

User Guide
**Oracle Banking Corporate Lending
Process Management**

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Oracle Banking Corporate Lending Process Management User Guide
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Welcome to Oracle Banking Corporate Lending Process Management

Welcome to the Oracle Banking Corporate Lending Process Management (OBCLPM) process management User Manual. 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. This manual is intended for the Relationship Managers (RMs), Credit Risk Managers (CRMs), Legal, back end operation and other loan executive staffs in charge of maintaining the loan accounts in the bank.

Bilateral

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

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

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

- Advice Generation
- Map Documents and Checklist for Various stages

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

Loan Origination

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

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

Basic Details

Customer Type <input type="button" value="New"/> <input type="button" value="Existing"/>	Lead/Prospect Number <input type="text"/> <input type="button" value="Search"/>	Proposal Number <input type="text"/> <input type="button" value="Search"/>	Business Product * <input type="text"/> <input type="button" value="Search"/>
Loan Purpose/Intent * <input type="text"/> <input type="button" value="Search"/>	Application Date * <input type="text" value="Apr 2, 2018"/> <input type="button" value="Calendar"/>	Priority <input type="button" value="High"/> <input type="button" value="Medium"/> <input type="button" value="Low"/>	

Channel Details

Application Channel <input type="text"/> <input type="button" value="Search"/>	Application Submitted By <input type="text" value="Agent"/>	Name * <input type="text"/>	Email * <input type="text"/>
---	--	--------------------------------	---------------------------------

How to initiate a loan origination:

1. In the **Loan Origination** screen, provide the required details:

Basic Details

- Customer Type: Select one of the options:
 - New: If selected, applicant details can be captured as part of loan creation.
 - Existing: If selected, system defaults the applicant related details in the respective data segments.
- Lead/Prospect Number: Click **Search** to view and select the required Lead/Prospect number. This will help to determine if the loans are given under any back scheme.
- Proposal Number: Click **Search** to view and select the required proposal number. These provide the list of proposal given to a customer via Draft Proposal Process. Once selected the completed application of draft proposal will be displayed to choose one application. Once selected all the data segment applicable to the current application will be default the value form Draft proposal.
- Business Product: Click **Search** to view and select the required business product. Based on the business product system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
- Customer Number: Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as **Existing**.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Select a priority from the dropdown list.

Facility Details

- Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.

- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

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

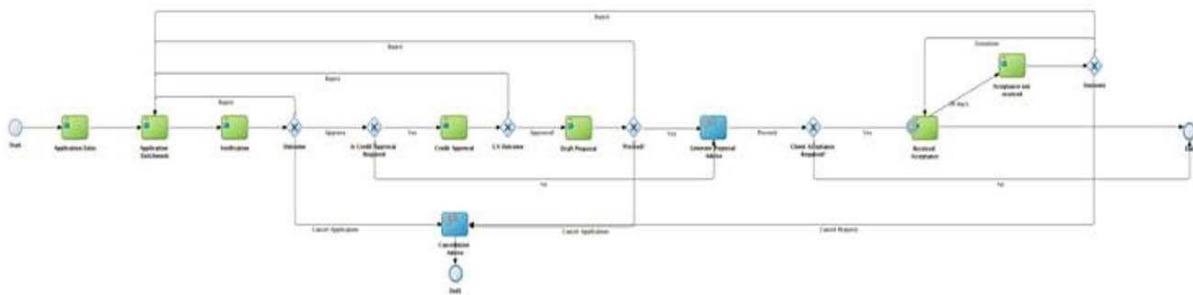
On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. For an application, based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for Loan Origination and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

Draft Proposal

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

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



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

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

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

- Credit Appraisal Required

- Customer Agreement Required
- Loan Amount
- Loan Currency

Initiating Draft Proposal

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

How to reach here:

Corporate Lending > Operations > Draft Proposal

How to Initiate a draft proposal:

1. In the **Draft Proposal** screen, provide the required details:
 - Lead/Prospect Number: Click **Search** to view and select the required Lead/Prospect number. This will help to determine if the loans are given under any back scheme.
 - Business product: Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
 - Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
 - Loan Purpose/Intent: Click **Search** to view and select the required loan purpose/intent.
 - Priority: Select a priority from the dropdown list.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

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

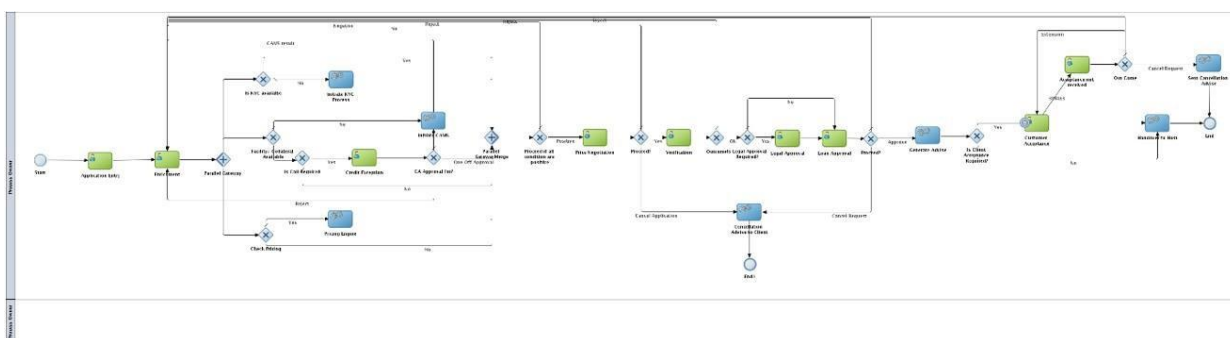
On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

Loan Drawdown

Loan Drawdown provides function to drawdown the required loan amount for an existing customer. Once the facility is set a corporate customer would like to avail the loan from the back from the existing facility, Application will pass through various stages of the business process flow commencing from Drawdown initiation till loan account creation/handoff and disbursement based on the Application Category.

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



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

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

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

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

Initiating Loan Drawdown

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

How to reach here:

Corporate Lending > Operations > Drawdown

Drawdown Test (BR1) Apr 2, 2018 VIVIAGRA1

Basic Details

Customer Number * <input type="text"/>	Customer Name <i>No Customer Selected</i>	Business Product * <input type="text"/>	Loan Purpose/Intent * <input type="text"/>
Application Date * Apr 2, 2018	Priority High Medium Low		

Facility Details
Please select a customer to load facility details

Channel Details

Application Channel <input type="text"/>	Application Submitted By Agent	Name * <input type="text"/>	Email * <input type="text"/>
--	--	---------------------------------------	--

Initiate

How to drawdown a loan:

1. In the **Drawdown** screen, provide the required details:

- **Customer Number:** Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as Existing.
- **Customer Name:** Based on the Customer Number selected, the information is auto-populated.
- **Business product:** Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists
 - Stage level advices
- **Application Date:** Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- **Loan Purpose/Intent:** Click **Search** to view and select the required loan purpose/intent.

- Priority: Select a priority from the dropdown list.

Facility Details

- Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click **Search** to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

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

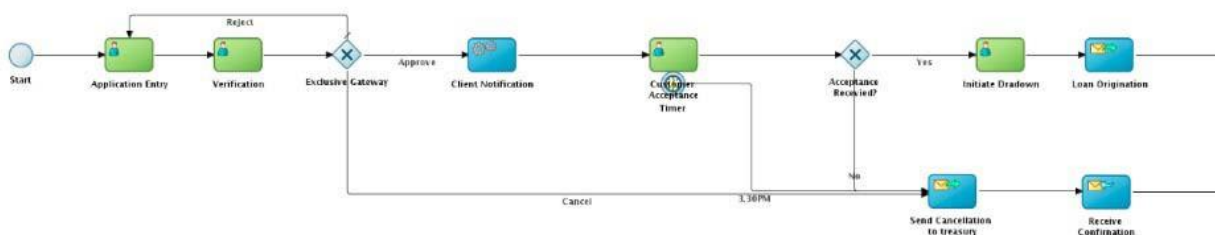
On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

Rate Quotation

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

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



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

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

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

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

Initiating Rate Quotation

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

How to reach here:

Corporate Lending > Operations > Rate Quotation

Rate Quotation Initiation Test (BR1) Apr 2, 2018 VIVIAGRA1

Basic Details

Customer Number * <input type="text"/>	Customer Name <i>No Customer Selected</i>	Business Product * <input type="text"/>	Loan Purpose/Intent * <input type="text"/>
Application Date * Apr 2, 2018	Priority High Medium Low		

Facility Details
Please select a customer to load facility details

Channel Details

Application Channel <input type="text"/>	Application Submitted By Agent	Name * <input type="text"/>	Email * <input type="text"/>
--	--	---------------------------------------	--

Initiate

How to initiate a rate quotation:

1. In the **Rate Quotation Initiation** screen, provide the required details:

- **Customer Number:** Click **Search** to view and select the required Customer Identification number or you can also type the Customer Number. This field is applicable only when the Customer Type is selected as Existing.
- **Customer Name:** Based on the Customer Number selected, the information is auto-populated.
- **Business Product:** Click **Search** to view and select the required Business product. Based on the Business product, system derives the following details to process the loan application:
 - Applicable stages and its data segments
 - Required documents and checklists

- Stage level advices
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Loan Purpose/Intent: Click Search to view and select the required loan purpose/intent.
- Priority: Select a priority from the dropdown list.

Facility Details

- Displays the list of all facilities that are created for the Customer Number. You can select the appropriate Facility ID which requires to be linked for the loan.

Channel Details

- Application Channel: Click Search to view and select the required application channel.
- Application Submitted By: Select the details of the Agent/Customer who has submitted the application from the dropdown list.
- Name: Enter the name of the Agent/Customer who has submitted the application.
- Email: Enter the Email ID of the Agent/Customer who has submitted the application.

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

On submit of the screen, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on application category viz. Term Loan, Pre-shipment Finance, Post-shipment Finance, Project Financing, Working Capital and so on. System will derive the process flow for In Principal Approval and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the process flow.

Loan Servicing

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

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

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

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

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

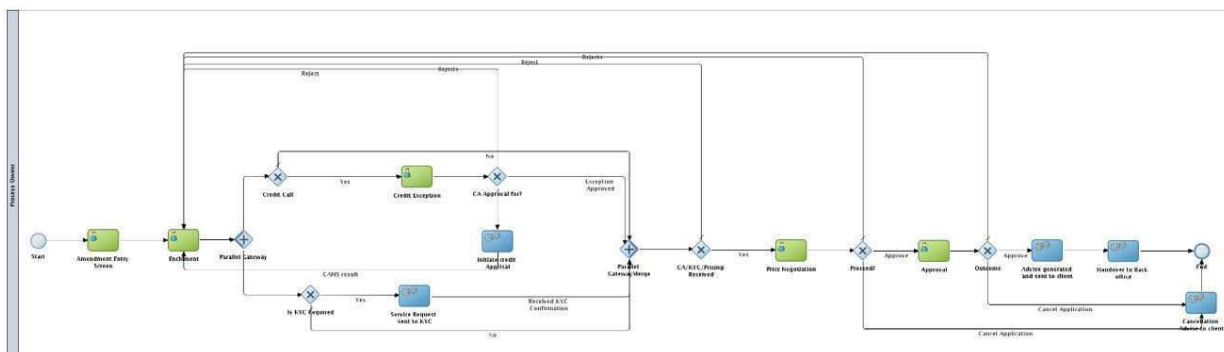
Non-financial amendments include changes to:

- Credit line and Collaterals
- Payment Schedule

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

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

List of stages and corresponding data segments can be configured.



The list of stages pre-defined for the Loan servicing are:

- Application Entry
- Enrichment
- Loan Approval

Initiating Loan Servicing

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

How to reach here:

Corporate Lending > Operations > Servicing

Financial Amendment Test (BR1) Apr 2, 2018 REVGANES1

Search Contracts Advanced Search

Customer Number: BR1COPRCUST1

Customer Name: BR1 Octogem Corporation INC

Facility Code:

Facility Category: No Facility Selected

Results

Contract Reference	Contract Reference	Contract Reference	Contract Reference	Contract Reference	Contract Reference
BR1STER180920003	BR1WCAP180920018	BR1STER180920005	BR1WCAP180920441	BR1WCAP180920010	BR1WCAP180920442
Product Description Short term loan	Product Description Working Capital loan	Product Description Short term loan	Product Description Working Capital loan	Product Description Working Capital loan	Product Description Working Capital loan
Loan Amount \$55,000.00	Loan Amount \$85,000.00	Loan Amount \$25,000.00	Loan Amount \$20,000.00	Loan Amount \$20,000.00	Loan Amount \$2,000.00
Maturity Date Oct 2, 2018	Maturity Date Apr 21, 2018	Maturity Date Apr 7, 2019	Maturity Date Apr 2, 2019	Maturity Date Apr 2, 2018	Maturity Date Apr 2, 2019

Business Product *
Working Capital Loan

Amendment Effective Date
mmm d, y

Priority *
High

On click of **Advanced Search**, users can provide further details to search for a loan contract as illustrated:

Search Contracts Advanced Search

Customer Number BR1COPRCUST1	Customer Name BR1 MICROSOFT	Facility Code	Facility Category No Facility Selected
Loan Amount	Start Date mmm d. y	End Date mmm d. y	

How to restructure a loan:

1. User can select an appropriate servicing operation - Financial Amendment, Non-financial Amendment, Rollover, or Payment.
2. In basic search user can search based on customer or facility code to choose a contract that needs to be serviced.
 - Customer Number: The LOV attached to this field will list the customer available
 - Facility Code: The LOV attached to this field will list the facility codes in the system.
3. On click of the search button, system will list the contracts that meets the search criteria for the user to choose a contract number. Advanced search option can be activated using the toggle in the search bar where the user can additionally search based on Loan start and end dates or the Loan currency and amount.

After selecting a contract system populates the appropriate business product applicable for the loan contract. Users can choose a business product and the value date for the changes to be effective.

On click of initiate, a unique Application Registration number will be auto generated by the system, which are used throughout the process and for further tracking. Based on servicing type selected, system will derive the process flow for Loan servicing with the configured list of data segments and the process will get instantiated.

Based on the user rights the system will navigate the user to the first manual stage of the manual stage of the process flow.

Syndication

Loan Syndication is a lending process in which a group of lenders provide loan to one or more borrowers. Each lender in the syndicate contributes part of the loan amount, and they all share in the lending risk. The loan is governed by a single Loan Agreement. However, each Lender of the Syndicated Loan maintains a separate claim on and bears the credit risk for the respective portion of the loan provided by it.

OBCLPM is capable of managing Pre Mandate, Post-Mandate, Closing stages of Loan Syndication Origination and Drawdown for Bank role as Participant.

OBCLPM has the below processes:

- Pre Mandate Lead Arranger Process – To handle the Bank role to invite Arrangers and to finalize the Mandate with the Borrower.
- Pre Mandate Co-Arranger Process – To support the Lead Arranger to finalize the Mandate with the Borrower.
- Post Mandate Agent Process – To manage the Agency role in Syndication Origination as a

4. NDA Scrutiny
Up on receipt of draft NDA from the legal with their respective comment, user will send the NDA to the Borrower for review after the Scrutiny. If any amendments required, then the document will be sent back to the Legal team for modification. User will be able to send multiple advises at this stage with attaching the different versions of the NDA.
5. Borrower Review - NDA
Borrower reviews and sign the NDA if the Borrower is agreeable with the format else sends the borrower comments to the Legal for modification of the draft. (Execution of the documents takes place outside the system and Loans will only track the status of the Document).
6. Initiate QE
Once the NDA is signed, the user initiates quick evaluation on the customer with the Credit System and waits for the evaluation results or user himself performs the evaluation in credit system. User will be able view the status of the evaluation and will receive the result of the evaluation.
7. Review QE and Solution Structuring
Upon reviewing the customer evaluation, the user will take a decision to proceed with the syndication and draft a solution. Also the user will take a decision to proceed with the arrangers or not. If the Arranger Invitation DS is filled at least with one arranger then the application will trigger a different flow, in which the user will invite the arrangers to participate and help in providing the solution.
8. Solution Firming
This decision will be reviewed by the approver. Approver can either approve the solution or cancel the application or proceed with the application in two ways one with co-Arranger and one without Co-arranger. If the process is without co-arrangers, then after the solution firming approval, user can send the solution to the borrower or modify the solution or cancel the application.
9. Solution with Arrangers
If any arranger details are captured other than the home bank, then user will be able to follow this process. Send invitation to the Arrangers captured in the Arranger Invitation data segment. Advice will be sent to the Arrangers along with Confidentiality Agreement (NDA). User will wait for the response from arrangers. User will be able to track the acceptance response and the status of NDA execution. Also will be able to send the reminders.
For the arrangers which are shown interest in the syndication and returned the signed NDA, the user will be able to send the additional details about the Borrower. Advice will be sent to the Arrangers with attachments. (Inter stage advises). For arrangers which are responded with not interested can mark as rejected. User will be able to capture more arrangers if required other than the invitations send earlier.
10. Solution Restructuring
All the above activities performed in the previous stage will be reviewed by the Approver and every action will be processed after the approval at this stage. User proceed to prepare the Proposal in coordination with the Arrangers (These discussions are outside the system and only proposal is captured in the system). After the solution firming approval, user can send the solution to the borrower and arrangers or modify the solution or cancel the application.
User can send the solution to the Borrower and arrangers and wait for the Borrower response.
11. Customer Acceptance
In this user can follow up with the Borrower if no response. Advice will be sent at this stage (Inter stage). Modify the proposal based on the comments from the Borrower. Cancel the application if the Borrower is not agreeing with the Proposal. Advises will be sent to borrower and arrangers. Proceed with the next phase Pre-Mandate once the proposal is finalized with the Borrower. Advises will be sent to borrower and arrangers.
12. Arranger Invitation
Once the proposal is agreed with the Borrower, the user can proceed with the syndication with co-arrangers if not included already. This stage will be occurred only if the user decided to proceed with co-arrangers and the co-arrangers are not selected before the solution proposal. This flow is not applicable if the arrangers are already finalized.

Capture the details of the Arrangers and send the invitations to the selected arrangers. Advice to be sent to the Arrangers along with Confidentiality Agreement (NDA). Upon sending the invites, user will come back to the Arranger invite stage to track the responses from the arrangers. User will be able to track the acceptance response and the status of NDA execution. Also will be able to send the reminders.

For the arrangers which are shown interest in the syndication and returned the signed NDA, the user should be able to send the additional details about the Borrower. Advice to be sent to the Arrangers with attachments. (Inter stage advises). For arrangers which are responded with not interested should mark as rejected. User will be able to capture more arrangers if required other than the invitations send earlier.

Once all the arrangers signed the NDA, user will be able to proceed to the next stage or user will be able to take decision to proceed with the responded arrangers. User will intimate the Arrangers regarding the finalization of arrangers.

13. Approval

All the above activities performed in the previous stage will be reviewed by the Approver and every action will be processed after the approval at this stage.

14. Arranger Commitment Confirmation

At this stage user will conduct the arranger meeting and capture the proposed amount from each arranger for their participation. Meeting will be outside the application.

User will also finalize the syndication party roles of each arranger.

Upon discussion with the arrangers, user will finalize the allocation for each arrangers and send for the approval.

If the Co-arrangers are finalised before Customer acceptance of the solution, then the process will start from this stage. Also if the Lead Bank is proceeding without any co-arranger, then the process will start from this stage.

15. Allocation Approval

If the approver is not agreeable to the allocation, the user will redo the allocation.

Upon finalization of the allocation user will initiate the credit approval for self Arranged portion if the syndication arrangement is underwriting.

16. Review Credit Approval

If the Credit approval is not received for the self-allotted amount then the user should go back and redo the allocation. Once the Credit approval is obtained, finalized allocation information will be sent to the Arrangers. Advises will be sent to the Arrangers.

If the self arrangement is on Best effort basis, then no credit approval is required and the user will be able to initiate the preparation of the mandate document with the help of internal legal upon finalization of the allocation.

17. Prepare Mandate Docs

Internal legal prepares the Mandate documents and sends to the user for review.

18. Mandate Docs Scrutiny

User do the scrutiny of the documents and sends back to the legal if any modification required. Else the user send the documents to the arrangers for their review. Advice will be sent to the Arrangers.

19. Arranger Comments

User will wait for Arrangers comments on the mandate documents and if the arrangers are not agreed with the mandate documents, then the user will send the mandate documents to the internal legal for modification. Once the Arrangers agree on the mandate documents, then the mandate documents will be send to the Borrower for the review. Advice will be sent to the Borrower.

20. Borrower Review - Mandate Docs

If the Borrower is not acceptable with the mandate documents the same will be sent to the internal legal for amendments along with the comments from the Borrower. Cancel the application if Borrower is not interested. If the Borrower agrees with the mandate documents then the mandate documents will be sent to all the parties for execution. Advises will be sent to all the parties.

21. Execution Status

User will track the status of the execution of mandate documents from all the parties. User will send the fully executed documents to all the parties. Advice will be sent. With this the pre-mandate stage will be closed.

Initiating Pre-Mandate Lead Arranger

The basic registration details for Pre-Mandate Lead Arranger for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Syndication > Pre Mandate Arranger

Pre Mandate Arranger Universal Bank (DMO)
Apr 1, 2015 BINCMATH1

Basic Details

Business Product * Application Date * Priority

How to initiate a Pre Mandate Arranger:

1. In the Pre Mandate Arranger screen, provide the required details:

Basic Details

- Business Product: Click Search to view and select the required business product.
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Pre-Mandate Co-Arranger

Pre-Mandate Co-Arranger Process manages the beginning of the Syndication process until the execution of the Mandate Letter along with the Lead Arranger. This process can manage initial analysis of Borrower requirement, Solution Proposal and negotiation with Borrower, Obtaining Credit Approvals, Preparation of Mandate Documents and its execution. Upon Completion of Pre-mandate process, the details will be handed over for the creation of respective Post Mandate Process.



The process flow for Pre-Mandate Co-Arranger undergoes goes the below stages:

1. **Entry**
Pre-Mandate Co-Arranger starts with the receipt of the invitation from the Lead Bank, to join the arrangement of the Syndication. User capture the basic details such as Borrower Information, Borrower Related Parties, Syndication Requirement, Expected Collateral value. Borrower and Borrower Related parties will be to Borrower on-boarding team to start the Borrower evaluation process. If more than one Borrower and related parties are there, then that many process will be initiated.
2. **Review Pre Analysis**
User will wait for the response from Borrower domain to get the initial analysis on the parties. Based on the response user will take the appropriate decision to proceed. If the decision is to proceed with the Syndication, user signs the NDA and send the acceptance confirmation to the Lead Bank. Else confirm the rejection. Advice will be sent along with attachments. User waits for the additional details to receive from the Lead Bank.
3. **Initiate QE**
Up on receipt of the additional details, the user initiates quick evaluation on the customer with the Credit System and waits for the evaluation results or user himself perform the evaluation in credit system. User will be able view the status of the evaluation and should receive the result of the evaluation.
4. **Review QE**
Upon reviewing the customer evaluation, the user will take a decision to proceed with the syndication or not.
5. **Approval**
This decision will be reviewed by the approver. Approver can either approve the solution or cancel the application or proceed with the application. Advice will be sent to the Lead bank confirming the outcome.
6. **Solution Structuring**
If the Syndication Solution has already agreed by the Borrower with the Lead Bank, then the user will move to the Commitment Confirmation Stage. If the solution is not finalized, then the user will finalize the solution in discussion with the Lead Bank.
7. **Solution Firming**
Approver can approve the agreed Syndication Solution or reject. Once the solution finalized and agreed by the Borrower, then the user will move to the Commitment Confirmation Stage
8. **Commitment Proposal**
At this stage user will up on discussion with the Lead Bank and other Co-Arrangers if any, user will finalize the commitment allocation for the Co-Arranger and send for the approval.
9. **Commitment Approval**
If the approver is not agreeable to the allocation, the user should redo the allocation. Upon finalization of the allocation user will initiate the credit approval for self Arranged portion if the syndication arrangement is underwriting.
10. **Review Credit Approval**
If the Credit approval is not received for the self-allotted amount then the user should go back and redo the allocation. Once the Credit approval is obtained the user will be able to communicate the Proposed Arranged amount to the Lead Bank and move to the next stage to wait for the confirmation from the Lead Bank. Advice will be sent to the Lead Bank.
If the self arrangement is on Best effort basis, then no credit approval is required and the user will be able to communicate the Proposed Arranged amount to the Lead Bank and move to the next stage to wait for the confirmation from the Lead Bank. Advice will be sent to the Lead Bank.

If no credit approval then cancel the application if the arrangement is underwriting.

11. Commitment Confirmation

User reviews the Arrangement allocation from the Lead Bank. If there is any difference in the allocation then the user will redo the allocation else move to the next stage to wait for the Mandate Docs. If no allocation cancel the application. User will also finalize the syndication roles of each arranger.

12. Mandate Docs Review

User receives the Draft mandate Docs from the Lead bank and send the same for the review of the internal legal.

13. Docs Review by Legal

Internal Legal Team reviews the documents and provides the comments.

14. Review Legal Comments

Up on receipt of the Legal comments, user sends the comments to the Lead Bank. Advice will be sent to the Lead bank along with attachments.

15. Document Execution

Up on receipt of execution version of the Docs, then the user will be able to move to the signing stage if there is no comments on the documents. If the Docs are not agreed by the Borrower then cancel the application.

User execute the documents and send the signed copy to the Lead Bank for consolidation. Advice will be sent along with attachments.

16. Track Executed Docs

User will track the receipt of fully executed documents.

With this the pre-mandate stage will be closed.

Initiating Pre-Mandate Co-Arranger

The basic registration details for Pre-Mandate Co-Arranger for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Syndication > Pre-Mandate Co-Arranger

Pre Mandate Co-arranger

Universal Bank (DMO)
Apr 1, 2015

BINCMATH1

Basic Details

Business Product *

Application Date *

Priority High Medium Low

How to initiate a Pre-Mandate Co-Arranger:

1. In the Pre-Mandate Co-Arranger screen, provide the required details:

Basic Details

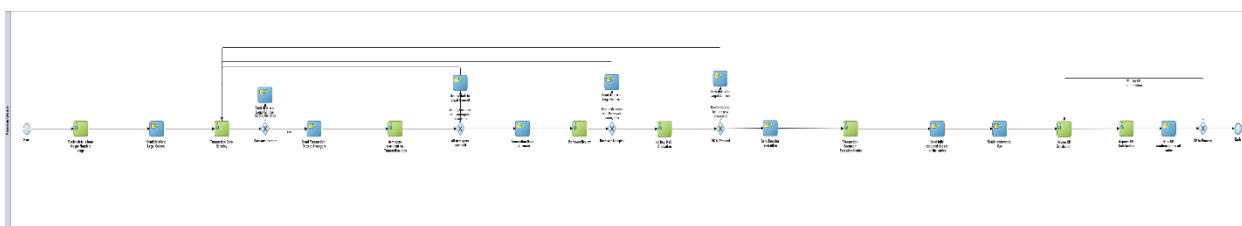
- Business Product: Click Search to view and select the required business product.

- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Post Mandate Agent

Post Mandate Agent process manages agency related activities of the Agent post assuming the role of an Agent after the execution of the Mandate Letter. This process manages the Preparation of Transaction Documents, Co-ordination with Arrangers and participant Banks, KYC of all the syndication parties, Execution of Transaction Documents and Condition Precedent Satisfaction. Upon completion of the Origination process, the details will be handed over to Operations Enrichment Process for the creation of Facility and Tranches in OBCL.



The process flow for Post Mandate Agent undergoes goes the below stages:

1. **Entry**
The data available during the Pre Mandates will be automatically fed in or captured manually. The user captures the additional data required. User captures the details and send the details to the Legal Counsel for the preparation of the Transaction Docs.
2. **Transaction Docs Scrutiny**
The user reviews the draft transaction docs. If any amendments required, it is send back to the legal counsel. If no amendments required, then send it to arrangers for review.
3. **Arranger Comments Review**
After the arrangers review, the arranger comments are reviewed. If any amendments required, it is send back to the legal counsel. If no amendments required, then send it to Borrower for review.
4. **Borrower Comments Review**
After the Borrower's review, the Borrower comments are reviewed. If any amendments required, it is send back to the legal counsel. If no amendments required, then final allocation of lenders is checked.
5. **KYC and Allocation Verification**
After the docs is finalized, final allocation of lenders, KYC and all the internal departmental approvals are checked for completion. If the allocation is not finalized, send back to legal with the finalized allocation. If KYC completion and internal department's approvals are pending, then user will wait until these are completed. Completion of KYC and internal departmental approvals are outside OBCLPM.
6. **Transaction Docs Execution**
After the KYC of all parties, all the internal departmental approvals and final allocation of lenders are in place, send Transaction docs to all the parties for execution. The user will track the execution status of all the docs for all the parties. After sending executed docs to all the parties, data is handed off to the operations team for creation of Facility and Tranche.
7. **Review Condition Precedent Satisfaction**
User will wait for the Condition Precedent to be satisfied, after satisfaction send it for approval.

- Approve Condition Precedent Satisfaction
If Condition Precedent Satisfaction is satisfied. The user will approve it and then with this Post Mandate Agent process will end.

Initiating Post Mandate Agent

The basic registration details for Post Mandate Agent for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Syndication > Post Mandate Agent

Post Mandate Agent In-Country Ret... (Apr 1, 2015 REVGANES1

Basic Details

Business Product *	Pre Mandate Ref No.	Application Date *	Priority
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="Apr 1, 2015"/>	<input checked="" type="button" value="High"/> <input type="button" value="Medium"/> <input type="button" value="Low"/>

How to initiate a Post Mandate Agent:

- In the **Post Mandate Agent** screen, provide the required details:

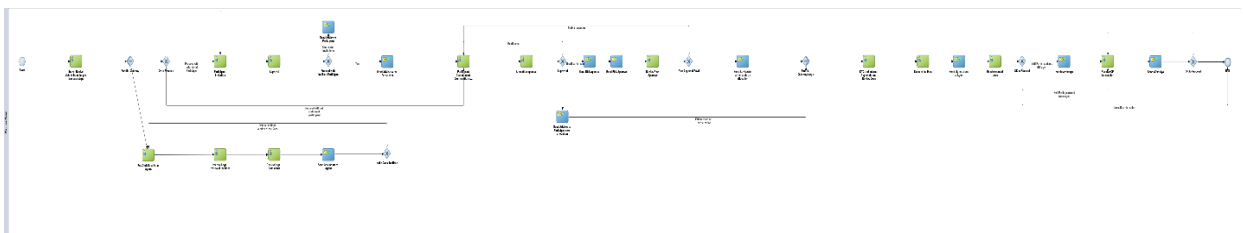
Basic Details

- Business Product: Click Search to view and select the required business product.
- Post Mandate Ref No.: Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Post Mandate Arranger

Post Mandate Arranger process helps the Bank to manage role of an Arranger post executing the Mandate Letter. This process involves the Syndication Invitation to the Participant Banks, Participation Allocation, Risk Review for self-participation, KYC, Internal Approvals, Execution of Transaction Docs and Condition Precedent confirmation. Upon completion of origination process, the details will be handed over to the Operations Enrichment Process accordingly.



The process flow for Post Mandate Arranger undergoes goes the below stages:

1. Entry

The data available during the Pre Mandates will be automatically fed in or captured manually.

Movement of this stage will create two parallel processes for the user and which will be worked separately.

- I. Participant Allocation
- II. Transaction Documents Review

Participant Allocation can be processed in two ways:

- (A) Proceed with Additional Participants
- (B) Proceed without Additional Participants

For Proceed without Additional Participants, User will move to the Participant Allocation stage after entry.

Process flow for Proceed with Additional Participants undergoes goes the below stages:

- 2. Participant Invitation
User will capture the details of the Participants and send the invitations to the selected Participants. After sending the invites, user will track the responses from the Participants and the status of NDA execution.
- 3. Approval
User will send the additional details about the Borrower to the Participants, who has shown interest in the Syndication and returned the signed NDA. For Participants, who has responded with not interested should be marked as rejected. If required, user should capture more Participants, other than the ones invited earlier.
- 4. Participant Commitment Confirmation
Once all the Participants sign the NDA, user will decide to proceed to next stage or to proceed with the responded Participants. Finalization of Participants will be intimated to the Participants. User will then move to the Participant Allocation stage. User will capture the proposed amount from each Participant for their participation. After discussion with the Participants, user will finalize the allocation for each Participant and send for the approval.
- 5. Allocation Approval
The approver will review the allocation. If the approver does not agree to the allocation, the user should re-allocate. On finalization of the allocation user will initiate the credit approval request for self-participant portion with CFPM. If there is self-participation for the Arranger, ensure there is self-participant commitment allocation given.
- 6. Review Credit Approval
The credit response will be reviewed. If the Credit approval request is rejected for the self-allotted amount, then the user should re-allocate. Once the Credit approval is obtained, the user will proceed to the next stage after sending the notice to the Participants. If there is no self-participation, then no credit approval is required and the user will to move to the next stage after sending the notice to the Participants.
- 7. KYC and Internal Approvals
The user checks KYC and all the internal departmental approvals for completion. Completion of KYC and Internal departmental Approvals are outside this application. If KYC and Internal departments are pending and the docs are not in order, then user should wait until it is confirmed.
- 8. Document Execution
After the KYC of all parties completed and all the internal departmental approvals are in place and all the docs are in order, then sign the docs and send to the Agent for consolidation.

9. Track Executed Docs

The user will track the execution status of all the docs and check if the same bank is managing the Agency role and if there is self-participation for arranger. If there is no self-participation, then the process will end. If the arranger is self-participant and playing the role of the Agent, then move to Receive Condition Precedent Satisfaction. If the arranger is self-participant and the Agent is different, then hand over the data to the Operations Enrichment and move to Receive Condition Precedent Satisfaction.

10. Receive Condition Precedent Satisfaction

User will wait for the Condition Precedent to be satisfied, after satisfaction send it for approval. After Condition Precedent Satisfaction is satisfied. The user will approve it and then with this Post Mandate Arranger process will end.

Transaction Documents Review

This will be managed as a parallel process. Process flow for Transaction Documents Review undergoes goes the below stages:

2. Transaction Docs Review

User will receive the Draft mandate Docs from the Agent and will send it to internal legal for review.

3. Docs Review by Legal

The docs is reviewed by the internal legal and the response is given to the RM

4. Review Legal Comments

The legal comments are reviewed. If any amendments required, then the user will send it to Agent to make the changes. On receipt of execution version of the Docs, with no further comments on the documents, the user should move to the [KYC and Internal Approvals](#) stage.

Initiating Post Mandate Arranger

The basic registration details for Post Mandate Arranger for a prospective borrower can be initiated using this Initiation Screen, provided the user has the required access rights.

How to reach here:

Corporate Lending > Operations > Syndication > Post Mandate Arranger

How to initiate a Post Mandate Arranger:

1. In the **Post Mandate Arranger** screen, provide the required details:

Basic Details

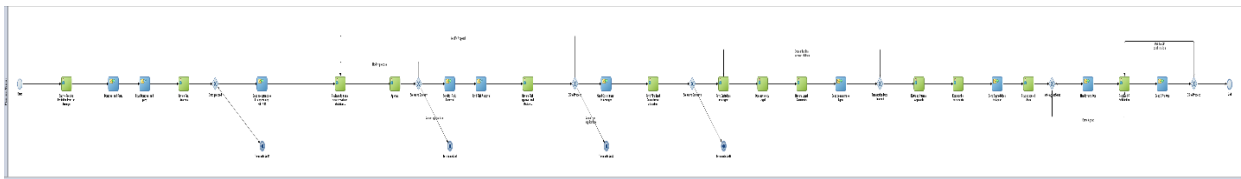
- Business Product: Click Search to view and select the required business product.
- Post Mandate Ref No.: Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).

- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Participant Process

Participant Process handles Syndication Facility Origination process for Bank as Participant. This includes Syndication Invitation from the Arranger, Due diligence of the Borrower, KYC, Risk review, Participation decision and Transaction document execution. Upon completion of the Origination process, the application will hand over the details to Operations Enrichment Process for the Operation user to enrich and handover to OBCL.



The process flow for Participant process undergoes goes the below stages:

1. **Entry**
The user captures the borrower information and related party details manually. Borrower and Borrower Related parties details should be send to the Borrower on-boarding team to start the Borrower evaluation process.
2. **Review Pre Analysis**
The user reviews the borrower information and related party details. After review of the Borrower details, the user will decide to proceed with the Participation or to terminate the process. To proceed with the participation, user will confirm the interest to the Arranger along with the signed NDA.
3. **Review Additional Details**
The user will have to wait for the additional details about the facility including Terms Sheet. After review of the details received, user will propose the intended participation amount for approval.
4. **Approval**
The intended participation amount is reviewed for approval. If no amendments required, then the data is send for credit approval. If any amendments required, then send back to Review Additional Details. The user initiates credit request with CFPM.
5. **Review Credit Approval**
The credit response is reviewed and the user will decide to proceed with the Participation or to terminate the process. To participate, user sends confirmation to the arranger.
6. **Commitment Allocation**
User waits for the allocation confirmation from the arranger. If the allocation is not done, then the application will be cancelled or user will proceed to receive the draft transaction docs from the agent. If the user accepts the allocation, then the agent is informed.
7. **Transaction Docs Review**
The transaction docs are reviewed and send to the internal legal team for their review.
8. **Docs Review by Legal**
The docs is reviewed by the internal legal. Legal provides the comments to the Business user for their review.

9. **Review Legal Comments**
The legal comments are reviewed and communicated to the Agent. If no amendments required, then move to KYC and Internal Approvals. If any amendments required, then it is communicated to the agent and wait for the amended documents.
10. **KYC and Internal Approvals**
KYC of all parties are checked to be complete. In addition, all the internal departmental approvals are checked to be in place. If KYC completion and internal department's approvals are pending, then user will wait until these are completed. Completion of KYC and internal departmental approvals are outside OBCLPM. If the KYC of all parties and all the internal departmental approvals are in place, then proceed for Document execution.
11. **Document Execution**
After the KYC of all parties and all the internal departmental approvals are in place, then the docs are signed and send to the Agent for consolidation.
12. **Track Executed Docs**
The executed docs is tracked. If the participant bank is managing the Agency role, then the data will be handed off to OBCL. If the participant bank is not an agent, then the data is handed off to the operations team for creation of Facility and Tranche. Post data hand off if the Condition Precedent is not satisfied, then it is moved to Review Condition Precedent Satisfaction.
13. **Review Condition Precedent Satisfaction**
User will wait for the Condition Precedent to be satisfied. After satisfaction, the user will approve it and then with this participant process will end.

Initiating Participant Process

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

How to reach here:

Corporate Lending > Operations > Syndication > Participant Process

How to initiate a Participant Process:

1. In the **Participant Process** screen, provide the required details:

Basic Details

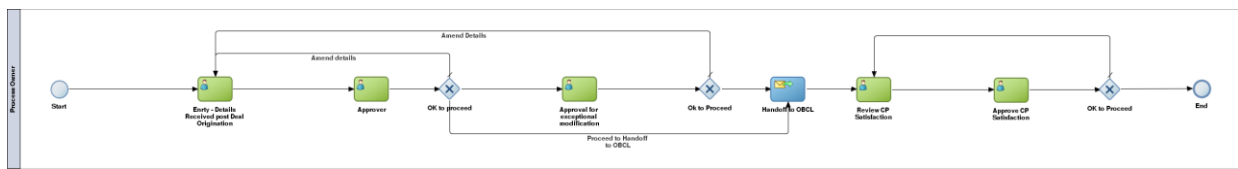
- **Business Product:** Click Search to view and select the required business product.
- **Post Mandate Ref No.:** Enter the reference number. (Only if the Syndication Origination is managed by OBCLPM).
- **Application Date:** Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.

- Priority: Click High/Medium/Low button as per the priority.
2. Click **Initiate** to begin the process.

Operations Enrichment

Operations Enrichment is the process to capture the details available during the Syndication Origination stages as a continuation of any of the Post Mandate process or as standalone process to handover the details for the creation of Syndicated Deal in the back office. Capturing of details can occur in the following ways:

- As a continuation of Post Mandate process, if the Syndication Origination is managed by OBCLPM, then the required data segments are filled in automatically.
- Syndication Origination details are captured manually.
- Back office specific details are captured manually.



The process flow for Operations undergoes goes the below stages:

1. **Entry**
The data available during the Syndication Origination will be automatically fed in or captured manually. The user captures the additional data required for the back office. In addition, the user reviews the pre-filled data and amends it if required.
2. **Approval**
The loan details are reviewed for approval. If pre-filled data is not edited and no amendments required, then the data will be handed off to OBCL.
If any of the pre-filled data is edited, then send for Exceptional Approval.
If any amendments required, then send back to Entry. Post hand off if the Condition Precedent is not satisfied, then it is moved to Review Condition Precedent Satisfaction.
3. **Exceptional Approval**
The modified pre-filled data is reviewed for approval. If any amendments required, then send back to Entry. If no amendments, then the data will be handed off to OBCL.
Post data hand off if the Condition Precedent is not satisfied, then it is moved to Review Condition Precedent Satisfaction.
4. **Review Condition Precedent Satisfaction**
User will wait for the Condition Precedent to be satisfied, after satisfaction send it for approval.
5. **Approve Condition Precedent Satisfaction**
If Condition Precedent Satisfaction is satisfied. The user will approve it and then with this Operations Enrichment process will end.

All the data gathered in the previous stage will be checked and verified. If data input is incorrect, then the verifier can reject the application or send it back for correction. If the verifier is satisfied with all the data, then he can proceed. While submitting the stage all the notice configured will be generated and send to respective parties. In case of any discrepancy, bank will revert to borrower for more details or will move to next stage.

3. **Treasury Rate**
If agent is also participating as one of the lenders to the deal and has to cover exposure, then for the same amount treasury ticket to be booked. Treasury reference number and rate will be captured.
4. **Enrichment**
Under this stage, bank can configure additional data segment to capture more data which are required.
5. **Funds Recon**
Bank will send out the notices to all the lenders to arrange the funds on a Drawdown date. In addition, tracking for the lenders reply slip, if not received then reminder to be send. Agent will reconcile each lenders share in Drawdown shares. If funds not received then reminders would be sent.
6. **Exceptional Settlement Risk Approval**
If the funds from any lender is not received or sighted, then Intra-day Risk approvals for funds will be arranged. User will request for intraday approval, if any lender has not sent the funds on DD date.
7. **Exceptional Compliance Approval**
In case of Drawdown, a Sanction check is performed on borrower. If any hits are found, then compliance approval can be obtained.
8. **Approval**
Post all the above step application will land into the final approval. After the approvals, cash will be remitted to the Borrower, before currency cut off.

Initiating Agency Drawdown

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

Agency Drawdown International Operations (...)
Apr 1, 2015 BINCMATH2

Basic Details

Party Number *	Party Name	Business Product *	Application Date *
<input type="text"/>	<input type="text" value="No Customer Selected"/>	<input type="text"/>	<input type="text" value="Apr 1, 2015"/>

Priority

Facility Details

Please select a customer to load facility details

How to reach here:

Corporate Lending > Operations > Syndication > Agency Drawdown

How to initiate an Agency Drawdown:

1. In the **Agency Drawdown** screen, provide the required details:

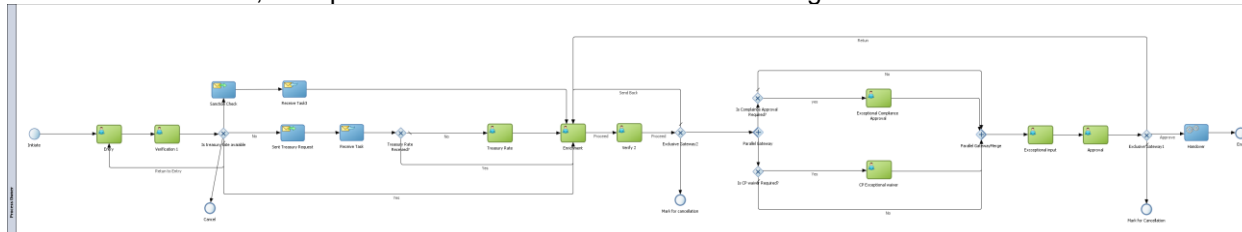
Basic Details

- Party Number: Click Search to view and select the required party number.
- Party Name: As per the party number selected, party name gets auto-populated.
- Business Product: Click Search to view and select the required business product.
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Participant Drawdown

Participant Drawdown is a non-agency process in which the borrower will submit the Drawdown notice to Lender to arrange the funds on a certain date. Lender bank will perform due diligence on the drawdown notice and if satisfied, then proceed will be send to Borrower on the given date.



The process flow for Participant Drawdown undergoes goes the below stages:

1. **Entry**
Lender will capture the funding requirement and perform the due diligence on the Drawdown notice received in form of PDF from the customer. In addition, lender will also verify if all the Condition precedent is satisfied. Further Condition precedent and Drawdown Condition has been satisfied.
2. **Verification**
Data gathered in the previous stage along with facility and tranches booked in system will be checked and verified. If data input is not correct, then the verifier can reject the application or send it back for correction. If the verifier is satisfied with all the data, then lender will sign the reply slip and send to agent via fax or an email. In case of any discrepancy, lender will revert to borrower for more details or will move to next stage.
3. **Treasury Rate**
As Lender bank is also lending to the deal and has to cover exposure, then for the same amount treasury ticket to be booked. Treasury reference number and rate will be captured.
4. **Enrichment**
Under this stage, bank can configure additional data segment which are required.
5. **Exceptional Compliance Approval**
In case of Drawdown, a Sanction check is performed on borrower. If any hits are found, then compliance approval can be obtained.
6. **Approval**
Post all the above step, application will land into the final approval. After the approvals, cash is remitted to the Borrower, before currency cut off.

Initiating Participant Drawdown

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

Participant Drawdown International Operations (...
Apr 1, 2015 BINCMATH2

Basic Details

Party Number *	Party Name	Business Product *	Application Date *
<input type="text"/> <input type="button" value="Q"/>	No Customer Selected	<input type="text"/> <input type="button" value="Q"/>	Apr 1, 2015 <input type="button" value="Calendar"/>

Priority

Facility Details

Please select a customer to load facility details

How to reach here:

Corporate Lending > Operations > Syndication > Participant Drawdown

How to initiate a Participant Drawdown:

1. In the **Agency Drawdown** screen, provide the required details:

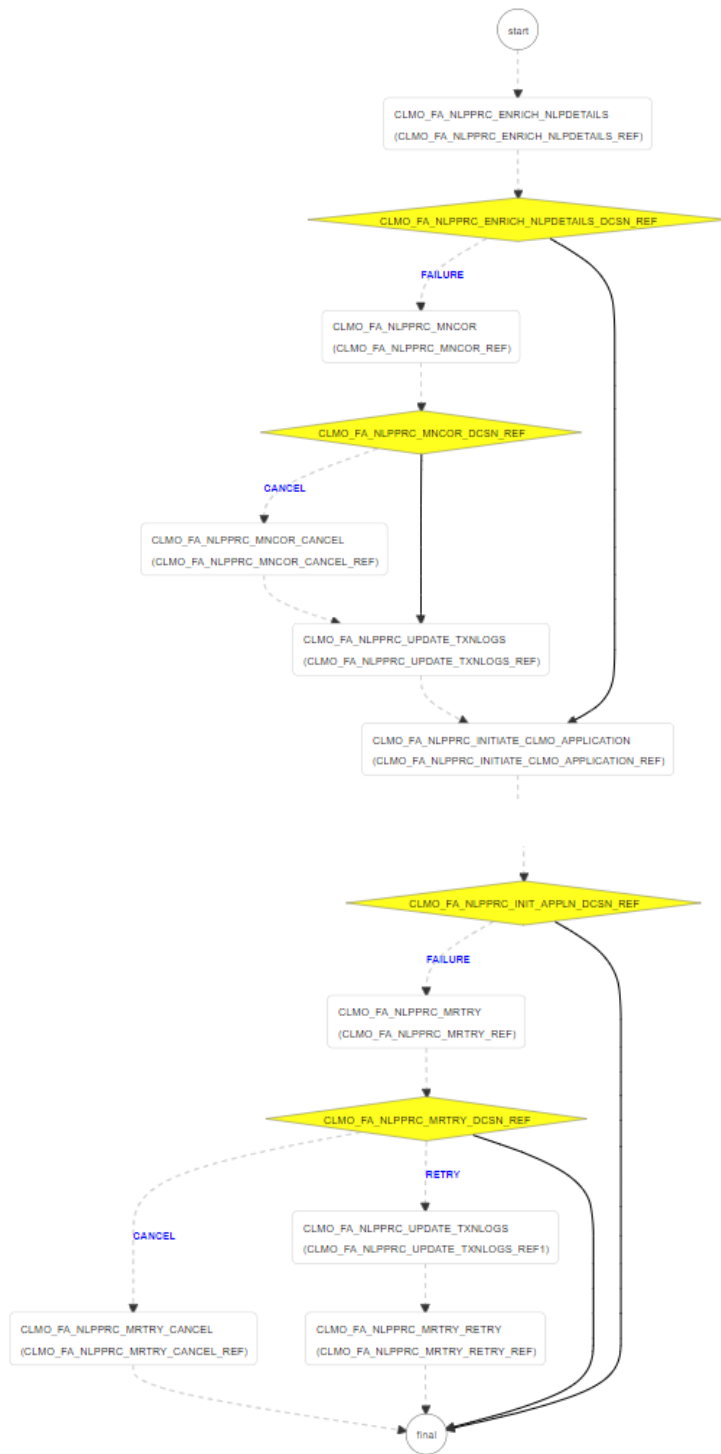
Basic Details

- Party Number: Click Search to view and select the required party number.
- Party Name: As per the party number selected, party name gets auto-populated.
- Business Product: Click Search to view and select the required business product.
- Application Date: Select an effective application date from the dropdown calendar. The system defaults the current system date as the application initiation date.
- Priority: Click High/Medium/Low button as per the priority.

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

Natural Language Processing (NLP)

NLP is a process in which the system identifies the document id, document type and content from an uploaded file and initiates the respective process.



The process flow for NLP undergoes goes the below stages:

1. When a document is uploaded from or a poller receives a document of loan processing type NLP framework will initiate the NLP process from syndication service with the document id (from document management system), document type and document content.
2. These data will be stored in NLP Data Segment. During this initiation, the process will land in a system task called Enrich NLP Details. Enrich NLP will extract the values along with the request and identify the respect business values for the extracted tags and also will enrich the information.
3. Once the enrich identifies all the business values for the tags then data would go to the decision.

If it is successful, then it will initiate the respective process using the enriched values. And the workflow ends.

If it is failure, then process will land in the manual correction. User will have the NLP values that separate during the initiation process. User will manually update the missing values and proceed.

4. The enrich values will be updated, with that the NLP framework will mark the document against the application for Transaction log update task and will continue to initiate the process. With this the workflow will end.
5. On failure, it will land in Manual Retry stage. In this stage, the user will retry the data. User will also check the NLP details again for correction. Then again the Transaction Logs will be updated.
6. On failure of initiation, it will land in decision. In the manual stage, if the user gets cancel then the workflow will be terminated.

Configurations for Oracle Banking Corporate Lending Process Management

Maintenance

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 will be 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

Following features are supported as part of the Business Process Business Product 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.

Business Product Code

How to reach here:

Corporate Lending > Maintenance > Business Product Code

How to configure a business product code:

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

- Business Product Code: Enter the code of the Business product.
- Description: Enter additional information about the Business product.

Mapped Products

- Product Code: Select the back office product code that are to be mapped for the Business product from the list of values. System will allow to map multiple product codes and appropriate product code can be selected as part of loan origination/drawdown process that caters to customer needs.

Agency Preferences

- Agency Code: Enter the agency code that is required for field investigation. The adjoining list fetches and displays all valid agency codes maintained in the system.
- Agency Description: System default the description of the selected agency code.
- Verification Type: Enter the type of verification. The valid options are Address, Business and Collateral.

Holiday Preferences

This section provide information about the handling holiday preferences if the maturity date, schedule date or revision date falls on a holiday. Holidays can be either on a local holiday or currency holiday. - Holiday Treatment Type: System displays the type of holiday treatment as Payment Schedule, Revision Schedule and Maturity Date.

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

2. Click **Save**. You can view the configured Business product code details in the **Business Product View** Screen.

Business Process

How to reach here:

Corporate Lending > Maintenance > Business Process

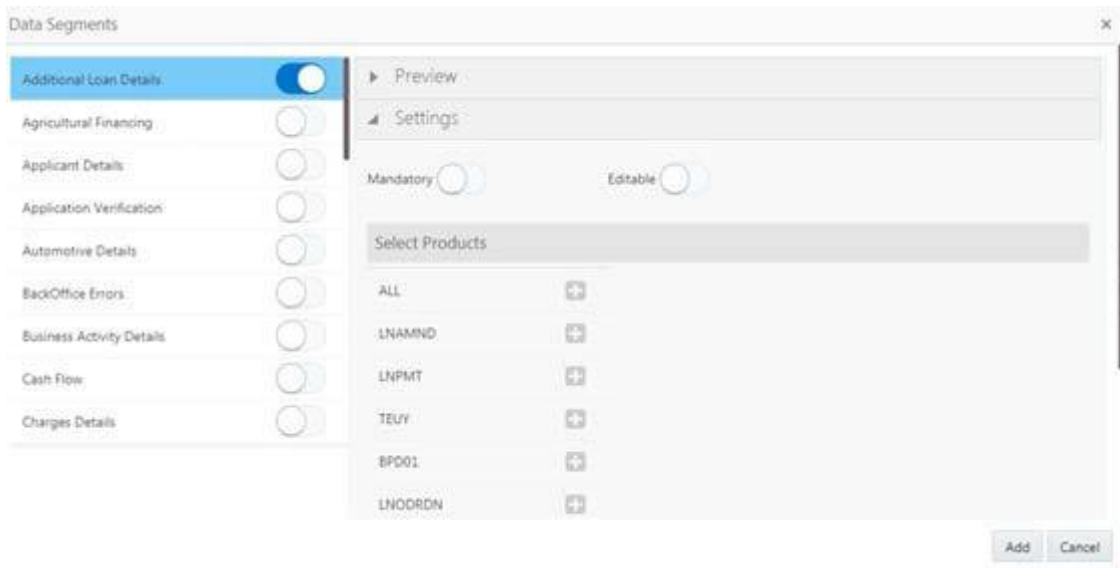
The screenshot shows the 'Create Business Process' form. The form has the following fields and values:

Field	Value
Business Process Code	LNORTRM
Business Process Description	Corporate loan Origination for term loan
Lifecycle	LoanOrig
Lifecycle Description	Loan Origination
Process Code	LNORGN
Process Description	CorporateLending Loan Origination
Business Product Code	ALL

Buttons: Application Entry (selected), Application Enrich, KYC Exception, Credit Exception, CAMS Response Stage, Application Verification, Loan Approval, Loan Approval Level 1, Process Full View, Save, Cancel.

How to configure a business process code:

1. In the **Business Process** screen, provide the required details:
 - Business Process Code: Enter the business process code.
 - Business Process Description: Enter the description of the business process code.
 - Lifecycle: Select the lifecycle code from the list of values.
 - Lifecycle Description: Display the description of the lifecycle selected.
 - Process Code: Select the business process flow that needs to be mapped for the business process code and lifecycle combination.
 - Business Product Code: Select the business product code from the list of values. A business process code can be mapped to a particular business product code or to 'ALL'.
2. On click of tab, the list of stages defined for a process code will be shown. You can select a stage and define the set of data segments that are required for a stage and its corresponding documents, checklist and advices.



- Data Segments: Select the required data segments listed for the stage and specify if the data segment is mandatory or non-mandatory. User can click on Preview to view the data segment. User 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. User can also restrict the documents to a single product or list of products.
 - Checklist: Enter the checklists that must be validated as part of every stage and specify if the checklist is mandatory or non-mandatory. User can also restrict the documents to a single product or list of products.
 - Advices: Select the required advice must be mapped for the stage. The adjoining list fetches and displays all valid advices maintained.
 - Clauses: Enter the clause code, clause name and clause description details. User can also restrict the documents to a single product or list of products.
1. 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.

Condition Subsequent

How to reach here:

Corporate Lending > Maintenance > Condition Subsequent

How to configure a Condition Subsequent:

1. In the **Create Condition Subsequent** screen, provide the required details:
 - Party: Click Search to view and select the required party.
 - Project Name: Click Search to view and select the required project name.

Covenant

How to reach here:

Corporate Lending > Maintenance > Covenant

How to configure a Covenant:

1. In the **Create Covenant** screen, provide the required details:
 - Party: Click Search to view and select the required party.
 - Project Name: Click Search to view and select the required project name.

Party Maintenance

How to reach here:

Corporate Lending > Maintenance > Party Maintenance

The screenshot shows the 'Create Party' form with the following fields and values:

- Party Number: Search icon
- Party Name: [Empty]
- Party Type: Individual
- Country Of Incorporation: Search icon
- Date Of Incorporation: Calendar icon
- Place Of Incorporation: [Empty]
- Demographic Type: Domestic
- Holding Pattern: Public LTD
- Organization Type: Single
- KYC Status: Pending
- Address Type: [Empty]
- Area: [Empty]
- Building: [Empty]
- Street: [Empty]
- Landmark: [Empty]
- Locality: [Empty]
- City: [Empty]
- State: [Empty]
- Country: Search icon
- Zip Code: [Empty]

Contacts: No contacts to display

How to configure a Party Maintenance:

1. In the **Create Party** screen, provide the required details:
 - 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 dropdown list.
 - Country Of Incorporation: Click Search to view and select the required country.
 - Date of Incorporation: Select the date from the dropdown calendar.
 - Place of Incorporation: Enter the place.
 - Demographic Type: Select the type from the dropdown list.
 - Holding Pattern: Select the pattern from the dropdown list.
 - Organization Type: Select the type from the dropdown list.
 - KYC Status: Select the status from the dropdown list.
 - Address Type: Select the type from the dropdown list.
 - Area: Enter the area.
 - Building: Enter the Building.
 - Street: Enter the street.
 - Landmark: Enter the landmark.
 - Locality: Enter the locality.
 - City: Enter the city.
 - State: Enter the state.
 - Country: Click Search to view and select the required country.
 - Zip Code: Enter the code.
 - Contacts: Click to add the contacts.

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:** System will move the task to the previous segment.
- **Next:** System will move the task to the next screen. If mandatory fields are not entered, system will display error.
- **Save and Close:** You can save and close the task and reopen it to work later.
- **Cancel:** You will be able to cancel the task window and return to dashboard. The data input will not be saved.

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

Bilateral

The bilateral loan undergoes the below data segments:

Applicant Details

Allows capturing the basic details such as client name, address, mailing address, communication preference and so on, of the customer who is applying for the loan. These are static information can should be captured for each drawdown. Once the user has selected the lifecycle and application category this segment will be invoked for details capturing. This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be 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:

- Address Line 1
- Email
- Telephone Number

How to provide application details:

1. In the **Loan Origination** screen, click **Application Details** tab and provide the required details:
 - **KYC required:** If selected, invokes service to on-boarding team to perform KYC and confirm back with the desired result.
 - **Customer Number:** Display the unique customer number. User need to input the number in case of new customer and choose respective number in case in existing customer.

- Customer Name: System allows capturing the full and registered name of the customer.
- Short Name: Enter the customer short name.
- Country of Incorporation: Enter the Country name where the customer is incorporated.
- Date of Incorporation: Enter the date of customer incorporation.
- Legal Status: Enter the legal status of the customer. Alternatively, you can select the status from the option list. The list displays legal status maintained by the bank.
- Customer Relationship Manager Name: Enter the name of Relationship manager managing the account or loan of this customer. Relationship manger's user ID will be updated in this field. Alternatively, you can select the ID from the option list.
- Principal Contact Name: Enter the name of the principal contact person of the client who can be contacted if required.
- Designation: Enter the designation of the principal contact person.
- Telephone Number: Enter the telephone number of the principal contact person.
- Email: Enter the Email ID of the principal contact person.
- Fax Number: Enter the Fax number of the principal contact person.
- Preferred Communication: Enter the mode of communication with principal contact person. User can choose multiple options too.
- Address Type: Enter the different type of client's address for record or communication purpose. User can add more than one type address as applicable and required.
- Address Line 1-3: Enter the customer's address.
- City: Enter the customer's city.
- Country: Enter the list of country from where user will have an option to select the correct county from the displayed list.
- Zip Code: Enter the ZIP code of customer's city.
- Email: Enter the Email ID which is available for selected type of address.
- Telephone Number: Enter the telephone number which is available for selected type of address.

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

Director Details/Management Profile Details

Allows user 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. This is a multi-entry segment. You will be able to update multiple profiles. These are static information can should be captured for each drawdown. This data segment contains certain PII (Personally Identifiable Information) fields and the corresponding field information will be 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

Loan Origination Entry - L004UNORGN2634

Application Info | Remarks | Documents

Loan Details
 Applicant Details
Management Profile
 Real Estate Loan
 Additional Loan Details
 Charges Details
 Interest Details
 Disbursement Schedules
 Rate Revision Schedules
 Payment Schedules
 Summary

Management Profile

Management Profile 1

Director Name *
 Director Identification Number *
 Nationality *
 Share Holding %

Address Line 1 *
 Address Line 2
 Address Line 3
 City *

Country Name *
 Zip Code *
 Telephone Number
 Email

Document Type | Document Name

+
 Add Director

Audit

Back | Next | Save & Close | Cancel

How to provide management profile details:

- In the **Loan Origination > Management Profile Details** tab and provide the required details:
 - Director Name: Enter the name of Director of the company.
 - 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.
- Click **Management Profile** tab to continue the procedure.

Business Activity Details

Allows you 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. 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.

How to provide business activity details:

1. In the **Loan Origination > Business Activity Details** tab and provide the required details:
 - Entity Type: Select the entity type of the customer from the dropdown list.
 - Nature of Business: Select the core activity/ nature of Business of the customer from the dropdown list.
 - Current Year: Enter current year for which the details are updated in this segment
 - Currency: Select a balance sheet currency from the dropdown 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 dropdown list.
 - Net Profit of the Year: Enter the current year net profit in figures.
 - Export Import License Number: Enter the export import license number of the customer.
 - Parent Company Name: Enter the name of the Parent Company.
 - Share holding %: Specify the shareholding percentage of the company.
2. Click **Add Financial Details** to add financial details for the consecutive years as provided by the customer.
3. Click **Add Parent Company** to add multiple parent company details.
4. Click **Next** to continue the procedure.

Loan Details

Allows you to capture the basic loan details which the customer has made a request. Segment will contain details as loan currency, Amount, purpose, tenor and so on to be updated. This segment is most basic detail for any process which will be followed by the product.

Loan Origination Entry - L004LNORGN1634

Application Info | Remarks | Documents

Screen (1 / 11)

Loan Details

Loan Currency * | Loan Amount * | Loan Tenor(Months) | Remarks

Applicant Details | Management Profile | Real Estate Loan | Additional Loan Details | Charges Details | Interest Details | Disbursement Schedules | Rate Revision Schedules | Payment Schedules | Summary

Audit

Back | Next | Save & Close | Cancel

How to provide loan details:

1. In the **Loan Origination > Loan Details** tab and provide the required details:

- Loan Currency: Select the currency in which the loan is required by customer.
- Loan Amount: Enter the amount of the loan required by customer.
- Loan Tenor (Months): Enter the loan tenor in months as requested by customer.
- Value Date: Select the Value/Drawdown/Effective date of the loan. System defaults the date as per Application date and however the user will be allowed to modify as per the requirement.
- Maturity Type: Select the type of maturity of the loan. The different type of types are defined below which a user will be able to select.
 - 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.
- Notice: User will be able to specify the number of the day(s) of the notice period.
- Notice Frequency: Select frequency of the notice period. Example: Day(s), Week(s), Month(s), Year(s).

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

Trade Details

Allows you to capture the basic of LC details or Purchase Order details. Segment will contain details as LC details, LC reference numbers, LC amount, Expiry date and so on. Generally this segment will be used if the customer is availing the trade loan.

Trade Details

Screen (12 / 13)

LC Reference Number * | LC Balance | Date of Shipment (mm d y) | LC Expiry Date (mm d y)

Purchase Order Details

Purchase Order Reference Number | Amount

Document Type | Document Name

Back | Next | Save & Close | Cancel

How to provide trade details:

1. In the **Loan Origination > Trade Details** tab and provide the required details:
 - LC Reference Number: Select the LC reference number provided by the customer.
 - LC Currency: Select the currency of the LC from the dropdown list.
 - LC Balance: Enter the loan tenor in months as requested by customer.
 - Date of Shipment: Select the date on which good will be shipped by seller to customer.
 - LC Expiry Date: Select the date on which LC will be expiring.

Purchase Order Details

- Purchase Order Reference number: Select the unique reference number of purchase order.
 - Currency: Select the currency of the purchase order from the dropdown list.
 - Amount: Enter the amount of the purchase order.
2. Click **Next** to continue the procedure.

Real Estate Loan

Allows you 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.

Real Estate Loan Screen 111 / 110

Property 1

Property Type

Property Status

Construction Status

Expected Completion Date

Completion Date

Classification of the Builder

Completion Date

Purchase Date

Registration Number

Address Line1

Address Line2

Address Line3

Address Line4

City

State

Country

Zip Code

Total Area of the Property

Unit

Market Value

Eligible Value

Builder Information

Name of the Builder

Classification of the Builder

Ownership Status

Ownership Status

Charges Details

Existing Charges

Special Zone Details

Special Zone

How to provide real estate loan details:

1. In the **Loan Origination > Real Estate Loan** tab and provide the required details:

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

Plant and Machinery Details

Allows you 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.

The screenshot shows a web form titled "Plant and Machinery Details" with a "Screen (9/11)" indicator in the top right. The form is organized into several sections:

- Machinery Type:** A dropdown menu with "New" and "Used" options.
- Machine Details:** A text input field.
- Manufacturer Name:** A text input field.
- Manufactured Year:** A text input field.
- Manufacture Model:** A text input field.
- Intended Use:** A text input field.
- Asset Value:** A text input field with a dropdown arrow.
- Purchase Date:** A date picker field.
- Document Type:** A dropdown menu.
- Document Name:** A text input field.

 A green "+" button is located below the Document Name field. At the bottom of the form, there are four buttons: "Back", "Next", "Save & Close", and "Cancel".

How to provide plant and machinery details:

1. In the **Loan Origination > Plant and Machinery Details** tab and provide the required details:
 - 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 dropdown list.
- **Asset Value:** Enter the total value of the machinery.
- **Purchase Date:** Select the date of purchase of machinery from the dropdown calendar.

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

Agriculture Financing Details

Allows to capture the Farm land details for Agriculture Financing. These details can be used by Relationship Manager and Credit Manager to understand the credit worthiness as well as the collateral details of the Customer. This data segment can be used for Agriculture Finance.

How to provide agricultural financing details:

1. In the **Loan Origination > Agriculture Financing** tab and provide the required details:
 - **Agriculture Category:** Enter the Agriculture Category - Crops or Livestock.
 - **Type of Crops:** Enter the type of Crops - Food Crops, Cash Crops, Plantation Crops or Horticulture Crops. This field is mandatory only if Agriculture Category is 'Crops'
 - **Category of Crops:** Enter the category of crops - Seasonal or Perennial. This field is mandatory only if Agriculture Category is 'Crops'
 - **Type of Livestock:** Enter the type of Livestock - Ploughing, Milch and Farm. User can select more than one type.
 - **Number of Livestock:** Enter the number of livestock, in case of multiple.
 - **Unit:** Enter the unit to specify the area of the farm land.
 - **Area of Farm Land:** Enter the area of the farm land.
 - **Address Line 1 - 3:** Enter the Address details of the farm land
 - **City:** Enter the city name of the farm land
 - **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.
- Inspection Date: Select the date on which Inspection to be held.
- Income Received: Enter the income received amount (in figures) as on latest inspection date.
- Production Rate: Enter the production rate of the crops as on latest inspection date.
- Regulating Authority: Select the name of the regulating authority from the list of values.
- Add Property: Click to add additional farmland details.

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

Commercial Construction Loan Details

Allows 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.

The screenshot displays the 'Commercial Construction Loans' form, titled 'Property Details: 1'. The form includes the following fields and sections:

- Property Type ***: Text input field with a search icon.
- Property Description ***: Text input field.
- Address Line 1 ***: Text input field.
- Address Line 2**: Text input field.
- Address Line 3**: Text input field.
- Address Line 4**: Text input field.
- City**: Text input field.
- State**: Text input field.
- Country ***: Text input field with a search icon.
- Zip Code ***: Text input field.
- Unit ***: Text input field with a search icon.
- Construction Cost ***: Text input field with a currency symbol.
- Construction Start Date**: Date picker field (mm/dd/yyyy).
- Expected Completion Date**: Date picker field (mm/dd/yyyy).
- Regulator Approval Approval Required? ***: Radio button.
- Special Zone Details Special Zone ***: Radio button.
- Property Title Holder Holding Type ***: Buttons for 'Freehold', 'Leasehold', and 'Third Party'.
- Suppliers**: Section with a table for 'Supplier Name' and 'Supplier Location'. The table is currently empty, showing 'No data to display.'

Navigation buttons at the bottom include 'Add Property', 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide commercial construction loan details:

1. In the **Loan Origination > Commercial Construction Loan** tab and provide the required details:
 - 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.
- Property Title Holder: Specify the holder type of the property - Freehold, Leasehold or Third-party.
- Supplier Name: Enter the name of the supplier.

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

Automotive Details

Allows to capture the automobile details for Automobile financing. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the automobile.

The screenshot shows a web-based form for entering automotive details. The form is organized into several sections:

- Vehicle Information:** Includes fields for Vehicle Category, Vehicle Status (with 'Existing' and 'New' buttons), Manufacturing Year (dropdown), Vehicle Make, Vehicle Model, Engine Number, Vehicle Identification Number, Market Value, and Eligible Value.
- Ownership Status:** Includes a Status Type dropdown with 'Freehold' and 'Leasehold' options.
- Registering Authority:** Includes fields for Registering Authority Name, Address Line 1, 2, and 3, City, State, Country, and Zip Code.
- Charges Details:** Includes an Existing Charges checkbox.

At the bottom of the form, there is a green button labeled 'Add Automotive Details' and a row of navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide automobile details:

1. In the **Loan Origination > Automotive Details** tab and provide the required details:
 - 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
 - Engine Number: Enter the engine number 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
- Registering Authority Name: Enter the name of the registering authority.
- Address Line 1-3: Enter the address details of the registering authority.
- City: Enter the name of the city.
- State: Enter the name of the state.
- Country: Select the country code from the list of values.
- ZIP Code: Enter the ZIP code of the address.
- Existing Charges: Select the appropriate option if the existing charges are applicable.

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

Project Details

Allows to capture the Project details for Project Financing. These details can be used by Relationship Manager and Credit Manager to analyse the credit worthiness of the projects.

How to provide project details:

1. In the **Loan Origination/Drawdown > Project Details** tab and provide the required details:
 - Project Category: Select the category of the Project category from the list of values.
 - Project Name: Enter the name of the project.
 - Details of the Project: Enter the details of the project.
 - Project Cost: Enter the cost of the project in figures along with currency.
 - Project Start Date: Enter the start date of the project.
 - Project End Date: Enter the end date of the project.
 - Projected Income: Enter the projected income for the project along with currency
 - Net Profit: Enter the Net profit along with currency.
 - Milestone Start Date: Enter the milestone start date of the project

- Milestone End Date: Enter the milestone end date of the project
- Percentage of Completion: Enter the percentage of completion of the project
- Bank Margin: Enter the bank margin for the project
- Project Location: Enter the location of the project
- Project Completion Certification ID: Enter the project completion certification identification number.
- Project Completion Certification Reference: Enter the project completion reference number for the project.

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

Additional Loan Details

Allows you to capture additional details about the loan applied by the customer. Additional details are required to further processing of the loan. This segment captures details as Loan value date, Tenor maturity date and type.

How to provide additional loan details:

1. In the **Loan Origination > Additional Loan Details** tab and provide the required details:
 - Business Product Code: Display the business product code of the loan application.
 - Loan Branch: Display the loan application branch.
 - Product Code: Select a product code. This product code refers to the products maintained at back office application defined at Business product code maintenance.
 - Product Description: Display the default description of the product code.
 - Expense Code: Select the related expense code from the list of values.
 - Expense Code Description: Display the description of the selected expense code.
 - Purpose of Loan: Display the purpose code of the loan application.
 - Grace Days: Enter the grace days to apply the penalty interest in case of default in payment on expiry of the grace period.
2. Click **Next** to continue the procedure.

Interest Details

Allows you to capture the type of the interest rate and the margin to be charged from the customer for the loan. This 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.

How to provide interest details:

1. In the **Loan Origination > Interest Details** tab and provide the required details:

- 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.
- 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, HIBOR and so on.
 - Fixed Rate: A fixed interest rate is an interest rate on a liability, such as a loan or mortgage that remains the same either for the entire term of the loan or for part of the term.
 - Special Rate: Any other rate maintained by bank or the department can be used.
- Rate Code: Correspondent rate code is displayed as you select the rate type. Select a different rate code from list of values.
- 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 part of the term.
 - Flat Amount: If the interest to be charged at flat amount then this option can be used.
- Spread (%): Select the spread for the rate.
- Rate (%): Display the default rate derived in case fixed/floating selected as rate type. System will allow inputting rate if the sub rate type is Special rate or User Input.

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

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

Fee, Charges and Commission Details

Allows you to capture various type of fee, charges and commission details which a customer has to pay. Relationship or Credit manager decides on the amount of fee to be charged, Also there is a provision for waiver. User can capture if any fee, charges or commission to be waived off.

The screenshot shows the 'Charges Details' section of the FuTura Bank Loan Origination system. The interface includes a navigation menu on the left with options like Loan Details, Applicant Details, Management Profile, Real Estate Loan, Additional Loan Details, **Charges Details**, Interest Details, Disbursement Schedules, Rate Revision Schedules, Payment Schedules, and Summary. The main area displays a table with columns for Component Name, Component Description, Component Currency, and Charge Amount. A 'Waived' radio button is visible. At the bottom, there are buttons for Audit, Back, Next, Save & Close, and Cancel.

How to provide charges details:

1. In the **Loan Origination > Charges Details** tab and provide the required details:

- Component: Enter the Component Name basically the type of fee to be captured. It's a free Text field.
- Component Description: Enter additional information about the component.
- Component Currency: Select the currency in which the fee, commission will be charged.
- Charge Amount: Enter the amount in which the fee, commission will be charged.
- Waived: You can make if any fee or charges to be waived.

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

Payment Schedules

Helps 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.

Payment Schedules Screen 16 / 73

PRINCIPAL

Schedule Type *	Component Name *	Amount	Frequency *
P	PRINCIPAL	USD \$50,000.00	Bullet
Unit *	Start Date *	No Of Schedules *	Principal Liquidation *
1	Dec 24, 2019	1	Auto

Add Schedule
Back
Next
Save & Close
Cancel

How to provide payment schedules:

1. In the **Loan Origination > Payment Schedules** tab and provide the required details:
 - **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 dropdown 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 dropdown list.
2. Click **Next** to continue the procedure.

Cash Flow

Helps 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.

Cash Flow

Due Date	Total Amount Due	Total Amount Paid	Total Amount Adjusted
04/11/19	\$3,470.00	\$0.00	

Component	Amount Due	Amount Paid	Adjusted Amount
INT12	\$21.00	\$0.00	\$0.00
PRINCIPAL	\$3,449.00	\$0.00	\$0.00

How to view Cash Flow details:

1. In the **Loan Origination > Cash Flow** tab and view the below details:
 - **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.

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

Disbursement Schedules

This segment allows user to capture details of loan disbursement. In Addition it also captures the settlement details required for processing of the loan. This segment captures details as Amount, Percentage, Mode of payment, Settlement account details of disbursement. This data segment will be used for Loan Origination and Loan Restructuring process.

The screenshot shows the 'Disbursement Schedules' tab in the FuTura Bank Loan Origination system. The interface includes a sidebar with navigation options like Loan Details, Applicant Details, Management Profile, Real Estate Loan, Additional Loan Details, Charges Details, Interest Details, Disbursement Schedules (selected), Rate Revision Schedules, Payment Schedules, and Summary. The main area displays a form for 'Schedule 1' with fields for Schedule Date, Disbursement Currency, Total Disbursement Amount, Amount to Disburse, Already Disbursed Amount, Percentage of Disbursement, Split Sequence Number, Split Percentage, Split Amount, Payment Mode, Settlement Account Number, Settlement Account Branch, and Settlement Account Currency. There are buttons for 'Add Split Settlement Details', 'Audit', 'Add Schedule', 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to provide disbursement schedules:

1. In the **Loan Origination > Disbursement Schedules** tab and provide the required details:
 - Auto Disbursement (Y/N): Select the required option for disbursement mode. If auto disbursement is selected as 'No', user needs to manually trigger the disbursement for the loan application.
 - Schedule Date: Select a date on which the disbursement to be scheduled.
 - Disbursement Currency: Enter the currency of the amount that needs to be disbursed.
 - Total Disbursement Amount: Enter total amount to be disbursed.
 - Amount to Disburse: Enter the amount to be disbursed as part of the schedule, Example: If USD10,000,000.00 is total disbursement amount and client needs only USD5,000,000.00 as of value date. In this case "Amount to be Disburse" will be updated as USD5,000,000.00.
 - Already Disbursed Amount: In case of split disbursement, system display the amount that is disbursed already. In the above example customer has drawn USD5,000,000.00 and he request for remaining amount to be drawn. While capturing the details of next drawdown "Already Disburse Amount" will be displayed with USD5,000,000.
 - Percentage of Disbursement: Select the percentage of the disbursement amount. Either Amount to Disburse or Percentage (%) of Disbursement can be provided in this field.
 - Split Sequence Number: Select the sequence number of drawdown split. System will default the sequence no on click of '+'
 - Split Percentage: Select the percentage of split amount that much be settled to the specified account.
 - Split Amount: Enter the split amount that needs to be settled to the specified account.
 - Payment Mode: The mode how the amount will be transferred to customer will be updated. System accepts three types of payment mode:
 - Customer's Account
 - Draft
 - Cheque

- Settlement Account Number: Select the settlement account number where the drawdown proceeds will be credited.
- Settlement Account Branch: Indicate the branch of the settlement account number.
- Settlement Account Currency: Indicate the currency of the settlement account branch.

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

Settlement Details

Helps to provide the settlement account details which includes the Pay account, Receive account details for the loan. This data segment helps to provide the Mnemonic code which in turn default the maintained pay account and receive account details maintained at Settlement Instruction details for the Customer account.

Settlement Details

Mnemonic Code USDALL	Settlement Sequence Number 0		
Pay Account Branch BR1	Pay Account BR1COPRCUST1USD01	Pay Account Currency USD	Receive Account Branch BR1
Receive Account BR1COPRCUST1USD01	Receive Account Currency USD		

How to provide Settlement account details:

1. In the **Loan Origination > Settlement account** details tab and provide the below details:

- Mnemonic Code: Select the respective Mnemonic code from the list of codes maintained for the Customer account.
- Settlement Sequence Number: Display the sequence number maintained for the selected Mnemonic Code.
- Pay Account Branch: Display the branch code of the Pay account.
- Pay Account: Display the Pay account number for the selected Mnemonic code.
- Pay Account Currency: Display the Pay account currency for the selected Mnemonic code.
- Receive Account Branch: Display the branch code of the Receive account.
- Receive Account: Display the Receive account number for the selected Mnemonic code.
- Receive Account Currency: Display the Receive account currency for the selected Mnemonic code.

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

Facility and Collateral Details

Helps to capture the credit lines and collaterals that the prospective borrower wish 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.

Liability Id
004CORP50

Link Facility 1 4CORP50

Facility Id 4CORP50	Facility Category L	Facility Currency USD	Facility Branch
Start Date 04/01/17	Expiry Date 04/26/19	Limit Amount \$100,000.00	Available Amount \$100,000.00
Utilized Amount \$0.00	Linkage Percent	Utilization Order	

Add Collateral

Collateral Id	Collateral Description	Collateral Type	Collateral Currency
Collateral Amount	Available From mm/dd/yy	Available Amount	Utilized Amount
Linkage Percent	Utilization Order		

Financial Details

Year	Currency	Balance Sheet size	Operation Profit
Net Profit			

Link Facility

Back Next Save & Close Cancel

How to provide facility/collateral details:

1. In the **Loan Origination > Link Facility and Collateral** to link the details to the loan:

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

Link Facility

- 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.

Collaterals

- 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.

Facility Request

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.

- 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.

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

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.

How to provide rollover preferences:

1. In the **Loan Origination > Rollover Preferences** tab and provide the required details:

- 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.
- 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 20,000 and the special amount is given as 25,000 you are not allowed to rollover. If the outstanding amount is 30,000 and the special amount is given as 5,000 the additional 5000 gets liquidated and only 25,000 is rolled over.
 - Maximum Rollover Amount: The special amount specified will be considered as the maximum amount to be rolled over. For example, if the outstanding amount is 20,000 and the special amount is given as 25,000 you can rollover the entire outstanding amount. If the outstanding amount is 30,000 and the special amount is given, as 25,000 only 25,000 will be rollover and the remaining 5000 is liquidated.
 - Ignore: By choosing the Ignore option, you can choose not to treat the special amount in any specific manner.
- Rollover Mode: Specify the rollover mode - Auto/Manual. System will default the values from back office product. However user can modify here.
- Rollover Mechanism: Specify the rollover mechanism. System will default the values from back office product. However user can modify here.
- Schedule Definition: Specify if the schedule definition to be applied as per the contract or from back office product.
- Rate Definition: Specify if the rate definition to be applied as per the contract or from back office product.
- Maturity Type: Enter the Maturity Type for the rolled over loan. The maturity type specified for the old loan apply to loan being rolled over by default. However, you can change the maturity type using this field. The options available are:
 - Fixed
 - Call
 - Notice
- Maturity Date: Select the maturity date for the rolled over loan.

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

Holiday Preferences

Is considered 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

How to provide holiday preferences:

1. In the **Loan Origination > Holiday Preferences** tab and provide the required details:

- **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.

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

Statement Preferences

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

How to provide statement preferences:

1. In the **Loan Origination > Statement Preferences** tab and provide the required details:
 - **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. Click **Next** to continue the procedure.

Credit Approval

Any exemption raised as part of Facility/Collateral data segment due to insufficient credit lines, 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.

How to provide credit approval:

1. In the **Loan Origination > Credit Approval** tab and provide the required details:
 - **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
 - **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

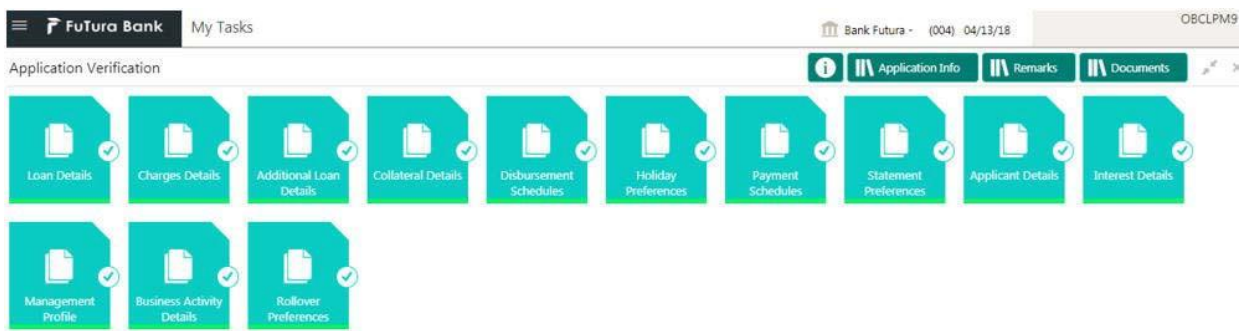
- Approve: Approve the loan application to proceed further
- Reject: Reject the loan application and move back to Enrichment stage
- Mark for CAMS: Handoff the request to CAMS origination system for amendment
- Remarks: Enter additional information while accessing the loan application

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

Application Verification

Helps 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

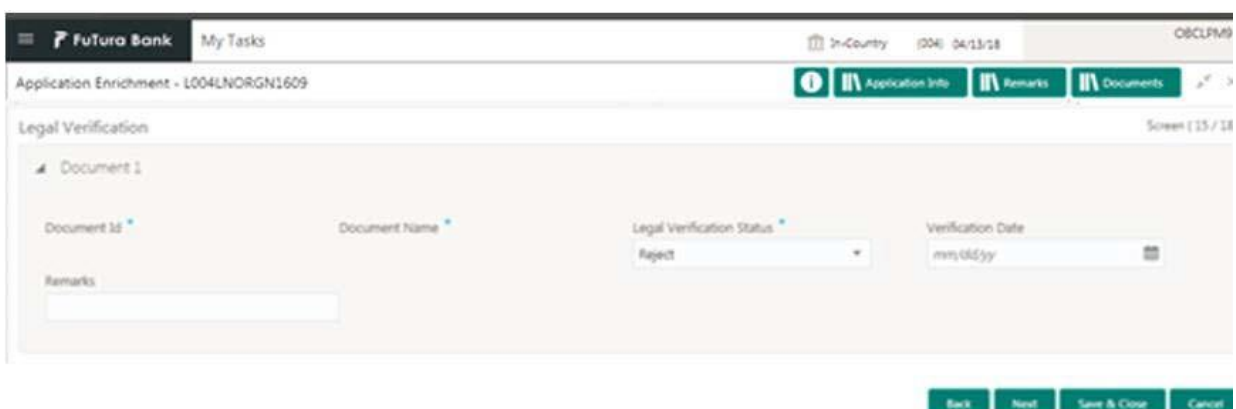


How to provide application verification:

1. In the **Loan Origination > Application Verification** tab and verify the uploaded documents by clicking Documents and Checklist icon.
2. Click **Submit**.

Legal Verification

Helps the legal officer to verify the legal documents, evaluate the legal constraints associated with the applicant, add the respective clauses and capture his remarks.



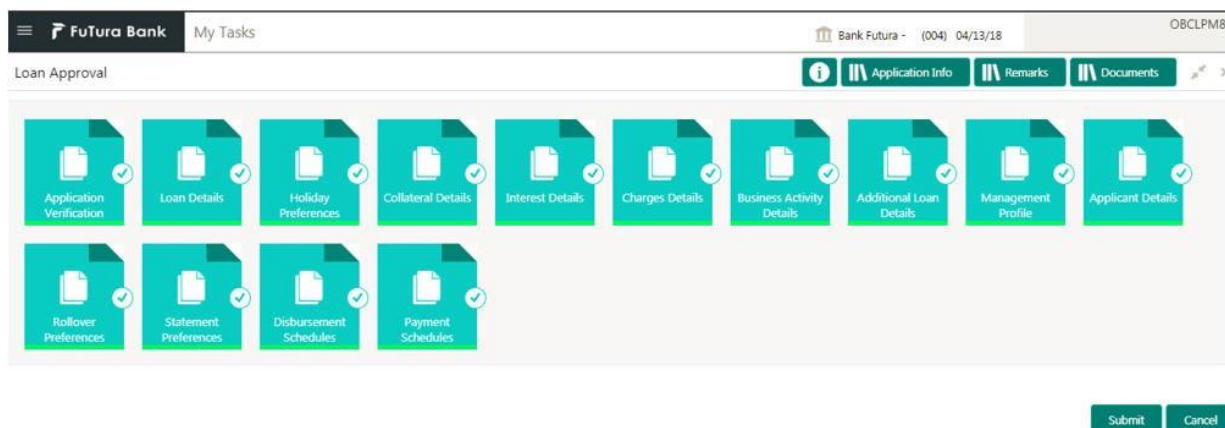
How to provide legal verification:

1. In the **Loan Origination > Legal Verification** tab and provide the required details:
 - Document ID: Enter the document ID details.
 - Document Name: Enter the name of the document.
 - Legal Verification Status: Select a legal verification status from the dropdown list:
 - Approve: Approve the loan application
 - Reject: Reject and move the application to enrichment stage for legal modification
 - Cancel: Reject the application and send reject notification to customer
 - Validation Date: Select the legal opinion date from the dropdown calendar.
 - Remarks: Enter additional information about the legal verification, if any.
2. Click **Next** to continue the procedure.

Loan Approval

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



How to provide loan approval:

1. In the **Loan Origination > Loan Approval** tab, OBCLPM supports both single and multi-level approvals. Business rules can be configured in CONDUCTOR process flow to have single or multi-level approval
2. Click **Submit**.

Customer Acceptance

Captures 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.

Customer Acceptance

Customer Acceptance Received: Yes No
 Customer Acceptance Date: Dec 5, 2018
 Accepted By: Mail Letter
 Remarks:

Document Type: Document Name:

Back Next Save & Close Cancel

How to provide customer acceptance:

1. In the **Loan Origination > Customer Acceptance** tab and provide the required details:
 - 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 dropdown list.
 - Remarks: Enter additional information about the customer acceptance.
 - Extension required: Select extension required from the dropdown list.
2. Click **Next** to continue the procedure.

Draft Proposal Approval Details

Allows you 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, and fee and charges details, also with 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.

Draft Proposal Screen (22 / 35)

Loan Details

Proposed Loan Amount(Range) Proposed Loan Amount(Fixed) Loan Tenor (Months) Proposal Validity

Interest Details

Rate Type Base Rate Type Margin Rate(Range) Margin Rate(Fixed)

Interest Payment Frequency Schedule of Principal Amortise

Fee Details

Fee Fee Type

Collateral Details

Collateral List Collateral Amount

Document Type Document Name

Back Next Save & Close Cancel

How to provide draft proposal:

1. In the **Loan Origination > Draft Proposal** tab and provide the required details:

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

Restructuring Amendment Details

Allows you to capture the financial amendment details for restructuring. This data segment will be 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.

How to provide value dated amendment details:

- In the **Loan Origination > Value Dated Amendment** tab and provide the required details:
 - Amendment Date: Select the Amendment date. System will populate the current system date.
 - Currency: Select a currency from the dropdown 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 dropdown calendar.
 - Amendment Remarks: Enter additional information about the value dated amendment.
 - Schedule Redefinition: Select the redefinition basis as LIFO (or) Pro-rate.
- Click **Next** to continue the procedure.

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.

Payment Details

Allows you to capture the settlement details for Payment processing.

Component Name	Amount Due	Over Due	Out Standing	Payable Amount	Advance
INT12	\$977.07	\$0.00	\$0.00	\$0.00	\$0.00
PRINCIPAL	\$120,000.00	\$0.00	\$0.00	\$0.00	\$0.00

How to provide payment details:

- In the **Loan Servicing > Payment Details** tab and provide the required details:

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

Note

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

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

Rate Quotation Details

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

How to provide payment details:

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

- Expense Code: Default the expense code availed for the loan contract.
- Relationship Manager: Default the relationship manager of the loan
- Loan Amount: Display the loan amount of the selected loan contract reference.
- Get COF Quote - Select the button to receive the rate details from treasury department. The rate details provided will be expired within specified time.
- Cost of Fund: Display the cost of fund received from treasury department
- Margin: Enter the margin to be provided for the rate
- Special Rate: Enter the special rate if any to be considered for the loan

- **Block Rate:** Click to block the rate received from treasury department for the loan contract.
- **All in Rate:** System will calculate and display the field based on Cost of Fund, Margin and Special rate provided.

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

Syndication

The data segments for Syndicated Loan is as follows:

Operations Enrichment

The data segments for Operations Enrichment process are as follows:

Borrower Information

Allows capturing the Borrower details such as name, address and so on.

How to provide Borrower Information:

1. In the **Operations Enrichment > Borrower Information** tab and provide the required details:
 - **Existing Customer:** Click New/Existing button.
 - **Borrower Number:** Click Search to view and select the borrower number.
 - **Name:** Enter name of the Borrower.
 - **Location:** Enter the location.
 - **Country of Incorporation:** Click Search to view and select the country.
 - **Legal Status:** Select the legal status of the borrower from the dropdown list.
 - **Address Line 1-3:** Enter the borrower's address.
2. Click **Add Contact Details** to add principal contact person's details.
 - **Name:** Enter the name of the principal contact person of the borrower who can be contacted, if required.
 - **Designation:** Enter the designation of the principal contact person.
 - **Address Type:** Select the address type of the contact person from the dropdown list.

- Address Line 1-3: Enter the contact person's address.
 - City: Enter the contact person's city.
 - Country: Enter the contact person's country.
 - Zip Code: Enter the contact person's zip code.
 - Email: Enter the contact person's mail id.
 - Telephone: Enter the contact person's telephone number.
 - Fax Number: Enter the contact person's fax number.
 - Preferred Communication Mode: Click preferred mode of communication.
3. Click **Add Borrower Details** to add multiple borrower's details.
 4. Click **Next** to continue the procedure.

Related Party Details

Allows capturing the Party details such as name, address and so on.

How to provide Related Party Details:

1. In the **Operations Enrichment > Related Party Details** tab and provide the required details:
 - Existing Customer: Click New/Existing button.
 - Party Number: Click Search to view and select the party number.
 - Name: Enter name of the party.
 - Location: Enter the location.
 - Country of Incorporation: Click Search to view and select the country.
 - Legal Status: Select the legal status of the borrower from the dropdown list.
 - Address Line 1-3: Enter the party's address.
 - KYC Type: Select the KYC type of the party from the dropdown list.
 - Relationship Type: Select the relationship type of the party from the dropdown list.
 - Borrower: Select the borrower from the dropdown list.
2. Click **Add Contact Details** to add contact person's details.
3. Click **Add Party Details** to add multiple party's details.
4. Click **Next** to continue the procedure.

Syndication Parties

Allows capturing the Syndicating Party details such as name, address and so on.

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advices

Screen (3 / 16)

Syndication Parties

▲ Syndication Party 1

Party Role *	Party Number *	Name	Location
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Country of Incorporation	Legal Status	Address Line 1	Address Line 2
<input type="text"/>	Limited Company	<input type="text"/>	<input type="text"/>
Address Line 3			
<input type="text"/>			

Add Contact Details

Add Syndication Party Details

Audit

Back | Next | Save & Close | Cancel

How to provide Related Party Details:

- In the **Operations Enrichment > Syndication Parties** tab and provide the required details:
 - Party Role: Select the party's role from the dropdown list
 - Party Number: Click Search to view and select the party number.
 - Name: Enter name of the party.
 - Location: Enter the location.
 - Country of Incorporation: Click Search to view and select the country.
 - Legal Status: Select the legal status of the borrower from the dropdown list.
 - Address Line 1-3: Enter the party's address.
- Click **Add Contact Details** to add contact person's details.
- Click **Add Syndication Party Details** to add multiple party's details.
- Click **Next** to continue the procedure.

Deal Personnel Details

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

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info | Remarks | Documents | Advices

Screen (4 / 16)

Deal Personnel Details

Transaction Name Requester Name

▲ Department 1 Legal

Department Name	Deal Personnel	Name	Email
Legal	<input type="text"/>	<input type="text"/>	<input type="text"/>

Add Department

Audit

Back | Next | Save & Close | Cancel

How to provide Deal Personnel Details:

- In the **Operations Enrichment > Deal Personnel Details** tab and provide the required details:
 - 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.
- Click **Add Department** to add multiple department's details.
- Click **Next** to continue the procedure.

Tranche Details

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

How to provide Tranche Details:

- In the **Operations Enrichment > Tranche Details** tab and provide the required details:

Facility Details

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

Tranche

- Tranche Name: Enter the tranche name.
- Amount: Select the currency type from the dropdown list and enter the amount.
- Utilization Currencies: Enter the utilization currencies.
- Type: Select the utilization type from the dropdown list.
- Borrowers: Enter the borrower's name.
- Purpose: Enter the purpose of the tranche.
- Effective Date: Select the effective date from the dropdown calendar.
- Availability Period (in Months): Enter the utilization availability period in months.
- Expiry Date: Select the expiry date from the dropdown calendar.

- **Maturity Period (in Months):** Enter the utilization maturity period in months.
 - **Maturity Date:** Select the maturity date from the dropdown calendar.
 - **Repayment Type:** Select the repayment type from the dropdown list.
 - **Interest Type:** Select the interest type from the dropdown list.
2. Click **Add Tranche** to add multiple tranche's details.
 3. Click **Next** to continue the procedure.

Margin Details

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

How to provide Margin Details:

1. In the **Operations Enrichment > Margin Details** tab and provide the required details:
 - **Margin Type:** Select the repayment type from the dropdown 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 dropdown list.
 - **Rate:** Enter the rate.
2. Click **Add Margin** to add multiple Margin details.
3. Click **Next** to continue the procedure.

Fee Details

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

How to provide Fee Details:

1. In the **Operations Enrichment > Fee Details** tab and provide the required details:
 - Fee Type: Select the fee type from the dropdown list.
 - Fee Method: Select the method from the dropdown list.
 - Amount/Rate: Select the type from the dropdown list.
2. Click **Add Fee Details** to add multiple fee details.
3. Click **Next** to continue the procedure.

Facility Details

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

How to provide Facility Details:

1. In the **Operations Enrichment > Facility Details** tab and provide the required details:
 - Facility Product Code: Click Search to view and select the product code.
 - Facility Start Date: Select the facility start date from the dropdown calendar.
 - Facility End Date: Select the facility end date from the dropdown calendar.
 - Reporting Currency: Click Search to view and select the currency.

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

Additional Tranche Details

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

Syndication Operations Enrichment - 004SNOPEN15091005923

Application Info Remarks Documents Advices

Borrower Information
Related Party Details
Syndication Parties
Deal Personnel Details
Tranche Details
Margin Details
Fee Details
Facility Details
Additional Tranche Details
Agreement Details
Lender Commitments
Fee Schedules

Audit

Additional Tranche Details

Additional Tranche Details 1

Tranche Name * Product Code * Cost Center * Max Number of Loans *

Min Loan amount * Max Loan Amount *

Add Additional Tranche Details

Back Next Save & Close Cancel

How to provide Additional Tranche Details:

1. In the **Operations Enrichment > Additional Tranche Details** tab and provide the required details:
 - Tranche Name: Click Search to view and select the tranche name.
 - Product Code: Click Search to view and select the product code.
 - Cost Centre: Click Search to view and select the cost centre.
 - Max Number of Loans: Enter the maximum number of loans.
 - Min Loan amount: Select the currency type from the dropdown list and enter the minimum loan amount.
 - Max Loan amount: Select the currency type from the dropdown list and enter the maximum loan amount.
2. Click **Add Additional Tranche Details** to add multiple tranche details.
3. Click **Next** to continue the procedure.

Agreement Details

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

How to provide Agreement Details:

1. In the **Operations Enrichment > Agreement Details** tab and provide the required details:
 - Agreement Date: Select the agreement date from the dropdown calendar.
 - Agreement End Date: Select the agreement end date from the dropdown calendar.
 - Signing Date: Select the agreement signing date from the dropdown calendar.
 - Approval Date: Select the agreement approval date from the dropdown calendar.
2. Click **Next** to continue the procedure.

Lender Commitments

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

How to provide Lender Commitments:

1. In the **Operations Enrichment > Lender Commitments** tab and provide the required details:
 - 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. Click **Next** to continue the procedure.

Fee Schedules

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

How to provide Fee Schedules:

1. In the **Operations Enrichment > Fee Schedules** tab and provide the required details:
 - Fee Component: Click Search to view and select the fee.
 - Start Date: Select the start date from the dropdown calendar.
 - Number of Schedules: Enter the number of schedules.
 - Frequency: Select the frequency type from the dropdown list.
 - Unit: Enter the units.
 - Amount: Select the currency type from the dropdown list and enter the fee amount.
2. Click **Add Schedule** to add multiple fee schedule details.
3. Click **Next** to continue the procedure.

Holiday Preferences

Allows capturing the Holiday Preferences such as IRFX holiday, days and so on.

How to provide Holiday Preferences:

1. In the **Operations Enrichment > Holiday Preferences** tab and provide the required details:
 - 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 dropdown list.
2. Click **Add Holiday Preferences** to add multiple holiday preference details.
3. Click **Next** to continue the procedure.

Entity Details

Allows capturing the Entity Details such as entity name, description and so on.

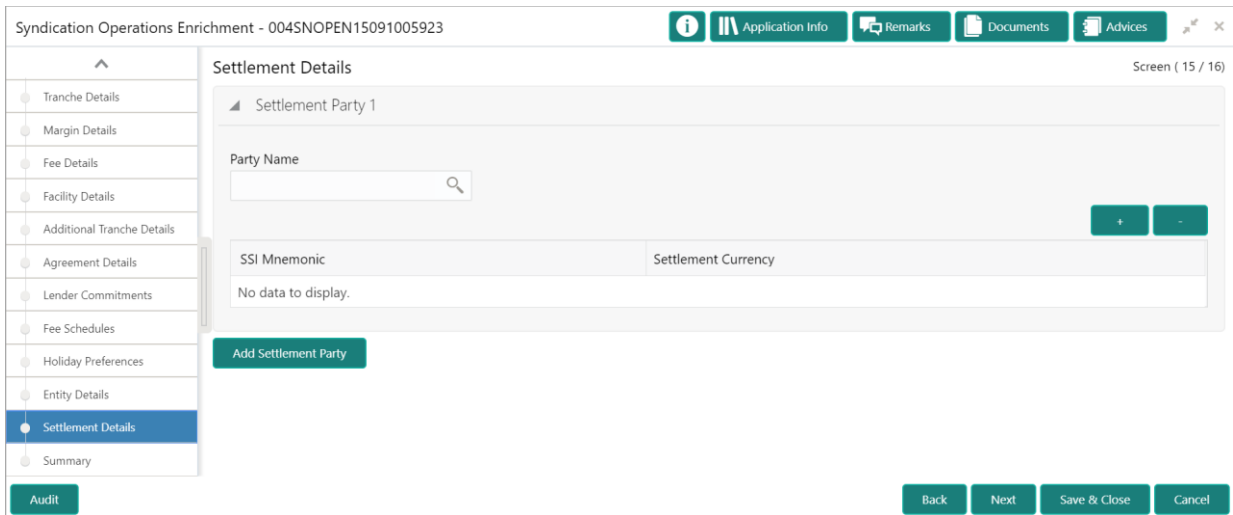
Entity Name	Entity Description	Primary
No data to display.		

How to provide Entity Details:

1. In the **Operations Enrichment > Entity Details** tab and provide the required details:
 - 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.
3. Click **Next** to continue the procedure.

Settlement Details

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

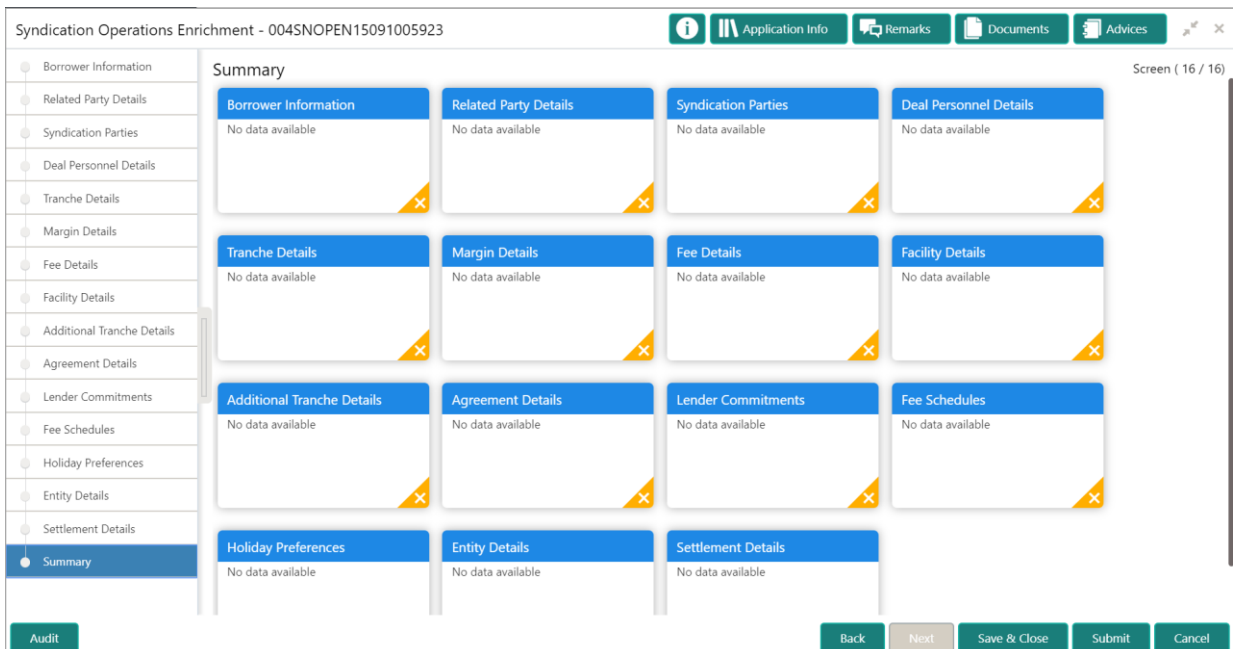


How to provide Settlement Details:

1. In the **Operations Enrichment > Settlement Details** tab and provide the required details:
 - Party Name: Click Search to view and select the party name.
 - SSI Mnemonic: Click Search to view and select the SSI Mnemonic.
 - Settlement Currency: Enter the settlement currency.
2. Click **Add Settlement Party** to add multiple settlement party details.
3. Click **Next** to continue the procedure.

Summary

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



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

Drawdown

The data segments for Drawdown process are as follows:

Drawdown Request

Allows capturing the Drawdown Request details such as facility name, amount and so on.

The screenshot shows a software interface for a 'Syndication Drawdown Entry - 004SNDPWD15091005911'. The main window is titled 'Drawdown Request' and is labeled 'Screen (1 / 7)'. On the left, there is a vertical navigation menu with the following items: 'Drawdown Request' (selected), 'Loan Details', 'Additional Loan Details', 'Interest Details', 'Payment Schedules', 'Settlement Details', and 'Summary'. Below the menu is an 'Audit' button. The main content area is titled 'Drawdown' and contains several input fields with search icons: 'Facility Name *', 'Name of the Tranche *', 'Borrower Name *', 'Drawdown Product *', 'Proposed Utilization Date *' (with a calendar icon), 'Loan Amount Currency *', 'Loan Amount *', and 'Interest Period *'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right of the window has icons for 'Application Info', 'Remarks', 'Documents', and 'Advices'.

How to provide Drawdown Request:

1. In the **Drawdown > Drawdown Request** tab and provide the required details:
 - Facility Name: Facility name is auto-populated.
 - Name of the Tranche: Tranche name is auto-populated.
 - Borrower Name: Name of the borrower is auto-populated.
 - Drawdown Product: Click Search to view and select the product.
 - Proposed Utilization Date: Select the proposed date from the dropdown calendar.
 - Loan Amount Currency: Click Search to view and select the currency.
 - Loan Amount: Enter the loan amount.
 - Interest Period: Click Search to view and select the interest period.
2. Click **Next** to continue the procedure.

Loan Details

Allows capturing the Loan details such as loan amount, date and so on.

Syndication Drawdown Entry - 004SNDNRWD15091005911

Application Info Remarks Documents Advices

Drawdown Request

Loan Details

Additional Loan Details

Interest Details

Payment Schedules

Settlement Details

Summary

Audit

Back Next Save & Close Cancel

Screen (2 / 7)

Loan Amount * Loan Tenor(Months) * Value Date * Maturity Type *

Maturity Date *

How to provide Loan Details:

- In the **Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the dropdown list and enter the amount.
 - Loan Tenor (Months): Enter the loan tenor amount in months.
 - Value Date: Select the proposed date from the dropdown calendar.
 - Maturity Type: Select the maturity type from the dropdown list.
 - Maturity Date: Select the maturity date from the dropdown calendar.
- Click **Next** to continue the procedure.

Additional Loan Details

Allows capturing the Additional Loan details such as product code, expense Code and so on.

Syndication Drawdown Entry - 004SNDNRWD15091005911

Application Info Remarks Documents Advices

Drawdown Request

Loan Details

Additional Loan Details

Interest Details

Payment Schedules

Settlement Details

Summary

Audit

Back Next Save & Close Cancel

Screen (3 / 7)

Business Product * Loan Branch Product Code * Product Description *

WCLN 004

Expense Code Expense Code Description Purpose Of Loan Grace Days

How to provide Additional Loan Details:

- In the **Drawdown > Additional Loan Details** tab and provide the required details:
 - 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. Click **Next** to continue the procedure.

Interest Details

Allows capturing the Interest details such as rate type, loan amount and so on.

How to provide Interest Details:

1. In the **Drawdown > Interest Details** tab and provide the required details:
 - Loan Branch: Loan approved branch is auto-populated.
 - Loan Amount: Loan amount is auto-populated.
 - Value Date: Value date is auto-populated.
 - Component Name: Component name is auto-populated.
 - Rate Type: Select the rate type from the dropdown list.
 - Interest Period Basis: Select the interest period from the dropdown list.
 - Billing Notice Required: Click the button, if billing notice period is required.
 - Waiver: Click the button, if wavier is required.
 - Sub Rate Type: Select the sub rate type from the dropdown list.
 - Rate Code: Click Search to view and select the rate code.
 - Reset Tenor: Enter the reset tenor.
 - Rate (%): Rate in percentage is auto-populated.
 - Spread (%): Enter spread in percentage.
 - All In Rate (%): All in rate in percentage is auto-populated.
 - All in Rate (Range): Enter the minimum and maximum rate range.
 - Linked Documents: select and link the documents.
2. Click **Next** to continue the procedure.

Payment Schedules

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

How to provide Payment Schedules:

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 dropdown list and enter the amount.
 - Frequency: Select the frequency type from the dropdown list.
 - Unit: Enter the units.
 - Start Date: Select the maturity date from the dropdown calendar.
 - No of Schedules: Enter the number of schedules.
 - Principal Liquidation: Select the principal liquidation from the dropdown list and enter the amount.
2. Click **Add Schedule** to add multiple schedule details.
3. Click **Next** to continue the procedure.

Settlement Details

Allows capturing the Settlement Details such as mnemonic code, pay account and so on.

How to provide Settlement Details:

1. In the **Drawdown > Settlement Details** tab and provide the required details:

- Mnemonic Code: Click Search to view and select the mnemonic code.
- Settlement Sequence Number: Settlement sequence number is auto-populated.
- Pay Account Branch: Pay account branch is auto-populated.
- Pay Account: Pay account is auto-populated.
- Pay Account Currency: Pay account currency is auto-populated.
- Receive Account Branch: Receive account branch is auto-populated.
- Receive Account: Receive account is auto-populated.
- Receive Account Currency: Receive account currency is auto-populated.

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

Summary

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

Syndication Drawdown Entry - 004SNDNRWD15091005911

Application Info Remarks Documents Advices

Screen (7 / 7)

Summary

Drawdown Request: No data available

Loan Details: No data available

Additional Loan Details: Product Code, Product Description, Purpose Of Loan, Expense Code

Interest Details: No data available

Payment Schedules: No data available

Settlement Details: No data available

Audit

Back Next Save & Close Submit Cancel

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

Agency Drawdown

The data segments for Agency Drawdown process are as follows:

Parties

Allows capturing the Agency Drawdown Party details such as name, role and so on.

How to provide Parties:

1. In the **Agency Drawdown > Parties** tab and provide the required details:
 - 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.
3. Click **Next** to continue the procedure.

Loan Details

Allows capturing the Loan Details such as value, amount and so on.

How to provide Loan Details:

1. In the **Agency Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the dropdown list and enter the amount.
 - Value Date: Select the value date from the dropdown calendar.
 - Loan Tenor: Enter the value in months/days/years.
 - Maturity Type: Select the maturity type from the dropdown list.

- Maturity Date: Select the maturity date from the dropdown calendar.

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

Additional Loan Details

Allows capturing the Additional Loan Details such as product, code and so on.

How to provide Additional Loan Details:

1. In the **Agency Drawdown > Additional Loan Details** tab and provide the required details:
 - Business Product: Product gets auto-populated.
 - Loan Branch: Loan Branch gets auto-populated.
 - Product Code: Click Search to view and select the required product code.
 - Product Description: Description gets auto-populated.
 - Expense Code: Click Search to view and select the required expense code.
 - Expense Code Description: Description gets auto-populated.
 - Purpose of Loan: Purpose gets auto-populated.
 - Grace Days: Enter the grace days.
2. Click **Next** to continue the procedure.

Facility Details

Allows capturing the Facility Details such as dates, code and so on.

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Facility Details

Facility Product Code Facility Start Date Facility End Date Reporting Currency

Audit Back Next Save & Close Cancel

How to provide Facility Details:

- In the **Agency Drawdown > Facility Details** tab and provide the required details:
 - Facility Product Code: Click Search to view and select the required product code.
 - Facility Start Date: Select the start date from the dropdown calendar.
 - Facility End Date: Select the end date from the dropdown calendar.
 - Reporting Currency: Click Search to view and select the required currency.
- Click **Next** to continue the procedure.

Lenders Share

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

Syndication Agency Drawdown Entry - 002LOANAP15091018552

Lenders Share

Participant Details1

Participant Participant Name Asset Amount Asset Ratio

Self Participant Off

Audit Back Next Save & Close Cancel

How to provide Lenders Share:

- In the **Agency Drawdown > Lenders Share** tab and provide the required details:
 - Participant: Participant gets auto-populated.
 - Participant Name: Name gets auto-populated.
 - Asset Amount: Select the currency type from the dropdown list and enter the amount.
 - Asset Rate: Enter the asset rate.

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

Deal Facility Condition Precedent

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

How to provide Deal Facility Condition Precedent:

1. In the **Agency Drawdown > Deal Facility Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown 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.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown 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.
4. Click **Next** to continue the procedure.

Further Conditions Precedent

Allows capturing the Further Conditions Precedent such as Status and so on.

How to provide Further Conditions Precedent:

1. In the **Agency Drawdown > Further Conditions Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown list.
- Waiver Required: Click to select for wavier required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

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

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown list.
- Waiver Required: Click to select for wavier required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

3. Click **Add Conditions Precedent** to add multiple details.
4. Click **Next** to continue the procedure.

Drawdown Condition Precedent

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

How to provide Drawdown Condition Precedent:

1. In the **Agency Drawdown > Drawdown Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown list.
- Waiver Required: Click to select for wavier required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

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

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown list.
- Waiver Required: Click to select for wavier required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

3. Click **Add Conditions Precedent** to add multiple details.
4. Click **Next** to continue the procedure.

Disbursement Schedules

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

How to provide Disbursement Schedules:

1. In the **Agency Drawdown > Disbursement Schedules** tab and provide the required details:
 - Auto Disbursement: Click to select for auto disbursement.
 - Schedule Date: Select the date from the dropdown 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 dropdown 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.
2. Click **Add Spilt Settlement Details** to add multiple details.
3. Click **Add Schedule** to add multiple details.
4. Click **Next** to continue the procedure.

Interest Margin Details

Allows capturing the Interest Margin Details such as component name and so on.

How to provide Interest Margin Details:

1. In the **Agency Drawdown > Interest Margin Details** tab and provide the required details:

Interest Details

- Component Name: Name gets auto-populated.
- Rate Type: Select the type from the dropdown list.
- Tenor: Tenor gets auto-populated.
- Rate Calculation Type: Select the type from the dropdown 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.

Margin Details

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

Treasury Details

Allows capturing the Treasury Details such as booking, type and so on.

How to provide Treasury Details:

1. In the **Agency Drawdown > Treasury Details** tab and provide the required details:

Loan Details

- Loan CCY and Amount: Loan CCY and Amount gets auto-populated.
- Loan Start Date: Date gets auto-populated.
- Loan Maturity Date: Date gets auto-populated.
- Loan Tenor: Tenor gets auto-populated.

Treasury Booking

- Treasury Booking: Click YES/NO.
- Booking Type: Click Existing Rates/Booking Treasury Rate.

Treasury Details

- Treasury Reference Number: Enter the number.
- Treasury Rate (%): Enter the percentage.

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

Payment Schedules

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

How to provide Payment Schedules:

1. In the **Agency Drawdown > Payment Schedules** tab and provide the required details:
 - Schedule Type: Click Search to view and select the required type.
 - Component Name: Click Search to view and select the required name.
 - Amount: Select the currency type from the dropdown list and enter the amount.
 - Frequency: Select the type from the dropdown list.
 - Unit: Enter the unit.
 - Start Date: Select the start date from the dropdown calendar.
 - No Of Schedules: Enter the schedules.
 - Principal Liquidation: Select the type from the dropdown list.
2. Click **Add Schedule** to add multiple details.
3. Click **Next** to continue the procedure.

Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

The screenshot shows a software interface for 'Syndication Agency Drawdown Entry - 002LOANAP15091018636'. The main window is titled 'Settlement Details' and contains a form for 'Settlement Party1'. The form has several input fields: 'Party Name *' with a search icon, 'Party Number', 'SSI Party *' with a search icon, 'SSI Party Number' (pre-filled with 'false'), and 'Accounts'. A green 'Add Settlement Party' button is located below the form. On the left side, there is a navigation menu with options like 'Additional Loan Details', 'Facility Details', 'Lenders Share', 'Deal Facility Condition Prece...', 'Further Conditions Precedent', 'Drawdown Condition Prece...', 'Disbursement Schedules', 'Interest Margin Details', 'Treasury Details', 'Payment Schedules', 'Settlement Details' (which is selected), and 'Summary'. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (13 / 14)'.

How to provide Settlement Details:

1. In the **Agency Drawdown > Settlement Details** tab and provide the required details:
 - 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.
3. Click **Next** to continue the procedure.

Summary

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

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

Participant Drawdown

The data segments for Participant Drawdown process are as follows:

Parties

Allows capturing the Participant Drawdown Party details such as name, role and so on.

How to provide Parties:

- In the **Participant Drawdown > Parties** tab and provide the required details:
 - 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.
3. Click **Next** to continue the procedure.

Loan Details

Allows capturing the Loan Details such as value, amount and so on.

How to provide Loan Details:

1. In the **Participant Drawdown > Loan Details** tab and provide the required details:
 - Loan Amount: Select the currency type from the dropdown list and enter the amount.
 - Value Date: Select the value date from the dropdown calendar.
 - Loan Tenor: Enter the value in months/days/years.
 - Maturity Type: Select the maturity type from the dropdown list.
 - Maturity Date: Select the maturity date from the dropdown calendar.
2. Click **Next** to continue the procedure.

Additional Loan Details

Allows capturing the Additional Loan Details such as product, code and so on.

How to provide Additional Loan Details:

1. In the **Participant Drawdown > Additional Loan Details** tab and provide the

required details:

- Business Product: Product gets auto-populated.
- Loan Branch: Loan Branch gets auto-populated.
- Product Code: Click Search to view and select the required product code.
- Product Description: Description gets auto-populated.
- Expense Code: Click Search to view and select the required expense code.
- Expense Code Description: Description gets auto-populated.
- Purpose Of Loan: Purpose gets auto-populated.
- Grace Days: Enter the grace days.

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

Facility and Tranches

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

Syndication Participant Drawdown Entry - DMOLANAP15091003924

Application Info Remarks Documents Advices

Parties Loan Details Additional Loan Details **Facility and Tranches** Lenders Share Deal Facility Condition Prece... Further Conditions Precedent Drawdown Condition Prece... Interest Margin Details Treasury Details Disbursement Schedules Payment Schedules

Facility and Tranches Screen (4 / 14)

Drawdown

Facility * Tranche * Facility Amount Currency Facility Amount

Available Amount Tranche Type Tranche Effective Date Tranche Expiry Date

Tranche Maturity Date

Audit Back Next Save & Close Cancel

How to provide Facility and Tranches:

1. In the **Participant Drawdown > Facility and Tranches** tab and provide the required details:

- 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.
- Tranche Maturity Date: Date gets auto-populated.

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

Lenders Share

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

How to provide Lenders Share:

- In the **Participant Drawdown > Lenders Share** tab and provide the required details:
 - Participant: Participant gets auto-populated.
 - Participant Name: Name gets auto-populated.
 - Asset Amount: Select the currency type from the dropdown list and enter the amount.
 - Asset Rate: Enter the asset rate.
 - Self Participant: On/Off gets auto-populated.
- Click **Next** to continue the procedure.

Deal Facility Condition Precedent

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

How to provide Deal Facility Condition Precedent:

- In the **Participant Drawdown > Deal Facility Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown 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.

Other Conditions Precedent

- Clause Name: Enter the clause name.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown 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.

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

Further Conditions Precedent

Allows capturing the Further Conditions Precedent such as CP Status and so on.

How to provide Further Conditions Precedent:

1. In the **Participant Drawdown > Further Conditions Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
- Definition: Enter the definition.
- CP Status: Select the status from the dropdown list.
- Waiver Required: Click to select for wavier required.
- Remarks: Enter the remarks.
- Linked Documents: Click to add documents.

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

Other Conditions Precedent

- Clause Name: Enter the clause name.

- Definition: Enter the definition.
 - CP Status: Select the status from the dropdown list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.
 4. Click **Next** to continue the procedure.

Drawdown Condition Precedent

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

How to provide Drawdown Condition Precedent:

1. In the **Participant Drawdown > Drawdown Condition Precedent** tab and provide the required details:

Conditions Precedent

- Section: Enter the section.
 - Definition: Enter the definition.
 - CP Status: Select the status from the dropdown list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
2. Click **Add Conditions Precedent** to add multiple details.

Other Conditions Precedent

- Clause Name: Enter the clause name.
 - Definition: Enter the definition.
 - CP Status: Select the status from the dropdown list.
 - Waiver Required: Click to select for wavier required.
 - Remarks: Enter the remarks.
 - Linked Documents: Click to add documents.
3. Click **Add Conditions Precedent** to add multiple details.
 4. Click **Next** to continue the procedure.

Interest Margin Details

Allows capturing the Interest Margin Details such as component name and so on.

How to provide Interest Margin Details:

1. In the **Participant Drawdown > Interest Margin Details** tab and provide the required details:

Interest Details

- Component Name: Name gets auto-populated.
- Rate Type: Select the type from the dropdown list.
- Tenor: Tenor gets auto-populated.
- Rate Calculation Type: Select the type from the dropdown 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.

Margin Details

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

Treasury Details

Allows capturing the Treasury Details such as booking, type and so on.

Syndication Participant Drawdown Entry - DMOLOANAP15091003924

Application Info Remarks Documents Advices

Treasury Details Screen (10 / 14)

Additional Loan Details

Facility and Tranches

Lenders Share

Deal Facility Condition Prece...

Further Conditions Precedent

Drawdown Condition Prece...

Interest Margin Details

Treasury Details

Disbursement Schedules

Payment Schedules

Settlement Details

Summary

Audit

Loan Details

Loan CCY and Amount	Loan Start Date	Loan Maturity Date	Loan Tenor
---------------------	-----------------	--------------------	------------

Treasury Booking

Treasury Booking Yes No

Booking Type

Treasury Details

Treasury Reference Number

Treasury Rate (%)

Back Next Save & Close Cancel

How to provide Treasury Details:

1. In the **Participant Drawdown > Treasury Details** tab and provide the required details:

Loan Details

- Loan CCY and Amount: Loan CCY and Amount gets auto-populated.
- Loan Start Date: Date gets auto-populated.
- Loan Maturity Date: Date gets auto-populated.
- Loan Tenor: Tenor gets auto-populated.

Treasury Booking

- Treasury Booking: Click YES/NO.
- Booking Type: Click Existing Rates/Booking Treasury Rate.

Treasury Details

- Treasury Reference Number: Enter the number.
- Treasury Rate (%): Enter the percentage.

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

Disbursement Schedules

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

How to provide Disbursement Schedules:

1. In the **Participant Drawdown > Disbursement Schedules** tab and provide the required details:
 - Auto Disbursement: Click to select for auto disbursement.
 - Schedule Date: Select the date from the dropdown 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 dropdown 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.
2. Click **Add Spilt Settlement Details** to add multiple details.
3. Click **Add Schedule** to add multiple details.
4. Click **Next** to continue the procedure.

Payment Schedules

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

How to provide Payment Schedules:

1. In the **Participant Drawdown > Payment Schedules** tab and provide the required details:
 - Schedule Type: Click Search to view and select the required type.
 - Component Name: Click Search to view and select the required name.
 - Amount: Select the currency type from the dropdown list and enter the amount.
 - Frequency: Select the type from the dropdown list.
 - Unit: Enter the unit.
 - Start Date: Select the start date from the dropdown calendar.
 - No Of Schedules: Enter the schedules.
 - Principal Liquidation: Select the type from the dropdown list.
2. Click **Add Schedule** to add multiple details.
3. Click **Next** to continue the procedure.

Settlement Details

Allows capturing the Settlement Details such as name, number and so on.

How to provide Settlement Details:

1. In the **Participant Drawdown > Settlement Details** tab and provide the required details:

- 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.
 3. Click **Next** to continue the procedure.

Summary

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

The screenshot shows a software interface for 'Syndication Participant Drawdown Entry - DMOLOANAP15091003924'. The main area is titled 'Summary' and contains a grid of 12 data cards. The 'Parties' card shows 'Name: Octasun Corporation INC' and 'Place Of Incorporation: USA' with a green checkmark. Other cards like 'Loan Details', 'Additional Loan Details', 'Facility and Tranches', 'Disbursement Schedules', 'Payment Schedules', 'Lenders Share', 'Deal Facility Condition Preced...', 'Further Conditions Precedent', 'Drawdown Condition Precedent', 'Interest Margin Details', 'Treasury Details', and 'Settlement Details' all display 'No data available' with a yellow 'x' icon. A sidebar on the left lists navigation options, with 'Summary' selected. At the bottom, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

NLP

The data segments for NLP is as follows:

Allows capturing the NLP details such as extracted information and so on.

The screenshot shows a software interface for 'NLP Details Manual Correction - 004NLPACN15091018645'. The main area is titled 'NLP Details' and is split into two panels. The left panel, 'Original Document', shows a document snippet with the following text: 'From: Silver Crop Financial Service', 'Date: 29 Dec 19', 'To: Standard Chartered', 'Attn: Dominic Matthew Paige / Taylor', 'Fac: 902-1178714', 'Re: USD 1199 Million Loan facility under the facility agreement dated 22 Dec 19', and 'LOAN DRAW DOWN'. The right panel, 'Extracted Information', contains a table with the following data:

Tag Name	Tag Value
Customer Number	<input type="text"/>
Facility Number	<input type="text"/>
Tranche Number	<input type="text"/>

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

NLP Details Screen (1 /

Original Document

Extracted Information

Tag Name	Tag Value
Tranche Type	Term Loan Facility
Agreement Date	22 Dec 19
Total Facility Amount	1199 Million
Total Facility Amt Ccy	USD
Loan Amount	302,778,605.85
Loan Currency	USD
Party Name	K Bose Holding pLC
Agent Name	Silver Crop Financial Service

Audit Back Next Save & Close Cancel

How to provide NLP Details:

1. Extracted Information:
2. 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.
3. Click **Next** to continue the procedure.

Override Handling

OBCLPM supports handling of overrides during stage submission. As part of stage submission during entry/enrich stage, all the overrides that were encountered as part of each data segment will be displayed in sequence under the corresponding data segment. User can tick Yes to accept the overrides and proceed for submission of stage. The accepted overrides will appear 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. Also provides support to view the list of advices that are generated and yet-to-be generated in the subsequent stages. Following advices are supported.

Loan Initiation Advice

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:

Field	Description
-------	-------------

Loan Application Reference	Loan Application reference No
Customer ID	Customer No 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

Loan Sanction Advice

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

Loan Rejection Advice

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 No 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

Draft Approval Advice

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

Dashboards

OBCLPM dashboards provide various information to the Relationship Managers for their easy access and processing.

Assets at Risk

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



The following details are displayed in the widget:

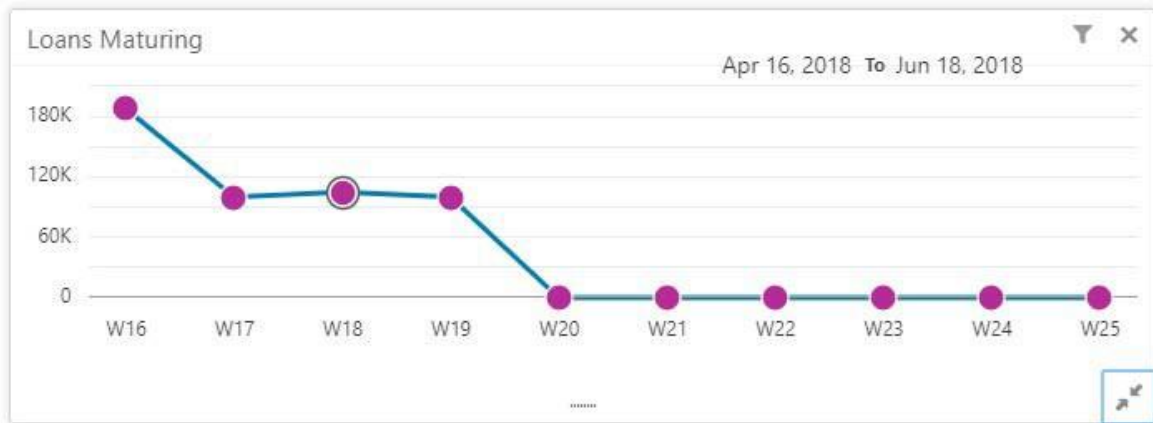
- Total value of the asset in currency
- Percentage of status in each pie

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

- On click of each pie, customer category wise total asset value will be displayed as bar chart.
- On click of each bar, summary view of the Corporate lending loan contracts will be shown for the Transaction Branch, Currency, Customer Category and Loan status combination.
- User can filter the details based on the Customer Name or Relationship Manager.
- User can sort the displayed results under various categories.

Loans Maturing

Display the total loan value that are getting matured in the subsequent no of weeks as a Graph matrix.



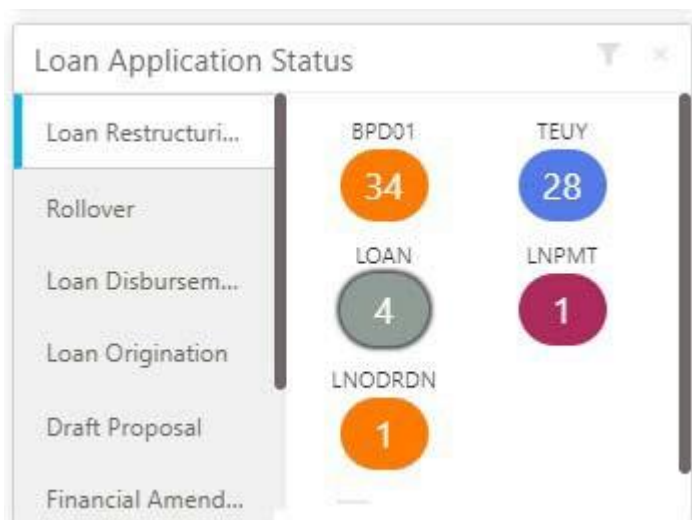
On click of dotted matrix, system will display the total Loan value that are getting matured for the week starting with date. For example, system will display the total value of say 10 M USD maturing for the week starting 16th April 2018. This implies the total value of all the loans that are maturing from 16th April 2018 to June 2018.

Further bank user can click on it to get the summary view listing all the loans that are getting matured for the week. User will be allowed to click on a loan contract to view the entire loan details.

User will be able to filter the widget such that the user can view the loan maturing for a particular customer or loans maturing in a specific period or loans scheduled for auto or manual rollover. User can sort the displayed results under various categories. Upon clicking the line item user will be able to initiate the either rollover or payment of that particular loan.

Loans Application Status

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



- On click of count shown under each application category, a summary view of loan contracts is displayed with the Loan application reference no, Loan Amount, Currency and Customer Name.
- On click of Loan application reference, loan details are displayed in a detailed view.
- In addition, bank user can view the process flow diagram of the loan application showcasing the list of

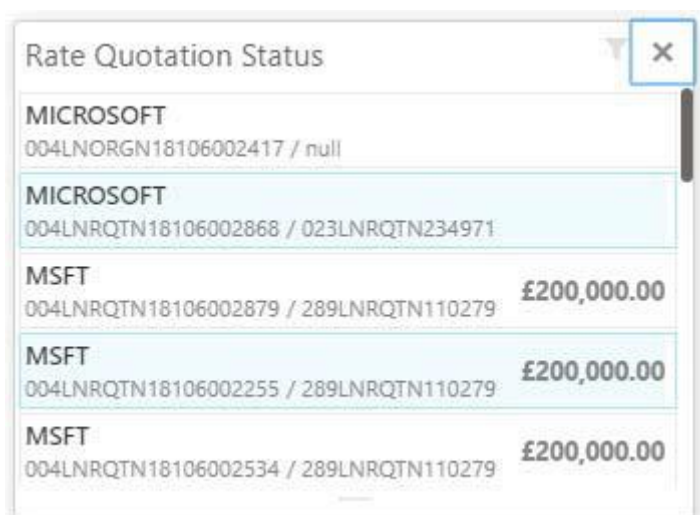
process/stages which the application will flow through and the current stage where the application is held with.

- User will be able to filter the widget such that the user can view the loan applications made for a particular customer or loans applications made in a specific period or for a specific Relationship manager.
- User can sort the displayed results under various categories
- Helps the bank user to identify the exact status of the application.

Rate Quotation Status

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

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



Rate Quotation Status	
MICROSOFT	
004LNRQTN18106002417 / null	
MICROSOFT	
004LNRQTN18106002868 / 023LNRQTN234971	
MSFT	£200,000.00
004LNRQTN18106002879 / 289LNRQTN110279	
MSFT	£200,000.00
004LNRQTN18106002255 / 289LNRQTN110279	
MSFT	£200,000.00
004LNRQTN18106002534 / 289LNRQTN110279	

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

Pending Loan Disbursements

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

Pending Loan Disbursements

Past Dues: 0

Today's Dues: 8

Future Due: 5

Pending for Initiation

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

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Pending for Handover

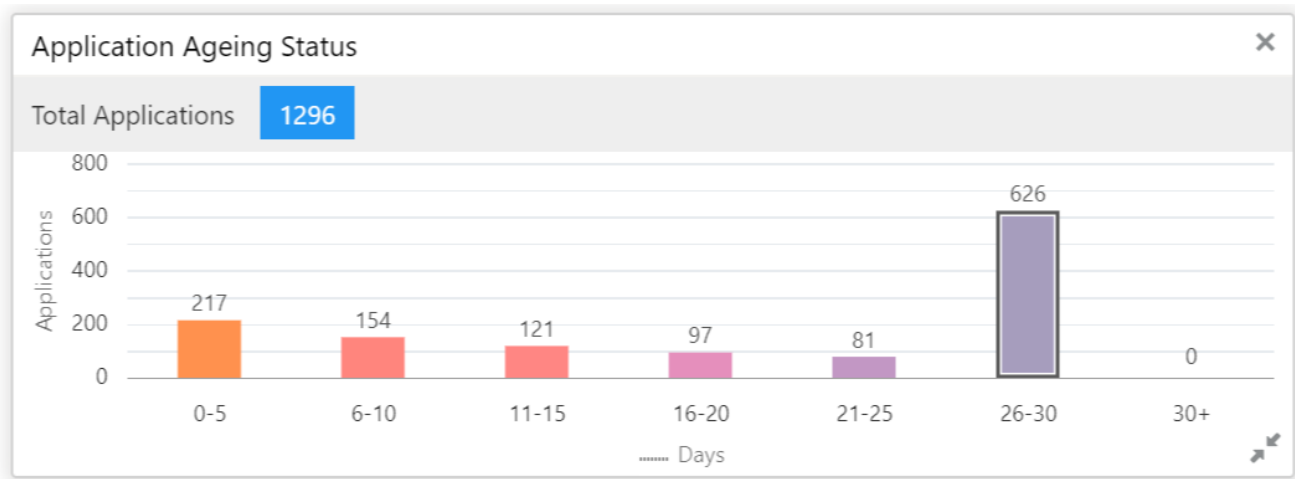
Application Number	Effective Date	Customer Name	Loan Amount	Loan Branch	Relationship Manager	Edit
BR1NORGV1802004883	Apr 2 2018	BR1 Octogen Corporation INC	\$1,000.00	BR1		Edit
BR1NORGV1802004958	Apr 2 2018	BR1 Octogen Corporation INC	\$30,300.00	BR1		Edit
BR1NORGV1802004887	Apr 2 2018	BR1 Octogen Corporation INC	\$2,000.00	BR1		Edit
BR1NORGV1802004640	Apr 2 2018	BR1 Octogen Corporation INC	\$2,450.00	BR1		Edit
BR1ORADWV1802004721	Apr 2 2018	BR1 Octogen Corporation INC	\$3,888.00	BR1		Edit

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

Application Ageing Status

This new widget helps the user to monitor the status of each application. User will be able to view all the pending application with its respective stages. Upon clicking the line item user will be able to view the details of the application and proceed with the respective action from that stage. User can filter this widget by the Customer Name or Relationship Manager Name. User can sort the widget results under each headers. In addition, the user will be able to export the results.



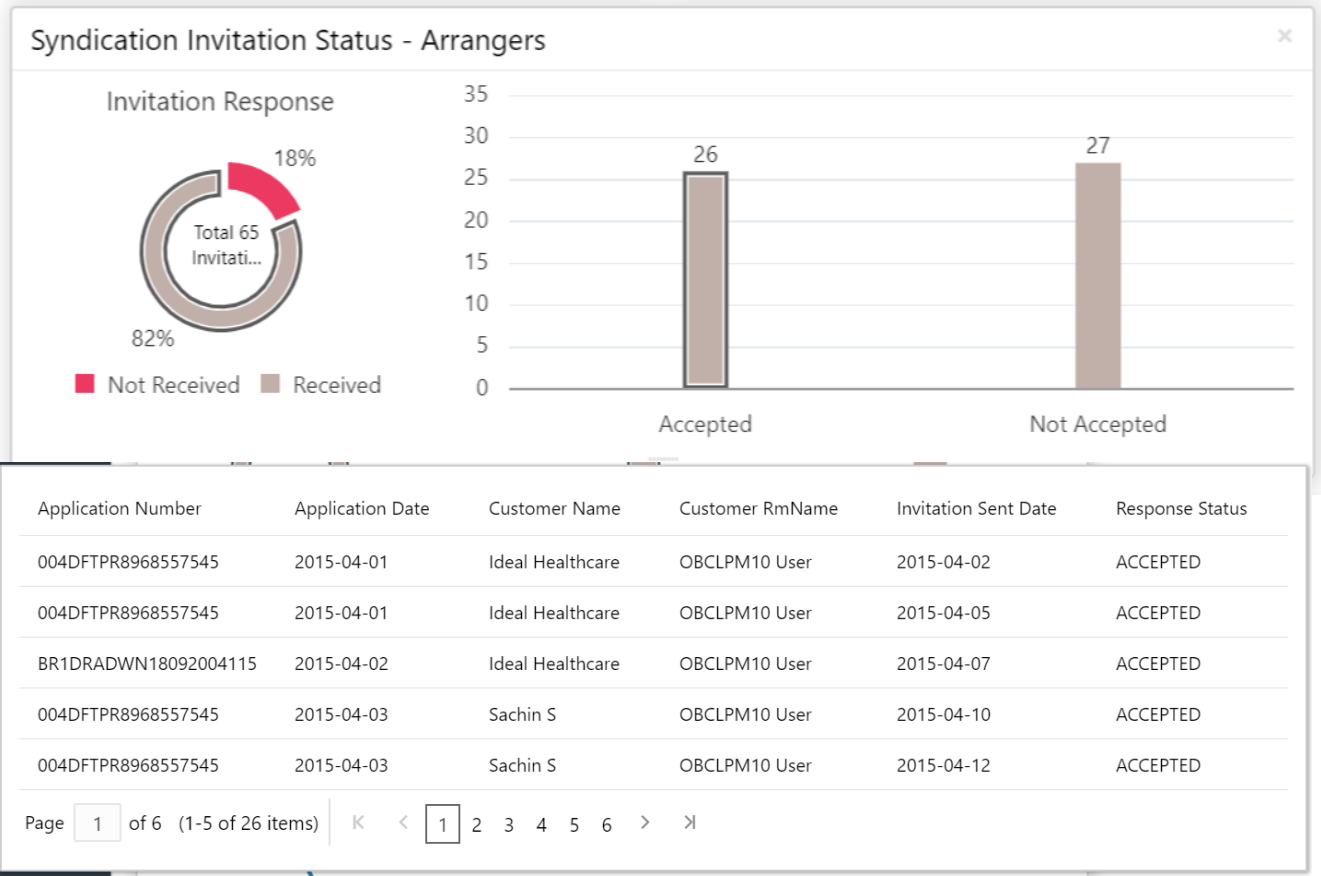
Application Reference Number	Customer Name	Loan Currency	Loan Amount	Loan Contract Reference	Status	Relationship Manager
004SNOPEN19024005190					INCOMPLETE	
004SNOPEN19024005191					INCOMPLETE	
004SNOPEN19024005192					INCOMPLETE	
004SNPMCA19024005193	Sachin S				INCOMPLETE	
004SNPMCA19024005194	Sachin S				INCOMPLETE	

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- On clicking on the bars, system displays the list of Application reference numbers ageing with their respective details.
- Upon clicking Application reference number, the user will be able to access the complete summary and process status of the application.

Syndication Invitation Status

This new widget will help the user to have a view of the Arranger and Participant Invitation status of the applications requested at various stages. The Invitation Status displays all the pending Syndication Applications for which the invitation is made to the Arrangers and Participants. On clicking the line item, the user can go to the relevant stage of the Syndication application. User can filter this widget by the Application Number or Relationship Manager or Invitation Status or Invitation Type. User will be able to sort the widget results under each headers. In addition, the user can export the results.



- On clicking on the bars, system displays the list of Application numbers with their respective invitation details.

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Reference

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

- Common Core User Guide
- Security Management System User Guide
- Oracle Banking Getting Started User Guide
- Oracle Banking Corporate Lending Process Management Installation Guides

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