Oracle® Banking Corporate Lending Process Management
Bilateral Loans User Manual

Release 14.7.2.0.0

ORACLE®

Contents

Preface

1   Bilateral Loans

2   Dashboard

Index

Preface

This topic contains following sub-topics:

- Introduction
- Audience
- List of Topics
- List of Symbols
- Acronyms and Abbreviations
- Related Resources

Introduction

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

Audience

This manual is intended for the following User/User Roles:

- Relationship Managers (RMs)
- Credit Risk Mangers (CRMs)
- Legal
- Back end operation
- Other loan executive staffs in charge of maintaining the loan accounts in the bank.
- WebLogic admin or ops-web team who are responsible for installing OFSS Banking Products.

List of Topics

This manual is organized into the following topics.

Table 1   List of Topics

Topics	Description and Cross References
Preface	This topic gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Bilateral Loans	This topic explains about creation and management of loan accounts. The topics which are part of Bilateral Loans are: • Loan Origination • Draft Proposal • Loan Drawdown • Rate Quotation • Loan Servicing
Advices and Dashboard	This topic provides various BIP Advices that are available for the OBCLPM process. OBCLPM dashboards provide various information to the Relationship Managers for their easy access and processing. The topics which are part of Advices and Dashboard are: • Assets at Risk • Loans Maturing • Loans Application Status • Rate Quotation Status • Pending Loan Disbursements • Application Ageing Status • Scheduled Activity Widget
Index	Index has alphabetical listing of important topics used in the module with page references for quick navigation.

List of Symbols

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

Table 2   Symbols

Icons	Functions
	Edit Icon
	Delete Icon

Table 2 (Cont.) Symbols

Icons	Functions
✕	Exit Icon
🔍	Search Icon
ⓘ	Customer Information Icon
⌐⌐	Minimize
⌐⌐	Maximize
▼	Open a List
＋	Add a new record
K	Navigate to the first record
⋊	Navigate to the last record
‹	Navigate to the previous record
›	Navigate to the next record
⊞	Grid View
☰	List View

Table 2   (Cont.) Symbols

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

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

Acronyms and Abbreviations

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

Table 3   Acronyms and Abbreviations

Acronyms	Abbreviations
API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher
CAMS	Computer Age Management Services
KYC	Know Your Customer
LOV	List Of Values
OBCLPM	Oracle Banking Corporate Lending Process Management
REST	Representational State Transfer

Related Resources

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

• *OBCLPM Loan Syndication User Manual*

• *Configurations for Oracle Banking Corporate Lending Process Management*

1
Bilateral Loans

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

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

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

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

- Advice Generation
- Map Documents and Checklist for Various stages

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

This topic contains the following sub-topics:

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

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

1.1 Loan Origination

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

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

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

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

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

Figure 1-1   Loan Origination
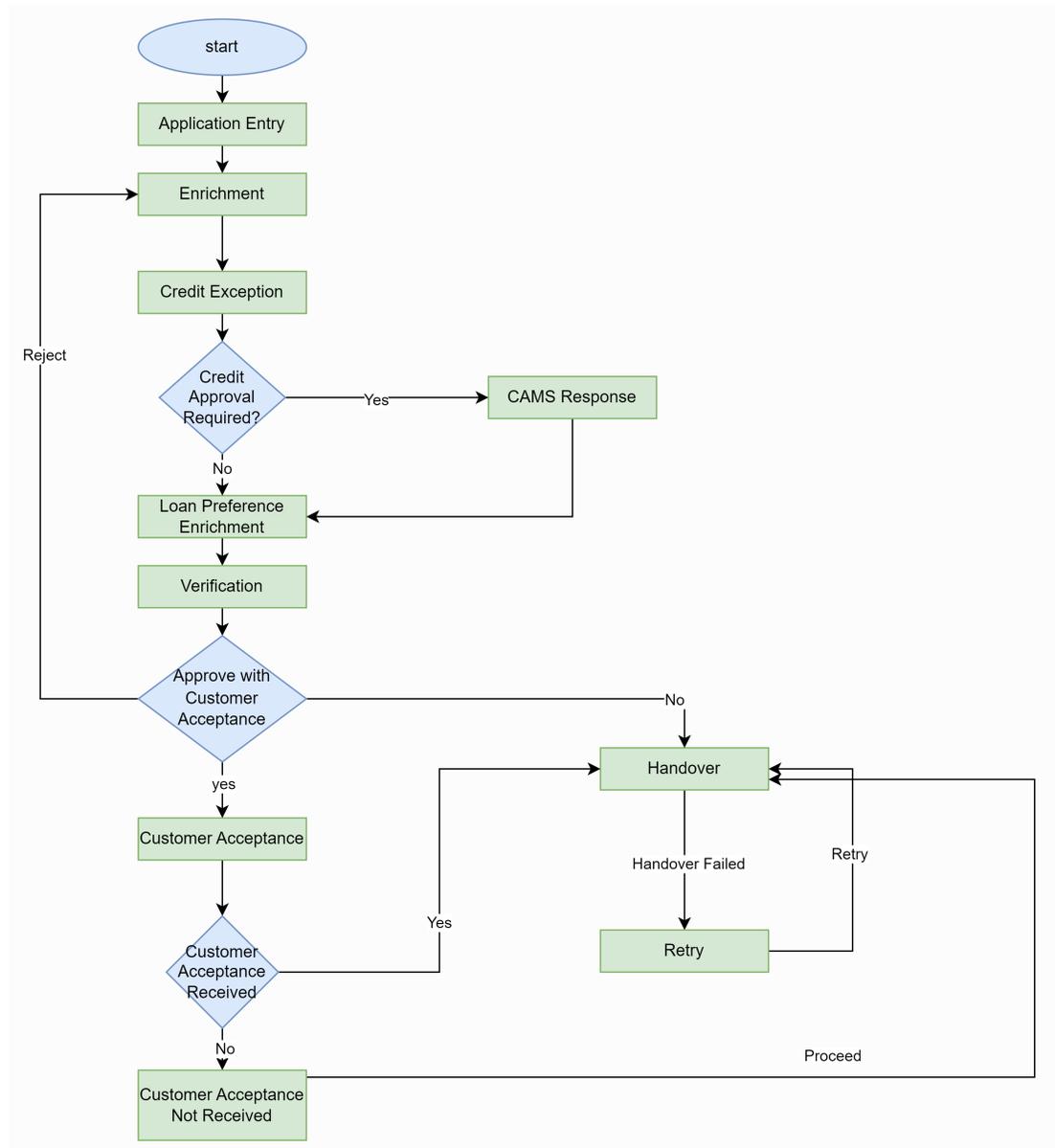
The process flow pre-defined for Loan Origination is provided for quick reference:

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

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

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

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

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

To initiate Loan Origination

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

2. On **Bi-Lateral** menu, click **Loan Origination**.

   The **Loan Origination** screen is displayed.

   Figure 1-2   Loan Origination

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

Table 1-1   Loan Origination

Field	Description
Customer Type	Select one of the options: • **New** - If selected, applicant details can be captured as part of loan creation. • **Existing** - If selected, system defaults the applicant related details in the respective data segments. In case of existing customer, you can view and link one customer to multiple liabilities.
Lead/Prospect Number	Click **Search** to view and select the required **Lead/Prospect Number**. This helps to determine if the loans are given under any back scheme.
Proposal Number	Click **Search** to view and select the required proposal number. These provide the list of proposal given to a customer through Draft Proposal Process. Once selected the completed application of draft proposal is displayed to choose one application. Once selected all the data segment applicable to the current application defaults the value from Draft proposal.
Business Product	Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Customer Number	Click **Search** to view and select the required **Customer Identification number** or you can also type the **Customer Number**. This field is applicable only when the **Customer Type** is selected as **Existing**.
Customer Name	Based on the **Customer Number** selected, the information is auto populated.
Loan Purpose/Intent	Click **Search** to view and select the required loan purpose/intent.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Select a priority from the drop-down list.
Facility Details	Displays the list of all facilities that are created for the **Customer Number**. You can select the appropriate **Facility ID** which requires to be linked for the loan.
Commitment linkages	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, you can select the already added commitment (available in OBCL). You cannot delete the commitment linkage once added.
Application Channel	Click **Search** to view and select the required application channel
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the drop-down list.
Name	Enter the name of the Agent/Customer who has submitted the application.
Email	Enter the Email ID of the Agent/Customer who has submitted the application.

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

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

for Loan Origination and the process gets instantiated. Based on the user rights the system navigates the first manual stage of the process flow.

- Loan Origination Entry
- Loan Origination Enrichment
- Credit Exception
- Loan Preference Enrichment
- Application Verification
- Loan Approval
- Customer Agreement

Related Topics

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

1.1.1 Loan Origination Entry

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

- Parties
- Loan Details

1.1.1.1 Parties

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

Figure 1-3   Parties Screen

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

Table 1-2   Parties - Field Description

Field	Description
Party Type	Select one of the options: • **New** - If selected, new party details can be captured as part of loan creation. • **Existing** - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation
Party Number	Based on the Party selected from the LOV, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.1.1.2 Loan Details

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

Figure 1-4   Loan Details Screen

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

Table 1-3   Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be of Fixed, Call or Notice type as per the requirement.

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

Field	Description
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	The Contract Number of the agreement by bank to lend a specified sum of money to the party

1.1.2 Loan Origination Enrichment

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

- Additional Loan Details
- Facility and Collateral
- Interest Details
- Rate Revision Schedules
- Disbursement Schedules
- Payment Schedules
- Cash Flow

1.1.2.1 Additional Loan Details

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

Figure 1-5   Additional Loan Details Screen
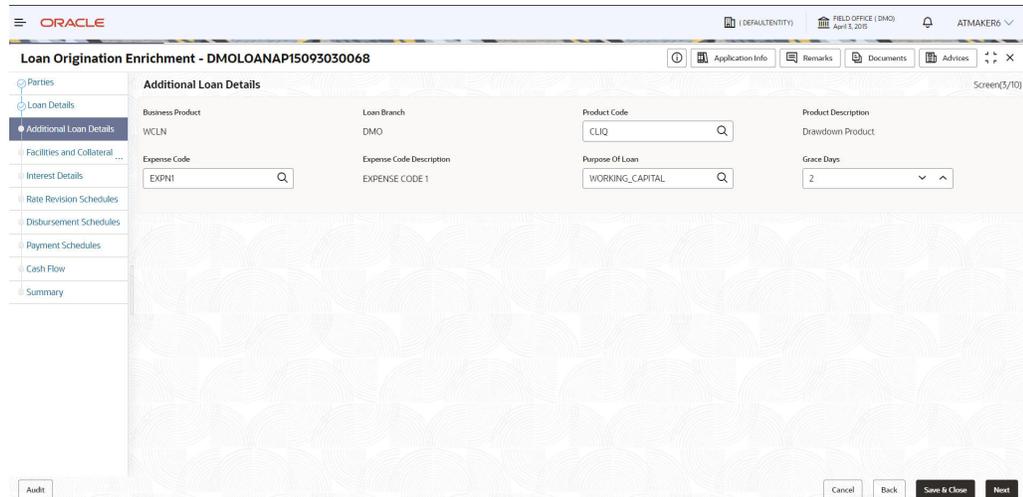
For information on the screen fields, refer to the field description table below.

Table 1-4   Additional Loan Details - Field Description

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

1.1.2.2 Facility and Collateral

Facility and Collateral Datasegment comprises of 2 parts as mentioned below.

- Facilities and Collateral for Existing Customer
- Facilities and Collateral for New Customer

1.1.2.2.1 Facilities and Collateral for Existing Customer

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

Figure 1-6   Facilities and Collateral Details Screen

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

Table 1-5   Facilities and Collateral Details - Field Description

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

1.1.2.2.2 Facilities and Collateral for New Customer

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

Figure 1-7   Facility and Collateral Screen for New Customer

For creating Facility and Collateral, there are certain fields which are mandatory.

- For Facility, Facility Amount on click of Facility Request is mandatory.

- For Collateral, All collateral fields on click of Collateral Request are mandatory. Collateral Category alone is fetched based on Collateral Type.

With these fields we will be able to successfully create Facility and Collateral in CFPM from CLPM.

1.1.2.3 Interest Details

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

Figure 1-8   Interest Details Screen

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

Table 1-6   Interest Details - Field Description

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

Table 1-6   (Cont.) Interest Details - Field Description

Field	Description
Waiver	The attributes of an interest component that have been defined for a product is applied on a contract involving the product If, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract
Subrate type	Can select Rate code defined by the system
Rate Code	The interest Rate which has to be considered for computing
RateSpread	Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits
All in Rate	All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate

1.1.2.4 Rate Revision Schedules

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

Figure 1-9   Rate Revision Schedules Screen
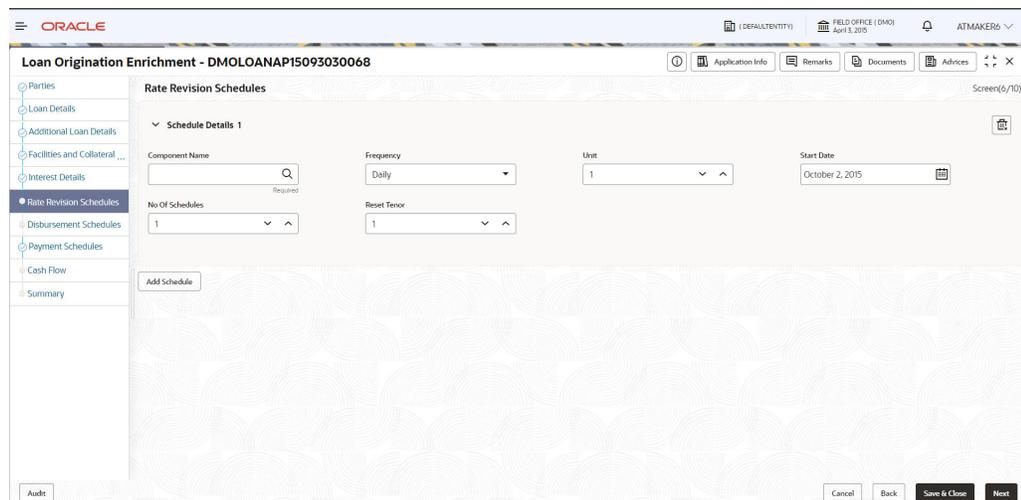
For information on the screen fields, refer to the field description table below.

Table 1-7   Rate Revision Schedules - Field Description

Field	Description
Component Name	Component Name of the Rate revision schedule
Frequency	The time interval for which the Rate revision would be taking place

Table 1-7   (Cont.) Rate Revision Schedules - Field Description

Field	Description
Unit	The unit associated with the frequency
Start Date	The date on which Rate revision will be applicable
No Of Schedules	Number of schedules
Reset Tenor	The Tenor will be reset to a new value

1.1.2.5 Disbursement Schedules

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

Figure 1-10   Disbursement Schedules Screen

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

Table 1-8   Disbursement Schedules - Field Description

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

Table 1-8   (Cont.) Disbursement Schedules - Field Description

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

1.1.2.6 Payment Schedules

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

Figure 1-11   Payment Schedules Screen
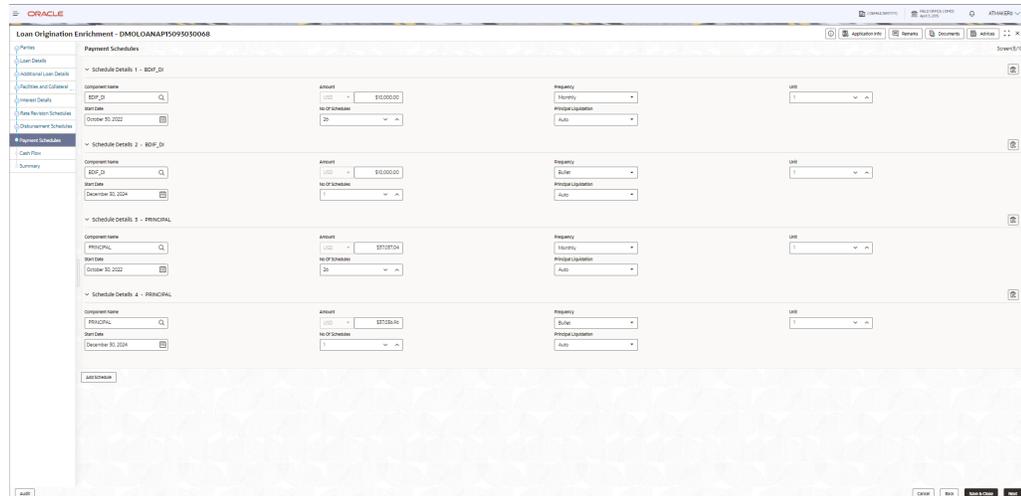
For information on the screen fields, refer to the field description table below.

Table 1-9   Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being created

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

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

1.1.2.7 Cash Flow

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

1.1.3 Credit Exception

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

*   Credit Approval

1.1.3.1 Credit Approval

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

Figure 1-12   Credit Approval Screen

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

Table 1-10   Credit Approval - Field Description

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

1.1.4 Loan Preference Enrichment

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

- Settlement Details
- Statement Preferences

1.1.4.1 Settlement Details

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

Figure 1-13   Settlement Details Screen

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

Table 1-11   Settlement Details - Field Description

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

1.1.4.2 Statement Preferences

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

Figure 1-14   Statement Preferences Screen

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

Table 1-12   Statement Preferences - Field Description

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

1.1.5 Application Verification

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

- Application Verification

1.1.5.1 Application Verification

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

Figure 1-15   Application Verification Screen

1.1.6 Loan Approval

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

- Loan Approval

1.1.6.1 Loan Approval

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

Figure 1-16   Loan Approval Screen
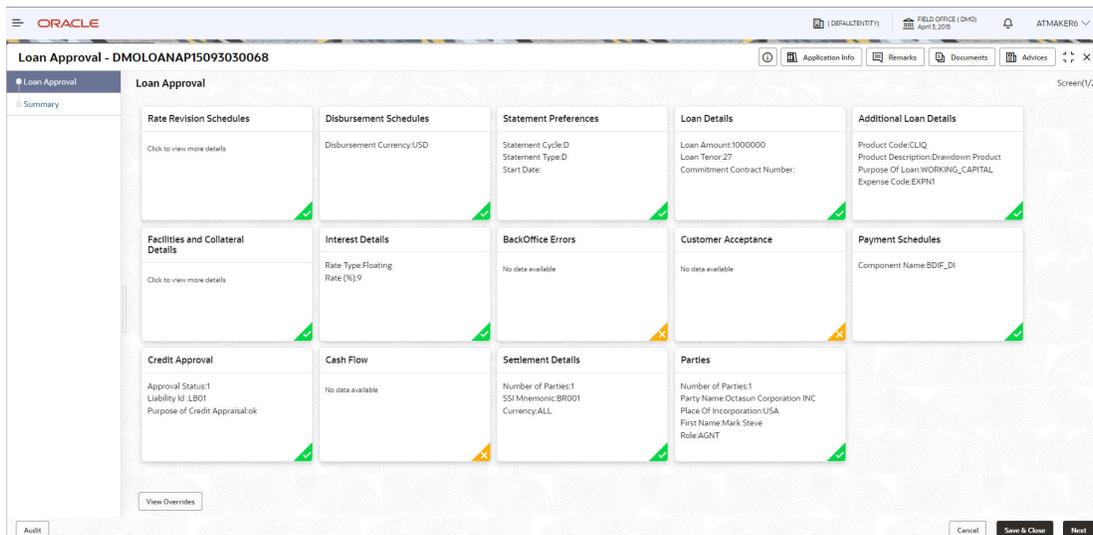
1.1.7 Customer Agreement

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

- [Customer Acceptence](#)

1.1.7.1 Customer Acceptence

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

Figure 1-17   Customer Acceptence Screen
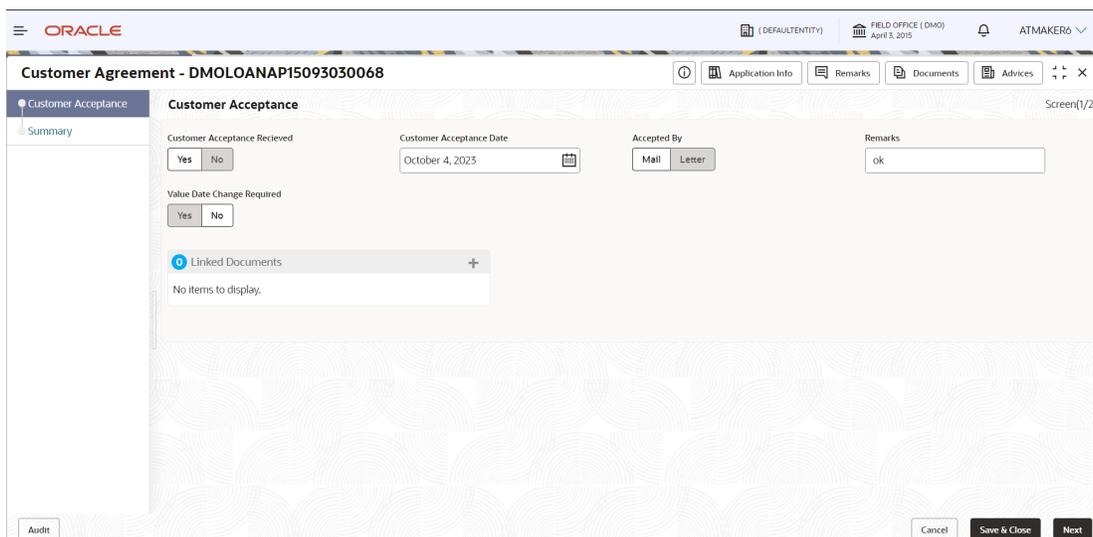
For information on the screen fields, refer to the field description table below.

Table 1-13   Customer Acceptence - Field Description

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

1.2 Draft Proposal

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

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

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

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

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

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

- Credit Appraisal Required

- Customer Agreement Required

- Loan Amount

- Loan Currency

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

To initiate Draft Proposal

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

2. On **Bi-Lateral** menu, click **Draft Proposal**.

   The **Draft Proposal** screen is displayed.

Figure 1-18   Draft Proposal

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

Table 1-14   Draft Proposal

Field	Description
Lead/Prospect Number	Click **Search** to view and select the required **Lead/Prospect Number**. This helps to determine if the loans are given under any back scheme.
Business Product	Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click **Search** to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
Application Channel	Click **Search** to view and select the required application channel

Table 1-14   (Cont.) Draft Proposal

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

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

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

•   Draft Proposal Entry

•   Draft Proposal Enrichment

•   Approval Verification

•   Credit Approval

•   Draft Approval

•   Customer Agreement

Related Topics

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

1.2.1 Draft Proposal Entry

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

•   Parties

•   Loan Details

1.2.1.1 Parties

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

Figure 1-19   Parties Screen
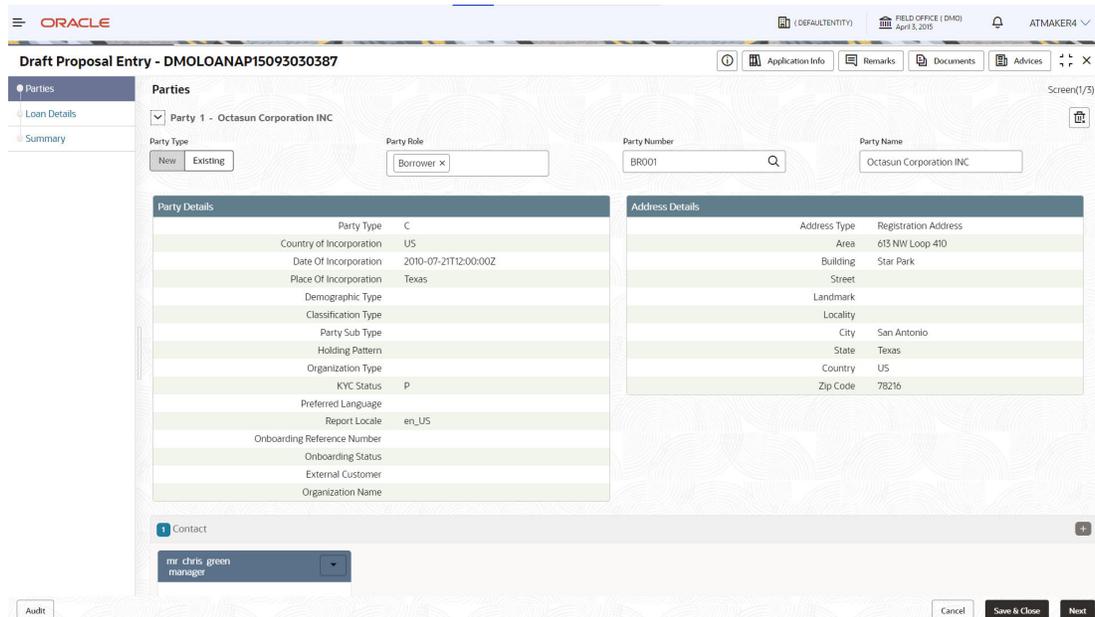
For information on the screen fields, refer to the field description table below.

Table 1-15   Draft Proposal Entry - Parties

Field	Description
Party Type	Select one of the options: • **New** - If selected, new party details can be captured as part of loan creation. • **Existing** - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.2.1.2 Loan Details

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

Figure 1-20   Loan Details Screen

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

Table 1-16   Draft Proposal Entry - Loan Details

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.2.2 Draft Proposal Enrichment

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

- Business Activity details
- Draft Proposal

1.2.2.1 Business Activity details

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

Figure 1-21   Business Activity Details Screen

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

Table 1-17   Business Activity Details - Field Description

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

1.2.2.2 Draft Proposal

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

Figure 1-22   Draft Proposal Screen

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

Table 1-18   Draft Proposal - Field Description

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

Table 1-18   (Cont.) Draft Proposal - Field Description

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

1.2.3 Approval Verification

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

- Application Verification

1.2.3.1 Application Verification

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

Figure 1-23   Application Verification Screen
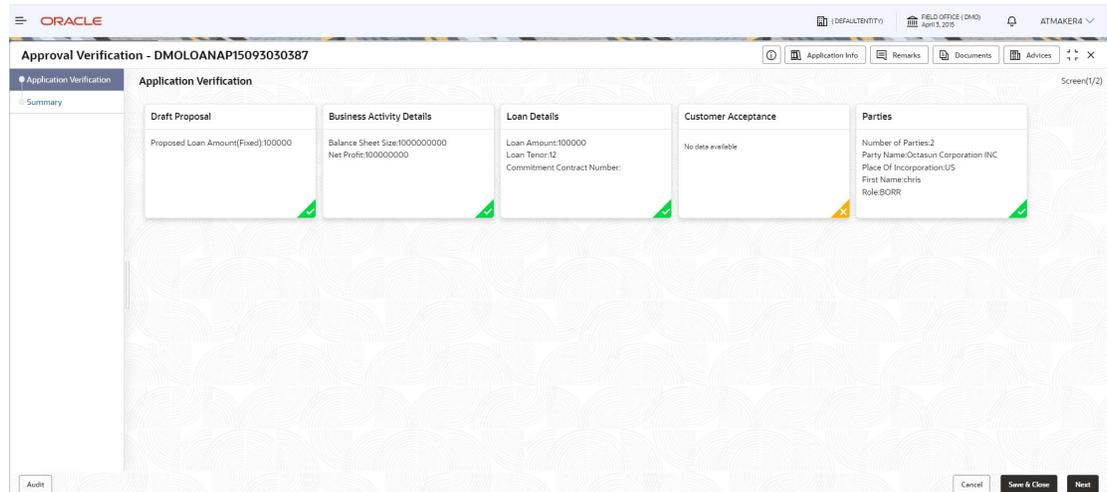
1.2.4 Credit Approval

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

- Draft Proposal

1.2.4.1 Draft Proposal

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

Figure 1-24   Draft Proposal Screen

1.2.5 Draft Approval

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

• [Draft Proposal](#)

1.2.5.1 Draft Proposal

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

Figure 1-25   Draft Proposal Screen

1.2.6 Customer Agreement

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

- [Customer Acceptence](#)

1.2.6.1 Customer Acceptence

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

Figure 1-26   Customer Acceptence Screen

1.3 Loan Drawdown

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

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

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

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

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

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

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

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

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

To initiate Loan Drawdown

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

2. On **Bi-lateral** menu, click **Drawdown**.

   The **Drawdown** screen is displayed.

Figure 1-27   Loan Drawdown

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

Table 1-19   Drawdown

Field	Description
Customer Number	Click **Search** to view and select the required **Customer Identification number** or you can also type the **Customer Number**. This field is applicable only when the **Customer Type** is selected as **Existing**. In case of existing customer, you can view and link one customer to multiple liabilities.
Customer Name	Based on the **Customer Number** selected, the information is auto populated.
Business Product	Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click **Search** to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.

Table 1-19   (Cont.) Drawdown

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

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

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

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

• Drawdown Entry

• Drawdown Enrichment

• Credit Exception

• Application Verification

• Loan Approval

• Customer Agreement

Related Topics

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

1.3.1 Drawdown Entry

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

• Parties

• Loan Details

1.3.1.1 Parties

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

Figure 1-28   Parties Screen
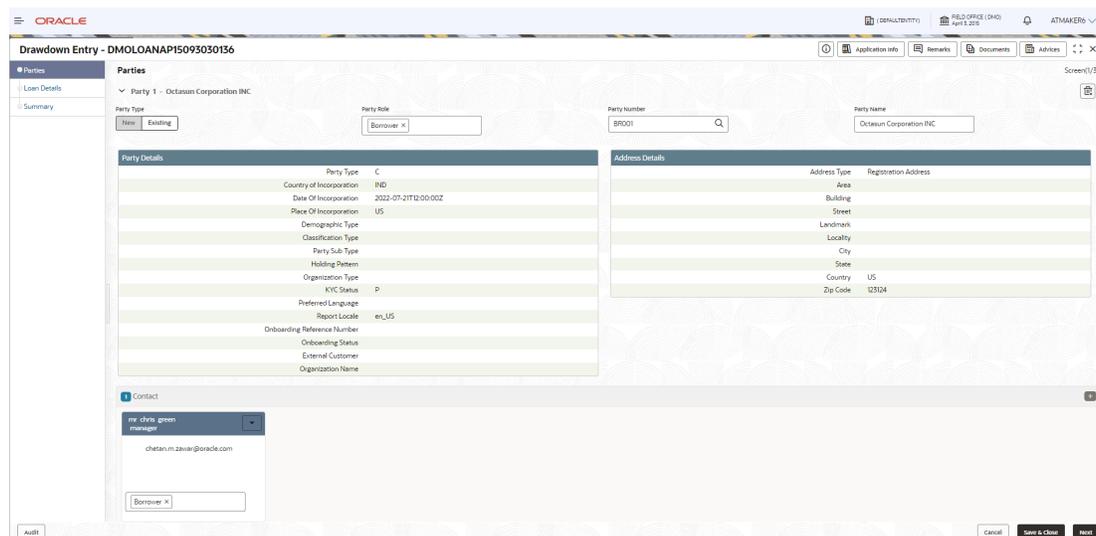
For information on the screen fields, refer to the field description table below.

Table 1-20   Drawdown Entry - Parties

Field	Description
Party Type	Select one of the options: • **New** - If selected, new party details can be captured as part of application • **Existing** - If selected, system defaults the party related details in the respective data segments.
Party Role	The role of the Party is displayed.
Party Number	Party Number of the Party is displayed.
Party Name	Party Name of the Party is displayed.
Contact Role	Contact role is displayed.

1.3.1.2 Loan Details

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

Figure 1-29   Loan Details Screen

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

Table 1-21   Drawdown Entry - Loan Details

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.3.2 Drawdown Enrichment

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

- Additional Loan details
- Facilities and Collateral
- Interest Details
- Rate Revision Schedules
- Disbursement Schedules
- Payment Schedules
- Cash Flow

1.3.2.1 Additional Loan details

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

Figure 1-30   Additional Loan Details Screen

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

Table 1-22   Additional Loan Details - Field Description

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

1.3.2.2 Facilities and Collateral

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

Figure 1-31   Facilities and Collateral Details Screen

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

Table 1-23   Facilities and Collateral Details - Field Description

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

1.3.2.3 Interest Details

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

Figure 1-32   Interest Details Screen

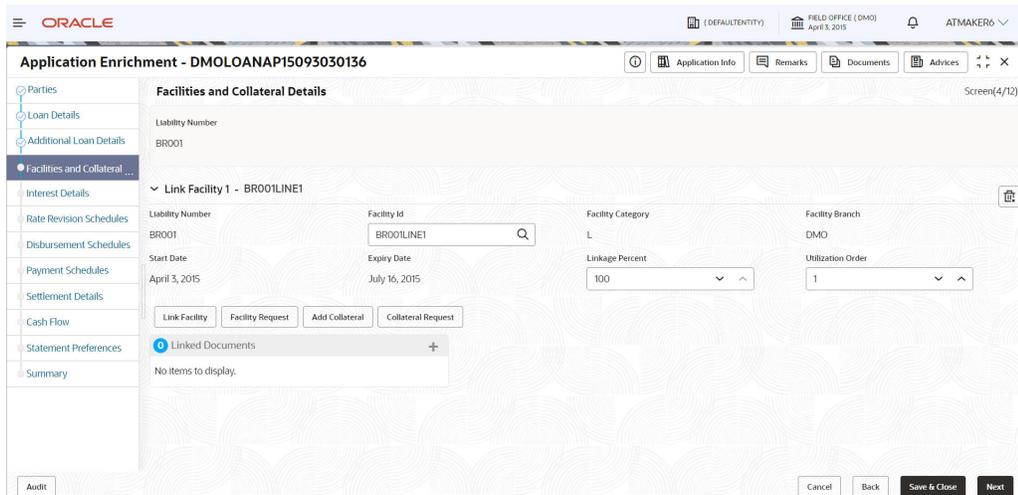For information on the screen fields, refer to the field description table below.

Table 1-24   Interest Details - Field Description

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

1.3.2.4 Rate Revision Schedules

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

Figure 1-33   Rate Revision Schedule Screen
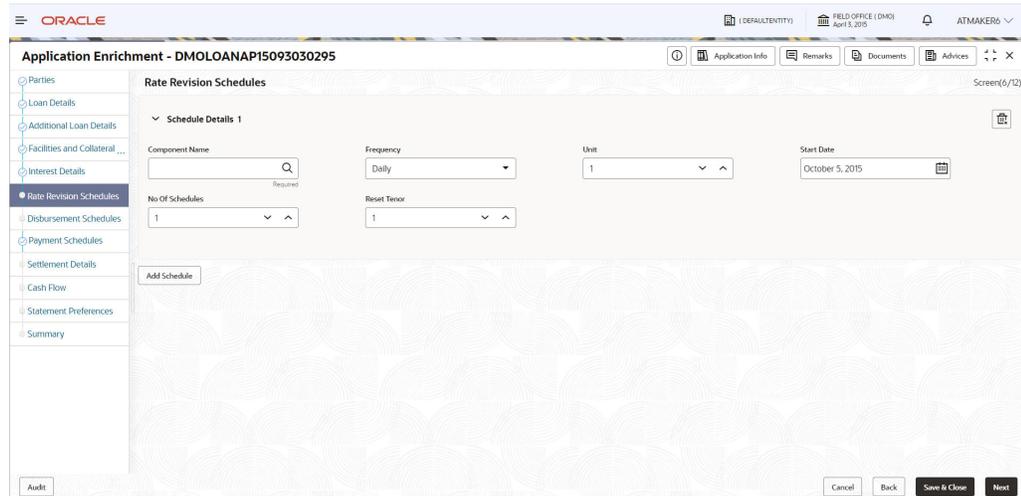
For information on the screen fields, refer to the field description table below.

Table 1-25   Rate Revision schedule - Field Description

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

1.3.2.5 Disbursement Schedules

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

Figure 1-34   Disbursement Schedules Screen

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

Table 1-26   Disbursement Schedules - Field Description

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

1.3.2.6 Payment Schedules

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

Figure 1-35   Payment Schedules Screen

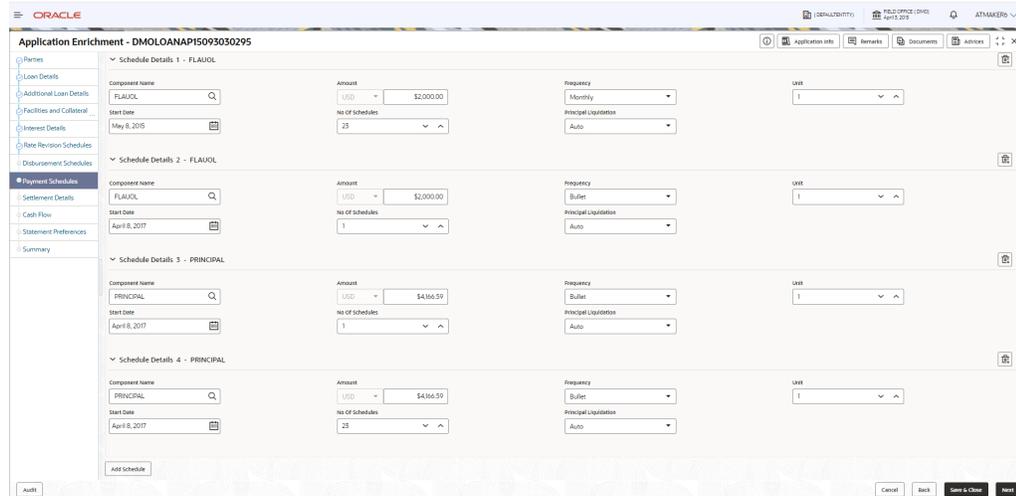For information on the screen fields, refer to the field description table below.

Table 1-27   Payment Schedules - Field Description

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

1.3.2.7 Cash Flow

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

1.3.3 Credit Exception

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

- Credit Approval

1.3.3.1 Credit Approval

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

Figure 1-36   Credit Approval Screen

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

Table 1-28   Credit Approval - Field Description

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

1.3.4 Application Verification

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

• Application Verification

1.3.4.1 Application Verification

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

Figure 1-37   Application Verification Screen
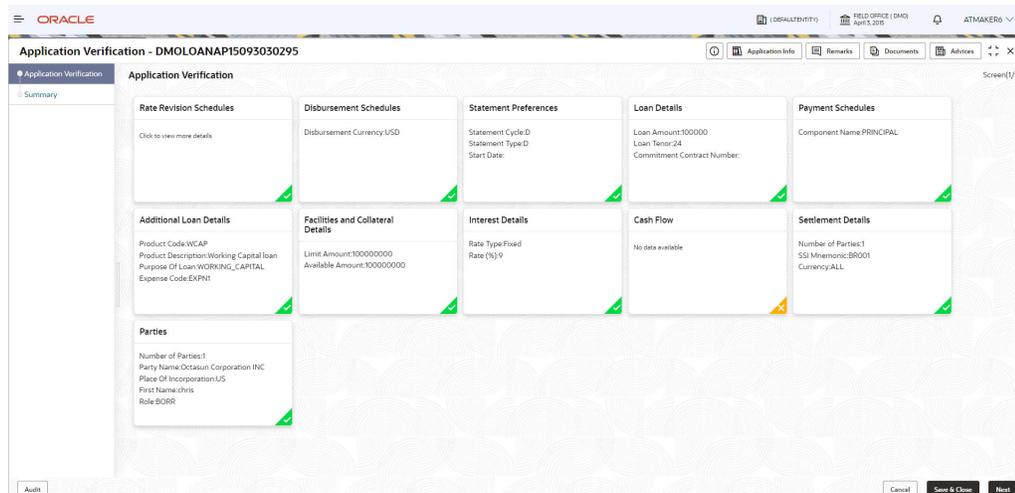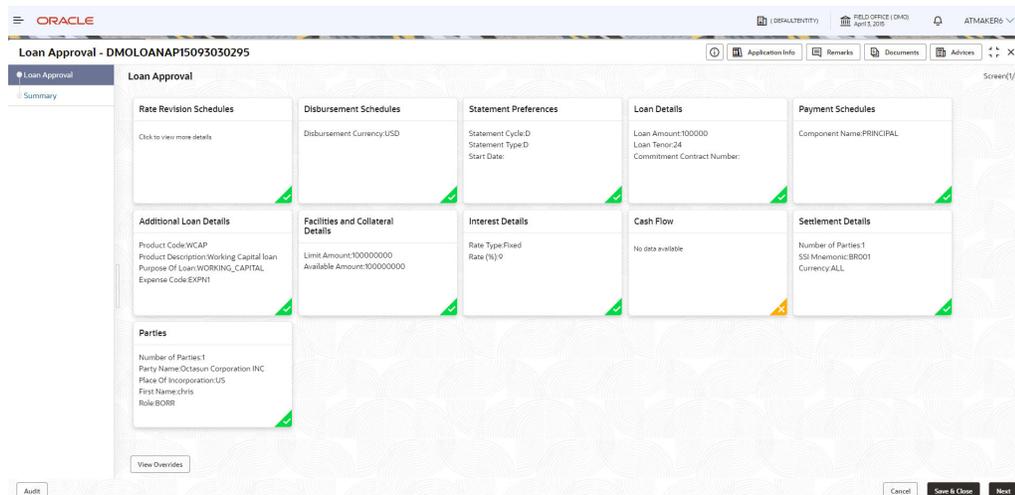

1.3.5 Loan Approval

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

- [Loan Approval](#)

1.3.5.1 Loan Approval

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

Figure 1-38   Loan Approval Screen

1.3.6 Customer Agreement

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

- [Customer Acceptence](#)

1.3.6.1 Customer Acceptence

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

Figure 1-39   Customer Acceptence Screen

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

Table 1-29   Customer Acceptence - Field Description

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

1.4 Rate Quotation

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

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

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

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

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

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

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

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

To initiate Rate Quotation

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

   The **Rate Quotation** screen is displayed.

Figure 1-40   Rate Quotation

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

Table 1-30   Rate Quotation

Field	Description
Customer Number	Click **Search** to view and select the required **Customer Identification number** or you can also type the **Customer Number**. This field is applicable only when the **Customer Type** is selected as **Existing**.
Customer Name	Based on the **Customer Number** selected, the information is auto populated.
Business Product	Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click **Search** to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
Facility Details	Displays the list of all facilities that are created for the **Customer Number**. You can select the appropriate Facility ID which requires to be linked for the loan.
Application Channel	Click **Search** to view and select the required application channel
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the drop-down list.
Name	Enter the name of the Agent/Customer who has submitted the application.
Email	Enter the Email ID of the Agent/Customer who has submitted the application.

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

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. Based on application

category, namely Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. The system derives the process flow for In Principal Approval and the process gets instantiated.

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

- [Rate Quotation Entry](#)

- [Application Verification](#)

- [Customer Agreement](#)

Related Topics

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

1.4.1 Rate Quotation Entry

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

- [Parties](#)

- [Loan Details](#)

- [Additional Loan details](#)

- [Rate Quotation](#)

1.4.1.1 Parties

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

Figure 1-41   Parties Screen

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

Table 1-31   Parties - Field Description

Field	Description
Party Type	Select one of the options: • **New** - If selected, new party details can be captured as part of the application. • **Existing** - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role of the Party
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.4.1.2 Loan Details

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

Figure 1-42   Loan Details Screen

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

Table 1-32   Loan Details - Field Description

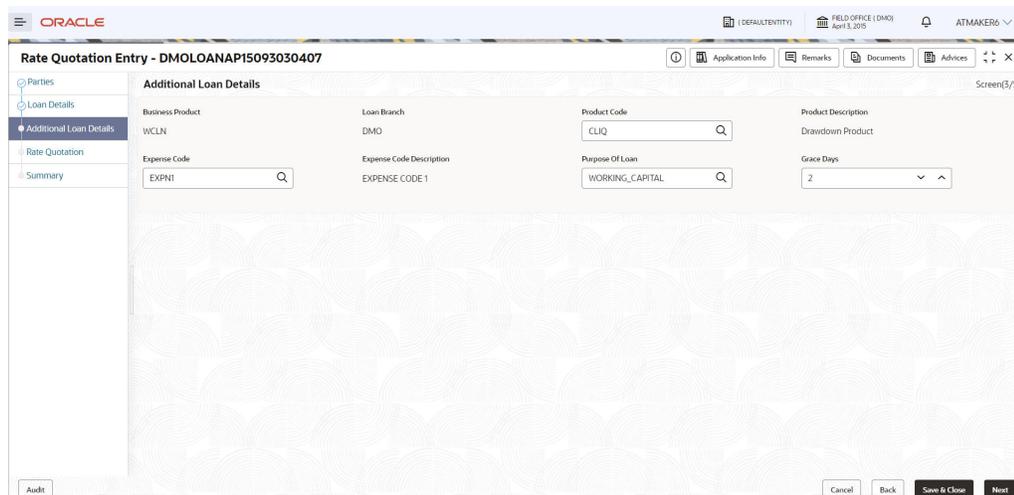| Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.

Table 1-32   (Cont.) Loan Details - Field Description

Field	Description
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.4.1.3 Additional Loan details

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

Figure 1-43   Additional Loan Details Screen

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

Table 1-33   Additional Loan Details - Field Description

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

1.4.1.4 Rate Quotation

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

Figure 1-44   Rate Quotation Screen

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

Table 1-34   Rate Quotation - Field Description

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

1.4.2 Application Verification

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

- [Application Verification](#)

1.4.2.1 Application Verification

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

Figure 1-45   Application Verification Screen

1.4.3 Customer Agreement

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

- Customer Acceptence

1.4.3.1 Customer Acceptence

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

Figure 1-46   Customer Acceptence Screen

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

Table 1-35   Customer Acceptence - Field Description

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

1.5 Loan Servicing

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

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

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

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

- Additional disbursement of Principal

- Changes to interest details

- Increase or Decrease of Maturity date

Non-financial amendments include changes to:

- Credit line and Collaterals

- Payment Schedule

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

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

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

- Application Entry

- Enrichment

- Loan Approval

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

To initiate Loan Servicing

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

2. On **Bi-lateral** menu, click **Financial Amendment**.

   The **Financial Amendment** screen is displayed.

   Figure 1-47   Financial Amendment

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

Figure 1-48   Advanced Search

3. You can select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.

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

   - **Customer Number**- The LOV attached to this field is the list the customer available

   - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

5. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

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

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

   - Rollover

   - Financial Amendment

   - Non Financial Amendment

   - Payment

Related Topics

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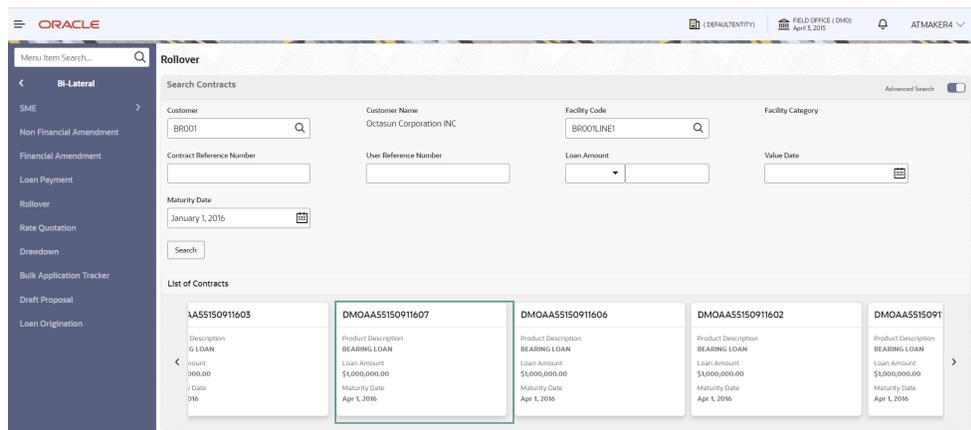
1.5.1 Rollover

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

To initiate Rollover

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

2. On **Bi-lateral** menu, click **Financial Amendment**.

   The **Rollover** screen is displayed.

Figure 1-49   Rollover
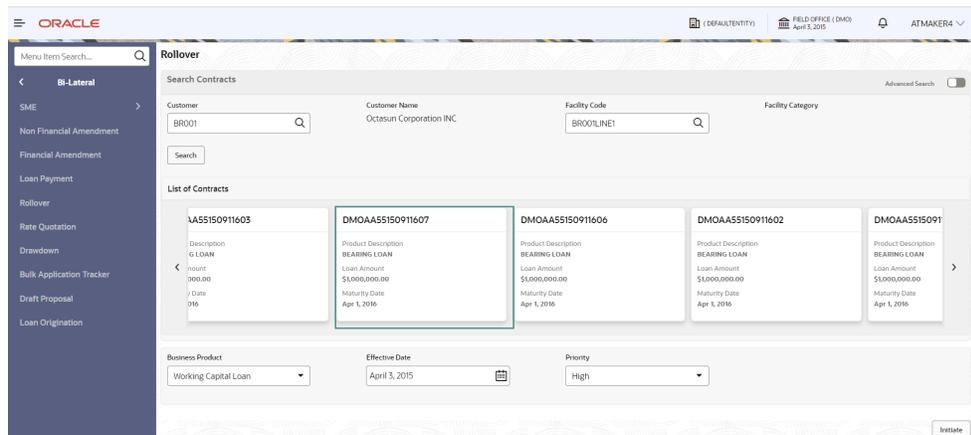
Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

Figure 1-50   Advanced Search

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

- **Customer Number**- The LOV attached to this field is the list the customer available

- **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

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

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

- Rollover Entry

- Rollover Enrichment

- Rollover Approval

Related Topics

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

1.5.1.1 Rollover Entry

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

- Parties

- Loan Details

1.5.1.1.1 Parties

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

Figure 1-51   Parties Screen

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

Table 1-36   Parties - Field Description

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

1.5.1.1.2 Loan Details

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

Figure 1-52   Loan Details

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

Table 1-37   Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party

1.5.1.2 Rollover Enrichment

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

- Interest Details
- Rollover Preferences
- Additional Loan details

1.5.1.2.1 Interest Details

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

Figure 1-53   Interest Details Screen

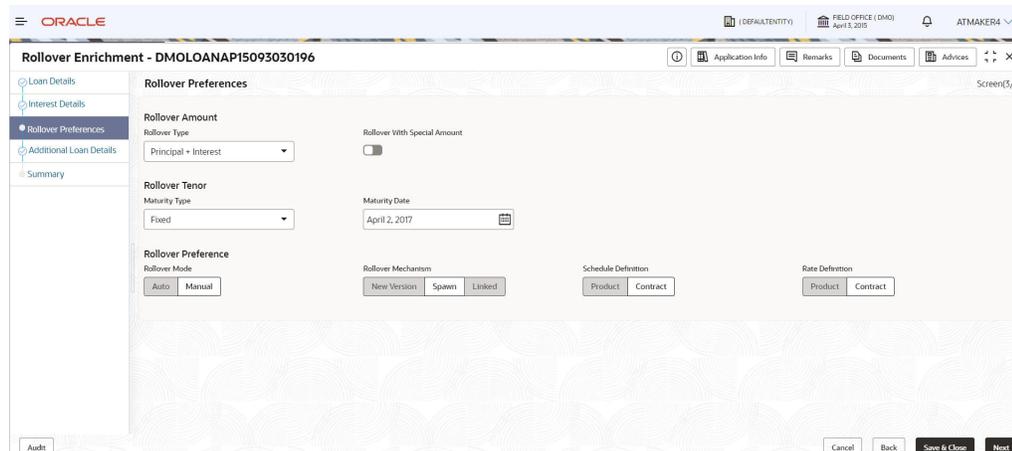For information on the screen fields, refer to the field description table below.

Table 1-38   Interest Details - Field Description

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

1.5.1.2.2 Rollover Preferences

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

Figure 1-54   Rollover Preferences Screen

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

Table 1-39   Rollover Preferences - Field Description

Field	Description
Rollover Mode	For a loan involving a product with rollover facility, you should specify the mode of rollover, automatic, semi-auto, or manual during processing. The mode of rollover also depends on whether the mode of liquidation of the loan is automatic or manual
Rollover Mechanism	You can indicate whether rolling over a loan contract using the product must create a new version of the original contract, a spawn contract, or a linked contract
Schedule Definition	Select the option Product if you want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract if you want the schedule definition of the rolled over contract to be the one currently applicable for the contract
Rate definition	Select the option Product if you want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract if you want the rate definition of the rolled over contract to be the one currently applicable for the contract

1.5.1.2.3 Additional Loan details

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

Figure 1-55   Additional Loan Details Screen

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

Table 1-40   Additional Loan Details - Field Description

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

1.5.1.3 Rollover Approval

Rollover Approval stage has the option to approve the application.

- Loan Approval

1.5.1.3.1 Loan Approval

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

Figure 1-56   Loan Approval Screen

1.5.2 Financial Amendment

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

- Additional disbursement of Principal
- Changes to interest details

- Increase or Decrease of Maturity date

To initiate Financial Amendment

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

2. On **Bi-lateral** menu, click **Financial Amendment**.

   The **Financial Amendment** screen is displayed.

Figure 1-57   Financial Amendment
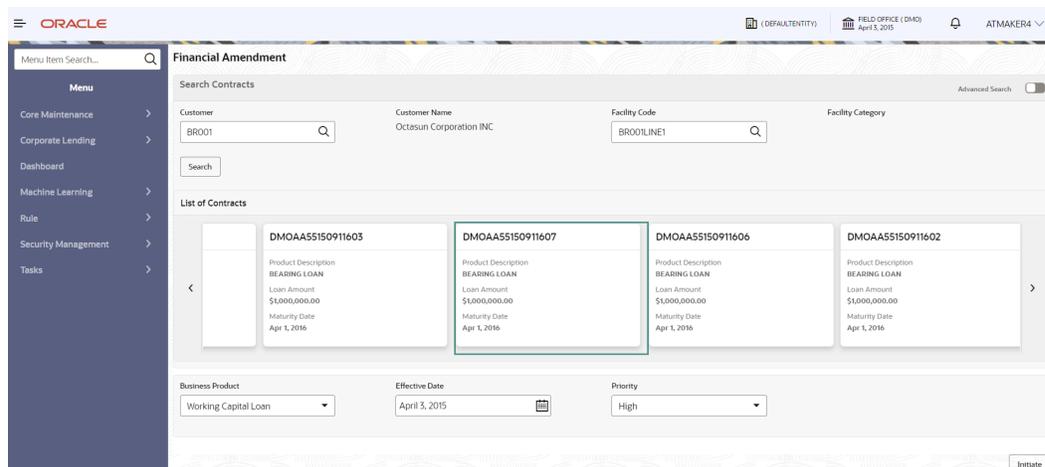
Click **Advanced Search** to provide further details to search for a loan contract as illustrated.

Figure 1-58   Advanced Search

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

   - **Customer Number**- The LOV attached to this field is the list the customer available

- • **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

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

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

- • Financial Amendment Entry
- • Financial Amendment Enrichment
- • Financial Amendment Approval

Related Topics

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

1.5.2.1 Financial Amendment Entry

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

- • Parties
- • Loan Details
- • Additional Loan details
- • Restructuring Amendment Details

1.5.2.1.1 Parties

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

Figure 1-59   Parties Screen

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

Table 1-41   Parties - Field Description

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

1.5.2.1.2 Loan Details

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

Figure 1-60   Loan Details Screen

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

Table 1-42   Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full.
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.5.2.1.3 Additional Loan details

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

Figure 1-61   Additional Loan Details Screen
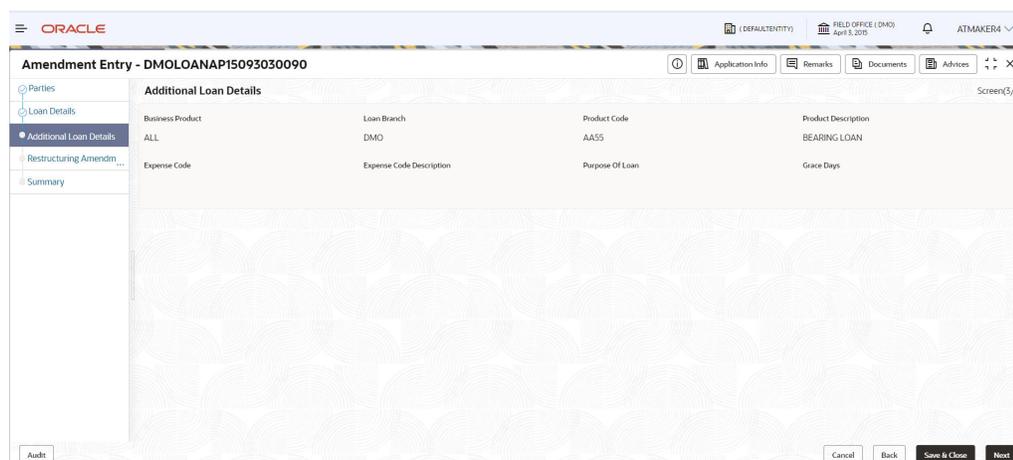
For information on the screen fields, refer to the field description table below.

Table 1-43   Additional Loan Details - Field Description

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

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

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

1.5.2.1.4 Restructuring Amendment Details

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

Figure 1-62   Restructuring Amendment Details Screen
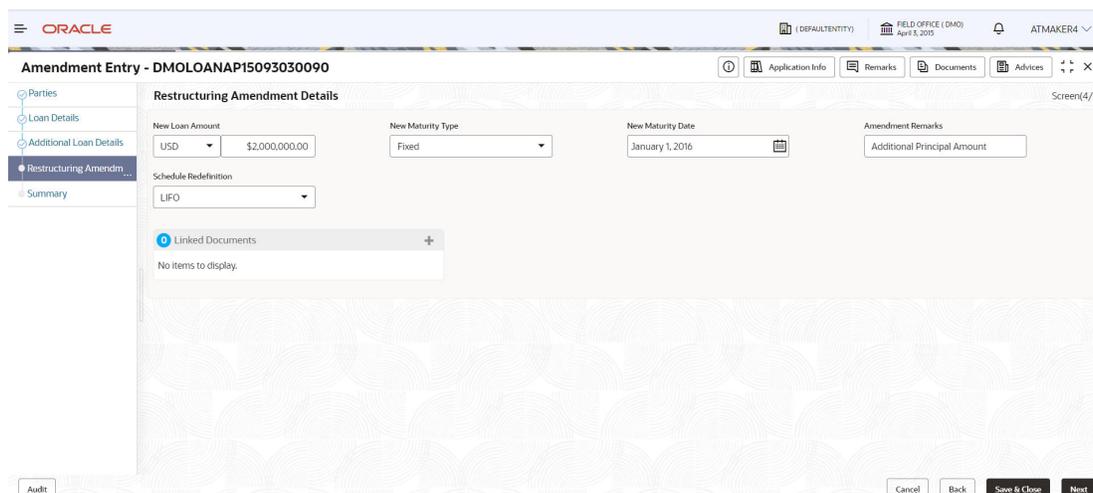
For information on the screen fields, refer to the field description table below.

Table 1-44   Restructuring Amendment Details - Field Description

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

1.5.2.2 Financial Amendment Enrichment

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

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

1.5.2.2.1 Interest Details

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

Figure 1-63   Interest Details Screen

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

Table 1-45   Interest Details - Field Description

Field	Description
Loan Branch	Select the branch for which the rate code is maintained
Loan Amount	The loan amount for which the interest details will be maintained
Value Date	The date on which the loan contract came into effect
Component Name	Specific interest components which are defined will be displayed
Rate Type	The Interest Rate Type of a product will be displayed
Interest Period basis	It indicates how the system must consider the tenor basis upon which interest is computed over a schedule or interest period, in respect of the interest component for which the limits are being maintained, which is associated with the selected product
Billing notice period	The number of calendar days before the repayment date, when a Billing Notice has to be generated for the customer as a reminder of the payment
Waiver	The attributes of an interest component that have been defined for a product is applied on a contract involving the product if, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract
Subrate type	Can select Rate code defined by the system
Rate Code	The Interest Rate which has to be considered for computing

Table 1-45 (Cont.) Interest Details - Field Description

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

1.5.2.2.2 Settlement Details

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

Figure 1-64 Settlement Details Screen
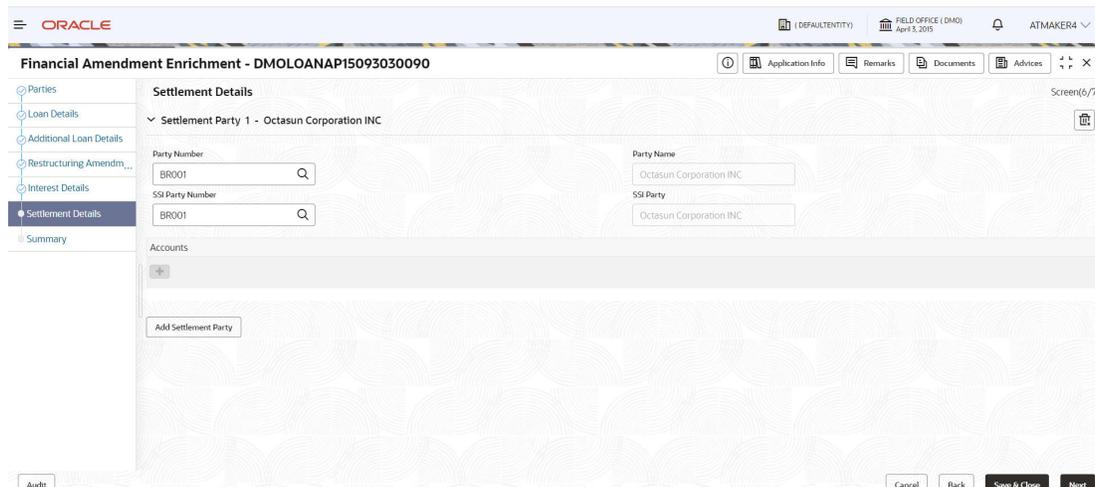
For information on the screen fields, refer to the field description table below.

Table 1-46 Settlement Details - Field Description

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

1.5.2.3 Financial Amendment Approval

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

- Loan Approval

1.5.2.3.1 Loan Approval

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

Figure 1-65   Loan Approval Screen

1.5.3 Non Financial Amendment

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

To initiate Non Financial Amendment

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

2. On **Bi-lateral** menu, click **Financial Amendment**.

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

Figure 1-66   Non Financial Amendment

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

Figure 1-67   Advanced Search

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

    •   **Customer Number**- The LOV attached to this field is the list the customer available

    •   **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

    After selecting a contract system populates the appropriate business product applicable for the loan contract. You can choose a business product and the value date for the changes to be effective. On click of initiate, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further

tracking. The system derives the process flow for Non Financial Amendment with the configured list of data segments and the process gets instantiated.

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

- Non Financial Amendment Entry

- Non Financial Amendment Enrichment

Related Topics

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

1.5.3.1 Non Financial Amendment Entry

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

- Parties

- Loan Details

- Additional Loan details

- Disbursement Schedules

1.5.3.1.1 Parties

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

Figure 1-68   Parties

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

Table 1-47   Parties- Field Description

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

1.5.3.1.2 Loan Details

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

Figure 1-69   Loan Details Screen

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

Table 1-48   Loan Details- Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	The Contract Number of the agreement by bank to lend a specified sum of money to the party

1.5.3.1.3 Additional Loan details

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

Figure 1-70   Additional Loan Details Screen
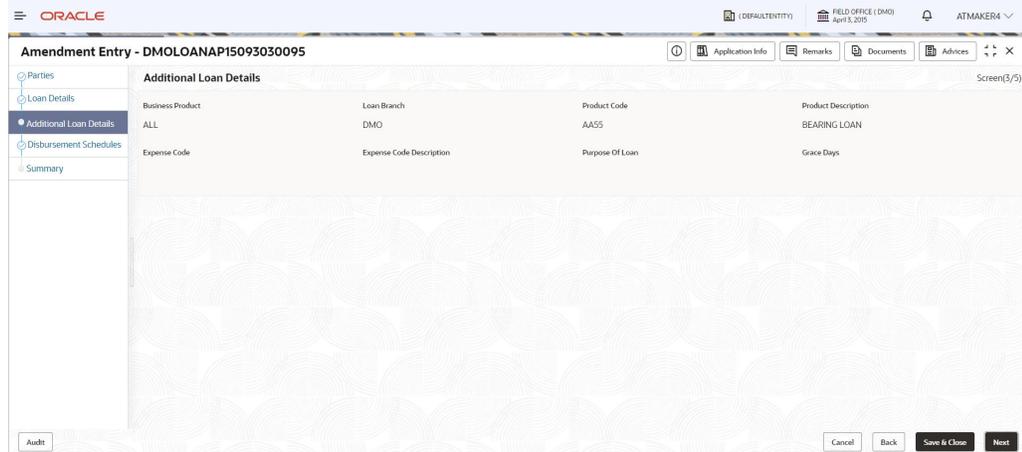
For information on the screen fields, refer to the field description table below.

Table 1-49   Additional Loan Details - Field Description

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

1.5.3.1.4 Disbursement Schedules

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

Figure 1-71   Disbursement Schedules Screen

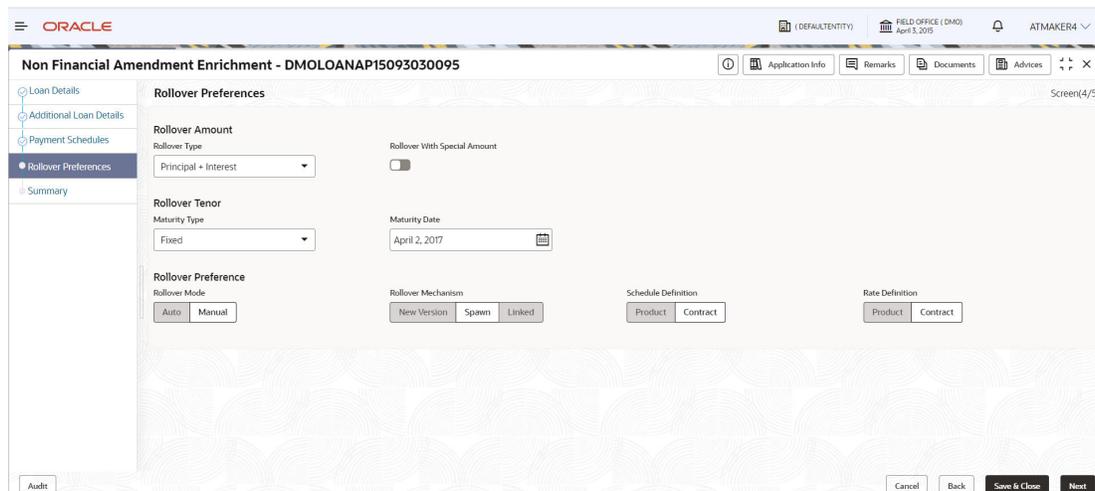For information on the screen fields, refer to the field description table below.

Table 1-50   Disbursement Schedules - Field Description

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

1.5.3.2 Non Financial Amendment Enrichment

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

- Payment Schedules
- Rollover Preferences

1.5.3.2.1 Payment Schedules

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

Figure 1-72   Payment Schedules Screen

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

Table 1-51   Payment Schedules - Field Description

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

1.5.3.2.2 Rollover Preferences

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

Figure 1-73   Rollover Preferences Screen

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

Table 1-52   Rollover Preferences - Field Description

Field	Description
Rollover mode	For a loan involving a product with rollover facility, you should specify the mode of rollover, automatic, semi-auto, or manual during processing. The mode of rollover also depends on whether the mode of liquidation of the loan is automatic or manual
Rollover Mechanism	You can indicate whether rolling over a loan contract using the product must create a new version of the original contract, a spawn contract or a linked contract
Schedule definition	Select the option Product if you want the schedule definition of the rolled over contract to be the default schedule maintained for the product. Select the option Contract if you want the schedule definition of the rolled over contract to be the one currently applicable for the contract
Rate definition	Select the option Product if you want the rate definition of the rolled over contract to be the default rate maintained for the product. Select the option Contract if you want the rate definition of the rolled over contract to be the one currently applicable for the contract

1.5.4 Payment

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

To initiate Loan Payment

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

2. On **Bi-lateral** menu, click **Loan Payment**.

    The **Loan Payment** screen is displayed.

Figure 1-74   Loan Payment

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

Figure 1-75   Advanced Search

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

   • **Customer Number**- The LOV attached to this field is the list the customer available

   • **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

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

payment with the configured list of data segments and the process gets instantiated.

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

- Payment Application Entry

- Payment Application Enrichment

- Payment Application Verification

- Payment Approval

Related Topics

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

1.5.4.1 Payment Application Entry

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

- Parties

- Loan Details

- Additional Loan details

- Payment Details

1.5.4.1.1 Parties

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

Figure 1-76   Parties Screen

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

Table 1-53   Parties- Field Description

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

1.5.4.1.2 Loan Details

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

Figure 1-77   Loan Details Screen

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

Table 1-54   Loan Details - Field Description

Field	Description
Loan Amount	The amount of the loan required by customer.
Value Date	The effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Loan Tenor	The duration of the loan that is to be disbursed.
Maturity Type	The loan can be Fixed, Call or Notice type as per the requirement.
Maturity Date	The duration before the loan becomes due and must be paid in full
Commitment Contract Number	The Contract Number of the agreement by bank to lend a specified sum of money to the party

1.5.4.1.3 Additional Loan details

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

Figure 1-78   Additional Loan Details Screen
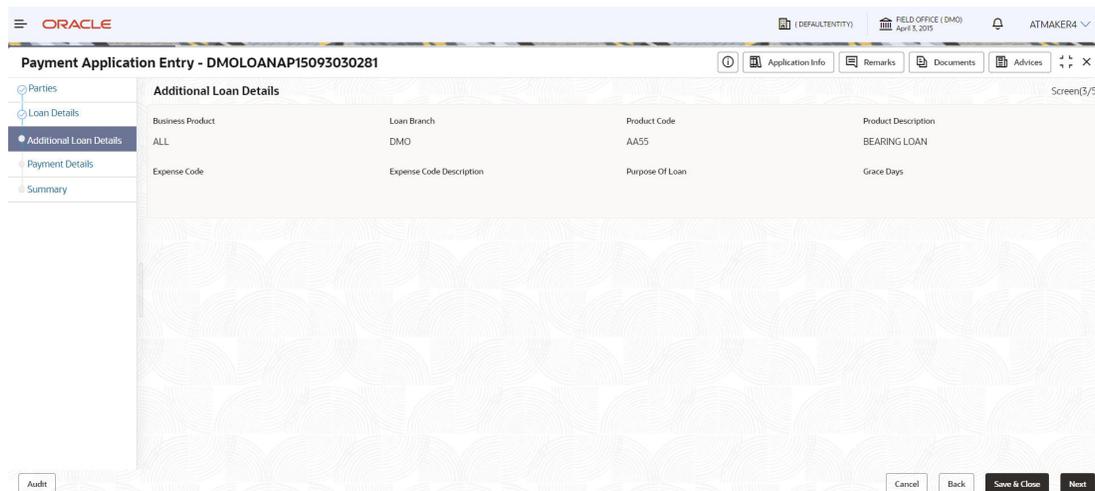
For information on the screen fields, refer to the field description table below.

Table 1-55   Additional Loan Details - Field Description

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

1.5.4.1.4 Payment Details

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

Figure 1-79   Payment Details Screen

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

Table 1-56   Payment Details - Field Description

Field	Description
Payment type	The type of payment to be processed whether its repayment or prepayment.
Loan Contract Ref No	The Loan Contract Ref No for which the payment to be done
Effective Date	The date from which the payment component details to be fetched for the selected loan
Limit Date	The date to which the payment component details to be fetched for the selected loan
Loan Amount	The Loan Amount asssociated with the contract
Payable Amount	The Payable amount to be given as part of payment for each component
Prepayment Penalty Amount	The Penalty amount to be given in case the payment type is prepayment
Total settlement Amount	The Total amount being paid for all the payment components

1.5.4.2 Payment Application Enrichment

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

1.5.4.3 Payment Application Verification

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

• [Payment Application Verification](#)

1.5.4.3.1 Payment Application Verification

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

Figure 1-80   Application Verification Screen
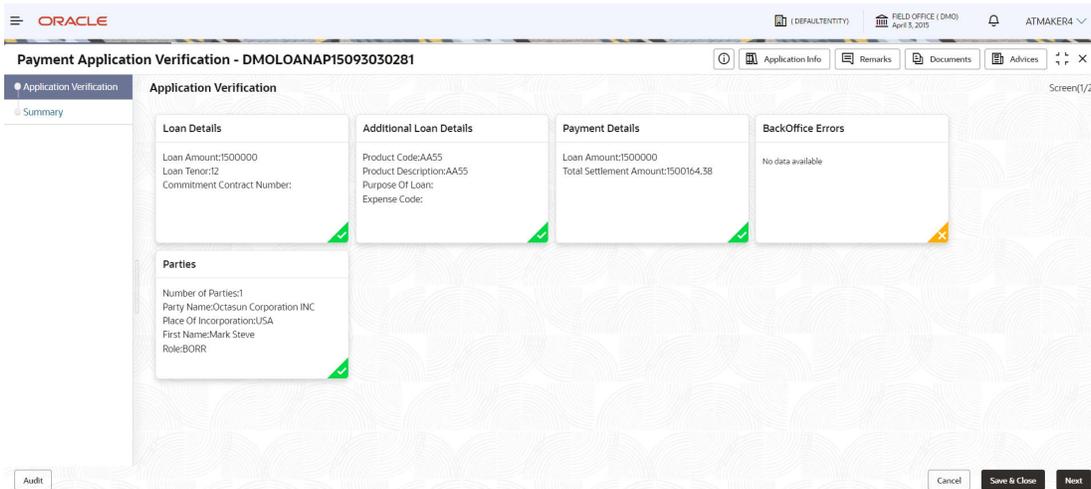
1.5.4.4 Payment Approval

Payment Approval stage has the option to approve the application.

- [Application Verification](#)

1.5.4.4.1 Application Verification

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

Figure 1-81   Application Approval Screen
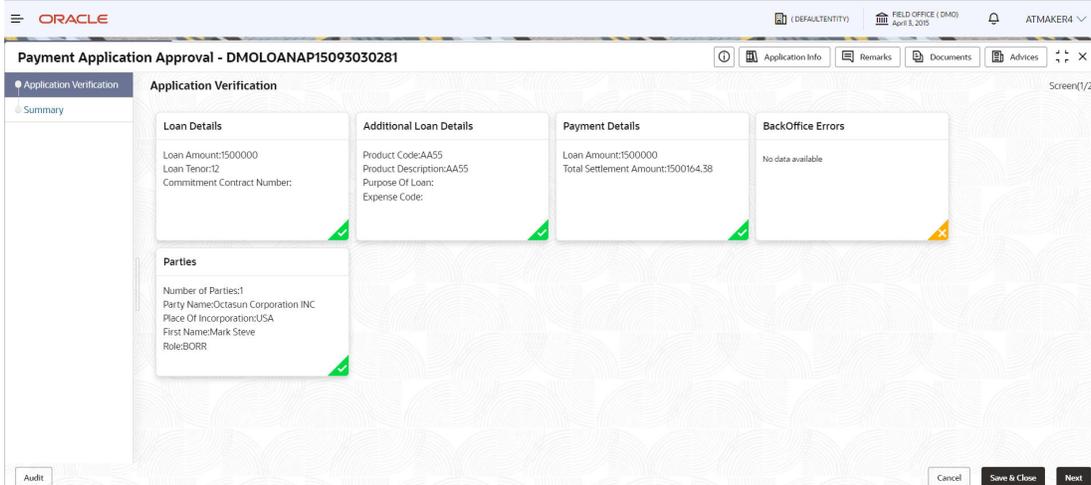
2

Dashboard

Use Dashboard to access and process information easily and quickly.

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

This topic contains the following sub-topics.

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

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

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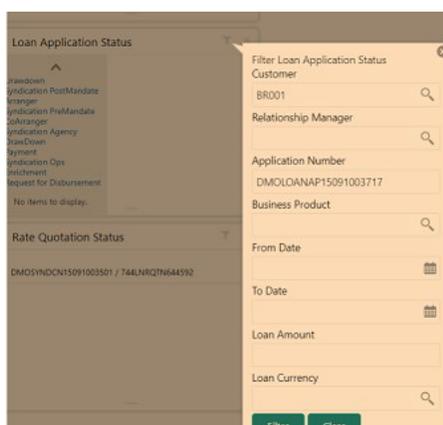 Use loan application status feature to see the list of applications with their application category and count.

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

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

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

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

2.1 Assets at Risk

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

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

Figure 2-1   Assets Risk

.
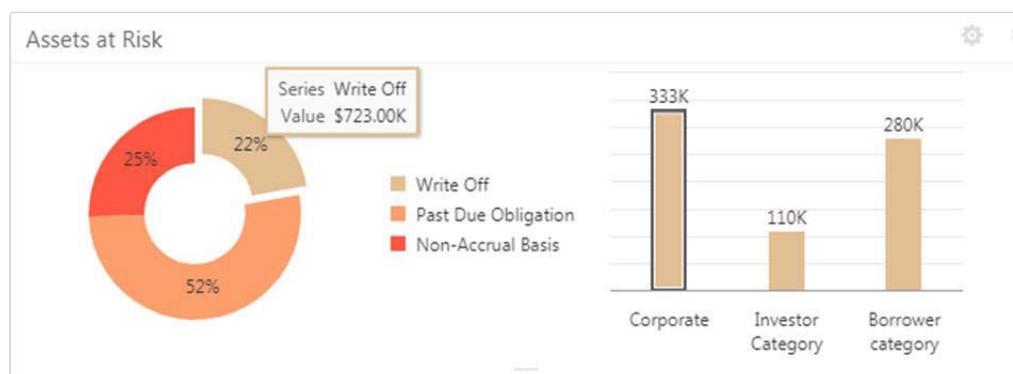
The following details are displayed in the widget:

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

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

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

Related Topics

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

2.2 Loans Maturing

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

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

Figure 2-2   Loans Maturing

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

Related Topics

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

2.3 Loans Application Status

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

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

Figure 2-3   Loan Application Status
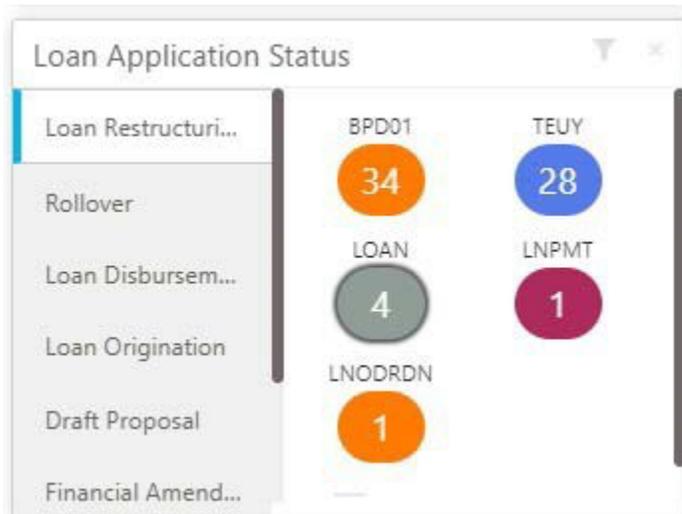
On click of count shown under each application category, a summary view of loan contracts is displayed with the Loan application reference no, Loan Amount, Currency and Customer Name.

- On click of Loan application reference, loan details are displayed in a detailed view.

- In addition, bank user can view the process flow diagram of the loan application showcasing the list of process/stages which the application flows through and the current stage where the application is held with.

- You can filter the widget such that the you can view the loan applications based on the following search criteria.

  - Customer Name

  - Customer Number

  - Relationship Manager

  - Application Number

  - Business Product

  - From Date

  - To Date

  - Loan Amount

  - Loan Currency

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

Figure 2-4   Loan Application Status filters

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

Related Topics

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

2.4 Rate Quotation Status

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

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

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

Figure 2-5   Rate Quotation Status

- You can filter the details based on the Customer Name or Relationship Manager or the Currency

- You can sort the displayed results under various categories.

Related Topics

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

2.5 Pending Loan Disbursements

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

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

Figure 2-6   Pending Loan Disbursement

Figure 2-7   Pending For Initiation

- Click dues to display the list of records pending for first manual handover and records that are pending for initiation of subsequent disbursements. You can access the Pending Loan Disbursement Transaction and able to proceed with the Loan disbursement on the value date.

- You can filter the details based on the Customer Name, Relationship Manager, or for a specific period.

- You can sort the displayed results under various categories.

Related Topics

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

2.6 Application Ageing Status

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

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

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

Figure 2-8   Application Ageing Status
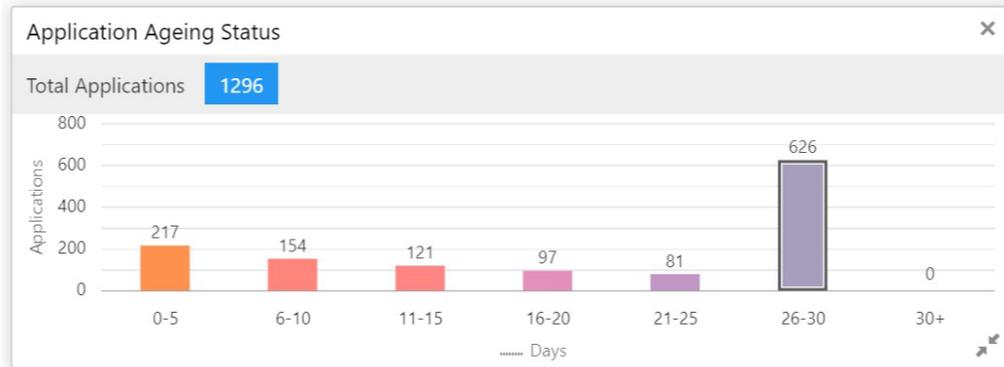
Figure 2-9   Application Reference Number

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

Related Topics

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

2.7 Scheduled Activity Widget

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

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

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

Figure 2-10   Scheduled Activity Widget
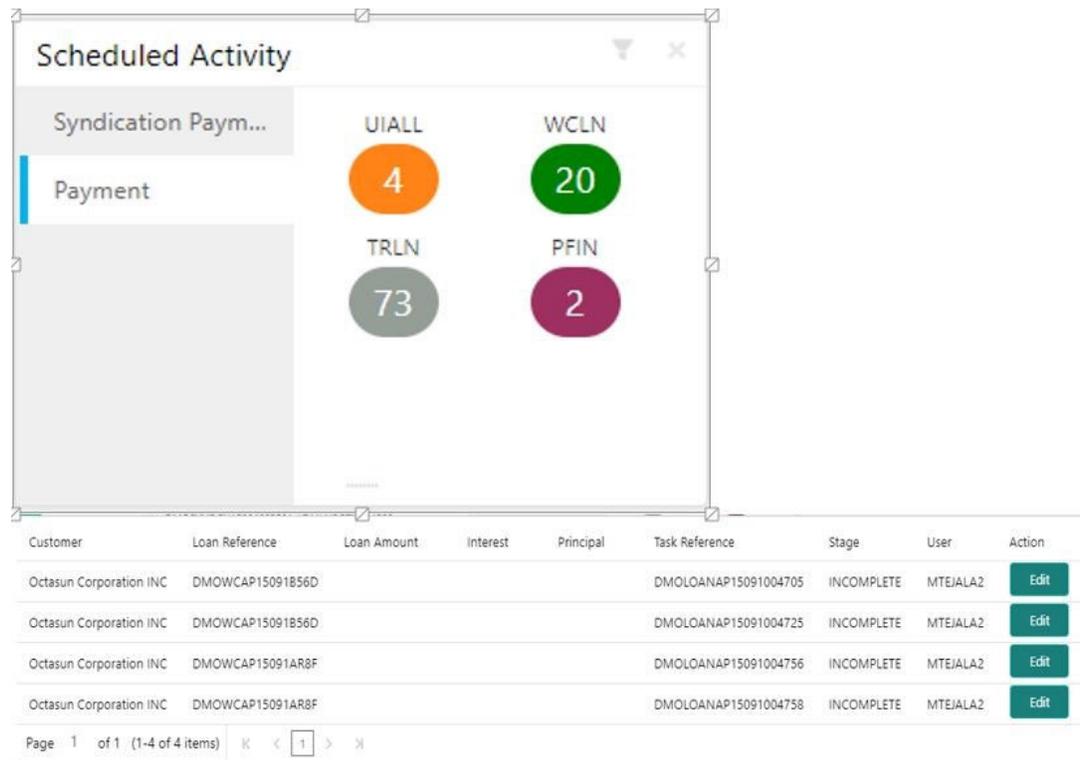
Related Topics

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

Index