Facility Review User Guide

Oracle Banking Credit Facilities Process Management

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ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
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Preface

About this guide

This guide provides the user with all the information necessary to perform Facility Review process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for reviewing facilities offered to the corporate customer.

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 • Field name • Drop down options • Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

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 Facility Review

After disbursing the facilities to corporate customers, the banks need to closely monitor the performance of the customers in a periodic manner to mitigate risk that could occur due to the poor customer performance.

In OBCFPM, the Facility Review process allows the user to review the utilization of facility along with the customer's performance with respect to the set terms and conditions. The system will trigger the Facility Review process based on the Next Review Date selected by the user during Credit Proposal process or Credit Amendment process.

The following stages are available in the Facility Review process for reviewing the facility and taking necessary actions:

- Proposal Initiation
- Proposal Enrichment
- Proposal Evaluation (Credit, Risk, Legal and KYC Evaluations)
- Proposal Structuring
- Proposal Review
- Proposal Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Proposal Handoff
- Handoff - Manual Retry (Applicable if automatic Handoff fails)

Proposal Initiation

In this stage, the user can review all the customer information captured in Credit Proposal or Simplified Credit Proposal Evaluation process and take necessary actions for the facilities offered to the customer.

The actions that the user can take in this stage include:

- Mark as no change required
- Change to new review date
- Close Facility
- Hold Facility

To initiate Facility Review process, perform the following steps:

Steps to initiate facility review

1. Login to OBCFPM.
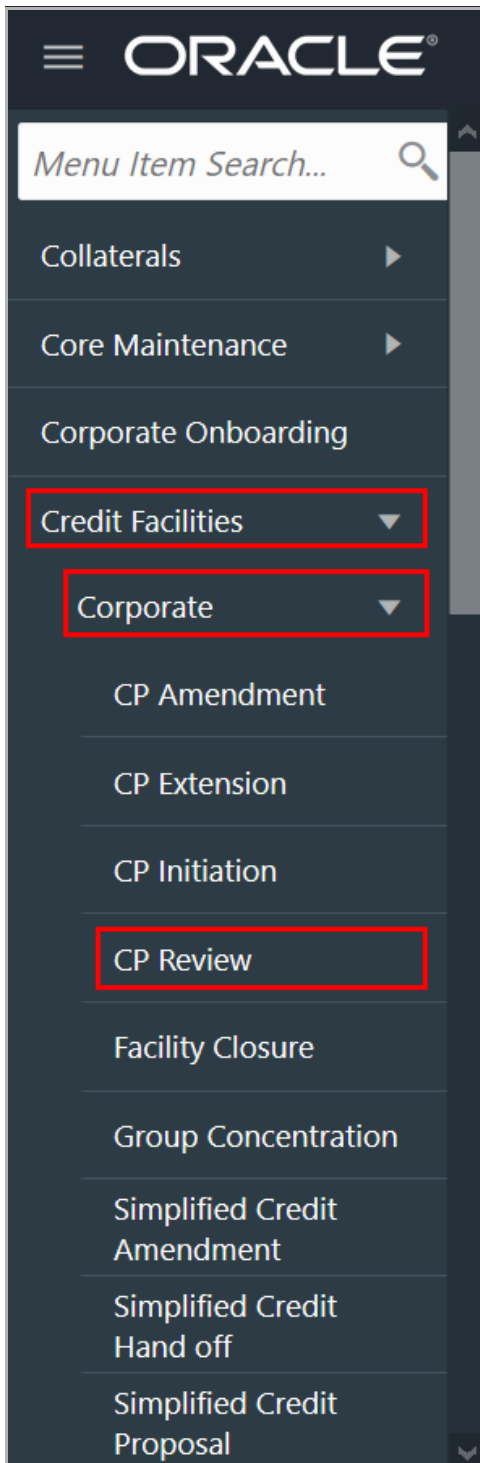
2. Navigate to **Credit Facilities > Corporate > CP Review**. The *Facility Review Initiation* page appears:

Or

3. Navigate to **Credit Facilities > My Portfolio** from the left menu. The *My Portfolio* page appears:
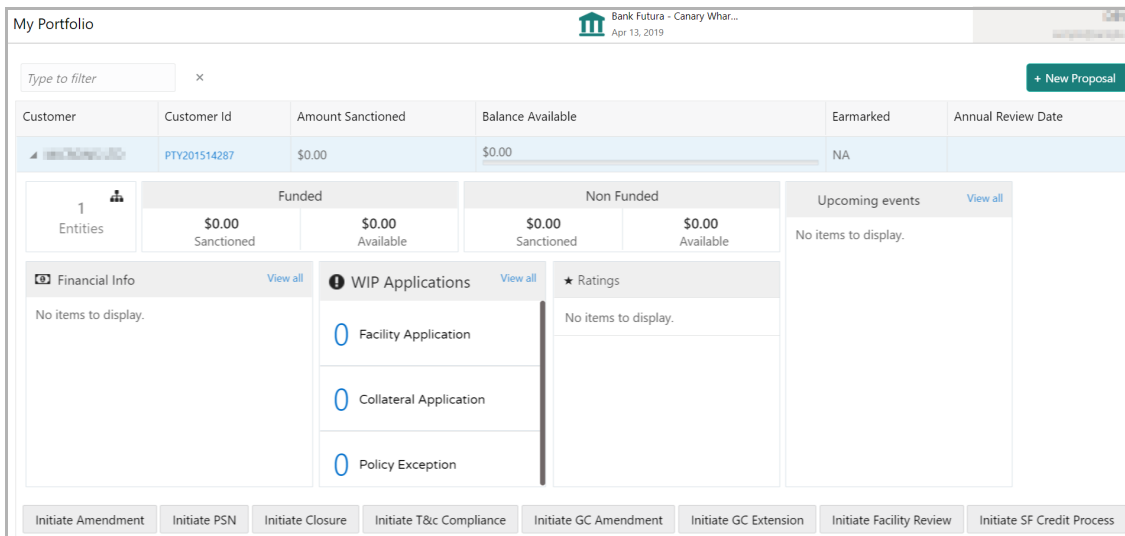
4. Click and expand the required customer. Details associated with the customer appear.

5. Click the **Initiate Facility Review** button. The *Facility Review Initiation* page appears:
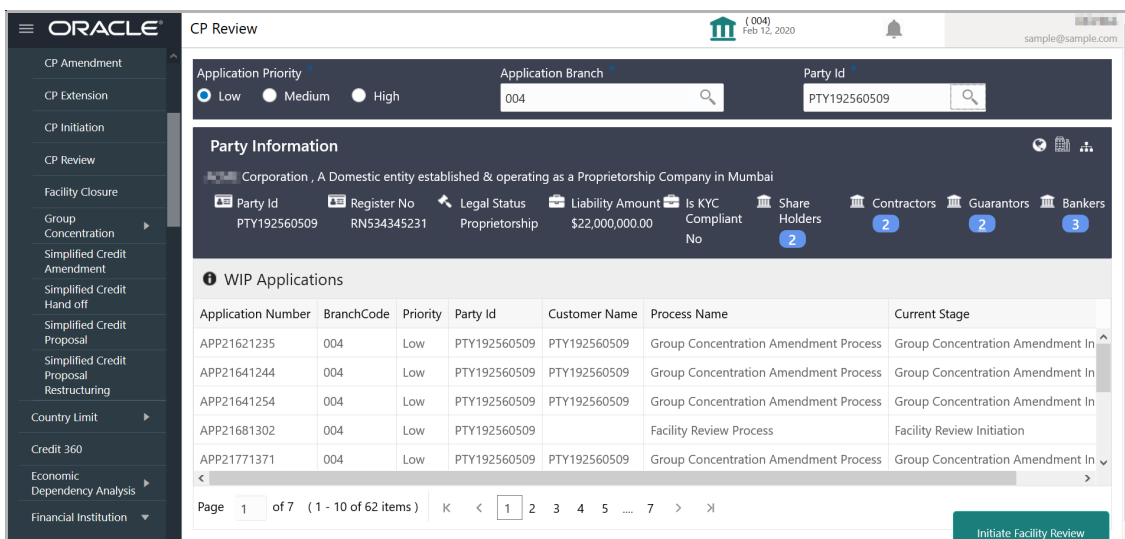
6. Select the facility review **Application Priority**. The options available are: Low, Medium, and High.

7. Search and select the **Application Branch**. Bank branches maintained in the system are displayed in the LOV.

8. Search and select the required customer / party for facility review. The system displays all the WIP applications for the selected party and enables the **Initiate Facility Review** button.

9. Click **Initiate Facility Review**. The *Customer Info* page appears.

Chapter 3 - Proposal Initiation

Customer Info

This data segment allows to view and manage information of the party and child parties.
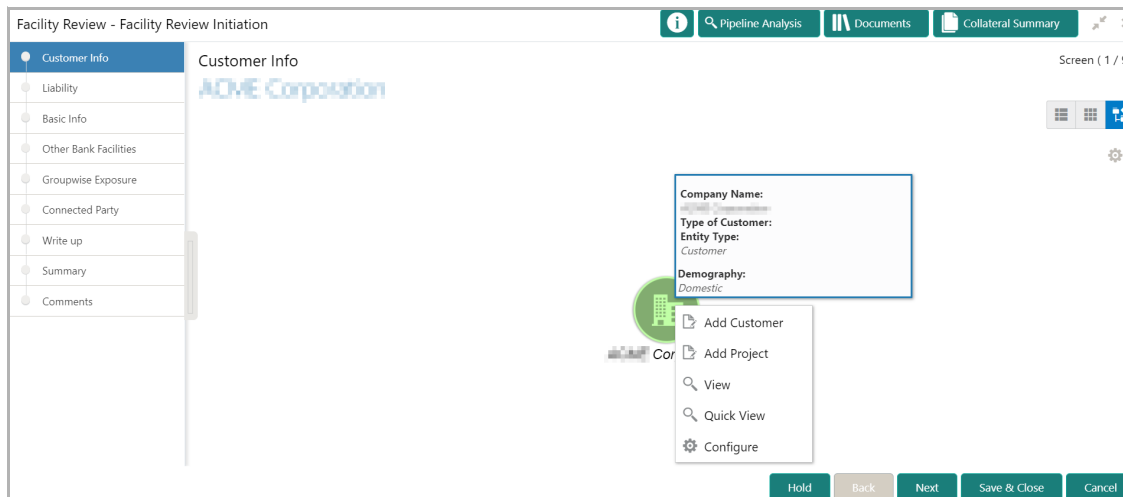
Mouse hovering on the party / child party icon displays the basic information about the party.

10. Right click on the party / child party icon to perform the following actions:

- Add Customer (not applicable for joint customer)
- View
- Quick View
- Configure
- Delete (applicable only for child party)

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

Actions	Functionality
Add Customer	Displays the *Customer Details* window for adding child party of the party
View	Displays the *Customer Details* window for viewing party details
Quick View	Displays the *View Entity Details* window
Configure	Displays the *Party Details* window for capturing party details

Add Customer

11. To add a child party, right click on the party / child party icon and click **Add Customer.** The *Customer Details* window appears:

Organization details

12. Type the child party name in the **Organization Name** field.

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

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

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

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

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

17. Select the **Country of incorporation**.

18. Click the calendar icon and select the **Incorporation date**.

19. Select the **Country of risk** for organization from the drop down list.

20. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

Customer Sector

21. To capture industry details of the child party, click **+Add sector**. The *Add Industry* window appears:

Add Industry	✕
Sectors	**Industry Groups**
Energy >	Energy >
Utilities >	
Real Estate >	
Materials >	
Industrials >	
Consumer Discretionary >	
Consumer Staples >	
Health Care >	
	Cancel

22. Select a sector of the child party. Available **Industry Groups** appear.
23. Select the **Industry Group** of the child party. Available **Industries** appear.
24. Select the Industry of the child party. Available **Sub-Industries** appear.

25. Select the sub-industry of the child party. The Industry details are added and displayed as shown below:

Customer sector   **+Add sector**

Energy   🗑

Industry Group
Energy

Industry
Energy Equipment

Sub-Industry
Oil Drilling

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

> If the child party is into different sectors, the user has to capture all the sector details while adding the child party. To add another sector information, click **+Add sector** again.
>
> The industry added first will be considered as the default industry.

Customer Rating

27. To capture rating information of the child party, click **+Add ratings**. The *Add Rating* window appears:

Add Rating		✕

Rating Date *	Outlook *	Year Of Rating *
May 5, 2020 📅	Positive ▼	2020

Risk Ratings		Rated By
AAA	>	**Moodys**
BB+	>	**Fitch**
B	>	
B-	>	
CCC+	>	
AA+	>	

Close

28. Select the following details:

- Rating Date

- Outlook

- Risk Ratings

- Rated By

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

Upon selection of the above details, the rating is added and displayed as shown below:
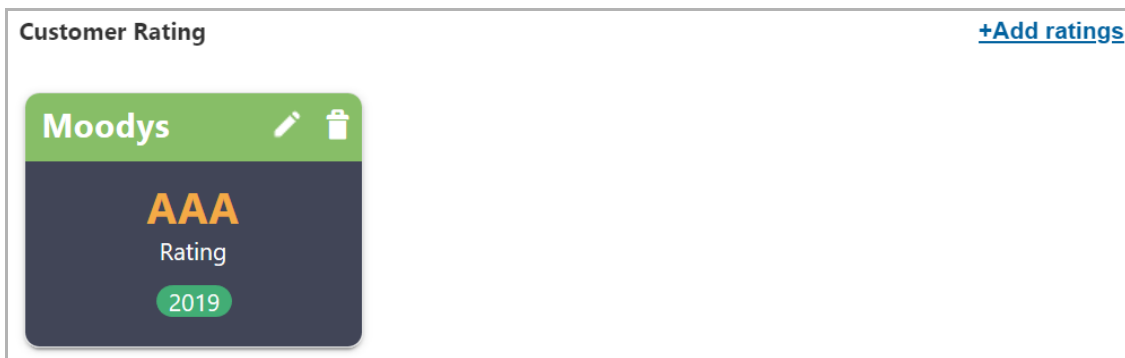
29. To modify the added rating, click the edit icon and change the required details.

30. 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 credit proposal. To add another rating information, click **+Add ratings** again.

Other Details

31. Enable the **Special customer** switch, if the customer is a special customer for your bank.

RM Details

RM Id is automatically populated based on the login details.

32. To modify the **RM Id**, search and select the required user.

33. Click **Create**. The child party is created and displayed in the *Customer Info* page.

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

Chapter 3 - Proposal Initiation

View, Quick View, Delete

34. To **View** the party / child party information, right click the party / child party icon and click View.

35. To **Quick view** the party / child party information, right click the party / child party icon and click Quick View.

36. To **Delete** the child party, right click the child party icon and click Delete.

Configure Party / Child Party

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

Customer Profile

Company Details

38. Enter / select the following details in the corresponding fields:

- Registration Number
- Company Name
- Type Of Company
- Geographical Spread

- Place Of Incorporation
- Incorporated Date
- Established Date
- RM Id
- Company Website
- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

39. Enable the **Is Blacklisted?** switch, if the company is blacklisted.

40. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.

41. Click the calendar icon and select the **Last KYC Date**.

42. Enable the **Listed Company** switch, if the company is listed.

43. Select the **Language** from the drop down list.

44. Select the **Media** for transactions from the drop down list.

KYC Details

45. Enable the **Received** switch, if KYC verification details are received for the customer.

46. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.

47. Type the KYC **Verification Method**. For example: Field verification.

48. Click **Save**.

49. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

13

Address Details

Address Type *

Office

Name *	House/Building *
James	GK Enclave

Street	Locality
Enter Street Details	*Enter Street Details*

Landmark	Area
Enter Landmark	*Enter Area*

City *	State *
Mumbai	Maharashtra

Zip-Code *	Country *
400004	IN

Email Address *	Phone Number
James@sample.com	*Enter Phone*

Add   Clear   Cancel

50. Type or select the following details in the corresponding fields:

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

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

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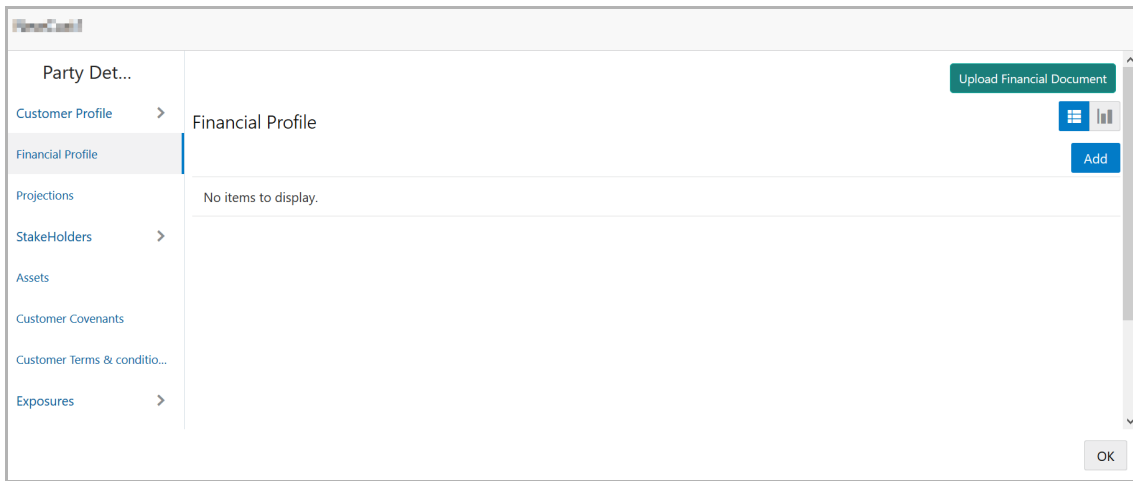
> To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**. click the hamburger icon in the required list item and select the required option.

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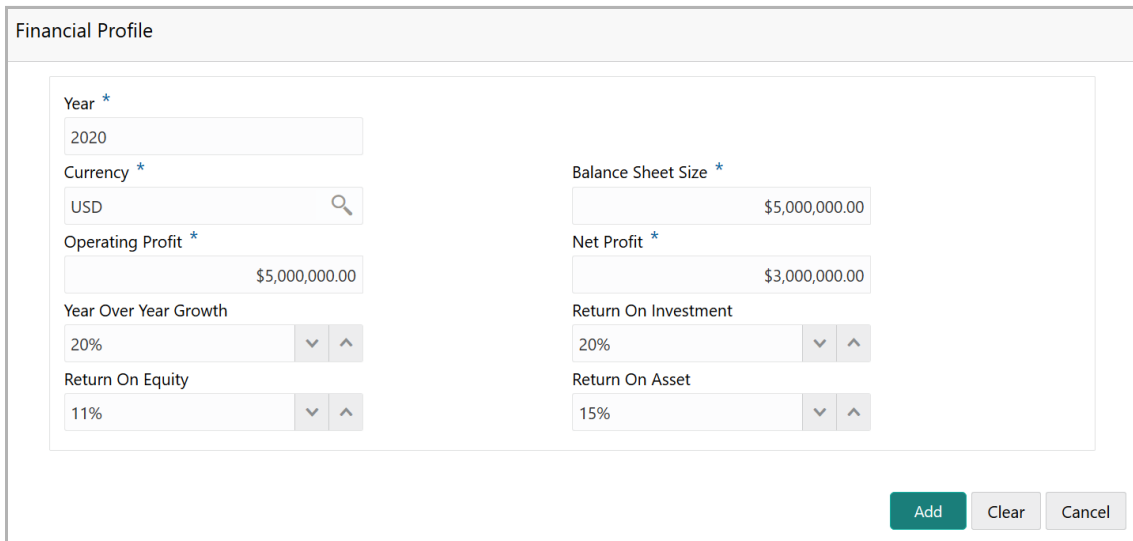
Financial Profile

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

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

56. Specify the **Year** for which the organization's financial details are to be added.

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

58. Specify the following details in the corresponding fields:

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

- Return On Equity
- Return On Asset

59. Click **Add**. Organization's financial details are added.

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

Financial Documents					
Balance Sheet		Profit & Loss Statement		Cash Flow Statement	
					Add
Period	Quarter	Statement Type		Download	Reupload
No data to display.					
					OK

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

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

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

Balance Sheet Details

Period *
FY2019-2020 ▼

Quarter *
Quarter 4 ▼

Drop files here or click to select

Cancel   Add

61. Select the **Period** and **Quarter** for which the financial document is to be added.

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

63. Click **Add**. Document is added.

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

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

Projections

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

Projections

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

Add   Clear   Cancel

66. Specify the **Year** for which the organization's projection details are to be added.

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

68. Specify the following details in the corresponding fields:

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

69. Click **Add**. Organization's projection details are added.

70. To add projection documents, click **Upload Projection Document**. *Projection Documents* window appears:

Projection Documents

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

Add

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

OK

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

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

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

Balance Sheet Details

Year *

FY2020-2021

Quarter *

Annual

Drop files here or click to select

Current selected files:

Cancel   Add

71. Select the **Period** and **Quarter** for which the projection document is to be added.

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

73. Click **Add**. Document is added.

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

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

Rating

75. To add rating information of the customer, click **Rating** in the left menu.

76. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears:
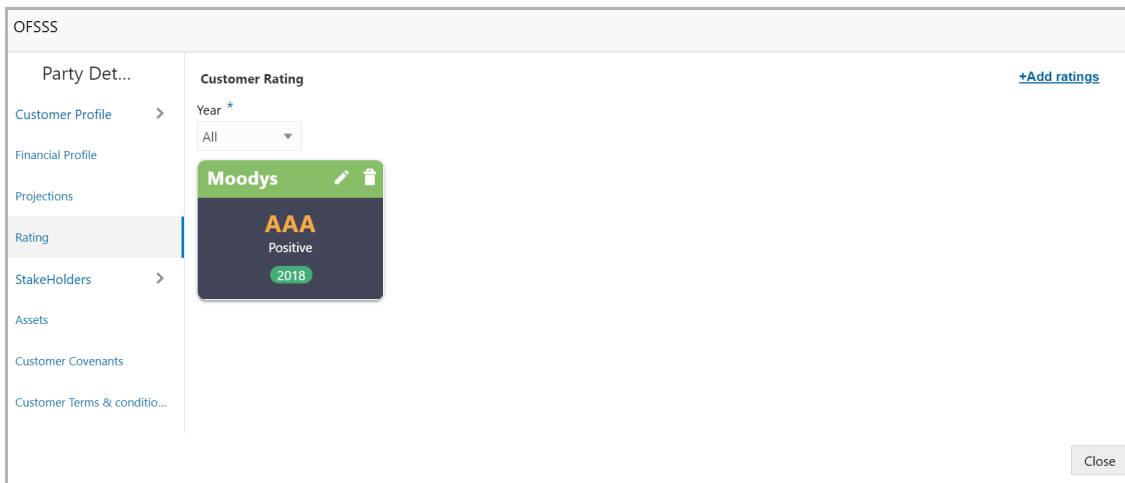

77. Select the following details of the rating:
   • Rating Date
   • Outlook
   • Risk Ratings
   • Rated By

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

Upon selecting the **Rated By** organization, the rating is added and displayed as shown below:
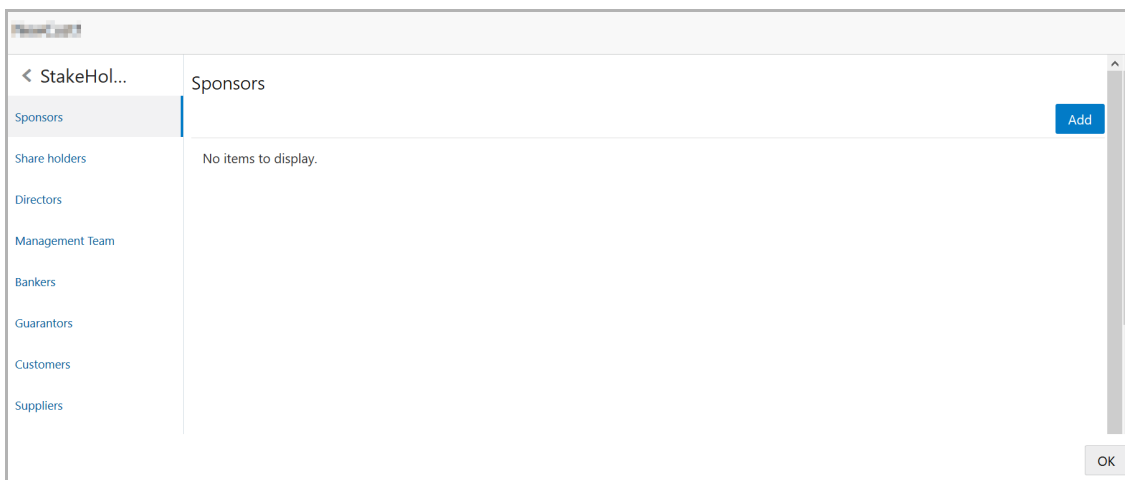
Chapter 3 - Proposal Initiation

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

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

Stakeholders

The user can add information about the following stakeholders by clicking the Stakeholders menu:

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

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

Sponsors

Promoter Type *
● Individual   ○ Corporate

Name *   Age
Thomas   45

Experience Summary   Designation
                                CEO

Role   Stake Percentage *
Management   30%

Associated Since   Education Qualifications
May 4, 2010   Masters Degree

▸ Address details

Add   Clear   Cancel

81. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

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

82. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

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

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

Sponsors

◢ Address details

Name *
Thomas

House/Building *
GK Enclave

Street
Enter Street Details

Locality
Enter Street Details

Landmark
Enter Landmark

Area
Enter Area

City *
Mumbai

State *
Maharashtra

Zip-Code *
400004

Country *
IN 🔍

Email Address *
Thomas@sample.com

Phone Number
Enter Phone

| Add | Clear | Cancel |

84. Type or select the following details in the corresponding fields:

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

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

> To Edit, Delete or View the added **Sponsors**. click the hamburger icon in the required list item and select the required option.
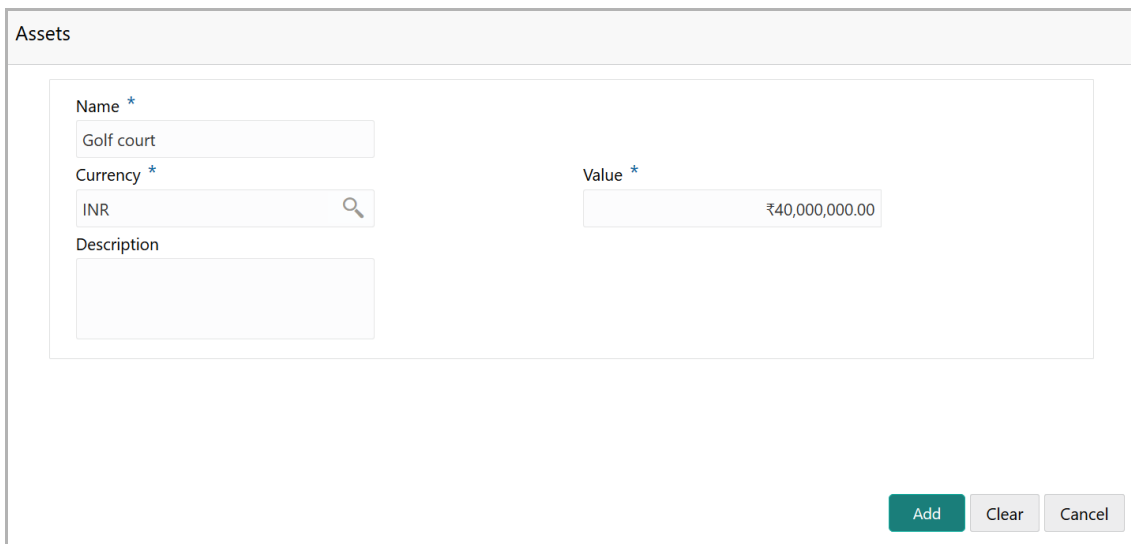
> For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

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Assets

86. To add asset details, click **Assets** from the left menu and then click **Add**. *Assets* window appears:

Assets

Name *

Golf court

Currency *

INR

Value *

₹40,000,000.00

Description

Add   Clear   Cancel

87. Type the **Name** of the Asset.

88. Search and select the **Currency** for the asset value.

89. Specify the asset **Value**.

90. Type the asset **Description**.
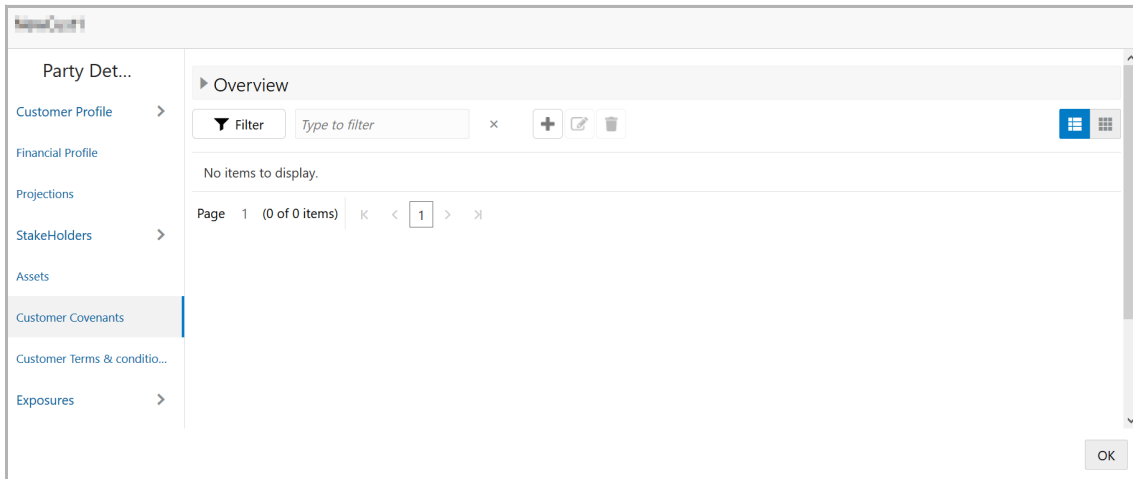
91. Click **Add**. Asset details are added.

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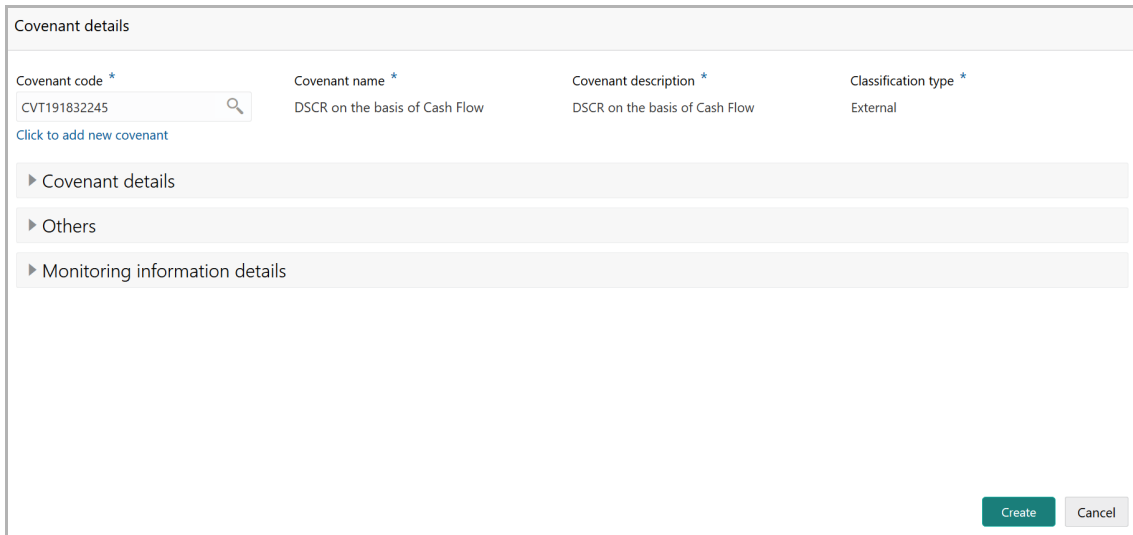
Customer Covenants

92. To add covenant details, click **Customer Covenants** from the left menu. The following screen appears:

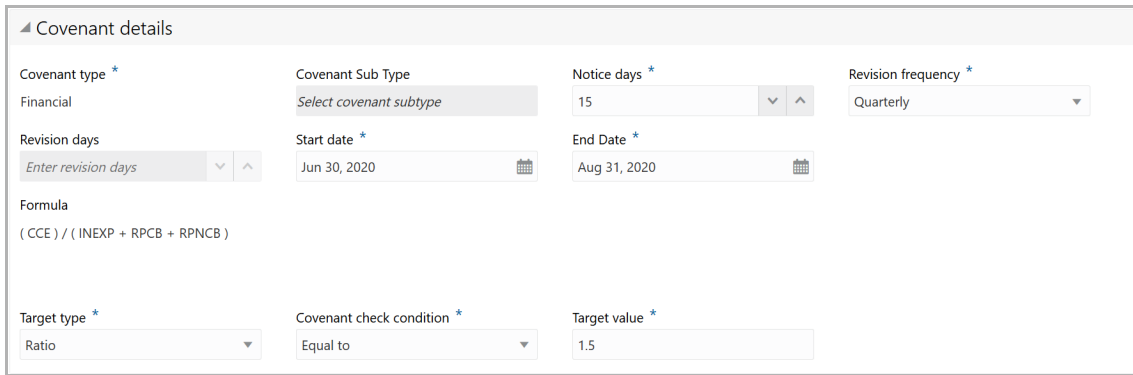93. Click the add icon. *Covenant Details* window appears:

94. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

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

- Covenant code
- Covenant name
- Covenant description
- Classification type

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

Covenant details

Covenant type *	Covenant Sub Type	Notice days *	Revision frequency *
Financial	Select covenant subtype	15	Quarterly
Revision days	Start date *	End Date *	
Enter revision days	Jun 30, 2020	Aug 31, 2020	

Formula

(CCE) / (INEXP + RPCB + RPNCB)

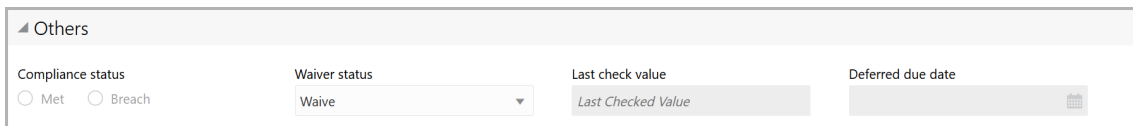|		
Target type *	Covenant check condition *	Target value *
Ratio	Equal to	1.5

97. Select / type the following in respective fields:

- Covenant type
- Covenant Sub Type
- Notice Days
- Revision Frequency
- Revision Days
- Start Date
- End Date
- Formula
- Target Type
- Covenant Check Condition
- Target Value

> Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

98. Click and expand the **Others** section.

Others

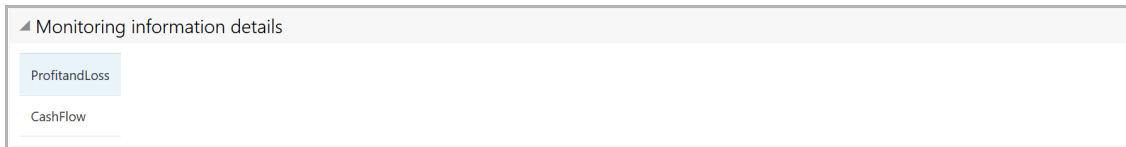|			
Compliance status	Waiver status	Last check value	Deferred due date
○ Met ○ Breach	Waive	Last Checked Value	

99. Select the **Compliance Status** and **Waiver Status**.

100. Enter the **Last Check Value**.

101. Click the calendar icon and select the **Deferred due date**.

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

◢ Monitoring information details
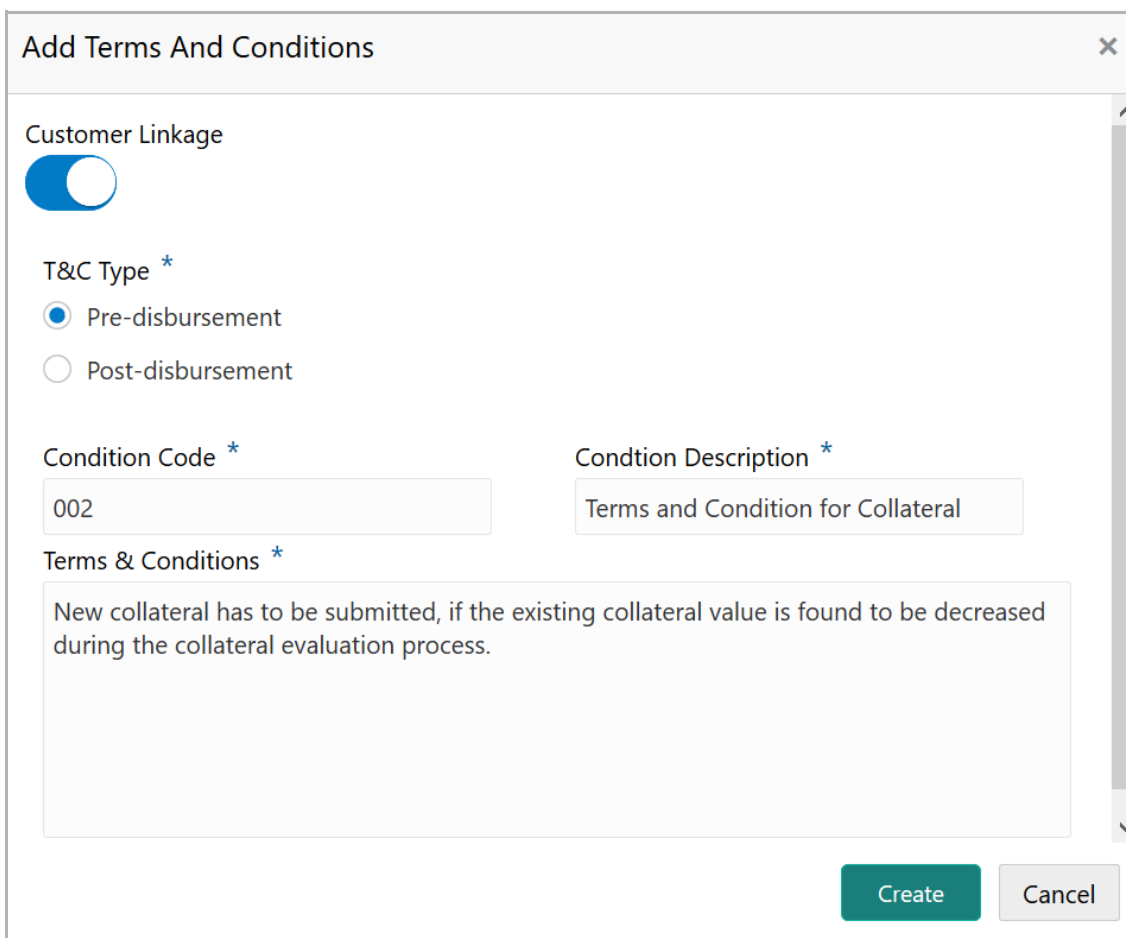
ProfitandLoss

CashFlow

103. Select the monitoring information.

104. Click **Save**. Covenant details are added.

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

Terms & Conditions

105. To configure terms and conditions for the customer, click **Customer Terms & Condition** in the left menu and then click **Add**. *Add Terms And Conditions* window appears:

Add Terms And Conditions ✕

Customer Linkage

T&C Type *
⦿ Pre-disbursement
◯ Post-disbursement

Condition Code *
002

Condtion Description *
Terms and Condition for Collateral

Terms & Conditions *
New collateral has to be submitted, if the existing collateral value is found to be decreased during the collateral evaluation process.

Create   Cancel

106. Enable the **Customer Linkage** flag, if the flag is disabled.

107. Select the **T&C Type**. The options available are **Pre-disbursement** and **Post-disbursement**.

108. If the **Customer Linkage** switch is not enabled, the **Facility Id** field appears as shown below:

Add Terms And Conditions   ✕

Customer Linkage

⬭

T&C Type *   Facility Id *
● Pre-disbursement   Funded - Term Loan-F20174004 ▼
○ Post-disbursement

Condition Code *   Condtion Description *
004   Terms and Condition for term loan

Terms & Conditions *
Term loan must be repaid every month. The failure of term loan payment for three
consecutive months will result in liquidation of collateral.

                                                        Create   Cancel

109. Select the required **Facility Id** from the drop down list.

110. Specify the **Condition Code.**

111. Type the **Condition Description** and **Terms & Conditions.**

112. Click **Create**. Terms & Conditions are added.

In case of linking terms and conditions to the customer, do not disable the **Customer Linkage** flag. Facility selection is required only in the case of linking the terms and conditions with the facility in Funding Requirement data segment.

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

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Exposures

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

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

Country Dependency Details

Country * : US
Currency * : USD

▲ Country Wise Data

Sales * : $50,000.00
Purchase * : $30,000.00
Investments * : $100,000.00
Loans * : $200,000.00
Deposits * : $50,000.00

▶ Country Wise Business Operations
▶ Sales Breakup
▶ Purchase Breakup

Save Cancel

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

Country Wise Data

116. Specify the amount of **Sales** recorded in the selected country.

117. Specify the amount of **Purchase** made from the selected country.

118. Specify the amount of **Investments** made in the selected country.

119. Specify the amount of **Loans** received from the selected country.

120. Specify the amount of **Deposits** made in the selected country.

Country Wise Business Operations

▲ Country Wise Business Operations

Market Share Percentage * : 10%
Presence for Years * : 9
Major Products Sold * : Construction steel
Associated Since * : Sep 30, 2010

121. Specify the entity's **Market Share Percentage** in selected country.

122. Specify the entity's **Presence for Years** in selected county.

123. Specify the **Major Products Sold** by the entity in the selected country.

124. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

29

Sales Breakup

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

```
◢ Sales Breakup

  +  ☑  🗑

    No items to display.
```
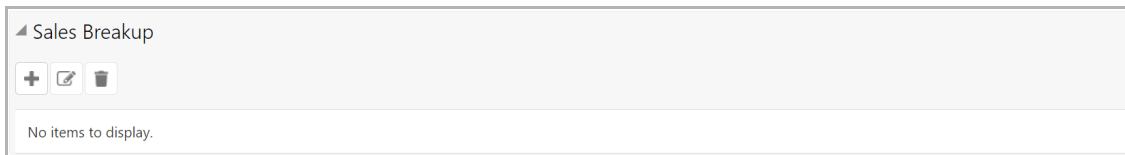
125. Click the add icon. The *Sales Breakup* window appears:

```
Sales Breakup                                                                    ×

Customer *                    Sales Amount *          Percentage of Total Sales *    Major Product Sold
Bee Constructions                        $20,000.00  40%                  ∨  ∧  Steel rods
Debtor Days                   Associated Since *      Country
15                      ∨  ∧  Sep 1, 2016       📅  US              🔍


                                                              Save      Cancel
```

126. Specify the **Customer** of the entity.

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

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

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

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

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

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

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

Purchase Breakup

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

134. Click the add icon. The *Purchase Breakup* window appears:

135. Specify the name of **Supplier**.

136. In the **Purchase Amount** field, specify the amount of products / services purchased by the entity from the supplier.

137. Specify the **Percentage of Total Purchases** from the supplier.

138. Specify the **Major Product Bought** by the entity from the supplier.

139. Specify the **Creditor Days** for the supplier.

140. In the **Associated Since** field, search and select the date on which association between the entity and its supplier is established.

141. Click **Save**. Purchase breakup is added and displayed in the **Purchase Breakup** section.

142. To edit or delete the added purchase breakup, select the record and click the respective icon.

143. In the *Country Dependency Details* window, click **Save**. The details are added and displayed as shown below.

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

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

Currency Dependency Details

Currency *
USD

◢ Currency Details

Sales Amount *	Sales Percentage *	Purchase Amount *	Purchase Percentage *
$50,000.00	50%	$30,000.00	20%

Loan Amount *	Loan Percentage *	Investment Amount *	Investment Percentage *
$40,000.00	30%	$100,000.00	40%

Deposit Amount *	Deposit Percentage *		
$60,000.00	30%		

▸ Hedging Details

▸ Future Currency Requirement - Loan Repayment

▸ Future Currency Requirement - Creditor Payment

▸ Future Currency Credit - Debtor Payment

▸ Future Currency Credit - Interests

Save   Cancel

146. Search and select the **Currency**.

<u>Currency details</u>

147. Specify your customer's **Sales Amount** in the selected currency.

148. Specify your customer's **Sales Percentage** with respect to the selected currency.

149. Specify your customer's **Purchase Amount** in the selected currency.

150. Specify your customer's **Purchase Percentage** with respect to the selected currency.

151. Specify the **Loan Amount** availed by your customer in the selected currency.

152. Specify your customer's **Loan Percentage** with respect to the selected currency.

153. Specify your customer's **Investment Amount** in the selected currency.

154. Specify your customer's **Investment Percentage** with respect to the selected currency.

155. In the **Deposit Amount** field, specify the amount deposited by your customer in the selected currency.

156. In the **Deposit Percentage** field, specify the percentage of amount deposited by your customer in the selected currency.

Hedging Details

◢ Hedging Details			
Credit Outstanding *	Debit Outstanding *	Variance	Hedging Required?
$30,000.00	$20,000.00	$10,000.00	⬤

157. Specify the **Credit Outstanding** amount in the selected currency.

158. Specify the **Debit Outstanding** amount in the selected currency.

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

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

Future Currency Requirement - Loan Repayment

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

160. Specify your customer's **Outstanding Loan Amount** in selected currency.

161. In the **Repayment in current year** field, specify the loan amount to be repaid in the current year.

162. In the **Repayment in Next 3 Years** field, specify the loan amount to be repaid in next three years.

Future Currency Requirement - Creditor Payment

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

50.0% 50.0%

- 0-30 days
- 30-60 days
- 60-90 days
- 90-120 days
- 120-150 days
- 150-180 days
- More than 180 ...

163. Specify the **Outstanding Amount** to be paid by your customer to their creditor in selected currency.

164. Specify the outstanding amount to be paid in **0-30 days**.

165. Specify the outstanding amount to be paid in **30-60 days**.

166. Specify the outstanding amount to be paid in **60-90 days**.

167. Specify the outstanding amount to be paid in **90-120 days**.

168. Specify the outstanding amount to be paid in **120-150 days**.

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

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

<u>Future currency credit - Debtor payment</u>
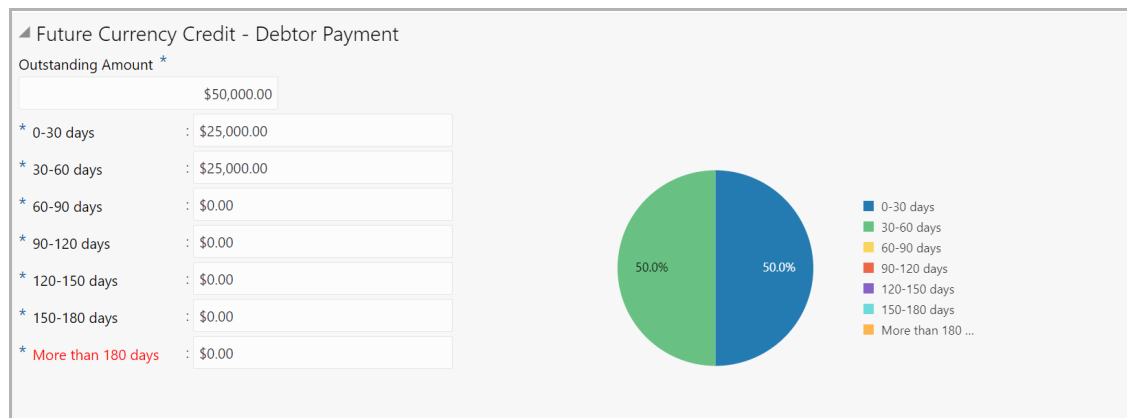
171. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.

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

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

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

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

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

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

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

<u>Future Currency Credit - Interests</u>
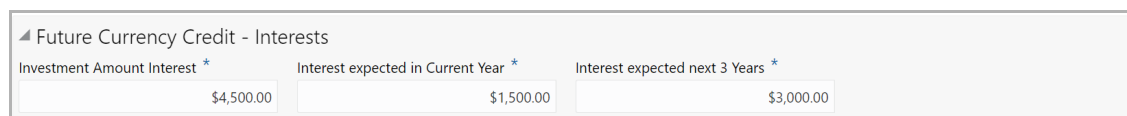
179. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.

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

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

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

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

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

185. To change the layout of the *Customer info* page to list view, click the List View icon at the right corner.

186. To change the view of the *Customer Info* page to table view, click the Table View icon at the top right corner.

187. To go to the next page, click **Next**. The *Liability* page appears.

Liability

This data segment displays the liability details of the customer. If your customer has requested to increase / decrease the liability, you can modify the liability detail in this page.
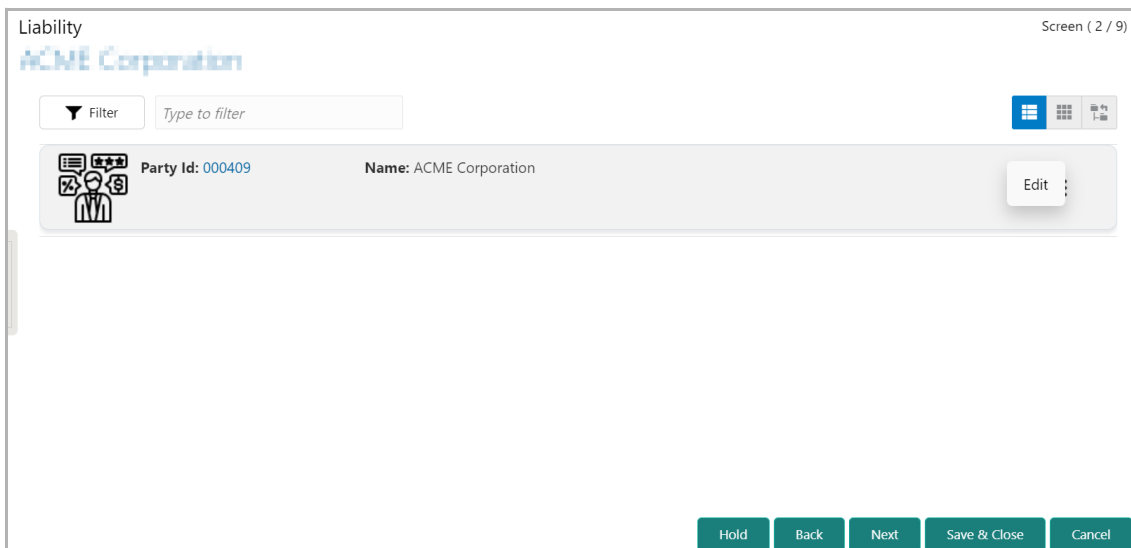
188. To modify the liability details, click the Hamburger icon in the corresponding record and select **Edit**. The Liability Details window appear:

Liability Details

☑ **Existing Details**

Existing Amount	Outstanding Amount	Liability Expiry Date
$50,000.00	$20,000.00	Dec 15, 2020

Currency

Requested Liability Currency: *

USD 🔍

Amount

Requested Liability Amount: *	Return On Capital	Probability Of Default	Loss Given Default
$50,000.00	20% ⌄ ⌃	0% ⌄ ⌃	0% ⌄ ⌃

Cash Cover

$20,000.00

Total Gross and Net Facility

Total Gross Facility	Total Net Facility
$20,000.00	$0.00

Dates

Next Review Date *	Requested Expiry Date *
Dec 15, 2020 📅	Nov 30, 2021 📅

◢ **Additional Fields**

No Additional fields configured!

[Save] [Cancel]

Existing Details

The following details about the existing liability is displayed in this section:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

Currency

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

Amount

190. Specify the following details:

- Requested Liability Amount - Liability amount requested by the entity
- Return On Capital - Ratio calculated by dividing the after tax operating income by the average book-value of the invested capital
- Probability Of Default - Estimate of the likelihood that the entity will be unable to meet its debt obligations

- Loss Given Default - Amount of money a bank or other financial institution loses when a borrower defaults on a loan
- Cash Cover - Amount deposited by the entity in your bank

Total Gross and Net Facility

The following existing facility amounts are displayed in this section:

- Total Gross Facility
- Total Net Facility

Dates

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

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

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

194. To filter the liability, type the liability detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

Filter   Reset   Apply

Currency

USD 🔍

From Amount

To Amount

From Sanctioned Amount

To Sanctioned Amount

From Review Date

📅

To Review Date

📅

From Expiry Date

📅

To Expiry Date

📅

195. Specify / select the filter parameter and click **Apply**. Liabilities that matches the filter parameter are displayed.

196. To change the layout of the *Liability* page to table view, click the Table View icon. The layout is changed as shown below:

Liability   Screen (2 / 9)

ACME Corporation

Party Id	Name	Liability Number	Liability Expiry Date	Requested Liability Amount	Requested Expiry Date	Next Review
N 000409	ACME Corporation	000409		$50,000.00	21-09-30	20-10-16

Hold   Back   Next   Save & Close   Cancel

197. To change the layout of the *Liability* page to tree view, click the Tree View icon. The layout is changed as shown below:
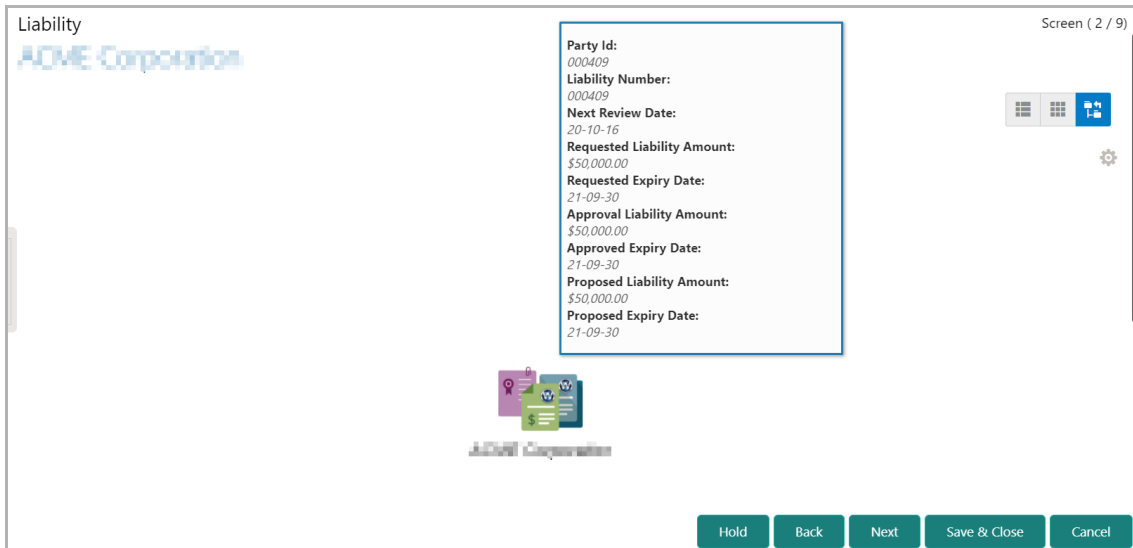
198. To go to the **Next** page, click **Next**. The *Basic Info* page appears.

Basic Info

In this data segment, the user can view and manage the Facilities, Collaterals, Covenants, and Terms and Conditions of the customer.
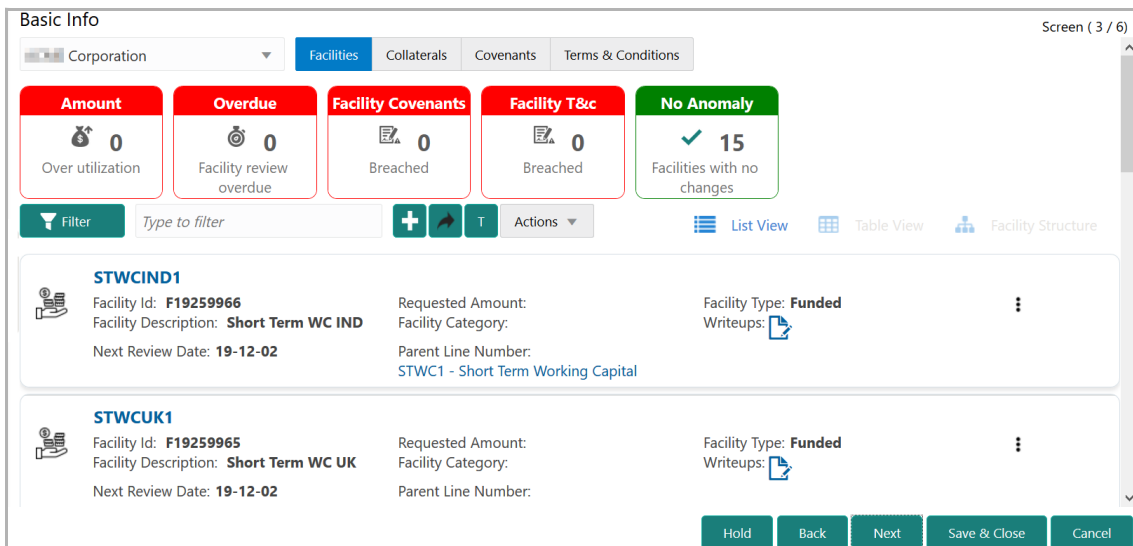
Chapter 3 - Proposal Initiation

In the **Facilities** tab, the count of facilities that need to be reviewed are listed in the following widgets:

- Amount
- Overdue
- Facility Covenants
- Facility T&C
- No Anomaly

199. Click the count on required widget to view the facilities under a particular category.
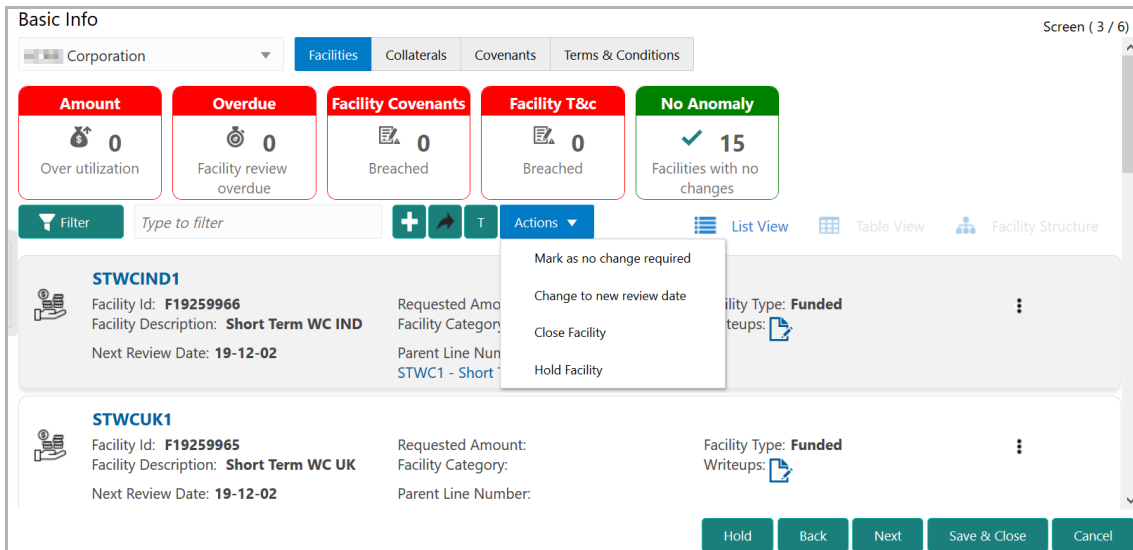
200. To take necessary action for the facility, select the facility and click **Actions.**

The following table describes the result of each action available in the **Actions** list of values:

Actions	Result
Mark as no change required	The system will mark that no change is required for the facility
Change to new review date	The user can enter a new review date for the facility
Close Facility	The facility will be closed
Hold Facility	The system will hold the facility

201. Click on the required action.

You can directly create new facility or create facility using the Facility Template maintained at the Maintenance module in this data segment.

Chapter 3 - Proposal Initiation

<u>**Creating Facility without Template**</u>

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

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

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

To add a new funding requirement:

204. Type the **Line Code**.

205. Type the **Line Serial Number**.

206. Type the **Facility Description**.

207. Select the **Parent Facility Id** from the drop down list.

208. 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.

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

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

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

212. Click the calendar icon and select the **Next Review Date** for the facility.

213. Type the **Tenor** for the facility.

214. Select the **Line Expiry Date**.

215. Specify the **Availability Period** for the facility.

216. 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.

217. 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.

218. 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.

219. 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.

220. To save the details and exit the *New Facility* window, click **Save**.

221. To add further details about the facility, click **Save & Configure**.

222. 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 *Basic Info* page, the *Facility Details* window appears:

223. Modify the facility details, if required.

Scheduling facility disbursement

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

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

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

Scheduling Details

Date *

Nov 30, 2020

Amount *

$10,000.00

Create   Close

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

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

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

Scheduling Required?

Scheduling Details   Add

Date	Amount	Action	
20-11-30	$10,000.00	Edit	Delete
21-02-05	$40,000.00	Edit	Delete

Comments

Enter text here...

Post

No items to display.

Close

230. To add another scheduling detail, click the **Add** button again.

44

231. To edit the scheduling detail, click the **Edit** button.

232. To delete the scheduling detail, click the **Delete** button.

233. Specify remarks for the schedule, if any.

234. Click **Post**. Comment is posted below the **Comments** text box.

Adding Exposure Details

235. To capture exposure information, click **Exposure** from the left menu.

Exposure Type	Exposure Code	Action
No data to display.		
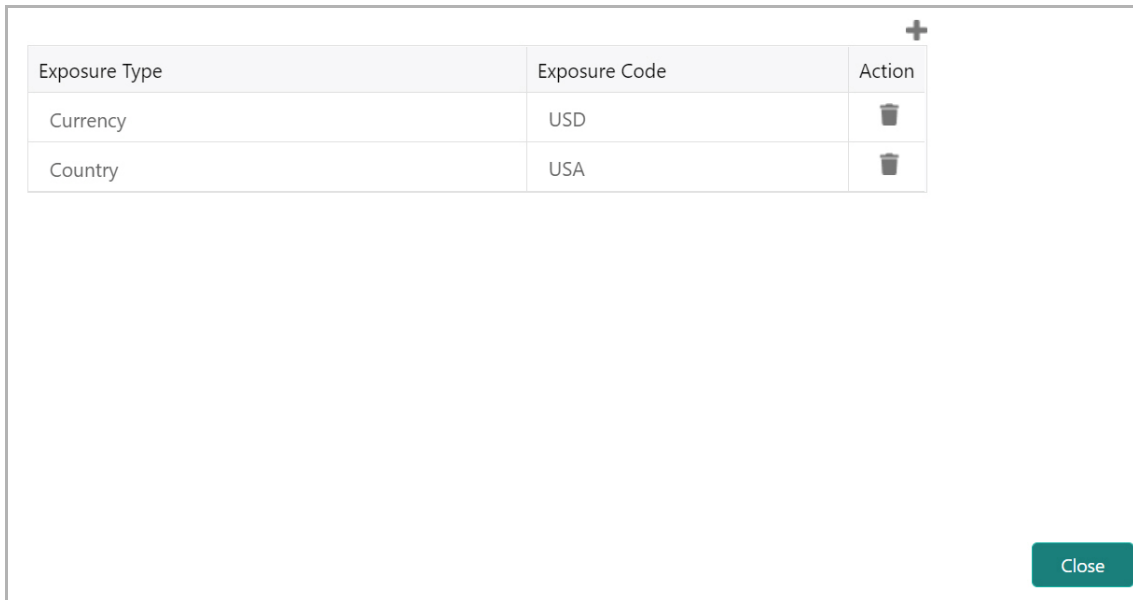
Close

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

236. Click the + (add) icon. A record is created for capturing the exposure details.

237. Type the **Exposure Type** and **Exposure Code** for the facility.

238. To add another exposure type and code, click the + (add) icon again.

45
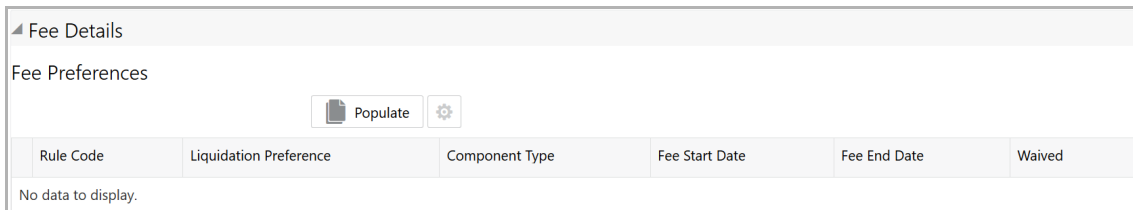
Exposure Type	Exposure Code	Action
Currency	USD	🗑
Country	USA	🗑

Close

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

Adding Fee Details

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

◢ Fee Details

Fee Preferences

Populate ⚙

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

241. 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.

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

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

Close

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

Link facilityF20315600

Pool Code *

Select pool code ▾

✓ Link facility   Close

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

245. Click **Link Facility.**

Adding Pricing Detail

246. 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.

Pricing

Commission	Charges

Commission

Filter	Type to filter	×	+	☑	🗑

No items to display.

Page 1   (0 of 0 items) |<   <   1   >   >|

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

Commission Details

Rate Type *
Fixed Rate ▼

Rate Basis *
Quarterly ▼

Commission Type *
Usance ▼

Collection Period *
Advance ▼

Currency *
INR 🔍

Minimum Commission Amount *
₹500,000.00

Commission Rate *
12 ⌄ ⌃

Save   Cancel

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

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

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

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

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

253. If "Fixed Rate" is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.

254. If "Flat Amount" is selected as the **Rate Type**, specify the **Commission Amount**.

255. Click **Save**. Commission details are added and listed in Commission tab.

256. To cancel the operation, click **Cancel**.

Pricing

Interest	Charges

Interest

Filter | Type to filter | × | + ✎ 🗑

No items to display.

Page 1 (0 of 0 items) |< < 1 > >|
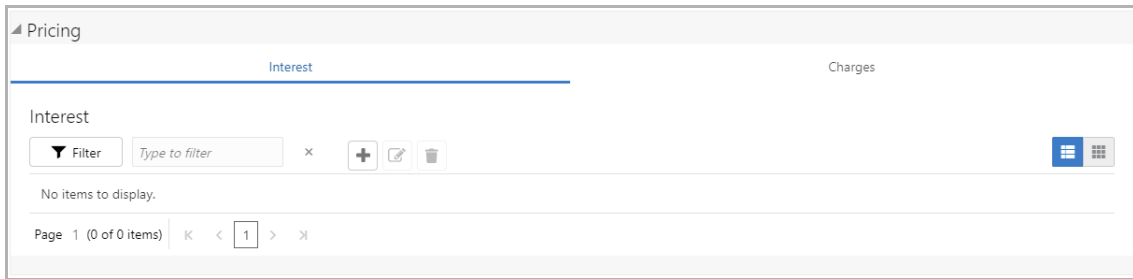
257. To add interest details, click the add icon in **Pricing - Interest** section. *Interest Details* window appears:

Interest Details

Component Name *
ABC

Component Type *
Main ▼

Rate Type *
Fixed ▼

Fixed Interest Rate *
12 ▼ ^

Save   Cancel

258. Type a name for the interest in **Component Name** field.

259. Select the **Component Type** from the drop down field.

260. Select **Rate Type** from the drop down field. The options available are: Fixed, Floating and Special Amount.

261. If Fixed is selected as **Rate Type**, specify the **Fixed Interest Rate**.

Interest Details

Component Name *	Component Type *
ABC	Main ▾
Rate Type *	Rate Code *
Floating ▾	LIBOR ▾
Spread *	Interest Reset Cycle *
3 ▾ ▴	Monthly ▾

Save   Cancel

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

- Rate Code
- Spread
- Interest Reset Cycle
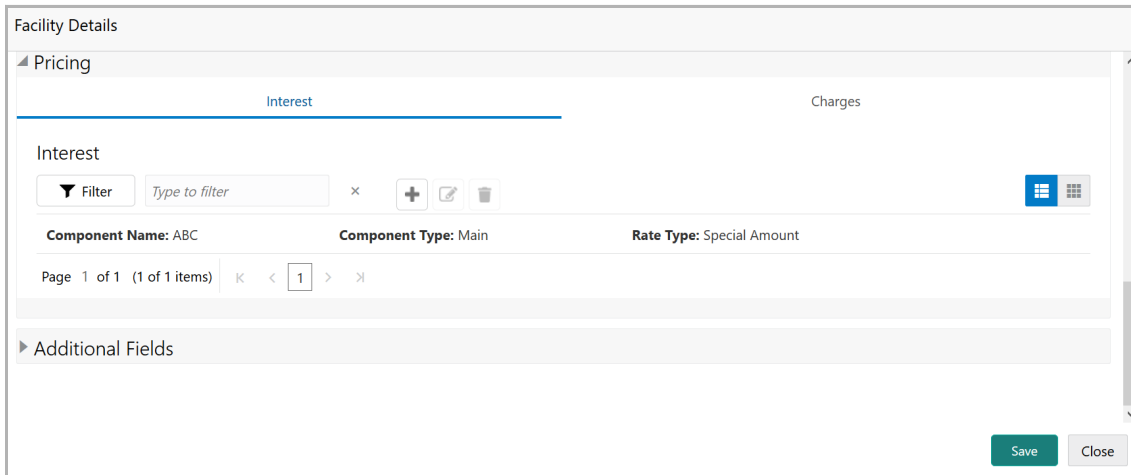
Interest Details

Component Name *	Component Type *
ABC	Main ▾
Rate Type *	Currency *
Special Amount ▾	USD 🔍
Special Interest Amount *	
$3,000.00	

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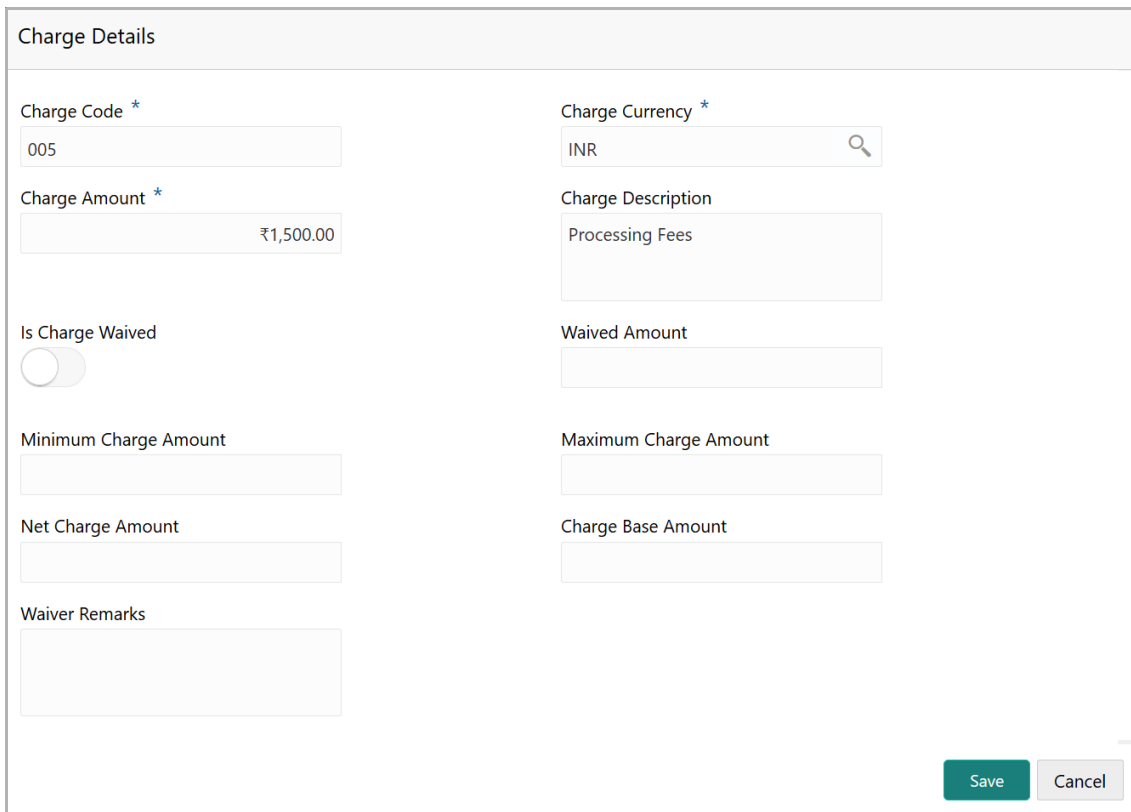
263. If Special Amount is selected as **Rate Type**, search and select the **Currency** and then specify the **Special Interest Amount**.

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

Facility Details

▲ Pricing

| Interest | Charges |

Interest

▼ Filter | Type to filter | ×   ✚ ☐ 🗑

Component Name: ABC   **Component Type:** Main   **Rate Type:** Special Amount

Page 1 of 1   (1 of 1 items)   ⏮ ‹   1   › ⏭

▸ Additional Fields

Save   Close

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

Charge Details

Charge Code *

005

Charge Currency *

INR

Charge Amount *

₹1,500.00

Charge Description

Processing Fees

Is Charge Waived

Waived Amount

Minimum Charge Amount

Maximum Charge Amount

Net Charge Amount

Charge Base Amount

Waiver Remarks

Save   Cancel

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

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

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

269. Type the **Charge Description**.

270. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.

271. Enter the following details in respective fields:

- Waived Amount
- Minimum Charge Amount
- Maximum Charge Amount
- Net Charge Amount
- Charge Base Amount
- Waiver Remarks

272. Click **Save**. Charge details are added and listed as shown below:
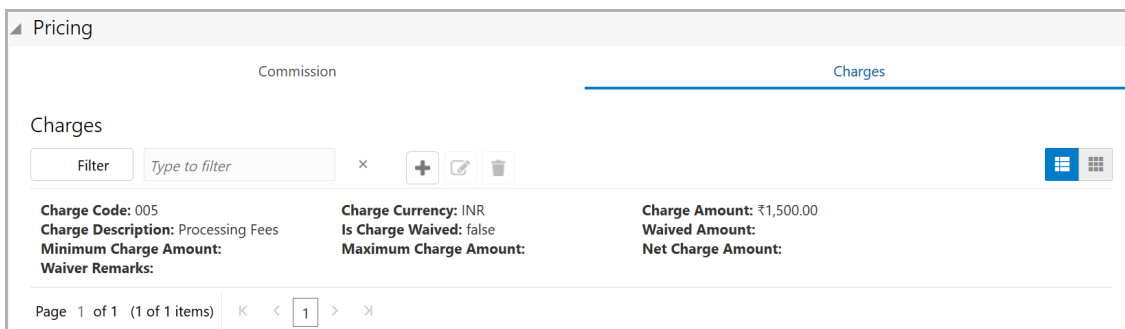
To add more charges for the facility, click the add icon again and provide the charge details.

273. To edit the charge details, click the added charge and then click the edit icon.

274. To delete the charge details, click the added charge and then click the delete icon.

275. To change the list view to table view, click the table icon at the right corner.

Linking Facility with Collateral

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.

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

Term loan for ▮▮▮▮▮ - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

🔻 Filter | Type to filter | ➕ ☐ 🗑 | ▦ ▦

No items to display.

Page 1 (0 of 0 items) ⏮ ◁ 1 ▷ ⏭

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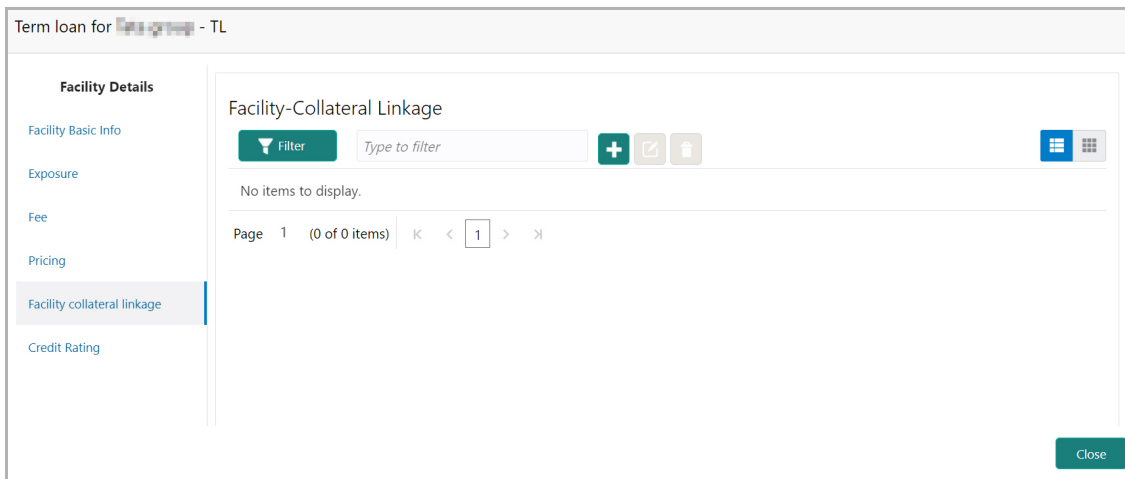
277. To link facility with a collateral, click the add icon. The **Facility-Collateral Linkage** window appears:

Facility-Collateral Linkage

Collateral Code *	Collateral Description	Collateral Currency
COL202960722-Crop ▼	**CROP category**	**INR**

Collateral Value	Amount Basis	Linked Percentage *
₹90.00	Amount ▼	100%

Linked Amount *	Order number *	
₹90.00	1 ∨ ∧	

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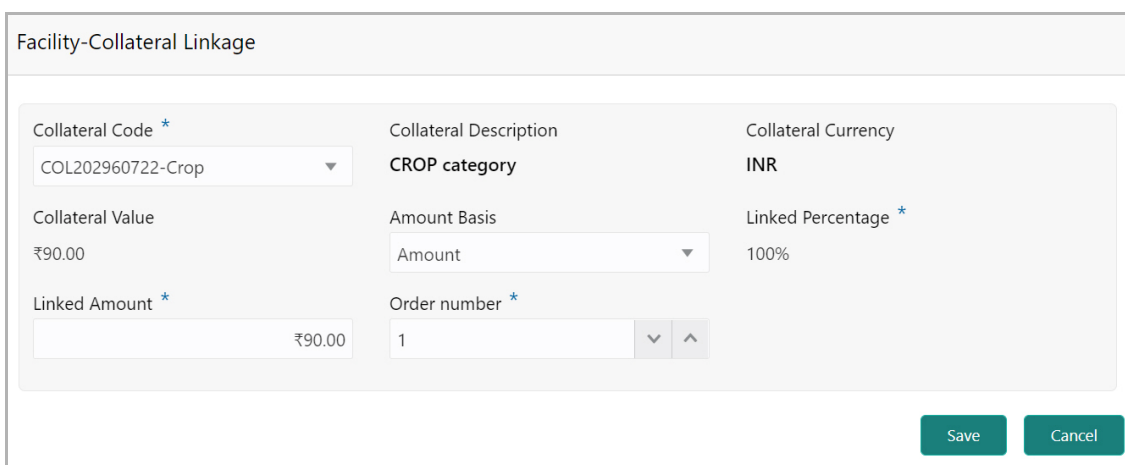
278. Select the **Collateral Code** from the drop down list. The collaterals added in **Collateral** data segment are displayed in the LOV.

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.

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

53

280. 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.

281. 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.

282. 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.

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

Term loan for ▟▟▟ ▟▟▟ - TL

Facility Details

Facility Basic Info

Exposure

Fee

Pricing

Facility collateral linkage

Credit Rating

Facility-Collateral Linkage

Filter | Type to filter | + | ☐ | 🗑

Collateral Code: COL202960722 **Collateral Description:** CROP category **Collateral Currency:** INR
Collateral Value: ₹90.00 **Amount Basis:** Amount **Linked Percentage:** 100%
Linked Amount: ₹90.00 **Order number:** 1 View linkage

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

Close

284. 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.

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

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

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

Chapter 3 - Proposal Initiation
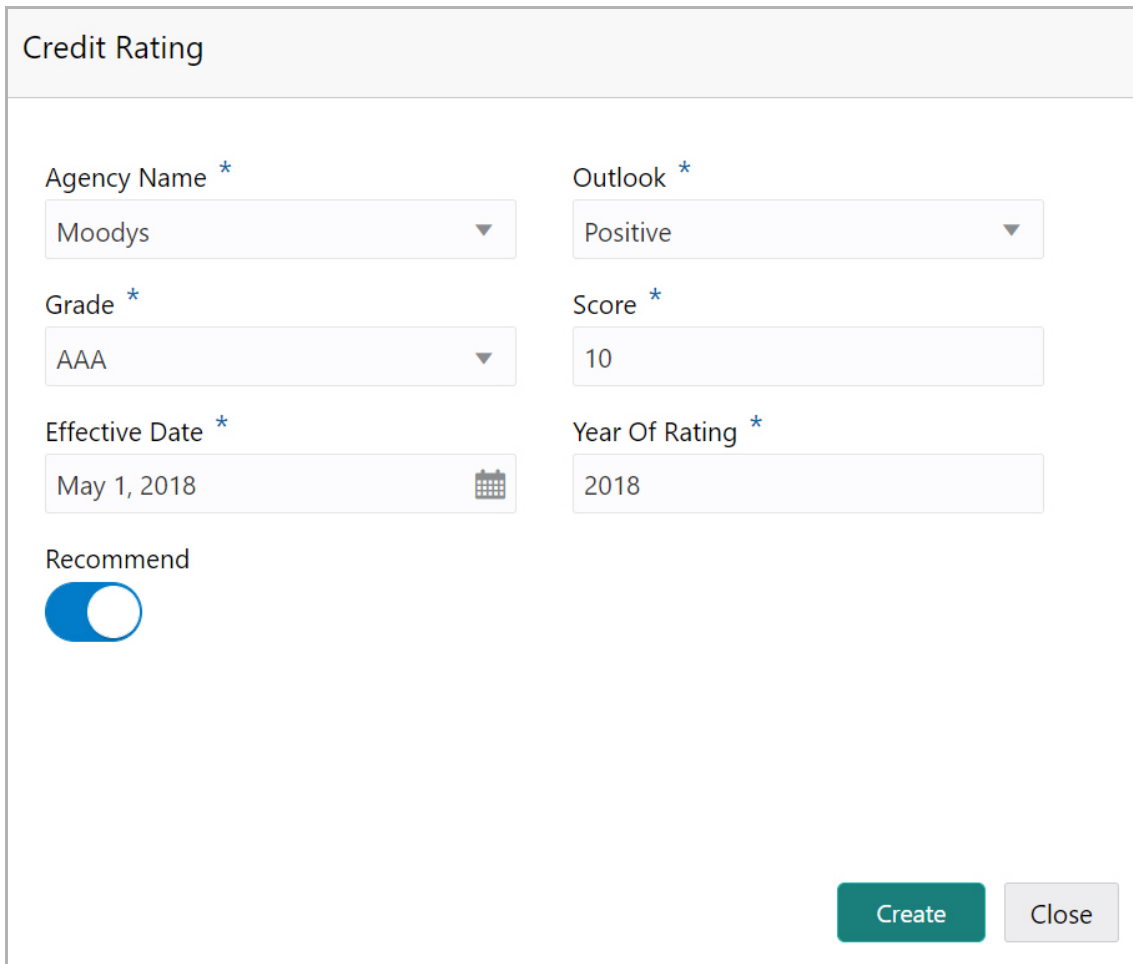
Adding Credit Rating

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

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

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

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

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

292. 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.

293. Enable the **Recommend** switch, if the facility is recommended by the rating agency.
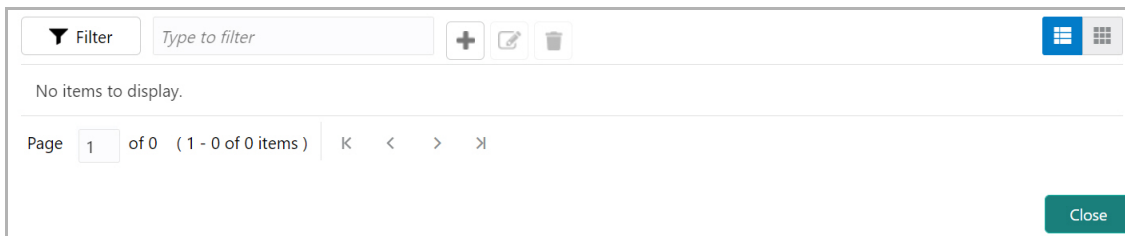
294. Click **Create**. The rating is added and displayed in the Credit Rating page.

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

296. 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.

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

FX Rate Revaluation Details

Module *
MC

Product *
FCUB

Currency *
USD

FX Rate Type *
Mid

Rate Input Method *
Derived

Rate Fixing Days *
1

Revaluation Frequency *
Weekly

Revaluation Effective Date *
Value Date

Exchange Rate Code *
Standard

☑ Ignore Holidays *

Holiday Check *
Currency

Holiday Currency *
USD

Schedule Movement *
Move Backward

☑ Move Across Month *

☑ Cascade Scheduled *

[Create] [Cancel]

298. 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)

299. 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)

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

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

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

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.

303. 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.

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

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

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

307. 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.

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

309. 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.

310. 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.

311. 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.

312. Click **Create**. The FX rate revaluation details are saved.

313. To modify the added FX rate revaluation details, select the record and click the edit icon.

314. To delete the added FX rate revaluation details, select the record and click the delete icon.

Viewing Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the *Utilization History* screen. The utilization amount is displayed in both the utilization currency and facility currency.

315. Click **Utilization History** from the left menu. The following screen appears:

TESTTL0 - TL						
Facility Details	Utilization Log					
Facility Basic Info	From Date *			To Date *		Fetch
	Mar 1, 2020			Mar 10, 2020		
Schedule						
Exposure	mit Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
Fee		Mar 1st 2020		0000890	$10,000.00	$10,000.00
Pool Linkage						
Pricing						
Facility collateral linkage						
Credit Rating						Close

316. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.

317. Click **Fetch**. The utilization history is displayed.

318. To exit the *Facility Details* window, click **Close**.

Creating Facility with Template

319. To create the facility using template, click the **Facility Template** (T) icon. The *Facility Template* window appears:
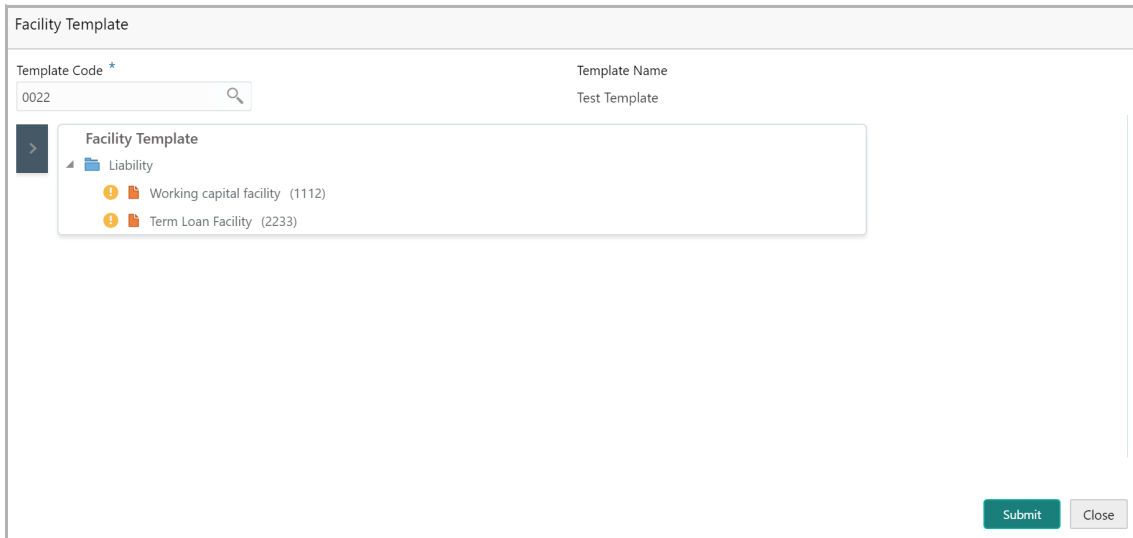
320. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

321. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below:
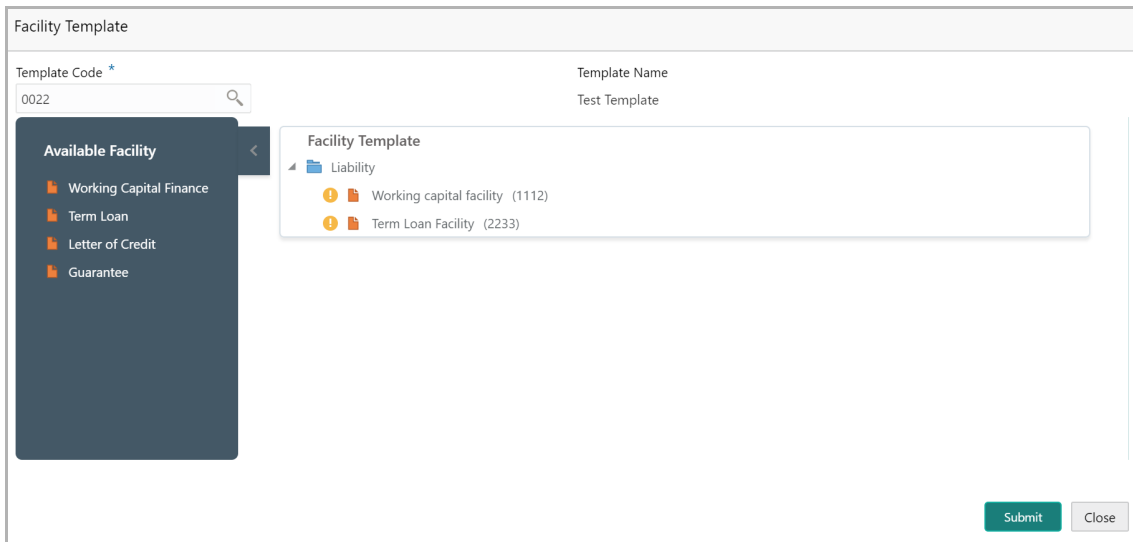
322. Drag and drop the required facility from the **Available Facility** section to the **Facility Template** section.

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

324. Type the **Facility Description**.

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

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

327. Specify the **Requested Amount**.

328. Click **Save**.

329. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the *Basic Info* page.

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.

330. 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

Line Serial Number *
33

Facility Description *
Facility for Tata motors

Parent Facility Id
TERMLOAN3 - test

Facility Type *
◯ Funded   ● Non Funded
☐ Cascade

Facility Category
Term Loan

Currency *
USD

Requested Amount *
$50,000.00

Next Review Date *
Dec 31, 2020

Tenor
12

Line Expiry Date *
Nov 30, 2021

Availability Period
Availability Period

Commitment Status
● Committed
◯ Uncommitted
☐ Cascade

Secured?
🔵
☐ Cascade

☑ Revaluation Required
☑ Rate Agreement Required

Additional Fields

▷ UDF

[Save] [Save & Configure] [Close]

331. 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:

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

2235 NEW
Facility Id: F20241653   Requested Amount: $5,000.00   Product Type: funded   ⋮
Facility Description: Second sub-facility   Facility Category: Term Loan   Next Review Date: 20-09-30
Parent Line Number: 2233-Term Loan Facility

2234 NEW
Facility Id: F20241652   Requested Amount: $5,000.00   Product Type: funded   ⋮
Facility Description: First sub limit   Facility Category: Term Loan   Next Review Date: 20-09-30
Parent Line Number: 2233-Term Loan Facility

[Hold] [Back] [Next] [Save & Close] [Cancel]

Remove Facility

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

Link Document

333. 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:

334. 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:

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

336. Click **Upload**.

If you want to link the documents that are already uploaded with the facility, you can use the **Link Existing Document** option available under the hamburger icon to link the existing documents.

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

Chapter 3 - Proposal Initiation

Link Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities in credit proposal process, you can link the other bank facilities with the created facility using this option.

337. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon. The *Link Existing Facilities* window listing all the other bank facilities appears:

Link Existing Facilities			
▼ Filter Type to filter ✕			▦ ▦
Facility Id: EF20237144 **Facility Category:** Term Loan	**Outstanding Amount:** $25,000.00 **Take Over:** No	**Product Type:** Funded	
Facility Id: EF20237145 **Facility Category:** Term Loan	**Outstanding Amount:** $25,000.00 **Take Over:** No	**Product Type:** Funded	
Page 1 of 1 (1-2 of 2 items) ⟪ ⟨ 1 ⟩ ⟫			
			Link Cancel

338. To filter the required other bank facility, click the **Filter** icon and select the search parameters or directly specify the other bank facility detail in the **Type to filter** text box.

339. To change the layout of the *Link Existing Facilities* window, use the **List View** and **Table view** icons at the top right corner.

340. Select the required other bank facility and click **Link**. Other bank facility is linked to the created facility.

Filtering Facility

341. To filter the required facility, provide the facility detail in **Type to filter** text box or click the **Filter** icon. The *Filter* window appears:

342. Type and / or select the filter parameters.

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

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

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

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

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

348. To change the layout of facility details to tree view, click the **Facility Structure** icon.

349. To add facility details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.

350. Select the required child party. *Funding Requirement - [party name] > [child party name]* page appears.

351. Add the facility details for the child party.

352. To view, add, modify or delete the customer collateral, click the **Collaterals** tab.
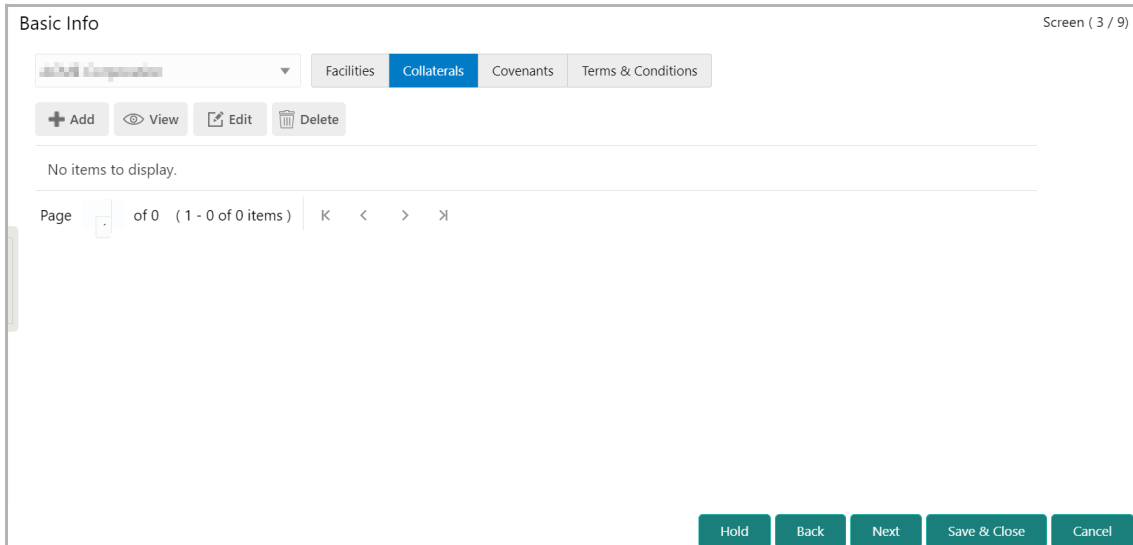
353. To add information about new collateral, click the Add icon. The *Collateral Details* window appears:

Collateral Details

Collateral Type *

Bond ▼

Collateral Description *

Property Bond

Charge Hierarchy *

◉ 1　○ 2　○ 3

Collateral Currency *

INR 🔍

Owner Estimated Value *

₹50,000,000.00

Purpose Of Collateral *

Security

Create　Cancel

354. Select the **Collateral Type** from the drop down list.

355. Type the **Collateral Description**.

356. Choose the **Charge Hierarchy**.

357. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.

358. Specify the **Owner estimated value** of the collateral.

359. Type the **Purpose Of Collateral**.

360. Click **Create**. Collateral details are added and listed as shown below:

Collaterals   Screen (7 / 9)

OFSSS ⌄

+ Add   👁 View   ✎ Edit   🗑 Delete

| **Collateral Code:** COL202480492 | **Type:** Vehicle | **Category:** Passenger Vehicle | **Collateral Currency:** USD |
| **Collateral Value:** $5,000.00 | **Held Collateral Value:** $5,000.00 | **Collateral Status:** Active | **Document Status:** |

| **Collateral Code:** COL202480474 | **Type:** Vehicle | **Category:** Passenger Vehicle | **Collateral Currency:** USD |
| **Collateral Value:** $500,000.00 | **Held Collateral Value:** $50,000.00 | **Collateral Status:** Active | **Document Status:** |

Page 1   of 1   (1 - 2 of 2 items) |<   <   1   >   >|

Hold   Back   Next   Save & Close   Cancel

To add details about more collateral, click the add icon again and provide the details.

361. To filter the required collateral, click the **Filter** icon and specify the filter parameters or directly type the collateral detail in **Type to filter** text box.

362. To edit the collateral details, select the corresponding record and click the edit icon.

363. To delete the collateral details, select the corresponding record and click the delete icon.

364. To change the layout of *Collaterals* page to table view, click the Table View icon at the right corner.

365. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.

366. Select the required child party. *Collaterals - [party name] > [child party name]* page appears.

367. Add the collateral details for the child party.

368. To view, modify, add or delete the Covenants, click the **Covenants** tab.

Basic Info   Screen (3 / 9)

| | Facilities | Collaterals | Covenants | Terms & Conditions |

▶ Overview

Filter | Type to filter | ➕ | ✎ | 🔗 | 🗑 | D

No items to display.

Page [ ] of 0 (1 - 0 of 0 items) |⟨ ⟨ ⟩ ⟩|

Hold | Back | Next | Save & Close | Cancel
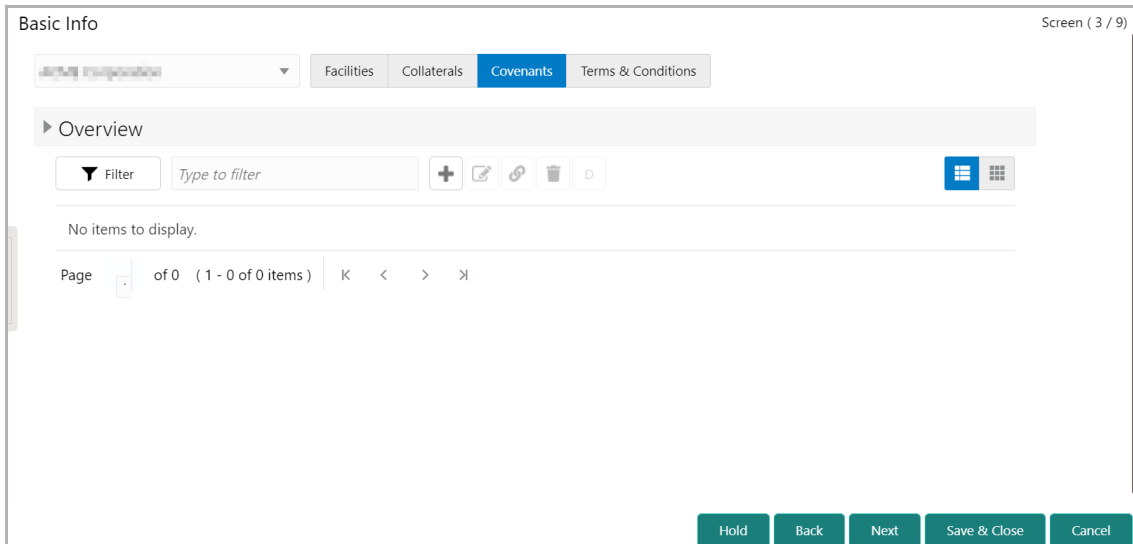
For information on viewing, modifying, adding or deleting the Covenants, refer "Customer Covenants" on page 24.

369. To view, modify, add or delete the terms and conditions for customer, click the **Terms & Conditions** tab.

Basic Info   Screen (3 / 9)

| | Facilities | Collaterals | Covenants | Terms & Conditions |

Filter | Type to filter | ➕ | ✎ | 🗑 | D

No items to display.

Page [ ] of 0 (1 - 0 of 0 items) |⟨ ⟨ ⟩ ⟩|

Hold | Back | Next | Save & Close | Cancel
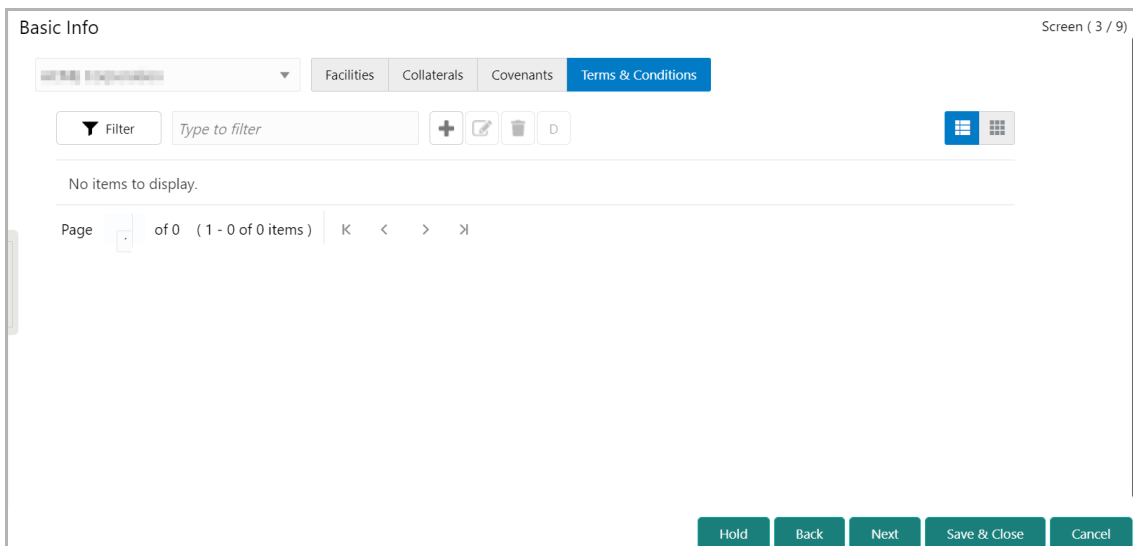
For information on viewing, modifying, adding or deleting the Terms and Conditions, refer "Terms & Conditions" on page 27

370. To go to the next page, click **Next** in the *Basic Info* page. The *Other Bank Facilities* page appears.

Chapter 3 - Proposal Initiation

Other Bank Facilities

Details about the facilities availed by the party from other banks are displayed in this data segment. If the party has availed new facilities in addition to the listed facilities from other banks, you can add them in this page.

371. Click the add icon. The *Facility Details* window appears:

Facility Details

Bank Name *

Corp Bank

Branch Name

Urban Branch

Sanction Letter Available

Facility Type *

(●) Funded   (○) Non Funded

Facility Category *

Term Loan

Sanctioned Year

2019

Take Over

Currency *

USD

Sanctioned Amount *

$10,000,000.000

Outstanding Amount

$5,000,000.000

Rate of Interest

12

Tenor

30

Secured

Create   Cancel

372. Type the other **Bank Name** and **Branch Name**.

373. Enable the **Sanction Letter Available** switch, if sanction letter is available for the other bank facility.

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

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

376. Type the year in which facility is sanctioned by the other bank in the **Sanctioned Year** field.

377. Enable the **Take Over** switch to add the other bank facility in funding requirement hop.

378. Search and select the **Currency** for the **Sanctioned Amount**.

379. Specify the initial amount of other bank facility in the **Sanctioned Amount** field.

380. Specify the **Outstanding Amount** to be paid by the party.

381. Specify the **Rate of Interest** at which facility is offered by the other bank.

382. Specify the **Tenor** of the other bank facility.

383. Enable the **Secured** switch, if the other bank facility is secured with collateral.

384. Click **Create**. Other bank facility is added and displayed the *Other Bank Facilities* page.

385. To change the layout of *Other Bank Facilities* page to table view, click the table view icon at the right corner.

386. To filter the required facility, click the **Filter** icon and specify the filter parameters or directly type the facility detail in the **Type to filter** text box.

387. To modify the other bank facility information, **Select** the required facility and click the edit icon. The *Facility Details* window appears.

388. Modify the required information and click **Save**.

389. To delete the other bank facility information, **Select** the facility and click the delete icon.

390. To add other bank facility detail of the child party, click the down arrow next to the party name in the left corner. Child party list appears.

391. Select the required child party. The *Other Bank Facilities - [organization name] > [customer name]* page appears.

392. Add the other bank facility information of the child party and click **Next**. The *Groupwise Exposure* page appears.

Groupwise Exposure

In this data segment, the user can details of the party and / or the connected party's exposure with your bank.

393. Click the add icon. The *Groupwise Exposure Details* window appears:

Groupwise Exposure Details

Entity Name *

Uniserve Bank

Customer Name *

OFSS

Relation *

◉ Borrower   ○ Connected Party

Currency *

INR

Approved Limit *

₹6,000,000.00

Outstanding Limit Amount *

₹2,000,000.00

Tenor *

24

Commitment Status *

Commited

Create   Cancel

394. In **Entity Name** field, enter your bank name.

395. In **Customer Name** field, enter the name of the party or the child party.

396. Select the **Relation** as **Borrower,** if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.

397. Search and select the **Currency** in which the facility is offered by the bank.

398. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

399. Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.

400. Click **Create**. Groupwise exposure details are added and displayed as shown below:

Groupwise Exposure   Screen (4 / 9)

OFSSS ⌄

Filter | Type to filter | × | + | ✎ | 🗑   Total Gross Limit : $6,000,000.00 ▦ ▦

Entity Name: Uniserve Bank   **Currency:** INR   **Tenor:** 24
Customer Name: OFSS   **Approved Limit:** ₹6,000,000.00   **Commitment Status:** Commited
Relation: Borrower   **Outstanding Limit Amount:** ₹2,000,000.00

Page [1] of 1 (1 - 1 of 1 items)   �|< < [1] > >|

Hold | Back | Next | Save & Close | Cancel

401. To change the table view to list view, click the list view icon at the right corner.

> If the party or child party has availed more than one facility from your bank, add all the groupwise exposure details by clicking add icon again.

402. To filter the required groupwise exposure, click the **Filter** icon and specify the filter parameters or directly provide the exposure detail in the **Type to filter** text box.

403. To edit the groupwise exposure information, **Select** the required exposure from the list and click the Edit icon.

404. To delete the groupwise exposure information, **Select** the exposure and click the delete icon.

405. To add groupwise exposure detail of the child party, click the arrow next to the party name in the top left corner. Customer list appears.

406. Select the required child party. *The Groupwise Exposure - [party name] > [child party name]* page appears.

407. Add the groupwise exposure information of the child party and click **Next**. The *Connected Parties* page appears.

Connected Party

If the connected party of your customer is already linked with your bank, the connected party information can be added during proposal evaluation.

Connected Parties   Screen (5 / 9)

OFSSS ⌄

▼ Filter | Type to filter | ✕ | ➕ ✎ 🗑

No items to display.

Page | 1 | of 0 (1 - 0 of 0 items)   �|< < > >|

Hold   Back   Next   Save & Close   Cancel

408. Click the add icon. The *Connected Parties Details* window appears:

Connected Party Details

Customer No.   Name
000088   🔍   Fetch Details

Cash Cover   Total Gross Facility
                  $4,000,000.00

Approved Funded Sell Down   Total Net Facility
                  $2,500,000.00

Approved Unfunded Sell Down
                  $1,500,000.00

Facility Details:

Line Code	Line Serial	Limit Amount	Commitment Status	Tenor (months)
No data to display.				

Page 1 (0 of 0 items) |< < | 1 | > >|

Create   Close

409. Search and select the Customer No of the connected party.

410. Click **Fetch Details**. Following details about the connected party are fetched and displayed:

- Name
- Total Gross Facility
- Total Net Facility
- Cash Cover
- Approved Funded Sell Down
- Approved Unfunded Sell Down
- Facility Details

Chapter 3 - Proposal Initiation

411. To change the view of **Facility Details,** click the required icon from List View, Table View and Tree View icons.

412. Click **Create.** Connected party details are added and displayed in the *Connected Parties* page.

413. To change the layout of *Connected Party* page to list view, click the list view icon at the right corner.

> If your customer has more than one connected party in your bank, add all the connected parties details by clicking add icon again.

414. To filter the required connected party, click the **Filter** icon and specify the filter parameters or directly type the connected party detail in the **Type to filter** text box.

415. To edit the connected party details, **Select** the required party and click the edit icon.

416. To delete the connected party, **Select** the required party and click the delete icon.

417. To add connected party details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.

418. Select the required child party. *Connected Parties - [party name] > [child party name]* page appears.

419. Add the connected party details for the child party and click **Next**. The *Write Up* page appears.

Write Up

You can add writeup for different writeup categories maintained in the system, if observations or additional customer information are available for the categories.

> Write up data segment appears only if that data segment is enabled in the Maintenance module.

Write up			Screen (5 / 6)
Corporation ⌄			

Filter | Type to filter | + | ⤢ ≡

No Data Found

Hold Back Next Save & Close Cancel
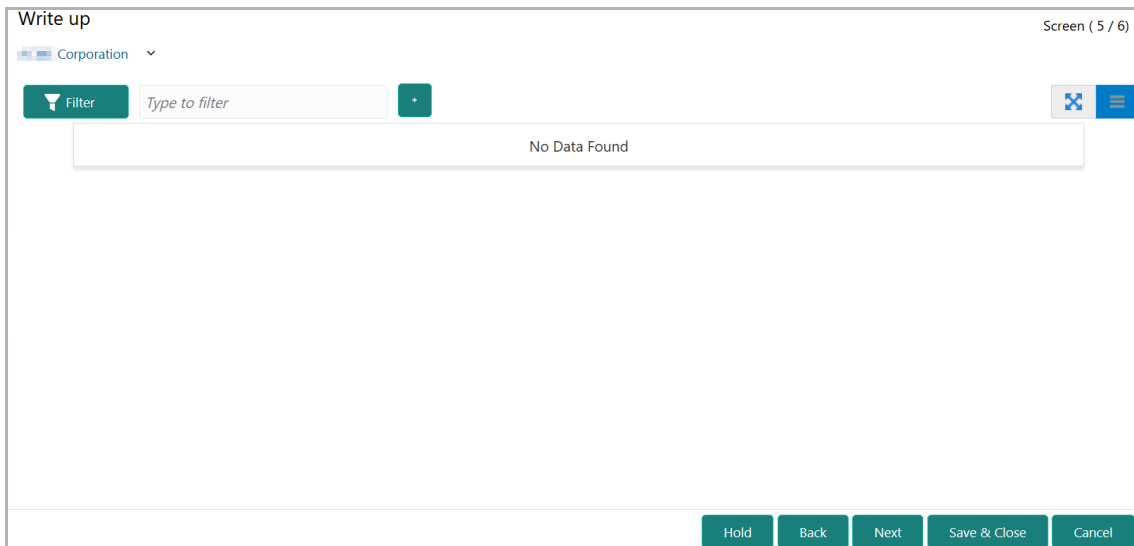
420. Click the add icon. The *Write Up* window appears:

Writeup

Writeup Category * | BOVR 🔍 | Business overview

↶ ↷ **B** *I* U̲ T̄ *A* - size - ⌄ | ≡ ≡ ≡ ≡ | ≡ ≡ | ≣ ≣ | H1 H2 | ›

Sample writeup

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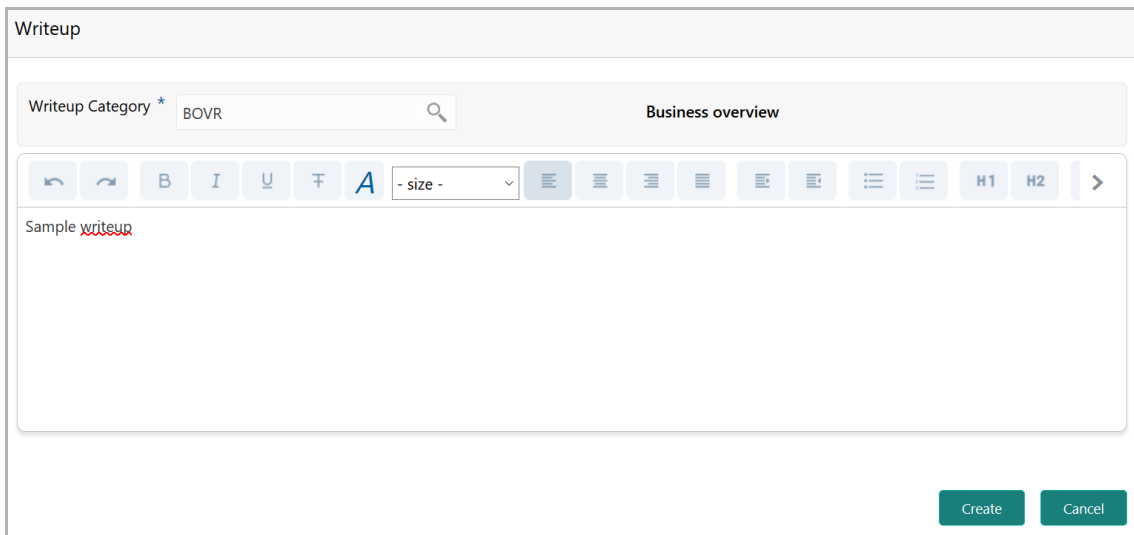
421. Click the search icon in the **Writeup Category** field*. The Fetch Writeup Category* window with the list of categories maintained in the Maintenance module appears:

Writeup Category ✕

Writeup Category Code   Writeup Category Description

Fetch

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 1 of 1 (1 - 7 of 7 items) ⏮ ‹ 1 › ⏭

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

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

Write up   Screen (5 / 6)

■■■ Corporation ⌄

▼ Filter   Type to filter   +   ⤢ ☰

Facility Purpose   Ⓝ ✏ Edit   🗑 Remove

Sample Writeup

🔍 View complete writeup   📁 View documents   🕐 View history

424. 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:
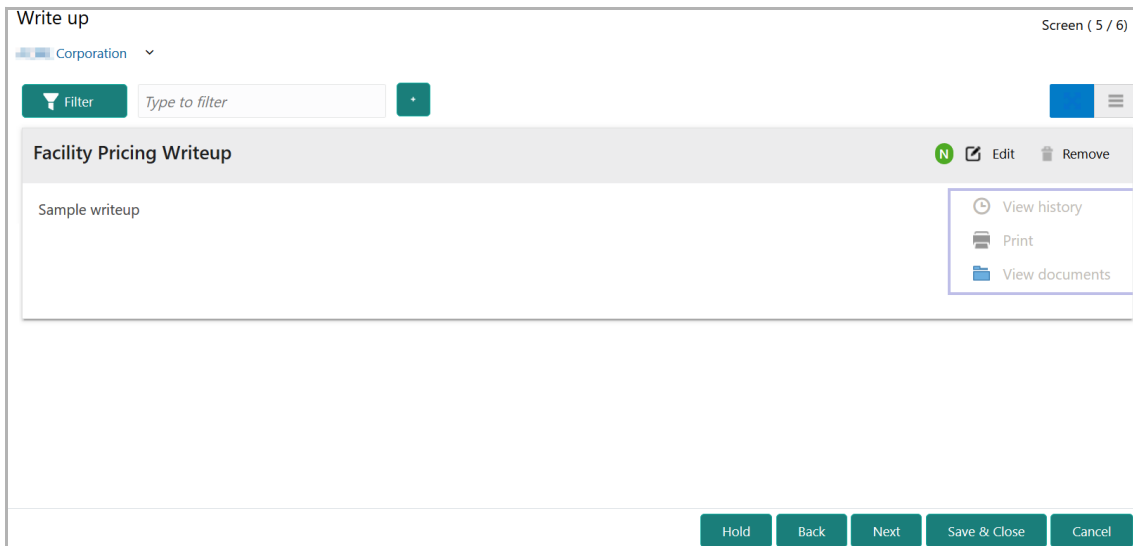
425. To modify the writeup, click the **Edit** icon and change the information.

426. To delete the writeup, click the **Remove** icon. A confirmation message appears.

427. Click **Yes**. The writeup is removed.

428. To view the writeup history, click the **View history** icon.

429. 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.

430. To attach / view writeup related documents, click **View Documents** icon. The following window appears:
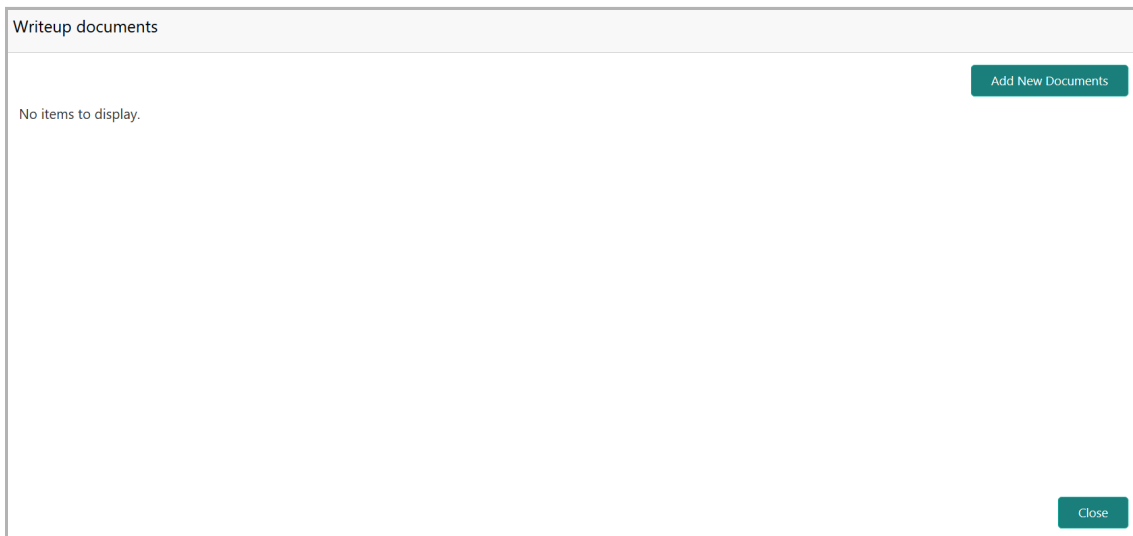
431. To add new documents, click **Add New Documents**.

Chapter 3 - Proposal Initiation

432. To exit the Writeup documents window, click **Close**.

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

Summary

The *Summary* page displays all the information added in the previous data segments for verification.

434. Click and expand the following sections for detailed information:
- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Collaterals

435. If modification is not required, click **Next**.

436. To modify the provided information, click **Back** and edit the required information.

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

Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posting comments help the user of next stage to make better decision.

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

438. To hold the Facility Review process, click **Hold**.

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

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

441. To submit the task for enrichment, click **Submit**.

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

Upon clicking the **Submit** button, the *Policy Exception* window appears:
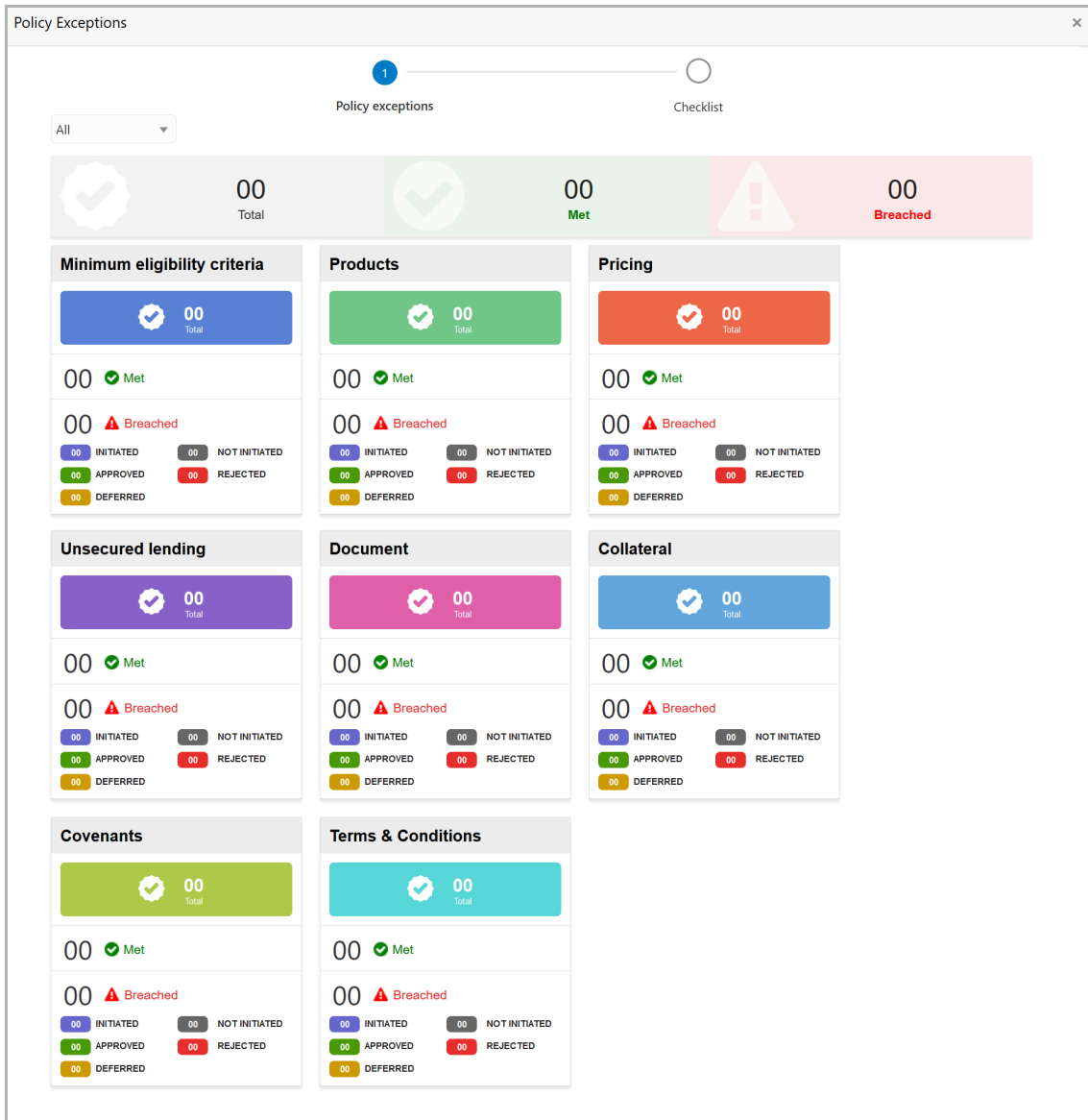
By default, policy exceptions are displayed for both the party and its child party.

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

444. Click the **Checklist** data segment.

In the Enrichment stage, the **Is KYC Required** check box appears in the *Checklist* window. The user can enable that check box to perform KYC evaluation for the party / child party.

445. Select the **Outcome** as **PROCEED**.

446. Click **Submit**.

Upon submitting the Proposal initiation task, the system creates the Proposal Enrichment task for the facility review.

Chapter 4 - Proposal Enrichment

Proposal Enrichment

In this stage, the user can modify the liability, facility, collaterals, covenants, terms and conditions information or other customer information added in the initiation stage and / or add new information about the parent and child parties.

To enrich the facility review, perform the following steps:

Steps to enrich credit proposal

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

2. **Acquire & Edit** the required application of Enrichment stage. The *Enrichment - Customer Summary* page appears.

Summary

The *Summary* data segment displays all the information added in the Initiation stage for review.

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

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

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

85

6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:
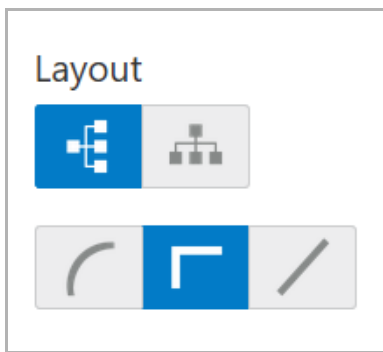
7. Select the required layout. Entity Overview is changed to the selected layout as shown below:
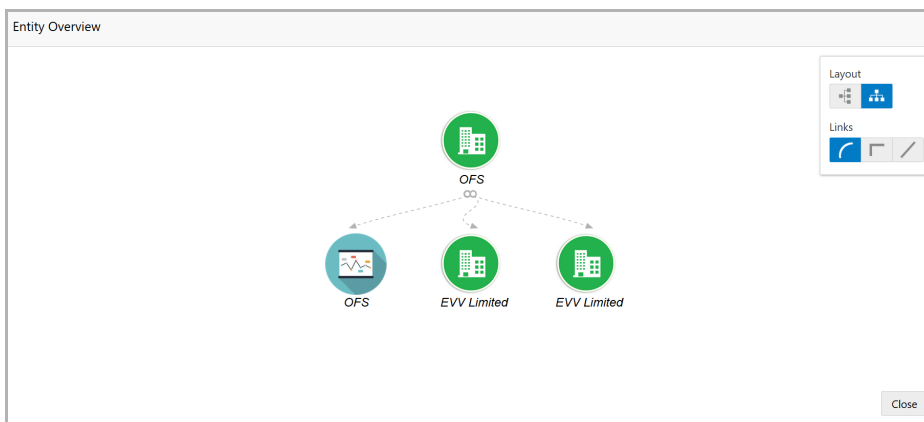
8. To exit the *Entity Overview* window, click **Close**.

9. To expand **Entities**, **Other Bank Facilities**, **Facilities**, **Collaterals** and **Pricing** sections, click the count in respective tile or click the triangle in each section.

10. Review the customer details and click **Next**. The *Liability page appears.*

Chapter 4 - Proposal Enrichment

Liability

Refer "Liability" on page 35 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Liability* page, the *Customer Info* page appears.

Customer Info

Refer "Customer Info" on page 7 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Customer Info* page, the *Other Bank Facilities* page appears.

Other Bank Facilities

Refer "Other Bank Facilities" on page 70 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Other Bank Facilities* page, the *Groupwise Exposure* page appears.

Groupwise Exposure

Refer "Groupwise Exposure" on page 72 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Groupwise Exposure* page, the *Connected Party* page appears.

Connected Party

Refer "Connected Party" on page 74 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Connected Party* page, the *Enrichment* page appears.

Enrichment

Refer "Basic Info" on page 39 for information on actions that can be performed in this data segment.

Upon clicking **Next** in the *Enrichment* page, the *Write Up* page appears.

Write Up

Refer "Write Up" on page 76 for information on actions that can be performed in this data segment.

87

Chapter 4 - Proposal Enrichment

Upon clicking **Next** in the *Write Up* page, the *Comments* page appears.

Comments

Refer for information on actions that can be performed in this data segment.

Upon submitting the Enrichment task, the system will create multiple parallel tasks for customer evaluation.

Chapter 5 - Proposal Evaluation

Proposal Evaluation

During Facility Review, the credit evaluation, the legal evaluation and the risk evaluation for customer can be performed in a parallel manner. If KYC Evaluation is opted while submitting the Enrichment task, the KYC check can also be performed in parallel with the other evaluations.

For performing questionnaire based evaluation, Questionnaire Details and Questionnaire Process Linkage maintenance must be done in the Maintenance module.

Refer **Credit Facilities Process Maintenance User Guide** for maintenance related information.

Credit Evaluation

To perform credit evaluation for the customer, perform the following steps:

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

2. **Acquire & Edit** the required Credit Evaluation task. The *Credit Evaluation - Customer Summary* page appears**:**

Chapter 5 - Proposal Evaluation

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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary   Screen (2 / 4)

▒▒ Corporation ⌄

▸ Amendment impact overview

| Entities | Facilities | Collaterals | Covenants | Terms & conditions |

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	▒▒ UK			100000	
PTY192590532	▒▒ UK			3500000	
PTY192590532	▒▒ UK			500000	

📄 Facilities   ⟳ Facility Transfer

Amount	Overdue	Facility Covenants	Facility T&c	No Anomaly
🏷 0	⏱ 0	📝 0	📝 0	✓ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter   [Type to filter]   Show All ▦ ▦ ▦

☑ **STWCIND1**
   Facility Id: F19259966   **Requested Amount:**   **Facility Type:** Funded   💬
   Facility Description: Short Term WC IND   **Facility Category:**   **Next Review Date:** Dec 2, 2019
   Parent Line Number: STWC1 - Short
   Term Working Capital

☐ **STWCUK1**
   Facility Id: F19259965   **Requested Amount:**   **Facility Type:** Funded   💬
   Facility Description: Short Term WC UK   **Facility Category:**   **Next Review Date:** Dec 2, 2019
   Parent Line Number: STWC1 - Short
   Term Working Capital

[Hold] [Back] [Next] [Save & Close] [Cancel]

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

📄 Facilities   ⟳ Facility Transfer

▼ Filter   [Type to filter]   ➕ ✏ 🗑   ☰ List View   ▦ Table View

Transfer Ref. No.: **TR2011036118**   From facility: **LIN21**   To facility: **LIN41**
Transfer amount: **£1,000.00**   Effective from: **20-11-28**   Expiry date: **20-11-30**

[Hold] [Back] [Next] [Save & Close] [Cancel]

Facility Review User Manual

5. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility

From entity
PTY201344330 -

To entity
PTY201344330 -

From facility
LIN21

To facility
LIN41

From Line Code	**To Line Code**
LIN2	LIN4
Facility Amount	**Facility Amount**
$1,600.00	$1,800.00
Available Amount	**Available Amount**
$1,600.00	$1,800.00
Facility Type	**Facility Type**
Term Loan	Term Loan
Facility Name	**Facility Name**
Test2	Test1
Start Date	**Start Date**
20-01-07	21-02-07
Expiry Date	**Expiry Date**
N/A	N/A

Transfer currency *
GBP

Transfer Amount *
£1,000.00

Effective from *

Expiry Date *

Create   Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

9. Select the **Transfer Currency** in which the amount has to be transferred.

10. Specify the amount to be transferred in the **Transfer Amount** field.

11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

14. To update the facility transfer details, select the required item and click the edit icon**.** The *Transfer Facility* window appears.

15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.

17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer.** *Facilities* page appears.

For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "Basic Info" on page 39.

19. To view the party details, click the **Entities** tab in *Summary* page.

20. To go to the *Credit Evaluation* page, click **Next**.

Credit Evaluation

Liability71234

| Quantitative Analysis | Qualitative Analysis |

Creditor Analysis

Evaluate

Edit   Comments

Debtor Analysis

Evaluate

Edit   Comments

Global Economic

Evaluate

Edit   Comments

Domestic Economic

Evaluate

Edit   Comments

Sector Analysis

Evaluate

Edit   Comments

Hold   Back   Next   Save & Close   Cancel

Chapter 5 - Proposal Evaluation

In *Credit Evaluation* page, you can perform the following analysis for the party and its child parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

Upon clicking **Evaluate** in any of the tile, the *Questionnaire* window appears:

> Global Economic Analysis

< Previous Category   Next Category >

Total Score   **4**

Availability of raw materials

Score   **4**

Has the borrower missed any payments or is there any unauthorized overdrafts fro more than 7 days?

No

Yes

Comment

>

Cancel   Save

21. Select answers for the available questions and click **Next Category**.

22. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

A score is generated and displayed for the sector based on each answer provided.

23. Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:

95
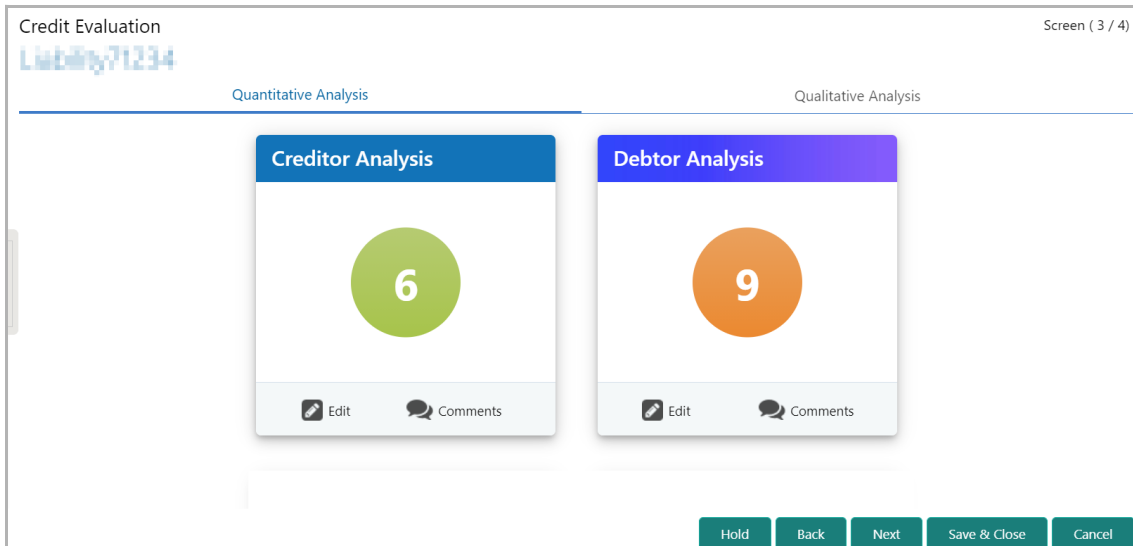
For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.
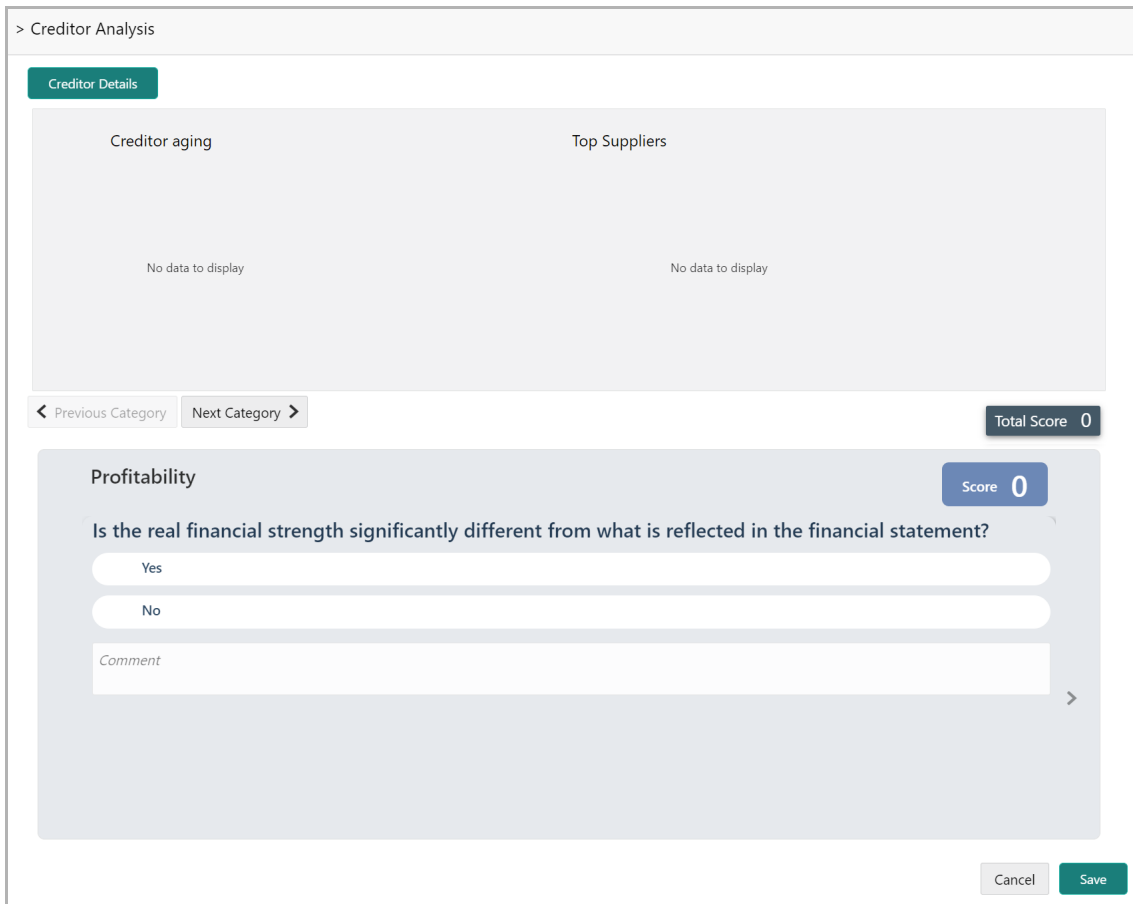
24. Click the **Creditor Details** / **Debtor Details** in the *Questionnaire* window. The **Creditor Details** / **Debtor Details** window appears:
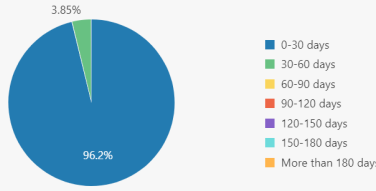
Creditor Details				×

Financial Year	Quarter	Total Creditor Amount	Creditor Turnover Days
FY2019-2020	AN	$3,120.00	0.0017828571428571429

Fetch

◢ Outstanding Creditor Amount Breakup

* 0-30 Days	:	$3,000.00
* 30-60 Days	:	$120.00
* 60-90 Days	:	$0.00
* 90-120 Days	:	$0.00
* 120-150 Days	:	$0.00
* 150-180 Days	:	$0.00
* More than 180 Days	:	$0.00

3.85%

96.2%

- 0-30 days
- 30-60 days
- 60-90 days
- 90-120 days
- 120-150 days
- 150-180 days
- More than 180 days

▶ Key Creditors

Save   Close

25. **Fetch** the Creditor / Debtor Details for the required period.

26. To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.

27. After adding the information, click **Save**.

28. After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:

Credit Evaluation

Screen (3 / 4)

Liability71234

Quantitative Analysis | Qualitative Analysis

Peer Analysis

104

✎ Edit   💬 Comments

Financial Analysis

104

🔍 Review   💬 Comments

Covenant Analysis

2   0

Met   Breached

🔍 Review   💬 Comments

T&C Analysis

0   0   2

New   Removed   Modified

🔍 Review   💬 Comments

Account Conduct

0   0   0

Current   Loan   Saving

✎ Edit   💬 Comments

Hold   Back   Next   Save & Close   Cancel

29. To analyze the account conduct of customer, click **Evaluate** in **Account Conduct** tile.

███ Corporation > Account Conduct

▶ Account OverView

| Current Accounts | Loan Accounts | Deposit Accounts |

Refresh Add View Edit Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	3000000000		2000000000000	

Page 1 of 1 (1 of 1 items) |< < [1] > >|

Comment

↶ ↷ **B** *I* U̲ T̶ *A* - size - ≡ ≡ ≡ ≡ ≡ ≡ ⋮≡ ⋮≡ H1 H2 ⌗ ⌗ >

Enter text here...

Post

No items to display.

Close

30. To view the summary of current, loan and deposit accounts, click and expand **Account Overview** section.

31. To add the current account, click **Add**. Current Account Performance Details window appears:

Current Account Performance Details

Current Account No *
489022244

Branch
004

Currency *
USD

Average Credit Balance *
$45,000,000,000.00

Average Debit Balance *
$3,000,000,000.00

Limit

Current Balance
$2,000,000,000,000.00

No Of Excess In 6 Months
0

[OK] [Clear] [Cancel]

32. Type the **Current Account No**.

33. Search and select the **Branch** and **Currency**.

34. Specify the following details in corresponding fields:

   • Average Credit Balance

   • Average Debit Balance

   • Limit

   • Current Balance

   • No Of Excess in 6 Months

35. Click **OK.** Details are added and displayed in *Current Accounts* page.

36. To refresh the current account list, click **Refresh**.

37. To view the current account details, select the current account and click **View**.

38. To modify the current account details, select the current account and click **Edit**.

39. To delete the current account details, select the current account and click **Delete**.

40. To add the loan account, click the **Loan Accounts** tab and then click **Add**. *Loan Account Performance Details* window appears:

Loan Account Performance Details

Loan Account No *

3245343

Sanctioned Amount *

$450,000,000.00

EMI Paid

$300,000,000.00

Balance Outstanding

$150,000,000.00

Currency *

USD

Tenor (In Months)

30

EMI Remaining

$12.00

Discrepancy

OK   Clear   Cancel

41. Type the **Loan Account No**.

42. Search and select the **Currency**.

43. Specify the following details in corresponding fields:

   - Sanctioned Amount

   - Tenor (In Months)

   - EMI Paid

   - EMI Remaining

   - Balance Outstanding

44. If there is a discrepancy in payment, enable the **Discrepancy** switch.

45. Click **OK.** Details are added and displayed in *Loan Accounts* page.

46. To refresh the loan account list, click **Refresh**.

47. To view the loan account details, select the loan account and click **View**.

48. To modify the loan account details, select the loan account and click **Edit**.

49. To delete the loan account details, select the loan account and click **Delete**.

50. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. *Deposit Account Performance Details* window appears:

Deposit Account Performance Details

Deposit Account No *
9000000022

Account Type *
Savings

Branch
004

Currency
USD

Balance
$5,000,000,000.00

OK   Clear   Cancel

51. Type the **Deposit Account No**.

52. Select the **Account Type** from the drop down list.

53. Search and select the **Branch** and **Currency**.

54. Specify the **Balance** in deposit account.

55. Click **OK.** Details are added and displayed in *Deposit Accounts* page.

56. To refresh the deposit account list, click **Refresh**.

57. To view the deposit account details, select the deposit account and click **View**.

58. To modify the deposit account details, select the deposit account and click **Edit**.

59. To delete the deposit account details, select the deposit account and click **Delete**.

60. **Post** the **Comments** for the account conduct.

61. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.

62. To evaluate the customer's performance against its peer, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears:

> Peer Analysis

Period FY2019-2020 ▼

Quarter AN ▼

Select Customer

Score
31

Previous Category   Next Category

Liquidity

Ratio	Benchmark	Value
Quick Ratio	1.1	1.2
Working Capital Ratio	1.3	1.3

Comment

↶ ↷ **B** *I* U̲ T̶ *A* - size - ▼ ≡ ≡ ≡ ≡ ≡ ≡ ☰ ☷ H1 H2 ⚭ ⚭ ⋮ >

Enter text here...

Post

No items to display.

Close

63. Select the **Period** and the **Quarter** for which you want to view peer analysis score.

64. Click **Select Customer** and fetch the required peer customer. The system displays the following details for the selected peer along with a score:

- Liquidity

- Efficiency

- Profitability

- Solvency

65. To view each of the above details, click **Next Category**.

66. **Post** the **Comment** for the Peer Analysis.

67. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

68. To evaluate financial performance of the customer, click **Evaluate** in **Financial Analysis** tile. The *Financial Analysis* window appears:

> Financial Analysis

Score

26

Period
FY2018-2019

Quarter
AN

Previous Category

Next Category

Liquidity

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
Quick Ratio	1.1	1	-0.1	-9.09%	T	P		2	
Working Capital Ratio	1.3	1.4	0.1	7.69%	T	P		4	

Comment

Close

69. Select the **Period** and the **Quarter** for which you want to view the financial analysis score. The system displays the following details of the customer for the selected period along with a score:

- Liquidity
- Efficiency
- Profitability
- Solvency

70. To view each of the above details, click **Next Category**.

71. **Post** the **Comment** for the Financial Analysis.

72. Click **Close**. The score is displayed in the *Qualitative Analysis* window.

73. To view the covenant compliance status of the customer, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears:

> Covenant Analysis

N.A.	0
No of New Covenants Proposed	No of Existing Covenants

New Covenant Proposed

Filter | Type to filter

☑ **DebtByEquity ratio should be less than 1**
Covenant Code: DebtByEquity **Covenant Type:** Financial **Description:** DebtByEquity
Classification: External **Frequency:** Quarterly **Linked Facility:** FAC00401
Start Date: Jul 1, 2019 **End Date:** Dec 4, 2028 **Next Check Date:** Feb 18, 2020

View Linkage
Covenant History

☐ **Pollution Certificate ratio should be null null** [met with 1]
Covenant Code: POLC **Covenant Type:** Non Financial **Description:** Pollution Certificate
Classification: External **Frequency:** Quarterly **Linked Facility:** F202049
Start Date: Sep 19, 2018 **End Date:** Dec 4, 2028 **Next Check Date:** Jun 16, 2020

☐ **Fire safety** [NEW]
Covenant Code: CVNTFACDBE **Covenant Type:** Non Financial **Description:** Fire safety
Classification: External **Frequency:** Monthly **Linked Facility:** FAC00018
Start Date: Sep 19, 2018 **End Date:** Dec 4, 2028 **Next Check Date:** Feb 23, 2020

☐ **DSCR on the basis of EBITDA ratio should be greater than 1.25** [breached with 1]
Covenant Code: DSCROBOEBITDA **Covenant Type:** Financial **Description:** DSCR on the basis of EBI...
Classification: Internal **Frequency:** Quarterly **Linked Facility:** PTY192560509
Start Date: Sep 19, 2018 **End Date:** Dec 4, 2028 **Next Check Date:** Mar 15, 2020

Load More

(showing ▭ record(s) out of 15)

Existing Covenant Past Performance

Filter | Type to filter

☐ **DebtByEquity ratio should be less than 1**
Covenant Code: DebtByEquity **Covenant Type:** Financial **Description:** DebtByEquity
Classification: External **Frequency:** Quarterly **Linked Facility:** FAC00401
Start Date: Jul 1, 2019 **End Date:** Dec 4, 2028 **Next Check Date:** Feb 18, 2020

☐ **Fire safety** [NEW]
Covenant Code: CVNTFACDBE **Covenant Type:** Non Financial **Description:** Fire safety
Classification: External **Frequency:** Monthly **Linked Facility:** FAC00018
Start Date: Sep 19, 2018 **End Date:** Dec 4, 2028 **Next Check Date:** Feb 23, 2020

☐ **DSCR on the basis of EBITDA ratio should be greater than 1.25** [breached with 1]
Covenant Code: DSCROBOEBITDA **Covenant Type:** Financial **Description:** DSCR on the basis of EBI...
Classification: Internal **Frequency:** Quarterly **Linked Facility:** PTY192560509
Start Date: Sep 19, 2018 **End Date:** Dec 4, 2028 **Next Check Date:** Mar 15, 2020

Load More

(showing 10 record(s) out of 15)

Comment

↶ ↷ B I U T̶ A - size - ≡ ≡ ≡ ≡ ≡ ≡ ☰ ☰ H1 H2 🔗 🔗 >

Enter text here...

Post

No items to display.

Close

Chapter 5 - Proposal Evaluation

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
- Existing Covenant Past Performance

74. To filter the required new and existing covenants, click the **Filter** icon and specify the filter parameters or directly type the parameter in *Type to filter* text box.

75. To change the layout to table view, click the **Table view** icon.

76. To know with which entity a particular covenant is linked, click the hamburger icon in the covenant record and select **View Linkage**.

77. To view the covenant history, click the hamburger icon in the covenant record and select **Covenant History**.

78. After viewing the covenant details, **Post** the **Comments** and click **Close**. Met and Breached covenants are displayed in **Covenants** tile.

79. To view the terms & conditions compliance status of the customer, click **Review** in **T&C Analysis** tile. The *T&C Analysis* window appears:

ACME Corporation > T&C Analysis

0	0
No Of New T&C Proposed	No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter | Type to filter | ×

No items to display.

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

Existing Terms & conditions compliance

Filter | Type to filter | ×

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

106

In the *T&C Analysis* window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

80. To filter the required terms and conditions, click the **Filter** icon and specify the filter parameters or directly type the parameter in ***Type to filter*** text box.

81. To change the layout to table view, click the **Table view** icon.

82. To delete a terms and conditions record, select the record and click the **D** icon.

83. To view more information about the terms and conditions, select the record and click the **V** icon.

84. After reviewing the terms and conditions, **Post** the **Comments and** click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

85. To modify the terms and conditions record, click **Edit** in the corresponding tile.

86. To capture comments for the terms and conditions analysis, click **Comment** in the corresponding tile.

87. After performing qualitative analysis for both the party and its child parties, click **Next** in the *Credit Evaluation* page**.** The *Comments* page appears:

88. Type the overall **Comments** for the credit evaluation and click **Post.** Comment is posted below the **Comments** box**.**

89. Click **Submit**. The *Policy Exception* window appears:

Chapter 5 - Proposal Evaluation
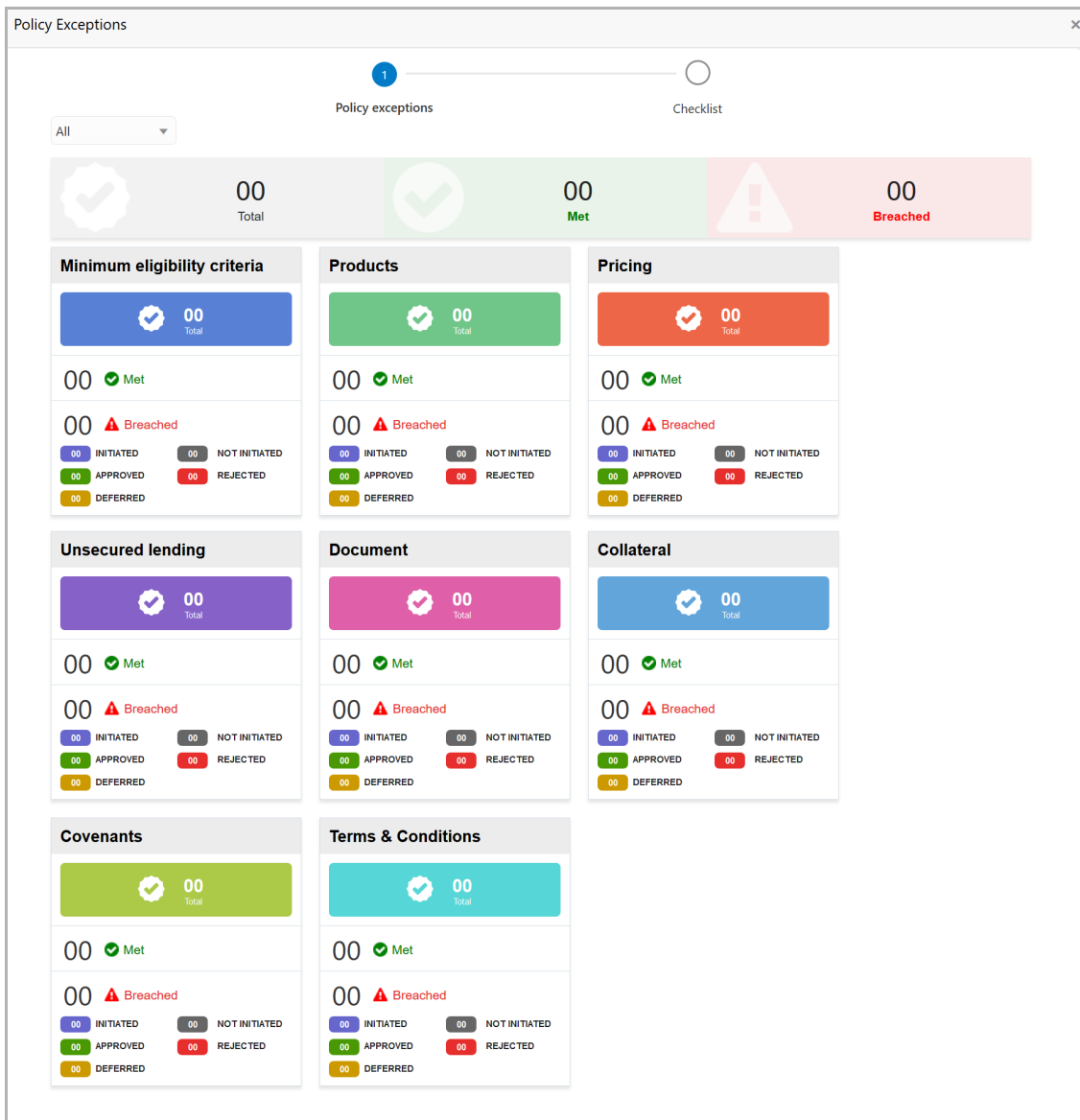
By default, policy exceptions are displayed for both the organization (party) and its child party.

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

91. Click the **Checklist** data segment.

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

93. Click **Submit**.
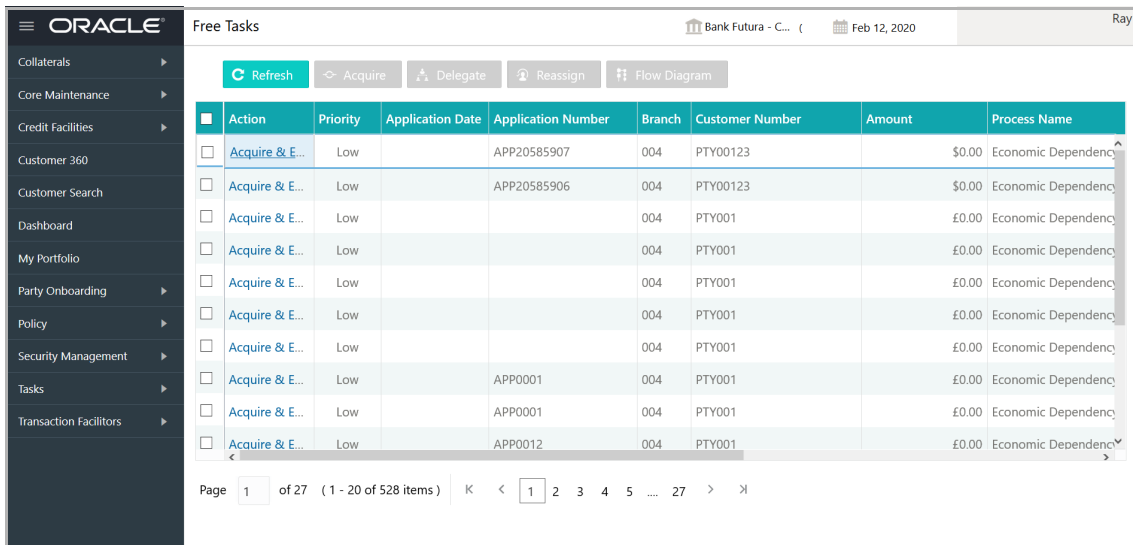
For information on **Write up** data segment, refer Proposal Initiation Chapter.

Legal Evaluation

To perform legal evaluation for the customer, perform the following steps:

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

95. **Acquire & Edit** the required Legal Evaluation task**.** The *Legal Evaluation - Customer Summary* page appears**:**

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

96. After reviewing the *Customer Summary*, click **Next**. the Summary page appears:

Summary   Screen (2 / 4)

▓▓ Corporation ⌄

▸ Amendment impact overview

| Entities | Facilities | Collaterals | Covenants | Terms & conditions |

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	UK			100000	
PTY192590532	UK			3500000	
PTY192590532	UK			500000	

📄 Facilities   ⟳ Facility Transfer

Amount	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
💰 **0**	⏱ **0**	📝 **0**	📝 **0**	✓ **15**
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

▼ Filter   [Type to filter]   Show All ▦ ▦ ▦

☑ **STWCIND1**
Facility Id: F19259966   **Requested Amount:**   **Facility Type:** Funded
Facility Description: Short Term WC IND **Facility Category:**   **Next Review Date:** Dec 2, 2019
Parent Line Number: STWC1 - Short
Term Working Capital   💬

☐ **STWCUK1**
Facility Id: F19259965   **Requested Amount:**   **Facility Type:** Funded
Facility Description: Short Term WC UK **Facility Category:**   **Next Review Date:** Dec 2, 2019
Parent Line Number: STWC1 - Short
Term Working Capital   💬

[Hold] [Back] [Next] [Save & Close] [Cancel]

97. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

📄 Facilities   ⟳ Facility Transfer

▼ Filter   [Type to filter]   ➕ ✏ 🗑   ☰ List View   ▦ Table View

Transfer Ref. No.: **TR2011036118**   From facility: **LIN21**   To facility: **LIN41**
Transfer amount: **£1,000.00**   Effective from: **20-11-28**   Expiry date: **20-11-30**

[Hold] [Back] [Next] [Save & Close] [Cancel]

98. Click the **Add** icon. The *Transfer Facility* window appears:

Transfer Facility	
From entity	**To entity**
PTY201344330 - ▾	PTY201344330 - ▾
From facility	**To facility**
LIN21 🔍	LIN41 🔍

From Line Code LIN2	**To Line Code** LIN4
Facility Amount $1,600.00	**Facility Amount** $1,800.00
Available Amount $1,600.00	**Available Amount** $1,800.00
Facility Type Term Loan	**Facility Type** Term Loan
Facility Name Test2	**Facility Name** Test1
Start Date 20-01-07	**Start Date** 21-02-07
Expiry Date N/A	**Expiry Date** N/A

Transfer currency *	Transfer Amount *
GBP	£1,000.00
Effective from *	Expiry Date *
📅	📅

Create   Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

99. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

100. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

101. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date

- Expiry Date

102. Select the **Transfer Currency** in which the amount has to be transferred.

103. Specify the amount to be transferred in the **Transfer Amount** field.

104. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

105. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

106. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

107. To update the facility transfer details, select the required item and click the edit icon**.** The *Transfer Facility* window appears.

108. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

109. To delete the transfer details, select the required item and click the delete icon.

110. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

111. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer.** *Facilities* page appears.

> For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "Basic Info" on page 39.

112. To view the party details, click the **Entities** tab in *Summary* page.
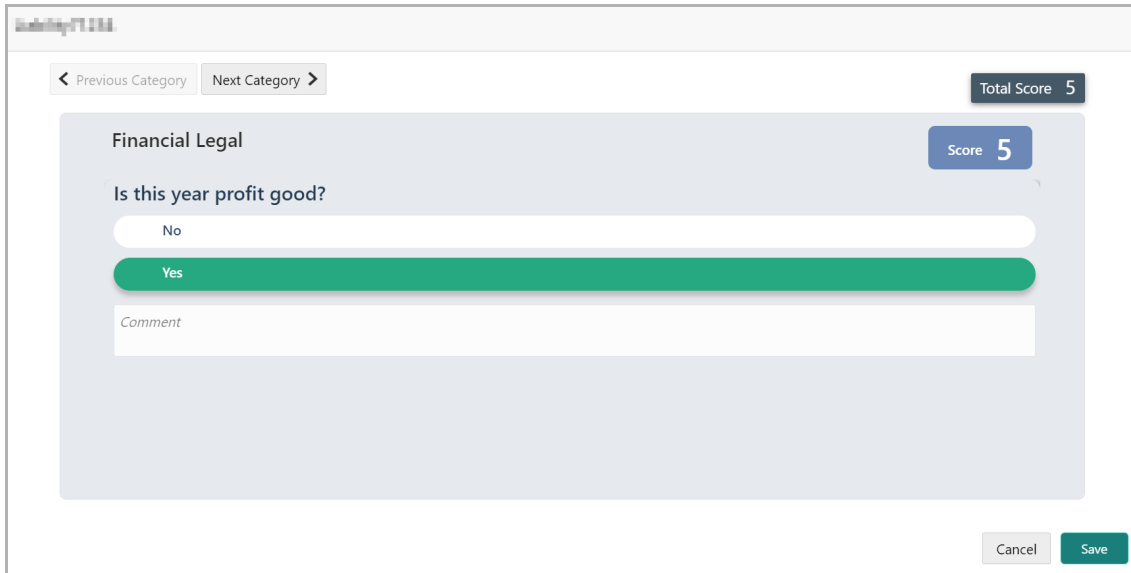
113. To go to the *Legal Approval* page, click **Next**.
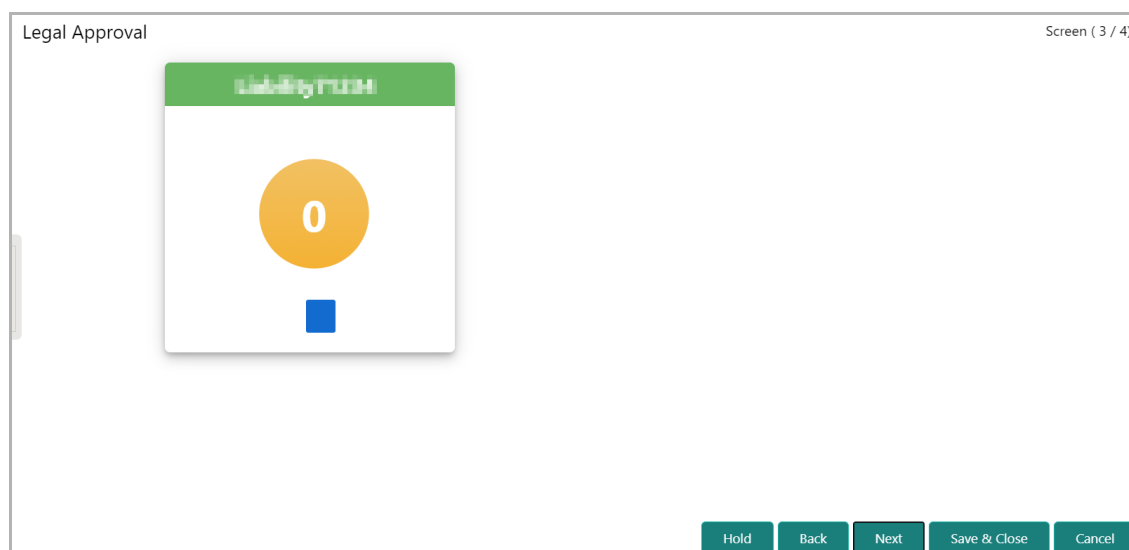
Chapter 5 - Proposal Evaluation

In *Legal Approval* page, you can perform legal evaluation for both the party and the child parties by answering simple questions related to the evaluation:

114. To initiate the evaluation, click **Start**. The *Questionnaire* window appears:
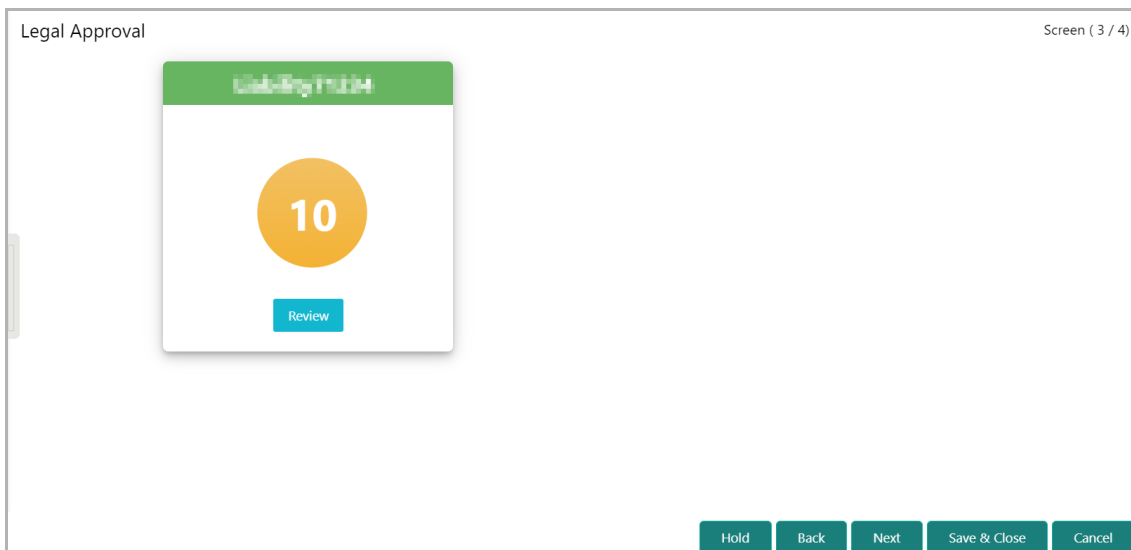
115. Select answers for the available questions and click **Next Category**.

116. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

A score is generated and displayed for the sector based on each answer provided.

117. Click **Save**.
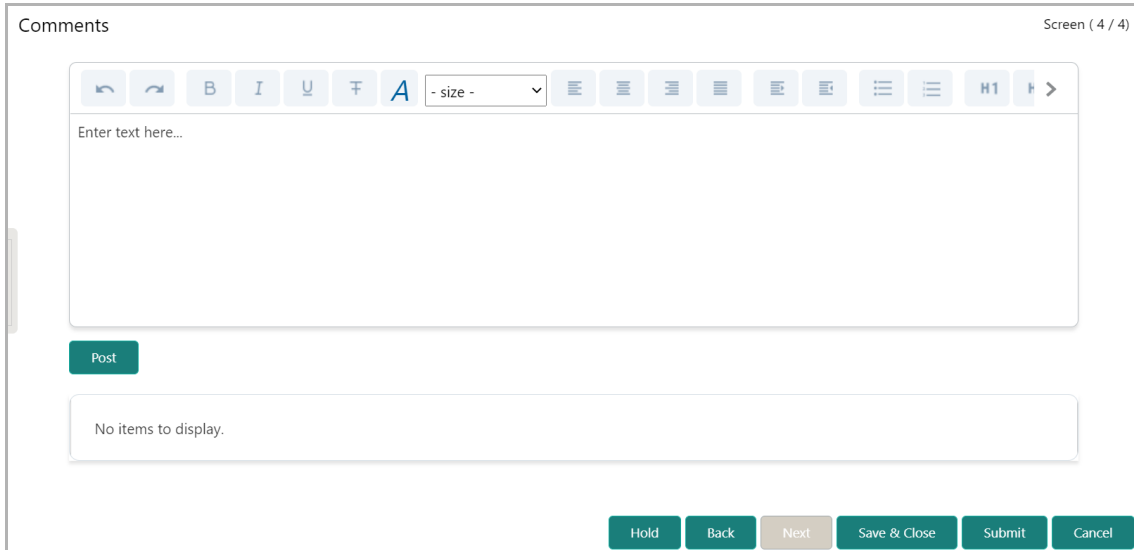
After performing legal analysis for both the party and the child parties, the *Legal Approval* page with the cumulative score appears:

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

119. Type the overall **Comments** for the legal evaluation and click **Post.** Comment is posted below the **Comments** box**.**

120. Click **Submit**. The *Policy Exceptions* window appears:

Chapter 5 - Proposal Evaluation

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

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

122. Click the **Checklist** data segment.

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

124. Click **Submit**.

For information on **Write up** data segment, refer Proposal Initiation Chapter.

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer for information on performing risk evaluation.

After submitting all the evaluation tasks, the system will create the proposal structuring task.
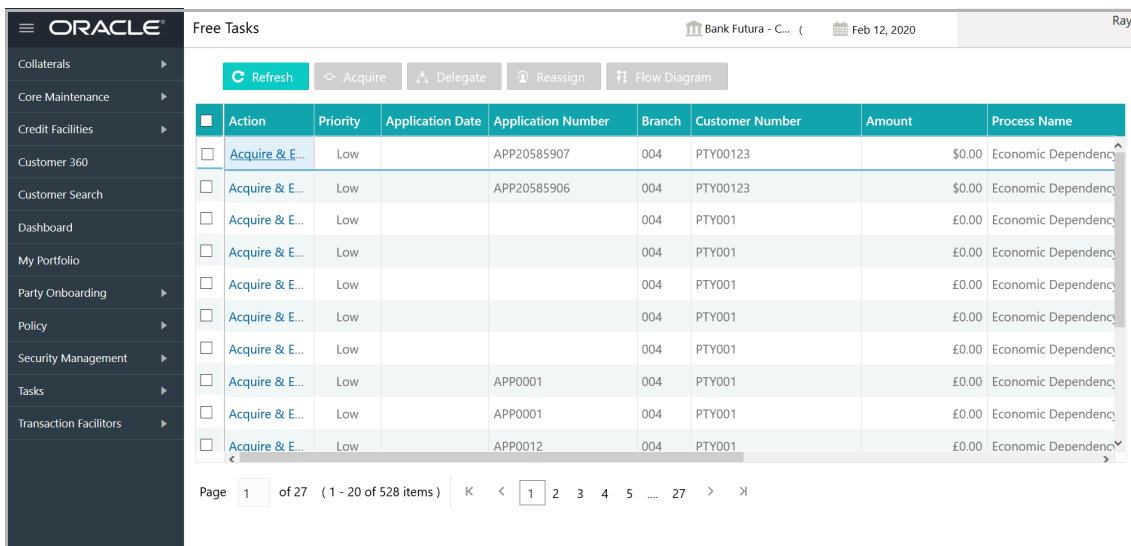
KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the banker can add the KYC details during the Facility Review process. Adding KYC details helps the Approver to determine the originality of the customer.

Steps to add KYC details

To add KYC details, perform the following steps:

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

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

Chapter 6 - KYC Check

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

3. After reviewing the *Customer Summary*, click **Next**. The *Summary* page appears:

Summary   Screen (2 / 4)

▒▒ Corporation ⌄

▸ Amendment impact overview

Entities   Facilities   Collaterals   Covenants   Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
PTY192590532	▒▒ UK			100000	
PTY192590532	▒▒ UK			3500000	
PTY192590532	▒▒ UK			500000	

📄 Facilities   ⟳ Facility Transfer

Amount	**Overdue**	**Facility Covenants**	**Facility T&c**	**No Anomaly**
💰 0	⏱ 0	📝 0	📝 0	✅ 15
Over utilization	Facility review overdue	Breached	Breached	Facilities with no changes

🔽 Filter   `Type to filter`   Show All ▦ ▦ ▦

STWCIND1
☑ **Facility Id:** F19259966   **Requested Amount:**   **Facility Type:** Funded
Facility Description: Short Term WC IND   **Facility Category:**   **Next Review Date:** Dec 2, 2019
Parent Line Number: STWC1 - Short
Term Working Capital   💬

STWCUK1
☐ **Facility Id:** F19259965   **Requested Amount:**   **Facility Type:** Funded
Facility Description: Short Term WC UK   **Facility Category:**   **Next Review Date:** Dec 2, 2019
Parent Line Number: STWC1 - Short
Term Working Capital   💬

Hold   Back   Next   Save & Close   Cancel

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

📄 Facilities   ⟳ Facility Transfer

🔽 Filter `Type to filter` ➕ ✏ 🗑   ☰ List View   ▦ Table View

Transfer Ref. No.: **TR2011036118**   From facility: **LIN21**   To facility: **LIN41**
Transfer amount: **£1,000.00**   Effective from: **20-11-28** Expiry date: **20-11-30**

Hold   Back   Next   Save & Close   Cancel

5. Click the **Add** icon. The *Transfer Facility* window appears:

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

9. Select the **Transfer Currency** in which the amount has to be transferred.

10. Specify the amount to be transferred in the **Transfer Amount** field.

11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

14. To update the facility transfer details, select the required item and click the edit icon**. The *Transfer Facility* window appears.

15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.

17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer.** *Facilities* page appears.

For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "Basic Info" on page 39.

19. To view the party details, click the **Entities** tab in *Summary* page.

20. To go to the *KYC* page, click **Next**.

KYC

Party Id : PTY201774545	Entity Type : Pvt Ltd	KYC Status :	⋮
Verification Date :	KYC Method :		

Hold Back Next Save & Close Cancel
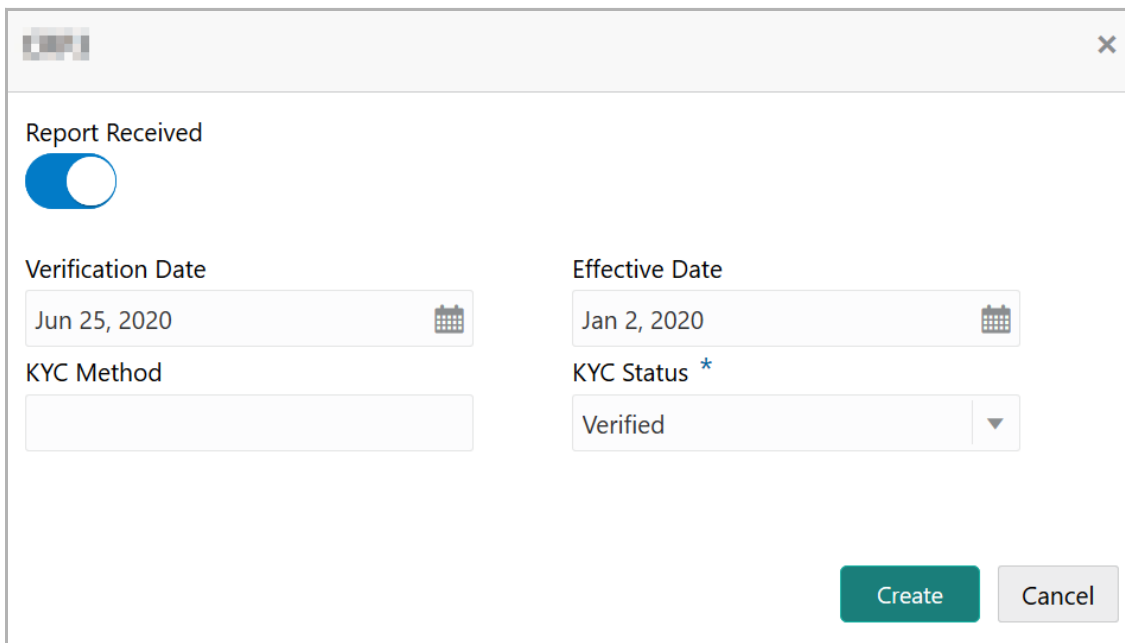
In the *KYC* page, provision to add KYC details for the party and all its child parties is provided.

21. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:

- KYC Details

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

22. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:

23. If KYC report is available for the party / child party, enable the **Report Received** switch.
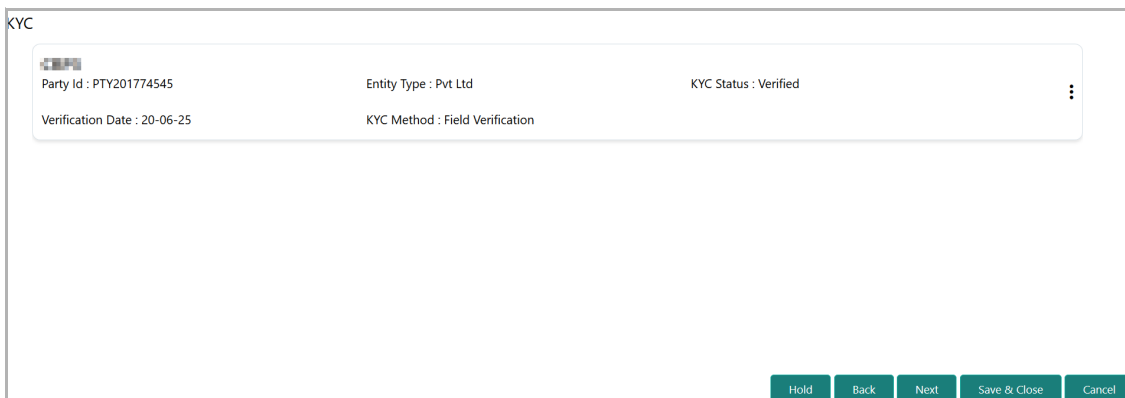
24. Click the calendar icon and select the KYC **Verification Date**.

25. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.

26. Type the **KYC Method.** For example: Field verification is a KYC Method**.**

27. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.

28. Click **Create**. KYC details are updated in the *KYC* page as shown below:

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

124

30. Select answers for the available questions and click **Next Category**.

31. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

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

33. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**. The *Comments* page appears:

Comments   Screen (4 / 4)

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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

35. Click **Submit.** The *Policy exceptions* window appears:

Chapter 6 - KYC Check

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

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

37. Click the **Checklist** data segment.

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

39. Click **Submit**.

For information on **Write up** data segment, refer Proposal Initiation Chapter.

Chapter 7 - Proposal Structuring

Proposal Structuring

In this stage, the user can propose an amount to the customer based on the scores obtained for each evaluation. Additionally, already added information about the collaterals, covenants, and terms & conditions can be viewed, modified and deleted or new collaterals, covenants, and terms & conditions can be added in this stage.

Proposal Structuring Steps

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

2. **Acquire & Edit** the required Proposal Structuring task**.** The *Proposal Structuring - Customer Summary* page appears**.**

Customer Summary

This data segment is the graphical representation of customer information such as Facility Summary, Collateral Summary, Other Bank Facility, Covenants and Terms & Conditions.

Chapter 7 - Proposal Structuring

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

3. After reviewing the *Customer Summary*, click **Next**. The *Liability* page appears.

Liability

For information on actions that can be performed in the this data segment, refer "Liability" on page 35.

Upon clicking **Next** in the *Liability* page, the *Summary* page appears.

Summary

The *Summary* page displays all the information added in the previous stages for verification.

4. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

5. Click the **Add** icon. The *Transfer Facility* window appears:

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

6. Select the entity to which the facility has to be transferred from the **To entity** drop down list.

7. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.

8. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

9. Select the **Transfer Currency** in which the amount has to be transferred.

10. Specify the amount to be transferred in the **Transfer Amount** field.

11. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.

12. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.

13. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.

14. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.

15. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

16. To delete the transfer details, select the required item and click the delete icon.

17. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.

18. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer.** *Facilities* page appears.

> For information on more actions that can be performed in the Facilities page and for Information on viewing and managing Collaterals, Covenants and Terms and Conditions, refer "Basic Info" on page 39.

19. To view the party details, click the **Entities** tab in *Summary* page.

20. To go to the *Write Up* page, click **Next**.

Chapter 7 - Proposal Structuring

Write Up

For information on actions that can be performed in the this data segment, refer "Write Up" on page 76.

Upon clicking **Next** in the *Write Up* page, the *Proposal Structuring* page appears.

Proposal Structuring

This data segment allows the user to propose a facility amount for the customer based on the customer evaluation.

In this chapter, only the procedure to propose facility amount is provided.

For information on **Actions** that can be performed for the facility (such as **Create Sub Limit**, **Remove Facility**, and **Link Document**) and for information on viewing and managing Facility, Collateral, Covenants, and Terms & Conditions, refer "Basic Info" on page 39.

21. Click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears:

Short Term WC IND - Working Capital Finance

Facility Details

Save

Facility Basic Info

Schedule

Tenor Restrictions

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Credit Rating

FX Rate Revaluation

Utilization History

Line Code *
STWCIND

Line Serial Number *
1

Facility Description *
Short Term WC IND

Parent Facility Id
F19256939

Parent Line Number
STWC1 - Short Term Working Capital

Facility Type *
● Funded   ○ Non Funded
☐ Cascade

Facility Category
Working Capital Finance

Next Review Date *
Dec 2, 2019

Line Start Date *
Jul 11, 2019

Line Expiry Date *
Apr 30, 2022

Currency *
USD   Fetch

Requested Amount
500,000.00

Proposed Amount *
200,000.00

Project Id

Availability Period
(in months)

Commitment Status
○ Committed   ☐ Cascade
○ Uncommitted

Secured?
⬤   ☐ Cascade

☑ Revaluation Required
☑ Rate Agreement Required

Sanctioned Amount
1,000,000.00

Utilized Amount
1,000,000.00

Available Amount
0.00

OSUC Amount
0.00

Total repaid amount
0.00

Outstanding utilized amount
0.00

Net Utilization
0.00

Peak Utilization
0.00

Average Utilization
0.00

Released Amount *
1,000,000.00

◢ Additional Fields

No Additional fields configured!

Close

For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Facility Collateral Linkage, Credit Rating, FX Rate Revaluation, and Utilization History menus, refer "Basic Info" on page 39.

22. Specify an amount in **Proposed Amount** field.

23. Click **Save**. Proposed amount is added to the facility.

24. To go to the *Comments* page, click **Next**.

Comments

The *Comments* data segment allows to capture overall remarks for this stage. Posted comments are displayed at the bottom of the page to enable the user in identifying actions performed in this stage.

Comments   Screen (4 / 4)

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

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

26. To hold the Facility Review process, click **Hold**.

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

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

29. To submit the task for review, click **Submit**.

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

31. Click **Submit.** The *Policy exceptions* window appears:

Chapter 7 - Proposal Structuring

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

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

33. Click the **Checklist** data segment.

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

35. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the system will create the Proposal Review task.

Proposal Review

In this stage, the senior credit officer in the bank can review the proposal and send it for approval if the proposal meets the banks criteria.

Entities such as Liability and Facility can be only viewed in this stage. Modification is not allowed. However, edit feature can be enabled by changing the settings in Business Process Maintenance.

For information on options and icons in this stage, refer any of the previous chapters.

Proposal Approval

In this stage, the higher officials such as the head of credit department in the bank can review and approve the proposal, if the proposal meets the approval criteria set by the bank.

Refer **Proposal Structuring** Chapter for field level explanation on all the data segments in this stage.

1. To approve the facility, select the **Outcome** of this stage as 'Approve'.

2. To reject the facility, select the **Outcome** of this stage as 'Reject'.

Upon approval of the proposal, the proposal is sent to the Draft Generation stage.
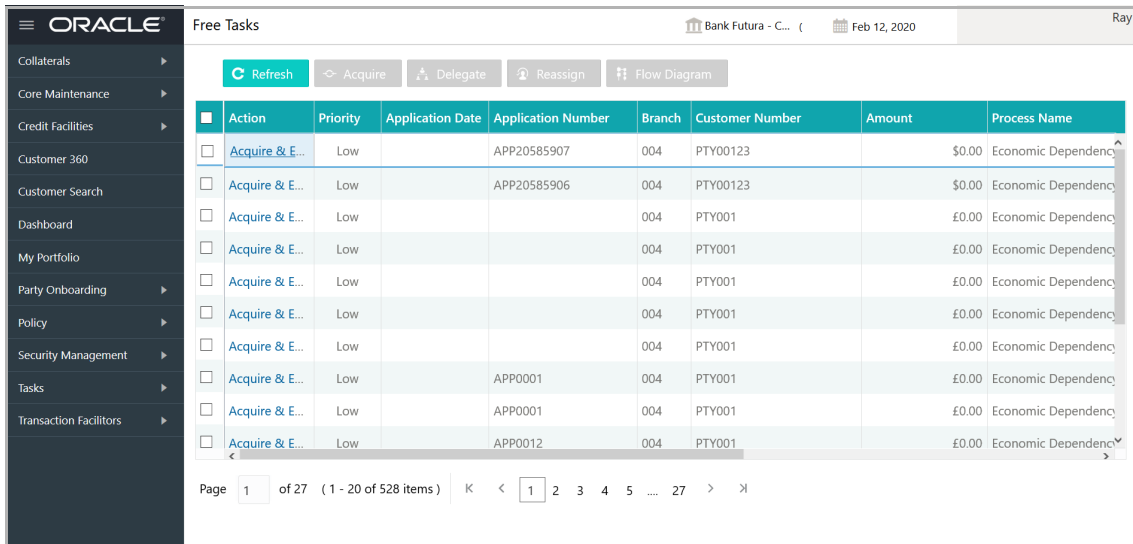
Draft Generation

In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

Steps to generate draft

To generate draft for the proposal, perform the following steps:

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

2. **Acquire & Edit** the required Draft Generation task**. The *Draft Generation - Customer Summary* page appears**:

Chapter 10 - Draft Generation

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

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

For information on actions that can be performed in the *Summary* page, refer "Summary" on page 80.

Upon clicking **Next** in the *Summary* page, the *Draft Generation* page appears:

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

5. In **E-mail To** field, type the E-mail address to which the proposal draft 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**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail** To field.

```
Draft Generation                                                    Screen ( 2 / 3)

 FAC01

   (+)    FAC01

          [] Regenerate Document

 Generated Documents

 FAC01

   (PDF)   Logged on 2021-03-23

   Q View Document      ⬇ Download Document


                              [Hold] [Back] [Next] [Save & Close] [Cancel]
```
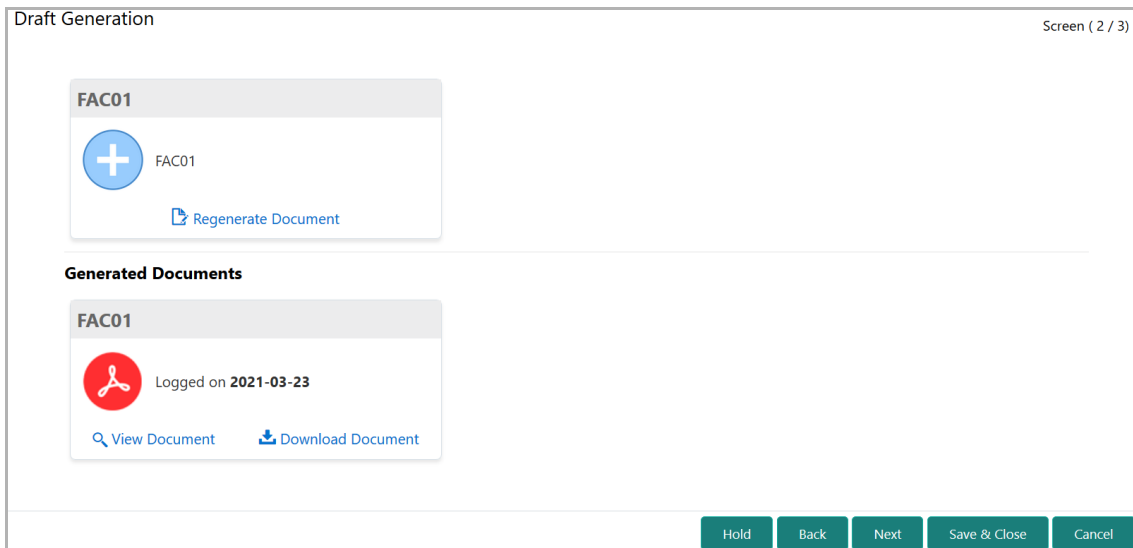
9. To view the generated draft document, click **View Document**.

10. To download the generated draft document, click **Download Document**.

11. After generating proposal draft, click **Next**. The *Comments* page appears:

```
Comments                                                           Screen ( 4 / 4)

 [↶ ↷ B I U ⊤ A  - size - ⌄ ≡ ≡ ≡ ≡ ≡ ≡ ≔ ≔ H1 H >]

 Enter text here...



 [Post]

 No items to display.


                    [Hold] [Back] [Next] [Save & Close] [Submit] [Cancel]
```
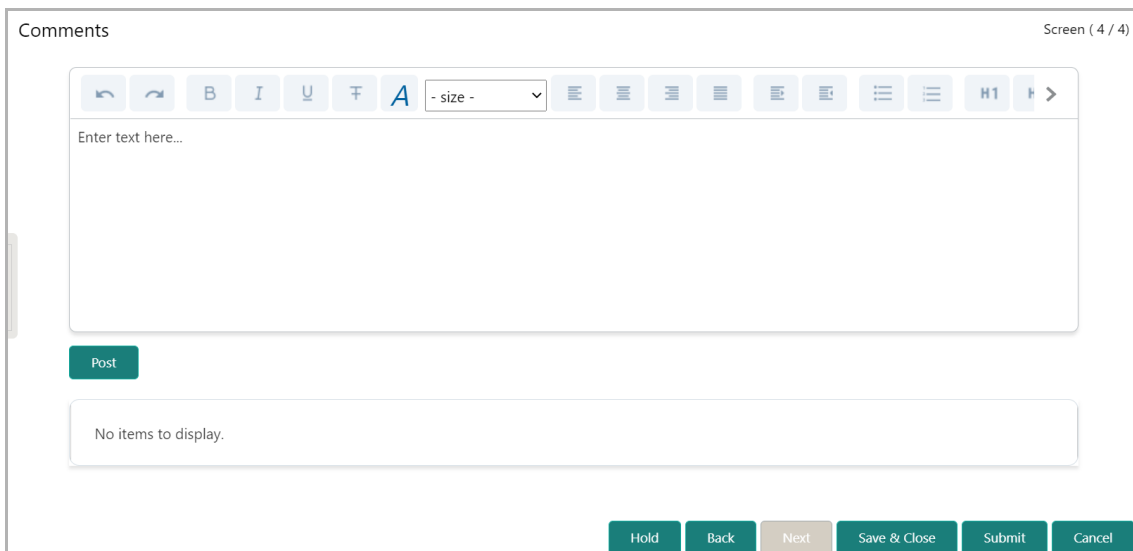
12. Post comments for this stage**,** if required. Posted comment is displayed below the **Comments** box.

13. Click **Submit.** The *Policy exceptions* window appears:

By default, policy exceptions are displayed for both the party and the child parties.

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 10 - Draft Generation

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

17. Click **Submit**. The draft proposal is sent to the mentioned Email ID.

Upon customer acceptance of the draft proposal, the proposal is sent to Limit Configuration stage.

If the customer rejects the draft proposal, the proposal is sent to the Proposal Restructuring stage.

For information on **Write up** data segment, refer Proposal Initiation Chapter.

Customer Acceptance

The user configured for this stage can capture the customer acceptance status of draft proposal and move the proposal to the next stage. Upon customer acceptance, the proposal must be moved to the Limit Configuration stage by selecting the Outcome as Proceed. If the draft is not accepted by the customer, then the proposal must be moved back to the structuring stage.

Steps to capture customer acceptance status

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

2. **Acquire & Edit** the required Customer Acceptance task. The *Customer Acceptance - Customer Summary* page appears:

Chapter 11 - Customer Acceptance

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

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

For information on actions that can be performed in the *Summary* page, refer "Summary" on page 80.

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

Customer Acceptance

Proposal Documents
Document Description: Proposal Documents

| Hold | Back | Next | Save & Close | Cancel |

In the *Customer Acceptance* page, the Proposal Draft accepted by the customer is displayed.

4. Click the download icon to download the proposal draft.

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

Comments   Screen (4 / 4)

Enter text here...

Post

No items to display.

| Hold | Back | Next | Save & Close | Submit | Cancel |
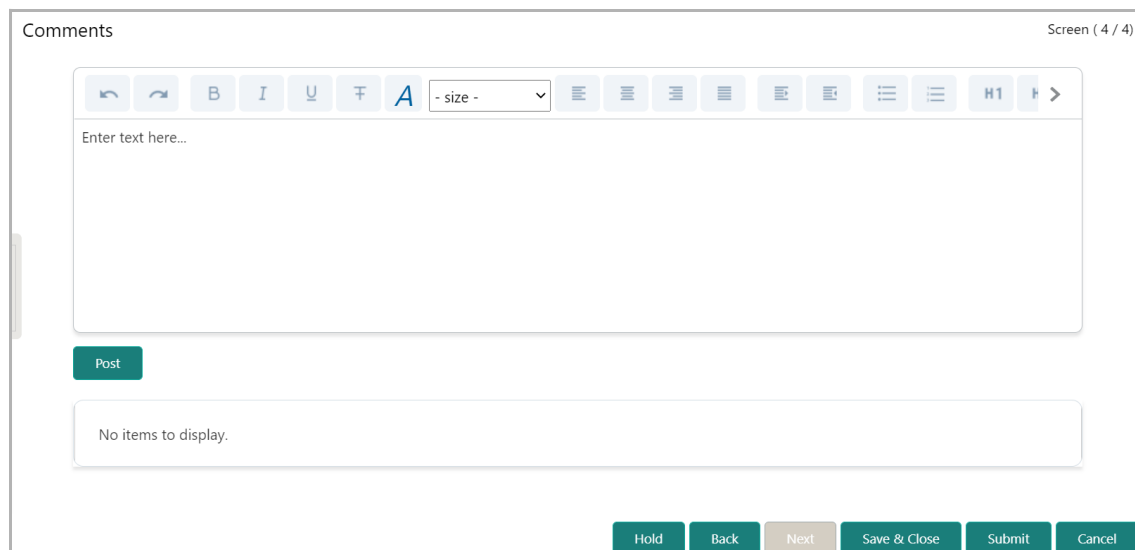
6. Type the customer acceptance status in the **Comments** box.

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

8. Click **Submit**. The *Policy exceptions* window appears:

By default, policy exceptions are displayed for both the party and the child parties.

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

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

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

12. Click **Submit**. The proposal is moved to the next stage based on the selected Outcome.

For information on **Write up** data segment, refer Proposal Initiation Chapter.

Limit Configuration

In this stage, credit officer sets the amount accepted by the customer as a limit for the facility.

Steps to configure limit

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

2. **Acquire & Edit** the required Limit Configuration task**.** The *Limit Configuration - Customer Summary* page appears**:**

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

3. After reviewing the *Customer Summary*, click **Next**. **The** *Limit Configuration* page appears:

154

Limit Configuration   Screen (2 / 3)

[_____▼] **Facilities** Collaterals Covenants Terms & Conditions

Amount	**Overdue**	**Pricing**	**Tenor**	**Facility Covenants**	**Facility T&c**	**No Anamoly**
0	0	15	15	0	1	1
Over utilization	Facility review overdue	Not as per policy	Not as per policy	Not as per policy	Not as per policy	Facilities with no changes

▼ Filter [Type to filter] + ➔ T Actions ▼   ☰ List View   ⊞ Table View   🖧 Facility Structure

---

LC1
Facility Id: **FC99999**   Requested Amount: Product Type: **Non Funded**   ⋮
Facility Description: **LC**   Facility Category: **LC**   Next Review Date: **20-08-18**
Also affected in PRICING TENOR

LTLOAN1
Facility Id: **FC99998**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **LTLOAN**   Facility Category: **TL**   Next Review Date: **20-08-18**
Also affected in PRICING TENOR

STWCIND1
Facility Id: **FC99997**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STWCIND**   Facility Category: **WC**   Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWCUS1
Facility Id: **FC99996**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STWCUS**   Facility Category: **WC**   Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWCUK1
Facility Id: **FC99995**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STWCUK**   Facility Category: **WC**   Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWC1
Facility Id: **FC99994**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STWC**   Facility Category: **WC**   Next Review Date: **20-08-18**
Also affected in PRICING TENOR

LTWC1
Facility Id: **FC99993**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **LTWC**   Facility Category: **WC**   Next Review Date: **20-08-18**
Also affected in PRICING TENOR

STLNIND1
Facility Id: **FC99992**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STLNIND**   Facility Category: **TL**   Next Review Date: **20-08-18**
Parent Line Number: STLOAN1
Also affected in PRICING TENOR

STLNUS1
Facility Id: **FC99991**   Requested Amount: **$1,500,000.00**   Product Type: **Funded**   ⋮
Facility Description: **STLNUS**   Facility Category: **TL**   Next Review Date: **20-08-18**
Parent Line Number: STLOAN1
Also affected in PRICING TENOR

STLOAN1
Facility Id: **FC99990**   Requested Amount: Product Type: **Funded**   ⋮
Facility Description: **STLOAN**   Facility Category: **TL**   Next Review Date: **20-08-18**
Also affected in PRICING TENOR TERMS & CONDITIONS

Load More +

Hold   Back   Next   Save & Close   Cancel

Chapter 12 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation / added in previous stages of Facility Review process are displayed.

4. To configure the limit for a facility, click the Hamburger icon in the corresponding record and select **Edit Facility**. The *Facility Details* window appears.

5. Click and expand the **Limit Details** section.

6. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

7. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.

8. To make the facility available, enable the **Available** switch.

9. Specify is **Netting Required** for the facility.

10. Enable **Shadow Limit** switch, if required.

11. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

12. Select the **Review Frequency** for the facility.

13. Click the calendar icon and select the **Renewal Date** for the facility.

14. Specify the limit allowed for the facility in **Exception Transaction Amount** field.

15. Specify the breach limit for the facility in **Exception Breach** field.

16. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.

17. Click and expand the **Restrictions** section.

18. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

19. Click **Save**. Limit is configured for the facility.

20. To go to the *Comments* page, click **Next**.

21. Post comments for this stage, if any. Posted comment is displayed below the **Comments** box.

22. Click **Submit.** The *Policy exceptions* window appears:

Chapter 12 - Limit Configuration

By default, policy exceptions are displayed for both the party and the child parties.

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

24. Click the **Checklist** data segment.

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

26. Click **Submit**.

Upon selecting PROCEED and clicking Submit, the proposal is moved to the Handoff stage.

For information on **Write up** data segment, refer Proposal Initiation Chapter.

Chapter 13 - Proposal Handoff

Handoff to Back Office System

The proposal is automatically handed off to the back office system (OBELCM), if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.
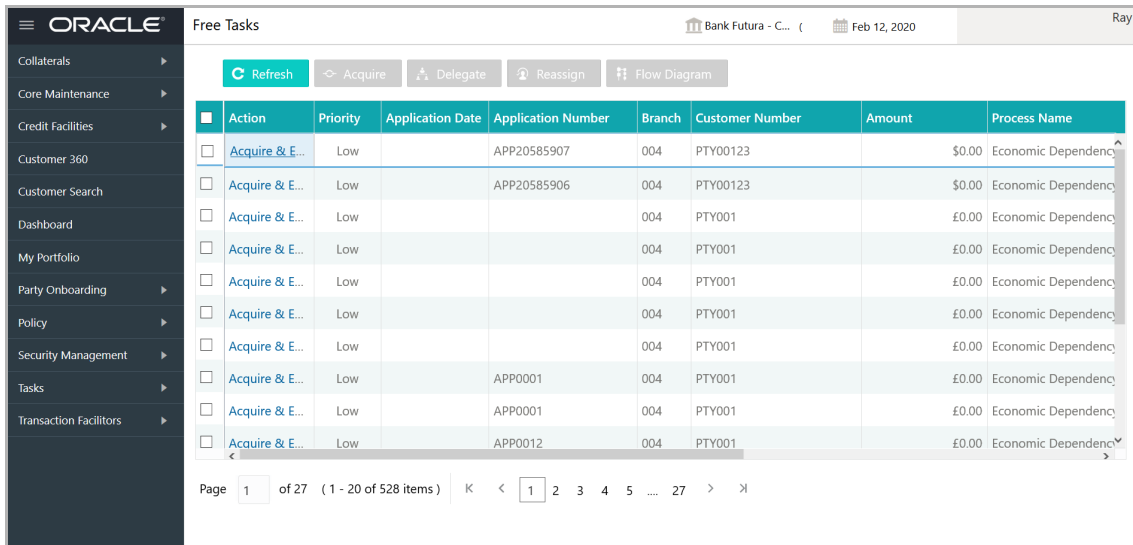
Refer **Handoff - Manual Retry** chapter for information on the manual retry stage.

Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

2. **Acquire & Edit** the required Manual Retry Task**.** *The Manual Retry - Customer Summary* page appears**:**

Chapter 14 - Handoff - Manual Retry

Facility Review Process - Manual Retry

Customer Summary

Summary

KYC

Comments

Customer Summary

Liability71234

Customer Information

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

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

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message

No data to display.

Facility Summary

■ TESTTL

$12,000.00

■ Sanctioned
■ Requested
■ Proposed

TESTTL

Collateral summary

$0.00
Total collateral value

0%
Customer LTV

No data to display

Group entities

1

Existing Facilities held with Other Bank

$0.00 - (0)	$0.00 - (0)	$0.00 - (0)
Total existing facilities	Takeover amount	Takeover in this application

★ Scores

79   84.0 %

79
of 94

Legal Evaluation		
Good 100.0%	10 of 10 ▸

Risk Evaluation		
Good 100.0%	14 of 14 ▸

Covenants

2
Total Covenants

0	2	2	0
Entity Wise	Facility Wise	Financial	Non Financial

0 Newly Added   0 Financial   0 Non Financial

2 Met   2 Financial   0 Non Financial

Terms & conditions

2
Total Terms and Conditions

0	2	1	1
Entity	Facility	Pre disbursement	Post disbursement

0 Newly added   0 Pre disbursement   0 Post disbursement

0 Met   0 Pre disbursement   0 Post disbursement

Groupwise Exposure Details

No data to display

Financial Profile   View all

Show results for Previous 3 years ▾

Category	2017-2018	Variance %	2018-2019	Variance %	2019-2020
EBITDA	$0.00	0%	$0.00	0%	$0.00
Profit before Tax	$0.00	0%	$0.00	0%	$0.00
Total Equity And Liabilities	$0.00	0%	$0.00	0%	$0.00
Total Shareholders Funds	$0.00	0%	$0.00	0%	$0.00
Deferred Tax	$105.76	▼ -14.9%	$90.00	▼ -100%	$0.00

Connected Parties

Gross Facility Amount Contribution

No data to display

Projections   View all

Show results for Next 3 years ▾

Category	2020-2021	Variance %	2021-2022	Variance %	2022-2023

No data to display.

Ratings

No items to display.

Upcoming events   View all

◂ September 2020 ▸   18-September-2020

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

No items to display.

Hold   Back   Next   Save & Close   Cancel

In Customer *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.

4. Click **Next.** The *Summary* page appears:

For information on actions that can be performed in the *Summary* page, refer "Summary" on page 80.

Upon clicking **Next** in the *Summary* page, the *Limit Configuration* page appears:

Chapter 14 - Handoff - Manual Retry

Limit Configuration

| Facilities | Collaterals | Covenants | Terms & Conditions |

Amount	**Overdue**	**Pricing**	**Tenor**	**Facility Covenants**	**Facility T&c**	**No Anamoly**
0	0	15	15	0	1	1
Over utilization	Facility review overdue	Not as per policy	Not as per policy	Not as per policy	Not as per policy	Facilities with no changes

Filter | Type to filter | + ➤ T | Actions ▼ | List View | Table View | Facility Structure

LC1
Facility Id: **FC99999**   Requested Amount: Product Type: **Non Funded**
Facility Description: **LC**   Facility Category: **LC** Next Review Date: **20-08-18**
Also affected in PRICING TENOR

LTLOAN1
Facility Id: **FC99998**   Requested Amount: Product Type: **Funded**
Facility Description: **LTLOAN**   Facility Category: **TL** Next Review Date: **20-08-18**
Also affected in PRICING TENOR

STWCIND1
Facility Id: **FC99997**   Requested Amount: Product Type: **Funded**
Facility Description: **STWCIND** Facility Category: **WC** Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWCUS1
Facility Id: **FC99996**   Requested Amount: Product Type: **Funded**
Facility Description: **STWCUS**   Facility Category: **WC** Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWCUK1
Facility Id: **FC99995**   Requested Amount: Product Type: **Funded**
Facility Description: **STWCUK**   Facility Category: **WC** Next Review Date: **20-08-18**
Parent Line Number: STWC1
Also affected in PRICING TENOR

STWC1
Facility Id: **FC99994**   Requested Amount: Product Type: **Funded**
Facility Description: **STWC**   Facility Category: **WC** Next Review Date: **20-08-18**
Also affected in PRICING TENOR

LTWC1
Facility Id: **FC99993**   Requested Amount: Product Type: **Funded**
Facility Description: **LTWC**   Facility Category: **WC** Next Review Date: **20-08-18**
Also affected in PRICING TENOR

STLNIND1
Facility Id: **FC99992**   Requested Amount: Product Type: **Funded**
Facility Description: **STLNIND** Facility Category: **TL** Next Review Date: **20-08-18**
Parent Line Number: STLOAN1
Also affected in PRICING TENOR

STLNUS1
Facility Id: **FC99991**   Requested Amount: $1,500,000.00   Product Type: **Funded**
Facility Description: **STLNUS**   Facility Category: **TL** Next Review Date: **20-08-18**
Parent Line Number: STLOAN1
Also affected in PRICING TENOR

STLOAN1
Facility Id: **FC99990**   Requested Amount: Product Type: **Funded**
Facility Description: **STLOAN**   Facility Category: **TL** Next Review Date: **20-08-18**
Also affected in PRICING TENOR TERMS & CONDITIONS

Load More +

Hold | Back | Next | Save & Close | Cancel

In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation / added in previous stages of Facility Review process are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.

6. Click and expand the **Limit Details** section.

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.

8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.

9. To make the facility available, enable the **Available** switch.

10. Specify is **Netting Required** for the facility**.**

11. Enable **Shadow Limit** switch, if required.

12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.

13. Select the **Review Frequency** for the facility.

14. Click the calendar icon and select the **Renewal Date** for the facility.

15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.

16. Specify the breach limit for the facility in **Exception Breach** field.

17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility**.**

18. Click and expand the **Restrictions** section.

19. **Allow All**, **Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

20. Click **Save**. Limit is configured for the facility.

21. To go to the *Comments* page, click **Next**.

Comments   Screen (4 / 4)

Enter text here...

Post

No items to display.

Hold   Back   Next   Save & Close   Submit   Cancel

22. Post comments for this stage**,** if required. Posted comment is displayed below the **Comments** box.

23. Click **Submit.** The *Policy exceptions* window appears:

By default, policy exceptions are displayed for both the party and the child parties.

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

25. Click the **Checklist** data segment.

26. Select the **Outcome** as **PROCEED**.

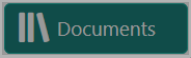27. Click **Submit**. The proposal is moved to the Back Office System (OBELCM).

For information on **Write up** data segment, refer Proposal Initiation Chapter.
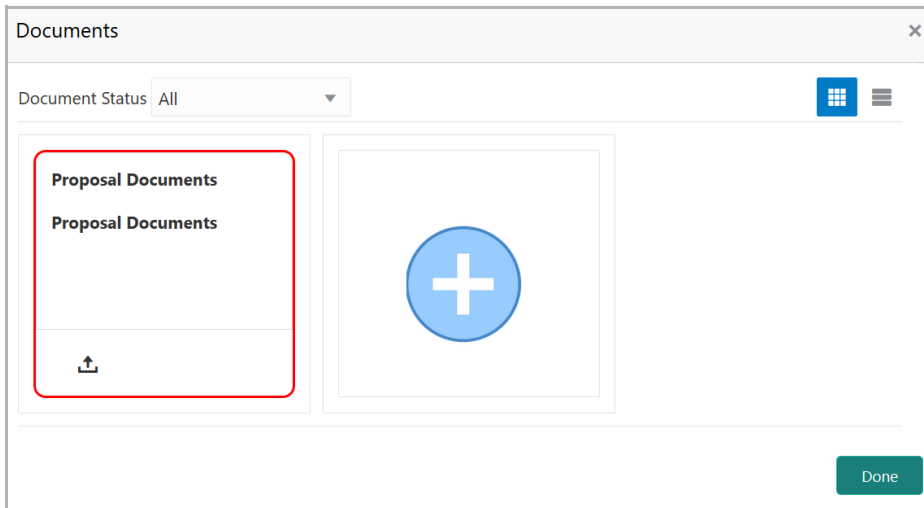
Chapter 15 - Document Upload

Document Upload and Checklist

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

Steps to upload documents

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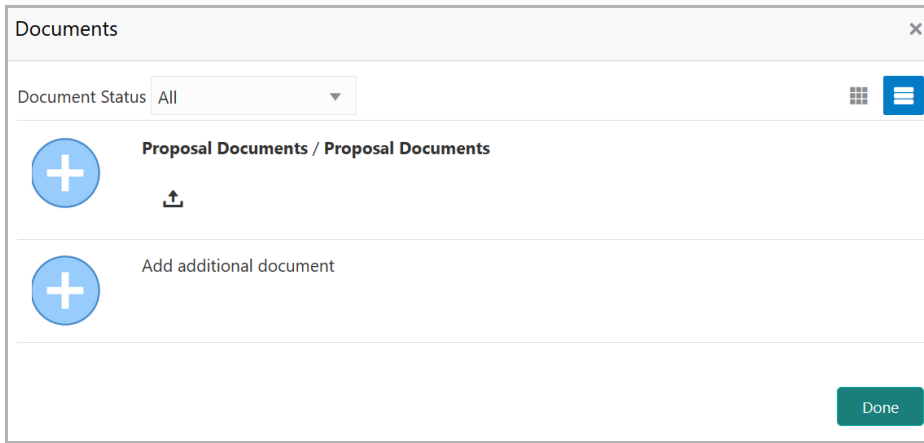

If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.
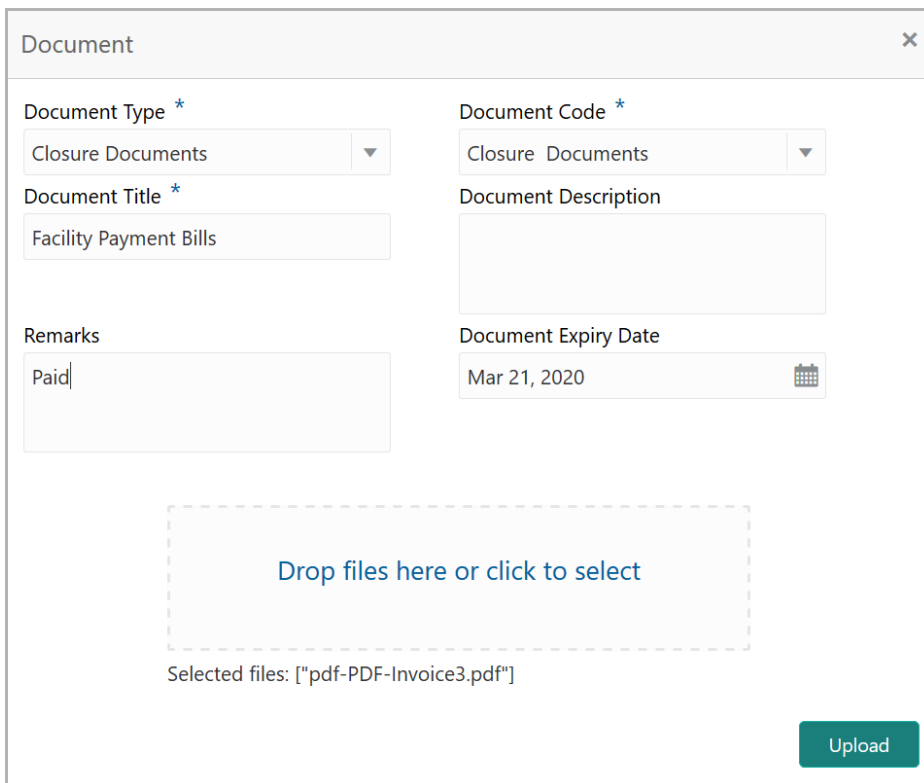
In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

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

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.

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

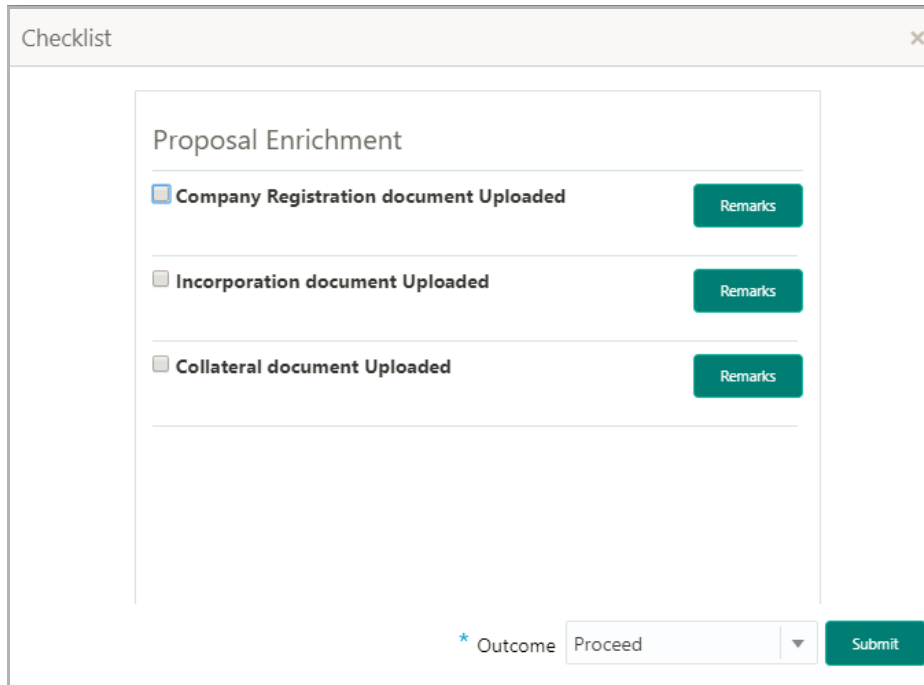8. Click the calendar icon and select the **Document Expiry Date**.

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:

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 the *Document* window.

14. To edit or delete the document, click the edit or delete icons.

Chapter 16 - Reference and Feedback

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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