

Oracle® Banking Corporate Lending Process Management Bilateral Loans User Manual



Release 14.8.1.0.0
G43277-01
October 2025

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Preface

This topic contains following sub-topics:

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Purpose

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

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 the **User ID** and **Password**, and login to **Home** screen.

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
OBCLPM	Oracle Banking Corporate Lending Process Management
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 .

Table 2 (Cont.) List of Basic Actions

Action	Description
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 .
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 .

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Related Resources

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

- *OBCLPM Loan Syndication User Manual*
- *Configurations for Oracle Banking Corporate Lending Process Management*

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.

Symbols and Icons

The following symbols and icons are used in the screens.

Table 4 Symbols and Icons - Common




Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table 4 (Cont.) Symbols and Icons - Common










Symbol/Icon	Function
	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.) Symbols and Icons - Common









Symbol/Icon	Function
	Refresh
	Calendar
	Filter
	Copy a record
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to unlock, delete, authorize or view the created record.

Table 5 Symbols and Icons - Audit Details


Symbol/Icon	Function
	A user

Table 5 (Cont.) Symbols and Icons - Audit Details








Symbol/Icon	Function
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 6 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

Module Prerequisite

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

1

Bilateral Loans

Use Bilateral Loans module of Oracle Banking Corporate Lending Process Management to create and manage corporate loan accounts.

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

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

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

- Advice Generation
- Map Documents and Checklist for Various stages

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

This topic contains the following sub-topics:

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

- [Loan Servicing](#)
Use loan servicing process to manage various life cycle events of a corporate loan account after drawdown process is complete.
- [Settlement Instruction](#)
Use settlement instructions to create Mnemonic for the new parties created.
- [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](#)
- [SME Lending](#)

1.1 Loan Origination

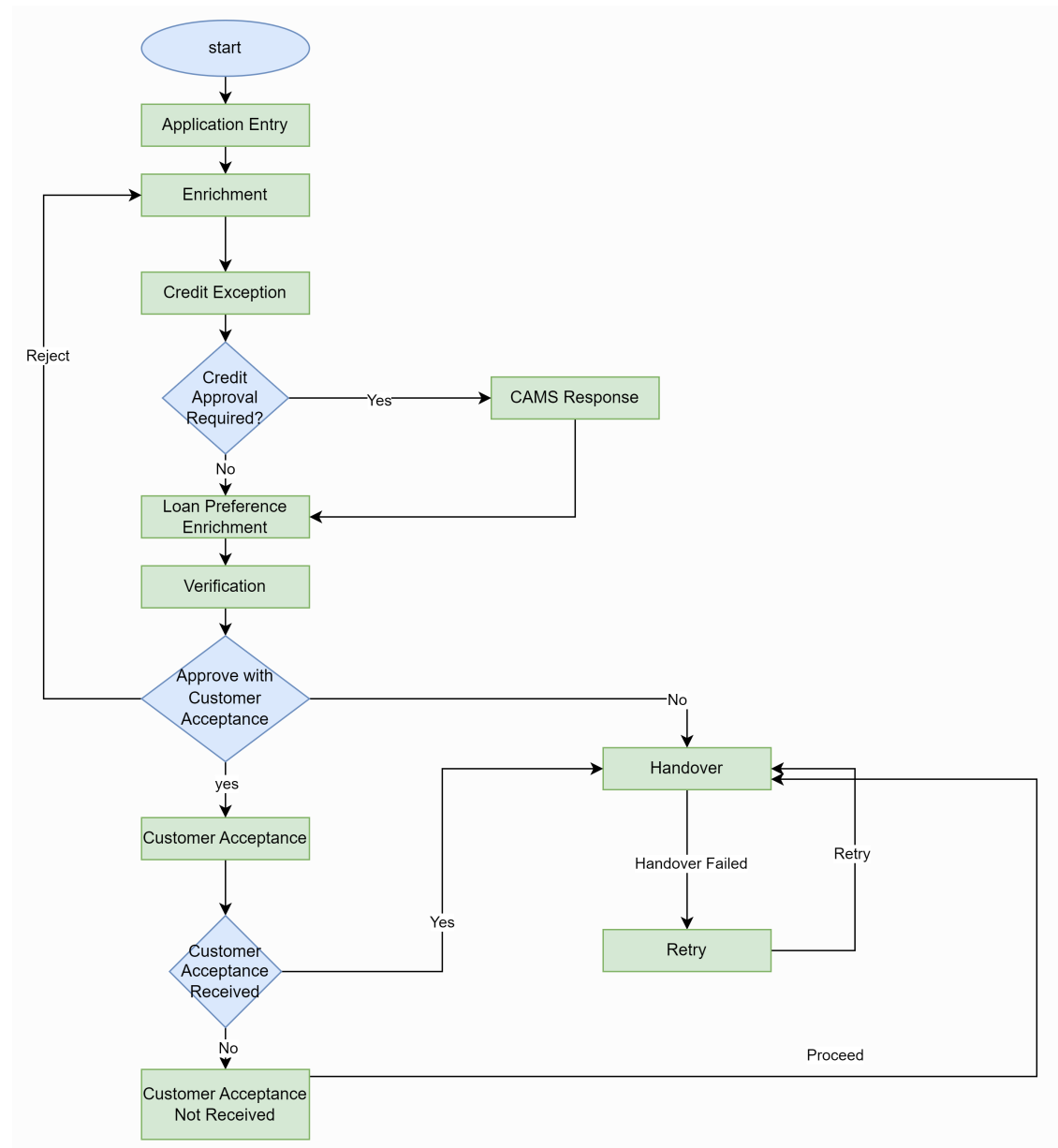
Use loan origination process to create corporate loans, that is, starting from loan account creation to disbursement.

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.

For initiating a loan in the application, the maker needs to gather required data by going through multiple documents like Loan Agreement, Sanction Letter, Credit Memo etc. Once the required information is collected, user needs to manually input this data in the system. If maker enable the AI assist in system, then maker can upload the required documents in the loan initiation screen. On initiation, GEN AI pulls all the required data from these documents and populates them against the pre-decided parameters based on the specified prompts.

To initiate Loan Origination

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-Lateral**.
2. On **Bi-Lateral** menu, click **Loan Origination**.

The **Loan Origination** screen is displayed.

Figure 1-2 Loan Origination

The screenshot displays the 'Loan Origination' screen with the following sections:

- Basic Details:**
 - Customer Type: New (selected), Existing
 - Lead/Prospect Number: [Text Field]
 - Proposal Number: [Text Field]
 - Business Product: [Text Field] (Required)
 - Loan Purpose/Intent: [Text Field] (Required)
 - Application Date: April 3, 2015
 - Loan Amount: [Text Field]
 - Priority: High (selected), Medium, Low
 - Entity Creation: [Toggle Switch]
 - Settlement/Mnemonic Creation: [Toggle Switch]
- Channel Details:**
 - Application Channel: [Text Field]
 - Application Submitted By: Agent
 - Name: [Text Field] (Required)
 - Email: [Text Field] (Required)
- AI Assist:**
 - AI Assist: [Toggle Switch]
 - Select Files to upload: [Drag and Drop Area]
 - Selected Files are: [Text Field]
 - Upload: [Button]

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

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

Table 1-1 Loan Origination


Field	Description
Customer Type	Select one of the options: <ul style="list-style-type: none"> 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	Click Search to view and select the required Lead/Prospect Number . This helps to determine if the loans are given under any back scheme.
Proposal Number	Click Search to view and select the required proposal number. These provide the list of proposal given to a customer 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	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 <ul style="list-style-type: none"> Applicable stages and its data segments Required documents and checklists Stage level advices
Customer Number	Click Search to view and select the required Customer Identification number or you can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing .
Customer Name	Based on the Customer Number selected, the information is auto populated.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Application Date	Select an effective application date from the 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 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 from the drop-down list.
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.
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.

Table 1-1 (Cont.) Loan Origination

Field	Description
Upload	Click this button to upload the selected files to DMS. This field displays when the AI Assist toggle button is enabled.

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.

In case AI assist was enabled, then after initiation on the AI Assist details stage, the extracted data and the uploaded documents are displayed side by side. If required, the maker can verify the data with these scanned documents displayed. The parameter name, value and from which document the data is extracted from are shown in the table. The Maker can make any changes to the data on need basis.

Figure 1-3 AI Assist Verification

The screenshot displays the 'AI Assist Verification - DMOLOANAP15093004891' screen. It features a sidebar with 'AI Assist' and 'Summary' tabs. The main area shows a document preview of a 'Bank Loan Approval Letter' from Wells Fargo, dated Feb 20, 2023, addressed to Rodney C. Atkins. To the right, an 'Extracted Information' table lists parameters and their values.

Tag Name	Tag Value	Document Name
Loan Currency	USD	**Credit Application**
Loan Amount	\$410,000,000	WELLS FARGO Bank Loan Approval Letter
Rate Type	Fixed	Credit Application
Rate of Interest	4.5%	Credit Application
Loan Tenor	60 months	Credit Application

Page 1 of 2 (1-5 of 6 items) | < 1 2 > |

For more information, refer to the fields description table.

Table 1-2 AI Assist Verification

Field	Description
Select File	Displays the uploaded files in the drop down, 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.
Tag Value	Displays the value extracted from the documents with predefined prompts.
Document Name	Displays the source document name from where the data is extracted.

This topic contains the following sub-topics:

- [Loan Origination Entry](#)
- [Loan Origination Enrichment](#)
- [Credit Exception](#)
- [Loan Preference Enrichment](#)
- [Application Verification](#)
- [Parties](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.1.1 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](#)

1.1.1.1 Loan Details

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

Figure 1-4 Loan Details Screen

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

Table 1-3 Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.

Table 1-3 (Cont.) Loan Details - Field Description

Field	Description
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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be of Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	The Contract Number of the agreement by bank to lend a specified sum of money to the party

1.1.2 Loan Origination Enrichment

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](#)
- [Facility and Collateral](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Cash Flow](#)

1.1.2.1 Additional Loan Details

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

Figure 1-5 Additional Loan Details Screen

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

Table 1-4 Additional Loan Details - Field Description

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

1.1.2.2 Facility and Collateral

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](#)
- [Facilities and Collateral for New Customer](#)

1.1.2.2.1 Facilities and Collateral for Existing Customer

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

Figure 1-6 Facilities and Collateral Details Screen

The screenshot shows the 'Facilities and Collateral Details' screen for application DMOLOANAP15093041058. 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 the following information:

- Liability Number:** BRO01
- Link Facility 1 - BRO01LINE:**
 - Liability Number: BRO01
 - Facility Id: BRO01LINE
 - Linkage Percent: 30
 - Linkage Amount: \$36,000.00
 - Utilization Order: 1
- Collateral Pool 1BORR1_COP00L1:**
 - Liability Number: BRO01
 - Collateral Pool Code: BORR1_COP00L1
 - Linkage Percent: 20
 - Linkage Amount: \$24,000.00
 - Utilization Order: 1

At the bottom, there are buttons for 'Link Facility', 'Facility Request', 'Add Collateral', 'Collateral Request', and 'Collateral Pool'. A 'Linked Documents' section shows 'No items to display'. The screen also includes an 'Audit' button and navigation controls at the bottom right: 'Cancel', 'Back', 'Save and Close', and 'Next'.

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

Table 1-5 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 are 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

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

Figure 1-7 Facility and Collateral Screen for New Customer

The screenshot displays the 'Facilities and Collateral Details' interface. At the top, there are tabs for 'Link Facility', 'Facility Request', 'Add Collateral', and 'Collateral Request'. Below these, a 'Linked Documents' section shows 'No items to display.' The main content area is divided into two sections: 'Facility Request' and 'Collateral Request'. The 'Facility Request' section includes fields for 'Purpose of Facility', 'Facility Amount', 'Financial Details' (Year, Balance Sheet size, Operation Profit, Net Profit), and 'Collateral Request' (Collateral Description, Collateral Currency, Collateral Type, Collateral Category). The 'Collateral Request' section includes fields for 'Collateral Value', 'Link Facility', 'Add Collateral', and 'Linked Documents'. The 'Linked Documents' section shows '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 1-6 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.
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

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

Figure 1-8 Interest Details Screen

Loan Origination Enrichment - DMOLOANAP15093030068

Screen(5/10)

Interest Details

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

Component Name: BDIF_DI

Rate Type: Floating

Interest Period Basis: Include (From Date)

Billing Notice Required: ☐

Rate Fixing Days: 2

Rate Fixing Days: 1

Rate Code: FLTR7

Rate (%): 9

Sub Rate Type: Automatic

Alternative Risk Free Rate: ☐

Spread (%): 0.01

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 1-7 Interest Details - Field Description

Field	Description
Loan Branch	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	Specific Interest components which are defined will be displayed
Rate Type	The Interest Rate Type of a product will be displayed
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
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	Can 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

1.1.2.4 Rate Revision Schedules

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

Figure 1-9 Rate Revision Schedules Screen

Loan Origination Enrichment - DMOLOANAP15093030068

Rate Revision Schedules

Schedule Details 1

Component Name Required

Frequency

Unit

Start Date

No Of Schedules

Reset Tenor

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

Table 1-8 Rate Revision Schedules - Field Description

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

1.1.2.5 Disbursement Schedules

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

Figure 1-10 Disbursement Schedules Screen

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

Table 1-9 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention is not required, automatic disbursement of amount will be done
Schedule Date	The date on which disbursement is to be done
Disbursement Currency	The currency in which the amount is to be disbursed
Total Disbursement Amount	The total amount available for disbursement

Table 1-9 (Cont.) Disbursement Schedules - Field Description

Field	Description
Amount To Disburse	The amount that borrower need to be disbursed in a schedule
Percentage Of Disbursement	Percentage of total amount that is being disbursed
Frequency	The time intervals in which amount is to be disbursed
Unit	Unit of Frequency
No. Of Schedules	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

1.1.2.6 Payment Schedules

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

Figure 1-11 Payment Schedules Screen

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

Table 1-10 Payment Schedules - Field Description

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

1.1.2.7 Cash Flow

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

1.1.3 Credit Exception

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

This topic contains the following sub-topics:

- [Credit Approval](#)

1.1.3.1 Credit Approval

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

Figure 1-12 Credit Approval Screen

The screenshot displays the 'Credit Approval' screen within the Oracle Loan Origination system. The title bar indicates the current application is 'Credit Exception - DMOLOANAP15093030068'. The interface includes a top navigation bar with 'Credit Approval' selected, and a bottom bar with 'Audit', 'Cancel', 'Save & Close', and 'Next' buttons. The main form area contains the following fields:

- Loan Application Reference Number:** DMOLOANAP15093030068
- Application Date:** April 8, 2015
- Customer Id:** (empty field)
- Liability Id:** LB01
- Purpose of Credit Appraisal:** ok
- Remarks:** ok
- Linked Documents:** No items to display.

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

Table 1-11 Credit Approval - Field Description

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

1.1.4 Loan Preference Enrichment

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

This topic contains the following sub-topics:

- [Settlement Details](#)
- [Statement Preferences](#)

1.1.4.1 Settlement Details

Settlement Details are added for the application in the Loan Preference Enrichment Stage.

Figure 1-13 Settlement Details Screen

The screenshot displays the 'Settlement Details' screen within the Oracle Loan Preference Enrichment application. The main title is 'Loan Preference Enrichment - DMOLOANAP15093030068'. The left sidebar contains three tabs: 'Settlement Details' (selected), 'Statement Preferences', and 'Summary'. The top navigation bar includes icons for 'Application Info', 'Remarks', 'Documents', and 'Advises'. The main content area is titled 'Settlement Details' and shows 'Settlement Party 1 - Octasun Corporation INC'. Below this, there are two columns of input fields. The left column contains 'Party Number' (BR001), 'SSI Party Number' (BR001), and 'Accounts' (with a '+' icon). The right column contains 'Party Name' (Octasun Corporation INC), 'SSI Party' (Octasun Corporation INC), and 'Add Settlement Party' button. A dropdown menu for 'SSI Mnemonic and Currency' is open, showing 'SSI Mnemonic' as BR001 and 'Currency' as ALL. At the bottom of the screen, there are buttons for 'Audit', 'Add Settlement Party', 'Cancel', 'Save & Close', and 'Next'.

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

Table 1-12 Settlement Details - Field Description

Field	Description
Party Number	The LOV attached to this field is the list of the parties available
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	Toggle to select an Existing SSI defined
Primary SSI	Toggle to select a primary SSI
SSI Mnemonic	SSL Mnemonic value to be selected

1.1.4.2 Statement Preferences

Statement Preferences can be added for the application in the Loan Preference Enrichment Stage.

Figure 1-14 Statement Preferences Screen

The screenshot displays the Oracle Loan Preference Enrichment interface for application DMOLOANAP15093030068. The 'Statement Preferences' section is active, showing two dropdown menus: 'Statement Cycle' (set to 'Daily') and 'Statement Type' (set to 'Detailed'). The interface includes a sidebar with 'Settlement Details' and 'Statement Preferences' (selected), and a 'Summary' link. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The top of the screen shows the Oracle logo and user information: 'FIELD OFFICE (DMO) April 3, 2015' and 'ATMAKER6'.

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

Table 1-13 Statement Preferences - Field Description

Field	Description
Statement Cycle	The time intervals in which statement of the transactions done will be provided
Statement Type	The format of statement being provided is detailed or in a brief format

1.1.5 Application Verification

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

- [Application Verification](#)

1.1.5.1 Application Verification

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

Figure 1-15 Application Verification Screen

Application Verification - DMOLOANAPI5093030068

Application Verification

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: CLIQ
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 (%): 9

BackOffice Errors
No data available

Customer Acceptance
No data available

Payment Schedules
Component Name: BDF_DI

Credit Approval
Approval Status: 1
Liability Id: LBD1
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: AGNT

Audit **Cancel** **Save & Close** **Next**

1.1.6 Parties

Party details are added for the application in the Entry Stage.

Figure 1-16 Parties Screen

Loan Origination Entry - DMOLOANAPI5093030068

Parties

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

Party Details

Field	Value
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	
External Customer	
Organization Name	

Address Details

Field	Value
Address Type	Registration Address
Area	BMT Tech Park
Building	BMT Tech Park
Street	ERIP Zone
Landmark	
Locality	Whitfield
City	New York
State	New York
Country	US
Zip Code	12977

Contact
Mr. Mark Steve, Mark Steve
Director
mark.steve@msd.com

Audit **Cancel** **Save & Close** **Next**

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

Table 1-14 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> 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 LOV, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.1.7 Loan Approval

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.

Figure 1-17 Loan Origination AI Assist Approval

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

Table 1-15 AI Assist Approval

Field	Description
AI Assist	Switch to <input checked="" type="checkbox"/> to enable AI Assist in the loan origination flow.

Table 1-15 (Cont.) AI Assist Approval

Field	Description
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 this button to upload the 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 1-18 Loan Origination - AI Assist Approval Documents

The screenshot displays the 'Loan Approval - DMOLOANAP15093004859' interface. On the left, a sidebar shows 'AI Assist Approval' as the active tab, with sub-tabs for 'Loan Approval' and 'Summary'. The main area shows a document preview of a 'Bank Loan Approval Letter' from Wells Fargo, dated Feb 20, 2023, addressed to Rodney C. Adams. The letter text states: 'We are pleased to inform you that your loan request has been approved by our bank. We have carefully reviewed your application and based on your financial profile, credit history, and our internal policies, we are confident in your ability to repay the loan amount requested. Loan Details: Loan Amount: \$410,000,000'.

To the right of the document preview is a comparison table:

Tag Name	Maker Value	Approver Value	Mismatch	Confirm
Loan Currency	USD	USD	No	<input type="checkbox"/>
Loan Amount	410000000	410000000	Yes	<input checked="" type="checkbox"/>
Rate Type	Fixed	Fixed	No	<input type="checkbox"/>
Rate of Interest	4.5%	4.5%	No	<input type="checkbox"/>
Loan Tenor	60 months	60 months	No	<input type="checkbox"/>

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

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

Table 1-16 AI Assist Verification

Field	Description
Select File	Displays the uploaded files in the drop down, 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	Display the value extracted from the documents with predefined prompts and edited by the maker.
Approver Value	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](#)

1.1.7.1 Loan Approval

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

Figure 1-19 Loan Approval Screen

The screenshot shows the Oracle Loan Approval screen for application DMOLOANAP15093030068. The interface is divided into a top navigation bar and a main content area. The top bar includes the Oracle logo, a 'FIELD OFFICE (DMO)' tab, and a user profile 'ATMAKER6'. The main content area has a left sidebar with 'Loan Approval' and 'Summary' tabs. The central area displays a grid of 15 summary cards, each representing a different loan detail. Most cards indicate 'No data available', while others show specific values like 'USD' for currency or '9' for interest rate. The bottom of the screen features an 'Audit' button on the left and 'Cancel', 'Save & Close', and 'Next' buttons on the right.

Card Title	Details	Status
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: CLIQ 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 (%): 9	✓
BackOffice Errors	No data available	✗
Customer Acceptance	No data available	✗
Payment Schedules	Component Name: BDF_D1	✓
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: AGNT	✓

1.1.8 Customer Agreement

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

- [Customer Acceptance](#)

1.1.8.1 Customer Acceptance

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

Figure 1-20 Customer Acceptance Screen

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

Table 1-17 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Whether customer acceptance is received or not
Customer Acceptance Date	Select the date of acceptance from customer using the dropdown calendar
Accepted By	Select the mode of acceptance for customer from the drop-down list
Remarks	Additional information about the customer acceptance is given
Value Date Change Required	Whether the effective date has to be modified for the contract or not

1.2 Draft Proposal

Use Draft Proposal 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.

To initiate Draft Proposal

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-Lateral**.
2. On **Bi-Lateral** menu, click **Draft Proposal**.

The **Draft Proposal** screen is displayed.

Figure 1-21 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

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

Table 1-18 Draft Proposal

Field	Description
Lead/Prospect Number	Click Search to view and select the required Lead/Prospect Number . This helps to determine if the loans are given under any back scheme.
Business Product	Click Search to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
Application Channel	Click Search to view and select the required application channel
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the 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.

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](#)
- [Draft Proposal Enrichment](#)
- [Approval Verification](#)
- [Credit Approval](#)
- [Draft Approval](#)
- [Customer Agreement](#)

1.2.1 Draft Proposal Entry

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

This topic contains the following sub-topics:

- [Parties](#)
- [Loan Details](#)

1.2.1.1 Parties

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

Figure 1-22 Parties Screen

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

Table 1-19 Draft Proposal Entry - Parties

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> 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	Contact role added will have one of the Party roles mapped.

1.2.1.2 Loan Details

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

Figure 1-23 Loan Details Screen

The screenshot displays the 'Loan Details' screen within the Oracle Draft Proposal Entry application. The interface includes a top navigation bar with the Oracle logo and user information. A sidebar on the left shows 'Parties' and 'Loan Details' (selected). The main content area is titled 'Draft Proposal Entry - DMOLOANAP15093030387'. It contains several input fields: 'Loan Amount' (USD, \$100,000.00), 'Value Date' (April 3, 2015), 'Loan Tenor' (12, Month(s)), 'Maturity Type' (Fixed), and 'Maturity Date' (April 3, 2016). 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 1-20 Draft Proposal Entry - Loan Details

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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.2.2 Draft Proposal Enrichment

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-topic:

- [Business Activity details](#)
- [Draft Proposal](#)

1.2.2.1 Business Activity details

Business Activity Details are added for the application in the Enrichment Stage.

Figure 1-24 Business Activity Details Screen

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

Table 1-21 Business Activity Details - Field Description

Field	Description
Entity Type	LOV from which the borrower's business type to be selected
Nature of Business	LOV from which the nature of business to be selected
Export Import License Number	The Export Import License number of the business run to be given
Year	The year for which the financial details are being added
Balance Sheet Size	Balance sheet size of the business for the year selected
Operating Profit	Operating profit of the business for the year selected
Net Profit	Net profit of the business for the year selected
Parent Company Name	Parent Company Name of the business entity
Share Holding %	Share holding percentage of the Parent Company in the business entity

1.2.2.2 Draft Proposal

Draft Proposal details can be added for the application in the Enrichment Stage.

Figure 1-25 Draft Proposal Screen

Application Enrichment - DMOLoanAP15093030387

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): 0.1

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 1-22 Draft Proposal - Field Description

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

Table 1-22 (Cont.) Draft Proposal - Field Description

Field	Description
Fee Rate(Fixed)	Fixed Fee Rate can be given
Collateral List	Collateral type for the proposed loan can be selected from the dropdown
Collateral Description	Collateral description for the selected collateral type will be populated
Collateral Amount	Collateral Amount for the collateral type selected can be given for the proposed loan

1.2.3 Approval Verification

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

This topic contains the following sub-topic:

- [Application Verification](#)

1.2.3.1 Application Verification

Application verification can be done for the application in the Approval Verification stage.

Figure 1-26 Application Verification Screen

The screenshot displays the 'Application Verification' screen for application ID DMOLOANAP15093030387. The interface includes a top navigation bar with the Oracle logo and user information. The main content area is divided into a sidebar with 'Application Verification' and 'Summary' tabs, and a central pane showing five data cards:

- Draft Proposal:** Proposed Loan Amount(Fixed): 100000. Status: Green checkmark.
- Business Activity Details:** Balance Sheet Size: 10000000000, Net Profit: 100000000. Status: Green checkmark.
- Loan Details:** Loan Amount: 1000000, Loan Tenor: 12, Commitment Contract Number. Status: Green checkmark.
- Customer Acceptance:** No data available. Status: Orange X.
- Parties:** Number of Parties: 2, Party Name: Octasun Corporation INC, Place Of Incorporation: US, First Name: Chris, Role: BORR. Status: Green checkmark.

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

1.2.4 Credit Approval

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

- [Draft Proposal](#)

1.2.4.1 Draft Proposal

Credit Approval can be done for the application by evaluating the Draft Proposal details in the Credit Approval stage.

Figure 1-27 Draft Proposal Screen

The screenshot displays the Oracle Draft Proposal screen for Credit Approval - DMOLOANAPI5093030387. The interface includes a top navigation bar with the Oracle logo, user information (ATMAKER4), and a date (April 3, 2025). A sidebar on the left shows the 'Draft Proposal' and 'Summary' tabs. The main content area is titled 'Draft Proposal' and contains several sections for data entry:

- Loan Details:** Includes fields for Proposed Loan Amount (Min), Proposed Loan Amount (Max), Proposed Loan Amount (Fixed), and Loan Tenor (Months).
- Interest Details:** Includes fields for Rate Type, Rate (Min/Max), Rate (Fixed), Margin Rate (Min/Max), Margin Rate (Fixed), Interest Payment Frequency, and Schedule of Principal.
- Fee Details:** Includes fields for Fee, Fee Description, Fee Type, Fee Rate (Min/Max), and Fee Rate (Fixed).
- Collateral Details:** Includes fields for Collateral List, Collateral Description, and Collateral Amount.

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'. A message at the top right indicates 'Press F11 to exit full screen'.

1.2.5 Draft Approval

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

- [Draft Proposal](#)

1.2.5.1 Draft Proposal

Draft Proposal details are evaluated and can be approved in the the Draft Approval stage.

Figure 1-28 Draft Proposal Screen

The screenshot displays the Oracle Draft Proposal screen for application DMLOANAPI5093030387. The interface includes a sidebar with 'Draft Proposal' and 'Summary' tabs. The main content area is divided into four sections: Loan Details, Interest Details, Fee Details, and Collateral Details. Each section contains various input fields and dropdown menus for configuring loan parameters.

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 BND5	Collateral Description BONDS	Collateral Amount USD \$1,000,000,000.00

Buttons at the bottom: Audit, Cancel, Save & Close, Next.

1.2.6 Customer Agreement

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

- [Customer Acceptance](#)

1.2.6.1 Customer Acceptance

Customer Acceptance details can be captured for the application in the Customer Agreement stage.

Figure 1-29 Customer Acceptance Screen

The screenshot displays the Oracle Customer Agreement screen for application DMLOANAPI5093030387. The interface includes a sidebar with 'Customer Acceptance' and 'Summary' tabs. The main content area is titled 'Customer Acceptance' and contains fields for 'Customer Acceptance Received', 'Customer Acceptance Date', 'Accepted By', and 'Remarks'. There is also a section for 'Linked Documents'.

Customer Acceptance			
Customer Acceptance Received Yes No	Customer Acceptance Date April 3, 2015	Accepted By Mail Letter	Remarks Accepted
Linked Documents No items to display.			

Buttons at the bottom: Audit, Cancel, Save & Close, Next.

1.3 Loan Drawdown

Use loan drawdown feature 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. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Drawdown**.

The **Drawdown** screen is displayed.

Figure 1-30 Loan Drawdown

The screenshot shows the 'Drawdown' screen with the following sections:

- Basic Details:** Includes input fields for Party Number, Party Name, Business Product, and Loan Purpose/Intent, each with a search icon and a 'Required' label. It also has an Application Date field with a calendar icon and a Priority dropdown menu with options: High, Medium, Low.
- Facility Details:** A section with the instruction 'Please select a customer to load facility details'.
- Commitment Linkages:** A section with the instruction 'Please select a customer to load commitment linkage details'.
- Channel Details:** Includes an Application Channel field with a search icon, an Application Submitted By dropdown menu (currently showing 'Agent'), and Name and Email fields, each with a search icon and a 'Required' label.

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

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

Table 1-23 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 <ul style="list-style-type: none"> • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
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.

Table 1-23 (Cont.) Drawdown

Field	Description
Commitment Linkage	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 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.

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](#)
- [Drawdown Enrichment](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.3.1 Drawdown Entry

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](#)
- [Loan Details](#)

1.3.1.1 Parties

Party details are displayed for the application in the Entry Stage.

Figure 1-31 Parties Screen

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

Table 1-24 Drawdown Entry - Parties

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none">New - If selected, new party details can be captured as part of applicationExisting - If selected, system defaults the party related details in the respective data segments.
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.

1.3.1.2 Loan Details

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

Figure 1-32 Loan Details Screen

The screenshot displays the Oracle Loan Details screen for a specific drawdown entry. The interface includes a top navigation bar with the Oracle logo and user information. The main content area is titled 'Drawdown Entry - DMOLOANAP15093030136' and features a sidebar with 'Parties' and 'Loan Details' tabs. The 'Loan Details' tab is active, showing various input fields for loan parameters. The 'Loan Amount' is set to USD \$1,000,000.00, the 'Value Date' is April 6, 2015, the 'Loan Tenor' is 24 months, and the 'Maturity Type' is Fixed. The 'Maturity Date' is April 6, 2017. The 'Commitment Linkage' section shows a commitment contract number, counterparty, and currency.

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

Table 1-25 Drawdown Entry - Loan Details

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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.3.2 Drawdown Enrichment

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](#)
- [Facilities and Collateral](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Cash Flow](#)

1.3.2.1 Additional Loan details

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

Figure 1-33 Additional Loan Details Screen

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

Table 1-26 Additional Loan Details - Field Description

Field	Description
Business Product	For which product Working capital, Post Shipment etc. we are creating the loan
Loan Branch	The Bank branch in which we are proceeding to create a Loan for the party
Product Code	The code of the product which we are lending
Product Description	Description of the product which we are lending
Expense Code	The expense code is the account of bank to which it gets mapped
Expense Code Description	The description of the Expense code
Purpose Of Loan	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

1.3.2.2 Facilities and Collateral

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

Figure 1-34 Facilities and Collateral Details Screen

Application Enrichment - DMOLOANAP15093030136

Facilities and Collateral Details

Liability Number: BR001

Link Facility 1 - BRO01LINE1

Facility Id: BRO01LINE1

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 1-27 Facilities and Collateral Details - 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 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	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

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

Figure 1-35 Interest Details Screen

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

- 1 - PEN_INT:** Component Name: PEN_INT, Rate Type: Fixed, Interest Period Basis: Include (From Date), Billing Notice Required: ☐, Waiver: ☐, Rate Code: 9, Rate Spread (%): 0.01, All in Rate (%): 0.01.
- 2 - FLAUDL:** Component Name: FLAUDL, Rate Type: Fixed, Interest Period Basis: Include (From Date), Billing Notice Required: ☐, Waiver: ☐, Rate Code: 9, Rate Spread (%): 0.01, All in Rate (%): 9.
- 3 - PEN_PRINC:** Component Name: PEN_PRINC, Rate Type: Fixed, Interest Period Basis: Include (From Date), Billing Notice Required: ☐, Waiver: ☐, Rate Code: 9, Rate Spread (%): 0.01, All in Rate (%): 9.

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 1-28 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	Specific interest components which are defined will be displayed
Rate Type	The Interest Rate Type of a product will be displayed
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
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	Can select Rate code defined by the system
Rate Code	The Interest Rate which has to be considered for computing
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	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

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

Figure 1-36 Rate Revision Schedule Screen

The screenshot shows the Oracle Application Enrichment interface for application DMOLOANAP15093030295. The 'Rate Revision Schedules' section is active, displaying a form for 'Schedule Details 1'. The form includes the following fields:

- Component Name:** A text input field with a search icon and a 'Required' label.
- Frequency:** A dropdown menu currently set to 'Daily'.
- Unit:** A dropdown menu currently set to '1'.
- Start Date:** A date picker field showing 'October 5, 2015'.
- No Of Schedules:** A dropdown menu currently set to '1'.
- Reset Tenor:** A dropdown menu currently set to '1'.

Below the form fields is an 'Add Schedule' button. The sidebar on the left contains navigation links: 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 top of the screen shows the Oracle logo, user information (DEFAULTTENTY), field office (DMO) dated April 3, 2015, and a user profile (ATMAKER6). The bottom right corner has buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-29 Rate Revision schedule - Field Description

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

1.3.2.5 Disbursement Schedules

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

Figure 1-37 Disbursement Schedules Screen

The screenshot displays the 'Disbursement Schedules' screen within the Oracle application. The sidebar on the left lists various navigation options, with 'Disbursement Schedules' currently selected. The main content area is titled 'Disbursement Schedules' and shows details for 'Schedule 1'. Key fields include 'Schedule Date' (April 8, 2015), 'Disbursement Currency' (USD), 'Total Disbursement Amount' (\$100,000.00), 'Amount to Disburse' (\$10,000.00), 'Percentage of Disbursement' (10), 'Frequency' (Monthly), 'Unit' (1), and 'No Of Schedules' (1). There are buttons for 'Add Split Settlement Details', 'Add Schedule', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-30 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention not required, automatic disbursement of amount
Schedule Date	The date on which disbursement is to be done
Disbursement Currency	The currency in which the amount is to be disbursed
Total Disbursement Amount	The total amount available for disbursement
Amount To Disburse	The amount that borrower need to be disbursed in a schedule
Percentage Of Disbursement	Percentage of total amount that is being disbursed
Frequency	The time intervals in which amount is to be disbursed
Unit	Unit of Frequency
No. Of Schedules	The number of schedules in which the loan needs to be disbursed
Split Sequence Number	The unique number give 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 in 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

1.3.2.6 Payment Schedules

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

Figure 1-38 Payment Schedules Screen

Application Enrichment - DMOLOANAPI5093030295

Schedule Details 1 - FLAUOL

Component Name: FLAUOL, Amount: USD \$2,000.00, Frequency: Monthly, Unit: 1, Start Date: May 8, 2015, No of Schedules: 25, Principal Liquidation: Auto

Schedule Details 2 - FLAUOL

Component Name: FLAUOL, Amount: USD \$2,000.00, Frequency: Bullet, Unit: 1, Start Date: April 8, 2017, No of Schedules: 1, Principal Liquidation: Auto

Schedule Details 3 - PRINCIPAL

Component Name: PRINCIPAL, Amount: USD \$4,065.59, Frequency: Bullet, Unit: 1, Start Date: April 8, 2017, No of Schedules: 1, Principal Liquidation: Auto

Schedule Details 4 - PRINCIPAL

Component Name: PRINCIPAL, Amount: USD \$4,065.59, Frequency: Bullet, Unit: 1, Start Date: April 8, 2017, No of Schedules: 25, Principal Liquidation: Auto

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

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

Table 1-31 Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being added
Frequency	The time intervals in which payment will be made
Amount	The amount that will be paid in the mentioned schedule
Start Date	The start date of the scheduled payments
No Of Schedules	Number of schedules in which payment will be completed
Principal Liquidation	The principal liquidation will be paid in Auto format or by some other format

1.3.2.7 Cash Flow

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

1.3.3 Credit Exception

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

- [Credit Approval](#)

1.3.3.1 Credit Approval

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

Figure 1-39 Credit Approval Screen

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

Table 1-32 Credit Approval - Field Description

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

1.3.4 Application Verification

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

- [Application Verification](#)

1.3.4.1 Application Verification

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

Figure 1-40 Application Verification Screen

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: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

Audit

Cancel Save & Close Next

1.3.5 Loan Approval

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

- [Loan Approval](#)

1.3.5.1 Loan Approval

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

Figure 1-41 Loan Approval Screen

Loan Approval - DMOLOANAP15093030295

Loan Approval

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: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

View Overrides

Audit

Cancel Save & Close Next

1.3.6 Customer Agreement

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

- [Customer Acceptance](#)

1.3.6.1 Customer Acceptance

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

Figure 1-42 Customer Acceptance Screen

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

Table 1-33 Customer Acceptance - Field Description

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

1.4 Rate Quotation

Use rate quotation to inquire about the current Cost of Fund interest rate (COF).

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

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.

To initiate Rate Quotation

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-Lateral**.
2. On **Bi-Lateral** menu, click **Rate Quotation**.

The **Rate Quotation** screen is displayed.

Figure 1-43 Rate Quotation

The screenshot shows the 'Rate Quotation' form with the following sections:

- Basic Details:**
 - Party Number (text input with search icon, required)
 - Party Name (text input)
 - Business Product (text input with search icon, required)
 - Loan Purpose/Intent (text input with search icon, required)
 - Application Date (calendar icon, showing April 3, 2015)
 - Priority (radio buttons: High, Medium, Low)
- 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 (text input with search icon)
 - Application Submitted By (dropdown menu, currently showing 'Agent')
 - Name (text input, required)
 - Email (text input, required)

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

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

Table 1-34 Rate Quotation

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 .
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 <ul style="list-style-type: none"> Applicable stages and its data segments Required documents and checklists Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
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.
Application Channel	Click Search to view and select the required application channel
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the 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.

- 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 you to the first manual stage of the process flow.

This topic contains the following sub-topics:

- [Rate Quotation Entry](#)
- [Application Verification](#)
- [Customer Agreement](#)

1.4.1 Rate Quotation Entry

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](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Rate Quotation](#)

1.4.1.1 Parties

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

Figure 1-44 Parties Screen

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

Table 1-35 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> 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.
Contact Role	Contact role added will have one of the Party roles mapped

1.4.1.2 Loan Details

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

Figure 1-45 Loan Details Screen

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

Table 1-36 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.

Table 1-36 (Cont.) Loan Details - Field Description

Field	Description
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	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

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

Figure 1-46 Additional Loan Details Screen

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

Table 1-37 Additional Loan Details - Field Description

Field	Description
Business Product	For which product Working capital, Post Shipment etc. we are creating the loan
Loan Branch	The Bank branch in which we are proceeding to create a Loan for the party
Product Code	The code of the product which we are lending
Product Description	Description of the product which we are lending
Expense Code	The expense code is the account of bank to which it gets mapped
Expense Code Description	The description of the Expense code
Purpose Of Loan	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

1.4.1.4 Rate Quotation

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

Figure 1-47 Rate Quotation Screen

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

Table 1-38 Rate Quotation - Field Description

Field	Description
Expense Code	Default the expense code availed for the loan contract
Relationship Manager	Default the relationship manager of the loan
Loan Amount	The amount of the loan required by customer
Get COF Quote	Get the COF quote for the application
Cost Of Funds	Display the cost of fund received from treasury department
Margin	Enter the margin to be provided for the rate
Special Rate	Enter the special rate if any to be considered for the loan
All in Rate	System will calculate and display 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

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

- [Application Verification](#)

1.4.2.1 Application Verification

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

Figure 1-48 Application Verification Screen

Verification - DMOLANAP15093030407

Application Verification

Loan Details

Loan Amount: 100000
Loan Tenor: 12
Commitment Contract Number:

Customer Acceptance

No data available

Rate Quotation

Click to view more details

Additional Loan Details

Product Code: CLIQ
Product Description: Drawdown Product
Purpose Of Loan: WORKING_CAPITAL
Expense Code: EXPN1

Parties

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

Audit Cancel Save & Close Next

1.4.3 Customer Agreement

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

- [Customer Acceptance](#)

1.4.3.1 Customer Acceptance

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

Figure 1-49 Customer Acceptance Screen

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

Table 1-39 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	If customer acceptance is received or not
Customer Acceptance Date	Select the date of customer acceptance from the dropdown calendar
Accepted By	Select the mode of customer acceptance customer from the drop-down list
Remarks	Enter additional information about the customer acceptance like Extension required. Select extension required from the drop-down list.
Value Date Change Required	Whether the effective date has to be modified for the contract or not

1.5 Loan Servicing

Use loan servicing process to manage various life cycle events of a corporate loan account after drawdown process is complete.

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

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

Rollover denotes the renewal of a loan. The outstanding principal of the loan is rolled over with or without outstanding interest for an extended maturity date. With Financial amendment user can initiate changes to following loan parameters:

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

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

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

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

List of stages and corresponding data segments can be configured. The list of stages pre-defined for the Loan servicing are:

- Application Entry
- Enrichment
- Loan Approval

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. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Financial Amendment**.

The **Financial Amendment** screen is displayed.

Figure 1-50 Financial Amendment

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

Figure 1-51 Advanced Search

Financial Amendment

Search Contracts Advanced Search ☐

Customer BRO01 <input type="text"/>	Customer Name Octasun Corporation INC	Facility Code <input type="text"/>	Facility Category
Contract Reference Number <input type="text"/>	User Reference Number <input type="text"/>	Loan Amount <input type="text"/>	Value Date <input type="text"/>
Maturity Date <input type="text"/>			

List of Contracts

DMOAA55150911502 Product Description BEARING LOAN Loan Amount \$1,000,000.00 Maturity Date Apr 1, 2016	DMOLSO1150915001 Product Description LS OL LINK COMM Loan Amount \$1,000,000.00 Maturity Date Mar 31, 2016	DMOLSO1150915003 Product Description LS OL LINK COMM Loan Amount \$1,000,000.00 Maturity Date Mar 31, 2016	DMOLSO1150915002 Product Description LS OL LINK COMM Loan Amount \$1,000,000.00 Maturity Date Mar 31, 2016
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3. You can select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.
4. In basic search you 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 you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you 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. You 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:

- [Rollover](#)
- [Financial Amendment](#)
- [Non Financial Amendment](#)
- [Payment](#)

1.5.1 Rollover

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.

To initiate Rollover

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Financial Amendment**.

The **Rollover** screen is displayed.

Figure 1-52 Rollover

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

Figure 1-53 Advanced Search

3. In basic search you 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.

4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you 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. You 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](#)
- [Rollover Enrichment](#)
- [Rollover Approval](#)

1.5.1.1 Rollover Entry

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

This topic contains the following sub-topics:

- [Parties](#)
- [Loan Details](#)

1.5.1.1.1 Parties

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

Figure 1-54 Parties Screen

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	ETIP 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 1-40 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.

1.5.1.1.2 Loan Details

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

Figure 1-55 Loan Details

The screenshot displays the 'Loan Details' screen within the Oracle loan servicing application. The title bar indicates 'Rollover Entry - DMOLOANAP15093030196'. The left sidebar shows a navigation menu with 'Parties' and 'Loan Details' (selected). The main content area is divided into sections: 'Loan Details' and 'Commitment Linkage'. The 'Loan Details' section contains fields for 'Loan Amount' (USD 1,500,000.00), 'Value Date' (April 1, 2015), 'Loan Tenor' (12 Month(s)), and 'Maturity Type' (Fixed). Below these is the 'Maturity Date' field (April 1, 2016). The 'Commitment Linkage' section includes fields for 'Commitment Contract Number', 'Counterparty', and 'Commitment Currency'. 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 1-41 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
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

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](#)
- [Rollover Preferences](#)
- [Additional Loan details](#)

1.5.1.2.1 Interest Details

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

Figure 1-56 Interest Details Screen

The screenshot displays the 'Interest Details' screen within the 'Rollover Enrichment' application. The interface includes a top navigation bar with the Oracle logo and user information. A left sidebar lists navigation options: Loan Details, Interest Details (selected), Rollover Preferences, Additional Loan Details, and Summary. The main content area is titled 'Interest Details' and shows the following fields:

- Loan Branch:** DMO
- Loan Amount:** USD 1,500,000.00
- Value Date:** April 1, 2015
- Component Name:** OL_FPA1
- Rate Type:** Fixed
- Interest Period Basis:** Include (From Date)
- Billing Notice Required:** (toggle switch)
- Waiver:** (toggle switch)
- Spread (%):** 1
- Sub Rate Type:** User Input
- Rate Code:** 2
- Min Max Rate (Range):** 0.25 to 30

At the bottom of the screen, 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 1-42 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	Specific interest components which are defined will be displayed
Rate Type	The Interest Rate Type of a product will be displayed
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
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.

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

Field	Description
Subrate type	Can 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

1.5.1.2.2 Rollover Preferences

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

Figure 1-57 Rollover Preferences Screen

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

Table 1-43 Rollover Preferences - Field Description

Field	Description
Rollover Mode	For a loan involving a product with rollover facility, you 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	You 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

Table 1-43 (Cont.) Rollover Preferences - Field Description

Field	Description
Schedule Definition	Select the option Product if you want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract if you 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 you want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract if you 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

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

Figure 1-58 Additional Loan Details Screen

The screenshot displays the 'Additional Loan Details' screen within the Oracle Rollover Enrichment application. The interface includes a sidebar on the left with navigation links: Loan Details, Interest Details, Rollover Preferences, Additional Loan Details (selected), and Summary. The main content area is titled 'Additional Loan Details' and contains several input fields and dropdown menus. The fields are organized into two columns. The left column includes 'Business Product' (set to ALL), 'Expense Code' (EXPNI), and 'Expense Code Description' (EXPENSE CODE 1). The right column includes 'Loan Branch' (DMO), 'Product Code' (CLIQ), 'Product Description' (Drawdown Product), 'Purpose Of Loan' (WORKING_CAPITAL), and 'Grace Days' (30). The screen also features a top bar with the Oracle logo, user information (ATMAKER4), and a bottom bar with buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-44 Additional Loan Details - Field Description

Field	Description
Business Product	The product for which the loan is created
Loan Branch	The Bank branch in which we are proceeding to create a Loan for the party
Product Code	The code of the product which we are lending
Product Description	Description of the product which we are lending
Expense Code	The expense code is the account of bank to which it gets mapped
Expense Code Description	The description of the Expense code
Purpose Of Loan	The purpose for which the loan is being disbursed

Table 1-44 (Cont.) Additional Loan Details - Field Description

Field	Description
Grace Days	The Borrower customer allowed to delay payment for a short period of time beyond the due date

1.5.1.3 Rollover Approval

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

- [Loan Approval](#)

1.5.1.3.1 Loan Approval

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

Figure 1-59 Loan Approval Screen

Rollover Approval - DMOLOANAP15093030196

Loan Approval

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:EXPNI

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

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

To initiate Financial Amendment

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Financial Amendment**.

The **Financial Amendment** screen is displayed.

Figure 1-60 Financial Amendment

The screenshot shows the Oracle Financial Amendment interface. On the left is a navigation menu with options like 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 'List of Contracts' section displaying four contract cards. Each card shows the Contract ID (e.g., DMOAA55150911603), Product Description (BEARING LOAN), Loan Amount (\$1,000,000.00), and Maturity Date (Apr 1, 2016). At the bottom, there are dropdowns for Business Product (Working Capital Loan), Effective Date (April 3, 2015), and Priority (High). An 'Initiate' button is located at the bottom right.

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

Figure 1-61 Advanced Search

This screenshot shows the same Oracle Financial Amendment interface, but with the 'Advanced Search' toggle activated. The search criteria section now includes additional fields: Contract Reference Number, User Reference Number, Loan Amount, and Value Date. The 'List of Contracts' section remains the same, showing the same four contract cards. The 'Initiate' button is still present at the bottom right.

3. In basic search you 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.
4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you 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. You 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 process flow.

This topic contains the following sub-topics:

- [Financial Amendment Entry](#)
- [Financial Amendment Enrichment](#)
- [Financial Amendment Approval](#)

1.5.2.1 Financial Amendment Entry

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](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Restructuring Amendment Details](#)

1.5.2.1.1 Parties

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

Figure 1-62 Parties Screen

Amendment Entry - DMOLOANAP15093030090

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

Buttons: Audit, Cancel, Save & Close, Next

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

Table 1-45 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

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

Figure 1-63 Loan Details Screen

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

Table 1-46 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	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

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

Figure 1-64 Additional Loan Details Screen

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

Table 1-47 Additional Loan Details - Field Description

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

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

Figure 1-65 Restructuring Amendment Details Screen

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

Table 1-48 Restructuring Amendment Details - Field Description

Field	Description
New Loan Amount	The Modified loan amount is captured here
New Maturity Type	The Maturity type can be modified here
New Maturity Date	The Maturity date can be modified here
Amendment remarks	Amendment remarks for the restructuring details
Schedule Redefinition	Schedule redefinition order can be selected from the dropdown

1.5.2.2 Financial Amendment Enrichment

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](#)
- [Settlement Details](#)

1.5.2.2.1 Interest Details

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

Figure 1-66 Interest Details Screen

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

Table 1-49 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	Specific interest components which are defined will be displayed
Rate Type	The Interest Rate Type of a product will be displayed
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
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	Can 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

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

Figure 1-67 Settlement Details Screen

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

Table 1-50 Settlement Details - Field Description

Field	Description
Party Number	The LOV attached to this field is the list of the parties available
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
Existing SSI	Toggle to select an Existing SSI defined
Primary SSI	Toggle to select a primary SSI
SSI Mnemonic	SSL Mnemonic value to be selected

1.5.2.3 Financial Amendment Approval

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

This topic contains the following sub-topic:

- [Loan Approval](#)

1.5.2.3.1 Loan Approval

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

Figure 1-68 Loan Approval Screen

Financial Amendment Approval - DMOLOANAPI5093030090

Loan Approval

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

Restructuring Amendment Details
New Loan Amount: 2000000

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

Interest Details
Rate Type: Fixed
Rate (%): 2

BackOffice Errors
No data available

Settlement Details
Number of Parties: 1
SSI Mnemonic: BRO01L501
Currency: USD

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

View Overrides

Audit

Cancel Save & Close Non

1.5.3 Non Financial Amendment

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

To initiate Non Financial Amendment

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Financial Amendment**.

The **Non Financial Amendment** screen is displayed.

Figure 1-69 Non Financial Amendment

Non Financial Amendment

Search Contracts

Customer: BRO01 Customer Name: Octasun Corporation INC Facility Code: BRO01LINE1 Facility Category: Advanced Search

List of Contracts

Contract ID	Product Description	Loan Amount	Maturity Date
DMOAA55150911603	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
DMOAA55150911602	BEARING LOAN	\$1,000,000.00	Apr 1, 2016

Business Product: Working Capital Loan **Effective Date**: April 3, 2015 **Priority**: High

Initiate

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

Figure 1-70 Advanced Search

The screenshot shows the Oracle Loan Servicing 'Non Financial Amendment' search interface. The sidebar on the left contains navigation options: SME, Non Financial Amendment, Financial Amendment, Loan Payment, Rollover, Rate Quotation, Drawdown, Bulk Application Tracker, Draft Proposal, and Loan Origination. The main area is titled 'Non Financial Amendment' and contains search filters for Customer, Customer Name, Facility Code, Facility Category, Contract Reference Number, User Reference Number, Loan Amount, and Value Date. A 'Search' button is present. Below the filters, a 'List of Contracts' section displays four contract cards with details like Contract ID, Product Description, Loan Amount, and Maturity Date.

3. In basic search you 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.
4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you 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. You 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](#)
- [Non Financial Amendment Enrichment](#)

1.5.3.1 Non Financial Amendment Entry

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](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Disbursement Schedules](#)

1.5.3.1.1 Parties

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

Figure 1-71 Parties

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

Table 1-51 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.

1.5.3.1.2 Loan Details

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

Figure 1-72 Loan Details Screen

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 1-52 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	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

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

Figure 1-73 Additional Loan Details Screen

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

Table 1-53 Additional Loan Details - Field Description

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

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

Figure 1-74 Disbursement Schedules Screen

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

Table 1-54 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention not required, automatic disbursement of amount
Schedule Date	The date on which disbursement is to be done
Disbursement Currency	The currency in which the amount is to be disbursed
Total Disbursement Amount	The total amount available for disbursement
Amount To Disburse	The amount that borrower need to be disbursed in a schedule
Percentage Of Disbursement	Percentage of total amount that is being disbursed
Frequency	The time intervals in which amount is to be disbursed
Unit	Unit of Frequency
No. Of Schedules	The number of schedules in which the loan needs to be disbursed
Split Sequence Number	The unique number give 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 in 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

1.5.3.2 Non Financial Amendment Enrichment

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

This topic contains the following sub-topics:

- [Payment Schedules](#)
- [Rollover Preferences](#)

1.5.3.2.1 Payment Schedules

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

Figure 1-75 Payment Schedules Screen

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

Table 1-55 Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being added
Frequency	The time intervals in which payment will be made
Amount	The amount that will be paid in the mentioned schedule
Start Date	The start date of the scheduled payments
No Of Schedules	Number of schedules in which payment will be completed
Principal Liquidation	The principal liquidation will be paid in Auto format or some other format

1.5.3.2.2 Rollover Preferences

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

Figure 1-76 Rollover Preferences Screen

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

Table 1-56 Rollover Preferences - Field Description

Field	Description
Rollover mode	For a loan involving a product with rollover facility, you 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	You 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 you want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract if you 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 you want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract if you want the rate definition of the rolled over contract to be the one currently applicable for the contract

1.5.4 Payment

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

To initiate Loan Payment

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Loan Payment**.

The **Loan Payment** screen is displayed.

Figure 1-77 Loan Payment

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

Figure 1-78 Advanced Search

3. In basic search you 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.
4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you 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. You 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 process flow.

This topic contains the following sub-topics:

- [Payment Application Entry](#)
- [Payment Application Enrichment](#)
- [Payment Application Verification](#)
- [Payment Approval](#)

1.5.4.1 Payment Application Entry

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](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Payment Details](#)

1.5.4.1.1 Parties

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

Figure 1-79 Parties Screen

Payment Application Entry - DMLOANAP15093030281

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 1-57 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.

1.5.4.1.2 Loan Details

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

Figure 1-80 Loan Details Screen

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

Table 1-58 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	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

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

Figure 1-81 Additional Loan Details Screen

The screenshot displays the 'Additional Loan Details' screen within the Oracle Payment Application Entry interface. The title bar indicates the application is for 'DMOLOANAP15093030281'. The left-hand navigation pane lists 'Parties', 'Loan Details', 'Additional Loan Details' (which is the active tab), 'Payment Details', and 'Summary'. The main content area is titled 'Additional Loan Details' and contains a table with the following fields and values:

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

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The top right corner shows the user 'ATMAKER4' and the date 'Apr 3, 2015'.

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

Table 1-59 Additional Loan Details - Field Description

Field	Description
Business Product	The product for which the loan has been created
Loan Branch	The Bank branch in which we are proceeding to create a Loan for the party
Product Code	The code of the product which we are lending
Product Description	Description of the product which we are lending
Expense Code	The expense code is the account of bank to which it gets mapped
Expense Code Description	The description of the Expense code
Purpose Of Loan	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

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

When you 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 1-82 Payment Details Screen

Payment Application Enrichment - BRNLOANAPI5093001352

Application Info | Remarks | Documents | Advice

Screen(4/5)

Payment Details

Loan Contract Ref No: AA3570910000702

Value Date: April 3, 2017

Limit Date: April 3, 2019

Loan Amount: USD 1,000,000.00

Value All Tax: ☐ Fetch Details

Payment Components and Settlement

Tax Details

Tax Rule	Basis Component	Tax Category	Event	Waived
TX_INT	CL_FRA1_LIQD	DEFAULT	LIQD	<input type="checkbox"/>
TX_PR	PRINCIPAL_LIQD	DEFAULT	LIQD	<input type="checkbox"/>

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 1-60 Payment Details - Field Description

Field	Description
Loan Contract Ref No	The Loan Contract Ref No for which the payment to be done.
Value Date	The date on which the contract comes into effect in the system.
Limit Date	The date to which the payment component details to be fetched for the selected loan.
Loan Amount	The Loan Amount associated with the contract.
Tax Details	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	The late payment charge schedule which should be waived for a component.
Component Name	Name of component for which payment is done.
Amount Due	The amount is outstanding for the component being liquidated.
Overdue Days	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 1-60 (Cont.) Payment Details - Field Description

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

When you pay the principal amount in advance, you 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 you 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 1-61 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 you 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 1-62 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
01-Mar-06	Interest	Bullet	1	1	-

Table 1-62 (Cont.) Schedule payment with FIFO logic

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

LIFO

You 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 1-63 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 you 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 1-64 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 you 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

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

1.5.4.3 Payment Application Verification

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

- [Payment Application Verification](#)

1.5.4.3.1 Payment Application Verification

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

Figure 1-83 Application Verification Screen

Payment Application Verification - DMOLOANAP15093030281

Application Verification

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

Summary

Audit **Cancel** **Save & Close** **Next**

1.5.4.4 Payment Approval

Payment Approval stage has the option to approve the application.

- [Application Verification](#)

1.5.4.4.1 Application Verification

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

Figure 1-84 Application Approval Screen

Payment Application Approval - DMOLOANAP15093030281

Application Verification

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

Buttons: Audit, Cancel, Save & Close, Next

1.6 Settlement Instruction

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](#)
- [Settlement Instruction Enrichment](#)
- [Settlement Instruction Approval](#)

1.6.1 Settlement Instruction Initiation

Open Settlement Instruction under Corporate Lending > Operations > Bi-Lateral > Settlement Instruction.

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

Click on Initiate.

Settlement Instructions

Counterparty: BR001

Counterparty Type: [Dropdown]

Customer Name: Octasun Corporation INC

Loan Product: ALL

Module Code: AL

Branch Code: DMO

Currency: USD

Mnemonic: BR001USD

Sequence Number: 1

Application Date: April 3, 2015

Priority: High

Buttons: Initiate, Cancel

1.6.2 Settlement Instruction Enrichment

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.

The screenshot shows the 'Settlement Instructions Enrichment Details' form at Step 1: Account Details. The form is divided into several sections with search bars and dropdown menus. The sections include:

- Account Details:** Pay Account Branch (DMO), Receive Account Branch (DMO), Charge Account Branch (DMO).
- Instruction Code:** Pay Account CIF (000000521), Receive Account CIF (000000521), Charge Account Currency (USD).
- Message Details:** Pay Account Currency (USD), Receive Account Currency (USD), Charge Account (000000000).
- Pay Parties:** Pay Account Currency (USD), Receive Account Currency (USD), Charge Account (000000000).
- Pay Parties 2:** Pay Account Currency (USD), Receive Account Currency (USD), Charge Account (000000000).
- Receive Notice:** Pay Account (000000000), Receive Account (000000000).
- DD Parties:** Pay Account (000000000), Receive Account (000000000).
- Payment By Pay:** Message (dropdown).
- Payment By Rec:** Message (dropdown).
- Transfer By Pay:** Bank (dropdown).
- Transfer By Rec:** Bank (dropdown).
- Instruction Type Pay:** Our Account (dropdown).
- Instruction Type Rec:** Our Account (dropdown).
- Cover Required:** (checkbox).

At the bottom right, there are buttons for 'Cancel', 'Save and Close', and 'Next'.

2. Fill the Instruction Code as below.

The screenshot shows the 'Settlement Instructions Enrichment Details' form at Step 2: Instruction Code. The form is divided into two columns. The left column contains search bars for Instruction Code 1 through 6. The right column contains descriptions for each code.

Instruction Code	Description
OTH1	Bilateral Code for Direct Debit
OTH2	Bilateral Code for Direct Debit
OTH3	Bilateral Code for Direct Debit
OTH4	Bilateral Code for Direct Debit
INTC	Intra-Company Payment

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

Beneficiary Institution 1
test

Beneficiary Institution 2
test

Beneficiary Institution 3
test

Beneficiary Institution 4
test

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

Intermediary 1
APAHGB2LXXX

Intermediary 2
APAHGB2LXXX

Intermediary 3
test

Intermediary 4
test

5. Fill Receive Notes 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

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

No matching records found for the entered value

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 DD 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

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

Settlement Instructions Approval - DMOLOANAP15093047413

Application Info Remarks Documents Advices

Settlement Instructions Summary

Summary

Settlement Instructions Enrichment Details

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

Screen(2/2)

1.7 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](#)
- [Entity Details Enrichment](#)
- [Entity Details Approval](#)

1.7.1 Entity Details Initiation

Open Entity Details under Corporate Lending > Operations > Bi-Lateral > Entity Details.

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

Click on Initiate.

The screenshot shows the 'Entity Details' initiation screen. It features a search bar for 'Customer Number' with the value 'BR001'. To the right, the 'Customer Name' is 'Octasun Corporation INC'. Below the search bar, the 'Application Date' is set to 'April 3, 2015' with a calendar icon. To the right, the 'Priority' is set to 'High' in a dropdown menu. A central 'Initiate' button is visible at the bottom.

1.7.2 Entity Details Enrichment

After Initiation, It gets into the Entity Details Enrichment Stage.

Provide the respective Entity Details and Media Details.

The screenshot shows the 'EntityDetails Enrichment' screen. It includes the same customer information as the initiation screen. Below this, there is a section for 'EntityDetail 1' with fields for 'Entity' (test), 'Entity Name' (test), 'Static/Dynamic' (Static selected), 'FAX Number' (1254), 'Phone Number' (1254), 'Phone Number Country' (1243), 'Email Id' (test@test.com), 'Prefix 1' (test), 'Affiliation' (test), and 'Customer Level' (Mag Gen). At the bottom, there is a section for 'Media Order { FAX' with 'Order' (1) and 'Media Type' (FAX).

1.7.3 Entity Details Approval

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

Entity Details Approval - DMOLOANAP15093047465

EntityDetails Enrichment

Customer Number: BR001

Customer Name: Octasun Corporation INC

EntityDetails 1

Entity: test

Entity Name: test

FAX Number: 1234

Phone Number: 1234

Phone Number Country: 1243

Email Id: test@test.com

Prefix 1: test

Affiliation: test

Customer Level: Mfg Co

Media Order: FAX

Order: 1

Media Type: FAX

1.8 Enquiry

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

- [Application Status](#)
- [Application Summary](#)

1.8.1 Application Status

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: DMOLOANAP15093047359

Search

Customer Number	Business Product Code	Backoffice Reference Number	Service Consumer Name	Status	Timestamp	Process Reference Number
BR001	WCLN	NA	ElValidLimitService	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) |< 1 >|

No Warning or Error Message Found

1.8.2 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:
DMOLOANAP15095000374

Search

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:AA55 Product Description:BEARING LOAN Purpose Of Loan:POST_SHIP_FINANCE Expense Code:EXPNT
Facilities and Collateral Details Click to view more details	Interest Details Rate Type:Floating Rate (%):1.5	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

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

- [SME Loan Origination](#)
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](#)
Bank provides the SME loan drawdown feature to draw down the required loan amount for their existing customer.

1.9.1 SME Loan Origination

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

To initiate Loan Origination

1. On the **Homepage**, under the **Corporate Lending** menu, you can select **Operations, Bi-Lateral**, and then click **SME**.

- On **SME** menu, click **Loan Origination**.
The **Loan Origination** screen is displayed.

Figure 1-85 Loan Origination screen

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

Table 1-65 Loan Origination

Field	Description
Customer Type	Select one of the options: <ul style="list-style-type: none"> 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 you select a completed application, the draft proposal is displayed and you 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 <ul style="list-style-type: none"> Applicable stages and its data segments Required documents and checklists Stage level advices
Customer Number	Click Search to view and select the required Customer Identification number or you can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing .
Customer Name	Based on the Customer Number selected, the information is auto populated.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.

Table 1-65 (Cont.) Loan Origination

Field	Description
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	Select a currency from the drop-down list and specify the loan amount.
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 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 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** button.

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](#)
- [Application Enrichment](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.9.1.1 SME Lending Entry

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

- [Parties](#)
- [Loan Details](#)
- [Financial Details](#)
- [Collateral Details](#)

1.9.1.1.1 Parties

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

Figure 1-86 Parties screen

SME Lending Entry - DMOLOANAP15093041052

Parties

Loan Details

Financial Details

Collateral Details

Summary

Parties

Party 1 - Octasun Corporation INC

Party Type

New Existing

Party Role

Borrower

Party Number

85001

Party Name

Octasun Corporation INC

Party Details

Party Type C

Country of Incorporation IND

Date Of Incorporation 2022-07-27T12:00:00Z

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

Address Type

Registration Address

Area 615 NW Loop 410

Building

Star Park

Street

Landmark

Locality

City San Antonio

State Texas

Country US

Zip Code 78216

Contact

new party given message

parisaraen.avenimathang@oracle.com

Add Roles

Add Party Details

Cancel

Save and Close

Reset

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

Table 1-66 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none">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	Contact role added will have one of the Party roles mapped.

1.9.1.1.2 Loan Details

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

Figure 1-87 Loan Details Screen

SME Lending Entry - DMOLOANAP15093040975

Parties | **Loan Details** | Financial Details | Collateral Details | Summary

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: [Text]

Commitment Currency: [Text]

Audit | Cancel | Back | Save and Close | Next

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

Table 1-67 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be of Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
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

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 1-88 Financial Details screen

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

Table 1-68 Financial Details - Field Description

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

1.9.1.1.4 Collateral Details

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

Figure 1-89 Collateral Details

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

Table 1-69 Collateral Details - Field Description

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

1.9.1.2 Application Enrichment

Application enrichment stage comprises of the following Data Segments:

- [Additional Loan Details](#)
- [Disbursement Schedules](#)
- [Facilities and Collateral Details](#)
- [Payment Schedules](#)
- [Rate Revision Schedules](#)
- [Settlement Details](#)
- [Interest Details](#)

1.9.1.2.1 Additional Loan Details

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

Figure 1-90 Additional Loan Details screen

Application Enrichment - DMOLOANAP15093040975

Application Info | Remarks | Documents | Advices | Screen(5/10)

Additional Loan Details

Business Product: SME | Loan Branch: DMO | Product Code: AA66

Product Description: BEARING LOAN | Expense Code: | Expense Code Description:

Purpose Of Loan: PRE_SHIP_FINANCE | Grace Days:

Audit | Cancel | Back | Save and Close | Next

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

Table 1-70 Additional Loan Details - Field Description

Field	Description
Business Product	The Business product for which the loan is created.
Loan Branch	The Bank branch in which we are proceeding to create a loan for the party.
Product Code	The code of the product which we are lending.
Product Description	The description of the product which we are lending.
Expense Code	The expense code is the account of bank to which the loan gets mapped.
Expense Code Description	The description of the Expense code.
Purpose Of Loan	The purpose for which the loan is being disbursed.
Grace Days	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

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

Figure 1-91 Disbursement Schedules Screen

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

Table 1-71 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention is not required, automatic disbursement of amount will be done.
Schedule Date	The date on which disbursement is to be done.

Table 1-71 (Cont.) Disbursement Schedules - Field Description

Field	Description
Disbursement Currency	The currency in which the amount is to be disbursed.
Total Disbursement Amount	The total amount available for disbursement.
Amount To Disburse	The amount that borrower need to be disbursed in a schedule.
Percentage Of Disbursement	Percentage of total amount that is being disbursed.
Frequency	The time intervals in which amount is to be disbursed.
Unit	Unit of Frequency.
No. Of Schedules	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

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

Figure 1-92 Facilities and Collateral Details Screen

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

Table 1-72 Facilities and Collateral Details - 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.

1.9.1.2.4 Payment Schedules

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

Figure 1-93 Payment Schedules Screen

Application Enrichment - DMOLOANAPI5093041052

Parties | Loan Details | Additional Loan Details | Disbursement Schedules | Facilities and Collateral | **Payment Schedules** | Rate Revision Schedules | Settlement Details | Interest Details | Summary

Schedule Details 1 - OL_FPA1

Component Name: OL_FPA1 | Amount: USD | Frequency: Monthly | Unit: 1 | Start Date: May 3, 2018 | No Of Schedules: 1 | Principal Liquidation: Auto | Month End: No

Schedule Details 2 - OL_FPA1

Component Name: OL_FPA1 | Amount: USD | Frequency: Bullet | Unit: 1 | Start Date: April 3, 2018 | No Of Schedules: 1 | Principal Liquidation: Auto | Month End: No

Schedule Details 3 - PRINCIPAL

Component Name: PRINCIPAL | Amount: USD | Frequency: Monthly | Unit: 1 | Start Date: May 3, 2018 | No Of Schedules: 1 | Principal Liquidation: Auto | Month End: No

Schedule Details 4 - PRINCIPAL

Component Name: PRINCIPAL | Amount: USD | Frequency: Bullet | Unit: 1 | Start Date: April 3, 2018 | No Of Schedules: 1 | Principal Liquidation: Auto | Month End: No

Buttons: Add Schedule, Cancel, Back, Save and Close, Next

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

Table 1-73 Payment Schedules - Field Description

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

Table 1-73 (Cont.) Payment Schedules - Field Description

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

1.9.1.2.5 Rate Revision Schedules

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

Figure 1-94 Rate Revision Schedules Screen

Rate Revision Schedules Screen (6/10)

▼ Schedule Details 1

Component Name Required

Frequency

Unit

Start Date

No Of Schedules

Reset Tenor

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

Table 1-74 Rate Revision Schedules - Field Description

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

1.9.1.2.6 Settlement Details

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

Figure 1-95 Settlement Details Screen

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

Table 1-75 Settlement Details - Field Description

Field	Description
Party Number	The LOV attached to this field is the list of the parties available.
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	Toggle to select an Existing SSI defined.
Primary SSI	Toggle to select a primary SSI.
SSI Mnemonic	SSL Mnemonic value to be selected.

1.9.1.2.7 Interest Details

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

Figure 1-96 Interest Details Screen

Interest Details Screen(5/10)

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

▼ 1 - BDIF_DI

Component Name: BDIF_DI

Rate Type: Floating

Interest Period Basis: Include (From Date)

Billing Notice Required: ☐

Billing Notice Days: 2

Waiver: ☐

Sub Rate Type: Automatic

Rate Fixing Required: ☐

Rate Fixing Days: 1

Reset Tenor: 1

Alternative Risk Free Rate: ☐

Min Max Rate (Range): 1 to 10

Rate Code: FLTR?

Rate (%): 9.01

Spread (%): 0.01

All In Rate (%): 9.01

Buttons: Cancel, Back, Save & Close, Next

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

Table 1-76 Interest Details - Field Description

Field	Description
Loan Branch	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	Specific Interest components which are defined will be displayed.
Rate Type	The Interest Rate Type of a product will be displayed.
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	Toggle this button to notify the billing to the customer before the repayment date.
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 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	Toggle this button to fix the interest rate for the specific number of days.
Rate fixing days	Specifies the number of days to maintain the rate the same.
Reset tenor	Based on loan booking, tenor will be reset to a new value.
Alternative Risk 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 (%)	The rate of interest for that component.

Table 1-76 (Cont.) Interest Details - Field Description

Field	Description
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	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

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

- [Credit Approval](#)

1.9.1.3.1 Credit Approval

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

Figure 1-97 Credit Approval Screen

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 1-77 Credit Approval - Field Description

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

Table 1-77 (Cont.) Credit Approval - Field Description

Field	Description
Purpose Of Credit Appraisal	To understand repayment ability of the loan applicant.
Remarks	The findings of credit appraisal.

1.9.1.4 Application Verification

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

- [Application Verification](#)

1.9.1.4.1 Application Verification

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

Figure 1-98 Application Verification Screen

Application Verification - DMOLOANAP15093041015

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

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

- [Loan Approval](#)

1.9.1.5.1 Loan Approval

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

Figure 1-99 Loan Approval Screen

Loan Approval - DMOLOANAP15093041015

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

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

- [Customer Acceptance](#)

1.9.1.6.1 Customer Acceptance

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

Figure 1-100 Customer Acceptance Screen

Customer Acceptance - DMOLOANAP15093041015

Customer Acceptance

Summary

Customer Acceptance Received

Yes No

Customer Acceptance Date

June 25, 2024

Accepted By

Mail Letter

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 1-78 Customer Acceptance - Field Description

Field	Description
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 from the drop-down list.
Remarks	Additional information about the customer acceptance is given.

1.9.2 SME Loan Drawdown

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

To initiate Loan Drawdown

1. On the **Homepage**, under the **Corporate Lending** menu, you can select **Operations, Bi-Lateral**, and then click **SME**.
2. On **SME** menu, click **Drawdown**.

The **Drawdown** screen is displayed.

Figure 1-101 Loan Drawdown screen

The screenshot displays the 'Drawdown' screen with the following sections and fields:

- Basic Details:**
 - Party Number (Required)
 - Party Name
 - Business Product (Required)
 - Loan Purpose/Intent (Required)
 - Application Date (Apr 3, 2015)
 - Priority (High, Medium, Low)
- 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
 - Application Submitted By (Agent)
 - Name
 - Email

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

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

Table 1-79 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: <ul style="list-style-type: none"> 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, 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 from the drop-down list.
Name	Enter the name of the Agent/Customer who has submitted the application.

Table 1-79 (Cont.) Drawdown

Field	Description
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** button.

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](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.9.2.1 Application Enrichment

The Application enrichment stage consists of the following Data Segment:

- [Parties](#)
- [Loan Details](#)
- [Additional Loan Details](#)
- [Facilities and Collateral Details](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Settlement Details](#)
- [Cash Flow](#)
- [Statement Preferences](#)

1.9.2.1.1 Parties

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

Figure 1-102 Parties screen

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

Table 1-80 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> 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	Contact role added will have one of the Party roles mapped.

1.9.2.1.2 Loan Details

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

Figure 1-103 Loan Details Screen

Application Enrichment - DMOLOANAP15093041074

Loan Details

Loan Amount: INR ₹569,000 | Value Date: April 3, 2015 | Loan Tenor: Month(s) | Maturity Type: Fixed

Maturity Date: [Required]

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 1-81 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	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be of Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	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

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

Figure 1-104 Additional Loan Details screen

Application Enrichment - DMOLOANAP15093041074

Additional Loan Details

Business Product: LOANPRODUCT | Loan Branch: DMO | Product Code: [Search] | Product Description: [Search]

Expense Code: [Search] | Expense Code Description: [Search] | Purpose Of Loan: TERM_LOAN | Grace Days: [Dropdown]

Audit | Cancel | Back | Save and Close | Next

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

Table 1-82 Additional Loan Details - Field Description

Field	Description
Business Product	The Business product for which the loan is created.
Loan Branch	The Bank branch in which we are proceeding to create a loan for the party.
Product Code	The code of the product which we are lending.
Product Description	The description of the product which we are lending.
Expense Code	The expense code is the account of bank to which the loan gets mapped.
Expense Code Description	The description of the Expense code.
Purpose Of Loan	The purpose for which the loan is being disbursed.
Grace Days	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

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

Figure 1-105 Facilities and Collateral Details Screen

Facilities and Collateral Details Screen(5/10)

Liability Number
BR001

Link Facility 1 - BR001LINE

Liability Number
BR001

Facility Id
BR001LINE

Facility Category
BR001LINE1

Facility Branch
DMO

Start Date
April 3, 2015

Expiry Date
July 16, 2015

Linkage Percent
100

Utilization Order
1

Link Facility Facility Request Add Collateral Collateral Request

0 Linked Documents +

No items to display.

Cancel Back Save and Close Next

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

Table 1-83 Facilities and Collateral Details - Field Description

Field	Description
Purpose of Facility	The purpose to use the Facility amount.

Table 1-83 (Cont.) Facilities and Collateral Details - Field Description

Field	Description
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.

1.9.2.1.5 Interest Details

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

Figure 1-106 Interest Details Screen

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

Table 1-84 Interest Details - Field Description

Field	Description
Loan Branch	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	Specific Interest components which are defined will be displayed.

Table 1-84 (Cont.) Interest Details - Field Description

Field	Description
Rate Type	The Interest Rate Type of a product will be displayed.
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	Toggle this button to notify the billing to the customer before the repayment date.
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 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	Toggle this button to fix the interest rate for the specific number of days.
Rate fixing days	Specifies the number of days to maintain the rate the same.
Reset tenor	Based on loan booking, tenor will be reset to a new value.
Alternative Risk 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 (%)	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	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

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

Figure 1-107 Rate Revision Schedules Screen

The screenshot displays the 'Rate Revision Schedules' screen within the 'Application Enrichment - DMOLOANAP15093041074' interface. The left sidebar lists various application details, with 'Rate Revision Schedules' currently selected. The main content area, titled 'Rate Revision Schedules', features a 'Schedule Details 1' section. This section includes several input fields: 'Component Name' (with a search icon), 'Frequency' (set to 'Daily'), 'Unit' (with up/down arrows), 'Start Date' (with a calendar icon), 'No Of Schedules' (with up/down arrows), and 'Reset Tenor' (with up/down arrows). Each of these fields is marked as 'Required'. Below these fields is an 'Add Schedule' button. At the bottom 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 1-85 Rate Revision Schedules - Field Description

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

1.9.2.1.7 Disbursement Schedules

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

Figure 1-108 Disbursement Schedules Screen

The screenshot shows the 'Disbursement Schedules' screen within the 'Application Enrichment - DMOLOANAP15093041074' window. The left sidebar lists various application details, with 'Disbursement Schedules' currently selected. The main content area is titled 'Disbursement Schedules' and includes a toggle for 'Auto Disbursement'. Under 'Schedule 1', there are input fields for 'Schedule Date' (set to April 3, 2015), 'Disbursement Currency' (set to INR), 'Total Disbursement Amount' (₹50,000), 'Amount to Disburse', 'Frequency', 'Unit', and 'Payment Mode' (set to Account). Below this, there is a section for 'Split Settlement Details 1' with fields for 'Split Sequence Number', 'Split Percentage', 'Split Amount', and 'Settlement Account Number'. The bottom of the screen features navigation buttons: 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'.

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

Table 1-86 Disbursement Schedules - Field Description

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

Table 1-86 (Cont.) Disbursement Schedules - Field Description

Field	Description
Percentage Of Disbursement	Percentage of total amount that is being disbursed.
Frequency	The time intervals in which amount is to be disbursed.
Unit	Unit of Frequency.
No. Of Schedules	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.

1.9.2.1.8 Payment Schedules

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

Figure 1-109 Payment Schedules Screen

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

Table 1-87 Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being created.

Table 1-87 (Cont.) Payment Schedules - Field Description

Field	Description
Amount	The amount that will be paid in the mentioned schedule.
Frequency	The time interval in which payment will be made.
Unit	The unit associated with the frequency.
Start Date	The start date of the scheduled payment.
No Of Schedules	Number of schedules in which payment will be completed.
Principal Liquidation	The principal liquidation will be paid in Auto format or by some other format.
Month End	Whether to determine the month end or not for the scheduled payment.

1.9.2.1.9 Settlement Details

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

Figure 1-110 Settlement Details Screen

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

Table 1-88 Settlement Details - Field Description

Field	Description
Party Number	The LOV attached to this field is the list of the parties available.
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	Toggle to select an Existing SSI defined.
Primary SSI	Toggle to select a primary SSI.
SSI Mnemonic	SSL Mnemonic value to be selected.

1.9.2.1.10 Cash Flow

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

1.9.2.1.11 Statement Preferences

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

Figure 1-111 Statement Preferences Screen

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

Table 1-89 Statement Preferences - Field Description

Field	Description
Statement Cycle	The time intervals in which statement of the transactions done will be provided
Statement Type	The format of statement being provided is detailed or in a brief format

1.9.2.2 Credit Exception

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

- [Credit Approval](#)

1.9.2.2.1 Credit Approval

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

Figure 1-112 Credit Approval Screen

Credit Exception - DMOLOANAP15093040977

Application Info | Remarks | Documents | Advices

Screen(1/2)

Credit Approval

Summary

Loan Application Reference Number: DMOLOANAP15093040977

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 1-90 Credit Approval - Field Description

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

1.9.2.3 Application Verification

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

- [Application Verification](#)

1.9.2.3.1 Application Verification

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

Figure 1-113 Application Verification Screen

Application Verification - DMOLOANAP15093040977

Application Verification | 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

1.9.2.4 Loan Approval

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

- [Loan Approval](#)

1.9.2.4.1 Loan Approval

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

Figure 1-114 Loan Approval Screen

Loan Approval - DMOLOANAP15093040977

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

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

- [Customer Acceptance](#)

1.9.2.5.1 Customer Acceptance

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

Figure 1-115 Customer Acceptance Screen

Customer Acceptance - DMOLOANAP15093041015

Customer Acceptance Received: Yes No

Customer Acceptance Date: June 25, 2024

Accepted By: Mail Letter

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 1-91 Customer Acceptance - Field Description

Field	Description
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 from the drop-down list.
Remarks	Additional information about the customer acceptance is given.

2

Dashboard

Use Dashboard to access and process information easily and quickly.

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

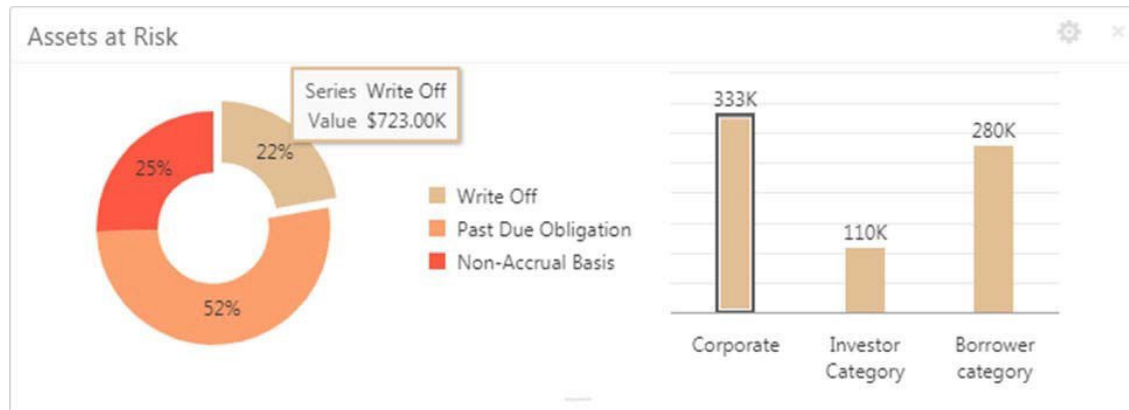
This topic contains the following sub-topics.

- [Assets at Risk](#)
Use Assets at Risk to display the performance of the asset in a pie and bar chart.
- [Loans Maturing](#)
Use loan maturing feature to display the total value of loan that are getting matured in a graphical format.
- [Loans Application Status](#)
Use loan application status feature to see the list of applications with their application category and count.
- [Rate Quotation Status](#)
Use rate quotation status to view the list of applications for which quoted rate has been agreed.
- [Pending Loan Disbursements](#)
Use pending loan disbursement feature to view the loans that are pending for past, current, and future disbursements.
- [Application Ageing Status](#)
Use Application Ageing Status to monitor the status of each application.
- [Scheduled Activity Widget](#)
Use 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

Use Assets at Risk to display the performance of the asset in a pie and bar chart.

Display 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 user can perform the following actions on the asset:

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

2.2 Loans Maturing

Use loan maturing feature to display the total value of loan that are getting matured in a graphical format.

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

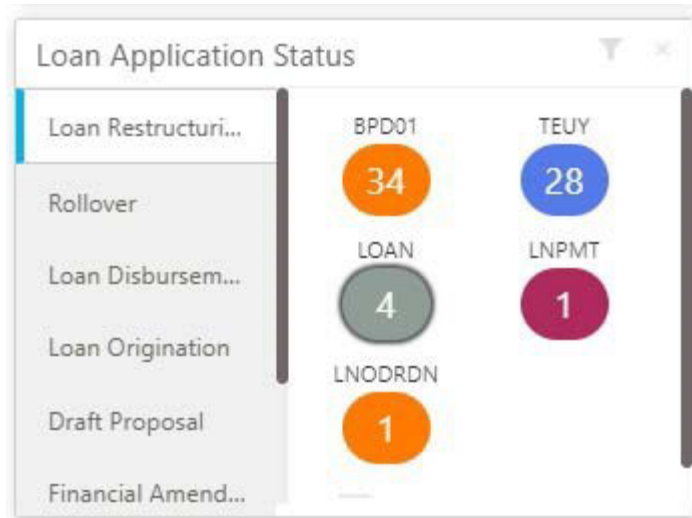
Figure 2-2 Loans Maturing

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

2.3 Loans Application Status

Use loan application status feature to see the list of applications with their application category and count.

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

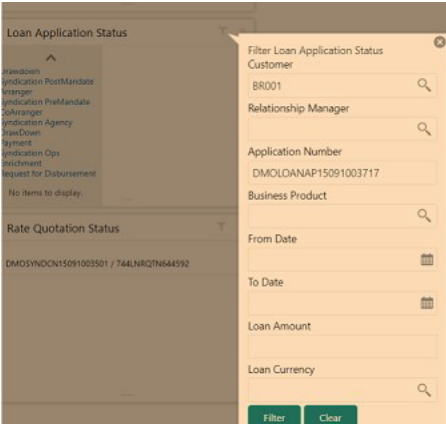
Figure 2-3 Loan Application Status

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

- On click of Loan application reference, loan details are displayed in a detailed view.
- In addition, bank user can view the process flow diagram of the loan application showcasing the list of process/stages which the application flows through and the current stage where the application is held with.
- You can filter the widget such that the you 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

You 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



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

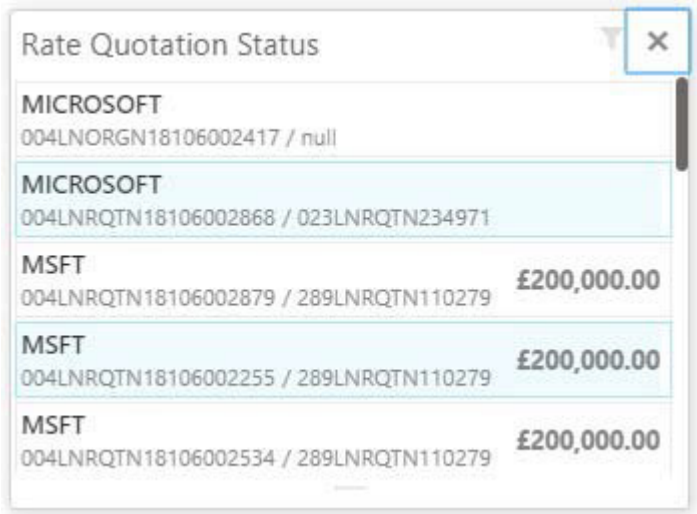
2.4 Rate Quotation Status

Use rate quotation status 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 you 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.

Upon clicking on the line item you 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



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

2.5 Pending Loan Disbursements

Use pending loan disbursement feature to view the loans that are pending for past, current, and future disbursements.

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

Figure 2-6 Pending Loan Disbursement



Figure 2-7 Pending For Initiation

Pending for Initiation						
Application Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Initiate
	Apr 8, 2018	BR1 Octogen Corporation INC	\$3,333.00	BR1		Initiate
	Apr 8, 2018	BR1 Octogen Corporation INC	\$1,727.00	BR1		Initiate
Page 1 of 1 (1-2 of 2 items)						
Pending for Handover						
Application Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
BR1LHORGH18092004683	Apr 2, 2018	BR1 Octogen Corporation INC	\$3,000.00	BR1		Edit
BR1LHORGH18092004684	Apr 2, 2018	BR1 Octogen Corporation INC	\$90,000.00	BR1		Edit
BR1LHORGH18092004687	Apr 2, 2018	BR1 Octogen Corporation INC	\$1,000.00	BR1		Edit
BR1LHORGH18092004640	Apr 2, 2018	BR1 Octogen Corporation INC	\$2,400.00	BR1		Edit
BR1OKADWH18092004725	Apr 2, 2018	BR1 Octogen Corporation INC	\$3,888.00	BR1		Edit
Page 1 of 2 (1-5 of 6 items)						

- Click dues to display the list of records pending for first manual handover and records that are pending for initiation of subsequent disbursements. You can access the Pending Loan Disbursement Transaction and able to proceed with the Loan disbursement on the value date.
- You can filter the details based on the Customer Name, Relationship Manager, or for a specific period.

- You can sort the displayed results under various categories.

2.6 Application Ageing Status

Use Application Ageing Status to monitor the status of each application.

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

Figure 2-8 Application Ageing Status

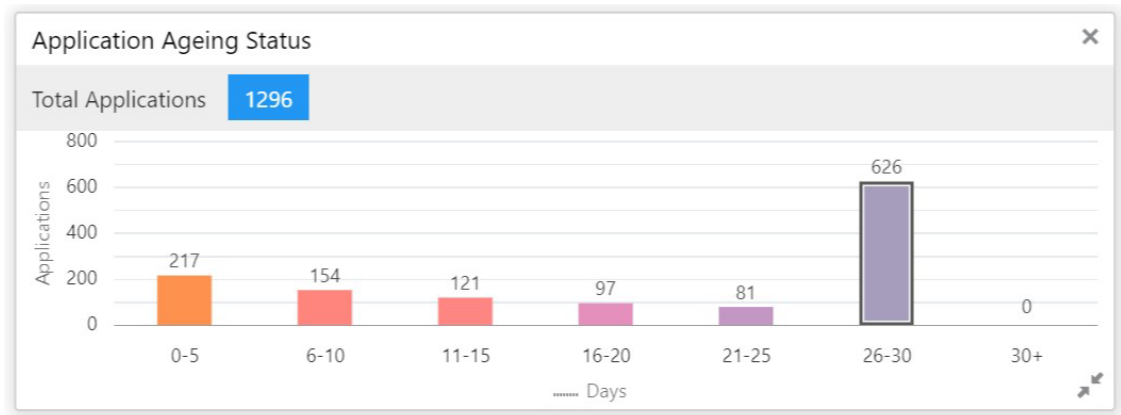


Figure 2-9 Application Reference Number

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

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

- 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 Widget

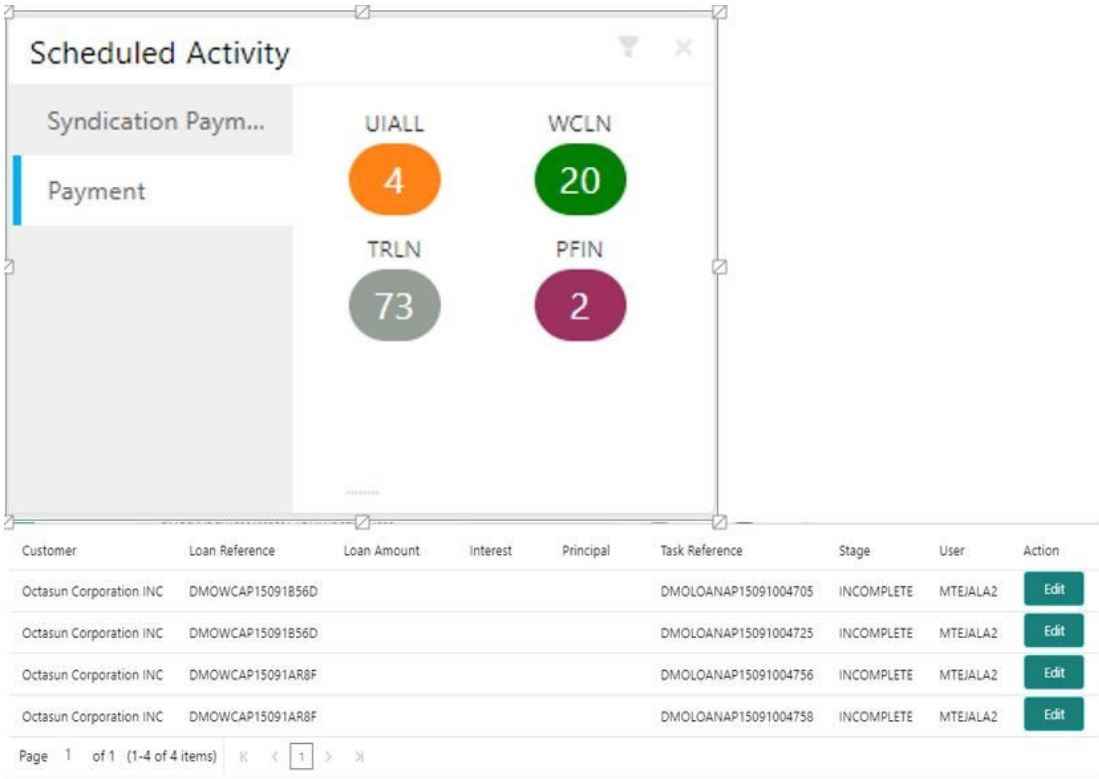
Use scheduled activity widget to view the list of all syndication drawdowns and bilateral loan contracts that are going to mature based on the number of days configured.

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 OBCLPM 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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