

Simplified Credit Proposal Evaluation User Manual

Oracle Banking Credit Facilities Process Management

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Financial Services

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

Preface

About this guide




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

Intended Audience

This document is intended for the banking personnel responsible for performing credit proposal evaluation process for the corporate customer.

Conventions Used





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

| Convention | Description |
|---|---|
| Italic | Italic denotes a screen name |
| Bold | Bold indicates <ul style="list-style-type: none">• 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 - Introduction

Common Icons in OBCFPM

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

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

Chapter 2 - Overview

About Simplified Credit Proposal Evaluation

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

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

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

Chapter 2 - Overview



Chapter 3 - Proposal Initiation

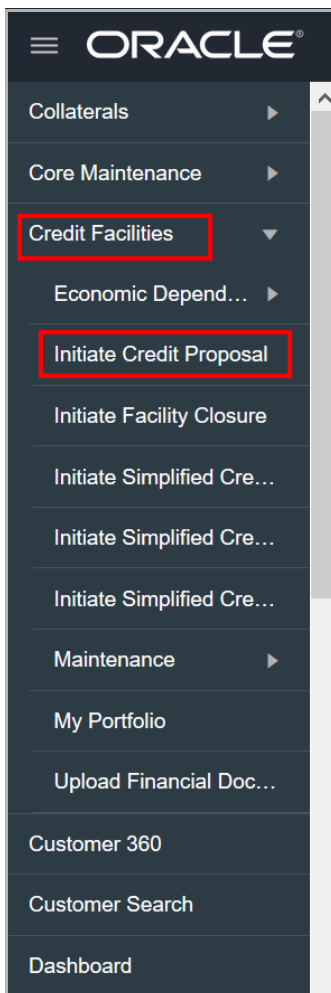
Proposal Initiation

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

To initiate credit proposal, perform the following steps:

Steps to initiate credit proposal

1. Login to OBCFPM.



Chapter 3 - Proposal Initiation

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

The screenshot shows the 'Initiate Credit Proposal' window with the following details:

- Application Priority:** Radio buttons for Low (selected), Medium, and High.
- Application Branch:** Text input field containing '002' with a search icon.
- Is it an existing customer? ***: Radio buttons for New (selected) and Existing.
- Organization Name ***: Text input field containing 'OFSS'.
- Organization Type ***: Dropdown menu containing 'Conglomerate'.
- Entity Type ***: Dropdown menu containing 'Pvt Ltd'.
- Demography Type ***: Dropdown menu containing 'Global'.
- Website Address**: Text input field containing 'https://www.oracle.com'.
- Facebook Address**: Text input field containing 'https://www.facebook.com/'.
- Twitter Address**: Text input field containing 'https://www.twitter.com/'.
- Geographical Spread**: Tagged list containing 'Great Britain' and 'ALBANIA'.
- Buttons:** 'Submit', 'Submit and Enrich', and '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**.

Chapter 3 - Proposal Initiation

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

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

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

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

Chapter 3 - Proposal Initiation

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

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

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

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

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**.

Chapter 3 - Proposal Initiation

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:

The screenshot shows the 'Initiate Credit Proposal' form. At the top, there are radio buttons for 'Application Priority' (Low, Medium, High) and a search box for 'Application Branch' (000). Below this, there are radio buttons for 'Is it an existing customer?' (New, Existing) and a search box for 'Customer ID' (000039). The form is divided into several sections: 'Organization Name' (OFSS), 'Organization Type' (Conglomerate), 'Entity Type' (Pvt Ltd), and 'Demography Type' (Global). Below these are fields for 'Website Address' (https://www.oracle.com), 'Facebook Address' (https://www.facebook.com/), and 'Twitter Address' (https://www.twitter.com/). The 'Geographical Spread' field is expanded to show 'INDIA' and 'United States'. At the bottom right, there are buttons for 'Submit', 'Submit and Enrich', and 'Cancel'. A link 'Capture Industry & Rating' is also visible.

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

Chapter 3 - Proposal Initiation

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

The screenshot shows the 'Initiate Credit Proposal' form. It includes a section for 'Is it an existing customer?' with radio buttons for 'New' (selected) and 'Existing'. Below this are fields for 'Organization Name *' (OFSS), 'Organization Type *' (Conglomerate), 'Entity Type *' (Pvt Ltd), and 'Demography Type *' (Global). There are also fields for 'Website Address' (https://www.oracle.com), 'Facebook Address' (https://www.facebook.com/), 'Twitter Address' (https://www.twitter.com/), and 'Geographical Spread' (INDIA, United States). The 'Industry' section is currently empty, displaying 'No Sectors Added'. At the bottom right of the industry section is an 'Add' button. At the bottom of the form are 'Submit', 'Submit and Enrich', and 'Cancel' buttons.

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

The screenshot shows the 'Add Industry' dialog window. It has two columns: 'Sectors' and 'Industry Groups'. The 'Sectors' column lists: Energy, Utilities, Real Estate, Materials, Industrials, Consumer Discretionary, Consumer Staples, and Health Care. The 'Industry Groups' column currently shows 'Energy'. A 'Cancel' button is located at the bottom right of the dialog.

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.

Chapter 3 - Proposal Initiation

22. Select the sub-industry of the organization. Industry details are added and displayed in Industry section as shown below:

Initiate Credit Proposal

OFSS Conglomerate Pvt Ltd Global

Website Address Facebook Address Twitter Address Geographical Spread

https://www.oracle.com https://www.facebook.com/ https://www.twitter.com/ INDIA X United States X

Industry Rating

Energy

Industry Group
Energy

Industry
Oil, Gas Fuels

Sub-Industry
Oil Refining

Financials

Industry Group

Industry
Banks

Sub-Industry
Regional Banks

Add

Submit Submit and Enrich Cancel

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.

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

Add Rating

Year Of Rating *

2020

Risk Ratings Rated By

| | |
|------|---------|
| AAA | Moody's |
| BB+ | Fitch |
| B | |
| B- | |
| CCC+ | |
| AA+ | |

Close

Chapter 3 - Proposal Initiation

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:

The screenshot shows the 'Initiate Credit Proposal' form. At the top, it asks 'Is it an existing customer?' with 'New' selected. Below are fields for Organization Name (OFSS), Organization Type (Conglomerate), Entity Type (Public Ltd), and Demography Type (Global). There are also fields for Website Address, Facebook Address, and Twitter Address. A 'Geographical Spread' section shows 'INDIA' and 'United States'. Below these fields, there is a section for 'Industry' and 'Rating'. An 'Add' button is present next to the 'Rating' section. A rating card is displayed, showing 'Fitch' logo, 'AAA Rating', and '2020'. At the bottom of the form, there are 'Submit', 'Submit and Enrich', and 'Cancel' buttons.

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.

Chapter 3 - Proposal Initiation

Enriching Application

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

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 | PACKTE | \$0.00 | Credit Origination |
| <input type="checkbox"/> Edit | Medium | | APP20595923 | 004 | Banking | \$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 | High | \$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:

ORACLE Initiate Credit Proposal

Credit Origination - Proposal Initiation

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

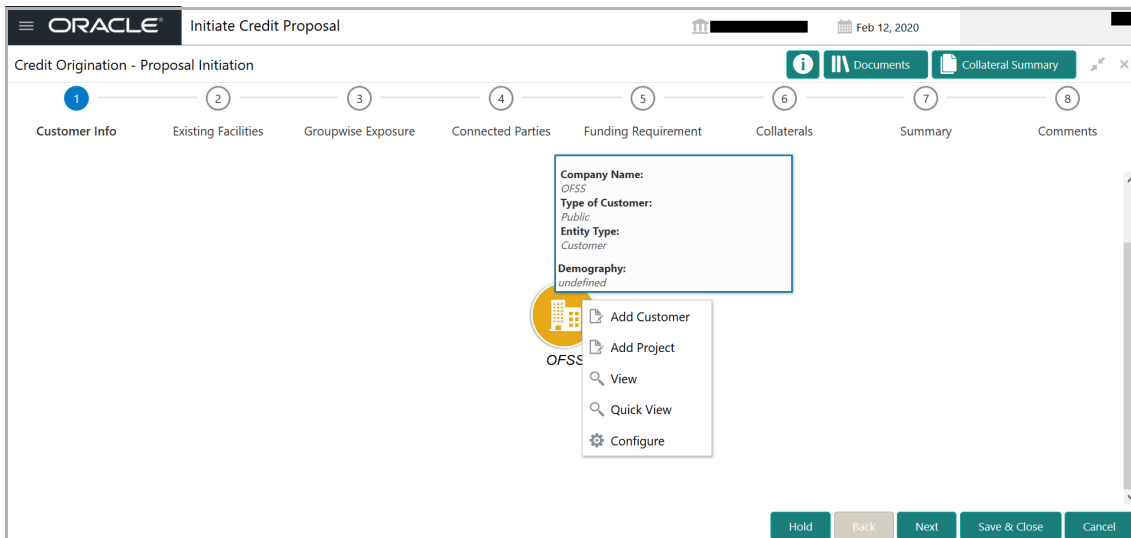
OFSS

OFSS

Hold Back Next Save & Close Cancel

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

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 |

Chapter 3 - Proposal Initiation

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:

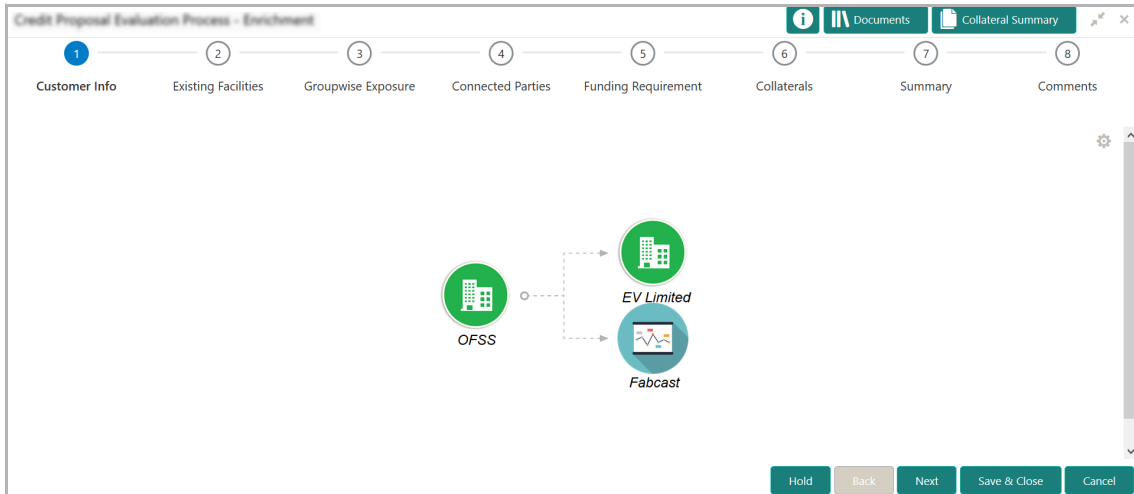
| | | | |
|---------------------------|-------------------------------------|--------------------------|--------------------------|
| Registration Number * | Organization Name * | Organization Type * | Incorporation Date |
| 002288 | Fabcast | Pvt Ltd | Mar 1, 2001 |
| Project Name * | Project Description * | 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"/> | | |

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

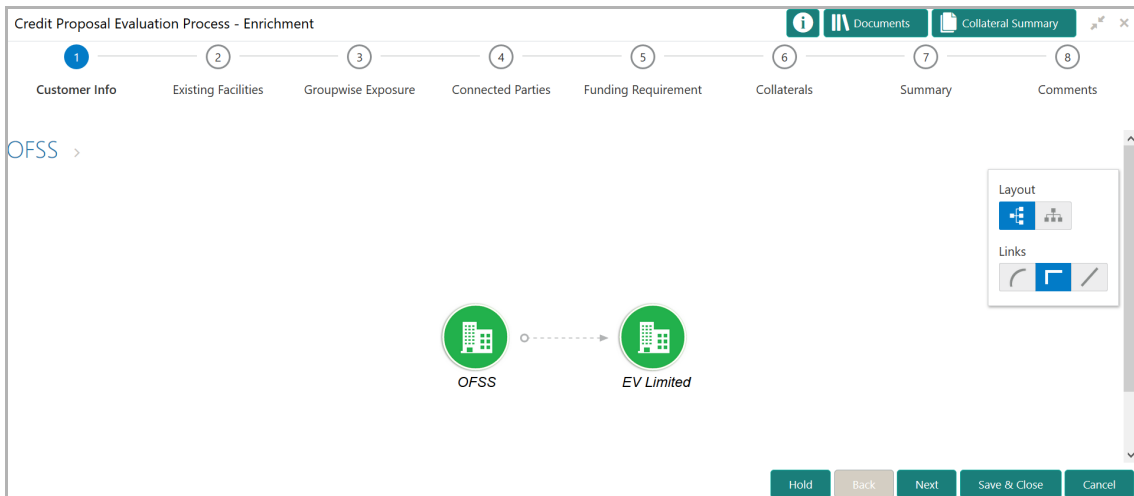
34. Type the **Registration Number** of the organization.
35. Type the **Organization Name**.
36. Select the **Organization Type** from the drop down list.
37. Click the calendar icon and select the **Incorporation Date** of the organization.
38. Type the **Project Name**.
39. Type the **Project Description**.
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**.

Chapter 3 - Proposal Initiation

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:

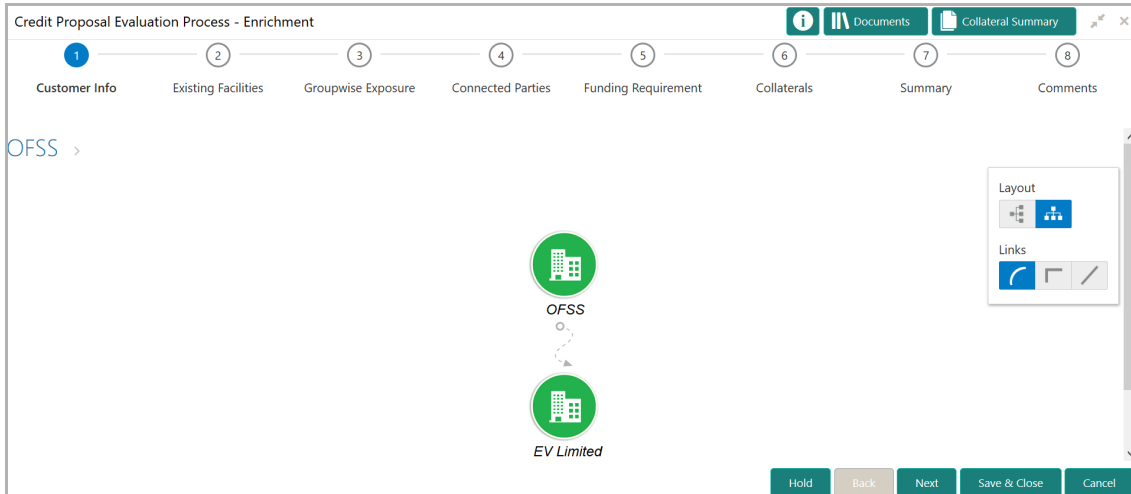


53. To **View**, **Quick view**, **Configure** and **Delete** the project information, right click the project icon and click the respective option.
54. To **View**, **Quick view**, and **Configure** the organization information, right click the organization icon and click the respective option.
55.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

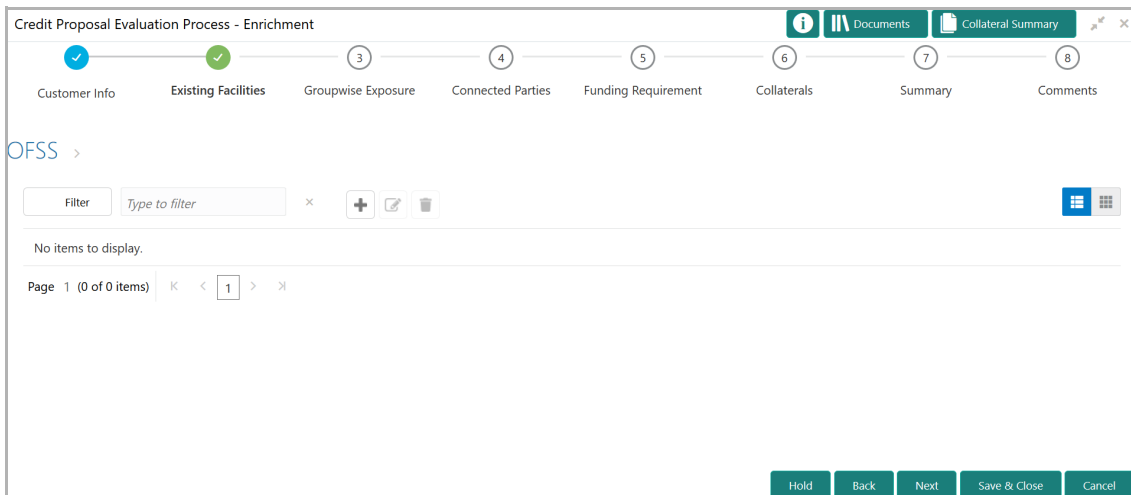


Chapter 3 - Proposal Initiation

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:

- Bank Name: Corp Bank
- Branch Name: Urban Branch
- Sanction Letter Available:
- Facility Type: Funded, Non-Funded
- Facility Category: Term Loan
- Sanctioned Year: 2018
- Take Over:
- Currency: USD
- Sanctioned Amount: \$100,000.00
- Outstanding Amount: \$25,000.00
- Rate of Interest: 10
- Tenor: 52
- Secured:

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.

Chapter 3 - Proposal Initiation

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

The screenshot shows the 'Credit Proposal Evaluation Process - Enrichment' interface. At the top, there is a progress bar with steps 1 through 8. Step 2, 'Existing Facilities', is highlighted with a green checkmark. Below the progress bar, there is a filter section with a search box containing 'Type to filter' and a plus icon. The main content area displays a card for an existing facility with the following details: Facility ID: EF2062504, Facility Category: Term Loan, Outstanding Amount: \$25,000.00, and Taken Over: Yes. The Product Type is listed as 'Funded'. At the bottom right, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and '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:

The screenshot shows the same 'Credit Proposal Evaluation Process - Enrichment' interface, but now in table view. The table view icon at the top right is active. The table contains one row of data:

| 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 |

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



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

Chapter 3 - Proposal Initiation

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

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.

Chapter 3 - Proposal Initiation

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

Credit Origination - Proposal Initiation

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

OFSS >

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.

Chapter 3 - Proposal Initiation

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

Credit Origination - Proposal Initiation

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

OFSS > EV Limited

Filter Type to filter

| Select | Bank Name | Branch Name | Taken Over | Product Type | Facility Category | Currency | Sanctioned Amount | Outstanding Amount |
|---------------------|-----------|-------------|------------|--------------|-------------------|----------|-------------------|--------------------|
| No data to display. | | | | | | | | |

Page 1 (0 of 0 items)

Hold Back Next Save & Close Cancel

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

Credit Origination - Proposal Initiation

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

OFSS >

Filter Type to filter

Total Gross Limit :

No items to display.

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

Hold Back Next Save & Close Cancel

Chapter 3 - Proposal Initiation

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

The screenshot shows a window titled "Groupwise Exposure Details". It contains the following fields and controls:

- Entity Name ***: Text input field containing "Uniserve Bank".
- Customer Name ***: Text input field containing "OFSS".
- Relation ***: Radio button group with "Borrower" selected and "Connected Party" unselected.
- Currency ***: Searchable dropdown menu showing "INR".
- Approved Limit ***: Text input field containing "₹6,000,000.00".
- Outstanding Limit Amount ***: Text input field containing "₹2,000,000.00".
- Tenor ***: Spin box showing "24".
- Commitment Status ***: Dropdown menu showing "Committed".
- Buttons**: "Save" (green) and "Cancel" (grey) buttons at the bottom right.

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**.

Chapter 3 - Proposal Initiation

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

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 > ✕

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.

Chapter 3 - Proposal Initiation

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

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.



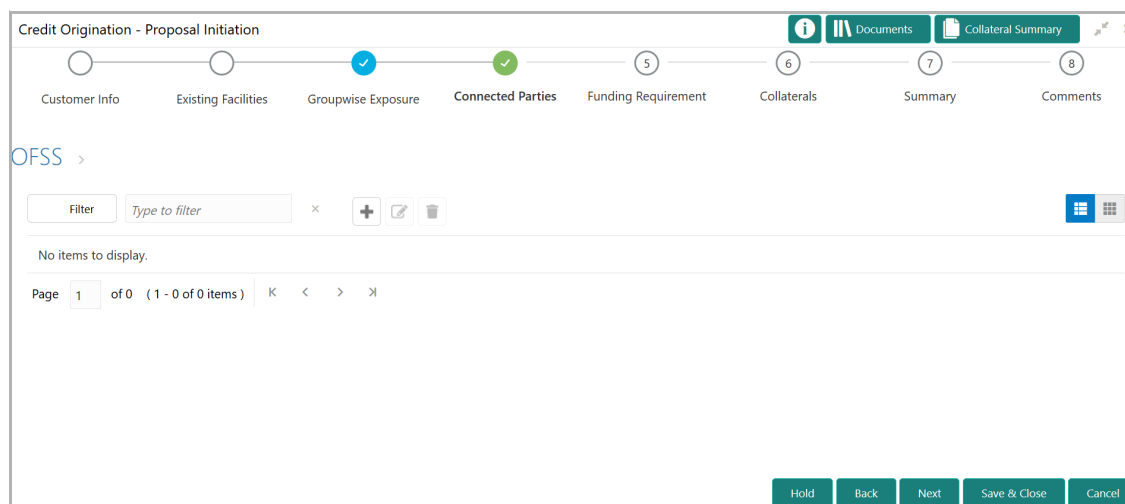
Minimum 3 characters need to be entered in the Type to filter text box to filter the groupwise exposure.

Chapter 3 - Proposal Initiation

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.
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.



Chapter 3 - Proposal Initiation

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

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.

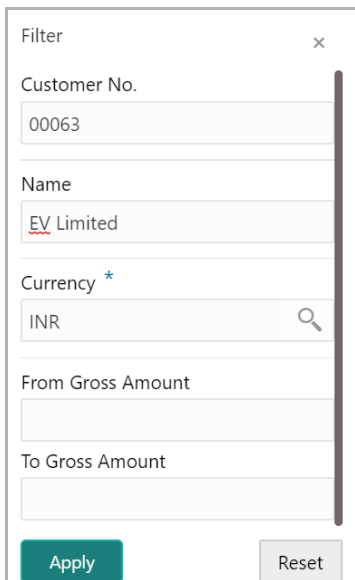
109. To change the table view to list view, click the list view icon at the right corner.



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

Chapter 3 - Proposal Initiation

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



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:

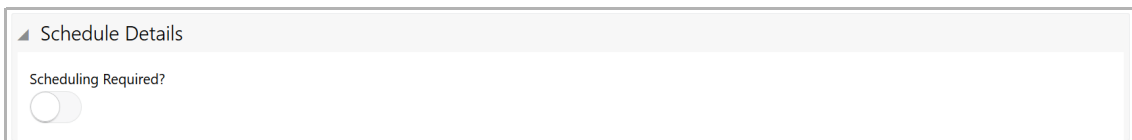
123. Type the **Line Code**.

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

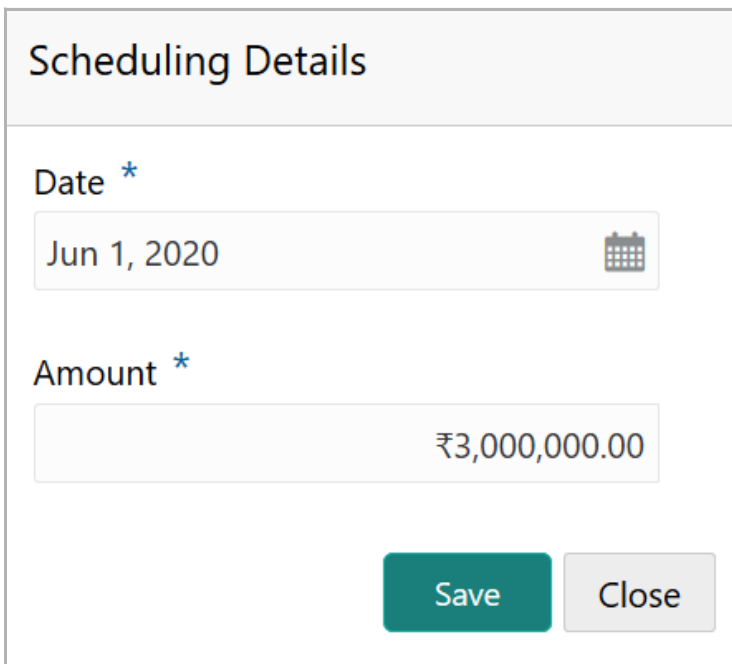
125. Type the **Facility Description**.

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.

Chapter 3 - Proposal Initiation

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

Schedule Details

Scheduling Required?

Scheduling Details Add

| Date | Amount | Action |
|----------|---------------|---------------------------------------|
| 20-05-01 | ₹1,000,000.00 | Edit Delete |
| 20-06-01 | ₹3,000,000.00 | Edit Delete |

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.

Pricing

Commission Charges

Commission

Filter × + ✎ 🗑️ ☰ ☱

No items to display.

Page 1 (0 of 0 items) ⏪ < 1 > ⏩

Chapter 3 - Proposal Initiation

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

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

- Rate Type ***: Fixed Rate
- Rate Basis ***: Quarterly
- Commission Type ***: Usance
- Collection Period ***: Advance
- Currency ***: INR
- Minimum Commission Amount ***: ₹500,000.00
- Commission Rate ***: 12

Buttons for 'Save' and 'Cancel' are located at the bottom right of the form.

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**.

The screenshot shows the 'Pricing' tab with two sub-tabs: 'Interest' and 'Charges'. The 'Interest' sub-tab is active, showing a list with the following elements:

- Filter: Type to filter
- No items to display.
- Page: 1 (0 of 0 items)

Chapter 3 - Proposal Initiation

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

Interest Details

| | |
|------------------------------------|-----------------------------------|
| Component Name * | Component Type * |
| <input type="text" value="ABC"/> | <input type="text" value="Main"/> |
| Rate Type * | Fixed Interest Rate * |
| <input type="text" value="Fixed"/> | <input type="text" value="12"/> |

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

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**.

Chapter 3 - Proposal Initiation

Interest Details

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

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

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

Chapter 3 - Proposal Initiation

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 screenshot shows the 'Facility Details' window with the 'Pricing' section expanded. The 'Interest' tab is selected, displaying a table with one item. The table headers are 'Interest' and 'Charges'. The table content shows 'Component Name: ABC', 'Component Type: Main', and 'Rate Type: Special Amount'. Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)'. At the bottom right of the window, there are 'Save' and 'Close' buttons.

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

The screenshot shows the 'Charge Details' window with the following fields and values:

- Charge Code *: 005
- Charge Currency *: INR
- Charge Amount *: ₹1,500.00
- Charge Description: Processing Fees
- Is Charge Waived:
- Waived Amount: (empty)
- Minimum Charge Amount: (empty)
- Maximum Charge Amount: (empty)
- Net Charge Amount: (empty)
- Charge Base Amount: (empty)
- Waiver Remarks: (empty)

At the bottom right of the window, there are 'Save' and 'Cancel' buttons.

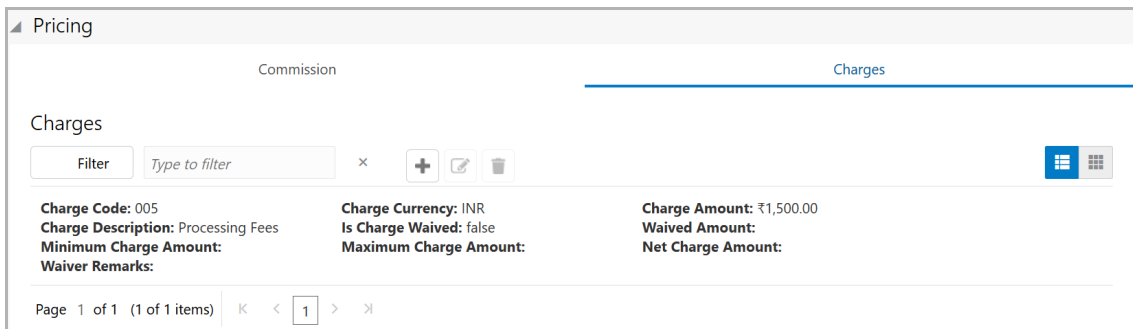
163. Type the **Charge Code** to mention the type of charge.

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

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

Chapter 3 - Proposal Initiation

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:



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.

Chapter 3 - Proposal Initiation

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 Type to filter

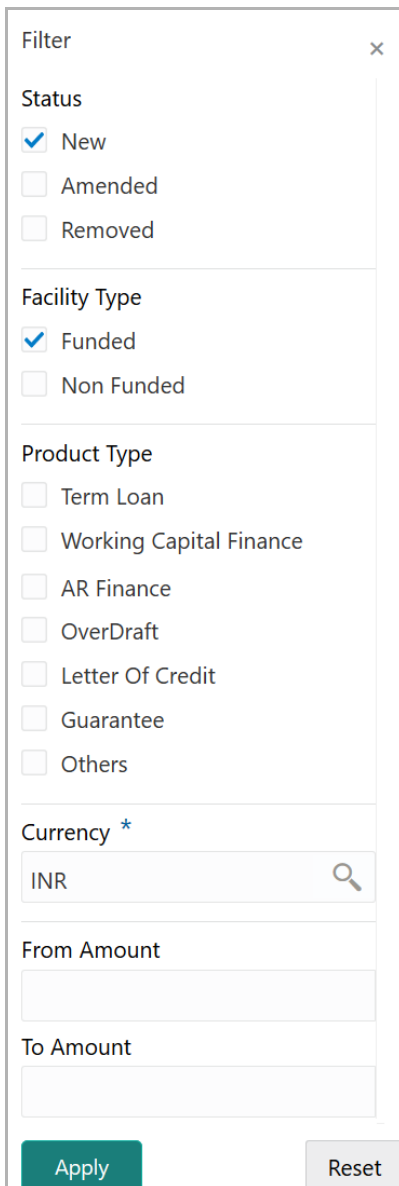
| | | | |
|--|---|--|---|
| | Line Number: 1011 Facility Description: Term loan for financial year 2 ... | Requested Amount: ₹10,000,000.00 Facility Category: Term Loan | Product Type: Funded NR Date: 20-03-25 |
| | Line Number: 1022 Facility Description: Loan for Q3 | Requested Amount: ₹5,000,000.00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

Page 1 of 1 (1 - 2 of 2 items) K < 1 > X

Hold Back Next Save & Close Cancel

Chapter 3 - Proposal Initiation

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



The screenshot shows a 'Filter' dialog box with the following sections:

- 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 *:** A search box containing 'INR' with a magnifying glass icon.
- From Amount:** An empty text input field.
- To Amount:** An empty text input field.
- Buttons:** A green 'Apply' button and a grey 'Reset' button.

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.



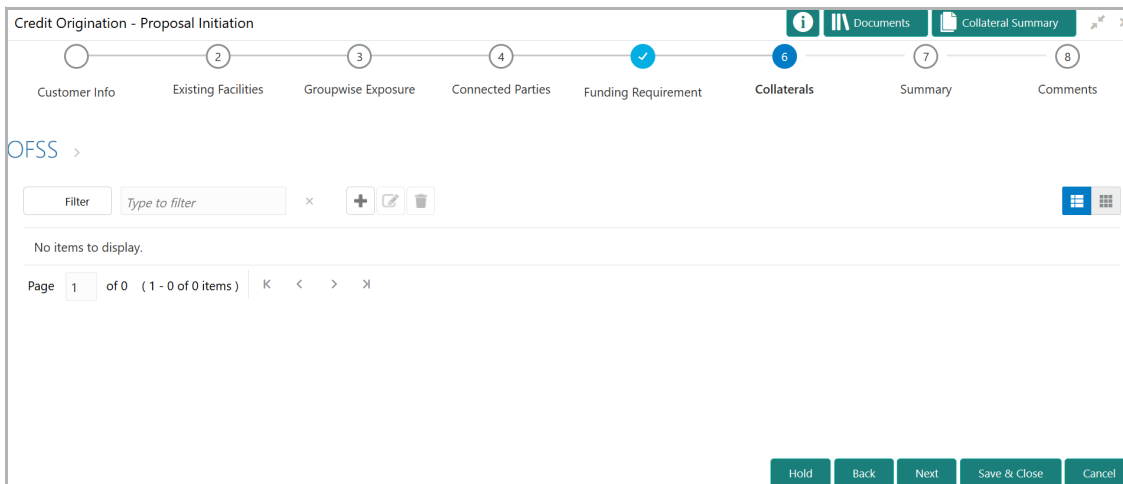
Minimum 3 characters need to be entered in the Type to filter text box to filter the facilities.

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

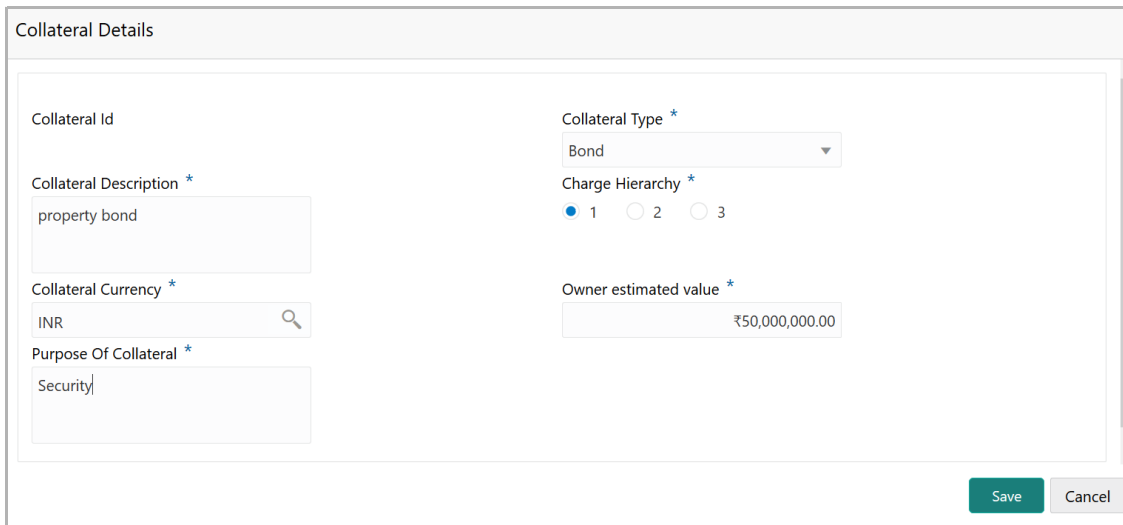
Chapter 3 - Proposal Initiation

- 179. Click the edit icon. *Facility Details* window appears.
- 180. Modify the required information and click **Save**.
- 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.

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



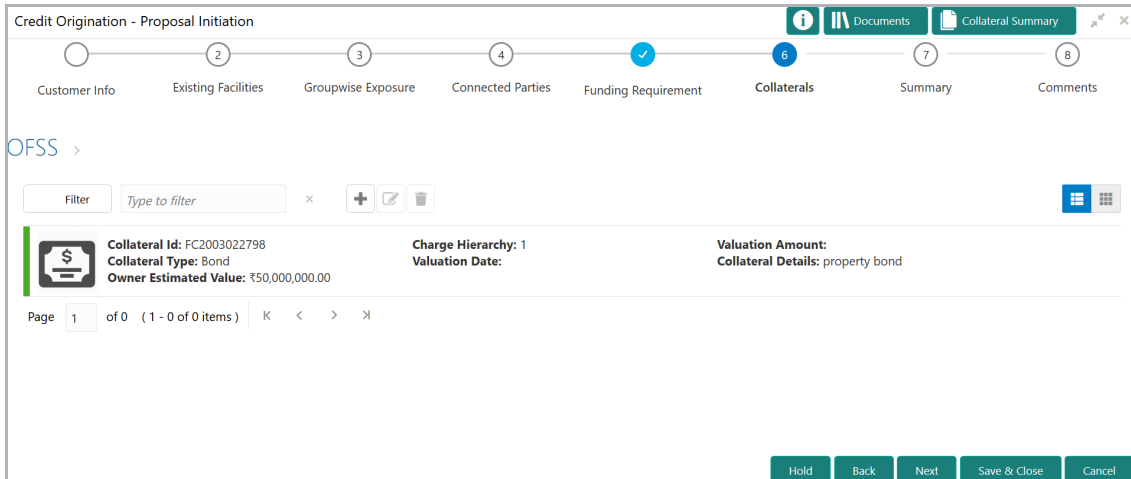
- 184. To add information about the collaterals submitted by the organization, click the add icon. *Collateral Details* window appears:



- 185. Select the collateral type from the drop down list. The options available are:
- 186. Type the **Collateral Description**.
- 187. Choose the **Charge Hierarchy**.

Chapter 3 - Proposal Initiation

188. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.
189. Specify the **Owner estimated value** of the collateral.
190. Type the **Purpose Of Collateral**.
191. Click **Save**. Collateral details are added and listed as shown below:



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

192. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
193. Type and / or select the filter parameters.
194. Click **Apply**. Collateral details that matches the filter parameters are displayed.
195. 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.

196. To edit the collateral details, click the added collateral detail and then click the edit icon.
197. To delete the collateral details, click the added collateral detail and then click the delete icon.
198. To change the list view to table view, click the table icon at the right corner.
199. 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.

Chapter 3 - Proposal Initiation

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

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

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 |

| 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.

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

- Entities
- Existing Facilities
- Facilities
- Collaterals

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

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

Chapter 3 - Proposal Initiation

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

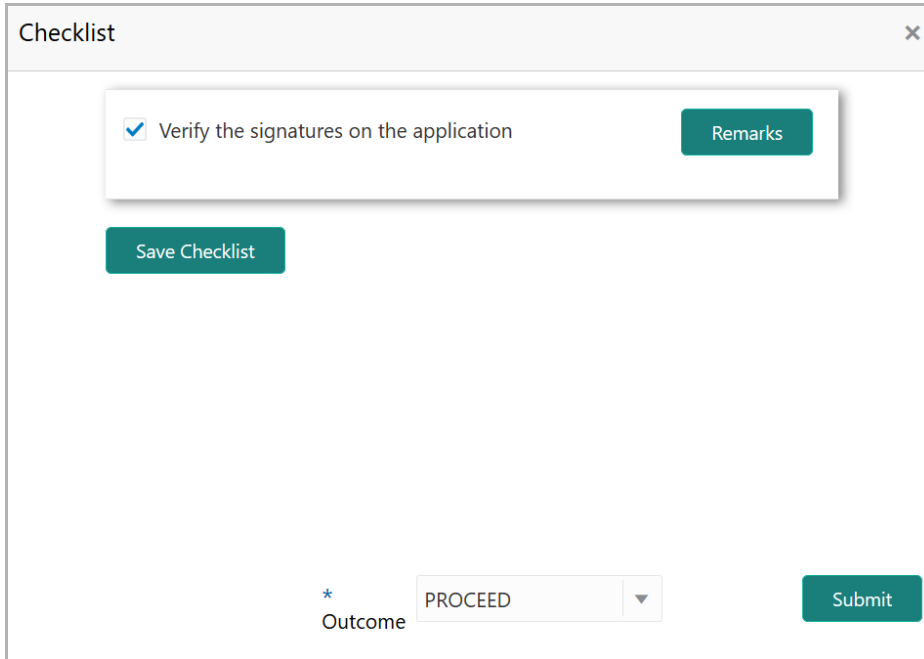
The screenshot displays the 'Credit Origination - Proposal Initiation' application. At the top, a progress bar shows eight stages: Customer Info, Existing Facilities, Groupwise Exposure, Connected Parties, Funding Requirement, Collaterals, Summary, and Comments. The 'Comments' stage is currently active, indicated by a blue checkmark and the number '8'. Below the progress bar is a rich text editor with a toolbar containing various formatting options like bold, italic, underline, text color, font size, bulleted list, numbered list, link, and unlink. The text box contains the text 'Proposal initiation for OFSS customer'. Below the text box is a green 'Post' button. Underneath the post button is a comment card with a circular profile picture, the text '02 Mar '20 Proposal Initiation Ray', and the text 'Proposal initiation for OFSS customer'. At the bottom of the interface 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.

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

Chapter 3 - Proposal Initiation

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



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. Inside the window, there is a checklist item: a checked checkbox followed by the text "Verify the signatures on the application". To the right of this text is a teal button labeled "Remarks". Below the checklist item is a teal button labeled "Save Checklist". At the bottom of the window, there is a label "* Outcome" followed by a dropdown menu currently showing "PROCEED" and a downward arrow. To the right of the dropdown is a teal button labeled "Submit".

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

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

Chapter 4 - 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 |

Chapter 4 - Proposal Evaluation

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

Credit Origination - undefined

Pipeline Analysis
 Documents
 Collateral Summary

1 Summary
2 Credit Evaluation
3 Comments

Summary

OFS ▼

Customer Information

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

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

Facility Summary

| | | |
|-----------------------|---------------------------|---------------------------------------|
| Total funded - \$0.00 | Total non funded - \$0.00 | Facility summary list |
| No data to display | No data to display | |

Collateral summary

| | |
|-----------------------------|--------------------|
| 0 Total collateral value | No data to display |
| 0% Customer LTV | |

Group entities

4

★ Scores

Evaluation not yet done

Groupwise Exposure Details



\$100,008

■ GE207682

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. | | | | | | |

Connected Parties

Gross Facility Amount Contribution

No data to display

★ Ratings

Fitch AAA

Hold
Back
Next
Save & Close
Cancel

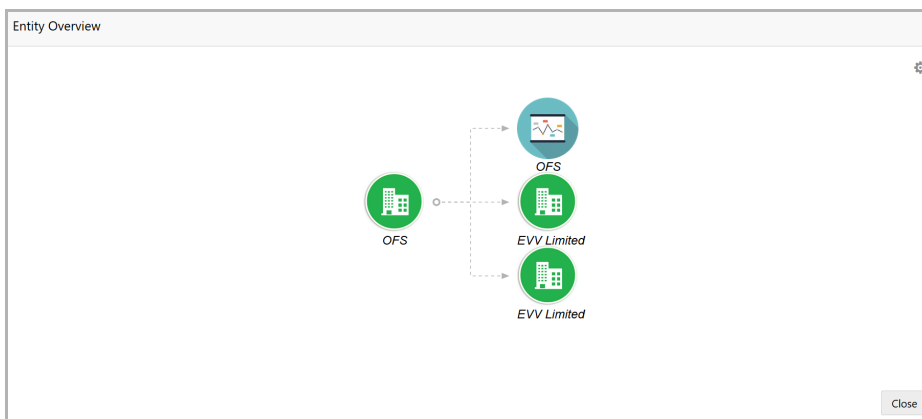
Chapter 4 - Proposal Evaluation

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

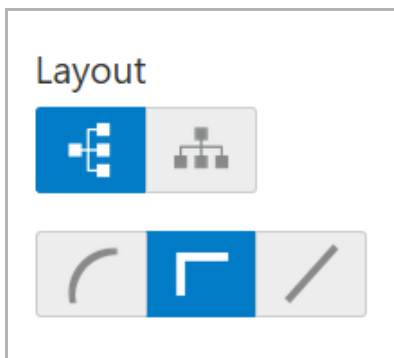
| Industry Details | | | |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors | Industry Group | Industries | Sub Industries |
| Energy | Energy | Energy Equipment disconnect | Oil disconnect Drilling |

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

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

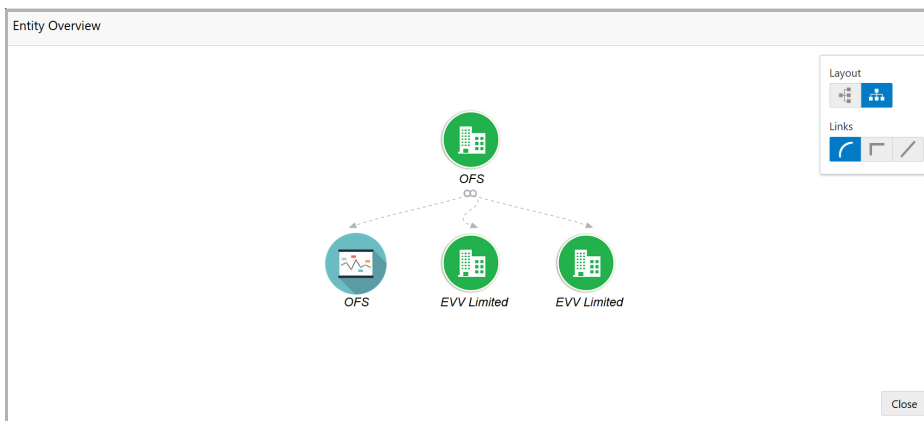


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



Chapter 4 - Proposal Evaluation

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



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

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

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

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.

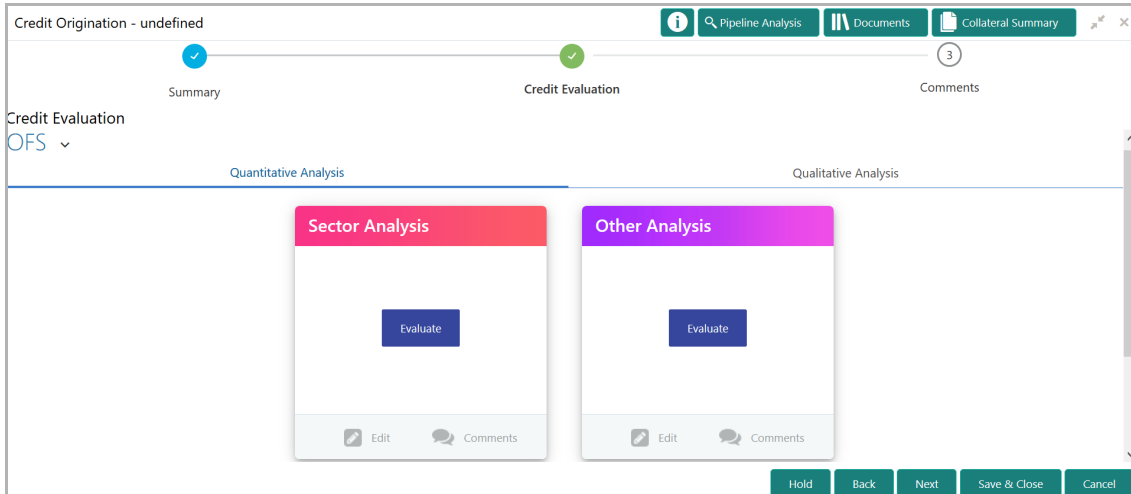
By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

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.

Chapter 4 - Proposal Evaluation

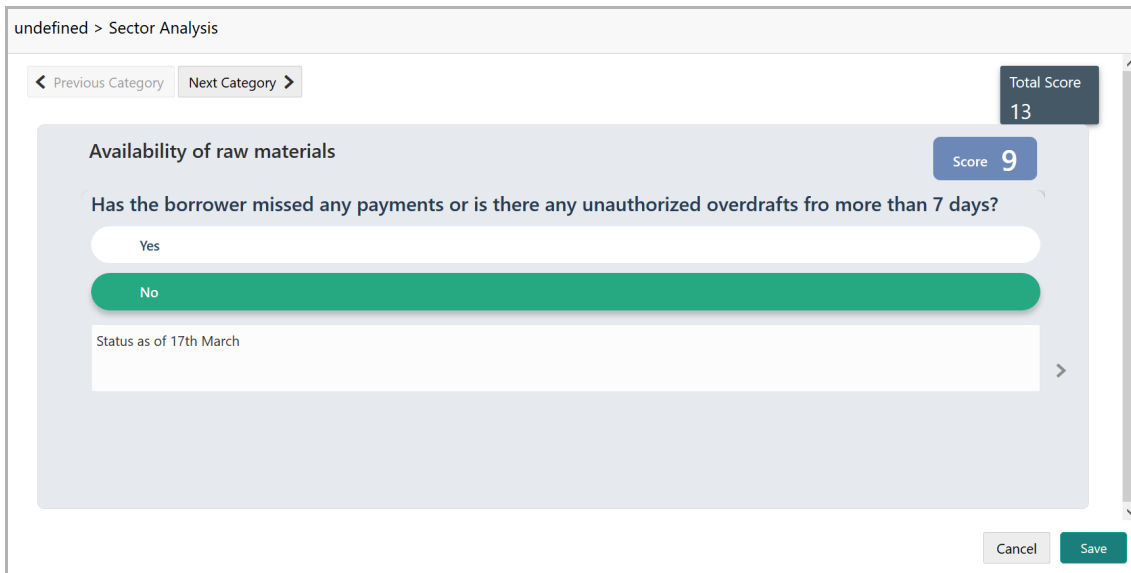
13. After reviewing the *Summary*, click **Next**. *Credit Evaluation* page appears:



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:



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.

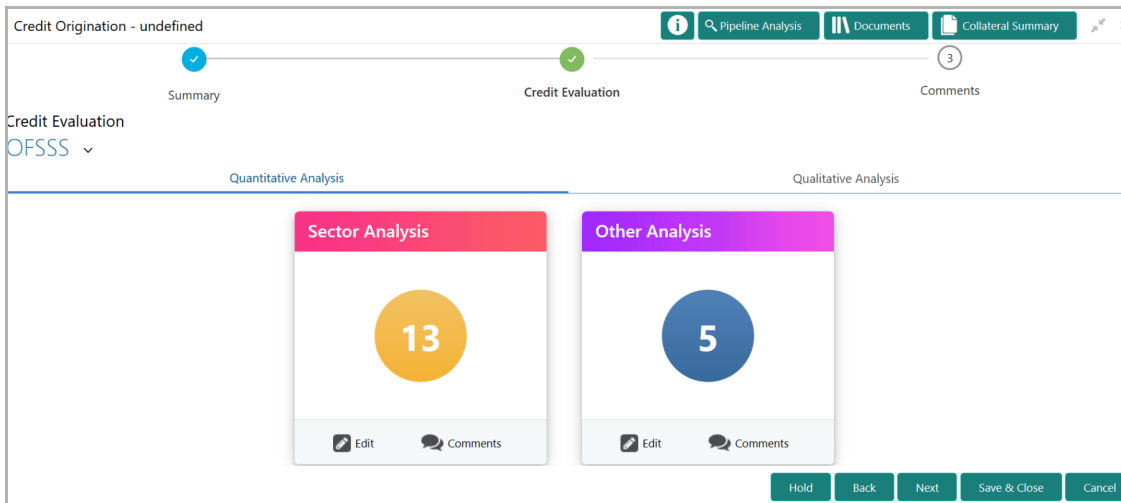
A score is generated and displayed for the sector based on each answer provided.

Chapter 4 - Proposal Evaluation

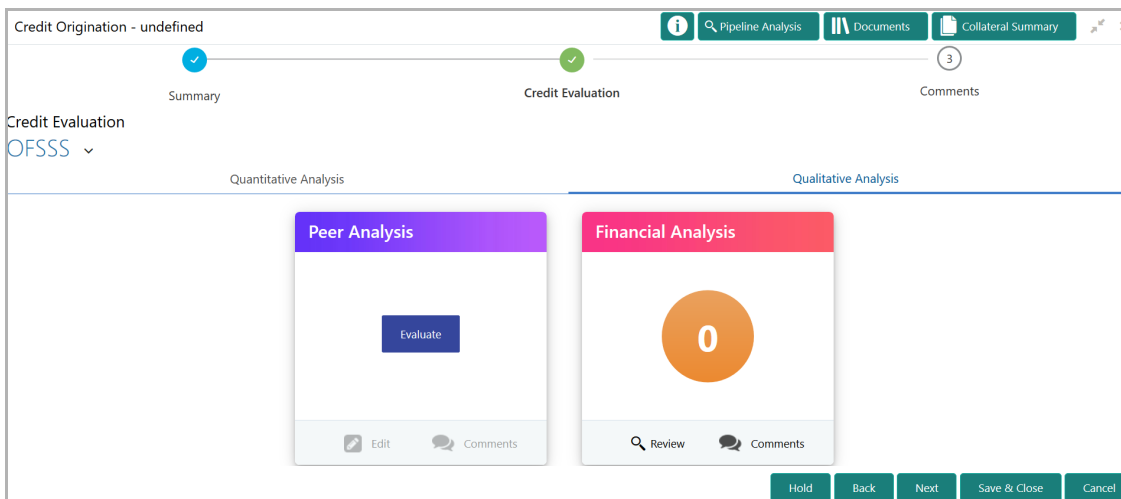
17. Click **Save**.

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:



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**.

Chapter 4 - Proposal Evaluation

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

Credit Origination - undefined

Summary Credit Evaluation Comments

Comments

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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:

Checklist

No items to display.

Save Checklist

* Outcome Proceed

Submit

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

29. Click **Submit**.

Chapter 4 - 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:

The screenshot displays the Oracle OBCFPM interface for the 'Free Tasks' page. The page title is 'Free Tasks' and it includes a navigation sidebar on the left with options like Collaterals, Core Maintenance, Credit Facilities, Customer 360, Customer Search, Dashboard, My Portfolio, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main content area shows a table of tasks with the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The table contains 10 rows of data, all with a priority of 'Low' and a process name of 'Economic Dependence'. The page also includes a navigation bar at the top with options like Refresh, Acquire, Delegate, Reassign, and Flow Diagram. The pagination bar at the bottom shows 'Page 1 of 27 (1 - 20 of 528 items)'.

| 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 |

Chapter 4 - Proposal Evaluation

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

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

Facility Summary

Total funded - \$70,000,000.00

Total non funded - \$0.00

Facility summary list

Group entities

4

Collateral summary

0

Total collateral value

0%

Customer LTV

Scores

Evaluation not yet done

Existing Facilities

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

Groupwise Exposure Details

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. | | | | | | |

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Fitch AAA

Hold
Back
Next
Save & Close
Cancel

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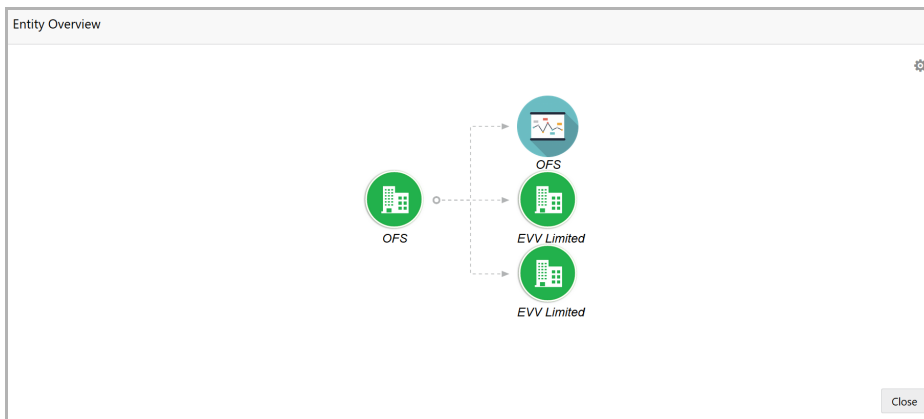
Chapter 4 - Proposal Evaluation

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

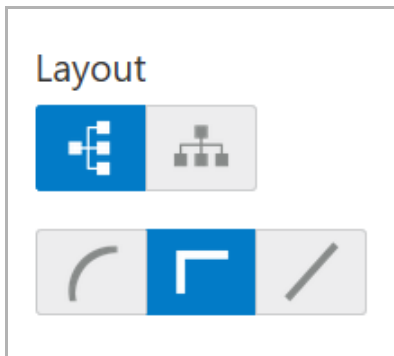
| Industry Details | | | |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors | Industry Group | Industries | Sub Industries |
| Energy | Energy | Energy Equipment disconnect | Oil disconnect Drilling |

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:

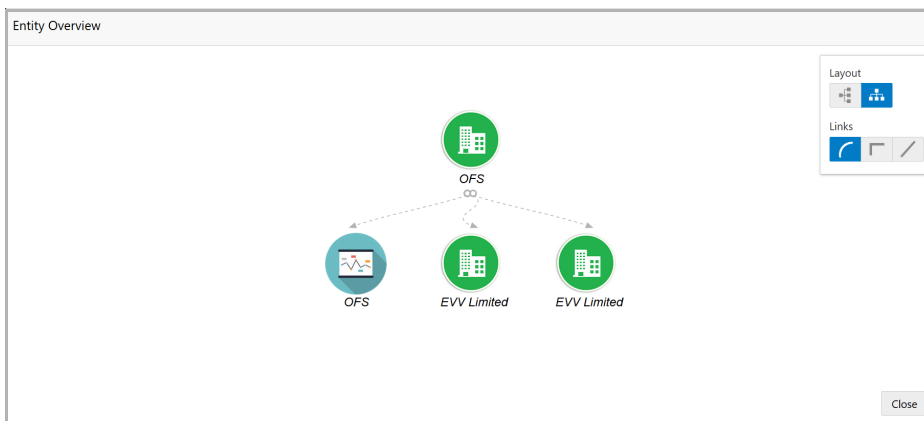


35. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



Chapter 4 - Proposal Evaluation

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



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.

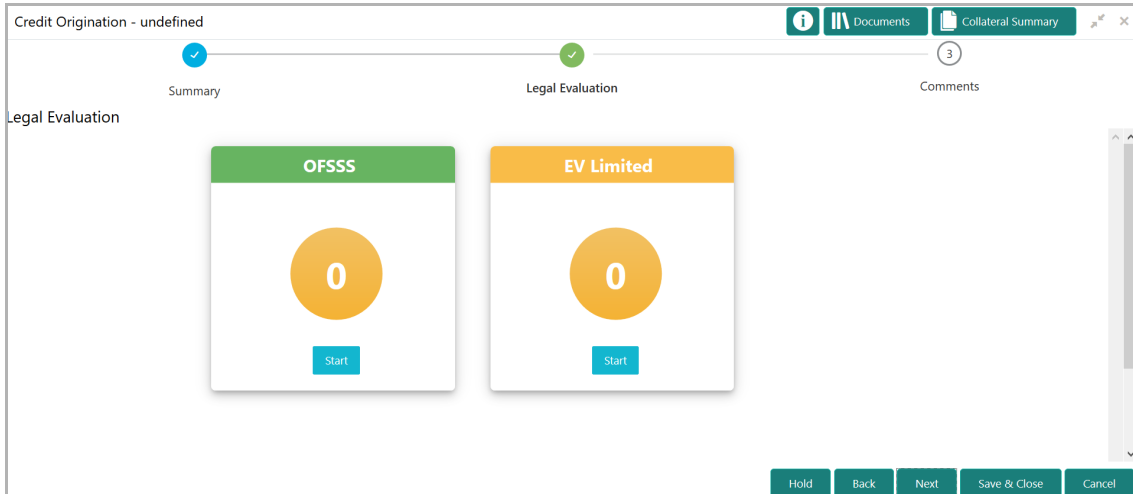
By default, **Financial Profile** of the organization and financial **Projections** for the organization are listed for 3 years.

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.

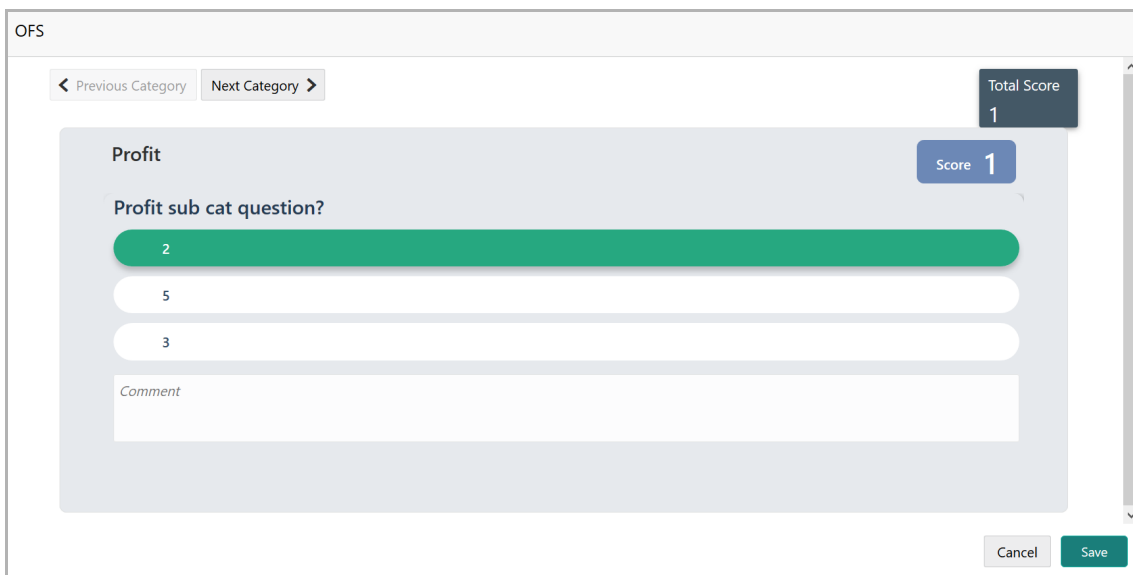
Chapter 4 - Proposal Evaluation

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



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

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



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

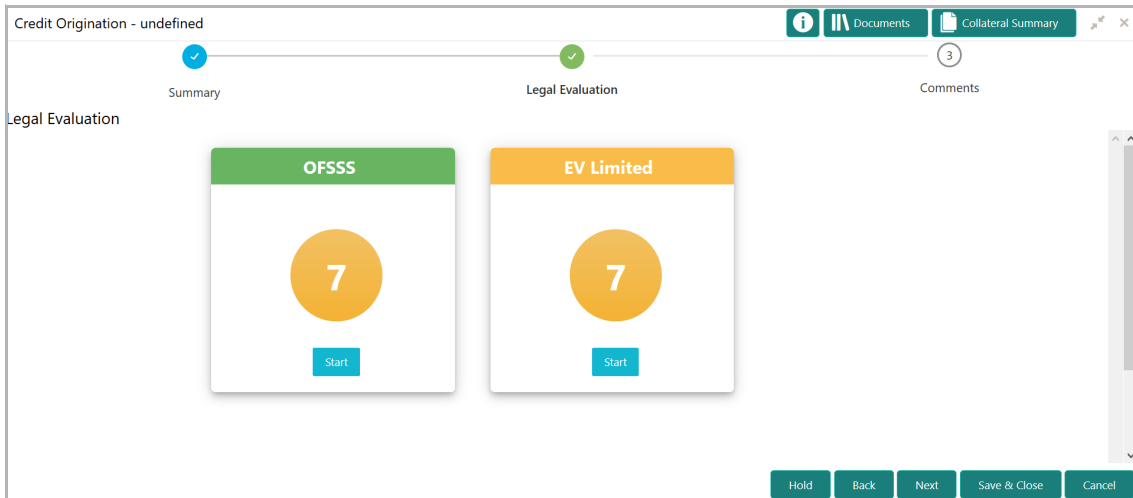
45. Right arrow icon appears in case of multiple questions, click the right arrow and answer all the questions in all the category.

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

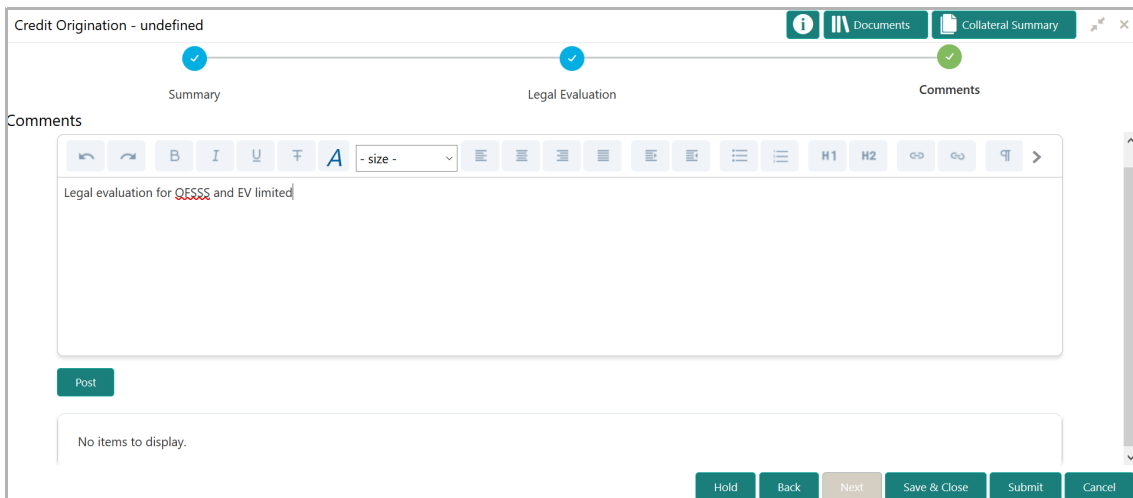
46. Click **Save**.

Chapter 4 - Proposal Evaluation

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



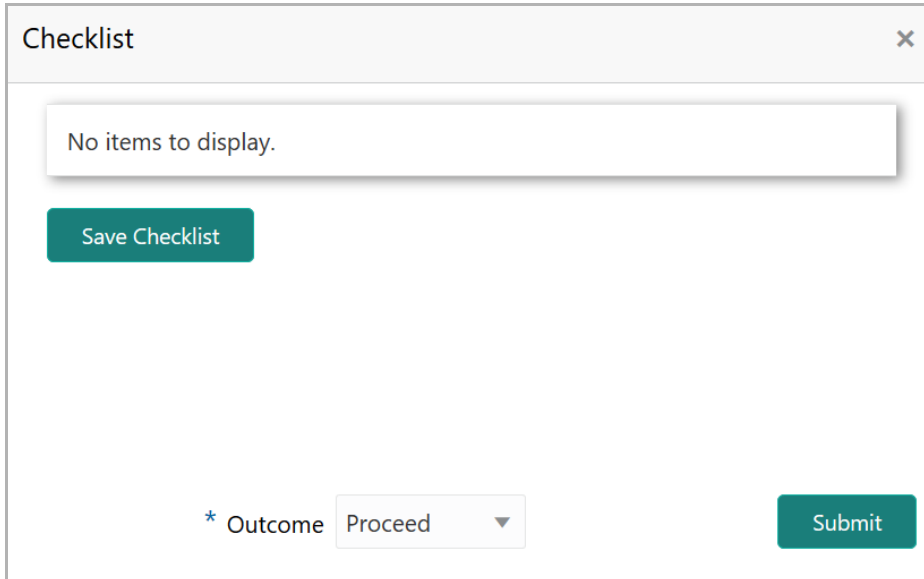
47. Click **Next**. *Comments* page appears:



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

Chapter 4 - Proposal Evaluation

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**.

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 5 - KYC Check

KYC Check

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

Steps to add KYC details

To add KYC details, perform the following steps:

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

The screenshot displays the Oracle OBCFPM interface for the 'Free Tasks' page. The page title is 'Free Tasks' and it shows a list of tasks. The table has the following columns: Action, Priority, Application Date, Application Number, Branch, Customer Number, Amount, and Process Name. The first row shows a task with Application Number APP20585907 and Process Name Economic Dependence. The page also includes a sidebar with navigation options and a top navigation bar with the Oracle logo and user information.

| 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 |

Chapter 5 - KYC Check

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

Credit Origination - undefined

Documents Collateral Summary

1 Summary 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
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

Groupwise Exposure Details
\$100.00B GE207682

Financial Profile
View all
Show results for: Previous 3 years
Category: 2017-2018, 2018-2019, 2019-2020
No data to display.

Projections
View all
Show results for: Next 3 years
Category: 2020-2021, 2021-2022, 2022-2023
No data to display.

Connected Parties
Gross Facility Amount Contribution
No data to display

Ratings
Fitch: AAA

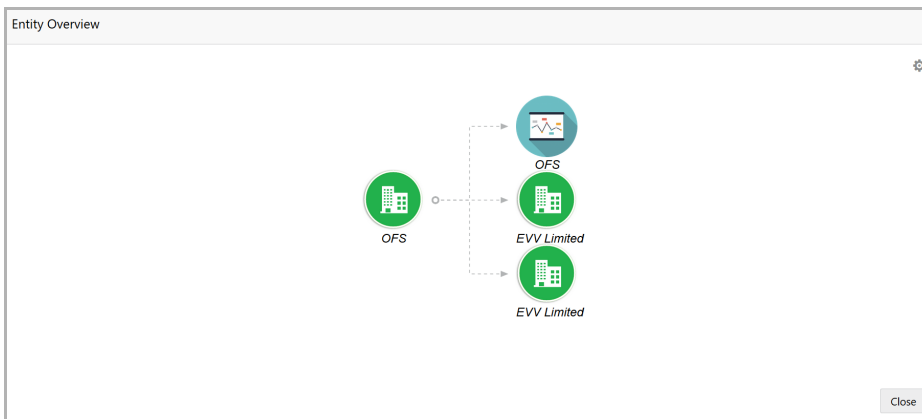
Hold Back Next Save & Close Cancel

Chapter 5 - KYC Check

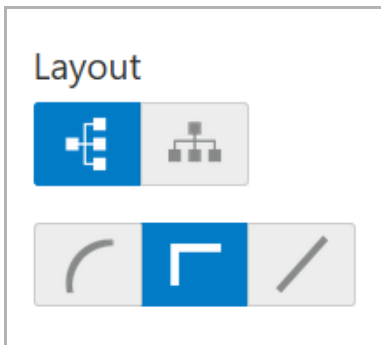
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

- 4. Click **Close** to exit the *Industry Details* window.
- 5. To view the overview of the organization, click the entity overview icon in **Customer Information** section. *Entity Overview* window appears:

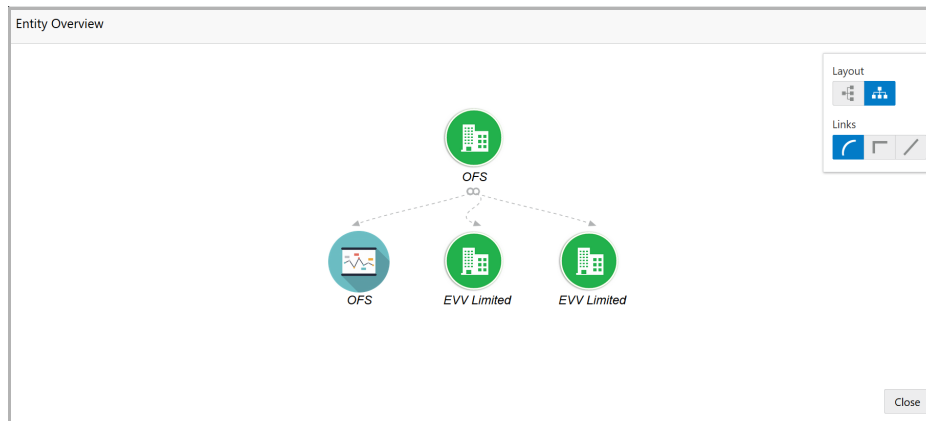


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



Chapter 5 - KYC Check

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



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

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

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

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.

Chapter 5 - KYC Check

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

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

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:

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**.

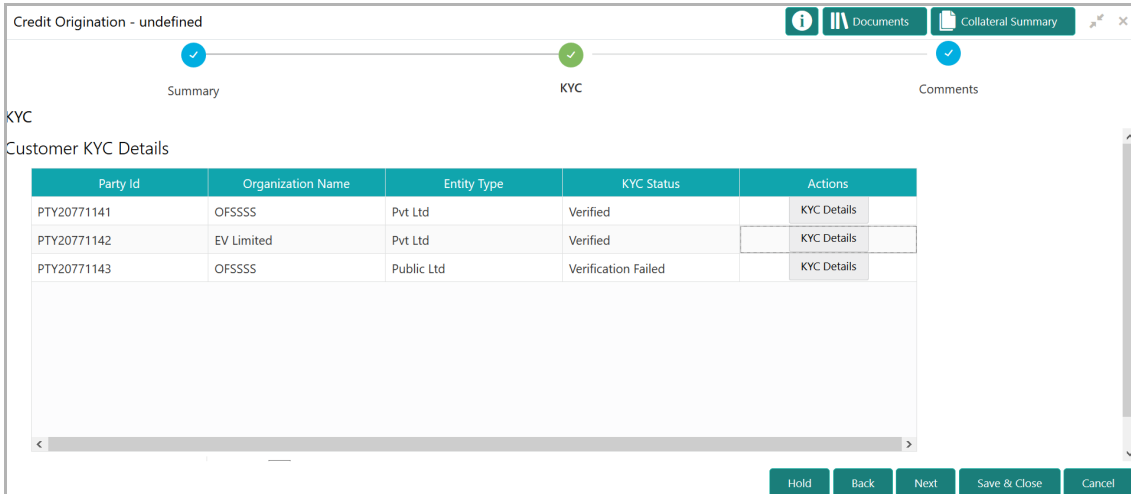
17. Click the calendar icon and select the **Effective Date** from which the KYC verification is approved.

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**.

Chapter 5 - KYC Check

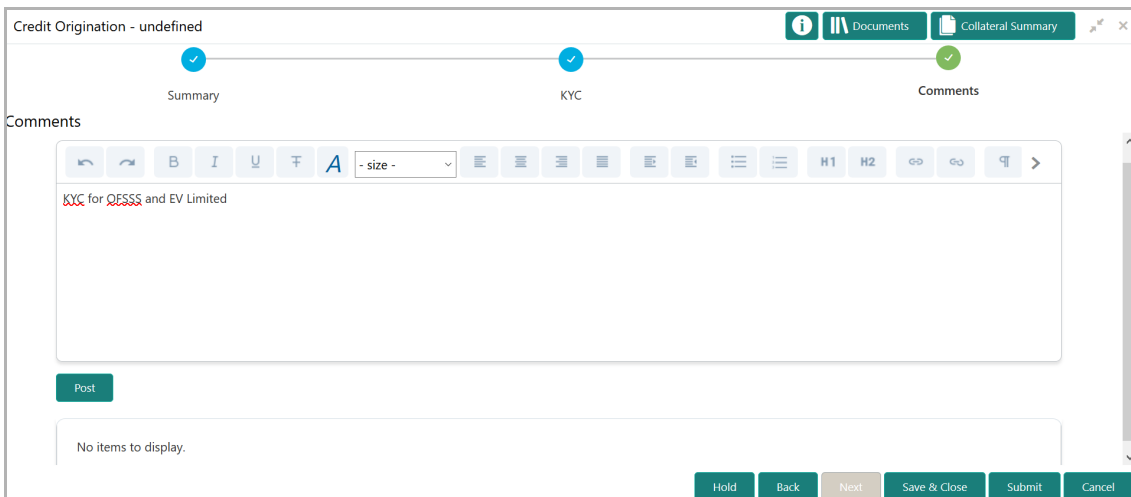
20. Click **OK**. KYC Status in *KYC* page is changed as shown below:



The screenshot shows the 'Credit Origination - undefined' window. At the top, there are three tabs: 'Summary' (selected), 'KYC', and 'Comments'. Below the tabs, the 'KYC' section is active, displaying 'Customer KYC Details' in a table. The table has five columns: 'Party Id', 'Organization Name', 'Entity Type', 'KYC Status', and 'Actions'. There are three rows of data. At the bottom of the window, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

| Party Id | Organization Name | Entity Type | KYC Status | Actions |
|-------------|-------------------|-------------|---------------------|-------------|
| PTY20771141 | OFSSSS | Pvt Ltd | Verified | KYC Details |
| PTY20771142 | EV Limited | Pvt Ltd | Verified | KYC Details |
| PTY20771143 | OFSSSS | Public Ltd | Verification Failed | KYC Details |

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



The screenshot shows the 'Credit Origination - undefined' window. At the top, there are three tabs: 'Summary', 'KYC', and 'Comments' (selected). Below the tabs, the 'Comments' section is active, displaying a rich text editor. The editor contains the text 'KYC for OFSSSS and EV Limited'. Below the editor is a 'Post' button. At the bottom of the window, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

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

Chapter 5 - KYC Check

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**.

Chapter 6 - 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 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... |

Chapter 6 - Proposal Structuring

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

The screenshot displays the 'Credit Origination - undefined' application interface. At the top, there are navigation tabs for 'Summary', 'Proposal Structuring', and 'Comments'. The 'Summary' tab is active, showing a breadcrumb 'OFSSS'. The main content area is divided into several sections:

- Customer Information:** OFSSS, A entity established & operating as a Pvt Ltd Company in. Includes fields for 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), and Bankers (0).
- Facility Summary:** Total funded - \$8,000,000,000,000.00. Total non funded - \$0.00. Includes a bar chart for 'Funded' and 'Term Loan'.
- Collateral summary:** Total collateral value: 0. Customer LTV: 0%.
- Existing Facilities:** Total existing facilities: \$0.00. Takeover amount: \$0.00. Takeover in this application: \$0.00.
- Covenants:** Financial: 0, Non Financial: 0, Total: 0.
- Terms & conditions:** Pre disbursement: 0, Post disbursement: 0.
- Financial Profile:** Show results for: Previous 3 years. Table with columns: Category, 2017-2018, Var. %, 2018-2019, Var. %, 2019-2020, Var. %. No data to display.
- Projections:** Show results for: Next 3 years. Table with columns: Category, 2020-2021, Var. %, 2021-2022, Var. %, 2022-2023, Var. %. No data to display.
- Group entities:** A large yellow circle containing the number '2'.
- Scores:** 27 / 35. A circular progress indicator showing 27 of 35.
- Evaluations:**
 - 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:** A large blue circle containing '\$60.00M'.
- Connected Parties:** Gross Facility Amount Contribution. No data to display.
- Ratings:** Fitch AAA.

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

Chapter 6 - Proposal Structuring

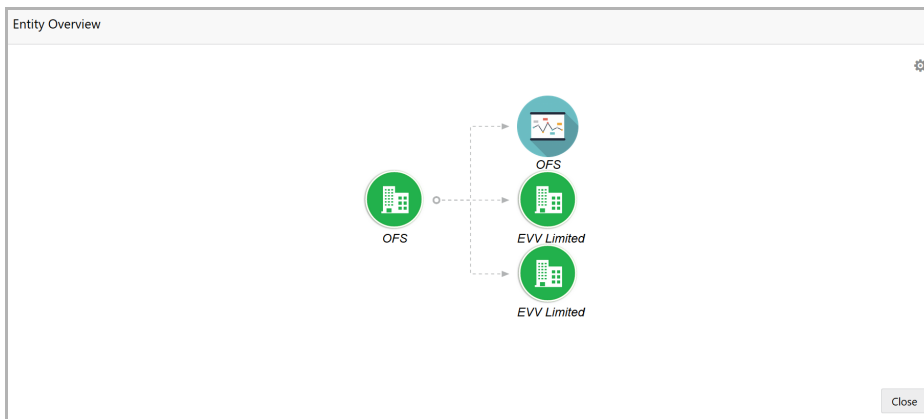
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

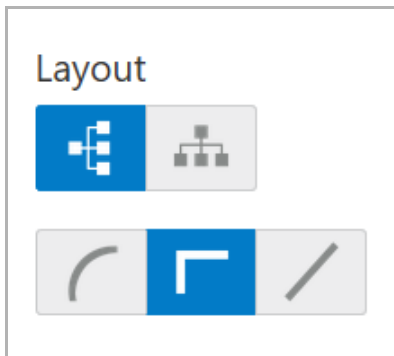
[Close](#)

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:

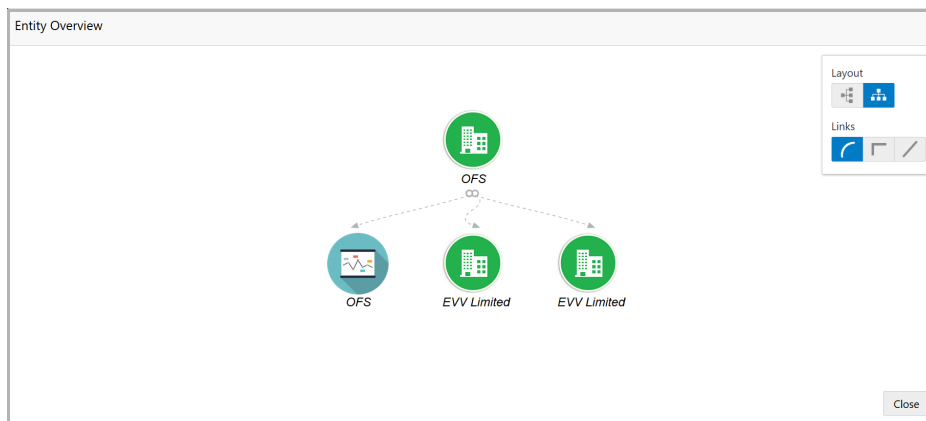


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



Chapter 6 - Proposal Structuring

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



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

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

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

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.

Chapter 6 - Proposal Structuring

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

Credit Origination - undefined

Summary Proposal Structuring Comments

OFSSS

Facilities Collaterals Covenants Terms & Conditions

Liability details

| | | |
|---------------|------------------------------|--|
| 004 Branch | 20771147 Liability Number | ₹900,000,000.00 Requested Liability Amount: |
|---------------|------------------------------|--|

Filter Type to filter

Line Number: 0
Proposed Amount:
NR Date:

Requested Amount: ₹400,000,000.00
Facility Description:

Product Type: Funded
Facility Category: Term Loan

Hold Back Next Save & Close Cancel



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.

Chapter 6 - Proposal Structuring

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**.

Chapter 6 - Proposal Structuring

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

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" value=""/> | <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

Committed
 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 6 - Proposal Structuring

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

Fee Details

Fee Preferences

Populate

| 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.

Link Pool To Facility

Facility Linkages [Link facility](#)

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

22. Click **Link Facility**.

Link facility F2086104

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.

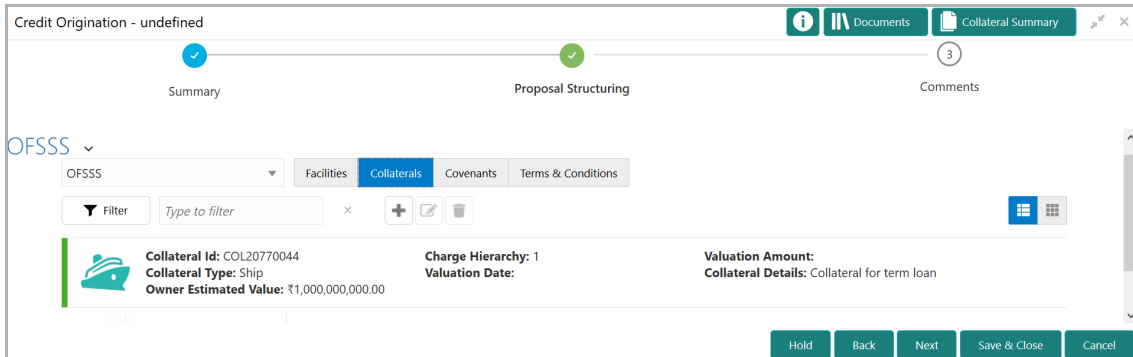
Link Pool To Facility

Facility Linkages [Link facility](#)

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

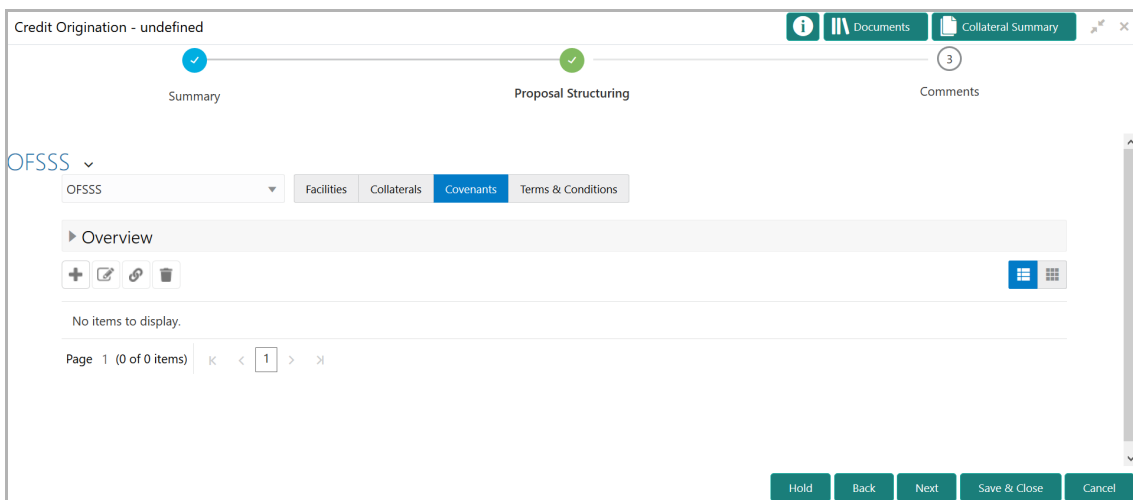
Chapter 6 - Proposal Structuring

- 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:

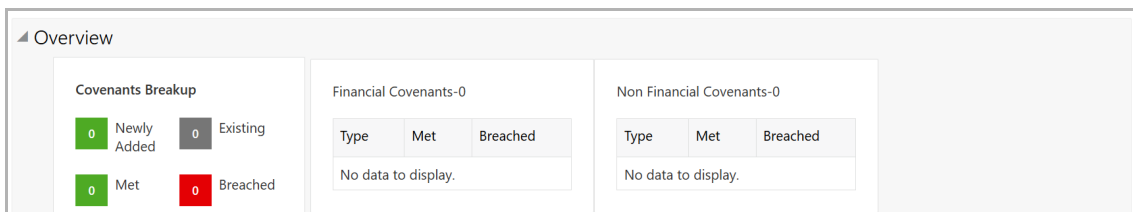


For information about filter, add, edit, delete, and layout options, refer **Collaterals** section in Proposal Initiation Chapter.

- 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.



Chapter 6 - Proposal Structuring

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

Covenant Details

Covenant Id *
New - Covenant Details

Covenant Name
Enter Covenant Name

Covenant Description *
Enter the covenant description

Classification Type *
Select Classification Type

▶ Covenant Details

▶ Others

▶ Monitoring Information Details

▶ Facility Linkage Details

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

Save Cancel

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

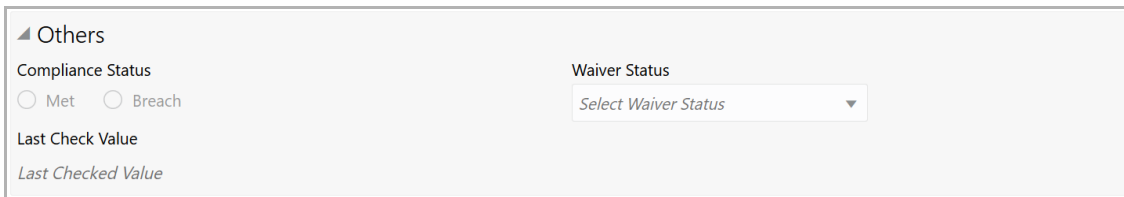
Target Value
1000000000000000

Chapter 6 - Proposal Structuring

35. Enter / select the following in respective fields:

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

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



▲ Others

Compliance Status

Met Breach

Last Check Value

Last Checked Value

Waiver Status

Select Waiver Status

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.

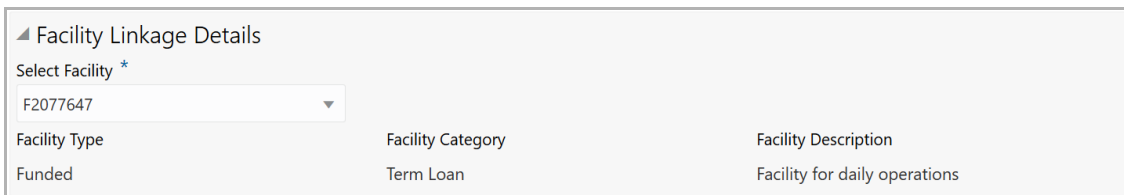


▲ Monitoring Information Details

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.

Chapter 6 - Proposal Structuring

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.

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**.

Chapter 6 - Proposal Structuring

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:

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 7 - Proposal Review

Proposal Review

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

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

Chapter 8 - 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** chapter 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 9 - 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 | | | 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 |

Chapter 9 - Draft Generation

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

The screenshot displays the 'Credit Origination - undefined' application interface, which is divided into three main sections: Summary, Draft Generation, and Comments. The 'Summary' section is currently active and contains several data-rich cards:

- Customer Information:** Shows OFSSS as a Pvt Ltd Company in India. Key details include Customer ID (PTY20771147), Register No, Legal Status (Pvt Ltd), Liability Amount (₹900,000,000.00), and KYC status (Compliant). It also lists 0 Share Holders, 0 Contractors, 0 Guarantors, and 0 Bankers.
- Facility Summary:** Displays a total funded amount of \$8,000,000,000,000.00 and a total non-funded amount of \$0.00. A bar chart shows the funded amount, and a 'Facility summary list' link is provided.
- Collateral summary:** Shows a total collateral value of 0 and a customer LTV of 0%.
- Existing Facilities:** Lists total existing facilities, takeover amount, and takeover in this application, all currently at \$0.00.
- Covenants & Terms & conditions:** Provides counts for Financial, Non Financial, and Total covenants, as well as Pre and Post disbursement terms.
- Financial Profile & Projections:** Includes tables for historical performance (2017-2018 to 2019-2020) and future projections (2020-2021 to 2022-2023), both currently showing 'No data to display'.
- Groupwise Exposure Details:** A donut chart shows a total exposure of \$60.00M for entity GE207787.
- Scores & Ratings:** A central score of 27 out of 35 is shown with a 77.1% completion rate. Below this, evaluations for Legal (Fair, 63.6%), Risk (Fair, 63.6%), and Credit (Good, 100.0%) are provided. A Fitch rating of AAA is also displayed.

At the bottom of the interface, navigation buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel' are visible.

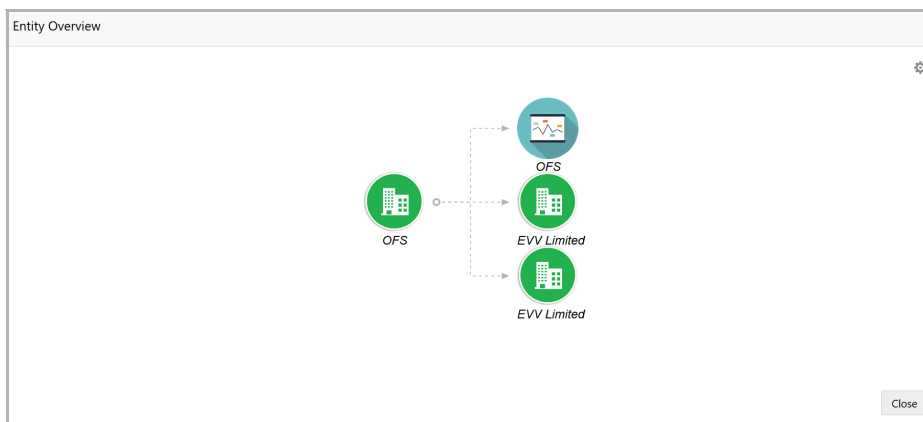
Chapter 9 - Draft Generation

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

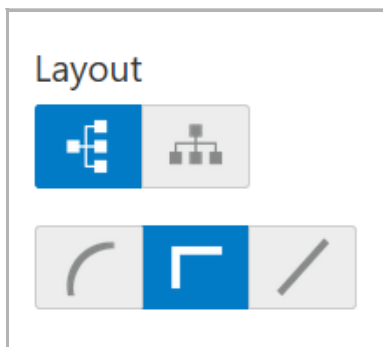
| Industry Details | | | |
|------------------|----------------|-----------------------------|-------------------------|
| Sectors | Industry Group | Industries | Sub Industries |
| Energy | Energy | Energy Equipment disconnect | Oil disconnect Drilling |

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:

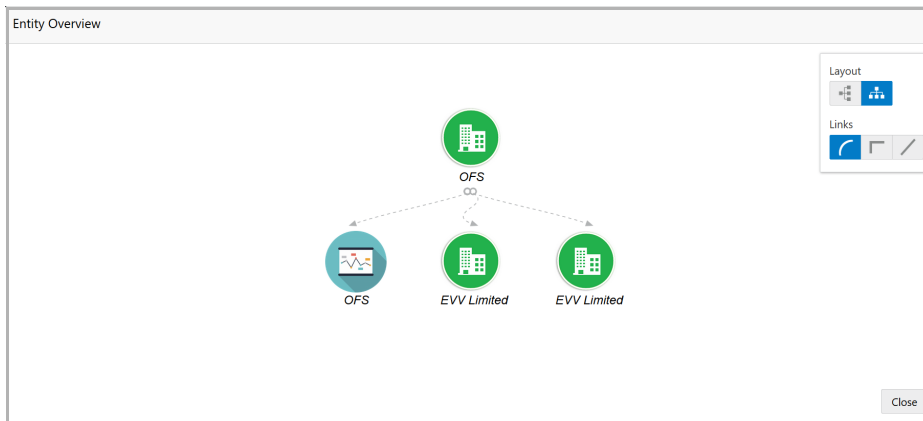


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



Chapter 9 - Draft Generation

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



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

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

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

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.

Chapter 9 - Draft Generation

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

Credit Origination - Draft Generation

Summary Draft Generation Comments

Draft Generation

Document Name :

Document Description :

Hold Back Next Save & Close Cancel

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

Draft Generation Details

Communication Type

Email

Email CC

Email To *

Subject *

Cancel Generate

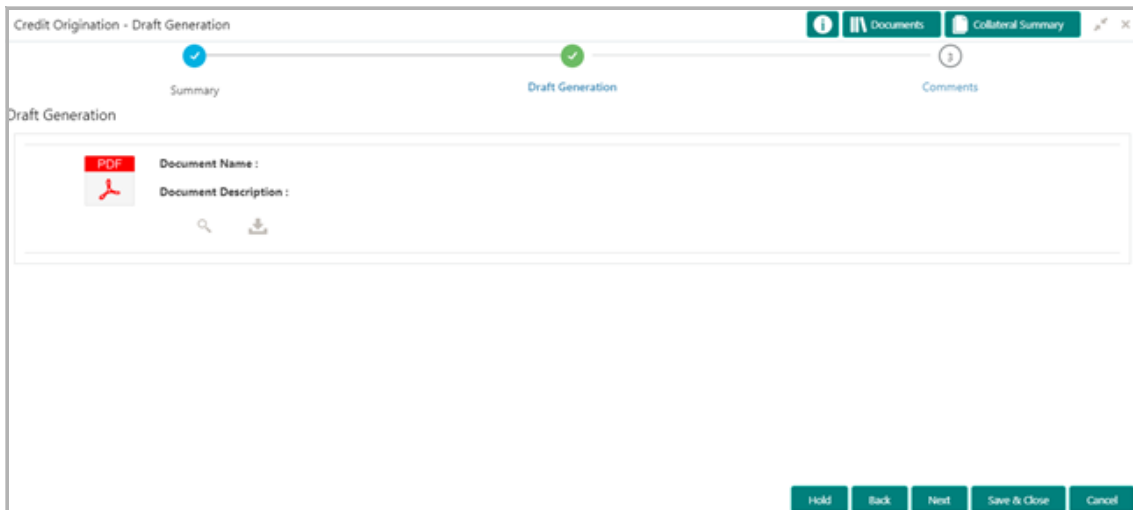
15. In **Email To** field, type the Email address to which the proposal draft has to be sent.

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

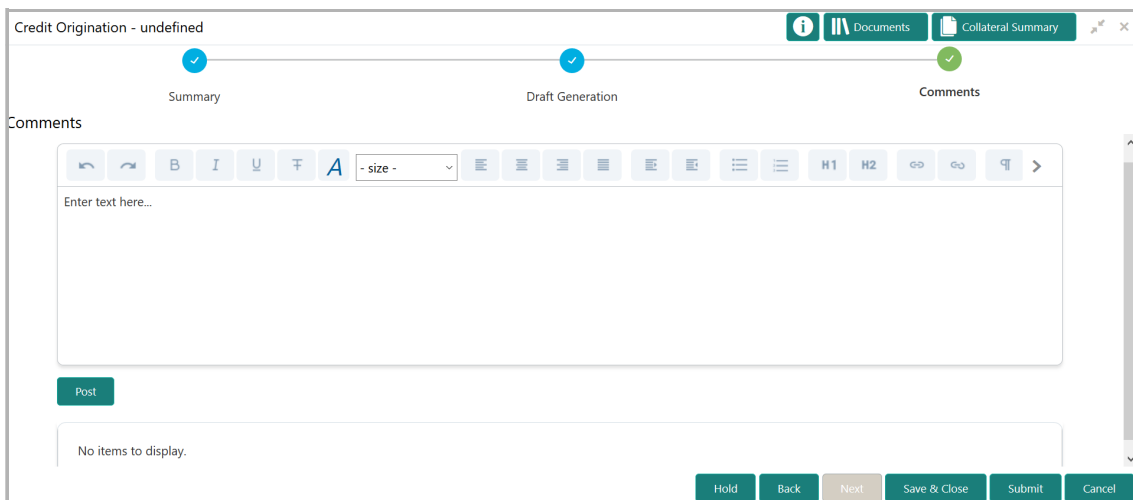
17. In **Subject** field, type the mail subject.

Chapter 9 - Draft Generation

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



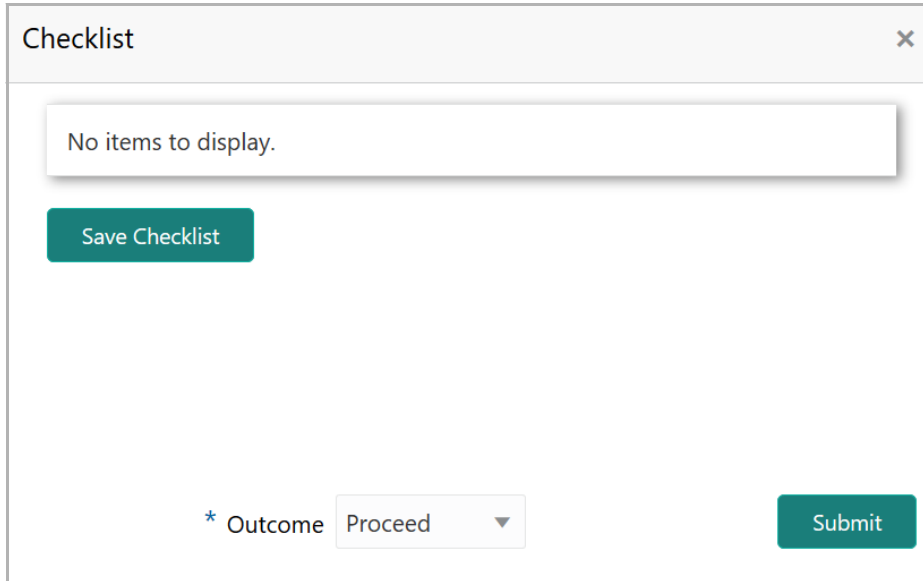
19. Click **Next**. *Comments* page appears:



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

Chapter 9 - Draft Generation

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



Checklist

No items to display.

Save Checklist

* Outcome Proceed ▼

Submit

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 will be available in the Simplified Credit Proposal Handoff Process initiation page.

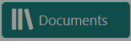
If the customer rejects the draft proposal, the proposal is sent to the restructuring stage.

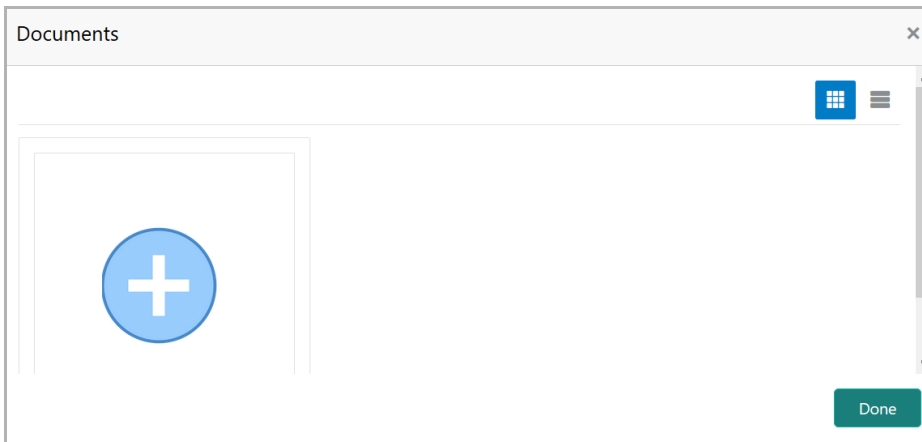
Chapter 10 - Document Upload

Document Upload and Checklist

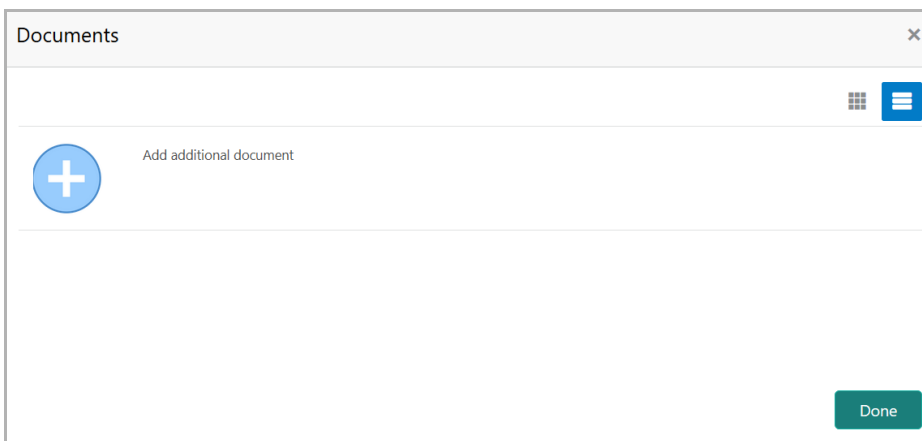
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for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

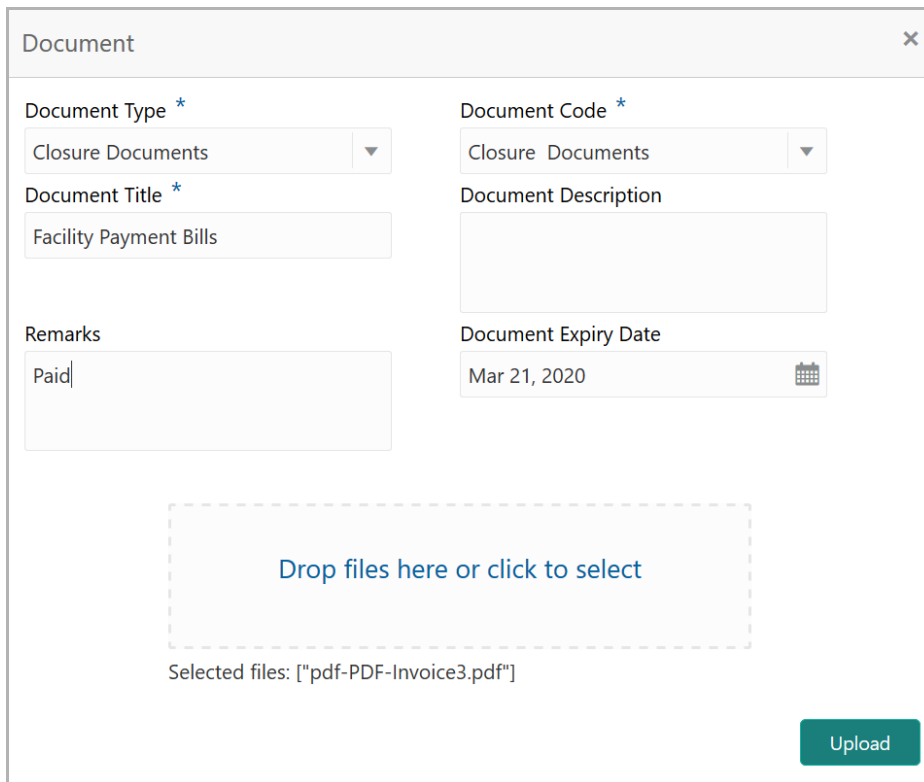


2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:



Chapter 10 - Document Upload

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



The screenshot shows a 'Document' window with the following fields and content:

- Document Type ***: Closure Documents
- Document Code ***: Closure Documents
- Document Title ***: Facility Payment Bills
- Document Description**: (Empty text area)
- Remarks**: Paid
- Document Expiry Date**: Mar 21, 2020

At the bottom, there is a dashed box containing the text "Drop files here or click to select". Below this box, it says "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". A green "Upload" button is located in the bottom right corner.

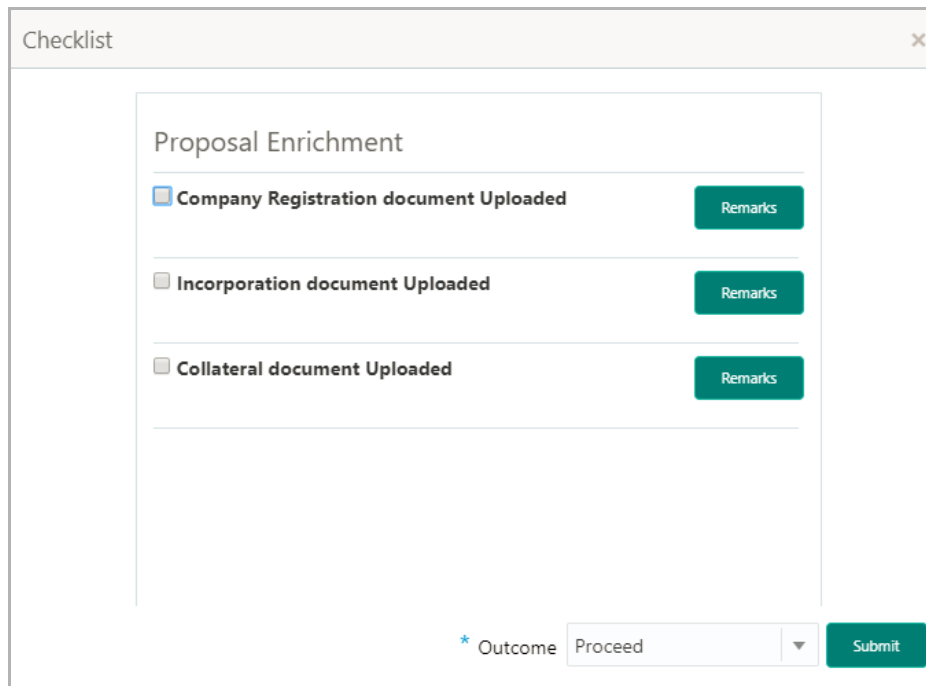
4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type the **Document Description** that best describes the document.
7. Type the Remarks based on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



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

Chapter 10 - Document Upload

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



The screenshot shows a window titled "Checklist" with a close button (X) in the top right corner. The window contains a section titled "Proposal Enrichment" with a list of three items, each with a checkbox and a "Remarks" button:

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

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

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

Chapter 11 - 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

Documentation Accessibility

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