Rate Min/Max, Fee Rate Fixed), and 'Collateral Details' (Collateral List, Collateral Description, Collateral Amount). The bottom of the screen has buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. A tooltip at the top center says 'Press F11 to exit full screen'.

1.2.5 Draft Approval

This topic describes the information about the Draft Approval.

The Draft Approval stage has the option to evaluvate the details and approve the application.

This topic contains the following sub-topic:

- [Draft Proposal](#)
This topic describes the information about the Draft Proposal stage.

1.2.5.1 Draft Proposal

This topic describes the information about the Draft Proposal stage.

The Draft Proposal details are evaluvated and can be approved in the the Draft Approval stage. The **Draft Proposal** stage screen below.

Figure 1-32 Draft Proposal

Draft Proposal

Loan Details

Proposed Loan Amount (Min): USD []
Proposed Loan Amount (Max): USD []
Proposed Loan Amount (Fixed): USD [\$100,000.00]
Loan Tenor (Months): 12
Proposal Validity: 30

Interest Details

Rate Type: Fixed
Rate (Min/Max): Min [] Max []
Rate (Fixed): 10
Margin Rate (Min/Max): Min [] Max []
Margin Rate (Fixed): 0
Interest Payment Frequency: Monthly
Schedule of Principal: Amortise
Amortise: Monthly

Fee Details

Fee: UTILFEE
Fee Description: UTILISATION FEE
Fee Type: Fee Rate
Fee Rate (Min/Max): Min [] Max []
Fee Rate (Fixed): 1

Collateral Details

Collateral List: BONDS
Collateral Description: BONDS
Collateral Amount: USD [\$1,000,000,000.00]

Buttons: Audit, Cancel, Save & Close, Next

1.2.6 Customer Agreement

This topic describes the information about the Customer Agreement.

The Customer Agreement stage has the option to add the Customer Acceptance details for the application.

This topic contains the following sub-topic:

- [Customer Acceptance](#)
This topic describes the information about the Customer Acceptance stage.

1.2.6.1 Customer Acceptance

This topic describes the information about the Customer Acceptance stage.

The Customer Acceptance details can be captured for the application in the Customer Agreement stage. The **Customer Acceptance** stage screen is below.

Figure 1-33 Customer Acceptance

The screenshot shows the 'Customer Acceptance' form for application DMOLOANAPI5093030387. The form includes a 'Customer Acceptance Received' section with 'Yes' and 'No' radio buttons. The 'Customer Acceptance Date' is set to April 3, 2015. The 'Accepted By' section has 'Mail' and 'Letter' buttons. The 'Remarks' field contains the text 'Accepted'. A 'Linked Documents' section shows 'No items to display'. The form has a sidebar with 'Customer Acceptance' and 'Summary' tabs. At the bottom, there are 'Audit', 'Cancel', 'Save & Close', and 'Next' buttons. The top right corner indicates 'Screen(1/2)'.

1.3 Loan Drawdown

This topic describes information about the **Loan Drawdown**. The loan drawdown feature is used to drawdown the required loan amount for an existing customer.

Loan Drawdown provides function to drawdown the required loan amount for an existing customer. Once the facility is set for corporate customer, the customer can avail the loan from the bank's existing facility. The application passes 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 drawdown 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 through 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 drawdown process are 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 Drawdown is provided for quick reference:

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

- Loan Approval
- Customer Acceptance

Netflix Conductor process drives 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 Drawdown life cycle:

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

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

To initiate Loan Drawdown

1. From **Homepage**, click **Corporate Lending**. Under **Corporate Lending**, click **Operations**, and then click **Bi-Lateral**.
2. From **Bi-lateral**, click **Drawdown**.

The **Drawdown** screen displays.

Figure 1-34 Loan Drawdown

Drawdown

Basic Details

Party Number Required

Party Name

Business Product Required

Loan Purpose/Intent Required

Application Date Required

Priority

Facility Details

Please select a customer to load facility details

Commitment Linkages

Please select a customer to load commitment linkage details

Channel Details

Application Channel Required

Application Submitted By

Name Required

Email Required

3. On **Drawdown** screen, specify the fields. For more information on fields, refer to the field description table

Table 1-24 Drawdown - Field Description

Field	Description
Party Number	Select the required Customer Identification number or users can also type the Party Number . This field is applicable only when the Customer Type is selected as Existing . In case of existing customer, user can view and link one customer to multiple liabilities.
Party Name	Based on the Party Number selected, the information is auto populated.
Business Product	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. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Select the required loan purpose/intent.
Priority	Select a priority.
Facility Details	Displays the list of all facilities that are created for the Customer Number . User can select the appropriate Facility ID which requires to be linked for the loan.
Commitment Linkage	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added.
Application Channel	Select the required application channel.
Application Submitted By	Select the details of the Agent/Customer who has submitted the application.
Name	Specify the name of the Agent/Customer who has submitted the application.
Email	Specify the Email ID of the Agent/Customer who has submitted the application.

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

Click **Submit**, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category namely, Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. The system derives the process flow for Loan Origination and the process gets instantiated.

Based on the user rights the system navigates the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Drawdown Entry](#)
This topic describes the information about the Drawdown Entry stage.
- [Drawdown Enrichment](#)
This topic describes about the Drawdown Enrichment stage.
- [Credit Exception](#)
This topic describes about the Credit Exception.
- [Application Verification](#)
This topic describes about the Application Verification stage.

- [Loan Approval](#)
This topic describes about the Loan Approval stage.
- [Customer Agreement](#)
This topic describes about the Customer Agreement stage.

1.3.1 Drawdown Entry

This topic describes the information about the Drawdown Entry stage.

The Drawdown Entry stage has the option to view the Party details and can also add Loan details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes the information about the Parties stage.
- [Loan Details](#)
This topic describes information about the Loan Details.

1.3.1.1 Parties

This topic describes the information about the Parties stage.

The Party details are displayed for the application in the Entry Stage. The **Parties** stage screen is below.

Figure 1-35 Parties

Drawdown Entry - DMOLOANAPI5093030156

Parties

Party 1 - Octasun Corporation INC

Party Type: Party Role: Party Number: Party Name:

Party Details

Field	Value
Party Type	C
Country of Incorporation	IND
Date Of Incorporation	2022-07-21T12:00:00Z
Place Of Incorporation	US
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	P
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	
External Customer	
Organization Name	

Address Details

Field	Value
Address Type	Registration Address
Area	
Building	
Street	
Landmark	
Locality	
City	
State	
Country	US
Zip Code	02304

Contact

Mr. Chetan Kumar
chetan.m.pawar@oracle.com

Borrower X

Audit

Cancel Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-25 Drawdown Entry - Parties - Field Description

Field	Description
Party Type	Select Party Type. The available options are: New - If selected, new party details can be captured as part of application Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Displays the role of the Party.
Party Number	Select the Party Number.
Party Name	Specify the Party Name.
Contact Role	Displays the Contact role.

1.3.1.2 Loan Details

This topic describes information about the Loan Details.

Loan details can be added for the application in the Entry Stage. The **Loan Details** stage screen is below.

Figure 1-36 Loan Details

The screenshot displays the 'Loan Details' screen within the 'Drawdown Entry - DMOLOANAP15093030136' application. The interface features a sidebar with 'Parties', 'Loan Details', and 'Summary' tabs. The main area contains several input fields: 'Loan Amount' set to USD \$1,000,000.00, 'Value Date' as April 6, 2015, 'Loan Tenor' as 24 Month(s), 'Maturity Type' as Fixed, and 'Maturity Date' as April 6, 2017. A 'Commitment Linkage' section shows the 'Commitment Contract Number' as DMOL50150915001, 'Counterparty' as BR001, and 'Commitment Currency' as USD. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

For information on the screen fields, refer to the field description table below.

Table 1-26 Drawdown Entry - Loan Details - Field Description

Field	Description
Loan Amount	Specify the amount of the loan required by customer.
Value Date	Select the 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.
Loan Tenor	Specify the duration of the loan that is to be disbursed.

Table 1-26 (Cont.) Drawdown Entry - Loan Details - Field Description

Field	Description
Maturity Type	Select the maturity type. The available options are: • Fixed • Call • Notice
Maturity Date	Select the maturity date. The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Select the contract Number of the agreement by bank to lend a specified sum of money to the party.

1.3.2 Drawdown Enrichment

This topic describes about the Drawdown Enrichment stage.

The Drawdown Enrichment stage has the option to add the Additional loan details, Facilities and Collateral details, Interest details, Rate Revision schedules, Disbursement schedules and Payment schedules.

This topic contains the following sub-topics:

- [Additional Loan Details](#)
This topic describes about the Additional Loan Details stage.
- [Facilities and Collateral](#)
This topic describes about the Facilities and Collateral stage.
- [Interest Details](#)
This topic describes about the Interest Details stage.
- [Rate Revision Schedules](#)
This topic describes about the Rate Revision Schedules.
- [Disbursement Schedules](#)
This topic describes about the Disbursement Schedules stage.
- [Payment Schedules](#)
This topic describes about the Payment Schedules stage.
- [Cash Flow](#)
This topic describes information about the Cash Flow.

1.3.2.1 Additional Loan Details

This topic describes about the Additional Loan Details stage.

The Additional Loan details can be added for the application in the Enrichment Stage.

Figure 1-37 Additional Loan Details Screen

For information on the screen fields, refer to the field description table below.

Table 1-27 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the Business Product for which product Working capital, Post Shipment etc. we are creating the loan.
Loan Branch	Displays the Bank branch in which we are proceeding to create a Loan for the party.
Product Code	Select the code of the product which we are lending.
Product Description	Displays the description of the product which we are lending.
Expense Code	Select the expense code is the account of bank to which it gets mapped.
Expense Code Description	Displays the description of the Expense code.
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the Grace Days. The Borrower customer allowed to delay payment for a short period of time beyond the due date.

1.3.2.2 Facilities and Collateral

This topic describes about the Facilities and Collateral stage.

The Facilities and Collateral details can be added for the application in the Enrichment Stage.

Figure 1-38 Facilities and Collateral Details Screen

Application Enrichment - DMOLOANAP15093030136

Facilities and Collateral Details

Liability Number: BR001

Link Facility 1 - BR001LINE1

Liability Number: BR001 Facility Id: BR001LINE1 Facility Category: L Facility Branch: DMO

Start Date: April 3, 2015 Expiry Date: July 16, 2015 Linkage Percent: 100 Utilization Order: 1

Buttons: Link Facility, Facility Request, Add Collateral, Collateral Request

Linked Documents: No items to display.

Buttons: Audit, Cancel, Back, Save & Close, Next

For information on the screen fields, refer to the field description table below.

Table 1-28 Facilities and Collateral Details - Field Description

Field	Description
Purpose Of Facility	Specify the purpose to use the Facility amount.
Facility Amount	It is the total amount the borrower wants to withdraw in an extended period of time.
Financial Details - Year	Specify the Financial Details. The Financial year when that facility was provided.
Balance Sheet Size	It refers to a financial statement that reports a company's assets, liabilities, and shareholder equity at a specific point in time.
Operation Profit	Total earnings from its core business functions for a given period, excluding the deduction of interest and taxes.
Net Profit	Total amount left over after the business has accounted for all deductions, including interest and taxes.
Collateral Description	Specify the Collateral description. Valuable asset that a borrower pledges as security for a loan.
Collateral Currency	The currency in which the collateral has been pledged.

1.3.2.3 Interest Details

This topic describes about the Interest Details stage.

The Interest details can be added for the application in the Enrichment Stage.

Figure 1-39 Interest Details Screen

The screenshot displays the 'Interest Details' screen for application DMOLANAPI5093030295. The left sidebar contains navigation links: Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details (selected), Rate Reversion Schedules, Disbursement Schedules, Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main area shows three interest components:

- Component 1 - PEN_INT:** Loan Branch: DMO, Loan Amount: USD 100,000.00, Value Date: April 8, 2015. Fields include Rate Type (Fixed), Interest Period Basis (Include (From Date)), Billing Notice Required (toggle), Rate Code (0), and Rate Spread (0.01).
- Component 2 - FLAUDL:** Similar fields with Rate Type (Fixed), Interest Period Basis (Include (From Date)), Billing Notice Required (toggle), Rate Code (0), and Rate Spread (0.01).
- Component 3 - PEN_PRINC:** Similar fields with Rate Type (Fixed), Interest Period Basis (Include (From Date)), Billing Notice Required (toggle), Rate Code (0), and Rate Spread (0.01).

At the bottom, there are buttons for Audit, Cancel, Back, Save & Close, and Next.

For information on the screen fields, refer to the field description table below.

Table 1-29 Interest Details - Field Description

Field	Description
Loan Branch	Select the branch for which the rate code is maintained.
Loan Amount	The loan amount for which the interest details will be maintained.
Value Date	The date on which the loan contract came into effect.
Component Name	Displays the specific interest components which are defined.
Rate Type	Select the Interest Rate Type of a product will be displayed.
Interest Period Basis	Select the Interest Period basis. It indicates how the system must consider the tenor basis upon which interest is computed over a schedule or interest period, in respect of the interest component for which the limits are being maintained, which is associated with the selected product.
Billing Notice Period	Select the toggle Billing Notice Period. The number of calendar days before the repayment date, when a Billing Notice has to be generated for the customer as a reminder of the payment.
Waiver	Select the toggle Waiver. The attributes of an interest component that have been defined for a product is applied on a contract involving the product. If, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract.
Subrate type	Select the Rate code defined by the system.
Rate Code	Select the Interest Rate which has to be considered for computing.
Rate Spread	Select the Rate Spread. The Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.

Table 1-29 (Cont.) Interest Details - Field Description

Field	Description
All in Rate	Select the All in Rate. The All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.3.2.4 Rate Revision Schedules

This topic describes about the Rate Revision Schedules.

The Rate Revision schedule details can be added for the application in the Enrichment Stage.

Figure 1-40 Rate Revision Schedule Screen

The screenshot shows the 'Rate Revision Schedules' screen within the 'Application Enrichment - DMOLOANAP15093030295' window. The left sidebar contains a tree view with options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral..., Interest Details, Rate Revision Schedules (selected), Disbursement Schedules, Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main content area is titled 'Rate Revision Schedules' and shows 'Schedule Details 1'. Fields include: Component Name (with a search icon), Frequency (set to 'Daily'), Unit (set to '1'), Start Date (set to 'October 5, 2015'), No Of Schedules (set to '1'), and Reset Tenor (set to '1'). An 'Add Schedule' button is located below these fields. At the bottom, there are 'Cancel', 'Back', 'Save & Close', and 'Next' buttons. The top right corner indicates 'Screen(6/12)'.

For information on the screen fields, refer to the field description table below.

Table 1-30 Rate Revision schedule - Field Description

Field	Description
Min Max Rate(Range)	If the charge is based on a fixed rate, user should specify the minimum and maximum amount that can be applied on a contract.
Component Name	Select the component name of the rate revision schedule.
Frequency	Select the frequency.
Unit	Select the unit of frequency.
Start Date	Select the date on which rate revision will be applicable.
No Of Schedules	Select the number of schedules.
Reset Tenor	Select the rest tenor. The tenor will be reset to a new value.

1.3.2.5 Disbursement Schedules

This topic describes about the Disbursement Schedules stage.

The Disbursement Schedule details can be added for the application in the Enrichment Stage.

Figure 1-41 Disbursement Schedules Screen

For information on the screen fields, refer to the field description table below.

Table 1-31 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Select the toggle to auto disbursement. Manual intervention not required, automatic disbursement of amount.
Schedule Date	Select the date on which disbursement is to be done.
Disbursement Currency	Displays the currency in which the amount is to be disbursed.
Total Disbursement Amount	Displays the total amount available for disbursement.
Amount To Disburse	Specify the amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Specify the percentage of total amount that is being disbursed.
Frequency	Select the frequency. The frequency is the time intervals in which amount is to be disbursed.
Unit	Select the unit of frequency.
No. Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Split Sequence Number	Specify the unique number give to a particular split.
SplitPercentage	Specify the percentage of amount that will be paid in a split.
Split Amount	Specify the amount that will be paid in a split.
Payment Mode	Select the mode of payment in which the amount will be disbursed.
Settlement Account Number	Select the account in which the amount will be disbursed.
Settlement Account Branch	Select the branch in which the account is present.

Table 1-31 (Cont.) Disbursement Schedules - Field Description

Field	Description
Settlement Account Currency	Select the currency in which amount disbursement will happen.

1.3.2.6 Payment Schedules

This topic describes about the Payment Schedules stage.

The Payment Schedule details can be added for the application in the Enrichment Stage.

Figure 1-42 Payment Schedules

The screenshot shows the 'Application Enrichment' window for application ID DMOLOANAPI5093030295. The left sidebar lists various sections: Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules, and Payment Schedules. The 'Payment Schedules' section is active, showing a list of four schedules. Each schedule is a form with the following fields: Component Name (with a search icon), Amount (with a currency dropdown set to USD), Frequency (with a dropdown menu), Start Date (with a calendar icon), No of Schedules (with a numeric input and up/down arrows), and Principal Liquidation (with a dropdown menu). The first two schedules are for component 'FLAUOL' with an amount of \$2,000.00. The next two are for component 'PRINCIPAL' with an amount of \$4,165.59. At the bottom, there is an 'Add Schedule' button and navigation buttons: Audit, Cancel, Back, Save & Close, and Next.

For information on the screen fields, refer to the field description table below.

Table 1-32 Payment Schedules - Field Description

Field	Description
Component Name	Select the component name. The Payment schedule name that is being added.
Frequency	Select the frequency. Frequency is the time intervals in which payment will be made.
Amount	Specify the amount that will be paid in the mentioned schedule.
Start Date	Select the start date of the scheduled payments.
No Of Schedules	Select the number of schedules in which payment will be completed.
Principal Liquidation	Select the principal liquidation. The available options are: • Auto • Other

1.3.2.7 Cash Flow

This topic describes information about the Cash Flow.

Cash flow simulates the loan drawdown scenario with the already provided details.

1.3.3 Credit Exception

This topic describes about the Credit Exception.

The Credit Exception stage has the option to do the Credit Approval for the application.

- [Credit Approval](#)
This topic describes about the Credit Approval stage.

1.3.3.1 Credit Approval

This topic describes about the Credit Approval stage.

The Credit Approval details are displayed for the application in the Credit Exception Stage.

Figure 1-43 Credit Approval

For information on the screen fields, refer to the field description table below.

Table 1-33 Credit Approval - Field Description

Field	Description
Loan Application Ref Number	Displays the Reference Number of the loan application submitted.
Application Date	Select the date on which Loan is created. The system defaults the current system date as the application initiation date if not selected.
Customer Id	Displays the customer's unique Id.
Liability Id	Select the unique id for the liabilities customer has provided.

Table 1-33 (Cont.) Credit Approval - Field Description

Field	Description
Purpose Of Credit Appraisal	Specify the Purpose of Credit Appraisal. To understand repayment ability of the loan applicant.
Remarks	Specify the Remarks.

1.3.4 Application Verification

This topic describes about the Application Verification stage.

The Application Verification Stage has the option to verify the application details.

- [Application Verification](#)
This topic describes about the Application Verification stage.

1.3.4.1 Application Verification

This topic describes about the Application Verification stage.

The verification details are displayed for the application in the Application Verification stage.

Figure 1-44 Application Verification

Application Verification - DMOLOANAP15093030295

Application Verification

Summary

Rate Revision Schedules
Click to view more details

Disbursement Schedules
Disbursement Currency: USD

Statement Preferences
Statement Cycle: D
Statement Type: D
Start Date:

Loan Details
Loan Amount: 100000
Loan Tenor: 24
Commitment Contract Number:

Payment Schedules
Component Name: PRINCIPAL

Additional Loan Details
Product Code: WCAP
Product Description: Working Capital loan
Purpose Of Loan: WORKING CAPITAL
Expense Code: EXPNT

Facilities and Collateral Details
Limit Amount: 100000000
Available Amount: 100000000

Interest Details
Rate Type: Fixed
Rate (%): 9

Cash Flow
No data available

Settlement Details
Number of Parties: 1
SSI Mnemonic: BR001
Currency: ALL

Parties
Number of Parties: 1
Party Name: Octasun Corporation INC
Place Of Incorporation: US
First Name: chris
Role: BORR

Audit

Cancel Save & Close Next

1.3.5 Loan Approval

This topic describes about the Loan Approval stage.

Loan Approval stage has the option to approve the drawdown application.

- [Loan Approval](#)
This topic describes about the Loan Approval stage.

1.3.5.1 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval can be done for the application in the Loan Approval stage.

Figure 1-45 Loan Approval Screen

The screenshot displays the 'Loan Approval' screen for application ID DMOLOANAP15093030295. The interface includes a top navigation bar with tabs for Application Info, Remarks, Documents, and Advises. A left sidebar shows 'Loan Approval' and 'Summary' options. The main content area is titled 'Loan Approval' and contains several panels, each with a green checkmark in the bottom right corner, indicating successful completion or approval. The panels are:

- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency: USD.
- Statement Preferences:** Statement Cycle: D, Statement Type: D, Start Date: .
- Loan Details:** Loan Amount: 100000, Loan Tenor: 24, Commitment Contract Number: .
- Payment Schedules:** Component Name: PRINCIPAL.
- Additional Loan Details:** Product Code: WCAP, Product Description: Working Capital loan, Purpose Of Loan: WORKING_CAPITAL, Expense Code: EXPNT.
- Facilities and Collateral Details:** Limit Amount: 1000000000, Available Amount: 1000000000.
- Interest Details:** Rate Type: Fixed, Rate (%): 9.
- Cash Flow:** No data available.
- Settlement Details:** Number of Parties: 1, SSI Mnemonic: BR001, Currency: ALL.
- Parties:** Number of Parties: 1, Party Name: Octasun Corporation INC, Place Of Incorporation: US, First Name: chris, Role: BORR.

At the bottom of the screen, there are buttons for 'Audit', 'View Overrides', 'Cancel', 'Save & Close', and 'Next'.

1.3.6 Customer Agreement

This topic describes about the Customer Agreement stage.

The Customer Agreement stage has the option to capture the Customer Acceptance details.

- [Customer Acceptance](#)
This topic describes about the Customer Acceptance stage.

1.3.6.1 Customer Acceptance

This topic describes about the Customer Acceptance stage.

The Customer Acceptance details can be added for the application in the Customer Agreement Stage.

Figure 1-46 Customer Acceptance

For information on the screen fields, refer to the field description table below.

Table 1-34 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Select the Customer Acceptance, if acceptance is received or not
Customer Acceptance Date	Select the date of acceptance from customer from calendar.
Accepted By	Select the mode of acceptance for customer.
Remarks	Specify the Remarks. Enter additional information about the customer acceptance. For ex: Extension required - Select extension required.
Value Date Change Required	Select the Value Date Change Required, whether the effective date has to be modified for the contract or not

1.4 Rate Quotation

This topic describes the systematic instructions to Rate Quotation. The rate quotation is used to inquire about the current Cost of Fund (COF) interest rate.

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, it blocks the rate with the treasury and send notification to client confirming the cost of funds rate. Once confirmed by client, RM proceeds to originate the loan.

The process of Corporate Rate Quotation 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 through 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 Rate Quotation process is 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 Rate Quotation is provided for quick reference:

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

The CONDUCTOR process drives 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 Rate Quotation life cycle:

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

The basic details to request Rate Quotation of a corporate loan for a borrower can be initiated using this Initiation screen, provided you have the required access rights.

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-Lateral**.
2. From **Bi-Lateral**, click **Rate Quotation**.

The **Rate Quotation** screen displays.

Figure 1-47 Rate Quotation

Rate Quotation

Basic Details

Party Number Required

Party Name

Business Product Required

Loan Purpose/Intent Required

Application Date Required

Priority

Facility Details

Please select a customer to load facility details

Commitment Linkages

Please select a customer to load commitment linkage details

Channel Details

Application Channel Required

Application Submitted By

Name Required

Email Required

3. On **Rate Quotation**, specify the fields. For more information on fields, refer to the field description table

Table 1-35 Rate Quotation - Field Description

Field	Description
Customer Number	Select the required Customer Identification number or user 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	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 calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Select the required loan purpose/intent.
Priority	Select a priority.
Facility Details	Displays the list of all facilities that are created for the Customer Number . User can select the appropriate Facility ID which requires to be linked for the loan.
Application Channel	Select the required application channel.
Application Submitted By	Select the details of the Agent/Customer who has submitted the application.
Name	Specify the name of the Agent/Customer who has submitted the application.
Email	Specify the Email ID of the Agent/Customer who has submitted the application.

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

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. Based on application category, namely Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. The system derives the process flow for In Principal Approval and the process gets instantiated. Based on the user rights, the system navigates user to the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Rate Quotation Entry](#)
This topic describes about the Rate Quotation Entry stage.
- [Application Verification](#)
This topic describes about the Application Verification stage.
- [Customer Agreement](#)
This topic describes about the Customer Agreement stage.

1.4.1 Rate Quotation Entry

This topic describes about the Rate Quotation Entry stage.

the Rate Quotation Entry stage has the option to add the Parties, Loan details, Additional Loan details and Rate Quotation details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes about the Parties stage.
- [Loan Details](#)
This topic describes about the Loan Details stage.
- [Additional Loan Details](#)
This topic describes about the Additional Loan Details stage.
- [Rate Quotation](#)
This topic describes about the Rate Quotation stage.

1.4.1.1 Parties

This topic describes about the Parties stage.

the Parties can be added for the application in the Entry Stage.

Figure 1-48 Parties

For information on the screen fields, refer to the field description table below.

Table 1-36 Parties - Field Description

Field	Description
Party Type	Select Party type. The available options are: • New - If selected, new party details can be captured as part of the application. • Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role of the Party.
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.

Table 1-36 (Cont.) Parties - Field Description

Field	Description
Contact Role	Displays the Contact Role. The Contact role added will have one of the Party roles mapped.

1.4.1.2 Loan Details

This topic describes about the Loan Details stage.

The Loan details can be added for the application in the Entry Stage.

Figure 1-49 Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-37 Loan Details - Field Description

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Select the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the maturity type. The available options are: • Fixed • Call • Notice
Maturity Date	Select the duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Select the contract number of the agreement by bank to lend a specified sum of money to the party.

1.4.1.3 Additional Loan Details

This topic describes about the Additional Loan Details stage.

The Additional Loan details can be added for the application in the Entry Stage.

Figure 1-50 Additional Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-38 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the Business Product, for which product Working capital, Post Shipment etc. we are creating the loan.
Loan Branch	Displays the Bank branch in which we are proceeding to create a Loan for the party.
Product Code	Select the code of the product.
Product Description	Displays the description of the product.
Expense Code	Select the expense code is the account of bank to which it gets mapped.
Expense Code Description	Displays the description of the Expense code.
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the borrower customer allowed to delay payment for a short period of time beyond the due date.

1.4.1.4 Rate Quotation

This topic describes about the Rate Quotation stage.

The Rate Quotation details can be added for the application in the Entry Stage.

Figure 1-51 Rate Quotation

For information on the screen fields, refer to the field description table below.

Table 1-39 Rate Quotation - Field Description

Field	Description
Expense Code	Displays the expense code default availed for the loan contract.
Relationship Manager	Displays the relationship manager default of the loan.
Loan Amount	Displays the amount of the loan required by customer.
Get COF Quote	Get the COF quote for the application.
Cost Of Funds	Displays the cost of fund received from treasury department.
Margin	Specify the margin to be provided for the rate.
Special Rate	Specify the special rate if any to be considered for the loan.
All in Rate	System will calculate and displays the field based on Cost of Fund, Margin and Special rate provided.
Block Rate	Click to block the rate received from treasury department for the loan contract.

1.4.2 Application Verification

This topic describes about the Application Verification stage.

The Application Verification Stage has the option to verify the application details.

- [Application Verification](#)
This topic describes about the Application Verification stage.

1.4.2.1 Application Verification

This topic describes about the Application Verification stage.

The Application Verification details are displayed for the application in the Application Verification Stage.

Figure 1-52 Application Verification

1.4.3 Customer Agreement

This topic describes about the Customer Agreement stage.

The Customer Agreement stage has the option to capture the Customer Acceptance details.

- [Customer Acceptance](#)
This topic describes about the Customer Acceptance stage.

1.4.3.1 Customer Acceptance

This topic describes about the Customer Acceptance stage.

The Customer Acceptance details can be added for the application in the Customer Agreement Stage.

Figure 1-53 Customer Acceptance

For information on the screen fields, refer to the field description table below.

Table 1-40 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Select Customer Acceptance Received, if customer acceptance is received or not.
Customer Acceptance Date	Select the date of customer acceptance from the calendar.
Accepted By	Select the mode of customer acceptance customer.
Remarks	Specify the additional information about the customer acceptance like Extension required.
Value Date Change Required	Select the Value Date Change Required, whether the effective date has to be modified for the contract or not.

1.5 Loan Servicing

This topic describes about the Loan Servicing stage. The loan servicing process is used to manage various life cycle events of a corporate loan account after drawdown process is complete.

The 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

The 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

The 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

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

To initiate Loan Servicing

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **V**, click **Bi-lateral**.
 2. From **Bi-lateral**, click **Financial Amendment**.
- The **Financial Amendment** screen displays.

Figure 1-54 Financial Amendment

The screenshot shows the 'Financial Amendment' screen. At the top, there's a 'Search Contracts' section with a search bar and a 'Search' button. Below this, there are fields for 'Customer', 'Customer Name', 'Facility Code', and 'Facility Category'. A 'Business Product' dropdown is set to 'Please select a contract'. There are also fields for 'Effective Date' and 'Priority' (set to 'High'). An 'Initiate' button is located at the bottom right.

Note: Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

Figure 1-55 Advanced Search

This screenshot shows the 'Financial Amendment' screen with 'Advanced Search' enabled. The search filters are more detailed, including 'Contract Reference Number', 'Maturity Date', 'User Reference Number', 'Loan Amount', and 'Value Date'. Below the search filters, a 'List of Contracts' is displayed with four contract cards. Each card shows the contract ID, product description, loan amount, and maturity date.

Contract ID	Product Description	Loan Amount	Maturity Date
DMOAA55150911502	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOLSO1150915001	LS OL LINK COMM	\$1,000,000.00	Mar 31, 2016
DMOLSO1150915003	LS OL LINK COMM	\$1,000,000.00	Mar 31, 2016
DMOLSO1150915002	LS OL LINK COMM	\$1,000,000.00	Mar 31, 2016

3. Select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.
4. 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 is the list the customer available
 - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.
5. Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where 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. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. Based on servicing type selected, the system derives the process flow for Loan servicing with the configured list of data segments and the process gets instantiated.

Based on the user rights, the system navigates the user to the first manual stage of the manual stage of the process flow.

This topic contains the following sub-topics:

- [Process of Rollover](#)
This topic describes the systematic instructions to Rollover stage. The Rollover denotes the renewal of a loan.
- [Financial Amendment](#)
This topic describes the systematic instructions to Financial Amendment stage.
- [Non Financial Amendment](#)
This topic describes the systematic instructions to Non Financial Amendment stage.
- [Payment](#)
This topic describes the systematic instructions to Payment stage.

1.5.1 Process of Rollover

This topic describes the systematic instructions to Rollover stage. The 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.

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-lateral**.
2. From **Bi-lateral**, click **Financial Amendment**.
The **Rollover** screen displayed.

Figure 1-56 Rollover

- Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

The **Rollover - Advanced Search** screen displays.

Figure 1-57 Advanced Search

- 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 is the list the customer available.
 - Facility Code** - The LOV attached to this field is the list the facility codes in the system.
- Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where 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. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. The system derives the process flow for Rollover with the configured list of data segments and the process gets instantiated.

Based on the user rights, the system navigates the user to the first manual stage of the manual stage of the process flow.

This topic contains the following sub-topics:

- [Rollover Entry](#)
This topic describes about the Rollover Entry stage.
- [Rollover Enrichment](#)
This topic describes about the Rollover Enrichment stage.
- [Rollover Approval](#)
This topic describes about the Rollover Approval stage.

1.5.1.1 Rollover Entry

This topic describes about the Rollover Entry stage.

Rollover Entry stage displays the Parties and Loan details of the selected contract for Rollover.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes about the Parties stage.
- [Loan Details](#)
This topic describes about the Loan Details stage.

1.5.1.1.1 Parties

This topic describes about the Parties stage.

The Party details of the application is displayed in the Entry Stage.

Figure 1-58 Parties

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details	
Address Type	Registration Address
Area	BMT Tech Park
Building	BMT Tech Park
Street	EPIC Zone
Landmark	test land
Locality	Whitefield
City	New York
State	New York
Country	US
Zip Code	12897

For information on the screen fields, refer to the field description table below.

Table 1-41 Parties - Field Description

Field	Description
Party Role	Displays the role of the Party.
Party Number	Displays the Party Number.
Party Name	Displays the Party Name.
Contact Role	Displays the Contact role.

1.5.1.1.2 Loan Details

This topic describes about the Loan Details stage.

The Loan details are displayed for the application in the Entry Stage.

Figure 1-59 Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-42 Loan Details - Field Description

Field	Description
Loan Amount	Displays the amount of the loan required by customer.
Value Date	Displays the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: - Fixed - Call - Notice
Maturity Date	Displays the duration before the loan becomes due and must be paid in full.

Table 1-42 (Cont.) Loan Details - Field Description

Field	Description
Commitment Contract Number	Displays the Commitment Contract Number. The Contract Number of the agreement by bank to lend a specified sum of money to the party.

1.5.1.2 Rollover Enrichment

This topic describes about the Rollover Enrichment stage.

The Rollover Enrichment stage has the option to view the Loan details and can add Interest Details, Rollover preferences and Additional loan details.

This topic contains the following sub-topics:

- [Interest Details](#)
This topic describes about the Interest Details stage.
- [Rollover Preferences](#)
This topic describes about the Rollover Preferences stage.
- [Additional Loan Details](#)
This topic describes about the Additional Loan Details stage.

1.5.1.2.1 Interest Details

This topic describes about the Interest Details stage.

The Interest details can be added for the application in the Enrichment Stage.

Figure 1-60 Interest Details

For information on the screen fields, refer to the field description table below.

Table 1-43 Interest Details - Field Description

Field	Description
Loan Branch	Select the branch for which the rate code is maintained.
Loan Amount	Select the loan amount for which the interest details will be maintained.
Value Date	Select the date on which the loan contract came into effect.
Component Name	Displays the Component Name based on specific interest components which are defined.
Rate Type	Select the Interest Rate Type of a product.
Interest Period Basis	Select the Interest Period Basis. It indicates how the system must consider the tenor basis upon which interest is computed over a schedule or interest period, in respect of the interest component for which the limits are being maintained, which is associated with the selected product.
Billing Notice Required	Select the toggle for Billing Notice Required. The number of calendar days before the repayment date, when a Billing Notice has to be generated for the customer as a reminder of the payment.
Waiver	Select the toggle for Waiver. The attributes of an interest component that have been defined for a product is applied on a contract involving the product if, for some reason user do not want to apply the interest component for the contract user are processing, user can do so by checking this field the interest is calculated but it is not applied on the contract.
Sub Rate Type	Select the Sub Rate Type.
Rate Code	Displays the Interest Rate which has to be considered for computing.
Spread%	Select the Spread percentage. Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.
All in Rate	Displays the All-in Rate. The All-in Rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.5.1.2.2 Rollover Preferences

This topic describes about the Rollover Preferences stage.

The Rollover Preferences can be added for the application in the Rollover Enrichment Stage.

Figure 1-61 Rollover Preferences

For information on the screen fields, refer to the field description table below.

Table 1-44 Rollover Preferences - Field Description

Field	Description
Rollover Mode	Select the Rollover Mode. The available options are: • Auto • Manual For a loan involving a product with rollover facility, user should specify the mode of rollover, automatic, semi-auto, or manual during processing. The mode of rollover also depends on whether the mode of liquidation of the loan is automatic or manual.
Rollover Mechanism	Select the Rollover Mechanism. The available options are: • New Version • Spawn • Linked User can indicate whether rolling over a loan contract using the product must create a new version of the original contract, a spawn contract, or a linked contract.
Schedule Definition	Select the Schedule Definition. The available options are: • Product • Contract Select the option Product, if user want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract, if user want the schedule definition of the rolled over contract to be the one currently applicable for the contract.
Rate Definition	Select the Rate Definition. The available options are: • Product • Contract Select the option Product, if user want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract, if user want the rate definition of the rolled over contract to be the one currently applicable for the contract.

1.5.1.2.3 Additional Loan Details

This topic describes about the Additional Loan Details stage.

The Additional Loan Details can be added for the application in the Enrichment Stage.

Figure 1-62 Additional Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-45 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the product for which the loan is created.
Loan Branch	Displays the Bank branch in which we are proceeding to create a Loan for the party.
Product Code	Select the code of the product which we are lending.
Product Description	Displays the Description of the product which we are lending.
Expense Code	Select the expense code. The expense code is the account of bank to which it gets mapped.
Expense Code Description	Displays the description of the Expense code.
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the Grace days. Borrower customer allowed to delay payment for a short period of time beyond the due date.

1.5.1.3 Rollover Approval

This topic describes about the Rollover Approval stage.

The Rollover Approval stage has the option to approve the application. This topic contains the following sub-topic:

- [Loan Approval](#)
This topic describes about the Loan Approval stage.

1.5.1.3.1 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval can be done for the application in the Loan Approval stage.

Figure 1-63 Loan Approval

Rollover Approval - DMOLOANAP15093030196

Application Info | Remarks | Documents | Advices

Screen(1/2)

Loan Approval

Summary

Loan Details Loan Amount:1500000 Loan Tenor:12 Commitment Contract Number:	Additional Loan Details Product Code:CLIQ Product Description:Drawdown Product Purpose Of Loan:WORKING_CAPITAL Expense Code:EXPNT	Credit Approval No data available	Interest Details Rate Type:Fixed Rate (%)2
Rollover Preferences Click to view more details	BackOffice Errors No data available	Parties Number of Parties:1 Party Name:Octasun Corporation INC Place Of Incorporation:USA First Name:Mark Steve Role:BOBR	

View Overrides

Audit | Cancel | Save & Close | Next

1.5.2 Financial Amendment

This topic describes the systematic instructions to Financial Amendment stage.

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
1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-lateral**.
 2. From **Bi-lateral**, click **Financial Amendment**.

The **Financial Amendment** screen displays.

Figure 1-64 Financial Amendment

The screenshot shows the 'Financial Amendment' screen. On the left is a 'Menu' sidebar with options: Core Maintenance, Corporate Lending, Dashboard, Machine Learning, Rule, Security Management, and Tasks. The main area is titled 'Financial Amendment' and contains a 'Search Contracts' section. This section has input fields for 'Customer' (BR001), 'Customer Name' (Octasun Corporation INC), 'Facility Code' (BR001LINE1), and 'Facility Category'. Below these is a 'Search' button. A 'List of Contracts' section displays five contract cards. The second card, with ID 'DMOAA55150911607', is highlighted with a blue border. Each card shows 'Product Description: BEARING LOAN', 'Loan Amount: \$1,000,000.00', and 'Maturity Date: Apr 1, 2016'. At the bottom, there are filters for 'Business Product' (Working Capital Loan), 'Effective Date' (April 3, 2015), and 'Priority' (High). An 'Initiate' button is in the bottom right corner.

3. Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

The **Financial Amendment - Advanced Search** screen displays.

Figure 1-65 Advanced Search

The screenshot shows the 'Financial Amendment - Advanced Search' screen. The left sidebar is expanded to show 'Bi-Lateral' and 'SME' categories, with sub-items: Non Financial Amendment, Financial Amendment, Loan Payment, Rollover, Rate Quotation, Drawdown, Bulk Application Tracker, Draft Proposal, and Loan Origination. The main area has a 'Search Contracts' section with more detailed filters: 'Contract Reference Number', 'User Reference Number', 'Loan Amount' (with a dropdown), 'Value Date', and 'Maturity Date' (January 1, 2016). A 'Search' button is present. Below is a 'List of Contracts' section with five contract cards. The second card, with ID 'DMOAA55150911607', is highlighted with a blue border. Each card shows 'Product Description: BEARING LOAN', 'Loan Amount: \$1,000,000.00', and 'Maturity Date: Apr 1, 2016'. An 'Advanced Search' toggle is in the top right corner.

For information on the screen fields, refer to the field description table below.

Table 1-46 Financial Amendment

Field	Description
Customer Name	Displays the Customer Name based on Customer.
Facility Code	Select the Facility Code.

Note

In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.

4. Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where 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. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. The system derives the process flow for Financial Amendment with the configured list of data segments and the process gets instantiated.
 - Based on the user rights, the system navigates the user to the first manual stage of the manual stage of the process flow.

This topic contains the following sub-topics:

- [Financial Amendment Entry](#)
This topic describes information about the Financial Amendment Entry.
- [Financial Amendment Enrichment](#)
This topic describes the information about the Financial Amendment Enrichment stage.
- [Financial Amendment Approval](#)
This topic describes about the Financial Amendment Approval stage.

1.5.2.1 Financial Amendment Entry

This topic describes information about the Financial Amendment Entry.

The Financial Amendment Entry stage display the Parties, Loan details and Additional Loan details along with the option to add Restructuring Amendment details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes information about the Parties stage.
- [Loan Details](#)
This topic describes information about the Loan Details.
- [Additional Loan details](#)
This topic describes information about the Additional Loan Details.
- [Restructuring Amendment Details](#)
This topic describes information about the Restructuring Amendment Details stage.

1.5.2.1.1 Parties

This topic describes information about the Parties stage.

The Party details for the application is displayed in the Entry Stage.

Figure 1-66 Parties

Amendment Entry - DMOLOANAP15093030090

Parties

Party 1 - Octasun Corporation INC

Party Role: Party Number: BR001 Party Name: Octasun Corporation INC

Party Details		Address Details	
Party Type	C	Address Type	Registration Address
Country of Incorporation	US	Area	BMT Tech Park
Date Of Incorporation		Building	BMT Tech Park
Place Of Incorporation	USA	Street	EPIP Zone
Demographic Type		Landmark	test land
Classification Type		Locality	Whitefield
Party Sub Type		City	New York
Holding Pattern		State	New York
Organization Type		Country	US
KYC Status	C	Zip Code	12897
Preferred Language			
Report Locale	en_US		
Onboarding Reference Number			
Onboarding Status			

Audit

Cancel Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-47 Parties - Field Description

Field	Description
Party Role	The role of the Party is displayed.
Party Number	Party Number of the Party is displayed.
Party Name	Party Name of the Party is displayed.
Contact Role	Contact role is displayed.

1.5.2.1.2 Loan Details

This topic describes information about the Loan Details.

The Loan details are displayed for the application in the Entry Stage.

Figure 1-67 Loan Details

Amendment Entry - DMOLOANAP15093030090

Loan Details

Loan Amount: USD 1,500,000.00 Value Date: April 1, 2015 Loan Tenor: 12 Month(s) Maturity Type: Fixed

Maturity Date: April 1, 2016

Commitment Linkage

Commitment Contract Number: Counterparty: Commitment Currency:

Audit

Cancel Back Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-48 Loan Details - Field Description

Field	Description
Loan Amount	Displays the amount of the loan required by customer.
Value Date	Displays the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: • Fixed • Call • Notice
Maturity Date	Displays the duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Displays the contract Number of the agreement by bank to lend a specified sum of money to the party.

1.5.2.1.3 Additional Loan details

This topic describes information about the Additional Loan Details.

The Additional Loan details are displayed for the application in the Entry Stage.

Figure 1-68 Additional Loan Details

The screenshot shows a web application interface for 'Amendment Entry - DMOLOANAP15093030090'. The 'Additional Loan Details' tab is active, displaying a form with the following fields and values:

Field	Value
Business Product	ALL
Loan Branch	DMO
Product Code	AA55
Product Description	BEARING LOAN
Expense Code	
Expense Code Description	
Purpose Of Loan	
Grace Days	

The interface includes a left-hand navigation menu with options: Parties, Loan Details, Additional Loan Details (selected), Restructuring Amendm..., and Summary. At the bottom, there are buttons for Audit, Cancel, Back, Save & Close, and Next.

For information on the screen fields, refer to the field description table below.

Table 1-49 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the product for which the loan is created.
Loan Branch	Displays the Bank branch in which are proceeding to create a Loan for the party.
Product Code	Displays the code of the product which are lending.

Table 1-49 (Cont.) Additional Loan Details - Field Description

Field	Description
Product Description	Displays the description of the product which are lending.
Expense Code	Displays the Expense Code, the expense code is the account of bank to which it gets mapped.
Expense Code Description	Displays the description of the Expense code.
Purpose Of Loan	Dispalys the purpose for which the loan is being disbursed.
Grace Days	The Borrower customer allowed to delay payment for a short period of time beyond the due date.

1.5.2.1.4 Restructuring Amendment Details

This topic describes information about the Restructuring Amendment Details stage.

The Restructuring Amendment details are added for the application in the Entry Stage.

Figure 1-69 Restructuring Amendment Details

For information on the screen fields, refer to the field description table below.

Table 1-50 Restructuring Amendment Details - Field Description

Field	Description
New Loan Amount	Select the Modified loan amount.
New Maturity Type	Select the Maturity type.
New Maturity Date	Select the Maturity date.
Amendment Remarks	Specify the Amendment remarks for the restructuring details.
Schedule Redefinition	Select the Schedule redefinition order.

1.5.2.2 Financial Amendment Enrichment

This topic describes the information about the Financial Amendment Enrichment stage.

The Financial Amendment Enrichment stage has the option to update Restructuring Amendment details and can add Interest details and Settlement details.

This topic contains the following sub-topics:

- [Interest Details](#)
This topic describes about the Interest Details satge.
- [Settlement Details](#)
This topic describes about the Settlement Details satge.

1.5.2.2.1 Interest Details

This topic describes about the Interest Details satge.

The Interest details can be added for the application in the Enrichment Stage.

Figure 1-70 Interest Details

For information on the screen fields, refer to the field description table below.

Table 1-51 Interest Details - Field Description

Field	Description
Loan Branch	Select the branch for which the rate code is maintained.
Loan Amount	Displays the loan amount for which the interest details will be maintained.
Value Date	Displays the date on which the loan contract came into effect.
Component Name	Dispalys the Component Name based on specific interest components which are defined.
Rate Type	Select the Interest Rate Type of a product.
Interest Period Basis	Select the Interest Period Basis. It indicates how the system must consider the tenor basis upon which interest is computed over a schedule or interest period, in respect of the interest component for which the limits are being maintained, which is associated with the selected product.
Billing Notice Period	The number of calendar days before the repayment date, when a Billing Notice has to be generated for the customer as a reminder of the payment.

Table 1-51 (Cont.) Interest Details - Field Description

Field	Description
Waiver	The attributes of an interest component that have been defined for a product is applied on a contract involving the product if, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract.
Subrate type	Select Rate code defined by the system.
Rate Code	The Interest Rate which has to be considered for computing.
RateSpread	Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time or savings deposits.
All in Rate	All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.5.2.2.2 Settlement Details

This topic describes about the Settlement Details satge.

The Settlement Details are added for the application in the Financial Amendment Enrichment Stage.

Figure 1-71 Settlement Details

For information on the screen fields, refer to the field description table below.

Table 1-52 Settlement Details - Field Description

Field	Description
Party Number	Select the Part Number.
Party Name	Based on the Party Number selected, the information is auto populated.
SSI Party Number	Specify the customer account or general ledger account number.
SSI Party	Specify the customer account or general ledger account name .

Table 1-52 (Cont.) Settlement Details - Field Description

Field	Description
Existing SSI	Select the toggle to an Existing SSI defined.
Primary SSI	Select the toggle to select a primary SSI.
SSI Mnemonic	Select the SSL Mnemonic value.

1.5.2.3 Financial Amendment Approval

This topic describes about the Financial Amendment Approval satge.

The Financial Amendment Approval stage has the option to approve the application.

This topic contains the following sub-topic:

- [Loan Approval](#)
This topic describes about the Loan Approval stage.

1.5.2.3.1 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval can be done for the application in the Financial Amendment Approval stage.

Figure 1-72 Loan Approval

The screenshot displays the 'Financial Amendment Approval - DMOLOANAP15093030090' window. The interface includes a top navigation bar with icons for Application Info, Remarks, Documents, and Advises. The main content area is titled 'Loan Approval' and contains a 'Summary' tab. The summary is organized into several panels:

- Loan Details:** Loan Amount: 1500000, Loan Tenor: 12, Commitment Contract Number: (empty).
- Restructuring Amendment Details:** New Loan Amount: 2000000.
- Additional Loan Details:** Product Code: AA55, Product Description: AA55, Purpose Of Loan: (empty), Expense Code: (empty).
- Interest Details:** Rate Type: Fixed, Rate (%): 2.
- BackOffice Errors:** No data available.
- Settlement Details:** Number of Parties: 1, SSI Mnemonic: BR001L501, Currency: USD.
- Parties:** Number of Parties: 1, Party Name: Octasun Corporation INC, Place Of Incorporation: USA, First Name: Mark Steve, Role: BORR.

At the bottom of the screen, there are buttons for 'Audit', 'View Overrides', 'Cancel', 'Save & Close', and 'Next'.

1.5.3 Non Financial Amendment

This topic describes the systematic instructions to Non Financial Amendement stage.

The Non-financial amendments include changes to:

- Credit line and Collaterals
 - Payment Schedule
1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-lateral**.

- From **Bi-lateral**, click **Financial Amendment**.
The **Non Financial Amendment** screen displays.

Figure 1-73 Non Financial Amendment

- Click **Advanced Search** to provide further details to search for a loan contract as illustrated.
The **Non Financial Amendment - Advanced Search** screen displays.

Figure 1-74 Advanced Search

For information on the screen fields, refer to the field description table below.

Table 1-53 Non Financial Amendment - Field Description

Field	Description
Customer Name	Displays the Customer Name based on Customer.
Facility Code	Select the Facility Code.

Note

In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.

4. Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where 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. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. The system derives the process flow for Non Financial Amendment with the configured list of data segments and the process gets instantiated.
 - Based on the user rights, the system navigates the user to the first manual stage of the manual stage of the process flow.

This topic contains the following sub-topics:

- [Non Financial Amendment Entry](#)
This topic describes about the Non Financial Amendment stage.
- [Non Financial Amendment Enrichment](#)
This topic describes about the Non Financial Amendment Enrichment stage.

1.5.3.1 Non Financial Amendment Entry

This topic describes about the Non Financial Amendment stage.

The Non Financial Amendment Entry stage display the Parties, Loan details and Additional Loan details along with the option to add Disbursement Schedule details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes about the Parties screen.
- [Loan Details](#)
This topic describes about the Loan details.
- [Additional Loan Details](#)
This topic describes about the Additional Loan details.
- [Disbursement Schedules](#)
This topic describes about the Disbursement Schedules stage.

1.5.3.1.1 Parties

This topic describes about the Parties screen.

The Party details for the application is displayed in the Entry Stage.

Figure 1-75 Parties

Amendment Entry - DMOLOANAP15093030095

Parties

Party 1 - Octasun Corporation INC

Party Role: Borrower Party Number: BR001 Party Name: Octasun Corporation INC

Party Details		Address Details	
Party Type	C	Address Type	Registration Address
Country of Incorporation	US	Area	BMT Tech Park
Date Of Incorporation		Building	BMT Tech Park
Place Of Incorporation	USA	Street	EPIP Zone
Demographic Type		Landmark	test land
Classification Type		Locality	Whitefield
Party Sub Type		City	New York
Holding Pattern		State	New York
Organization Type		Country	US
KYC Status	C	Zip Code	12897
Preferred Language			
Report Locale	en_US		
Onboarding Reference Number			
Onboarding Status			

Audit Cancel Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-54 Parties- Field Description

Field	Description
Party Role	Displays the role of the Party.
Party Number	Displays the Party Number.
Party Name	Displays the Party Name.
Contact Role	Displays the Contact role.

1.5.3.1.2 Loan Details

This topic describes about the Loan details.

The Loan details are displayed for the application in the Entry Stage.

Figure 1-76 Loan Details

Amendment Entry - DMOLOANAP15093030095

Loan Details

Loan Amount: USD 1,500,000.00 Value Date: April 1, 2015 Loan Tenor: 12 Month(s) Maturity Type: Fixed

Maturity Date: April 1, 2016

Commitment Linkage

Commitment Contract Number	Counterparty	Commitment Currency

Audit Cancel Back Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-55 Loan Details- Field Description

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Displays the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: • Fixed • Call • Notice
Maturity Date	Displays the duration before the loan becomes due and must be paid in full
Commitment Contract Number	Displays the Contract Number of the agreement by bank to lend a specified sum of money to the party

1.5.3.1.3 Additional Loan Details

This topic describes about the Additional Loan details.

The Additional Loan Details are displayed for the application in the Entry Stage.

Figure 1-77 Additional Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-56 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the product for which the loan is created.
Loan Branch	Displays the Bank branch in which we are proceeding to create a Loan for the party.
Product Code	Displays the code of the product which we are lending.

Table 1-56 (Cont.) Additional Loan Details - Field Description

Field	Description
Product Description	Displays the description of the product which we are lending.
Expense Code	Specify the expense code is the account of bank to which it gets mapped.
Expense Code Description	Specify the description of the Expense code..
Purpose Of Loan	Specify the purpose for which the loan is being disbursed.
Grace Days	The Borrower customer allowed to delay payment for a short period of time beyond the due date.

1.5.3.1.4 Disbursement Schedules

This topic describes about the Disbursement Schedules stage.

The Disbursement Schedules can be added for the application in the Entry Stage.

Figure 1-78 Disbursement Schedules

For information on the screen fields, refer to the field description table below.

Table 1-57 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Select the toggle Auto Disbursement. Manual intervention not required, automatic disbursement of amount.
Schedule Date	Select the date on which disbursement is to be done.
Disbursement Currency	Displays the currency in which the amount is to be disbursed.
Total Disbursement Amount	Displays the total amount available for disbursement.
Amount To Disburse	The amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Specify the percentage of total amount that is being disbursed.

Table 1-57 (Cont.) Disbursement Schedules - Field Description

Field	Description
Frequency	Select the time intervals in which amount is to be disbursed.
Unit	Select the Unit of frequency.
No. Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Split Sequence Number	Select the unique number give to a particular Split Sequence Number.
Split Percentage	Specify the percentage of amount that will be paid in a split.
Split Amount	Specify the amount that will be paid in a split.
Payment Mode	Select the mode of payment in which the amount will be disbursed.
Settlement Account Number	Select the account in which the amount will be disbursed.
Settlement Account Branch	Displays the branch in which the account is present.
Settlement Account Currency	Displays the currency in which amount disbursement will happen.

1.5.3.2 Non Financial Amendment Enrichment

This topic describes about the Non Financial Amendment Enrichment stage.

The Non Financial Amendment Enrichment stage has the option to add Payment schedules and Rollover preferences.

This topic contains the following sub-topics:

- [Payment Schedules](#)
This topic describes about the Payment Schedules screen.
- [Rollover Preferences](#)
This topic describes about the Rollover Preferences.

1.5.3.2.1 Payment Schedules

This topic describes about the Payment Schedules screen.

The Payment Schedules can be added for the application in the Enrichment Stage.

Figure 1-79 Payment Schedules

The screenshot shows the 'Payment Schedules' screen within the 'Non Financial Amendment Enrichment - DMOLOANAP15093030095' application. The left sidebar contains navigation links: Loan Details, Additional Loan Details, Payment Schedules (selected), Rollover Preferences, and Summary. The main area displays 'Schedule Details 1 - OL_FPA1' with the following fields:

- Component Name:** OL_FPA1
- Amount:** USD
- Frequency:** Monthly
- Unit:** 1
- Start Date:** May 1, 2015
- No Of Schedules:** 11
- Principal Liquidation:** Auto

Below these details, there are expandable sections for 'Schedule Details 2 - OL_FPA1', 'Schedule Details 3 - PRINCIPAL', and 'Schedule Details 4 - PRINCIPAL'. An 'Add Schedule' button is located at the bottom left of the main area. The bottom of the screen features an 'Audit' button on the left and 'Cancel', 'Back', 'Save & Close', and 'Next' buttons on the right.

For information on the screen fields, refer to the field description table below.

Table 1-58 Payment Schedules - Field Description

Field	Description
Component Name	Select the payment schedule name that is being added.
Frequency	Select the time intervals in which payment will be made.
Amount	Specify the amount that will be paid in the mentioned schedule.
Start Date	Select the start date of the scheduled payments.
No Of Schedules	Select the number of schedules in which payment will be completed.
Principal Liquidation	Select the principal liquidation will be paid. The available options are: • Auto • Other

1.5.3.2.2 Rollover Preferences

This topic describes about the Rollover Preferences.

The Rollover Preferences can be added for the application in the Non Financial Amendment Enrichment Stage.

Figure 1-80 Rollover Preferences

For information on the screen fields, refer to the field description table below.

Table 1-59 Rollover Preferences - Field Description

Field	Description
Rollover mode	Select the Rollover mode. For a loan involving a product with rollover facility, user should specify the mode of rollover, automatic, semi-auto, or manual during processing. The mode of rollover also depends on whether the mode of liquidation of the loan is automatic or manual.

Table 1-59 (Cont.) Rollover Preferences - Field Description

Field	Description
Rollover Mechanism	Select the Rollover Mechanism, user can indicate whether rolling over a loan contract using the product must create a new version of the original contract, a spawn contract or a linked contract.
Schedule definition	Select the option Product if user want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract if user want the schedule definition of the rolled over contract to be the one currently applicable for the contract.
Rate definition	Select the option Product if user want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract if user want the rate definition of the rolled over contract to be the one currently applicable for the contract.

1.5.4 Payment

This topic describes the systematic instructions to Payment stage.

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

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-lateral**.
2. From **Bi-lateral**, click **Loan Payment**.

The **Loan Payment** screen displays.

Figure 1-81 Loan Payment

The screenshot shows the 'Loan Payment' interface. On the left is a sidebar with navigation options: SME, Non Financial Amendment, Financial Amendment, Loan Payment (selected), Rollover, Rate Quotation, Drawdown, Bulk Application Tracker, Draft Proposal, and Loan Origination. The main area is titled 'Loan Payment' and contains a 'Search Contracts' section with filters for Customer (BR001), Customer Name (Octasun Corporation INC), Facility Code (BRO01LINE1), and Facility Category. Below this is a 'List of Contracts' table with five entries, each showing a contract ID, description, loan amount, and maturity date. The third contract, DMOAA55150911607, is highlighted. At the bottom, there are dropdowns for Business Product (Working Capital Loan), Effective Date (April 3, 2015), and Priority (High). An 'Initiate' button is at the bottom right.

Contract ID	Product Description	Loan Amount	Maturity Date
DS150911605	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911605	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911607	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911606	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA551509116	BEARING LOAN	\$1,000,000.00	Apr 1, 2016

3. Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

The **Loan Payment - Advanced Search** screen displays.

Figure 1-82 Advanced Search

Contract ID	Product Description	Loan Amount	Maturity Date
DA55150911603	G LOAN	200.00	2016
DMOAA55150911607	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911606	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911602	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911601	BEARING LOAN	\$1,000,000.00	Apr 1, 2016

For information on the screen fields, refer to the field description table below.

Table 1-60 Loan Payment - Field Description

Field	Description
Customer Name	Displays the Customer Name based on Customer.
Facility Code	Select the Facility Code.

Note

In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.

- Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where 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. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. The system derives the process flow for Loan payment with the configured list of data segments and the process gets instantiated.
 - Based on the user rights, the system navigates the user to the first manual stage of the manual stage of the process flow.

This topic contains the following sub-topics:

- [Payment Application Entry](#)
This topic describes about the Payment Application Entry stage.
- [Payment Application Enrichment](#)
This topic describes about the Payment Application Enrichment stage.
- [Payment Application Verification](#)
This topic describes about the Payment Application Verification stage.

- [Payment Approval](#)
This topic describes about the Payment Approval stage.
- [Settlements](#)
This topic describes the systematic instructions about settlements data segment.

1.5.4.1 Payment Application Entry

This topic describes about the Payment Application Entry stage.

The Payment Application Entry stage displays the Parties, Loan details and Additional Loan details along with the option to add Payment details.

This topic contains the following sub-topics:

- [Parties](#)
This topic describes about the Parties details screen.
- [Loan Details](#)
This topic describes about the Loan details screen.
- [Additional Loan details](#)
This topic describes about the Application Loan details screen.
- [Payment Details](#)
This topic describes about the Payment details screen.

1.5.4.1.1 Parties

This topic describes about the Parties details screen.

The Party details for the application is displayed in the Entry Stage.

Figure 1-83 Parties

The screenshot displays the 'Payment Application Entry - DMOLoanAP15093030281' interface. The left sidebar shows navigation options: Parties (selected), Loan Details, Additional Loan Details, Payment Details, and Summary. The main area is titled 'Parties' and shows details for 'Party 1 - Octasun Corporation INC'. The 'Party Role' is 'Borrower', 'Party Number' is 'BR001', and 'Party Name' is 'Octasun Corporation INC'. Below this, there are two tables: 'Party Details' and 'Address Details'.

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details	
Address Type	Registration Address
Area	BMT Tech Park
Building	BMT Tech Park
Street	EPIC Zone
Landmark	test land
Locality	Whitefield
City	New York
State	New York
Country	US
Zip Code	12897

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. The top right corner indicates 'Screen(1/5)'.

For information on the screen fields, refer to the field description table below.

Table 1-61 Parties- Field Description

Field	Description
Party Role	Displays the role of the Party.
Party Number	Displays the Party Number of the Party.
Party Name	Displays the Party Name of the Party.
Contact Role	Displays the Contact role.

1.5.4.1.2 Loan Details

This topic describes about the Loan details screen.

The Loan details are displayed for the application in the Entry Stage.

Figure 1-84 Loan Details

The screenshot shows the 'Loan Details' screen for application DMOLOANAP15093030281. The left sidebar contains a navigation menu with 'Parties', 'Loan Details' (selected), 'Additional Loan Details', 'Payment Details', and 'Summary'. The main area displays the following fields:

- Loan Amount:** USD 1,500,000.00
- Value Date:** April 1, 2015
- Loan Tenor:** 12 (with a dropdown menu showing 'Month(s)')
- Maturity Type:** Fixed (with a dropdown menu)
- Maturity Date:** April 1, 2016
- Commitment Linkage:**
 - Commitment Contract Number
 - Counterparty
 - Commitment Currency

At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The top right corner shows 'Screen(2/5)'.

For information on the screen fields, refer to the field description table below.

Table 1-62 Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: • Fixed • Call • Notice
Maturity Date	Displays the duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Displays the Contract Number of the agreement by bank to lend a specified sum of money to the party.

1.5.4.1.3 Additional Loan details

This topic describes about the Application Loan details screen.

The Additional Loan Details are displayed for the application in the Entry Stage.

Figure 1-85 Additional Loan Details Screen

For information on the screen fields, refer to the field description table below.

Table 1-63 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the product for which the loan has been created.
Loan Branch	Displays the Bank branch in which are proceeding to create a Loan for the party.
Product Code	Displays the code of the product which are lending.
Product Description	Displays the description of the product which are lending.
Expense Code	Displays the expense code is the account of bank to which it gets mapped.
Expense Code Description	Specify the description of the Expense code.
Purpose Of Loan	Specify the purpose for which the loan is being disbursed.
Grace Days	The Borrower customer allowed to delay payment for a short period of time beyond the due date.

1.5.4.1.4 Payment Details

This topic describes about the Payment details screen.

The Payment details are added for the application in the Entry Stage.

When user click **Fetch Details** after specifying the **Value date** and **Limit Date**, the payment and tax components details will be fetched under the Payment Components and Settlement section.

Figure 1-86 Payment Details

Payment Application Enrichment - BRNLOANAPI5093001352

Application Info | Remarks | Documents | Advises | Screen(4/5)

Parties | Loan Details | Additional Loan Details | **Payment Details** | Summary

Loan Contract Ref No: AA3570910000202
Value Date: April 3, 2017
Limit Date: April 3, 2019
Loan Amount: USD 1,000,000.00

Fetch Details

Payment Components and Settlement

Tax Details

Tax Rule	Basis Component	Tax Category	Event	Waived
TX_INT	CL_FRA1_LIQD	DEFAULT	LIQD	☐
TX_PRN	PRINCIPAL_LIQD	DEFAULT	LIQD	☐

Component Name	Amount Due	Overdue Days	Overdue	Outstanding	Payable Amount	Tax	Amount Waived	Amount Capitalized
CL_FRA1	\$42,002.46	33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
PRINCIPAL	\$998,746.00	33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Prepayment Preferences

Prepayment Penalty Amount: \$0.00
Penalty Rate:
Prepayment Schedule Processing: FIFO

Total Settlement Amount: Calculate

For information on the screen fields, refer to the field description table below.

Table 1-64 Payment Details - Field Description

Field	Description
Loan Contract Ref No	Displays the Loan Contract Ref No for which the payment to be done.
Value Date	Select the date on which the contract comes into effect in the system.
Limit Date	Select the date to which the payment component details to be fetched for the selected loan.
Loan Amount	Displays the Loan Amount associated with the contract.
Tax Details	Displays the Tax details associated with the loan contract.
Tax Rule	The rule maintenance is specific to each component in the system.
Basis Component	The component for which the LIQD (Liquidation, Reorganization, or Reconstruction) is triggered can be subjected to taxes according to the laws in your country.
Tax Category	Select the tax category from the drop-down list against each tax rule that is linked to a tax scheme.
Event	Specify the event upon which the tax is to be applied.
Waived	Displays the late payment charge schedule which should be waived for a component.
Component Name	Displays the Name of component for which payment is done.
Amount Due	The amount is outstanding for the component being liquidated.
Overdue Days	Displays the number of days outstanding for the component being liquidated.
Overdue	Amount overdue for the component when the grace period is over.
Outstanding	Outstanding amount of the payable component.
Payable Amount	The Payable amount to be given as part of payment for each component.
Tax	Taxes charged on the interest, principal, and so on.
Amount Waived	The amount waived for the contract.
Amount Capitalized	The amount capitalized for the contract.
Prepayment Penalty Amount	The Penalty amount to be given in case the payment type is prepayment.
Penalty Rate	Specify the Penalty Rate in this field to calculate the Penalty Amount for the prepaid Principal.

Table 1-64 (Cont.) Payment Details - Field Description

Field	Description
Prepayment Schedule Processing	Specify the Prepayment Schedule Processing. If prepayment is done for a loan contract, the payment schedule will be based on LIFO and FIFO.
Total settlement Amount	Select the Total amount being paid for all the payment components.

When user pay the principal amount in advance , user violate the contract schedule in the case of a Prepayment Penalty. The user can collect a penalty in the form of a penalty amount or penalty rate against the principal amount as a result.

The user selects penalties based on two types: either by entering the penalty amount or the penalty rate, and also chooses FIFO, LIFO, or PRORATA from the **Prepayment Schedule Processing** drop-down for Prepayment Schedule Processing. If the prepayment schedule is chosen as LIFO, then the **Reduce Tenor** applies. Otherwise, it defaults to FIFO.

If prepayment is done on a loan contract, then the schedule is rebuilt based on FIFO and LIFO logic.

FIFO

When user select this option, the schedule will be rebuilt based on FIFO logic. Let us consider the below example of schedule details for a contract during loan booking on a monthly and bullet frequency with schedules 11 and 1 respectively:

- Principal amount - 12,000,000 USD
- Value date - 01 March 2005
- Maturity date - 01 March 2006

Table 1-65 Schedule payment

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	11	1	1,000,000
01-Mar-06	Interest	Bullet	1	1	-
01-Mar-06	Principal	Bullet	1	1	1,000,000

If user select the prepayment schedule as FIFO, then the prepayment made on 15 April 2005 for 1,600,000 USD the schedules are built as given below:

Table 1-66 Schedule payment with FIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	1	1	1,000,000
15-Apr-05	Principal	Monthly	1	1	1,600,000
01-Jun-05	Principal	Monthly	1	1	400,000
01-Jul-05	Principal	Monthly	8	1	1,000,000

Table 1-66 (Cont.) Schedule payment with FIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Mar-06	Interest	Bullet	1	1	-
01-Mar-06	Principal	Bullet	1	1	1,000,000

LIFO

User can rebuild the schedule payment based on LIFO logic by selecting this option. If LIFO is selected during the prepayment made on 15 April 2005, the schedules are constructed as follows:

Table 1-67 Schedule payment with LIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	1	1	1,000,000
15-Apr-05	Principal	Monthly	1	1	1,600,000
01-May-05	Principal	Monthly	9	1	1,000,000
01-Feb-06	Principal	Monthly	1	1	400,000
01-Mar-06	Interest	Bullet	1	1	-
01-Mar-06	Principal	Bullet	1	1	0

Prorata

If user select prorata as a payment schedule processing for a product, the schedules and tenor remain the same and the outstanding balance is equally calculated on the total number of schedules. The prorata amount is calculated based on the below calculation.

Prorata amount = Outstanding principal amount after prepayment/ Number of contract schedules in the amount due for a principal component after value date.

Example:

Let us consider the below example of schedule details for a back-date contract during loan booking.

- Loan amount - 120,000.00
- Value date - 01 June2015
- Loan booking date - 21 July 2015
- Maturity date - 20 July 2016

Table 1-68 Schedule payment with Prorata logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Jul-15	Principal	Monthly	13	1	8,572.00
20-Jul-16	Principal	Bullet	1	1	8,564.00

When user click the **Calculate** button, the Payable Amount, Tax, Amount Waived, and Amount Capitalized will be added to make up the total settlement amount. If there is a prepayment penalty, we will add the penalty amount (or the amount based on penalty rate).

1.5.4.2 Payment Application Enrichment

This topic describes about the Payment Application Enrichment stage.

The Payment Application Enrichment stage has the option to update the Payment details of the application.

1.5.4.3 Payment Application Verification

This topic describes about the Payment Application Verification stage.

The Payment Application Verification stage has the option to verify the application details.

- [Payment Application Verification](#)
This topic describes about the Payment Application Verification screen.

1.5.4.3.1 Payment Application Verification

This topic describes about the Payment Application Verification screen.

The Application details can be verified in the Payment Application Verification stage.

Figure 1-87 Application Verification

Payment Application Verification - DMOLOANAPI5093030281

Application Verification

Summary

Loan Details

Loan Amount: 1500000
Loan Tenor: 12
Commitment Contract Number:

Additional Loan Details

Product Code: AA55
Product Description: AA55
Purpose Of Loan:
Expense Code:

Payment Details

Loan Amount: 1500000
Total Settlement Amount: 1500164.38

BackOffice Errors

No data available

Parties

Number of Parties: 1
Party Name: Octasun Corporation INC
Place Of Incorporation: USA
First Name: Mark Steve
Role: BORR

Audit

Cancel Save & Close Next

1.5.4.4 Payment Approval

This topic describes about the Payment Approval stage.

The Payment Approval stage has the option to approve the application.

- [Application Verification](#)
This topic describes about the Application Verification screen.

1.5.4.4.1 Application Verification

This topic describes about the Application Verification screen.

The Payment Approval can be done for the application in the Payment Approval stage.

Figure 1-88 Application Approval

Payment Application Approval - DMOLOANAPI5093030281

Application Verification

Summary

Loan Details

Loan Amount: 1500000
Loan Tenor: 12
Commitment Contract Number:

Additional Loan Details

Product Code: AA55
Product Description: AA55
Purpose Of Loan:
Expense Code:

Payment Details

Loan Amount: 1500000
Total Settlement Amount: 1500164.38

BackOffice Errors

No data available

Parties

Number of Parties: 1
Party Name: Octasun Corporation INC
Place Of Incorporation: USA
First Name: Mark Steve
Role: BORR

Audit

Cancel Save & Close Next

1.5.4.5 Settlements

This topic describes the systematic instructions about settlements data segment.

The **Settlement** data segment captures all settlement-related details. Additional split settlements can be configured for each settlement component.

ECA blocking can be configured at the settlement component level. If the ECA-enabled property is set to false, ECA blocking cannot be applied. If it is set to true, users are allowed to enable or disable the ECA block.

ECA (External Credit Approval) enabled ensures that sufficient funds are available in the customers account to cover the transaction amount before final accounting entries are posted. In the current scope, if sufficient funds are not available, the system does not show any error on the user interface. Instead, the shortfall is recorded at the backend for follow-up processing, and the transaction continues without any interruption on the UI

The Party details for the application is displayed in the Entry Stage.

Figure 1-89 Parties

Payment Application Entry - DMOLOANAP15093030281

Parties

Loan Details

Additional Loan Details

Payment Details

Summary

Parties

Party 1 - Octasun Corporation INC

Party Role

Borrower

Party Number

BR001

Party Name

Octasun Corporation INC

Party Details

Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details

Address Type	Registration Address
Area	BMT Tech Park
Building	BMT Tech Park
Street	EPiP Zone
Landmark	test land
Locality	Whitefield
City	New York
State	New York
Country	US
Zip Code	12897

Audit

Cancel

Save & Close

Next

Application Info

Remarks

Documents

Advices

Screen(1/5)

For information on the screen fields, refer to the field description table below.

Table 1-69 Parties- Field Description

Field	Description
Party Role	Displays the role of the Party.
Party Number	Displays the Party Number of the Party.
Party Name	Displays the Party Name of the Party.
Contact Role	Displays the Contact role.

1. The **Settlements** details for the application is displayed in the Entry stage.
The **Settlements** screen displays.

Figure 1-90 Settlements

Payment Application Entry - DMLOANPAT25091001655

- Parties
- Loans Details
- Additional Loan Details
- Payment Details
- Require Settlement Acc.
- Settlements**
- Summary

Settlements

Product: AA55

Gen Off: ☒ Gen Ming: ☐ Gen Recv: ☐

Bank Component: CL_FRA_LIQDT
CL_FRA_LIQDT

Back Amount: USD \$100
Pay Invoice:

Split Settlement Details 1

Split Sequence No: 1	Component: CL_FRA_LIQDT	Account CF: BRODI Q	Branch: 000 Q
Settlement Seq No:	\$B Historical: BRODI Q	Account CCY: USD Q	Account: 00000125017 Q
Split Amount: USD - \$10.00	Split Percentage: 100	Rate Code: 	Exchange Rate:
Mining Required: ☐	Spend/Margin: 	ECA Allowed: ☒	

2. On **Settlements** screen, specify the fields. For more information on fields, refer to the field description table.

Table 1-70 Settlements - Field Description

Field	Description
Product	Displays the product code of the contract/loan for which the settlement is being captured.
Basis Component	Displays the basis component.
Gen DD	Select the toggle to generate a demand draft / instrument (if applicable in your setup).
Gen Mesg	Select the toggle to generate settlement/payment message depending on configuration.
Gen Recv	Select the toggle to generate receipt/acknowledgment for the settlement as configured.
Basis Amount	Displays the total amount for the selected basis component to be settled.
Pay Receive	Select whether this settlement leg is a Pay or Receive transaction.
Split Sequence No	Displays the sequence number of the split line within this settlement (used when amount is split across multiple accounts/beneficiaries).
Component	Displays the specific component tied to this split line (often defaults from Basis Component).
Account CIF	Select the Customer Information File (CIF) / customer identifier associated with the settlement account.
Branch	Select the branch code where the settlement account is maintained/processed.
Settlement Seq No	Sequence identifier for the settlement instruction line (used to order/identify settlement legs).
SSI Mnemonic	Select the mnemonic for Standard Settlement Instructions (SSI) to pick predefined settlement details.
Account CCY	Select the currency of the settlement account.
Account	Select the settlement account number to be credited/debited for this split.
Split Amount	Enter the amount allocated to this split line, including currency selector and numeric amount.
Split Percentage	Enter percentage allocation for this split line (commonly totals 100% across splits).
Rate Code	Select the exchange rate code to apply when currency conversion is required (per treasury/rate setup).
Exchange Rate	Enter the explicit exchange rate to apply (may auto-populate based on Rate Code or allow manual entry per permissions).
Netting Required	Select the toggle to indicates whether netting should be applied (offsetting payables/receivables if enabled).
Spread/Margin	Enter the additional spread/margin to apply over the base exchange rate (if applicable).
ECA Allowed	Select the toggle indicating whether ECA handling is allowed for this settlement leg.
Add Split Settlements Details	Adds another split line to distribute the basis amount across multiple settlement instructions.

1.6 Settlement Instruction

This topic describes about the Settlement Instruction. The use settlement instructions to create Mnemonic for the new parties created.

This is introduced for user to maintain new settlement instructions for customer. Post approval, system will invoke back office service to create the same.

This topic contains the following sub-topics:

- [Settlement Instruction Initiation](#)
This topic describes about the Settlement Instruction Initiation screen.
- [Settlement Instruction Enrichment](#)
This topic describes about the Settlement Instruction Enrichment stage.
- [Settlement Instruction Approval](#)
This topic describes about the Settlement Instruction Approval stage.

1.6.1 Settlement Instruction Initiation

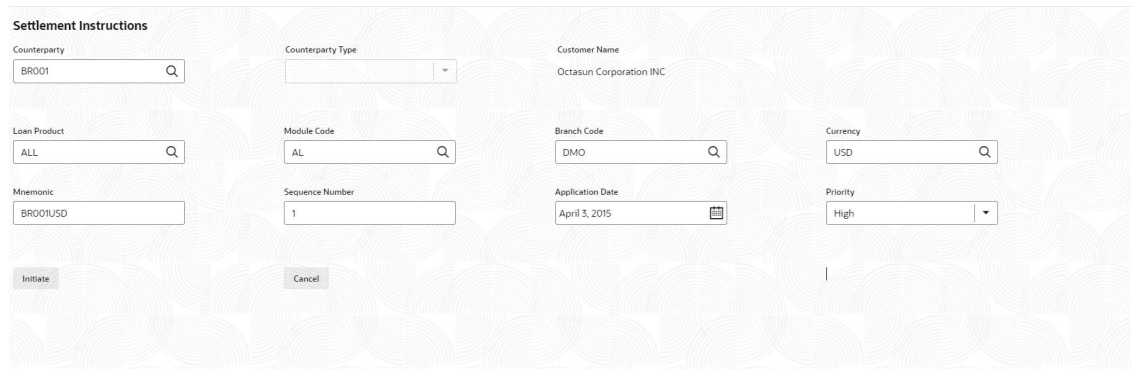
This topic describes about the Settlement Instruction Initiation screen.

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi- Lateral**.
2. From **Bi- Lateral**, click **Settlement Instruction**.

Note

Select the Counter Party, Loan Product, Module Code, Branch Code, Currency, Mnemonic, Application Date and Priority as these details are mandatory.

3. Click **Initiate**.



Settlement Instructions

Counterparty BRO01	Counterparty Type ▼	Customer Name Octasun Corporation INC
Loan Product ALL	Module Code AL	Branch Code DMO
Mnemonic BRO01USD	Sequence Number 1	Application Date April 3, 2015
		Currency USD
		Priority High

Initiate Cancel

1.6.2 Settlement Instruction Enrichment

This topic describes about the Settlement Instruction Enrichment stage.

After Initiation, it gets into the Settlement Instruction Enrichment Stage. Provide the respective Account Details, Message Details, Pay Parties Details, Receive Notice and DD Parties details.

1. Fill the account details. Here Payment By Pay and Payment By Rec is mandatory.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Pay Account Branch: DMO

Receive Account Branch: DMO

Charge Account Branch: DMO

Pay Account CIF: 000000321

Receive Account CIF: 000000321

Charge Account Currency: USD

Pay Account Currency: USD

Receive Account Currency: USD

Charge Account: 000000000

Pay Account: 000000000

Receive Account: 000000000

Payment By Pay: Message

Transfer By Pay: Bank

Instruction Type Pay: Our Account

Payment By Rec: Message

Transfer By Rec: Bank

Instruction Type Rec: Our Account

Cover Required: ☐

Cancel Save and Close Next

2. Fill the Instruction Code as below.

Settlement Instructions Enrichment Details Screen

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Instruction Code

Instruction Code 1: OTHR Description: Bilateral Code for Direct Debit

Instruction Code 2: OTHR Description: Bilateral Code for Direct Debit

Instruction Code 3: OTHR Description: Bilateral Code for Direct Debit

Instruction Code 4: OTHR Description: Bilateral Code for Direct Debit

Instruction Code 5: INTC Description: Intra-Company Payment

Instruction Code 6: Description:

3. Fill the Message Details as below.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Sender To Receiver Information

Sender To Receiver Information 1: test

Sender To Receiver Information 2: test

Sender To Receiver Information 3: test

Sender To Receiver Information 4: test

Sender To Receiver Information 5: test

Sender To Receiver Information 6: test

Regulatory Reporting Details

Regulatory Report 1: test

Regulatory Report 2: test

Regulatory Report 3: test

4. Fill the Pay Parties as below.

1	2	3	4	5	6	7
Account Details	Instruction Code	Message Details	Pay Parties	Pay Parties 2	Receive Notice	DD Parties
Ordering Institution						
Ordering Institution 1 APAHGB2LXXX	Ordering Institution 2 test	Ordering Institution 3 test	Ordering Institution 4 test			
Ordering Institution 5 test						
Beneficiary Institution						
Beneficiary Institution AC	Description					
Beneficiary Institution 1 test	Beneficiary Institution 2 test	Beneficiary Institution 3 test	Beneficiary Institution 4 test			

1	2	3	4	5	6	7
Account Details	Instruction Code	Message Details	Pay Parties	Pay Parties 2	Receive Notice	DD Parties
Receivers Correspondent						
Receiver Correspondent 1 APAHGB2LXXX	Receiver Correspondent 2 test	Receiver Correspondent 3 test	Receiver Correspondent 4 test			
Receiver Correspondent 5 test						
Intermediary						
Intermediary AC	Description					
Intermediary 1 APAHGB2LXXX	Intermediary 2 APAHGB2LXXX	Intermediary 3 test	Intermediary 4 test			

5. Fill Receive Notes as below.

Settlement Instructions Enrichment Details						
1	2	3	4	5	6	7
Account Details	Instruction Code	Message Details	Pay Parties	Pay Parties 2	Receive Notice	DD Parties
Ordering Institution						
Ordering Institution 1 test	Ordering Institution 2 test	Ordering Institution 3 test	Ordering Institution 4 test			
Ordering Institution 5 test						
Intermediary						
Intermediary 1 test	Intermediary 2 test	Intermediary 3 test	Intermediary 4 test	Intermediary 5 test		

6. Fill the DD Parties as below.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 IDO Parties

Creditor Bank Details

Creditor Bank 1: test

Creditor Bank 2: test

Creditor Bank 3: test

Creditor Bank 4: test

Creditor Bank 5: test

Debtor Bank Details

Debtor Bank 1: test

Debtor Bank 2: test

Debtor Bank 3: test

Debtor Bank 4: test

Debtor Bank 5: test

1.6.3 Settlement Instruction Approval

This topic describes about the Settlement Instruction Approval stage.

In Settlement Instruction Approval Stage, all the enrichment details are in read-only mode

Settlement Instructions Approval - DMOLOANAPI5093047413 Application Info Remarks Documents Advises Screen(2/2)

Settlement Instructions ...

Summary

Settlement Instructions Enrichment Details

- Pay Account Branch:DMO
- Receive Account Branch:DMO
- Payment By Pay:M
- Payment By Rec:M

1.7 Entity Details

This topic describes about the Entity Details. A process flow is introduced for user to maintain new entity for customer. Post approval, system will invoke backoffice service to create the same.

This topic contains the following sub-topics:

- [Entity Details Initiation](#)
This topic describes the systematic instructions to Entity Details Initiation stage.
- [Entity Details Enrichment](#)
This topic describes about the Entity Details Enrichment stage.
- [Entity Details Approval](#)
This topic describes about the Entity Details Approval stage.

1.7.1 Entity Details Initiation

This topic describes the systematic instructions to Entity Details Initiation stage.

1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi- Lateral**.
2. From **Bi- Lateral**, click **Entity Details**.

Note

Select the Counter Party, Application Date and Priority as these details are mandatory.

3. Click **Initiate**.

The screenshot shows the 'Entity Details' form. It includes fields for 'Customer Number' (BR001), 'Customer Name' (Octasun Corporation INC), 'Application Date' (April 3, 2015), and 'Priority' (High). An 'Initiate' button is located at the bottom center of the form.

1.7.2 Entity Details Enrichment

This topic describes about the Entity Details Enrichment stage.

After Initiation, Entity Details Enrichment stage displays, provide the respective Entity Details and Media Details.

The screenshot shows the 'EntityDetails Enrichment' form. It includes fields for 'Customer Number' (BR001), 'Customer Name' (Octasun Corporation INC), 'Entity Name' (test), 'Static/Dynamic' (Static), 'FAX Number' (1234), 'Phone Number' (1234), 'Phone Number Country' (1243), 'Email Id' (test@test.com), 'Prefix 1' (test), 'Affiliation' (test), 'Customer Level' (test), 'Media Order' (1), and 'Media Type' (FAX). There is also a 'Media Gen' checkbox and a 'Media Order' dropdown menu.

1.7.3 Entity Details Approval

This topic describes about the Entity Details Approval stage.

In Entity Details Approval Stage, all the enrichment details are in read-only mode

Entity Details Approval - DMOLOANAPI5093047465

EntityDetails Enrichment

EntityDetails Enrichment

Customer Number: BR001

Customer Name: Octasun Corporation INC

EntityDetail 1

Entity: test

Entity Name: test

FAX Number: 1234

Phone Number: 1234

Phone Number Country: 1243

Email Id: test@test.com

Prefix 1: test

Arbitration: test

Customer Level: Mag Gen

Media Order : FAX

Order: 1

Media Type: FAX

1.8 Enquiry

This topic describes about the Enquiry screen.

The Enquiry is to check the status of the application based on below screens:

- [Application Status](#)
This topic describes about the Application Status screen.
- [Application Summary](#)
This topic describes about the Application Summary.

1.8.1 Application Status

This topic describes about the Application Status screen.

The Application Status screen is introduced for user to track the status for external system calls based on application number. User can query using application number and can get the details on external calls along with status, external reference number, errors/warnings (if any).

Application Status

Application Number: DMOLOANAPI5093047359

Search

Customer Number	Business Product Code	Backoffice Reference Number	Service Consumer Name	Status	Timestamp	Process Reference Number
BR001	WCLN	NA	EValidLimitService	SUCCESS	5/24/24, 3:58 PM	DMOLNORGN15093047360
BR001	WCLN	NA	CreateContractSim	FAILURE	5/28/24, 8:15 AM	DMOLNORGN15093047360

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

No Warning or Error Message Found

1.8.2 Application Summary

This topic describes about the Application Summary.

A consolidated view is provided for user to check details for any given application. User can search based on application number and system will list down details of all Data segments for the given application number. User can further drill down into each Data segment details.

Application Summary

Application Number

Loan Origination

Rate Revision Schedules Click to view more details	Disbursement Schedules Disbursement Currency:USD Schedule Date:03 Apr 2014	Statement Preferences Click to view more details	Loan Details Loan Amount:120000 Loan Tenor:12 Commitment Contract Number: Value Date:03 Apr 2014 Maturity Date:03 Apr 2015	Additional Loan Details Product Code:AAS5 Product Description:BEARING LOAN Purpose Of Loan:POST_SHIP_FINANCE Expense Code:EXPNI
Facilities and Collateral Details Click to view more details	Interest Details Rate Type:Floating Rate (%):15	BackOffice Errors No data available	Customer Acceptance Click to view more details	Payment Schedules Click to view more details
Credit Approval	Cash Flow	Settlement Details	Parties	

1.9 SME Lending

This topic describes about the SME Lending stage.

The SME is small and medium enterprise application which comprises of the following process flows:

- [SME Loan Origination](#)
 This topic describes the systematic instructions to SME Loan Origination. The SME loan origination process creates small and medium enterprise corporate loans using its method. This process initiate with creation of loan account for disbursement of funds.
- [SME Loan Drawdown](#)
 This topic describes about the SME Loan Drawdown feature. The Bank provides the SME loan drawdown feature to draw down the required loan amount for their existing customer.

1.9.1 SME Loan Origination

This topic describes the systematic instructions to SME Loan Origination. The SME loan origination process creates small and medium enterprise corporate loans using its method. This process initiate with creation of loan account for disbursement of funds.

The SME Loan Origination process facilitates the creation of corporate loans by applications through various stages of the business process flow, starting from the initiation of the loan request to the creation/handoff of loan account, and disbursement based on the Application Category.

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

- Lending Entry
- Application Enrichment
- Application Verification
- Credit Approval

- Loan Approval
 - Customer Acceptance
1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Homepage**, click **Bi-Lateral**.
 2. From **Bi-Lateral**, click **SME**, and then click **Loan Origination**.
The **Loan Origination** screen displays.

Figure 1-91 Loan Origination

The screenshot shows the 'Loan Origination' screen. On the left is a navigation menu with 'SME' selected. The main area is titled 'Loan Origination' and contains several sections:

- Basic Details:** Includes 'Customer Type' (New/Existing), 'Party Number' (BR001), 'Party Name' (Odeon Corporation INC), 'Business Product' (SME), 'Loan Purpose/Interest' (WORKING CAPITAL), 'Application Date' (April 3, 2015), 'Loan Amount' (USD \$10,000.00), and 'Priority' (High/Medium/Low).
- Facility Details:** A table with one row: 'BR001-1' with a description 'BR001-1', a facility amount of \$100,000,000.00, and an available amount of \$100,000,000.00.
- Commitment Linkages:** A table with three rows, each showing a description 'LS-OL LINK COMM', a loan amount of \$1,000,000.00, and an available amount of \$1,000,000.00.
- Channel Details:** Includes 'Application Channel', 'Application Submitted By' (Agent), 'Name' (TEST), and 'Email' (test@test.com).

3. On **Loan Origination** screen, specify the fields. For more information on fields, refer to the field description table

Table 1-71 Loan Origination - Field Description

Field	Description
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. If you are an existing customer, you can view and link one customer to multiple liabilities.
Lead/Prospect Number	Click Search to view and select the required Lead/Prospect Number . The loan administration helps determine if any loans are given under back-door schemes.
Proposal Number	Click Search to view and select the required proposal number. The Draft Proposal Process presents a list of proposals to the customer. When user select a completed application, the draft proposal is displayed and user can choose one application. Once selected, the data segments applicable to the current application default to the values from the 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

Table 1-71 (Cont.) Loan Origination - Field Description

Field	Description
Customer Number	Click Search to view and select the required Customer Identification number or user 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. The system defaults the current system date as the application initiation date.
Loan Amount	Select a currency and specify the loan amount.
Priority	Select a priority.
Facility Details	Displays the list of all facilities that are created for the Customer Number . User can select the appropriate Facility ID which requires to be linked for the loan.
Commitment linkages	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, you can select the already added commitment (available in OBCL). You cannot delete the commitment linkage once added.
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.
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.

4. Click **Initiate** to begin the process.
5. Click the **Submit**.

Once you click the **Submit** button on the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For the terms like Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on, the application categorizes them. The user initiates the SME Loan Origination process flow, system derives and instantiates it. Based on the user rights, the system navigates the first manual stage of the process flow. This topic contains the following sub-topics:

- [SME Lending Entry](#)
This topic describes about the SME Lending Entry stage.
- [Application Enrichment](#)
This topic describes about the Application Enrichment stage.
- [Credit Exception](#)
This topic describes about the Credit Exception stage.
- [Application Verification](#)
This topic describes about the Application Verification stage.
- [Loan Approval](#)
This topic describes about the Loan Approval stage.
- [Customer Agreement](#)
This topic describes about the Customer Acceptance stage.

1.9.1.1 SME Lending Entry

This topic describes about the SME Lending Entry stage.

The SME Lending Entry stage has the option to add the below Data Segment:

- [Parties](#)
This topic describes about the Parties screen.
- [Loan Details](#)
This topic describes about the Loan Details screen.
- [Financial Details](#)
This topic describes about the Financial Details stage.
- [Collateral Details](#)
This topic describes about the Collateral Details screen.

1.9.1.1.1 Parties

This topic describes about the Parties screen.

Thw Party details are added for the application in the SME Lending Entry Stage.

Figure 1-92 Parties

For information on the screen fields, refer to the field description table below.

Table 1-72 Parties - Field Description

Field	Description
Party Type	Select one of the options: • New - If selected, new party details can be captured as part of loan creation. • Existing - If selected, system defaults the party related details in the respective data segments.

Table 1-72 (Cont.) Parties - Field Description

Field	Description
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Contact role added will have one of the Party roles mapped.

1.9.1.1.2 Loan Details

This topic describes about the Loan Details screen.

The Loan details can be added for the application in the SME Lending Entry Stage.

Figure 1-93 Loan Details

SME Lending Entry - DMOLOANAP15093040975

Application Info Remarks Documents Advices Screen(2/5)

Loan Details

Loan Amount: USD \$12,000.00

Value Date: April 3, 2015

Loan Tenor: 12 Month(s)

Maturity Type: Fixed

Maturity Date: April 3, 2016

Commitment Linkage

Commitment Contract Number: [Search]

Counterparty: [Search]

Commitment Currency: [Search]

Audit Cancel Back Save and Close Next

For information on the screen fields, refer to the field description in the table below.

Table 1-73 Loan Details - Field Description

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Select the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.
Maturity Type	Select the Maturity Type. The available options are: - Fixed - Call - Notice
Maturity Date	Select the duration before the loan becomes due and must be paid in full.

Table 1-73 (Cont.) Loan Details - Field Description

Field	Description
Commitment Contract Number	The Contract Number of the agreement by bank to lend a specified sum of money to the party.

1.9.1.1.3 Financial Details

This topic describes about the Financial Details stage.

In the SME Lending Entry Stage, the applicant can add financial details for the application. This screen requires a few mandatory inputs such as **Financial Year**, **Total Assets**, and **Total Liability**.

Figure 1-94 Financial Details

For information on the screen fields, refer to the field description table below.

Table 1-74 Financial Details - Field Description

Field	Description
Financial Year	Select the Financial year when the facility was provided.
Total Sales	Select the Total sales for that year.
Total Revenue	Select the Total revenue for the year.
Gross Profit	Select the gross profit for the year.
Net Profit	Select the net profit for the year.
Total Cashflow	Select the Total cashflow for that year.
Total Assets	Select the Total assets for that facility.
Total Liability	Select the Total liability for that year.

1.9.1.1.4 Collateral Details

This topic describes about the Collateral Details screen.

The Collateral Details can be added for the application in the SME Lending Entry Stage.

Figure 1-95 Collateral Details

For information on the screen fields, refer to the field description table below.

Table 1-75 Collateral Details - Field Description

Field	Description
Collateral Type	Select the type of Collateral which is pledged.
Collateral Description	Specify the description of the Collateral pledged.
Borrower Name	Specify the name of the Borrower.
Applicable Tranches	Specify the applicable tranches for the collateral pledged.
Collateral Provider	Specify the provider of the collateral.
Expected Value	Select the expected value of the collateral.

1.9.1.2 Application Enrichment

This topic describes about the Application Enrichment stage.

The Application enrichment stage comprises of the following Data Segments:

- [Additional Loan Details](#)
This topic describes about the Additional Loan Details screen.
- [Disbursement Schedules](#)
This topic describes about the Disbursement Schedules screen.
- [Facilities and Collateral Details](#)
This topic describes about the Facilities and Collateral Details screen.
- [Payment Schedules](#)
This topic describes about the Payment Schedules screen.
- [Rate Revision Schedules](#)
This topic describes about the Rate Revision Schedules screen.
- [Settlement Details](#)
This topic describes about the Settlement Details screen.
- [Interest Details](#)
This topic describes about the Interest Details screen.

1.9.1.2.1 Additional Loan Details

This topic describes about the Additional Loan Details screen.

The Additional Loan details can be added for the application in the SME Application Enrichment Stage.

Figure 1-96 Additional Loan Details

For information on the screen fields, refer to the field description table below.

Table 1-76 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the Business product for which the loan is created.
Loan Branch	Displays the Bank branch in which we are proceeding to create a loan for the party.
Product Code	Select the code of the product which we are lending.
Product Description	Specify the description of the product which we are lending.
Expense Code	Select the expense code is the account of bank to which the loan gets mapped.
Expense Code Description	Specify the description of the Expense code.
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the short period of time beyond the due date for which Borrower customer is allowed to delay the payment.

1.9.1.2.2 Disbursement Schedules

This topic describes about the Disbursement Schedules screen.

In the SME Application Enrichment Stage, the applicant can add details to the Disbursement Schedule for the application.

Figure 1-97 Disbursement Schedules Screen

Application Enrichment - DMOLOANAP15093040975

Disbursement Schedules

Auto Disbursement: ☐

Schedule 1

Schedule Date: April 3, 2015

Disbursement Currency: USD

Total Disbursement Amount: \$12,000.00

Amount to Disburse: \$12,000.00

Already Disbursed Amount: \$0.00

Percentage of Disbursement: 100

Frequency: Daily

Unit: 1

No. Of Schedules: 1

Add Split Settlement Details

Audit Cancel Back Save and Close Next

For information on the screen fields, refer to the field description table below.

Table 1-77 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention is not required, automatic disbursement of amount will be done.
Schedule Date	Select the date on which disbursement is to be done.
Disbursement Currency	Displays the currency in which the amount is to be disbursed.
Total Disbursement Amount	Displays the total amount available for disbursement.
Amount To Disburse	Specify the amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Specify the Percentage of total amount that is being disbursed.
Frequency	Select the time intervals in which amount is to be disbursed.
Unit	Select the Unit of Frequency.
No. Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Split Sequence Number	The unique number given to a particular split.
Split Percentage	The percentage of amount that will be paid in a split.
Split Amount	The amount that will be paid in a split.
Payment Mode	Mode of payment in which the amount will be disbursed.
Settlement Account Number	The account to which the amount will be disbursed.
Settlement Account Branch	The branch in which the account is present.
Settlement Account Currency	The currency in which amount disbursement will happen.

1.9.1.2.3 Facilities and Collateral Details

This topic describes about the Facilities and Collateral Details screen.

The Facilities and Collateral details can be added for the application in the SME Application Enrichment Stage.

Figure 1-98 Facilities and Collateral Details

For information on the screen fields, refer to the field description table below.

Table 1-78 Facilities and Collateral Details - Field Description

Field	Description
Purpose of Facility	Specify the purpose to use the Facility amount.
Facility Amount	It is the total amount the borrower wants to withdraw in an extended period of time.
Financial Details - Year	The Financial year when the facility was provided.
Balance Sheet Size	It refers to a financial statement that reports a company's assets, liabilities, and shareholder equity at a specific point in time.
Operation Profit	Total earnings from its core business functions for a given period, excluding the deduction of interest and taxes.
Net Profit	Total amount left over after the business has accounted for all deductions, including interest and taxes.
Collateral Description	Valuable asset that a borrower pledges as security for a loan.
Collateral Currency	The currency in which the collateral has been pledged.

1.9.1.2.4 Payment Schedules

This topic describes about the Payment Schedules screen.

The Payment Schedules can be added for the application in the SME Application Enrichment Stage.

Figure 1-99 Payment Schedules

For information on the screen fields, refer to the field description table below.

Table 1-79 Payment Schedules - Field Description

Field	Description
Component Name	Select the Payment schedule name that is being created.
Amount	Select the amount that will be paid in the mentioned schedule.
Frequency	Select the time interval in which payment will be made.
Unit	Select the unit associated with the frequency.
Start Date	Select the start date of the scheduled payment.
No Of Schedules	Select the Number of schedules in which payment will be completed.
Principal Liquidation	Select the principal liquidation. The available options are: • Auto • Other
Month End	Select the month end.

1.9.1.2.5 Rate Revision Schedules

This topic describes about the Rate Revision Schedules screen.

The Rate Revision Schedule details can be added for the application in the SME Application Enrichment Stage.

Figure 1-100 Rate Revision Schedules

The screenshot shows the 'Rate Revision Schedules' screen. At the top right, it says 'Screen(6/10)'. Below the title bar, there's a section titled 'Schedule Details 1' with a trash icon. The form contains the following fields:

- Component Name:** A text input field with a search icon and a 'Required' label below it.
- Frequency:** A dropdown menu currently set to 'Daily'.
- Unit:** A dropdown menu currently set to '1'.
- Start Date:** A date picker field showing 'October 2, 2015'.
- No Of Schedules:** A dropdown menu currently set to '1'.
- Reset Tenor:** A dropdown menu currently set to '1'.

Below these fields is an 'Add Schedule' button. At the bottom right, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

For information on the screen fields, refer to the field description table below.

Table 1-80 Rate Revision Schedules - Field Description

Field	Description
Component Name	Select the Component Name of the Rate revision schedule.
Frequency	Select the time interval for which the Rate revision would be taking place.
Unit	Select the unit associated with the frequency.
Start Date	Select the date on which Rate revision will be applicable.
No Of Schedules	Select the Number of schedules.
Reset Tenor	Select the Tenor, will be reset to a new value.

1.9.1.2.6 Settlement Details

This topic describes about the Settlement Details screen.

The Settlement Details are added for the application in the SME Application Enrichment Stage.

Figure 1-101 Settlement Details Screen

Application Enrichment - DMOLOANAP15093041052

Settlement Details

▼ Settlement Party 1 - Octasun Corporation INC

Party Number: BR001

Party Name: Octasun Corporation INC

SSI Party Number: BR001

SSI Party: Octasun Corporation INC

Accounts

SSI Mnemonic and Currency

SSI Mnemonic: BR001

Currency: ALL

Add Settlement Party

Audit

Cancel Back Save and Close Next

For information on the screen fields, refer to the field description table below.

Table 1-81 Settlement Details - Field Description

Field	Description
Party Number	Select the Party Number.
Party Name	Based on the Party Number selected, the information is auto populated.
SSI Party Number	Specify the customer account or general ledger account number.
SSI Party	Based on the SSI Party Number selected, the information is auto populated.
Existing SSI	Select the Toggle to an Existing SSI defined.
Primary SSI	Select the Toggle to a primary SSI.
SSI Mnemonic	Select the SSL Mnemonic value.

1.9.1.2.7 Interest Details

This topic describes about the Interest Details screen.

The Interest details can be added for the application in the SME Application Enrichment Stage.

Figure 1-102 Interest Details

The screenshot shows the 'Interest Details' form. At the top right, it says 'Screen(5/10)'. The form is divided into several sections:

- Loan Information:** Loan Branch (DMO), Loan Amount (USD 1,000,000.00), Value Date (September 30, 2022).
- Component Selection:** A dropdown menu shows '1 - BDIF_DI'.
- Component Details:**
 - Component Name:** BDIF_DI
 - Rate Type:** Floating (dropdown)
 - Interest Period Basis:** Include (From Date) (dropdown)
 - Billing Notice Required:** Toggle switch (off)
 - Billing Notice Days:** 2 (dropdown)
 - Waiver:** Toggle switch (off)
 - Sub Rate Type:** Automatic (dropdown)
 - Rate Fixing Required:** Toggle switch (off)
 - Rate Fixing Days:** 1 (dropdown)
 - Reset Tenor:** 1 (dropdown)
 - Alternative Risk Free Rate:** Toggle switch (off)
 - Min Max Rate (Range):** 1 to 10 (range selector)
 - Rate Code:** FLTR7 (text input with search icon)
 - Rate (%):** 9 (text input)
 - Spread (%):** 0.01 (dropdown)
 - All In Rate (%):** 9.01 (text input)

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

For information on the screen fields, refer to the field description table below.

Table 1-82 Interest Details - Field Description

Field	Description
Loan Branch	Displays the branch for which the rate code is maintained.
Loan Amount	Displays the loan amount for which the interest details will be maintained.
Value Date	Displays the date on which the loan contract came into effect.
Component Name	Displays the Specific Interest components.
Rate Type	Displays the Interest Rate Type of a product.
Interest Period Basis	Select the Interest Period Basis. The system must consider the tenor basis of computing the interest over a schedule or interest period when maintaining the limits of interest component that associated with the selected product.
Billing Notice Required	Select the toggle to notify the billing to the customer before the repayment date.
Billing Notice Days	Select the Billing Notice Days. The number of calender days before the repayment date that a Billing Notice must be generated for the customer.
Waiver	An interest component's defined attributes are applied to the contract involving the product. If, for some reason user do not want to apply the interest component for the contract user are processing, user can do so by checking this field. The interest is calculated but it is not applied on the contract.
Sub Rate Type	Select Rate code defined by the system.
Rate Fixing required	Select the toggle to fix the interest rate for the specific number of days.
Rate Fixing days	Specify the number of days to maintain the rate the same.
Reset Tenor	Select the Reset tenor. Based on loan booking, tenor will be reset to a new value.
Alternative Risk Free Rate	Select the AlternativeRisk Free Rate. It is one type of rate required for the loan.
Min Max Rate (Range)	Specify the minimum and maximum rate for that product.
Rate Code	The interest Rate which has to be considered for computing.
Rate (%)	Specify the rate of interest for that component.

Table 1-82 (Cont.) Interest Details - Field Description

Field	Description
Rate Spread	Select the Rate Spread. Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.
All in Rate	Displays the All in Rate. The All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.9.1.3 Credit Exception

This topic describes about the Credit Exception stage.

The Credit Exception stage has the option to do the Credit Approval for the application.

This topic contains the following sub-topics:

- [Credit Approval](#)
This topic describes about the Credit Approval details screen.

1.9.1.3.1 Credit Approval

This topic describes about the Credit Approval details screen.

The Credit Approval details are added for the application in the SME Credit Exception Stage.

Figure 1-103 Credit Approval

Credit Approval - DMOLOANAP15093041015

Application Info | Remarks | Documents | Advices | Screen(1/2)

Credit Approval

Summary

Loan Application Reference Number: DMOLOANAP15093041015

Application Date: April 3, 2015

Customer Number: BR001

Liability Number: BR001

Purpose of Credit Appraisal: WORKING_CAPITAL

Remarks:

Linked Documents: No items to display.

Audit | Cancel | Save and Close | Next

For information on the screen fields, refer to the field description table below.

Table 1-83 Credit Approval - Field Description

Field	Description
Loan Application Ref Number	Displays the Loan Application Numner.
Application Date	Select the date on which Loan is created. The system defaults the current system date as the application initiation date if not selected.
Customer ID	Displays the customer's unique id.
Liability ID	Specify the unique id for the liabilities customer has provided.
Purpose Of Credit Appraisal	Specify the Purpose of credit appraisal to understand repayment ability of the loan applicant.
Remarks	Specify the Remarks, the findings of credit appraisal.

1.9.1.4 Application Verification

This topic describes about the Application Verification stage.

The Application Verification Stage has the option to verify the application details.

This topic contains the following sub-topic:

- [Application Verification](#)
This topic describes about the Application Verification screen.

1.9.1.4.1 Application Verification

This topic describes about the Application Verification screen.

The details of the loan application can be verified in the SME Application Verification Stage.

Figure 1-104 Application Verification

Application Verification - DMOLOANAP15093041015

Application Info | Remarks | Documents | Advises

Screen(1/2)

Application Verification

Summary

Disbursement Schedules
Disbursement Currency:USD
Schedule Date:03 Apr 2015

Rate Revision Schedules
Click to view more details

Loan Details
Loan Amount:12000
Loan Tenor:12
Commitment Contract Number:
Value Date:03 Apr 2015
Maturity Date:03 Apr 2016

Additional Loan Details
Product Code:AA55
Product Description:BEARING LOAN
Purpose Of Loan:WORKING_CAPITAL
Expense Code:

Facilities and Collateral Details
Click to view more details

Financial Details
Click to view more details

Interest Details
Rate Type:Fixed

BackOffice Errors
No data available

Customer Acceptance
No data available

Audit

Cancel | Save and Close | Next

1.9.1.5 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval stage has the option to approve the loan application.

This topic contains the following sub-topics:

- [Loan Approval](#)
This topic describes about the Loan Approval screen.

1.9.1.5.1 Loan Approval

This topic describes about the Loan Approval screen.

The Loan Approval can be done for the loan application in the SME Loan Approval stage.

Figure 1-105 Loan Approval Screen

Loan Approval - DMOLOANAPI5093041015

Application Info | Remarks | Documents | Advices

Screen(1/2)

Loan Approval

Summary

Disbursement Schedules
Disbursement Currency: USD
Schedule Date: 03 Apr 2015

Rate Revision Schedules
Click to view more details

Loan Details
Loan Amount: 12000
Loan Tenor: 12
Commitment Contract Number:
Value Date: 03 Apr 2015
Maturity Date: 03 Apr 2016

Additional Loan Details
Product Code: AA55
Product Description: BEARING LOAN
Purpose Of Loan: WORKING CAPITAL
Expense Code:

Facilities and Collateral Details
Click to view more details

Financial Details
Click to view more details

Interest Details
Rate Type: Fixed

BackOffice Errors
No data available

Customer Acceptance
No data available

Audit | Cancel | Save and Close | Next

1.9.1.6 Customer Agreement

This topic describes about the Customer Acceptance stage.

The Customer Agreement stage has the option to capture the Customer Acceptance details for SME Lending.

This topic contains the following sub-topic:

- [Customer Acceptance](#)
This topic describes about the Customer Acceptance screen.

1.9.1.6.1 Customer Acceptance

This topic describes about the Customer Acceptance screen.

The Customer Acceptance details are added for the application in the SME Customer Agreement Stage.

Figure 1-106 Customer Acceptance

For information on the screen fields, refer to the field description table below.

Table 1-84 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Select the Customer Acceptance Received, whether customer acceptance is received or not.
Customer Acceptance Date	Select the date of acceptance from customer using the drop-down calendar.
Accepted By	Select the mode of acceptance for customer.
Remarks	Specify the additional information about the customer acceptance is given.

1.9.2 SME Loan Drawdown

This topic describes about the SME Loan Drawdown feature. The Bank provides the SME loan drawdown feature to draw down the required loan amount for their existing customer.

The customer can facilitate the drawdown of required loan amount from their existing SME loan. After the facility is set up for a corporate customer by the bank, the customer can then receive the loan from the bank. The application initiates the business process flow through various stages, starting from drawdown initiation, and continuing with loan account creation/handoff and disbursement based on the application category.

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

- Application Enrichment
 - Credit Approval
 - Application Verification
 - Loan Approval
 - Customer Acceptance
1. From **Homepage**, Click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-Lateral**, and then click **SME**.

- On **SME**, click **Drawdown**.
The **Drawdown** screen displays.

Figure 1-107 Loan Drawdown

Drawdown

Basic Details

Party Number Required

Party Name

Business Product Required

Loan Purpose/Intent Required

Application Date Required

Priority

Facility Details

Please select a customer to load facility details

Commitment Linkages

Please select a customer to load commitment linkage details

Channel Details

Application Channel Required

Application Submitted By Required

Name Required

Email Required

- On **Drawdown** screen, specify the fields. For more information on fields, refer to the field description table

Table 1-85 Drawdown

Field	Description
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 . In case of existing customer, you can view and link one customer to multiple liabilities.
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
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Select a priority from the drop-down 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.
Commitment Linkage	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added.
Application Channel	Click Search to view and select the required application channel

Table 1-85 (Cont.) Drawdown

Field	Description
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the drop-down 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.

4. Click **Initiate** to begin the process.
5. Click the **Submit**.

Once you click the **Submit** button on the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For the terms like Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on, the application categorizes them. The user initiates the process flow for SME Loan Drawdown, and the system derives and instantiates it. Based on user rights, the system navigates to the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Application Enrichment](#)
This topic describes about the Application Enrichment stage.
- [Credit Exception](#)
This topic describes about the Credit Exception stage.
- [Application Verification](#)
This topic describes the information about the Application Verification stage.
- [Loan Approval](#)
This topic describes about the Loan Approval stage.
- [Customer Agreement](#)
This topic describes about the Customer Acceptance stage.

1.9.2.1 Application Enrichment

This topic describes about the Application Enrichment stage.

The Application enrichment stage consists of the following Data Segment:

- [Parties](#)
This topic describes about the Parties details screen.
- [Loan Details](#)
This topic describes about the Loan details screen.
- [Additional Loan Details](#)
This topic describes about the Additional Loan details screen.
- [Facilities and Collateral Details](#)
This topic describes about the Facilities and Collateral details screen.
- [Interest Details](#)
This topic describes about the Interest details screen.
- [Rate Revision Schedules](#)
This topic describes about the Rate Revision Schedules screen.

- [Disbursement Schedules](#)
This topic describes about the Disbursement Schedules details.
- [Payment Schedules](#)
This topic describes about the Payment Schedules screen.
- [Settlement Details](#)
This topic describes about the Settlement Details screen.
- [Cash Flow](#)
This topic describes about the Cash Flow stage.
- [Statement Preferences](#)
This topic describes about the Statement Preferences screen.

1.9.2.1.1 Parties

This topic describes about the Parties details screen.

The Party details are added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-108 Parties

The screenshot displays the 'Parties' screen for application enrichment. The sidebar on the left lists various sections: Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main area is titled 'Parties' and shows 'Party 1 - Citibank'. It includes fields for Party Type (New/Existing), Party Role (Borrower), Party Number (CITIBANK), and Party Name (Citibank). Below these are two tables: 'Party Details' and 'Address Details'. The 'Party Details' table lists various attributes like Country of Incorporation, Date of Incorporation, Place of Incorporation, Demographic Type, Classification Type, Party Sub Type, Holding Pattern, Organization Type, KYC Status, Preferred Language, Report Locale, Onboarding Reference Number, Onboarding Status, External Customer, and Organization Name. The 'Address Details' table lists Address Type, Registration Address, Area, Building, Street, Landmark, Locality, City, State, Country, and Zip Code. At the bottom, there is a 'Contact' section with a dropdown menu showing 'Mr. Steve Wood, manager' and 'US', and a 'Borrower' button. The screen also includes an 'Add Party Details' button and a footer with 'Audit', 'Cancel', 'Save and Close', and 'Next' buttons.

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	2014-09-01T12:00:00Z
Place Of Incorporation	
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	
External Customer	
Organization Name	

Address Details	
Address Type	Registration Address
Area	
Building	
Street	
Landmark	
Locality	
City	
State	
Country	US
Zip Code	122155

For information on the screen fields, refer to the field description table below.

Table 1-86 Parties - Field Description

Field	Description
Party Type	Select one of the options: New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party selected from the drop-down list, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Specify the Contact role. The Contact Role added will have one of the Party roles mapped.

1.9.2.1.2 Loan Details

This topic describes about the Loan details screen.

The Loan details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-109 Loan Details

For information on the screen fields, refer to the field description in the table below.

Table 1-87 Loan Details - Field Description

Field	Description
Loan Amount	Select the amount of the loan required by customer.
Value Date	Select the 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.
Loan Tenor	Select the duration of the loan that is to be disbursed.

Table 1-87 (Cont.) Loan Details - Field Description

Field	Description
Maturity Type	Select the Maturity Type. The available options are: • Fixed • Call • Notice
Maturity Date	Select the duration before the loan becomes due and must be paid in full.
Commitment Contract Number	Select the Contract Number of the agreement by bank to lend a specified sum of money to the party.

1.9.2.1.3 Additional Loan Details

This topic describes about the Additional Loan details screen.

The Additional Loan details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-110 Additional Loan Details

The screenshot displays the 'Additional Loan Details' screen within the 'Application Enrichment - DMOLOANAPI5093041074' interface. The sidebar on the left lists various sections: Parties, Loan Details, Additional Loan Details (selected), Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main content area is titled 'Additional Loan Details' and contains several input fields: Business Product (LOANPRODUCT), Loan Branch (DMO), Product Code (with a search icon and 'Required' label), Product Description, Expense Code (with a search icon), Expense Code Description, Purpose Of Loan (TERM_LOAN with a search icon), and Grace Days (with a dropdown arrow). At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'. The top right corner shows 'Screen(5/12)'.

For information on the screen fields, refer to the field description table below.

Table 1-88 Additional Loan Details - Field Description

Field	Description
Business Product	Displays the Business product for which the loan is created.
Loan Branch	Displays the Bank branch in which we are proceeding to create a loan for the party.
Product Code	Select the code of the product which we are lending.
Product Description	Displays the description of the product which we are lending.
Expense Code	Select the expense code is the account of bank to which the loan gets mapped.
Expense Code Description	Displays the description of the Expense code.

Table 1-88 (Cont.) Additional Loan Details - Field Description

Field	Description
Purpose Of Loan	Select the purpose for which the loan is being disbursed.
Grace Days	Select the short period of time beyond the due date for which Borrower customer is allowed to delay the payment.

1.9.2.1.4 Facilities and Collateral Details

This topic describes about the Facilities and Collateral details screen.

The Facilities and Collateral details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-111 Facilities and Collateral Details

For information on the screen fields, refer to the field description table below.

Table 1-89 Facilities and Collateral Details - Field Description

Field	Description
Purpose of Facility	Specify the purpose to use the Facility amount.
Facility Amount	It is the total amount the borrower wants to withdraw in an extended period of time.
Financial Details - Year	Displays the Financial year when the facility was provided.
Balance Sheet Size	It refers to a financial statement that reports a company's assets, liabilities, and shareholder equity at a specific point in time.
Operation Profit	Total earnings from its core business functions for a given period, excluding the deduction of interest and taxes.
Net Profit	Total amount left over after the business has accounted for all deductions, including interest and taxes.
Collateral Description	Valuable asset that a borrower pledges as security for a loan.

Table 1-89 (Cont.) Facilities and Collateral Details - Field Description

Field	Description
Collateral Currency	The currency in which the collateral has been pledged.

1.9.2.1.5 Interest Details

This topic describes about the Interest details screen.

The Interest details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-112 Interest Details

Application Enrichment - DMOLOANAP15093041080

Loan Branch: DMO Loan Amount: USD 1,000,000.00 Value Date: September 30, 2022

1 - BDIF_DI

Component Name: BDIF_DI

Billing Notice Days: 2

Rate Fixing Days: 1

Rate Code: FLTR7

Rate Type: Floating

Waiver: ☐

Reset Tenor: 1

Rate (%): 9

Interest Period Basis: Include (From Date)

Sub Rate Type: Automatic

Alternative Risk Free Rate: ☐

Spread (%): 0.01

Billing Notice Required: ☒

Rate Fixing Required: ☒

Min Max Rate (Range): 1 to 10

All in Rate (%): 9.01

Audit Cancel Back Save & Close Next

For information on the screen fields, refer to the field description table below.

Table 1-90 Interest Details - Field Description

Field	Description
Loan Branch	Displays the branch for which the rate code is maintained.
Loan Amount	Displays the loan amount for which the interest details will be maintained.
Value Date	Displays the date on which the loan contract came into effect.
Component Name	Displays the specific Interest components which are defined will be displayed.
Rate Type	Select the Interest Rate Type of a product.
Interest Period Basis	Select the Interest Period Basis. The system must consider the tenor basis of computing the interest over a schedule or interest period when maintaining the limits of interest component that associated with the selected product.
Billing Notice Required	Select the toggle to notify the billing to the customer before the repayment date.
Billing Notice Days	Select the number of calendar days before the repayment date that a Billing Notice must be generated for the customer.

Table 1-90 (Cont.) Interest Details - Field Description

Field	Description
Waiver	Select the toggle to Waiver. An interest component's defined attributes are applied to the contract involving the product. If, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract.
Sub Rate Type	Select Rate code defined by the system.
Rate Fixing Required	Select the toggle to fix the interest rate for the specific number of days.
Rate Fixing Days	Select the Rate Fixing Days. It specifies the number of days to maintain the rate the same.
Reset Tenor	Select the Reset Tenore. Based on loan booking, tenor will be reset to a new value.
Alternative Risk Free Rate	Select the Aletrnative Risk Free Rtae. It is one type of rate required for the loan.
Min Max Rate (Range)	Specify the minimum and maximum rate for that product.
Rate Code	The interest Rate which has to be considered for computing.
Rate (%)	Specify the rate of interest for that component.
Rate Spread	Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.
All in Rate	Specify the All in Rate. The All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.9.2.1.6 Rate Revision Schedules

This topic describes about the Rate Revision Schedules screen.

The Rate Revision Schedule details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-113 Rate Revision Schedules

The screenshot shows the 'Rate Revision Schedules' screen within the 'Application Enrichment - DMOLOANAP15093041074' interface. The left sidebar lists various application details sections, with 'Rate Revision Schedules' currently selected. The main content area, titled 'Rate Revision Schedules', shows 'Schedule Details 1'. It contains several input fields: 'Component Name' (with a search icon), 'Frequency' (a dropdown menu set to 'Daily'), 'Unit' (a dropdown menu), 'Start Date' (with a calendar icon), 'No Of Schedules' (a dropdown menu), and 'Reset Tenor' (a dropdown menu). Each of these fields has a 'Required' label below it. An 'Add Schedule' button is located at the bottom left of the main area. At the bottom right of the screen, there are four buttons: 'Cancel', 'Back', 'Save and Close', and 'Next'. The top right corner of the screen indicates 'Screen(6/12)'.

For information on the screen fields, refer to the field description table below.

Table 1-91 Rate Revision Schedules - Field Description

Field	Description
Component Name	Select the Component Name of the Rate revision schedule.
Frequency	Select the time interval for which the Rate revision would be taking place.
Unit	Select the unit associated with the frequency.
Start Date	Select the date on which Rate revision will be applicable.
No Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Reset Tenor	Select the Tenor, will be reset to a new value.

1.9.2.1.7 Disbursement Schedules

This topic describes about the Disbursement Schedules details.

The Disbursement Schedule details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-114 Disbursement Schedules

The screenshot displays the 'Disbursement Schedules' interface. On the left, a sidebar lists various application details sections, with 'Disbursement Schedules' currently selected. The main panel is titled 'Disbursement Schedules' and includes a sub-section 'Auto Disbursement' with a toggle switch. Below this, 'Schedule 1' is expanded, showing fields for 'Schedule Date' (set to April 3, 2015), 'Disbursement Currency' (set to INR), 'Total Disbursement Amount' (₹500,000), 'Amount to Disburse', 'Frequency', and 'Unit'. A 'No Of Schedules' dropdown is also present. The 'Split Settlement Details 1' section includes fields for 'Split Sequence Number', 'Split Percentage', 'Split Amount', 'Payment Mode' (set to Account), 'Settlement Account Number', 'Settlement Account Branch', and 'Settlement Account Currency'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'.

For information on the screen fields, refer to the field description table below.

Table 1-92 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Select the toggle. A Manual intervention is not required, automatic disbursement of amount will be done.
Schedule Date	Select the date on which disbursement is to be done.
Disbursement Currency	Displays the currency in which the amount is to be disbursed.
Total Disbursement Amount	Displays the total amount available for disbursement.
Amount To Disburse	Specify the amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Specify the Percentage of total amount that is being disbursed.

Table 1-92 (Cont.) Disbursement Schedules - Field Description

Field	Description
Frequency	Select the time intervals in which amount is to be disbursed.
Unit	Select the Unit of Frequency.
No. Of Schedules	Select the number of schedules in which the loan needs to be disbursed.
Split Sequence Number	Select the unique number given to a particular split.
Split Percentage	Specify the percentage of amount that will be paid in a split.
Split Amount	Specify the amount that will be paid in a split.
Payment Mode	Select the Mode of payment in which the amount will be disbursed.
Settlement Account Number	Select the account to which the amount will be disbursed.
Settlement Account Branch	Displays the branch in which the account is present.
Settlement Account Currency	Displays the currency in which amount disbursement will happen.

1.9.2.1.8 Payment Schedules

This topic describes about the Payment Schedules screen.

The Payment Schedules can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-115 Payment Schedules

For information on the screen fields, refer to the field description table below.

Table 1-93 Payment Schedules - Field Description

Field	Description
Component Name	Select the Payment schedule name that is being created.
Amount	Select the amount that will be paid in the mentioned schedule.
Frequency	Select the time interval in which payment will be made.

Table 1-93 (Cont.) Payment Schedules - Field Description

Field	Description
Unit	Select the unit associated with the frequency.
Start Date	Select the start date of the scheduled payment.
No Of Schedules	Select the Number of schedules in which payment will be completed.
Principal Liquidation	Select the principal liquidation will be paid in Auto format or by some other format.
Month End	Select the Month end, whether to determine the month end or not for the scheduled payment.

1.9.2.1.9 Settlement Details

This topic describes about the Settlement Details screen.

The Settlement Details are added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-116 Settlement Details

For information on the screen fields, refer to the field description table below.

Table 1-94 Settlement Details - Field Description

Field	Description
Party Number	Select the Party Number.
Party Name	Based on the Party Number selected, the information is auto populated.
SSI Party Number	Specify the customer account or general ledger account number.
SSI Party	Based on the SSI Party Number selected, the information is auto populated.
Existing SSI	Select the toggle to an Existing SSI defined.
Primary SSI	Select the toggle to select a primary SSI.
SSI Mnemonic	Select the SSL Mnemonic value.

1.9.2.1.10 Cash Flow

This topic describes about the Cash Flow stage.

The Cash flow simulates the SME loan drawdown scenario with the already provided application details.

This topic contains the following sub-topic:

1.9.2.1.11 Statement Preferences

This topic describes about the Statement Preferences screen.

The Statement Preferences can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-117 Statement Preferences Screen

For information on the screen fields, refer to the field description table below.

Table 1-95 Statement Preferences - Field Description

Field	Description
Statement Cycle	Select the time intervals in which statement of the transactions done will be provided.
Statement Type	Select the format of statement Type. The available options are: • Detailed • Brief

1.9.2.2 Credit Exception

This topic describes about the Credit Exception stage.

The Credit Exception stage has the option to do the Credit Approval for the application.

This topic contains the following sub-topic:

- [Credit Approval](#)
This topic describes the information about the Credit Approval stage.

1.9.2.2.1 Credit Approval

This topic describes the information about the Credit Approval stage.

The Credit Approval details are added for the application in the SME Drawdown - Credit Exception Stage.

Figure 1-118 Credit Approval

For information on the screen fields, refer to the field description table below.

Table 1-96 Credit Approval - Field Description

Field	Description
Loan Application Ref Number	Displays the Reference Number of the loan application submitted.
Application Date	Select the date on which Loan is created. The system defaults the current system date as the application initiation date if not selected.
Customer ID	Specify the customer's unique id.
Liability ID	Specify the unique id for the liabilities customer has provided.
Purpose Of Credit Appraisal	Specify the Purpose of Credit Appraisal. To understand repayment ability of the loan applicant.
Remarks	Specify the findings of credit appraisal.

1.9.2.3 Application Verification

This topic describes the information about the Application Verification stage.

The Application Verification Stage has the option to verify the application details.

This topic contains the following sub-topic:

- [Application Verification](#)
This topic describes about the Application Verification stage.

1.9.2.3.1 Application Verification

This topic describes about the Application Verification stage.

The details of the loan application can be verified in the SME Drawdown - Application Verification Stage.

Figure 1-119 Application Verification

The screenshot displays the 'Application Verification - DMOLOANAP15093040977' window. It features a sidebar with 'Application Verification' and 'Summary' tabs. The main area is titled 'Application Verification' and contains nine panels, each with a green checkmark in the bottom right corner:

- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency:USD, Schedule Date:03 Apr 2015.
- Statement Preferences:** Statement Cycle:D, Statement Type:D, Start Date:
- Loan Details:** Loan Amount:12000, Loan Tenor:12, Commitment Contract Number:, Value Date:03 Apr 2015, Maturity Date:03 Apr 2016.
- Additional Loan Details:** Product Code:AA66, Product Description:BEARING LOAN, Purpose Of Loan:WORKING CAPITAL, Expense Code:
- Facilities and Collateral Details:** Linkage Amount:1000000000, Available Amount:1000000000, Expiry Date:16 Jul 2015.
- Interest Details:**
- BackOffice Errors:**
- Customer Acceptance:**

At the bottom, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Next'. The top right corner shows 'Screen(1/2)'.

1.9.2.4 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval stage has the option to approve the loan application for SME lending.

This topic contains the following sub-topic:

- [Loan Approval](#)
This topic describes about the Loan Approval stage.

1.9.2.4.1 Loan Approval

This topic describes about the Loan Approval stage.

The Loan Approval can be done for the loan application in the Loan Approval stage.

Figure 1-120 Loan Approval

Loan Approval - DMOLOANAP15093040977

Application Info Remarks Documents Advices

SUCCESS: Action ACQUIRE performed successfully. Screen(1/2)

Loan Approval

Summary

Rate Revision Schedules
Click to view more details

Disbursement Schedules
Disbursement Currency:USD
Schedule Date:03 Apr 2015

Statement Preferences
Statement Cycle:D
Statement Type:D
Start Date:

Loan Details
Loan Amount:12000
Loan Tenor:12
Commitment Contract Number:
Value Date:03 Apr 2015
Maturity Date:03 Apr 2016

Additional Loan Details
Product Code:AA66
Product Description:BEARING LOAN
Purpose Of Loan:WORKING CAPITAL
Expense Code:

Facilities and Collateral Details
Linkage Amount:100000000
Available Amount:100000000
Expiry Date:16 Jul 2015

Interest Details

BackOffice Errors

Customer Acceptance

Audit Cancel Save and Close Next

1.9.2.5 Customer Agreement

This topic describes about the Customer Acceptance stage.

The Customer Agreement stage has the option to capture the Customer Acceptance details for SME Lending.

This topic contains the following sub-topic:

- [Customer Acceptance](#)
This topic describes about the Customer Acceptance screen.

1.9.2.5.1 Customer Acceptance

This topic describes about the Customer Acceptance screen.

The Customer Acceptance details are added for the application in the Customer Agreement Stage.

Figure 1-121 Customer Acceptance

Customer Acceptance - DMOLOANAP15093041015

Application Info Remarks Documents Advices

SUCCESS: Action ACQUIRE performed successfully. Screen(1/2)

Customer Acceptance

Summary

Customer Acceptance Received
Yes No

Customer Acceptance Date
June 25, 2024

Accepted By
Mail Letter

Remarks
[Text Field]

Linked Documents
No items to display.

Audit Cancel Save and Close Next

For information on the screen fields, refer to the field description table below.

Table 1-97 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Select the Customer Acceptance Received. The available options are: • Yes • No
Customer Acceptance Date	Select the date of acceptance from customer.
Accepted By	Select the mode of acceptance for customer.
Remarks	Specify the additional information about the customer acceptance is given.

2

Dashboard

This topic describes the information on the overview of Dashboard. The Dashboard screen is used to access and process information easily and quickly.

Oracle Banking Corporate Lending Cloud Service dashboards provide various information to the Relationship Managers for their easy access and processing.

This topic contains the following sub-topics.

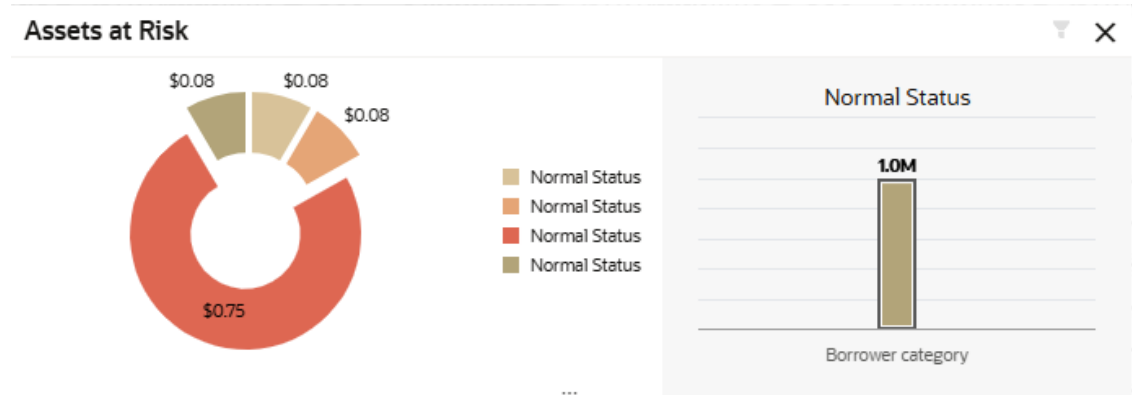
- [Assets at Risk](#)
This topic describes the information about Assets at Risk widget. The Assets at Risk is used to display the performance of the asset in a pie and bar chart.
- [Loans Maturing](#)
This topic describes about the Loans Maturing widget. The loan maturing widget is used to display the total value of loan that are getting matured in a graphical format.
- [Loans Application Status](#)
This topic describes the information about Loans Application Status widget. The loan application status widget is used to see the list of applications with their application category and count.
- [Rate Quotation Status](#)
This topic describes the information about Rate Quotation Status widget. The rate quotation status is used to view the list of applications for which quoted rate has been agreed.
- [Pending Loan Disbursements](#)
This topic describes the information about Pending Loan Disbursements widget. The pending loan disbursement widget is used to view the loans that are pending for past, current, and future disbursements.
- [Application Ageing Status](#)
This topic describes the information about Application Ageing Status widget. The Application Ageing Status is used to monitor the status of each application.
- [Scheduled Activity](#)
This topic describes the information about Scheduled Activity widget. The scheduled activity widget to view the list of all syndication drawdowns and bilateral loan contracts that are going to mature based on the number of days configured.

2.1 Assets at Risk

This topic describes the information about Assets at Risk widget. The Assets at Risk is used to display the performance of the asset in a pie and bar chart.

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

Figure 2-1 Assets Risk



The following details are displayed in the widget:

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

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

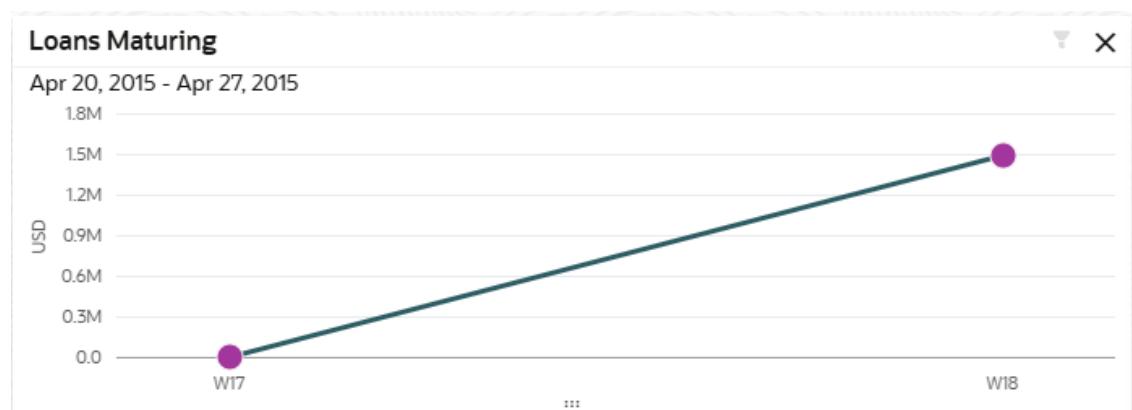
- The customer category-wise total asset value is displayed as bar chart, by click on each pie chart.
- The **Summary View** of the Corporate lending loan contracts is shown for the Transaction Branch, Currency, Customer Category and Loan status combination, by click on each bar.
- Users can filter the details based on the Customer Name or Relationship Manager.
- Users can sort the displayed results under various categories.

2.2 Loans Maturing

This topic describes about the Loans Maturing widget. The loan maturing widget is used to display the total value of loan that are getting matured in a graphical format.

It displays the total loan value that are getting matured in the subsequent number of weeks as a Graph matrix.

Figure 2-2 Loans Maturing



The system displays the total loan value that are getting matured for the week starting with date, by click on dotted matrix. For example, the system displays 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 users can click on it to get the summary view listing all the loans that are getting matured for the week. Users are allowed to click on a loan contract to view the entire loan details. Users can filter the widget such that the users can view the loan maturing for a particular customer or loans maturing in a specific period or loans scheduled for auto or manual rollover. Users can sort the displayed results under various categories. Upon clicking the line item users can initiate the either rollover or payment of that particular loan.

2.3 Loans Application Status

This topic describes the information about Loans Application Status widget. The loan application status widget is used to see the list of applications with their application category and count.

It displays the list of applications that are created by the relationship manager 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.

Figure 2-3 Loan Application Status



On click of count shown under each application category, a summary view of loan contracts is displayed with the Loan Application Reference Number, Loan Amount, Currency and Customer Name. The bank user can perform the following actions:

- On click of Loan application reference, loan details are displayed in a detailed view.
- In addition, bank users can view the process flow diagram of the loan application showcasing the list of process/stages which the application flows through and the current stage where the application is held with.
- Users can 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**
- The users can apply one or multiple filters. Once the user logs in, all the local filter and global filter is set to reset.

Figure 2-4 Loan Application Status filters

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

2.4 Rate Quotation Status

This topic describes the information about Rate Quotation Status widget. The rate quotation status is used to view the list of applications for which quoted rate has been agreed.

This widget displays the list of applications for which the Rate Quotation has agreed and pending revert from the Customer. The widget displays the details of rate Quotation passed the cut off time as well. This widget helps users 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 alerts the user to review such items and takes necessary action.

On clicking the line item Users can access the Rate Quotation Transaction and 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.

Figure 2-5 Rate Quotation Status

Rate Quotation Status	
Octasun Corporation INC	DMOI QANAP15093001733 / 123456789
Octasun Corporation INC	DMOI QANAP15093000277 / 8431 NROTN840056
Octasun Corporation INC	DMOI QANAP150930002010 / 123456789
Octasun Corporation INC	DMOI QANAP15093002226 / 123456789

- Users can filter the details based on the Customer Name or Relationship Manager or the Currency.
- Users can sort the displayed results under various categories.

2.5 Pending Loan Disbursements

This topic describes the information about Pending Loan Disbursements widget. The pending loan disbursement widget is used to view the loans that are pending for past, current, and future disbursements.

This 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. Users can view the Pending Loan Disbursements and able to initiate the disbursement of the loan on the value date. The bank users can perform the following actions:

Figure 2-6 Pending Loan Disbursements

Pending Loan Disbursements	
Past Dues	0
Today's Dues	0
Future Dues	0

Figure 2-7 Pending For Initiation

✕

Pending for Initiation						
Application Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Initiate	
No data to display.						
Page 1 (0 of 0 items) < < 1 > >						

Pending for Handover							
Application Reference Number	Process Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
No data to display.							
Page 1 (0 of 0 items) < < 1 > >							

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

2.6 Application Ageing Status

This topic describes the information about Application Ageing Status widget. The Application Ageing Status is used to monitor the status of each application.

This new widget helps users to monitor the status of each application. Users can view all the pending application with its respective stages. Upon clicking the line item users can view the details of the application and proceed with the respective action from that stage. Users can filter this widget by the Customer Name or Relationship Manager Name. Users can sort the widget results under each headers. In addition, users can export the results. The bank users can perform the following actions:

Figure 2-8 Application Ageing Status

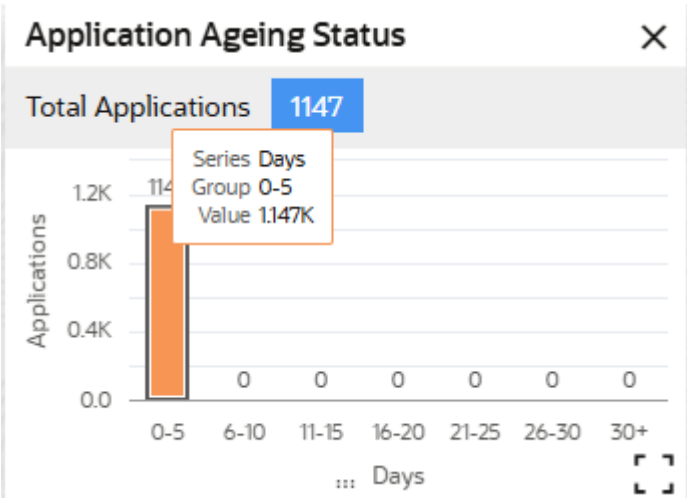


Figure 2-9 Application Reference Number

Application Reference Number	Process Reference Number	Customer Name	Loan Currency	Loan Amount	Loan Contract Reference	Status	Relationship Manager
DMOLOANAPI5093000096	DMOSMELND15093000097	Octasun Corporation INC				INCOMPLETE	
DMOLOANAPI5093000098	DMOLNORGN15093000099	Octasun Corporation INC				INCOMPLETE	
DMOLOANAPI5093000236	DMOLNAMND15093000237	Octasun Corporation INC	USD	\$1,000,000,000,000.00	AA55250910000302	INCOMPLETE	
DMOLOANAPI5093000238	DMOFNAMND15093000239	Octasun Corporation INC	USD	\$1,000,000,000.00	AA55250910000302	INCOMPLETE	
DMOLOANAPI5093000240	DMOSMELND15093000241	Octasun Corporation INC	USD	\$1,000,000.00		INCOMPLETE	

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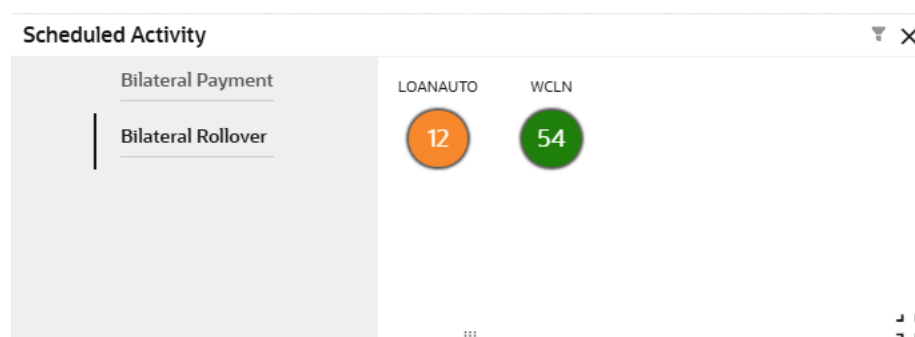
- Click bar graph to display the list of **Application Reference Number** ageing with their respective details.
- Click **Application Reference Number** to access the complete summary and process status of the application.

2.7 Scheduled Activity

This topic describes the information about Scheduled Activity widget. The scheduled activity widget to view the list of all syndication drawdowns and bilateral loan contracts that are going to mature based on the number of days configured.

Syndication drawdowns and bilateral loan contracts, which have maturity due in the next configured number of days, are pulled up from Oracle Banking Corporate Lending and listed in the Scheduled activity Widget. This widget also lists 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 Oracle Banking Corporate Lending are created as a automatic task in the corresponding Rollover or Payment process flow. This enables the OBCLCS user to proceed with the auto created. Contracts with Rollover or Payment opted in manual mode alone is created as scheduled task.

Figure 2-10 Scheduled Activity Widget

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