

Appetite Management User Guide

# **Oracle Banking Credit Facilities Process Management**

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Oracle Banking Credit Facilities Process Management User Guide  
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# Chapter 1 - Preface

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Appetite Management process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for setting appetite for the customer prospect based on their credit worthiness.

### 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 - Preface

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## 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

---

## About Appetite Management

Appetite management is the process of setting limit to the corporations that are already not the bank's customer. This process can be initiated for any of the required corporations for which financial documents, such as balance sheet, are publicly available. By setting appetite to the corporations in advance, the time required for loan sanctioning can be significantly reduced and the customer experience can be enhanced.

The stages available in the Appetite Management process are:

- Appetite Initiation
- Enrichment
- Credit Analysis
- Deal Structure
- Approval
- Draft Generation

# Chapter 3 - Initiation

## Appetite Management Initiation

In this stage, you can capture basic details of the party and its associated child parties from the publicly available data.

To initiate appetite management process, perform the following steps:

1. Login to OBCFPM.

The screenshot shows the Oracle dashboard interface. On the left, a dark sidebar menu contains various options, with 'Credit Facilities' and 'Initiate Appetite Management' highlighted with red boxes. The main dashboard area displays two bar charts: 'Upcoming Covenants' for OCT-2018 and 'Pending Covenants' for MAR-2018. The top right corner shows the user's name 'sample@sample.com' and the date 'Apr 13, 2018'.

2. Navigate to **Credit Facilities > Initiate Appetite Management** from the left menu. The *Initiate Appetite* window appears.

The screenshot shows the 'Initiate Appetite' window. It features a form with two main sections: 'Application Priority' with radio buttons for Low, Medium, and High (High is selected), and 'Application Branch' with a search input field containing '004'. Below the input fields is a progress bar showing '1 / 8 questions completed' and navigation arrows. At the bottom right, there are three buttons: 'Submit', 'Submit and Enrich', and 'Cancel'.

# Chapter 3 - Initiation

## Creating Application

In the *Initiate Appetite* window, you can choose to answer preset questions or provide data about the party in form by selecting the **List View** or **Table View** icons at the top right corner.

3. To view the next questions in **List View**, use the right arrow next to the progress bar.

Upon clicking the **Table View** icon, the *Initiate Appetite* window is displayed as shown below:

The screenshot shows the 'Initiate Appetite' window with the following fields and options:

- Application Priority:** Radio buttons for Low, Medium, and High. 'Low' is selected.
- Application Branch:** A search box containing '004' with a search icon.
- Prospect Details:** Radio buttons for 'New' (selected) and 'Existing'.
- Organization Name:** Text field containing 'Oracle'.
- Organization Type:** Dropdown menu with 'Single' selected.
- Entity Type:** Dropdown menu with 'Pvt Ltd' selected.
- Demography Type:** Dropdown menu with 'Global' selected.
- Geographical Spread:** Tagged list containing 'United States' and 'INDIA'.
- Website Address:** Text field containing 'https://www.'.
- Facebook Address:** Text field containing 'https://www.facebook.com/'.
- Twitter Address:** Text field containing 'https://www.twitter.com/'.
- Customer sector:** A box with 'No Sectors Added' and a '+Add Industry' link.
- Customer Rating:** A box with 'No Ratings Added' and a '+Add ratings' link.
- Buttons:** 'Submit', 'Submit and Enrich', and 'Cancel' at the bottom right.

4. Select the **Application Priority** based on requirement. The options available are: **Low, Medium, and High**.
5. Click the search icon and select the **Application Branch**. Branches maintained in 'Common Core Maintenance' module are displayed in LOV.
6. Select the **Prospect Details** as **Existing** and then select the **Customer ID**, if appetite management is already performed for the party. Otherwise select **New** and provide the party details.
7. In the **Organization Name** field, type the name of party (organization) for which 'Appetite Management' process has to be initiated.

# Chapter 3 - Initiation

8. Select the **Organization Type** from the drop down list. The options available are: **Single** and **Conglomerate**.
9. 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**.
10. Select the **Demography Type** from the drop down list. The options available are **Domestic** and **Global**.

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

11. Search and select all the countries in which the organization is operating as **Geographical Spread**.
12. Type the following addresses in respective fields, if available.
  - Website Address
  - Facebook Address
  - Twitter Address

## Customer Sector

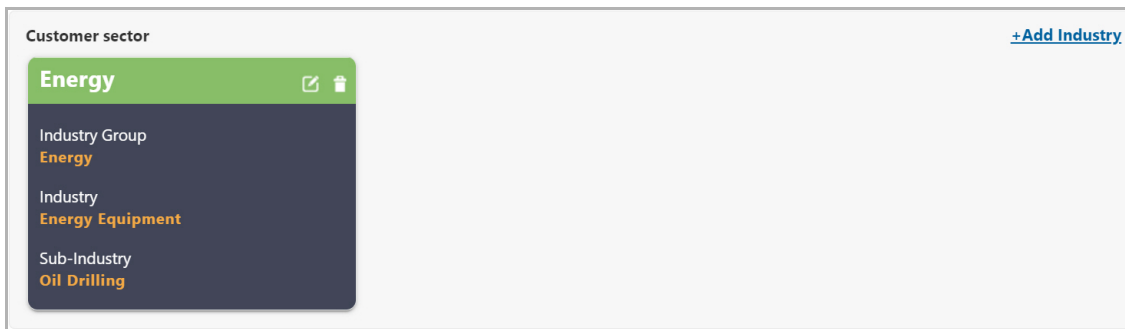
13. To capture industry details of the organization, click **+Add sector**. The *Add Industry* window appears:

The screenshot shows a window titled "Add Industry" with a table structure for selecting industry details. The table has four columns: Sectors, Industry Groups, Industries, and Sub-Industries. The "Energy" sector is selected, showing "Energy" as the Industry Group, "Energy Equipment" as the Industry, and "Oil Drilling" as the Sub-Industry. Other sectors listed include Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, and Consumer Staples. A "Close" button is visible in the bottom right corner.

Sectors	Industry Groups	Industries	Sub-Industries
Energy >	Energy >	Energy Equipment >	Oil Drilling
Utilities >		Oil, Gas Fuels >	Oil Equipment
Real Estate >			
Materials >			
Industrials >			
Consumer Discretionary >			
Consumer Staples >			

14. Select a sector of the organization. Available **Industry Groups** appear.
15. Select the **Industry Group** of the organization. Available **Industries** appear.
16. Select the Industry of the organization. Available **Sub-Industries** appear.
17. Select the sub-industry of the organization. The Industry details are added and displayed as shown below:

# Chapter 3 - Initiation



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

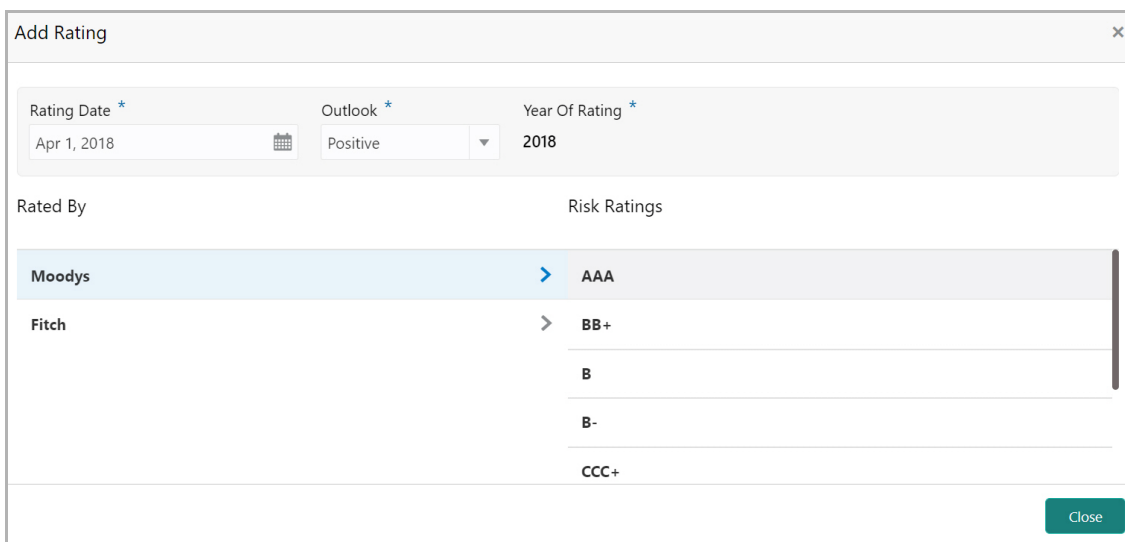


If the organization is into different sectors, all the sector details must be captured while initiating Appetite Management process. To add another sector information, click **+Add sector** again.

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

## Customer Rating

19. To capture rating information of the organization, click **+Add ratings**. The *Add Rating* window appears:



20. Select the following details:

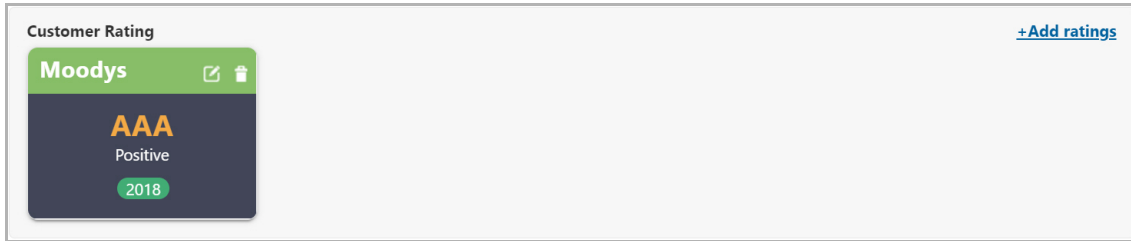
- Rating Date
- Outlook
- Risk Ratings
- Rated By

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



# Chapter 3 - Initiation

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



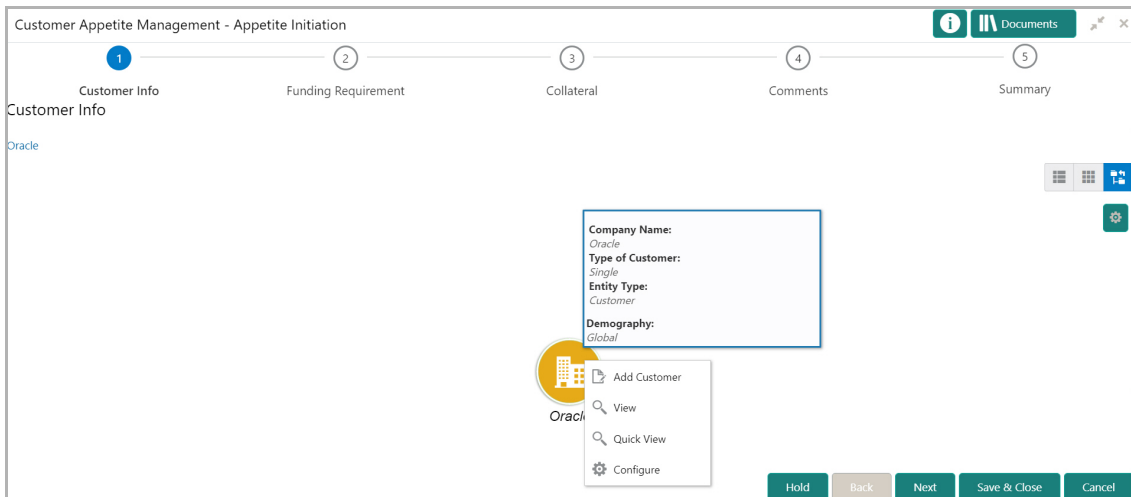
21. To modify the added rating, click the edit icon and change the required details.
22. To delete the added rating, click the delete icon.



If the organization is rated by different rating firms, all the rating information must be captured while initiating Appetite Management process. To add another rating information, click **+Add ratings** again.

## Customer Info

This data segment allows to view and modify the basic information captured during Appetite Management process initiation and add child parties to the party (organization).



Mouse hovering on the organization icon displays the basic information about the organization.

23. Right click on the organization icon to perform the following actions:
  - Add Customer
  - View
  - Quick View
  - Configure

# Chapter 3 - Initiation

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

Actions	Functionality
Add Customer	Displays the <i>Customer Details</i> window for adding customer of the organization
View	Displays the <i>Customer Details</i> window for viewing organization details
Quick View	Displays the <i>View Entity Details</i> window
Configure	Displays the <i>Customer Details</i> window for modifying organization details

24. To add a customer (child party) of the organization (party), click **Add Customer**. The *Customer Details* window appears.

The screenshot shows the 'Customer Details' window with the following sections:

- Organization details:** Organization Name (OFSS), Organization Type (Single), Entity Type (Pvt Ltd), Demography Type (Domestic), Country of incorporation (IN), Incorporation date (Apr 1, 2010), Country of risk (ZA), Website Address (https://www.), Facebook Address (https://www.facebook.com/), and Twitter Address (https://www.twitter.com/).
- Customer sector:** No Sectors Added. +Add Industry
- Customer Rating:** No Ratings Added. +Add ratings
- Other Details:** Special customer (toggle on), Join customer (toggle on).
- RM Details:** RM Id (search field).

Buttons: Create, Close

25. Refer “[Creating Application](#)” on page 5 for information on adding customer.

In the *Customer Details* window, the following additional fields / flags are available:

# Chapter 3 - Initiation

- Country of incorporation
- Incorporation date
- Country of risk
- Special customer
- Join customer

26. Specify the country in which the organization is incorporated in the **Country of incorporation** field.

27. Click the calendar icon and select the **Incorporation date** of the organization.

28. In the **Country of risk** field, click and select the countries in which the organization is operating with risk.

In **Other Details** section:

29. Enable the **Special customer** flag, if the bank considers the organization as special customer.

30. Enable the **Join customer** flag, if the child party is party's joint customer.

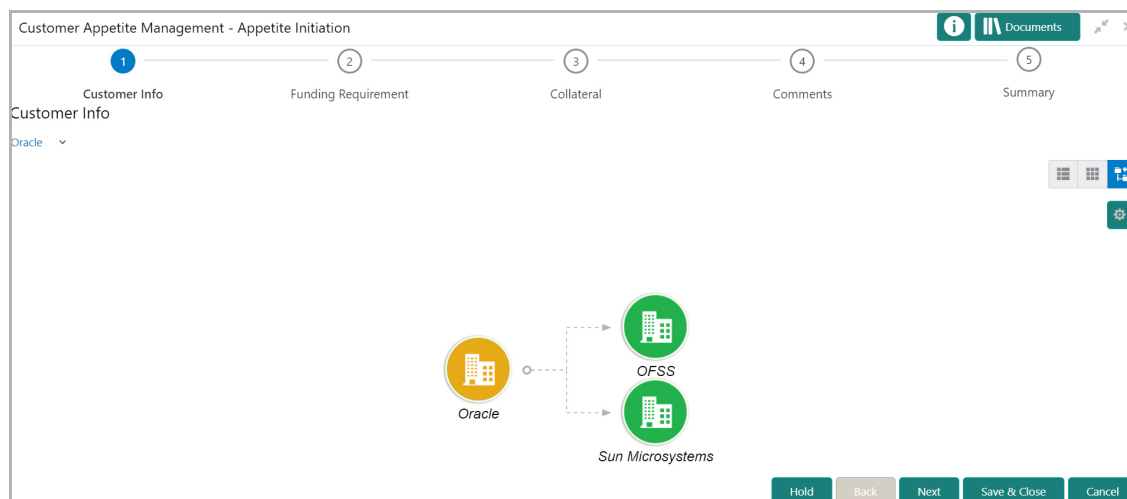
By default, the system displays user ID of the logged in user in the **RM Id** field. You can change the RM Id by clicking the search icon and selecting the required Id.



After creating the customer, right click the customer icon to **Add Customer** for the customer, **View** the customer details, **Quick View** the customer details, **Configure** the customer information and **Delete** the customer if required.

For join customers, **Add Customer** option does not appear on right clicking the customer icon.

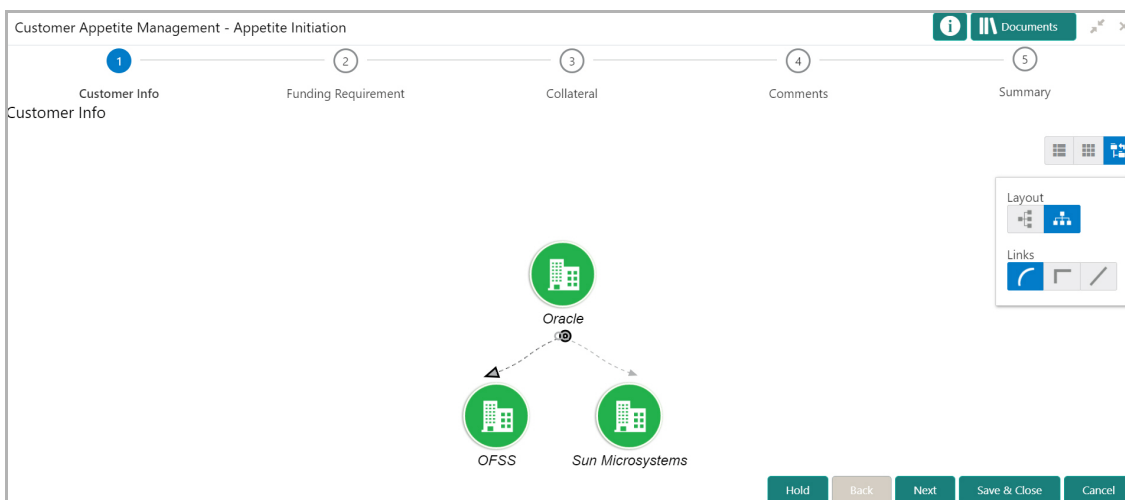
After clicking **Create** in the *Customer Details* window, the customer is added and displayed as shown below.



# Chapter 3 - Initiation

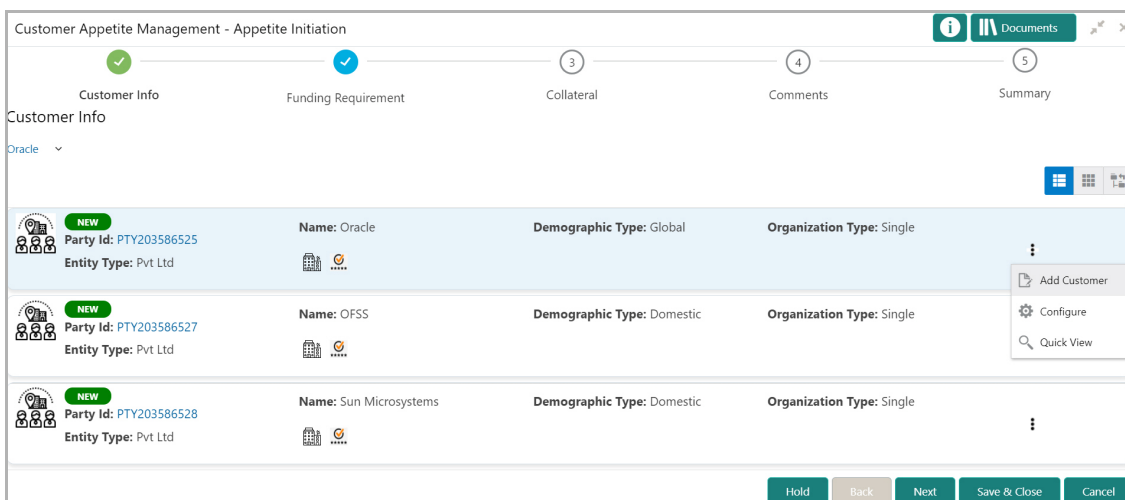
31. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.

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



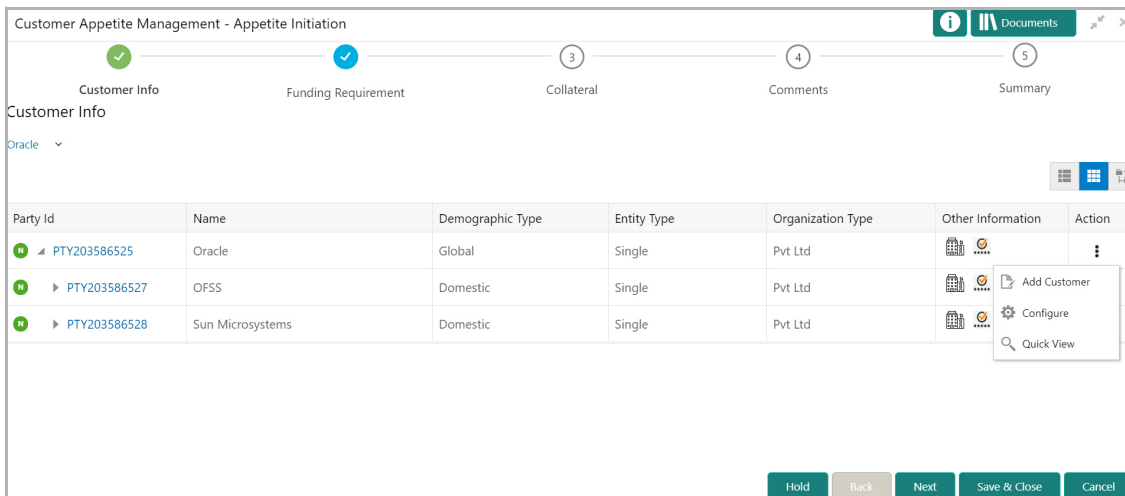
33. Click the required **Layout** and **Links** option. Layout changes based on the selected option.

34. To change the view of the *Customer Info* page to list view, click the **List View** icon at the top right corner. The view is changed as shown below:



35. To change the view of the *Customer Info* page to table view, click the **Table View** icon at the top right corner. The view is changed as shown below:

# Chapter 3 - Initiation



36. To go to the next page, click **Next**. The *Funding Requirement* page appears.

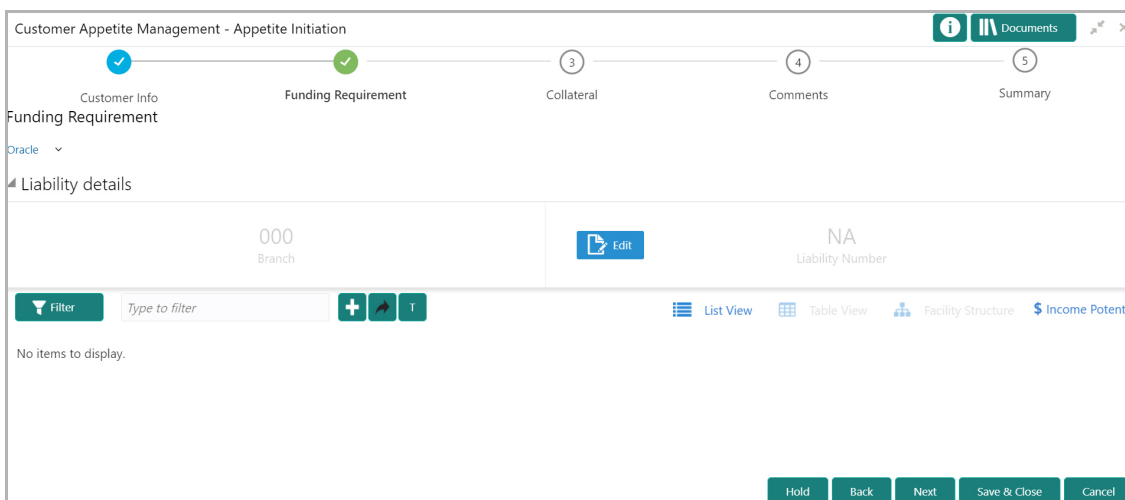
## Funding Requirement

In this data segment, you can capture details of the facility that can be offered to the customer prospect based on their financial performance over periods.

The facility can be either directly created or created using the **Facility Template** maintained at the 'Maintenance' module.

Before creating the facility, Liability details must be captured for the facility.

### Adding Liability Details



37. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon appears.

38. Click the **Edit** icon. The *Liability Details* window appears.

# Chapter 3 - Initiation

Liability Details

Appetite Liability Currency: \*  
INR

**Appetite Details**

Proposed Liability Amount: \* ₹500,000.00  
Appetite Effective From \* Jan 15, 2021  
Appetite Effective Till Dec 31, 2021

Additional Fields  
*No Additional fields configured!*

Save Cancel

39. Search and select the **Appetite Liability Currency**.

In the **Appetite Details** section:

40. Specify a liability amount for the organization in the **Proposed Liability Amount** field based on organization's performance.

41. Click the calendar icon in the **Appetite Effective From** field and select the appetite start date.

42. Click the calendar icon in the **Appetite Effective Till** field and select the appetite end date.

43. Click **Save**. Liability details are added and displayed in the **Liability Details** section.

44. To view the added Liability, mouse hover on the **Liability details** section and click **View**.

## Creating Facility without Template

45. To directly add the facility without using template, click the add icon. The *New Facility* window appears.

# Chapter 3 - Initiation

New Facility

Take over other bank facility

Line Code \* 22

Parent Facility Id Select Parent Facility

Next Review Date \* Jan 15, 2021

Currency \* INR

Availability Period Availability Period

Revaluation Required

Rate Agreement Required

Line Serial Number \* 33

Facility Type \*  Funded  Non Funded

Cascade

Line Start Date \* Apr 13, 2018

Requested Amount ₹500,000.00

Commitment Status  Committed  Uncommitted

Cascade

Facility Description \* Term Loan

Facility Category Term Loan

Line Expiry Date \* Dec 31, 2021

Tenor 12

Secured?  Cascade

Additional Fields

▶ UDF

Save Save & Configure Close

In the *New Facility* window, you can link the other bank facility and / or create new facility by adding the necessary information.

46. To link the other bank facility with a facility, enable the **Link existing facility** check box.

To add a new funding requirement:

47. Type a unique code for facility in the **Line Code** field.

48. Type a serial number for facility in the **Line Serial Number** field.

49. Type a brief description about the facility in the **Facility Description** field.

50. Select the **Parent Facility Id** from the drop down list, if you want to link the facility with an existing facility.

51. Choose the **Facility Type**. The options available are **Funded** and **Non Funded**.

You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

52. Select the **Facility Category** from the drop down list.

53. Click the calendar icon and select the **Next Review Date**, **Line Start Date**, and **Line Expiry Date** for the facility.

54. Search and select the **Currency** in which the facility has to be offered.

55. Specify the amount requested by the organization in **Requested Amount** field.

# Chapter 3 - Initiation

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56. Type the **Tenor** for the facility.
57. Specify the **Availability Period** for the facility.
58. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

59. Enable the **Secured?** switch, if collaterals are available for the facility.

You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

60. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.
61. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.
62. To save the details and exit the *New Facility* window, click **Save**.
63. To add further details about the facility, click **Save & Configure**.
64. To exit the *New Facility* window without saving the information, click **Cancel**.

## **Modifying Facility Details**

Upon clicking **Save & Configure** or clicking the edit icon in *Funding Requirement* page, the *Facility Details* window appears:



# Chapter 3 - Initiation

Term Loan - TL

Facility Details

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Line Code \*  
NONF4

Line Serial Number \*  
33

Facility Description \*  
Term Loan

Parent Facility Id

Facility Type \*  
 Funded  Non Funded  
 Cascade

Facility Category  
TL

Next Review Date \*  
Jan 31, 2021

Line Start Date \*  
Apr 1, 2021

Line Expiry Date \*  
Dec 31, 2021

Currency \*  
USD

Requested Amount  
\$20,000.00

Tenor  
12

Availability Period  
6

Commitment Status  
 Committed  Cascade  
 Uncommitted

Secured?  
 Secured  Cascade

Revaluation Required  
 Rate Agreement Required

Additional Fields  
*No Additional fields configured!*

Save

Close

65. Modify the facility details, if required.

## **Scheduling facility disbursement**

66. To add the details of the payment to be made on schedule basis, click **Schedule** from the left menu.


# Chapter 3 - Initiation

Scheduling Required?

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments



Enter text here...

Post


No items to display.

Close

67. Enable the **Scheduling Required?** switch. The **Add** button is enabled.

68. Click the **Add** button. The *Scheduling Details* window appears:

Scheduling Details

Date \*  
Nov 30, 2020 

Amount \*  
\$10,000.00

Create Close

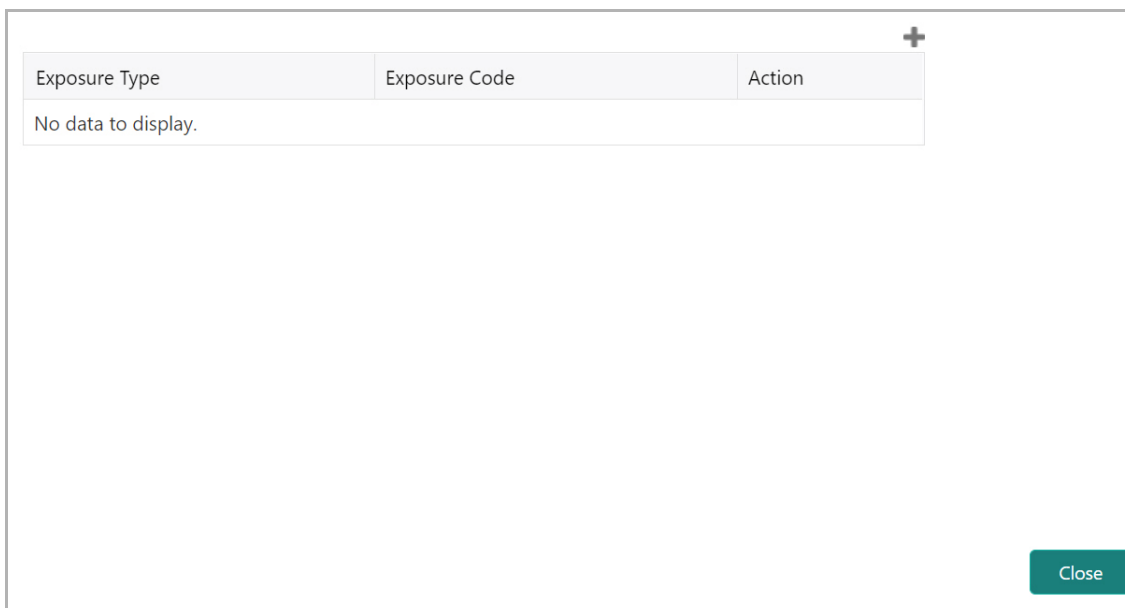
69. Click the calendar icon in **Date** field and schedule the part of facility payment.

70. Specify the **Amount** to be paid to the organization on the scheduled date.

71. Click **Save**. Scheduling details are added and listed as shown below:




# Chapter 3 - Initiation



Exposure Type	Exposure Code	Action
No data to display.		

You can associate any exposure maintained in OBELCM to the facility for tracking purpose.

- 78. Click the + (add) icon. A record is created for capturing the exposure details.
- 79. Type the **Exposure Type** and **Exposure Code** for the facility.
- 80. To add another exposure type and code, click the + (add) icon again.



Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

- 81. To delete the exposure record, click the delete icon in the **Action** column.



## **Adding Fee Details**

- 82. To add fee preferences, click **Fee** from the left menu.

# Chapter 3 - Initiation

Fee Details

Fee Preferences

Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

83. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

## Linking Facility to the Pool

You can link facility to the collateral pools maintained in the system by selecting the pool code.

84. Click **Pool Linkage** from the left menu.

Facility Linkages [Link facility](#)

Facility Id	Code	Pool Contribution Amount	% Of Pool
No data to display.			

[Close](#)

85. Click **Link Facility**. The following window appears:

Link facilityF20315600

Pool Code \*

[✓ Link facility](#) [Close](#)

# Chapter 3 - Initiation

86. Select the required **Pool Code** from the drop down list.

87. Click **Link Facility**.

## **Adding Pricing Detail**

88. To add pricing detail for the facility, click **Pricing** from the left menu.

If Facility Type is selected as Non Funded, Commission and Charges can be added in the Pricing section.

If Facility Type is selected as Funded, Interest and Charges can be added in the Pricing section.

The screenshot shows the 'Pricing' section with the 'Commission' tab selected. Below the tab, there is a table with the following elements: a 'Filter' button, a text input field containing 'Type to filter', a close button (x), an add button (+), an edit button (pencil), and a delete button (trash). Below the table, it says 'No items to display.' At the bottom, there are pagination controls showing 'Page 1 (0 of 0 items)' and navigation arrows.

89. To add commission details, click the add icon. The *Commission Details* window appears:

The screenshot shows the 'Commission Details' form with the following fields: 'Rate Type \*' (Fixed Rate), 'Rate Basis \*' (Quarterly), 'Commission Type \*' (Usance), 'Collection Period \*' (Advance), 'Currency \*' (INR), and 'Minimum Commission Amount \*' (₹500,000.00). There is also a 'Commission Rate \*' field with the value 12. At the bottom right, there are 'Save' and 'Cancel' buttons.

90. Select the **Rate Type** from the drop down list.

91. Select the commission collection frequency from the **Rate Basis** drop down list.

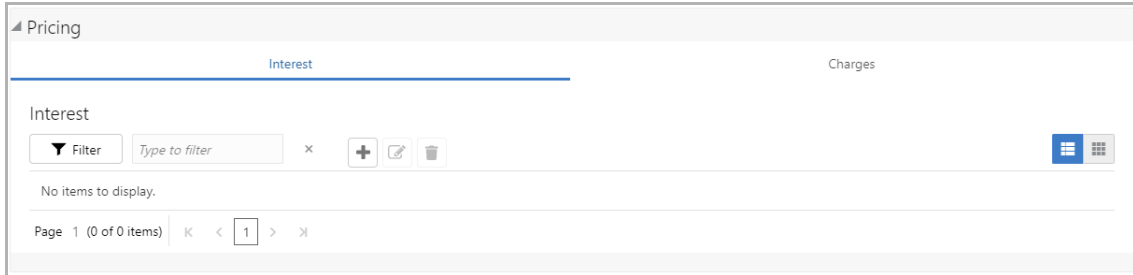
92. Select the **Commission Type** from the drop down list.

93. Select the **Collection Period** from the drop down list.

94. Search and select the **Currency** in which the commission has to be collected from the organization.

# Chapter 3 - Initiation

- 95. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
- 96. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
- 97. Click **Save**. Commission details are added and listed in Commission tab.
- 98. To cancel the operation, click **Cancel**.



- 99. To add interest details, click the add icon in **Pricing - Interest** section. *Interest Details* window appears:

A screenshot of a form titled 'Interest Details'. The form has four main fields: 'Component Name' with a text input containing 'ABC'; 'Component Type' with a dropdown menu showing 'Main'; 'Rate Type' with a dropdown menu showing 'Fixed'; and 'Fixed Interest Rate' with a numeric input containing '12' and up/down arrows. At the bottom of the form, there are two buttons: 'Save' (green) and 'Cancel' (grey).

- 100. Type a name for the interest in **Component Name** field.
- 101. Select the **Component Type** from the drop down field.
- 102. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.
- 103. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

# Chapter 3 - Initiation

Interest Details

Component Name *	Component Type *
<input type="text" value="ABC"/>	<input type="text" value="Main"/>
Rate Type *	Rate Code *
<input type="text" value="Floating"/>	<input type="text" value="LIBOR"/>
Spread *	Interest Reset Cycle *
<input type="text" value="3"/>	<input type="text" value="Monthly"/>

104. If Floating is selected as **Rate Type**, type / select the following details:

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name *	Component Type *
<input type="text" value="ABC"/>	<input type="text" value="Main"/>
Rate Type *	Currency *
<input type="text" value="Special Amount"/>	<input type="text" value="USD"/>
Special Interest Amount *	
<input type="text" value="\$3,000.00"/>	



# Chapter 3 - Initiation

105. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

106. Click **Save**. Interest details are added and listed as shown below:

The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is selected, displaying a table with one item. The table headers are 'Interest' and 'Charges'. The table content shows 'Component Name: ABC', 'Component Type: Main', and 'Rate Type: Special Amount'. Below the table, there are 'Additional Fields' and 'Save' and 'Close' buttons.

107. To add the charge details, click **Charges** tab in **Pricing** section and then click the add icon. **Charge Details** window appears:

The screenshot shows the 'Charge Details' window with the following fields: 'Charge Code \*' (005), 'Charge Currency \*' (INR), 'Charge Amount \*' (₹1,500.00), 'Charge Description' (Processing Fees), 'Is Charge Waived' (toggle), 'Waived Amount', 'Minimum Charge Amount', 'Maximum Charge Amount', 'Net Charge Amount', 'Charge Base Amount', and 'Waiver Remarks'. 'Save' and 'Cancel' buttons are at the bottom right.

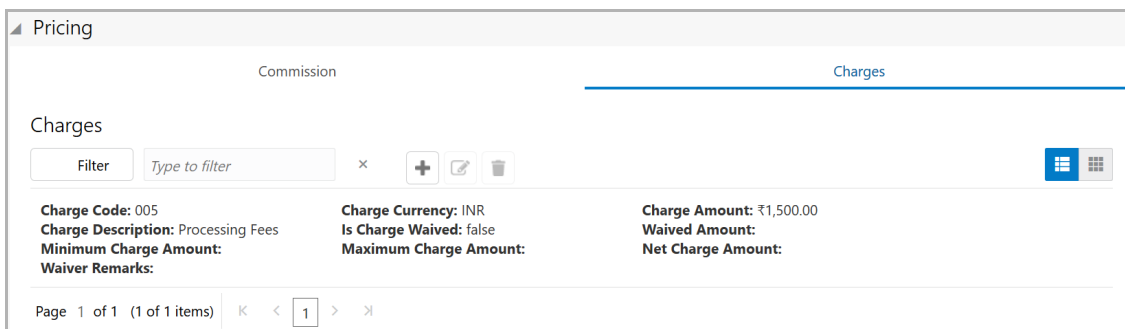
108. Type the **Charge Code** to mention the type of charge.

109. Search and select the **Charge Currency**.

110. Specify the **Charge Amount** for the facility.

# Chapter 3 - Initiation

111. Type the **Charge Description**.
112. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
113. Enter the following details in respective fields:
  - Waived Amount
  - Minimum Charge Amount
  - Maximum Charge Amount
  - Net Charge Amount
  - Charge Base Amount
  - Waiver Remarks
114. Click **Save**. Charge details are added and listed as shown below:



To add more charges for the facility, click the add icon again and provide the charge details.

115. To edit the charge details, click the added charge and then click the edit icon.
116. To delete the charge details, click the added charge and then click the delete icon.
117. To change the list view to table view, click the table icon at the right corner.

## **Facility Collateral Linkage**

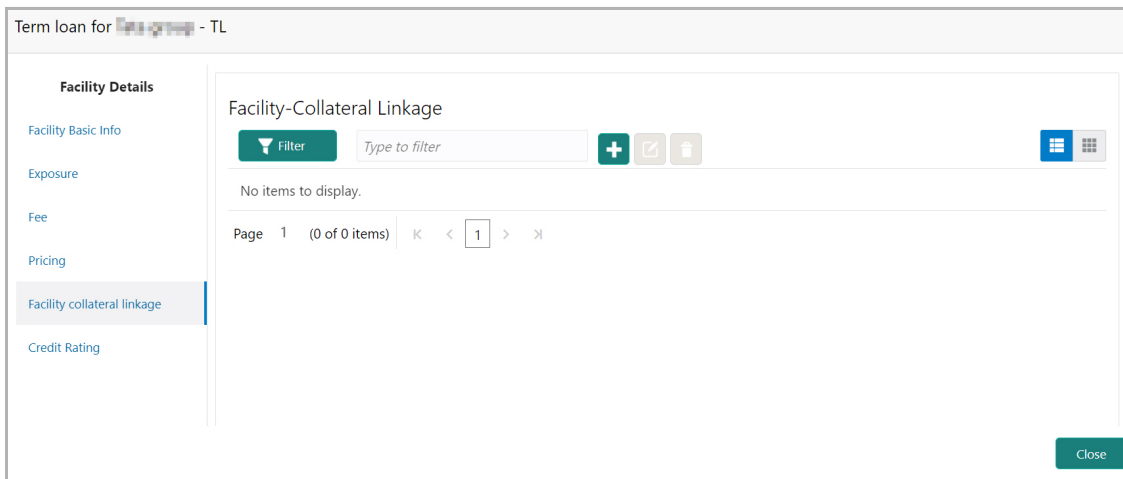
In case you want to secure facility with collateral, you can link the facility and the available collateral.



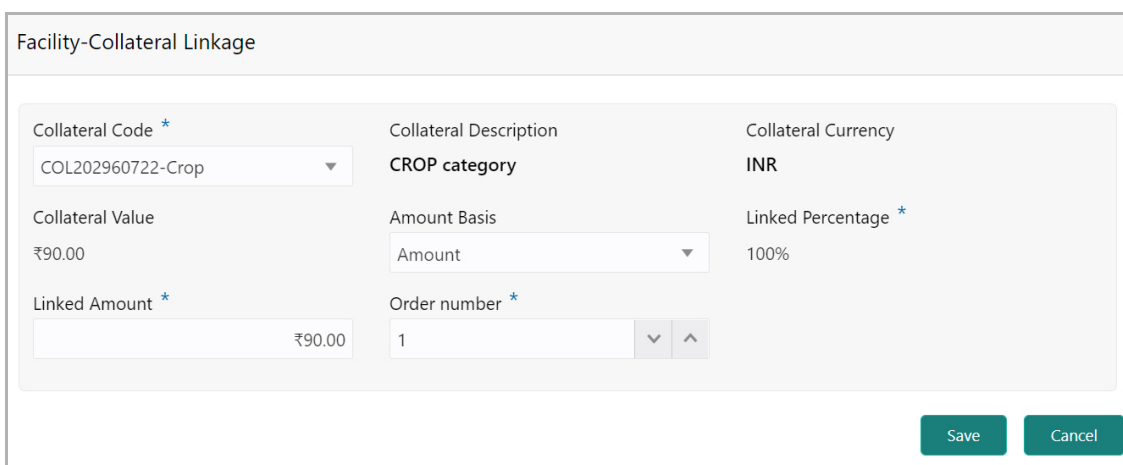
To link facility with the collateral, collateral must be added in the **Collateral** data segment.

118. Click **Facility Collateral Linkage** from the left menu. The *Facility Details* screen appears as shown below:

# Chapter 3 - Initiation



119. To link facility with a collateral, click the add icon. The **Facility-Collateral Linkage** window appears:



120. Select the **Collateral Code** from the drop down list. The collaterals added in **Collateral** data segment are displayed in the LOV.

Upon selecting the **Collateral Code**, the following details get populated in the corresponding fields:

- Collateral Description
- Collateral Currency
- Collateral Value

You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.

121. Select the **Amount Basis** from the drop down list. The options available are: **Amount** and **Percentage**.

# Chapter 3 - Initiation

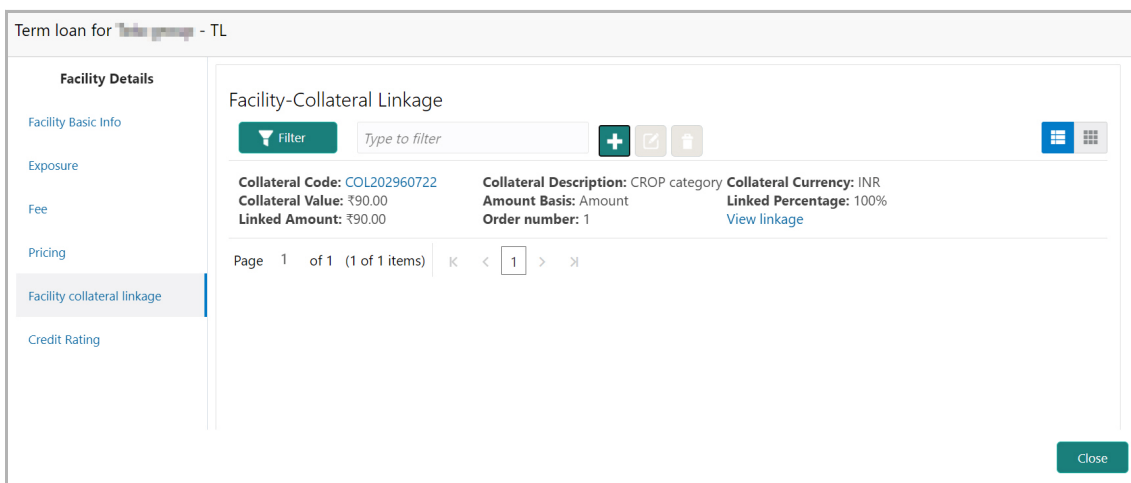
122. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

123. If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.

124. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

125. Click **Save**. Facility Collateral Linkage details are added and displayed as shown below:



126. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.

127. To modify the linkage details, select the record from the list and click the edit icon next to add icon.

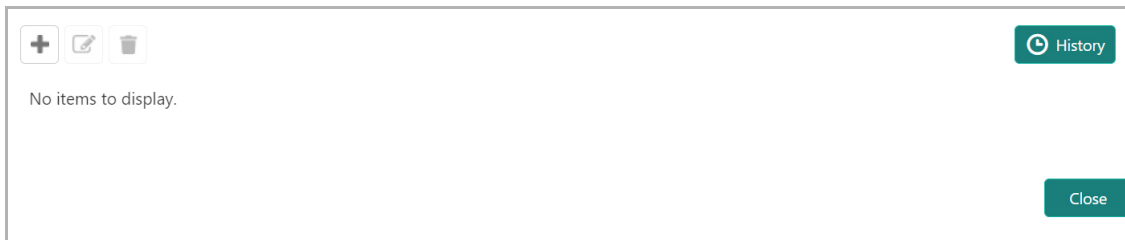
128. To delete the linkage details, select the record from the list and click the delete icon.

129. To change the layout of *Facility-Collateral Linkage* screen to table view, click the **Table View** icon at top right corner.

# Chapter 3 - Initiation

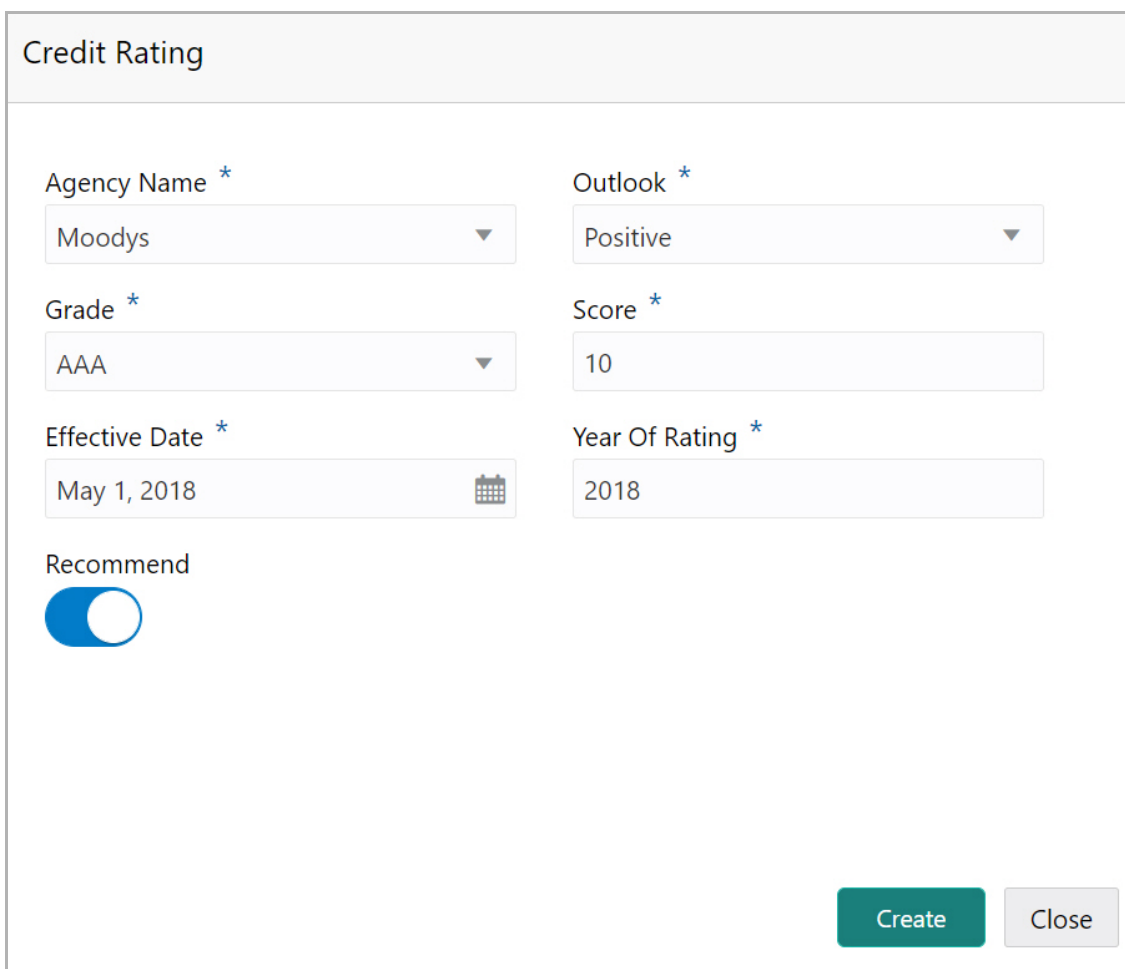
## Adding Credit Rating

If the facility is rated by the rating organizations, you can add the ratings of facility under **Credit Ratings** menu.



A screenshot of a list view. At the top left, there are three icons: a plus sign (+), a pencil (edit), and a trash can (delete). At the top right, there is a green button labeled 'History'. In the center, the text 'No items to display.' is shown. At the bottom right, there is a green button labeled 'Close'.

130. Click the add icon. The *Credit Rating* window appears:



A screenshot of the 'Credit Rating' form. The title 'Credit Rating' is at the top. The form contains the following fields:

- Agency Name \***: A dropdown menu with 'Moody's' selected.
- Outlook \***: A dropdown menu with 'Positive' selected.
- Grade \***: A dropdown menu with 'AAA' selected.
- Score \***: A text input field containing '10'.
- Effective Date \***: A date picker showing 'May 1, 2018'.
- Year Of Rating \***: A text input field containing '2018'.
- Recommend**: A toggle switch that is currently turned on (blue).

At the bottom right, there are two buttons: a green 'Create' button and a grey 'Close' button.

131. Select the name of agency by which the facility is rated from the **Agency Name** drop down list.

132. Select the **Outlook** and **Grade** of the rating from the drop down list.

133. Specify the **Score** provided for the facility.

# Chapter 3 - Initiation

134. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

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

135. Enable the **Recommend** switch, if the facility is recommended by the rating agency.

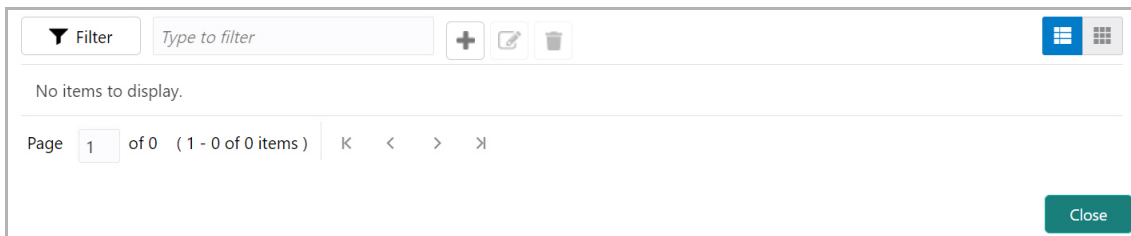
136. Click **Create**. The rating is added and displayed in the Credit Rating page.

137. To view the history of credit ratings added during different processes, click the **History** icon.

138. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

## **Adding FX Rate Revaluation Details**

You can add FX rate and revaluation details for the facility under the **FX Rate Revaluation** menu. The facility will be periodically re-valuated considering the FX rate, based on the configured frequency.



The screenshot shows a filter dialog box. At the top left, there is a 'Filter' button with a downward arrow. Next to it is a text input field with the placeholder text 'Type to filter'. To the right of the input field are three icons: a plus sign, a pencil, and a trash can. Below the input field, the text 'No items to display.' is centered. At the bottom left, there is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' with navigation arrows. At the bottom right, there is a 'Close' button.

139. Click the add icon. The *FX Rate Revaluation* window appears:

# Chapter 3 - Initiation

### FX Rate Revaluation Details

Module *	Product *
MC	FCUB
Currency *	FX Rate Type *
USD	Mid
Rate Input Method *	Rate Fixing Days *
Derived	1
Revaluation Frequency *	Revaluation Effective Date *
Weekly	Value Date
Exchange Rate Code *	
Standard	
<input checked="" type="checkbox"/> Ignore Holidays *	Holiday Check *
	Currency
Holiday Currency *	Schedule Movement *
USD	Move Backward
<input checked="" type="checkbox"/> Move Across Month *	<input checked="" type="checkbox"/> Cascade Scheduled *

140. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)

141. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)

142. Select the **Currency** for which the FX rate has to be applied.

143. Select the **FX Rate Type** from the drop down list. The options available are: Mid, Sell, and Buy.

144. Select the **Rate Input Method** from the drop down list. The options available are Derived and Fixed.

# Chapter 3 - Initiation

If **Rate Input Method** is selected as Derived, the **Exchange Rate Code** field appears. You must select the required exchange rate code from the list of codes maintained in the mentioned Product.

If **Rate Input Method** is selected as Fixed, the **Fixed Rate** field appears. You must specify the fixed rate for the revaluation.

145. Specify the **Rate Fixing Days**. The value must be between 1 to 5.

If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.

146. Select the **Revaluation Frequency** from the drop down list. The options available are: Daily, Weekly, Monthly, Quarterly, Half Yearly, Yearly, and None.

147. Select the **Revaluation Effective Date** from which the revaluation should happen. The options available are: Value Date and Calendar Date.

148. Enable the **Ignore Holidays** check box, if required. The revaluations that are due on holidays will not be performed on the holiday.

149. Select the **Holiday Check** option from the drop down list. The options available are Currency, Both, and Local.

The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.

150. Select the **Holiday Currency** for which the holiday table must be checked.

151. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

If **Move Backward** option is selected, the system will schedule the revaluations that are due on holiday before the holiday.

If **Move Forward** option is selected, the system will schedule the revaluations that are due on holiday after the holiday.

152. Enable the **Move Across Month** check box, if required.

If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.

153. Enable the **Cascade Schedule** check box, if required. Next schedule will be fixed based on how the schedule date was moved for a holiday.

For example, if the **Revaluation Frequency** is Monthly and the schedule that is due on holiday (1st January) is moved forward to the next day (2nd January) based on selected **Schedule Movement** option, then from the next month (February), the schedule is shifted to 2nd of every month if the **Cascade Schedule** check box is enabled.

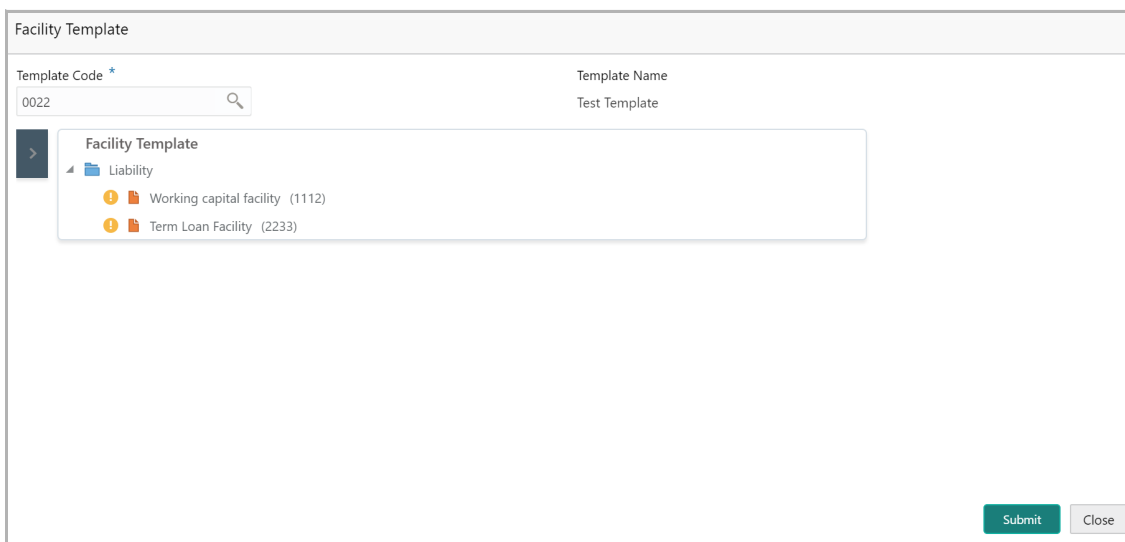


# Chapter 3 - Initiation

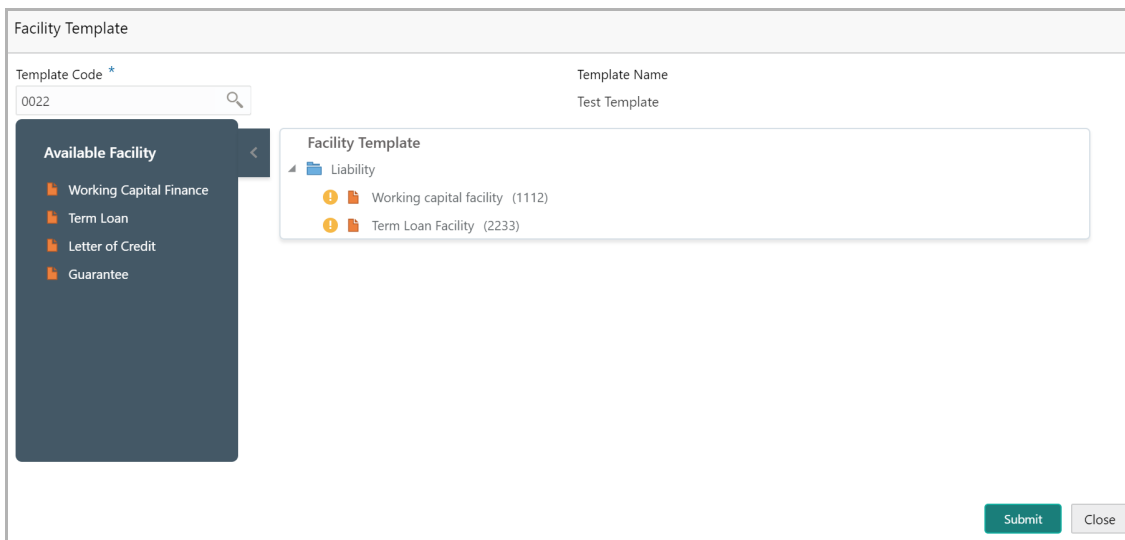
- 154. Click **Create**. The FX rate revaluation details are saved.
- 155. To modify the added FX rate revaluation details, select the record and click the edit icon.
- 156. To delete the added FX rate revaluation details, select the record and click the delete icon.
- 157. To exit the *Facility Details* window, click **Close**.

## Creating Facility with Template

158. To create the facility using template, click the **Facility Template** (T) icon. The *Facility Template* window appears:



- 159. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.
- 160. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.



# Chapter 3 - Initiation

161. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.

162. To capture the facility details, click the facility in the **Facility Template** section. Fields related to the facility appear as shown below:

Facility Template

Template Code \* 0022 Template Name Test Template

Working capital facility - 1112 Save

Facility Description \* Working capital facility Next Review Date \* Oct 1, 2020 Currency \* USD Requested Amount \* \$10,000.00

Submit Close

163. Type the **Facility Description**.

164. Select / specify the **Next Review Date** for the facility.

165. Search and select the **Currency** for the **Requested Amount**.

166. Specify the **Requested Amount**.

167. Click **Save**.

168. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed as shown below.

Funding Requirement Screen ( 6 / 9 )

OFSSS

Liability details

004 Branch	202374510 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

Filter Type to filter × + ↶ T

List View Table View Facility Structure

00222 NEW  
Facility Id: F20241574  
Facility Description: Term loan for OFSS  
Requested Amount: \$50,000.00  
Facility Category: Term Loan  
Product Type: Fun  
Next Review Date:

0 NEW  
Facility Id: F20237076  
Facility Description:   
Requested Amount: \$25,000.00  
Facility Category: Term Loan  
Product Type: Fun  
Next Review Date:

Edit Facility  
Create Sub Limit  
Remove Facility  
Link Document

Hold Back Next Save & Close Cancel

# Chapter 3 - Initiation

## Creating Sub Limit

You can create any number of sub-limits for the facility. The sum of Requested Amount specified in each sub-limit should not exceed the Requested Amount in the parent facility.

While creating sub-limit, the Tenor and Line Expiry Date for the facility cannot be more than that of the parent facility.

169. Click the hamburger icon at the corresponding facility record and select **Create Sub Limit**. The *Facility Details* window appears as shown below.

New Facility

Take over other bank facility

Line Code \*  
22

Parent Facility Id  
TERMLOAN3 - test

Currency \*  
USD

Tenor  
12

Commitment Status  
 Committed  Uncommitted  Cascade

Line Serial Number \*  
33

Facility Type \*  
 Funded  Non Funded

Cascade

Requested Amount \*  
\$50,000.00

Line Expiry Date \*  
Nov 30, 2021

Secured?  
 Secured  Cascade

Facility Description \*  
Facility for Tata motors

Facility Category  
Term Loan

Next Review Date \*  
Dec 31, 2020

Availability Period  
Availability Period

Revaluation Required  
 Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

170. Provide the necessary details to create sub-limit and click **Save**. Sub-limit is created and displayed in the *Funding Requirement* page as shown below:

# Chapter 3 - Initiation

The screenshot shows the 'Funding Requirement' page for 'OFSSS'. At the top, it displays 'Liability details' with a table containing: Branch (004), Liability Number (203221263), and Requested Liability Amount (\$50,000.00). Below this is a filter section with a 'Filter' button and a search box. There are also view options: 'List View' (selected), 'Table View', and 'Facility Structure'. A list of facilities is shown, with the first one highlighted: Facility Id: F20322627, Facility Description: Term Loan, Parent Line Number: 2233-Term Loan (highlighted in red), Requested Amount: \$10,000.00, Facility Category: TL, Product Type: Funded, and Next Review Date: 20-11-30. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

## Removing Facility

171. To delete the facility, click the hamburger icon at the corresponding facility record and select **Remove Facility**.

## Linking Document

172. To link documents with the facility, click the hamburger icon at the corresponding facility record and select **Link Document**. The *Document* window listing the mandatory and optional documents maintained for the facility appears:

The screenshot shows the 'Document' window with an 'Add New Documents' button at the top right. It lists three documents for Facility(F20322627):  
1. DOC20322414: Address Proof, MANDATORY, PENDING. Document Code: Aadhar Card, Application Number: APP203228490. Document Expiry Date and Linked To fields are present. A dropdown menu is open over the 'Linked To' field with options 'Upload Document' and 'Link Existing Document'.  
2. DOC20322415: Collateral Agreement, OPTIONAL, PENDING. Document Code: Application Form, Application Number: APP203228490. Document Expiry Date and Linked To fields are present.  
3. DOC20322416: Credit Proposal, MANDATORY, PENDING. Document Code: Legal Agreement Document, Application Number: APP203228490. Document Expiry Date and Linked To fields are present.  
A 'Close' button is located at the bottom right.


173. To upload the listed documents, click the hamburger icon in the required item and select **Upload Document**. The *Document* window with pre-populated document details appears:

# Chapter 3 - Initiation

Document

Document Type *	Document Type Description	Document Code *	Document Code Description
ADDRESDOC	Address Proof	AADHARCARD	Aadhar Card

Document Expiry Date

Nov 30, 2020 

Remarks

Drop files here or click to select

Selected Files

0

174. In the **Drop files here or click to select** section, drag and drop or click and upload the necessary document.

175. Click **Upload**.

If the party is your existing customer and the documents are already uploaded, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

If you want to upload any document that is not listed in the *Documents* window, click **Add New Documents** and upload the document.

## **Filtering Facility**

176. To filter the required facility from the list, click **Filter** button. The *Filter* window appears.

# Chapter 3 - Initiation

**Filter** Reset Apply

Limit  
 Joint Customer

---

Status  
 New  
 Modified  
 Removed

---

Facility Type  
 Funded  
 Non Funded

---

Product Type  
 Term Loan  
 Working Capital Finance  
 AR Finance  
 OverDraft  
 Letter Of Credit  
 Guarantee  
 Others

---

Currency  
USD

---

From Amount

To Amount

177. Type and / or select the filter parameters.

178. Click **Apply**. Facility that matches the filter parameters are displayed.

179. To filter the facility using single filter parameter, type the parameter directly in **Type to filter** text box.



Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

# Chapter 3 - Initiation

180. To delete the facility, **Select** the facility and click delete icon.

181. To change the layout of facility details to table view, click the **Table View** icon.

Funding Requirement Screen ( 6 / 9)  
OFSSS

▲ Liability details

004 Branch	203221263 Liability Number	\$50,000.00 Requested Liability Amount:
---------------	-------------------------------	--

+ [edit] [refresh] [undo] [redo] [trash] T D List View Table View Facility Structure

Line Number	Product Type	Facility Category	Writeups	Facility Description	Requested Amount	Next Review Date	Parent Line Number
2233	Funded	TL		Term Loan	\$25,000.00	20-11-30	
2235	Funded	TL		Term Loan	\$10,000.00	20-11-30	2233-Term Loan
0	Funded	Term Loan			\$20,000.00		

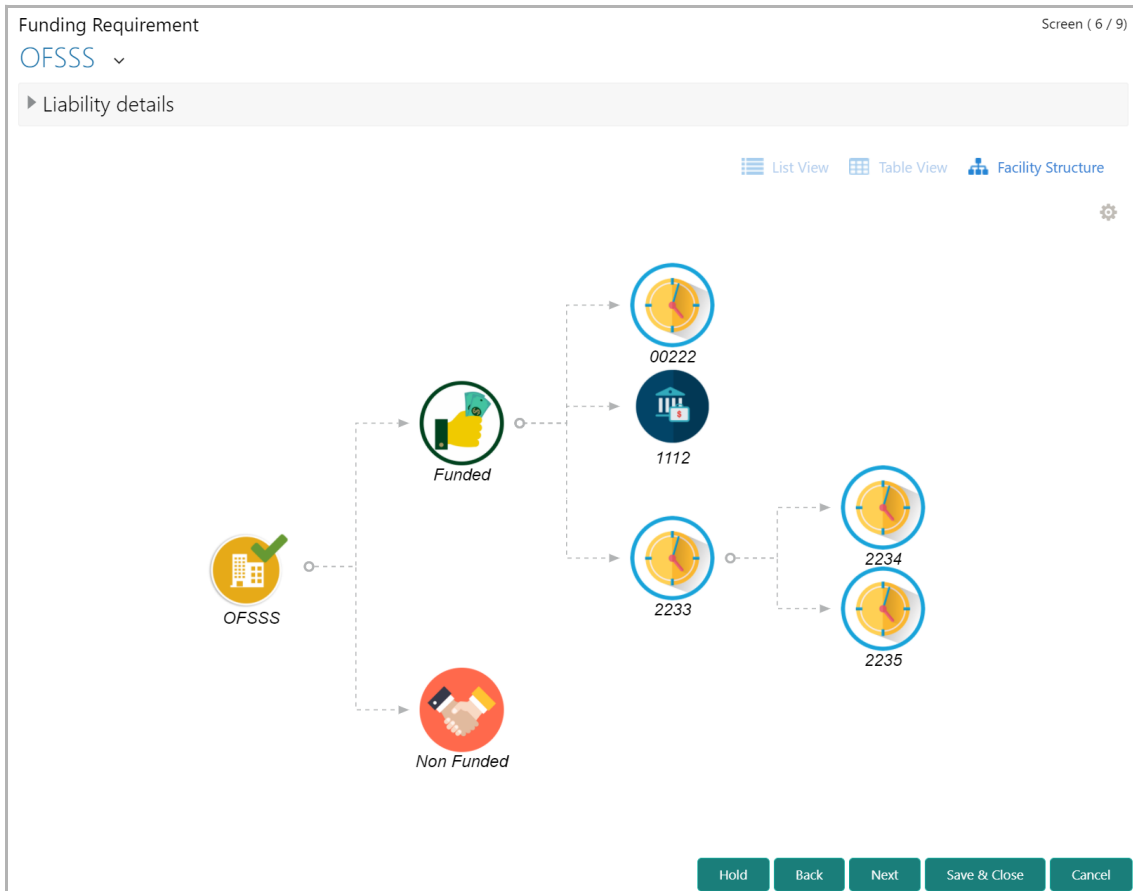
Hold Back Next Save & Close Cancel

182. To view the facility details in table view, click the **Line Number**.

183. To capture writeup for the facility, click the **Writeup** icon.

184. To change the layout of facility details to tree view, click the **Facility Structure** icon. The page appears as shown below:

# Chapter 3 - Initiation



185. To add facility details for the organization’s customer, click the arrow next to the organization name in the top left corner. Customer list appears.

186. Select the required customer. *Funding Requirement - [organization name] > [customer name]* page appears.

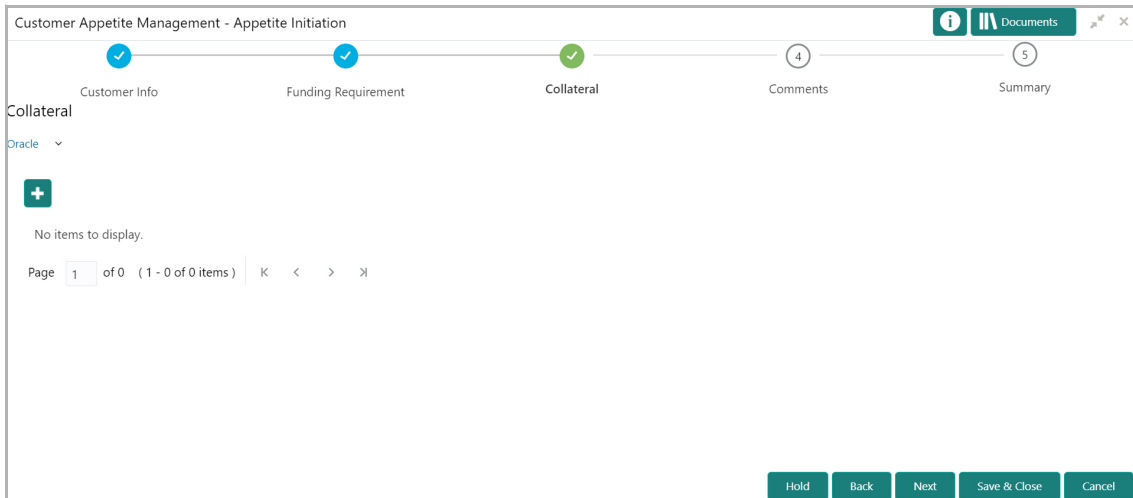
187. Add the facility details for the customer and click **Next**. The *Collateral* page appears.

## Collateral

You can add collateral details of the customer prospect in this data segment, if the details are publicly available.



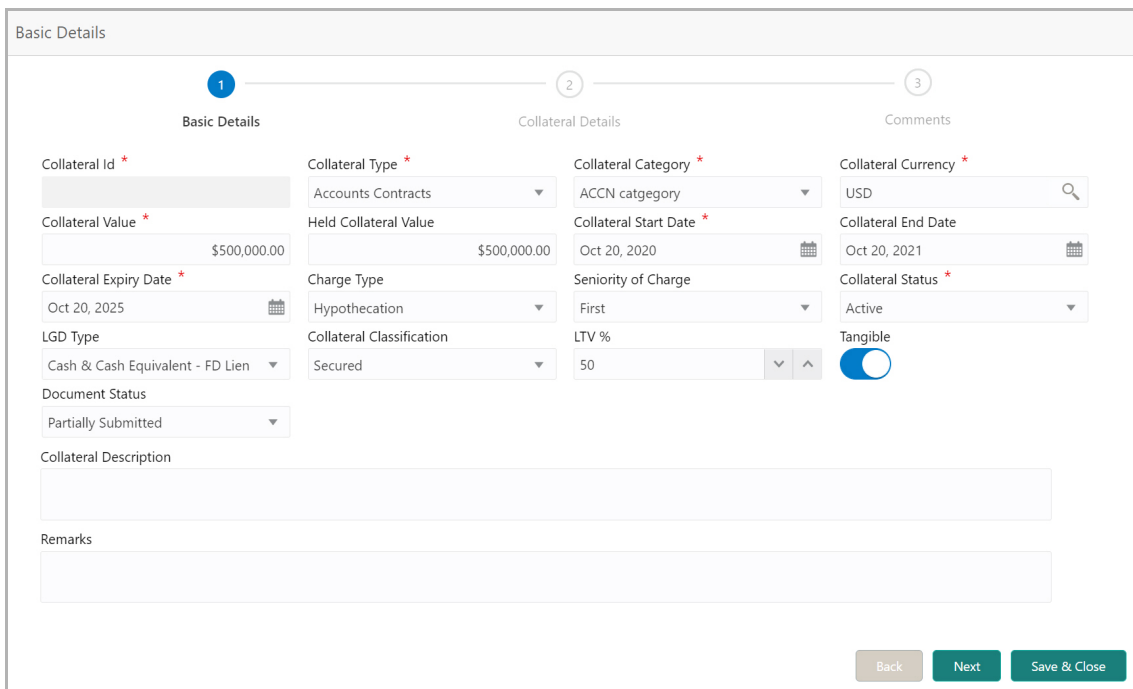
# Chapter 3 - Initiation



188. To add collateral details, click the add icon. The *Basic Details* window appears.

## Basic Details

In this page, you can select a collateral type and capture basic details about the collateral.



189. Specify a unique ID for collateral in the **Collateral Id** field.

190. Select the **Collateral Type** from the drop down list. The options available are:

- Accounts Contracts
- Crop
- Commercial Paper

# Chapter 3 - Initiation

---

- Perishable
- Commodity
- PDC
- Bill of Exchange
- Promissory Note
- Machine
- Deposits
- Bond
- Stock
- Fund
- Vehicle
- Guarantee
- Property
- Aircraft
- Insurance
- Precious Metals
- Ship
- Accounts Receivables
- Cash Collaterals
- Inventory

191. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected **Collateral Type**.

192. Click the search icon in **Collateral Currency** field and select the currency for collateral value.

193. Specify the **Collateral Value** and the **Held Collateral Value** in corresponding fields.

194. Click the calendar icon and select the **Collateral Start Date** and **Collateral End Date**. Collateral will be effective only during the mentioned period.

195. Click the calendar icon and select the **Collateral Expiry Date**. This is the actual expiry date of the collateral. For example, if the collateral type is selected as Bill of Exchange, collateral expiry date is the expiry date mentioned in the Bill of Exchange.

196. Select the Charge Type based on selected Collateral Type. The options available are **Hypothecation**, **Pledge**, and **Lien**.

197. Select the bank's **Seniority of Charge** on the collateral. The options available are: **First**, **Second**, and **Third**.

198. Select the **Collateral Status** from the drop down list.

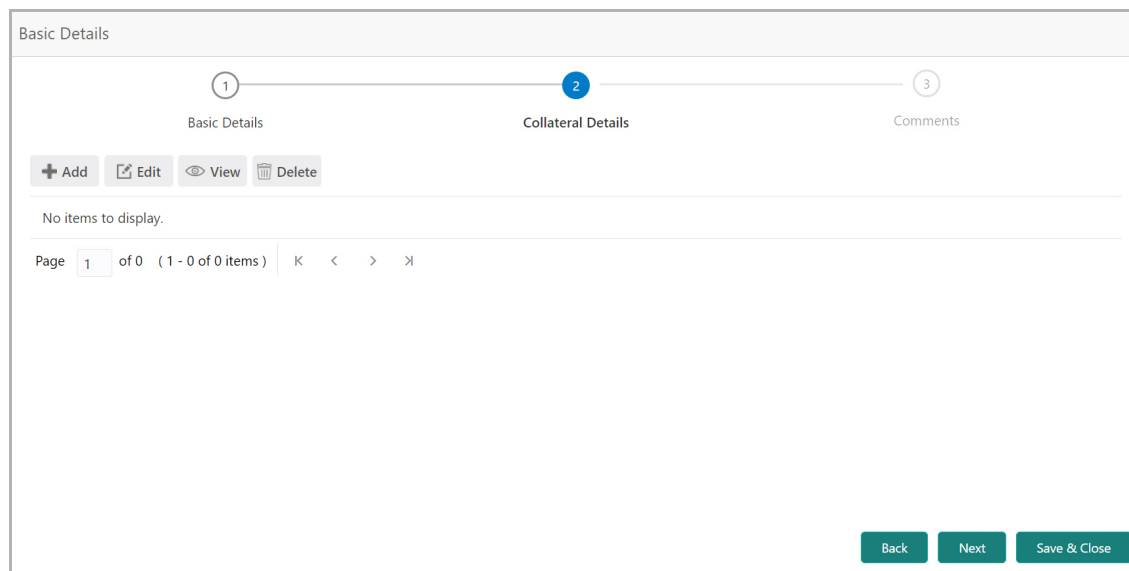
199. Select the **LGD Type** (Loss Given Default Type) from the drop down list. The bank will take action on loss given default based on the option selected in this field.

# Chapter 3 - Initiation

200. Select the **Collateral Classification** from the drop down list. The options available are: **Secured**, **Unsecured**, and **Liquid**.
201. Specify the collateral's loan to value percentage in **LTV %** field.
202. Enable the **Tangible** flag, if the collateral is tangible.
203. Select the **Document Status** from the drop down list. The options available are: **Submitted**, **Released**, **Not Submitted**, and **Partially Submitted**.
204. Specify a brief description about the collateral in **Collateral Description** field.
205. Capture **Remarks** about the collateral.
206. Click **Next**. The *Collateral Details* page appears:

## Collateral Details

In this page, you can capture detailed information about the selected collateral.



207. Click the add icon. The *Configuration* window appears:

# Chapter 3 - Initiation

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of steps: Ship, Collateral Insurance, Field Investigation, External Check, Valuation, Legal Opinion, Risk Evaluation, and Collateral Summary. The 'Ship' step is selected. The main content area is titled 'Ship' and contains a 'Ship Details' section. This section has two columns of fields. The left column includes: 'Ship Name \*' (text input with 'Reecon Whale'), 'Condition' (dropdown menu with 'Good'), 'Invoice Currency \*' (text input with 'INR' and a search icon), 'Amount in Collateral Currency' (text input), 'Manufactured Date \*' (calendar icon with 'Jan 1, 2018'), and 'License Number \*' (text input with '64758693424'). The right column includes: 'Type \*' (dropdown menu with 'Container Ships'), 'Location' (text input with 'IN' and a search icon), 'Invoice Value \*' (text input with '₹5,000,000.00'), 'Number of Decks \*' (text input with '4'), 'Manufacturer Name \*' (text input with 'Armstrong Marine'), and 'License Details' (text area). Below these fields are three expandable sections: 'Ship Dimensions', 'Ship Tonnage', and 'External Pricing Details'. At the bottom right of the window are three buttons: 'Back', 'Next', and 'Submit'.



The above screen varies based on the selected collateral type. For example, if 'Deposit' is selected as the **Collateral Type** in *Basic Details* page, deposit related fields appear.

## Ship

### Ship Details

208. Specify the name of ship in **Ship Name** field.
209. Select the **Ship Type**. The options available are: General Cargo Vessels, Container Ships, Dry Bulk Carriers, Multi Purpose Vessels, Reefer Ships, Ferries, Freight, Ro-Pax, Pure Car Carriers, Combined Carriers, Ocean Liners, Cruise Ships, Fishing Vessel, High Speed Craft, Tankers, Passenger, and Roll On Roll Off.
210. Select the **Condition** of ship from the drop down list.
211. Search and select **Location** of the ship.
212. Click the search icon in **Invoice Currency** field and select the currency in which the ship is purchased.
213. Specify the amount for which the ship is purchased in the **Invoice Value** field.
214. Specify the **Number of Decks** available in the ship.
215. Click the calendar icon and select the Ship **Manufactured Date**.

# Chapter 3 - Initiation

- 216. Specify the ship **Manufacturer Name**.
- 217. Specify the **License Number** of the ship.
- 218. Type a brief information about the license in **License Details** field.
- 219. Type a brief description about the ship in **Description** field.

## Ship Dimensions

The screenshot shows a 'Configure' window with a sidebar on the left containing a tree view of configuration options: Ship, Collateral Insurance, Field Investigation, External Check, Valuation, Legal Opinion, Risk Evaluation, and Collateral Summary. The 'Ship' option is selected. The main content area is titled 'Ship' and contains several sections: 'Ship Details' (collapsed), 'Ship Dimensions' (expanded), 'Ship Tonnage' (collapsed), and 'External Pricing Details' (collapsed). The 'Ship Dimensions' section contains the following fields: 'Dimensions Unit \*' (dropdown menu with 'Feet' selected), 'Length \*' (text input with '7'), 'Beam' (text input with '6'), 'Height \*' (text input with '7'), 'Displacement Unit \*' (dropdown menu with 'Tons' selected), and 'Displacement \*' (text input with '6'). At the bottom right of the window are three buttons: 'Back', 'Next', and 'Submit'.

- 220. Select the unit for ship dimension from **Dimension Unit** drop down list. The options available are: **Feet** and, **Meters**.
- 221. Specify the **Length** of ship in selected unit.
- 222. Specify the **Beam** (width) of ship in selected unit.
- 223. Specify the **Height** of ship in selected unit.
- 224. Select the unit for ship weight from **Displacement Unit** drop down list. The options available are: **Tons** and, **Metric Tons**.
- 225. Specify the **Displacement** of ship in selected unit.

# Chapter 3 - Initiation

## Ship Tonnage

The screenshot shows a 'Configure' window with a sidebar on the left containing a list of steps: Ship, Collateral Insurance, Field Investigation, External Check, Valuation, Legal Opinion, Risk Evaluation, and Collateral Summary. The 'Ship' step is selected. The main content area is titled 'Ship' and contains several expandable sections: 'Ship Details', 'Ship Dimensions', 'Ship Tonnage' (which is expanded), and 'External Pricing Details'. In the 'Ship Tonnage' section, there are three input fields: 'Size' (a dropdown menu with 'Panamax' selected), 'Deadweight Tonnage' (a text box with '3'), 'Gross Registered Tonnage' (a text box with '2'), and 'Net Registered Tonnage' (a text box with '3'). At the bottom right of the window are three buttons: 'Back', 'Next', and 'Submit'.

226. Select the **Size** of the Ship. The options available are: Aframax, Capesize, Chinamax, Handymax, Handysize, Malaccamax, Panamax, Q-Max, Seawaymax, and Suezmax.

227. Specify the following details of the ship.

- Deadweight Tonnage
- Gross Registered Tonnage
- Net Registered Tonnage

## External Pricing Details

The screenshot shows the same 'Configure' window as above, but with the 'External Pricing Details' section expanded. This section contains several input fields: 'Security Code' (text box with '564778'), 'Price Code \*' (text box with '445'), 'No of Units \*' (text box with '1' and up/down arrows), 'Security Description' (empty text box), 'Unit Value \*' (text box with '5,000,000' and up/down arrows), and 'Current Value' (text box with '5,000,000'). The 'Back', 'Next', and 'Submit' buttons are still visible at the bottom right.

228. Specify the **Security Code** of ship.

229. Type brief description about the ship security in **Security Description** field.

# Chapter 3 - Initiation

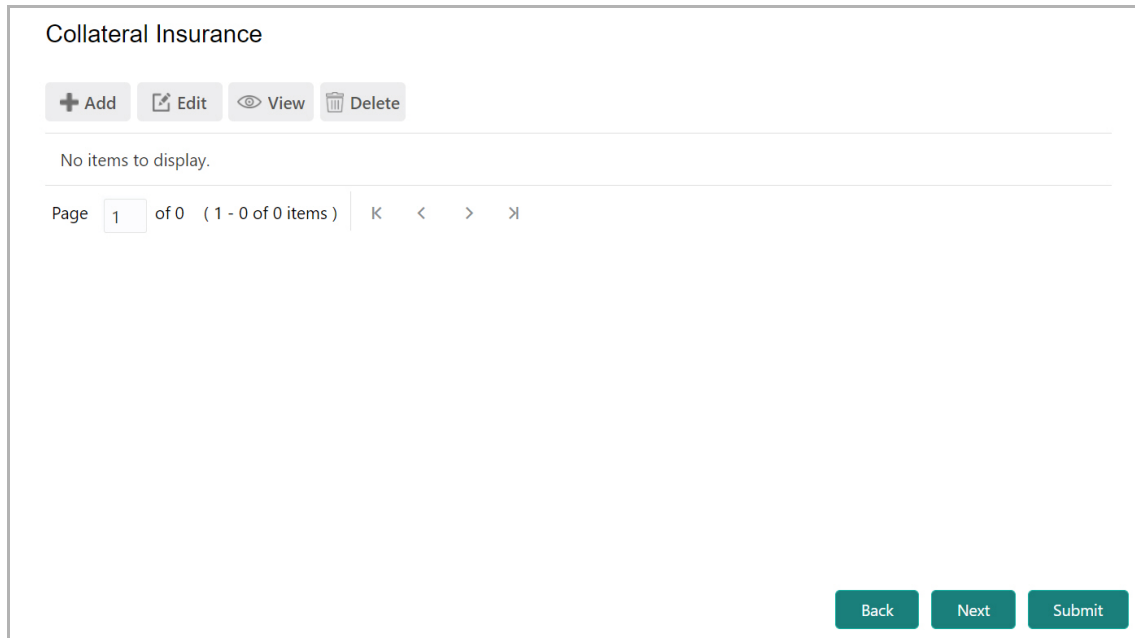
- 230. Specify the **Price Code** of ship.
- 231. Specify the **Unit Value** of ship and **No of Units**.

The **Current Value** gets calculated based on the provided unit value and the number of units.

- 232. Click **Next**. The *Collateral Insurance* page appears.

## Collateral Insurance

In this page, you can capture insurance details of the collateral.



- 233. To add insurance details, click **+Add**. The following window appears:

# Chapter 3 - Initiation

Collateral Details

**Insurance Basic Details**

Policy Number *	Policy Name *	Insurance Provider *
45678043687	Contract Policy	First Bank
Insurance Name	Insurance Type	Policy Status
Contract Insurance	Asset Insurance	Inforced
Insurance Currency *	Insurance Amount *	Start Date *
INR	₹100,000.00	May 1, 2020
End Date *	Grace Days	Notice Days
May 1, 2021	10	10
Policy Assigned To Bank		
Yes		

**Insurance Premium Details**

Premium Currency *	Premium Amount *	Premium Frequency
INR	₹9,000.00	Monthly
Premium End Date *		
May 1, 2021		

Remarks

Add Cancel Clear

## Insurance Basic Details

234. Specify the insurance following details in respective fields

- Policy Number
- Policy Name
- Insurance Provider
- Insurance Name

235. Select the **Insurance Type** from the drop down list. The options available are: **Asset Insurance**, **Life Insurance**, **Corporate Insurance**, and **Borrower Insurance**.

236. Select the **Policy Status** from the drop down list. The options available are: **Inforced**, **Lapsed**, and **Paidup**.

237. Click the search icon in the **Insurance Currency** field and select the currency in which insurance amount is paid.

238. Specify the **Insurance Amount** in selected insurance currency.

239. Click the calendar icon and select the insurance **Start Date** and **End Date**.

240. Specify the **Grace Days** for making insurance premium payment.

241. Specify the **Notice Days** for insurance premium payment.

242. Specify if the policy is assigned to your bank by selecting required option from the **Policy Assigned To Bank** drop down list.




# Chapter 3 - Initiation

## Insurance Premium Details

243. Click the search icon in the **Premium Currency** field and select the currency in which insurance premium is paid.
244. Specify the **Premium Amount** in selected premium currency.
245. Select the **Premium Frequency** from the drop down list.
246. Click the calendar icon and select the **Premium End Date**.
247. Type **Remarks** about the insurance, if any.
248. Click **Add**. The insurance details are added and displayed as shown below:

Collateral Insurance

Type to filter  + Add Edit View Delete

	<b>NEW</b>	Policy Number: 45678043687	Policy Name: Contract Policy	Insurance Name: Contract Insurance	Insurance Currency: INR
Insurance Amount: ₹100,000.00					

Page  of 1 ( 1 - 1 of 1 items ) K <  > >

Back Next Submit

249. To modify the insurance details, select the record and click **Edit**.
250. To view the added insurance details, select the record and click **View**.
251. To delete the insurance details, select the record and click **Delete**.
252. Click **Next**. The *Field Investigation* page appears.

## Field Investigation

You can add field investigation details of the collateral, if field investigation is done for the collateral.

# Chapter 3 - Initiation

Field Investigation

[+ Add](#) [Edit](#) [View](#) [Delete](#)

No items to display.

Page  of 0 (1 - 0 of 0 items) | [K](#) [<](#) [>](#) [>](#)

[Back](#) [Next](#) [Submit](#)

253. Click the **Add** icon. The *Collateral Details* window appears:

Collateral Details ✕

Field Investigation Agency \*

Field Investigation Date \*

Field Investigation Outcome \*

Field Investigation Remarks \*

[Add](#) [Cancel](#) [Clear](#)

254. Select the **Field Investigation Agency** from the drop down list.

255. Click the calendar icon and select the **Field Investigation Date**.

256. Specify the **Field Investigation Outcome** and **Field Investigation Remarks**.

257. Click **Add**. The field investigation details are added displayed in the **Field Investigation** page.

258. To modify the field investigation details, select the record and click **Edit**.

259. To view the added field investigation details, select the record and click **View**.

260. To delete the field investigation details, select the record and click **Delete**.

261. Click **Next**. The *External Check* page appears.

# Chapter 3 - Initiation

## External Check

If the collateral is valued by any external agency, you can add those details in the *external check* page.

The screenshot shows the 'External Check' page. At the top, there are four buttons: '+ Add', 'Edit', 'View', and 'Delete'. Below these buttons, it says 'No items to display.' At the bottom of the list area, there is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation arrows. At the bottom right of the page, there are three buttons: 'Back', 'Next', and 'Submit'.

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

The screenshot shows the 'Collateral Details' dialog box. It has a close button (X) in the top right corner. The form contains four fields: 'Agency \*' with a dropdown menu showing 'CVC Group'; 'External Check Date \*' with a text input showing 'Oct 6, 2020' and a calendar icon; 'External Check Outcome \*' with a text input showing 'Positive'; and 'Remarks \*' with a text input showing 'Valid Collateral'. At the bottom right, there are three buttons: 'Add', 'Cancel', and 'Clear'.

263. Select the **Agency** by which the external validation is done.

264. Click the calendar icon and select the **External Check Date**.

265. Specify the **External Check Outcome** and **Remarks**.

266. Click **Add**. The external check details are added and displayed in the *External Check* page.

267. To modify the external check details, select the record and click **Edit**.

# Chapter 3 - Initiation

268. To view the added external check details, select the record and click **View**.

269. To delete the external check details, select the record and click **Delete**.

270. Click **Next**. The *Valuation* page appears.

## Valuation

If the value of collateral is evaluated by any agency, you can add those details in the *Valuation* page.

The screenshot shows the 'Valuation' page. At the top, there are four buttons: '+ Add', 'Edit', 'View', and 'Delete'. Below these buttons, it says 'No items to display.' There is a pagination control showing 'Page 1 of 0 (1 - 0 of 0 items)' and navigation arrows. At the bottom right, there are three buttons: 'Back', 'Next', and 'Submit'.

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

The screenshot shows a 'Collateral Details' dialog box with a close button (X) in the top right corner. It contains several input fields:

- Agency \***: A dropdown menu with 'ATI Valuations' selected.
- Valuation Date \***: A date field with 'Oct 7, 2020' and a calendar icon.
- Valuation Expiry Date \***: A date field with 'Mar 31, 2021' and a calendar icon.
- Valuation Currency \***: A dropdown menu with 'USD' and a search icon.
- Valuation Amount \***: A text field with '\$200,000.00'.
- Valuer Remarks \***: A text area with 'Valuation as on October 2020'.

At the bottom right, there are three buttons: 'Add', 'Cancel', and 'Clear'.

# Chapter 3 - Initiation

- 272. Select the **Agency** which valued the collateral.
- 273. Click the calendar icon and select the **Valuation Date** and **Valuation Expiry Date**.
- 274. Click the search icon in the **Valuation Currency** field and select the currency in which collateral is valued.
- 275. Specify the **Valuation Amount** in selected valuation currency.
- 276. Type **Valuer Remarks**.
- 277. Click **Add**. The collateral valuation details are added and displayed in the *Valuation* page.
- 278. To modify the valuation details, select the record and click **Edit**.
- 279. To view the added valuation details, select the record and click **View**.
- 280. To delete the valuation details, select the record and click **Delete**.
- 281. Click **Next**. The *Legal Opinion* page appears.

## Legal Opinion

If the collateral is evaluated by any legal firm, you can capture those evaluation details in the *Legal Opinion* page.

- 282. Click the **Add** icon in the *Legal Opinion* page. The following window appears:

Collateral Details ✕

Agency *	External Opinion Date *
<input type="text" value="Select"/>	<input type="text" value="Sep 4, 2020"/>
Legal Firm Opinion *	
<input type="text" value="Property is legally verified"/>	
Final Recommendation *	
<input type="text" value="Property can be considered as collateral"/>	

- 283. Select the **Agency** which legally evaluated the collateral.
- 284. Click the calendar icon and select the **External Opinion Date**.

# Chapter 3 - Initiation

- 285. Specify the **Legal Firm Opinion** and **Final Recommendation**.
- 286. Click **Add**. Legal opinion is added and displayed in the *Legal Opinion* page.
- 287. To modify the legal opinion, select the desired record and click **Edit**.
- 288. To view the legal opinion, select the desired record and click **View**.
- 289. To delete the legal opinion, select the desired record and click **Delete**.
- 290. Click **Next**. The *Risk Evaluation* page appears.

## **Risk Evaluation**

In case you find risk in the collateral, you can add risk information in the *Risk Evaluation* page.

Risk Evaluation

+ Add Edit View Delete

No items to display.

Page 1 of 0 (1 - 0 of 0 items) K < > >

Remarks

Final Recommendation \*

Back Next Submit

- 291. Click the **Add** icon. The following window is displayed.

# Chapter 3 - Initiation

Collateral Details ✕

Risk Type \*  Severity \*

Comments

Approver Comments

292. Select the Risk Type from the drop down list. The options available are: **Currency Risk**, **Natural Hazardous Risk**, **Liquidity Risk**, **Operational Risk**, **Geo Political Risk**, and **Issue Credit Risk**.

293. Specify the **Severity** of risk such as Low, Medium, and High.

294. Type detailed information about the risk in **Comments** and **Approver Comments** fields.

295. Click **Add**. Risk information is added and displayed in the *Risk Evaluation* page.

296. To view the risk information, select the desired record and click **View**.

297. To delete the risk information, select the desired record and click **Delete**.

298. Click **Next**. The *Collateral Summary* page appears.

## **Collateral Summary**

The collateral summary provides an overview of collateral based on the information added in previous pages.

# Chapter 3 - Initiation

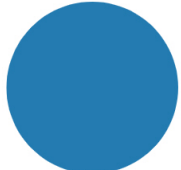
Collateral Summary

Customer ID: PTY21122600 | Application ID: APP21129085 | Date Initiated: 2020-01-30 | Current Status: Active | Documents: 0

**Basic Information**

COL021121051

Collateral Type: Ship | Ownership Type: | Collateral Currency: INR | Owner Estimated Value: \$undefined | Available From: 2020-01-30  
Available Till: 2021-12-30 | Applicable Business: | Exposure Type: - | Charge Type: Hypothecation | Purpose Of Collateral: s  
Shareable Across Customers: No

Ownership	Seniority of charge	Covenants	Insurance
 null 100%	1 Position Seniority of charge held by 0 Total Percentage   100 Percentage Available	0 Covenants proposed Standard Covenants Applicable 0 Complied Covenants   0 Breached Covenants	NA Active Insurance 0 Total Insurance Amount

**Configured Stage Status**

Field Investigation	External Check	External Valuation	Internal Valuation	Risk Evaluation	Legal Opinion
Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable

Back Next Submit

299. View the Collateral Summary and click **Submit**. Collateral record is added and displayed in the *Collateral Details* page.

300. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

301. Click **Next** in the *Collateral Details* page. The *Comments* page appears.

## Comments

In this page, you can capture comments for the added collaterals, if any.



# Chapter 3 - Initiation

302. Type comments in the **Comments** box.

303. Click **Post**. Comments are posted below the Comments box.

304. Click **Save & Close**. The collateral records are listed in **Collaterals** data segment.

305. To **View**, **Edit** or **Delete** the collateral details, click the down arrow in the corresponding record and select the required option.

## Comments

In this data segment, you can mention anything about the appetite management application, such as the purpose of initiating appetite management process. Posting comments help the user of next stage to take better decision.

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

# Chapter 3 - Initiation

307. To go to the next page, click **Next**. The *Summary* page appears.

## Summary

This data segment allows you to preview the details added in previous data segments.

Customer Appetite Management - Appetite Initiation

Customer Info Funding Requirement Collateral Comments Summary

Summary

Oracle

**Customer Information**

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

Customer ID: PTY203586525 | Register No: | Legal Status: Pvt Ltd | Liability Amount: | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Entities	Facilities	Collaterals	Pricing		
3 Added	0 Added	0 Added	Interest	Charge	Commission
			0 Added	0 Added	0 Added

Pricing

Entities

Facilities

Collaterals

Hold Back Next Save & Close Submit Cancel

308. To view the sector and industry information, click the industry icon in **customer information** section. The *Industry Details* window appears:

Industry Details

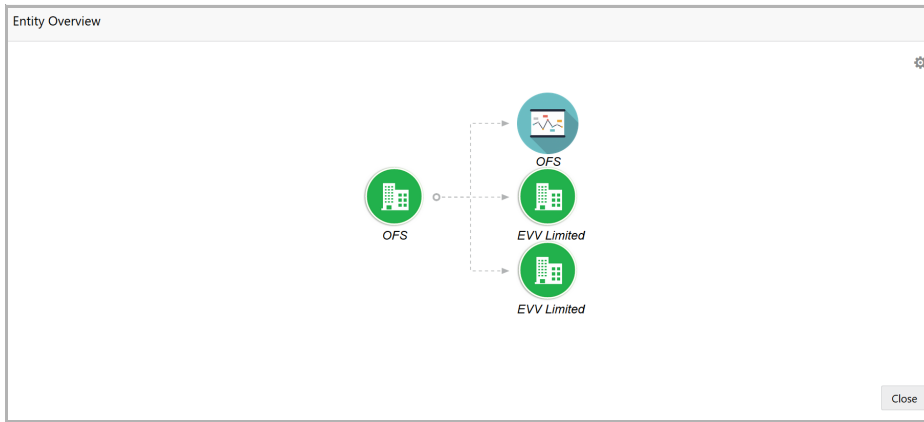
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

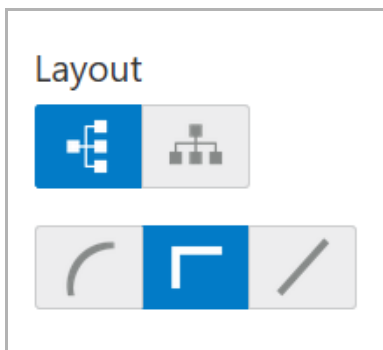
309. Click **Close** to exit the *Industry Details* window.

310. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

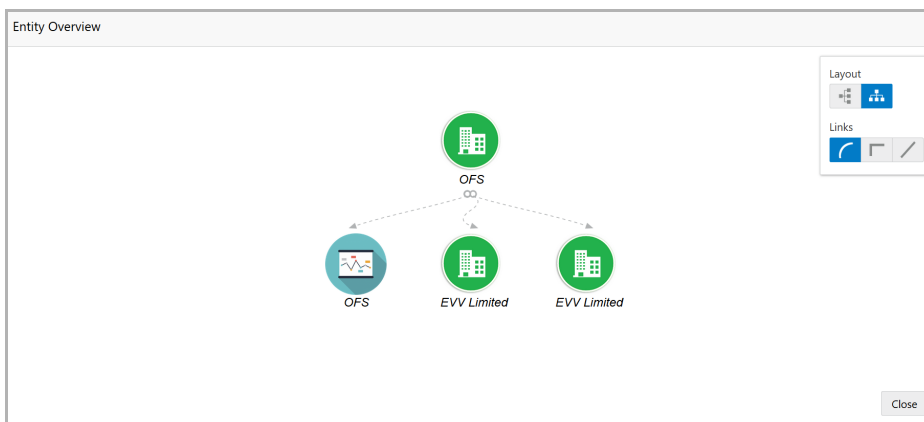
# Chapter 3 - Initiation



311. To change the layout of the entity overview, click the configuration icon at the top right corner. The *Layout* window appears:



312. Select the required layout. Entity Overview is changed to the selected layout as shown below.



313. To exit the *Entity Overview* window, click **Close**.

314. To expand **Pricing**, **Entities**, **Facilities** and **Collaterals** sections, click the number in respective count tables or click the triangle in each section.

315. To hold the Amendment Initiation task, click **Hold**.

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

# Chapter 3 - Initiation

- 317. To save the captured information and exit the page, click **Save & Close**.
- 318. To submit the Appetite Management application to the Enrichment stage, click **Submit**.
- 319. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

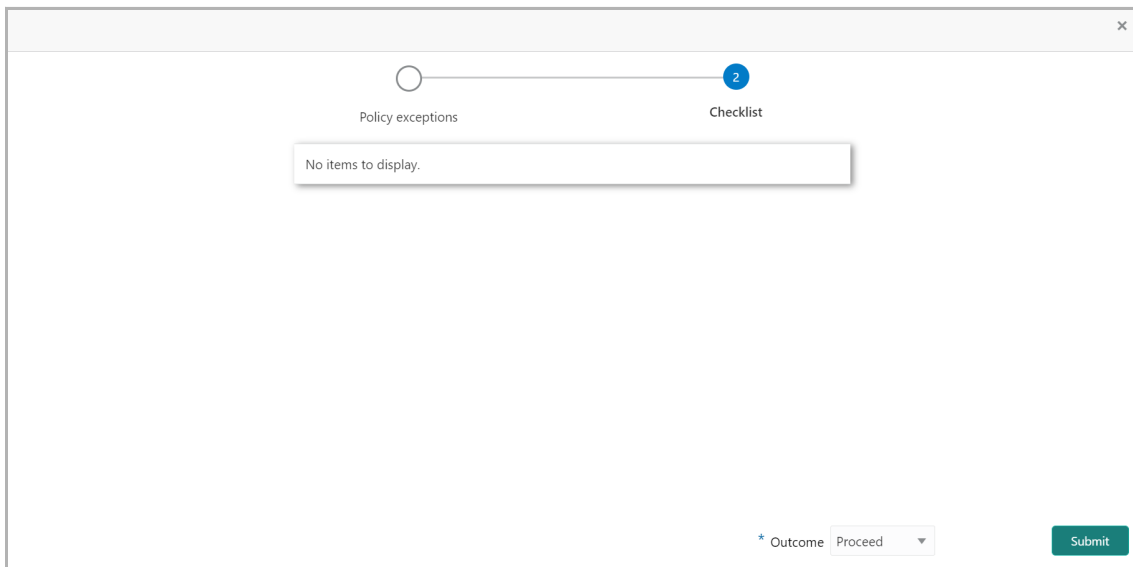
The screenshot displays a 'Policy exceptions' window with a progress indicator at the top showing '1' out of two steps. Below the title bar, there is a dropdown menu set to 'All' and two tabs: 'Policy exceptions' (active) and 'Checklist'. A summary bar at the top shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main content area is divided into several panels, each representing a different policy criterion:

- Minimum eligibility criteria:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

- 320. After viewing policy exceptions or overrides, click the **Checklist** data segment.

# Chapter 3 - Initiation



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

321. Manually verify all the checklist and enable the corresponding check box.
322. Select the **Outcome** as 'Proceed' and click **Submit**. The Appetite Management application is moved to the 'Enrichment' stage.

# Chapter 4 - Enrichment

## Enrichment

In this stage, the Appetite Management application can be further enriched by the user configured for this stage.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Free Tasks

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18

Page 1 of 74 (1 - 20 of 1478 items) 1 2 3 4 5 ... 74

2. Acquire & Edit the required Appetite Management enrichment task. The *Summary* page appears.

## Summary

Customer Appetite Management - Enrichment

Summary Customer Info Write up Funding Requirement Collaterals Comments

Oracle

**Customer Information**

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

Customer ID: PTY203586525 Register No: Pvt Ltd Legal Status: No Liability Amount: 0 Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Entities	Facilities	Collaterals	Pricing		
3 Added	0 Added	0 Added	Interest	Charge	Commission
			0 Added	0 Added	0 Added

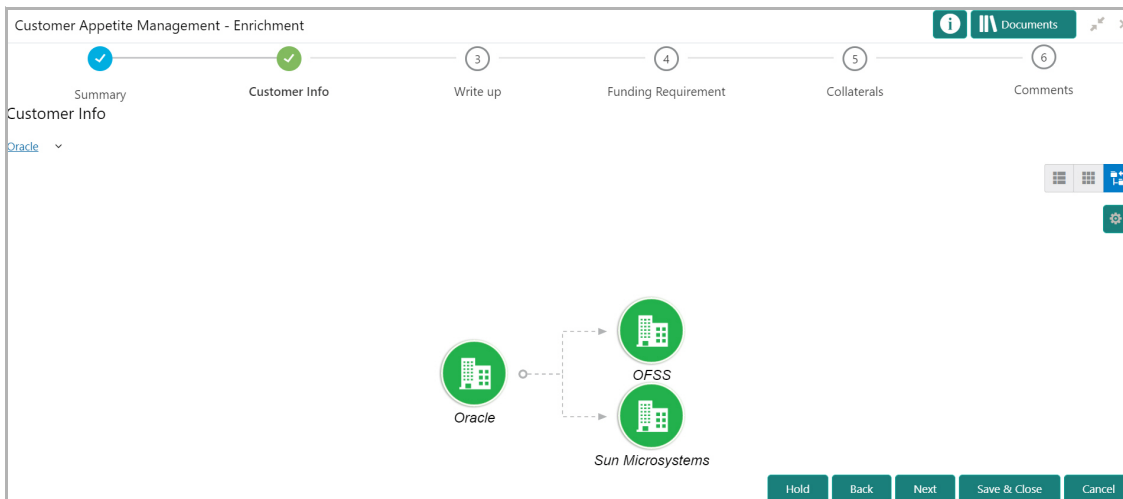
Pricing Entities Facilities Collaterals

Hold Back Next Save & Close Cancel

# Chapter 4 - Enrichment

3. Refer “[Summary](#)” on page 57 for information on actions that can be performed in the *Summary* page.
4. After viewing the summary, click **Next**. The *Customer Info* page appears.

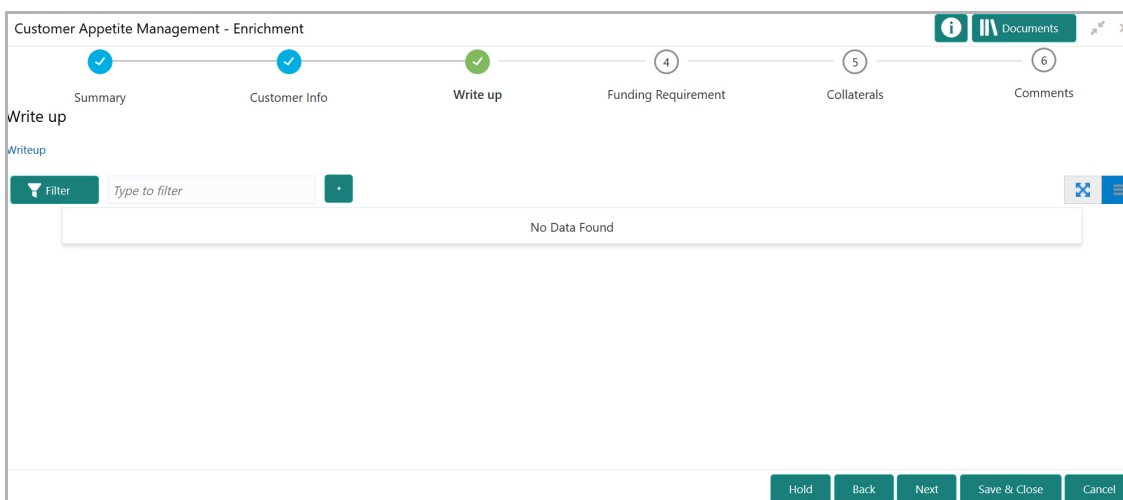
## Customer Info



5. Refer “[Customer Info](#)” on page 62 for information on actions that can be performed in the *Customer Info* page.
6. After performing necessary actions, click **Next**. The *Write Up* page appears if it is configured in the Business Process Maintenance.

## Write up

In this data segment, you can add writeup for any of the writeup categories maintained in the system.



7. Click the add icon. The *Write Up* window appears:

# Chapter 4 - Enrichment

Writeup

Writeup Category \* BOVR   Business overview

- size -

Sample writeup

8. Click the search icon in the **Writeup Category** field. The *Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Writeup Category

Writeup Category Code  Writeup Category Description

Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

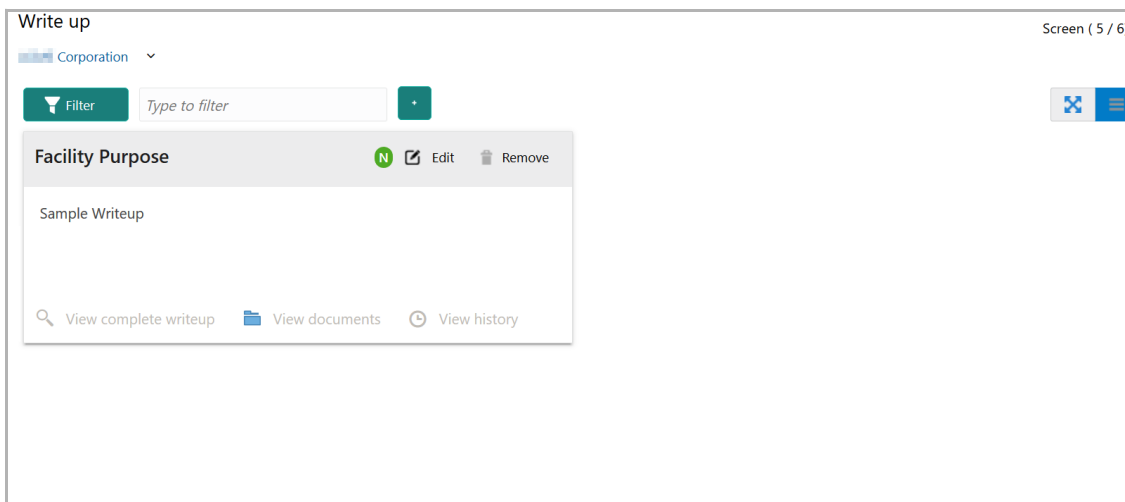
Page  of 1 ( 1 - 7 of 7 items )

9. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

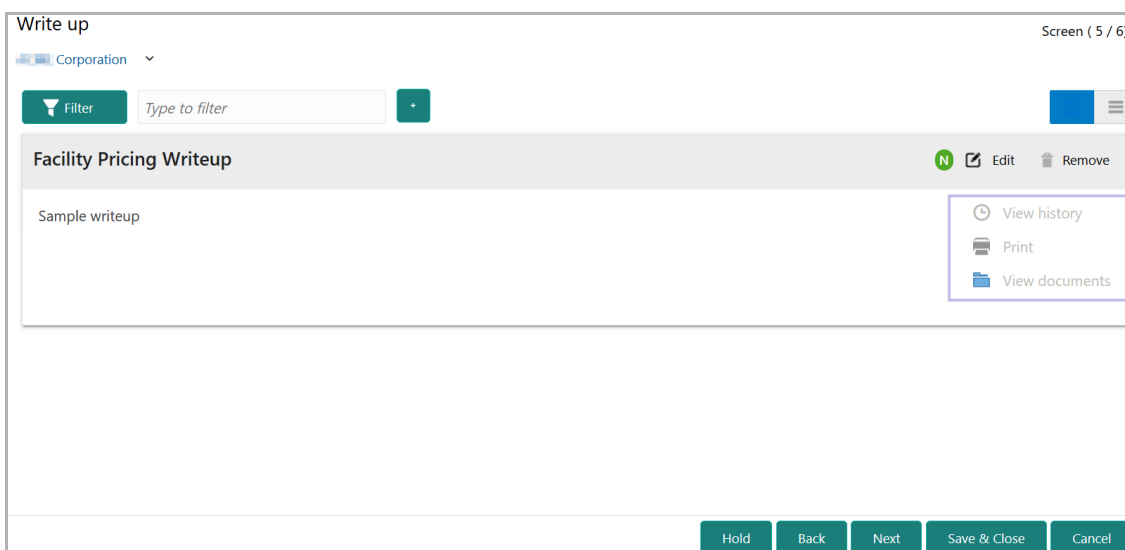
10. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:



# Chapter 4 - Enrichment



11. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:



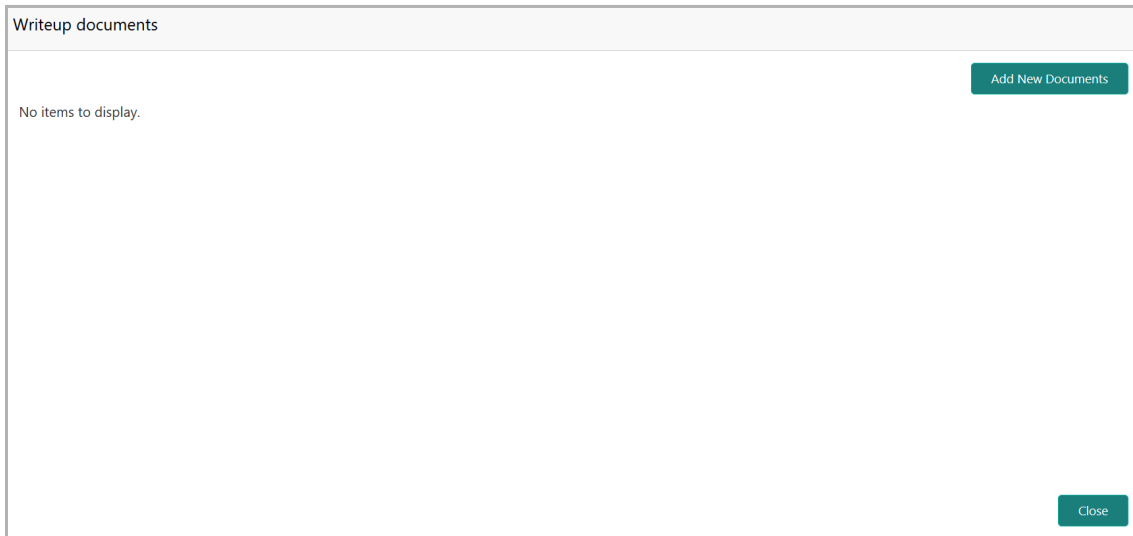
12. To modify the writeup, click the **Edit** icon and change the information.
13. To delete the writeup, click the **Remove** icon. A confirmation message appears.
14. Click **Yes**. The writeup is removed.
15. To view the writeup history, click the **View history** icon.
16. To print the write up, click the **Print** icon.



To print the write up from tile view, click the **View complete writeup** icon and then click the **Print** icon.

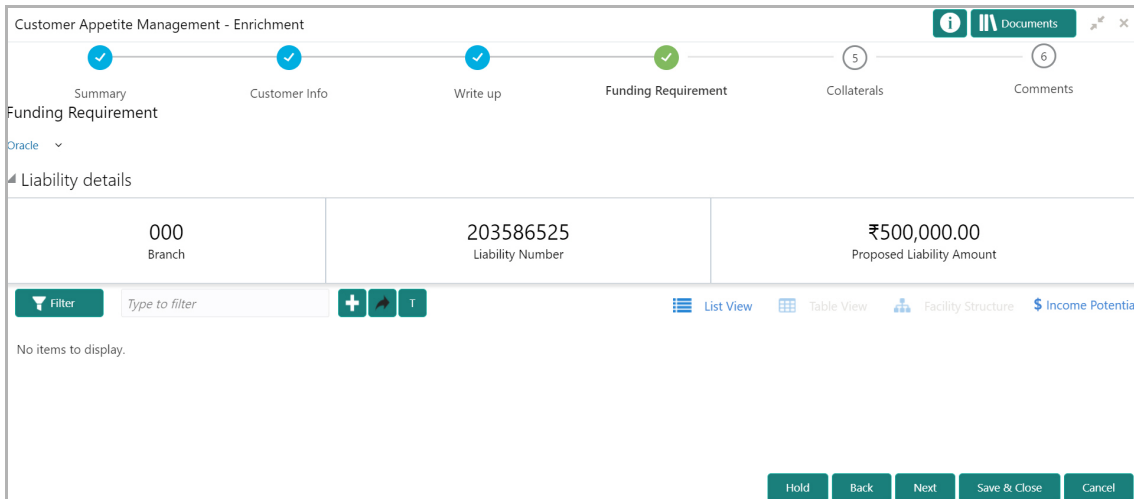
17. To attach / view writeup related documents, click **View Documents** icon. The following window appears:

# Chapter 4 - Enrichment



18. To add new documents, click **Add New Documents**.
19. To exit the Writeup documents window, click **Close**.
20. To go to the next page, click **Next**. The *Funding Requirement* page appears.

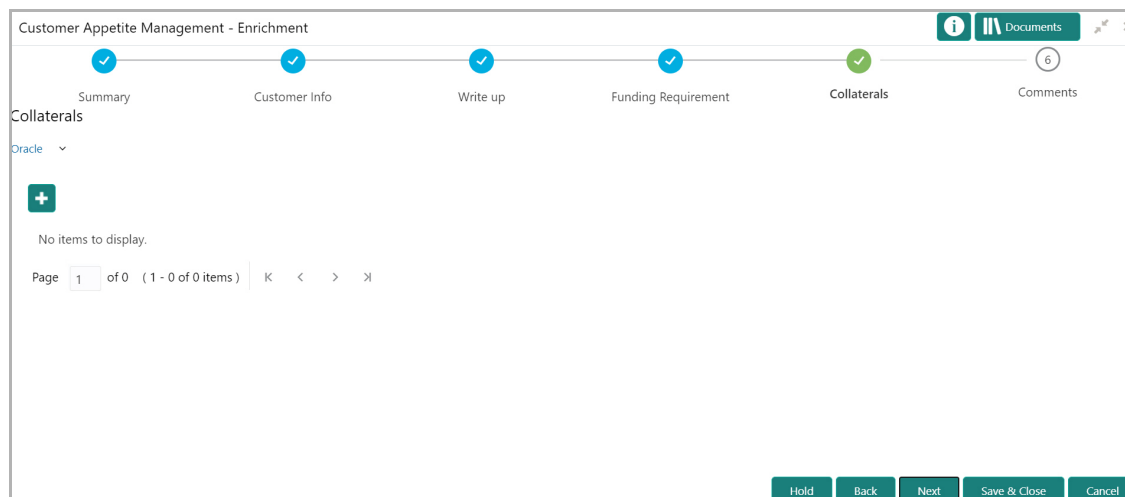
## Funding Requirement



21. Refer "[Funding Requirement](#)" on page 65 for information on managing liability and facilities.
22. After performing necessary actions in this page, click **Next**. The *Collaterals* page appears.

# Chapter 4 - Enrichment

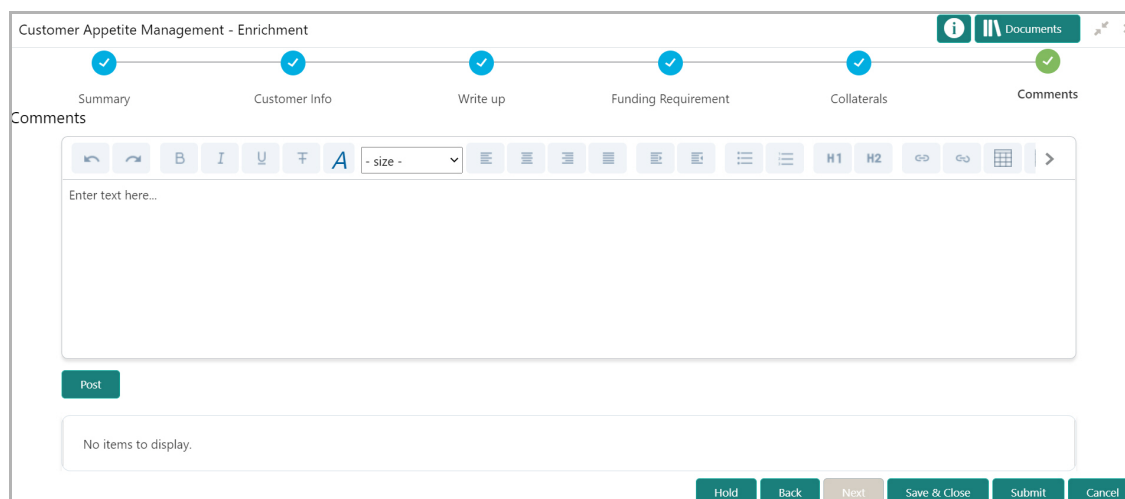
## Collaterals



23. Refer “[Collaterals](#)” on page 66 for information on managing collaterals.

24. After performing necessary actions in this page, click **Next**. The *Comments* page appears.

## Comments



25. Refer “[Comments](#)” on page 66 for information on posting comments.

The Outcomes available for selection in this stage are:

- Proceed
- Additional Info

If the **Outcome** is selected as ‘Proceed’, the Appetite Management application is moved to the Credit Analysis stage on clicking **Submit**.

# Chapter 4 - Enrichment

---

If the **Outcome** is selected as 'Additional Info', the Appetite Management application is sent back to the Initiation stage on clicking **Submit**.

# Chapter 5 - Credit Analysis

## Credit Analysis

In this stage, the Credit Officer can analyze all the dimensions of the customer prospect and determine their credit worthiness.



For performing questionnaire-based analysis in this stage, questionnaire must be maintained and linked to this stage using Questionnaire Details and Questionnaire Process Linkage Maintenance.

Refer **Credit Facilities Process Maintenance User Manual** for information on Questionnaire Details and Questionnaire Process Linkage Maintenance.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP203560474	APP203560474	Initiation	20-12-17

2. **Acquire & Enrich** the required Credit Analysis task. The *Appetite Summary* page appears.

## Appetite Summary

# Chapter 5 - Credit Analysis

**Customer Information**  
Oracle - A Domestic entity established & operating as a Pvt Ltd Company in  
Customer ID: P7Y2122481 | Register No: Pvt Ltd | Legal Status: Pvt Ltd | Liability Amount: \$0.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

**Head Room Summary**  
Appetite Currency: \$0.0 Funded | Total Liability Amount Proposed: \$100.0K Non Funded

**Facility Summary**  
Term Loan-20-25: \$100,000.00 (Requested)

**Collateral summary**  
Total collateral value: £0.00 | Customer LTV: 0%

**Covenants**  
Total Covenants: 0  
Newly Added: 0 Financial, 0 Non Financial  
Met: 0 Financial, 0 Non Financial  
Breached: 0 Financial, 0 Non Financial

**Terms & conditions**  
Total terms and Conditions: 0  
Newly added: 0 Pre disbursement, 0 Post disbursement  
Met: 0 Pre disbursement, 0 Post disbursement  
Breached: 0 Pre disbursement, 0 Post disbursement

**Basic Info**  
Know the Company's Strength, Weakness, Opportunities & Threat (SWOT) - ENBICH

**Management Team** - ENBICH

**Industry Performance Details**  
Overview of the Industry Performance - ENBICH

**Trading Operations** - ENBICH

**Rating Analysis** (2018)  
AAA Moody's - Positive Outlook

**Marketshare** - ENBICH

**Financial Performance** - ENBICH

**Credit Scoring** - ENBICH

**Peer Analysis** - ENBICH

# Chapter 5 - Credit Analysis

---



For information on actions that can be performed in this page, refer Credit 360 User Manual.

## Credit Analysis

In this data segment, the following details of the customer prospect can be captured and analyzed:

- Basic Info
- Management Team
- Industry Performance Details
- Trading Operations
- Rating Analysis
- Marketshare
- Financial Performance
- Credit Scoring
- Peer Analysis

# Chapter 5 - Credit Analysis

Customer Appetite Management - Credit Analysis

Appetite Summary | Credit Analysis | Comments

Credit Analysis

Basic Info

Know the Company's Strength, Weakness, Opportunities & Threat (SWOT)

ENRICH

Management Team | Industry Performance Details

Enrich | Overview of the Industry Performance | ENRICH

Trading Operations | Rating Analysis

Overview of the Trading Operations of the Company | ENRICH

2019

AAA  
Moody's

Positive Outlook

Marketshare | Financial Performance

Displaying the Industry Groups the Client is operating in and the respective Market Share | ENRICH

Enrich

Credit Scoring | Peer Analysis

Enrich | Enrich

Hold | Back | Next | Save & Close | Cancel

## Basic Info

This tile allows you to add basic information, such as Strength, Weakness, Opportunity, and Threat, of the corporate prospect.



# Chapter 5 - Credit Analysis

3. Click **Enrich**. The SWOT Analysis window appears.

### SWOT Analysis

#### Strengths

Strength 1 \*

+ Add More

#### Weaknesses

Weakness 1 \*

+ Add More

#### Opportunities

Opportunity 1 \*

+ Add More

#### Threats

Threat 1 \*

+ Add More

# Chapter 5 - Credit Analysis

- Specify the Strength, Weakness, Opportunity, and Threat in corresponding fields.

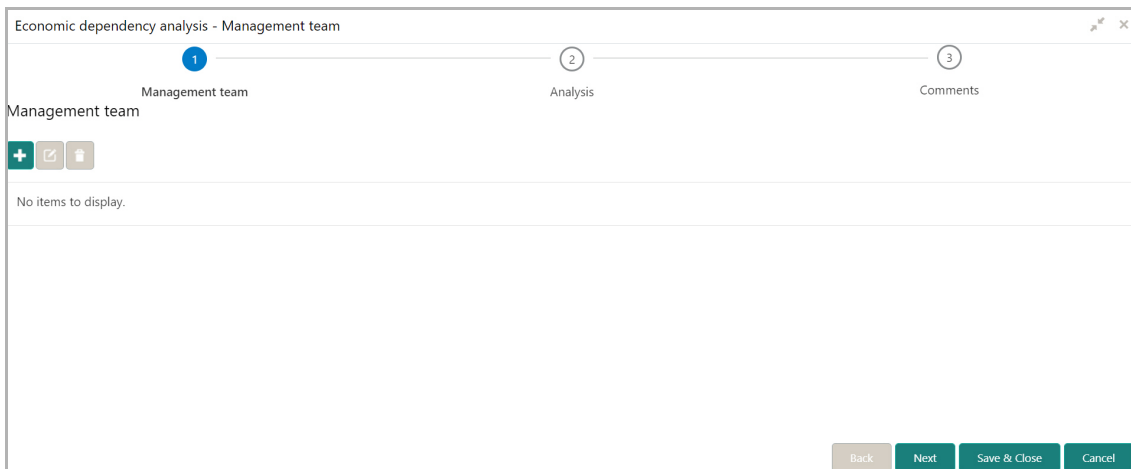
You can add any number of Strength, Weakness, Opportunity, and Threat by clicking **+** **Add More** option under each field.

- Click **Save**. Details are added and displayed in **Basic Info** tile.

## Management Team

This tile allows you to add and analyze details about the customer prospect's management team.

- Click **Enrich**. The following page appears:



### **Adding Management Details**

- To add the Management detail, click the add icon. The *New Board Member* window appears:

# Chapter 5 - Credit Analysis

New Board Member

Name *	Shareholding percentage *	Majority shareholder	Director since
Thomas	12	<input checked="" type="checkbox"/>	Mar 31, 2010
Highest educational qualification *	Years in industry *	Years of association *	Department associated with *
Doctoral Degree	20	11	General Management
Part of Board	Board member since	Board member till	Is employee
<input checked="" type="checkbox"/>			<input checked="" type="checkbox"/>
Employee ID	Part of promoter group	Is family member of promoter	Roles
47996	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Board member in other companies	Director in other companies		
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		

▶ Address details

DIN Number	Director Since	Executive Position
45533333	Mar 31, 2010	<input checked="" type="checkbox"/>

▶ Board Member in Other Companies

▶ Director in Other Companies

▶ Our Customer

Save Cancel

8. Type the **Name** of the management personnel.
9. Specify the management personnel's **Shareholding percentage** in the customer prospect organization.
10. If the management personnel is a majority shareholder in your customer prospect organization, enable the **Majority shareholder** switch.
11. In **Director since** field, search and select the date from which the management personnel is in your customer prospect organization.
12. Select the management personnel's **Highest educational qualification** from the drop down list.
13. In the **Years in industry** field, specify the management personnel's years of experience in this industry.
14. Specify the management personnel's **Years of association** with your customer prospect organization.
15. Select the management personnel's department from the **Department associated with** drop down list.
16. If the management personnel is a board member, enable the **Part of Board** switch.
17. If the **Part of Board** switch is enabled, select **Board member since** and **Board member till** dates in the respective fields.
18. If the management personnel is an employee, enable the **Is employee** switch.
19. If the **Is employee** switch is enabled, specify the management personnel's **Employee ID**.

# Chapter 5 - Credit Analysis

- 20. If the management personnel is a part of the promoter group, enable the **Part of promoter group** switch.
- 21. If the management personnel is a family member of the promoter group, enable the **Is family member of promoter** switch.
- 22. Describe the **Roles** of the management personnel.
- 23. If the management personnel is a board member in other companies, enable the **Board member in other companies** switch.
- 24. If the management personnel is a director in other companies, enable the **Director in other companies** switch.

In the **Address detail** section:

- 25. Specify the management personnel identification number in the **DIN number** field.
- 26. If the management personnel is in executive position, enable the **Executive position** switch.

In the **Board member in other companies** section:

- 27. Type the **Name of the other company**.
- 28. In the **Board member since** field, search and select the date from which the management personnel is board member in the mentioned company.
- 29. Specify the management personnel's **Shareholding percentage** in the other company.
- 30. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
- 31. Click **Add**. Details are added as shown below:

# Chapter 5 - Credit Analysis

Board member in other companies

Name of the company \*

Board member since \*

Shareholding percentage \*

Promoter

Add Clear

Company name	: [redacted]	Board member since	: 70-01-01
Shareholding percentage	: 9%	Promoter	: Yes

Page 1 of 1 (1 of 1 items) < > 1 >

In the **Director in other companies** section:

Director in other companies

Name of the company \*

Director since \*  
May 2, 2018

Shareholding percentage \*  
24

Promoter

Add Clear

No items to display.

32. Type the **Name of the company**.
33. In the **Director since** field, search and select the date from which the management personnel is Director in the other company.
34. Specify the management personnel's **Shareholding percentage** in the other company.
35. If the management personnel is a Promoter in other company, enable the **Promoter** switch.
36. Click **Add**. Details are added as shown below:

Director in other companies

Name of the company \*

Director since \*

Shareholding percentage \*

Promoter

Add Clear

Company name	: [redacted]	Director since	: 18-05-02
Shareholding percentage	: 24%	Promoter	: Yes

Page 1 of 1 (1 of 1 items) < > 1 >

In the **Our Customer** section:

# Chapter 5 - Credit Analysis

Our customer

Internal rating Default Grading 1	Is borrower <input checked="" type="checkbox"/>	Currency USD	Total exposure \$60,000,000.000
Deposit account held * <input checked="" type="checkbox"/>	No of deposit accounts 3	Currency USD	Total deposit amount \$90,000,000.000

37. Select your bank's **Internal rating** for the management personnel.
38. If the management personnel is a borrower in your bank, enable the **Is borrower** switch.
39. Search and select the **Currency** for total exposure.
40. Specify the management personnel's **Total exposure** amount in your bank.
41. If the management personnel holds a deposit account in your bank, enable the **Deposit account held** switch.
42. If the Deposit account held switch is enabled, specify the **No of deposit accounts** maintained by the management personnel.
43. Search and select the **Currency** for the total deposit amount.
44. Specify the **Total deposit amount** in the management personnel's deposit account.
45. Click **Save** in the *New Board Member* window. Management personnel details are added and displayed in the *Management Team* page.
46. To Edit, Delete or View the added management details, click the hamburger icon in required item and select the corresponding option.



You can alternatively use the edit and delete icons beside the add icon to modify and delete the management detail.

To modify and delete the management detail using these icons, select the record from the list and then click the corresponding icon.

## **Analyzing Management Details**

47. To analyze the management details, click **Next** in the *Management Team* page. The Analysis page appears:

# Chapter 5 - Credit Analysis

Economic dependency analysis - Management team

Management team Analysis Comments

Analysis

Total Score 5 Score 5

1/4

Average experience of the management team in this sector

More than 20 years

Between 15 to 20 years

Between 10 to 15 years

Between 5 to 10 years

Up to 5 years

Comment

Back Next Save & Close Cancel

48. Select answer for all the questions. A score is generated for the management personnel based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

49. Click **Next**. The *Comments* page appears:

Economic dependency analysis - Management team

Management team Analysis Comments

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

50. Type the overall Comments for the management team Analysis.

51. Click **Post**. Comments are posted below the **Comments** box.

52. Click **Save & Close**.

# Chapter 5 - Credit Analysis

## Industry Performance Details

This tile allows you to add industry performance details of your customer prospect.

53. Click **Enrich** in the **Industry Performance Details** tile. The following window appears:

Industry Performance Details

Revenue Growth Potential	Negative	10% - 15%	15% - 20%
Profitability Growth Potential	Negative	10% - 15%	15% - 20%
New Market Availability	No	Yes	
Raw Material Availability	No	Yes	
Government Initiative	Null	Average	Positive

Comments

Enter text here...

Post

No items to display.

Save Cancel

54. Specify the following industry performance details:

- Revenue Growth Potential
- Profitability Growth Potential
- New Market Availability
- Raw Material Availability
- Government Initiative


55. **Post Comments** about the industry performance, if any.

56. Click **Save**. The details are updated and displayed in the **Industry Performance Details** tile as shown below.



# Chapter 5 - Credit Analysis

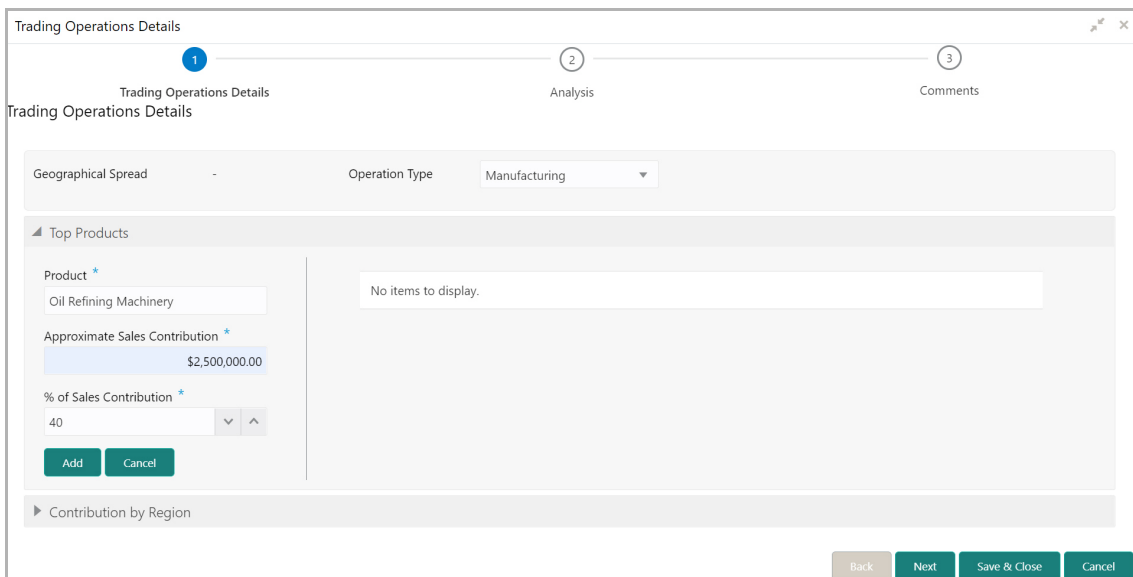
Industry Performance Details	
Revenue Growth Potential	15% - 20%
Profitability Growth Potential	10% - 15%
New Market Availability	Yes
Raw Material Availability	Yes
Government Initiative	Average

- 57. To update the captured comments alone, click  the comments icon and type the comments.
- 58. To modify the other details as well as the comments, click the edit icon and modify the necessary details.

## Trading Operations Details

The Trading Operations Details tile allows you to add and analyze details about your customer prospect's trading operations.

- 59. Click **Enrich** in the **Trading Operations Details** tile. The following window appears:



Trading Operations Details

Trading Operations Details Analysis Comments

Geographical Spread - Operation Type Manufacturing

Top Products

Product \*  
Oil Refining Machinery

Approximate Sales Contribution \*  
\$2,500,000.00

% of Sales Contribution \*  
40

Add Cancel

Contribution by Region

Back Next Save & Close Cancel

# Chapter 5 - Credit Analysis

## Adding Trading Operations Details

60. Select the customer prospect trading **Operation Type**. The options available are: Manufacturing, Trading, and Services.

### Top Products

61. Specify the name of top **Product / Service** provided by the customer prospect.

62. Specify the **Approximate Sales Contribution** (amount) by the mentioned product / service.

63. Specify the **% of Sales Contribution** by the mentioned product / service.

64. Click **Add**. The details are added and displayed at the right side as shown below:

The screenshot shows the 'Trading Operations Details' window with three tabs: 'Trading Operations Details' (selected), 'Analysis', and 'Comments'. The 'Top Products' section is active, displaying a form with the following fields: 'Product' (Oil Refining Machinery), 'Approximate Sales Contribution' (\$2,500,000.00), and '% of Sales Contribution' (40). The 'Add' button is highlighted in green. Below the form, there is a 'Contribution by Region' section and a navigation bar with 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

65. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

The screenshot shows the 'Trading Operations Details' window with the same three tabs. The 'Top Products' section is active, displaying a form with the following fields: 'Product' (Flexcube), 'Approximate Sales Contribution' (\$500,000,000.00), and '% of Sales Contribution' (12). The 'Update' and 'Delete' buttons are highlighted in green. Below the form, there is a 'Contribution by Region' section and a navigation bar with 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

66. Click the required button.

# Chapter 5 - Credit Analysis

## Contribution by Region

67. To add region-wise contribution details, expand the **Contribution by Region** section.

The screenshot shows a web application window titled "Trading Operations Details". It has a breadcrumb trail: "Trading Operations Details" (1) > "Analysis" (2) > "Comments" (3). The main content area is titled "Trading Operations Details" and contains a section "Contribution by Region". On the left, there are four input fields: "Year" (dropdown menu with "2020" selected), "Region" (text input with "JAPAC" entered), "Approximate Sales Contribution" (text input with "\$18,000,000.00" entered), and "% of Sales Contribution" (dropdown menu with "20" selected). Below these fields are "Add" and "Cancel" buttons. On the right, a large white box contains the text "No items to display.". At the bottom right of the window are "Back", "Next", "Save & Close", and "Cancel" buttons.

68. Select the **Year** for which the sales contribution details are to be added.

69. Specify the **Region** for which the sales contribution details are to be added.

70. Specify the **Approximate Sales Contribution** (amount) identified in the mentioned region.

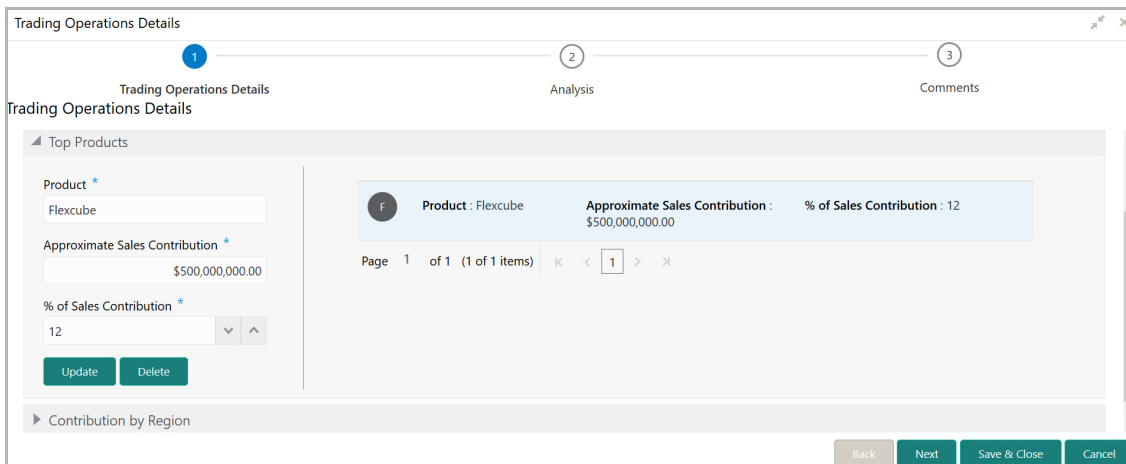
71. Specify the **% of Sales Contribution** identified in the mentioned region.

72. Click **Add**. The details are added and displayed at the right side as shown below:

The screenshot shows the same "Trading Operations Details" window. The "Contribution by Region" section now displays a table with one record. The record is: Year: 2020, Region: JAPAC, Approximate Sales Contribution: \$18,000,000.00, % of Sales Contribution: 20. The table has a pagination bar showing "Page 1 of 1 (1 of 1 items)". The "Add" and "Cancel" buttons are still present on the left. At the bottom right of the window are "Back", "Next", "Save & Close", and "Cancel" buttons.

73. To update or delete the added details, select the record from the right side. The system displays the **Update** and **Delete** buttons as shown below:

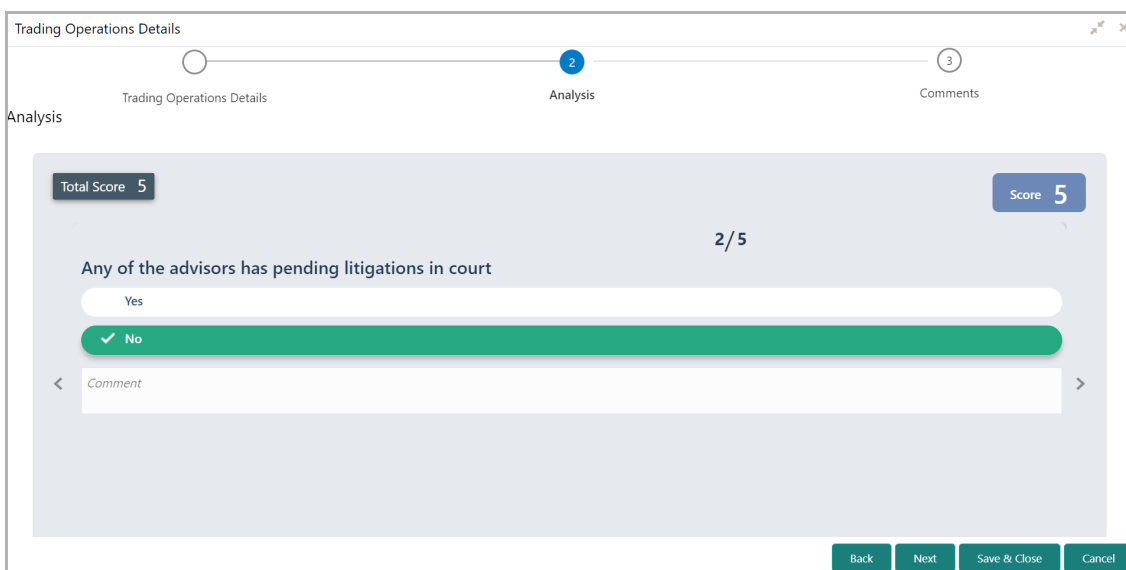
# Chapter 5 - Credit Analysis



74. Click the required button.

## Analyzing Trading Operations Details

75. To analyze the trading operations details, click **Next** in the *Trading Operations Details* page. The Analysis page appears:



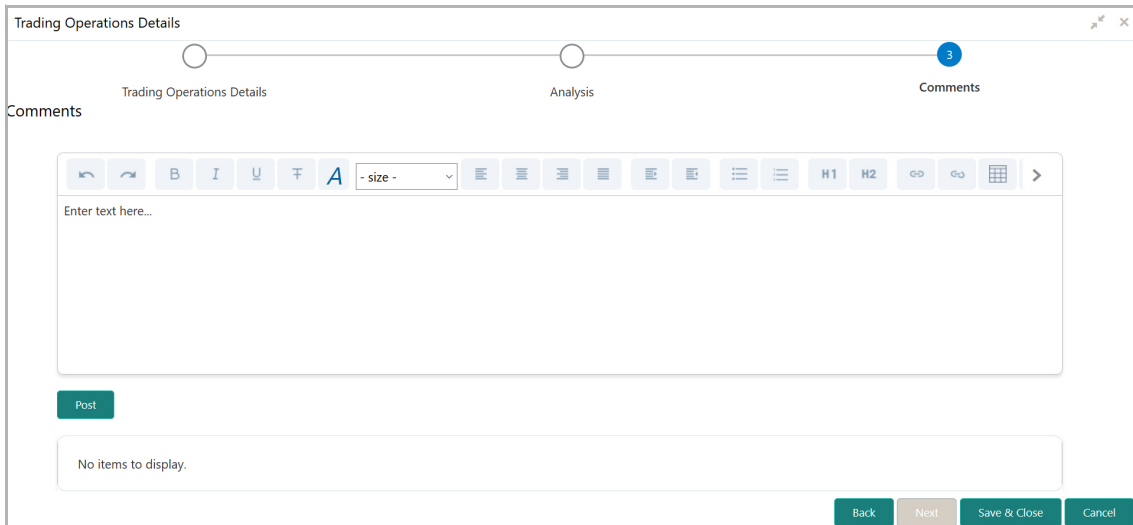
76. Select answer for all the questions. A score is generated for the customer prospect's trading operations based on the selected answers.



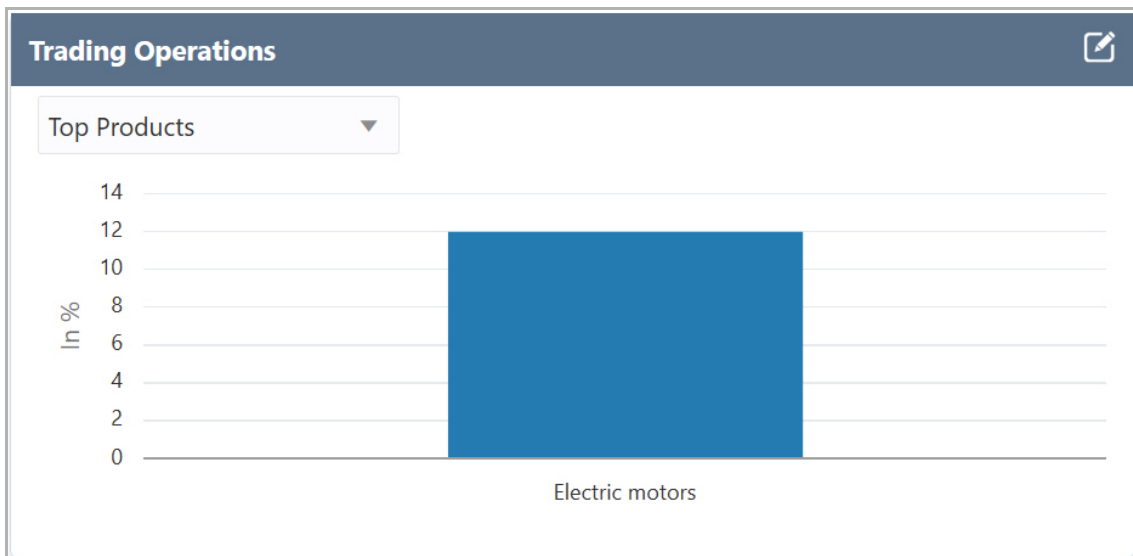
To view the next question, use right arrow at the side of the Analysis page.

77. Click **Next**. The *Comments* page appears:

# Chapter 5 - Credit Analysis



78. Type the overall Comments for the trading operations Analysis.
79. Click **Post**. Comments are posted below the **Comments** box.
80. Click **Save & Close**. The details are updated and displayed in the **Trading Operations** tile as shown below.



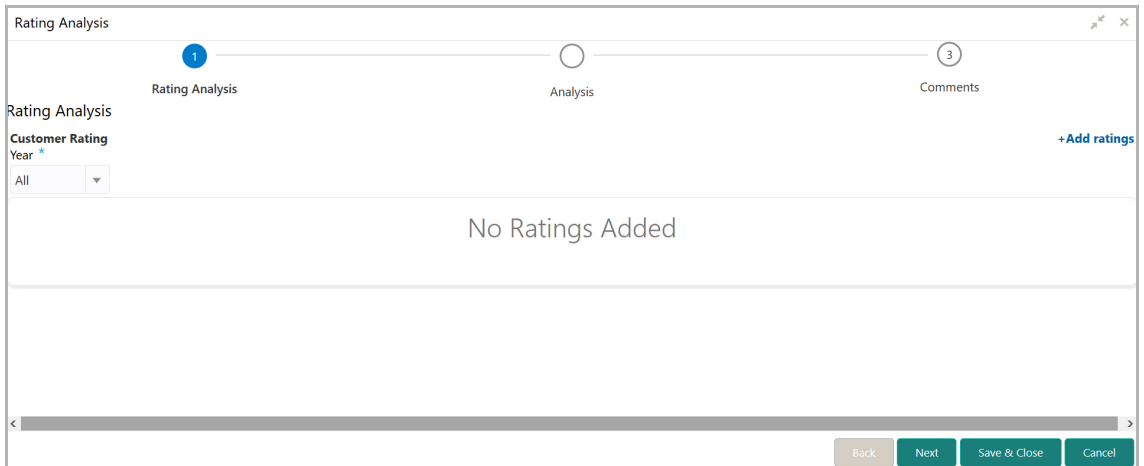
In the above tile, you can filter the trading operation details by selecting required option from the drop down list at top left corner. The options available for selection are: **Top Products** and **Contribution by Region**.

## Rating Analysis

This tile allows to add rating details of your customer prospect. You can add rating details for different financial years and perform questionnaire-based rating analysis.

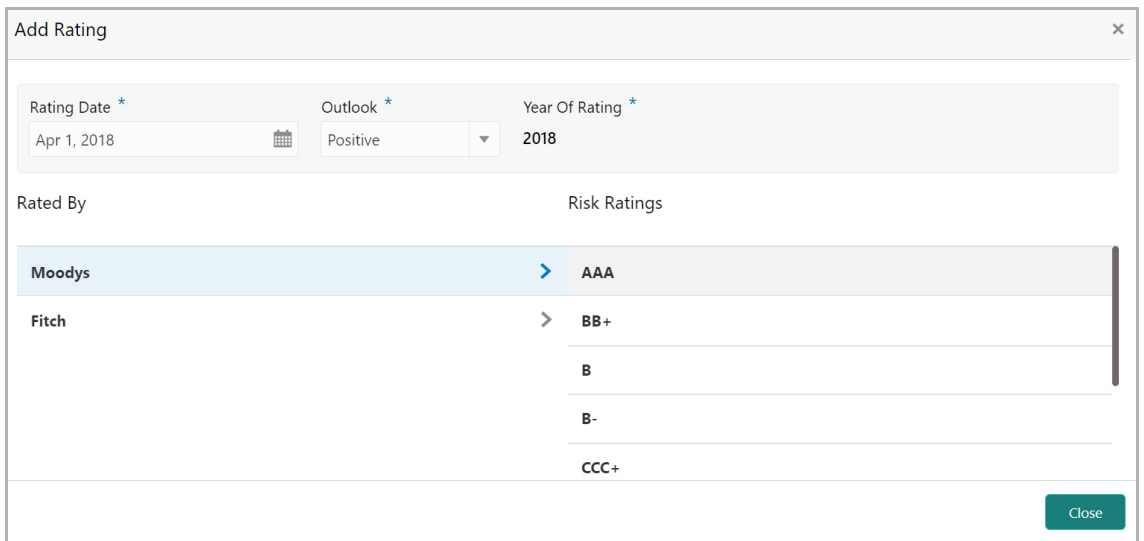
81. Click **Enrich** in the **Rating Analysis** tile. The *Rating Analysis* page appears:

# Chapter 5 - Credit Analysis



## Adding Rating Details

82. To add rating details, click **+Add ratings** at the top right corner. The *Add Rating* window appears:



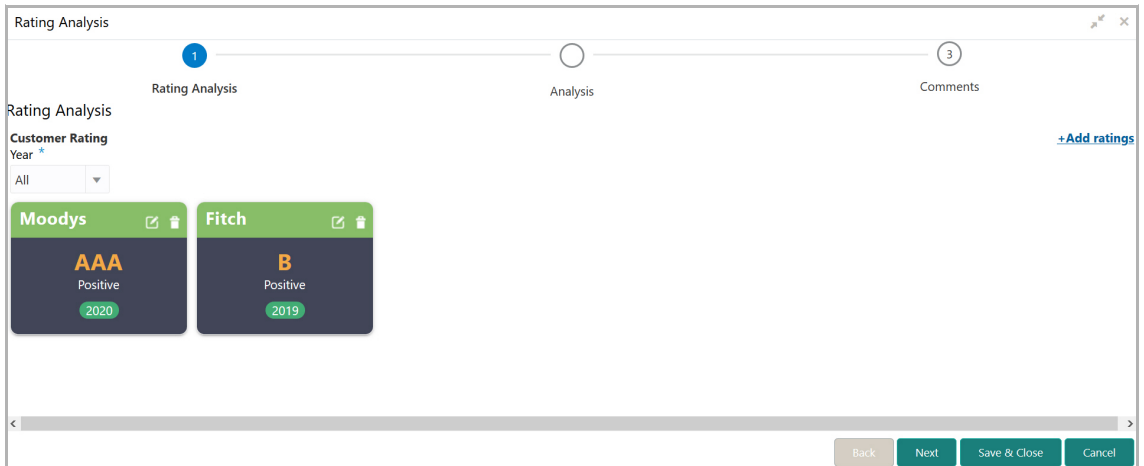
83. Select the following details:

- Rating Date
- Outlook
- Rated By
- Risk Ratings

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 as shown below:

# Chapter 5 - Credit Analysis



84. To filter the rating based on year of rating, select the required year from the **Year** drop down list.

85. To modify the added rating, click the edit icon and change the required details.

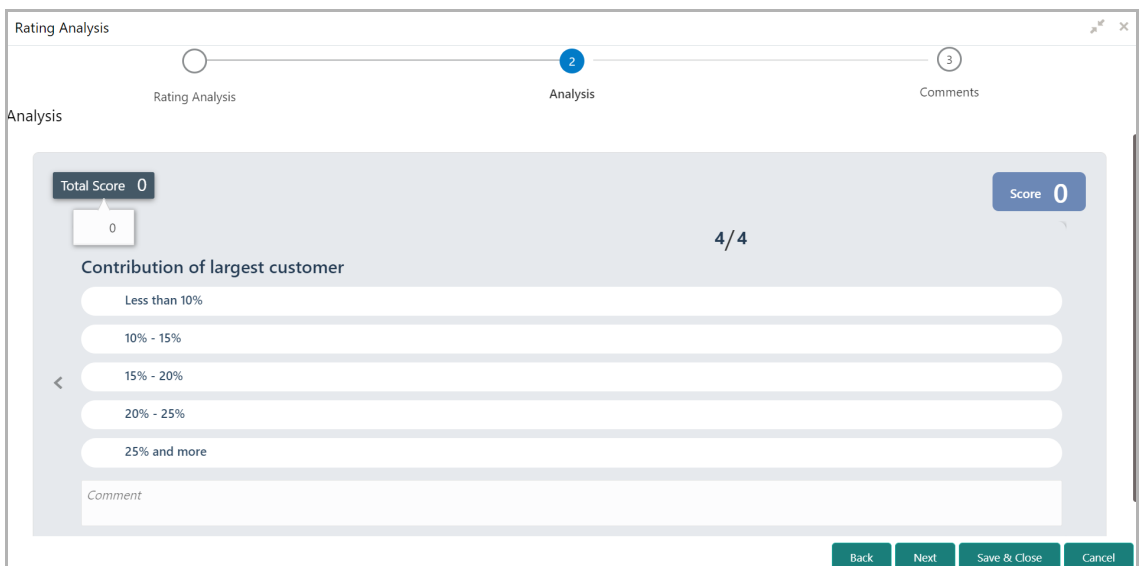
86. To delete the added rating, click the delete icon.



If the customer prospect is rated by different rating firms, add all the rating information by clicking **+Add ratings**.

## Analyzing Customer Prospect Rating

87. To analyze the customer prospect rating, click **Next** in the *Rating Analysis* page. The *Analysis* page appears:



# Chapter 5 - Credit Analysis

88. Select answer for all the questions. A score is generated for the customer prospect ratings based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

89. Click **Next**. The *Comments* page appears:

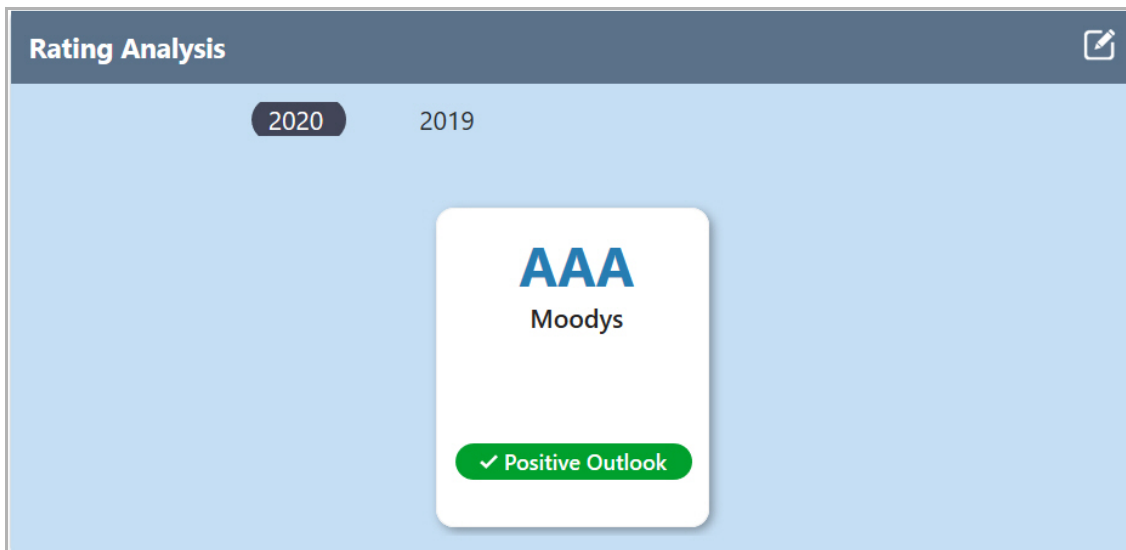
90. Type the overall Comments for the rating analysis.

91. Click **Post**. Comments are posted below the **Comments** box.

92. Click **Save & Close**. The details are updated and displayed in the **Rating Analysis** tile as shown below.



# Chapter 5 - Credit Analysis



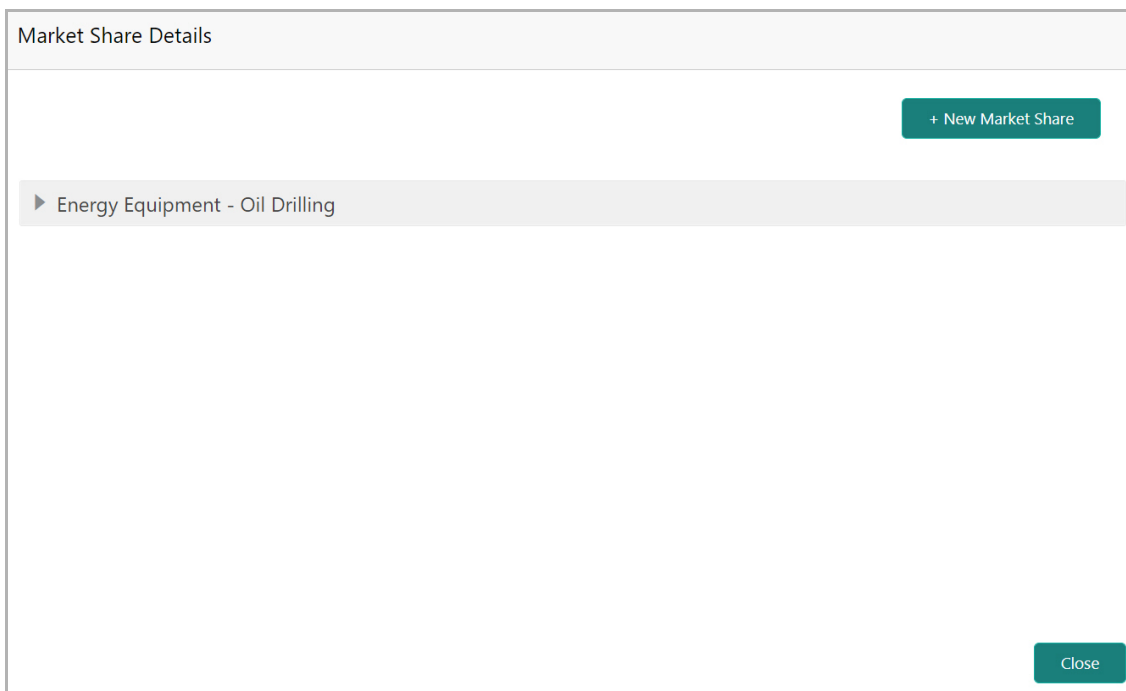
93. Click the required year to view ratings captured for that year.

94. To modify the rating details, click  the edit icon and make necessary changes.

## Marketshare

This tile allows you to add details about your customer prospect's market-share in their industry.

95. Click **Enrich** in the **Marketshare** tile. The *Market Share Details* window appears:



# Chapter 5 - Credit Analysis

96. Click **+New Market Share**. The following window appears:

The screenshot shows a 'New Market Share' form with the following fields and values:

Field	Value
Year	2020
Sub Industry	Oil Drilling
Sector	Energy
Industry Group	Energy
Industry	Energy Equipment
Market Percent	20
Growth Percent	50
Total Contribution	\$500,000,000.00

Buttons: Save, Close

97. Specify the **Year** for which the market share details are to be added.

98. Select the **Sub Industry** from the drop down list. **Sector**, **Industry Group**, and **Industry details** get defaulted based on selected Sub Industry.

99. Specify the customer prospect's **Market Percent**, **Growth Percent**, and **Total Contribution** in the market.

100. Click **Save**. Details are added and displayed as shown below:

# Chapter 5 - Credit Analysis

Market Share Details

+ New Market Share

Energy Equipment - Oil Drilling

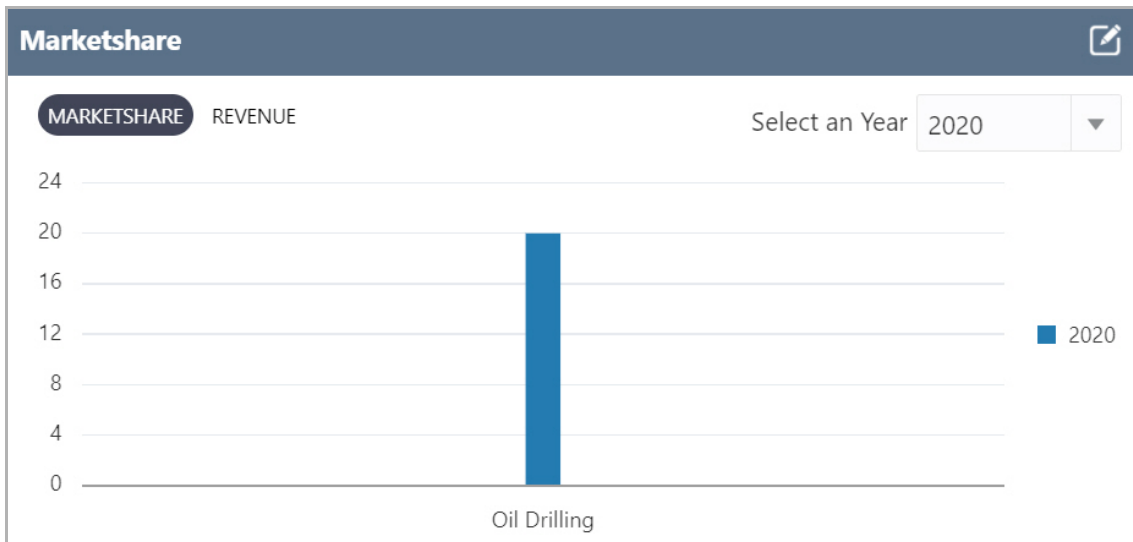
2020	2020	2019
Marketshare %	Marketshare %	Marketshare %
Growth %	Growth %	Growth %
Approx. Sales Contribution	Approx. Sales Contribution	Approx. Sales Contribution
\$500,000,000.00	\$566.00	\$10,000.00

Close

101. To modify the market share details, click **Edit** and make necessary changes.

102. To add market share details for another year, click **+ New Market Share** and perform the above steps.

103. To exit the Market Share Details window, click **Close**.



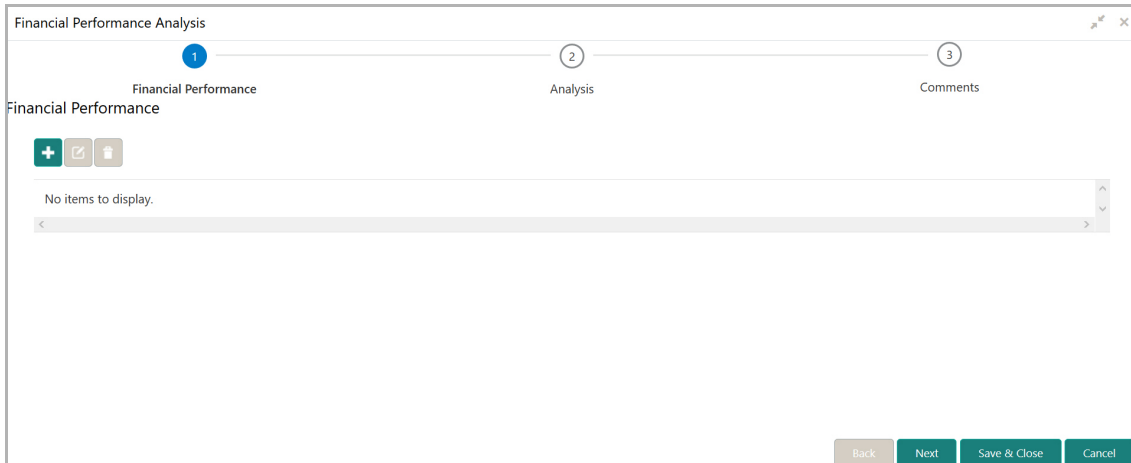
In the **Marketshare** tile, you can view the marketshare details for a particular year by selecting the year from the **Select an Year** drop down list.

# Chapter 5 - Credit Analysis

## Financial Performance

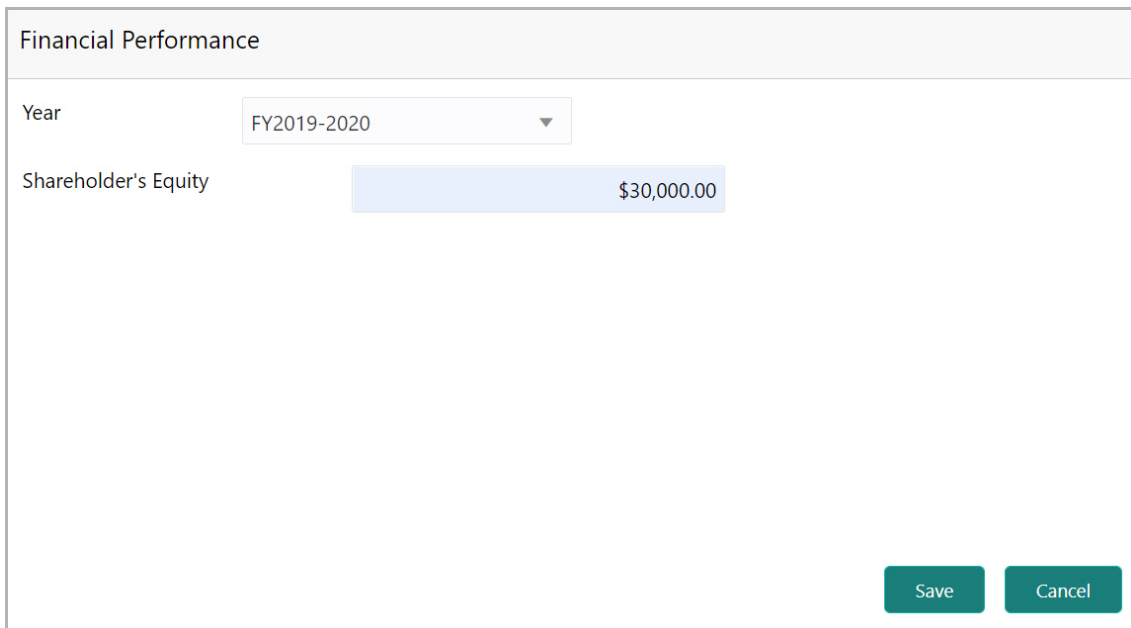
This tile allows you to add financial details of your customer prospect and analyze their financial performance.

104. Click **Enrich** in the **Financial Performance** tile. The *Financial Performance Analysis* page appears:



### **Adding Financial Performance Details**

105. Click the add icon. The following window appears:

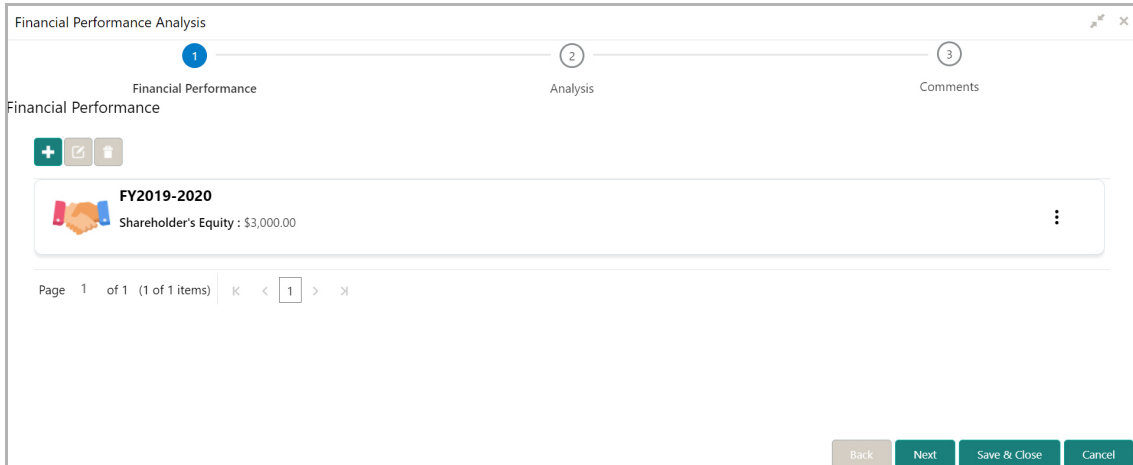


106. Select the financial **Year** for which the financial performance details are to be added.

107. Specify the customer prospect's **Shareholder's Equity** for the selected financial year.

# Chapter 5 - Credit Analysis

108. Click **Save**. The details are added and displayed as shown below:



109. To Edit, Delete or View the added financial performance details, click the hamburger icon in the corresponding record and select the required option.

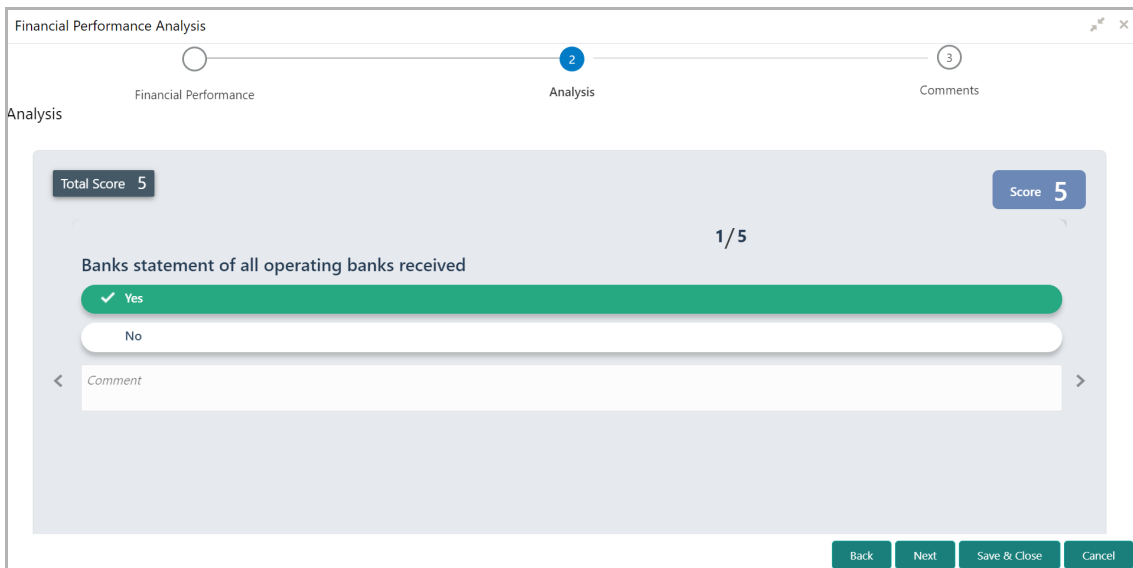


You can alternatively use the edit and delete icons beside the add icon to modify and delete the financial performance detail.

To modify and delete the financial performance detail using these icons, select the record from the list and then click the corresponding icon.

## Analyzing Financial Performance

110. To analyze the financial performance of customer prospect, click **Next** in the *Financial Performance* page. The *Analysis* page appears:



# Chapter 5 - Credit Analysis

111. Select answer for all the questions. A score is generated for the financial performance based on the selected answers.



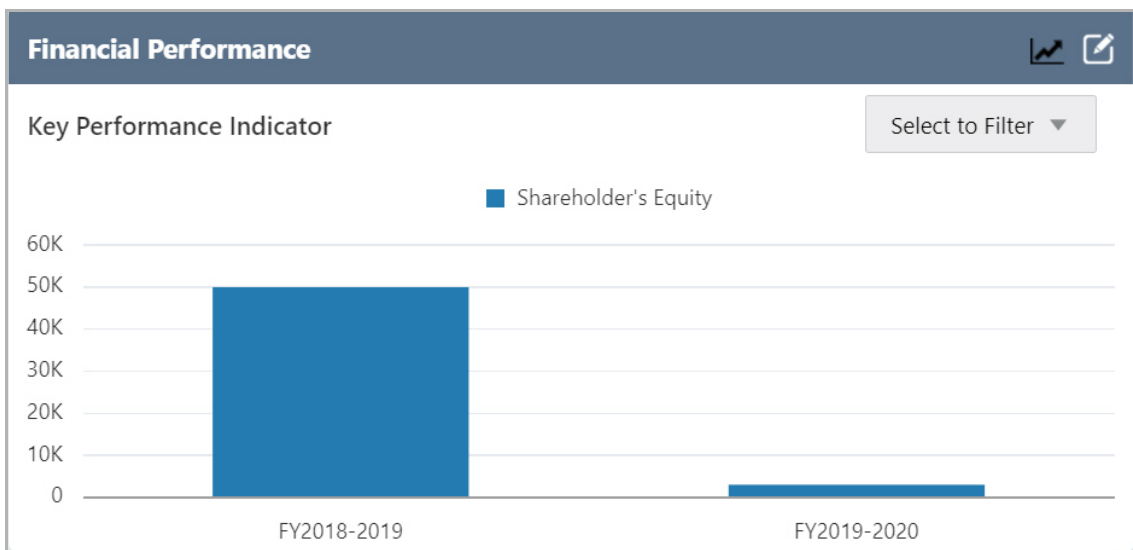
To view the next question, use right arrow at the side of the Analysis page.

112. Click **Next**. The *Comments* page appears:

113. Type the overall Comments for the financial performance analysis.

114. Click **Post**. Comments are posted below the **Comments** box.


115. Click **Save & Close**.

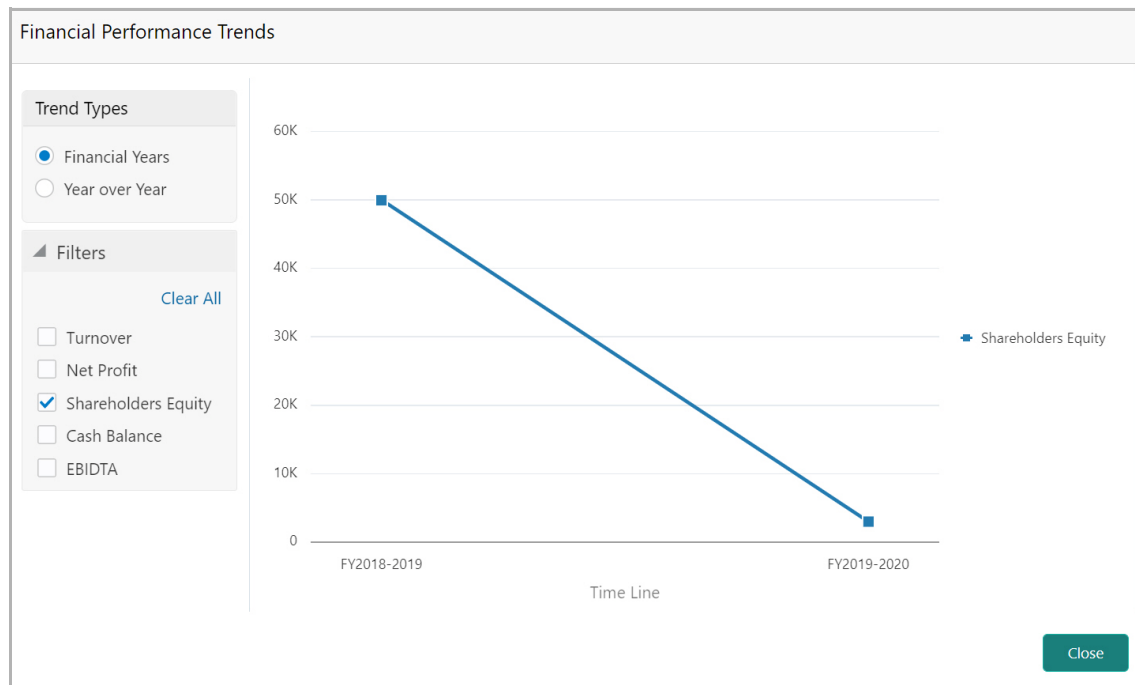


In the **Financial Performance** tile, you can filter the data displayed by selecting required option from the **Select to Filter** drop down list.

# Chapter 5 - Credit Analysis

## Viewing Financial Performance Trends

116. To view financial performance trends, click  the Trend Analysis icon in **Financial Performance** tile. The following window appears:



117. Select the **Trend Types**. The options available are: Financial Years and Year over Year.

If Financial Years option is selected, financial performance trend is displayed for all the years for which data is available.

If Year over Year option is selected, **Choose Year 1 vs Choose Year 2**. The financial performance trend is displayed for the selected years for comparison.

118. To filter and view trend for particular component, select the component from **Filter** section. The following components are available for selection: Turnover, Net Profit, Shareholders Equity, Cash Balance, and EBIDTA.

119. To reset the filter, click **Clear All**.

120. To exit the *Financial Performance Trends* window, click **Close**.

## Credit Scoring

If the external agency has provided credit score for your customer prospect, you can add and analyze the credit scoring details from this tile.

121. Click **Enrich** in the **Credit Scoring** tile. The *Credit Scoring* page appears:

# Chapter 5 - Credit Analysis

Creditscoring

1 Credit scoring details 2 Analysis 3 Comments

Credit scoring details

Select Year  
All

Add

No Credit Rating Available

Back Next Save & Close Cancel

## Adding Credit Score Details

122. To add credit scoring details, click **Add**. The following window appears:

Add Credit Score

Year of Rating \*  
2020

Agency Name \*  
CIBIL

Score \*  
10

Identification Type \*  
GST Number

Identification No \*  
78894313567

Issue Date  
Apr 1, 2019

Expiry Date  
May 25, 2021

Save Cancel

123. Select the year in which credit score is provided from the **Year of Rating** drop down list.

124. Select the name of agency which provided the credit score from the **Agency Name** drop down list.

125. Specify the **Score** provided by the selected agency in specified year.

126. Select the **Identification Type** for the customer prospect. The options available are: Registration Number, PAN, and GST Number.

127. Specify the **Identification No** for the selected identification type.

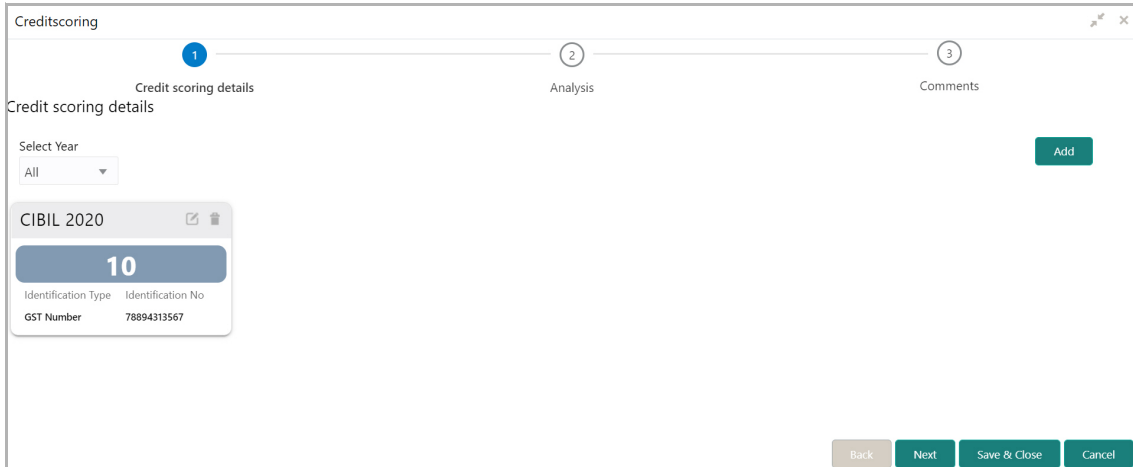


# Chapter 5 - Credit Analysis

128. In the **Issue Date** field, specify the date on which the credit score is issued by the selected agency.

129. In the **Expiry Date** field, specify the date till which the credit score is valid.

130. Click **Save**. The details are added and displayed in the *Credit Scoring Details* page as shown below:

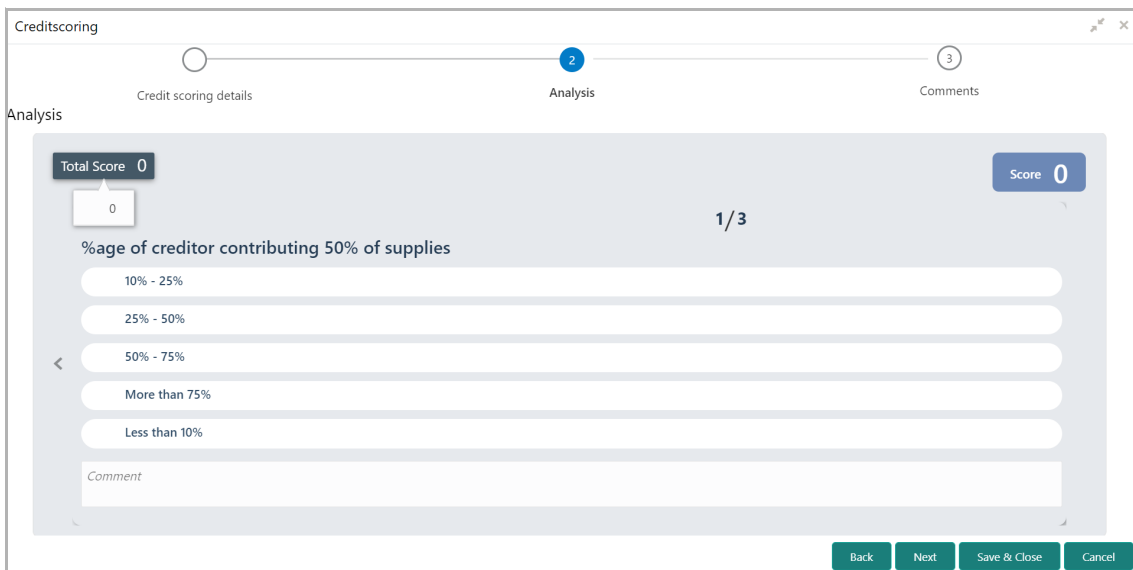


131. To edit or delete the added scoring detail, click the corresponding icon.

132. To filter the scoring record based on scoring provided year, **Select Year** from the drop down list.

## Analyzing Credit Score

133. To analyze the customer prospect credit score, click **Next** in the *Credit Scoring Details* page. The *Analysis* page appears:



# Chapter 5 - Credit Analysis

134. Select answer for all the questions. A score is generated based on the selected answers.



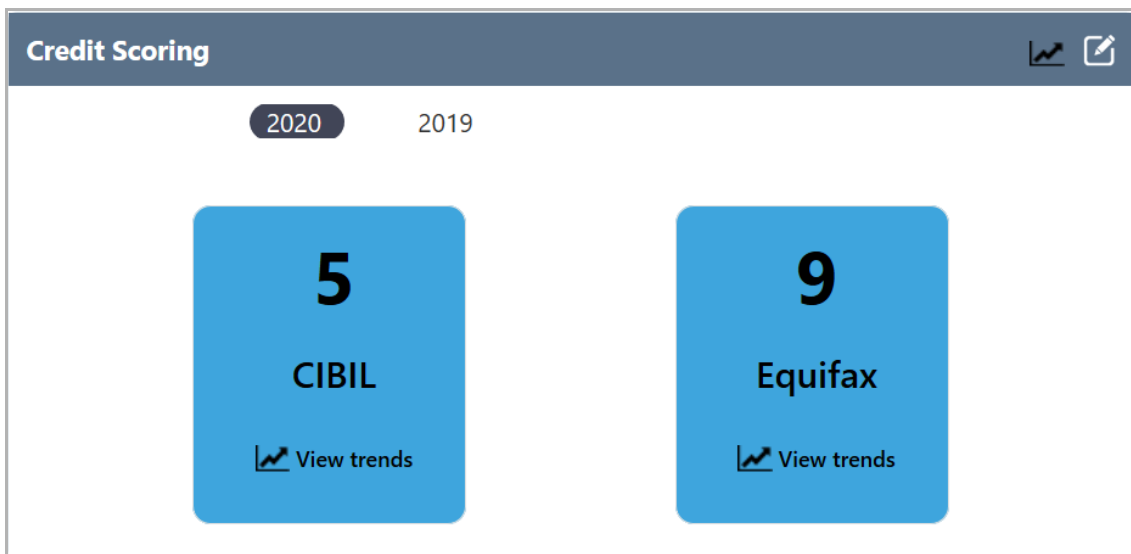
To view the next question, use right arrow at the side of the Analysis page.

135. Click **Next**. The *Comments* page appears:

136. Type the overall Comments for the credit scoring analysis.

137. Click **Post**. Comments are posted below the **Comments** box.

138. Click **Save & Close**.

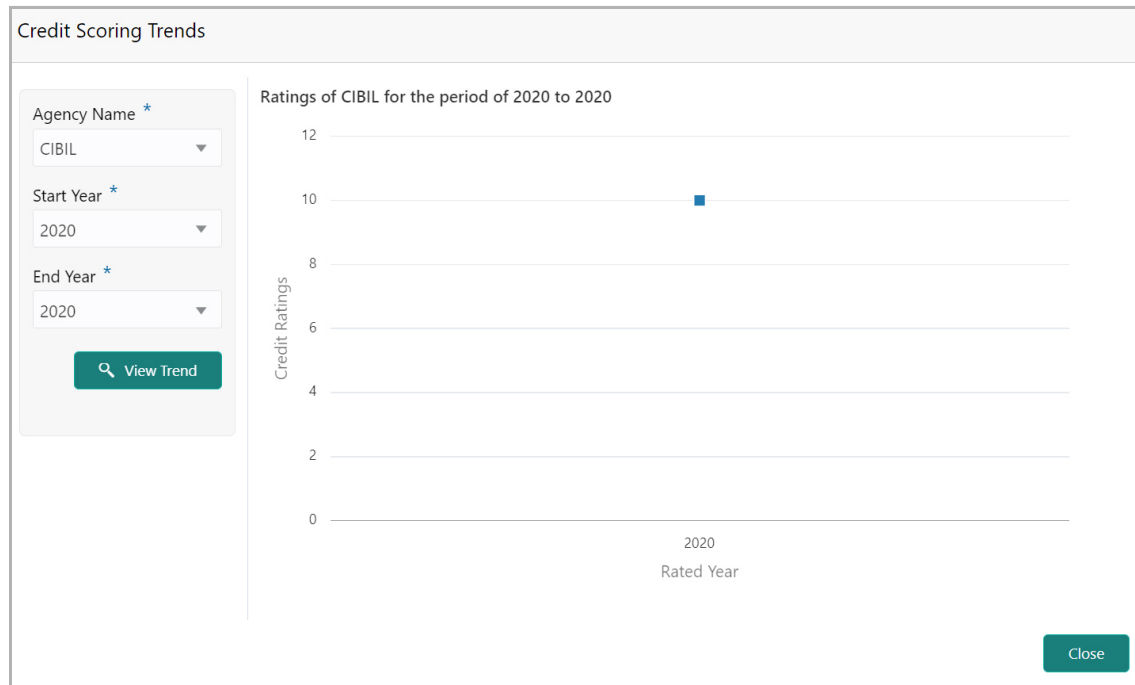


In the **Credit Scoring** tile, click on the year to view the customer prospect's credit scoring in specific year.

# Chapter 5 - Credit Analysis

## Viewing Credit Scoring Trends

139. To view credit scoring trends, click  the Trend Analysis icon in **Credit Scoring** tile. The following window appears:



140. Select the **Agency Name**.

141. Specify the period for which you want to view credit scoring trend by selecting **Start Year** and **End Year**.

142. Click **View Trend**.

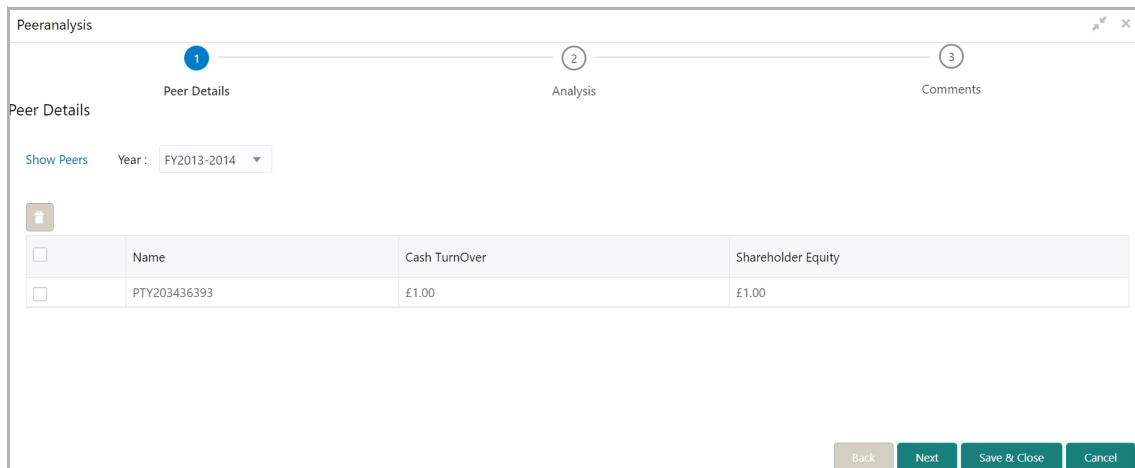
143. To exit the Credit Scoring Trends window, click **Close**.

## Peer Analysis

This data segment allows you to compare financial performance of the customer prospect with its peer entities. To perform peer analysis, financial performance details of the customer prospect and the peer entities must be available in the system.

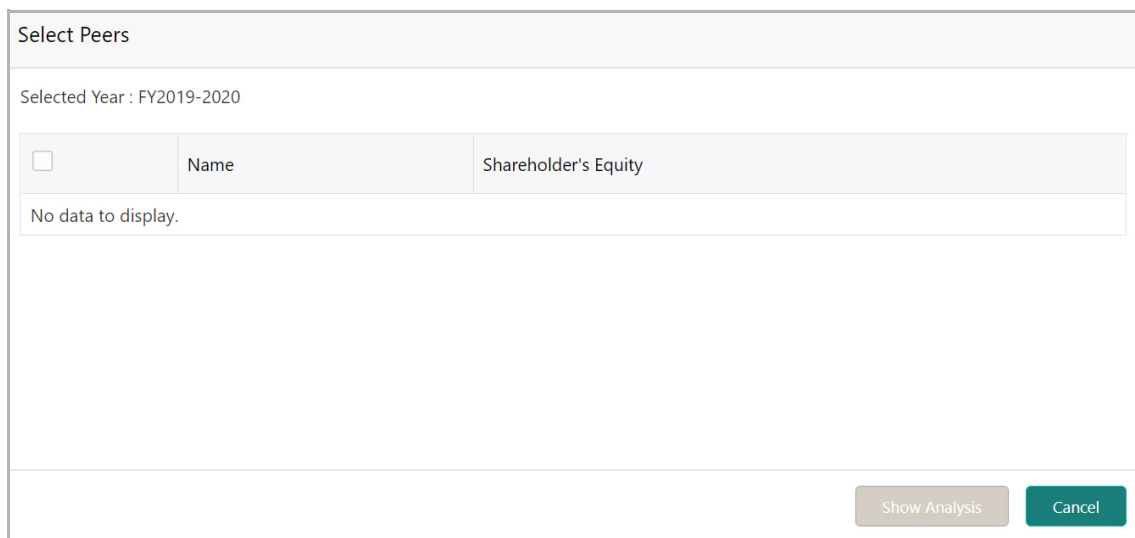
144. Click **Enrich** in the **Peer Analysis** tile. The *Peer Analysis* page appears:

# Chapter 5 - Credit Analysis



145. Select the **Year** for which financial performance details are to be compared.

146. Click **Show Peers**. The following window appears:



147. Select the required peer for comparison.

148. Click **Show Analysis**.

149. After viewing analysis details, click **Next**. The *Analysis* page appears:

# Chapter 5 - Credit Analysis

Peeranalysis

Peer Details Analysis Comments

Analysis

Total Score 0 Score 0

4/4

Contribution of largest customer

Less than 10%

10% - 15%

15% - 20%

20% - 25%

25% and more

Comment

Back Next Save & Close Cancel

150. Select answer for all the questions. A score is generated based on the selected answers.



To view the next question, use right arrow at the side of the Analysis page.

151. Click **Next**. The *Comments* page appears:

Peeranalysis

Peer Details Analysis Comments

Comments

Enter text here...

Post

No items to display.

Back Next Save & Close Cancel

152. Type the overall Comments for the peer analysis.

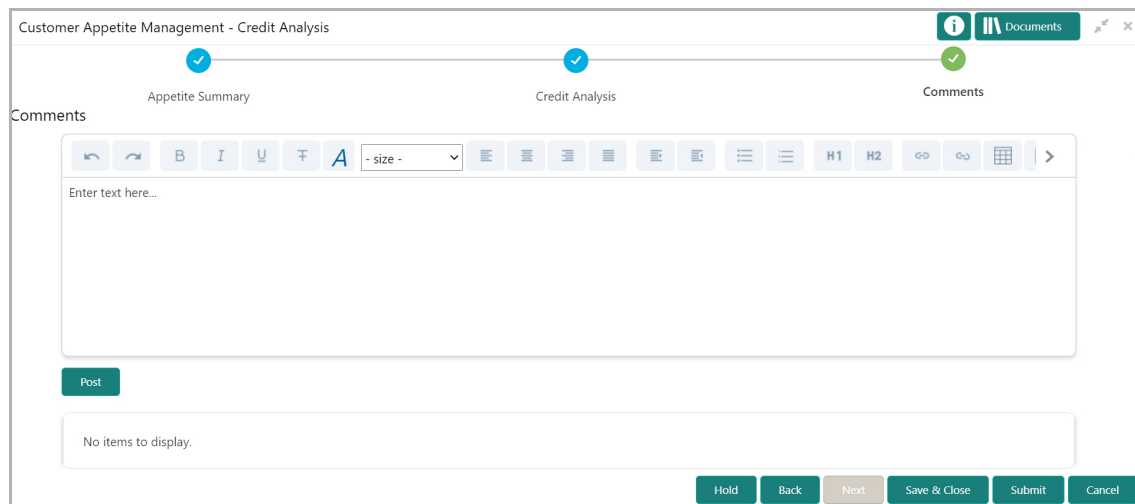
153. Click **Post**. Comments are posted below the **Comments** box.

154. Click **Save & Close**.

# Chapter 5 - Credit Analysis

## Comments

In this data segment, you can mention comments about the customer prospect's creditworthiness. Posting comments help the user of next stage to take better decision.

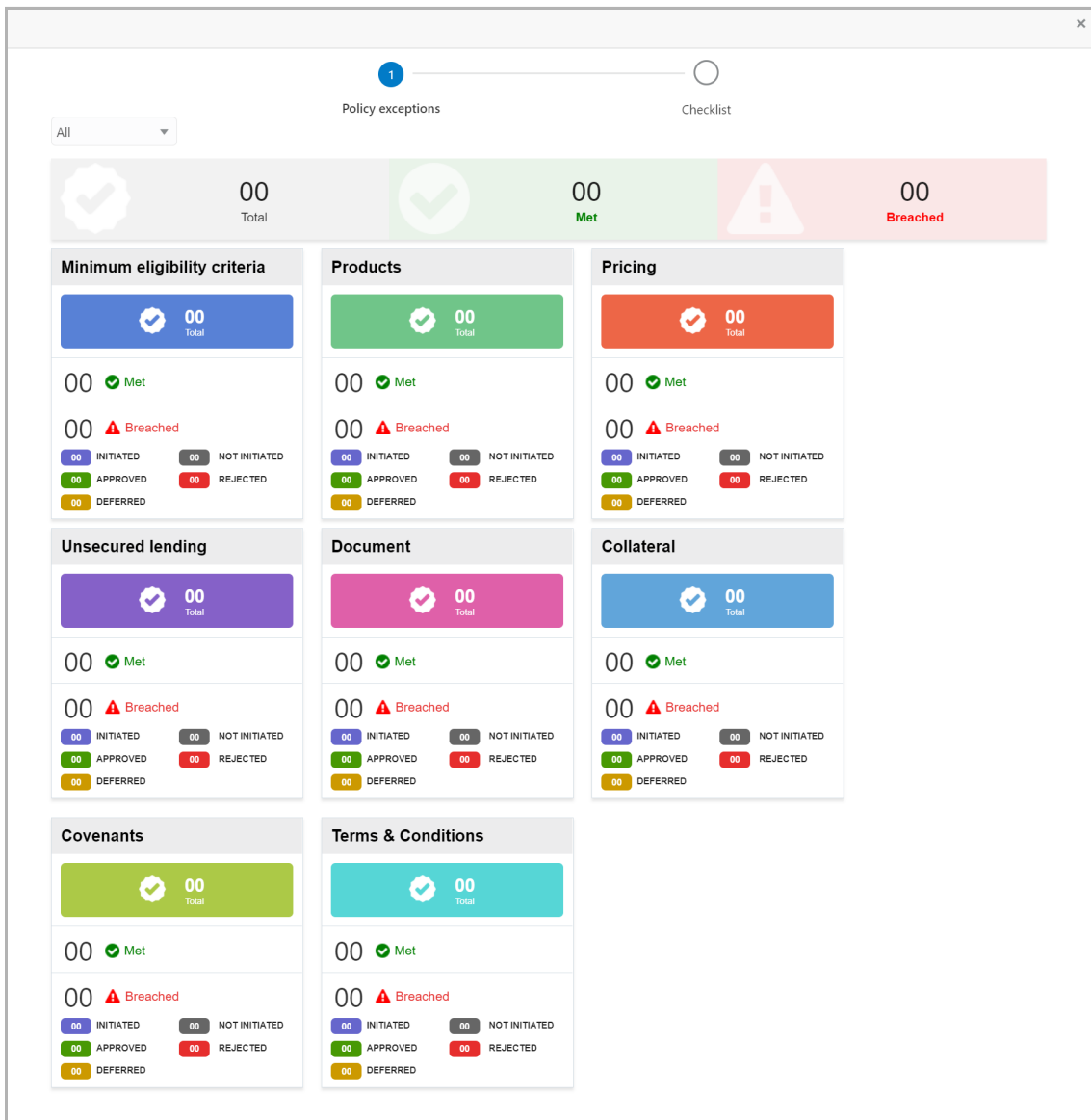


The screenshot displays the 'Customer Appetite Management - Credit Analysis' window. At the top, there are three tabs: 'Appetite Summary', 'Credit Analysis', and 'Comments'. The 'Comments' tab is active, indicated by a green checkmark. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, and a grid icon. The text area contains the placeholder 'Enter text here...'. Below the text area is a green 'Post' button. Underneath the 'Post' button is a white box displaying 'No items to display.'. At the bottom of the window, there is a navigation bar with buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

155. Type the necessary comments in the text box and click **Post**. Comment is posted.
156. To hold the Credit Analysis task, click **Hold**.
157. To go back to the previous page, click **Back**.
158. To save the captured information and exit the page, click **Save & Close**.
159. To submit the Appetite Management application to the Deal Structure stage, click **Submit**.
160. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

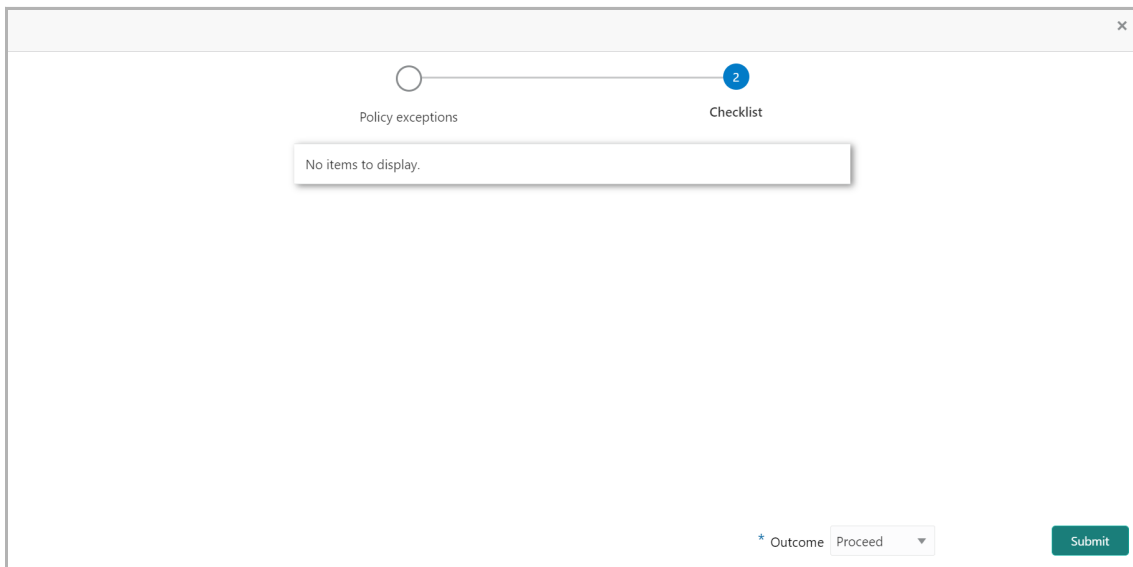
# Chapter 5 - Credit Analysis



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

161. After viewing policy exceptions or overrides, click the **Checklist** data segment.

# Chapter 5 - Credit Analysis



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

162. Manually verify all the checklist and enable the corresponding check box.
163. Select the required **Outcome**. The options available are: Proceed and Additional Info.
164. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Deal Structure' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the 'Enrichment' stage on clicking Submit.



# Chapter 6 - Deal Structure

## Deal Structure

In this stage, appetite can be set for the customer prospect based on credit score generated for each dimension in the Credit Analysis stage.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18

2. **Acquire & Edit** the required Deal Structure task. The *Appetite Summary* page appears:

## Appetite Summary

# Chapter 6 - Deal Structure

Customer Appetite Management - Deal Structure
Documents

1 Appetite Summary
2 Write up
3 Deal Structure
4 Covenants
5 Terms and Conditions
6 Comments

### Appetite Summary

ASK

**Party Information**

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

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY210743323		Pvt Ltd		No	0	0	0	0

**Head Room Summary**

<span style="font-size: 1.5em; font-weight: bold;">INR</span> Appetite Currency	<span style="font-size: 1.5em; font-weight: bold;">₹5.0M</span> Total Liability Amount Proposed
<span style="font-size: 1.2em; font-weight: bold;">₹0.0</span> Funded	<span style="font-size: 1.2em; font-weight: bold;">₹0.0</span> Non Funded
Mar 31 2021	Mar 31 2022
Effective From	Effective Till

**Facility Summary**

No data to display

**Collateral summary**

<span style="font-size: 1.5em; font-weight: bold;">0</span> Total collateral value	No data to display
<span style="font-size: 1.5em; font-weight: bold;">0%</span> Customer LTV	

**Covenants**

<span style="font-size: 1.5em; font-weight: bold;">0</span> Total Covenants			
<span style="font-size: 1.2em; font-weight: bold;">0</span> Entity Wise	<span style="font-size: 1.2em; font-weight: bold;">0</span> Facility Wise	<span style="font-size: 1.2em; font-weight: bold;">0</span> Financial	<span style="font-size: 1.2em; font-weight: bold;">0</span> 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**

<span style="font-size: 1.5em; font-weight: bold;">0</span> Total Terms and Conditions			
<span style="font-size: 1.2em; font-weight: bold;">0</span> Entity	<span style="font-size: 1.2em; font-weight: bold;">0</span> Facility	<span style="font-size: 1.2em; font-weight: bold;">0</span> Pre disbursement	<span style="font-size: 1.2em; font-weight: bold;">0</span> 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	

Hold Back Next Save & Close Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

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# Chapter 6 - Deal Structure

3. After viewing the appetite summary, click **Next**. The *Writeup* page appears.

## Writeup

4. Refer “[Write up](#)” on page 62 for information on adding writeup for available writeup categories.

5. After performing necessary actions in the *Writeup* page, click **Next**. The *Deal Structure* page appears.

## Deal Structure

In this data segment, you can set limit and associate collateral, covenant, and terms and conditions for each facility added in the Initiation and Enrichment stages.

## Facilities

In this tab, the facilities added in Initiation and Enrichment stages are displayed.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

TESTINFACTY

Facilities Collaterals Covenants Terms & Conditions

Liability details

Filter Type to filter

Income Potential

<input type="checkbox"/>	<b>FMS9</b> <span>NEW</span>	Facility Id: F2185053 Facility Description: desctest	Requested Amount: AED1.00 Facility Category: Term Loan	Facility Type: Funded Next Review Date: Mar 26, 2021	
--------------------------	------------------------------	---	---	---	--

(showing 1 records out of 1) End Of List

Hold Back Next Save & Close Cancel



In this chapter, only information to set limit for the facility is provided. Refer “[Funding Requirement](#)” on page 12 for more information.

6. Click the hamburger icon in the facility record and select **Edit Facility**. The *Facility Details* window appears:

# Chapter 6 - Deal Structure

Term Loan - TL

**Facility Details**

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Line Code \* 00

Line Serial Number \* 11

Facility Description \* Term Loan

Parent Facility Id

Facility Type \*  Funded  Non Funded  Cascade

Facility Category Term Loan

Next Review Date \* Apr 2, 2021

Line Start Date \* Apr 30, 2021

Line Expiry Date \* Apr 29, 2022

Currency \* INR

Requested Amount \* ₹200,000.00

Proposed Amount ₹200,000.00

Availability Period (in months)

Commitment Status  Committed  Uncommitted  Cascade

Secured?   Cascade

Revaluation Required

Rate Agreement Required

Additional Fields

No Additional fields configured!

Save

Close

7. Specify the **Proposed Amount**.
8. Click **Save**. Facility detail is updated with the proposed amount.
9. To exit the *Facility Details* window, click **Close**.

## Collaterals

In the **Collaterals** tab, you can add the collaterals to be associated with the facilities.

Customer Appetite Management - Deal Structure

Appetite Summary Write up Deal Structure Covenants Terms and Conditions Comments

Deal Structure

Facilities Collaterals Covenants Terms & Conditions

Collateral Collateral Pool

No items to display.

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

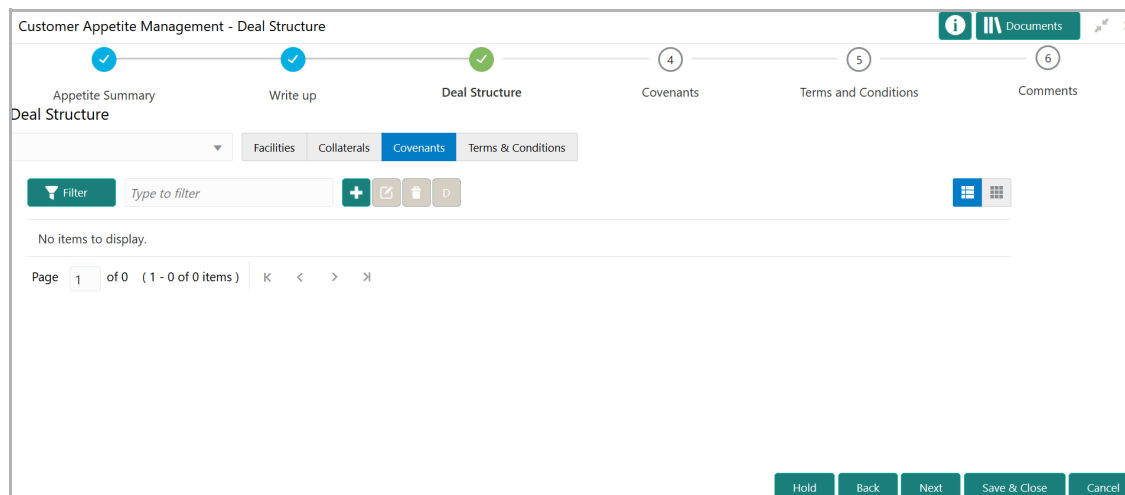
Hold Back Next Save & Close Cancel

10. Refer **“Collateral”** on page 39 for information on managing collaterals.

# Chapter 6 - Deal Structure

## Covenants

In the **Covenants** tab, you can add the covenants to be associated with the facilities.



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



12. 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.

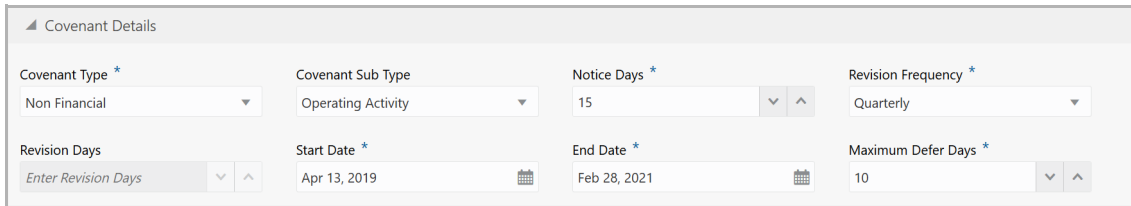
13. To create new covenant, click the **Click to add new covenant** link and specify the following details:

- Covenant code - A unique code for the covenant to be created
- Covenant name - Name for the covenant to be created

# Chapter 6 - Deal Structure

- Covenant description - A brief description about the covenant
- Classification type - Classification type of the covenant, such as Internal and External

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

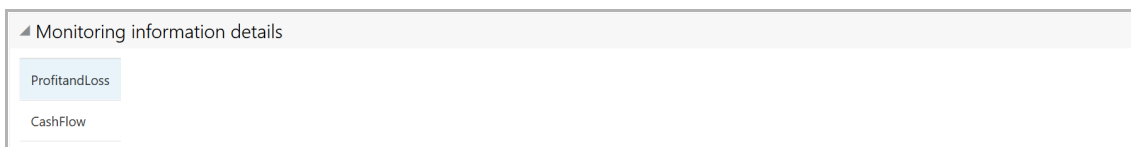


15. Specify the following details in respective fields:

- 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**.

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



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

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

# Chapter 6 - Deal Structure

Formula Details

Formula Builder

Variables: Select Any Variable

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

Custom Value: [Input Field]

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]

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

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

21. Select another **Variable** or provide a **Custom Value**, if required.



You can use any number of variables and operators to build the formula based on your requirement.

22. 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.

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

24. 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.

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

# Chapter 6 - Deal Structure

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

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

The screenshot shows a web form titled "Others". At the top left, there is a "Compliance Status" section with two radio buttons: "Met" and "Breach". To the right is a "Waiver Status" dropdown menu currently set to "Waive all". Further right is a "Last Check Value" field with the placeholder text "Last Checked Value". To the far right is a "Deferred Due Date" field with a calendar icon. Below these fields is a large "Remarks" text area. Underneath the text area is a rich text editor toolbar with icons for undo, redo, bold, italic, underline, strikethrough, text color, font size, bulleted list, numbered list, indent, outdent, link, unlink, table, and a right arrow. Below the toolbar is a text input field with the placeholder "Enter text here...". At the bottom right of the form is a green "Post" button. Below the form is a grey bar with the text "No items to display." At the bottom right of the entire interface are two green buttons: "Create" and "Cancel".

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

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

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

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

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

32. Click **Create**. Covenant details are added and displayed in the **Covenants** tab.

33. To edit the added covenant, select the covenant record and click the Edit icon.

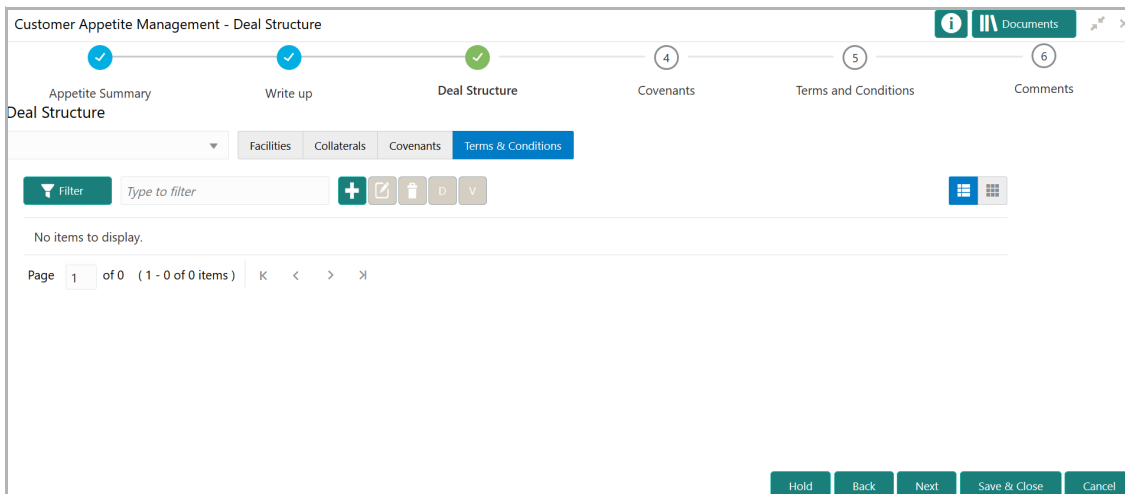
34. To delete the added covenant, select the covenant record and click the Delete icon.

## Terms and Conditions

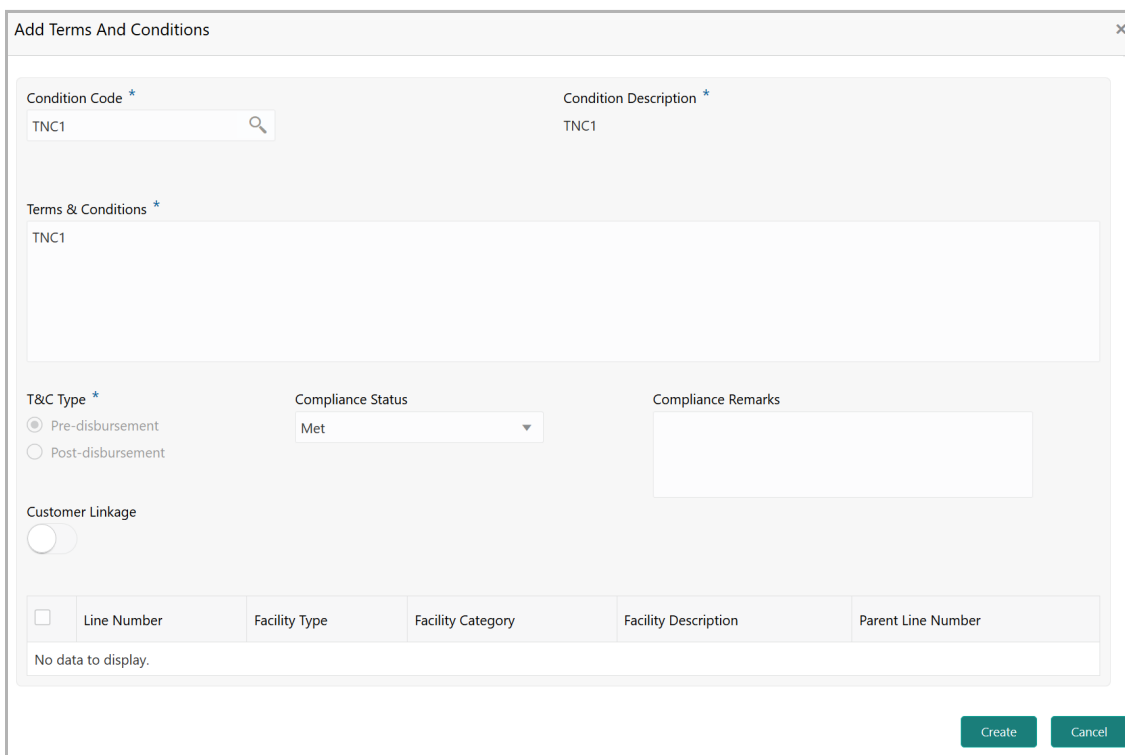
In the **Terms and Conditions** tab, you can add the terms and conditions to be associated with the facilities.



# Chapter 6 - Deal Structure



35. Click the add icon. The *Add Terms and Conditions* window appears:



36. 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.

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

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

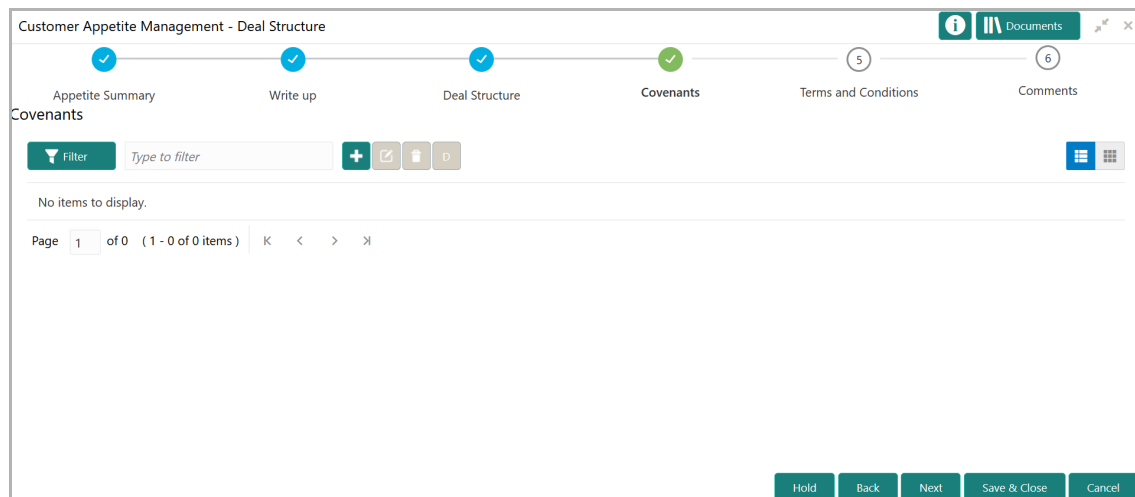
# Chapter 6 - Deal Structure

39. Specify the **Compliance Remarks**.
40. Select the required facility.
41. Click **Create**. Terms and conditions are linked to the facility and displayed in the **Terms and Conditions** tab.
42. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.
43. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.
44. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
45. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.



In case of linking the terms and conditions with customer prospect, click the add icon in the **Terms and Conditions** data segment and perform the above steps. Instead of selecting facility from facility table, enable the **Customer Linkage** flag.

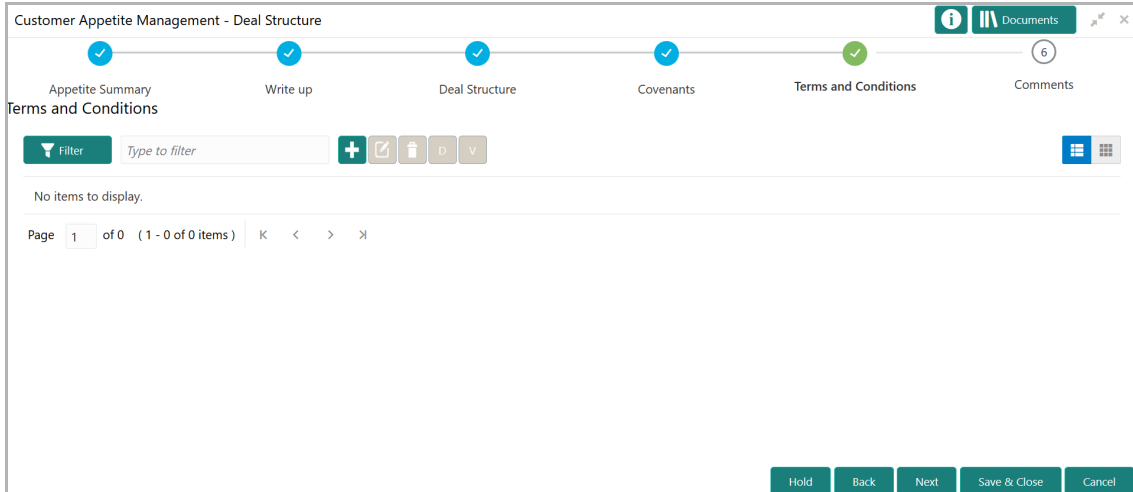
## Covenants



46. Refer "[Covenants](#)" on page 108 for information on managing customer covenants.
47. After performing necessary actions in the *Covenants* page, click **Next**. The *Terms and Conditions* page appears.

# Chapter 6 - Deal Structure

## Terms and Conditions

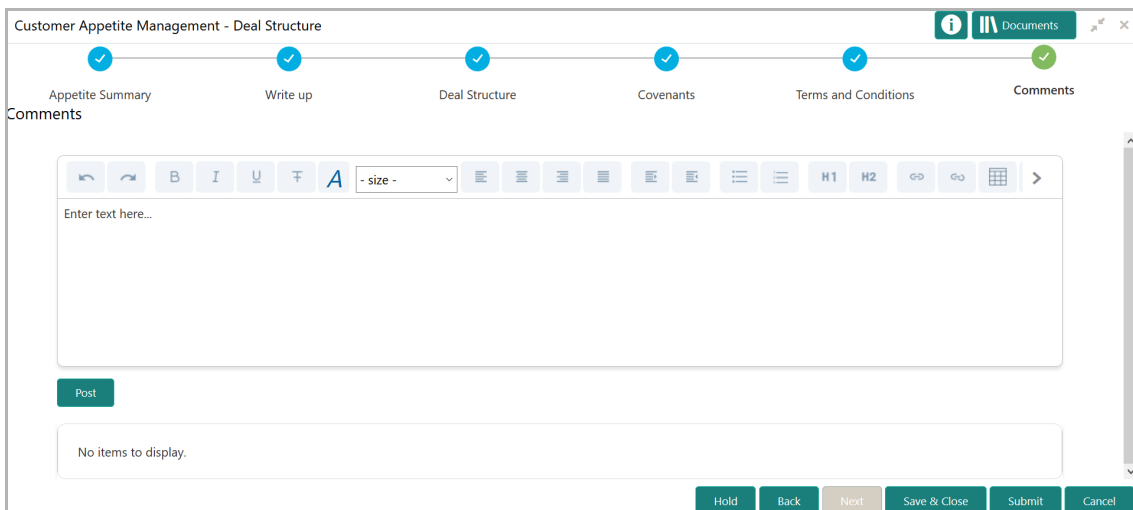


48. Refer “[Terms and Conditions](#)” on page 111 for information on managing customer terms and conditions.

49. After performing necessary actions in the *Terms and Conditions* page, click **Next**. The *Comments* page appears.

## Comments

In this data segment, you can mention comments for this stage if any. Posting comments help the user of next stage to take better decision.



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

51. To hold the Deal Structure task, click **Hold**.

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

53. To save the captured information and exit the page, click **Save & Close**.

# Chapter 6 - Deal Structure

54. To submit the Appetite Management application to the Approval stage, click **Submit**.

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

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

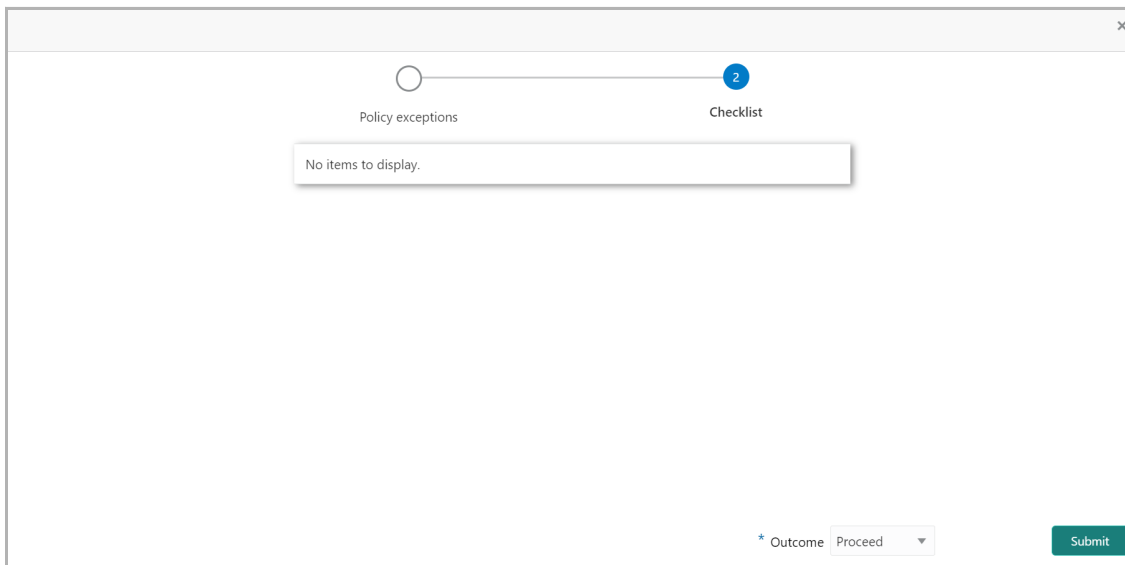
The screenshot displays a dashboard for 'Policy exceptions' with a progress indicator at the top showing step 1 of 2. The dashboard is divided into two main sections: 'Policy exceptions' and 'Checklist'. The 'Policy exceptions' section shows a summary bar with three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are several criteria cards, each with a 'Total' count and a status indicator (Met or Breached). Each card also includes a breakdown of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'.

Criteria	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

56. After viewing policy exceptions or overrides, click the **Checklist** data segment.

# Chapter 6 - Deal Structure



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

57. Manually verify all the checklist and enable the corresponding check box.
58. Select the required **Outcome**. The options available are: Proceed and Additional Info.
59. Click **Submit**.

If the **Outcome** is selected as Proceed, the Appetite Management application is moved to the 'Approval' stage on clicking Submit.

If the **Outcome** is selected as Additional Info, the Appetite Management application is sent back to the Credit Analysis stage on clicking Submit.

# Chapter 7 - Approval

## Approval

In this stage, the Credit Approver in bank can approve, reject or send back the appetite management application based on customer prospect's creditworthiness.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Free Tasks

FLEXCUBE UNIVERSAL BRA... Apr 13, 2018 sample@sample.com

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678974	APP35678974	Initiation	20-12-17

Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Approval task. The *Appetite Summary* page appears.

## Appetite Summary

# Chapter 7 - Approval

Customer Appetite Management - Approval
Documents

1 Appetite Summary
2 Write up
3 Approval
4 Covenants
5 Terms and Conditions
6 Comments

**Appetite Summary**

ASK

**Party Information**

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

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTYZ10743323		Pvt Ltd		No	0	0	0	0

**Head Room Summary**

<p><b>INR</b> Appetite Currency</p> <p style="font-size: 1.5em; color: #0070c0;">₹0.0</p> <p>Funded</p>	<p><b>₹5.0M</b> Total Liability Amount Proposed</p> <p style="font-size: 1.5em; color: #27ae60;">₹0.0</p> <p>Non Funded</p>
---	---

**Mar 31 2021** **Mar 31 2022**  
Effective From Effective Till

**Facility Summary**

No data to display

**Collateral summary**

<p style="font-size: 2em; color: white;">0</p> <p>Total collateral value</p>	<p style="color: #ccc;">No data to display</p>
<p style="font-size: 2em; color: white;">0%</p> <p>Customer LTV</p>	

**Covenants**

0  
Total Covenants

0	0	0	0
Entity Wise	Facility Wise	Financial	Non Financial

0 Newly Added	0 Non Financial
0 Financial	0 Non Financial
0 Met	0 Non Financial
0 Financial	0 Non Financial
0 Breached	0 Non Financial
0 Financial	0 Non Financial

**Terms & conditions**

0  
Total Terms and Conditions

0	0	0	0
Entity	Facility	Pre disbursement	Post disbursement

0 Newly added	0 Post disbursement
0 Pre disbursement	0 Post disbursement
0 Met	0 Post disbursement
0 Pre disbursement	0 Post disbursement
0 Breached	0 Post disbursement
0 Pre disbursement	0 Post disbursement

Hold
Back
Next
Save & Close
Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

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# Chapter 7 - Approval

3. After viewing the appetite summary, click **Next**. The *Writeup* page appears.

## Writeup

4. Refer “[Write up](#)” on page 62 for information on adding writeup for available writeup categories.

5. After performing necessary actions in the *Writeup* page, click **Next**. The *Approval* page appears.

## Approval


In this page, the facilities for which limit has been proposed in the Deal Structure stage are displayed. You can review each facility and take any of the following actions based on requirement: Approve, Reject, and Send Back.



In this chapter, only procedure to Approve, Reject, Send Back the facility is provided.

For information on managing Collateral, refer “[Collateral](#)” on page 39


For information on managing Covenants, and Terms and Conditions, refer **Deal Structure** chapter.

6. To approve a facility, select the facility and click  the **Approve** icon. The *Approve Facility* window appears:



# Chapter 7 - Approval

Approve Facility



Line Number: 11      Requested Amount: ₹200,000.00      Product Type: F  
Facility Description: Term Loan      Proposed Amount: ₹200,000.00      Facility Category: TL  
Approved Amount: ₹200,000.00

Comments

Approved

No items to display.

Approve    Cancel

7. Specify the **Approved Amount**.

8. **Post** the approval **Comments**.


9. Click **Approve**.

10. To send back the facility to previous stage for modification, select the facility and

click  the **Send Facility Back for More Info** icon. The *Send Facility Back* window appears:

# Chapter 7 - Approval

Send Facility Back For More Info



**Line Number:** 11      **Requested Amount:** ₹200,000.00      **Product Type:** F  
**Facility Description:** Term Loan      **Proposed Amount:** ₹200,000.00      **Facility Category:** TL  
**Approved Amount:** ₹200,000.00

**Comments**

Need more information on customer prospect's current debt

Post


No items to display.

Required More Info    Cancel

11. Type the necessary comments for requesting additional information in **Comments** box.


12. Click **Post**. Comment is posted below the **Comments** box.

13. Click **Required More Info**.

14. To reject a facility, select the facility and click  the **Reject** icon. The *Reject Facility* window appears:

# Chapter 7 - Approval

Reject Facility



Line Number: 11      Requested Amount: ₹200,000.00      Product Type: F  
Facility Description: Term Loan      Proposed Amount: ₹200,000.00      Facility Category: TL  
Approved Amount: ₹200,000.00

Comments

High risk found in market share

Post

No items to display.

Reject      Cancel

15. Type the rejection comments in the **Comments** box.
16. Click **Post**. Comment is posted below the **Comments** box.
17. Click **Reject**.
18. After performing necessary actions in the *Approval* page, click **Next**. The *Covenants* page appears.

## Covenants

Refer [“Covenants” on page 113](#) for information on managing Covenants.

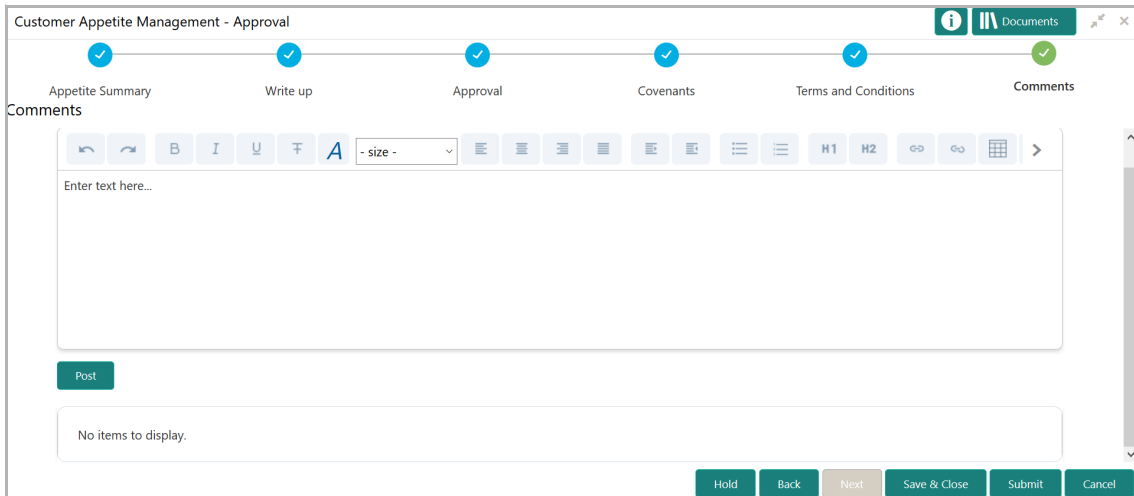
## Terms and Conditions

Refer [“Terms and Conditions” on page 114](#) for information on managing Terms and Conditions.

## Comments

In this data segment, you can mention comments for the actions (approve, send back, and reject) taken in this stage. Posting comments help the user of next stage to take better decision.

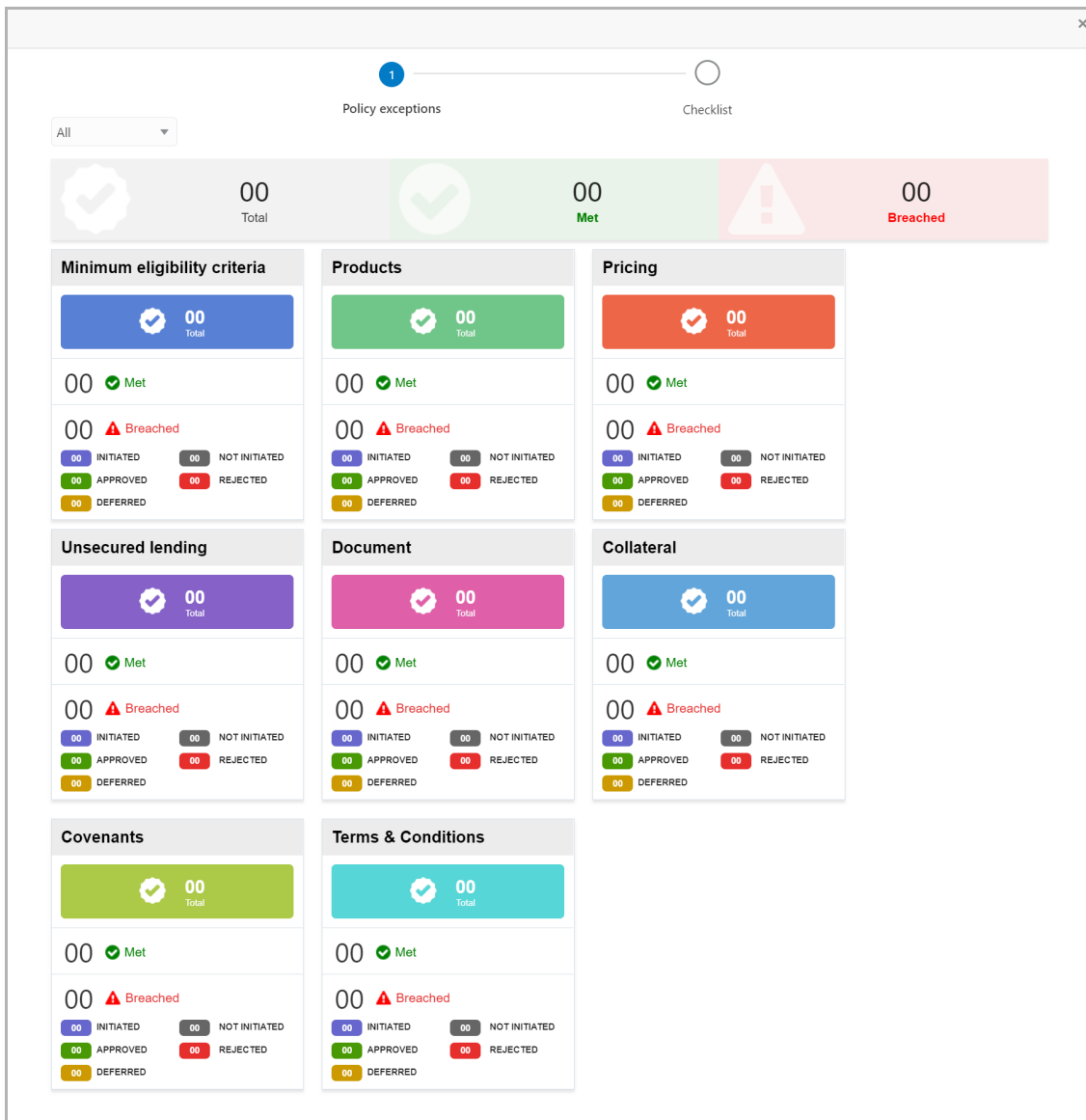
# Chapter 7 - Approval



19. Type the necessary comments in the text box and click **Post**. Comment is posted.
20. To hold the Approval task, click **Hold**.
21. To go back to the previous page, click **Back**.
22. To save the captured information and exit the page, click **Save & Close**.
23. To submit the Appetite Management application to the Draft Generation stage, click **Submit**.
24. To exit the page without saving the captured information, click **Cancel**.

Upon clicking **Submit**, the *Policy Exceptions / Business* window appears based on configuration:

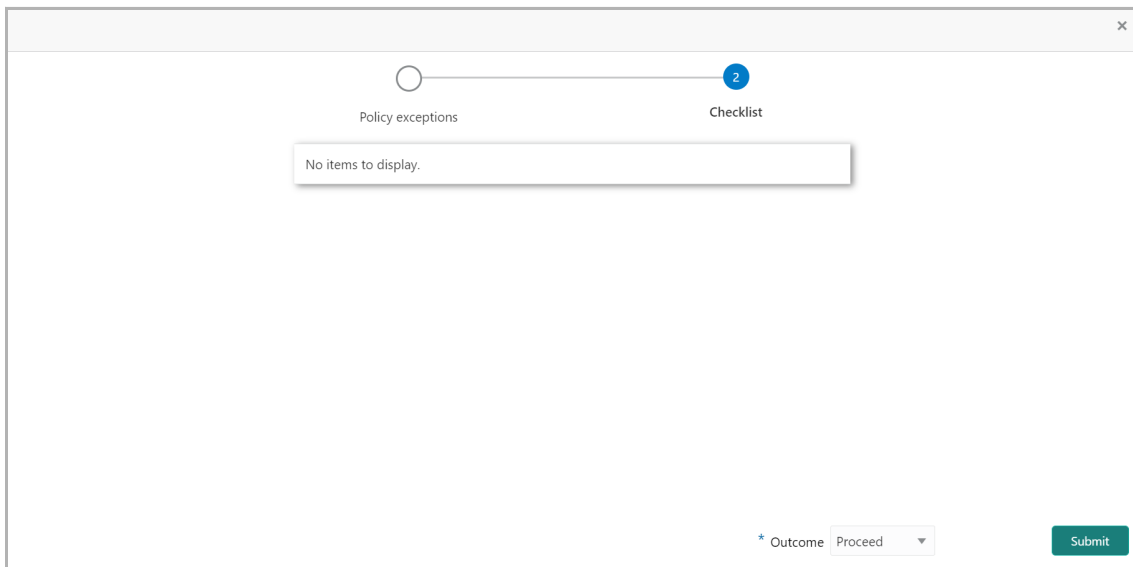
# Chapter 7 - Approval



By default, policy exceptions are displayed for both the party and child parties. To view the policy exceptions for particular party / child party, select the required party / child party from the drop down list at top left corner.

25. After viewing policy exceptions or overrides, click the **Checklist** data segment.

# Chapter 7 - Approval



In the above screen, the checklist for manual verification appears if it is maintained for this stage in Business Process Maintenance screen.

26. Manually verify all the checklist and enable the corresponding check box.
27. Select the required **Outcome**. The options available are: Approved and Reject.
28. Click **Submit**.

If the **Outcome** is selected as Approved, the Appetite Management application is moved to the 'Draft Generation' stage on clicking Submit.

If the **Outcome** is selected as Reject, the Appetite Management application is sent back to the Deal Structure stage on clicking Submit.

# Chapter 8 - Draft Generation

## Draft Generation

In this stage, the draft proposal with appetite details can be generated and sent to the customer prospect.

1. Navigate to **Tasks > Free Tasks** from the left menu. The *Free Tasks* page appears:

Free Tasks

FLEXCUBE UNIVERSAL BRA...  
Apr 13, 2018

sample@sample.com

Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit	Low	Customer Appetite Man...	APP203580510	APP203580510	Credit Analysis	20-12-23
Acquire & Edit	Low	Policy Amendment	PL20218063	APP203590542	Business Recommendation	
Acquire & Edit	Low	Credit Origination	APP203590530	APP203590530	Proposal Initiation	20-12-24
Acquire & Edit		Facility Review Process			Facility Review Enrichment	
Acquire & Edit	Low	Post Sanction Process	APP203590522	APP203590522	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590521	APP203590521	Docket Generation	20-12-24
Acquire & Edit	Low	Post Sanction Process	APP203590520	APP203590520	Docket Generation	20-12-24
Acquire & Edit		Group Concentration Li...	APP203520407	APP203520407	Manual Retry	20-12-17
Acquire & Edit		Facility Amendment	APPTSTCFAM	APPTSTCFAM	Amendment Enrichment	18-08-16
Acquire & Edit	Medium	Covenant Tracking	INS202012232459	INS202012232459	RM Response	18-04-13
Acquire & Edit	Low	Financial Institution On...	APP203560033	APP203560033	Initiation	20-12-21
Acquire & Edit	Low	Financial Institution Am...	APP35678990	APP35678990	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678900	APP35678900	Initiation	20-12-18
Acquire & Edit	Low	Financial Institution Am...	APP35678974	APP35678974	Initiation	20-12-17

Page 1 of 74 (1 - 20 of 1478 items) K < 1 2 3 4 5 ... 74 > X

2. **Acquire & Edit** the required Draft Generation task. The *Appetite Summary* page appears.

# Chapter 8 - Draft Generation

Customer Appetite Management - Draft Generation

Documents

✓  
 Appetite Summary

✓  
 Draft Generation

3  
 Comments

### Appetite Summary

ASK

#### Party Information

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

Party Id PTYZ10743323	Register No	Legal Status Pvt Ltd	Liability Amount	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
--------------------------	-------------	-------------------------	------------------	------------------------	--------------------	------------------	-----------------	--------------

#### Head Room Summary

<span style="font-size: 2em; font-weight: bold;">INR</span> Appetite Currency	<span style="font-size: 2em; font-weight: bold;">₹5.0M</span> Total Liability Amount Proposed
<span style="font-size: 2em; font-weight: bold;">₹0.0</span> Funded	<span style="font-size: 2em; font-weight: bold;">₹0.0</span> Non Funded
Mar 31 2021	Mar 31 2022
Effective From	Effective Till

#### Facility Summary

No data to display

#### Collateral summary

<span style="font-size: 2em; font-weight: bold;">0</span> Total collateral value	No data to display
<span style="font-size: 2em; font-weight: bold;">0%</span> Customer LTV	

#### Covenants

0  
 Total Covenants

0	0	0	0
Entity Wise	Facility Wise	Financial	Non Financial

0	0
Newly Added	Newly added
0	0
Financial	Non Financial
0	0
Met	Met
0	0
Financial	Non Financial
0	0
Breached	Breached
0	0
Financial	Non Financial

#### Terms & conditions

0  
 Total Terms and Conditions

0	0	0	0
Entity	Facility	Pre disbursement	Post disbursement

0	0
Newly added	Newly added
0	0
Pre disbursement	Post disbursement
0	0
Met	Met
0	0
Pre disbursement	Post disbursement
0	0
Breached	Breached
0	0
Pre disbursement	Post disbursement

Hold
Back
Next
Save & Close
Cancel

For information on actions that can be performed in this page, refer Credit 360 User Manual.

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# Chapter 8 - Draft Generation

3. After reviewing the *Summary*, click **Next**. The *Draft Generation* page appears.

Draft Generation

Screen ( 2 / 3 )

FAC01

FAC01

Generate Document

Hold Back Next Save & Close Cancel

4. Click **Generate Document**. The *Draft Generation Details* window appears.

Draft Generation Details

Communication Type

Email

E-Mail To \*

john\_doe@example.com

E-Mail CC

john\_doe@example.com

Subject \*

Proposal draft

Cancel Generate

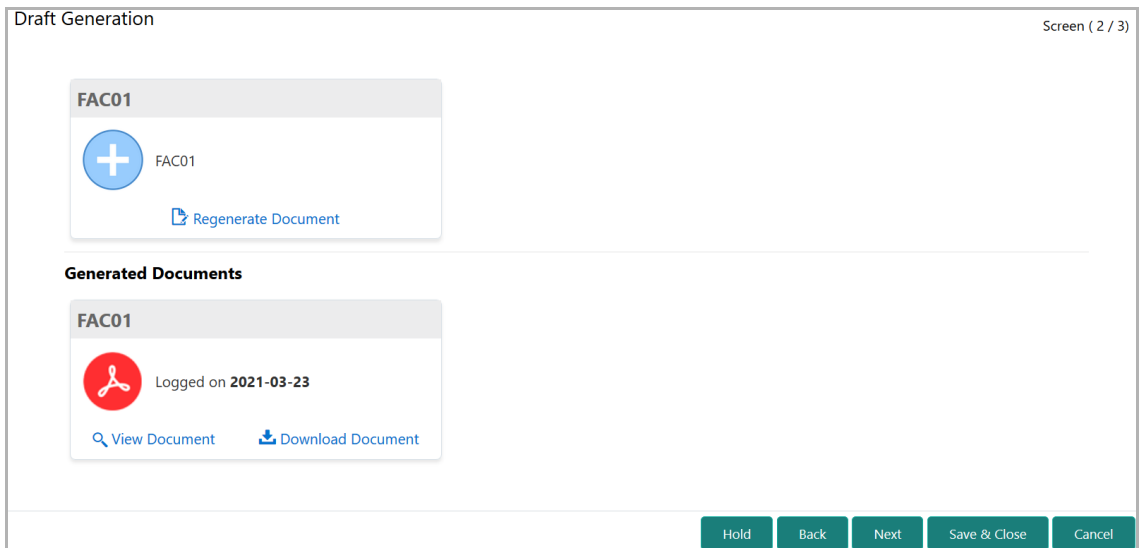
5. In **E-mail To** field, type the E-mail address to which the draft proposal has to be sent.

6. In **E-mail CC** field, type the E-mail address which has to be in CC of draft proposal mail.

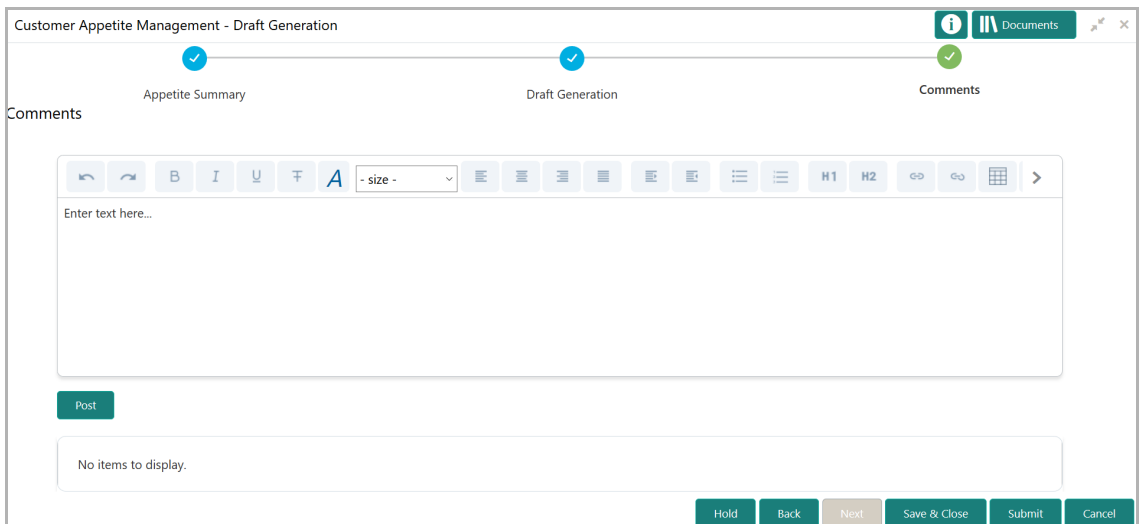
7. In **Subject** field, type the mail subject.

8. Click **Generate**. Draft proposal configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

# Chapter 8 - Draft Generation



9. To view the generated draft document, click **View Document**.
10. To download the generated draft document, click **Download Document**.
11. After generating proposal draft, click **Next**. The *Comments* page appears:



12. **Post** comments, if any. Posted comment is displayed below the **Comments** box.
13. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 8 - Draft Generation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

**Minimum eligibility criteria**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Products**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Pricing**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Unsecured lending**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Document**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Collateral**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Covenants**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Terms & Conditions**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

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

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

15. Click the **Checklist** data segment.

# Chapter 8 - Draft Generation

The screenshot shows a web interface for draft generation. At the top, there is a progress bar with 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 right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

16. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.

17. Click **Submit**.

If the **Outcome** is selected as PROCEED, the draft proposal is sent to the mentioned Email ID on clicking Submit.

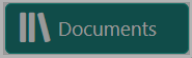
If the **Outcome** is selected as Additional Info, the draft proposal is sent back to the Approval stage on clicking Submit.

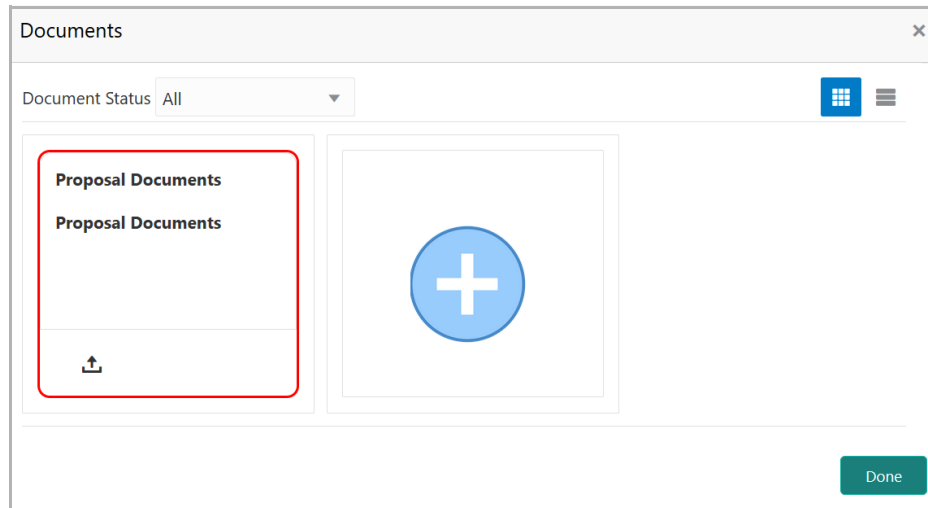
# Chapter 9 - Document Upload

## Document Upload and Checklist

In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Appetite Management process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the customer prospect and approve the Appetite Management application. Documents added 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.

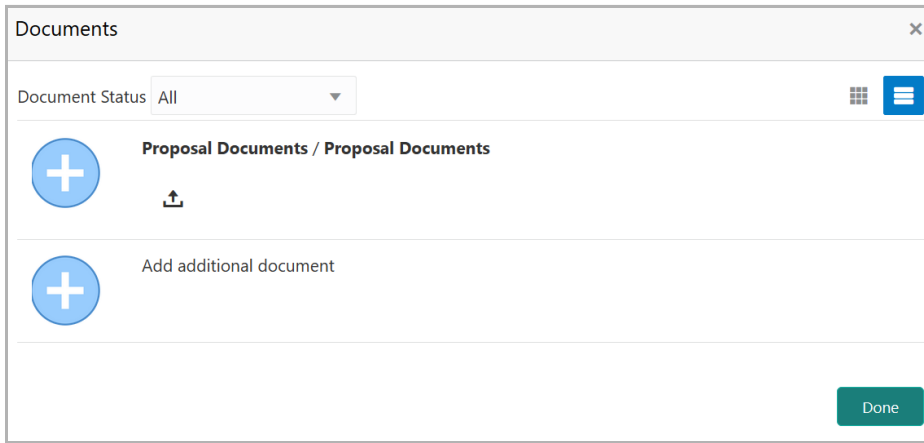


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

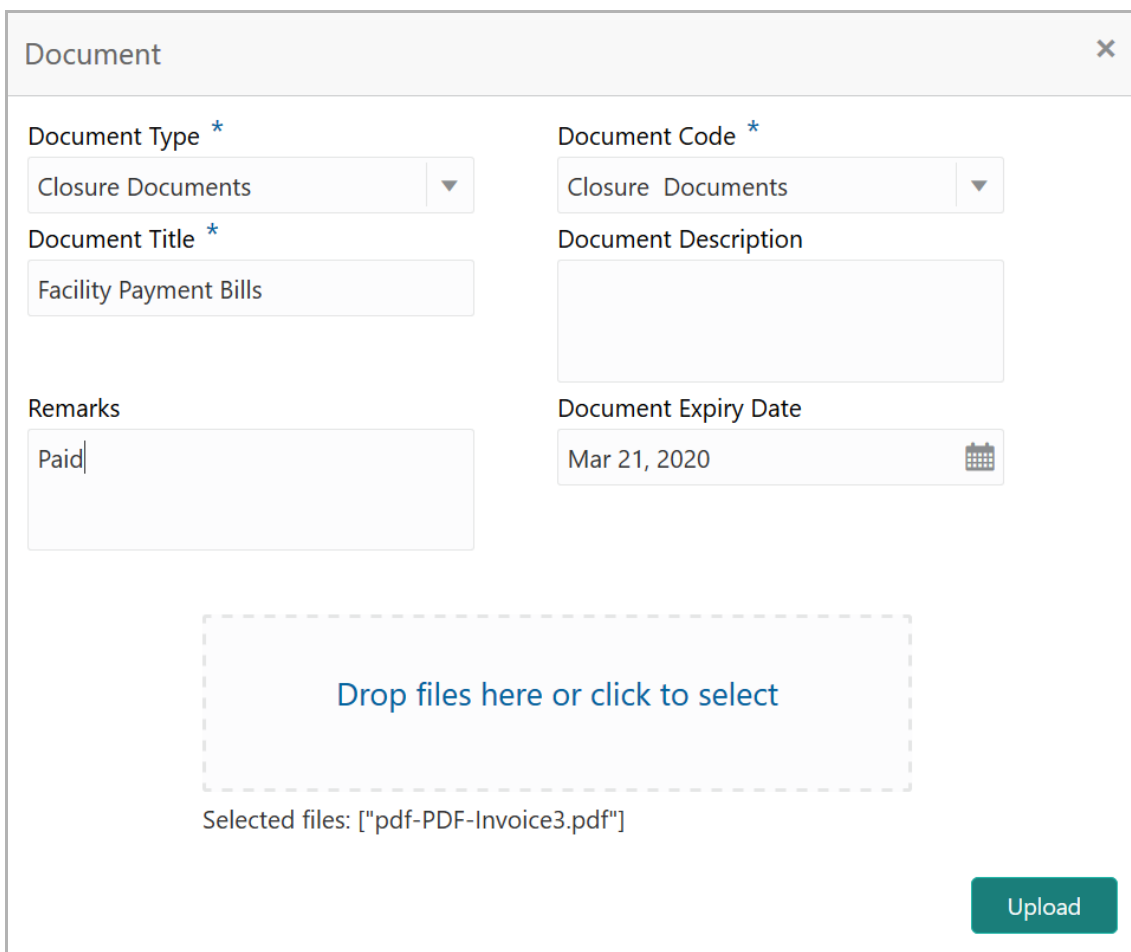
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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.

# Chapter 9 - Document Upload



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



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 a brief description about the document in the **Document Description** field.

# Chapter 9 - Document Upload

7. Type the **Remarks**, if any.
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.

Checklist

Proposal Enrichment

<input checked="" type="checkbox"/> Company Registration document Uploaded	Remarks
<input type="checkbox"/> Incorporation document Uploaded	Remarks
<input type="checkbox"/> Collateral document Uploaded	Remarks

\* Outcome: Proceed ▼ Submit

11. Manually verify all the checklist and enable the corresponding check box.
12. Select the **Outcome** as **Proceed**.
13. Click **Submit**. Document is uploaded and listed in Document window.
14. To edit or delete the document, click the edit or delete icons.

# Chapter 10 - 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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