







**ADDENDUM DOCUMENT**

**FOR AGRI V1.2**

**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: | Ambarish Agwan | 22-Mar-2022 |
| **Reviewed by:** | Kamal Thorat | 22-Mar-2022 |
| **Approved by:** |  |  |

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| Change Log | | | | | |
| **Document**  **Version** | **Date of Change** | **Section** | **A/M/D** | **Brief description of change** | **Reviewed by** |
| 1.0 | 22-Mar-2022 | All | A | Addendum Draft version | Kamal Thorat |
| 1.1 | 25-Mar-2022 | 4.1.3, 4.2.5, 4.3.5, 4.3.8, 5.1.1, 5.1.4 | M | Revert on Review comments from Bandhan | Kamal Thorat |
| 1.2 | 22-Apr-2022 | 2.2, 4.1.1, 4.1.3, 4.2,2, 4.2.5, 4.2.7, 4.3.3, 4.3.6, 4.4.1, 4.4,2  5.2 | M  A | Modified few sections based on the Actual Development | Kamal Thorat |
|  |  |  |  |  |  |

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**Terms of Reference**

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| **Abbreviation** | **Description** |
| CLO | Corporate Loan Origination System |
| DDE | Detailed Data Entry |
| FSD | Functional Specification Document |
| NA | Not Applicable |
| QDE | Quick Data Entry |

## **Key Assumptions**

* The Original CLO FSD for SEL – FSD\_Agri\_Bandhan Bank\_v1.3.docx holds good.
* The Prototypes for few of the screens included in the original FSD have been revised in this document based on the actual development.
* Master data received post original FSD sign-off is included in this Addendum.
* Minor corrections to the wordings in the description and process flow of events for some activities.
* Wherever ‘System’ or ‘Agri’ is mentioned, it refers to Agri Loan System unless otherwise specified.
* The points updated in Addendum will take precedence over FSD\_Agri\_Bandhan Bank\_v1.3.docx

## **Out of Scope**

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

## **Open Points**

* None

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

This is the updated master received after FSD signoff.

|  |  |
| --- | --- |
| **Role Codes** | **Security Roles** |
| RM | Relationship Manager |
| CM | Credit Manager |
| AH | Area Head |
| RH | Regional Head |
| RCM | Regional Credit Manager |
| HCA | Head Credit Agribusiness |
| HAB | Head Agribusiness |
| HCB | Head Commercial Banking |
| HA | Head Asset |
| HC | Head Credit Underwriting |
| PM | Product Manager |
| CBO\_M | CBO Maker |
| CBO\_C | CBO Checker |
| FCU\_S | FCU Sampler |
| ACM | Area Credit Manager |

## **3.1 Documents**

This is the updated master received after FSD signoff.



## **3.10 Collateral Type**

This is the updated master received after FSD signoff.



## **3.14 Scale of Finance Master**

This is the updated master received after FSD signoff.

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

|  |  |
| --- | --- |
| **Post Conditions** | Application Number Generation:   * Application number will be generated. Application number will be a alphanumeric code generated by the system. Format of application number will be as follows:   4-digit branch code + 1 Character (A for Agri) + 2 characters of Year (YY)+ 6 digit running series.  E.g.: 0003A20123456  Note:  1. The Year will get reset to new year and Running series will get reset to '000001' on 31st December of every year.  2. For Review / Renew applications new application number will get generated with suffix.  E.g.: 0003A20157326-1   * Post QDE, workflow will be attached to the application. * Initiate Credit Bureau check will get generated for further processing. |
| **UI Details** | QDE tentative screen design: |

## **4.1.3 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 –   * Applicant Details * Other Applicant Details * Operative Account * Exposure * Details of Proposal * MIS Details * Collateral Entry * Compliance Details * Crop Loan Cash Credit * Crop Loan Term Loan |
| **Process Flow of Events** | **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. * User opens the application and completes the DDE. * Application moves to Document Receipt stage. |
| **Business Rules** | * In every Application only 1 Crop Loan and 1 Investment Loan (live) will be allowed. In case of Review/Review-cum-Enhancement apart from the existing Investment Loan user can add 1 Investment Loan. If user wants to add more than 1 investment loan user can do review that many times. * 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). |
| **UI Details** | DDE tentative screen design: |

## **4.1.6 Assign to CM**

|  |  |
| --- | --- |
| **Brief Description** | Assign to CM will allow user to select the CM who will do the further processing of the Application. |
| **Pre-Conditions** | * Document Receipt is completed. |
| **Primary Users** | RCM |

## **4.1.7.1 FCU Screening & Sampling**

|  |  |
| --- | --- |
| **UI Details** | FCU Screening and Sampling tentative screen design: |

## **4.1.7.2 FCU Check – Credit Decision**

|  |  |
| --- | --- |
| **UI Details** | FCU Check tentative screen design: |

## **4.2.2 Collateral Association**

|  |  |
| --- | --- |
| **UI Details** | Collateral Association tentative screen design: |

## **4.2.4 Fee Receipt**

|  |  |
| --- | --- |
| **UI Details** | Charge/Fee receipt tentative screen design: |

## **4.2.5 Appraisal**

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| --- | --- |
| **UI Details** | Appraisal tentative screen design: |

## **4.2.7 Pricing**

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| --- | --- |
| **UI Details** | Pricing tentative screen design: |

## **4.2.8 Deviation Check**

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| --- | --- |
| **UI Details** | Deviation Check tentative screen design: |

## **4.2.9 Deviation Approval**

|  |  |
| --- | --- |
| **UI Details** | Deviation Approval tentative screen design: |

## **4.3.1 Underwriting**

|  |  |
| --- | --- |
| **Brief Description** | - First Level UW/Sanctioning activity will be allocated to same CM user only. Subsequently it will be allocated by CM to other users. Assignment of users will be done manually by the user. Final approval authority will be captured at this level by the CM manually. System will allow that level for approving or rejecting the case.  - CM will assign the case to Sanctioning authority for sanction.  - At any level user can push back the case to CM.  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– 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 CM * Pushback to DDE – In case of some changes required in the data captured in DDE, any of the underwriting users can push back the application to DDE stage. Such cases will be assigned to RM. |
| **UI Details** | Underwriting (Application Approval / Recommendation) tentative screen design:    Covenants Details tentative screen design:    Deviation approval tentative screen design:    Approval Matrix: |

## **4.3.3 Approval Acceptance**

|  |  |
| --- | --- |
| **UI Details** | Approval Acceptance tentative screen design: |
| **Business Rules** | * Details in modification required grid and Comments to be mandatorily entered by the RM in case customer has asked for negotiation. * Customer Id’s for all the Borrower, Co-Borrower, Guarantor needs to be entered in the screen. * If Case is at this stage for more than 90 days, then case will be Auto Rejected. * in case of any Changes in Fees the same needs to be done procedurally, from the Approval Acceptance, select Negotiate so that case gets pushed back to UW. From UW pushback to Pre-UW stage so that Fees can be waived, and it will be approved by UW and relevant documents can be uploaded. |

## **4.3.5 Document Verification**

|  |  |
| --- | --- |
| **Brief Description** | Through this activity user will be able to verify the documents received 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. * 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. * If Document is Marked as Unsatisfactory, then it will be available in Rectify Document Discrepancy screen to act on. This will be done by the user who has done document Receipt, as the case will be allocated to him with Document Receipt as the Activity code. He / She will need to go to the Rectify Document function and take the necessary action. * Application moves to next stage. |

## **4.3.6 Fee Receipt**

|  |  |
| --- | --- |
| **UI Details** | Charge/Fee receipt tentative screen design: |
| **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. * In case of waiver, user can go to Sanction Letter Generation stage, generate new Sanction Letter and upload it in Sanction Letter generation screen after taking customers signature, along with any approval mail for the Fee Waiver This needs to be done procedurally, from the Approval Acceptance, select Negotiate so that case gets pushed back to UW. From UW pushback to Pre-UW stage so that Fees can be waived, and it will be approved by UW and relevant documents can be uploaded. |

## **4.3.8 Covenant Fulfillment**

|  |  |
| --- | --- |
| **Primary Users** | CBO-Maker |
| **UI Details** | Covenant Fulfillment tentative screen design: |

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

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| --- | --- |
| **UI Details** | Limit Loading / Disbursement Initiation tentative screen design: |

## **4.4.2 Limit Loading / Disbursement**

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| --- | --- |
| **UI Details** | Limit Loading / Disbursement tentative screen design: |

## **5.1.1 Subsequent Disbursement Initiation**

|  |  |
| --- | --- |
| **UI Details** | Subsequent Disbursement Initiation tentative screen design: |

## **5.1.4 Subsequent Disbursement Template Generation**

|  |  |
| --- | --- |
| **UI Details** | Subsequent Disbursement Template Generation tentative screen design: |

## **5.2 Post Disbursement Covenant Fulfillment**

|  |  |
| --- | --- |
| **UI Details** | Post Disbursement Covenants Fulfillment tentative screen design: |

## **5.3 Rejection Events**

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| --- | --- |
| **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 at CIBIL Check * Rejection at Negative List Check due to existing customer. |

## **5.5 Reassign Functionality**

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| --- | --- |
| **UI Details** | Reassign tentative screen design: |

## **5.6 Reject Review**

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| --- | --- |
| **UI Details** | Reject Review tentative screen design: |