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Minutes of Meeting Document

CA Wizard

Al Rajhi Bank

Al Rajhi Bank

| **MOM Details** | | | | |
| --- | --- | --- | --- | --- |
| **Project** | ARB<BLOS<Roadmap 2021 < Release 1 < CA Wizard Requirement | | | |
| **Scoping sessions** | 18th of May 2021  19th of May 2021  23rd of May 2021 | **Prepared By** | Ghada Oueslati  Elyes Jebrani |
| **Location** | Microsoft Teams | **Reviewed By** | Youssef Mdaini  Mohamed Salim Dridi |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SIGNOFF** | | | |  |
| **Name** | **Department** | **Role** | **Date** | **Signature** |
|  |  |  |  |  |

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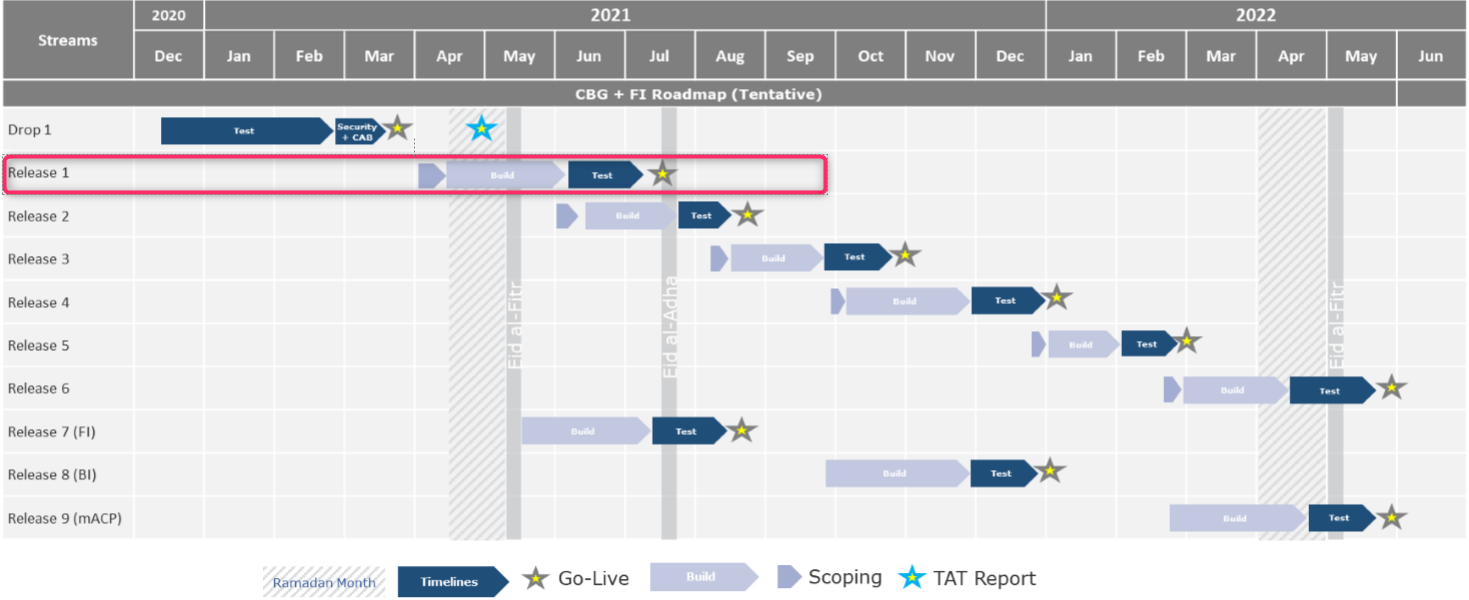
# Introduction

## Summary

ARB has embarked on a transformation project with long term strategy and ambitions to significantly enhance the business control, approvals management and introduce additional requirements in view of reinforcing further the capabilities of existing solution and cover any new functional requirement in line with the bank Strategy & Policy.

An agile delivery model was agreed with the bank and translated to a roadmap validated by the bank Steering committee on April 15th, 2021 and the full roadmap shifted by a Month and half to start on the 17th of May 2021.

|  |
| --- |
| Steering Committee Approval |
|  |



## Existing System

“**B**usiness **L**oan **O**rigination **S**ystem” is the current solution implemented and deployed within Al Rajhi Bank Information System for Corporate Banking Group Audience and went through three Major deployment Milestones as described below :

|  |  |
| --- | --- |
| **Releases** | **Go Live Period** |
| Standard CBG Release R1.1 deployment | April, 2019 |
| CBG Full Implementation & FI Management R1.2 | December, 2019 |
| CBG Major Enhancements, Covenant Management / Monitoring & Limits Concentration | March, 2021 |

* The current Implementation will be delivered to enrich further the existing functionalities and will take into consideration any touch points or impact when deployed at a later stage.
* This document will cover any pipeline or impacted area whenever it is relevant.

## Scope of Work

* Further to Project Team agreement and given the quick-wins delivery timelines, it was jointly agreed to opt for an MOM detailed document that plays the same role as the FSD and will be the reference document for the requirement post an agreement between all parties on the minimum accepted template.

|  |
| --- |
| Minimum Accepted Template Agreement |
|  |

Hereby the main agreements for the above Approach:

* + SIT Team to join ALL scoping sessions, and to manage their resources when scoping is parallel to a testing activity to ensure proper handover.
  + Axe Finance will ensure sharing a detailed MoM post every meeting. MoMs will only be shared when a full functionality has been scoped, without any open actions. (To reduce back and forth)
  + Axe Finance will share the Minutes of Meeting templates they will use during scoping to ensure alignment of all teams (ACTION), this template will ensure that any validations/controls/fields/touch points mentioned during the meeting, will be included in the minutes shared.
  + Axe Finance confirmed that if there will be any change in the design/requirements/implementation approach they will share this change with Bank/Testing team
  + Bank PM to coordinate with the bank management (Project Director) to obtain an approval to record the scoping sessions.
  + All team agreed to assign (ONE) point of contact to coordinate with the other teams.
  + SIT team should consolidate all clarifications in one meeting, to reduce back and forth.
  + All topics that have been previously discussed will be re-discussed during scoping from build perspective hence ensuring SIT team will be up to speed.
* The release 1 of this current roadmap covers the following Requirements:
* Green Light Management Requirement
* **New CA wizard Requirement**
* Top Management Landing Page (OTB)
* The current document covers the Main requirement of **New CA wizard Requirements.**
* The current MOM was drafted based on the outputs/agreements validated during the Release 1 scoping sessions related to New CA Wizard requirement :

|  |  |  |
| --- | --- | --- |
| Date | Item | Attachment |
| 18/05/2021 | Session 1 : CA Wizard-Day 1 |  |
| 19/05/2021 | Session 2 : CA Wizard-Day 2 |  |

## Out Of Scope

1. The access rights remain related to bank configuration and should be configured at time of UAT/Pre-Prod and Axe will ensure its migration to production environment at time of final delivery.
2. Any new requirements received Post Scoping sessions will be assessed and agreed at project team level.

# New Credit Application Wizard/Screen

## Ground Rules

* Two modes are available for the Credit Application in ACP :
* The Creation mode through Wizards
* The Edition mode with the regular Edit screens to amend the request data.
* Following to the new Bank Requirement, New wizard screens will be designed to reflect the CA template’s new modules.
* The new Wizards will be applicable only for New Credit Application. Interim/Annual review wizard will be the same as the current implementation. However, the user will be able to access the Main CA Screen which contains all the modules split into tabs.
* The existing CA Edit screen will be also revamped to follow the same new screening concept.
* The CA Creation/Edit screens’ design will be as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Module N°** | **Modules** | **Wizard** | **Edit Mode** | **Comment** |
| 1 | Main Information | **Yes** | **Yes** |  |
| 2 | Facilities | **Yes** | **Yes** |  |
| 3 | Securities, Collateral, Covenants & Conditions | **Yes** | **Yes** |  |
| 4 | Basic Information Report | **No** | **No** | All the BIR attributes are existing in the customer screen |
| 5 | SIMAH | **Yes** | **Yes** |  |
| 6 | Account Conduct | **Yes** | **Yes** |  |
| 7 | Rating & Financial Analysis | **Yes** | **Yes** |  |
| 8 | Profitability and RAROC | **Yes** | **Yes** |  |
| 9 | Key Risks and Mitigants | **Yes** | **Yes** |  |
| 10 | Conclusion Recommendations. | **Yes** | **Yes** |  |

* The new implemented CA screens will be applicable for both existing (On-going and archived/completed) and new requests. The same screen will be adopted for all CAs.
* All the Old Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module. Below is the list of sections:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities to be accommodated in Offer Letter.
* Following to this new Requirement, hereby the list of the **new** document generation that will be added to the CA screen:
  + 10 Documents that will be individually generated, each one representing a Module.
  + 1 consolidated Document gathering the 10 Modules in one shot (there is no possibility to select the modules to be generated).
  + Executive Summary Document
  + Annexures A, B, C and D

**Note**: The scope of the wizard will be applied for Large Corporate, Middle Corporate, and Structured Finance segments

## Initiation Step

### Screen

* The **Initiation** will be the first step of the CA creation wizard in which the user will select the customer and validate the CA request creation. From user experience point of view, the purpose behind this additional step is to allow the user to check the customer’s eligibility for CA creation, before filling in all the required fields of a request for which the creation can be rejected by the system (Example: The customer already has a new Credit Application).

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Initiation** | Customer | Search Pop On | Yes | Manual | All the customer created in ACP with the possibility to show only the eligible ones |
| Application Date | Date | Auto Generated | ACP | Defaulted to today’s date |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Customer** | Blocker | The customer has already a new credit Application request with status different from Rejected | This Customer already has a New Credit Application. |
| Alert  (Blocker at TL Stage) | Required Information are missing in the customer screen | Please note that the following required information are missing in the customer screen. Do you want to proceed? |

### Document Generation

* No document generation related to this step.

### Integration

* No integration needed for this step.

## Main Information

### Screen

* The **main information** will be one of the CA creation wizard steps and a separate tab of the Edit screen and will reflect the new template sections/attributes.
* In order to enhance further the user experience, a new feature will be available part of the CA Wizard and the CA edit screens: the user will have the possibility to amend the Client information, that are part of Module 1, directly from the Main information step/tab. Any Customer information amended at this level will reflect directly in the Customer screens.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Identification** | CA Reference | Textbox | Auto Generated | ACP | N/A |
| Customer Name | Textbox | Auto Generated | ACP | N/A |
| CIC# | Textbox | Auto Generated | ACP | N/A |
| Request Type | Textbox | Auto Generated | ACP | Default value: New Credit Application |
| Application Date | Date | Auto Generated | ACP | N/A |
| Next Review Date | Date | Yes | Manual | Defaulted by the system to Application Date + 1 Year |
| Status | Textbox | Auto Generated | ACP | Default Value : Opportunity |
| RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| Group RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| External Reference | Textbox | No | Manual | N/A |
| Strike zone | Combobox | No | Manual | Yes  No |
| **Pricing and Limit Details** | Total Limit Amount | Amount | Yes | Manual | N/A |
| Currency | ComboBox | Yes | Manual | List of Currencies  Default Value : SAR |
| Status | Textbox | Auto Generated | ACP | Default Value : Proposed |
| **Group Exposure**  (Visible on Edit mode only) | Group Exposure Comment | RichText | Yes | Manual | N/A |
| CA Reference | Textbox | No | ACP | N/A |
| Application Type | Combobox | No | ACP | N/A |
| Related Customer | Textbox | No | ACP | N/A |
| Role | Combobox | No | ACP | N/A |
| Amount (SAR) | Amount | No | ACP | N/A |
| General Without Buffer | Amount | Yes | Manual/ACP | Manual Input for third parties  Auto generated by the  system for corporates as per these formulas:  -General Without Buffer =Max facility Amount Where facility type is general, and buffer is not ticked  -Specific Without Buffer =Max facility Amount Where facility type is specific, and buffer is not ticked  -Amount Without Buffer: General Without Buffer+ Specific Without Buffer  - Funded Without Buffer =Max Facility Amount where funded is ticked, and buffer is not ticked  -Non funded Without buffer= total without buffer - Funded Without Buffer |
| Specific Without Buffer | Amount | Yes | Manual/ACP |
| Amount Without Buffer | Amount | Yes | ACP |
| Funded Without Buffer | Amount | Yes | Manual/ACP |
| Nonfunded Without Buffer | Amount | Yes | Manual/ACP |
| Applicable | Checkbox | N/A | Manual | To specify if the connected counterparty should be included in the group exposure calculation or not |
| **Customer Details** | Legal Structure | ComboBox | No | Manual | Sole Proprietorship, General Partnership, Simple Commandite  Partnership / Mixed Liability Partnership, Share Commandite  Company, Limited Liability Company, Joint Stock Company,  Closed joint stock Company, Special Purpose Entity, Other, Bank |
| Sub-Segment | ComboBox | Auto Generated | ACP | Large Corporate, Middle Corporate, Structured Finance |
| Region | ComboBox | No | CIF | Western Regional Office, Central Regional Office, Eastern Regional Office, Gaseem & Hail Region, Madinah & North Region, Southern Region |
| Account Opened | Date | No | CIF | N/A |
| Related Party | Checkbox | No | Manual | N/A |
| Politically Exposed Party | Checkbox | No | Manual | N/A |
| Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Credit Relationship | Date | Yes | Manual | N/A |
| Classification | ComboBox | Yes | Manual | New to Bank, Watch-list, Current |
| Main Bank | ComboBox | No | Manual | [LOV\_Main Bank List](#_LOVs) |
| ARB Rank | ComboBox | No | Manual | 1,2,3,4,5, Above five |
| Acct. Profit | Amount | No | Manual | N/A |
| Group Acct. Profit | Amount | No | Manual | N/A |
| Wallet Share (%) | Percentage | No | Manual | N/A |
| Client Strategy | ComboBox | No | Manual | Increase, Decrease, Maintain, Exit |
| Relationship Mgr. | ComboBox | Yes | Manual | RM List as per the user configuration Matrices |
| Team Leader | Textbox | N/A | ACP | Auto generated based on the user Matrix configured for RM |
| ROA(%) | Percentage | No | Manual | N/A |
| Group ROA(%) | Percentage | No | Manual | N/A |
| **Industry Details** | NAICS Code | Combobox | Yes | Manual | [NAICS Code List](file:///C:\Users\ghada.oueslati\Desktop\ARB\Drop2&amp;UX\Scoping_Elements\CATemplates_Mapping.xlsx#LOVs!A1) |
| NAICS Code Weight | Percentage | Yes | Manual | N/A |
| Main Sector | Checkbox | No | Manual | At least one Industry should be selected as the Main Sector |
| **Quick Links** | Counterparty | Link | No | Manual | To open the customer’s counterparty pop-on |
| Group Structure | Link | No | Manual | To open the customer’s group structure pop-on |
| Internal Rating | Link | No | Manual | To open the internal Rating Pop-on |
| **Delegation of Authority** | DOA (Automatic) | Textbox | N/A | ACP | N/A |
| Overridden DOA | Textbox | N/A | ACP | N/A |

* The main Information tab (CA Edit screen) will also include the following sections due to their importance even if they do not exist in the New CA Templates:
* Post Approval Facilities
* Policy Rules
* Cash Flow Analysis
* Facilities to be Accommodated in Offer Letter
* Security Documents
* Facilities Outstanding

**Note**: The new fields related to the customer information that were introduced with the New Templates will show empty for previous cases.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Funded/ Unfunded Without Buffer** | Blocker | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer |

### Document Generation

* The module 1. **Main information** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

## Facilities

### Screen

* The **Limit Structure** Step is already part of the CA creation wizard and Edit screen (current implementation), it will be renamed to **Facilities** to comply with the new template and will include some additional fields as detailed below:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Section** | **Sub-section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| Sub Category Screen |  | Facility Type | ComboBox | Yes | Manual | General  Specific  (In order to differentiate between general purpose facilities and specific purpose facilities) |
| Sub-Category screen -> Participating Bank Section | Participating Banks (Will only show for syndication) | Banks | Combobox | No | Manual | [List of Banks](#_LOVs) |
| Value | Amount | Manual | Manual | N/A |
| % | Percentage | Manual | Manual | N/A |
| Lead Arranger | | Combobox | No | Manual | Will show the list of the banks inserted in the previous table and defaulted to the bank having the highest percentage |
| Transaction Type | | Combobox | No | Manual | New  Refinancing |
| Comments | | Note | No | Manual |  |
| Prepayment Penalty % | | Percentage | No | Manual | N/A |
| Prepayment Base Rate | | ComboBox | No | Manual | [Prepayment Base Rate](#_LOVs) |
| Tenor Unit | | ComboBox | Yes | Manual | Days  Months  Years |

* POS tab, that is currently part of the CA screen, will be moved to the category edit screen and will be only visible in case of POS Category.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Prepayment Penalty %** | Blocker | Prepayment Penalty % cannot exceed 100% | Prepayment Penalty % cannot exceed 100% |
| **Participating Bank %** | Blocker | The Participation % cannot exceed 100% | The Participation % cannot exceed 100% |
| **Facility screen -> Project Relationship tab** | Blocker | A Project can only be linked to Facilities from the same category | A Project can only be linked to Facilities from the same category |

* The flag Facility Type (General/ Specific) will be configured as part of the product catalog configuration screen and will be inherited automatically, but will remain editable, when creating the sub-category based on the below table:

|  |  |
| --- | --- |
| **General** | **Specific** |
| General Purpose Facilities/ General Purpose Facilities | Capex/ All Subcategories |
| Treasury/ All Subcategories  The flag General/Specific that will be part of the Sub-Category screen, will be set to “General” for Treasury sub-categories (since it will be inherited from the configuration screen, in which the user will input both values), but can be modified if needed (at sub-category screen level) | |
| POS/ General Purpose Facilities | POS/ All Subcategories Except General Purpose Facilities |
| Syndications/ General Purpose Facilities | Syndications/ All Subcategories Except General Purpose Facilities |
|  | Contract Financing/ All Subcategories |
|  | Export Finance/ All Subcategories |
|  | Project Finance/ All Subcategories |
|  | Real Estate/ All Subcategories |
|  | Securitization/ All Subcategories |
|  | Supply Chain Financing/ All Subcategories |
|  | Working Capital/ All Subcategories |

### Document Generation

* The module **2. Facilities** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

### Pipeline Impact

* Regularization Script will be executed for all existing sub-categories to populate the Facility Type field (General/Specific), based on the updated product catalog.
* No Regularization for the other fields added in the facility and sub-category screens as they will remain empty.

## Securities, Collateral, Covenants AND Conditions

### Screen

* **Securities, Collateral, Covenants and Conditions** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follow:

**Security and collateral section: (**Same as Collateral relationship tab in the existing facility screen to Add/link/unlink specific collaterals**)**

* The user will be able to:
* Associate/Unlink an existing collateral (already created in ACP) to the CA. (General Collateral)
* Create new collaterals and associate them to the CA.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Security and Collateral (Add collateral)** | Same screen as the current implementation | | | | |
| **Security and Collateral (Associate collateral)** | Collateral ID | Textbox | Yes | ACP | N/A |
| Owner of the Collateral | Textbox | N/A | ACP | N/A |
| Collateral Group | Combobox | Yes | Manual | - Cash and Current Assets  -Real Estate  -Securities and Bonds  -Mutual Funds  -Guarantees  -Gold and Other Precious Metals  -Others |
| Collateral Main Type | Combobox | Yes | Manual | [Collateral Types](#_LOVs) |
| Collateral Sub Type | Combobox | Yes | Manual | [Collateral Types depending on the selected Collateral Main Type](file:///C:\Users\elyes%20jabrani\Desktop\CA_Mapping.xlsx#LOVs!G1) |
| Status | Textbox | Yes | Auto generated | Linked  Unlinked |
| Collateral Value | Textbox | No | ACP | N/A |
| Valuation Currency | Textbox | No | ACP | Defaulted to SAR |
| Valuation Date | Date | No | ACP | N/A |
| Def Until | Date | No | ACP | N/A |
| LTV % | Textbox | No | Manual | N/A |
| Assigned Percentage % | Percentage | Yes | Manual | N/A |
| Coverage at start | Percentage | No | Manual | N/A |
| Coverage at end | Percentage | No | Manual | N/A |
| Comment | Textbox | No | Manual | N/A |
| On hand? | Combobox | Yes | Manual | It will part of the Collateral screen. The entered value will be inherited during the  collateral assignment and can be amended |
| **Security and Collateral** | Securities | RichText | N/A | Manual | N/A |
| **Status of Legal/Security Documentation** | Security Discrepancies | RichText | No | Manual | N/A |
| Legal Discrepancies | RichText | No | Manual | N/A |

**Covenant section:**

* The user will be able to:
* Add/Edit Covenants
* Initiate a compliance Request through the Covenant Compliance Section (Based on the covenant FSD, this section should not show in the new credit Application wizard/screen, and will show for interim and annual review requests)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Covenants** | Same design as the current implementation, only one new field will be added which is: | | | | |
| Controlled by Segment | ComboBox | Yes | Manual | Yes  No |
| **Covenants under Compliance Request** | **Covenant Compliance** section is already part of the current implementation, i twill be renamed **Covenants under Compliance Request** to comply with the new template and this section does not show in case of New credit Application (Only for interim/Annual Review) | | | | |

**Conditions section:**

* The user will be able to Add/Edit/Cancel General and Specific conditions:
* **General conditions:** Previously, they were being added from the CCRT tab. Now, they are being added through this dedicated section by selecting the Condition mode. (detailed below)
* **Specific conditions:** Previously, they were being added from facility screen (Terms and conditions, Conditions precedent to drawdown). Now, they are being created from this dedicated tab with the Condition mode specific.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Conditions** | Condition Reference | Textbox | Auto generated | ACP | N/A |
| Category | Combobox | Yes | Manual | Subsequent  Precedent |
| Element | Combobox | Yes | Manual | [LOV\_Conditions Elements](#_LOVs) |
| Condition Type | Combobox | Yes | Manual | -Terms and Conditions  -Conditions precedent to drawdown  (Show in case the selected Element= Others) |
| Review Frequency | Combobox | Yes | Manual | Annually  Bi-Monthly  Every 2 Years  Monthly  Quarterly  Semi-Annually |
| Condition Mode | Combobox | No | Manual | General  Specific  (Defaulted to Specific in case Others is selected as Element) |
| Related Facilities | Table | Yes | Manual | Same table as the Related Facilities Table under Covenant Screen will show and the user should select the facilities in case the Condition Mode is specific. |
| Target Date | Date | Yes | Manual | N/A |
| Result | Combobox | No | Manual | Breach  Comply  Default |
| Action Type | ComboBox | No | Manual | To be cancelled  To be modified |
| Definition/Condition (English) | RichText | No | Manual | N/A |
| Definition/Condition (Arabic) | RichText | No | Manual | N/A |
| Comment | RichText | No | Manual | N/A |

### Controls and Alerts

* It was agreed that the collaterals can be linked as General Collaterals (Covering all the facilities) and/or as Specific Collaterals (Covering specific Limits). The only control that will be added is when the Collateral is fully assigned (100% Assigned), the system will show the below error message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral *[Collateral Reference]* cannot exceed 100% for all the CA/Facilities to which it is already assigned. |

### Document Generation

* The module 3. **Securities, Collateral, Covenants & Conditions** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step.

### Pipeline Impact

* No regularization will be done for the new covenants, conditions, and collaterals’ fields. They will be shown empty for the existing entities.

## SIMAH

### Screen

* SIMAH will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **SIMAH Report** | Comments | RichText | No | Manual | N/A |
| Report Date | Date | N/A | ACP | SIMAH Report Date will reflect SIMAH Fetch Date in ACP , since the bank has confirmed that SIMAH data is being updated on weekly basis |
| **SIMAH Past Dues, Bounced Cheques & Court Order** | Past Dues | RichText | No | Manual | N/A |
| Bounced Cheques | RichText | No | Manual | N/A |
| Court Orders | RichText | No | Manual | N/A |
| **SIMAH Historical Data\*  (History up to 4 rows)** | All Banks Limit | Amount | N/A | SIMAH | N/A |
| All Banks Utilization | Amount | N/A | SIMAH | N/A |
| ARB Share Limit | Amount | N/A | SIMAH | N/A |
| ARB Limit Utilization | Amount | N/A | SIMAH | N/A |
| ARB Limit Share% | Percentage | N/A | ACP | ARB share limit/All banks limit |
| ARB Utilization Share% | Percentage | N/A | ACP | ARB utilization/ All banks Utilization |
| ARB Facility Utilization% | Percentage | N/A | ACP | ARB Utilization / ARB Limit |
| Comments | RichText | No | Manual | N/A |
| **Customer Facilities from Different Banks** | Bank Name | Combobox | Yes | Manual | [LOV\_Main Banks](#_LOVs) |
| Funded Limits | Amount | Yes | Manual | N/A |
| Non-Funded Limits | Amount | Yes | Manual | N/A |
| Total | Amount | Yes | Manual | N/A |
| % of Total Facility (wallet share%) | Percentage | Yes | Manual | N/A |
| Limit Utilization | Amount | Yes | Manual | N/A |
| Utilization Share% | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Exposure with Other Banks As per SIMAH** | Fetch Details | Button | N/A | Manual | N/A |
| Bank Name | Combobox | N/A | SIMAH | [LOV\_Main Banks](#_LOVs) |
| SIMAH Reception Date | Date | N/A | SIMAH | N/A |
| Funded Limits | Amount | N/A | SIMAH | N/A |
| Non-Funded Limits | Amount | N/A | SIMAH | N/A |
| Total | Amount | N/A | SIMAH | N/A |
| % of Total Facility | Percentage | N/A | ACP | Total limit/all banks limit |
| Limit Utilization | Amount | N/A | SIMAH | N/A |
| Utilization Share% | Percentage | N/A | ACP | Limit utilization/ All banks Utilization |
| PDO Amount | Amount | N/A | SIMAH | N/A |
| Comment | Textbox | No | Manual | N/A |

*\*****SIMAH Historical Data:*** *This table will show the last Information Fetched from SIMAH as the first row, and it will keep a track of 3 records from the previous archived Requests.*

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| Customer Disclaimer | Blocker | Customer Disclaimer to Fetch SIMAH details should be checked | Customer Disclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |
| Fetch Details Button | Alert | Upon Fetching SIMAH information, system will check the validity of the existing data in ACP (< **3**\* months based on the Report date), and a new alert message will be prompted in case the existing data is still valid.  \*Will be configurable by BAU | Please note that the SIMAH existing data is still valid (<3 months). Do you want to proceed? |
| Report Date | Alert | At TL Stage, if SIMAH information is expired (> 3 months based on the report date) | Please note that the SIMAH existing data is expired (>3 months). Do you want to proceed? |

### Document Generation

* The module **5.** **SIMAH** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* SIMAH current interface will remain as is and no change will be introduced to the current implementation.

## Account Conduct

### Screen

* **Account Conduct** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Conduct** | Comments | RichText | No | Manual | N/A |
| Year | Combobox | Yes | ACP | List of Years |
| Month | Combobox | Yes | Manual | List of Months |
| Account Credits | Amount | No | Manual | N/A |
| LC Number | Numeric | No | Manual | N/A |
| LC Value | Amount | No | Manual | N/A |
| LG Number | Numeric | No | Manual | N/A |
| LG Value | Amount | No | Manual | N/A |
| BC Number | Numeric | No | Manual | N/A |
| BC Value | Amount | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| PDO Value 0 – 29 days | Textbox | No | Manual | N/A |
| PDO Value 30 – 59 days | Textbox | No | Manual | N/A |
| PDO Value 60 – 90 days | Textbox | No | Manual | N/A |
| Total | Textbox | No | ACP | Sum of all PDOs |
| **Overstepping / Excess & Overdue** | Comments | RichText | No | Manual | N/A |
| Overstepping/Excess | List | N/A | ACP | Operating Account Funded ST Financing Funded MT Financing Funded Trade Non-Funded Trade PPC |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |
| Overdue | List | N/A | ACP | Roll Over beyond Tenor Past Due Outstanding |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |

* A configuration screen will be added to allow the BAU to update the overstepping/Excess and Overdue lists if needed.

### Controls and Alerts

* N/A

### Document Generation

* The module **6**. **Account Conduct** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* The Account conduct info will be manually inputted until the integration release implementation.

## Rating and Financial Analysis

### Screen

* **Rating & Financial Analysis** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Rating** | ORR Rating Model | Combobox | N/A | MRA | [Rating Model](#_LOVs) |
| Rating Type | Combobox | N/A | MRA | [Rating Type](#_LOVs) |
| ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Overridden ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Rating Date | Date | N/A | MRA | N/A |
| Status | Combobox | N/A | ACP | Proposed Approved |
| **ORR Comment** | Comment | Note | No | Manual | N/A |
| **Overridden Reasons Comment** | Reasons | Textbox | N/A | Manual | N/A |
| **Audit Details** | Year | Combobox | N/A | MRA | List of Years |
| Auditor Name | Textbox | N/A | MRA | List of Auditors |
| Classification | Combobox | No | Manual | TBD |
| Qualified/ Unqualified | Combobox | N/A | MRA | Qualified  Unqualified |
| Auditor Comment | Note | N/A | MRA | N/A |
| Statement Date | Date | N/A | MRA | N/A |
| **Key Financial Analysis and Stability Indicators (Customer Financials link + Write ups)** | Financial Elements | List | N/A | ACP | Elements column will display by default the below rows: Revenue Revenue Growth (%) Operating Profit Operating EBIT (%) Net Profit Net Profit / Sales % EBITDA EBITDA / Sales (%) Net Operating Cash Generation (NOCG) Total Assets (**Note**: The financial template will be updated to include this new Element) Total Bank Debt Tangible Net Worth Receivables Days On Hand (DOH) Inventory Days On Hand (DOH) Asset Conversion (Inv. DOH + A/R DOH) Gearing (Bank Debt / Tangible Net Worth) Current Ratio (Total Bank Debt + Loans from Officers/Stakeholders) / EBITDA Leverage (Total Liab. / Tangible Net Worth) Interest Coverage (EBIT/Interest Expenses) DSCR (EBITDA / Interest Expense + CPLTD) |
| Status | Combobox | No | ACP | In house MRA Audited  Projected |
| Period | Combobox | No | Manual | Years list |
| Currency | Textbox | No | ACP | Defaulted to SAR |
| Comment | Note | No | Manual | N/A |
| Income Statement | RichText | No | Manual | N/A |
| Asset Conversion Cycle | RichText | No | Manual | N/A |
| Balance Sheet | RichText | No | Manual | N/A |
| Liquidity & Capital Structure | RichText | No | Manual | N/A |
| Specific Limit Analysis | RichText | No | Manual | N/A |
| **Guarantor/s Profiles (**System will reflect all the personal guarantors/ corporate guarantee added by the user under collateral relationship and the user will fill the additional info and fetch the others (rating, SIMAH)) | Guarantee Name | Textbox | Yes | ACP | N/A |
| Guarantee Age | Textbox | No | ACP/Manual | N/A |
| Guarantee Networth | Amount | No | ACP/Manual | N/A |
| Guarantee Biz. Since | Date | No | ACP/Manual | N/A |
| Risk Rating (Existing) | Textbox | No | ACP | N/A |
| Risk Rating (Proposed) | Textbox | No | ACP | N/A |
| Signed Networth Statement/Financial | Textbox | Yes | ACP | N/A |
| SIMAH/Name Clearance | Textbox | Yes | ACP | N/A |
| Available Exposure in SIMAH | Textbox | Yes | ACP | N/A |
| Guarantee Disclaimer to Fetch SIMAH Information | Checkbox | No | Manual | N/A |
| MRA Fetch Data | Button | No | Manual | The Button that will be used to fetch MRA Details |
| SIMAH Fetch Data | Button | No | Manual | The Button that will be used to fetch SIMAH Details |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Audited Value** | Blocker | The audited values cannot be changed manually | You cannot change the values of the financials when the status is audited |
| **Guarantee Disclaimer** | Blocker | GuaranteeDisclaimer to Fetch SIMAH details should be checked | GuaranteeDisclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |

### Document Generation

* The module **7** **Rating & Financial Analysis** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* The SIMAH / MRA Information cannot be fetched in Bulk for all the guarantors, that is why the fetch will be per record per interface for each guarantor separately.

## Account Profitability-RAROC-Account Planning

### Screen

* **Account Profitability RAROC Account Planning** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Profitability** | Comments | RichText | No | Manual | N/A |
| Income SAR | List | N/A | ACP | Income SAR will display the below rows:  Funded  Fees  Liabilities  Trade  Cash Mgmt.  Payments  Treasury  Private  Retail  Capital  Insurance  Funded incld. Fee p.a. (bps)  Liab.+Non Funded+X-Sell (bps)  Total ROA (bps) |
| Year | Combobox | Yes | Manual | The user can add up to 4 Years.  the year combobox will display following years:  (Y, Y+1, Y-1,Y-2) |
| Actual/Projected | Combobox | Yes | Manual | Actual  Projected |
| **Account Planning CBG** | Core Products | List | N/A | ACP | Core Products will display the below rows:  ST Financing  Structured Financing  MT Financing  Sub Total Assets  Current Acct. Bal.  Call Account  Cash Margin  Direct Investments  Sub Total Liabilities  LC  LG  Avalization  Acceptance |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Account Planning Cross Sell** | Comments | RichText | No | Manual | N/A |
| Cross Sell Products | List | N/A | ACP | Cross Sell Products will display the below rows:  E-Corporate  E-trade  Average credit balances  Payroll  POS  CDM  Treasury  Al Rajhi Takaful Agency |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Overall Profitability & RAROC** | Overall Profitability & RAROC | RichText | No | Manual | N/A |

* Income SAR, Core Products and Cross Sell Products lists will be configurable through a dedicated configuration screen, so they can be updated by the BAU if needed.
* Any newly added elements under CBG, Cross Sell, Assets, Liabilities ... will impact CA requests that are newly created or in the Pre-approval stages and they will be automatically taken into consideration in the summation of each category (CBG, Cross Sell...)
* Deactivated elements will be kept in the archived CA requests and will not appear in the new requests.

### Controls and Alerts

N/A

### Document Generation

* The module **8 Account Profitability RAROC Account Planning** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact since all the tables in this step will be manually inputted.

## Key Risks and Mitigants

### Screen

* **Key Risks and Mitigants** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Key Business Risks and Mitigants** | Category | Combobox | Yes | Manual | Industry Specific and Other Risks  Regulatory and Environmental Risks  Other Risk |
| Risk Type | Combobox | Yes | Manual | Most relevant risk  Second most relevant risk  Third most relevant risk |
| Risk | Textbox | Yes | Manual | N/A |
| Mitigants | Textbox | No | Manual | N/A |
| Actions | Textbox | No | Manual | N/A |
| **Peer Analysis** | Parameter | Combobox | N/A | ACP | EBITDA Margin  Leverage  Total Bank Debt/EBITDA  DSCR  Asset Conversion Cycle |
| Obligor | Amount | No | Manual | N/A |
| Client A | Amount | No | Manual | N/A |
| Client B | Amount | No | Manual | N/A |
| ARB Industry Sample AV | Amount | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The module **9 Key Risks and Mitigants** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact.

## Conclusion Recommendations

### Screen

* Since **Conclusion and Recommendations** module should be filled by both business and credit users, it was agreed that it will only be part of the CA Edit screen as a separate tab and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Overall CBG Recommendation** | Credit Observations & Support | RichText | No | Manual | N/A |
| Overall CBG Recommendation | RichText | No | Manual | N/A |

* The following access rights are to be taken into consideration:
* Overall CBG recommendation: can be amended by RM/TL.
* Credit Observations & Support: can be amended by CO/RSCO.

**Note**: The access rights will remain configurable by BAU members

### Controls and Alerts

N/A

### Document Generation

* The module **10** **Conclusion Recommendations** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* This requirement has no integration impact.

## Executive Summary

### Screen

* Since the audience of Executive Summary is different from the CA templates, it was decided, after joint discussion, to dedicate a tab for Executive Summary elements, as part of the CA Edit screen and will include the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Executive Summary** | Average YTD Liabilities | Amount | Yes | Manual | N/A |
| Purpose | Note | Yes | Manual | A Maximum length will be applied on Note fields in order to maintain the structure & layout of the Executive Summary Document. The maximum length will be communicated  once the build will be started |
| Ownership | Note | Yes | Manual |
| Client Background | Note | Yes | Manual |
| Key Financial Highlights | Note | Yes | Manual |
| Relationship strategy | Note | Yes | Manual |
| Despite Key Risks | Note | Yes | Manual |
| Business Recommendations | Note | Yes | Manual |
| **Account Planning** | Elements | Text field | N/A | Autogenerated | Element column will display per default the below rows: Core Core Mgmt. Payments Treasury Private Retail Capital Takaful |
| Description | Text field | No | Manual | N/A |
| Target Date | Date | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The Executive Summarydocument generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



* It will be generated as PDF and the layout will be landscape as presented in the template. For any edit purpose, user can generate the document as Word.
* In order to make sure that the rendering of the document generation will fit the template, Axe Finance will undertake the appropriate choices in terms of implementation. (Example: max length for the notes...)
* The same template mapping will be applicable for Single\_Company\_Format\_L1 and L2. Only the signatories’ section will change from a template to another to reflect the members related to each committee.

### Integration

* N/A

## CA Annexures

### Screen

* As part of the new CA Wizard release, the bank has requested to automate the generation of additional annexures depending on the categories inserted in the limit structure. The mapping of the annexures display on the screen against the categories will be as follows:

|  |  |
| --- | --- |
| **Annexure** | **Category** |
| Annexure A: Contracting | Contract Financing |
| Annexure B: Real Estate | Real Estate |
| Annexure C: Capex | Capex |
| Annexure D: Project Finance/BS Term Financing | Project Finance, Syndication |

* A new configuration screen **Annexures Mapping** will be added to allow the BAU to update this mapping: only category (a multi-checkbox field that lists all the categories’ name) can be changed.
* When creating a new project, the user should specify the project category (Mandatory field). Based on the category selected, the below sections will show per category in the project screen as per the following design:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Contracting Section** | Name / Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Owner | Search Pop On | Yes | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Sub Cont. (main) | Text Box | No | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Project Value | Amount | No | Manual | N/A |
| Scope of Work | Text Box | No | Manual | N/A |
| Duration | Text Box | No | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Payment Terms | Text Box | No | Manual | N/A |
| Project status Report | Table | With the attributes listed below: | | |
| Value of Contract | Amount | Yes | Manual | N/A |
| Inc/Decr | Combobox | Yes | Manual | Increase  Decrease |
| Net Contract Value | Amount | Yes | Manual | N/A |
| Adv.Pymnt | Amount | No | Manual | N/A |
| Billed Amt. | Amount | No | Manual | N/A |
| Deductions | Amount | No | Manual | N/A |
| Net Billed Amt | Amount | No | Manual | N/A |
| Unbilled | Amount | No | Manual | N/A |
| Collections | Textbox | No | Manual | N/A |
| Backlog | Textbox | No | Manual | N/A |
| Residual Value | Amount | No | Manual | N/A |
| **Real Estate Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Start Date | Date | No | Manual | N/A |
| Completion Date | Date | No | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Real Estate Type | Text Box | No | Manual | N/A |
| Buyer/Tenant Profile | Text Box | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **CAPEX Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Current Capacity | Text Box | No | Manual | N/A |
| Capacity Post Capex | Text Box | No | Manual | N/A |
| Project Cost | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **Project Finance/BS Term Financing Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Operational Date | Date | No | Manual | N/A |
| Project Sponsor | Text Box | No | Manual | N/A |
| Off. Taker | Text Box | No | Manual | N/A |
| Govt. Support | Text Box | No | Manual | N/A |
| Proj. Com/SPV & JV | Text Box | No | Manual | N/A |
| Proj. Tech Advisor | Text Box | No | Manual | N/A |
| Main EPC Contractor | Text Box | No | Manual | N/A |
| Main Operator | Text Box | No | Manual | N/A |
| Total Project Cost | Amount | No | Manual | N/A |
| Debt to Equity | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| Recourse Type | Combobox | No | Manual | No Recourse  Ltd. Recourse |
| **Sources & Uses of Fund  [Displayed for Real Estate and Capex]** | Uses | List | N/A | Autogenerated | -5 rows under Uses: to be filled in by the RM.  -Total Uses: auto-calculated by the system  -5 rows under Sources: to be filled in by the RM  -ARB Financing: will display the facility Amount  -Total Sources: auto-calculated by the system |
| SAR ('000) | Amount | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Cash Flow (Sources of repayment) [Displayed for Real Estate]** | Element | Textbox | N/A | Autogenerated | Residential Commercial Office Space Others Total |
| Total Sales | Amount | No | Manual | N/A |
| Total Lease | Amount | No | Manual | N/A |
| Total | Amount | No | Calculated | Total Sales + Total Lease |
| **Project Profile [Displayed for Real Estate]** | Element | Textbox | No | Manual | Saleable Area  Common Area Total Dev/Const Cost Property Type % Tenants/Buyers % |
| Land | Textbox | No | Manual | N/A |
| Building | Textbox | No | Manual | N/A |
| Total | Textbox | No | Calculated | Land + Building |
| **Project Status  [Displayed for Contracting]** | Current Status | Textbox | No | Manual | N/A |
| Actual | Textbox | No | Manual | N/A |
| Planned | Textbox | No | Manual | N/A |
| **Project P&L  [Displayed for Contracting]** | Element | Textbox | N/A | Autogenerated | Total Revenue Direct Cost Materials Manpower Sub-Contractors Overhead Interest Expenses Others Profit Margin |
| Amount | Amount | N/A | Manual | N/A |
| Percentage % | Percentage | N/A | Manual | N/A |

* The category field cannot be modified in the project Edit screen (Read only). Only the super user will have the possibility to amend it in case the project is linked to facilities under different categories. (Controls will be applied in that sense)

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Percentage%** | Blocker | Cannot exceed 100% | Percentage % cannot exceed 100% |

### Document Generation

* The CA Annexuresdocument generation will be implemented from scratch based on the provided templates. Below the 4 annexures templates with a detailed mapping:

|  |  |  |  |
| --- | --- | --- | --- |
| **Annexure A** | **Annexure B** | **Annexure C** | **Annexure D** |
|  |  |  |  |

### Integration

* N/A

# Overall Impact on current scope

## Ground Rules

* It was agreed that whatever present in the proposed new templates should be reflected on the screen. All the other fields will be hidden except the ones that are assessed as relevant. ([List Of Attributes To Be Removed](#_List_Of_Attributes))
* The new implemented CA screens will be applicable for both existing (On-going and archived) and new requests. There will be only one screen for all requests.

## Screen Impact

### Credit Application screen

#### Screen Impact

* Call Memo tab will be removed from the CBG CA screen since call memo management module will be disregarded from CBG segment.
* The old CCRT tab will be replaced by the new tab “Securities, Collaterals, Covenants and Conditions” and Risk Triggers will be removed.
* The section “Existing and New Cross Sell Activities” which is part of the main Details tab will be removed and a new table “Account Planning Cross Sell” will be introduced as part of “Account Profitability-RAROC-Account Planning” tab in the new CA Wizard/Edit screen.
* All the Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities Outstanding
  + Facilities to be accommodated in Offer Letter.
* POS tab will be removed from the CA and will be moved to the category screen to show only in case of POS Category.

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The New screens will be applicable for all Credit Applications even the ones already archived.
* The user will have the possibility to generate the Old CA Template through a dedicated Link that will be visible for the Archived/Partially Archived Cases for tracking purposes.
* All the new fields added within the screen will be shown as empty for old cases.
* Any ongoing CA in the Pre-Approval Stage will be automatically adopted with the new screens and up to the Deal Team have to refill the gap as per the new templates.
* Same approach will be applied for cases under Post Approval Process in case they were sent back to Deal Team.

 Bank Project Management to ensure the smooth transition between the 2 approaches and communicate it accordingly to the concerned parties.

### Facility screen

#### Screen Impact

* “Terms and Conditions” and “Conditions Precedent to Drawdown” notes that are currently part of the facility screen will be removed, since they will be absorbed by the **conditions** section under Securities, Collateral, Covenants and Conditions step/tab. The data migration from the old sections to the new one will be as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Old mapping** | **New mapping under “Conditions” section** | | | | |
| **Filed Name** | **Category** | **Element** | **Condition Type** | **Mode** | **Description** |
| **Terms and Conditions** | Will show empty (will be filled by the RM) | Others | Terms and Conditions | Defaulted to specific and cannot be amended | The old note content |
| **Conditions Precedent to drawdown** | Precedent | Others | Conditions Precedent to drawdown | The old conditions content merged in one Condition Precedent to Drawdown per facility. |

* At facility level, at time of linking a collateral, a control is already existing in case the collateral assigned percentage exceeds 100%. This control will be adjusted, as follows, to fit the new approach: a collateral can be linked at both CA and facility levels.
* The “**Tenor (In Months)**” Field under the Pricing & Limit Details tab will be renamed to “**Tenor**”.
* A regulation on the old cases will be done in order to set the **Tenor Unit** Field to “**Months**”.

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral [Collateral Reference**]** cannot exceed 100% for all the CA/Facilities to which it is already assigned. |
| **Condition Type** | Blocker | The same facility cannot have two conditions with the type **Terms and Conditions** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Terms and Conditions” cannot be added twice for the same facility. |
| The same facility cannot have two conditions with the type **Conditions Precedent to drawdown** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Conditions Precedent to drawdown” cannot be added twice for the same facility. |

#### Pipeline Impact

* N/A

### Credit Memo Screen

#### Screen Impact

* **Covenant Change** Section will be aligned with the new covenant section added under the CA new tab **Securities Collateral Covenants Conditions**. (Same fields)
* New request Conditions Change will be added to replace CPD change and Terms and conditions change actions. It will appear once the user select ‘Yes’ for the new action Conditions Change that will show under Requests Actions section. The new section will be aligned with the new Conditions section added under the CA new tab Securities Collateral Covenants Conditions. (Same fields)

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The added field (**Controlled by Segment**) will be shown as empty for the existing covenants.

### Customer Screen

#### Screen Impact

* **Customer** screen will be revamped based on the module **4 Basic Information Report**, to include the following new/revamped sections:
* **Customer Basic Information tab (BIR):**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
|  |  |  |  |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

* In order to comply to the new template, the existing “customers and suppliers” table will be segregated to two separate tables “Customers”, and “suppliers”, and Relationship since will be renamed Account Opened.
* Product and Credit Terms columns that are part of the existing customers and suppliers table will be removed.
* Market column that is part of the existing Key Markets & Principal Competitors table will be removed.
* **Counterparty tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**These fields will be Visible in case the Relation Type selected is  owner/Shareholder) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share  Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |
| **Board Members (**These fields will be Visible in case the Relation Type selected is  Bod Member) | Name | Textbox | Yes | Manual | N/A |
| Status/ Position | ComboBox | No | Manual | Board Member  Chairman |
| Representation | Textbox | No | Manual | N/A |
| Other Board Memberships | Textbox | No | Autogenerated | List of all companies in which the Entity is a Board Member |
| **Management (**These fields will be Visible in case the Relation Type selected is  Executive Management) | Name | Textbox | Yes | Manual | N/A |
| Designation/ Position | Textbox | No | Manual | N/A |
| Age | Textbox | No | Autogenerated | N/A |
| Nationality | ComboBox | Yes | Manual | Countries LoV |
| Education | ComboBox | No | Manual | -Primary Education  -Secondary Education  -Bachelor’s Degree  -Master’s Degree  -Doctorate Degree  -Other |
| Work Exp | Textbox | No | Manual | N/A |
| Years in Co | Textbox | No | Manual | N/A |

* **Group Structure tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**Visible in case the Link Type selected is one of the following: owner/Shareholder, Influencer/Owner, Affiliate, Subsidiary) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Credit relationship** | Blocker | Credit relationship cannot be greater than Account Opened Relationship Since date | Credit relationship cannot be greater than Relationship Since date |

#### Document Generation Impact

* The module 4 **Basic Information Report** document generation will be implemented from scratch and can be generated from both customer and CA screens.



* For Ownership, board members and management sections: Only one level down will be considered. (Example: only the customer’s direct owners will be displayed)

#### Integration Impact

* This requirement has no integration impact.

#### Pipeline Impact

* No regularization will be done, the new Customer’s fields will be shown as empty.

### Thirdparty screen

#### Screen Impact

* **Thirdparty** screen will be updated to include the following Sections/fields:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Identification** | Education | Combobox | No | Manual | Primary Education  Secondary Education  Bachelor’s Degree  Master’s Degree  Doctorate Degree  Other |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* No regularization will be done, the new third party’s fields will be shown empty for the existing third parties.

### Collateral screen

#### Screen Impact

* The collateral screen will be updated to include the following field:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Collateral Identification** | On hand ? | ComboBox | Yes | Manual | Yes  No |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The new field (On hand?) will be empty for the existing collaterals.

### Home page

* Following the removal of Call Memo management from ACP , the following attributes will be removed from the home page:
* Call memo log section
* Call memo notifications from Notification panel section

### Financial Data Templates screen

* **Key Financial Analysis and Stability indicators** template will be updated to include the new element **Total Assets** added in the new CA template (7. Rating and Financial Analysis).

## Document Generation Impact

* Following the new scope, the below documents will be removed from the CA screen:
* Old BIR template (will be replaced by Module 4)
* CBG Call memo
* Credit Application (will be replaced by the 10 new CA templates + the Consolidated CA document)
* The Old CA Template will be exclusively accessible in Archived / Partially Archived cases through a dedicated Link for tracking purposes.
* The Indicative Term Sheet Document will be enhanced following the below requirements:
  + Empty Fields should display "N/A".
  + Enhance the overall layout of the document.
* No changes will be made on the following documents that will be kept in the CA screen:
* CAMAC documents
* Covenant Change
* Workflow Life Cycle
* Credit memo document:
* Request Actions section will be updated to include the new Action “Conditions Change” instead of the two old actions “CPD change” and “Terms and Conditions change.”
* Th old sections related to “CPD Change” and “Terms & Conditions Change” will be replaced by the new one.

## Workflow Impact

* Call Memo sub-workflow and related controls will be removed as the call Memo management will not be part anymore of the future solution.

## Integration TouchPoints

* All the new tables that need integration with new systems such as Account conduct table, will be manual Input until the integration release.
* All the existing Integrations will remain valid.

# Open Points

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **N°** | **Action** | **Pending with** | **Owner** | **Due Date** | **Status** |
| 1 | Brainstorm the display logic of Facilities, tenor, Pricing, Collaterals & Covenants Sections in the Executive Summary document generation | Axe Finance / Deloitte | Deloitte | 25/05/2021 | Pending |
| 2 | Number of characters per note | Axe Finance | Axe Finance |  |  |

# Additional Considerations

* In continuity of enhancing the user experience, Axe Finance was able to accommodate additional enhancements that are must-have for the Business Users to effectively conduct their day-to-day activities. The table below summarizes all the requirements that will be covered within Release 1.

|  |  |  |
| --- | --- | --- |
| **Sn°** | **Description** | **Tentative Release** |
| **Indicative Term Sheet** | | |
| 1 | Empty Fields should display "N/A" | Release 1 |
| 2 | Enhance the overall layout of the document | Release 1 |
| 3 | ITS WF Inclusion in Green Light Memo | Release 1 |
| 4 | ITS WF Enhancement in CA CBG Workflow (to be disregarded in case the ITS process was executed in the linked GLM) | Release 1 |
| **Drop 1 Deferred Points** | | |
| 1 | Covenants that are selected under compliance testing are not appearing under the CCRT tab which is not the correct behavior. Covenants will appear and an alert will be added to inform the user that a compliance request is running on the selected covenants under CCRT and vice versa. | Release 1 |

# Annexures

## LOVs

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Values |  |

## Mapping

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Screens Mapping Document |  |

## Documents Generation

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Templates |  |
| Executive Summary + Annexures |  |

## Updated CBG Product Catalog

|  |  |
| --- | --- |
| Element Name | Attachment |
| Product Catalog |  |

## List Of Attributes to Be Removed

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Attributes to be Removed |  |



****

Minutes of Meeting Document

CA Wizard

Al Rajhi Bank

Al Rajhi Bank

| **MOM Details** | | | | |
| --- | --- | --- | --- | --- |
| **Project** | ARB<BLOS<Roadmap 2021 < Release 1 < CA Wizard Requirement | | | |
| **Scoping sessions** | 18th of May 2021  19th of May 2021  23rd of May 2021 | **Prepared By** | Ghada Oueslati  Elyes Jebrani |
| **Location** | Microsoft Teams | **Reviewed By** | Youssef Mdaini  Mohamed Salim Dridi |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SIGNOFF** | | | |  |
| **Name** | **Department** | **Role** | **Date** | **Signature** |
|  |  |  |  |  |

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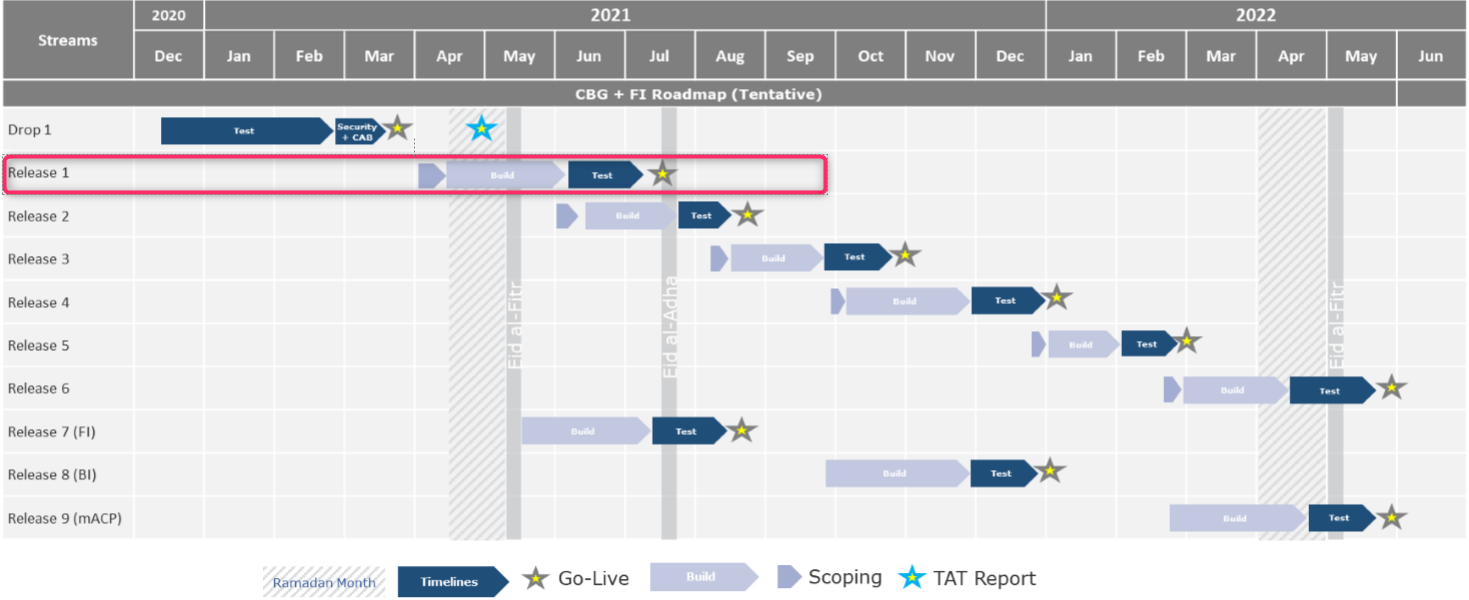
# Introduction

## Summary

ARB has embarked on a transformation project with long term strategy and ambitions to significantly enhance the business control, approvals management and introduce additional requirements in view of reinforcing further the capabilities of existing solution and cover any new functional requirement in line with the bank Strategy & Policy.

An agile delivery model was agreed with the bank and translated to a roadmap validated by the bank Steering committee on April 15th, 2021 and the full roadmap shifted by a Month and half to start on the 17th of May 2021.

|  |
| --- |
| Steering Committee Approval |
|  |



## Existing System

“**B**usiness **L**oan **O**rigination **S**ystem” is the current solution implemented and deployed within Al Rajhi Bank Information System for Corporate Banking Group Audience and went through three Major deployment Milestones as described below :

|  |  |
| --- | --- |
| **Releases** | **Go Live Period** |
| Standard CBG Release R1.1 deployment | April, 2019 |
| CBG Full Implementation & FI Management R1.2 | December, 2019 |
| CBG Major Enhancements, Covenant Management / Monitoring & Limits Concentration | March, 2021 |

* The current Implementation will be delivered to enrich further the existing functionalities and will take into consideration any touch points or impact when deployed at a later stage.
* This document will cover any pipeline or impacted area whenever it is relevant.

## Scope of Work

* Further to Project Team agreement and given the quick-wins delivery timelines, it was jointly agreed to opt for an MOM detailed document that plays the same role as the FSD and will be the reference document for the requirement post an agreement between all parties on the minimum accepted template.

|  |
| --- |
| Minimum Accepted Template Agreement |
|  |

Hereby the main agreements for the above Approach:

* + SIT Team to join ALL scoping sessions, and to manage their resources when scoping is parallel to a testing activity to ensure proper handover.
  + Axe Finance will ensure sharing a detailed MoM post every meeting. MoMs will only be shared when a full functionality has been scoped, without any open actions. (To reduce back and forth)
  + Axe Finance will share the Minutes of Meeting templates they will use during scoping to ensure alignment of all teams (ACTION), this template will ensure that any validations/controls/fields/touch points mentioned during the meeting, will be included in the minutes shared.
  + Axe Finance confirmed that if there will be any change in the design/requirements/implementation approach they will share this change with Bank/Testing team
  + Bank PM to coordinate with the bank management (Project Director) to obtain an approval to record the scoping sessions.
  + All team agreed to assign (ONE) point of contact to coordinate with the other teams.
  + SIT team should consolidate all clarifications in one meeting, to reduce back and forth.
  + All topics that have been previously discussed will be re-discussed during scoping from build perspective hence ensuring SIT team will be up to speed.
* The release 1 of this current roadmap covers the following Requirements:
* Green Light Management Requirement
* **New CA wizard Requirement**
* Top Management Landing Page (OTB)
* The current document covers the Main requirement of **New CA wizard Requirements.**
* The current MOM was drafted based on the outputs/agreements validated during the Release 1 scoping sessions related to New CA Wizard requirement :

|  |  |  |
| --- | --- | --- |
| Date | Item | Attachment |
| 18/05/2021 | Session 1 : CA Wizard-Day 1 |  |
| 19/05/2021 | Session 2 : CA Wizard-Day 2 |  |

## Out Of Scope

1. The access rights remain related to bank configuration and should be configured at time of UAT/Pre-Prod and Axe will ensure its migration to production environment at time of final delivery.
2. Any new requirements received Post Scoping sessions will be assessed and agreed at project team level.

# New Credit Application Wizard/Screen

## Ground Rules

* Two modes are available for the Credit Application in ACP :
* The Creation mode through Wizards
* The Edition mode with the regular Edit screens to amend the request data.
* Following to the new Bank Requirement, New wizard screens will be designed to reflect the CA template’s new modules.
* The new Wizards will be applicable only for New Credit Application. Interim/Annual review wizard will be the same as the current implementation. However, the user will be able to access the Main CA Screen which contains all the modules split into tabs.
* The existing CA Edit screen will be also revamped to follow the same new screening concept.
* The CA Creation/Edit screens’ design will be as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Module N°** | **Modules** | **Wizard** | **Edit Mode** | **Comment** |
| 1 | Main Information | **Yes** | **Yes** |  |
| 2 | Facilities | **Yes** | **Yes** |  |
| 3 | Securities, Collateral, Covenants & Conditions | **Yes** | **Yes** |  |
| 4 | Basic Information Report | **No** | **No** | All the BIR attributes are existing in the customer screen |
| 5 | SIMAH | **Yes** | **Yes** |  |
| 6 | Account Conduct | **Yes** | **Yes** |  |
| 7 | Rating & Financial Analysis | **Yes** | **Yes** |  |
| 8 | Profitability and RAROC | **Yes** | **Yes** |  |
| 9 | Key Risks and Mitigants | **Yes** | **Yes** |  |
| 10 | Conclusion Recommendations. | **Yes** | **Yes** |  |

* The new implemented CA screens will be applicable for both existing (On-going and archived/completed) and new requests. The same screen will be adopted for all CAs.
* All the Old Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module. Below is the list of sections:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities to be accommodated in Offer Letter.
* Following to this new Requirement, hereby the list of the **new** document generation that will be added to the CA screen:
  + 10 Documents that will be individually generated, each one representing a Module.
  + 1 consolidated Document gathering the 10 Modules in one shot (there is no possibility to select the modules to be generated).
  + Executive Summary Document
  + Annexures A, B, C and D

**Note**: The scope of the wizard will be applied for Large Corporate, Middle Corporate, and Structured Finance segments

## Initiation Step

### Screen

* The **Initiation** will be the first step of the CA creation wizard in which the user will select the customer and validate the CA request creation. From user experience point of view, the purpose behind this additional step is to allow the user to check the customer’s eligibility for CA creation, before filling in all the required fields of a request for which the creation can be rejected by the system (Example: The customer already has a new Credit Application).

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Initiation** | Customer | Search Pop On | Yes | Manual | All the customer created in ACP with the possibility to show only the eligible ones |
| Application Date | Date | Auto Generated | ACP | Defaulted to today’s date |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Customer** | Blocker | The customer has already a new credit Application request with status different from Rejected | This Customer already has a New Credit Application. |
| Alert  (Blocker at TL Stage) | Required Information are missing in the customer screen | Please note that the following required information are missing in the customer screen. Do you want to proceed? |

### Document Generation

* No document generation related to this step.

### Integration

* No integration needed for this step.

## Main Information

### Screen

* The **main information** will be one of the CA creation wizard steps and a separate tab of the Edit screen and will reflect the new template sections/attributes.
* In order to enhance further the user experience, a new feature will be available part of the CA Wizard and the CA edit screens: the user will have the possibility to amend the Client information, that are part of Module 1, directly from the Main information step/tab. Any Customer information amended at this level will reflect directly in the Customer screens.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Identification** | CA Reference | Textbox | Auto Generated | ACP | N/A |
| Customer Name | Textbox | Auto Generated | ACP | N/A |
| CIC# | Textbox | Auto Generated | ACP | N/A |
| Request Type | Textbox | Auto Generated | ACP | Default value: New Credit Application |
| Application Date | Date | Auto Generated | ACP | N/A |
| Next Review Date | Date | Yes | Manual | Defaulted by the system to Application Date + 1 Year |
| Status | Textbox | Auto Generated | ACP | Default Value : Opportunity |
| RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| Group RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| External Reference | Textbox | No | Manual | N/A |
| Strike zone | Combobox | No | Manual | Yes  No |
| **Pricing and Limit Details** | Total Limit Amount | Amount | Yes | Manual | N/A |
| Currency | ComboBox | Yes | Manual | List of Currencies  Default Value : SAR |
| Status | Textbox | Auto Generated | ACP | Default Value : Proposed |
| **Group Exposure**  (Visible on Edit mode only) | Group Exposure Comment | RichText | Yes | Manual | N/A |
| CA Reference | Textbox | No | ACP | N/A |
| Application Type | Combobox | No | ACP | N/A |
| Related Customer | Textbox | No | ACP | N/A |
| Role | Combobox | No | ACP | N/A |
| Amount (SAR) | Amount | No | ACP | N/A |
| General Without Buffer | Amount | Yes | Manual/ACP | Manual Input for third parties  Auto generated by the  system for corporates as per these formulas:  -General Without Buffer =Max facility Amount Where facility type is general, and buffer is not ticked  -Specific Without Buffer =Max facility Amount Where facility type is specific, and buffer is not ticked  -Amount Without Buffer: General Without Buffer+ Specific Without Buffer  - Funded Without Buffer =Max Facility Amount where funded is ticked, and buffer is not ticked  -Non funded Without buffer= total without buffer - Funded Without Buffer |
| Specific Without Buffer | Amount | Yes | Manual/ACP |
| Amount Without Buffer | Amount | Yes | ACP |
| Funded Without Buffer | Amount | Yes | Manual/ACP |
| Nonfunded Without Buffer | Amount | Yes | Manual/ACP |
| Applicable | Checkbox | N/A | Manual | To specify if the connected counterparty should be included in the group exposure calculation or not |
| **Customer Details** | Legal Structure | ComboBox | No | Manual | Sole Proprietorship, General Partnership, Simple Commandite  Partnership / Mixed Liability Partnership, Share Commandite  Company, Limited Liability Company, Joint Stock Company,  Closed joint stock Company, Special Purpose Entity, Other, Bank |
| Sub-Segment | ComboBox | Auto Generated | ACP | Large Corporate, Middle Corporate, Structured Finance |
| Region | ComboBox | No | CIF | Western Regional Office, Central Regional Office, Eastern Regional Office, Gaseem & Hail Region, Madinah & North Region, Southern Region |
| Account Opened | Date | No | CIF | N/A |
| Related Party | Checkbox | No | Manual | N/A |
| Politically Exposed Party | Checkbox | No | Manual | N/A |
| Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Credit Relationship | Date | Yes | Manual | N/A |
| Classification | ComboBox | Yes | Manual | New to Bank, Watch-list, Current |
| Main Bank | ComboBox | No | Manual | [LOV\_Main Bank List](#_LOVs) |
| ARB Rank | ComboBox | No | Manual | 1,2,3,4,5, Above five |
| Acct. Profit | Amount | No | Manual | N/A |
| Group Acct. Profit | Amount | No | Manual | N/A |
| Wallet Share (%) | Percentage | No | Manual | N/A |
| Client Strategy | ComboBox | No | Manual | Increase, Decrease, Maintain, Exit |
| Relationship Mgr. | ComboBox | Yes | Manual | RM List as per the user configuration Matrices |
| Team Leader | Textbox | N/A | ACP | Auto generated based on the user Matrix configured for RM |
| ROA(%) | Percentage | No | Manual | N/A |
| Group ROA(%) | Percentage | No | Manual | N/A |
| **Industry Details** | NAICS Code | Combobox | Yes | Manual | [NAICS Code List](file:///C:\Users\ghada.oueslati\Desktop\ARB\Drop2&amp;UX\Scoping_Elements\CATemplates_Mapping.xlsx#LOVs!A1) |
| NAICS Code Weight | Percentage | Yes | Manual | N/A |
| Main Sector | Checkbox | No | Manual | At least one Industry should be selected as the Main Sector |
| **Quick Links** | Counterparty | Link | No | Manual | To open the customer’s counterparty pop-on |
| Group Structure | Link | No | Manual | To open the customer’s group structure pop-on |
| Internal Rating | Link | No | Manual | To open the internal Rating Pop-on |
| **Delegation of Authority** | DOA (Automatic) | Textbox | N/A | ACP | N/A |
| Overridden DOA | Textbox | N/A | ACP | N/A |

* The main Information tab (CA Edit screen) will also include the following sections due to their importance even if they do not exist in the New CA Templates:
* Post Approval Facilities
* Policy Rules
* Cash Flow Analysis
* Facilities to be Accommodated in Offer Letter
* Security Documents
* Facilities Outstanding

**Note**: The new fields related to the customer information that were introduced with the New Templates will show empty for previous cases.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Funded/ Unfunded Without Buffer** | Blocker | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer |

### Document Generation

* The module 1. **Main information** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

## Facilities

### Screen

* The **Limit Structure** Step is already part of the CA creation wizard and Edit screen (current implementation), it will be renamed to **Facilities** to comply with the new template and will include some additional fields as detailed below:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Section** | **Sub-section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| Sub Category Screen |  | Facility Type | ComboBox | Yes | Manual | General  Specific  (In order to differentiate between general purpose facilities and specific purpose facilities) |
| Sub-Category screen -> Participating Bank Section | Participating Banks (Will only show for syndication) | Banks | Combobox | No | Manual | [List of Banks](#_LOVs) |
| Value | Amount | Manual | Manual | N/A |
| % | Percentage | Manual | Manual | N/A |
| Lead Arranger | | Combobox | No | Manual | Will show the list of the banks inserted in the previous table and defaulted to the bank having the highest percentage |
| Transaction Type | | Combobox | No | Manual | New  Refinancing |
| Comments | | Note | No | Manual |  |
| Prepayment Penalty % | | Percentage | No | Manual | N/A |
| Prepayment Base Rate | | ComboBox | No | Manual | [Prepayment Base Rate](#_LOVs) |
| Tenor Unit | | ComboBox | Yes | Manual | Days  Months  Years |

* POS tab, that is currently part of the CA screen, will be moved to the category edit screen and will be only visible in case of POS Category.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Prepayment Penalty %** | Blocker | Prepayment Penalty % cannot exceed 100% | Prepayment Penalty % cannot exceed 100% |
| **Participating Bank %** | Blocker | The Participation % cannot exceed 100% | The Participation % cannot exceed 100% |
| **Facility screen -> Project Relationship tab** | Blocker | A Project can only be linked to Facilities from the same category | A Project can only be linked to Facilities from the same category |

* The flag Facility Type (General/ Specific) will be configured as part of the product catalog configuration screen and will be inherited automatically, but will remain editable, when creating the sub-category based on the below table:

|  |  |
| --- | --- |
| **General** | **Specific** |
| General Purpose Facilities/ General Purpose Facilities | Capex/ All Subcategories |
| Treasury/ All Subcategories  The flag General/Specific that will be part of the Sub-Category screen, will be set to “General” for Treasury sub-categories (since it will be inherited from the configuration screen, in which the user will input both values), but can be modified if needed (at sub-category screen level) | |
| POS/ General Purpose Facilities | POS/ All Subcategories Except General Purpose Facilities |
| Syndications/ General Purpose Facilities | Syndications/ All Subcategories Except General Purpose Facilities |
|  | Contract Financing/ All Subcategories |
|  | Export Finance/ All Subcategories |
|  | Project Finance/ All Subcategories |
|  | Real Estate/ All Subcategories |
|  | Securitization/ All Subcategories |
|  | Supply Chain Financing/ All Subcategories |
|  | Working Capital/ All Subcategories |

### Document Generation

* The module **2. Facilities** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

### Pipeline Impact

* Regularization Script will be executed for all existing sub-categories to populate the Facility Type field (General/Specific), based on the updated product catalog.
* No Regularization for the other fields added in the facility and sub-category screens as they will remain empty.

## Securities, Collateral, Covenants AND Conditions

### Screen

* **Securities, Collateral, Covenants and Conditions** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follow:

**Security and collateral section: (**Same as Collateral relationship tab in the existing facility screen to Add/link/unlink specific collaterals**)**

* The user will be able to:
* Associate/Unlink an existing collateral (already created in ACP) to the CA. (General Collateral)
* Create new collaterals and associate them to the CA.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Security and Collateral (Add collateral)** | Same screen as the current implementation | | | | |
| **Security and Collateral (Associate collateral)** | Collateral ID | Textbox | Yes | ACP | N/A |
| Owner of the Collateral | Textbox | N/A | ACP | N/A |
| Collateral Group | Combobox | Yes | Manual | - Cash and Current Assets  -Real Estate  -Securities and Bonds  -Mutual Funds  -Guarantees  -Gold and Other Precious Metals  -Others |
| Collateral Main Type | Combobox | Yes | Manual | [Collateral Types](#_LOVs) |
| Collateral Sub Type | Combobox | Yes | Manual | [Collateral Types depending on the selected Collateral Main Type](file:///C:\Users\elyes%20jabrani\Desktop\CA_Mapping.xlsx#LOVs!G1) |
| Status | Textbox | Yes | Auto generated | Linked  Unlinked |
| Collateral Value | Textbox | No | ACP | N/A |
| Valuation Currency | Textbox | No | ACP | Defaulted to SAR |
| Valuation Date | Date | No | ACP | N/A |
| Def Until | Date | No | ACP | N/A |
| LTV % | Textbox | No | Manual | N/A |
| Assigned Percentage % | Percentage | Yes | Manual | N/A |
| Coverage at start | Percentage | No | Manual | N/A |
| Coverage at end | Percentage | No | Manual | N/A |
| Comment | Textbox | No | Manual | N/A |
| On hand? | Combobox | Yes | Manual | It will part of the Collateral screen. The entered value will be inherited during the  collateral assignment and can be amended |
| **Security and Collateral** | Securities | RichText | N/A | Manual | N/A |
| **Status of Legal/Security Documentation** | Security Discrepancies | RichText | No | Manual | N/A |
| Legal Discrepancies | RichText | No | Manual | N/A |

**Covenant section:**

* The user will be able to:
* Add/Edit Covenants
* Initiate a compliance Request through the Covenant Compliance Section (Based on the covenant FSD, this section should not show in the new credit Application wizard/screen, and will show for interim and annual review requests)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Covenants** | Same design as the current implementation, only one new field will be added which is: | | | | |
| Controlled by Segment | ComboBox | Yes | Manual | Yes  No |
| **Covenants under Compliance Request** | **Covenant Compliance** section is already part of the current implementation, i twill be renamed **Covenants under Compliance Request** to comply with the new template and this section does not show in case of New credit Application (Only for interim/Annual Review) | | | | |

**Conditions section:**

* The user will be able to Add/Edit/Cancel General and Specific conditions:
* **General conditions:** Previously, they were being added from the CCRT tab. Now, they are being added through this dedicated section by selecting the Condition mode. (detailed below)
* **Specific conditions:** Previously, they were being added from facility screen (Terms and conditions, Conditions precedent to drawdown). Now, they are being created from this dedicated tab with the Condition mode specific.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Conditions** | Condition Reference | Textbox | Auto generated | ACP | N/A |
| Category | Combobox | Yes | Manual | Subsequent  Precedent |
| Element | Combobox | Yes | Manual | [LOV\_Conditions Elements](#_LOVs) |
| Condition Type | Combobox | Yes | Manual | -Terms and Conditions  -Conditions precedent to drawdown  (Show in case the selected Element= Others) |
| Review Frequency | Combobox | Yes | Manual | Annually  Bi-Monthly  Every 2 Years  Monthly  Quarterly  Semi-Annually |
| Condition Mode | Combobox | No | Manual | General  Specific  (Defaulted to Specific in case Others is selected as Element) |
| Related Facilities | Table | Yes | Manual | Same table as the Related Facilities Table under Covenant Screen will show and the user should select the facilities in case the Condition Mode is specific. |
| Target Date | Date | Yes | Manual | N/A |
| Result | Combobox | No | Manual | Breach  Comply  Default |
| Action Type | ComboBox | No | Manual | To be cancelled  To be modified |
| Definition/Condition (English) | RichText | No | Manual | N/A |
| Definition/Condition (Arabic) | RichText | No | Manual | N/A |
| Comment | RichText | No | Manual | N/A |

### Controls and Alerts

* It was agreed that the collaterals can be linked as General Collaterals (Covering all the facilities) and/or as Specific Collaterals (Covering specific Limits). The only control that will be added is when the Collateral is fully assigned (100% Assigned), the system will show the below error message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral *[Collateral Reference]* cannot exceed 100% for all the CA/Facilities to which it is already assigned. |

### Document Generation

* The module 3. **Securities, Collateral, Covenants & Conditions** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step.

### Pipeline Impact

* No regularization will be done for the new covenants, conditions, and collaterals’ fields. They will be shown empty for the existing entities.

## SIMAH

### Screen

* SIMAH will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **SIMAH Report** | Comments | RichText | No | Manual | N/A |
| Report Date | Date | N/A | ACP | SIMAH Report Date will reflect SIMAH Fetch Date in ACP , since the bank has confirmed that SIMAH data is being updated on weekly basis |
| **SIMAH Past Dues, Bounced Cheques & Court Order** | Past Dues | RichText | No | Manual | N/A |
| Bounced Cheques | RichText | No | Manual | N/A |
| Court Orders | RichText | No | Manual | N/A |
| **SIMAH Historical Data\*  (History up to 4 rows)** | All Banks Limit | Amount | N/A | SIMAH | N/A |
| All Banks Utilization | Amount | N/A | SIMAH | N/A |
| ARB Share Limit | Amount | N/A | SIMAH | N/A |
| ARB Limit Utilization | Amount | N/A | SIMAH | N/A |
| ARB Limit Share% | Percentage | N/A | ACP | ARB share limit/All banks limit |
| ARB Utilization Share% | Percentage | N/A | ACP | ARB utilization/ All banks Utilization |
| ARB Facility Utilization% | Percentage | N/A | ACP | ARB Utilization / ARB Limit |
| Comments | RichText | No | Manual | N/A |
| **Customer Facilities from Different Banks** | Bank Name | Combobox | Yes | Manual | [LOV\_Main Banks](#_LOVs) |
| Funded Limits | Amount | Yes | Manual | N/A |
| Non-Funded Limits | Amount | Yes | Manual | N/A |
| Total | Amount | Yes | Manual | N/A |
| % of Total Facility (wallet share%) | Percentage | Yes | Manual | N/A |
| Limit Utilization | Amount | Yes | Manual | N/A |
| Utilization Share% | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Exposure with Other Banks As per SIMAH** | Fetch Details | Button | N/A | Manual | N/A |
| Bank Name | Combobox | N/A | SIMAH | [LOV\_Main Banks](#_LOVs) |
| SIMAH Reception Date | Date | N/A | SIMAH | N/A |
| Funded Limits | Amount | N/A | SIMAH | N/A |
| Non-Funded Limits | Amount | N/A | SIMAH | N/A |
| Total | Amount | N/A | SIMAH | N/A |
| % of Total Facility | Percentage | N/A | ACP | Total limit/all banks limit |
| Limit Utilization | Amount | N/A | SIMAH | N/A |
| Utilization Share% | Percentage | N/A | ACP | Limit utilization/ All banks Utilization |
| PDO Amount | Amount | N/A | SIMAH | N/A |
| Comment | Textbox | No | Manual | N/A |

*\*****SIMAH Historical Data:*** *This table will show the last Information Fetched from SIMAH as the first row, and it will keep a track of 3 records from the previous archived Requests.*

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| Customer Disclaimer | Blocker | Customer Disclaimer to Fetch SIMAH details should be checked | Customer Disclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |
| Fetch Details Button | Alert | Upon Fetching SIMAH information, system will check the validity of the existing data in ACP (< **3**\* months based on the Report date), and a new alert message will be prompted in case the existing data is still valid.  \*Will be configurable by BAU | Please note that the SIMAH existing data is still valid (<3 months). Do you want to proceed? |
| Report Date | Alert | At TL Stage, if SIMAH information is expired (> 3 months based on the report date) | Please note that the SIMAH existing data is expired (>3 months). Do you want to proceed? |

### Document Generation

* The module **5.** **SIMAH** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* SIMAH current interface will remain as is and no change will be introduced to the current implementation.

## Account Conduct

### Screen

* **Account Conduct** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Conduct** | Comments | RichText | No | Manual | N/A |
| Year | Combobox | Yes | ACP | List of Years |
| Month | Combobox | Yes | Manual | List of Months |
| Account Credits | Amount | No | Manual | N/A |
| LC Number | Numeric | No | Manual | N/A |
| LC Value | Amount | No | Manual | N/A |
| LG Number | Numeric | No | Manual | N/A |
| LG Value | Amount | No | Manual | N/A |
| BC Number | Numeric | No | Manual | N/A |
| BC Value | Amount | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| PDO Value 0 – 29 days | Textbox | No | Manual | N/A |
| PDO Value 30 – 59 days | Textbox | No | Manual | N/A |
| PDO Value 60 – 90 days | Textbox | No | Manual | N/A |
| Total | Textbox | No | ACP | Sum of all PDOs |
| **Overstepping / Excess & Overdue** | Comments | RichText | No | Manual | N/A |
| Overstepping/Excess | List | N/A | ACP | Operating Account Funded ST Financing Funded MT Financing Funded Trade Non-Funded Trade PPC |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |
| Overdue | List | N/A | ACP | Roll Over beyond Tenor Past Due Outstanding |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |

* A configuration screen will be added to allow the BAU to update the overstepping/Excess and Overdue lists if needed.

### Controls and Alerts

* N/A

### Document Generation

* The module **6**. **Account Conduct** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* The Account conduct info will be manually inputted until the integration release implementation.

## Rating and Financial Analysis

### Screen

* **Rating & Financial Analysis** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Rating** | ORR Rating Model | Combobox | N/A | MRA | [Rating Model](#_LOVs) |
| Rating Type | Combobox | N/A | MRA | [Rating Type](#_LOVs) |
| ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Overridden ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Rating Date | Date | N/A | MRA | N/A |
| Status | Combobox | N/A | ACP | Proposed Approved |
| **ORR Comment** | Comment | Note | No | Manual | N/A |
| **Overridden Reasons Comment** | Reasons | Textbox | N/A | Manual | N/A |
| **Audit Details** | Year | Combobox | N/A | MRA | List of Years |
| Auditor Name | Textbox | N/A | MRA | List of Auditors |
| Classification | Combobox | No | Manual | TBD |
| Qualified/ Unqualified | Combobox | N/A | MRA | Qualified  Unqualified |
| Auditor Comment | Note | N/A | MRA | N/A |
| Statement Date | Date | N/A | MRA | N/A |
| **Key Financial Analysis and Stability Indicators (Customer Financials link + Write ups)** | Financial Elements | List | N/A | ACP | Elements column will display by default the below rows: Revenue Revenue Growth (%) Operating Profit Operating EBIT (%) Net Profit Net Profit / Sales % EBITDA EBITDA / Sales (%) Net Operating Cash Generation (NOCG) Total Assets (**Note**: The financial template will be updated to include this new Element) Total Bank Debt Tangible Net Worth Receivables Days On Hand (DOH) Inventory Days On Hand (DOH) Asset Conversion (Inv. DOH + A/R DOH) Gearing (Bank Debt / Tangible Net Worth) Current Ratio (Total Bank Debt + Loans from Officers/Stakeholders) / EBITDA Leverage (Total Liab. / Tangible Net Worth) Interest Coverage (EBIT/Interest Expenses) DSCR (EBITDA / Interest Expense + CPLTD) |
| Status | Combobox | No | ACP | In house MRA Audited  Projected |
| Period | Combobox | No | Manual | Years list |
| Currency | Textbox | No | ACP | Defaulted to SAR |
| Comment | Note | No | Manual | N/A |
| Income Statement | RichText | No | Manual | N/A |
| Asset Conversion Cycle | RichText | No | Manual | N/A |
| Balance Sheet | RichText | No | Manual | N/A |
| Liquidity & Capital Structure | RichText | No | Manual | N/A |
| Specific Limit Analysis | RichText | No | Manual | N/A |
| **Guarantor/s Profiles (**System will reflect all the personal guarantors/ corporate guarantee added by the user under collateral relationship and the user will fill the additional info and fetch the others (rating, SIMAH)) | Guarantee Name | Textbox | Yes | ACP | N/A |
| Guarantee Age | Textbox | No | ACP/Manual | N/A |
| Guarantee Networth | Amount | No | ACP/Manual | N/A |
| Guarantee Biz. Since | Date | No | ACP/Manual | N/A |
| Risk Rating (Existing) | Textbox | No | ACP | N/A |
| Risk Rating (Proposed) | Textbox | No | ACP | N/A |
| Signed Networth Statement/Financial | Textbox | Yes | ACP | N/A |
| SIMAH/Name Clearance | Textbox | Yes | ACP | N/A |
| Available Exposure in SIMAH | Textbox | Yes | ACP | N/A |
| Guarantee Disclaimer to Fetch SIMAH Information | Checkbox | No | Manual | N/A |
| MRA Fetch Data | Button | No | Manual | The Button that will be used to fetch MRA Details |
| SIMAH Fetch Data | Button | No | Manual | The Button that will be used to fetch SIMAH Details |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Audited Value** | Blocker | The audited values cannot be changed manually | You cannot change the values of the financials when the status is audited |
| **Guarantee Disclaimer** | Blocker | GuaranteeDisclaimer to Fetch SIMAH details should be checked | GuaranteeDisclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |

### Document Generation

* The module **7** **Rating & Financial Analysis** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* The SIMAH / MRA Information cannot be fetched in Bulk for all the guarantors, that is why the fetch will be per record per interface for each guarantor separately.

## Account Profitability-RAROC-Account Planning

### Screen

* **Account Profitability RAROC Account Planning** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Profitability** | Comments | RichText | No | Manual | N/A |
| Income SAR | List | N/A | ACP | Income SAR will display the below rows:  Funded  Fees  Liabilities  Trade  Cash Mgmt.  Payments  Treasury  Private  Retail  Capital  Insurance  Funded incld. Fee p.a. (bps)  Liab.+Non Funded+X-Sell (bps)  Total ROA (bps) |
| Year | Combobox | Yes | Manual | The user can add up to 4 Years.  the year combobox will display following years:  (Y, Y+1, Y-1,Y-2) |
| Actual/Projected | Combobox | Yes | Manual | Actual  Projected |
| **Account Planning CBG** | Core Products | List | N/A | ACP | Core Products will display the below rows:  ST Financing  Structured Financing  MT Financing  Sub Total Assets  Current Acct. Bal.  Call Account  Cash Margin  Direct Investments  Sub Total Liabilities  LC  LG  Avalization  Acceptance |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Account Planning Cross Sell** | Comments | RichText | No | Manual | N/A |
| Cross Sell Products | List | N/A | ACP | Cross Sell Products will display the below rows:  E-Corporate  E-trade  Average credit balances  Payroll  POS  CDM  Treasury  Al Rajhi Takaful Agency |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Overall Profitability & RAROC** | Overall Profitability & RAROC | RichText | No | Manual | N/A |

* Income SAR, Core Products and Cross Sell Products lists will be configurable through a dedicated configuration screen, so they can be updated by the BAU if needed.
* Any newly added elements under CBG, Cross Sell, Assets, Liabilities ... will impact CA requests that are newly created or in the Pre-approval stages and they will be automatically taken into consideration in the summation of each category (CBG, Cross Sell...)
* Deactivated elements will be kept in the archived CA requests and will not appear in the new requests.

### Controls and Alerts

N/A

### Document Generation

* The module **8 Account Profitability RAROC Account Planning** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact since all the tables in this step will be manually inputted.

## Key Risks and Mitigants

### Screen

* **Key Risks and Mitigants** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Key Business Risks and Mitigants** | Category | Combobox | Yes | Manual | Industry Specific and Other Risks  Regulatory and Environmental Risks  Other Risk |
| Risk Type | Combobox | Yes | Manual | Most relevant risk  Second most relevant risk  Third most relevant risk |
| Risk | Textbox | Yes | Manual | N/A |
| Mitigants | Textbox | No | Manual | N/A |
| Actions | Textbox | No | Manual | N/A |
| **Peer Analysis** | Parameter | Combobox | N/A | ACP | EBITDA Margin  Leverage  Total Bank Debt/EBITDA  DSCR  Asset Conversion Cycle |
| Obligor | Amount | No | Manual | N/A |
| Client A | Amount | No | Manual | N/A |
| Client B | Amount | No | Manual | N/A |
| ARB Industry Sample AV | Amount | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The module **9 Key Risks and Mitigants** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact.

## Conclusion Recommendations

### Screen

* Since **Conclusion and Recommendations** module should be filled by both business and credit users, it was agreed that it will only be part of the CA Edit screen as a separate tab and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Overall CBG Recommendation** | Credit Observations & Support | RichText | No | Manual | N/A |
| Overall CBG Recommendation | RichText | No | Manual | N/A |

* The following access rights are to be taken into consideration:
* Overall CBG recommendation: can be amended by RM/TL.
* Credit Observations & Support: can be amended by CO/RSCO.

**Note**: The access rights will remain configurable by BAU members

### Controls and Alerts

N/A

### Document Generation

* The module **10** **Conclusion Recommendations** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* This requirement has no integration impact.

## Executive Summary

### Screen

* Since the audience of Executive Summary is different from the CA templates, it was decided, after joint discussion, to dedicate a tab for Executive Summary elements, as part of the CA Edit screen and will include the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Executive Summary** | Average YTD Liabilities | Amount | Yes | Manual | N/A |
| Purpose | Note | Yes | Manual | A Maximum length will be applied on Note fields in order to maintain the structure & layout of the Executive Summary Document. The maximum length will be communicated  once the build will be started |
| Ownership | Note | Yes | Manual |
| Client Background | Note | Yes | Manual |
| Key Financial Highlights | Note | Yes | Manual |
| Relationship strategy | Note | Yes | Manual |
| Despite Key Risks | Note | Yes | Manual |
| Business Recommendations | Note | Yes | Manual |
| **Account Planning** | Elements | Text field | N/A | Autogenerated | Element column will display per default the below rows: Core Core Mgmt. Payments Treasury Private Retail Capital Takaful |
| Description | Text field | No | Manual | N/A |
| Target Date | Date | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The Executive Summarydocument generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



* It will be generated as PDF and the layout will be landscape as presented in the template. For any edit purpose, user can generate the document as Word.
* In order to make sure that the rendering of the document generation will fit the template, Axe Finance will undertake the appropriate choices in terms of implementation. (Example: max length for the notes...)
* The same template mapping will be applicable for Single\_Company\_Format\_L1 and L2. Only the signatories’ section will change from a template to another to reflect the members related to each committee.

### Integration

* N/A

## CA Annexures

### Screen

* As part of the new CA Wizard release, the bank has requested to automate the generation of additional annexures depending on the categories inserted in the limit structure. The mapping of the annexures display on the screen against the categories will be as follows:

|  |  |
| --- | --- |
| **Annexure** | **Category** |
| Annexure A: Contracting | Contract Financing |
| Annexure B: Real Estate | Real Estate |
| Annexure C: Capex | Capex |
| Annexure D: Project Finance/BS Term Financing | Project Finance, Syndication |

* A new configuration screen **Annexures Mapping** will be added to allow the BAU to update this mapping: only category (a multi-checkbox field that lists all the categories’ name) can be changed.
* When creating a new project, the user should specify the project category (Mandatory field). Based on the category selected, the below sections will show per category in the project screen as per the following design:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Contracting Section** | Name / Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Owner | Search Pop On | Yes | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Sub Cont. (main) | Text Box | No | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Project Value | Amount | No | Manual | N/A |
| Scope of Work | Text Box | No | Manual | N/A |
| Duration | Text Box | No | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Payment Terms | Text Box | No | Manual | N/A |
| Project status Report | Table | With the attributes listed below: | | |
| Value of Contract | Amount | Yes | Manual | N/A |
| Inc/Decr | Combobox | Yes | Manual | Increase  Decrease |
| Net Contract Value | Amount | Yes | Manual | N/A |
| Adv.Pymnt | Amount | No | Manual | N/A |
| Billed Amt. | Amount | No | Manual | N/A |
| Deductions | Amount | No | Manual | N/A |
| Net Billed Amt | Amount | No | Manual | N/A |
| Unbilled | Amount | No | Manual | N/A |
| Collections | Textbox | No | Manual | N/A |
| Backlog | Textbox | No | Manual | N/A |
| Residual Value | Amount | No | Manual | N/A |
| **Real Estate Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Start Date | Date | No | Manual | N/A |
| Completion Date | Date | No | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Real Estate Type | Text Box | No | Manual | N/A |
| Buyer/Tenant Profile | Text Box | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **CAPEX Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Current Capacity | Text Box | No | Manual | N/A |
| Capacity Post Capex | Text Box | No | Manual | N/A |
| Project Cost | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **Project Finance/BS Term Financing Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Operational Date | Date | No | Manual | N/A |
| Project Sponsor | Text Box | No | Manual | N/A |
| Off. Taker | Text Box | No | Manual | N/A |
| Govt. Support | Text Box | No | Manual | N/A |
| Proj. Com/SPV & JV | Text Box | No | Manual | N/A |
| Proj. Tech Advisor | Text Box | No | Manual | N/A |
| Main EPC Contractor | Text Box | No | Manual | N/A |
| Main Operator | Text Box | No | Manual | N/A |
| Total Project Cost | Amount | No | Manual | N/A |
| Debt to Equity | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| Recourse Type | Combobox | No | Manual | No Recourse  Ltd. Recourse |
| **Sources & Uses of Fund  [Displayed for Real Estate and Capex]** | Uses | List | N/A | Autogenerated | -5 rows under Uses: to be filled in by the RM.  -Total Uses: auto-calculated by the system  -5 rows under Sources: to be filled in by the RM  -ARB Financing: will display the facility Amount  -Total Sources: auto-calculated by the system |
| SAR ('000) | Amount | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Cash Flow (Sources of repayment) [Displayed for Real Estate]** | Element | Textbox | N/A | Autogenerated | Residential Commercial Office Space Others Total |
| Total Sales | Amount | No | Manual | N/A |
| Total Lease | Amount | No | Manual | N/A |
| Total | Amount | No | Calculated | Total Sales + Total Lease |
| **Project Profile [Displayed for Real Estate]** | Element | Textbox | No | Manual | Saleable Area  Common Area Total Dev/Const Cost Property Type % Tenants/Buyers % |
| Land | Textbox | No | Manual | N/A |
| Building | Textbox | No | Manual | N/A |
| Total | Textbox | No | Calculated | Land + Building |
| **Project Status  [Displayed for Contracting]** | Current Status | Textbox | No | Manual | N/A |
| Actual | Textbox | No | Manual | N/A |
| Planned | Textbox | No | Manual | N/A |
| **Project P&L  [Displayed for Contracting]** | Element | Textbox | N/A | Autogenerated | Total Revenue Direct Cost Materials Manpower Sub-Contractors Overhead Interest Expenses Others Profit Margin |
| Amount | Amount | N/A | Manual | N/A |
| Percentage % | Percentage | N/A | Manual | N/A |

* The category field cannot be modified in the project Edit screen (Read only). Only the super user will have the possibility to amend it in case the project is linked to facilities under different categories. (Controls will be applied in that sense)

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Percentage%** | Blocker | Cannot exceed 100% | Percentage % cannot exceed 100% |

### Document Generation

* The CA Annexuresdocument generation will be implemented from scratch based on the provided templates. Below the 4 annexures templates with a detailed mapping:

|  |  |  |  |
| --- | --- | --- | --- |
| **Annexure A** | **Annexure B** | **Annexure C** | **Annexure D** |
|  |  |  |  |

### Integration

* N/A

# Overall Impact on current scope

## Ground Rules

* It was agreed that whatever present in the proposed new templates should be reflected on the screen. All the other fields will be hidden except the ones that are assessed as relevant. ([List Of Attributes To Be Removed](#_List_Of_Attributes))
* The new implemented CA screens will be applicable for both existing (On-going and archived) and new requests. There will be only one screen for all requests.

## Screen Impact

### Credit Application screen

#### Screen Impact

* Call Memo tab will be removed from the CBG CA screen since call memo management module will be disregarded from CBG segment.
* The old CCRT tab will be replaced by the new tab “Securities, Collaterals, Covenants and Conditions” and Risk Triggers will be removed.
* The section “Existing and New Cross Sell Activities” which is part of the main Details tab will be removed and a new table “Account Planning Cross Sell” will be introduced as part of “Account Profitability-RAROC-Account Planning” tab in the new CA Wizard/Edit screen.
* All the Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities Outstanding
  + Facilities to be accommodated in Offer Letter.
* POS tab will be removed from the CA and will be moved to the category screen to show only in case of POS Category.

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The New screens will be applicable for all Credit Applications even the ones already archived.
* The user will have the possibility to generate the Old CA Template through a dedicated Link that will be visible for the Archived/Partially Archived Cases for tracking purposes.
* All the new fields added within the screen will be shown as empty for old cases.
* Any ongoing CA in the Pre-Approval Stage will be automatically adopted with the new screens and up to the Deal Team have to refill the gap as per the new templates.
* Same approach will be applied for cases under Post Approval Process in case they were sent back to Deal Team.

 Bank Project Management to ensure the smooth transition between the 2 approaches and communicate it accordingly to the concerned parties.

### Facility screen

#### Screen Impact

* “Terms and Conditions” and “Conditions Precedent to Drawdown” notes that are currently part of the facility screen will be removed, since they will be absorbed by the **conditions** section under Securities, Collateral, Covenants and Conditions step/tab. The data migration from the old sections to the new one will be as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Old mapping** | **New mapping under “Conditions” section** | | | | |
| **Filed Name** | **Category** | **Element** | **Condition Type** | **Mode** | **Description** |
| **Terms and Conditions** | Will show empty (will be filled by the RM) | Others | Terms and Conditions | Defaulted to specific and cannot be amended | The old note content |
| **Conditions Precedent to drawdown** | Precedent | Others | Conditions Precedent to drawdown | The old conditions content merged in one Condition Precedent to Drawdown per facility. |

* At facility level, at time of linking a collateral, a control is already existing in case the collateral assigned percentage exceeds 100%. This control will be adjusted, as follows, to fit the new approach: a collateral can be linked at both CA and facility levels.
* The “**Tenor (In Months)**” Field under the Pricing & Limit Details tab will be renamed to “**Tenor**”.
* A regulation on the old cases will be done in order to set the **Tenor Unit** Field to “**Months**”.

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral [Collateral Reference**]** cannot exceed 100% for all the CA/Facilities to which it is already assigned. |
| **Condition Type** | Blocker | The same facility cannot have two conditions with the type **Terms and Conditions** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Terms and Conditions” cannot be added twice for the same facility. |
| The same facility cannot have two conditions with the type **Conditions Precedent to drawdown** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Conditions Precedent to drawdown” cannot be added twice for the same facility. |

#### Pipeline Impact

* N/A

### Credit Memo Screen

#### Screen Impact

* **Covenant Change** Section will be aligned with the new covenant section added under the CA new tab **Securities Collateral Covenants Conditions**. (Same fields)
* New request Conditions Change will be added to replace CPD change and Terms and conditions change actions. It will appear once the user select ‘Yes’ for the new action Conditions Change that will show under Requests Actions section. The new section will be aligned with the new Conditions section added under the CA new tab Securities Collateral Covenants Conditions. (Same fields)

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The added field (**Controlled by Segment**) will be shown as empty for the existing covenants.

### Customer Screen

#### Screen Impact

* **Customer** screen will be revamped based on the module **4 Basic Information Report**, to include the following new/revamped sections:
* **Customer Basic Information tab (BIR):**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
|  |  |  |  |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

* In order to comply to the new template, the existing “customers and suppliers” table will be segregated to two separate tables “Customers”, and “suppliers”, and Relationship since will be renamed Account Opened.
* Product and Credit Terms columns that are part of the existing customers and suppliers table will be removed.
* Market column that is part of the existing Key Markets & Principal Competitors table will be removed.
* **Counterparty tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**These fields will be Visible in case the Relation Type selected is  owner/Shareholder) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share  Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |
| **Board Members (**These fields will be Visible in case the Relation Type selected is  Bod Member) | Name | Textbox | Yes | Manual | N/A |
| Status/ Position | ComboBox | No | Manual | Board Member  Chairman |
| Representation | Textbox | No | Manual | N/A |
| Other Board Memberships | Textbox | No | Autogenerated | List of all companies in which the Entity is a Board Member |
| **Management (**These fields will be Visible in case the Relation Type selected is  Executive Management) | Name | Textbox | Yes | Manual | N/A |
| Designation/ Position | Textbox | No | Manual | N/A |
| Age | Textbox | No | Autogenerated | N/A |
| Nationality | ComboBox | Yes | Manual | Countries LoV |
| Education | ComboBox | No | Manual | -Primary Education  -Secondary Education  -Bachelor’s Degree  -Master’s Degree  -Doctorate Degree  -Other |
| Work Exp | Textbox | No | Manual | N/A |
| Years in Co | Textbox | No | Manual | N/A |

* **Group Structure tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**Visible in case the Link Type selected is one of the following: owner/Shareholder, Influencer/Owner, Affiliate, Subsidiary) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Credit relationship** | Blocker | Credit relationship cannot be greater than Account Opened Relationship Since date | Credit relationship cannot be greater than Relationship Since date |

#### Document Generation Impact

* The module 4 **Basic Information Report** document generation will be implemented from scratch and can be generated from both customer and CA screens.



* For Ownership, board members and management sections: Only one level down will be considered. (Example: only the customer’s direct owners will be displayed)

#### Integration Impact

* This requirement has no integration impact.

#### Pipeline Impact

* No regularization will be done, the new Customer’s fields will be shown as empty.

### Thirdparty screen

#### Screen Impact

* **Thirdparty** screen will be updated to include the following Sections/fields:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Identification** | Education | Combobox | No | Manual | Primary Education  Secondary Education  Bachelor’s Degree  Master’s Degree  Doctorate Degree  Other |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* No regularization will be done, the new third party’s fields will be shown empty for the existing third parties.

### Collateral screen

#### Screen Impact

* The collateral screen will be updated to include the following field:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Collateral Identification** | On hand ? | ComboBox | Yes | Manual | Yes  No |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The new field (On hand?) will be empty for the existing collaterals.

### Home page

* Following the removal of Call Memo management from ACP , the following attributes will be removed from the home page:
* Call memo log section
* Call memo notifications from Notification panel section

### Financial Data Templates screen

* **Key Financial Analysis and Stability indicators** template will be updated to include the new element **Total Assets** added in the new CA template (7. Rating and Financial Analysis).

## Document Generation Impact

* Following the new scope, the below documents will be removed from the CA screen:
* Old BIR template (will be replaced by Module 4)
* CBG Call memo
* Credit Application (will be replaced by the 10 new CA templates + the Consolidated CA document)
* The Old CA Template will be exclusively accessible in Archived / Partially Archived cases through a dedicated Link for tracking purposes.
* The Indicative Term Sheet Document will be enhanced following the below requirements:
  + Empty Fields should display "N/A".
  + Enhance the overall layout of the document.
* No changes will be made on the following documents that will be kept in the CA screen:
* CAMAC documents
* Covenant Change
* Workflow Life Cycle
* Credit memo document:
* Request Actions section will be updated to include the new Action “Conditions Change” instead of the two old actions “CPD change” and “Terms and Conditions change.”
* Th old sections related to “CPD Change” and “Terms & Conditions Change” will be replaced by the new one.

## Workflow Impact

* Call Memo sub-workflow and related controls will be removed as the call Memo management will not be part anymore of the future solution.

## Integration TouchPoints

* All the new tables that need integration with new systems such as Account conduct table, will be manual Input until the integration release.
* All the existing Integrations will remain valid.

# Open Points

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **N°** | **Action** | **Pending with** | **Owner** | **Due Date** | **Status** |
| 1 | Brainstorm the display logic of Facilities, tenor, Pricing, Collaterals & Covenants Sections in the Executive Summary document generation | Axe Finance / Deloitte | Deloitte | 25/05/2021 | Pending |
| 2 | Number of characters per note | Axe Finance | Axe Finance |  |  |

# Additional Considerations

* In continuity of enhancing the user experience, Axe Finance was able to accommodate additional enhancements that are must-have for the Business Users to effectively conduct their day-to-day activities. The table below summarizes all the requirements that will be covered within Release 1.

|  |  |  |
| --- | --- | --- |
| **Sn°** | **Description** | **Tentative Release** |
| **Indicative Term Sheet** | | |
| 1 | Empty Fields should display "N/A" | Release 1 |
| 2 | Enhance the overall layout of the document | Release 1 |
| 3 | ITS WF Inclusion in Green Light Memo | Release 1 |
| 4 | ITS WF Enhancement in CA CBG Workflow (to be disregarded in case the ITS process was executed in the linked GLM) | Release 1 |
| **Drop 1 Deferred Points** | | |
| 1 | Covenants that are selected under compliance testing are not appearing under the CCRT tab which is not the correct behavior. Covenants will appear and an alert will be added to inform the user that a compliance request is running on the selected covenants under CCRT and vice versa. | Release 1 |

# Annexures

## LOVs

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Values |  |

## Mapping

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Screens Mapping Document |  |

## Documents Generation

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Templates |  |
| Executive Summary + Annexures |  |

## Updated CBG Product Catalog

|  |  |
| --- | --- |
| Element Name | Attachment |
| Product Catalog |  |

## List Of Attributes to Be Removed

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Attributes to be Removed |  |



****

Minutes of Meeting Document

CA Wizard

Al Rajhi Bank

Al Rajhi Bank

| **MOM Details** | | | | |
| --- | --- | --- | --- | --- |
| **Project** | ARB<BLOS<Roadmap 2021 < Release 1 < CA Wizard Requirement | | | |
| **Scoping sessions** | 18th of May 2021  19th of May 2021  23rd of May 2021 | **Prepared By** | Ghada Oueslati  Elyes Jebrani |
| **Location** | Microsoft Teams | **Reviewed By** | Youssef Mdaini  Mohamed Salim Dridi |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **SIGNOFF** | | | |  |
| **Name** | **Department** | **Role** | **Date** | **Signature** |
|  |  |  |  |  |

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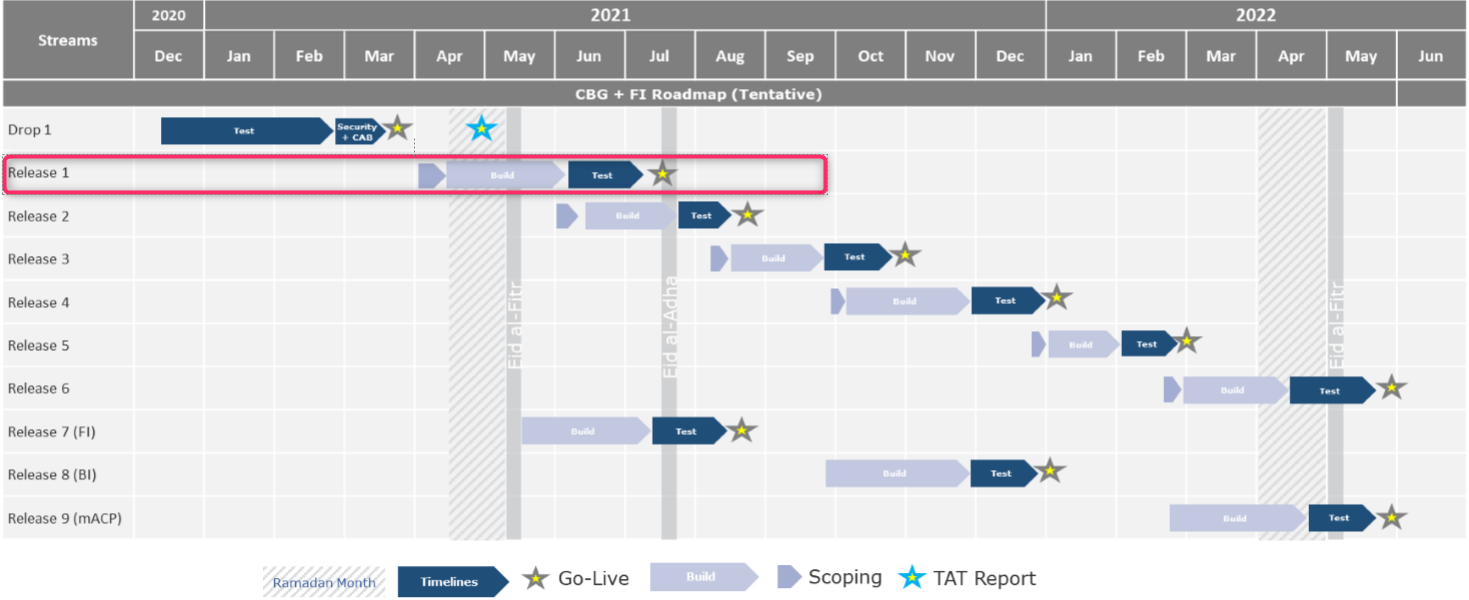
# Introduction

## Summary

ARB has embarked on a transformation project with long term strategy and ambitions to significantly enhance the business control, approvals management and introduce additional requirements in view of reinforcing further the capabilities of existing solution and cover any new functional requirement in line with the bank Strategy & Policy.

An agile delivery model was agreed with the bank and translated to a roadmap validated by the bank Steering committee on April 15th, 2021 and the full roadmap shifted by a Month and half to start on the 17th of May 2021.

|  |
| --- |
| Steering Committee Approval |
|  |



## Existing System

“**B**usiness **L**oan **O**rigination **S**ystem” is the current solution implemented and deployed within Al Rajhi Bank Information System for Corporate Banking Group Audience and went through three Major deployment Milestones as described below :

|  |  |
| --- | --- |
| **Releases** | **Go Live Period** |
| Standard CBG Release R1.1 deployment | April, 2019 |
| CBG Full Implementation & FI Management R1.2 | December, 2019 |
| CBG Major Enhancements, Covenant Management / Monitoring & Limits Concentration | March, 2021 |

* The current Implementation will be delivered to enrich further the existing functionalities and will take into consideration any touch points or impact when deployed at a later stage.
* This document will cover any pipeline or impacted area whenever it is relevant.

## Scope of Work

* Further to Project Team agreement and given the quick-wins delivery timelines, it was jointly agreed to opt for an MOM detailed document that plays the same role as the FSD and will be the reference document for the requirement post an agreement between all parties on the minimum accepted template.

|  |
| --- |
| Minimum Accepted Template Agreement |
|  |

Hereby the main agreements for the above Approach:

* + SIT Team to join ALL scoping sessions, and to manage their resources when scoping is parallel to a testing activity to ensure proper handover.
  + Axe Finance will ensure sharing a detailed MoM post every meeting. MoMs will only be shared when a full functionality has been scoped, without any open actions. (To reduce back and forth)
  + Axe Finance will share the Minutes of Meeting templates they will use during scoping to ensure alignment of all teams (ACTION), this template will ensure that any validations/controls/fields/touch points mentioned during the meeting, will be included in the minutes shared.
  + Axe Finance confirmed that if there will be any change in the design/requirements/implementation approach they will share this change with Bank/Testing team
  + Bank PM to coordinate with the bank management (Project Director) to obtain an approval to record the scoping sessions.
  + All team agreed to assign (ONE) point of contact to coordinate with the other teams.
  + SIT team should consolidate all clarifications in one meeting, to reduce back and forth.
  + All topics that have been previously discussed will be re-discussed during scoping from build perspective hence ensuring SIT team will be up to speed.
* The release 1 of this current roadmap covers the following Requirements:
* Green Light Management Requirement
* **New CA wizard Requirement**
* Top Management Landing Page (OTB)
* The current document covers the Main requirement of **New CA wizard Requirements.**
* The current MOM was drafted based on the outputs/agreements validated during the Release 1 scoping sessions related to New CA Wizard requirement :

|  |  |  |
| --- | --- | --- |
| Date | Item | Attachment |
| 18/05/2021 | Session 1 : CA Wizard-Day 1 |  |
| 19/05/2021 | Session 2 : CA Wizard-Day 2 |  |

## Out Of Scope

1. The access rights remain related to bank configuration and should be configured at time of UAT/Pre-Prod and Axe will ensure its migration to production environment at time of final delivery.
2. Any new requirements received Post Scoping sessions will be assessed and agreed at project team level.

# New Credit Application Wizard/Screen

## Ground Rules

* Two modes are available for the Credit Application in ACP :
* The Creation mode through Wizards
* The Edition mode with the regular Edit screens to amend the request data.
* Following to the new Bank Requirement, New wizard screens will be designed to reflect the CA template’s new modules.
* The new Wizards will be applicable only for New Credit Application. Interim/Annual review wizard will be the same as the current implementation. However, the user will be able to access the Main CA Screen which contains all the modules split into tabs.
* The existing CA Edit screen will be also revamped to follow the same new screening concept.
* The CA Creation/Edit screens’ design will be as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Module N°** | **Modules** | **Wizard** | **Edit Mode** | **Comment** |
| 1 | Main Information | **Yes** | **Yes** |  |
| 2 | Facilities | **Yes** | **Yes** |  |
| 3 | Securities, Collateral, Covenants & Conditions | **Yes** | **Yes** |  |
| 4 | Basic Information Report | **No** | **No** | All the BIR attributes are existing in the customer screen |
| 5 | SIMAH | **Yes** | **Yes** |  |
| 6 | Account Conduct | **Yes** | **Yes** |  |
| 7 | Rating & Financial Analysis | **Yes** | **Yes** |  |
| 8 | Profitability and RAROC | **Yes** | **Yes** |  |
| 9 | Key Risks and Mitigants | **Yes** | **Yes** |  |
| 10 | Conclusion Recommendations. | **Yes** | **Yes** |  |

* The new implemented CA screens will be applicable for both existing (On-going and archived/completed) and new requests. The same screen will be adopted for all CAs.
* All the Old Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module. Below is the list of sections:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities to be accommodated in Offer Letter.
* Following to this new Requirement, hereby the list of the **new** document generation that will be added to the CA screen:
  + 10 Documents that will be individually generated, each one representing a Module.
  + 1 consolidated Document gathering the 10 Modules in one shot (there is no possibility to select the modules to be generated).
  + Executive Summary Document
  + Annexures A, B, C and D

**Note**: The scope of the wizard will be applied for Large Corporate, Middle Corporate, and Structured Finance segments

## Initiation Step

### Screen

* The **Initiation** will be the first step of the CA creation wizard in which the user will select the customer and validate the CA request creation. From user experience point of view, the purpose behind this additional step is to allow the user to check the customer’s eligibility for CA creation, before filling in all the required fields of a request for which the creation can be rejected by the system (Example: The customer already has a new Credit Application).

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Initiation** | Customer | Search Pop On | Yes | Manual | All the customer created in ACP with the possibility to show only the eligible ones |
| Application Date | Date | Auto Generated | ACP | Defaulted to today’s date |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Customer** | Blocker | The customer has already a new credit Application request with status different from Rejected | This Customer already has a New Credit Application. |
| Alert  (Blocker at TL Stage) | Required Information are missing in the customer screen | Please note that the following required information are missing in the customer screen. Do you want to proceed? |

### Document Generation

* No document generation related to this step.

### Integration

* No integration needed for this step.

## Main Information

### Screen

* The **main information** will be one of the CA creation wizard steps and a separate tab of the Edit screen and will reflect the new template sections/attributes.
* In order to enhance further the user experience, a new feature will be available part of the CA Wizard and the CA edit screens: the user will have the possibility to amend the Client information, that are part of Module 1, directly from the Main information step/tab. Any Customer information amended at this level will reflect directly in the Customer screens.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Credit Application Identification** | CA Reference | Textbox | Auto Generated | ACP | N/A |
| Customer Name | Textbox | Auto Generated | ACP | N/A |
| CIC# | Textbox | Auto Generated | ACP | N/A |
| Request Type | Textbox | Auto Generated | ACP | Default value: New Credit Application |
| Application Date | Date | Auto Generated | ACP | N/A |
| Next Review Date | Date | Yes | Manual | Defaulted by the system to Application Date + 1 Year |
| Status | Textbox | Auto Generated | ACP | Default Value : Opportunity |
| RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| Group RAROC % (Projected) | Percentage | Yes | Manual | N/A |
| External Reference | Textbox | No | Manual | N/A |
| Strike zone | Combobox | No | Manual | Yes  No |
| **Pricing and Limit Details** | Total Limit Amount | Amount | Yes | Manual | N/A |
| Currency | ComboBox | Yes | Manual | List of Currencies  Default Value : SAR |
| Status | Textbox | Auto Generated | ACP | Default Value : Proposed |
| **Group Exposure**  (Visible on Edit mode only) | Group Exposure Comment | RichText | Yes | Manual | N/A |
| CA Reference | Textbox | No | ACP | N/A |
| Application Type | Combobox | No | ACP | N/A |
| Related Customer | Textbox | No | ACP | N/A |
| Role | Combobox | No | ACP | N/A |
| Amount (SAR) | Amount | No | ACP | N/A |
| General Without Buffer | Amount | Yes | Manual/ACP | Manual Input for third parties  Auto generated by the  system for corporates as per these formulas:  -General Without Buffer =Max facility Amount Where facility type is general, and buffer is not ticked  -Specific Without Buffer =Max facility Amount Where facility type is specific, and buffer is not ticked  -Amount Without Buffer: General Without Buffer+ Specific Without Buffer  - Funded Without Buffer =Max Facility Amount where funded is ticked, and buffer is not ticked  -Non funded Without buffer= total without buffer - Funded Without Buffer |
| Specific Without Buffer | Amount | Yes | Manual/ACP |
| Amount Without Buffer | Amount | Yes | ACP |
| Funded Without Buffer | Amount | Yes | Manual/ACP |
| Nonfunded Without Buffer | Amount | Yes | Manual/ACP |
| Applicable | Checkbox | N/A | Manual | To specify if the connected counterparty should be included in the group exposure calculation or not |
| **Customer Details** | Legal Structure | ComboBox | No | Manual | Sole Proprietorship, General Partnership, Simple Commandite  Partnership / Mixed Liability Partnership, Share Commandite  Company, Limited Liability Company, Joint Stock Company,  Closed joint stock Company, Special Purpose Entity, Other, Bank |
| Sub-Segment | ComboBox | Auto Generated | ACP | Large Corporate, Middle Corporate, Structured Finance |
| Region | ComboBox | No | CIF | Western Regional Office, Central Regional Office, Eastern Regional Office, Gaseem & Hail Region, Madinah & North Region, Southern Region |
| Account Opened | Date | No | CIF | N/A |
| Related Party | Checkbox | No | Manual | N/A |
| Politically Exposed Party | Checkbox | No | Manual | N/A |
| Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Credit Relationship | Date | Yes | Manual | N/A |
| Classification | ComboBox | Yes | Manual | New to Bank, Watch-list, Current |
| Main Bank | ComboBox | No | Manual | [LOV\_Main Bank List](#_LOVs) |
| ARB Rank | ComboBox | No | Manual | 1,2,3,4,5, Above five |
| Acct. Profit | Amount | No | Manual | N/A |
| Group Acct. Profit | Amount | No | Manual | N/A |
| Wallet Share (%) | Percentage | No | Manual | N/A |
| Client Strategy | ComboBox | No | Manual | Increase, Decrease, Maintain, Exit |
| Relationship Mgr. | ComboBox | Yes | Manual | RM List as per the user configuration Matrices |
| Team Leader | Textbox | N/A | ACP | Auto generated based on the user Matrix configured for RM |
| ROA(%) | Percentage | No | Manual | N/A |
| Group ROA(%) | Percentage | No | Manual | N/A |
| **Industry Details** | NAICS Code | Combobox | Yes | Manual | [NAICS Code List](file:///C:\Users\ghada.oueslati\Desktop\ARB\Drop2&amp;UX\Scoping_Elements\CATemplates_Mapping.xlsx#LOVs!A1) |
| NAICS Code Weight | Percentage | Yes | Manual | N/A |
| Main Sector | Checkbox | No | Manual | At least one Industry should be selected as the Main Sector |
| **Quick Links** | Counterparty | Link | No | Manual | To open the customer’s counterparty pop-on |
| Group Structure | Link | No | Manual | To open the customer’s group structure pop-on |
| Internal Rating | Link | No | Manual | To open the internal Rating Pop-on |
| **Delegation of Authority** | DOA (Automatic) | Textbox | N/A | ACP | N/A |
| Overridden DOA | Textbox | N/A | ACP | N/A |

* The main Information tab (CA Edit screen) will also include the following sections due to their importance even if they do not exist in the New CA Templates:
* Post Approval Facilities
* Policy Rules
* Cash Flow Analysis
* Facilities to be Accommodated in Offer Letter
* Security Documents
* Facilities Outstanding

**Note**: The new fields related to the customer information that were introduced with the New Templates will show empty for previous cases.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Funded/ Unfunded Without Buffer** | Blocker | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer | The total of funded and Unfunded without buffer cannot exceed the total Amount without buffer |

### Document Generation

* The module 1. **Main information** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

## Facilities

### Screen

* The **Limit Structure** Step is already part of the CA creation wizard and Edit screen (current implementation), it will be renamed to **Facilities** to comply with the new template and will include some additional fields as detailed below:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Section** | **Sub-section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| Sub Category Screen |  | Facility Type | ComboBox | Yes | Manual | General  Specific  (In order to differentiate between general purpose facilities and specific purpose facilities) |
| Sub-Category screen -> Participating Bank Section | Participating Banks (Will only show for syndication) | Banks | Combobox | No | Manual | [List of Banks](#_LOVs) |
| Value | Amount | Manual | Manual | N/A |
| % | Percentage | Manual | Manual | N/A |
| Lead Arranger | | Combobox | No | Manual | Will show the list of the banks inserted in the previous table and defaulted to the bank having the highest percentage |
| Transaction Type | | Combobox | No | Manual | New  Refinancing |
| Comments | | Note | No | Manual |  |
| Prepayment Penalty % | | Percentage | No | Manual | N/A |
| Prepayment Base Rate | | ComboBox | No | Manual | [Prepayment Base Rate](#_LOVs) |
| Tenor Unit | | ComboBox | Yes | Manual | Days  Months  Years |

* POS tab, that is currently part of the CA screen, will be moved to the category edit screen and will be only visible in case of POS Category.

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Prepayment Penalty %** | Blocker | Prepayment Penalty % cannot exceed 100% | Prepayment Penalty % cannot exceed 100% |
| **Participating Bank %** | Blocker | The Participation % cannot exceed 100% | The Participation % cannot exceed 100% |
| **Facility screen -> Project Relationship tab** | Blocker | A Project can only be linked to Facilities from the same category | A Project can only be linked to Facilities from the same category |

* The flag Facility Type (General/ Specific) will be configured as part of the product catalog configuration screen and will be inherited automatically, but will remain editable, when creating the sub-category based on the below table:

|  |  |
| --- | --- |
| **General** | **Specific** |
| General Purpose Facilities/ General Purpose Facilities | Capex/ All Subcategories |
| Treasury/ All Subcategories  The flag General/Specific that will be part of the Sub-Category screen, will be set to “General” for Treasury sub-categories (since it will be inherited from the configuration screen, in which the user will input both values), but can be modified if needed (at sub-category screen level) | |
| POS/ General Purpose Facilities | POS/ All Subcategories Except General Purpose Facilities |
| Syndications/ General Purpose Facilities | Syndications/ All Subcategories Except General Purpose Facilities |
|  | Contract Financing/ All Subcategories |
|  | Export Finance/ All Subcategories |
|  | Project Finance/ All Subcategories |
|  | Real Estate/ All Subcategories |
|  | Securitization/ All Subcategories |
|  | Supply Chain Financing/ All Subcategories |
|  | Working Capital/ All Subcategories |

### Document Generation

* The module **2. Facilities** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step. All the new fields will be manually inputted until Release 2 implementation.

### Pipeline Impact

* Regularization Script will be executed for all existing sub-categories to populate the Facility Type field (General/Specific), based on the updated product catalog.
* No Regularization for the other fields added in the facility and sub-category screens as they will remain empty.

## Securities, Collateral, Covenants AND Conditions

### Screen

* **Securities, Collateral, Covenants and Conditions** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follow:

**Security and collateral section: (**Same as Collateral relationship tab in the existing facility screen to Add/link/unlink specific collaterals**)**

* The user will be able to:
* Associate/Unlink an existing collateral (already created in ACP) to the CA. (General Collateral)
* Create new collaterals and associate them to the CA.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Security and Collateral (Add collateral)** | Same screen as the current implementation | | | | |
| **Security and Collateral (Associate collateral)** | Collateral ID | Textbox | Yes | ACP | N/A |
| Owner of the Collateral | Textbox | N/A | ACP | N/A |
| Collateral Group | Combobox | Yes | Manual | - Cash and Current Assets  -Real Estate  -Securities and Bonds  -Mutual Funds  -Guarantees  -Gold and Other Precious Metals  -Others |
| Collateral Main Type | Combobox | Yes | Manual | [Collateral Types](#_LOVs) |
| Collateral Sub Type | Combobox | Yes | Manual | [Collateral Types depending on the selected Collateral Main Type](file:///C:\Users\elyes%20jabrani\Desktop\CA_Mapping.xlsx#LOVs!G1) |
| Status | Textbox | Yes | Auto generated | Linked  Unlinked |
| Collateral Value | Textbox | No | ACP | N/A |
| Valuation Currency | Textbox | No | ACP | Defaulted to SAR |
| Valuation Date | Date | No | ACP | N/A |
| Def Until | Date | No | ACP | N/A |
| LTV % | Textbox | No | Manual | N/A |
| Assigned Percentage % | Percentage | Yes | Manual | N/A |
| Coverage at start | Percentage | No | Manual | N/A |
| Coverage at end | Percentage | No | Manual | N/A |
| Comment | Textbox | No | Manual | N/A |
| On hand? | Combobox | Yes | Manual | It will part of the Collateral screen. The entered value will be inherited during the  collateral assignment and can be amended |
| **Security and Collateral** | Securities | RichText | N/A | Manual | N/A |
| **Status of Legal/Security Documentation** | Security Discrepancies | RichText | No | Manual | N/A |
| Legal Discrepancies | RichText | No | Manual | N/A |

**Covenant section:**

* The user will be able to:
* Add/Edit Covenants
* Initiate a compliance Request through the Covenant Compliance Section (Based on the covenant FSD, this section should not show in the new credit Application wizard/screen, and will show for interim and annual review requests)

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Covenants** | Same design as the current implementation, only one new field will be added which is: | | | | |
| Controlled by Segment | ComboBox | Yes | Manual | Yes  No |
| **Covenants under Compliance Request** | **Covenant Compliance** section is already part of the current implementation, i twill be renamed **Covenants under Compliance Request** to comply with the new template and this section does not show in case of New credit Application (Only for interim/Annual Review) | | | | |

**Conditions section:**

* The user will be able to Add/Edit/Cancel General and Specific conditions:
* **General conditions:** Previously, they were being added from the CCRT tab. Now, they are being added through this dedicated section by selecting the Condition mode. (detailed below)
* **Specific conditions:** Previously, they were being added from facility screen (Terms and conditions, Conditions precedent to drawdown). Now, they are being created from this dedicated tab with the Condition mode specific.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Conditions** | Condition Reference | Textbox | Auto generated | ACP | N/A |
| Category | Combobox | Yes | Manual | Subsequent  Precedent |
| Element | Combobox | Yes | Manual | [LOV\_Conditions Elements](#_LOVs) |
| Condition Type | Combobox | Yes | Manual | -Terms and Conditions  -Conditions precedent to drawdown  (Show in case the selected Element= Others) |
| Review Frequency | Combobox | Yes | Manual | Annually  Bi-Monthly  Every 2 Years  Monthly  Quarterly  Semi-Annually |
| Condition Mode | Combobox | No | Manual | General  Specific  (Defaulted to Specific in case Others is selected as Element) |
| Related Facilities | Table | Yes | Manual | Same table as the Related Facilities Table under Covenant Screen will show and the user should select the facilities in case the Condition Mode is specific. |
| Target Date | Date | Yes | Manual | N/A |
| Result | Combobox | No | Manual | Breach  Comply  Default |
| Action Type | ComboBox | No | Manual | To be cancelled  To be modified |
| Definition/Condition (English) | RichText | No | Manual | N/A |
| Definition/Condition (Arabic) | RichText | No | Manual | N/A |
| Comment | RichText | No | Manual | N/A |

### Controls and Alerts

* It was agreed that the collaterals can be linked as General Collaterals (Covering all the facilities) and/or as Specific Collaterals (Covering specific Limits). The only control that will be added is when the Collateral is fully assigned (100% Assigned), the system will show the below error message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral *[Collateral Reference]* cannot exceed 100% for all the CA/Facilities to which it is already assigned. |

### Document Generation

* The module 3. **Securities, Collateral, Covenants & Conditions** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* No integration needed at this step.

### Pipeline Impact

* No regularization will be done for the new covenants, conditions, and collaterals’ fields. They will be shown empty for the existing entities.

## SIMAH

### Screen

* SIMAH will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **SIMAH Report** | Comments | RichText | No | Manual | N/A |
| Report Date | Date | N/A | ACP | SIMAH Report Date will reflect SIMAH Fetch Date in ACP , since the bank has confirmed that SIMAH data is being updated on weekly basis |
| **SIMAH Past Dues, Bounced Cheques & Court Order** | Past Dues | RichText | No | Manual | N/A |
| Bounced Cheques | RichText | No | Manual | N/A |
| Court Orders | RichText | No | Manual | N/A |
| **SIMAH Historical Data\*  (History up to 4 rows)** | All Banks Limit | Amount | N/A | SIMAH | N/A |
| All Banks Utilization | Amount | N/A | SIMAH | N/A |
| ARB Share Limit | Amount | N/A | SIMAH | N/A |
| ARB Limit Utilization | Amount | N/A | SIMAH | N/A |
| ARB Limit Share% | Percentage | N/A | ACP | ARB share limit/All banks limit |
| ARB Utilization Share% | Percentage | N/A | ACP | ARB utilization/ All banks Utilization |
| ARB Facility Utilization% | Percentage | N/A | ACP | ARB Utilization / ARB Limit |
| Comments | RichText | No | Manual | N/A |
| **Customer Facilities from Different Banks** | Bank Name | Combobox | Yes | Manual | [LOV\_Main Banks](#_LOVs) |
| Funded Limits | Amount | Yes | Manual | N/A |
| Non-Funded Limits | Amount | Yes | Manual | N/A |
| Total | Amount | Yes | Manual | N/A |
| % of Total Facility (wallet share%) | Percentage | Yes | Manual | N/A |
| Limit Utilization | Amount | Yes | Manual | N/A |
| Utilization Share% | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Exposure with Other Banks As per SIMAH** | Fetch Details | Button | N/A | Manual | N/A |
| Bank Name | Combobox | N/A | SIMAH | [LOV\_Main Banks](#_LOVs) |
| SIMAH Reception Date | Date | N/A | SIMAH | N/A |
| Funded Limits | Amount | N/A | SIMAH | N/A |
| Non-Funded Limits | Amount | N/A | SIMAH | N/A |
| Total | Amount | N/A | SIMAH | N/A |
| % of Total Facility | Percentage | N/A | ACP | Total limit/all banks limit |
| Limit Utilization | Amount | N/A | SIMAH | N/A |
| Utilization Share% | Percentage | N/A | ACP | Limit utilization/ All banks Utilization |
| PDO Amount | Amount | N/A | SIMAH | N/A |
| Comment | Textbox | No | Manual | N/A |

*\*****SIMAH Historical Data:*** *This table will show the last Information Fetched from SIMAH as the first row, and it will keep a track of 3 records from the previous archived Requests.*

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| Customer Disclaimer | Blocker | Customer Disclaimer to Fetch SIMAH details should be checked | Customer Disclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |
| Fetch Details Button | Alert | Upon Fetching SIMAH information, system will check the validity of the existing data in ACP (< **3**\* months based on the Report date), and a new alert message will be prompted in case the existing data is still valid.  \*Will be configurable by BAU | Please note that the SIMAH existing data is still valid (<3 months). Do you want to proceed? |
| Report Date | Alert | At TL Stage, if SIMAH information is expired (> 3 months based on the report date) | Please note that the SIMAH existing data is expired (>3 months). Do you want to proceed? |

### Document Generation

* The module **5.** **SIMAH** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* SIMAH current interface will remain as is and no change will be introduced to the current implementation.

## Account Conduct

### Screen

* **Account Conduct** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Conduct** | Comments | RichText | No | Manual | N/A |
| Year | Combobox | Yes | ACP | List of Years |
| Month | Combobox | Yes | Manual | List of Months |
| Account Credits | Amount | No | Manual | N/A |
| LC Number | Numeric | No | Manual | N/A |
| LC Value | Amount | No | Manual | N/A |
| LG Number | Numeric | No | Manual | N/A |
| LG Value | Amount | No | Manual | N/A |
| BC Number | Numeric | No | Manual | N/A |
| BC Value | Amount | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| PDO Value 0 – 29 days | Textbox | No | Manual | N/A |
| PDO Value 30 – 59 days | Textbox | No | Manual | N/A |
| PDO Value 60 – 90 days | Textbox | No | Manual | N/A |
| Total | Textbox | No | ACP | Sum of all PDOs |
| **Overstepping / Excess & Overdue** | Comments | RichText | No | Manual | N/A |
| Overstepping/Excess | List | N/A | ACP | Operating Account Funded ST Financing Funded MT Financing Funded Trade Non-Funded Trade PPC |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |
| Overdue | List | N/A | ACP | Roll Over beyond Tenor Past Due Outstanding |
| Answer (Yes/No) | Checkbox | N/A | Manual | N/A |

* A configuration screen will be added to allow the BAU to update the overstepping/Excess and Overdue lists if needed.

### Controls and Alerts

* N/A

### Document Generation

* The module **6**. **Account Conduct** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* The Account conduct info will be manually inputted until the integration release implementation.

## Rating and Financial Analysis

### Screen

* **Rating & Financial Analysis** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Rating** | ORR Rating Model | Combobox | N/A | MRA | [Rating Model](#_LOVs) |
| Rating Type | Combobox | N/A | MRA | [Rating Type](#_LOVs) |
| ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Overridden ORR | Combobox | N/A | MRA | [ORR LoV](#_LOVs) |
| Rating Date | Date | N/A | MRA | N/A |
| Status | Combobox | N/A | ACP | Proposed Approved |
| **ORR Comment** | Comment | Note | No | Manual | N/A |
| **Overridden Reasons Comment** | Reasons | Textbox | N/A | Manual | N/A |
| **Audit Details** | Year | Combobox | N/A | MRA | List of Years |
| Auditor Name | Textbox | N/A | MRA | List of Auditors |
| Classification | Combobox | No | Manual | TBD |
| Qualified/ Unqualified | Combobox | N/A | MRA | Qualified  Unqualified |
| Auditor Comment | Note | N/A | MRA | N/A |
| Statement Date | Date | N/A | MRA | N/A |
| **Key Financial Analysis and Stability Indicators (Customer Financials link + Write ups)** | Financial Elements | List | N/A | ACP | Elements column will display by default the below rows: Revenue Revenue Growth (%) Operating Profit Operating EBIT (%) Net Profit Net Profit / Sales % EBITDA EBITDA / Sales (%) Net Operating Cash Generation (NOCG) Total Assets (**Note**: The financial template will be updated to include this new Element) Total Bank Debt Tangible Net Worth Receivables Days On Hand (DOH) Inventory Days On Hand (DOH) Asset Conversion (Inv. DOH + A/R DOH) Gearing (Bank Debt / Tangible Net Worth) Current Ratio (Total Bank Debt + Loans from Officers/Stakeholders) / EBITDA Leverage (Total Liab. / Tangible Net Worth) Interest Coverage (EBIT/Interest Expenses) DSCR (EBITDA / Interest Expense + CPLTD) |
| Status | Combobox | No | ACP | In house MRA Audited  Projected |
| Period | Combobox | No | Manual | Years list |
| Currency | Textbox | No | ACP | Defaulted to SAR |
| Comment | Note | No | Manual | N/A |
| Income Statement | RichText | No | Manual | N/A |
| Asset Conversion Cycle | RichText | No | Manual | N/A |
| Balance Sheet | RichText | No | Manual | N/A |
| Liquidity & Capital Structure | RichText | No | Manual | N/A |
| Specific Limit Analysis | RichText | No | Manual | N/A |
| **Guarantor/s Profiles (**System will reflect all the personal guarantors/ corporate guarantee added by the user under collateral relationship and the user will fill the additional info and fetch the others (rating, SIMAH)) | Guarantee Name | Textbox | Yes | ACP | N/A |
| Guarantee Age | Textbox | No | ACP/Manual | N/A |
| Guarantee Networth | Amount | No | ACP/Manual | N/A |
| Guarantee Biz. Since | Date | No | ACP/Manual | N/A |
| Risk Rating (Existing) | Textbox | No | ACP | N/A |
| Risk Rating (Proposed) | Textbox | No | ACP | N/A |
| Signed Networth Statement/Financial | Textbox | Yes | ACP | N/A |
| SIMAH/Name Clearance | Textbox | Yes | ACP | N/A |
| Available Exposure in SIMAH | Textbox | Yes | ACP | N/A |
| Guarantee Disclaimer to Fetch SIMAH Information | Checkbox | No | Manual | N/A |
| MRA Fetch Data | Button | No | Manual | The Button that will be used to fetch MRA Details |
| SIMAH Fetch Data | Button | No | Manual | The Button that will be used to fetch SIMAH Details |

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Audited Value** | Blocker | The audited values cannot be changed manually | You cannot change the values of the financials when the status is audited |
| **Guarantee Disclaimer** | Blocker | GuaranteeDisclaimer to Fetch SIMAH details should be checked | GuaranteeDisclaimer to Fetch SIMAH details is not checked. Please check it in order to proceed. |

### Document Generation

* The module **7** **Rating & Financial Analysis** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* The SIMAH / MRA Information cannot be fetched in Bulk for all the guarantors, that is why the fetch will be per record per interface for each guarantor separately.

## Account Profitability-RAROC-Account Planning

### Screen

* **Account Profitability RAROC Account Planning** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Account Profitability** | Comments | RichText | No | Manual | N/A |
| Income SAR | List | N/A | ACP | Income SAR will display the below rows:  Funded  Fees  Liabilities  Trade  Cash Mgmt.  Payments  Treasury  Private  Retail  Capital  Insurance  Funded incld. Fee p.a. (bps)  Liab.+Non Funded+X-Sell (bps)  Total ROA (bps) |
| Year | Combobox | Yes | Manual | The user can add up to 4 Years.  the year combobox will display following years:  (Y, Y+1, Y-1,Y-2) |
| Actual/Projected | Combobox | Yes | Manual | Actual  Projected |
| **Account Planning CBG** | Core Products | List | N/A | ACP | Core Products will display the below rows:  ST Financing  Structured Financing  MT Financing  Sub Total Assets  Current Acct. Bal.  Call Account  Cash Margin  Direct Investments  Sub Total Liabilities  LC  LG  Avalization  Acceptance |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Account Planning Cross Sell** | Comments | RichText | No | Manual | N/A |
| Cross Sell Products | List | N/A | ACP | Cross Sell Products will display the below rows:  E-Corporate  E-trade  Average credit balances  Payroll  POS  CDM  Treasury  Al Rajhi Takaful Agency |
| Opportunity | Combobox | Yes | Manual | Yes  No  Potential  Increase |
| Status | Combobox | Yes | Manual | Committed  Conditional  Optional  N/A |
| Potential Value | Amount | N/A | Manual | N/A |
| Target Value | Amount | N/A | Manual | N/A |
| Actual Value | Amount | N/A | Manual | N/A |
| Actual Income | Amount | N/A | Manual | N/A |
| Project Income | Amount | N/A | Manual | N/A |
| **Overall Profitability & RAROC** | Overall Profitability & RAROC | RichText | No | Manual | N/A |

* Income SAR, Core Products and Cross Sell Products lists will be configurable through a dedicated configuration screen, so they can be updated by the BAU if needed.
* Any newly added elements under CBG, Cross Sell, Assets, Liabilities ... will impact CA requests that are newly created or in the Pre-approval stages and they will be automatically taken into consideration in the summation of each category (CBG, Cross Sell...)
* Deactivated elements will be kept in the archived CA requests and will not appear in the new requests.

### Controls and Alerts

N/A

### Document Generation

* The module **8 Account Profitability RAROC Account Planning** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact since all the tables in this step will be manually inputted.

## Key Risks and Mitigants

### Screen

* **Key Risks and Mitigants** will be one of the CA creation wizard steps and a separate tab of the Edit screen, and will reflect the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Key Business Risks and Mitigants** | Category | Combobox | Yes | Manual | Industry Specific and Other Risks  Regulatory and Environmental Risks  Other Risk |
| Risk Type | Combobox | Yes | Manual | Most relevant risk  Second most relevant risk  Third most relevant risk |
| Risk | Textbox | Yes | Manual | N/A |
| Mitigants | Textbox | No | Manual | N/A |
| Actions | Textbox | No | Manual | N/A |
| **Peer Analysis** | Parameter | Combobox | N/A | ACP | EBITDA Margin  Leverage  Total Bank Debt/EBITDA  DSCR  Asset Conversion Cycle |
| Obligor | Amount | No | Manual | N/A |
| Client A | Amount | No | Manual | N/A |
| Client B | Amount | No | Manual | N/A |
| ARB Industry Sample AV | Amount | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The module **9 Key Risks and Mitigants** document generation will be implemented from scratch, based on the provided template. Below is the template with a detailed mapping:



### Integration

* This Module has no integration impact.

## Conclusion Recommendations

### Screen

* Since **Conclusion and Recommendations** module should be filled by both business and credit users, it was agreed that it will only be part of the CA Edit screen as a separate tab and will be designed as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Overall CBG Recommendation** | Credit Observations & Support | RichText | No | Manual | N/A |
| Overall CBG Recommendation | RichText | No | Manual | N/A |

* The following access rights are to be taken into consideration:
* Overall CBG recommendation: can be amended by RM/TL.
* Credit Observations & Support: can be amended by CO/RSCO.

**Note**: The access rights will remain configurable by BAU members

### Controls and Alerts

N/A

### Document Generation

* The module **10** **Conclusion Recommendations** document generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



### Integration

* This requirement has no integration impact.

## Executive Summary

### Screen

* Since the audience of Executive Summary is different from the CA templates, it was decided, after joint discussion, to dedicate a tab for Executive Summary elements, as part of the CA Edit screen and will include the following sections:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **LOV (in case of combobox)** |
| **Executive Summary** | Average YTD Liabilities | Amount | Yes | Manual | N/A |
| Purpose | Note | Yes | Manual | A Maximum length will be applied on Note fields in order to maintain the structure & layout of the Executive Summary Document. The maximum length will be communicated  once the build will be started |
| Ownership | Note | Yes | Manual |
| Client Background | Note | Yes | Manual |
| Key Financial Highlights | Note | Yes | Manual |
| Relationship strategy | Note | Yes | Manual |
| Despite Key Risks | Note | Yes | Manual |
| Business Recommendations | Note | Yes | Manual |
| **Account Planning** | Elements | Text field | N/A | Autogenerated | Element column will display per default the below rows: Core Core Mgmt. Payments Treasury Private Retail Capital Takaful |
| Description | Text field | No | Manual | N/A |
| Target Date | Date | No | Manual | N/A |

### Controls and Alerts

* N/A

### Document Generation

* The Executive Summarydocument generation will be implemented from scratch based on the provided template. Below is the template with a detailed mapping:



* It will be generated as PDF and the layout will be landscape as presented in the template. For any edit purpose, user can generate the document as Word.
* In order to make sure that the rendering of the document generation will fit the template, Axe Finance will undertake the appropriate choices in terms of implementation. (Example: max length for the notes...)
* The same template mapping will be applicable for Single\_Company\_Format\_L1 and L2. Only the signatories’ section will change from a template to another to reflect the members related to each committee.

### Integration

* N/A

## CA Annexures

### Screen

* As part of the new CA Wizard release, the bank has requested to automate the generation of additional annexures depending on the categories inserted in the limit structure. The mapping of the annexures display on the screen against the categories will be as follows:

|  |  |
| --- | --- |
| **Annexure** | **Category** |
| Annexure A: Contracting | Contract Financing |
| Annexure B: Real Estate | Real Estate |
| Annexure C: Capex | Capex |
| Annexure D: Project Finance/BS Term Financing | Project Finance, Syndication |

* A new configuration screen **Annexures Mapping** will be added to allow the BAU to update this mapping: only category (a multi-checkbox field that lists all the categories’ name) can be changed.
* When creating a new project, the user should specify the project category (Mandatory field). Based on the category selected, the below sections will show per category in the project screen as per the following design:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Contracting Section** | Name / Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Owner | Search Pop On | Yes | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Sub Cont. (main) | Text Box | No | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Project Value | Amount | No | Manual | N/A |
| Scope of Work | Text Box | No | Manual | N/A |
| Duration | Text Box | No | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Payment Terms | Text Box | No | Manual | N/A |
| Project status Report | Table | With the attributes listed below: | | |
| Value of Contract | Amount | Yes | Manual | N/A |
| Inc/Decr | Combobox | Yes | Manual | Increase  Decrease |
| Net Contract Value | Amount | Yes | Manual | N/A |
| Adv.Pymnt | Amount | No | Manual | N/A |
| Billed Amt. | Amount | No | Manual | N/A |
| Deductions | Amount | No | Manual | N/A |
| Net Billed Amt | Amount | No | Manual | N/A |
| Unbilled | Amount | No | Manual | N/A |
| Collections | Textbox | No | Manual | N/A |
| Backlog | Textbox | No | Manual | N/A |
| Residual Value | Amount | No | Manual | N/A |
| **Real Estate Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | No | Manual | N/A |
| Start Date | Date | No | Manual | N/A |
| Completion Date | Date | No | Manual | N/A |
| Main Contractor | Text Box | No | Manual | N/A |
| Real Estate Type | Text Box | No | Manual | N/A |
| Buyer/Tenant Profile | Text Box | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **CAPEX Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Current Capacity | Text Box | No | Manual | N/A |
| Capacity Post Capex | Text Box | No | Manual | N/A |
| Project Cost | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| **Project Finance/BS Term Financing Section** | Name/Title | Text Box | Yes | Manual | N/A |
| Description | Text Box | Yes | Manual | N/A |
| Project Location | Text Box | Yes | Manual | N/A |
| Start Date | Date | Yes | Manual | N/A |
| Completion Date | Date | Yes | Manual | N/A |
| Operational Date | Date | No | Manual | N/A |
| Project Sponsor | Text Box | No | Manual | N/A |
| Off. Taker | Text Box | No | Manual | N/A |
| Govt. Support | Text Box | No | Manual | N/A |
| Proj. Com/SPV & JV | Text Box | No | Manual | N/A |
| Proj. Tech Advisor | Text Box | No | Manual | N/A |
| Main EPC Contractor | Text Box | No | Manual | N/A |
| Main Operator | Text Box | No | Manual | N/A |
| Total Project Cost | Amount | No | Manual | N/A |
| Debt to Equity | Amount | No | Manual | N/A |
| Finan. Mechanism | Combobox | No | Manual | Syndication  Bilateral |
| Recourse Type | Combobox | No | Manual | No Recourse  Ltd. Recourse |
| **Sources & Uses of Fund  [Displayed for Real Estate and Capex]** | Uses | List | N/A | Autogenerated | -5 rows under Uses: to be filled in by the RM.  -Total Uses: auto-calculated by the system  -5 rows under Sources: to be filled in by the RM  -ARB Financing: will display the facility Amount  -Total Sources: auto-calculated by the system |
| SAR ('000) | Amount | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Cash Flow (Sources of repayment) [Displayed for Real Estate]** | Element | Textbox | N/A | Autogenerated | Residential Commercial Office Space Others Total |
| Total Sales | Amount | No | Manual | N/A |
| Total Lease | Amount | No | Manual | N/A |
| Total | Amount | No | Calculated | Total Sales + Total Lease |
| **Project Profile [Displayed for Real Estate]** | Element | Textbox | No | Manual | Saleable Area  Common Area Total Dev/Const Cost Property Type % Tenants/Buyers % |
| Land | Textbox | No | Manual | N/A |
| Building | Textbox | No | Manual | N/A |
| Total | Textbox | No | Calculated | Land + Building |
| **Project Status  [Displayed for Contracting]** | Current Status | Textbox | No | Manual | N/A |
| Actual | Textbox | No | Manual | N/A |
| Planned | Textbox | No | Manual | N/A |
| **Project P&L  [Displayed for Contracting]** | Element | Textbox | N/A | Autogenerated | Total Revenue Direct Cost Materials Manpower Sub-Contractors Overhead Interest Expenses Others Profit Margin |
| Amount | Amount | N/A | Manual | N/A |
| Percentage % | Percentage | N/A | Manual | N/A |

* The category field cannot be modified in the project Edit screen (Read only). Only the super user will have the possibility to amend it in case the project is linked to facilities under different categories. (Controls will be applied in that sense)

### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Percentage%** | Blocker | Cannot exceed 100% | Percentage % cannot exceed 100% |

### Document Generation

* The CA Annexuresdocument generation will be implemented from scratch based on the provided templates. Below the 4 annexures templates with a detailed mapping:

|  |  |  |  |
| --- | --- | --- | --- |
| **Annexure A** | **Annexure B** | **Annexure C** | **Annexure D** |
|  |  |  |  |

### Integration

* N/A

# Overall Impact on current scope

## Ground Rules

* It was agreed that whatever present in the proposed new templates should be reflected on the screen. All the other fields will be hidden except the ones that are assessed as relevant. ([List Of Attributes To Be Removed](#_List_Of_Attributes))
* The new implemented CA screens will be applicable for both existing (On-going and archived) and new requests. There will be only one screen for all requests.

## Screen Impact

### Credit Application screen

#### Screen Impact

* Call Memo tab will be removed from the CBG CA screen since call memo management module will be disregarded from CBG segment.
* The old CCRT tab will be replaced by the new tab “Securities, Collaterals, Covenants and Conditions” and Risk Triggers will be removed.
* The section “Existing and New Cross Sell Activities” which is part of the main Details tab will be removed and a new table “Account Planning Cross Sell” will be introduced as part of “Account Profitability-RAROC-Account Planning” tab in the new CA Wizard/Edit screen.
* All the Sections that are recommended to be kept in the CA Screen and that are not present in the New CA Templates will be kept as collapsed under the Main Information Module:
  + Post Approval Facilities
  + Policy Rules (Automatic & Manual & Concentration Limits)
  + Cash Flow Analysis
  + Security Documents
  + Facilities Outstanding
  + Facilities to be accommodated in Offer Letter.
* POS tab will be removed from the CA and will be moved to the category screen to show only in case of POS Category.

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The New screens will be applicable for all Credit Applications even the ones already archived.
* The user will have the possibility to generate the Old CA Template through a dedicated Link that will be visible for the Archived/Partially Archived Cases for tracking purposes.
* All the new fields added within the screen will be shown as empty for old cases.
* Any ongoing CA in the Pre-Approval Stage will be automatically adopted with the new screens and up to the Deal Team have to refill the gap as per the new templates.
* Same approach will be applied for cases under Post Approval Process in case they were sent back to Deal Team.

 Bank Project Management to ensure the smooth transition between the 2 approaches and communicate it accordingly to the concerned parties.

### Facility screen

#### Screen Impact

* “Terms and Conditions” and “Conditions Precedent to Drawdown” notes that are currently part of the facility screen will be removed, since they will be absorbed by the **conditions** section under Securities, Collateral, Covenants and Conditions step/tab. The data migration from the old sections to the new one will be as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Old mapping** | **New mapping under “Conditions” section** | | | | |
| **Filed Name** | **Category** | **Element** | **Condition Type** | **Mode** | **Description** |
| **Terms and Conditions** | Will show empty (will be filled by the RM) | Others | Terms and Conditions | Defaulted to specific and cannot be amended | The old note content |
| **Conditions Precedent to drawdown** | Precedent | Others | Conditions Precedent to drawdown | The old conditions content merged in one Condition Precedent to Drawdown per facility. |

* At facility level, at time of linking a collateral, a control is already existing in case the collateral assigned percentage exceeds 100%. This control will be adjusted, as follows, to fit the new approach: a collateral can be linked at both CA and facility levels.
* The “**Tenor (In Months)**” Field under the Pricing & Limit Details tab will be renamed to “**Tenor**”.
* A regulation on the old cases will be done in order to set the **Tenor Unit** Field to “**Months**”.

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Assigned Percentage** | Alert | Collateral Assigned percentage (at both CA and facility levels) cannot exceed 100% | Collateral Assigned Percentage for Collateral [Collateral Reference**]** cannot exceed 100% for all the CA/Facilities to which it is already assigned. |
| **Condition Type** | Blocker | The same facility cannot have two conditions with the type **Terms and Conditions** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Terms and Conditions” cannot be added twice for the same facility. |
| The same facility cannot have two conditions with the type **Conditions Precedent to drawdown** | Terms and Conditions with the reference (Condition Ref) is already added for the Facility (Fac Ref). Please note that “Conditions Precedent to drawdown” cannot be added twice for the same facility. |

#### Pipeline Impact

* N/A

### Credit Memo Screen

#### Screen Impact

* **Covenant Change** Section will be aligned with the new covenant section added under the CA new tab **Securities Collateral Covenants Conditions**. (Same fields)
* New request Conditions Change will be added to replace CPD change and Terms and conditions change actions. It will appear once the user select ‘Yes’ for the new action Conditions Change that will show under Requests Actions section. The new section will be aligned with the new Conditions section added under the CA new tab Securities Collateral Covenants Conditions. (Same fields)

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The added field (**Controlled by Segment**) will be shown as empty for the existing covenants.

### Customer Screen

#### Screen Impact

* **Customer** screen will be revamped based on the module **4 Basic Information Report**, to include the following new/revamped sections:
* **Customer Basic Information tab (BIR):**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
|  |  |  |  |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

* In order to comply to the new template, the existing “customers and suppliers” table will be segregated to two separate tables “Customers”, and “suppliers”, and Relationship since will be renamed Account Opened.
* Product and Credit Terms columns that are part of the existing customers and suppliers table will be removed.
* Market column that is part of the existing Key Markets & Principal Competitors table will be removed.
* **Counterparty tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**These fields will be Visible in case the Relation Type selected is  owner/Shareholder) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share  Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |
| **Board Members (**These fields will be Visible in case the Relation Type selected is  Bod Member) | Name | Textbox | Yes | Manual | N/A |
| Status/ Position | ComboBox | No | Manual | Board Member  Chairman |
| Representation | Textbox | No | Manual | N/A |
| Other Board Memberships | Textbox | No | Autogenerated | List of all companies in which the Entity is a Board Member |
| **Management (**These fields will be Visible in case the Relation Type selected is  Executive Management) | Name | Textbox | Yes | Manual | N/A |
| Designation/ Position | Textbox | No | Manual | N/A |
| Age | Textbox | No | Autogenerated | N/A |
| Nationality | ComboBox | Yes | Manual | Countries LoV |
| Education | ComboBox | No | Manual | -Primary Education  -Secondary Education  -Bachelor’s Degree  -Master’s Degree  -Doctorate Degree  -Other |
| Work Exp | Textbox | No | Manual | N/A |
| Years in Co | Textbox | No | Manual | N/A |

* **Group Structure tab:**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Ownership**        **(**Visible in case the Link Type selected is one of the following: owner/Shareholder, Influencer/Owner, Affiliate, Subsidiary) | Company | Textbox | Yes | Manual | N/A |
| Legal Status | ComboBox | No | Manual | -Sole Proprietorship  -General Partnership  -Simple Commandite Partnership / Mixed Liability Partnership  -Share Commandite Company  -Limited Liability Company  -Joint Stock Company  -Closed joint stock Company  -Special Purpose Entity  -Other  -Bank |
| Year Est. | Date | Yes | Manual | N/A |
| Activity | ComboBox | Yes | Manual | [Naics Code List](#_LOVs) |
| Shareholding | Textbox | Yes | Manual | N/A |
| % | Percentage | Yes | Manual | N/A |
| Key Owner | Checkbox | N/A | Manual | N/A |

#### Controls and Alerts

|  |  |  |  |
| --- | --- | --- | --- |
| **Field** | **Alert** | **Alert Condition** | **Alert Message** |
| **Credit relationship** | Blocker | Credit relationship cannot be greater than Account Opened Relationship Since date | Credit relationship cannot be greater than Relationship Since date |

#### Document Generation Impact

* The module 4 **Basic Information Report** document generation will be implemented from scratch and can be generated from both customer and CA screens.



* For Ownership, board members and management sections: Only one level down will be considered. (Example: only the customer’s direct owners will be displayed)

#### Integration Impact

* This requirement has no integration impact.

#### Pipeline Impact

* No regularization will be done, the new Customer’s fields will be shown as empty.

### Thirdparty screen

#### Screen Impact

* **Thirdparty** screen will be updated to include the following Sections/fields:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Identification** | Education | Combobox | No | Manual | Primary Education  Secondary Education  Bachelor’s Degree  Master’s Degree  Doctorate Degree  Other |
| **Saudization** | Nitaqat Status | ComboBox | No | Manual | Platine, High Green, Mid Green, Low Green, Yellow, Red |
| Number of Employees | Textbox | No | Manual | N/A |
| Number of Saudi | Textbox | No | Manual | N/A |
| % | Percentage | No | Manual | N/A |
| **Products/Services** | Product/Service/Business Line | Textbox | Yes | Manual | N/A |
| Industry | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Target Market | Combobox | Yes | Manual | Retail  Wholesale |
| % of Revenue | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| Major Customers | Combobox | Yes | Manual | LC |
| **CUSTOMERS** | Country | ComboBox |  |  | Countries LoV |
| LC/BC/Open Acct | Combobox | Yes | Manual | LC  BC  Open Account |
| % of Revenue | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **SUPPLIERS** | Major Suppliers | Combobox | Yes | Manual | LC |
| Country | ComboBox | No | Manual | Countries LoV |
| LC/BC/Open Acct | Multi- Checkbox | Yes | Manual | LC  BC  Open Account |
| % of CoGS | Percentage | No | Manual | N/A |
| Tenor | Textbox | No | Manual | N/A |
| Currency | Combobox | No | Manual | Currencies LoV |
| Comments | RichText | No | Manual | N/A |
| **Major Competition** | Company Name | Textbox | No | Manual | N/A |
| Business Activity | ComboBox | No | Manual | [Naics Code List](#_LOVs) |
| Agencies | Textbox | Yes | Manual | N/A |
| Market Share % | Percentage | Yes | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Activities of Related Parties Not having facilities from ARB** | Company Name | Textbox | Yes | Manual | N/A |
| CIC | Textbox | No | Manual | N/A |
| Activity | Combobox | Yes | Manual | [Naics Code List](#_LOVs) |
| Main Bankers | Textbox | No | Manual | N/A |
| Comments | RichText | No | Manual | N/A |
| **Write ups** | Owners Background | RichText | No | Manual | N/A |
| Brief Background of Entity | RichText | No | Manual | N/A |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* No regularization will be done, the new third party’s fields will be shown empty for the existing third parties.

### Collateral screen

#### Screen Impact

* The collateral screen will be updated to include the following field:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Section** | **Field** | **Type** | **Required ?** | **Source** | **Value** |
| **Collateral Identification** | On hand ? | ComboBox | Yes | Manual | Yes  No |

#### Controls and Alerts

* N/A

#### Pipeline Impact

* The new field (On hand?) will be empty for the existing collaterals.

### Home page

* Following the removal of Call Memo management from ACP , the following attributes will be removed from the home page:
* Call memo log section
* Call memo notifications from Notification panel section

### Financial Data Templates screen

* **Key Financial Analysis and Stability indicators** template will be updated to include the new element **Total Assets** added in the new CA template (7. Rating and Financial Analysis).

## Document Generation Impact

* Following the new scope, the below documents will be removed from the CA screen:
* Old BIR template (will be replaced by Module 4)
* CBG Call memo
* Credit Application (will be replaced by the 10 new CA templates + the Consolidated CA document)
* The Old CA Template will be exclusively accessible in Archived / Partially Archived cases through a dedicated Link for tracking purposes.
* The Indicative Term Sheet Document will be enhanced following the below requirements:
  + Empty Fields should display "N/A".
  + Enhance the overall layout of the document.
* No changes will be made on the following documents that will be kept in the CA screen:
* CAMAC documents
* Covenant Change
* Workflow Life Cycle
* Credit memo document:
* Request Actions section will be updated to include the new Action “Conditions Change” instead of the two old actions “CPD change” and “Terms and Conditions change.”
* Th old sections related to “CPD Change” and “Terms & Conditions Change” will be replaced by the new one.

## Workflow Impact

* Call Memo sub-workflow and related controls will be removed as the call Memo management will not be part anymore of the future solution.

## Integration TouchPoints

* All the new tables that need integration with new systems such as Account conduct table, will be manual Input until the integration release.
* All the existing Integrations will remain valid.

# Open Points

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **N°** | **Action** | **Pending with** | **Owner** | **Due Date** | **Status** |
| 1 | Brainstorm the display logic of Facilities, tenor, Pricing, Collaterals & Covenants Sections in the Executive Summary document generation | Axe Finance / Deloitte | Deloitte | 25/05/2021 | Pending |
| 2 | Number of characters per note | Axe Finance | Axe Finance |  |  |

# Additional Considerations

* In continuity of enhancing the user experience, Axe Finance was able to accommodate additional enhancements that are must-have for the Business Users to effectively conduct their day-to-day activities. The table below summarizes all the requirements that will be covered within Release 1.

|  |  |  |
| --- | --- | --- |
| **Sn°** | **Description** | **Tentative Release** |
| **Indicative Term Sheet** | | |
| 1 | Empty Fields should display "N/A" | Release 1 |
| 2 | Enhance the overall layout of the document | Release 1 |
| 3 | ITS WF Inclusion in Green Light Memo | Release 1 |
| 4 | ITS WF Enhancement in CA CBG Workflow (to be disregarded in case the ITS process was executed in the linked GLM) | Release 1 |
| **Drop 1 Deferred Points** | | |
| 1 | Covenants that are selected under compliance testing are not appearing under the CCRT tab which is not the correct behavior. Covenants will appear and an alert will be added to inform the user that a compliance request is running on the selected covenants under CCRT and vice versa. | Release 1 |

# Annexures

## LOVs

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Values |  |

## Mapping

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Screens Mapping Document |  |

## Documents Generation

|  |  |
| --- | --- |
| Element Name | Attachment |
| CA Templates |  |
| Executive Summary + Annexures |  |

## Updated CBG Product Catalog

|  |  |
| --- | --- |
| Element Name | Attachment |
| Product Catalog |  |

## List Of Attributes to Be Removed

|  |  |
| --- | --- |
| Element Name | Attachment |
| List of Attributes to be Removed |  |