

Oracle® Banking Corporate Lending Process Management Bilateral Loans User Manual



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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.

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Preface

This topic contains following sub-topics:

- [Purpose](#)
- [Audience](#)
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- [Basic Actions](#)
- [Symbols and Icons](#)

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.

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Diversity and Inclusion

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

Related Resources

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

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

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
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 .

Table 2 (Cont.) List of Basic Actions

Action	Description
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; border-bottom: 2px solid #0070C0; padding: 5px; margin-left: 20px;">  Note: The fields which are marked with Required are mandatory. </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 .
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

Table 3 (Cont.) Symbols and Icons - Common










Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh

Table 3 (Cont.) Symbols and Icons - Common








Symbol/Icon	Function
	Calendar
	Filter
	Copy a record
	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

Table 4 (Cont.) Symbols and Icons - Audit Details







Symbol/Icon	Function
	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

Bilateral Loans

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

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

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

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

- Advice Generation
- Map Documents and Checklist for Various stages

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

This topic contains the following sub-topics:

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

- [Loan Servicing](#)
Use loan servicing process to manage various life cycle events of a corporate loan account after drawdown process is complete.
- [Settlement Instruction](#)
Use settlement instructions to create Mnemonic for the new parties created.
- [Entity Details](#)
A process flow is introduced for user to maintain new entity for customer. Post approval, system will invoke backoffice service to create the same.
- [Enquiry](#)
- [SME Lending](#)

1.1 Loan Origination

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

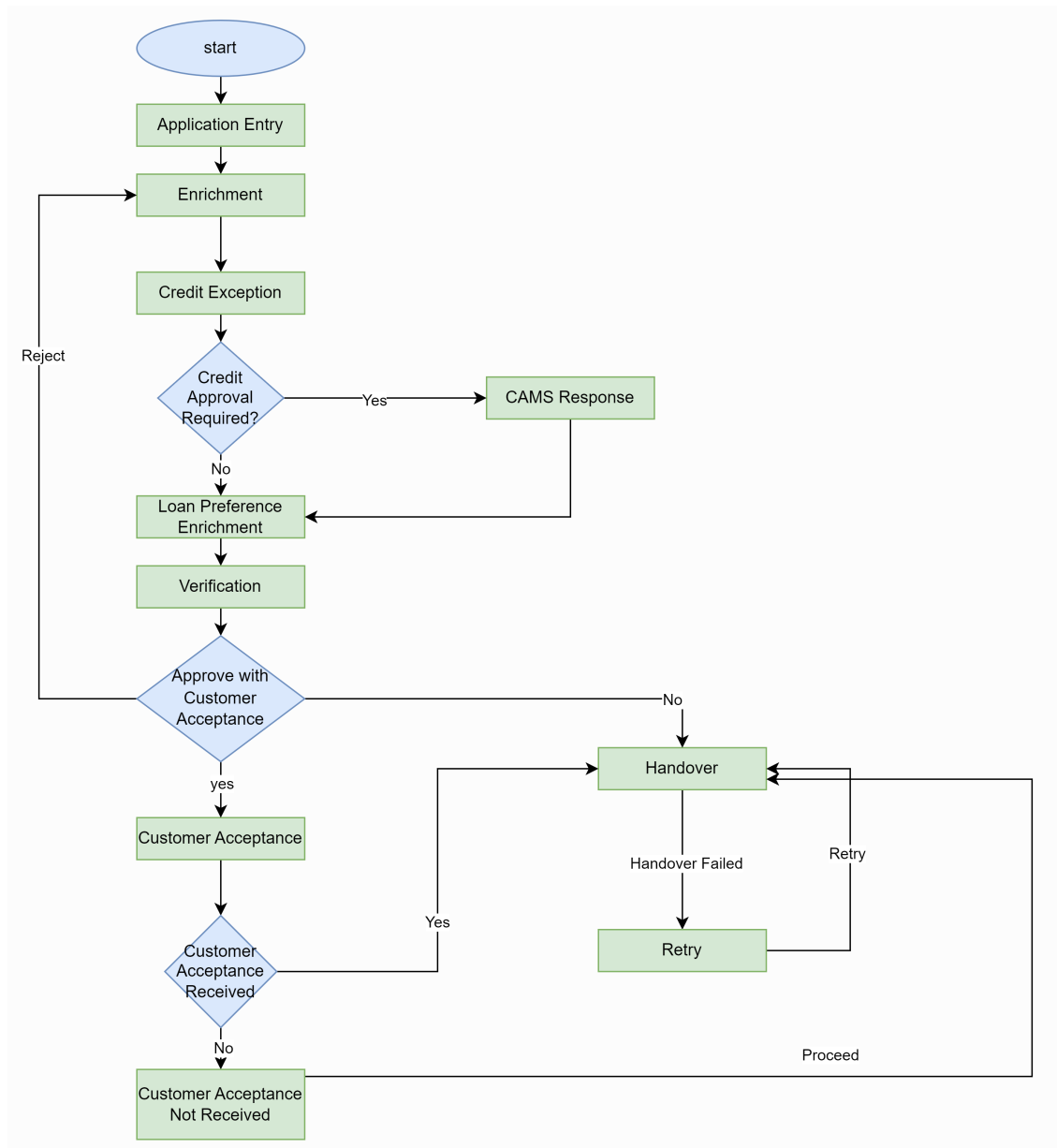
Loan Origination process provides a facility to create corporate loan taking the application through various stages of the business process flow commencing from loan request initiation till loan account creation/handoff and disbursement based on the Application Category.

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

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

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

Figure 1-1 Loan Origination



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

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

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

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

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

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

To initiate Loan Origination

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

The **Loan Origination** screen is displayed.

Figure 1-2 Loan Origination

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

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

Table 1-1 Loan Origination

Field	Description
Customer Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, applicant details can be captured as part of loan creation. Existing - If selected, system defaults the applicant related details in the respective data segments. In case of existing customer, you can view and link one customer to multiple liabilities.
Lead/Prospect Number	Click Search to view and select the required Lead/Prospect Number . This helps to determine if the loans are given under any back scheme.
Proposal Number	Click Search to view and select the required proposal number. These provide the list of proposal given to a customer through Draft Proposal Process. Once selected the completed application of draft proposal is displayed to choose one application. Once selected all the data segment applicable to the current application defaults the value from Draft proposal.
Business Product	Click Search to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> Applicable stages and its data segments Required documents and checklists Stage level advices
Customer Number	Click Search to view and select the required Customer Identification number or you can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing .
Customer Name	Based on the Customer Number selected, the information is auto populated.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Priority	Select a priority from the drop-down list.
Facility Details	Displays the list of all facilities that are created for the Customer Number . You can select the appropriate Facility ID which requires to be linked for the loan.
Commitment linkages	Displays the list of all commitment linkages that are created to the loan amount. In case of existing customer, you can select the already added commitment (available in OBCL). You cannot delete the commitment linkage once added.
Application Channel	Click Search to view and select the required application channel
Application Submitted By	Select the details of the Agent/Customer who has submitted the application from the drop-down list.
Name	Enter the name of the Agent/Customer who has submitted the application.
Email	Enter the Email ID of the Agent/Customer who has submitted the application.

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

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

- [Loan Origination Entry](#)

- [Loan Origination Enrichment](#)
- [Credit Exception](#)
- [Loan Preference Enrichment](#)
- [Application Verification](#)
- [Parties](#)
- [Loan Approval](#)
- [Customer Agreement](#)

Related Topics

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

1.1.1 Loan Origination Entry

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

- [Loan Details](#)

1.1.1.1 Loan Details

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

Figure 1-3 Loan Details Screen

The screenshot displays the Oracle Loan Origination Entry interface for the application ID DMOLOANAP15093030068. The 'Loan Details' section is active, showing the following information:

- Loan Amount:** USD, \$1,000,000.00
- Value Date:** September 30, 2022
- Loan Tenor:** 27 Month(s)
- Maturity Type:** Fixed
- Maturity Date:** December 30, 2024

The **Commitment Linkage** section contains the following data:

Commitment Contract Number	Counterparty	Commitment Currency
DMOLSO1150915001	BR001	USD

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

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

Table 1-2 Loan Details - Field Description

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

1.1.2 Loan Origination Enrichment

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

- [Additional Loan Details](#)
- [Facility and Collateral](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Cash Flow](#)

1.1.2.1 Additional Loan Details

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

Figure 1-4 Additional Loan Details Screen

The screenshot displays the Oracle Loan Origination Enrichment interface for the application ID DMOLoanAP15093030068. The 'Additional Loan Details' section is active, showing a form with the following fields:

- Business Product:** WCLN
- Loan Branch:** DMO
- Product Code:** CLIQ
- Expense Code:** EXPNI
- Expense Code Description:** EXPENSE CODE 1
- Purpose Of Loan:** WORKING_CAPITAL
- Grace Days:** 2

The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details (selected), Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. At the bottom, there are buttons for Audit, Cancel, Back, Save & Close, and Next.

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

Table 1-3 Additional Loan Details - Field Description

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

1.1.2.2 Facility and Collateral

Facility and Collateral Data segment comprises of 2 parts as mentioned below.

- [Facilities and Collateral for Existing Customer](#)
- [Facilities and Collateral for New Customer](#)

1.1.2.2.1 Facilities and Collateral for Existing Customer

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

Figure 1-5 Facilities and Collateral Details Screen

The screenshot shows the 'Facilities and Collateral Details' screen for loan application DMOLoanAP15093041058. The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral (selected), Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. The main content area is titled 'Facilities and Collateral Details' and shows the following information:

- Liability Number:** BR001
- Link Facility 1 - BR001LINE:**
 - Liability Number: BR001
 - Facility Id: BR001LINE
 - Linkage Percent: 30
 - Linkage Amount: \$36,000.00
 - Utilization Order: 1
- Collateral Pool 1BORR1_CPOOL1:**
 - Liability Number: BR001
 - Collateral Pool Code: BORR1_CPOOL1
 - Linkage Percent: 20
 - Linkage Amount: \$24,000.00
 - Utilization Order: 2

At the bottom, there are buttons for 'Link Facility', 'Facility Request', 'Add Collateral', 'Collateral Request', and 'Collateral Pool'. A 'Linked Documents' section shows 'No Items to Attach'. The bottom right corner has 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

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

Table 1-4 Facilities and Collateral Details - Field Description

Field	Description
Liability Number	The unique ID for the liabilities provided by the customer
Facility ID	Specify or select the facility ID of the customer from the adjoining option list
Linkage Percent	The linkage percentage determines that can be less than, greater than, or equal to 100
Linkage Amount	The linkage amount determines based on linkage percentage
Utilization Order	Specify the Utilization order if any collateral are linked to the loan
Collateral Pool Code	Code assigned to each collateral pool can be linked to a Liability while creating facility ID.

1.1.2.2.2 Facilities and Collateral for New Customer

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

Figure 1-6 Facility and Collateral Screen for New Customer

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

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

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

Table 1-5 Facilities and Collateral Details for new customers - Field Description

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

1.1.2.3 Interest Details

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

Figure 1-7 Interest Details Screen

The screenshot shows the Oracle Loan Origination Enrichment interface. The top navigation bar includes the Oracle logo and user information (FIELD OFFICE (DMO), April 3, 2025, ATMAKER6). The main header displays the application ID: DMLOANAP15093030068. A sidebar on the left contains a tree view with options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral..., Interest Details (selected), Rate Revision Schedules, Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. The main content area is titled 'Interest Details' and shows the following fields:

- Loan Branch: DMO
- Loan Amount: USD 1,000,000.00
- Value Date: September 30, 2022
- Component Name: 1 - BDIF_DI
- Rate Type: Floating
- Interest Period Basis: Include (From Date)
- Billing Notice Required:
- Waiver:
- Sub Rate Type: Automatic
- Rate Fixing Days: 2
- Reset Tenor: 1
- Alternative Risk Free Rate:
- Rate Fixing Days: 1
- Rate (%): 9
- Spread (%): 0.01
- Min Max Rate (Range): 1 to 10
- Rate Code: FLTR7
- All In Rate (%): 9.01

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

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

Table 1-6 Interest Details - Field Description

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

1.1.2.4 Rate Revision Schedules

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

Figure 1-8 Rate Revision Schedules Screen

The screenshot shows the Oracle Loan Origination Enrichment interface. The top navigation bar includes the Oracle logo and user information. The main header displays the application ID 'DMOLOANAP15093030068'. A sidebar on the left contains a tree view with options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral..., Interest Details, Rate Revision Schedules (selected), Disbursement Schedules, Payment Schedules, Cash Flow, and Summary. The main content area is titled 'Rate Revision Schedules' and shows 'Schedule Details 1'. The form includes the following fields and controls:

- Component Name:** A text input field with a search icon and a 'Required' label.
- Frequency:** A dropdown menu set to 'Daily'.
- Unit:** A spinner control set to '1'.
- Start Date:** A date picker set to 'October 2, 2015'.
- No Of Schedules:** A spinner control set to '1'.
- Reset Tenor:** A spinner control set to '1'.

At the bottom of the form, there is an 'Add Schedule' button and a set of navigation buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'. The bottom right corner of the screen indicates 'Screen(6/10)'.

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

Table 1-7 Rate Revision Schedules - Field Description

Field	Description
Component Name	Component Name of the Rate revision schedule
Frequency	The time interval for which the Rate revision would be taking place
Unit	The unit associated with the frequency
Start Date	The date on which Rate revision will be applicable
No of Schedules	Number of schedules
Reset Tenor	The Tenor will be reset to a new value

1.1.2.5 Disbursement Schedules

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

Figure 1-9 Disbursement Schedules Screen

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

Table 1-8 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention is not required, automatic disbursement of amount will be done
Schedule Date	The date on which disbursement is to be done
Disbursement Currency	The currency in which the amount is to be disbursed
Total Disbursement Amount	The total amount available for disbursement

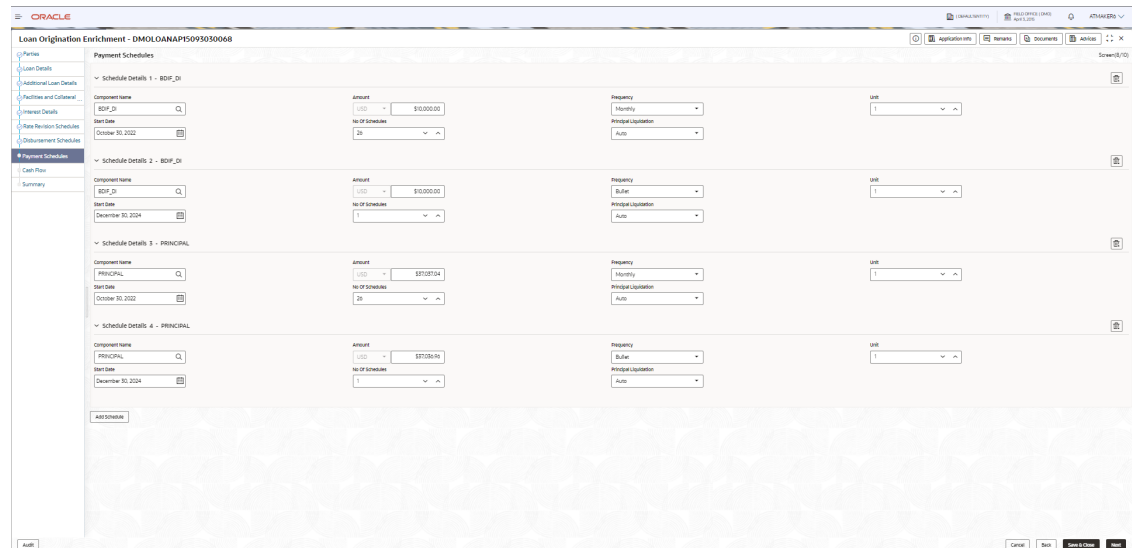
Table 1-8 (Cont.) Disbursement Schedules - Field Description

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

1.1.2.6 Payment Schedules

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

Figure 1-10 Payment Schedules Screen



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

Table 1-9 Payment Schedules - Field Description

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

1.1.2.7 Cash Flow

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

1.1.3 Credit Exception

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

- [Credit Approval](#)

1.1.3.1 Credit Approval

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

Figure 1-11 Credit Approval Screen

The screenshot displays the Oracle Credit Approval interface. At the top, the Oracle logo and user information (ATMAKER6) are visible. The main header reads 'Credit Exception - DMOLoanAP15093030068'. Below this, a navigation bar includes 'Application Info', 'Remarks', 'Documents', and 'Advices'. The central form area is titled 'Credit Approval' and contains several input fields: 'Loan Application Reference Number' (DMOLoanAP15093030068), 'Application Date' (April 8, 2015), 'Customer Id', and 'Liability Id' (LB01). There are also fields for 'Purpose of Credit Appraisal' (ok) and 'Remarks' (ok). A 'Linked Documents' section is present, showing 'No items to display.' At the bottom, there are buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'.

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

Table 1-10 Credit Approval - Field Description

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

1.1.4 Loan Preference Enrichment

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

- [Settlement Details](#)
- [Statement Preferences](#)

1.1.4.1 Settlement Details

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

Figure 1-12 Settlement Details Screen

The screenshot displays the Oracle Loan Preference Enrichment interface for Settlement Details. The main heading is "Loan Preference Enrichment - DMOLOANAP15093030068". The current view is "Settlement Details" for "Settlement Party 1 - Octasun Corporation INC".

Key fields and their values are:

- Party Number: BR001
- SSI Party Number: BR001
- Party Name: Octasun Corporation INC
- SSI Party: Octasun Corporation INC

Under the "Accounts" section, a dropdown menu for "SSI Mnemonic and Currency" is open, showing:

- SSI Mnemonic: BR001
- Currency: ALL

Navigation and action buttons include "Add Settlement Party", "Audit", "Cancel", "Save & Close", and "Next".

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

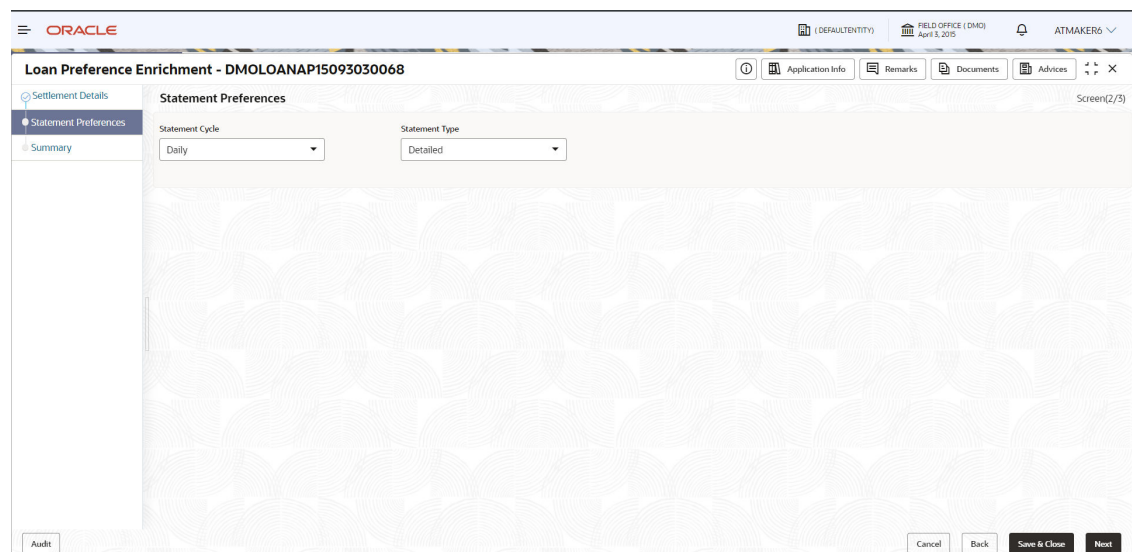
Table 1-11 Settlement Details - Field Description

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

1.1.4.2 Statement Preferences

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

Figure 1-13 Statement Preferences Screen



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

Table 1-12 Statement Preferences - Field Description

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

1.1.5 Application Verification

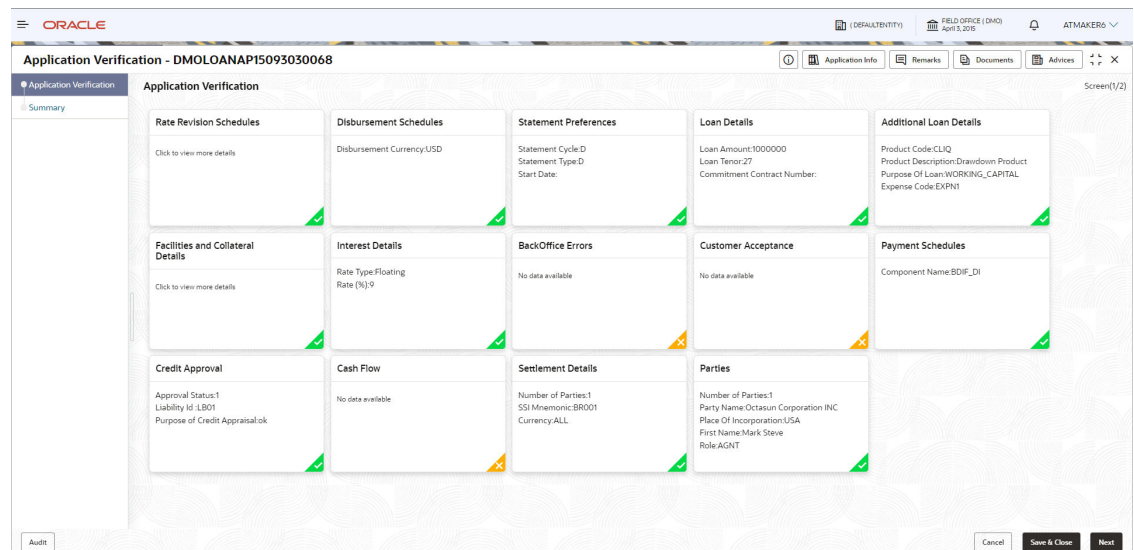
Application Verification Stage has the option to verify the application details.

- Application Verification

1.1.5.1 Application Verification

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

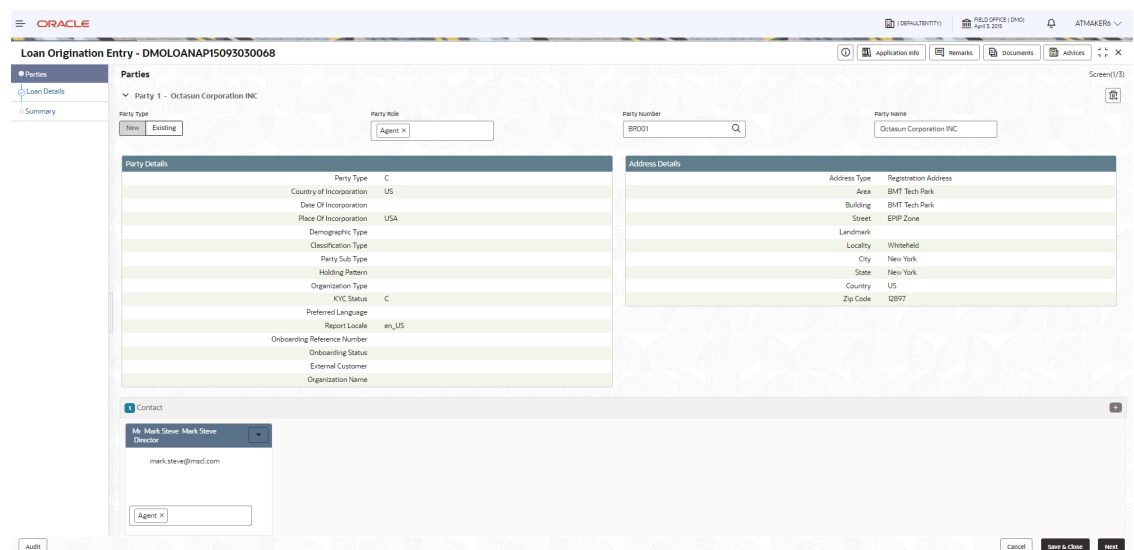
Figure 1-14 Application Verification Screen



1.1.6 Parties

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

Figure 1-15 Parties Screen



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

Table 1-13 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation
Party Number	Based on the Party selected from the LOV, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.1.7 Loan Approval

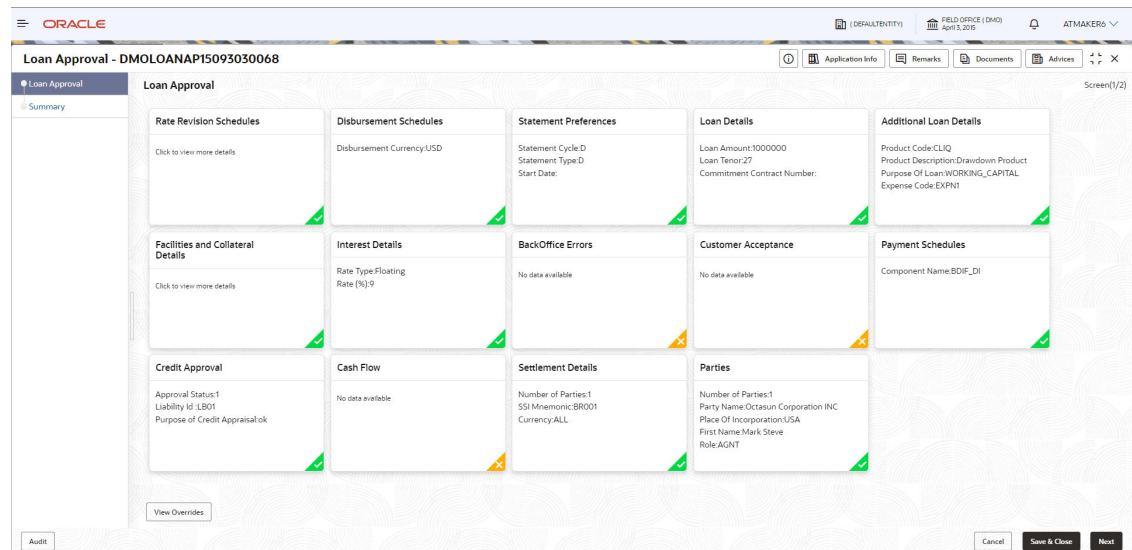
Loan Approval stage has the option to approve the loan application.

- [Loan Approval](#)

1.1.7.1 Loan Approval

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

Figure 1-16 Loan Approval Screen



1.1.8 Customer Agreement

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

- [Customer Acceptance](#)

1.1.8.1 Customer Acceptance

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

Figure 1-17 Customer Acceptance Screen

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

Table 1-14 Customer Acceptance - Field Description

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

1.2 Draft Proposal

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

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

This process commence from Draft Proposal initiation till the draft advice is sent to customer for various Application Category. The process of Draft Proposal can be initiated by the

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

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

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

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

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

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

To initiate Draft Proposal

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

The **Draft Proposal** screen is displayed.

Figure 1-18 Draft Proposal

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

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

Table 1-15 Draft Proposal

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

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

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

- [Draft Proposal Entry](#)
- [Draft Proposal Enrichment](#)

- [Approval Verification](#)
- [Credit Approval](#)
- [Draft Approval](#)
- [Customer Agreement](#)

Related Topics

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

1.2.1 Draft Proposal Entry

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

- [Parties](#)
- [Loan Details](#)

1.2.1.1 Parties

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

Figure 1-19 Parties Screen

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

Table 1-16 Draft Proposal Entry - Parties

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Contact role added will have one of the Party roles mapped.

1.2.1.2 Loan Details

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

Figure 1-20 Loan Details Screen

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

Table 1-17 Draft Proposal Entry - Loan Details

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

Table 1-17 (Cont.) Draft Proposal Entry - Loan Details

Field	Description
Commitment Contract Number	The contract Number of the agreement by bank to lend a specified sum of money to the party.

1.2.2 Draft Proposal Enrichment

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

- [Business Activity details](#)
- [Draft Proposal](#)

1.2.2.1 Business Activity details

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

Figure 1-21 Business Activity Details Screen

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

Table 1-18 Business Activity Details - Field Description

Field	Description
Entity Type	LOV from which the borrower's business type to be selected
Nature of Business	LOV from which the nature of business to be selected
Export Import License Number	The Export Import License number of the business run to be given
Year	The year for which the financial details are being added
Balance Sheet Size	Balance sheet size of the business for the year selected

Table 1-18 (Cont.) Business Activity Details - Field Description

Field	Description
Operating Profit	Operating profit of the business for the year selected
Net Profit	Net profit of the business for the year selected
Parent Company Name	Parent Company Name of the business entity
Share Holding %	Share holding percentage of the Parent Company in the business entity

1.2.2.2 Draft Proposal

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

Figure 1-22 Draft Proposal Screen

The screenshot displays the Oracle 'Draft Proposal' screen for application ID DMOLANAP15093030387. The interface is organized into several sections:

- Loan Details:** Includes fields for Proposed Loan Amount (Min), Proposed Loan Amount (Max), Proposed Loan Amount (Fixed), and Loan Tenor (Months).
- Interest Details:** Includes Rate Type (Fixed), Rate (Min/Max), Rate (Fixed), Margin Rate (Min/Max), Margin Rate (Fixed), Interest Payment Frequency (Monthly), Schedule of Principal (Amortise), and Amortise (Monthly).
- Fee Details:** Includes Fee (UTILFEE), Fee Description (UTILISATION FEE), Fee Type (Fee Rate), Fee Rate (Min/Max), and Fee Rate (Fixed) (0.1).
- Collateral Details:** Includes Collateral List (BNDS), Collateral Description (BONDS), and Collateral Amount (USD \$1,000,000,000.00).

The screen also features a navigation menu on the left, a top toolbar with 'Application Info', 'Remarks', 'Documents', and 'Advices', and a bottom toolbar with 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

Table 1-19 Draft Proposal - Field Description

Field	Description
Proposed Loan Amount (Min)	The minimum proposed Loan Amount to be given
Proposed Loan Amount (Max)	The maximum proposed Loan Amount to be given
Proposed Loan Amount (Fixed)	The fixed proposed Loan Amount to be given
Loan Tenor (Months)	The proposed Loan Amount Tenor in Months to be given
Proposal Validity	The proposed Loan draft validity to be given in days

Table 1-19 (Cont.) Draft Proposal - Field Description

Field	Description
Rate Type	The Interest Rate type to be given for the proposed loan
Rate(Min/Max)	The proposed loan's Minimum and Maximum interest rate can be given
Rate(Fixed)	The proposed loan's Fixed interest rate can be given
Margin Rate(Min/Max)	The proposed loan's Minimum and Maximum interest margin rate can be given
Margin Rate(Fixed)	The proposed loan's Fixed interest margin rate can be given
Interest Payment Frequency	The proposed loan's interest payment frequency can be given
Schedule of Principal	The proposed loan's schedule of principal can be selected from the dropdown
Amortise	Amortise type can be specified
Fee	Fee type to be selected from the dropdown
Fee Description	Selected fee description to be populated
Fee Type	Fee Type to be selected from the dropdown
Fee Rate(Min/Max)	Minimum and Maximum Fee Rate can be given
Fee Rate(Fixed)	Fixed Fee Rate can be given
Collateral List	Collateral type for the proposed loan can be selected from the dropdown
Collateral Description	Collateral description for the selected collateral type will be populated
Collateral Amount	Collateral Amount for the collateral type selected can be given for the proposed loan

1.2.3 Approval Verification

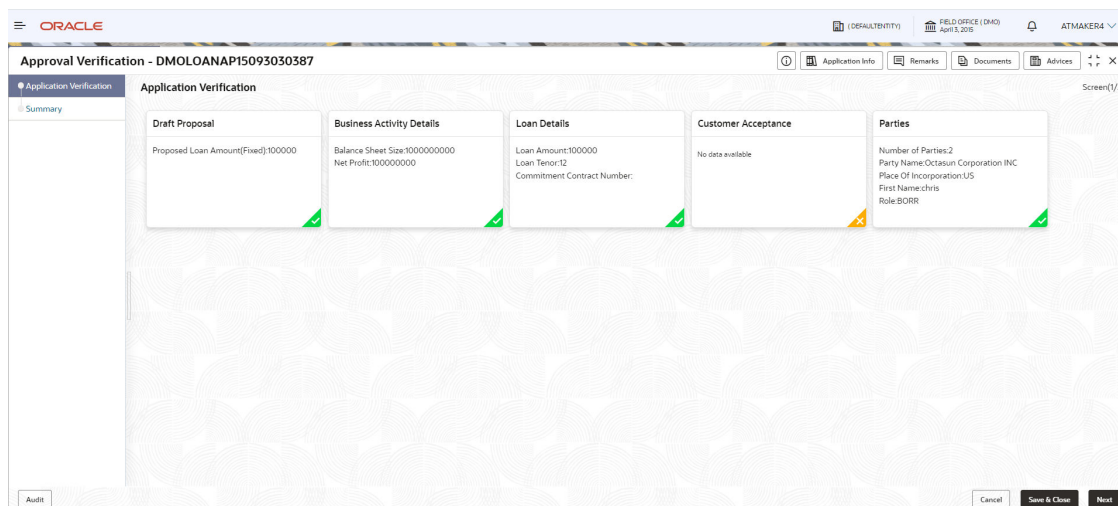
Approval Verification stage has the option to verify and approve the application.

- [Application Verification](#)

1.2.3.1 Application Verification

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

Figure 1-23 Application Verification Screen



1.2.4 Credit Approval

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

- [Draft Proposal](#)

1.2.4.1 Draft Proposal

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

Figure 1-24 Draft Proposal Screen

The screenshot displays the Oracle 'Draft Proposal' screen for application ID DMLOANAP15093030387. The interface is organized into several sections:

- Loan Details:** Includes fields for Proposed Loan Amount (Min) set to USD, Proposed Loan Amount (Max) set to USD, Proposed Loan Amount (Fixed) set to USD \$100,000.00, and Loan Tenor (Months) set to 12. Proposal Validity is set to 30.
- Interest Details:** Includes Rate Type (Fixed), Rate (Min/Max) (Min/Max), Rate (Fixed) (10), Margin Rate (Min/Max) (Min/Max), Margin Rate (Fixed) (0), Interest Payment Frequency (Monthly), Schedule of Principal (Amortise), and Amortise (Monthly).
- Fee Details:** Includes Fee (UTILFEE), Fee Description (UTILISATION FEE), Fee Type (Fee Rate), Fee Rate (Min/Max) (Min/Max), and Fee Rate (Fixed) (1).
- Collateral Details:** Includes Collateral List (BND5), Collateral Description (BONDS), and Collateral Amount (USD \$1,000,000,000.00).

The screen includes a top navigation bar with 'ORACLE', 'FIELD OFFICE (DRAFT)', 'APR 13, 2025', and 'ATMAKER4'. A central banner says 'Press F11 to exit full screen'. The bottom right corner has 'Audit', 'Cancel', 'Save & Close', and 'Next' buttons.

1.2.5 Draft Approval

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

- [Draft Proposal](#)

1.2.5.1 Draft Proposal

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

Figure 1-25 Draft Proposal Screen

The screenshot shows the Oracle 'Draft Proposal' screen for application DMLOANAPI5093030387. The interface is divided into several sections:

- Loan Details:** Includes fields for Proposed Loan Amount (Min, Max, Fixed), Loan Tenor (Months), and Proposal Validity.
- Interest Details:** Includes Rate Type (Fixed), Rate (Min/Max, Fixed), Margin Rate (Min/Max, Fixed), Interest Payment Frequency (Monthly), Schedule of Principal (Amortise), and Amortise (Monthly).
- Fee Details:** Includes Fee (UTILFEE), Fee Description (UTILISATION FEE), Fee Type (Fee Rate), Fee Rate (Min/Max, Fixed), and Fee Rate (Fixed).
- Collateral Details:** Includes Collateral List (BND\$), Collateral Description (BONDS), and Collateral Amount (USD \$1,000,000,000.00).

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

1.2.6 Customer Agreement

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

- [Customer Acceptance](#)

1.2.6.1 Customer Acceptance

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

Figure 1-26 Customer Acceptance Screen

The screenshot shows the Oracle 'Customer Acceptance' screen for application DMLOANAPI5093030387. The interface includes the following fields and sections:

- Customer Acceptance Received:** Radio buttons for 'Yes' and 'No'.
- Customer Acceptance Date:** A date picker set to April 3, 2015.
- Accepted By:** Radio buttons for 'Mail' and 'Letter'.
- Remarks:** A text field containing the word 'Accepted'.
- Linked Documents:** A section with a plus icon and the text 'No items to display'.

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

1.3 Loan Drawdown

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

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

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

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

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

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

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

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

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

To initiate Loan Drawdown

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

Figure 1-27 Loan Drawdown

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

Table 1-20 Drawdown

Field	Description
Customer Number	Click Search to view and select the required Customer Identification number or you can also type the Customer Number . This field is applicable only when the Customer Type is selected as Existing . In case of existing customer, you can view and link one customer to multiple liabilities.
Customer Name	Based on the Customer Number selected, the information is auto populated.
Business Product	Click Search to view and select the required business product. Based on the business product system derives the following details to process the loan application <ul style="list-style-type: none"> • Applicable stages and its data segments • Required documents and checklists • Stage level advices
Application Date	Select an effective application date from the drop-down calendar. The system defaults the current system date as the application initiation date.
Loan Purpose/Intent	Click Search to view and select the required loan purpose/intent.
Priority	Select a priority from the drop-down list.
Facility Details	Displays the list of all facilities that are created for the Customer Number . You can select the appropriate Facility ID which requires to be linked for the loan.

Table 1-20 (Cont.) Drawdown

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

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

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

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

- [Drawdown Entry](#)
- [Drawdown Enrichment](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

Related Topics

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

1.3.1 Drawdown Entry

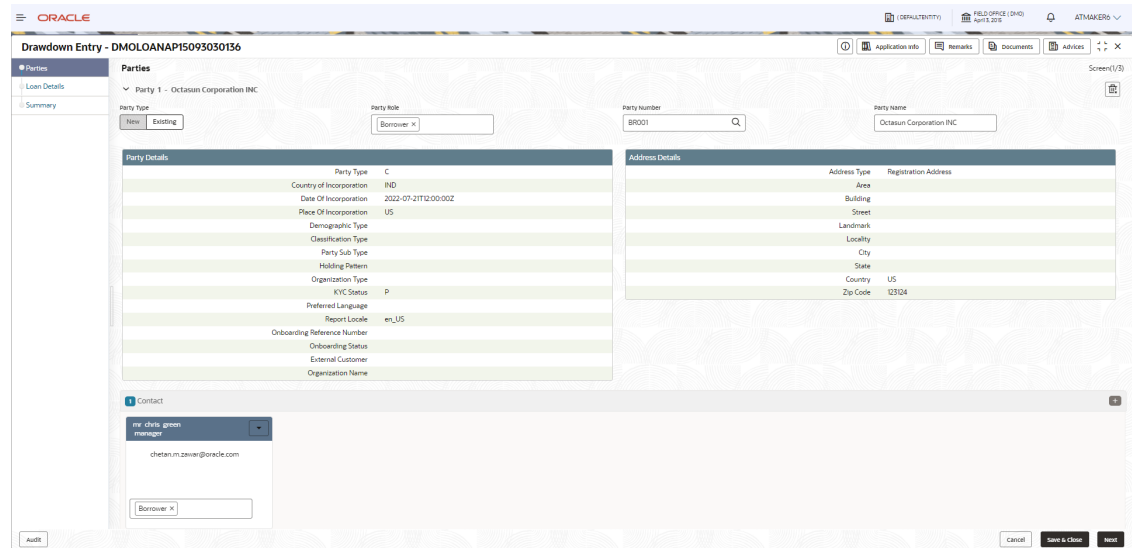
Drawdown Entry stage has the option to view the Party details and can also add Loan details.

- [Parties](#)
- [Loan Details](#)

1.3.1.1 Parties

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

Figure 1-28 Parties Screen



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

Table 1-21 Drawdown Entry - Parties

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of application Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	The role of the Party is displayed.
Party Number	Party Number of the Party is displayed.
Party Name	Party Name of the Party is displayed.
Contact Role	Contact role is displayed.

1.3.1.2 Loan Details

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

Figure 1-29 Loan Details Screen

The screenshot displays the Oracle Loan Details screen. At the top, the Oracle logo is on the left, and user information (ATMAKER6) and location (FIELD OFFICE (DMO) April 3, 2015) are on the right. The main title is "Drawdown Entry - DMOLANAP15093030136". Below this, there are tabs for "Parties", "Loan Details", and "Summary". The "Loan Details" tab is active, showing several input fields: "Loan Amount" (USD, \$1,000,000.00), "Value Date" (April 6, 2015), "Loan Tenor" (24 Month(s)), "Maturity Type" (Fixed), and "Maturity Date" (April 6, 2017). A "Commitment Linkage" section contains "Commitment Contract Number" (DMOLS0150915001), "Counterparty" (BR001), and "Commitment Currency" (USD). At the bottom, there are buttons for "Audit", "Cancel", "Back", "Save & Close", and "Next".

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

Table 1-22 Drawdown Entry - Loan Details

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

1.3.2 Drawdown Enrichment

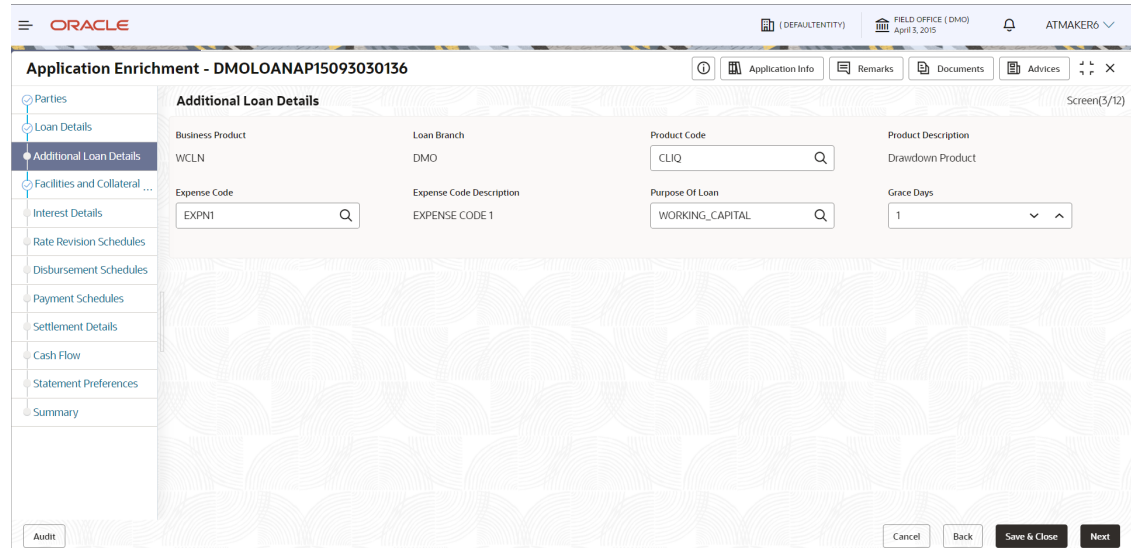
Drawdown Enrichment stage has the option to add the Additional loan details, Facilities and Collateral details, Interest details, Rate Revision schedules, Disbursement schedules and Payment schedules.

- [Additional Loan details](#)
- [Facilities and Collateral](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Cash Flow](#)

1.3.2.1 Additional Loan details

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

Figure 1-30 Additional Loan Details Screen



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

Table 1-23 Additional Loan Details - Field Description

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

1.3.2.2 Facilities and Collateral

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

Figure 1-31 Facilities and Collateral Details Screen

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

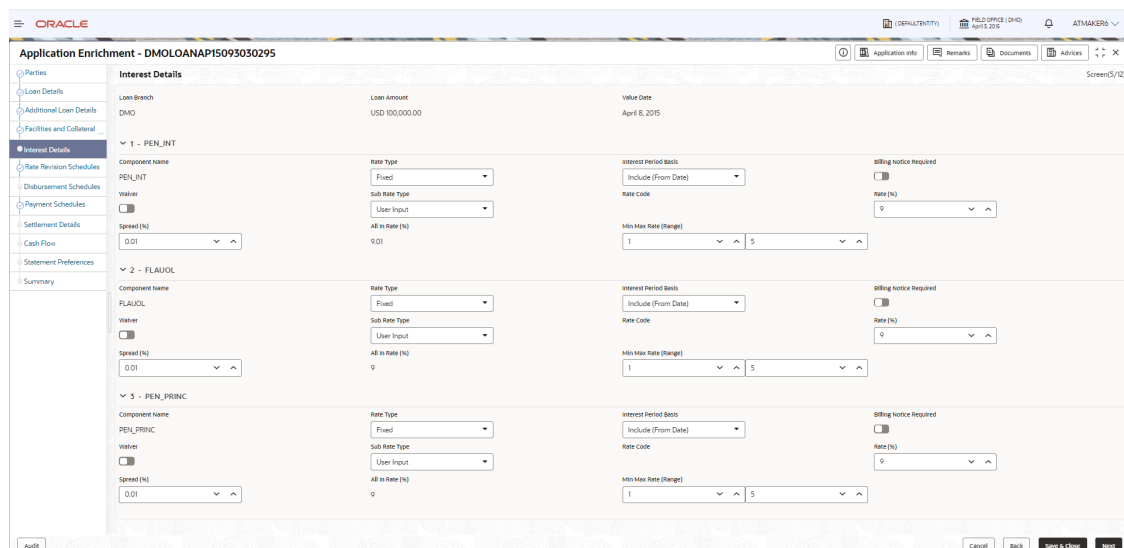
Table 1-24 Facilities and Collateral Details - Field Description

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

1.3.2.3 Interest Details

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

Figure 1-32 Interest Details Screen



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

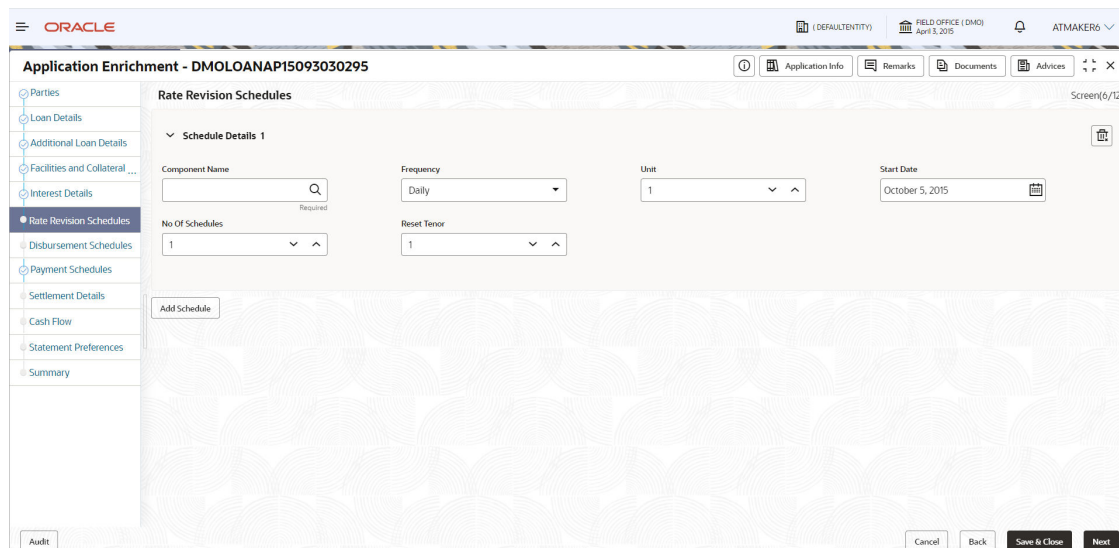
Table 1-25 Interest Details - Field Description

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

1.3.2.4 Rate Revision Schedules

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

Figure 1-33 Rate Revision Schedule Screen



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

Table 1-26 Rate Revision schedule - Field Description

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

1.3.2.5 Disbursement Schedules

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

Figure 1-34 Disbursement Schedules Screen

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

Table 1-27 Disbursement Schedules - Field Description

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

1.3.2.6 Payment Schedules

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

Figure 1-35 Payment Schedules Screen

The screenshot shows the Oracle Payment Schedules screen for application DMLOANAPI5093030295. The interface includes a sidebar with navigation options: Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules, Payment Schedules (selected), Settlement Details, Cash Flow, Statement Preferences, and Summary. The main area displays four schedule details:

- Schedule Details 1 - FLAUOL:** Component name: FLAUOL, Amount: USD \$2,000.00, Frequency: Monthly, Start date: May 6, 2015, No of Schedules: 25, Principal Liquidation: Auto.
- Schedule Details 2 - FLAUOL:** Component name: FLAUOL, Amount: USD \$2,000.00, Frequency: Bullet, Start date: April 8, 2017, No of Schedules: 1, Principal Liquidation: Auto.
- Schedule Details 3 - PRINCIPAL:** Component name: PRINCIPAL, Amount: USD \$4,165.59, Frequency: Bullet, Start date: April 8, 2017, No of Schedules: 1, Principal Liquidation: Auto.
- Schedule Details 4 - PRINCIPAL:** Component name: PRINCIPAL, Amount: USD \$4,165.59, Frequency: Bullet, Start date: April 8, 2017, No of Schedules: 25, Principal Liquidation: Auto.

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

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

Table 1-28 Payment Schedules - Field Description

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

1.3.2.7 Cash Flow

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

1.3.3 Credit Exception

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

- [Credit Approval](#)

1.3.3.1 Credit Approval

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

Figure 1-36 Credit Approval Screen

The screenshot shows the Oracle Credit Approval screen for loan application DMLOANAP15093030068. The interface includes a top navigation bar with the Oracle logo and user information. The main content area is titled 'Credit Approval' and contains several input fields: 'Loan Application Reference Number' (DMLOANAP15093030068), 'Application Date' (April 8, 2015), 'Customer Id', and 'Liability Id' (LB01). There are also fields for 'Purpose of Credit Appraisal' (ok) and 'Remarks' (ok). A 'Linked Documents' section is present with a plus sign and the text 'No items to display.' The bottom of the screen has buttons for 'Audit', 'Cancel', 'Save & Close', and 'Next'.

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

Table 1-29 Credit Approval - Field Description

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

1.3.4 Application Verification

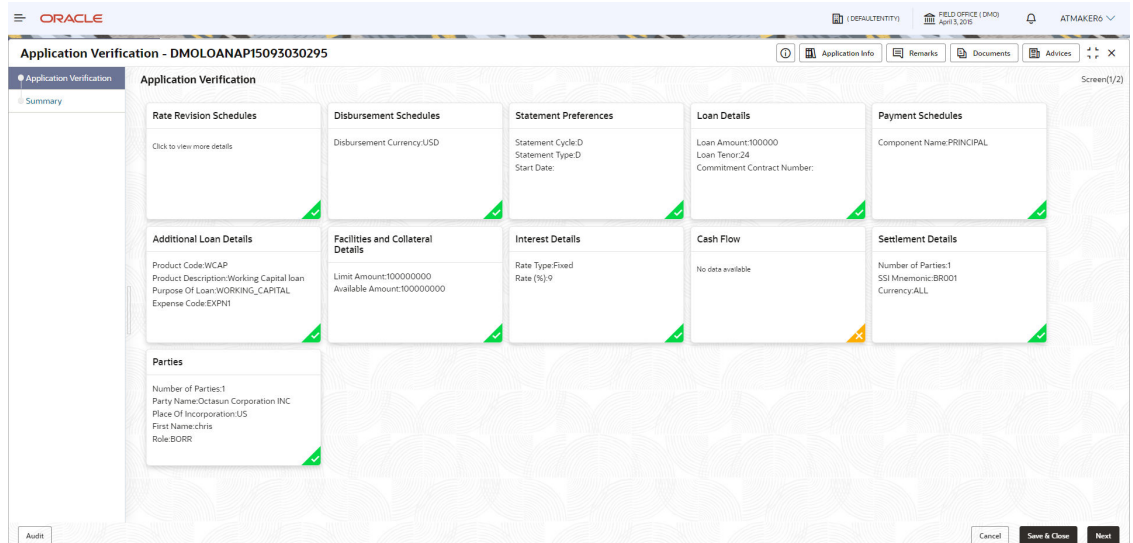
Application Verification Stage has the option to verify the application details.

- [Application Verification](#)

1.3.4.1 Application Verification

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

Figure 1-37 Application Verification Screen



1.3.5 Loan Approval

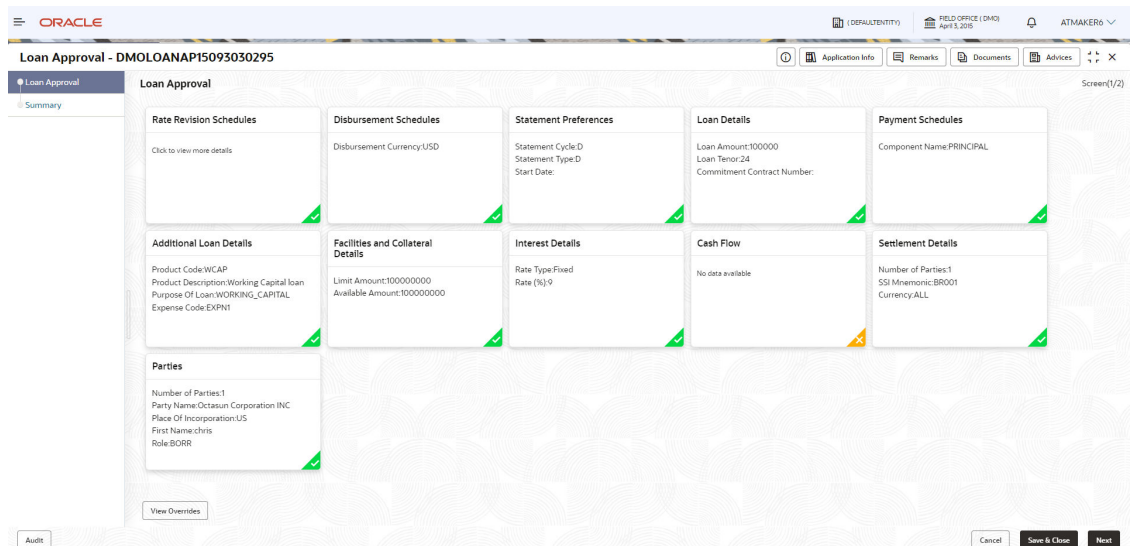
Loan Approval stage has the option to approve the drawdown application.

- [Loan Approval](#)

1.3.5.1 Loan Approval

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

Figure 1-38 Loan Approval Screen



1.3.6 Customer Agreement

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

- [Customer Acceptance](#)

1.3.6.1 Customer Acceptance

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

Figure 1-39 Customer Acceptance Screen

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

Table 1-30 Customer Acceptance - Field Description

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

1.4 Rate Quotation

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

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

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

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

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

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

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

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

To initiate Rate Quotation

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

The **Rate Quotation** screen is displayed.

Figure 1-40 Rate Quotation

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

Table 1-31 Rate Quotation

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

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

On submit of the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. Based on application category, namely Term Loan, Pre-shipment Finance, Post-shipment Finance, Project

Financing, Working Capital and so on. The system derives the process flow for In Principal Approval and the process gets instantiated.

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

- [Rate Quotation Entry](#)
- [Application Verification](#)
- [Customer Agreement](#)

Related Topics

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

1.4.1 Rate Quotation Entry

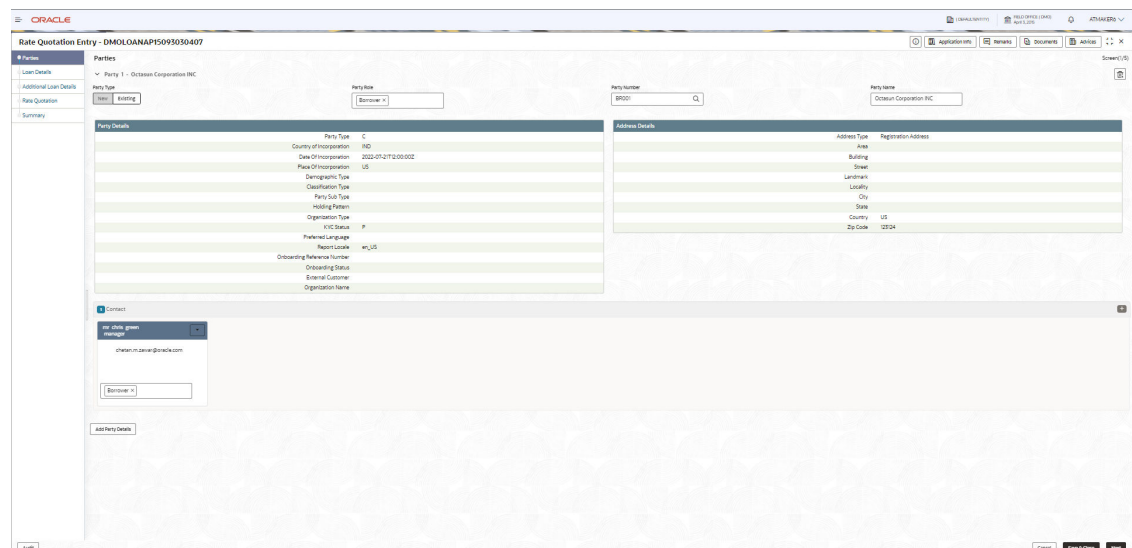
Rate Quotation Entry stage has the option to add the Parties, Loan details, Additional Loan details and Rate Quotation details.

- [Parties](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Rate Quotation](#)

1.4.1.1 Parties

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

Figure 1-41 Parties Screen



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

Table 1-32 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of the application. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role of the Party
Party Number	Based on the Party Number selected, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is autopopulated.
Contact Role	Contact role added will have one of the Party roles mapped

1.4.1.2 Loan Details

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

Figure 1-42 Loan Details Screen

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

Table 1-33 Loan Details - Field Description

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

Table 1-33 (Cont.) Loan Details - Field Description

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

1.4.1.3 Additional Loan details

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

Figure 1-43 Additional Loan Details Screen

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

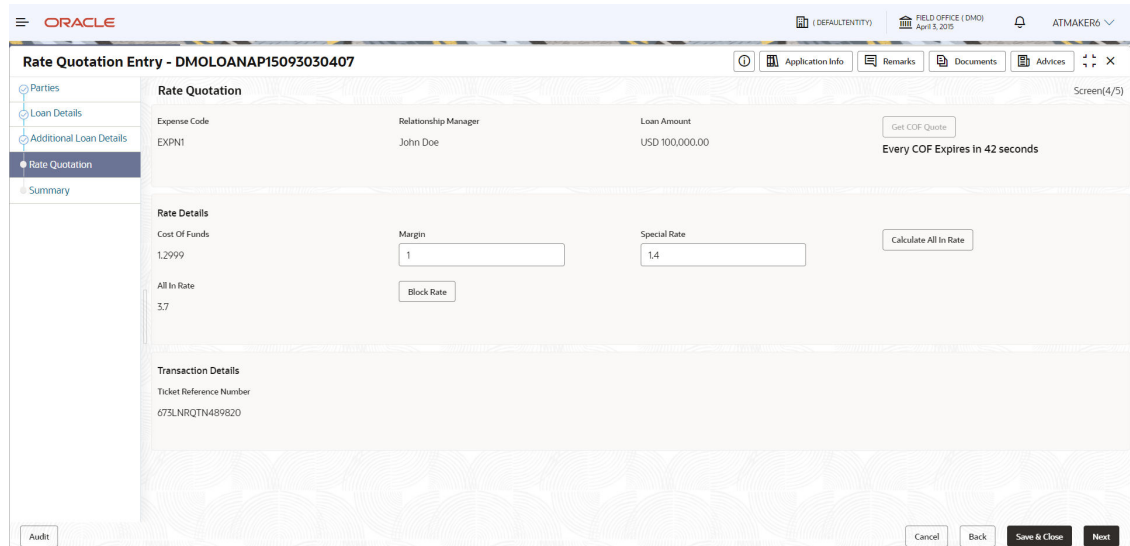
Table 1-34 Additional Loan Details - Field Description

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

1.4.1.4 Rate Quotation

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

Figure 1-44 Rate Quotation Screen



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

Table 1-35 Rate Quotation - Field Description

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

1.4.2 Application Verification

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

- [Application Verification](#)

1.4.2.1 Application Verification

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

Figure 1-45 Application Verification Screen

The screenshot displays the Oracle Application Verification screen for application ID DMLOANAPI5093030407. The interface is divided into several sections:

- Loan Details:** Loan Amount: 100000, Loan Tenor: 12, Commitment Contract Number.
- Customer Acceptance:** No data available.
- Rate Quotation:** Click to view more details.
- Additional Loan Details:** Product Code: CLIQ, Product Description: Drawdown Product, Purpose Of Loan: WORKING_CAPITAL, Expense Code: EXPNT.
- Parties:** Number of Parties: 1, Party Name: Octasun Corporation INC, Place Of Incorporation: US, First Name: chris, Role: BORR.

The screen also features a navigation bar with tabs for Application Info, Remarks, Documents, and Advices, and buttons for Audit, Cancel, Save & Close, and Next.

1.4.3 Customer Agreement

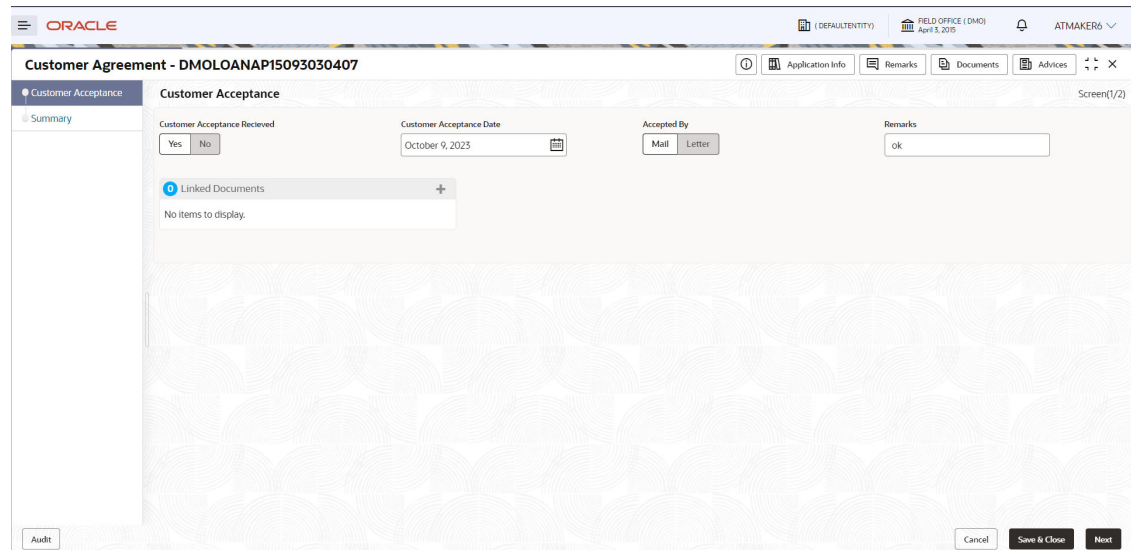
Customer Agreement stage has the option to capture the Customer Acceptance details.

- [Customer Acceptance](#)

1.4.3.1 Customer Acceptance

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

Figure 1-46 Customer Acceptance Screen



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

Table 1-36 Customer Acceptance - Field Description

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

1.5 Loan Servicing

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

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

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

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

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

Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

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

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

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

- Application Entry
- Enrichment
- Loan Approval

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

To initiate Loan Servicing

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

The **Financial Amendment** screen is displayed.

Figure 1-47 Financial Amendment

The screenshot displays the 'Financial Amendment' interface. At the top, there is a 'Search Contracts' section with an 'Advanced Search' toggle. Below this, there are search filters for 'Customer' (with a search icon and 'Required' label), 'Customer Name', 'Facility Code' (with a search icon), and 'Facility Category'. A 'Search' button is located below these filters. The 'List of Contracts' section shows 'Search Results'. At the bottom, there are filters for 'Business Product' (with the text 'Please select a contract'), 'Effective Date' (with a calendar icon and 'Required' label), and 'Priority' (with a dropdown menu showing 'High'). An 'Initiate' button is located in the bottom right corner.

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

Figure 1-48 Advanced Search

Financial Amendment

Search Contracts Advanced Search

Customer BRO01 <input type="text"/>	Customer Name Octasun Corporation INC	Facility Code <input type="text"/>	Facility Category
Contract Reference Number <input type="text"/>	User Reference Number <input type="text"/>	Loan Amount <input type="text"/>	Value Date <input type="text"/>
Maturity Date <input type="text"/>			

List of Contracts

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

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

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

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

- [Rollover](#)
- [Financial Amendment](#)
- [Non Financial Amendment](#)
- [Payment](#)

Related Topics

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

1.5.1 Rollover

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

To initiate Rollover

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

The **Rollover** screen is displayed.

Figure 1-49 Rollover

The screenshot shows the Oracle Rollover interface. On the left is a navigation menu with 'Bi-Lateral' selected. The main area is titled 'Rollover' and contains search filters for 'Customer' (BR001), 'Customer Name' (Octasun Corporation INC), 'Facility Code' (BRODLINE1), and 'Facility Category'. Below these is a 'List of Contracts' table with five entries. The second entry, 'DMOAA55150911607', is highlighted with a green border. At the bottom, there are dropdowns for 'Business Product' (Working Capital Loan), 'Effective Date' (April 3, 2015), and 'Priority' (High). An 'Initiate' button is in the bottom right corner.

Contract ID	Product Description	Loan Amount	Maturity Date
DA55150911603	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911607	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911606	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911602	BEARING LOAN	\$1,000,000.00	Apr 1, 2016
DMOAA55150911601	BEARING LOAN	\$1,000,000.00	Apr 1, 2016

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

Figure 1-50 Advanced Search

This screenshot is similar to Figure 1-49 but with the 'Advanced Search' toggle checked. The search filters are expanded to include 'Contract Reference Number', 'User Reference Number', 'Loan Amount', 'Value Date', and 'Maturity Date' (set to January 1, 2016). The 'List of Contracts' table remains the same, with the second entry highlighted.

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

- **Customer Number**- The LOV attached to this field is the list the customer available
 - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.
4. Click **Search** to list the contracts that meets the search criteria for you to choose a contract number. Advanced search option can be activated using the toggle in the search bar where you can additionally search based on Loan start and end dates or the Loan currency and amount.

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

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

- [Rollover Entry](#)
- [Rollover Enrichment](#)
- [Rollover Approval](#)

Related Topics

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

1.5.1.1 Rollover Entry

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

- [Parties](#)
- [Loan Details](#)

1.5.1.1.1 Parties

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

Figure 1-51 Parties Screen

Parties

Party 1 - Octasun Corporation INC

Party Role: Borrower

Party Number: BR001

Party Name: Octasun Corporation INC

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details		
Address Type	Registration Address	
Area	BMT Tech Park	
Building	BMT Tech Park	
Street	EPIP Zone	
Landmark	test land	
Locality	Whitefield	
City	New York	
State	New York	
Country	US	
Zip Code	12897	

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

Table 1-37 Parties - Field Description

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

1.5.1.1.2 Loan Details

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

Figure 1-52 Loan Details

Loan Details

Loan Amount: USD 1,500,000.00

Value Date: April 1, 2015

Loan Tenor: 12

Maturity Type: Fixed

Maturity Date: April 1, 2016

Commitment Linkage

Commitment Contract Number: _____

Counterparty: _____

Commitment Currency: _____

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

Table 1-38 Loan Details - Field Description

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

1.5.1.2 Rollover Enrichment

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

- [Interest Details](#)
- [Rollover Preferences](#)
- [Additional Loan details](#)

1.5.1.2.1 Interest Details

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

Figure 1-53 Interest Details Screen

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

Table 1-39 Interest Details - Field Description

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

1.5.1.2.2 Rollover Preferences

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

Figure 1-54 Rollover Preferences Screen

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

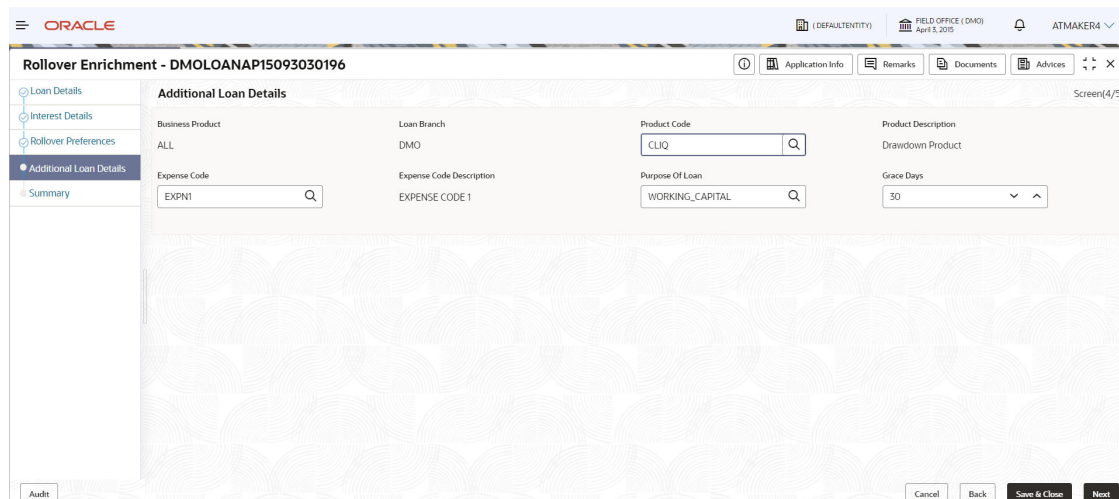
Table 1-40 Rollover Preferences - Field Description

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

1.5.1.2.3 Additional Loan details

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

Figure 1-55 Additional Loan Details Screen



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

Table 1-41 Additional Loan Details - Field Description

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

Table 1-41 (Cont.) Additional Loan Details - Field Description

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

1.5.1.3 Rollover Approval

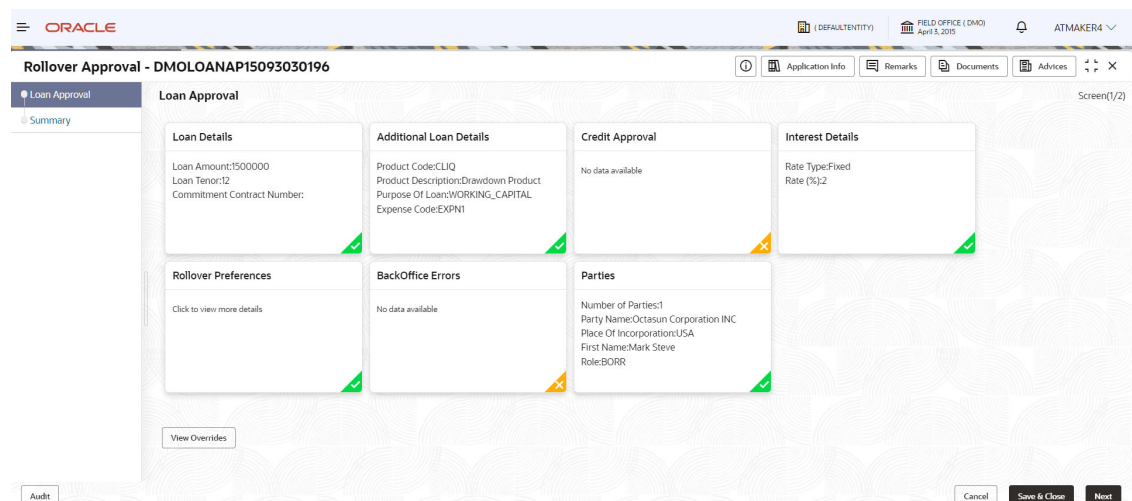
Rollover Approval stage has the option to approve the application.

- [Loan Approval](#)

1.5.1.3.1 Loan Approval

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

Figure 1-56 Loan Approval Screen



1.5.2 Financial Amendment

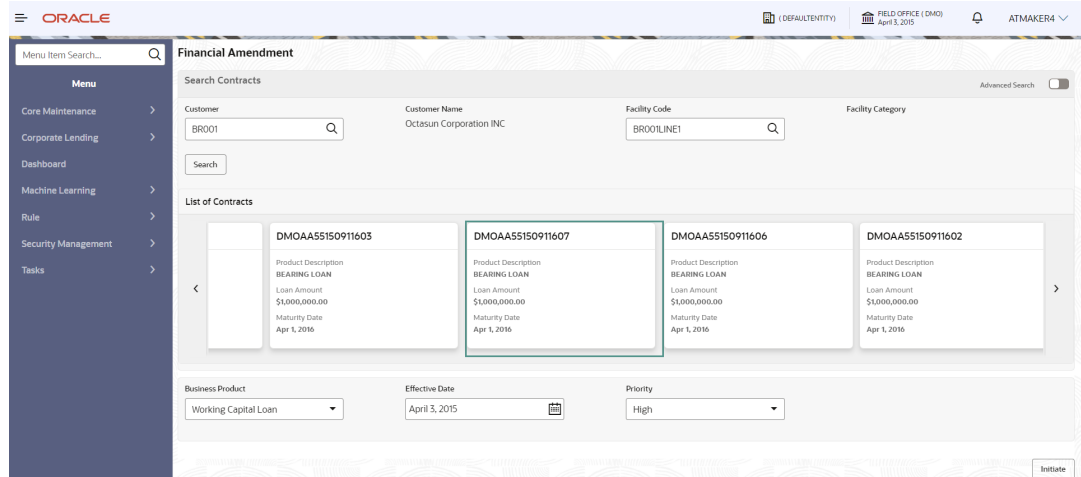
With Financial amendment user can initiate changes to following loan parameters:

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

To initiate Financial Amendment

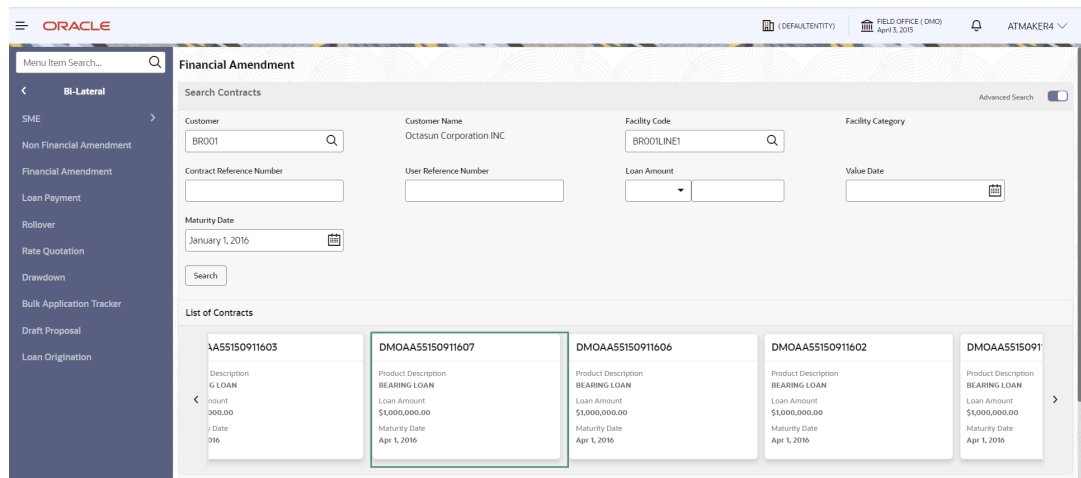
1. On the **Homepage**, from **Corporate Lending**, under **Operations**, click **Bi-lateral**.
2. On **Bi-lateral** menu, click **Financial Amendment**.
The **Financial Amendment** screen is displayed.

Figure 1-57 Financial Amendment



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

Figure 1-58 Advanced Search



3. In basic search you can search based on customer or facility code to choose a contract that needs to be serviced.
 - **Customer Number**- The LOV attached to this field is the list the customer available
 - **Facility Code** - The LOV attached to this field is the list the facility codes in the system.

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

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

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

- [Financial Amendment Entry](#)
- [Financial Amendment Enrichment](#)
- [Financial Amendment Approval](#)

Related Topics

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

1.5.2.1 Financial Amendment Entry

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

- [Parties](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Restructuring Amendment Details](#)

1.5.2.1.1 Parties

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

Figure 1-59 Parties Screen

Parties

Party 1 - Octasun Corporation INC

Party Role: Borrower | Party Number: BR001 | Party Name: Octasun Corporation INC

Party Details	
Party Type	C
Country of Incorporation	US
Date Of Incorporation	
Place Of Incorporation	USA
Demographic Type	
Classification Type	
Party Sub Type	
Holding Pattern	
Organization Type	
KYC Status	C
Preferred Language	
Report Locale	en_US
Onboarding Reference Number	
Onboarding Status	

Address Details		
Address Type	Registration Address	
Area	BMT Tech Park	
Building	BMT Tech Park	
Street	EHIP Zone	
Landmark	test land	
Locality	Whitefield	
City	New York	
State	New York	
Country	US	
Zip Code	12897	

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

Table 1-42 Parties - Field Description

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

1.5.2.1.2 Loan Details

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

Figure 1-60 Loan Details Screen

Loan Details

Loan Amount: USD 1,500,000.00 | Value Date: April 1, 2015 | Loan Tenor: 12 | Maturity Type: Fixed

Maturity Date: April 1, 2016

Commitment Linkage

Commitment Contract Number | Counterparty | Commitment Currency

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

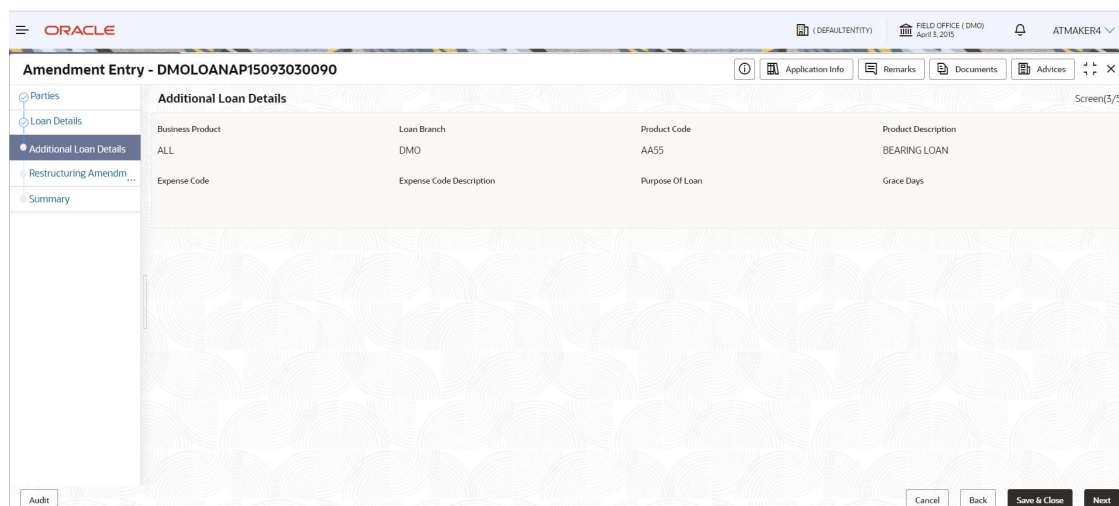
Table 1-43 Loan Details - Field Description

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

1.5.2.1.3 Additional Loan details

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

Figure 1-61 Additional Loan Details Screen



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

Table 1-44 Additional Loan Details - Field Description

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

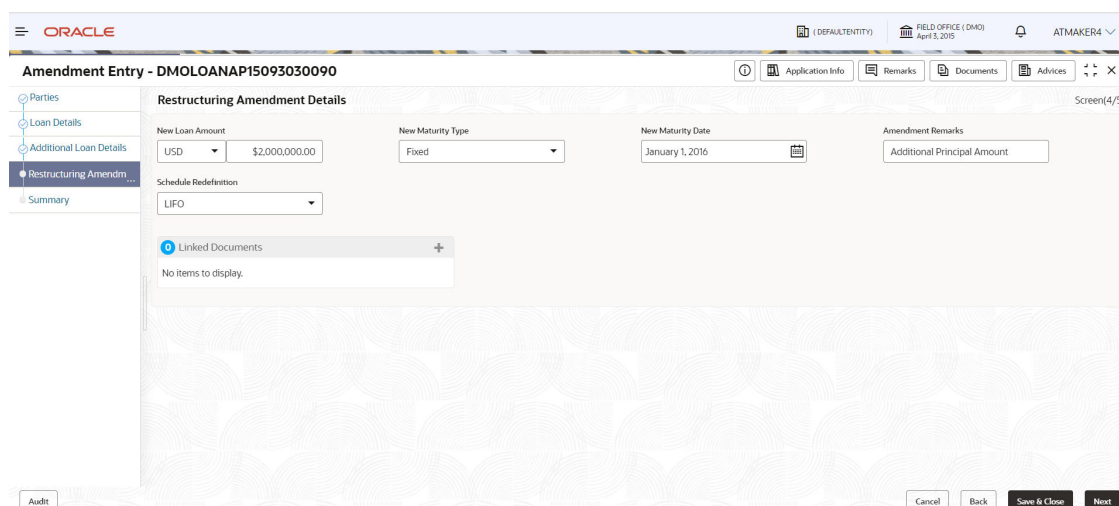
Table 1-44 (Cont.) Additional Loan Details - Field Description

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

1.5.2.1.4 Restructuring Amendment Details

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

Figure 1-62 Restructuring Amendment Details Screen



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

Table 1-45 Restructuring Amendment Details - Field Description

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

1.5.2.2 Financial Amendment Enrichment

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

- Interest Details
- Settlement Details

1.5.2.2.1 Interest Details

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

Figure 1-63 Interest Details Screen

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

Table 1-46 Interest Details - Field Description

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

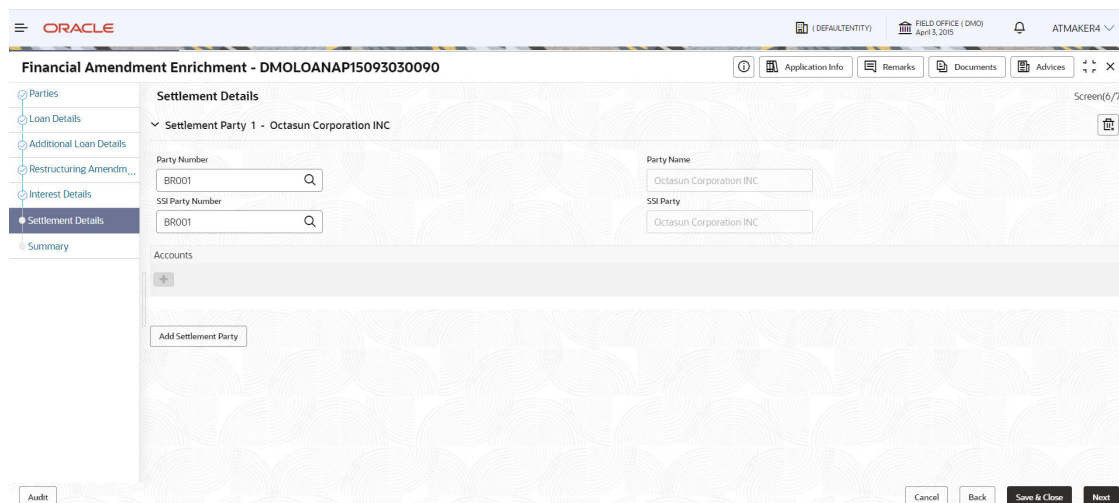
Table 1-46 (Cont.) Interest Details - Field Description

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

1.5.2.2.2 Settlement Details

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

Figure 1-64 Settlement Details Screen



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

Table 1-47 Settlement Details - Field Description

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

1.5.2.3 Financial Amendment Approval

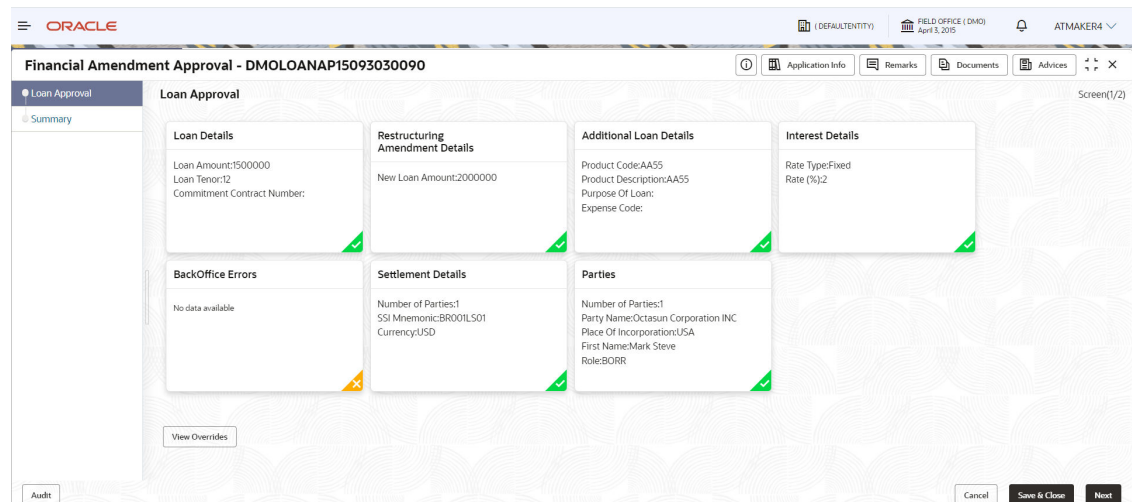
Financial Amendment Approval stage has the option to approve the application.

- [Loan Approval](#)

1.5.2.3.1 Loan Approval

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

Figure 1-65 Loan Approval Screen



1.5.3 Non Financial Amendment

Non-financial amendments include changes to:

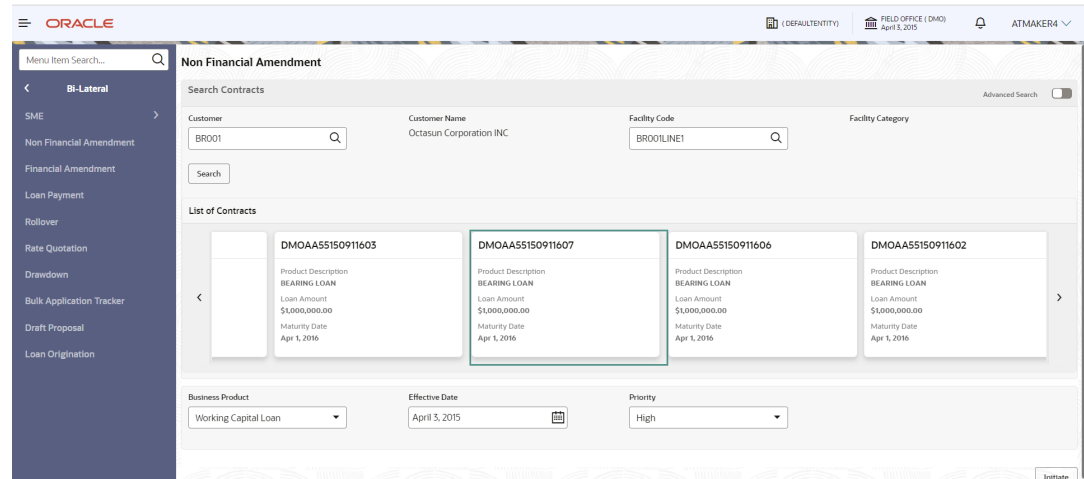
- Credit line and Collaterals
- Payment Schedule

To initiate Non Financial Amendment

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

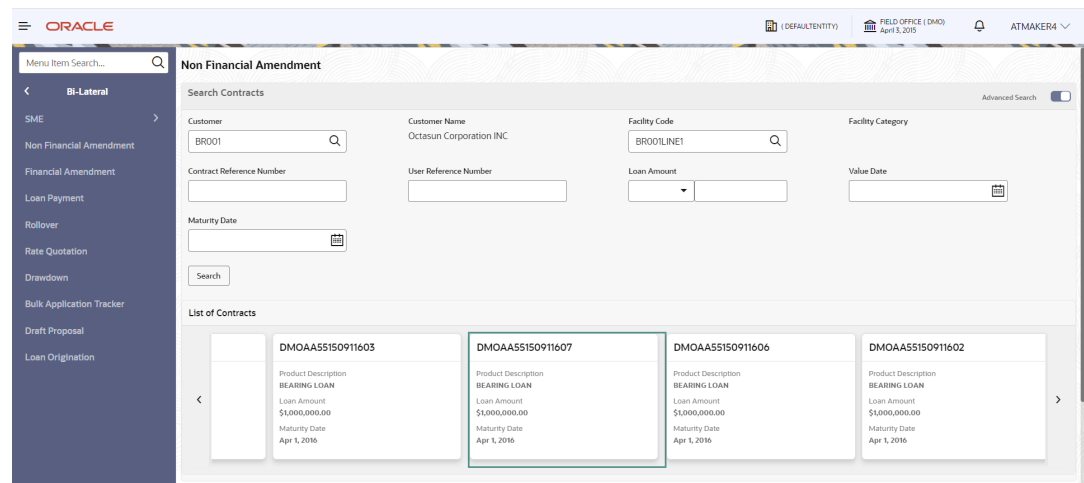
The **Non Financial Amendment** screen is displayed.

Figure 1-66 Non Financial Amendment



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

Figure 1-67 Advanced Search



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

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

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

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

- [Non Financial Amendment Entry](#)
- [Non Financial Amendment Enrichment](#)

Related Topics

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

1.5.3.1 Non Financial Amendment Entry

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

- [Parties](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Disbursement Schedules](#)

1.5.3.1.1 Parties

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

Figure 1-68 Parties

The screenshot shows the Oracle Loan Servicing interface for 'Amendment Entry - DMOLOANAP15093030095'. The 'Parties' section is active, showing details for 'Party 1 - Octasun Corporation INC'. The Party Role is 'Borrower', Party Number is 'BR001', and Party Name is 'Octasun Corporation INC'. Below this, there are two tables: 'Party Details' and 'Address Details'.

Party Details		Address Details	
Party Type	C	Address Type	Registration Address
Country of Incorporation	US	Area	BMT Tech Park
Date Of Incorporation		Building	BMT Tech Park
Place Of Incorporation	USA	Street	EPIP Zone
Demographic Type		Landmark	test land
Classification Type		Locality	Whitefield
Party Sub Type		City	New York
Holding Pattern		State	New York
Organization Type		Country	US
KYC Status	C	Zip Code	12897
Preferred Language			
Report Locale	en_US		
Onboarding Reference Number			
Onboarding Status			

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

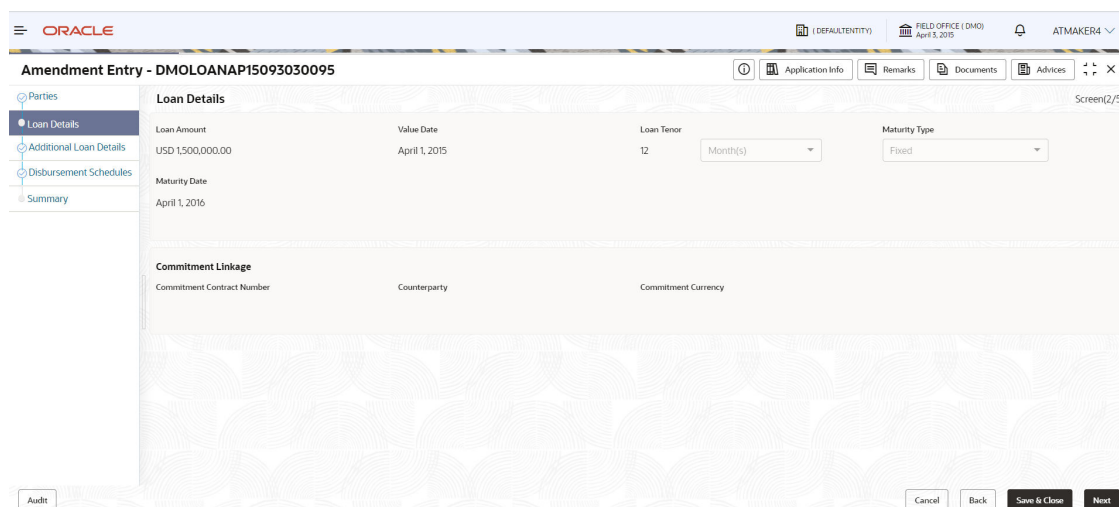
Table 1-48 Parties- Field Description

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

1.5.3.1.2 Loan Details

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

Figure 1-69 Loan Details Screen



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

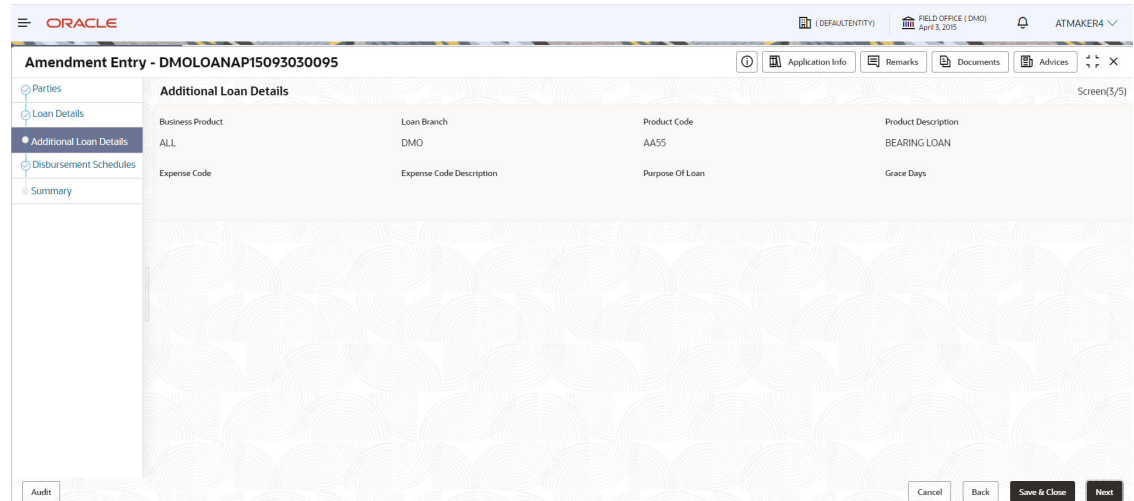
Table 1-49 Loan Details- Field Description

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

1.5.3.1.3 Additional Loan details

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

Figure 1-70 Additional Loan Details Screen



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

Table 1-50 Additional Loan Details - Field Description

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

1.5.3.1.4 Disbursement Schedules

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

Figure 1-71 Disbursement Schedules Screen

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

Table 1-51 Disbursement Schedules - Field Description

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

1.5.3.2 Non Financial Amendment Enrichment

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

- [Payment Schedules](#)
- [Rollover Preferences](#)

1.5.3.2.1 Payment Schedules

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

Figure 1-72 Payment Schedules Screen

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

Table 1-52 Payment Schedules - Field Description

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

1.5.3.2.2 Rollover Preferences

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

Figure 1-73 Rollover Preferences Screen

The screenshot displays the Oracle Rollover Preferences screen for a Non Financial Amendment Enrichment (DMOLOANAP15093030095). The interface includes a navigation menu on the left with options like Loan Details, Additional Loan Details, Payment Schedules, Rollover Preferences, and Summary. The main content area is titled 'Rollover Preferences' and contains several sections:

- Rollover Amount:** Rollover Type is set to 'Principal + Interest'. There is a 'Rollover With Special Amount' toggle switch.
- Rollover Tenor:** Maturity Type is set to 'Fixed'. The Maturity Date is 'April 2, 2017'.
- Rollover Preference:** Rollover Mode is set to 'Auto'.
- Rollover Mechanism:** Options are 'New Version', 'Spawn', and 'Linked'.
- Schedule Definition:** Options are 'Product' and 'Contract'.
- Rate Definition:** Options are 'Product' and 'Contract'.

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

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

Table 1-53 Rollover Preferences - Field Description

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

1.5.4 Payment

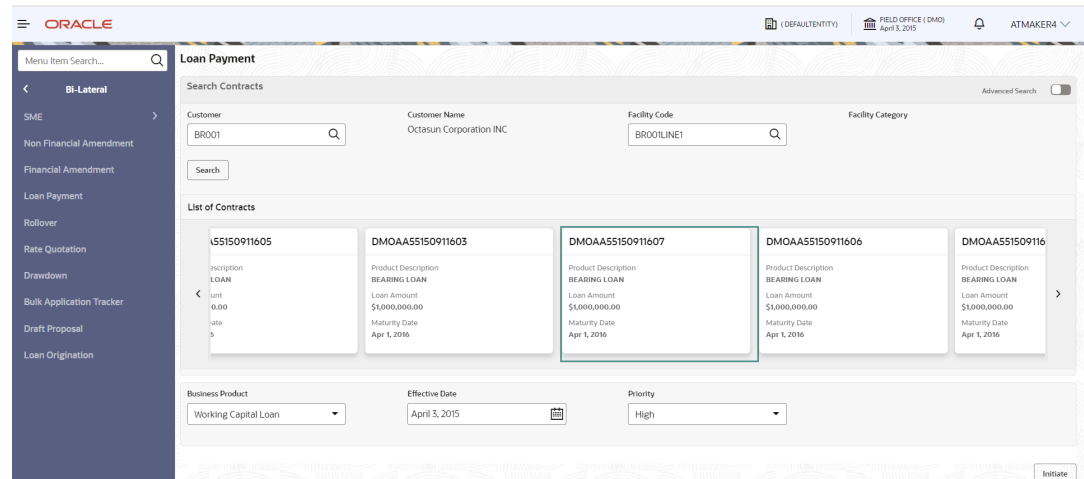
Loan Payment option enables the user to make pre-payment, partial payment, or repayment towards the existing loan contract.

To initiate Loan Payment

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

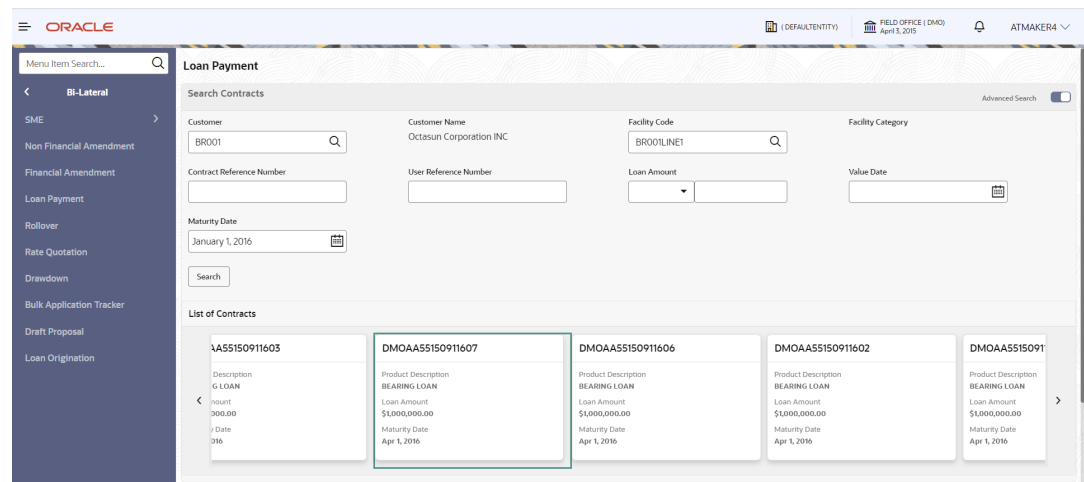
The **Loan Payment** screen is displayed.

Figure 1-74 Loan Payment



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

Figure 1-75 Advanced Search



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

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

The system derives the process flow for Loan payment with the configured list of data segments and the process gets instantiated.

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

- [Payment Application Entry](#)
- [Payment Application Enrichment](#)
- [Payment Application Verification](#)
- [Payment Approval](#)

Related Topics

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

1.5.4.1 Payment Application Entry

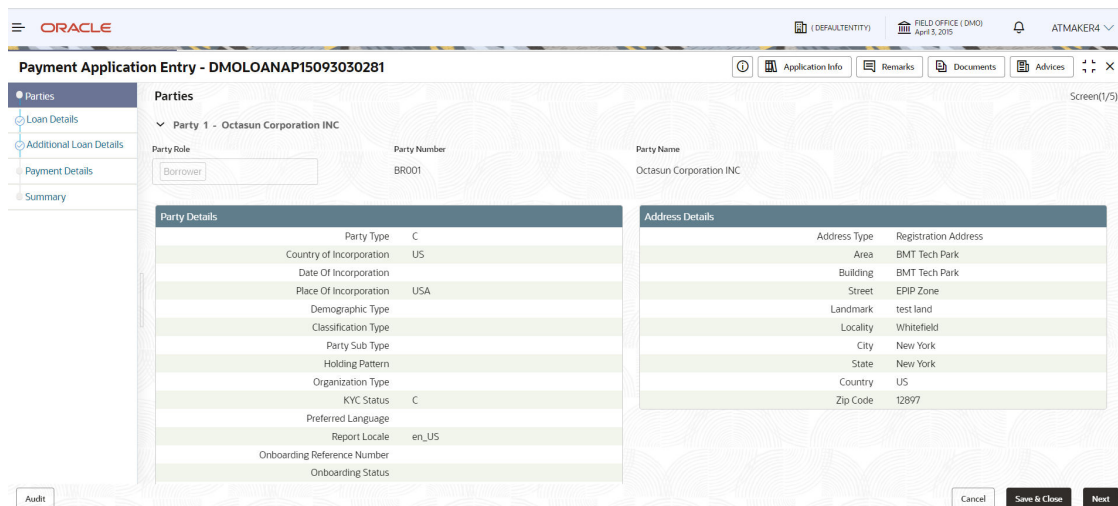
Payment Application Entry stage displays the Parties, Loan details and Additional Loan details along with the option to add Payment details.

- [Parties](#)
- [Loan Details](#)
- [Additional Loan details](#)
- [Payment Details](#)

1.5.4.1.1 Parties

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

Figure 1-76 Parties Screen



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

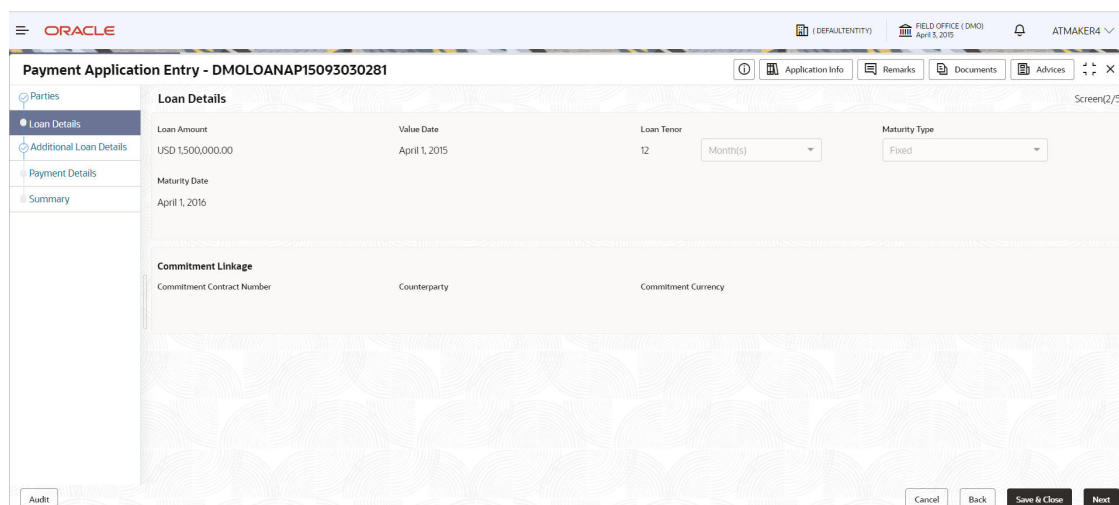
Table 1-54 Parties- Field Description

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

1.5.4.1.2 Loan Details

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

Figure 1-77 Loan Details Screen



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

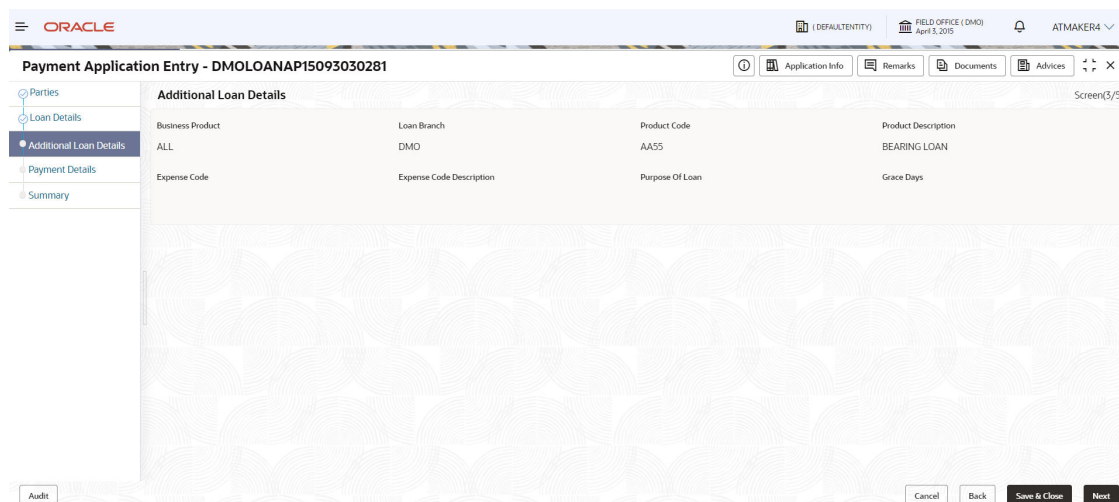
Table 1-55 Loan Details - Field Description

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

1.5.4.1.3 Additional Loan details

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

Figure 1-78 Additional Loan Details Screen



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

Table 1-56 Additional Loan Details - Field Description

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

1.5.4.1.4 Payment Details

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

When you click **Fetch Details** after specifying the **Value date** and **Limit Date**, the payment and tax components details will be fetched under the Payment Components and Settlement section.

Figure 1-79 Payment Details Screen

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

Table 1-57 Payment Details - Field Description

Field	Description
Loan Contract Ref No	The Loan Contract Ref No for which the payment to be done.
Value Date	The date on which the contract comes into effect in the system.
Limit Date	The date to which the payment component details to be fetched for the selected loan.
Loan Amount	The Loan Amount associated with the contract.
Tax Details	Tax details associated with the loan contract.
Tax Rule	The rule maintenance is specific to each component in the system.
Basis Component	The component for which the LIQD (Liquidation, Reorganization, or Reconstruction) is triggered can be subjected to taxes according to the laws in your country.
Tax Category	Select the tax category from the drop-down list against each tax rule that is linked to a tax scheme.
Event	Specify the event upon which the tax is to be applied.
Waived	The late payment charge schedule which should be waived for a component.
Component Name	Name of component for which payment is done.
Amount Due	The amount is outstanding for the component being liquidated.
Overdue Days	The number of days outstanding for the component being liquidated.
Overdue	Amount overdue for the component when the grace period is over.
Outstanding	Outstanding amount of the payable component.
Payable Amount	The Payable amount to be given as part of payment for each component.
Tax	Taxes charged on the interest, principal, and so on.
Amount Waived	The amount waived for the contract.
Amount Capitalized	The amount capitalized for the contract.
Prepayment Penalty Amount	The Penalty amount to be given in case the payment type is prepayment.
Penalty Rate	Specify the Penalty Rate in this field to calculate the Penalty Amount for the prepaid Principal.

Table 1-57 (Cont.) Payment Details - Field Description

Field	Description
Prepayment Schedule Processing	If prepayment is done for a loan contract, the payment schedule will be based on LIFO and FIFO.
Total settlement Amount	The Total amount being paid for all the payment components.

When you pay the principal amount in advance, you violate the contract schedule in the case of a Prepayment Penalty. The user can collect a penalty in the form of a penalty amount or penalty rate against the principal amount as a result.

The user selects penalties based on two types: either by entering the penalty amount or the penalty rate, and also chooses FIFO, LIFO, or PRORATA from the **Prepayment Schedule Processing** drop-down for Prepayment Schedule Processing. If the prepayment schedule is chosen as LIFO, then the **Reduce Tenor** applies. Otherwise, it defaults to FIFO.

If prepayment is done on a loan contract, then the schedule is rebuilt based on FIFO and LIFO logic.

FIFO

When you select this option, the schedule will be rebuilt based on FIFO logic. Let us consider the below example of schedule details for a contract during loan booking on a monthly and bullet frequency with schedules 11 and 1 respectively:

- Principal amount - 12,000,000 USD
- Value date - 01 March 2005
- Maturity date - 01 March 2006

Table 1-58 Schedule payment

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	11	1	1,000,000
01-Mar-06	Interest	Bullet	1	1	-
01-Mar-06	Principal	Bullet	1	1	1,000,000

If you select the prepayment schedule as FIFO, then the prepayment made on 15 April 2005 for 1,600,000 USD the schedules are built as given below:

Table 1-59 Schedule payment with FIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	1	1	1,000,000
15-Apr-05	Principal	Monthly	1	1	1,600,000
01-Jun-05	Principal	Monthly	1	1	400,000
01-Jul-05	Principal	Monthly	8	1	1,000,000
01-Mar-06	Interest	Bullet	1	1	-

Table 1-59 (Cont.) Schedule payment with FIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Mar-06	Principal	Bullet	1	1	1,000,000

LIFO

You can rebuild the schedule payment based on LIFO logic by selecting this option. If LIFO is selected during the prepayment made on 15 April 2005, the schedules are constructed as follows:

Table 1-60 Schedule payment with LIFO logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Apr-05	Interest	Monthly	11	1	-
01-Apr-05	Principal	Monthly	1	1	1,000,000
15-Apr-05	Principal	Monthly	1	1	1,600,000
01-May-05	Principal	Monthly	9	1	1,000,000
01-Feb-06	Principal	Monthly	1	1	400,000
01-Mar-06	Interest	Bullet	1	1	-
01-Mar-06	Principal	Bullet	1	1	0

Prorata

If you select prorata as a payment schedule processing for a product, the schedules and tenor remain the same and the outstanding balance is equally calculated on the total number of schedules. The prorata amount is calculated based on the below calculation.

Prorata amount = Outstanding principal amount after prepayment/ Number of contract schedules in the amount due for a principal component after value date.

Example:

Let us consider the below example of schedule details for a back-date contract during loan booking.

- Loan amount - 120,000.00
- Value date - 01 June2015
- Loan booking date - 21 July 2015
- Maturity date - 20 July 2016

Table 1-61 Schedule payment with Prorata logic

Start Date	Component	Frequency	No. of Schedules	Unit	Amount
01-Jul-15	Principal	Monthly	13	1	8,572.00
20-Jul-16	Principal	Bullet	1	1	8,564.00

When you click the **Calculate** button, the Payable Amount, Tax, Amount Waived, and Amount Capitalized will be added to make up the total settlement amount. If there is a prepayment penalty, we will add the penalty amount (or the amount based on penalty rate).

1.5.4.2 Payment Application Enrichment

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

1.5.4.3 Payment Application Verification

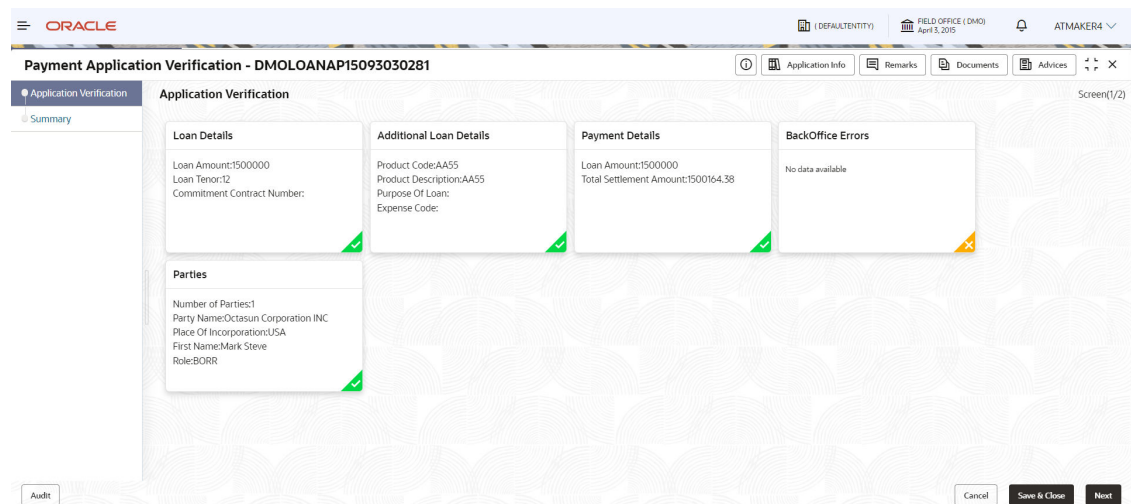
Payment Application Verification stage has the option to verify the application details.

- [Payment Application Verification](#)

1.5.4.3.1 Payment Application Verification

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

Figure 1-80 Application Verification Screen



1.5.4.4 Payment Approval

Payment Approval stage has the option to approve the application.

- [Application Verification](#)

1.5.4.4.1 Application Verification

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

Figure 1-81 Application Approval Screen

The screenshot displays the Oracle Application Approval screen for a payment application. The title is "Payment Application Approval - DMOLOANAPI5093030281". The interface includes a navigation menu on the left with "Application Verification" and "Summary" options. The main content area is titled "Application Verification" and contains several data panels:

- Loan Details:** Loan Amount:1500000, Loan Tenor:12, Commitment Contract Number: (empty)
- Additional Loan Details:** Product Code:AA55, Product Description:AA55, Purpose Of Loan: (empty), Expense Code: (empty)
- Payment Details:** Loan Amount:1500000, Total Settlement Amount:1500164.38
- BackOffice Errors:** No data available
- Parties:** Number of Parties:1, Party Name:Octasun Corporation INC, Place Of Incorporation:USA, First Name:Mark Steve, Role:BORR

At the bottom of the screen, there are buttons for "Audit", "Cancel", "Save & Close", and "Next". The user's name "ATMAKER4" and the date "April 3, 2015" are visible in the top right corner.

1.6 Settlement Instruction

Use settlement instructions to create Mnemonic for the new parties created.

This is introduced for user to maintain new settlement instructions for customer. Post approval, system will invoke backoffice service to create the same.

- [Settlement Instruction Initiation](#)
- [Settlement Instruction Enrichment](#)
- [Settlement Instruction Approval](#)

1.6.1 Settlement Instruction Initiation

Open Settlement Instruction under Corporate Lending > Operations > Bi-Lateral > Settlement Instruction.

Select the Counter Party, Loan Product, Module Code, Branch Code, Currency, Mnemonic, Application Date and Priority as these details are mandatory in this screen.

Click on Initiate.

The screenshot shows the "Settlement Instructions" form with the following data:

- Counterparty:** BR001
- Counterparty Type:** (empty)
- Customer Name:** Octasun Corporation INC
- Loan Product:** ALL
- Module Code:** AL
- Branch Code:** DMO
- Currency:** USD
- Mnemonic:** BR00IUSD
- Sequence Number:** 1
- Application Date:** April 3, 2015
- Priority:** High

Buttons for "Initiate" and "Cancel" are located at the bottom left of the form.

1.6.2 Settlement Instruction Enrichment

After Initiation, It gets into the Settlement Instruction Enrichment Stage.

Provide the respective Account Details, Message Details, Pay Parties Details, Receive Notice and DD Parties details.

1. Fill the account details. Here Payment By Pay and Payment By Rec is mandatory.

The screenshot shows the 'Settlement Instructions Enrichment Details' form at Step 1: Account Details. The progress bar at the top indicates the current step. The form contains several input fields and dropdown menus:

- Account Details:** Pay Account Branch (DMO), Receive Account Branch (DMO), Charge Account Branch (DMO).
- Instruction Code:** Pay Account CIF (000000321), Receive Account CIF (000000321), Charge Account Currency (USD).
- Message Details:** Pay Account Currency (USD), Receive Account Currency (USD), Charge Account (000000000).
- Pay Parties:** Pay Account Currency (USD), Instruction Type Pay (Our Account).
- Pay Parties 2:** Receive Account Currency (USD), Instruction Type Rec (Our Account).
- Receive Notice:** Pay Account (000000000), Receive Account (000000000).
- DD Parties:** (Empty)
- Payment By Pay:** Message (dropdown)
- Transfer By Pay:** Bank (dropdown)
- Payment By Rec:** Message (dropdown)
- Transfer By Rec:** Bank (dropdown)
- Cover Required:** (checkbox, unchecked)

Buttons at the bottom right include 'Cancel', 'Save and Close', and 'Next'.

2. Fill the Instruction Code as below.

The screenshot shows the 'Settlement Instructions Enrichment Details' form at Step 2: Instruction Code. The progress bar at the top indicates the current step. The form contains several input fields and dropdown menus:

- Instruction Code:** Instruction Code 1 (OTHR), Instruction Code 2 (OTHR), Instruction Code 3 (OTHR), Instruction Code 4 (OTHR), Instruction Code 5 (INTC), Instruction Code 6 (empty).
- Description:** Bilateral Code for Direct Debit (for OTHR codes), Intra-Company Payment (for INTC code).

3. Fill the Message Details as below.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Sender To Receiver Information

Sender To Receiver Information 1 test	Sender To Receiver Information 2 test	Sender To Receiver Information 3 test
Sender To Receiver Information 4 test	Sender To Receiver Information 5 test	Sender To Receiver Information 6 test

Regulatory Reporting Details

Regulatory Report 1 test	Regulatory Report 2 test	Regulatory Report 3 test
-----------------------------	-----------------------------	-----------------------------

4. Fill the Pay Parties as below.

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Ordering Institution

Ordering Institution 1 APAHGB2LXXX	Ordering Institution 2 test	Ordering Institution 3 test	Ordering Institution 4 test
Ordering Institution 5 test			

Beneficiary Institution

Beneficiary Institution AC	Description		
Beneficiary Institution 1 test	Beneficiary Institution 2 test	Beneficiary Institution 3 test	Beneficiary Institution 4 test

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Receivers Correspondent

Receiver Correspondent 1 APAHGB2LXXX	Receiver Correspondent 2 test	Receiver Correspondent 3 test	Receiver Correspondent 4 test
Receiver Correspondent 5 test			

Intermediary

Intermediary AC	Description		
Intermediary 1 APAHGB2LXXX	Intermediary 2 APAHGB2LXXX	Intermediary 3 test	Intermediary 4 test

5. Fill Receive Notes as below.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Ordering Institution

Ordering Institution 1: test

Ordering Institution 2: test

Ordering Institution 3: test

Ordering Institution 4: test

Ordering Institution 5: test

Intermediary

Intermediary 1: test (No matching records found for the entered value)

Intermediary 2: test

Intermediary 3: test

Intermediary 4: test

Intermediary 5: test

6. Fill the DD Parties as below.

Settlement Instructions Enrichment Details Screen(1/2)

1 Account Details 2 Instruction Code 3 Message Details 4 Pay Parties 5 Pay Parties 2 6 Receive Notice 7 DD Parties

Creditor Bank Details

Creditor Bank 1: test

Creditor Bank 2: test

Creditor Bank 3: test

Creditor Bank 4: test

Creditor Bank 5: test

Debtor Bank Details

Debtor Bank 1: test

Debtor Bank 2: test

Debtor Bank 3: test

Debtor Bank 4: test

Debtor Bank 5: test

1.6.3 Settlement Instruction Approval

In Settlement Instruction Approval Stage, all the enrichment pay details are in read-only mode

Settlement Instructions Approval - DMOLOANAP15093047413 Application info Remarks Documents Advices Screen(2/2)

Summary

Settlement Instructions Enrichment Details

- Pay Account Branch:DMO
- Receive Account Branch:DMO
- Payment By Pay:M
- Payment By Rec:M

1.7 Entity Details

A process flow is introduced for user to maintain new entity for customer. Post approval, system will invoke backoffice service to create the same.

- [Entity Details Initiation](#)
- [Entity Details Enrichment](#)
- [Entity Details Approval](#)

1.7.1 Entity Details Initiation

Open Entity Details under Corporate Lending > Operations > Bi-Lateral > Entity Details.

Select the Counter Party, Application Date and Priority as these details are mandatory in this screen.

Click on Initiate.

Entity Details

Customer Number: BR001

Customer Name: Octasun Corporation INC

Application Date: April 3, 2015

Priority: High

Initiate

1.7.2 Entity Details Enrichment

After Initiation, It gets into the Entity Details Enrichment Stage.

Provide the respective Entity Details and Media Details.

EntityDetails Enrichment

Customer Number: BR001

Customer Name: Octasun Corporation INC

EntityDetail 1

Entity: test

Entity Name: test

Static/Dynamic: Static

FAX Number: 1234

Phone Number: 1234

Phone Number Country: 1243

Email Id: test@test.com

Prefix 1: test

Affiliation: test

Customer Level: Mag Gen

Media Order: FAX

Order: 1

Media Type: FAX

1.7.3 Entity Details Approval

In Entity Details Approval Stage, all the enrichment details are in read-only mode

1.8 Enquiry

Enquiry is to check the status of the application based on below screens:

- [Application Status](#)
- [Application Summary](#)

1.8.1 Application Status

Application Status screen is introduced for user to track the status for external system calls based on application number. User can query using application number and can get the details on external calls along with status, external reference number, errors/warnings (if any).

Application Status

Application Number

Customer Number	Business Product Code	Backoffice Reference Number	Service Consumer Name	Status	Timestamp	Process Reference Number
BR001	WCLN	NA	ElValidLimitService	SUCCESS	5/24/24, 3:58 PM	DMOLNORGN15093047360
BR001	WCLN	NA	CreateContractSim	FAILURE	5/28/24, 8:15 AM	DMOLNORGN15093047360

Page 1 of 1 (1-2 of 2 Items) |< < 1 > >|

No Warning or Error Message Found

1.8.2 Application Summary

A consolidated view is provided for user to check details for any given application. User can search based on application number and system will list down details of all Data segments for the given application number. User can further drill down into each Data segment details.

Application Summary

Application Number:

Loan Origination

Rate Revision Schedules Click to view more details	Disbursement Schedules Disbursement Currency:USD Schedule Date:03 Apr 2014	Statement Preferences Click to view more details	Loan Details Loan Amount:120000 Loan Tenor:12 Commitment Contract Number: Value Date:03 Apr 2014 Maturity Date:03 Apr 2015	Additional Loan Details Product Code:AAS5 Product Description:BEARING LOAN Purpose Of Loan:POST_SHIP_FINANCE Expense Code:EXPNT
Facilities and Collateral Details Click to view more details	Interest Details Rate Type:Floating Rate (%):1.5	BackOffice Errors No data available	Customer Acceptance Click to view more details	Payment Schedules Click to view more details
Credit Approval	Cash Flow	Settlement Details	Parties	

1.9 SME Lending

SME is small and medium enterprise application which comprises of the following process flows:

- [SME Loan Origination](#)
SME loan origination process creates small and medium enterprise corporate loans using its method. This process initiate with creation of loan account for disbursement of funds.
- [SME Loan Drawdown](#)
Bank provides the SME loan drawdown feature to draw down the required loan amount for their existing customer.

1.9.1 SME Loan Origination

SME loan origination process creates small and medium enterprise corporate loans using its method. This process initiate with creation of loan account for disbursement of funds.

The SME Loan Origination process facilitates the creation of corporate loans by applications through various stages of the business process flow, starting from the initiation of the loan request to the creation/handoff of loan account, and disbursement based on the Application Category.

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

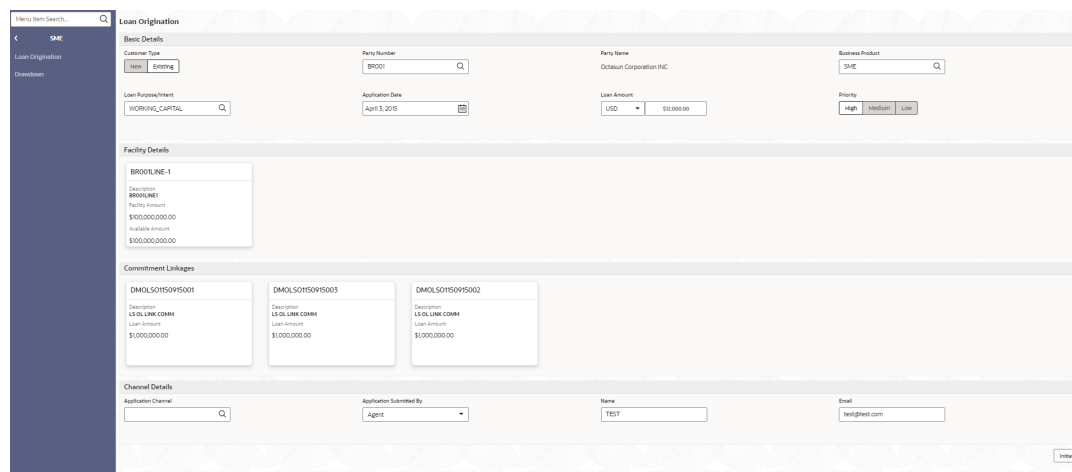
- Lending Entry
- Application Enrichment
- Application Verification
- Credit Approval
- Loan Approval
- Customer Acceptance

To initiate Loan Origination

1. On the **Homepage**, under the **Corporate Lending** menu, you can select **Operations, Bi-Lateral**, and then click **SME**.

- On **SME** menu, click **Loan Origination**.
The **Loan Origination** screen is displayed.

Figure 1-82 Loan Origination screen



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

Table 1-62 Loan Origination

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

Table 1-62 (Cont.) Loan Origination

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

4. Click **Initiate** to begin the process.
5. Click the **Submit** button.

Once you click the **Submit** button on the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For the terms like Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on, the application categorizes them. The user initiates the SME Loan Origination process flow, system derives and instantiates it. Based on the user rights, the system navigates the first manual stage of the process flow.

- [SME Lending Entry](#)
- [Application Enrichment](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.9.1.1 SME Lending Entry

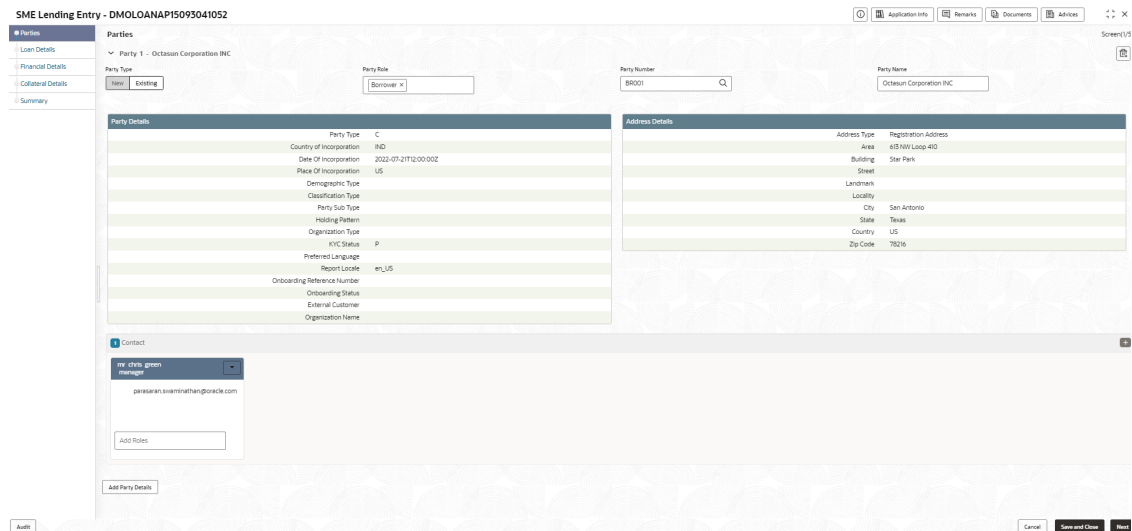
SME Lending Entry stage has the option to add the below Data Segment:

- [Parties](#)
- [Loan Details](#)
- [Financial Details](#)
- [Collateral Details](#)

1.9.1.1.1 Parties

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

Figure 1-83 Parties screen



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

Table 1-63 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party selected from the drop-down list, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Contact role added will have one of the Party roles mapped.

1.9.1.1.2 Loan Details

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

Figure 1-84 Loan Details Screen

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

Table 1-64 Loan Details - Field Description

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

1.9.1.1.3 Financial Details

In the SME Lending Entry Stage, the applicant can add financial details for the application. This screen requires a few mandatory inputs such as **Financial Year**, **Total Assets**, and **Total Liability**.

Figure 1-85 Financial Details screen

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

Table 1-65 Financial Details - Field Description

Field	Description
Financial Year	The Financial year when the facility was provided.
Total Sales	Total sales for that year.
Total Revenue	Total revenue for the year.
Gross Profit	The gross profit for the year.
Net Profit	The net profit for the year.
Total Cashflow	Total cashflow for that year.
Total Assets	Total assets for that facility.
Total Liability	Total liability for that year.

1.9.1.1.4 Collateral Details

Collateral Details can be added for the application in the SME Lending Entry Stage.

Figure 1-86 Collateral Details

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

Table 1-66 Collateral Details - Field Description

Field	Description
Collateral Type	The type of Collateral which is pledged.
Collateral Description	The description of the Collateral pledged.
Borrower Name	The name of the Borrower.
Applicable Tranches	The applicable tranches for the collateral pledged.
Collateral Provider	The provider of the collateral.
Expected Value	The expected value of the collateral.

1.9.1.2 Application Enrichment

Application enrichment stage comprises of the following Data Segments:

- [Additional Loan Details](#)
- [Disbursement Schedules](#)
- [Facilities and Collateral Details](#)
- [Payment Schedules](#)
- [Rate Revision Schedules](#)
- [Settlement Details](#)
- [Interest Details](#)

1.9.1.2.1 Additional Loan Details

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

Figure 1-87 Additional Loan Details screen

The screenshot displays the 'Additional Loan Details' screen within the Oracle SME Lending application. The interface includes a sidebar on the left with navigation options: Parties, Loan Details, Additional Loan Details (selected), Disbursement Schedules, Facilities and Collateral..., Payment Schedules, Rate Revision Schedules, Settlement Details, Interest Details, and Summary. The main content area is titled 'Additional Loan Details' and contains the following fields:

- Business Product:** SME
- Loan Branch:** DMO
- Product Code:** AA66
- Product Description:** BEARING LOAN
- Expense Code:** (empty field)
- Expense Code Description:** (empty field)
- Purpose Of Loan:** PRE_SHIP_FINANCE
- Grace Days:** (empty field)

The screen title is 'Application Enrichment - DMOLOANAP15093040975'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'. The top right corner shows 'Screen(5/10)'.

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

Table 1-67 Additional Loan Details - Field Description

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

1.9.1.2.2 Disbursement Schedules

In the SME Application Enrichment Stage, the applicant can add details to the Disbursement Schedule for the application.

Figure 1-88 Disbursement Schedules Screen

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

Table 1-68 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Manual intervention is not required, automatic disbursement of amount will be done.
Schedule Date	The date on which disbursement is to be done.

Table 1-68 (Cont.) Disbursement Schedules - Field Description

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

1.9.1.2.3 Facilities and Collateral Details

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

Figure 1-89 Facilities and Collateral Details Screen

The screenshot shows the 'Facilities and Collateral Details' screen for application DMOLANAP15093040975. The interface includes a top navigation bar with icons for Application Info, Remarks, Documents, and Advices. A left sidebar contains a tree view with options: Parties, Loan Details, Additional Loan Details, Disbursement Schedules, Facilities and Collateral (selected), Payment Schedules, Rate Revision Schedules, Settlement Details, Interest Details, and Summary. The main content area is titled 'Facilities and Collateral Details' and shows a 'Link Facility' section for liability number BR001. Fields include:

- Liability Number: BR001
- Facility Id: BRO0LINE (with a search icon)
- Facility Category: BRO0LINE1
- Facility Branch: DMO
- Start Date: April 3, 2015
- Expiry Date: July 16, 2015
- Linkage Percent: 100 (with up/down arrows)
- Utilization Order: 1 (with up/down arrows)

 Below these fields are buttons for 'Link Facility', 'Facility Request', 'Add Collateral', and 'Collateral Request'. At the bottom, there is a 'Linked Documents' section showing 'No items to display.' and a bottom navigation bar with 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next' buttons.

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

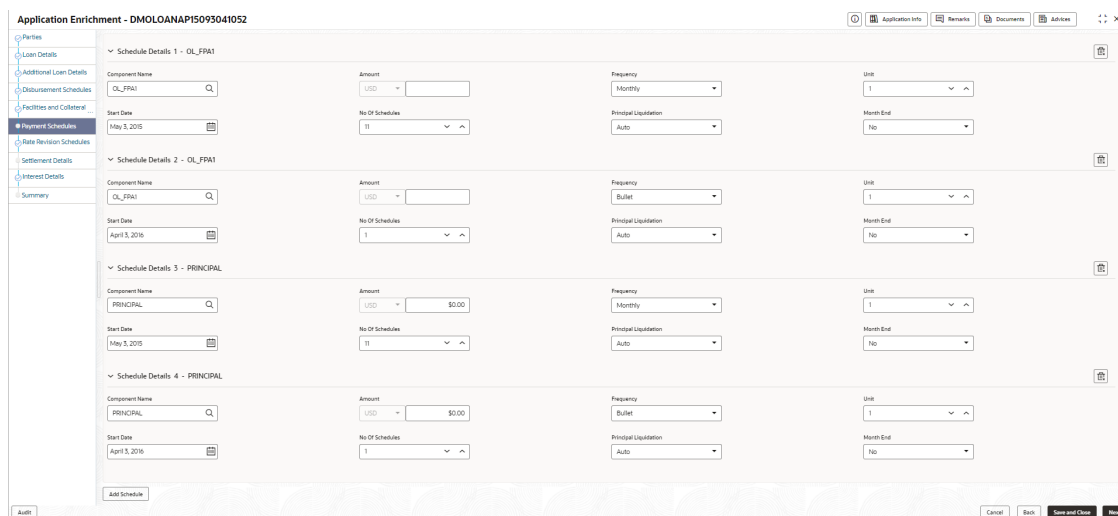
Table 1-69 Facilities and Collateral Details - Field Description

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

1.9.1.2.4 Payment Schedules

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

Figure 1-90 Payment Schedules Screen



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

Table 1-70 Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being created.
Amount	The amount that will be paid in the mentioned schedule.
Frequency	The time interval in which payment will be made.

Table 1-70 (Cont.) Payment Schedules - Field Description

Field	Description
Unit	The unit associated with the frequency.
Start Date	The start date of the scheduled payment.
No Of Schedules	Number of schedules in which payment will be completed.
Principal Liquidation	The principal liquidation will be paid in Auto format or by some other format.
Month End	Whether to determine the month end or not for the scheduled payment.

1.9.1.2.5 Rate Revision Schedules

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

Figure 1-91 Rate Revision Schedules Screen

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

- Component Name:** Searchable text field with a magnifying glass icon and a 'Required' label below it.
- Frequency:** Dropdown menu set to 'Daily'.
- Unit:** Spin box set to '1'.
- Start Date:** Date picker set to 'October 2, 2015'.
- No Of Schedules:** Spin box set to '1'.
- Reset Tenor:** Spin box set to '1'.

At the bottom left, there is an 'Add Schedule' button. At the bottom right, there are four buttons: 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

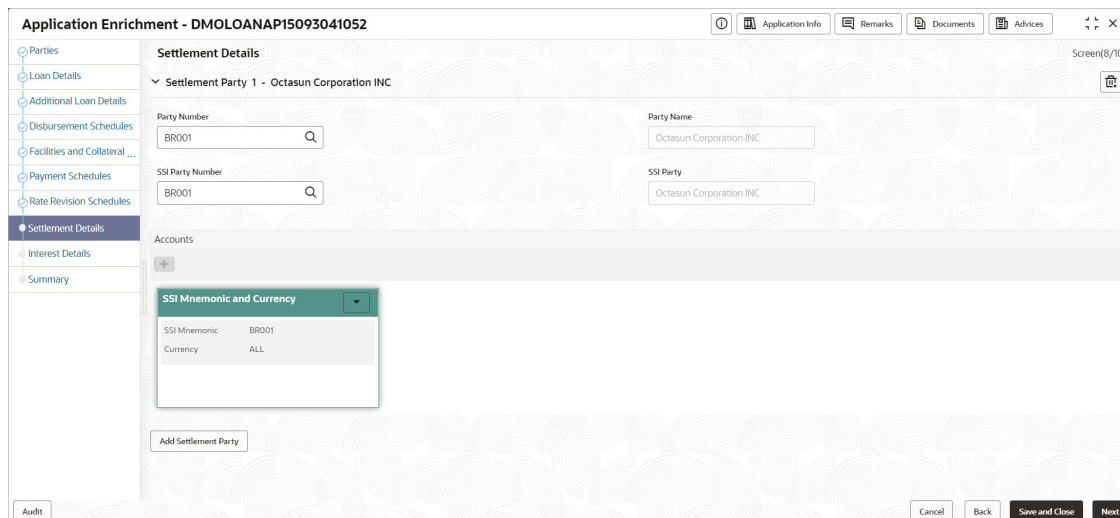
Table 1-71 Rate Revision Schedules - Field Description

Field	Description
Component Name	Component Name of the Rate revision schedule.
Frequency	The time interval for which the Rate revision would be taking place.
Unit	The unit associated with the frequency.
Start Date	The date on which Rate revision will be applicable.
No Of Schedules	Number of schedules.
Reset Tenor	The Tenor will be reset to a new value.

1.9.1.2.6 Settlement Details

Settlement Details are added for the application in the SME Application Enrichment Stage.

Figure 1-92 Settlement Details Screen



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

Table 1-72 Settlement Details - Field Description

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

1.9.1.2.7 Interest Details

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

Figure 1-93 Interest Details Screen

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

Table 1-73 Interest Details - Field Description

Field	Description
Loan Branch	The branch for which the rate code is maintained.
Loan Amount	The loan amount for which the interest details will be maintained.
Value Date	The date on which the loan contract came into effect.
Component Name	Specific Interest components which are defined will be displayed.
Rate Type	The Interest Rate Type of a product will be displayed.
Interest Period Basis	The system must consider the tenor basis of computing the interest over a schedule or interest period when maintaining the limits of interest component that associated with the selected product.
Billing Notice Required	Toggle this button to notify the billing to the customer before the repayment date.
Billing Notice Days	The number of calendar days before the repayment date that a Billing Notice must be generated for the customer.
Waiver	An interest component's defined attributes are applied to the contract involving the product. If, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract.
Sub Rate Type	Select Rate code defined by the system.
Rate Fixing required	Toggle this button to fix the interest rate for the specific number of days.
Rate fixing days	Specifies the number of days to maintain the rate the same.
Reset tenor	Based on loan booking, tenor will be reset to a new value.
Alternative Risk Free Rate	It is one type of rate required for the loan.
Min Max Rate (Range)	Specify the minimum and maximum rate for that product.
Rate Code	The interest Rate which has to be considered for computing.
Rate (%)	The rate of interest for that component.

Table 1-73 (Cont.) Interest Details - Field Description

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

1.9.1.3 Credit Exception

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

- [Credit Approval](#)

1.9.1.3.1 Credit Approval

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

Figure 1-94 Credit Approval Screen

Credit Approval - DMOLoanAP15093041015

Application Info | Remarks | Documents | Advices

Credit Approval Screen(1/2)

Summary

Loan Application Reference Number: DMOLoanAP15093041015

Application Date: April 3, 2015

Customer Number: BR001

Liability Number: BR001

Purpose of Credit Appraisal: WORKING_CAPITAL

Remarks:

Linked Documents: No items to display.

Audit | Cancel | Save and Close | Next

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

Table 1-74 Credit Approval - Field Description

Field	Description
Loan Application Ref Number	Reference Number of the loan application submitted.
Application Date	The date on which Loan is created. The system defaults the current system date as the application initiation date if not selected.
Customer ID	The customer's unique id.
Liability ID	The unique id for the liabilities customer has provided.

Table 1-74 (Cont.) Credit Approval - Field Description

Field	Description
Purpose Of Credit Appraisal	To understand repayment ability of the loan applicant.
Remarks	The findings of credit appraisal.

1.9.1.4 Application Verification

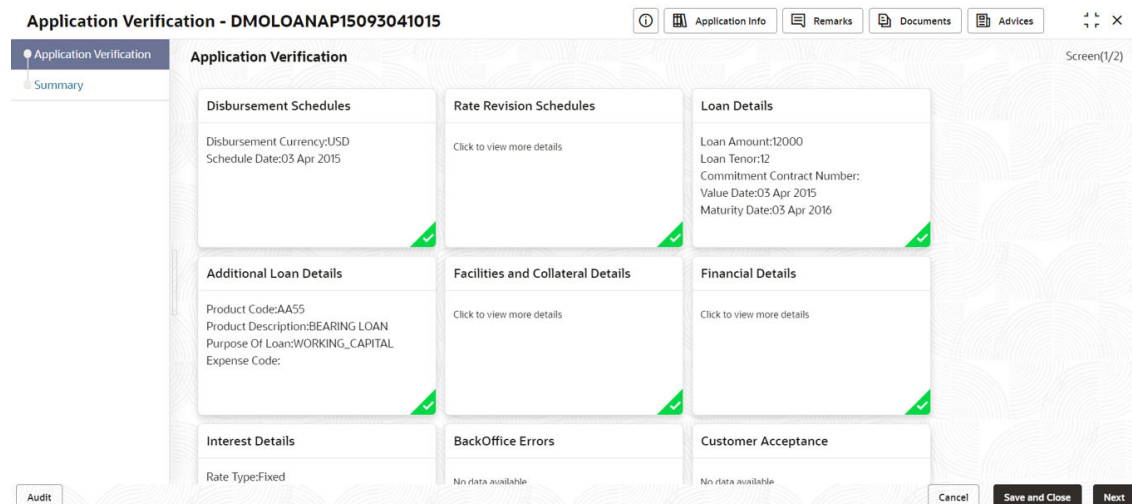
Application Verification Stage has the option to verify the application details.

- [Application Verification](#)

1.9.1.4.1 Application Verification

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

Figure 1-95 Application Verification Screen



1.9.1.5 Loan Approval

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

- [Loan Approval](#)

1.9.1.5.1 Loan Approval

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

Figure 1-96 Loan Approval Screen

1.9.1.6 Customer Agreement

Customer Agreement stage has the option to capture the Customer Acceptance details for SME Lending.

- [Customer Acceptance](#)

1.9.1.6.1 Customer Acceptance

Customer Acceptance details are added for the application in the SME Customer Agreement Stage.

Figure 1-97 Customer Acceptance Screen

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

Table 1-75 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Whether customer acceptance is received or not.
Customer Acceptance Date	Select the date of acceptance from customer using the drop-down calendar.
Accepted By	Select the mode of acceptance for customer from the drop-down list.
Remarks	Additional information about the customer acceptance is given.

1.9.2 SME Loan Drawdown

Bank provides the SME loan drawdown feature to draw down the required loan amount for their existing customer.

The customer can facilitate the drawdown of required loan amount from their existing SME loan. After the facility is set up for a corporate customer by the bank, the customer can then receive the loan from the bank. The application initiates the business process flow through various stages, starting from drawdown initiation, and continuing with loan account creation/handoff and disbursement based on the application category.

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

- Application Enrichment
- Credit Approval
- Application Verification
- Loan Approval
- Customer Acceptance

To initiate Loan Drawdown

1. On the **Homepage**, under the **Corporate Lending** menu, you can select **Operations, Bi-Lateral**, and then click **SME**.
2. On **SME** menu, click **Drawdown**.

The **Drawdown** screen is displayed.

Figure 1-98 Loan Drawdown screen

The screenshot shows the 'Drawdown' screen with the following sections and fields:

- Basic Details:**
 - Party Number (Required)
 - Party Name
 - Business Product (Required)
 - Loan Purpose/Intent (Required)
 - Application Date (Apr 3, 2015)
 - Priority (High, Medium, Low)
- Facility Details:**
 - Please select a customer to load facility details
- Commitment Linkages:**
 - Please select a customer to load commitment linkage details
- Channel Details:**
 - Application Channel
 - Application Submitted By (Agent)
 - Name (Required)
 - Email (Required)

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

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

Table 1-76 Drawdown

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

Table 1-76 (Cont.) Drawdown

Field	Description
Email	Enter the Email ID of the Agent/Customer who has submitted the application.

4. Click **Initiate** to begin the process.
5. Click the **Submit** button.

Once you click the **Submit** button on the screen, a unique Application Registration number is auto generated by the system, which are used throughout the process and for further tracking. For the terms like Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on, the application categorizes them. The user initiates the process flow for SME Loan Drawdown, and the system derives and instantiates it. Based on user rights, the system navigates to the first manual stage of the process flow.

- [Application Enrichment](#)
- [Credit Exception](#)
- [Application Verification](#)
- [Loan Approval](#)
- [Customer Agreement](#)

1.9.2.1 Application Enrichment

The Application enrichment stage consists of the following Data Segment:

- [Parties](#)
- [Loan Details](#)
- [Additional Loan Details](#)
- [Facilities and Collateral Details](#)
- [Interest Details](#)
- [Rate Revision Schedules](#)
- [Disbursement Schedules](#)
- [Payment Schedules](#)
- [Settlement Details](#)
- [Cash Flow](#)
- [Statement Preferences](#)

1.9.2.1.1 Parties

Party details are added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-99 Parties screen

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

Table 1-77 Parties - Field Description

Field	Description
Party Type	Select one of the options: <ul style="list-style-type: none"> New - If selected, new party details can be captured as part of loan creation. Existing - If selected, system defaults the party related details in the respective data segments.
Party Role	Select the role the party is having during Loan creation.
Party Number	Based on the Party selected from the drop-down list, the information is auto populated.
Party Name	Based on the Party Number selected, the party name is auto populated.
Contact Role	Contact role added will have one of the Party roles mapped.

1.9.2.1.2 Loan Details

Loan details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-100 Loan Details Screen

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

Table 1-78 Loan Details - Field Description

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

1.9.2.1.3 Additional Loan Details

Additional Loan details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-101 Additional Loan Details screen

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

Table 1-79 Additional Loan Details - Field Description

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

1.9.2.1.4 Facilities and Collateral Details

Facilities and Collateral details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-102 Facilities and Collateral Details Screen

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

Table 1-80 Facilities and Collateral Details - Field Description

Field	Description
Purpose of Facility	The purpose to use the Facility amount.

Table 1-80 (Cont.) Facilities and Collateral Details - Field Description

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

1.9.2.1.5 Interest Details

Interest details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-103 Interest Details Screen

The screenshot displays the 'Interest Details' screen for application ID 'DMOLOANAP15093041080'. The interface includes a navigation menu on the left with options like Parties, Loan Details, and Interest Details. The main area contains several input fields and dropdown menus for configuring interest terms. Key fields include:

- Loan Branch:** DMO
- Loan Amount:** USD 1,000,000.00
- Value Date:** September 30, 2022
- Component Name:** BDIF_DI
- Rate Type:** Floating
- Interest Period Basis:** Include (From Date)
- Billing Notice Required:** Unchecked
- Rate Fixing Required:** Unchecked
- Rate Code:** FLTR7
- Rate (%):** 9
- Spread (%):** 0.01
- All In Rate (%):** 9.01

 The screen also features buttons for 'Cancel', 'Back', 'Save & Close', and 'Next' at the bottom right.

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

Table 1-81 Interest Details - Field Description

Field	Description
Loan Branch	The branch for which the rate code is maintained.
Loan Amount	The loan amount for which the interest details will be maintained.
Value Date	The date on which the loan contract came into effect.
Component Name	Specific Interest components which are defined will be displayed.

Table 1-81 (Cont.) Interest Details - Field Description

Field	Description
Rate Type	The Interest Rate Type of a product will be displayed.
Interest Period Basis	The system must consider the tenor basis of computing the interest over a schedule or interest period when maintaining the limits of interest component that associated with the selected product.
Billing Notice Required	Toggle this button to notify the billing to the customer before the repayment date.
Billing Notice Days	The number of calender days before the repayment date that a Billing Notice must be generated for the customer.
Waiver	An interest component's defined attributes are applied to the contract involving the product. If, for some reason you do not want to apply the interest component for the contract you are processing, you can do so by checking this field. The interest is calculated but it is not applied on the contract.
Sub Rate Type	Select Rate code defined by the system.
Rate Fixing required	Toggle this button to fix the interest rate for the specific number of days.
Rate fixing days	Specifies the number of days to maintain the rate the same.
Reset tenor	Based on loan booking, tenor will be reset to a new value.
Alternative Risk Free Rate	It is one type of rate required for the loan.
Min Max Rate (Range)	Specify the minimum and maximum rate for that product.
Rate Code	The interest Rate which has to be considered for computing.
Rate (%)	The rate of interest for that component.
Rate Spread	Interest rate spread is the interest rate charged by banks on loans to private sector customers minus the interest rate paid by commercial or similar banks for demand, time, or savings deposits.
All in Rate	All-in rate is the rate that a financial institution uses in charging customers for accepting bankers acceptances, consisting of the bankers acceptance rate.

1.9.2.1.6 Rate Revision Schedules

Rate Revision Schedule details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-104 Rate Revision Schedules Screen

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

Table 1-82 Rate Revision Schedules - Field Description

Field	Description
Component Name	Component Name of the Rate revision schedule.
Frequency	The time interval for which the Rate revision would be taking place.
Unit	The unit associated with the frequency.
Start Date	The date on which Rate revision will be applicable.
No Of Schedules	The number of schedules in which the loan needs to be disbursed.
Reset Tenor	The Tenor will be reset to a new value.

1.9.2.1.7 Disbursement Schedules

Disbursement Schedule details can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-105 Disbursement Schedules Screen

The screenshot shows the 'Disbursement Schedules' screen for application ID DMOLANAP15093041074. The interface includes a sidebar with navigation options such as Parties, Loan Details, Additional Loan Details, Facilities and Collateral, Interest Details, Rate Revision Schedules, Disbursement Schedules (selected), Payment Schedules, Settlement Details, Cash Flow, Statement Preferences, and Summary. The main content area is titled 'Disbursement Schedules' and features an 'Auto Disbursement' toggle. Under 'Schedule 1', the following fields are visible: Schedule Date (April 3, 2015), Disbursement Currency (INR), Total Disbursement Amount (₹50,000), Amount to Disburse, Frequency, and Unit. Below this, the 'Split Settlement Details 1' section includes fields for Split Sequence Number, Split Percentage, Split Amount, Payment Mode (Account), Settlement Account Number, and Settlement Account Branch. At the bottom, there are buttons for Audit, Cancel, Back, Save and Close, and Next.

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

Table 1-83 Disbursement Schedules - Field Description

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

Table 1-83 (Cont.) Disbursement Schedules - Field Description

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

1.9.2.1.8 Payment Schedules

Payment Schedules can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-106 Payment Schedules Screen

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

Table 1-84 Payment Schedules - Field Description

Field	Description
Component Name	Payment schedule name that is being created.

Table 1-84 (Cont.) Payment Schedules - Field Description

Field	Description
Amount	The amount that will be paid in the mentioned schedule.
Frequency	The time interval in which payment will be made.
Unit	The unit associated with the frequency.
Start Date	The start date of the scheduled payment.
No Of Schedules	Number of schedules in which payment will be completed.
Principal Liquidation	The principal liquidation will be paid in Auto format or by some other format.
Month End	Whether to determine the month end or not for the scheduled payment.

1.9.2.1.9 Settlement Details

Settlement Details are added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-107 Settlement Details Screen

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

Table 1-85 Settlement Details - Field Description

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

1.9.2.1.10 Cash Flow

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

1.9.2.1.11 Statement Preferences

Statement Preferences can be added for the application in the SME Drawdown - Application Enrichment Stage.

Figure 1-108 Statement Preferences Screen

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

Table 1-86 Statement Preferences - Field Description

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

1.9.2.2 Credit Exception

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

- [Credit Approval](#)

1.9.2.2.1 Credit Approval

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

Figure 1-109 Credit Approval Screen

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

Table 1-87 Credit Approval - Field Description

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

1.9.2.3 Application Verification

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

- [Application Verification](#)

1.9.2.3.1 Application Verification

The details of the loan application can be verified in the SME Drawdown - Application Verification Stage.

Figure 1-110 Application Verification Screen

Application Verification - DMOLoanAP15093040977

Application Verification

Summary

Rate Revision Schedules Click to view more details	Disbursement Schedules Disbursement Currency:USD Schedule Date:03 Apr 2015	Statement Preferences Statement Cycle:D Statement Type:D Start Date:
Loan Details Loan Amount:12000 Loan Tenor:12 Commitment Contract Number: Value Date:03 Apr 2015 Maturity Date:03 Apr 2016	Additional Loan Details Product Code:AA66 Product Description:BEARING LOAN Purpose Of Loan:WORKING_CAPITAL Expense Code:	Facilities and Collateral Details Linkage Amount:100000000 Available Amount:100000000 Expiry Date:16 Jul 2015
Interest Details	BackOffice Errors	Customer Acceptance

Audit Cancel Save and Close Next

1.9.2.4 Loan Approval

Loan Approval stage has the option to approve the loan application for SME lending.

- [Loan Approval](#)

1.9.2.4.1 Loan Approval

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

Figure 1-111 Loan Approval Screen

Loan Approval - DMOLoanAP15093040977

Loan Approval

Summary

Rate Revision Schedules Click to view more details	Disbursement Schedules Disbursement Currency:USD Schedule Date:03 Apr 2015	Statement Preferences Statement Cycle:D Statement Type:D Start Date:
Loan Details Loan Amount:12000 Loan Tenor:12 Commitment Contract Number: Value Date:03 Apr 2015 Maturity Date:03 Apr 2016	Additional Loan Details Product Code:AA66 Product Description:BEARING LOAN Purpose Of Loan:WORKING_CAPITAL Expense Code:	Facilities and Collateral Details Linkage Amount:100000000 Available Amount:100000000 Expiry Date:16 Jul 2015
Interest Details	BackOffice Errors	Customer Acceptance

Audit Cancel Save and Close Next

1.9.2.5 Customer Agreement

Customer Agreement stage has the option to capture the Customer Acceptance details for SME Lending.

- [Customer Acceptance](#)

1.9.2.5.1 Customer Acceptance

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

Figure 1-112 Customer Acceptance Screen

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

Table 1-88 Customer Acceptance - Field Description

Field	Description
Customer Acceptance Received	Whether customer acceptance is received or not.
Customer Acceptance Date	Select the date of acceptance from customer using the drop-down calendar.
Accepted By	Select the mode of acceptance for customer from the drop-down list.
Remarks	Additional information about the customer acceptance is given.

2

Dashboard

Use Dashboard to access and process information easily and quickly.

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

This topic contains the following sub-topics.

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

2.1 Assets at Risk

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

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

Figure 2-1 Assets Risk

The following details are displayed in the widget:

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

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

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

Related Topics

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

2.2 Loans Maturing

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

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

Figure 2-2 Loans Maturing

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

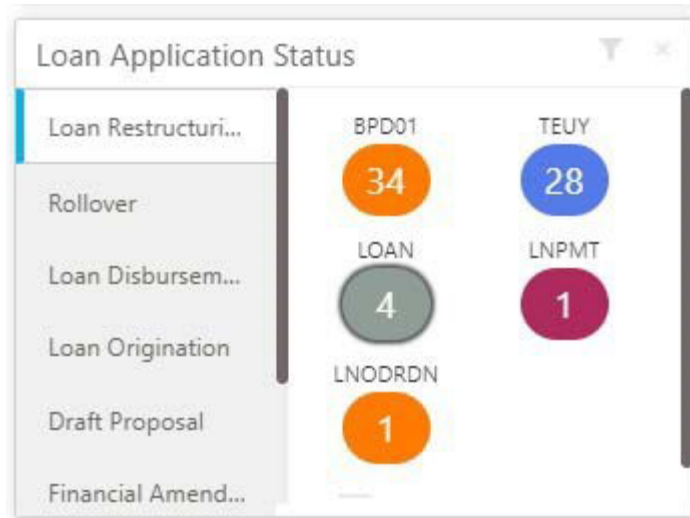
Related Topics

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

2.3 Loans Application Status

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

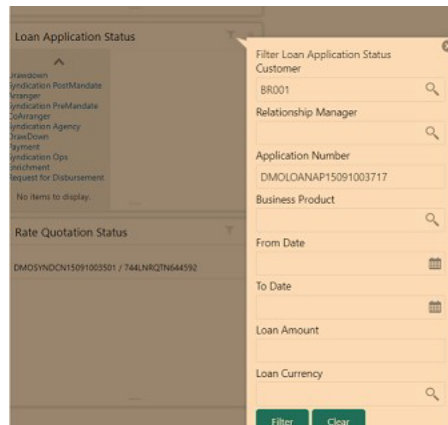
Displays the list of applications that are created by the RM and reportees. System displays the lifecycle application count that are created in the system. For every lifecycle process (Loan Origination, Restructuring, and Draft Proposal), system displays the application count under each application category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

Figure 2-3 Loan Application Status

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

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

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

Figure 2-4 Loan Application Status filters

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

Related Topics

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

2.4 Rate Quotation Status

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

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

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

Figure 2-5 Rate Quotation Status

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

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

Related Topics

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

2.5 Pending Loan Disbursements

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

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

Figure 2-6 Pending Loan Disbursement



Figure 2-7 Pending For Initiation

Pending for Initiation						
Application Reference Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Initiate
	Apr 2, 2018	BR1 Octagon Corporation INC	\$1,333.00	BR1		Initiate
	Apr 3, 2018	BR1 Octagon Corporation INC	\$1,727.00	BR1		Initiate

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

Pending for Handover						
Application Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
BR1NORGH1892004893	Apr 2, 2018	BR1 Octagon Corporation INC	\$1,000.00	BR1		Edit
BR1NORGH1892004894	Apr 2, 2018	BR1 Octagon Corporation INC	\$30,300.00	BR1		Edit
BR1NORGH1892004897	Apr 2, 2018	BR1 Octagon Corporation INC	\$1,000.00	BR1		Edit
BR1NORGH1892004840	Apr 2, 2018	BR1 Octagon Corporation INC	\$2,400.00	BR1		Edit
BR1ORADWH1892004723	Apr 2, 2018	BR1 Octagon Corporation INC	\$3,888.00	BR1		Edit

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

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

Related Topics

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

2.6 Application Ageing Status

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

This new widget helps you to monitor the status of each application. You can view all the pending application with its respective stages. Upon clicking the line item you can view the details of the application and proceed with the respective action from that stage. You can filter

this widget by the Customer Name or Relationship Manager Name. You can sort the widget results under each headers. In addition, you can export the results.

Figure 2-8 Application Ageing Status

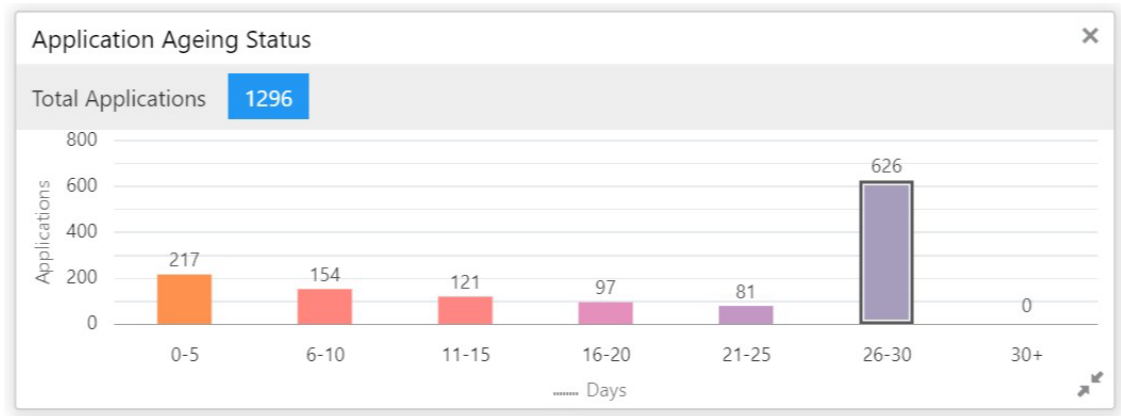


Figure 2-9 Application Reference Number

Application Reference Number ▲	Customer Name	Loan Currency	Loan Amount	Loan Contract Reference	Status	Relationship Manager
0045NOPEN19024005190					INCOMPLETE	
0045NOPEN19024005191					INCOMPLETE	
0045NOPEN19024005192					INCOMPLETE	
0045NPMCA19024005193	Sachin S				INCOMPLETE	
0045NPMCA19024005194	Sachin S				INCOMPLETE	

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

Related Topics

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

2.7 Scheduled Activity Widget

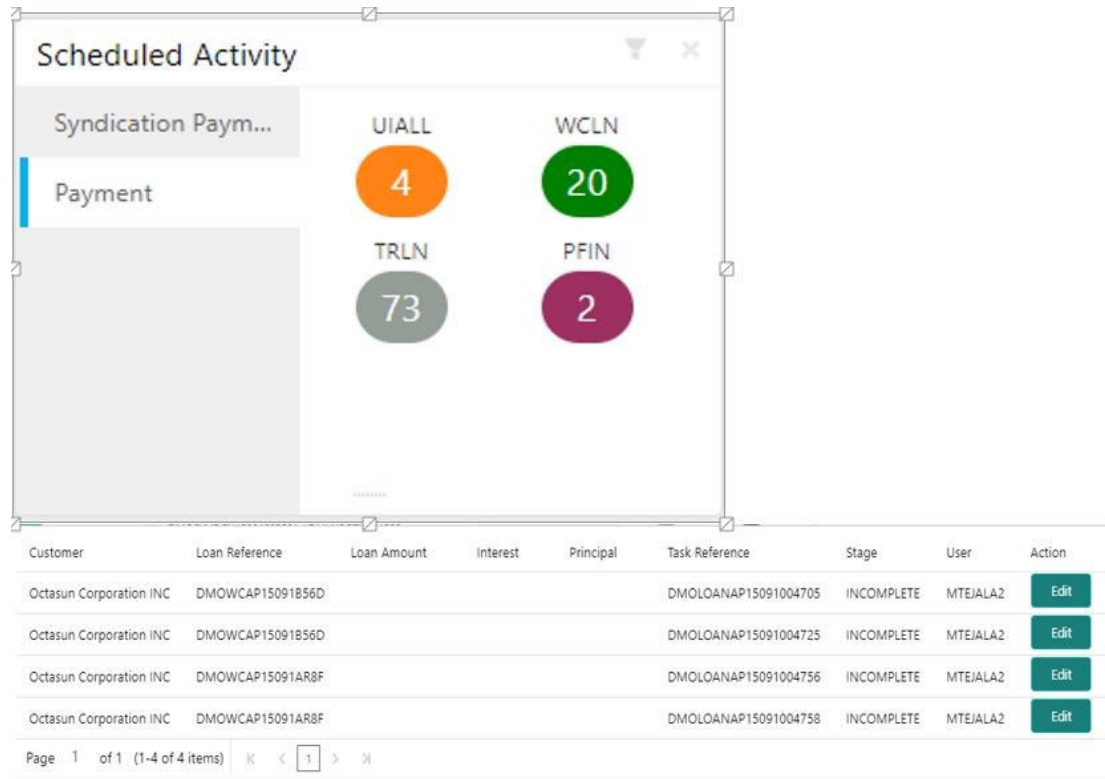
Use scheduled activity widget to view the list of all syndication drawdowns and bilateral loan contracts that are going to mature based on the number of days configured.

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

The details pulled up from Oracle Banking Corporate Lending are created as a automatic task in the corresponding Rollover or Payment process flow. This enables the OBCLPM user to

proceed with the auto created. Contracts with Rollover or Payment opted in manual mode alone is created as scheduled task.

Figure 2-10 Scheduled Activity Widget



Related Topics

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

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