Simplified Credit Proposal Evaluation Restructuring User Manual
Oracle Banking Credit Facilities Process Management
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ORACLE®
Financial Services

Oracle Banking Credit Facilities Process Management User Guide
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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 • 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:
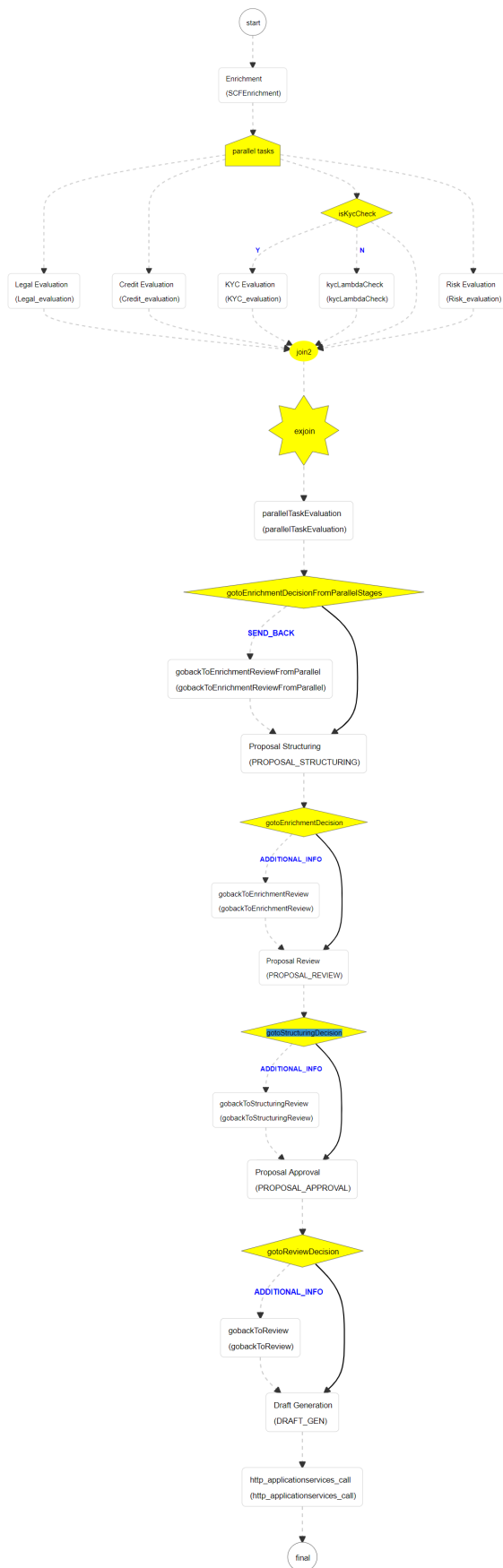
Restructuring Initiation

Simplified Credit Proposal Evaluation Restructuring (CPER) 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 CPER process, perform the following steps:

Steps to initiate CPER process

1. In OBCFPM, navigate to **Credit Facilities > Simplified Credit Proposal Evaluation Restructuring**. *Initiate Restructuring* page appears:
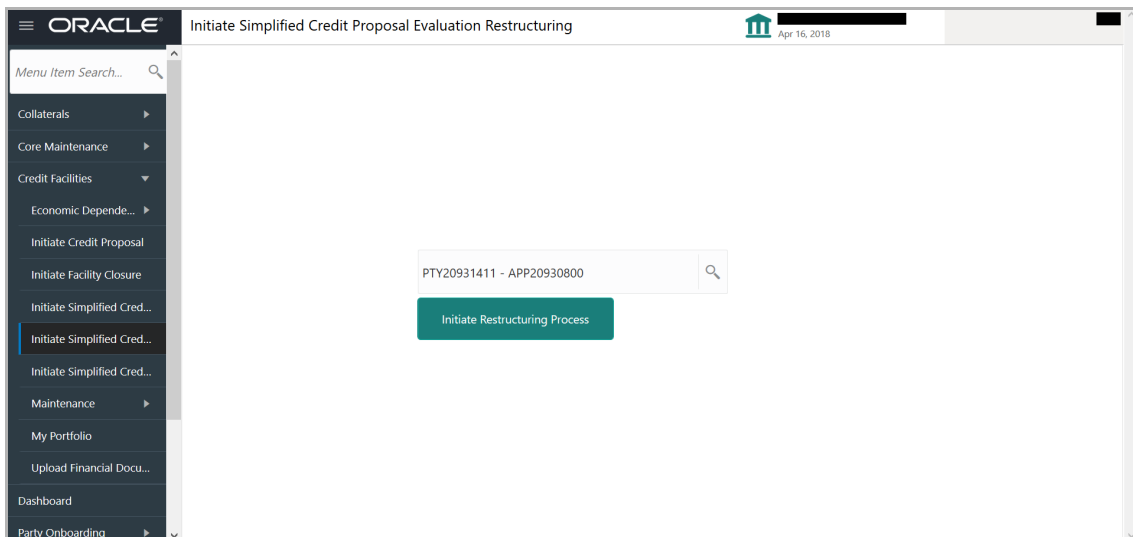
2. Search and select the required application**. Initiate Restructuring Process** button is enabled*.

3. Click the **Initiate Restructuring Process** button. *Customer Info* page with organization and connected party details added in simplified CPEP appears:
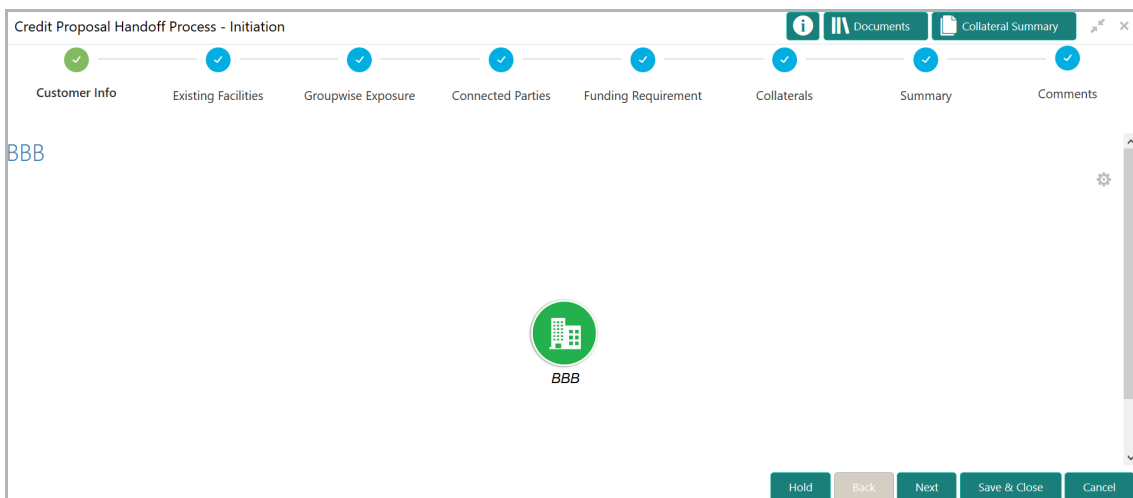
Mouse hovering on the organization / connected party icon displays the basic information about the organization.

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:

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:

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:

7
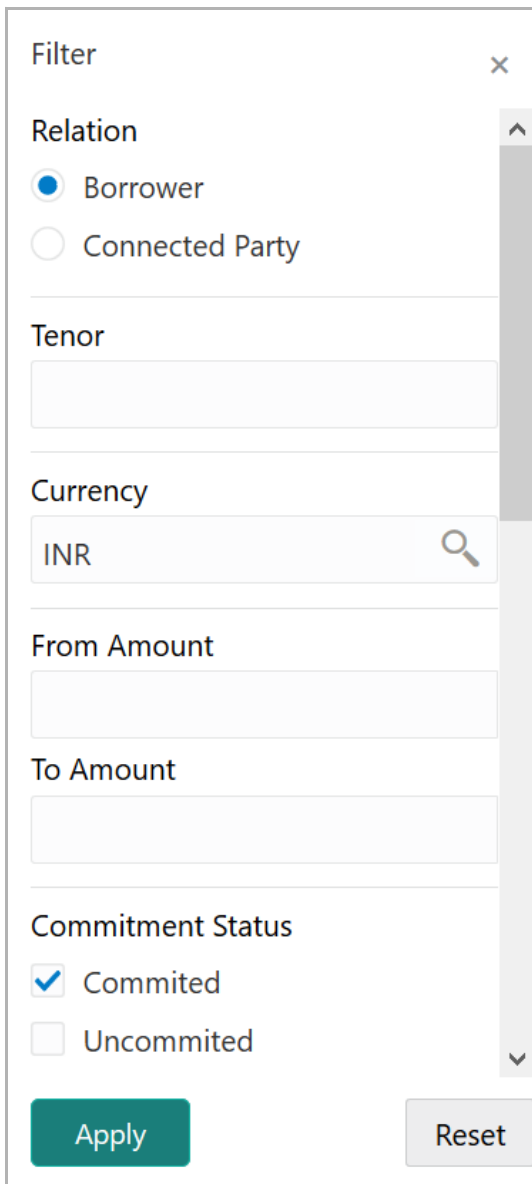
14. To change the table view to list view, click the list view icon at the right corner.

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

Filter   ✕

Relation

◉ Borrower

◯ Connected Party

Tenor

[   ]

Currency

[INR   🔍]

From Amount

[   ]

To Amount

[   ]

Commitment Status

☑ Commited

☐ Uncommited

[Apply]   [Reset]

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:

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:

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:

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:

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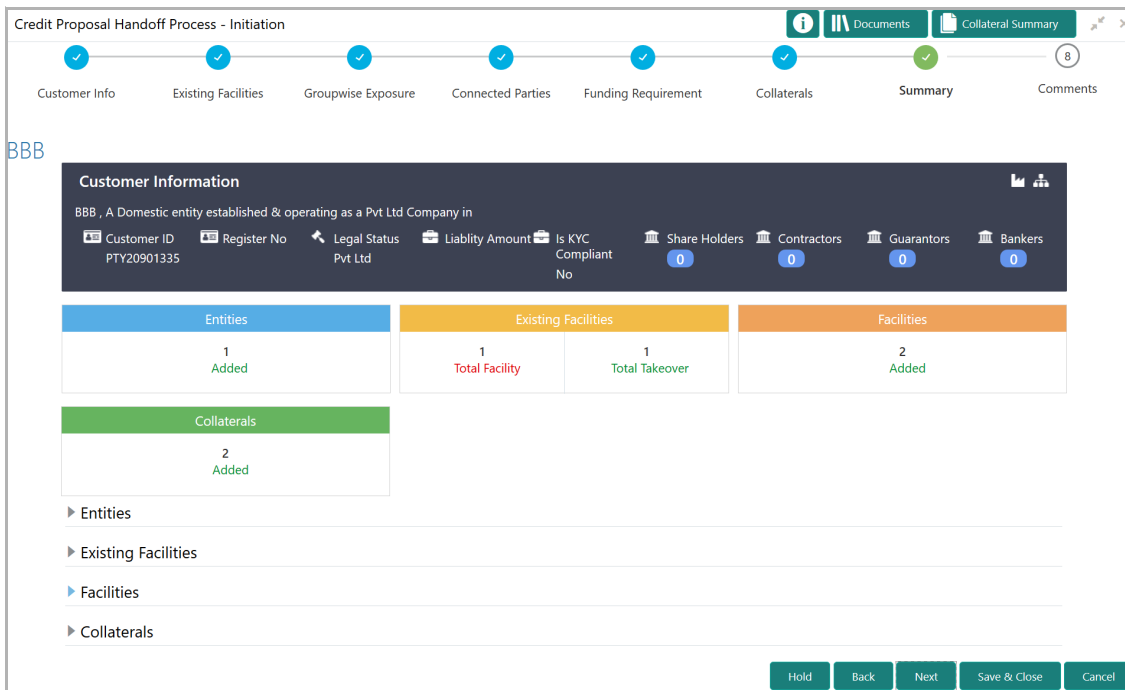
The *Summary* page displays all the information about the evaluated proposal for easy verification.

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:

14

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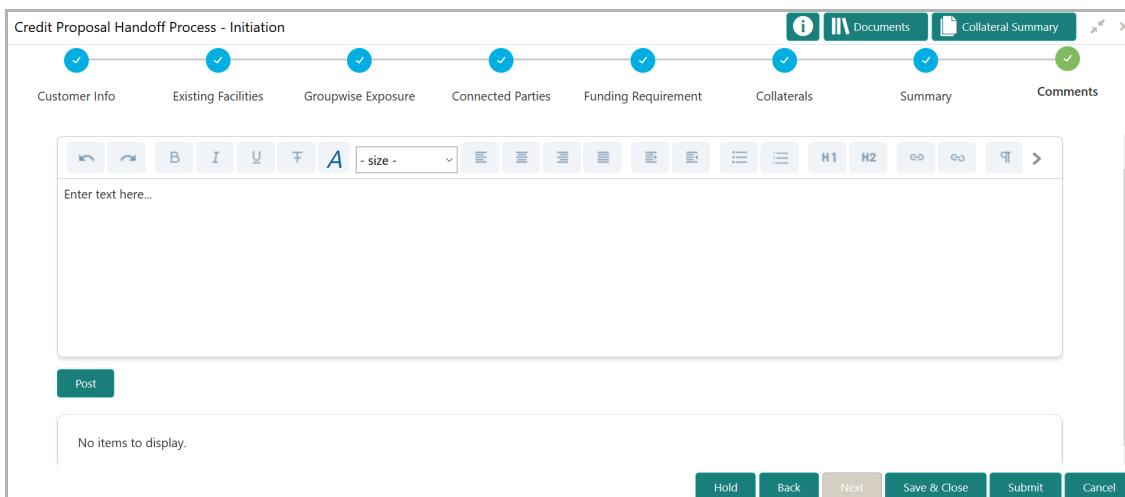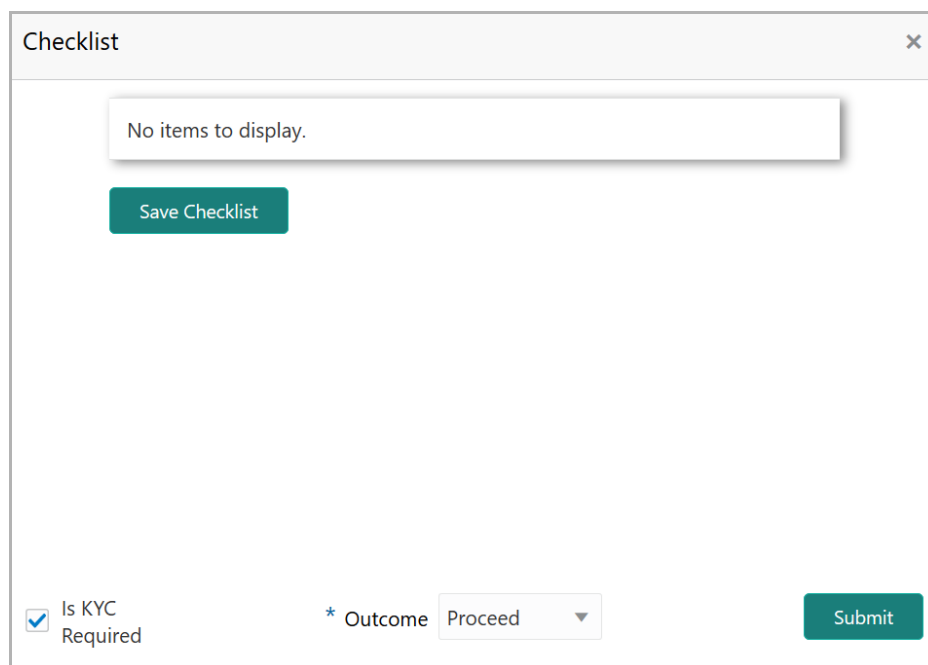
41. Type the necessary comments in the text box and click **Post**. Comment is posted.

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:

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
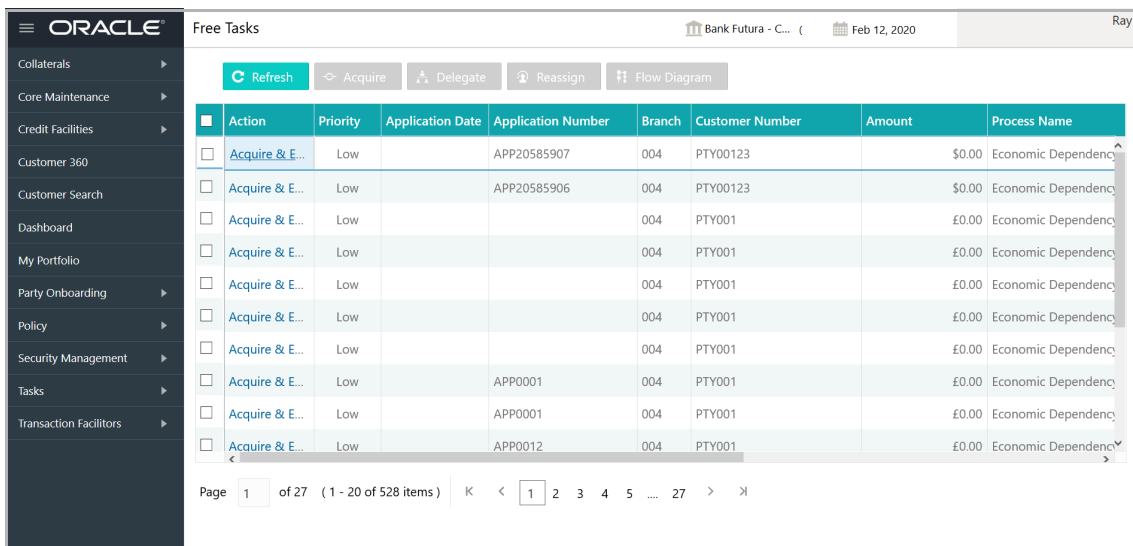
Proposal Evaluation

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:

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

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:

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:
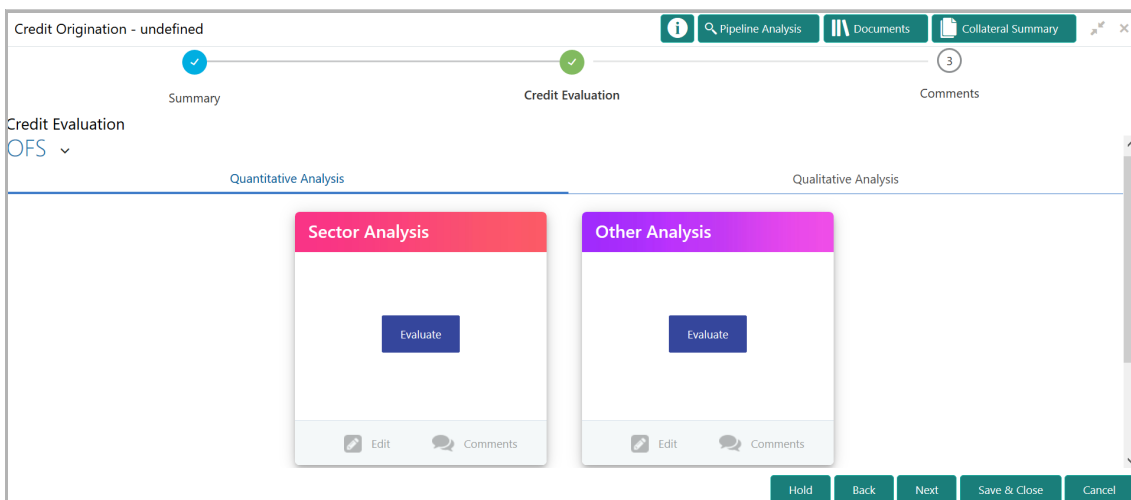
Chapter 4 - Proposal Evaluation

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:

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
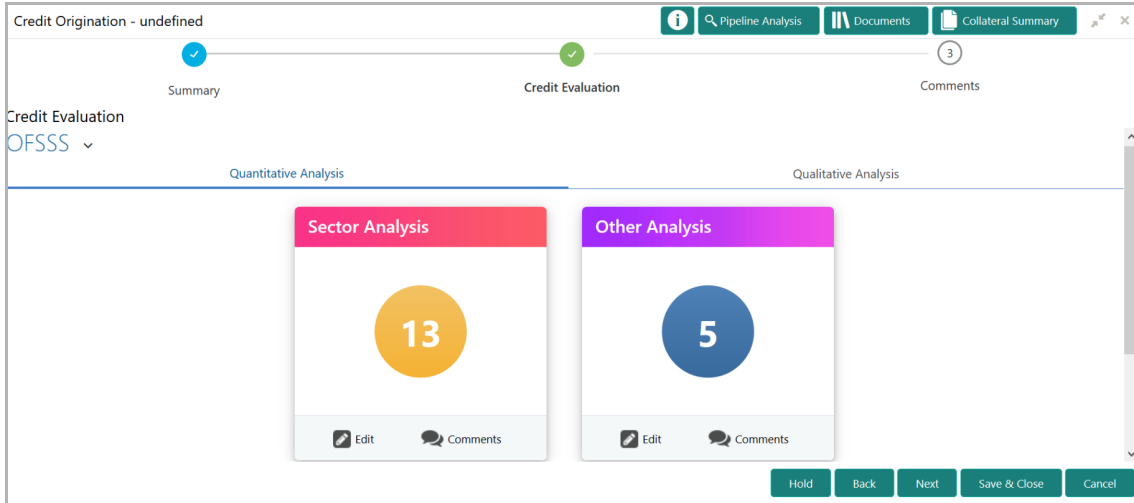
19. After performing the qualitative analysis, click **Qualitative Analysis** tab. *Qualitative Analysis* page appears:
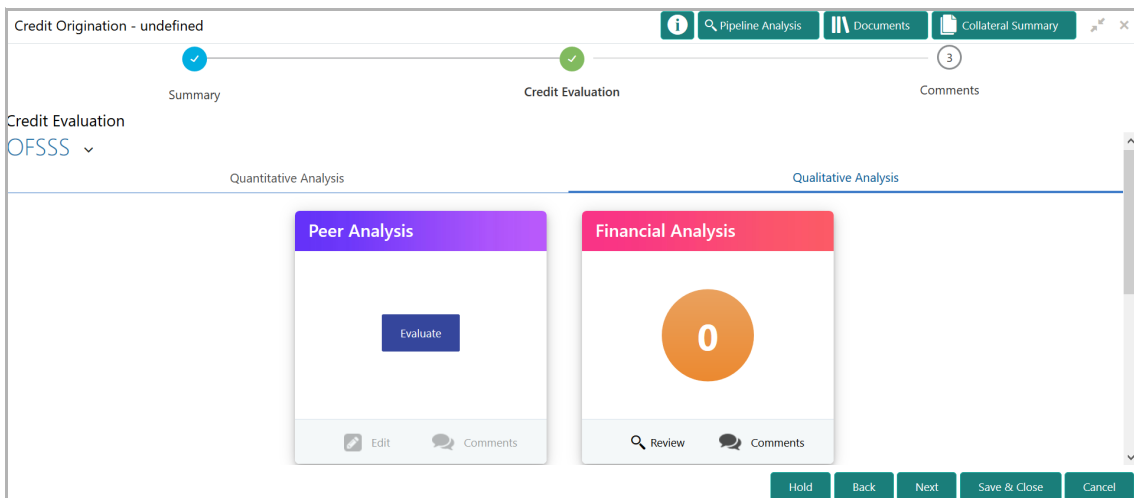
20. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** section. *Peer Analysis* window appears.

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**.
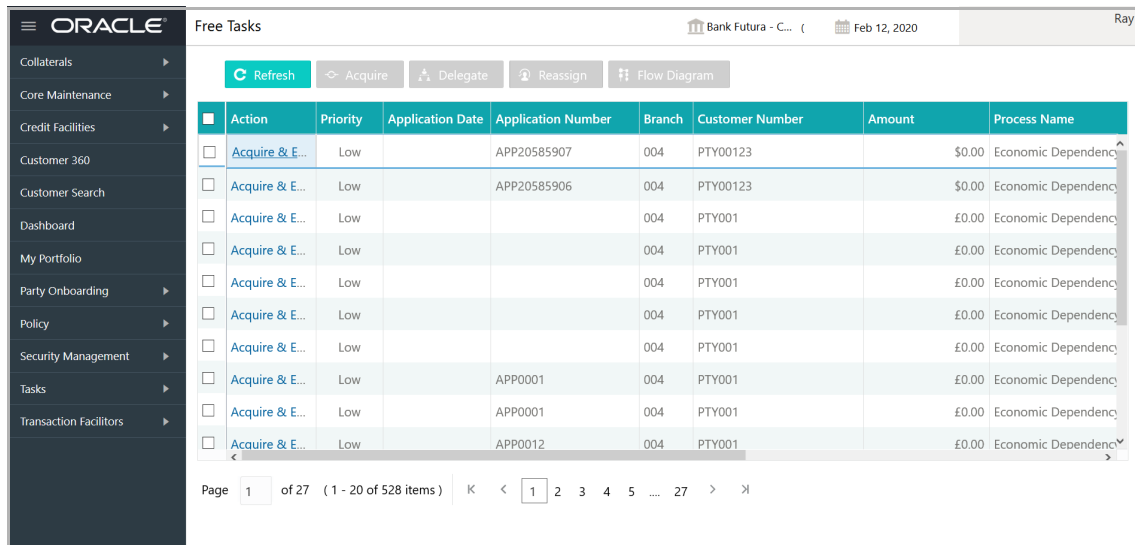
29. Click **Submit**.

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:

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

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

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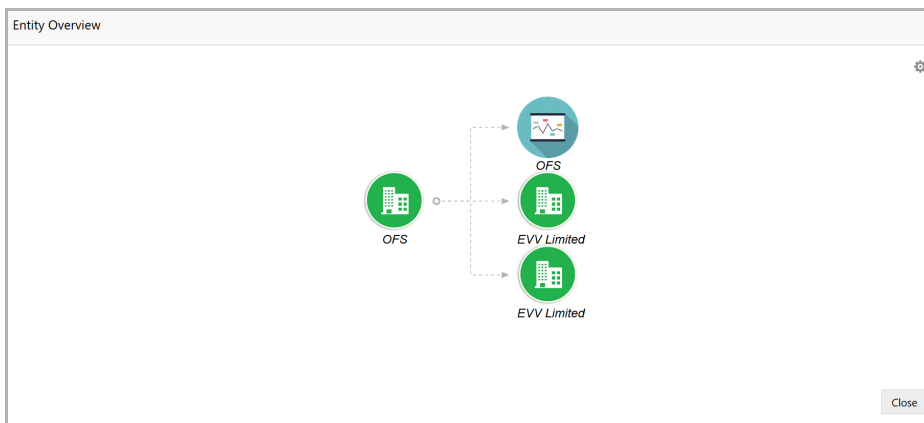
35. To change the layout of the entity overview, click the configuration icon at the top right corner. *Layout* window appears:
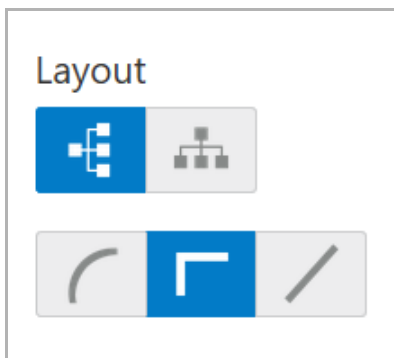
36. Select the required layout. Entity Overview is changed to the selected layout as shown below:
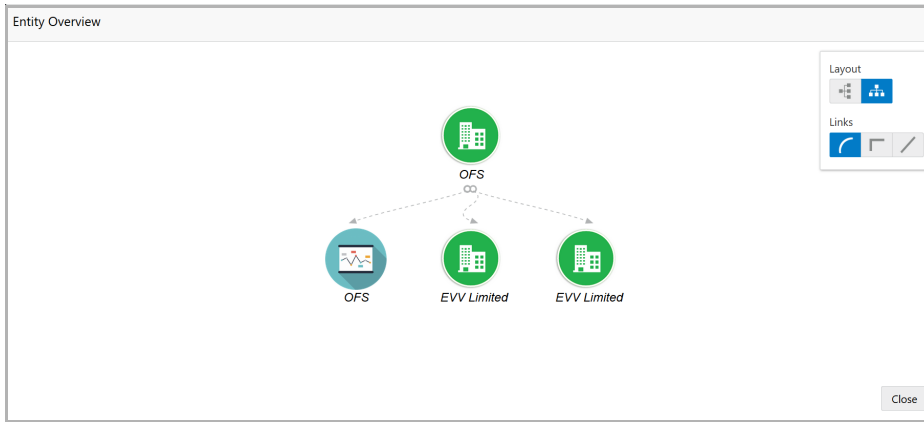
37. To exit the *Entity Overview* window, click **Close**.

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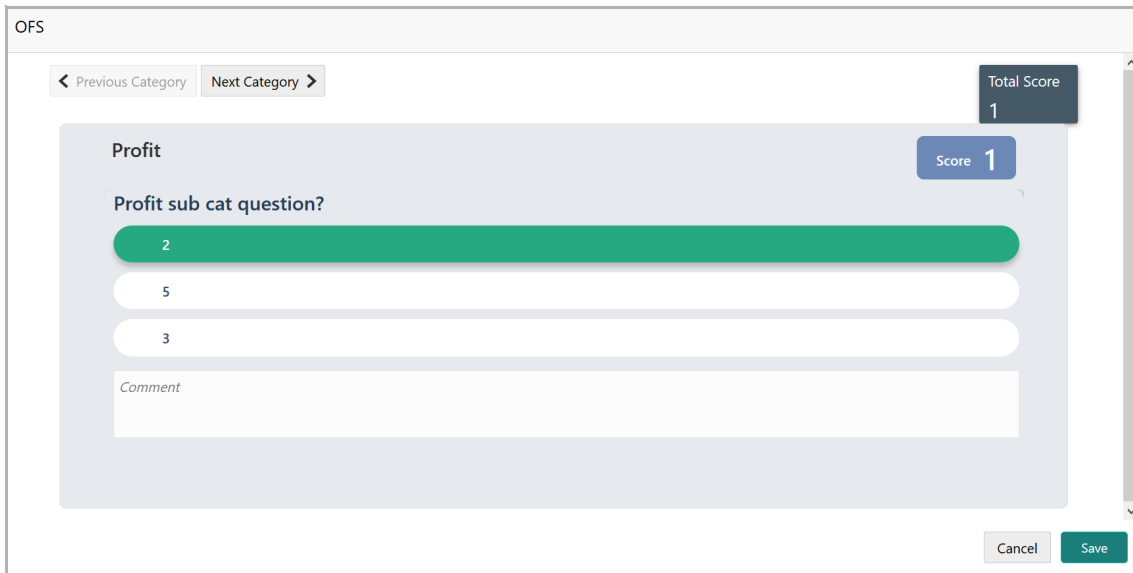
42. After reviewing the *Summary*, click **Next**. *Legal Evaluation* page appears:

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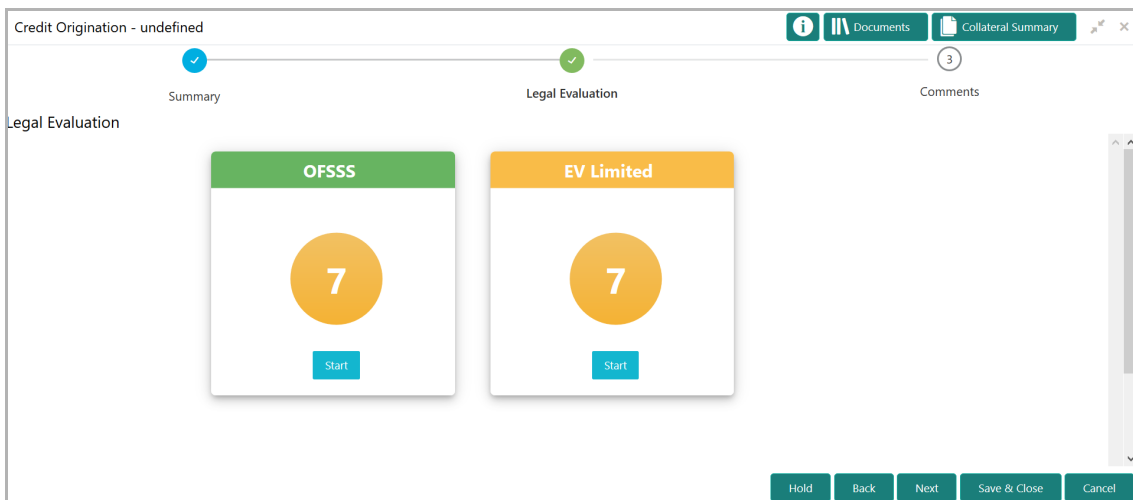
44. Select answers for the available questions and click **Next Category**.

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:

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**.**

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

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.

29

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:

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

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:

Entity Overview

OFS

OFS — EVV Limited

EVV Limited

Close

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

Layout

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.

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

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:

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:

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

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

23. Click **Submit.** *Checklist* window appears:
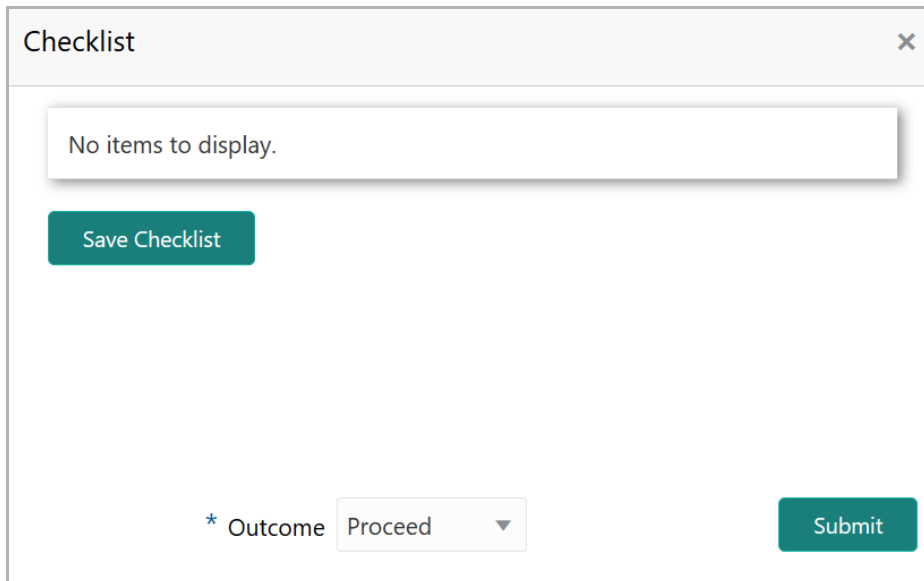
24. Select the **Outcome** as **Proceed**.

25. Click **Submit**.

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:

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

Chapter 6 - Proposal Structuring

Credit Origination - undefined

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 | Liablity 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**

9T
6T
3T
0
    Funded

■ Term Loan

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

No data to display

Group entities

2

Collateral summary

0
Total collateral value

0%
Customer LTV

No data to display

★ Scores

27   77.1 %

27
of 35

Legal Evaluation	7 of 11 ▸
Fair 63.6%	
Risk Evaluation	7 of 11 ▸
Fair 63.6%	
Credit Evaluation	13 of 13 ▸
Good 100.0%	

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

Groupwise Exposure Details

$60.00M   ■ GE207787

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

3. To view the sector and industry information, click the industry icon in **customer information** section. *Industry Details* window appears:
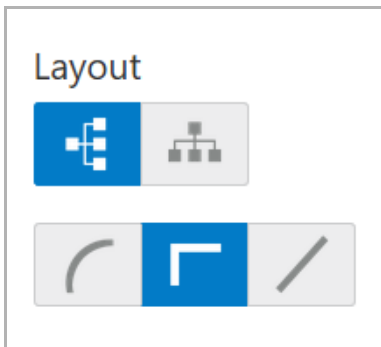
Industry Details			
Sectors	**Industry Group**	**Industries**	**Sub Industries**
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

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:

Entity Overview

OFS

OFS

EVV Limited

EVV Limited

Close

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

Layout

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.

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

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:

Facility Details

Line Code *	Line Serial Number *	Facility Description *	Parent Facility Id
Enter Line Code	Enter Line Sl.No		Select Parent ... ▼

Facility Type *
- ⦿ Funded
- ◯ Non Funded

Facility Category: Term Loan ▼

Next Review Date * 📅

Currency: INR 🔍

Requested Amount	Proposed Amount	Tenor	Availability Period
		(in months)	Availability Period

Commitment Status
- ◯ Committed
- ◯ Uncommitted

▸ Schedule Details

▸ Fee Details

▸ Link Pool To Facility

▸ Pricing

▸ Additional Fields

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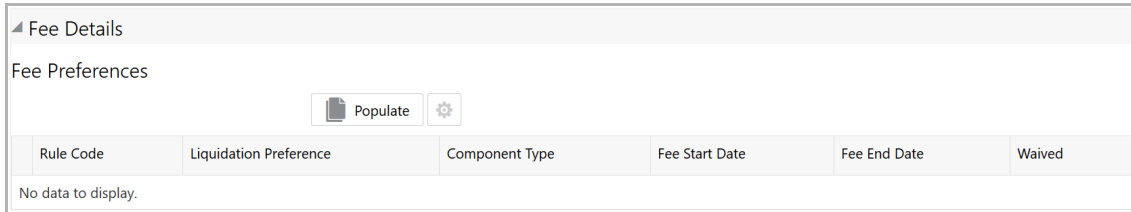
For information about Schedule Details and Pricing sections, refer Proposal Initiation Chapter in Credit Proposal User Guide.

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

18. Specify the **Proposed Amount**.

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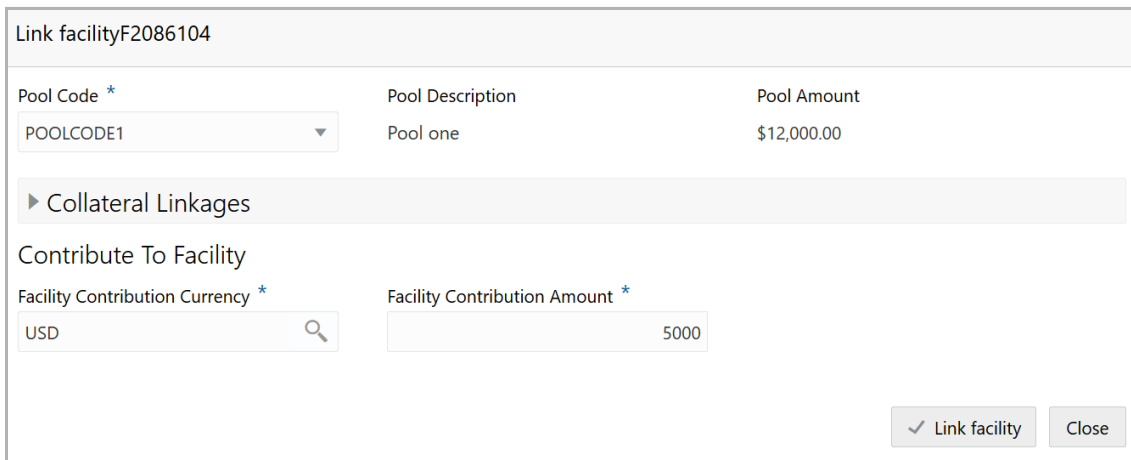
20. Click **Populate.** Fee details such as Rule code, Liquidation Preference, Component Type, Fee Start Date, Fee End Date and Waived will be fetched from the target system.

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 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

✓ 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

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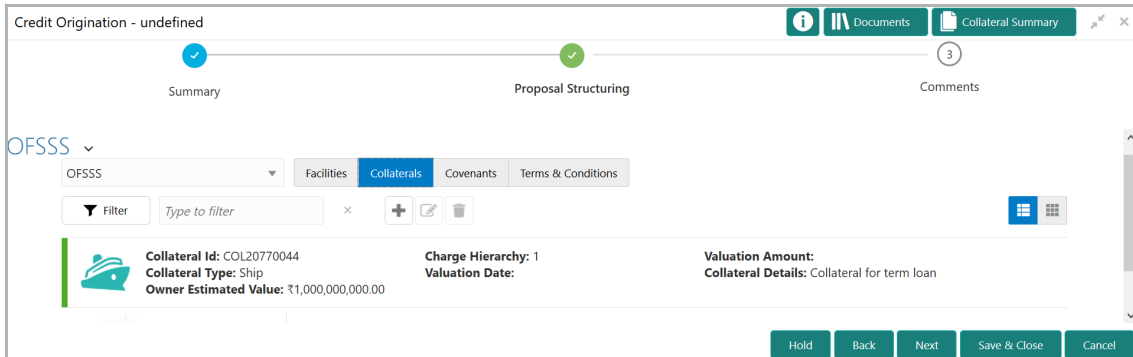
For information about filter, add, edit, delete, and layout options, refer Proposal Initiation Chapter in Credit Proposal User Guide.

30. To go to the *Covenants* page, click the **Covenants** tab.
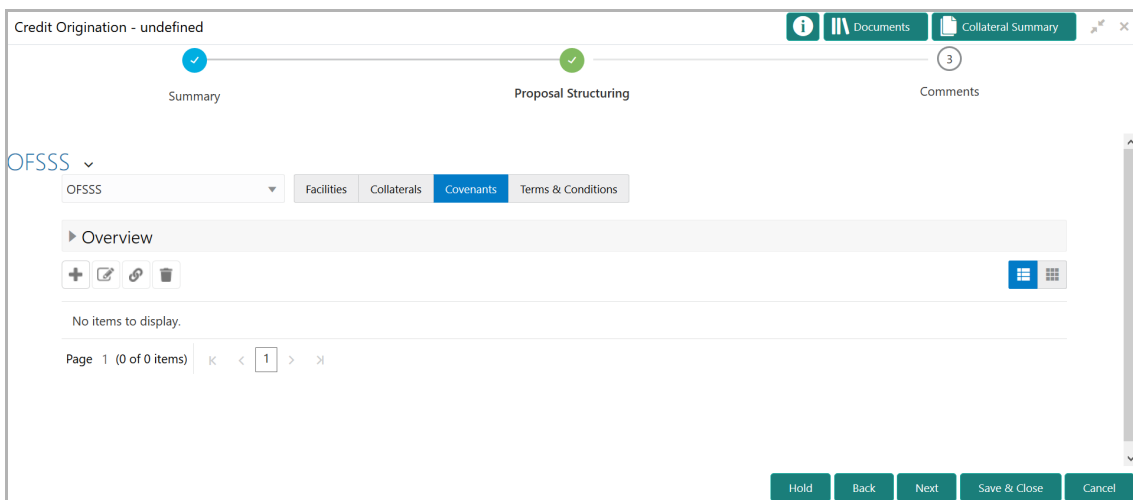
31. To view details about the already added covenant, click and expand the **Overview** section.
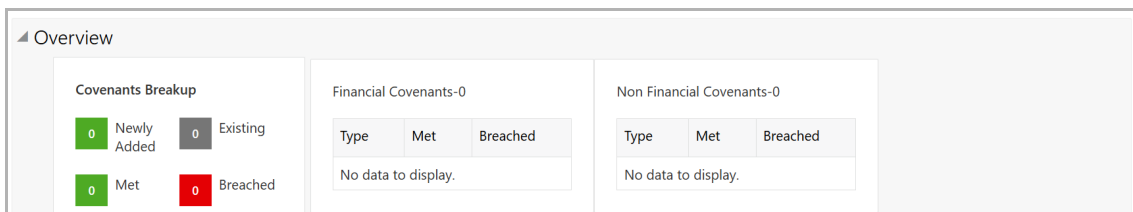
32. To add new covenant, click the add icon. *Covenant Details* window appears:

Covenant Details

Covenant Id *
New - Covenant Details ▼

Covenant Name
Enter Covenant Name

Covenant Description *
Enter the covenant description

Classification Type *
Select Classification Type ▼

▶ Covenant Details

▶ Others

▶ Monitoring Information Details

▶ Facility Linkage Details

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

Save   Cancel

33. Select / type the following in respective fields:
    - Covenant Id
    - Covenant Name
    - Covenant Description
    - Classification Type

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

◢ Covenant Details

Covenant Type
Financial ▼

Notice Days *
90

Revision Frequency *
Select Revision Frequency ▼

Revision Days
Enter Revision Days

Start Date *
Mar 18, 2020

End Date *
May 18, 2020

Formula

Covenant Check Condition
Greater Than ▼

Target Type
Select Covenant Target Type ▼

Target Value
10000000000000000

Simplified Credit Process User Manual

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   Waiver Status
○ Met   ○ Breach   Select Waiver Status   ▼

Last Check Value
Last Checked Value

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

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

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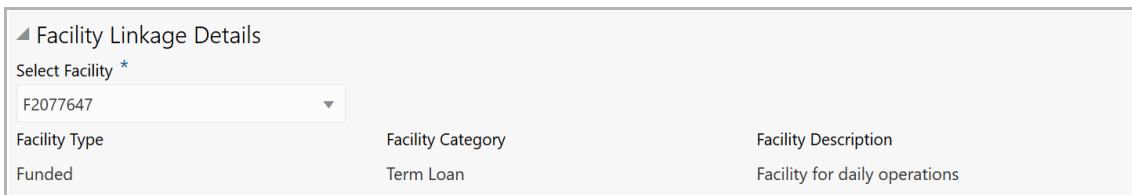
◢ Monitoring Information Details

Select

40. Select the monitoring information.

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

◢ Facility Linkage Details

Select Facility *

F2077647   ▼

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

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

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

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

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

Simplified Credit Process User Manual

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.

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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.

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:

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

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:

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.

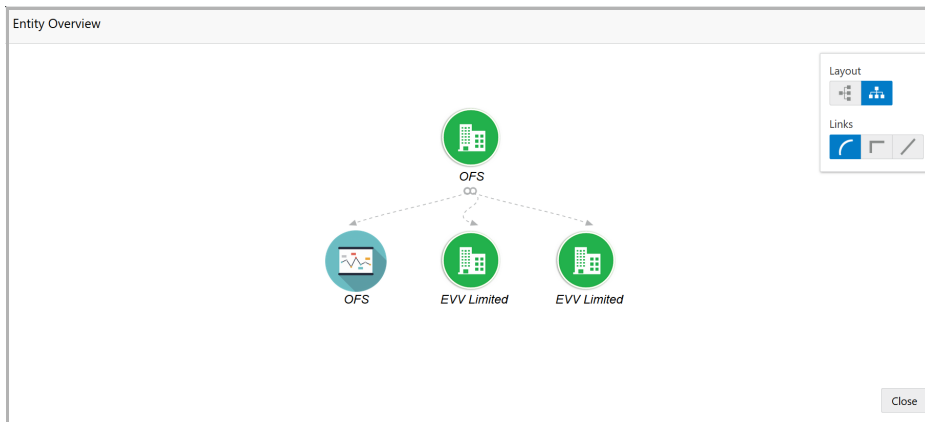10. To change the layout of the **Facility Summary**, **Collateral Summary**, **Existing Facilities**, **Covenants**, and **Terms & Conditions** in *Summary* page, click the layout icon and select the required layout.

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:

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

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:

19. Click **Next**. *Comments* page appears:
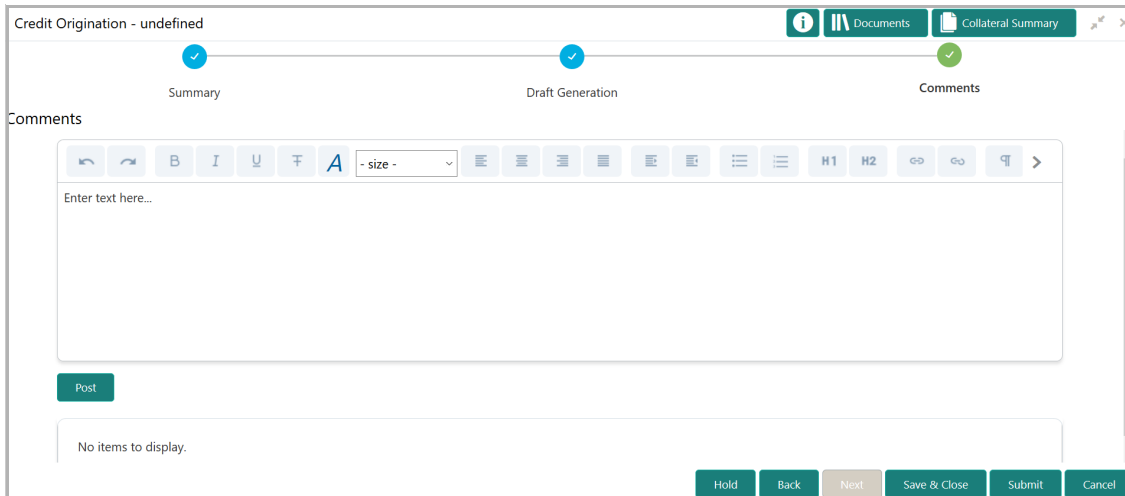
20. Post comments, if required. Posted comment is displayed below the **Comments** box.

21. Click **Submit.** *Checklist* window appears:
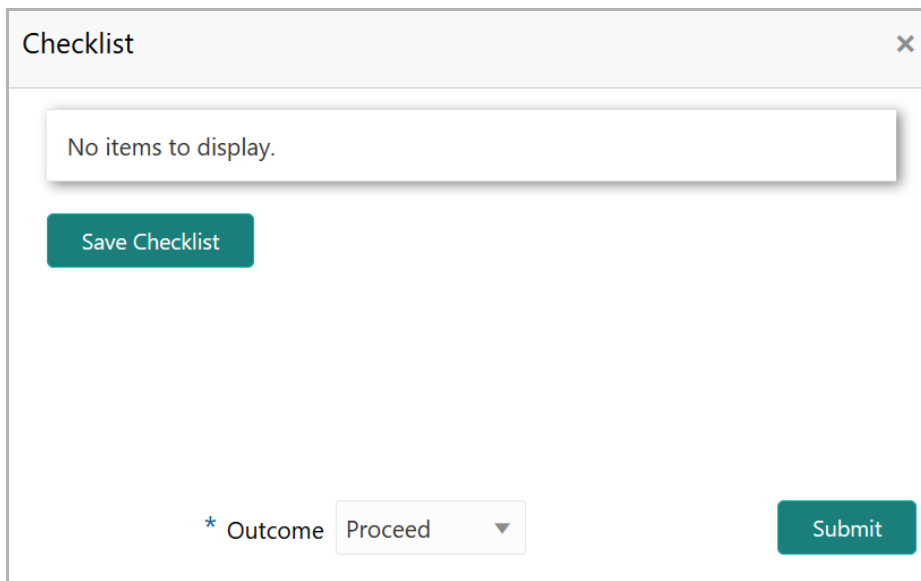
22. Select the **Outcome** as **Proceed**.

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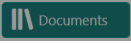
Refer Simplified Credit Proposal User Guide for information on performing Simplified CPHP process.

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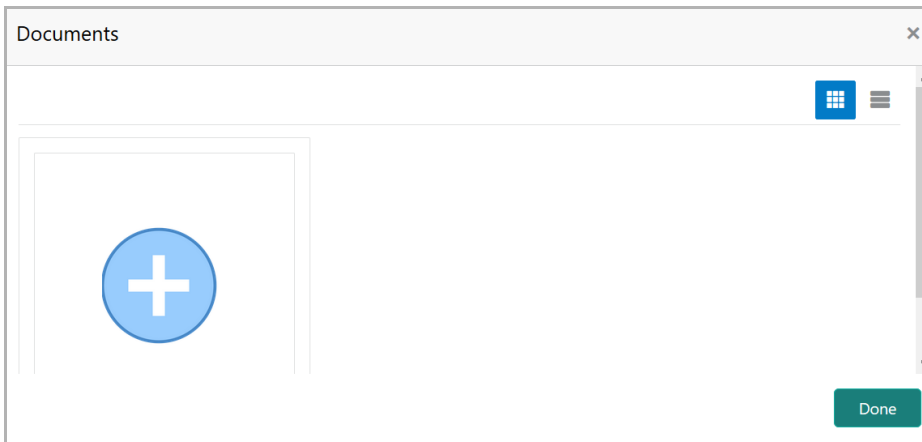
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:
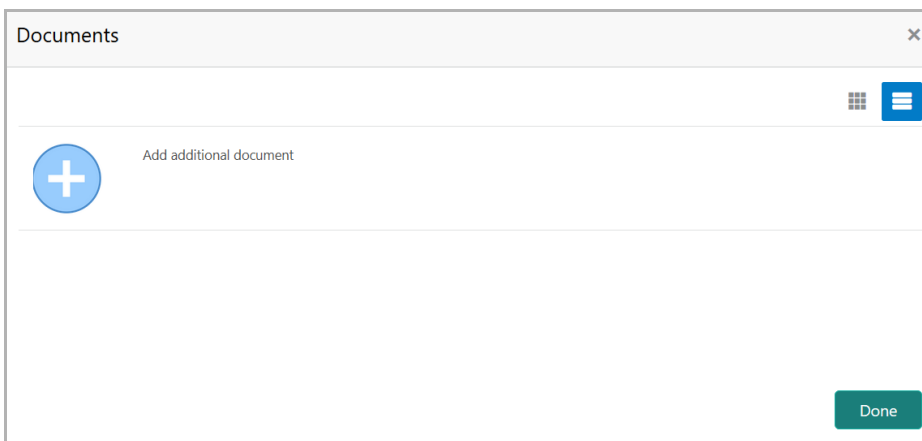
3. Click the add icon. *Document Details* window appears:

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:

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.

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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