

Simplified Credit Proposal Evaluation User Manual  
**Oracle Banking Credit Facilities Process  
Management**

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

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Simplified Credit Proposal Evaluation Process (CPEP) in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for performing credit proposal evaluation process for 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 <ul style="list-style-type: none"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 1 - Introduction

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## Common Icons in OBCFPM

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

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

# Chapter 3 - Overview

---

## About Simplified Credit Proposal Evaluation

Banks around the countries have different teams to perform their day to day activities that are necessary to keep the banks functional. Since credit proposal is initiated and enriched by the same team in many banks, Simplified Credit Proposal Evaluation Process (CPEP) is introduced in OBCFPM to process and evaluate the credit proposals with ease. As the process name indicates, the credit proposal is only evaluated for determining the credit, legal, and risk status of the corporate customer. To handoff the facility, Simplified Credit Proposal Handoff Process must be initiated.

Refer each chapter in this book for information on processing the application in each stage.

The following flow diagram illustrates the different stages in Simplified CPEP:

# Chapter 3 - Overview





# Chapter 3 - Proposal Initiation

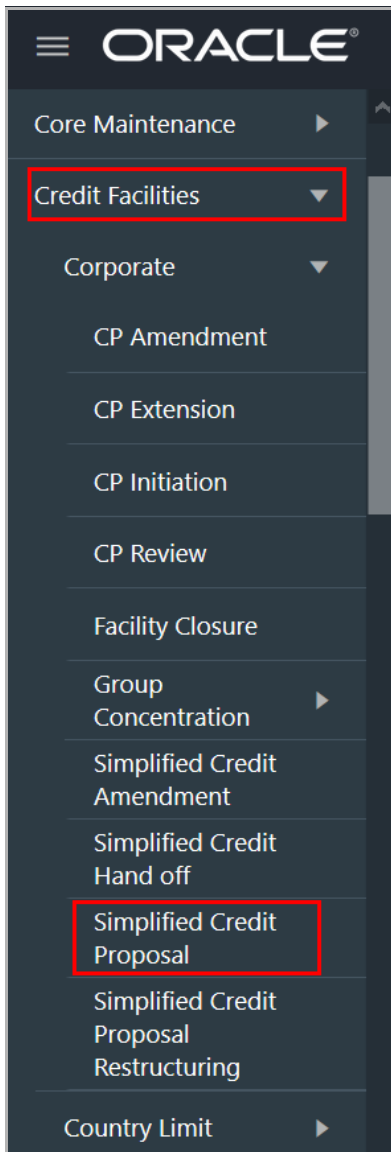
## Proposal Initiation

In this stage, credit proposal application can be created by capturing basic information about the organization and its connected parties (child organization) and then sent for evaluation process.

To initiate credit proposal, perform the following steps:

### Steps to initiate credit proposal

1. Login to OBCFPM.



# Chapter 3 - Proposal Initiation

2. Navigate to **Credit Facilities > Corporate > Simplified Credit Proposal**. *Initiate Credit Proposal Evaluation Process* window appears:

Initiate Credit Proposal Evaluation Process

Application Priority \*  Low  Medium  High Application Branch \* 004

**Linked application number**  
Application number

**Customer details**  
Customer \*

**Organization details**  
Organization Name \* OFSS Organization Type \* Single Entity Type \* Pvt Ltd Demography Type \* Global  
Country of incorporation \* INDIA Incorporation date \* Apr 30, 2000 Country of risk \* Zombia Geographical Spread INDIA United States  
Website Address https://www. Facebook Address https://www.facebook.com/ Twitter Address https://www.twitter.com/

**Customer sector** +Add Industry  
No Sectors Added

**Customer Rating** +Add ratings  
No Ratings Added

**Other Details**  
Special customer \*

**RM Details**  
RM Id \*

Submit Submit and Enrich Cancel

## Creating Application

In the *Initiate Credit Proposal Evaluation Process* window:

3. Select the **Application Priority** based on the customer requirement. The options available are **Low**, **Medium** and **High**.

# Chapter 3 - Proposal Initiation

4. Click search icon in the **Application Branch** field. *Select Branch* window appears:

Select Branch ×

Branch Code	Branch Name
<input type="text"/>	<input type="text"/>
<input type="button" value="Fetch"/>	
Branch Code	Branch Name
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH
AT1	KORMANGALA
555	Flexcube

Page  of 3 ( 1 - 10 of 22 items )

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

## Linked Application Number

The system lists all the completed and WIP Group Concentration Limit applications in this field. However, the WIP Group Concentration Limit application must be approved before the credit proposal application moves to the Approval stage.

The rejection of WIP Group Concentration Limit application selected for credit proposal will result in the rejection of credit proposal application.

7. Search and select the application Group Concentration Limit application.



If the Linked Application Number is selected, the system will fetch liability details from the Group Concentration Limit Application and the user cannot modify the same.

## Customer details

8. Select the **Customer** type. The options available are **New** and **Existing**.

Upon selecting the Existing option, the **Customer ID** field appears.

# Chapter 3 - Proposal Initiation

9. Click search icon in the **Customer ID** field. *Select Customer* window appears:

Customer Id	Customer Name	Customer Category
000039	WAL	Corporate
000223	Hero	CORPORATE
001366	WM	CORPORATE
000006	COS	Corporate
000028	VIL	CORPORATE
PTY183443402	TOSHIBA	CORP
PTY0003	TOSHIBA	CORP
PTY0001	TOSHIBHA	CORPORATE

10. Click **Fetch**. Customer details appear.

11. Click the **Customer Id**. Selected ID is added to the **Customer ID** field.

## **Organization details**

12. Type the **Organization Name**.

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

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

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

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

16. Search and select all the countries in which the organization 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.

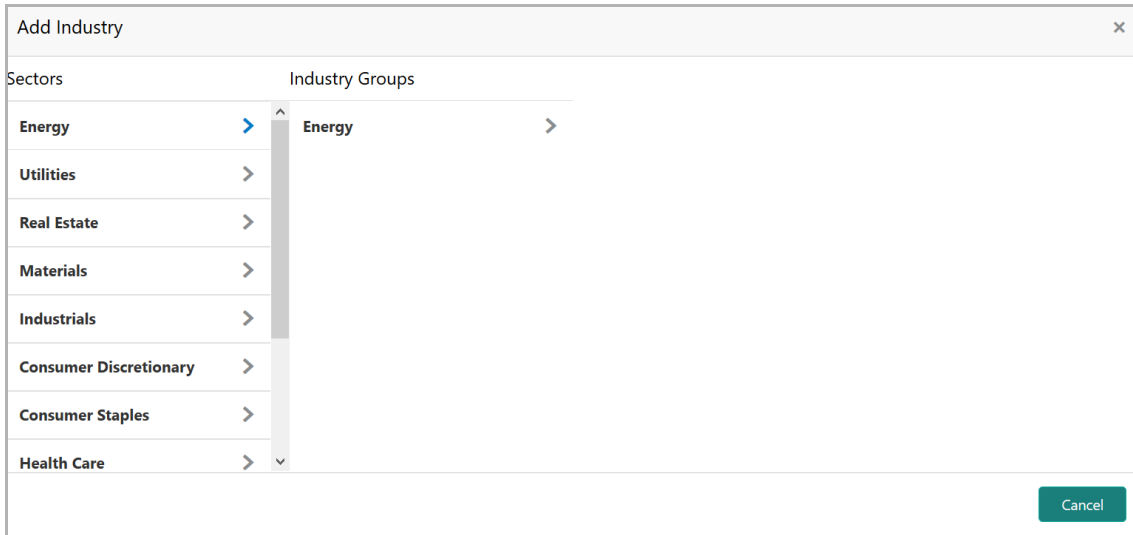
# Chapter 3 - Proposal Initiation

20. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

## **Customer Sector**

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



22. Select a sector of the organization. Available **Industry Groups** appear.

23. Select the **Industry Group** of the organization. Available **Industries** appear.

24. Select the Industry of the organization. Available **Sub-Industries** appear.

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

# Chapter 3 - Proposal Initiation

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 organization is into different sectors, the user has to capture all the sector details while initiating credit proposal. 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 organization, click **+Add ratings**. The *Add Rating* window appears:

Add Rating ✕

Rating Date * May 5, 2020	Outlook * Positive ▾	Year Of Rating * 2020
------------------------------	-------------------------	--------------------------

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

Close

28. Select the following details:

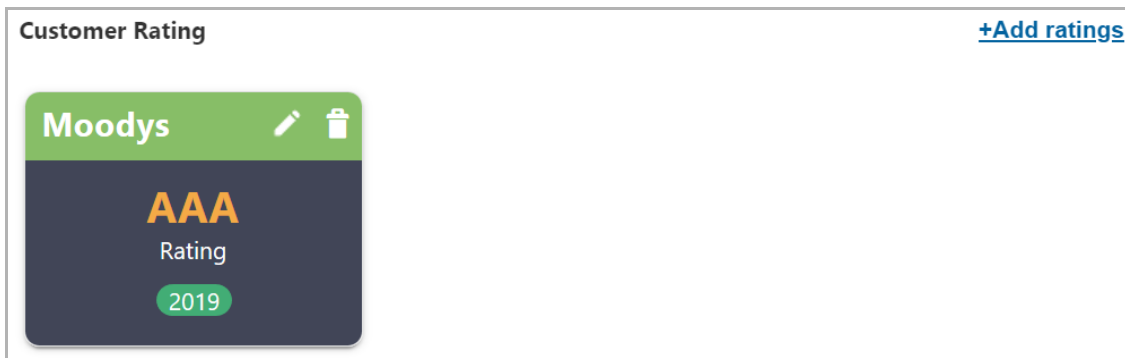
- Rating Date
- Outlook

# Chapter 3 - Proposal Initiation

- 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. To submit the application for enrichment, click **Submit**. A unique application number is assigned to the application for easy identification.



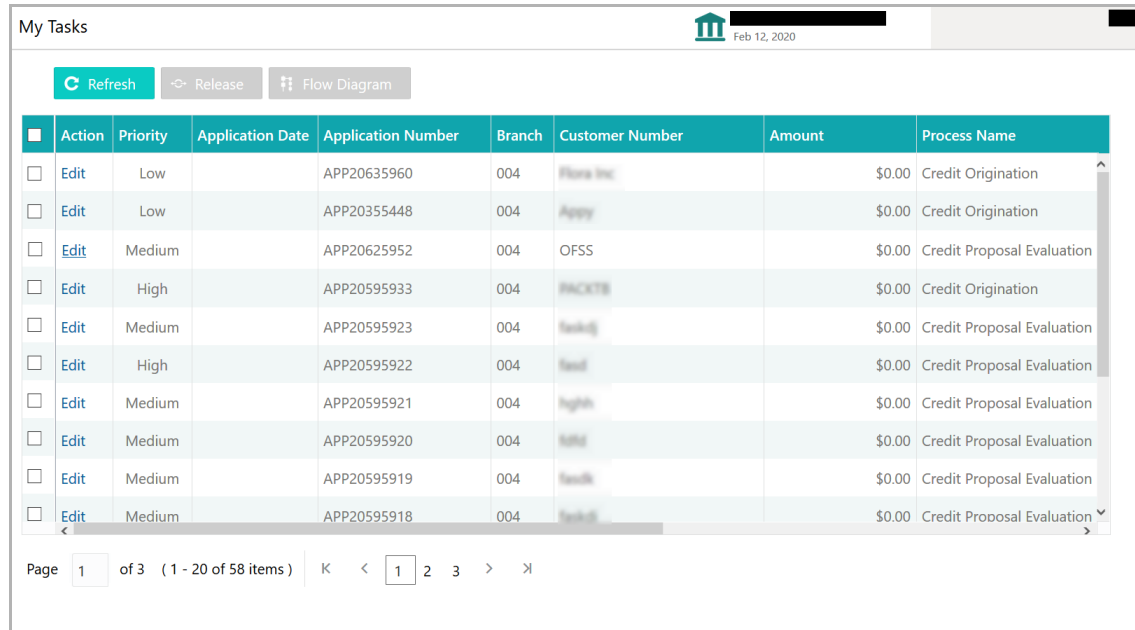
During customer (child party) creation, **Create** button appears instead of **Submit**, **Submit and Enrich**, and **Cancel** buttons. Click **Create** to add customer for the organization.

# Chapter 3 - Proposal Initiation

## Enriching Application

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

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> <a href="#">Edit</a>	Low		APP20635960	004	Flow Inc	\$0.00	Credit Origination
<input type="checkbox"/> <a href="#">Edit</a>	Low		APP20355448	004	Apex	\$0.00	Credit Origination
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20625952	004	OFSS	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	High		APP20595933	004	WACCB	\$0.00	Credit Origination
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20595923	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	High		APP20595922	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20595921	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20595920	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20595919	004	Bank	\$0.00	Credit Proposal Evaluation
<input type="checkbox"/> <a href="#">Edit</a>	Medium		APP20595918	004	Bank	\$0.00	Credit Proposal Evaluation

35. Select the application and click **Edit**. *Credit Proposal Evaluation Process - Enrichment* page appears.

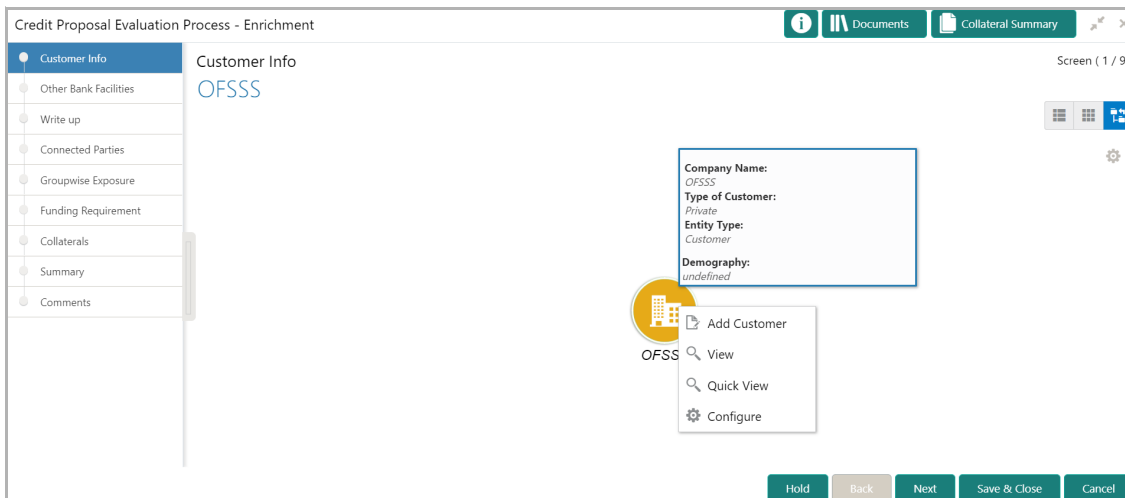
36. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal Evaluation Process** window. *Customer Info* page appears.

## Customer Info

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



# Chapter 3 - Proposal Initiation



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

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

- Add Customer
- View
- Quick View
- Configure

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

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

38. To add a customer (child party) of the organization (party), click **Add Customer**. *Customer Details* window appears. Refer **Creating Application** section for information on adding customer.



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

# Chapter 3 - Proposal Initiation

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

## Configure Organization Details

40. To configure the party / child party, right click on the party / child party icon and click **Configure**. The following window appears:

OFSSS

Party Det...

Customer Profile >

Financial Profile

Projections

Rating

StakeHolders >

Assets

Customer Covenants

Customer Terms & conditio...

Demographic Details

Basic Info Address Industry

Company Details Save

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

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

RM Id Company Web site Facebook URL Twitter URL

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

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

Language \* ENG Media \* SWIFT

KYC Details

Received Verification Date May 1, 2018 Effective Date May 13, 2018 Verification Method Field Verification

Additional Fields

No Additional fields configured!

Close

## Customer Profile

### Company Details

41. 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

# Chapter 3 - Proposal Initiation

- Facebook URL
- Twitter URL
- Employee Strength
- No. Of Years In Business
- No. Of Companies in the Group
- Country of Risk

42. Enable the **Is Blacklisted?** switch, if the company is blacklisted.
43. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
44. Click the calendar icon and select the **Last KYC Date**.
45. Enable the **Listed Company** switch, if the company is listed.
46. Select the **Language** from the drop down list.
47. Select the **Media** for transactions from the drop down list.

## KYC Details

48. Enable the **Received** switch, if KYC verification details are received for the customer.
49. Click the calendar icon and select the KYC **Verification Date** and **Effective Date**.
50. Type the KYC **Verification Method**. For example: Field verification.
51. Click **Save**.
52. To add the company address details, click the **Address** tab and then click the **Add** icon. *Address Details* window appears:

Address Details

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

# Chapter 3 - Proposal Initiation

53. 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**

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

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

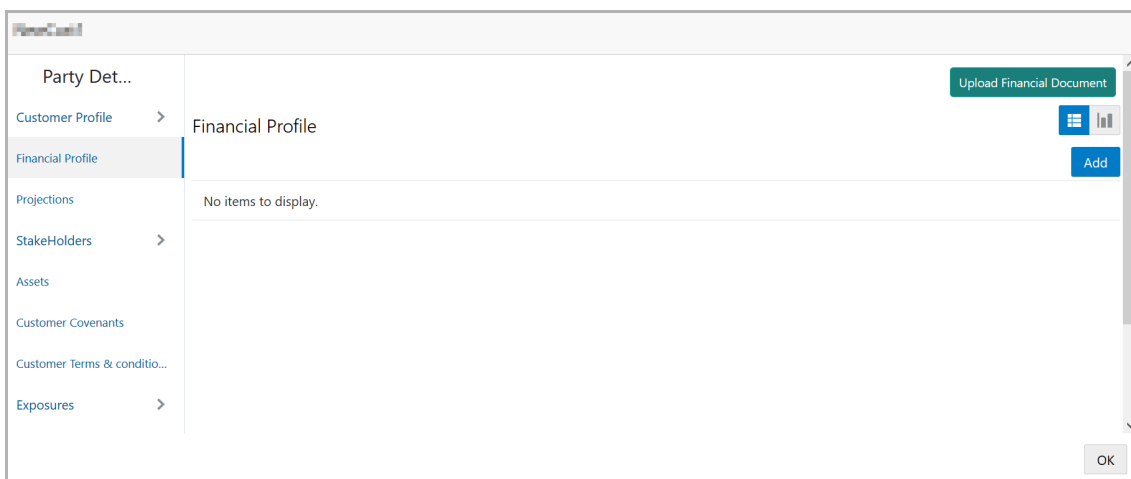


To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

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

## **Financial Profile**

57. To configure organization's financial details, click **Financial Profile** in left menu. *Financial profile* screen appears:



# Chapter 3 - Proposal Initiation

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

The screenshot shows a window titled "Financial Profile" with the following fields and values:

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

At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

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

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

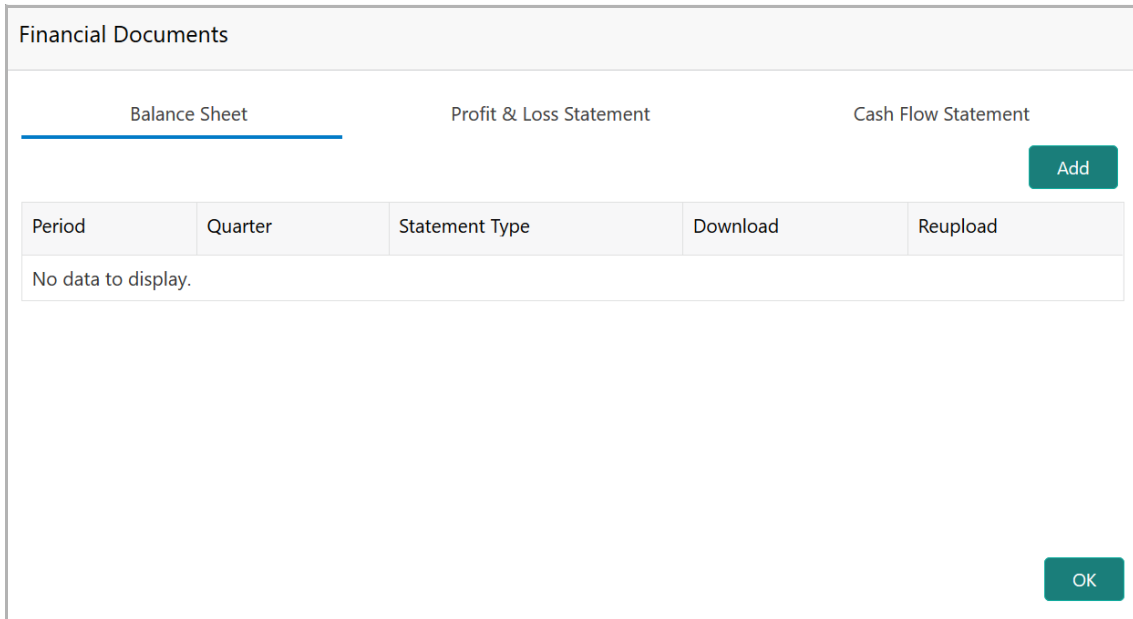
61. Specify the following details in the corresponding fields:

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

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

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

# Chapter 3 - Proposal Initiation



Financial Documents

Balance Sheet      Profit & Loss Statement      Cash Flow Statement

Add

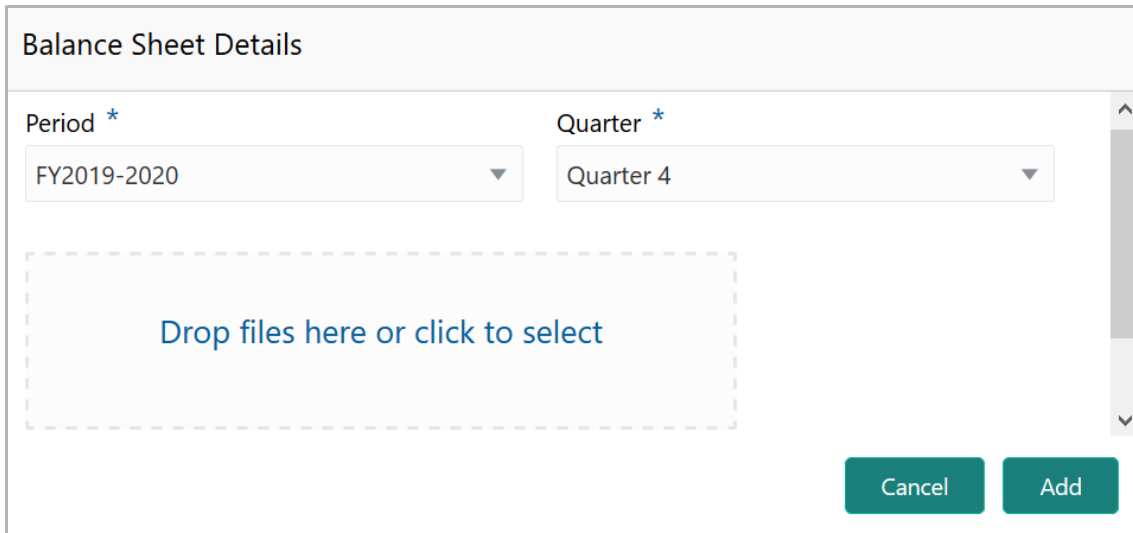
Period	Quarter	Statement Type	Download	Reupload
No data to display.				

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 \*      Quarter \*

FY2019-2020      Quarter 4

Drop files here or click to select

Cancel      Add

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

# Chapter 3 - Proposal Initiation

67. 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

68. 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

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

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

71. 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

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

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

# Chapter 3 - Proposal Initiation

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

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:

Year \*      Quarter \*

FY2020-2021      Annual

Drop files here or click to select

Current selected files:

Cancel      Add

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



# Chapter 3 - Proposal Initiation

77. 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**

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

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

The screenshot shows a window titled "Add Rating" with a close button (X) in the top right corner. The window contains the following fields and options:

- Rating Date \***: A date picker showing "May 13, 2018".
- Outlook \***: A dropdown menu showing "Positive".
- Year Of Rating \***: A text field showing "2018".
- Risk Ratings**: A list of rating categories with a right-pointing arrow next to each:
  - AAA
  - BB+
  - B
  - B-
  - CCC+
  - AA+
- Rated By**: A list of organizations with a right-pointing arrow next to each:
  - Moody's
  - Fitch

A "Close" button is located in the bottom right corner of the window.

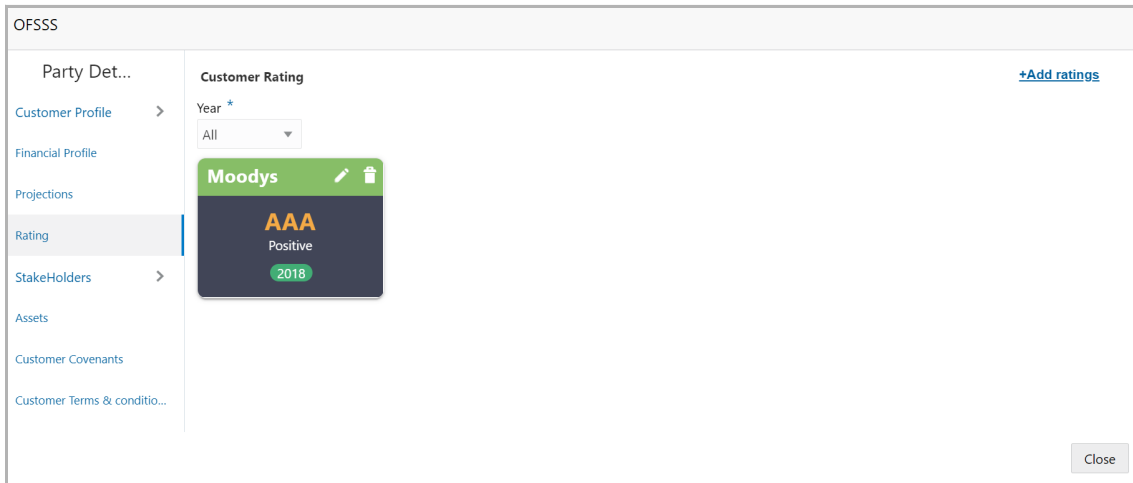
80. Select the following details of the rating:

- 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



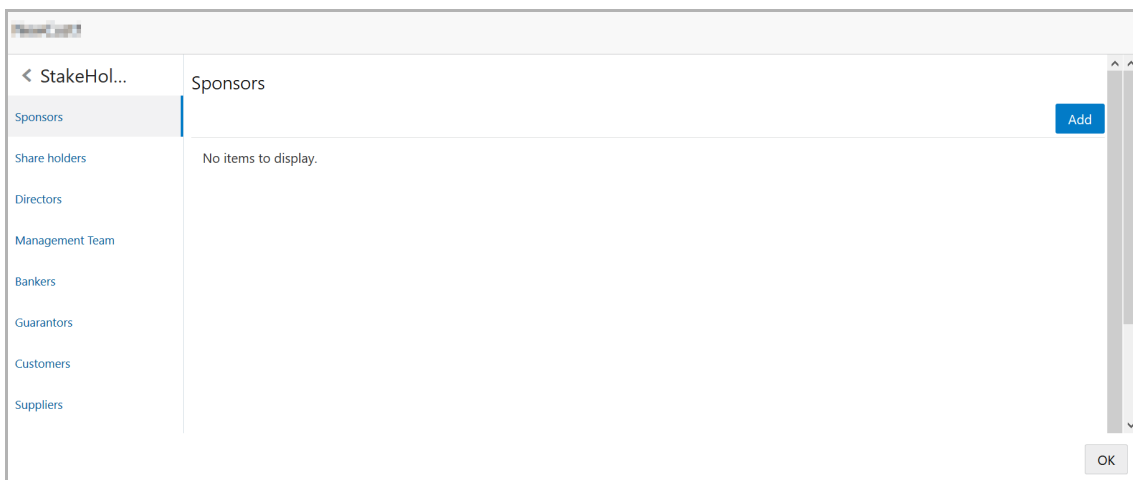
81. To modify the added rating, click the edit icon.

82. 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



# Chapter 3 - Proposal Initiation

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

The screenshot shows a web form titled "Sponsors". At the top left, there are two radio buttons for "Promoter Type": "Individual" (selected) and "Corporate". Below this are several input fields: "Name" (containing "Thomas"), "Age" (containing "45" with up/down arrows), "Experience Summary" (empty text area), "Designation" (containing "CEO"), "Role" (containing "Management"), "Stake Percentage" (containing "30%" with up/down arrows), "Associated Since" (containing "May 4, 2010" with a calendar icon), and "Education Qualifications" (containing "Masters Degree"). At the bottom of the form is a grey bar with a right-pointing arrow and the text "Address details". At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

84. 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

85. 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

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

# Chapter 3 - Proposal Initiation

Sponsors

Address details

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

Add Clear Cancel

87. 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**

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



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

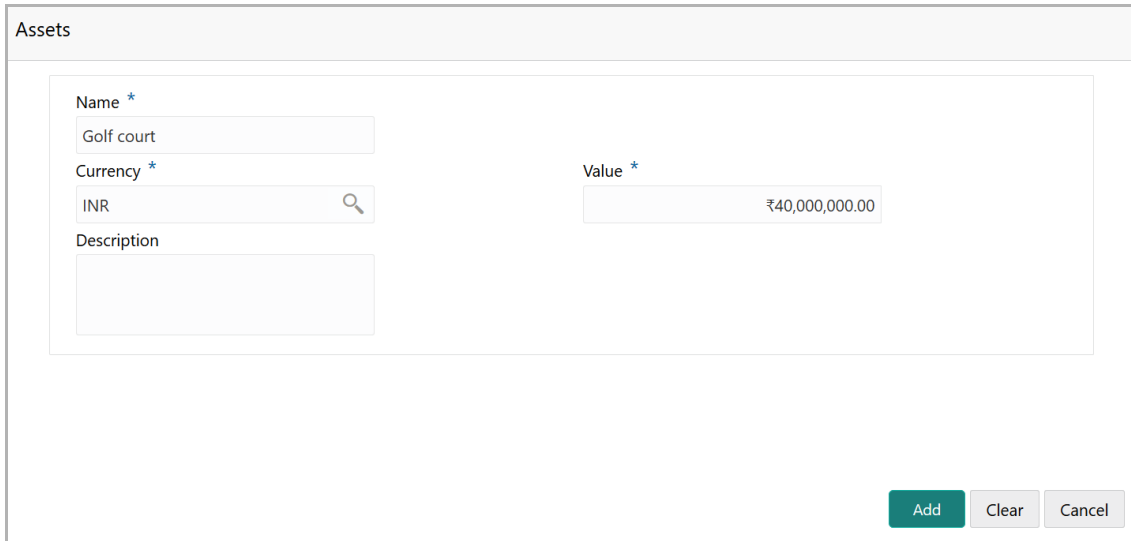


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

# Chapter 3 - Proposal Initiation

## Assets

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



Assets

Name \*  
Golf court

Currency \*  
INR

Description

Value \*  
₹40,000,000.00

Add Clear Cancel

90. Type the **Name** of the Asset.
91. Search and select the **Currency** for the asset value.
92. Specify the asset **Value**.
93. Type the asset **Description**.
94. Click **Add**. Asset details are added.

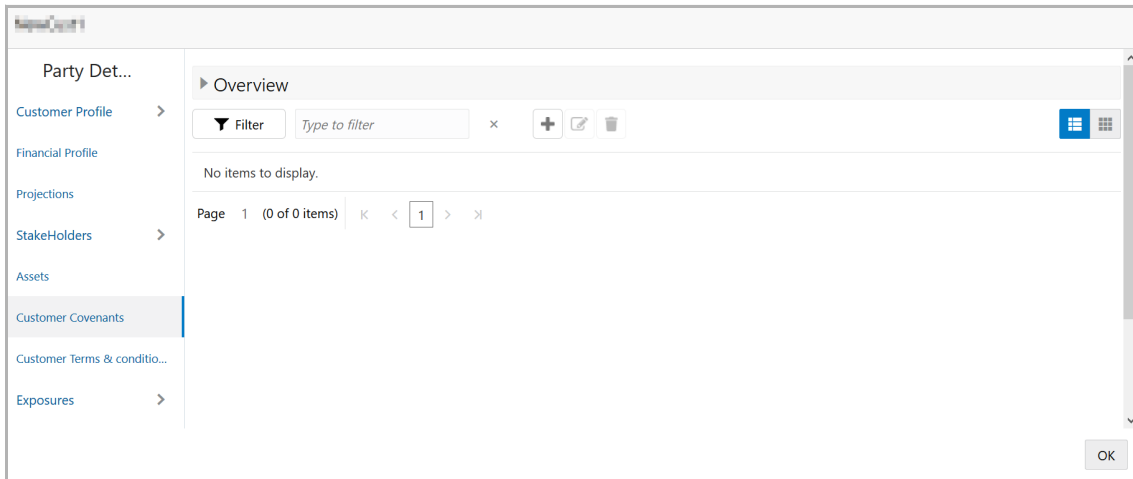


To Edit, Delete or View the added **Assets**, click the hamburger icon in the required list item and select the required option.

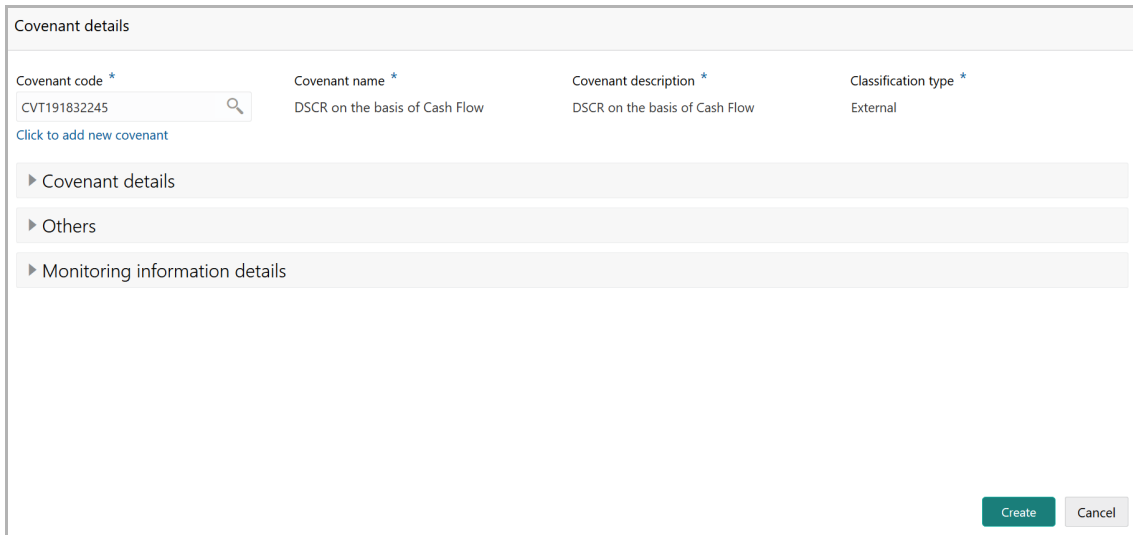
## Customer Covenants

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

# Chapter 3 - Proposal Initiation



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



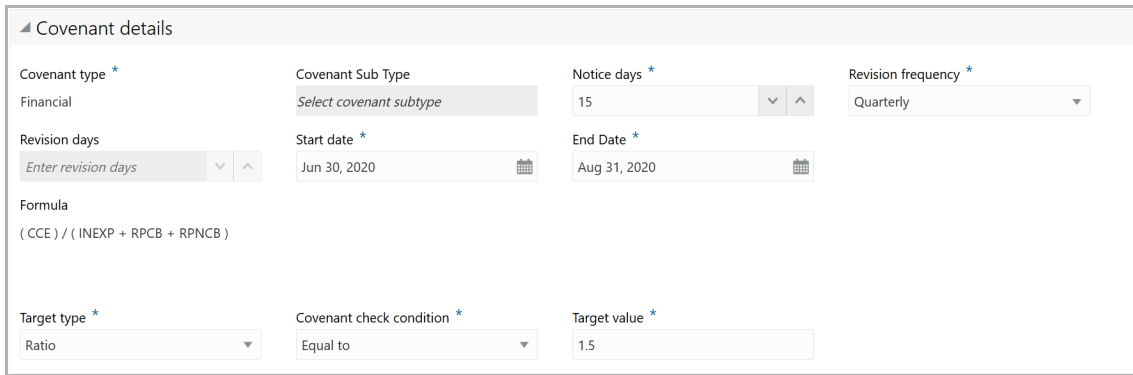
97. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

98. 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

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

# Chapter 3 - Proposal Initiation



▲ Covenant details

Covenant type \*  
Financial

Covenant Sub Type  
Select covenant subtype

Notice days \*  
15

Revision frequency \*  
Quarterly

Revision days  
Enter revision days

Start date \*  
Jun 30, 2020

End Date \*  
Aug 31, 2020

Formula  
( CCE ) / ( INEXP + RPCB + RPNCB )

Target type \*  
Ratio

Covenant check condition \*  
Equal to

Target value \*  
1.5

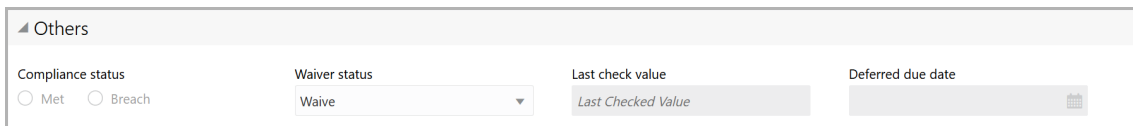
100. Select / type the following in respective fields:

- 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.

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



▲ Others

Compliance status  
 Met  Breach

Waiver status  
Waive

Last check value  
Last Checked Value

Deferred due date

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

103. Enter the **Last Check Value**.

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

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

# Chapter 3 - Proposal Initiation



Monitoring information details

ProfitandLoss

CashFlow

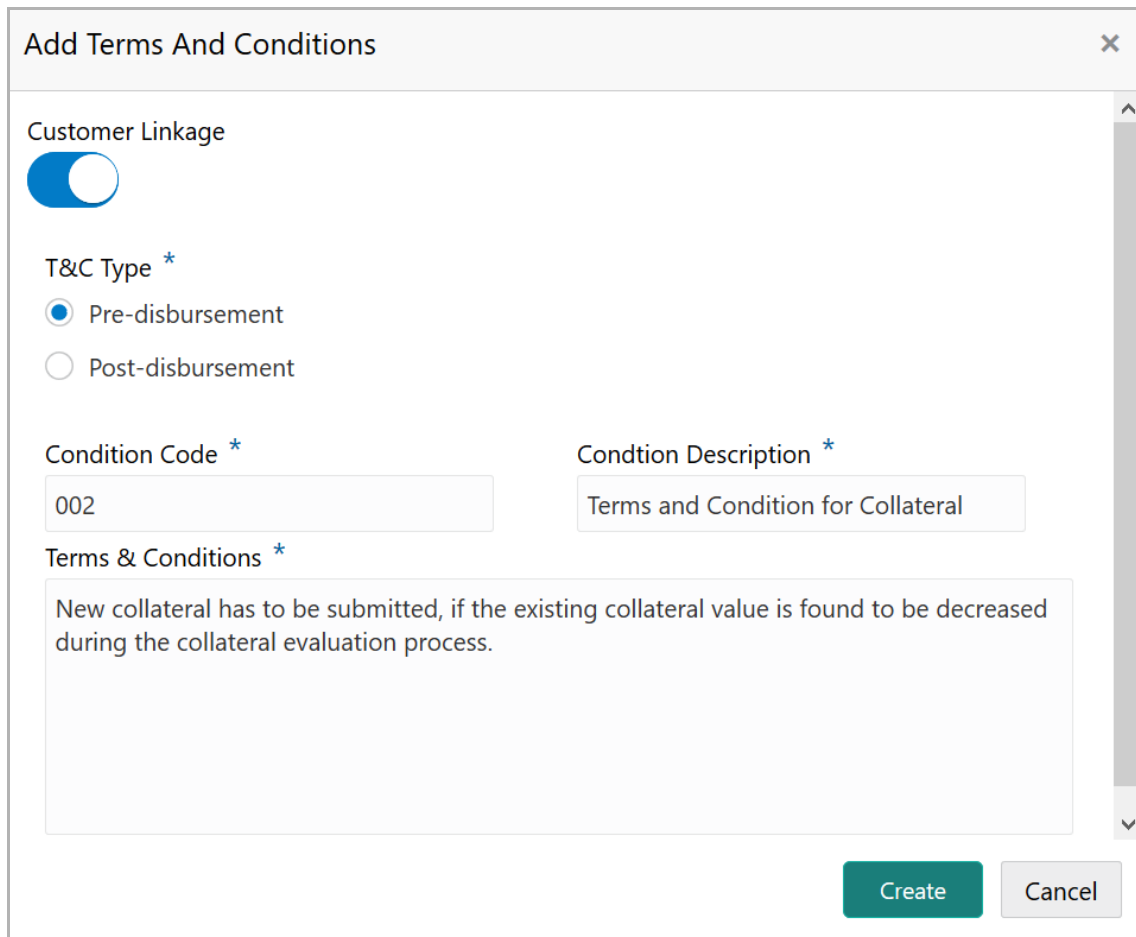
106. Select the monitoring information.
107. Click **Save**. Covenant details are added.



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

## **Customer Terms & Conditions**

108. 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 \*

Condition Description \*

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

109. Enable the **Customer Linkage** switch, if required.



# Chapter 3 - Proposal Initiation

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

111. 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 \*

Pre-disbursement

Post-disbursement

Facility Id \*

Funded - Term Loan-F20174004

Condition Code \*

004

Condition Description \*

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

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

113. Specify the **Condition Code**.

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

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



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

## Exposures

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

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

# Chapter 3 - Proposal Initiation

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

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

## Country Wise Data

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

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

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

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

123. 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

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

125. Specify the entity's **Presence for Years** in selected country.

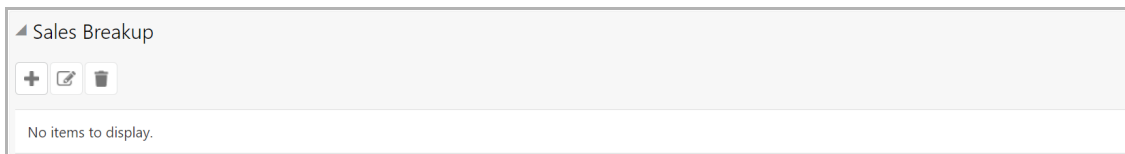
126. Specify the **Major Products Sold** by the entity in the selected country.

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

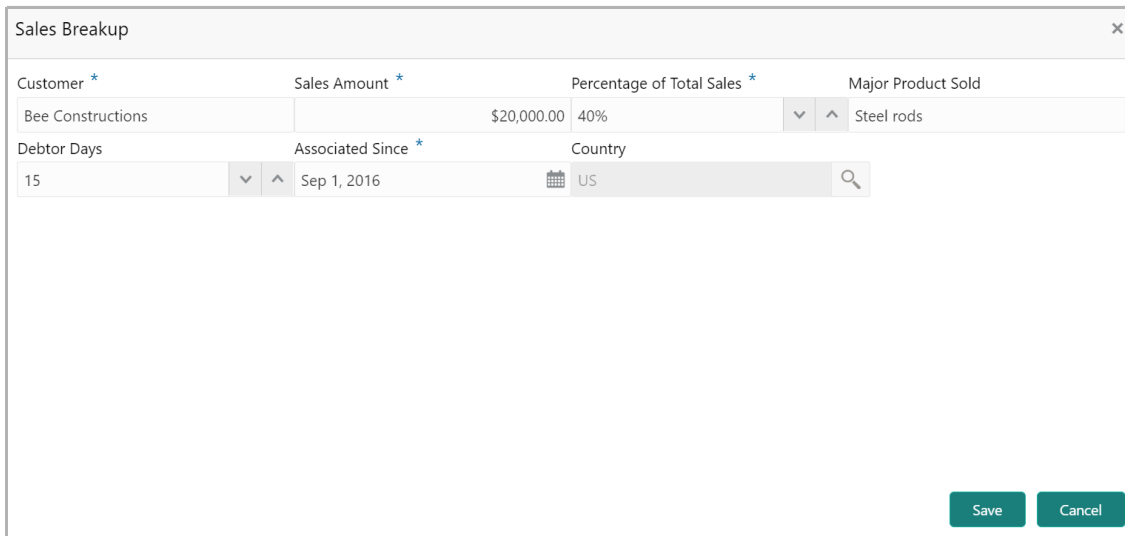
## Sales Breakup

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

# Chapter 3 - Proposal Initiation



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



- 129. Specify the **Customer** of the entity.
- 130. Specify the **Sales Amount** recorded for the specified customer.
- 131. Specify the **Percentage of Total Sales** recorded for the specified customer.
- 132. Specify the **Major Product Sold** to the specified customer.
- 133. Specify the **Debtor Days** for the specified customer.
- 134. In the **Associated Since** field, search and select the date on which association between the entity and its customer is established.
- 135. Click **Save**. Sales breakup is added and displayed in the **Sales Breakup** section.
- 136. 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.

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

# Chapter 3 - Proposal Initiation

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

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

138. Specify the name of **Supplier**.

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

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

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

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

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

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

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

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

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

# Chapter 3 - Proposal Initiation

147. 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.

148. 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

149. Search and select the **Currency**.

## Currency details

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

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

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

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

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

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

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

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

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

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

# Chapter 3 - Proposal Initiation

## Hedging Details

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

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

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

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

162. 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

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

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

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

## Future Currency Requirement - Creditor Payment

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

A pie chart illustrating the distribution of the outstanding amount by payment term. The chart is divided into two equal halves, each representing 50%. The blue half represents the 0-30 days term, and the green half represents the 30-60 days term. The legend on the right lists all terms: 0-30 days (blue), 30-60 days (green), 60-90 days (yellow), 90-120 days (red), 120-150 days (purple), 150-180 days (cyan), and More than 180 days (orange).

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

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

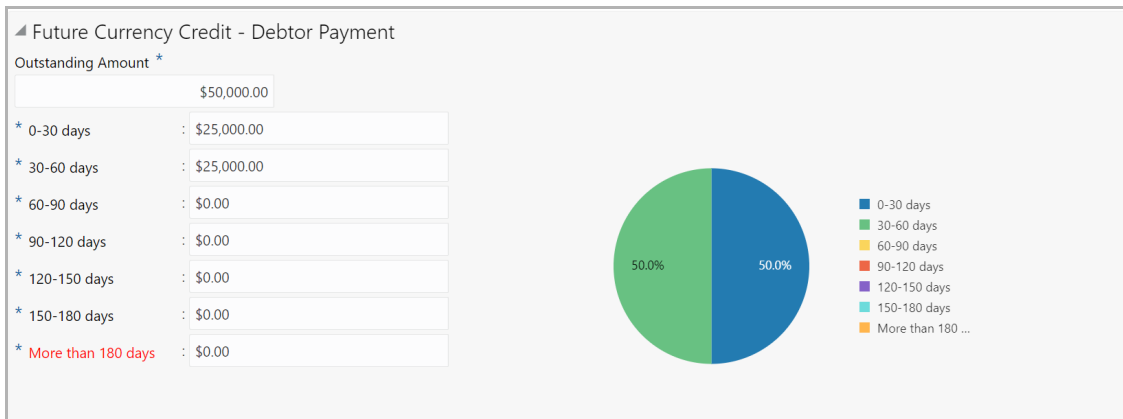
168. Specify the outstanding amount to be paid in **30-60 days**.

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

# Chapter 3 - Proposal Initiation

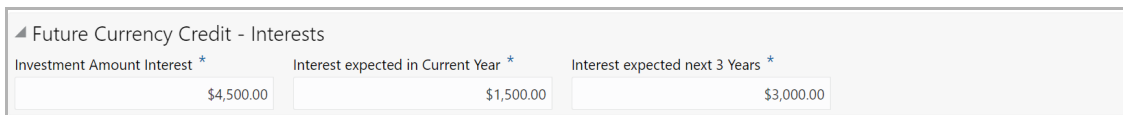
- 170. Specify the outstanding amount to be paid in **90-120 days**.
- 171. Specify the outstanding amount to be paid in **120-150 days**.
- 172. Specify the outstanding amount to be paid in **150-180 days**.
- 173. Specify the outstanding amount to be paid after 180 days in the **More than 180 days** field.

## Future currency credit - Debtor payment



- 174. Specify the **Outstanding Amount** to be paid by your customer's debtor in the selected currency.
- 175. Specify the outstanding amount to be received in **0-30 days**.
- 176. Specify the outstanding amount to be received in **30-60 days**.
- 177. Specify the outstanding amount to be received in **60-90 days**.
- 178. Specify the outstanding amount to be received in **90-120 days**.
- 179. Specify the outstanding amount to be received in **120-150 days**.
- 180. Specify the outstanding amount to be received in **150-180 days**.
- 181. Specify the outstanding amount to be received after 180 days in the **More than 180 days** field.

## Future Currency Credit - Interests



- 182. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
- 183. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
- 184. In the **Interest expected in next 3 years** field, specify the interest to be received in the next 3 Years.

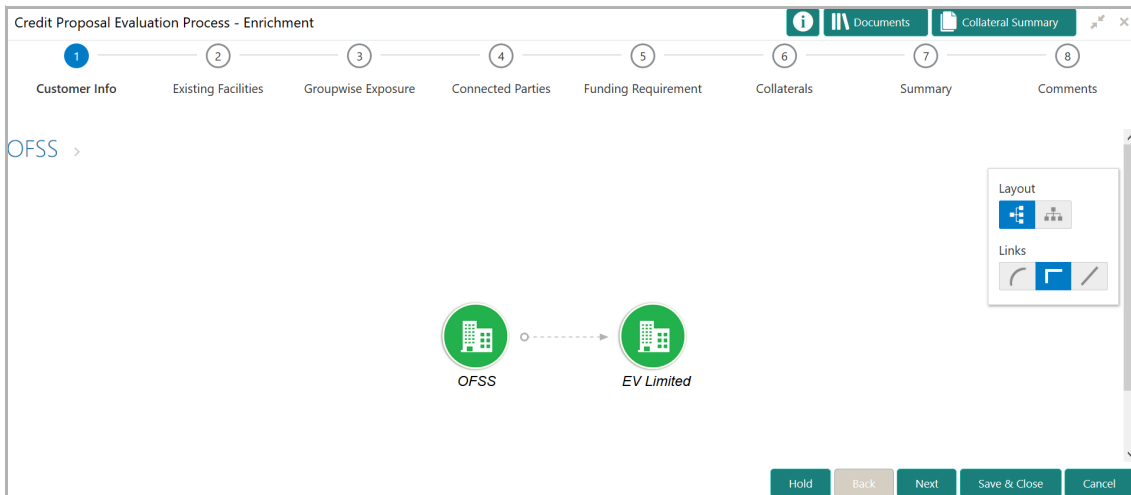
# Chapter 3 - Proposal Initiation

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

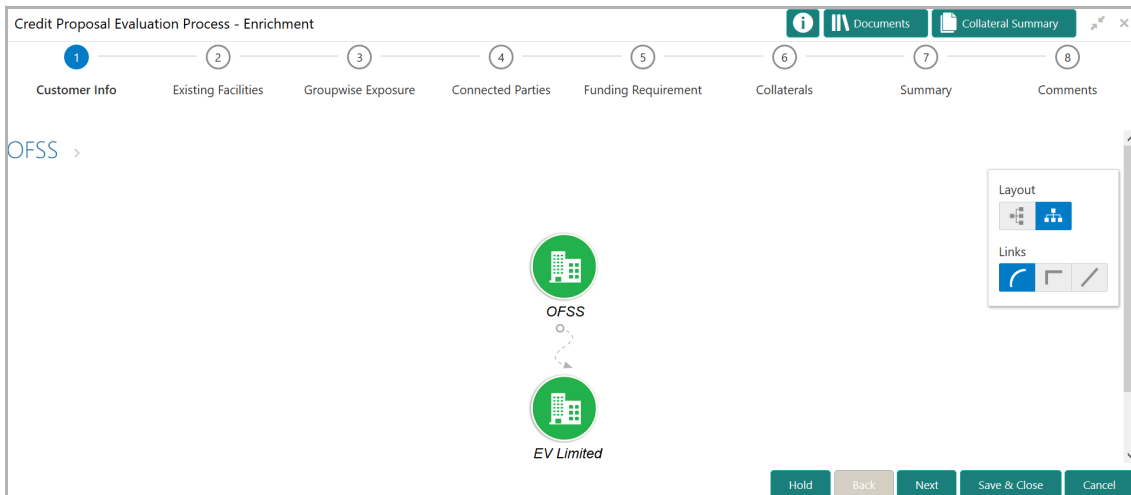
186. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.

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

188. To change the layout of the *customer Info* page, click the settings icon at the right corner. Layout options appear as shown below:



189. Click the required **Layout** and **Link** option. Layout is changed as shown below:



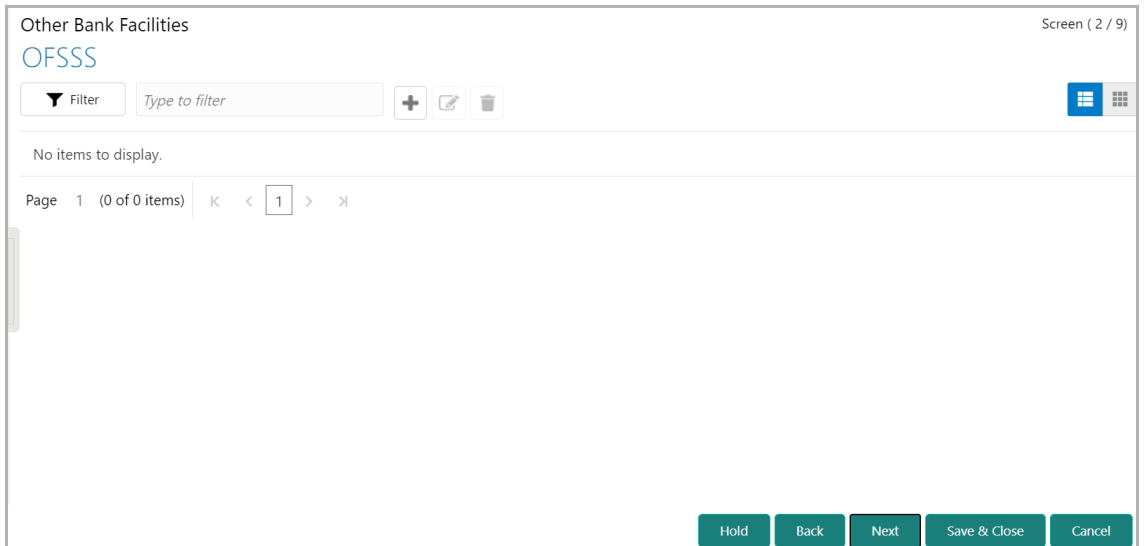
190. To go to the next stage, click **Next**. The *Other Bank Facilities* page appears.

## Other Bank Facilities

Details about the facilities availed by the party from other banks can be captured in this data segment.



# Chapter 3 - Proposal Initiation



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

# Chapter 3 - Proposal Initiation

### Facility Details

Bank Name *	Branch Name
<input type="text" value="Corp Bank"/>	<input type="text" value="Urban Branch"/>
Sanction Letter Available	Facility Type *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Sanctioned Year
<input type="text" value="Term Loan"/>	<input type="text" value="2019"/>
Take Over	Currency *
<input checked="" type="checkbox"/>	<input type="text" value="USD"/>
Sanctioned Amount *	Outstanding Amount
<input type="text" value="\$10,000,000.000"/>	<input type="text" value="\$5,000,000.000"/>
Rate of Interest	Tenor
<input type="text" value="12"/>	<input type="text" value="30"/>
Secured	
<input checked="" type="checkbox"/>	

192. Type the other **Bank Name** and **Branch Name**.
193. Enable the **Sanction Letter Available** check box, if sanction letter is available for the other bank facility.
194. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
195. Select the **Facility Category** from the drop down list.
196. Type the year in which the other bank facility is sanctioned in the **Sanctioned Year** field.
197. Enable **Take Over** check box to add the other bank facility in funding requirement data segment.
198. Search and select the **Currency** in which the other bank facility is offered.
199. Specify the amount sanctioned by the other bank in **Sanctioned Amount** field.
200. Specify the **Outstanding Amount** to be paid by the party to the other bank.

# Chapter 3 - Proposal Initiation

- 201. Specify the **Rate of Interest** at which the facility is offered by other bank.
- 202. Specify the **Tenor** of the other bank facility.
- 203. Enable the **Secured** switch, if the other bank facility is secured with collateral.
- 204. Click **Create**. The other bank facility is added and displayed as shown below:

The screenshot shows the 'Other Bank Facilities' page in the OFSSS system. At the top right, it says 'Screen ( 2 / 9)'. Below the header, there is a filter section with a dropdown arrow and a text input field labeled 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting. Below this is a facility card for 'Facility Id: EF20259668' with 'Facility Category: Term Loan', 'Outstanding Amount: \$30,000.00', 'Product Type: Funded', and 'Take Over: Yes'. Below the card is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- 205. To change the layout of the *Other Bank Facilities* page to table view, click the table view icon at the right corner. The view is changed as shown below:

The screenshot shows the 'Other Bank Facilities' page in the OFSSS system, now in table view. At the top right, it says 'Screen ( 2 / 9)'. Below the header, there is a filter section with a dropdown arrow and a text input field labeled 'Type to filter'. To the right of the filter are icons for adding, editing, and deleting. Below this is a table with the following data:

Select	Bank Name	Branch Name	Take Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input type="checkbox"/>	Corp Bank	Urban Branch	Yes	Funded	Term Loan	USD	\$100,000.00	\$30,000.00

Below the table is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.



If the organization / party has availed more than one facility from any bank, add all the other bank facilities information by clicking add icon again.

# Chapter 3 - Proposal Initiation

206. To filter the required facility from all the available other bank facilities, click **Filter** button. The *Filter* window appears:

**Filter** Reset Apply

Limit

Joint Customer

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

Overdraft

Letter Of Credit

Guarantee

Others

Currency

USD

From Amount

To Amount

207. Type and / or select the filter parameters.

208. Click **Apply**. Other bank facilities that matches the filter parameters are displayed.

# Chapter 3 - Proposal Initiation

209. To filter the other bank facilities using single filter parameter, type the parameter directly in **Type to filter** text box.



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

210. To edit the other bank facility information, **Select** the required facility from the list. Edit icon is enabled as shown below:

Other Bank Facilities Screen ( 2 / 9)

OFSSS

Filter  + ✎ 🗑️

Select	Bank Name	Branch Name	Take Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input checked="" type="checkbox"/>	Corp Bank	Urban Branch	Yes	Funded	Term Loan	USD	\$100,000.00	\$30,000.00

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

211. Click the edit icon. The *Facility Details* window appears.

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

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

OFSSS

filter ✕ + ✎ 🗑️

Select	Bank Name	Branch Name	Taken Over	Product Type	Facility Category	Currency	Sanctioned Amount	Outstanding Amount
<input type="checkbox"/>	Corp Bank	Urban Branch	No	Funded	Term Loan	INR	₹5,000,000.00	₹1,000,000.00
<input type="checkbox"/>	Corp Bank	Rural Branch	Yes	Funded	Term Loan	INR	₹6,000,000.00	₹2,500,000.00
<input type="checkbox"/>	Corp Bank	Neems street	No	Non Funded	Term Loan	USD	\$2,000,000.00	\$1,700,000.00

Page 1 of 1 (1-3 of 3 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

214. To add other bank facilities detail of the organization's customer (party's child party), click the arrow next to the organization name in the top left corner. Child party list appears.

# Chapter 3 - Proposal Initiation

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

216. Add the existing Facility information of the customer and click **Next**. The *Write Up* page appears.



Refer Appendix A for information on the **Write Up** data segment.

Upon clicking **Next** in the *Write up* page, the *Connected Parties* page appears.

## Connected Parties

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

Connected Parties Screen ( 4 / 9)

OFSSS

Filter  + ✎ 🗑

No items to display.

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

Hold Back Next Save & Close Cancel

217. To add information about the organization's connected parties, click the add icon. *Connected Parties Details* window appears:

# Chapter 3 - Proposal Initiation

218. Search and select the Customer No of the party connected with the organization.

219. 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

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

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

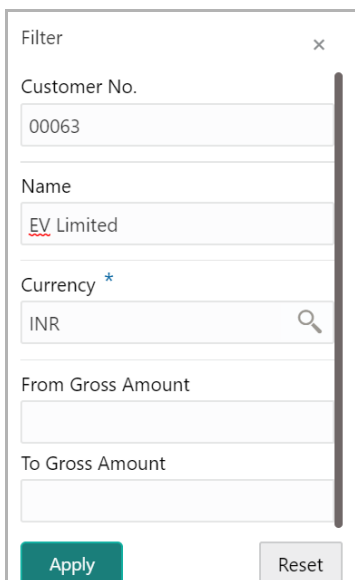
222. To change the layout of the *Connected Parties* page to table view, click the Table View icon at the right corner.



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

# Chapter 3 - Proposal Initiation

223. To filter the required connected party from the list, click **Filter** button. *Filter* window appears:



224. Type and / or select the filter parameters.

225. Click **Apply**. Connected parties that matches the filter parameters are displayed.

226. To filter the connected parties using single filter parameter, type the parameter directly in **Type to filter** text box.



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

227. To edit the connected party details, **Select** the required party from the list. Edit icon is enabled.

228. Click the edit icon. The *Connected Party Details* window appears.

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

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

231. To add connected party details of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

232. Select the required customer. *Connected Parties - [organization name] > [customer name]* page appears.

233. Add the connected party details of the customer and click **Next**. The *Groupwise Exposure* page appears.

## Groupwise Exposure

In this data segment, the exposure details of the child parties connected to the party can be captured.



# Chapter 3 - Proposal Initiation

Groupwise Exposure Screen ( 5 / 9)

OFSSS

Filter  Total Gross Limit : \$0.00

No items to display.

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

Hold Back Next Save & Close Cancel

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

Groupwise Exposure Details

Entity Name \*

Customer Name \*

Relation \*  Borrower  Connected Party

Currency \*

Approved Limit \*

Outstanding Limit Amount \*

Tenor \*

Commitment Status \*

Save Cancel

235. In **Entity Name** field, enter the name of bank from which the organization has availed facility.

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

237. 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**.

238. Search and select the **Currency** in which the facility is offered from the mentioned bank.

239. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

# Chapter 3 - Proposal Initiation

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

241. Click **Save**. Groupwise exposure details are added and displayed as shown below:

Groupwise Exposure Screen ( 5 / 9)

OFSSS

Filter  + ✎ 🗑 Total Gross Limit : \$100,000.00 ☰ ☱

Entity Name: Uniserve Bank      Currency: USD      Tenor: 24  
Customer Name: OFSS      Approved Limit: \$100,000.00      Commitment Status: Committed  
Relation: Borrower      Outstanding Limit Amount: \$25,000.00

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

Hold Back Next Save & Close Cancel

242. To change the layout of the *Groupwise Exposure* page to table view, click the Table View icon at the right corner.



If the organization or its connected party has availed facility from more than one bank, add all the groupwise exposure details by clicking add icon again.

243. To filter the required groupwise exposure from the list, click **Filter** button. *Filter* window appears:

# Chapter 3 - Proposal Initiation

The screenshot shows a 'Filter' dialog box with a close button (x) in the top right corner. The dialog contains several sections:

- Relation:** Two radio button options: 'Borrower' (selected) and 'Connected Party'.
- Tenor:** An empty text input field.
- Currency:** A text input field containing 'INR' and a search icon (magnifying glass) on the right.
- From Amount:** An empty text input field.
- To Amount:** An empty text input field.
- Commitment Status:** Two checkbox options: 'Committed' (checked) and 'Uncommitted'.

At the bottom of the dialog, there are two buttons: a green 'Apply' button and a grey 'Reset' button.

244. Type and / or select the filter parameters.

245. Click **Apply**. Existing groupwise exposure that matches the filter parameters are displayed.

246. To filter the groupwise exposure using single filter parameter, type the parameter directly in **Type to filter** text box.



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

247. To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.

248. Click the edit icon. *Groupwise Exposure Details* window appears.

# Chapter 3 - Proposal Initiation

- 249. Modify the required information and click **Save**.
- 250. To delete the groupwise exposure information, **Select** the exposure and click delete icon.
- 251. To add groupwise exposure detail of the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.
- 252. Select the required customer. *Groupwise Exposure - [organization name] > [customer name]* page appears.
- 253. Add the groupwise exposure information of the customer and click **Next**. The *Funding Requirement* page appears.

## Funding Requirement

You can capture the funding requirement of your customer (party) in this data segment by adding a facility for the party.

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

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



Liability details cannot be captured, if the Group Concentration Limit application is selected during credit proposal initiation.

The screenshot shows the 'Funding Requirement' page for 'OFSSS'. The 'Liability details' section includes fields for Branch (004), Liability Number (NA), Existing Liability Amount (with an Edit icon), and Requested Liability Amount (NA). Below this is a filter section with a 'Filter' button and a search box. A facility card is displayed with a 'NEW' tag, showing Facility Id: F20322625, Requested Amount: \$20,000.00, Product Type: Funded, and Facility Category: Term Loan. At the bottom, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

If the **Take Over** check box is selected while adding existing facility, the added existing facility is displayed in the *Funding Requirement* page.

- 254. To add the liability details, expand and mouse hover on the **Liability details** section. The **Edit** icon appears.
- 255. Click the **Edit** icon. The *Liability Details* window appears.

# Chapter 3 - Proposal Initiation

### Liability Details

**Currency**  
Requested Liability Currency: \*  
USD

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

Cash Cover \$20,000.00

Proposed Funded Sell Down \$30,000.00  
Proposed Unfunded Sell Down \$20,000.00  
Approved Funded Sell Down  
Approved Unfunded Sell Down

**Dates**  
Next Review Date \* Nov 30, 2020  
Requested Expiry Date \* Nov 30, 2021

Additional Fields  
*No Additional fields configured!*

Save Cancel

## Currency

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

## Amount

257. 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
- Proposed Funded Sell Down - Funded sell down proposed for the entity
- Proposed Unfunded Sell Down - Unfunded sell down proposed for the entity
- Approved Funded Sell Down - Funded sell down approved for the entity
- Approved Unfunded Sell Down - Unfunded sell down approved for the entity

## Dates

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

# Chapter 3 - Proposal Initiation

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

260. Click **Save**. Details are updated in the **Liability details** section.

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

## Creating Facility without Template

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

The screenshot shows the 'New Facility' window with the following details:

- 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
- Currency \*: USD
- Requested Amount \*: \$50,000.00
- Facility Category: Term Loan
- Tenor: 12
- Line Expiry Date \*: Nov 30, 2021
- Next Review Date \*: Dec 31, 2020
- Commitment Status:  Committed  Uncommitted  Cascade
- Secured?:  Secured  Cascade
- Availability Period: Availability Period
- Additional Fields: UDF
- Revaluation Required:
- Rate Agreement Required:
- Buttons: Save, Save & Configure, Close

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

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

To add a new funding requirement:

264. Type the **Line Code**.

265. Type the **Line Serial Number**.

266. Type the **Facility Description**.

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

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

## Chapter 3 - Proposal Initiation

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.

269. Select the **Facility Category** from the drop down list.
270. Search and select the **Currency** in which the facility has to be offered.
271. Specify the amount requested by the organization in **Requested Amount** field.
272. Click the calendar icon and select the **Next Review Date** for the facility.
273. Type the **Tenor** for the facility.
274. Select the **Line Expiry Date**.
275. Specify the **Availability Period** for the facility.
276. 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.

277. 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.

278. 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.
279. 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.
280. To save the details and exit the *New Facility* window, click **Save**.
281. To add further details about the facility, click **Save & Configure**.
282. 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:

# Chapter 3 - Proposal Initiation

283. Modify the facility details, if required.

## **Scheduling facility disbursement**

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




# Chapter 3 - Proposal Initiation

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

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

### Scheduling Details

Date \*  
Nov 30, 2020 

Amount \*  
\$10,000.00

**Create** **Close**

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

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

289. 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	<b>Edit</b> <b>Delete</b>
21-02-05	\$40,000.00	<b>Edit</b> <b>Delete</b>

Comments

  
Enter text here...

**Post**

No items to display.

**Close**

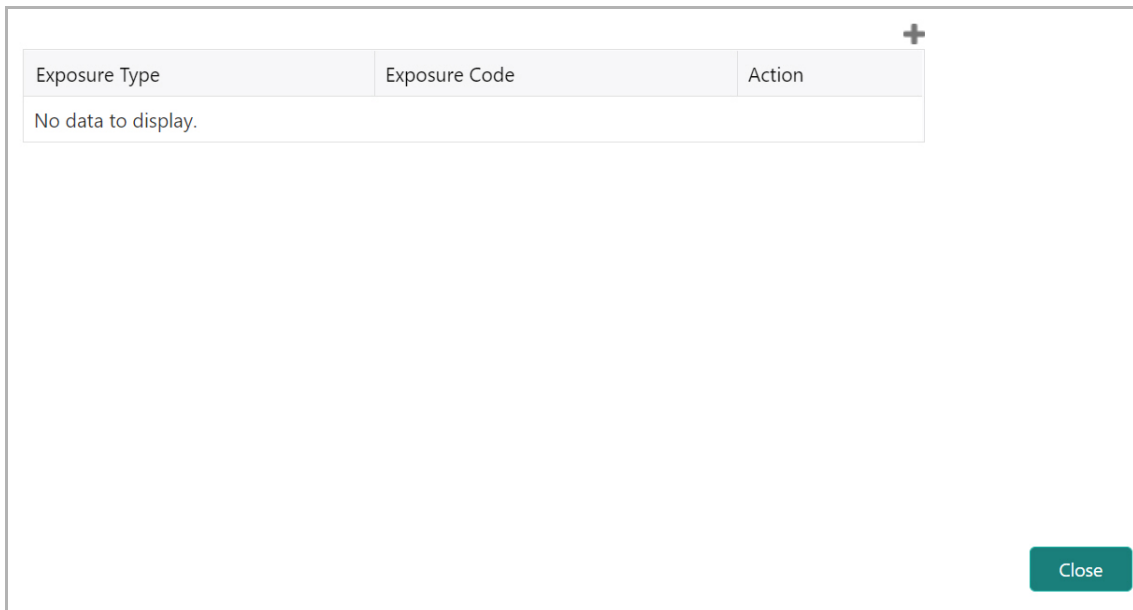
290. To add another scheduling detail, click the **Add** button again.

# Chapter 3 - Proposal Initiation

- 291. To edit the scheduling detail, click the **Edit** button.
- 292. To delete the scheduling detail, click the **Delete** button.
- 293. Specify remarks for the schedule, if any.
- 294. Click **Post**. Comment is posted below the **Comments** text box.

## **Adding Exposure Details**

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



The screenshot shows a table with three columns: Exposure Type, Exposure Code, and Action. The table is currently empty, displaying "No data to display." A plus sign (+) is located in the top right corner of the table area. A "Close" button is located in the bottom right corner of the form.

Exposure Type	Exposure Code	Action
No data to display.		

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

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

# Chapter 3 - Proposal Initiation

Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

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

## **Adding Fee Details**

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

Fee Details

Fee Preferences

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

301. 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.

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

# Chapter 3 - Proposal Initiation

Facility Linkages Link facility

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

Close

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

Link facilityF20315600

Pool Code \*

Select pool code ▼

✓ Link facility Close

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

305. Click **Link Facility**.

## **Adding Pricing Detail**

306. 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.

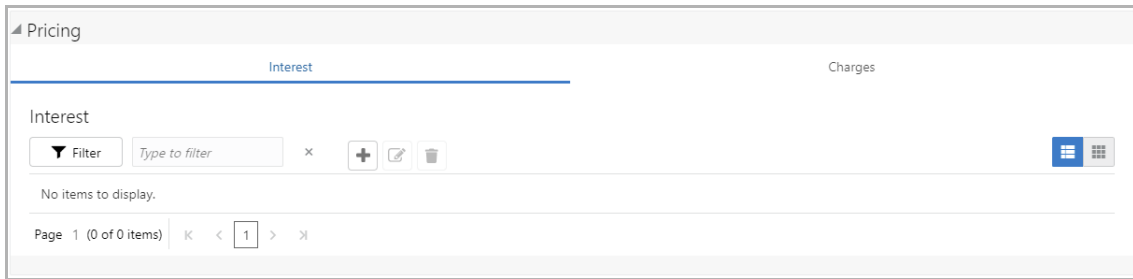
If Facility Type is selected as Funded, Interest and Charges can be added in the Pricing section.

# Chapter 3 - Proposal Initiation

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

308. Select the **Rate Type** from the drop down list.
309. Select the commission collection frequency from the **Rate Basis** drop down list.
310. Select the **Commission Type** from the drop down list.
311. Select the **Collection Period** from the drop down list.
312. Search and select the **Currency** in which the commission has to be collected from the organization.
313. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
314. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
315. Click **Save**. Commission details are added and listed in Commission tab.
316. To cancel the operation, click **Cancel**.

# Chapter 3 - Proposal Initiation



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

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

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

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

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

# Chapter 3 - Proposal Initiation

### Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

### Interest Details

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

# Chapter 3 - Proposal Initiation

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

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

The screenshot shows the 'Facility Details' window with the 'Pricing' section expanded to the 'Interest' tab. The 'Interest' tab is active, showing a table with one item. The table has columns for 'Component Name', 'Component Type', and 'Rate Type'. The values are 'ABC', 'Main', and 'Special Amount' respectively. Below the table, there are 'Additional Fields' and 'Save' and 'Close' buttons.

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

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

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

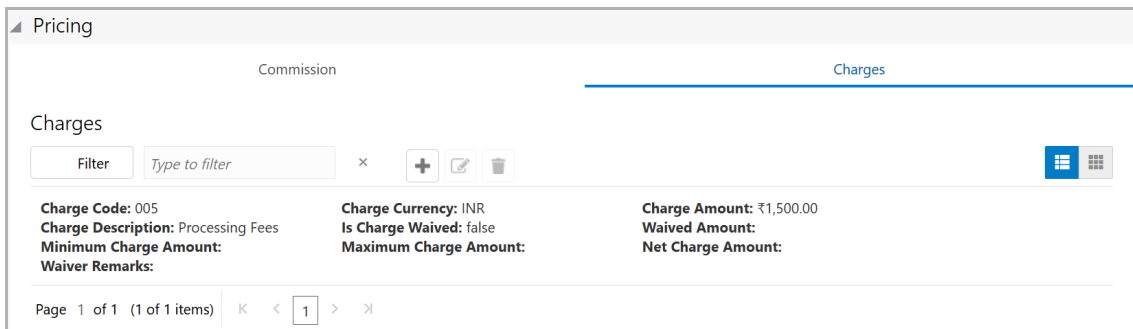
327. Search and select the **Charge Currency**.

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



# Chapter 3 - Proposal Initiation

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

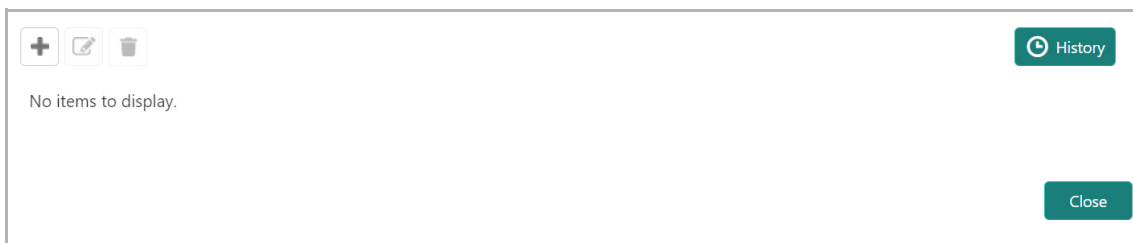


To add more charges for the facility, click the add icon again and provide the charge details.

333. To edit the charge details, click the added charge and then click the edit icon.
334. To delete the charge details, click the added charge and then click the delete icon.
335. To change the list view to table view, click the table icon at the right corner.

## **Adding Credit Rating**

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



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

# Chapter 3 - Proposal Initiation

### Credit Rating

Agency Name *	Outlook *
<input type="text" value="Moody's"/>	<input type="text" value="Positive"/>
Grade *	Score *
<input type="text" value="AAA"/>	<input type="text" value="10"/>
Effective Date *	Year Of Rating *
<input type="text" value="May 1, 2018"/>	<input type="text" value="2018"/>

Recommend

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

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

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

340. 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.

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

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

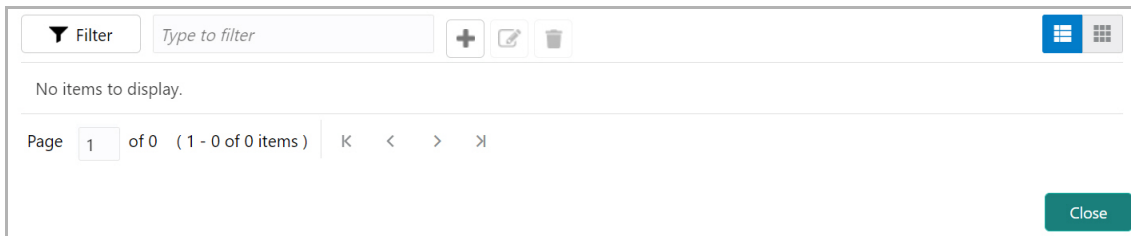
343. To view the history of credit ratings added during different processes, click the **History** icon.

344. 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.

# Chapter 3 - Proposal Initiation

## Adding FX Rate Revaluation Details

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



The screenshot shows a table interface with a filter bar at the top. The filter bar includes a dropdown menu labeled 'Filter', a text input field with the placeholder 'Type to filter', and three icons: a plus sign, a pencil, and a trash can. To the right of the filter bar are two icons: a blue square with a white grid and a grey square with a white grid. Below the filter bar, the text 'No items to display.' is centered. At the bottom of the table area, there is a pagination bar that reads 'Page 1 of 0 (1 - 0 of 0 items)' followed by navigation icons: a left arrow, a right arrow, and a double right arrow. A green 'Close' button is located in the bottom right corner of the table area.

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

# Chapter 3 - Proposal Initiation

### FX Rate Revaluation Details

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

346. 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)

347. 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)

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

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

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

# Chapter 3 - Proposal Initiation

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

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

351. 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.

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

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

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

355. 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.

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

357. 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.

358. 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.

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

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

# Chapter 3 - Proposal Initiation

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

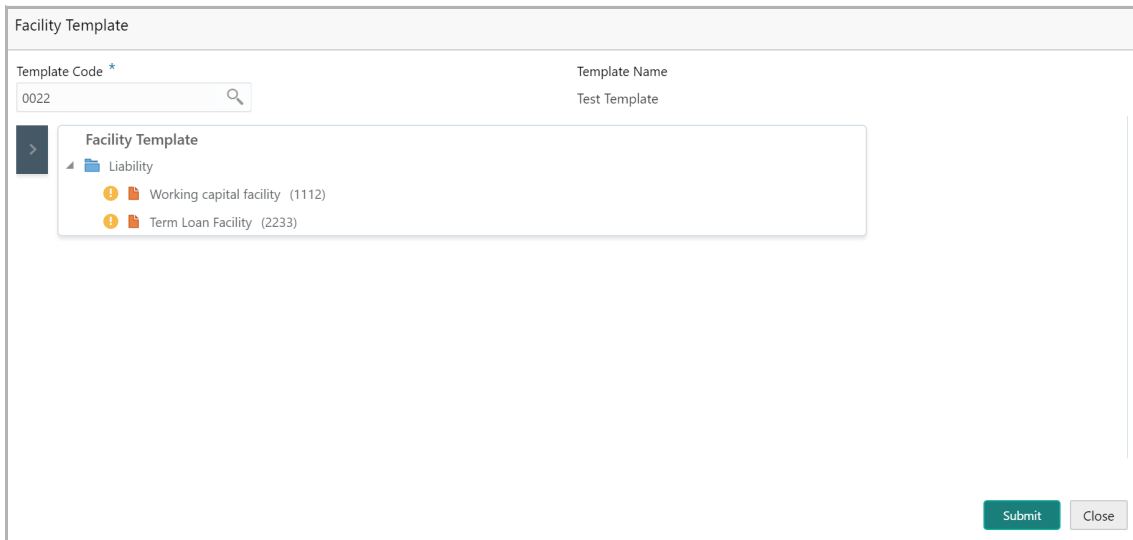
361. To modify the added FX rate revaluation details, select the record and click the edit icon.

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

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

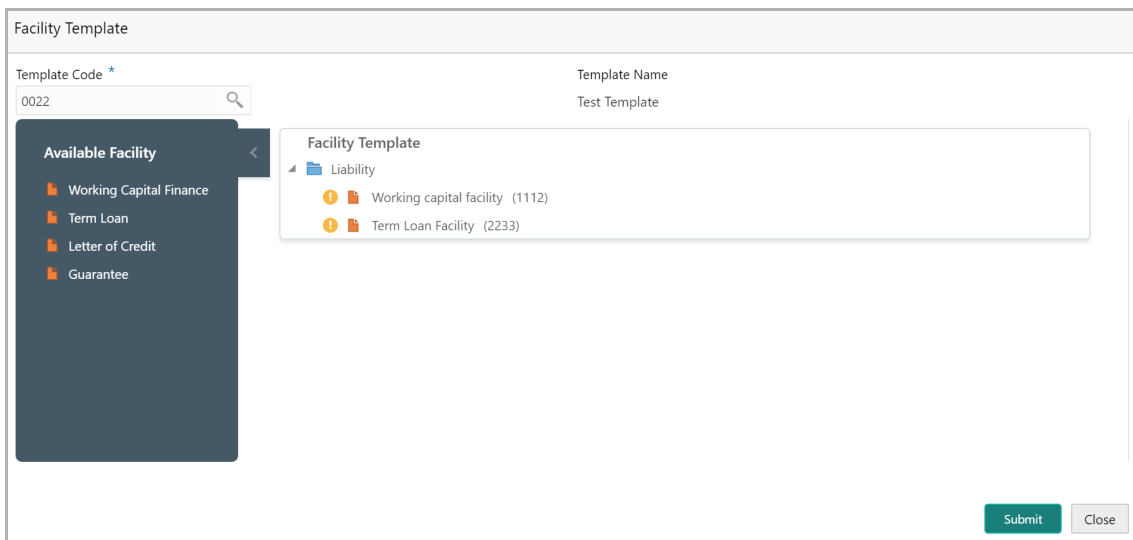
## Creating Facility with Template

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



365. Search and select the **Template Code** maintained at the Maintenance module. Facility Template associated with the Template Code is displayed.

366. To add additional facility to the Facility Template, click the right arrow at the left side. **Available Facility** section expands as shown below.



# Chapter 3 - Proposal Initiation

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

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

Facility Template

Template Code \* 0022 Template Name Test Template

Working capital facility - 1112

Facility Description \* Working capital facility

Next Review Date \* Oct 1, 2020

Currency \* USD

Requested Amount \* \$10,000.00

Submit Close

369. Type the **Facility Description**.

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

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

372. Specify the **Requested Amount**.

373. Click **Save**.

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

Funding Requirement Screen ( 6 / 9 )

OFSSS

Liability details

004 Branch

202374510 Liability Number

\$50,000.00 Requested Liability Amount:

Filter Type to filter

List View Table View Facility Structure

0022 NEW Facility Id: F20241574 Requested Amount: \$50,000.00 Product Type: Fun Next Review Date: Facility Description: Term loan for OFSS Facility Category: Term Loan

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

Edit Facility

Create Sub Limit

Remove Facility

Link Document

Hold Back Next Save & Close Cancel

# Chapter 3 - Proposal Initiation

## Creating Sub Limit

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

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

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

New Facility

Take over other bank facility

Line Code \* 22

Parent Facility Id TERMLOAN3 - test

Currency \* USD

Tenor 12

Commitment Status  
 Committed  Uncommitted  Cascade

Line Serial Number \* 33

Facility Type \*  
 Funded  Non Funded

Cascade

Requested Amount \* \$50,000.00

Line Expiry Date \* Nov 30, 2021

Secured?  
 Secured?  Cascade

Facility Description \* Facility for Tata motors

Facility Category Term Loan

Next Review Date \* Dec 31, 2020

Availability Period  
Availability Period

Revaluation Required  
 Rate Agreement Required

Additional Fields

UDF

Save Save & Configure Close

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



# Chapter 3 - Proposal Initiation

The screenshot shows the 'Funding Requirement' screen for 'OFSSS'. At the top, it displays 'Liability details' with a table containing three columns: '004 Branch', '203221263 Liability Number', and '\$50,000.00 Requested Liability Amount'. Below this is a filter section with a 'Filter' button and a search box. There are also view options: 'List View', 'Table View', and 'Facility Structure'. A list of facilities is shown, with the first one highlighted. The facility has ID '2235', is marked 'NEW', and has a 'Parent Line Number: 2233-Term Loan' highlighted in red. Other details include Facility Id: F20322627, Requested Amount: \$10,000.00, Product Type: Funded, and Next Review Date: 20-11-30. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

## Removing Facility

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

## Linking Document

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

The screenshot shows the 'Document' window with an 'Add New Documents' button at the top right. It lists three documents:

- DOC20322414** (PENDING, MANDATORY): Document Type: Address Proof, Entity Type: Facility(F20322627), Document Code: Aadhar Card, Application Number: APP203228490, Document Expiry Date: [blank], Linked To: [blank]. Action: Upload Document.
- DOC20322415** (PENDING, OPTIONAL): Document Type: Collateral Agreement, Entity Type: Facility(F20322627), Document Code: Application Form, Application Number: APP203228490, Document Expiry Date: [blank], Linked To: [blank]. Action: Link Existing Document.
- DOC20322416** (PENDING, MANDATORY): Document Type: Credit Proposal, Entity Type: Facility(F20322627), Document Code: Legal Agreement Document, Application Number: APP203228490, Document Expiry Date: [blank], Linked To: [blank]. Action: [blank].

A 'Close' button is located at the bottom right.

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

# Chapter 3 - Proposal Initiation

Document

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

Document Expiry Date: Nov 30, 2020

Remarks: [Empty field]

Drop files here or click to select

Selected Files: [Empty list]

Upload Close

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

381. Click **Upload**.

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

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

## Linking Existing Facilities

If the **Take Over** check box is not enabled while adding existing facilities, the user can link the existing facilities with the funding requirement using this option.

382. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon. The *Link Existing Facilities* window listing all the existing 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

383. To filter the required existing facility, click the **Filter** icon and select the search parameters or directly specify the existing facility in the **Type to filter** text box.

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

# Chapter 3 - Proposal Initiation

385. Select the required existing facility and click **Link**. Existing facility is added to the funding requirement page.

## **Filtering Facility**

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

**Filter** Reset Apply

Limit  
 Joint Customer

Status  
 New  
 Modified  
 Removed

Facility Type  
 Funded  
 Non Funded

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

Currency  
USD

From Amount

To Amount

387. Type and / or select the filter parameters.

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

# Chapter 3 - Proposal Initiation

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



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

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

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

Funding Requirement Screen ( 6 / 9)

OFSSS

Liability details

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

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

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

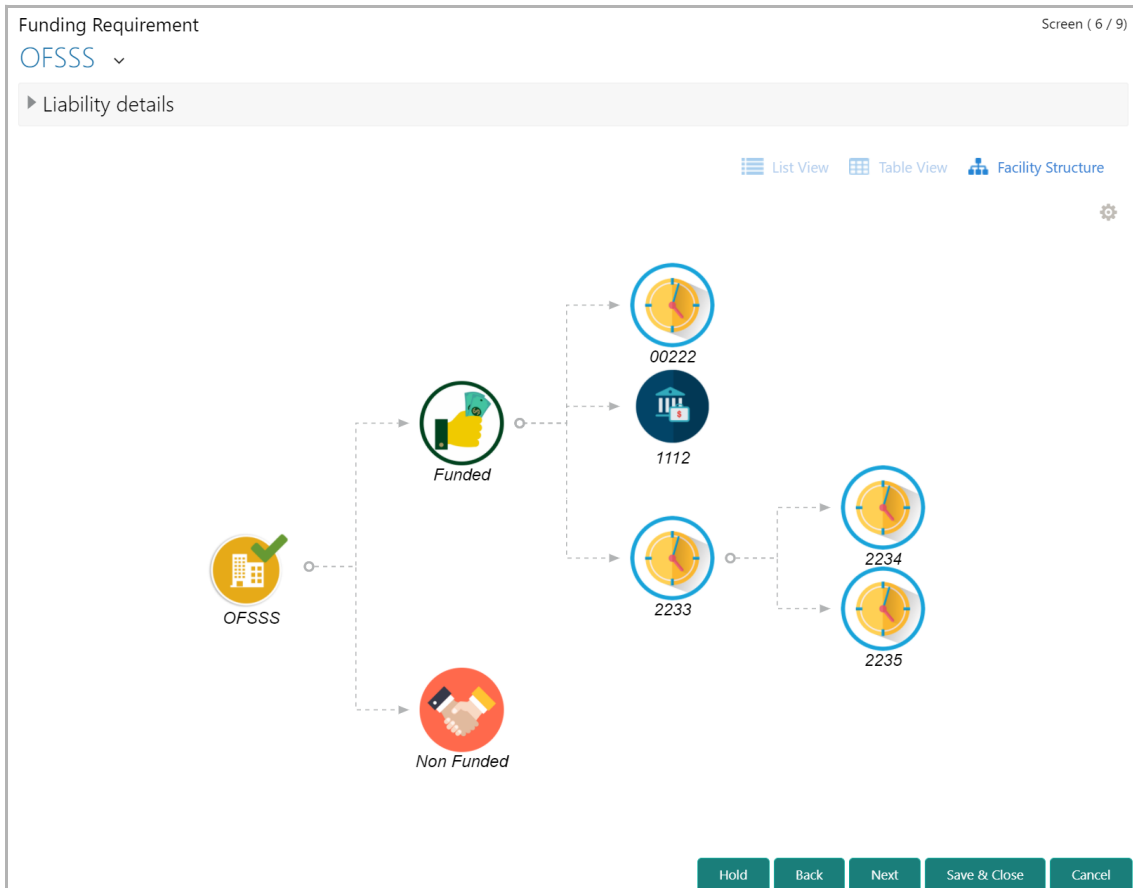
Hold Back Next Save & Close Cancel

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

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

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

# Chapter 3 - Proposal Initiation



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

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

397. Add the facility details for the customer and click **Next**. The *Collaterals* page appears.

## Collaterals

You can capture information about the collaterals submitted by the party in this data segment.

# Chapter 3 - Proposal Initiation

Collaterals Screen ( 7 / 9)

OFSSS

No items to display.

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

398. Click the add icon. The *Collateral Details* window appears:

Collateral Details

Collateral Type \*

Collateral Description \*

Collateral Currency \*

Purpose Of Collateral \*

Charge Hierarchy \*  
 1  2  3

Owner Estimated Value \*

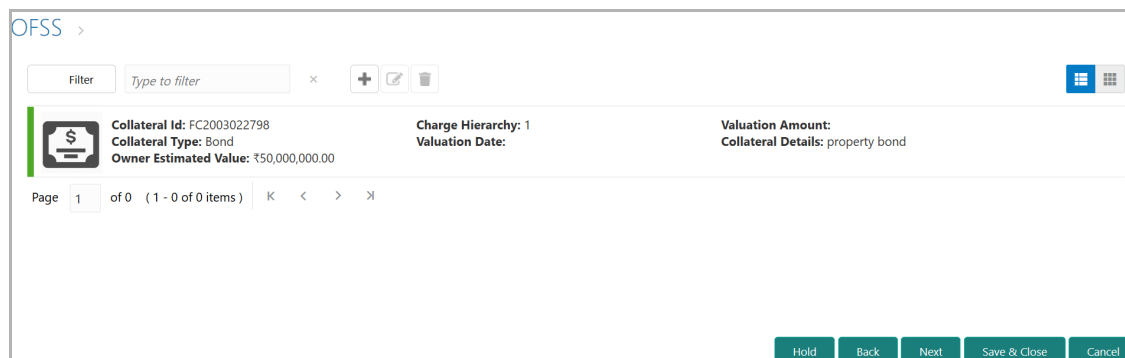
399. Select the **Collateral Type** from the drop down list.

400. Type the **Collateral Description**.

401. Choose the **Charge Hierarchy**.

# Chapter 3 - Proposal Initiation

402. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
403. Specify the **Owner estimated value** of the collateral.
404. Type the **Purpose Of Collateral**.
405. Click **Create**. Collateral details are added and listed as shown below:



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

406. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
407. Type and / or select the filter parameters.
408. Click **Apply**. Collateral details that matches the filter parameters are displayed.
409. To filter the collateral details using single filter parameter, type the parameter directly in **Type to filter** text box.



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

410. To edit the collateral details, select the corresponding record and click the edit icon.
411. To delete the collateral details, select the corresponding record and click the delete icon.
412. To change the layout of the *Collateral Details* page to table view, click the Table View icon at the right corner.
413. To add collateral details for the child party, click the arrow next to the party name in the top left corner. Customer list appears.
414. Select the required customer. *Collaterals - [organization name] > [customer name]* page appears.

# Chapter 3 - Proposal Initiation

415. Add the collateral details for the child party and click **Next**. The *Summary* page appears.

## Summary

The *Summary* data segment displays all the information added in the previous pages for verification.

Summary Screen ( 8 / 9)

OFSSS

**Customer Information**

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

Customer ID PTY202374510	Register No	Legal Status Pvt Ltd	Liability Amount \$50,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
-----------------------------	-------------	-------------------------	---------------------------------	------------------------	--------------------	------------------	-----------------	--------------

Entities	Existing Facilities		Facilities
2 Added	2 Total Facility	0 Total Takeover	5 Added

Collaterals
0 Added

► Entities

► Existing Facilities

► Facilities

► Collaterals

Hold Back Next Save & Close Cancel

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

416. Click and expand the following sections to verify the information:

- Entities
- Existing Facilities
- Facilities
- Collaterals

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

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

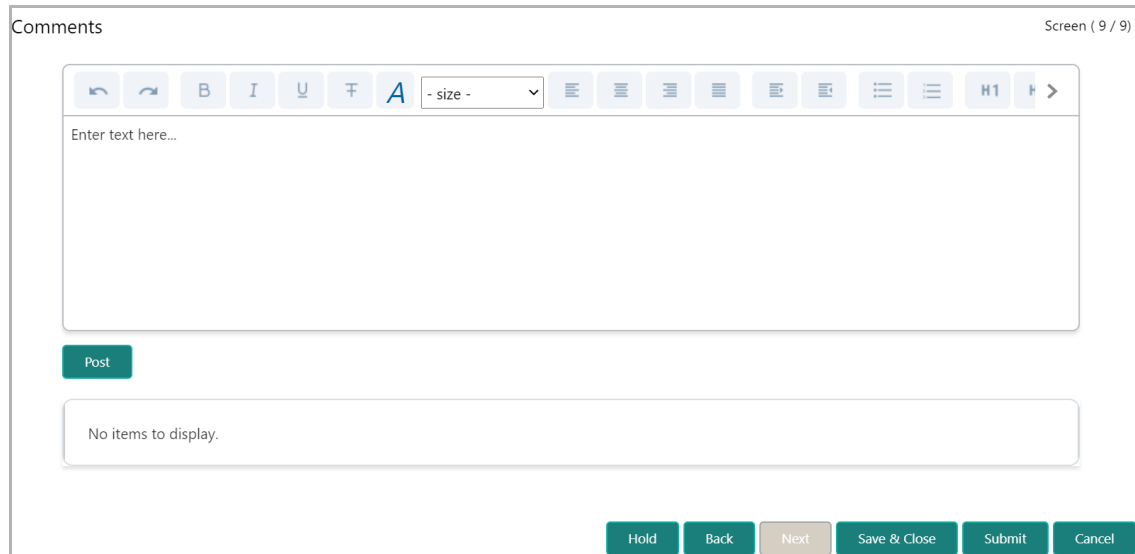


# Chapter 3 - Proposal Initiation

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

## Comments

The *Comments* page allows to capture the remarks for the overall process. Posted comments are displayed at the bottom of the page to enable the user in identifying the previous actions performed by them.



The screenshot shows a web interface titled "Comments" in the top left corner and "Screen ( 9 / 9 )" in the top right corner. The main area contains a rich text editor with a toolbar at the top featuring icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), text color (A), font size (dropdown), bulleted list, numbered list, indent, outdent, link, unlink, and H1. Below the toolbar is a large text input field with the placeholder text "Enter text here...". Underneath the text field is a green "Post" button. Below the "Post" button is a container for displaying comments, which currently shows "No items to display." At the bottom of the interface, there is a row of navigation buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

420. To hold the credit proposal initiation process, click **Hold**.

421. To go back to the previous stage, click **Back**.

422. To save the process for future edit, click **Save & Close**.

423. To submit the enriched application for evaluation, click **Submit**.

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

# Chapter 3 - Proposal Initiation

Upon clicking **Submit**, *Policy exceptions* window appears:

The screenshot shows a 'Policy Exceptions' window with a progress indicator at the top (1 of 2 steps) and a checklist toggle. A dropdown menu is set to 'All'. The summary bar shows 00 Total, 00 Met, and 00 Breached. Below are eight category cards, each with a total count, a 'Met' or 'Breached' status, and a breakdown of counts for INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

Category	Total	Met	Breached	Initiated	Not Initiated	Approved	Rejected	Deferred
Minimum eligibility criteria	00	00	00	00	00	00	00	00
Products	00	00	00	00	00	00	00	00
Pricing	00	00	00	00	00	00	00	00
Unsecured lending	00	00	00	00	00	00	00	00
Document	00	00	00	00	00	00	00	00
Collateral	00	00	00	00	00	00	00	00
Covenants	00	00	00	00	00	00	00	00
Terms & Conditions	00	00	00	00	00	00	00	00

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

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

426. Click the **Checklist** data segment.

# Chapter 3 - Proposal Initiation

The screenshot shows a web interface for proposal initiation. At the top, there is a progress bar with two steps: 'Policy exceptions' (step 1) and 'Checklist' (step 2, currently active). Below the progress bar, there is a message box that says 'No items to display.' At the bottom of the form, there is a checkbox labeled 'Is KYC Required', a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

427. Enable the **Is KYC Required** check box, if KYC evaluation task is required to be created.
428. Select the **Outcome** as **PROCEED**.
429. Click **Submit**.

Upon submitting the enriched application, the application is moved to Proposal Evaluation stage.

# Chapter 3 - Proposal Evaluation

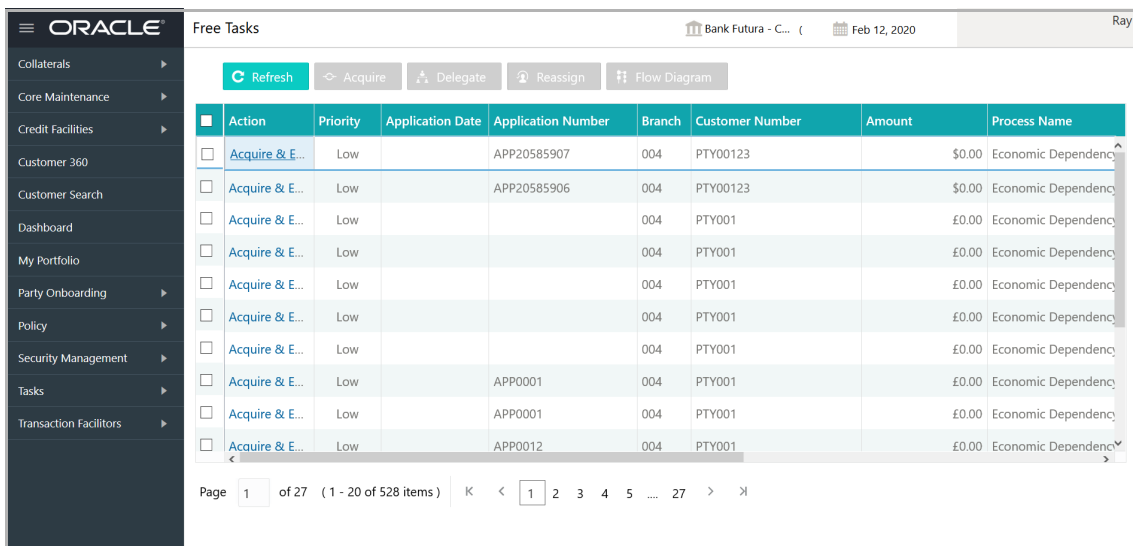
## Proposal Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the proposal can be performed in a parallel manner before sending the proposal to the proposal structuring stage.

### Credit Evaluation

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

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependenc

2. Select the required application and click **Acquire & Edit**. *Credit Evaluation - Summary* page summarizing the proposal appears:

# Chapter 3 - Proposal Evaluation

Credit Proposal Evaluation Process - Credit Evaluation

🔍 Pipeline Analysis
📄 Documents
📄 Collateral Summary

Screen (1 / 3)

### Summary

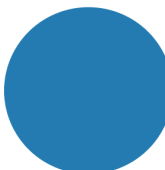
#### OFSSS

**Customer Information**

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

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202597573		Pvt Ltd	\$100,000.00	No	0	0	0	0

**Facility Summary**



\$50,000.00



Term loan for OFSSS

**Collateral summary**

\$0.00  
 Total collateral value

No data to display

0%  
 Customer LTV

**Existing Facilities**

<div style="background-color: #fff9c4; padding: 5px; border-radius: 5px;"> <span style="font-size: 1.2em; font-weight: bold;">\$0.00 - (0)</span>                      Total existing facilities                 </div>	<div style="background-color: #fff9c4; padding: 5px; border-radius: 5px;"> <span style="font-size: 1.2em; font-weight: bold;">\$0.00 - (0)</span>                      Takeover amount                 </div>	<div style="background-color: #fff9c4; padding: 5px; border-radius: 5px;"> <span style="font-size: 1.2em; font-weight: bold;">\$0.00 - (0)</span>                      Takeover in this application                 </div>
---	---	--

**Covenants**

0  
 Total Covenants

No items to display.

0  
 Entity Wise

0  
 Facility Wise

0  
 Financial

0  
 Non Financial

**Terms & conditions**

0  
 Total Terms and Conditions

0  
 Pre-Distributed

0  
 Post-Distributed

<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; font-weight: bold;">0</span> <div style="margin-left: 5px;">                     Newly added  <input type="checkbox"/> Pre-Distributed <input type="checkbox"/> Post-Distributed                 </div> </div>	<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; font-weight: bold;">0</span> <div style="margin-left: 5px;">                     Met  <input type="checkbox"/> Pre-Distributed <input type="checkbox"/> Post-Distributed                 </div> </div>	<div style="display: flex; align-items: center;"> <span style="font-size: 1.2em; font-weight: bold;">0</span> <div style="margin-left: 5px;">                     Breached  <input type="checkbox"/> Pre-Distributed <input type="checkbox"/> Post-Distributed                 </div> </div>
---	---	--

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**★ Scores**

⚠  
 Evaluation not yet done

**★ Ratings**

Moody's AAA

**Financial Profile** 📈 View all

Show results for Previous 3 years

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

**Projections** 📈 View all

Show results for Next 3 years

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

Hold
Back
Next
Save & Close
Cancel

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6

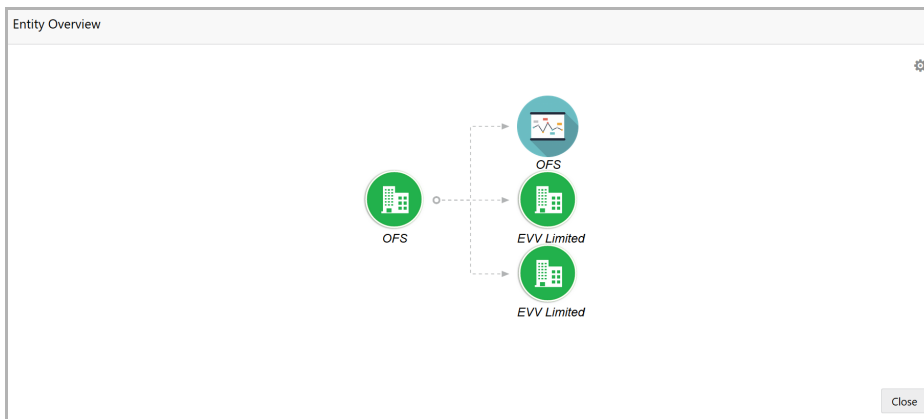
# Chapter 3 - Proposal Evaluation

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

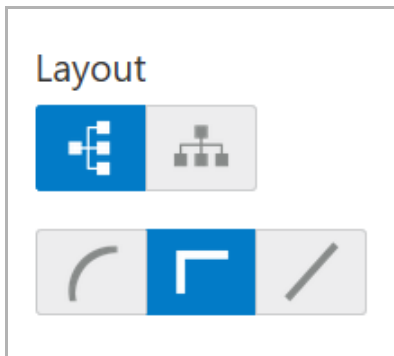
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

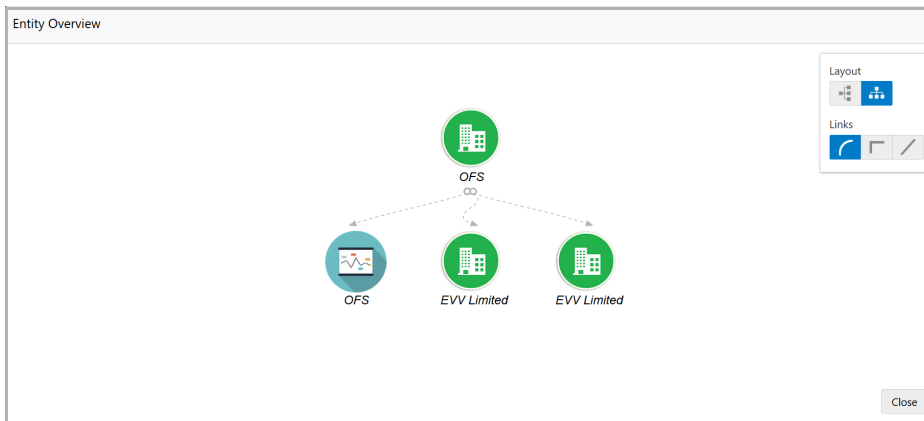


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



# Chapter 3 - Proposal Evaluation

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**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

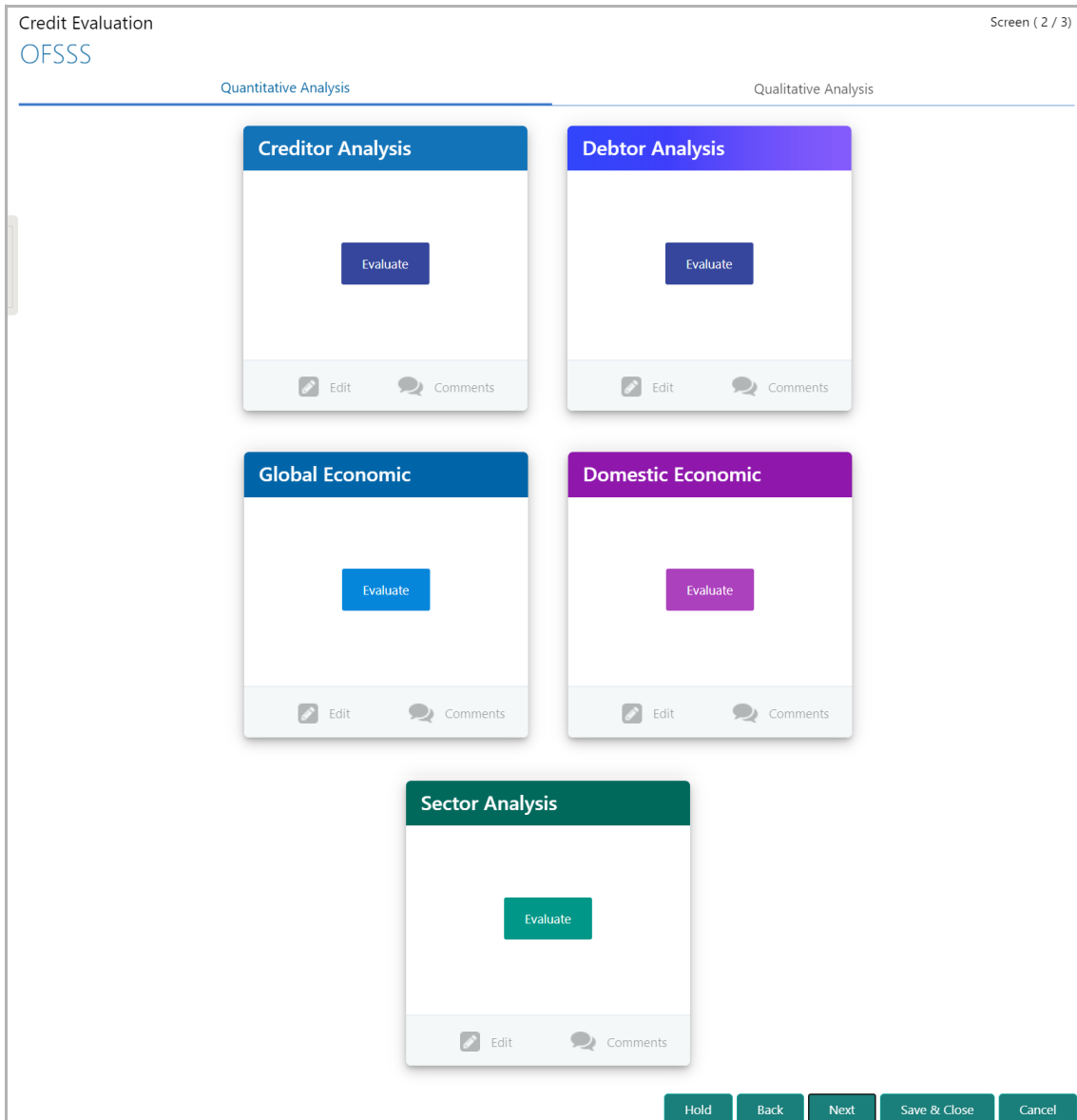
9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

10. After reviewing the *Summary*, click **Next**. *Credit Evaluation* page appears:

# Chapter 3 - Proposal Evaluation



In *Credit Evaluation* page, the banker can perform the following analysis for the organization and its connected parties by answering simple questions related to the analysis:

- Quantitative Analysis
- Qualitative Analysis

11. To perform sector analysis in **Quantitative Analysis**, click **Evaluate** in **Sector Analysis** section. Questionnaire window appears:



# Chapter 3 - Proposal Evaluation

undefined > Sector Analysis

< Previous Category   Next Category >

Total Score 13

Availability of raw materials   Score 9

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

Yes

No

Status as of 17th March

Cancel   Save

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

13. 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.

14. Click **Save**.

15. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

After performing quantitative analysis, the quantitative analysis page with a cumulative score appears:

Credit Evaluation  
OFSSS

Quantitative Analysis   Qualitative Analysis

Sector Analysis   Other Analysis

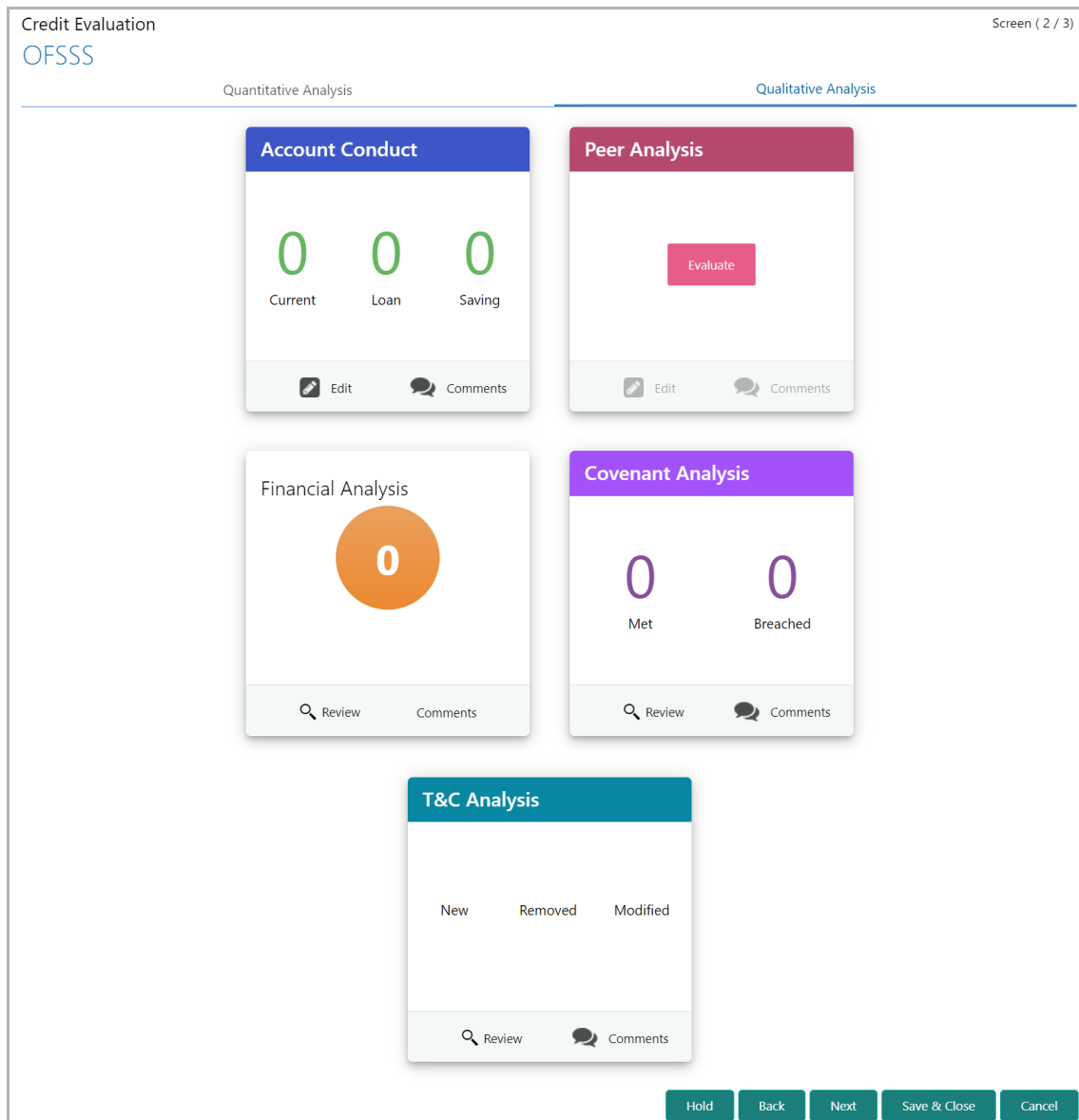
13   5

Edit   Comments   Edit   Comments

Hold   Back   Next   Save & Close   Cancel

16. After performing the qualitative analysis, click **Qualitative Analysis** tab. *Qualitative Analysis* page appears:

# Chapter 3 - Proposal Evaluation



In the Qualitative Analysis page, the user can capture the party's **Account Conduct**, perform **Peer Analysis**, and review **Financial Analysis**, **Covenant Analysis**, and **T&C Analysis**.

17. To capture the account conduct, click Edit in the **Account Conduct** tile. The *Account Conduct* window appears:

# Chapter 3 - Proposal Evaluation

OFSSS > 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
No items to display.						

Page 1 (null items) | < > 1 > >

Comment

Enter text here...

Post

No items to display.

Close

In the *Account Conduct* window, party's conduct for the following accounts can be captured:

- Current Account
- Loan Account
- Deposit Account

18. To add current account conduct details, click **Add** in the **Current Accounts** tab.

# Chapter 3 - Proposal Evaluation

Current Account Performance Details

Current Account No *	5563220901	Branch	002
Currency *	USD	Average Credit Balance *	\$40,000.00
Average Debit Balance *	\$40,000.00	Limit	\$50,000.00
Current Balance	\$30,000.00	No Of Excess In 6 Months	4

OK Clear Cancel

19. Provide the following details about the party's current account:

- Current Account No
- Branch
- Currency
- Average Credit Balance
- Average Debit Balance
- Limit
- Current Balance
- No Of Excess in 6 Months

20. Click **OK**. The details are added and listed in the *Account Conduct* window.

21. To refresh the **Current Accounts** section, click the **Refresh** button.

22. To **View**, **Edit** or **Delete** the Account Conduct details, select the corresponding record from the list and click the required option.

23. **Post** comments for the account conduct in the **Comments** text box.

24. After adding conduct details for the **Loan Accounts** and **Deposit Accounts**, click **Close**. The **Account Conduct** tile is updated with the number of current, loan and savings accounts added.

25. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.

26. Perform the peer analysis and click **Close**.

27. To perform Financial Analysis, Covenant Analysis, and T&C Analysis in **Qualitative Analysis**, click **Review** in the corresponding tile and answer all the questions.

28. To perform the analysis again, click **Edit**.

# Chapter 3 - Proposal Evaluation

29. To capture comments for the analysis, click **Comment**.

30. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. The *Comments* page appears:

Comments Screen ( 9 / 9)

Enter text here...

Post

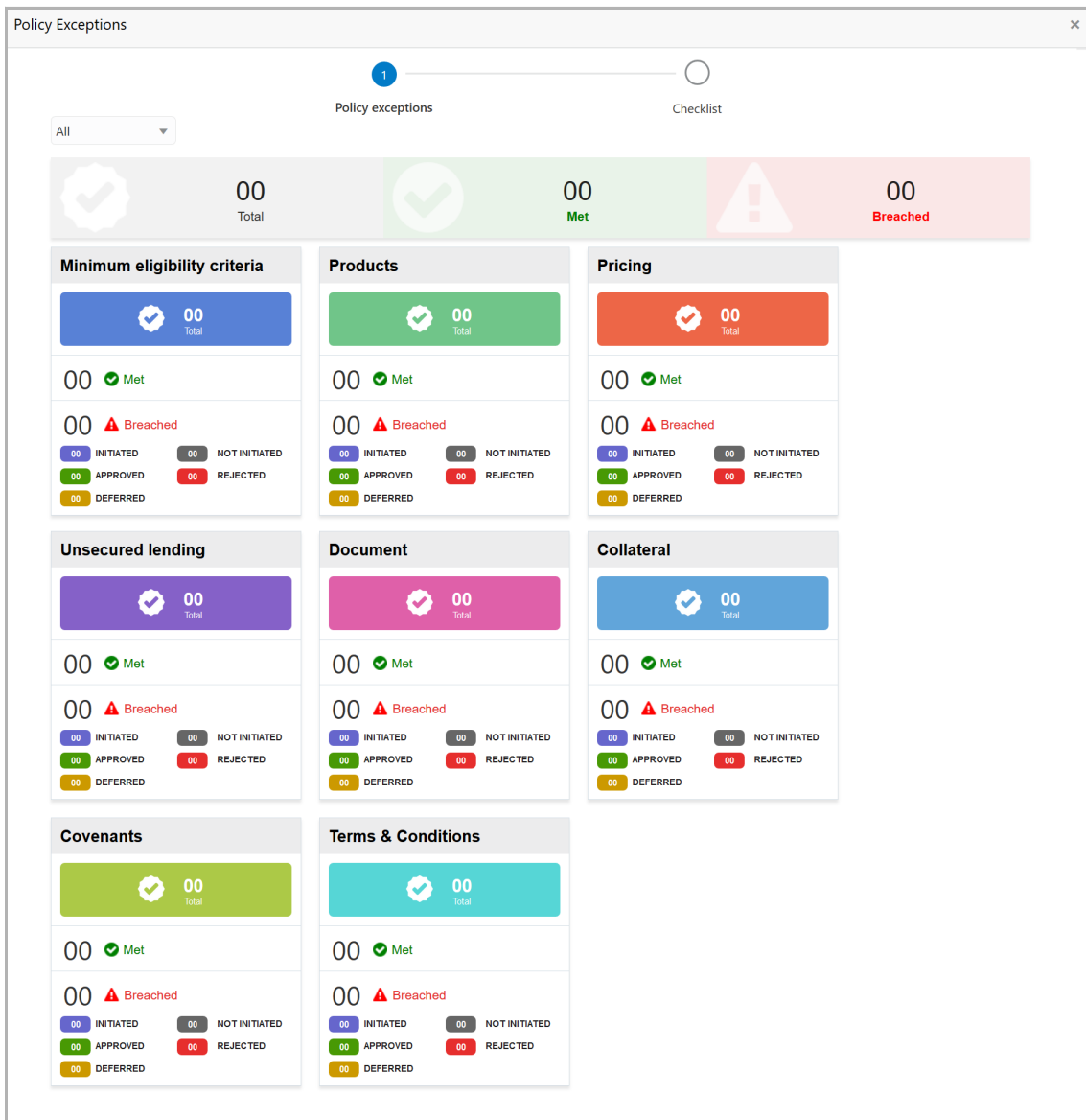
No items to display.

Hold Back Next Save & Close Submit Cancel

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

32. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 3 - Proposal Evaluation



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

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

34. Click the **Checklist** data segment.

# Chapter 3 - Proposal Evaluation

The screenshot shows a web interface for proposal evaluation. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a text box containing the message 'No items to display.' At the bottom right of the form, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

36. Click **Submit**.



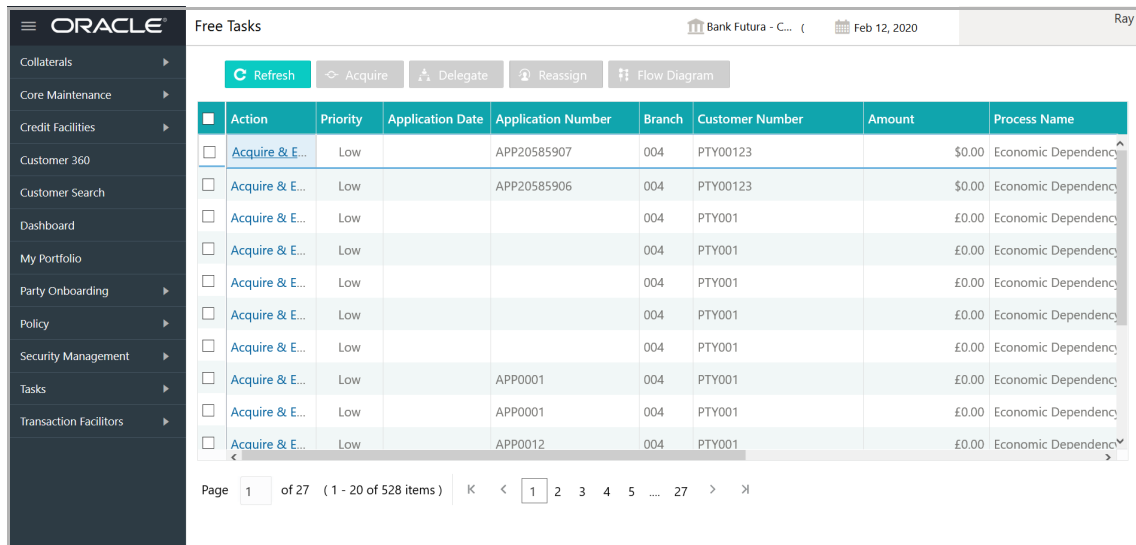
**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

# Chapter 3 - Proposal Evaluation

## Legal Evaluation

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

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

38. Select the required application with credit origination as process name and click **Edit**. *Legal Evaluation - Summary* page appears:



# Chapter 3 - Proposal Evaluation

Credit Proposal Evaluation Process - Legal Evaluation
Documents Collateral Summary


**Summary**  
OFSSS

Customer Information

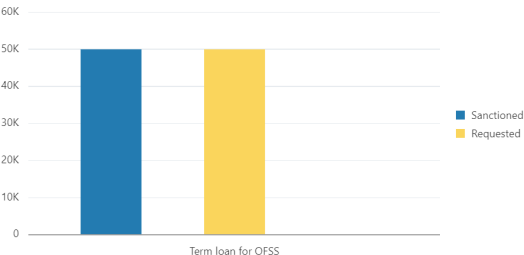
OFSSS, A entity established & operating as a Pvt Ltd Company in

Customer ID PTY202597573	Register No	Legal Status Pvt Ltd	Liability Amount \$100,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
-----------------------------	-------------	-------------------------	----------------------------------	------------------------	--------------------	------------------	-----------------	--------------

**Facility Summary**



\$50,000.00



Term loan for OFSS

**Collateral summary**

**\$0.00**

Total collateral value

No data to display

**0%**

Customer LTV

**Existing Facilities**

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

**Covenants**

**0**

Total Covenants

<b>0</b> Entity Wise	<b>0</b> Facility Wise	<b>0</b> Financial	<b>0</b> Non Financial
-------------------------	---------------------------	-----------------------	---------------------------

No items to display.

**Terms & conditions**

**0**

Total Terms and Conditions

<b>0</b> Pre-Distributed	<b>0</b> Post-Distributed
-----------------------------	------------------------------

- 0 Newly added
 

<b>0</b> Pre-Distributed	<b>0</b> Post-Distributed
--------------------------	---------------------------
- 0 Met
 

<b>0</b> Pre-Distributed	<b>0</b> Post-Distributed
--------------------------	---------------------------
- 0 Breached
 

<b>0</b> Pre-Distributed	<b>0</b> Post-Distributed
--------------------------	---------------------------

**Scores**

⚠

Evaluation not yet done

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's AAA

**Financial Profile** View all

Show results for Previous 3 years

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

**Projections** View all

Show results for Next 3 years

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

Hold Back Next Save & Close Cancel

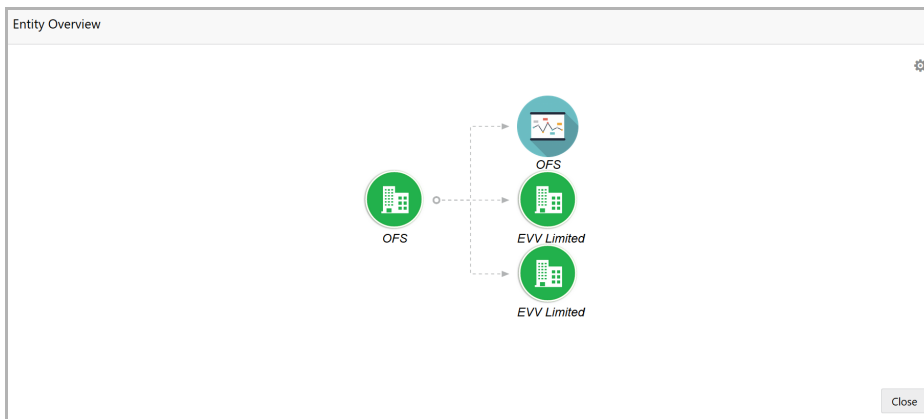
# Chapter 3 - Proposal Evaluation

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

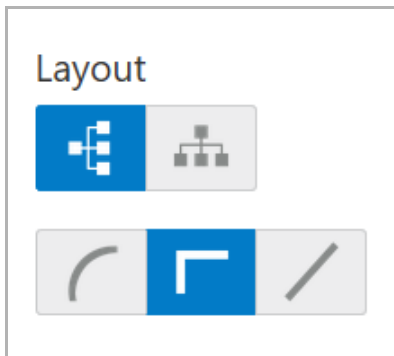
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

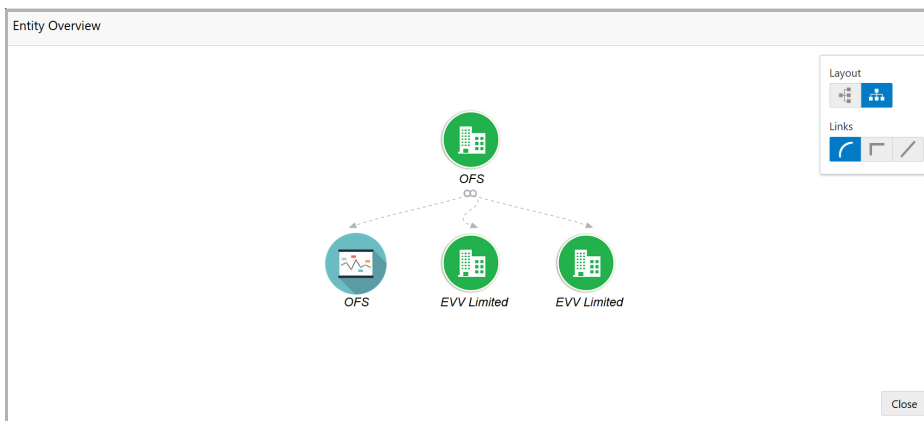


42. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



# Chapter 3 - Proposal Evaluation

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



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

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

45. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.

46. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

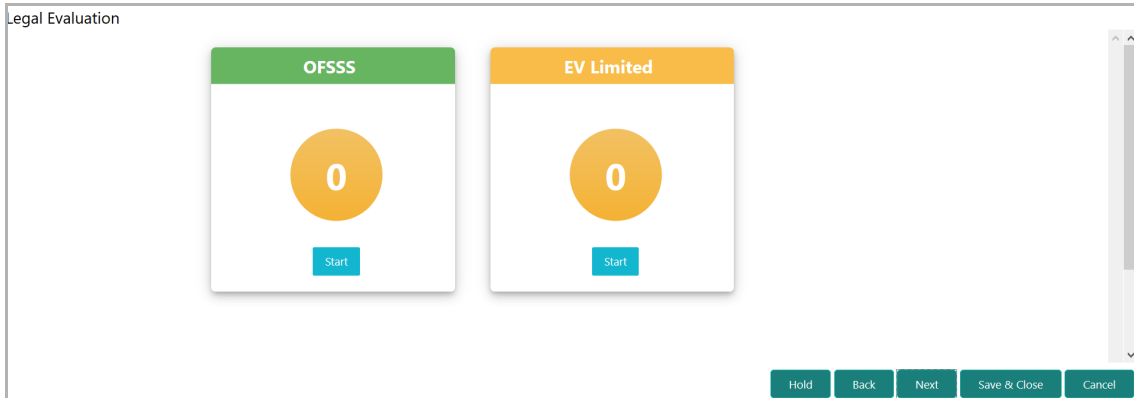
By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

47. To view the **Financial Profile** and **Projections** for five years, select **Previous 5 years** option from the **Show results for** drop down list.

48. To view detailed information about the **Financial Profile** and **Projection**, click **View all** in the respective sections.

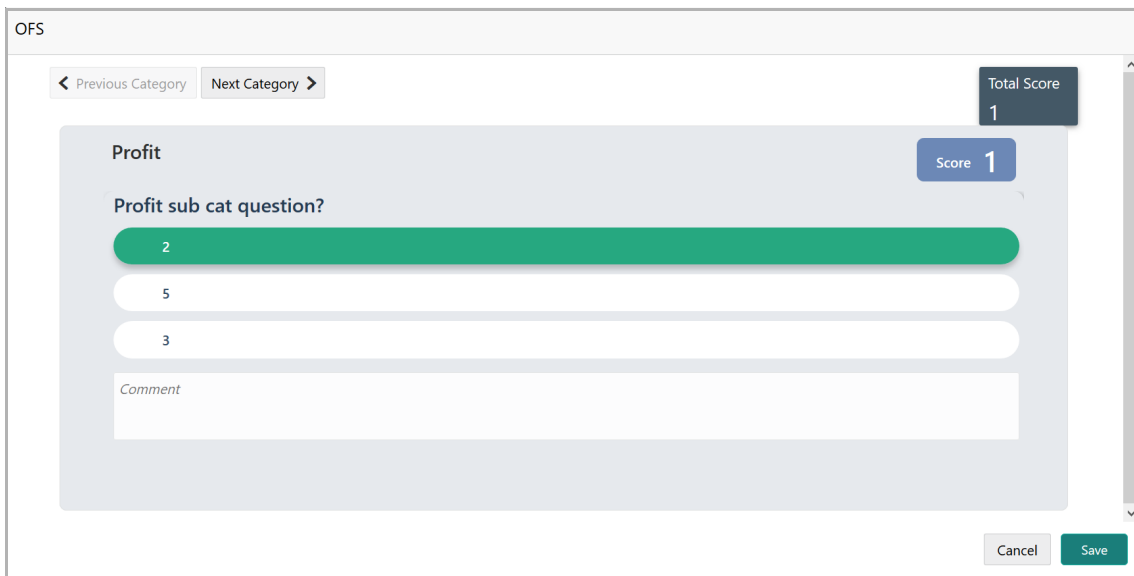
# Chapter 3 - Proposal Evaluation

49. After reviewing the *Summary*, click **Next**. The *Legal Evaluation* page appears:



In *Legal Evaluation* page, the banker can perform legal evaluation for both the organization and the connected parties by answering simple questions related to the evaluation:

50. To initiate the evaluation, click **Start**. Questionnaire window appears:



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

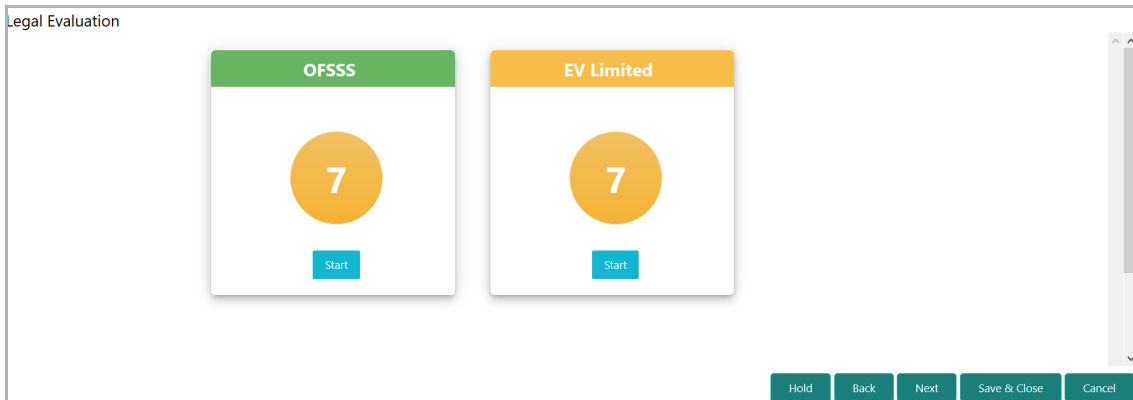
52. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

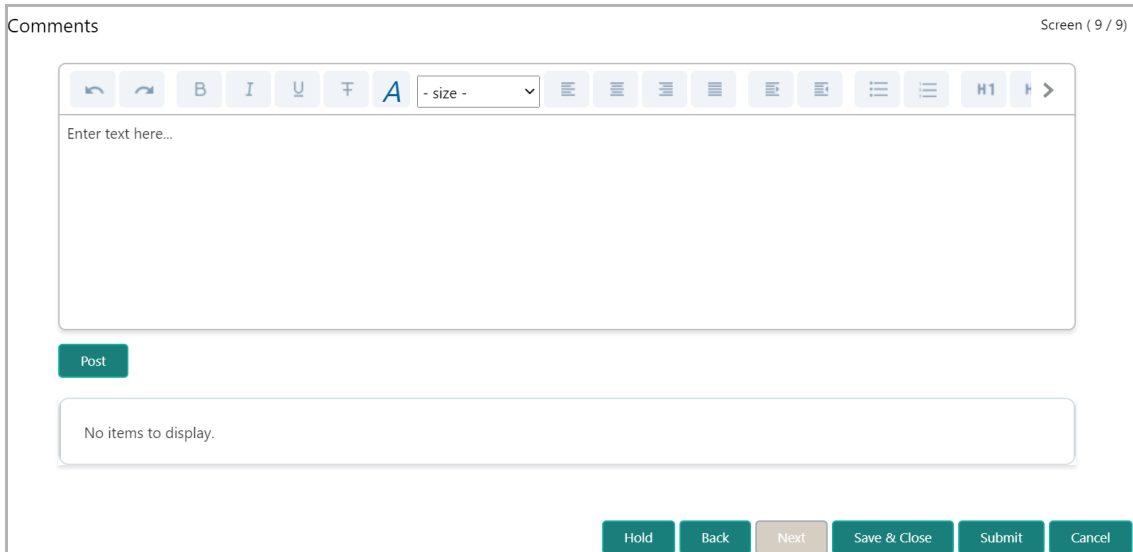
53. Click **Save**.

After performing the legal analysis for both the organization and its connected parties, the *Legal Evaluation* page with a cumulative score appears:

# Chapter 3 - Proposal Evaluation



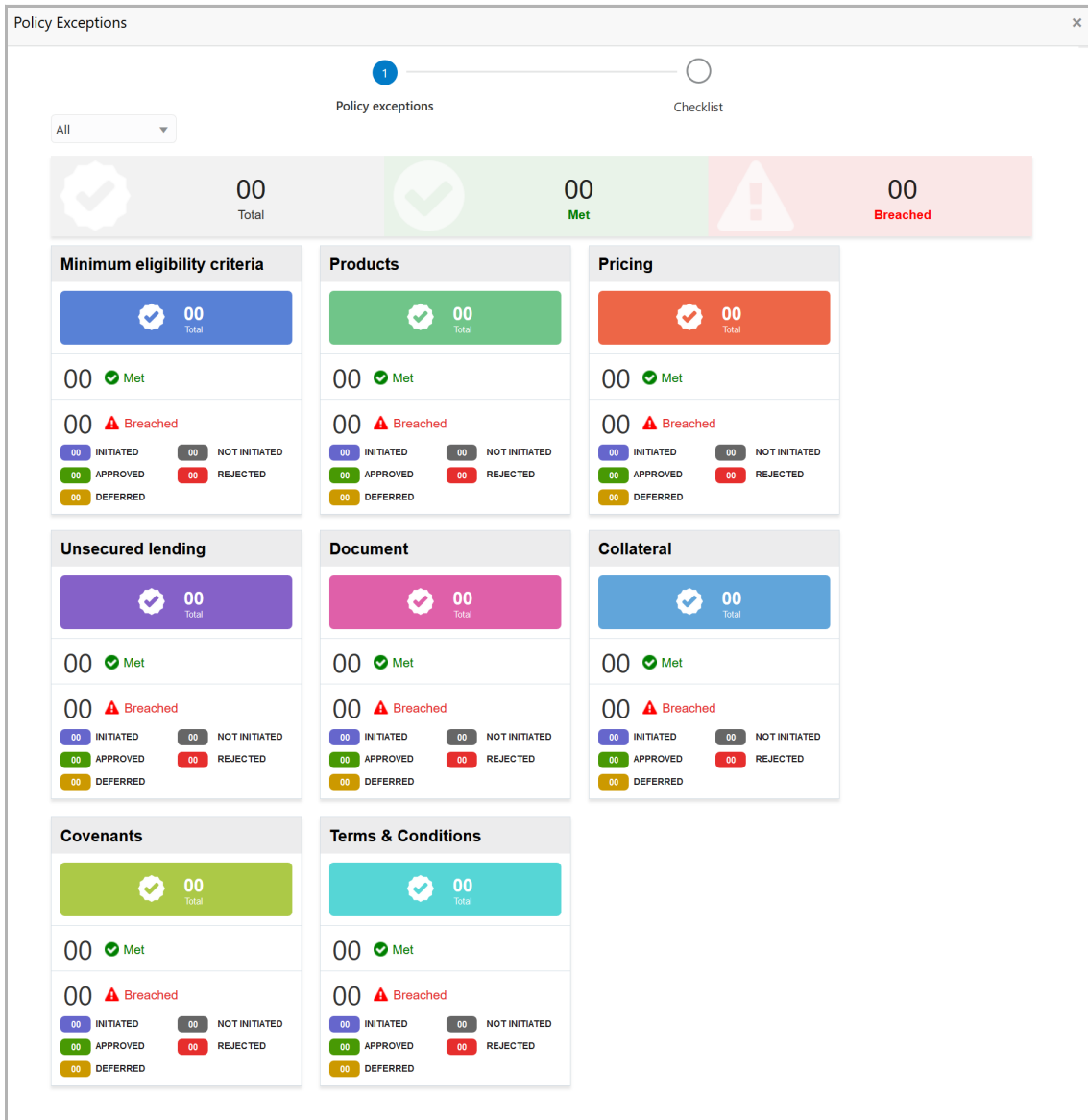
54. Click **Next**. *Comments* page appears:



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

56. Click **Submit**. *Policy exceptions* window appears:

# Chapter 3 - Proposal Evaluation



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

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

58. Click the **Checklist** data segment.

# Chapter 3 - Proposal Evaluation

The screenshot shows a web interface for proposal evaluation. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a text box containing the message 'No items to display.' At the bottom right of the interface, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

60. Click **Submit**.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer Appendix A for information on the **Write Up** data segment.

## Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer [“Legal Evaluation” on page 17](#) for information on performing risk evaluation.

After completing all the evaluation processes, the proposal is sent to the proposal structuring stage.

# Chapter 3 - KYC Check

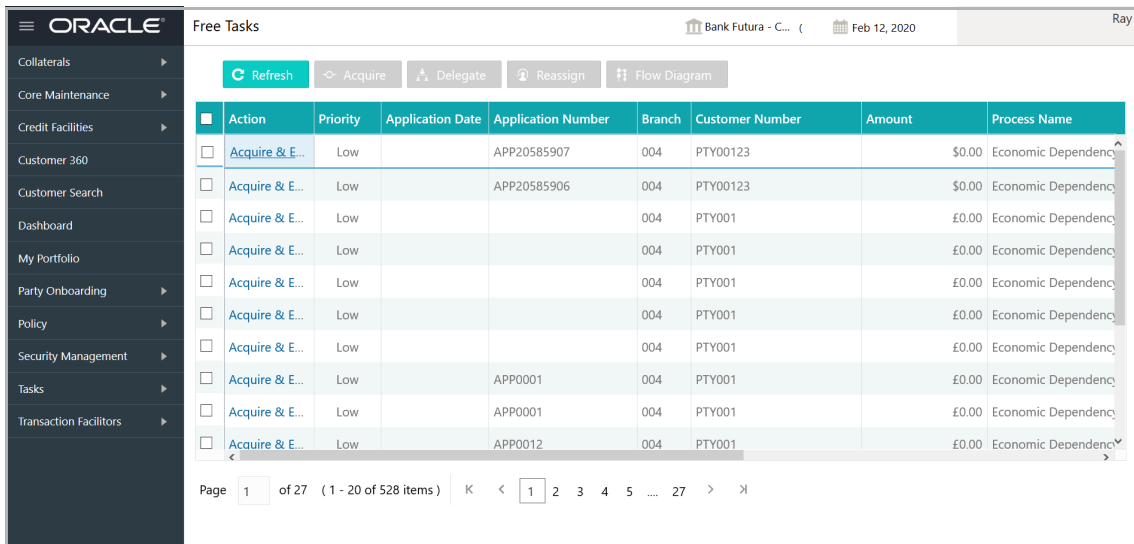
## KYC Check

This is an optional stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

### Steps to add KYC details

To add KYC details, perform the following steps:

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



Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
<input type="checkbox"/> Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc
<input type="checkbox"/> Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependenc

2. Select the required application and click **Acquire & Edit**. *KYC Evaluation - Summary* page appears:



# Chapter 3 - KYC Check

Credit Proposal Evaluation Process - KYC Evaluation
Documents Collateral Summary

**Summary** Screen (1 / 3)

**OFSSS**

**Customer Information**

OFSSS - A entity established & operating as a Pvt Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202597573		Pvt Ltd	\$100,000.00	No	0	0	0	0

**Facility Summary**
☰

\$50,000.00

Term loan for OFSSS

**Collateral summary**
☰

**\$0.00**

Total collateral value

No data to display

**0%**

Customer LTV

**Scores**
☰

**Evaluation not yet done**

**Existing Facilities**
☰

**\$0.00 - (0)**

Total existing facilities

**\$0.00 - (0)**

Takeover amount

**\$0.00 - (0)**

Takeover in this application

**Covenants**
☰

**0**

Total Covenants

**0**

Entity Wise

**0**

Facility Wise

**0**

Financial

**0**

Non Financial

No items to display.

**Terms & conditions**
☰

**0**

Total Terms and Conditions

**0**

Pre-Distributed

**0**

Post-Distributed

- 0** Newly added

Pre-Distributed     Post-Distributed
- 0** Met

Pre-Distributed     Post-Distributed
- 0** Breached

Pre-Distributed     Post-Distributed

**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	Variance %
No data to display.						

**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	Variance %
No data to display.						

**Ratings**
☰

Moody's AAA

Hold
Back
Next
Save & Close
Cancel

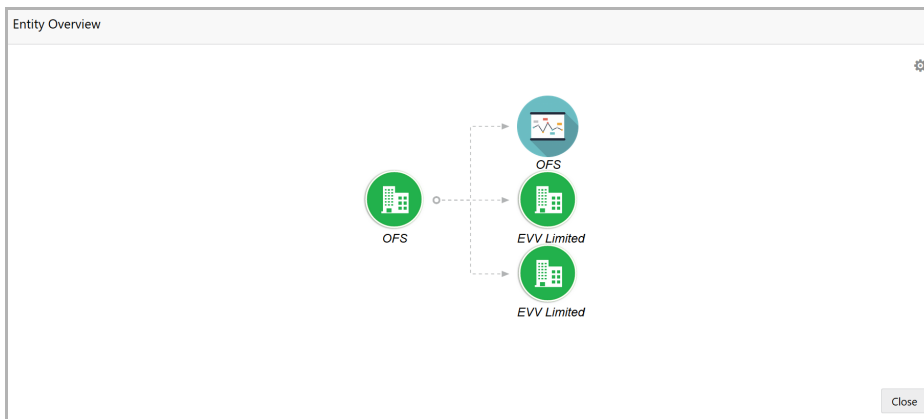
# Chapter 3 - KYC Check

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

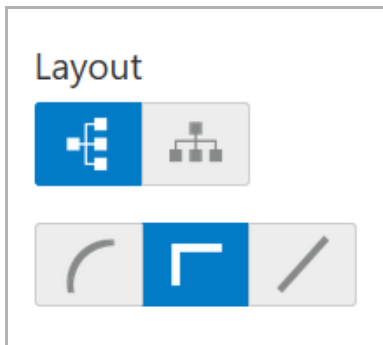
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

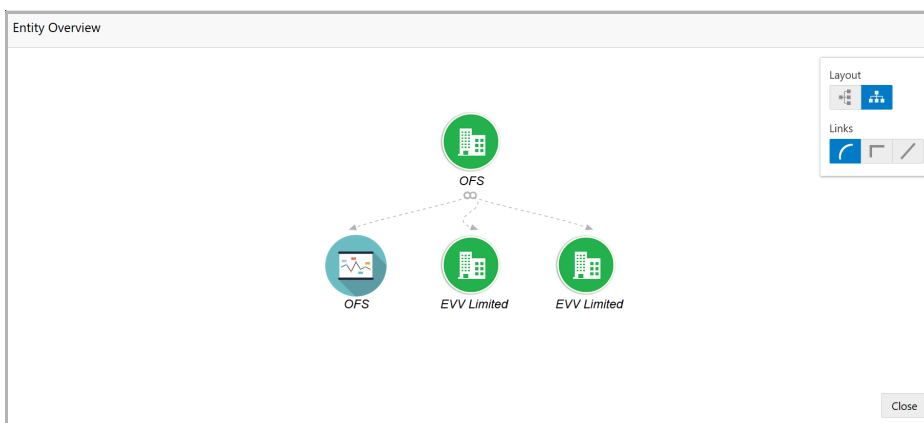


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



# Chapter 3 - KYC Check

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**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

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

The screenshot shows the "KYC" page. At the top right, it says "Screen ( 2 / 3 )". Below the title bar is a "Filter" button and a search box labeled "Type to filter". The main content area displays details for "OFSSS" with "Party Id : PTY202597573", "Entity Type : Pvt Ltd", and "KYC Status :". There are also fields for "Verification Date" and "KYC Method". A dropdown menu is open, showing "KYC Details" and "KYC Evaluation". At the bottom, there is a pagination bar showing "Page 1 of 0 ( 1 - 0 of 0 items )" and navigation buttons. At the very bottom, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

In the *KYC* page, provision to add KYC details for the organization and all its connected parties is provided.

# Chapter 3 - KYC Check

11. To filter the required KYC record, click the **Filter** icon and specify the filter parameters or directly type the KYC detail in Type to filter text box.
12. Click or mouse hover on the hamburger icon in the required list item (organization or its connected parties). The following options appears:
  - KYC Details
  - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
13. To add the KYC Details, click **KYC Details** option. *KYC Details* window appears:

Report Received

Verification Date: Jun 1, 2020

Effective Date: Jun 1, 2020

KYC Method: Field Verification

KYC Status: Verified

Create Cancel

14. If KYC report is available for the organization, enable the **Report Received** switch.
15. Click the calendar icon and select the KYC **Verification Date**.
16. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
17. Type the **KYC Method**. For example: Field verification is a KYC method.
18. Select the **KYC Status**. The options available are **Verified**, **Not Verified**, and **Verification Failed**.
19. Click **Create**. KYC details are updated in the *KYC* page as shown below:

# Chapter 3 - KYC Check

The screenshot shows a web interface for KYC checks. At the top, it says 'KYC' and 'Screen ( 2 / 3)'. There is a search filter box with a dropdown arrow and the text 'Type to filter'. Below this is a table with one row of data:

<b>OFSSS</b>	Party Id : <b>PTY202597573</b>	Entity Type : <b>Pvt Ltd</b>	KYC Status : <b>Verified</b>
	Verification Date : <b>20-09-01</b>	KYC Method : <b>Field Verification</b>	

Below the table is a pagination control: 'Page 1 of 0 ( 1 - 0 of 0 items )'. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The screenshot shows a questionnaire titled 'KYC Check'. At the top, there are navigation buttons: '< Previous Category' and 'Next Category >'. On the right, a 'Total Score 9' is displayed. The main question is under the heading 'Profitability' and asks: 'Is the real financial strength significantly different from what is reflected in the financial statement?'. There are two radio button options: 'Yes' (which is selected) and 'No'. Below the options is a text input field labeled 'Comment'. At the bottom right, there are 'Cancel' and 'Save' buttons.

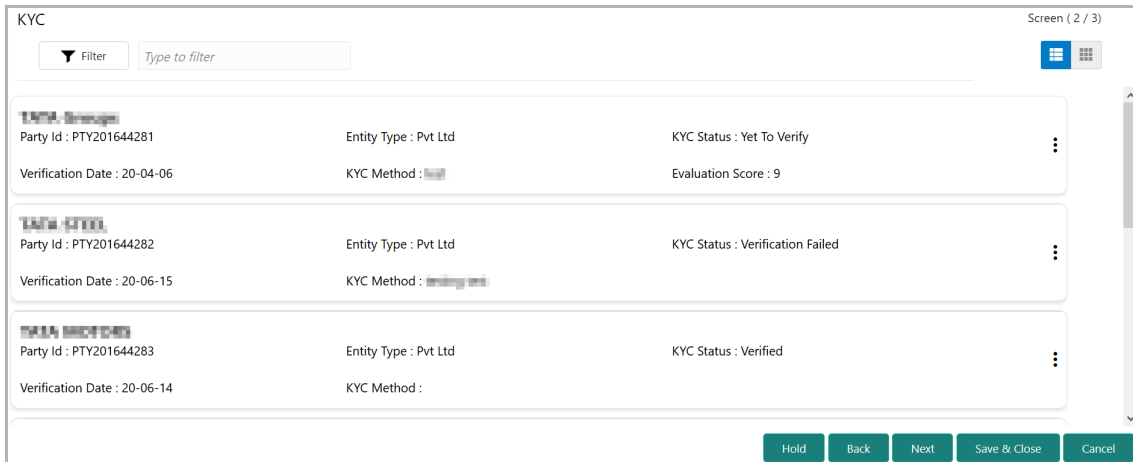
21. Select answers for the available questions and click **Next Category**.

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

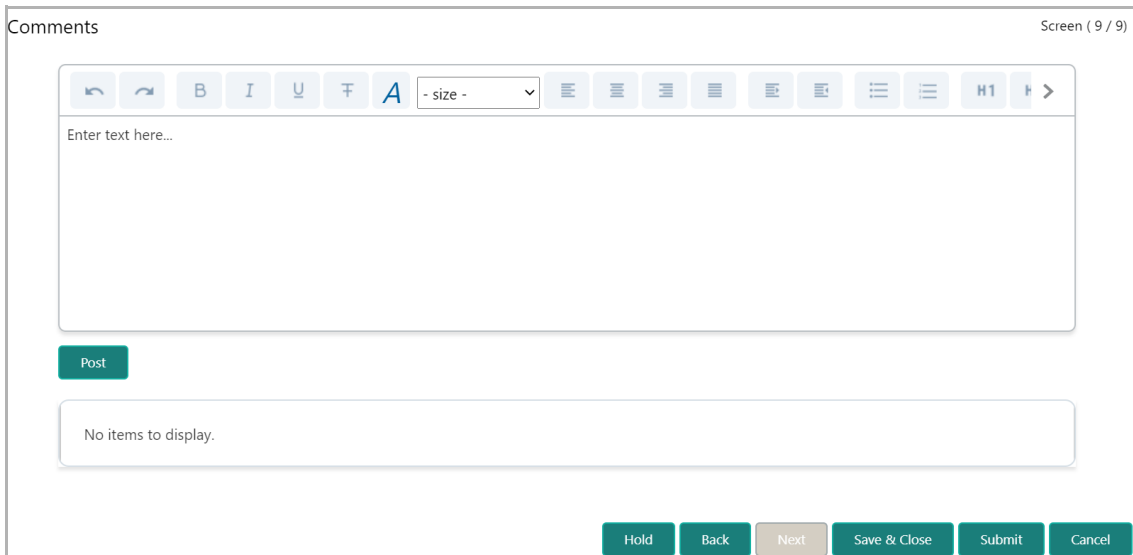
Total score is generated and displayed for the KYC evaluation based on each answer provided.

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

# Chapter 3 - KYC Check



24. After adding KYC details or performing KYC evaluation for the organization and all its connected parties, click **Next**. *Comments* page appears:



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

# Chapter 3 - KYC Check

26. Click **Submit**. *Policy exceptions* window appears:

The screenshot shows the 'Policy Exceptions' window with a progress bar at the top. Below the progress bar, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar at the top shows '00 Total' for 'Met' and '00 Breached'. Below this, there are eight category cards, each with a 'Total' of '00' and a status of 'Met' or 'Breached'. Each card also includes a progress indicator and a breakdown of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'.

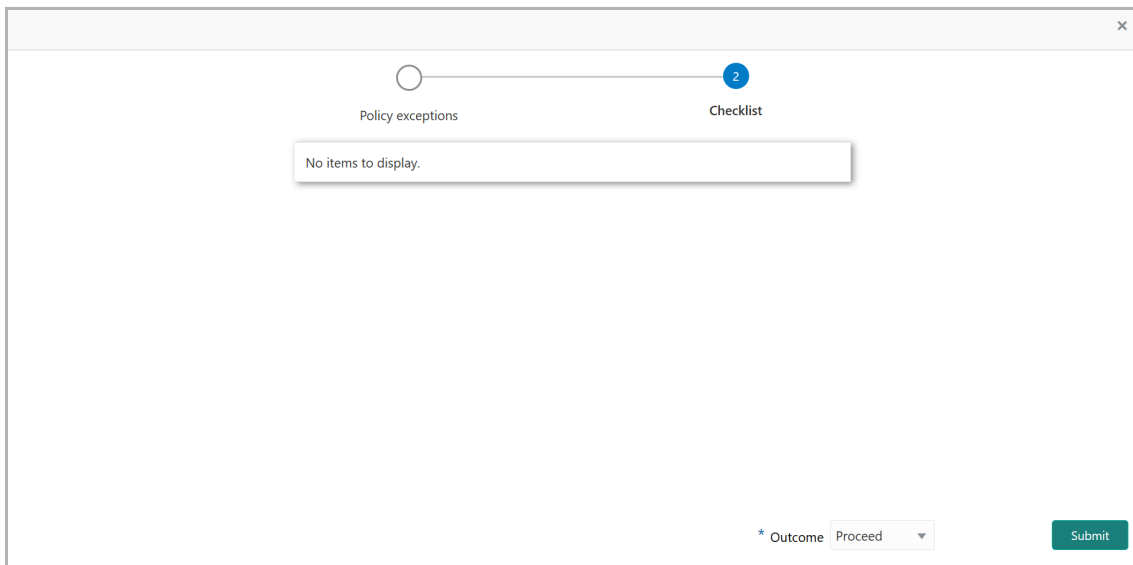
Category	Total	Met	Breached
Minimum eligibility criteria	00	00	00
Products	00	00	00
Pricing	00	00	00
Unsecured lending	00	00	00
Document	00	00	00
Collateral	00	00	00
Covenants	00	00	00
Terms & Conditions	00	00	00

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

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

28. Click the **Checklist** data segment.

# Chapter 3 - KYC Check



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

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

30. Click **Submit**.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.



# Chapter 3 - Proposal Structuring

## Proposal Structuring

In this stage, the banker can propose an amount to the organization 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.

### Steps to structure credit proposal

To structure the credit proposal, perform the following steps:

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. *Proposal Structuring - Summary* page appears:

# Chapter 3 - Proposal Structuring

Credit Proposal Evaluation Process - Proposal Structuring

Documents Collateral Summary

Summary OFSSS Screen (1 / 4)

### Customer Information

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

Customer ID: PTY202597573  
 Register No: [icon]  
 Legal Status: Pvt Ltd  
 Liability Amount: \$100,000.00  
 Is KYC Compliant: No  
 Share Holders: 0  
 Contractors: 0  
 Guarantors: 0  
 Bankers: 0

### Facility Summary

Term loan for ... \$50,000.00

Sanctioned Requested

Term loan for OFSS

### Collateral summary

Total collateral value: \$0.00  
 Customer LTV: 0%

No data to display

### Existing Facilities

Total existing facilities: \$0.00- (0)  
 Takeover amount: \$0.00- (0)  
 Takeover in this application: \$0.00- (0)

### Covenants

Total Covenants: 0

Entity Wise: 0 Facility Wise: 0 Financial: 0 Non Financial: 0

No items to display.

### Terms & conditions

Total Terms and Conditions: 0

Pre-Distributed: 0 Post-Distributed: 0

Newly added: 0 Pre-Distributed: 0 Post-Distributed: 0  
 Met: 0 Pre-Distributed: 0 Post-Distributed: 0  
 Breached: 0 Pre-Distributed: 0 Post-Distributed: 0

### Financial Profile

Show results for: Previous 3 years

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

### Projections

Show results for: Next 3 years

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

### Scores

Evaluation not yet done

### Groupwise Exposure Details

No data to display

### Connected Parties

Gross Facility Amount Contribution

No data to display

### Ratings

Moody's: AAA

Hold Back Next Save & Close Cancel

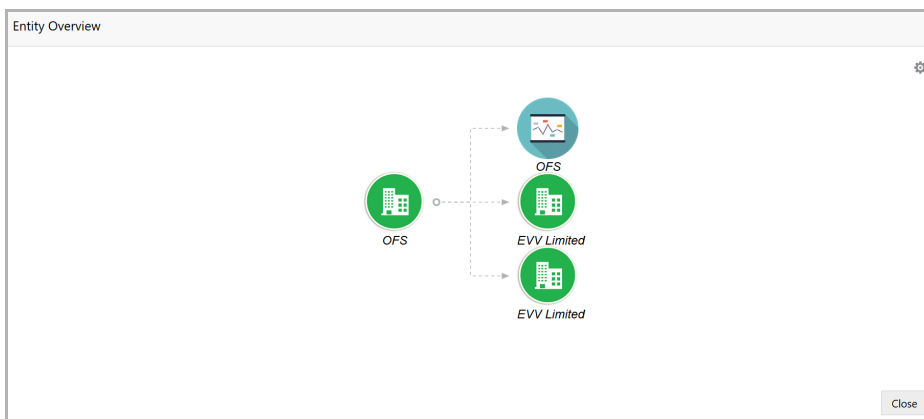
# Chapter 3 - Proposal Structuring

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

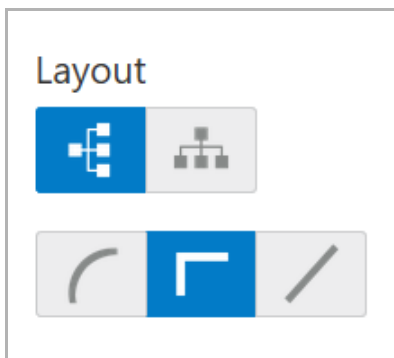
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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

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

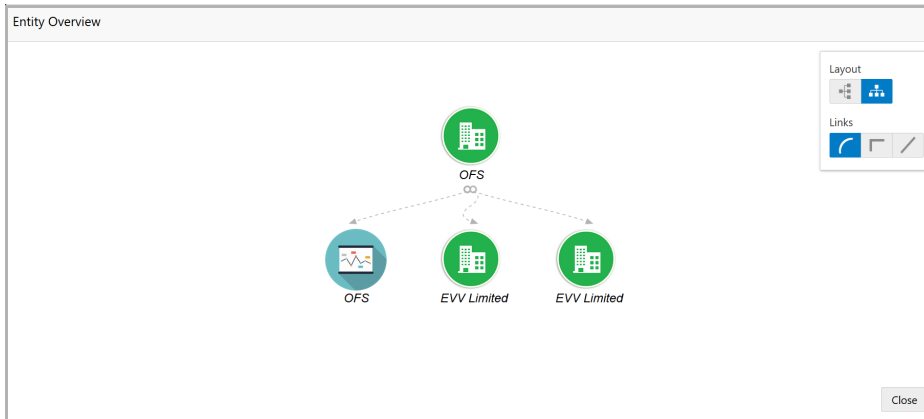


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



# Chapter 3 - Proposal Structuring

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**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

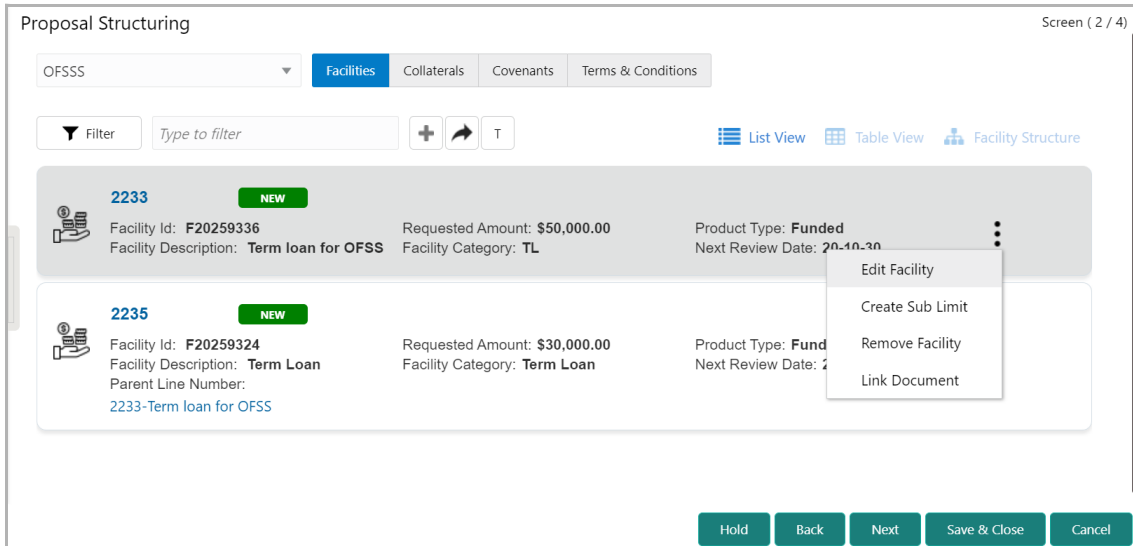
9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

# Chapter 3 - Proposal Structuring

10. After reviewing the *Summary*, click **Next**. The *Proposal Structuring* page appears:



The screenshot shows the 'Proposal Structuring' interface for 'OFSSS'. It features a top navigation bar with tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below this is a filter section with a 'Filter' button and a search input field. The main area displays a list of facilities. The second facility, ID 2235, is selected, and a context menu is open over it, showing options: 'Edit Facility', 'Create Sub Limit', 'Remove Facility', and 'Link Document'. At the bottom of the interface are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Facility ID	Facility Description	Requested Amount	Facility Category	Product Type	Next Review Date
2233	Term loan for OFSS	\$50,000.00	TL	Funded	20-10-30
2235	Term Loan Parent Line Number: 2233-Term loan for OFSS	\$30,000.00	Term Loan	Fund	2



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

In the Proposal Approval stage, Approve, Reject, and Send Back icons appear. To Approve, Reject or Send Back the proposal, select the corresponding record from the list and click the required icon.

11. To view the liability details, mouse hover on the **Liability Details** section. View icon appears.

# Chapter 3 - Proposal Structuring

12. Click the view icon. *Liability Details* window appears:

Liability Details

---

**Currency**  
Requested Liability Currency: \*  
USD

---

**Amount**  
Requested Liability Amount: \* \$5,000,000.000  
Return On Capital 20%  
Probability Of Default 20%

Loss Given Default 20%  
Cash Cover \$6,000,000.000

---

**Proposed and Approved**  
Proposed Funded Sell Down \$4,000,000.000  
Proposed Unfunded Sell Down \$1,000,000.000  
Approved Funded Sell Down \$4,000,000.000  
Approved Unfunded Sell Down \$1,000,000.000

---

**Total Gross and Net Facility**  
Total Gross Facility  
Total Net Facility

---

**Dates**  
Next Review Date \* Jun 1, 2021  
Requested Expiry Date: \* Jul 5, 2022

---

additional fields

- ▶ UDF
- ▶ TMIS
- ▶ CMIS

Save Cancel

13. To exit the *Liability Details* window, click **Ok**.

14. To propose the amount, select the facility and click edit icon. The *Facility Details* window appears.

# Chapter 3 - Proposal Structuring

Facility Details

Save

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Credit Rating

FX Rate Revaluation

Line Code \*

LIN

Line Serial Number \*

2

Facility Description \*

LIN2

Parent Facility Id

Select Parent Facility

Facility Type \*

Funded  Non Funded

Facility Category

Term Loan

Currency \*

GBP

Requested Amount \*

£120,000.00

Proposed Amount \*

£120,000.00

Next Review Date \*

Oct 12, 2020

Tenor

(in months)

Line Expiry Date \*

Availability Period

Availability Period

Commitment Status

Committed  Uncommitted  Cascade

Secured?

Secured?  Cascade

Revaluation Required

Rate Agreement Required

Close



For information about Schedule, Exposure, Fee, Pool Linkage, Pricing, Credit Rating and FX Rate Revaluation menus, refer Funding Requirement section in Proposal Initiation Chapter.

15. Specify the **Proposed Amount**.
16. Click **Save** in the *Facility Details* window.
17. To go to the *Collaterals* page, click the **Collaterals** tab. The *Collaterals* page appears.

# Chapter 3 - Proposal Structuring

Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities **Collaterals** Covenants Terms & Conditions

Collateral Collateral Pool

▶ Liability details

Filter  + ↶ T List View Table View Facility Structure

**NONF433** NEW

Facility Id: **F20323631** Requested Amount: **\$10,000.00** Product Type: **Non Funded**

Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

**2233** NEW

Facility Id: **F20259336** Requested Amount: **\$50,000.00** Product Type: **Funded**

Facility Description: **Term loan for OFSS** Facility Category: **TL** Next Review Date: **20-10-30**

Hold
Back
Next
Save & Close
Cancel



For information about filter, add, edit, delete, and layout options, refer “Collaterals” on page 73.

18. To go to the *Covenants* page, click the **Covenants** tab.

Proposal Structuring Screen ( 2 / 4 )

OFSSS Facilities Collaterals **Covenants** Terms & Conditions

▶ Overview

Filter  + ✎ 🗑️ D Table View Grid View

**DSCR on the basis of EBITDA ratio should be greater than 1.25**

Covenant Code : DSCROBOEBITDA Covenant Type : Financial Start Date : Sep 1, 2020 Linked Customer : PTY202597573

Description : DSCR on th ... Frequency : Quarterly End Date : May 31, 2021

Classification : Internal Notice Days : 30 Next Check Date :

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

Hold
Back
Next
Save & Close
Cancel

19. To view details about the already added covenant, click and expand the **Overview** section.

Overview

**Covenants Breakup**

0 Newly Added 0 Existing

0 Met 0 Breached

**Financial Covenants-0**

Type	Met	Breached
No data to display.		

**Non Financial Covenants-0**

Type	Met	Breached
No data to display.		



# Chapter 3 - Proposal Structuring

20. To add new covenant, click the add icon. The *Covenant Details* window appears.

Covenant Details

Covenant Id \*  
New - Covenant Details

Covenant Name  
Enter Covenant Name

Covenant Description \*  
Enter the covenant description

Classification Type \*  
Select Classification Type

► Covenant Details

► Others

► Monitoring Information Details

► Facility Linkage Details

Facility Type	Facility Category	Facility Description
Funded	Term Loan	Facility for daily operations

Save Cancel

21. Select / type the following in respective fields:

- Covenant Id
- Covenant Name
- Covenant Description
- Classification Type

22. To set the covenant condition, click and expand the **Covenant Details** section.

◀ Covenant Details

Covenant Type  
Financial

Revision Frequency \*  
Select Revision Frequency

Start Date \*  
Mar 18, 2020

Notice Days \*  
90

Revision Days  
Enter Revision Days

End Date \*  
May 18, 2020

Formula

Covenant Check Condition  
Greater Than

Target Type  
Select Covenant Target Type

Target Value  
1000000000000000

23. Enter / select the following in respective fields:

- Covenant Type
- Notice Days

# Chapter 3 - Proposal Structuring

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

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

▲ Others

Compliance Status

Met  Breach

Waiver Status

Select Waiver Status

Last Check Value

Last Checked Value

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

26. Enter the **Last Check Value**.

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

▲ Monitoring Information Details

Select

28. Select the monitoring information.

29. To link the covenant with the facility, click and expand the **Facility Linkage Details** section.

▲ Facility Linkage Details

Select Facility \*

F2077647

Facility Type	Facility Category	Facility Description
Funded	Term Loan	Facility for daily operations

30. **Select Facility.** Facility details such as **Facility Type**, **Facility Category** and **Facility Description** are automatically populated.

31. Click **Save**. Covenant details are added and displayed in the *Covenants* page.



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

# Chapter 3 - Proposal Structuring

32. To go to the *Terms & Condition* page, click the **Terms & Condition** tab.

The screenshot shows the 'Proposal Structuring' window with the 'Terms & Conditions' tab selected. The interface includes a dropdown menu for 'OFSSS', navigation tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. Below the tabs are icons for adding, editing, deleting, and displaying items. The main area displays 'No items to display.' and a pagination control showing 'Page 1 of 1 (1 - 5 of 5 items)'. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

33. To add new terms & conditions, click the add icon. The *Add Terms And Conditions* window appears.

The 'Add Terms And Conditions' dialog box contains the following fields and options:

- T&C Type \***: Radio buttons for 'Pre-disbursement' (selected) and 'Post-disbursement'.
- Facility Id \***: A dropdown menu with '999' selected.
- Condition Code \***: A text input field containing '4577'.
- Terms & Conditions \***: A text area containing the text 'Borrower to the Administrative Agent, and with respect to the initial Borrowing, such notice may'.

Buttons for 'Add' and 'Cancel' are located at the bottom right of the dialog.

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

35. To link the facility with the terms & conditions, select the required **Facility Id** from the drop down list.

36. Type the **Condition Code** and the **Terms & Conditions**.

# Chapter 3 - Proposal Structuring

37. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



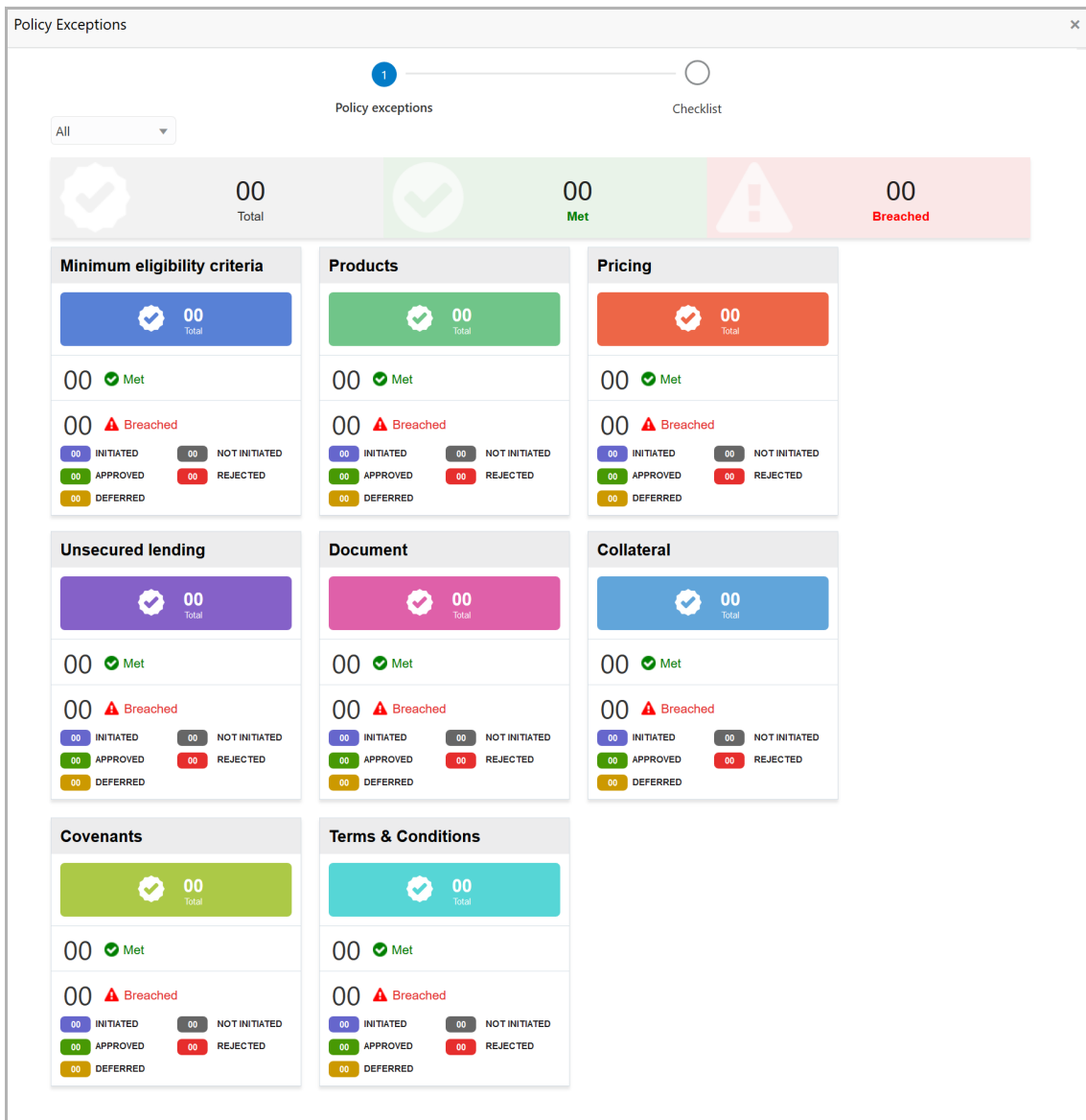
For information about filter, edit, delete, and layout options, refer any section in **Proposal Initiation** Chapter.

38. Click **Next**. The *Comments* page appears.

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

40. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 3 - Proposal Structuring



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

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

42. Click the **Checklist** data segment.

# Chapter 3 - Proposal Structuring

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

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

44. Click **Submit**. The proposal is sent to the proposal review stage.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

# Chapter 3 - Proposal Review

---

## Proposal Review

In this stage, the senior officer in the bank can review the proposal and send it for approval if the proposal meets the banks internal criteria.

Proposal review process is similar to the proposal structuring process. Refer **Proposal Structuring** chapter for step-by-step instructions on reviewing the proposal.

# Chapter 3 - Proposal Approval

## 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.

For field level explanation on the Proposal Approval stage, refer **Proposal Structuring** chapter.

The Outcomes available for this stage are Approve, Send Back, and Reject.

If the **Outcome** is selected as 'Approve', the proposal will be sent to the draft generation stage on clicking **Submit**.

If the **Outcome** is selected as 'Send Back', the proposal will be sent back to the Review stage on clicking **Submit**.

If the **Outcome** is selected as 'Reject', the proposal will be rejected on clicking **Submit**.

To approve the facility, perform the following steps:

1. In the **Approval** data segment, mouse hover on the **Liability Details** section and click the edit icon. The *Liability Details* window appears.

### Liability Details

<b>Currency</b>			
Requested Liability Currency:			
USD			
<b>Amount</b>			
Requested Liability Amount:	Return On Capital	Probability Of Default	Loss Given Default
\$50,000.00	20%	0%	0%
Cash Cover			
<b>Proposed and Approved</b>			
Proposed Liability Currency:	Proposed Liability Amount:	Approval Liability Currency: *	Approval Liability Amount: *
USD	\$100,000.00	USD	\$50,000.00
Proposed Funded Sell Down	Proposed Unfunded Sell Down	Approved Funded Sell Down	Approved Unfunded Sell Down
\$30,000.00	\$20,000.00		
<b>Total Gross and Net Facility</b>			
Total Gross Facility	Total Net Facility		
\$50,000.00	\$20,000.00		
<b>Dates</b>			
Next Review Date *	Requested Expiry Date	Proposed Expiry Date	Approved Expiry Date *
Nov 30, 2020	Nov 30, 2021	Dec 31, 2021	Dec 31, 2021

Additional Fields

No Additional fields configured!

Save Cancel



# Chapter 3 - Proposal Approval

2. Click the search icon in the **Approval Liability Currency** field and select the currency in which the liability has to be created.



Approved Liability Currency and Requested Liability Currency can be different.

3. Specify the **Approval Liability Amount**.
4. Click the calendar icon and select the **Approved Expiry Date** for liability.
5. Click **Save**. The approval details are saved.
6. In the *Approval* page, click the hamburger icon in the required facility and select **Edit**. The *Facility Details* window appears.

Term Loan - TL

**Facility Details** Save

Facility Basic Info

Schedule

Exposure

Fee

Pool Linkage

Pricing

Facility collateral linkage

Line Code \* 22

Line Serial Number \* 33

Facility Description \* Term Loan

Parent Facility Id Select Parent Facility

Facility Type \*  Funded  Non Funded  Cascade

Facility Category Term Loan

Next Review Date \* Nov 30, 2020

Line Start Date \* Dec 1, 2020

Line Expiry Date \* Nov 30, 2021

Currency \* USD

Requested Amount \$20,000.00

Proposed Amount \$50,000.00

Approved Amount \$50,000.00

Tenor 12

Availability Period Availability Period

Commitment Status  Committed  Uncommitted  Cascade

Secured?  Secured  Cascade

Revaluation Required

Rate Agreement Required

Additional Fields

No Additional fields configured!

Close

7. Specify the **Approved Amount** and click **Save**.
8. Click **Close** to exit the *Facility Details* window.
9. In the *Approval* page, click **Next** to go to the *Comments* page.
10. **Post** comments, if required.
11. Click **Submit**. The *Policy Exception* window appears.
12. Click the **Checklist** data segment and select the **Outcome** as 'Approve'.
13. Click **Submit**.

# Chapter 3 - Draft Generation

## Draft Generation

In this stage, the draft document detailing the proposal can be generated for customer acceptance.

### Prerequisites

Before initiating the credit process, the following actions must be performed:

- Upload report template for draft generation in XSL format by navigating to Core Maintenance > Report Maintenance > Report Template > Upload Report Template
- Link the maintained report template as Advices in the Business Process Maintenance for the required process

### Steps to generate draft

To generate draft for the proposal, perform the following steps:

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

Action	Priority	Application Date	Application Number	Branch	Customer Number	Amount	Process Name
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. The *Draft Generation - Summary* page appears:

# Chapter 3 - Draft Generation

Credit Proposal Evaluation Process - **OFSSS**
Documents Collateral Summary

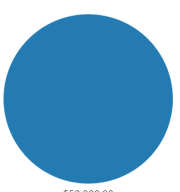
Summary
Screen (1 / 3)

### Customer Information

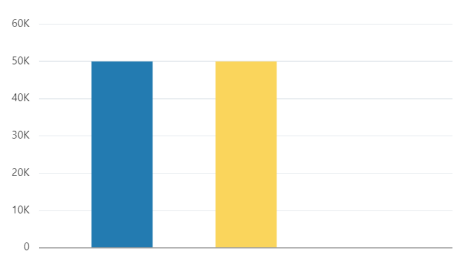
OFSSS - A entity established & operating as a Pvt Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY202597573		Pvt Ltd	\$100,000.00	No	0	0	0	0

### Facility Summary



\$50,000.00



Term loan for OFSSS

### Collateral summary

**\$0.00**

Total collateral value

No data to display

**0%**

Customer LTV

### Existing Facilities

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

### Covenants

**0**

Total Covenants

<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Entity Wise	Facility Wise	Financial	Non Financial

No items to display.

### Terms & conditions

**0**

Total Terms and Conditions

<b>0</b>	<b>0</b>
Pre-Distributed	Post-Distributed

- 0** Newly added
  - 0** Pre-Distributed **0** Post-Distributed
- 0** Met
  - 0** Pre-Distributed **0** Post-Distributed
- 0** Breached
  - 0** Pre-Distributed **0** Post-Distributed

### Groupwise Exposure Details

No data to display

### Connected Parties

Gross Facility Amount Contribution

No data to display

### Ratings

Moody's AAA

### Scores



**Evaluation not yet done**

### Financial Profile

View all

Show results for Previous 3 years

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

### Projections

View all

Show results for Next 3 years

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

Hold
Back
Next
Save & Close
Cancel

# Chapter 3 - Draft Generation

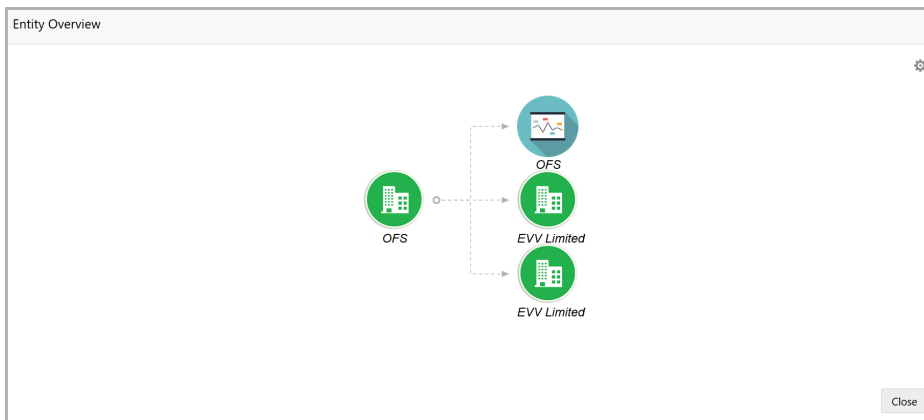
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

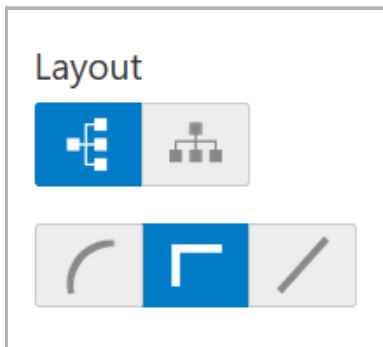
[Close](#)

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

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

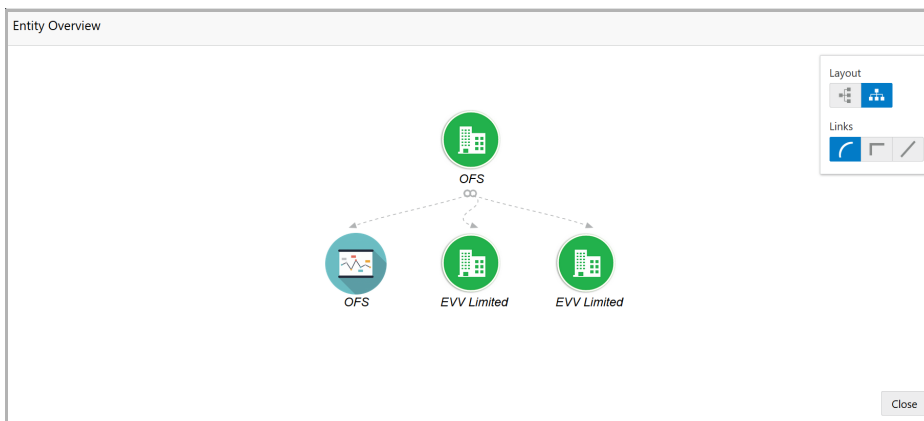


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



# Chapter 3 - Draft Generation

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**.

In Customer Information section, the count of Share Holders, Contractors, Guarantors, and Bankers is displayed.

9. To view the detailed information about the Share Holders, Contractors, Guarantors, and Bankers, click the respective count numbers.



For more information on actions that can be performed in the Summary page, Refer Credit 360 User Guide.

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

Document Name :  
Document Description :  
[Document Icon] [Magnifying Glass Icon] [Download Icon]

Hold Back Next Save & Close Cancel

11. Click the generate icon (first icon below the Document Description). The system generates the draft document in PDF format based on the template maintained in Report Maintenance under the Core Maintenance module.

# Chapter 3 - Draft Generation



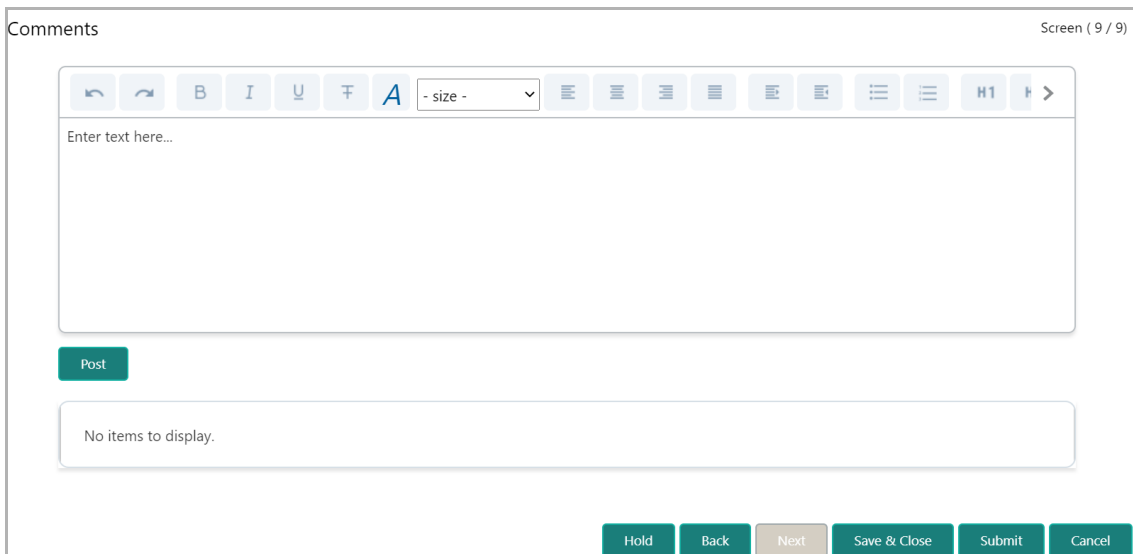
The 'Draft Generation' form contains two input fields: 'Document Name' and 'Document Description'. A PDF icon is visible on the left side of the form. At the bottom right, there are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

12. To download the generated draft document, click **Download Document**.



Currently, the system does not support html blob, chart, and graph generation in the draft document.

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



The 'Comments' form features a rich text editor with a toolbar containing icons for undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, indent, outdent, link, unlink, and H1. Below the toolbar is a text area with the placeholder 'Enter text here...'. A 'Post' button is located below the text area. At the bottom of the form, a message box displays 'No items to display.'. At the bottom right, there are six buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

15. Click **Submit**. The *Policy exceptions* window appears:

# Chapter 3 - Draft Generation

Policy Exceptions

1 Policy exceptions Checklist

All

00 Total 00 Met 00 Breached

**Minimum eligibility criteria**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Products**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Pricing**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Unsecured lending**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Document**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Collateral**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Covenants**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

**Terms & Conditions**

00 Total 00 Met 00 Breached

00 INITIATED 00 NOT INITIATED  
00 APPROVED 00 REJECTED  
00 DEFERRED

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

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

17. Click the **Checklist** data segment.

# Chapter 3 - Draft Generation

The screenshot shows a web interface for draft generation. At the top, there is a progress bar with two steps: 'Policy exceptions' (indicated by a white circle) and 'Checklist' (indicated by a blue circle with the number 2). Below the progress bar, there is a text box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

19. Click **Submit**. The application is moved to the next stage based on the selected **Outcome**.

Upon customer acceptance of the draft proposal, the proposal will be available in the Simplified Credit Proposal Handoff Process initiation page.

If the customer rejects the draft proposal, the proposal is sent to the restructuring stage.



**Write Up** data segment appears, if the data segment is enabled in the Maintenance module. Refer **Appendix A** for information on the **Write Up** data segment.

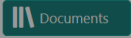


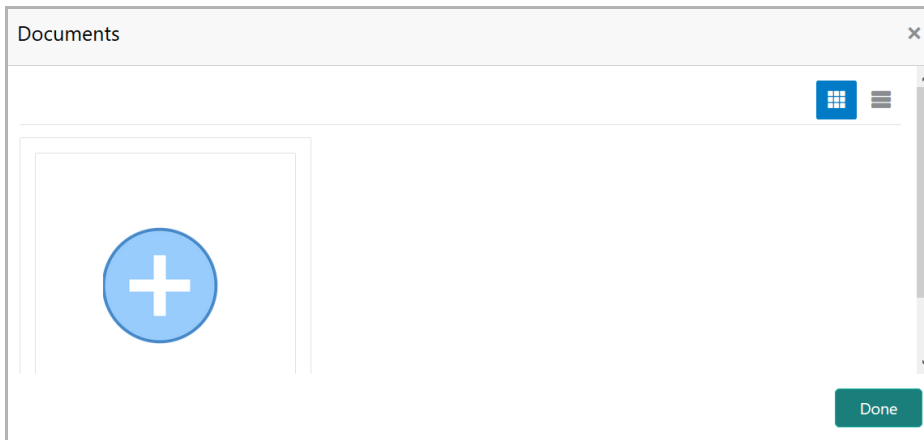
# Chapter 3 - Document Upload

## Document Upload and Checklist

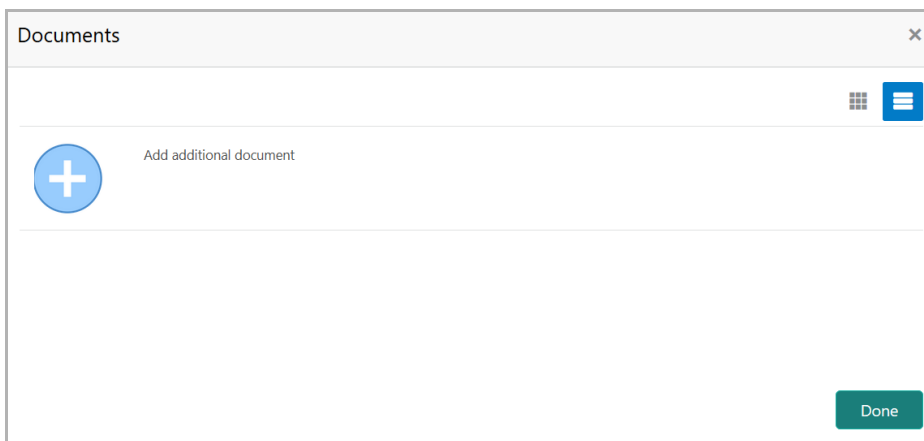
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of Simplified Credit Proposal Evaluation process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal.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

### Steps to upload documents

1. Click  at the top right corner of any page. *Documents* window appear:

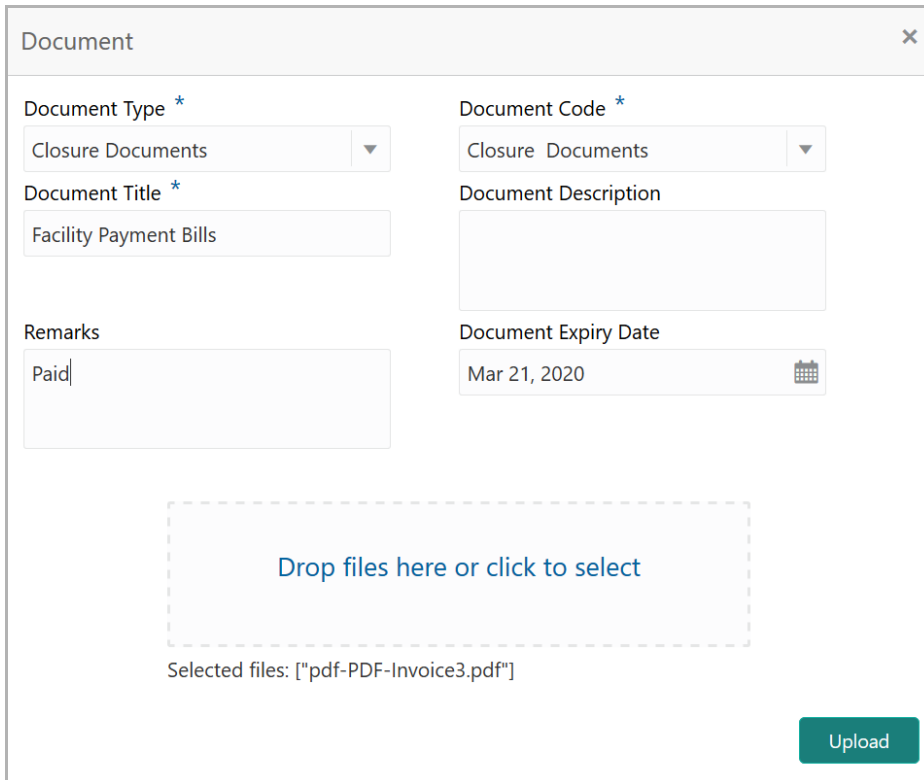


2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



# Chapter 3 - Document Upload

3. Click the add icon. *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 the **Document Description** that best describes the document.

7. Type the Remarks based on your need.

8. Click the calendar icon and select the **Document Expiry Date**.

9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

# Chapter 3 - Document Upload

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

The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a section titled "Proposal Enrichment". Below this title, there are three items, each with a checkbox and a "Remarks" button:

- Company Registration document Uploaded
- Incorporation document Uploaded
- Collateral document Uploaded

At the bottom of the window, there is a label "\* Outcome" followed by a dropdown menu showing "Proceed" and a "Submit" button.

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

12. Click **Submit**. Document is uploaded and listed in *Document* window.

13. To edit or delete the document, click the edit or delete icons.

# Chapter 3 - Reference and Feedback

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## Reference and Feedback

### References

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

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

### Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

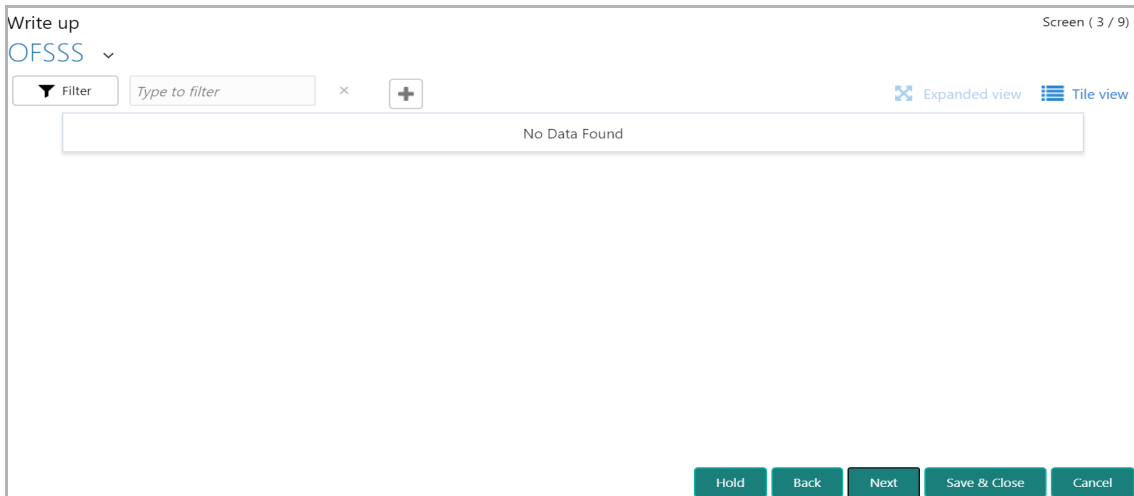
### Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

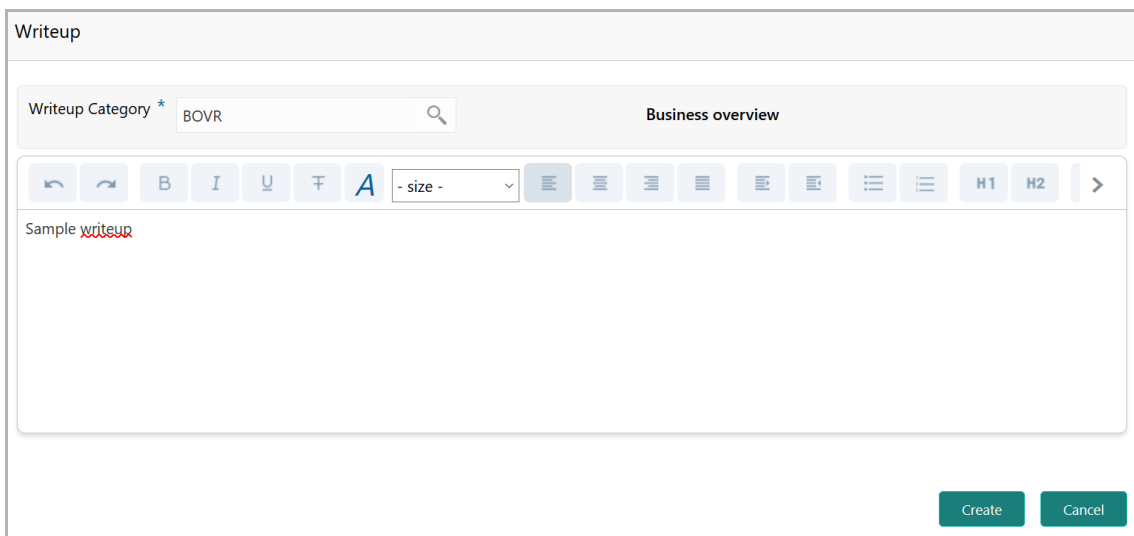
# Chapter 3 - Appendix A

## Appendix A - Write Up

This data segment appears in all the stages of Simplified Credit Proposal Evaluation Process, if the data segment is enabled in the Maintenance module. The user can add writeup for the customer and all their child parties in the available writeup categories. The history of the writeup for the customer will be available to the users throughout the customer's association with the bank.



1. To add a writeup for the organization, click the add icon. *Write Up* window appears:



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

# Chapter 3 - Appendix A

### Writeup Category ✕

writeup category code	writeup category Description
<input type="text"/>	<input type="text"/>
<input type="button" value="Fetch"/>	
writeup category code	writeup category Description
C001	writeup category code.
C002	Code for Facility
C003	Capture for facility level.

Page  of 1 (1 - 3 of 3 items)

3. Click on the required category code. Selected code is displayed in the **Writeup Category** field.
4. Write up in the text box and click **Create**. The writeup is added in the *Write Up* page.
5. To modify the writeup, click the Edit icon and change the information.
6. To view the complete writeup in Tile view, click the **View complete Writeup** icon.
7. To change the tile view to the expanded view, click the **Expanded view** icon. The *Write Up* page appears as shown below:

### Credit Origination - Proposal Initiation

✕

1 Customer Info   2 Existing Facilities   3 **Write up**   4 Groupwise Exposure   5 Connected Parties   6 Funding Requirement   7 Collaterals   8 Summary   9 Comments

TL

Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment. Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment. Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment. Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment. Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment. Leverage agile frameworks to provide a robust synopsis for high level overviews. Iterative approaches to corporate strategy foster collaborative thinking to further the overall value proposition. Organically grow the holistic world view of disruptive innovation via workplace diversity and empowerment.

8. To view the writeup history, click the **View history** icon.
9. To print the writeup, click the **Print** icon.

# Chapter 3 - Appendix A

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

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