Oracle® Banking Corporate Lending Process Management Configuration



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ORACLE

Oracle Banking Corporate Lending Process Management Configuration, Release 14.7.5.0.0

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Preface

This topic contains following sub-topics:

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Related Resources
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations
- 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.
- WebLogic admin or ops-web team who are responsible for installing OFSS Banking Products.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

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Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by Oracle Software Security Assurance.

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 on any related features, refer to the following documents:

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

Conventions

The following text conventions are used in this document:

Convention	Meaning	
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.	
italic	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

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 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.	
	Note: The fields which are marked with Required are mandatory.	
ок	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 .	

Table 2 (Cont.) List of Basic Actions

Symbols and Icons

The following symbols and icons are used in the screens.

Table 3	Symbols and Icor	ns - Common
---------	------------------	-------------

Symbol/Icon	Function
J L ק г	Minimize
	Maximize
×	Close
Q	Perform Search



Symbol/Icon	Function
•	Open a list
Ŧ	Add a new record
к	Navigate to the first record
Х	Navigate to the last record
•	Navigate to the previous record
•	Navigate to the next record
88	Grid view
≣≡	List view
Ģ	Refresh

Table 3	(Cont.) Symbols and Icons - Common



Symbol/Icon	Function
<u>الله</u>	Calender
∇	Filter
Б	Copy a record
+	Click this icon to add a new row.
-	Click this icon to delete an existing row.
Ð	Click to view the created record.
•	Click to unlock, delete, authorize or view the created record.

Table 3	(Cont.)) S	ymbols and	Icons -	Common
---------	---------	-----	------------	---------	--------

 Table 4
 Symbols and Icons - Audit Details

Symbol/Icon	Function
0	A user
Ē	Date and time



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

Symbol/Icon	Function
⚠	Unauthorized or Closed status
\oslash	Authorized or Open status

Table 5 Symbols and Icons - Widget

Symbol/Icon	Function
£	Open status
D	Unauthorized status
ß	Closed status
	Authorized status

1 Configurations for Oracle Banking Corporate Lending Process Management

This topic contains the following sub-topics:

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

1.1 Business Process Maintenance

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

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

This topic contains the following sub-topics:

1.2 Maintenance Screens

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

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

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



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

To configure Business Product Code

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

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

The Create Business Product Code screen is displayed.

Figure 1-1 Create Business Product Code

Create business product			0
unimess Product Code	Description		
oduct Preferences			
oduct Code			
lapped Products			
Product Code 🖄		Product Description 2	Actuo: 0
io data to display.			
wge 1 (D of O items) (+ 1 + >			
			Cancel

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

Table 1-1 Create Business Product

Field	Description		
Business Product Code	Specify the code of the Business product.		
Description	Specify the additional information about the Business product.		
Product Code	Select the back office product code that are to be mapped for the Business product from the list of values. The system allows you to map multiple product codes and appropriate product code can be selected as part of loan origination/drawdown process that caters customer needs. Specify the agency code that is required for field investigation. Th adjoining list fetches and displays all valid agency codes maintain in the system.		
Agency Code			
Agency Description	System default the description of the selected agency code.		
Verification Type	Specify the type of verification. The valid options are Address, Business and Collateral		



Field	Description		
Holiday Preferences	This section provide information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.		
Ignore Holidays	No holiday treatment is considered if the maturity date, schedule date or revision date falls on holiday. System processes the entries on the specified date.		
Holiday Check	Specify the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract.		
Move Across Months	If selected, allow movement of schedule date, maturity date or rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/ maturity date is moved to the next month only if you indicate so in this field.		
Schedule Movement	If selected, indicates the movement of schedule date, maturity date or rate revision date either move forward to a next working day or move backward to the previous working date.		

Table 1-1 (Cont.) Create Business Product

3. Click Save.

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

To configure Business Process Code

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

The Create Business Process screen is displayed.



Figure 1-2 Create Business Process

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



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

Table 1-2 Create Business Process

3. Click Save.

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

To configure Condition Subsequent

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

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

The Condition Subsequent screen is displayed.

Party Name	Project Name				
Q	Q				
Paused	Report				
Condition SubsequentNeme	Description	Due By	Reminder Days		
Report	Tephen		Report 1	Replat	
Complied •					
Add Condition Subsequent					

Figure 1-3 Create Condition Subsequent

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

Table 1-3Condition Subsequent

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

To configure Covenant

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

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

The Create Covenant screen is displayed.



terty Name	Project Name			
Q	Q			
Parquent	Regired			
overantName	Description	Over By	End By	
			8	
Tequest	-	Taylord	Parquest	
requery	Residues Days	Status		
Monthly *		Compled ·		
	Report			
Add Covenant				

Figure 1-4 Create Covenant

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

Table 1-4 Create Covenant

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

To configure Party Maintenance

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

The **Party Maintenance** screen is displayed.

Party Nomber	Party Name	Party Type	Country Of Incorporation
Q		Individual •	Q
Date Of Incorporation	Race Of Incorporation	Demographic Type	Holding Pattern
		Domestic	Public LTD •
Repter			
Deganization Type	KVK Status	Professed Language	Report Locale
Single •	Pending •	Q	Q
Address			
Address Type	Area	Building	Street
•			
Paginal	Locality	City	State
		C.F.	
Country	Zip Code		
Q			
Pagarat			

Figure 1-5 Create Party

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

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

Table 1-5 Party Maintenance

To configure Service Level Agreement Maintenance

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

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

The SLA Maintenance screen is displayed.

To Configure Static Maintenance

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

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

The Static Maintenance screen is displayed.

- ORACLE				(DEFAULTENTITY)	FIELD OFFICE (DMO) April 3, 2015	Q ATMAKER4
Create Static Maintenance						11
ype	Code		Description			
Required		Required				

Figure 1-6 Create Static Maintenance

To Configure Advice Media Maintenance

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

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

The Advice Media Maintenance screen is displayed.

Figure 1-7 Create Advice Media Maintenance

				J 6
reate Advice Media				;; ×
ce Name	Mail Subject	Mail Body		
Required	Required			
		Required		
				ancel S



2 Data segments

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

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

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

This topic contains the following sub-topics:

Director Details/Management Profile Details

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

Business Activity Details

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

Loan Details

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

- Real Estate Loan
 Use Real Estate Loan screen to capture the Real estate details or property details of the client.
- Plant and Machinery Details

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

Commercial Construction Loan Details

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

• Automotive Details Use Automobile Details screen to capture the automobile financing.

• Interest Details

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



• Payment Schedules

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

Cash Flow

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

2.1 Director Details/Management Profile Details

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

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

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

Figure 2-1 Management Profile Details

Management Profile			Screen(4/5
✓ Management Profile 1			2
Director Name	Director Identification Number	Nationality	Shave Holding %
		٩	~ ^
Peopled Address Line 1	Address Line 2	Address Line 3	City
Replied			Report
Country Name	Zip Code	Telephone Number	Enal
Report	Regard		
O Linked Documents	+		
No items to display.			
Add Director			
			Cancel Back Save & Close Next

Table 2-1 Management Profile Details - Field Description

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



Field	Description				
Tax Identification Number	Enter the unique identification number of Director.				
Nationality	Select the nationality of the Director Specify the list of country from where user will have an option to select the correct county form the displayed list.				
Share holding %	Select the percentage of share each of the Directors is holding.				
Address Line 1-3	Enter the Director's official address.				
City	Enter the customer's city.				
Country Name	Select the list of country from where user will have an option to select the correct county form the displayed list.				
Zip Code	Enter the zip code of customer's city.				
Telephone Number	Enter the telephone number which is available for selected type of address.				
Email	Enter the Email ID which is available for selected type of address.				
Mailing address is different:	 Captures the different address details of the Director or Management if the mailing address is not same as above details. If Yes is selected, the following fields are enabled. Address Line 1-3: Enter the Director's official address. City: Enter the customer's city. Country Name: Select the list of country from where user will have an option to select the correct county form the displayed list. Zip Code: Enter the ZIP code of customer's city. 				

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

2. Click Management Profile tab to continue the procedure.

2.2 Business Activity Details

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

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

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

ntity Type		Nature of Business		Business Description		Export Import Licence N	iumber	
Others	Q	Agr	Q	Agriculture				
 Financial Details Fe 	or Year - 2023							1
fear		Balance Sheet Size		Operating Profit		Net Prafit		
2023		USD ·	\$10,000.00	USD ·	\$10,000.00	USD ·	\$10,000.00	
Add Financial Details								
Add Financial Details								
								116
	test							1
Parent Company Name	test	Share Holding %						đ
 Parent Company - Parent Company Name test 	test	Share Holding N 100 Entry a number between 1a	and 100.					t
Parent Company Name	test	100	erd 100					t
Serent Company Name Best		100	and 100.					

Figure 2-2 Business Activity Details



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

Table 2-2 Business Activity Details - Field Description

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

2.3 Loan Details

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

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

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

Loan Details							Screen(2/
Loan Amount		Value Date		Loan Tenor		Maturity Type	
USD 🔻	\$10,000.00	Apr 3, 2015	iii	12	Month(s)	Fixed	•
Maturity Date							
Apr 3, 2016	Ē						
Contract Number		CounterParty		Commitment (Currency		
Commitment Lir	nkage						
Lontract Number	Q	readonly		readonly	Currency		
	~	BR002					

Figure 2-3 Loan Details



Field	Description	
Loan Currency	Select the currency in which the loan is required by customer.	
Loan Amount	Enter the amount of the loan required by customer.	
Loan Tenor (Months)	Enter the loan tenor in months as requested by customer.	
Value Date	Select the Value/Drawdown/Effective date of the loan. System defaults the date as per Application date and however the user will allowed to modify as per the requirement.	
Maturity Type	 Select the type of maturity of the loan. The different type of types are defined below which a user will be able to select. Fixed: If Maturity type is selected as Fixed, the Maturity Date field is enabled to update. Notice: If Maturity type is selected as Notice, the Notice Day field is enabled to update. Call 	
Maturity Date	Select the maturity date of the loan.	
Commitment Linkage	When you are linking a loan amount to a commitment you can only link the entire loan amount. In case of existing customer, you can ed the already added commitment (available in OBCL) in the initiation screen or newly add/edit the commitment (Contract Reference Number) in this screen. You cannot delete the commitment linkage once added.	
Contract Number	Specify the contract reference number of the contract for which you need to add/amend the commitment linkage.	
CounterParty	This field is defaulted from the Loan Origination initiation screen.	
Commitment Currency	This field is defaulted based on the contract number selected.	

Table 2-3 Loan Details - Field Description

2.4 Real Estate Loan

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

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

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

The Loan Origination screen is displayed.

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

	Property Status	Construction Status	Expected Completion Date
toperty Type			
	New Existing	Select Construction Status	
Inquired Inquired	Parchase Date	Registration Number	Address Lawr
		Pegant	Repres
ddress Line2	Address Line3	Address Line4	City
tate	Country	Zip Code	Total Area of the Property
	Q		
	Reprint	Required	Paquent
lut .	Market Value	Eligible Value	
Q	•	•	
Replied	Request Request	Report Report	
Q	Narket Value	Elgèle Value	5

Figure 2-4 Real Estate Details

Table 2-4 Real Estate Loan - Field Description

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



2.5 Plant and Machinery Details

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

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

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

Indextore Model Interded Use Regional Regional Interded Use Asset Value Perchase Date Interded Documents +	Accet Value Porchase Date	chinery Type New Used	Machine Details	Manufacturer Name	Manufactured Year
Linked Documents					Purchase Date
io terris to display.		Dinked Documents	+		
		io items to display.			

Figure 2-5 Plant and Machinery

Table 2-5 Plant and Machinery Details - Field Description

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

2.6 Commercial Construction Loan Details

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

This data segment can be used for Commercial Construction Loan.

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

The Loan Origination screen is displayed.

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

Commercial Construction Loans			Sover(8/10)
✓ PropertyDetails 1			8
Property Type	Property Description	Address Line 1	Address Line 2
Q		No.	
Address Line 1	Address Live 4	City	Train
Country	Zu Code	Total Construction Area	Que
Q,			Q
Unit Description	Complexition Cost	Construction Start Date	Expected Completion Date
	- Based		
Regulator Approval			
Approval Respired?			
Special Zone Details			
Special Zone			
Property Title Holder			
			Cancel Each Service Next

Figure 2-6 Commercial Construction Loan Details

Table 2-6 Commercial Construction Loan - Field Description

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



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

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

2.7 Automotive Details

Use Automobile Details screen to capture the automobile financing.

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

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

The Loan Origination screen is displayed.

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

Figure 2-7 Automotive Details

Automotive Detail 1			
tocle Category	Variaçãe Stratura	Manufacturing Tear	Vehicle Make
Q	Conting New	2023 *	
Register			legind
tecle Model	Engine Number	Vehicle Henthcatson Number	Market Value
Report	Report	Inurat	Section Reprint
gible Value			
Reparent Reports			
and a loss			
Natus Type			
Received Constraint			
Freehold Lossifuld	Address Line 1	Address Line 2	Address Line 5
	Address Line 1	Address Same 2	Address Line 5
Freehold Lossifuld	Address Line 1	Address (see 2	Address Line 3
Freehold Unsideald		Address(swy2	Address Low 5
freehold Looishidd	- Registed	Country	
freehold Looishidd	- Registed	Caustry	Xip Code
freehold Looishidd	- Registed	Country	
freehold Looishidd	- Registed	Caustry	Xip Code
freehold Loosifuld	- Registed	Caustry	Xip Code

Table 2-7 Automotive Details - Field Description

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



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

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

2.8 Interest Details

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

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

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

Interest Details			Screen(5/74
Loon Brench	Loan Amuser	Value Date	
DMO	USD 1.005.00	April 2, 2015	
✓ 1 - FLAUOL			
Component Name	Rate Type	Interest Period Baris	Billing Notice Required
FLAUOL	Ford •	include (From Date)	
Waiver	Sub Rate Type	Rate Code	Rate (%)
	User Input.		• • •
Spread (N)	All in Rate (N)	Min Max Rate (Range)	
¥ . A	0	Min Alas	- A
> 2 - PEN_INT			
> 3 + PEN_PRINC			
			Cancel Back Seet & Cancel Next
			Carcer Dock Sent & Close Read

Figure 2-8 Interest Details



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



Field	Description	
Rate Type	 User need to specify the rate type. The options available are: Floating Rate: These rates are dynamic in nature and changes on certain frequency and event. A floating interest rate, also known as a variable or adjustable rate. Example: LIBOR, HIBOF and so on. Fixed Rate: A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term. Special Rate: Any other rate maintained by bank or the department can be used. 	
Rate Code	Correspondent rate code is displayed based on Loan Amount, Currency, Reset Tenor, Value Date, and Amount. You can also select a different rate code from the list of values. Based on this selection, Rate % gets modified.	
Sub Rate Type	 Based on the Rate type user will be allowed to select the corresponding Rate sub type as below: Floating Automatic: The rate revision will be applied automatically the once the rates are changed in the market. Periodic: User will be able to define the periodicity of the rate change for that particular rate type. One the value date the rate changes will be applied on the loan. Fixed User Input: User will have option to input rate in interest. Standard: User will be using the Standard rate maintained by the bank. Treasury: User will be able to input the rates derived from treasury. Agency: Rates published by any Agency can be used at this segment. Special – Fixed Rate: User will be able to input a fixed interest rate which remains the same either for the entire term of the loan or for par of the term. Flat Amount: If the interest to be charged at flat amount then this option can be used. 	
Spread (%)	Select the spread for the rate.	
Rate (%)	Displays the default rate derived in case Rate Type is Fixed or Floating . The Rate % changes if there is any change in Reset Tenor Rate Fixing Required, Value Date, Loan Amount, Currency, and Loa Branch fields.	
Amount	Enter the flat amount provided by the user. This field is enabled, if you select Special rate and sub type as flat amount.	
Interest Period Basis	Select the period basis for interest computation - Include From, Include To, Exclude from or Exclude to.	
Billing Notice Period	Specify if the billing notice to be generated for the loan - Y/N	
Billing Notice Days	Specify the no of days prior to due date for billing notice generation.	
Reset Tenor	Specify the no of days after the rate to be resolved for floating rate type.	
All in Rate	Display the final rate resolved.	
All in Rate Range	Specify the minimum and maximum criterion to derive the All in Rate	

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



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

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

2.9 Payment Schedules

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

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

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

Component Name		Amount		Frequency		line .		
FLAUOL	Q	1/10 -		Bullet	•	1	× •	
itart Dete		No Of Schedules		Proceed Doubtion				
May 2, 2015		1	¥ . A	Auto	•			
Schedule Details 2 - PRIN	ICIPAL.							8
						Dell		
PRINCIPAL	Q	Amount .	\$1,000.00	Dullet		1	~ ^	
Karl Dele	4	No Of Schedules	100000	Principal Liquidation				
May 2, 2015		1	~ ^	Auto				
	-							
Ani Scheitule								

Figure 2-9 Payment Schedules

Table 2-9 Payment Schedules - Field Description

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



Related Topics

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

2.10 Cash Flow

•

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

Cash Flow

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

NLP

Use NLP to capture the NLP details such as extracted information and so on.

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

2.10.1 Cash Flow

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

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

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

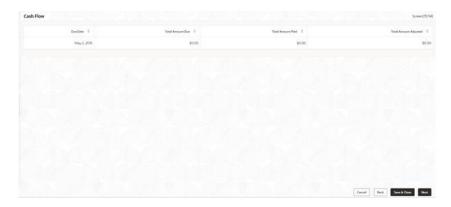


Figure 2-10 Cash Flow

Table 2-10 Cash Flow - Field Description

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



Note:

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

This topic contains the following sub-topics:

- Settlement Details
 Use Settlement Details screen to capture the Settlement Details such as name, number
 and so on.
- Summary All the details provided on different tabs is summarized and shown.
- Facility and Collateral Details

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

Holiday Preferences

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

Credit Approval

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

- Application Verification Use **Application Verification** screen to verify the loan details captured in previous data segments.
- Loan Approval
 Use Loan Approval screen to approve the loan application.

Customer Acceptance

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

Draft Proposal Approval Details

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

- Restructuring Amendment Details Use Restructuring Amendment Details screen to capture the financial amendment details for restructuring.
- Payment Details Use **Payment Details** screen to capture payment details for the loan.
- Rate Quotation Details Use Rate Quotation Details screen to capture the rate quotation details.
- Operations Enrichment Use this screen to enter operation enrichment data segment details.
- Tranche Details Use Tranche Details screen to enter the tranche related details.
- Margin Details Use Margin Details screen to add the margin details.



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

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

- Loan Details
- Additional Loan Details Use Additional Loan Details screen to capture the Additional Loan details such as product code, expense Code and so on.
- Facility Details Use Facility Details screen to capture the Facility Details such as dates, code and so on
- Lenders share



- Deal Facility Condition Precedent
- Further Conditions Precedent Use Further Conditions Precedent to capture the Further Conditions Precedent such as Status and so on.
- Drawdown Condition Precedent
- Disbursement Schedules
- Interest Margin Details Use Interest Margin Details to capture the Interest Margin Details such as component name and so on.
- Payment Schedules
- Settlement Details
 Use Settlement Details screen to capture the Settlement Details such as name, number and so on.
- Summary
- Parties

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

- Loan Details Use Loan Details screen to capture the Loan Details such as value, amount and so on.
- Additional Loan Details

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

- Facility and Tranche Details
- Lenders share Use Lenders Share screen to capture the Lenders Share such as amount, rates and so on.
- Deal Facility Condition Precedent

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

- Further Conditions Precedent
 Use Further Conditions Precedent to capture the Further Conditions Precedent such as Status and so on
- Drawdown Condition Precedent
 Use Drawdown Condition Precedent screen to capture the Drawdown Condition
 Precedent such as CP Status and so on.
- Interest Margin Details Use Interest Margin Details screen to capture the Interest Margin Details such as component name and so on.
- Disbursement Schedules
 Use Disbursement Schedules screen to capture the Disbursement Schedules such as
 currency, amount and so on.
- Payment Schedules Use Payment Schedules screen to capture the Payment Schedules such as schedule type, amount and so on.
- Settlement Details
 Use Settlement Details screen to capture the Settlement Details such as name, number and so on.



- Summary
- Consolidation Main Details
 Use Consolidation Main screen to capture the basic details of the transaction detailed
 below.
- Consolidation Drawdown Details
 Use this datasegment to capture the basic details of the transaction detailed below.

2.10.1.1 Settlement Details

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

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

Figure 2-11 Settlement Details

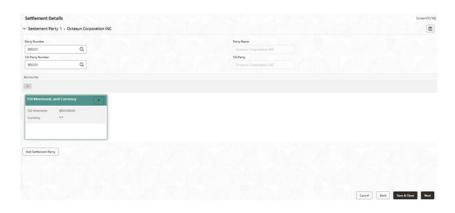


Table 2-11 Settlement Details - Field Description

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

2. Click Add Settlement Party to add multiple details.

2.10.1.2 Summary

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

Loan Amount, 1000 Loan Tenor, 1	Product Code: WCAP	Details	Rate Type: Fixed	
Commitment Contract Number	Product Description: Description undefined Purpose Of Loan: WORKING_CARITAL Expense Code	Lenit Annount: 100000000 Analiable Annount: 100000000 Expiry Date	Rote Type: Trivel Rote (N): 0	
Disbursement Schedules	Payment Schedules	Plant and Machinery	Real Estate Loan	4
Disbursement Currency, USD	Component Name: FLAUOL	No des available	No date eveliable	
	<u> </u>		4	۵
Cash Flow	Settlement Details			
Och ta view more details	Number of Parties 1 SSI Moemonic BR0010M0 Correctly: **			
	<u>a</u> a			
	Dobursement Currency: USD Cash Flow	Cash Flore	Debutement Schedules Payment Schedules Disbursement Schedules Component Schedules Part and Machinery Details Disbursement Schedules Component Schedules Part and Machinery Details Cash Flor Sentement Details Data und meth Stabareure, 1000(2004) Formation	Debunsment Schelules Payment Schelules Paur and Machinery Rei Estate Loan Disbunsment Grenery U/D Component Name FLADD. Index and tack No tace and tack Cash Flore Sertiment Oceans) Sertiment Oceans) No tace and tack Cash Flore Sertiment Oceans) No tace and tack Data use deals No tace and tack No tace and tack



Click Submit to complete the Agency Drawdown process.

2.10.1.3 Facility and Collateral Details

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

This data segment can be used for below purposes.

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

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

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

Link Facility 1 - BR001LINE1					Screen(4/14)
					R
duling lid	Facility M		Facility Category	Facility Branch	
1001	BROOTLINET	Q	Facility_1	DMD	
art Delle	Engliny Data		Limit American	Available Amount	
arch 30, 2014			USD 100.000.000.00	USD 100,000,000.00	
Rend Amount	Linkage Percent		Utilization Order		
0.00		~ ^	~ ^		
		Tested	Bagginet		
Facility Results And Collateral					
Linked Documents	+				
No items to display					
				Canod Back	

Figure 2-13 Facility and Collateral Details



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

Table 2-12 Link Facility - Field Description

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

Table 2-13 Collaterals - Field Description

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

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

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

Table 2-14 Facility Request - Field Description

Rollover Preferences

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

2. In the Loan Origination > Rollover Preferences tab and provide the required details

Figure 2-14 Rollover Preferences

Rollover Amount Rollover Type	Rollover With Special Amount			
Principal + Interest 🔹				
Rollover Tenor				
Maturity Type	Maturity Date			
Fixed •	April 1, 2023			
Rollover Preference				
Rollover Mode	Rollover Mechanism	Schedule Definition	Rate Definition	
Auto Manual	New Version Spawn Linked	Product Contract	Product Contract	



Field	Description		
Rollover Type	 Select the amount type that needs to be rolled-over. An outstanding principal can be opted to rollover along with or without outstanding interest using this field. The options available are: Principal Principal + Interest Principal + (Interest-Tax) 		
Rollover with Special Amount	Select the option if the loan needs to be rolled over along with Special amount.		



Field	Description
Special Amount	Enter the Special amount. Special amount field is used when the customer opts to specify an amount that is different from the outstanding principal + interest. The currency of rolled over amount will be defaulted from loan currency.
Treat Special Amount as	 Enter the manner in which the special amount to be treated. If the principal of the new loan is meant to be a special amount then it is required to indicate the manner in which the special amount is to be treated. The options available are: Rollover Amount: The special amount specified will be considered as a Rollover amount for the newly renewed loan. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 the additional 5000 gets added to the loan. If the outstanding amount is 30,000 and the special amount is given as 25,000 the additional 5000 gets liquidated. Liquidation Amount: The special amount specified will be considered as the amount to be liquidated. For example, if the outstanding amount is given as 25,000 and the special amount is 30,000 and the special amount is 30,000 and the special amount is given as 25,000 you are not allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000 the additionat 5000 gets liquidated and only 25,000 is rolled over. Maximum Rollover Amount: The special amount to be rolled over. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given as 25,000 you can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given as 25,000 you can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given as 25,000 will be rollover and the remaining 5000 is liquidated.
Rollover Mode	Specify the rollover mode - Auto/Manual. System will default the values from back office product. However user can modify here.
Rollover Mechanism	Specify the rollover mechanism. System will default the values from back office product. However user can modify here.
Schedule Definition	Specify if the schedule definition to be applied as per the contract or from back office product.
Rate Definition	Specify if the rate definition to be applied as per the contract or from back office product.
Maturity Type	Enter the Maturity Type for the rolled over loan. The maturity type specified for the old loan apply to loan being rolled over by default. However, you can change the maturity type using this field. The options available are: Fixed Call Notice
	· · · · · · · · · · · · · · · · · · ·

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

2.10.1.4 Holiday Preferences

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

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



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

Figure 2-15 Holiday Preferences



Table 2-16 Holiday Preferences - Field Description

Field	Description
Holiday Treatment Type	System display the type of holiday treatment as - Payment Schedule, Revision Schedule and Maturity Date.
Ignore Holidays	No holiday treatment will be considered if the maturity date or schedule date or revision date falls on holiday. System will process the entries on the specified date.
Holiday Check	 Enter the basis of holiday check, if you have indicated that the holiday should not be ignored for the loan contract. The options available are: Local branch Currency Both
Cascade Schedules	Enter the due date arrived at, the holiday treatment is considered as the start date for the due dates for the subsequent schedules.
Move Across Month	If selected, allows movement of schedule date/maturity date/rate revision date of the contract across months, if you have indicated that the holiday should not be ignored for the loan contract. If you have chosen to move the schedule date/ maturity date of a contract falling due on a currency holiday, either forward or backward to a working day and it crosses over into a different month, the schedule date/ maturity date is moved to the next month only if you indicate so in this field.
Schedule Movement	If selected, indicates the movement of schedule date/maturity date/ rate revision date either move forward to a next working day or move backward to the previous working date.

Statement Preferences

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

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



Figure 2-16 Statement Preferences

itatement Cycle	Stationers Type			
Daily	Detailed			
				1
			Cancel B	nck Save & Close N

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

2.10.1.5 Credit Approval

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

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

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

Lawn Application Reference Number	Application Data	Customer M	kindedrey tel	
DMOLO4844P15045020762	April 3, 2015	ER001	88001	
Purpose of Credit Appressal	Approval Status	Remarks		
WORKING, CAPITAL	Approve	•		
United Documents	+			
No items to display				
			Cancel	Seve & Chever M

Figure 2-17 Credit Approval

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



Field	Description
Customer ID	System displays the Customer ID of the loan application.
Liability ID	System displays the liability number of the Customer.
Purpose for Credit Approval	System displays the remarks specified by Relationship Manager while marking for Credit appraisal and the list of override messages prompted by the system in Collateral/ Facility linkage screen during credit exemption.
Approval Status	 User can select any of the following options as part of approval process. Approve: Approve the loan application to proceed further Reject: Reject the loan application and move back to Enrichment stage Mark for CAMS: Handoff the request to CAMS origination system for amendment
Remarks	Enter additional information while accessing the loan application.

Table 2-17 (Cont.) Credit Approval Details - Field Description

2.10.1.6 Application Verification

Use **Application Verification** screen to verify the loan details captured in previous data segments.

The details captured in various data segments are displayed as summary tile view, which verifier can click and view the details. The details are not allowed to modify in this data segment. However user can capture his comments under 'Remarks' field and either approve the application to proceed further or send the application back to previous stage if the information provided is not adequate or satisfactory. Following options are supported as exit criteria in this data segment.

- Approve: Approve the application task and proceed to next stage
- Mark for Correction: Reject the application to move back to previous stage for modification
- Reject: Reject the application and send notification to Customer
- Cancel: Close the screen and retain the task in the same stage
- 1. In the Loan Origination , click Application Verification verify the uploaded documents by clicking Documents and Checklist icon.

Management Profile	Rate Revision Schedules	Disbursement Schedules	Statement Preferences	Loan Details	
No data avelladite	Chick for views many defaults	Deborsement Currency: USD	No data youluble	Loan Amourt: 1000 Loan Tenor 1 Commitment Contract Number	
Business Activity Details	Facilities and Collateral Details	Additional Loan Details	Interest Details	BackOffice Errors	
Entity Type: Others	Limit Amount, 10000000 Available Amount: 100000000 Expiny Date:	Product Code: WCAP Product Description: Description undefined Purpose Of Loan: WORKING_CAPITAL Expense Code	Rate Type: Fored Rate (%): 0	No cara a-athote	
	4	4 4		4 4	
Real Estate Loan	Customer Acceptance	Payment Schedules	Plant and Machinery Details	Credit Approval	
in data availadia	Siz data e-adable	Component Name: PIDNOPAL	No ista e estable	Approval Status. Liability Id. (8R001 Purpope of Credit Appraisal WORKING, CAPITAL	
	4	4 4		1	

Figure 2-18 Application Verification

2. Click Submit.



2.10.1.7 Loan Approval

Use Loan Approval screen to approve the loan application.

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

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

Management Profile	Rate Revision Schedules	Disbursement Schedules	Statement Preferences	Loan Details
No data pualable	Out to new repert details	Disturiement Currency USD	No data available	Loan Amount: 1000 Loan Teror: 1 Commitment Contract Number:
Business Activity Details	Facilities and Collateral Details	Additional Loan Details	Interest Details	BackOffice Errors
Entry Type Others	Limit Amount: 10000000 Analable Amount: 10000000 Expiry Date	Product Code: WCAP Product Description: Description undefined Purpose Of Loan: WORKING_CAPITAL Expense Code	Rute Type: Fored Rute (%): 0	This data available
	4	44		4 4
Real Estate Loan	Customer Acceptance	Payment Schedules	Plant and Machinery Details	Credit Approval
tas dana preslable	No. data available	Component Name: PRINCIPAL	No data available.	Approval Status Liability M: BROD Purpose of Credit Appraisal WORKING_CAPITAL
	🔏	4 🖌 🖌		4 4
Cash Flow	Settlement Details	Parties		

Figure 2-19 Loan Approval

2. Click Submit.

2.10.1.8 Customer Acceptance

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

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

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



Contorner Acceptance Recieved	Contorner Acceptance Date	÷	Accepted By	Remarks.	
Ves No	June 21, 2025		Mad Letter		
Value Date Change Required					
Yes No					
O Linked Documents	+				
No items to display					

Figure 2-20 Customer Acceptance

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

Application Enrichment stage. If required, you can update the value date in this stage. After submitting this stage, you are taken back to **Customer Agreement** stage.

2.10.1.9 Draft Proposal Approval Details

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

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

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

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



an Details			
oposed Loan Amount(Min)	Proposed Loan Amount (Man)	Proposed Loan Amount(Fixed)	Loan Tenor (Months)
• I	· ·	· ·	× ×
posal Validity			Pequind
~ ^			
erest Details			
te Type	Rate(Min/Max)	Rate (Fixed)	Margin Rate(Min/Max)
Fixed •	Mn v A Max v A	× •	Mn v A Max v A
rigin Rate(Fixed)	Interest Payment Frequency	Schedule of Principal	Amortise
× *	Q	Amortise -	Q
	Fequired		Required
e Details			
e Lietaiis	Fee Description	Fee Type	
Q	Hee Description	None	
ilateral Details			
Q.	Collateral Description	Collateral Amount	
3			
Linked Documents +			
lo items to display.			

Figure 2-21 Draft Proposal

Loan Details

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

Interest Details

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



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

Fee Details

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

2.10.1.10 Restructuring Amendment Details

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

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

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

ew Loan Amount	New Maturity Type	Amendment Remarks	Schedule Redefinition	
USD 👻	Call	•	LIFO	•
 Linked Documents 	+			
No items to display.				

Figure 2-22 Restructuring Amendment Details



Field	Description
Amendment Date	Select the Amendment date. System will populate the current system date.
Currency	Select a currency from the drop-down list.
New Loan Amount	Enter the change in principal amount. This field will refer the additional disbursement of Principal.
New Maturity Type	Select the maturity type (Fixed/Call) of the amended loan.
New Maturity Date	Select the new maturity date of the loan from the drop-down calendar.
Amendment Remarks	Enter additional information about the value dated amendment.
Schedule Redefinition	Select the redefinition basis as LIFO (or) Pro-rate.

Table 2-18 Value Dated Amendment - Field Description

Note:

The captured details along with other amendments specified in respective data segments will be handed off to OBCL as part of VAMI service - for value dated amendment and CAMD service - for contract amendment.

2.10.1.11 Payment Details

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

Allows you to capture the settlement details for Payment processing.

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

ayment Type	Loan Contract Ref I	4o	Effective Date		Limit Date		
Repayment Prepayment	DMOAA55150915	005	April 1, 2015	Ē	April 1, 2016	Ē	
oan Amount	Fetch Details						
£ 100,000,000.00							
yment Components and Settlement	1						
Component Name 🗘	Amount Due 🗘	Overdue Days 0	Overdue 0	Outstanding 0	Payable Amount 🗘	Advance O	Tax
PRINCIPAL	\$99,999,900.00		\$0.00	\$0.00	\$10,000.00	\$0.00	s
al Settlement Amount							
D 10,000.00 Calculate							



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

Table 2-19 Payment Details - Field Description

Note:

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

Table 2-20	Payment Details - Field Description
------------	-------------------------------------

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

2.10.1.12 Rate Quotation Details

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

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

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



Figure 2-24 Rate Quotation Details

Rate Quotation			Screen(4/5)
Expense Code	Relationship Manager test	Lean Amount USD 1,000.00	Get COF Quote Every COF Expires in 52 seconds
Rate Details Cost Of Funds 12580 A In Rate 4 259	Margin 1 Block Rate	Special Rate	Calculate All In Rate
Transaction Details Ticket Reference Number 212LNRQTN/781079			
			Cencel Back Sow in Close Next

Table 2-21 Rate Quotation - Field Description

Description	
Default the expense code availed for the loan contract.	
Default the relationship manager of the loan.	
Display the loan amount of the selected loan contract reference.	
Select the button to receive the rate details from treasury departm The rate details provided will be expired within specified time.	
Display the cost of fund received from treasury department	
Enter the margin to be provided for the rate	
Enter the special rate if any to be considered for the loan	
Click to block the rate received from treasury department for the loan contract.	
System will calculate and display the field based on Cost of Fund, Margin and Special rate provided.	

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

2.10.1.13 Operations Enrichment

Use this screen to enter operation enrichment data segment details.

The data segments for Operations Enrichment process are as follows:

Deal Personnel Details

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

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

ansaction Name test	Requester Name test			
Department 1 - Business				
lepartment Name	Deal Personnel	Name	Email	
Business 💌	Relationship Manager Q,	Pequired		
dd Department				

Figure 2-25 Deal Personnel Details

Table 2-22 Deal Personnel Details - Field Description

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

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

2.10.1.14 Tranche Details

Use Tranche Details screen to enter the tranche related details.

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

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

acility Details			
acility Name	Syndication Type	Total Facility Amount	Number of Tranches
test	Underwriting	USD - \$1,000.00	1
urpose of Syndication			
test			
 Tranche - test 			
anche Name	Amount	Foreign Exchange Rate	Тури
test	USD - \$1,000.00	1 ~ ^	Revolving
rimary Borrower	Additional Borrowers	Udilization Currencies	Purpose
Octasun Corporation INC	Octasun Corporation INC ×		ACQUISITION ×
fective Date	Availability Period()n Months)	Registed Explay Date	Maturity Period(in Months)
April 3, 2015	12	April 3, 2016	24
laturity Date	Repayment Type	Interest Type	
April 3, 2017	Bullet	Fixed	
		1000	
Add Tranchd			

Figure 2-26 Tranche Details

Table 2-23 Facility Details - Field Description

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

Table 2-24 Tranche Details - Field Description

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

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

2.10.1.15 Margin Details

Use Margin Details screen to add the margin details.

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

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

Figure 2-27 Margin Details

Index lage lot best type: Type	Margin Details				Screen(4/7)
Interface Interface Interface Contrage Contrage Name Name<	 Tranche Margin Details 1 				
Name Name <th>Margin Type</th> <th>Tranche Name</th> <th>Tranche Type</th> <th>Tranche Effective Date</th> <th></th>	Margin Type	Tranche Name	Tranche Type	Tranche Effective Date	
Nage Nand Same Centrol Control <	Cash Margin 👻				
	Tranche Maturity Date				
Carried Carried Second Seco		Slab 👻			
C C C C C C C C C C C C C C C C C C C	Currency 1				Ē
Testing Image: Section of the section of	Currency				
Encircle Constant Con					
Encircle Constant Con	∽ Date Slab 1				÷.
Automsis Automsis					
Adhhogban	Required				
Athlong bonk					
	Add Date Slab				
AAM Megen Senin	Add Pricing Details				
	Add Movels Datalia				
	Had not get because				
Center Beck Some Court New				Cancel	Back Save & Close Next

Table 2-25 Margin Details - Field Description

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

2. Click Add Margin to add multiple Margin details.

2.10.1.16 Fee Details

Use Fee Details screen to add the fee details.

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

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

Y Fee Details 1- Unutil Fee						
ee Type	Tranche Name		Tranche Type		Tranche Effective Date	
Unutil Fee 💌	test	Q	Revolving		April 3, 2015	
ranche Maturity Date	Fee Method		Amount/Rate		Rate	
spril 3, 2017	Flat	•	Rate	•	4 ~ ^	
Add Fee Details						
						ancel Back Save & Close

Figure 2-28 Fee Details

Table 2-26 Fee Details - Field Description

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

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

2.10.1.17 Facility Details

Use Facility Details screen to enter the facility details

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

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

Figure 2-29 Facility Details

acility Product Code		Facility Start Date		Facility End Date	Reporting Currency		
BFDI	Q	April 3, 2015		June 21, 2023	USD	Q	
rimary Admin		Secondary Admin					
6060	Q	6060	Q				
							we & Close Next



Table 2-27 Facility Details - Field Description

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

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

2.10.1.18 Additional Tranche Details

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

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

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

Figure 2-30 Additional Tranche Details



Table 2-28 Additional Tranche Details - Field Description

Description	
Click Search to view and select the tranche name.	
Click Search to view and select the product code.	
Click Search to view and select the cost centre.	
Enter the maximum number of loans.	
Select the currency type from the drop-down list and enter the minimum loan amount.	
Select the currency type from the drop-down list and enter the maximum loan amount.	

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

2.10.1.19 Agreement Details

Use this Agreement Details screen to capture the agreement details.

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

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

Figure 2-31 Agreement Details

Table 2-29 Agreement Details - Field Description

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

2.10.1.20 Lender Commitments

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

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

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



Figure 2-32 Lender Commitments

	text Revolving	Landar's Commitment on All Transhus
	\$1,000,00	
Acme Corporation	\$1,000.00	\$1.00
fotal Commitment	\$1,000.00	\$1.00

Table 2-30 Lender Commitments - Field Description

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

2.10.1.21 Fee Schedules

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

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

e Schedules						Screen (11,
Fee Component1						
ee Component *	Start Date		Number of Schedules *		Frequency *	
Q		±	1	~ ^	в	*
Init *	Amount *					
1 × ^	•					
Add Schedule						
Add Schedule						
Add Schedule						
Add Schedule						
Add Schedule						
Add Schedule						
Add Schedule						

Figure 2-33 Fee Schedules



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

Table 2-31 Fee Schedules - Field Description

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

2.10.1.22 Rate Fixing and Billing Preferences

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

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

Figure 2-34 Rate Fixing and Billing Preferences



Table 2-32 Rate fixing and Billing Preferences

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



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

2.10.1.23 Entity Details

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

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

Figure 2-35 Entity Details

Table 2-33 Entity Details - Field Description

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

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

2.10.1.24 Settlement Details

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

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

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



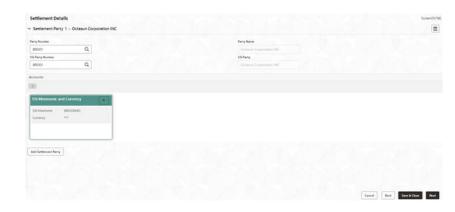


Figure 2-36 Settlement Details

Table 2-34 Settlement Details - Field Description

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

2. Click Add Settlement Partyto add multiple settlement party details.

2.10.1.25 Summary

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

Parties	Loan Details	Additional Loan Details	Facilities and Collateral Details	Interest Details
sumber of Parties 1 Party Name: Octasion Corporation INC Place Of Incorporation: USA "Init Name: Mark Steve Iole: BORR	Loan Amount: 1000 Loan Tenor 1 Conventment Contract Number	Product Code: WCAP Product Description: Description undefined Purpose Of Loan: VCORING_CAPITIAL Expense Code:	Limit Annount: 100000000 Available Annount: 100000000 Expiry Date:	Rote Type: Fixed Rote (N): 0
Rate Revision Schedules	Disbursement Schedules	Payment Schedules	Plant and Machinery Details	Real Estate Loan
Dick to view more details	Disbursement Currency USD	Component Name: FLADOL	No data available	Per data available
	4	<u>a</u> a	4	
Statement Preferences	Cash Flow	Semiement Details		
to data available	Och to view more details	Number of Parties: 1 SSI Minemonic: BROOIDMO Currency: **		
	4	A A		



Click Submit to complete the operations enrichment process.

2.10.1.26 Loan Details

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

		Value Date		Loan Tenor		Maturity Type	
USD 🔻	\$10,000.00	Apr 3, 2015	Ē	12	Month(s)	Fixed	•
Maturity Date							
Apr 3, 2016	Ē						
Commitment Lin	kage						
	kage	CounterDarts		Consultance to C			
		CounterParty readonly		Commitment Co readonly	urrency		
Contract Number	0						
Contract Number	Q	BR002		,			
Contract Number	Q						

Figure 2-38 Loan Details

Table 2-35 Loan Details - Field Description

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

2.10.1.27 Additional Loan Details

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

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

Additional Loan Details Screen(3/13) Business Product Loan Branc Product De EQLN WCAP Q DMO Short term loan Expense (Expense Code Descriptio Purpose Of Loan Grace Days Q Q ~ ^ WORKING_CAPITAL Cancel Back Save & Close Next

Figure 2-39 Additional Loan Details



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

2.10.1.28 Interest Details

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

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

Figure 2-40 Interest Details

nterest Details			Screen()
wo Branch.	Low-Amount	Value Date	
10	USD 1.005-00	April 2, 2015	
1 + FLAUOL			
rigonent Name	Rate Type	Interest Period Basis	Billing Notice Required
AUOL	Fiel	Include (From Date)	
fver .	Sub Rate Type	Rate Code	Rate (%)
3	User Input.		0 ~ 0
read (%)	All in Bate (N)	Min Max Rate (Range)	
~ ^	0	Min 🗠 🔶 Max	Y. 0
		The part of	heurer
2 + PEN_INT			
3 - PEN_PRINC			



Table 2-37 Ir	nterest Details- Field Descript	ion
---------------	---------------------------------	-----

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

Related Topics

Interest Details

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

2.10.1.29 Payment Schedules

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

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

2.10.1.30 Settlement Details

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

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

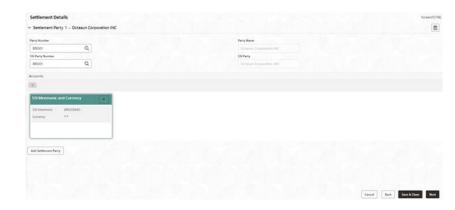


Figure 2-41 Settlement Details

Table 2-38 Settlement Details - Field Description

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

2. Click Add Settlement Party to add multiple details.

2.10.1.31 Summary

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

Parties	Loan Details	Additional Loan Details	Facilities and Collateral Details	Interest Details
sumber of Parties 1 Party Name Octawon Corporation BVC Place Of Incorporation: USA Tract Name Mark Steve Iole: BORR	Loan Amount: 1000 Joan Tenor 1 Commitment Contract Number	Product Code: WCAP Product Description: Description undefined Purpose Of Loan: WORKING, CAPITAL Expense Code:	Lunit Annount: 100000000 Available Annount: 100000000 Expiry Date	Rece Type: Reed Rece (N): 0
Rate Revision Schedules	Disbursement Schedules	Payment Schedules	Plant and Machinery Details	Real Estate Loan
Dick to view more details	Disbursement Currency, USD	Component Name: FLAUOL	No dese eveniethe	No data a vilada
		4		4
Statement Preferences	Cash Flow	Settlement Details		
to data evaluatie	Click to user more details	Number of Parties 1 SSI Minemonic BR001DMD Currency: **		
		4		

Figure 2-42 Summary screen

Click Submit to complete the operations enrichment process.

2.10.1.32 Parties

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

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

N	Party Role	Party Number		Party Name	
Existing	Borrower ×	BROOI Q		Octasun Corporation INC	
Details		Address Details			
Party Type		Address Details	Address Type	Registration Address	
Country of Incorporation			Address Type Area		
Dete Of Incorporation				BMT Tech Park	
Place Of Incorporation			Street		
Prace Of incorporation Demographic Type			Landmark	UPIP 2016	
Classification Type			Locality	Whitefield	
Party Sub Type			City		
Holding Pattern			State		
Organization Type			Country		
KYC Status			Zip Code		
Preferred Language					
Report Locale					
Onboarding Reference Number					
Onboarding Status					
External Customer					
Organization Name					
ontact					
Mark Steve Mark Steve					
ector					
chetan.m.zawar@oracle.com					
orrower x					

Figure 2-43 Parties

Table 2-39 Parties Details - Field Description

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

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

2.10.1.33 Loan Details

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

Loan Details									Screen(2/5)
Loan Amount		Value Date		Loan Tenor		Ν	laturity Type		
USD 🔻	\$10,000.00	Apr 3, 2015	iii i	12	Month(s)		Fixed		•
Maturity Date									
Apr 3, 2016	Ē								
Commitment Li	inkage	CounterParty		Commitmen	t Currency				
	Q	readonly BR002		readonly					
						Cancel	Back	Save & Close	Next

Figure 2-44 Loan Details



Field	Description	
Field	Description	
Loan Amount	Select the currency type from the drop-down list and enter the amount.	
Loan Tenor (Months)	s) Enter the loan tenor amount in months.	
Value Date	Select the proposed date from the drop-down calendar.	
Maturity Type	Select the maturity type from the drop-down list.	
Maturity Date	Select the maturity date from the drop-down calendar.	

Table 2-40 Loan Details - Field Description

2.10.1.34 Additional Loan Details

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

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

isiness Product	Loan Branch	Product Code	Product Description	
QLN	DMO	WCAP Q	Short term loan	
rpense Code	Expense Code Description	Purpose Of Loan	Grace Days	
Q		WORKING_CAPITAL Q	· · ·	

Figure 2-45 Additional Loan Details

 Table 2-41
 Additional Loan Details - Field Description

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



2.10.1.35 Facility Details

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

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

Figure 2-46 Facility Details

ty Product Code		Facility Start Date		Facility End Date	Reporting Currency	
DI	۹	April 3, 2015		June 21, 2023	USD Q	
ary Admin		Secondary Admin				
60	Q	6060	Q			

Table 2-42 Facility Details - Field Description

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

2.10.1.36 Lenders share

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

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

rticipant	Participant Name	Asset Amount		Asset Ratio	
003	Golden Ace Bank of RJ	USD 💌	\$200.00	20	
If Participant					
Participant Details 2 - CITIBANK					
Participant Details 3 - Monopoly Bank	ing Corporation Ltd				
Participant Details 4 - BK001					

Figure 2-47 Lenders Share

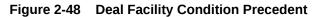
Table 2-43 Lenders Share - Field Description

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

2.10.1.37 Deal Facility Condition Precedent

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

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



Drawdown Condition Precedent				Screen(2/
Overall Status :Satisfied				
✓ Conditions Precedent				
Section	Definition	CP Status Satisfied	Waiver Required	
Remarks	 Linked Documents No items to display. 	+		
Add Condition Precedent Other Conditions Precedent				
			Cancel	Back Save & Close Next



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

Table 2-44 Conditions Precedent - Field Description

2. Click Add Conditions Precedent to add multiple details.

Table 2-45 Other Conditions Precedent - Field Description

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.38 Further Conditions Precedent

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

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

Further Conditions Precedent Screen (5 / 6) Overall Status : Not Satisfied ▲ Conditions Precedent Section Definition * CP Status * Waiver Required * Condition 1 Condition 1 Satisfied Remarks Linked Documents ÷ No items to display. Other Conditions Precedent Back Next Save & Close Cancel

Figure 2-49 Further Conditions Precedent



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

Table 2-46 Conditions Precedent - Field Description

2. Click Add Conditions Precedent to add multiple details.

Table 2-47 Other Conditions Precedent - Field Description

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.39 Drawdown Condition Precedent

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

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

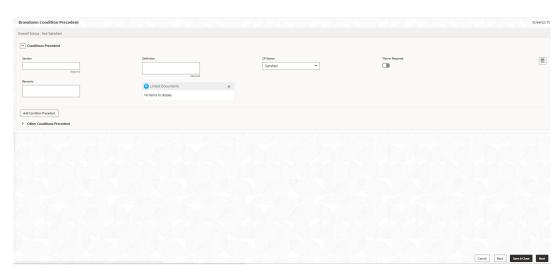


Figure 2-50 Drawdown Condition Precedent



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

Table 2-48 Conditions Precedent - Field Description

2. Click Add Conditions Precedent to add multiple details.

Table 2-49 Other Conditions Precedent - Field Description

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.40 Disbursement Schedules

Allows capturing the Disbursement Schedules such as currency, amount and so on.

1. In the Agency Drawdown , click Disbursement Schedules tab and provide the required details.

Table 2-50	Disbursement	Schedules	- Field	Description
------------	--------------	-----------	---------	-------------

Field	Description
Auto Disbursement	Click to select for auto disbursement.
Schedule Date	Select the date from the drop-down calendar.
Disbursement Currency	Disbursement currency gets auto-populated.
Total Disbursement Amount	Total disbursement amount gets auto-populated.
Amount to Disburse	Enter the amount.
Already Disbursed Amount	Disbursed amount gets auto-populated.
Percentage of Disbursement	Enter the percentage.
Split Sequence Number	Enter the number.
Split Percentage	Enter the percentage.
Split Amount	Enter the amount.
Payment Mode	Select the mode from the drop-down list.



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

Field	Description
Settlement Account Number	Click Search to view and select the account number.
Settlement Account Branch	Account branch gets auto-populated.
Settlement Account Currency	Account currency gets auto-populated.

- 2. Click Add Spilt Settlement Details to add multiple details.
- 3. Click Add Schedule to add multiple details.

2.10.1.41 Interest Margin Details

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

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

BDIF_DI Floating Nerest S0(Euro)/500 Namatrix Risk Mark Mark Mark Mark All in Rate 15	omponent Name	Rate Type	Tenor	Rate Calculation Type
30(Euro)/500 Image: Code 0 Alternative Risk Free Rate Main ~ n Min ~ n Max ~ n Alternative Risk Free Rate Min ~ n	DIF_DI	Floating	0	Up 👻
Attentive Risk Free Riste Min Max Rate (Range) Rate Code Rate Min * ^ Max ^ Min * ^ Q 0	iterest Basis	Waived	Rate Fixing Required	Rate Fixing Days
Min × n Q 0 Min × n Q 0	30(Euro)/360 ×			0
All in Rate	Iternative Risk Free Rate	Min Max Rate (Range)	Rate Code	Rate
All in Rate		Min V A Max V A	Q	0
	largin	All in Rate		
	15 ~ ^	15		

Figure 2-51 Interest Margin Details

Table 2-51	Interest Details-	Field	Description
-------------------	-------------------	-------	-------------

Description
Name gets auto-populated.
Select the type from the drop-down list.
Tenor gets auto-populated.
Select the type from the drop-down list.
Enter the interest basis.
Enter the rate.
Margin gets auto-populated.
Rate gets auto-populated.



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

Field	Description
Rate Fixing Required	Click to select for required.
Rate Fixing Days	Enter the days.
Waived	Click to select for wavier required.

Table 2-52 Margin Details - Field Description

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

2.10.1.42 Payment Schedules

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

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

* *	1	•	Bullet	145 -	Q	FLAUOL
			Principal Disputation	No Of Schedules		ter1 Date
			Auto	1 ~ ^	-	May 2, 2015
R					2 - PRINCIPAL	Schedule Details
	Delt		Frequency	Amount		imponent Name
× .	1		Dullet	LID * \$1000.00	Q	PRINCIPAL
			Principal Liquidation	No Of Scherkvies		ert Dete
			Auto	1 ~ ^	8	Aay 2, 2015
						Mil Scheitule
		•				Nart Dela May 2, 2015

Figure 2-52 Payment Schedule

Table 2-53 Payment Schedule

Field	Description
Schedule Type	Click Search to view and select the schedule type.
Component Name	Click Search to view and select the component name.
Amount	Select the currency type from the drop-down list and enter the amount.
Frequency	Select the frequency type from the drop-down list.
Unit	Enter the units.
Start Date	Select the maturity date from the drop-down calendar.
No of Schedules	Enter the number of schedules.



Table 2-53 (Cont.) Payment Schedule

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

2. Click Add Schedule to add multiple schedule details.

2.10.1.43 Settlement Details

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

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

Figure 2-53 Settlement Details

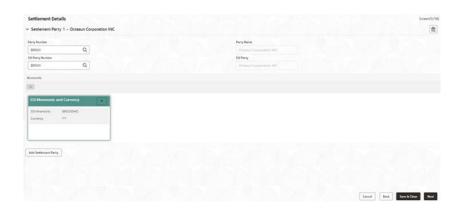


Table 2-54 Settlement Details - Field Description

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

2. Click Add Settlement Party to add multiple details.

2.10.1.44 Summary

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



Figure 2-54 Summary screen

arties	Loan Details	Additional Loan Details	Facilities and Collateral Details	Interest Details
umber of Rantass 1 anty Name: Octasson Corporation INC ace Of Incorporation: USA rigt Name: Mark Steve oliv: BORR	Loan Amount: 1000 Loan Tenor: 1 Commitment Contract Mumber	Product Code: WCAP Product Description: Description undefined Purpose Of Loan: WORDING, CAPITAL Expense Code	Limit Amount: 10000000 Available Amount: 10000000 Expiry Date:	Rate Type: Fixed Rate (N): 0
ate Revision Schedules	Disbursement Schedules	Payment Schedules	Plant and Machinery Details	Real Estate Loan
ndi na visiwi molek detalla	Disbursement Currency, USD	Component Name: FLADOL	No dete averlative	No data e-viletie
		<u> </u>	4	4
tatement Preferences	Cash Flow	Semiement Details		
o data acostados	Click to care more details	Number of Parties: 1 SSI Misemenic: BR00(DMD) Currency: **		
		4 4		

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

2.10.1.45 Parties

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

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

	Party Role	Party Number			Party Name		
Existing	Borrower ×	BR001	Q		Octasun Corporation INC		
Detailts		Address Details				_	
Party Type	c	Autrea Detain	A	ddress 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			
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							
External Customer							
Organization Name							
ntect							
Mark Steve Mark Steve							
chetan.m.zawar@oracle.com							
rower ×							

Figure 2-55 Parties

Table 2-55 Parties Details - Field Description

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



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

2.10.1.46 Loan Details

Use Loan Details screen to capture the Loan Details such as value, amount and so on.

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

Loan Amount		Value Date		Loan Tenor		Maturity Type	
USD 🔻	\$10,000.00	Apr 3, 2015	Ē	12	Month(s)	Fixed	•
Maturity Date							
Apr 3, 2016	Ē						
Contract Number		CounterParty		Commitment (Currency		
Commitment Li		CounterDarty		Commitment	Curronau		
	Q	readonly		readonly			
		BROOZ					
	~	BR002					

Figure 2-56 Loan Details

Table 2-56 Loan Details - Field Description

Field	Description
Loan Amount	Select the currency type from the drop-down list and enter the amount.
Loan Tenor (Months)	Enter the loan tenor amount in months.
Value Date	Select the proposed date from the drop-down calendar.
Maturity Type	Select the maturity type from the drop-down list.
Maturity Date	Select the maturity date from the drop-down calendar.

2.10.1.47 Additional Loan Details

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

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



Additional Loan Details Screen(3/13) Business Product Loan Branc Product De EQLN WCAP Q DMO Short term loan Expense Expense Code Description Purpose Of Loan Grace Days Q Q ~ ^ WORKING_CAPITAL Cancel Back Save & Close Next

Figure 2-57 Additional Loan Details

Table 2-57 Additional Loan Details - Field Description

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

2.10.1.48 Facility and Tranche Details

Allows capturing the Facility and Tranches such as Tranche, type and so on.

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

Table 2-58	Facility and Tranches - Field Description
------------	--

Field	Description
Facility	Click Search to view and select the required product code.
Tranche	Click Search to view and select the required product code.
Facility Amount Currency	Currency gets auto-populated
Facility Amount	Amount gets auto-populated.
Available Amount	Amount gets auto-populated.
Tranche Type	Type gets auto-populated.
Tranche Effective Date	Date gets auto-populated.
Tranche Expiry Date	Date gets auto-populated.



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

Field	Description
Tranche Maturity Date	Date gets auto-populated.

2.10.1.49 Lenders share

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

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

articipant	Participant Name	Asset Amount		Asset Ratio	
кооз	Golden Ace Bank of RJ	USD 👻	\$200.00	20	
elf Participant					
3					
Participant Details 2 - CITIBANK					
Participant Details 3 - Monopoly Banking C	Corporation Ltd				
Participant Details 4 - BK001					

Figure 2-58 Lenders Share

Table 2-59	Lenders Share - Field Description
------------	-----------------------------------

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

2.10.1.50 Deal Facility Condition Precedent

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

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

verall Status : Not Satisfied					
✓ Conditions Precedent					
Section	Definition		CP Status Satisfied	Waitver Required	
Remarks	Linked Documents No items to display.	+			
Add Condition Precedent					
Other Conditions Precedent					
Other Conditions Precedent					
Other Conditions Precedent					
Other Conditions Precedent					
Other Conditions Precedent					
Other Conditions Precedent					
Other Cavitions Precedent					
Other Conditions Precedent					

Figure 2-59 Deal Facility Condition Precedent

 Table 2-60
 Conditions Precedent - Field Description

Description
Enter the section
Enter the definition
Select the status from the drop-down list
Click to select for wavier required.
Click to select for approval required.
Enter the remarks.
Click to add documents.

2. Click Add Conditions Precedent to add multiple details.

Table 2-61 Other Conditions Precedent - Field Description

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.51 Further Conditions Precedent

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

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

Further Conditions Precedent					S	creen (5 / 6)
Overall Status : Not Satisfied						
Conditions Precedent						
Section * Condition 1	Definition * Condition 1	CP Status * Satisfied	×	Waiver Required *		÷
Remarks	Linked Documents No items to display.	+				
Add Condition Precedent Other Conditions Precedent						
Volier Conditions Precedent						
				Back Next	Save & Close	Cancel

Figure 2-60 Further Conditions Precedent

Table 2-62 Conditions Precedent - Field Description

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

2. Click Add Conditions Precedent to add multiple details.

Table 2-63 Other Conditions Precedent - Field Description

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.52 Drawdown Condition Precedent

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

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

Figure 2-61 Drawdown Condition Precedent

Drawdown Condition Precedent				Screen(2/11)
Overall Status : Not Satisfied				
Conditions Precedent				
Saction	Definition	CP Statua Satisfied	Walver Required	ft
Renarka	Linked Documents + No items to display.			
Add Condition Precedent Other Conditions Precedent				
				Cancel Back Save & Close Next

Table 2-64 Conditions Precedent - Field Description

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

2. Click Add Conditions Precedent to add multiple details.

Table 2-65 Other Conditions Precedent - Field Description

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



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

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

3. Click Add Conditions Precedent to add multiple details.

2.10.1.53 Interest Margin Details

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

 In the Participant Drawdown, click Interest Margin Details tab and provide the required details.

omponent Name	Rate Type	Tenor	Rate Calculation Type	
DIF_DI	Floating 👻	0	Up 👻	
erest Basis	Watved	Rate Fixing Required	Rate Fixing Days	
0(Euro)/360 •			0	
rrnative Risk Free Rate	Min Max Rate (Range)	Rate Code	Rate	
	Min 🗸 🖍 Max 🖌 🧥	Q	0	
rgin	All In Rate			
5 ~ ^	1.5			

Figure 2-62 Interest Margin Details

Table 2-66 Interest Details- Field Description

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



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

Table 2-67 Margin Details - Field Description

2.10.1.54 Disbursement Schedules

Use **Disbursement Schedules** screen to capture the Disbursement Schedules such as currency, amount and so on.

1. In the **Participant Drawdown**, click **Disbursement Schedules** tab and provide the required details.

Figure 2-63 Disbursement Schedules

Disbursement Schedules				Screen(7/13)
✓ Schedule 1				۵.
Auto Disbursement				
Schedule Date April 3, 2014 Already Disbursed Amount \$0.00 Add Sphi Settlement Details	Disbursement Currency USD Percentage of Disbursement 100	Total Disbursement Amount \$120,000.00	Amount to Disburse	
Add Schedule				
			Cancel Back Save & Clo	se Next

Table 2-68 Disbursement Schedules - Field Description

Field	Description
Auto Disbursement	Click to select for auto disbursement.
Schedule Date	Select the date from the drop-down calendar.
Disbursement Currency	Disbursement currency gets auto-populated.
Total Disbursement Amount	Total disbursement amount gets auto-populated.
Amount to Disburse	Enter the amount.
Already Disbursed Amount	Disbursed amount gets auto-populated.
Percentage of Disbursement	Enter the percentage.
Split Sequence Number	Enter the number.
Split Percentage	Enter the percentage.
Split Amount	Enter the amount.

Field	Description
Payment Mode	Select the mode from the drop-down list.
Settlement Account Number	Click Search to view and select the account number.
Settlement Account Branch	Account branch gets auto-populated.
Settlement Account Currency	Account currency gets auto-populated.

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

- 2. Click Add Spilt Settlement Details to add multiple details.
- 3. Click Add Schedule to add multiple details.

2.10.1.55 Payment Schedules

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

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

Figure 2-64 Payment Schedule

Component Name		Amount	Frequency	the	
FLAUOL	Q	100 -	Bullet •	t • •	
kart Data		No Of Schedules	Principal Liquidation		
May 2, 2015		1 ~ ^	Auto *		
Schedule Details	2 - PRINCIPAL	Amount	Insumer	Ort	8
PRINCIPAL	Q	4macre UID = \$1,000.00	Dullet *	1	
Mart Date	G.	No Of Scherkules	Principal Liquidation		
May 2, 2015			A.0		
AN Schedule					
in states					

Table 2-69Payment Schedule

Field	Description	
Schedule Type	Click Search to view and select the schedule type.	
Component Name	Click Search to view and select the component name.	
Amount	Select the currency type from the drop-down list and enter the amount.	
Frequency	Select the frequency type from the drop-down list.	
Unit	Enter the units.	
Start Date	Select the maturity date from the drop-down calendar.	
No of Schedules	Enter the number of schedules.	
Principal Liquidation	Select the principal liquidation from the drop-down list and enter the amount.	

2. Click Add Schedule to add multiple schedule details.

2.10.1.56 Settlement Details

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

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

Settiment Details one of the part of a consection of the part of t

Figure 2-65 Settlement Details

Table 2-70 Settlement Details - Field Description

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

2. Click Add Settlement Party to add multiple details.

2.10.1.57 Summary

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

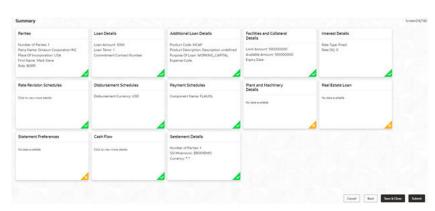


Figure 2-66 Summary screen



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

2.10.1.58 Consolidation Main Details

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

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

Figure 2-67 Consolidation Details

Consolidation Detail			Screen(2/5)
Tranche Reference No.	Value Date	Counter Party	Contract Currency
DMOBTTR15091AEO3		BR001	Q
	Required		Required
Product Code	Rollover Type	Rollover Amount	Rollover Mode
٩	Consolidated	Principal	Auto
Required Maturity Date	Maturity Days	Roll By	
	~ ^	Days	
			Cancel Back Save & Close Next

Table 2-71	Consolidation Main Details - Field Description
------------	---

Field	Description Display the tranche detail which was selected in initiate screen.		
Tranche Reference No			
Value date	Parameter for selecting the drawdowns for consolidation is the value date. In effect, this date refers to the maturity date of the child drawdowns that have to be consolidated as part of rollover. In addition to the same combination of counterparty, product, and currency, the child drawdowns should also have the same maturity date for consolidation to occur.		
Counterparty	You have to select the counterparty of the drawdowns that have to be consolidated as part of rollover. The option list displays the list of all active customers of the branch.		
Contract Currency	You have to select the currency of the drawdowns that have to be consolidated as part of rollover. The option list displays the allowable currencies for the tranche. Select a currency from this list.		
Product Code	You have to select the drawdown product based on which the system selects the drawdowns for consolidation. This option list the drawdown products associated with the tranche product under which the selected tranche is processed		

Field	Description	
Rollover Type	 You have to indicate the type of rollover you wan to perform. The available options are: Consolidated – In this case, all selected drawdowns with the same combination of Tranche + Drawdown Product + Counterparty + Currency + Maturity Date is consolidated into a single contract upon rollover. Consolidated + Split – In this case, the system first consolidates the selected drawdowns as per the consolidation instructions and then splits the net result of consolidation as per the split instructions. 	
Rollover Amount	User can select Principal or Principal + Interest	
Rollover Mode	 Here use can select an one option among the available to option Auto: The transaction will be automatically handed over to back office. Manual: Application will be waiting under a stage "Manual Handover stage 	
Maturity Date	You can capture the maturity date of the rolled over drawdown here. If you do not specify the maturity date, the system arrives at the maturity date based on the 'Roll By' value and the 'Maturity Days' specified for the drawdown.	
Maturity Days	User can input the number of days that is to be added to the value date of the new split Drawdown to arrive at the maturity date of the drawdown.	
Roll By	Indicate the tenor basis upon which the maturity days specified for the rolled-over contract will be derived. The options are Days Months Quarters Semi-annuals Years	

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

2.10.1.59 Consolidation Drawdown Details

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

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



Consolidation Drawdown				Screen(3/5
✓ Consolidated Details 10				Ŀ
Child contract ref	Principal Roll Amount	Interest Roll Amount	Total Roll Amount	
Q	▼ \$0.00	\$0.00	USD 0.00	
Required Driver Contract	Required	Required		
Imp				
Add Consolidated Details				

Figure 2-68 Consolidation Drawdown

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

 Table 2-72
 Consolidation Main Details - Field Description

2.10.2 NLP

Use NLP to capture the NLP details such as extracted information and so on.

NLP Details							Screet
Original Documen	t				Extracted Information		
data:	1/2	¢	ŧ	•	✓ Enriched Data		
					Tag Name	e Tag Value	
_					Customer Numbe	r -	٩,
	Iner Grap Financial Service				Facility Numbe	e	٩,
ber 2					Tranche Numbe	e	٩,
To Stan Ann Dre For Sta	dard Okartawad mini, Manthew Page / Taylor			•			

Figure 2-69 NLP Details 1

Figure 2-70 NLP Details 2

NLP Details		Scre
Original Do	cument	# Extracted Information
		- Tag Name Tag Value
		Tranche TypeTerm Loan Facility
		Agreement Date22 Dec 19
	From: Sheer Crop Financial Service	Total Facility Amount 1199 Million
	Date: 29 Ovc 19	Total Facility Amt CcyUSD
	To: Renderd Darkmel	Loan Amount 302,778,605,85
	To: Bandard Charlenge Mits: Downer Matthew Page / Taylor Fax: 003-1138714 Ro: U03-1138714 Ro: U03-1138714	Loan CurrencyUSD
		Party NameX Bose Holding pLC
	LOAN DAVIN OCHINI	Agent NameSilver Crop Financial Service

- Extracted Information
- Enrich Data
 - Customer Number: Click Search to view and select the required number.
 - Facility Number: Click Search to view and select the required number.
 - Tranche Number: Click Search to view and select the required number.

2.10.3 Override Handling

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

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



Advices

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

This topic contains the following sub-topics.

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

3.1 Loan Initiation Advice

Use this advice during Loan origination Enrichment stage.

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

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

Table 3-1 Loan Initiation Advice

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

Related Topics

 Loan Initiation Advice Use this advice during Loan origination Enrichment stage.



3.2 Loan Sanction Advice

Use this advice during Loan origination approval stage.

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

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

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

Table 3-2 Loan Sanction Advice

Related Topics

 Loan Sanction Advice Use this advice during Loan origination approval stage.

3.3 Loan Rejection Advice

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

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

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



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

Table 3-3 Loan Rejection Advice

Related Topics

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

3.4 Draft Approval Advice

Use this advice during In-Principal Approval stage.

This advice is associated with In-Principal Approval stage for proceed outcome.

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

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



Related Topics

• Draft Approval Advice Use this advice during In-Principal Approval stage.



A Functional Activity Codes

Screen Name	Functional Activity Codes	Actions	Description
Business Product	CLMO_FA_BUSINESS_PRODUCT_AM END	Amend	Amend Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_AU THORIZE	Authorize	Authorize Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_CL OSE	Close	Close the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_DE LETE	Delete	Delete the Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_LO V_HOLIDAYPREF	LOV	FetchHolidayPr ef
Business Product	CLMO_FA_BUSINESS_PRODUCT_LO V_PRODUCT	LOV	Fetch Product Lov
Business Product	CLMO_FA_BUSINESS_PRODUCT_NE W	New	New Buisness Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_RE OPEN	Reopen	Reopen Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_VIE W	View	View Business Product
Business Product	CLMO_FA_BUSINESS_PRODUCT_RE JECT	Reject	Reject Business Product
Business Process	CLMO_FA_BUSINESSPROCESS_VIE W	View	View Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AME ND	Amend	Amend Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUT HORIZE	Authorize	Authorize Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_AUT HQUERY	AuthQuery	AuthQuery of Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_CLO SE	Close	Close Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_DEL ETE	Delete	Delete Business process
Business Process	CLMO_FA_BUSINESSPROCESS_NE W	New	New Business Process

Table A-1 List of Functional Activity Codes



Table A-1	(Cont.) List of Functional	Activity Codes
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Screen Name	Functional Activity Codes	Actions	Description
Business Process	CLMO_FA_BUSINESSPROCESS_REO PEN	Reopen	Reopen Business Process
Business Process	CLMO_FA_BUSINESSPROCESS_REJ ECT	Reject	Reject Business Process
Party	CLMO_FA_PARTY_MAINT_AMEND	Amend	Amend Party
Party	CLMO_FA_PARTY_MAINT_AUTHORIZ E	Authorize	Authorize Party
Party	CLMO_FA_PARTY_MAINT_AUTHQUE RY	AuthQuery	AuthQuery of Party
Party	CLMO_FA_PARTY_MAINT_CLOSE	Close	Close Party
Party	CLMO_FA_PARTY_MAINT_DELETE	Delete	Delete Party
Party	CLMO_FA_PARTY_MAINT_NEW	New	New Party
Party	CLMO_FA_PARTY_MAINT_REOPEN	Reopen	Reopen Party
Party	CLMO_FA_PARTY_MAINT_SUMMARY	Summary	Summary of Party
Party	CLMO_FA_PARTY_MAINT_VIEW	View	View Party
Party	CLMO_FA_PARTY_MAINTENANCE_F ORGETCUSTOMER	Forget Customer	Forget Customer
Party	CLMO_FA_PARTY_MAINTENANCE_R EJECT	Reject	Reject Party
Covenant	CLMO_FA_COVENANT_MAINT	Maint	Maint of Covenant
Covenant	CLMO_FA_COV_AUTH	Auth	Authorize Covenant
Covenant	CLMO_FA_COV_AUTHQUERY	AuthQuery	AuthQuery of Covenant
Covenant	CLMO_FA_COV_CLOSE	Close	Close Covenant
Covenant	CLMO_FA_COV_DELETE	Delete	Delete Covenant
Covenant	CLMO_FA_COV_GETALL	GetAll	GetAll Covenant
Covenant	CLMO_FA_COV_GETBYID	GetByld	Get Covenant by Id
Covenant	CLMO_FA_COV_GETHISTORY	GetHistory	GetHistory of Covenant
Covenant	CLMO_FA_COV_LOVVALIDATION	LOV	Lov of Covenant
Covenant	CLMO_FA_COV_MODIFY	Modify	Modify Covenant
Covenant	CLMO_FA_COV_REOPEN	Reopen	Reopen Covenant
Covenant	CLMO_FA_COV_SAVE	Save	Save Covenant
Covenant	CLMO_FA_COV_REJECT	Reject	Reject Covenant



Table A-1	(Cont.)	List of Functional Activity Codes
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Screen Name	Functional Activity Codes	Actions	Description
Condition Subsequent	CLMO_FA_CONDSUB_MAINT	Maint	Maint of Condition Subsequent
Condition Subsequent	CLMO_FA_CONDSUB_SUMMARY	Summary	Summary of Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_AUTHCOND SUBS	Auth	Authorize Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_AUTHQUER Y	AuthQuery	AuthQuery of Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_CLOSECON DSUBS	Close	Close Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_DELETECO NDSUBS	Delete	Delete Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_GETALL	GetAll	GetAll Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_GETBYID	GetById	Get Condition Subsequent by Id
Condition Subsequent	CLMO_FA_COND_SUBS_GETHISTOR Y	GetHistory	Get Condition Subsequent History
Condition Subsequent	CLMO_FA_COND_SUBS_LOVVALIDAT	LOV	Validate LOV
Condition Subsequent	CLMO_FA_COND_SUBS_MODIFYCO NDSUBS	Modify	Modify Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_REOPEN	Reopen	Reopen Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_SAVECOND SUBS	Save	Save Condition Subsequent
Condition Subsequent	CLMO_FA_COND_SUBS_REJECT	Reject	Reject Condition Subsequent

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