## **Purpose of the Document**

The purpose of the FSD is to capture business processes and functionality carried out by Bandhan Bank for processing the Loan Applications and mapping it in CLO Application. This document communicates these business requirements in common terms to all stakeholders to ensure the product delivery meets the business objectives.

This document details the CLO requirements for all portfolios and is structured as below. Also, this Document covers Corporate Portfolio details. It also specifies the customization requirements as identified during requirement analysis.

* Business Operations Setup – Presents a schematic for proposed flow of operational activities like credit, risk, ops and customer service functions at the centralized / de-centralized locations.
* Security – User management and security policy setup.
* Master Setup – This section captures requirements related to various master configurations required in CLO like Product Configuration (Portfolio; Facility), External Agency Master, Document Master.
* Workflow Setup – Describes various aspects related to workflow configuration.
* Business Process for each workflow stage with detailed business requirements, mapping of these to the product (configuration / customization).
* Existing Reports – List of reports to be printed during originations process.
* Letter Templates – List of letters to be printed during originations process.
* Email & SMS Templates – List of outgoing emails & SMS during originations process.





**FUNCTIONAL SPECIFICATION DOCUMENT**

**FOR**

**CORPORATE LOAN ORIGINATION SYSTEM v1.7**

**Requirement Signoff**

As a key stakeholder of this project, I accept that this Document defines my requirements for this project in terms of key deliverables, constraints. This sign-off is an agreement on requirements.

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| **#** | **Name** | **Designation** | **Signature** | **Date** |
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**Document Control**

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| --- | --- |
| **Document Description:** | This document is intended to explain the business processes of the customer, as understood by the Pune center of Ebix Technologies Pvt Ltd. and to document how these business processes are implemented using the computerized system. |
| **Document Identification:** | SW/T12 |
| **Security Classification:** | Customer Confidential |
| **Location:** | QMS Server |

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| Authorization | | |
|  | **Name of the person** | **Date** (dd-mmm-yyyy) |
| Prepared by: | Neeraj Shrivastava | 31/03/2021 |
| **Reviewed by:** |  |  |
| **Approved by:** |  |  |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Change Log | | | | | |
| **Document**  **Version** | **Date of Change** | **Section** | **A/M/D** | **Brief description of change** | **Reviewed by** |
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| 1.6 | 08/06/2021 |  | M | Updated CIBIL activity based on discussion. |  |
| 1.7 | 14/12/2021 |  | M | Updated based on Development |  |

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**Terms of Reference**

|  |  |
| --- | --- |
| **Abbreviation** | **Description** |
| FSD | Functional Specification Document |
| HO | Head Office |
| CRM | Customer Relationship Manager |
| QDE | Quick Data Entry |
| DDE | Detailed Data Entry |
| RBI | Reserve Bank of India |
| CBS | Core Banking System |
| CLO | Corporate Loan Origination System |
| FA | Financial Analysis Activity |
| CAM | Credit Appraisal Memo |
| UW | Underwriter |
| CRB | Credit Reference Bureau |

**About the Document**

The Functional Specification Document (FSD) forms the basis for the solution and system development and is a collaborative effort between all business and technology stakeholders.

The FSD defines ‘what’ the user needs. Furthermore, the document:

* Identifies and documents business requirements of the bank
* Forms the basis of the Gap-analysis
* Forms the basis of quality assurance.
* Forms the basis of functional testing, System & User Acceptance Testing
* Forms the basis of setup and configuration.

The document has been prepared based on understanding by Ebixcash Technologies Team during the meetings and discussions with the bank’s Business and Technical team at onsite, as part of the requirements gathering exercise.

The document will be reviewed and signed off by the bank’s Business Team and Technical team. This Document supersedes any other Document/Discussions previously Shared/Discussed as part of scope of Delivery. It will then serve as basis for design, development & subsequently for UAT of the Bandhan Bank Corporate & MSME Loans Originations Implementation.

# Overview

This document contains details of the Corporate Loan Originations requirements (i.e. detailed description of activities performed during CLO).

The document would also explain the bank’s operational Structure details and corporate loan originations process flows.

This module will be catering to the following line of businesses –

* Corporate
* MSME

## **1.1 KEY ASSUMPTIONS**

* For existing customer, data will be fetched from the previous application in CLO of the customer in conjunction with CBS based on the CIF ID provided at the QDE. If customer is not present in CBS then the application will flow but at the time of customer handover and acceptance activity CIF will be required to proceed ahead.
* The Prototypes of the screens included in the document can slightly vary against the actual delivery.
* Reports / Agreement / Templates generation will happen in English only.
* The list of parameters (required for the configuration of the rules) will be provided by the bank. This list should be exhaustive. User will be able to add / modify rule only based on the configured parameters only.
* Wherever ‘System’ or ‘CLO’ is mentioned, it refers to Corporate Loan Origination System unless otherwise specified.
* Configuration of masters will be bank’s responsibility.
* This document will serve as the base for the CLO implementation and supersedes all the previous documents, trackers, mails etc. pertaining to the requirements.

## **1.3 Open Points**

* Open points as per the DRG sheet – as of now.
* Open Points are updated at respective sections as well.

## **1.2 Out of Scope**

* Any functionality / functions / requirement at master or transaction level other than specified in the document.

# Business set up and Structures

## **2.1 Business hierarchy and operations details**

Following is the organization hierarchy of bandhan bank. It has branches, which has parent region business units and all the regions has Head-office as parent business unit.



## **2.2** **Business roles and Levels**

The following is the list of user roles who will have access to the application to perform the activities defined in the workflow. The users configured in the system will be assigned roles. Each user may have one or more role. The user roles are then mapped to the activities in the work flow which they will perform.

|  |  |
| --- | --- |
| **Role Codes** | **Security Roles** |
| RM | Relationship Manager |
| SRM | Senior Relationship Manager |
| RH | Regional Head |
| HEAD-SME | Head – SME |
| SCM | Senior Credit Manager |
| FCU-RM | FCU Regional Manager |
| FCU-LM | FCU Location Manager |
| FCU-SAMP | FCU Sampler |
| FCU-HEAD-A | Head- FCU (Assets) |
| RCH | Regional Credit Head |
| CU | Credit Underwriter |
| CU-MGR | CU – Manager |
| CU-SRM | CU - Sr Manager |
| HEAD-CSME | Head - Credit SME |
| HEAD-CU | Head - Credit Underwriting |
| HEAD-CB | Head - Commercial Banking |
| RISK-ANA | Risk – Analyst |
| CA | Credit Analyst |
| SCA | Senior Credit Analyst |
| CBO-M | CBO-Maker |
| CBO-C | CBO-Checker |
| CBO-A | CBO-Admin |

## **2.3 Master Data – BU, Roles, Users, Profiles, Allocation Logic**



# Master Configuration

## **Entity Constitution**

Following are the entity details to be configured -



## **Documents**

This master is used to define the various documents, and their corresponding mapping with products/Facilities, Entities, Collaterals.

Documents Master consists of defining the individual record of document, and then create the document sets to with products/Facilities, Entities, Assets.

List of documents is as –

Document Master :-



## **Customer Type**

Following are the customer types which are to be configured -



## **Covenants and Terms & Conditions**

As per the requirement, covenants will not be configured at the masters level. User will enter the covenants during the sanctioning process on screen.

As per the data provided by the bank and subsequent discussion, all the terms and conditions are generic, and will be listed as part of sanction letter as a static section. Hence it is not required to be configured at masters level.



Facility wise Terms and conditions also need to generate and need to be shown in Sanction Letter as annexure.



## **Fee & Charges**

This master is used to define the various fee/charges, and their corresponding mapping with products/Facilities, Entities, Assets.

Fee applicable are attached 

## **Currency**

Bank extends facilities and loans in INR only.

## **Industry Segment & Industry Code**

Following are the list of Industry segments & Industry codes which are to be configured –



## **Deviations**

Following are the deviation details to be configured -



## **Index Rate**

This is not required as of now as the products/facilities are to be configured with fixed rates.

## **Financial Analysis (FA)**

FA masters are to define the templates of financial statements, ratios & their applicability. Please find below the finalized template for Financial Statements & List of applicable ratios –



## **Product/Facilities**

Following product types will be available at Product/Facility Masters –

* Term Loan
* Working Capital
* Bank Guarantee
* Letter of Credit

All the facilities/product are to be configured as of fixed rate. Following are the products/facilities details to be configured –



## **Collateral Type**

Collateral Master allows to define various types of collaterals that can be linked to an application. Following are various types which are applicable –



## **MSME Classification**

MSME Customers are classified based on following criteria:

* Industry Sector – Trading, Manufacturing, Agri & Allied, Other Services
* Turnover
* Investment in Equipment / Plant & Machinery
* Landholding in Hectares

System will populate Priority/Non – priority classification, Borrower Category (Customer Type) based on the above mentioned criteria.

Please refer to the attached sheet for the assessing the MSME classification–



## **MIS Codes**

Please refer to the attached sheet for the list of MIS Codes and their applicability for Corporate and MSME –

* For MSME Customers: following codes will be auto-populated by the system – Priority-non priority, Sector code, Sub sector code, based on the MSME Classification master. Rest all MIS codes will be user input fields at application entry level.
* For corporate Customers: all the MIS codes will be user input fields at application entry level



## **Internal Credit Rating**

Please refer to the attached sheet for the Internal Scoring model to be defined –



## **Exposure Ceilings Master**

Through this master the details pertaining to the exposure ceilings check will be maintained.



## **BML Eligibility Calculation**

This master is required in order to capture the applicable maximum LTV%, maximum applicable FOIR%, maximum applicable CLFR%. These values will be captured against each collateral codes configured in the system. The values may differ based on whether the collateral is self-occupied or not.

The BML eligibility sample data and calculations are as –



## **Reject Reason**

The Reject Reasons will be used when the underwriter/approver will reject the application.



## **Industry Outlook**

Industry outlook master to be captured during DDE stage.

* 1. 

## **BANK BRANCH MASTER**

Bank Branch will be configured at master level and it will be used during transaction.

* 1. 

# Workflow

This section covers the process flow for corporate portfolio loans of the Bank.



**Level-0 Flow**



**Description of Level-0 flow –**

This flow is applicable for corporate Business of the Bank. Below given is a detailed description of the Level 0 process flow depicted above:

* QDE (Quick Data Entry)/Inward:
  + When a Customer opts for a loan from bank, the loan application will be initiated by RM user at the branch level.
* DDE (Detailed Data Entry) Activities:
  + The CU/CA user will key in the application details in the system to complete the DDE.
* Pre-Underwriting Activities:
  + System triggers the pre-underwriting tasks/activities once DDE activities are completed.
  + The Credit underwriter/ credit analyst performs various tasks and makes case ready for underwriters
  + The CU/CA user will perform all Pre-underwriting activities like Financial Analysis, Credit Rating, Collateral verifications, Fees receipt etc.
* Underwriting Activities:
  + Once all of pre-underwriting activities are completed and data is available on the same, the application moves forward for credit approval.
  + Final Credit approval/sanctioning level will be determined based on the underwriting level applicable for the application.
  + Post approval of loan, Issuance of Sanction Letter and Customer’s acceptance of the offer is taken. Once Customer accepts the offer, pre-disbursement activities will be initiated.
* Limit Loading (Disbursement):
  + Limit loading / Disbursement initiation and Limit Loading / Disbursement activities will be done by CBO Maker and CBO checker users.
  + Workflow ends after completion of this stage.

**Main Workflow**

Please find attached Corporate workflow file below consisting of Level-0, Level-1 & Level-2 flows –



**Allocation Logic**



**Worklist**

Worklist is the function though which user can access activities of cases which are assigned and are required to be completed by that user. Please find below the screen design for user worklist -



## **APPLICATION ENTRY**

Below is the Application entry - Level 1 workflow-



### **QDE (Quick Data Entry)**

|  |  |
| --- | --- |
| **Brief description** | This is the first step in the process where the Application details are captured in the system. On this screen details are captured in order to initiate the workflow of the application. |
| **Pre-conditions** | * Physical application form is received along with the required documents from the customer and the customer has requested to initiate application processing. The receipt of physical application form and KYC document will be an outside system activity. * For existing customer, Data will be fetched from previous CLO application based on the CIF (Customer ID). |
| **Primary users** | RM |
| **Process flow of events** | QDE – Main Flow (New CLO Customer)   * Application data entry will start with QDE (quick data entry), after the relevant information from customer is already received. * QDE data entry will include basic applicant details that will be captured before form submission. * The user will enter QDE details on the screen. * QDE will act as inward form, and the system will populate the QDE details during DDE (detailed data entry).   QDE – Alternate Flow (Existing CLO Customer applying for Renew / Review)   * Application data entry will start with QDE (quick data entry), after the relevant information from customer is already received. * QDE data entry will include basic applicant details that will be captured before form submission. * If the customer is an existing, then the user can enter the Customer Identification number (CIF) and fetch the basic customer data in CLO. Data will get populated from old application as is in QDE and DDE screens and user will be able to edit the data and proceed with the application. * QDE will act as inward form, and the system will populate the QDE details during DDE (detailed data entry). |
| **Post Conditions** | Application Number Generation:   * Application number will be generated. Application number will be a 12-digit alphanumeric code generated by the system. Format of application number will be as follows:   2-char State code + 1 Character (M for MSME and C for Corporate) + 2 characters of Year (YY)+ 6 digit running series.  Example: MHM21000001  Note:  The Year will get reset to new year and Running series will get reset to '000001' on 31st December of every year.   * Post QDE, workflow will be attached to the application. * CL Documents Upload activity will be available to complete the application entry. |
| **Business Rules** | * The unique id to fetch customer data will be customer ID (CIF). Customer ID will be created and maintained in CRM/CBS system of the bank. * User can initiate review application (QDE) for the existing customer only if the account opening activity is completed for previous application and no other application is in process. |
| **UI Details** | The following excel depicts the UI details of the tentative QDE screens: |
| **Validations** | * Originating branch can’t be changed after saving at QDE. * If scheme selected is GSTconnect, then system should allow only Proprietorship / Partnership / LLP / Pvt Ltd as entity constitution. System should restrict other entity constitution. * Validation is required - If scheme selected is Bconnect, then system should allow only Proprietorship / Partnership / LLP / Pvt Ltd as entity constitution. System should restrict other entity constitution. |
| **Queries /Open points** | None |

### **Checklist Documents Upload**

|  |  |
| --- | --- |
| **Brief description** | After the QDE is completed, system will generate the list of the documents for the application which are applicable for the application entry stage. On this screen, the user can perform following things –   * System will display the system generated documents based on the master configuration. * Upload the soft copies of the documents for the system generated document list. * Mark the system generated documents as received. * Add user defined documents which are applicable for the application. * Upload the soft copies of the respective document & mark them as received. * Defer a document to further stages, if required. * Waive any mandatory document, if required. * It will ask for Document waiver approval during sanctioning stage. |
| **Pre-conditions** | * Credit Bureau check activity is completed. |
| **Primary users** | RM |
| **Process flow of events** | Document Receipt – Primary Flow   * List of applicable documents is generated by the system. * User adds the other required documents manually in User defined documents section. * User will upload the soft copies of all the respective documents. * User marks the documents ‘receipt’. * User defers document if it is expected to be received at later stage. * User waives any non-mandatory document if required and completes the activity. |
| **Post Conditions** | * In-Principle Approval activity will be generated if either the case is NEW or Non-Schematic with total loan amount greater than 5 Cr. * RCH/SCA Case Assignment to CU/CA activity will be generated if above condition is not met. |
| **Business Rules** | * System will generate only following documents   + the generic documents which are mapped at application level. * Other documents which are configured as ‘User’ at documents master’s level, can be added by the user manually on the screen. * Softcopy upload will be mandatory if document is marked as mandatory at masters level. * System will allow waiver / deferment of the document based on whether the same is allowed at masters level or not. |
| **UI Details** | Please find below the screen design for document receipt – |
| **Validations** | All the documents (system or user defined) should be either marked as received or deferred or waived before completion of the activity. |
| **Queries /Open points** | None |

### **In-Principle Approval**

|  |  |
| --- | --- |
| **Brief description** | This is a new activity required only if   * the case is NEW, and * marked as Non-Schematic at QDE and total loan amount greater than 5 Cr..   Through this screen user will capture whether the application is good to go ahead or not.  Documents uploaded previously will be available to the user through function. User can view the documents. |
| **Pre-conditions** | * CL Documents Upload activity is completed. |
| **Primary users** | RM |
| **Process flow of events** | **Primary Flow - Proceed with the Case**   * User views the documents through function. * User marks the decision as proceed. * User provides comments * User completes the activity. * Application moves to DDE.   **Alternate Flow – Case is Rejected**   * User views the documents through function. * User marks the decision as Reject. * User provides comments * User completes the activity.   Application moves to Reject Review. |
| **Post Conditions** | * DDE activity will be generated if marked as proceed. * Move to Reject review if case is rejected. |
| **Business Rules** | * This activity is applicable only if either the case is NEW or marked as Non-Schematic at QDE. |
| **UI Details** | Please find below the tentative screen design– |
| **Validations** | * Decision field is mandatory. * Reject Reason is conditional mandatory, applicable only when case is rejected. |
| **Queries /Open points** | None |

### **DDE (Detailed Data Entry)**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will capture the application details. User will be able to capture the following details through different screens/tabs in this activity –   * Demographic details for Main applicant, Co-applicant, Guarantors * Management Details * Operating Account Details * Transaction History * Exposure Details * Proposal Details * MIS Details * Collateral Details * Compliance Details * Warehouse Details * Supplier Details * Customer Details |
| **Pre-conditions** | * RCH/SCA Case Assignment to CU/CA is completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | Detailed Data Entry (DDE) – Primary Flow (New)   * User performs the detailed data entry based on the application received from the customer. * Apart from the customer/application data which comes from QDE stage, the user can capture information about the applicant as well as application level like address details, management details collateral details, banking details, Proposal details, warehouse, Supplier, Buyer details. * User can also add Co-borrower at this stage in case of individual applicants. * User provides all the mandatory data and submits the application. * Application moves to Document receipt stage.   Detailed Data Entry (DDE) – Alternate Flow (Existing – Review / Renew)   * User verifies and updates the detailed data entry based on the application received from the customer. * Apart from the existing customer/application data which comes from QDE stage, the user can capture or modify the certain sections at the applicant as well as application level like address details, management details collateral details, banking details, Proposal details (Currency, product, syndication details, Parent association related changes are not allowed to be changed for existing facility), warehouse, Supplier, Buyer details. * Use can add new facilities and/ or can close existing facilities. * Latest exposure and banking details are populated via interface from CBS. * User can also add Co-borrower at this stage in case of individual applicants. * User provides all the mandatory data and submits the application. * Application moves to Document receipt stage.   DDE – Alternate Flow (Incomplete Application)   * User performs the detailed data entry based on the application received from the customer. * User saves the application after partial completion of the DDE. * Application lies in respective user’s worklist. * User goes to worklist and clicks on Unsubmitted applications menu. * User opens the application and completes the DDE. * Application moves to Document Receipt stage. |
| **Post Conditions** | * Lists Check Activity, Document Upload and Credit Check activities are triggered by the system |
| **Business Rules** | * Details entered for Collateral in collateral entry should be auto populated on collateral valuation and Collateral verification. * User needs to submit the application in order to move to the next stage. * User must provide all the mandatory data on the screen in order to save the data on any screen in the application entry (DDE). * Option to upload Account Conduct Report to be made facilitated on DDE for Renewal/Review Case wherein User will Upload the Account conduct report manually. |
| **UI Details** | Please find below the screens design for DDE –    Tentative Screen Design for Project Finance details is as – |
| **Validations** | * System will populate the QDE data on main applicant screen in view only mode. * DDE >> Demographic Details - validation required - Based on field "Distance from Branch (in kms). System should validate it should be less than or equal to 50 kms. * There are no restrictions in case non-schematic cases. * Validations pertaining to the Scheme BML are as -   - Total exposure: greater than 25 lakhs - upto 10 Cr. It will be handled as part of product configuration.  - Products allowed - Term Loan - Bandhan Mortgage Loan - 7104   * Validations pertaining to the Scheme - GST connect are as -   - Total exposure: greater than 25 lakhs - upto 2 Cr. excluding BML (7104)  - Products allowed - Overdraft (6805) & BML(7104), BG and LC can be added as sub-limit.  - FA upload, details and ratios activities - to be made non-mandatory.   * Validations pertaining to the Scheme - BConnect are as -   - Total exposure: greater than 10 lakhs - upto 2 Cr. excluding BML (7104)  - Product Allowed - Overdraft (6805) / Cash Credit (6802) / Letter of Credit (LC) / Bank Guarantee(BG), BML (7104), Star Frequency Loan (6807).   * Collateral Address fields to be shown against each Collateral. |
| **Queries /Open points** |  |

### **Dedupe & Negative List check**

|  |  |
| --- | --- |
| **Brief description** | Dedupe and Negative list check activity facilitates the user to view and mark the applicant as duplicate against any match found list from following sources –   * CLO (existing customer application base based on pre defined rules) <<Rules for Dedupe check for individual and corporate are yet to be provided and finalized>> * Negative Customer list (as uploaded into the CLO system based on predefined format) <<Template and rule pertaining Negative List check is pending to be provided by bank>> * CBS <<Interface I/O parameters are yet to be discussed and finalized>> |
| **Pre-conditions** | DDE is completed |
| **Primary users** | CU/CA |
| **Process flow of events** | **Dedupe & Negative List check – Main Flow**   * User selects the Entity / Borrower name and fetched the matches. * System will perform Duplicate check for the Rule Set associated to the Product selected in application against   + Customer Application Details available in CLO   + Negative Customer List maintained in CLO   + Through API with CBS * User views the results on the screen. * User reviews the results and decides if the Entity / Borrower is duplicate or negative. * User has option to select if the Duplicate / Negative Borrower who has applied for loan. * User submit the activity. * User will be able to reject the application at this stage and application will move to Reject review pool.   If Selected Proceed ahead , System proceeds to pre-underwriting stage. |
| **UI Details** | Fraud/Negative Depository check Screen is as below: |
| **Post Conditions** | * Pre-underwriting activities are initiated |
| **Business Rules** | * At this level Dedupe/Negative list check will be performed for main applicant, Co-applicant, and guarantors as provided at DDE. |
| **Some reference points** | NA |

### **Credit Bureau Check Result/Hunter/Perfios**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Brief description** | Through this screen user will be able to view the details pertaining to the following checks:   * CIBIL: CIBIL check will be performed for applicants, Co-applicants, Guarantors. * Perfios: Perfios will be performed against the bank statements uploaded during DDE. It can be more than one. * Hunter: Hunter check will be performed for applicants, Co-applicants, Guarantors.   Each of the above data will be displayed in separate screen/tabs.  Following is the list of interfaces required for pertaining to the checks:   |  |  | | --- | --- | | **External Interface** | **Interface Type (Offline/Online)** | | CIBIL | Online | | Perfios | Online | | Hunter | Online | |
| **Pre-conditions** | DDE activity is completed |
| **Primary users** | CU/CA |
| **Process flow of events** | **Credit Bureau Check /Hunter/Perfios– Main Flow**  **Initiate Credit Bureau Check**   * User selects the entity / borrower name. * User selects the applicable credit bureau checks. * System sends request to credit bureau through interface.   **Credit Bureau Response**   * Response for the selected entity will come for CIBIL, Perfios and Hunter * User selects the applicable credit bureau checks. * User submits. * Application moves to next stage |
| **UI Details** | Credit Bureau Check Result tentative screen design:    <<will be finalized post interface discussions>> |
| **Post Conditions** | * Reject Review if the case is rejected. * Pre-underwriting activities – FA upload, Collateral Association, Fee Receipt, Collateral Verification are spawned. |
| **Business Rules** | * NA |
| **Some reference points** | * Inbound / Outbound parameters of the interfaces are pending for discussion. |

### **Document Receipt**

|  |  |
| --- | --- |
| **Brief description** | After the DDE activity is completed, system will generate the list of the documents for the application which are applicable for the pre-UW stage. On this screen, the user can perform following things –   * System will display the system generated documents based on the master configuration. * Upload the soft copies of the documents for the system generated document list. * Mark the system generated documents as received. * Add user defined documents which are applicable for the application. * Upload the soft copies of the respective document & mark them as received. * Defer a document to further stages, if required. * Waive any non-mandatory document, if required. |
| **Pre-conditions** | * DDE activity is completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | Document Receipt – Primary Flow   * List of applicable documents is generated by the system. * User adds the other required documents manually in User defined documents section. * User will upload the soft copies of all the respective documents. * User marks the documents ‘receipt’. * User defers document if it is expected to be received at later stage. * User waives any non-mandatory document if required and completes the activity. * User will mark the documents applicable for the FCU check. |
| **Post Conditions** | * FCU Check activity will be generated |
| **Business Rules** | * System will generate only following documents   + which are mapped at Facility level, entity constitution level and / or Collateral level.   + Also, all the generic documents which are mapped at application level. * Other documents which are configured as ‘User’ at documents master’s level, can be added by the user manually on the screen. * User has to upload softcopy of document if document is marked as mandatory. |
| **UI Details** | Please find below the screen design for document receipt – |
| **Validations** | All the documents (system or user defined) should be either marked as received or deferred or waived before completion of the activity. |
| **Queries /Open points** | Document masters pending the data |

### **FCU Check**



### **FCU Screening & Sampling**

|  |  |
| --- | --- |
| **Brief description** | Through this screen User will capture the details of FCU check against the documents which were marked for FCU check by CU/CA user in the previous document upload activity. |
| **Pre-conditions** | * Document Upload activity is completed |
| **Primary users** | FCU Sampler |
| **Process flow of events** | **FCU Screening & Sampling – Main Flow (Result is Positive)**   * User updates the results for all documents. * Result for all the documents are marked as positive. * User updates remarks if required. * Application moves to pre-UWstage.   **FCU Screening & Sampling – Alternate Flow (Result is Discrepant)**   * User updates the results for all documents. * Result for any of the documents is marked as other than positive. * User updates remarks if required. * Application moves to FCU Check by CU/CA activity.   **FCU Screening & Sampling – Alternate Flow (Pushback to Document Upload)**   * User check all the documents. * User finds any issue with uploaded documents. * User updates remarks and pushback the case to previous activity of document receipt. * Application moves back to document receipt activity. |
| **UI Details** | Tentative screen design for FCU Screening and Sampling is as: |
| **Post Conditions** | * Pre-underwriting stage gets completed when all the documents. * Application moves to FCU Check by CU/CA activity. * FCU Check Relook Approval activity |
| **Business Rules** | * If user selects pushback for any of the documents, system should push back the case to previous document upload stage. * Screening Result are to be provided against each record. * Applicable values of Screening results are as - Discrepancy, No Discrepancy. * Sampling result is to be provided only for the records marked as Discrepant. * Applicable value of sampling results in order (good to worse) is as –   + Positive,   + Refer to Credit - Could not be verified,   + Refer to Credit - Discrepant,   + Fraud. * Final Result will be worst of all sample results. |
| **Some reference points** | LoV of FCU Vendors is attached herewith |

### **FCU Check – Credit Decision**

|  |  |
| --- | --- |
| **Brief description** | This activity will be spawned only when FCU user has marked any of the document as Refer to Credit – Discrepant or Refer to Credit - Could not be verified.  Through this activity user can take following decisions –   * Proceed further – this will complete the activity and a deviation will be raised based on this activity. * Reject the case – case will move to reject review, all the other activities will be cancelled as well. |
| **Pre-conditions** | * FCU Screening & Sampling Activity is completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | **Main Flow (Proceed Further with Discrepancy)**   * User views the details and mark to proceed further with discrepancies. * User completes the activity. * System raised deviation regarding the FCU Discrepancy. * Application moves to Deviations check Activity.   **Alternate Flow (Case is Rejected)**   * User views the details and mark to reject the case. * Application moves to reject review. |
| **UI Details** | Tentative Screen design is as: |
| **Post Conditions** | * Deviation Activity. * Reject review activity. |
| **Business Rules** | * User needs to provide justification against each record in case of going ahead or pushing back. |
| **Some reference points** | * NA |



## **PRE-UNDERWRITING**

Below is the Pre-Underwriting - Level 1 workflow-



### **Fee & Charges Receipt**

|  |  |
| --- | --- |
| **Brief description** | Through fee/charges receipt screen, user can view the system generated charges. User can mark the charges as received. Also, if required, user can add user defined charges as well.  For all type of products/facilities, only processing charge is applicable –   * New Sanction - Non-refundable Processing fees upto 2.00%. It needs to be configured as 2% which will be modifiable at transaction screen. * Renewal of Limits - Non-refundable Processing fees upto 1.00%. It needs to be configured as 1% which will be modifiable at transaction screen. |
| **Pre-conditions** | * Credit Bureau check activity is completed. |
| **Primary users** | RM |
| **Process flow of events** | **Charge Receipt – Main Flow (System generated charge)**   * User Opens the charge receipt screen through worklist. * System generated charges (which are applicable for pre-underwriting stage) are displayed. * User presses the save. * User verifies and marks respective charge as received in system if the same is received (actual receipt of charges will be done outside the system i.e. in CBS.) * User completes the activity. * Application moves to next stage.   **Charge Receipt – Alternate Flow (Manual charge addition)**   * User opens the charge receipt screen through worklist. * User adds manual charge. * User presses the save. * User verifies and marks respective charge as received in system if the same is received (actual receipt of charges will be done outside the system i.e. in CBS.) * User completes the activity. * Application moves to next stage. |
| **UI Details** | Screen for Charge/Fee receipt is as: |
| **Post Conditions** | * Deviation Check activity will be generated |
| **Business Rules** | * User will be able to mark fee/charges as received or waived through this activity. * At this stage user can complete the activity without marking the status of fee/charges. * If Fee is waived/Amended , during Sanctioning user has to approve fee waiver through Fee Waiver Screen. |
| **Some reference points** | NA |

### **Collateral Verification**

|  |  |
| --- | --- |
| **Brief description** | Collateral Verification is a manual activity to be performed outside the system. In this activity, user will be able to capture the results of the collateral verification activity done for the collaterals.  Collateral verification will be applicable for the following collateral types –   * + - Property     - Plant & Machinery     - Vehicles |
| **Pre-conditions** | * Credit Bureau check activity is completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | **Collateral Verification – Main Flow**   * User performs the collateral verification (outside the system activity) for the applicable collaterals and updates verification details in system. * User updates the verification results on the screen for all applicable collaterals. * User completes the activity. * Application moves to next activity. |
| **UI Details** | Screens for verification is as: |
| **Post Conditions** | * Deviation Check activity initiated |
| **Business Rules** | * At least one Collateral verification record will be mandatory for all the applicable collaterals and if no record is added and activity is completed then deviation will be raised. * User will have to fill all mandatory information for each collateral to save the same. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Collateral Association**

|  |  |
| --- | --- |
| **Brief description** | Through this screen, user can associate collaterals with different facilities. This association can be many to many. Such that, a single collateral can be attached to more than one facility, as well as, multiple collaterals can be attached to a single facility. |
| **Pre-conditions** | * Credit Bureau Check activity is completed |
| **Primary users** | CU/CA |
| **Process flow of events** | **Collateral Association**   * User Opens the collateral association activity through worklist. * System has populated the list of collaterals and facilities. User checks the same. * User selects the collateral and attaches it to one or more facilities. * After all the collaterals are attached, user completes the activity. * Application moves to next stage. |
| **UI Details** | Screens for Collateral Association is as: |
| **Post Conditions** | * Deviation check activity is initiated. |
| **Business Rules** | * All the mandatory needs to be provided. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Financial Analysis**

|  |  |
| --- | --- |
| **Brief description** | Through this activity, user can –   * upload the financial statements into the system. * View the uploaded financial data for the years would be populated as per the financial structure uploaded in each of the function –   + Balance Sheet (Assets & Liabilities)   + Profit & Loss   + Cash flow   + Fund Flow * View the system calculated financial ratios based on the uploaded financials. * Update the sensitivity analysis details * Provide the other details and comments as required for the CAM.   **Sensitivity Analysis:**  Based on the requirement of the CAM,   * Three rows - Scenarios 1,2,3 - will added at masters level. It will appear in same fashion on screen. * At transaction screen, user will be able to update the data for each year against each record. * User will also be able to capture remarks, where user can mentioned about the scenario. |
| **Pre-conditions** | * Credit Bureau Check activity is completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | **FA – Primary Flow (Normal Upload)**   * User downloads the FA upload template from the system. * User fills in the data into the downloaded template. * User uploads the financial statements into the system through upload function. * FA is uploaded successfully. * User views and verifies the statements under various heads –  1. Profit & Loss 2. Balance Sheet (Asset/Liabilities) 3. Cash flow 4. Fund flow  * User views the system calculated ratios. * User provide required details and comments. * User Completes the activity.   **FA – Primary Flow (Errors faced in upload)**   * User downloads the FA upload template from the system. * User fills in the data into the downloaded template. * User uploads the financial statements into the system through upload function. * System shows some warning messages and the file is not uploaded successfully. * User rectifies the sheet. * User reuploads the updated financial statements into the system through upload function. * FA is uploaded successfully. * User views and verifies the statements under various heads –  1. Profit & Loss 2. Balance Sheet (Asset/Liabilities) 3. Cash flow 4. Fund flow  * User views the system calculated ratios. * User provide required comments. * User completes the activity. |
| **Post Conditions** | * Assessment of Limits activity is generated. |
| **Business Rules** | * Download template will be generated based on the configuration done at master’s level, and the same can’t be altered in the downloaded file. * Excel upload would be validated and if any error is found excel will not be uploaded & will move to error log. User will have to do required corrections and re-upload the file. * Excel template is comprised of Balance sheet, Profit and Loss, Cashflows and Fund flow statements * Upload file should be the same file as downloaded from the FA download screen for the application. * This activity will be applicable for all the Loan amounts. * This activity will not be mandatory for individual borrowers. |
| **UI Details** | Please find below the Financial Analysis screens – |
| **Some Reference Points** | NA |
| **Queries /Open points** | NA |

### **Assessment of Limits**

|  |  |
| --- | --- |
| **Brief description** | At this stage the user can perform the assessment of limits based on the financial details of the Customer.  The assessment methods are as –   * MPBF method * Turnover Method * First Method * GST Connect * WC - LC Assessment * WC - BG Assessment   Apart from above methods, user will have a grid for holding level details and a generic document upload grid to upload the documents. |
| **Pre-conditions** | * FA Upload activity has been completed |
| **Primary Users** | CU/CA |
| **Process flow of events** | **Assessment of Limits– Main Flow**   * After the Financial analysis stage is completed assessment of limits task will be triggered. * User opens the screen, selects the facility from the dropdown, and selects the method of assessment. If the facility is of Fund based type then methods available in the dropdown would be MPBF, First method, & Turnover. For Non-fund based facilities, dropdown would be disabled. For Bank Guarantees, ‘Assessment for BG’ would be applicable. For LCs, ‘Assessment of LC’ would be applicable. * Fields applicable for selected method appears in the below grid. * User verifies the details * User upload document if required. * User completes the task. |
| **Post conditions** | * Application moves to next stage |
| **Related Linkages** | * Financial Analysis |
| **Business Rules** | * Assessment of WC limits for FB facilities (MPBF, First method, Turnover) - values will come from FA statements. * In other methods data will be entered by user on screen. * Data in the grids will be available for the same number of the years as uploaded in FA. * In CAM report, the details will be populated only for the selected method. * This activity will not be applicable for Individual Borrowers |
| **UI Details** | Please find below the sheet contains tentative screen for assessment of limits and various assessment methods with parameters – |
| **Reporting / Template related requirement** | NA |
| **Accounting entries** | None |
| **Some reference points** | None |
| **Queries / Open Points** |  |

### **Credit Rating**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will perform –   * Credit Rating Summary screen – Through this screen user can -   + Update manually the rating and grade and upload Rating excel   + Updated the external credit rating data in the corresponding grid. * ROCE Calculation – Through this screen user will perform the ROCE calculation. |
| **Pre-conditions** | FA activity is completed |
| **Primary users** | CU/Credit Analyst (CA) |
| **Process flow of events** | **Credit Rating – Main Flow**   * User enters the details on the Credit Rating screen and saves the screen. * User inputs the score based on selections made by user on the screen. * User updates the external credit rating data in the grid. * User goes to ROCE screen through left hand menu function, user update the data on ROCE screen as required and save the same. * User completes the activity. * System proceeds to Pricing stage. |
| **UI Details** | Screens for credit rating are as: |
| **Post Conditions** | * Pricing activity is initiated |
| **Business Rules** | * Credit rating score card for Corporate / SME will be available on the screen based on the applicability defined at the master level and selection of DDE Verifier on transaction level. * Upon clicking the workflow activity for credit rating, system will take the user to credit rating initiation screen. * Further the screens for perform credit rating, credit rating summary, and ROCE calculation will accessed by user through left hand menu. |
| **Open Points** |  |

### **Exposure Check**

|  |  |
| --- | --- |
| **Brief description** | Through this activity User can view the exposure details as per the configuration done at the masters level. System will populate the data for applicable exposure check.  Following are the exposure check categories –   * Single borrower exposure (as per RBI guidelines) * Group borrower norms (as per RBI guidelines) * Single borrower exposure (as per Bank's Guidelines) * Group borrower norms (as per Bank's Guidelines) * Industry sector exposure – This will be checked based on Industry Code selected at the DDE level. |
| **Pre-conditions** | Credit Rating Activity is completed |
| **Primary users** | CU/CA |
| **Process flow of events** | **Exposure Check – Main Flow**   * User opens the screen and checks the system populated exposure details. * User updates comments if any. * User completes the activity. * Application moves to next activity. |
| **UI Details** | Screen for pricing is as: |
| **Post Conditions** | * Deviation Check activity initiated |
| **Business Rules** | * Except for the remarks column all the fields will be display only * Industry type exposure will be done based on the industry type code selected at the DDE level. |
| **Some reference points** | * NA |
| **Queries /Open points** | * NA |

### **Pricing**

|  |  |
| --- | --- |
| **Brief description** | Through this screen user will be able to view the applicable rate of interest (for fund-based facilities) and Commission (for non-fund based facilities). User will also be able to set the proposed ROI/Commission% by providing off-set % which enables the user to either increase or decrease the applicable rate%.  Also, through this screen, user will be able to capture/view the repayment details with respect to the term loans. Repayment details which are applicable includes the loan details (amount, tenor, effective interest rate, repayment frequency) & Repayment variations (Skip payment type, step-up/step-down payment type, balloon payment type). These repayment details are only applicable for term loans. |
| **Pre-conditions** | * Credit rating activity is completed |
| **Primary users** | CU/CA |
| **Process flow of events** | **Facility Pricing – Main Flow**   * User opens the pricing screen and checks the applicable ROI / commission. * User updates the off-set rate wherever applicable on the screen. * System computes the proposed ROI/Commission percent (%). * User saves the screen. * User updates repayment details for term loan if any. * User completes the activity. * Application moves to next activity. |
| **UI Details** | Screen for pricing is as: |
| **Post Conditions** | * Deviation Check activity initiated |
| **Business Rules** | * This screen will show all fund-based / Non-Fund based types of facilities, and corresponding system calculated applicable pricing. * Applicable pricing for fund-based facilities = Index code rate + Spread rate (as applicable). In case of fixed rate loans, the rate will be directly populated in the Applicable rate of interest field. * Proposed pricing for fund-based facilities = Applicable pricing for fund-based facilities +/- Off-set Rate, where off-set rate is provided by user on pricing screen against each facility. * Applicable pricing for Non-fund-based facilities = Commission % (as defined at facility/product master. * Proposed pricing for Non-fund-based facilities = Applicable pricing for Non-fund-based facilities +/- Off-set Rate, where off-set rate is provided by user on pricing screen against each facility. * The system will validate that proposed pricing % is within the min/max % set at facility master level. * Repayment details are mandatory to capture for term loans. * Repayment details are not applicable for any other facility types other than term loans. |
| **Some reference points** | * NA |
| **Queries /Open points** | * NA |

### **Deviations Check**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to view the system deviations and also user can add user defined deviations as well.  System generated deviations – For deviations which are configured as system generated deviations at master level will be populated based on the rules as configured.  User defined Deviation – For deviations where applicability is not defined at the master level, user will be able to pick them as per requirement at the transaction level.  Through this screen, user will also mark the approval authority for the deviations. The approval authority can be the sanctioning authority or some other particular user.  In case of user marked the deviation to be approved by authority other than sanctioning authority, it will for approval before the sanctioning process starts. |
| **Pre-conditions** | * All the prior pre-underwriting activities are completed. |
| **Primary users** | CU/CA |
| **Process flow of events** | **Deviation Check - Main Flow (System defined deviations)**   * System populates the applicable deviations from the deviations master. * User provides the comments against the deviations. * User provides the approval authority. * User saves the screen and submits the activity. * Application moves to next activity.   **Deviation Check - Alternate Flow (User Defined Deviations)**   * System populates the applicable deviations from the deviations master if any. * User add deviation in user defined deviation grid. * User provides the comments against the deviations. * User provides the approval authority. * User saves the screen and submits the activity. * Application moves to next activity. |
| **UI Details** | Screens for Deviation Check is as: |
| **Post Conditions** | * Application moves to underwriting stage if all the deviations are to be approved by sanctioning authority only. * Deviation approval activity if any of the deviations is marked to be approved by authority other than the sanctioning authority. |
| **Business Rules** | * User will manually select the deviation authority to whom the deviation approval activity needs to be allocated. * User will manually select the sanctioning authority flag in case the deviation is to be approved by the sanctioning authority along with sanctioning process. Please note that final sanctioning authority will be provided by CU/CA user at the start of sanctioning process. * At this stage user has option to add user specified deviations. * Auto-reject deviations: If any such deviations are raised by the system, then case should be rejected and further such rejected case should not be re-opened. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Deviations Approval**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to approve the deviations assigned to him/her in the previous activity of deviations check. |
| **Pre-conditions** | * All the other pre-underwriting activities are completed. |
| **Primary users** |  |
| **Process flow of events** | **Deviation Approval- Main Flow (System defined deviations)**   * System populates the applicable deviations from the deviations Check Screen. * User provides the comments and action against the deviations. * User saves the screen and submits the activity. * Application moves to underwriting activity.   **Deviation Check - Alternate Flow (User Defined Deviations)**   * System populates the applicable deviations from the deviations Check screen ,if added any. * User takes action and provides the comments against the deviations. * User saves the screen and submits the activity. * Application moves to underwriting activity. |
| **UI Details** | Screens for Deviation Check is as: |
| **Post Conditions** | * Application moves to underwriting stage. |
| **Business Rules** | * User will manually select the UW to whom the Underwriting activity needs to be allocated at submit instance. * User will manually select the CA to whom the Agreement Printing activity needs to be allocated at submit instance. * At this stage user has option to delete user specified deviations. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

## **UNDERWRITING & PRE-LIMIT LOADING**

Below is the Underwriting & Pre-Limit Loading - Level 1 workflow-



### **Underwriting**

|  |  |
| --- | --- |
| **Brief description** | **Sanctioning Process- Schematic cases**  - First Level Sanctioning activity will always to application CU/CA user. Assignment of users and committee will be done manually by the user. Final approval authority will be captured at this level by the CU/CA manually. System will allow that level for approving or rejecting the case.  - CU/CA will assign the case to Sanctioning authority/Committee for sanction.  - Committee representative will capture the decision in the system on behalf of committee.  - At any level user can push back the case to CU.  **Sanctioning Process- Non-Schematic Cases**   * First Level Sanctioning activity will always to application CA user. Assignment of users and committee will be done manually by the user. Final approval authority will be captured at this level such that system only allows that level for approving or rejecting the case. * CA User will send the application to Risk for Risk comments.   + CA will assign the case to TL-CB / Head - CR manually. At a time one user only.   + TL-CB/Head-CR will assign to Risk Analyst manually.   + Risk analyst will incorporate comments, and send it back to TL-CB or Head-CR.   + TL-CB or Head-CR (whosoever is assigned) can update the comments, and will send it back to CA.   + Further based on the comments, application can be either pushed back to Pre-underwriting or DDE, or it sign-off is provided it will be forwarded to CA.   + Risk User can push back multiple times at CA Stage as per requirement * CA user then assign the case to SCA for recommendations. * SCA will assign the case to Recommending committee for recommendations. * Committee representative will capture the recommendations in the system on behalf of committee. * Committee representative will assign the case to Sanctioning Committee for sanction. * At any level user can push back the case to CA.   User will be able to recommend / approve the application. The following decisions will be available for the user –   * Approve – This option will be available to the final sanctioning authority only. * Recommend – This option will be applicable for intermediate (sanctioning) users who will submit case to higher authority for taking decision on the case. * Not Recommend - This option will be applicable for intermediate (underwriting) users who will submit case to higher authority for taking decision on the case. * Reject – This option will be available to the final sanctioning authority only. * Pushback to Pre-Underwriting/DDE– In case any change is required in the application, any of the underwriting users can push back the application to pre -Underwriting stage. Such cases will be assigned to application CU/CA |
| **Pre-conditions** | * Pre-Underwriting stage is completed |
| **Primary users** | Sanctioning Users |
| **Process flow of events** | **Underwriting Main Flow (Application Approved)**   * Initial and Intermittent level underwriter users input the recommendation for loan amounts for all the Facilities as per application. * User selects the decision as ‘Recommend’. * User selects next level / Final underwriter and completes the activity. * Final Approver inputs the approved loan amounts and loan tenors for all the facilities as per application. * Approver approves the deviation, if any * Approver approves the document waiver, if any. * Approver approves fee Waiver, if any * Approver takes the “approve” decision & completes the activity. * Application moves to next activity.   **Underwriting – Alternate Flow (Application Rejected)**   * Initial and Intermittent level underwriter users input the recommendation for loan amounts and loan tenors for all the facilities as per application. * User selects the decision as Not Recommend’. * User completes the activity. * Final Approver takes the decision to reject the application. * Final Approver completes the activity. * Application moves to reject review activity.   **Underwriting – Alternate Flow (Application Push Back)**   * Initial and / or Intermittent level underwriter users underwrites the application and find certain data discrepancy / revised information. * User decides to send back the application. User updates his observations. * User selects pushback option and completes the activity. * Case is sent back to Pre-Underwriting based on option selected by underwriter. |
| **UI Details** | Screens for Underwriting (Application Approval / Recommendation) is as:    Sanctioning-Risk Recommendation Screen will be as:    Covenants Details screen will be as:    Deviation approval screen will be as:    Applicable CAM Report Templates are as –   * Non Schematic Cases: Applicable for Non-schematic cases      * Schematic Cases: Applicable for Schematic cases      * Modification CAM: This is a supplementary CAM report which is applicable in case of customer has asked for negotiation at the approval acceptance. |
| **Post Conditions** | * Approval Acceptance activity is initiated if case is approved. * Application moves back to CRM / CA / UW (first UW) for modification if modification is required and application is pushed back by UW. * Application moves to reject review activity if case is rejected. |
| **Business Rules** | * System will allow the case to be approved by final Sanctioning authority as mentioned in the first step of the sanctioning process by CU/CA user. * System will generate the CAM report in pdf format only. * System to have option to download the uploaded account Conduct Report in DDE along with CAM wherein the uploaded Account Conduct report by DDE person can be downloaded. * If user has recommended the case then, user must mandatorily select user (To whom case should be assigned). * If case is assigned to committee, there will be a designated committee representative in the committee who will act on behalf of all members to confirm final decision/recommendations in the system. * CAM Report will get generated at UW stage and if user wants to see, it can be viewed by clicking the link to download CAM. * Facilities which are rejected would not be available for review/renew in next cycle. * Along with underwriting activities UW will also add and verify Covenants, Deviations. * While recommending / approving the application, user needs to provide the approved loan amount, user can’t provide higher loan amount than customer has requested. |
| **Some reference points** | NA |
| **Queries /Open points** | CAM Template for Non-Schematic Modification is also required. |

### **Sanction Review**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will be able to upload the control return document and provide the sanction review comments in the system.   * This activity will be generated after sanctioning in done (in parallel to CBO Admin - Maker & Checker Allocation activity). * This activity will be required only in cases > 5Cr (all type of applications). * Sanctioning committee Representative User will manually select the committee which will perform the sanction review. * Through this activity, committee representative will be upload the control return file (pdf or word file) in the system and put remarks. * This activity has no impact on main workflow process but same needs to be closed before the disbursement activity is completed. |
| **Pre-conditions** | * Sanctioning activity is completed. |
| **Primary users** | Committee Representative of selected Sanction Review Committee |
| **Process flow of events** | **Primary Flow – Sanction Review**   * User opens the activity from worklist. * User uploads document into the system. * User provides the remarks. * User completes the activity. |
| **Post Conditions** | * Workflow ends. |
| **Business Rules** | * This is not a decision taking activity. * There will be no pushback required. * This activity is to upload the document of control return only. * Maker and checker user should be different user. |
| **UI Details** | Please find below the tentative screen design– |
| **Validations** | * Both the users are to be selected in order to complete the activity. |
| **Queries /Open points** | None |



### **CBO Maker & Checker Allocation**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will allocate the CBO-Maker and CBO-Checker users for the case. These assigned users will perform the further activities which will be allocated to roles CBO-Make and CBO-Checker. |
| **Pre-conditions** | * Sanctioning activity is completed. |
| **Primary users** | CBO Admin |
| **Process flow of events** | **Primary Flow – Users are assigned**   * User selects the CBO-Maker and CBO-Checker users from searchers. * User completes the activity. * Application moves to Sanction Letter Generation activity. |
| **Post Conditions** | * Sanction Letter Generation activity will be generated. |
| **Business Rules** | * NA |
| **UI Details** | Please find below the tentative screen design– |
| **Validations** | * Both the users are to be selected in order to complete the activity. |
| **Queries /Open points** | None |

### **Generation of Sanction Letter**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will perform following activities –   * generate the sanction letter * upload the updated sanction letter * generate the list of covenants   Sanction Letter Reference Number Format -  BBL / SME / <<Scheme Name>> / <<Financial Year>> / 5 digit running serial number  Sample: BBL/SME/BConnect/21-22/00001 |
| **Pre-conditions** | * CBO Maker Checker Allocation activity is completed. |
| **Primary users** | CBO Maker |
| **Process flow of events** | **Primary Flow -**   * User generates the sanction letter * User updates the sanction letter outside the system and upload the updated sanction letter. * User generates the list of covenants. * User complete the activity. |
| **Post Conditions** | * Approval Acceptance activity is generated. |
| **Business Rules** | * Updated sanction letter is mandatory to be uploaded. * Sanction letter is to be generated in word format |
| **UI Details** | Please find below the tentative screen design–    Sanction Letter Template – |
| **Validations** | * Updated sanction letter is mandatory to be uploaded. |
| **Queries /Open points** | None |

### **Approval Acceptance**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to capture the customer’s response regarding the offer letter.   * Accept - Application should proceed to next stage in workflow * Reject - Application should move to reject review activity. * Negotiate - Customer comments will be captured by CRM and case will be moved back to first underwriter. * In case of negotiate, user will capture data in Modification Required Grid. |
| **Pre-conditions** | * Generation of Sanction Letter activity is completed. |
| **Primary users** | RM |
| **Process flow of events** | **Approval acceptance – Main Flow (Customer Accepts)**   * User views & appraise the customer (out of system process) about the offer letter which will cover terms & conditions and facility details such as loan amount, interest rate and tenor etc. * Customer accepts the approval details. * User marks the action as accepted and completes the activity. * Application moves to next activity.   **Approval acceptance – Alternate Flow (Customer Rejects)**   * User views & appraise the customer (out of system process) about the offer letter which will cover terms & conditions and facility details such as loan amount, interest rate and tenor. * Customer rejects the offer. * User marks the action as rejected and completes the activity. * Application moves to reject review activity.   **Approval Acceptance – Alternate Flow (Customer Negotiates)**   * User views & appraise the customer (out of system process) about the offer letter which will cover terms & conditions and facility details such as loan amount, interest rate and tenor. * Customer asks for change in offer letter. * User marks the action as “Negotiation” and provide details in modification required grid and remarks. * Application moves to first underwriter stage to perform required changes and follow normal workflow. |
| **UI Details** | Tentative screen for approval acceptanceis as: |
| **Post Conditions** | * Application moves back to 1st underwriter in case of negotiation. * Application moves to reject review activity in case of rejection by customer. * Application moves to next stage if the agreement (offer letter) is accepted by customer. |
| **Business Rules** | * Details in modification required grid and Comments to be mandatorily entered by the RM in case customer has asked for negotiation. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Charge Creation**

|  |  |
| --- | --- |
| **Brief description** | In this activity, CBO Department user can capture the details of registration done against the collateral securities. This activity is applicable for only those collaterals where registration is required. |
| **Pre-conditions** | Document Verification activity is completed |
| **Primary users** | CBO-Maker |
| **Process flow of events** | **Update Registration Details – Main Flow**   * User Opens the activity through worklist. * User performs registration process (outside the system) * User updates the records for Registration Updation against applicable collateral securities. * User completes the activity. * Application moves to next activity. |
| **UI Details** | Screen for Charge Creation details is as: |
| **Post Conditions** | * Account opening flow is initiated. |
| **Business Rules** | * This activity to be made non-mandatory. User will be able to complete the activity without providing any data. * If any record is added then only data needs to be provided in mandatory fields. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Document Receipt**

|  |  |
| --- | --- |
| **Brief description** | After the Customer handover and acceptance activity is completed, system will generate the list of the documents which are applicable at post underwriting stage. On this screen, the user can perform following things –   * Upload the scanned images of the documents for the system generated document list. * Mark the system generated documents as received. * Add user defined documents which are applicable for the application. * Upload the scanned images & mark them as received. * Defer a document to further stage. * Waive non-mandatory document |
| **Pre-conditions** | * Customer handover and acceptance activity is completed. |
| **Primary users** | CBO-Maker |
| **Process flow of events** | Document Receipt – Primary Flow   * List of Applicable documents will be generated by the system. * User adds the other required documents manually in User defined documents section. * User will upload the soft copy of all available documents. * User marks all available documents ‘receipt’ * User defers document if it is expected to be received at later stage * User waives any non-mandatory document if required and completes the activity. |
| **Post Conditions** | * Document Verification activity will be spawned. |
| **Business Rules** | * System will generate only following documents   + which are mapped at Facility level, entity constitution level and / or Collateral level.   + Also, all the generic documents which are mapped at application level. * Other documents which are configured as ‘User’ at master’s level, can be added by the user manually on the screen. * CBO Maker User will be able to add and upload the document on adhoc basis as per the requirement. User needs to add the document manually. |
| **UI Details** | Please find below the screen design for document receipt – |
| **Validations** | All the documents (system or user defined) should be marked as received / deferred / waived before completion of the activity. |
| **Queries /Open points** | None |

### 

### **Document Verification**

|  |  |
| --- | --- |
| **Brief description** | Through this activity user will be able to verify the documents received, Waived, Deferred in previous activity. User can mark the document as – satisfactory, un-satisfactory |
| **Pre-conditions** | * Document receipt is completed. |
| **Primary users** | CBO-Checker |
| **Process flow of events** | Document Verification – Primary Flow (All documents are satisfactory)   * User Opens the document verification screen. * User verifies the document & mark them as satisfactory. * Uses verifies if any of the waived / defer document is justifiable and marks waiver / deferment as satisfactory. * Application moves to next stage.   Document Verification – Alternate Flow (Some documents are Unsatisfactory)   * User Opens the document verification screen. * User verifies the document & mark any of the document as un-satisfactory. * Uses verifies if any of the waived / defer document is justifiable and marks waiver / deferment as Un-satisfactory. * Application moves to next stage. |
| **Post Conditions** | * Covenant Fulfillment when all documents are marked as satisfactory. * Documents Receipt if any of documents is marked as unsatisfactory. |
| **Business Rules** | * User must take decision on each record in order to complete the activity * If a document is marked as unsatisfactory, user has to provide remarks. |
| **UI Details** | Document verification screen will be same as that of document receipt screen, with an addition of field for marking documents as satisfactory/unsatisfactory and remarks column. |
| **Validations** | NA |
| **Queries /Open points** | None |

### **Fee Receipt**

|  |  |
| --- | --- |
| **Brief description** | Through fee/charges receipt screen, user can view the system generated charges. User can mark the charges as received. Also, if required, user can add user defined charges as well. |
| **Pre-conditions** | * Approval Acceptance activity is completed. |
| **Primary users** | CBO Maker |
| **Process flow of events** | **Fee Receipt – Main Flow (System generated charge)**   * User Opens the Fee receipt screen through worklist. * System generated fees (which are applicable afterunderwriting stage) are displayed. * User presses the save. * User verifies and marks respective fee as received in system if the same is received (actual receipt of charges will be done outside the system i.e. in CBS.) * User completes the activity. * Application moves to next stage.   **Fee Receipt – Alternate Flow (Manual fee addition)**   * User opens the Fee receipt screen through worklist. * User adds manual fee. * User presses the save. * User verifies and marks respective fee as received in system if the same is received (actual receipt of charges will be done outside the system i.e. in CBS.) * User completes the activity. * Application moves to next stage. |
| **UI Details** | Screen for Charge/Fee receipt is as: |
| **Post Conditions** | * Covenant fulfillment activity will be generated |
| **Business Rules** | * All the fee applicable for the stage needs to be marked as received or should be waived in order to complete this activity. |
| **Some reference points** | NA |

### **Covenant Compliance**

|  |  |
| --- | --- |
| **Brief description** | Through Collateral valuation screen, user can update the valuation details of all types of collateral.  Collateral Valuation grid is required with following values –   * Collateral Code * Collateral ID * Valuation Amount, * Valuation Date, * Valued By, * Report Softcopy upload * User can add more than one record for the same collateral. System to consider record with lowest collateral amount.   Following common fields will be calculated based on the collateral records added –   * Overall Final Collateral Value - Summation of lowest collateral value amounts for all the collaterals * Overall Final Collateral Coverage % - derived as % of total final collateral value / total approved facility amount.   TSR Report Upload Grid/section is also required -   * Collateral Code * Collateral ID * TSR Report Upload * TSR Report Status * Remarks   Generic document upload is also required on CBO Valuation screen. |
| **Pre-conditions** | * Approval Acceptance is completed |
| **Primary users** | CBO-Maker |
| **Process flow of events** | **Collateral Valuation – Main Flow**   * User invokes the collateral valuation screen through worklist. * User selects the collateral and updates the valuation details. * The valuation provided is either same or higher than the valuation provided during collateral entry. * The calculated CCR% is equal to or higher than required CCR%. * User completes the activity. * Application moves to next stage.   **Collateral Valuation – Alternate Flow**   * User invokes the collateral valuation screen through worklist. * User selects the collateral and updates the valuation details. * The calculated CCR% is less than required CCR%. * User completes the activity. * Application reflows to underwriting stage. |
| **UI Details** | Screen for Collateral valuation is as: |
| **Post Conditions** | * Covenant Fulfillment activity is initiated. * Application moves to Underwriting stage. |
| **Business Rules** | * System will be pushback the case to Sanctioning level if either of the following is true -   - If Overall Final Collateral Coverage % < Overall Estimated Collateral Coverage %  - Any of TSR report status is negative.   * In case of more than one valuation added for same collateral, the valuation amount which will considered should be the lowest. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |







### **Covenants Fulfillment**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to view the list of covenants as added during the sanctioning process. User will be able to update the status of the same at the stage.  Following status are applicable:   * Fulfilled * Not Fulfilled * Not Applicable * Deferred |
| **Pre-conditions** | * Collateral Valuation, Document Verification activities are completed. |
| **Primary users** | CBO-Checker |
| **Process flow of events** | **Covenants Fulfillment – Main Flow**   * User opens the screen and view the list of covenants as added during the sanctioning process. * User manually update the status. * User completes the activity. * Application moves to next stage. |
| **UI Details** | Screens for Conditions Fulfillment is as: |
| **Post Conditions** | * Account Opening Template Generation activity is initiated. |
| **Business Rules** | * System will validate that none of the covenant is marked as Not Fulfilled. * User needs to manually go to any screen through left hand side functions in case any verification of data is needed to fulfill any condition. System will not prompt the user to the screen, and system will not validate whether the user has made the required change or not. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Account Opening Template Generation**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to view generate the account opening template. User will also be able to capture the CIF ID and LLP CIF Number fields. |
| **Pre-conditions** | * Covenant Fulfillment activity is completed. |
| **Primary users** | CBO-Maker |
| **Process flow of events** | **Account Opening Generation – Main Flow**   * User opens the screen and view the list of covenants as added during the sanctioning process. * User manually update the status. * User completes the activity. * Application moves to next stage. |
| **UI Details** | Tentative Screen and Template for Account Opening Template Generation is as: |
| **Post Conditions** | * Account Opening Template Generation activity is initiated. |
| **Business Rules** | * Screen will have provision to capture CIF ID such that CIF for existing customer will be populated from DDE, and for new to Bank customer it will be updated on this screen manually by the user. * CIF ID field will be mandatory at this stage. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

## **LIMIT LOADING**

Below is the Limit Loading - Level 1 workflow-



### **Limit Loading / Disbursement Initiation**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will initiate the Disbursement/limit loading activity. Through this screen user will also capture the details pertaining to the Disbursement Template Generation in the next activity. |
| **Pre-conditions** | * Pre-Limit loading stage is completed |
| **Primary users** | CBO-Maker |
| **Process flow of events** | **Disbursement initiation– Main Flow**   * User Opens the activity from worklist. * User opens the screen and checks the details for loans/limits. * User fills the details pertaining to the Disbursement Template. * User completes the activity. * Disbursement / Limit Loading activity is spawned. |
| **UI Details** | The tentative screen for Limit Loading / Disbursement Initiation is as – |
| **Post Conditions** | * Limit Loading / Disbursement activity is spawned. |
| **Business Rules** | * No data modification pertaining to the loan/limits will be allowed. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Limit Loading / Disbursement**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will validate loan/limit details by generating the Disbursement Template and submits the activity. Once the said activity is submitted the interface will push information to CBS for further processing and disbursement in CBS. |
| **Pre-conditions** | * Account opening initiation stage is completed |
| **Primary users** | CBO-Checker |
| **Process flow of events** | **Limit Loading / Disbursement – Main Flow**   * User Opens the activity from worklist. * User opens the screen and checks the details for loans/limits. * User downloads the disbursement template. * User completes the activity by clicking proceed.   **Limit Loading / Disbursement – Alternate Flow**   * User Opens the activity from worklist. * User opens the screen and checks the details for loans/limits. * User downloads the disbursement template. * User reject the case , case will go to reject review pool. * User select Return , case will go to Limit Loading/Disbursement Initiation activity. |
| **UI Details** | The tentative screen for Limit Loading / Disbursement is as –    The Disbursement Template to be generated is as – |
| **Post Conditions** | * Interface with CBS is not applicable pertaining to the disbursement or limit loading. Instead the Disbursement template is generated, and main workflow will end. |
| **Business Rules** | * No data modification will be allowed at this screen * Partial disbursement will be allowed for term loans. * The Disbursement template will be generated in PDF format. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

# Other Events



## **Allocation Logic**

* Following are the workflow stages and corresponding allocation logic wherever applicable

**Main Workflow**



## **Annotation Notes**

|  |  |
| --- | --- |
| **Requirement** | **Description** |
| Add Notes (Annotations) | * This is a hanging function which will facilitate the user to put comments as and when required by the user. * It will enable users to add notes with respect to the different activities being performed upon the application. * The notes will be available for the subsequent user for viewing. * The user can add any number of comments and view the comments from previous users. * The user cannot change/edit other user comments. |
| UI | * Please find below the screen shots for Add note – |

## **Reassign Functionality**

|  |  |
| --- | --- |
| **Brief description** | This function will enable user to re-assign the activities/tasks to another user of same role. |
| **Pre-conditions** | QDE to be completed and the workflow should be attached to the case. |
| **Primary users** | To multiple user levels. |
| **Process flow of events** | **REASSIGN:**   * Reassign function will be used to manually allocate case to a different user. * It should be possible for the manager to reassign the case of his subordinated to any other internal user within the same BU (Branch/HO) user only with same role. * For example, if User X at Branch A is handling cases of CORPORATE, these cases can be reassigned to User Y in the same branch A. |
| **UI Details** | Following is the indicative screen for Reassign: |
| **Queries /Open points** | None |

## **Subsequent Disbursement**



### **Subsequent Disbursement Initiation**

|  |  |
| --- | --- |
| **Brief description** | This screen will be used to initiate the subsequent disbursement in case the term loan was partially disbursed earlier.  User will be able to select the application and loan account by providing the Customer ID (CIF No.). |
| **Pre-Conditions** | Main workflow of the application should be completed |
| **Primary User** | CBO-Maker |
| **Business Flow** | Disbursement Initiation – Primary Flow   * User receives request from the customer for disbursal (outside the system). * User invokes the disbursement initiation screen and provide the unique CIF No. of the customer. * System displays the details of application and loan which are available for further disbursement. * User provides the amount of disbursement against the loan/limit. * Userprovide the other details as required for generation of subsequent disbursement template. * User completes the activity. |
| **Post Conditions** | * Document upload activity is initiated. |
| **Business Rules** | * Only those application where further disbursement is allowed will be available for user to pick. * At one point of time, user will be able to perform disbursement to one application only. * Subsequent disbursement is applicable for all type of facilities. |
| **UI Details** | Please find below the tentative screen for subsequent disbursement initiation - |
| **Validations** | * At least one partial disbursement needs to be mandatory to complete this activity. |
| **Queries / Open Points** | NA |



### **Document Receipt**

|  |  |
| --- | --- |
| **Brief description** | On this screen, the user can perform following things –   * Upload the scanned images of the documents for the system generated document list. At present there is no details available regarding the system generated documents at this stage. So system will not generate any document. All the documents will be added by user. * Mark the system generated documents as received. * Add user defined documents which are applicable for the application. * Upload the scanned images & mark them as received. |
| **Pre-conditions** | * Subsequent disbursement activity is completed. |
| **Primary users** | CBO-Maker |
| **Process flow of events** | Document Receipt – Primary Flow   * List of Applicable documents will be generated by the system. * User adds the other required documents manually in User defined documents section. * User will upload the soft copy of all available documents. * User marks all available documents ‘receipt’ * User waives any non-mandatory document if required and completes the activity. |
| **Post Conditions** | * Covenant Fulfillment activity will be spawned. |
| **Business Rules** | * System will generate only following documents   + which are mapped at Facility level, entity constitution level and / or Collateral level.   + Also, all the generic documents which are mapped at application level.   + At present there is no details available regarding the system generated documents at this stage. Hence, system will not generate any document. All the documents will be added by user. * Other documents which are configured as ‘User’ at master’s level, can be added by the user manually on the screen. |
| **UI Details** | Please find below the screen design for document receipt – |
| **Validations** | All the documents (system or user defined) should be marked as received / waived before completion of the activity. |
| **Queries /Open points** | None |

### **Covenant Fulfillment**

|  |  |
| --- | --- |
| **Brief description** | In this activity, user will be able to view the list of covenants as added during the sanctioning process. User will be able to update the status of the same at the stage.  Following status are applicable:   * Fulfilled * Not Fulfilled * Not Applicable * Deferred |
| **Pre-conditions** | * Document upload activity is completed. |
| **Primary users** | CBO-checker |
| **Process flow of events** | **Covenants Fulfillment – Main Flow**   * User opens the screen and view the list of covenants as added during the sanctioning process. * User manually update the status. * User completes the activity. * Application moves to next stage. |
| **UI Details** | Screens for Conditions Fulfillment is as: |
| **Post Conditions** | * Subsequent Disbursement Template Generation activity is initiated. |
| **Business Rules** | * System will validate that none of the covenant is marked as Not Fulfilled. * User needs to manually go to any screen through left hand side functions in case any verification of data is needed to fulfill any condition. System will not prompt the user to the screen, and system will not validate whether the user has made the required change or not. |
| **Some reference points** | NA |
| **Queries /Open points** | NA |

### **Subsequent Disbursement Template Generation**

|  |  |
| --- | --- |
| **Brief description** | This screen will be used to perform the subsequent disbursement template generation activity. |
| **Pre-Conditions** | Covenant Fulfillment activity is completed |
| **Primary User** | CBO-Checker |
| **Business Flow** | Subsequent Disbursement template generation – Primary Flow   * User invokes the screen through worklist. * System displays the details of as captured at the previous stage. * User generates the subsequent disbursement template. * User completes the activity. |
| **Post Conditions** | * Workflow end. |
| **Business Rules** | * Only those application where further disbursement is allowed will be available for user to pick. * At one point of time, user will be able to perform disbursement to one application only. * Subsequent disbursement is applicable for all type of facilities. |
| **UI Details** | Please find below the tentative screen for subsequent disbursement template generation -    Please find below the subsequent disbursement template – |
| **Validations** | NA |
| **Queries / Open Points** | NA |

## **Post Disbursement Covenant Fulfillment**

|  |  |
| --- | --- |
| **Brief description** | Through menu option user can see and update the covenant’s status which are due to be fulfilled after account opening. The covenants will be listed based on the customer ID.  System will list those covenants only which are due to be fulfilled based on the due date selection by user. |
| **Pre-conditions** | Application main flow is closed. |
| **Primary users** | RM |
| **Process flow of events** | **Post Disbursement Covenants:**   * RM Opens the screen for ‘Post Disbursement Covenants Fulfillment’. * User enters customer number and due date. * System displays all the covenants based on customer ID and due date entered. * User changes the status of covenants as fulfilled wherever its applicable or updates revised due date. * User saves the screen. |
| **UI Details** | Following is the indicative screen for Post Disbursement Covenants Fulfillment: |
| **Queries /Open points** | None |

## **5.5 Rejection Events**

|  |  |
| --- | --- |
| **Brief description** | The loan application can be rejected at multiple points in the workflow. This section describes the scenarios in which the application can get rejected.  All the parallel / child activities/task from the workflow will be terminated if application is rejected at any stage. |
| **Pre-conditions** | * All the activities leading up to the decision points should be performed. * Decision making activity should be triggered. |
| **Primary Users** | Multiple user level depending upon the rejection scenario |
| **Process flow of events** | **REJECTION EVENTS:**  The loan application may get rejected at multiple points in the workflow. These reject points are:   * Rejection at the time of Underwriting. * Decline by the customer during Customer handover and acceptance. * Rejection due to low credit score. * Rejection at Dedupe due to existing customer.   **Application (Rejection during Sanctioning process):**   * The loan application goes to the sanctioning authority, who has the mandate to either approve the application or reject it. * The sanctioning authority considers the CAM report and various notes entered by the recommending users and form an opinion whether the application creates a viable case for granting loan. * If the sanctioning authority doesn’t find the loan application convincing enough, or some concerns are noticed, then the authority can reject the application from sanctioning screen. * While rejecting, the user will select the reject reason and enter his/her remarks. * On rejection, the application will move to reject review activity.   **Application Rejection – (Customer Rejection)**   * The customer can reject the loan offer at Customer handover and acceptance. * The status for the same can be updated in the system as “Decline”. * The case will move for rejection which can be reconsidered by the user.   **Application Rejection – (Business head)**   * The loan application goes to the Head of Corporate / SME, who has the mandate to either approve the application or reject it during initial phase of application itself. * The Head of Corporate / SME considers the open market opinions, past relationships with bank, business model and form an opinion whether the application creates a viable case for processing the loan. * If the Head of Corporate / SME doesn’t find the loan application convincing enough, or some concerns are noticed, then the authority can reject the application from sanctioning screen. * While rejecting, the user will select the reject reason and enter his/her remarks. * On rejection, the application will move to reject review activity   **Application Rejection – (Credit score)**   * Post fraud / negative list check the credit scores are fetched from Credit bureau for each applicant. * At CRB check activity the user will evaluate if the score of all applicants are satisfactory * If the credit bureau score for any of the applicant is not satisfactory then user will reject the application. * On rejection, the application will move to reject review activity. |

## **Reject Review**



* UW will be able to re-open the rejected cases from reject review activity. Once the case is re-opened it goes to the same stage at which it was rejected.
* The rejected case will be available for 30 days before which the data will be moved, and the case will not be available to the user for reopening.

|  |  |
| --- | --- |
| **Description** | If a case is rejected, then the application will move to reject review activity. In this activity the underwriter has the option to either re-open the case or reject the same permanently based on adequate due diligence. |
| Pre-conditions | Case is rejected |
| Primary Users | UW (Underwriter)CU |
| **Processing Logic** | **Reject Review – Primary Flow**   * User opens the rejected application from worklist. * User view the screen and reopens the case with appropriate comments. * User submits the activity. * Case is re-opened on the activity where it was rejected.   **Reject Review – Alternate Flow**   * User opens the rejected application from worklist. * User view the screen and closes the case with appropriate comments. * User submits the activity. * Case is closed permanently. |
| UI | Please find Reject review screen as is: |
| Post Conditions | * If the case is re-opened, then the case will be re-opened at same stage where it was rejected. * If the case is closed the application will be closed. * multiple times the case can be pushed back and forth at the risk comment stage as there may be more than one round of observations from Risk after first set of observations |
| Business Rules | * UW will be able to re-open the rejected cases from reject review activity. Once the case is re-opened it goes to the same stage at which it was rejected. * The rejected case will be available for 30 days after that the case will not be available to the user for reopening. |

# Interfaces

This will get covered in Interface Document

<<Pending Interface Discussion.>>

# **Email Events and Templates**

Email and SMS Templates are attached herewith



# Reports

* Please find below the standard list of reports –

1. Account opened in a day - This report shows the loans for which account is opened.



1. Status of Applications at Various Stages – This report shows the loans with their stages and current owner of activity.



1. Loan Granted in Exception - This report shows the loans along with risks noted on that files.



1. RM Wise Covenants listing - This report shows ‘RM’ wise covenants with – next review date.



1. ODs Expiring In 3 Months RM Wise- This report shows ‘RM’ Wise Overdraft Expiring in 3 Months.

