

## **Appendix 01 – Techno Functionality Specification Requirement**

### **Detailed Business Requirement for Loan Against Securities / Margin Financing / IPO Financing Products.**

#### **Background:**

BOB Financial Solutions Ltd. will offer following loan against securities products to the Customers. The underlying nature of the product will be loan against securities however the product variant will be different based on nature of funding. Broadly the product classification will be as under;

1. Loan Against Securities
2. Margin Financing
3. IPO Financing
4. ESOP Financing
5. Promoter Financing

The document has 4 parts.

- Part 1 will detail the Masters requirement which will be common to all the product lines.
- Part 2 will detail product wise specifications and reports.
- Part 3 gives details about Users accessing the systems.
- Part 4 enumerates other core system were API needs to be built for seamless working.

#### **Part 1 - Masters**

##### Client Master

Product	<ol style="list-style-type: none"> <li>1. Loan Against Securities</li> <li>2. Margin Trade Finance</li> <li>3. IPO Financing</li> <li>4. ESOP Finacning</li> </ol>	Every Customer will be having unquie code for individual product
Client Code	This will be unique code	Preferably the Broking ID code generated by broker will be taken as code
Client Name		
Client Email ID		
Client Contact Number		
Client Residence Number		
Client Corresponding Address		
FATCA		
PAN		
Aadhar Card ID		
Demat ID		
Demat Account No		

Bank Name		
Bank Account No		
Bank IFSC Code		
Relationship Manager Name		
Service Manager Name		
Branch		
Region		
Zone		
Business Vertical		
Family Code		
Group Code		
Processing Fees	% or Flat	
Interest Rate % p.a.	%	
Interest Rate Payment	Specify 1 month, 2 month, 3 months	
Interest Due Date		
Penal Charges for delayed Payment		
Funding to Consider for	1 NSE 2 BSE 3 FNO MTM 4 Charges	Tick option. To help system to commute funding
Email Communication	Daily, Weekly Monthly Quarterly, Half Yearly, Annually	
Communication to	Client, RM, SM, Branch, Region, Zone, Business Vertical	Tick option to be given for communication to be sent to
SMS Communication for Margin Call	Client, RM, SM, Branch, Region, Zone, Business Vertical	Tick option to be given for communication to be sent to
Mode of Collateral Operation	1. POA on demat account 2. Transfer to Lender Demat Pool	

Build hierarchy of Each Business Vertical i.e. mapped to its lowest level of people sourcing the business.

Relationship Manager Name		Contact Number & Email ID
---------------------------	--	---------------------------

Relationship Manager Code		
Service Manager Name		Contact Number & Email ID
Service Manager Code		
Branch Name		Contact Number & Email ID
Branch ID		
Region		Contact Number & Email ID
Zone		Contact Number & Email ID
Business Vertical	BOBCaps, BOB Wealth, BOB DST	Contact Number & Email ID
Family Code	Create Family code for Clients under one family	
Group Code	Create Group code for Clients belonging to same Group	

### Settlement Masters

Update settlement master for BSE and NSE Cash segment.

Settlement Number	
Payin Date	
Payout Date	

### Holiday Masters

Update list of Holidays were exchanged is closed.

### Security Masters

Update Security Masters with

Scrip Name		
ISIN Number		
Face Value		
Category		
Hair Cut %		

--	--	--

Security All – ISIN new listing  
Security Masters Updation  
Approved Security %

### Loan Master

Client Code		
Sanctioned Date		
Sanctioned Amount		
Loan to Value		
Tenor		

## **Part 2- Reports**

### **1. LTV Report – Individual (to be in horizontal format)**

Date :  
Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount	
Collateral Value	
Eligibility	50% of the Collateral Value
Loan Outstanding including interest	
Loan to Value %	
Alerts	First Call – LTV above 50%
	Second Call – LTV above 55%
	Third & Sale Call – LTV above 60%
Branch Code	

RM Number	
RM Email ID	
Family Code	
Group Code	
Interest Rate	
Sanctioned Date	
Expiry	To be taken from Sanctioned Date & Tenor

## 2. Group / Family LTV Report

Date :  
Client Code Filter : All or Specific

This report is similar to above except it will sum up the Client under one Family and/or Group as defined in the Client Masters

## 3. Secured & Unsecured Combined Report

Date :  
Client Code Filter : All or Specific

This report is similar to above report. It will sum up secured and unsecured position of the Client and show the Combined LTV.

## 4. Fund Requirement on Payin Day

This report will give fund requirement on Payin Day i.e. T+2. This will help to ascertain the fund flow well in advance.

Date :  
Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount (a)	
Eligibility (b)	
NSE Purchase	
BSE Purchase	

FNO MTM	
Charges	
Total Requirement ( c)	
Amount Already Funded ( d)	
Maximum Funding which can be done	Min (a,b,c ) – d

### 5. Stocks Payin Report - Stocks to Give to the Exchange

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Scrip ISIN	
Scrip Name	
Quantity	

#### 5a. This will be cumulative report of total scrip wise

Date :

Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Quantity	

### 6. Stocks Payout Report - Stocks to Receive from the Exchange

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Scrip ISIN	
Scrip Name	

Quantity	
----------	--

**6a. This will be cumulative report of total scrip wise**

Date :

Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Quantity	

**7. Online Bank Files for Net Banking**

**6a. For Payin to the Exchange**

Debit BFSL	Credit Client Bank Account		
Debit Client Bank Account	Credit Exchange Account		

**6b. For Payout from the Exchange**

Debit Client Account	Credit BFSL Account		
----------------------	---------------------	--	--

**8. Client Global Report**

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
RM Name	
Sanctioned Amount	
Collateral Value	
Eligibility	
Loan Outstanding including interest	
NBFC LTV%	

NSE Balance	
BSE Balance	
FNO MTM Balance	
Charges	
Total (a+b+c+d) - (A)	
NBFC balance - (B)	
Total Dues (A+B) = C	
Overall LTV %	C/Collateral Value
Branch Code	
RM Number	
RM Email ID	
Family Code	
Group Code	
Interest Rate	
Sanctioned Date	
Expiry	

#### 7a. Client Global Report – Collateral Value

Date :

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	
Scrip ISIN	
Scrip Name	
Scrip Quantity	
Closing Market Prices	
Market Value	
Approved & Unapproved	



--	--

## 9. Daily Purchase & Sale

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Name	Purchase Qty	Purchase Rate	Purchase Value	Sell Qty	Sell Rate	Sell Value	RM Code

## 10. Scripwise Exposure

Date Filter : From and To

Scrip ISIN Filter : All or Specific

Scrip ISIN	
Scrip Name	
Number of Client Holding the Scrip	
Total Quantity	
Market Value	
Outstanding Loan Book	
% Holding to Loan Book	

## 11. Yield Report

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	
Client Name	
Business Vertical	

Interest Income	
Brokerage Income	
Average Capital Used	
Overall Yield	

## 12. Interest Report

Date Filter : From and To

Business Vertical Filter : All or Specific

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	RM Name	Int. %	Int. payable	April Int. Due	April Int. Recd	Mar Int. Due	Mar Int. Recd	Total Int. Due	Total Int. Recd

## 13. Interest Ageing

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	Outstanding Loan Amount	Interest o/s less than 30 days	Interest o/s 31-60 days	Interest o/s 61-90 days	Interest o/s 91-120 days	Interest o/s 121 days & above	Interest %

## 14. Brokerage & Charges Report

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name	Business Vertical	Transaction Value	Brokerage	STT	ST	GST

## 15. Average Fund utilisation and Interest Due

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Fund Utilised – Outstanding Loan	Interest %	Interest Rate
Day1			
Day2			

Day3			
Day X			
Total			
Average		Interest Rate/Avg Fund utilised *365/No of days	

### 16. Client Ledger Report

Date Filter : From and To

Client Code Filter : All or Specific

Client Code	Client Name		Debit	Credit	Closing Balance
Dates		Opening Balance	XXX		XXX
		Loan Given	XXX		XXX
		Loan Repaid		XXX	XXX
		Interest Due	XXX		XXX
		Interest Reced		XXX	XXX

## 17. Client Holding Statement

Client Code		Client Name		Bank Account No		Demat Account No		Interest Rate	
Client Contact		Client Email							
Approved Stock									
	Name	Qty	Price	Value					
Unapproved Stock	Name	Qty	Price	Value					
Collateral Value	a								
Eligibility	b								
Sanctioned Amount	c								
Outstanding Loan (NBFC)	d								
Loan Available		Min(a,b,c)-d							
NSE Balance	e								
BSE Balance	f								
FNO MTM	g								
Charges	h								
Total Due	i	(d+e+f+g+h)							
NBFC LTV		d/a%							
Overall LTV		i/a%							

## 18. Client Interest Invoice

System to generate monthly debit note of interest.

System also to generate credit note, towards reversal of interest or charges.

### Price and Transaction Uploads

BSE Bhav Copy  
NSE BHav COPY  
MF Bhav Copy  
NSE Transaction Link  
BSE Transaction Link  
FNO Transaction Link

### Financial Accounting

Based on daily disbursement and receipts the financial transaction has to be uploaded in the system to get the updated loan outstanding account.

Date of Upload :

Client Code	Debit Lender	Credit Client	Loan Given
Client Code	Debit Client	Credit Lender	Loan Repaid
Cleint Code	Debit Client	Credit Lender	Interest Due
Client Code	Debit Lender	Credit Client	Interest Received
Client Code	Debit Client	Credit Lender	Delayed payment charges

### Client Communication

Communication interface to be set up and Client to be emailed following reports at frequency defined in the Masters.

1. Client Holding Report – Daily
2. Client Ledger – Monthly
3. Interest Debit Note – Monthly

### IPO Financing Masters

#### 1. Client Master

As Above

#### 2. IPO Masters

IPO Name	
IPO Symbol	
Lower Price Band	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin %	

### 3. IPO Client Master

IPO Name	
IPO Symbol	
Lower Price Band	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin %	
Client Application Value	
Funding	
Client Margin	
Interest Amount	
No of shares Alloted	

### 4. Master Report

Master Report of the Client

IPO Name	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin %	
Client Application Value	
Funding	
Client Margin	
Interest Amount	
No of shares Allotted	

Allotment Value	
Total to be Received ( Interest + Allotment Value)	
Margin Received	
Balance to be Received / Paid	
Client Bank Name	
Client Bank Account No	
Client IFSC Code	
Payment Reference	

5. IPO Statement  
Client Wise for selected IPO

IPO Name	
Upper Price Band	
Cut-off	
Bid Lot	
Issue Opens	
Issue Closes	
Margin %	
Client Application Value	
Funding	
Client Margin	
Interest Amount	
No of shares Allotted	
Allotment Value	
Total to be Received ( Interest + Allotment Value)	
Margin Received	
Balance to be Received / Paid	
Client Bank Name	
Client Bank Account No	
Client IFSC Code	

Payment Reference	
-------------------	--

### **Part 3 - USERS**

There are following 3 type of user of the systems.

1. Central Operations Team
2. Sales Team
3. Clients

#### **1. Central Operations Team**

This is the core team who will manage the systems logic, maintain the Masters, upload & download files, and maintain records. This team is the owner of the system. They will operate from central location at Mumbai. There will be maximum 10 users of the system.

#### **2. Sales Hierarchy Team**

These are sales team who will bring the Clients. They will want to see the reports pertaining to their Clients. They will have view access to the system with view and download reports in PDF file.

#### **3. Clients**

Clients are a customer who has taken the loan. They will be given login id and password to see their statements.

### **Part 4 – Other Systems**

Following are the other systems where data will be fetched or data needs to be looked at for various purposes.

#### **1. DEBOS – DP system.**

Online interface required to daily reconciliation stocks lying in Client Demat account and Stocks shown in this system. This has to tally every day.

#### **2. NSE /BSE /AMFI website for Real time prices**

Interface with NSE, BSE & AMFI needs to be built up to monitor key risk parameters on real time basis.

#### **3. LidhaDidha backoffice software of BOBCaps**

This is the backoffice system of broker BOBCaps. For Margin Trade Finance Clients who are doing broking with BOBCaps, their daily Trades/Contract Notes needs to be feeded in our system. An API need to set up to take these trades.

#### **4. Interface with Accounting System**

System should give consolidated report to be mapped with core accounting system of NBFC.