

Credit Amendment 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 - Preface

## Preface

### About this guide




This guide provides the user with all the information necessary to perform Credit Amendment process in OBCFPM.

### Intended Audience

This document is intended for the banking personnel responsible for performing Credit Amendment process for the corporate customer.

### Conventions Used

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






Convention	Description
<i>Italic</i>	Italic denotes a screen name
<b>Bold</b>	Bold indicates <ul style="list-style-type: none"><li>• Field name</li><li>• Drop down options</li><li>• Other UX labels</li></ul>
	This icon indicates a note
	This icon indicates a tip
	This icon indicates a warning

# Chapter 1 - Preface

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## Common Icons in OBCFPM

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

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

# Chapter 2 - Overview

---

## About Credit Amendment

Credit Amendment is the process of modifying credit limit of the facility availed by the customer. This process can be initiated by the Relationship Manager, when the corporate customer requests for additional funding to cope up with their new business requirements. In Credit Amendment process, bankers evaluate the most recent data of the corporate customer and modify the facility limit.



The Credit Proposal Amendment process explained in this user manual is a model flow. Banks can configure the data segments to appear in various stages of the process flow based on their requirement as part of implementation.

The stages available in the Credit Amendment process are:

- Amendment Initiation
- Amendment Enrichment
- Amendment Evaluation
- KYC Check (Optional)
- Amendment Structuring
- Amendment Review
- Amendment Approval
- Draft Generation
- Customer Acceptance
- Limit Configuration
- Handoff



# Chapter 3 - Amendment Initiation

## Amendment Initiation

Credit Amendment is initiated either on the basis of customer's request or if the bank wants. The Amendment application enables amendment of facilities, collateral, covenants and T&C. In the Amendment Initiation stage, the user can view the list of existing facilities, collateral, covenants, and T&C, and propose addition/removal/modification of collateral, facilities, covenants and T&Cs based on details such as facility over utilization detail, and covenant / T&C compliance details.

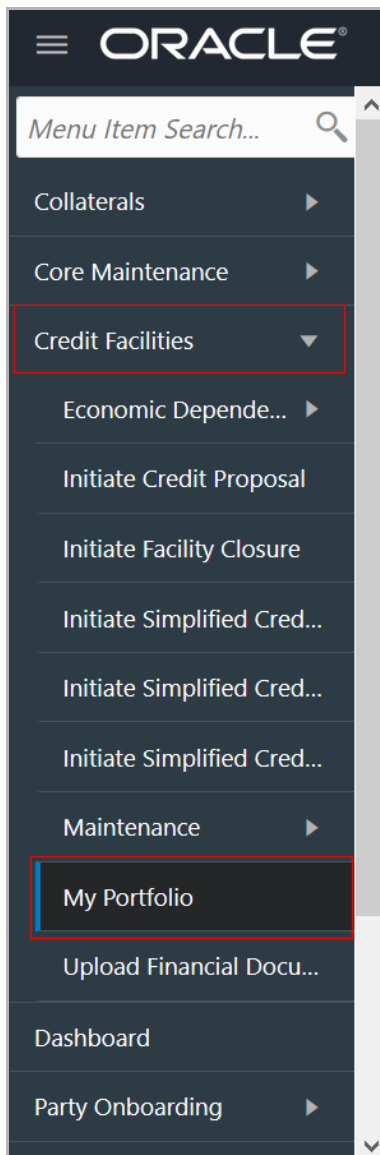
The following table provides a high level overview about the Amendment Initiation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer demographic information</li><li>• Customer group structure</li><li>• Liability details</li><li>• Facility details</li><li>• Other bank facilities</li><li>• Group wise exposure</li><li>• Connected party details</li><li>• Facility over utilized</li><li>• Facility overdue</li><li>• Breached covenants</li><li>• Breached T&amp;C</li><li>• Existing Collateral details</li><li>• Existing covenants and T&amp;C</li></ul>	<ul style="list-style-type: none"><li>• Capture changes in Liability</li><li>• Capture changes in facility</li><li>• Add collateral if required</li><li>• Add write up if required</li><li>• Add comments</li><li>• Submit application for enrichment</li></ul>

### Steps to initiate credit amendment

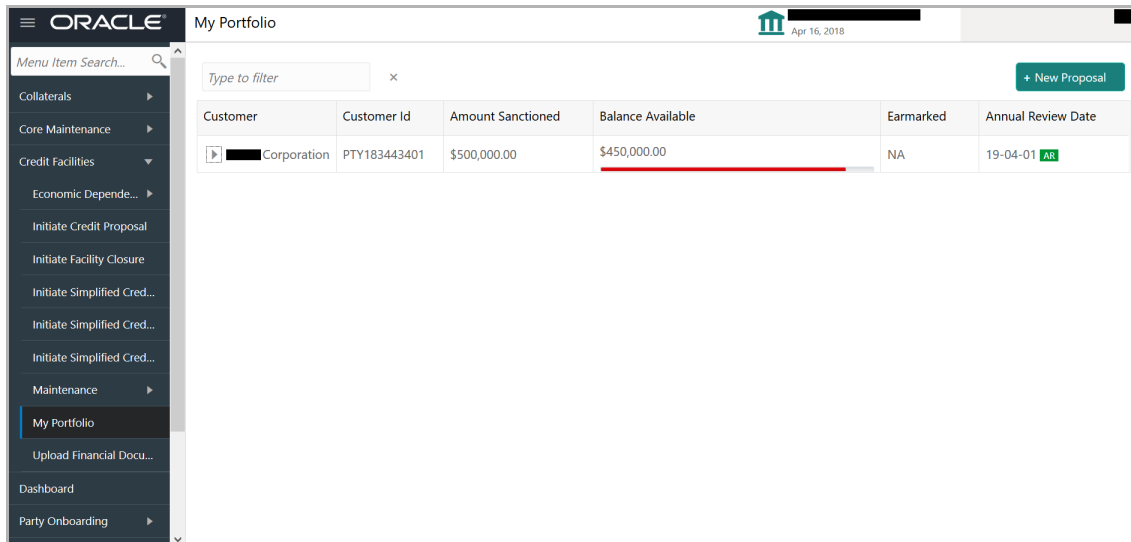
1. Login to OBCFPM.

# Chapter 3 - Amendment Initiation

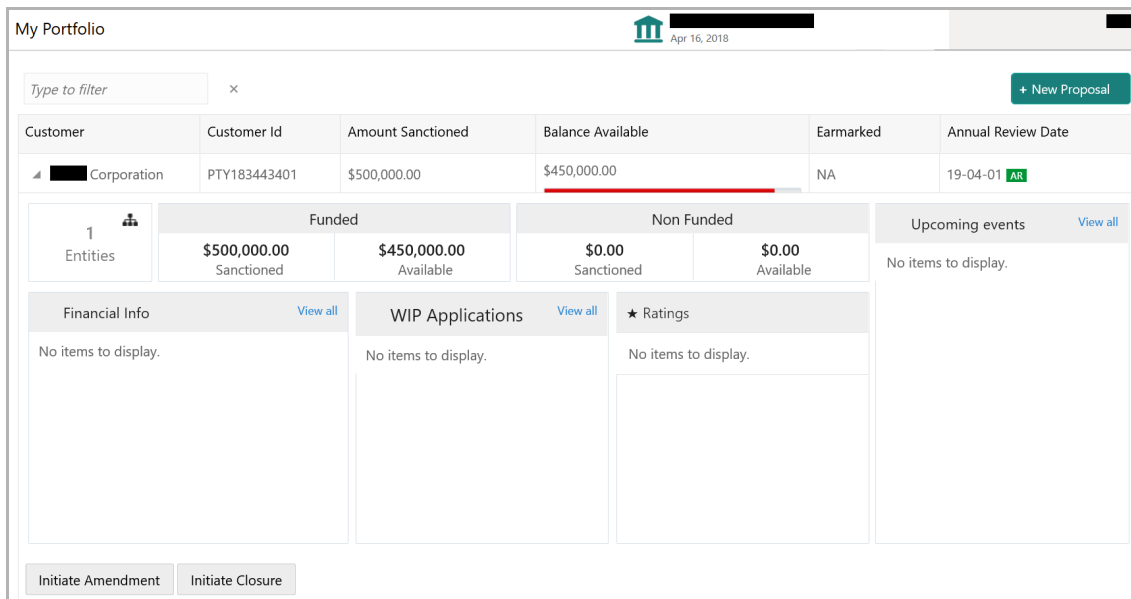


2. Navigate to **Credit Facilities > My Portfolio**. The *My Portfolio* page listing the current customers appears.

# Chapter 3 - Amendment Initiation



3. Click and expand the required customer. Detailed information about the customer is displayed.

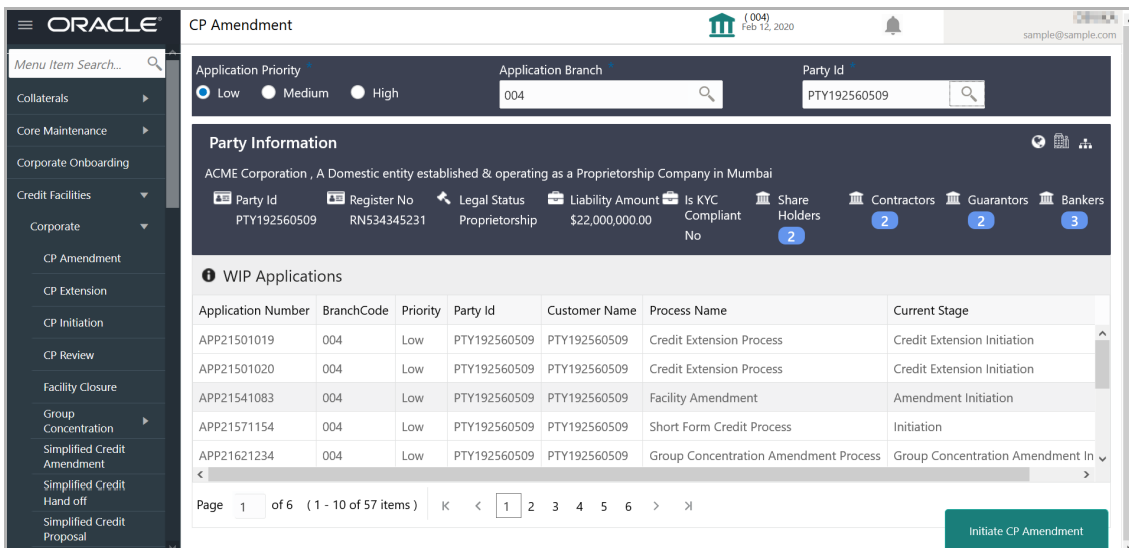


4. Click the **Initiate Amendment** button. The *Amendment Initiation - Customer Info* page appears.

Or

5. Navigate to **Credit Facilities > Corporate > CP Amendment**. The *CP Amendment* page appears:

# Chapter 3 - Amendment Initiation



6. Select the CP Amendment **Application Priority**. The options available are: Low, Medium, and High.

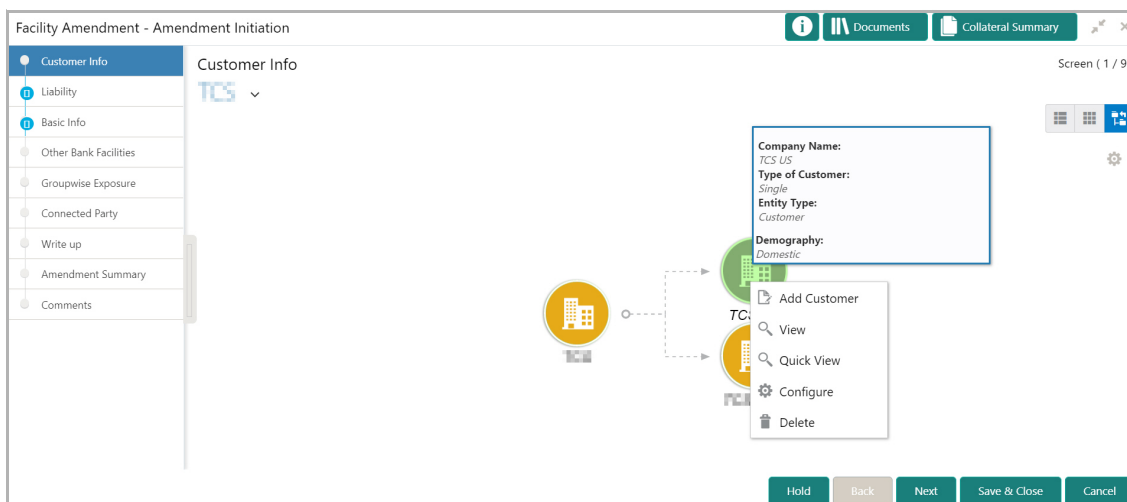
7. Select the **Application Branch**. Bank branches maintained in the system are displayed in LOV.

8. Search and select the required **Party Id** for which CP Amendment has to be initiated. The system displays all the WIP Applications for the selected party and enables the **Initiate CP Amendment** button.

9. Click the **Initiate CP Amendment** button. The *Amendment Initiation - Customer Info* page appears.

## Customer Info

This data segment allows the user to capture information about the party (customer) and all their child parties.



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

# Chapter 3 - Amendment Initiation

10. Right click on the party icon to perform the following actions:

- Add Customer
- View
- Quick View
- Configure

## Add Customer

11. To add a child party for the party, click **Add Customer**. The *Customer Details* window appears.

The screenshot shows a 'Customer Details' window with the following sections:

- Organization details:**
  - Organization Name: ABC
  - Organization Type: Single
  - Entity Type: Proprietorship
  - Demography Type: Global
  - Country of incorporation: INDIA
  - Incorporation date: May 12, 2018
  - Country of risk: Zambia
  - Geographical Spread: INDIA, United States
  - Website Address: https://www.
  - Facebook Address: https://www.facebook.com/
  - Twitter Address: https://www.twitter.com/
- Customer sector:** No Sectors Added (+Add Industry)
- Customer Rating:** No Ratings Added (+Add ratings)
- Other Details:**
  - Special customer:
  - Join customer:
- RM Details:** RM Id: [Search field]

Buttons: Create, Close

### Organization details

12. Type the **Organization Name**.

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

# Chapter 3 - Amendment Initiation

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

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

Upon selecting Global option, Geographical Spread field appears.

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

17. Select the **Country of incorporation**.

18. Click the calendar icon and select the **Incorporation date**.

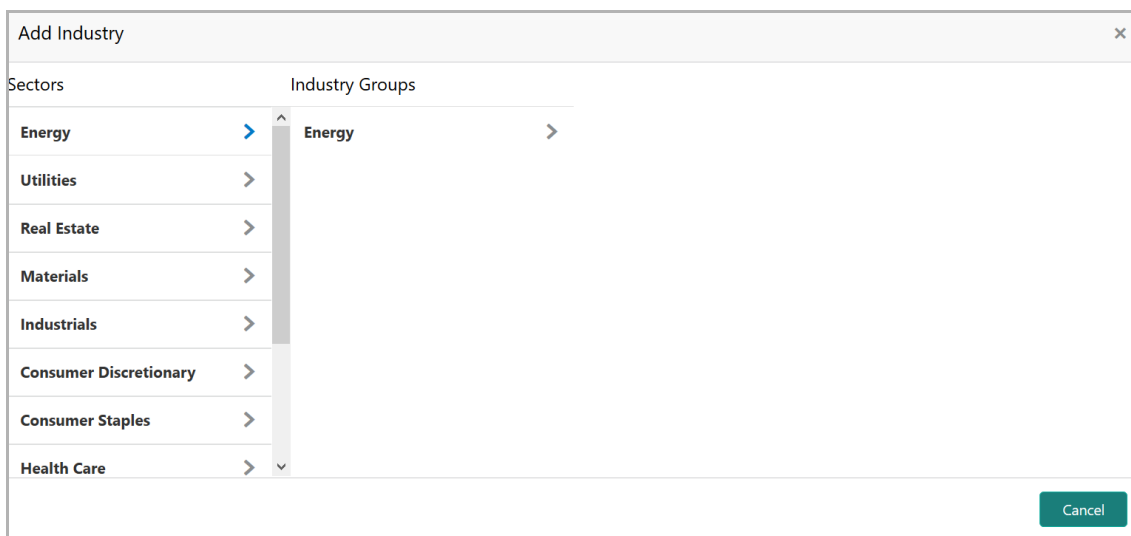
19. Select the **Country of risk** for organization from the drop down list.

20. Type the following addresses in respective fields:

- Website Address
- Facebook Address
- Twitter Address

## Customer Sector

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



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

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

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

# Chapter 3 - Amendment Initiation

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

**Customer sector** [+Add sector](#)

**Energy**🗑️

Industry Group  
**Energy**

Industry  
**Energy Equipment**

Sub-Industry  
**Oil Drilling**

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



If the party is into different sectors, the user has to capture all the sector details while initiating credit amendment. To add another sector information, click **+Add sector** again.

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

## Customer Rating

27. To capture rating information of the party, click **+Add ratings**. The *Add Rating* window appears:

**Add Rating** ✕

Rating Date \*  Outlook \*  Year Of Rating \*

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

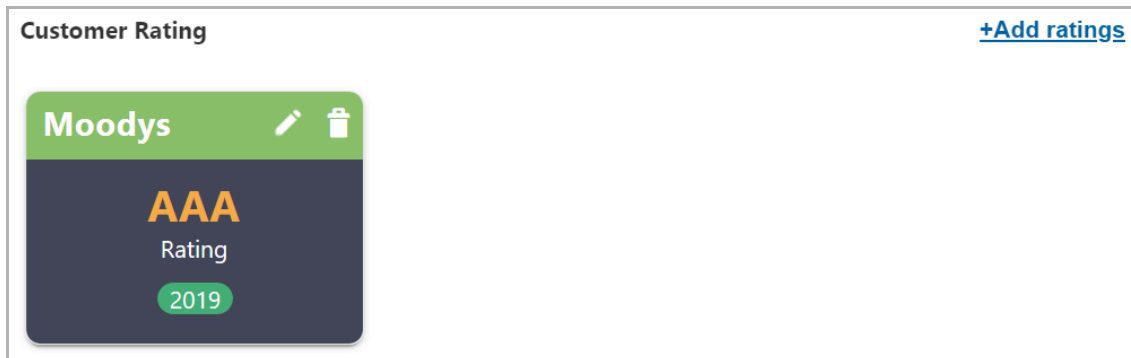
# Chapter 3 - Amendment Initiation

28. Select the following details:

- Rating Date
- Outlook
- Risk Ratings
- Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

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



29. To modify the added rating, click the edit icon and change the required details.

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



If the organization is rated by different rating firms, all the rating information must be captured while initiating credit proposal. To add another rating information, click **+Add ratings** again.

## Other Details

31. Enable the **Special customer** switch, if the customer is a special customer for your bank.

## RM Details

RM Id is automatically populated based on the login details.

32. To modify the **RM Id**, search and select the required user.

33. To add the customer, click **Create**.

34. To close the *Customer Details* window, click **Close**.

## View, Quick View and Delete Customer

35. To **View**, **Quick view**, **Configure** and **Delete** the child party information, right click the child party icon and click the respective option.



# Chapter 3 - Amendment Initiation

36. To **View**, **Quick view**, and **Configure** the party information, right click the party icon and click the respective option.



Parent customer (party / entity) cannot be deleted.

## Configure Customer

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



For existing party, **Customer Profile** menu is a read only module and modification to the field values is not allowed. You can configure the menus for Credit Amendment process in Business Process Maintenance.

## Customer Profile

### Company Details

38. Enter / select the following details in the corresponding fields:

- Registration Number
- Company Name

# Chapter 3 - Amendment Initiation

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- Type Of Company
  - Geographical Spread
  - Place Of Incorporation
  - Incorporated Date
  - Established Date
  - RM Id
  - Company Website
  - Facebook URL
  - Twitter URL
  - Employee Strength
  - No. Of Years In Business
  - No. Of Companies in the Group
  - Country of Risk
39. Enable the **Is Blacklisted?** switch, if the company is blacklisted.
  40. Enable the **Is KYC Compliant?** switch, if the company is KYC Compliant.
  41. Click the calendar icon and select the **Last KYC Date**.
  42. Enable the **Listed Company** switch, if the company is listed.
  43. Select the **Language** from the drop down list.
  44. Select the **Media** for transactions from the drop down list.

## **KYC Details**

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

# Chapter 3 - Amendment Initiation

Address Details

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

50. Type or select the following details in the corresponding fields:

- **Address Type**
- **Name** of the contact person
- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

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

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



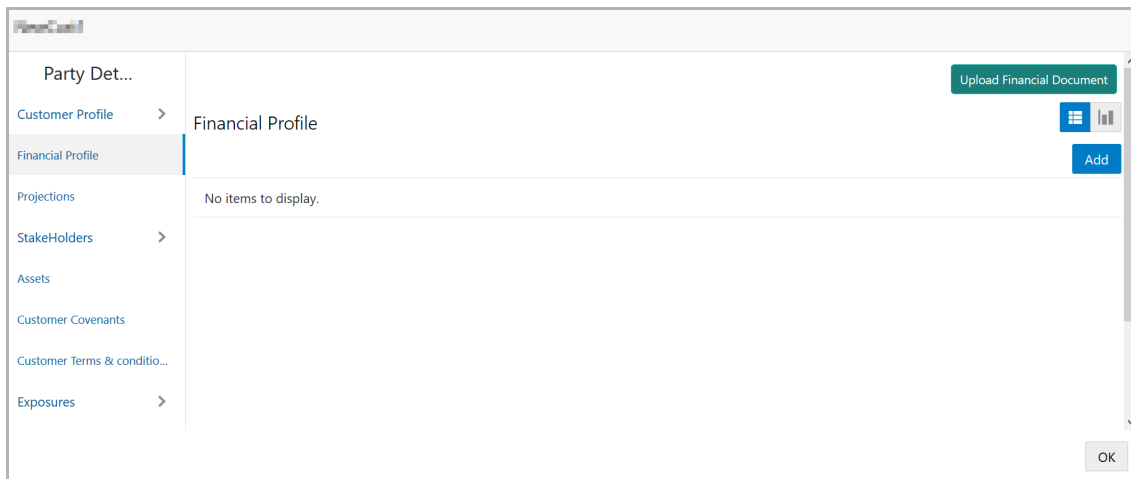
To Edit, Delete or View the added **Basic Info**, **Address**, and **Industry**, click the hamburger icon in the required list item and select the required option.

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

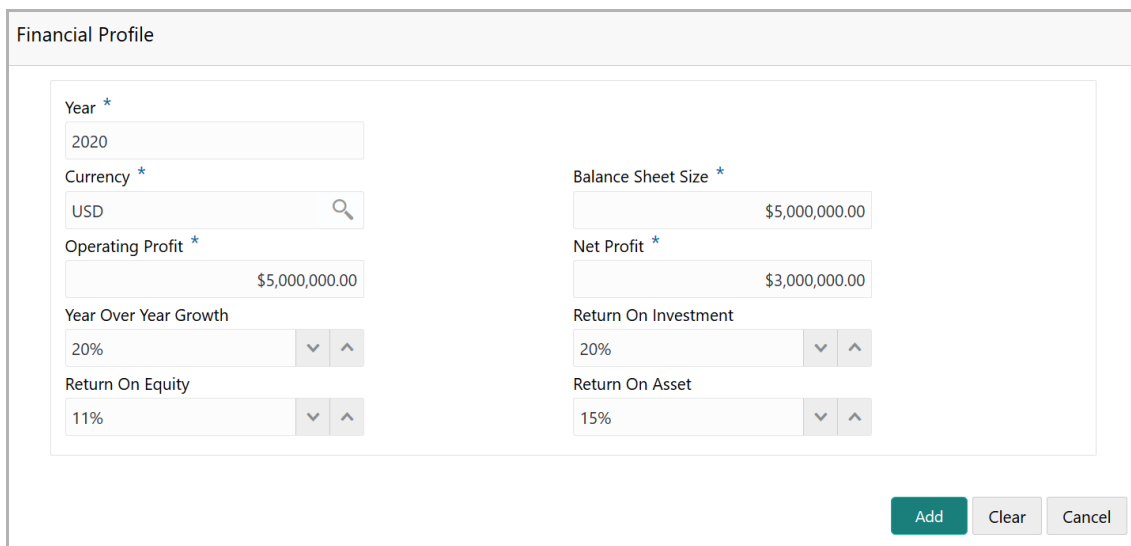
# Chapter 3 - Amendment Initiation

## **Financial Profile**

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



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



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

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

58. Specify the following details in the corresponding fields:

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

# Chapter 3 - Amendment Initiation

- Return On Asset

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

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

Period	Quarter	Statement Type	Download	Reupload
No data to display.				

In the *Financial Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears.

Drop files here or click to select

# Chapter 3 - Amendment Initiation

61. Select the **Period** and **Quarter** for which the financial document is to be added.
62. In **Drop files here or click to select** section, drag and drop or click and upload the financial document.
63. Click **Add**. Document is added.
64. In the *Financial Profile* screen, click the Chart view icon to change the List view to Chart view.



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

## **Projections**

65. To configure projection details, click **Projections** from the left menu and then click the **Add** icon. The *Projections* window appears.

Projections

Year	Balance Sheet Size
2021	£5,000,000.00
Operating Profit	Net Profit
£30,000,000.00	£2,000,000.00
Year Over Year Growth	Return On Investment
20% <input type="button" value="v"/> <input type="button" value="^"/>	18% <input type="button" value="v"/> <input type="button" value="^"/>
Return On Equity	Return On Asset
8% <input type="button" value="v"/> <input type="button" value="^"/>	10% <input type="button" value="v"/> <input type="button" value="^"/>

66. Specify the **Year** for which the organization's projection details are to be added.
67. Search and select the **Currency** for the projection details.
68. Specify the following details in the corresponding fields:
  - Balance Sheet Size
  - Operating Profit
  - Net Profit
  - Year Over Year Growth
  - Return On Investment
  - Return On Equity
  - Return On Asset
69. Click **Add**. Organization's projection details are added.

# Chapter 3 - Amendment Initiation

70. To add projection documents, click **Upload Projection Document**. The *Projection Documents* window appears.

Year	Quarter	Statement Type	Download	Reupload
No data to display.				

In the *Projection Documents* window, the user can **Add** the following documents by clicking respective tabs.

- Balance Sheet
- Profit & Loss Statement
- Cash Flow Statement

Upon clicking **Add** in any of the above tabs, the following window to upload documents appears.

Year \* FY2020-2021

Quarter \* Annual

Drop files here or click to select

Current selected files:

Cancel Add

71. Select the **Period** and **Quarter** for which the projection document is to be added.

# Chapter 3 - Amendment Initiation

- 72. In **Drop files here or click to select** section, drag and drop or click and upload the projection document.
- 73. Click **Add**. Document is added.
- 74. In the *Business Projection* screen, click the Chart view icon to change the List view to Chart view.



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

## Rating

- 75. To add rating information of the customer, click **Rating** in the left menu.
- 76. To configure stakeholders information, click **Stakeholders** in the left menu and click **+Add Ratings**. The *Add Ratings* window appears.

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

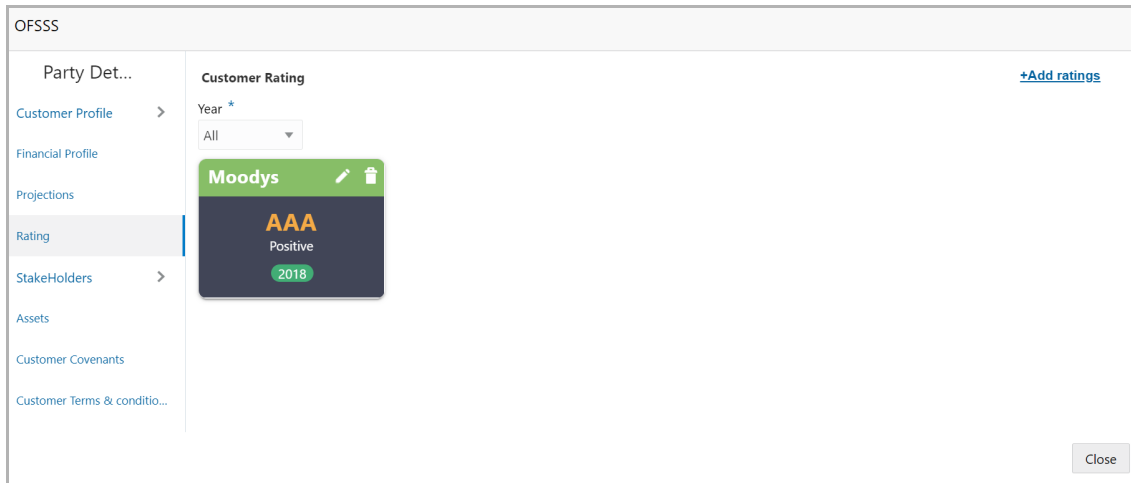
- 77. Select the following details of the rating:
  - Rating Date
  - Outlook
  - Risk Ratings
  - Rated By

The **Year Of Rating** is automatically populated based on the selected **Rating Date**.

Upon selecting the **Rated By** organization, the rating is added and displayed as shown below.



# Chapter 3 - Amendment Initiation



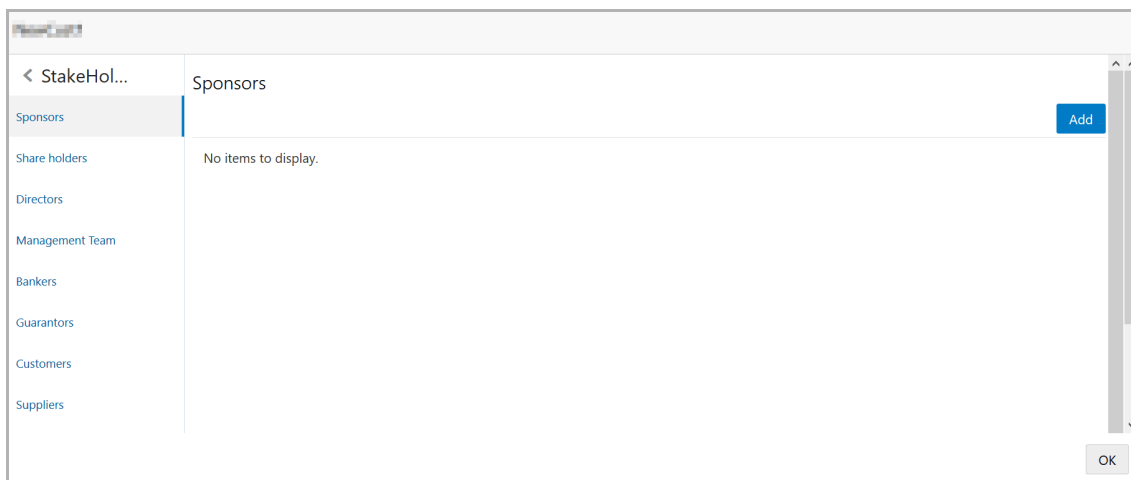
78. To modify the added rating, click the edit icon.

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

## **Stakeholders**

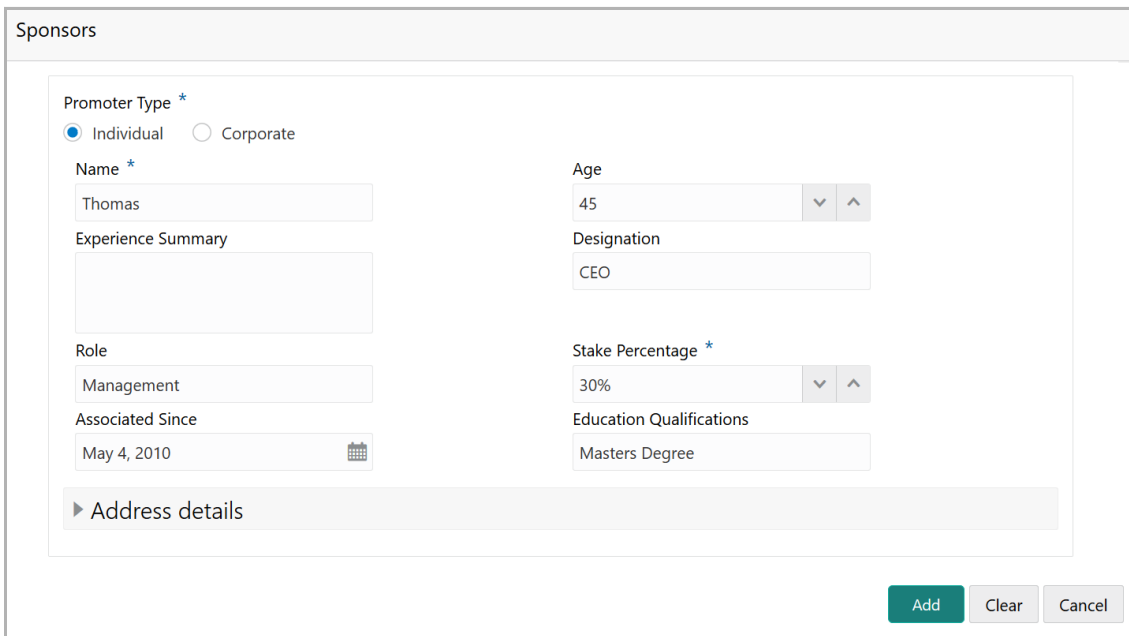
The user can add information about the following stakeholders by clicking the Stakeholders menu:

- Auditors
- Sponsors
- Share holders
- Directors
- Management Team
- Bankers
- Guarantors
- Customers
- Suppliers



# Chapter 3 - Amendment Initiation

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



The screenshot shows a window titled "Sponsors" with a form for adding a sponsor. The form is divided into two columns. The left column contains: "Promoter Type \*" with radio buttons for "Individual" (selected) and "Corporate"; "Name \*" with a text box containing "Thomas"; "Experience Summary" with a large text area; "Role" with a text box containing "Management"; "Associated Since" with a date picker showing "May 4, 2010"; and a collapsed section "Address details". The right column contains: "Age" with a spinner box showing "45"; "Designation" with a text box containing "CEO"; "Stake Percentage \*" with a spinner box showing "30%"; and "Education Qualifications" with a text box containing "Masters Degree". At the bottom right of the window are three buttons: "Add" (green), "Clear" (grey), and "Cancel" (grey).

81. If the sponsor is an individual, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Individual** option)
- Name
- Age
- Experience Summary
- Designation
- Role
- Stake Percentage
- Associated Since
- Education Qualifications

82. If the sponsor is an entity, select or type the following sponsor details in the corresponding fields:

- Promoter Type (select **Corporate** option)
- Name
- Stake Percentage

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

# Chapter 3 - Amendment Initiation

Sponsors

Address details

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

Add Clear Cancel

84. Type or select the following details in the corresponding fields:

- **House/Building** name
- **Street**
- **Locality**
- **Landmark**
- **Area**
- **City**
- **State**
- **Zip-Code**
- **Country**
- **Email Address**
- **Phone Number**

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



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

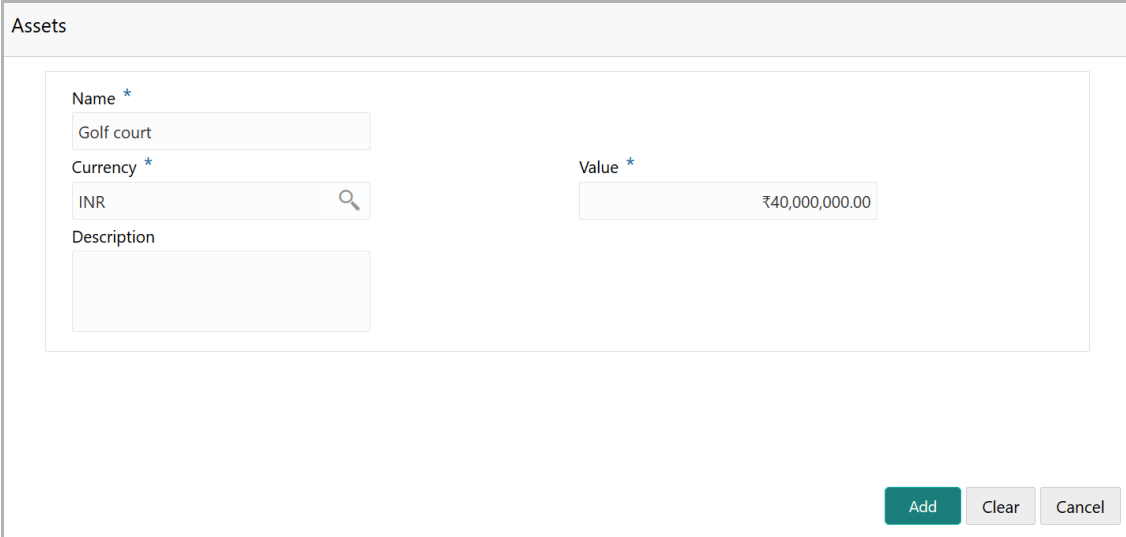


For information on adding Share holders, Directors, Management Team, Bankers, Guarantors, Customers, and Suppliers detail, refer "**Economic Dependency Analysis User Manual**".

# Chapter 3 - Amendment Initiation

## Assets

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



Assets

Name \*  
Golf court

Currency \*  
INR

Value \*  
₹40,000,000.00

Description

Add Clear Cancel

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

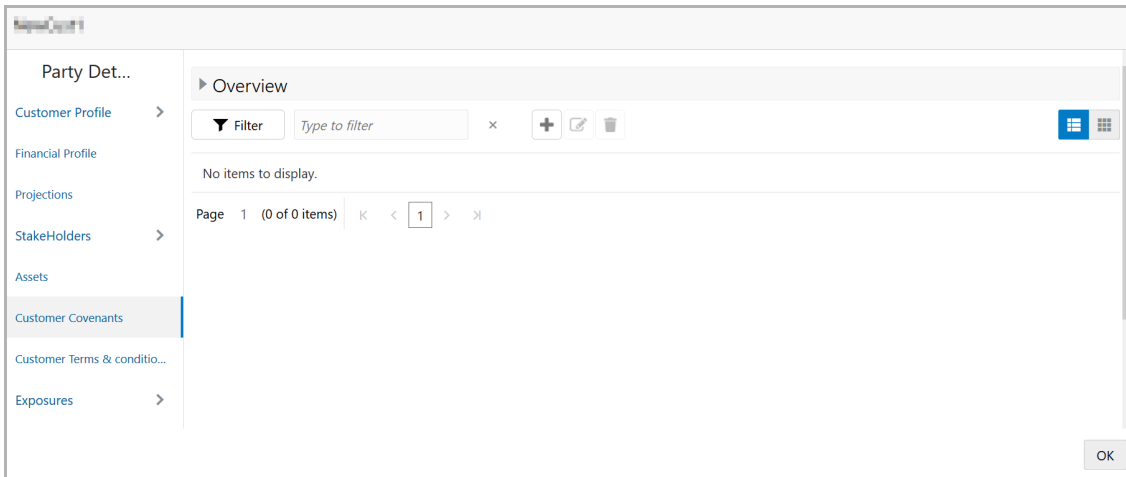


To Edit, Delete or View the added **Assets**, click the hamburger icon in the required list item and select the required option.

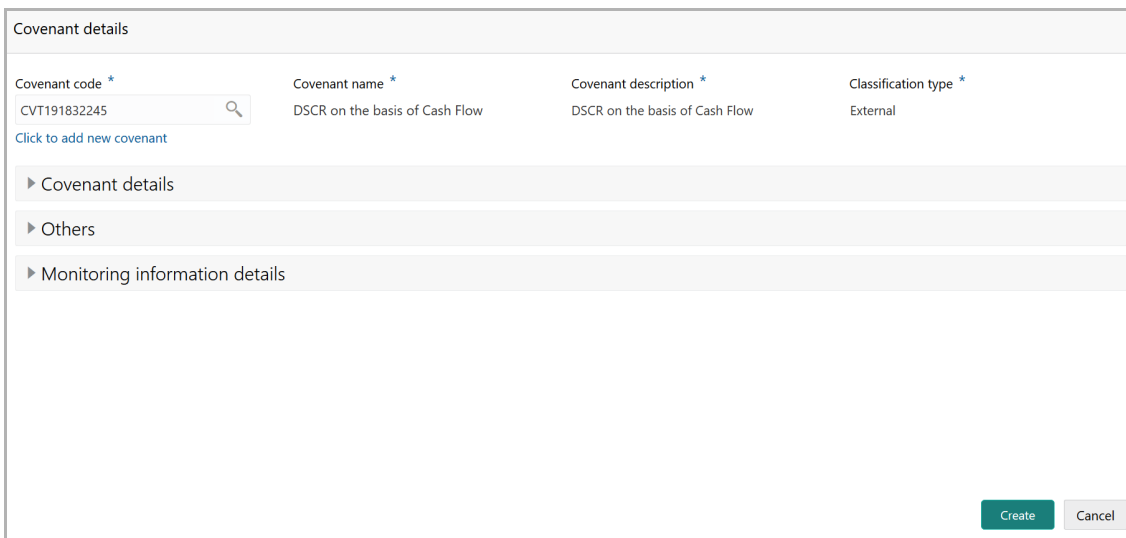
## Customer Covenants

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

# Chapter 3 - Amendment Initiation



93. Click the add icon. The *Covenant Details* window appears.



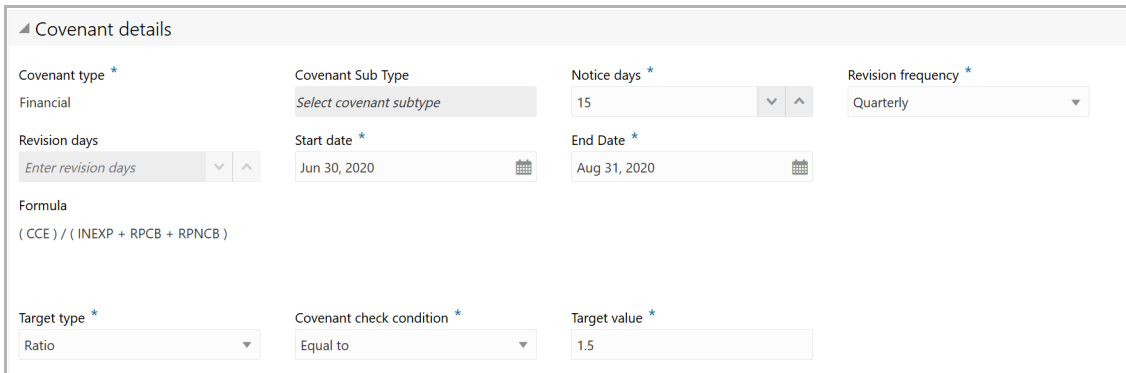
94. To link existing covenant, click the search icon and select the **Covenant code**. **Covenant name**, **Covenant description** and **Classification type** are automatically populated.

95. To create new covenant, click the **Click to add new covenant** link and type the following details:

- Covenant code
- Covenant name
- Covenant description
- Classification type

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

# Chapter 3 - Amendment Initiation



▲ Covenant details

Covenant type \*  
Financial

Covenant Sub Type  
Select covenant subtype

Notice days \*  
15

Revision frequency \*  
Quarterly

Revision days  
Enter revision days

Start date \*  
Jun 30, 2020

End Date \*  
Aug 31, 2020

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

Target type \*  
Ratio

Covenant check condition \*  
Equal to

Target value \*  
1.5

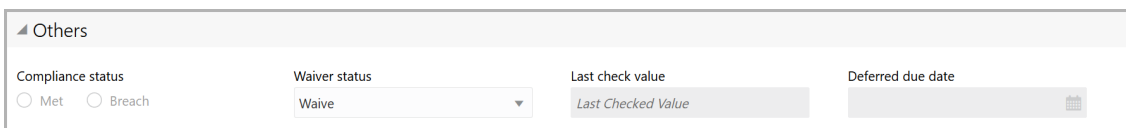
97. Select / type the following in respective fields:

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



Covenant details such as **Covenant type**, **Covenant Sub Type**, **Revision Frequency**, **Revision days**, **Formula**, **Target Type**, and **Target Value** are automatically populated based on the selected covenant.

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



▲ Others

Compliance status  
 Met  Breach

Waiver status  
Waive

Last check value  
Last Checked Value

Deferred due date

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

100. Enter the **Last Check Value**.

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

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

# Chapter 3 - Amendment Initiation

Monitoring information details

ProfitandLoss

CashFlow

- 103. Select the monitoring information.
- 104. Click **Save**. Covenant details are added.



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

## Customer Terms & Conditions

- 105. To configure terms and conditions for the customer, click **Customer Terms & Condition** in the left menu and then click **Add**. The *Add Terms and Conditions* window appears:

Add Terms And Conditions

Condition Code \* TNC1

Condition Description \* TNC1

Terms & Conditions \* TNC1

T&C Type \*  
 Pre-disbursement  
 Post-disbursement

Compliance Status Met

Compliance Remarks

Customer Linkage

<input type="checkbox"/>	Line Number	Facility Type	Facility Category	Facility Description	Parent Line Number
No data to display.					

Create Cancel

- 106. Search and select the **Condition Code**. Terms and Conditions maintained in the **Maintenance** module are displayed in the LOV.

Upon selecting the **Condition Code**, **Condition Description**, **Terms & Conditions**, and **T&C Type** maintained for the condition code get defaulted.

- 107. To modify the terms and conditions specific to customer / facility, edit the required text in the **Terms & Conditions** text box.

# Chapter 3 - Amendment Initiation

- 108. Select the **Compliance Status** of terms and conditions. The options available are **Met** and **Breached**.
- 109. Specify the **Compliance Remarks**.
- 110. Enable the **Customer Linkage** flag.
- 111. Click **Create**. Terms and conditions are linked to the customer and displayed in the **Terms and Conditions** tab.
- 112. To edit the added terms and conditions, select the terms and conditions record and click the Edit icon.
- 113. To delete the added terms and conditions, select the terms and conditions record and click the Delete icon.
- 114. To link documents related to terms and conditions, select the required terms and conditions record and click the **D** icon.
- 115. To view a particular terms and conditions, select the required terms and conditions record and click the **V** icon.



In case of linking the terms and conditions with facility, instead of enabling the **Customer Linkage** flag, select the required facilities from the facility table.



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

## **Exposures**

- 116. To add the exposure details of the entity, click **Exposures** in the left menu. The **Country Exposure** and **Currency Exposure** sub-menus are displayed.
- 117. Click **Country exposure** and then click the add icon. The *Country Dependency Details* window is displayed.

Country Dependency Details

Country \* US Currency \* USD

Country Wise Data

Sales *	\$50,000.00	Purchase *	\$30,000.00	Investments *	\$100,000.00	Loans *	\$200,000.00	
Deposits *	\$50,000.00							

Country Wise Business Operations

Sales Breakup

Purchase Breakup

Save Cancel



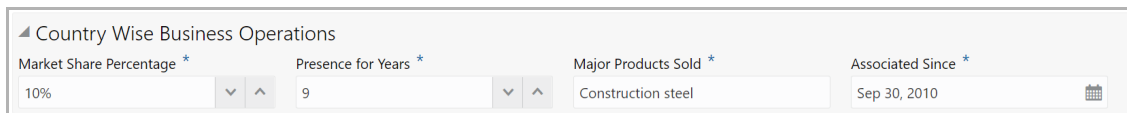
# Chapter 3 - Amendment Initiation

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

## Country Wise Data

- 119. Specify the amount of **Sales** recorded in the selected country.
- 120. Specify the amount of **Purchase** made from the selected country.
- 121. Specify the amount of **Investments** made in the selected country.
- 122. Specify the amount of **Loans** received from the selected country.
- 123. Specify the amount of **Deposits** made in the selected country.

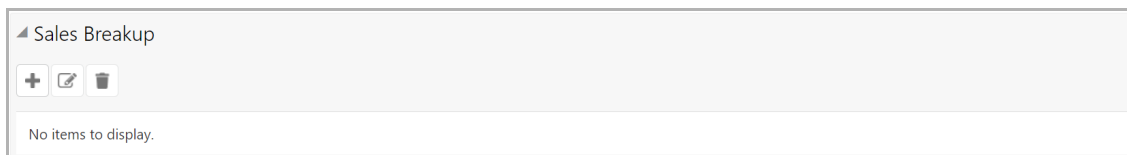
## Country Wise Business Operations



- 124. Specify the entity's **Market Share Percentage** in selected country.
- 125. Specify the entity's **Presence for Years** in selected county.
- 126. Specify the **Major Products Sold** by the entity in the selected country.
- 127. Specify the date on which association between entity and selected country is established in the **Associated Since** field.

## Sales Breakup

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



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

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The screenshot shows a 'Sales Breakup' window with the following data:

Customer *	Sales Amount *	Percentage of Total Sales *	Major Product Sold
Bee Constructions	\$20,000.00	40%	Steel rods

Debtor Days	Associated Since *	Country
15	Sep 1, 2016	US

Buttons: Save, Cancel

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

## Purchase Breakup

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Chapter 3 - Amendment Initiation

147. To Edit, Delete or View the added country dependency details, select the record and click the respective icon or click the hamburger icon and select the required option.

148. To capture the currency dependency details, click the **Currency Exposure** sub-menu. The *Currency Dependency Details* window appears:

Currency Dependency Details			
Currency *			
USD			
Currency Details			
Sales Amount *	Sales Percentage *	Purchase Amount *	Purchase Percentage *
\$50,000.00	50%	\$30,000.00	20%
Loan Amount *	Loan Percentage *	Investment Amount *	Investment Percentage *
\$40,000.00	30%	\$100,000.00	40%
Deposit Amount *	Deposit Percentage *		
\$60,000.00	30%		
Hedging Details			
Future Currency Requirement - Loan Repayment			
Future Currency Requirement - Creditor Payment			
Future Currency Credit - Debtor Payment			
Future Currency Credit - Interests			
Save		Cancel	

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

## Currency details

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

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

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

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

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

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

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

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

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

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

# Chapter 3 - Amendment Initiation

## Hedging Details

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

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

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

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

162. Enable the **Hedging required** switch, if hedging analysis is required.

## Future Currency Requirement - Loan Repayment

Future Currency Requirement - Loan Repayment		
Outstanding Amount *	Repayment in Current Year *	Repayment in next 3 Years *
\$50,000.00	\$10,000.00	\$40,000.00

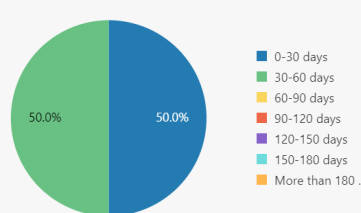
163. Specify your customer's **Outstanding Loan Amount** in selected currency.

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

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

## Future Currency Requirement - Creditor Payment

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



A pie chart illustrating the distribution of the outstanding amount by payment term. The chart is divided into two equal halves, each representing 50.0%. The blue half represents the 0-30 days term, and the green half represents the 30-60 days term. All other terms (60-90 days, 90-120 days, 120-150 days, 150-180 days, and More than 180 days) have a value of \$0.00 and are not represented in the chart.

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

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

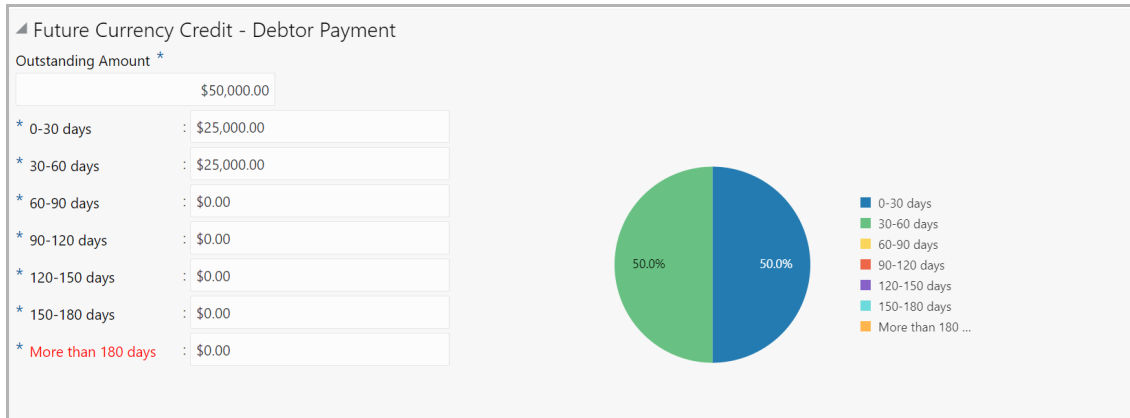
168. Specify the outstanding amount to be paid in **30-60 days**.

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

# Chapter 3 - Amendment Initiation

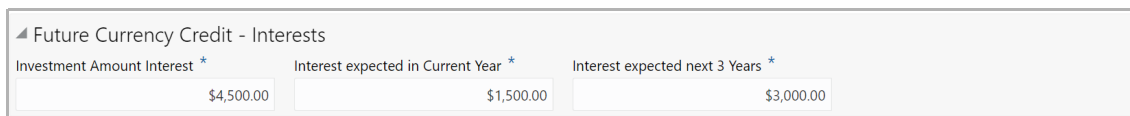
- 170. Specify the outstanding amount to be paid in **90-120 days**.
- 171. Specify the outstanding amount to be paid in **120-150 days**.
- 172. Specify the outstanding amount to be paid in **150-180 days**.
- 173. Specify the outstanding amount to be paid after 180 days in the **More than 180 days**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

## Future currency credit - Debtor payment



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

## Future Currency Credit - Interests



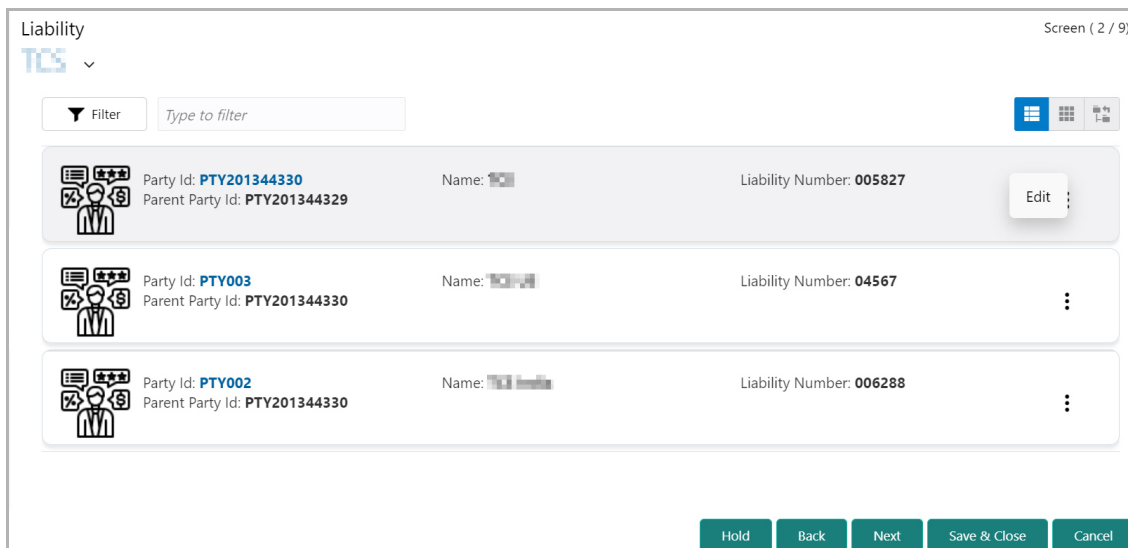
- 182. In the **Investment amount interests** field, specify the interest to be received for the amount invested in selected currency.
- 183. In the **Interest expected in current year** field, specify the interest to be received in the Current year.
- 184. In the **Interest expected in next 3 years**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

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- 185. Click **Save** in the *Currency Dependency Details* window. The details are saved and displayed in *Currency Dependency Details* page.
- 186. To **Edit**, **Delete** and **View** the added currency exposure details, select the record and click the respective icons or click the hamburger icon and select the corresponding option.
- 187. Click Ok in the *Party Details* window.
- 188. To go to the next page, click **Next** in the Customer Info page.

## Liability

This data segment lists all the liabilities created for the party. As a part of credit amendment, you can also modify the liability details to capture new requirement.



- 189. To filter the required liability, click the **Filter** icon and specify the filter parameters or directly type the liability detail in the **Type to filter** text box.
- 190. To edit the liability information, click the hamburger icon and select **Edit**. The Liability Details window appears:

# Chapter 3 - Amendment Initiation

Liability Details

Existing Details

Existing Amount	Outstanding Amount	Liability Expiry Date
\$2,000.00	\$0.00	

Currency

Requested Liability Currency: \*  
USD

Amount

Requested Liability Amount: \* \$50,000.00

Return On Capital 20%

Probability Of Default 0%

Loss Given Default 0%

Cash Cover \$20,000.00

Dates

Next Review Date \* Nov 30, 2020

Requested Expiry Date \* Nov 30, 2021

Additional Fields

No Additional fields configured!

Save Cancel

In the **Existing Details** section, the following details about the existing liability are displayed:

- Existing Amount
- Outstanding Amount
- Liability Expiry Date

To add new requirement to the existing liability, specify the following details.

## **Currency**

191. In the **Requested Liability Currency** field, search and select the currency for the liability amount to be requested.

## **Amount**

192. In the **Requested Liability Amount** field, specify the liability requirement in selected currency.

193. Specify the following possibilities for the mentioned liability amount in percentage:

- Return On Capital
- Probability Of Default
- Loss Given Default



# Chapter 3 - Amendment Initiation

194. Specify the **Cash Cover** for the requested liability, if the party has deposited amount in your bank.

## Dates

195. Click the calendar icon and select the **Next Review Date** and **Requested Expiry Date** for the liability.

196. Click **Save**. Details are saved and displayed in the *Liability* page.

197. After modifying all the required liability details, click **Next**. The *Basic Info* page appears.

## Basic Information

This data segment displays information about the facilities, collaterals, covenants and terms & conditions set for the party in the credit proposal process. You can add, edit or modify these information based on the request raised by the party.

The screenshot displays the 'Basic Info' page for Party001. The page is divided into several sections:

- Party001** (dropdown menu)
- Facilities** (selected tab), Collaterals, Covenants, Terms & Conditions
- Facilities** (icon) and **Facility Transfer** (icon)
- Summary Cards:**
  - Amount:** 0 (Over utilization)
  - Overdue:** 0 (Facility review overdue)
  - Facility Covenants:** 0 (Breached)
  - Facility T&c:** 0 (Breached)
  - No Anomaly:** 15 (Facilities with no changes)
- Filter:** Type to filter (input field), +, ↶, T (icons)
- Facility List:**
  - 0029280331** (Facility ID)
  - Facility Id:** 90060545
  - Facility Description:** Forex - Forward
  - Parent Line Number:** 0029280321 - PSRE
  - Requested Amount:** AED9,000,000.00
  - Facility Category:** Released Amount: AED9,000,000.00
  - Facility Type:** Funded
  - Next Review Date:** Feb 28, 2021
- Buttons:** Hold, Back, Next, Save & Close, Cancel

From the *Basic Info* page, you can view the following information:

- Facilities
- Collaterals
- Covenants
- Terms & Conditions

# Chapter 3 - Amendment Initiation

## Facilities

The following table describes the widgets available in the *Facilities* page:

Widget	Description
Amount	Displays the number of facilities that are over utilized
Overdue	Displays the number of facilities for which review is overdue
Facility Covenants	Displays the number of facilities that does not comply with the covenants
Facility T&C	Displays the number of facilities that does not comply with the terms & conditions
No Anomaly	Displays the number of facilities that does not require any action

### Transferring Facility

198. To transfer the facility to another entity or merge with different facility, click **Facility Transfer**.

Basic Info Screen ( 3 / 9)

Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Filter  + ✎ 🗑 ☰ List View 📄 Table View

Transfer Ref. No.: **TR2011036118** From facility: **LIN21** To facility: **LIN41**  
Transfer amount: **£1,000.00** Effective from: **20-11-28** Expiry date: **20-11-30**

Hold Back Next Save & Close Cancel

199. Click the **Add** icon. The *Transfer Facility* window appears:

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Transfer Facility

From entity: PTY201344330 - [X]

To entity: PTY201344330 - [X]

From facility: LIN2

To facility: LIN4

From Line Code	To Line Code
LIN2	LIN4
<b>Facility Amount</b> \$1,600.00	<b>Facility Amount</b> \$1,800.00
<b>Available Amount</b> \$1,600.00	<b>Available Amount</b> \$1,800.00
<b>Facility Type</b> Term Loan	<b>Facility Type</b> Term Loan
<b>Facility Name</b> Test2	<b>Facility Name</b> Test1
<b>Start Date</b> 20-01-07	<b>Start Date</b> 21-02-07
<b>Expiry Date</b> N/A	<b>Expiry Date</b> N/A

Transfer currency \*  
GBP

Transfer Amount \*  
£1,000.00

Effective from \*  
[Calendar Icon]

Expiry Date \*  
[Calendar Icon]

Create Close

In the *Transfer Facility* window, Party ID is automatically populated in the **From Entity** field. You cannot modify the From Entity detail.

200. Select the entity to which the facility has to be transferred from the **To entity** drop down list.
201. Select the facility from which amount has to be transferred from the **From Facility** drop down list. Facilities available under the From entity are displayed in the list.
202. Select the facility to which the amount has to be transferred from the **To Facility** drop down list. Facilities available under the selected **To entity** are displayed in the list.

Upon selecting the entity and facilities, the system displays the following information about the from and to facilities:

- Line Code
- Facility Amount
- Available Amount
- Facility Type
- Facility Name
- Start Date
- Expiry Date

# Chapter 3 - Amendment Initiation

- 203. Select the **Transfer Currency** in which the amount has to be transferred.
- 204. Specify the amount to be transferred in the **Transfer Amount** field.
- 205. Click the calendar icon in the **Effective From** field and select the date on which the transfer should happen.
- 206. Click the calendar icon in the **Expiry Date** field and select the date on which the transferred amount should expire.
- 207. Click **Create**. Specified amount will be transferred to the target facility and the transfer details will be displayed in the *Facility Transfer* page.
- 208. To update the facility transfer details, select the required item and click the edit icon. The *Transfer Facility* window appears.
- 209. Modify the required details and click **Update**.

You can optionally post comments while updating the transfer details, if required.

- 210. To delete the transfer details, select the required item and click the delete icon.
- 211. To change the layout of *Facility Transfer* page to table view, click the **Table View** icon.
- 212. To go back to the *Facilities* page, click **Facilities** next to the **Facility Transfer**. *Facilities* page appears.

## Creating Facility without Template

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

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

- Take over other bank facility
- Line Code: 22
- Parent Facility Id: TERMLOAN3 - test
- Currency: USD
- Tenor: 12
- Commitment Status:  Committed,  Uncommitted,  Cascade
- Line Serial Number: 33
- Facility Type:  Funded,  Non Funded,  Cascade
- Requested Amount: \$50,000.00
- Line Expiry Date: Nov 30, 2021
- Secured?:  Secured,  Cascade
- Facility Description: Facility for Tata motors
- Facility Category: Term Loan
- Next Review Date: Dec 31, 2020
- Availability Period: Availability Period
- Revaluation Required:  Revaluation Required
- Rate Agreement Required:  Rate Agreement Required
- Additional Fields: UDF
- Buttons: Save, Save & Configure, Close

# Chapter 3 - Amendment Initiation

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

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

To add a new funding requirement:

215. Type the **Line Code**.

216. Type the **Line Serial Number**.

217. Type the **Facility Description**.

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

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

You can restrict creation of sub-facility of type other than the selected type by enabling the Cascade check box. For example, if the **Facility Type** is selected as **Funded** and the **Cascade** check box is enabled, the sub-facility of type Non Funded cannot be created.

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

221. Search and select the **Currency** in which the facility has to be offered.

222. Specify the amount requested by the organization in **Requested Amount** field.

223. Click the calendar icon and select the **Next Review Date** for the facility.

224. Type the **Tenor** for the facility.

225. Select the **Line Expiry Date**.

226. Specify the **Availability Period** for the facility.

227. Choose the **Commitment Status** for the facility. The options available are **Committed** and **Uncommitted**.

You can restrict creation of committed / uncommitted sub-facility for this facility by enabling the Cascade check box. For example, if the **Commitment Status** is selected as **Committed** and the **Cascade** check box is enabled, the uncommitted sub-facility cannot be created, and vice versa.

228. Enable the **Secured?** switch, if collaterals are available for the facility.

You can restrict creation of unsecured sub-facilities for this facility by enabling the **Cascade** check box along with the **Secured?** switch.

229. Enable the **Revaluation Required** check box, if the facility has to be re-valuated during EOD batch process using the exchange rate maintained at the facility level.

230. Enable the **Rate Agreement Required** check box, if the exchange rate maintained at the facility level has to be applied in case of cross currency utilization and block transactions and revaluation.

231. To save the details and exit the *New Facility* window, click **Save**.

232. To add further details about the facility, click **Save & Configure**.

# Chapter 3 - Amendment Initiation

233. To exit the *New Facility* window without saving the information, click **Cancel**.



Project Id field appears in the *New Facility* or *Facility Details* window, in case the party is a stakeholder in any of the projects. You can select the required project for linking with the facility based on requirement.

## **Modifying Facility Details**

Upon clicking **Save & Configure** or clicking the edit icon in *Basic Info* page, the *Facility Details* window appears:



Available Amount, OSUC Amount (Outstanding + Unutilized Commitment Amount), Total repaid amount, and Outstanding utilized amount are displayed only for the existing facilities.

234. Modify the facility details, if required.

## **Scheduling facility disbursement**

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

# Chapter 3 - Amendment Initiation

Scheduling Required?

Scheduling Details Add

Date	Amount	Action
No data to display.		

Comments

Enter text here...

Post


No items to display.

Close

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

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

Scheduling Details

Date \*  
Nov 30, 2020 

Amount \*  
\$10,000.00

Create Close

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

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

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

# Chapter 3 - Amendment Initiation

Scheduling Required?

Scheduling Details Add

Date	Amount	Action
20-11-30	\$10,000.00	<span>Edit</span> <span>Delete</span>
21-02-05	\$40,000.00	<span>Edit</span> <span>Delete</span>

Comments

Enter text here...

Post

No items to display.

Close

241. To add another scheduling detail, click the **Add** button again.
242. To edit the scheduling detail, click the **Edit** button.
243. To delete the scheduling detail, click the **Delete** button.
244. Specify remarks for the schedule, if any.
245. Click **Post**. Comment is posted below the **Comments** text box.

## **Restricting Limit based on Tenor**

The system allows you to restrict the limit set for the facility for a specific period. That is, you can define how much limit the customers must be utilize in a specific period using the Tenor Restriction feature.

246. To capture Tenor Restrictions for a limit, click **Tenor Restrictions** from the left menu.



# Chapter 3 - Amendment Initiation

The screenshot shows a web interface titled "Letter of Credit UK - LC". On the left is a navigation menu with items: Facility Basic Info, Schedule, Tenor Restrictions (highlighted), Exposure, Fee, Pool Linkage, and Pricing. The main area is titled "Facility Details" and contains a filter button with a dropdown arrow, a text input field labeled "Type to filter", and a plus icon. Below the filter, it says "No items to display.". A "Close" button is in the bottom right corner.

247. Click + the Add icon. The following window appears.

The screenshot shows a dialog box titled "Tenor Restrictions" with a close button (X) in the top right. It contains three input fields: "Tenor \*" with a placeholder "Max of 6 characters", "Days \*" with a spinner control, and "Limit". At the bottom right are "Create" and "Cancel" buttons.

248. Specify the user defined **Tenor** ID.

249. Specify the **Days** till which the Limit has to be available to the customers.

250. Specify the **Limit** that has to be made available for the defined period.

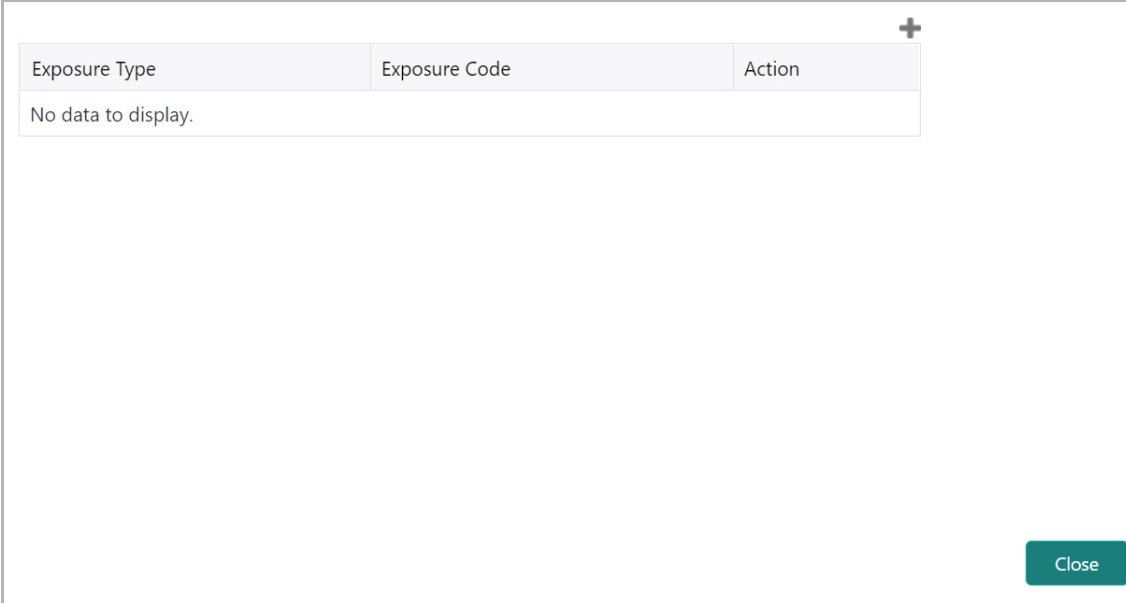
251. Click **Create**. The details are added and listed in the *Tenor restriction* page.

252. To View, Edit, or Delete the added tenor details, click the hamburger icon and select the required option.

# Chapter 3 - Amendment Initiation

## Adding Exposure Details

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



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

Exposure Type	Exposure Code	Action
No data to display.		

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

254. Click the + (add) icon. A record is created for capturing the exposure details.

255. Type the **Exposure Type** and **Exposure Code** for the facility.

256. To add another exposure type and code, click the + (add) icon again.



The screenshot shows the same table as in the previous step, but now it contains two rows of data. The first row has "Currency" in the Exposure Type column and "USD" in the Exposure Code column. The second row has "Country" in the Exposure Type column and "USA" in the Exposure Code column. Each row has a trash can icon in the Action column. A plus sign (+) is still in the top right corner. The "Close" button remains in the bottom right corner.

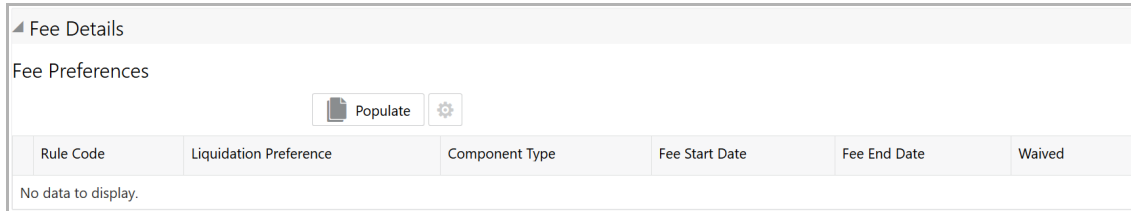
Exposure Type	Exposure Code	Action
Currency	USD	
Country	USA	

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

# Chapter 3 - Amendment Initiation

## Adding Fee Details

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



Fee Details

Fee Preferences

Populate

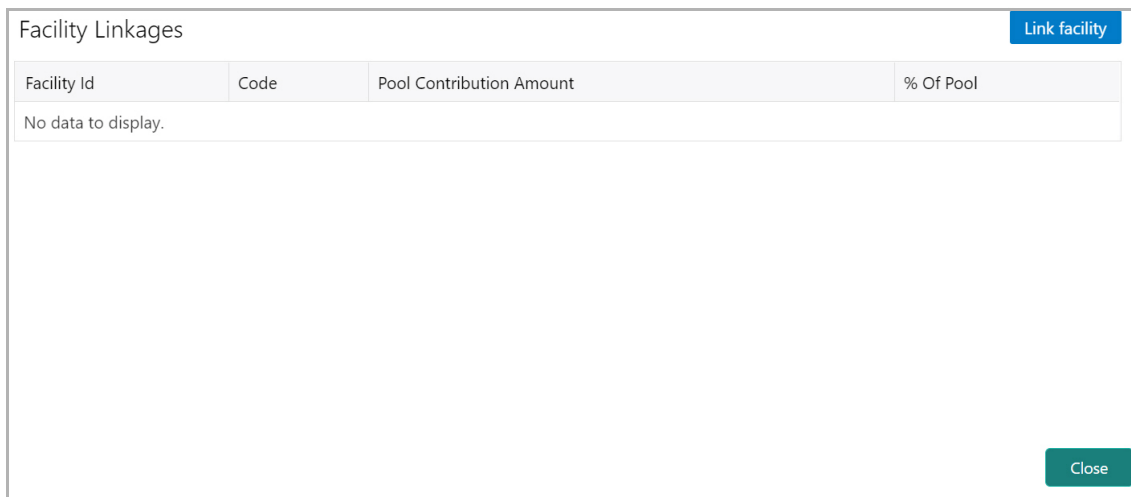
Rule Code	Liquidation Preference	Component Type	Fee Start Date	Fee End Date	Waived
No data to display.					

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

## Linking Facility to the Pool

You can link facility to the collateral pools maintained in the system by selecting the pool code.

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



Facility Linkages

Link facility

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

Close

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

# Chapter 3 - Amendment Initiation

Link facilityF20315600

Pool Code \*

Select pool code

Link facility Close

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

263. Click **Link Facility**.

## **Adding Pricing Detail**

264. To add pricing detail for the facility, click **Pricing** from the left menu.

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

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

Pricing

Commission Charges

Commission

Filter Type to filter × + ✎ 🗑

No items to display.

Page 1 (0 of 0 items) < 1 >

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

# Chapter 3 - Amendment Initiation

Commission Details

Rate Type \*  
Fixed Rate

Rate Basis \*  
Quarterly

Commission Type \*  
Usance

Collection Period \*  
Advance

Currency \*  
INR

Minimum Commission Amount \*  
₹500,000.00

Commission Rate \*  
12

Save Cancel

266. Select the **Rate Type** from the drop down list.
267. Select the commission collection frequency from the **Rate Basis** drop down list.
268. Select the **Commission Type** from the drop down list.
269. Select the **Collection Period** from the drop down list.
270. Search and select the **Currency** in which the commission has to be collected from the organization.
271. If “Fixed Rate” is selected as the **Rate Type**, specify the **Minimum Commission Amount** and the **Commission Rate** in the respective fields.
272. If “Flat Amount” is selected as the **Rate Type**, specify the **Commission Amount**.
273. Click **Save**. Commission details are added and listed in Commission tab.
274. To cancel the operation, click **Cancel**.

Pricing

Interest Charges

Interest

Filter Type to filter

No items to display.

Page 1 (0 of 0 items)

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

# Chapter 3 - Amendment Initiation

### Interest Details

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

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

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

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

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

### Interest Details

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

# Chapter 3 - Amendment Initiation

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

- Rate Code
- Spread
- Interest Reset Cycle

Interest Details

Component Name \* ABC

Component Type \* Main

Rate Type \* Special Amount

Currency \* USD

Special Interest Amount \* \$3,000.00

Save Cancel

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

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

Facility Details

Pricing

Interest Charges

Interest

Filter Type to filter

Component Name: ABC Component Type: Main Rate Type: Special Amount

Page 1 of 1 (1 of 1 items)

Additional Fields

Save Close

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

# Chapter 3 - Amendment Initiation

### Charge Details

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

284. Type the **Charge Code** to mention the type of charge.
285. Search and select the **Charge Currency**.
286. Specify the **Charge Amount** for the facility.
287. Type the **Charge Description**.
288. Enable **Is Charge Waived** switch, if waiver can be claimed for this charge.
289. Enter the following details in respective fields:
  - Waived Amount
  - Minimum Charge Amount
  - Maximum Charge Amount
  - Net Charge Amount
  - Charge Base Amount
  - Waiver Remarks
290. Click **Save**. Charge details are added and listed as shown below.



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Commission Charges

Charges

Filter Type to filter × + ✎ 🗑️

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

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



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

- 291. To edit the charge details, click the added charge and then click the edit icon.
- 292. To delete the charge details, click the added charge and then click the delete icon.
- 293. To change the list view to table view, click the table icon at the right corner.

## Linking Facility with Collateral

In case you want to secure facility with collateral, you can link the facility and the available collateral.



To link facility with the collateral, collateral must be added in the **Collateral** data segment.

- 294. Click **Facility Collateral Linkage** from the left menu. The *Facility Details* screen appears as shown below:

Term loan for **ABC Group** - TL

Facility Details

- Facility Basic Info
- Exposure
- Fee
- Pricing
- Facility collateral linkage**
- Credit Rating

Facility-Collateral Linkage

Filter Type to filter + ✎ 🗑️

No items to display.

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

Close

# Chapter 3 - Amendment Initiation

295. To link facility with a collateral, click the add icon. The **Facility-Collateral Linkage** window appears:

Facility-Collateral Linkage

Collateral Code *	Collateral Description	Collateral Currency
COL202960722-Crop	CROP category	INR
Collateral Value	Amount Basis	Linked Percentage *
₹90.00	Amount	100%
Linked Amount *	Order number *	
₹90.00	1	

Save Cancel

296. Select the **Collateral Code** from the drop down list. The collaterals added in **Collateral** data segment are displayed in the LOV.

Upon selecting the **Collateral Code**, the following details get populated in the corresponding fields:

- Collateral Description
- Collateral Currency
- Collateral Value

You can link a collateral with the facility either by specifying the actual amount to be linked or by specifying the percentage of collateral value.

297. Select the **Amount Basis** from the drop down list. The options available are: **Amount** and **Percentage**.

298. If **Amount** is selected as **Amount Basis**, specify the **Linked Amount**. The system calculates and displays the Linked Percentage based on value provided in the Linked Amount field.

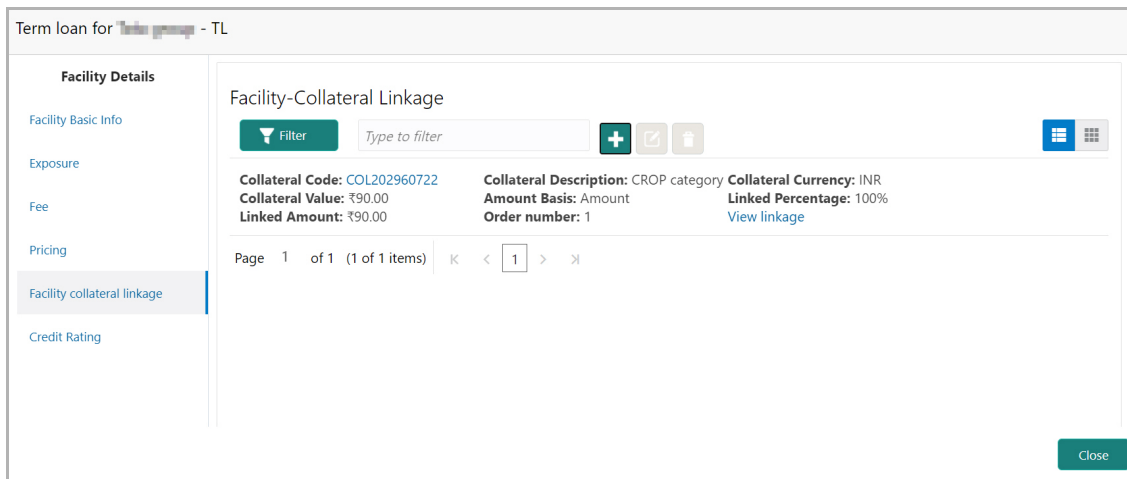
299. If **Percentage** is selected as **Amount Basis**, specify the **Linked Percentage**. The system calculates and displays the Linked Amount based on value provided in the Linked Percentage field.

300. In the **Order number** field, specify the collateral utilization order for e.g. 1, or 2.

If the collateral is contributing to the line, and the order number is mentioned as 2, collateral utilization will happen only after the other amount (e.g. Line amount) with order number 1 is utilized.

301. Click **Save**. Facility Collateral Linkage details are added and displayed as shown below:

# Chapter 3 - Amendment Initiation



302. To filter a linkage record, click the **Filter** icon and specify values for the filter parameters or directly type the first three characters of filter parameter in **Type to filter** text box.

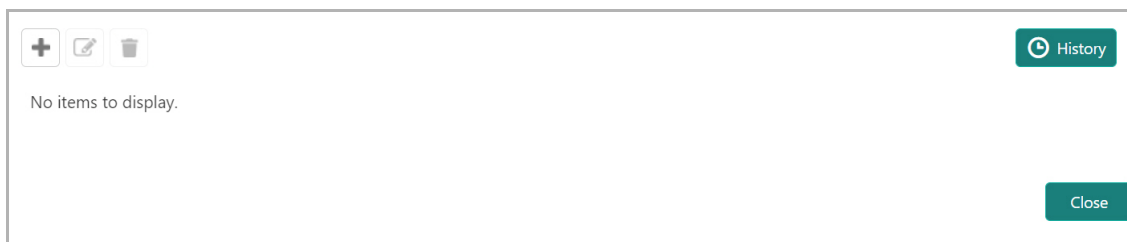
303. To modify the linkage details, select the record from the list and click the edit icon next to add icon.

304. To delete the linkage details, select the record from the list and click the delete icon.

305. To change the layout of *Facility-Collateral Linkage* screen to table view, click the Table View icon at top right corner.

## **Adding Credit Rating**

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



306. Click the add icon. The *Credit Rating* window appears.

# Chapter 3 - Amendment Initiation

### Credit Rating

Agency Name *	Outlook *
Moody's	Positive
Grade *	Score *
AAA	10
Effective Date *	Year Of Rating *
May 1, 2018	2018

Recommend

**Create** **Close**

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

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

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

310. Click the calendar icon in the **Effective Date** field and select the date on which the rating is provided.

The **Year Of Rating** is automatically populated based on the selected Effective Date.

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

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

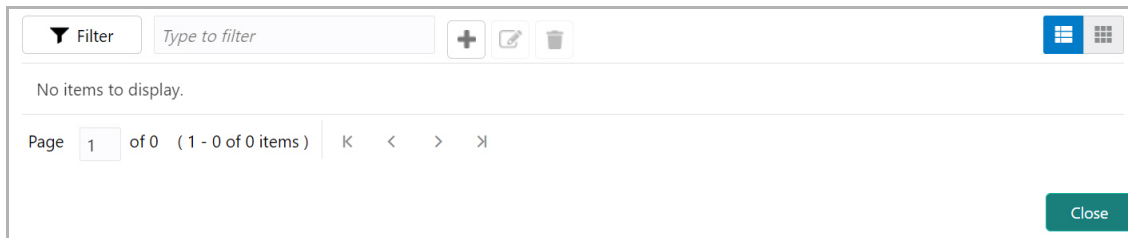
313. To view the history of credit ratings added during different processes, click the **History** icon.

314. To filter the credit ratings in the *History* window, click the **Filter** icon and select the **Agency Name** or directly type the agency name in **Type to filter** text box.

# Chapter 3 - Amendment Initiation

## Adding FX Rate Revaluation Details

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



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

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

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### FX Rate Revaluation Details

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

316. In the **Module** field, type the name of module from which the FX rate detail has to be fetched. For example, LC (Letters of Credit module in FCUBS)

317. In the **Product** field, type the name of product from which the FX rate detail has to be fetched. For example, Import LC Issuance (product under LC module)

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

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

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

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

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

321. Specify the **Rate Fixing Days**. The value must be between 1 to 5.

If the Rate Fixing Days is set as 1, the system will pick up the rate from previous day i.e. current day - 1.

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

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

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

325. Select the **Holiday Check** option from the drop down list. The options available are Currency, Both, and Local.

The system will determine the holidays based on the selected Holiday Check option. For example, if Holiday Check is selected as Currency, then the system will refer the Currency Holiday Maintenance to determine holidays.

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

327. Select the **Schedule Movement** option from the drop down list. The options available are: Move Backward and Move Forward.

If **Move Backward** option is selected, the system will schedule the revaluations that are due on holiday before the holiday.

If **Move Forward** option is selected, the system will schedule the revaluations that are due on holiday after the holiday.

328. Enable the **Move Across Month** check box, if required.

If you have chosen to move a schedule falling due on a holiday to the next working day, or the previous working day, and it crosses over into another month, the schedule date will be moved only if you indicate so. If not, the schedule date will be kept in the same month.

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

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

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

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

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

## Utilization History

The system allows you to view the facility utilization history for up to last 12 months in the *Utilization History* screen. The utilization amount is displayed in both the utilization currency and facility currency.

333. Click **Utilization History** from the left menu. The following screen appears:

Limit Type	Transaction Date	Source Code	User Reference	Utilization Amount in Utilization currency	Utilization Amount in Facility currency
	Mar 1st 2020		0000890	\$10,000.00	\$10,000.00

334. Specify the period for which you want to view the utilization history by selecting the **From Date** and **To Date**.

335. Click **Fetch**. The utilization history is displayed.

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

## Copying Facility

Once a facility is created, you can copy that facility to create new facility of similar type. The copied facility will have all the facility details by default, you can easily change the limit details and create new facilities.

337. Click the hamburger icon in the required facility record and select **Copy Facility**. The *Facility Details* window appears.

338. Modify the required details.

339. Click **Save** or **Save & Configure**.

Clicking **Save & Configure** opens the Edit Facility window. Refer [“Modifying Facility Details” on page 41](#) for information on configuring facility.



# Chapter 3 - Amendment Initiation

## Creating Facility with Template

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

The screenshot shows a window titled "Facility Template". At the top, there are two fields: "Template Code \*" with the value "0022" and a search icon, and "Template Name" with the value "Test Template". Below these fields is a section titled "Facility Template" with a right-pointing arrow on the left. This section is expanded to show a list of facilities under the "Liability" category. The list includes "Working capital facility (1112)" and "Term Loan Facility (2233)". At the bottom right of the window, there are "Submit" and "Close" buttons.

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

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

The screenshot shows the same "Facility Template" window. The "Available Facility" section is now expanded on the left side, showing a list of facility types: "Working Capital Finance", "Term Loan", "Letter of Credit", and "Guarantee". The "Facility Template" section on the right remains expanded, showing the same list of facilities under the "Liability" category. The "Submit" and "Close" buttons are still visible at the bottom right.

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

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

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The screenshot shows a 'Facility Template' form. At the top, there are two fields: 'Template Code \*' with the value '0022' and a search icon, and 'Template Name' with the value 'Test Template'. Below these is a main form area with a close button (x) and a 'Save' button. The main form contains four fields: 'Facility Description \*' with the value 'Working capital facility', 'Next Review Date \*' with the value 'Oct 1, 2020' and a calendar icon, 'Currency \*' with the value 'USD' and a search icon, and 'Requested Amount \*' with the value '\$10,000.00'. At the bottom right of the form are 'Submit' and 'Close' buttons.

345. Type the **Facility Description**.
346. Select / specify the **Next Review Date** for the facility.
347. Search and select the **Currency** for the **Requested Amount**.
348. Specify the **Requested Amount**.
349. Click **Save**.
350. After providing details for all the facilities in the **Facility Template** section, click **Submit**. Facility is created and listed in the *Basic Info* page.

## Creating Sub Limit

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

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

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

# Chapter 3 - Amendment Initiation

New Facility

Take over other bank facility

Line Code \*  Line Serial Number \*  Facility Description \*

Parent Facility Id  Facility Type \*  Funded  Non Funded Facility Category

Currency \*  Requested Amount \*  Next Review Date \*

Tenor  Line Expiry Date \*  Availability Period

Commitment Status  Committed  Uncommitted  Cascade Secured?   Cascade  Revaluation Required  Rate Agreement Required

Additional Fields

UDF

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

Basic Info Screen ( 2 / 8 )

Liability details

004 Branch	005827 Liability Number	\$22,000,000.00 Existing Liability Amount	\$200,000.00 Requested Liability Amount:
---------------	----------------------------	--	---

**2233** NEW

Facility Id: **F20266979** Requested Amount: **\$5,000.00** Product Type: **Funded**

Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-10-27**

Parent Line Number: **LC1**

**STLNIND1** MODIFIED

Facility Id: **FC99992** Requested Amount: Facility Category: **TL** Product Type: **Funded**

Facility Description: **STLNIND** Next Review Date: **20-08-18**

Parent Line Number: **STLOAN1**

# Chapter 3 - Amendment Initiation

## Removing Facility

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

## Linking Document

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

The screenshot shows a window titled "Document" with a list of three documents. Each document entry includes a document ID, status, document type, entity type, document code, application number, and document expiry date. A context menu is open over the first document, showing "Upload Document" and "Link Existing Document" options. There are "Add New Documents" and "Close" buttons.

Document ID	Status	Document Type	Entity Type	Document Code	Application Number	Document Expiry Date	Linked To
DOC20322414	PENDING MANDATORY	Address Proof	Facility(F20322627)	Aadhar Card	APP203228490		
DOC20322415	PENDING OPTIONAL	Collateral Agreement	Facility(F20322627)	Application Form	APP203228490		
DOC20322416	PENDING MANDATORY	Credit Proposal	Facility(F20322627)	Legal Aggrement Document	APP203228490		

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

The screenshot shows a window titled "Document" for document upload. It contains fields for Document Type (ADDRESDOC), Document Type Description (Address Proof), Document Code (AADHARCARD), and Document Code Description (Aadhar Card). There is a field for Document Expiry Date (Nov 30, 2020) and a Remarks field. A large dashed box contains the text "Drop files here or click to select". Below this is a "Selected Files" section with an empty list. "Upload" and "Close" buttons are at the bottom right.

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

Document Expiry Date: Nov 30, 2020

Remarks: [Empty]

Drop files here or click to select

Selected Files: []

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

357. Click **Upload**.

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

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

## Linking Existing Facilities

If the **Take Over** check box is not enabled while adding other bank facilities, you can link the other bank facilities using this option.

358. Click the **Link Existing Facilities** icon next to the **Add New Facility** icon. The *Link Existing Facilities* window listing all the other bank facilities appears:

The screenshot shows a window titled "Link Existing Facilities". At the top left, there is a "Filter" button and a text input field labeled "Type to filter" with a clear 'x' icon. At the top right, there are two view icons: a list view (active) and a table view. The main area contains two rows of facility information, each with a circular icon on the left. The first row shows Facility Id: EF20237144, Facility Category: Term Loan, Outstanding Amount: \$25,000.00, Take Over: No, and Product Type: Funded. The second row shows Facility Id: EF20237145, Facility Category: Term Loan, Outstanding Amount: \$25,000.00, Take Over: No, and Product Type: Funded. At the bottom left, there is a pagination control showing "Page 1 of 1 (1-2 of 2 items)" and navigation arrows. At the bottom right, there are "Link" and "Cancel" buttons.

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

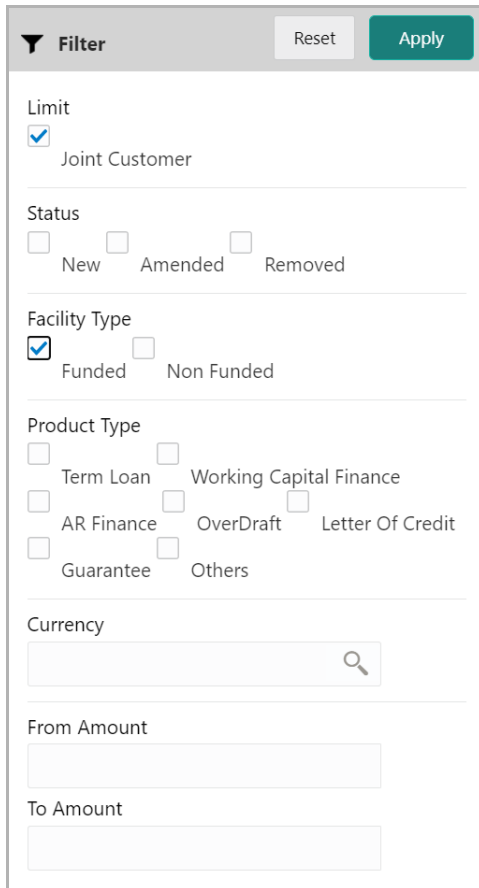
360. To change the layout of the *Link Existing Facilities* window, use the **List View** and **Table view** icons at the top right corner.

361. Select the required other bank facility and click **Link**. Other bank facility is added to the facility list.

## Filtering Facility

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

# Chapter 3 - Amendment Initiation



**Filter** Reset Apply

Limit  
 Joint Customer

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

From Amount

To Amount

363. Type and / or select the filter parameters.

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

365. 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.

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

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

# Chapter 3 - Amendment Initiation

Basic Info Screen ( 3 / 9)

Facilities Facility Transfer

Actions

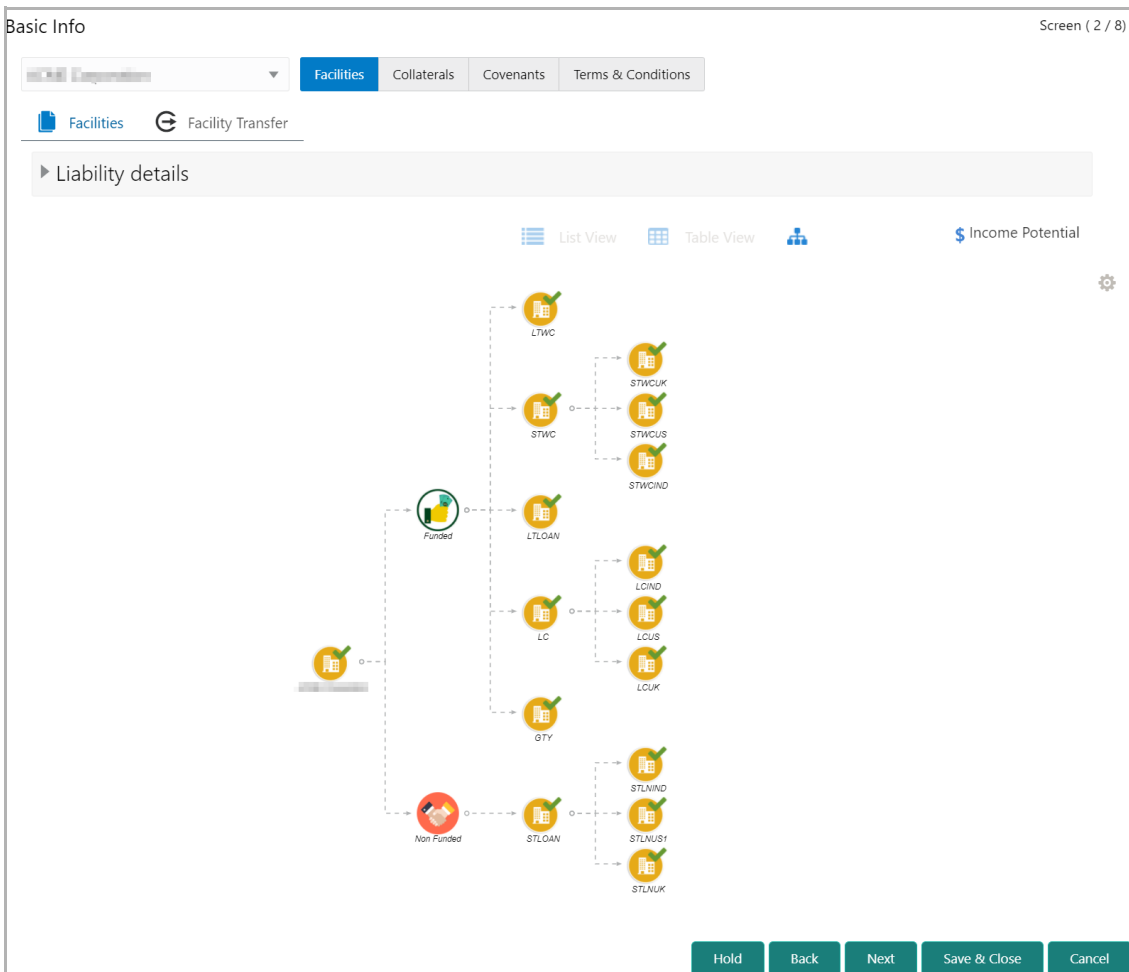
	Facility Type	Facility Category	Writeups	Facility Description	Next Review Date	Requested Amount	Parent Line Number	Released Amount
011	Non Funded			General Limit	21-02-28			AED244,000,000.00
80071	Funded			Islamic Finance Faci ...	21-02-28		0029280011 - General Limit	AED62,500,000.00
80141	Non Funded			LG PB/APG/RG/MG	21-02-28		0029280011 - General Limit	AED25,000,000.00
80081	Funded			OD - Clean	21-02-28		0029280011 - General Limit	AED10,000,000.00
80321	Non Funded			PSRE	21-02-28		0029280011 - General Limit	AED9,000,000.00
80101	Funded			Short Term Loan - Re ...	21-02-28		0029280011 - General Limit	AED70,000,000.00
80091	Funded			Short Term Loan - Re ...	21-02-28		0029280011 - General Limit	AED70,000,000.00

Hold Back Next Save & Close Cancel

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

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

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



# Chapter 3 - Amendment Initiation

## Adding Facility for Child Parties

371. To add facility details for the child party, select the child party from the party drop down list. The Customer list appears.

372. Select the required customer. The *Child Party - Facility Details* page appears.

You can add facility to the child party by using any of the following options:

















- Add facility without template. Refer [“Creating Facility without Template” on page 39](#) for information
- Add facility using template. Refer [“Creating Facility with Template” on page 60](#) for information
- Import from parent party. Refer the following section for information

### Importing Facilities From Parent Party

373. Click  the **Import from parent party** icon in the child party Facility Details page. The following window appears.

Import from parent party

Type to filter

Joint facility	Joint line code	Joint Amount	Line number	Facility description	Parent description	Facility type	Facility category	Facility amount
<input checked="" type="checkbox"/>	 JSTLO	  \$5,000,00	 STLOAN1	Short Term Loan			Term Loan	\$5,000,000.0
<input checked="" type="checkbox"/>	 JSTL1	  \$2,000,00	 STLIND1	Short Term Loan IND	STLOAN1 - Short Term Loan		Term Loan	\$2,000,000.0
<input type="checkbox"/>			 STLNUK1	Short Term Loan UK	STLOAN1 - Short Term Loan		Term Loan	\$1,000,000.0
<input type="checkbox"/>			 STWC1	Short Term Working C...			Working Capital	\$2,500,000.0
<input type="checkbox"/>			 STWCUK1	Short Term WC UK	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
<input type="checkbox"/>			 STWCUS1	Short Term WC US	STWC1 - Short Term Workin...		Working Capital	\$1,000,000.0
<input type="checkbox"/>			 STWCIND1	Short Term WC IND	STWC1 - Short Term Workin...		Working Capital	\$500,000.00
<input type="checkbox"/>			 LC1	LC	STWC1 - Short Term Working Capital		Letter of credit	\$3,000,000.0
<input type="checkbox"/>			 LCIND1	Letter of Credit IND...	LC1 - LC		Letter of credit	\$1,000,000.0
<input type="checkbox"/>			 LCUS1	Letter of Credit US	LC1 - LC		Letter of credit	\$1,000,000.0

Save Close

374. Select the facilities which you want to import from the parent party.

375. Specify the **Joint line code** (user defined) and **Joint Amount** in corresponding cell.

376. To modify other facility details, click the edit icon in the **Joint Amount** column. The **Facility Details** window appears.

377. Modify the required details and click **Save**. For more information on configuring the facility using Edit option, refer [“Modifying Facility Details” on page 41](#).

## Collaterals

378. To add, modify, or delete the collateral information, click the **Collaterals** tab in *Basic Info* page.



# Chapter 3 - Amendment Initiation

ID	Type	Collateral Status	Category	Collateral Value	Held Collateral Value	Collateral Currency	Document Status
COL211362228	POC	Active	POC category	AED88,787,887.00	AED0.00	AED	Not Submitted
COL211372238	Accounts Contracts	Active	ACCN category	AED9,898,989.00	AED0.00	AED	Not Submitted
COL211372239	Machine	Active	Machinery	AED9,898,989.00	AED0.00	AED	Not Submitted
COL211372240	Deposits	Released	Corporate Deposit	\$99,999.00	\$0.00	USD	Not Submitted
COL211372242	Fund	Active	Funds	\$7,787,878.00	\$0.00	USD	Not Submitted
COL211372243	Vehicle	Active	Commercial Vehicle	\$787,877.00	\$0.00	USD	Not Submitted
COL211372244		Active					

379. To filter the required collateral record, click the **Filter** icon and specify the search parameters or directly type the parameter in **Type to filter** text box.

380. To add a new collateral, click the add icon. The *Collateral Details* window appears:

**Collateral Details**

Collateral Type \*  
Bond

Collateral Category \*  
USBOND

Collateral Description \*  
Property Bond

Collateral Currency \*  
INR

Purpose Of Collateral \*  
Security

Charge Hierarchy \*  
 1  2  3

Owner Estimated Value \*  
₹50,000,000.00

Create Cancel

381. Select the **Collateral Type** from the drop down list. The options available include but are not limited to:

- Account Receivables

# Chapter 3 - Amendment Initiation

---

- Accounts Contracts
- Aircraft
- Bill Of Exchange
- Bond
- Cash Collaterals
- Commercial Paper
- Commodity
- Corporate Deposits
- Crop
- Fund
- Guarantee
- Insurance
- Inventory
- Machine
- Miscellaneous
- Other Bank Deposits
- PDC
- Perishable
- Precious Metals
- Promissory Note
- Property
- Ship
- Stock
- Vehicle

382. Select the **Collateral Category** from the drop down list. Collateral categories are listed based on the selected collateral type.

383. Type the **Collateral Description**.

384. Choose the **Charge Hierarchy**.

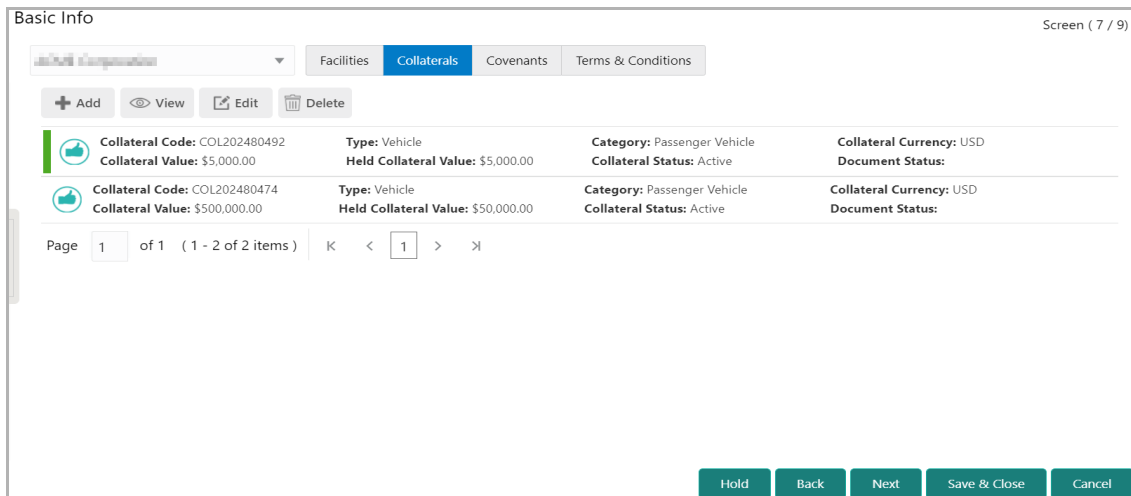
385. Search and select the currency in which the collateral is evaluated from **Collateral Currency** search box.

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

387. Type the **Purpose Of Collateral**.

388. Click **Create**. Collateral details are added and listed as shown below.

# Chapter 3 - Amendment Initiation



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

389. To view the collateral details, select the collateral record and click the **View** icon.

390. To modify the collateral details, select the collateral record and click the **Edit** icon.



For existing collaterals, Collateral Review process will be triggered if the collateral record is modified.

391. To delete the collateral details, select the collateral record and click the **Delete** icon.

392. To add collaterals for the customer's child party, select the required party from the party drop down list.

393. Click the Add icon and provide the child party collateral details.



Once the Amendment Enrichment task is submitted, the Collateral Perfection process is initiated for the newly added collaterals and the Perfection Initiation task is listed in the Free Tasks queue. To view the status of collateral processes in upcoming stages, click **Collateral Summary** at the top right corner.



Add, Edit & Delete options for collateral must not be configured to appear in stages after Enrichment stage, because the Collateral Perfection task will be generated only from the Enrichment stage.

# Chapter 3 - Amendment Initiation



Collaterals that are modified in the amendment process cannot be released until it is approved and handed off to the back office system (OBELCM).

## Covenants

394. To add, modify or delete the covenant information, click the **Covenants** tab in *Basic Info* page.

Basic Info Screen ( 2 / 8 )

Facilities Collaterals **Covenants** Terms & Conditions

Overview

Filter  + [edit] [link] [trash] [D] [grid]

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

Covenant Code	: DSCROBOEBITDA	Covenant Type	: Financial	Start Date	: Sep 16, 2020	Linked Customer	: PTY201514287
Description	: DSCR on th ...	Frequency	: Quarterly	End Date	: Dec 31, 2020		
Classification	: Internal	Notice Days	: 15	Next Check Date	:		

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

Hold Back Next Save & Close Cancel



Only Remarks can be modified for the existing covenants.

395. To view the overview of the covenants, click and expand the **Overview** section.

396. To filter the required covenant, click the **Filter** button. The *Filter* window appears:

# Chapter 3 - Amendment Initiation

**Filter** [Reset] [Apply]

Status  
 New  Amended

Covenant Type  
 Non Financial  Financial

Linkage Type  
 Facility  Customer

Frequency  
 FortNightly  Quarterly  Monthly  
 SemiAnnual  Custom  Annual  Weekly

From Due Date  
[Date Picker]

To Due Date  
[Date Picker]

397. Type and / or select the filter parameters.

398. Click **Apply**. Covenants that matches the filter parameters are displayed.

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



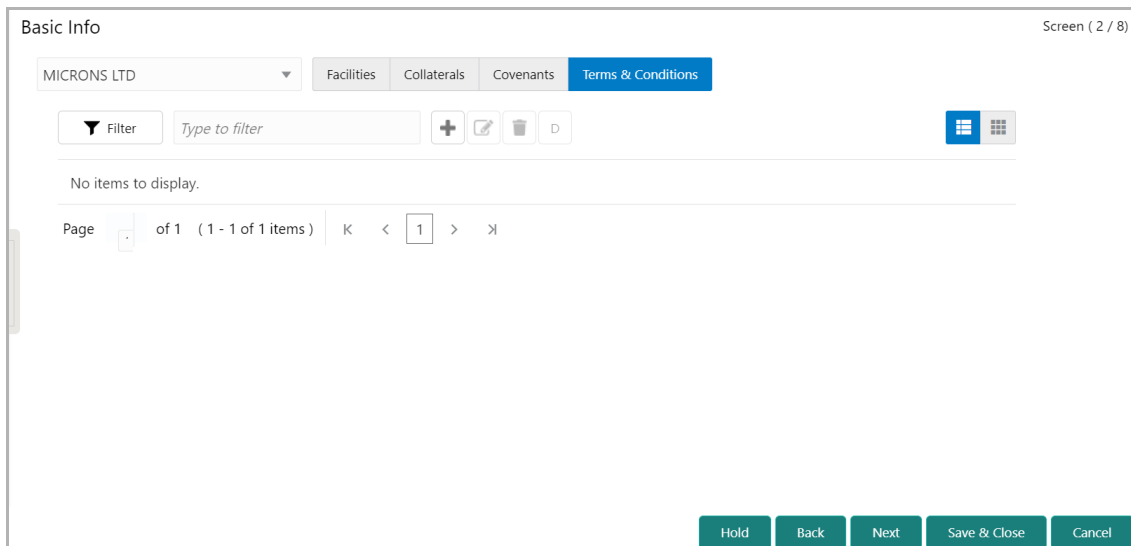
Minimum 3 characters need to be entered in the Type to filter text box to filter the covenants.

Refer [“Customer Covenants” on page 23](#) for information on adding customer covenants.

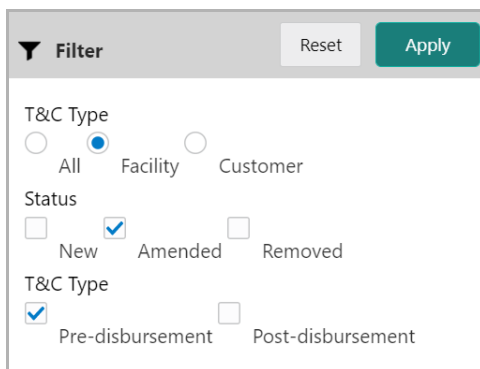
## Terms and Conditions

400. To add, modify or delete the terms and conditions, click the **Terms & Conditions** tab in *Basic Info* page.

# Chapter 3 - Amendment Initiation



401. To filter the terms and conditions, click the **Filter** button. the *Filter* window appears:



402. Type and / or select the filter parameters.

403. Click **Apply**. Terms & Conditions that matches the filter parameters are displayed.

404. To filter the terms & conditions 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 terms & conditions.

Refer "[Customer Terms & Conditions](#)" on page 26 for information on adding terms and conditions.

405. To hold the Amendment Initiation, click **Hold** in the *Basic Info* page.

406. To go back to the previous page, click **Back**.

407. To save the Amendment Initiation for future edit, click **Save & Close**.

# Chapter 3 - Amendment Initiation

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

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

Upon clicking **Next** in the *Basic Info* page, the *Other Bank Facility* page appears.


## Other Bank Facility

This data segment allows to view, modify, delete and add details about the facilities availed by the party / child party from the other banks.

Other Bank Facilities Screen ( 3 / 8)

MICRONS LTD

Filter  + ✎ 🗑 ☰ ☰

 Facility Id: EF20260711 Outstanding Amount: \$40,000.00 Product Type: Funded  
Facility Category: Term Loan Take Over: Yes

Page 1 of 1 (1 of 1 items) ⏪ < 1 > ⏩

Hold Back Next Save & Close Cancel

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

# Chapter 3 - Amendment Initiation

**Filter** Reset Apply

Limit  
 Joint Customer

Bank Name

Branch Name

Take Over

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

Currency

From Amount

To Amount

411. Type and / or select the filter parameters.

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

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



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

414. To add details about the other bank facilities received by the party, click the add icon. The *Facility Details* window appears.



# Chapter 3 - Amendment Initiation

### Facility Details

Bank Name *	Branch Name
<input type="text" value="SMD"/>	<input type="text" value="NYC"/>
Sanction Letter Available	Facility Type *
<input checked="" type="checkbox"/>	<input checked="" type="radio"/> Funded <input type="radio"/> Non Funded
Facility Category *	Sanctioned Year
<input type="text" value="Term Loan"/>	<input type="text" value="2019"/>
Take Over	Currency *
<input checked="" type="checkbox"/>	<input type="text" value="USD"/>
Sanctioned Amount *	Outstanding Amount
<input type="text" value="\$100,000,000,000.00"/>	<input type="text" value="\$3,000,000,000.00"/>
Rate of Interest	Tenor
<input type="text" value="12"/>	<input type="text" value="36"/>
Secured	
<input checked="" type="checkbox"/>	

415. Type the other **Bank Name** and **Branch Name**.
416. Enable the **Sanction Letter Available** check box, if sanction letter is available for the other bank facility.
417. Choose the **Facility Type**. The options available are **Funded** and **Non-Funded**.
418. Select the **Facility Category** from the drop down list.
419. Type the year in which the existing facility is sanctioned in the **Sanctioned Year** field.
420. Enable **Take Over** check box to add the other bank facility to the facility list.
421. Search and select the **Currency** in which the facility is offered by other bank.
422. Specify the amount sanctioned by the other bank in **Sanctioned Amount** field.
423. Specify the **Outstanding Amount** to be paid by the party.
424. Specify the **Rate of Interest** at which the other bank facility is offered.

# Chapter 3 - Amendment Initiation

- 425. Specify the **Tenor** of the other bank facility.
- 426. Enable **Secured** check box, if the other bank facility is secured with collateral.
- 427. Click **Create**. The other bank facility is added.
- 428. To edit the other bank facility information, **Select** the required facility from the list and then click the edit icon. The *Facility Details* window appears.
- 429. Modify the required information and click **Save**.
- 430. To delete the other bank facility information, **Select** the facility and then click delete icon.
- 431. To change the layout of *Other Bank Facilities* page to table view, click the table icon at the right corner.
- 432. To hold the Amendment Initiation, click **Hold** in the *Other Bank Facilities* page.
- 433. To go back to the previous page, click **Back**.
- 434. To save the Amendment Initiation for future edit, click **Save & Close**.
- 435. To go to the next page, click **Next**.
- 436. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Other Bank Facilities* page, the *Groupwise Exposure* page appears.

## Groupwise Exposure

This data segment allows to view, modify, delete and add information about the facilities already availed by the party / child party from your bank.

Groupwise Exposure Screen ( 4 / 8 )

**MICRONS LTD**

Filter  Total Gross Limit : \$100,000.00

Entity Name: Uniserve Bank      Currency: USD      Tenor: 24  
Customer Name: OFSS      Approved Limit: \$100,000.00      Commitment Status: Committed  
Relation: Connected Party      Outstanding Limit Amount: \$50,000.00

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

Hold Back Next Save & Close Cancel

- 437. To filter the required groupwise exposure from list, click the **Filter** button. The *Filter* window appears.

# Chapter 3 - Amendment Initiation

**Filter** Reset Apply

Relation

Borrower

Connected Party

Tenor

Currency

From Amount

To Amount

Commitment Status

Committed

Uncommitted

438. Type and / or select the filter parameters.

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

440. 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.

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

# Chapter 3 - Amendment Initiation

### Groupwise Exposure Details

Entity Name *	Customer Name *
<input type="text" value="UDB"/>	<input type="text" value="GreekPod"/>
Relation *	Currency *
<input type="radio"/> Borrower <input checked="" type="radio"/> Connected Party	<input type="text" value="USD"/>
Approved Limit *	Outstanding Limit Amount *
<input type="text" value="\$555,555,555,555,600.00"/>	<input type="text" value="\$3,333,333,333,333.00"/>
Tenor *	Commitment Status *
<input type="text" value="30"/>	<input type="text" value="Committed"/>

442. In **Entity Name** field, enter your bank name.
443. In **Customer Name** field, enter the name of the party or the child party.
444. Select the **Relation** as **Borrower**, if party name is provided in the **Customer Name** field. If child party name is provided in the **Customer Name** field, select the **Relation** as **Connected Party**.
445. Search and select the **Currency** in which the facility is offered by your bank.
446. Specify the following details about the facility:
  - Approved Limit
  - Outstanding Limit Amount
  - Tenor
447. Select the **Commitment Status** from the drop don list. The options available are **Committed** and **Uncommitted**.
448. Click **Save**. Groupwise exposure details are added.
449. To edit the groupwise exposure information, **Select** the required exposure from the list. Edit icon is enabled.
450. Click the edit icon. The *Groupwise Exposure Details* window appears.
451. Modify the required information and click **Save**.

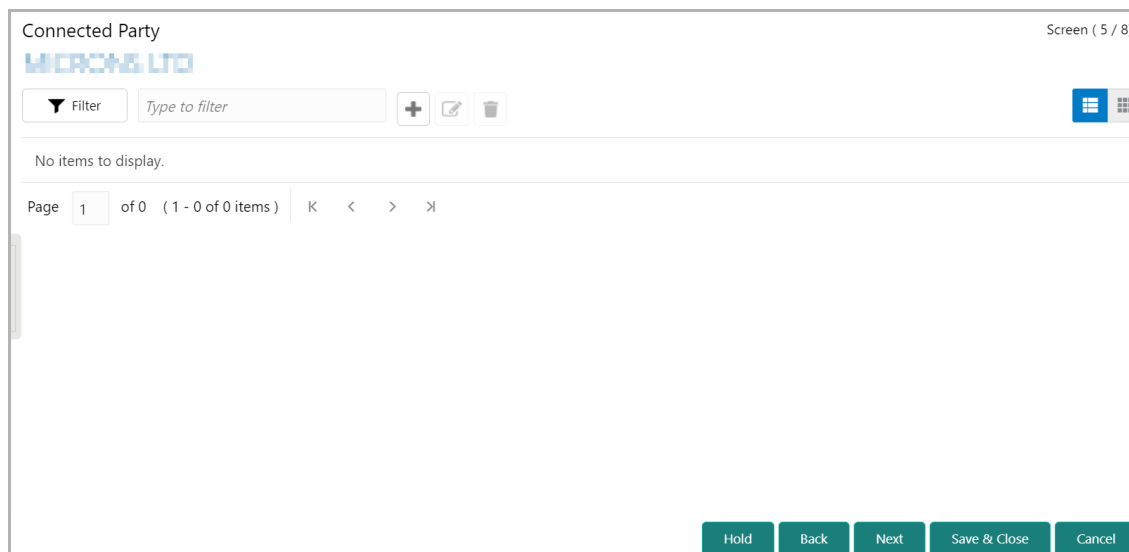
# Chapter 3 - Amendment Initiation

- 452. To delete the groupwise exposure information, **Select** the exposure and click delete icon.
- 453. To change the layout of *Groupwise Exposure* page to list view, click the list view icon at the right corner.
- 454. To hold the Amendment Initiation task, click **Hold** in the *Groupwise Exposure* page.
- 455. To go back to the previous page, click **Back**.
- 456. To save the Amendment Initiation task for future edit, click **Save & Close**.
- 457. To go to the next page, click **Next**.
- 458. To exit the process without saving the information, click **Cancel**.

Upon clicking **Next** in the *Groupwise Exposure* page, the *Connected Parties* page appears.

## Connected Party

This data segment allows to view, modify, delete and add details about the connected parties of your customer.



- 459. To filter the required connected party from the list, click **Filter** button. The *Filter* window appears.

# Chapter 3 - Amendment Initiation

Filter

Reset Apply

Customer No.

Name

Currency  
USD

From Gross Amount  
\$50,000.00

To Gross Amount

460. Type and / or select the filter parameters.

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

462. 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.

463. To add information about connected parties, click the add icon. The *Connected Parties Details* window appears.

# Chapter 3 - Amendment Initiation

### Connected Party Details

Customer Id	PTY210493117	
Name	Cash Cover	\$250,000.00
Total Gross Facility	Approved Funded Sell Down	\$300,000.00
Total Net Facility	Approved Unfunded Sell Down	\$100,000.00

Facility Details:

No items to display.

Page 1 (0 of 0 items) | < 1 >

Create Cancel

464. Search and select the **Customer No.** of the party connected with your customer. Following details about the connected party are fetched and displayed:

- Name
- Total Gross Facility
- Total Net Facility
- Cash Cover
- Approved Funded Sell Down
- Approved Unfunded Sell Down
- Facility Details

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

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

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

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

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

# Chapter 3 - Amendment Initiation

- 470. To delete the connected party, **Select** the party and click delete icon.
- 471. To change the table view to list view, click the list view icon at the right corner.
- 472. To hold the Amendment Initiation task, click **Hold** in the *Connected Parties* page.
- 473. To go back to the previous page, click **Back**.
- 474. To save the Amendment Initiation task for future edit, click **Save & Close**.
- 475. To go to the next page, click **Next**.
- 476. To exit the process without saving the information, click **Cancel**.

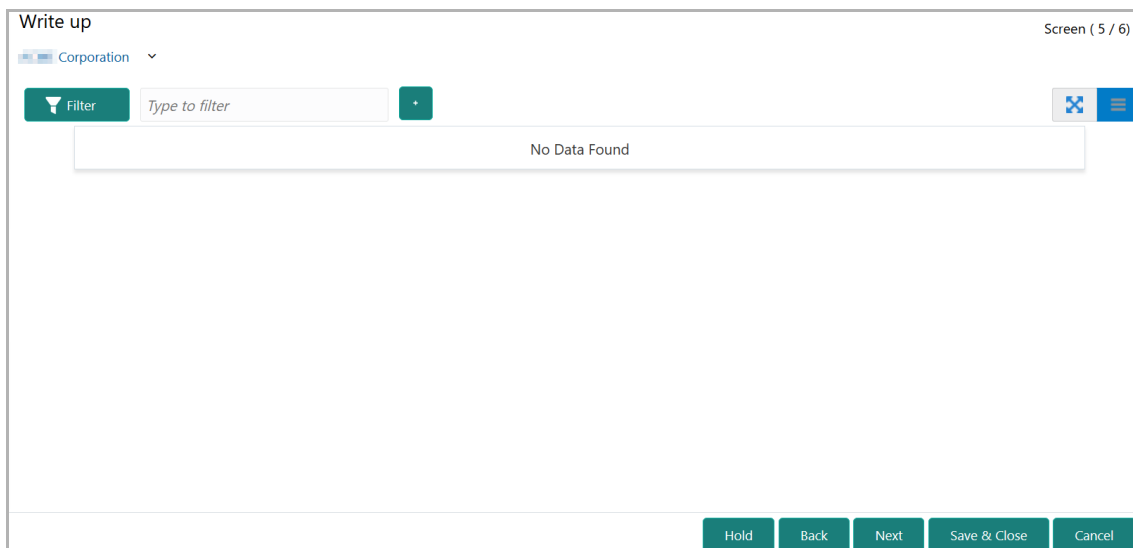
Upon clicking **Next** in the *Connected Parties* page, the *Write up* page appears.

## Write up

This data segment allows the user to add writeup for the customer and all their child parties in the available writeup categories. The history of writeup for the customer will be available to the users throughout the customer’s association with the bank.



Write up data segment appears only if that data segment is enabled in the Maintenance module.



- 477. Click the add icon. The *Write Up* window appears:



# Chapter 3 - Amendment Initiation

Writeup

Writeup Category \* BOVR

Business overview

Sample writeup

Create Cancel

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

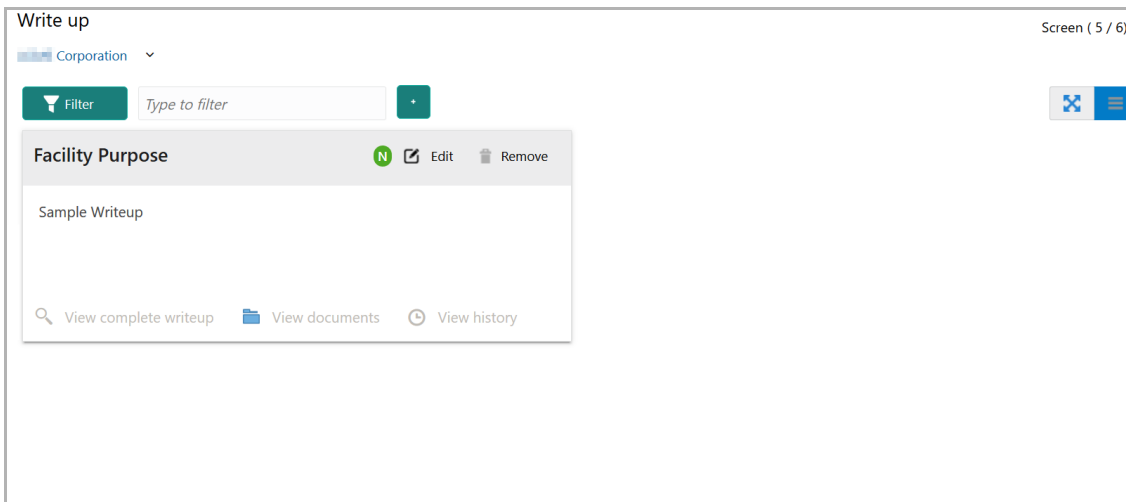
Writeup Category Code	Writeup Category Description
PURP	Facility Purpose
PRIC	Facility Pricing Writeup
F005	Facility Customer Relationship Writeup
MKTI	Market Intelligence
BOVR	Business overview
CALL	Call Report
PIPE	PIPELINE

Page 1 of 1 (1 - 7 of 7 items)

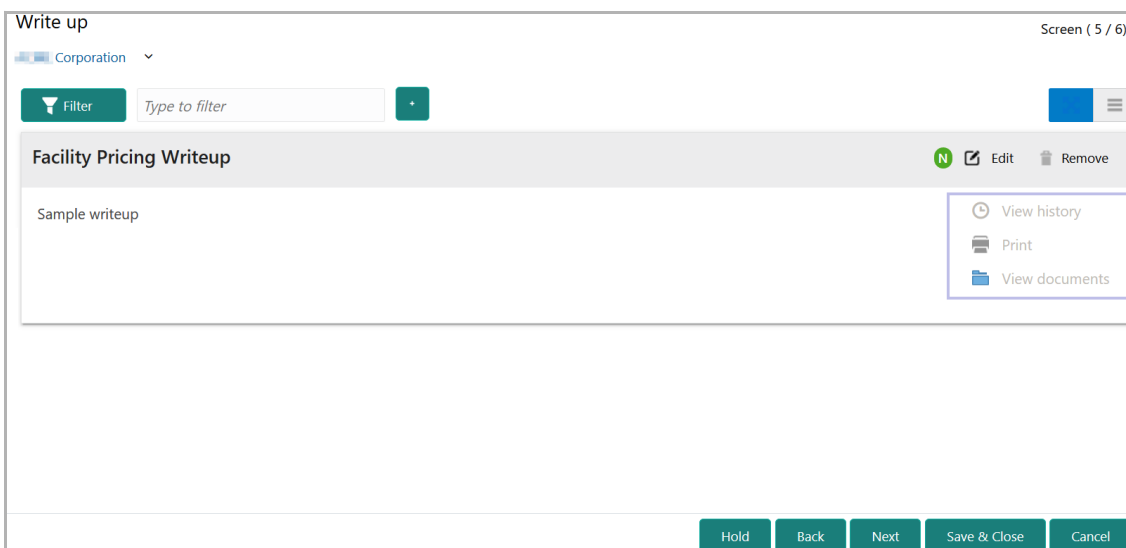
479. Click on the required category code. Selected code is displayed in the **Writeup Category** field.

480. Type the observations in the text box and click **Create**. The observations are added in the Write Up page as shown below:

# Chapter 3 - Amendment Initiation



481. To change the layout of Write up data segment to the expanded view, click the Expanded View icon at the top right corner. The write up is expanded as shown below:



482. To modify the writeup, click the **Edit** icon and change the information.

483. To delete the writeup, click the **Remove** icon. A confirmation message appears.

484. Click **Yes**. The writeup is removed.

485. To view the writeup history, click the **View history** icon.

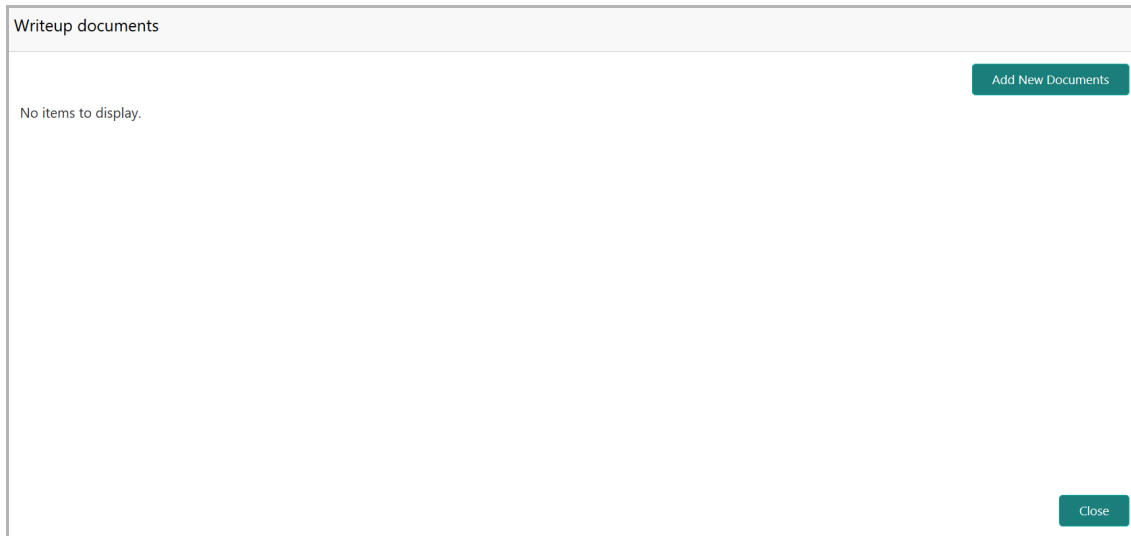
486. To print the write up, click the **Print** icon.



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

487. To attach / view writeup related documents, click **View Documents** icon. The following window appears:

# Chapter 3 - Amendment Initiation



488. To add new documents, click **Add New Documents**.

489. To exit the Writeup documents window, click **Close**.

490. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.

491. To go back to the previous page, click **Back**.

492. To save the Amendment Initiation task for future edit, click **Save & Close**.

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

Upon clicking **Next** in the *Write up* page, the *Amendment Summary* page appears.

## Amendment Summary

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

# Chapter 3 - Amendment Initiation

Amendment Summary Screen ( 7 / 8)

Corporation

**Party Information**

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

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

Entities		Other Bank Facilities		Facilities	
0 Added		0 Total Facility	0 Total Takeover	0 Newly Added	1 Modified Facilities
Collaterals		Pricing			
0 Newly Added	0 Request For Revaluation	Interest		Commission	
		1 Added	0 Modified	0 Added	0 Modified

[▶ Pricing](#)  
[▶ Entities](#)  
[▶ Other Bank Facilities](#)  
[▶ Facilities](#)  
[▶ Collaterals](#)

Hold Back Next Save & Close Cancel

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

**Industry Details**

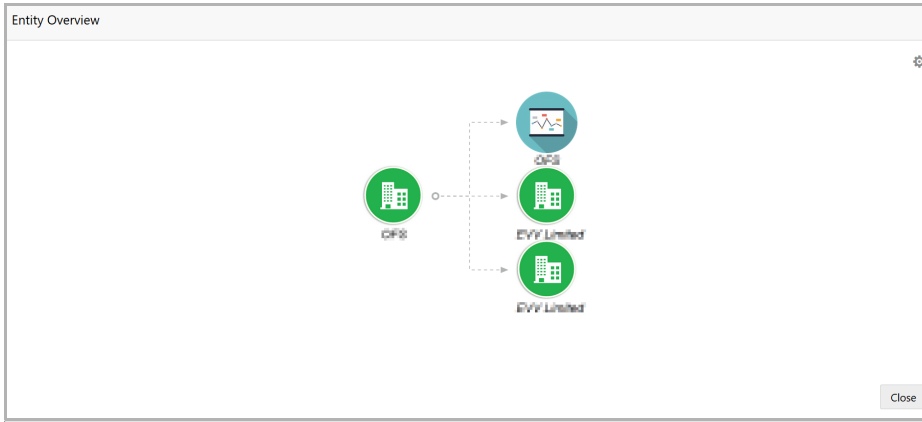
Sectors	Industry Group	Industries	Sub Industries
Energy	Energy	Energy Equipment disconnect	Oil disconnect Drilling

Close

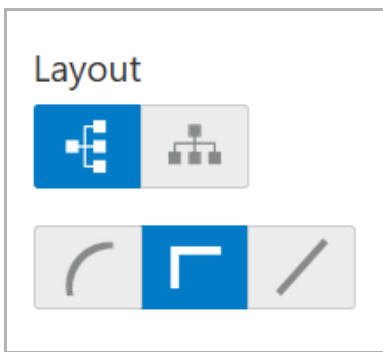
495. Click **Close** to exit the *Industry Details* window.

496. To view the overview of the party, click the entity overview icon in **Customer Information** section. The *Entity Overview* window appears.

# Chapter 3 - Amendment Initiation



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



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



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

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

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

# Chapter 3 - Amendment Initiation

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

- Pricing
- Entities
- Other Bank Facilities
- Facilities
- Facility Transfer
- Collaterals

502. To hold the Amendment Initiation task, click **Hold** in the *Amendment Summary* page.

503. To go back to the previous page, click **Back**.

504. To save the Amendment Initiation task for future edit, click **Save & Close**.

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

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

Upon clicking **Next** in the *Amendment Initiation* page, The *Comments* page appears.

## Comments

The *Comments* data segment allows to capture overall remarks for the Amendment Initiation stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

Comments Screen ( 8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

508. To hold the Amendment Initiation task, click **Hold**.

509. To go back to the previous page, click **Back**.

510. To save the Amendment Initiation task for future edit, click **Save & Close**.

# Chapter 3 - Amendment Initiation

511. To move to the next stage, click **Submit**.

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

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

The screenshot shows a window titled "Policy Exceptions" with a close button in the top right corner. At the top, there is a progress indicator with a blue circle containing the number "1" and two radio buttons labeled "Policy exceptions" (selected) and "Checklist". Below this is a dropdown menu set to "All". A summary bar at the top displays three categories: "Total" (00), "Met" (00), and "Breached" (00). The main area contains a grid of category cards, each with a title, a status bar, and a detailed breakdown of counts.

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

Each category card includes a status bar (Met or Breached) and a breakdown of counts for: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

By default, policy exceptions are displayed for both the party and the child parties.

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

514. Click the **Checklist** data segment.

# Chapter 3 - Amendment Initiation

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, highlighted with a blue circle containing the number 2). Below the progress bar, a message box displays 'No items to display.' At the bottom right, there is a dropdown menu for 'Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

516. Click **Submit**.

If the **Outcome** is selected as **PROCEED**, the application will be moved to Amendment Enrichment stage on clicking Submit.



# Chapter 4 - Amendment Enrichment

## Amendment Enrichment

In this stage, the member of the operations/credit team enriches the amendment application by capturing detailed information about the customer (the customer hierarchy, funding requirement, collateral offered and the other business related information) required to evaluate the customers on parameters like credit worthiness, risk profiling and legal fitness. After performing the necessary actions, the user can send the application to three parallel stages as well as initiate the collateral evaluation and the customer on-boarding work flows.

The following table provides a high level overview about the Amendment Enrichment stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Amendment summary</li><li>• Customer group Structure</li><li>• Liability details</li><li>• Facility details</li><li>• Other bank facilities</li><li>• Group wise exposure</li><li>• Connected party details</li><li>• Facility over utilized</li><li>• Facility overdue</li><li>• Breached covenants</li><li>• Breached T&amp;C</li><li>• Existing collateral details</li><li>• Existing covenants and T&amp;C</li></ul>	<ul style="list-style-type: none"><li>• Edit the information captured as part of amendment initiation</li><li>• View and update financial details</li><li>• View and update Shareholder details</li><li>• View and update management team details</li><li>• View and update auditor details</li><li>• View and update Directors details</li><li>• View and update customer and supplier details</li><li>• View and update projections</li><li>• Upload financial documents</li><li>• View and update address of the customers</li><li>• View and update customer level covenants and T&amp;C</li><li>• Edit the liability or facility details if required</li><li>• Edit the collateral details if required</li><li>• Capture fresh write up</li><li>• Upload non financial documents of the customer</li><li>• Capture comments about the customer with regard to enrichment stage</li><li>• Send back the application if additional information is required</li></ul>

### Enrichment Steps

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

# Chapter 4 - Amendment Enrichment

The screenshot shows the Oracle Free Tasks interface. The left sidebar contains navigation options: Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area displays a table of tasks with columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of tasks, all with 'Acquire & E...' as the action and '004' as the branch. The first row is 'Facility Amendment' with process reference APP20970855 and stage 'Amendment Enrichment'. The last row is 'Credit Origination' with process reference APP20940819 and stage 'Legal Evaluation'. Below the table is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)'.

2. **Acquire & Edit** the required Amendment Enrichment task. The *Amendment Summary* page appears.

## Amendment Summary

The screenshot shows the 'Amendment Summary' page for a 'Facility Amendment - Amendment Enrichment'. The page title is 'Amendment Summary' and it is identified as 'Screen (1 / 8)'. The main content area is divided into several sections:

- Party Information:** Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai. Fields include Party Id (PTY192560509), Register No (RN534345231), Legal Status (Proprietorship), Liability Amount (\$22,000,000.00), Is KYC Compliant (No), Share Holders (2), Contractors (2), Guarantors (2), and Bankers (3).
- Entities:** 0 Added
- Other Bank Facilities:** 0 Total Facility, 0 Total Takeover
- Facilities:** 0 Added
- Collaterals:** 0 Added
- Pricing:** Interest (1 Added), Charge (0 Added), Commission (0 Added)

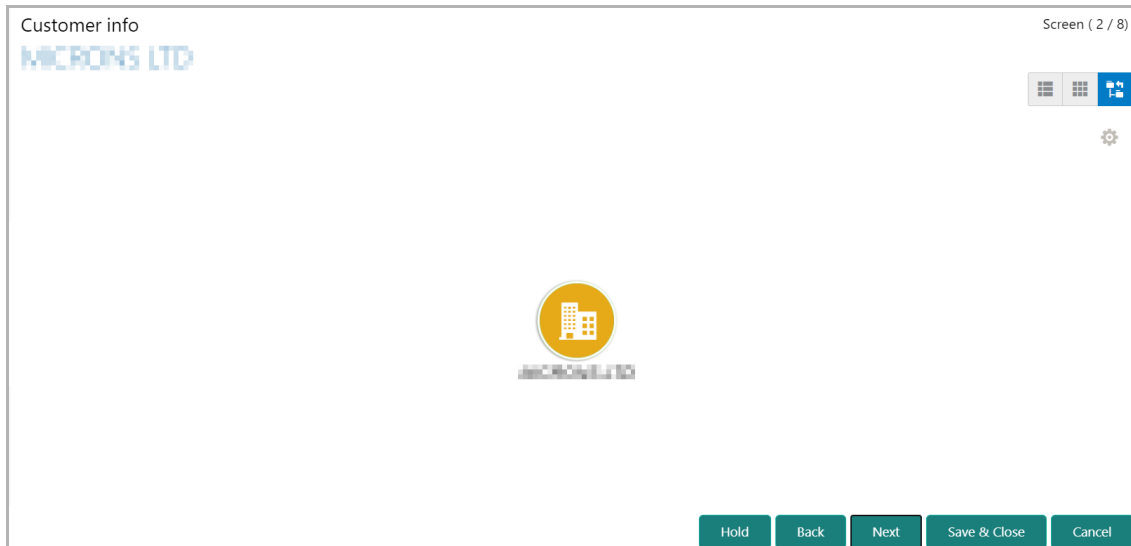
Below these sections are expandable sections for Pricing, Entities, Other Bank Facilities, Facilities, and Collaterals. At the bottom right, there are buttons for Hold, Back, Next, Save & Close, and Cancel.

3. Refer “*Amendment Summary*” on page 86 for information on actions that can be performed in this page.

4. To go to the *Customer Info* page, click **Next**.

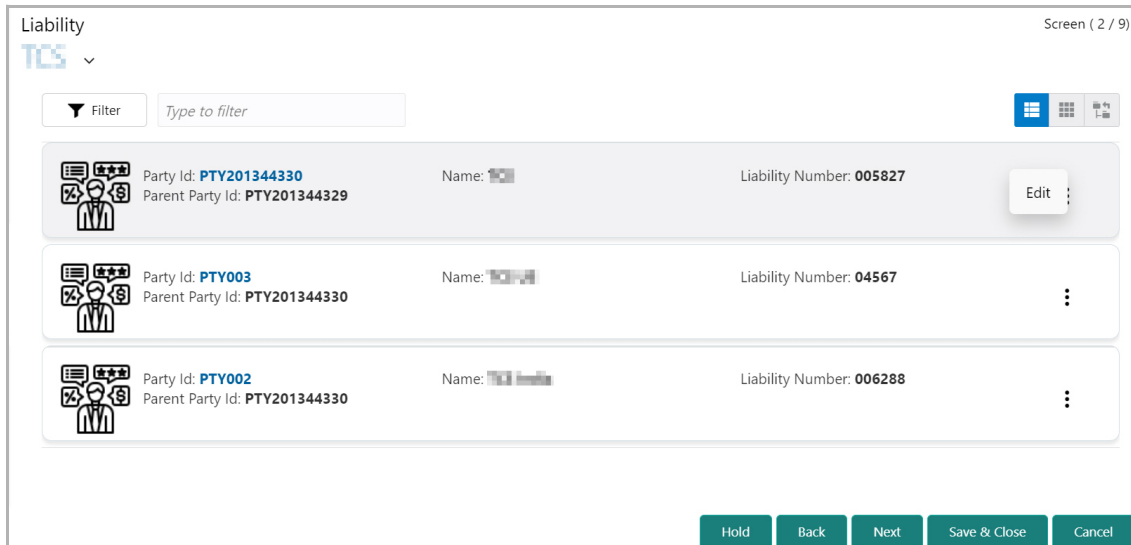
# Chapter 4 - Amendment Enrichment

## Customer Info



5. Refer “[Customer Info](#)” on page 7 for information on actions that can be performed in this page.
6. To go to the *Liability* page, click **Next**.

## Liability



7. Refer “[Liability](#)” on page 34 for information on actions that can be performed in this page.
8. To go to the *Other Bank Facilities* page, click **Next**.


# Chapter 4 - Amendment Enrichment

## Other Bank Facilities

Other Bank Facilities Screen ( 3 / 8 )

MICRONS LTD

Filter  + ✎ 🗑️

 Facility Id: EF20265305 Outstanding Amount: \$50,000.00 Product Type: Funded  
Facility Category: Term Loan Take Over: Yes

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

Hold Back Next Save & Close Cancel

9. Refer “[Other Bank Facility](#)” on page 74 for information on actions that can be performed in this page.
10. To go to the *Groupwise Exposure* page, click **Next**.

## Groupwise Exposure

Groupwise Exposure Screen ( 4 / 8 )

MICRONS LTD

Filter  + ✎ 🗑️ Total Gross Limit : \$50,000.00

Entity Name: Uniserve Bank Currency: USD Tenor: 24  
Customer Name: OFSS Approved Limit: \$50,000.00 Commitment Status: Committed  
Relation: Borrower Outstanding Limit Amount: \$10,000.00

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

Hold Back Next Save & Close Cancel

11. Refer “[Groupwise Exposure](#)” on page 77 for information on actions that can be performed in this page.
12. To go to the *Connected Party* page, click **Next**.

# Chapter 4 - Amendment Enrichment

## Connected Party

Connected Party Screen ( 5 / 8)

MICRONS LTD

Filter  + ✎ 🗑️

No items to display.

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

Hold Back Next Save & Close Cancel

13. Refer “[Connected Party](#)” on page 80 for information on actions that can be performed in this page.

14. To go to the *Enrichment* page, click **Next**.

## Enrichment

Enrichment Screen ( 6 / 8)

Facilities Collaterals Covenants Terms & Conditions

Facilities Facility Transfer

Liability details

Filter  + ↻ T List View Table View Facility Structure

<b>2233</b> <span style="color: green; font-weight: bold;">NEW</span>	Facility Id: <b>F20265871</b> Facility Description: <b>Term Loan for OFSS</b>	Requested Amount: <b>\$1,000.00</b> Facility Category: <b>TL</b>	Product Type: <b>Non Funded</b> Next Review Date: <b>20-10-27</b>	⋮
<b>0</b> <span style="color: green; font-weight: bold;">NEW</span>	Facility Id: <b>F20265870</b> Facility Description:	Requested Amount: <b>\$50,000.00</b> Facility Category: <b>Term Loan</b>	Product Type: <b>Funded</b> Next Review Date:	⋮

Hold Back Next Save & Close Cancel

15. Refer “[Basic Information](#)” on page 36 for information on actions that can be performed in this page.

16. To go to the *Write up* page, click **Next**.

# Chapter 4 - Amendment Enrichment

## Write Up

The screenshot shows the 'Write up' screen for 'MICROBINS LTD'. At the top right, it says 'Screen ( 7 / 8)'. Below the company name is a filter bar with a dropdown arrow, the text 'Filter', a text input field containing 'Type to filter', and a plus sign. To the right of the filter bar are two view options: 'Expanded view' with a cross icon and 'Tile view' with a list icon. Below the filter bar is a large white box with a red warning triangle icon and the text 'No Data Found'. At the bottom of the screen are five buttons: 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

17. Refer “Write up” on page 83 for information on actions that can be performed in this page.
18. To go to the *Comments* page, click **Next**.

## Comments

The screenshot shows the 'Comments' screen. At the top right, it says 'Screen ( 8 / 8)'. Below the title is a rich text editor toolbar with icons for undo, redo, bold, italic, underline, strikethrough, text color, font size (set to '- size -'), bulleted list, numbered list, link, unlink, and heading (set to 'H1'). Below the toolbar is a text input field with the placeholder text 'Enter text here...'. Below the input field is a green 'Post' button. Below the 'Post' button is a large white box with the text 'No items to display.'. At the bottom of the screen are six buttons: 'Hold', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'.

19. Refer “Comments” on page 89 for information on actions that can be performed in this page.
20. To move to the next stage of Credit Amendment process, click **Submit**. *Policy exceptions* window appears:

# Chapter 4 - Amendment Enrichment

The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. Below the tabs is a dropdown menu set to 'All'. A summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area is a grid of 10 category cards, each with a title, a status indicator, a total count, and a breakdown of counts for various states.

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

By default, policy exceptions are displayed for both the party and the child parties.

21. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
22. Click the **Checklist** data segment.

# Chapter 4 - Amendment Enrichment

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, highlighted with a blue circle containing the number '2'). Below the progress bar, a message box displays 'No items to display.' At the bottom right, there is a dropdown menu for '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

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

24. Enable the Is KYC Required check box, if required. The system will create a KYC Evaluation task to perform KYC check for the party and child party.

25. Click **Submit**.

Upon submitting the enriched application, the application is passed to multiple parallel stages of evaluation. Refer **Amendment Evaluation** chapter for information on the parallel stages.



# Chapter 5 - Amendment Evaluation

## Amendment Evaluation

In OBCFPM, credit evaluation, legal evaluation and risk evaluation for the amendment proposal can be performed in parallel before sending the proposal to the Amendment Structuring stage.

In the corresponding evaluation stages, the Risk, the Legal and the Credit team performs Quantitative and Qualitative analysis to evaluate the customer.

### Credit Evaluation

The following table provides a high level overview about the Credit Evaluation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details</li><li>- Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized</li><li>- Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C</li><li>- Existing Collateral details</li><li>- Existing covenants and T&amp;C</li><li>- Amendment summary</li></ul></li><li>• Details about changes related to facilities, collateral, covenants, and T&amp;C</li><li>• Comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Perform the Quantitative Analysis<ul style="list-style-type: none"><li>- View ratios and the scores generated</li><li>- View Peer analysis</li><li>- View trend analysis of the ratios</li></ul></li><li>• Perform the Qualitative Analysis by answering questions maintained<ul style="list-style-type: none"><li>- Debtor analysis</li><li>- Creditor analysis</li><li>- Sector analysis</li><li>- Global Economic analysis</li><li>- Domestic analysis</li></ul></li><li>• Capture comments about the performed credit evaluation</li><li>• Send back the application if additional information is required</li></ul>

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

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

# Chapter 5 - Amendment Evaluation

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and a date 'Apr 16, 2018'. Below the navigation bar is a search bar labeled 'Menu Item Search...' and a row of action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of tasks, each with a checkbox in the 'Action' column. The 'Process Name' column contains values like 'Facility Amendment', 'Credit Proposal Evaluati...', and 'Credit Origination'. The 'Stage' column contains values like 'Amendment Enrichment', 'Risk Evaluation', 'Credit Evaluation', and 'Legal Evaluation'. The 'Branch' column contains the value '004'. At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)' and navigation arrows.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Credit Evaluation task. The *Credit Evaluation - Customer Summary* page appears:

# Chapter 5 - Amendment Evaluation

ORACLE Free Tasks
1000 View 12, 2020
sample@oracle.com

Facility Amendment - Credit Evaluation
Pipeline Analysis Documents Collateral Summary

Customer Summary
Corporation
Screen (1 / 4)

### Party Information

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

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RNS34345231	Proprietorship	\$22,000,000.00	No	2	2	3	

### Facility Summary

Liability Sanctioned Amount	Liability Utilized Amount	Liability OverUtilized Amount
\$22,000,000.00	\$15,757,000.00	\$0.00

### Collateral summary

Total collateral value: \$0.00

Customer LTV: 0%

### Existing Facilities held with Other Bank

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

### Pricing

Total Pricing: 1

Interest	Charges	Commission
1 Added Modified Removed	0 Added Modified Removed	0 Added Modified Removed

### Covenants

Total Covenants: 15

Entry into force	Entry into force	Formal	Non-financial
7	8	12	3

Newly Added: 1 Financial, 0 Non Financial

Met: 1 Financial, 0 Non Financial

Breached: 0 Financial, 0 Non Financial

### Terms & conditions

Total Terms and Conditions: 5

Entry into force	Entry into force	Pre-disbursement	Post-disbursement
3	2	2	0

Newly added: 0 Pre-disbursement, 0 Post-disbursement

Met: 0 Pre-disbursement, 0 Post-disbursement

Breached: 0 Pre-disbursement, 0 Post-disbursement

### Group entities

4

### Scores

40 of 61

### Risk Evaluation

Fair 46.7%

### Legal Evaluation

Fair 70.0%

### Credit Evaluation

Good 72.2%

### Groupwise Exposure Details

No data to display

### Connected Parties

Gross Facility Amount Contribution

No data to display

### Ratings

Moodys: AAA Positive 2018

### Project Summary

No data to display

### Financial Profile

Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

### Projections

Show results for Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

### Upcoming events

12-February-2020

No items to display.

Hold
Back
Next
Save & Close
Cancel

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102

# Chapter 5 - Amendment Evaluation



For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4 )

**Party001**

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
Over utilization: **\$0**

**Overdue**  
Facility review overdue: **0**

**Facility Covenants**  
Breached: **0**

**Facility T&c**  
Breached: **0**

**No Anomaly**  
Facilities with no changes: **15**

Filter  Show All List View Table View Facility Structure

**2233** NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

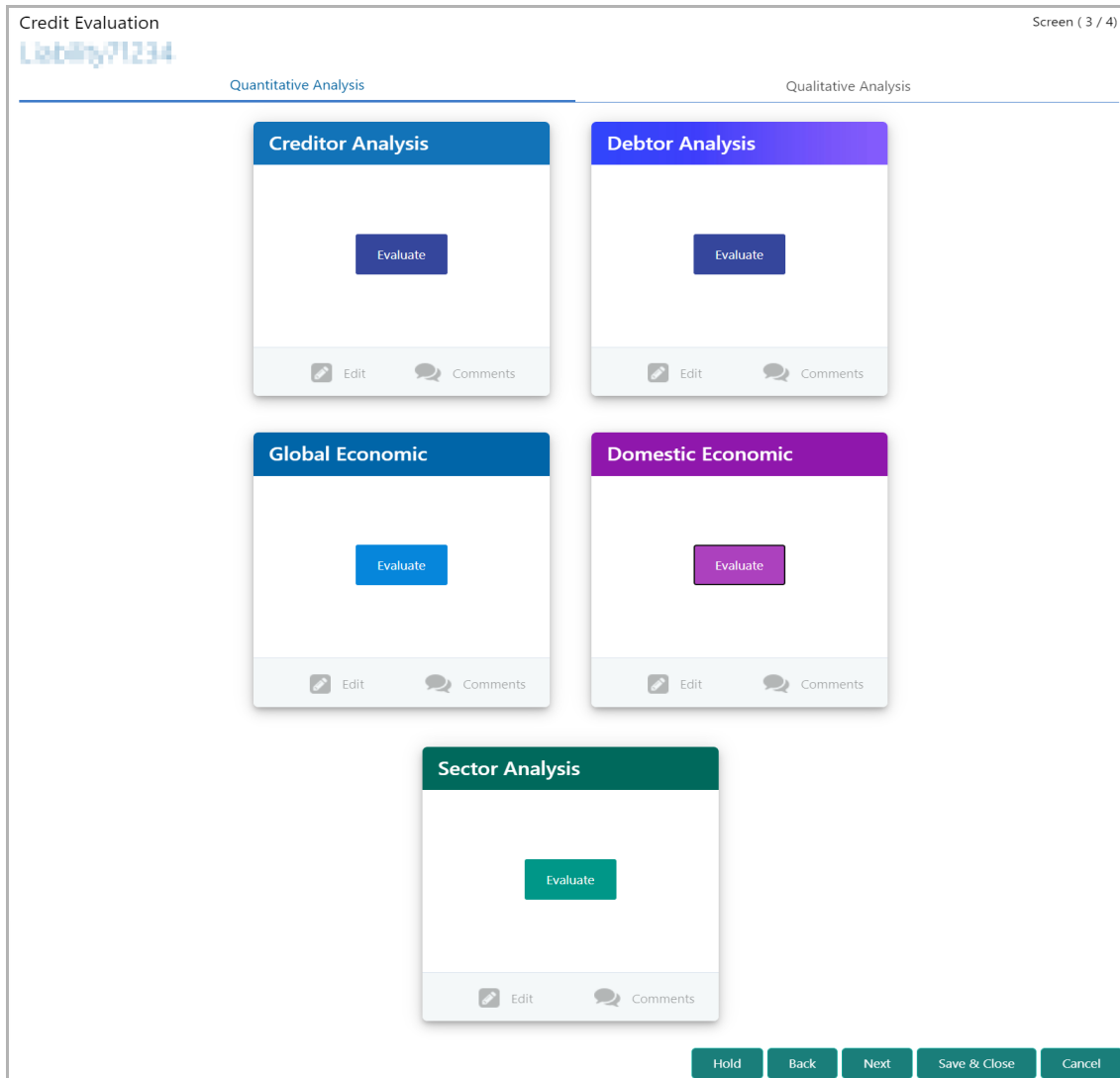
Hold Back **Next** Save & Close Cancel



Refer [“Amendment Summary” on page 138](#) for information on actions that can be performed in *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Credit Evaluation* page appears.

# Chapter 5 - Amendment Evaluation



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

- Quantitative Analysis
- Qualitative Analysis

The Quantitative Analysis comprises the following analysis for the customer:

- Creditor Analysis
- Debtor Analysis
- Global Economic
- Domestic Economic
- Sector Analysis

Upon clicking **Evaluate** in any of the tile, the *Questionnaire* window appears.

# Chapter 5 - Amendment Evaluation

> Global Economic Analysis

< Previous Category    Next Category >

Total Score 4

Availability of raw materials    Score 4

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

No

Yes

Comment

Cancel    Save

4. Select answers for the available questions and click **Next Category**.
5. 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.

6. Click **Save**. Cumulative score is displayed in the Quantitative Analysis page as shown below:

Credit Evaluation    Screen ( 3 / 4 )

Liability: 71234

Quantitative Analysis    Qualitative Analysis

Creditor Analysis    Debtor Analysis

6    9

Edit    Comments    Edit    Comments

Hold    Back    Next    Save & Close    Cancel

For Creditor and Debtor Analysis, the Creditor and Debtor details can be added directly from the questionnaire window.

# Chapter 5 - Amendment Evaluation

> Creditor Analysis

Creditor Details

Creditor aging      Top Suppliers

No data to display      No data to display

< Previous Category    Next Category >

Total Score 0

Profitability      Score 0

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

No

Comment

Cancel    Save

7. Click the **Creditor Details / Debtor Details** in the *Questionnaire* window. The **Creditor Details / Debtor Details** window appears:

Creditor Details

Financial Year      Quarter      Total Creditor Amount      Creditor Turnover Days

FY2019-2020      AN      \$3,120.00      0.0017828571428571429

Fetch

Outstanding Creditor Amount Breakup

* 0-30 Days	: \$3,000.00
* 30-60 Days	: \$120.00
* 60-90 Days	: \$0.00
* 90-120 Days	: \$0.00
* 120-150 Days	: \$0.00
* 150-180 Days	: \$0.00
* More than 180 Days	: \$0.00

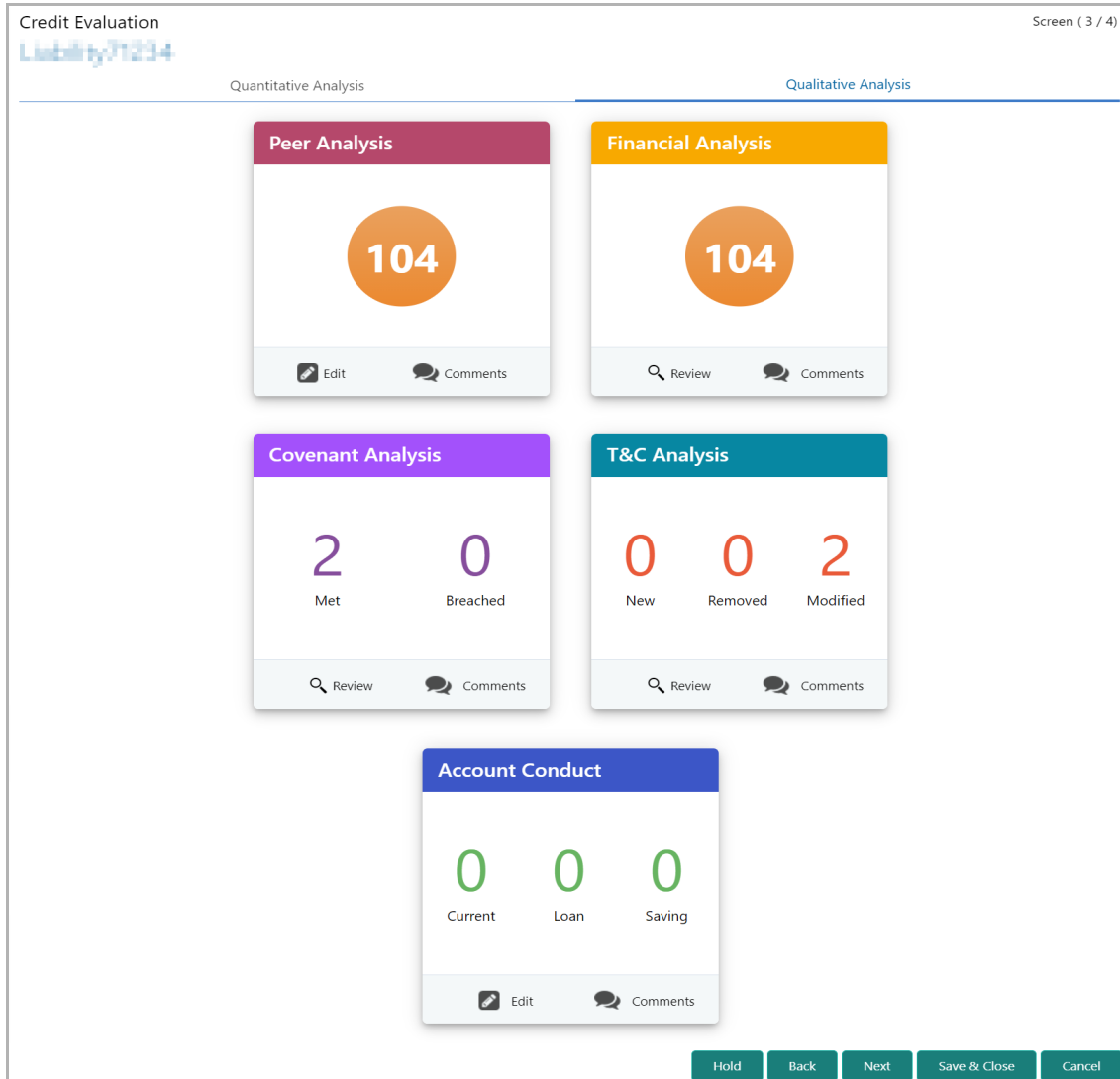
Key Creditors

Save    Close

8. **Fetch** the Creditor / Debtor Details for the required period.

# Chapter 5 - Amendment Evaluation

- To add Key Creditor / Key Debtor, click and expand the respective section and then click the Add icon.
- After adding the information, click **Save**.
- After performing the quantitative analysis, click **Qualitative Analysis** tab. The *Qualitative Analysis* page appears:



- To analyze the account conduct, click **Evaluate** in **Account Conduct** tile.



# Chapter 5 - Amendment Evaluation

Corporation > Account Conduct

Account OverView

Current Accounts      Loan Accounts      Deposit Accounts

Refresh   Add   View   Edit   Delete

Current Account No	Currency	Average Credit Balance	Average Debit Balance	Limit	Current Balance	No Of Excess In 6 Mo
489022244	USD	45000000000	3000000000		2000000000000	

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

Comment

Enter text here...

Post

No items to display.

Close

13. To view the summary of current, loan and deposit accounts, click and expand the **Account Overview** section.

14. To add the current account, click **Add**. The *Current Account Performance Details* window appears.

# Chapter 5 - Amendment Evaluation

Current Account Performance Details

Current Account No *	Branch
489022244	004
Currency *	Average Credit Balance *
USD	\$45,000,000,000.00
Average Debit Balance *	Limit
\$3,000,000,000.00	
Current Balance	No Of Excess In 6 Months
\$2,000,000,000,000.00	0

OK Clear Cancel

15. Type the **Current Account No.**
16. Search and select the **Branch** and **Currency**.
17. Specify the following details in corresponding fields:
  - Average Credit Balance
  - Average Debit Balance
  - Limit
  - Current Balance
  - No Of Excess in 6 Months
18. Click **OK**. Details are added and displayed in *Current Accounts* page.
19. To refresh the current account list, click **Refresh**.
20. To view the current account details, select the current account and click **View**.
21. To modify the current account details, select the current account and click **Edit**.
22. To delete the current account details, select the current account and click **Delete**.
23. To add the loan account, click the **Loan Accounts** tab and then click **Add**. The *Loan Account Performance Details* window appears.

# Chapter 5 - Amendment Evaluation

Loan Account Performance Details

Loan Account No *	Currency *
3245343	USD
Sanctioned Amount *	Tenor (In Months)
\$450,000,000.00	30
EMI Paid	EMI Remaining
\$300,000,000.00	\$12.00
Balance Outstanding	Discrepancy
\$150,000,000.00	<input type="checkbox"/>

OK Clear Cancel

24. Type the **Loan Account No.**
25. Search and select the **Currency.**
26. Specify the following details in corresponding fields:
  - Sanctioned Amount
  - Tenor (In Months)
  - EMI Paid
  - EMI Remaining
  - Balance Outstanding
27. If there is a discrepancy in payment, enable the **Discrepancy** switch.
28. Click **OK**. Details are added and displayed in *Loan Accounts* page.
29. To refresh the loan account list, click **Refresh**.
30. To view the loan account details, select the loan account and click **View**.
31. To modify the loan account details, select the loan account and click **Edit**.
32. To delete the loan account details, select the loan account and click **Delete**.
33. To add the deposit account, click the **Deposit Accounts** tab and then click **Add**. The *Deposit Account Performance Details* window appears.

# Chapter 5 - Amendment Evaluation

Deposit Account Performance Details

Deposit Account No *	Account Type *
9000000022	Savings
Branch	Currency
004	USD
Balance	
\$5,000,000,000.00	

OK Clear Cancel

34. Type the **Deposit Account No**.
35. Select the **Account Type** from the drop down list.
36. Search and select the **Branch** and **Currency**.
37. Specify the **Balance** in deposit account.
38. Click **OK**. Details are added and displayed in *Deposit Accounts* page.
39. To refresh the deposit account list, click **Refresh**.
40. To view the deposit account details, select the deposit account and click **View**.
41. To modify the deposit account details, select the deposit account and click **Edit**.
42. To delete the deposit account details, select the deposit account and click **Delete**.
43. **Post** the **Comments** for the account conduct.
44. Close the *Account Conduct* window. A score is generated for the account conduct and displayed in the *Qualitative Analysis* window.
45. To perform peer analysis in **Qualitative Analysis**, click **Evaluate** in **Peer Analysis** tile. The *Peer Analysis* window appears.

# Chapter 5 - Amendment Evaluation

ACME Corporation > Peer Analysis

Period  Quarter

Score 0

History

Ratio	Benchmark	Value
No data to display.		

Comment

Enter text here...

No items to display.

46. Select the **Period** and the **Quarter** and then perform the peer analysis. A score is generated for the analysis.
47. **Post** the **Comment** for the Peer Analysis.
48. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
49. To perform financial analysis in **Qualitative Analysis**, click **Evaluate** in the **Financial Analysis** tile. The *Financial Analysis* window appears.

# Chapter 5 - Amendment Evaluation

ACME Corporation > Financial Analysis

Period  Quarter

Score **0**

Ratio	Benchmark	Value	Variance	% Variance	Trend Analysis	Peer Analysis	Factor	Score	Comment
No items to display.									

Comment

Close

50. Select the **Period** and the **Quarter** and then perform the financial analysis. A score is generated for the analysis.
51. **Post** the **Comment** for the Financial Analysis.
52. Click **Close**. The score is displayed in the *Qualitative Analysis* window.
53. To perform covenant analysis in **Qualitative Analysis**, click **Evaluate** in the **Covenant Analysis** tile. The *Covenant Analysis* window appears.

# Chapter 5 - Amendment Evaluation

ACME Corporation > Covenant Analysis

N.A.  
No Of New Covenants Proposed

N.A.  
No Of Existing Covenants

New Covenant Proposed

No items to display.

Page 1 (0 of 0 items) < 1 >

Existing Covenant Past Performance

No items to display.

Comment

Enter text here...

Post

No items to display.

Close

In Covenant Analysis window, the following details are displayed:

- New Covenant Proposed
  - Existing Covenant Past Performance
54. View the covenant details and **Post** the **Comments**.
  55. Click **Close**. Met and Breached covenants are displayed in **Covenants** tile.
  56. To analyze terms & conditions in **Qualitative Analysis** page, click **Evaluate** in the **T&C Analysis** tile. The *T&C Analysis* window appears.

# Chapter 5 - Amendment Evaluation

ACME Corporation > T&C Analysis

0  
No Of New T&C Proposed

0  
No Of Existing T&C Compliance

New Terms And Conditions Proposed

Filter Type to filter ×

No items to display.

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

Existing Terms & conditions compliance

Filter Type to filter ×

No items to display.

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

Comment

Enter text here...

Post

No items to display.

Close

In *T&C Analysis* window, the following information are displayed:

- New Terms And Conditions Proposed
- Existing Terms & conditions compliance

57. View the terms and conditions and then **Post** the **Comments**.

58. Click **Close**. Count of New, Removed and Modified terms and conditions is displayed in the **T&C Analysis** tile.

59. To perform the analysis again, click **Edit** in the corresponding tile.

60. To capture comments for the analysis, click **Comment** in the corresponding tile.

61. After performing the qualitative analysis, click **Next** in the *Credit Evaluation* page. The *Comments* page appears.



# Chapter 5 - Amendment Evaluation

Comments Screen ( 8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

62. Type the overall **Comments** for the credit evaluation and click **Post**. Comment is posted below the **Comments** box.
63. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 5 - Amendment Evaluation

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar shows three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are eight category cards, each with a status indicator and a count of 00. The categories are: Minimum eligibility criteria, Products, Pricing, Unsecured lending, Document, Collateral, Covenants, and Terms & Conditions. Each card also includes a status indicator (Met or Breached) and a breakdown of counts for INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

By default, policy exceptions are displayed for both the party and child parties.

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

65. Click the **Checklist** data segment.

# Chapter 5 - Amendment Evaluation

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

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

67. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 5 - Amendment Evaluation

## Risk Evaluation

The following table provides a high level overview about the Risk Evaluation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"> <li>Customer summary                             <ul style="list-style-type: none"> <li>Customer group Structure</li> <li>Liability details</li> <li>Facility details</li> <li>Other bank facilities</li> <li>Group wise exposure</li> <li>Connected party details</li> <li>Facility over utilized</li> <li>Facility overdue</li> <li>Breached covenants</li> <li>Breached T&amp;C</li> <li>Existing Collateral details</li> <li>Existing covenants and T&amp;C</li> <li>Amendment summary</li> </ul> </li> <li>Details about the changes related to facilities, collateral, covenants, and T&amp;C</li> <li>Comments added in previous stages</li> </ul>	<ul style="list-style-type: none"> <li>Complete the risk evaluation                             <ul style="list-style-type: none"> <li>Questionnaire</li> </ul> </li> <li>Send back the application if additional information is required</li> <li>Capture comments about the performed risk evaluation</li> </ul>

To perform risk evaluation for the amendment proposal, perform the following steps:

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

69. **Acquire & Edit** the required Risk Evaluation task. The *Risk Evaluation - Customer Summary* page appears.

# Chapter 5 - Amendment Evaluation

ORACLE Free Tasks
1000 09/12/2020
Documents Collateral Summary

### Facility Amendment - Risk Evaluation

Customer Summary

#### Party Information

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

Party Id: PTY192560509 | Register No: RN534345231 | Legal Status: Proprietorship | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

#### Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$15,757,000.00 | Liability OverUtilized Amount: \$0.00

#### Collateral summary

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

#### Group entities

4

#### Existing Facilities held with Other Bank

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

#### Scores

40 of 61

#### Pricing

1 Total Pricing

1 Interest (Added/Modified/Removed) | 0 Charges (Added/Modified/Removed) | 0 Commission (Added/Modified/Removed)

#### Risk Evaluation

Fair 46.7%

#### Covenants

15 Total Covenants

7 Entry into force, 8 Fully in force, 12 Proposed, 3 Not in force

1 Newly Added (0 Financial, 1 Non Financial) | 1 Met (0 Financial, 1 Non Financial) | 0 Breached (0 Financial, 0 Non Financial)

#### Legal Evaluation

Fair 70.0%

#### Terms & conditions

5 Total Terms and Conditions

3 Entry into force, 2 Fully in force, 2 Proposed, 0 Not in force

0 Newly added (0 Pre disbursement, 0 Post disbursement) | 0 Met (0 Pre disbursement, 0 Post disbursement) | 0 Breached (0 Pre disbursement, 0 Post disbursement)

#### Credit Evaluation

Good 72.2%

#### Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

#### Groupwise Exposure Details

No data to display

#### Projections

No data to display.

#### Connected Parties

Gross Facility Amount Contribution

No data to display

#### Upcoming events

12-February-2020

#### Ratings

Moodys: AAA Positive 2018

#### Project Summary

No data to display.

Hold Back Next Save & Close Cancel

# Chapter 5 - Amendment Evaluation



For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

70. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4 )

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount** **Overdue** **Facility Covenants** **Facility T&c** **No Anomaly**

Over utilization: \$0  
Facility review overdue: 0  
Breached: 0  
Breached: 0  
15 Facilities with no changes

Filter  Show All List View Table View Facility Structure

2233 NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

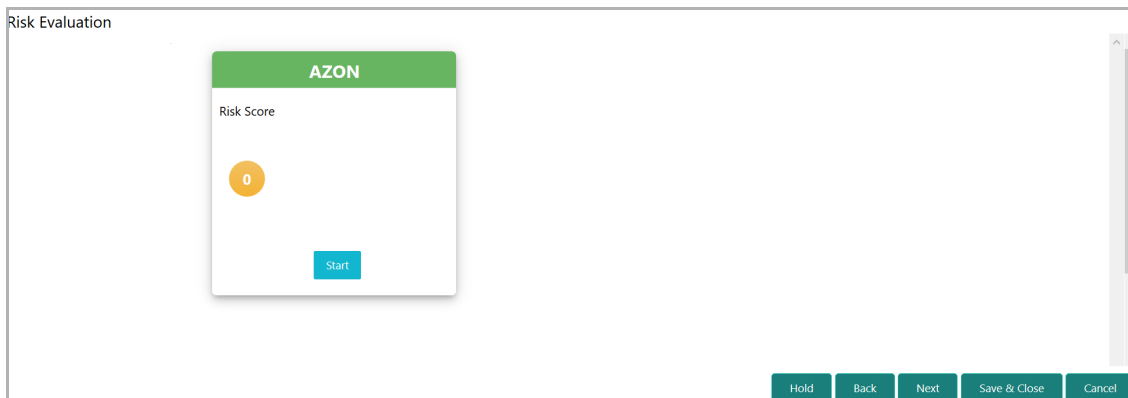
Hold Back **Next** Save & Close Cancel



Refer “[Amendment Summary](#)” on page 138 for information on actions that can be performed in *Amendment Summary* page.

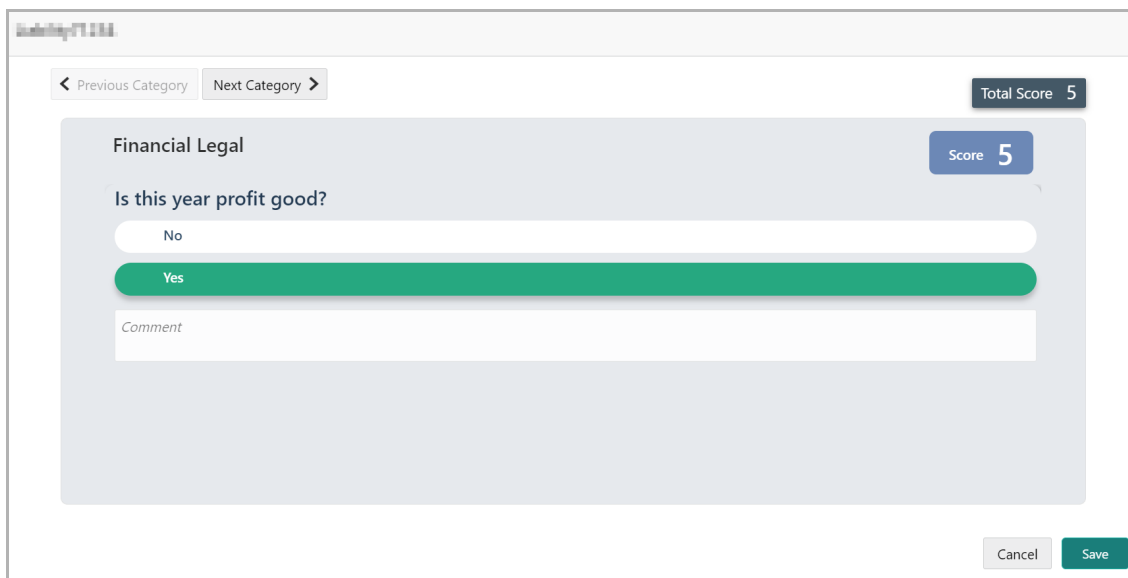
Upon clicking **Next** in the *Amendment Summary* page, the *Risk Evaluation* page appears.

# Chapter 5 - Amendment Evaluation



In *Risk Evaluation* page, the banker can perform risk evaluation for the customer by answering simple questions related to the evaluation.

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



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

73. 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.

74. Click **Save**. *Risk Evaluation* page with a cumulative score appears.

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

# Chapter 5 - Amendment Evaluation

Comments Screen ( 8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

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



# Chapter 5 - Amendment Evaluation

The screenshot displays the 'Policy Exceptions' interface. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. Below the tabs is a dropdown menu set to 'All'. A summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area is divided into eight panels, each representing a different policy exception category. Each panel includes a status bar with a checkmark or warning icon, a total count, and a detailed breakdown of counts for various stages: INITIATED, NOT INITIATED, APPROVED, REJECTED, and DEFERRED.

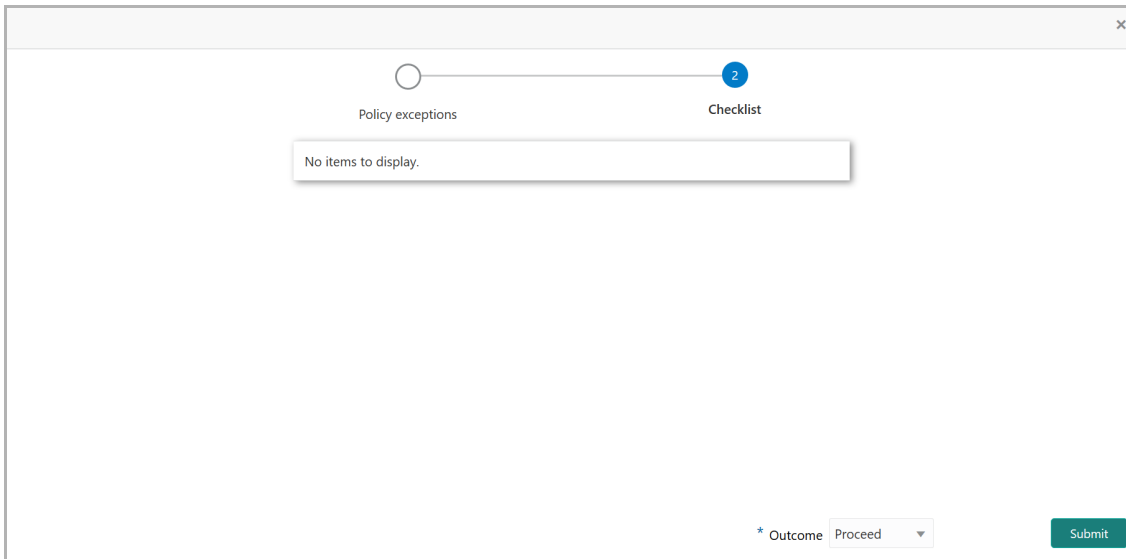
Category	Total	Met	Breached	Initiated	Not Initiated	Approved	Rejected	Deferred
Minimum eligibility criteria	00	00	00	00	00	00	00	00
Products	00	00	00	00	00	00	00	00
Pricing	00	00	00	00	00	00	00	00
Unsecured lending	00	00	00	00	00	00	00	00
Document	00	00	00	00	00	00	00	00
Collateral	00	00	00	00	00	00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

By default, policy exceptions are displayed for both the party and the child parties.

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

79. Click the **Checklist** data segment.

# Chapter 5 - Amendment Evaluation



Policy exceptions Checklist

No items to display.

\* Outcome Proceed ▼ Submit

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

81. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 5 - Amendment Evaluation

## Legal Evaluation

The following table provides a high level overview about the Legal Evaluation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details</li><li>- Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized</li><li>- Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C</li><li>- Existing Collateral details</li><li>- Existing covenants and T&amp;C</li><li>- Amendment summary</li></ul></li><li>• Details about the changes related to facilities, collateral, covenants, and T&amp;C</li><li>• Comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Complete the legal evaluation<ul style="list-style-type: none"><li>- Questionnaire</li></ul></li><li>• Send back the application, if additional information is required</li><li>• Capture comments about the performed legal evaluation</li></ul>

Legal evaluation is similar to the risk evaluation. Refer [“Risk Evaluation” on page 119](#) for information on performing legal evaluation.

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

# Chapter 6 - KYC Check

## KYC Check

This is an optional stage. If the KYC details are available for the party and child party, the user can add the KYC details during the Credit Amendment process. Adding KYC details helps the Approver to determine the originality of the customer.

### Steps to add KYC details

To add KYC details, perform the following steps:

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required KYC task. The *KYC Evaluation - Customer Summary* page appears.

# Chapter 6 - KYC Check

ORACLE Free Tasks
Free Tasks
Documents
Collateral Summary

### Customer Summary

Party Information: Corporation, A Domestic entity established & operating as a Proprietorship Company in Mumbai

Party Id: PTY192560509 | Register No: RN534345231 | Legal Status: Proprietorship | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

### Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$15,757,000.00 | Liability OverUtilized Amount: \$0.00

### Collateral summary

Total collateral value: \$0.00 (0%)

Customer LTV: 0%

### Group entities

4

### Existing Facilities held with Other Bank

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

### Scores

40 of 61

### Pricing

1 Total Pricing

- Interest: 1 Added, 0 Modified, 0 Removed
- Charges: 0 Added, 0 Modified, 0 Removed
- Commission: 0 Added, 0 Modified, 0 Removed

### Risk Evaluation

Fair 46.7%

### Legal Evaluation

Fair 70.0%

### Credit Evaluation

Good 72.2%

### Covenants

15 Total Covenants

- 7 Entry into force, 8 Fully operative, 12 Formal, 3 Non-operative
- Newly Added: 1 Financial, 0 Non Financial
- Met: 1 Financial, 0 Non Financial
- Breached: 0 Financial, 0 Non Financial

### Terms & conditions

5 Total Terms and Conditions

- 3 Entry into force, 2 Fully operative, 2 Formal, 0 Non-operative
- Newly added: 0 Pre-disbursement, 0 Post-disbursement
- Met: 0 Pre-disbursement, 0 Post-disbursement
- Breached: 0 Pre-disbursement, 0 Post-disbursement

### Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

### Connected Parties

Gross Facility Amount Contribution

No data to display

### Projections

No data to display.

### Ratings

Moodys: AAA Positive 2018

### Upcoming events

12-February-2020

No items to display.

Hold Back Next Save & Close Cancel

# Chapter 6 - KYC Check



For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount** **Overdue** **Facility Covenants** **Facility T&c** **No Anomaly**

Over utilization: \$0  
Facility review overdue: 0  
Breached: 0  
Breached: 0  
15 Facilities with no changes

Filter  Show All List View Table View Facility Structure

2233 NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

Hold Back **Next** Save & Close Cancel



Refer “[Amendment Summary](#)” on page 138 for information on actions that can be performed in *Amendment Summary* page.

4. To go to the *KYC* page, click **Next**.

KYC

Party Id : PTY201774545 Entity Type : Pvt Ltd KYC Status :

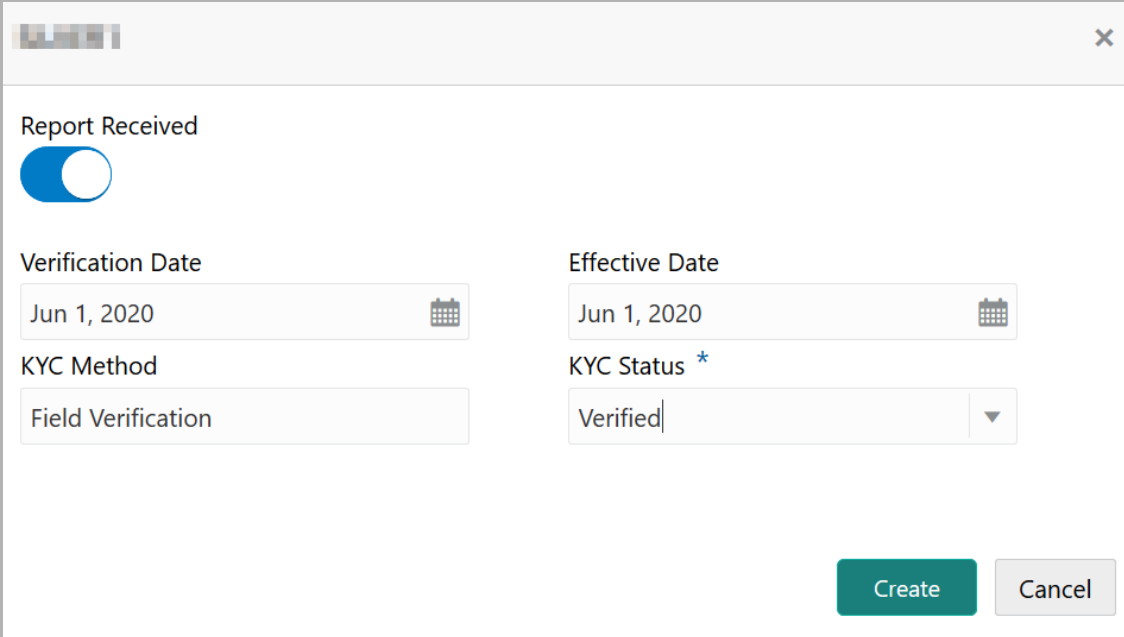
Verification Date : KYC Method :

Hold Back **Next** Save & Close Cancel

# Chapter 6 - KYC Check

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

5. Click or mouse hover on the hamburger icon in the corresponding record. The following options appears:
  - KYC Details
  - KYC Evaluation (appears only if this feature is enabled in Maintenance module)
6. To add the KYC Details, click **KYC Details** option. The *KYC Details* window appears:



The screenshot shows a window titled "KYC Details" with a close button (X) in the top right corner. The form contains the following elements:

- Report Received:** A toggle switch that is currently turned on (blue).
- Verification Date:** A text input field containing "Jun 1, 2020" and a calendar icon to its right.
- Effective Date:** A text input field containing "Jun 1, 2020" and a calendar icon to its right.
- KYC Method:** A text input field containing "Field Verification".
- KYC Status \*:** A dropdown menu with "Verified" selected and a downward arrow on the right.

At the bottom right of the form, there are two buttons: a green "Create" button and a grey "Cancel" button.

7. If KYC report is available for the party / child party, enable the **Report Received** switch.
8. Click the calendar icon and select the KYC **Verification Date**.
9. Click the calendar icon and select the **Effective Date** on which the KYC verification is approved.
10. Type the **KYC Method**. For example: Field verification is a KYC Method.
11. Select the **KYC Status**. The options available are **Verified**, **Yet To Verify**, and **Verification Failed**.
12. Click **Create**. KYC details are updated in the *KYC* page as shown below.

# Chapter 6 - KYC Check

KYC

Party Id : PTY201774545      Entity Type : Pvt Ltd      KYC Status : Verified

Verification Date : 20-06-25      KYC Method : Field Verification

Hold   Back   Next   Save & Close   Cancel

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

Profitability      Score 3

Is the real financial strength significantly different from what is reflected in the financial statement?

Yes

No

Comment

Total Score 9

Cancel   Save

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

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

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

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



# Chapter 6 - KYC Check

KYC

<b>DATA STORAGE</b> Party Id : PTY201644281	Entity Type : Pvt Ltd	KYC Status : Yet To Verify	⋮
Verification Date : 20-04-06	KYC Method : <b>xxxx</b>	Evaluation Score : 9	
<b>DATA STORE</b> Party Id : PTY201644282	Entity Type : Pvt Ltd	KYC Status : Verification Failed	⋮
Verification Date : 20-06-15	KYC Method : <b>xxxxxx</b>		
<b>DATA STORAGE</b> Party Id : PTY201644283	Entity Type : Pvt Ltd	KYC Status : Verified	⋮
Verification Date : 20-06-14	KYC Method :		

Hold Back Next Save & Close Cancel

17. After adding KYC details or performing KYC evaluation for both the party and child parties, click **Next**. The *Comments* page appears:

Comments Screen ( 8 / 8 )

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

19. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 6 - KYC Check

The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. Below the tabs is a dropdown menu set to 'All'. A summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area is a grid of 10 category cards, each with a title, a status indicator, a total count, and a breakdown of counts for various states.

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

By default, policy exceptions are displayed for both the party and the child parties.

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

21. Click the **Checklist** data segment.

# Chapter 6 - KYC Check

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

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

23. Click **Submit**.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 7 - Amendment Structuring

## Amendment Structuring

In this stage, the Credit manager structures the proposal in terms of change of funding, type of products/funding to be extended, and pricing, T&C, covenants, collateral/margin etc. to be applied based on the scoring generated in the risk, legal and credit evaluation stages, collateral value and information captured in the previous stages. In addition, the user can also structure the availability of funds between the parent and the child customers.

The following table provides a high level overview about the Amendment Structuring stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Edit the liability details if needed</li><li>• Liability<ul style="list-style-type: none"><li>-Capture proposed Liability amount</li><li>-Capture proposed expiry dates</li></ul></li><li>• Facility<ul style="list-style-type: none"><li>-Capture proposed facility amount</li><li>-Capture proposed expiry dates,</li><li>-Add/Modify/Delete facilities</li><li>-Add details like Schedule, Exposure, Fee, Collateral Pool</li><li>-Linkage, Pricing</li></ul></li><li>• Add write up about the customer</li><li>• Add comments for the stage</li><li>• Send back the application if additional information is required</li><li>• Submit application for review</li></ul>

### Steps to structure amendment proposal

To structure the credit amendment proposal, perform the following steps:

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

# Chapter 7 - Amendment Structuring

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and a date 'Apr 16, 2018'. Below the navigation bar is a search bar labeled 'Menu Item Search...' and a row of action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of data, each with a checkbox in the 'Action' column. The 'Priority' column shows 'Low' for most rows and 'High' for the last row. The 'Process Name' column shows 'Facility Amendment' for the first row and 'Credit Proposal Evaluati...' for the others. The 'Process Reference' column shows various APP20970855, APP20970862, APP20970857, and APP20940834 values. The 'Stage' column shows 'Amendment Enrichment', 'Risk Evaluation', 'Credit Evaluation', and 'Legal Evaluation'. The 'Application Date' column is empty for all rows. The 'Branch' column shows '004' for all rows. At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)' and navigation arrows.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Proposal Structuring task. The *Proposal Structuring - Customer Summary* page appears.

## Customer Summary

This data segment displays all the customer details to help you in proposing an amount for the facility.

# Chapter 7 - Amendment Structuring

ORACLE Free Tasks
1000 1/12/2020
Documents Collateral Summary

Facility Amendment - Proposal Structuring

- Customer Summary
- Amendment Summary
- Proposal Structuring
- Write-up
- Comments

**Customer Summary**

Party Information

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

Party Id: PTY192560559 Register No: RNS34345231 Legal Status: Proprietorship Liability Amount: \$22,000,000.00 Is KYC Compliant: No Share Holders: 2 Contractors: 2 Guarantors: 2 Bankers: 3

**Facility Summary**

Liability Sanctioned Amount: \$22,000,000.00  
 Liability Utilized Amount: \$15,757,000.00  
 Liability OverUtilized Amount: \$0.00

**Collateral summary**

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

**Group entities**

4

**Existing Facilities held with Other Bank**

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

**Scores**

40 of 61

**Pricing**

1 Total Pricing

1 Interest, 0 Charges, 0 Commission

**Risk Evaluation**

Fair 46.7%

**Covenants**

15 Total Covenants

7 Entry into force, 8 Fully in force, 12 Formal, 3 Non-financial

**Terms & conditions**

5 Total Terms and Conditions

3 Entry into force, 2 Fully in force, 2 Pre-disbursement, 0 Post-disbursement

**Financial Profile**

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

**Groupwise Exposure Details**

No data to display

**Projections**

No data to display.

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Upcoming events**

12-February-2020

**Ratings**

Moodys: AAA Positive 2018

**Project Summary**

No data to display.

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# Chapter 7 - Amendment Structuring



For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

3. After reviewing the *Customer Summary*, click **Next**. The *Amendment Summary* page appears.

## Amendment Summary

This data segment displays amendment summary of the facilities, collaterals, covenants and terms & conditions, thus the user can easily identify the changes made to the proposal.

Amendment Summary Screen ( 2 / 4 )

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
\$ 0  
Over utilization

**Overdue**  
0  
Facility review overdue

**Facility Covenants**  
0  
Breached

**Facility T&c**  
0  
Breached

**No Anomaly**  
✓ 15  
Facilities with no changes

Filter  Show All List View Table View Facility Structure

**2233** NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

4. To view the existing and proposed entities, click and expand the **Amendment Impact Overview**.

Amendment impact overview

Existing entities 1 Proposed entities 1

Facilities	Collaterals	Covenants	Terms & conditions
<p>\$0.00 Existing</p> <p>\$0.00 Requested</p>	<p>\$0.00 Existing</p> <p>\$0.00 Requested</p>	<p>0 Existing</p> <p>0 Requested</p>	<p>0 Existing</p> <p>20 Requested</p>

# Chapter 7 - Amendment Structuring

5. To filter the required facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
6. To change the layout of Facilities page to the table view, click the table icon.
7. After viewing the **Facility Amendment Summary**, click the **Entities** tab. The *Entities* page appears:

Amendment Summary

AZON

Amendment impact overview

Entities	Facilities	Collaterals	Covenants	Terms & conditions	
Party Id	Name	Demographic Type	Entity Type	Organization Type	Social Media Profiles
<a href="#">PTY183443401</a>	AZON	Domestic	Proprietorship	Single	

8. To view the entity details, click the **Party Id**. The *Entity Details* window appears:

Entity Details

Entity De...

Customer Profile >

Financial Profile

Projections

StakeHolders >

Assets

Demographic Details

Basic Info

Address

Industry

Company Details

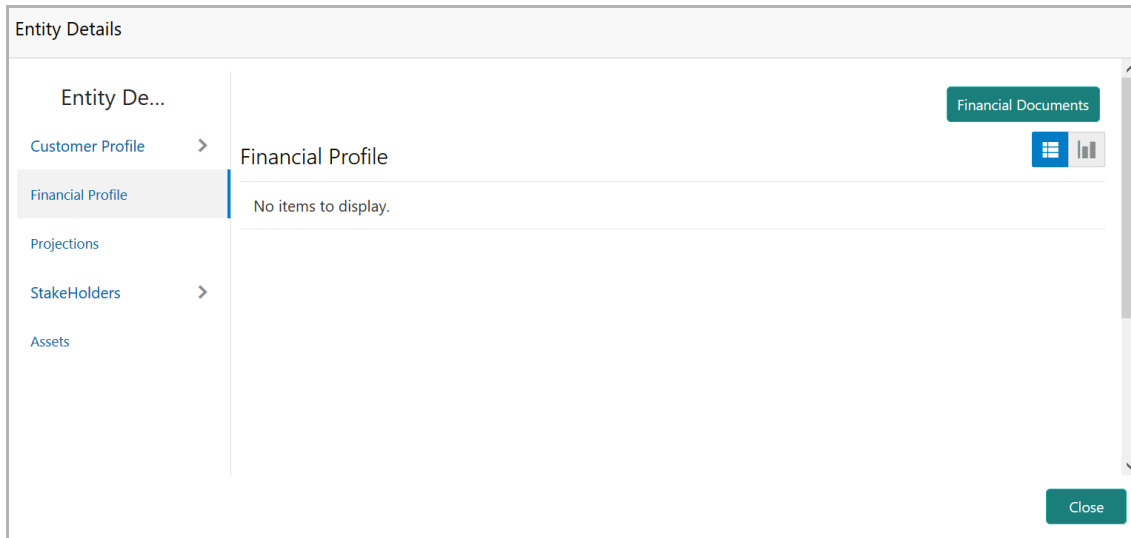
Registration Number	Company Name	Type Of Company	Geographical Spread
Enter the registration Numbe		Select	
Place Of Incorporation	Incorporated Date	Established Date	RM Id
Company Web site	Facebook URL	Twitter URL	Employee Strength
No. Of Years In Business	No. Of Companies In the Group	Country of Risk	Is Blacklisted?

Close

9. To view the entity's address and industry information, click the **Address** and the **Industry** tabs respectively.
10. To view the business details, click the right arrow next to the Customer Profile menu and select the Business sub-menu.
11. To view the entity's financial details, click **Financial Profile** from the left menu.

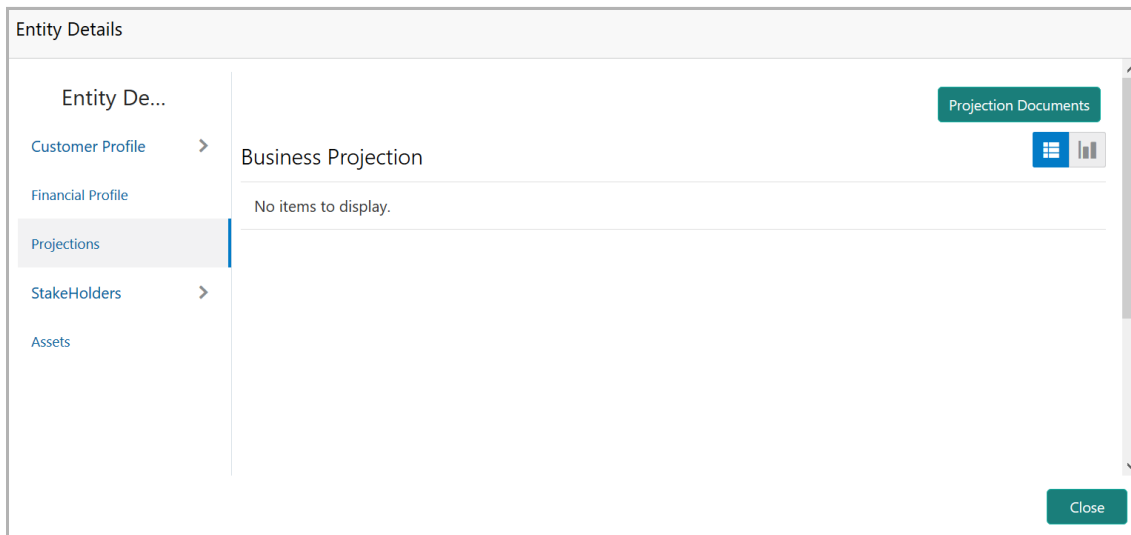


# Chapter 7 - Amendment Structuring



12. To view the financial documents submitted by the entity, click the **Financial Documents** button.

13. To view the projections calculated for the entity, click **Projections** from the left menu.

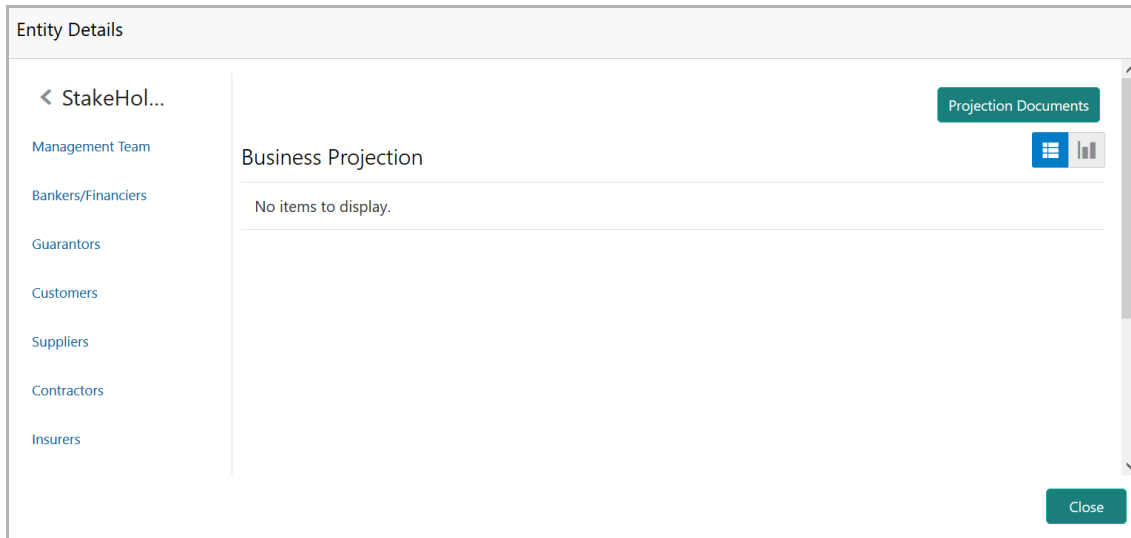


14. To view the projection documents, click the **Projection Documents** button.

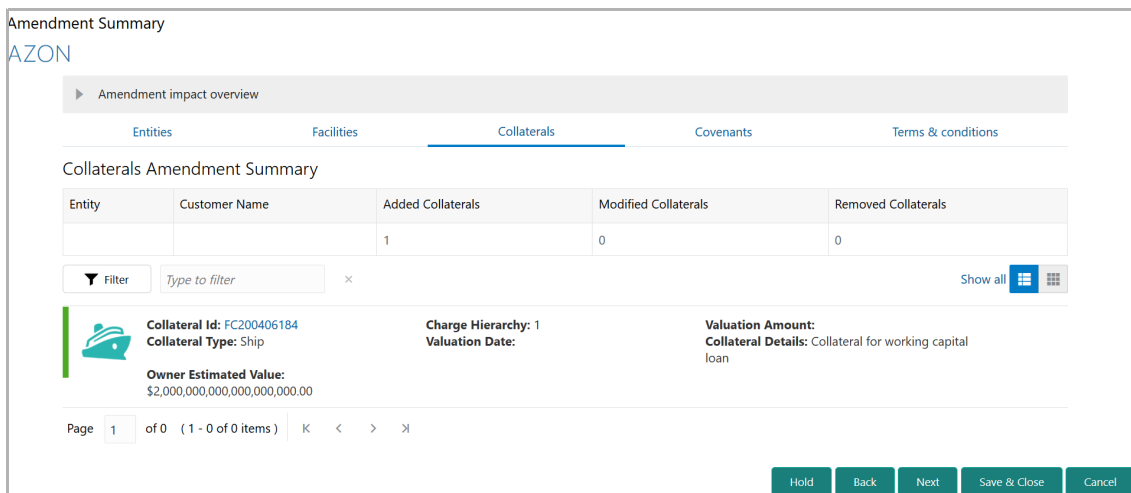
15. To view the credit rating of party, click **Rating** from the left menu.

16. To view the information about entity's stakeholders, click StakeHolders from the left menu. Stakeholders menu expands.

# Chapter 7 - Amendment Structuring



17. To view the stakeholder information such as Management Team, Bankers/Financiers, Guarantors, Customers, Suppliers, Contractors and Insurers, click on the respective sub-menu.
18. To go back to the main menu, click the left arrow at the top left corner.
19. To view the asset details, click **Assets** from the left menu.
20. To view the covenant details, click **Customer Covenants** from the left menu.
21. To view the terms and conditions detail, click **Terms & Conditions** from the left menu.
22. To exit the Entity Details window, click **Close**.
23. To view the Collaterals Amendment Summary, click **Collaterals** tab in the *Amendment Summary* page.



24. To filter the required collateral information, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.

# Chapter 7 - Amendment Structuring

25. To change the layout of *Collaterals* page to the table view, click the Table View icon.
26. To view the Covenants Amendment Summary, click the **Covenants** tab.

The screenshot shows the 'Amendment Summary' page for 'AZON'. The 'Covenants' tab is selected. The page displays a table with the following data:

Entity	Customer Name	New Covenants Added	Covenants Amended
		2	0

Below the table, there is a filter section with a 'Filter' button and a 'Type to filter' text box. To the right, there are 'Show All' and 'Table View' icons. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. A summary card at the bottom left contains the following information:

- Linked Facility: F2097887
- Linkage Sub-Type: Term Loan
- Covenant Id: CVT20972222
- Description: Covenant for wo ...
- Classification: EXTERNAL
- Covenant Type: Operating Activity
- Target Type: PERCENTAGE
- Target Condition: Greater Than
- Target Value: 60
- Last Check Value:
- Last Check Result:
- Next Check Date:

27. To filter the required covenants, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
28. To change the layout of the *Covenants* page to the table view, click the Table View icon.
29. To view the Terms & Conditions Amendment Summary, click the **Terms & Conditions** tab.

The screenshot shows the 'Amendment Summary' page for 'AZON'. The 'Terms & conditions' tab is selected. The page displays a table with the following data:

Entity	Customer Name	New Conditions Added	Conditions Amended	Conditions Removed
No data to display.				

Below the table, there is a filter section with a 'Filter' button and a 'Type to filter' text box. To the right, there are 'Show All' and 'Table View' icons. At the bottom, there are buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'. A pagination bar at the bottom left shows 'Page 1 of 0 (1 - 0 of 0 items)' and navigation icons.

30. To filter the required terms & conditions, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in Type to filter text box.
31. To change the layout of *Terms & Conditions* page to the table view, click the Table View icon.
32. To go to the next page, click **Next**. The *Proposal Structuring* page appears.

# Chapter 7 - Amendment Structuring

## Proposal Structuring

This data segment allows the user to set facility limit for the entity based on the information available in Customer Summary and Amendment Summary pages.



Only the information on setting facility limit is provided in this chapter. For information about filter, add, edit, delete, and layout options available in Facilities, Collaterals, Covenants, and Terms & Conditions tab, refer **Amendment Initiation** Chapter.

Proposal Structuring Screen ( 3 / 5 )

ACME Corporation ▾

▶ Amendment impact overview

Facilities	Collaterals	Covenants	Terms & Conditions
<b>Amount</b> 0 Over utilization	<b>Overdue</b> 0 Facility review overdue	<b>Facility Covenants</b> 0 Breached	<b>Facility T&amp;c</b> 0 Breached
<b>No Anomaly</b> 15 Facilities with no changes			

Filter Type to filter [ + ] [ ↶ ] [ T ] [ 📄 ] [ List View ] [ Table View ] [ Facility Structure ]

<b>STWCIND1</b> <span style="color: orange;">MODIFIED</span>	Requested Amount: <b>\$200,000.00</b>	Facility Type: <b>Funded</b>	⋮
Facility Id: <b>F19259966</b>	Facility Category:	Writeups: 📄	
Facility Description: <b>Short Term WC IND</b>	Parent Line Number: <b>STWC1</b>		
Next Review Date: <b>19-12-02</b>			
<b>LC1</b>			
Facility Id: <b>F19256942</b>	Requested Amount:	Facility Type: <b>Non Funded</b>	⋮
Facility Description: <b>Letter of Credit</b>	Facility Category:	Writeups: 📄	
Next Review Date: <b>19-12-02</b>			

[Load More +](#)

[ Hold ] [ Back ] [ Next ] [ Save & Close ] [ Cancel ]

33. To set limit for the facility, click the Hamburger icon in corresponding record and select the edit icon. The *Facility Details* window appears.

# Chapter 7 - Amendment Structuring

**Facility Details** Save

**Facility Basic Info**

Line Code \* LIN

Line Serial Number \* 2

Facility Description \* LIN2

Parent Facility Id Select Parent Facility

Facility Type \*  Funded  Non Funded

Facility Category Term Loan

Currency \* GBP

Requested Amount \* £5,000.00

Proposed Amount \* £120,000.00

Next Review Date \* Oct 12, 2020

Tenor (in months)

Line Expiry Date \*

Availability Period Availability Period

Commitment Status  Committed  Uncommitted  Cascade

Sanctioned Amount £2,000.00

OSUC Amount £0.00

Secured?  Cascade

Utilized Amount £1,000.00

Total repaid amount £0.00

Revaluation Required

Rate Agreement Required

Available Amount £1,000.00

Outstanding utilized amount £0.00

Close

34. Specify an amount in **Proposed Amount** field.
35. Click **Save**. Proposed amount is added to the facility.
36. To go to the next page, click **Next**.

## Write Up

For information on Write up data segment, refer [“Write up” on page 83](#).

## Comments

The Comments data segment allows to capture overall comments for the proposal structuring stage. Posted comments are displayed at the bottom of the page for easy identification of previous actions.

# Chapter 7 - Amendment Structuring

Comments Screen ( 8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

37. Type the necessary comments in the text box and click **Post**. Comment is posted.
38. To hold the Amendment Initiation, click **Hold**.
39. To go back to the previous page, click **Back**.
40. To save the Amendment Initiation for future edit, click **Save & Close**.
41. To move to the next stage, click **Submit**.
42. To exit the process without saving the information, click **Cancel**.

Upon clicking the **Submit** button, the *Policy exceptions* window appears.

# Chapter 7 - Amendment Structuring

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (selected) and 'Checklist'. Below the tabs, there is a summary bar with three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). The dashboard is organized into a grid of cards for different categories:

- Minimum eligibility criteria:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Products:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Pricing:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Unsecured lending:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Document:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Collateral:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Covenants:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).
- Terms & Conditions:** Total 00, Met 00, Breached 00. Breakdown: INITIATED (00), NOT INITIATED (00), APPROVED (00), REJECTED (00), DEFERRED (00).

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

43. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
44. Click the **Checklist** data segment.

# Chapter 7 - Amendment Structuring

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

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

46. Click **Submit**.

If Proceed is selected as Outcome, the amendment proposal is moved to Proposal Review stage.

If Additional Info is selected as Outcome, the amendment proposal is sent back to Amendment Enrichment stage.



# Chapter 8 - Amendment Review

## Amendment Review

This is a “Checker” stage in the work flow. In this stage, the senior member of the credit team reviews the amendment application and verifies if it is as per the banks policies. The user will have the option to send the application back to the previous stages in case any additional information is required or if the amendment proposal needs any modification. If all the conditions are satisfied, the proposal is sent to the approving authority for approval.

The following table provides a high level overview about the Amendment Review stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li><li>• Comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Review the following<ul style="list-style-type: none"><li>- Liability amount and dates requested and proposed</li><li>- Facility amount and dates requested and proposed</li><li>- Covenants proposed</li><li>- T&amp;C proposed</li><li>- Collateral Offered</li></ul></li><li>• Add write up</li><li>• Send back the application if additional information is required</li><li>• Submit application for Approval</li></ul>

# Chapter 8 - Amendment Review

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



In Amendment Review stage, the amendment proposal can be only viewed and cannot be modified.

# Chapter 9 - Amendment Approval

## Amendment Approval

In this stage, members of the approving authority team review the application in its entirety, evaluate the recommendations given by the business and credit teams, and then finally make a judgment on the amendment proposed. The approving authority may refer the proposal back to the previous stages for any modification or reject the amendment proposal. If all the conditions are satisfied, the proposal is approved.

The following table provides a high level overview about the Amendment Approval stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li><li>• Comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Review the following<ul style="list-style-type: none"><li>- Liability amount and dates requested and proposed</li><li>- Facility amount and dates requested and proposed</li><li>- Covenants proposed</li><li>- T&amp;C proposed</li><li>- Collateral Offered</li></ul></li><li>• Capture the following<ul style="list-style-type: none"><li>- Approved Liability amount and dates</li><li>- Approved Facility amount and dates</li></ul></li><li>• Add/Modify/Delete facility, covenants or T&amp;C</li><li>• Add write up</li><li>• Send back the application for proposal revision if additional information is required</li><li>• Approve the application</li><li>• Reject the application</li></ul>

To approve the amendment proposal, perform the following steps:

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

# Chapter 9 - Amendment Approval

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and a date 'Apr 16, 2018'. Below the navigation bar is a search bar labeled 'Menu Item Search...' and a row of action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of tasks, each with a checkbox in the 'Action' column. The 'Priority' column shows 'Low' for most tasks and 'High' for the last one. The 'Process Name' column shows 'Facility Amendment' for the first row and 'Credit Proposal Evaluati...' for the others. The 'Process Reference' column shows various APP20970855, APP20970862, APP20970857, and APP20940834 values. The 'Stage' column shows 'Amendment Enrichment', 'Risk Evaluation', 'Credit Evaluation', and 'Legal Evaluation'. The 'Application Date' column is empty for all rows. The 'Branch' column shows '004' for all rows. At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)' and navigation arrows.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. Acquire & Edit the required Amendment Approval task. The *Proposal Approval - Customer Summary* page appears.

# Chapter 9 - Amendment Approval

ORACLE
Free Tasks
6:00 AM 12/20/2020
sample@oracle.com

Facility Amendment - Proposal Approval
Documents
Collateral Summary

Customer Summary
Screen (1 / 5)

- Customer Summary
- Amendment Summary
- Approval
- Write-up
- Comments

### Party Information

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

Party Id	Register No	Legal Status	Liability Amount	Is KYC Compliant	Share Holders	Contractors	Guarantors	Bankers
PTY192560509	RN534345231	Proprietorship	\$22,000,000.00	No	2	2	2	3

### Facility Summary

Liability Sanctioned Amount	Liability Utilized Amount	Liability OverUtilized Amount
\$22,000,000.00	\$15,757,000.00	\$0.00

### Collateral summary

Total collateral value: \$0.00 (0%)

Customer LTV: 0%

### Existing Facilities held with Other Bank

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

### Pricing

1 Total Pricing

Interest	Charges	Commission
1 Added	0 Added	0 Added

### Covenants

15 Total Covenants

7 Entry into force	8 Fully in force	12 Proposed	3 Not in force
--------------------	------------------	-------------	----------------

1 Newly Added

0 Financial	1 Non Financial
-------------	-----------------

1 Met

0 Financial	1 Non Financial
-------------	-----------------

0 Breached

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

### Terms & conditions

5 Total Terms and Conditions

3 Entry into force	2 Fully in force	2 Proposed	0 Not in force
--------------------	------------------	------------	----------------

0 Newly added

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

0 Met

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

0 Breached

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

### Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

### Projections

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

### Upcoming events

12-February-2020

No items to display.

### Group entities

4

### Scores

40 of 61

Risk Evaluation: Fair 46.7%

Legal Evaluation: Fair 70.0%

Credit Evaluation: Good 72.2%

### Groupwise Exposure Details

No data to display.

### Connected Parties

Gross Facility Amount Contribution

No data to display.

### Ratings

Moodys: AAA Positive 2018

### Project Summary

No data to display.

Hold
Back
Next
Save & Close
Cancel

# Chapter 9 - Amendment Approval



For information on actions that can be performed in *Proposal Approval - Customer Summary* page, refer **Customer Summary** section in Amendment Structuring chapter.

Upon clicking **Next** in *the Customer Summary* page, the *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
Over utilization: 0

**Overdue**  
Facility review overdue: 0

**Facility Covenants**  
Breached: 0

**Facility T&c**  
Breached: 0

**No Anomaly**  
Facilities with no changes: 15

Filter  Show All List View Table View Facility Structure

2233 NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

Hold Back **Next** Save & Close Cancel



For information on actions that can be performed in the *Amendment Summary* page, refer [“Amendment Summary” on page 138](#).

Upon clicking **Next** in the *Amendment Summary* page, the *Approval* page appears.

# Chapter 9 - Amendment Approval

The screenshot shows the 'Approval' screen for a Corporation. It features an 'Amendment impact overview' section with five metrics: Amount (0 Over utilization), Overdue (0 Facility review overdue), Facility Covenants (0 Breached), Facility T&c (0 Breached), and No Anomaly (15 Facilities with no changes). Below the metrics is a 'Filter' button and a 'Type to filter' text box. A facility card for 'STWCIND1' is displayed, showing details like Facility Id: F19259966, Requested Amount: \$200,000.00, and Facility Type: Funded. The card also includes buttons for 'Hold', 'Back', 'Next', 'Save & Close', and 'Cancel'.

3. To view the **Amendment impact overview**, click and expand the corresponding section.
4. To filter the facility, click the **Filter** button and provide the filter parameters. (Or) directly type first 3 letters of the filter parameter in **Type to filter** text box.



For information on modifying existing facility or creating new facility, refer [“Facilities” on page 37](#).

5. To approve the facility, click on the facility and select the **Approve Facility** icon (tick icon). The *Approve Facility* window appears.

The screenshot shows the 'Approve Facility' window. It displays facility details: Line Number: 1, Facility Description: WORKCAP1, Requested Amount: \$200,000.00, Facility Category: WORKING CAPITAL FINANCE, Product Type: Funded, and Approved Amount: \$90,000,000,000.00. Below the details is a 'Comments' section with a rich text editor and a 'Post' button. A comment from '08 Apr '20' is visible, stating 'Proposal Approval' and 'Approved'. At the bottom right, there are 'Approve' and 'Cancel' buttons.

# Chapter 9 - Amendment Approval

6. **Post** the **Comments** for the facility and click **Approve**.
7. To cancel the operation, click **Cancel**.
8. To request additional information for the facility, select the facility and click the **Send Facility Back For More Info** icon (icon next to the tick icon).
9. To reject the facility, select the facility and click the **Reject Facility** icon.



For information on actions that can be performed in the *Covenants*, *Collaterals*, and *Terms & Conditions* tab, refer [“Proposal Structuring”](#) on [page 143](#).

10. To go to the *Comments* page, click **Next** in the *Approval* page.

11. **Post** the **Comments** for the overall approval process.
12. To exit the page without saving the information, click **Hold**.
13. To go back to the previous page, click **Back**.
14. To save and exit the page, click **Save & Close**.
15. To go to the **Next** stage, click **Submit**.
16. To cancel the operation, click **Cancel**.

Upon clicking **Submit**, The *Policy exceptions* window appears.



# Chapter 9 - Amendment Approval

The screenshot displays the 'Policy Exceptions' dashboard. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. The dashboard features a summary bar with three segments: 'Total' (00), 'Met' (00), and 'Breached' (00). Below this, there are eight category cards, each with a status bar and a detailed breakdown of counts for 'INITIATED', 'NOT INITIATED', 'APPROVED', 'REJECTED', and 'DEFERRED'. The categories are: Minimum eligibility criteria, Products, Pricing, Unsecured lending, Document, Collateral, Covenants, and Terms & Conditions. The 'Pricing' and 'Collateral' categories show a 'Breached' status, while all others show 'Met'.

By default, policy exceptions are displayed for both the party and the child parties.

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

18. Click the **Checklist** data segment.

# Chapter 9 - Amendment Approval

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

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

20. Click **Submit**.

If the **Outcome** is selected as Proceed, the amendment proposal is moved to the Draft Generation stage.

If the **Outcome** is selected as Additional Info, the amendment proposal is moved to the Amendment Enrichment stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer **Amendment Initiation** chapter.

# Chapter 10 - Draft Generation

## Draft Generation

In this stage, the user generates the required documentation finalizing the amendment proposal and sends to the customer for his review/acceptance.

The following table provides a high level overview about the Draft Generation stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li><li>• Comments added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Mention the recipient details of the draft</li><li>• Generate and send the draft</li></ul>

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

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

# Chapter 10 - Draft Generation

The screenshot shows the Oracle 'Free Tasks' interface. On the left is a navigation menu with categories like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area displays a table of tasks with columns for Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of tasks, mostly with 'Low' priority and 'Legal Evaluation' or 'Risk Evaluation' stages. At the bottom, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)'.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required draft generation task. The *Draft Generation - Customer Summary* page appears.

# Chapter 10 - Draft Generation

ORACLE
Free Tasks
1000
12/20/2020
Documents
Collateral Summary
Screen (1 / 4)

### Customer Summary

Party Information

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

Party Id: PTY192560509 | Register No: RNS34345231 | Legal Status: Proprietorship | Liability Amount: \$22,000,000.00 | Is KYC Compliant: No

### Facility Summary

Liability Sanctioned Amount: \$22,000,000.00 | Liability Utilized Amount: \$15,757,000.00 | Liability OverUtilized Amount: \$0.00

### Collateral summary

Total collateral value: \$0.00 (0%)

Customer LTV: 0%

### Group entities

4

### Existing Facilities held with Other Bank

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

### Pricing

1 Total Pricing

1 Interest (Added/Modified/Removed) | 0 Charges (Added/Modified/Removed) | 0 Commission (Added/Modified/Removed)

### Covenants

15 Total Covenants

7 Entry into force, 8 Fully in force, 12 Formal, 3 Non-financial

1 Newly Added (0 Financial, 1 Non Financial)

1 Met (0 Financial, 1 Non Financial)

0 Breached (0 Financial, 0 Non Financial)

### Terms & conditions

5 Total Terms and Conditions

3 Entry into force, 2 Fully in force, 2 Pre-disbursement, 0 Post-disbursement

0 Newly added (0 Pre-disbursement, 0 Post-disbursement)

0 Met (0 Pre-disbursement, 0 Post-disbursement)

0 Breached (0 Pre-disbursement, 0 Post-disbursement)

### Financial Profile

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

### Projections

No data to display.

### Upcoming events

12-February-2020

### Risk Evaluation

7 of 15 (Fair 46.7%)

### Legal Evaluation

7 of 10 (Fair 70.0%)

### Credit Evaluation

26 of 36 (Good 72.2%)

### Groupwise Exposure Details

No data to display.

### Connected Parties

Gross Facility Amount Contribution

No data to display.

### Ratings

Moodys: AAA Positive 2018

### Project Summary

No data to display.

Hold Back Next Save & Close Cancel

# Chapter 10 - Draft Generation



Refer Credit 360 User Manual for information on actions that can be performed in the *Customer Summary* page.

Upon clicking **Next** in the *Customer Summary* page, the *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4)

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
Over utilization  
\$ 0

**Overdue**  
Facility review overdue  
0

**Facility Covenants**  
Breached  
0

**Facility T&c**  
Breached  
0

**No Anomaly**  
15  
Facilities with no changes

Filter  Show All List View Table View Facility Structure

**2233** NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

Hold Back Next Save & Close Cancel

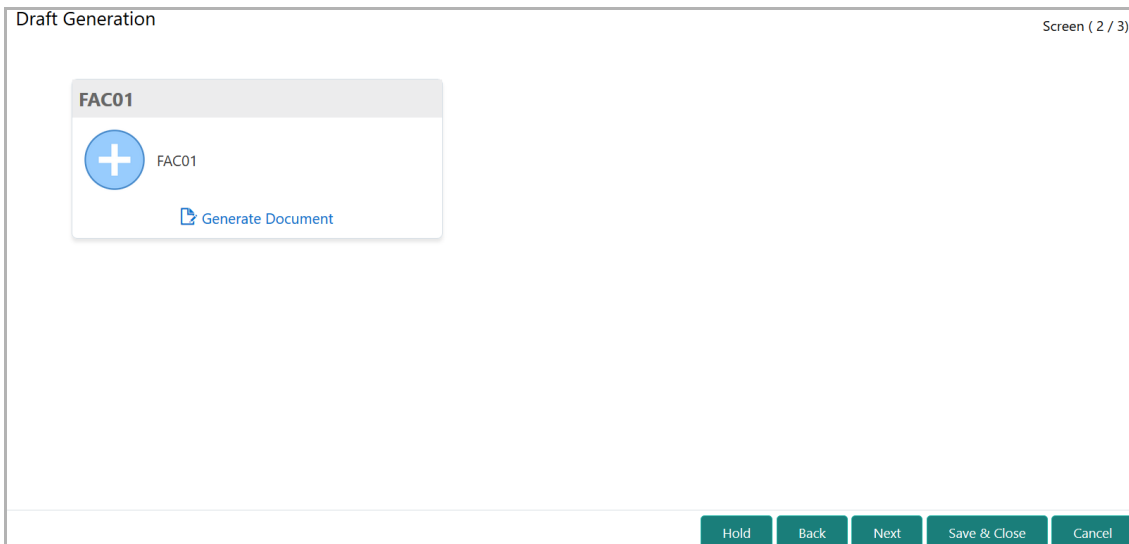


Refer “[Amendment Summary](#)” on page 138 for information on actions that can be performed in the *Amendment Summary* page.

In Draft Generation stage, the amendment proposal can be only viewed and cannot be modified.

Upon clicking **Next** in the *Amendment Summary* page, the *Draft Generation* page appears.

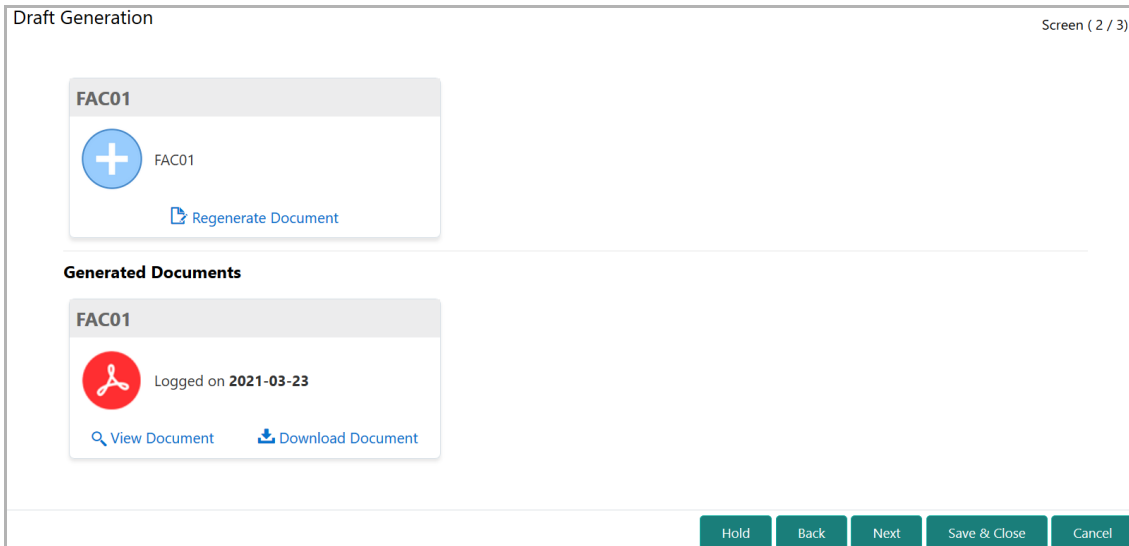
# Chapter 10 - Draft Generation



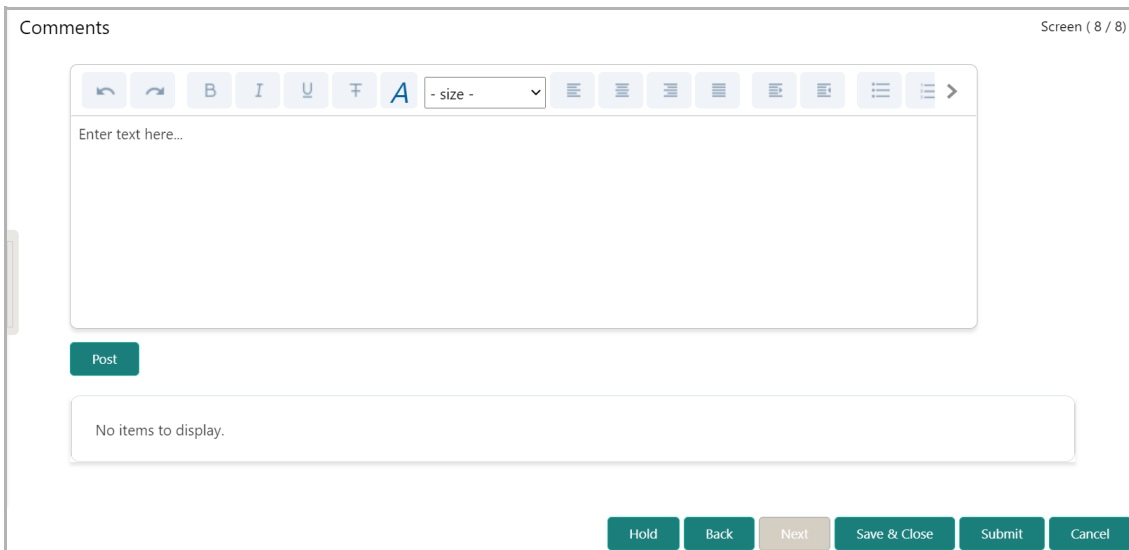
3. Click **Generate Document**. The *Draft Generation Details* window appears:

4. In **E-mail To** field, type the E-mail address to which the proposal draft has to be sent.
5. In **E-mail CC** field, type the E-mail address which has to be in CC of draft proposal mail.
6. In **Subject** field, type the mail subject.
7. Click **Generate**. Proposal draft configured in the system is sent to the mail ID mentioned in **E-Mail To** field.

# Chapter 10 - Draft Generation



8. To view the generated draft document, click **View Document**.
9. To download the generated draft document, click **Download Document**.
10. After generating proposal draft, click **Next**. The *Comments* page appears:



11. **Post** the **Comments** for the overall draft generation task. Posted comment is displayed below the **Comments** box.
12. Click **Submit**. The *Policy exceptions* window appears:



# Chapter 10 - Draft Generation

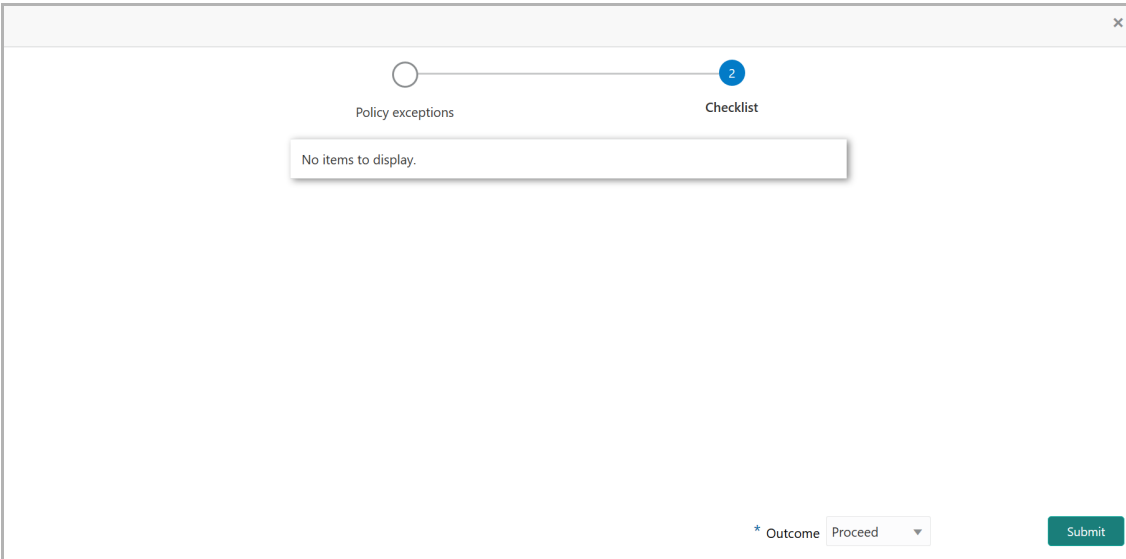
The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. Below this, a summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area is a grid of 10 category cards:

- Minimum eligibility criteria:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** 00 Total, 00 Met, 00 Breached. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

By default, policy exceptions are displayed for both the party and the child parties.

13. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
14. Click the **Checklist** data segment.

# Chapter 10 - Draft Generation



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

15. Select the **Outcome** as **PROCEED**, if additional information is not required. Otherwise select the **Outcome** as **Additional Info**.
16. Click **Submit**. The draft proposal is sent to the mentioned Email ID and proposal is sent to the Customer Acceptance stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 11 - Customer Acceptance

## Customer Acceptance

In this stage, the user can capture status of customer acceptance and move the proposal to limit configuration stage. If the customer asks for a re-negotiation, then the user can send the application back to proposal review stage.

The following table provides a high level overview about the Customer Acceptance stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Upload the customer accepted documents</li><li>• Submit for limit configuration</li><li>• Send application for renegotiation</li><li>• Add comments</li></ul>

### Steps to capture customer acceptance status

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

# Chapter 11 - Customer Acceptance

The screenshot shows the Oracle Free Tasks interface. The top navigation bar includes the Oracle logo, the text 'Free Tasks', and a date 'Apr 16, 2018'. Below the navigation bar is a search bar labeled 'Menu Item Search...' and a row of action buttons: 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The main content area is a table with the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The table contains 10 rows of data, each with a checkbox in the 'Action' column. The 'Priority' column shows 'Low' for most rows and 'High' for the last row. The 'Process Name' column shows 'Facility Amendment' for the first row and 'Credit Proposal Evaluati...' for the others. The 'Process Reference' column shows various APP20970855, APP20970862, APP20970857, and APP20940834 values. The 'Stage' column shows 'Amendment Enrichment', 'Risk Evaluation', 'Credit Evaluation', and 'Legal Evaluation'. The 'Application Date' column is empty for all rows. The 'Branch' column shows '004' for all rows. At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)' and navigation arrows.

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Customer Acceptance task. The *Customer Acceptance - Customer Summary* page appears.

# Chapter 11 - Customer Acceptance

ORACLE Free Tasks (000) 1/12/2020 sample@oracle.com

Facility Amendment - Customer Acceptance

Customer Summary  
ACME Corporation

Customer Information  
A Domestic entity established & operating as a Pvt Ltd Company in  
PARTYTEST Register No. Legal Status Pvt Ltd Liability Amount \$50,000.00 KYC Compliant No Share Holders 0 Contractors 0 Guarantors 0 Bankers 0

Facility Summary  
Liability Sanctioned Amount \$22,000,000.00  
Liability Utilized Amount \$15,757,000.00  
Liability OverUtilized Amount \$0.00

Collateral summary  
Total collateral value \$0.00  
Customer LTV 0%

Existing Facilities held with Other Bank  
Total existing facilities \$0.00 (0)  
Takeover amount \$0.00 (0)  
Takeover in this application \$0.00 (0)

Pricing  
Total Pricing 1  
Interest 1 Added Modified Removed  
Charges 0 Added Modified Removed  
Commission 0 Added Modified Removed

Covenants  
Total Covenants 15  
Entry into force 7, Fully met 8, Partially met 12, Not met 3  
Newly Added 1 Financial, 0 Non Financial  
Met 1 Financial, 0 Non Financial  
Breach 0 Financial, 0 Non Financial

Terms & conditions  
Total Terms and Conditions 5  
Entry into force 3, Fully met 2, Partially met 2, Not met 0  
Newly added 0 Pre disbursement, 0 Post disbursement  
Met 0 Pre disbursement, 0 Post disbursement  
Breach 0 Pre disbursement, 0 Post disbursement

Financial Profile  
Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

Projections  
Show results for Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

Upcoming events  
12-February-2020  
No items to display.

Group entities  
4

Scores  
40 of 61

Risk Evaluation Fair 45.7%

Legal Evaluation Fair 70.0%

Credit Evaluation Good 72.2%

Groupwise Exposure Details  
No data to display

Connected Parties  
Gross Facility Amount Contribution  
No data to display

Ratings  
Moody's AAA Positive 2018

Project Summary  
No data to display.

Hold Back Next Save & Close Cancel

# Chapter 11 - Customer Acceptance



For information on actions that can be performed in the *Customer Summary* page, refer Credit 360 User Guide.

Upon clicking **Next** in the *Customer Summary* page, the *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4 )

Party001

Amendment impact overview

Entities **Facilities** Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
Over utilization  
\$ 0

**Overdue**  
Facility review overdue  
0

**Facility Covenants**  
Breached  
0

**Facility T&c**  
Breached  
0

**No Anomaly**  
15  
Facilities with no changes

Filter  Show All List View Table View Facility Structure

**2233** NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

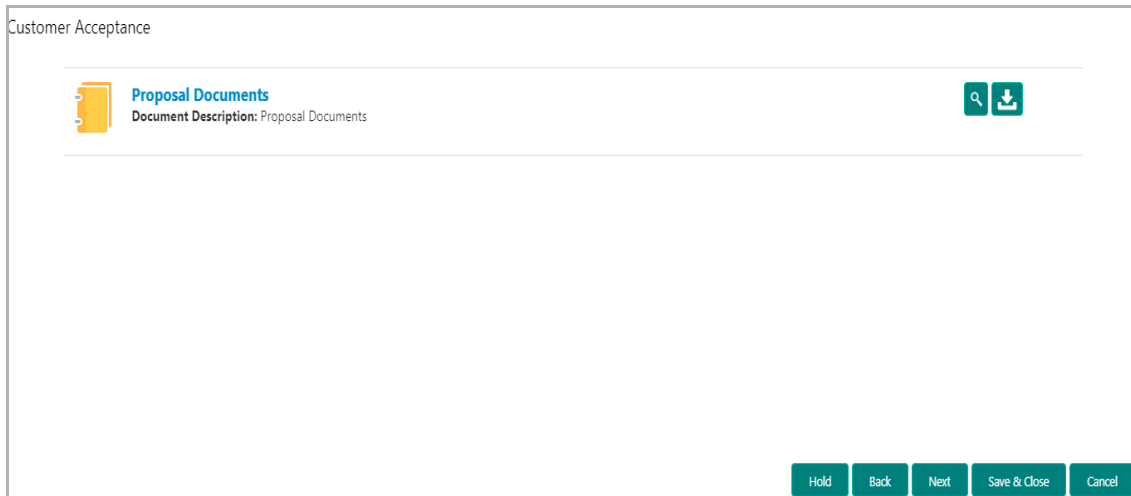
Hold Back Next Save & Close Cancel



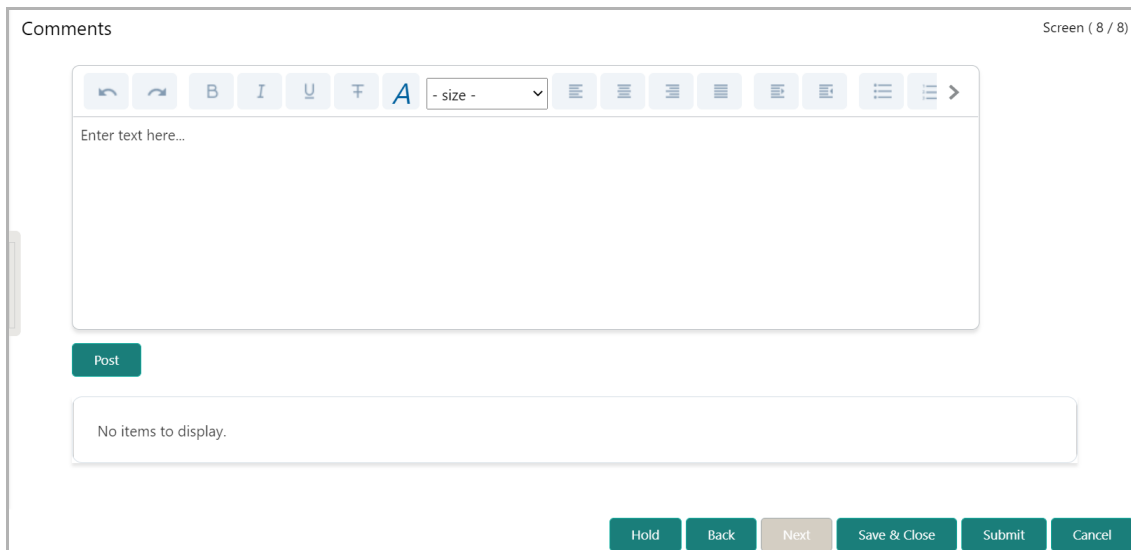
Refer "[Amendment Summary](#)" on page 138 for information on actions that can be performed in the *Amendment Summary* page.

Upon clicking **Next** in the *Amendment Summary* page, the *Customer Acceptance* page appears.

# Chapter 11 - Customer Acceptance



3. Click the download icon to download the proposal draft.
4. Click **Next**. The *Comments* page appears:



5. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
6. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 11 - Customer Acceptance

The screenshot displays the 'Policy Exceptions' interface in a 'Checklist' view. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. A summary bar at the top shows: 00 Total (with a checkmark icon), 00 Met (with a checkmark icon), and 00 Breached (with a warning icon). Below this, there are eight category cards, each with a header, a status bar, and a detailed breakdown of counts.

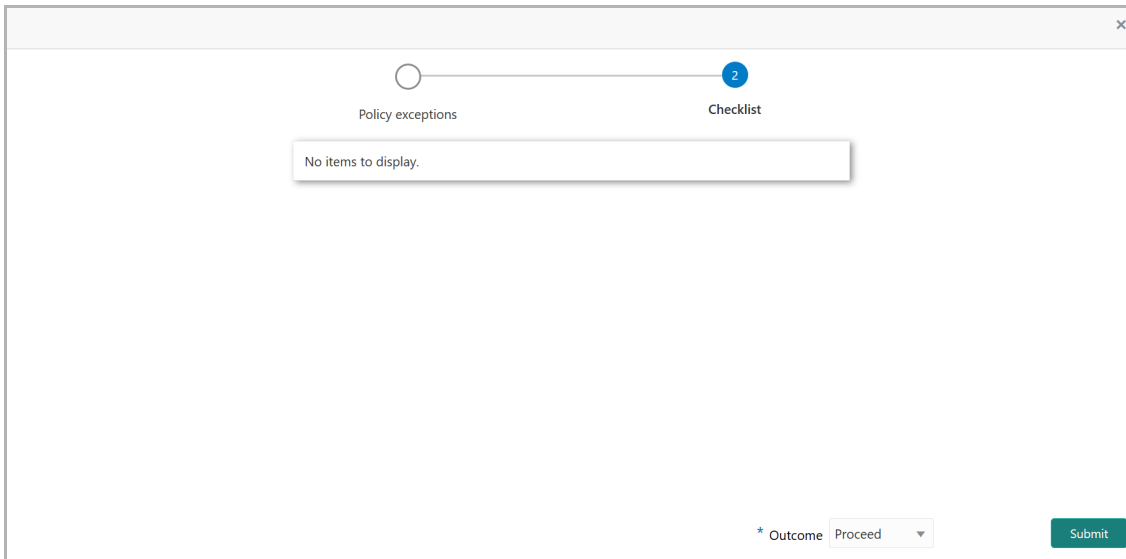
Category	Total	Met	Breached	Initiated	Not Initiated	Approved	Rejected	Deferred
Minimum eligibility criteria	00	00	00	00	00	00	00	00
Products	00	00	00	00	00	00	00	00
Pricing	00	00	00	00	00	00	00	00
Unsecured lending	00	00	00	00	00	00	00	00
Document	00	00	00	00	00	00	00	00
Collateral	00	00	00	00	00	00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

By default, policy exceptions are displayed for both the party and the child parties.

7. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
8. Click the **Checklist** data segment.



# Chapter 11 - Customer Acceptance



The screenshot shows a web application interface for a credit amendment process. At the top, there is a progress bar with two steps: 'Policy exceptions' and 'Checklist'. The 'Checklist' step is active and highlighted with a blue circle containing the number '2'. Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

9. Select the required **Outcome** based on the feedback from the customer. The options available are Proceed, Renegotiate and Reject.

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



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 12 - Limit Configuration

## Limit Configuration

In this stage, the bank user further fine tunes the facility as advised in the proposal amendment stage by creating a detailed limit structure, setting restrictions in place, etc. and submits the proposal for further action. Post this stage, the details of the revised liability, facility, collateral and covenants gets recorded in the back office system.

The following table provides a high level overview about the Limit Configuration stage.

Information Available for User	Activities that can be performed by user
<ul style="list-style-type: none"><li>• Customer summary<ul style="list-style-type: none"><li>- Customer group Structure</li><li>- Liability details, Facility details</li><li>- Other bank facilities</li><li>- Group wise exposure</li><li>- Connected party details</li><li>- Facility over utilized, Facility overdue</li><li>- Breached covenants</li><li>- Breached T&amp;C, Existing Collateral details</li><li>- Existing covenants and T&amp;C</li></ul></li><li>• Amendment summary</li><li>• Details about changes related to facilities, collateral, covenants and T&amp;C</li><li>• Comments added in previous stages</li><li>• Credit evaluation scores and details</li><li>• Legal evaluation score and details</li><li>• Risk evaluation score and details</li><li>• Write up added in previous stages</li></ul>	<ul style="list-style-type: none"><li>• Configure the facilities approved</li><li>• Capture the restrictions related to<ul style="list-style-type: none"><li>- Currency</li><li>- Customer</li><li>- Branch</li><li>- Product</li></ul></li><li>• Add comments</li><li>• Hand off to ELCM</li></ul>

### Steps to configure limit

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

# Chapter 12 - Limit Configuration

The screenshot shows the Oracle 'Free Tasks' interface. On the left is a navigation menu with categories like Collaterals, Core Maintenance, Credit Facilities, Dashboard, Party Onboarding, Policy, Security Management, Tasks, and Transaction Facilitors. The main area displays a table of tasks. At the top of the table are buttons for 'Refresh', 'Acquire', 'Delegate', 'Reassign', and 'Flow Diagram'. The table has the following columns: Action, Priority, Process Name, Process Reference, Stage, Application Date, and Branch. The tasks listed are:

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
<input type="checkbox"/> Acquire & E...	High	Credit Origination	APP20940819	Legal Evaluation		004

At the bottom of the table, there is a pagination control showing 'Page 1 of 3 (1 - 20 of 46 items)' and navigation arrows.

2. **Acquire & Edit** the required Limit Configuration task. The *Limit Configuration - Customer Summary* page appears.

# Chapter 12 - Limit Configuration

ORACLE
Free Tasks
1000
10/12/2020
sample@oracle.com

Facility Amendment - Limit Configuration
Documents
Collateral Summary

Customer Summary
ACME Corporation
Screen (1 / 4)

**Customer Information**

Liability: A Domestic entity established & operating as a Pvt Ltd Company in

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

**Facility Summary**

Liability Sanctioned Amount: \$22,000,000.00    Liability Utilized Amount: \$15,757,000.00    Liability OverUtilized Amount: \$0.00

**Collateral summary**

Total collateral value: \$0.00

Customer LTV: 0%

**Existing Facilities held with Other Bank**

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

**Pricing**

Total Pricing: 1

Interest: 1 Added    Charges: 0 Added    Commission: 0 Added

**Covenants**

Total Covenants: 15

7 Entry into force, 8 Fully active, 12 Formal, 3 Non-active

1 Newly Added: 0 Financial, 1 Non Financial

1 Met: 0 Financial, 1 Non Financial

0 Breached: 0 Financial, 0 Non Financial

**Terms & conditions**

Total Terms and Conditions: 5

3 Entry into force, 2 Fully active, 2 Formal, 0 Non-active

0 Newly added: 0 Pre disbursement, 0 Post disbursement

0 Met: 0 Pre disbursement, 0 Post disbursement

0 Breached: 0 Pre disbursement, 0 Post disbursement

**Group entities**

4

**Scores**

40 of 61

Risk Evaluation: Fair 46.7%

Legal Evaluation: Fair 70.0%

Credit Evaluation: Good 72.2%

**Groupwise Exposure Details**

No data to display

**Connected Parties**

Gross Facility Amount Contribution

No data to display

**Ratings**

Moody's: AAA Positive 2018

**Project Summary**

No data to display

**Financial Profile**

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

**Projections**

No data to display.

**Upcoming events**

12-February-2020

No items to display.

Hold Back Next Save & Close Cancel

# Chapter 12 - Limit Configuration



For information on actions that can be performed in *Limit Configuration - Customer Summary* page, refer Customer Summary section in Amendment Structuring chapter.

Upon clicking **Next** in the *Limit Configuration - Customer Summary* page, the *Amendment Summary* page appears:

Amendment Summary Screen ( 2 / 4 )

Party001

Amendment impact overview

Entities Facilities Collaterals Covenants Terms & conditions

Facilities Amendment Summary

Entity	Customer Name	Existing Facility	Outstanding Facility	Available Facility	Proposed Facility
No data to display.					

Facilities Facility Transfer

**Amount**  
Over utilization  
\$ 0

**Overdue**  
Facility review overdue  
0

**Facility Covenants**  
Breached  
0

**Facility T&c**  
Breached  
0

**No Anomaly**  
15  
Facilities with no changes

Filter  Show All List View Table View Facility Structure

**2233** NEW

Facility Id: **F20315600** Requested Amount: **\$30,000.00** Product Type: **Non Funded**  
Facility Description: **Term Loan** Facility Category: **TL** Next Review Date: **20-11-30**

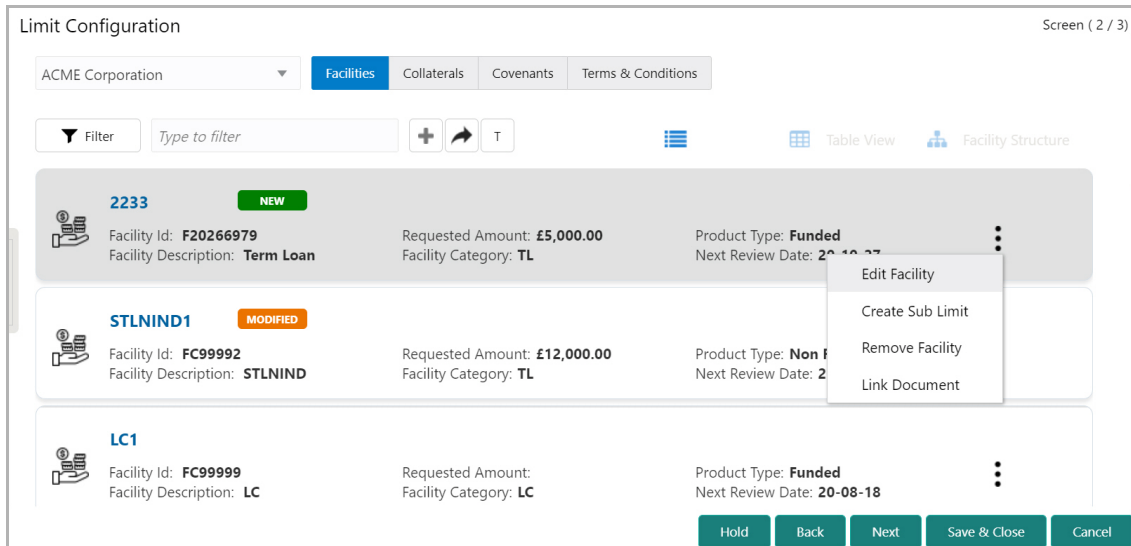
Hold Back Next Save & Close Cancel



For information on actions that can be performed in the *Amendment Summary* page, refer "[Amendment Summary](#)" on page 138.

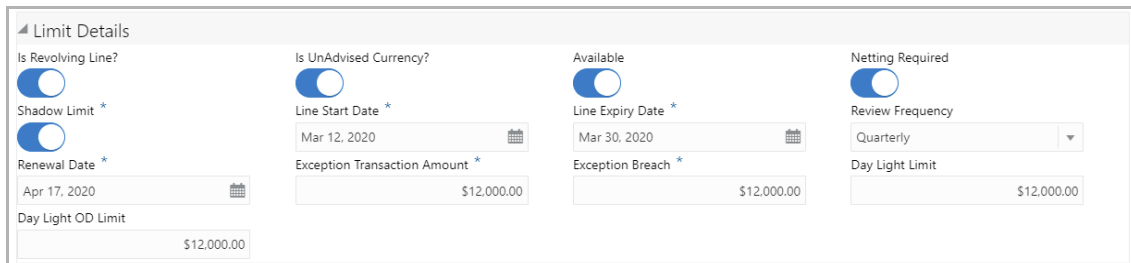
Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears.

# Chapter 12 - Limit Configuration



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

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



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

# Chapter 12 - Limit Configuration

Restrictions

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

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

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

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

Comments Screen ( 8 / 8)

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

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

21. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 12 - Limit Configuration

The screenshot displays the 'Policy Exceptions' interface. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. Below the tabs is a dropdown menu set to 'All'. A summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area contains eight category cards, each with a status indicator and a breakdown of counts:

- Minimum eligibility criteria:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** 00 Total, 00 Met, 00 Breached. Breakdown: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

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

22. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
23. Click the **Checklist** data segment.



# Chapter 12 - Limit Configuration

The screenshot shows a progress bar with two steps: 'Policy exceptions' and 'Checklist'. The 'Checklist' step is active and highlighted with a blue circle containing the number 2. Below the progress bar, there is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

24. Select the **Outcome** as **Proceed**.
25. Click **Submit**. The proposal is moved to the Handoff stage.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.

# Chapter 13 - Handoff

---

## Handoff to Back Office System

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

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

# Chapter 14 - Handoff - Manual Retry

## Handoff - Manual Retry

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

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

Action	Priority	Process Name	Process Reference	Stage	Application Date	Branch
Acquire & Edit	Low	Facility Amendment	APP20970855	Amendment Enrichment		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970862	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Risk Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Credit Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20970857	Legal Evaluation		004
Acquire & Edit	Low	Credit Proposal Evaluati...	APP20940834	Legal Evaluation		004
Acquire & Edit	High	Credit Origination	APP20940819	Legal Evaluation		004

2. **Acquire & Edit** the required Manual Retry task. The *Customer Summary* page appears.

# Chapter 14 - Handoff - Manual Retry

ORACLE Free Tasks (000) Feb 12, 2020 [Help](#) [Documents](#) [Collateral Summary](#)

Facility Amendment - Manual Retry Screen (1 / 4)

**Customer Summary**  
**ACME Corporation**

**Customer Information**  
 Liability: A Domestic entity established & operating as a Pvt Ltd Company in  
 Customer ID: PARTYEST Register No: Pvt Ltd Liability Amount: \$50,000.00 KYC Compliant: No Share Holders: 0 Contractors: 0 Guarantors: 0 Bankers: 0

**Facility Summary**  
 Liability Sanctioned Amount: \$22,000,000.00  
 Liability Utilized Amount: \$15,757,000.00  
 Liability OverUtilized Amount: \$0.00

**Collateral summary**  
 Total collateral value: \$0.00  
 Customer LTV: 0%  
 No data to display

**Group entities**  
 4

**Existing Facilities held with Other Bank**  
 Total existing facilities: \$0.00 (0)  
 Takeover amount: \$0.00 (0)  
 Takeover in this application: \$0.00 (0)

**Pricing**  
 1 Total Pricing  
 Interest: 1 Added Modified Removed  
 Charges: 0 Added Modified Removed  
 Commission: 0 Added Modified Removed

**Covenants**  
 15 Total Covenants  
 7 Entry reqs, 8 Facility reqs, 12 Financial, 3 Non-Financial  
 1 Newly Added: 0 Financial, 1 Non-Financial  
 1 Met: 0 Financial, 1 Non-Financial  
 0 Breached: 0 Financial, 0 Non-Financial

**Terms & conditions**  
 5 Total Terms and Conditions  
 3 Entry, 2 Facility, 2 Pre-disbursement, 0 Post-disbursement  
 0 Newly added: 0 Pre-disbursement, 0 Post-disbursement  
 0 Met: 0 Pre-disbursement, 0 Post-disbursement  
 0 Breached: 0 Pre-disbursement, 0 Post-disbursement

**Financial Profile**  
 Show results for Previous 3 years

Category	2018-2019	Variance %	2019-2020	Variance %	2020-2021
Long Term Debt	\$9,000,000.00	11.11%	\$10,000,000.00	0%	
Profit/Loss after tax	\$14,000,000.00	-7.14%	\$13,000,000.00	0%	
Total Non-Current Assets	\$8,000,000.00	12.5%	\$9,000,000.00	0%	
Total Revenue	\$30,000,000.00	-6.67%	\$28,000,000.00	0%	
Other Long Term Liabilities	\$3,777,300.00	0%	\$3,777,300.00	0%	

**Projections**  
 Show results for Next 3 years

Category	2021-2022	Variance %	2022-2023	Variance %	2023-2024
No data to display.					

**Upcoming events**  
 12-February-2020  
 No items to display.

**Risk Evaluation**  
 Fair 45.7%

**Legal Evaluation**  
 Fair 70.0%

**Credit Evaluation**  
 Good 72.2%

**Groupwise Exposure Details**  
 No data to display

**Connected Parties**  
 Gross Facility Amount Contribution  
 No data to display

**Ratings**  
 Moody's: AAA Positive 2018

**Project Summary**  
 No data to display.

Hold Back Next Save & Close Cancel

# Chapter 14 - Handoff - Manual Retry

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

3. View the **Hand-Off Error Details** and make necessary changes.
4. Click **Next**. The *Amendment Summary* page appears.



For information on actions that can be performed in the *Amendment Summary* page, refer "[Amendment Summary](#)" on page 138.

Upon clicking **Next** in the *Amendment Summary* page, the *Limit Configuration* page appears:

Limit Configuration Screen ( 2 / 3)

ACME Corporation | Facilities | Collaterals | Covenants | Terms & Conditions

Filter | Type to filter | + | ↶ | T | Table View | Facility Structure

Facility ID	Facility Description	Requested Amount	Facility Category	Product Type	Next Review Date	Actions
2233	Term Loan	£5,000.00	TL	Funded	20-10-27	...
STLNIND1	STLNIND	£12,000.00	TL	Non F	20-08-18	...
LC1	LC		LC	Funded	20-08-18	...

Hold | Back | Next | Save & Close | Cancel

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

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

Limit Details

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

7. To set the facility as revolving facility, enable **Is Revolving Line?** switch.
8. If the currency of the facility is unadvised, enable **Is UnAdvised Currency?** switch.
9. To make the facility available, enable the **Available** switch.

# Chapter 14 - Handoff - Manual Retry

10. Specify is **Netting Required** for the facility.
11. Enable **Shadow Limit** switch, if required.
12. To specify the facility validity, click the calendar icon and select the **Line Start Date** and **Line Expiry Date**.
13. Select the **Review Frequency** for the facility.
14. Click the calendar icon and select the **Renewal Date** for the facility.
15. Specify the limit allowed for the facility in **Exception Transaction Amount** field.
16. Specify the breach limit for the facility in **Exception Breach** field.
17. Specify the **Day Light Limit** and **Day Light OD Limit** for the facility.
18. Click and expand the **Restrictions** section.

Restrictions

Customer  
 Allow All  Allow Specific  
 Disallow Specific

Currency  
 Allow All  Allow Specific  
 Disallow Specific

Branch  
 Allow All  Allow Specific  
 Disallow Specific

Product  
 Allow All  Allow Specific  
 Disallow Specific

Exposure  
 Allow All  Allow Specific  
 Disallow Specific

19. **Allow All, Allow Specific** or **Disallow Specific Customer, Currency, Branch, Product, and Exposure**, based on the need.
20. Click **Save**. The *Limit Configuration* page appears.
21. Click **Next**. The *Comments* page appears.

Comments Screen ( 8 / 8 )

Enter text here...

Post

No items to display.

Hold Back Next Save & Close Submit Cancel

22. **Post** comments, if required. Posted comment is displayed below the **Comments** box.
23. Click **Submit**. The *Policy exceptions* window appears.

# Chapter 14 - Handoff - Manual Retry

The screenshot displays the 'Policy Exceptions' window. At the top, there are two tabs: 'Policy exceptions' (active) and 'Checklist'. A dropdown menu is set to 'All'. Below this, a summary bar shows three categories: 'Total' (00), 'Met' (00), and 'Breached' (00). The main area is a grid of 10 category cards:

- Minimum eligibility criteria:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Products:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Pricing:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Unsecured lending:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Document:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Collateral:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Covenants:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.
- Terms & Conditions:** Total 00, Met 00, Breached 00. Status: 00 INITIATED, 00 NOT INITIATED, 00 APPROVED, 00 REJECTED, 00 DEFERRED.

By default, policy exceptions are displayed for both the party and the child parties.

24. To view the policy exception detail specific to party or child party, select the party from the drop down list at top left corner.
25. Click the **Checklist** data segment.

# Chapter 14 - Handoff - Manual Retry

The screenshot shows a web application window with a close button (X) in the top right corner. A progress bar at the top indicates two steps: 'Policy exceptions' (inactive) and 'Checklist' (active, highlighted with a blue circle containing the number 2). Below the progress bar is a message box that says 'No items to display.' At the bottom right, there is a dropdown menu labeled '\* Outcome' with 'Proceed' selected, and a green 'Submit' button.

26. Select the **Outcome** as **Proceed**.
27. Click **Submit**. The proposal is moved to the Back Office System.



Write Up data segment appears, if the data segment is enabled in the Maintenance module. For information on **Write up** data segment, refer Amendment Initiation chapter.



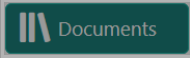
# Chapter 15 - Appendix

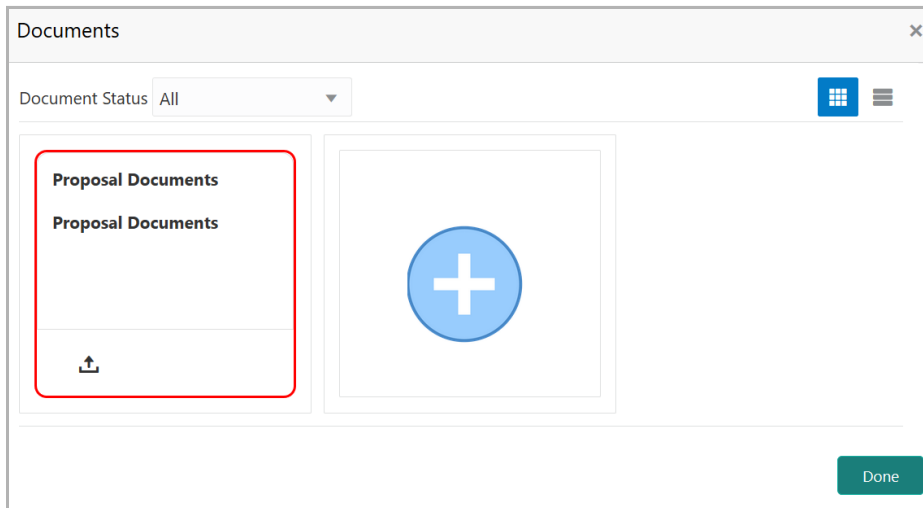
## Appendix

### Document Upload and Checklist

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

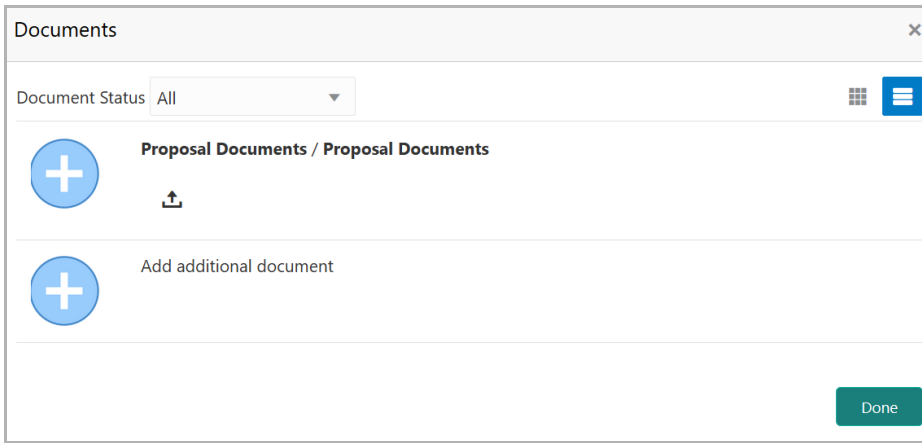


If the document list is configured in Business Process Maintenance, the same appears in the above window. You can also click the add icon to upload other documents.

In case the mandatory document is not uploaded, the system prompts an alert. You need to upload the necessary documents and proceed further.

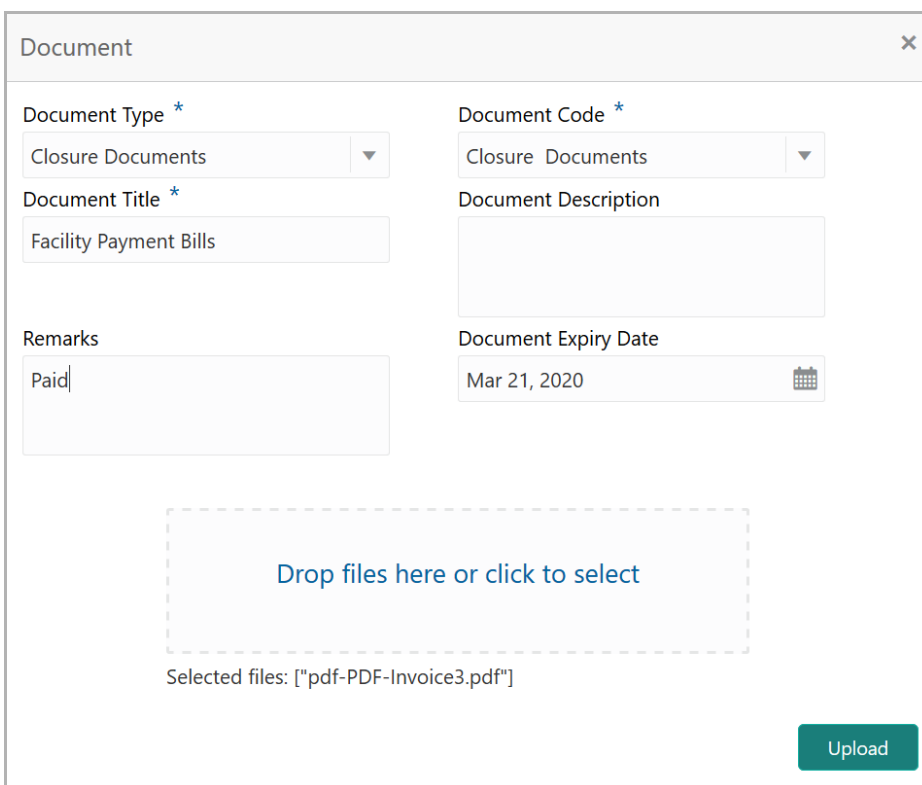
2. To change the table view to the list view, click the list icon at the top right corner. *Documents* window appears as shown below:

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The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar, there is a "Document Status" dropdown menu set to "All". To the right of the dropdown are icons for a grid and a list view. The main content area features a section for "Proposal Documents / Proposal Documents" with a blue plus icon and an upload icon. Below this is an "Add additional document" section with another blue plus icon. A "Done" button is located in the bottom right corner.

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



The screenshot shows a window titled "Document" with a close button (X) in the top right corner. The form contains several fields: "Document Type \*" (dropdown menu with "Closure Documents" selected), "Document Code \*" (dropdown menu with "Closure Documents" selected), "Document Title \*" (text input field with "Facility Payment Bills"), "Document Description" (text area), "Remarks" (text input field with "Paid"), and "Document Expiry Date" (calendar icon with "Mar 21, 2020" selected). At the bottom, there is a dashed box for file upload with the text "Drop files here or click to select" and "Selected files: [\"pdf-PDF-Invoice3.pdf\"]". An "Upload" button is in the bottom right corner.

4. Select the **Document Type** and **Document Code** from the drop down list. The options available are: Amendment Documents, Proposal Documents and Closure Documents.
5. Type the **Document Title**.
6. Type a brief description about the document in the **Document Description** field.
7. Type the **Remarks**, if any.
8. Click the calendar icon and select the **Document Expiry Date**.

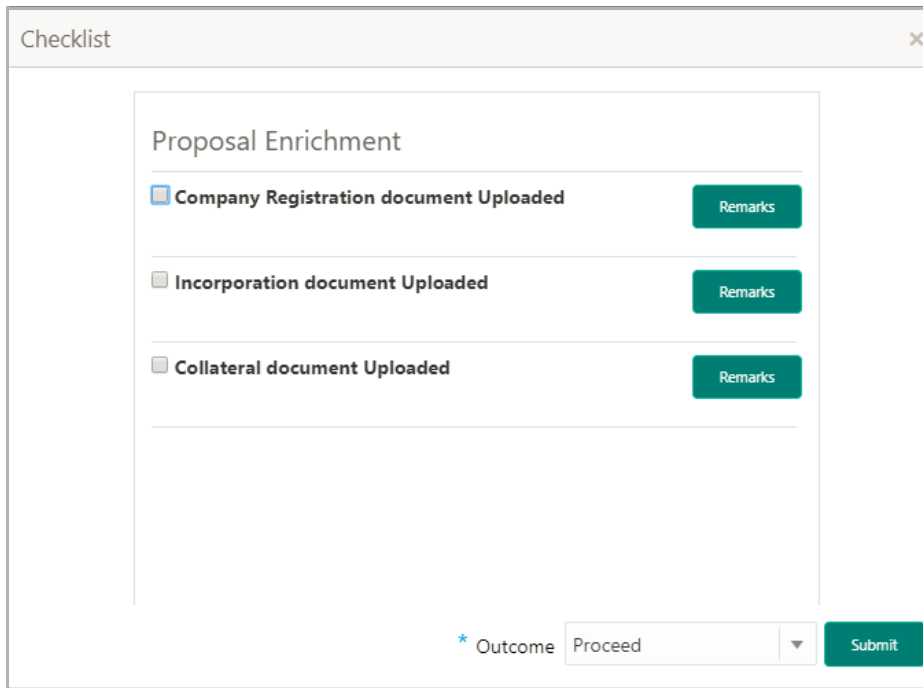
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9. In **Drop files here or click to select** area, drag and drop the documents or click and select the documents. Selected files are displayed at the bottom.



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

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



Checklist

Proposal Enrichment

Company Registration document Uploaded Remarks

Incorporation document Uploaded Remarks

Collateral document Uploaded Remarks

\* Outcome: Proceed Submit

11. Manually verify all the checklist and enable the corresponding check box.

12. Select the **Outcome** as **Proceed**.

13. Click **Submit**. Document is uploaded and listed in the *Document* window.

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

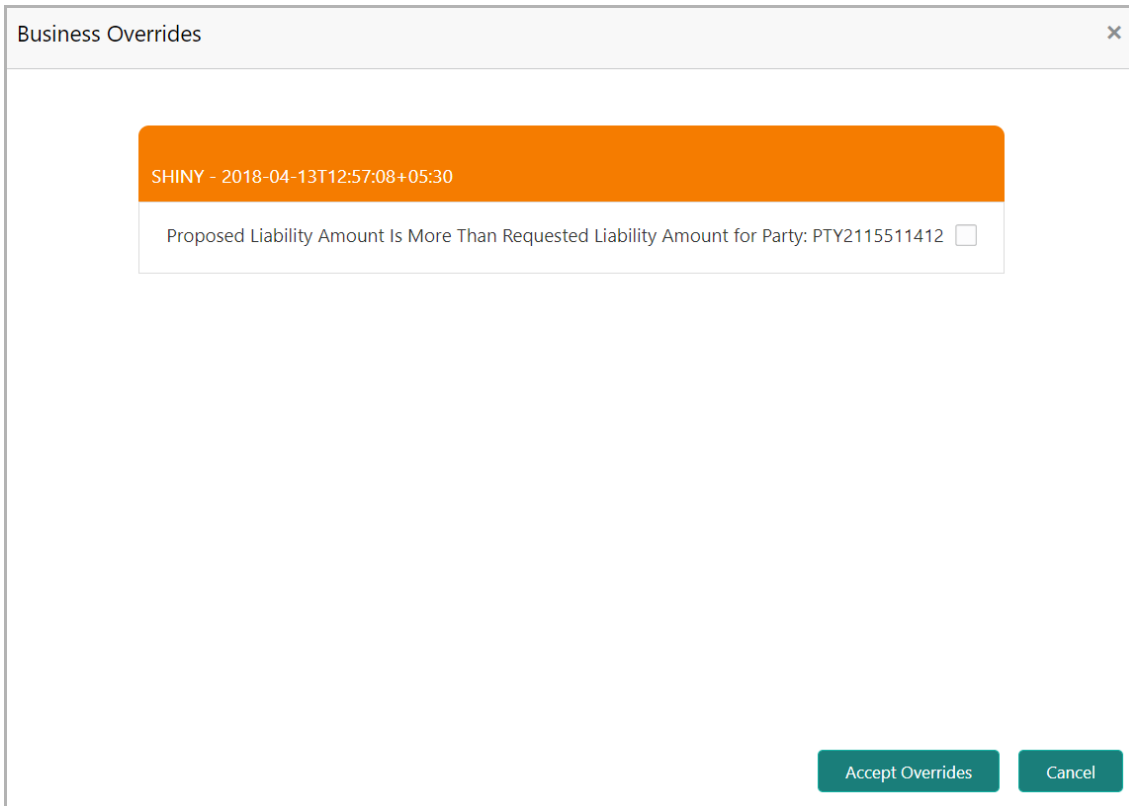
## Business Overrides

The system generates overrides to alert the user whenever there is a discrepancy in the requested, proposed and approved amounts based on configuration. The user authorized to approve the override must acquire the task and then view and accept the overrides in order to proceed further with the process.

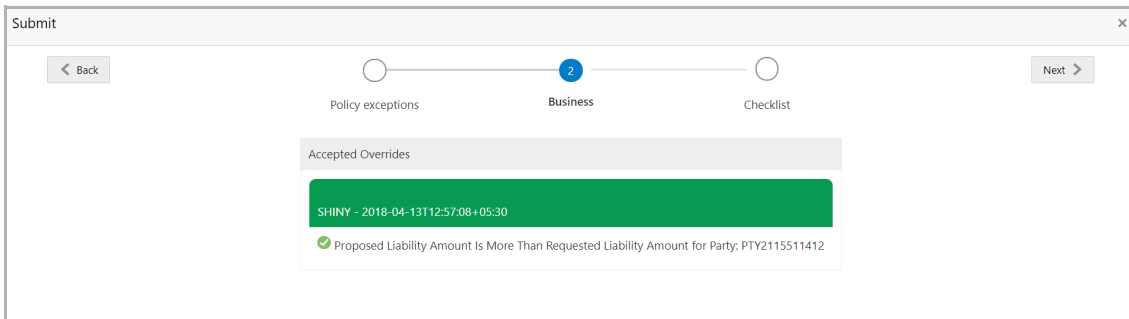
Business overrides can be viewed before or during submitting the task.

To view the business overrides after capturing the limit amounts, click **Overrides** at the top right corner.

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To view the business overrides in the *Submit* window, click **Submit** and navigate to the **Business** data segment.



After the authorized user accepts the overrides, the override status is changed to Accepted Overrides as shown in the above screenshot.

If the business override is generated in the Approval stage, the other user authorization is not required. The approver can directly accept the overrides and proceed with the application.

# Chapter 16 - Reference and Feedback

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## Reference and Feedback

### References

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

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

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