

Credit Proposal User Guide

Oracle Banking Credit Facilities Process Management

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Oracle Banking Credit Facilities Process Management User Guide
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Table of Contents

Preface	1
<i>About this guide</i>	1
<i>Intended Audience</i>	1
<i>Conventions Used</i>	1
<i>Common Icons in OBCFPM</i>	1
About Credit Proposal	3
<i>Credit Proposal Stages</i>	3
Proposal Initiation	5
<i>Creating Application</i>	6
<i>Enriching Application</i>	12
Proposal Enrichment	42
Proposal Evaluation	46
<i>Credit Evaluation</i>	46
<i>Legal Evaluation</i>	53
<i>Risk Evaluation</i>	59
Customer KYC	60
Proposal Structuring	67
Proposal Review	79
Proposal Approval	80
Draft Generation	81
Customer Acceptance	87
Limit Configuration	92
Handoff to Back Office System	98

Handoff - Manual Retry	99
Document Upload and Checklist	104
Reference and Feedback	107
<i>References</i>	107
<i>Feedback and Support</i>	107

Chapter 1 - Preface

Preface

About this guide




This guide provides the user with all the information necessary to perform credit proposal process in OBCFPM.

Intended Audience

This document is intended for the banking personnel responsible for performing credit proposal 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">• Field name• Drop down options• Other UX labels
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

Chapter 1 - Preface

Common Icons in OBCFPM

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

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

Chapter 2 - Overview

About Credit Proposal

Credit proposal is the process of creating and evaluating the application for lending credit facility to a corporate customer. During this process, various information about the organization is captured and evaluated to determine the credit worthiness of the customer.

Credit Proposal Stages

In OBCFPM, credit proposal application is passed through different stages from proposal initiation to draft generation. Each of these stages can either be performed by a same person or different banking personnel based on the bank's structure.

The following flow diagram illustrates the different stages in Credit Proposal process:

Chapter 3 - Proposal Initiation

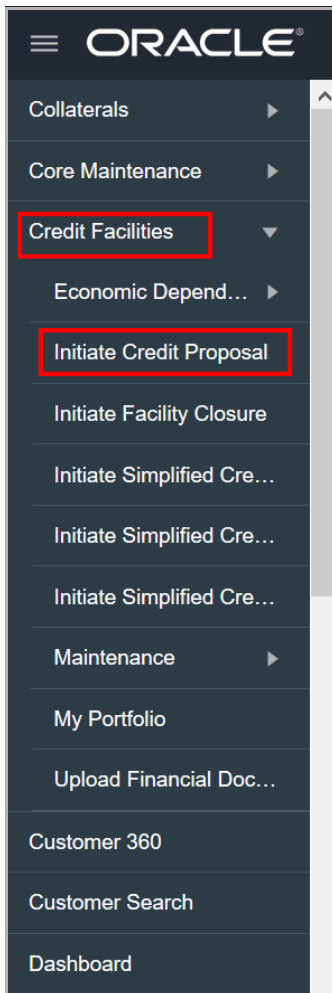
Proposal Initiation

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 enrichment process.

To initiate credit proposal, perform the following steps:

Steps to initiate credit proposal

1. Login to OBCFPM.



2. Navigate to **Credit Facilities > Initiate Credit Proposal**. *Initiate Credit Proposal* window appears:

Chapter 3 - Proposal Initiation

Initiate Credit Proposal

Application Priority * Low Medium High Application Branch * 002

Is it an existing customer? *
 New Existing

Organization Name * OFSS Organization Type * Conglomerate Entity Type * Pvt Ltd Demography Type * Global

Website Address https://www.oracle.com Facebook Address https://www.facebook.com/ Twitter Address https://www.twitter.com/ Geographical Spread Great Britain X ALBANIA X

[Capture Industry & Rating](#)

Submit Submit and Enrich Cancel

Creating Application

In *Initiate Credit Proposal* window:

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

Select Branch

Branch Code Branch Name

Branch Code	Branch Name
965	Flexcube
008	Flexcube
009	Flexcube
007	Flexcube
642	Test branch
000	FLEXCUBE UNIVERSAL BRANCH
AT1	KORMANGALA
555	Flexcube

Page 1 of 3 (1 - 10 of 22 items) < 1 2 3 >

5. Click **Fetch**. Branch details appear.

Chapter 3 - Proposal Initiation

6. Click the required **Branch Code** to add it to the Application Branch field.
7. In *Initiate Credit Proposal* window, select an option for **Is it an existing customer?** component. The options available are **New** and **Existing**.

Upon selecting the **Existing** option, **Customer ID** field appears as shown below:

Initiate Credit Proposal

Application Priority * Low Medium High Application Branch * 000

Is it an existing customer? *
 New Existing

Customer ID *

Organization Name * Organization Type * Entity Type * Demography Type *

Website Address Facebook Address Twitter Address

[Capture Industry & Rating](#)

Submit Submit and Enrich Cancel

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

Select Customer

Customer Id Customer Name Customer Category

Fetch

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

Page 1 of 2 (1 - 10 of 14 items) K < 1 2 > »

9. Click **Fetch**. Customer details appear.

Chapter 3 - Proposal Initiation

10. Click the **Customer Id**. Selected ID is added to the **Customer ID** field as shown below:

Initiate Credit Proposal

Application Priority * Low Medium High Application Branch * 000

Is it an existing customer? * New Existing Customer ID * 000039

Organization Name * OFSS Organization Type * Conglomerate Entity Type * Pvt Ltd Demography Type * Global

Website Address https://www.oracle.com Facebook Address https://www.facebook.com/ Twitter Address https://www.twitter.com/ Geographical Spread INDIA × United States ×

[Capture Industry & Rating](#)

Submit Submit and Enrich Cancel

11. Type the **Organization Name**.

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

13. 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**.

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

Upon selecting **Global** option, **Geographical Spread** field appears as shown below:

Chapter 3 - Proposal Initiation

Initiate Credit Proposal

Application Priority * Low Medium High Application Branch * 000

Is it an existing customer? * New Existing Customer ID * 000039

Organization Name * OFSS Organization Type * Conglomerate Entity Type * Pvt Ltd Demography Type * Global

Website Address https://www.oracle.com Facebook Address https://www.facebook.com/ Twitter Address https://www.twitter.com/ Geographical Spread INDIA × United States ×

[Capture Industry & Rating](#)

Submit Submit and Enrich Cancel

15. Search and select all the countries in which the organization is operating as **Geographical Spread**.

16. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

17. To capture industry and rating details of the organization, click **Capture Industry & Rating** link. Industry section expands as shown below:

Initiate Credit Proposal

Is it an existing customer? * New Existing

Organization Name * OFSS Organization Type * Conglomerate Entity Type * Pvt Ltd Demography Type * Global

Website Address https://www.oracle.com Facebook Address https://www.facebook.com/ Twitter Address https://www.twitter.com/ Geographical Spread INDIA × United States ×

Industry Rating

[Add](#)

No Sectors Added

Submit Submit and Enrich Cancel

18. Click **Add**. *Add Industry* window appears:

Chapter 3 - Proposal Initiation

The 'Add Industry' dialog box is shown. It has a title bar with a close button. Below the title bar, there are two columns: 'Sectors' and 'Industry Groups'. Under 'Sectors', there is a list of sectors: Energy, Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care. Each sector has a right-pointing arrow. Under 'Industry Groups', there is a list of industry groups: Energy. It has a scroll bar and a right-pointing arrow. At the bottom right, there is a green 'Cancel' button.

19. Select a sector of the organization. Available **Industry Groups** appear.
20. Select the **Industry Group** of the organization. Available **Industries** appear.
21. Select the Industry of the organization. Available **Sub-Industries** appear.
22. Select the sub-industry of the organization. Industry details are added and displayed in Industry section as shown below:

The 'Initiate Credit Proposal' dialog box is shown. It has a title bar. Below the title bar, there are several fields: OFSS, Conglomerate (dropdown), Pvt Ltd (dropdown), Global (dropdown), Website Address, Facebook Address, Twitter Address, and Geographical Spread. Below these fields, there are two industry cards. The first card is for 'Energy' and shows 'Industry Group: Energy', 'Industry: Oil, Gas Fuels', and 'Sub-Industry: Oil Refining'. The second card is for 'Financials' and shows 'Industry Group: Banks', 'Industry: Banks', and 'Sub-Industry: Regional Banks'. There is an 'Add' button and 'Submit', 'Submit and Enrich', and 'Cancel' buttons at the bottom.

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



If the organization is into different sectors, all the sector details can be captured while initiating credit proposal. To add another sector information, click add and capture the information again.

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

Chapter 3 - Proposal Initiation

24. To add the rating information, click Rating tab and then click **Add**. *Add Rating* window appears:

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

25. Select the following details:

- Year Of Rating
- Risk Ratings
- Rated By

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

Organization Name: OFSS | Organization Type: Conglomerate | Entity Type: Public Ltd | Demography Type: Global

Website Address: https://www.oracle.com | Facebook Address: https://www.facebook.com/ | Twitter Address: https://www.twitter.com/ | Geographical Spread: INDIA, United States

Industry: | Rating: **Add**

Fitch
AAA
Rating
2020

Submit | Submit and Enrich | Cancel

Chapter 3 - Proposal Initiation

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



If the organization is rated by different rating firms, all the rating information can be captured while initiating credit proposal. To add another rating information, click add and capture the information again.

27. 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.

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.

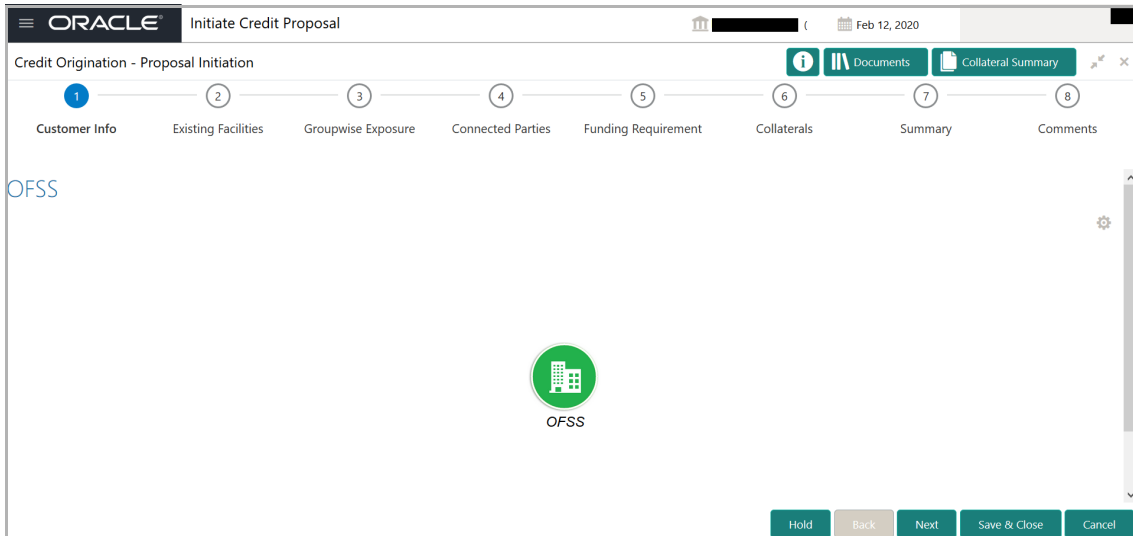
28. To enrich the already created application, navigate to **Tasks > My Tasks**. **My Tasks** page appears:

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

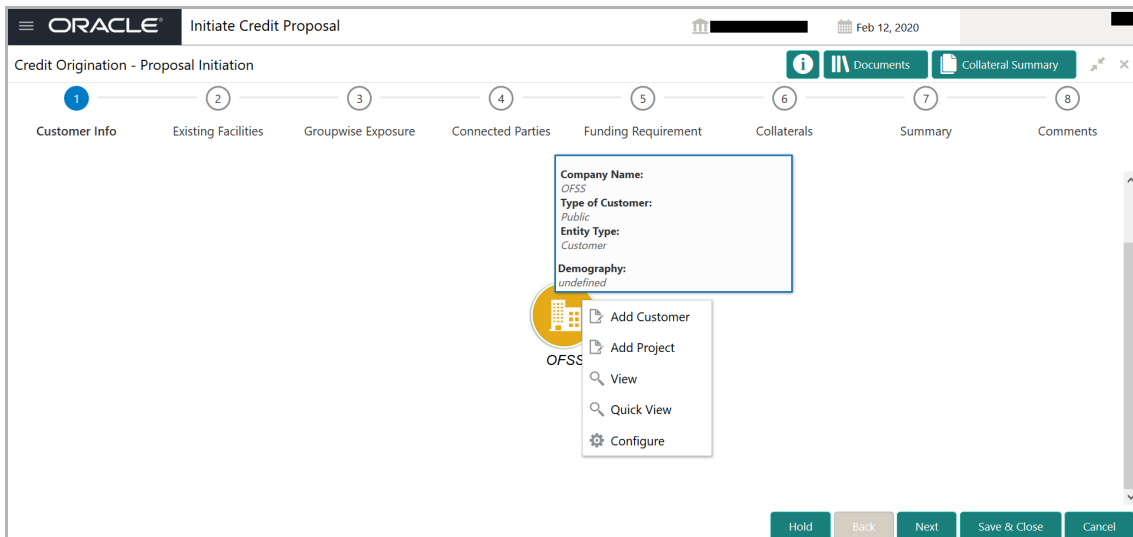
29. Select the application and click **Edit**. *Credit Proposal Evaluation Process - Enrichment* page appears.

30. To enrich the application after application creation process, click the **Submit and Enrich** button in **Initiate Credit Proposal** window. *Credit Origination - Proposal Initiation* page appears:

Chapter 3 - Proposal Initiation



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



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

- Add Customer
- Add Project
- View
- Quick View
- Configure

Chapter 3 - Proposal Initiation

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

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

32. 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, **Add Project** details of the customer, **View** the customer details, **Quick View** the customer details, **Configure** the customer information and **Delete** the customer if required.

33. To add project details of the organization, right click the organization icon and click **Add Project**. *New Project Details* window appears:

Registration Number *	Organization Name *	Organization Type *	Incorporation Date
002288	Fabcast	Pvt Ltd	Mar 1, 2001
Project Name *	Project Description *	Project Objective	Point Of Contact
Web22	Website creation	Enter the objective	Benita
Employee Strength	Country of Incorporation *	Place of Incorporation *	Established Date *
200	IN	Chennai	Mar 1, 2001
Number Of Group Companies	Country of Risk	Is Blacklisted?	Is Listed Organisation?
		<input type="checkbox"/>	<input type="checkbox"/>
Last KYC Date	Is KYC Compliant?		
Jan 20, 2020	<input checked="" type="checkbox"/>		

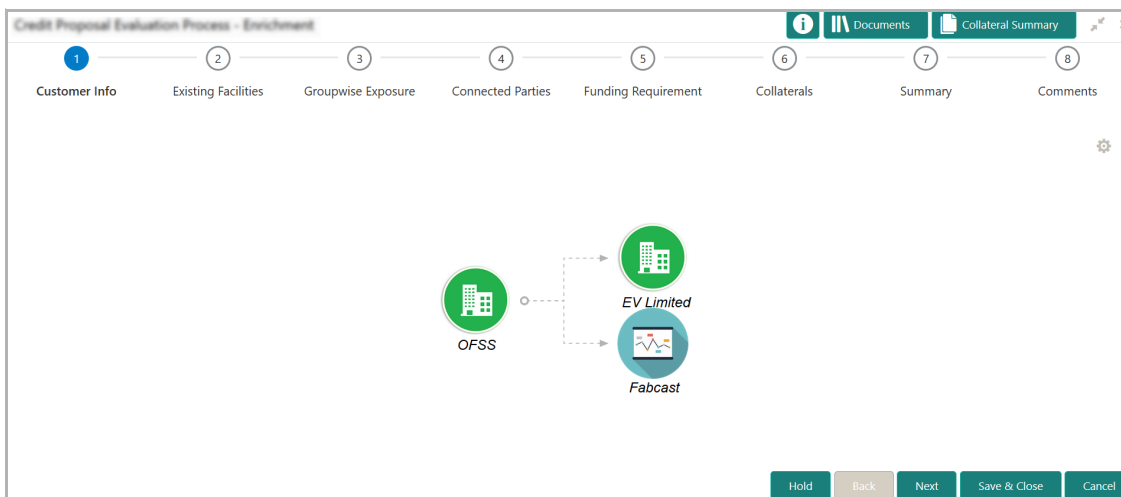
Create

In the *New Project Details* window, details about the projects taken by the organization can be captured to evaluate the organization's creditworthiness.

34. Type the **Registration Number** of the organization.

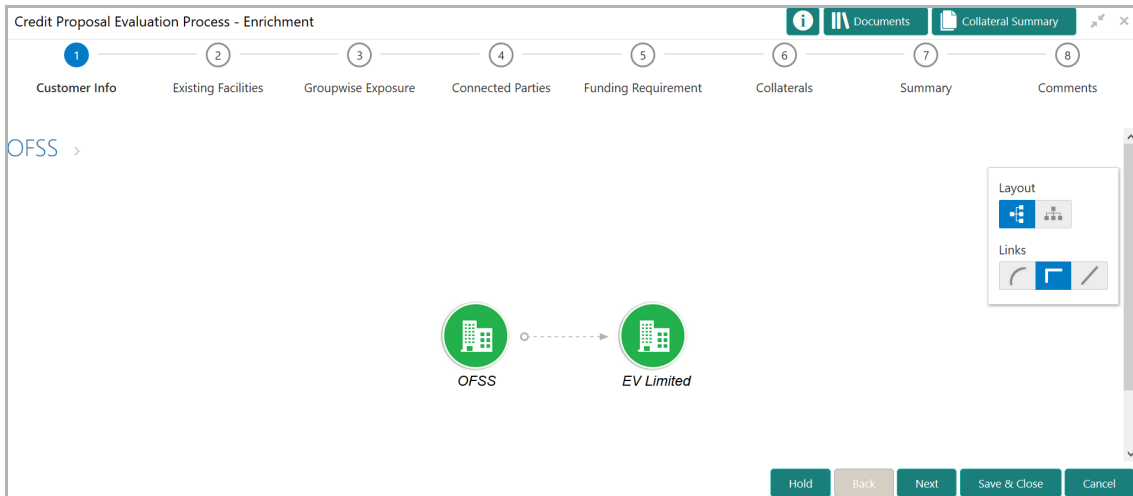
Chapter 3 - Proposal Initiation

35. Type the **Organization Name**.
36. Select the **Organization Type** from the drop down list.
37. Click the calendar icon and select the **Incorporation Date** of the organization.
38. Type the **Project Name**.
39. Type the **Project Description**.
40. Type the **Project Objective**.
41. Type the name of the person responsible for the project in **Point Of Contact** field.
42. Select / type the number of employees assigned for the project in **Employee Strength** field.
43. Search and select the **Country Of Incorporation** for the project.
44. Type the **Place Of Incorporation** for the project.
45. Click the calendar icon and select the organization **Established Date**.
46. Select / type the **Number Of Group Companies** involved in this project.
47. Search and select the countries that are in risk due to the project in **Country Of Risk** field.
48. Enable **Is Blacklisted?** switch, if the organization is blacklisted.
49. Enable **Is Listed Organization?** switch, if the organization is not blacklisted.
50. Click the calendar icon and select the **Last KYC Date** of the organization.
51. Enable **Is KYC Compliant?** switch, if the organization is KYC compliant.
52. Click **Create**. Project is added and displayed as shown below:

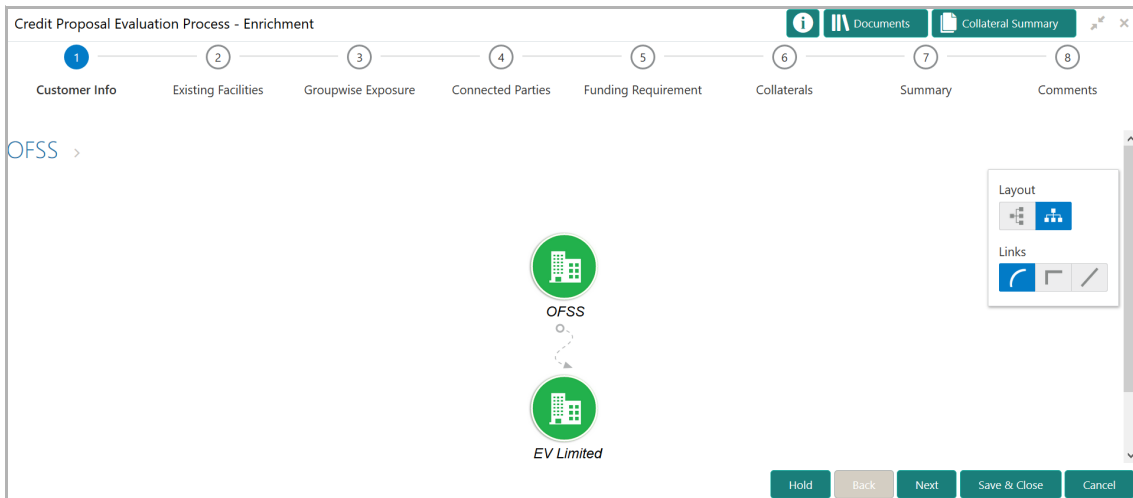


53. To **View**, **Quick view**, **Configure** and **Delete** the project information, right click the project icon and click the respective option.
54. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.
55. To change the layout of the tree view, click the settings icon at the right corner. Layout options appear as shown below:

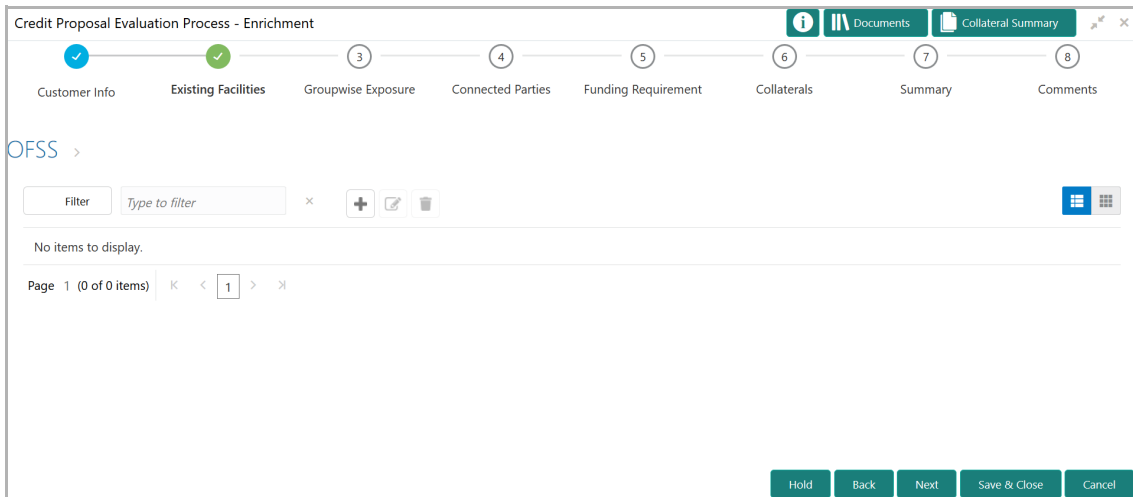
Chapter 3 - Proposal Initiation



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



57. To go to the next stage, click **Next**. *Existing Facilities* page appears:



Chapter 3 - Proposal Initiation

58. To add details about the existing facilities received by the organization from other banks, click the add icon. *Facility Details* window appears:

The screenshot shows a 'Facility Details' form with the following fields and values:

Field	Value
Bank Name	Corp Bank
Branch Name	Urban Branch
Sanction Letter Available	<input checked="" type="checkbox"/>
Facility Type *	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Term Loan
Sanctioned Year	2018
Take Over	<input checked="" type="checkbox"/>
Currency *	USD
Sanctioned Amount *	\$100,000.00
Outstanding Amount	\$25,000.00
Rate of Interest	10
Tenor	52
Secured	<input checked="" type="checkbox"/>

Buttons: Create, Close

59. Type your **Bank Name** and **Branch Name**.

60. Enable the **Sanction Letter Available** check box, if sanction letter is available for the existing facility.

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

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

63. Type the year in which the existing facility is sanctioned in the **Sanctioned Year** field.

64. Enable **Take Over** check box to add the existing facility in funding requirement (stage 5).

65. Search and select the **Currency** offered as the existing facility.

66. Specify the amount sanctioned as existing facility in **Sanctioned Amount** field.

67. Specify the **Outstanding Amount** to be paid by the organization.

68. Specify the **Rate of Interest** at which the existing facility is offered.

69. Specify the **Tenor** of the existing facility.

70. Enable **Secured** check box, if the existing facility is secured with collateral.

71. Click **Create**. Existing facility is added and displayed as shown below:

Chapter 3 - Proposal Initiation

Credit Proposal Evaluation Process - Enrichment

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Filter Type to filter

Facility ID: EF2062504
Facility Category: Term Loan

Outstanding Amount: \$25,000.00
Taken Over: Yes

Product Type: Funded

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

72. To change the list view to table view, click the table view icon at the right corner. View is changed as shown below:

Credit Proposal Evaluation Process - Enrichment

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Filter Type to filter

Select	Bank Name	Branch Name	Taken 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	Sanctioned Amount

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel



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

73. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter of Credit

Guarantee

Others

Currency *

INR

From Amount

To Amount

Apply Reset

74. Type and / or select the filter parameters.

75. Click **Apply**. Existing facilities that matches the filter parameters are displayed.

76. To filter the existing 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.

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

Chapter 3 - Proposal Initiation

Credit Origination - Proposal Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Filter Type to 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 checked="" 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

78. Click the edit icon. *Facility Details* window appears.

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

80. To delete the existing facility information, Select the facility and click delete icon.

Credit Origination - Proposal Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS ▾

EV Limited
EV Limited

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

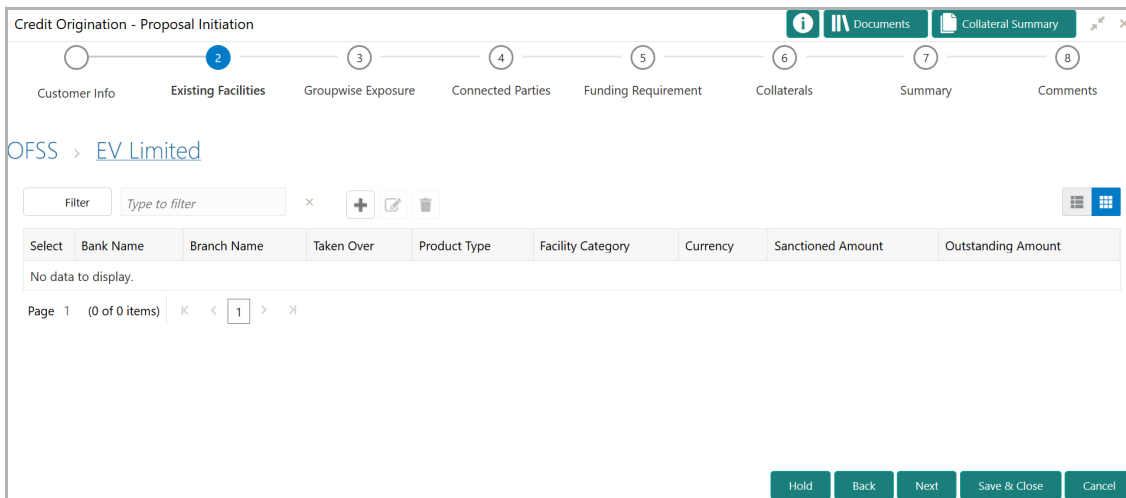
Page 1 of 1 (1-3 of 3 items) < > 1 >

Hold Back Next Save & Close Cancel

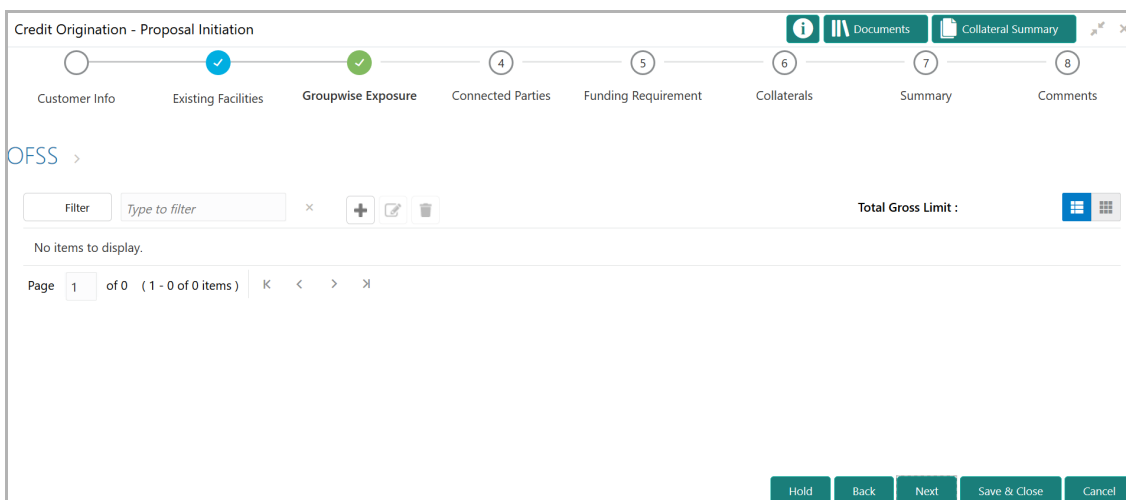
81. To add existing facilities detail of the organization's customer (party's child party), click the arrow next to the organization name in the top left corner. Child party list appears.

82. Select the required child party. *Existing Facilities - [organization name] > [customer name]* page appears:

Chapter 3 - Proposal Initiation



83. Add the existing Facility information of the customer and click **Next**. *Groupwise Exposure* page appears:



84. To add the groupwise exposure details, click add icon. *Groupwise Exposure Details* window appears:

Chapter 3 - Proposal Initiation

Groupwise Exposure Details

Entity Name *	Customer Name *
<input type="text" value="Uniserve Bank"/>	<input type="text" value="OFSS"/>
Relation *	Currency *
<input checked="" type="radio"/> Borrower <input type="radio"/> Connected Party	<input type="text" value="INR"/>
Approved Limit *	Outstanding Limit Amount *
<input type="text" value="₹6,000,000.00"/>	<input type="text" value="₹2,000,000.00"/>
Tenor *	Commitment Status *
<input type="text" value="24"/>	<input type="text" value="Committed"/>

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

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

87. 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**.

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

89. Specify the following details about the facility:

- Approved Limit
- Outstanding Limit Amount
- Tenor

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

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

Chapter 3 - Proposal Initiation

Credit Origination - Proposal Initiation

Customer Info Existing Facilities **Groupwise Exposure** Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Filter × Total Gross Limit : ₹6,000,000.00

Select	Entity Name	Relation	Customer Name	Currency	Approved Limit	Outstanding Limit Amount	Tenor	Commitment Status
<input type="checkbox"/>	Uniserve Bank	Borrower	OFSS	INR	₹6,000,000.00	₹2,000,000.00	24	Committed

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

Hold Back Next Save & Close Cancel

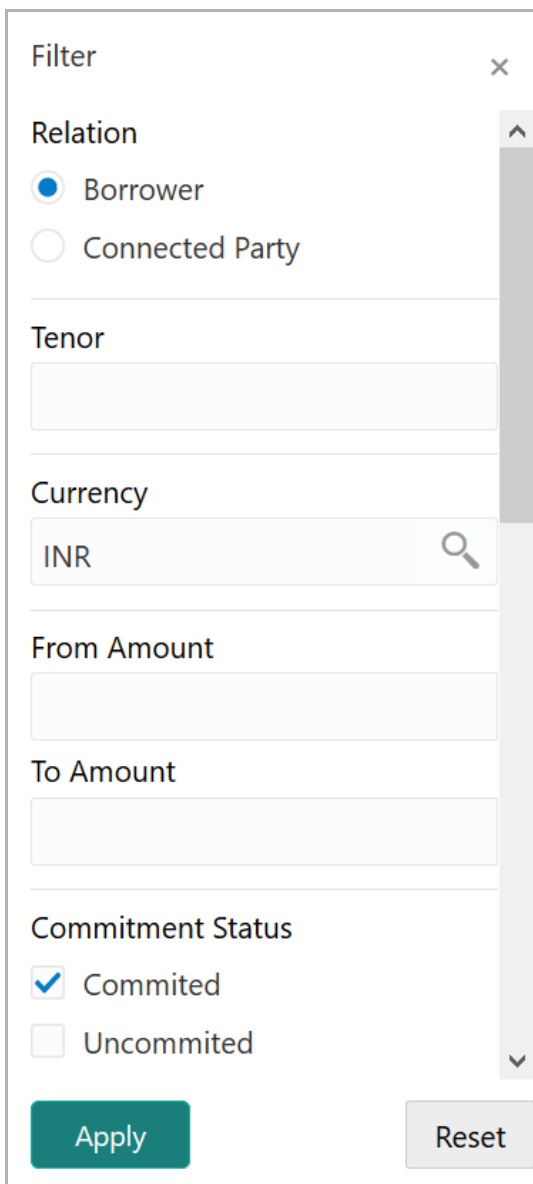
92. To change the table view to list view, click the list view icon at the right corner.



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.

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

Chapter 3 - Proposal Initiation



Filter

Relation

Borrower

Connected Party

Tenor

Currency

INR

From Amount

To Amount

Commitment Status

Committed

Uncommitted

Apply

Reset

94. Type and / or select the filter parameters.

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

96. 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.

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

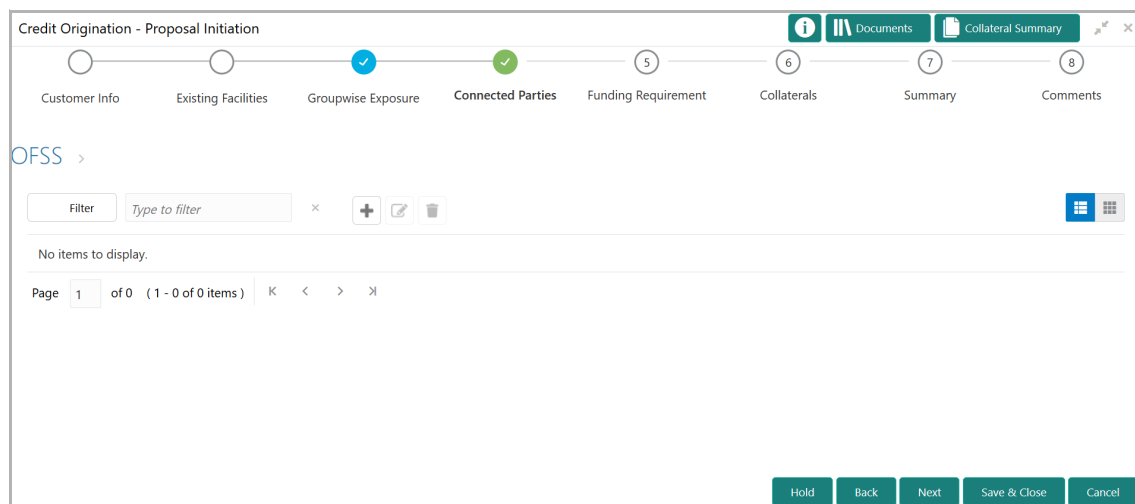
98. Click the edit icon. *Groupwise Exposure Details* window appears.

Chapter 3 - Proposal Initiation

99. Modify the required information and click **Save**.
100. To delete the groupwise exposure information, **Select** the exposure and click delete icon.
101. 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.
102. Select the required customer. *Groupwise Exposure - [organization name] > [customer name]* page appears.
103. Add the groupwise exposure information of the customer and click **Next**. *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.



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

Chapter 3 - Proposal Initiation

Connected Party Details

Customer No. 000088

Name

Cash Cover \$4,000,000.00

Approved Funded Sell Down \$2,500,000.00

Approved Unfunded Sell Down \$1,500,000.00

Total Gross Facility

Total Net Facility

Facility Details:

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

Page 1 (0 of 0 items)

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

106. 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

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

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

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



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

110. To filter the required connected party 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. It contains the following fields and controls:

- Customer No.:** A text input field containing '00063'.
- Name:** A text input field containing 'EV Limited'.
- Currency *:** A dropdown menu with 'INR' selected and a search icon to its right.
- From Gross Amount:** An empty text input field.
- To Gross Amount:** An empty text input field.
- Buttons:** A green 'Apply' button and a grey 'Reset' button at the bottom.

111. Type and / or select the filter parameters.
112. Click **Apply**. Connected parties that matches the filter parameters are displayed.
113. 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.

114. To edit the connected party details, **Select** the required party from the list. Edit icon is enabled.
115. Click the edit icon. *Connected Party Details* window appears.
116. Modify the required information and click **Save**.
117. To delete the connected party, **Select** the party and click delete icon.
118. 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.
119. Select the required customer. *Connected Parties - [organization name] > [customer name]* page appears.
120. Add the connected party details of the customer and click **Next**. *Funding Requirement* page appears.

Chapter 3 - Proposal Initiation

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

121. To add the funding requirement of the organization, click the add icon. *Facility Details* window appears:

122. To link the existing facility with the funding requirement, enable the **Link existing facility** check box.

To add a new funding requirement:

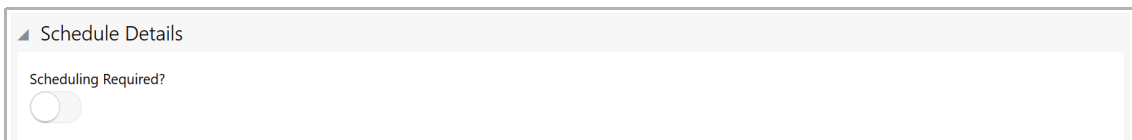
123. Type the **Line Code**.

124. Type the **Line Serial Number**.

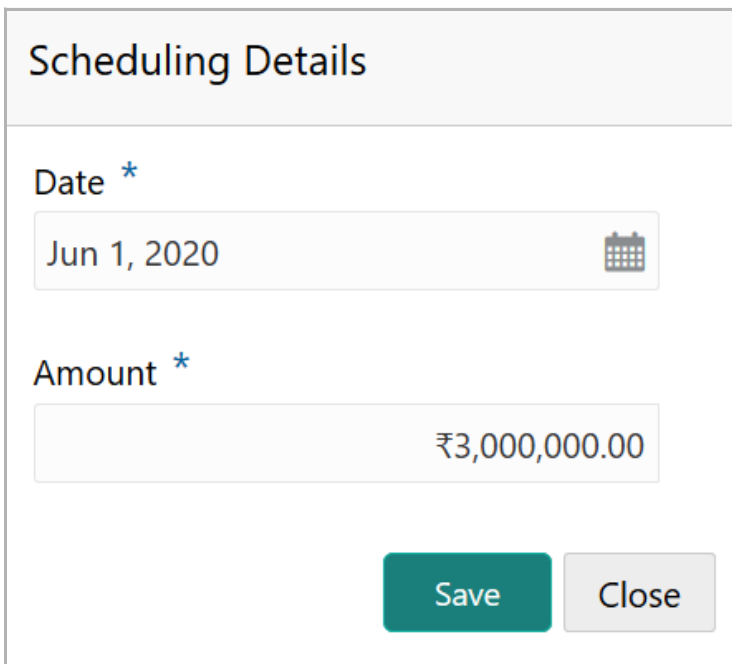
125. Type the **Facility Description**.

Chapter 3 - Proposal Initiation

126. Select the **Parent Facility Id** from the drop down list.
127. Choose the Facility Type. The options available are **Funded** and **Non Funded**.
128. Select the **Facility Category**.
129. Click the calendar icon and select the **Next Review Date** for the facility.
130. Search and select the **Currency** in which the facility has to be offered.
131. Specify the amount requested by the organization in **Requested Amount** field.
132. Type the **Tenor** for the facility.
133. Specify the **Availability Period** for the facility.
134. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.
135. To add the details of the payment to be made on schedule basis, click and expand **Schedule Details** section.



136. Enable the **Scheduling Required?** switch. **Add** button appears.
137. Click the **Add** button. *Scheduling Details* window appears:



138. Click the calendar icon in **Date** field and schedule the part of facility payment.
139. Specify the **Amount** to be paid to the organization on the scheduled date.
140. Click **Save**. Scheduling details are added and listed as shown below:

Chapter 3 - Proposal Initiation

Date	Amount	Action
20-05-01	₹1,000,000.00	<button>Edit</button> <button>Delete</button>
20-06-01	₹3,000,000.00	<button>Edit</button> <button>Delete</button>

- 141. To add another scheduling detail, click the **Add** button again.
- 142. To edit the scheduling detail, click the **Edit** button.
- 143. To delete the scheduling detail, click the **Delete** button.
- 144. To add pricing detail for the facility, click and expand the **Pricing** section.

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.

- 145. To add commission details, click the add icon. *Commission Details* window appears:

Commission Details

Rate Type *
Fixed Rate

Rate Basis *
Quarterly

Commission Type *
Usance

Collection Period *
Advance

Currency *
INR

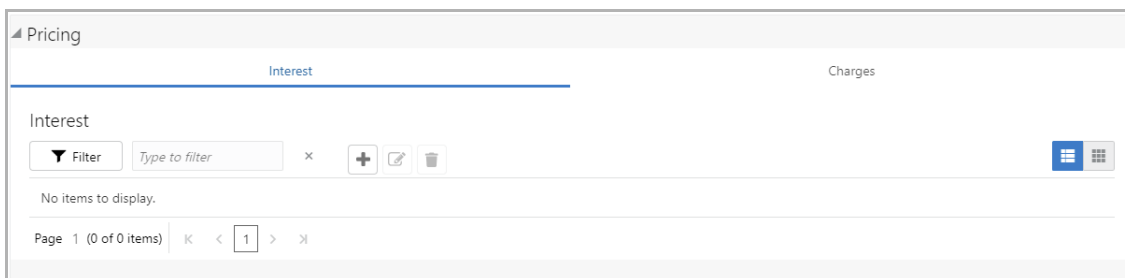
Minimum Commission Amount *
₹500,000.00

Commission Rate *
12

Save Cancel

Chapter 3 - Proposal Initiation

- 146. Select the **Rate Type** from the drop down list.
- 147. To specify the frequency of collecting the commission, select the **Rate Basis** from the drop down list.
- 148. Select the **Commission Type** from the drop down list.
- 149. Select the **Collection Period** from the drop down list.
- 150. Search and select the **Currency** in which the commission has to be collected from the organization.
- 151. Enter the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
- 152. Click **Save**. Commission details are added and listed in Commission tab.
- 153. To cancel the operation, click **Cancel**.



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

A screenshot of the "Interest Details" form. It contains four main input fields: "Component Name" with a text box containing "ABC"; "Component Type" with a dropdown menu showing "Main"; "Rate Type" with a dropdown menu showing "Fixed"; and "Fixed Interest Rate" with a text box containing "12" and up/down arrow buttons. At the bottom of the form are two buttons: "Save" (green) and "Cancel" (grey).

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

Chapter 3 - Proposal Initiation

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

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

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

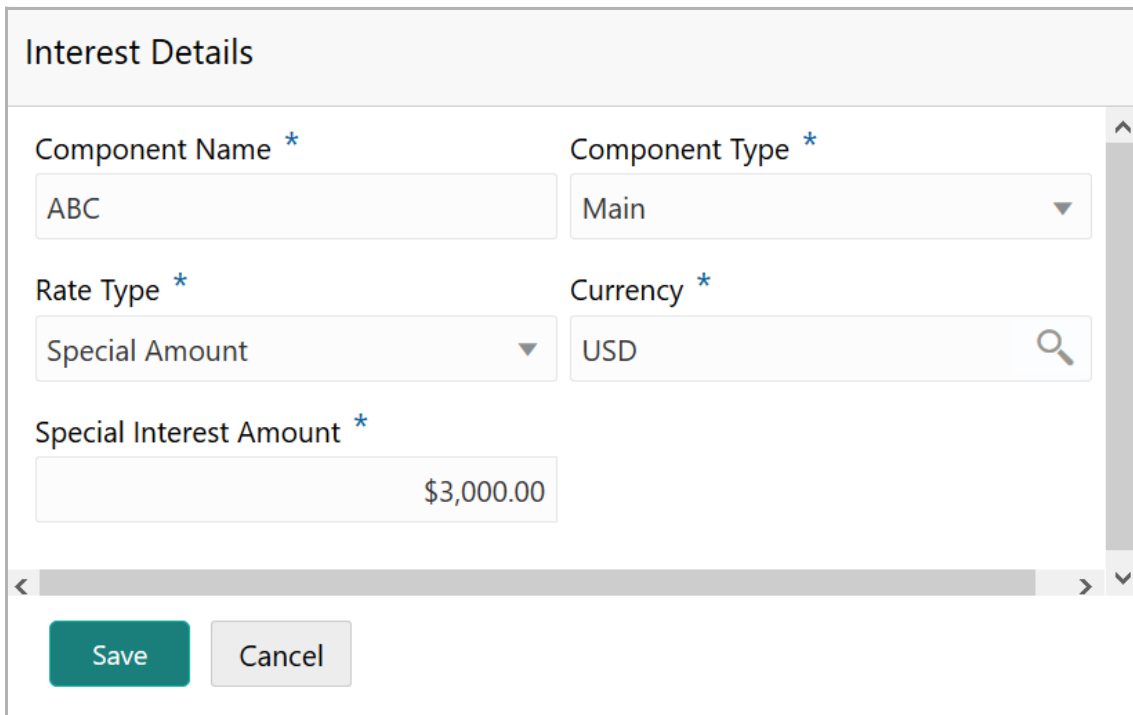
Interest Details

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="button" value="v"/> <input type="button" value="^"/>	<input type="text" value="Monthly"/>

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

- Rate Code
- Spread
- Interest Reset Cycle

Chapter 3 - Proposal Initiation



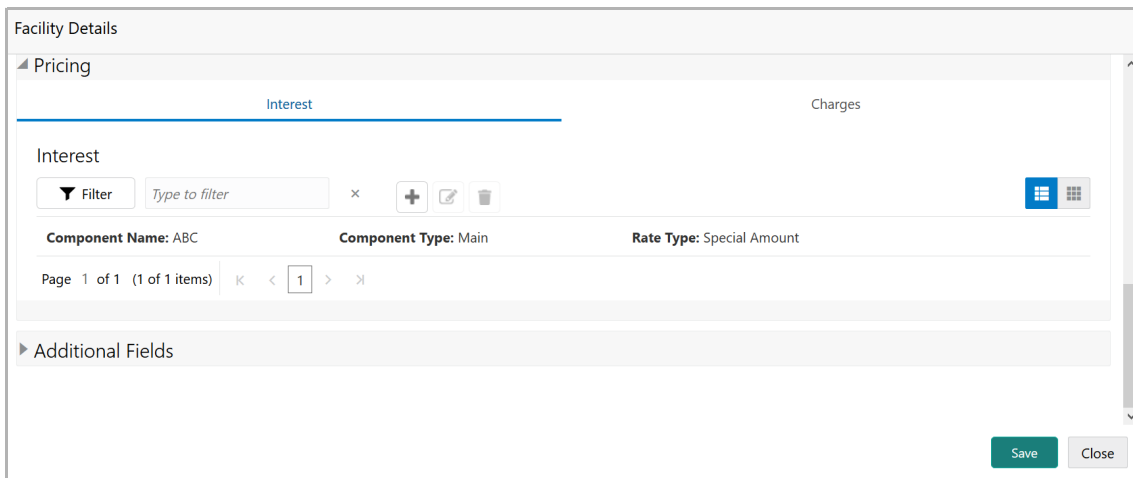
The 'Interest Details' form contains the following fields:

- Component Name ***: Text input field with value 'ABC'.
- Component Type ***: Dropdown menu with value 'Main'.
- Rate Type ***: Dropdown menu with value 'Special Amount'.
- Currency ***: Searchable text input field with value 'USD' and a magnifying glass icon.
- Special Interest Amount ***: Text input field with value '\$3,000.00'.

At the bottom of the form are two buttons: 'Save' (green) and 'Cancel' (grey).

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

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



The 'Facility Details' window shows the 'Pricing' section with two tabs: 'Interest' (active) and 'Charges'. The 'Interest' tab displays a table with the following details:

- Filter**: A dropdown menu with 'Type to filter' and a search icon.
- Component Name**: ABC
- Component Type**: Main
- Rate Type**: Special Amount
- Page**: 1 of 1 (1 of 1 items)

Below the table is an 'Additional Fields' section. At the bottom right of the window are 'Save' and 'Close' buttons.

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

Chapter 3 - Proposal Initiation

Charge Details

Charge Code *	Charge Currency *
<input type="text" value="005"/>	<input type="text" value="INR"/>
Charge Amount *	Charge Description
<input type="text" value="₹1,500.00"/>	<input type="text" value="Processing Fees"/>
Is Charge Waived	Waived Amount
<input type="checkbox"/>	<input type="text"/>
Minimum Charge Amount	Maximum Charge Amount
<input type="text"/>	<input type="text"/>
Net Charge Amount	Charge Base Amount
<input type="text"/>	<input type="text"/>
Waiver Remarks	
<input type="text"/>	

163. Type the **Charge Code** to mention the type of charge.
164. Search and select the **Charge Currency**.
165. Specify the **Charge Amount** for the facility.
166. Type the **Charge Description**.
167. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
168. Enter the following details in respective fields:
 - Waived Amount
 - Minimum Charge Amount
 - Maximum Charge Amount
 - Net Charge Amount
 - Charge Base Amount
 - Waiver Remarks
169. Click **Save**. Charge details are added and listed as shown below:

Chapter 3 - Proposal Initiation

Commission Charges

Charges

Filter × + ✎ 🗑️

Charge Code: 005	Charge Currency: INR	Charge Amount: ₹1,500.00
Charge Description: Processing Fees	Is Charge Waived: false	Waived Amount:
Minimum Charge Amount:	Maximum Charge Amount:	Net Charge Amount:
Waiver Remarks:		

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩



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

- 170. To edit the charge details, click the added charge and then click the edit icon.
- 171. To delete the charge details, click the added charge and then click the delete icon.
- 172. To change the list view to table view, click the table icon at the right corner.
- 173. In the *Facility Details* window, click **Create**. Facility is created and listed as shown below:

Credit Origination - Proposal Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Liability details

Filter × + ✎ 🗑️ ↻

Line Number: 1011	Requested Amount: ₹10,000,000.00	Product Type: Funded
Facility Description: Term loan for financial year 2 ...	Facility Category: Term Loan	NR Date: 20-03-25
Line Number: 1022	Requested Amount: ₹5,000,000.00	Product Type: Funded
Facility Description: Loan for Q3	Facility Category: Term Loan	NR Date: 20-03-31

Page 1 of 1 (1 - 2 of 2 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

174. To filter the required facility from the list, click **Filter** button. *Filter* window appears:

Chapter 3 - Proposal Initiation

Filter

Status

New

Amended

Removed

Facility Type

Funded

Non Funded

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter Of Credit

Guarantee

Others

Currency *

INR

From Amount

To Amount

Apply Reset

175. Type and / or select the filter parameters.

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

177. 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.

178. To edit the facility details, **Select** the required facility from the list. Edit icon is enabled.

179. Click the edit icon. *Facility Details* window appears.

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

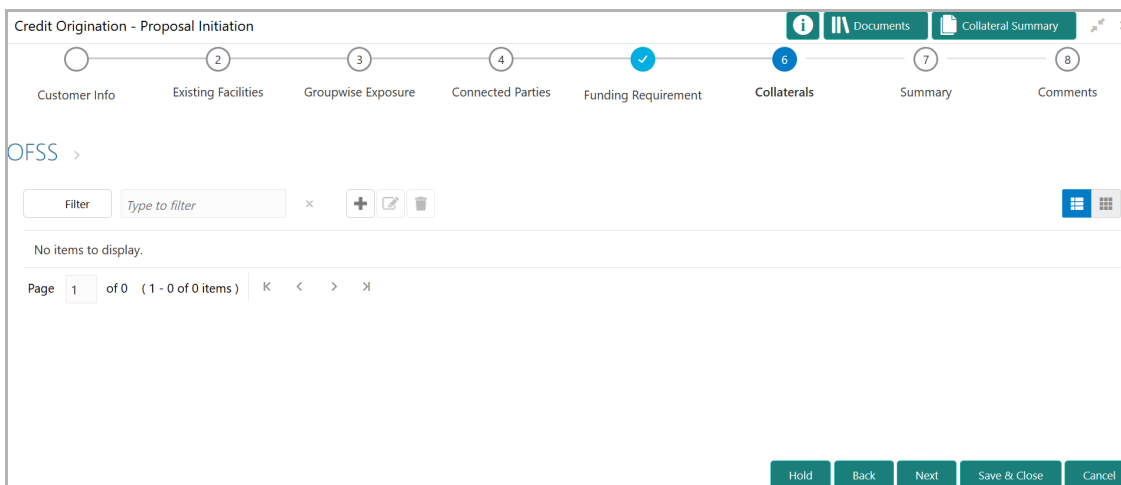
Chapter 3 - Proposal Initiation

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

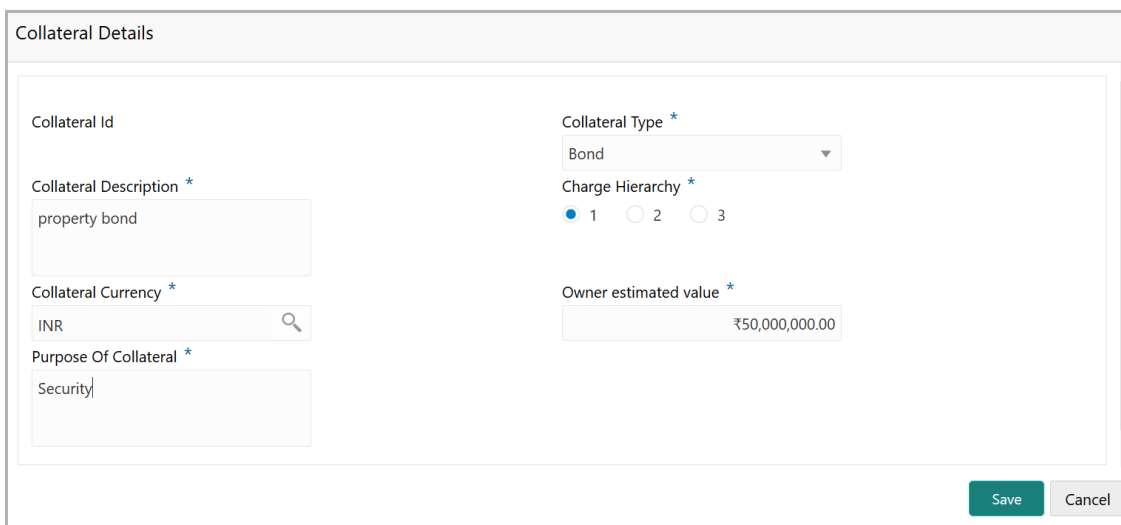
182. To add facility details for the organization's customer, click the arrow next to the organization name in the top left corner. Customer list appears.

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

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



185. To add information about the collaterals submitted by the organization, click the add icon. *Collateral Details* window appears:



186. Select the collateral type from the drop down list.

187. Type the **Collateral Description**.

188. Choose the **Charge Hierarchy**.

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

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

Chapter 3 - Proposal Initiation

191. Type the **Purpose Of Collateral**.

192. Click **Save**. Collateral details are added and listed as shown below:

Credit Origination - Proposal Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Filter Type to filter

Collateral Id: FC2003022798
Collateral Type: Bond
Owner Estimated Value: ₹50,000,000.00

Charge Hierarchy: 1
Valuation Date:

Valuation Amount:
Collateral Details: property bond

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

Hold Back Next Save & Close Cancel



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

193. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.

194. Type and / or select the filter parameters.

195. Click **Apply**. Collateral details that matches the filter parameters are displayed.

196. 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.

197. To edit the collateral details, click the added collateral detail and then click the edit icon.

198. To delete the collateral details, click the added collateral detail and then click the delete icon.

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

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

201. Select the required customer. *Collaterals - [organization name] > [customer name]* page appears.

202. Add the collateral details for the customer and click **Next**. *Summary* page appears:

Chapter 3 - Proposal Initiation

Credit Origination - Proposal Initiation

Customer Info Existing Facilities Groupwise Exposure Connected Parties Funding Requirement Collaterals Summary Comments

OFSS >

Customer Information

OFSS, A entity established & operating as a Public Ltd Company in

Customer ID	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY20593229		Public Ltd		No	0	0	0	0

Entities	Existing facilities	Facilities
3 Added	0 Total facility	0 Total takeover
		0

Collaterals

1

▶ 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.

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

- Entities
- Existing Facilities
- Facilities
- Collaterals

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

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

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

Chapter 3 - Proposal Initiation

The screenshot displays the 'Credit Origination - Proposal Initiation' interface. At the top, a progress bar shows eight stages: Customer Info, Existing Facilities, Groupwise Exposure, Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The 'Comments' stage is currently active, indicated by a blue checkmark and a circled '8'. Below the progress bar is a rich text editor with a toolbar containing various formatting options like bold, italic, underline, font size, and bullet points. The text area contains the text 'Proposal initiation for OFSS customer'. Below the text area is a 'Post' button. At the bottom of the page, there is a list of posted comments. One comment is visible, dated '02 Mar '20' by 'Ray', with the text 'Proposal initiation for OFSS customer'. At the very bottom, there are several action buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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.

206. Type the necessary comments in the text box and click **Post**. Comment is posted.
207. To hold the credit proposal initiation process, click **Hold**.
208. To go back to the previous stage, click **Back**.
209. To save the process for future edit, click **Save & Close**.
210. To submit the enriched application for evaluation, click **Submit**.
211. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, **Checklist** window appears:

Chapter 3 - Proposal Initiation

Checklist

Verify the signatures on the application Remarks

Save Checklist

* Outcome PROCEED Submit

212. Select the **Outcome** as **PROCEED** and click **Submit**.

Upon submitting the credit proposal application, the application is moved to Proposal Enrichment stage.

Chapter 4 - Proposal Enrichment

Proposal Enrichment

In this stage, credit proposal application can be further enriched by modifying the already added basic information or adding new information about the parent and child organizations.

To enrich the credit proposal, perform the following steps:

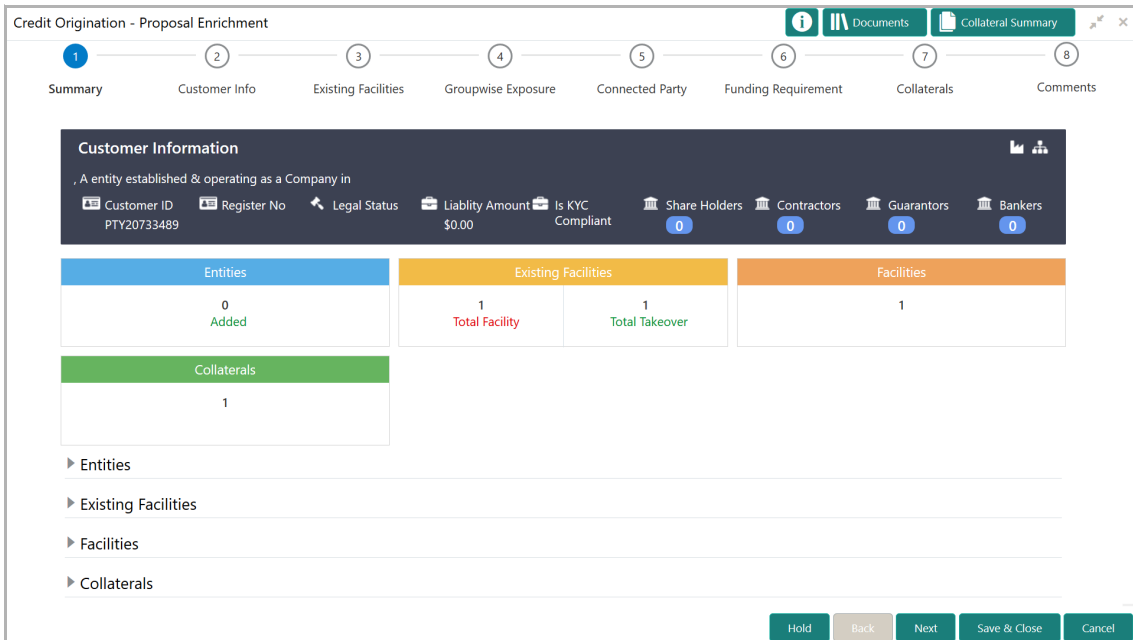
Steps to enrich credit proposal

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *Free Tasks* 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 with proposal enrichment as process name and click **Edit**. *Credit Origination - Proposal Enrichment* page summarizing the credit proposal application appears:

Chapter 4 - Proposal Enrichment



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

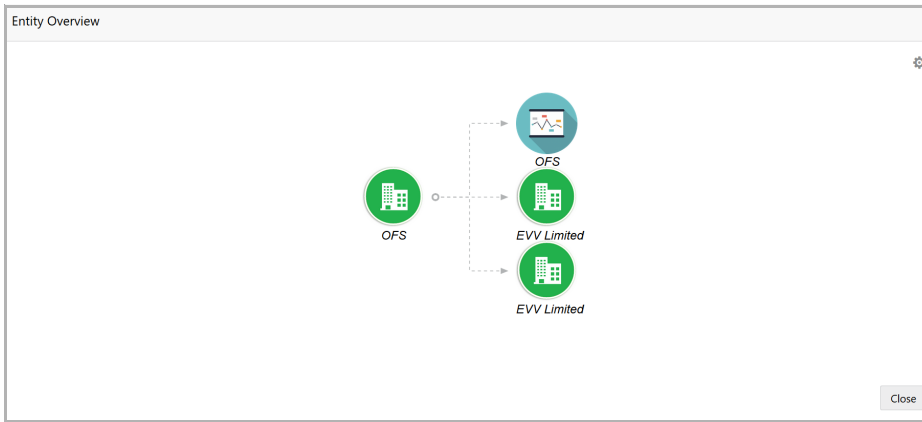
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

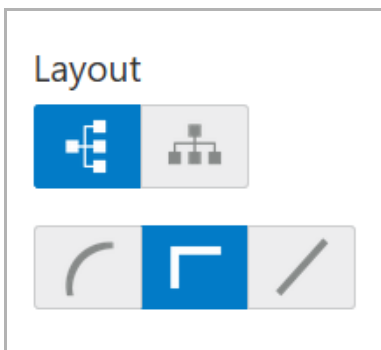
4. Click **Close** to exit the *Industry Details* window.

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

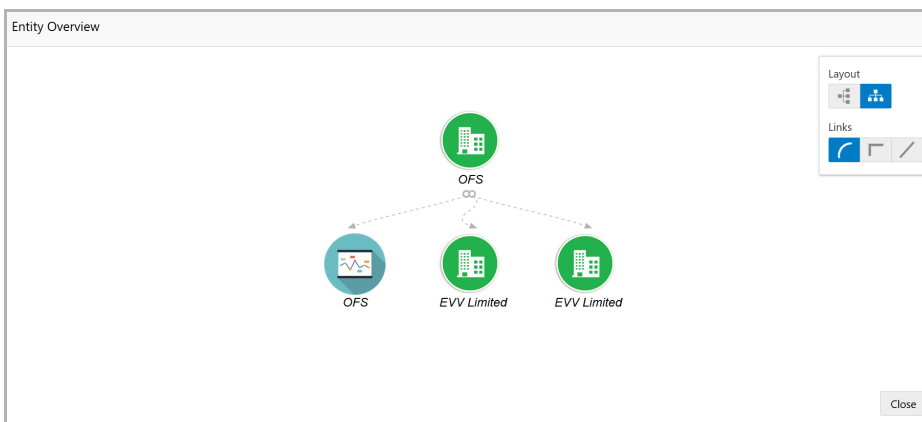
Chapter 4 - Proposal Enrichment



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



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



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

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

10. Review the proposal details and click **Next**. *Customer Info page appears*.

11. Refer **Enriching Application** section in Chapter 3 and perform the proposal enrichment process.

Chapter 4 - Proposal Enrichment

Upon submitting the enriched credit proposal application, the application is moved to multiple parallel stages of evaluation.

Chapter 5 - 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
Acquire & E...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependenc...
Acquire & E...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependenc...
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low			004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low		APP0001	004	PTY001	£0.00	Economic Dependenc...
Acquire & E...	Low		APP0012	004	PTY001	£0.00	Economic Dependenc...

2. Select the required application with credit origination as process name and click **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 5 - Proposal Evaluation

Credit Origination - undefined

1 Summary 2 Credit Evaluation 3 Comments

Summary
OFS

Customer Information
OFS, A entity established & operating as a Pvt Ltd Company in

Customer ID: PTY20761114
Register No: [icon]
Legal Status: Pvt Ltd
Liability Amount: [icon]
Is KYC Compliant: No
Share Holders: 0
Contractors: 0
Guarantors: 0
Bankers: 0

Facility Summary
Total funded - \$0.00
Total non funded - \$0.00
No data to display

Group entities
4

Collateral summary
0 Total collateral value
0% Customer LTV
No data to display

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

Covenants
0 Financial, 0 Non Financial, 0 Total

Terms & conditions
0 Pre disbursement, 0 Post disbursement

Financial Profile
Show results for: Previous 3 years

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

Projections
Show results for: Next 3 years

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

Groupwise Exposure Details
\$100.00B
GE207682

Connected Parties
Gross Facility Amount Contribution
No data to display

Ratings
Fitch AAA

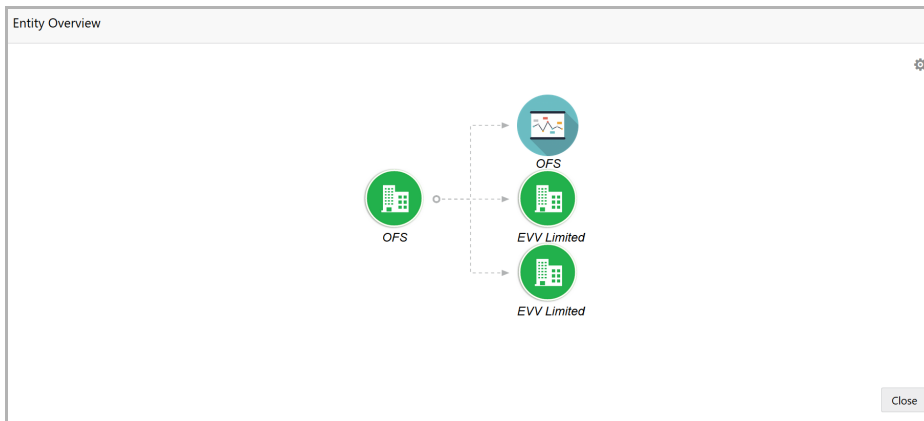
Hold Back Next Save & Close Cancel

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

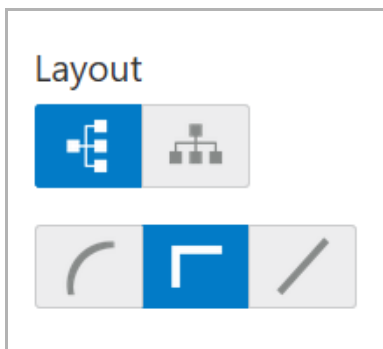
Chapter 5 - Proposal Evaluation

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:

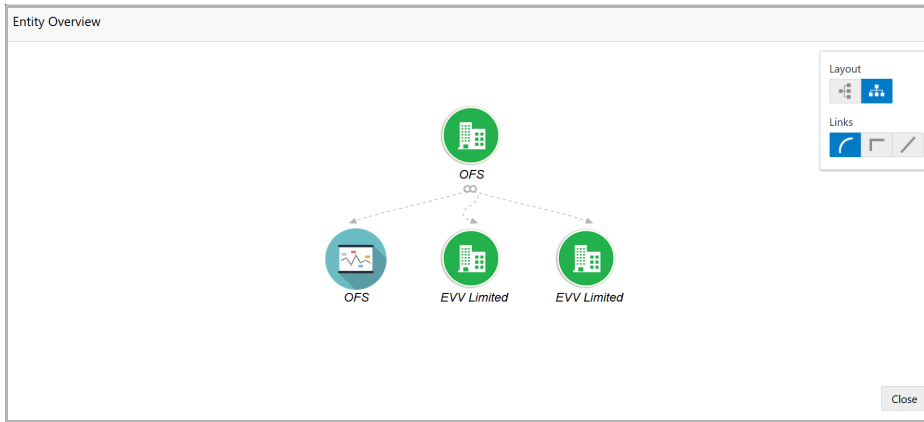


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 5 - Proposal Evaluation



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.

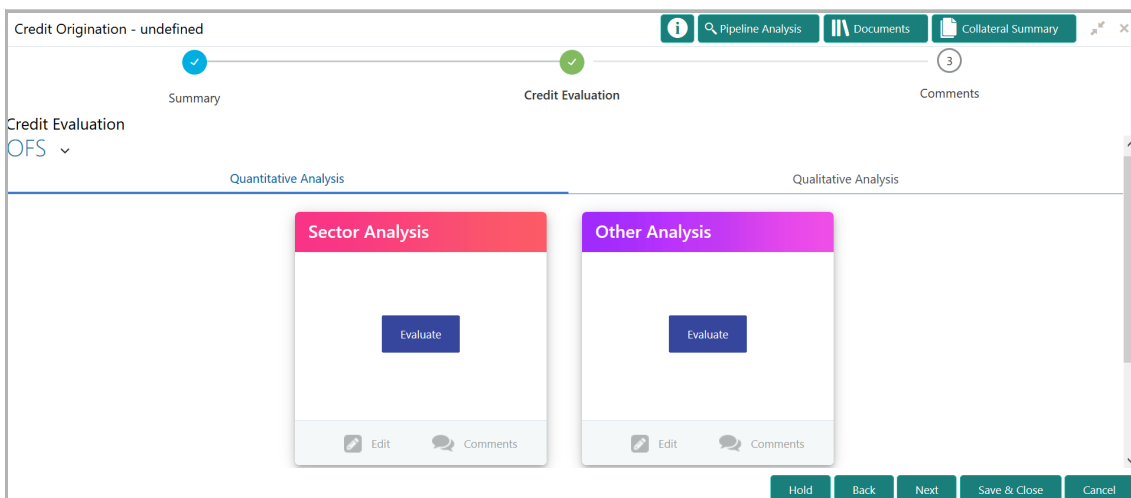
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

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



Chapter 5 - 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

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

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

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

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

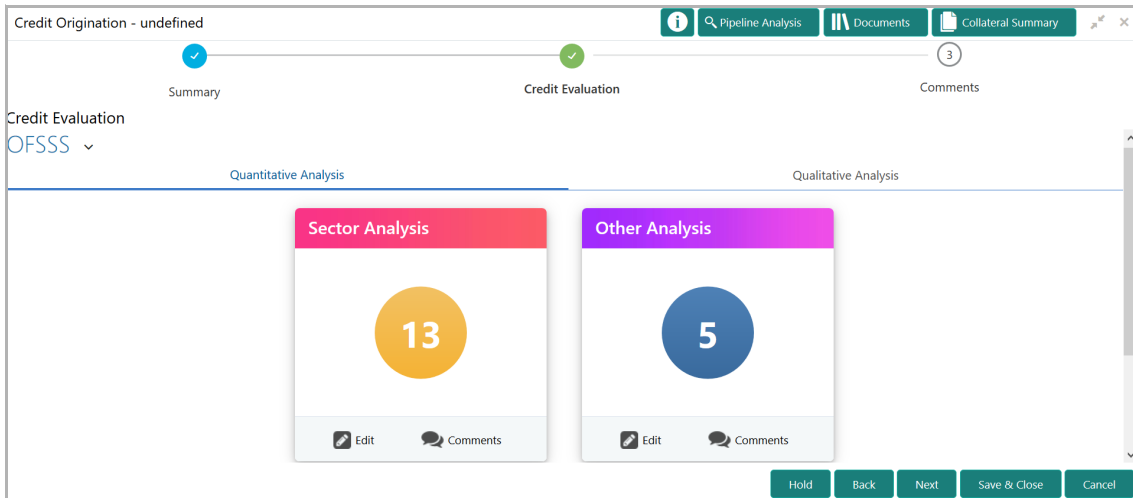
A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.

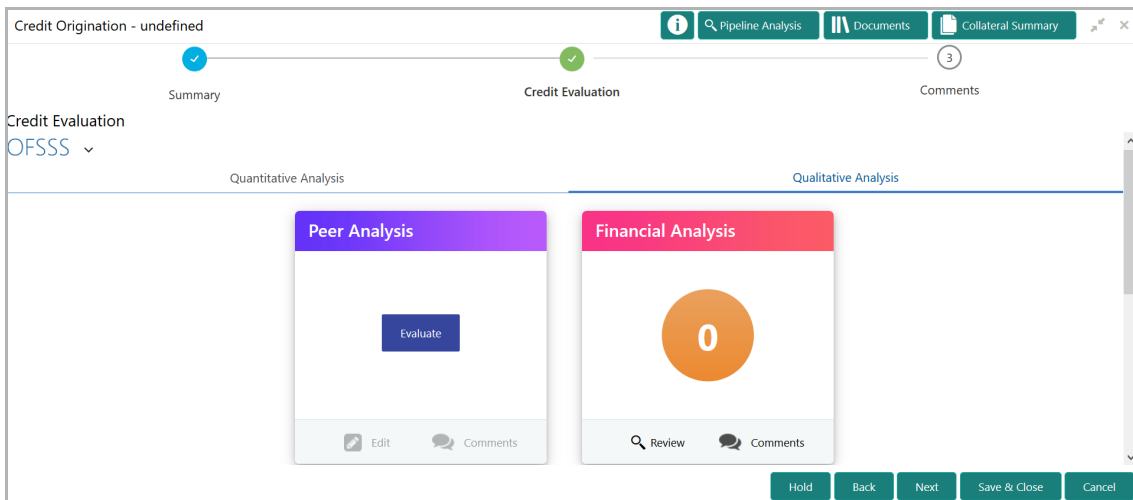
18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

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

Chapter 5 - Proposal Evaluation



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



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

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

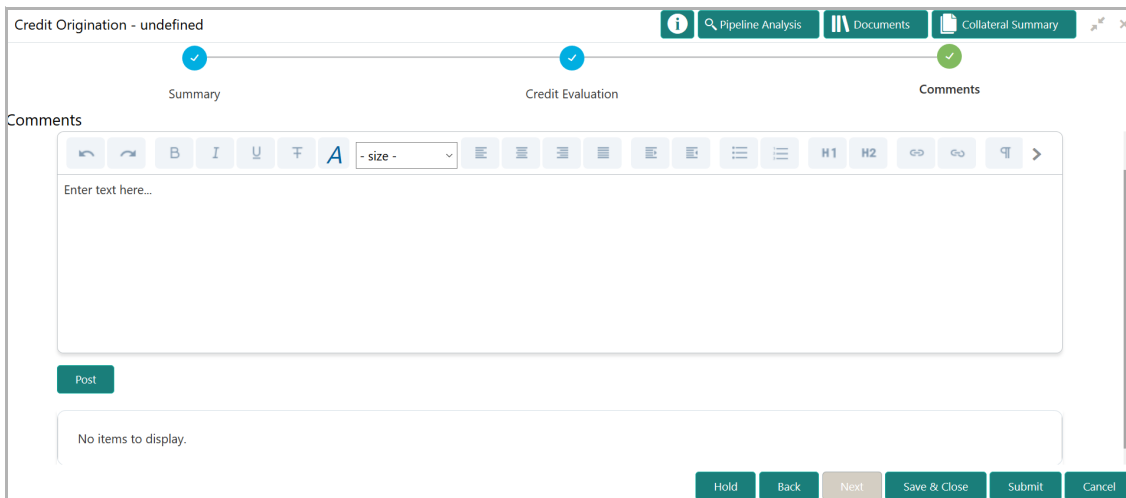
22. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in **Financial Analysis** section and answer all the questions.

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

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

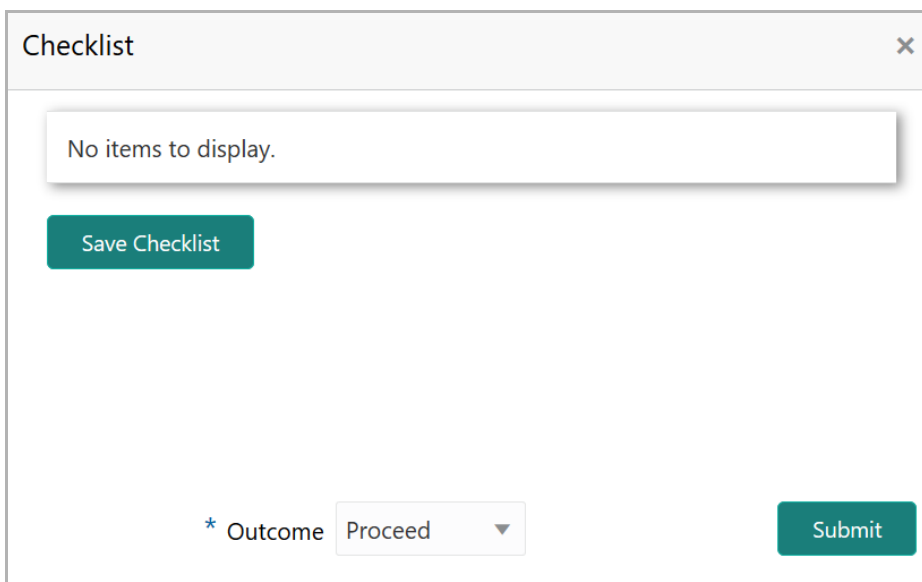
25. After performing the qualitative analysis for both the organization and its connected parties, click **Next** in the *Credit Evaluation* page. *Comments* page appears:

Chapter 5 - Proposal Evaluation



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

27. Click **Submit**. *Checklist* window appears:



28. Select the **Outcome** as **Proceed**.

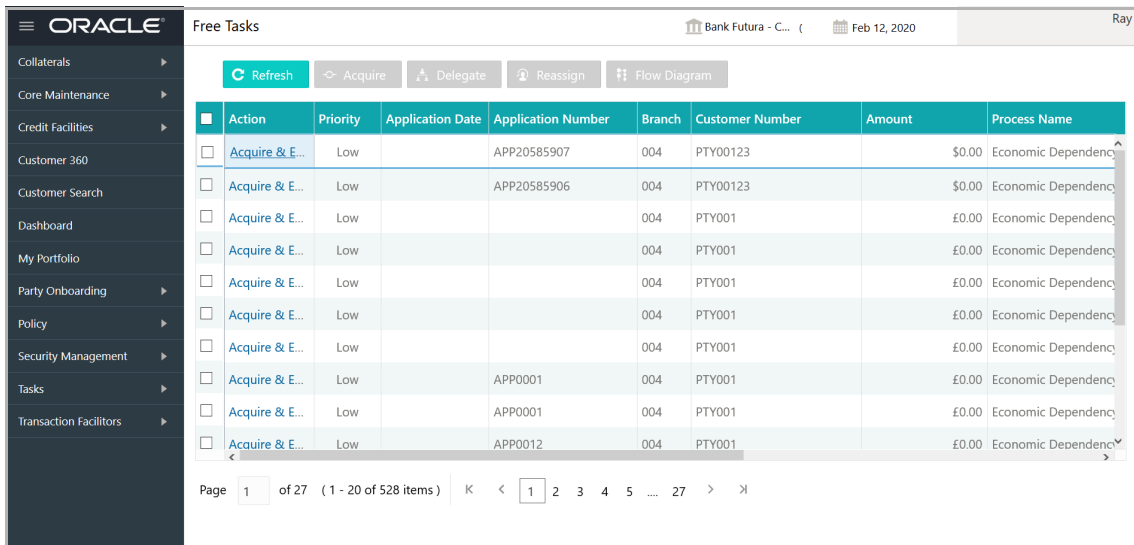
29. Click **Submit**.

Chapter 5 - Proposal Evaluation

Legal Evaluation

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

30. 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			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

31. Select the required application with credit origination as process name and click **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 5 - Proposal Evaluation

Credit Origination - undefined

Documents Collateral Summary

Summary Legal Evaluation Comments

Summary
OFS

Customer Information

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

Customer ID: PTY20761114 Register No: Legal Status: Pvt Ltd Liability Amount: Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$70,000,000.00 Total non funded - \$0.00

60M
30M
0

Funded

Term Loan

Facility summary list

No data to display

Group entities

4

Collateral summary

0 Total collateral value

0% Customer LTV

No data to display

Existing Facilities

\$0.00 - (0) Total existing facilities

\$0.00 - (0) Takeover amount

\$0.00 - (0) Takeover in this application

Covenants

0 Financial 0 Non Financial 0 Total

Terms & conditions

0 Pre disbursement 0 Post disbursement

Financial Profile

Show results for Previous 3 years

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

Projections

Show results for Next 3 years

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

Groupwise Exposure Details

\$100.00B

GE207682

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Fitch AAA

Hold Back Next Save & Close Cancel

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

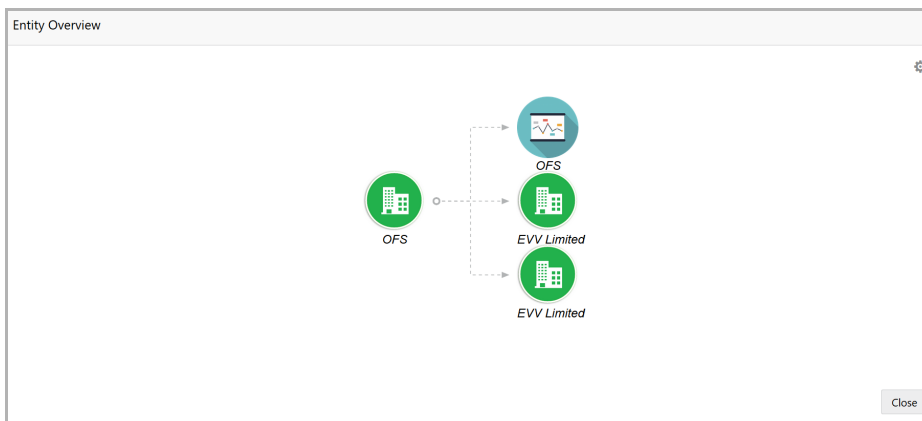
Chapter 5 - Proposal Evaluation

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

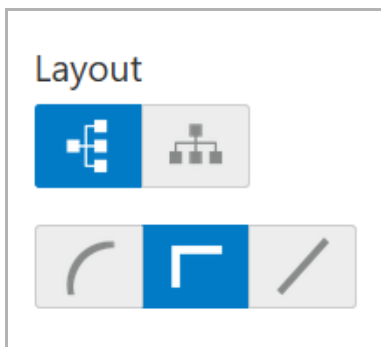
Close

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

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

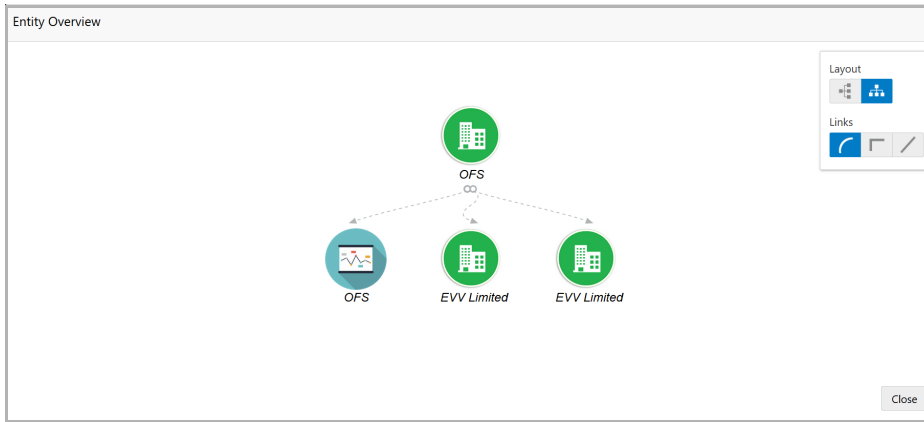


35. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 5 - Proposal Evaluation



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

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

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

39. 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.

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

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

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

The screenshot shows the 'Legal Evaluation' page. At the top, there's a progress bar with three steps: 'Summary' (checked), 'Legal Evaluation' (checked), and 'Comments' (3). Below the progress bar, there are two entity cards. The first is for 'OFSS' with a green header and a large orange circle containing the number '0'. Below the circle is a blue 'Start' button. The second is for 'EV Limited' with an orange header and a large orange circle containing the number '0'. Below the circle is a blue 'Start' button. At the bottom of the page, there are navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Documents' and 'Collateral Summary' tabs.

Chapter 5 - Proposal Evaluation

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:

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

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

45. 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.

46. 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 5 - Proposal Evaluation

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

Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for QESSS and EV limited

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

49. Click **Submit**. *Checklist* window appears:

Checklist

No items to display.

Save Checklist

* Outcome Proceed

Submit

50. Select the **Outcome** as **Proceed**.

51. Click **Submit**.

Chapter 5 - Proposal Evaluation

Risk Evaluation

Risk evaluation is similar to the legal evaluation. Refer Performing Legal Evaluation section in this chapter for information on performing risk evaluation.

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

Chapter 6 - KYC Check

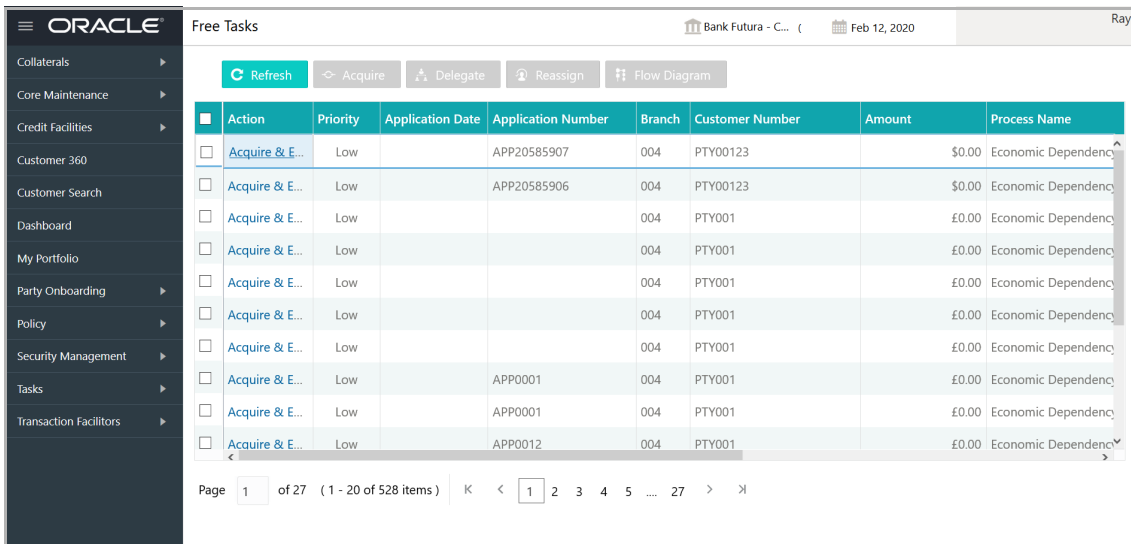
Customer KYC

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
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 **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 6 - KYC Check

Credit Origination - undefined

Documents Collateral Summary

1 Summary KYC 3 Comments

Summary
OFS

Customer Information

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

Customer ID: PTY20761114
 Register No: [icon]
 Legal Status: Pvt Ltd
 Liability Amount: [icon]
 Is KYC Compliant: No
 Share Holders: 0
 Contractors: 0
 Guarantors: 0
 Bankers: 0

Facility Summary

Total funded - \$0.00
 Total non funded - \$0.00
 Facility summary list

No data to display

Collateral summary

Total collateral value: 0
 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

Financial: 0
 Non Financial: 0
 Total: 0

Terms & conditions

Pre disbursement: 0
 Post disbursement: 0

Financial Profile

Show results for: Previous 3 years

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

Projections

Show results for: Next 3 years

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

Group entities

4

Scores

Evaluation not yet done

Groupwise Exposure Details

\$100,000
 GE207682

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Fitch: AAA

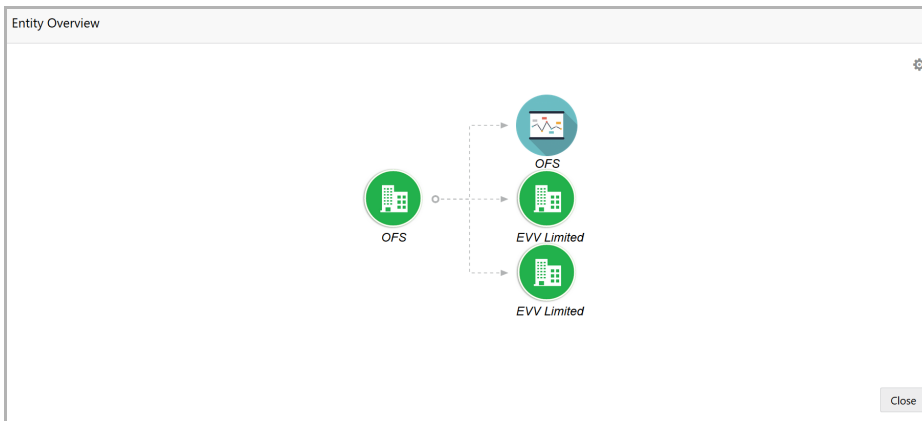
Hold Back Next Save & Close Cancel

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

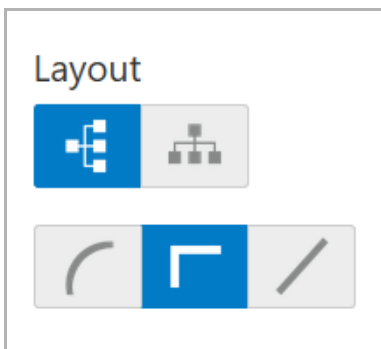
Chapter 6 - KYC Check

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:

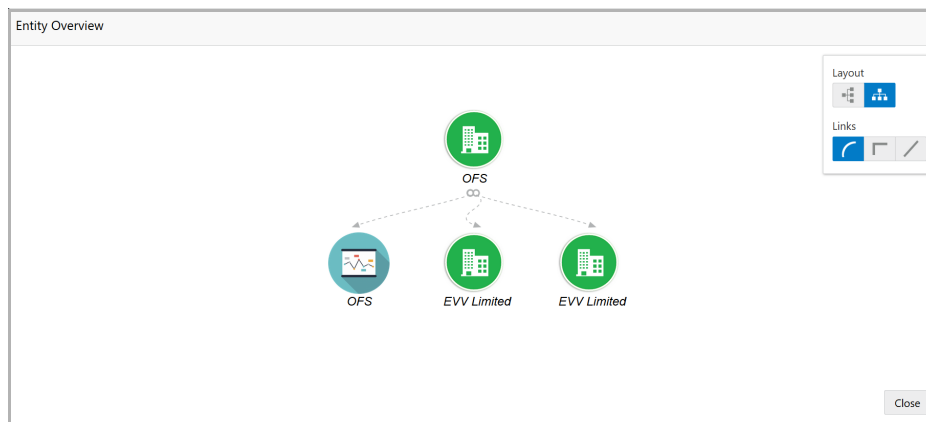


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 6 - KYC Check



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.

10. 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.

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

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

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

The screenshot shows the "KYC" page in a web application. At the top, there is a navigation bar with "Credit Origination - undefined" on the left and "Documents" and "Collateral Summary" on the right. Below the navigation bar, there are three tabs: "Summary" (with a blue checkmark), "KYC" (with a green checkmark), and "Comments" (with a circled 3). The main content area is titled "Customer KYC Details" and contains a table with the following data:

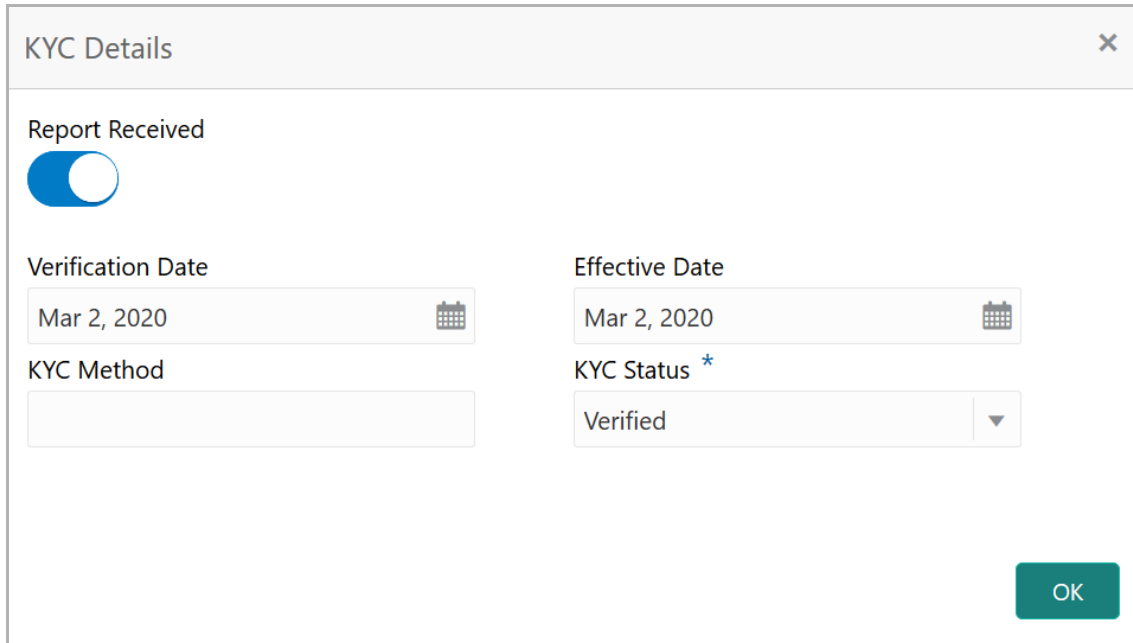
Party Id	Organization Name	Entity Type	KYC Status	Actions
PTY20771147	OFSSS	Pvt Ltd		KYC Details
PTY20771148	EV Limited	Pvt Ltd		KYC Details

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

Chapter 6 - KYC Check

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

14. Click **KYC Details** in the action column. *KYC Details* window appears:



KYC Details

Report Received

Verification Date: Mar 2, 2020

Effective Date: Mar 2, 2020

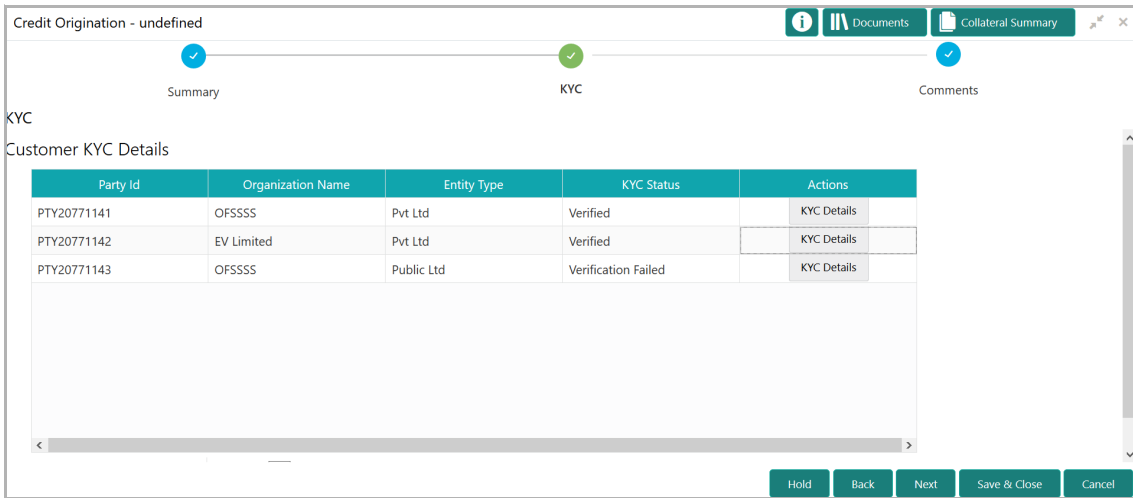
KYC Method:

KYC Status *: Verified

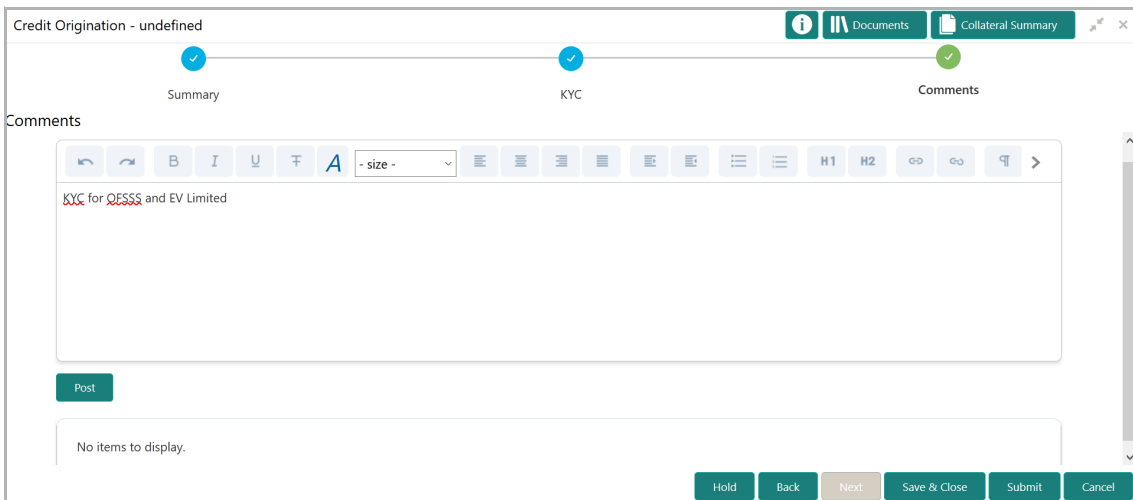
OK

15. If KYC report is available for the organization, enable **Report Received** switch.
16. Click the calendar icon and select the KYC **Verification Date**.
17. Click the calendar icon and select the **Effective Date** from which the KYC verification is approved.
18. Type the **KYC Method**. KYC method can be anything for example field verification.
19. Select the **KYC Status**. The options available are **Verified**, **Not Verified**, and **Verification Failed**.
20. Click **OK**. KYC Status in *KYC* page is changed as shown below:

Chapter 6 - KYC Check



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



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

23. Click **Submit**. *Checklist* window appears:

Chapter 6 - KYC Check

Checklist ×

No items to display.

Save Checklist

* Outcome ▼

24. Select the **Outcome** as **Proceed**.
25. Click **Submit**.

Chapter 7 - 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 **Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 7 - Proposal Structuring

Credit Origination - undefined

Documents
Collateral Summary

1 Summary
2 Proposal Structuring
3 Comments

Summary

OFSSS

Customer Information

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

Customer ID: PTY20771147	Register No:	Legal Status: Pvt Ltd	Liability Amount: ₹900,000,000.00	Is KYC Compliant: No	Share Holders: 0	Contractors: 0	Guarantors: 0	Bankers: 0
--------------------------	--------------	-----------------------	-----------------------------------	----------------------	------------------	----------------	---------------	------------

Facility Summary

Total funded - \$8,000,000,000,000.00

Total non funded - \$0.00

Facility summary list

Group entities

2

Collateral summary

0
Total collateral value

No data to display

0%
Customer LTV

Existing Facilities

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

Covenants

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

Terms & conditions

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

Financial Profile View all

Show results for Previous 3 years

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

Projections View all

Show results for Next 3 years

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

★ Scores

27 77.1%

27

of 35

Legal Evaluation

Fair 63.6%
7 of 11

Risk Evaluation

Fair 63.6%
7 of 11

Credit Evaluation

Good 100.0%
13 of 13

Groupwise Exposure Details

\$60.00M

GE207787

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Fitch
AAA

Hold
Back
Next
Save & Close
Cancel

Chapter 7 - Proposal Structuring

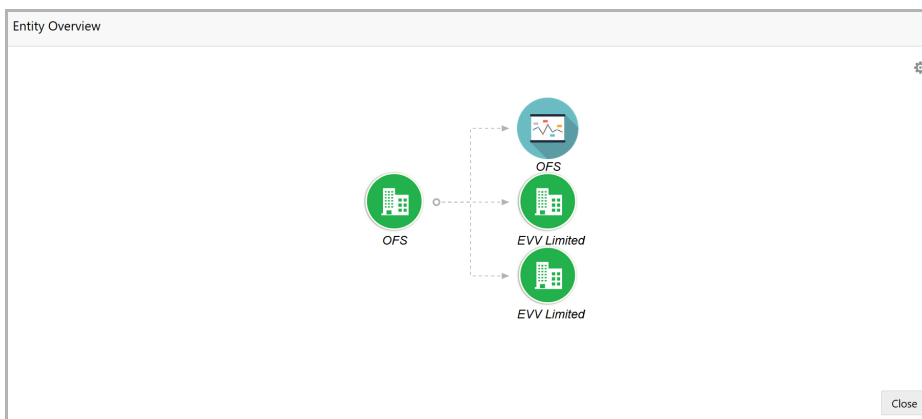
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

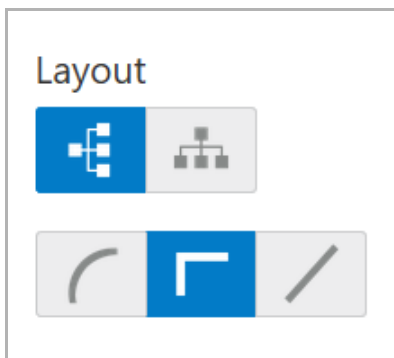
[Close](#)

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:

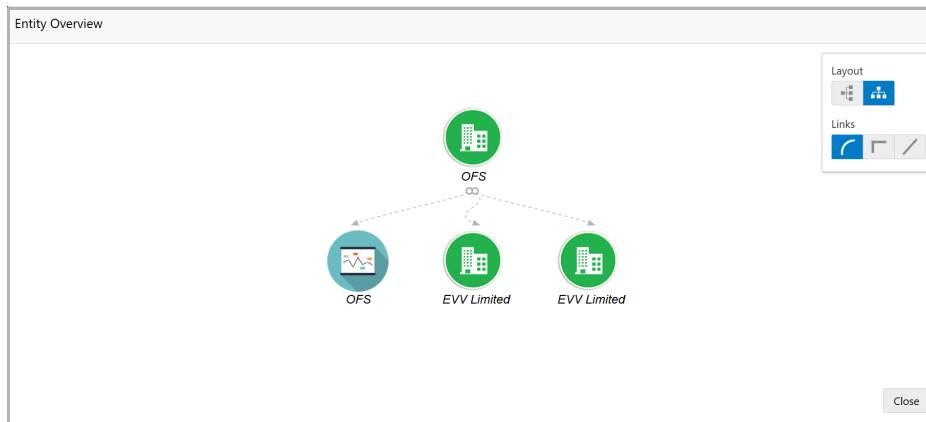


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 7 - Proposal Structuring



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.

10. 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.

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

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

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

The screenshot shows the 'Proposal Structuring' page. At the top, there are three tabs: 'Summary' (with a checkmark), 'Proposal Structuring' (with a checkmark), and 'Comments' (with a '3' notification). Below the tabs is a dropdown menu for 'OFSSS' and a set of tabs: 'Facilities' (selected), 'Collaterals', 'Covenants', and 'Terms & Conditions'. Under 'Liability details', there are three boxes: '004 Branch', '20771147 Liability Number', and '₹900,000,000.00 Requested Liability Amount'. Below this is a filter section with a 'Filter' button and a search box. At the bottom, there is a summary bar with a globe icon, 'Line Number: 0', 'Proposed Amount: NR Date:', 'Requested Amount: ₹400,000,000.00', 'Facility Description:', 'Product Type: Funded', and 'Facility Category: Term Loan'. At the very bottom are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 7 - Proposal Structuring



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

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

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

Liability Details	
Requested Liability Currency:	Requested Liability Amount:
INR	₹900,000,000.00
Proposed Liability Currency:	Proposed Liability Amount:
Approval Liability Currency:	Approval Liability Amount:
Return On Capital	Probability Of Default
90%	70%
Loss Given Default	Next Review Date
	05/19/20
Cash Cover	Proposed Funded Sell Down
₹100,000,000,000,000.00	₹400,000,000.00
Proposed Unfunded Sell Down	Approved Funded Sell Down
₹500,000,000.00	₹400,000,000.00
Approved Unfunded Sell Down	Total Gross Facility
₹500,000,000.00	₹400,000,000.00
Total Net Facility	
-₹100,000,000,000,000.00	

Ok

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

17. To propose the amount, select the funding requirement and click edit icon. *Facility Details* window appears:

Chapter 7 - Proposal Structuring

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
<input type="text" value="Enter Line Code"/>	<input type="text" value="Enter Line Sl.No"/>	<input type="text"/>	<input type="text" value="Select Parent ..."/>
Facility Type *	Facility Category	Next Review Date *	Currency
<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	<input type="text" value="Term Loan"/>	<input type="text"/>	<input type="text" value="INR"/>
Requested Amount	Proposed Amount	Tenor	Availability Period
<input type="text"/>	<input type="text"/>	<input type="text" value="(in months)"/>	<input type="text" value="Availability Period"/>
Commitment Status			
<input type="radio"/> Committed <input type="radio"/> Uncommitted			
▶ Schedule Details			
▶ Fee Details			
▶ Link Pool To Facility			
▶ Pricing			
▶ Additional Fields			



For information about Schedule Details and Pricing sections, refer Funding Requirement section in Proposal Initiation Chapter.

For information about Additional Fields section, refer Additional Fields User Manual.

18. Specify the **Proposed Amount**.

Chapter 7 - Proposal Structuring

19. To add fee details, click and expand the **Fee Details** section.

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

20. 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.

21. To link the facility to facility pool, click and expand the **Link Pool To Facility** section.

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

22. Click the **Link Facility** button.

Link facilityF2086104

Pool Code *
POOLCODE1

Pool Description
Pool one

Pool Amount
\$12,000.00

Collateral Linkages

Contribute To Facility

Facility Contribution Currency *
USD

Facility Contribution Amount *
5000

Link facility Close

23. Select the **Pool Code**.

24. Type the **Pool Description** and **Pool Amount**.

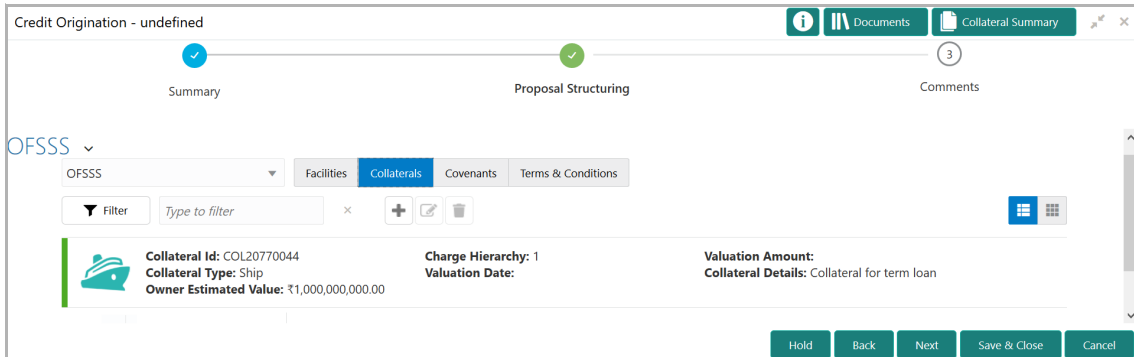
25. In the **Collateral Linkages** section, search and select the **Facility Contribution Currency** and then specify the **Facility Contribution Amount**.

26. Click **Link Facility**. Facility is linked with the facility pool.

Facility Id	Code	Pool Contribution Amount	% Of Pool	Unlink
F2086104	POOLCODE1		0	Unlink

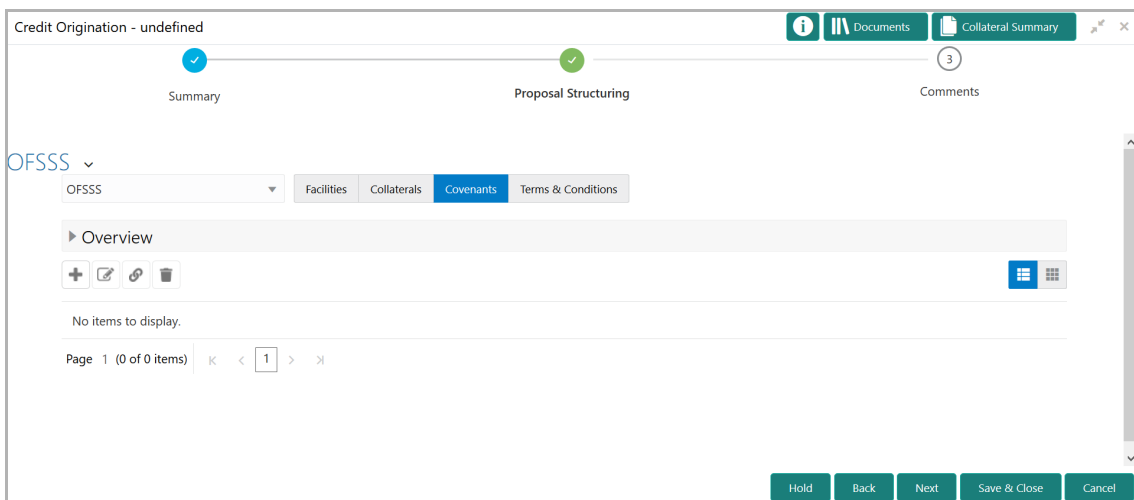
Chapter 7 - Proposal Structuring

- 27. To unlink the facility from the facility pool, click **Unlink**.
- 28. Click **Save** in the *Facility Details* window.
- 29. To go to the *Collaterals* page, click the **Collaterals** tab. *Collaterals* page appears:

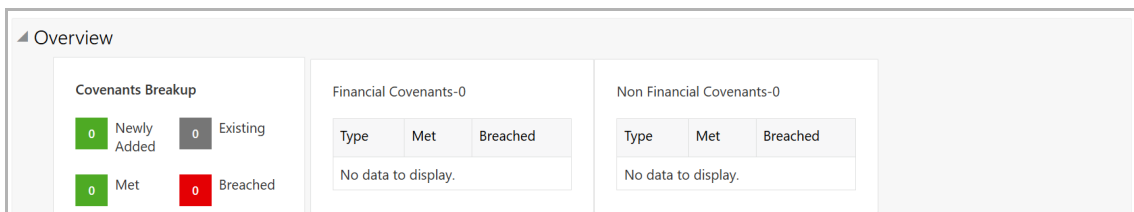


For information about filter, add, edit, delete, and layout options, refer **Collaterals** section in Proposal Initiation Chapter.

- 30. To go to the *Covenants* page, click the **Covenants** tab.



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



- 32. To add new covenant, click the add icon. *Covenant Details* window appears:

Chapter 7 - Proposal Structuring

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

33. Select / type the following in respective fields:

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

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

▾ Covenant Details

Covenant Type
Financial

Notice Days *
90

Revision Frequency *
Select Revision Frequency

Revision Days
Enter Revision Days

Start Date *
Mar 18, 2020

End Date *
May 18, 2020

Formula

Covenant Check Condition
Greater Than

Target Type
Select Covenant Target Type

Target Value
10000000000000000

35. Enter / select the following in respective fields:

- Covenant Type
- Notice Days
- Revision Frequency

Chapter 7 - Proposal Structuring

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

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

▲ Others

Compliance Status Waiver Status

Met Breach Select Waiver Status ▼

Last Check Value

Last Checked Value

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

38. Enter the **Last Check Value**.

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

▲ Monitoring Information Details

Select

40. Select the monitoring information.

41. 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

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

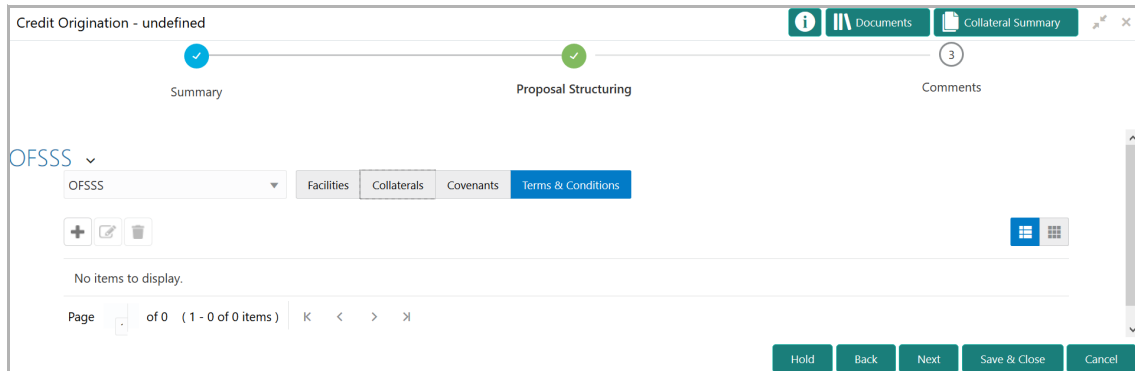
43. Click **Save**. Covenant details are added and displayed in *Covenants* page.



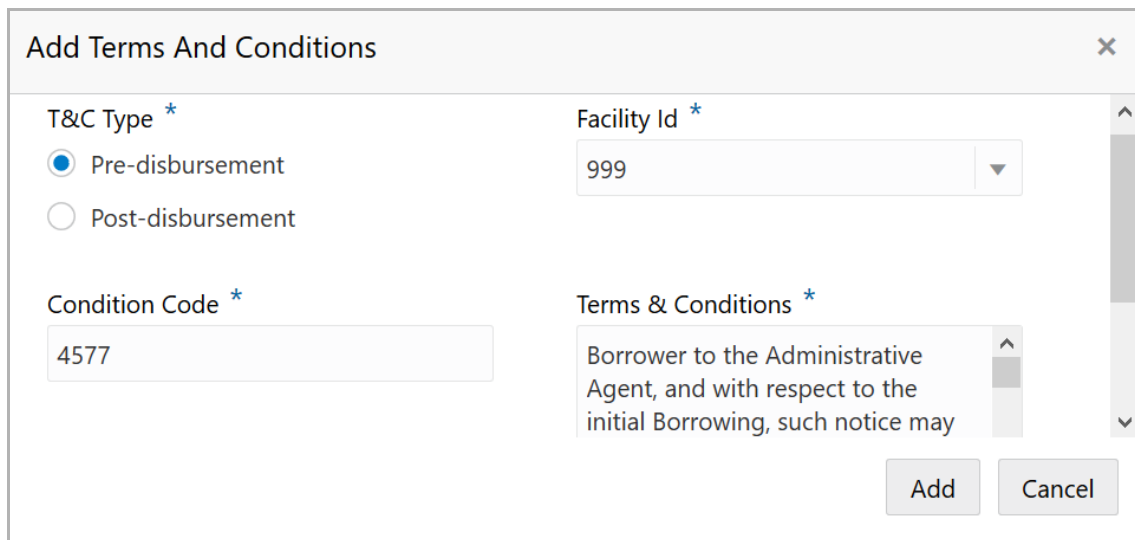
For information about filter, add, edit, delete, and layout options, refer any section in Proposal Initiation Chapter.

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

Chapter 7 - Proposal Structuring



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



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

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

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

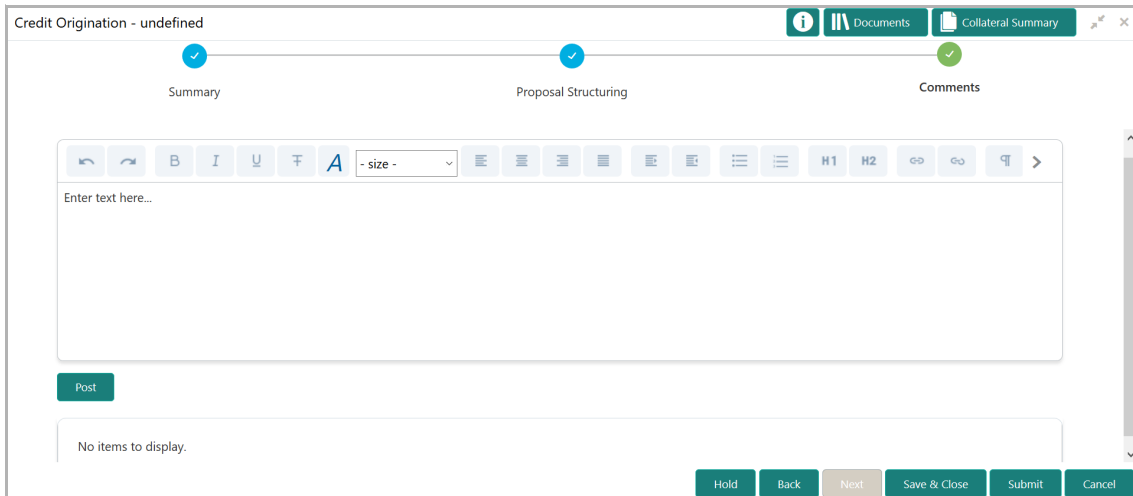
49. Click **Add**. Terms & Conditions are added and displayed in *Terms & Conditions* page.



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

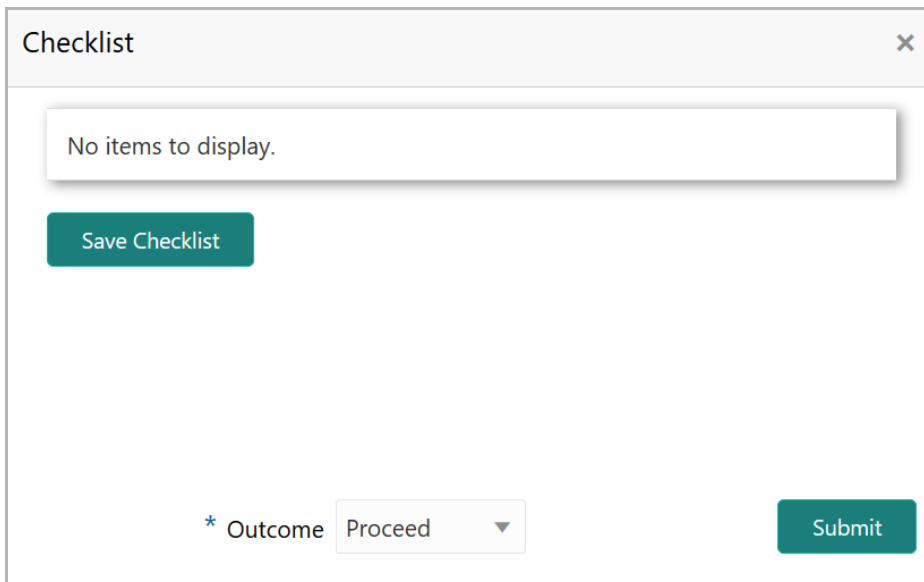
50. Click **Next**. *Comments* page appears:

Chapter 7 - Proposal Structuring



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

52. Click **Submit**. *Checklist* window appears:



53. Select the **Outcome** as **Proceed**.

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

Chapter 8 - 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 Chapter 7 for step-by-step instructions on reviewing the proposal.

Chapter 9 - 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.

Refer Proposal Structuring for step-by-step instructions on approving the proposal.

Upon approval of the credit proposal, the proposal is sent to the draft generation stage.

Chapter 10 - Draft Generation

Draft Generation

In this stage, customer's communication address can be configured and the draft document can be generated for customer acceptance.

Steps to generate draft

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

1. In OBCFPM, navigate to **Tasks > Free Tasks**. *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**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 10 - Draft Generation

Credit Origination - undefined
Documents Collateral Summary

1 Summary
2 Draft Generation
3 Comments

Summary

OFSSS

Customer Information

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

Customer ID PTY20771147	Register No	Legal Status Pvt Ltd	Liability Amount ₹900,000,000.00	Is KYC Compliant No	Share Holders 0	Contractors 0	Guarantors 0	Bankers 0
----------------------------	-------------	-------------------------	-------------------------------------	------------------------	--------------------	------------------	-----------------	--------------

Facility Summary

Total funded - **\$8,000,000,000,000.00**

Total non funded - **\$0.00**

Facility summary list

Group entities

2

Collateral summary

0

Total collateral value

No data to display

0%

Customer LTV

Scores

27 77.1%

Existing Facilities

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

Covenants

0	0	0
Financial	Non Financial	Total

Terms & conditions

0	0
Pre disbursement	Post disbursement

Financial Profile View all

Show results for Previous 3 years

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

Projections View all

Show results for Next 3 years

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

Groupwise Exposure Details

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Fitch AAA

Hold
Back
Next
Save & Close
Cancel

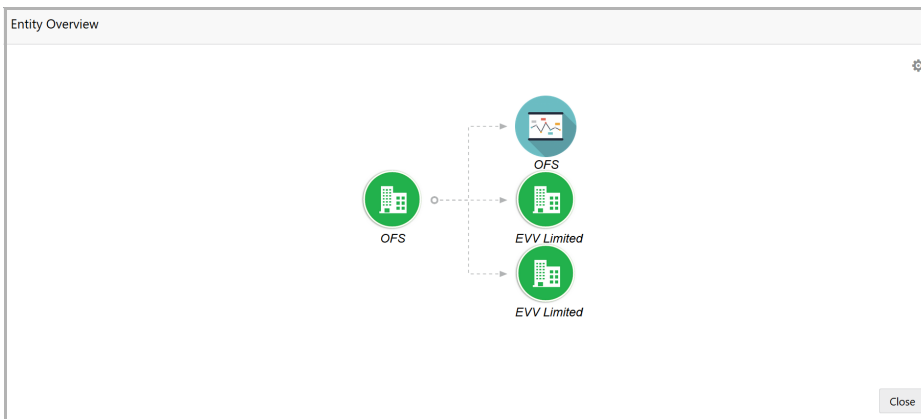
Chapter 10 - Draft Generation

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

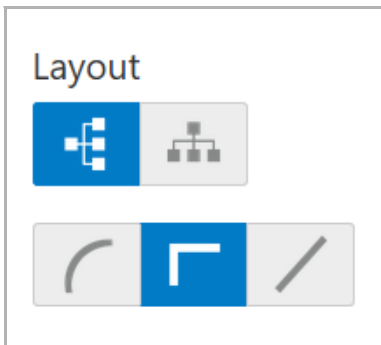
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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:

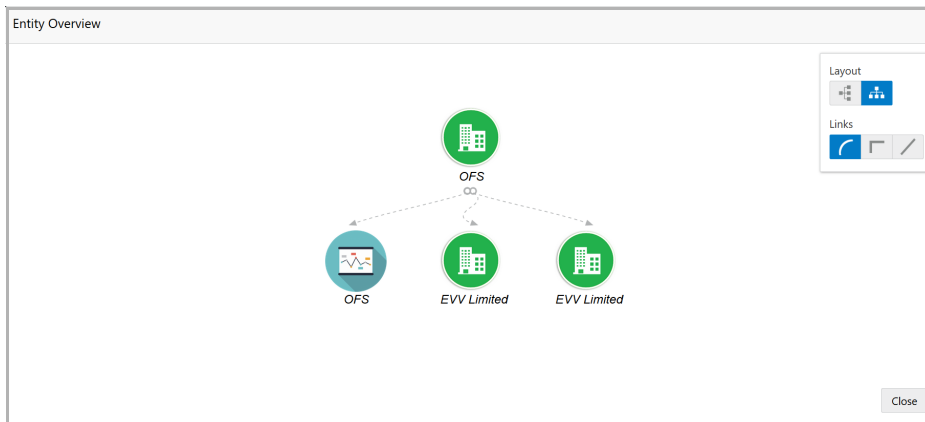


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 10 - Draft Generation



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.

10. 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.

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

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

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

The screenshot shows the "Credit Origination - Draft Generation" window. At the top, there are three tabs: "Summary" (with a blue checkmark), "Draft Generation" (with a green checkmark), and "Comments" (with a red circle containing a question mark). Below the tabs, there are two input fields: "Document Name:" and "Document Description:". Below these fields are three icons: a folder, a magnifying glass, and a download icon. At the bottom of the window, there are five buttons: "Hold", "Back", "Next", "Save & Close", and "Cancel".

Chapter 10 - Draft Generation

14. Click the generate icon (first icon below the Document Description). *Draft Generation Details* window appears:

Draft Generation Details

Communication Type
Email

Email
john_doe@example.com

Email CC
john_doe@example.com

Email To *
john_doe@example.com

Subject *

Cancel Generate

15. In **Email To** field, type the Email address to which the proposal draft has to be sent.

16. In **Email CC** field, type the Email address which has to be in CC of draft proposal mail.

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

18. Click **Generate**. Draft is generated and displayed in *Draft Generation* page as shown below:

Credit Origination - Draft Generation

Documents Collateral Summary

Summary Draft Generation Comments

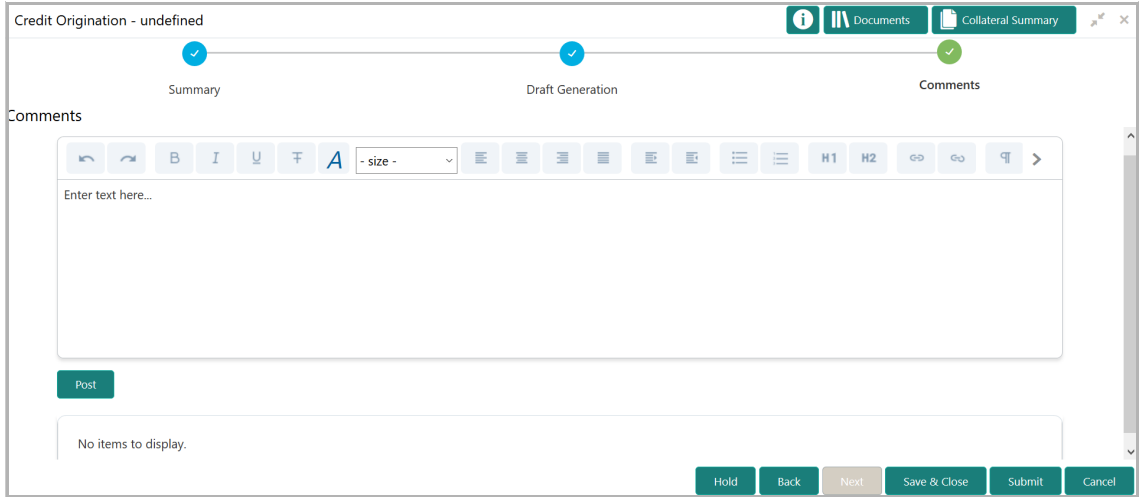
Draft Generation

PDF Document Name :
Document Description :

Hold Back Next Save & Close Cancel

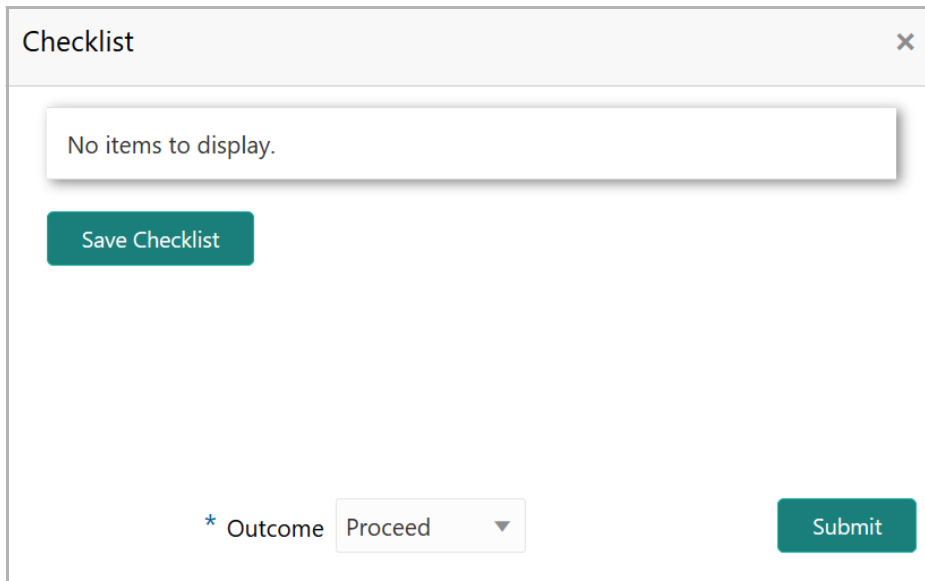
19. Click **Next**. *Comments* page appears:

Chapter 10 - Draft Generation



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

21. Click **Submit**. *Checklist* window appears:



22. Select the **Outcome** as **Proceed**.

23. Click **Submit**. The draft proposal is sent to the mentioned Email ID.

Upon customer acceptance of the draft proposal, the proposal is sent to limit configuration stage.

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

Chapter 11 - Customer Acceptance

Customer Acceptance

Bankers can capture the status of customer acceptance in this stage and move the proposal to the next stage. Upon acceptance of the draft proposal, the proposal is moved to the Limit Configuration stage. If the draft is not accepted by the customer, then the proposal is moved back to the structuring stage.

Steps to capture customer acceptance status

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 & Edit...	Low		APP20585907	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit...	Low		APP20585906	004	PTY00123	\$0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low			004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low		APP0001	004	PTY001	£0.00	Economic Dependence
Acquire & Edit...	Low		APP0012	004	PTY001	£0.00	Economic Dependence

2. Select the required application and click **Acquire & Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Chapter 11 - Customer Acceptance

Credit Origination - Customer Acceptance
Documents Collateral Summary

1 Summary
2 Customer Acceptance
3 Comments

Customer Information

sdsdsds . A Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY20841266 Register No: Legal Status: Proprietorship Liability Amount: \$12,000.00 Is KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

Facility Summary

Total funded - \$0.00

No data to display

Total non funded - \$12,000.00

Facility summary list

Group entities

1

Collateral summary

0 Total collateral value

0% Customer LTV

No data to display

★ Scores

11 50.0%

11 of 22

Existing Facilities

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

Risk Evaluation

Fair 54.5% 6 of 11

Covenants

0 Financial 0 Non Financial 0 Total

Terms & conditions

0 Pre disbursement 0 Post disbursement

Legal Evaluation

Fair 45.5% 5 of 11

Financial Profile [View all](#)

Show results for: Previous 3 years

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

Groupwise Exposure Details

No data to display

Projections [View all](#)

Show results for: Next 3 years

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

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Moody's AAA

Hold Back Next Save & Close Cancel

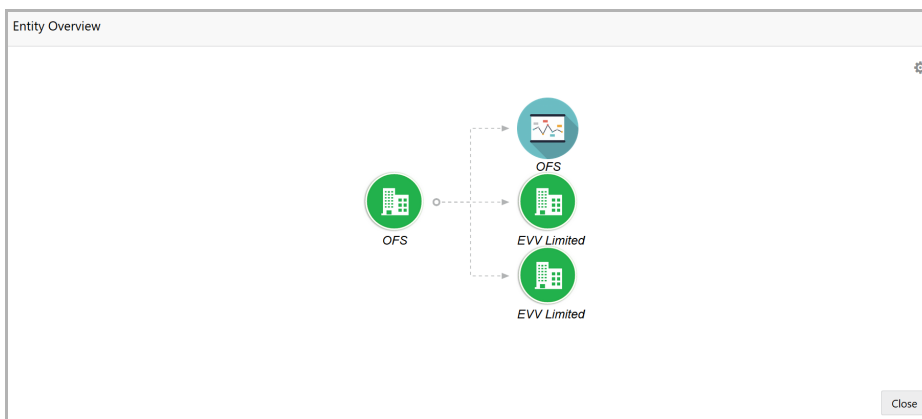
Chapter 11 - Customer Acceptance

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

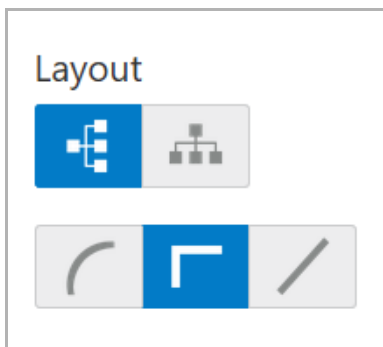
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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:

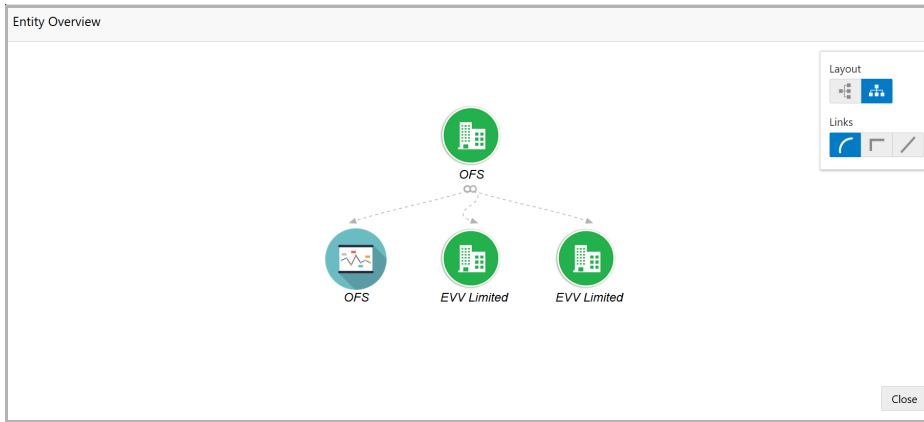


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 11 - Customer Acceptance



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.

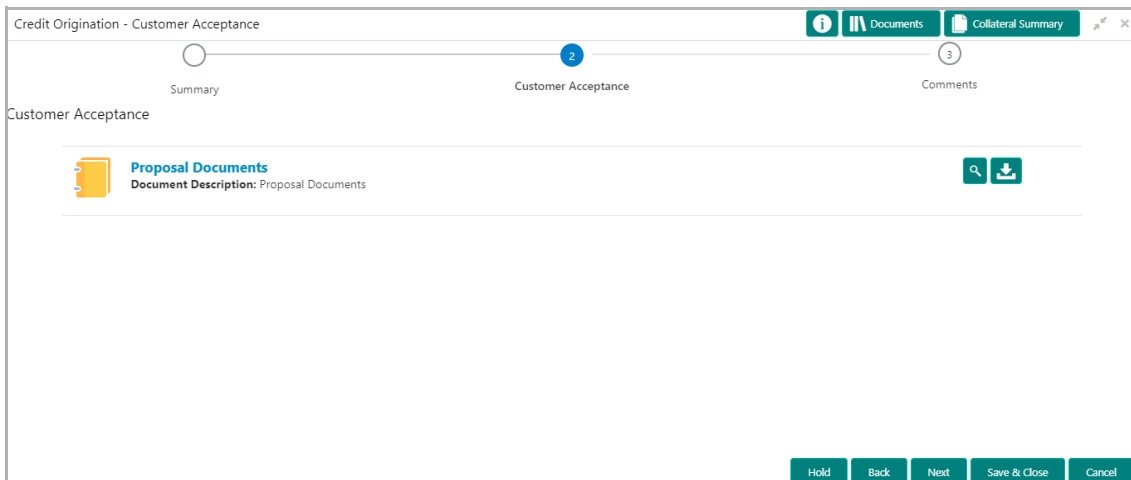
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

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

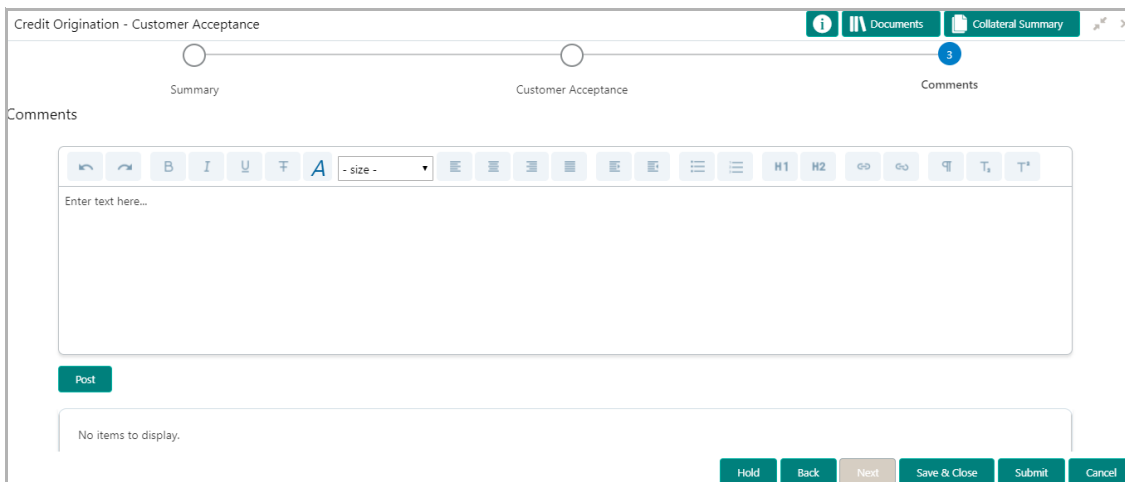


In *Customer Acceptance* page, the Proposal Draft accepted by the customer is displayed.

Chapter 11 - Customer Acceptance

14. Click the download icon to download the proposal draft.

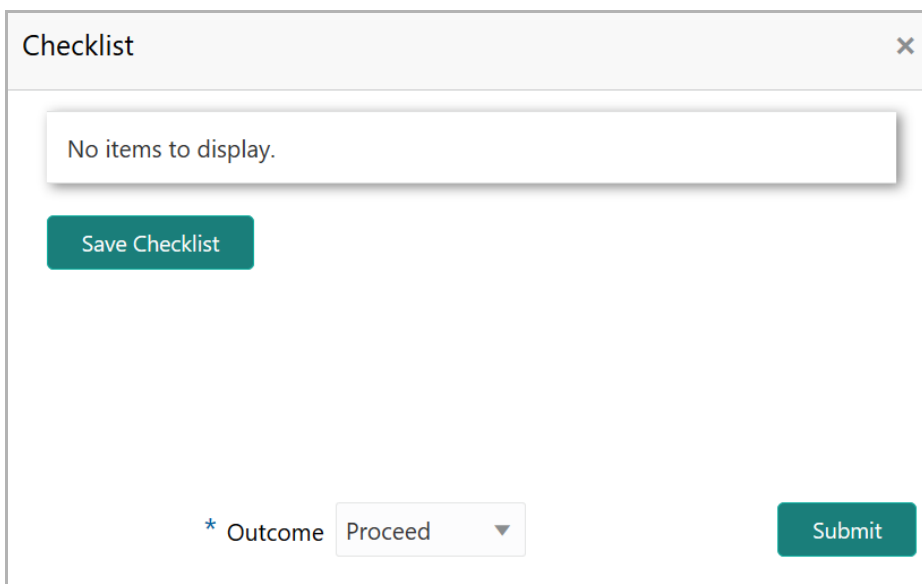
15. Click **Next**. Comments page appears:



The screenshot shows a web application window titled "Credit Origination - Customer Acceptance". At the top, there are tabs for "Documents" and "Collateral Summary". Below the tabs, there are three progress indicators: "Summary", "Customer Acceptance", and "Comments" (which is active and highlighted with a blue circle and the number 3). The main content area is titled "Comments" and contains a rich text editor with a toolbar (including undo, redo, bold, italic, underline, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, H1, H2, link, unlink, text color, text background color) and a text input field with the placeholder "Enter text here...". Below the text area is a "Post" button. At the bottom of the comments area, it says "No items to display." At the very bottom of the window, there is a navigation bar with buttons: "Hold", "Back", "Next", "Save & Close", "Submit", and "Cancel".

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

17. Click **Submit**. *Checklist* window appears:



The screenshot shows a "Checklist" dialog box with a close button (X) in the top right corner. Inside the dialog, there is a text area with the placeholder "No items to display." Below this is a "Save Checklist" button. At the bottom of the dialog, there is a label "* Outcome" followed by a dropdown menu currently set to "Proceed" and a "Submit" button.

18. Select the required **Outcome**. The options available are Proceed, Renegotiate and Reject.

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

Chapter 12 - Limit Configuration

Limit Configuration

In this stage, credit department sets the amount accepted by the customer as a limit for the facility.

Steps to configure limit

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

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

2. Select the required application and click **Acquire & Edit**. *Credit Origination - <process name>* page summarizing the proposal appears.

Viewing Summary:

Customer Information

TestPartyName123, A Domestic entity established & operating as a Proprietorship Company in

Customer ID: PTY20801251 | Register No: | Legal Status: Proprietorship | Liability Amount: \$120,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary

Total funded - \$0.00 | Total non funded - \$12,000.00

Group entities

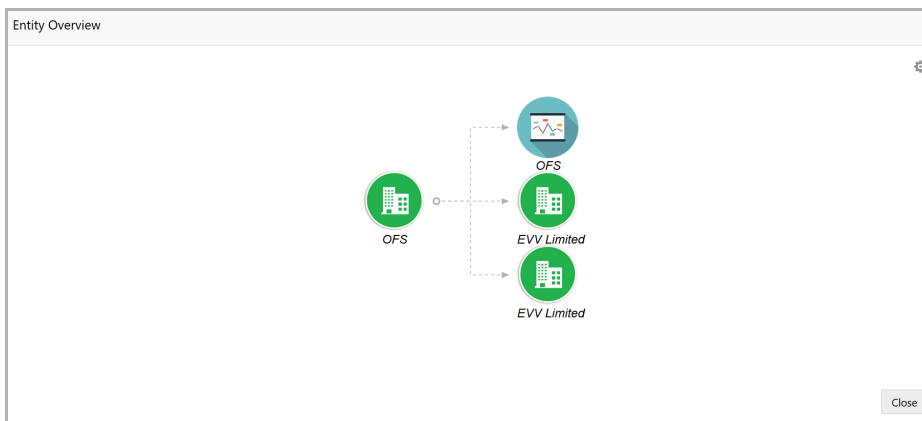
1

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

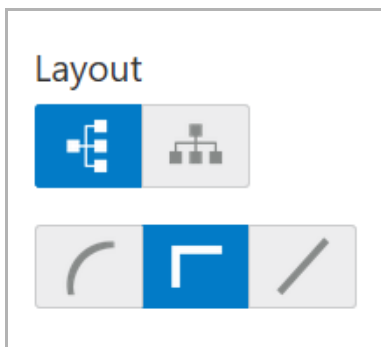
Chapter 12 - Limit Configuration

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:

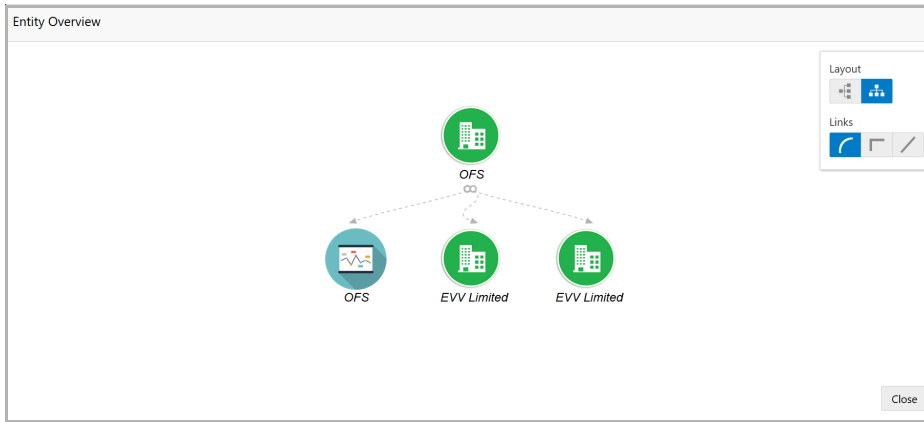


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 12 - Limit Configuration



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.

10. 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.

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

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

13. After reviewing the *Summary*, click **Next**. *Limit Configuration* page appears.

Configuring Limit:

The screenshot shows the 'Credit Origination - Limit Configuration' page. At the top, there are three tabs: 'Summary', 'Limit Configuration', and 'Comments'. The 'Limit Configuration' tab is active. Below the tabs, there is a dropdown menu for 'TestPartyName123' and a set of tabs: 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions'. The 'Facilities' tab is selected. Under 'Liability details', there is a table with three columns: 'Branch' (004), 'Liability Number' (20801251), and 'Requested Liability Amount' (\$120,000.00). Below the table, there is a filter section with a dropdown for 'Filter' and a text input for 'Type to filter'. At the bottom, there is a summary section with 'Line Number: 2312', 'Facility Description: desc', 'Requested Amount: \$12,000.00', 'Facility Category: Term Loan', 'Product Type: Non Funded', and 'NR Date: 20-03-24'. At the very bottom, there is a pagination bar showing 'Page 1 of 1 (1 - 1 of 1 items)' and a set of navigation buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

Chapter 12 - Limit Configuration

In *Limit Configuration* page, Facilities, Collaterals, Covenants and Terms & Conditions added during the proposal initiation are displayed.

14. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
15. Click and expand the **Limit Details** section.

Facility Details

Line Code * 23

Line Serial Number * 12

Facility Description * desc

Parent Facility Id Select Parent Facility

Facility Type *
 Funded
 Non Funded

Facility Category Term Loan

Next Review Date * Mar 24, 2020

Currency USD

Requested Amount \$12,000.00

Proposed Amount \$12,000.00

Approved Amount *

Tenor (in months)

Availability Period Availability Period

Commitment Status
 Committed
 Uncommitted

▶ Schedule Details

▶ Fee Details

▶ Link Pool To Facility

▶ Pricing

◀ Limit Details

Is Revolving Line?

Shadow Limit *

Renewal Date * Apr 17, 2020

Day Light OD Limit \$12,000.00

Is UnAdvised Currency?

Line Start Date * Mar 12, 2020

Exception Transaction Amount * \$12,000.00

Available

Line Expiry Date * Mar 30, 2020

Exception Breach * \$12,000.00

Netting Required

Review Frequency Quarterly

Day Light Limit \$12,000.00

▶ Restrictions

▶ Additional Fields

Save Close

16. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
17. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
18. To make the facility available, enable the **Available** switch.
19. Specify is **Netting Required** for the facility.
20. Enable **Shadow Limit** switch, if required.
21. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
22. Select the **Review Frequency** for the facility.

Chapter 12 - Limit Configuration

23. Click the calendar icon and select the **Renewal Date** for the facility.
24. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
25. Specify the breach limit for the facility in **Exception Breach** field.
26. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
27. Click and expand the **Restrictions** section.

Facility Details

Line Code * 23 Line Serial Number * 12 Facility Description * desc Parent Facility Id Select Parent Facility

Facility Type *
 Funded
 Non Funded

Facility Category Term Loan Next Review Date * Mar 24, 2020 Currency USD

Requested Amount \$12,000.00 Proposed Amount \$12,000.00 Approved Amount * Tenor (in months)

Availability Period Availability Period Commitment Status
 Committed
 Uncommitted

► Schedule Details

► Fee Details

► Link Pool To Facility

► Pricing

► Limit Details

▾ Restrictions

Customer
 Allow All Allow Specific
 Disallow Specific

Currency
 Allow All Allow Specific
 Disallow Specific

Branch
 Allow All Allow Specific
 Disallow Specific

Product
 Allow All Allow Specific
 Disallow Specific

Exposure
 Allow All Allow Specific
 Disallow Specific

► Additional Fields

Save Close

28. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
29. Click **Save**. *Limit Configuration* page appears:
30. Click **Next**. Comments page appears.

Chapter 12 - Limit Configuration

Posting Comments:

Credit Origination - Limit Configuration

Summary Limit Configuration Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

32. Click **Submit**. *Checklist* window appears:

Checklist

No items to display.

Save Checklist

* Outcome Proceed

Submit

33. Select the **Outcome** as **Proceed**.

34. Click **Submit**. The proposal is moved to the Handoff stage.

Chapter 13 - Proposal Handoff

Handoff to Back Office System

The proposal is automatically handed off to the back office system for customer creation, if the outcome of the previous stage is Proceed. If the automatic handoff fails, the proposal is sent to the **Handoff - Manual Retry** stage.

Refer Handoff - Manual Retry chapter for information on the manual retry stage.

Chapter 14 - Handoff - Manual Retry

Handoff - Manual Retry

To manually Handoff the proposal to the Back Office System, perform the following steps:

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

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

2. Select the required application and click **Acquire & Edit**. *Credit Origination - <process name>* page summarizing the proposal appears:

Summary

Customer Information

TestPartyNameCorp, A Domestic entity established & operating as a Public Ltd Company in IN

Customer ID: PTY20841264, Register No: Public Ltd, Legal Status: Public Ltd, Liability Amount: \$12,000.00, Is KYC Compliant: No, Share Holders: 0, Contractors: 0, Guarantors: 0, Bankers: 0

Hand-Off Error Details

Entity Id	Entity Type	Error Code	Error Message
PTY20841264	Customer	ST-OTH-001	Unhandled Exception

Facility Summary

Total funded - \$0.00, Total non funded - \$12,000.00

Group entities

1

Hold Back Next Save & Close Cancel

In *Summary* page the hand-off error details are displayed.

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. *Limit Configuration* page appears:

Chapter 14 - Handoff - Manual Retry

Credit Origination - Manual Retry

Summary Limit Configuration Comments

TestPartyNameCorp Facilities Collaterals Covenants Terms & Conditions

Liability details

004 Branch	20841264 Liability Number	\$12,000.00 Requested Liability Amount	\$12,000.00 Proposed Liability Amount	\$12,000.00 Approval Liability Amount
---------------	------------------------------	-------------------------------------------	------------------------------------------	------------------------------------------

Filter Type to filter

Line Number: ERT12
Facility Description: des
Requested Amount: \$12,000.00
Facility Category:
Product Type: Non Funded
NR Date: 20-03-26

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

Hold Back Next Save & Close Cancel

In *Limit Configuration* page, **Facilities**, **Collaterals**, **Covenants** and **Terms & Conditions** added during the proposal initiation are displayed.

5. To configure the limit, click on the facility and then click the edit icon. *Facility Details* window appears.
6. Click and expand the **Limit Details** section.

Chapter 14 - Handoff - Manual Retry

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
23	12	desc	Select Parent Facility
Facility Type *	Facility Category	Next Review Date *	Currency
<input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Term Loan	Mar 24, 2020	USD
Requested Amount	Proposed Amount	Approved Amount *	Tenor
\$12,000.00	\$12,000.00		(in months)
Availability Period	Commitment Status		
Availability Period	<input type="radio"/> Committed <input type="radio"/> Uncommitted		

▶ Schedule Details

▶ Fee Details

▶ Link Pool To Facility

▶ Pricing

▾ Limit Details

Is Revolving Line?	Is UnAdvised Currency?	Available	Netting Required
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Shadow Limit *	Line Start Date *	Line Expiry Date *	Review Frequency
<input checked="" type="checkbox"/>	Mar 12, 2020	Mar 30, 2020	Quarterly
Renewal Date *	Exception Transaction Amount *	Exception Breach *	Day Light Limit
Apr 17, 2020	\$12,000.00	\$12,000.00	\$12,000.00
Day Light OD Limit			
\$12,000.00			

▶ Restrictions

▶ Additional Fields

Save Close

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.
10. Specify is **Netting Required** for the facility.
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
18. Click and expand the **Restrictions** section.

Chapter 14 - Handoff - Manual Retry

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
23	12	desc	Select Parent Facility
Facility Type *	Facility Category	Next Review Date *	Currency
<input type="radio"/> Funded <input checked="" type="radio"/> Non Funded	Term Loan	Mar 24, 2020	USD
Requested Amount	Proposed Amount	Approved Amount *	Tenor
\$12,000.00	\$12,000.00		(in months)
Availability Period	Commitment Status		
Availability Period	<input type="radio"/> Committed <input type="radio"/> Uncommitted		

▶ Schedule Details

▶ Fee Details

▶ Link Pool To Facility

▶ Pricing

▶ Limit Details

▶ Restrictions

Customer	Currency	Branch
<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific
Product	Exposure	
<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	<input checked="" type="radio"/> Allow All <input type="radio"/> Allow Specific <input type="radio"/> Disallow Specific	

▶ Additional Fields

Save Close

19. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.

20. Click **Save**. *Limit Configuration* page appears:

21. Click **Next**. Comments page appears.

Credit Origination - Manual Retry

Documents Collateral Summary

Summary Limit Configuration Comments

Enter text here...

Post

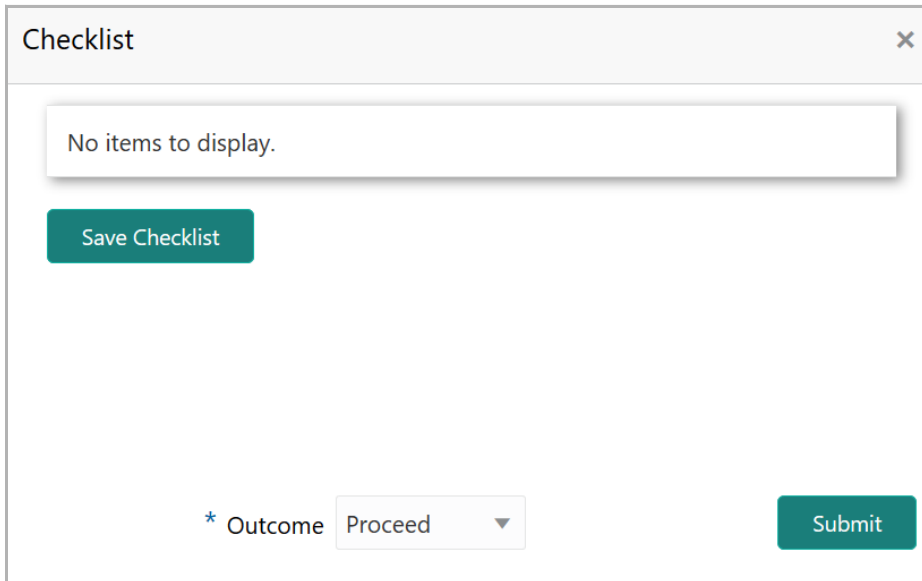
No items to display.

Hold Back Next Save & Close Submit Cancel

Chapter 14 - Handoff - Manual Retry

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

23. Click **Submit**. *Checklist* window appears:



Checklist

No items to display.

Save Checklist

* Outcome Proceed

Submit

24. Select the **Outcome** as **Proceed**.

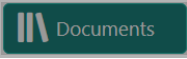
25. Click **Submit**. The proposal is moved to the Back Office System.

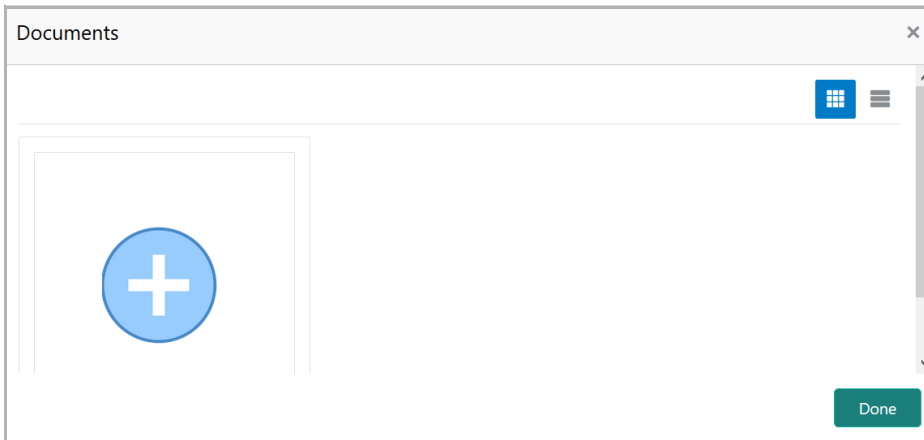
Chapter 15 - Document Upload

Document Upload and Checklist

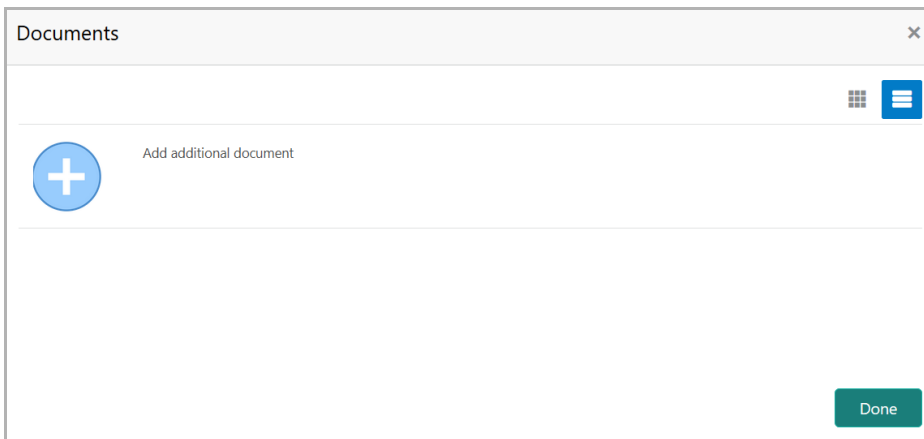
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for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

Steps to upload documents

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



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

Chapter 15 - Document Upload

Document ✕

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

Drop files here or click to select

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

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



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

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

Chapter 15 - Document Upload

Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

* Outcome Proceed Submit

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

Chapter 16 - Reference and Feedback

Reference and Feedback

References

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

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

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