

Oracle® Banking Corporate Lending Process Management Configuration



Release 14.7.4.0.0
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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Corporate Lending Process Management Configuration, Release 14.7.4.0.0

G11877-01

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Preface

This topic contains following sub-topics:

- [Purpose](#)
- [Audience](#)
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Purpose

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.

Documentation Accessibility

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Acronyms	Abbreviations
API	Application Programming Interface
BIP	Oracle Business Intelligence Publisher

Table 1 (Cont.) Acronyms and Abbreviations

Acronyms	Abbreviations
CAMS	Computer Age Management Services
KYC	Know Your Customer
LOV	List Of Values
OBCLPM	Oracle Banking Corporate Lending Process Management
REST	Representational State Transfer

Basic Actions

Table 2 List of Basic Actions

Action	Description
Approve	Click Approve to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the performed action.
Cancel	Click Cancel to cancel the performed action.
Compare	Click Compare to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Click Collapse All to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Click Expand All to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Click New to add a new record. The system displays a new record to specify the required data. <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin-top: 10px;"> <p> Note: The fields which are marked with Required are mandatory.</p> </div>
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
View	Click View to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .

Table 2 (Cont.) List of Basic Actions

Action	Description
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .

Symbols and Icons

The following symbols and icons are used in the screens.

Table 3 Symbols and Icons - Common

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

Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Calendar
	Filter
	Copy a record

Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Click this icon to add a new row.
	Click this icon to delete an existing row.
	Click to view the created record.
	Click to unlock, delete, authorize or view the created record.

Table 4 Symbols and Icons - Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status

Table 5 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Closed status
	Authorized status

1

Configurations for Oracle Banking Corporate Lending Process Management

This topic contains the following sub-topics:

- [Business Process Maintenance](#)
- [Maintenance Screens](#)
Use maintenance screens to maintain Business Product Code, Business Process Code, Condition Subsequent, Covenant, and Party details.

1.1 Business Process Maintenance

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

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

This topic contains the following sub-topics:

1.2 Maintenance Screens

Use maintenance screens to maintain Business Product Code, Business Process Code, Condition Subsequent, Covenant, and Party details.

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

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

- Covenant
- Party Maintenance
- Static Maintenance
- Advice Media Maintenance

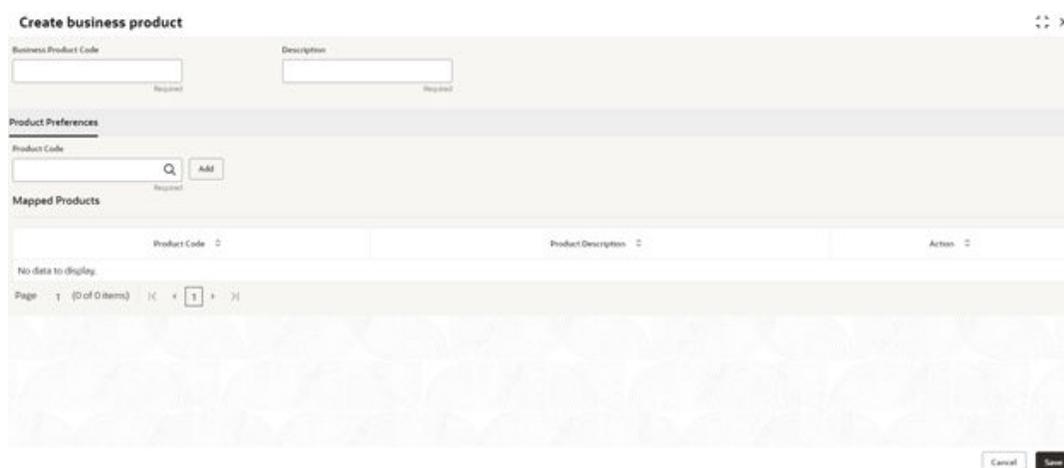
To configure Business Product Code

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

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

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

Figure 1-1 Create Business Product Code



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

Table 1-1 Create Business Product

Field	Description
Business Product Code	Enter the code of the Business product.
Description	Enter additional information about the Business product.
Product Code	Select the back office product code that are to be mapped for the Business product from the list of values. The system allows you to map multiple product codes and appropriate product code can be selected as part of loan origination/drawdown process that caters to customer needs.
Agency Code	Enter the agency code that is required for field investigation. The adjoining list fetches and displays all valid agency codes maintained in the system.
Agency Description	System default the description of the selected agency code.
Verification Type	Enter the type of verification. The valid options are Address, Business and Collateral
Holiday Preferences	This section provide information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. - Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.

Table 1-1 (Cont.) Create Business Product

Field	Description
Ignore Holidays	No holiday treatment is considered if the maturity date, schedule date or revision date falls on holiday. System processes the entries on the specified date.
Holiday Check	Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract.
Move Across Months	If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/maturity date is moved to the next month only if you indicate so in this field.
Schedule Movement	If selected, indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.

3. Click **Save**.

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

To configure Business Process Code

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

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

Figure 1-2 Create Business Process

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

Table 1-2 Create Business Process

Field	Description
Business Process Code	Enter the business process code.

Table 1-2 (Cont.) Create Business Process

Field	Description
Business Process Description	Enter the description of the business process code.
Lifecycle	Select the lifecycle code from the list of values.
Lifecycle Description	Display the description of the lifecycle selected.
Process Code	Select the business process flow that needs to be mapped for the business process code and lifecycle combination.
Business Product Code	Select the business product code from the list of values. A business process code can be mapped to a particular business product code or to 'ALL'.
On click of tab, the list of stages defined for a process code are shown. You can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.	
Data Segments	Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory. You can click Preview to view the data segment. You can also restrict a data segment to a single product or list of products
Documents	Select the required documents at every stage. The adjoining list fetches and displays all valid document IDs maintained in the system. You can also restrict the documents to a single product or list of products.
Checklist	Enter the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory. You can also restrict the documents to a single product or list of products.
Advices	Select the required advice must be mapped for the stage. The adjoining list fetches and displays all valid advices maintained. Advices can be assigned to All the business products or specific to each Business Products. Also you can configure the advices for specific party roles and in such cases the selected advice type will be generated only for that particular role contact of the Party.
Clauses	Enter the clause code, clause name and clause description details. You can also restrict the documents to a single product or list of products.

3. Click **Save**.

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

To configure Condition Subsequent

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

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

The **Condition Subsequent** screen is displayed.

Figure 1-3 Create Condition Subsequent

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

Table 1-3 Condition Subsequent

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

To configure Covenant

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

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

Figure 1-4 Create Covenant

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

Table 1-4 Create Covenant

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

To configure Party Maintenance

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

The **Party Maintenance** screen is displayed.

Figure 1-5 Create Party

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

Table 1-5 Party Maintenance

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

To configure Service Level Agreement Maintenance

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

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

The **SLA Maintenance** screen is displayed.

To Configure Static Maintenance

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

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

The **Static Maintenance** screen is displayed.

Figure 1-6 Create Static Maintenance

The screenshot shows the 'Create Static Maintenance' form. The header includes the Oracle logo, user identity 'ID:FAULTENTNITY', field office 'FIELD OFFICE (DMO) April 2, 2015', and user 'ATMAKER4'. The form contains three required input fields: 'Type', 'Code', and 'Description'. The background features a repeating pattern of stylized circular motifs. 'Cancel' and 'Save' buttons are located at the bottom right.

To Configure Advice Media Maintenance

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

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

The **Advice Media Maintenance** screen is displayed.

Figure 1-7 Create Advice Media Maintenance

The screenshot shows the 'Create Advice Media' form. The header includes the Oracle logo, user identity 'ID:FAULTENTNITY', field office 'FIELD OFFICE (DMO) April 2, 2015', and user 'ATMAKER4'. The form contains three required input fields: 'Advice Name', 'Mail Subject', and 'Mail Body'. The background features a repeating pattern of stylized circular motifs. 'Cancel' and 'Save' buttons are located at the bottom right.

2

Data segments

Provides information about the usage of data segments that are configured at each stage. Every data segment can be configured as a mandatory or non-mandatory at Business Process Code maintenance based on the business product code defined. Each data segment has the following action buttons.

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

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

This topic contains the following sub-topics:

- [Director Details/Management Profile Details](#)
Use **Management Profile** screen to capture details of directors and management details of the customer detailing name, address, mailing address, contact details, communication details, shareholdings percentage and so on of the customer.
- [Business Activity Details](#)
Use **Business Activity Details** screen to capture the nature and activity of the business for the customer who has requested for the loan. You can update details as entity type, nature of business, current profit and loss, and current balance sheet size and so on.
- [Loan Details](#)
Use **Loan Details** screen to capture the basic loan details which the customer has made a request.
- [Real Estate Loan](#)
Use **Real Estate Loan** screen to capture the Real estate details or property details of the client.
- [Plant and Machinery Details](#)
Use **Plant and Machinery Details** screen to capture the plant and machinery details provided by the client.
- [Commercial Construction Loan Details](#)
Use **Commercial Construction Loan** screen to capture the commercial land details for Commercial Construction Loan. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the Commercial Construction loan.
- [Automotive Details](#)
Use **Automobile Details** screen to capture the automobile financing.
- [Interest Details](#)
Use **Interest Details** screen to capture the type of the interest rate and the margin to be charged from the customer for the loan.

- [Payment Schedules](#)
Use **Payment Schedules** screen to capture the prepayment schedules for the loan which includes the components such as principal, main interest and penalty components, if any.
- [Cash Flow](#)
Use Cash Flow screen to view the cash flow details based on the interest details and payment schedules captured for the loan.

2.1 Director Details/Management Profile Details

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

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

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

Figure 2-1 Management Profile Details

Table 2-1 Management Profile Details - Field Description

Field	Description
Director Name	Enter the name of director of the company.

Table 2-1 (Cont.) Management Profile Details - Field Description

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

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

2.2 Business Activity Details

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

Allows you This information can be used by Relationship Manger or credit manager which will help then to determine the terms and condition on which loan can be granted.

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

Figure 2-2 Business Activity Details

Table 2-2 Business Activity Details - Field Description

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

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

2.3 Loan Details

Use **Loan Details** screen to capture the basic loan details which the customer has made a request.

This data segment contains the details as loan currency, amount, purpose, tenor and so on to be updated. This data segment is most basic detail for any process which will be followed by the product.

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

Figure 2-3 Loan Details

The screenshot shows the 'Loan Details' form with the following data:

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

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

Table 2-3 Loan Details - Field Description

Field	Description
Loan Currency	Select the currency in which the loan is required by customer.
Loan Amount	Enter the amount of the loan required by customer.
Loan Tenor (Months)	Enter the loan tenor in months as requested by customer.
Value Date	Select the Value/Drawdown/Effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
Maturity Type	Select the type of maturity of the loan. The different type of types are defined below which a user will be able to select. <ul style="list-style-type: none"> • Fixed: If Maturity type is selected as Fixed, the Maturity Date field is enabled to update. • Notice: If Maturity type is selected as Notice, the Notice Day field is enabled to update. • Call
Maturity Date	Select the maturity date of the loan.
Commitment Linkage	When you are linking a loan amount to a commitment you can only link the entire loan amount. In case of existing customer, you can edit the already added commitment (available in OBCL) in the initiation screen or newly add/edit the commitment (Contract Reference Number) in this screen. You cannot delete the commitment linkage once added.
Contract Number	Specify the contract reference number of the contract for which you need to add/amend the commitment linkage.
CounterParty	This field is defaulted from the Loan Origination initiation screen.
Commitment Currency	This field is defaulted based on the contract number selected.

2.4 Real Estate Loan

Use **Real Estate Loan** screen to capture the Real estate details or property details of the client.

These details can be used by relationship and credit manager to understand the credit worthiness as well as the collateral details of the customer. This segment can be used while providing real estate loans.

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

The **Loan Origination** screen is displayed.

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

Figure 2-4 Real Estate Details

The screenshot shows a web form titled "Real Estate Loan" with a sub-header "Property 1". The form is organized into several sections:

- Property Type:** A search-enabled text field.
- Property Status:** Radio buttons for "New" and "Existing".
- Construction Status:** A dropdown menu labeled "Select Construction Status".
- Expected Completion Date:** A date picker field.
- Completion Date:** A date picker field.
- Purchase Date:** A date picker field.
- Registration Number:** A text field.
- Address Line2:** A text field.
- Address Line3:** A text field.
- Address Line4:** A text field.
- Address Line1:** A text field.
- State:** A text field.
- Country:** A search-enabled text field.
- Zip Code:** A text field.
- City:** A text field.
- Total Area of the Property:** A text field.
- Unit:** A dropdown menu.
- Market Value:** A text field with a currency symbol.
- Eligible Value:** A text field with a currency symbol.
- Builder Information:** A section containing a "Name of the Builder" text field.

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

Table 2-4 Real Estate Loan - Field Description

Field	Description
Property Type	Select the type of the property from the list of values.
Property Status	Specify the status of the property - New/Existing.
Construction Status	Specify the status of construction - Completed/Under Construction.
Expected Completion Date	Enter the expected completion date of the property.
Completion Date	Enter the completion date of the property in case of 'Completed' status.
Purchase Date	Enter the date of purchase of the property.
Registration Number	Enter the registration number or unique reference number of the property.
Address 1-4	Enter the address of the property.
City	Enter the city of the property.
State	Enter the state in which the property is located.
Country	Enter the list of country from where user will have an option to select the correct county form the displayed list.
Zip Code	Enter the ZIP code of the location where property is located.
Special Zone	You can select the required option, if the property is situated in and around Special zone.
Total Area of the Property	Specify the total area of the property in figures.
Unit	Select the unit in which the area of the property is measured from the list of values.
Market Value	Enter the market value of the property along with the currency.
Eligible Value	Enter the eligible value of the property along with the currency.
Name of the Builder	Enter the name of the builder
Classification of the Builder	Enter the classification of the builder - Category A/B.
Ownership Status	Select the status of ownership - Freehold, Leasehold
Lessor	Enter the name of the lessor.
Lease Effective date	Enter the date on which the property is leased out.
Lease Expiry date	Enter the date of expiry of the leased out property.

2.5 Plant and Machinery Details

Use **Plant and Machinery Details** screen to capture the plant and machinery details provided by the client.

These details can be used by relationship and credit manager to evaluate the collateral details of the customer. This segment can be used while providing equipment finance.

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

Figure 2-5 Plant and Machinery

Table 2-5 Plant and Machinery Details - Field Description

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

2.6 Commercial Construction Loan Details

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

This data segment can be used for Commercial Construction Loan.

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

The **Loan Origination** screen is displayed.

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

Figure 2-6 Commercial Construction Loan Details

Table 2-6 Commercial Construction Loan - Field Description

Field	Description
Property Type	Select the type of the property
Property Description	Specify the description of the property
Address Line 1-4	Enter the address details line 1-4.
City	Enter the city of the property
State	Enter the State details of the farm land.
Country	Select the Country code from the list of values.
Zip Code	Enter the ZIP Code of the city.
Total Construction Area	Enter the total construction area (in figures).
Unit	Enter the unit to specify the total construction area
Construction Cost	Enter the cost of construction along with currency
Construction Start Date	Specify the construction start date of the property
Expected Completion Date	Specify the expected date of completion
Regulator Approval Required	Specify if the regulator approval required (Y/N)
Special Zone (Y/N)	Specify (Y/N) if the property is situated in the Special zone.

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

Field	Description
Property Title Holder	Specify the holder type of the property - Freehold, Leasehold or Third-party.
Supplier Name	Enter the name of the supplier.

2.7 Automotive Details

Use **Automobile Details** screen to capture the automobile financing.

These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the automobile.

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

The **Loan Origination** screen is displayed.

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

Figure 2-7 Automotive Details

Table 2-7 Automotive Details - Field Description

Field	Description
Vehicle Category	Select the category of the vehicle from the list of values.
Vehicle Status	Select the status of Vehicle - New/Existing
Manufacturing Year	Enter the manufacturing year of the vehicle.
Vehicle Make	Enter the manufacturer of the vehicle
Vehicle Model	Enter the model of the vehicle
Vehicle Identification Number	Enter the identification number of the vehicle.
Market Value	Enter the market value of the vehicle in figures along with currency code.
Eligible Value	Enter the eligible value of the vehicle in figures along with currency code.
Ownership Status type	Select the ownership status - Freehold or Leasehold

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

Field	Description
Registering Authority Name	Enter the name of the registering authority.
Address Line 1-3	Enter the address details of the registering authority.
City	Enter the name of the city.
State	Enter the name of the state.
Country	Select the country code from the list of values.
ZIP Code	Enter the ZIP code of the address.
Existing Charges	Select the appropriate option if the existing charges are applicable.

2.8 Interest Details

Use **Interest Details** screen to capture the type of the interest rate and the margin to be charged from the customer for the loan.

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

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

Figure 2-8 Interest Details

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

- Loan Branch:** DMO
- Loan Amount:** USD 1,000,000
- Value Date:** Apr 2, 2015
- Component Name:** FLAUDL
- Rate Type:** Fixed
- Sub-Rate Type:** Open Input
- Interest Period Basis:** Include (From Date)
- Rate Code:** (Empty)
- Rate (%):** 0
- Spread (%):** (Empty)
- All-In Rate (%):** 0
- Min/Max Rate (Range):** Min: (Empty), Max: (Empty)
- Billing Notice Required:** (Checked)

At the bottom, there are navigation buttons: Cancel, Back, Save & Close, and Help.

Table 2-8 Interest Details - Field Description

Field	Description
Loan Branch	Display the Home branch for the Loan
Loan Currency	Display the currency in which, customer requires the loan.
Loan Amount	Display the amount of the loan required by customer.
Value Date	Display Value/Drawdown/Effective date of the loan.
Component Name	Enter a name for the component.

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

Field	Description
Rate Type	User need to specify the rate type. The options available are: <ul style="list-style-type: none"> Floating Rate: These rates are dynamic in nature and changes on certain frequency and event. A floating interest rate, also known as a variable or adjustable rate. Example: LIBOR, HIBOR and so on. Fixed Rate: A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term. Special Rate: Any other rate maintained by bank or the department can be used.
Rate Code	Correspondent rate code is displayed based on Loan Amount, Currency, Reset Tenor, Value Date, and Amount. You can also select a different rate code from the list of values. Based on this selection, Rate % gets modified.
Sub Rate Type	Based on the Rate type user will be allowed to select the corresponding Rate sub type as below: <ul style="list-style-type: none"> Floating Automatic: The rate revision will be applied automatically the once the rates are changed in the market. Periodic: User will be able to define the periodicity of the rate change for that particular rate type. One the value date the rate changes will be applied on the loan. Fixed User Input: User will have option to input rate in interest. Standard: User will be using the Standard rate maintained by the bank. Treasury: User will be able to input the rates derived from treasury. Agency: Rates published by any Agency can be used at this segment. Special – Fixed Rate: User will be able to input a fixed interest rate which remains the same either for the entire term of the loan or for part of the term. Flat Amount: If the interest to be charged at flat amount then this option can be used.
Spread (%)	Select the spread for the rate.
Rate (%)	Displays the default rate derived in case Rate Type is Fixed or Floating . The Rate % changes if there is any change in Reset Tenor, Rate Fixing Required, Value Date, Loan Amount, Currency, and Loan Branch fields.
Amount	Enter the flat amount provided by the user. This field is enabled, if you select Special rate and sub type as flat amount.
Interest Period Basis	Select the period basis for interest computation - Include From, Include To, Exclude from or Exclude to.
Billing Notice Period	Specify if the billing notice to be generated for the loan - Y/N
Billing Notice Days	Specify the no of days prior to due date for billing notice generation.
Reset Tenor	Specify the no of days after the rate to be resolved for floating rate type.
All in Rate	Display the final rate resolved.
All in Rate Range	Specify the minimum and maximum criterion to derive the All in Rate.

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

Field	Description
Rate Fixing Required	Specify if the rate fixing is required for a floating rate type of periodic usage.
Rate Fixing Days	Enter the rate fixing days if Rate fixing required is opted as Yes.

2.9 Payment Schedules

Use **Payment Schedules** screen to capture the prepayment schedules for the loan which includes the components such as principal, main interest and penalty components, if any.

For every prepayment component, user can capture the schedule frequency, unit, schedule count, liquidation mode and start date of the payment.

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

Figure 2-9 Payment Schedules

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

- Schedule Details 1 - FLAUSD:** Component Name: FLAUSD, Amount: USD, Frequency: Bullet, Unit: 1, Start Date: May 2, 2015, No Of Schedules: 1, Principle Liquidation: Auto.
- Schedule Details 2 - PRINCIPAL:** Component Name: PRINCIPAL, Amount: USD, \$1000000, Frequency: Bullet, Unit: 1, Start Date: May 2, 2015, No Of Schedules: 1, Principle Liquidation: Auto.

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

Table 2-9 Payment Schedules - Field Description

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

Related Topics

- [Payment Details](#)
Use **Payment Details** screen to capture payment details for the loan.

2.10 Cash Flow

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

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

2.10.1 Cash Flow

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

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

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

Figure 2-10 Cash Flow

Due Date	Total Amount Due	Total Amount Paid	Total Amount Adjusted
May 2, 2015	\$0.00	\$0.00	\$0.00

Table 2-10 Cash Flow - Field Description

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

 **Note:**

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

This topic contains the following sub-topics:

- **Settlement Details**
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- **Summary**
All the details provided on different tabs is summarized and shown.
- **Facility and Collateral Details**
Use **Link Facility and Collateral** screen to capture the credit lines and collaterals that the prospective borrower wants to associate as part of the corporate loan that is availed.
- **Holiday Preferences**
Use **Holiday Preferences** screen for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday.
- **Credit Approval**
Use this data segment for any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines. Then, the loan application is marked for credit approval.
- **Application Verification**
Use **Application Verification** screen to verify the loan details captured in previous data segments.
- **Loan Approval**
Use **Loan Approval** screen to approve the loan application.
- **Customer Acceptance**
Use **Customer Acceptance** screen to capture the acknowledgement details given by the customer post loan sanctioning.
- **Draft Proposal Approval Details**
Use **Draft Proposal** screen to verify and input all the details captured for draft proposal captured in various data segment such as client name, loan amount, currency, tenor, company profile, collateral requirements, fee and charges details, and interest details.
- **Restructuring Amendment Details**
Use **Restructuring Amendment Details** screen to capture the financial amendment details for restructuring.
- **Payment Details**
Use **Payment Details** screen to capture payment details for the loan.
- **Rate Quotation Details**
Use **Rate Quotation Details** screen to capture the rate quotation details.
- **Operations Enrichment**
Use this screen to enter operation enrichment data segment details.
- **Tranche Details**
Use **Tranche Details** screen to enter the tranche related details.
- **Margin Details**
Use **Margin Details** screen to add the margin details.

- [Fee Details](#)
Use **Fee Details** screen to add the fee details.
- [Facility Details](#)
Use **Facility Details** screen to enter the facility details
- [Additional Tranche Details](#)
Use **Additional Tranche Details** screen to enter the additional tranche details.
- [Agreement Details](#)
Use this **Agreement Details** screen to capture the agreement details.
- [Lender Commitments](#)
Use **Lender Commitments** screen to enter commitment on tranches and so on.
- [Fee Schedules](#)
Allows capturing the Fee Schedules such as fee, start date and so on.
- [Rate Fixing and Billing Preferences](#)
Use **Rate Fixing and Billing Preferences** screen to enter IRFX holiday, days, currency, notification days, notification holiday and so on.
- [Entity Details](#)
Use **Entity Details** to capture entity name, description and so on.
- [Settlement Details](#)
Use **Settlement Details** screen to enter settlement details such as Mnemonic, currency and so on.
- [Summary](#)
All the details provided on different tabs is summarized and shown.
- [Loan Details](#)
- [Additional Loan Details](#)
Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Interest Details](#)
Use **Interest Details** screen to capture the Interest details such as rate type, loan amount, and so on.
- [Payment Schedules](#)
Use to **Payment Schedules** screen to capture the Payment Schedules such as schedule type, amount and so on.
- [Settlement Details](#)
Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.
- [Summary](#)
- [Parties](#)
Use **Parties** screen to capture the Agency Drawdown Party details such as name, role and so on.
- [Loan Details](#)
- [Additional Loan Details](#)
Use **Additional Loan Details** screen to capture the Additional Loan details such as product code, expense Code and so on.
- [Facility Details](#)
Use **Facility Details** screen to capture the Facility Details such as dates, code and so on
- [Lenders share](#)

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

- [Summary](#)
- [Consolidation Main Details](#)
Use **Consolidation Main** screen to capture the basic details of the transaction detailed below.
- [Consolidation Drawdown Details](#)
Use this datasegment to capture the basic details of the transaction detailed below.

2.10.1.1 Settlement Details

Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

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

Figure 2-11 Settlement Details

Table 2-11 Settlement Details - Field Description

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

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

2.10.1.2 Summary

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

Figure 2-12 Summary screen

The screenshot shows a 'Summary' screen with a grid of panels. The panels contain the following information:

- Parties:** Number of Parties: 1, Party Name: Octelion Corporation INC, Place Of Incorporation: USA, First Name: Mark Steve, Role: BOSS.
- Loan Details:** Loan Amount: 1000, Loan Tenor: 1, Commitment Contract Number.
- Additional Loan Details:** Product Code: WCAP, Product Description: Description undefined, Purpose Of Loan: WORKING_CAPITAL, Expense Code.
- Facilities and Collateral Details:** Limit Amount: 100000000, Available Amount: 100000000, Expiry Date.
- Interest Details:** Rate Type: Fixed, Rate (%): 0.
- Rate Revision Schedules:** Click to view more details.
- Disbursement Schedules:** Disbursement Currency: USD.
- Payment Schedules:** Component Name: FLA00L.
- Plant and Machinery Details:** No data available.
- Real Estate Loan:** No data available.
- Statement Preferences:** No data available.
- Cash Flow:** Click to view more details.
- Settlement Details:** Number of Parties: 1, ISG Movement: BR001DMD, Currency: **.

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

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

2.10.1.3 Facility and Collateral Details

Use **Link Facility and Collateral** screen to capture the credit lines and collaterals that the prospective borrower wants to associate as part of the corporate loan that is availed.

This data segment can be used for below purposes.

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

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

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

Figure 2-13 Facility and Collateral Details

The screenshot shows the 'Facilities and Collateral Details' screen. It displays the following information:

- Facility ID:** BR001
- Start Date:** March 30, 2014
- Unlinked Amount:** USD 0.00
- Facility ID (Search):** BR001
- Facility Category:** Facility_1
- Facility Branch:** DM0
- Limit Amount:** USD 100,000,000.00
- Available Amount:** USD 100,000,000.00
- Linkage Percent:** [Dropdown menu]
- Utilization Order:** [Dropdown menu]
- Buttons:** Facility Request, Add Collateral
- Linked Documents:** No items to display

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

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

Table 2-12 Link Facility - Field Description

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

Table 2-13 Collaterals - Field Description

Field	Description
Collateral ID	Select the collateral ID that must be linked under the Facility ID. The adjoining option list displays all valid collaterals maintained in the limits system for the customer number.
Collateral Category	System displays the collateral category of the selected collateral ID.
Collateral Type	System displays the collateral type of the selected collateral ID.
Collateral Currency	System displays the currency code of the selected collateral ID.
Collateral Amount	System displays the value of the collateral of the selected collateral ID.
Available From	System displays the date from which the collateral is available for the selected Collateral ID.
Available Amount	System displays the available amount of the selected collateral ID.
Purpose of Facility	Enter the purpose for facility creation or remarks, if any.
Available Amount	System displays the available amount of the selected collateral ID.

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

Table 2-14 Facility Request - Field Description

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

Rollover Preferences

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

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

Figure 2-14 Rollover Preferences
Table 2-15 Rollover Preferences - Field Description

Field	Description
Rollover Type	Select the amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are: <ul style="list-style-type: none"> Principal Principal + Interest Principal + (Interest-Tax)
Rollover with Special Amount	Select the option if the loan needs to be rolled over along with Special amount.

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

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

2.10.1.4 Holiday Preferences

Use **Holiday Preferences** screen for handling holiday preferences if the maturity date or schedule date or revision date falls on a holiday.

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

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

Figure 2-15 Holiday Preferences



Table 2-16 Holiday Preferences - Field Description

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

Statement Preferences

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

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

Figure 2-16 Statement Preferences

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

2.10.1.5 Credit Approval

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

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

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

Figure 2-17 Credit Approval

Table 2-17 Credit Approval Details - Field Description

Field	Description
Loan Application Reference Number	System displays the loan application reference no for which the credit appraisal is requested for.
Application Date	System displays the date of the loan application.

2.10.1.7 Loan Approval

Use **Loan Approval** screen to approve the loan application.

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

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

Figure 2-19 Loan Approval

The screenshot displays the 'Loan Approval' screen with a grid of data segments. The segments include: Management Profile (No data available), Rate Revision Schedules (Click to view more details), Disbursement Schedules (Disbursement Currency: USD), Statement Preferences (No data available), Loan Details (Loan Amount: 1000, Loan Tenor: 1, Commitment Contract Number), Business Activity Details (Entry Type: Others), Facilities and Collateral Details (Loan Amount: 1000000000, Available Amount: 1000000000, Expiry Date), Additional Loan Details (Product Code: WCAP, Product Description: Description undefined, Purpose Of Loan: WORKING_CAPITAL, Expense Code), Interest Details (Rate Type: Fixed, Rate (%): 0), BackOffice Errors (No data available), Real Estate Loan (No data available), Customer Acceptance (No data available), Payment Schedules (Component Name: PRINCIPAL), Plant and Machinery Details (No data available), and Credit Approval (Approval Status: Liability M - BR00, Purpose of Credit Approval: WORKING_CAPITAL). At the bottom, there are buttons for 'Cash Flow', 'Settlement Details', 'Parties', 'Cancel', 'Save & Close', and 'Next'.

2. Click **Submit**.

2.10.1.8 Customer Acceptance

Use **Customer Acceptance** screen to capture the acknowledgement details given by the customer post loan sanctioning.

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

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

Figure 2-20 Customer Acceptance

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

2.10.1.9 Draft Proposal Approval Details

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

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

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

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

Figure 2-21 Draft Proposal

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

- Loan Details:** Proposed Loan Amount (Min), Proposed Loan Amount (Max), Proposed Loan Amount (Fixed), Loan Tenor (Months), and Proposal Validity.
- Interest Details:** Rate Type (Fixed), Range (Min/Max), Rate (Fixed), Margin Rate (Min/Max), Margin Rate (Fixed), Interest Payment Frequency, Schedule of Principal (Amortize), and Amortize.
- Fee Details:** Fee, Fee Description, and Fee Type (None).
- Collateral Details:** Collateral List, Collateral Description, and Collateral Amount.

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

Loan Details

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

Interest Details

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

- **Interest payment Frequency:** Enter the frequency of schedule from the drop down list.
- **Schedule of Principal:** Defines when the Principal has to be paid by the borrower. User will have two options to choose from. If user has selected amortize then he will get the LOV to define the schedule amortization or if he selects Bullet then he will have to update the final payment date in the segment.
- **Amortize:** Select the frequency of schedule from the drop-down list.
- **Bullet:** Select the date on which the principal payment will be made.

Fee Details

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

2.10.1.10 Restructuring Amendment Details

Use **Restructuring Amendment Details** screen to capture the financial amendment details for restructuring.

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

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

Figure 2-22 Restructuring Amendment Details

The screenshot displays the 'Restructuring Amendment Details' interface. At the top right, it indicates 'Screen(4/5)'. The main area contains four input fields: 'New Loan Amount' with a dropdown set to 'USD', 'New Maturity Type' with a dropdown set to 'Call', 'Amendment Remarks' (empty), and 'Schedule Redefinition' with a dropdown set to 'LIFO'. Below these is a 'Linked Documents' section with a plus icon and the text 'No items to display.'. At the bottom right, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

Table 2-19 Payment Details - Field Description

Field	Description
Payment Type	Select the Payment type - Repayment or Prepayment.
Effective Date	Select the value date of the payment.
Limit Date	System will default the loan maturity date for Prepayment type and Effective date for Repayment type. User will be allowed to modify.
Loan Contract Reference No	Display the loan contract reference no for which the payment is initiated.
Loan Amount	Display the loan amount of the loan contract reference.

 **Note:**

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

Table 2-20 Payment Details - Field Description

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

2.10.1.12 Rate Quotation Details

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

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

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

Figure 2-24 Rate Quotation Details

Table 2-21 Rate Quotation - Field Description

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

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

2.10.1.13 Operations Enrichment

Use this screen to enter operation enrichment data segment details.

The data segments for Operations Enrichment process are as follows:

Deal Personnel Details

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

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

Figure 2-25 Deal Personnel Details

The screenshot shows a web form titled "Deal Personnel Details". It contains several input fields and a search function. The fields are: "Transaction Name" (text input), "Requester Name" (text input), "Department Name" (dropdown menu), "Deal Personnel" (search input), "Name" (text input), and "Email" (text input). There is also an "Add Department" button and a list area for departments. At the bottom right are "Cancel", "Back", "Save & Close", and "Next" buttons.

Table 2-22 Deal Personnel Details - Field Description

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

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

2.10.1.14 Tranche Details

Use **Tranche Details** screen to enter the tranche related details.

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

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

Figure 2-26 Tranche Details

The screenshot shows the 'Tranche Details' form. The 'Facility Details' section includes: Facility Name (test), Purpose of Syndication (test), Syndication Type (Undersubscribing), Total Facility Amount (USD \$1,000.00), and Number of Tranches (1). The 'Tranche - test' section includes: Tranche Name (test), Amount (USD \$1,000.00), Additional Borrowers (Octeum Corporation PNC), Availability Period (in Months) (12), Expiry Date (April 3, 2016), Maturity Date (April 3, 2017), Repayment Type (Bullet), Interest Type (Fixed), Foreign Exchange Rate (1), Utilization Currencies, Type (Revolving), Purpose (ACQUISITION), and Maturity Period (in Months) (24). There is an 'Add Tranche' button at the bottom left of the form.

Table 2-23 Facility Details - Field Description

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

Table 2-24 Tranche Details - Field Description

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

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

2.10.1.15 Margin Details

Use **Margin Details** screen to add the margin details.

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

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

Figure 2-27 Margin Details

Table 2-25 Margin Details - Field Description

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

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

2.10.1.16 Fee Details

Use **Fee Details** screen to add the fee details.

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

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

Figure 2-28 Fee Details

Table 2-26 Fee Details - Field Description

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

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

2.10.1.17 Facility Details

Use **Facility Details** screen to enter the facility details

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

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

Figure 2-29 Facility Details

Table 2-27 Facility Details - Field Description

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

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

2.10.1.18 Additional Tranche Details

Use **Additional Tranche Details** screen to enter the additional tranche details.

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

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

Figure 2-30 Additional Tranche Details
Table 2-28 Additional Tranche Details - Field Description

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

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

2.10.1.19 Agreement Details

Use this **Agreement Details** screen to capture the agreement details.

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

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

Figure 2-31 Agreement Details

Table 2-29 Agreement Details - Field Description

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

2.10.1.20 Lender Commitments

Use **Lender Commitments** screen to enter commitment on tranches and so on.

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

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

Figure 2-32 Lender Commitments

The screenshot shows a web interface for 'Lender Commitments'. It features two main input sections. The first section, 'Lender's Commitment on All Tranches', has a value of \$1,000.00. The second section, 'Total Commitment', also has a value of \$1,000.00. The interface includes a search bar for 'Acme Corporation', a 'Total Remaining' field with a value of \$1,000.00, and a 'Screen(6/7)' indicator. At the bottom right, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Print'.

Table 2-30 Lender Commitments - Field Description

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

2.10.1.21 Fee Schedules

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

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

Figure 2-33 Fee Schedules

The screenshot shows the 'Fee Schedules' screen with a 'Fee Component1' section. It contains several input fields: 'Fee Component' with a search icon, 'Start Date' with a calendar icon, 'Number of Schedules' with a value of 1 and up/down arrows, 'Frequency' with a value of B and a dropdown arrow, 'Unit' with a value of 1 and up/down arrows, and 'Amount' with a dropdown arrow. There is an 'Add Schedule' button below the input fields. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is identified as 'Screen (11 / 12)'.

Table 2-31 Fee Schedules - Field Description

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

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

2.10.1.22 Rate Fixing and Billing Preferences

Use **Rate Fixing and Billing Preferences** screen to enter IRFX holiday, days, currency, notification days, notification holiday and so on.

1. In the **Operations Enrichment > Holiday Preferences** tab and provide the required details:

Figure 2-34 Rate Fixing and Billing Preferences



Table 2-32 Rate fixing and Billing Preferences

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

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

2.10.1.23 Entity Details

Use **Entity Details** to capture entity name, description and so on.

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

Figure 2-35 Entity Details

Table 2-33 Entity Details - Field Description

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

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

2.10.1.24 Settlement Details

Use **Settlement Details** screen to enter settlement details such as Mnemonic, currency and so on.

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

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

Figure 2-36 Settlement Details

Table 2-34 Settlement Details - Field Description

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

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

2.10.1.25 Summary

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

Figure 2-37 Summary screen

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

2.10.1.26 Loan Details

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

Figure 2-38 Loan Details

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

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

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

Table 2-35 Loan Details - Field Description

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

2.10.1.27 Additional Loan Details

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

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

Figure 2-39 Additional Loan Details

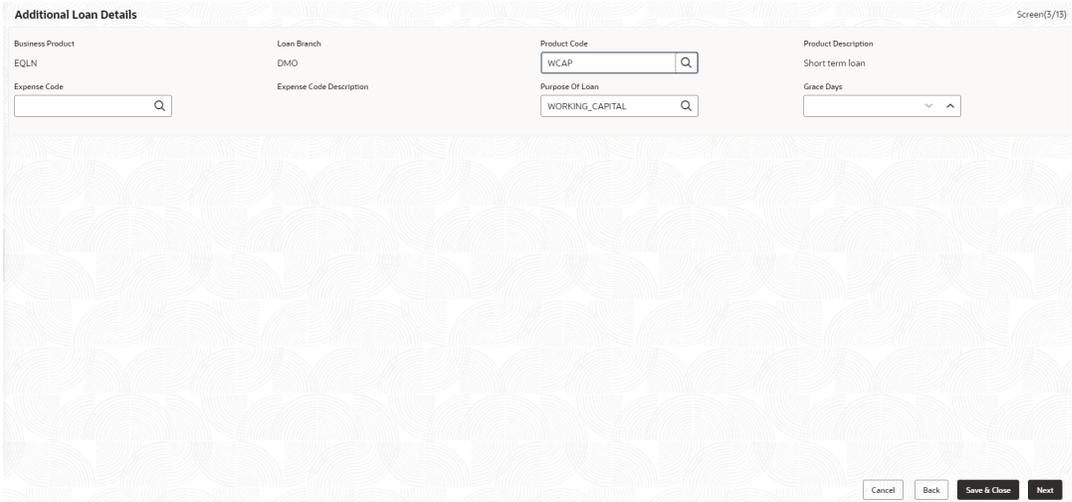


Table 2-36 Additional Loan Details - Field Description

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

2.10.1.28 Interest Details

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

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

Figure 2-40 Interest Details

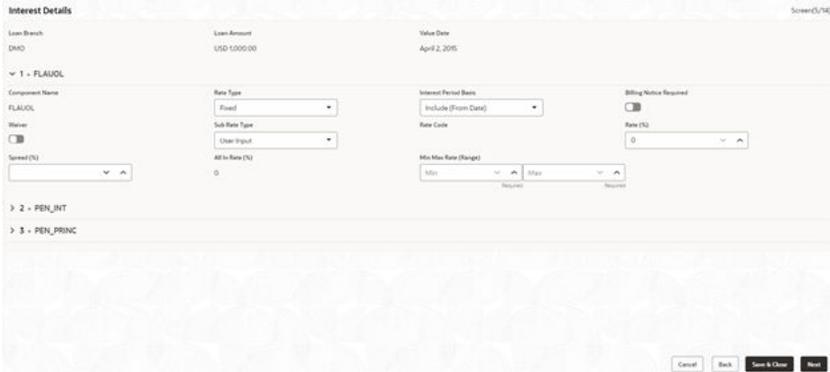


Table 2-37 Interest Details- Field Description

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

Related Topics

- [Interest Details](#)

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

2.10.1.29 Payment Schedules

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

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

2.10.1.30 Settlement Details

Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

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

2.10.1.35 Facility Details

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

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

Figure 2-46 Facility Details

The screenshot shows a web form titled "Facility Details" with the following fields:

- Facility Product Code: BFD
- Facility Start Date: April 3, 2015
- Facility End Date: June 21, 2023
- Reporting Currency: USD
- Primary Admin: 6060
- Secondary Admin: 6060

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

Table 2-42 Facility Details - Field Description

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

2.10.1.36 Lenders share

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

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

Figure 2-47 Lenders Share

Table 2-43 Lenders Share - Field Description

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

2.10.1.37 Deal Facility Condition Precedent

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

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

Figure 2-48 Deal Facility Condition Precedent

Table 2-53 (Cont.) Payment Schedule

Field	Description
Principal Liquidation	Select the principal liquidation from the drop-down list and enter the amount.

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

2.10.1.43 Settlement Details

Use **Settlement Details** screen to capture the Settlement Details such as name, number and so on.

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

Figure 2-53 Settlement Details

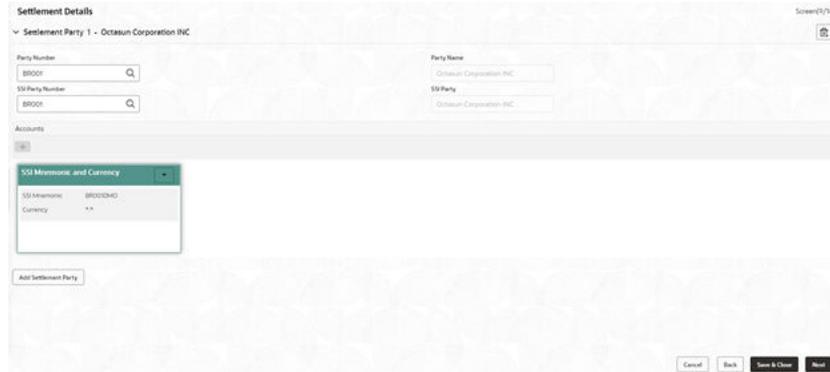


Table 2-54 Settlement Details - Field Description

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

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

2.10.1.44 Summary

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

Figure 2-54 Summary screen

The screenshot displays a 'Summary' screen with a grid of tabs and data fields. The tabs include: Parties, Loan Details, Additional Loan Details, Facilities and Collateral Details, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Plant and Machinery Details, Real Estate Loan, Statement Preferences, Cash Flow, and Settlement Details. Each tab contains specific data, such as 'Loan Amount: 1000' under Loan Details and 'Party Name: Octasun Corporation INC' under Parties.

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

2.10.1.45 Parties

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

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

Figure 2-55 Parties

The screenshot shows the 'Parties' screen for 'Party 1 - Octasun Corporation INC'. It includes fields for Party Type (New/Existing), Party Role (Borrower), Party Number (8001), and Party Name (Octasun Corporation INC). Below are two main sections: 'Party Details' with fields like Party Type, Country of Incorporation, Date of Incorporation, Place of Incorporation, Demographic Type, Cooperation Type, Party Sub Type, Holding Pattern, Organization Type, KYC Status, Preferred Language, Report Locale, and Onboarding Reference Number; and 'Address Details' with fields like Address Type, Registration Address, Area, Building, Street, Landmark, Locality, City, State, Country, and Zip Code. A 'Contact' section at the bottom shows a dropdown for 'Mark Steiner - Mark Steiner Director' and an email address 'chetan.m.zavis@oracle.com'. There is a 'Borrower' selection box and a 'View Party Details' link at the bottom left.

Table 2-55 Parties Details - Field Description

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

Figure 2-59 Deal Facility Condition Precedent

Table 2-60 Conditions Precedent - Field Description

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

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

Table 2-61 Other Conditions Precedent - Field Description

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

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

2.10.1.51 Further Conditions Precedent

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

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

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

2.10.1.59 Consolidation Drawdown Details

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

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

Figure 2-68 Consolidation Drawdown

Table 2-72 Consolidation Main Details - Field Description

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

3

Advices

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

This topic contains the following sub-topics.

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

3.1 Loan Initiation Advice

Use this advice during Loan origination Enrichment stage.

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

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

Table 3-1 Loan Initiation Advice

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

Related Topics

- [Loan Initiation Advice](#)
Use this advice during Loan origination Enrichment stage.

3.2 Loan Sanction Advice

Use this advice during Loan origination approval stage.

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

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

Table 3-2 Loan Sanction Advice

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

Related Topics

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

3.3 Loan Rejection Advice

Use this advice during Loan origination Enrichment / Approval / Acceptance stage

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

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

Related Topics

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

A

Functional Activity Codes

Table A-1 List of Functional Activity Codes

Screen Name	Functional Activity Codes	Actions	Description
Business Product	CLMO_FA_BUSINESS_PRODUCT_AMEND	Amend	Amend Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_AUTHORIZE	Authorize	Authorize Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_CLOSE	Close	Close the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_DELETE	Delete	Delete the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_LOV_HOLIDAYPREF	LOV	FetchHolidayPref
Business Product	CLMO_FA_BUSINESS_PRODUCT_LOV_PRODUCT	LOV	Fetch Product Lov
Business Product	CLMO_FA_BUSINESS_PRODUCT_NEW	New	New Buisness Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_REOPEN	Reopen	Reopen Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_VIEW	View	View Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_REJECT	Reject	Reject Business Product
Business Process	CLMO_FA_BUSINESSPROCESS_VIEW	View	View Business Process
Business Process	CLMO_FA_BUSINESSPROCESS Amend	Amend	Amend Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUTHORIZE	Authorize	Authorize Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUTHQUERY	AuthQuery	AuthQuery of Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_CLOSE	Close	Close Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_DELETE	Delete	Delete Business process
Business Process	CLMO_FA_BUSINESSPROCESS_NEW	New	New Business Process

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

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

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