

Oracle® Banking Corporate Lending Process Management Bilateral Loans User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Preface

This topic contains following sub-topics:

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Purpose

This manual is designed to help user to quickly get acquainted with the Oracle Banking Corporate Lending Process Management system. It provides an overview to the middle office module and takes users 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 user 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 user supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter. |

Diversity and Inclusion

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

Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

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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.

Icons

The following Icons are used in the screens.

Table 4 Icons - Common








| Icon | Function |
|---|------------------------------|
|  | Minimize |
|  | Maximize |
|  | Close |
|  | Perform Search |
|  | Open a list |
|  | Add a new record |
|  | Navigate to the first record |

Table 4 (Cont.) Icons - Common













| Icon | Function |
|---|--|
|  | Navigate to the last record |
|  | Navigate to the previous record |
|  | Navigate to the next record |
|  | Grid view |
|  | List view |
|  | Refresh |
|  | Calendar |
|  | Copy a record |
|  | Click to view the created record. |
|  | Click to unlock, delete, authorize or view the created record. |
|  | Toggle ON |
|  | Toggle OFF |

Table 5 Icons - Audit Details




| Icon | Function |
|---|-------------------------------|
|  | A user |
|  | Date and time |
|  | Unauthorized or Closed status |

Table 5 (Cont.) Icons - Audit Details






| Icon | Function |
|---|---------------------------|
|  | Authorized or Open status |

Table 6 Icons - Widget

| 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

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

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

1.1 Loan Origination

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

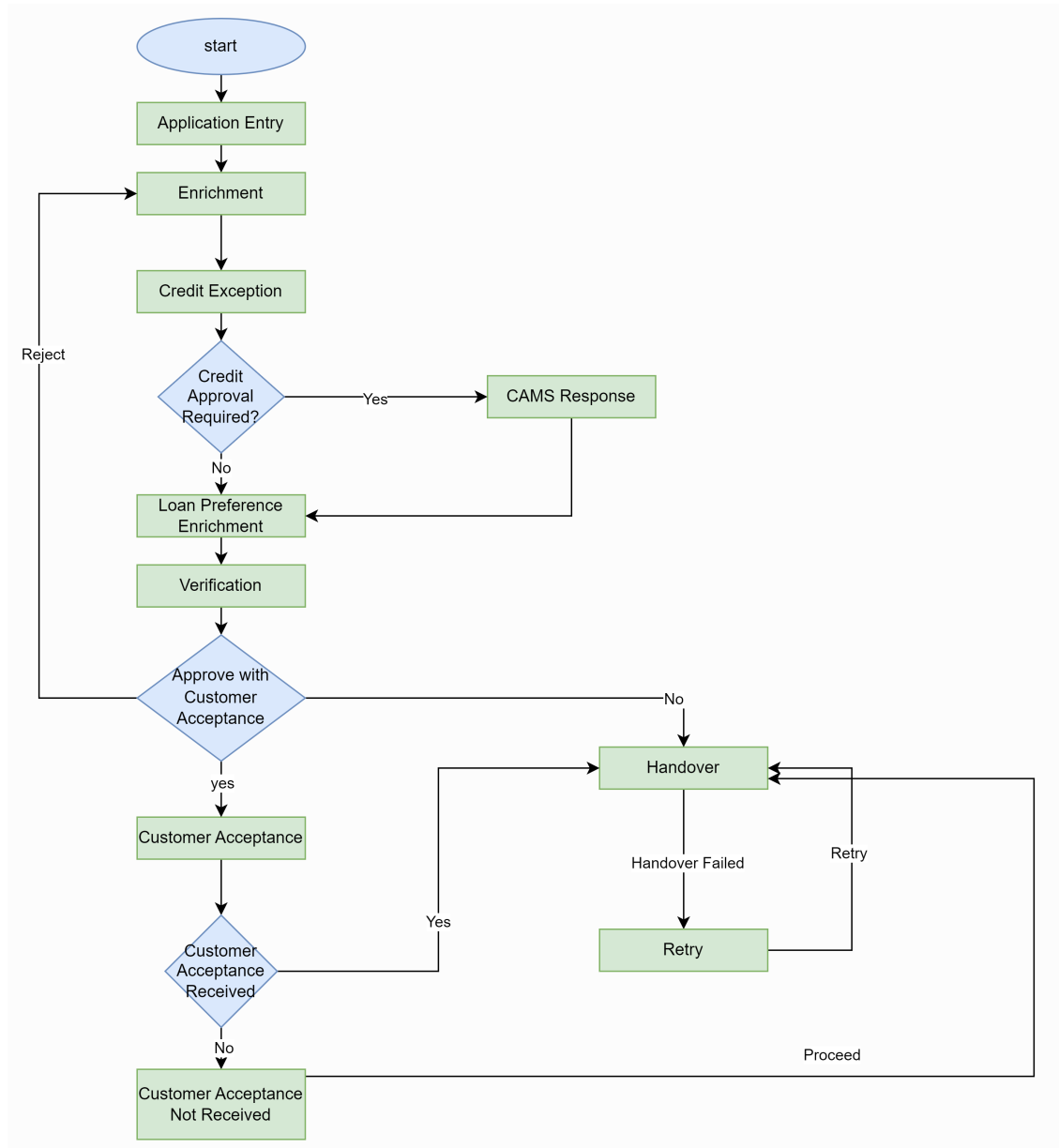
Loan Origination process provides a facility to create corporate loan taking the application through various stages of the business process flow commencing from loan request initiation till loan account creation/handoff and disbursement based on the Application Category.

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

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

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

Figure 1-1 Loan Origination



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

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

Netflix Conductor process drives the flow from one stage to another based on the combination of attribute value and process outcome combination.

Following attributes are validated as part of Netflix Conductor process for Loan origination life cycle:

- KYC Required
- CAMS Initiation Required
- Credit Appraisal Required
- Facility Creation Required
- Price Negotiation Required
- Legal Approval Required
- Customer Acceptance Required
- Loan Amount
- Loan Currency

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

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 displays.

Figure 1-2 Loan Origination

The screenshot displays the 'Loan Origination' interface, which is organized into three main sections:

- Basic Details:** This section contains several input fields and controls:
 - Customer Type:** A dropdown menu with 'New' and 'Existing' options.
 - Lead/Prospect Number:** A text input field with a search icon.
 - Proposal Number:** A text input field with a search icon.
 - Business Product:** A text input field with a search icon and a 'Required' label.
 - Loan Purpose/Intent:** A text input field with a search icon and a 'Required' label.
 - Application Date:** A date picker showing 'April 3, 2015'.
 - Loan Amount:** A text input field with a dropdown arrow.
 - Priority:** A selection box with 'High', 'Medium', and 'Low' options.
 - Entity Creation:** A toggle switch currently turned off.
 - Settlement/Mnemonic Creation:** A toggle switch currently turned off.
- Channel Details:** This section includes:
 - Application Channel:** A text input field with a search icon.
 - Application Submitted By:** A dropdown menu with 'Agent' selected.
 - Name:** A text input field with a 'Required' label.
 - Email:** A text input field with a 'Required' label.
- AI Assist:** This section features:
 - AI Assist:** A toggle switch currently turned off.
 - Select Files to upload:** A dashed box labeled 'Drag and Drop' with the instruction 'Select or drop files here.'
 - Selected Files are:** A text area for listing uploaded files.
 - Upload:** A button to initiate the upload process.

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

3. On the **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 any 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, user 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 user can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing . |
| Customer Name | Based on the Customer Number selected, the information is auto populated. |
| Loan Purpose/Intent | Click Search to view and select the required loan purpose/intent. |
| Application Date | Select an effective application date 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 . User can select the appropriate Facility ID which requires to be linked for the loan. |
| Commitment linkages | Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added. |
| Application Channel | 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 <input type="checkbox"/> 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' interface. It features a 'Select File' dropdown menu with 'WellsFargo_Sanction_Letter' selected. The main area shows a document preview of a 'Bank Loan Approval Letter' from Wells Fargo, dated Feb 20, 2023, for a loan amount of \$410,000,000. 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 |

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

1.1.1 Loan Origination Entry

This topic describes the information about Loan Origination Entry.

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

This topic contains the following sub-topic:

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

1.1.1.1 Loan Details

This topic describes the systematic instructions to Loan Details screen.

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

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

The **Loan Details** screen displays.

Figure 1-4 Loan Details

The screenshot displays the 'Loan Origination Entry - DMOLoanAP15093030068' interface. The 'Loan Details' section is active, showing the following information:

- Loan Amount:** USD, \$1,000,000.00
- Value Date:** September 30, 2022
- Loan Tenor:** 27 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** December 30, 2024
- Commitment Linkage:**
 - Commitment Contract Number: DMOL501150915001
 - Counterparty: BR001
 - Commitment Currency: USD

Navigation buttons at the bottom include 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-3 Loan Details - Field Description

| Field | Description |
|-----------------------------------|---|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Select an effective date of the loan. The system defaults the date as per application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the maturity type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select the maturity date. The duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Select the commitment contact number. The Contract Number of the agreement by bank to lend a specified sum of money to the party. |

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

1.1.1.2 Settlements

This topic describes the systematic instructions about settlements data segment.

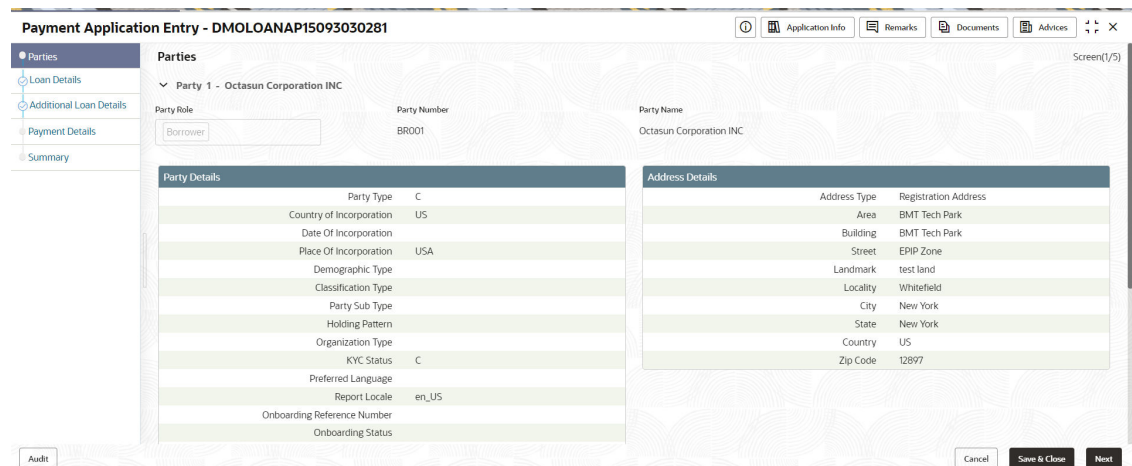
The **Settlement** data segment captures all settlement-related details. Additional split settlements can be configured for each settlement component.

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

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

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

Figure 1-5 Parties



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

Table 1-4 Parties- Field Description

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

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

Figure 1-6 Settlements

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

Table 1-5 Settlements - Field Description

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

Table 1-5 (Cont.) Settlements - Field Description

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

1.1.2 Loan Origination Enrichment

This topic describes the information about loan origination enrichment stage.

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

This topic contains the following sub-topics:

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

1.1.2.1 Additional Loan Details

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

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

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

The **Additional Loan Details** screen displays.

Figure 1-7 Additional Loan Details

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

Table 1-6 Additional Loan Details - Field Description

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

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

1.1.2.2 Facility and Collateral

This topic describes the information about facility and collateral screen.

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

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

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

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

This topic contains the following sub-topics:

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

1.1.2.2.1 Facilities and Collateral for Existing Customer

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

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

Figure 1-8 Facilities and Collateral Details Screen

The screenshot displays the 'Facilities and Collateral Details' screen for loan application DMLOANAP15093041058. The interface includes a left-hand navigation menu with options like 'Parties', 'Loan Details', and 'Facilities and Collateral'. The main content area is divided into two sections:

- 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: 2

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 has a toolbar at the top with 'Application Info', 'Remarks', 'Documents', and 'Advices' buttons, and a bottom navigation bar with 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

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

The screenshot shows the Oracle Loan Origination Enrichment interface for loan ID DMOLOANAP25091002872. The left sidebar contains a navigation menu with options: 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 includes a 'Limit Tracking Required' toggle. Under 'Link Facility 1', there is a 'Collateral Details 1' section with the following fields: Liability Customer (with a search icon), Liability Number, Linked Reference Number (with a search icon), Description, Linkage Branch, Linkage Currency, Linkage Percent (with a 'Required' label and a dropdown arrow), and Linkage Amount. At the bottom, there is an 'Existing Linkage' section with four buttons: Link Liability, Link Facility, Link Collateral, and Link Collateral Pool.

Figure 1-10 Facilities and Collateral Details - Adding Collateral Pool

This screenshot is identical to Figure 1-9, showing the Oracle Loan Origination Enrichment interface. The main content area is titled 'Facilities and Collateral Details' and includes a 'Limit Tracking Required' toggle. Under 'Link Facility 1', there is a 'Collateral Pool 1' section with the following fields: Liability Customer (with a search icon), Liability Number, Linked Reference Number (with a search icon), Description, Linkage Branch, Linkage Currency, Linkage Percent (with a 'Required' label and a dropdown arrow), and Linkage Amount. At the bottom, there is an 'Existing Linkage' section with four buttons: Link Liability, Link Facility, Link Collateral, and Link Collateral Pool.

Figure 1-11 Facilities and Collateral Details - Adding Link Facility

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

Table 1-7 Facilities and Collateral Details - Field Description

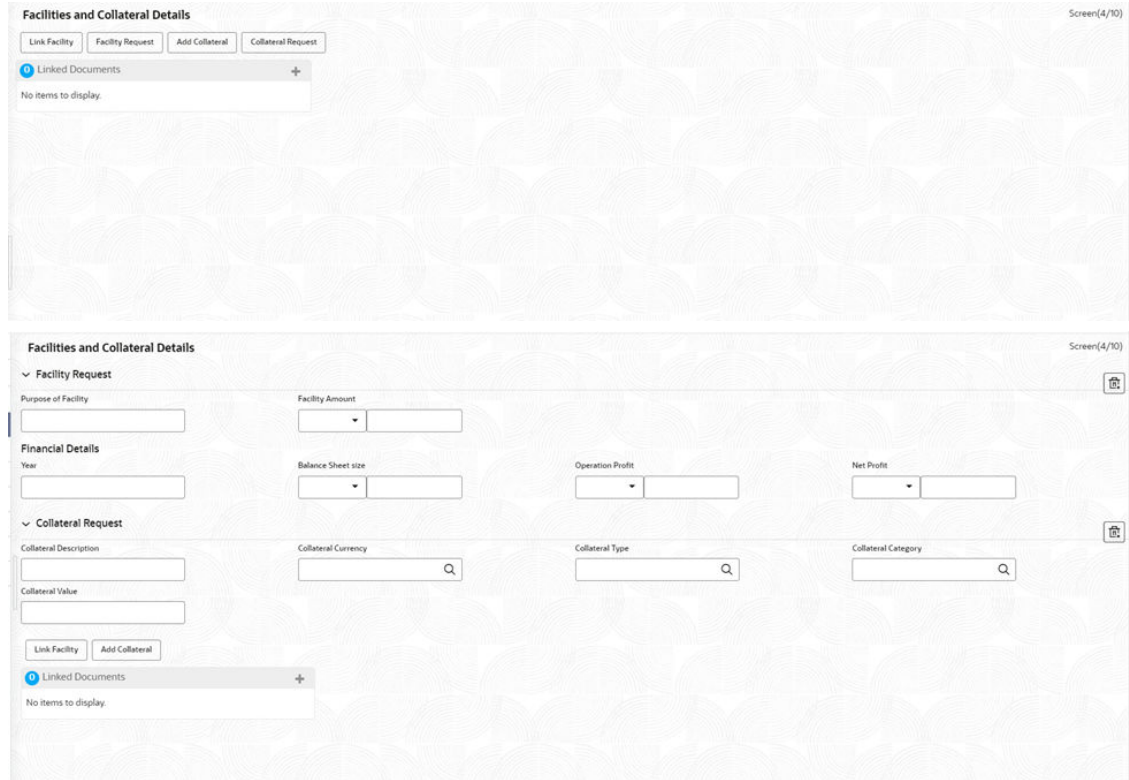
| Field | Description |
|-----------------------------|--|
| Liability Number | The unique ID for the liabilities provided by the customer. |
| Facility ID | Specify or select the facility ID of the customer from the adjoining option list. |
| Linkage Percent | The linkage percentage determines that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

1.1.2.2.2 Facilities and Collateral for New Customer

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

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

Figure 1-12 Facility and Collateral Screen for New Customer



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 1-8 Facilities and Collateral Details for new customers - Field Description

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

Table 1-8 (Cont.) Facilities and Collateral Details for new customers - Field Description

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

1.1.2.3 Interest Details

This topic describes the systematic instructions to Interest Details segment.

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

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

The **Interest Details** screen displays.

Figure 1-13 Interest Details Screen

The screenshot displays the 'Interest Details' screen within the 'Loan Origination Enrichment - DMOLOANAPI5093030068' application. The interface includes a navigation pane on the left with options like 'Parties', 'Loan Details', 'Facilities and Collateral', and 'Interest Details'. The main area contains several input fields and controls:

- 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 Required:**
- Rate Code:** FLTR7
- Rate (%):** 9
- Spread (%):** 0.01
- All In Rate (%):** 9.01

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

Table 1-9 Interest Details - Field Description

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

Table 1-9 (Cont.) Interest Details - Field Description

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

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

1.1.2.4 Rate Revision Schedules

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

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

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

The **Rate Revision Schedules** screen displays.

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

Figure 1-14 Rate Revision Schedules Screen

Table 1-10 Rate Revision Schedules - Field Description

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

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

1.1.2.5 Disbursement Schedules

This topic describes the systematic instructions to Disbursement Schedules segment.

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

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

The **Disbursement Schedules** screen displays.

Figure 1-15 Disbursement Schedules Screen

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

Table 1-11 Disbursement Schedules - Field Description

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

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

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

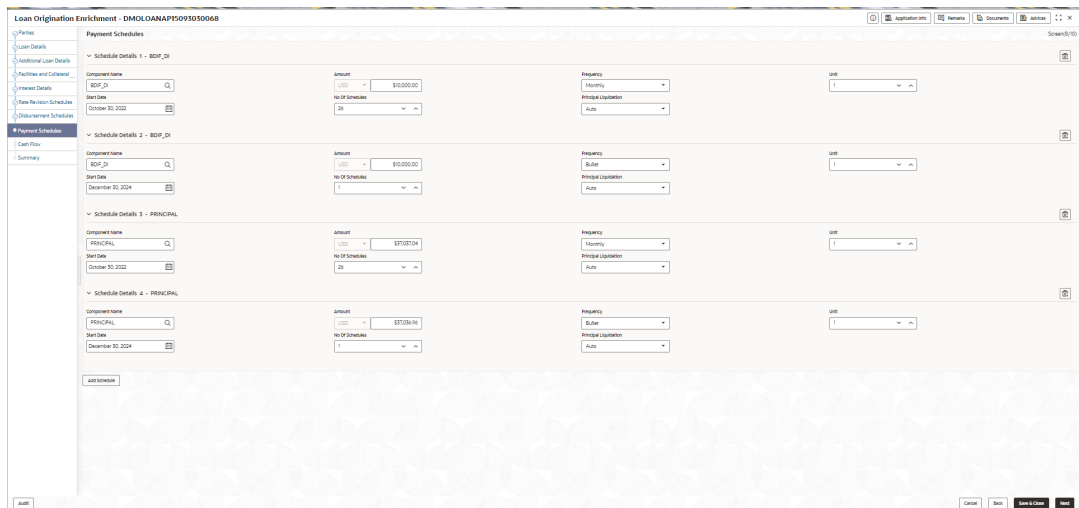
1.1.2.6 Payment Schedules

This topic describes the systematic instructions to Payment Schedules.

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

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

Figure 1-16 Payment Schedules



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

Table 1-12 Payment Schedules - Field Description

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

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

1.1.2.7 Cash Flow

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

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

1.1.3 Credit Exception

This topic describes the information about the Credit Exception stage.

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

This topic contains the following sub-topics:

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

1.1.3.1 Credit Approval

This topic describes the information about the Credit Approval stage.

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

Figure 1-17 Credit Approval

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

Table 1-13 Credit Approval - Field Description

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

Table 1-13 (Cont.) Credit Approval - Field Description

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

1.1.4 Loan Preference Enrichment

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

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

This topic contains the following sub-topics:

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

1.1.4.1 Settlement Details

This topic describes the information about the Settlement Details stage.

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

Figure 1-18 Settlement Details

The screenshot displays the 'Settlement Details' screen for application DMOLANAP15093030068. The interface includes a navigation menu on the left with options for 'Settlement Details', 'Statement Preferences', and 'Summary'. The main content area shows details for 'Settlement Party 1 - Octasun Corporation INC'. Key fields include 'Party Number' (BR001), 'SSI Party Number' (BR001), 'Party Name' (Octasun Corporation INC), and 'SSI Party' (Octasun Corporation INC). An 'Accounts' section features a dropdown menu for 'SSI Mnemonic and Currency', which is currently set to 'SSI Mnemonic: BR001' and 'Currency: ALL'. At the bottom, there are buttons for 'Add Settlement Party', 'Audit', 'Cancel', 'Save & Close', and 'Next'.

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

Table 1-14 Settlement Details - Field Description

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

1.1.4.2 Statement Preferences

This topic describes the information about the Statement Preferences stage.

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

Figure 1-19 Statement Preferences

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

Table 1-15 Statement Preferences - Field Description

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

Table 1-15 (Cont.) Statement Preferences - Field Description

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

1.1.5 Application Verification

This topic describes the information about the Application Verification stage.

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

This topic contains the following sub-topic:

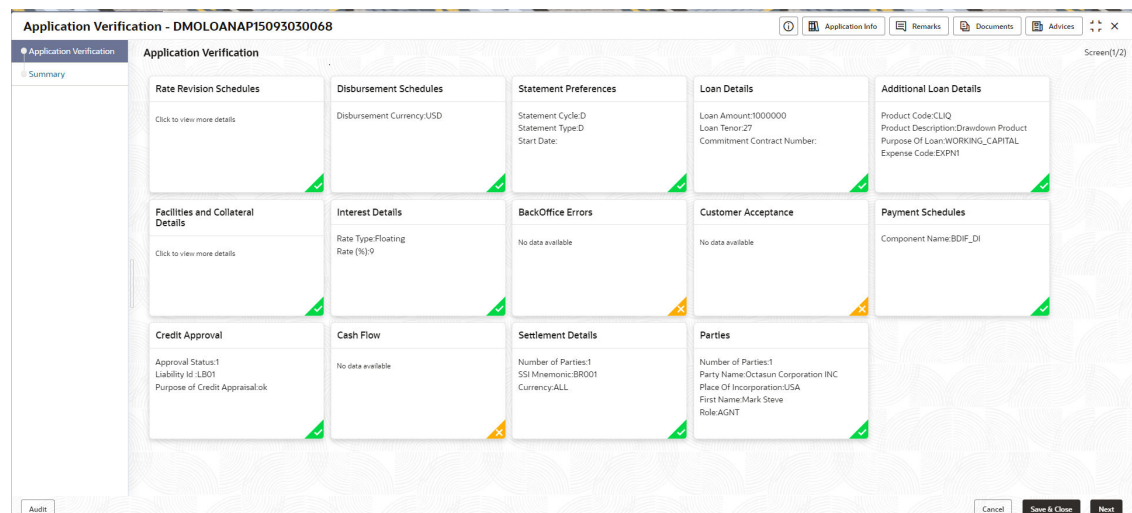
- [Application Verification](#)
This topic describes the information about the Application Verification stage.

1.1.5.1 Application Verification

This topic describes the information about the Application Verification stage.

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

Figure 1-20 Application Verification Screen

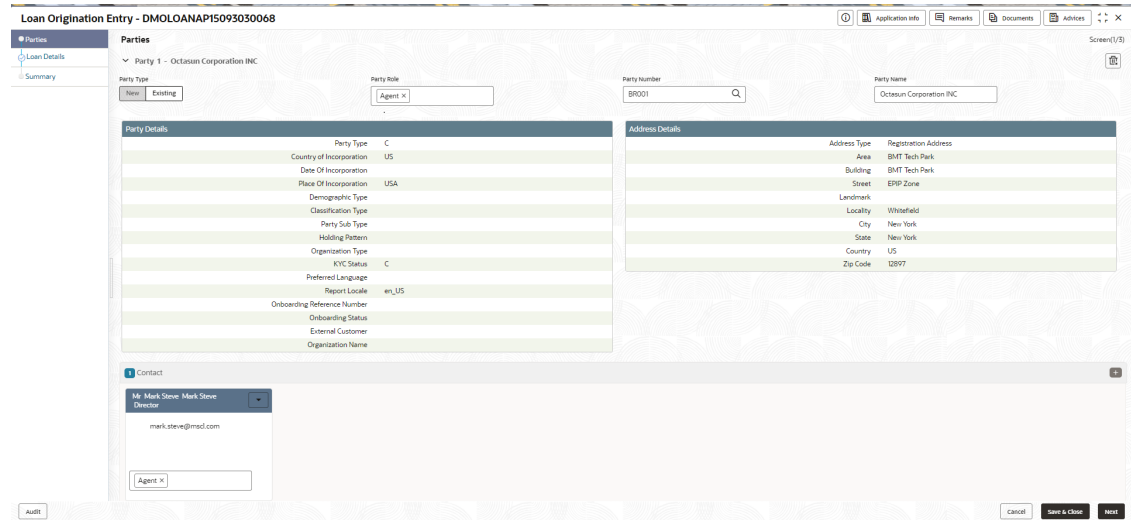


1.1.6 Parties

This topic describes the information about the Parties stage.

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

Figure 1-21 Parties Screen



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

Table 1-16 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, the information is auto populated. |
| Party Name | Based on the Party Number selected, the party name is auto populated. |
| Contact Role | The Contact role added will have one of the Party roles mapped. |

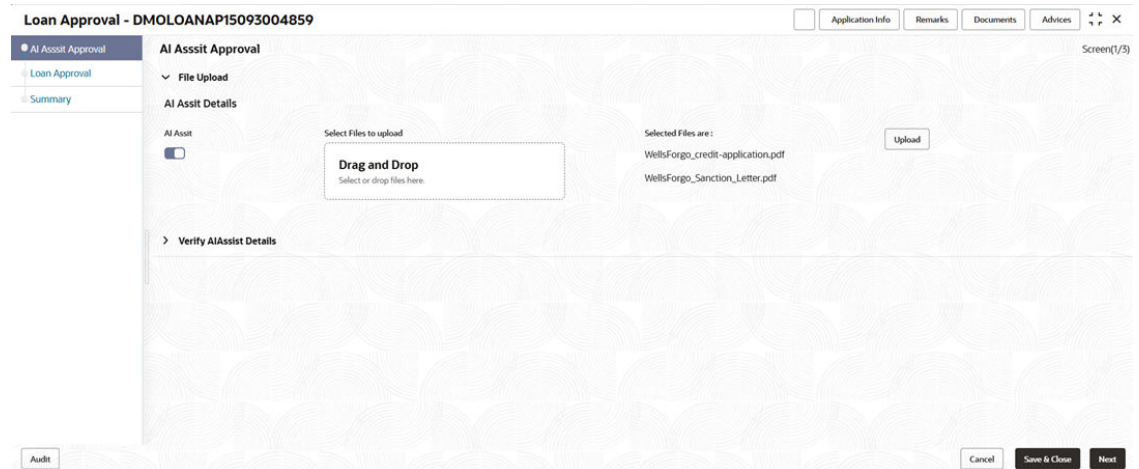
1.1.7 Loan Approval

This topic describes the information about the Loan Approval stage.

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

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

Figure 1-22 Loan Origination AI Assist Approval



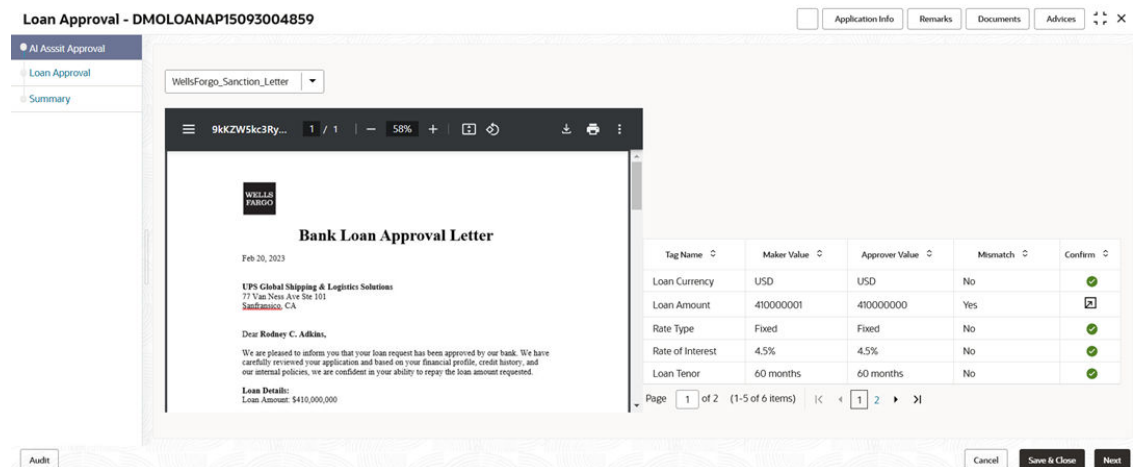
For more information, refer to the fields description table below.

Table 1-17 AI Assist Approval

| Field | Description |
|-------------|--|
| AI Assist | Switch <input type="checkbox"/> to enable AI Assist in the loan origination flow. |
| File Upload | Drag and down the multiple documents to upload in PDF and JPG formats. This field displays when the AI Assist toggle button is enabled. |
| Upload | Click upload to selected files to DMS. This field displays when the AI Assist toggle button is enabled. |

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

Figure 1-23 Loan Origination - AI Assist Approval Documents



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

Table 1-18 AI Assist Verification

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

This topic contains the following sub-topic:

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

1.1.7.1 Loan Approval

This topic describes the information about the Loan Approval stage.

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

Figure 1-24 Loan Approval

The screenshot shows the 'Loan Approval - DMOLOANAP15093030068' interface. It features a top navigation bar with icons for Application info, Remarks, Documents, and Advises. The main content area is divided into several sections, each with a 'Click to view more details' link and a status indicator:

- Rate Revision Schedules:** Green checkmark.
- Disbursement Schedules:** Green checkmark.
- Statement Preferences:** Green checkmark.
- Loan Details:** Green checkmark.
- Additional Loan Details:** Green checkmark.
- Facilities and Collateral Details:** Green checkmark.
- Interest Details:** Green checkmark.
- BackOffice Errors:** Orange X.
- Customer Acceptance:** Orange X.
- Payment Schedules:** Green checkmark.
- Credit Approval:** Green checkmark.
- Cash Flow:** Orange X.
- Settlement Details:** Green checkmark.
- Parties:** Green checkmark.

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

1.1.8 Customer Agreement

This topic describes the information about the Customer Agreement stage.

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

This topic contains the following sub-topic:

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

1.1.8.1 Customer Acceptance

This topic describes the information about the Customer Acceptance stage.

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

Figure 1-25 Customer Acceptance

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

Table 1-19 Customer Acceptance - Field Description

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

1.2 Draft Proposal

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

Draft Proposal process facilitate to create a prospect or lead Corporate Loan which a customer may want by for the various financing requirements. A customer would like to check his eligibility, basic details and the structure of the loan which can be catered through Draft

Proposal. This process also defines the basic terms and condition on which a customer can avail loan from bank or a draft version of loan details.

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

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

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

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

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

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

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

The **Draft Proposal** screen displays.

Figure 1-26 Draft Proposal

The screenshot shows a web form titled "Draft Proposal". It is divided into two main sections: "Basic Details" and "Channel Details".

Basic Details:

- Lead/Prospect Number:** A text input field with a search icon and a "Required" label below it.
- Business Product:** A text input field with a search icon and a "Required" label below it.
- Loan Purpose/Intent:** A text input field with a search icon and a "Required" label below it.
- Application Date:** A date picker showing "April 3, 2015" with a calendar icon.
- Priority:** Three radio buttons labeled "High", "Medium", and "Low".

Channel Details:

- Application Channel:** A text input field with a search icon.
- Application Submitted By:** A dropdown menu currently showing "Agent".
- Name:** A text input field with a "Required" label below it.
- Email:** A text input field with a "Required" label below it.

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

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

Table 1-20 Draft Proposal - Field Description

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

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

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

This topic contains the following sub-topics:

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

1.2.1 Draft Proposal Entry

This topic describes the information about the Draft Proposal Entry.

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

This topic contains the following sub-topics:

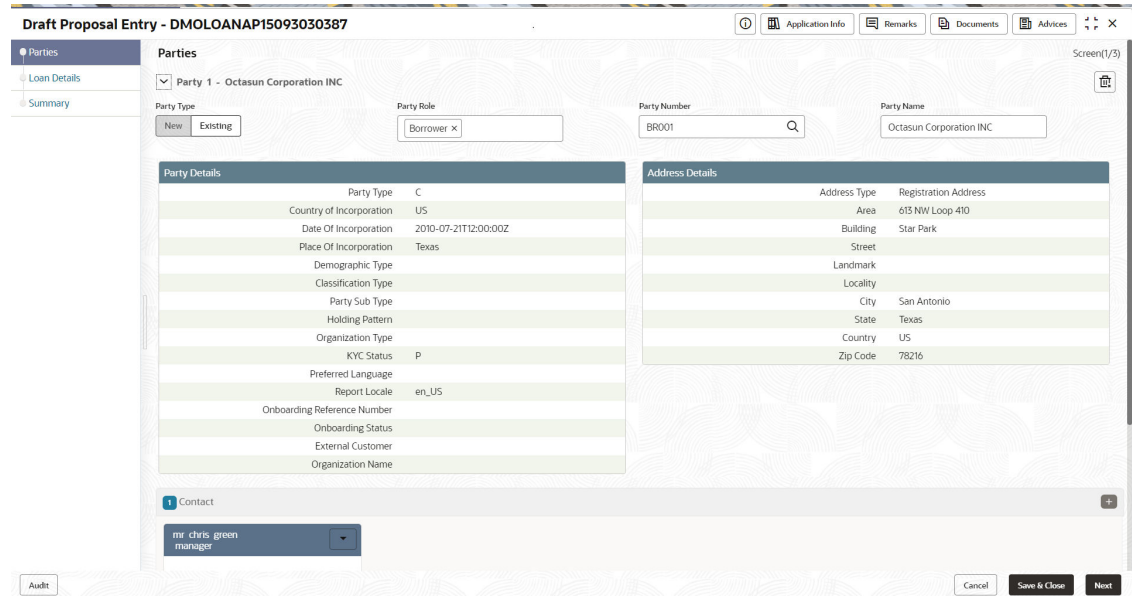
- [Parties](#)
This topic describes the information about the Parties stage.
- [Loan Details](#)
This topic describes the information about the Loan Details stage.

1.2.1.1 Parties

This topic describes the information about the Parties stage.

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

Figure 1-27 Parties



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

Table 1-21 Draft Proposal Entry - Parties

| Field | Description |
|--------------|--|
| Party Type | Select Party Type. The available options are: <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 | Displays the Contact Role. The Contact role added will have one of the Party roles mapped. |

1.2.1.2 Loan Details

This topic describes the information about the Loan Details stage.

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

Figure 1-28 Loan Details

The screenshot shows the 'Draft Proposal Entry - DMOLoanAPI5093030387' window. The 'Loan Details' tab is active, displaying the following fields:

- Loan Amount:** USD, \$100,000.00
- Value Date:** April 3, 2015
- Loan Tenor:** 12 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** April 3, 2016

Navigation buttons at the bottom include 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The window title bar includes 'Application Info', 'Remarks', 'Documents', and 'Advices'.

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

Table 1-22 Draft Proposal Entry - Loan Details

| Field | Description |
|-----------------------------------|--|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Select the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select the duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Select the contract Number of the agreement by bank to lend a specified sum of money to the party. |

1.2.2 Draft Proposal Enrichment

This topic describes the information about the Draft Proposal Enrichment.

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

This topic contains the following sub-topics:

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

1.2.2.1 Business Activity details

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

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

Figure 1-29 Business Activity Details

The screenshot displays the 'Business Activity Details' screen within the 'Application Enrichment - DMOLoANAP15093030387' interface. The screen is divided into several sections:

- Entity Type:** A dropdown menu set to 'Private'.
- Nature of Business:** A dropdown menu set to 'Comm'.
- Business Description:** A text input field.
- Export Import License Number:** A text input field.
- Financial Details For Year - 2023:** A section containing:
 - Year:** A dropdown menu set to '2023'.
 - Balance Sheet Size:** A dropdown menu set to 'USD' and a text input field containing '\$1,000,000,000.00'.
 - Operating Profit:** A dropdown menu set to 'USD' and a text input field containing '\$100,000,000.00'.
 - Net Profit:** A dropdown menu set to 'USD' and a text input field containing '\$100,000,000.00'.
- Parent Company - Ab Inc:** A section containing:
 - Parent Company Name:** A text input field containing 'Ab Inc'.
 - Share Holding %:** A text input field containing '100'.
- Linked Documents:** A section with a '+ ' icon and the text 'No items to display.'

Navigation buttons at the bottom include 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-23 Business Activity Details - Field Description

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

1.2.2.2 Draft Proposal

This topic describes the information about the Draft Proposal stage.

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

Figure 1-30 Draft Proposal

The screenshot shows the 'Draft Proposal' form with the following sections and fields:

- Loan Details:** Proposed Loan Amount (Min) [USD], Proposed Loan Amount (Max) [USD], Proposed Loan Amount (Fixed) [USD \$100,000.00], Loan Tenor (Months) [12], Proposal Validity [30].
- Interest Details:** Rate Type [Fixed], Rate (Min/Max) [Min/Max], Rate (Fixed) [10], Margin Rate (Min/Max) [Min/Max], Margin Rate (Fixed) [0.5], Interest Payment Frequency [Monthly], Schedule of Principal [Amortise], Amortise [Monthly].
- Fee Details:** Fee [UTILFEE], Fee Description [UTILISATION FEE], Fee Type [Fee Rate], Fee Rate (Min/Max) [Min/Max], Fee Rate (Fixed) [01].
- Collateral Details:** Collateral List [BND5], Collateral Description [BONDS], Collateral Amount [USD \$1,000,000,000.00].

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

Table 1-24 Draft Proposal - Field Description

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

Table 1-24 (Cont.) Draft Proposal - Field Description

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

1.2.3 Approval Verification

This topic describes the information about the Approval Verification stage.

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

This topic contains the following sub-topic:

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

1.2.3.1 Application Verification

This topic describes the information about the Application Verification.

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

Figure 1-31 Application Verification

| Draft Proposal | Business Activity Details | Loan Details | Customer Acceptance | Parties |
|------------------------------------|---|---|---------------------|---|
| Proposed Loan Amount(Fixed):100000 | Balance Sheet Size:1000000000 Net Profit:100000000 | Loan Amount:100000 Loan Term:12 Commitment Contract Number: | No data available | Number of Parties:2 Party Name:Octasun Corporation INC Place Of Incorporation:US First Name:chris Role:BORR |

Buttons at the bottom: Audit, Cancel, Save & Close, Next. Screen(1/2)

1.2.4 Credit Approval

This topic describes the information about the Credit Approval stage.

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

This topic contains the following sub-topic:

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

1.2.4.1 Draft Proposal

This topic describes the information about the Draft Proposal stage.

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

Figure 1-32 Draft Proposal

The screenshot shows the Oracle Credit Approval interface for application DMLOANAP15093030387. The main window is titled "Draft Proposal" and contains several sections:

- Loan Details:** Includes fields for Proposed Loan Amount (Min), Proposed Loan Amount (Max), Proposed Loan Amount (Fixed), and Loan Tenor (Months). The currency is set to USD.
- Interest Details:** Includes fields for Rate Type (Fixed), Rate (Min/Max), Rate (Fixed), Margin Rate (Min/Max), Margin Rate (Fixed), Interest Payment Frequency (Monthly), Schedule of Principal (Amortise), and Amortise (Monthly).
- Fee Details:** Includes fields for Fee (UTILFEE), Fee Description (UTILISATION FEE), Fee Type (Fee Rate), Fee Rate (Min/Max), and Fee Rate (Fixed).
- Collateral Details:** Includes fields for Collateral List (BONDS), Collateral Description (BONDS), and Collateral Amount (USD \$1,000,000,000.00).

The interface also features a navigation bar at the top with options like Application Info, Remarks, Documents, and Advises. A prompt "Press F11 to exit full screen" is visible. At the bottom, there are buttons for Audit, Cancel, Save & Close, and Next.

1.2.5 Draft Approval

This topic describes the information about the Draft Approval.

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

This topic contains the following sub-topic:

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

1.2.5.1 Draft Proposal

This topic describes the information about the Draft Proposal stage.

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

Figure 1-33 Draft Proposal

The screenshot shows the 'Draft Proposal' form with the following details:

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

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

1.2.6 Customer Agreement

This topic describes the information about the Customer Agreement.

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

This topic contains the following sub-topic:

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

1.2.6.1 Customer Acceptance

This topic describes the information about the Customer Acceptance stage.

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

Figure 1-34 Customer Acceptance

The screenshot shows a web form titled "Customer Agreement - DMLOANAPI5093030387". The form is divided into several sections:

- Customer Acceptance Received:** A radio button group with "Yes" and "No" options.
- Customer Acceptance Date:** A date field containing "April 5, 2015".
- Accepted By:** A radio button group with "Mail" and "Letter" options.
- Remarks:** A text input field containing the word "Accepted".
- Linked Documents:** A section with a plus sign icon and the text "No items to display".

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

1.3 Loan Drawdown

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

Loan Drawdown provides function to drawdown the required loan amount for an existing customer. Once the facility is set for corporate customer, the customer can avail the loan from the bank's existing facility. The application passes through various stages of the business process flow commencing from Drawdown initiation till loan account creation/handoff and disbursement based on the Application Category.

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

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

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

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

- Loan Approval
- Customer Acceptance

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

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

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

To initiate Loan Drawdown

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

The **Drawdown** screen displays.

Figure 1-35 Loan Drawdown

Drawdown

Basic Details

Party Number Required

Party Name

Business Product Required

Loan Purpose/Intent Required

Application Date Required

Priority

Facility Details

Please select a customer to load facility details

Commitment Linkages

Please select a customer to load commitment linkage details

Channel Details

Application Channel Required

Application Submitted By

Name Required

Email Required

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

Table 1-25 Drawdown - Field Description

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

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

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

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

This topic contains the following sub-topics:

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

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

1.3.1 Drawdown Entry

This topic describes the information about the Drawdown Entry stage.

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

This topic contains the following sub-topics:

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

1.3.1.1 Parties

This topic describes the information about the Parties stage.

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

Figure 1-36 Parties

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

Table 1-26 Drawdown Entry - Parties - Field Description

| Field | Description |
|---------------------|--|
| Party Type | Select Party Type. The available options are: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of application Existing - If selected, system defaults the party related details in the respective data segments. |
| Party Role | Displays the role of the Party. |
| Party Number | Select the Party Number. |
| Party Name | Specify the Party Name. |
| Contact Role | Displays the Contact role. |

1.3.1.2 Loan Details

This topic describes information about the Loan Details.

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

Figure 1-37 Loan Details

The screenshot displays the 'Loan Details' screen for application 'DMOLOANAP15093030136'. The interface includes a navigation pane on the left with 'Parties', 'Loan Details', and 'Summary' options. The main area contains the following fields:

- Loan Amount:** Currency: USD, Amount: \$1,000,000.00
- Value Date:** April 6, 2015
- Loan Tenor:** 24 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** April 6, 2017
- Commitment Linkage:**
 - Commitment Contract Number: DMOLS0150915001
 - Counterparty: BR001
 - Commitment Currency: USD

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

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

Table 1-27 Drawdown Entry - Loan Details - Field Description

| Field | Description |
|--------------------|---|
| Loan Amount | Specify the amount of the loan required by customer. |
| Value Date | Select the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Specify the duration of the loan that is to be disbursed. |

Table 1-27 (Cont.) Drawdown Entry - Loan Details - Field Description

| Field | Description |
|-----------------------------------|--|
| Maturity Type | Select the maturity type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select the maturity date. The duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Select the contract Number of the agreement by bank to lend a specified sum of money to the party. |

1.3.2 Drawdown Enrichment

This topic describes about the Drawdown Enrichment stage.

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

This topic contains the following sub-topics:

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

1.3.2.1 Additional Loan Details

This topic describes about the Additional Loan Details stage.

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

Figure 1-38 Additional Loan Details Screen

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

Table 1-28 Additional Loan Details - Field Description

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

1.3.2.2 Facilities and Collateral

This topic describes about the Facilities and Collateral stage.

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

Figure 1-39 Facilities and Collateral Details Screen

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

Table 1-29 Facilities and Collateral Details - Field Description

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

1.3.2.3 Interest Details

This topic describes about the Interest Details stage.

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

Figure 1-40 Interest Details Screen

The screenshot displays the 'Interest Details' screen for application DMOLANAPI5093030295. It features a sidebar with navigation options like Parties, Loan Details, and Interest Details. The main area is divided into three sections, each representing an interest component. Each component section includes a 'Component name' field, a 'Rate Type' dropdown menu, an 'Interest Period Basis' dropdown menu, a 'Billing Notice Required' checkbox, a 'Waiver' checkbox, a 'Sub Rate Type' dropdown menu, a 'Rate Code' dropdown menu, a 'Spread (%)' dropdown menu, and an 'All in Rate (%)' dropdown menu. The 'Rate Type' and 'Interest Period Basis' dropdowns are currently set to 'Fixed' and 'Include (From Date)' respectively. The 'Billing Notice Required' checkbox is unchecked. The 'Waiver' checkbox is also unchecked. The 'Sub Rate Type' dropdown is set to 'User Input'. The 'Rate Code' dropdown is set to '0'. The 'Spread (%)' dropdown is set to '0.01'. The 'All in Rate (%)' dropdown is set to '0.01'. The 'Min Max Rate (Range)' field shows a range from 1 to 5. 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 1-30 Interest Details - Field Description

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

Table 1-30 (Cont.) Interest Details - Field Description

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

1.3.2.4 Rate Revision Schedules

This topic describes about the Rate Revision Schedules.

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

Figure 1-41 Rate Revision Schedule Screen

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

Table 1-31 Rate Revision schedule - Field Description

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

1.3.2.5 Disbursement Schedules

This topic describes about the Disbursement Schedules stage.

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

Figure 1-42 Disbursement Schedules Screen

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

Table 1-32 Disbursement Schedules - Field Description

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

Table 1-32 (Cont.) Disbursement Schedules - Field Description

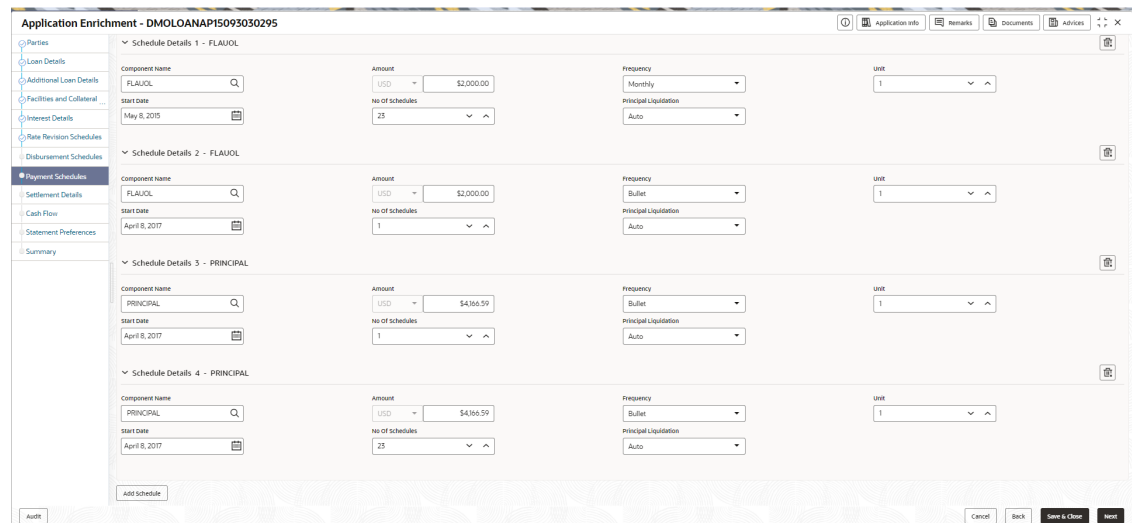
| Field | Description |
|------------------------------------|---|
| Settlement Account Currency | Select the currency in which amount disbursement will happen. |

1.3.2.6 Payment Schedules

This topic describes about the Payment Schedules stage.

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

Figure 1-43 Payment Schedules



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

Table 1-33 Payment Schedules - Field Description

| Field | Description |
|------------------------------|---|
| Component Name | Select the component name. The Payment schedule name that is being added. |
| Frequency | Select the frequency. Frequency is the time intervals in which payment will be made. |
| Amount | Specify the amount that will be paid in the mentioned schedule. |
| Start Date | Select the start date of the scheduled payments. |
| No Of Schedules | Select the number of schedules in which payment will be completed. |
| Principal Liquidation | Select the principal liquidation. The available options are: <ul style="list-style-type: none"> • Auto • Other |

1.3.2.7 Cash Flow

This topic describes information about the Cash Flow.

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

1.3.3 Credit Exception

This topic describes about the Credit Exception.

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

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

1.3.3.1 Credit Approval

This topic describes about the Credit Approval stage.

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

Figure 1-44 Credit Approval

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

Table 1-34 Credit Approval - Field Description

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

Table 1-34 (Cont.) Credit Approval - Field Description

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

1.3.4 Application Verification

This topic describes about the Application Verification stage.

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

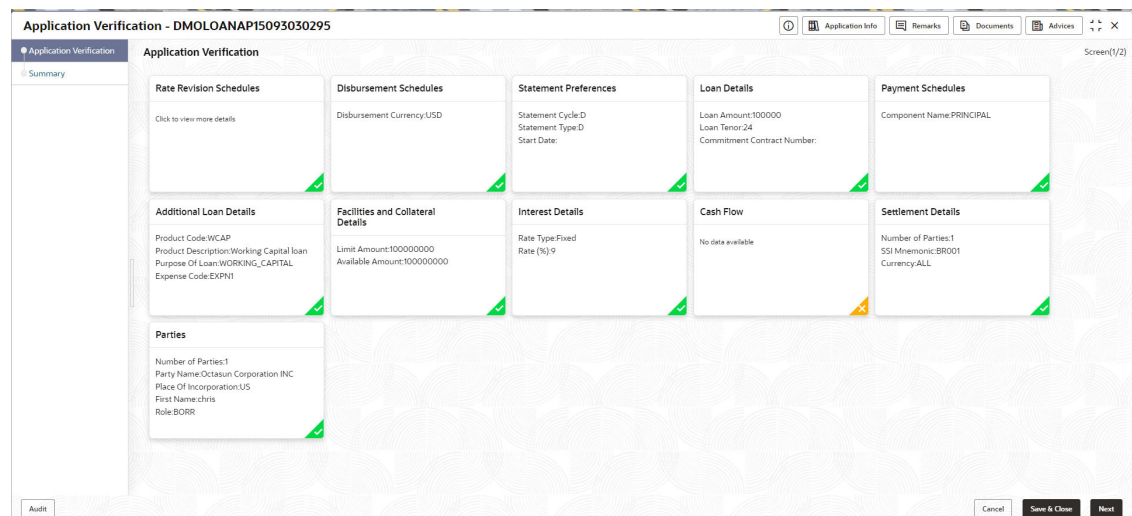
- [Application Verification](#)
This topic describes about the Application Verification stage.

1.3.4.1 Application Verification

This topic describes about the Application Verification stage.

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

Figure 1-45 Application Verification



1.3.5 Loan Approval

This topic describes about the Loan Approval stage.

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

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

1.3.5.1 Loan Approval

This topic describes about the Loan Approval stage.

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

Figure 1-46 Loan Approval Screen

Loan Approval - DMOLoanAP15093030295

Application info | Remarks | Documents | Advices

Screen(1/2)

| Rate Revision Schedules | Disbursement Schedules | Statement Preferences | Loan Details | Payment Schedules |
|---|--|--|--|---|
| Click to view more details | Disbursement Currency:USD | Statement Cycle:D Statement Type:D Start Date: | Loan Amount:100000 Loan Tenor:24 Commitment Contract Number: | Component Name:PRINCIPAL |
| Additional Loan Details | Facilities and Collateral Details | Interest Details | Cash Flow | Settlement Details |
| Product Code:W/CAP Product Description:Working Capital loan Purpose Of Loan:WORKING_CAPITAL Expense Code:EXPNT | Limit Amount:100000000 Available Amount:100000000 | Rate Type:Fixed Rate (%):9 | No data available | 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:SDRR | | | | |

View Overrides

Audit | Cancel | Save & Close | Next

1.3.6 Customer Agreement

This topic describes about the Customer Agreement stage.

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

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

1.3.6.1 Customer Acceptance

This topic describes about the Customer Acceptance stage.

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

Figure 1-47 Customer Acceptance

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

Table 1-35 Customer Acceptance - Field Description

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

1.4 Rate Quotation

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

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

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

based Service APIs. The Platform has a predefined Netflix Conductor process flow following a typical corporate loan initiation process. However this can be modified to suite the Bank's requirements. The list of stages that are required for a Rate Quotation process is pre-defined in Netflix Conductor process and the data segments that are applicable for every stage can be configured in Application Category maintenance. Based on this setup, system derives the process flow for every loan application.

The process flow pre-defined for Rate Quotation is provided for quick reference:

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

The CONDUCTOR process drives the flow from one stage to another based on the combination of attribute value and process outcome combination. Following attributes are validated as part of CONDUCTOR process for Rate Quotation life cycle:

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

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

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

The **Rate Quotation** screen displays.

Figure 1-48 Rate Quotation

The screenshot shows the 'Rate Quotation' initiation screen. It is divided into several sections:

- Basic Details:** Contains input fields for Party Number, Party Name, Business Product, and Loan Purpose/Intent, each with a search icon and a 'Required' label. Below these are an Application Date field (showing 'April 3, 2015') and a Priority selection field with buttons for 'High', 'Medium', and '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:** Contains input fields for Application Channel, Name, and Email, each with a search icon and a 'Required' label. There is also a dropdown menu for 'Application Submitted By' currently set to 'Agent'.

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

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

Table 1-36 Rate Quotation - Field Description

| Field | Description |
|---------------------------------|--|
| Customer Number | Select the required Customer Identification number or user can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing . |
| Customer Name | Based on the Customer Number selected, the information is auto populated. |
| Business Product | Select the required business product. Based on the business product system derives the following details to process the loan application <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 calendar. The system defaults the current system date as the application initiation date. |
| Loan Purpose/Intent | Select the required loan purpose/intent. |
| Priority | Select a priority. |
| Facility Details | Displays the list of all facilities that are created for the Customer Number . User can select the appropriate Facility ID which requires to be linked for the loan. |
| Application Channel | Select the required application channel. |
| Application Submitted By | Select the details of the Agent/Customer who has submitted the application. |
| Name | Specify the name of the Agent/Customer who has submitted the application. |
| Email | Specify the Email ID of the Agent/Customer who has submitted the application. |

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

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

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

This topic contains the following sub-topics:

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

1.4.1 Rate Quotation Entry

This topic describes about the Rate Quotation Entry stage.

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

This topic contains the following sub-topics:

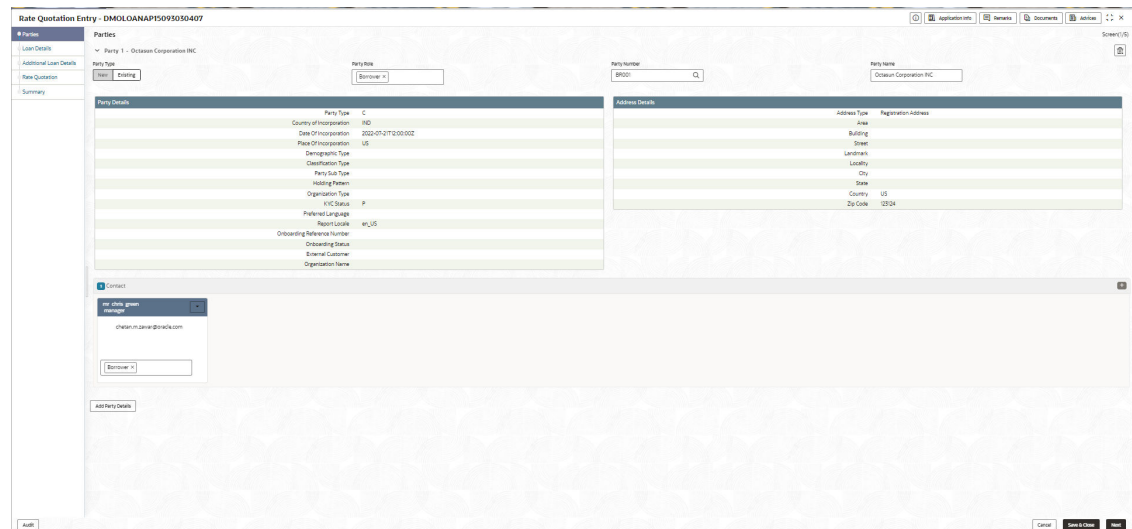
- [Parties](#)
This topic describes about the Parties stage.
- [Loan Details](#)
This topic describes about the Loan Details stage.
- [Additional Loan Details](#)
This topic describes about the Additional Loan Details stage.
- [Rate Quotation](#)
This topic describes about the Rate Quotation stage.

1.4.1.1 Parties

This topic describes about the Parties stage.

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

Figure 1-49 Parties



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

Table 1-37 Parties - Field Description

| Field | Description |
|---------------------|---|
| Party Type | Select Party type. The available options are: <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 auto populated. |

Table 1-37 (Cont.) Parties - Field Description

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

1.4.1.2 Loan Details

This topic describes about the Loan Details stage.

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

Figure 1-50 Loan Details

The screenshot displays the 'Rate Quotation Entry - DMOLoanAPI5093030407' application. The 'Loan Details' section is active, showing the following fields and values:

- Loan Amount:** USD, \$100,000.00
- Value Date:** June 5, 2015
- Loan Tenor:** 12 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** June 5, 2016

The 'Commitment Linkage' section includes:

- Commitment Contract Number:** DMOLSO150915001
- Counterparty:** BR001
- Commitment Currency:** USD

Navigation buttons at the bottom include 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-38 Loan Details - Field Description

| Field | Description |
|-----------------------------------|--|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Select the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the maturity type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select the duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Select the contract number of the agreement by bank to lend a specified sum of money to the party. |

1.4.1.3 Additional Loan Details

This topic describes about the Additional Loan Details stage.

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

Figure 1-51 Additional Loan Details

The screenshot shows a web application interface for 'Rate Quotation Entry - DMLOANAPI5093030407'. The main area is titled 'Additional Loan Details'. On the left, there is a navigation menu with options: Parties, Loan Details, Additional Loan Details (selected), Rate Quotation, and Summary. The main content area contains several input fields and dropdown menus:

- Business Product:** WCLN
- Loan Branch:** DMO
- Product Code:** CLIQ
- Product Description:** Drawdown Product
- Expense Code:** EXPN
- Expense Code Description:** EXPENSE CODE 1
- Purpose Of Loan:** WORKING_CAPITAL
- Grace Days:** 2

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The top right corner indicates 'Screen(3/5)'.

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

Table 1-39 Additional Loan Details - Field Description

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

1.4.1.4 Rate Quotation

This topic describes about the Rate Quotation stage.

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

Figure 1-52 Rate Quotation

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

Table 1-40 Rate Quotation - Field Description

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

1.4.2 Application Verification

This topic describes about the Application Verification stage.

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

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

1.4.2.1 Application Verification

This topic describes about the Application Verification stage.

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

Figure 1-53 Application Verification

Verification - DMOLoanAPI5093030407

Application Verification

Summary

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:EXPNT

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

This topic describes about the Customer Agreement stage.

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

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

1.4.3.1 Customer Acceptance

This topic describes about the Customer Acceptance stage.

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

Figure 1-54 Customer Acceptance

Customer Agreement - DMOLoanAPI5093030407

Customer Acceptance

Summary

Customer Acceptance Reviewed

Yes No

Customer Acceptance Date

October 9, 2023

Accepted By

Mail Letter

Remarks

ok

Linked Documents

No items to display.

Audit Cancel Save & Close Next

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

Table 1-41 Customer Acceptance - Field Description

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

1.5 Loan Servicing

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

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

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

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

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

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

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

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

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

- Application Entry
- Enrichment

- Loan Approval

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

To initiate Loan Servicing

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

The **Financial Amendment** screen displays.

Figure 1-55 Financial Amendment

The screenshot shows the 'Financial Amendment' screen. At the top, there is a 'Search Contracts' section with an 'Advanced Search' toggle. Below this are four search filters: 'Customer' (with a search icon and 'Required' label), 'Customer Name', 'Facility Code' (with a search icon), and 'Facility Category'. A 'Search' button is located below the 'Customer' field. Below the search filters is a 'List of Contracts' section with a 'Search Results' header. Underneath, there are three more filters: 'Business Product' (with the text 'Please select a contract'), 'Effective Date' (with a calendar icon and 'Required' label), and 'Priority' (with a dropdown menu showing 'High'). An 'Initiate' button is located at the bottom right of the screen.

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

Figure 1-56 Advanced Search

The screenshot shows the 'Financial Amendment' screen with the 'Advanced Search' toggle enabled. The search filters are now populated: 'Customer' is 'BR001', 'Customer Name' is 'Octasun Corporation INC', 'Facility Code' is empty, and 'Facility Category' is empty. Below these are four more filters: 'Contract Reference Number', 'User Reference Number', 'Loan Amount' (with a dropdown menu), and 'Value Date' (with a calendar icon). A 'Search' button is located below the 'Contract Reference Number' field. Below the search filters is a 'List of Contracts' section with a table of results:

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

3. Select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.
4. User can search based on customer or facility code to choose a contract that needs to be serviced.
 - **Customer Number**- The LOV attached to this field is the list the customer available.
 - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.
5. Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where user can additionally search based on Loan start and end dates or the Loan currency and amount.

After selecting a contract system populates the appropriate business product applicable for the loan contract. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. Based on servicing type selected, the system derives the process flow for Loan servicing with the configured list of data segments and the process gets instantiated.

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

This topic contains the following sub-topics:

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

1.5.1 Process of Rollover

This topic describes the systematic instructions to Rollover stage. The Rollover denotes the renewal of a loan.

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

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

The **Rollover** screen displayed.

Figure 1-57 Rollover

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

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

Figure 1-58 Advanced Search

4. In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.
 - **Customer Number**- The LOV attached to this field is the list the customer available.
 - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.
5. Click **Search** to list the contracts that meets the search criteria for user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where user can additionally search based on Loan start and end dates or the Loan currency and amount.

After selecting a contract system populates the appropriate business product applicable for the loan contract. User can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. The system derives the process flow for Rollover with the configured list of data segments and the process gets instantiated.

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

This topic contains the following sub-topics:

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

1.5.1.1 Rollover Entry

This topic describes about the Rollover Entry stage.

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

This topic contains the following sub-topics:

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

1.5.1.1.1 Parties

This topic describes about the Parties stage.

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

Figure 1-59 Parties

Parties

Party 1 - Octasun Corporation INC

Party Role: Borrower

Party Number: BR001

Party Name: Octasun Corporation INC

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

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

Buttons: Audit, Cancel, Save & Close, Next

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

Table 1-42 Parties - Field Description

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

1.5.1.1.2 Loan Details

This topic describes about the Loan Details stage.

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

Figure 1-60 Loan Details

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

Table 1-43 Loan Details - Field Description

| Field | Description |
|----------------------|--|
| Loan Amount | Displays the amount of the loan required by customer. |
| Value Date | Displays the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Displays the duration before the loan becomes due and must be paid in full. |

Table 1-43 (Cont.) Loan Details - Field Description

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

1.5.1.2 Rollover Enrichment

This topic describes about the Rollover Enrichment stage.

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

This topic contains the following sub-topics:

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

1.5.1.2.1 Interest Details

This topic describes about the Interest Details stage.

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

Figure 1-61 Interest Details

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

Table 1-44 Interest Details - Field Description

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

1.5.1.2.2 Rollover Preferences

This topic describes about the Rollover Preferences stage.

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

Figure 1-62 Rollover Preferences

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

Table 1-45 Rollover Preferences - Field Description

| Field | Description |
|----------------------------|---|
| Rollover Mode | <p>Select the Rollover Mode. The available options are:</p> <ul style="list-style-type: none"> • Auto • Manual <p>For a loan involving a product with rollover facility, user should specify the mode of rollover, automatic, semi-auto, or manual during processing. The mode of rollover also depends on whether the mode of liquidation of the loan is automatic or manual.</p> |
| Rollover Mechanism | <p>Select the Rollover Mechanism. The available options are:</p> <ul style="list-style-type: none"> • New Version • Spawn • Linked <p>User can indicate whether rolling over a loan contract using the product must create a new version of the original contract, a spawn contract, or a linked contract.</p> |
| Schedule Definition | <p>Select the Schedule Definition. The available options are:</p> <ul style="list-style-type: none"> • Product • Contract <p>Select the option Product, if user want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract, if user want the schedule definition of the rolled over contract to be the one currently applicable for the contract.</p> |
| Rate Definition | <p>Select the Rate Definition. The available options are:</p> <ul style="list-style-type: none"> • Product • Contract <p>Select the option Product, if user want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract, if user want the rate definition of the rolled over contract to be the one currently applicable for the contract.</p> |

1.5.1.2.3 Additional Loan Details

This topic describes about the Additional Loan Details stage.

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

Figure 1-63 Additional Loan Details

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

Table 1-46 Additional Loan Details - Field Description

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

1.5.1.3 Rollover Approval

This topic describes about the Rollover Approval stage.

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

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

1.5.1.3.1 Loan Approval

This topic describes about the Loan Approval stage.

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

Figure 1-64 Loan Approval

Rollover Approval - DMLOANAP15093030196

Application Info | Remarks | Documents | Advices

Loan Approval | Summary

Loan Approval Screen(1/2)

| | | | |
|--|--|--|--|
| 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:BORR | |

View Overrides

Audit | Cancel | Save & Close | Next

1.5.2 Financial Amendment

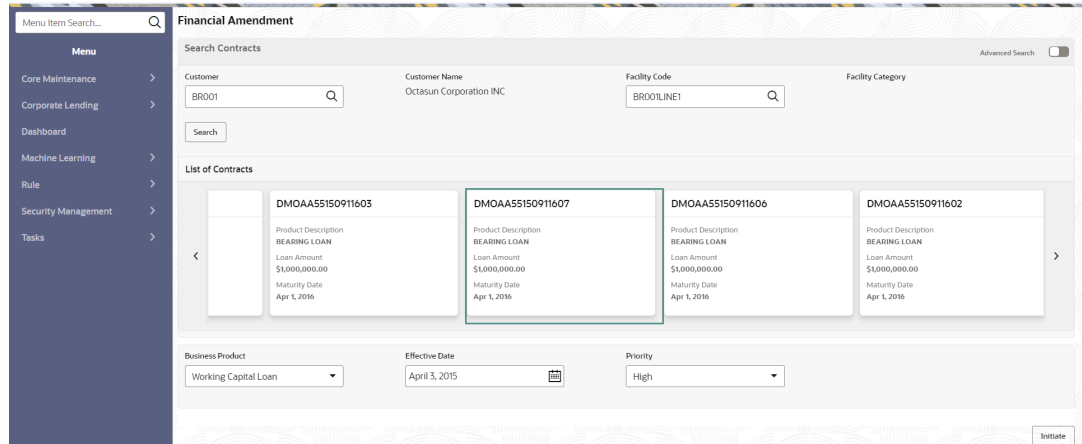
This topic describes the systematic instructions to Financial Amendment stage.

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

- Additional disbursement of Principal
 - Changes to interest details
 - Increase or Decrease of Maturity date
1. From **Homepage**, click **Corporate Lending**, and then click **Operations**. From **Operations**, click **Bi-lateral**.
 2. From **Bi-lateral**, click **Financial Amendment**.

The **Financial Amendment** screen displays.

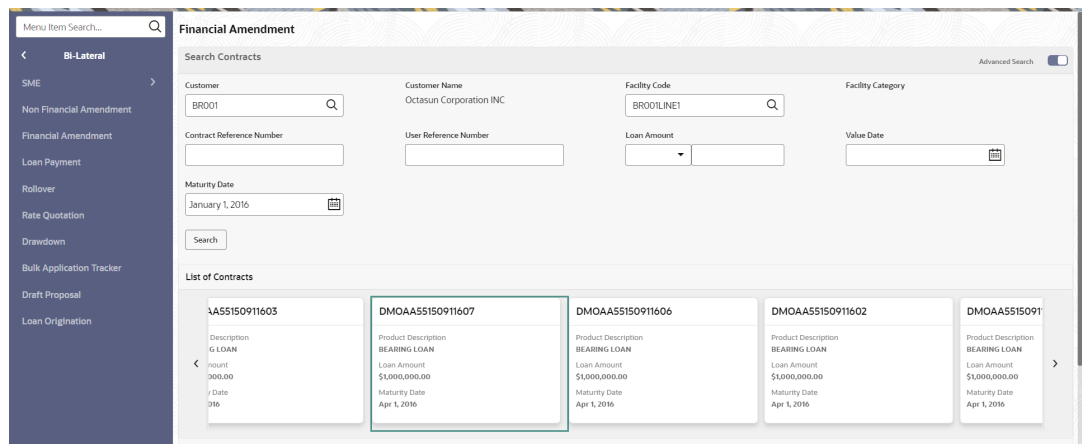
Figure 1-65 Financial Amendment



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

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

Figure 1-66 Advanced Search



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

Table 1-47 Financial Amendment

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

Note

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

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

This topic contains the following sub-topics:

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

1.5.2.1 Financial Amendment Entry

This topic describes information about the Financial Amendment Entry.

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

This topic contains the following sub-topics:

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

1.5.2.1.1 Parties

This topic describes information about the Parties stage.

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

Figure 1-67 Parties

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

Table 1-48 Parties - Field Description

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

1.5.2.1.2 Loan Details

This topic describes information about the Loan Details.

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

Figure 1-68 Loan Details

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

Table 1-49 Loan Details - Field Description

| Field | Description |
|-----------------------------------|--|
| Loan Amount | Displays the amount of the loan required by customer. |
| Value Date | Displays the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Displays the duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Displays the contract Number of the agreement by bank to lend a specified sum of money to the party. |

1.5.2.1.3 Additional Loan details

This topic describes information about the Additional Loan Details.

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

Figure 1-69 Additional Loan Details

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

Table 1-50 Additional Loan Details - Field Description

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

Table 1-50 (Cont.) Additional Loan Details - Field Description

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

1.5.2.1.4 Restructuring Amendment Details

This topic describes information about the Restructuring Amendment Details stage.

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

Figure 1-70 Restructuring Amendment Details

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

Table 1-51 Restructuring Amendment Details - Field Description

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

1.5.2.2 Financial Amendment Enrichment

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

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

This topic contains the following sub-topics:

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

1.5.2.2.1 Interest Details

This topic describes about the Interest Details stage.

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

Figure 1-71 Interest Details

The screenshot displays the 'Interest Details' section of a financial amendment enrichment application. The application title is 'Financial Amendment Enrichment - DMOLoanAP15093030090'. The interface is divided into a left-hand navigation pane and a main content area. The navigation pane includes options for Parties, Loan Details, Additional Loan Details, Restructuring Amendm..., Interest Details (selected), Settlement Details, and Summary. The main content area shows the following details for component '1 - OL_FPA1':

- 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:** (checkbox, unchecked)
- Waiver:** (checkbox, unchecked)
- Sub Rate Type:** User Input
- Rate Code:** (empty)
- Rate (%):** 2
- Spread (%):** 1
- All In Rate (%):** (empty)
- 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 1-52 Interest Details - Field Description

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

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

| Field | Description |
|----------------------|--|
| Waiver | The attributes of an interest component that have been defined for a product is applied on a contract involving the product if, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract. |
| Sub rate type | 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. |

1.5.2.2.2 Settlement Details

This topic describes about the Settlement Details stage.

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

Figure 1-72 Settlement Details

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

Table 1-53 Settlement Details - Field Description

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

Table 1-53 (Cont.) Settlement Details - Field Description

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

1.5.2.3 Financial Amendment Approval

This topic describes about the Financial Amendment Approval stage.

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

This topic contains the following sub-topic:

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

1.5.2.3.1 Loan Approval

This topic describes about the Loan Approval stage.

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

Figure 1-73 Loan Approval

The screenshot shows the 'Financial Amendment Approval - DMOLANAP15093030090' interface. The main content area is titled 'Loan Approval' and contains a 'Summary' section with the following details:

- 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:BR001LS01, Currency:USD
- Parties:** Number of Parties:1, Party Name:Octasun Corporation INC, Place Of Incorporation:USA, First Name:Mark Steve, Role:BORR

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

1.5.3 Non Financial Amendment

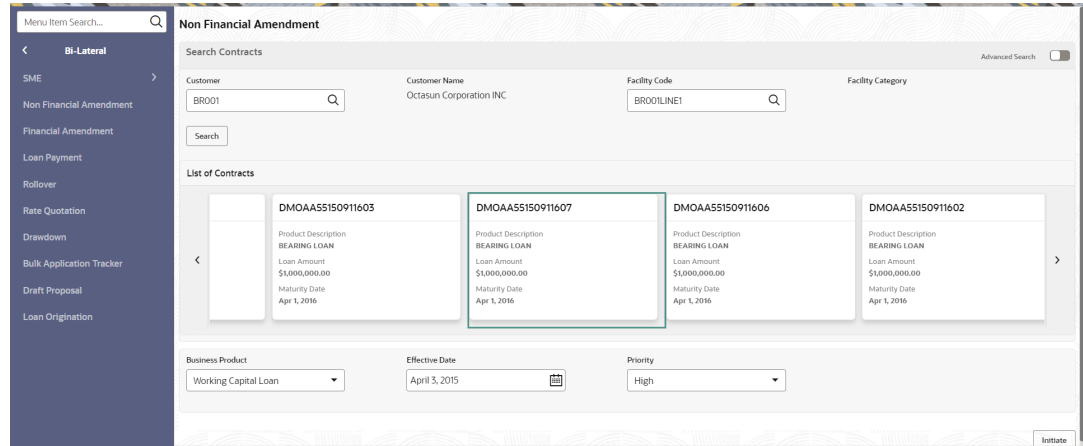
This topic describes the systematic instructions to Non Financial Amendment stage.

The Non-financial amendments include changes to:

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

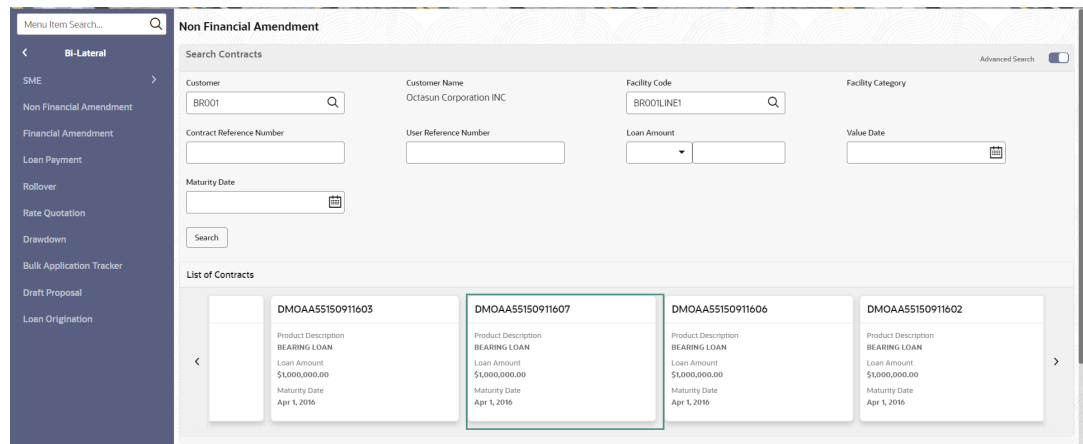
- From **Bi-lateral**, click **Financial Amendment**.
The **Non Financial Amendment** screen displays.

Figure 1-74 Non Financial Amendment



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

Figure 1-75 Advanced Search



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

Table 1-54 Non Financial Amendment - Field Description

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

Note

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

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

This topic contains the following sub-topics:

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

1.5.3.1 Non Financial Amendment Entry

This topic describes about the Non Financial Amendment stage.

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

This topic contains the following sub-topics:

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

1.5.3.1.1 Parties

This topic describes about the Parties screen.

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

Figure 1-76 Parties

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

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

Table 1-55 Parties- Field Description

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

1.5.3.1.2 Loan Details

This topic describes about the Loan details.

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

Figure 1-77 Loan Details

| Loan Details | | | |
|----------------------------|---------------|--|---------------|
| Loan Amount | Value Date | Loan Tenor | Maturity Type |
| USD 1,500,000.00 | April 1, 2015 | 12 <input type="text" value="Month(s)"/> | Fixed |
| Maturity Date | | | |
| April 1, 2016 | | | |
| Commitment Linkage | | | |
| Commitment Contract Number | Counterparty | Commitment Currency | |
| | | | |

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

Table 1-56 Loan Details- Field Description

| Field | Description |
|-----------------------------------|--|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Displays the effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Displays the duration before the loan becomes due and must be paid in full |
| Commitment Contract Number | Displays the Contract Number of the agreement by bank to lend a specified sum of money to the party |

1.5.3.1.3 Additional Loan Details

This topic describes about the Additional Loan details.

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

Figure 1-78 Additional Loan Details

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

Table 1-57 Additional Loan Details - Field Description

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

Table 1-57 (Cont.) Additional Loan Details - Field Description

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

1.5.3.1.4 Disbursement Schedules

This topic describes about the Disbursement Schedules stage.

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

Figure 1-79 Disbursement Schedules

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

Table 1-58 Disbursement Schedules - Field Description

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

Table 1-58 (Cont.) Disbursement Schedules - Field Description

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

1.5.3.2 Non Financial Amendment Enrichment

This topic describes about the Non Financial Amendment Enrichment stage.

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

This topic contains the following sub-topics:

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

1.5.3.2.1 Payment Schedules

This topic describes about the Payment Schedules screen.

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

Figure 1-80 Payment Schedules

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

Table 1-59 Payment Schedules - Field Description

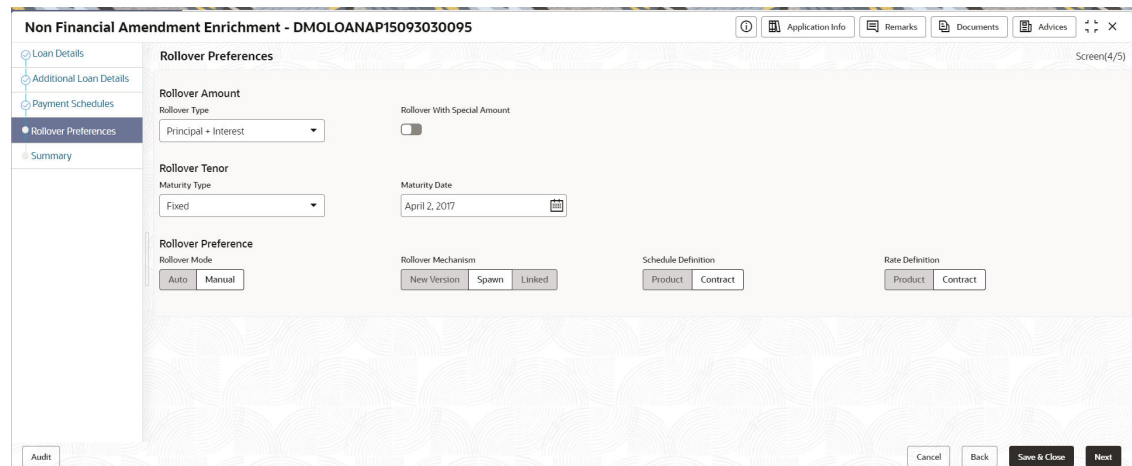
| Field | Description |
|------------------------------|--|
| Component Name | Select the payment schedule name that is being added. |
| Frequency | Select the time intervals in which payment will be made. |
| Amount | Specify the amount that will be paid in the mentioned schedule. |
| Start Date | Select the start date of the scheduled payments. |
| No Of Schedules | Select the number of schedules in which payment will be completed. |
| Principal Liquidation | Select the principal liquidation will be paid. The available options are: <ul style="list-style-type: none"> • Auto • Other |

1.5.3.2.2 Rollover Preferences

This topic describes about the Rollover Preferences.

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

Figure 1-81 Rollover Preferences



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

Table 1-60 Rollover Preferences - Field Description

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

Table 1-60 (Cont.) Rollover Preferences - Field Description

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

1.5.4 Payment

This topic describes the systematic instructions to Payment stage.

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

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

The **Loan Payment** screen displays.

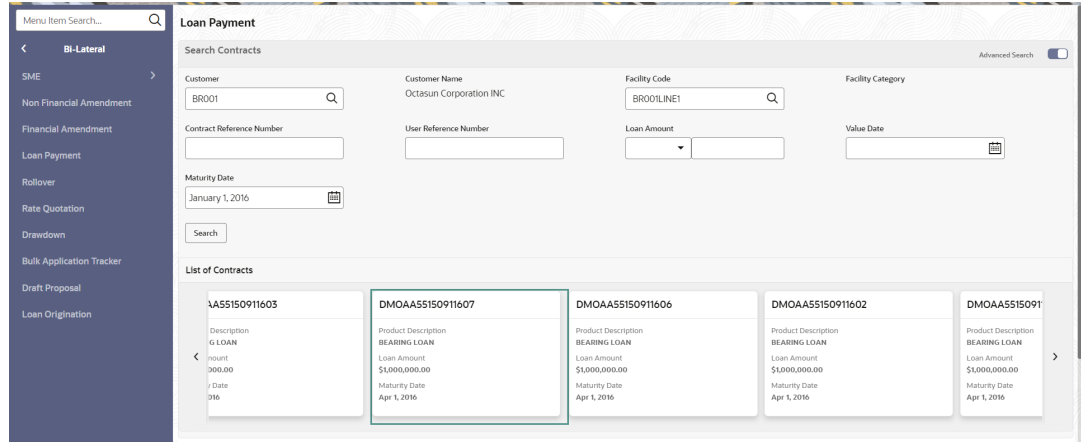
Figure 1-82 Loan Payment

The screenshot displays the 'Loan Payment' interface. On the left is a navigation menu with options like 'Bi-Lateral', '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 'Loan Payment' and contains a 'Search Contracts' section with input fields for Customer, Customer Name, Facility Code, and Facility Category. Below this is a 'List of Contracts' table with five columns, each showing contract details like ID, Product Description, Loan Amount, and Maturity Date. The third column is highlighted. At the bottom, there are filters for Business Product, Effective Date, and Priority, along with an 'Initiate' button.

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

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

Figure 1-83 Advanced Search



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

Table 1-61 Loan Payment - Field Description

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

Note

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

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

This topic contains the following sub-topics:

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

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

1.5.4.1 Payment Application Entry

This topic describes about the Payment Application Entry stage.

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

This topic contains the following sub-topics:

- [Parties](#)
This topic describes about the Parties details screen.
- [Loan Details](#)
This topic describes about the Loan details screen.
- [Additional Loan details](#)
This topic describes about the Application Loan details screen.
- [Payment Details](#)
This topic describes about the Payment details screen.
- [Settlements](#)
This topic describes the systematic instructions about settlements data segment.

1.5.4.1.1 Parties

This topic describes about the Parties details screen.

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

Figure 1-84 Parties

The screenshot displays the 'Parties' section of the 'Payment Application Entry' interface. The main title is 'Payment Application Entry - DMLOANAPI5093030281'. The interface includes a navigation menu on the left with options: Parties (selected), Loan Details, Additional Loan Details, Payment Details, and Summary. The main content area shows details for 'Party 1 - Octasun Corporation INC'. The 'Party Role' is 'Borrower', 'Party Number' is 'BR001', and 'Party Name' is 'Octasun Corporation INC'. Below this, there are two tables: 'Party Details' and 'Address Details'.

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

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

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

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

Table 1-62 Parties- Field Description

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

1.5.4.1.2 Loan Details

This topic describes about the Loan details screen.

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

Figure 1-85 Loan Details

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

Table 1-63 Loan Details - Field Description

| Field | Description |
|-----------------------------------|--|
| Loan Amount | The amount of the loan required by customer. |
| Value Date | The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Displays the duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Displays the Contract Number of the agreement by bank to lend a specified sum of money to the party. |

1.5.4.1.3 Additional Loan details

This topic describes about the Application Loan details screen.

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

Figure 1-86 Additional Loan Details Screen

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

Table 1-64 Additional Loan Details - Field Description

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

1.5.4.1.4 Payment Details

This topic describes about the Payment details screen.

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

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

Figure 1-87 Payment Details

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

Table 1-65 Payment Details - Field Description

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

Table 1-65 (Cont.) Payment Details - Field Description

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

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

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

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

FIFO

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

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

Table 1-66 Schedule payment

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

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

Table 1-67 Schedule payment with FIFO logic

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

Table 1-67 (Cont.) Schedule payment with FIFO logic

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

LIFO

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

Table 1-68 Schedule payment with LIFO logic

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

Prorata

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

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

Example:

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

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

Table 1-69 Schedule payment with Prorata logic

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

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

1.5.4.1.5 Settlements

This topic describes the systematic instructions about settlements data segment.

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

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

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

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

Figure 1-88 Parties

The screenshot shows a web application interface for 'Payment Application Entry - DMOLOANAP15093030281'. The main content area is titled 'Parties' and shows details for 'Party 1 - Octasun Corporation INC'. The 'Party Role' is 'Borrower', 'Party Number' is 'BR001', and 'Party Name' is 'Octasun Corporation INC'. Below this, there are two tables: 'Party Details' and 'Address: Details'.

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

| Address: Details | |
|------------------|----------------------|
| Address Type | Registration Address |
| Area | BMT Tech Park |
| Building | BMT Tech Park |
| Street | EPIP 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 1-70 Parties- Field Description

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

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

Figure 1-89 Settlements

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

Table 1-71 Settlements - Field Description

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

Table 1-71 (Cont.) Settlements - Field Description

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

1.5.4.2 Payment Application Enrichment

This topic describes about the Payment Application Enrichment stage.

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

1.5.4.3 Payment Application Verification

This topic describes about the Payment Application Verification stage.

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

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

1.5.4.3.1 Payment Application Verification

This topic describes about the Payment Application Verification screen.

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

Figure 1-90 Application Verification

Payment Application Verification - DMLOANAPI5093030281

Application Verification

Summary

Loan Details

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

Additional Loan Details

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

Payment Details

Loan Amount:1500000
Total Settlement Amount:1500164.38

BackOffice Errors

No data available

Parties

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

Audit

Cancel Save & Close Next

1.5.4.4 Payment Approval

This topic describes about the Payment Approval stage.

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

- [Application Verification](#)
This topic describes about the Application Verification screen.
- [Settlements](#)
This topic describes the systematic instructions about settlements data segment.

1.5.4.4.1 Application Verification

This topic describes about the Application Verification screen.

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

Figure 1-91 Application Approval

Payment Application Approval - DMLOANAPI5093030281

Application Verification

Summary

Loan Details

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

Additional Loan Details

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

Payment Details

Loan Amount:1500000
Total Settlement Amount:1500164.38

BackOffice Errors

No data available

Parties

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

Audit

Cancel Save & Close Next

1.5.4.4.2 Settlements

This topic describes the systematic instructions about settlements data segment.

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

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

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

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

Figure 1-92 Parties

The screenshot displays the 'Parties' section of a payment application entry. The main area shows details for 'Party 1 - Octasun Corporation INC'. The Party Role is 'Borrower', Party Number is 'BR001', and Party Name is 'Octasun Corporation INC'. Below this, there are two tables: 'Party Details' and 'Address Details'.

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

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

Table 1-72 Parties- Field Description

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

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

Figure 1-93 Settlements

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

Table 1-73 Settlements - Field Description

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

Table 1-73 (Cont.) Settlements - Field Description

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

1.6 Settlement Instruction

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

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

This topic contains the following sub-topics:

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

1.6.1 Settlement Instruction Initiation

This topic describes about the Settlement Instruction Initiation screen.

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

2. From **Bi- Lateral**, click **Settlement Instruction**.

Note

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

3. Click **Initiate**.

1.6.2 Settlement Instruction Enrichment

This topic describes about the Settlement Instruction Enrichment stage.

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

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

2. Fill the Instruction Code as below.

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 | Description | | |
| 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 | Description | | |
| Intermediary 1 APAHGB2LXXX | Intermediary 2 APAHGB2LXXX | Intermediary 3 test | Intermediary 4 test |

5. Fill Receive Notes as below.

6. Fill the DD Parties as below.

1.6.3 Settlement Instruction Approval

This topic describes about the Settlement Instruction Approval stage.

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

1.7 Entity Details

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

This topic contains the following sub-topics:

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

1.7.1 Entity Details Initiation

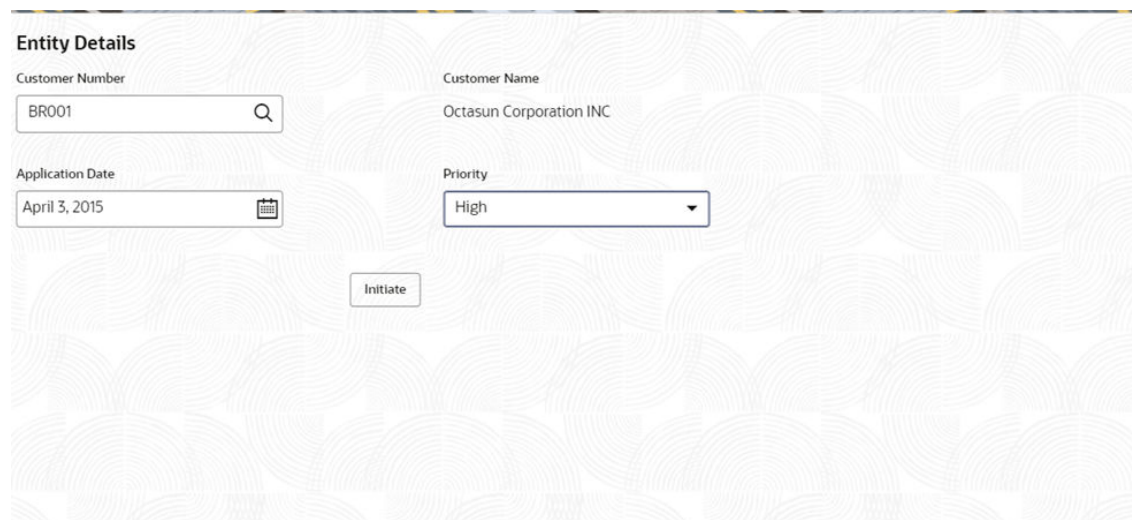
This topic describes the systematic instructions to Entity Details Initiation stage.

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

Note

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

3. Click **Initiate**.



Entity Details

Customer Number: BR001

Customer Name: Octasun Corporation INC

Application Date: April 3, 2015

Priority: High

Initiate

1.7.2 Entity Details Enrichment

This topic describes about the Entity Details Enrichment stage.

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

1.7.3 Entity Details Approval

This topic describes about the Entity Details Approval stage.

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

1.8 Enquiry

This topic describes about the Enquiry screen.

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

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

1.8.1 Application Status

This topic describes about the Application Status screen.

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

Application Status

Application Number
DMOLOANAPI5093047359

Search

| Customer Number | Business Product Code | Backoffice Reference Number | Service Consumer Name | Status | Timestamp | Process Reference Number |
|-----------------|-----------------------|-----------------------------|-----------------------|---------|------------------|--------------------------|
| BRO01 | WCLN | NA | EValidLimitService | SUCCESS | 5/24/24, 3:58 PM | DMOLNORGN15093047360 |
| BRO01 | 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

This topic describes about the Application Summary.

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

Application Summary

Application Number
DMOLOANAPI5093000374

Search

Loan Origination

| | | | | |
|--|---|--|--|--|
| Rate Revision Schedules Click to view more details | Disbursement Schedules Disbursement Currency:USD Schedule Date:05 Apr 2014 | Statement Preferences Click to view more details | Loan Details Loan Amount:120000 Loan Tenor:12 Commitment Contract Number: Value Date:05 Apr 2014 Maturity Date:05 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 (%):15 | BackOffice Errors No data available | Customer Acceptance Click to view more details | Payment Schedules Click to view more details |
| Credit Approval | Cash Flow | Settlement Details | Parties | |

1.9 SME Lending

This topic describes about the SME Lending stage.

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

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

- [SME Loan Drawdown](#)

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

1.9.1 SME Loan Origination

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

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

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

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

The **Loan Origination** screen displays.

Figure 1-94 Loan Origination

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

Table 1-74 Loan Origination - Field Description

| 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 user select a completed application, the draft proposal is displayed and user can choose one application. Once selected, the data segments applicable to the current application default to the values from the draft proposal. |
| Business Product | Click Search to view and select the required business product. Based on the business product system derives the following details to process the loan application; <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 user can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing . |
| Customer Name | Based on the Customer Number selected, the information is auto populated. |
| Loan Purpose/Intent | Click Search to view and select the required loan purpose/intent. |
| Application Date | Select an effective application date. The system defaults the current system date as the application initiation date. |
| Loan Amount | Select a currency and specify the loan amount. |
| Priority | Select a priority. |
| Facility Details | Displays the list of all facilities that are created for the Customer Number . User can select the appropriate Facility ID which requires to be linked for the loan. |
| Commitment linkages | Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added. |
| Application Channel | Click Search to view and select the required application channel. |
| Application Submitted By | Select the details of the Agent/Customer who has submitted the application. |
| Name | Enter the name of the Agent/Customer who has submitted the application. |
| Email | Enter the Email ID of the Agent/Customer who has submitted the application. |

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

Once you click the **Submit** button on the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For the terms like Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on, the application categorizes them. The user

initiates the SME Loan Origination process flow, system derives and instantiates it. Based on the user rights, the system navigates the first manual stage of the process flow. This topic contains the following sub-topics:

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

1.9.1.1 SME Lending Entry

This topic describes about the SME Lending Entry stage.

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

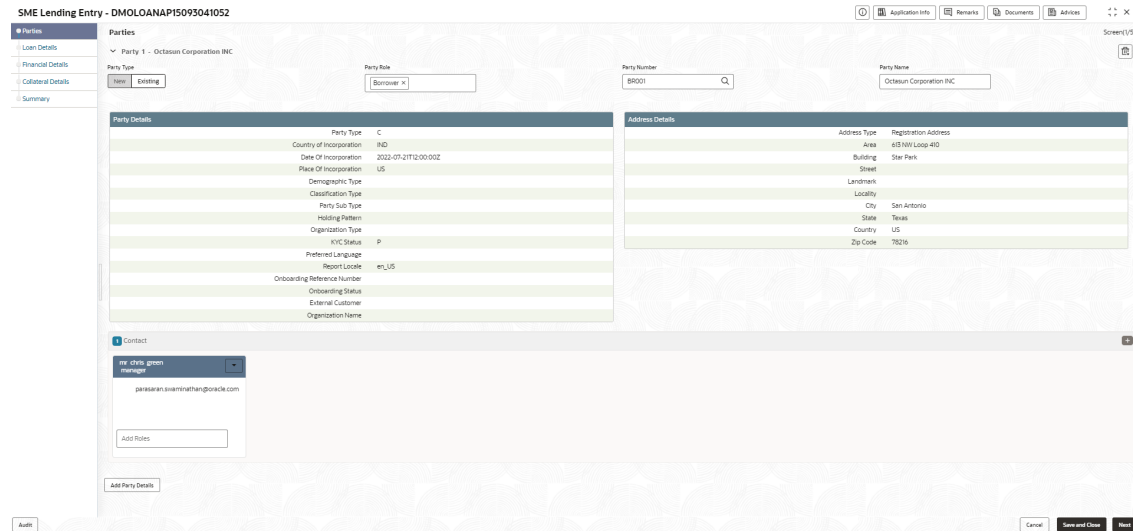
- [Parties](#)
This topic describes about the Parties screen.
- [Loan Details](#)
This topic describes about the Loan Details screen.
- [Financial Details](#)
This topic describes about the Financial Details stage.
- [Collateral Details](#)
This topic describes about the Collateral Details screen.

1.9.1.1.1 Parties

This topic describes about the Parties screen.

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

Figure 1-95 Parties



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

Table 1-75 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, the information is auto populated. |
| Party Name | Based on the Party Number selected, the party name is auto populated. |
| Contact Role | Contact role added will have one of the Party roles mapped. |

1.9.1.1.2 Loan Details

This topic describes about the Loan Details screen.

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

Figure 1-96 Loan Details

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

Table 1-76 Loan Details - Field Description

| Field | Description |
|-----------------------------------|--|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Select the effective date of the loan. System defaults the date as per application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select 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

This topic describes about the Financial Details stage.

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

Figure 1-97 Financial Details

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

Table 1-77 Financial Details - Field Description

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

1.9.1.1.4 Collateral Details

This topic describes about the Collateral Details screen.

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

Figure 1-98 Collateral Details

The screenshot shows the 'Collateral Details' screen for a loan entry. The interface includes a navigation pane on the left with options like Parties, Loan Details, Financial Details, Collateral Details (selected), and Summary. The main area contains several input fields: 'Collateral Type' with the value 'ACRC', 'Collateral Description' with 'ACCOUNT RECEIVABLES', 'Borrower Name' with 'Octasun Corporation INC', 'Applicable Tranches' (empty), 'Collateral Provider' with 'BR001', and 'Expected Value' with 'USD' and '\$12,000.00'. There is also an 'Add Collateral' button and a search icon. The top right corner shows 'Screen(4/5)' and various utility icons like Application Info, Remarks, Documents, and Advices. The bottom right has 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

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

Table 1-78 Collateral Details - Field Description

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

1.9.1.2 Application Enrichment

This topic describes about the Application Enrichment stage.

The Application enrichment stage comprises of the following Data Segments:

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

1.9.1.2.1 Additional Loan Details

This topic describes about the Additional Loan Details screen.

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

Figure 1-99 Additional Loan Details

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

Table 1-79 Additional Loan Details - Field Description

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

1.9.1.2.2 Disbursement Schedules

This topic describes about the Disbursement Schedules screen.

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

Figure 1-100 Disbursement Schedules Screen

The screenshot displays the 'Disbursement Schedules' screen for application 'DMOLOANAP15093040975'. The interface includes a left-hand navigation menu with options such as 'Parties', 'Loan Details', 'Additional Loan Details', 'Disbursement Schedules', 'Facilities and Collateral ...', 'Payment Schedules', 'Rate Revision Schedules', 'Settlement Details', 'Interest Details', and 'Summary'. The main content area is titled 'Disbursement Schedules' and features a 'Screen(4/10)' indicator. Below the title, there is a section for 'Auto Disbursement' with a toggle switch. A 'Schedule 1' section is expanded, showing various input fields: 'Schedule Date' (April 3, 2015), 'Disbursement Currency' (USD), 'Total Disbursement Amount' (\$12,000.00), 'Amount to Disburse' (\$12,000.00), 'Already Disbursed Amount' (\$0.00), 'Percentage of Disbursement' (100), 'Frequency' (Daily), and 'Unit' (1). A 'No Of Schedules' field is also present with a value of 1. At the bottom, there are buttons for 'Add Split Settlement Details', 'Cancel', 'Back', 'Save and Close', and 'Next'.

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

Table 1-80 Disbursement Schedules - Field Description

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

1.9.1.2.3 Facilities and Collateral Details

This topic describes about the Facilities and Collateral Details screen.

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

Figure 1-101 Facilities and Collateral Details

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

Table 1-81 Facilities and Collateral Details - Field Description

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

1.9.1.2.4 Payment Schedules

This topic describes about the Payment Schedules screen.

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

Figure 1-102 Payment Schedules

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

Table 1-82 Payment Schedules - Field Description

| Field | Description |
|------------------------------|---|
| Component Name | Select the Payment schedule name that is being created. |
| Amount | Select the amount that will be paid in the mentioned schedule. |
| Frequency | Select the time interval in which payment will be made. |
| Unit | Select the unit associated with the frequency. |
| Start Date | Select the start date of the scheduled payment. |
| No Of Schedules | Select the Number of schedules in which payment will be completed. |
| Principal Liquidation | Select the principal liquidation. The available options are: <ul style="list-style-type: none"> • Auto • Other |
| Month End | Select the month end. |

1.9.1.2.5 Rate Revision Schedules

This topic describes about the Rate Revision Schedules screen.

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

Figure 1-103 Rate Revision Schedules

The screenshot displays the 'Rate Revision Schedules' interface. At the top, it shows 'Rate Revision Schedules' and 'Screen(6/10)'. Below this is a section titled 'Schedule Details 1' with a trash icon. The form contains the following fields:

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

At the bottom left of the form area is an 'Add Schedule' button. At the bottom right are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-83 Rate Revision Schedules - Field Description

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

1.9.1.2.6 Settlement Details

This topic describes about the Settlement Details screen.

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

Figure 1-104 Settlement Details Screen

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

Table 1-84 Settlement Details - Field Description

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

1.9.1.2.7 Interest Details

This topic describes about the Interest Details screen.

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

Figure 1-105 Interest Details

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

Table 1-85 Interest Details - Field Description

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

Table 1-85 (Cont.) Interest Details - Field Description

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

1.9.1.3 Credit Exception

This topic describes about the Credit Exception stage.

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

This topic contains the following sub-topics:

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

1.9.1.3.1 Credit Approval

This topic describes about the Credit Approval details screen.

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

Figure 1-106 Credit Approval

Credit Approval - DMOLoanAP15093041015

Application Info | Remarks | Documents | Advices

Credit Approval Screen(1/2)

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 1-86 Credit Approval - Field Description

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

1.9.1.4 Application Verification

This topic describes about the Application Verification stage.

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

This topic contains the following sub-topic:

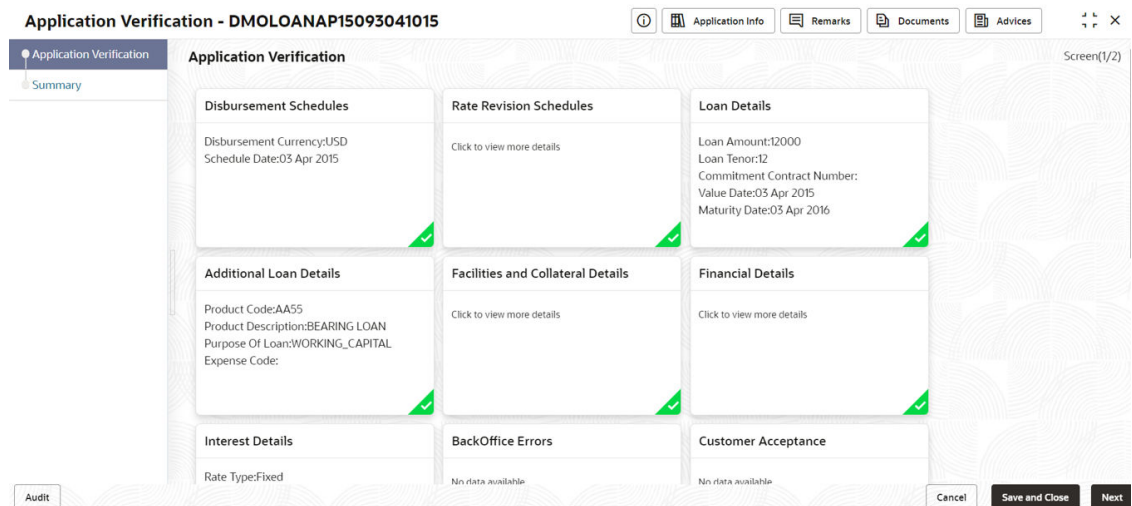
- [Application Verification](#)
This topic describes about the Application Verification screen.

1.9.1.4.1 Application Verification

This topic describes about the Application Verification screen.

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

Figure 1-107 Application Verification



1.9.1.5 Loan Approval

This topic describes about the Loan Approval stage.

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

This topic contains the following sub-topics:

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

1.9.1.5.1 Loan Approval

This topic describes about the Loan Approval screen.

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

Figure 1-108 Loan Approval Screen

Loan Approval - DMLOANAP15093041015

Application Info | Remarks | Documents | Advices

Screen(1/2)

| | | |
|---|--|---|
| Disbursement Schedules Disbursement Currency:USD Schedule Date:03 Apr 2015 | Rate Revision Schedules Click to view more details | Loan Details Loan Amount:12000 Loan Tenor:12 Commitment Contract Number: Value Date:03 Apr 2015 Maturity Date:03 Apr 2016 |
| Additional Loan Details Product Code:AA55 Product Description:BEARING LOAN Purpose Of Loan:WORKING_CAPITAL Expense Code: | Facilities and Collateral Details Click to view more details | Financial Details Click to view more details |
| Interest Details Rate Type:Fixed | BackOffice Errors No data available | Customer Acceptance No data available |

Audit | Cancel | Save and Close | Next

1.9.1.6 Customer Agreement

This topic describes about the Customer Acceptance stage.

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

This topic contains the following sub-topic:

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

1.9.1.6.1 Customer Acceptance

This topic describes about the Customer Acceptance screen.

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

Figure 1-109 Customer Acceptance

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

Table 1-87 Customer Acceptance - Field Description

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

1.9.2 SME Loan Drawdown

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

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

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

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

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

Figure 1-110 Loan Drawdown

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

Table 1-88 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, user can select the already added commitment (available in OBCL). User cannot delete the commitment linkage once added. |
| Application Channel | Click Search to view and select the required application channel |

Table 1-88 (Cont.) Drawdown

| Field | Description |
|---------------------------------|---|
| Application Submitted By | Select the details of the Agent/Customer who has submitted the application from the drop-down list. |
| Name | Enter the name of the Agent/Customer who has submitted the application. |
| Email | Enter the Email ID of the Agent/Customer who has submitted the application. |

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

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

This topic contains the following sub-topics:

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

1.9.2.1 Application Enrichment

This topic describes about the Application Enrichment stage.

The Application enrichment stage consists of the following Data Segment:

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

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

1.9.2.1.1 Parties

This topic describes about the Parties details screen.

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

Figure 1-111 Parties

Application Enrichment - DMOLOANAP15093041074

Parties

Party 1 - Citibank

Party Type:

Party Role:

Party Number:

Party Name:

| Party Details | | Address Details | |
|-----------------------------|----------------------|-----------------|----------------------|
| Party Type | C | Address Type | Registration Address |
| Country of Incorporation | US | Area | |
| Date Of Incorporation | 2014-09-01T12:00:00Z | Building | |
| Place Of Incorporation | | Street | |
| Demographic Type | | Landmark | |
| Classification Type | | Locality | |
| Party Sub Type | | City | |
| Holding Pattern | | State | |
| Organization Type | | Country | US |
| KYC Status | C | Zip Code | 1221555 |
| Preferred Language | | | |
| Report Locale | en_US | | |
| Onboarding Reference Number | | | |
| Onboarding Status | | | |
| External Customer | | | |
| Organization Name | | | |

Contact

mr steve wood manager

US

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

Table 1-89 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 | Specify the Contact role. The Contact Role added will have one of the Party roles mapped. |

1.9.2.1.2 Loan Details

This topic describes about the Loan details screen.

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

Figure 1-112 Loan Details

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

Table 1-90 Loan Details - Field Description

| Field | Description |
|--------------------|--|
| Loan Amount | Select the amount of the loan required by customer. |
| Value Date | Select the effective date of the loan. System defaults the date as per application date and however the user will be allowed to modify as per the requirement. |
| Loan Tenor | Select the duration of the loan that is to be disbursed. |

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

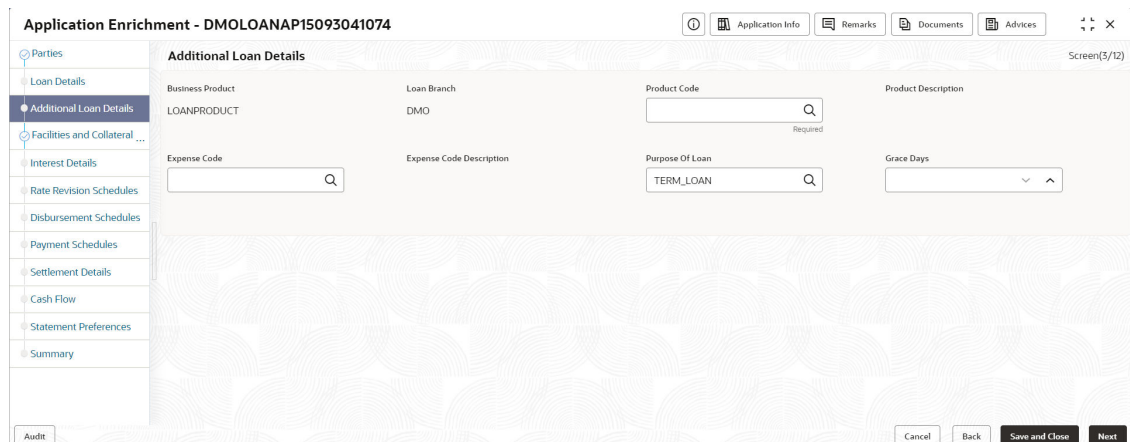
| Field | Description |
|-----------------------------------|--|
| Maturity Type | Select the Maturity Type. The available options are: <ul style="list-style-type: none"> • Fixed • Call • Notice |
| Maturity Date | Select the duration before the loan becomes due and must be paid in full. |
| Commitment Contract Number | Select the Contract Number of the agreement by bank to lend a specified sum of money to the party. |

1.9.2.1.3 Additional Loan Details

This topic describes about the Additional Loan details screen.

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

Figure 1-113 Additional Loan Details



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

Table 1-91 Additional Loan Details - Field Description

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

Table 1-91 (Cont.) Additional Loan Details - Field Description

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

1.9.2.1.4 Facilities and Collateral Details

This topic describes about the Facilities and Collateral details screen.

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

Figure 1-114 Facilities and Collateral Details

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

Table 1-92 Facilities and Collateral Details - Field Description

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

Table 1-92 (Cont.) Facilities and Collateral Details - Field Description

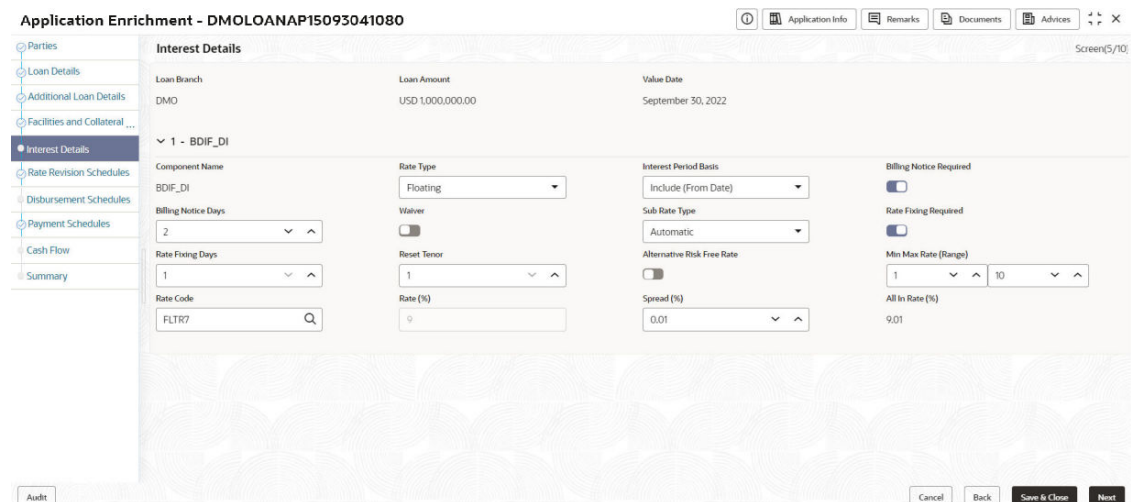
| Field | Description |
|----------------------------|--|
| Collateral Currency | The currency in which the collateral has been pledged. |

1.9.2.1.5 Interest Details

This topic describes about the Interest details screen.

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

Figure 1-115 Interest Details



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

Table 1-93 Interest Details - Field Description

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

Table 1-93 (Cont.) Interest Details - Field Description

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

1.9.2.1.6 Rate Revision Schedules

This topic describes about the Rate Revision Schedules screen.

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

Figure 1-116 Rate Revision Schedules

The screenshot shows the 'Rate Revision Schedules' screen for application DMOLANAP15093041074. The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral..., Interest Details, Rate Revision Schedules (selected), Disbursement Schedules, Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main content area is titled 'Rate Revision Schedules' and shows 'Schedule Details 1'. Fields include: Component Name (Required), Frequency (Daily), Unit (Required), Start Date (Required), No Of Schedules (Required), and Reset Tenor (Required). An 'Add Schedule' button is located below the fields. At the bottom right, there are buttons for 'Cancel', 'Back', 'Save and Close', and 'Next'.

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

Table 1-94 Rate Revision Schedules - Field Description

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

1.9.2.1.7 Disbursement Schedules

This topic describes about the Disbursement Schedules details.

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

Figure 1-117 Disbursement Schedules

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

Table 1-95 Disbursement Schedules - Field Description

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

Table 1-95 (Cont.) Disbursement Schedules - Field Description

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

1.9.2.1.8 Payment Schedules

This topic describes about the Payment Schedules screen.

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

Figure 1-118 Payment Schedules

The screenshot shows the 'Payment Schedules' screen for application 'DMOLOANAP15093041074'. The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral..., Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules (selected), Settlement Details, Cash Flow, Statement Preferences, and Summary. The main content area is titled 'Payment Schedules' and shows 'Schedule Details 1'. The fields are: Component Name (text input, required), Amount (text input), Frequency (dropdown menu, set to 'Daily'), Unit (dropdown menu, required), Start Date (text input, required), No Of Schedules (dropdown menu, required), Principal Liquidation (dropdown menu, set to 'Auto'), and Month End (dropdown menu, set to 'No'). An 'Add Schedule' button is located below the details. At the bottom, there are 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

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

Table 1-96 Payment Schedules - Field Description

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

Table 1-96 (Cont.) Payment Schedules - Field Description

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

1.9.2.1.9 Settlement Details

This topic describes about the Settlement Details screen.

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

Figure 1-119 Settlement Details

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

Table 1-97 Settlement Details - Field Description

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

1.9.2.1.10 Cash Flow

This topic describes about the Cash Flow stage.

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

This topic contains the following sub-topic:

1.9.2.1.11 Statement Preferences

This topic describes about the Statement Preferences screen.

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

Figure 1-120 Statement Preferences Screen

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

Table 1-98 Statement Preferences - Field Description

| Field | Description |
|------------------------|--|
| Statement Cycle | Select the time intervals in which statement of the transactions done will be provided. |
| Statement Type | Select the format of statement Type. The available options are: <ul style="list-style-type: none"> • Detailed • Brief |

1.9.2.2 Credit Exception

This topic describes about the Credit Exception stage.

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

This topic contains the following sub-topic:

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

1.9.2.2.1 Credit Approval

This topic describes the information about the Credit Approval stage.

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

Figure 1-121 Credit Approval

The screenshot shows a web-based form for 'Credit Approval' within a 'Credit Exception' context. The form is titled 'Credit Exception - DMOLOANAP15093040977'. It features a navigation bar with 'Application info', 'Remarks', 'Documents', and 'Advices'. The main form area includes the following fields:

- Loan Application Reference Number:** DMOLOANAP15093040977
- Application Date:** April 3, 2015
- Customer Number:** BR001
- Liability Number:** BR001
- Purpose of Credit Appraisal:** WORKING_CAPITAL
- Remarks:** (Empty text box)

Below these fields is a 'Linked Documents' section with a plus sign and the text 'No items to display.' At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Save and Close', and 'Next'.

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

Table 1-99 Credit Approval - Field Description

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

1.9.2.3 Application Verification

This topic describes the information about the Application Verification stage.

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

This topic contains the following sub-topic:

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

1.9.2.3.1 Application Verification

This topic describes about the Application Verification stage.

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

Figure 1-122 Application Verification

Application Verification - DMOLoanAP15093040977

Application Info | Remarks | Documents | Advices

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

This topic describes about the Loan Approval stage.

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

This topic contains the following sub-topic:

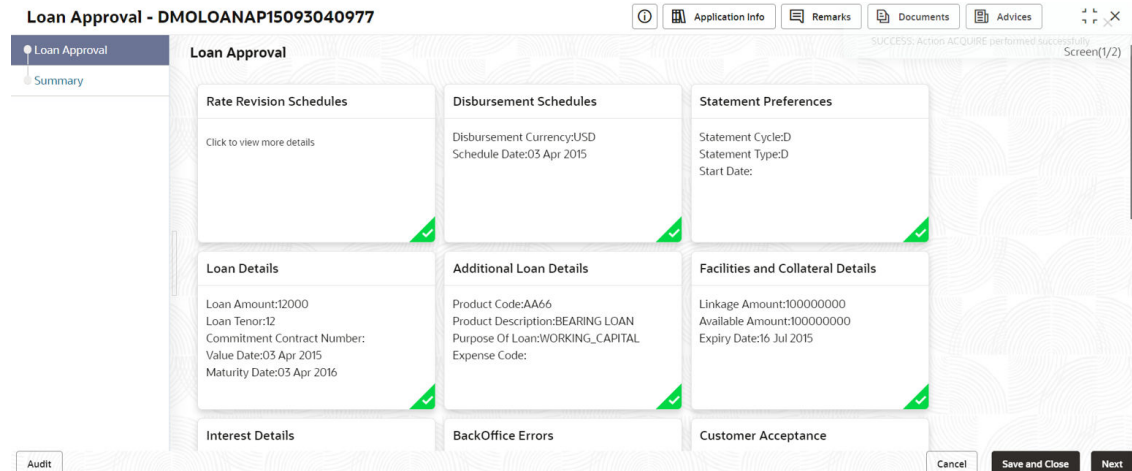
- [Loan Approval](#)
This topic describes about the Loan Approval stage.

1.9.2.4.1 Loan Approval

This topic describes about the Loan Approval stage.

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

Figure 1-123 Loan Approval



1.9.2.5 Customer Agreement

This topic describes about the Customer Acceptance stage.

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

This topic contains the following sub-topic:

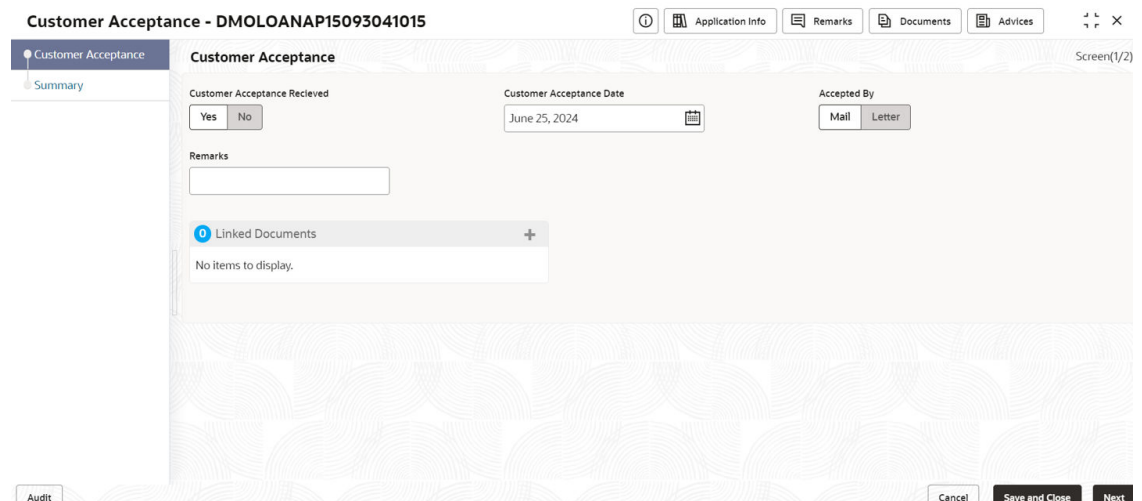
- [Customer Acceptance](#)
This topic describes about the Customer Acceptance screen.

1.9.2.5.1 Customer Acceptance

This topic describes about the Customer Acceptance screen.

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

Figure 1-124 Customer Acceptance



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

Table 1-100 Customer Acceptance - Field Description

| Field | Description |
|-------------------------------------|---|
| Customer Acceptance Received | Select the Customer Acceptance Received. The available options are: <ul style="list-style-type: none">• Yes• No |
| Customer Acceptance Date | Select the date of acceptance from customer. |
| Accepted By | Select the mode of acceptance for customer. |
| Remarks | Specify the additional information about the customer acceptance is given. |

2

Dashboard

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

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

This topic contains the following sub-topics.

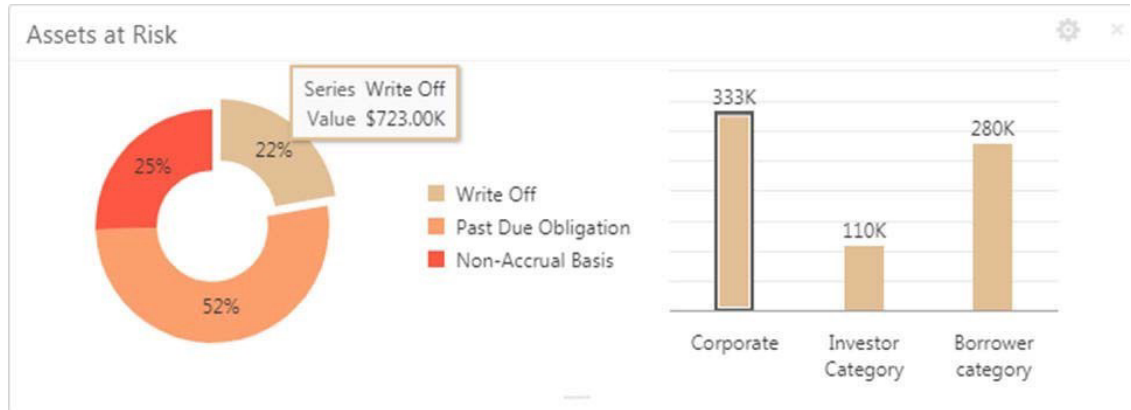
- [Assets at Risk](#)
This topic describes the information about Assets at Risk widget. The Assets at Risk is used to display the performance of the asset in a pie and bar chart.
- [Loans Maturing](#)
This topic describes about the Loans Maturing widget. The loan maturing widget is used to display the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

2.1 Assets at Risk

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

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

Figure 2-1 Assets Risk



The following details are displayed in the widget:

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

The bank 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.
- User can filter the details based on the Customer Name or Relationship Manager.
- User can sort the displayed results under various categories.

2.2 Loans Maturing

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

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

Figure 2-2 Loans Maturing

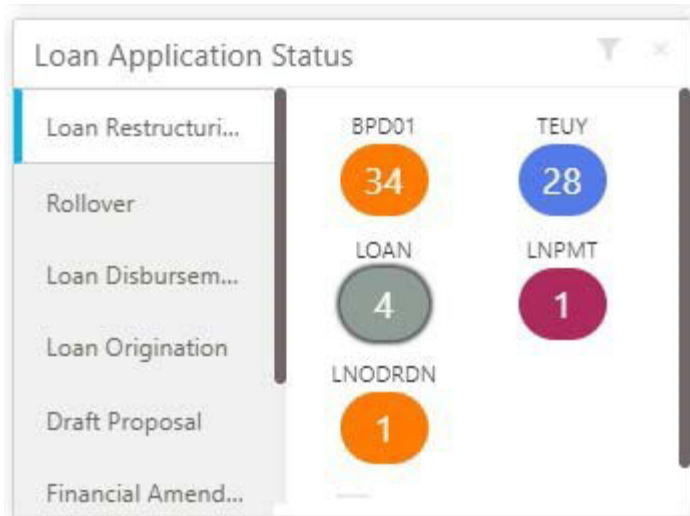
Click dotted matrix, the system displays the total Loan value that are getting matured for the week starting with date. For example, the system displays the total value of say 10 M USD maturing for the week starting 16th April 2018. This implies the total value of all the loans that are maturing from 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. User are allowed to click on a loan contract to view the entire loan details. User can filter the widget such that the user can view the loan maturing for a particular customer or loans maturing in a specific period or loans scheduled for auto or manual rollover. User can sort the displayed results under various categories. Upon clicking the line item user can initiate the either rollover or payment of that particular loan.

2.3 Loans Application Status

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

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

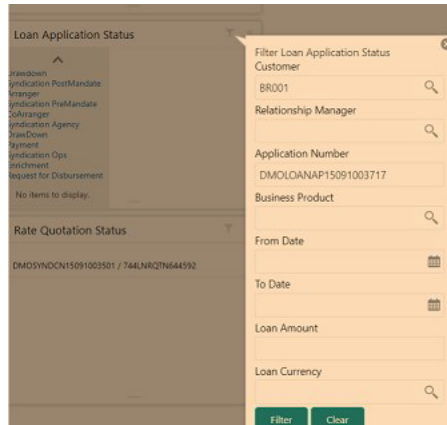
Figure 2-3 Loan Application Status



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.
- User can filter the widget such that the user can view the loan applications based on the following search criteria.
 - **Customer Name**
 - **Customer Number**
 - **Relationship Manager**
 - **Application Number**
 - **Business Product**
 - **From Date**
 - **To Date**
 - **Loan Amount**
 - **Loan Currency**

User 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

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

2.4 Rate Quotation Status

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

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

Upon clicking on the line item user 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

| Customer | Application ID | Quoted Rate |
|-----------|--|-------------|
| MICROSOFT | 004LNORGN18106002417 / null | |
| MICROSOFT | 004LNRQTN18106002868 / 023LNRQTN234971 | |
| MSFT | 004LNRQTN18106002879 / 289LNRQTN110279 | £200,000.00 |
| MSFT | 004LNRQTN18106002255 / 289LNRQTN110279 | £200,000.00 |
| MSFT | 004LNRQTN18106002534 / 289LNRQTN110279 | £200,000.00 |

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

2.5 Pending Loan Disbursements

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

This 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. User 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

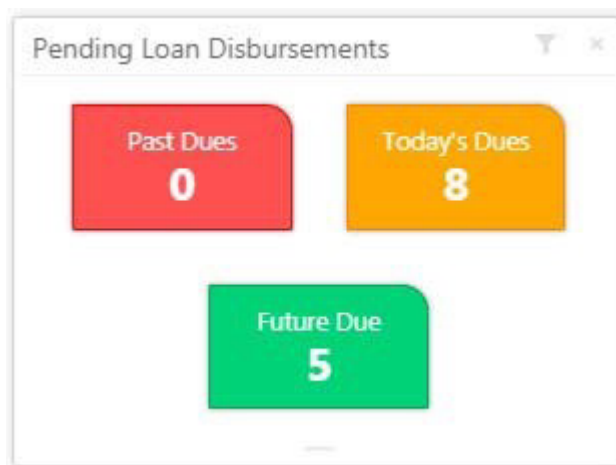


Figure 2-7 Pending For Initiation

| Pending for Initiation | | | | | | |
|----------------------------|----------------|-----------------------------|-------------|-------------|----------------------|----------|
| Appraisal Reference Number | Effective Date | Customer Name | Loan Amount | Loan Branch | Relationship Manager | Initiate |
| | Apr 2, 2018 | BR1 Octagam Corporation INC | \$1,333,000 | BR1 | | Initiate |
| | Apr 2, 2018 | BR1 Octagam Corporation INC | \$1,727,000 | BR1 | | Initiate |

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| Pending for Handover | | | | | | |
|----------------------|----------------|-----------------------------|--------------|-------------|----------------------|------|
| Appraisal Number | Effective Date | Customer Name | Loan Amount | Loan Branch | Relationship Manager | Edit |
| BR1NORGH18092004883 | Apr 2, 2018 | BR1 Octagam Corporation INC | \$1,000,000 | BR1 | | Edit |
| BR1NORGH18092004884 | Apr 2, 2018 | BR1 Octagam Corporation INC | \$30,300,000 | BR1 | | Edit |
| BR1NORGH18092004887 | Apr 2, 2018 | BR1 Octagam Corporation INC | \$1,000,000 | BR1 | | Edit |
| BR1NORGH18092004840 | Apr 2, 2018 | BR1 Octagam Corporation INC | \$2,400,000 | BR1 | | Edit |
| BR1ORADW118092004723 | Apr 2, 2018 | BR1 Octagam Corporation INC | \$3,858,000 | 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. User can access the Pending Loan Disbursement Transaction and able to proceed with the Loan disbursement on the value date.

- User can filter the details based on the Customer Name, Relationship Manager, or for a specific period.
- User can sort the displayed results under various categories.

2.6 Application Ageing Status

This topic describes the information about Application Ageing Status widget. The Application Ageing Status is used to monitor the status of each application.

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

Figure 2-8 Application Ageing Status

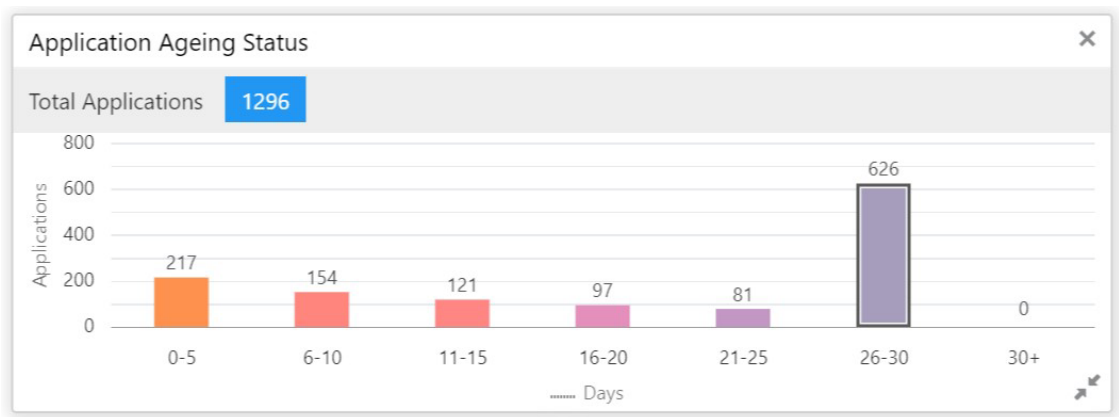


Figure 2-9 Application Reference Number

| Application Reference Number ▲ | Customer Name | Loan Currency | Loan Amount | Loan Contract Reference | Status | Relationship Manager |
|--------------------------------|---------------|---------------|-------------|-------------------------|------------|----------------------|
| 004\$NOOPEN19024005190 | | | | | INCOMPLETE | |
| 004\$NOOPEN19024005191 | | | | | INCOMPLETE | |
| 004\$NOOPEN19024005192 | | | | | INCOMPLETE | |
| 004\$NPMCA19024005193 | Sachin S | | | | INCOMPLETE | |
| 004\$NPMCA19024005194 | Sachin S | | | | INCOMPLETE | |

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- Click bar graph to display the list of **Application Reference Number** ageing with their respective details.
- Click **Application Reference Number** to access the complete summary and process status of the application.

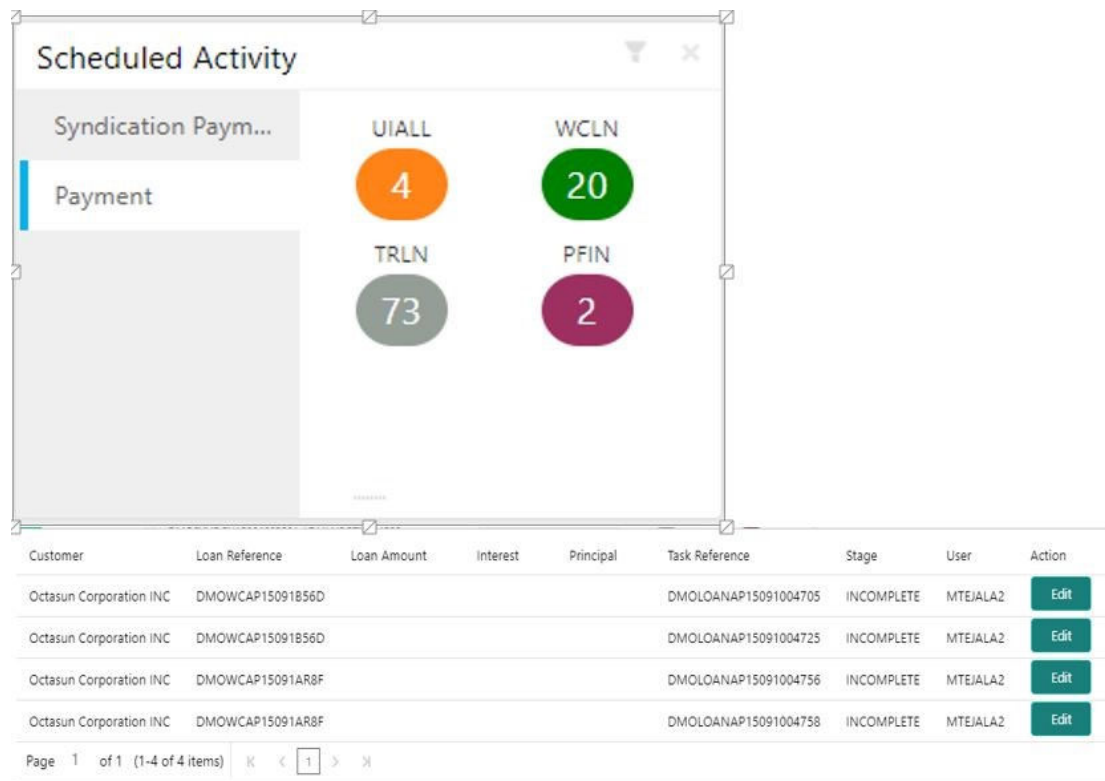
2.7 Scheduled Activity

This topic describes the information about Scheduled Activity widget. The scheduled activity widget to view the list of all syndication drawdowns and bilateral loan contracts that are going to mature based on the number of days configured.

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

The details pulled up from Oracle Banking Corporate Lending are created as a automatic task in the corresponding Rollover or Payment process flow. This enables the 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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