

# Oracle® Banking Corporate Lending Process Management Bilateral Loans User Manual



Release 14.7.1.0.0

F79723-01

May 2023

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

ORACLE®

Copyright © 2018, 2023, 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, and MySQL 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

---

Introduction	iv
Audience	iv
List of Topics	iv
List of Symbols	v
Acronyms and Abbreviations	vii
Related Resources	vii

## 1 Bilateral Loans

---

1.1 Loan Origination	1-2
1.2 Draft Proposal	1-5
1.3 Loan Drawdown	1-7
1.4 Rate Quotation	1-10
1.5 Loan Servicing	1-12

## 2 Dashboard

---

2.1 Assets at Risk	2-1
2.2 Loans Maturing	2-2
2.3 Loans Application Status	2-3
2.4 Rate Quotation Status	2-5
2.5 Pending Loan Disbursements	2-6
2.6 Application Ageing Status	2-7
2.7 Scheduled Activity Widget	2-8

## Index

---

# Preface

This topic contains following sub-topics:

- [Introduction](#)
- [Audience](#)
- [List of Topics](#)
- [List of Symbols](#)
- [Acronyms and Abbreviations](#)
- [Related Resources](#)

## Introduction

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

## 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.

## List of Topics

This manual is organized into the following topics.

**Table 1 List of Topics**

Topics	Description and Cross References
Preface	This topic gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Bilateral Loans	This topic explains about creation and management of loan accounts. The topics which are part of Bilateral Loans are: <ul style="list-style-type: none"> <li>• <a href="#">Loan Origination</a></li> <li>• <a href="#">Draft Proposal</a></li> <li>• <a href="#">Loan Drawdown</a></li> <li>• <a href="#">Rate Quotation</a></li> <li>• <a href="#">Loan Servicing</a></li> </ul>
Advices and Dashboard	This topic provides various BIP Advices that are available for the OBCLPM process. OBCLPM dashboards provide various information to the Relationship Managers for their easy access and processing. The topics which are part of Advices and Dashboard are: <ul style="list-style-type: none"> <li>• <a href="#">Assets at Risk</a></li> <li>• <a href="#">Loans Maturing</a></li> <li>• <a href="#">Loans Application Status</a></li> <li>• <a href="#">Rate Quotation Status</a></li> <li>• <a href="#">Pending Loan Disbursements</a></li> <li>• <a href="#">Application Ageing Status</a></li> <li>• <a href="#">Scheduled Activity Widget</a></li> </ul>
Index	Index has alphabetical listing of important topics used in the module with page references for quick navigation.

## List of Symbols

The following are some of the Symbols you are likely to find in the manual:

**Table 2 Symbols**






















Icons	Functions
	Edit Icon
	Delete Icon

Table 2 (Cont.) Symbols

Icons	Functions
	Exit Icon
	Search Icon
	Customer Information Icon
	Minimize
	Maximize
	Open a List
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid View
	List View

**Table 2 (Cont.) Symbols**

Icons	Functions
	Refresh
	Click to unlock, delete, authorize or view the created record.
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Filter
	Date

For more information, refer to *Getting Started User Guide*.

## Acronyms and Abbreviations

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

**Table 3 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

## Related Resources

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

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

# 1

## Bilateral Loans

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

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

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

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

- Advice Generation
- Map Documents and Checklist for Various stages

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

This topic contains the following sub-topics:

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



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

## 1.1 Loan Origination

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

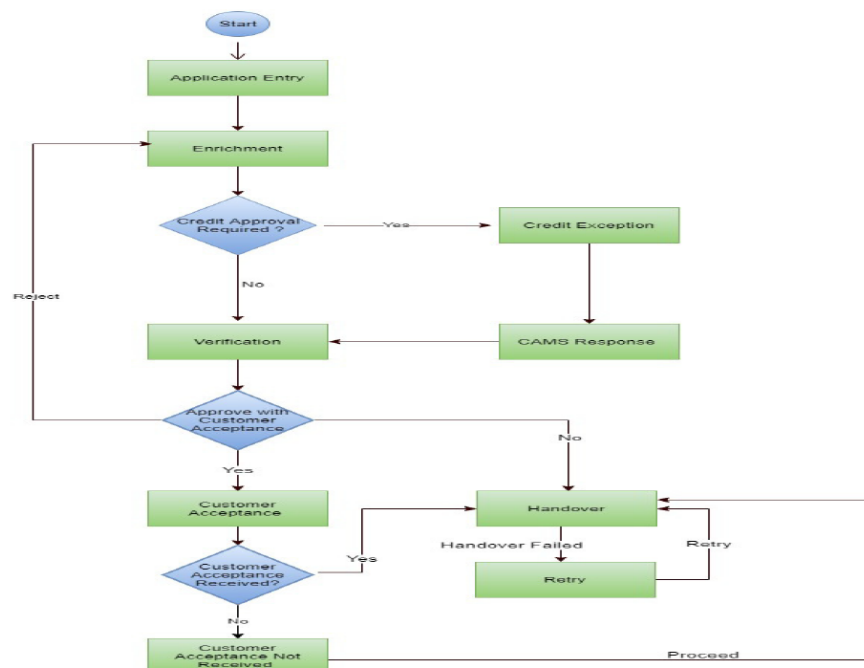
Loan Origination process provides a facility to create corporate loan taking the application through various stages of the business process flow commencing from loan request initiation till loan account creation/handoff and disbursement based on the Application Category.

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

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

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

**Figure 1-1 Loan Origination**



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

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

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

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

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

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

#### **To initiate Loan Origination**

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

The **Loan Origination** screen is displayed.

Figure 1-2 Loan Origination

The screenshot shows the 'Loan Origination' form. It is divided into two main sections: 'Basic Details' and 'Channel Details'.  
**Basic Details:**  
 - Customer Type: Radio buttons for 'New' and 'Existing'.  
 - Lead/Prospect Number: Searchable text field.  
 - Proposal Number: Searchable text field.  
 - Business Product: Searchable text field.  
 - Loan Purpose/Intent: Searchable text field.  
 - Application Date: Date picker showing 'April 3, 2015'.  
 - Priority: Radio buttons for 'High', 'Medium', and 'Low'.  
**Channel Details:**  
 - Application Channel: Searchable text field.  
 - Application Submitted By: Dropdown menu with 'Agent' selected.  
 - Name: Searchable text field.  
 - Email: Searchable text field.  
 - An 'Initiate' button is located at the bottom right of the form.

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

Table 1-1 Loan Origination

Field	Description
<b>Customer Type</b>	Select one of the options: <ul style="list-style-type: none"> <li><b>New</b> - If selected, applicant details can be captured as part of loan creation.</li> <li><b>Existing</b> - If selected, system defaults the applicant related details in the respective data segments. In case of existing customer, you can view and link one customer to multiple liabilities.</li> </ul>
<b>Lead/Prospect Number</b>	Click <b>Search</b> to view and select the required <b>Lead/Prospect Number</b> . This helps to determine if the loans are given under any back scheme.
<b>Proposal Number</b>	Click <b>Search</b> to view and select the required proposal number. These provide the list of proposal given to a customer through Draft Proposal Process. Once selected the completed application of draft proposal is displayed to choose one application. Once selected all the data segment applicable to the current application defaults the value from Draft proposal.
<b>Business Product</b>	Click <b>Search</b> to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> <li>Applicable stages and its data segments</li> <li>Required documents and checklists</li> <li>Stage level advices</li> </ul>
<b>Customer Number</b>	Click <b>Search</b> to view and select the required <b>Customer Identification number</b> or you can also type the <b>Customer Number</b> . This field is applicable only when the <b>Customer Type</b> is selected as <b>Existing</b> .
<b>Customer Name</b>	Based on the <b>Customer Number</b> selected, the information is auto populated.
<b>Loan Purpose/ Intent</b>	Click <b>Search</b> to view and select the required loan purpose/intent.
<b>Application Date</b>	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.

**Table 1-1 (Cont.) Loan Origination**

Field	Description
<b>Priority</b>	Select a priority from the drop-down list.
<b>Facility Details</b>	Displays the list of all facilities that are created for the <b>Customer Number</b> . You can select the appropriate <b>Facility ID</b> which requires to be linked for the loan.
<b>Commitment linkages</b>	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, you can select the already added commitment (available in OBCL). You cannot delete the commitment linkage once added.
<b>Application Channel</b>	Click <b>Search</b> to view and select the required application channel
<b>Application Submitted By</b>	Select the details of the Agent/Customer who has submitted the application from the drop-down list.
<b>Name</b>	Enter the name of the Agent/Customer who has submitted the application.
<b>Email</b>	Enter the Email ID of the Agent/Customer who has submitted the application.

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

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

#### Related Topics

- [Loan Origination](#)

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

## 1.2 Draft Proposal

Use Draft Proposal to check the eligibility, basic details and structure of the loan.

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

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

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

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

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

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

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

### To initiate Draft Proposal

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

The **Draft Proposal** screen is displayed.

**Figure 1-3 Draft Proposal**

The screenshot displays the 'Draft Proposal' initiation screen. It is divided into two main sections: 'Basic Details' and 'Channel Details'.  
**Basic Details:**  
- 'Lead/Prospect Number': A search input field with a magnifying glass icon.  
- 'Business Product': A search input field with a magnifying glass icon and a 'Required' label below it.  
- 'Loan Purpose/Intent': A search input field with a magnifying glass icon and a 'Required' label below it.  
- 'Application Date': A date picker showing 'April 3, 2015' with a calendar icon.  
- 'Priority': Three radio buttons labeled 'High', 'Medium', and 'Low'.  
**Channel Details:**  
- 'Application Channel': A search input field with a magnifying glass icon.  
- 'Application Submitted By': A dropdown menu currently showing 'Agent'.  
- 'Name': A search input field with a magnifying glass icon and a 'Required' label below it.  
- 'Email': A search input field with a magnifying glass icon and a 'Required' label below it.  
At the bottom right of the form is an 'Initiate' button.

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

**Table 1-2 Draft Proposal**

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

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

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

#### Related Topics

- [Draft Proposal](#)  
Use Draft Proposal to check the eligibility, basic details and structure of the loan.

## 1.3 Loan Drawdown

Use loan drawdown feature to drawdown the required loan amount for an existing customer.

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

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

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

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

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

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

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

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

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

#### To initiate Loan Drawdown

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

The **Drawdown** screen is displayed.

Figure 1-4 Loan Drawdown

**Drawdown**

**Basic Details**

Party Number  Required

Party Name

Business Product  Required

Loan Purpose/Intent  Required

Application Date  Required

Priority

**Facility Details**

Please select a customer to load facility details

**Commitment Linkages**

Please select a customer to load commitment linkage details

**Channel Details**

Application Channel  Required

Application Submitted By  Required

Name  Required

Email  Required

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

Table 1-3 Drawdown

Field	Description
<b>Customer Number</b>	Click <b>Search</b> to view and select the required <b>Customer Identification number</b> or you can also type the <b>Customer Number</b> . This field is applicable only when the <b>Customer Type</b> is selected as <b>Existing</b> . In case of existing customer, you can view and link one customer to multiple liabilities.
<b>Customer Name</b>	Based on the <b>Customer Number</b> selected, the information is auto populated.
<b>Business Product</b>	Click <b>Search</b> to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> <li>Applicable stages and its data segments</li> <li>Required documents and checklists</li> <li>Stage level advices</li> </ul>
<b>Application Date</b>	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
<b>Loan Purpose/Intent</b>	Click <b>Search</b> to view and select the required loan purpose/intent.
<b>Priority</b>	Select a priority from the drop-down list.
<b>Facility Details</b>	Displays the list of all facilities that are created for the <b>Customer Number</b> . You can select the appropriate Facility ID which requires to be linked for the loan.
<b>Commitment Linkage</b>	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, you can select the already added commitment (available in OBCL). You cannot delete the commitment linkage once added.
<b>Application Channel</b>	Click <b>Search</b> to view and select the required application channel
<b>Application Submitted By</b>	Select the details of the Agent/Customer who has submitted the application from the drop-down list.



**Table 1-3 (Cont.) Drawdown**

Field	Description
<b>Name</b>	Enter the name of the Agent/Customer who has submitted the application.
<b>Email</b>	Enter the Email ID of the Agent/Customer who has submitted the application.

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

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

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

#### Related Topics

- [Loan Drawdown](#)  
Use loan drawdown feature to drawdown the required loan amount for an existing customer.

## 1.4 Rate Quotation

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

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

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

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

- Application Entry
- Application Enrichment
- Customer Acceptance

- Initiate Drawdown

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

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

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

### To initiate Rate Quotation

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

The **Rate Quotation** screen is displayed.

**Figure 1-5 Rate Quotation**

The screenshot shows the 'Rate Quotation' web form. It is divided into several sections:
 

- Basic Details:** Contains four search fields: 'Party Number' (Required), 'Party Name', 'Business Product' (Required), and 'Loan Purpose/Intent' (Required). Below these are 'Application Date' (set to April 3, 2015) and a 'Priority' selector with buttons for 'High', 'Medium', and 'Low'.
- Facility Details:** A section with a prompt: 'Please select a customer to load facility details'.
- Commitment Linkages:** A section with a prompt: 'Please select a customer to load commitment linkage details'.
- Channel Details:** Contains 'Application Channel' (search field), 'Application Submitted By' (dropdown menu with 'Agent' selected), 'Name' (Required), and 'Email' (Required).

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

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

**Table 1-4 Rate Quotation**

Field	Description
<b>Customer Number</b>	Click <b>Search</b> to view and select the required <b>Customer Identification number</b> or you can also type the <b>Customer Number</b> . This field is applicable only when the <b>Customer Type</b> is selected as <b>Existing</b> .
<b>Customer Name</b>	Based on the <b>Customer Number</b> selected, the information is auto populated.

**Table 1-4 (Cont.) Rate Quotation**

Field	Description
<b>Business Product</b>	Click <b>Search</b> to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> <li>• Applicable stages and its data segments</li> <li>• Required documents and checklists</li> <li>• Stage level advices</li> </ul>
<b>Application Date</b>	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
<b>Loan Purpose/Intent</b>	Click <b>Search</b> to view and select the required loan purpose/intent.
<b>Priority</b>	Select a priority from the drop-down list.
<b>Facility Details</b>	Displays the list of all facilities that are created for the <b>Customer Number</b> . You can select the appropriate Facility ID which requires to be linked for the loan.
<b>Application Channel</b>	Click <b>Search</b> to view and select the required application channel
<b>Application Submitted By</b>	Select the details of the Agent/Customer who has submitted the application from the drop-down list.
<b>Name</b>	Enter the name of the Agent/Customer who has submitted the application.
<b>Email</b>	Enter the Email ID of the Agent/Customer who has submitted the application.

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

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

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

#### Related Topics

- [Rate Quotation](#)  
Use rate quotation to inquire about the current Cost of Fund interest rate (COF).

## 1.5 Loan Servicing

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

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

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

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

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

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

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

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

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

- Application Entry
- Enrichment
- Loan Approval

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

### To initiate Loan Servicing

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

The **Financial Amendment** screen is displayed.

**Figure 1-6 Financial Amendment**

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

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

**Figure 1-7 Advanced Search**

The screenshot displays the 'Financial Amendment' search interface. At the top, there is a 'Search Contracts' section with an 'Advanced Search' toggle. The search form includes the following fields:

- Customer:** BR001
- Customer Name:** Octasun Corporation INC
- Facility Code:** (empty)
- Facility Category:** (empty)
- Contract Reference Number:** (empty)
- User Reference Number:** (empty)
- Loan Amount:** (empty)
- Value Date:** (empty)
- Maturity Date:** (empty)

A 'Search' button is located below the form. Below the search form is a 'List of Contracts' table with the following data:

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

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

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

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

### Related Topics

- [Loan Servicing](#)  
Use loan servicing process to manage various life cycle events of a corporate loan account after drawdown process is complete.

# 2

## Dashboard

Use Dashboard to access and process information easily and quickly.

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

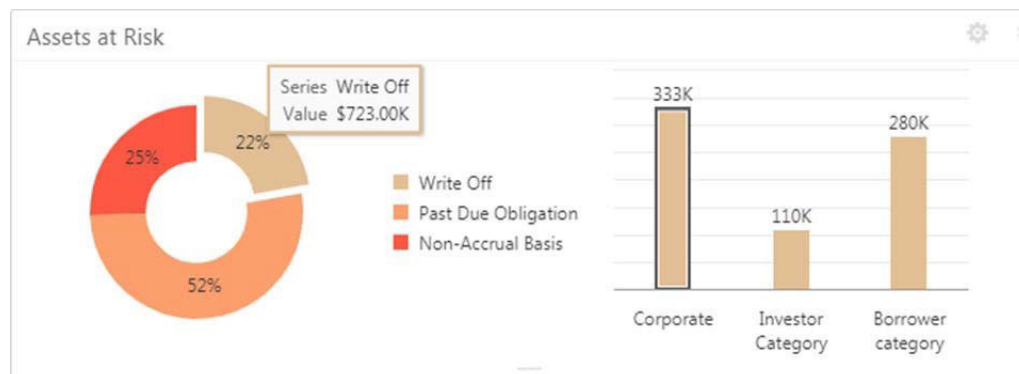
This topic contains the following sub-topics.

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

### 2.1 Assets at Risk

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

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

**Figure 2-1 Assets Risk**

The following details are displayed in the widget:

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

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

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

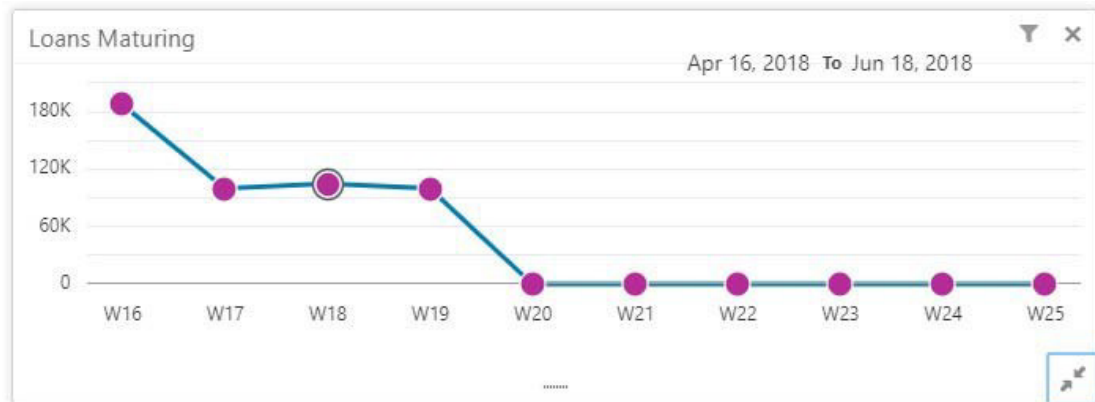
#### Related Topics

- [Assets at Risk](#)  
Use Assets at Risk to display the performance of the asset in a pie and bar chart.

## 2.2 Loans Maturing

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

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

**Figure 2-2 Loans Maturing**

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

**Related Topics**

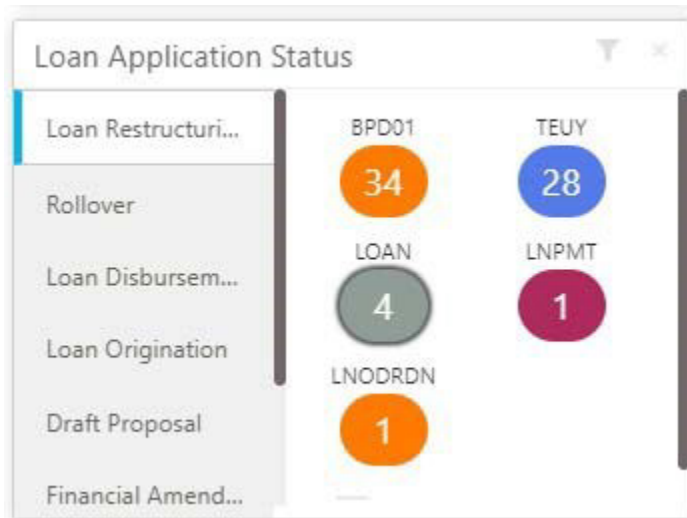
- [Loans Maturing](#)  
Use loan maturing feature to display the total value of loan that are getting matured in a graphical format.

## 2.3 Loans Application Status

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

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

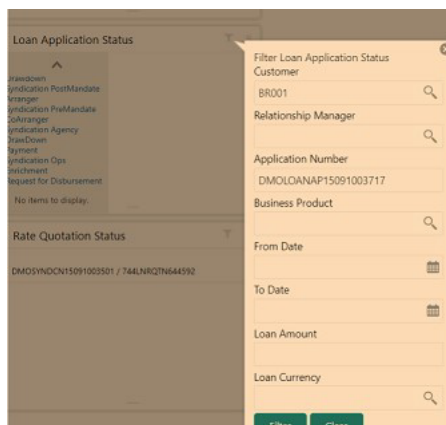


**Figure 2-3 Loan Application Status**

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

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

You can apply one or multiple filters. Once the user logs in, all the local filter and global filter is set to reset.

**Figure 2-4 Loan Application Status filters**

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

#### Related Topics

- [Loans Application Status](#)  
Use loan application status feature to see the list of applications with their application category and count.

## 2.4 Rate Quotation Status

Use rate quotation status to view the list of applications for which quoted rate has been agreed.

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

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

Figure 2-5 Rate Quotation Status

Rate Quotation Status	
MICROSOFT 004LNORGN18106002417 / null	
MICROSOFT 004LNRQTN18106002868 / 023LNRQTN234971	
MSFT 004LNRQTN18106002879 / 289LNRQTN110279	£200,000.00
MSFT 004LNRQTN18106002255 / 289LNRQTN110279	£200,000.00
MSFT 004LNRQTN18106002534 / 289LNRQTN110279	£200,000.00

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

**Related Topics**

- [Rate Quotation Status](#)  
Use rate quotation status to view the list of applications for which quoted rate has been agreed.

## 2.5 Pending Loan Disbursements

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

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

**Figure 2-6 Pending Loan Disbursement**



**Figure 2-7 Pending For Initiation**

Pending for Initiation						
Application Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Initiate
	Apr 3, 2018	BR1 Octagon Corporation INC	\$1,333.00	BR1		<a href="#">Initiate</a>
	Apr 3, 2018	BR1 Octagon Corporation INC	\$1,727.00	BR1		<a href="#">Initiate</a>

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

Pending for Handover						
Application Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
BR1LNRG01830204885	Apr 2, 2018	BR1 Octagon Corporation INC	\$3,000.00	BR1		<a href="#">Edit</a>
BR1LNRG01830204896	Apr 2, 2018	BR1 Octagon Corporation INC	\$30,300.00	BR1		<a href="#">Edit</a>
BR1LNRG01830204897	Apr 2, 2018	BR1 Octagon Corporation INC	\$3,000.00	BR1		<a href="#">Edit</a>
BR1LNRG01830204940	Apr 2, 2018	BR1 Octagon Corporation INC	\$2,400.00	BR1		<a href="#">Edit</a>
BR1DKADAN1830204702	Apr 2, 2018	BR1 Octagon Corporation INC	\$3,994.00	BR1		<a href="#">Edit</a>

Page 1 of 2 (1-5 of 6 items)

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

**Related Topics**

- [Pending Loan Disbursements](#)  
Use pending loan disbursement feature to view the loans that are pending for past, current, and future disbursements.

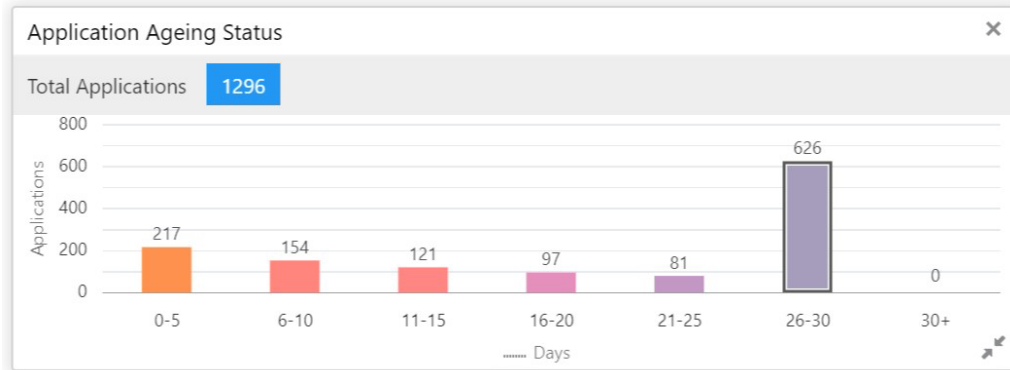
## 2.6 Application Ageing Status

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

This new widget helps you to monitor the status of each application. You can view all the pending application with its respective stages. Upon clicking the line item you can view the

details of the application and proceed with the respective action from that stage. You can filter this widget by the Customer Name or Relationship Manager Name. You can sort the widget results under each headers. In addition, you can export the results.

**Figure 2-8 Application Ageing Status**



**Figure 2-9 Application Reference Number**

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

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

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

### Related Topics

- [Application Ageing Status](#)  
Use Application Ageing Status to monitor the status of each application.

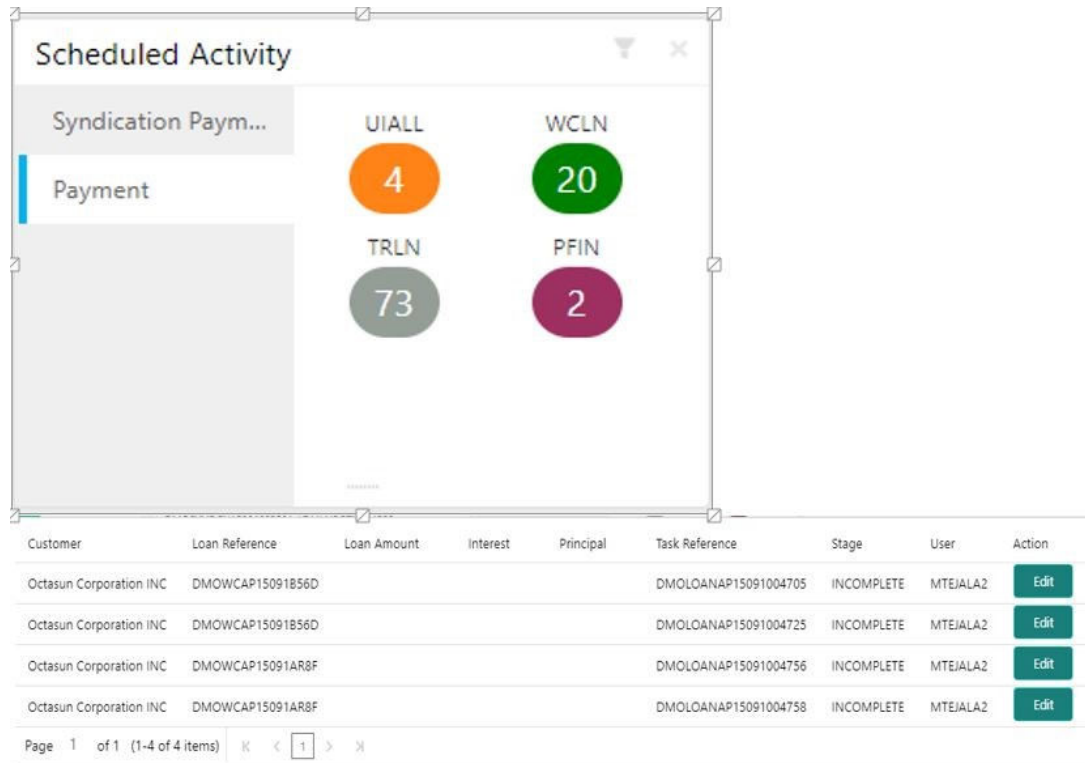
## 2.7 Scheduled Activity Widget

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

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

The details pulled up from Oracle Banking Corporate Lending are created as a automatic task in the corresponding Rollover or Payment process flow. This enables the OBCLPM user to proceed with the auto created. Contracts with Rollover or Payment opted in manual mode alone is created as scheduled task.

**Figure 2-10 Scheduled Activity Widget**



### Related Topics

- [Scheduled Activity Widget](#)

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

# Index

## A

---

Application Ageing Status, [2-7](#)  
Assets at Risk, [2-1](#)

## D

---

Draft Proposal, [1-5](#)

## L

---

Loan Drawdown, [1-7](#)  
Loan Origination, [1-2](#)  
Loans Application Status, [2-3](#)  
Loans Maturing, [2-2](#)

## P

---

Pending Loan Disbursements, [2-6](#)

## R

---

Rate Quotation, [1-10](#)  
Rate Quotation Status, [2-5](#)

## S

---

Scheduled Activity Widget, [2-8](#)