

# Oracle® Banking Corporate Lending Process Management Configuration



Release 14.6.1.0.0

F79725-01

May 2023

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

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# Preface

This topic contains following sub-topics:

- [Introduction](#)
- [Audience](#)
- [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 Symbols

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

Table 1 Symbols

Icons	Functions
	Edit Icon
	Delete Icon
	Exit Icon
	Search Icon
	Customer Information Icon
	Minimize
	Maximize
	Open a List
	Add a new record
	Navigate to the first record

**Table 1 (Cont.) Symbols**

Icons	Functions
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid View
	List View
	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 2 Acronyms and Abbreviations**

Acronyms	Abbreviations
API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher
CAMS	Computer Age Management Services
KYC	Know Your Customer

**Table 2 (Cont.) Acronyms and Abbreviations**

<b>Acronyms</b>	<b>Abbreviations</b>
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*
- *OBCLPM Bilateral Loans User Manual*

# 1

## Configurations for Oracle Banking Corporate Lending Process Management

This topic contains the following sub-topics:

- [Business Process Maintenance](#)
- [Maintenance Screens](#)  
Use 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:

### 1.2 Maintenance Screens

Use 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

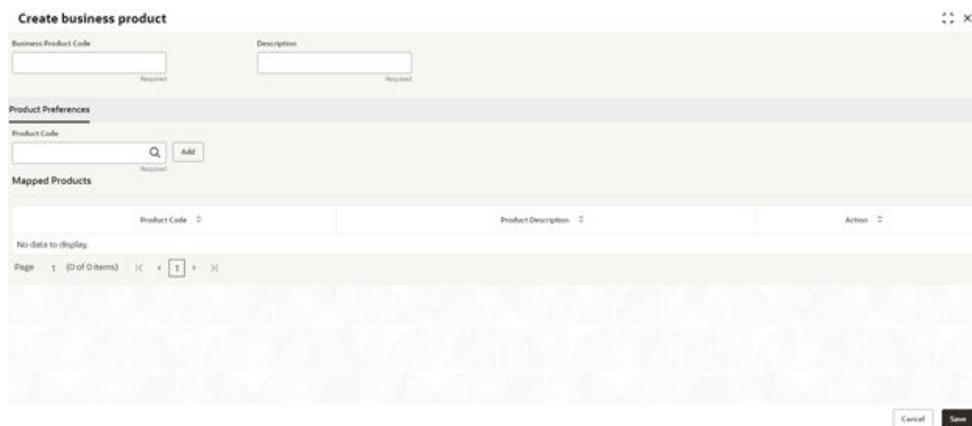
**To configure Business Product Code**

Specify the **User ID** and **Password**, and login to **Homepage**.

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

The **Create Business Product Code** screen is displayed.

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



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

**Table 1-1 Create Business Product**

Field	Description
<b>Business Product Code</b>	Enter the code of the Business product.
<b>Description</b>	Enter 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 you 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>	Enter 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 default the description of the selected agency code.
<b>Verification Type</b>	Enter the type of verification. The valid options are Address, Business and Collateral
<b>Holiday Preferences</b>	This section provide 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.

**Table 1-1 (Cont.) Create Business Product**

Field	Description
<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>	Enter the basis of holiday check, if you 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 you have indicated that the holiday should not be ignored for the loan contract. If you 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 you 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.

3. Click **Save**.

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

## To configure Business Process Code

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

The **Create Business Process** screen is displayed.

**Figure 1-2 Create Business Process**

2. In the **Create Business Process** screen, provide the required details.

**Table 1-2 Create Business Process**

Field	Description
<b>Business Process Code</b>	Enter the business process code.

Table 1-2 (Cont.) Create Business Process

Field	Description
<b>Business Process Description</b>	Enter the description of the business process code.
<b>Lifecycle</b>	Select the lifecycle code from the list of values.
<b>Lifecycle Description</b>	Display 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 'ALL'.
On click of tab, the list of stages defined for a process code are shown. You can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.	
<b>Data Segments</b>	Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory. You can click <b>Preview</b> to view the data segment. You 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. You can also restrict the documents to a single product or list of products.
<b>Checklist</b>	Enter the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory. You 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 you 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>	Enter the clause code, clause name and clause description details. You can also restrict the documents to a single product or list of products.

3. Click **Save**.

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

## To configure Condition Subsequent

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. You can capture the respective Conditions Subsequent in a Loan Agreement along with the target date of completion. You 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 is displayed.

**Figure 1-3 Create Condition Subsequent**

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

**Table 1-3 Condition Subsequent**

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.

## To configure Covenant

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. You 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. You 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 is displayed.

**Figure 1-4 Create Covenant**

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

**Table 1-4 Create Covenant**

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.

## To configure Party Maintenance

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

The **Party Maintenance** screen is displayed.

**Figure 1-5 Create Party**

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

Table 1-5 Party Maintenance

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>	Enter 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>	Enter the area.
<b>Building</b>	Enter the Building.
<b>Street</b>	Enter the street
<b>Landmark</b>	Enter the landmark
<b>Locality</b>	Enter the locality.
<b>City</b>	Enter the city
<b>State</b>	Enter the state
<b>Country</b>	Click <b>Search</b> to view and select the required country
<b>Zip Code</b>	Enter the code.
<b>Contacts</b>	Click to add the contacts.

## To configure Service Level Agreement Maintenance

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-StagePriority level. SLA Maintenance have two screens, one screen for defining the SLA and another for Authorization/ Edit/ Delete. You can define SLA for every business process by selecting appropriate Product Application Code and Business Process Code. You 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. You can also configure the SLA for different Branch and Branch Time and exclude the OffBranch time transactions from the SLA Calculation. Similarly, you 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 is displayed.

# 2

## Data segments

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:** You can save and close the task and reopen it to work later.
- **Cancel:** You 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](#)  
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.
- [Business Activity Details](#)  
Use **Business Activity Details** screen to capture the nature and activity of the business for the customer who has requested for the loan. You can update details as entity type, nature of business, current profit and loss, and current balance sheet size and so on.
- [Loan Details](#)  
Use **Loan Details** screen to capture the basic loan details which the customer has made a request.
- [Real Estate Loan](#)  
Use **Real Estate Loan** screen to capture the Real estate details or property details of the client.
- [Plant and Machinery Details](#)  
Use **Plant and Machinery Details** screen to capture the plant and machinery details provided by the client.
- [Commercial Construction Loan Details](#)  
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.
- [Automotive Details](#)  
Use **Automobile Details** screen to capture the automobile financing.
- [Interest Details](#)  
Use **Interest Details** screen to capture the type of the interest rate and the margin to be charged from the customer for the loan.

- [Payment Schedules](#)  
 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.
- [Cash Flow](#)  
 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

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. You 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**

**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 Yes 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** tab to continue the procedure.

## 2.2 Business Activity Details

Use **Business Activity Details** screen to capture the nature and activity of the business for the customer who has requested for the loan. You can update details as entity type, nature of business, current profit and loss, and current balance sheet size and so on.

Allows you 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.

Figure 2-2 Business Activity Details

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

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

Figure 2-3 Loan Details

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 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.
<b>Commitment Linkage</b>	When you are linking a loan amount to a commitment you can only link the entire loan amount. In case of existing customer, you 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. You cannot delete the commitment linkage once added.
<b>Contract Number</b>	Specify the contract reference number of the contract for which you 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

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 > Loan Origination**.

The **Loan Origination** screen is displayed.

2. In the **Loan Origination**, click **Real Estate Loan** tab and provide the required details.

**Figure 2-4 Real Estate Details**

**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 - New/Existing.
<b>Construction Status</b>	Specify the status of construction - Completed/Under Construction.
<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 'Completed' 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.

**Table 2-4 (Cont.) Real Estate Loan - Field Description**

Field	Description
<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>	You 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 - Freehold, Leasehold
<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

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.

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

**Figure 2-5 Plant and Machinery**

The screenshot shows the 'Plant and Machinery Details' form. At the top right, it says 'Screen(10/13)'. The form is organized into several sections:

- Machinery Type:** Two radio buttons labeled 'New' and 'Used'.
- Machine Details:** A text input field with a 'Required' label below it.
- Manufacturer Name:** A text input field with a 'Required' label below it.
- Manufactured Year:** A text input field.
- Manufacture Model:** A text input field.
- Intended Use:** A text input field.
- Asset Value:** A dropdown menu followed by a text input field.
- Purchase Date:** A date picker field.
- Linked Documents:** A section with a plus icon and the text 'No items to display.'
- Navigation:** Buttons for 'Cancel', 'Back', 'Save & Close', and 'Next' at the bottom right.

**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

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 > Loan Origination**.  
The **Loan Origination** screen is displayed.
2. In the **Loan Origination**, click **Commercial Construction Loan** tab and provide the required details.

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

The screenshot displays the 'Commercial Construction Loans' form. It is organized into several sections:
 

- Property Details:** Includes fields for Property Type, Address Line 1, Address Line 2, Address Line 3, Address Line 4, City, State, Country, Zip Code, and Total Construction Area.
- Construction Information:** Includes fields for Construction Cost, Construction Start Date, and Expected Completion Date.
- Regulator Approval:** Features a checkbox for 'Approval Required?'. Below this is a section for 'Special Zone Details' with a 'Special Zone' checkbox.
- Footer:** A 'Property Title Holder' field and navigation buttons: 'Cancel', 'Back', 'Save & Close', and 'Print'.

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

Field	Description
<b>Property Type</b>	Select the type of the property

Table 2-6 (Cont.) Commercial Construction Loan - Field Description

Field	Description
<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 farm land.
<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

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 > Loan Origination**.  
The **Loan Origination** screen is displayed.
2. In the **Loan Origination**, click **Automotive Details** tab and provide the required details.

Figure 2-7 Automotive Details

**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 - New/Existing
<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.
<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 - Freehold or Leasehold
<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

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.

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

**Figure 2-8 Interest Details**

The screenshot displays the 'Interest Details' form. At the top, it shows 'Loan Branch' (USD), 'Loan Amount' (USD 1000000), and 'Value Date' (April 2, 2018). Below this, there are three main sections: 'Component Name' (FLAUDL), 'Rate Type' (Fixed), and 'Interest Period Basis' (Include (From Date)). There are also fields for 'Billing Notice Required' (unchecked), 'Rate Code' (0), 'Spread (%)' (0), 'All In Rate (%)' (0), and 'Min/Max Rate (Range)' (Min: 0, Max: 10). At the bottom, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Field	Description
<b>Loan Branch</b>	Display the Home branch for the Loan
<b>Loan Currency</b>	Display the currency in which, customer requires the loan.
<b>Loan Amount</b>	Display the amount of the loan required by customer.
<b>Value Date</b>	Display 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>• Floating Rate: 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>• Fixed Rate: 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>• Special Rate: 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. You 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>• Floating</li> <li>• Automatic: The rate revision will be applied automatically the once the rates are changed in the market.</li> <li>• Periodic: 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>• Fixed</li> <li>• User Input: User will have option to input rate in interest.</li> <li>• Standard: User will be using the Standard rate maintained by the bank.</li> <li>• Treasury: User will be able to input the rates derived from treasury.</li> <li>• Agency: Rates published by any Agency can be used at this segment.</li> <li>• Special –</li> <li>• Fixed Rate: 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>• Flat Amount: 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 you select Special rate and sub type as flat amount.
<b>Interest Period Basis</b>	Select the period basis for interest computation - Include From, Include To, Exclude from or Exclude to.
<b>Billing Notice Period</b>	Specify if the billing notice to be generated for the loan - Y/N

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

Field	Description
<b>Billing Notice Days</b>	Specify the no of days prior to due date for billing notice generation.
<b>Reset Tenor</b>	Specify the no of days after the rate to be resolved for floating rate type.
<b>All in Rate</b>	Display 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

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.

- In the **Loan Origination** , click **Payment Schedules** tab and provide the required details.

**Figure 2-9 Payment Schedules**

The screenshot displays the 'Payment Schedules' interface. It features two sections for defining schedules:

- Schedule Details 1 - FLAUCOL:**
  - Component Name: FLAUCOL
  - Amount: USD, 1
  - Frequency: Bullet
  - Unit: 1
  - Start Date: May 2, 2015
  - No. Of Schedules: 1
  - Principal Liquidation: Auto
- Schedule Details 2 - PRINCIPAL:**
  - Component Name: PRINCIPAL
  - Amount: USD, \$1,000.00
  - Frequency: Bullet
  - Unit: 1
  - Start Date: May 2, 2015
  - No. Of Schedules: 1
  - Principal Liquidation: Auto

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

**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.

**Table 2-9 (Cont.) Payment Schedules - Field Description**

Field	Description
<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 no 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 no 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](#)  
Use **Payment Details** screen to capture payment details for the loan.

## 2.10 Cash Flow

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

- [Cash Flow](#)  
Use **Cash Flow** screen to view the cash flow details based on the interest details and payment schedules captured for the loan.
- [NLP](#)  
Use NLP to capture the NLP details such as extracted information and so on.
- [Override Handling](#)  
Use override handling feature to perform override action during the submission stage

### 2.10.1 Cash Flow

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
<b>Due Date</b>	Display the due dates on which the dues to be settled.
<b>Total Amount Due</b>	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](#)  
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)  
All the details provided on different tabs is summarized and shown.
- [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](#)  
Use **Holiday Preferences** screen for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday.
- [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](#)  
Use **Application Verification** screen to verify the loan details captured in previous data segments.

- [Loan Approval](#)  
Use **Loan Approval** screen to approve the loan application.
- [Customer Acceptance](#)  
Use **Customer Acceptance** screen to capture the acknowledgement details given by the customer post loan sanctioning.
- [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](#)  
Use **Restructuring Amendment Details** screen to capture the financial amendment details for restructuring.
- [Payment Details](#)  
Use **Payment Details** screen to capture payment details for the loan.
- [Rate Quotation Details](#)  
Use **Rate Quotation Details** screen to capture the rate quotation details.
- [Operations Enrichment](#)  
Use this screen to enter operation enrichment data segment details.
- [Tranche Details](#)  
Use **Tranche Details** screen to enter the tranche related details.
- [Margin Details](#)  
Use **Margin Details** screen to add the margin details.
- [Fee Details](#)  
Use **Fee Details** screen to add the fee details.
- [Facility Details](#)  
Use **Facility Details** screen to enter the facility details
- [Additional Tranche Details](#)  
Use **Additional Tranche Details** screen to enter the additional tranche details.
- [Agreement Details](#)  
Use this **Agreement Details** screen to capture the agreement details.
- [Lender Commitments](#)  
Use **Lender Commitments** screen to enter commitment on tranches and so on.
- [Fee Schedules](#)  
Allows capturing the Fee Schedules such as fee, start date and so on.
- [Rate Fixing and Billing Preferences](#)  
Use **Rate Fixing and Billing Preferences** screen to enter IRFX holiday, days, currency, notification days, notification holiday and so on.
- [Entity Details](#)  
Use **Entity Details** to capture entity name, description and so on.
- [Settlement Details](#)  
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](#)

- [Additional Loan Details](#)  
Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Interest Details](#)  
Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.
- [Payment Schedules](#)  
Use to **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.
- [Settlement Details](#)  
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Parties](#)  
Use **Parties** screen to capture the Agency Drawdown Party details such as name, role and so on.
- [Loan Details](#)
- [Additional Loan Details](#)  
Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Facility Details](#)  
Use **Facility Details** screen to capture the Facility Details such as dates, code and so on
- [Lenders share](#)
- [Deal Facility Condition Precedent](#)
- [Further Conditions Precedent](#)  
Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on.
- [Drawdown Condition Precedent](#)
- [Disbursement Schedules](#)
- [Interest Margin Details](#)  
Use **Interest Margin Details** to capture the Interest Margin Details such as component name and so on.
- [Payment Schedules](#)
- [Settlement Details](#)  
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Parties](#)  
Use **Parties** screen to capture the Participant Drawdown Party details such as name, role and so on.
- [Loan Details](#)  
Use **Loan Details** screen to capture the Loan Details such as value, amount and so on.

- [Additional Loan Details](#)  
Use **Additional Loan Details** to capture to the Additional Loan details such as product code, expense Code and so on.
- [Facility and Tranche Details](#)
- [Lenders share](#)  
Use **Lenders Share** screen to capture the Lenders Share such as amount, rates and so on.
- [Deal Facility Condition Precedent](#)  
Use **Deal Facility Condition Precedent** screen to capture the Deal Facility Condition Precedent such as CP Status and so on.
- [Further Conditions Precedent](#)  
Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on
- [Drawdown Condition Precedent](#)  
Use **Drawdown Condition Precedent** screen to capture the Drawdown Condition Precedent such as CP Status and so on.
- [Interest Margin Details](#)  
Use **Interest Margin Details** screen to capture the Interest Margin Details such as component name and so on.
- [Disbursement Schedules](#)  
Use **Disbursement Schedules** screen to capture the Disbursement Schedules such as currency, amount and so on.
- [Payment Schedules](#)  
Use **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.
- [Settlement Details](#)  
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Consolidation Main Details](#)  
Use **Consolidation Main** screen to capture the basic details of the transaction detailed below.
- [Consolidation Drawdown Details](#)  
Use this datasegment to capture the basic details of the transaction detailed below.

### 2.10.1.1 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.

Figure 2-11 Settlement Details

Table 2-11 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.

### 2.10.1.2 Summary

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

Figure 2-12 Summary screen

Click **Submit** to complete the Agency Drawdown process.

### 2.10.1.3 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 has 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.

**Figure 2-13 Facility and Collateral Details**

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

**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.

Table 2-12 (Cont.) Link Facility - Field Description

Field	Description
<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.
<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 you 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 is specified at data segment level, system will default the preferences specified either from application category or from product.

- In the **Loan Origination > Rollover Preferences** tab and provide the required details

**Figure 2-14 Rollover Preferences**

**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>Principal</li> <li>Principal + Interest</li> <li>Principal + (Interest-Tax)</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 you 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 you 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, you can choose not to treat the special amount in any specific manner.</li> </ul>
<b>Rollover Mode</b>	Specify the rollover mode - Auto/Manual. System will default the values from back office product. However user can modify here.
<b>Rollover Mechanism</b>	Specify the rollover mechanism. System will default the values from back office product. However user can modify here.
<b>Schedule Definition</b>	Specify if the schedule definition to be applied as per the contract or from back office product.
<b>Rate Definition</b>	Specify if the rate definition to be applied as per the contract or from back office product.
<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, you can change the maturity type using this field. The options available are:</p> <ul style="list-style-type: none"> <li>• Fixed</li> <li>• Call</li> <li>• Notice</li> </ul>
<b>Maturity Date</b>	Select the maturity date for the rolled over loan.

#### 2.10.1.4 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. You 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

Figure 2-15 Holiday Preferences

Table 2-16 Holiday Preferences - Field Description

Field	Description
<b>Holiday Treatment Type</b>	System display the type of holiday treatment as - Payment Schedule, Revision Schedule and Maturity Date.
<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 you have indicated that the holiday should not be ignored for the loan contract. The options available are: <ul style="list-style-type: none"> <li>• Local branch</li> <li>• Currency</li> <li>• Both</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 you have indicated that the holiday should not be ignored for the loan contract. If you 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 you 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** > **Statement Preferences** tab and provide the required details.

Figure 2-16 Statement Preferences

The screenshot shows a web form titled "Statement Preferences" with a "Screen(2/16)" label in the top right corner. At the top, there are two dropdown menus: "Statement Cycle" with "Daily" selected and "Statement Type" with "Detailed" selected. The main body of the form is a large, empty white area. At the bottom right, there are four buttons: "Cancel", "Back", "Save & Close", and "Next".

- **Statement Cycle** - Enter the frequency of statement generation.
- **Start Date** - Select the start date of the frequency for the generation of the statement.
- **Statement Type** - Enter the statement type to indicate if the loan statement report to be generated in a detailed or summary format.

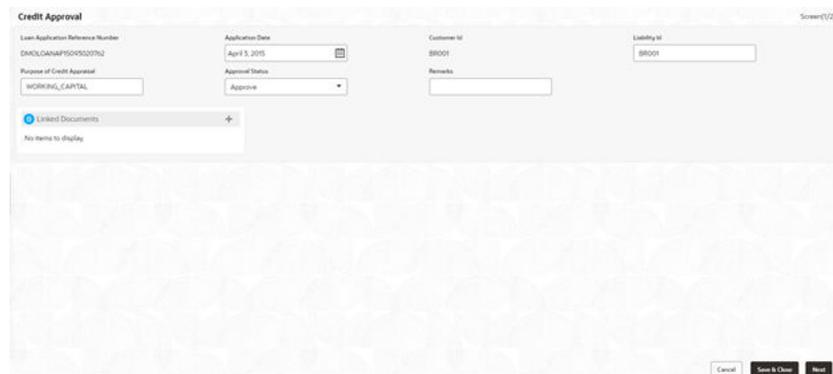
### 2.10.1.5 Credit Approval

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.

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

Figure 2-17 Credit Approval

The screenshot shows a web form titled "Credit Approval" with a "Screen(1/2)" label in the top right corner. The form contains several input fields: "Loan Application Reference Number" (DANCLGANAPIS049520762), "Application Date" (April 3, 2015), "Customer ID" (88001), and "Liability ID" (88001). There are also dropdown menus for "Purpose of Credit Approval" (WORKING\_CAPITAL) and "Approval Status" (Approved). A "Remarks" field is present but empty. Below these fields is a "Linked Documents" section with a plus icon and the text "No items to display". At the bottom right, there are three buttons: "Cancel", "Save & Close", and "Next".

**Table 2-17 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>• Approve: Approve the loan application to proceed further</li> <li>• Reject: Reject the loan application and move back to Enrichment stage</li> <li>• Mark for CAMS: 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

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. 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 (%): 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: 0, Purpose of Credit Approval: WORKING\_CAPITAL), Cash Flow, Settlement Details, and Parties. At the bottom right, there are buttons for 'Cancel', 'Save & Close', and 'Next'.

2. Click **Submit**.

### 2.10.1.7 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 a grid of data segments. 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 (%): 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: 0, Purpose of Credit Approval: WORKING\_CAPITAL), Cash Flow, Settlement Details, and Parties. At the bottom right, there are buttons for 'Cancel', 'Save & Close', and 'Next'.

2. Click **Submit**.

## 2.10.1.8 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.

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

**Figure 2-20 Customer Acceptance**

The screenshot shows the 'Customer Acceptance' form. It includes fields for 'Customer Acceptance Received' (Yes/No), 'Value Date Change Required' (Yes/No), 'Customer Acceptance Date' (June 21, 2025), 'Accepted By' (Mail/Letter), and 'Remarks'. There is also a 'Linked Documents' section and navigation buttons at the bottom.

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

## 2.10.1.9 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.
- In the **Loan Origination** , click **Draft Proposal** tab and provide the required details

**Figure 2-21 Draft Proposal**

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

- Loan Details:**
  - Proposed Loan Amount (Min): [Input field]
  - Proposed Loan Amount (Max): [Input field]
  - Proposed Loan Amount (Fixed): [Input field]
  - Loan Tenor (Months): [Dropdown menu]
  - Proposal Validity: [Dropdown menu]
- Interest Details:**
  - Rate Type: [Dropdown menu]
  - Rate (Min): [Input field]
  - Rate (Max): [Input field]
  - Margin Rate (Min/Max): [Dropdown menu]
  - Margin Rate (Fixed): [Input field]
  - Interest Payment Frequency: [Dropdown menu]
  - Schedule of Principal: [Dropdown menu]
  - Amortize: [Dropdown menu]
- Fee Details:**
  - Fee: [Input field]
  - Fee Description: [Input field]
  - Fee Type: [Dropdown menu]
- Collateral Details:**
  - Collateral List: [Input field]
  - Collateral Description: [Input field]
  - Collateral Amount: [Input field]

At the bottom, there is a 'Linked Documents' section showing 'No items to display' and a navigation bar with 'Cancel', 'Back', 'Save & Close', and 'Next' buttons.

### Loan Details

- **Loan Currency:** Select the currency in which the loan is required by customer.
- **Proposed Loan Amount (Range):** Enter the proposed loan amount range (Min/Max) of the loan required by customer.
- **Proposed Loan Amount :** Enter the proposed loan amount as requested by the Customer.
- **Loan Tenor (Months):** Select the loan tenor in months as requested by customer. Also, you will be able to input minimum and maximum loan tenor which can be offered to customer.
- **Proposal Validity:** Select a proposal validity.

- **Collateral ID:** Select the Collateral ID from the list of values, which the customer request to link to get the draft proposal.

#### Interest Details

- **Rate Type:** Select a rate type from the drop-down list. The options available are:
  - **Floating Rate**
  - **Fixed Rate**
  - **Special Rate**
- **Sub Rate Type:** Based on the Rate type user will be allowed to select the corresponding Rate sub type as below:
  - **Floating** - Automatic/Periodic
  - **Fixed** - User Input, Standard, Treasury and Agency
  - **Special** - Fixed Rate/Flat Amount
- **Rate** - Enter the rate of the loan. Also, you will be able to input minimum and maximum rate.
- **Margin:** Enter the margin of the loan. Also, you will be able to input minimum and maximum margin.
- **Interest payment Frequency:** Enter the frequency of schedule from the drop down list.
- **Schedule of Principal:** 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.
- **Amortize:** Select the frequency of schedule from the drop-down list.
- **Bullet:** Select the date on which the principal payment will be made.

#### Fee Details

- **Fee** - Select the fee details.
- **Fee Type** - Enter the fee which is applicable for the customer.
- **Fee Rate** - Enter the fee rate which is applicable for the customer. Either of fee rate or fee amount can be updated by the user.

### 2.10.1.10 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 you 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.

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

**Figure 2-22 Restructuring Amendment Details**

The screenshot shows a web form titled 'Restructuring Amendment Details' with a 'Screen(4/5)' indicator in the top right. The form contains several input fields: 'New Loan Amount' with a dropdown set to 'USD' and an empty text box; 'New Maturity Type' with a dropdown set to 'Call'; 'Amendment Remarks' with an empty text box; and 'Schedule Redefinition' with a dropdown set to 'LIFO'. Below these fields is a 'Linked Documents' section with a plus icon and the text 'No items to display.'. At the bottom right of the form, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

**Table 2-18 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.
<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

Use **Payment Details** screen to capture payment details for the loan.

Allows you to capture the settlement details for Payment processing.

- In the **Loan Servicing**, click **Payment Details** tab provide the required details.

Figure 2-23 Payment Details

Payment Details Screen(4/5)

Payment Type:  Repayment  Prepayment

Loan Contract Ref No: DMOAAS5150915005

Effective Date: April 1, 2015

Limit Date: April 1, 2016

Loan Amount: USD 100,000,000.00

---

Payment Components and Settlement

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

Table 2-19 Payment Details - Field Description

Field	Description
<b>Payment Type</b>	Select the Payment type - Repayment or Prepayment.
<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.
<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 2-20 Payment Details - Field Description

Field	Description
<b>Component Name</b>	Display the list of all component names for the selected loan contract reference.
<b>Amount Due</b>	Display the component wise amount due for the selected loan contract reference.
<b>Over Due</b>	Display the overdue accrued for the component of the selected loan contract reference.
<b>Outstanding Amount</b>	Display 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.

Table 2-20 (Cont.) Payment Details - Field Description

Field	Description
<b>Total Settlement amount</b>	Display the sum of all the amount that needs to be settled by the customer.

### 2.10.1.12 Rate Quotation Details

Use **Rate Quotation Details** screen to capture the rate quotation details.

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

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

Figure 2-24 Rate Quotation Details

Table 2-21 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>	Display 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>	Display 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

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". It contains several input fields and a search function. The fields are: "Transaction Name" (text input), "Requester Name" (text input), "Department Name" (dropdown menu with "Business" selected), "Deal Personnel" (searchable dropdown menu with "Relationship Manager" selected), "Name" (text input), and "Email" (text input). There is an "Add Department" button below the department dropdown. At the bottom right, there are four buttons: "Cancel", "Back", "Save & Close", and "Next".

**Table 2-22 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

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**

**Table 2-23 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 2-24 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.

Table 2-24 (Cont.) Tranche Details - Field Description

Field	Description
<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

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.

Figure 2-27 Margin Details

The screenshot shows a web form for 'Margin Details'. It is divided into several sections:

- Tranche Margin Details 1:** Contains fields for 'Margin Type' (set to 'Cash Margin'), 'Tranche Name' (with a search icon), 'Tranche Type', and 'Margin Method' (set to 'Slab').
- Currency 1:** Contains a 'Currency' field with a search icon.
- Datestab 1:** Contains an 'Effective Date' field with a calendar icon.

At the bottom of the form, there are three buttons: 'Add Data Slab', 'Add Pricing Details', and 'Add Margin Details'. In the bottom right corner, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

Table 2-25 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.

**Table 2-25 (Cont.) Margin Details - Field Description**

Field	Description
<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

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**

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

- Fee Type:** Unpaid Fee
- Tranche Name:** Test
- Fee Method:** Flat
- Tranche Type:** Resolving
- Amount/Rate:** Rate
- Tranche Effective Date:** April 1, 2017

Buttons visible include 'Add Fee Details', 'Cancel', 'Back', 'Save & Close', and 'Next'.

**Table 2-26 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

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**

**Table 2-27 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

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.

**Figure 2-30 Additional Tranche Details**

Table 2-28 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.

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

### 2.10.1.19 Agreement Details

Use this **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.

Figure 2-31 Agreement Details

Table 2-29 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

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.

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

**Figure 2-32 Lender Commitments**

The screenshot displays the 'Lender Commitments' screen. It features a table with the following data:

Field	Value
Lenders Vs Tranches	\$1,000,000
Total Commitment	\$1,000,000
Lender's Commitment on All Tranches	\$1,000,000

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

**Table 2-30 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

Allows capturing the Fee Schedules such as fee, start date and so on.

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

**Figure 2-33 Fee Schedules**

**Table 2-31 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

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 > Holiday Preferences** tab and provide the required details:

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

Table 2-32 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

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.

Figure 2-35 Entity Details

The screenshot displays the 'Entity Details' form. At the top, it shows 'Party Details 1 - Octasun Corporation INC'. Below this, there are search fields for 'Party Number' (containing 'BR001') and 'Party Name' (containing 'Octasun Corporation INC'). A table below the search fields lists the entity details:

Entity Name	Entity Description	Primary	Actions
BR001	Octasun	<input type="checkbox"/>	

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

Table 2-33 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

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 > Settlement Details** tab and provide the required details.

**Figure 2-36 Settlement Details**

**Table 2-34 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 settlement party details.

## 2.10.1.25 Summary

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

**Figure 2-37 Summary screen**

The screenshot shows a 'Summary' screen with a grid of tabs. The tabs include: Parties, Loan Details, Additional Loan Details, Facilities and Collateral Details, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Plant and Machinery Details, Real Estate Loan, Statement Preferences, Cash Flow, and Settlement Details. Each tab contains specific data points related to the loan, such as loan amount, tenor, and currency.

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

## 2.10.1.26 Loan Details

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

**Figure 2-38 Loan Details**

The screenshot shows the 'Loan Details' form. It includes fields for Loan Amount (USD, \$10,000.00), Value Date (Apr 3, 2015), Loan Tenor (12), Maturity Type (Fixed), Maturity Date (Apr 3, 2016), and Commitment Linkage (Contract Number, CounterParty: BR002, Commitment Currency). Buttons for Cancel, Back, Save & Close, and Next are visible at the bottom.

**Table 2-35 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.

Table 2-35 (Cont.) Loan Details - Field Description

Field	Description
<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 you are linking a loan amount to a commitment you can only link the entire loan amount. In case of existing customer, you 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. You cannot delete the commitment linkage once added.
<b>Contract Number</b>	Specify the contract reference number of the contract for which you 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

Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.

- In the **Drawdown > Additional Loan Details** tab and provide the required details

Figure 2-39 Additional Loan Details

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

- Business Product:** EQLN
- Loan Branch:** DMD
- Product Code:** WCAP
- Expense Code:** (empty)
- Purpose Of Loan:** WORKING\_CAPITAL
- Product Description:** Short term loan
- Grace Days:** (empty)

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

Table 2-36 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.

Table 2-36 (Cont.) Additional Loan Details - Field Description

Field	Description
<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

Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.

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

Figure 2-40 Interest Details

The screenshot displays the 'Interest Details' form. At the top, it shows 'Loan Branch' as DMD, 'Loan Amount' as USD 1,000,000, and 'Value Date' as April 2, 2015. Below this, there are several sections: 'Component Name' (FLAUDL), 'Rate Type' (Fixed), 'Interest Period Basis' (Include (From Date)), and 'Billing Notice Required' (checked). There are also fields for 'Waiver' (unchecked), 'Sub Rate Type' (Clear Input), 'Rate Code', 'Spread (%)', 'All In Rate (%)', and 'Min/Max Rate (Range)' (Min: 10%, Max: 15%). At the bottom right, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

Table 2-37 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.

**Table 2-37 (Cont.) Interest Details- Field Description**

Field	Description
<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](#)  
Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.

### 2.10.1.29 Payment Schedules

Use to **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.

1. In the **Drawdown > Payment Schedules** tab and provide the required details.
  - Schedule Type: Click Search to view and select the schedule type.
  - Component Name: Click Search to view and select the component name.
  - Amount: Select the currency type from the drop-down list and enter the amount.
  - Frequency: Select the frequency type from the drop-down list.
  - Unit: Enter the units.
  - Start Date: Select the maturity date from the drop-down calendar.
  - No of Schedules: Enter the number of schedules.
  - Principal Liquidation: 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

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.

Figure 2-41 Settlement Details

Table 2-38 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.

- 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

Use **Parties** screen to capture the Agency Drawdown Party details such as name, role and so on.

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

**Figure 2-43 Parties**

**Table 2-39 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

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

**Figure 2-44 Loan Details**

**Table 2-40 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

Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.

- In the **Agency Drawdown > Additional Loan Details** tab and provide the required details

**Figure 2-45 Additional Loan Details**
**Table 2-41 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.

**Table 2-41 (Cont.) Additional Loan Details - Field Description**

Field	Description
Grace Days	Enter the number of grace days.

### 2.10.1.35 Facility Details

Use **Facility Details** screen to capture the Facility Details such as dates, code and so on

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

**Figure 2-46 Facility Details**

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

- Facility Product Code: BFDI
- Facility Start Date: April 5, 2015
- Facility End Date: June 21, 2015
- Reporting Currency: USD
- Primary Address: 1010
- Secondary Address: 1010

Buttons at the bottom right include Cancel, Save & Close, and Print.

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

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

### 2.10.1.36 Lenders share

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.

**Figure 2-47 Lenders Share**

**Table 2-43 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

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.

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

**Table 2-44 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 2-45 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.

### 2.10.1.38 Further Conditions Precedent

Use **Further Conditions Precedent** to capture the Further Conditions Precedent such as Status and so on.

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

**Figure 2-49 Further Conditions Precedent**

**Table 2-46 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 2-47 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.

### 2.10.1.39 Drawdown Condition Precedent

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.

**Figure 2-50 Drawdown Condition Precedent**

**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.

- 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.

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

## 2.10.1.40 Disbursement Schedules

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 2-50 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.

Table 2-50 (Cont.) Disbursement Schedules - Field Description

Field	Description
<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 Spilt Settlement Details** to add multiple details.
3. Click **Add Schedule** to add multiple details.

### 2.10.1.41 Interest Margin Details

Use **Interest Margin Details** to capture the Interest Margin Details such as component name and so on.

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

Figure 2-51 Interest Margin Details

Table 2-51 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.

Table 2-51 (Cont.) Interest Details- Field Description

Field	Description
Margin	Margin gets auto-populated.
All in Rate	Rate gets auto-populated.
Rate Fixing Required	Click to select for required.
Rate Fixing Days	Enter the days.
Waived	Click to select for wavier required.

Table 2-52 Margin Details - Field Description

Field	Description
Component Name	Name gets auto-populated.
Component Description	Description gets auto-populated.
Margin Basis	Margin basis gets auto-populated.
Basis Amount	Amount gets auto-populated.
Rate	Rate gets auto-populated.

## 2.10.1.42 Payment Schedules

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

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

Figure 2-52 Payment Schedule

The screenshot displays the 'Payment Schedules' interface. It features two sections for schedule details:

- Schedule Details 1 - FLAUOL:** Includes fields for Component Name (FLAUOL), Amount (USD), Frequency (Bullet), Start Date (May 2, 2015), No. Of Schedules (1), and Principal Liquidation (Auto).
- Schedule Details 2 - PRINCIPAL:** Includes fields for Component Name (PRINCIPAL), Amount (USD \$1,000.00), Frequency (Bullet), Start Date (May 2, 2015), No. Of Schedules (1), and Principal Liquidation (Auto).

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

Table 2-53 Payment Schedule

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

**Table 2-53 (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

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.

**Figure 2-53 Settlement Details**
**Table 2-54 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

The screenshot shows a 'Summary' screen with the following sections:

- Parties:** Number of Parties: 1; Party Name: Octavian Corporation INC; Place Of Incorporation: USA; First Name: Mark Steve; Role: BODR.
- Loan Details:** Loan Amount: 1000; Loan Tenor: 1; Commitment Contract Number.
- Additional Loan Details:** Product Code: WCAP; Product Description: Description undefined; Expense Of Loan: WORKING\_CAPITAL; Expense Code.
- Facilities and Collateral Details:** Limit Amount: 100000000; Available Amount: 100000000; Expiry Date.
- Interest Details:** Rate Type: Fixed; Rate (%): 0.
- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency: USD.
- Payment Schedules:** Component Name: FLAUDL.
- Plant and Machinery Details:** No data available.
- Real Estate Loan:** No data available.
- Statement Preferences:** No data available.
- Cash Flow:** Click to view more details.
- Settlement Details:** Number of Parties: 1; SSI Mechanism: BR000040; Currency: \*\*.

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

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

### 2.10.1.45 Parties

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.

Figure 2-55 Parties

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

- Party Type:** Party 1 - Octavian Corporation INC. Buttons: New, Existing.
- Party Role:** Borrower.
- Party Number:** 85001.
- Party Name:** Octavian Corporation INC.
- Party Details:**
  - Party Type: C
  - Country of Incorporation: US
  - Date of Incorporation:
  - Place of Incorporation: USA
  - Demographic Type:
  - Classification Type:
  - Party Sub Type:
  - Holding Interest:
  - Organization Type:
  - KYC Status: C
  - Preferred Language:
  - Report Locale: en\_US
  - Onboarding Reference Number:
  - Onboarding Status:
  - External Customer:
  - Organization Name:
- Address Details:**
  - Address Type: Residential-Address
  - Area: BMT Tech Park
  - Building: BMT Tech Park
  - Street: BMT Zone
  - Landmark:
  - Locality: Whitefield
  - City: New York
  - State: New York
  - Country: US
  - Zip Code: 12817
- Contact:**
  - Name: Mr. Mark Steve Mark Steve
  - Role: Director
  - Email: chetan.m.s@oracle.com
  - Buttons: New, Existing

Buttons at the bottom: Cancel, Save & Close, Print.

Table 2-55 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.

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

Field	Description
<b>Update Party Maintenance</b>	Click to select for update.

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

### 2.10.1.46 Loan Details

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.

**Figure 2-56 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
- Maturity Type:** Fixed
- Maturity Date:** Apr 3, 2016
- Commitment Linkage:** Contract Number (empty), CounterParty (readonly, BRO02), Commitment Currency (readonly)

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

**Table 2-56 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

Use **Additional Loan Details** to capture to the Additional Loan details such as product code, expense Code and so on.

- In the **Participant Drawdown > Additional Loan Details** tab and provide the required details

Figure 2-57 Additional Loan Details

Table 2-57 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

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 2-58 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.

**Table 2-58 (Cont.) Facility and Tranches - Field Description**

Field	Description
<b>Tranche Expiry Date</b>	Date gets auto-populated.
<b>Tranche Maturity Date</b>	Date gets auto-populated.

### 2.10.1.49 Lenders share

Use **Lenders Share** screen to capture the Lenders Share such as amount, rates and so on.

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

**Figure 2-58 Lenders Share**

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

- Participant Details 1 - Golden Ace Bank of RJ** (Expanded):
  - Participant: BK005
  - Participant Name: Golden Ace Bank of RJ
  - Asset Amount: USD, \$200.00
  - Asset Rate: 20
  - Self Participant:
- Participant Details 2 - CITIBANK** (Collapsed)
- Participant Details 3 - Monopoly Banking Corporation Ltd** (Collapsed)
- Participant Details 4 - BK001** (Collapsed)

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

**Table 2-59 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.

### 2.10.1.50 Deal Facility Condition Precedent

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.

**Figure 2-59 Deal Facility Condition Precedent**
**Table 2-60 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 2-61 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.

### 2.10.1.51 Further Conditions Precedent

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.

**Figure 2-60 Further Conditions Precedent**

**Table 2-62 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 2-63 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.

## 2.10.1.52 Drawdown Condition Precedent

Use **Drawdown Condition Precedent** screen to capture the Drawdown Condition Precedent such as CP Status and so on.

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

**Figure 2-61 Drawdown Condition Precedent**

The screenshot displays the 'Drawdown Condition Precedent' form. At the top, it indicates 'Overall Status: Not Satisfied'. The form includes several input fields: 'Section', 'Definition', and 'CP Status' (set to 'Satisfied'). There is a 'Waiver Required' checkbox and a 'Remarks' text area. A 'Linked Documents' section is present with a plus icon and the text 'No items to display'. At the bottom of the form, there is an 'Add Condition Precedent' button. The bottom of the screen features navigation buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

**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.

Table 2-65 (Cont.) Other Conditions Precedent - Field Description

Field	Description
Remarks	Enter the remarks.
Linked Documents	Click to add documents.

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

### 2.10.1.53 Interest Margin Details

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.

Figure 2-62 Interest Margin Details

The screenshot displays the 'Interest Margin Details' form. The form is titled 'Interest Margin Details' and 'Screen(4/5)'. It contains several sections:

- Component Name:** BDIF\_DI
- Interest Basis:** 30(Euro)/360
- Alternative Risk Free Rate:** Margin: 15
- Rate Type:** Floating
- Waived:** checkbox (unchecked)
- Min Max Rate (Range):** All in Rate: 15
- Tenor:** 0
- Rate Fixing Required:** checkbox (checked)
- Rate Code:** (empty field with search icon)
- Rate Calculation Type:** Up
- Rate Fixing Days:** 0
- Rate:** 0

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

Table 2-66 Interest Details- Field Description

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

Table 2-67 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

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.

Figure 2-63 Disbursement Schedules

The screenshot shows the 'Disbursement Schedules' screen. At the top, it says 'Disbursement Schedules' and 'Screen(7/13)'. Below that, there is a section for 'Schedule 1'. Under 'Auto Disbursement', there is 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'. The 'Amount to Disburse' is '\$120,000.00'. The 'Already Disbursed Amount' is '\$0.00'. The 'Percentage of Disbursement' is '100'. There are buttons for 'Add Split Settlement Details' and 'Add Schedule'. At the bottom right, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'.

Table 2-68 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.

Table 2-68 (Cont.) Disbursement Schedules - Field Description

Field	Description
<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

Use **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.

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

Figure 2-64 Payment Schedule

The screenshot displays the 'Payment Schedules' interface. It features two sections for schedule details:

- Schedule Details 1 - FLAUOL:** Includes fields for Component Name (FLAUOL), Amount (USD), Frequency (Bullet), Unit (1), Start Date (May 2, 2015), No Of Schedules (1), and Principal Liquidation (Auto).
- Schedule Details 2 - PRINCIPAL:** Includes fields for Component Name (PRINCIPAL), Amount (USD, \$1000000), Frequency (Bullet), Unit (1), Start Date (May 2, 2015), No Of Schedules (1), and Principal Liquidation (Auto).

At the bottom, there is an 'Add Schedule' button and navigation controls: Cancel, Back, Save & Close, and Help.

Table 2-69 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

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.

**Figure 2-65 Settlement Details**

**Table 2-70 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.

## 2.10.1.57 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

Use **Consolidation Main** screen to capture the basic details of the transaction detailed below.

- In the **Loan Origination** , click **Consolidation Main** tab and provide the required details.

**Figure 2-67 Consolidation Details**

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

- Tranche Reference No.:** DMOBTRIS091AE03
- Value Date:** (Empty field with a calendar icon)
- Counter Party:** BR001
- Contract Currency:** (Empty field with a search icon)
- Product Code:** (Empty field with a search icon)
- Rollover Type:** Consolidated
- Rollover Amount:** Principal
- Rollover Mode:** Auto
- Maturity Date:** (Empty field with a calendar icon)
- Maturity Days:** (Empty field with up/down arrows)
- Roll By:** Days

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

**Table 2-71 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>	You 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>	You 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 2-71 (Cont.) Consolidation Main Details - Field Description

Field	Description
<b>Product Code</b>	You 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>	You have to indicate the type of rollover you want to perform. The available options are: <ul style="list-style-type: none"> <li>Consolidated – 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>Consolidated + Split – 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>	Here use can select an one option among the available to option <ul style="list-style-type: none"> <li>Auto: The transaction will be automatically handed over to back office.</li> <li>Manual: Application will be waiting under a stage "Manual Handover stage"</li> </ul>
<b>Maturity Date</b>	You can capture the maturity date of the rolled over drawdown here. If you do not specify the maturity date, the system arrives at the maturity date based on the 'Roll By' value and the 'Maturity Days' 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>Days</li> <li>Months</li> <li>Quarters</li> <li>Semi-annuals</li> <li>Years</li> </ul>

### 2.10.1.59 Consolidation Drawdown Details

Use this datasegment to capture the basic details of the transaction detailed below.

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

Figure 2-68 Consolidation Drawdown

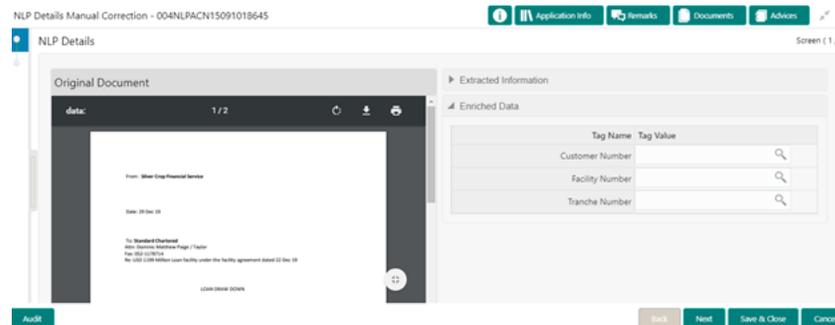
Table 2-72 Consolidation Main Details - Field Description

Field	Description
<b>Child Contract Ref No</b>	You 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 you select. Select a drawdown from this list. Click the 'Add Consolidation Details' 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. You 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 'Interest Roll Amt' field. You 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, you have to designate one of them as the 'Driver Contract'. The consolidated drawdown (generated upon rollover) inherits the preferences (information such as settlement details, schedules, MIS details and so on) of the driver contract you select here.

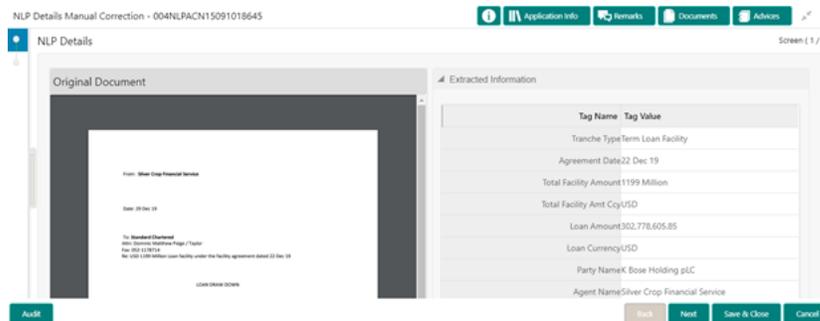
## 2.10.2 NLP

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

Use override handling feature to perform override action during the submission stage

OBCLPM supports handling of overrides during submission stage. As part of stage submission during entry/enrich stage, all the overrides that were encountered as part of each data segment is displayed in sequence under the corresponding data segment. You can tick Yes to accept the overrides and proceed for submission of stage. The accepted overrides appears in **Approval** screen during loan application approval stage. You can retain the existing values to reject the override message or modify the values accordingly.

# 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](#)  
Use this advice during Loan origination Enrichment stage.
- [Loan Sanction Advice](#)  
Use this advice during Loan origination approval stage.
- [Loan Rejection Advice](#)  
Use this advice during Loan origination Enrichment / Approval / Acceptance stage
- [Draft Approval Advice](#)  
Use this advice during In-Principal Approval stage.

### 3.1 Loan Initiation Advice

Use this advice 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](#)  
Use this advice during Loan origination Enrichment stage.

## 3.2 Loan Sanction Advice

Use this advice 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

### Related Topics

- [Loan Sanction Advice](#)  
Use this advice during Loan origination approval stage.

## 3.3 Loan Rejection Advice

Use this advice 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

**Related Topics**

- [Loan Rejection Advice](#)  
Use this advice during Loan origination Enrichment / Approval / Acceptance stage

## 3.4 Draft Approval Advice

Use this advice 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

**Table 3-4 (Cont.) Loan Sanction Advice**

<b>Field</b>	<b>Description</b>
<b>Rate</b>	Rate of the loan
<b>Spread</b>	Spread details
<b>Interest Payment Frequency</b>	Frequency of the interest payment

**Related Topics**

- [Draft Approval Advice](#)  
Use this advice during In-Principal Approval stage.

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