

Group Concentration Limit Proposal User Guide

# **Oracle Banking Credit Facilities Process Management**

Release 14.5.2.0.0

**Part No. F47458-01**

August 2021

Oracle Banking Credit Facilities Process Management User Guide  
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# Table of Contents

Preface .....	1
<i>About this guide</i> .....	1
<i>Intended Audience</i> .....	1
<i>Conventions Used</i> .....	1
<i>Common Icons in OBCFPM</i> .....	2
Group Concentration Limit Initiation .....	4
<i>Creating Application</i> .....	5
<i>Enriching Application</i> .....	9
Group Concentration Limit Enrichment .....	23
<i>Liability Details</i> .....	51
KYC Check .....	56
Group Concentration Limit Review and Recommendation .....	62
Group Concentration Limit Approval .....	67
Group Concentration Limit Documentation .....	72
Document Upload and Checklist .....	81
Reference and Feedback .....	84
<i>References</i> .....	84
<i>Feedback and Support</i> .....	84

# Chapter 1 - Introduction

## Preface

### About this guide




This guide provides the user with all the information necessary to initiate Group Concentration Limit process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for setting and approving liability limit for the group entity.

### Conventions Used

The following table lists the conventions that are used in this document:






Convention	Description
Italic	Italic denotes a screen name
Bold	Bold indicates <ul style="list-style-type: none"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 1 - Introduction

---

## Common Icons in OBCFPM

The following table describes the icons that are commonly used in OBCFPM:

Icons	Icon Name
	Add icon
	Calendar icon
	Configuration / settings icon
	Delete icon
	Edit icon

# Chapter 2 - Overview

---

## Group Concentration Limit - Overview

The Group Concentration Limit process is specifically designed to set an overall group limit for a group of companies. This process flow allows the banks to assess basic details of a group and set the overall liability. Thus, when a single customer from the group or the whole group approaches the bank for facilities, the bank user can refer the overall Group limit set already and sanction the facilities.

The stages available in the Group Concentration Limit process are:

- Initiation
- Enrichment
- KYC Check (optional)
- Review and Recommendation
- Approval
- Documentation

# Chapter 3 - Initiation

## Group Concentration Limit Initiation

In this stage, the RM can initiate Group Concentration Limit Proposal Process for a group entity by capturing basic information about the parent party and its connected child parties. The basic information captured in this stage can be enriched in the enrichment stage.

To initiate Group Concentration Limit Proposal Process, perform the following steps:

### Initiation Steps

1. Login to OBCFPM.
2. Navigate to **Credit Facilities > Group Concentration > GC Initiation** from the left menu. The *Initiate Group Concentration Limit* window appears.

Initiate Group Concentration Limit

Application Priority \*  
 Low  Medium  High

Application Branch \*  
004

**Customer details**  
Customer

**Organization details**

Organization Name *	Organization Type *	Entity Type *	Demography Type *
ABC	Single	Pvt Ltd	Domestic
Country of incorporation *	Incorporation date *	Country of risk *	
IN	Apr 26, 2010	GB	
INDIA		Great Britain	

Website Address:

Facebook Address:

Twitter Address:

**Customer sector** [+Add Industry](#)  
No Sectors Added

**Customer Rating** [+Add ratings](#)  
No Ratings Added

**Other Details**  
Special customer  Join customer

**RM Details**  
RM Id \*

# Chapter 3 - Initiation

## Creating Application

In the *Initiate Group Concentration Limit* window:

3. Select the **Application Priority** based on the requirement. The options available are **Low**, **Medium** and **High**.
4. Click the search icon in the **Application Branch** field. The *Select Branch* window appears.

Branch Code	Branch Name
002	Flexcube
006	Flexcube
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH

5. Click **Fetch**. Branch details appear.
6. Click the required **Branch Code** to add it to the **Application Branch** field.

### **Customer details**

7. Specify if the **Customer** is **New** or **Existing** by selecting respective option.

Upon selecting the **Existing** option, **Select Customer** link appears.

8. Click the **Select Customer** link. The *Select Customer* window appears.



# Chapter 3 - Initiation

Select Customer

Customer Name: ACME  
Party ID: *Enter atleast 5 characters*  
External Customer No: *Enter atleast 3 characters*

Country:  **Filter**

Customer Name	Customer No	External Customer No
ACME US	PTY21209402	005090
ACME UK	PTY212094303	005190
ACME IN	PTY212094304	005290
ACME India	PTY192590531	PTY192590531
ACME US	PTY192590530	PTY192590530
ACME UK	PTY192590532	PTY192590532

**Close**

9. Specify any or all of the following filter parameters:

- Customer Name
- Party ID
- External Customer No
- Country

10. Click **Filter**. Customer records matching the filter parameters appear.

11. Click on the required customer record. Customer details get defaulted in the *Initiate Group Concentration Limit* window.

## Organization details

If the **Customer** is selected as **New**:

12. Type the **Organization Name**.

13. Select the **Organization Type** from the drop down list. The options available are **Single** and **Conglomerate**.

14. Select the **Entity Type** from the drop down list. The options available are **Proprietorship, Pvt Ltd, Public Ltd, Govt Owned, Trusts, Clubs, Society, Associations, Limited Liability Partnership, Foreign Bodies, NGO** and **Others**.

15. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

Upon selecting **Global** option, **Geographical Spread** field appears.

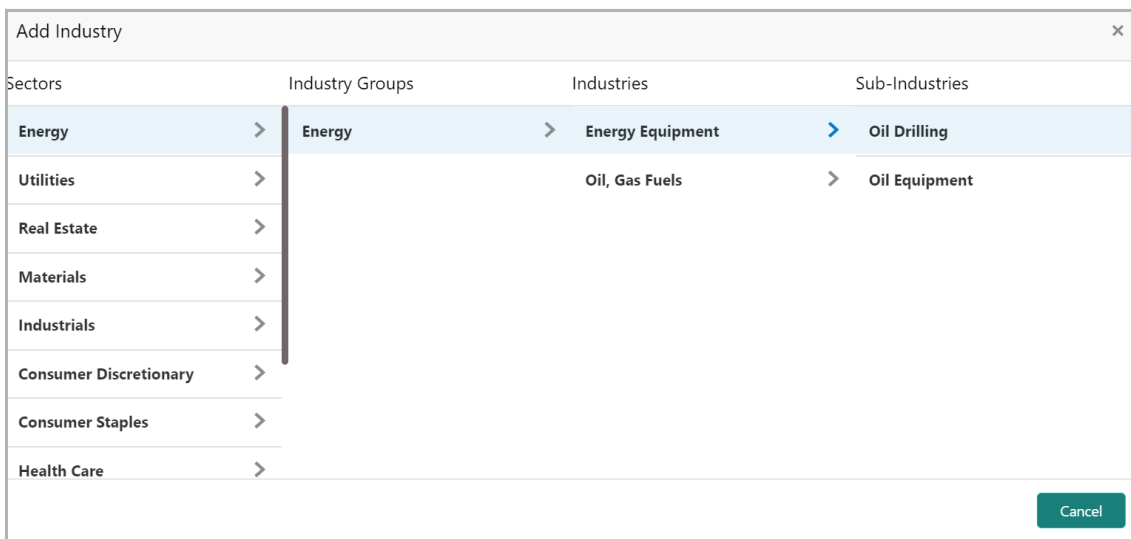
16. Search and select all the countries in which the group entity is operating as **Geographical Spread**.

# Chapter 3 - Initiation

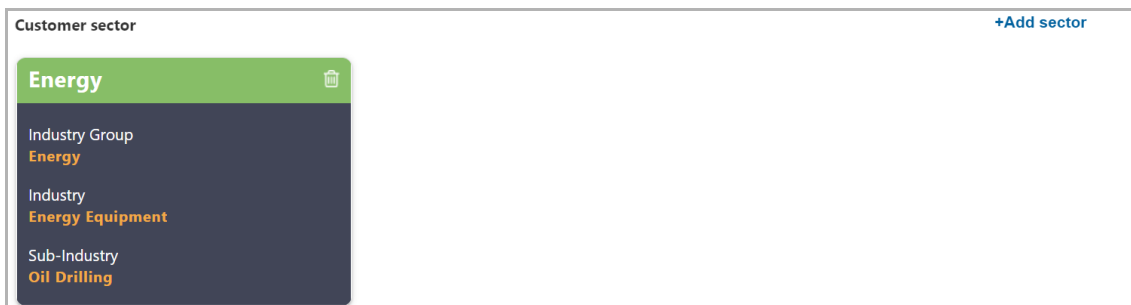
17. Select the **Country of incorporation** from the drop down list.
18. Click the calendar icon and select the **Incorporation date** of group entity.
19. Select the party's **Country of risk** from the drop down list.
20. Type the following addresses in respective fields:
  - Website Address
  - Facebook Address
  - Twitter Address

## Customer sector

21. Click the **+Add sector** link to capture industry and rating details of the group entity. The *Add Industry* window appears:



22. Select a sector of the group entity. Available **Industry Groups** appear.
23. Select the **Industry Group** of the group entity. Available **Industries** appear.
24. Select the Industry of the group entity. Available **Sub-Industries** appear.
25. Select the sub-industry of the group entity. Industry details are added and displayed in **Industry** section as shown below:



# Chapter 3 - Initiation

26. To delete the added industry, click the delete icon.



If the group entity is into different sectors, all the sector details must be captured while initiating Group Concentration Limit Proposal process. To add another sector information, click +Add sector and capture the information again.

The industry added first will be considered as the default industry.

## Customer Rating

27. Click the **+Add ratings** link to add rating information of the group entity. The *Add Rating* window appears:

Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selection of the above details, the rating is added and displayed in the ratings section as shown below:

Customer Rating [+Add ratings](#)

Moody's

AAA  
Positive  
2019

# Chapter 3 - Initiation

---

29. To modify the added rating, click the edit icon.
30. To delete the added rating, click the delete icon.



If the group entity is rated by different rating firms, all the rating information must be captured while initiating Group Concentration Limit Proposal process. To add another rating information, click +Add ratings and capture the information again.

## Other Details

31. Enable the **Special Customer** flag, if the customer is special to your bank.
32. Enable the **Join Customer** flag, if the customer is a joint customer of another party.

## RM Details

User Id of the logged in user gets defaulted in this field. You can modify the RM Id, if required.

33. To submit the application for enrichment, click **Submit** or **Submit and Enrich**. A unique application number is assigned to the application for easy identification.



During customer (child party) creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add customer for the organization.

## Enriching Application

OBCFPM allows you to enrich the already submitted application at any time or enrich the credit application to be submitted during the application creation process itself.

34. To enrich the already created application, navigate to **Tasks > My Tasks**. **My Tasks** page appears:

# Chapter 3 - Initiation

The screenshot shows the Oracle My Tasks interface. The table contains the following data:

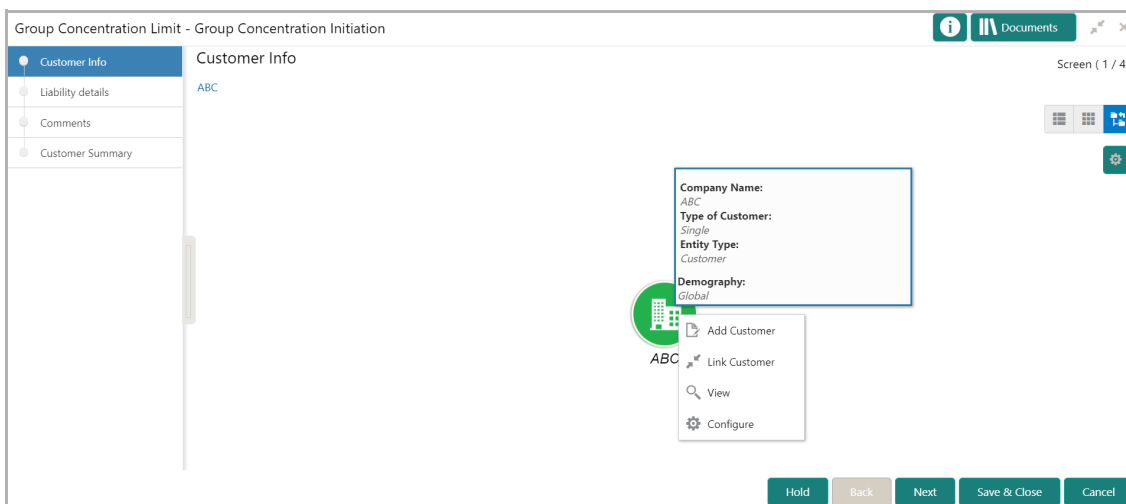
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Manual Retry	20-09-06
<input type="checkbox"/> Edit	Low	Group Concentration A...	APP202487526	APP202487526	Group Concentration Amend...	20-09-04
<input type="checkbox"/> Edit	Low	Group Concentration A...	APP202487525	APP202487525	Group Concentration Amend...	20-09-04
<input type="checkbox"/> Edit	Low	Group Concentration A...	APP202487524	APP202487524	Group Concentration Amend...	20-09-04
<input type="checkbox"/> Edit	Low	Group Concentration A...	APP202487523	APP202487523	Group Concentration Amend...	20-09-04
<input type="checkbox"/> Edit	Low	Group Concentration A...	APP202487522	APP202487522	Group Concentration Amend...	20-09-04
<input type="checkbox"/> Edit	Medium	Short Form Credit Proce...	APP202487521	APP202487521	Initiation	20-09-04
<input type="checkbox"/> Edit	Low	Short Form Credit Proce...	APP202487508	APP202487508	Initiation	20-09-04
<input type="checkbox"/> Edit	Low	Facility Review Process	APP202487506	APP202487506	Facility Review Initiation	20-09-04
<input type="checkbox"/> Edit	Low	Credit Origination	APP202127256	APP202127256	Proposal Initiation	20-07-30
<input type="checkbox"/> Edit	Low		APP202127247	APP202127247	Enrich and Analyze	20-07-30
<input type="checkbox"/> Edit	Low		APP202127245	APP202127245	Enrich and Analyze	20-07-30
<input type="checkbox"/> Edit	Low		APP202127246	APP202127246	Enrich and Analyze	20-07-30

35. Select the required application and click **Edit**. The *Group Concentration Limit Process - Group Concentration Initiation* page appears.

36. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal** window. The *Group Concentration Limit - Group Concentration Initiation* page appears.

## Customer Info

In this page, you can add more information about the party, and add / link child parties.



Mouse hovering on the party icon displays basic information about the group entity.

37. Right click on the party icon to perform the following actions:

- Add Customer
- Link Customer
- View

# Chapter 3 - Initiation

- Quick View
- Configure

The following table describes the functionality of each actions listed above:

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window to add customer of the group entity
Link Customer	Displays the <i>Select Customer</i> window to link existing customer
View	Displays the <i>Customer Details</i> window for viewing detailed information about the group entity
Quick View	Displays <i>View Entity Details</i> window with basic information about the group entity
Configure	Displays the <i>Customer Details</i> window for modifying group entity details

## Add Customer

In the *Customer Info* page, you can add any number of customers (child party) to an organization / entity (party) and then add customers to the child party as well. If a child party is marked as a joint customer while adding customer to the party / child party, you cannot add customers to that child party.

38. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears. Refer "[Creating Application](#)" on page 5 for information on adding customer.



After creating child party, right click the child party icon to perform following actions:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Delete** child party (not applicable for linked customers)



**Add Customer** option does not appear for the child parties that are added as joint customers on right clicking the child party icon.

## Link Customer

# Chapter 3 - Initiation

This option allows you to directly link the existing customers on-boarded through party onboarding process and the child parties under different group entity to the parties in this application.

Using this option, both the child party for which parent party is not available and the child party that already have parent can be linked to a new party.

Linkage of child party that already have parent party with a new party can be done in the case of mergers and acquisitions, etc. In order to perform this, the party to be linked to the new party must be delinked from its current parent party.

Refer **Group Concentration Limit Amendment User Guide** for information on delinking a child party from its parent party.

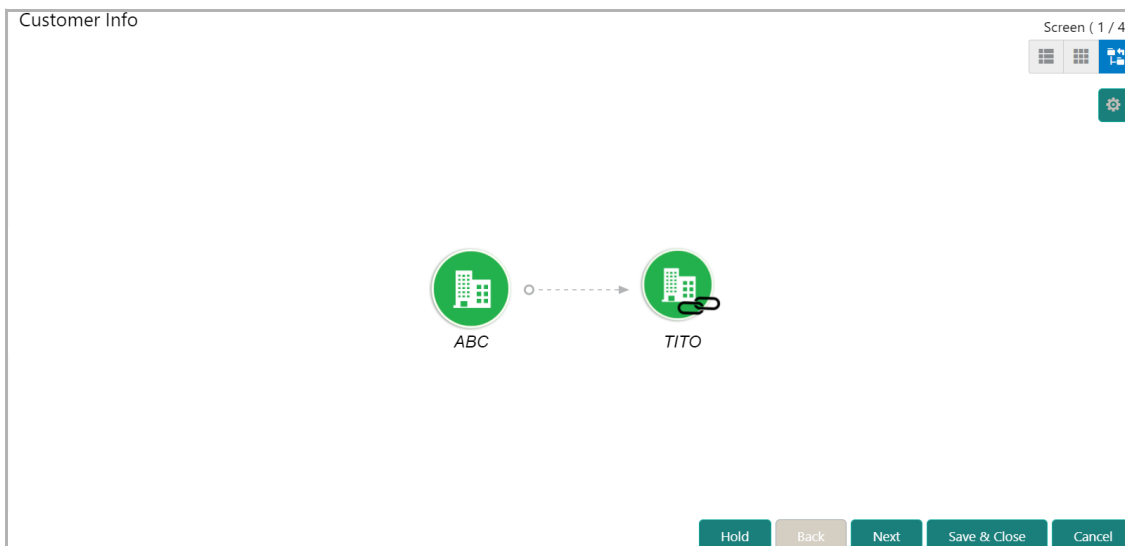
39. To link existing customer / child party under different group entity, right click the party icon and select **Link Customer**. The *Select Customer* window appears:

Customer Id	Customer name
PTY202615250	...
PTY202615252	...
PTY202615260	...
PTY303174375	...
PTY202104309	...
PTY202835702	...
PTY202885743	...
PTY203096101	...

Page 2 of 11 ( 11 - 10 of 107 items )

40. Click **Fetch** and select the required customer record. Selected customer is linked to the parent party as shown below:

# Chapter 3 - Initiation



After linking existing customer / child party, the following actions can be performed by right clicking the linked party icon:

- **Add Customer** for the child party
- **Link Customer** for the child party
- **View** child party details
- **Quick View** child party details
- **Configure** child party information
- **Move** (child party) **Internally**
- **Undo** linkage

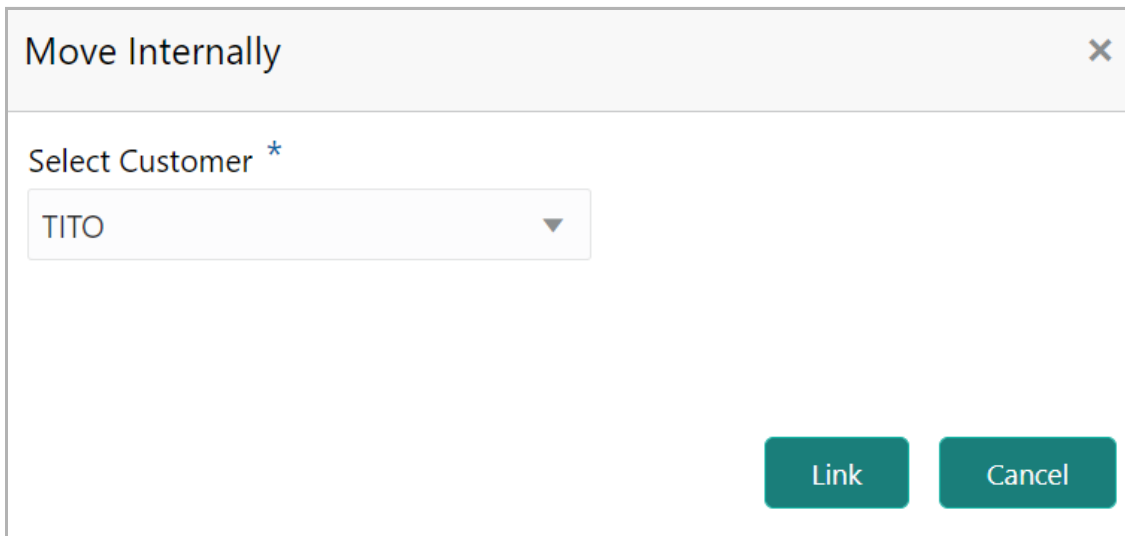
## Move Internally

Existing customers / child parties linked to a new party can be internally moved within the hierarchical structure by using this option.

41. Right click on the linked party icon and select **Move Internally**. The following window appears:



# Chapter 3 - Initiation



Move Internally

Select Customer \*

TITO

Link Cancel

42. **Select Customer** from the drop down list.
43. Click **Link**. The linked party is moved under the selected party.



You can also directly drag and drop the linked party icon under the required party to move them internally within the hierarchy.

## Undo

You can always undo the link established between the existing customer / child party and the new parent party.

44. Right click on the linked party icon and select **Undo**, a confirmation dialog box appears.
45. Click **Confirm**. The linked party is delinked from the hierarchy.

## View / Quick View

46. To **View / Quick view** the customer information, right click the customer icon and click the respective option.

## Configure

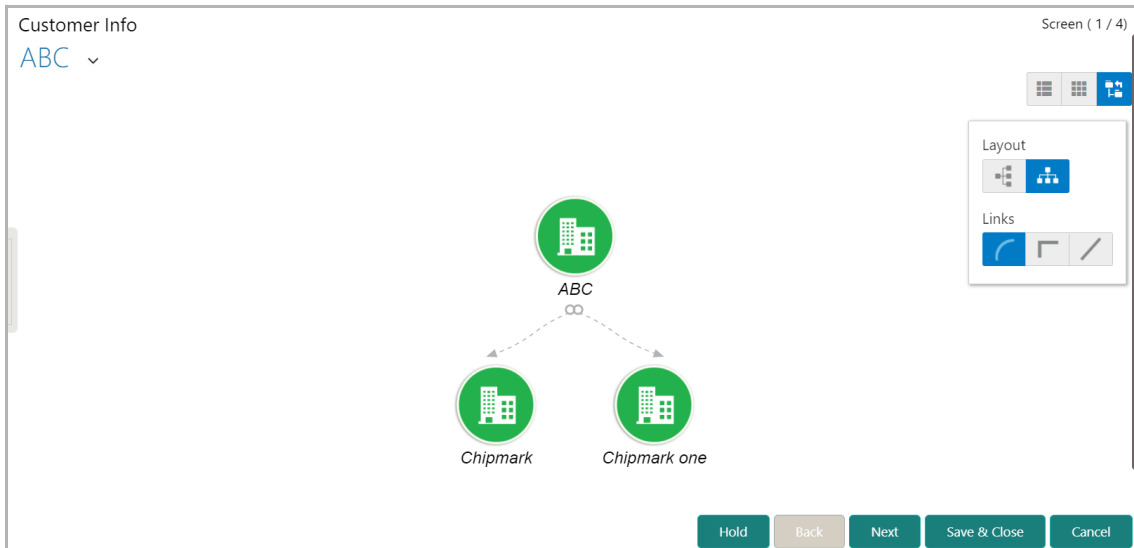
47. To modify the organization information, right click the party icon and click **Configure**.

## Layout Options

You can view the party information in three different layouts, such as List View, Table View and Tree View.

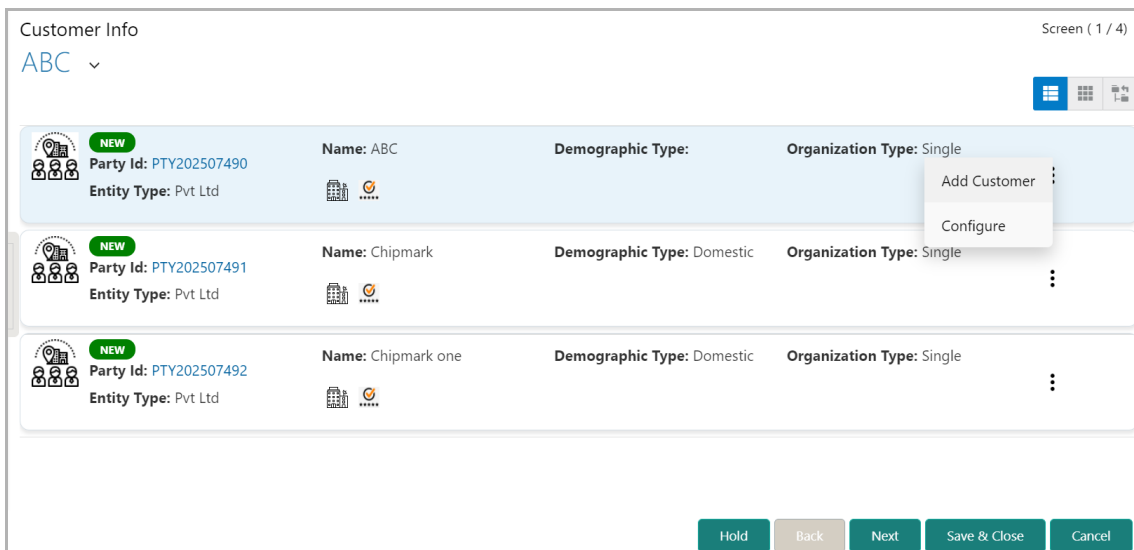
# Chapter 3 - Initiation

48. To change the layout of tree view, click the settings icon at the right corner. Layout options appear as shown below.



49. Click the required **Layout** and **Link** option. Layout is changed based on the selected option.

50. To change the layout to list view, click the **List View** icon at the top right corner. The customer information appears as shown below:












51. To change the layout to table view, click the **Table View** icon at the top right corner. The customer information appears as shown below.

# Chapter 3 - Initiation

Customer Info Screen ( 1 / 4)

ABC ▾

Party Id	Name	Demographic Type	Entity Type	Organization Type	Other Information	Action
 PTY202507490	ABC		Single	Pvt Ltd	 	⋮
 PTY202507491	Chipmark	Domestic	Single	Pvt Ltd	 	⋮
 PTY202507492	Chipmark one	Domestic	Single	Pvt Ltd	 	⋮

Hold Back Next Save & Close Cancel

52. To view the party details in tree view or list view, click the **Party Id**.

53. To configure the party or add customer to the party in tree view or list view, click the Hamburger icon and select the respective option.

54. To go to the next stage, click **Next**. The *Liability Details* page appears.







## Liability Details

You can capture the liability details for the party / child party in this data segment.

Liability details Screen ( 2 / 4)

ABC ▾

×

  	Party Id: PTY202507490	Name: ABC	<span>Edit</span> ⋮
  	Party Id: PTY202507492	Name: Chipmark one Parent Party Id: PTY202507490	⋮

Hold Back Next Save & Close Cancel

55. Click the hamburger icon in the corresponding entity record and then click **Edit**. The *Liability Details* window appears.

# Chapter 3 - Initiation

Liability Details

---

**Currency**

Requested Liability Currency: \*  
INR

---

**Amount**

Requested Liability Amount: \* ₹2,000,000.00  
Return On Capital 20%  
Probability Of Default 0%  
Loss Given Default 0%  
Cash Cover ₹2,500,000.00

---

**Dates**

Next Review Date \* Feb 28, 2021  
Requested Expiry Date \* Feb 28, 2022

---

Additional Fields  
*No Additional fields configured!*

Save Cancel

## Currency

56. In the **Requested Liability Currency** field, search and select the currency in which the liability is requested by the entity.

## Amount

57. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations
- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank

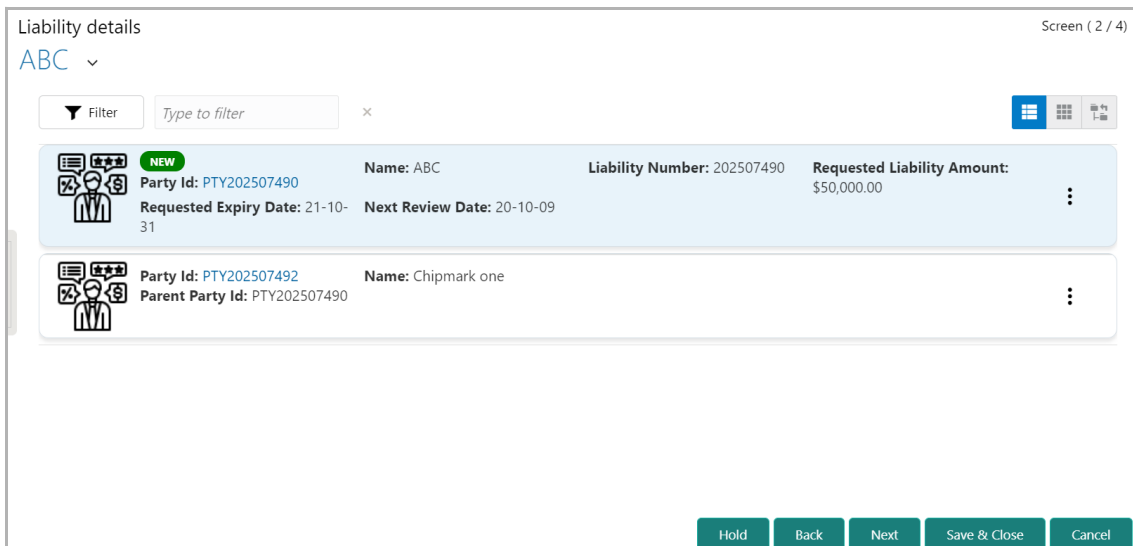
## Dates

58. Select the **Next Review Date** for the Group Concentration Limit Proposal application.

59. Select the **Requested Expiry Date** for the liability based on the your customer request.

60. Click **Save**. The Liability is added and displayed as shown below:

# Chapter 3 - Initiation



61. To filter the liability, click the **Filter** icon and specify the filter parameters or directly enter a liability detail in the **Type to filter** text box.

62. To change the layout of liability details to table view, click the **Table View** icon at the top right corner.

63. To change the layout of liability details to tree view, click the **Tree View** icon at the top right corner.

64. To modify the added liability details, click the Hamburger icon in the corresponding record and select **Edit**.

65. To hold the initiation operation, click **Hold**.

66. To go back to the previous page, click **Back**.

67. To go to the **Next** page, click **Next**.

68. To save the provided information and exit the page, click **Save & Close**.

69. To exit the page without saving the information, click **Cancel**.

Upon clicking **Next**, the **Comments** page appears.

## Comments

In this page, you can mention why the Group Concentration Limit Origination is initiated. Posting comments help the user in next stage to better understand the application.

# Chapter 3 - Initiation

Comments Screen ( 3 / 4 )

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

70. Type the necessary comments in the text box and click **Post**. Comment is posted.
71. To hold the initiation operation, click **Hold**.
72. To go back to the previous page, click **Back**.
73. To go to the next page, click **Next**.
74. To save the provided information and exit the page, click **Save & Close**.
75. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next**, the *Customer Summary* page appears.

## Customer Summary

The *Customer Summary* page displays all the entities (e.g. liabilities) added in the initiation stage for verification purpose.

# Chapter 3 - Initiation

Group Concentration Limit - Group Concentration Initiation
Documents

- Customer Info
- Liability details
- Comments
- Customer Summary

### Customer Summary

**Customer Information**  
A entity established & operating as a Company in

Customer ID  
PTY21336908

Register No

Legal Status

Liability Amount  
\$0.00

Is KYC Compliant

Share Holders  
0

Contractors  
0

Guarantors  
0

Bankers  
0

**Liability summary**

NEW

Party Id: **PTY21336908**  
Requested Liability Amount: **₹2,000,000.00**

Name: **ABC**  
Requested Expiry Date: **22-02-28**

Liability Number: **21336908**  
Next Review Date: **21-02-28**

NEW

Party Id: **PTY203096101**  
Parent Party Id: **PTY21336908**  
Requested Liability Amount: **₹500,000.00**

Name: **TITO**  
Requested Expiry Date: **22-02-28**

Liability Number: **203096101**  
Next Review Date: **21-02-28**

NEW

Party Id: **PTY202615260**  
Parent Party Id: **PTY21336908**  
Requested Liability Amount: **₹500,000.00**

Name: **KFC**  
Requested Expiry Date: **22-02-28**

Liability Number: **202615260**  
Next Review Date: **21-02-28**

**Pricing**

0

Total Pricing

0

Interest

Added
Modified
Removed

0

Charges

Added
Modified
Removed

0

Commission

Added
Modified
Removed

**★ Ratings**

Moody's

AAA
Positive
2020

**Project Summary**

No data to display.

**Covenants**

1

Total Covenants

1

0

1

0

Entity Wide   Facility Wide   Financial   Non Financial

1 Newly Added

1

Financial

0

Non Financial

0 Met

0

Financial

0

Non Financial

0 Breached

0

Financial

0

Non Financial

**Terms & conditions**

1

Total Terms and Conditions

1

0

1

0

Entity   Facility   Pre disbursement   Post disbursement

0 Newly added

0

Pre disbursement

0

Post disbursement

0 Met

0

Pre disbursement

0

Post disbursement

0 Breached

0

Pre disbursement

0

Post disbursement

**Financial Profile** View all

Show results for Previous 3 years...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections** View all

Show results for Next 3 years...

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

**Upcoming events** View all

February 2020   15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	15
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

Hold
Back
Next
Save & Close
Submit
Cancel

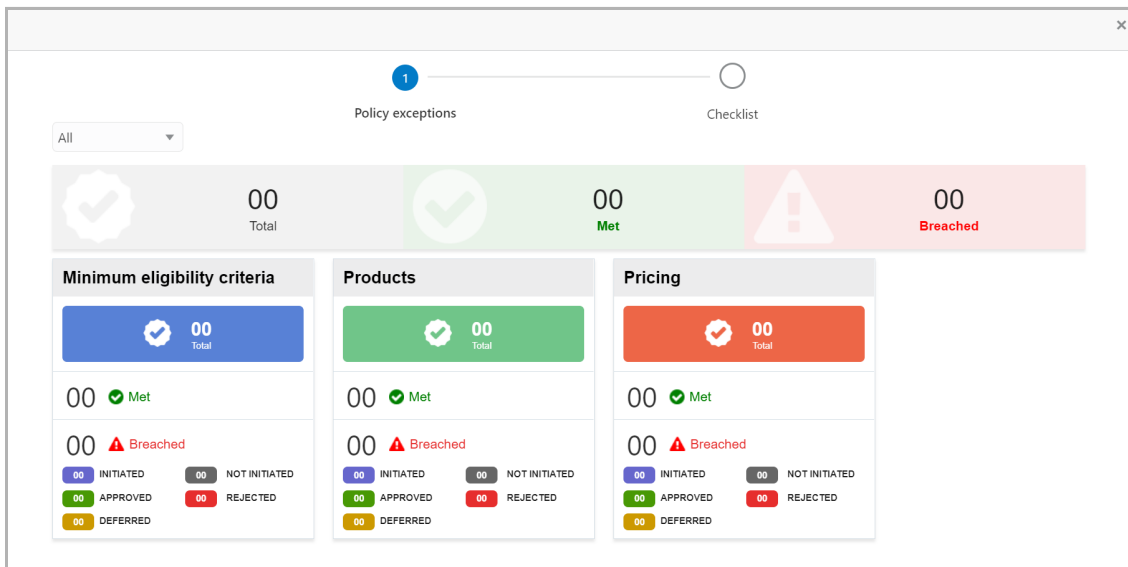
# Chapter 3 - Initiation

- 76. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
- 77. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
- 78. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.
- 79. To hold the initiation operation, click **Hold**.
- 80. To go back to the previous page, click **Back**.
- 81. To save the process and exit the page, click **Save & Close**.
- 82. To submit the Group Concentration Limit Proposal application, click **Submit**.
- 83. To exit the process without saving the information, click **Cancel**.



For information on more actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

Upon clicking **Submit**, the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.



By default, policy exceptions are displayed for both the organization (party) and its child party.

- 84. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
- 85. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
- 86. To **Submit** the application, click the **Checklist** data segment.



# Chapter 3 - Initiation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress indicator at the top consists of two circles connected by a horizontal line. The first circle is empty and labeled "Policy exceptions". The second circle is filled with a blue circle containing the number "2" and is labeled "Checklist". Below the progress indicator, there is a rectangular box containing the text "No items to display." At the bottom right of the window, there is a dropdown menu labeled "\* Outcome" with "Proceed" selected, and a green "Submit" button.

87. Select the **Outcome** as **PROCEED**.

88. Click **Submit**.

Upon submitting the Group Concentration Limit proposal application, the application is moved to the Enrichment stage.

# Chapter 4 - Enrichment

## Group Concentration Limit Enrichment

In this stage, the Group Concentration Limit Proposal application can be further enriched by modifying the already added basic information or adding new information about the parent and child parties.

To enrich the limit proposal, perform the following steps:

### Enrichment Steps

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Tasks* page appears.

Free Tasks

Bank Futura - Canary Whar...  
Apr 13, 2019  
sample@sample.com

Refresh Acquire Assign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application D.
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

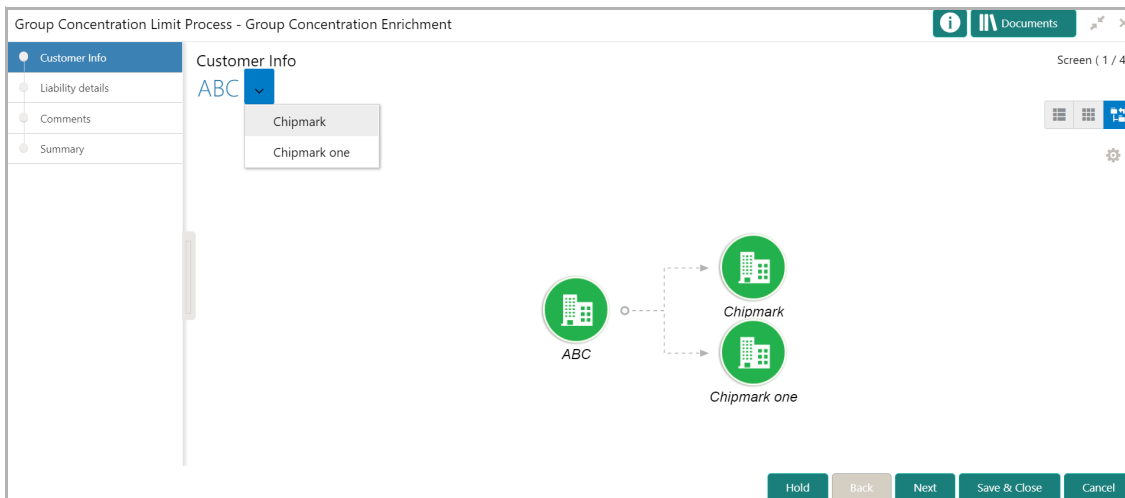
Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 ... 27 > »

2. Select the required Group Concentration Limit enrichment task and click **Acquire & Edit**. The *Group Concentration Enrichment* page appears.

### Customer Info

In this page, you can enrich the party / child party details captured in the initiation stage.

# Chapter 4 - Enrichment



Mouse hovering on the party / child party icon displays the basic information about the party / child party.

3. Right click on the party / child party icon to perform the following actions:
  - Add Customer (not applicable for joint customer)
  - Link Customer
  - View
  - Quick View
  - Configure
  - Move Internally (applicable only for linked parties)
  - Undo (applicable only for linked parties)
  - Delete (applicable only for child parties)



For information on performing **Add Customer**, **Link Customer**, **View**, **Quick View**, **Move Internally**, **Undo** and **Delete** actions, refer [“Customer Info” on page 10](#).

## Configure Party / Child Party

4. Right click on the party / child party icon and click **Configure**. The following window appears.

# Chapter 4 - Enrichment

OFSSS

Party Det... Demographic Details

Customer Profile > Basic Info Address Industry

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

### Company Details

Registration Number: 99034234 Company Name: OFSSS Type Of Company: Pvt Ltd Demography Type: Domestic

Place Of Incorporation: INDIA Incorporated Date: Apr 2, 2018 Established Date: May 1, 2018

RM Id: [Search] Company Web site: Facebook URL: Twitter URL:

Employee Strength: 100 No. Of Years In Business: 3 No. Of Companies In the Group: Country of Risk: Argentina

Is Blacklisted?  Is KYC Compliant?  Last KYC Date: May 13, 2018 Listed Company:

Language: ENG Media: SWIFT

### KYC Details

Received	Verification Date	Effective Date	Verification Method
<input checked="" type="checkbox"/>	May 1, 2018	May 13, 2018	Field Verification

Additional Fields  
No Additional fields configured!

Close

## Customer Profile

### Company Details

5. Specify the following details in the respective fields:

- Registration Number
- Company Name
- Type Of Company
- Geographical Spread
- Place Of Incorporation
- Incorporated Date
- Established Date
- RM Id
- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group

# Chapter 4 - Enrichment

- Country of Risk

6. Enable the **Is Blacklisted?** switch, if the party is blacklisted.
7. Enable the **Is KYC Compliant?** switch, if the party is KYC Compliant.
8. Click the calendar icon and select the **Last KYC Date**.
9. Enable the **Listed Company** switch, if the group entity is listed in stock market.
10. Select the **Language** from the drop down list.
11. Select the **Media** for transactions from the drop down list.

## **KYC Details**

12. Enable the **Received** switch, if KYC verification details are received for the customer.
13. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
14. Type the KYC **Verification Method**. For example: Field verification.
15. Click **Save**.
16. To add address details of the party, click the **Address** tab and then click the **Add** icon. The *Address Details* window appears:

Address Details

Address Type *	Office	House/Building *	GK Enclave
Name *	James	Locality	Enter Street Details
Street	Enter Street Details	Area	Enter Area
Landmark	Enter Landmark	State *	Maharashtra
City *	Mumbai	Country *	IN
Zip-Code *	400004	Phone Number	Enter Phone
Email Address *	James@sample.com		

# Chapter 4 - Enrichment

17. Specify the following details in the respective fields:

- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

18. Click **Add**. Address details are added.

19. To add the industry details, click the **Industry** tab and select the required details.

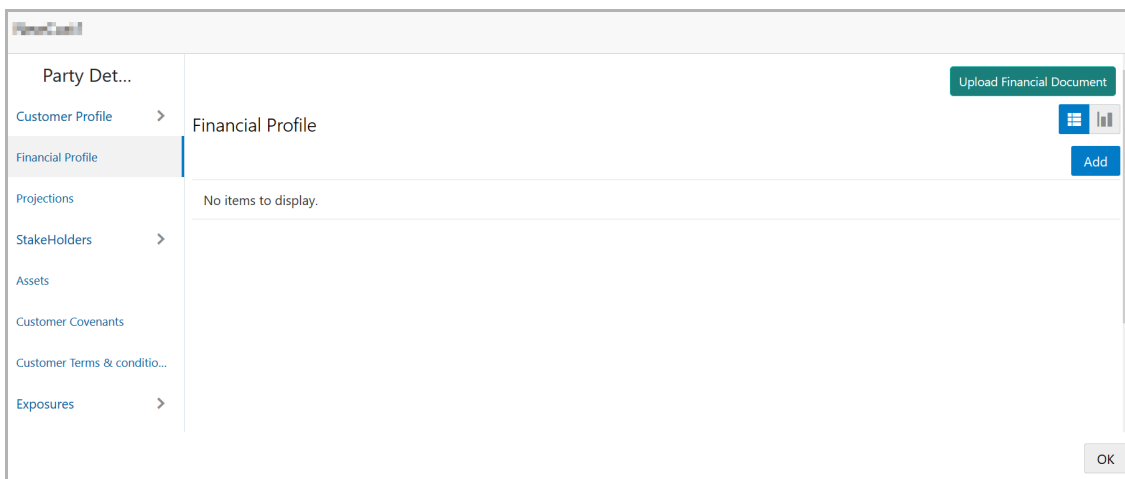


To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

20. To view the party's business details, click the **Customer Profile** in menu and select **Business** sub-menu.

## Financial Profile

21. To configure party's financial details, click **Financial Profile** in left menu. The *Financial profile* screen appears:



# Chapter 4 - Enrichment

22. Click the **Add** icon. The following window appears:

Financial Profile

Year *	2020	Balance Sheet Size *	\$5,000,000.00
Currency *	USD	Net Profit *	\$3,000,000.00
Operating Profit *	\$5,000,000.00	Return On Investment	20%
Year Over Year Growth	20%	Return On Asset	15%
Return On Equity	11%		

**Add** Clear Cancel

23. Specify the **Year** for which the party's financial details are to be added.

24. Search and select the **Currency** for the financial information.

25. Specify the following details in the corresponding fields:

- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity
- Return On Asset

26. Click **Add**. Party's financial details are added.

27. To add financial documents, click **Upload Financial Document**. The *Financial Documents* window appears.

# Chapter 4 - Enrichment

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

In the *Financial Documents* window, you can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears:

Drop files here or click to select

28. Select the **Period** and **Quarter** for which the financial document is to be added.
29. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
30. Click **Add**. Document is added.



# Chapter 4 - Enrichment

31. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



To Edit, Delete or View the added **Financial Profile**, click the hamburger icon in the required list item and select the required option.

## **Projections**

32. To configure projection details, click **Projections** from the left menu and then click the **Add** icon. The *Projections* window appears.

Projections

Year	2021	Balance Sheet Size	£5,000,000.00
Operating Profit	£30,000,000.00	Net Profit	£2,000,000.00
Year Over Year Growth	20% ▼ ▲	Return On Investment	18% ▼ ▲
Return On Equity	8% ▼ ▲	Return On Asset	10% ▼ ▲

Add Clear Cancel

33. Specify the **Year** for which the party's projection details are to be added.

34. Search and select the **Currency** for the projection details.

35. Specify the following details in the corresponding fields:

- Balance Sheet Size
- Operating Profit
- Net Profit
- Year Over Year Growth
- Return On Investment
- Return On Equity
- Return On Asset

36. Click **Add**. Party's projection details are added.

37. To add projection documents, click **Upload Projection Document**. The *Projection Documents* window appears.

# Chapter 4 - Enrichment

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

In the *Projection Documents* window, you can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears.

Year \*      Quarter \*

FY2020-2021      Annual

Drop files here or click to select

Current selected files:

Cancel      Add

38. Select the **Period** and **Quarter** for which the projection document is to be added.
39. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
40. Click **Add**. Document is added.

# Chapter 4 - Enrichment

41. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.



To Edit, Delete or View the added **Projections**, click the hamburger icon in the required list item and select the required option.

## **Rating**

42. To add rating information of the party, click **Rating** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:

Risk Ratings	Rated By
AAA	Moody's
BB+	Fitch
B	
B-	
CCC+	
AA+	

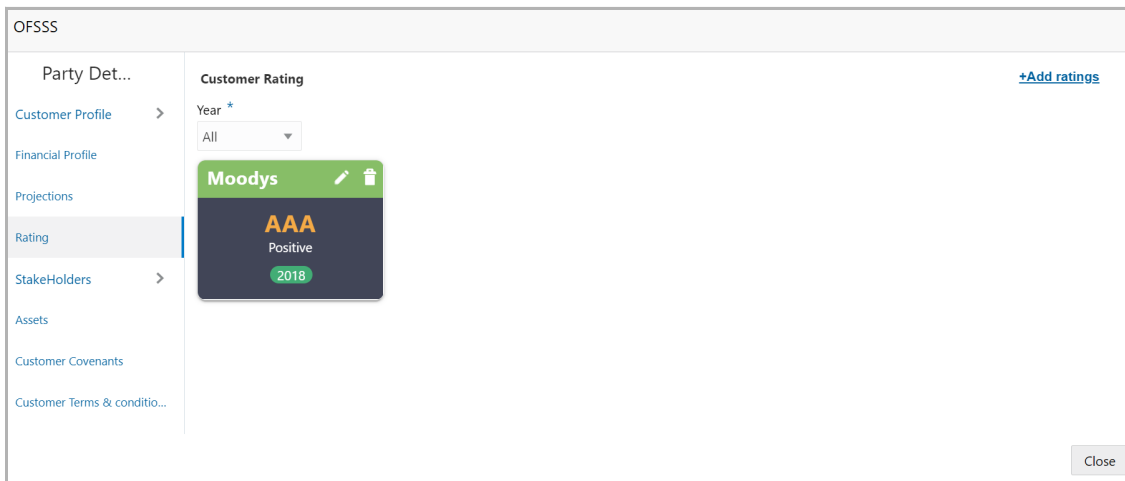
43. Select the following details of the rating:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.

# Chapter 4 - Enrichment



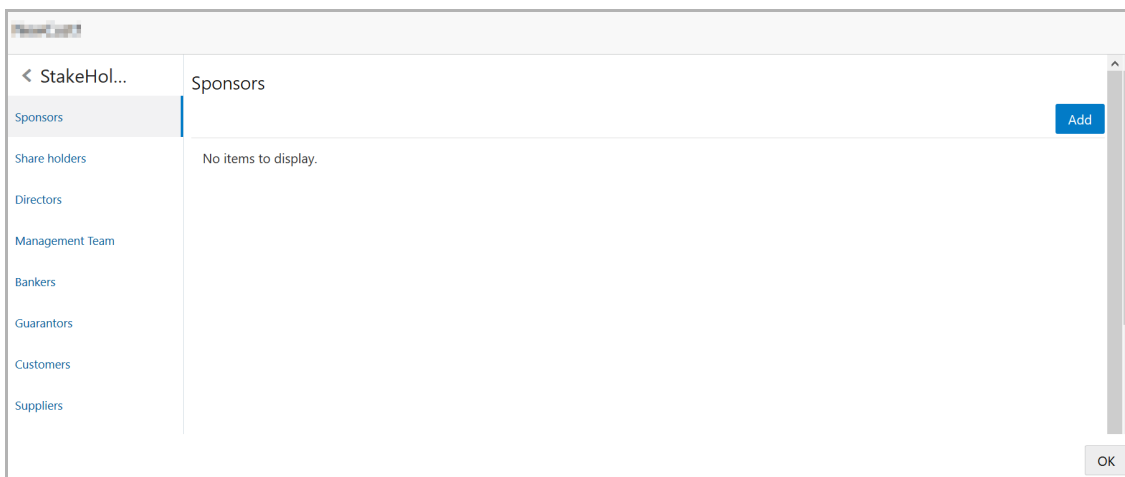
44. To modify the added rating, click the edit icon.

45. To delete the added rating, click the delete icon.

## **Stakeholders**

You can add information about the following stakeholders of the party by clicking the **Stakeholders** menu:

- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers



# Chapter 4 - Enrichment

46. To add sponsor details, click **Sponsors** from the left menu and then click **Add**. The *Sponsors* window appears.

Sponsors

Promoter Type \*

Individual  Corporate

Name \*  
Thomas

Age  
45

Experience Summary

Designation  
CEO

Role  
Management

Stake Percentage \*  
30%

Associated Since  
May 4, 2010

Education Qualifications  
Masters Degree

▶ Address details

Add Clear Cancel

47. If the sponsor is an individual, specify the following sponsor details in the respective fields:

- Promoter Type (select **Individual** option)
- Name
- Age
- Experience Summary
- Designation
- Role
- Stake Percentage
- Associated Since
- Education Qualifications

48. If the sponsor is an entity, specify the following sponsor details in the respective fields:

- Promoter Type (select **Corporate** option)
- Name
- Stake Percentage

49. Click and expand the **Address** details section.

# Chapter 4 - Enrichment

Sponsors

Address details

Name *	House/Building *
Thomas	GK Enclave
Street	Locality
<i>Enter Street Details</i>	<i>Enter Street Details</i>
Landmark	Area
<i>Enter Landmark</i>	<i>Enter Area</i>
City *	State *
Mumbai	Maharashtra
Zip-Code *	Country *
400004	IN
Email Address *	Phone Number
Thomas@sample.com	<i>Enter Phone</i>

Add Clear Cancel

50. Specify the following details in the corresponding fields:

- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

51. Click **Add**. Sponsor details are added.



To Edit, Delete or View the added **Sponsors**, click the hamburger icon in the required list item and select the required option.

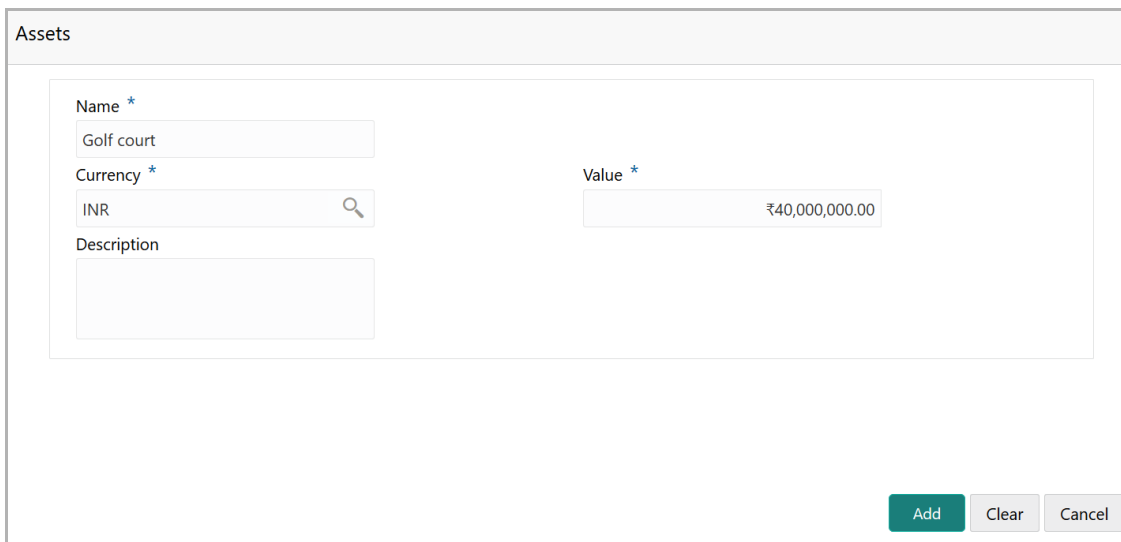


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

# Chapter 4 - Enrichment

## Assets

52. To add asset details of the party, click **Assets** from the left menu and then click **Add**. The *Assets* window appears:



The screenshot shows a window titled "Assets" with a light gray border. Inside, there is a white form area. At the top left of the form is the label "Name \*" with a red asterisk. Below it is a text input field containing "Golf court". To the right of this is the label "Value \*" with a red asterisk, and below it is a text input field containing "₹40,000,000.00". Below the "Name" field is the label "Currency \*" with a red asterisk, and below it is a dropdown menu showing "INR" with a magnifying glass icon to its right. Below the "Currency" field is the label "Description" and a large, empty text area. At the bottom right of the form area are three buttons: "Add" (green), "Clear" (gray), and "Cancel" (gray).

53. Type the **Name** of the Asset.
54. Search and select the **Currency** for the asset value.
55. Specify the asset **Value**.
56. Type the asset **Description**.
57. Click **Add**. Asset details are added.

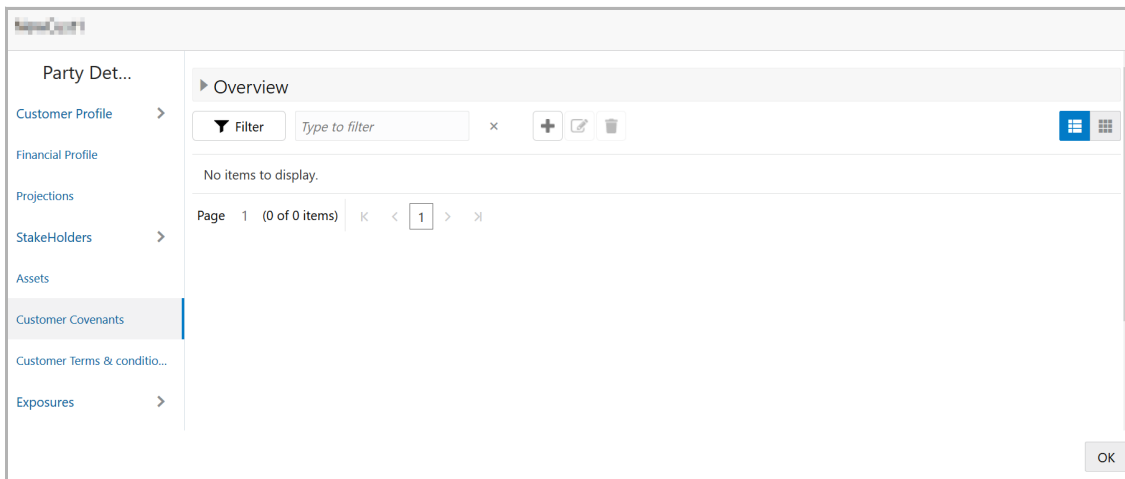


To Edit, Delete or View the added **Assets**, click the hamburger icon in the required list item and select the required option.

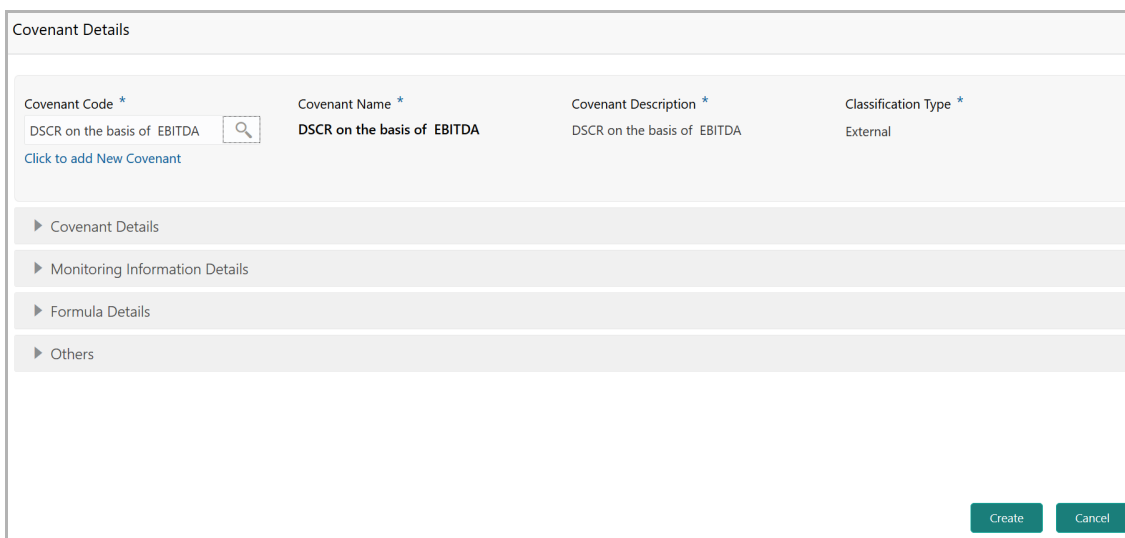
## Customer Covenants

58. To add covenant details of the party, click **Customer Covenants** from the left menu. The following screen appears.

# Chapter 4 - Enrichment



59. Click the add icon. The *Covenant Details* window appears:



60. To link existing covenant, click the search icon and select the **Covenant code**. The covenant codes maintained in the *Covenant Maintenance* page are displayed in LOV.

Upon selecting the Covenant Code, **Covenant name**, **Covenant description** and **Classification type** get defaulted.

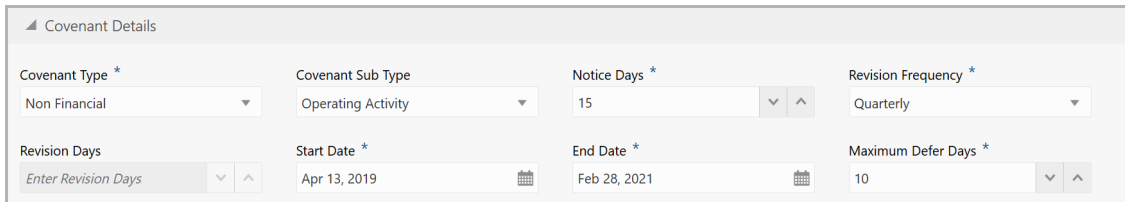
61. To create new covenant, click the **Click to add new covenant** link and specify the following details:

- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created
- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

62. Click and expand the **Covenant details** section..



# Chapter 4 - Enrichment



▲ Covenant Details

Covenant Type *	Covenant Sub Type	Notice Days *	Revision Frequency *
Non Financial	Operating Activity	15	Quarterly
Revision Days	Start Date *	End Date *	Maximum Defer Days *
Enter Revision Days	Apr 13, 2019	Feb 28, 2021	10

63. Specify the following details in respective fields:

- Covenant type - Type of the covenant, such as Financial and Non-Financial
- Covenant Sub Type - Sub type of the covenant
- Notice Days - Number of days before which the covenant tracking task has to be created
- Revision Frequency - Frequency for reviewing the covenant, such as Quarterly, Monthly, SemiAnnual, and Annual
- Revision Days - Number of days in which the covenant must be reviewed
- Start Date - Date on which the covenant becomes effective
- End Date - Date on which the covenant expires
- Maximum Defer Days - Number of days for which the covenant can be deferred

In case of linking existing covenant, you cannot modify the **Covenant Type** and **Covenant Sub Type**.

64. To capture monitoring information for the covenant, click and expand the *Monitoring Information Details* section.



▲ Monitoring information details

- ProfitandLoss
- CashFlow

65. Select the monitoring information. Monitoring information maintained in the Monitoring Information Maintenance module are displayed in the LOV.

66. To build a formula and validate the party against it, expand the **Formula Details** section.

# Chapter 4 - Enrichment

Formula Details

Formula Builder

Variables: Select Any Variable

Operators: +, -, \*, /, %, (, ), >, <

Custom Value: [Text Input]

Caret position: 19

DEBT X - X ASSET X [Clear All]

Formula : DEBT - ASSET

Formula Is Valid : Valid Expression

Build Formula

Formula: DEBT - ASSET

Target type \* [Select Target Type]

Covenant Check Condition \* [Select Check Condition]

Target Value \* [Enter Target Value]

67. Select a **Variable** from the drop down list. The options available are **Debt**, **Asset**, **Debt Ratio** and **Asset Ratio**.

68. Select the required operator from the available **Operators**.

69. Provide a **Custom Value**, if you want to use it in the formula.

70. Click **Build Formula**. The formula is built and displayed below the formula box.

The system will also display whether the formula is valid expression or invalid expression below the formula box. You must change the formula in case it is invalid expression.

71. Select the **Target Type** from the drop down list. The options available are: **Value**, **Percentage**, and **Ratio**.

72. Select the **Covenant check condition** from the drop down list. The options available are: Greater than, Greater than or equal to, Between, Less than or equal to, Equal to, and Less than.

If **Between** is selected as the covenant check condition, **Target Value 1** and **Target Value 2** fields appear. You need to specify the range of target values.

73. Specify the **Target Value(s)**.

The system will periodically derive the built formula with the values obtained from party's financial documents and validate it against the set target values based on covenant check condition.

74. To add other covenant details, expand the **Others** section.

# Chapter 4 - Enrichment

Others

Compliance Status  
 Met  Breach

Waiver Status  
Waive all

Last Check Value  
Last Checked Value

Deferred Due Date

Remarks

Enter text here...

No items to display.

Post

Create Cancel

75. Select the current covenant **Compliance Status** of the party. The options available are: **Met** and **Breach**.

76. Select the **Waiver Status** from the drop down list. The options available are: Waive and Waive all.

77. Specify the target value observed during the last covenant check in the **Last Check Value** field.

78. Specify the **Deferred due date**. The covenant review can be postponed till the mentioned date.

79. Capture overall **Remarks** for the covenant.

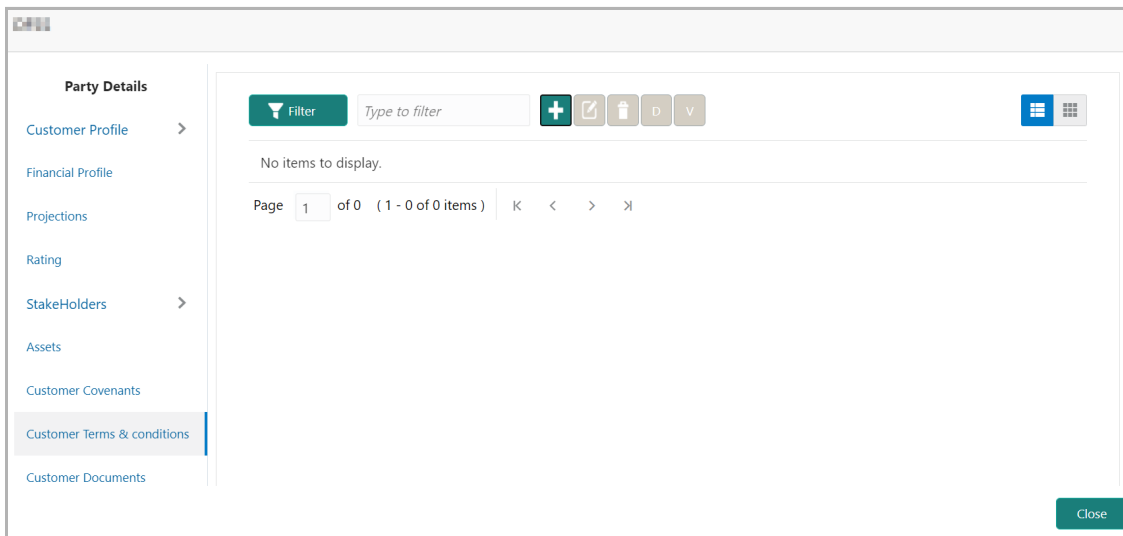
80. Click **Create**. Covenant details are added.



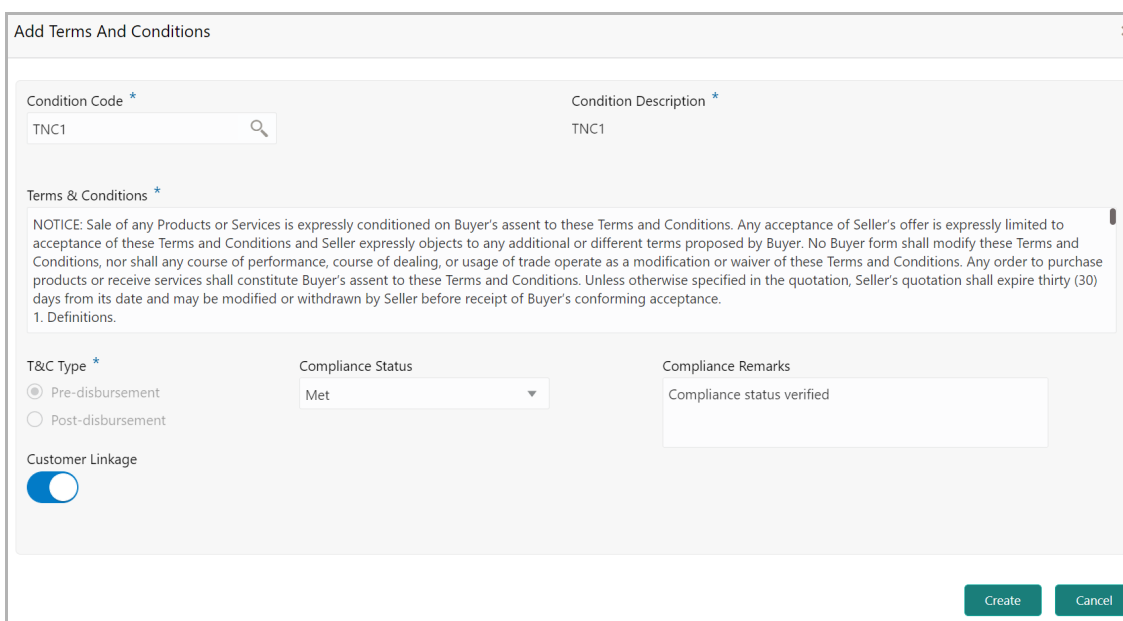
For information about filter, add, edit, delete, and layout options, refer any section in Initiation Chapter.

## Terms & Conditions

# Chapter 4 - Enrichment



81. To link terms and conditions to the party, click **Customer Terms & Conditions** in the left menu and then click **Add** icon. The *Add Terms And Conditions* window appears.



82. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

Upon selecting the **Condition Code**, **Condition Description**, **Terms & Conditions**, and **T&C Type** maintained for the condition code get defaulted.

83. To modify the terms and conditions specific to customer, edit the required text in the **Terms & Conditions** text box.

84. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.

# Chapter 4 - Enrichment

## 85. Specify the **Compliance Remarks**.

By default, the **Customer Linkage** flag is enabled. You can disable it if you want to link the terms and conditions to the facilities.

Upon disabling the **Customer Linkage** flag, facility details table appears as shown below:

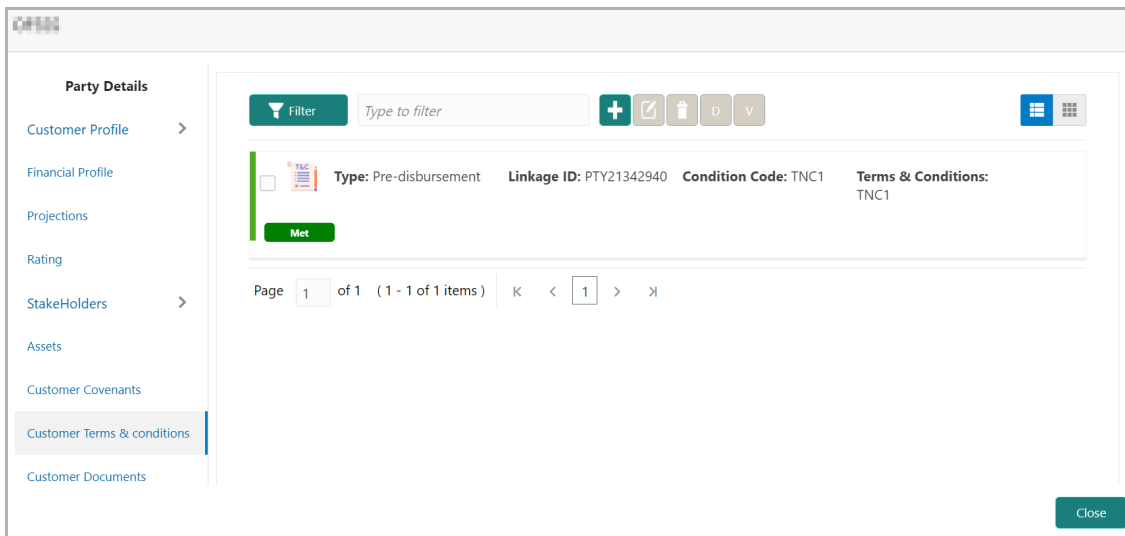
The screenshot shows a dialog box titled "Add Terms And Conditions". It contains the following fields and controls:

- Condition Code \***: Text input field containing "TNC1".
- Condition Description \***: Text input field containing "TNC1".
- Terms & Conditions \***: A large text area containing the following text:  
Jurisdiction/Arbitration and Survival.  
28. Complete Agreement.  
These General Terms and Conditions constitute the entire agreement between Buyer and Seller relating to the subject matter hereof, and supersede all prior and contemporaneous discussions, understandings, and agreements related to the subject matter hereof.  
29. Language.  
The parties have expressly requested that this Contract and all related documents be drafted in the English language. Les parties ont expressément exigé que la présente convention et tous les documents connexes soient rédigés en anglais.
- T&C Type \***: Radio buttons for "Pre-disbursement" (selected) and "Post-disbursement".
- Compliance Status**: A dropdown menu with "Met" selected.
- Compliance Remarks**: A text input field containing "Compliance status verified".
- Customer Linkage**: A toggle switch that is currently turned off.
- Table**: A table with the following columns: Line Number, Facility Type, Facility Category, Facility Description, Parent Line Number. The table content is "No data to display."
- Buttons**: "Create" and "Cancel" buttons at the bottom right.

## 86. Select the required facility.

87. Click **Create**. Terms and conditions are linked to the customer or facility and displayed as shown below:

# Chapter 4 - Enrichment



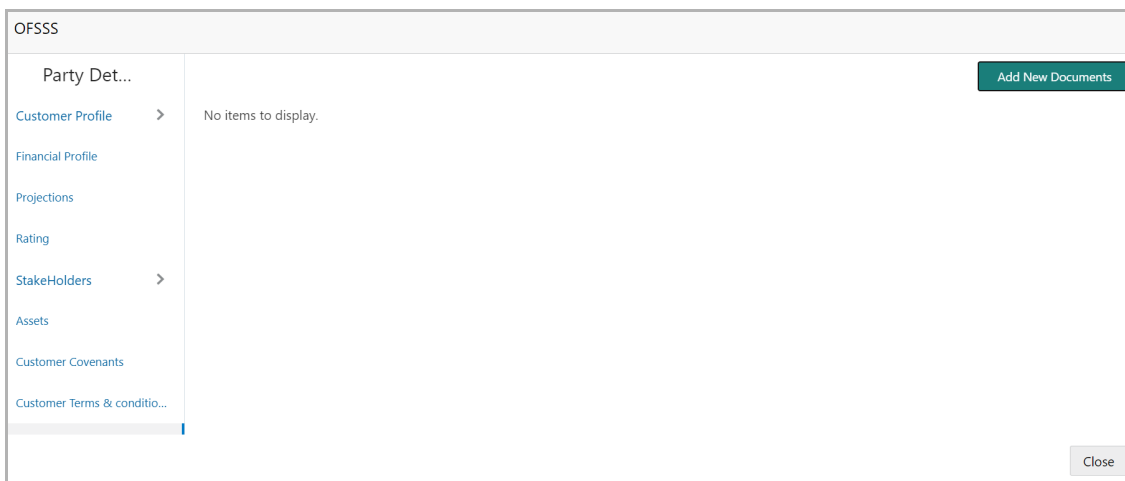
For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

88. To link customer documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.

89. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.

## Customer Documents

90. To add non-financial documents of the party, click **Customer Documents** from the left menu.



If the necessary document list is maintained in the **Maintenance** module, it appears in the above screen. You can directly upload the documents by clicking upload / add option in the respective record.

# Chapter 4 - Enrichment

91. To add documents that are not in the list, click **Add New Documents**. The following window appears:

Document

Document Type \*  
ADDRESDOC

Document Type Description  
Address Proof

Document Code \*  
COLAGRDOC

Document Code Description  
Legal Aggrement Document

Document Expiry Date  
Jan 31, 2021

Remarks  
Valid address

Drop files here or click to select

Selected Files  
[]

Upload Close

92. Search and select the **Document Type** and **Document Code**. Document types and codes maintained in the maintenance module are displayed in the respective LOVs.

**DocumentType Description** and **DocumentCode Description** get defaulted based on selected Document Type and Document Code, respectively.

93. Click the calendar icon and select the **Document Expiry Date** of customer documents.

94. Specify **Remarks** for the customer documents, if any.

95. Drag and drop or click and upload the customer documents in the **Drop files here or click to select** box. **Selected Files** count is displayed at the bottom of the **Drop files here or click to select** box.

96. Click **Upload**. Documents are uploaded and displayed in the *Customer Documents* window.



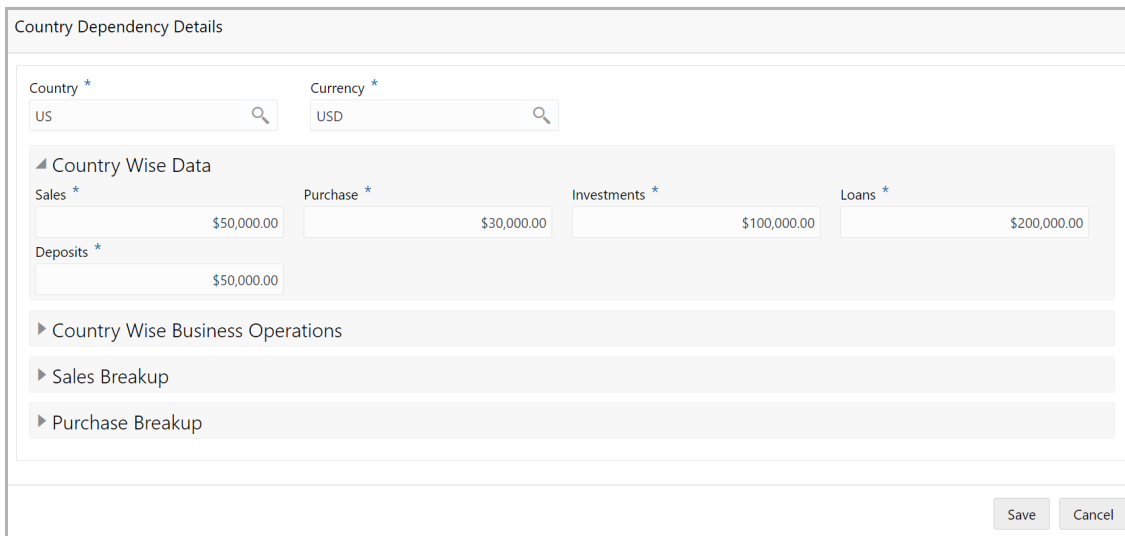
For information about filter, edit, delete, and layout options, refer any section in **Initiation** Chapter.

## **Exposures**

97. To add the exposure details of the party, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.

98. Click **Country exposure** and then click the add icon. The window is displayed.

# Chapter 4 - Enrichment



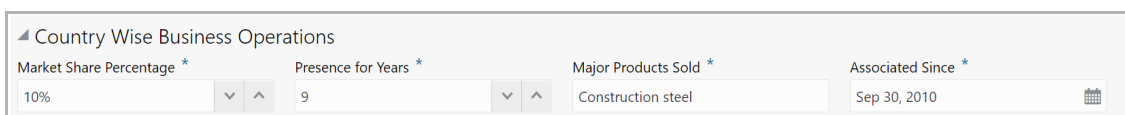
The screenshot shows a 'Country Dependency Details' form. At the top, there are two search fields: 'Country \*' with 'US' and 'Currency \*' with 'USD'. Below this is a section titled 'Country Wise Data' containing four input fields: 'Sales \*' (\$50,000.00), 'Purchase \*' (\$30,000.00), 'Investments \*' (\$100,000.00), and 'Loans \*' (\$200,000.00). Below these is a 'Deposits \*' field with '\$50,000.00'. Further down are three expandable sections: 'Country Wise Business Operations', 'Sales Breakup', and 'Purchase Breakup'. At the bottom right are 'Save' and 'Cancel' buttons.

99. Search and select the **Country** and its **Currency**.

## Country Wise Data

- 100. Specify the amount of **Sales** recorded in the selected country.
- 101. Specify the amount of **Purchase** made from the selected country.
- 102. Specify the amount of **Investments** made in the selected country.
- 103. Specify the amount of **Loans** received from the selected country.
- 104. Specify the amount of **Deposits** made in the selected country.

## Country Wise Business Operations

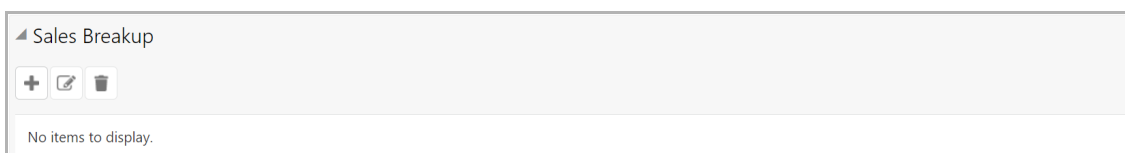


The screenshot shows a 'Country Wise Business Operations' form. It contains four fields: 'Market Share Percentage \*' (10%), 'Presence for Years \*' (9), 'Major Products Sold \*' (Construction steel), and 'Associated Since \*' (Sep 30, 2010). Each field has a small dropdown arrow icon next to it. A calendar icon is visible next to the 'Associated Since' field.

- 105. Specify the party's **Market Share Percentage** in selected country.
- 106. Specify the party's **Presence for Years** in selected county.
- 107. Specify the **Major Products Sold** by the party in the selected country.
- 108. In the **Associated Since** field, specify the date on which association between party and selected country is established.

## Sales Breakup

In this section, you must add details of all the party's customers in the selected country.



The screenshot shows a 'Sales Breakup' form. It has three icons: a plus sign, a pencil, and a trash can. Below the icons, it says 'No items to display.'



# Chapter 4 - Enrichment

109. Click the add icon. The *Sales Breakup* window appears:

The screenshot shows a window titled "Sales Breakup" with a close button (X) in the top right corner. The window contains a form with the following fields and values:

Customer *	Sales Amount *	Percentage of Total Sales *	Major Product Sold
Bee Constructions	\$20,000.00	40%	Steel rods

Debtor Days	Associated Since *	Country
15	Sep 1, 2016	US

At the bottom right of the window, there are two buttons: "Save" and "Cancel".

110. Specify the party's **Customer** name.

111. Specify the **Sales Amount** recorded for the specified customer.

112. Specify the **Percentage of Total Sales** recorded for the specified customer.

113. Specify the **Major Product Sold** to the specified customer.

114. Specify the **Debtor Days** for the specified customer.

115. In the **Associated Since** field, search and select the date on which association between the party and its customer is established.

116. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.

117. To edit or delete the added sales breakup, select the record and click the respective icon.

## Purchase Breakup

In this section, you must capture details of all the party's suppliers in the selected country.

118. Click the add icon. The *Purchase Breakup* window appears.

# Chapter 4 - Enrichment

Supplier *	Purchase Amount *	Percentage of Total Purchases *	Major Product Bought
Navy Cements	\$30,000.00	50%	Cement

Creditor Days	Associated Since *	Country
10	Sep 30, 2000	US

119. Specify the name of **Supplier**.
120. In the **Purchase Amount** field, specify the amount of products / services purchased by the party from the supplier.
121. Specify the **Percentage of Total Purchases** from the supplier.
122. Specify the **Major Product Bought** by the party from the supplier.
123. Specify the **Creditor Days** for the supplier.
124. In the **Associated Since** field, search and select the date on which association between the party and its supplier is established.
125. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.
126. To edit or delete the added purchase breakup, select the record and click the respective icon.
127. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

Exposures As on Apr 12 2019

Country exposure

Currency exposure

Country exposure

**US**

Sales Amount	: \$50,000.00	Loan Amount	: \$200,000.00	Deposit Amount	
Purchase Amount	: \$30,000.00	Investment Amount	: \$100,000.00		

Page 1 of 1 (1 of 1 items) OK

# Chapter 4 - Enrichment

128. To Edit, Delete or View the added country dependency details, select the record and click the respective icon or click the hamburger icon and select the required option.

129. To capture the currency dependency details, click the **Currency Exposure** sub-menu. The *Currency Dependency Details* window appears:

Currency Dependency Details			
Currency *			
USD			
Currency Details			
Sales Amount *	Sales Percentage *	Purchase Amount *	Purchase Percentage *
\$50,000.00	50%	\$30,000.00	20%
Loan Amount *	Loan Percentage *	Investment Amount *	Investment Percentage *
\$40,000.00	30%	\$100,000.00	40%
Deposit Amount *	Deposit Percentage *		
\$60,000.00	30%		
Hedging Details			
Future Currency Requirement - Loan Repayment			
Future Currency Requirement - Creditor Payment			
Future Currency Credit - Debtor Payment			
Future Currency Credit - Interests			
Save		Cancel	

130. Search and select the **Currency**.

## Currency details

131. Specify the party's **Sales Amount** in the selected currency.

132. Specify the party's **Sales Percentage** with respect to the selected currency.

133. Specify the party's **Purchase Amount** in the selected currency.

134. Specify the party's **Purchase Percentage** with respect to the selected currency.

135. Specify the **Loan Amount** availed by the party in selected currency.

136. Specify the party's **Loan Percentage** with respect to the selected currency.

137. Specify the party's **Investment Amount** in the selected currency.

138. Specify the party's **Investment Percentage** with respect to the selected currency.

139. In the **Deposit Amount** field, specify the amount deposited by the party in selected currency.

140. In the **Deposit Percentage** field, specify the percentage of amount deposited by the party in selected currency.

## Hedging Details

# Chapter 4 - Enrichment

Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
\$30,000.00	\$20,000.00	\$10,000.00	<input type="checkbox"/>

- 141. Specify the **Credit Outstanding** amount in the selected currency.
- 142. Specify the **Debit Outstanding** amount in the selected currency.

Upon entering the Credit and Debit Outstanding amounts, the system calculates and displays the **Variance**.

- 143. Enable the **Hedging required** switch, if hedging analysis is required.

## Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

- 144. Specify the party's **Outstanding Loan Amount** in selected currency.
- 145. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.
- 146. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

## Future Currency Requirement - Creditor Payment

Future Currency Requirement - Creditor Payment	
Outstanding Amount *	\$50,000.00
* 0-30 days	: \$25,000.00
* 30-60 days	: \$25,000.00
* 60-90 days	: \$0.00
* 90-120 days	: \$0.00
* 120-150 days	: \$0.00
* 150-180 days	: \$0.00
* More than 180 days	: \$0.00

A pie chart illustrating the distribution of the outstanding amount by payment term. The chart is divided into two equal halves, each representing 50.0%. The blue half represents the 0-30 days term, and the green half represents the 30-60 days term. The legend on the right lists the terms: 0-30 days (blue), 30-60 days (green), 60-90 days (yellow), 90-120 days (orange), 120-150 days (purple), 150-180 days (light blue), and More than 180 days (dark blue).

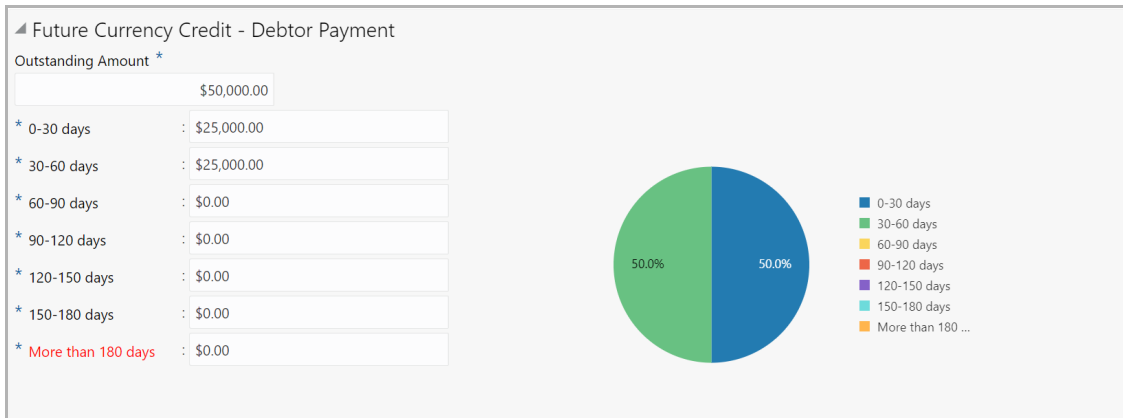
- 147. Specify the **Outstanding Amount** to be paid by the party to their creditor in selected currency.
- 148. Specify the outstanding amount to be paid in **0-30 days**.
- 149. Specify the outstanding amount to be paid in **30-60 days**.
- 150. Specify the outstanding amount to be paid in **60-90 days**.
- 151. Specify the outstanding amount to be paid in **90-120 days**.
- 152. Specify the outstanding amount to be paid in **120-150 days**.

# Chapter 4 - Enrichment

153. Specify the outstanding amount to be paid in **150-180 days**.

154. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

## Future currency credit - Debtor payment



155. Specify the **Outstanding Amount** to be paid by the party's debtor in selected currency.

156. Specify the outstanding amount to be received in **0-30 days**.

157. Specify the outstanding amount to be received in **30-60 days**.

158. Specify the outstanding amount to be received in **60-90 days**.

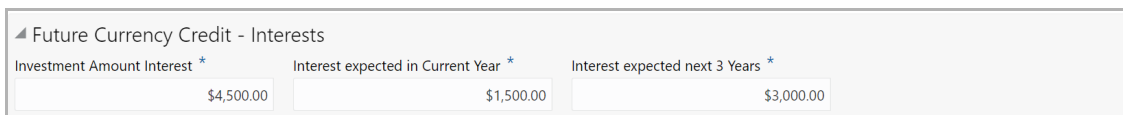
159. Specify the outstanding amount to be received in **90-120 days**.

160. Specify the outstanding amount to be received in **120-150 days**.

161. Specify the outstanding amount to be received in **150-180 days**.

162. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

## Future Currency Credit - Interests



163. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

164. In the **Interest expected in current year** field, specify the interest to be received in the Current year.

165. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

166. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.

# Chapter 4 - Enrichment

167. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.

168. Click **Ok** in the *Party Details* window.

169. To hold the enrichment operation, click **Hold**.

170. To go to the **Next** page, click **Next**.

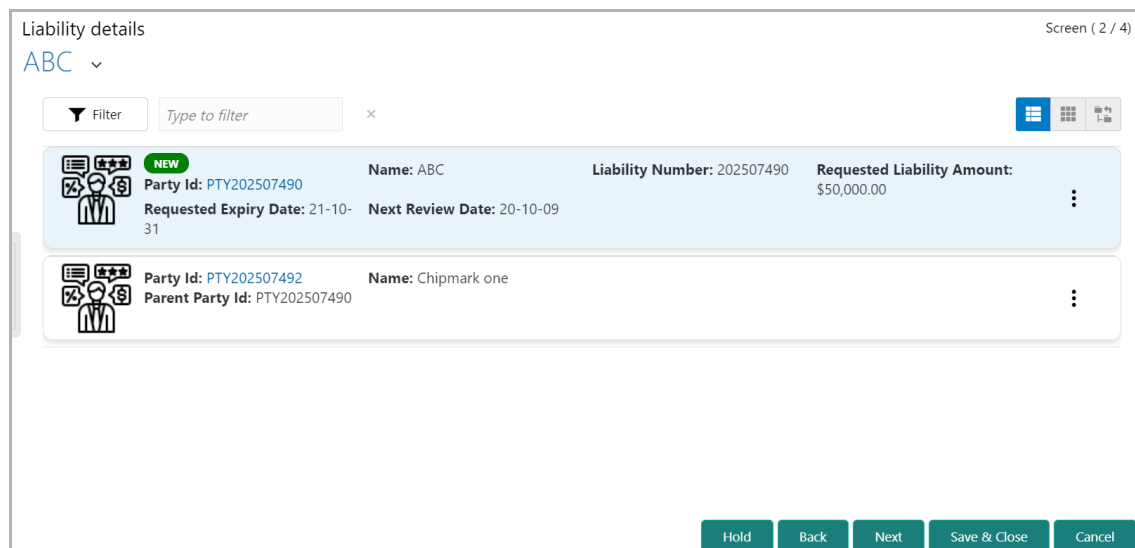
171. To save the provided information and exit the page, click **Save & Close**.

172. To exit the page without saving the information, click **Cancel**.

Upon clicking **Next**, the *Liability Details* page appears.

## Liability Details

In this page, you can enrich the liability details added in the initiation stage.



173. Refer "[Liability Details](#)" on page 16 in initiation chapter to enrich the liability details.

Upon clicking **Next** in the *Liability Details* page, the *Comments* page appears.

## Comments

In this page, you can mention the actions performed in this stage with justification. Posting comments help the user in next stage to better understand the application.

# Chapter 4 - Enrichment

Comments Screen ( 3 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

174. Type the necessary comments in the text box and click **Post**. Comment is posted.

175. To hold the enrichment operation, click **Hold**.

176. To go back to the previous page, click **Back**.

177. To go to the next page, click **Next**.

178. To save the process and exit the page, click **Save & Close**.

179. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next**, the *Customer Summary* page appears:

## Customer Summary

The *Customer Summary* page displays all the entities modified / added in the enrichment stage.

# Chapter 4 - Enrichment

Group Concentration Limit Process - Group Concentration Enrichment
Documents

- Customer Info
- Liability details
- Comments
- Customer Summary

### Customer Summary

ABC

**Customer Information**

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID PTY21336908	Register No	Legal Status Pvt Ltd	Liability Amount ₹2,000,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
----------------------------	-------------	-------------------------	-----------------------------------	------------------------	--------------------	------------------	-----------------	--------------

**Liability summary**

Filter

NEW	Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹2,000,000.00	Name: <b>ABC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>21336908</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY203096101</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>TITO</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>203096101</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY202615260</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>KFC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>202615260</b> Next Review Date: <b>21-02-28</b>

**Pricing**

0  
Total Pricing

0 Interest	0 Charges	0 Commission
<span style="font-size: 0.6em;">0</span> Added <span style="font-size: 0.6em;">0</span> Modified <span style="font-size: 0.6em;">0</span> Removed	<span style="font-size: 0.6em;">0</span> Added <span style="font-size: 0.6em;">0</span> Modified <span style="font-size: 0.6em;">0</span> Removed	<span style="font-size: 0.6em;">0</span> Added <span style="font-size: 0.6em;">0</span> Modified <span style="font-size: 0.6em;">0</span> Removed

**Covenants**

1  
Total Covenants

1 Entity Wide	0 Facility Wide	1 Financial	0 Non Financial
1 Newly Added			
1 <span style="font-size: 0.6em;">1</span> Financial		0 <span style="font-size: 0.6em;">0</span> Non Financial	
0 Met			
0 <span style="font-size: 0.6em;">0</span> Financial		0 <span style="font-size: 0.6em;">0</span> Non Financial	
0 Breached			
0 <span style="font-size: 0.6em;">0</span> Financial		0 <span style="font-size: 0.6em;">0</span> Non Financial	

**★ Ratings**

Moody's

AAA	Positive	2020
-----	----------	------

**Project Summary**

No data to display.

**Financial Profile** View all

Show results for Previous 3 years...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections** View all

Show results for Next 3 years...

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

**Terms & conditions**

1  
Total Terms and Conditions

1 Entity	0 Facility	1 Pre disbursement	0 Post disbursement
0 Newly added			
0 <span style="font-size: 0.6em;">0</span> Pre disbursement		0 <span style="font-size: 0.6em;">0</span> Post disbursement	
0 Met			
0 <span style="font-size: 0.6em;">0</span> Pre disbursement		0 <span style="font-size: 0.6em;">0</span> Post disbursement	
0 Breached			
0 <span style="font-size: 0.6em;">0</span> Pre disbursement		0 <span style="font-size: 0.6em;">0</span> Post disbursement	

**Upcoming events** View all

February 2020 15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	15
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

No items to display.

Hold
Back
Next
Save & Close
Submit
Cancel

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53



# Chapter 4 - Enrichment

180. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.

181. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.

182. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.

183. To hold the enrichment operation, click **Hold**.

184. To go back to the previous page, click **Back**.

185. To save the process and exit the page, click **Save & Close**.

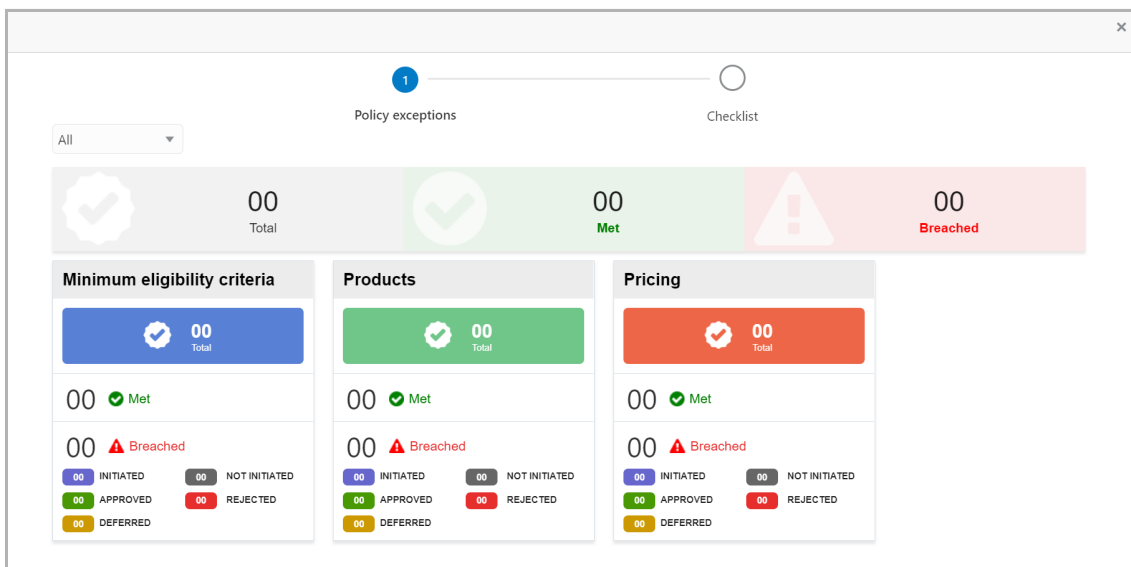
186. To submit the Group Concentration Limit Proposal application, click **Submit**.

187. To exit the process without saving the information, click **Cancel**.



For information on more actions that can be performed in the *Customer Summary* page, refer Credit 360 User Manual.

Upon clicking **Submit**, the *Policy Exception Summary / Business* window appears based on Business Process Maintenance.



By default, policy exceptions are displayed for both the organization (party) and its child party.

188. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.

189. Click the **Total** count on each tile to view detailed information and initiate policy exception process.

190. To **Submit** the application, click the **Checklist** data segment.

# Chapter 4 - Enrichment

The screenshot shows a web interface with a progress bar at the top. The progress bar has two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a message box that says 'No items to display.' At the bottom of the form, there is a checkbox labeled 'Is KYC Required', a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

191. Enable **Is KYC Required** check box, if KYC verification is required.
192. Select the **Outcome** as **PROCEED**.
193. Click **Submit**.

If **Is KYC Required** check box is selected, the KYC evaluation task is created upon clicking the **Submit** button.

If **Is KYC Required** check box is not selected, the application is moved to the Review and Recommendation stage upon clicking the **Submit** button.

# Chapter 5 - KYC Check

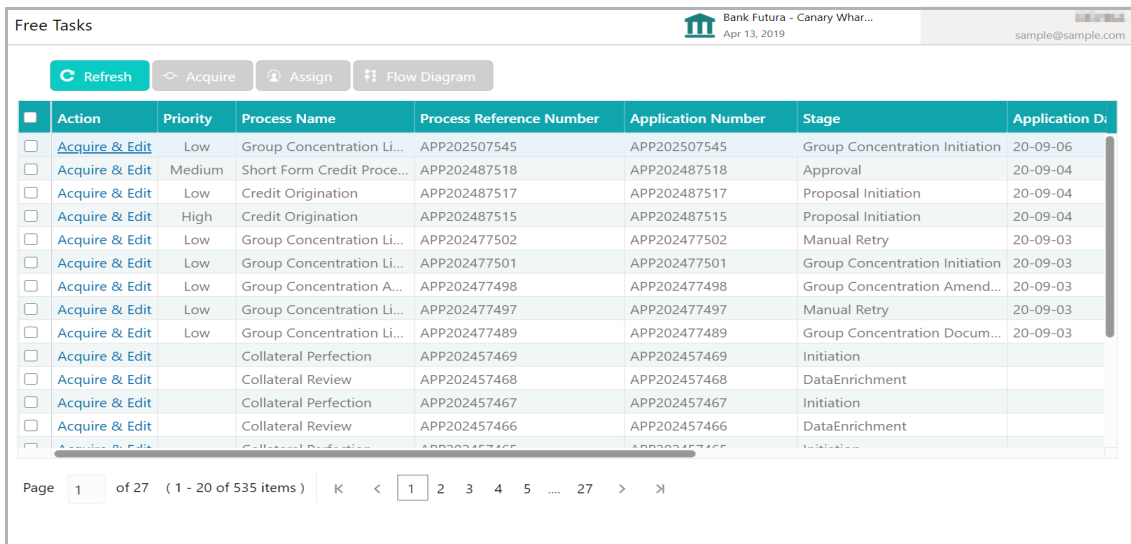
## KYC Check

This is an optional stage. If the KYC details are available for the group entity, you can add the KYC details to the GC Limit Origination application. Adding KYC details helps to determine the originality of the group entity.

### Steps to add KYC details

To add KYC details, perform the following steps:

1. In OBCFPM, navigate to **Tasks > Free Tasks**. The *Free Task* page appears.



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. **Acquire & Edit** the required KYC task. The *KYC Evaluation - Summary* page appears.

# Chapter 5 - KYC Check

The screenshot displays the 'Summary' page for a KYC evaluation. The main content area is divided into several sections:

- Customer Information:** OFSS, A Domestic entity established & operating as a Proprietorship Company in IN. Key details include Customer ID (PTY21342934), Register No, Legal Status (Proprietorship), Liability Amount (₹2,500,000.00), Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0).
- Liability summary:** Includes a 'Filter' icon and a text box 'Type to filter'. A 'NEW' badge is present. Key details include Party Id (PTY21342934), Name (OFSS), Liability Number (21342934), Requested Liability Amount (₹2,500,000.00), Requested Expiry Date (22-02-28), and Next Review Date (21-02-28).
- Covenants:** Shows 0 Total Covenants. Breakdown: 0 Entity Wide, 0 Facility Wide, 0 Financial, 0 Non-Financial. Status: 0 Newly Added (0 Financial, 0 Non-Financial), 0 Met (0 Financial, 0 Non-Financial), 0 Breached (0 Financial, 0 Non-Financial).
- Terms & conditions:** Shows 0 Total Terms and Conditions. Breakdown: 0 Entity, 0 Facility, 0 Pre-disbursement, 0 Post-disbursement. Status: 0 Newly added (0 Pre-disbursement, 0 Post-disbursement), 0 Met (0 Pre-disbursement, 0 Post-disbursement), 0 Breached (0 Pre-disbursement, 0 Post-disbursement).
- Ratings:** Moody's AAA Positive 2019.
- Financial Profile:** View all. Previous 3 years. Table with columns: Category, 2018-2019, Variance %, 2019-2020, Variance %, 2020-2021. No data to display.
- Projections:** View all. Show results for Next 3 years. Table with columns: Category, 2021-2022, Variance %, 2022-2023, Variance %, 2023-2024. No data to display.

At the bottom right, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

3. To filter a required liability, click the **Filter** icon in the **Liability Summary** widget and specify the filter parameters, or directly type the filter parameter in **Type to filter** text box.
4. To view more details about the liability, click the **party Id** in the **Liability Summary** widget.
5. To change the layout of **Liability Summary** widget, use the **List View**, **Table View**, and **Tree View** icons.



For information on more actions that can be performed in the *Summary* page, refer Credit 360 User Manual.

# Chapter 5 - KYC Check

6. After reviewing the *Summary*, click **Next**. *KYC* page appears.

KYC Screen ( 2 / 3 )

Filter

**OFSSS**  
Party Id : **PTY203221262** Entity Type : **Pvt Ltd** KYC Status :  
Verification Date : KYC Method :

Page 1 of 0 ( 1 - 0 of 0 items )

Hold Back Next Save & Close Cancel

In the *KYC* page, provision to add KYC details for all the parties in the hierarchy is provided.

7. Click or mouse hover on the hamburger icon in the required list item (party). The following options appears:

- KYC Details
- KYC Evaluation (appears only if this feature is enabled in Maintenance module)

8. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears.

Report Received

Verification Date

Effective Date

KYC Method

KYC Status \*

Create Cancel

9. If KYC report is available for the party, enable the **Report Received** switch.

10. Click the calendar icon and select the KYC **Verification Date**.

# Chapter 5 - KYC Check

11. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
12. Specify the **KYC Method**. For example: Field verification is a KYC Method.
13. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
14. Click **Create**. KYC details are updated in the *KYC* page as shown below.

The screenshot shows a web interface for KYC management. At the top, it says 'KYC' and 'Screen (2 / 3)'. There is a filter section with a dropdown arrow and a text input field 'Type to filter'. Below this is a card for 'OFSSS' with the following details: Party Id: PTY203221262, Entity Type: Pvt Ltd, KYC Status: Verified, Verification Date: 20-11-16, and KYC Method: Field Verification. A three-dot menu icon is on the right of the card. Below the card is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation arrows. At the bottom right, there are five buttons: Hold, Back, Next, Save & Close, and Cancel.

15. To perform KYC evaluation, click the hamburger icon and select **KYC Evaluation**. Questionnaire maintained for the KYC evaluation appears.

The screenshot shows a 'KYC Change' questionnaire. At the top, there are navigation buttons for '< Previous Category' and 'Next Category >'. A 'Total Score 9' is displayed in a dark box. The current question is under the 'Profitability' category, with a 'Score 3' shown in a blue box. The question is 'Is the real financial strength significantly different from what is reflected in the financial statement?'. There are two radio button options: 'Yes' (selected) and 'No'. Below the options is a text input field labeled 'Comment'. At the bottom right, there are 'Cancel' and 'Save' buttons.

16. Select answers for the available questions and click **Next Category**.
17. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

Total score is generated and displayed for the KYC evaluation based on each answer provided.

# Chapter 5 - KYC Check

18. Click **Save**. The KYC page is updated with the Evaluation Score as shown below.

The screenshot shows the KYC page for a party named OFSSS. The details are as follows:

Party Id : <b>PTY203221262</b>	Entity Type : <b>Pvt Ltd</b>	KYC Status : <b>Verified</b>
Verification Date : <b>20-11-16</b>	KYC Method : <b>Field Verification</b>	Evaluation Score : <b>12</b>

At the bottom of the page, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

19. After adding KYC details or performing KYC evaluation for the parties in the hierarchy, click **Next**. The *Comments* page appears.

The screenshot shows the Comments page. It features a rich text editor with the following elements:

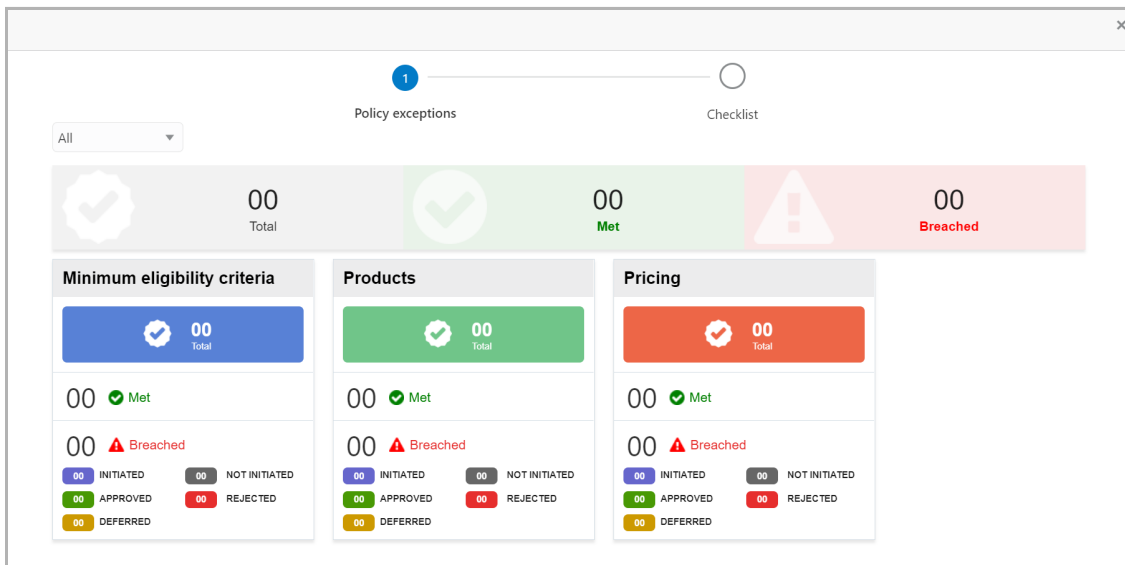
- Rich text editor toolbar: Undo, Redo, Bold (B), Italic (I), Underline (U), Text color (T), Font color (A), Font size (- size -), Bulleted list, Numbered list, Indent left, Indent right, Decrease indent, Increase indent, H1, and a right arrow.
- Text input field: "Enter text here..."
- Post button: A green button labeled "Post".
- Display area: A box containing the text "No items to display."

At the bottom of the page, there are navigation buttons: Hold, Back, Next, Save & Close, Submit, and Cancel.

20. **Post** comments, if required. Posted comment is displayed below the **Comments** box.

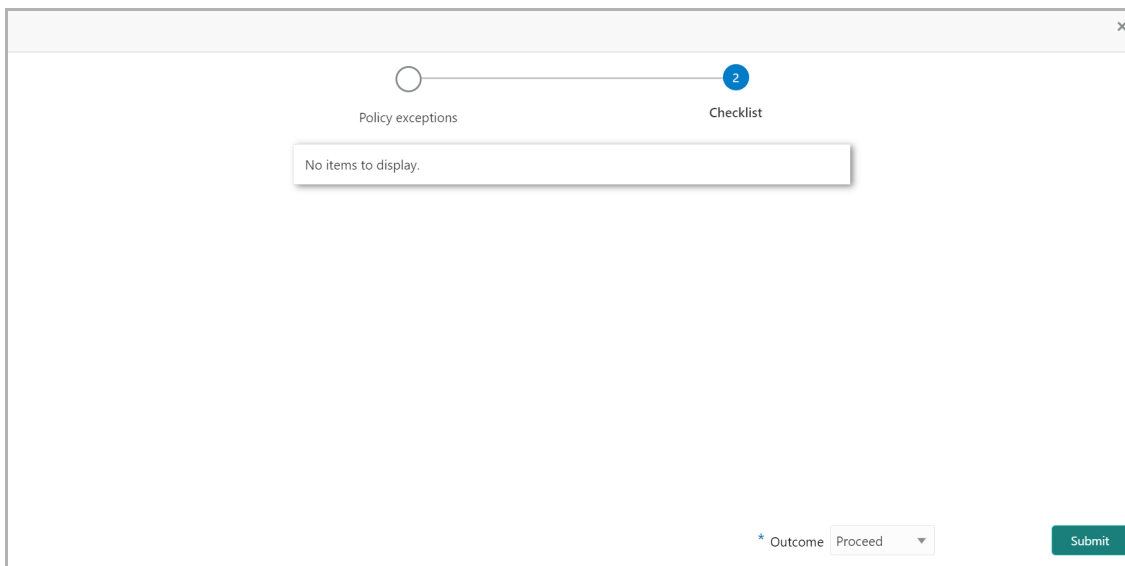
21. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

# Chapter 5 - KYC Check



By default, policy exceptions are displayed for both the organization (party) and its child party.

22. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
23. Click the **Total** count on each tile to view detailed information and initiate policy exception process.
24. To **Submit** the application, click the **Checklist** data segment.



25. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
26. Click **Submit**.



# Chapter 6 - Review and Recommendation

## Group Concentration Limit Review and Recommendation

In this stage, the Credit Reviewer must review the proposed Group Concentration Limit and recommend a liability limit for the group entity.



In this chapter, only the procedure to recommend Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the review and recommendation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457466	APP202457466	DataEnrichment	

2. Click **Acquire & Edit** in the required review and recommendation task. The *GC Review and Recommendation - Customer Summary* page appears.

# Chapter 6 - Review and Recommendation

Group Concentration Limit Process - GC Review and Recommendation

📄 Pipeline Analysis
📄 Documents

- Customer Summary
- Liability details
- Comments

Customer Summary
Screen ( 1 / 3 )

**Customer Information**

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID PTY21336908	Register No Pvt Ltd	Legal Status Pvt Ltd	Liability Amount ₹2,000,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
----------------------------	------------------------	-------------------------	-----------------------------------	------------------------	--------------------	------------------	-----------------	--------------

**Liability summary**

Filter

NEW	Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹2,000,000.00	Name: <b>ABC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>21336908</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY203096101</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>TITO</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>203096101</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY202615260</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>KFC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>202615260</b> Next Review Date: <b>21-02-28</b>

**Pricing**

0

Total Pricing

<b>0</b> Interest 0 Added 0 Modified 0 Removed	<b>0</b> Charges 0 Added 0 Modified 0 Removed	<b>0</b> Commission 0 Added 0 Modified 0 Removed
--	---	--

**Covenants**

1

Total Covenants

1 Entity Wide	0 Facility Wide	1 Financial	0 Non Financial
------------------	--------------------	----------------	--------------------

1 Newly Added  
1 Financial 0 Non Financial

0 Met  
0 Financial 0 Non Financial

0 Breached  
0 Financial 0 Non Financial

**Terms & conditions**

1

Total Terms and Conditions

1 Entity	0 Facility	1 Pre disbursement	0 Post disbursement
-------------	---------------	-----------------------	------------------------

0 Newly added  
0 Pre disbursement 0 Post disbursement

0 Met  
0 Pre disbursement 0 Post disbursement

0 Breached  
0 Pre disbursement 0 Post disbursement

**★ Ratings**

Moody's

AAA	Positive	2020
-----	----------	------

**Project Summary**

No data to display.

**Financial Profile** View all

Show results for Previous 3 yea...

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

**Projections** View all

Show results for Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

**Upcoming events** View all

February 2020 15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	15
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

No items to display.

Hold
Back
Next
Save & Close
Cancel

# Chapter 6 - Review and Recommendation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.

Group Concentration Limit Process - GC Review and Recommendation

Customer Summary | Liability details | Comments

ABC

Filter Type to filter

NEW Party id: PTY21336908 Name: ABC Liability Number: 21336908  
Requested Liability Amount: ₹2,000,000.00 Requested Expiry Date: 22-02-28 Next Review Date: 21-02-28

Hold Back Next Save & Close Cancel

4. Click the Hamburger icon in required liability record and select **Edit**. The *Liability Details* window appears.

Liability Details

**Currency**  
Requested Liability Currency:  
INR

**Amount**  
Requested Liability Amount: ₹2,000,000.00  
Return On Capital: 20%  
Probability Of Default: 0%  
Loss Given Default: 0%  
Cash Cover: ₹2,500,000.00

**Proposed and Approved**  
Proposed Liability Currency: \* INR  
Proposed Liability Amount: \* ₹1,500,000.00  
Proposed Funded Sell Down: ₹1,000,000.00  
Proposed Unfunded Sell Down: ₹500,000.00

**Dates**  
Next Review Date \* : Feb 28, 2021  
Requested Expiry Date : Feb 28, 2022  
Proposed Expiry Date \* : Feb 28, 2022

Additional Fields  
No Additional fields configured!

Save Cancel

## Proposed and Approved

5. Search and select the **Proposed Liability Currency**.

6. Propose the following amounts in **Proposed Liability Currency**, based on details specified in the **Amount** section:

# Chapter 6 - Review and Recommendation

- Proposed Liability Amount
- Proposed Funded Sell Down
- Proposed Unfunded Sell Down

## **Dates**

In this section, you can change the **Next Review Date** specified in the initiation / enrichment stage and propose an expiry date for the liability.

7. Click the calendar icon and select the **Proposed Expiry Date**.
8. Click **Save**. The information is saved and displayed in the *Liability Details* page.
9. Click **Next** to go to the *Comments* page.

Comments Screen ( 3 / 4)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Cancel

10. **Post** the **Comments** for this stage.
11. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

# Chapter 6 - Review and Recommendation

1

Policy exceptions Checklist

All

00 Total

00 Met

00 Breached

Minimum eligibility criteria

Products

Pricing

00 Total

00 Met

00 Breached

00 INITIATED 00 NOT INITIATED

00 APPROVED 00 REJECTED

00 DEFERRED

12. Click the **Checklist** data segment.

2

Policy exceptions Checklist

No items to display.

\* Outcome Proceed

Submit

13. Select the required **Outcome**. The options available are **Proceed**, **Send Back**, and **Reject**.

14. Click **Submit**.

If the **Outcome** is selected as 'Proceed', the Group Concentration Limit proposal is moved to the Approval stage.

If the **Outcome** is selected as 'Send Back', the Group Concentration Limit proposal is sent back to the Enrichment stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

# Chapter 7 - Approval

## Group Concentration Limit Approval

In this stage, the Credit Approver must review the Group Concentration Limit proposed for the group entity and approve / reject the same.



In this chapter, only the procedure to approve Liability limit is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit approval task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

Free Tasks

Bank Futura - Canary Whar...  
Apr 13, 2019  
sample@sample.com

Refresh Acquire Assign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application D:
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) | K < 1 2 3 4 5 ... 27 > X

2. Click **Acquire & Edit** in the required approval task. The *Group Concentration Proposal Approval - Customer Summary* page appears.

# Chapter 7 - Approval

Group Concentration Limit Process - Group Concentration Proposal Approval
Documents

- Customer Summary
- Liability details
- Comments

### Customer Summary

ABC

#### Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID PTY21336908	Register No Pvt Ltd	Legal Status Pvt Ltd	Liability Amount ₹1,500,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
----------------------------	------------------------	-------------------------	-----------------------------------	------------------------	--------------------	------------------	-----------------	--------------

#### Liability summary

Filter

<b>NEW</b>	Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹2,000,000.00	Name: <b>ABC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>21336908</b> Next Review Date: <b>21-02-28</b>
<b>NEW</b>	Party Id: <b>PTY203096101</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>TITO</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>203096101</b> Next Review Date: <b>21-02-28</b>
<b>NEW</b>	Party Id: <b>PTY202615260</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>KFC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>202615260</b> Next Review Date: <b>21-02-28</b>

#### Pricing

0

Total Pricing

<p><b>0</b></p> <p>Interest</p> <p>Added Modified Removed</p>	<p><b>0</b></p> <p>Charges</p> <p>Added Modified Removed</p>	<p><b>0</b></p> <p>Commission</p> <p>Added Modified Removed</p>
---	--	---

#### ★ Ratings

Moody's

AAA	Positive	2020
-----	----------	------

#### Project Summary

No data to display.

#### Covenants

1

Total Covenants

1 Entity Wide	0 Facility Wide	1 Financial	0 Non Financial
------------------	--------------------	----------------	--------------------

1 Newly Added  
1 Financial 0 Non Financial

0 Met  
0 Financial 0 Non Financial

0 Breached  
0 Financial 0 Non Financial

#### Terms & conditions

1

Total Terms and Conditions

1 Entity	0 Facility	1 Pre disbursement	0 Post disbursement
-------------	---------------	-----------------------	------------------------

0 Newly added  
0 Pre disbursement 0 Post disbursement

0 Met  
0 Pre disbursement 0 Post disbursement

0 Breached  
0 Pre disbursement 0 Post disbursement

#### Financial Profile

Show results for Previous 3 yea... View all

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Projections

Show results for Next 3 years View all

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

#### Upcoming events

View all

February 2020 15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	15
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

No items to display.

Hold
Back
Next
Save & Close
Cancel

# Chapter 7 - Approval

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.
4. Click the Hamburger icon in required record and select **Edit**. The *Liability Details* window appears.

Liability Details

---

**Currency**  
Requested Liability Currency:  
INR

---

**Amount**  
Requested Liability Amount: ₹2,000,000.00  
Return On Capital: 20%  
Probability Of Default: 0%  
Loss Given Default: 0%  
Cash Cover: ₹2,500,000.00

---

**Proposed and Approved**  
Proposed Liability Currency: INR  
Proposed Liability Amount: ₹1,500,000.00  
Approval Liability Currency: \* INR  
Approval Liability Amount: \* ₹1,500,000.00  
Proposed Funded Sell Down: ₹1,000,000.00  
Approved Funded Sell Down: ₹1,000,000.00  
Approved Unfunded Sell Down: ₹500,000.00

---

**Dates**  
Next Review Date \* : Feb 28, 2021  
Requested Expiry Date: Feb 28, 2022  
Proposed Expiry Date: Feb 28, 2022  
Approved Expiry Date \* : Feb 28, 2022

---

Additional Fields  
*No Additional fields configured!*

## Proposed and Approved

5. Search and select the **Approval Liability Currency**.
6. Propose the following amounts in **Approval Liability Currency**, based on details specified in the **Amount** section:
  - Approval Liability Amount
  - Approved Funded Sell Down
  - Approved Unfunded Sell Down

## Dates

In this section, you can change the **Next Review Date** selected in the initiation / enrichment / review and recommendation stage and specify **Approved Expiry Date** for the liability.

7. Click the calendar icon and select the **Approved Expiry Date**.
8. Click **Save**. The information is saved and displayed in the *Liability Details* page.
9. Click **Next** to go to the *Comments* page.



# Chapter 7 - Approval

Comments Screen ( 3 / 4 )

Enter text here...

**Post**

No items to display.

**Hold** **Back** **Next** **Save & Close** **Cancel**

10. **Post** the **Comments** for this stage.

11. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

1 ○

Policy exceptions Checklist

All ▼

**00**  
Total

**00**  
Met

**00**  
Breached

Minimum eligibility criteria	Products	Pricing
 <b>00</b> <small>Total</small>	 <b>00</b> <small>Total</small>	 <b>00</b> <small>Total</small>
<b>00</b> <small>Met</small>	<b>00</b> <small>Met</small>	<b>00</b> <small>Met</small>
<b>00</b> <small>Breached</small>	<b>00</b> <small>Breached</small>	<b>00</b> <small>Breached</small>
<small>00 INITIATED 00 NOT INITIATED</small>	<small>00 INITIATED 00 NOT INITIATED</small>	<small>00 INITIATED 00 NOT INITIATED</small>
<small>00 APPROVED 00 REJECTED</small>	<small>00 APPROVED 00 REJECTED</small>	<small>00 APPROVED 00 REJECTED</small>
<small>00 DEFERRED</small>	<small>00 DEFERRED</small>	<small>00 DEFERRED</small>

12. Click the **Checklist** data segment.

# Chapter 7 - Approval

The screenshot displays a web interface for the approval process. At the top, a progress bar shows two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2). Below the progress bar, a message box states 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a 'Submit' button.

13. Select the required **Outcome**. The options available are **Approve** and **Reject**.
14. Click **Submit**.

If the **Outcome** is selected as 'Approve', the Group Concentration Limit proposal is moved to the Documentation stage.

If the **Outcome** is selected as 'Reject', the Group Concentration Limit proposal is rejected.

# Chapter 8 - Documentation

## Group Concentration Limit Documentation

In this stage, the Group Concentration Limit proposal document can be generated and downloaded.



In this chapter, only the procedure to generate and download the proposal document is explained. For field level explanation, refer the **Initiation** chapter.

1. To acquire and edit the Group Concentration Limit documentation task, navigate to **Tasks > Free Tasks** from the left Navigation menu. The *Free Task* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application D:
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457469	APP202457469	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457468	APP202457468	DataEnrichment	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457467	APP202457467	Initiation	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Review	APP202457466	APP202457466	DataEnrichment	
<input type="checkbox"/> <a href="#">Acquire &amp; Edit</a>		Collateral Perfection	APP202457465	APP202457465	Initiation	

2. Click **Acquire & Edit** in the required record. The *Group Concentration Documentation - Customer Summary* page appears.

# Chapter 8 - Documentation

Group Concentration Limit Process - Group Concentration Documentation
Documents

- Customer Summary
- Liability details
- Draft Generation
- Comments

### Customer Summary

ABC

#### Customer Information

ABC, A Global entity established & operating as a Pvt Ltd Company in IN

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY21336908		Pvt Ltd	₹1,500,000.00	No	0	0	0	0

#### Liability summary

Filter

NEW	Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹2,000,000.00	Name: <b>ABC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>21336908</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY203096101</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>TITO</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>203096101</b> Next Review Date: <b>21-02-28</b>
NEW	Party Id: <b>PTY202615260</b> Parent Party Id: <b>PTY21336908</b> Requested Liability Amount: ₹500,000.00	Name: <b>KFC</b> Requested Expiry Date: <b>22-02-28</b>	Liability Number: <b>202615260</b> Next Review Date: <b>21-02-28</b>

#### Pricing

0

Total Pricing

0	0	0
Interest	Charges	Commission
<span style="font-size: 0.7em;">Added Modified Removed</span>	<span style="font-size: 0.7em;">Added Modified Removed</span>	<span style="font-size: 0.7em;">Added Modified Removed</span>

#### ★ Ratings

Moody's

AAA	Positive	2020
-----	----------	------

#### Project Summary

No data to display.

#### Covenants

1

Total Covenants

1	0	1	0
Entity Wide	Facility Wide	Financial	Non Financial

1 Newly Added  
1 Financial 0 Non Financial

0 Met  
0 Financial 0 Non Financial

0 Breached  
0 Financial 0 Non Financial

#### Terms & conditions

1

Total Terms and Conditions

1	0	1	0
Entity	Facility	Pre disbursement	Post disbursement

0 Newly added  
0 Pre disbursement 0 Post disbursement

0 Met  
0 Pre disbursement 0 Post disbursement

0 Breached  
0 Pre disbursement 0 Post disbursement

#### Financial Profile

Show results for Previous 3 yea... View all

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
No data to display.					

#### Projections

Show results for Next 3 years View all

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

#### Upcoming events

View all

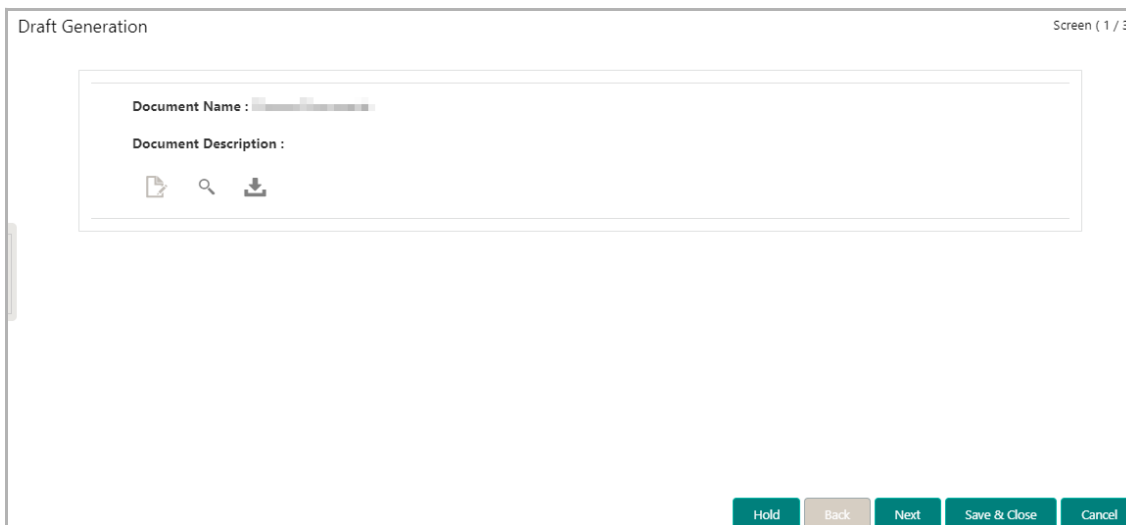
February 2020 15-February-2020

WK	S	M	T	W	T	F	S
4							1
5	2	3	4	5	6	7	8
6	9	10	11	12	13	14	15
7	16	17	18	19	20	21	22
8	23	24	25	26	27	28	29

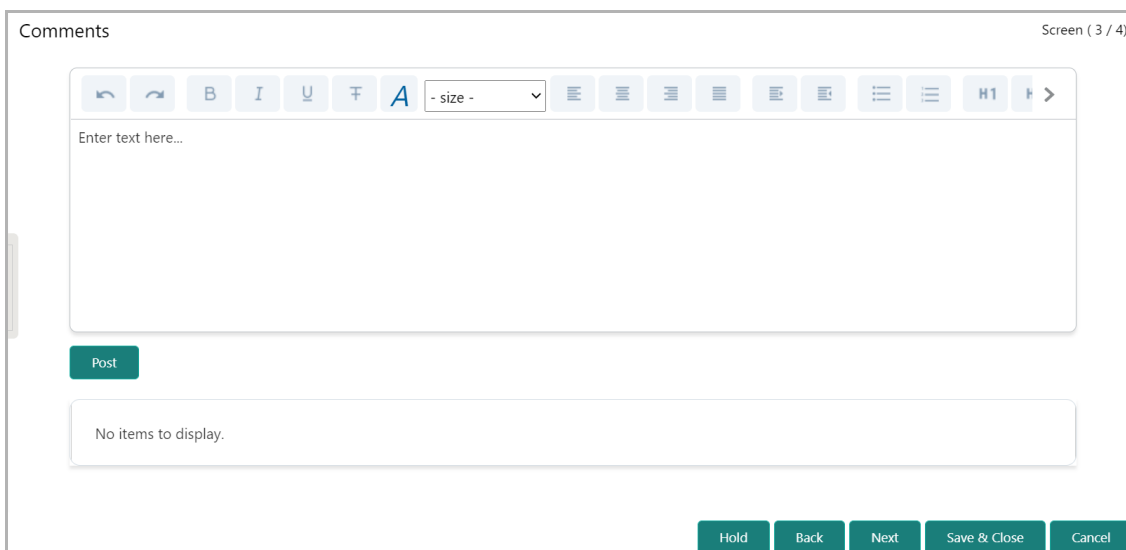
Hold
Back
Next
Save & Close
Cancel

# Chapter 8 - Documentation

3. View the **Customer Summary** and click **Next**. The *Liability Details* page appears.
4. Click **Next** in the *Liability Details* page. The *Draft Generation* page appears.

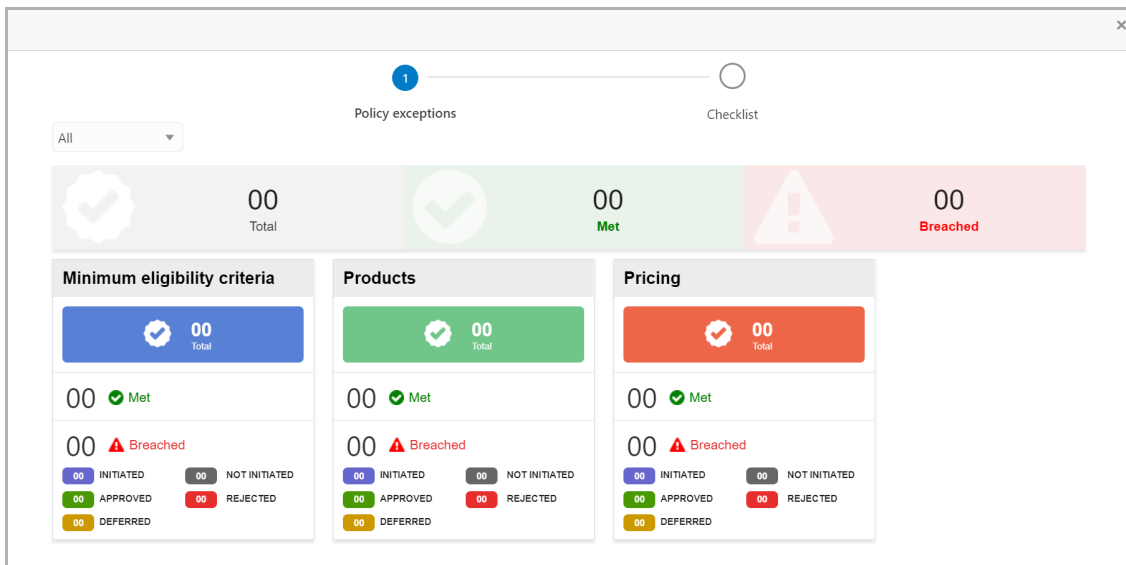


5. Click the Generate icon next to the search icon. Draft document will be generated.
6. Click the Download icon next to the search icon. Draft document will be downloaded.
7. To go to the next page, click **Next**. The *Comments* page appears.

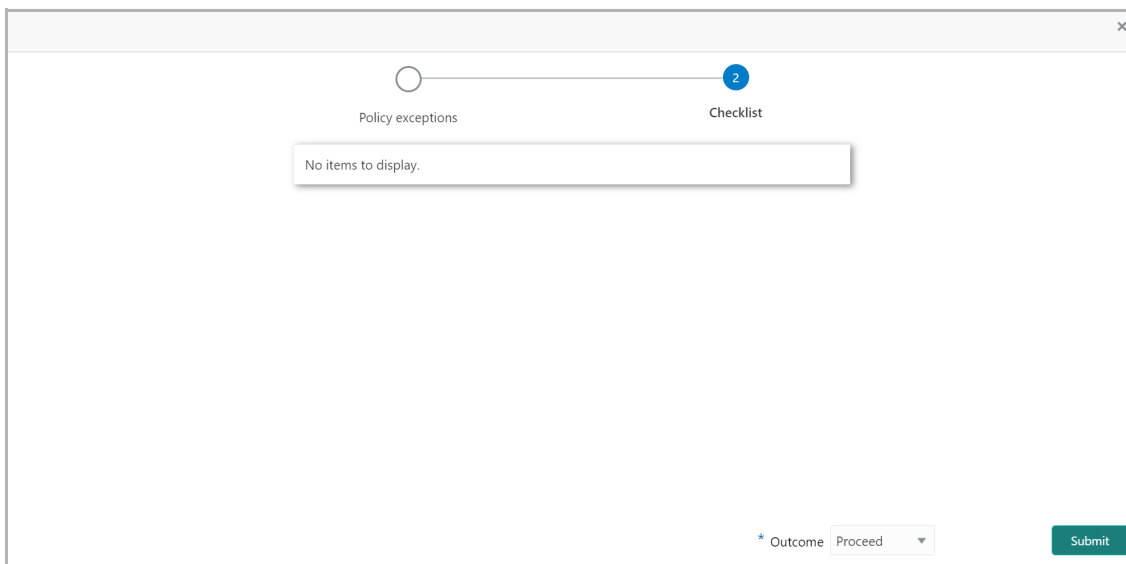


8. **Post** the **Comments** for this stage.
9. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

# Chapter 8 - Documentation



10. Click the **Checklist** data segment.



11. Select the **Outcome** as 'Proceed'.

12. Click **Submit**. The Group Concentration Limit proposal is moved to the Handoff stage.

# Chapter 9 - Handoff

---

## Group Concentration Limit Proposal Handoff

By default, the Group Concentration Limit Proposal is automatically handed off to the back office system (OBELCM) upon clicking Submit in the **Documentation** stage.

In case of any failure, the Manual Retry task will be created in OBCFPM and the user must manually try handoff for the proposal.

# Chapter 10 - Handoff - Manual Retry

## Handoff - Manual Retry

This task is created only if the automatic hand off of the Group Concentration Limit proposal is failed. The user can manually retry the hand off of proposal to the back office system (OBELCM) and complete the Group Concentration Limit Initiation process.

1. To acquire and edit the Manual Retry task, navigate to **Tasks > Free Task**. The *Free Task* page appears.

Free Tasks

Bank Futura - Canary Whar...  
Apr 13, 2019  
sample@sample.com

Refresh Acquire Assign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application D:
Acquire & Edit	Low	Group Concentration Li...	APP202507545	APP202507545	Group Concentration Initiation	20-09-06
Acquire & Edit	Medium	Short Form Credit Proce...	APP202487518	APP202487518	Approval	20-09-04
Acquire & Edit	Low	Credit Origination	APP202487517	APP202487517	Proposal Initiation	20-09-04
Acquire & Edit	High	Credit Origination	APP202487515	APP202487515	Proposal Initiation	20-09-04
Acquire & Edit	Low	Group Concentration Li...	APP202477502	APP202477502	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477501	APP202477501	Group Concentration Initiation	20-09-03
Acquire & Edit	Low	Group Concentration A...	APP202477498	APP202477498	Group Concentration Amend...	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477497	APP202477497	Manual Retry	20-09-03
Acquire & Edit	Low	Group Concentration Li...	APP202477489	APP202477489	Group Concentration Docum...	20-09-03
Acquire & Edit		Collateral Perfection	APP202457469	APP202457469	Initiation	
Acquire & Edit		Collateral Review	APP202457468	APP202457468	DataEnrichment	
Acquire & Edit		Collateral Perfection	APP202457467	APP202457467	Initiation	
Acquire & Edit		Collateral Review	APP202457466	APP202457466	DataEnrichment	

Page 1 of 27 (1 - 20 of 535 items) K < 1 2 3 4 5 ... 27 > X

2. Select the required task and click **Acquire & Edit**. The *Customer Summary* page appears.



# Chapter 10 - Handoff - Manual Retry

Group Concentration Limit Process - Manual Retry
Documents

- Customer Summary
- Liability details
- Comments

Customer Summary
Screen ( 1 / 3 )

ABC

**Customer Information**

ABC, A entity established & operating as a Pvt Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202507490		Pvt Ltd	\$50,000.00	No	0	0	0	0

**Hand-Off Error Details**

Entity Id	Entity Type	Error Code	Error Message
No data to display.			

**Facility Summary**

No data to display

**Collateral summary**

**\$0.00**

Total collateral value

**0%**

Customer LTV

No data to display

**Existing Facilities held with Other Bank**

<b>\$0.00</b> - (0)	<b>\$0.00</b> - (0)	<b>\$0.00</b> - (0)
Total existing facilities	Takeover amount	Takeover in this application

**Covenants**

0 Total Covenants

0 Entity Wise	0 Facility Wise	0 Financial	0 Non Financial
---------------	-----------------	-------------	-----------------

0 Newly Added

0 Financial	0 Non Financial
-------------	-----------------

0 Met

0 Financial	0 Non Financial
-------------	-----------------

0 Breached

0 Financial	0 Non Financial
-------------	-----------------

**Terms & conditions**

0 Total Terms and Conditions

0 Entity	0 Facility	0 Pre disbursement	0 Post disbursement
----------	------------	--------------------	---------------------

0 Newly added

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

0 Met

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

0 Breached

0 Pre disbursement	0 Post disbursement
--------------------	---------------------

**Group entities**

3

**★ Scores**

**Evaluation not yet done**

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**★ Ratings**

Moody's	2019
AAA	

**Financial Profile** View all

Show results for Previous 3 years

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
No data to display.					

**Projections** View all

Show results for Next 3 years

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023
No data to display.					

**Upcoming events** View all

September 2020 > 6-September-2020

WK	S	M	T	W	T	F	S	
35			1	2	3	4	5	
36	6	7	8	9	10	11	12	
37	13	14	15	16	17	18	19	
38	20	21	22	23	24	25	26	
39	27	28	29	30				

No items to display.

Hold
Back
Next
Save & Close
Cancel

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78



# Chapter 10 - Handoff - Manual Retry


3. View the **Hand-Off Error Details** and take necessary actions.
4. Click **Next** to go to the next page. The *Liability Details* page appears.

Liability details Screen ( 2 / 3)

ABC ▾

Filter  ×

 <b>NEW</b>	<b>Name:</b> ABC	<b>Liability Number:</b> 202507490	<b>Requested Liability Amount:</b> \$50,000.00
 <b>Party Id:</b> PTY202507490	<b>Next Review Date:</b> 20-10-09	<b>Proposed Liability Amount:</b> \$50,000.00	<b>Proposed Expiry Date:</b> 21-10-31
<b>Requested Expiry Date:</b> 21-10-31	<b>Approved Expiry Date:</b> 21-10-31		
<b>Approval Liability Amount:</b> \$50,000.00			

 <b>Party Id:</b> PTY202507492	<b>Name:</b> Chipmark one		
<b>Parent Party Id:</b> PTY202507490			

**Hold** **Back** **Next** **Save & Close** **Cancel**

5. View the liability details and click **Next**. The *Comments* page appears.

Comments Screen ( 3 / 4)

Enter text here...

**Post**

No items to display.

**Hold** **Back** **Next** **Save & Close** **Cancel**

6. **Post** the **Comments** for this stage.
7. Click **Submit**. The *Policy Exception Summary / Business* window appears based on Business Process Maintenance.

# Chapter 10 - Handoff - Manual Retry

The screenshot shows a progress bar at the top with two segments: 'Policy exceptions' (active, marked with a '1') and 'Checklist' (inactive, marked with a '0'). Below the progress bar, a summary bar displays '00 Total', '00 Met', and '00 Breached'. The main content area is divided into three columns: 'Minimum eligibility criteria', 'Products', and 'Pricing'. Each column has a status bar (e.g., '00 Total', '00 Met', '00 Breached') and a detailed breakdown of counts for various stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

8. Click the **Checklist** data segment.

The screenshot shows the 'Checklist' segment selected in the progress bar, marked with a '2'. The 'Policy exceptions' segment is now inactive, marked with a '0'. A message box in the center of the screen displays 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' set to 'Proceed' and a 'Submit' button.

9. Select the **Outcome** as **Proceed**.

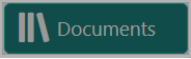
10. Click **Submit**. The Group Concentration Limit proposal will be handed off to the back office system.

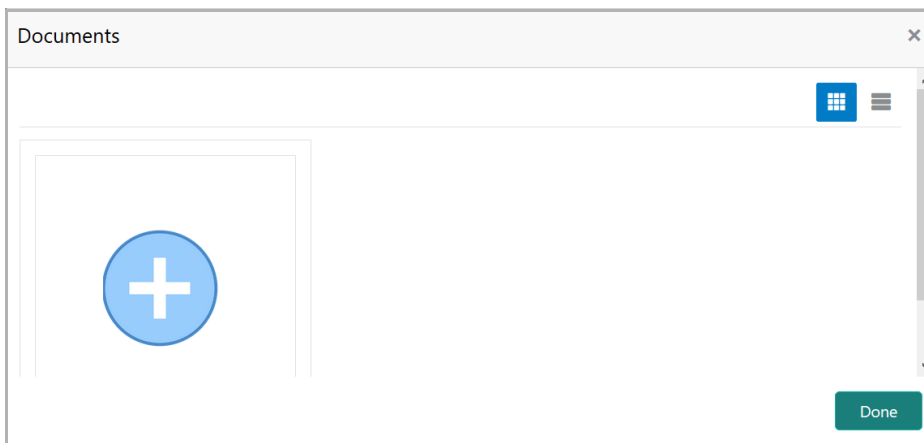
# Chapter 11 - Document Upload

## Document Upload and Checklist

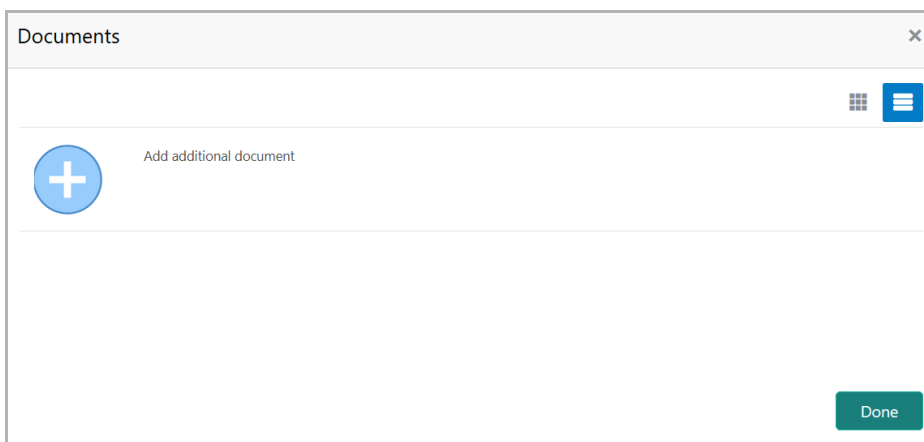
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Group Concentration Limit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for the proposal can be removed whenever the document becomes invalid.

### Steps to upload documents

1. Click  at the top right corner of any page. The *Documents* window appears.



2. To change the table view to the list view, click the list icon at the top right corner. The *Documents* window appears as shown below.



3. Click the add icon. The *Document Details* window appears.

# Chapter 11 - Document Upload

Document ✕

Document Type * Closure Documents ▼	Document Code * Closure Documents ▼
Document Title * Facility Payment Bills	Document Description <input type="text"/>
Remarks Paid	Document Expiry Date Mar 21, 2020

Drop files here or click to select

Selected files: ["pdf-PDF-Invoice3.pdf"]

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type the **Document Description** that best describes the document.
7. Type the Remarks based on your need.
8. Click the calendar icon and select the **Document Expiry Date**.
9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



To upload multiple supporting documents at the same time, drag and drop or click and select all the documents.

10. Click **Upload**. The *Checklist* window appears.

# Chapter 11 - Document Upload

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome Proceed Submit

11. Select the **Outcome** as **Proceed**.
12. Click **Submit**. Document is uploaded and listed in the *Document* window.
13. To edit or delete the document, click the edit or delete icons.

# Chapter 12 - Reference and Feedback

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## Reference and Feedback

### References

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

- Oracle Banking Procedure User Guide
- Oracle Banking SMS User Guide
- Oracle Banking Common Core
- Oracle Banking Credit Facilities Process Management Installation Guides

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