

Simplified Credit Proposal Evaluation Restructuring User Manual
Oracle Banking Credit Facilities Process Management
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Oracle Banking Credit Facilities Process Management User Guide
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Chapter 1 - Introduction

Preface

About this guide




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

Intended Audience

This document is intended for the banking personnel responsible for performing CPER 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

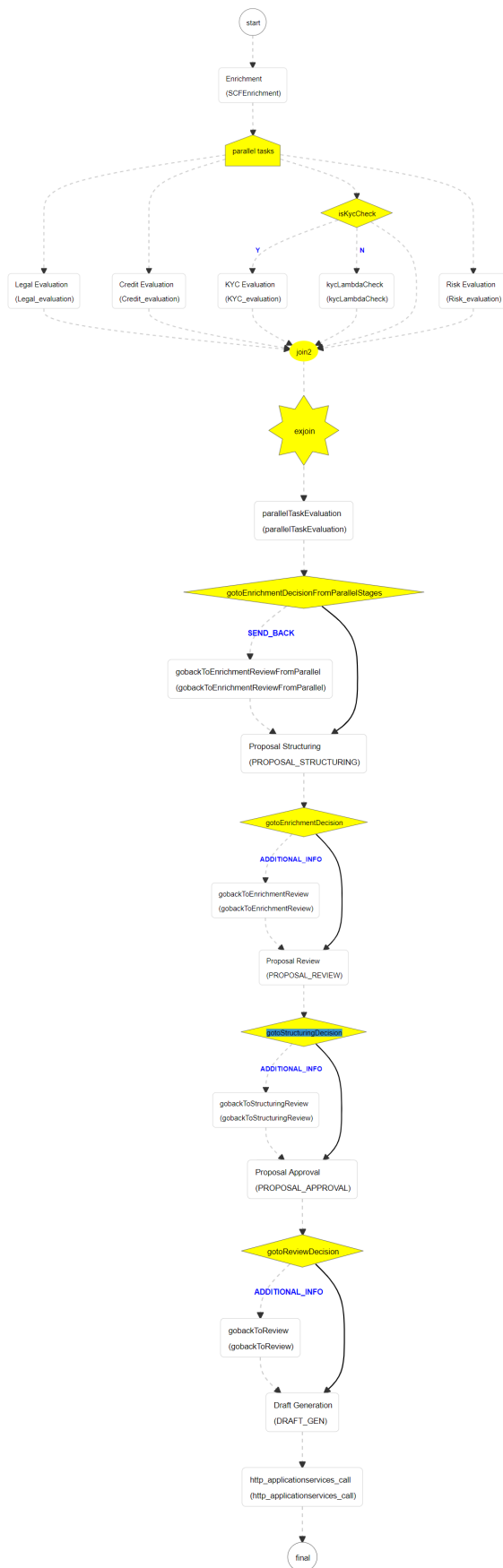
Chapter 2 - Overview

About Credit Proposal Evaluation Restructuring

Credit Proposal Evaluation Restructuring is the process of re-evaluating the credit proposal based on the request from the customer. This process can be initiated to re-evaluate and reset the limit set for the customer, if the proposal is not accepted by the customer. If the Outcome of CPER process is Proceed, then the banker can initiate Simplified Credit Proposal Handoff Process (CPHP) to handoff the proposal to the back office system.

The following flow diagram illustrates the process for restructuring the evaluated credit proposal:

Chapter 2 - Overview



Chapter 3 - Restructuring Initiation

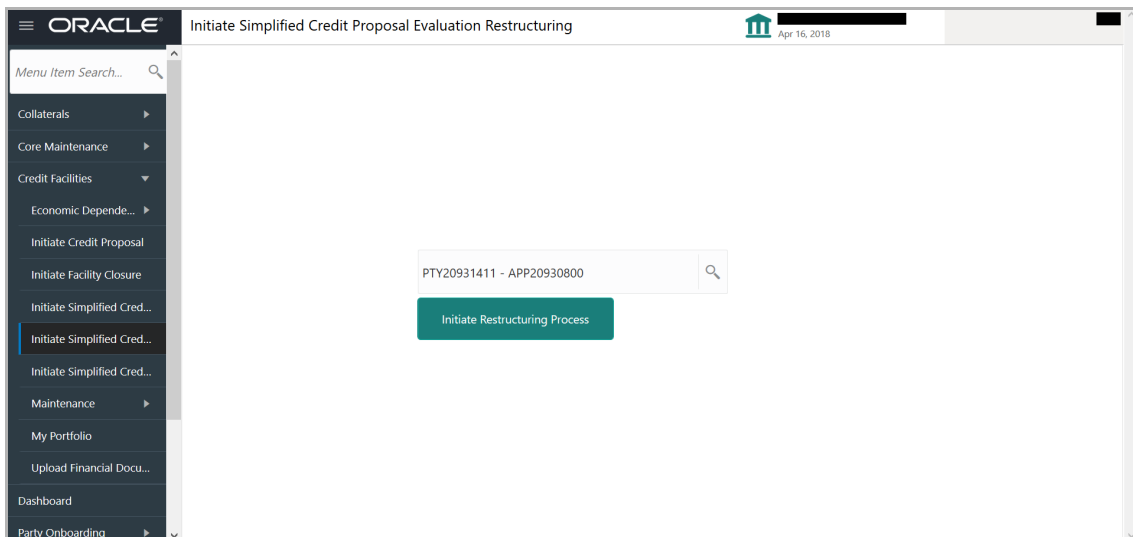
Restructuring Initiation

Simplified Credit Proposal Evaluation Restructuring (CPEP) can be initiated only for the proposals that are not handed off to the Back Office System in the Simplified Credit Proposal Handoff Process (CPHP).

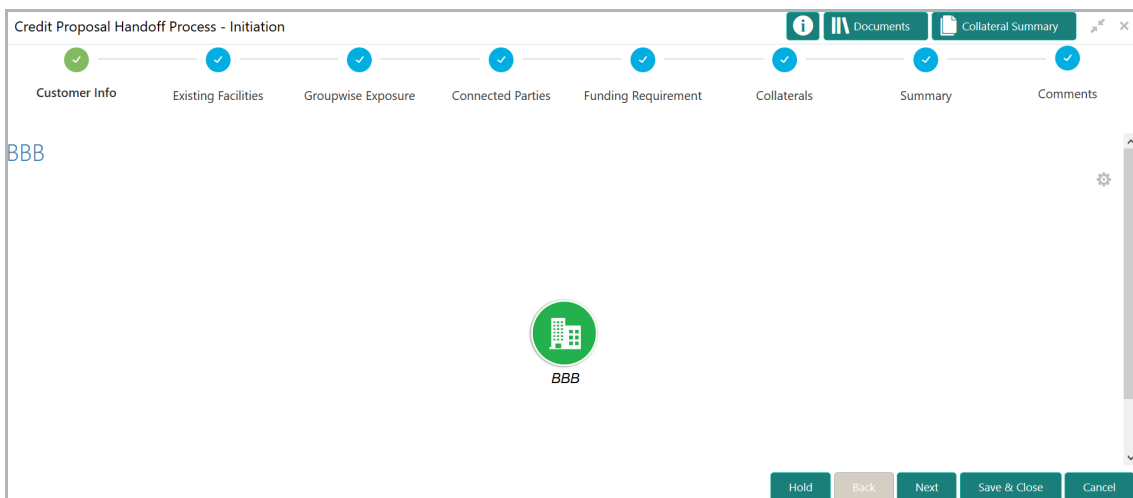
To initiate Simplified CPEP process, perform the following steps:

Steps to initiate CPEP process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:



2. Search and select the required application. **Initiate Restructuring Process** button is enabled.
3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:



Chapter 3 - Restructuring Initiation

Mouse hovering on the organization / connected party icon displays the basic information about the organization.

4. To view the detailed information, right click on the organization / connected party icon.
5. To change the layout of the tree view, click the settings icon at the right corner. Layout options.
6. Click the required **Layout** and **Link** option. Layout is changed.
7. To go to the next page, click **Next**. *Existing Facilities* page with existing facilities details added in simplified CPEP appears:

Credit Proposal Handoff Process - Initiation

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

BBB

Filter Type to filter

Facility Id: EF2092365
Facility Category: Term Loan

Outstanding Amount: \$500,000,000.00
Taken Over: Yes

Product Type: Funded

Page 1 of 1 (1 of 1 items)

Hold Back Next Save & Close Cancel

8. To change the list view to table view, click the table view icon at the right corner. View is changed.
9. To filter the required facility from all the available existing facilities, click **Filter** button. *Filter* window appears:

Chapter 3 - Restructuring Initiation

Filter

Bank Name

Branch Name

Take Over

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter of Credit

Guarantee

Others

Currency *

INR

From Amount

To Amount

Apply

Reset

10. Type and / or select the filter parameters.
11. Click **Apply**. Existing facilities that matches the filter parameters are displayed.
12. 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.

13. To go to the next page, click **Next**. *Groupwise Exposure* page with exposure details added in Simplified CPEP appears:

Chapter 3 - Restructuring Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Filter Type to filter × + ✎ 🗑

Total Gross Limit : \$350,000,000.00

Entity Name: Uniserve Bank
Customer Name: Neamtree
Relation: Connected Party

Currency: USD
Approved Limit: \$350,000,000.00
Outstanding Limit Amount: \$200,000,000.00

Tenor: 30
Commitment Status: Committed

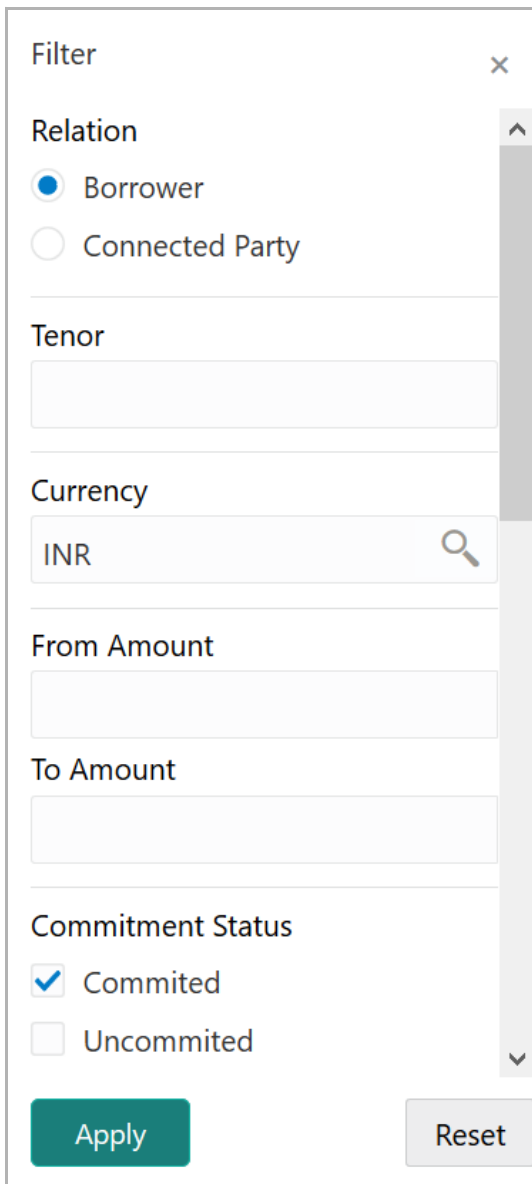
Page 1 of 1 (1 - 1 of 1 items) K < 1 > ✎

Hold Back Next Save & Close Cancel

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

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

Chapter 3 - Restructuring Initiation



16. Type and / or select the filter parameters.

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

18. 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.

19. To go to the next page, click **Next**. *Connected Parties* page with details added in Simplified CPEP appears:

Chapter 3 - Restructuring Initiation

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

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

22. Type and / or select the filter parameters.

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

24. 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.

25. To go to the next page, click **Next**. *Funding Requirement* page appears:

Chapter 3 - Restructuring Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Liability details

004 Branch	NA Liability Number	NA Existing Liability Amount	NA Requested Liability Amount
---------------	------------------------	---------------------------------	----------------------------------

Filter Type to filter

	Line Number: 000777 Facility Description: Test Facility	Requested Amount: \$9,999,999,999.00 Facility Category: Term Loan	Product Type: Funded NR Date: 21-04-01
	Line Number: 0 Facility Description:	Requested Amount: \$500,000,000.00 Facility Category: Term Loan	Product Type: Funded NR Date:

Hold Back Next Save & Close Cancel

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

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

Chapter 3 - Restructuring Initiation

Filter

Status

New

Amended

Removed

Facility Type

Funded

Non Funded

Product Type

Term Loan

Working Capital Finance

AR Finance

OverDraft

Letter Of Credit

Guarantee

Others

Currency *

INR

From Amount

To Amount

Apply Reset

28. Type and / or select the filter parameters.

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

30. 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.

31. To go to the next page, click **Next**. *Collaterals* page with collaterals detail added in Simplified CPEP appears:

Chapter 3 - Restructuring Initiation

Credit Proposal Handoff Process - Initiation

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

BBB

Filter Type to filter

	Collateral Id: FC200330150 Collateral Type: Deposits Owner Estimated Value: ₹1,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Col1
	Collateral Id: FC200330151 Collateral Type: Fund Owner Estimated Value: ₹2,000.00	Charge Hierarchy: 1 Valuation Date:	Valuation Amount: Collateral Details: Col2

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

Collateral Pool Details

Hold Back Next Save & Close Cancel

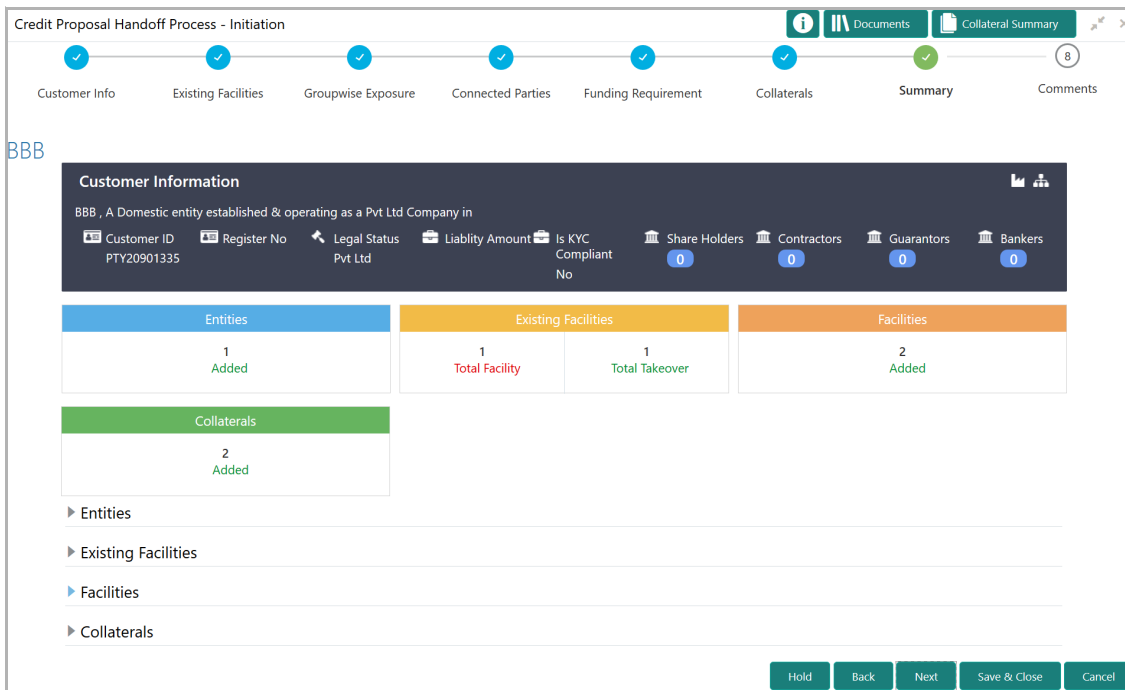
32. To change the list view to table view, click the table icon at the right corner.
33. To filter the required collateral details from the list, click **Filter** button. *Filter* window appears.
34. Type and / or select the filter parameters.
35. Click **Apply**. Collateral details that matches the filter parameters are displayed.
36. 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.

37. To go to the next page, click **Next**. *Summary* page appears:

Chapter 3 - Restructuring Initiation



The *Summary* page displays all the information about the evaluated proposal for easy verification.

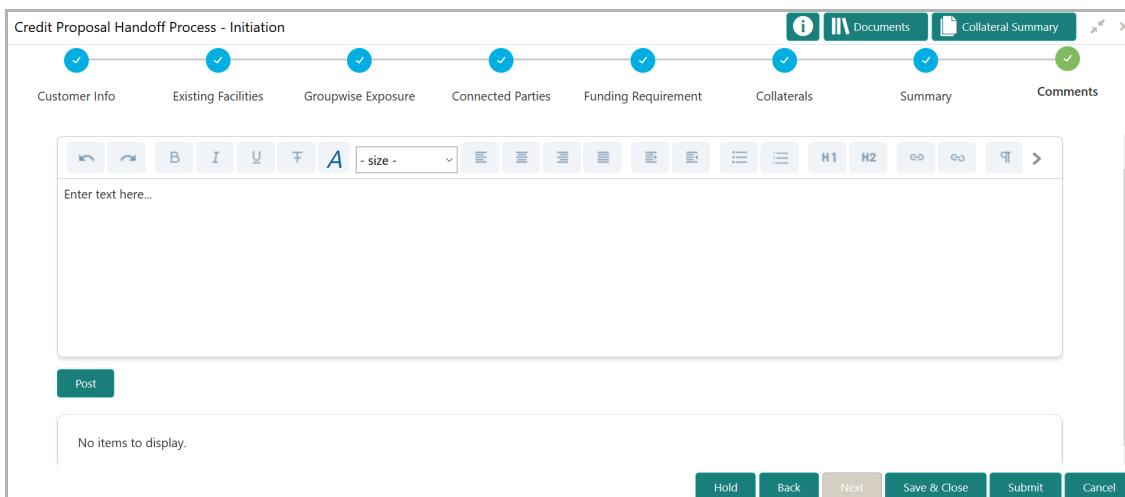
38. Click and expand the following sections to verify the information:

- Entities
- Existing Facilities
- Facilities
- Collaterals

39. Click **Next**.

40. To view the details in previous data segment, click **Back**.

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

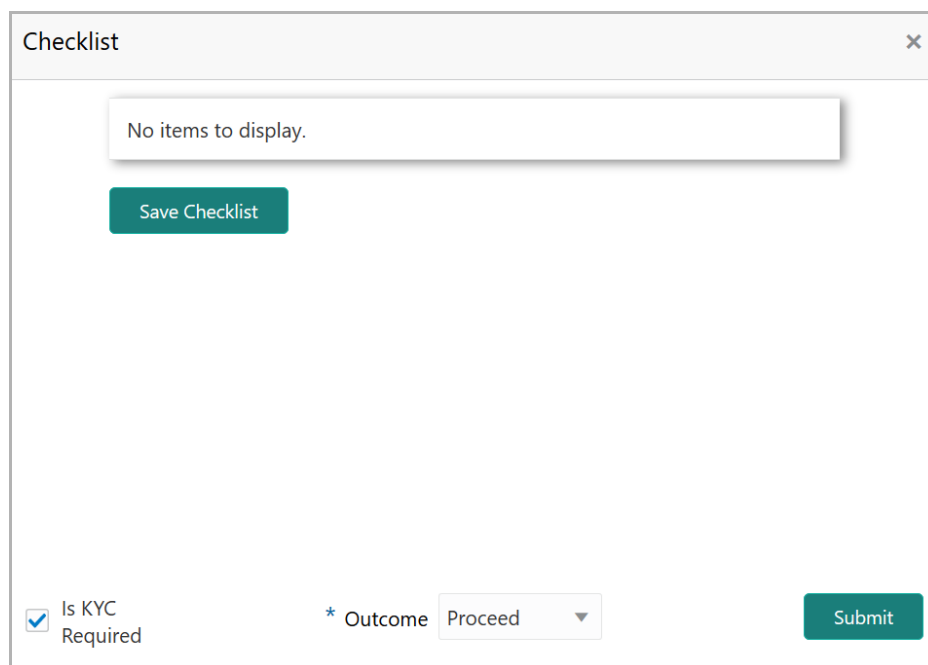


Chapter 3 - Restructuring Initiation

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.

41. Type the necessary comments in the text box and click **Post**. Comment is posted.
42. To hold the Simplified CPHP, click **Hold**.
43. To go back to the previous page, click **Back**.
44. To save the process for future edit, click **Save & Close**.
45. To submit the proposal to validation stage, click **Submit**.
46. To exit the task without saving the information, click **Cancel**.

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



Checklist

No items to display.

Save Checklist

Is KYC Required

* Outcome Proceed

Submit

47. To perform KYC check, enable **Is KYC Required** check box.
48. Select the **Outcome**. The options available are **CREDIT EVALUATE** and **PROCEED**.
49. Click **Submit**.

If the Outcome is selected as CREDIT EVALUATE, the proposal is moved to Proposal Evaluation stage.

If the Outcome is selected as PROCEED, the proposal is directly moved Proposal Review stage.

Chapter 4 - Proposal Evaluation

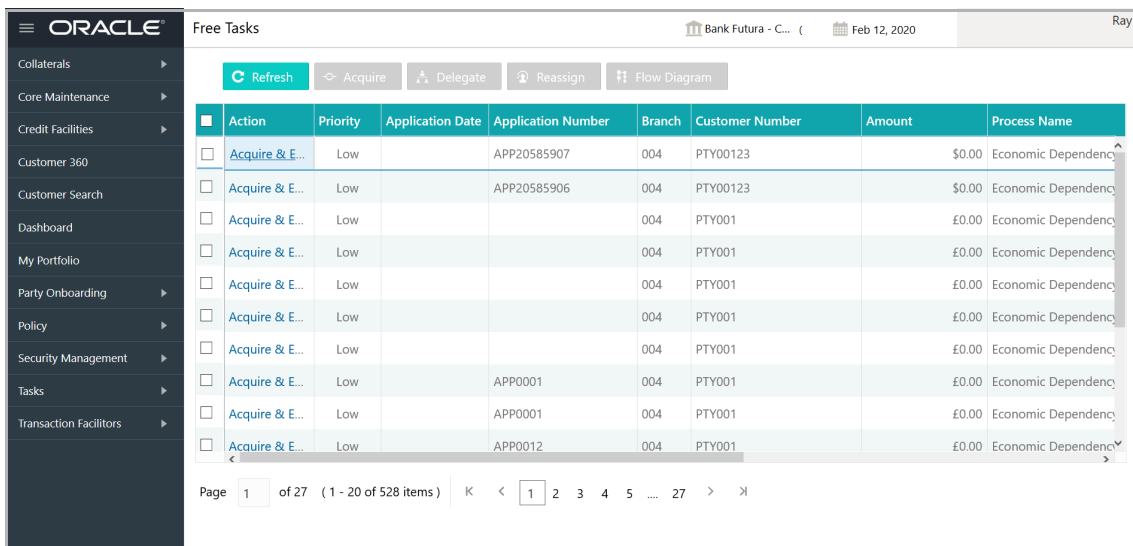
Proposal Evaluation

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...

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

Chapter 4 - Proposal Evaluation

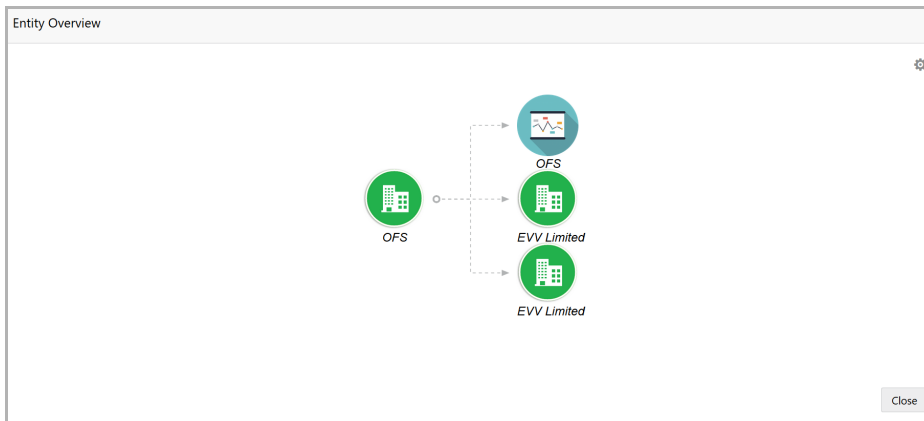
The screenshot displays the 'Credit Origination - undefined' interface. At the top, there are three steps: 1. Summary, 2. Credit Evaluation, and 3. Comments. The 'Summary' section is active, showing a navigation bar with 'OFS' and a dropdown arrow. Below this, the 'Customer Information' section includes details for 'OFS, A entity established & operating as a Pvt Ltd Company in' with fields for Customer ID (PTY20761114), Register No, Legal Status (Pvt Ltd), Liability Amount, Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0). The 'Facility Summary' section shows 'Total funded - \$0.00' and 'Total non funded - \$0.00', with a 'Facility summary list' link. The 'Collateral summary' section displays '0 Total collateral value' and '0% Customer LTV'. The 'Existing Facilities' section shows three categories, all with '\$0.00 - (0)'. The 'Covenants' section shows '0 Financial', '0 Non Financial', and '0 Total'. The 'Terms & conditions' section shows '0 Pre disbursement' and '0 Post disbursement'. The 'Financial Profile' section shows a table for 'Previous 3 years' with columns for Category, 2017-2018, Var. %, 2018-2019, Var. %, 2019-2020, and Var. %, with 'No data to display.' The 'Projections' section shows a table for 'Next 3 years' with columns for Category, 2020-2021, Var. %, 2021-2022, Var. %, 2022-2023, and Var. %, with 'No data to display.' The 'Group entities' section shows a large orange circle with the number '4'. The 'Scores' section shows 'Evaluation not yet done'. The 'Groupwise Exposure Details' section shows a blue circle with '\$100,008' and a legend for 'GE207682'. The 'Connected Parties' section shows 'Gross Facility Amount Contribution' and 'No data to display'. The 'Ratings' section shows 'Fitch' with a green 'AAA' rating. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

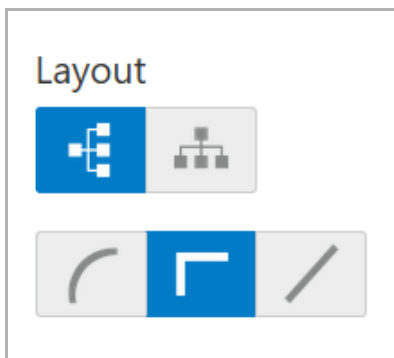
Chapter 4 - Proposal Evaluation

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

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

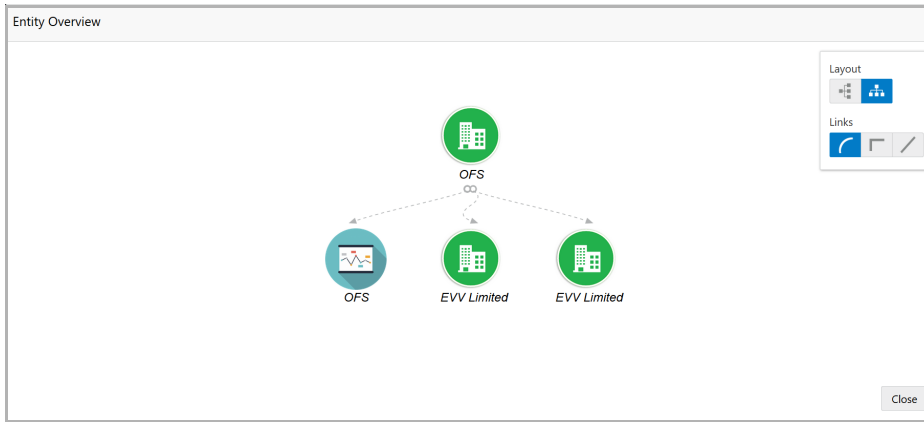


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 4 - Proposal Evaluation



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

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

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

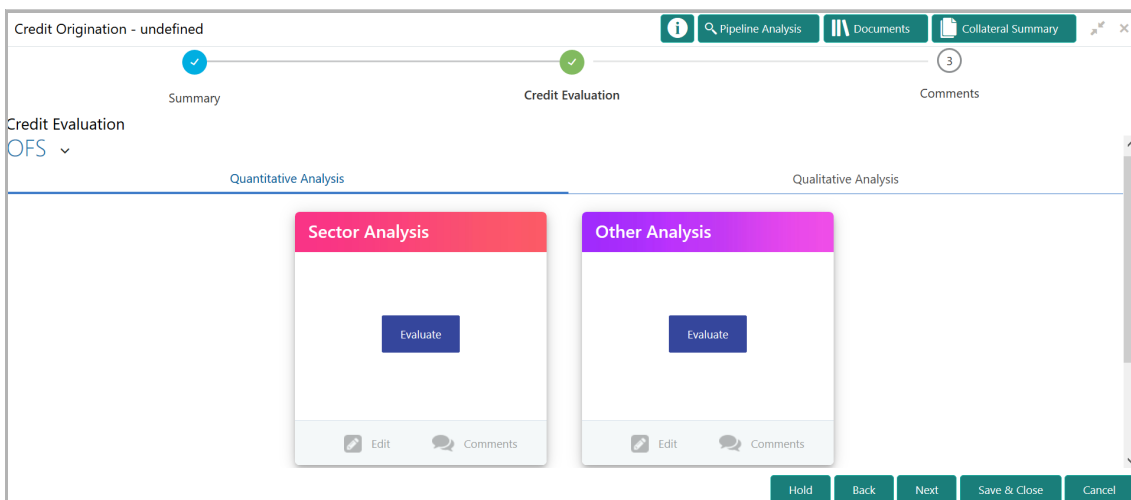
10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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

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

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

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



Chapter 4 - Proposal Evaluation

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

- Quantitative Analysis
- Qualitative Analysis

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

undefined > Sector Analysis

< Previous Category Next Category >

Total Score
13

Availability of raw materials Score 9

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

Yes

No

Status as of 17th March

Cancel Save

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

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

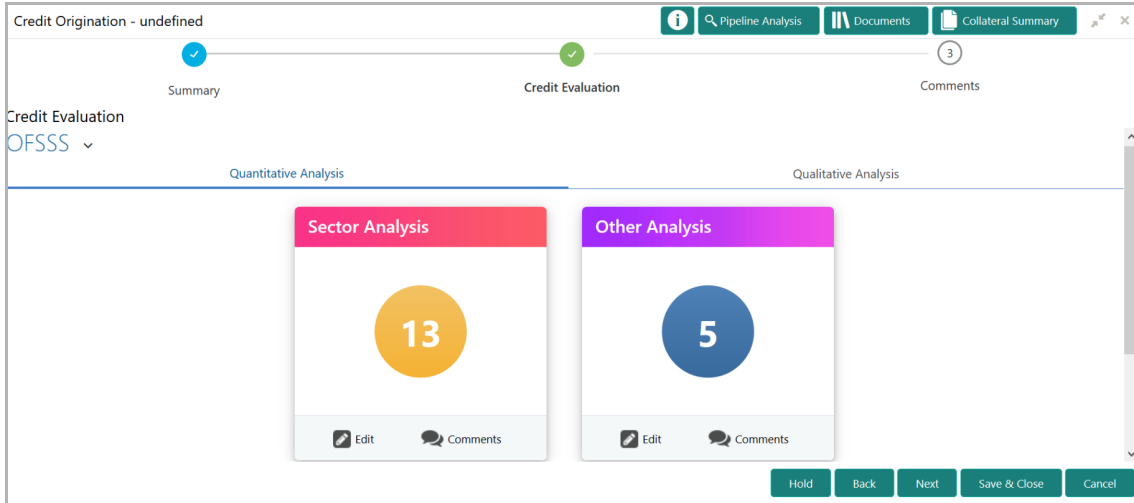
A score is generated and displayed for the sector based on each answer provided.

17. Click **Save**.

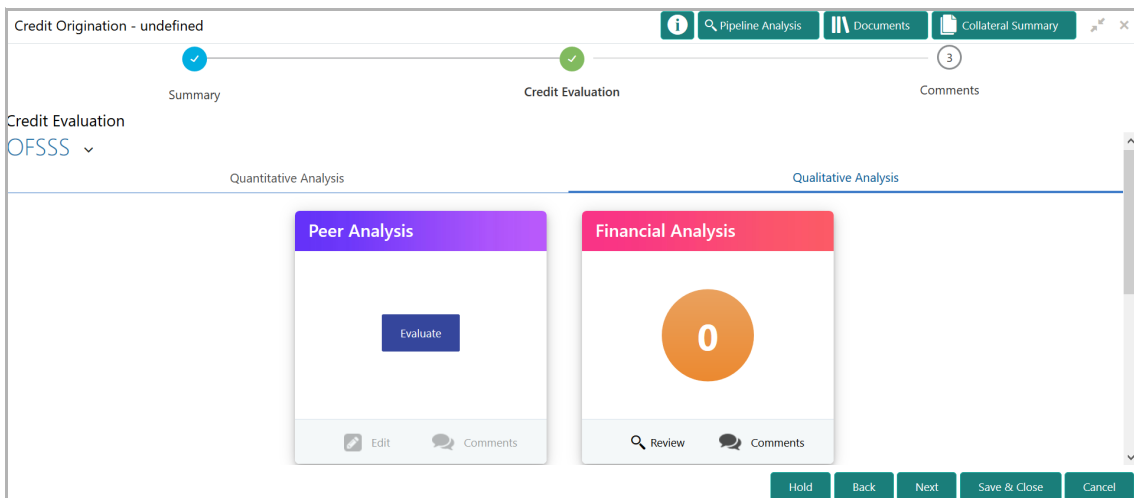
18. To perform other analysis in **Quantitative Analysis**, click **Evaluate** in **Other Analysis** section and answer the questions.

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

Chapter 4 - Proposal Evaluation



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



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

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

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

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

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

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

Chapter 4 - Proposal Evaluation

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

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

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

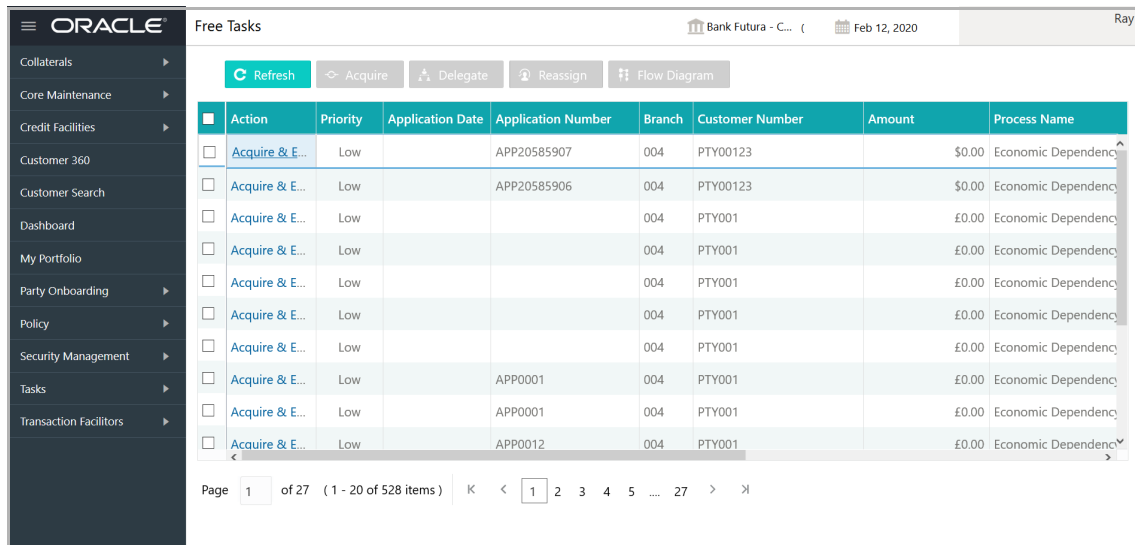
29. Click **Submit**.

Chapter 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:



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

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

Chapter 4 - Proposal Evaluation

The screenshot displays the 'Credit Origination - undefined' application interface. At the top, there are navigation tabs for 'Summary', 'Legal Evaluation', and 'Comments'. The 'Summary' tab is active, showing a progress indicator with a green checkmark. Below the navigation, there are three main sections: 'Customer Information', 'Facility Summary', and 'Collateral summary'. The 'Customer Information' section shows details for 'OFS', a Pvt Ltd Company, with fields for Customer ID (PTY20761114), Register No, Legal Status (Pvt Ltd), Liability Amount, Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0). The 'Facility Summary' section shows a total funded amount of \$70,000,000.00 and a total non-funded amount of \$0.00. A bar chart shows 'Funded' at 60M and 'Term Loan' at 0. The 'Collateral summary' section shows a total collateral value of 0 and a customer LTV of 0%. The 'Existing Facilities' section shows three categories: Total existing facilities (\$0.00), Takeover amount (\$0.00), and Takeover in this application (\$0.00). The 'Covenants' section shows 0 Financial, 0 Non Financial, and 0 Total. The 'Terms & conditions' section shows 0 Pre disbursement and 0 Post disbursement. The 'Financial Profile' section shows a table for 'Previous 3 years' with columns for Category, 2017-2018, Var. %, 2018-2019, Var. %, 2019-2020, and Var. %. The 'Projections' section shows a table for 'Next 3 years' with columns for Category, 2020-2021, Var. %, 2021-2022, Var. %, 2022-2023, and Var. %. The 'Group entities' section shows a large orange circle with the number '4'. The 'Scores' section shows 'Evaluation not yet done'. The 'Groupwise Exposure Details' section shows a large blue circle with '\$100.00B' and a legend for 'GE207682'. The 'Connected Parties' section shows 'Gross Facility Amount Contribution' and 'No data to display'. The 'Ratings' section shows 'Fitch' with a green 'AAA' rating. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

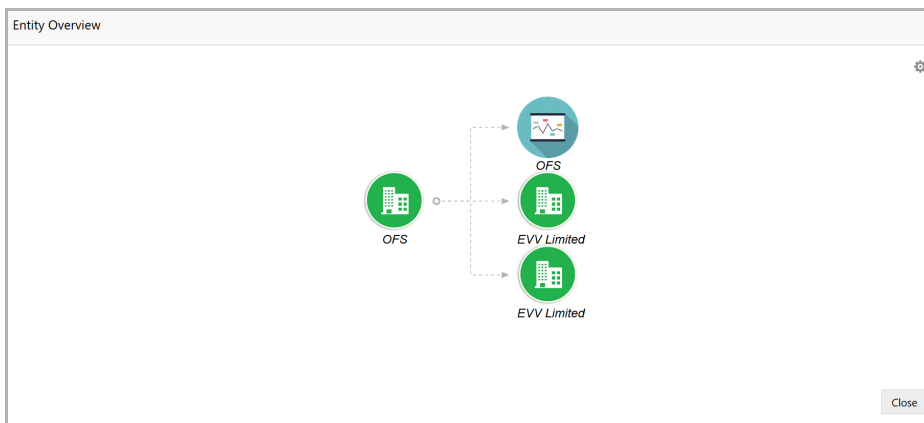
Chapter 4 - Proposal Evaluation

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

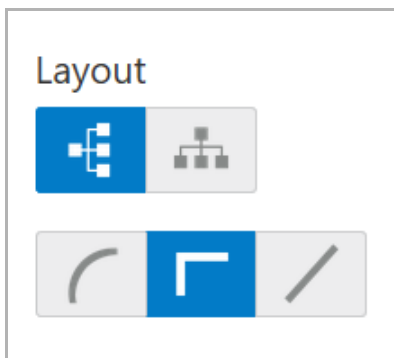
[Close](#)

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

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

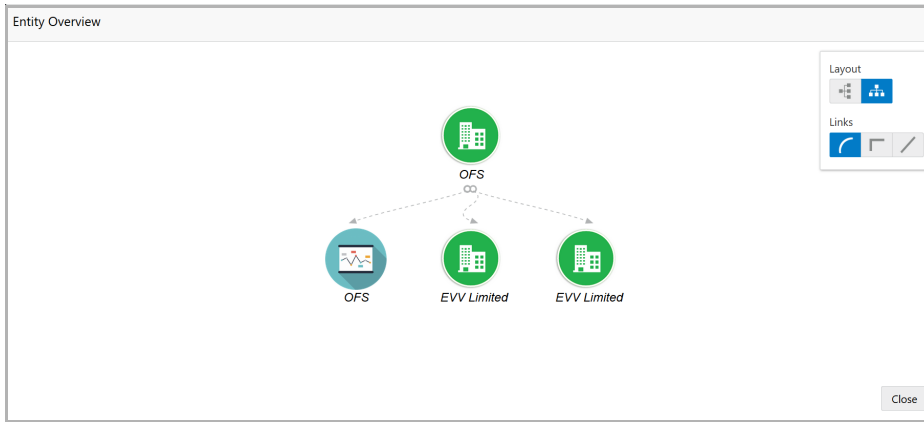


35. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 4 - Proposal Evaluation



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

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

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

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

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

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

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

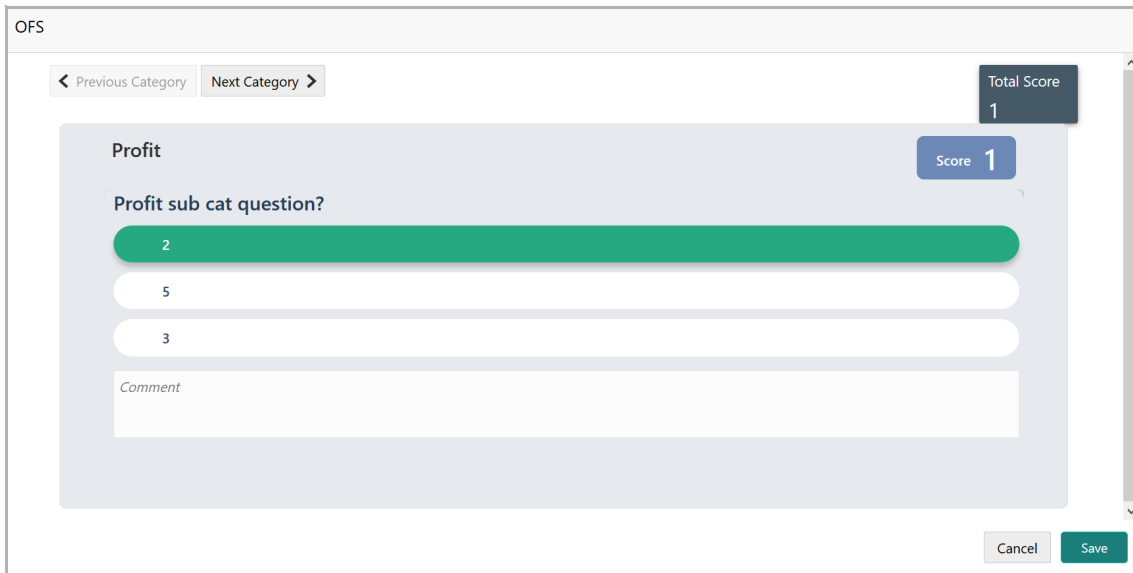
42. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:

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

Chapter 4 - Proposal Evaluation

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

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



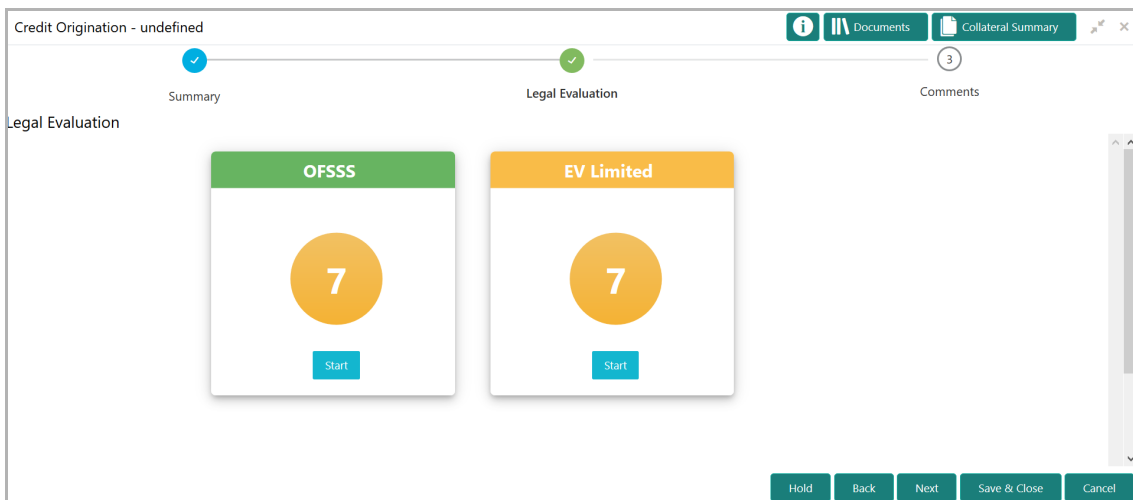
44. Select answers for the available questions and click **Next Category**.

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

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

46. Click **Save**.

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



Chapter 4 - Proposal Evaluation

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

Credit Origination - undefined

Summary Legal Evaluation Comments

Comments

Legal evaluation for QESSS and EV limited

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

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

Checklist

No items to display.

Save Checklist

* Outcome Proceed

Submit

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

51. Click **Submit**.

Chapter 4 - Proposal Evaluation

Risk Evaluation

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

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

Chapter 5 - KYC Check

Customer KYC

This is an optional stage applicable only if **Is KYC Required** check box is selected in restructuring initiation stage. If the KYC details are available for the organization, the banker can add the KYC details to the credit proposal. Adding KYC details helps to determine the originality of the organization.

Steps to add KYC details

To add KYC details, perform the following steps:

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

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

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

Chapter 5 - KYC Check

The screenshot displays a KYC Check interface for a credit origination. The interface is divided into several sections:

- Customer Information:** Shows customer details for OFS, including Customer ID (PTY20761114), Register No, Legal Status (Pvt Ltd), Liability Amount, Is KYC Compliant (No), Share Holders (0), Contractors (0), Guarantors (0), and Bankers (0).
- Facility Summary:** Displays Total funded (\$0.00) and Total non funded (\$0.00). Both sections show "No data to display".
- Collateral summary:** Shows Total collateral value (0) and Customer LTV (0%). Both sections show "No data to display".
- Existing Facilities:** Shows Total existing facilities (\$0.00), Takeover amount (\$0.00), and Takeover in this application (\$0.00).
- Covenants:** Shows 0 Financial, 0 Non Financial, and 0 Total covenants.
- Terms & conditions:** Shows 0 Pre disbursement and 0 Post disbursement terms.
- Financial Profile:** Shows a table for "Previous 3 years" with columns for Category, Year, and Var. %. It displays "No data to display".
- Projections:** Shows a table for "Next 3 years" with columns for Category, Year, and Var. %. It displays "No data to display".
- Group entities:** Displays a large orange circle with the number 4.
- Scores:** Displays "Evaluation not yet done".
- Groupwise Exposure Details:** Shows a pie chart with a value of \$100,000 and a legend for GE207682.
- Connected Parties:** Shows "Gross Facility Amount Contribution" and "No data to display".
- Ratings:** Shows a Fitch rating of AAA.

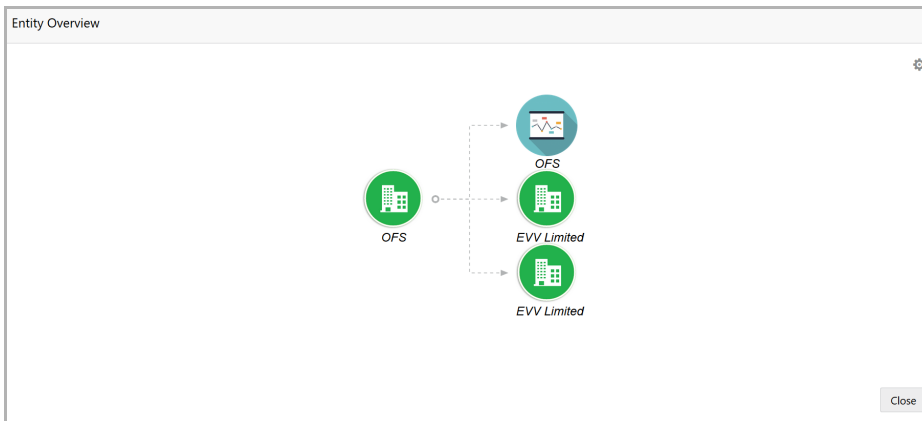
At the bottom of the interface, there are navigation buttons: Hold, Back, Next, Save & Close, and Cancel.

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

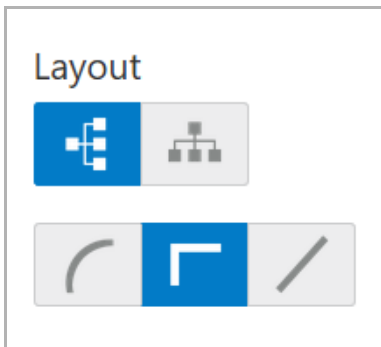
Chapter 5 - KYC Check

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

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

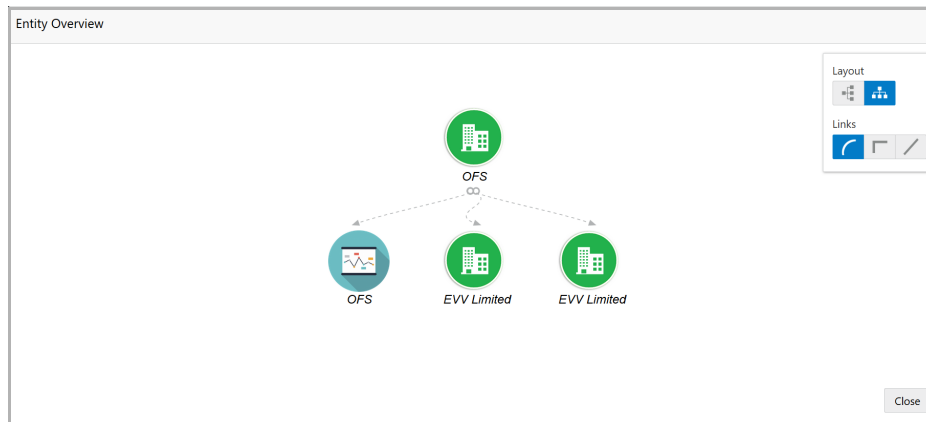


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 5 - KYC Check



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

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

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

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

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

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

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

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

The screenshot shows the 'KYC' page. At the top, there is a progress bar with three steps: 'Summary' (checked), 'KYC' (checked), and 'Comments' (3). Below the progress bar, the 'Customer KYC Details' table is displayed. The table has five columns: Party Id, Organization Name, Entity Type, KYC Status, and Actions. There are two rows of data. At the bottom of the page, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Chapter 5 - KYC Check

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

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

KYC Details

Report Received

Verification Date: Mar 2, 2020

Effective Date: Mar 2, 2020

KYC Method:

KYC Status: Verified

OK

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

Credit Origination - undefined

Summary KYC Comments

KYC

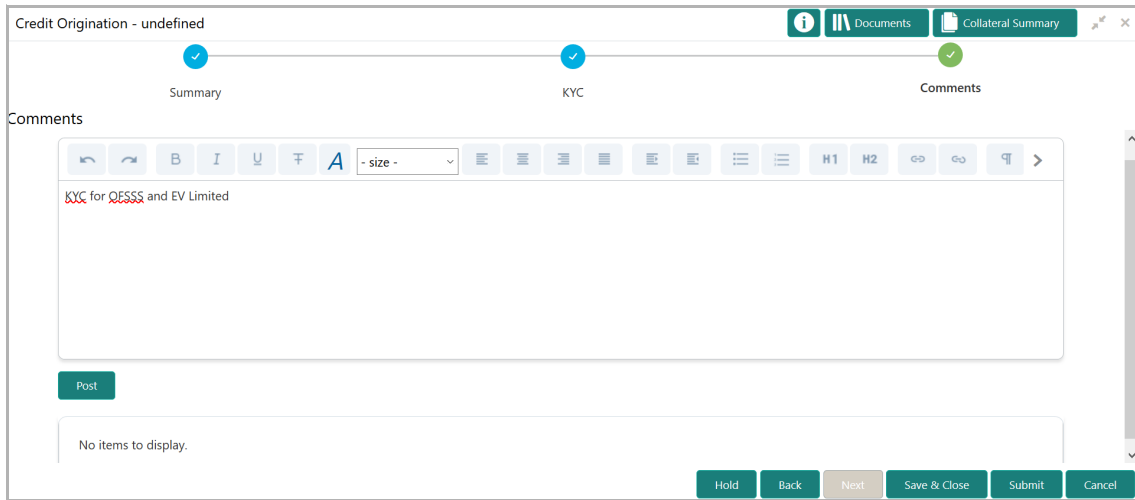
Customer KYC Details

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

Hold Back Next Save & Close Cancel

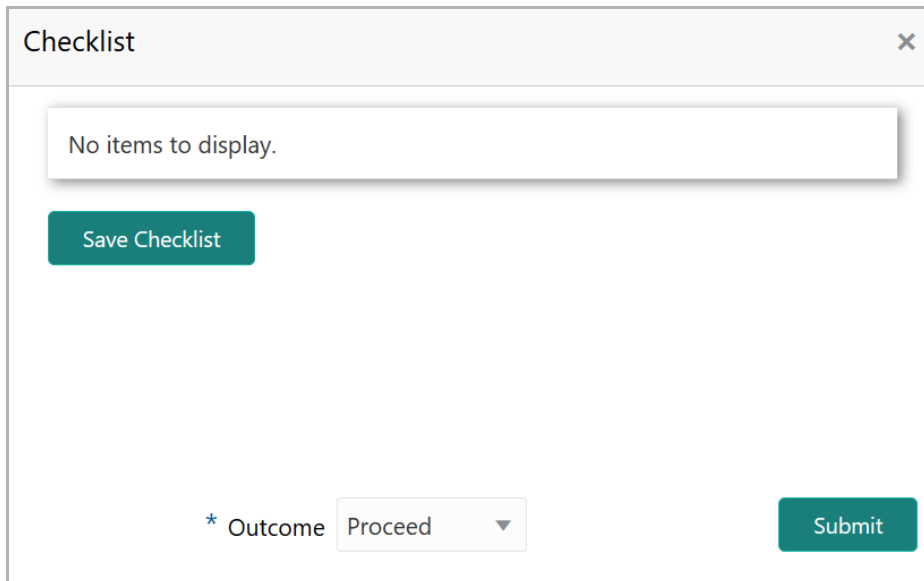
21. After adding KYC details for the organization and all its connected parties, click **Next**. *Comments* page appears:

Chapter 5 - KYC Check



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

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



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

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

Chapter 6 - Proposal Structuring

Credit Origination - undefined

Documents
Collateral Summary

1 Summary
2 Proposal Structuring
3 Comments

Summary

OFSSS

Customer Information

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

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

Facility Summary

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

Total non funded - \$0.00

Facility summary list

Group entities

2

Collateral summary

Total collateral value: 0

Customer LTV: 0%

Scores

27 / 77.1%

27 of 35

Existing Facilities

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

Covenants

0	0	0
Financial	Non Financial	Total

Terms & conditions

0	0
Pre disbursement	Post disbursement

Financial Profile View all

Show results for: Previous 3 years

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

Projections View all

Show results for: Next 3 years

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

Groupwise Exposure Details

Connected Parties

Gross Facility Amount Contribution

No data to display

Ratings

Fitch: AAA

Hold
Back
Next
Save & Close
Cancel

Chapter 6 - Proposal Structuring

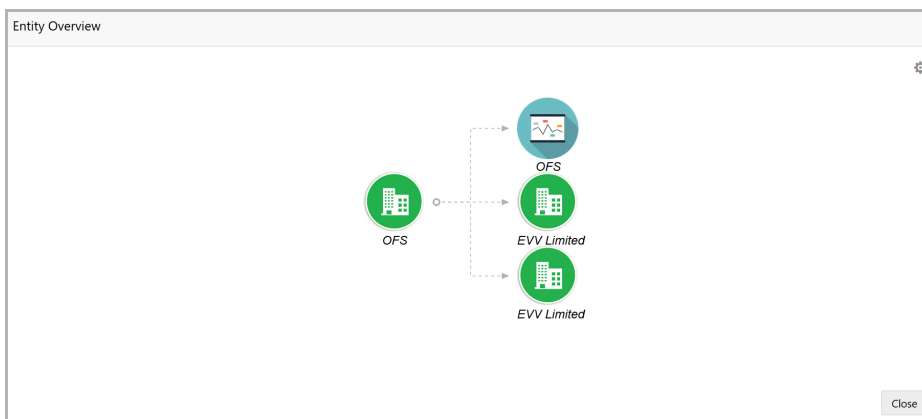
3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:

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

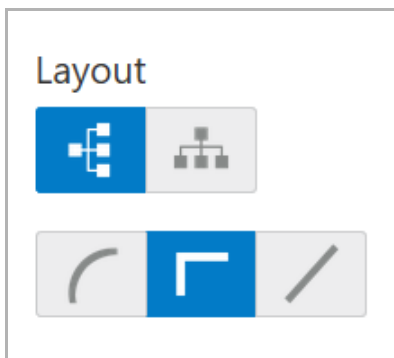
[Close](#)

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:

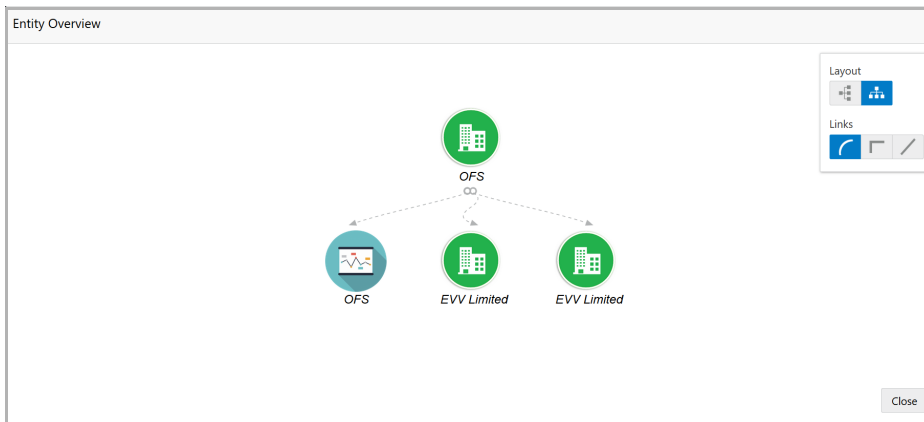


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 6 - Proposal Structuring



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

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

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

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

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

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

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

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

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

Chapter 6 - Proposal Structuring



For information about filter, add, edit, delete, and layout options, refer Proposal Initiation Chapter in Credit Proposal User Manual.

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

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

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

Ok

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

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

Chapter 6 - Proposal Structuring

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
<input type="text" value="Enter Line Code"/>	<input type="text" value="Enter Line Sl.No"/>	<input type="text"/>	<input type="text" value="Select Parent ..."/>
Facility Type *	Facility Category	Next Review Date *	Currency
<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded	<input type="text" value="Term Loan"/>	<input type="text" 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			
<input type="radio"/> Committed <input type="radio"/> Uncommitted			
▶ Schedule Details			
▶ Fee Details			
▶ Link Pool To Facility			
▶ Pricing			
▶ Additional Fields			
<input type="button" value="Save"/> <input type="button" value="Close"/>			



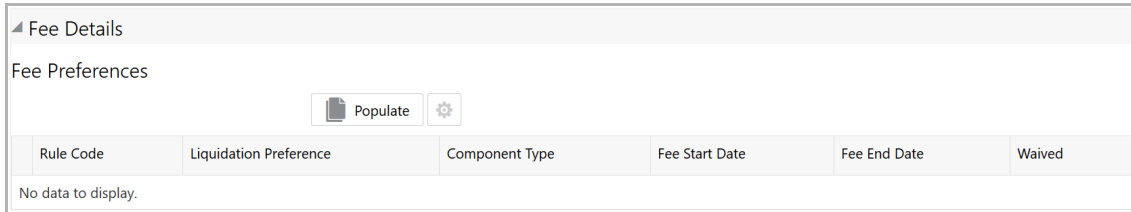
For information about Schedule Details and Pricing sections, refer Proposal Initiation Chapter in Credit Proposal User Guide.

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.



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

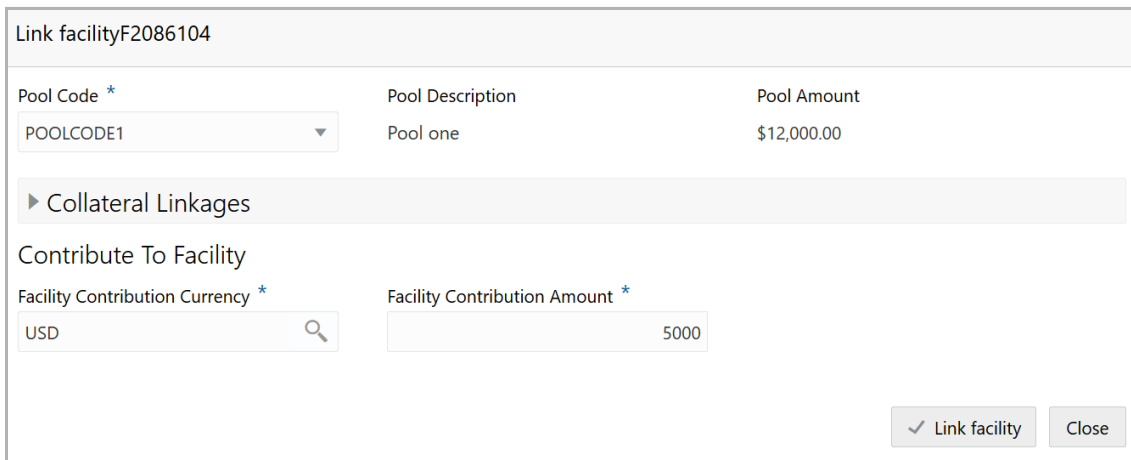
20. Click **Populate**. Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

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



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

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



Link facilityF2086104

Pool Code *	Pool Description	Pool Amount
POOLCODE1	Pool one	\$12,000.00

▶ Collateral Linkages

Contribute To Facility

Facility Contribution Currency *	Facility Contribution Amount *
USD	5000

23. Select the **Pool Code**.

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

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

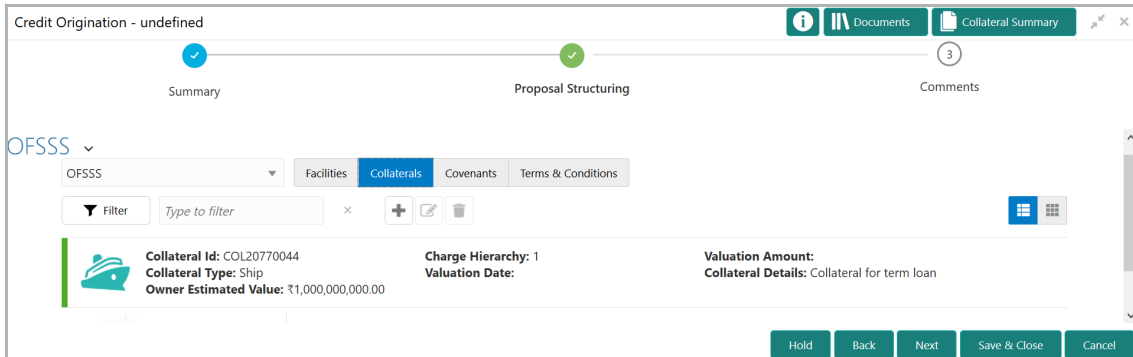
26. Click **Link Facility**. Facility is linked with the facility pool.



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

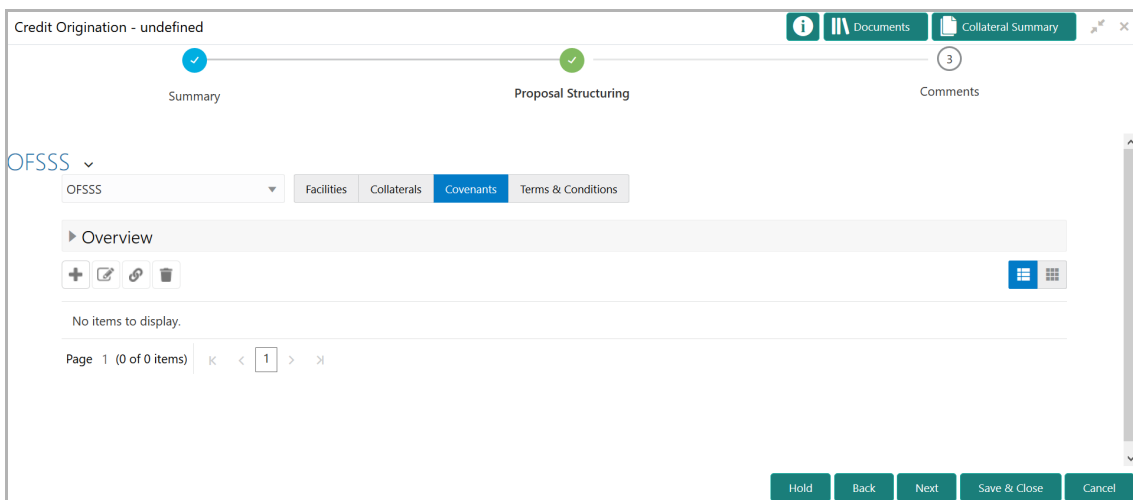
Chapter 6 - Proposal Structuring

- 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:

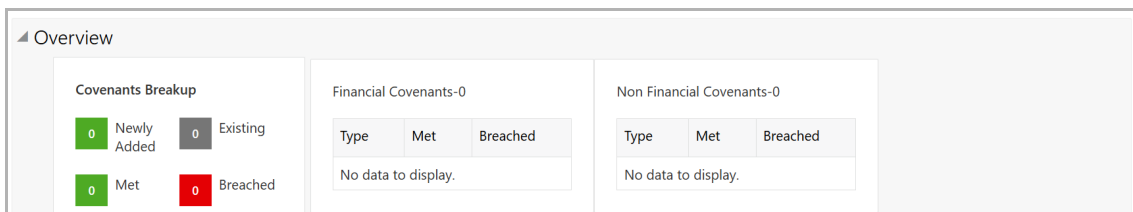


For information about filter, add, edit, delete, and layout options, refer Proposal Initiation Chapter in Credit Proposal User Guide.

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



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



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

Chapter 6 - Proposal Structuring

Covenant Details

Covenant Id *	Covenant Name
New - Covenant Details	Enter Covenant Name
Covenant Description *	Classification Type *
Enter the covenant description	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

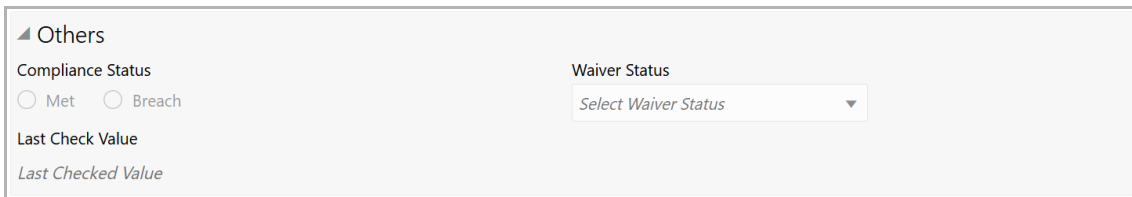
Covenant Type	Notice Days *
Financial	90
Revision Frequency *	Revision Days
Select Revision Frequency	Enter Revision Days
Start Date *	End Date *
Mar 18, 2020	May 18, 2020
Formula	
Covenant Check Condition	
Greater Than	Target Type
Target Value	Select Covenant Target Type
10000000000000000	

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.

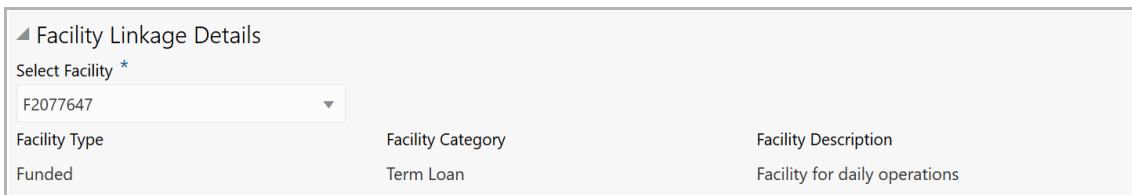


▲ Monitoring Information Details

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 Proposal Initiation Chapter in Credit Proposal User Manual.

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

The screenshot shows the 'Credit Origination - undefined' interface. At the top, there are tabs for 'Summary', 'Proposal Structuring', and 'Comments'. Below these, there are sub-tabs for 'Facilities', 'Collaterals', 'Covenants', and 'Terms & Conditions', with 'Terms & Conditions' being the active tab. A dropdown menu is set to 'OFSSS'. Below the tabs, there are icons for adding, editing, and deleting items. The main area displays 'No items to display.' and a pagination bar showing 'Page 1 of 0 (1 - 0 of 0 items)'. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

The 'Add Terms And Conditions' dialog box is shown. It has a title bar with a close button. The form contains the following fields:

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

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

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 Proposal Initiation Chapter in Credit Proposal User guide.

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

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

Chapter 9 - Draft Generation

Credit Origination - undefined

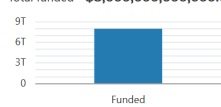
Documents
Collateral Summary

1 Summary
2 Draft Generation
3 Comments

Summary

OFSSS

Customer Information
 OFSSS, A entity established & operating as a Pvt Ltd Company in
 Customer ID: PTY20771147 | Register No: | Legal Status: Pvt Ltd | Liability Amount: ₹900,000,000.00 | Is KYC Compliant: No | Share Holders: 0 | Contractors: 0 | Guarantors: 0 | Bankers: 0

Facility Summary
 Total funded - \$8,000,000,000,000.00 | Total non funded - \$0.00


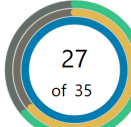
Collateral summary
 Total collateral value: 0 | Customer LTV: 0%

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


Group entities
 2

Scores
 27 / 77.1%


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


Connected Parties
 Gross Facility Amount Contribution
 No data to display

Ratings
 Fitch: AAA

Hold
Back
Next
Save & Close
Cancel

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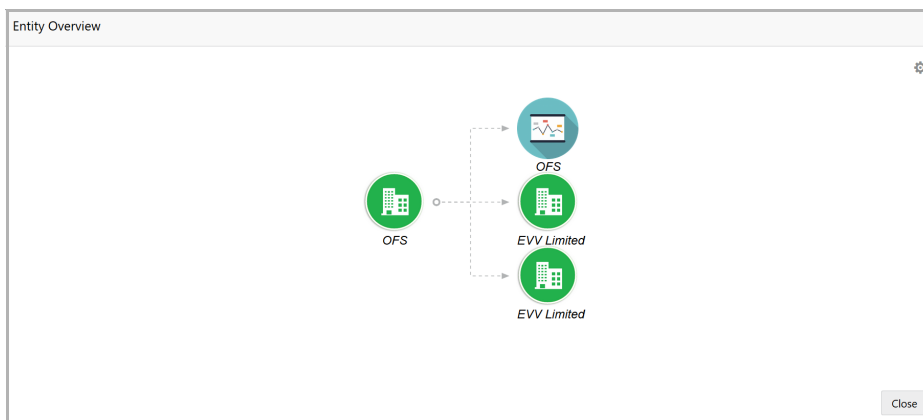
Chapter 9 - Draft Generation

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

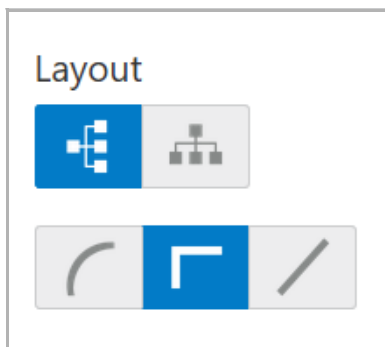
Industry Details			
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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:

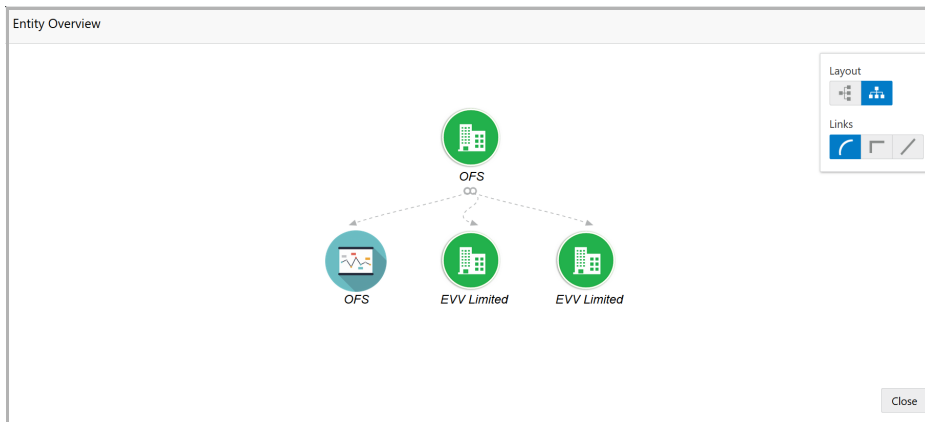


6. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:



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

Chapter 9 - Draft Generation



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

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

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

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

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

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

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

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

The screenshot shows the "Credit Origination - Draft Generation" window. At the top, there are three tabs: "Summary" (with a blue checkmark), "Draft Generation" (with a green checkmark), and "Comments" (with a red circle containing a 1). Below the tabs, the "Draft Generation" section is active. It contains two text input fields: "Document Name:" and "Document Description:". Below these fields are three icons: a document icon, a magnifying glass icon, and a download icon. At the bottom of the window, there is a navigation bar with buttons for "Hold", "Back", "Next", "Save & Close", and "Cancel".

Chapter 9 - Draft Generation

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

Draft Generation Details

Communication Type

Email To *

Email

Email CC

Subject *

Cancel Generate

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

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

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

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

Credit Origination - Draft Generation

Documents Collateral Summary

Summary Draft Generation Comments

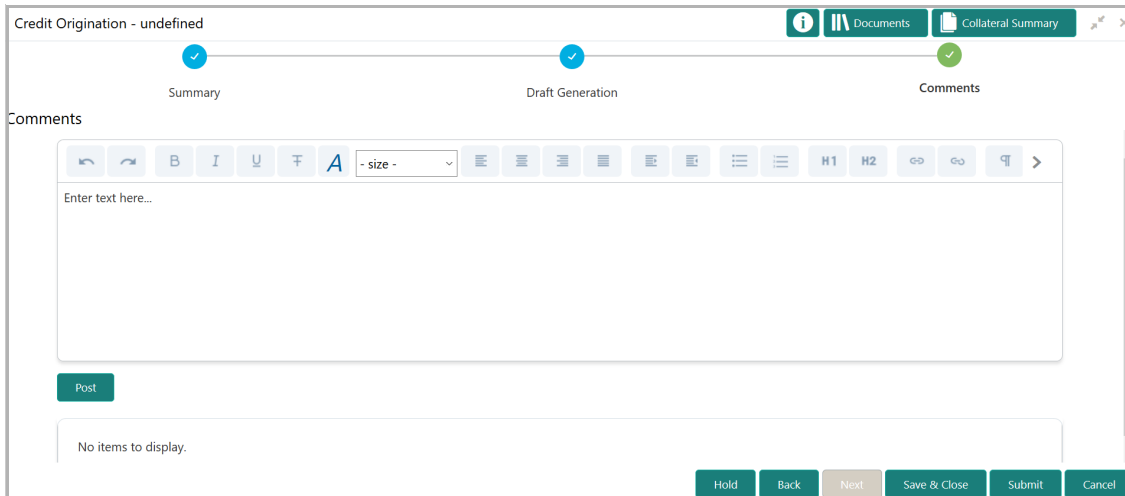
Draft Generation

PDF Document Name : Document Description :

Hold Back Next Save & Close Cancel

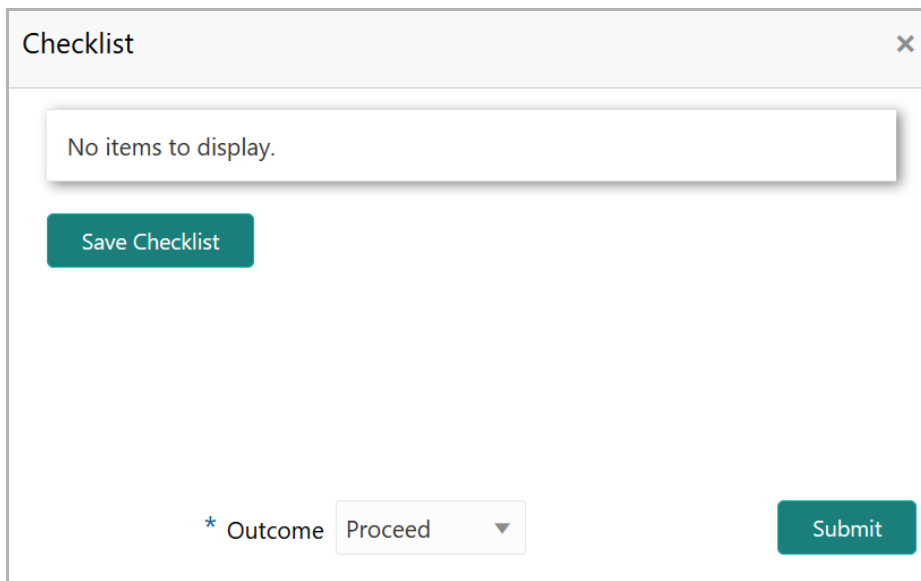
19. Click **Next**. *Comments* page appears:

Chapter 9 - Draft Generation



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

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



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

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

Upon customer acceptance of the draft proposal, the proposal will be available for selection in Simplified Credit Proposal Handoff (CPHP) initiation page.

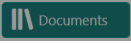
Refer Simplified Credit Proposal User Guide for information on performing Simplified CPHP process.

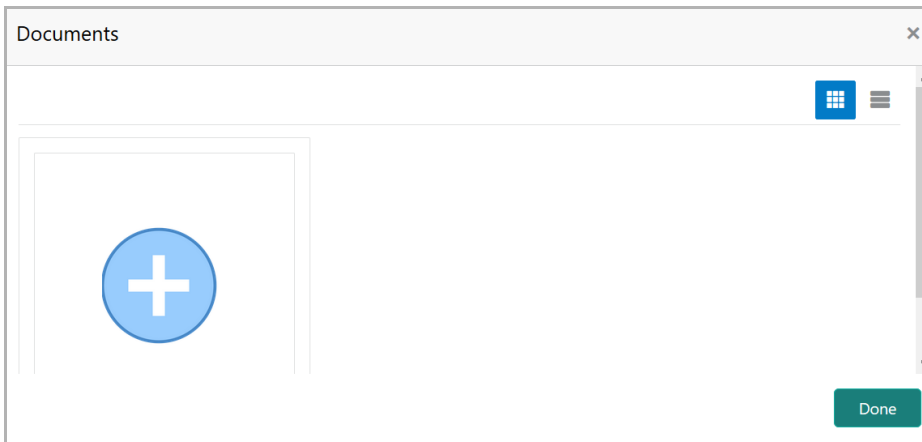
Chapter 10 - Document Upload

Document Upload and Checklist

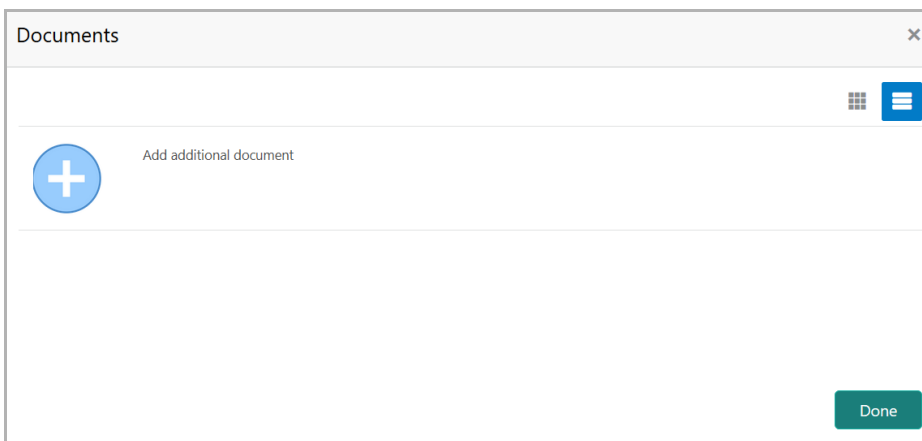
In OBCFPM, supporting documents such as balance sheets and collateral documents can be uploaded in any stage of credit proposal process. Supporting documents help the senior officers in bank to accurately evaluate the credit worthiness of the organization and approve the proposal. Documents added for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



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

Chapter 10 - Document Upload

Document

Document Type *
Closure Documents

Document Code *
Closure Documents

Document Title *
Facility Payment Bills

Document Description

Remarks
Paid

Document Expiry Date
Mar 21, 2020

Drop files here or click to select

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

Upload

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.

5. Type the **Document Title**.

6. Type the **Document Description** that best describes the document.

7. Type the Remarks based on your need.

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

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



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

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

Chapter 10 - Document Upload

Checklist

Proposal Enrichment

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

* Outcome Proceed Submit

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

Chapter 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

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