

# Oracle® Banking Corporate Lending Process Management Configuration



Release 14.8.2.0.0

G53419-01

April 2026

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

ORACLE®

Oracle Banking Corporate Lending Process Management Configuration, Release 14.8.2.0.0

G53419-01

Copyright © 2018, 2026, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

## Preface

---

Purpose	i
Before You Begin	i
Module Prerequisite	i
Acronyms and Abbreviations	ii
Audience	ii
Basic Actions	ii
Critical Patches	iii
Conventions	iii
Diversity and Inclusion	iii
Documentation Accessibility	iv
Related Resources	iv
Screenshot Disclaimer	iv
Icons	iv
Module Prerequisite	vi

## 1 Configurations for Oracle Banking Corporate Lending Process Management

---

1.1 Business Process Maintenance	1
1.1.1 Process Address Changes	1
1.2 Maintenance Screens	5
1.2.1 Configure Business Product Code	6
1.2.2 Configure Business Process Code	8
1.2.3 Configure Condition Subsequent	9
1.2.4 Configure Covenant	10
1.2.5 Configure Party Maintenance	11
1.2.6 Configure Service Level Agreement Maintenance	13
1.2.7 Configure Static Maintenance	13
1.2.8 Configure Advice Media Maintenance	14
1.2.9 Configure AI Assist Question Maintenance	14

## 2 Data segments

---

2.1	Director Details/Management Profile Details	2
2.2	Business Activity Details	3
2.3	Loan Details	5
2.4	Real Estate Loan	6
2.5	Plant and Machinery Details	7
2.6	Commercial Construction Loan Details	8
2.7	Automotive Details	10
2.8	Interest Details	11
2.9	Payment Schedules	13
2.10	Cash Flow	14
2.10.1	Cash Flow	14
2.10.1.1	Settlement Details	19
2.10.1.2	Summary	20
2.10.1.3	Facility and Collateral Details	20
2.10.1.4	Holiday Preferences	24
2.10.1.5	Credit Approval	26
2.10.1.6	Application Verification	27
2.10.1.7	Loan Approval	28
2.10.1.8	Customer Acceptance	29
2.10.1.9	Draft Proposal Approval Details	30
2.10.1.10	Restructuring Amendment Details	32
2.10.1.11	Payment Details	33
2.10.1.12	Rate Quotation Details	34
2.10.1.13	Operations Enrichment	35
2.10.1.14	Tranche Details	36
2.10.1.15	Margin Details	38
2.10.1.16	Fee Details	38
2.10.1.17	Facility Details	39
2.10.1.18	Additional Tranche Details	40
2.10.1.19	Agreement Details	41
2.10.1.20	Lender Commitments	42
2.10.1.21	Fee Schedules	43
2.10.1.22	Rate Fixing and Billing Preferences	44
2.10.1.23	Entity Details	44
2.10.1.24	Settlement Details	45
2.10.1.25	Summary	46
2.10.1.26	Loan Details	46
2.10.1.27	Additional Loan Details	47
2.10.1.28	Interest Details	48
2.10.1.29	Payment Schedules	49

2.10.1.30	Settlement Details	50
2.10.1.31	Summary	51
2.10.1.32	Parties	51
2.10.1.33	Loan Details	52
2.10.1.34	Additional Loan Details	53
2.10.1.35	Facility Details	53
2.10.1.36	Lenders share	54
2.10.1.37	Deal Facility Condition Precedent	55
2.10.1.38	Further Conditions Precedent	57
2.10.1.39	Drawdown Condition Precedent	58
2.10.1.40	Disbursement Schedules	59
2.10.1.41	Interest Margin Details	60
2.10.1.42	Payment Schedules	61
2.10.1.43	Settlement Details	62
2.10.1.44	Summary	62
2.10.1.45	Parties	63
2.10.1.46	Loan Details	64
2.10.1.47	Additional Loan Details	64
2.10.1.48	Facility and Tranche Details	65
2.10.1.49	Lenders share	66
2.10.1.50	Deal Facility Condition Precedent	67
2.10.1.51	Further Conditions Precedent	68
2.10.1.52	Drawdown Condition Precedent	69
2.10.1.53	Interest Margin Details	70
2.10.1.54	Disbursement Schedules	71
2.10.1.55	Payment Schedules	73
2.10.1.56	Settlement Details	73
2.10.1.57	Summary	74
2.10.1.58	Consolidation Main Details	75
2.10.1.59	Consolidation Drawdown Details	76
2.10.2	Natural Language Processing	78
2.10.3	Override Handling	78

### 3 Advices

---

3.1	Loan Initiation Advice	1
3.2	Loan Sanction Advice	2
3.3	Loan Rejection Advice	2
3.4	Draft Approval Advice	3

# A Functional Activity Codes

---

## Index

---

# Preface

This topic contains following sub-topics:

- [Purpose](#)
- [Before You Begin](#)
- [Module Prerequisite](#)
- [Acronyms and Abbreviations](#)
- [Audience](#)
- [Basic Actions](#)
- [Critical Patches](#)
- [Conventions](#)
- [Diversity and Inclusion](#)
- [Documentation Accessibility](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Icons](#)
- [Module Prerequisite](#)

## 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 user 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

User 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
NLP	Natural Language Processing
SLA	Service Level Agreement

## 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.
- WebLogic admin or ops-web team who are responsible for installing OFSS Banking Products.

## Basic Actions

**Table 2 List of Basic Actions**

Action	Description
<b>Approve</b>	Click <b>Approve</b> to approve the initiated report. This button is displayed, once the user click <b>Authorize</b> .
<b>Audit</b>	Click <b>Audit</b> 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.
<b>Authorize</b>	Click <b>Authorize</b> 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.
<b>Close</b>	Click <b>Close</b> to close a record. This action is available only when a record is created.
<b>Confirm</b>	Click <b>Confirm</b> to confirm the performed action.
<b>Cancel</b>	Click <b>Cancel</b> to cancel the performed action.

Table 2 (Cont.) List of Basic Actions

Action	Description
<b>Compare</b>	Click <b>Compare</b> 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 <b>Authorize</b> .
<b>Collapse All</b>	Click <b>Collapse All</b> to hide the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>Expand All</b>	Click <b>Expand All</b> to expand and view all the details in the sections. This button is displayed, once the user click <b>Compare</b> .
<b>New</b>	Click <b>New</b> to add a new record. The system displays a new record to specify the required data. ( <b>Note:</b> The fields which are marked with Required are mandatory.)
<b>OK</b>	Click <b>OK</b> to confirm the details in the screen.
<b>Save</b>	Click <b>Save</b> to save the details entered or selected in the screen.
<b>View</b>	Click <b>View</b> to view the report details in a particular modification stage. This button is displayed in the widget, once the user click <b>Authorize</b> .
<b>View Difference only</b>	Click <b>View Difference only</b> 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 <b>Compare</b> .

## 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
<b>boldface</b>	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.

## Documentation Accessibility

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

### Access to Oracle Support

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

## Related Resources

For more information on any related features, refer to the following documents:

- *OBCLPM Loan Syndication User Guide*
- *OBCLPM Bilateral Loans User Guide*

## 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

Table 4 (Cont.) Icons - Common














Icon	Function
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Calender
	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

Table 5 (Cont.) Icons - Audit Details







Icon	Function
	Unauthorized or Closed status
	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

## Configurations for Oracle Banking Corporate Lending Process Management

This topic contains the following sub-topics:

- [Business Process Maintenance](#)
- [Maintenance Screens](#)  
This topic describes the information about maintenance screens to maintain business product code, business process code, condition subsequent, covenant, and party details.

### 1.1 Business Process Maintenance

Following features are supported as part of the business process maintenance:

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

This topic contains the following sub-topics:

- [Process Address Changes](#)  
This topic explains the systematic instructions to capturing and maintaining address adhering to the SWIFT standards.

#### 1.1.1 Process Address Changes

This topic explains the systematic instructions to capturing and maintaining address adhering to the SWIFT standards.

New address fields are created which captures both structured, unstructured and hybrid address types. This change is implemented in the party maintenance screen.

1. On the homepage, click **Corporate Lending** and then click **Maintenance**.
2. From **Maintenance**, click **Party Maintenance** and then click **Create Party**.

The **Create Party** screen displays.

**Figure 1-1 Create Party**

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

**Table 1-1 Create Party - Field Description**

Field	Description
<b>Party Number</b>	Click search to view and select the required party.
<b>Party Name</b>	Displays the party name. Party name gets auto-populated.
<b>Party Type</b>	Select the type of the party. The available options are: <ul style="list-style-type: none"> <li>• <b>Individual</b></li> <li>• <b>Corporate</b></li> </ul>
<b>Country Of Incorporation</b>	Click search to view and select the required country.
<b>Date Of Incorporation</b>	Select the date from the drop-down calendar.
<b>Place Of Incorporation</b>	Specify the place of incorporation.
<b>Demographic Type</b>	Select the demographic type. The available options are: <ul style="list-style-type: none"> <li>• <b>Domestic</b></li> <li>• <b>Global</b></li> </ul>
<b>Holding Pattern</b>	Select the holiday pattern. The available options are: <ul style="list-style-type: none"> <li>• <b>Public LTD</b></li> <li>• <b>Private LTD</b></li> <li>• <b>Proprietorship</b></li> <li>• <b>Government Owned</b></li> <li>• <b>Trust</b></li> <li>• <b>Society</b></li> <li>• <b>Limited Liability Partnership</b></li> <li>• <b>Others</b></li> </ul>
<b>Organization Type</b>	Select the organization type. The available options are: <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Conglomerate</b></li> </ul>
<b>KYC Status</b>	Select the KYC status. The available options are: <ul style="list-style-type: none"> <li>• <b>Pending</b></li> <li>• <b>Completed</b></li> </ul>
<b>Preferred Language</b>	Specify the preferred language to the party.

**Table 1-1 (Cont.) Create Party - Field Description**

Field	Description
<b>Report Locale</b>	Select the preferred advice language for the Party.

- In the **Create Party** screen, click the **Add Address** button.  
The **Address Details** screen displays.

**Figure 1-2 Address Details**

The screenshot shows the 'Address Details' form with the following fields and sections:

- Address Type:** A dropdown menu with a search icon and 'required' label.
- Unstructured:** A checked radio button. Below it are four 'Address Line' fields (1-4), each with a search icon and 'required' label.
- Country:** A dropdown menu with a search icon and 'required' label.
- Country Sub Division:** A dropdown menu with a search icon and 'required' label.
- Post Code:** A text input field with a search icon and 'required' label.
- Structured/Hybrid:** An unchecked radio button.
- Department:** A text input field.
- Sub Department:** A text input field.
- Street Name:** A text input field.
- Building Number:** A text input field.
- Building Name:** A text input field.
- Floor:** A text input field.
- Post Box:** A text input field.
- Room:** A text input field.
- Post Code:** A text input field.
- Town Name:** A text input field.
- Town Location Name:** A text input field.
- District Name:** A text input field.
- Country:** A dropdown menu with a search icon and 'required' label.
- Country Sub Division:** A dropdown menu with a search icon and 'required' label.
- Address Line 1:** A text input field with a search icon and 'required' label.
- Address Line 2:** A text input field with a search icon and 'required' label.

Buttons for 'cancel' and 'save' are located at the bottom right.


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

**Table 1-2 Address Details - Field Description**

Field	Description
<b>Address Type</b>	Specify the address type.
<b>Address Line 1-4</b>	Enter the unstructured address line 1 to 4.
<b>Country</b>	Specify the country.
<b>Country Sub Division</b>	Specify the unstructured country sub division.
<b>Post Codes</b>	Enter the zip code.
<b>Department</b>	Enter the structured department.
<b>Sub Department</b>	Enter the structured sub department.
<b>Street Name</b>	Enter the street name.
<b>Building Number</b>	Enter the building number.
<b>Building Name</b>	Enter the building name.
<b>Floor</b>	Enter the floor details.
<b>Post Box</b>	Enter the post box details.
<b>Room</b>	Enter the room details.
<b>Post Code</b>	Enter the zip code.
<b>Town Name</b>	Enter the town name.
<b>Town Location Name</b>	Enter the town location name.

**Table 1-2 (Cont.) Address Details - Field Description**

Field	Description
<b>District name</b>	Enter the district name.
<b>Country</b>	Enter the country name.
<b>Country Sub Division</b>	Enter the country sub division details.
<b>Address Line 1 -2</b>	Enter the structured address line 1 to 2.

4. In the **Create Party** screen, click  to add the contact details.  
The **Add Contact** pop up displays.

**Figure 1-3 Add Contact**

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

**Table 1-3 Add Contact - Field Description**

Field	Description
<b>Salutation</b>	Enter the salutation.
<b>First Name</b>	Enter the first name.
<b>Last Name</b>	Enter the last name.
<b>Designation</b>	Enter the designation details.

5. Click **Save** to save the party details.  
The **Create Party** screen with the added contact displays.

Figure 1-4 Create Party with Contact

6. In the loan parties data segment, existing party details are displayed in the updated format. The **Parties** screen with details displays.

Figure 1-5 Loan Parties

## 1.2 Maintenance Screens

This topic describes the information about maintenance screens to maintain business product code, business process code, condition subsequent, covenant, and party details.

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

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

- Party Maintenance
- Static Maintenance
- Advice Media Maintenance

This topic contains the following sub-topics:

- [Configure Business Product Code](#)  
This topic provides the systematic instructions to configure business product code.
- [Configure Business Process Code](#)  
This topic provides the systematic instructions to configure business process code.
- [Configure Condition Subsequent](#)  
This topic provides the systematic instructions to configure condition subsequent.
- [Configure Covenant](#)  
This topic provides the systematic instructions to configure covenant.
- [Configure Party Maintenance](#)  
This topic provides the systematic instructions to configure party maintenance.
- [Configure Service Level Agreement Maintenance](#)  
This topic provides the systematic instructions to configure service level agreement maintenance.
- [Configure Static Maintenance](#)  
This topic provides the systematic instructions to configure Static Maintenance.
- [Configure Advice Media Maintenance](#)  
This topic provides the systematic instructions to configure advice media maintenance.
- [Configure AI Assist Question Maintenance](#)  
This topic provides the systematic instructions to configure AI assist question maintenance.

## 1.2.1 Configure Business Product Code

This topic provides the systematic instructions to configure business product code.

1. On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Business Product Code**.

The **Create Business Product Code** screen displays.

**Figure 1-6 Create Business Product Code**

- In the **Create Business Product** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

**Table 1-4 Create Business Product**

Field	Description
<b>Business Product Code</b>	Specify the code of the Business product.
<b>Description</b>	Specify the additional information about the Business product.
<b>Product Code</b>	Select the back office product code that are to be mapped for the Business product from the list of values. The system allows user to map multiple product codes and appropriate product code can be selected as part of loan origination/drawdown process that caters to customer needs.
<b>Agency Code</b>	Specify the agency code that is required for field investigation. The adjoining list fetches and displays all valid agency codes maintained in the system.
<b>Agency Description</b>	System defaults the description of the selected agency code.
<b>Verification Type</b>	Specify the type of verification. The valid options are Address, Business and Collateral.
<b>Holiday Preferences</b>	This section provides information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. - Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.
<b>Ignore Holidays</b>	No holiday treatment is considered if the maturity date, schedule date or revision date falls on holiday. System processes the entries on the specified date.
<b>Holiday Check</b>	Specify the basis of holiday check, if user have indicated that the holiday should not be ignored for the loan contract.
<b>Move Across Months</b>	If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, if user have indicated that the holiday should not be ignored for the loan contract. If user have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/ maturity date is moved to the next month only if user indicate so in this field.
<b>Schedule Movement</b>	If selected, indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.

- Click **Save**.

User can view the configured Business product code details in the **Business Product View** screen.

## 1.2.2 Configure Business Process Code

This topic provides the systematic instructions to configure business process code.

1. On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Business Process**.

The **Create Business Process** screen displays.

**Figure 1-7 Create Business Process**

2. In the **Create Business Process** screen, provide the required details.  
For more information on fields, refer to the field description table.

**Table 1-5 Create Business Process - Field Description**

Field	Description
<b>Business Process Code</b>	Specify the business process code.
<b>Business Process Description</b>	Specify the description of the business process code.
<b>Lifecycle</b>	Select the lifecycle code from the list of values.
<b>Lifecycle Description</b>	Displays the description of the lifecycle selected.
<b>Process Code</b>	Select the business process flow that needs to be mapped for the business process code and lifecycle combination.
<b>Business Product Code</b>	Select the business product code from the list of values. A business process code can be mapped to a particular business product code or to <b>ALL</b> .

On click of tab, the list of stages defined for a process code are shown. User can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.

**Table 1-6 Create Business Process - Field Description**

Field	Description
<b>Data Segments</b>	Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory. User can click <b>Preview</b> to view the data segment. User can also restrict a data segment to a single product or list of products.
<b>Documents</b>	Select the required documents at every stage. The adjoining list fetches and displays all valid document IDs maintained in the system. User can also restrict the documents to a single product or list of products.
<b>Checklist</b>	Specify the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory. User can also restrict the documents to a single product or list of products.
<b>Advices</b>	Select the required advice must be mapped for the stage. The adjoining list fetches and displays all valid advices maintained. Advices can be assigned to All the business products or specific to each Business Products. Also, user can configure the advices for specific party roles and in such cases the selected advice type will be generated only for that particular role contact of the Party.
<b>Clauses</b>	Specify the clause code, clause name and clause description details. User can also restrict the documents to a single product or list of products.
<b>Preferences</b>	Specify if simulation is required. Only if simulation is selected here in the required stages, the simulation calls will get enabled. Also, this has to be enabled only if minimum data for a loan creation is input in the system.

3. Click **Save**.

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

## 1.2.3 Configure Condition Subsequent

This topic provides the systematic instructions to configure condition subsequent.

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

1. On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Condition Subsequent**.

The **Condition Subsequent** screen displays.

**Figure 1-8 Create Condition Subsequent**

2. In the **Condition Subsequent** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

**Table 1-7 Condition Subsequent - Field Description**

Field	Description
<b>Party</b>	Click <b>Search</b> to view and select the required party.
<b>Project Name</b>	Click <b>Search</b> to view and select the required project name.

## 1.2.4 Configure Covenant

This topic provides the systematic instructions to configure covenant.

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

1. On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Covenant**.  
The **Create Covenant** screen displays.

**Figure 1-9 Create Covenant**

- In the **Create Covenant** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

**Table 1-8 Create Covenant - Field Description**

Field	Description
<b>Party</b>	Click <b>Search</b> to view and select the required party.
<b>Project Name</b>	Click <b>Search</b> to view and select the required project name.

## 1.2.5 Configure Party Maintenance

This topic provides the systematic instructions to configure party maintenance.

- On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Party Maintenance**.

The **Party Maintenance** screen displays.

Figure 1-10 Create Party

2. In the **Create Party** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

Table 1-9 Party Maintenance - Field Description

Field	Description
<b>Party Number</b>	Click <b>Search</b> to view and select the required party.
<b>Party Name</b>	Party name gets auto-populated.
<b>Party Type</b>	Select the type from the drop-down list.
<b>Country Of Incorporation</b>	Click <b>Search</b> to view and select the required country.
<b>Date of Incorporation</b>	Select the date from the drop-down calendar.
<b>Place of Incorporation</b>	Specify the place.
<b>Demographic Type</b>	Select the type from the drop-down list.
<b>Holding Pattern</b>	Select the pattern from the drop-down list.
<b>Organization Type</b>	Select the type from the drop-down list.
<b>KYC Status</b>	Select the status from the drop-down list.
<b>Preferred Language</b>	Captures the preferred Language of the Party.
<b>Report Locale</b>	Select the preferred advice language for the Party.
<b>Address Type</b>	Select the type from the drop-down list.
<b>Area</b>	Specify the area.
<b>Building</b>	Specify the Building.
<b>Street</b>	Specify the street.
<b>Landmark</b>	Specify the landmark.
<b>Locality</b>	Specify the locality.
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.
<b>Country</b>	Click <b>Search</b> to view and select the required country.

**Table 1-9 (Cont.) Party Maintenance - Field Description**

Field	Description
Zip Code	Specify the code.
Contacts	Click to add the contacts.

## 1.2.6 Configure Service Level Agreement Maintenance

This topic provides the systematic instructions to configure service level agreement maintenance.

The Banks can have a Service Level Agreement (SLA) with its customers or as an internal policy of the bank. This maintenance helps the bank user to define the SLA at the Process-Stage Priority level. SLA Maintenance have two screens, one screen for defining the SLA and another for Authorization/ Edit/ Delete. User can define SLA for every business process by selecting appropriate Product Application Code and Business Process Code. User can apply SLA at each stage level as well. The overall SLA of the process is the sum of SLA at each stage of the Business Process. User can also configure the SLA for different Branch and Branch Time and exclude the Off Branch time transactions from the SLA Calculation. Similarly, user can exclude Branch Holidays and Currency Holidays from SLA calculation. This maintenance also supports to define different SLA for different priority of the applications.

- On the **Homepage**, from **Corporate Lending**, under **Core Maintenance**, click **SLA Maintenance**.

The **SLA Maintenance** screen displays.

**Figure 1-11 SLA Maintenance**

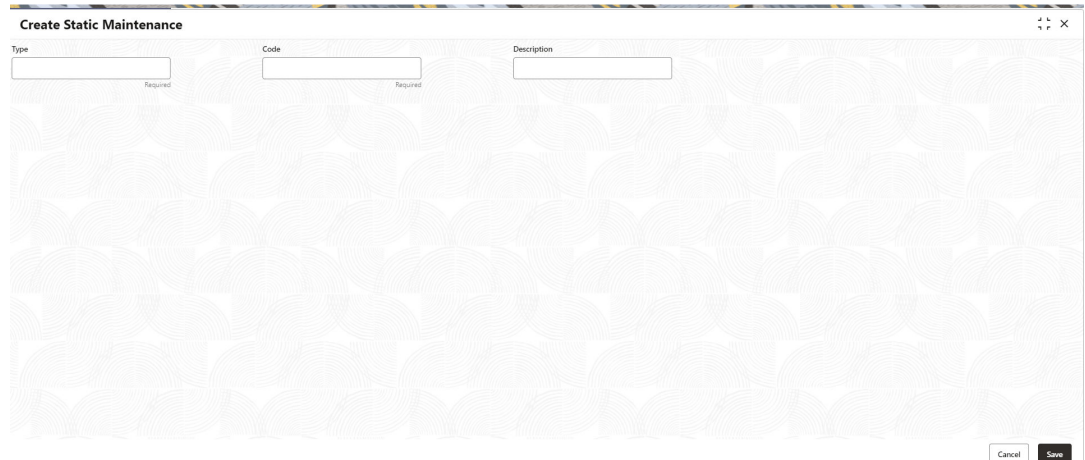
## 1.2.7 Configure Static Maintenance

This topic provides the systematic instructions to configure Static Maintenance.

User can maintain static data for different types (like Application Channel, Loan purpose, Document Type etc) from Front end along with API call.

- On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Static Maintenance**.

The **Static Maintenance** screen displays.

**Figure 1-12 Create Static Maintenance**

The screenshot shows a web form titled "Create Static Maintenance". It contains three input fields: "Type", "Code", and "Description". Each field has a "Required" label below it. The form area has a repeating pattern of overlapping circles. At the bottom right, there are "Cancel" and "Save" buttons.

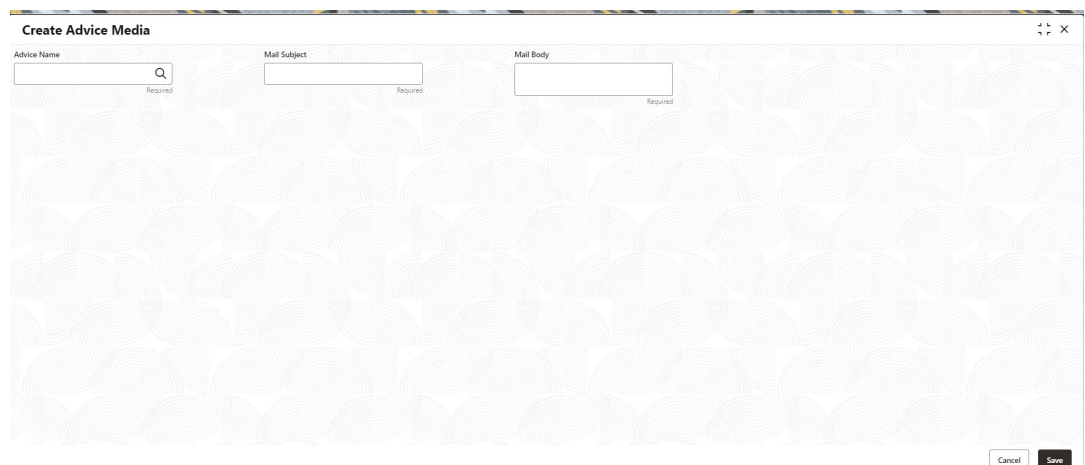
## 1.2.8 Configure Advice Media Maintenance

This topic provides the systematic instructions to configure advice media maintenance.

User can maintain advice specific Mail subject and Mail body in system. While sending mail out, OBCLPM will read this info and prepare mail accordingly, instead of hard-coded subject & body.

- On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **Advice Media Maintenance**.

The **Advice Media Maintenance** screen displays.

**Figure 1-13 Create Advice Media Maintenance**

The screenshot shows a web form titled "Create Advice Media". It contains three input fields: "Advice Name", "Mail Subject", and "Mail Body". Each field has a "Required" label below it. The "Advice Name" field has a search icon. The form area has a repeating pattern of overlapping circles. At the bottom right, there are "Cancel" and "Save" buttons.

## 1.2.9 Configure AI Assist Question Maintenance

This topic provides the systematic instructions to configure AI assist question maintenance.

Users can manage a list of questions related to business process code on this screen. The selected questions are used in Bilateral Loans Origination to extract data from uploaded documents. With this configuration, GenAI retrieves all necessary data from the documents during loan initiation.

1. On the **Homepage**, from **Corporate Lending**, under **Maintenance**, click **AI Assist Question Config Maintenance**.

The **Create AI Assist Config Question** screen displays.

**Figure 1-14 AI Assist Config Question**

Specify the following details. For more information on fields, refer to the field description table.

**Table 1-10 AI Assist Question Configuration Maintenance**

Field	Description
<b>Business Process Code</b>	Click the <b>Option list</b> icon to access and select the appropriate Business Process Code.
<b>AI Assist Question</b>	Based on selected Business Process Code, the list of default questions will be displayed. User can select or unselect each question.

2. Click **Save**.

# 2

## Data segments

This topic provides information about the usage of data segments that are configured at each stage.

Every data segment can be configured as a mandatory or non-mandatory at business process code maintenance based on the business product code defined. Each data segment has the following action buttons.

- **Back:** The system moves the task to the previous segment.
- **Next:** The system moves the task to the next screen. If mandatory fields are not entered, the system displays an error.
- **Save and Close:** User can save and close the task and reopen it to work later.
- **Cancel:** User can cancel the task window and return to dashboard. The data input is not saved.

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

This topic contains the following sub-topics:

- [Director Details/Management Profile Details](#)  
This topic provides the systematic instructions to management profile screen.
- [Business Activity Details](#)  
This topic explains the systematic instructions for business activity screen.
- [Loan Details](#)  
This topic explains the systematic instructions for loan details screen.
- [Real Estate Loan](#)  
This topic explains the systematic instructions for real estate loan screen.
- [Plant and Machinery Details](#)  
This topic explains the systematic instructions for plant and machinery details screen.
- [Commercial Construction Loan Details](#)  
This topic explains the systematic instructions for commercial construction loan screen.
- [Automotive Details](#)  
This topic explains the systematic instructions for automobile details screen.
- [Interest Details](#)  
This topic explains the systematic instructions for interest details screen.
- [Payment Schedules](#)  
This topic explains the systematic instructions for payment schedules screen.
- [Cash Flow](#)  
This topic describes about cash flow screen. Use Cash Flow screen to view the cash flow details based on the interest details and payment schedules captured for the loan.

## 2.1 Director Details/Management Profile Details

This topic provides the systematic instructions to management profile screen.

Use **Management Profile** screen to capture details of directors and management details of the customer detailing name, address, mailing address, contact details, communication details, shareholdings percentage and so on of the customer.

The **Management Profile** is a multi-entry segment. User can update multiple profiles. These are static information can should be captured for each draw down. This data segment contains certain PII (Personally Identifiable Information) fields, and the corresponding field information is masked in the data segment if the user identification has PII disabled at user maintenance level. Following fields are identified as PII fields in the applicant details data segment.

- **Director Name**
  - **Director Identification Number**
  - **Address Line 1**
  - **Email**
  - **Telephone Number**
1. In the **Loan Origination**, click **Management Profile** details tab and provide the required details.

**Figure 2-1 Management Profile Details**

Management Profile

Management Profile 1

Director Name  Required

Director Identification Number  Required

Nationality  Required

Share Holding %

Address Line 1  Required

Address Line 2  Required

Address Line 3  Required

City  Required

Country Name  Required

Zip Code  Required

Telephone Number

Email

Linked Documents +

No items to display.

Add Director

Cancel Back Save & Close Next

### **Note**

The fields marked as **Required** are mandatory.

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

Table 2-1 Management Profile Details - Field Description

Field	Description
<b>Director Name</b>	Enter the name of director of the company.
<b>Tax Identification Number</b>	Enter the unique identification number of director.
<b>Nationality</b>	Select the nationality of the director specify the list of country from where user will have an option to select the correct county form the displayed list.
<b>Share Holding %</b>	Select the percentage of share each of the directors is holding.
<b>Address Line 1-3</b>	Enter the director's official address.
<b>City</b>	Enter the customer's city.
<b>Country Name</b>	Select the list of country from where user will have an option to select the correct county form the displayed list.
<b>Zip Code</b>	Enter the zip code of customer's city.
<b>Telephone Number</b>	Enter the telephone number which is available for selected type of address.
<b>Email</b>	Enter the Email ID which is available for selected type of address.
<b>Mailing address is different:</b>	<p>Captures the different address details of the director or Management if the mailing address is not same as above details. If <b>Yes</b> is selected, the following fields are enabled.</p> <ul style="list-style-type: none"> <li>• <b>Address Line 1-3:</b> Enter the Director's official address.</li> <li>• <b>City:</b> Enter the customer's city.</li> <li>• <b>Country Name:</b> Select the list of country from where user will have an option to select the correct county form the displayed list.</li> <li>• <b>Zip Code:</b> Enter the ZIP code of customer's city.</li> </ul>

2. Click **Management Profile** to continue the procedure.

## 2.2 Business Activity Details

This topic explains the systematic instructions for business activity screen.

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

1. In the **Loan Origination**, click **Business Activity Details** tab and provide the required details.

The **Business Activity Details** screen displays.

Figure 2-2 Business Activity Details

**Note**

The fields marked as **Required** are mandatory.

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

Table 2-2 Business Activity Details - Field Description

Field	Description
<b>Entity Type</b>	Select the entity type of the customer from the drop-down list.
<b>Nature of Business</b>	Select the core activity/ nature of Business of the customer from the drop-down list.
<b>Current Year</b>	Enter current year for which the details are updated in this segment.
<b>Currency</b>	Select a balance sheet currency from the drop-down list.
<b>Balance Sheet Size</b>	Enter the current year balance sheet size in figures.
<b>Currency</b>	Select a currency in which the Operating profit to be specified from the dropdown list.
<b>Operating Profit of the Year</b>	Enter the current year operating in figures.
<b>Currency</b>	Select a currency in which the net profit to be specified from the drop-down list.
<b>Net Profit of the Year</b>	Enter the current year net profit in figures.
<b>Export Import License Number</b>	Enter the export import license number of the customer.
<b>Parent Company Name</b>	Enter the name of the Parent Company.
<b>Share Holding %</b>	Specify the shareholding percentage of the company.

2. Click **Add Financial Details** to add financial details for the consecutive years as provided by the customer.
3. Click **Add Parent Company** to add multiple parent company details.

## 2.3 Loan Details

This topic explains the systematic instructions for loan details screen.

Use **Loan Details** screen to capture the basic loan details which the customer has made a request. This data segment contains the details as loan currency, amount, purpose, tenor and so on to be updated. This data segment is most basic detail for any process which will be followed by the product.

- In **Loan Origination**, click **Loan Details** and provide the required details.

The **Loan Details** screen displays.

**Figure 2-3 Loan Details**

The screenshot shows the 'Loan Details' screen with the following fields and values:

- Loan Amount:** USD, \$10,000.00
- Value Date:** Apr 3, 2015
- Loan Tenor:** 12 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** Apr 3, 2016
- Commitment Linkage:** Contract Number (empty), CounterParty (BR002), Commitment Currency (empty)

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

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

**Table 2-3 Loan Details - Field Description**

Field	Description
<b>Loan Currency</b>	Select the currency in which the loan is required by customer.
<b>Loan Amount</b>	Enter the amount of the loan required by customer.
<b>Loan Tenor (Months)</b>	Enter the loan tenor in months as requested by customer.
<b>Value Date</b>	Select the Value/Drawdown/Effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
<b>Maturity Type</b>	Select the type of maturity of the loan. The different type of maturity types are defined below which a user will be able to select. <ul style="list-style-type: none"> <li>• <b>Fixed:</b> If Maturity type is selected as Fixed, the Maturity Date field is enabled to update.</li> <li>• <b>Notice:</b> If Maturity type is selected as Notice, the Notice Day field is enabled to update.</li> <li>• <b>Call</b></li> </ul>
<b>Maturity Date</b>	Select the maturity date of the loan.

Table 2-3 (Cont.) Loan Details - Field Description

Field	Description
<b>Commitment Linkage</b>	When user is linking a loan amount to a commitment user can only link the entire loan amount. In case of existing customer, user can edit the already added commitment (available in OBCL) in the initiation screen or newly add/edit the commitment (Contract Reference Number) in this screen. User cannot delete the commitment linkage once added.
<b>Contract Number</b>	Specify the contract reference number of the contract for which user need to add/amend the commitment linkage.
<b>CounterParty</b>	This field is defaulted from the <b>Loan Origination</b> initiation screen.
<b>Commitment Currency</b>	This field is defaulted based on the contract number selected.

## 2.4 Real Estate Loan

This topic explains the systematic instructions for real estate loan screen.

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

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral** and then click **Loan Origination**.
2. In the **Loan Origination**, click **Real Estate Loan** tab and provide the required details.

The **Real Estate Loan** screen displays.

Figure 2-4 Real Estate Details

The screenshot shows the 'Real Estate Loan' screen with the following fields and their requirements:

- Property 1** (Dropdown)
- Property Type** (Text input, Required)
- Property Status** (Radio buttons: New, Existing)
- Construction Status** (Dropdown: Select Construction Status, Required)
- Expected Completion Date** (Text input, Required)
- Completion Date** (Text input, Required)
- Purchase Date** (Text input, Required)
- Registration Number** (Text input, Required)
- Address Line1** (Text input, Required)
- Address Line2** (Text input)
- Address Line3** (Text input)
- Address Line4** (Text input)
- City** (Text input, Required)
- State** (Text input)
- Country** (Text input, Required)
- Zip Code** (Text input, Required)
- Total Area of the Property** (Text input, Required)
- Unit** (Text input, Required)
- Market Value** (Text input, Required)
- Eligible Value** (Text input, Required)
- Builder Information** (Section Header)
- Name of the Builder** (Text input)

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

3. In the **Real Estate Loan** screen, provide the required details.

### Note

The fields marked as **Required** are mandatory.

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

Table 2-4 Real Estate Loan - Field Description

Field	Description
<b>Property Type</b>	Select the type of the property from the list of values.
<b>Property Status</b>	Specify the status of the property. The available options are: <ul style="list-style-type: none"> <li>• <b>New</b></li> <li>• <b>Existing</b></li> </ul>
<b>Construction Status</b>	Specify the status of construction. The available options are: <ul style="list-style-type: none"> <li>• <b>Completed Construction</b></li> <li>• <b>Under Construction</b></li> </ul>
<b>Expected Completion Date</b>	Enter the expected completion date of the property.
<b>Completion Date</b>	Enter the completion date of the property in case of <b>Completed</b> status.
<b>Purchase Date</b>	Enter the date of purchase of the property.
<b>Registration Number</b>	Enter the registration number or unique reference number of the property.
<b>Address 1-4</b>	Enter the address of the property.
<b>City</b>	Enter the city of the property.
<b>State</b>	Enter the state in which the property is located.
<b>Country</b>	Enter the list of country from where user will have an option to select the correct county form the displayed list.
<b>Zip Code</b>	Enter the ZIP code of the location where property is located.
<b>Special Zone</b>	User can select the required option, if the property is situated in and around Special zone.
<b>Total Area of the Property</b>	Specify the total area of the property in figures.
<b>Unit</b>	Select the unit in which the area of the property is measured from the list of values.
<b>Market Value</b>	Enter the market value of the property along with the currency.
<b>Eligible Value</b>	Enter the eligible value of the property along with the currency.
<b>Name of the Builder</b>	Enter the name of the builder.
<b>Classification of the Builder</b>	Enter the classification of the builder - Category A/B.
<b>Ownership Status</b>	Select the status of ownership. The available options are: <ul style="list-style-type: none"> <li>• <b>Freehold</b></li> <li>• <b>Leasehold</b></li> </ul>
<b>Lessor</b>	Enter the name of the lessor.
<b>Lease Effective date</b>	Enter the date on which the property is leased out.
<b>Lease Expiry date</b>	Enter the date of expiry of the leased-out property.

## 2.5 Plant and Machinery Details

This topic explains the systematic instructions for plant and machinery details screen.

Use **Plant and Machinery Details** screen to capture the plant and machinery details provided by the client. These details can be used by relationship and credit manager to evaluate the collateral details of the customer. This segment can be used while providing equipment finance.

1. In the **Loan Origination**, click **Plant and Machinery Details** tab and provide the required details.

The **Plant and Machinery Details** screen displays.

Figure 2-5 Plant and Machinery

2. In the **Plant and Machinery Details** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

Table 2-5 Plant and Machinery Details - Field Description

Field	Description
<b>Machinery Type</b>	Enter the type of the machinery - New or Used.
<b>Machine Details</b>	Enter additional information about the Machine.
<b>Manufacturer Name</b>	Enter the Manufacturer name of the machinery.
<b>Manufactured Year</b>	Select the date of the manufacturing of the machinery.
<b>Manufacture Model</b>	Enter the model number of the machinery.
<b>Intended Use</b>	Enter the purpose of use of the machinery.
<b>Currency</b>	Select a currency from the drop-down list.
<b>Asset Value</b>	Enter the total value of the machinery.
<b>Purchase Date</b>	Select the date of purchase of machinery from the drop-down calendar.

## 2.6 Commercial Construction Loan Details

This topic explains the systematic instructions for commercial construction loan screen.

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

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral** and then click **Loan Origination**.

- In the **Loan Origination**, click **Commercial Construction Loan** tab and provide the required details.

The **Loan Origination** screen displays.

**Figure 2-6 Commercial Construction Loan Details**

- In the **Loan Origination** screen, provide the required details.

**Note**

The fields marked as **Required** are mandatory.

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

**Table 2-6 Commercial Construction Loan - Field Description**

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

## 2.7 Automotive Details

This topic explains the systematic instructions for automobile details screen.

Use **Automobile Details** screen to capture the automobile financing. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the automobile.

1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral** and then click **Loan Origination**.
2. In **Loan Origination**, click the **Automotive Details** tab and provide the required details. The **Automotive Details** screen displays.

**Figure 2-7 Automotive Details**

The screenshot shows the 'Automotive Details' form with the following fields and controls:

- Vehicle Category:** Searchable dropdown (Required).
- Vehicle Status:** Radio buttons for 'Existing' and 'New' (Required).
- Manufacturing Year:** Dropdown menu (Required).
- Vehicle Make:** Text input (Required).
- Vehicle Model:** Text input (Required).
- Engine Number:** Text input (Required).
- Vehicle Identification Number:** Text input (Required).
- Market Value:** Text input (Required).
- Eligible Value:** Text input (Required).
- Status Type:** Radio buttons for 'Freehold' and 'Leasehold' (Required).
- Registering Authority Name:** Text input (Required).
- Address Line 1:** Text input (Required).
- Address Line 2:** Text input (Required).
- Address Line 3:** Text input (Required).
- City:** Text input (Required).
- State:** Text input (Required).
- Country:** Searchable dropdown (Required).
- Zip Code:** Text input (Required).

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

3. In the **Automotive Details** screen, provide the required details.

### Note

The fields marked as **Required** are mandatory.

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

**Table 2-7 Automotive Details - Field Description**

Field	Description
<b>Vehicle Category</b>	Select the category of the vehicle from the list of values.
<b>Vehicle Status</b>	Select the status of Vehicle. The available options are: <ul style="list-style-type: none"> <li>• <b>New</b></li> <li>• <b>Existing</b></li> </ul>
<b>Manufacturing Year</b>	Enter the manufacturing year of the vehicle.
<b>Vehicle Make</b>	Enter the manufacturer of the vehicle.
<b>Vehicle Model</b>	Enter the model of the vehicle.
<b>Vehicle Identification Number</b>	Enter the identification number of the vehicle.

Table 2-7 (Cont.) Automotive Details - Field Description

Field	Description
<b>Market Value</b>	Enter the market value of the vehicle in figures along with currency code.
<b>Eligible Value</b>	Enter the eligible value of the vehicle in figures along with currency code.
<b>Ownership Status type</b>	Select the ownership status. The available options are: <ul style="list-style-type: none"> <li>• <b>Freehold</b></li> <li>• <b>Leasehold</b></li> </ul>
<b>Registering Authority Name</b>	Enter the name of the registering authority.
<b>Address Line 1-3</b>	Enter the address details of the registering authority.
<b>City</b>	Enter the name of the city.
<b>State</b>	Enter the name of the state.
<b>Country</b>	Select the country code from the list of values.
<b>ZIP Code</b>	Enter the ZIP code of the address.
<b>Existing Charges</b>	Select the appropriate option if the existing charges are applicable.

## 2.8 Interest Details

This topic explains the systematic instructions for interest details screen.

Use **Interest Details** screen to capture the type of the interest rate and the margin to be charged from the customer for the loan. This data segment captures various types of rates offered to the customer. This data segment can be used for Loan Origination and Loan Restructuring process and In principal approval. The rate details (Rate code, rate type, rate sub type) maintained for the component will be defaulted to the loan application.

1. In the **Loan Origination**, click **Interest Details** tab and provide the required details. The **Interest Details** screen displays.

Figure 2-8 Interest Details

The screenshot shows the 'Interest Details' screen with the following fields and values:

- Loan Branch:** DMKD
- Loan Amount:** USD 1,000.00
- Value Date:** April 2, 2015
- Component Name:** FLAUOL
- Rate Type:** Fixed
- Interest Period Basis:** Include (From Date)
- Sub Rate Type:** User Input
- Rate Code:** 0
- Rate (%):** 0
- Spread (%):** 0
- Min Rate (%):** 0
- Max Rate (%):** 10
- Min Rate (Range):** 0
- Max Rate (Range):** 10
- Billing Notice Required:**

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

2. In the **Interest Details** screen, provide the required details.

### Note

The fields marked as **Required** are mandatory.

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

**Table 2-8 Interest Details - Field Description**

Field	Description
<b>Loan Branch</b>	Displays the Home branch for the Loan.
<b>Loan Currency</b>	Displays the currency in which, customer requires the loan.
<b>Loan Amount</b>	Displays the amount of the loan required by customer.
<b>Value Date</b>	Displays Value/Drawdown/Effective date of the loan.
<b>Component Name</b>	Enter a name for the component.
<b>Rate Type</b>	User need to specify the rate type. The options available are: <ul style="list-style-type: none"> <li>• <b>Floating Rate:</b> These rates are dynamic in nature and changes on certain frequency and event. A floating interest rate, also known as a variable or adjustable rate. Example: LIBOR, HIBOR and so on.</li> <li>• <b>Fixed Rate:</b> A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term.</li> <li>• <b>Special Rate:</b> Any other rate maintained by bank, or the department can be used.</li> </ul>
<b>Rate Code</b>	Correspondent rate code is displayed based on Loan Amount, Currency, Reset Tenor, Value Date, and Amount. User can also select a different rate code from the list of values. Based on this selection, Rate % gets modified.
<b>Sub Rate Type</b>	Based on the Rate type user will be allowed to select the corresponding Rate sub type as below: <ul style="list-style-type: none"> <li>• <b>Floating</b></li> <li>• <b>Automatic:</b> The rate revision will be applied automatically the once the rates are changed in the market.</li> <li>• <b>Periodic:</b> User will be able to define the periodicity of the rate change for that particular rate type. One the value date the rate changes will be applied on the loan.</li> <li>• <b>Fixed</b></li> <li>• <b>User Input:</b> User will have option to input rate in interest.</li> <li>• <b>Standard:</b> User will be using the Standard rate maintained by the bank.</li> <li>• <b>Treasury:</b> User will be able to input the rates derived from treasury.</li> <li>• <b>Agency:</b> Rates published by any Agency can be used at this segment.</li> <li>• <b>Special</b></li> <li>• <b>Fixed Rate:</b> User will be able to input a fixed interest rate which remains the same either for the entire term of the loan or for part of the term.</li> <li>• <b>Flat Amount:</b> If the interest to be charged at flat amount, then this option can be used.</li> </ul>
<b>Spread (%)</b>	Select the spread for the rate.
<b>Rate (%)</b>	Displays the default rate derived in case Rate Type is Fixed or Floating. The Rate % changes if there is any change in Reset Tenor, Rate Fixing Required, Value Date, Loan Amount, Currency, and Loan Branch fields.
<b>Amount</b>	Enter the flat amount provided by the user. This field is enabled, if user select Special rate and sub type as flat amount.

Table 2-8 (Cont.) Interest Details - Field Description

Field	Description
<b>Interest Period Basis</b>	Select the period basis for interest computation. The available options are: <ul style="list-style-type: none"> <li>• <b>Include From</b></li> <li>• <b>Include To</b></li> <li>• <b>Exclude From</b></li> <li>• <b>Exclude To</b></li> </ul>
<b>Billing Notice Period</b>	Specify if the billing notice to be generated for the loan - Y/N
<b>Billing Notice Days</b>	Specify the number of days prior to due date for billing notice generation.
<b>Reset Tenor</b>	Specify the number of days after the rate to be resolved for floating rate type.
<b>All in Rate</b>	Displays the final rate resolved.
<b>All in Rate Range</b>	Specify the minimum and maximum criterion to derive the All in Rate.
<b>Rate Fixing Required</b>	Specify if the rate fixing is required for a floating rate type of periodic usage.
<b>Rate Fixing Days</b>	Enter the rate fixing days if Rate fixing required is opted as Yes.

## 2.9 Payment Schedules

This topic explains the systematic instructions for payment schedules screen.

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

1. In the **Loan Origination**, click **Payment Schedules** and provide the required details. The **Payment Schedules** screen displays.

Figure 2-9 Payment Schedules

The screenshot shows the 'Payment Schedules' interface with two sections:

- Schedule Details 1 - FLAUIOL:** Component Name (FLAUIOL), Amount (USD), Frequency (Bullet), Start Date (May 2, 2018), No. Of Schedules (1), and Principal Liquidation (Auto).
- Schedule Details 2 - PRINCIPAL:** Component Name (PRINCIPAL), Amount (USD \$100000), Frequency (Bullet), Start Date (May 2, 2018), No. Of Schedules (1), and Principal Liquidation (Auto).

Buttons at the bottom include 'Add Schedule', 'Cancel', 'Back', 'Save & Close', and 'Next'.

2. In the **Payment Schedules** screen, provide the required details.

### Note

The fields marked as **Required** are mandatory.

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

**Table 2-9 Payment Schedules - Field Description**

Field	Description
<b>Schedule Type</b>	Schedule type will default 'P - Payment' for prepayment schedules.
<b>Component Name</b>	Select the component (Principal/Interest) for which the schedule to be defined.
<b>Component Currency</b>	System will default the currency for the selected component based on the product set up.
<b>Amount</b>	Enter the flat amount to be paid for the component for the defined frequency.
<b>Frequency</b>	Select the frequency of schedule from the drop-down list.
<b>Unit</b>	Enter the number of times the payment to be made for the defined frequency.
<b>Start Date</b>	Select the start date of the payment schedule for the defined frequency.
<b>No of Schedules</b>	Enter the number of schedules for the defined frequency.
<b>Principle Liquidation</b>	Select the liquidation mode (auto/manual) from the drop-down list.

#### Related Topics

- [Payment Details](#)  
This topic explains the systematic instructions to payment details. Use **Payment Details** screen to capture payment details for the loan.

## 2.10 Cash Flow

This topic describes about cash flow screen. Use Cash Flow screen to view the cash flow details based on the interest details and payment schedules captured for the loan.

- [Cash Flow](#)  
This topic describes about cash flow screen. Use **Cash Flow** screen to view the cash flow details based on the interest details and payment schedules captured for the loan.
- [Natural Language Processing](#)  
This topic describes about natural language processing. Use NLP to capture the NLP details such as extracted information and so on.
- [Override Handling](#)  
This topic describes about override handling. Use override handling feature to perform override action.

### 2.10.1 Cash Flow

This topic describes about cash flow screen. Use **Cash Flow** screen to view the cash flow details based on the interest details and payment schedules captured for the loan.

This data segment helps to view the total amount that is due and the component wise dues for the loan application.

- In the **Loan Origination**, click **Cash Flow** tab and view the below details

Figure 2-10 Cash Flow

Due Date	Total Amount Due	Total Amount Paid	Total Amount Adjusted
May 2, 2016	\$0.00	\$0.00	\$0.00

Table 2-10 Cash Flow - Field Description

Field	Description
Due Date	Display the due dates on which the dues to be settled.
Total Amount Due	Display the total amount due calculated for the loan application.

**Note**

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

This topic contains the following sub-topics:

- [Settlement Details](#)  
This topic explains the systematic instructions to settlement details. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)  
This topic explains the systematic instructions to summary screen. All the details provided on different tabs is summarized and shown.
- [Facility and Collateral Details](#)  
This topic explains the systematic instructions to facility and collateral details. Use **Link Facility and Collateral** screen to capture the credit lines and collaterals that the prospective borrower wants to associate as part of the corporate loan that is availed.
- [Holiday Preferences](#)  
This topic explains the systematic instructions to holiday preferences. Use **Holiday Preferences** screen for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday.
- [Credit Approval](#)  
This topic explains the systematic instructions to credit approval. Use this data segment for any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines. Then, the loan application is marked for credit approval.
- [Application Verification](#)  
This topic explains the systematic instructions to application verification. Use **Application Verification** screen to verify the loan details captured in previous data segments.

- [Loan Approval](#)  
This topic explains the systematic instructions to loan approval. Use **Loan Approval** screen to approve the loan application.
- [Customer Acceptance](#)  
This topic explains the systematic instructions to customer acceptance. Use **Customer Acceptance** screen to capture the acknowledgement details given by the customer post loan sanctioning.
- [Draft Proposal Approval Details](#)  
This topic explains the systematic instructions to draft proposal approval details. Use **Draft Proposal** screen to verify and input all the details captured for draft proposal captured in various data segment such as client name, loan amount, currency, tenor, company profile, collateral requirements, fee and charges details, and interest details.
- [Restructuring Amendment Details](#)  
This topic explains the systematic instructions to restructuring amendment details. Use **Restructuring Amendment Details** screen to capture the financial amendment details for restructuring.
- [Payment Details](#)  
This topic explains the systematic instructions to payment details. Use **Payment Details** screen to capture payment details for the loan.
- [Rate Quotation Details](#)  
This topic explains the systematic instructions to rate quotation details. Use **Rate Quotation Details** screen to capture the rate quotation details.
- [Operations Enrichment](#)  
This topic explains the systematic instructions to operations enrichment. Use this screen to enter operation enrichment data segment details.
- [Tranche Details](#)  
This topic explains the systematic instructions to tranche details. Use **Tranche Details** screen to enter the tranche related details.
- [Margin Details](#)  
This topic describes the systematic instructions to margin details screen. Use **Margin Details** screen to add the margin details.
- [Fee Details](#)  
This topic describes the systematic instructions to fee details screen. Use **Fee Details** screen to add the fee details.
- [Facility Details](#)  
This topic describes the systematic instructions to facility details screen. Use **Facility Details** screen to enter the facility details.
- [Additional Tranche Details](#)  
This topic describes the systematic instructions to additional tranche details screen. Use **Additional Tranche Details** screen to enter the additional tranche details.
- [Agreement Details](#)  
This topic describes the systematic instructions to agreement details screen. Use the **Agreement Details** screen to capture the agreement details.
- [Lender Commitments](#)  
This topic describes the systematic instructions to lender commitments screen. Use **Lender Commitments** screen to enter commitment on tranches and so on.
- [Fee Schedules](#)  
This topic describes the systematic instructions to fee schedules screen. Allows capturing the Fee Schedules such as fee, start date and so on.

- [Rate Fixing and Billing Preferences](#)  
This topic describes the systematic instructions to rate fixing and billing preferences screen. Use **Rate Fixing and Billing Preferences** screen to enter IRFX holiday, days, currency, notification days, notification holiday and so on.
- [Entity Details](#)  
This topic describes the systematic instructions to entity details screen. Use **Entity Details** to capture entity name, description and so on.
- [Settlement Details](#)  
This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to enter settlement details such as Mnemonic, currency and so on.
- [Summary](#)  
All the details provided on different tabs is summarized and shown.
- [Loan Details](#)  
This topic describes the systematic instructions to loan details screen.
- [Additional Loan Details](#)  
This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Interest Details](#)  
This topic describes the systematic instructions to interest details screen. Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.
- [Payment Schedules](#)  
This topic describes the systematic instructions to payments schedules screen. Use to **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.
- [Settlement Details](#)  
This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Parties](#)  
This topic describes the systematic instructions to parties screen. Use **Parties** screen to capture the Agency Drawdown Party details such as name, role and so on.
- [Loan Details](#)  
This topic describes the systematic instructions to loan details screen.
- [Additional Loan Details](#)  
This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Facility Details](#)  
This topic describes the systematic instructions to facility details screen. Use **Facility Details** screen to capture the Facility Details such as dates, code and so on
- [Lenders share](#)  
This topic describes the systematic instructions to lenders share screen.
- [Deal Facility Condition Precedent](#)  
This topic describes the systematic instructions to deal facility condition precedent screen.

- [Further Conditions Precedent](#)  
This topic describes the systematic instructions to further conditions precedent screen. Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on.
- [Drawdown Condition Precedent](#)  
This topic describes the systematic instructions to drawdown condition precedent screen.
- [Disbursement Schedules](#)  
This topic describes the systematic instructions to disbursement schedule screen.
- [Interest Margin Details](#)  
This topic describes the systematic instructions to interest margin details. Use **Interest Margin Details** to capture the Interest Margin Details such as component name and so on.
- [Payment Schedules](#)  
This topic describes the systematic instructions to payment schedules screen.
- [Settlement Details](#)  
This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Parties](#)  
This topic describes the systematic instructions to parties screen. Use **Parties** screen to capture the Participant Drawdown Party details such as name, role and so on.
- [Loan Details](#)  
This topic describes the systematic instructions to loan details screen. Use **Loan Details** screen to capture the Loan Details such as value, amount and so on.
- [Additional Loan Details](#)  
This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** to capture to the Additional Loan details such as product code, expense Code and so on.
- [Facility and Tranche Details](#)  
This topic describes the systematic instructions to facility and tranche details.
- [Lenders share](#)  
This topic describes the systematic instructions to lenders share screen. Use **Lenders Share** screen to capture the Lenders Share such as amount, rates and so on.
- [Deal Facility Condition Precedent](#)  
This topic describes the systematic instructions to deal facility condition precedent screen. Use **Deal Facility Condition Precedent** screen to capture the Deal Facility Condition Precedent such as CP Status and so on.
- [Further Conditions Precedent](#)  
This topic describes the systematic instructions to further conditions precedent screen. Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on
- [Drawdown Condition Precedent](#)  
This topic describes the systematic instructions to drawdown condition precedent screen. Use **Drawdown Condition Precedent** screen to capture the Drawdown Condition Precedent such as CP Status and so on.
- [Interest Margin Details](#)  
This topic describes the systematic instructions to interest margin details screen. Use **Interest Margin Details** screen to capture the Interest Margin Details such as component name and so on.

- [Disbursement Schedules](#)  
This topic describes the systematic instructions to disbursement schedules screen. Use **Disbursement Schedules** screen to capture the Disbursement Schedules such as currency, amount and so on.
- [Payment Schedules](#)  
This topic describes the systematic instructions to payment schedules screen. Use **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.
- [Settlement Details](#)  
This topic describes the systematic instructions to settlements details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Consolidation Main Details](#)  
This topic describes the systematic instructions to consolidation main details screen. Use **Consolidation Main** screen to capture the basic details of the transaction detailed below.
- [Consolidation Drawdown Details](#)  
This topic describes the systematic instructions to consolidation drawdown details screen. Use this data segment to capture the basic details of the transaction detailed below.

### 2.10.1.1 Settlement Details

This topic explains the systematic instructions to settlement details. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

1. In the **Agency Drawdown**, click **Settlement Details** tab provide the required details.  
The **Settlement Details** screen displays.

**Figure 2-11 Settlement Details**

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

**Table 2-11 Settlement Details - Field Description**

Field	Description
<b>Party Name</b>	Click Search to view and select the required name.
<b>Party Number</b>	Number gets auto-populated.

**Table 2-11 (Cont.) Settlement Details - Field Description**

Field	Description
<b>SSI Party</b>	Click Search to view and select the required SSI party.
<b>SSI Party Number</b>	Number gets auto-populated
<b>Accounts</b>	Accounts gets auto-populated.

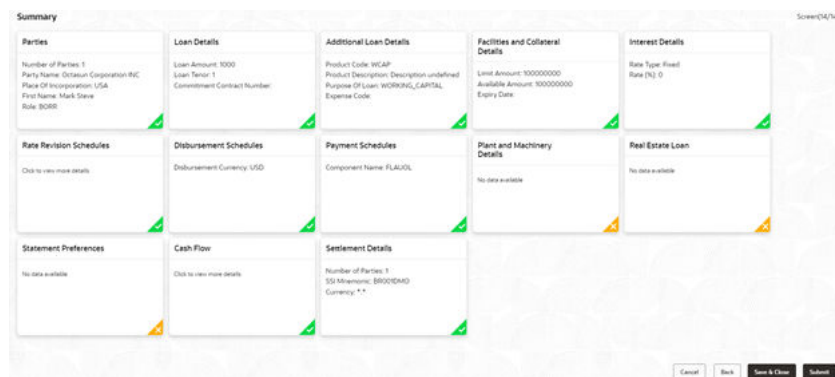
2. Click **Add Settlement Party** to add multiple details.

### 2.10.1.2 Summary

This topic explains the systematic instructions to summary screen. All the details provided on different tabs is summarized and shown.

- Click **Submit** to complete the Agency Drawdown process.  
The **Summary** screen displays.

**Figure 2-12 Summary screen**



### 2.10.1.3 Facility and Collateral Details

This topic explains the systematic instructions to facility and collateral details. Use **Link Facility and Collateral** screen to capture the credit lines and collaterals that the prospective borrower wants to associate as part of the corporate loan that is availed.

This data segment can be used for below purposes:

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

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

1. In the **Loan Origination**, click **Link Facility and Collateral** to link the details to the loan.  
The **Link Facility and Collateral** screen displays.

Figure 2-13 Facility and Collateral Details

- **Liability ID:** Based on the Customer Identification number, field Liability ID will be defaulted.
  - Linkages
  - Facilities

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

Table 2-12 Link Facility - Field Description

Field	Description
<b>Facility ID</b>	Enter the Credit line/Facility ID. The adjoining option list displays all valid liability numbers maintained in the limits system for the Customer Number. Select the appropriate one.
<b>Facility Category</b>	System displays the facility category of the selected facility ID.
<b>Facility Currency</b>	System displays the currency code of the selected facility ID.
<b>Facility Branch</b>	System displays the branch of the selected facility ID.
<b>Start Date</b>	System displays the start date of the selected facility ID.
<b>Expiry Date</b>	System displays the expiry date of the selected facility ID.
<b>Line Currency</b>	System displays the line currency of the selected facility ID.
<b>Line Amount</b>	System displays the line amount of the selected facility ID.
<b>Available Amount</b>	System displays the available amount of the selected facility ID.
<b>Utilized Amount</b>	System displays the utilized amount of the selected facility ID.
<b>Linkage Percentage</b>	Select the percentage of amount that needs to be linked to the loan for the given facility ID.
<b>Utilization Order</b>	Select the order in which the utilization happens. The system utilizes the linkage in ascending order.

Table 2-13 Collaterals - Field Description

Field	Description
<b>Collateral ID</b>	Select the collateral ID that must be linked under the Facility ID. The adjoining option list displays all valid collaterals maintained in the limits system for the customer number.
<b>Collateral Category</b>	System displays the collateral category of the selected collateral ID.
<b>Collateral Type</b>	System displays the collateral type of the selected collateral ID.

**Table 2-13 (Cont.) Collaterals - Field Description**

Field	Description
<b>Collateral Currency</b>	System displays the currency code of the selected collateral ID.
<b>Collateral Amount</b>	System displays the value of the collateral of the selected collateral ID.
<b>Available From</b>	System displays the date from which the collateral is available for the selected Collateral ID.
<b>Available Amount</b>	System displays the available amount of the selected collateral ID.
<b>Purpose of Facility</b>	Enter the purpose for facility creation or remarks, if any.
<b>Available Amount</b>	System displays the available amount of the selected collateral ID.

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

**Table 2-14 Facility Request - Field Description**

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

### Rollover Preferences

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

2. In the **Loan Origination**, click **Rollover Preferences** tab and provide the required details  
The **Rollover Preferences** screen displays.

**Figure 2-14 Rollover Preferences**

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

**Table 2-15 Rollover Preferences - Field Description**

Field	Description
<b>Rollover Type</b>	Select the amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are: <ul style="list-style-type: none"> <li>• <b>Principal</b></li> <li>• <b>Principal + Interest</b></li> <li>• <b>Principal + (Interest-Tax)</b></li> </ul>
<b>Rollover with Special Amount</b>	Select the option if the loan needs to be rolled over along with Special amount.
<b>Special Amount</b>	Enter the Special amount. Special amount field is used when the customer opts to specify an amount that is different from the outstanding principal + interest. The currency of rolled over amount will be defaulted from loan currency.

Table 2-15 (Cont.) Rollover Preferences - Field Description

Field	Description
<b>Treat Special Amount as</b>	<p>Enter the manner in which the special amount to be treated. If the principal of the new loan is meant to be a special amount, then it is required to indicate the manner in which the special amount is to be treated. The options available are:</p> <ul style="list-style-type: none"> <li>• <b>Rollover Amount:</b> The special amount specified will be considered as a Rollover amount for the newly renewed loan. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 the additional 5000 gets added to the loan. If the outstanding amount is 30,000 and the special amount is given as 25,000 the additional 5000 gets liquidated.</li> <li>• <b>Liquidation Amount:</b> The special amount specified will be considered as the amount to be liquidated. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 users are not allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000 the additional 5000 gets liquidated and only 25,000 is rolled over.</li> <li>• <b>Maximum Rollover Amount:</b> The special amount specified will be considered as the maximum amount to be rolled over. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 users can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given, as 25,000 only 25,000 will be rollover and the remaining 5000 is liquidated.</li> <li>• <b>Ignore:</b> By choosing the Ignore option, user can choose not to treat the special amount in any specific manner.</li> </ul>
<b>Rollover Mode</b>	<p>Specify the rollover mode. the available options are:</p> <ul style="list-style-type: none"> <li>• <b>Auto</b></li> <li>• <b>Manual</b></li> </ul> <p>System will default the values from back office product. However, user can modify here.</p>
<b>Rollover Mechanism</b>	<p>Specify the rollover mechanism. System will default the values from back office product. However, user can modify here.</p>
<b>Schedule Definition</b>	<p>Specify if the schedule definition to be applied as per the contract or from back office product.</p>
<b>Rate Definition</b>	<p>Specify if the rate definition to be applied as per the contract or from back office product.</p>
<b>Maturity Type</b>	<p>Enter the Maturity Type for the rolled over loan. The maturity type specified for the old loan apply to loan being rolled over by default. However, user can change the maturity type using this field. The options available are:</p> <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Call</b></li> <li>• <b>Notice</b></li> </ul>
<b>Maturity Date</b>	<p>Select the maturity date for the rolled over loan.</p>

### 2.10.1.4 Holiday Preferences

This topic explains the systematic instructions to holiday preferences. Use **Holiday Preferences** screen for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday.

Holiday could be either on a local holiday or currency holiday. User can select one of the following options if the date falls on a holiday.

- Ignore Holidays.
- Specify the preferences for movement of Maturity/Schedule/Revision date.
- In the **Loan Origination**, click **Holiday Preferences** tab and provide the required details. The **Holiday Preference** screen displays.

**Figure 2-15 Holiday Preferences**

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

**Table 2-16 Holiday Preferences - Field Description**

Field	Description
<b>Holiday Treatment Type</b>	System displays the type of holiday treatment as: <ul style="list-style-type: none"> <li>• <b>Payment Schedule</b></li> <li>• <b>Revision Schedule and Maturity Date</b></li> </ul>
<b>Ignore Holidays</b>	No holiday treatment will be considered if the maturity date or schedule date or revision date falls on holiday. System will process the entries on the specified date.
<b>Holiday Check</b>	Enter the basis of holiday check, if user have indicated that the holiday should not be ignored for the loan contract. The options available are: <ul style="list-style-type: none"> <li>• <b>Local branch</b></li> <li>• <b>Currency</b></li> <li>• <b>Both</b></li> </ul>
<b>Cascade Schedules</b>	Enter the due date arrived at, the holiday treatment is considered as the start date for the due dates for the subsequent schedules.
<b>Move Across Month</b>	If selected, allows movement of schedule date/maturity date/rate revision date of the contract across months, if user have indicated that the holiday should not be ignored for the loan contract. If user have chosen to move the schedule date/ maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if user indicate so in this field.
<b>Schedule Movement</b>	If selected, indicates the movement of schedule date/maturity date/ rate revision date either move forward to a next working day or move backward to the previous working date.

## Statement Preferences

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

- In the **Loan Origination**, click **Statement Preferences** tab and provide the required details.

The **Statement Preferences** screen displays.

**Figure 2-16 Statement Preferences**

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

**Table 2-17 Statement Preferences - Field Description**

Field	Description
<b>Statement Cycle</b>	Enter the frequency of statement generation.
<b>Start Date</b>	Select the start date of the frequency for the generation of the statement.
<b>Statement Type</b>	Enter the statement type to indicate if the loan statement report to be generated in a detailed or summary format.

### 2.10.1.5 Credit Approval

This topic explains the systematic instructions to credit approval. Use this data segment for any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines. Then, the loan application is marked for credit approval.

This data segment helps the credit committee to verify the credit lines and collaterals furnished by the applicant and take prompt action based on the evaluation.

1. In the **Loan Origination**, click **Credit Approval** tab and provide the required details.

The **Credit Approval** screen displays.

Figure 2-17 Credit Approval

- Specify the fields on **Credit Approval** screen.

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

Table 2-18 Credit Approval Details - Field Description

Field	Description
<b>Loan Application Reference Number</b>	System displays the loan application reference no for which the credit appraisal is requested for.
<b>Application Date</b>	System displays the date of the loan application.
<b>Customer ID</b>	System displays the Customer ID of the loan application.
<b>Liability ID</b>	System displays the liability number of the Customer.
<b>Purpose for Credit Approval</b>	System displays the remarks specified by Relationship Manager while marking for Credit appraisal and the list of override messages prompted by the system in Collateral/ Facility linkage screen during credit exemption.
<b>Approval Status</b>	User can select any of the following options as part of approval process. <ul style="list-style-type: none"> <li><b>Approve:</b> Approve the loan application to proceed further.</li> <li><b>Reject:</b> Reject the loan application and move back to Enrichment stage.</li> <li><b>Mark for CAMS:</b> Handoff the request to CAMS origination system for amendment.</li> </ul>
<b>Remarks</b>	Enter additional information while accessing the loan application.

### 2.10.1.6 Application Verification

This topic explains the systematic instructions to application verification. Use **Application Verification** screen to verify the loan details captured in previous data segments.

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

- Approve:** Approve the application task and proceed to next stage.
- Mark for Correction:** Reject the application to move back to previous stage for modification.

- **Reject:** Reject the application and send notification to Customer.
  - **Cancel:** Close the screen and retain the task in the same stage.
1. In the **Loan Origination**, click **Application Verification** verify the uploaded documents by clicking **Documents** and **Checklist** icon.

**Figure 2-18 Application Verification**

The screenshot displays the 'Application Verification' screen with a grid of data segments. Each segment has a green checkmark in the bottom right corner, indicating that the data is complete or verified. The segments include:

- Management Profile:** No data available.
- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency: USD.
- Statement Preferences:** No data available.
- Loan Details:** Loan Amount: 1000, Loan Tenor: 1, Commitment Contract Number.
- Business Activity Details:** Entry Type: Others.
- Facilities and Collateral Details:** Limit Amount: 100000000, Available Amount: 100000000, Expiry Date.
- Additional Loan Details:** Product Code: WCAP, Product Description: Description undefined, Purpose Of Loan: WORKING\_CAPITAL, Expense Code.
- Interest Details:** Rate Type: Fixed, Rate (No ID).
- BackOffice Errors:** No data available.
- Real Estate Loan:** No data available.
- Customer Acceptance:** No data available.
- Payment Schedules:** Component Name: PRINCIPAL.
- Plant and Machinery Details:** No data available.
- Credit Approval:** Approval Status, Liability ID: BR001, Purpose of Credit Approval: WORKING\_CAPITAL.
- Cash Flow:** (Label at the bottom left)
- Settlement Details:** (Label at the bottom center)
- Parties:** (Label at the bottom right)

At the bottom right of the screen, there are three buttons: 'Cancel', 'Save & Close', and 'Next'.

2. Click **Submit**.

### 2.10.1.7 Loan Approval

This topic explains the systematic instructions to loan approval. Use **Loan Approval** screen to approve the loan application.

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

- **Approve:** Approve the application and generate sanction advice.
  - **Mark for Correction:** Reject the application to move back to previous stage for modification.
  - **Reject:** Reject the application and send notification to Customer.
1. In the **Loan Origination**, click **Loan Approval** OBCLPM supports both single and multilevel approvals. Business rules can be configured in CONDUCTOR process flow to have single or multi-level approval.

Figure 2-19 Loan Approval

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

- Management Profile:** No data available.
- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency: USD.
- Statement Preferences:** No data available.
- Loan Details:** Loan Amount: 1000, Loan Tenor: 1, Commitment Contract Number.
- Business Activity Details:** Entry Type: Others.
- Facilities and Collateral Details:** Limit Amount: 100000000, Available Amount: 100000000, Expiry Date.
- Additional Loan Details:** Product Code: WCAP, Product Description: Description undefined, Purpose Of Loan: WORKING\_CAPITAL, Expense Code.
- Interest Details:** Rate Type: Fixed, Rate (%) 0.
- BackOffice Errors:** No data available.
- Real Estate Loan:** No data available.
- Customer Acceptance:** No data available.
- Payment Schedules:** Component Name: PRINCIPAL.
- Plant and Machinery Details:** No data available.
- Credit Approval:** Approval Status, Liability ID: 0000, Purpose of Credit Approval: WORKING\_CAPITAL.
- Cash Flow, Settlement Details, Parties:** No data available.

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

2. Click **Submit**.

### 2.10.1.8 Customer Acceptance

This topic explains the systematic instructions to customer acceptance. Use **Customer Acceptance** screen to capture the acknowledgement details given by the customer post loan sanctioning.

Based on acknowledgement received through mail or letter, user can capture the acknowledgement details and update the Customer acceptance status.

1. In the **Loan Origination**, click **Customer Acceptance** tab and provide the required details.

The **Customer Acceptance** screen displays.

Figure 2-20 Customer Acceptance

The screenshot displays the 'Customer Acceptance' screen with the following fields and controls:

- Customer Acceptance Received:** Yes/No buttons.
- Customer Acceptance Date:** Text field with date picker, value: June 21, 2023.
- Accepted By:** Mail/Letter buttons.
- Remarks:** Text area.
- Value Date Change Required:** Yes/No buttons.
- Linked Documents:** Document list with a plus icon and the text 'No items to display'.

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

2. Specify the fields on **Customer Acceptance** screen.

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

**Table 2-19 Customer Acceptance - Field Description**

Field	Description
<b>Customer Acceptance Date</b>	Select the date of acceptance from customer from the dropdown calendar.
<b>Acceptance By</b>	Select the mode of acceptance for customer from the drop-down list.
<b>Remarks</b>	Enter additional information about the customer acceptance.
<b>Value Date Change Required</b>	User can change the value date for Bilateral Loan Origination. After changing the value date, a confirmation dialog box appears. If user click <b>Confirm</b> user are taken to <b>Application Enrichment</b> stage, otherwise user can proceed with subsequent stages. If user click <b>Confirm</b> , the stage movement happens from <b>Customer Agreement</b> to <b>Application Enrichment</b> stage. If required, user can update the value date in this stage. After submitting this stage, user is taken back to <b>Customer Agreement</b> stage.

### 2.10.1.9 Draft Proposal Approval Details

This topic explains the systematic instructions to draft proposal approval details. Use **Draft Proposal** screen to verify and input all the details captured for draft proposal captured in various data segment such as client name, loan amount, currency, tenor, company profile, collateral requirements, fee and charges details, and interest details.

The details captured in various data segments are displayed as summary tile view, the details of each tile can be viewed by a click on the tile. The user will have option to either verify and approve or reject the application. He can also input his new details as per the approval.

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

- **Approve** - Approve the application task and proceed to next stage.
  - **Reject** - Rejects the application and takes the application to enrichment stage.
  - **Cancel Application** - Cancel the application and send notification to Customer.
  - **Cancel** - Close the screen and retain the task in the same stage.
1. In the **Loan Origination**, click **Draft Proposal** tab and provide the required details.

The **Draft Proposal** screen displays.

**Figure 2-21 Draft Proposal**

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

- Loan Details:** Includes fields for Proposed Loan Amount (Min), Proposed Loan Amount (Max), Proposed Loan Amount (Fixed), Loan Tenor (Months), and Proposal Validity.
- Interest Details:** Includes Rate Type (Fixed), Rate (Min/Max), Rate (Fixed), Margin Rate (Min/Max), Margin Rate (Fixed), Interest Payment Frequency, Schedule of Principal (Amortise), and Amortise.
- Fee Details:** Includes Fee, Fee Description, and Fee Type (None).
- Collateral Details:** Includes Collateral List, Collateral Description, and Collateral Amount.
- Linked Documents:** A section with a plus icon and the text 'No items to display'.

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

2. Specify the fields on **Draft Proposal** screen.

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

**Table 2-20 Draft Proposal - Field Description**

Field	Description
<b>Loan Currency</b>	Select the currency in which the loan is required by customer.
<b>Proposed Loan Amount (Range)</b>	Enter the proposed loan amount range (Min/Max) of the loan required by customer.
<b>Proposed Loan Amount</b>	Enter the proposed loan amount as requested by the Customer.
<b>Loan Tenor (Months)</b>	Select the loan tenor in months as requested by customer. Also, user will be able to input minimum and maximum loan tenor which can be offered to customer.
<b>Proposal Validity</b>	Select a proposal validity.
<b>Collateral ID</b>	Select the Collateral ID from the list of values, which the customer request to link to get the draft proposal.
<b>Interest Details</b>	<ul style="list-style-type: none"> <li>• <b>Rate Type:</b> Select a rate type from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>– <b>Floating Rate</b></li> <li>– <b>Fixed Rate</b></li> <li>– <b>Special Rate</b></li> </ul> </li> <li>• <b>Sub Rate Type:</b> Based on the Rate type user will be allowed to select the corresponding Rate sub type as below: <ul style="list-style-type: none"> <li>– <b>Floating</b> - Automatic/Periodic</li> <li>– <b>Fixed</b> - User Input, Standard, Treasury and Agency</li> <li>– <b>Special</b> - Fixed Rate/Flat Amount</li> </ul> </li> <li>• <b>Rate</b> - Enter the rate of the loan. Also, user will be able to input minimum and maximum rate.</li> <li>• <b>Margin:</b> Enter the margin of the loan. Also, user will be able to input minimum and maximum margin.</li> <li>• <b>Interest payment Frequency:</b> Enter the frequency of schedule from the drop down list.</li> <li>• <b>Schedule of Principal:</b> Defines when the Principal has to be paid by the borrower. User will have two options to choose from. If user has selected amortize, then he will get the LOV to define the schedule amortization or if he selects Bullet then he will have to update the final payment date in the segment.</li> <li>• <b>Amortize:</b> Select the frequency of schedule from the drop-down list.</li> <li>• <b>Bullet:</b> Select the date on which the principal payment will be made.</li> </ul>
<b>Fee Details</b>	<ul style="list-style-type: none"> <li>• <b>Fee</b> - Select the fee details.</li> <li>• <b>Fee Type</b> - Enter the fee which is applicable for the customer.</li> <li>• <b>Fee Rate</b> - Enter the fee rate which is applicable for the customer. Either of fee rate or fee amount can be updated by the user.</li> </ul>

## 2.10.1.10 Restructuring Amendment Details

This topic explains the systematic instructions to restructuring amendment details. Use **Restructuring Amendment Details** screen to capture the financial amendment details for restructuring.

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

1. In the **Loan Origination**, click **Value Dated Amendment** tab and provide the required details.

The **restructuring Amendment Details** screen displays.

**Figure 2-22 Restructuring Amendment Details**

2. Specify the fields on **Value Dated Amendment** screen.  
For more information on fields, refer to the field description table.

**Table 2-21 Value Dated Amendment - Field Description**

Field	Description
<b>Amendment Date</b>	Select the Amendment date. System will populate the current system date.
<b>Currency</b>	Select a currency from the drop-down list.
<b>New Loan Amount</b>	Enter the change in principal amount. This field will refer the additional disbursement of Principal.
<b>New Maturity Type</b>	Select the maturity type (Fixed/Call) of the amended loan.
<b>New Maturity Date</b>	Select the new maturity date of the loan from the drop-down calendar.
<b>Amendment Remarks</b>	Enter additional information about the value dated amendment.

**Table 2-21 (Cont.) Value Dated Amendment - Field Description**

Field	Description
<b>Schedule Redefinition</b>	Select the redefinition basis as LIFO (or) Pro-rate.

**Note**

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

### 2.10.1.11 Payment Details

This topic explains the systematic instructions to payment details. Use **Payment Details** screen to capture payment details for the loan.

Allows user to capture the settlement details for payment processing.

1. In the **Loan Servicing**, click **Payment Details** tab provide the required details. The **Payment Details** screen displays.

**Figure 2-23 Payment Details**

The screenshot shows the 'Payment Details' screen with the following fields and data:

- Payment Type:** Repayment (selected), Prepayment
- Loan Contract Ref No:** DMOAAS150915005
- Effective Date:** April 1, 2015
- Limit Date:** April 1, 2016
- Loan Amount:** USD 100,000,000.00
- Fetch Details:** Button
- Payment Components and Settlement Table:**

Component Name	Amount Due	Overdue Days	Overdue	Outstanding	Payable Amount	Advance	Tax
PRINCIPAL	\$99,999,900.00		\$0.00	\$0.00	\$10,000.00	\$0.00	\$0.00
- Total Settlement Amount:** USD 10,000.00
- Calculate:** Button
- Navigation:** Cancel, Back, Save & Close, Next

2. Specify the fields on **Payment Details** screen. For more information on fields, refer to the field description table.

**Table 2-22 Payment Details - Field Description**

Field	Description
<b>Payment Type</b>	Select the payment type: <ul style="list-style-type: none"> <li>• <b>Repayment</b></li> <li>• <b>Prepayment</b></li> </ul>
<b>Effective Date</b>	Select the value date of the payment.
<b>Limit Date</b>	System will default the loan maturity date for Prepayment type and Effective date for Repayment type. User will be allowed to modify.

Table 2-22 (Cont.) Payment Details - Field Description

Field	Description
<b>Loan Contract Reference No</b>	Display the loan contract reference no for which the payment is initiated.
<b>Loan Amount</b>	Display the loan amount of the loan contract reference.

**Note**

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

Table 2-23 Payment Details - Field Description

Field	Description
<b>Component Name</b>	Displays the list of all component names for the selected loan contract reference.
<b>Amount Due</b>	Displays the component wise amount due for the selected loan contract reference.
<b>Over Due</b>	Displays the overdue accrued for the component of the selected loan contract reference.
<b>Outstanding Amount</b>	Displays the total outstanding amount for the component of the loan contract reference.
<b>Payable Amount</b>	Default the total payable amount for the component that is due for the contract. User can modify the required amount.
<b>Advance</b>	Enter the Advance amount applicable for the loan.
<b>Prepayment Penalty</b>	Enter the prepayment penalty amount applicable for the loan.
<b>Total Settlement amount</b>	Displays the sum of all the amount that needs to be settled by the customer.

## 2.10.1.12 Rate Quotation Details

This topic explains the systematic instructions to rate quotation details. Use **Rate Quotation Details** screen to capture the rate quotation details.

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

1. In the **Rate Quotation Processing**, click **Rate Quotation** tab and provide the required details.

The **Rate Quotation** screen displays.

**Figure 2-24 Rate Quotation Details**

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

**Table 2-24 Rate Quotation - Field Description**

Field	Description
<b>Expense Code</b>	Default the expense code availed for the loan contract.
<b>Relationship Manager</b>	Default the relationship manager of the loan.
<b>Loan Amount</b>	Displays the loan amount of the selected loan contract reference.
<b>Get COF Quote</b>	Select the button to receive the rate details from treasury department. The rate details provided will be expired within specified time.
<b>Cost of Fund</b>	Displays the cost of fund received from treasury department.
<b>Margin</b>	Enter the margin to be provided for the rate.
<b>Special Rate</b>	Enter the special rate if any to be considered for the loan.
<b>Block Rate</b>	Click to block the rate received from treasury department for the loan contract.
<b>All in Rate</b>	System will calculate and display the field based on Cost of Fund, Margin and Special rate provided.

2. Click **Next** to continue the procedure.

### 2.10.1.13 Operations Enrichment

This topic explains the systematic instructions to operations enrichment. Use this screen to enter operation enrichment data segment details.

The data segments for Operations Enrichment process are as follows:

#### **Deal Personnel Details:**

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

1. In the **Operations Enrichment**, click **Deal Personnel Details** tab and provide the required details.

**Figure 2-25 Deal Personnel Details**

The screenshot shows a web form titled "Deal Personnel Details". At the top left, there is a "Transaction Name" field with the value "test". To its right is a "Requester Name" field with the value "test". Below these, there is a "Department 1 - Business" section with a "Department Name" dropdown menu set to "Business". To the right of this is a "Deal Personnel" search field containing "Relationship Manager" and a magnifying glass icon. Further right are "Name" and "Email" text input fields, both marked as "Required". At the bottom left of the form area is an "Add Department" button. At the bottom right, there are four buttons: "Cancel", "Back", "Save & Close", and "Next".

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

**Table 2-25 Deal Personnel Details - Field Description**

Field	Description
<b>Transaction Name</b>	Enter transaction name of the deal.
<b>Requester Name</b>	Enter the requester's name.
<b>Department Name</b>	Click Search to view and select the department's name.
<b>Deal Personnel</b>	Click Search to view and select the deal personnel.
<b>Name</b>	Enter name of the deal personnel's name.
<b>Email</b>	Enter name of the deal personnel's mail id.

2. Click **Add Department** to add multiple department's details.
3. Click **Next** to continue the procedure.

### 2.10.1.14 Tranche Details

This topic explains the systematic instructions to tranche details. Use **Tranche Details** screen to enter the tranche related details.

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

1. In the **Operations Enrichment**, click **Tranche Details** tab and provide the required details.

Figure 2-26 Tranche Details

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

Table 2-26 Facility Details - Field Description

Field	Description
<b>Syndication Type</b>	Select the syndication type from the drop-down list.
<b>Total Facility Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Number of Tranches</b>	Number of tranches are auto-populated.

Table 2-27 Tranche Details - Field Description

Field	Description
<b>Tranche Name</b>	Enter the tranche name.
<b>Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Utilization Currencies</b>	Enter the utilization currencies.
<b>Type</b>	Select the utilization type from the drop-down list.
<b>Borrowers</b>	Enter the borrower's name.
<b>Purpose</b>	Enter the purpose of the tranche.
<b>Effective Date</b>	Select the effective date from the drop-down calendar.
<b>Availability Period (in Months)</b>	Enter the utilization availability period in months.
<b>Expiry Date</b>	Select the expiry date from the drop-down calendar.
<b>Maturity Period (in Months)</b>	Enter the utilization maturity period in months.
<b>Maturity Date</b>	Select the maturity date from the drop-down calendar.
<b>Repayment Type</b>	Select the repayment type from the drop-down list.
<b>Interest Type</b>	Select the interest type from the drop-down list.

2. Click **Add Tranche** to add multiple tranche's details.

## 2.10.1.15 Margin Details

This topic describes the systematic instructions to margin details screen. Use **Margin Details** screen to add the margin details.

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

1. In the **Operations Enrichment**, click **Margin Details** tab and provide the required details. The **Margin Details** screen displays.

**Figure 2-27 Margin Details**

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

**Table 2-28 Margin Details - Field Description**

Field	Description
<b>Margin Type</b>	Select the repayment type from the drop-down list.
<b>Tranche Name</b>	Enter the tranche's name.
<b>Tranche Type</b>	Tranche type is auto-populated.
<b>Tranche Effective Date</b>	Tranche effective date is auto-populated.
<b>Tranche Maturity Date</b>	Tranche maturity date is auto-populated.
<b>Margin Method</b>	Select the method from the drop-down list.
<b>Rate</b>	Enter the rate.

2. Click **Add Margin** to add multiple Margin details.

## 2.10.1.16 Fee Details

This topic describes the systematic instructions to fee details screen. Use **Fee Details** screen to add the fee details.

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

1. In the **Operations Enrichment**, click **Fee Details** tab and provide the required details.

**Figure 2-28 Fee Details**

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

**Table 2-29 Fee Details - Field Description**

Field	Description
<b>Fee Type</b>	Select the fee type from the drop-down list.
<b>Fee Method</b>	Select the method from the drop-down list.
<b>Amount/Rate</b>	Select the type from the drop-down list.

2. Click **Add Fee Details** to add multiple fee details.

### 2.10.1.17 Facility Details

This topic describes the systematic instructions to facility details screen. Use **Facility Details** screen to enter the facility details.

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

1. In the **Operations Enrichment**, click **Facility Details** tab and provide the required details.

**Figure 2-29 Facility Details**

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

**Table 2-30 Facility Details - Field Description**

Field	Description
<b>Facility Product Code</b>	Click Search to view and select the product code.
<b>Facility Start Date</b>	Select the facility start date from the drop-down calendar.
<b>Facility End Date</b>	Select the facility end date from the drop-down calendar.
<b>Reporting Currency</b>	Click Search to view and select the currency.

2. Click **Add Fee Details** to add multiple fee details.

### 2.10.1.18 Additional Tranche Details

This topic describes the systematic instructions to additional tranche details screen. Use **Additional Tranche Details** screen to enter the additional tranche details.

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

1. In the **Operations Enrichment**, click **Additional Tranche Details** tab and provide the required details.

The **Additional Tranche Details** screen displays.

**Figure 2-30 Additional Tranche Details**

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

**Table 2-31 Additional Tranche Details - Field Description**

Field	Description
<b>Tranche Name</b>	Click Search to view and select the tranche name.
<b>Product Code</b>	Click Search to view and select the product code.
<b>Cost Centre</b>	Click Search to view and select the cost centre.
<b>Max Number of Loans</b>	Enter the maximum number of loans.
<b>Min Loan amount</b>	Select the currency type from the drop-down list and enter the minimum loan amount.
<b>Max Loan amount</b>	Select the currency type from the drop-down list and enter the maximum loan amount.

2. Click **Add Additional Tranche Details** to add multiple tranche details.

### 2.10.1.19 Agreement Details

This topic describes the systematic instructions to agreement details screen. Use the **Agreement Details** screen to capture the agreement details.

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

- In the **Operations Enrichment**, click **Agreement Details** tab and provide the required details.

The **Agreement Details** screen displays.

**Figure 2-31 Agreement Details**



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

**Table 2-32 Agreement Details - Field Description**

Field	Description
<b>Agreement Date</b>	Select the agreement date from the drop-down calendar.
<b>Agreement End Date</b>	Select the agreement end date from the drop-down calendar.
<b>Signing Date</b>	Select the agreement signing date from the drop-down calendar.
<b>Approval Date</b>	Select the agreement approval date from the drop-down calendar.

### 2.10.1.20 Lender Commitments

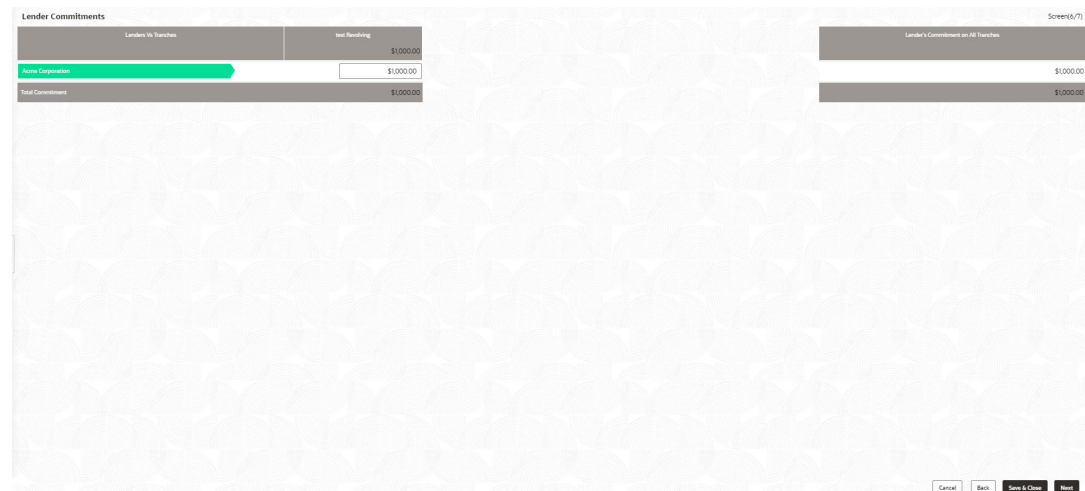
This topic describes the systematic instructions to lender commitments screen. Use **Lender Commitments** screen to enter commitment on tranches and so on.

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

1. In the **Operations Enrichment**, click **Lender Commitments** tab and provide the required details.

The **Lender Commitments** screen displays.

**Figure 2-32 Lender Commitments**



- Specify the fields on **Lender Commitments** screen.

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

**Table 2-33 Lender Commitments - Field Description**

Field	Description
<b>Lenders Vs Tranches</b>	Enter the amount.
<b>Lender's Commitment on All Tranches</b>	Lender's commitment is auto-populated.
<b>Total Commitment</b>	Total commitment is auto-populated.

### 2.10.1.21 Fee Schedules

This topic describes the systematic instructions to fee schedules screen. Allows capturing the Fee Schedules such as fee, start date and so on.

- In the **Operations Enrichment**, click **Fee Schedules** tab and provide the required details  
The **Fee Schedules** screen displays.

**Figure 2-33 Fee Schedules**

The screenshot shows the 'Fee Schedules' screen with the following fields and values:

- Fee Component:** Searchable text field.
- Start Date:** Calendar icon.
- Number of Schedules:** 1 (with up/down arrows).
- Frequency:** B (with dropdown arrow).
- Unit:** 1 (with up/down arrows).
- Amount:** Empty text field.

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

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

**Table 2-34 Fee Schedules - Field Description**

Field	Description
<b>Fee Component</b>	Click Search to view and select the fee.
<b>Start Date</b>	Select the start date from the drop-down calendar.
<b>Number of Schedules</b>	Enter the number of schedules.
<b>Frequency</b>	Select the frequency type from the drop-down list.
<b>Unit</b>	Enter the units.
<b>Amount</b>	Select the currency type from the drop-down list and enter the fee amount.

2. Click **Add Schedule** to add multiple fee schedule details.

### 2.10.1.22 Rate Fixing and Billing Preferences

This topic describes the systematic instructions to rate fixing and billing preferences screen. Use **Rate Fixing and Billing Preferences** screen to enter IRFX holiday, days, currency, notification days, notification holiday and so on.

1. In the **Operations Enrichment**, click **Holiday Preferences** tab and provide the required details.

The **Rate Fixing and Billing Preferences** screen displays.

**Figure 2-34 Rate Fixing and Billing Preferences**

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

**Table 2-35 Rate fixing and Billing Preferences**

Field	Description
<b>Currency</b>	Click Search to view and select the currency.
<b>EXFX Days</b>	Enter the EXFX days.
<b>EXFX Time</b>	Enter the EXFX time.
<b>EXFX Holiday</b>	Click the button to select holiday.
<b>IRFX Days</b>	Enter the IRFX days.
<b>IRFX Holiday</b>	Click the button to select holiday.
<b>Notification Days</b>	Enter the notification days.
<b>Notification Time</b>	Enter the notification time.
<b>Notification Holiday</b>	Click the button to select holiday.
<b>Blocked</b>	Click the button to block.
<b>Day Count Basis</b>	Select the currency type from the drop-down list.

2. Click **Add Holiday Preference** to add multiple holiday preference details.

### 2.10.1.23 Entity Details

This topic describes the systematic instructions to entity details screen. Use **Entity Details** to capture entity name, description and so on.

1. In the **Operations Enrichment**, click **Entity Details** tab and provide the required details. The **Entity Details** screen displays.

**Figure 2-35 Entity Details**

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

**Table 2-36 Entity Details - Field Description**

Field	Description
<b>Party Name</b>	Click Search to view and select the party name.
<b>Entity Name</b>	Click Search to view and select the entity name.
<b>Entity Description</b>	Enter the entity description.
<b>Primary</b>	Click the button to select as primary.

2. Click **Party Details** to add multiple party details.

### 2.10.1.24 Settlement Details

This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to enter settlement details such as Mnemonic, currency and so on.

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

1. In the **Operations Enrichment**, click **Settlement Details** tab and provide the required details.

The **Settlements Details** screen displays.

Figure 2-36 Settlement Details

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

Table 2-37 Settlement Details - Field Description

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

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

### 2.10.1.25 Summary

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

Figure 2-37 Summary screen

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

### 2.10.1.26 Loan Details

This topic describes the systematic instructions to loan details screen.

1. In the **Drawdown**, click **Loan Details** tab and provide the required details.  
The **Loan Details** screen displays.

**Figure 2-38 Loan Details**

The screenshot shows the 'Loan Details' screen with the following fields and values:

- Loan Amount:** USD, \$10,000.00
- Value Date:** Apr 3, 2015
- Loan Tenor:** 12, Month(s)
- Maturity Type:** Fixed
- Maturity Date:** Apr 3, 2016
- Commitment Linkage:**
  - Contract Number:** (empty)
  - CounterParty:** BR002 (readonly)
  - Commitment Currency:** (readonly)

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

2. Specify the fields on **Loan Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-38 Loan Details - Field Description**

Field	Description
<b>Loan Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Loan Tenor (Months)</b>	Enter the loan tenor amount in months.
<b>Value Date</b>	Select the proposed date from the drop-down calendar.
<b>Maturity Type</b>	Select the maturity type from the drop-down list.
<b>Maturity Date</b>	Select the maturity date from the drop-down calendar.
<b>Commitment Linkage</b>	When user are linking a loan amount to a commitment user can only link the entire loan amount. In case of existing customer, user can edit the already added commitment (available in OBCL) in the initiation screen or newly add/edit the commitment (Contract Reference Number) in this screen. User cannot delete the commitment linkage once added.
<b>Contract Number</b>	Specify the contract reference number of the contract for which user need to add/amend the commitment linkage.
<b>CounterParty</b>	This field is defaulted from the <b>Loan Drawdown</b> initiation screen.
<b>Commitment Currency</b>	This field is defaulted based on the contract number selected.

### 2.10.1.27 Additional Loan Details

This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.

1. In the **Drawdown**, click **Additional Loan Details** tab and provide the required details.  
The **Additional Loan Details** screen displays.

**Figure 2-39 Additional Loan Details**

2. Specify the fields on **Additional Loan Details** screen.

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

**Table 2-39 Additional Loan Details - Field Description**

Field	Description
<b>Business Product</b>	Product is auto-populated.
<b>Loan Branch</b>	Loan approved branch is auto-populated.
<b>Product Code</b>	Click Search to view and select the product code.
<b>Product Description</b>	Product description is auto-populated, based on the product opted.
<b>Expense Code</b>	Click Search to view and select the expense code.
<b>Expense Code Description</b>	Expense code description is auto-populated, based on the expense code opted.
<b>Purpose of Loan</b>	Purpose of the loan is auto-populated.
<b>Grace Days</b>	Enter the number of grace days.

### 2.10.1.28 Interest Details

This topic describes the systematic instructions to interest details screen. Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.

1. In the **Drawdown**, click **Interest Details** tab and provide the required details.

The **Interest Details** screen displays.

Figure 2-40 Interest Details

The screenshot displays the 'Interest Details' configuration screen. At the top, it shows 'Loan Branch' as DMD, 'Loan Amount' as USD 1,000.00, and 'Value Date' as April 2, 2015. Below this, a tree view shows '1 - FLAUDL' selected. The main form area contains several fields: 'Rate Type' is set to 'Fixed'; 'Interest Period Basis' is 'Include (From Date)'; 'Billing Notice Required' is checked; 'Waiver' is unchecked; 'Sub Rate Type' is 'User Input'; 'Rate Code' is '0'; 'Spread (%)' is '0'; 'All In Rate (%)' is '0'; and 'All in Rate (Range)' has 'Min' and 'Max' fields. At the bottom right, there are 'Cancel', 'Back', 'Save & Clear', and 'Print' buttons.

2. Specify the fields on **Interest Details** screen.

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

Table 2-40 Interest Details- Field Description

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

### Related Topics

- [Interest Details](#)

This topic describes the systematic instructions to interest details screen. Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.

## 2.10.1.29 Payment Schedules

This topic describes the systematic instructions to payments schedules screen. Use to **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.

1. In the **Drawdown** , click **Payment Schedules** tab and provide the required details.

**Table 2-41 Payment Schedules - Field Description**

Field	Description
<b>Schedule Type</b>	Click Search to view and select the schedule type.
<b>Component Name</b>	Click Search to view and select the component name.
<b>Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Frequency</b>	Select the frequency type from the drop-down list.
<b>Unit</b>	Enter the units.
<b>Start Date</b>	Select the maturity date from the drop-down calendar.
<b>No of Schedules</b>	Enter the number of schedules.
<b>Principal Liquidation</b>	Select the principal liquidation from the drop-down list and enter the amount.

2. Click **Add Schedule** to add multiple schedule details.

### 2.10.1.30 Settlement Details

This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

1. In the **Participant Drawdown**, click **Settlement Details** tab provide the required details.

The **Settlement Details** screen displays.

**Figure 2-41 Settlement Details**

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

**Table 2-42 Settlement Details - Field Description**

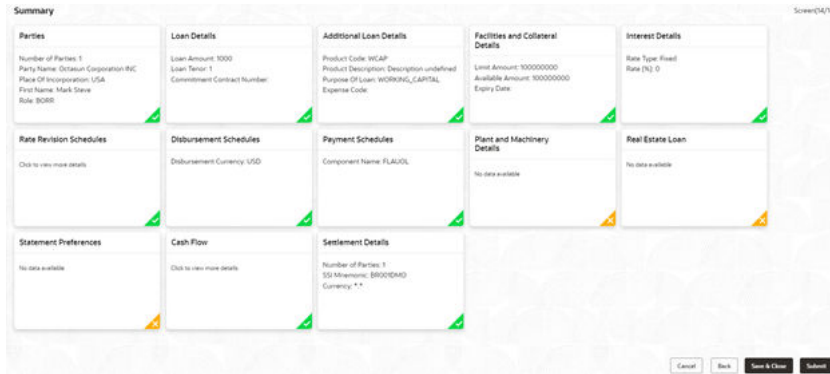
Field	Description
<b>Party Name</b>	Click Search to view and select the required name.
<b>Party Number</b>	Number gets auto-populated.
<b>SSI Party</b>	Click Search to view and select the required SSI party.
<b>SSI Party Number</b>	Number gets auto-populated.
<b>Accounts</b>	Accounts gets auto-populated.

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

### 2.10.1.31 Summary

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

**Figure 2-42 Summary screen**



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

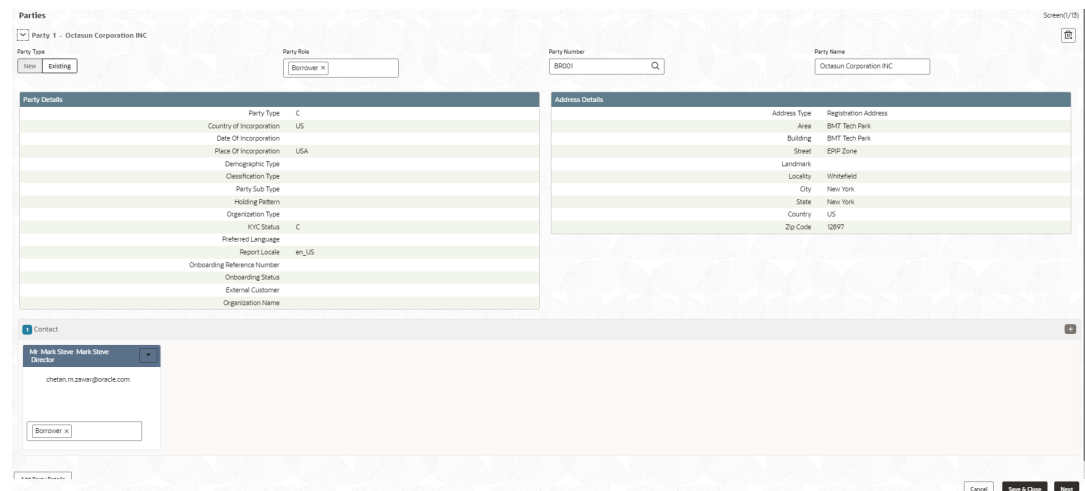
### 2.10.1.32 Parties

This topic describes the systematic instructions to parties screen. Use **Parties** screen to capture the Agency Drawdown Party details such as name, role and so on.

- In the **Agency Drawdown**, click **Parties** tab and provide the required details.

The **Parties** screen displays.

**Figure 2-43 Parties**



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

**Table 2-43 Parties Details - Field Description**

Field	Description
<b>Customer Type</b>	Click New/Existing button.
<b>Party Role</b>	Select the party role from the list.
<b>Party Number</b>	Click Search to view and select the required party number.
<b>Name</b>	As per the party number selected, party name gets auto-populated.
<b>Update Party Maintenance</b>	Click to select for update.

2. Click **Add Party Details** to add multiple parties details.

### 2.10.1.33 Loan Details

This topic describes the systematic instructions to loan details screen.

1. In the **Agency Drawdown**, click **Loan Details** tab and provide the required details.  
The **Loan Details** screen displays.

**Figure 2-44 Loan Details**

The screenshot shows the 'Loan Details' screen with the following fields and values:

- Loan Amount:** USD (dropdown), \$10,000.00 (text input)
- Value Date:** Apr 3, 2015 (calendar icon)
- Loan Tenor:** 12 (text input), Month(s) (dropdown)
- Maturity Type:** Fixed (dropdown)
- Maturity Date:** Apr 3, 2016 (calendar icon)
- Commitment Linkage:**
  - Contract Number:** (text input with search icon)
  - CounterParty:** BR002 (readonly)
  - Commitment Currency:** (readonly)

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

2. Specify the fields on **Loan Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-44 Loan Details - Field Description**

Field	Description
<b>Loan Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Loan Tenor (Months)</b>	Enter the loan tenor amount in months.
<b>Value Date</b>	Select the proposed date from the drop-down calendar.
<b>Maturity Type</b>	Select the maturity type from the drop-down list.
<b>Maturity Date</b>	Select the maturity date from the drop-down calendar.

## 2.10.1.34 Additional Loan Details

This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.

1. In the **Agency Drawdown**, click **Additional Loan Details** tab and provide the required details.

The **Additional Loan Details** screen displays.

**Figure 2-45 Additional Loan Details**

2. Specify the fields on **Additional Loan Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-45 Additional Loan Details - Field Description**

Field	Description
<b>Business Product</b>	Product is auto-populated.
<b>Loan Branch</b>	Loan approved branch is auto-populated.
<b>Product Code</b>	Click Search to view and select the product code.
<b>Product Description</b>	Product description is auto-populated, based on the product opted.
<b>Expense Code</b>	Click Search to view and select the expense code.
<b>Expense Code Description</b>	Expense code description is auto-populated, based on the expense code opted.
<b>Purpose of Loan</b>	Purpose of the loan is auto-populated.
<b>Grace Days</b>	Enter the number of grace days.

## 2.10.1.35 Facility Details

This topic describes the systematic instructions to facility details screen. Use **Facility Details** screen to capture the Facility Details such as dates, code and so on

1. In the **Agency Drawdown**, click **Facility Details** tab and provide the required details.

The **Facility Details** screen displays.

**Figure 2-46 Facility Details**

- Specify the fields on **Facility Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-46 Facility Details - Field Description**

Field	Description
<b>Facility Product Code</b>	Click Search to view and select the product code.
<b>Facility Start Date</b>	Select the facility start date from the drop-down calendar.
<b>Facility End Date</b>	Select the facility end date from the drop-down calendar.
<b>Reporting Currency</b>	Click Search to view and select the currency.

### 2.10.1.36 Lenders share

This topic describes the systematic instructions to lenders share screen.

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

- In the **Agency Drawdown**, click **Lenders Share** tab and provide the required details.  
The **Lenders Share** screen displays.

**Figure 2-47 Lenders Share**

The screenshot shows the 'Lenders Share' screen. At the top, it says 'Lenders Share' and 'Screen(6/15)'. Below that, there's a section for 'Participant Details 1 - Golden Ace Bank of RJ'. This section contains a table with the following fields: Participant (BK003), Participant Name (Golden Ace Bank of RJ), Asset Amount (USD, \$200.00), and Asset Ratio (20). There is also a 'Self Participant' checkbox which is unchecked. Below this, there are three more sections for 'Participant Details 2 - CITIBANK', 'Participant Details 3 - Monopoly Banking Corporation Ltd', and 'Participant Details 4 - BK001', each with a right-pointing arrow. At the bottom right, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

2. Specify the fields on **Lenders Share** screen.

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

**Table 2-47 Lenders Share - Field Description**

Field	Description
<b>Participant</b>	Participant gets auto-populated.
<b>Participant Name</b>	Name gets auto-populated.
<b>Asset Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Asset Rate</b>	Enter the asset rate.

### 2.10.1.37 Deal Facility Condition Precedent

This topic describes the systematic instructions to deal facility condition precedent screen.

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

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

The **Deal Facility Condition Precedent** screen displays.

**Figure 2-48 Deal Facility Condition Precedent**

The screenshot displays the 'Drawdown Condition Precedent' form. At the top, it indicates 'Overall Status: Satisfied'. Below this, there is a 'Conditions Precedent' section. This section contains several input fields: 'Section' (with a 'Required' label), 'Definition' (with a 'Required' label), 'CP Status' (a dropdown menu currently set to 'Satisfied'), and 'Waiver Required' (a toggle switch). There is also a 'Remarks' field. Below the main form area, there is a 'Linked Documents' section with a plus icon and the text 'No items to display.'. At the bottom of the form, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

**Table 2-48 Conditions Precedent - Field Description**

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

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

**Table 2-49 Other Conditions Precedent - Field Description**

Field	Description
<b>Clause Name</b>	Enter the clause name.
<b>Definition</b>	Enter the definition.
<b>CP Status</b>	Select the status from the drop-down list.
<b>Waiver Required</b>	Click to select for wavier required.
<b>Exceptional Approval Required</b>	Click to select for approval required.
<b>Remarks</b>	Enter the remarks.
<b>Linked Documents</b>	Click to add documents.

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

## 2.10.1.38 Further Conditions Precedent

This topic describes the systematic instructions to further conditions precedent screen. Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on.

1. In the **Agency Drawdown**, click **Further Conditions Precedent** tab and provide the required details.

**Figure 2-49 Further Conditions Precedent**

**Table 2-50 Conditions Precedent - Field Description**

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

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

**Table 2-51 Other Conditions Precedent - Field Description**

Field	Description
<b>Clause Name</b>	Enter the clause name.
<b>Definition</b>	Enter the definition
<b>CP Status</b>	Select the status from the drop-down list.
<b>Waiver Required</b>	Click to select for wavier required.

**Table 2-51 (Cont.) Other Conditions Precedent - Field Description**

Field	Description
<b>Exceptional Approval Required</b>	Click to select for approval required.
<b>Remarks</b>	Enter the remarks.
<b>Linked Documents</b>	Click to add documents.

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

### 2.10.1.39 Drawdown Condition Precedent

This topic describes the systematic instructions to drawdown condition precedent screen.

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

1. In the **Agency Drawdown**, click **Drawdown Condition Precedent** tab and provide the required details.

The **Drawdown Condition Precedent** screen displays.

**Figure 2-50 Drawdown Condition Precedent**

The screenshot shows the 'Drawdown Condition Precedent' screen. At the top, it says 'Overall Status: Not Satisfied'. Below that, there's a 'Conditions Precedent' section with a checkmark. The form includes several fields: 'Section' (required), 'Definition' (required), 'CP Status' (a dropdown menu currently showing 'Satisfied'), and 'Waiver Required' (a checkbox). There's also a 'Remarks' field. A 'Linked Documents' section is visible with a plus sign and the text 'No items to display.'. At the bottom of the form area, there's an 'Add Condition Precedent' button. Below the form, there's a list of 'Other Conditions Precedent' which is currently empty. At the very bottom of the screen, there are navigation buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

**Table 2-52 Conditions Precedent - Field Description**

Field	Description
<b>Section</b>	Enter the section.
<b>Definition</b>	Enter the definition.
<b>CP Status</b>	Select the status from the drop-down list.
<b>Waiver Required</b>	Click to select for wavier required.
<b>Exceptional Approval Required</b>	Click to select for approval required.
<b>Remarks</b>	Enter the remarks.

**Table 2-52 (Cont.) Conditions Precedent - Field Description**

Field	Description
Linked Documents	Click to add documents.

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

**Table 2-53 Other Conditions Precedent - Field Description**

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

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

### 2.10.1.40 Disbursement Schedules

This topic describes the systematic instructions to disbursement schedule screen.

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

- In the **Agency Drawdown**, click **Disbursement Schedules** tab and provide the required details.

**Table 2-54 Disbursement Schedules - Field Description**

Field	Description
Auto Disbursement	Click to select for auto disbursement.
Schedule Date	Select the date from the drop-down calendar.
Disbursement Currency	Disbursement currency gets auto-populated.
Total Disbursement Amount	Total disbursement amount gets auto-populated.
Amount to Disburse	Enter the amount.
Already Disbursed Amount	Disbursed amount gets auto-populated.
Percentage of Disbursement	Enter the percentage.
Split Sequence Number	Enter the number.
Split Percentage	Enter the percentage.
Split Amount	Enter the amount.
Payment Mode	Select the mode from the drop-down list.
Settlement Account Number	Click Search to view and select the account number.
Settlement Account Branch	Account branch gets auto-populated.

**Table 2-54 (Cont.) Disbursement Schedules - Field Description**

Field	Description
<b>Settlement Account Currency</b>	Account currency gets auto-populated.

2. Click **Add Split Settlement Details** to add multiple details.
3. Click **Add Schedule** to add multiple details.

### 2.10.1.41 Interest Margin Details

This topic describes the systematic instructions to interest margin details. Use **Interest Margin Details** to capture the Interest Margin Details such as component name and so on.

1. In the **Agency Drawdown**, click **Interest Margin Details** tab and provide the required details.

The **Interest Margin Details** screen displays.

**Figure 2-51 Interest Margin Details**

The screenshot shows the 'Interest Margin Details' configuration screen. The interface includes the following fields and controls:

- Component Name:** BDIF\_DI
- Interest Basis:** 30(Euro)/360
- Alternative Risk Free Rate:** Off
- Margin:** 15
- Rate Type:** Floating
- Tenor:** 0
- Rate Calculation Type:** Up
- Rate Fixing Required:** Off
- Rate Fixing Days:** 0
- Rate:** 0
- All in Rate:** 15
- Min Max Rate (Range):** Min and Max dropdowns
- Rate Code:** Searchable input field

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

2. Specify the fields on **Interest Margin Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-55 Interest Details- Field Description**

Field	Description
<b>Component Name</b>	Name gets auto-populated.
<b>Rate Type</b>	Select the type from the drop-down list.
<b>Tenor</b>	Tenor gets auto-populated.
<b>Rate Calculation Type</b>	Select the type from the drop-down list.
<b>Interest Basis</b>	Enter the interest basis.
<b>Rate</b>	Enter the rate.
<b>Margin</b>	Margin gets auto-populated.
<b>All in Rate</b>	Rate gets auto-populated.

**Table 2-55 (Cont.) Interest Details- Field Description**

Field	Description
<b>Rate Fixing Required</b>	Click to select for required.
<b>Rate Fixing Days</b>	Enter the days.
<b>Waived</b>	Click to select for wavier required.

**Table 2-56 Margin Details - Field Description**

Field	Description
<b>Component Name</b>	Name gets auto-populated.
<b>Component Description</b>	Description gets auto-populated.
<b>Margin Basis</b>	Margin basis gets auto-populated.
<b>Basis Amount</b>	Amount gets auto-populated.
<b>Rate</b>	Rate gets auto-populated.

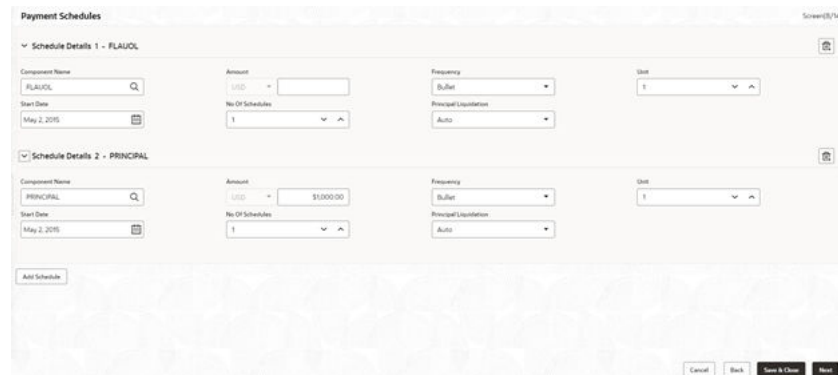
### 2.10.1.42 Payment Schedules

This topic describes the systematic instructions to payment schedules screen.

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

1. In the **Agency Drawdown**, click **Payment Schedules** tab and provide the required details.

**Figure 2-52 Payment Schedule**



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

**Table 2-57 Payment Schedule**

Field	Description
<b>Schedule Type</b>	Click Search to view and select the schedule type.
<b>Component Name</b>	Click Search to view and select the component name.
<b>Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Frequency</b>	Select the frequency type from the drop-down list.

**Table 2-57 (Cont.) Payment Schedule**

Field	Description
<b>Unit</b>	Enter the units.
<b>Start Date</b>	Select the maturity date from the drop-down calendar.
<b>No of Schedules</b>	Enter the number of schedules.
<b>Principal Liquidation</b>	Select the principal liquidation from the drop-down list and enter the amount.

2. Click **Add Schedule** to add multiple schedule details.

### 2.10.1.43 Settlement Details

This topic describes the systematic instructions to settlement details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

1. In the **Agency Drawdown**, click **Settlement Details** tab provide the required details. The **Settlement Details** screen displays.

**Figure 2-53 Settlement Details**

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

**Table 2-58 Settlement Details - Field Description**

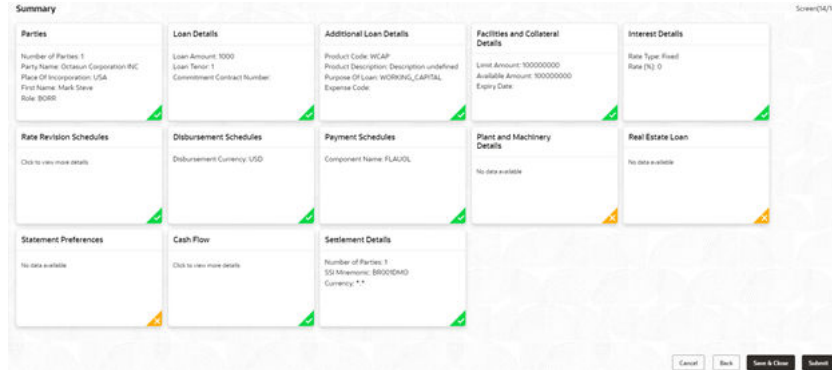
Field	Description
<b>Party Name</b>	Click Search to view and select the required name.
<b>Party Number</b>	Number gets auto-populated.
<b>SSI Party</b>	Click Search to view and select the required SSI party.
<b>SSI Party Number</b>	Number gets auto-populated.
<b>Accounts</b>	Accounts gets auto-populated.

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

### 2.10.1.44 Summary

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

Figure 2-54 Summary screen



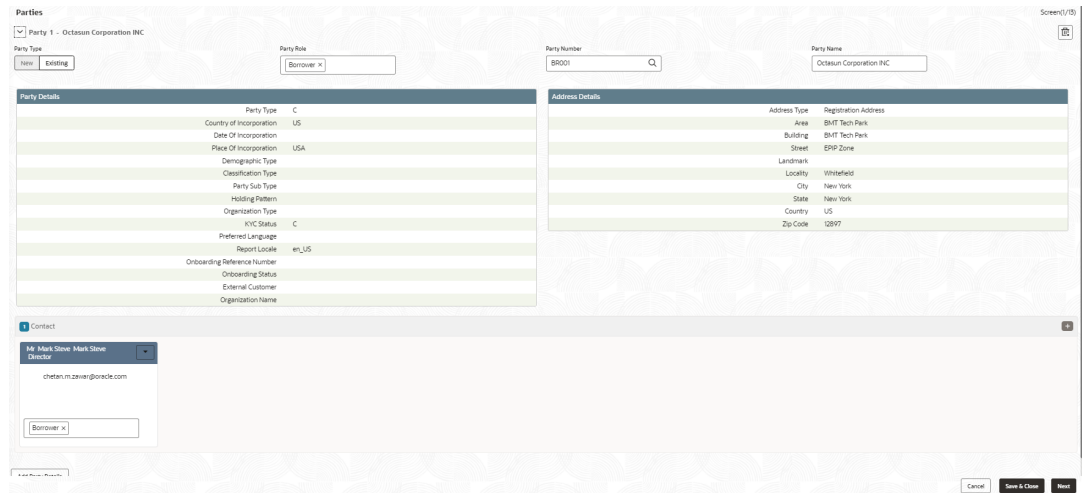
Click **Submit** to complete the operations enrichment process.

### 2.10.1.45 Parties

This topic describes the systematic instructions to parties screen. Use **Parties** screen to capture the Participant Drawdown Party details such as name, role and so on.

1. In the **Participant Drawdown**, click **Parties** tab and provide the required details. The **Parties** screen displays.

Figure 2-55 Parties



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

Table 2-59 Parties Details - Field Description

Field	Description
<b>Customer Type</b>	Click New/Existing button.
<b>Party Role</b>	Select the party role from the list.

**Table 2-59 (Cont.) Parties Details - Field Description**

Field	Description
<b>Party Number</b>	Click Search to view and select the required party number.
<b>Name</b>	As per the party number selected, party name gets auto-populated.
<b>Update Party Maintenance</b>	Click to select for update.

- Click **Add Party Details** to add multiple parties details.

### 2.10.1.46 Loan Details

This topic describes the systematic instructions to loan details screen. Use **Loan Details** screen to capture the Loan Details such as value, amount and so on.

- In the **Participant Drawdown**, click **Loan Details** tab and provide the required details. The **Loan Details** screen displays.

**Figure 2-56 Loan Details**

The screenshot shows the 'Loan Details' screen with the following fields and values:

- Loan Amount:** USD (dropdown), \$10,000.00 (text input)
- Value Date:** Apr 3, 2015 (calendar icon)
- Loan Tenor:** 12 (text input), Month(s) (dropdown)
- Maturity Type:** Fixed (dropdown)
- Maturity Date:** Apr 3, 2016 (calendar icon)
- Commitment Linkage:**
  - Contract Number:** (text input with search icon)
  - CounterParty:** BR002 (readonly)
  - Commitment Currency:** (readonly)

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

- Specify the fields on **Loan Details** screen. For more information on fields, refer to the field description table.

**Table 2-60 Loan Details - Field Description**

Field	Description
<b>Loan Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Loan Tenor (Months)</b>	Enter the loan tenor amount in months.
<b>Value Date</b>	Select the proposed date from the drop-down calendar.
<b>Maturity Type</b>	Select the maturity type from the drop-down list.
<b>Maturity Date</b>	Select the maturity date from the drop-down calendar.

### 2.10.1.47 Additional Loan Details

This topic describes the systematic instructions to additional loan details screen. Use **Additional Loan Details** to capture to the Additional Loan details such as product code, expense Code and so on.

1. In the **Participant Drawdown**, click **Additional Loan Details** tab and provide the required details.

The **Additional Loan Details** screen displays.

**Figure 2-57 Additional Loan Details**

2. Specify the fields on **Additional Loan Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-61 Additional Loan Details - Field Description**

Field	Description
<b>Business Product</b>	Product is auto-populated.
<b>Loan Branch</b>	Loan approved branch is auto-populated.
<b>Product Code</b>	Click Search to view and select the product code.
<b>Product Description</b>	Product description is auto-populated, based on the product opted.
<b>Expense Code</b>	Click Search to view and select the expense code.
<b>Expense Code Description</b>	Expense code description is auto-populated, based on the expense code opted.
<b>Purpose of Loan</b>	Purpose of the loan is auto-populated.
<b>Grace Days</b>	Enter the number of grace days.

### 2.10.1.48 Facility and Tranche Details

This topic describes the systematic instructions to facility and tranche details.

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

- In the **Participant Drawdown**, click **Participant Drawdown** tab and provide the required details.

**Table 2-62 Facility and Tranches - Field Description**

Field	Description
<b>Facility</b>	Click Search to view and select the required product code.
<b>Tranche</b>	Click Search to view and select the required product code.
<b>Facility Amount Currency</b>	Currency gets auto-populated
<b>Facility Amount</b>	Amount gets auto-populated.
<b>Available Amount</b>	Amount gets auto-populated.
<b>Tranche Type</b>	Type gets auto-populated.
<b>Tranche Effective Date</b>	Date gets auto-populated.
<b>Tranche Expiry Date</b>	Date gets auto-populated.
<b>Tranche Maturity Date</b>	Date gets auto-populated.

### 2.10.1.49 Lenders share

This topic describes the systematic instructions to lenders share screen. Use **Lenders Share** screen to capture the Lenders Share such as amount, rates and so on.

1. In the **Participant Drawdown**, click **Lenders Share** tab and provide the required details.  
The **Lenders Share** screen displays.

**Figure 2-58 Lenders Share**

The screenshot shows the 'Lenders Share' screen with the following details:

- Participant:** BK003
- Participant Name:** Golden Ace Bank of RJ
- Asset Amount:** USD, \$200.00
- Asset Ratio:** 20
- Self Participant:**
- Participant Details 1:** Golden Ace Bank of RJ (expanded)
- Participant Details 2:** CITIBANK
- Participant Details 3:** Monopoly Banking Corporation Ltd
- Participant Details 4:** BK001

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

2. Specify the fields on **Lenders Share** screen.  
For more information on fields, refer to the field description table.

**Table 2-63 Lenders Share - Field Description**

Field	Description
<b>Participant</b>	Participant gets auto-populated.
<b>Participant Name</b>	Name gets auto-populated.
<b>Asset Amount</b>	Select the currency type from the drop-down list and enter the amount.

**Table 2-63 (Cont.) Lenders Share - Field Description**

Field	Description
<b>Asset Rate</b>	Enter the asset rate.

### 2.10.1.50 Deal Facility Condition Precedent

This topic describes the systematic instructions to deal facility condition precedent screen. Use **Deal Facility Condition Precedent** screen to capture the Deal Facility Condition Precedent such as CP Status and so on.

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

The **Deal Facility Condition Precedent** screen displays.

**Figure 2-59 Deal Facility Condition Precedent**

The screenshot shows the 'Drawdown Condition Precedent' screen. At the top, it indicates 'Overall Status: Not Satisfied'. Below this, there is a section for 'Conditions Precedent'. The form includes several fields: 'Section' (required), 'Definition' (required), 'CP Status' (a dropdown menu currently set to 'Satisfied'), and 'Waiver Required' (a checkbox). There is also a 'Remarks' field and a 'Linked Documents' section with a plus icon and the text 'No items to display'. At the bottom of the form, there are buttons for 'Add Condition Precedent', 'Other Conditions Precedent', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

**Table 2-64 Conditions Precedent - Field Description**

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

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

**Table 2-65 Other Conditions Precedent - Field Description**

Field	Description
<b>Clause Name</b>	Enter the clause name.
<b>Definition</b>	Enter the definition.
<b>CP Status</b>	Select the status from the drop-down list.
<b>Waiver Required</b>	Click to select for wavier required.
<b>Exceptional Approval Required</b>	Click to select for approval required.
<b>Remarks</b>	Enter the remarks.
<b>Linked Documents</b>	Click to add documents.

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

### 2.10.1.51 Further Conditions Precedent

This topic describes the systematic instructions to further conditions precedent screen. Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on

1. In the **Participant Drawdown**, click **Further Conditions Precedent** tab and provide the required details.

The **Further Conditions Precedent** screen displays.

**Figure 2-60 Further Conditions Precedent**

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

**Table 2-66 Conditions Precedent - Field Description**

Field	Description
<b>Section</b>	Enter the section.
<b>Definition</b>	Enter the definition.
<b>CP Status</b>	Select the status from the drop-down list

**Table 2-66 (Cont.) Conditions Precedent - Field Description**

Field	Description
Waiver Required	Click to select for wavier required.
Exceptional Approval Required	Click to select for approval required.
Remarks	Enter the remarks.
Linked Documents	Click to add documents.

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

**Table 2-67 Other Conditions Precedent - Field Description**

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

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

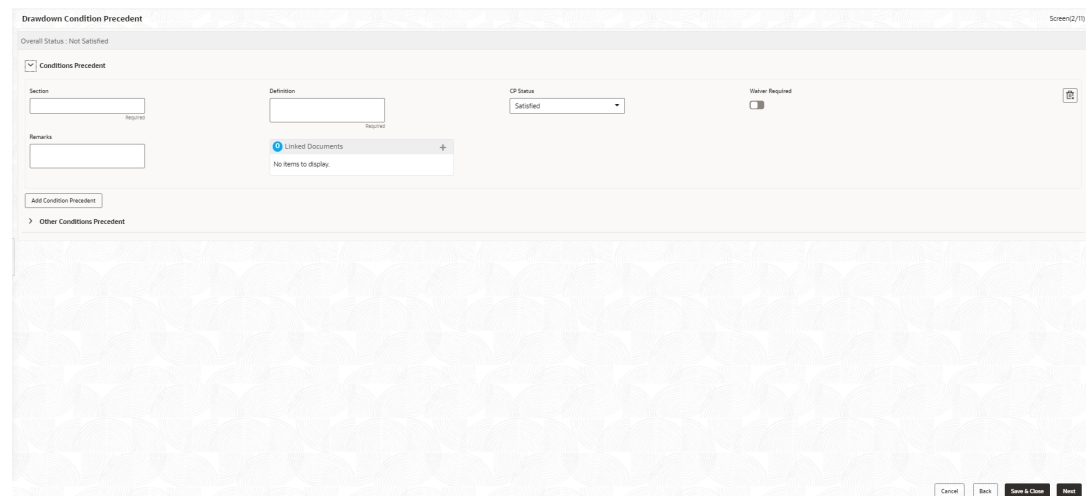
### 2.10.1.52 Drawdown Condition Precedent

This topic describes the systematic instructions to drawdown condition precedent screen. Use **Drawdown Condition Precedent** screen to capture the Drawdown Condition Precedent such as CP Status and so on.

- In the **Participant Drawdown**, click **Drawdown Condition Precedent** tab and provide the required details.

The **Drawdown Condition Precedent** screen displays.

**Figure 2-61 Drawdown Condition Precedent**



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

**Table 2-68 Conditions Precedent - Field Description**

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

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

**Table 2-69 Other Conditions Precedent - Field Description**

Field	Description
<b>Clause Name</b>	Enter the clause name.
<b>Definition</b>	Enter the definition.
<b>CP Status</b>	Select the status from the drop-down list.
<b>Waiver Required</b>	Click to select for wavier required.
<b>Exceptional Approval Required</b>	Click to select for approval required.
<b>Remarks</b>	Enter the remarks.
<b>Linked Documents</b>	Click to add documents.

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

### 2.10.1.53 Interest Margin Details

This topic describes the systematic instructions to interest margin details screen. Use **Interest Margin Details** screen to capture the Interest Margin Details such as component name and so on.

- In the **Participant Drawdown**, click **Interest Margin Details** tab and provide the required details.

The **Interest Margin Details** screen.

Figure 2-62 Interest Margin Details

The screenshot displays the 'Interest Margin Details' configuration screen. It features several sections:
 

- Component Name:** BDIF\_DI
- Interest Basis:** 30(Euro)/360
- Alternative Risk Free Rate:** Waived (checkbox checked)
- Margin:** 1.5
- Rate Type:** Floating
- Rate Calculation Type:** Up
- Tenor:** 0
- Rate Fixing Required:** Checked
- Rate Fixing Days:** 0
- Rate:** 0
- Rate Code:** (empty search field)
- All In Rate:** 1.5

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

- Specify the fields on **Interest Margin Details** screen.

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

Table 2-70 Interest Details- Field Description

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

Table 2-71 Margin Details - Field Description

Field	Description
<b>Component Name</b>	Name gets auto-populated.
<b>Component Description</b>	Description gets auto-populated.
<b>Margin Basis</b>	Margin basis gets auto-populated.
<b>Basis Amount</b>	Amount gets auto-populated.
<b>Rate</b>	Rate gets auto-populated.

### 2.10.1.54 Disbursement Schedules

This topic describes the systematic instructions to disbursement schedules screen. Use **Disbursement Schedules** screen to capture the Disbursement Schedules such as currency, amount and so on.

1. In the **Participant Drawdown**, click **Disbursement Schedules** tab and provide the required details.

The **Disbursement Schedules** screen displays.

**Figure 2-63 Disbursement Schedules**

The screenshot shows the 'Disbursement Schedules' interface. At the top, there is a 'Schedule 1' dropdown menu. Below it, the 'Auto Disbursement' section has a toggle switch that is currently turned off. The 'Schedule Date' is set to 'April 3, 2014'. The 'Disbursement Currency' is 'USD', the 'Total Disbursement Amount' is '\$120,000.00', and the 'Amount to Disburse' is '\$120,000.00'. The 'Already Disbursed Amount' is '\$0.00' and the 'Percentage of Disbursement' is '100'. There are buttons for 'Add Split Settlement Details' and 'Add Schedule'. At the bottom right, there are 'Cancel', 'Back', 'Save & Close', and 'Next' buttons.

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

**Table 2-72 Disbursement Schedules - Field Description**

Field	Description
<b>Auto Disbursement</b>	Click to select for auto disbursement.
<b>Schedule Date</b>	Select the date from the drop-down calendar.
<b>Disbursement Currency</b>	Disbursement currency gets auto-populated.
<b>Total Disbursement Amount</b>	Total disbursement amount gets auto-populated.
<b>Amount to Disburse</b>	Enter the amount.
<b>Already Disbursed Amount</b>	Disbursed amount gets auto-populated.
<b>Percentage of Disbursement</b>	Enter the percentage.
<b>Split Sequence Number</b>	Enter the number.
<b>Split Percentage</b>	Enter the percentage.
<b>Split Amount</b>	Enter the amount.
<b>Payment Mode</b>	Select the mode from the drop-down list.
<b>Settlement Account Number</b>	Click Search to view and select the account number.
<b>Settlement Account Branch</b>	Account branch gets auto-populated.
<b>Settlement Account Currency</b>	Account currency gets auto-populated.

2. Click **Add Split Settlement Details** to add multiple details.
3. Click **Add Schedule** to add multiple details.

## 2.10.1.55 Payment Schedules

This topic describes the systematic instructions to payment schedules screen. Use **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.

1. In the **Agency Drawdown**, click **Payment Schedules** tab and provide the required details. The **Payment Schedules** screen displays.

**Figure 2-64 Payment Schedule**

The screenshot shows the 'Payment Schedules' screen with two sections for adding schedule details. The first section is for 'FLAUDL' and the second is for 'PRINCIPAL'. Each section contains the following fields:

- Component Name:** A search box with the component name (FLAUDL or PRINCIPAL) and a magnifying glass icon.
- Amount:** A currency selector (USD) and a text input field for the amount.
- Frequency:** A dropdown menu with 'Bullet' selected.
- Unit:** A dropdown menu with '1' selected.
- Start Date:** A date picker showing 'May 2, 2015'.
- No Of Schedules:** A dropdown menu with '1' selected.
- Principal Liquidation:** A dropdown menu with 'Auto' selected.

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

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

**Table 2-73 Payment Schedule**

Field	Description
<b>Schedule Type</b>	Click Search to view and select the schedule type.
<b>Component Name</b>	Click Search to view and select the component name.
<b>Amount</b>	Select the currency type from the drop-down list and enter the amount.
<b>Frequency</b>	Select the frequency type from the drop-down list.
<b>Unit</b>	Enter the units.
<b>Start Date</b>	Select the maturity date from the drop-down calendar.
<b>No of Schedules</b>	Enter the number of schedules.
<b>Principal Liquidation</b>	Select the principal liquidation from the drop-down list and enter the amount.

2. Click **Add Schedule** to add multiple schedule details.

## 2.10.1.56 Settlement Details

This topic describes the systematic instructions to settlements details screen. Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

1. In the **Agency Drawdown**, click **Settlement Details** tab provide the required details. The **Settlement Details** screen displays.

Figure 2-65 Settlement Details

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

Table 2-74 Settlement Details - Field Description

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

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

### 2.10.1.57 Summary

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

Figure 2-66 Summary screen

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

## 2.10.1.58 Consolidation Main Details

This topic describes the systematic instructions to consolidation main details screen. Use **Consolidation Main** screen to capture the basic details of the transaction detailed below.

1. In the **Loan Origination**, click **Consolidation Main** tab and provide the required details. The **Consolidation Detail** screen displays.

**Figure 2-67 Consolidation Details**

The screenshot shows the 'Consolidation Detail' screen with the following fields and values:

- Tranche Reference No.:** DIMOBTR15091AE03
- Value Date:** (Empty date field)
- Counter Party:** BR001
- Contract Currency:** (Empty search field)
- Product Code:** (Empty search field)
- Rollover Type:** Consolidated
- Rollover Amount:** Principal
- Rollover Mode:** Auto
- Maturity Date:** (Empty date field)
- Maturity Days:** (Empty field with up/down arrows)
- Roll By:** Days

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

2. Specify the fields on **Consolidation Main** screen. For more information on fields, refer to the field description table.

**Table 2-75 Consolidation Main Details - Field Description**

Field	Description
<b>Tranche Reference No</b>	Display the tranche detail which was selected in initiate screen.
<b>Value date</b>	Parameter for selecting the drawdowns for consolidation is the value date. In effect, this date refers to the maturity date of the child drawdowns that have to be consolidated as part of rollover. In addition to the same combination of counterparty, product, and currency, the child drawdowns should also have the same maturity date for consolidation to occur.
<b>Counterparty</b>	User have to select the counterparty of the drawdowns that have to be consolidated as part of rollover. The option list displays the list of all active customers of the branch.
<b>Contract Currency</b>	User have to select the currency of the drawdowns that have to be consolidated as part of rollover. The option list displays the allowable currencies for the tranche. Select a currency from this list.

Table 2-75 (Cont.) Consolidation Main Details - Field Description

Field	Description
<b>Product Code</b>	User have to select the drawdown product based on which the system selects the drawdowns for consolidation. This option list the drawdown products associated with the tranche product under which the selected tranche is processed
<b>Rollover Type</b>	User have to indicate the type of rollover user want to perform. The available options are: <ul style="list-style-type: none"> <li>• <b>Consolidated</b> – In this case, all selected drawdowns with the same combination of Tranche + Drawdown Product + Counterparty + Currency + Maturity Date is consolidated into a single contract upon rollover.</li> <li>• <b>Consolidated + Split</b> – In this case, the system first consolidates the selected drawdowns as per the consolidation instructions and then splits the net result of consolidation as per the split instructions.</li> </ul>
<b>Rollover Amount</b>	User can select Principal or Principal + Interest.
<b>Rollover Mode</b>	Select a one option among the available options: <ul style="list-style-type: none"> <li>• <b>Auto</b>: The transaction will be automatically handed over to back office.</li> <li>• <b>Manual</b>: Application will be waiting under a stage Manual Handover stage.</li> </ul>
<b>Maturity Date</b>	User can capture the maturity date of the rolled over drawdown here. If user do not specify the maturity date, the system arrives at the maturity date based on the <b>Roll By</b> value and the <b>Maturity Days</b> specified for the drawdown.
<b>Maturity Days</b>	User can input the number of days that is to be added to the value date of the new split Drawdown to arrive at the maturity date of the drawdown.
<b>Roll By</b>	Indicate the tenor basis upon which the maturity days specified for the rolled-over contract will be derived. The options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Quarters</b></li> <li>• <b>Semi-annuals</b></li> <li>• <b>Years</b></li> </ul>

### 2.10.1.59 Consolidation Drawdown Details

This topic describes the systematic instructions to consolidation drawdown details screen. Use this data segment to capture the basic details of the transaction detailed below.

1. In the **Drawdown**, click **Consolidation Drawdown** tab and provide the required details.

The **Consolidation Drawdown** screen displays.

**Figure 2-68 Consolidation Drawdown**

- Specify the fields on **Consolidation Drawdown** screen.

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

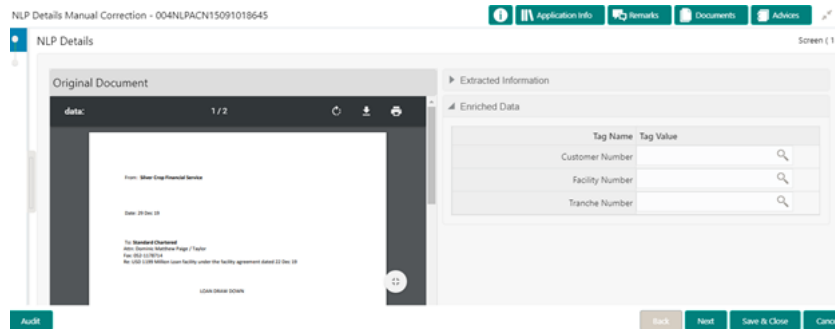
**Table 2-76 Consolidation Main Details - Field Description**

Field	Description
<b>Child Contract Ref No</b>	User have to select the child drawdowns that have to be consolidated as part of rollover. The option list displays all drawdowns with the same combination of counterparty, product, currency, and maturity date that user select. Select a drawdown from this list. Click the <b>Add Consolidation Details</b> button to select the next drawdown from the list.
<b>Principal Roll Amount</b>	The system displays the outstanding principal that can be rolled over for each child drawdown. User can amend the outstanding principal, if required. This amount can be either greater than or lesser than the outstanding principal amount. The system treats this as a special amount rollover.
<b>Interest Roll Amount</b>	In addition to displaying the outstanding principal, the system displays the interest to be capitalized for each drawdown in the <b>Interest Roll Amt</b> field. User cannot amend this amount.
<b>Total Roll Amount</b>	Sum of Principal Roll amount and Interest Roll amount
<b>Driver Contract</b>	From the list of child drawdowns selected for consolidation, user have to designate one of them as the <b>Driver Contract</b> . The consolidated drawdown (generated upon rollover) inherits the preferences (information such as settlement details, schedules, MIS details and so on) of the driver contract user select here.

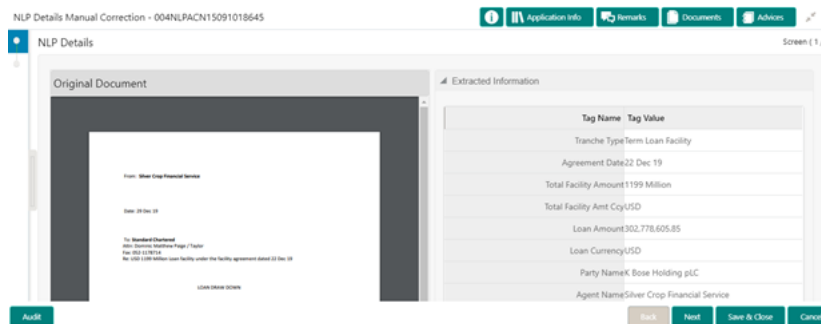
## 2.10.2 Natural Language Processing

This topic describes about natural language processing. Use NLP to capture the NLP details such as extracted information and so on.

**Figure 2-69 NLP Details 1**



**Figure 2-70 NLP Details 2**



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

## 2.10.3 Override Handling

This topic describes about override handling. Use override handling feature to perform override action.

Overrides are now presented in a dedicated popup window that lists all overrides associated with a particular data segment, clearly indicating whether each override has been accepted or remains unaccepted. The popup will display the status of overrides across all relevant data segments, ensuring users have full visibility before proceeding. Progression to the next stage is strictly controlled—users are not permitted to advance unless all overrides have been accepted.

Figure 2-71 Override - Loan Origination Entry

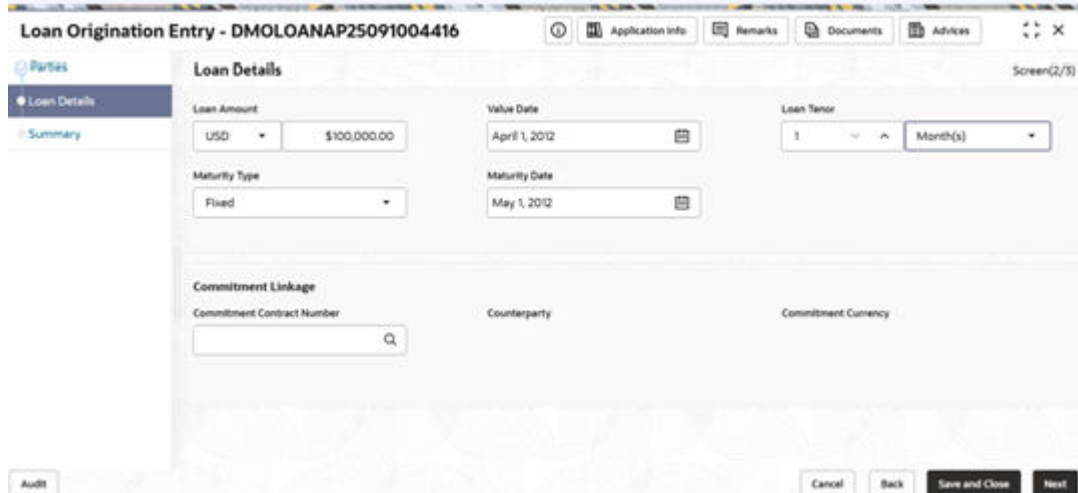
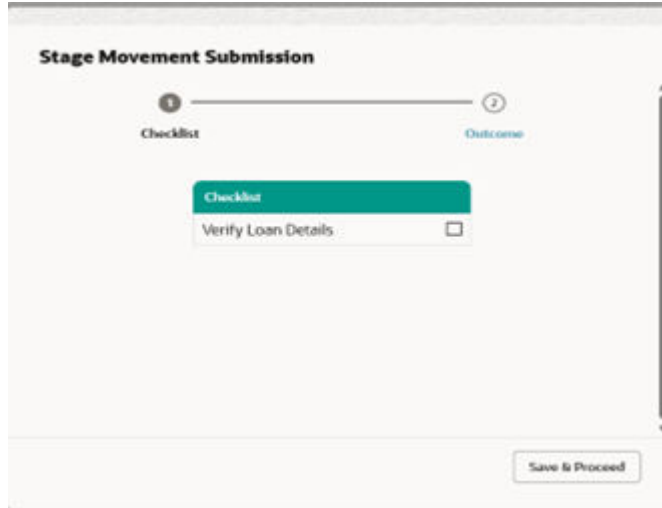


Figure 2-72 Override Details



Upon submission of a stage, users will be able to view the relevant checklist and outcome, and all overrides will be removed from the section view to maintain clarity and prevent further modification.

Figure 2-73 Stage Movement Submission



# 3

## Advices

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

This topic contains the following sub-topics.

- [Loan Initiation Advice](#)  
This topic describes the information about the loan initiation advice. This advice is used during **Loan Origination** enrichment stage.
- [Loan Sanction Advice](#)  
This topic describes the information about the loan sanction advice. This advice is used during **Loan Origination** approval stage.
- [Loan Rejection Advice](#)  
This topic describes the information about the loan rejection advice. This advice is used during **Loan origination** Enrichment / Approval / Acceptance stage.
- [Draft Approval Advice](#)  
This topic describes the information about the draft approval advice. This advice is used during **In-Principal Approval** stage.

### 3.1 Loan Initiation Advice

This topic describes the information about the loan initiation advice. This advice is used during **Loan Origination** enrichment stage.

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

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

**Table 3-1 Loan Initiation Advice**

Field	Description
<b>Loan Application Reference</b>	Loan Application reference Number.
<b>Customer ID</b>	Customer Number of the applicant.
<b>Customer Name</b>	Name of the applicant.
<b>Application Category</b>	Application Category of the loan.
<b>Loan Amount</b>	Loan Amount of the application.
<b>Loan Currency</b>	Currency of the loan amount.
<b>Application Initiation Date</b>	Date on when application is initiated.

**Related Topics**

- [Loan Initiation Advice](#)  
This topic describes the information about the loan initiation advice. This advice is used during **Loan Origination** enrichment stage.

## 3.2 Loan Sanction Advice

This topic describes the information about the loan sanction advice. This advice is used during **Loan Origination** approval stage.

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

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

**Table 3-2 Loan Sanction Advice**

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

## 3.3 Loan Rejection Advice

This topic describes the information about the loan rejection advice. This advice is used during **Loan origination** Enrichment / Approval / Acceptance stage.

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

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

- Body of the Report: The following details are displayed in the report.

**Table 3-3 Loan Rejection Advice**

Field	Description
<b>Loan Application Reference</b>	Loan Application reference Number.
<b>Customer ID</b>	Customer Number of the applicant.
<b>Customer Name</b>	Name of the applicant.
<b>Application Category</b>	Application Category of the loan.
<b>Loan Amount</b>	Loan Amount of the application.
<b>Loan Currency</b>	Currency of the loan amount.
<b>Loan Tenor</b>	Tenor of the loan.
<b>Loan Initiation Date</b>	Loan Application Date.

## 3.4 Draft Approval Advice

This topic describes the information about the draft approval advice. This advice is used during **In-Principal Approval** stage.

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

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

**Table 3-4 Loan Sanction Advice**

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

# A

## Functional Activity Codes

**Table A-1 List of Functional Activity Codes**

Screen Name	Functional Activity Codes	Actions	Description
Business Product	CLMO_FA_BUSINESS_PRODUCT_AM END	Amend	Amend Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_AU THORIZE	Authorize	Authorize Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_CL OSE	Close	Close the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_DE LETE	Delete	Delete the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_LO V_HOLIDAYPREF	LOV	FetchHolidayPr ef
Business Product	CLMO_FA_BUSINESS_PRODUCT_LO V_PRODUCT	LOV	Fetch Product Lov
Business Product	CLMO_FA_BUSINESS_PRODUCT_NE W	New	New Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_RE OPEN	Reopen	Reopen Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_VIE W	View	View Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_RE JECT	Reject	Reject Business Product
Business Process	CLMO_FA_BUSINESSPROCESS_VIE W	View	View Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AME ND	Amend	Amend Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUT HORIZE	Authorize	Authorize Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUT HQERY	AuthQuery	AuthQuery of Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_CLO SE	Close	Close Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_DE LETE	Delete	Delete Business process
Business Process	CLMO_FA_BUSINESSPROCESS_NE W	New	New Business Process

**Table A-1 (Cont.) List of Functional Activity Codes**

Screen Name	Functional Activity Codes	Actions	Description
Business Process	CLMO_FA_BUSINESSPROCESS_REOPEN	Reopen	Reopen Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_REJECT	Reject	Reject Business Process
Party	CLMO_FA_PARTY_MAINT_AMEND	Amend	Amend Party
Party	CLMO_FA_PARTY_MAINT_AUTHORIZ	Authorize	Authorize Party
Party	CLMO_FA_PARTY_MAINT_AUTHQUERY	AuthQuery	AuthQuery of Party
Party	CLMO_FA_PARTY_MAINT_CLOSE	Close	Close Party
Party	CLMO_FA_PARTY_MAINT_DELETE	Delete	Delete Party
Party	CLMO_FA_PARTY_MAINT_NEW	New	New Party
Party	CLMO_FA_PARTY_MAINT_REOPEN	Reopen	Reopen Party
Party	CLMO_FA_PARTY_MAINT_SUMMARY	Summary	Summary of Party
Party	CLMO_FA_PARTY_MAINT_VIEW	View	View Party
Party	CLMO_FA_PARTY_MAINTENANCE_FORGETCUSTOMER	Forget Customer	Forget Customer
Party	CLMO_FA_PARTY_MAINTENANCE_REJECT	Reject	Reject Party
Covenant	CLMO_FA_COVENANT_MAINT	Maint	Maint of Covenant
Covenant	CLMO_FA_COV_AUTH	Auth	Authorize Covenant
Covenant	CLMO_FA_COV_AUTHQUERY	AuthQuery	AuthQuery of Covenant
Covenant	CLMO_FA_COV_CLOSE	Close	Close Covenant
Covenant	CLMO_FA_COV_DELETE	Delete	Delete Covenant
Covenant	CLMO_FA_COV_GETALL	GetAll	GetAll Covenant
Covenant	CLMO_FA_COV_GETBYID	GetById	Get Covenant by Id
Covenant	CLMO_FA_COV_GETHISTORY	GetHistory	GetHistory of Covenant
Covenant	CLMO_FA_COV_LOVVALIDATION	LOV	LoV of Covenant
Covenant	CLMO_FA_COV_MODIFY	Modify	Modify Covenant
Covenant	CLMO_FA_COV_REOPEN	Reopen	Reopen Covenant
Covenant	CLMO_FA_COV_SAVE	Save	Save Covenant
Covenant	CLMO_FA_COV_REJECT	Reject	Reject Covenant

**Table A-1 (Cont.) List of Functional Activity Codes**

Screen Name	Functional Activity Codes	Actions	Description
Condition Subsequent	CLMO_FA_CONDSUB_MAINT	Maint	Maint of Condition Subsequent
Condition Subsequent	CLMO_FA_CONDSUB_SUMMARY	Summary	Summary of Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_AUTHCOND SUBS	Auth	Authorize Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_AUTHQUER Y	AuthQuery	AuthQuery of Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_CLOSECON DSUBS	Close	Close Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_DELETECO NDSUBS	Delete	Delete Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_GETALL	GetAll	GetAll Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_GETBYID	GetById	Get Condition Subsequent by Id
Condition Subsequent	CLMO_FA_COND_SUBS_GETHISTOR Y	GetHistory	Get Condition Subsequent History
Condition Subsequent	CLMO_FA_COND_SUBS_LOVVALIDAT ION	LOV	Validate LOV
Condition Subsequent	CLMO_FA_COND_SUBS_MODIFYCO NDSUBS	Modify	Modify Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_REOPEN	Reopen	Reopen Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_SAVECOND SUBS	Save	Save Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_REJECT	Reject	Reject Condition Subsequent

# Index

## A

---

AI Assist Question Configuration Maintenance, [14](#)  
Automotive Details, [10](#)

## B

---

Business Activity Details, [3](#)

## C

---

Cash Flow, [14](#)  
Commercial Construction Loan Details, [8](#)

## D

---

Director Details/Management Profile Details, [2](#)  
Draft Approval Advice, [3](#)

## I

---

Interest Details, [11](#)

## L

---

Loan Details, [5](#)  
Loan Initiation Advice, [1](#)  
Loan Rejection Advice, [2](#)  
Loan Sanction Advice, [2](#)

## P

---

Payment Schedules, [13](#)  
Plant and Machinery Details, [7](#)  
Process Address Changes, [1](#)

## R

---

Real Estate Loan, [6](#)